

MENTOR FINANCE
forget tradition.



White Paper

An NFT-based Network of Expertise

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Executive Summary

Mentor Finance is an investor-centric platform that offers the Mentor Finance NFTs with a ten-year lock-in period and an assured 80% ROI. Also, it unlocks great content that businesses and individuals can access throughout the lock-in period and minimize their consulting costs.

Less than one-third of those who face legal issues seek professional help and only 17% litigate or approach dispute resolution authorities (Global Insights on Access to Justice 2019, 2019). Similarly, 99% of Americans do not seek professional financial advisory services (CNBC, 2019). A ubiquitous scenario exists in the case of other professionals also and the most common roadblock is affordability.

The prices of NFTs are soaring and while Quantum, the first-ever NFT generated \$1.4 million on a Sotheby's auction, a more recent CryptoPunk NFT sold for \$530 million (Sotheby's, 2021). This clearly highlights why there is a heightened interest in NFTs and their market potential.

Mentor Finance aims at connecting Experts willing to offer affordable professional expertise with those in need of it. However, the platform would make the resources available only to those who hold the Mentor Finance NFT, which is bound to create a demand for the NFTs held by the investors. Also, the investors would have access to the content along with the opportunity to yield 10% APY for a period of ten years.

The use of blockchain technology on the Mentor Finance platform ensures that reliable professional expertise is delivered and some of the most common concerns like data security, high fees, rigged algorithms, along with other frauds and misrepresentations are overcome. Also, it opens the gates to one of the most lucrative investment opportunities, the NFTs.

The digital content industry was worth \$161.9 billion in 2020 and is estimated to be a \$367.1 billion dollar behemoth by 2027 (Yahoo Finance, 2021). This is a low-competition industry with professional expertise and related content being one of its most neglected segments. Mentor Finance aims at leveraging this and catering to the needs of those who need such content through tokenization.

The NFT market has grown exponentially in 2021 and has turned into a \$22 billion dollar industry from its previous value which was estimated to be around \$100 million in 2020 (The Guardian, 2021). In fact, there has been a 328% increase in NFT-related transactions during the first half of 2021 (PR Newswire, 2021).

The consulting industry is currently valued at \$250 billion US Dollars and includes all types of consulting services like management, IT, operations, legal, finance, tax advisory, and so on (Consultancy.org, 2021). According to Experts, it is likely to grow at a 4.3% CAGR and this slow growth can be attributed to the pandemic and its impact on affordability (Mordor Intelligence, 2021).

Consumers were found to be spending 14% more time on the internet during the pandemic, which began with the implementation of social distancing (IAB, 2020). According to Experts, this behavioral change is likely to continue even after the pandemic (KPMG, 2020). Also, the fact that 47% of small businesses do not have a website confirms the many opportunities available in the consulting sector.

The digital investments landscape is highly volatile, with some crypto assets like Dogecoin and Litecoin declining in value by 76.7% and 64.6% respectively from their 12-month highs. The same applies to NFTs that do not tokenize meaningful assets and to overcome this problem, the Mentor Finance platform tokenizes one of the most in-demand assets — digital content created by niche-specific experts. Also, the platform offers a steady income and shields the principal amount from the volatility which exists in the digital assets markets.

1. Introduction

The digital collectibles landscape is bustling with opportunities while the digital content industry is lush green for new entrants to foray into and carve a niche for themselves. At Mentor Finance, we merge the two to create a digital content ecosystem that is tied to NFTs and remains accessible only to those who hold it. The investor-owned NFTs create liquidity and enable them to earn a whopping 80% ROI over a period of ten years, without any exposure to the high volatility of the digital markets. This low-risk mechanism protects the investors from the downward risks and grants access to great content.

Significance of NFTs

In the digital assets landscape, the Non-fungible Tokens (NFTs) have emerged as one of the most lucrative asset classes. From Quantum, the first-ever NFT generating \$1.47 million US Dollars in a Sotheby's auction to a CryptoPunk NFT that sold for a whopping \$530 million, there's a lot happening in this space (Sotheby's, 2021).

Basically, the NFTs are tied to a tokenized asset and create value for the underlying asset. In the Mentor Finance ecosystem, digital content is the asset we intend to tokenize. The current consulting platforms are centralized and prone to concerns like data security, high fees, rigged algorithms showing certain professionals as Experts, along with other frauds and misrepresentations. The adoption of blockchain technology overcomes these hurdles and makes reliable professional expertise available.

Digitization of Professional Expertise

Quite often, one comes across phrases like 'Content is King' and 'Knowledge is Power', but unfortunately, only a handful of people have access to it. As many continue to struggle with their finances, legal issues, and other concerns in one part of the world; somewhere else there is an expert willing to sell consulting hours at a discounted price. By connecting the two, Mentor Finance aims at making professional expertise accessible regardless of the economic disparities.

At present, the number of people in need of professional advice and those seeking it is highly disproportionate. A recent study indicates that less than a third of those who experience legal issues seek any form of advice, while only 17% of those who do take the matter before the Courts or other alternate dispute resolution authority (Global Insights on Access to Justice 2019, 2019).

Likewise, 99% of Americans do not use Financial Advisors which is probably the reason why so many are saddled with debts despite the reasonably high per capita income (CNBC, 2019). Apparently, a similar scenario exists in almost every professional advisory segment one can think of and a major reason for this is affordability. It is further worsened by the disconnect between professionals willing to offer affordable consulting services and those in need of it.

At Mentor Finance, professional expertise and related content is readily available for investors and anyone else who buys the Mentor Finance NFTs. Through this token, we unleash the power of knowledge and make affordable professional expertise accessible to everyone. In short, we connect professionals with potential customers, while also opening the doors to the world of NFTs — one of the most lucrative asset classes that's gaining rapid traction.

To sum it up, the Mentor Finance project aims at converging two market opportunities — NFT-based investments and the business opportunities available in the consulting sector to create a thriving marketplace for investors. In this whitepaper, we shall elaborately discuss the Mentor Finance platform, its market potential, and also the growth prospects. Furthermore, we shall try to give you a gist of all the opportunities available to our stakeholders and why investing time and energy into it is going to be fruitful in the long run. Our goal is to unleash the potential of the consulting and digital content industries with NFTs that generate steady long-term returns for all its stakeholders.

2. Need for an NFT-Backed Content Marketplace

Internet proliferation has metamorphosed every aspect of life, particularly how we communicate and consume knowledge. From physical classrooms to online sessions and from in-person meetings to ones that are entirely virtual — there has been a massive transformation in how people interact. This transformation created yet another behemoth — the digital content industry.

Despite the many prospects, the digital content sector is one of the lesser-explored avenues that Mentor Finance intends to disrupt. Particularly, content related to professional expertise, a low competition segment of this industry. As discussed, there is a serious gap between the number of people who need professional services and those willing to provide them at affordable prices.

On the other hand, there is an elevated interest in digital investments, particularly the NFTs. From a \$100 million dollar industry in 2020, the NFT market has gone up to \$22 billion this year. This massive growth clearly demonstrates the heightened interest in NFT-based investments (The Guardian, 2021). Yet, there are very few projects tokenizing meaningful assets like digital content.

The Mentor Finance platform is architected with a unique business model that converges NFTs, Professional Expertise, and Digital Content to create a highly rewarding ecosystem for all the stakeholders. To get a better understanding of why such a platform is required, let us evaluate its three core elements — advisory services, digital content, and NFTs.

2.1. Consulting and Advisory Services

The consulting sector comprises of a diverse group of professionals ranging from Management Consultants to Attorneys and everything in between. Currently, the market size of the global consulting services sector is around \$250 billion (Consultancy.org, 2021). Although this industry is currently growing at a sluggish 4.3% CAGR, this is likely to rise due to the post-pandemic challenges faced by businesses worldwide (Mordor Intelligence, 2021).

As the World Bank states, the pandemic-led recession has been the worst since the Great Depression (World Bank, 2020). Back then, it took a decade for the global economy to recover and due to the staggering impact of the pandemic, a similar situation is anticipated in the near future. Therefore, it would not be wrong to assume that the demand for business consulting services would increase in the days to come. Let us now further evaluate this sector's potential to assess why this would be a great opportunity.

- The pandemic has caused a shift in consumer behavior, which is quite clear from the fact that consumers are spending 14% more time on the internet (IAB, 2020). As a result, there are more people shopping online than ever before. In fact, Experts predict this behavioral shift to last even after the pandemic and this requires small businesses to embrace technology (KPMG, 2020).

At present, the US alone has over 31.7 million small businesses and most of these require affordable business consulting services to digitally transform their businesses (US Small Business Administration, 2020). Likewise, 99% of all businesses in the UK are Small and Medium Enterprises (The UK Parliament, 2021). As only 53% of small businesses have a website and 27% do not have access to IT Support, the market is lush green with opportunities (Insight, 2017).

- The regulatory reforms in data privacy laws like the General Data Protection Regulation (GDPR), the Payment Card Industry Data Security Standard (PCI DSS) Compliance, etc... have created a huge demand for experts who can help organizations and professionals remain compliant. As the average cost of GDPR implementation is over \$1 million, businesses are constantly looking for experts that can help cut corners without running into trouble (IT Governance, 2021).
- The economic slowdown has compelled businesses to reduce costs and one way of doing that is by implementing AI and ML-based technologies to automate redundant tasks like back-end operations. Now, this process is complex and intricate but essential to increase the operational efficiency of business processes. Therefore, the demand for consultants in this space is likely to go up.

2.2. Digital Content

Back in 2020, the global digital content market was valued at \$161.9 billion US Dollars and is estimated to soon turn into a \$367.1 billion dollar behemoth by 2027 (Yahoo Finance, 2021). Despite the huge potential, there is very little tokenization happening in this space. Mentor Finance is on a mission to be the next big thing in this sector by tokenizing digital content and rewarding creators by dedicating 1% of the NFTs which would be recalled from the investment funds every 365 days. The creators would hail from diverse backgrounds and create content based on their expertise. They would range from CPAs to professional Chefs and everything in between.

2.3. NFTs

The NFT market is overflowing with opportunities and in just the first half of 2021, this sector has witnessed a 328% spike in the number of NFT-related transactions (PR Newswire, 2021). The key driver is tokenizing in-demand assets and delivering value to investors, which is only possible when all the stakeholders are adequately rewarded for their efforts. The integration of blockchain with the Mentor Finance platform ensures this through a strategically planned business model designed to generate profits for everyone involved.

For quite some time, those in search of professional advice and related content were duped by consultants creating incomplete content in a bid to attract clients. For example, there are YouTube videos talking about what an ERP system should have or discussing the best technologies to build an e-commerce portal, but without actually revealing how to do it. Instead, there is an affiliate link to related courses in the description box. Then again, there are Consultants who charge over and above the agreed price, which creates distrust.

Also, online business networking platforms operating through centralized servers tend to favor those willing to spend on advertisements and promotions, regardless of their efficiency. This happens on platforms operating through centralized servers due to vested interests and the absence of a clearly defined reward mechanism for creators. This is not the case on the Mentor Finance platform where the creators are paid a negligible 1% from the investment fund corpus, which is recalled every 365 days. As all the token and fund movement is recorded on the blockchain, there is no room for deviations.

At Mentor Finance, we align these three opportunities to create a thriving NFT-based digital content marketplace in which everyone benefits — investors, content creators, and future NFT buyers. As there is a huge demand for professional expertise and related content, we are confident that the value of the NFTs would appreciate in no time.

3. What Makes Us Different – Problems and Solutions

Mentor Finance offers investors all the good that comes with most mainstream digital assets, but with an extra layer of protection to safeguard their core interests. As an investor-centric platform, we believe in unleashing the power of digital instruments in a responsible manner. For this very reason, we have devised a business strategy that solves some of the most pressing problems in the digital investments space.

High Volatility

In the digital collectibles landscape, steep deviations are quite common, but not all of these movements are in the upward direction and that can sometimes be fatal for small traders. This high volatility is due to the absence of upward and downward circuits which are common in the equities and other regulated markets. However, that is not the case with cryptocurrencies and NFTs, so it's not uncommon for them to go on wild rides. While the upward movement creates the buzz, the sharp declines make it less attractive for serious investors.

For instance, altcoins like Litecoin have fallen by 64.6% while Dogecoin has fallen by 76.7% from their respective 12-month highs. It is worth noting that the current price of Litecoin is \$148.41 as against its 12-month high of \$412.96, while Dogecoin is currently trading at \$0.1715 as against its 12-month high of \$0.7376. The same goes for NFTs that represent ape images — they can lose all their value overnight because the tokenized asset is a mere representation of an ape. That is not the case with the Mentor Finance NFTs which tokenizes digital assets and opens the door to a platform filled with useful professional expertise. Also, the steady 10% APY throughout the ten-year lock-in period and the minimum transaction fees ensure 80% ROI and shield the principal amount from volatility.

High Transaction fees

Most DAOs collect transaction fees as high as 20% which makes them less attractive to investors. That is not the case with the Mentor Finance platform where only 7% of the corpus is dedicated for operational and developmental expenses. Thereafter, the platform recalls just 3% of the investment funds every 365 days, of which 1% is utilized to pay creators, and the remaining 2% is dedicated towards taxes. So, the investors get the most out of their investment.

Price Appreciation

The Mentor Finance ecosystem is on a mission to be the go-to platform for professional expertise and related content. As mentioned earlier, the platform can only be unlocked with the Mentor Finance NFTs which explains why there is going to be a demand for it. So, those willing to support this project by investing in it during the initial stages would be duly rewarded with a 10% APY throughout the ten-year lock-in period. Unlike most other NFTs, this one has a robust business model and a meaningful underlying asset.

Investment with Benefits

The Mentor Finance NFT is a lot more than an investment vehicle — it is the key that unlocks content created by laser-focused professionals who have carved a niche for themselves in a

specific industry. So, besides passive income, investing in this platform also helps organizations and individuals reduce their spending on professional consulting.

4. Tokenomics

Mentor Finance is an investor-centric platform built around a robust business model that starts and ends with the investors. It enables businesses and individuals to unlock professional expertise using an investment instrument that generates a 10% APY over a ten-year lock-in period. At the end of it, the investors receive 80% returns on investment, without having to bother about the high volatility that exists in digital assets markets.

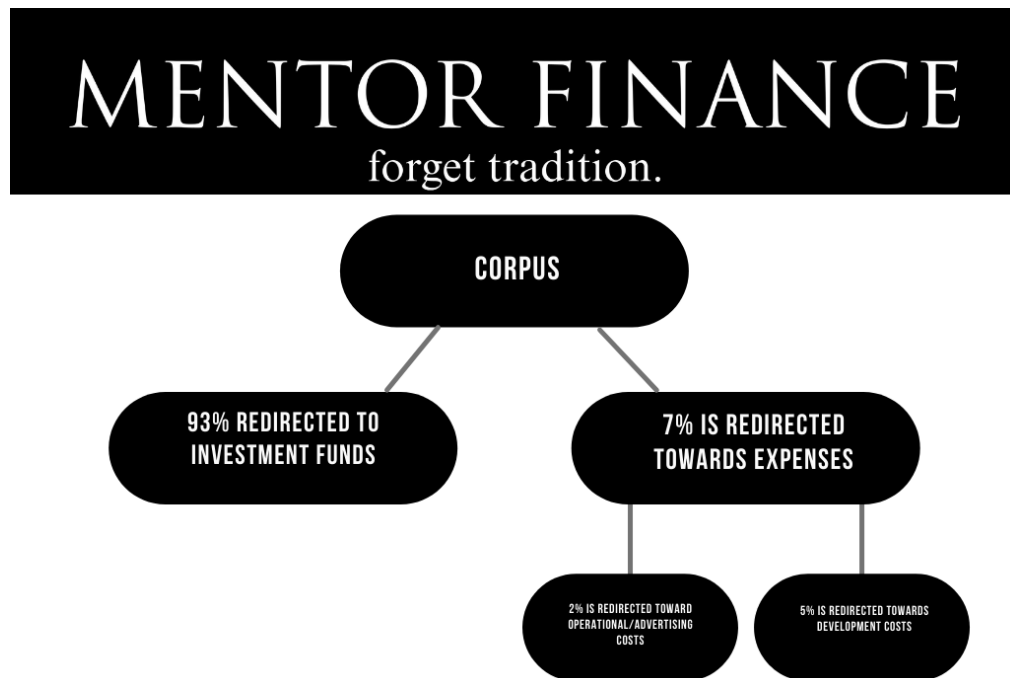
Plus, the NFT holders get to access outstanding professional expertise and related content created by professionals from all over the world. This is made possible through a strategically planned business model focused on pooling funds from investors and giving them an opportunity to be liquidity providers. Also, the transaction fees are incredibly low and we shall soon discuss that more elaborately.

Unlike other crypto-based projects, the Mentor Finance platform does not collect huge transaction fees or allocate tokens to provide liquidity. Here, the investors whose NFTs are locked provide liquidity and at the end of the lock-in period claim returns through their respective wallets. We firmly believe high transaction fees collected by most projects in the blockchain space are unjustifiable because it reduces potential returns. Let us now delve deeper into how the funds would flow along with relevant facts and figures that would be laid out in the smart contracts.

The Mentor Finance NFTs

The Mentor Finance NFTs can be purchased using the USDT and once the transaction is complete, the NFTs would be transferred to the concerned wallet and locked in for a period of ten years. During this period, the investors would not be able to sell their tokens but would continue to have access to content created by the Mentor Finance creators. Also, they would be entitled to a 10% APY for a period of ten years. However, as in the case of any other platform, there would be certain expenses and taxes that must be taken care of.

In the case of Mentor Finance, we follow the 93:7 rule on the inflow of funds — 93% is invested and 7% is dedicated towards the platform's operational and developmental expenses. The 93% goes straight into investment funds and yields returns at the end of the predetermined maturity period. It is used to provide liquidity and a small fraction — approximately 3% of the investment funds is called for every 365 days. Out of this, 2% is used to pay taxes, and the remaining 1% is utilized to reward Creators.



Coming back to the 7% that was initially deducted, 2% goes towards advertising or operating costs and 5% towards development funds. Unlike cryptocurrencies, there is no buy or sell transaction fee charged from the investor. Therefore, at the end of the lock-in, the investor leaves with a whopping 80% ROI and ten years of access to great content.

5. The Roadmap



6. The Conclusion

Mentor Finance is an innovative blockchain-based network of expertise that taps into the potential of two emerging sectors — digital content and NFTs. As we have already discussed, there is a dearth of professionals willing to offer affordable consulting and advisory services. Nonetheless, individuals and businesses across the globe need these services to digitally transform their businesses, remain compliant with the regulatory changes, increase operational efficiency, and for several other reasons.

This is particularly true in the case of small businesses that cannot afford high consulting fees. Yet, they need those services to operate their business and dodge a potential closure. Unfortunately, during the post-pandemic recession, small businesses have suffered the most because they seldom have the resources to hold up.

Mentor Finance is an investor-centric platform designed to overcome this hurdle and provide value to its investors in the form of access to exclusive content and an 80% ROI. As the NFT holders yield 10% APY for ten years, they don't have to bear the brunt of market volatility or inflation. On the contrary, their investment is a lot safer because the tokenized asset is meaningful and stable.

Also, the operating costs of the project are kept very low so that investors get the most out of it. After the initial 7% of the corpus, only 3% of the investment fund would be called for every year and that is to pay taxes and also the creators. With this type of strategic business model, the Mentor Finance team remains dedicated to creating a fair, consistent, and sustainable network of expertise. The goal is to generate high returns for the investors and operate with minimum costs

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