



WOLFS

GROUP INVESTMENT OÜ

WHITEPAPER



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INTRODUCTION

Why Wolfs Group OÜ was created

Wolfs Group OÜ represents a new chapter and a host of new possibilities for the entirety of Wolfs Group, an entity engaged with investing in various strategic industries. Up to this point, the structures in place within the group precluded the full utilization of its assets and this, coupled with capital starvation, made substantial local and international growth impossible. The location of the refurbished Wolfs Group in Estonia is strategically crucial for the steps that the group will be taking in the years to come.

Under Estonian jurisdiction, **Wolfs Group OÜ will allow for the expansion of the whole group to foreign markets** located far beyond the outlines of the EU. This is made possible by Estonian law and international agreements regarding the blockchain technology and the new ways it opens up to capital acquisition. The location of the project in Estonia guarantees legal transparency, financial security and a gateway to global investment and investors. This friendly country boasts an economic environment characterized by freedom, flexibility and the possibility for rapid growth for those of us already in the digital age.

Estonia is one of Europe's most technologically advanced countries. Its lawmakers make it a point to keep up with market changes and demands. It is currently one of the few countries in the world and the only country in Europe to have officially sanctioned cryptocurrency trading. Estonia is distinguished by its transparent and business-friendly tax policy where cryptocurrencies are not subject to a VAT or financial transaction tax. Estonia also places no limit on investment in cryptocurrency which, together with the country's generally straightforward laws and low operation cost, makes Estonia the perfect place for anybody's cryptocurrency-based operation.

The Wolfs Group OÜ team plans to tokenize a selection of the projects they are currently working on within the next two years. Any investor in possession of WOLFS tokens (WLF) can share in the gains from any tokenized project.



INTRODUCTION

As opposed to other projects based on blockchain, Wolfs Group OÜ is already active on the market and the projects it is involved in are either in advanced stages of development or fully functioning profit-turning entities. The appreciation in the price of any one project as well as the group as a whole will always result in the token price rising as well. WLF tokens will be fully convertible and listed on cryptocurrency exchanges capable of being bought and sold at any time beginning with the first purchase of a token/tokens. Investors will be able to easily diversify their assets through an instant sale of their tokens on the exchange. Meanwhile, the exchange will facilitate an Initial Exchange Offering process as a form of distributing and verifying the project (including production details and potential functionalities).

The first project which Wolfs Group OÜ intends to tokenize is Ferpay Ltd., an international money transfer service currently involved in utilizing the functionalities of blockchain for its needs.

As the second stage of the Wolfs Group OÜ project, Wolfs Development, concerned for many years with construction, sale and renting of property, will be tokenized. Wolfs Development will be able to tokenize its assets thanks to the blockchain technology.

Ultimately, the capital collected from the first stage of the IEO will fuel the growth of Ferpay Ltd., to be discussed later (own cryptocurrency exchange, cellphone app and a new money transfer service). All funds will be used to fund already existing projects and services.



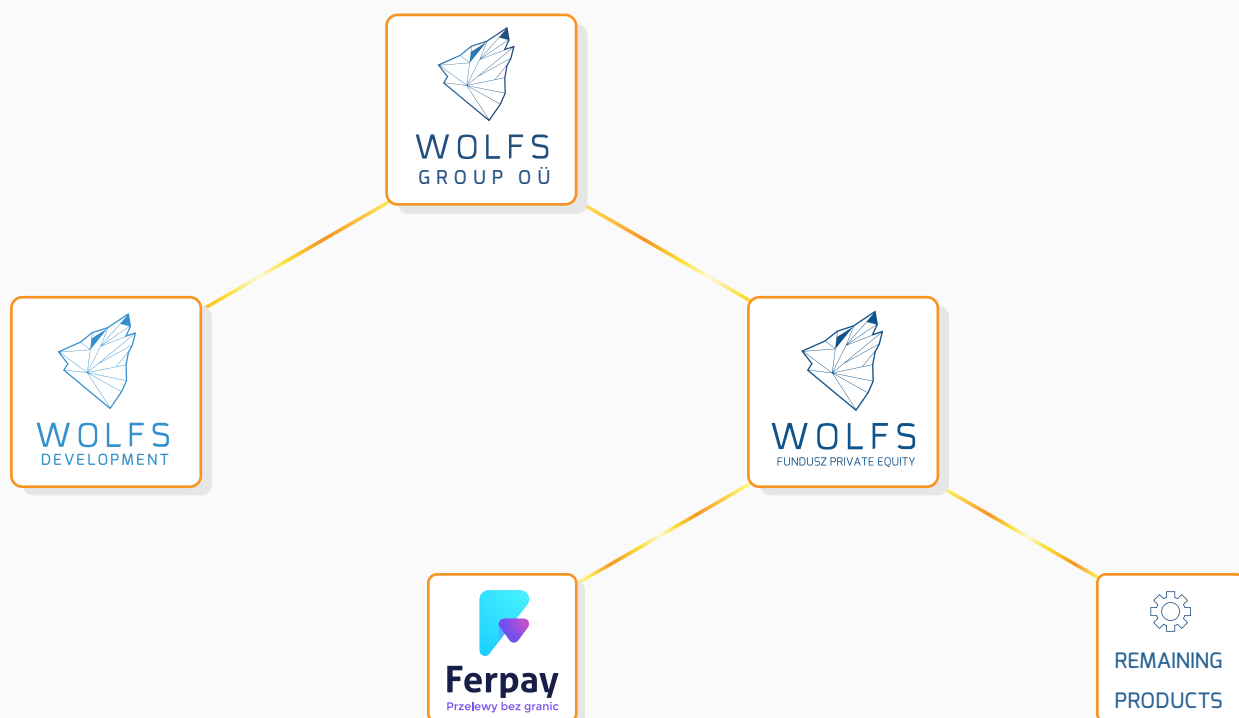
INTRODUCTION

The structure

Wolfs Group OÜ represents the whole group and manages its assets based on a given country's law.

Wolfs Group OÜ will use its investment strategy to meet its objectives in two main areas: real estate and fintech. Other than this, the group functions as a private equity fund which buys and sells bonds and shares of other entities active on the real estate and new technologies markets. These are both capital and financial investments.

Wolfs Group comprises three pillars of growth constituting the world's three most promising markets: real estate (Wolfs Development), new technologies (Wolfs FPE) and fintech (Ferpay Ltd.). Thanks to its measured approach, the whole group's holdings are secured through diversification.





PRESENTING WOLFS GROUP

Our Business Model

Wolfs Group OÜ is an investment and advisory firm which utilizes a model combining **private equity and venture capital**.

Wolfs Group OÜ is mostly concerned with investing in new businesses representing multiple industries.

As a private equity fund, Wolfs Group OÜ invests in well-established business with reliable services which are willing to upgrade: e.g. expand their offer or enter new markets. In such situations, the main objective of Wolfs Group OÜ is to secure medium and long-term returns from capital appreciation while managing investment risk.

Venture capital, meanwhile, has to do with investment in fledgling companies, otherwise known as startups. Startups are based on good ideas and patents which can turn lucrative in the future. The invested capital serves to spur an early company on its path to growth by introducing its product to the market. The risk is commensurate with the large prospective return on the investment.





PRESENTING WOLFS GROUP

PHASE ONE: COMPANY ASSESSMENT

Wolfs Group OÜ is a global undertaking. We are looking for projects offering market potential including possible international expansion. Good market research, knowledge of our competition and the latest technology are qualities we heavily invest in.

PHASE TWO: FINDING MARKET ADVANTAGE AND THE PLAN

We invest in businesses offering them the capital they need to grow. To that end, we are attuned to the complaints of millions of consumers worldwide and strive to find ways to alleviate them. This is the foundation of the whole undertaking.

PHASE THREE: NEGOTIATION AND CONTRACT

Respect for your business partner, realistic expectations by each party of each other and shared responsibility for a project are the cornerstones of successful long term cooperation. It is because of those requirements having been met that the coming years will bring the expected returns in any given instance. We always strive to make sure both parties arrive at a clear destination and a plan for the next few years.

PHASE FOUR: INVESTMENT AND SUPPORT

The individual employee stands behind every success a company enjoys which has lead us to look for ambitious entrepreneurs and talented engineers worldwide. We believe that to combine technical competence, wise management, a global mindset and a deep understanding of each industry's problems is to arrive at a perfect combination for business.

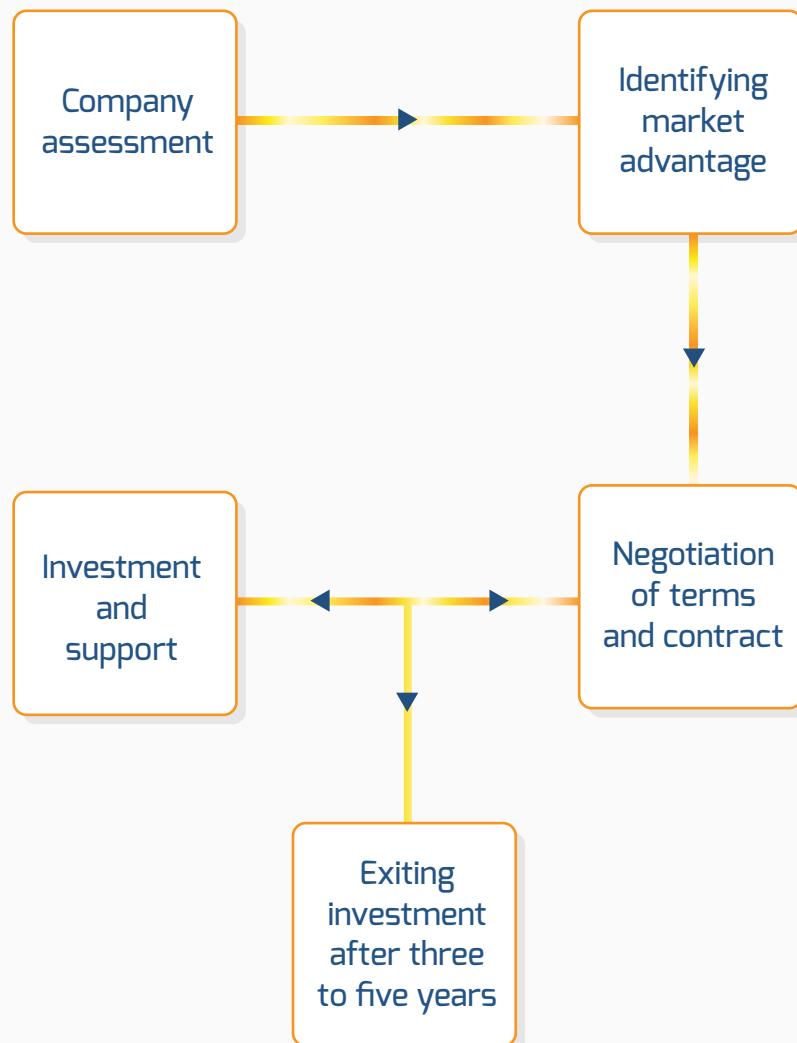
PHASE FIVE: THE RETURN ON INVESTMENT

Investment in an entity typically takes place over the course of three to five years. Following that, Wolfs Group OÜ searches for a buyer for the already developed business. The buyer can be another investment fund, an industry investor or the company's board of directors itself. In selected cases Wolfs Group helps to alter your business to make it stock exchange-friendly.



PRESENTING WOLFS GROUP

HOW WOLFS GROUP OÜ HELPS COMPANIES SECURE INVESTMENT





PRESENTING WOLFS GROUP

WOLFS GROUP OÜ PROJECTS

Wolfs Group OÜ investment options comprise over 15 companies. We are, however, focusing our efforts on the two most promising ones.

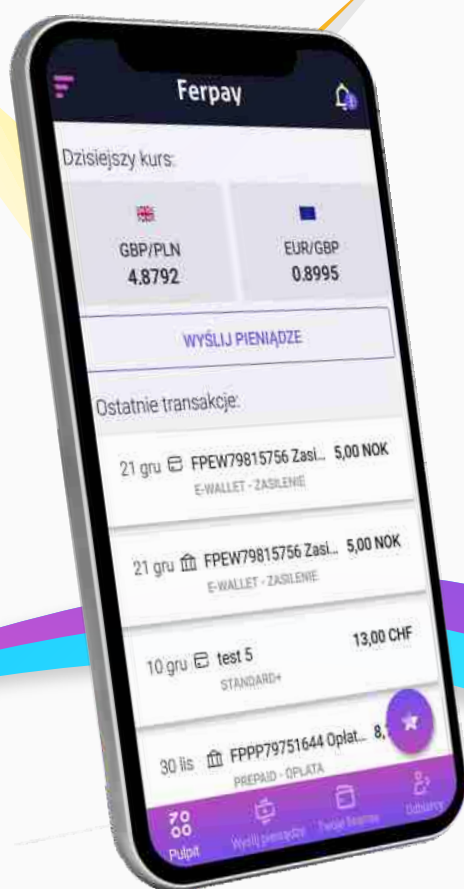
Ferpay Ltd. and Wolfs Development S.A.





PRESENTING WOLFS GROUP

WOLFS GROUP OÜ PROJECTS



Ferpay Ltd

Ferpay Ltd. is a fintech entity. This modern finances-oriented company facilitates quick and secure international money transfers.

There are few companies sharing the market with Ferpay Ltd. capable of the comprehensive treatment individual and business clients receive from the aforementioned.

Owing to the experience enjoyed by Ferpay IT, finance and marketing managers, Ferpay is fast becoming a "Challenger" meaning a fintech company capable of competing with banks.

An FCA licensee (Authorised Payment Institution Ref.No. 607425), Ferpay can process transfers in all of the world's currencies with eight having been introduced as of today.

The offer

Ferpay facilitates transfers in seven currencies and between 50 countries (the currencies include the British pound, the Czech koruna, the Swiss franc, the euro, the Polish zloty and more). Ferpay clients also have access to an online exchange and prepaid cards.





PRESENTING WOLFS GROUP

WOLFS GROUP OÜ PROJECTS FERPAY LTD

Safeguards

All transactions are monitored 24/7 and subject to oversight to guarantee client funds security and AML protections.

Ferpay received an international FCA licence in 2012 (Authorized Payment Institution Ref.No. 607425) which makes it possible to process transfers from all around the world (through money order). The company also remains under the supervision of the Financial Conduct Authority (FCA) and the British HM Revenue & Customs.

Ferpay is an observer to the EU PSD2 directive dealing with money transfer security and clients' personal information.

Clients' personal information is also protected by ICO—a Data Protection Licence.



Cooperation with VISA CARD

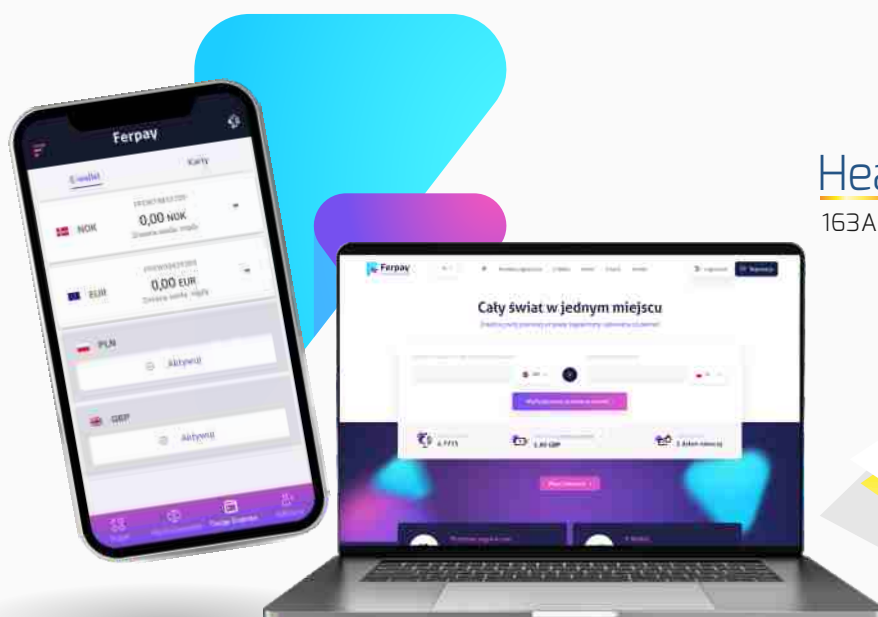
Visa Ferpay is a personal payments card functional anywhere you can use a card to pay for goods and services

The prepaid Visa Ferpay card. The Visa Ferpay card can be used in any country in the world. It is popular with people who travel a lot because:

- Using a card limits the risk of theft
- The Ferpay exchange rate is the best there is for clients

Headquarters

163A Lincoln Road, PE1 2PN Peterborough, Great Britain



Value
34 500 000 EUR

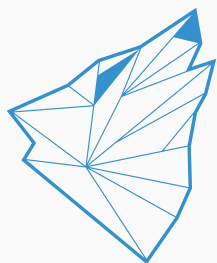


PRESENTING WOLFS GROUP

WOLFS GROUP OÜ PROJECTS

Wolfs Development S.A.

Wolfs Development is focused on the broadly defined real estate market with emphasis on trying to merge real estate with economic innovation. The company's modus operandi involves purchasing properties and modernizing them with special emphasis on effective management. Another area in which Wolfs Development is active is seeking out attractive locations for small-scale luxury developments. Construction on such projects takes less time and the returns are comparatively high considering the initial investment.



WOLFS
DEVELOPMENT

The current average rate of return for a Wolfs Development S.A. project is 40%.



Headquarters

ul. Armii Krajowej 9A/233, 41-506 Chorzów, Poland
Branch: Warsaw Trade Tower, ul. Chłodna 51 /
floors 35 and 36, Warsaw, Poland
Branch: ul. Stryjska 24, 81-506 Gdynia, Poland

Package market value

The estimated market value of Wolfs Development S.A. is **3 890 000 EUR** based on the NewConnect market rate from April, 2019.





WOLFS DEVELOPMENT INVESTMENTS

Orłowo Apartment Complex, ul. Inżynierska, Gdynia



Construction is projected to wrap up in late August, 2019. Three apartments on three separate floors will become available for further development.

Panewnicka Project 360, ul. Panewnicka, Katowice

Extending over 803 square meters of space, this piece of real estate features a two-story single family home with a basement. Built over 106 square meters of footprint, it has 80 square meters usable square metrage on each floor. Full lease





WOLFS DEVELOPMENT INVESTMENTS

Mały Kack Apartment Complex, ul. Sochaczewska, Gdynia



Wolfs Development S.A. plans to build a residential building on ul. Sochaczewska in Gdynia (Mały Kack district) with an amazing view on the city. The project will comprise seven to eight apartments with a joint square metrage of 450.

Cisowa Apartments, ul. Janowska, Gdynia

A very functional multi-family development in the heart of the Tricity. Located a 15 minutes' walk from the Gdynia beach, the building will have 801 square meters joint square metrage in the form of 17 apartments and 18 parking spaces. Total property square metrage: 1.050.





WOLFS DEVELOPMENT INVESTMENTS

The Golden Tenement, ul. Truchana, Chorzów



This project features a truly unique architectural structure. The tenement on ul. Truchana consists of the main building and two outbuildings constituting 1737 square meters of usable square metrage and located in central Chorzów. The building has 26 residential apartments and two commercial spaces.

The Silver Tenement, ul 3 Maja, Chorzów

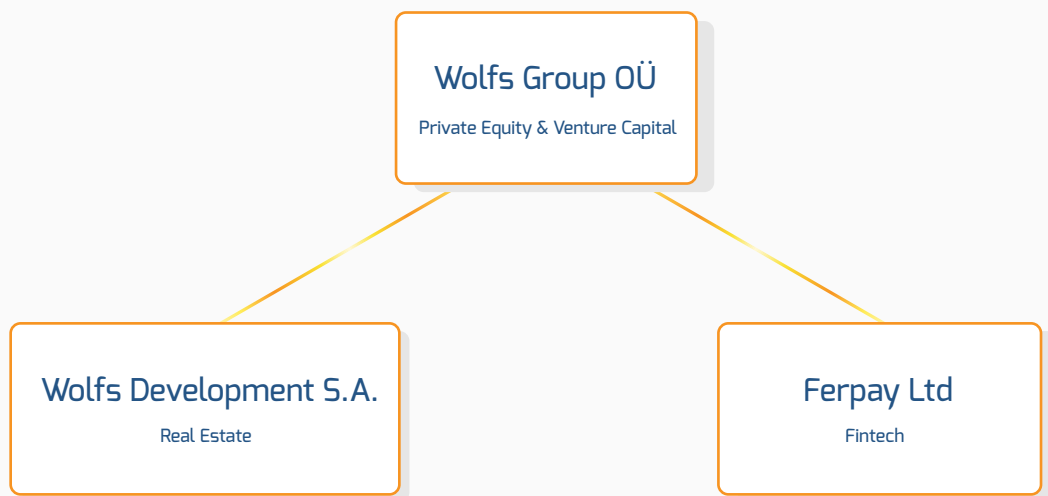
This tenement comprises the main building and one outbuilding with total usable square metrage of 587 square meters and is located in central Chorzów on ul. 3 Maja. Tenants will greatly benefit from the building's location as the building is close to downtown Chorzów allowing easy access to services for both drivers and joggers.





PRESENTING WOLFS GROUP

Wolfs Group OÜ areas of activity



Based on global megatrend analysis, Wolfs Group OÜ is especially focused on Ferpay Ltd. which, owing to the service it provides, stands the best chance of helping the whole group expand globally.

The company will be facing new challenges in the near future, and, thanks to a detailed plan, it will become a global leader in the peer-to-peer-oriented financial sector. This will also form the basis for a reliable, long term dividend policy for WLF token holders.



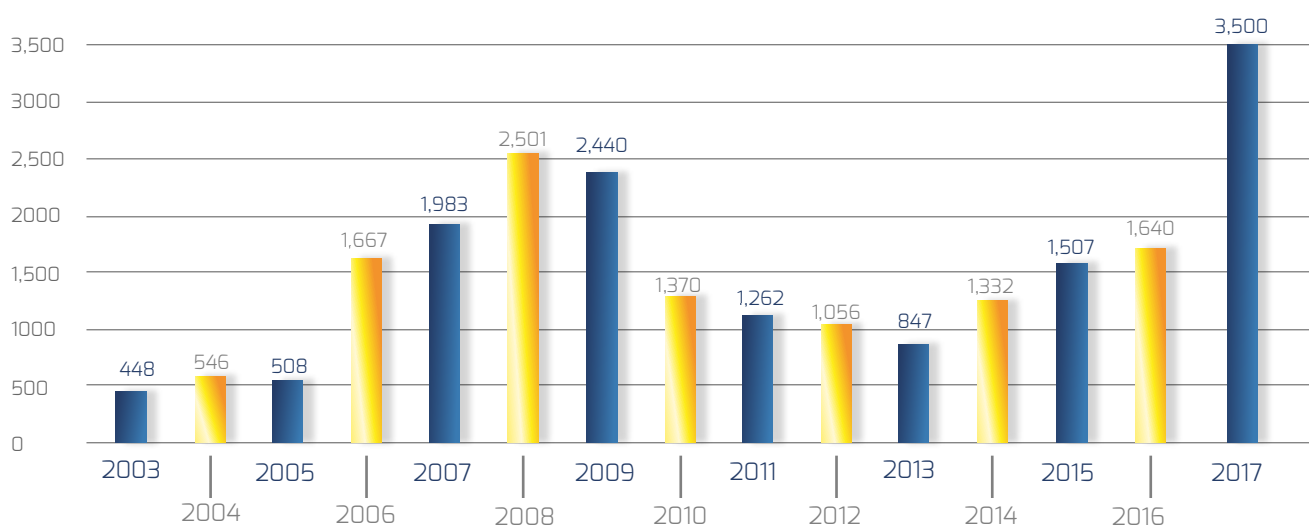
PRESENTING WOLFS GROUP

Wolfs Group OÜ market environment overview

According to EDC (European Data Cooperative) which monitors private equity and venture capital investment in EU member states, there are more than 1250 private equity and venture capital-based entities in Europe. Those entities subsume around 64,000 companies as part of their investment wallets.

The EDC data also tells us that the private equity market in Eastern and Central Europe is comparatively more dynamic than relevant markets in other areas of Europe. This speaks to the continuous maturation process which characterizes these markets.

Annual investment value in the CEE region 2003-2017

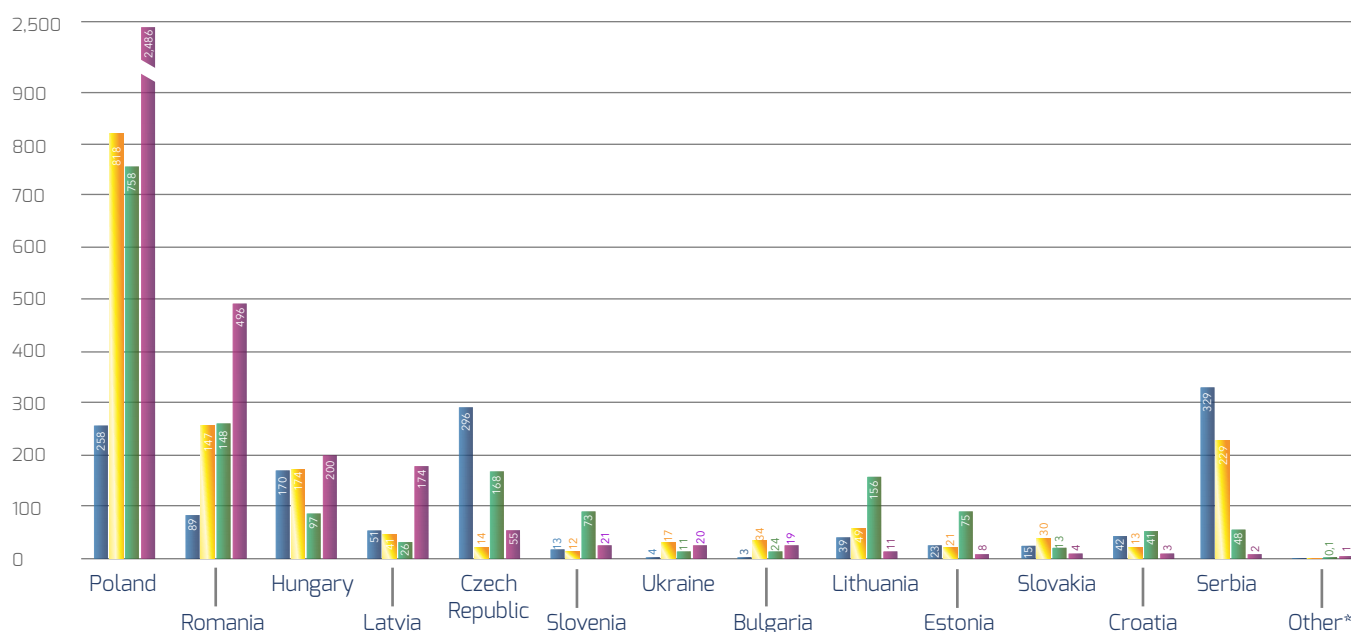




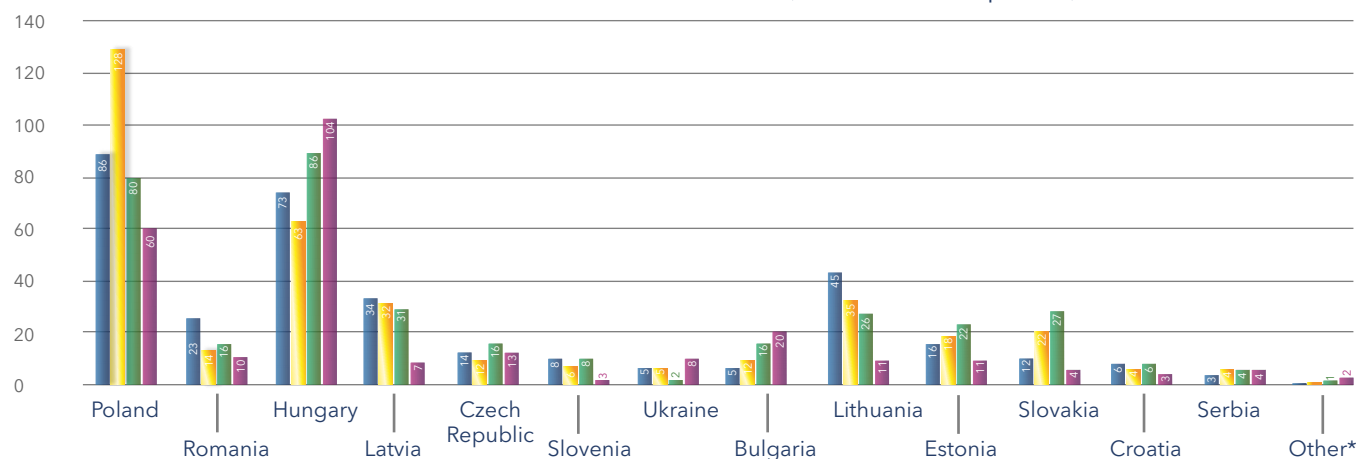
PRESENTING WOLFS GROUP

The Polish market, meanwhile, stands out from the aforementioned elite Eastern and Central European crowd as one having had considerably more investment in monetary terms as well as the number of relevant active entities.

Annual investment value in CEE, 2014-2017



Annual investment value in CEE, 2014-2017 (number of companies)



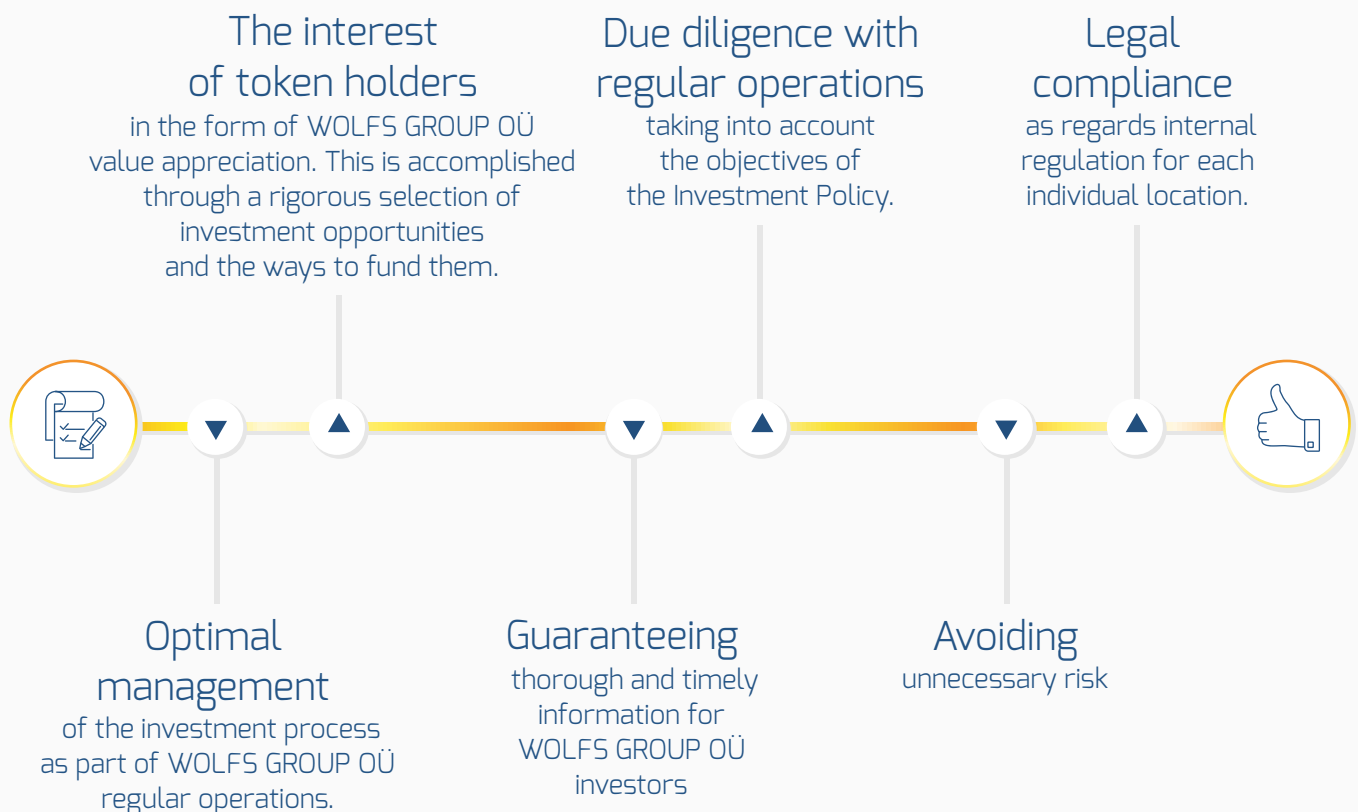


PRESENTING WOLFS GROUP

The Wolfs Group OÜ business model:

How the investment process is managed

When planning or realizing investment, Wolfs Group OÜ follows a predetermined set of friend-and-true rules. Those rules standardize the processes of analysis and negotiation as well as the manner in which each project is entered into and exited. The rules minimize the risk and increase diversification, while at the same time guaranteeing a free hand for those involved to promote innovation within a project.



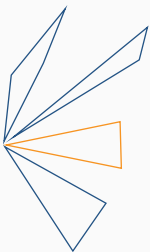


The IEO process with Wolfs Group

Proces Initial Exchange Offering

Initial Exchange Offering involves investors purchasing tokens on a well-known exchange (exchange selected by the project team). The tokens act as a means of investment in the company—its products and services. The tokens allow holders access to the services and returns on their investment. As intangible goods, the tokens are subject to price fluctuations typical of other cryptocurrencies. In most cases, the tokens will be instantly listed on the same exchange they were purchased on as part of the IEO, but over time the tokens can migrate to other exchanges.

The IEO process itself, when compared to ICO (Initial Coin Offering), enjoys greater trust from investors since the cryptocurrency exchange certifies the project when it allows its tokens to go up on sale within its structure. It's Due Diligence and complete audits guarantee that the project is both safe and worth looking at.



It is worth remembering that Wolfs Group OÜ is not a startup but rather a long-established group of companies listed on the stock market and holding local regulator licences. It has in its investment wallet a multitude of companies far beyond the MVP and startup phases and fully operational on the market. Ferpay Ltd. is a good example as it holds an international FCA licence (Authorised Payment Institution Ref.No. 607425) allowing it to process transfers from all across the world (using money order). WOLFS GROUP OÜ also employs safeguards such as hard assets and diversified stocks as well as shares in other companies. Indirectly, the company also has stakes in buildings held by its subsidiaries (Wolfs Development S.A.)



Wolfs Group OÜ issues tokens in order to:

- finance the initial stages of the group's projects (such as the first phase of IEO for Ferpay Ltd)
- raise the value of the companies held by the group thanks to the acquired capital
- increase the price of the WLF token on cryptocurrency exchanges sellable anytime



The IEO process with Wolfs Group

The IEO process by Wolfs Group has five distinct stages. Each one is equally important for the project as a whole where both token holders and investors can ideally take full advantage of company value appreciation and the token price rising.

Phase one

Wolfs Group is moving its operations to the country where the government is the friendliest of all to blockchain and the cryptocurrency market. Another aspect taken into consideration when selecting the new location was a sensible and stable tax policy.



Estonia





The IEO process with Wolfs Group

Phase two

A newly-formed company created specifically for this purpose issues a utility token, WFL which in the project's later stages will serve as a barometer of the group's profits and as a way for token holders to profit from the token's price appreciation.



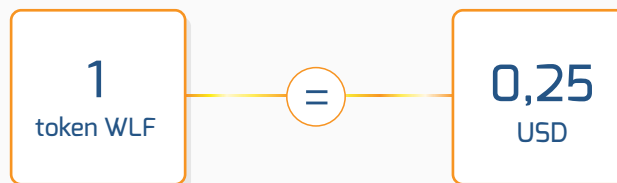
WOLFS
c o i n



The IEO process with Wolfs Group

Phase three

Hitherto investors in Wolfs Group (Shareholders of Wolfs Development S.A. and Wolfs FPE S.A.) as well as the Wolfs Group team receive Wolfs Group OÜ tokens and funds in the currency of their choosing using the nominal exchange rate.



Nominal WLF to USD exchange rate at the time of issuing



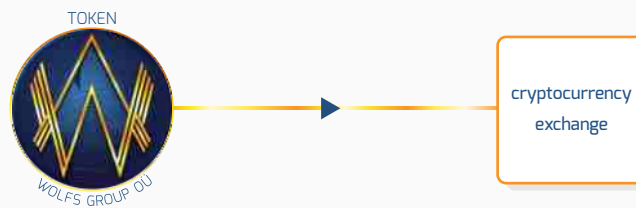
Investors who have acquired WLF tokens during its initial issuance phase and those who have traded their shares for it as well as investors who purchased their tokens before the token was issued to the exchange, receive a bonus accounting for the disparity between the beginning going price of a token and its later appreciated price.

0.05
USD



The IEO process with Wolfs Group

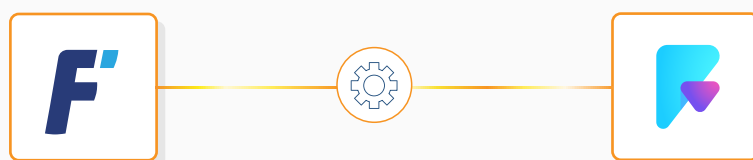
Phase four



WLF tokens issued to a cryptocurrency exchange selected by Wolfs Group OÜ and later to its own cryptocurrency exchange which will be created once the IEO-derived funds have been secured.



The remainder of the tokens will be issued to the exchange as part of the IEO process with a predetermined soft cap. The funds acquired this way will be used to grow the already existing Ferpay.com system belonging to Ferpay Ltd.



The planned changes and new functionalities of the Ferpay.com system following the IEO fundraiser by Wolfs Group OÜ



The IEO process with Wolfs Group

Phase five



The graphical representation of the Ferpay brand changes

FerPay.com[®]
PRZELEWY BEZ GRANIC

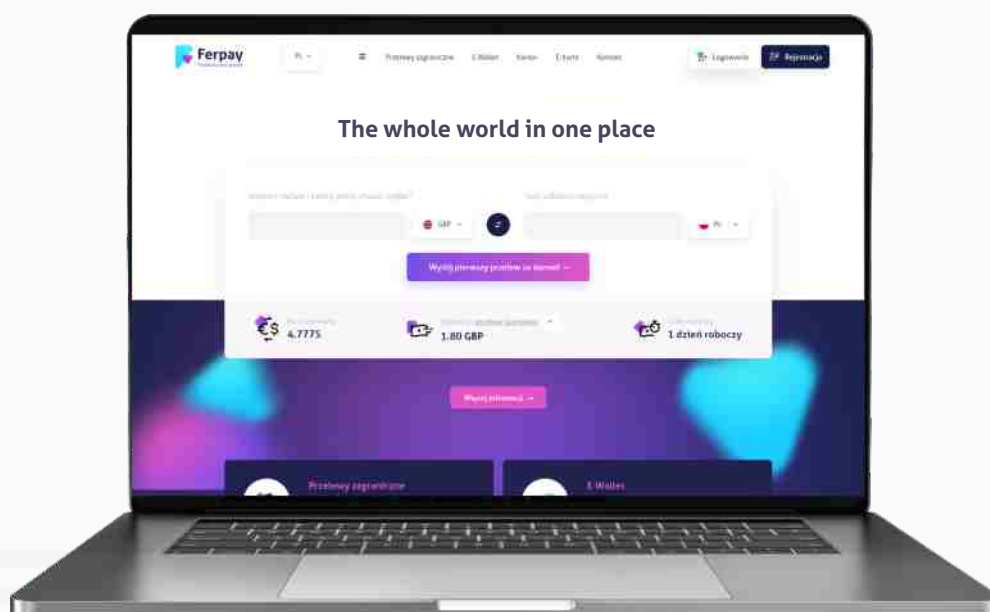


Ferpay
Przelewy bez granic



The layout of the website and its functionalities change

The website's new layout more modern and user-friendly. Its enhanced responsiveness allows the service to more easily garner the attention and trust of new customers.





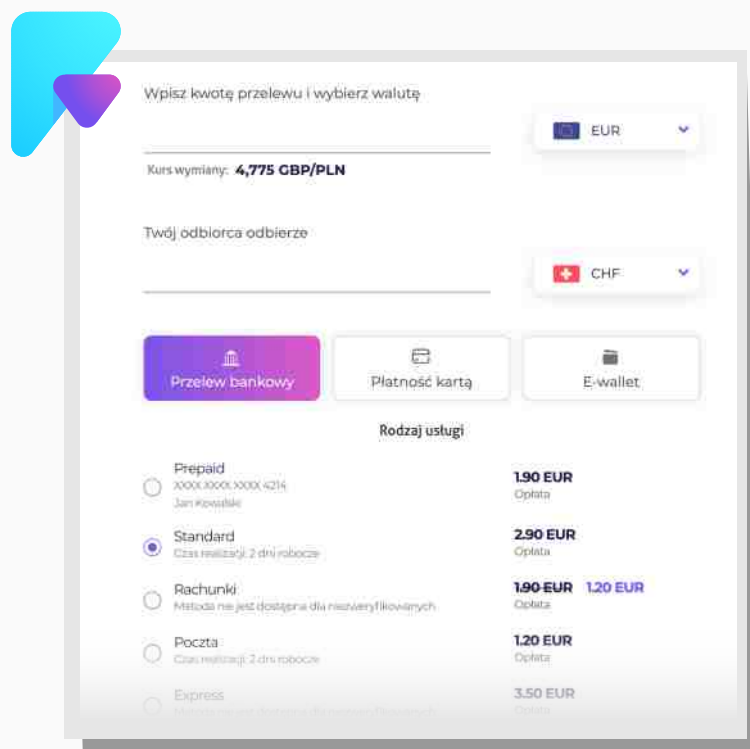
The IEO process with Wolfs Group

Phase five



New layout and Ferpay client panel functionalities

In the world of virtual financial services, a functional, user-friendly client panel can be the make or break of a modern business trying to edge out the competition. The price is no longer the sole decisive aspect of one financial company's superiority over another. Nowadays it is user experience that makes the client want to stay or leave.



Wpisz kwotę przelewu i wybierz walutę

Kurs wymiany: **4,775 GBP/PLN**

Twój odbiorca odbierze

Przelew bankowy | Płatność kartą | E-wallet

Rodzaj usługi

<input type="radio"/> Prepaid XXXX XXXX XXXX 4214 Jan Kowalski	1.90 EUR Opłata
<input checked="" type="radio"/> Standard Czas realizacji: 2 dni robocze	2.90 EUR Opłata
<input type="radio"/> Rachunki Metoda nie jest dostępna dla niezwalidowanych	1.90 EUR 1.20 EUR Opłata
<input type="radio"/> Poczta Czas realizacji: 2 dni robocze	1.20 EUR Opłata
<input type="radio"/> Express Metoda nie jest dostępna dla niezwalidowanych	3.50 EUR Opłata



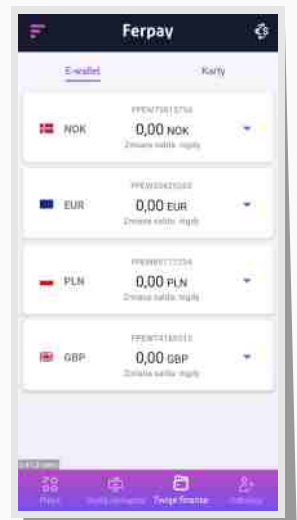
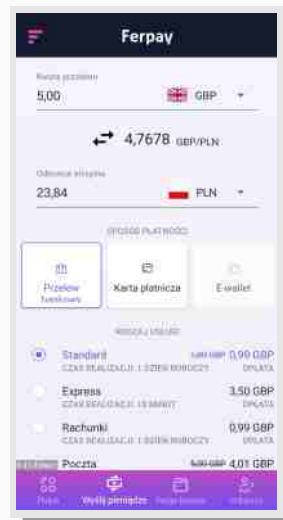
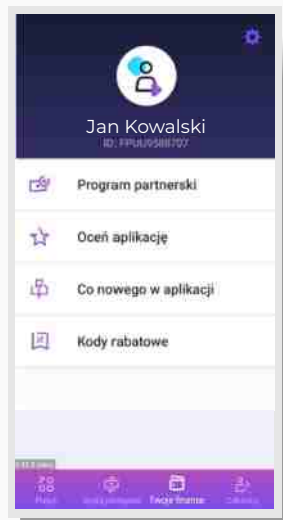
The IEO process with Wolfs Group

Phase five



The Ferpay cellphone app for Android and iOS

Nowadays, more and more clients expects that their favorite services also be available on their mobile devices. A native Ferpay application for both of the two most popular mobile operation systems in the world is a definite must when it comes to Ferpay's global expansion.





The IEO process with Wolfs Group

Phase five



A cryptocurrency and FIAT exchange available to every Ferpay client

Modern financial services are speedier and offer a host of FIAT currencies to choose from but that's not all. More people are holding cryptocurrency every day.

Why not make it possible for them to exchange, sell or buy in the same place as their regular transfers?





The IEO process with Wolfs Group

Phase five



Prepaid multi-currency Mastercard/Visa payment cards and virtual payments cards.

A convenient means of managing one's funds which every user is guaranteed to appreciate.
A safe and failproof way to use your funds, including online.





The IEO process with Wolfs Group

Phase five



Faster and safer services thanks to OPEN API integration

Introduction of services which will allow clients to easily and comfortably manage their funds from their application or the Ferpay web service. You can access your funds at any time through Open API—a service no bank currently offers.





The IEO process with Wolfs Group

What is a WOLFS token?

The Wolfs Group OÜ token (WLF) will be based on the ERC20 standard and the Ethereum blockchain. This will allow for a broad availability of the WLF and its introduction onto the industry's largest exchanges. The ERC20 standard is a broadly utilized standard allowing its users to secure their funds using a contract with the token.



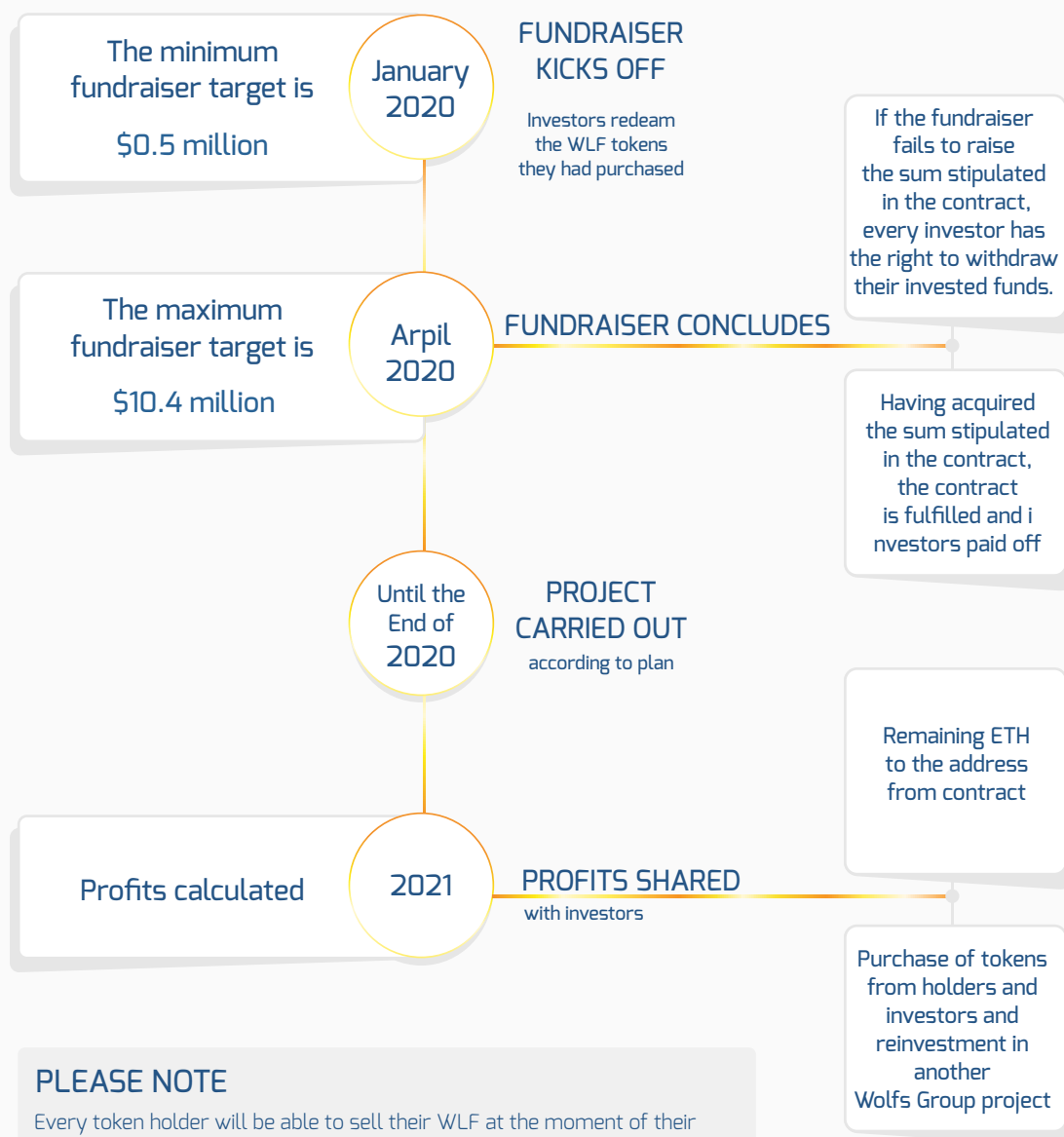
The ultimate supply of the WLF tokens
will be 150 million
and this is the final cap on that supply.

WLF token will be available soon through Coinsbit and P2PB2B exchanges where the Initial Exchange Offering (IEO) event will take place as well.



The IEO process with Wolfs Group

How does it work?

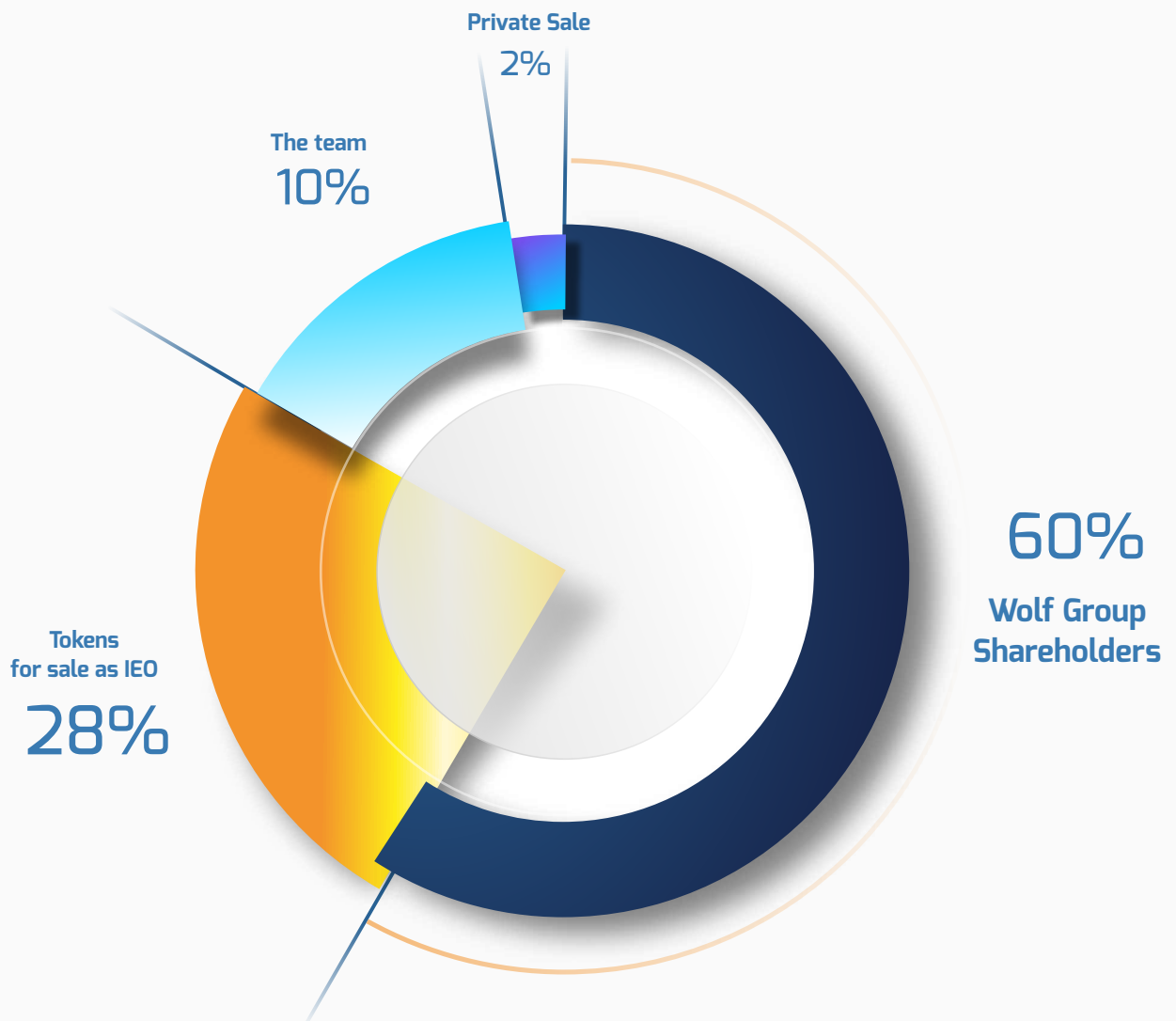




The IEO process with Wolfs Group

WLF TOKEN DISTRIBUTION

150 000 000 WLF



Tokens not sold as part of IEO are burned



The IEO process with Wolfs Group

INVESTOR GUARANTEES

Wolfs Group has been active on capital markets for many years as an investor as well as a managing and advising entity. It's wallet houses over 15 well-developed companies active in the real estate, fintech and new technologies markets.

As a capital group, Wolfs Group OÜ owns:





VIII. WOLFS MARKET ADVANTAGE

THE UNIQUE BUSINESS MODEL

Wolfs Group investments in promising new entities with potential for growth as well as real estate constitute a unique business model where fast growth of the whole group is guaranteed in an environment secured by durable assets.

Wolfs Group OÜ plans to use its hitherto knowledge of the traditional real estate market and financial markets for the blockchain market and tokenization. For that reason, it wallet contains WOLFS Development, the second pillar of the company when it comes to profits and management. On the heels of the successful introduction of the blockchain technology and tokenization to Ferpay Ltd., the next step will be to base the further growth of WOLFS Development on real estate tokenization.

EXPERIENCE



Many years' experience in the industry and knowledge of relevant sectors of the market

TEAM



Experienced and competent WOLFS team

DEDICATION

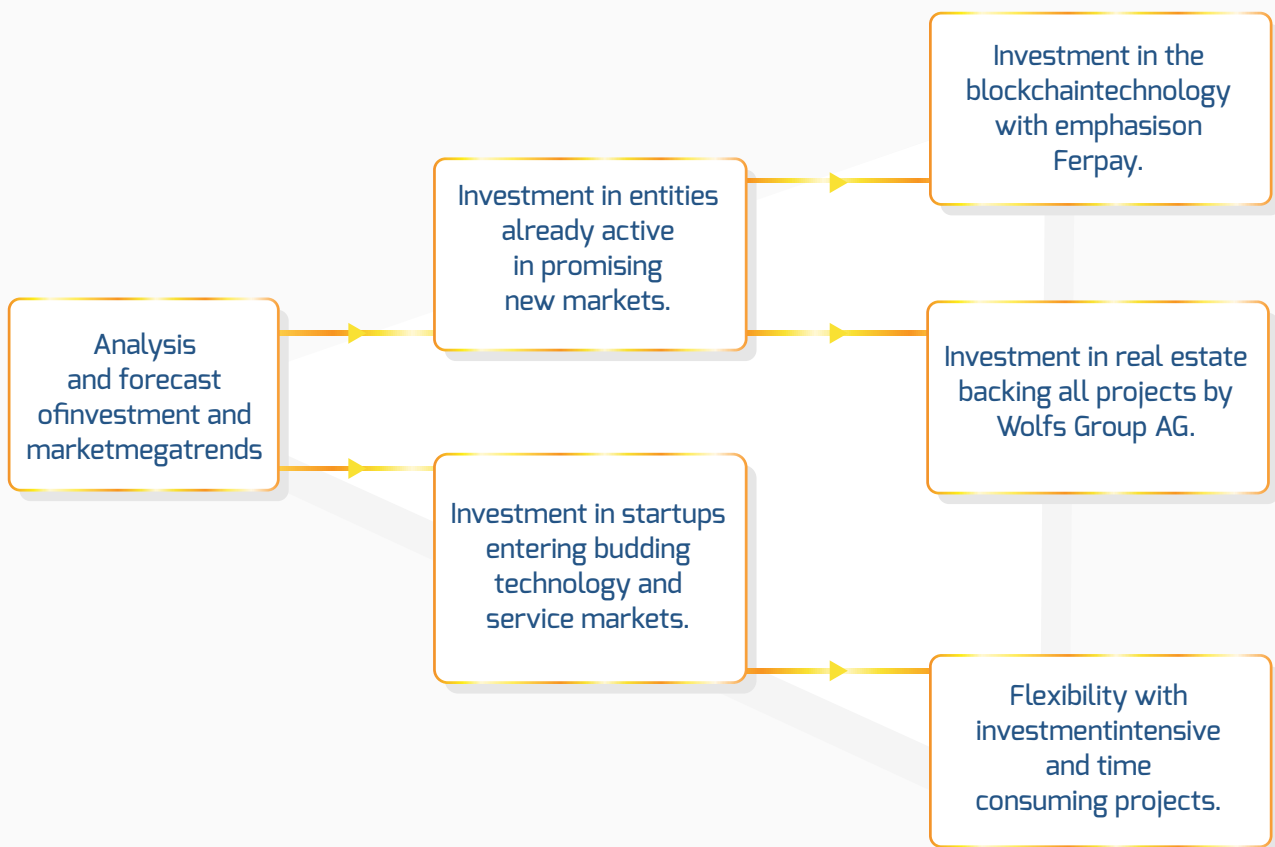


High level of engagement of WOLFS managers in building the value of the companies they have in their wallet



VIII. WOLFS MARKET ADVANTAGE

WOLFS GROUP OÜ INVESTMENT STRATEGY





IX. WOLFS GROUP OÜ TEAM

Leszek Forytta

CEO



is an experienced entrepreneur passionate about capital markets. Founder of the exchange-based real estate fund Wolfs PRIVATE EQUITY FUND S.A. He has been active on European capital markets for 20 years. An experienced and active exchange investor, he is also cofounder and shareholder at Carpathia Capital which comes within the Aero market dedicated to small and medium businessmen. Carpathia serves as the Romanian equivalent to the Polish NewConnect. He is a member of the Individual Investors Society and a stock exchange companies consultant as well as an advisor for authorized NewConnect market specialists when it comes to generating strategic investment and IPO planning.

Michał Krzyżanowski

CFO



is a business consultant and financial management, controlling and risk management expert. A long-time financial director and administrator at WARBUD S.A. where he oversaw the operations of financial, legal, HR, IT, insurance and administrative bodies. He has been on management boards of multiple companies including deputy CEO at Warbud Beton, ABM Solid S.A., board of directors member at Bud-inż as well as Polonia Warszawa S.A. Also, deputy CEO at Invest-Park. Expertise: Capital markets, publicly traded companies, capital accumulation, risk management, international accounting standards (MSR) and financial reporting (IFRS), strategic management, restructuring and organizational transformation, Investment project assessment.

Radostaw Stawiarski

Investor Outreach Director



is an experienced businessman and a long-time resident of Great Britain. Currency markets expert, labor law expert, a long time advisor and consultant for the small and medium enterprises sector. Managing director and founder of many successful British construction, accounting, media and FinTech companies. He employs 150 people running one of Britain's largest drivers' employment agencies. He considers creating Ferpay his foremost business accomplishment with the company serving the financial needs of world-scattered Polish nationals. The innovation involved in Ferpay is reflected in the featured competitive currency exchange and the so-called virtual wallet allowing for real-time trading.



IX. WOLFS GROUP OÜ TEAM



Tomasz Kopacz

Trade Director

is a businessman whose experience solidified in banking and long term work in insurance institutions with him ultimately emerging as Sales Processes Director. Expertly trained specialist comparable to Poland's and the world's best. He was there at the outset of Vienna Life TunŻ S.A. Sales Director General at Compensa Życie TU S.A.—the Polish branch, until 2009. There he managed strategy and sales. His interpersonal skills and management talent make him a much desired business partner and an extremely capable manager.



Marzena Mierzejewska

Investment Director Ukrainian Division

Graduate of the prestigious Koźmiński University in Warsaw, she has been involved in the Polish banking and insurance sectors since the 90s. For a few years she has now been an advisor and entrepreneur in the Ukrainian market. Her immense experience originates with Premium Financial, among others, where she was the Poland-wide Sales Network Director. Currently, she runs a consulting business in Ukraine where she actively puts to use her international markets knowledge to support Ukrainian businessmen and women. she also owns one of Ukraine's largest insurance companies, NPZ Life.



Rita Kurpisz

Project Manager

Having gained her immense business experience at QUEST Change ManAGers, where she managed her own team as well as a business sector as part of the ""Quest for English"" project. She worked in the same company as a communication expert where she constructed sales and customer service algorithms for companies (WIMED, Max-Fliz and others). At Electronic Wholesale Trading, as company manager, she built up a sales network by expanding the company's existing structure and increasing its profits. She has worked on strategic and growth plans as well as carrying out operational projects.



IX. WOLFS GROUP OÜ TEAM



Hubert Forytta

Senior Account Manager

Key clients outreach specialist endowed with a passion for IT which wins him bonus points with less tech and business-savvy clients. He currently runs the support team responsible for all Wolfs Group investors when it comes to e-wallet operation and every individual step of tokenization.



Igor Kirkush

Board of Directors Representative

In the industry since 2004, he has started several companies in Ukraine which operate to this day. He has worked with startups and has been an expert consultant on many important projects. His service program "Na starcie" helps project teams with innovative designs or products break through to the European market via the Startup.Network platform.



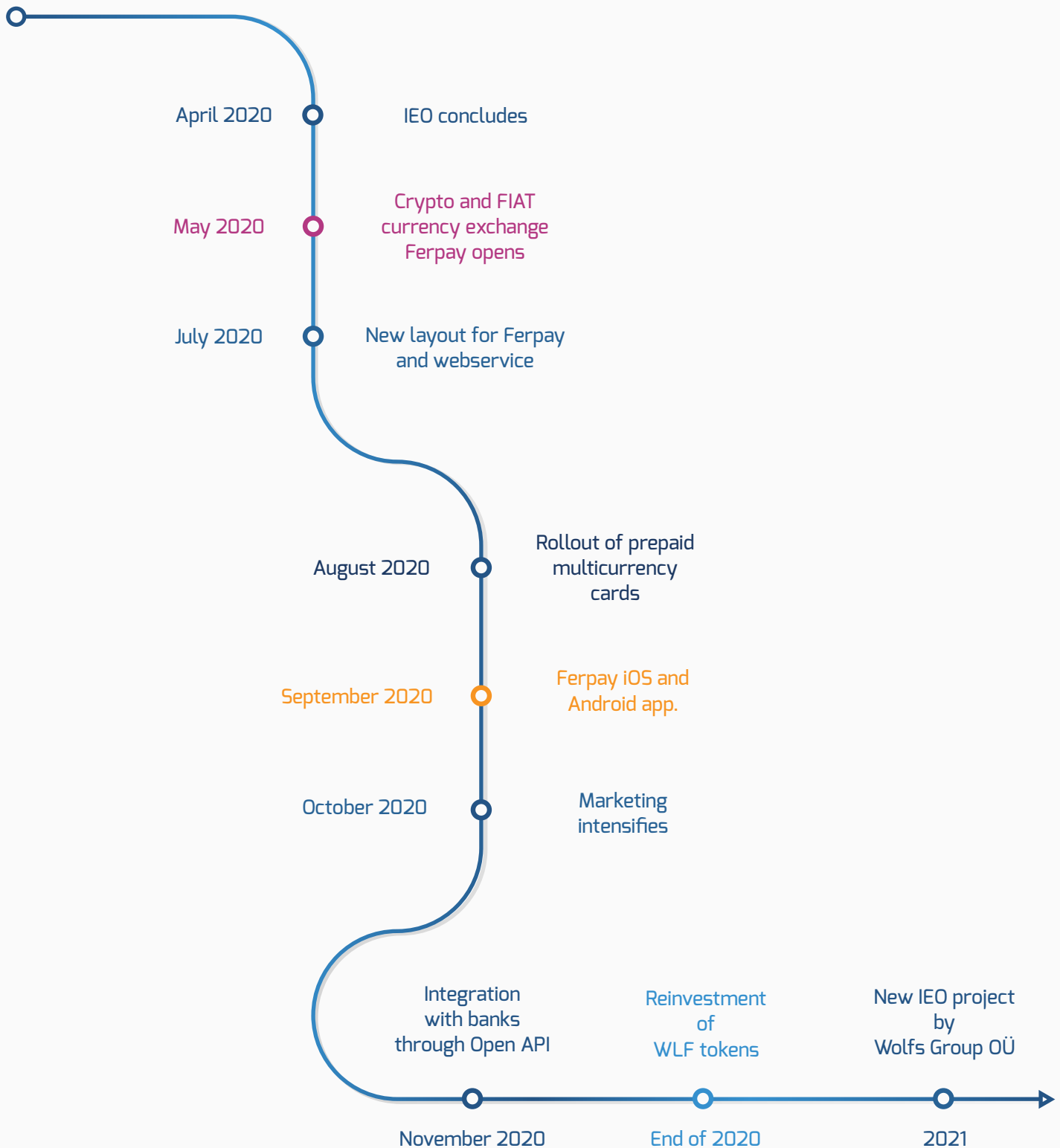
Andrew Kirkush

Board of Directors Representative

He has been living in Poland since 2011. Over the years he has acquired invaluable knowledge and experience as regards international financial markets, marketing and management. He was the organizer of the international Startup Matchup in Warsaw together with Startup.Network and Startup Academy. He has also worked as an intermediary for Teletrade Warsaw and then as Growth Manager at Eurostudent. He currently helps Ukrainian entrepreneurs navigate the Polish business environment.



X. Roadmap of Wolf Group's first IEO





XI. DISCLAIMER

OBSERVANCE OF THE LAW AND TRANQUILITY OF WORKPLACE

As it relates to following the law as stipulated by relevant legislation both limited to the country where a project is situated and internationally, this company unequivocally insists on following the law in any and every situation with the accompanying transparency of actions as a given.

In order to guarantee that the above is observed, this company and the capital group WOLFS have adopted a number of policies outlining the rules and procedures for corporate and anticorruption-related challenges.

Corporate policy is an internal structure within the organization which regulates relations between parties within the capital group. The purpose of this corporate policy is to ensure that the interests of the Capital Group are taken care of with the relevant letter of the law being observed without fail. Acts and revolutions originating out of the capital group will be observed likewise.

The anti-corruption policy reflects the company's zero tolerance for corruption in any area of activity within WOLFS.

AML and KYC policy

Wolfs Group OÜ will strive to meet every requirement of the anti-money laundering and anti-terrorism financing legislation. Wolfs Group also vows to strictly observe the KYC (Know Your Customer) policy to maximize security of assets of all investors participating in Wolf Group OÜ's first ICO.

To that end, all measures at the group disposal will be utilized with strict observance of EU law wherever applicable as well as safety standards to maintain the security all future investors' and holders' personal information.



XI. DISCLAIMER

What this whitepaper illustrates is based on projections, estimates, rankings and prognoses. It is not certain that any of the projections, estimates, rankings or prognoses will prove correct. Authors of the whitepaper do not make any claims, crucially, in any explicit or explicit manner that any of the projections, estimates, rankings or prognoses will prove correct although they do work to improve the odds of the aforementioned reflecting objective opinion.

The results arrived at by the whitepaper do not take into account any important events, unrevealed agreements or contracts of which the authors did not know on the day of their analysis. The same is true of only partial knowledge having been available to the authors and having possibly resulted in detriment to the quality of their work.



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