

The Ohana White Paper

<https://www.ohanacity.com>



Ohana

A global marketplace for Small to Medium Businesses (SMBs) to conduct commerce using crypto currencies and blockchain business applications.

Ohana value proposition:

- Increase crypto currency buying and selling opportunities for businesses.
- Provide access to new markets and warm sales leads for SMBs
- Enable trusted, reliable, and sustainable crypto business relationships between SMBs and their business customers, consumers, and enterprise partners

Ohana is the Hawaiian word for family and community. Businesses also have “family” networks and rely on key partners for survival and success.



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1. Introducing the Ohana Network

Ohana is a global marketplace for Small to Medium businesses (SMBs) and Unbanked Businesses (UBBs) to conduct commerce using cryptocurrencies and blockchain based technology business applications. Ohana is a Business-to-Business (B2B and Business-to-Consumer (B2C) crypto site that will introduce, promote, onboard, and reward businesses to accept, buy and transact with OhanaCoin (OHC). Business customers will be able to use Ohana to search, find, communicate and buy from SMBs that use cryptocurrency. For consumers, Ohana will become the premier and world's largest shopping mall to buy goods and services using cryptocurrency.



Ohana - Businesses also have families. Part of Hawaiian language “*ohana*” means family. We believe that businesses have their own “family” comprising of other businesses.



Our Vision

- The Largest Online Global Marketplace for Small to Medium (SMBs) Businesses to conduct Commerce using Cryptocurrencies and blockchain technology business applications.



Our Secret Sauce

- Bringing millions of business customers to one place by leveraging partnerships to use cryptocurrencies and blockchain applications
- Builds trust, safety and reduces uncertainty



Businesses Exchange Value

- Ohana Community Generated Sales Leads
- Businesses Gain Competitive Advantage
- Consumer's Go to Marketplace for Cryptocurrency Commerce

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How we got here-

Ohana started with the vision to build a connected platform for small businesses around the world to connect and transact in commerce. The booming cryptocurrency movement has brought to the forefront the urgency and needs of millions of unbanked, underserved businesses around the world an opportunity to participate. Cryptocurrency is the shared common denominator in this movement. Ohana is for all SMBs and UBBs, from the wealthiest countries to the impoverished.

Why are Ohana and OhanaCoin (OHC) important?

Ohana is the only platform to seamlessly integrate traditional businesses and unbanked businesses together. Ohana will offer all businesses a place to find, connect and engage with another business for the purposes of commerce. OhanaCoin (OHC), our new cryptocurrency will be used by SMB's platform for transactions. Over time, all subscription payments will be done with OHC by millions of community members along with transactions among each other.



Ohana is for all Small Businesses and Unbanked Businesses around the world. A farmer in Nigeria can buy from or sell to an SMB supplier in Brazil. That same supplier in Brazil can search, find, and introduce his business to a retailer in Canada. That Canadian retailer can send a Request for Quote to suppliers in Australia, Japan, and Spain to purchase unique products to re-sell.

Ohana makes it easy for SMBs and UBBs to connect. These businesses can negotiate on the Ohana platform and may use their OHC to transact.

2. Addressing Business Problems

Small to Medium businesses (SMBs) and Unbanked businesses (UBBs) do not have the same buying and selling opportunities as larger companies. The Ohana platform will be the first to offer a large community of businesses the opportunity to use crypto currencies as an alternative to conventional payment. This will provide flexibility, safety, confidentiality, and convenience for millions of SMBs. Ohana will provide net new sales leads among SMBs by providing greater access and building strong customer relationships through a networked global community.

Ohana will address the following Small Business problem.

- a) **SMBs and UBBs Struggle to Survive** -Most SMBs lack a viable ecosystem to sustain and grow. Ohana is looking to alter the trajectory of SMB survival rate being only 50% after 5 years of existence. SMBs have a limited amount of spendable resources, which create unique buying patterns. SMBs are extremely independent when researching, finding, and making buying decisions partners, sellers, and solutions.
- b) **Marketplace Trust & Reputation**-Small businesses struggle to find, actively engage with, and conduct commerce with businesses using crypto currencies. It is difficult to find sellers that have good reputations that enable trust, security and reliability.
- c) **Difficulty of B2B Engagement**-Small businesses' survival is dependent on finding and establishing suppliers and buyers relationships. We call this this essential business family Ohana, the Hawaiian word for family or community. SMBs require an easy way to search, find, engage, negotiate and conduct commerce with businesses that accept crypto currencies.
- d) **Payment Limitations**-Introducing cryptocurrency to the global Ohana SMB community opens new sales lead opportunities for businesses and future consumer customers to find and buy from these businesses. New economies will be created around supply chains, logistics, expanded global trade and B2B2C relationships. Unbanked businesses on Ohana will have new ways to buy and sell.



Agnostic Currency Platform

Ohana is agnostic as a cryptocurrency platform, meaning we encourage the use of our token, OhanaCoin(OHC) but acknowledge that businesses may wish to conduct payment with any currency or token they prefer to use or accept. To drive success and usage by these businesses new to the crypto currency world, it is strategic to ensure we ride the momentum wave generated by Bitcoin, Ethereum and other popular altcoins. A simple example is how Costco did not just dismiss the national brands to sell their own private labels but put them side by side to transition users to the utility and value of their own products. Ohana has a strategy to grow user transactions for the newly issued OhanaCoin (OHC).

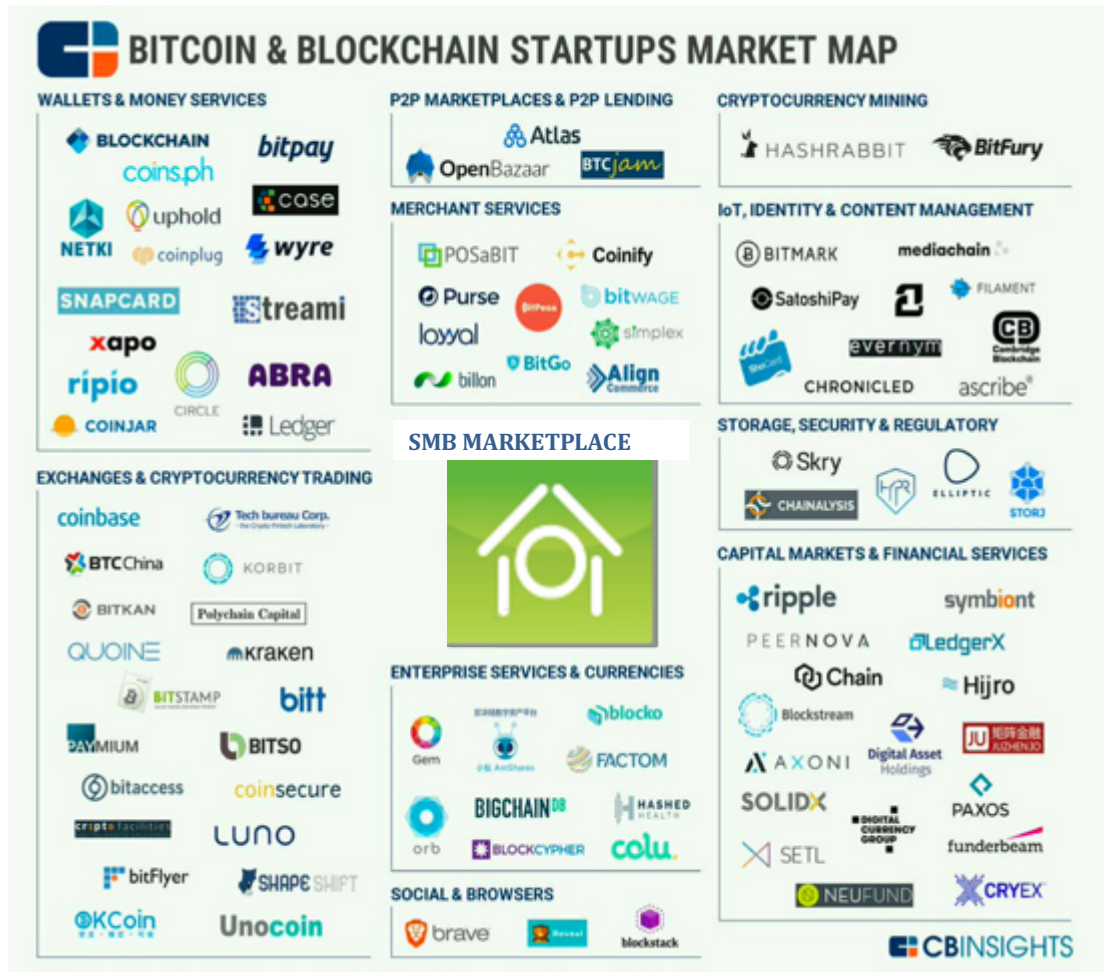
Blockchain Business Applications

Ohana will become the world's premier blockchain focused SMB community. Ohana will educate, introduce, promote, integrate, and provide multi-vendor blockchain services and applications to businesses. New crypto startups are developing and bringing to market services and applications that Ohana will partner with and become a sales and system integrator channel. Examples are smart contracts for logistics and financial services. Some examples of blockchain uses that fit Ohana are Supply Chain, Customer Loyalty, Smart Contracts, Digital Security and the killer app of the blockchain today, Payments and Currencies.

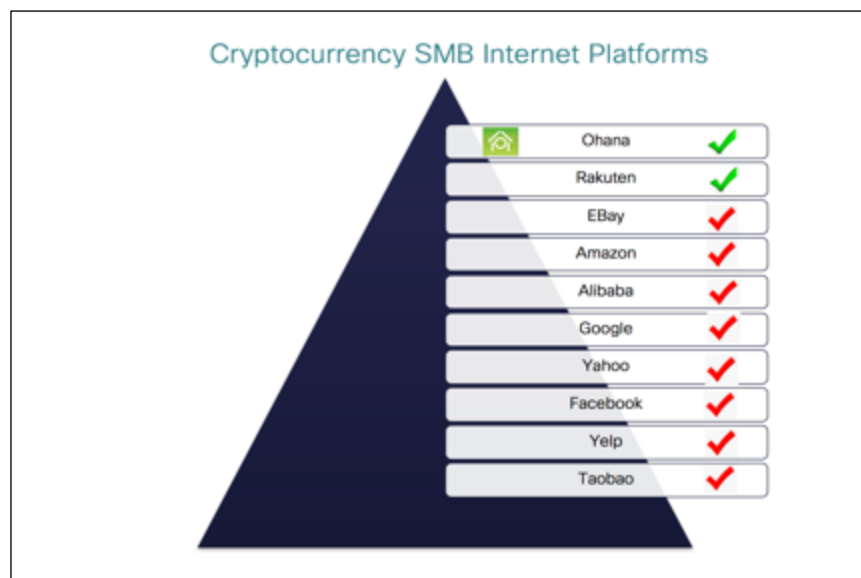
Maintaining the Core Values of Cryptocurrencies

Unlike other commerce marketplaces, Ohana has a unique view that chooses to facilitate decentralization and peer-to-peer transactions by not owning but enabling the business transaction between 2 parties. We believe a system for SMBs, unbanked businesses and consumers with a centralized middleman compromises the core value and mission of the growing popularity of cryptocurrencies. We maintain that commerce transactions using the blockchain technology has a singular purpose to have a peer to peer system of electronic cash and a direct B2B or B2C business applications. Ohana is the right platform to bring together a large underserved community to choose which cryptocurrencies to use, how to transact with the best applications, and to ensure trust and confidentiality among our users.

3. The Ohana Blockchain Market



Ohana is a different kind of Internet marketplace. We focus on SMBs and Unbanked Businesses, which employ the majority of all workers around the world. Ohana's support and enablement of cryptocurrency featuring OhanaCoin present opportunities for a high growth business and simultaneously help an underserved segment achieve success.

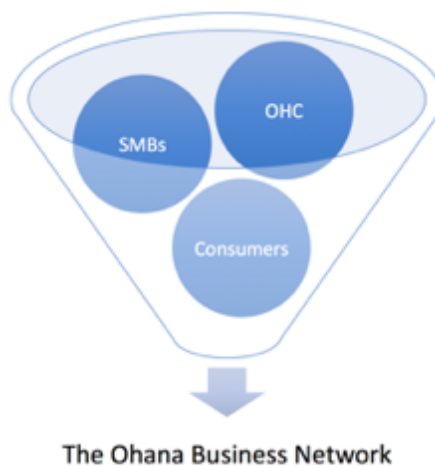


4. Ohana's Secret Sauce

The perfect marriage takes place when cryptocurrency and blockchain applications are used and integrated within a very large marketplace of potentially millions of SMBs and crypto currency using consumers.

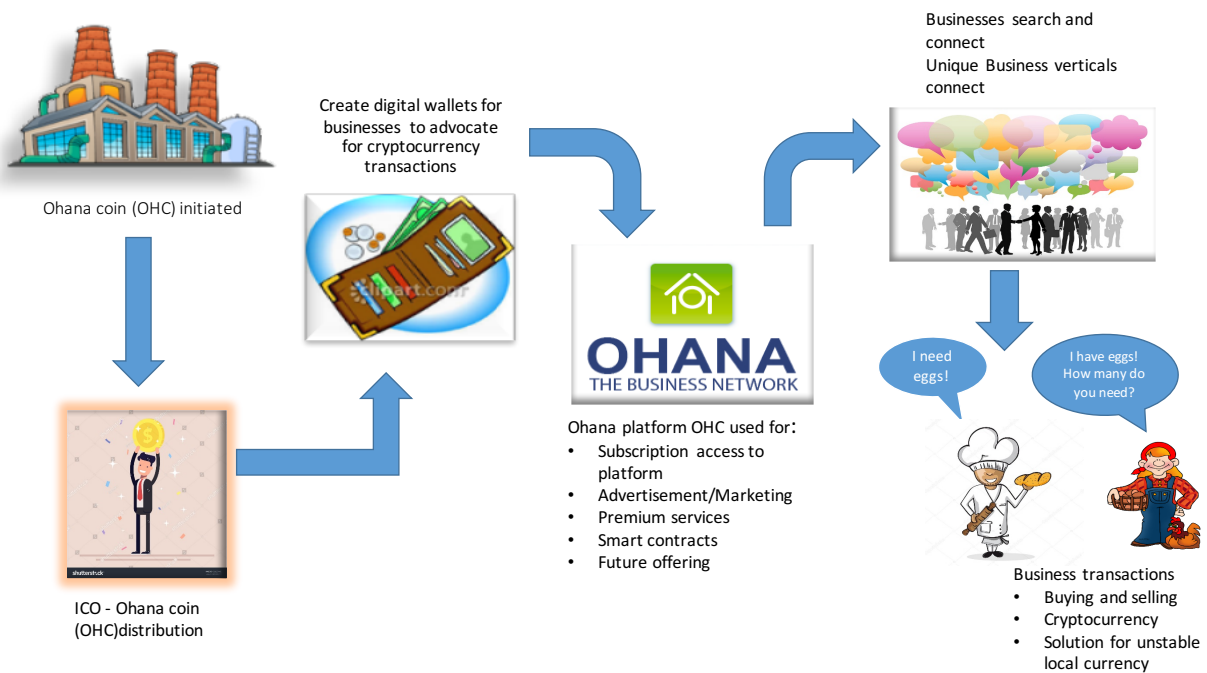


Ohana's Crypto Currency Ecosystem



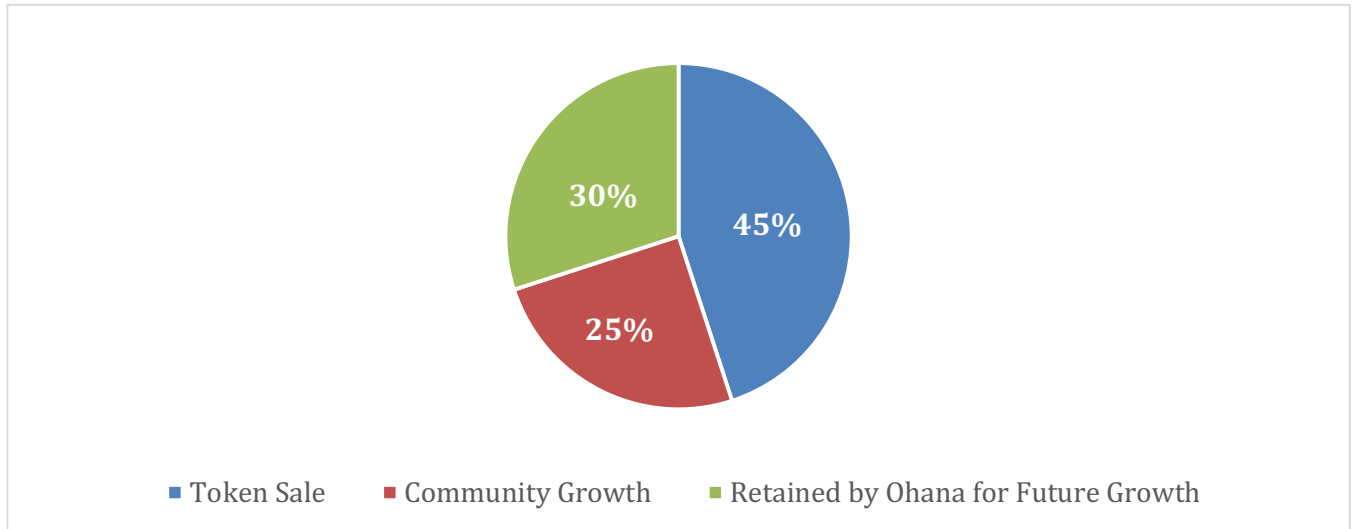
5. Ohana Coin (OHC)

Ohana will be issuing tokens called OhanaCoin (OHC) in late summer, 2018. This is a virtual currency, which is used by Ohana's businesses users, their consumer customers, with the Ohana platform to conduct commerce as a business ecosystem.



Ohanacoin (OHC) will be the official coin for users to pay for monthly subscription access and premium services.

Token Sale Allocation



Terms and Conditions of Ohana's ICO

Note: Ohana reserves the right to change any terms, dates and amounts prior to the Ohana token sale. Please check our website to verify latest updates.

Token Issuance	700,000,000, ERC20 Compliant
Private Presale Period	Begins March 15, 2018
Token Prices	Presale \$.25 Sale \$.99
Presale Bonus Discount:	\$10,000 Minimum Buy in Additional +10% token allowance at \$100,000 or greater Additional +15% token allowance at \$1M or greater
Presales Payment Currency	USD (Direct to Ohana Inc., Check or Wire Transfer)
Presales Authorized Agents	See ohanacity.com website for updates
Token Sale Partners	TBD
Public Sales Period	Late Summer, launch date TBD
Token Sale Bonus:	+10% in the first 24 hours, +5% from days 2-7, +2.5% from days 8-15
Public Sale Payment Accepted	USD, ETH, BTC other currency TBD

6. How will Ohana increase the consumption of OHC?

Ohana will grow the transaction activity and value of OHC with the following:

- Accept OHC for subscription payment, advertising space and premium services (search, news spotlights, analytics)
- Incent SMB businesses with Smart Contracts who transact using OHC
- Provide incentives to successfully invite other businesses to connect and join the Ohana Platform
- Onboard New SMB Subscribers with setting up a digital wallet and depositing free or discounted OHC to get started
- Work with our larger enterprise anchor businesses to accept OHC from Ohana's SMBs
- Limited Trial Premium Access Pass paid with OHC

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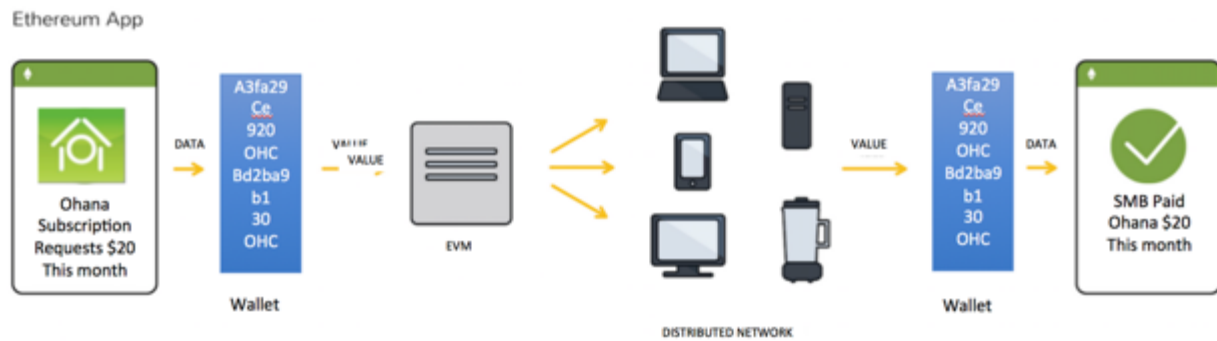
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- Phase 2: Open up site to Consumer Buyers with OHC incentives
- Referral Programs Incentives

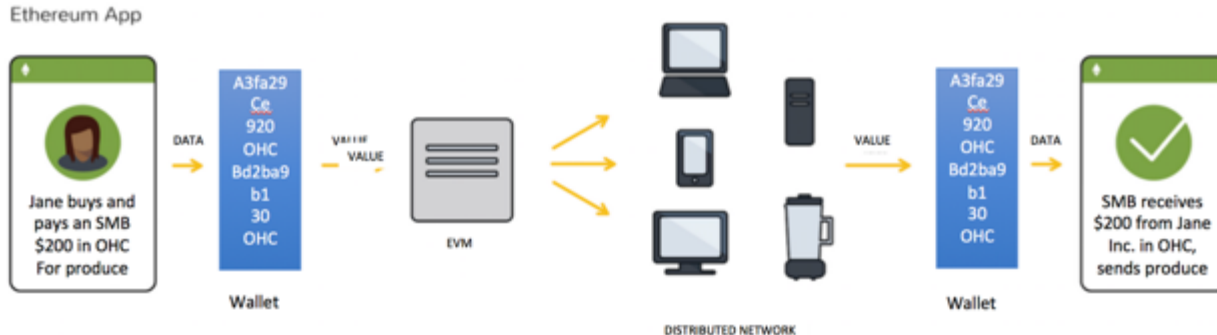
Transaction Examples:

1) Users subscribe to Ohana with monthly subscription of \$20 using OHC and a Smart Contract.

1) Monthly Subscription Payments



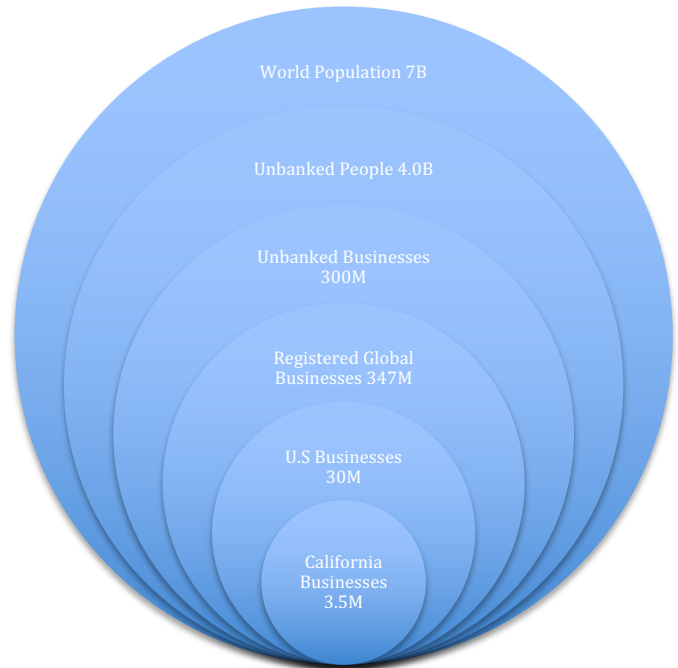
2) Transactions with another Ohana business using OHC



7. Markets in the Ohana Crypto Eco System

- SMBs
- Registered Businesses
- Unbanked Businesses
- Partners
- Consumers B2C (Future)
- Non-profits

Ohana is also on a social mission. We are targeting what the strongest proponents of cryptocurrencies are saying which is to meet the needs of the Unbanked Businesses (UBBs). UBBs are defined as people who conduct their own business as themselves and not as registered entities. UBBs on Ohana will have new ways to buy and sell.



Who are the 2 Billion Unbanked Adults Globally?

Most of the world's 2 billion unbanked adults live in developing economies. According to the most recent Global Findex data, from 2015, 89 percent of adults in high-income economies report having an account at a formal financial institution; in developing economies, 41 percent of adults do.

Regionally, according to this same database, the rate of unbanked adults is highest in the Middle East and North Africa, at four out of every five adults, followed by Sub-Saharan Africa and South Asia. In several developing economies, more than 95 percent of adults do not have an account at a formal financial institution.

Disparities also exist by gender. Among adults in developing economies living below the \$2-a-day poverty line, women are 28 percent less likely than men to have an account at a formal financial institution. Indeed, there is a persistent gender gap of six to nine percentage points across income groups within developing economies.

Financial inclusion efforts aim not only to serve the unbanked, but also the underbanked. These are people who have poor or unreliable access to formal financial services – for example, customers who open a bank account to receive government payments, but withdraw all of the money immediately and thereafter operate in cash.

What is financial inclusion and why is it so important?

An estimated 2 billion working-age adults – more than half of the world's total adult population – do not have an account at a formal financial institution. Financial inclusion efforts seek to ensure that all households and businesses, regardless of income level, have access to and can effectively use the appropriate financial services they need to improve their lives.

Currently, the world's poor live and work in what is known as the informal economy. Even though they have little money, they still save, borrow and manage day-to-day expenses. However, without access to a bank, savings account, debit card, insurance, or line of credit, for example, they must rely on informal means of managing money. This includes family and friends, cash-on-hand, pawn-brokers, moneylenders, or keeping it under the mattress. Sometimes these choices are insufficient, risky, expensive, and unpredictable.

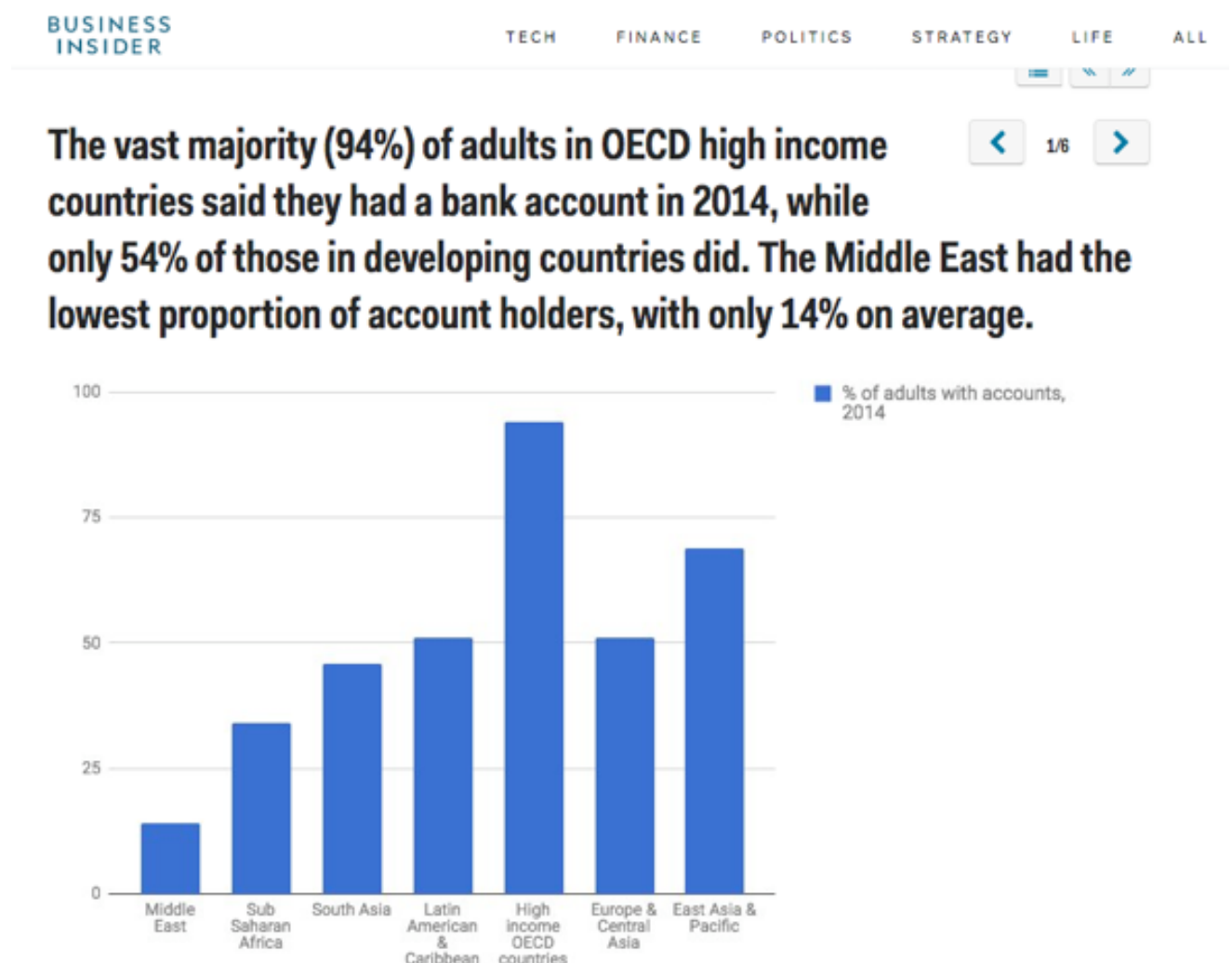
Being included in the formal financial system helps people:

- Make day-to-day transactions, including sending and receiving money

- Safeguard savings, which can help households manage cash flow spikes, smooth consumption and build working capital
- Finance small businesses or microenterprises, helping owners invest in assets and grow their businesses
- Plan and pay for recurring expenses, such as school fees
- Mitigate shocks and manage expenses related to unexpected events such as medical emergencies, a death in the family, theft, or natural disasters; and
- Improve their overall welfare

The benefits of financial inclusion are not only significant for individuals but for economies as well. Financial inclusion is linked to a country's economic and social development, and plays a role in reducing extreme poverty. ([See more on impact.](#))

[Recent research](#) indicates that financial inclusion is not only positively correlated with growth and employment, but it is generally believed to causally impact growth.



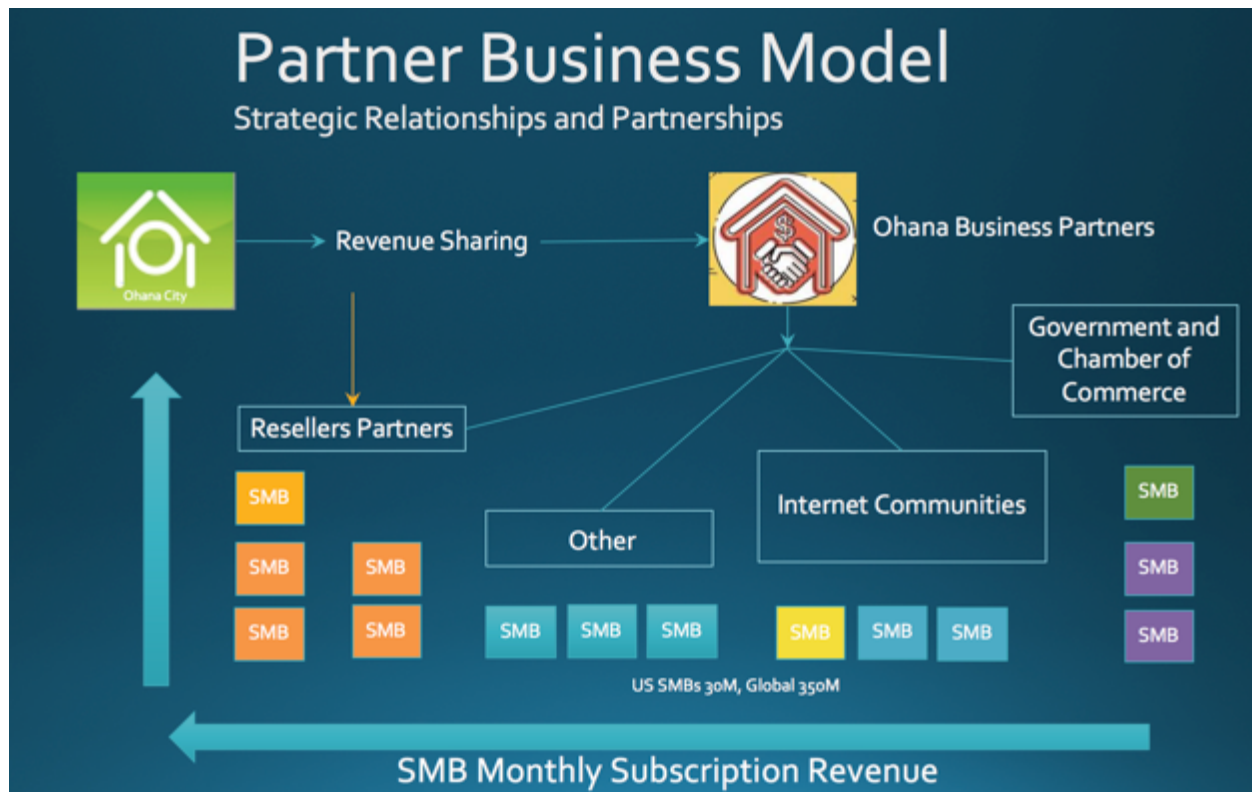
8. Go To Market

- Anchor Businesses
- Chamber of Commerce
- Internet Companies
- Country Partners
- Independents

Ohana's go to market plan is to work with partners and communities to onboard their SMB and UBB members to reduce the cost of customer acquisition by leveraging existing relationships. The project will launch in October, 2018 with 12 Anchor businesses and their thousands of SMB customers to start. In addition, we have the Campbell, CA Chamber of Commerce (500-600 businesses) and our business partners recruiting and onboarding businesses to join (est.1000). Ohana will focus in the U.S to start and begin adding global locations such as Europe, Latin America, Canada, Middle East, and Asia in a controlled rollout.

Ohana's primary revenue source comes from subscription services based on access. Our partners become anchor businesses in different business sectors starting with IT Resellers and to be followed by others such as Food and Beverage, Leisure, Travel, Household, Services, Financial, etc. Partners will share revenue of monthly subscriptions as perpetuity if they are the referring source that brings the business onboard. The business is required to become a paying member and a current Ohana subscriber for the partner to be compensated.

How this works: Ohana offers both registered and unbanked SMBs a freemium access plan, meaning any user can register and use the site with limited access and privileges such as contact details, product information, and communication ability. Successful platforms such as Alibaba, Amazon and LinkedIn, and EBay allow some level of access and browsing. However, to engage with parties or other members with a higher level of access, a premium level of service will be offered.



Subscription begins at a monthly fee of \$20/month for SMBs. Partners who brought on the paying customers will receive a 25% sales rebate. If the SMBs pay in OHC, incentives will include discounts up to 50% to subscribers. This channel strategy and go to market plan will ensure an infusion of new SMB users with a “one to many” strategy.

Paid access provides visibility to anchor partners promotions the ability to connect, engage receive quotes, negotiate, buy goods and services. Ohana provides a service that offers fast responses, record keeping, community validation by other SMBs, easy sourcing and receiving pricing quotes and confirmations that other methods would take longer. Ohana will offer tiered premium services to increase the amount of businesses such as additional connections, demographic and competitive analytics. Ohana businesses can invite other businesses to join the Ohana network and receive OHC incentives.

9. Ohana's User Interface (UI)

Ohana's user interface will enable the connection, communication, and intimacy between IT Sellers and SMBs. SMBs looking to grow their business to buy and sell products and services simply register on Ohana. They can find which Sellers they wish to send a message to in the form of an inquiry, question, request for quote, meeting invite, or simply a call back. In one simple transaction, SMBs can leverage hundreds of sellers to get the best pricing, service while saving time and cost. An SMB can save thousands of dollars by vetting the best sellers and products by sending a single request for quote to multiple sellers. Lastly, SMBs have access to communicate and conduct business with all other SMBs on Ohana to build their own customer base and increase sales.

SMBs can increase sales easily and conveniently. As a member of Ohana, they can simply receive unsolicited but warm sales leads from interested SMBs and acquire new customers. They can also choose to pursue Ohana's "open requests" and win a bid by receiving alerts and notification of keywords that match services, solutions and products they sell. SMBs can brand themselves on Ohana by displaying their current promotions and by building their branding profile for other SMBs to find them. Sellers keep a "finger on the pulse" on their own customers, buying trends, sentiments and competitors. An important social aspect of Ohana is the SMB Community feature, which has a star rating to highlight the best sellers for others to learn more about.

OHC, Bitcoin and Blockchain Applications. Ohana will become one of the only two global business community platforms to endorse and enable blockchain technology for transactions.

Key Features in Phase 1

- 2 Way Communication-Real-time and Archived Messaging/Negotiation
- Product/Goods/Services SMB Pages
- Quoting & Bid
- Search & Find and Connect to any Ohana business
- Business Product and Services Highlights
- Multi Users per Business
- Dashboards to manage their Customers and Suppliers
- Profile for Marketing/Branding
- SMB B2B Engagement
- Recommendations and business ratings
- "My Ohana" for businesses to create their own B2B partnerships

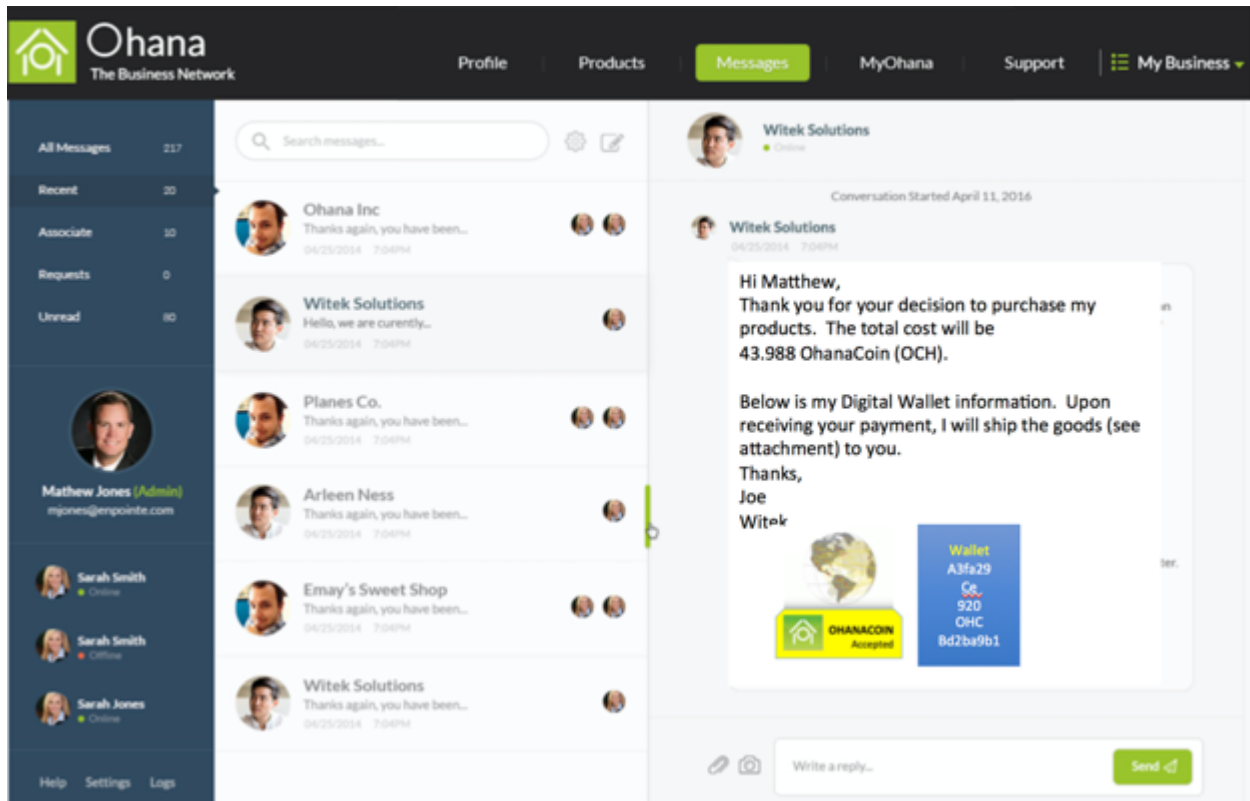
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Ohana's UI



The Ohana UI for businesses and partners to market and brand themselves.



Ohana's real time communication and messaging page, which can attach orders, invoices, quotes, bids, inquiries, negotiation, logistics, pricing, and wallet information.

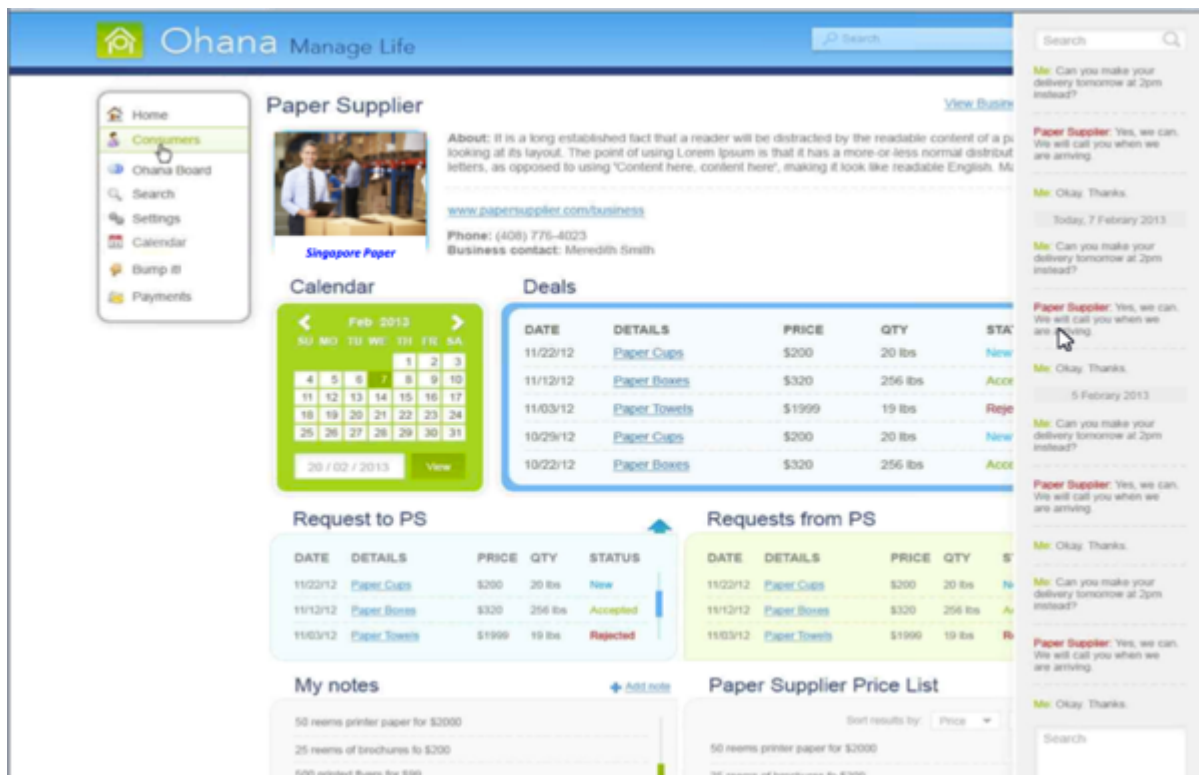
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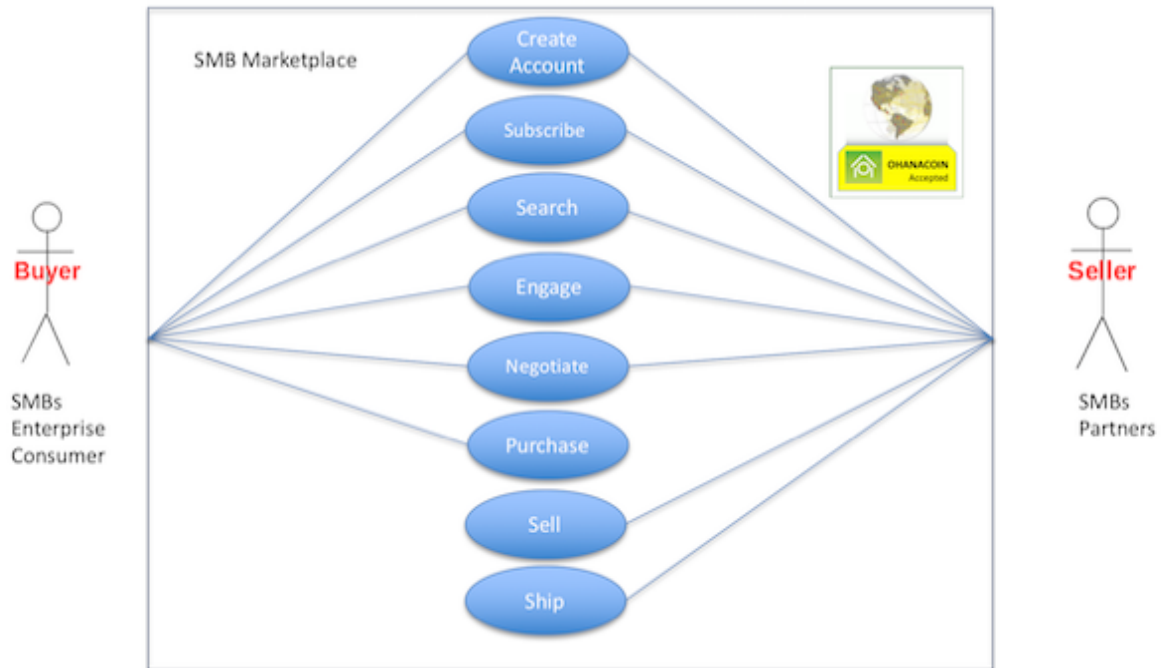
Product Testing Completed

Ohana conducted a limited Market Trial with 660 SMBs by partnering with the City of Campbell's Chamber of Commerce (California, USA) from 2014-15.

Ohana connected with Yelp's API to import millions of their businesses including ones from the U.K, France, Spain, Mexico, Australia, and Canada. Our model is to use major Internet partners to increase Ohana SMB membership. Ohana's powerful search function lets buyers find Cryptocurrency SMBs all over the world. Ohana enables businesses to manage their operation with premium tools.



11. Ohana Use Cases



- Search, Find, Engage, Negotiate (Buy/Seller Leverage)
- Sales Leads- Direct B2B, C2B or Open Requests
- Smart Contracts-Payment
- B2B Payments w Crypto Currency
 - a. Phase 1- All Transactions go Wallet to Wallet
 - b. Phase 2- OHC Transaction embedded into site
- Ohana's Deal Agreement for Orders, Confirmation and Settlement

Ohana's desire is to have businesses work directly with each other for payment transactions without centralization. There are two key reasons for this. Most small businesses and unregistered businesses do not have a commerce website and backend to have an E2E transaction. They can join Amazon to have a storefront but pay fees and fixed pricing. Then second reason is that Ohana is the best platform to accommodate and enable negotiation, which is more the common practice of SMBs. Ohana's functionality allows users to use the features such as negotiating, constructing agreements, or just engaging to explore partnerships and business opportunities.

11. Team

The company's experienced team has roots and a strong background in business development, operations, sales channels, commerce platforms, artificial intelligence, and advance search with technology companies which include Cisco, Google, Amdahl, LinkedIn, Intel, Yahoo, and Microsoft. Advisors and board members are early angel investors in the company and have held senior executive management positions.

We are the right team to execute this business plan.



Steve Chung, Founder and CEO

Steve has over 20 years of experience with multibillion dollar Silicon Valley technology enterprises such as Cisco Systems and Intel Corporation. He also has 3 years at a video compression technology startup, Comtech Labs of Palo Alto, CA. His accomplishments include developing a Business-to-Business E-commerce platform that transacts billions of dollars today. Steve's experience includes successful projects in Business Development, Operations, Sales Partners, E-commerce, and Technology Services. He has created multiple alliances and partnerships with key business partners which proved success. Steve received a Master's in Public Administration degree from San Jose State University and a undergraduate degree from the University of Hawaii.



Duane Hutchings, Chief Operating Officer

Duane brings his 30 years of experience in the technology industry. He has served as a design engineer for Amdahl Corporation and Mattson Technology. Most recently, he has a 20 year tenure with Silicon Valley networking giant Cisco systems where he has held senior leadership roles in several aspects of the business including Critical Accounts, Customer Advocacy, Technical Operations, and Engineering. He championed programs to bring business tools to the SMB space while supporting customer success. Duane has worked with some of the world's largest businesses to ensure success.



Dr. Scott Banachowski, Chief Technical Officer

Scott has over 20 years of senior level software development and architecture experience. He has done runtime search infrastructure at Yahoo, ingestion pipeline and streaming processing for social data at Microsoft, Android on device search and AI, NLP and semantic parsing of web at Google, Big Data development at startup Pepperdata, and search infrastructure at LinkedIn. Scott received his B.S. and M.E in Engineering from Harvey Mudd College and holds a PHd in Computer Science (emphasis in Real Time Computing Systems) from the University of California, Santa Cruz.

Board of Directors

Brian Nelson

Entrepreneur, CEO Value Commerce, Sido Net. Brian Nelson, Co-Founder, President & Chief Executive Officer.

Brian is a successful technology entrepreneur and has been building companies and working in Japan since 1988. As the CEO of Value Commerce (TSE: 2491) since 2001, a Japanese internet advertising start up, Brian took the company public in July 2006. Prior to the IPO, Brian negotiated with Yahoo! Japan, which led to Yahoo! Japan purchasing 49.71% of Value Commerce stock for 10.9 billion JPY in cash in April of 2005; which was the first TOB of a private Japanese company to date. Brian is a member of the Japanese Business Association (Keizai Doyukai) for over a decade, and has worked on various task forces and government projects to improve innovation and entrepreneurship in the U.S. and Japan. Brian has positions on the boards of other organizations in Japan and abroad, and helps with charities in both countries.

George O' Meara

Former SVP, Cisco Service Sales Americas. Senior Vice President - Responsible for overall customer loyalty and satisfaction including technical (break/fix), advanced and professional services sales, channel, partners, Global Account Program, inside sales (new/renewal), field marketing / business operations, product management and customer support in Enterprise, Service Provider, Commercial, Public Sector and Federal segments in US & Canada.

George grew the overall services and software business from \$800M annually to nearly \$5.5B in 2011 (\$1.2B in Professional Services, \$4.3B in Technical Support & Software) delivering 65% gross margin & 55% contribution margin

George is currently the Chief Customer Officer at Q2E and a Board Member at Cloudify.

Craig Nakamura

Executive business mentor and technologist with proven success at providing an accurate view of the future—and how to get there—for major companies such as Cisco Systems, Amdahl Corporation, and Pacific Bell (now AT&T). Craig has a rare ability to eliminate clutter and identify key questions, best-case solutions, and effective strategies for top-level executives to achieve their business goals.

A technologist by training, with technical skills that span multiple system and network technologies (including hands-on experience in all phases of data center management and software programming), Craig is adept at translating business goals into information systems solutions. He also offers in-depth expertise in Finance, R&D, Procurement, Sales, and Consulting. Craig is well-versed in information technology (IT) and Quality methodologies and processes. He has developed and implemented leading edge as well as mainstream quality-systems and processes.

12. History and Roadmap



13. Ohana's Partners

- Cisco Entrepreneur in Residence- Mentoring, Guidance, Market Validation, Channel Partners
- Cisco Executive Sponsorship- Mentorships, partner introductions
- City of Campbell, Chamber of Commerce- Market Trial
- Restart Initiative, San Francisco, California- Business Partner/Joint Venture
- Future IT Resellers- PCM, Enpointe Technologies, CA and Tiger Direct, FL
- Arcscale, San Jose, CA-IT Reseller
- Svitla Systems Engineering, San Francisco, CA-SW Development and Test
- Yelp- API for Market Trial and potential future partner

14. Success Factors

Viral Nature

The internet and connected networks provide a powerful vehicle for success. The best blockchain technologies and applications can be used only if there are others to conduct business with. Ohana plans to bring millions of businesses together to accomplish this.

Growth Strategy

Ohana will bring the opportunity to use cryptocurrencies into new global markets.

Business Model

Ohana will have a recurring subscription model to bring stability and consistency to UBBs and SMBs who use the platform. OHC is the token for subscription.

Tested

Minimum Viable Product used in a California city, USA market trial tested with 660 SMBs.

Addresses a Problem

Addresses a 2 sided commerce deficiency for the underserved SMB and UBB market.

Global Scale

The internet and cryptocurrencies are borderless. An SMB and UBB marketplace will work in any of the world's regions.

Partners

Leverage partnerships to reach SMBs and UBBs.

B2B

Proven stability and longevity with this space.

Freemium Model

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Free and affordable subscription levels gives access to any SMB and UBB.

Value and ROI for our Users

Business can save thousands and create new opportunities to grow by having direct access to partners and customers.

Easy to Use

SMBs and UBBs around the world just need a smartphone and internet connection. No centralized bank is required to do business on Ohana.

Team

Silicon Valley technologists have the right experience, education and passionate about helping SMBs and UBBs.

Ohana looks to grow organically as SMBs and consumers realize the value of a networked community to buy and sell. Trust and confidence is established between cryptocurrency users and the platform fuels that relationship. Ohana will stand firm with the crypto mission of peer to peer and decentralization for businesses. Over time, OHC will be the currency of choice for many millions of small businesses, banked and unbanked.

15. Legal

1. Legal

1.1 General information

The Ohana Inc. aka Ohana, token does not have the legal qualification of a security, since it does not give any rights to dividends or interests. The sale of Ohana tokens is final and non-refundable. Ohana tokens are not shares and do not give any right to participate to the general meeting of Ohana Inc., a Delaware, USA corporation. Ohana tokens cannot have a performance or a particular value outside the Ohana Platform. Ohana tokens shall therefore not be used or purchased for speculative or investment purposes. The purchaser of Ohana tokens is aware that national securities laws, which ensure that investors are sold investments that include all the proper disclosures and are subject to regulatory scrutiny for the investors' protection, are not applicable.

Anyone purchasing Ohana tokens expressly acknowledges and represents that she/he has carefully reviewed this white paper and fully understands the risks, costs and benefits associated with the purchase of Ohana Coin (OHC).

1.2 Knowledge required

The purchaser of OHC tokens undertakes that she/he understands and has significant experience of cryptocurrencies, blockchain systems and services, and that she/he fully understands the risks associated with the crowdsale as well as the mechanism related to the use of cryptocurrencies (incl. storage).

Ohana shall not be responsible for any loss of OHC tokens or situations making it impossible to access OHC tokens, which may result from any actions or omissions of the user or any person undertaking to acquire OHC tokens, as well as in case of hacker attacks.

1.3 Risks

Acquiring OHC tokens and storing them involves various risks, in particular the risk that Ohana Inc. may not be able to launch its operations and develop its blockchain and provide the services promised. Therefore, and prior to acquiring OHC tokens, any user should carefully consider the risks, costs and benefits of acquiring OHC tokens in the context of the crowdsale and, if necessary, obtain any independent advice in this regard. Any interested person who is not in the position to accept or to understand the risks associated with the activity (incl. the risks related to the non-development of the Ohana platform) or any other risks as indicated in the Terms & Conditions of the crowdsale should not acquire OHC tokens.

1.4 Important disclaimer

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This white paper shall not and cannot be considered as an invitation to enter into an investment. It does not constitute or relate in any way nor should it be considered as an offering of securities in any jurisdiction. This white paper does not include or contain any information or indication that might be considered as a recommendation or that might be used as a basis for any investment decision. OHC tokens are just utility tokens which can be used only on the Ohana platform and are not intended to be used as an investment.

The offering of OHC tokens on a trading platform is done in order to allow the use of the Ohana platform and not for speculative purposes. The offering of OHC tokens on a trading platform does not change the legal qualification of the tokens, which remain a simple means for the use of the Ohana platform and are not a security.

Ohana Inc. is not to be considered as an advisor in any legal, tax or financial matters. Any information in the white paper is provided for general information purposes only and Ohana Inc. does not provide any warranty as to the accuracy and completeness of this information.

Ohana Inc. is not a financial intermediary United States law and is not required to obtain any authorization for Anti Money Laundering purposes. Acquiring OHC tokens shall not grant any right or influence over Ohana Inc., the organization and governance to the Purchasers.

Regulatory authorities are carefully scrutinizing businesses and operations associated to cryptocurrencies in the world. In that respect, regulatory measures, investigations or actions may impact Ohana's business and even limit or prevent it from developing its operations in the future. Any person undertaking to acquire Ohana tokens must be aware of the Ohana business model, the white paper or terms and conditions may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such a case, purchasers and anyone undertaking to acquire Ohana tokens acknowledge and understand that neither Ohana nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes.

Ohana will do its utmost to launch its operations and develop the Ohana platform. Anyone undertaking to acquire OHC tokens acknowledges and understands that Ohana does not provide any guarantee that it will manage to achieve it. They acknowledge and understand therefore that Ohana Inc. (incl. its bodies and employees) assumes no liability or responsibility for any loss or damage that would result from or relate to the incapacity to use OHC tokens, except in case of intentional misconduct or gross negligence.

1.5 Representation and warranties

By participating in the crowdsale, the purchaser agrees to the above and in particular, they represent and warrant that they:

- have read carefully the terms and conditions attached to the white paper; agree to their full contents and accept to be legally bound by them;
 - are authorized and have full power to purchase OHC tokens according to the laws that apply in their jurisdiction of domicile;
 - live in a jurisdiction which allows Ohana to sell OHC tokens
- through a crowdsale without requiring any local authorization;
- are familiar with all related regulations in the specific jurisdiction in which they are based and that purchasing cryptographic tokens in that jurisdiction is not prohibited, restricted or subject to additional conditions of any kind;
- will not use the crowdsale for any illegal activity, including but not limited to money laundering and the financing of terrorism;
- have sufficient knowledge about the nature of the cryptographic tokens and have significant experience with, and functional understanding of, the usage and intricacies of dealing with cryptographic tokens and currencies and blockchain-based systems and services;
- purchase OHC tokens because they wish to have access to the Ohana platform;
- are not purchasing OHC tokens for the purpose of speculative investment or usage

16. References

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17. Contact Us:

Ohana Inc. is headquartered in San Jose, CA, in the heart of Silicon Valley, CA. It is incorporated in Delaware, USA in 2012.

Ohana's ICO launch will be conducted from a non U.S. offshore entity. Please check our website for updates.

Our website: <https://www.ohanacity.com>

How to Contact Ohana about our upcoming ICO,

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