

Teaching App

Business Plan and Investment Opportunity

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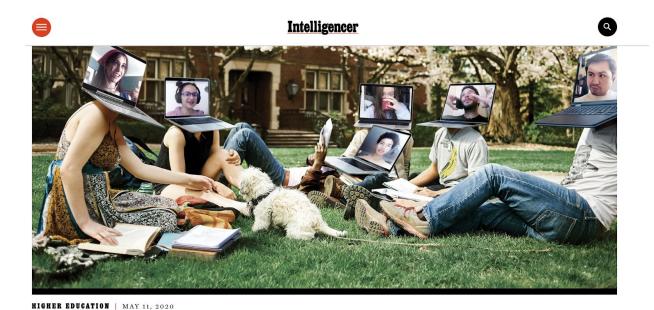
OPPORTUNITY

The Problem. Why now?

Investor Deck

In the last few months, social distancing and isolation at home became a reality across much of the world. A huge number of people have moved from in-person interactions to largely online communication. Learning, in particular, has transitioned to distance-learning.

By all indications, this will prove to be a big disruption to educational institutions large and small. Colleges and Universities are facing massive disruption as people realize that a lot of their learning can be done online. Large schools may draw on their waiting lists, but smaller universities will need to take steps to attract more students and cut down on costs:



The Coming Disruption Scott Galloway predicts a handful of elite cyborg universities will soon monopolize higher education.

Photo-Illustration: Joe

Schools face a similar challenge when they open up in the Fall. Children and teens may continue to learn from home:

You'll Still Be Homeschooling Your Kids This Fall, Dr. Fauci Says

DURING A SENATE COMMITTEE HEARING, FAUCI SAID SCHOOLS REOPENING IN THE FALL IS "A BRIDGE TOO FAR."



Latest News



6 Beloved Stores You'll Never Shop at Again

Times are tough for Neiman Marcus, J. Crew, and more.

All this means that individual teachers will be looking for alternative ways to organize their courses and make money teaching. It is projected that 320,000 teaching jobs may be cut across the USA, as a result of budget cuts by cities and states. Besides this, there are many teachers who don't belong to a school or university, including Yoga teachers, Talmudic teachers, and a myriad other subjects. Finally, there are tutors and coaches who know a subject and can provide individualized instruction to help small groups of 1-10 people facing the same challenge.



Even before all this, the cost of higher education has steadily become more and more expensive over the past few decades, even as the Internet has started becoming a source of more and more information.

The artificial scarcity represented by famous universities has been propped up by the notion, widely repeated, that a college education is crucial. This has led even famous celebrities to bribe well-known universities to let their kids in.

Colleges have begun to resemble more akin to four-year cruises than education centers. Meanwhile, for many professions, the Internet represents a great opportunity to deliver education more effectively.

The Solution. What will it do?

The Teaching App will lower the barrier for teachers to create and monetize courses. Anyone can leverage the Web to share their expertise and create a course, and there will be a marketplace of courses and topics.

will implement several things that will make education much more accessible and useful. Shares in the company can later be sold to a company like Google, which has a similar mission. The app is aimed at teachers, whether working for school or part of the long tail of independent teachers.

Teachers will be able to assemble an online course from materials already found online, including:

- Videos (YouTube, etc.)
- Webpages (links to open in an in-app browser)
- PDFs (documents)
- Powerpoint (presentations)
- Images (scanned documents, etc.)
- Audio (Soundcloud, etc.)

Some of those materials can be recorded and produced by the teacher, but many of the materials will already have been published online by others, and have high production values.

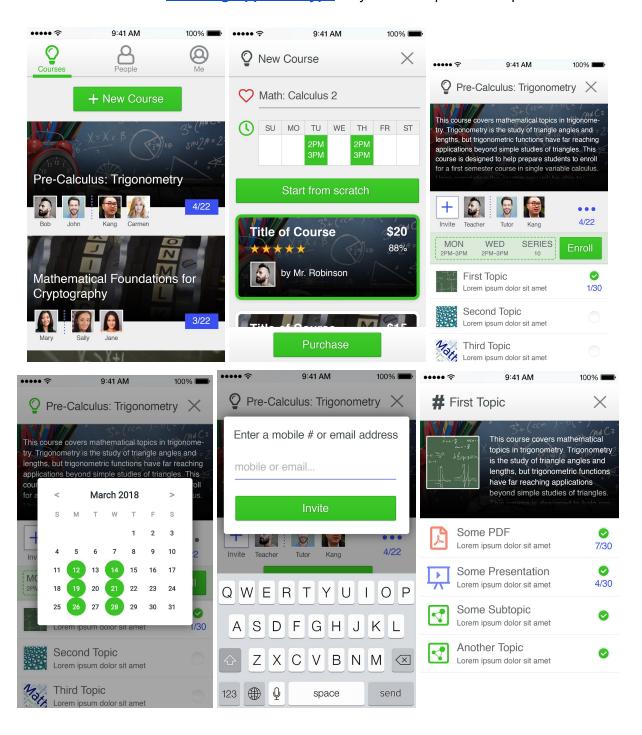
The teacher will then be able to invite and manage students. Due to the polished nature of the multimedia materials, the course will be a lot more entertaining for students. Not only that, but the "asynchronous" nature of the course being delivered over the app means students can pause, resume, rewind, take a break, go to the bathroom, and still understand the material – things that cannot happen in the traditional lecture setting.

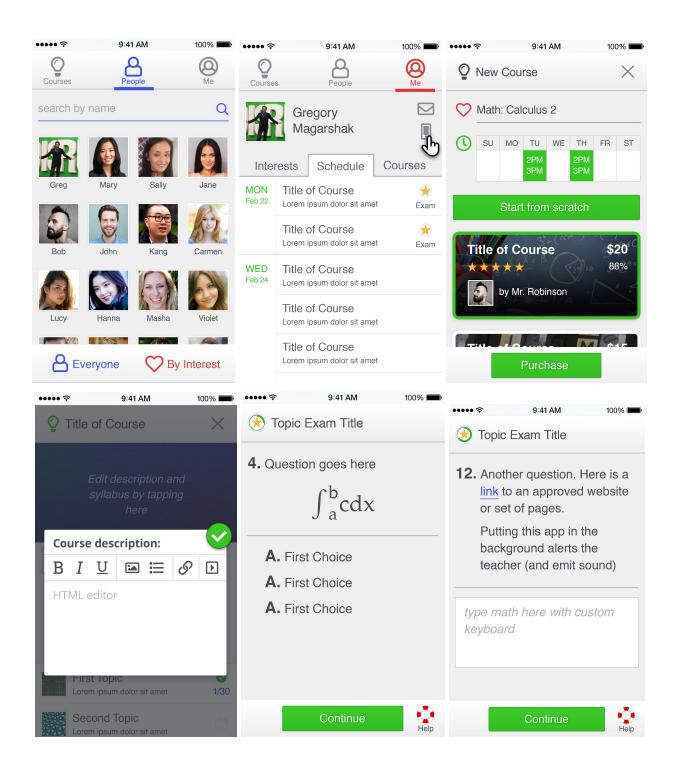
The Teaching app will let teachers get paid in a straightforward manner, which will become very important in these uncertain times. Each course will consist of multiple sessions, and students will pay to attend each session ahead of time. Because students pay per session and can quit anytime, they feel like the charges are simple and fair: they are paying for the teacher's time and effort in assembling the course. If students prepay for the whole course, or bring friends, they will receive discounts.

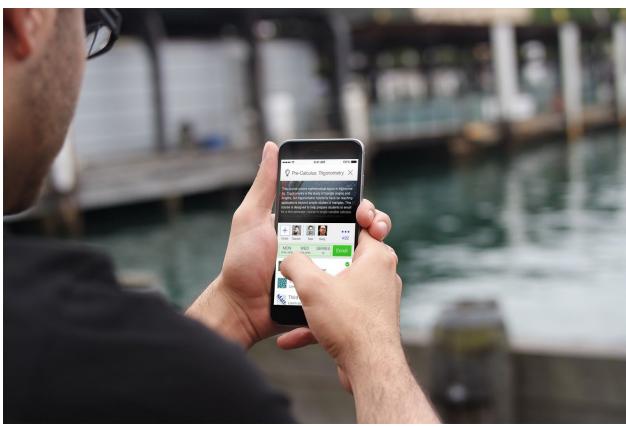
<u>Social gamification methods</u> deployed in the app will help encourage students to make progress in the course, and pay for subsequent sessions.

User Experience. What will it look like?

Click to check out the **Teaching App Prototype** on your desktop or mobile phone browser.

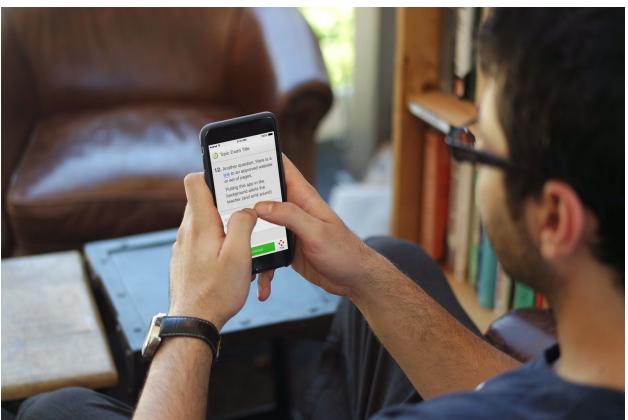


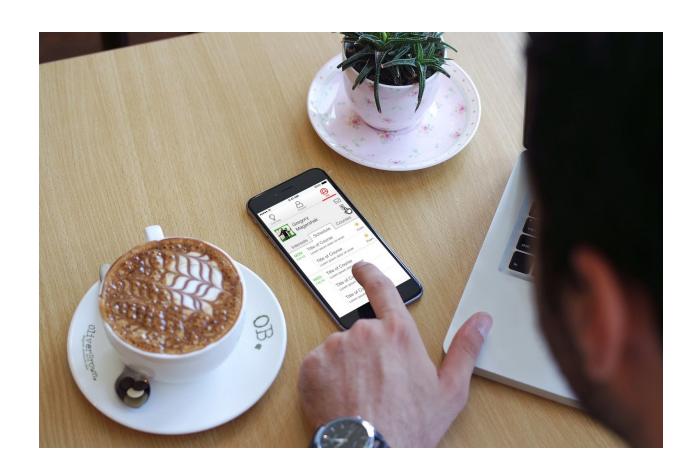












Impact on Society and Education

These ideas were <u>first articulated in 2014 by Greg Magarshak</u>, as he was working on the Qbix Platform. Since then they have been refined into a complete system:

Many people regard the public school system as a daycare center for parents who need to work. But when it comes to education, there is lots of room for innovation. Using technology like mobile apps, we are in a better position to measure and improve educational outcomes than ever before.

When done right, the results can be amazing. We can go from expecting a typical bell curve to achievement and understanding from nearly every student. Here is a full overview of how to do that:

- 1. Give every family a parental-control iPad if they don't have a computer at home.
- 2. Deliver the lecture part of each class via an engaging multimedia presentation bought from a marketplace of these things. Instead of a boring teacher or one teacher teaching 20 students, a great presentation would be repeatable by thousands and millions of students, and every year can be improved. It could also be critiqued and fact-checked by reviewers in the market. The market would update them like textbooks.
- 3. The next day, the school day would start later, so kids could get a good sleep (health and cognitive reasons) and a good breakfast (nutrition reasons), the latter can be delivered in school, for kids to come on time and socialize.
- 4. After breakfast and homeroom, the Tests would begin. Every day, the tests would be testing for real knowledge that would be obtained from the previous day's presentations. They would test two levels: minimum adequate comprehension, and solid comprehension. This would replace homework and the method of solution could also be analyzed.
- 5. Students who did not score high enough to demonstrate minimum comprehension for that day would be quickly identified by their test scores. They would be scheduled for smaller *remedial* classes later that day for that subject. That means the main time they spend with a teacher would be more individualized and tailored to where they are struggling as actually

determined by their attempts on the tests.

- 6. For a student who scores well on all or most tests, the day would be quite pleasant and free of remedial classes. They could do any number of things and if they have to remain in the school, fine there will be plenty of entertainment and socializing there. That is their reward for learning and comprehending the previous day, proportional to how many subjects they were able to do.
- 7. Right after the Tests, all students would still have to take classes which aren't only comprehension focused such as Gym and Debate etc. But there are very few of those.
- 8. The students would themselves choose how to schedule their time to study for the next day. It could be a study session with friends or a private study session. No one would force them to sit through a lecture.

Benefits:

- 1. Insane amounts of homework from multiple classes are replaced by Tests which are already scored in terms of difficulty, cognitive load, and how much time they take. So the school is fully aware of how much load they are putting on the students. Currently there is homework creep.
- 2. Instead of struggling privately and spending money on private tutors many low-income families can't afford, the students would get individual attention after their performance was analyzed in a Test setting. Home would be reserved for a lot more self-motivated learning, mimicking the real world.
- 3. The kids would have freedom and responsibility to set aside their own time to learn, and incentive to learn that they do not have when told to sit down and shut up for 5 hours a day. It would also lower incidents of diagnosis of ADHD, especially in restless younger boys in grades where psychological development and aptitude feedback is crucial to get right.
- 4. Lectures are boring and too variable in quality. An uncommonly great teacher may only be able to reach 20 students while the rest get mediocre or bad lectures. There is no reason to keep things this way when technology can replace lectures with professionally produced multimedia at home.

Animations and stories teaching algebra and calculus for example.

- 5. If you go to the bathroom or zone out during a lecture, you are faced with big dilemmas, having to copy notes from classmates. Here you just rewind. A kid can even pause the lecture for 2 hours and go play basketball or watch another one, finishing this one when they want. Truancy would be greatly reduced.
- 6. Note taking would not be compulsory and you wouldn't be training kids to be 2nd century Roman scribes. Instead you'd be ingraining habits about learning online which they will carry for the rest of their life. For 99% of us all the material is already written clearly online. Note taking should be optional.
- 7. It would actually be cool among kids to be educated because these kids would get access to programs the remedial kids didn't. So we would foster a desire and self motivation in kids to learn. Both teachers and kids would be motivated in their remedial classes to prepare kids for comprehending lectures of the next day. Going to a remedial class means that the next day's tests are likely to be guaranteed pass. If these remedial classes get the kid to eventually start consistently scoring above Adequate, into Solid Mastery, both the kid and the teacher are rewarded.
- 8. Which brings me to granularity, measurability and accountability. The interaction of teachers and students would be in a smaller classroom setting, and more effective. Struggling would be caught early. Each subject would be broken down into very granular modules (one a day). A kid falling behind would be seen a mile away.

This is an example of actually refactoring the system to take advantage of existing technology and aligning the incentives and delivery mechanisms of the system with what what technology has made possible. It has been possible for 15 years now via internet and 40 years via VHS. It's about time this has been tried.

An app to facilitate this would have additional benefits over regular textbooks and infrequent exams:

 It could enable instant scoring of quizzes, which until now was not possible, by having students take the quizzes on their phones, or scanning a multiple-choice result. This would allow instant decisions about who needs additional help that day.

- If a student puts the app in the background (e.g. to look things up on the internet) this could alert the teacher, and thus prevent "cheating". The teacher could have some whitelisted sites inside the app which the students would be allowed to use as reference on quizzes.
- The daily quizzes could double as attendance, proving not just that the student was there, but how they did.
- There would be a feedback mechanism between a marketplace of study material (videos, lectures, articles, etc.) and how well students do the next day. Unlike textbooks which are updated once a year, we'd have teachers and students across 1,000 classrooms testing and refining each module for each day, resulting in measurable improvements over time.

But the question is more about bureaucracy. Given the way public schools are run today, would a principal and teachers ever be willing to try something new? It may be impossible to reform the system so drastically all at once. And what would we do with all those kids and their free time? Wouldn't this lead to more bullying and abuse as maturing 11 year old kids are stuck in a building for 8 hours a day?

I used to believe the only avenue for trying this system are private and charter schools, but now I see that many public schools are open to testing out such new apps and ideas to flip the classroom, on a smaller level. Luckily, my company is in a position start making these kinds of apps in a couple years!

INVESTMENT

Qbix, Inc.

The Teaching app is a project launched by Qbix, Inc. As a partner in the venture, Qbix will take care of all app development and maintenance. It will also help bring the initial users to the app. The company is welcoming partners to help finance the initial development and release of the app, and share in the profits and subsequent rounds of funding.

Qbix founded in 2011, and has released apps that have attracted over 8 million users across the globe. Qbix builds open source technology to empower people and unite communities. Today, most of the community software we all use is locked behind server farms owned by large corporations like Facebook and Google. Whenever we need to connect, communicate and collaborate, we rely on these corporations to manage our data, identity and brand. If they don't support certain features, we just have to work around it and hope one day they will support them. They hold all the power in the relationship and can extract rents or deplatform people altogether.

The Qbix Platform makes it much easier to build, release and maintain applications like the one described here. It takes care of many features an app on their store, enhance their existing website, and more. Everything works across all devices, taking advantage of features like push notifications, real-time updates, videoconferencing, touch interfaces and more. The Platform consists of a growing number of reusable software components that can be assembled to build complex apps, and they all work seamlessly together. It is this re-usability that allows the Company to increase its profit margins year after year.

Qbix Team



Gregory Magarshak, CEO and Chief Architect

A concert pianist as a child, Greg entered college at 14, finishing with a master's in math from NYU. With over a decade of experience in web development, Greg is a seasoned entrepreneur who is passionate about the power of social applications to improve people's lives. He is the architect behind the technology that powers Qbix applications.



Zak Khalique, COO

Zak has advanced degrees in biotechnology, and he was headed to Med School before he caught the entrepreneurial bug in 2007. Prior to cofounding Qbix, Zak built and managed a facebook app with 20k users as well as his parents' medical business. Now, Zak takes care of operations, community development and our IP.



Igor Martsekha, CTO

Since programming at the Polytechnic Institute in 2007, Igor has had wide-ranging development experience including web development, but ultimately found his passion in developing for mobile devices. He develops native apps for both Android and iOS and integrates with the web via PhoneGap.



Andrey Tepaykin, Platform Director

Over the last 13 years, Andrey has developed a wide range of websites for startups and small businesses. He has extensive experience with web technologies as well as open source frameworks like Joomla, Magento, Codelgniter, Kohana — and now — with the Qbix Platform. Andrey works on our web apps and trains future Qbix Platform superstars.



Roman Kreymer, CFO

As a CPA with extensive experience working at Grant Thornton, JP Morgan, etc. Roman has been able to analyze and understand the fundamentals of many types of companies. Having recently rejoined Qbix's executive team, he helps analyze major financial decisions, design new financial products like the QBUX token, and build pricing and valuation models for the company.



Theo Cosmora, BizDev Director Europe

Theo is a designer of transformative technology for good. He is a pioneer of Social Business models for 18 years, was given a UN Award in 2012 for his contributions to the Millennium Development Goals (MDGs) and is the inventor of the \$1 Smartphone and of the SDG Blockchain Ecosystem. He deploys his experience and extensive network to help generate win-win partnerships involving Qbix and move the company forward.



Ivan Alekseev, Designer

Graphic design was a hobby for Ivan for over 10 years until he turned professional. Very skilled with with Photoshop, Illustrator, and having designed icons, logos, websites and user experiences for dozens of companies, he now brings his skills to help Qbix design its applications.

Liubomyr Bondarchuk

Web Developer HTML Editor, Videoconferencing, Livestreaming

Andranik Hoghmrtsyan

Web Developer Group Rides, Social Maps and Navigation

Dmitry Alekhin

System Administrator, Dev Ops Amazon Web Services, DigitalOcean, Linux, PHP, MySQL

Partnership Terms

In order to keep everything clean, the Teaching app will be developed and fully owned by **Neighborhood Forum, Inc.** (NF) a C Corporation duly organized under the laws of Delaware. The Company has no debts, liens, or assets.

At the start, 100% of NF Shares will be owned by Gregory Magarshak, founder of Qbix Inc. This ownership stake will be diluted down as follows:

NF will conduct an initial, Pre-Seed round of funding, to raise between \$20,000 and \$40,000. Every \$10,000 invested in this round will result in 10% ownership stake in the company, as well as 5% of the gross revenues of the company until the invested amount is recouped (i.e. revenues that are actually paid to it by others, after any standard deductions such as transaction fees or Apple's 30% cut).

Qbix will contribute a license of the Qbix Platform to NF. in exchange for a 10% stake in the company.

Qbix will also promote the Teaching app in an organic, targeted way to its user base of 1.5 Million users, helping it achieve quick adoption and get to the top of the rankings in the app stores.

Subsequent rounds of funding for NF will dilute all existing owners equally. All owners in NF immediately after the Pre-Seed round will enjoy <u>pro rata rights</u> to maintain this share in subsequent rounds.

Immediately after the Pre-Seed round is completed, the Board of Directors of NF will consist of Gregory Magarshak and the two largest investors in the round. Articles of Incorporation and Bylaws will be amended to reflect this.

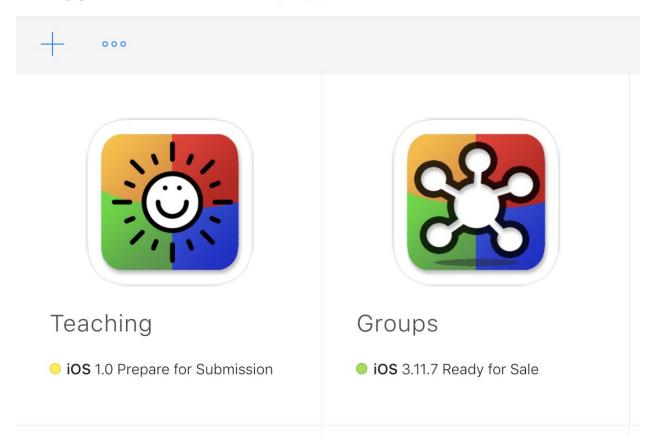
PROPERTIES

We already own (*i.e.* have reserved) several very valuable names for SEO and ASO purposes. Once we launch the app, we can give it an initial boost by advertising them from our current apps, which are downloaded by over 2,000 new users a day and updated by over 2 million people. Once they become popular, the app and domain can continue to be found by a lot of students and teachers every day, as they search for the word "teaching".

App Stores

We have reserved the name "Teaching" in the iOS app store. On the Google Play store, we don't need to reserve names, because apps from different companies can have the same name.

App Store Connect My Apps ~



Internet domain

We bought the domain name <u>teaching.app</u> for \$5,000. So now we have the Teaching brand totally secured on the Web, and in App Stores.

Technology Platform

Already, 90% of the functionality in the Teaching app has already been developed by **Qbix Inc.** and packaged into the **Qbix Platform**. It took 10 years and over \$500,000 to develop. Most of it is available as open source on **GitHub**.



App Features and Components

Already, 90% of the functionality in the Teaching app has already been developed by **Qbix Inc.** and packaged into the **Qbix Platform**. It took 10 years and over \$800,000 to develop. Most of it is available as open source on **GitHub**.

Just like Wordpress powers 35% of all websites in the world, and Automattic (its parent company) is valued at \$3 Billion, so Qbix Platform is designed to power apps like Teaching, that help people to connect and collaborate. Here are some of the features and battle-tested components that we can use to build the Teaching app:

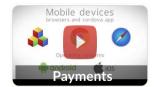




























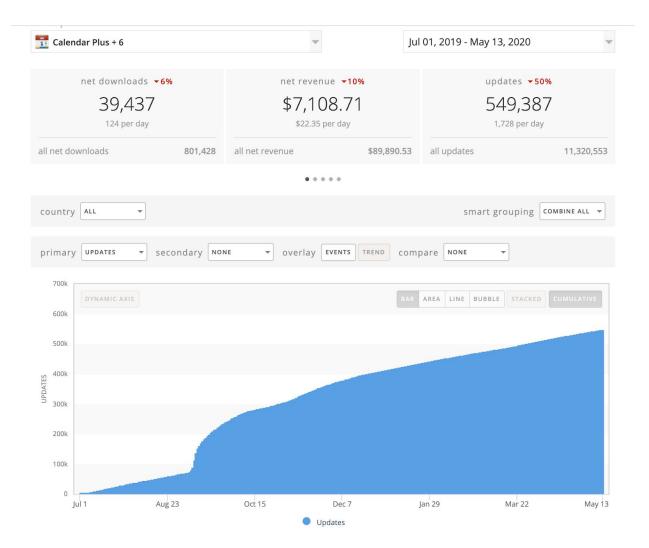




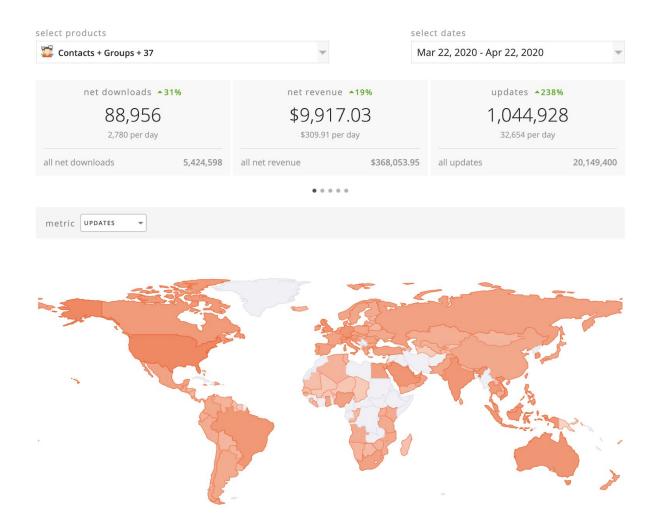
User Base

The apps that Qbix has developed and released have thus far attracted <u>8 million people in over 95 countries</u>. The company has raised \$242,000 from investors before going on to make \$1MM in revenues. So, we know how to create successful apps and generate sustainable revenue streams.

How many people have kept our apps after downloading them? We learn that information whenever we release a new version of our app. Over the next 30-90 days, we are able to see how many people are updating the apps. Last August, we found out that at least half people have updated the Calendars app:



Here is an overview of the countries these Groups users are in, from the period of March 22 – April 22. Around half of them are in the United States:



MARKET ANALYSIS

Market Opportunity

The education technology market is predicted to grow annually at 11% and reach \$341 billion by 2025. Approximate annual revenue of Udemy is \$28M in comparison to Coursera — \$140M and Udacity \$67.5M. Moreover, EdTech Venture Capital invested \$2B into edtech startups in 2018. There are many monetization models:

1. Paid courses

This is the most obvious way to monetize elearning website. According to public stats, top 10 teachers on Udemy have earned more than \$17M. Udemy instructors earn 97% of course revenue if the customer was referred by the teacher and 50% if a student has come by Udemy recommendation.

2. Paid certificates

Coursera allows students to buy a certificate for \$50. The data analyzed on iMBA course at Coursera shows that 49,000 students paid \$50 for a certificate. In addition to that, 150 people have bought a college credit and 800 a degree for \$22K.

3. Monthly subscriptions

This business model isn't new and becomes very popular nowadays. It's easier for people who enroll in a long-term course to pay \$50 every month instead of paying a large sum beforehand. This model is also great for business, as money is coming every month and it's easier to predict revenue.

4. Corporate education

Companies usually invest in employees education. Both Udemy and Coursera provide corporate learning. On Coursera, the payments start at \$400 per user per year for a minimum of 5 users and on Udemy at \$240 at the same terms. More than 500 companies are signed up for Coursera for Business.

5. Donations

The best example of this monetization model is Khan Academy, a 501(c)(3) nonprofit organization, which is free for students as well as for teachers. According to their report, in 2017, Khan Academy fundraised more than \$53 million for the development of the platform.

Competitive Landscape

Coursera

By the Numbers

24
MILLION
LEARNERS

149

2,000

UNIVERSITY

COURSES

160+

2DEGREES

SPECIALIZATIONS

Coursera was founded in 2012 by two Stanford Computer Science professors, and now features partnerships with top universities and educational institutions worldwide. Every course is taught by highly-qualified instructors in a format that may include recorded video lectures, graded assignments, quizzes, discussion forums, and peer-to-peer/ peer-to-instructor learning.

Courses normally last 4–6 weeks, are online and open to anyone, and range from free to \$99 (usually paid for the verified certificate). Coursera has a series of more in-depth courses called Specializations, which can cost between \$39–79 per month and take 4–6 months to complete. They also offers several of university-recognized online degrees in business, computer science, and data science.

Admission is required for these online degree programs, and they can cost between \$15–25,000. Coursera has recently launched 2 Master's degrees in Accounting and Entrepreneurship.

Udacity



Master cutting-edge skills in programs built with the most innovative companies in the world.



Enhance your skillset and boost your hireability through flexible and independent learning.

In a seeming trend, Udacity was born from Stanford University, as well, when two professors decided to launch an "Introduction to Artificial Intelligence" course online, for free. The story goes that this course attracted more than 160,000 enrollments across 190 countries.

Udacity is more of a skills-based platform for professionals, offering Nanodegree programs and credentials that are industry-specific. Their top specialities are Web Development and Data Science. The courses (which offer free access to all course materials) are developed with input from education and industry experts. Format includes short videos, exercises, projects, and mentoring.

Their Nanodegrees, consisting of 5–7 courses, cost \$199/month and can last from 6–12 months. Enrollment in a one of these gets you more perks: code-review, feedback, a personal coach, and verified certificate. They offer tuition reimbursement and a job guarantee as part of certain Nanodegrees. And now, Udacity even offers an accredited, online Master's Degree in Computer Science in partnership with Georgia Tech.

<u>edX</u>

EdX offers the highest quality courses from institutions who share our commitment to excellence in teaching and learning.

1,300+

courses in subjects such as humanities, math, computer science 10 Million +

learners worldwide, representing every country 33 Million +

enrollments across edX courses

Similar to both Coursera and Udacity, edX was launched by a prestigious university, two in fact: MIT and Harvard. edX is a non-profit that features rigorous coursework in a variety of subjects. They also have what is called Open edX, which is an open source platform that powers edX courses and is freely available. Through Open edX, "educators and technologists can build

learning tools and contribute new features to the platform, creating innovative solutions to benefit students everywhere."

As of April 2017, the edX platform offered 1,386 courses (free to audit but may pay up to \$150 for the final certificate) and 76 programs. Their programs include university-credit programs and MicroMasters. They also have what is called Xseries, which is group of Specialization Courses. Format includes videos, video transcripts, discussion forums, peer-to-peer learning, and in-person meetups.

It should be noted that Coursera, Udacity, and edX are the 3 most popular platforms, having the most course offerings and students enrolled. For the first time in 2016, edX was ranked above Coursera and Udacity in a MoocLab survey.

Our Unfair Advantages

Unlike existing platforms that still take a "heavy-duty" approach to creating a course, the Teaching App is designed to make it simple and quick for professionals to create a course and monetize it, by assembling it from existing material online.

Our insight is that the Web is full of great resources, and people can theoretically learn almost any subject online. What people really need is someone with experience to curate all that material into a digestible course and coach them when they get stuck or go the wrong way.

We are able to make "course creation for the rest of us", allowing anyone with a certain expertise to create a course. Teachers often don't have the resources to produce an entire course themselves. This app lets them put together everything they need.

Students are often busy professionals, who don't have the time to attend a specific course at a specific time. This app will move society from large, professionally produced courses that take place at definite times, to courses produced by content creators that can be watched and re-watched at any time. This is similar to how society transitioned from TV shows that were broadcast at a certain time, to YouTube videos which are produced by amateurs.

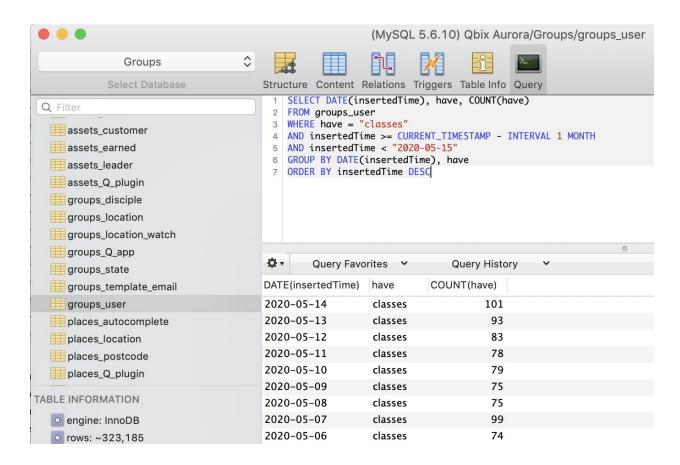
The result is a much broader "long tail" of content, much of which can be very useful and esoteric, and thanks to the <u>testing and feedback loop</u>, can be refined much more quickly and efficiently than standard textbooks and courses.

Oh, and by the way, we are not just starting from scratch. We have the technology to make this app a lot more social and user friendly than the competitors. And, we have access to millions of users, around the world, and can launch this app as soon as it is developed.

ROADMAP

Go-To-Market Strategy

Every day, over 2,000 users install the Groups app, and tell us why they did it. It turns out that between 70-100 of them are installing Groups to communicate with their class:



We save their emails in our database, and are able to reach out to them when it's time to beta test or launch the Teaching app. Thanks to our existing user base, we can quickly get the Teaching app to shoot up to the top of the rankings, and due to its name, it can stay there even if we stopped sending it users later. Keep in mind that each teacher who downloads the app will be inviting all their students to download it, resulting in 20-100x as many downloads.

Because much fewer downloads are required to get an app to the top of the charts in the Paid apps categories (vs Free apps), it may make sense to release the original Teaching app as a paid app for \$0.99, not to mention that we can make money selling it as we promote it to our existing user base.

Initiatives

Most of the initiatives are designed to pay for themselves within 6-12 months.

Basic App

- Install <u>Sendy</u> on <u>Amazon Web Services</u> to send newsletters.
- Choose from some great email templates to send
- Create content segmented by audience, # of days since app install
- Send emails out after people installed app or signed up
- Send them to a landing page, A/B test and iterate

Webpage

- Make a landing page and sales funnel on the Web
- Set up analytics and attribution
- Market the Teaching app directly to users inside the Groups app

Newsletter

- Install <u>Sendy</u> on <u>Amazon Web Services</u> to send newsletters.
- Choose from some great email templates to send
- Create content segmented by audience, # of days since app install
- Send emails out after people installed app or signed up
- Send them to the landing page, A/B test and iterate

Monetization

- Ability to pay out teachers
- Groupon-like dynamics for pre-selling a course before it's even produced
- Paying per session, can guit anytime
- Bulk discounts if pre-buying entire course

Virality

- Ability for teachers to share course on facebook, twitter, email, sms, etc.
- Rewards and incentives for students to bring others to the course

Ratings and Reviews

- Students who paid for a course can review it as well as individual topics
- They are encouraged to share good reviews on facebook
- Bad reviews can be shared privately with the teacher

Testing and Feedback

- Each session begins with a quiz, for attendance and seeing how well the information was understood. Those who fail the quiz can get a remedial session (office hours).
- If too many people fail a topic, then that topic presentation needs to be redone.