APRIL 2021

A Life Transforming Platform

Through overseas employment and immigration

BIGTURN

BIGTURN

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1. Overview

With over decades of industry experience in facilitating international recruitment and migration, Bigturn aims to use its expertise to assist skilled migrants to achieve their career goals without the barriers of borders, and to help employers to source talent around the globe. Based on a smart contract system, our platform will provide stable, secure and streamlined services for international employment and visa procedures, minimising the time, effort and cost spent on administrative issues. Moreover, our unparalleled plans to develop a blockchain ecosystem to manage migration and overseas employment in the field of employer-sponsored visas[1], utilising cryptocurrency will drastically improve the immigration industry on a holistic level.

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[1] 'Employer Sponsored Visas include s/c 482, s/c 186, and s/c 494, where both approved employer sponsors and job seekers need to meet certain visa requirements.
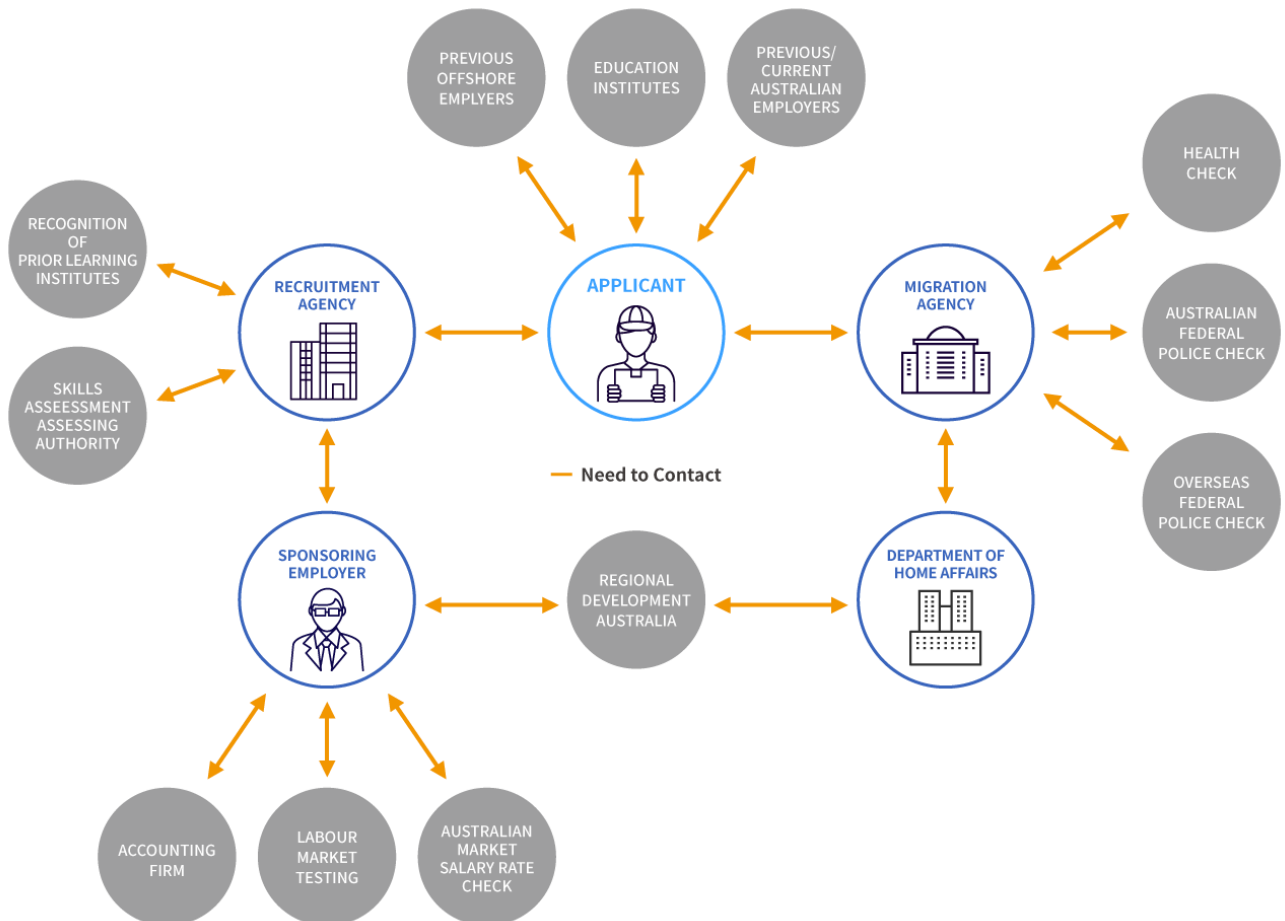
2. Introduction

Bigturn will transform the immigration industry through our block chain based platform. Through establishing a transparent and reliable migration network, it will allow individuals to work at the location of their choice, anywhere across the globe. The platform will automate the majority of procedures by implementing AI chatbots which will streamline the sponsorship and visa process. Thus, establishing a new benchmark for the post-pandemic migration industry.

The documents of prospective candidates and sponsors will be validated by the Bigturn ecosystem, which will then be securely stored in the cloud network in hash form, while all other necessary information will be provided by trusted third party[2] block chain data providers.

This will ensure both sponsors and candidates will have far easier access to vast swaths of information relevant to their procedures, ensuring a swift experience for all parties. Businesses will therefore expect a significant boost in productivity through dramatic reductions in the time spent on administrative work, and more focus on the work that matters.

Significant improvements for businesses will be provided for participants who engage with the Bigturn platform. The immigration and recruitment process involves the requirement of numerous services. This includes immigration consultation, talent headhunting, education, health insurance, remittances and more. Our new platform will provide access to all these services in a simple and accessible place according to a candidate's personal needs.

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[2] Vaultie, Veriff, IBM Companies which have verification solutions

[Figure 1. Employer Sponsored Visa Process]

3. Market

The range of the world's migrating population is beyond imagination. The number of overseas travelers is continuously on the rise. The UNWTO World Tourism Barometer[3] records that international traveler arrivals totaled 1.2 billion in 2016 and are expected to reach 1.8 billion by 2030, resulting in an expected compound average growth rate (CAGR) of approximately 3%. While international migration has been temporarily halted due to Covid-19, the expected travel boom post-pandemic means its numbers will almost certainly recover and resume its rapid growth.

Based on a report by the Migration Council Australia (MCA), by 2050, migration will increase Australia's population by 14 million people[4], adding 6 trillion to Australia's GDP[5]. Also, there will be a 16% increase in workforce participation due to migration. Migration is a fundamental aspect to the globalised nature of the world, and our platform will work to address much needed steps towards technological advancement for this industry.

Our platform will work to fully ensure that the migration and recruitment process is executed successfully. Our digital innovations will unlock solutions to existing challenges such as the risk of immigration fraud and other data security issues.

Notable facts in regards to migration population in Australia is as follows
-        210,700 - Net Overseas Migration; in the 12 months to December 2019, Australian net overseas migration was 210,700
-        140,366 - Permanent skilled and family visas; The Australian Government granted 140,366 skilled and family permanent visas in 2019-2020
-        2.0 Mil - Temporary visas; There were 2.029 million people who held a temporary

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[3] The World Tourism Organization (UNWTO) is the United Nations agency responsible for the promotion of responsible, sustainable and universally accessible tourism.
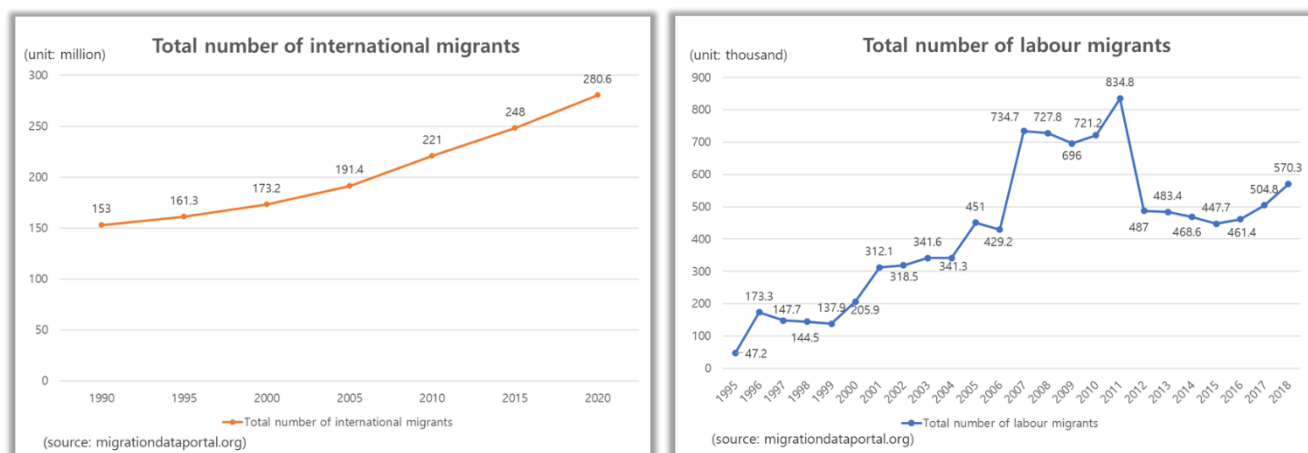
[4] As of March 2020

[5] Australia's GDP per capita fell from USD 52,158.382 in 2020 and USD 55,477.445 in 2019

visa in Australia on 30 June 2020[6]

Migration had been overtaking natural increase as the dominant reason for population growth in Australia. However, with the border closed due to Covid-19, Australia's population growth is slowing, highlighting the critical need for an innovative change to the migration industry.

Let's expand the immigration market from Australia to the world. According to the Migration Data Portal[7], by mid-2020, the number of immigrants worldwide reached 280.6 million, an increase of 13.15% from 248 million in 2015. The United States had 50.6 million, followed by Germany with 15.8 million, Saudi Arabia with 13.5 million, Russia with 11.6 million, United Kingdom with 9.4 million and Australia with 7.7 million.

In the case of employment migrants, the number of employment immigrants was 570.3 thousand in 2018 based on the G20 countries, and although it decreased a lot compared to the 70-800,000 per year during the 2008-2011 financial crisis, it is steadily increasing.

[Figure 2. Total number of international migrants]
[Figure3. Total number of labour migrants in major countries]

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[6] Scanlon Foundation Research Institute - Australian Migration and Population Dashboard

[7] Migration Data Portal is a global migration information provision portal developed and operated by IOM's Global Migration Data Analysis Center (GMDAC) under the financial support of the UK and German governments in 2017. (https://migrationdataporrtal.org)

4. Problem

As can be seen from the previous statistics, even in major developed countries alone, there were at least 20,000 to 70,000 people emigrating for employment as of 2018, and 262,200 people emigrated with working migrants in nine major countries among the United States, Canada, and Australia.

As such, the number of immigrants is increasing every year, which is small compared to those who try to immigrate, because immigration is not as easy as traveling abroad.

For immigration, it is necessary to obtain accurate information in various fields such as below, but it is not easy.

1) Immigration law of the country you want to go to

2) Business or employment related information

3) Inflation and economic conditions

4) Soicio-cultural characteristics

Many prospective migrants and job seekers are faced with a dilemma about what information they need to apply for a visa or from employers, as well as difficulties in understanding the exact contents of the current legislation due to the ambiguity and constant revision of immigration laws. This also includes judgments about your degree, judgments about your career, judgments about their skills, etc.

Of course, job seekers can get appropriate advice from an immigration lawyer/legal attorney, but it is questionable how many experts can understand and update the vast amount of immigration law amendments that are changed/modified without notice to the latest version.

In large law firms or law firms that have at least 4-5 immigration lawyers, continuous R&D is carried out and systemic updates are possible through the database, but more than 80% of job seekers process their cases through a small immigration attorney or immigration agent consisting of one or two solicitors/lawyers.

Also, depending on which country the job seekers come from, the requirements for degree, experience, and technical examination differ. In this process, the problem of immigration

fraud arises. Immigration fraud often presupposes fraud, but it often starts with the ignorance or misunderstanding of the immigration lawyer/agents handling the case.

On 21 November 2019, SBS News in Australia reported that 2,796 immigration fraud cases had been filed with the Department of Home Affairs' Immigration Fraud Division, and experts believe that much higher numbers may not have been reported.

Even when a job seeker finds an employer in person, many problems are piling up. First of all, it is not easy to know whether the company can sponsor as an employer. For employer sponsorship to be possible, due diligence must be preceded. Financial statements, VAT return, salary/annuity payment details, various contracts, and a letter containing the audit details of the accountant are also required depending on the size of the company. It gets more complicated if the company is new and only has operated for 12 months or less. Proof of assets of the representative may be requested or data on past businesses may be requested. At this point, it is beyond what job seekers can request. Even if a job seeker has applied for an employer-sponsored visa until recently, there are many cases where nominations are not possible due to business changes. In other words, it is difficult for job seekers to be certain of the success of the nomination under any circumstances.

The opposite is also the case, which will be explained with an example as follows:

Mr. A, who is having difficulties in recruiting manpower for the cafe he runs, asked a recruiting company. The cost of hiring overseas workers was expensive, but the situation made him decide to proceed. Usually, it costs more than AU$5,000 to AU$10,000 to hire one person, and at least AU$60,000 must be paid as an annual salary and superannuation.
 However, the chef from country XX hired by Mr. A through the recruiting company could hardly cook, and this chef was not able to get along well with other staff due to his inability to communicate well.
It turned out that the recruitment agency that carried out this work conspired with the immigration lawyers to concoct fraudulent documents, including English test marks, high school graduation and qualification certificates, and work experience, and the job seeker paid the agent AU$100,000 for this in order to get an employer sponsored visa to work and live in Australia.

Consequences of this dynamic are glaring, as SBS News Australia[8] reported that fraudulent migration advice has played a significant role in the thousands of visa scams and their underreporting in Australia.

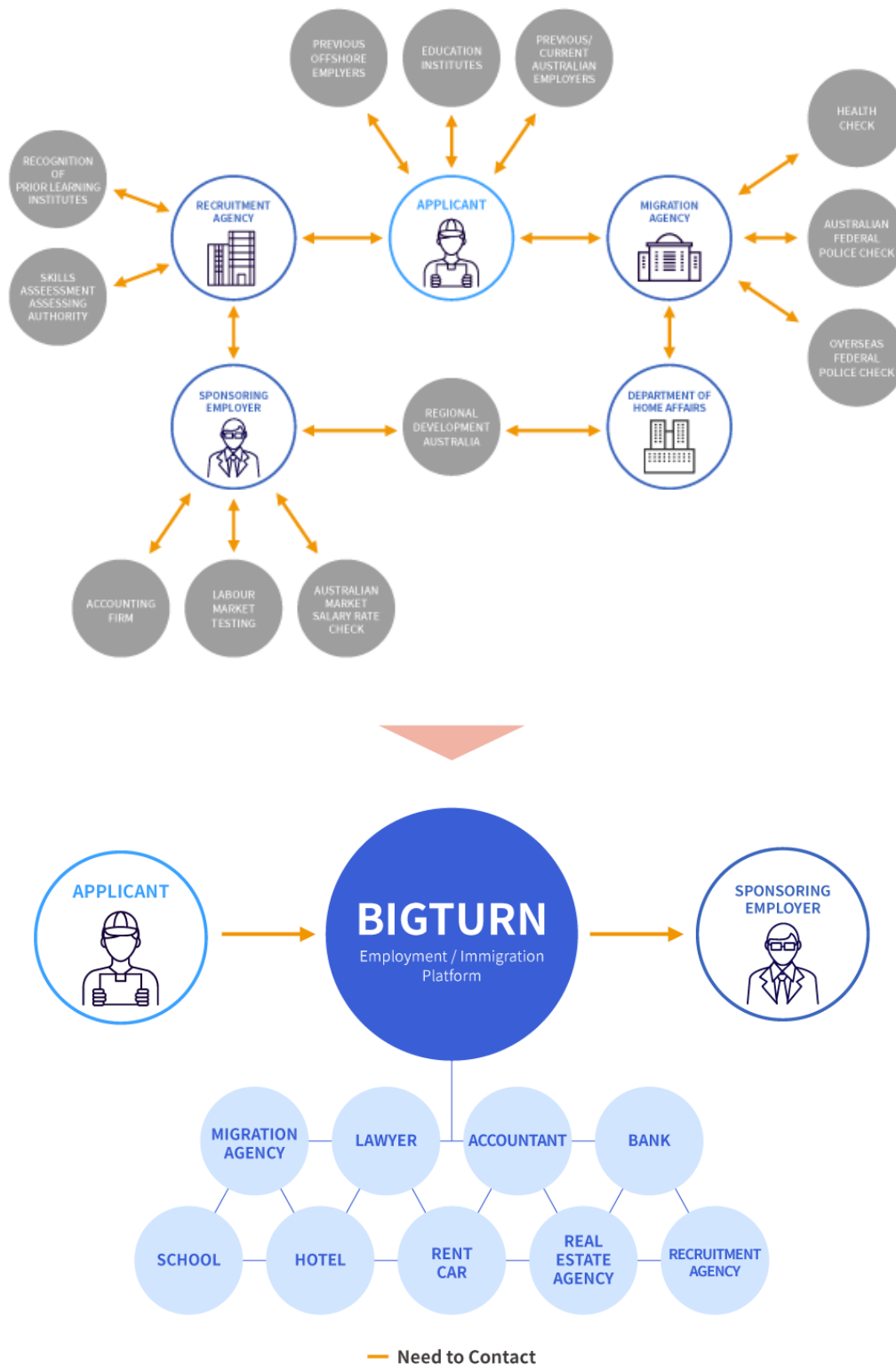A number of reported immigration fraud cases show the following signs[9]:

1. the advertisement lists only a first name and number
2. the agent insists on keeping the original documents directly
3. the employer or agent demands that candidates pay them a large upfront amount of cash for any type of visa
4. candidates are told to get an ETA or Visitor visa for work
5. candidates are told to set up a company and to apply for an Australian Business Number (ABN) in order to work
6. the agent organises fake documents and photographs
7. the agent will only provide you with a handwritten contract or handwritten agreement
8. candidates are promised permanent residence in Australia
9. the employer or agent uses the Australian coat of arms on their website to deceive people into thinking that what they are offering is approved by the Australian Government
10. candidates are told they will be paid in cash only
11. candidates are told they won't be required to get an Australian Government Tax File Number (TFN)
12. the employer or agent in Australia does not have an ABN
13. candidates are offered a rate of pay below the TSMIT (Temporary Skilled Migration Income Threshold) wage, which all foreign workers are entitled to
14. the scammer claims to have a special relationship with the Department of Home Affairs.

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[8] https://www.sbs.com.au/news/exclusive-more-than-500-visa-scams-a-year-are-being-reported-in-australia

[9] https://immi.homeaffairs.gov.au/help-support/visa-scams/what-you-need-to-know

Because the immigration process is very complex and the relevant legal system changes frequently, the contents are also complicated, so it is difficult for aspiring immigrants or job seekers to access accurate information, and it is also difficult for employers to verify the qualifications and experience of job applicants. Therefore, such fraud cases continue to occur, and both immigrants/job seekers and employers are suffering.

In order to solve the inconvenience of having to go to experts for each job because it is very complicated and cumbersome in the process of immigration and overseas employment, and most importantly to protect both the job seekers and employers from fraud/visa scams, the BIGTURN platform will provide a service that allows users to obtain necessary information and to proceed with all tasks sequentially through blockchain-based authentication and verification through linkage with immigration and overseas employment-related companies.

[Figure4. As-is vs To-be of the work structure of employer-sponsored immigration]

BIGTURN

5. BIGTURN solutions and platforms

We are revolutionizing the way people think about security and global connectivity in migration and job search. Utilizing blockchain technology, we will provide an efficient platform that will significantly benefit migrants/job seekers as well as employers. We are bringing a complete redesign of the screening, search, and access processes, increasing the ability to screen migrants and employees in advance and clear zero-risk people at a rate faster than ever before. By automating the verification of documents for both migrants and companies through our sophisticated blockchain network, both migrants and future businesses sponsors can have their worries alleviated. Likewise, storing clients' confidential documents on the blockchain ledger will guarantee security, ensuring maximum privacy for all. Personal information such as ID and credential verifications will be certified through mechanisms established by existing blockchain solution providers, ensuring high reliability of necessary documents for visa applications such as birth, educational, health and criminal records.

Our platform will automatically update existing visa regulations. Any difficulties associated with navigating around immigration laws, regardless of how often they change, will be dramatically decreased as we will provide immediate updates to our clients. Moreover, a built-in algorithm will streamline the visa process by automatically assessing the criteria and showing job seeking migrants which visa/country they are eligible for. Additionally with help from an AI chatbot empowered with advanced machine learning and natural language processing, immigration diagnoses and hiring processes will become faster, easier and reliable. Initially beginning in Australia, the Bigturn platform plans to expand its operations to New Zealand, Canada, UK, and the United States, aiming to be at the focal point of the mass movement of people across the globe post COVID 19.

The Bigturn Platform is designed by BigTurn HR, a Sydney-based recruitment agency that focuses on providing expert employment and migration advice to job seekers and sponsoring companies. Some of the services include Job Search, Sponsor Search & Internship/Training placements. Since 2008, the company has been filling skills shortages
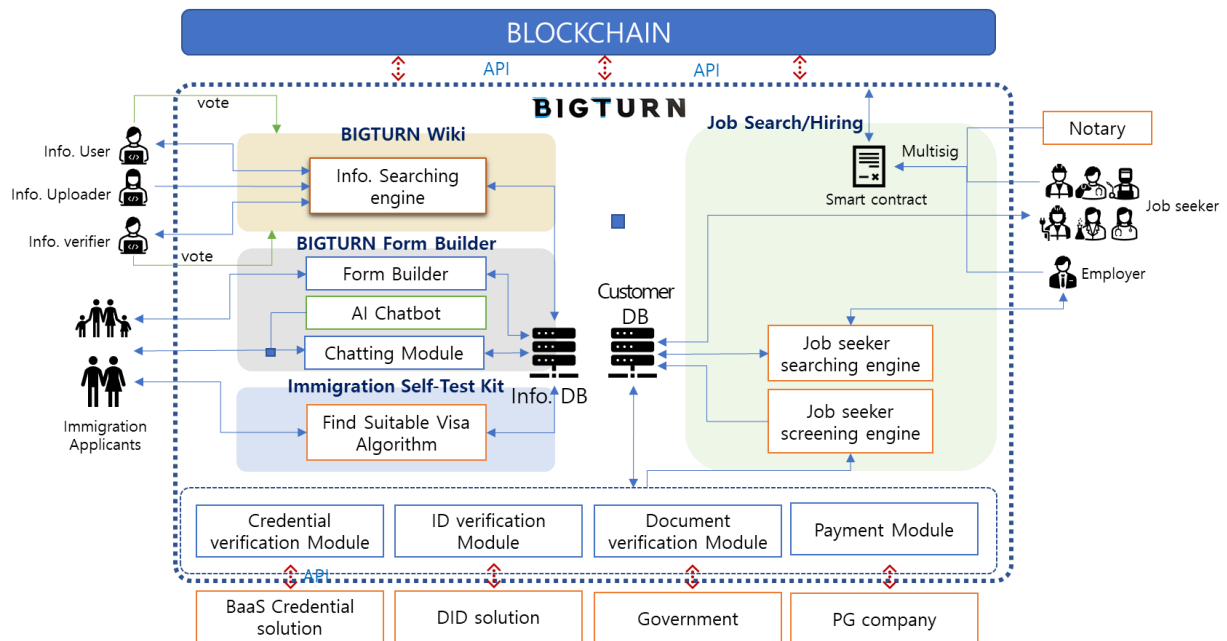
in Australia's regional locations. With help from our sister-company, Dr.Visa[10] we source skilled migrant workers from more than 20 countries, across the globe. Bigturn's process is unique and effective. We work with skilled workers to help them fulfill their goals for working and living in Australia and with our host companies to find the best-suited skilled worker for their business.

For over 13 years, we have successfully worked together with both parties to ensure the best possible outcome for everyone. We connect migrant workers to the right sponsor for them and vice versa. We have partnered with businesses from small to large scales to receive working visa approvals for our clients.

The Bigturn platform was created for all people who are interested in migrating from one place to another. We will provide a service which encapsulates all crucial aspects of the skilled migration and global recruitment process. We will ensure trust, convenience, and stability through the migration and job search processes.

Migrants, job seekers, and service providers acquire a deep connection through communication on this platform. This can enhance both users' satisfaction and can be very effective both in terms of reliability and safety. Service providers may be subjected to various economic activities, such as review management, service verification, promotion, and the likes. For this process, the Bigturn platform provides transaction management and information delivery, and all processes between sponsoring companies, job seekers, and service providers are designed based on blockchain technology as a smart contract. Our platform will be an industry-first in providing an extensive range of services in one single place, transforming the migration and recruitment process for job seekers and employers.

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[10] A corporation specializing in immigration established in 2014 with the motto of All the way to PR. As a subsidiary of Bigturn, it mainly handles employer-sponsored immigration and consists of 4 Registered Migration Agents and 2 Qualified Education Agents Counsellors.

[Figure 5. System Structure of BIGTURN Platform]

6. Core Features

Bigturn Dynamic Application Form

Job seekers and sponsoring companies need to satisfy government regulations through submitting their required documentations to the Department of Home Affairs for approval. Considering that sufficient documentations are all that is required, why do so many applicants rely on migration agents or lawyers to file the lodgements on their behalf? Their first concern is that they may misunderstand the requirements due to language barriers and thus will be disadvantaged during the visa assessments. Even for those who do comprehend all the requisites, their unfamiliarity with the evaluation process means that they still resort to paying significant sums to experts to maximize their chance of a visa grant.

As a solution, we propose the development of the Bigturn Dynamic Application[11], the Bigturn Form Builder[12], and the Bigturn Dynamic Regulation[13] system to provide an immediate first approximation to whether the application has adequately satisfied the government requirements. It includes the option of receiving further examination by migration experts. Moreover, the migration experts will be actively involved with designing and regularly updating the Dynamic Application, ensuring the system's reliability. Then, the application will be processed through the Bigturn Dynamic Regulation[14], which will provide a final confirmation on whether all regulatory requirements are met.

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[11] The Bigturn Dynamic Application can produce various input forms and photo images in the desired form, and when major policy and bill changes occur by citing Bigturn Dynamic Regulation, the form is automatically validated and the policy keep up-to-date with changes.

[12] Bigturn Form Builder 1.0 Similar to the immigration application, but with additional explanations and examples for each question. If necessary, a link will be provided to consult directly with an expert.

[13] Provided/managed/maintained by third-party providers as a device for monitoring existing/new legislation. Play an important role in the token ecosystem.

[14] Bigturn Dynamic Regulation can cite content such as application forms, list of submitted documents, and credentials, and the cited content is used for the purpose of ensuring the validity of the cited content by tracking changes in the original text.
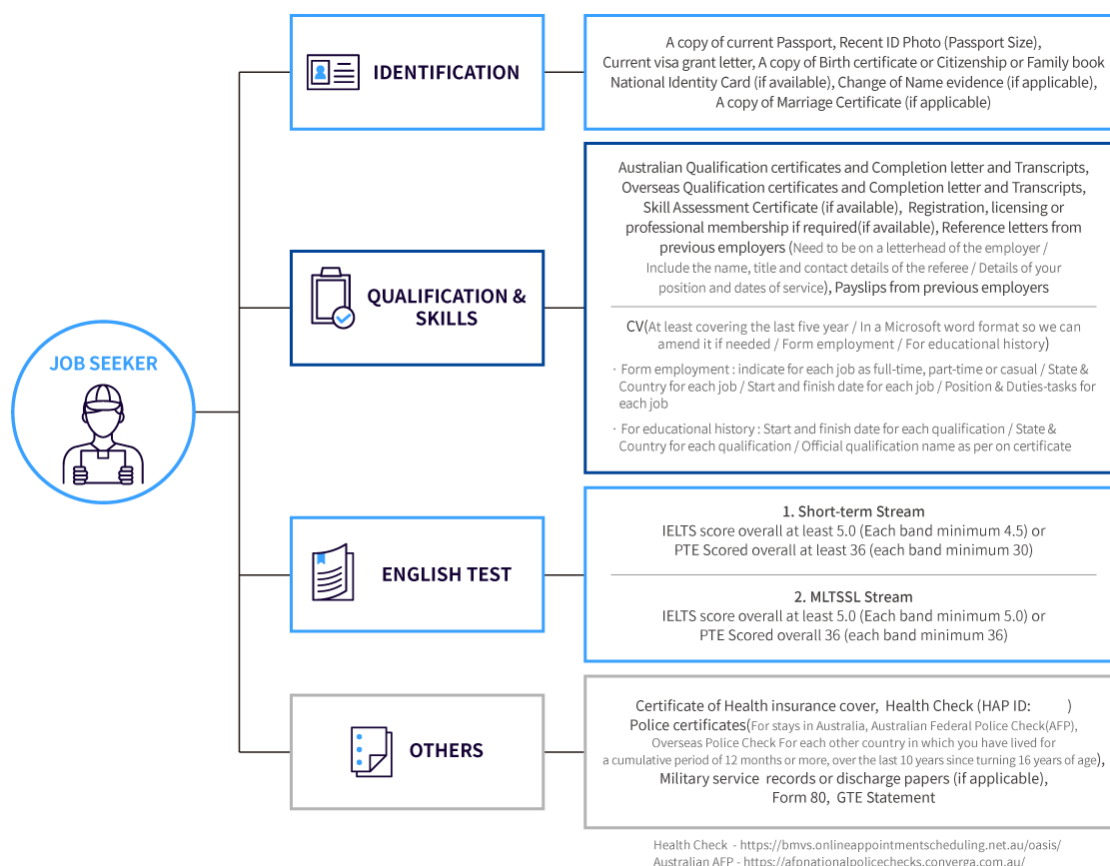
The Bigturn Dynamic Application will process the following;
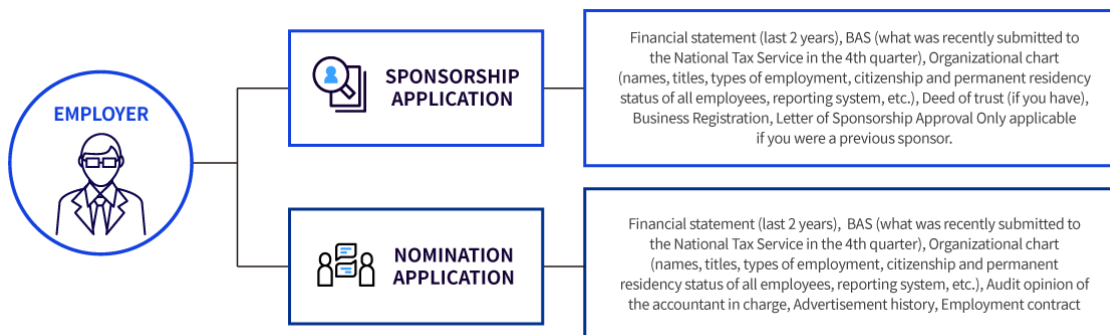
TSS s/c 482

ENS s/c 186

SESR s/c 494

Job Seeker

IDENTIFICATION

A copy of current Passport, Recent ID Photo (Passport Size), Current visa grant letter, A copy of Birth certificate or Citizenship or Family book National Identity Card (if available), Change of Name evidence (if applicable), A copy of Marriage Certificate (if applicable)

QUALIFICATION & SKILLS

Australian Qualification certificates and Completion letter and Transcripts, Overseas Qualification certificates and Completion letter and Transcripts, Skill Assessment Certificate (if available), Registration, licensing or professional membership if required(if available), Reference letters from previous employers (Need to be on a letterhead of the employer / Include the name, title and contact details of the referee / Details of your position and dates of service), Payslips from previous employers

CV(At least covering the last five year / In a Microsoft word format so we can amend it if needed / Form employment / For educational history)

· Form employment : indicate for each job as full-time, part-time or casual / State & Country for each job / Start and finish date for each job / Position & Duties-tasks for each job

· For educational history : Start and finish date for each qualification / State & Country for each qualification / Official qualification name as per on certificate

ENGLISH TEST

1. Short-term Stream
IELTS score overall at least 5.0 (Each band minimum 4.5) or PTE Scored overall at least 36 (each band minimum 30)

2. MLTSSL Stream
IELTS score overall at least 5.0 (Each band minimum 5.0) or PTE Scored overall 36 (each band minimum 36)

OTHERS

Certificate of Health insurance cover, Health Check (HAP ID:)
Police certificates(For stays in Australia, Australian Federal Police Check(AFP), Overseas Police Check For each other country in which you have lived for a cumulative period of 12 months or more, over the last 10 years since turning 16 years of age), Military service records or discharge papers (if applicable), Form 80, GTE Statement

Health Check - https://bmvs.onlineappointmentscheduling.net.au/oasis/
Australian AFP - https://afpnationalpolicechecks.converga.com.au/

[Figure 6. Example documentations from a job Seeker]

Employer

SPONSORSHIP APPLICATION

Financial statement (last 2 years), BAS (what was recently submitted to the National Tax Service in the 4th quarter), Organizational chart (names, titles, types of employment, citizenship and permanent residency status of all employees, reporting system, etc.), Deed of trust (if you have), Business Registration, Letter of Sponsorship Approval Only applicable if you were a previous sponsor.

NOMINATION APPLICATION

Financial statement (last 2 years), BAS (what was recently submitted to the National Tax Service in the 4th quarter), Organizational chart (names, titles, types of employment, citizenship and permanent residency status of all employees, reporting system, etc.), Audit opinion of the accountant in charge, Advertisement history, Employment contract

[Figure 7. Example documentations from a employer]

In the case of a new company, the lease agreement, the bank statement of the CEO and the data of the employees in the company are required.

Immigration Self-Testing Kit

When seriously considering overseas employment/migration, applicants first typically send their personal details to immigration lawyers for an initial appraisal. In contrast, the Bigturn platform will provide a personalised, self testing immigration kit based on the data provided by clients, which will assess the likelihood of their application's success. Those predicted to be unsuccessful will be advised on the additional requirements that are left to be satisfied, while permanent residency seekers are given a milestone plan detailing the timeline and steps needed to achieve their goals[15]. Once clients upload the requested documents, they will be able to begin a Q&A session with the AI chatbots, or use their Bigturn tokens for a 1 on 1 video consultation with third party experts[16] (an accredited migration agent or lawyer).

[Figure 8. Example Milestone]

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[15] Process to be carried out in each step towards Permanent Residency

[16] Can search for suitable third-party service providers

Automatic update of the latest immigration information (Bigturn Wiki)

Frequent changes in global immigration statutes and regulations means unnecessary administrative confusions have become a norm for the industry. While they are justified on the grounds of needing frequent revisions to adapt to changes in the global economy, it has in reality inhibited countries from the full economic benefits of immigration. As the solution, Bigturn proposes to establish the Bigturn Wiki. Based on the in-house developed Wiki engine and our blockchain technology, the Bigturn Wiki will become the central hub for all policies and information related to visa applications and overseas employment. Moreover, business opportunities for genuine third party service providers will be encouraged in various migration related areas such as finance, accommodation, flights, real estate and so forth, while vetoing any unrelated commercialisations.

Each service will be regularly audited by the ecosystem's participants through satisfaction and user rates to ensure a transparent management of the platform. Meanwhile the immigration statutes and regulations will be strictly managed by moderators selected by the community of experts, in conjunction with verified information providers like legend.com[17] to be integrated onto the system. Furthermore, the Dynamic Regulation's automatic updates to the latest regulatory changes will check that the clients' uploaded documents satisfy all governmental requirements.

Dynamic regulation can cite content such as application form, list of documents to be submitted, and credentials, and the cited content is used for the purpose of ensuring the validity of the cited content by tracking changes in the original text.

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[17] Electronic database of migration and citizenship legislation and policy documents by Australian government

Job Seekers and Sponsors

The Bigturn ecosystem brings together employers, job seekers, and other related parties by integrating the procedures for overseas employment and visa lodgements into a single platform.

With the Bigturn Dynamic Application, job searching, candidate search, examination of employer and employee histories will be accessible with the lift of a finger, anywhere and anytime.

Clients seeking overseas employment or migration will easily be able to check the necessary requirements for their job in their desired countries, explore and communicate with the industry/ employers of their choice, and ultimately sign an employment contract based on a smart contract.

Once the employment contract has been signed, the responsibility and obligations will begin according to the terms and conditions listed on the smart contract.

While employers can obtain basic information of individual job seekers through queries, token payments to the latter are required for additional details. While employers will be provided with a set number of tokens after registration, they are able to recharge their wallet through DEX once it is exhausted. Meanwhile industry experts will have access to personal details provided by the platform users with their consent for commercial purposes in the platform.

Blockchain Solution Consortium

There are clear limitations to developing an in-house developed ID verification system. Most significantly, the sheer range of verification methods used in different countries means that no single system will be able to account for all the tax records, educational and qualification credentials, identification systems and so forth. Therefore, our platform will instead form a collaborative and fruitful consortium with existing verification companies to properly account for our heterogeneous pool of clients.

7. Why BIGTURN platform?

RELIABLE PLATFORM
- Data by blockchain Forgery prevention
- Provide document verification and qualification verification solutions

OPEN PLATFORM
- All participants are free to participate
- Everyone gets benefits for their contribution open platform

BIGTURN
Employment / Immigration Platform

AI CHAT BOT
- Chatbot based on machine learning
- Integration with automatic translation solution

POWERFUL PROMOTION TOOL
- Total service for job seekers tool provided
- Verified by the system Employer Introduction

[Figure9. Features of BIGTURN Platform]

Open Platform

Arguably, the greatest strength of the Bigturn platform lies in its integration of all parties and services involved in the immigration process into a single ecosystem. From facilitating interactions between job seekers and employers, to providing commercial opportunities for third party services, all participants of the ecosystem are freely able to contribute and benefit from the platform, ensuring a healthy and transparent migration industry.

Trustworthy Platform

Every effort will be made to secure and maintain the reliability of both the software and hardware components of the platform. For instance, the implementation of the blockchain system will essentially render data fraud an impossibility, ensuring a level of transparency and integrity unparalleled for the migration and recruitment industries.

Marketing Platform based on Big Data

Bigturn aims to be the hub where highly qualified job seekers and financially robust employers will be able to convene for mutually beneficial partnerships. Not only will all employment related services be readily available, solutions for numerous other areas concerning immigration such as childrens' education, health insurance, remittances will also be easily accessible. As the marketable potential of our clients would be verifiable through their data profiles, our platform will have significant apparel for third party service providers.

Machine learning supported AI Chatbot

Our platform will also be supported by machine learning supported AI chatbots that will be able to provide personalised FAQ sessions through being supplied with our rich database compiled over 10 years and latest updates in immigration statutes. Nevertheless to minimise any errors, they will be supplemented by the platform's legal managers who will personally respond to any queries deemed to be beyond the chatbots' capacities.
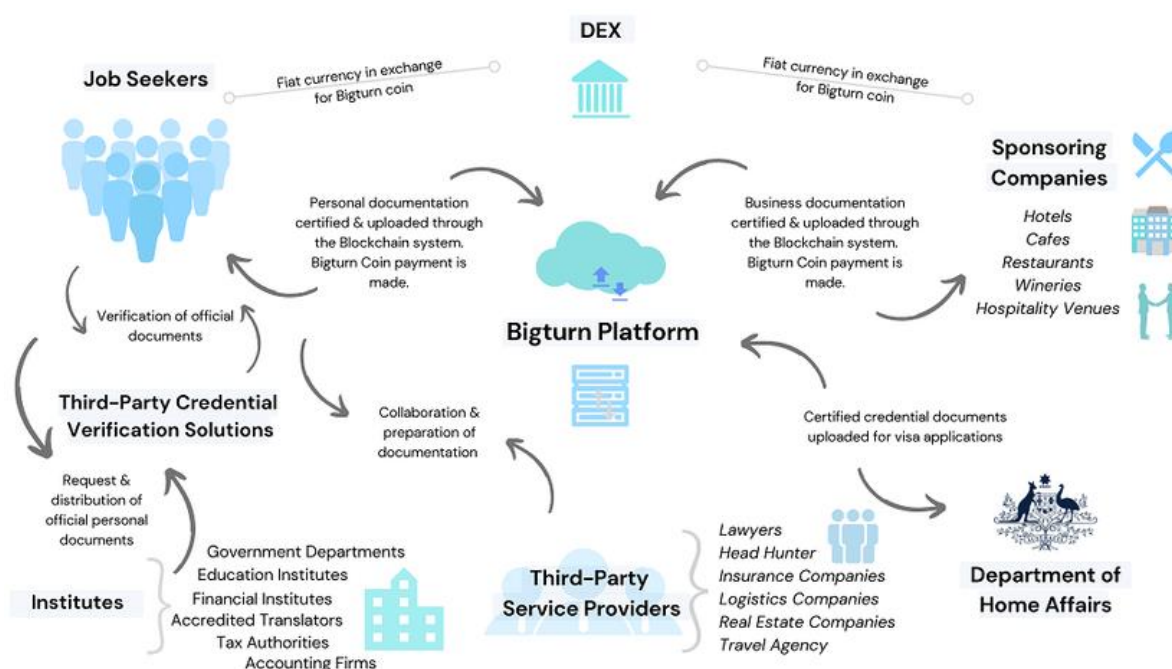
8. Token Eco-system

The participants of our ecosystem will consist of customers (job seekers, prospective immigrants), prospective sponsors, local agents, main (foreign) agents, local (domestic) and foreign firms.

The Usage of TURN(BIGTURN Token)
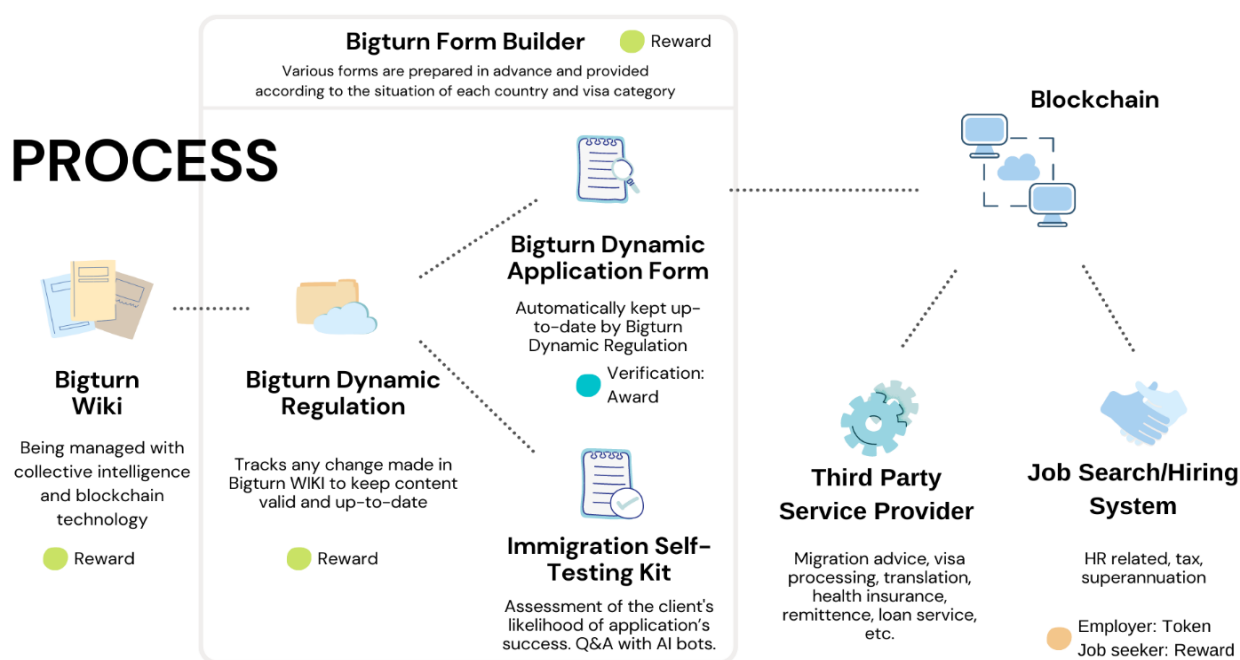
There are five main uses of Bigturn tokens.

- Payment method for all services on the platform
- Compensation for platform contribution (Bigturn Wiki, notarization, etc.)
- Staking for verification activities
- Payment guarantee and contract execution means
- Overseas remittance method

[Figure10. BIGTURN Token Ecosystem]

Platform service

The Bigturn Token will serve as the key component in maintaining the ecosystem's reliability. It will be the medium of exchange for all transactions that occur in the system. It will also provide incentives for voluntary participation. In exchange for tokens, additional benefits will be offered.

[Figure 11. Platform Service Structure]

Staking

To be a verified expert, agent, or an agency within the ecosystem, parties must possess a certain number of Bigturn Tokens and be involved in staking. Active participation in improving the platform will be rewarded. Through editing the Bigturn Dynamic Application and Dynamic Regulation, participants will be regularly rewarded. On the contrary, strict penalties will be applied to those engaged in inappropriate or malicious acts such as uploading false content, which will include confiscating staked tokens and account restrictions.
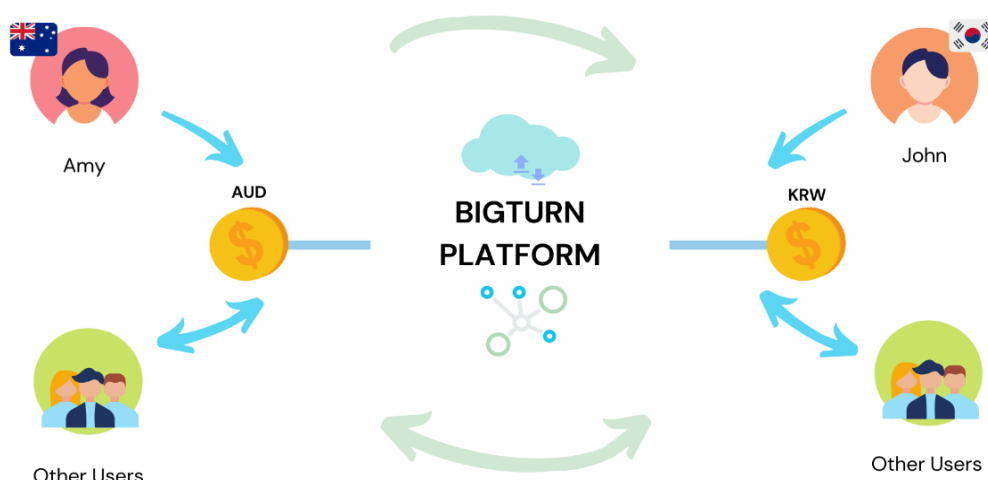
Notarisation Issue

When preparing all documents related to immigration or employment, we usually start with Notarization and Certification through Notary Public. A Notary Public is an attorney specializing in international notarization, and they usually serve to notarize, apostille, or identify documents. Certification can also be issued by an attorney or a JP (Justice of Peace), but in many cases it is a certification that means that the original has been verified, not in terms of certifying the contents. Furthermore, if the documents submitted to the Ministry of Immigration are not written in English, translation notarization is required. In Australia, it is conducted by a NAATI translation and notarization specialist. Specialists mentioned above can participate in the notarization of records within the Bigturn platform.

Each area that can be notarized is distinguished, and the result repeated by experts, where both the primary and secondary notaries will acquire Bigturn tokens. It is a system in which coins are automatically deducted accordingly if incorrect details are used.

Bigturn's notarization system combines verification from existing methods with blockchain technology. It is a verification system that can be accepted in most countries around the world.

Payment Guarantee and Contract Execution

Bigturn Tokens are used as a payment guarantee for major contracts and expenses between countries, and are used to pay for the necessary expenses for overseas employment and immigration. It will also be used as compensation for the performance of major contracts or as a penalty for the non-fulfillment of contracts. The Bigturn Token is used as a means of exchange value for p2p overseas wire transfer, and by linking the necessary funds to be remitted and received by a country within liquidity, remittance overseas without actual movement of funds between countries.

[Figure12. Near-real time fund transfer process]

9. Token Economy

The Bigturn Token will be developed based on the ERC20 . It will be the medium of exchange for all transactions that occur in the system while at the same time, providing incentives for voluntary participation. Designed for Value stability, circulation in contrast to the first generation of blockchain tokens such as Bitcoin and Ethereum, the Bigturn coin is characterised by its significant utility. It is an application of blockchain technology to already successful business models. Specifically, it has been designed with the aim of ensuring stable circulation and price stability.

Value protection - With minimum market distribution and lock-up policy, Bigturn will prioritise investor profits and coin value even after listing on the exchange market and plans to enhance investment value through its numbers and figures. By implementing such an innovative platform, we will break the boundaries of the global job market and bring new opportunities to the hidden part of the world.

BIGTURN
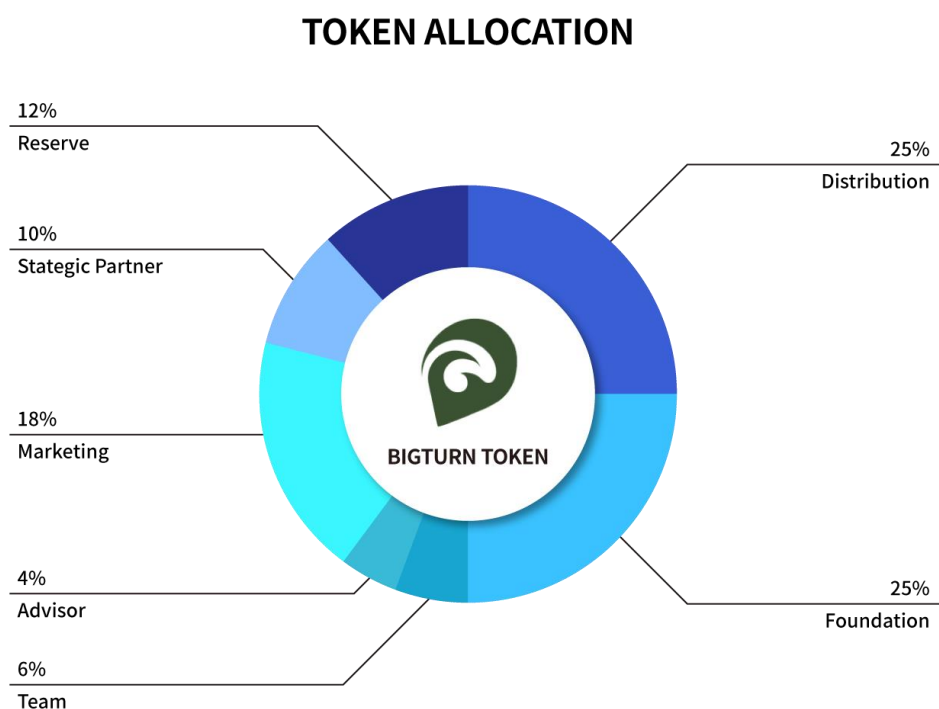
Token Overview

Name : **Bigturn**
Symbol : **TURN**
Type : **ERC-20**
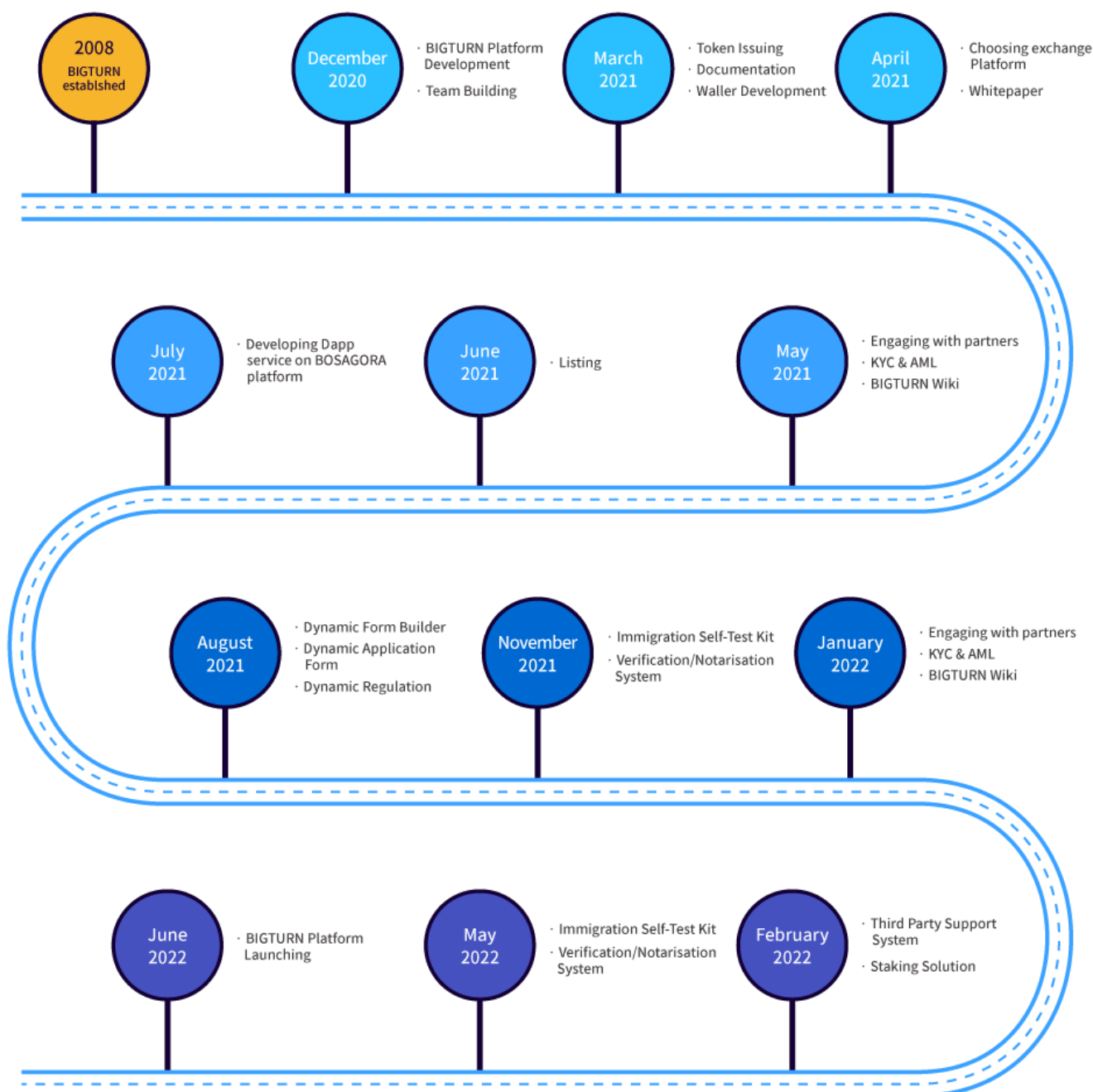Total Issuance : **2,000,000,000 TURN**

Token Allocation

The number of Bigturn Coins to be issued is planned to be fixed at 200 million tokens, of which only 25% will be available for purchase via public or private sales. Of the publicly available supply, 80% is planned to be distributed through the direct listing. While 20% of tokens will be assigned to the Bigturn Team and our partners, the Bigturn foundation will secure 37% of total supply as reserves which will later be given to community participants as bounties to incentivise participation.

TOKEN ALLOCATION

12% Reserve
10% Stategic Partner
18% Marketing
4% Advisor
6% Team
25% Distribution
25% Foundation

BIGTURN TOKEN

[Figure13. Token Allocation Pie Chart]

10. Roadmap

- 2008 BIGTURN establshed

- December 2020
  · BIGTURN Platform Development
  · Team Building

- March 2021
  · Token Issuing
  · Documentation
  · Waller Development

- April 2021
  · Choosing exchange Platform
  · Whitepaper

- July 2021
  · Developing Dapp service on BOSAGORA platform

- June 2021
  · Listing

- May 2021
  · Engaging with partners
  · KYC & AML
  · BIGTURN Wiki

- August 2021
  · Dynamic Form Builder
  · Dynamic Application Form
  · Dynamic Regulation

- November 2021
  · Immigration Self-Test Kit
  · Verification/Notarisation System

- January 2022
  · Engaging with partners
  · KYC & AML
  · BIGTURN Wiki

- June 2022
  · BIGTURN Platform Launching

- May 2022
  · Immigration Self-Test Kit
  · Verification/Notarisation System

- February 2022
  · Third Party Support System
  · Staking Solution

[Figure14. Roadmap]

Roadmap (in-general)

March 2021 **Preparation** **Stage**	Platform and team development	Token, Documentation, PR, Legal, Smart Contract, Wallet
April 2021 **Pre-Listing**	Choosing exchange platform	Due diligence, Pricing, Reporting, White Paper
May 2021 **Listing**	Communicating	Engaging with partners, exchange managers
July 2021 **Post Listing**	Live testing	Developing DApp service on BOSAGORA platform
Jan 2022 **Onward**	Further Development and Platform Upgrade	

Roadmap (solution development)

May 2021	KYC & AML, Bigturn WIKI
August 2021	Dynamic Form Builder, Dynamic Application Form, Dynamic Regulation
November 2021	Immigration Self Testing Kit, Verification/Notarisation System
February 2022	Third Party Support System, Staking
May 2022	Live Testing (Web/Mobile)

11. Conclusion

The Bigturn platform will be a user-oriented blockchain based system designed with user needs and concerns being of utmost importance. It begins first by providing a safe and secure environment where job seekers and prospective employers are able to share their sensitive information without the fear of data leaks or breaching. The data and documents will be categorised and managed according to their functions.

Through the trifecta of Bigturn Dynamic Application[18], Form builder[19], and Dynamic Regulation,[20] job seekers will be given an initial appraisal of their applications efficacy, then be provided an option of requesting a final assessment by certified migration experts. The Dynamic Application will be designed by verified community participants (migration lawyers, advisers) and be regularly updated and maintained by the blockchain community to ensure long term reliability. Any application which has been completed through Bigturn Dynamic Application will be treated as a Bigturn Dynamic Regulation Certified[21] document and securely maintained with a version history.

Job seekers are rewarded for their data provisions, primarily through being reimbursed a token for every profile appraisal done by employers. While tokens will not be required to view employers' sensitive details, additional payments will be billed to clients after successful lodgements of their visas and employer sponsorship scheme.

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[18] The Bigturn Dynamic Application can create various input forms and multimedia. The form will be updated according to major policies and laws changes.

[19] Bigturn Form Builder 1.0 is similar to the immigration application, but with additional explanations and examples for each question. Links to direct consultations with experts are also provided where necessary.

[20] Managed and maintained by third-party suppliers as a device for monitoring existing and new legislation. Plays an important role in the token ecosystem

[21] Bigturn Dynamic Regulation can cite content such as application forms, documents to be submitted, and credentials. The cited content is used for the purpose of ensuring the validity of the cited content by tracking changes to the original text

In the not too distant future, the visa applications verified and secured through our holistic programs will be converted as hash values and be transferred across the immigration blockchain network through data standardisation interlocking technology. Clearly, the potential economic gains associated with such dramatic streamlining of the visa appraisal process is limitless. When Blockchain is successfully integrated to be fit for regular public use, employers and employees will be respectively able to pay their nomination, SAF[22] and visa lodgement fees via the Bigturn Token.

Therefore, our platform will enable the beginnings of a new migration industry culture that empowers individuals to have complete agency in their immigration journey from the start to finish, anywhere across the globe.

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[22] Expenses payable to the government by employers for nominations with the Skilling Australian Fund Levy. For s/c 482, from $1,200 to $1,800 per year.

12. Legal notice

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(b) in any decision to purchase any Bigturn token, you have not relied solely on any statement made in this whitepaper; and

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13. Risks

You fully understand that blockchain and cryptocurrencies/tokens, including Ethereum, Bitcoin, and Bigturn tokens, are new and unverified technologies beyond the control of Bigturn or the issuer (as the case may be). The Bigturn platform is subject to the following risks, which you expressly accept:

Regulatory Risks

Since blockchain is still in the nascent stage of development, the regulatory status of Bigturn token and/or the Bigturn platform, and blockchain generally is pretty uncertain or unsettled in a number of jurisdictions. At any time, any regulatory agency may apply current regulations or make new regulations regarding blockchain technology and its diverse applications, including Bigturn tokens and/or the Bigturn platform. In addition, it is still unclear as to how the current policies will be executed. All these may lead to uncertainty around project investment and liquidity. Blockchain technology and applications have become the main target of discussion and supervision in a number of countries. Any regulatory action could have a negative impact on the Bigturn token and/or the Bigturn Platform in numerous ways. For instance, if there is a legal limitation on the usage and sale of tokens, Bigturn tokens may suffer restriction and obstruction. The development of the Bigturn Platform and Bigturn token may be directly paused or terminated.

Competition Risks

With the advancement of information technology and mobile Internet, digital assets are gradually prospering, and several decentralized applications are consistently emerging, heating competition in the industry. With the regular appearance and expansion of other platforms, the community will experience constant operational pressure and market competition risks.

Risk of Talent Loss

Bigturn has gathered a technical team and expert consultants with top advantage and overwhelming experiences in their professional sectors, including professionals with quality engagement in the blockchain industry and a core team with rich experience in the development and operation of Internet products. The core competitiveness of Bigturn in the industry lies in its professional team and consultant resources, the loss of which may affect platform operation or any future development.

Risk of Development Failure as a Result of Fund Shortage

In case of any adverse downturn in the virtual currency market (resulting in low prices for Bigturn token and other virtual currency raised by Bigturn) or where there is prolonged development time, the Bigturn team may face a shortage of development funds and possibly even suffer a subsequent severe shortage of fund for all activities. There may be a risk that Bigturn Platform may not be developed as intended in such a case.

Risk of Private Key Loss

After the digital wallet address of the Bigturn token is extracted by the buyer, the only way to operate content in the address is by his/her private key or wallet passcode. As a user, you are responsible for protecting your private key or wallet passcode used to sign transactions and verify asset ownership. Users understand and accept that if their private key document or passcode is respectively lost or stolen, their Bigturn token associated with their user account (address) or passcode will be unrecoverable and lost permanently. The best means for secure storage of a log-in document is to separately store the secret key at one or several places and avoid using a shared computer for this purpose.

Risk of Hacking or Theft

Hackers, other dangerous groups, or entities may attempt to interrupt or interfere with the Bigturn Platform and/or Bigturn token with any number of methods, including guerrilla-style attack, DoS attack, Sybil attack, homogeneity attack, and malware attack.

Risk of Absence of Loss Insurance

Unlike bank accounts or accounts with other financial institutions, Bigturn tokens or related blockchain networks are generally with no insurance guarantee. For any loss under any conditions, no public individual or public entity will offer insurance.

Risks of Core Protocols

Currently, the Bigturn Platform is developed on Ethereum. In the event of any defect, attack, or unexpected malfunction to the Ethereum system, the Bigturn token or the Bigturn Platform may undergo a stop or loss of function in a manner hard to expect. Given that the Bigturn token and the Bigturn Platform are on the Ethereum architecture, any abandonment, malfunction, or breakdown of the Ethereum architecture may have a material adverse effect on the Bigturn token and/or the Bigturn Platform. Also, advances in cryptography or technical advances could present unknown risks to Bigturn token and/or the Bigturn Platform by making ineffective the cryptographic consensus mechanism supporting the Ethereum architecture.

System Risk

There are risks associated with neglected critical defects in open-source software or large-scale failure of a global network infrastructure. Although some of the risks may lessen over time owing to bug fixes and advances in computation jam, other risks are still erratic. Such risks include natural disasters or political factors that may interfere with any aspect of the Internet.

Risks as a Result of Bugs or Cryptography Development

Rapid cryptography development and advancement in science and technology, like a quantum computer, may bring the risk of cracking to the Bigturn Platform, leading to possible Bigturn token loss.

Risks of Insufficient Interest

There is a possibility that the Bigturn Platform may fail to be used by a large number of individuals or entities. This means that the public does not hold enough interest in developing and enhancing the relevant distributed networks. Such lack of interest or usage may adversely impact the development of the Bigturn Platform and Bigturn token.

Risk of Poor Reception or User Shortage

First of all, Bigturn token shall not be purchased for any speculative investment or other financial purposes. There is no guarantee that the Bigturn token will have any value. Even if the Bigturn token may have some form of value after a while, such value can be minimal if the Bigturn Platform is not accepted by the market and is therefore short of users. Due to any possible reasons, including failure in business relations or marketing strategy, the Bigturn platform and all the future marketing efforts supported by the raised fund may fail to achieve success. In such a case, there will likely be few or no follow-up supporters for the Bigturn Platform. This will be very unfavorable to this project.

Risk of Platform Defect

The Bigturn Platform may fail to provide standard service owing to defects for known or unknown reasons (e.g., large-scale Node crash). This may even suffer a loss of user Bigturn token in a critical situation.

Other Unpredictable Risks

Bigturn token, based on cryptography, is a fully nascent technology that has not been tested. Aside from the risks already described in this whitepaper, there may be other risks that yet to be mentioned or not anticipated by the Bigturn team. Also, other risks may occur, or some risks identified above may occur together. As a user or potential purchaser of Bigturn token, you accept all risks.