



Welcome to Hop2it International Trading Platform





INTERNATIONAL TRADING FLOOR

.....Trading Is Our Business and Soon It Can Be Yours.....

Welcome to the Hop2it Black Opal Trading Desk opportunity, the following is an introduction to a unique and powerful business. Today you have the opportunity to participate in a business that not only has historically been reserved for major corporations, but is also a business that underpins most countries balance of payments. In fact, today you have the chance to profit from the numerous free trade agreements that exist between a variety of countries.

“The Hop2it ‘Trading’ Seats are only being offered for a limited time and will close when Hop2it deems it has sufficient trading partners per Trade.”

HOP2IT International



At the core, Hop2it Limited is an international IT based marketing company, hence the name “Hop 2 IT”. The company’s primary business is the global acquisition of customers. A perfect analogy would be the Ray Croc story (McDonald’s founder) – while he was teaching a Harvard business class, he asked the students to tell him what business he was in. Everybody responded with the obvious “the fast food industry”, but they were all wrong as he told them he was in the real estate business and used fast food to pay for it. In the same vein, using a proprietary software platform, Hop2it operates in multiple global vertical markets to gain customers. Hop2it focuses on the sale of highly consumable products such as food, beverages and birth to death health care products sold to consumers utilizing specialized e/m commerce among other marketing and sales channels. The majority of the food products exported by Hop2it have been sourced from the food bowls of the world such as Australia, New Zealand and the US and are delivered directly to the consumer’s door. Hop2it’s sales penetration has initially focused on the two largest global markets - China and the US and is expanding into the Sub-continent to India with specialized powdered infant formula products that complement their religious beliefs of this market (Goat Milk).



This model is not unique. Companies like Amazon, EBay and Ali Baba opened the door by educating people to the benefits of shopping direct. However, most of this business is stopped at country borders due to government and financial border controls. This is one of the many reasons that international trade has been restricted to container trading by multinationals using international banking.

Hop2it's software and business model brings to the market "disruptive technology". This means that it upsets the status quo. At the moment, there are other global disruptive technologies such as bitcoin, crypto currency, etc. Happily, the Hop2it state of the art platform leads the market in bringing a new way to conduct export business on a global scale that heretofore has not been possible.

Putting this into context, today, companies realize that customers are "the key" to growing businesses. Therefore, they will pay a lot to acquire customer lists. In fact, the sales price for acquisitions of a customer often far exceed traditional valuations when customer lists are involved. For example, Microsoft purchased Skype at a cost of \$1,000.00 per customer name without any traditional valuation that would justify such a purchase price.

Therefore, while Hop2it is in the business of making a profit, underpinning the business is a long-term goal to acquire as many customers as possible. This puts Hop2it in the enviable position of being both recession proof and able to operate at margins far lower than the competition. This unique position led to the creation of what is termed, the Trading Desk opportunity and clarifies why Hop2it can be so generous in sharing profit with its trading partners.

Hop2it's international corporate structure is as follows: Hop2it Limited is the primary trading entity incorporated in Hong Kong - www.hop2it.net and www.hop2itexports.com. It operates corporate entities in the US, Australia and Hong Kong. In the US, the founders operate a Delaware based public company - **Whitechapel Financial Inc.** Whitechapel is the holding company for the licenses, agreements and other intellectual property necessary to operate the trading companies in the US. **China Direct LLC** (www.chinadirectmilk.com) is one of the trading companies and is domiciled in the US. In 2012, Hop2it incorporated an export trading company - **Food Addict Pty Ltd.** through which Hop2it facilitates food production



with partners and supply channels www.fatq.com.au. The commonality within these international entities is their ultimate ownership, governance and direction, all of which is to ensure the financial betterment of the Founders and all Unit Holders of the Hop2it Technology Unit Trust. The international trading expertise and relationships are the result of many years of operating a "*trading floor*". (i.e. exporting food commodities by land, sea and air from food manufacturing countries holding mutual Free Trade Agreements.)

United States



The US is one of the largest exporters of food products to Asia and the sub-continent. Although the US imports vast quantities of manufactured consumer products, Hop2it takes full advantage of NAFTA and has suppliers in Mexico, Canada and the US from where it can export high quality food products to Free Trading Markets worldwide.

Australia



Although Australia, the largest island and smallest continent in the world and which has a land mass the size of the US, even including New Zealand, they collectively have less than 10% of the population of North America. Australia and New Zealand combined produce a significant amount of the world's food resources and act as "food bowls" for Hop2it's international commodity trading business.

China



China has an ever-growing population exceeding 1.4 billion. The US, Australia, New Zealand and many other countries have Free Trade Agreements with China. Hop2it sources dairy, seafood, wine, coffee, domestic and exotic meat and other unusual products, which it develops and co-manufactures with partners and then exports to China, throughout Asia and the sub-continent.



WHAT IS A TRADE?

A trade within Hop2it's business model is simply an agreement between parties to transfer ownership of goods and deliver them to the new owner. Trading goes on at all levels. International sea and air based container trading is the trade that underpins most countries balance of payments.

Hop2it has three different types of trades available to its registered Traders.

1. Manufacturer Trade

In these trades, Hop2it is the Supplier. The majority of products sold through these trades are co-branded with Hop2it's marks. These trades are not that common, but they usually offer the biggest returns due to the significant profit margins. Our registered Traders are invited to participate at the infrastructure level within these trades.

Here is an example of a 'live' Manufacturer Trade:

Hop2it Retail Milk Trade

This trade is being used to establish Hop2it's supply lines and infrastructure, specifically to test the 'drop shipping' aspect of the business before moving into the Mainland Chinese market. This trade is for USD \$600,000.00 of stock and is available to our Traders in multiples of USD \$2,000.00 tranches. The contract length of the trade is 3 years beginning in August 2016. The return per USD \$2,000.00 investment is 1 cent per tin of milk formula sold through this trade. The cap on this return is 200,000 tins a month. At that point, Traders are projected to earn USD \$2,000.00 a month per USD \$2,000.00 tranche allocated as their Trading Float.

2. Wholesale Trades

A wholesale trade is a transaction whereby Hop2it has secured a buyer for a container or number of containers of product. Hop2it Traders are invited to participate in the purchase of the goods with their Trading Floats from the manufacturer and share in the profits from the sale to the buyer. These trades are secured by a large deposit paid by the buyer, usually 60%, paid with the purchase order. All product is fully paid for by the buyer before the



product leaves the company's manufacturer and the shipping port. Hop2it's trading system mitigates most of risk in these trades before any Trader become involved.

This is an example of a Wholesale Trade:

Please note that the figures shown in the following example are not reflective of an actual trade. It is to demonstrate how a trade works and the projected returns are an accurate example of what a Hop2it Trader may expect.

Example Hop2it Milk Trade: 900 gm (1.9lbs) tin Infant Formula

1 x 40ft Container of 17,500 Tins of Formula contract per month for 12 months



- The Terms of the Trade are for a 50% deposit on gross sale or in this example of 17,500 sold @ USD \$14.00 per Tin which equates to USD \$245,000.00 sale @ 50% = USD \$122,500.00 deposit.
- The Black Opal or Platinum Trader funding opportunity is USD \$60,000.00 for a restricted number of Members. This figure is the balance between the 50% deposit paid by the buyer and the Hop2it wholesale price.

Financial Specifics of Example Order:

- Wholesale buy price @ \$10.00 USD per tin = \$175,000.00 per container.
- Sell Price \$14.00 USD per tin = \$245,000.00 sell price per container.
- This equates to a Gross Profit of \$4.00 USD per tin = \$70,000 Gross Profit per container.
- 12 x containers = 210,000 tins
- Contract value is USD \$840,000.00 for 12 months of the contract.
- Therefore, 55% of \$840,000.00 is \$462,000.00, which would equate to a gross profit of \$38,500.00 per month divided equally between 1 - 6 participating Black Opal Traders, (or equal number of Platinum Members making up the Trading Float required). These Members trading floats of \$10,000.00 (or \$2,000 for Platinum's), utilized for the trade's product purchase, equating to **\$6,416.00 per participating Black Opal Trader (\$10,000.00) per month, on a revolving monthly container-by-container basis.**

"It is important to note that at no time does Hop2it hold or have access to any trader funds outside of the Trade. These funds act as a Traders float for the purchase of product and requisites and are allocated for the development and management of each trade where such funds are applied by trading members."



3. Retail Trades

Retail trades are the core of the Hop2it business model. Traders will be able to purchase through their trading desk Hop2it (mostly) branded product at wholesale prices and contract Hop2it to sell that product directly to consumers, mostly in Asia and the US with Hop2it's assistance of course. In China, these sales will occur through Hop2it's Government licensed e/m Commerce portals among other channels to market. Traders will share in the net profits generated from these sales.

Example of a Retail Trade:

Australian Organic White & Red Wines to the US.

Carton Price (12 x 750 ml bottles) Wholesale USD \$36.00 per carton. Retail USD \$72.00 per carton.



Retail trade of 55 cartons per USD \$2,000.00. Retail profit of USD \$1,980.00 per USD \$2000.00. Traders profit will be USD \$891.00 per trade or approximately a 45% Profit.

While Hop2it uses a “retail” price, the price and marketing is targeted for the US restaurant industry.

One of the advantages of retail trades is the speed at which they are completed. From the initial announcement of trade to completion, the timeframe can vary from a matter of hours to a maximum of 6-8 weeks dependent upon freight and customs.

Why Traders?

While Hop2it anticipated and allowed for wholesale inquiries in its business model, it did not anticipate the level of profit that would be available by acting as the buyer and seller in these trades. However, this became apparent as Hop2it negotiated and established its supply lines for its e/m commerce retail business.

While the profit is significant, the costs of funding wholesale trades, which can be in the millions of dollars a month is beyond the cash flow available at this stage of the business.

Instead of seeking ‘traditional’ funding, (since Hop2it is an innovative company in every sense of the word), Hop2it created an innovative win: win: win solution by designing the



virtual Trading Desk business model supported by Hop2it as the international Trading Floor. This new model also resolves one of the biggest problems to achieving success in Asia, which is funding the demand and maintaining supply if you are successful. Traditionally, only multinational corporations had the ability to fund this type of business, however, with the advent of the Member's Trading Desks, Hop2it is able to compete and produce the win: win: win solutions for buyer, seller, Hop2it and its trading members. It needs to be said that while the returns on offer to Hop2it's trading members are extremely generous by traditional standards. The intention behind this generosity is to create a team of traders who will keep facilitating the rapid growth of the company.

Hop2it is in partnership with each trading member, in that Hop2it does not pay any money out from profits until a sale occurs. Therefore, Hop2it understands the variables for every sale and what quantities are being sold and subsequently paid to our traders etc. This way Hop2it makes a profit in partnership with its trading members. Also even after paying its traders, the company still make more profit than it would have if it has acted solely as a wholesale agent. This process is controlled by a Trading Software Application developed by the company and which forms part of the company's assets.

HOP2IT TRADING SEATS

THE HOP2IT BLACK OPAL TRADER

The Black Opal Trading seat is a position designed to primarily focus on the wholesale trades. Nevertheless, Black Opal Traders can participate in all Hop2it trades. The trading seat is a business opportunity and is not to be mistaken as investing. The trading seat is a virtual business that can be operated from anywhere in the world on any internet enabled device. Hop2it software is designed for the 'next generation' way of conducting business i.e. m/commerce working off on any smart phone and forms a major part of how the company conduct retail business in countries and markets such as China and the Sub-continent.



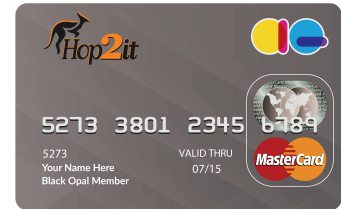
The world we live in is in a constant state of volatility, so a huge benefit to being a Black Opal Trader is that they are provided with an offshore income opportunity easily operated from anywhere in the world. As such, Black Opal Traders are invited to participate from any



part of the world, but understand the opportunity is limited. It is estimated that there will be no more than 250 Black Opal Traders in total. Remember, the income earnings potential of this position, is believed by the company to be life changing!

Black Opal Trading Seat Business Offer:

- 1 x Hop2it International Unit FREE (value \$3,500.00)
- An Aerapay International e-wallet Account FREE
- 2 x Hop2it MasterCard's linked to your Aerapay Account
- 1 x Black Opal Trading Seat - \$2,500.00 (\$1,000.00 USD annual administration fee) fee includes full training package on the industry and how the platform operates.



For a Total Cost of USD \$2,500.00 and a minimum Trading Float \$10,000.00 USD.

Note: The Black Opal Trading Seat and Trust Unit/s are a willable, saleable or transferrable business position (pursuant to Hop2it Terms & Conditions of Trade and Unit Trust Deeds)

THE HOP2IT PLATINUM TRADER

The platinum trading seat is designed as a lower dollar entry point business opportunity. This position has been created to open the Hop2it trading opportunities to more people. For people who qualify, it is possible to upgrade to a Black Opal trading position later on and when Black Opal seats become available in the future. The first preference for any membership upgrade will always be given to Hop2it Platinum Traders.



While the projected returns for Platinum Traders are still exceptionally good, the risk factor is perceived as higher as there are no guaranteed buyers when a trade is initiated. This being said, Hop2it only engages in selling high demand well-priced products for a lower price than competitors sell. The Milk Trade as an example of one of the Trades that are currently on offer is a manufacturer trade offering exceptional returns for risk over a 3-year term of this trade. This is an infrastructure level trade at the core of the global Hop2it business model.



Platinum Trading Seat Offer:

- 1 China Direct Milk Unit (Value \$1,250.00)
- 1 US e-wallet FREE with local account access (*traders hold their trading funds in this account*)
- 1 Hop2it branded Visa debit card FREE linked to the e-wallet
- 1 Platinum trading seat \$650.00 (*\$350.00 annual administration fee*)

Total cost of Platinum Trading Seat is \$850.00 USD trade set-up fee and a minimum \$2,000.00 USD trading float.

Note: The Platinum Trading Seat is a willable, saleable or transferrable position (pursuant to Hop2it Terms & Conditions)

If you consider the costs of entry, weighed against the low level of calculated risk associated with the commodity trades, there are few business opportunities that rival a



Hop2it Trading Seat. In reality, there may be possibly only one reason that would stop you from participating in this opportunity besides not having the money, and that

reason would be that you do not believe this to be real. Most people who first look at this opportunity feel this way because they are pre-programmed to believe that these levels of financial returns are impossible. If that is you, go ahead and let us help you dig a little deeper where what you will find, we are sure will put your mind at rest.

Hop2it is one of the first companies to enter China's "closed loop pre-paid payment market", a \$6.8 trillion a year market, promoting MasterCard and other financial services products in that market. Hop2it has a Tier2 ISO (independent reseller agreement) with MasterCard partners for Mainland China, which enables Hop2it to issue our members and others with our branded MasterCard and other merchant services to Chinese citizens and businesses. Chinese businesses have difficulties accepting other foreign cards (Visa, MasterCard) and many Chinese have difficulty purchasing products, services, travel, real estate and other investments outside China. Previously, they could only sell using portals like Ali Baba and others where they pay upwards of 6% plus fees. Hop2it plans to offer Mainland Chinese, the opportunity to obtain a Hop2it MasterCard powered debit card. This card works in all ATMs globally (including the 23 Chinese banks' ATMs) and allows Chinese to legally



spend/invest up to \$50,000.00 USD per card, per annum offshore. The Hop2it MasterCard will build significant credibility with normally wary Chinese shoppers. In addition, this card for the first time enables Chinese Citizens to send/spend/Invest money offshore legally.

Hop2it also has begun a similar program in the US using Visa Cards, which is aimed at servicing the US market and direct online sales to Chinese of US and other western products.



In 2016, Hop2it positioned itself to take advantage of the huge supply vacuum in the Chinese infant formula and other adult milk powder product markets. Just the infant formula market alone is over \$15 Billion USD a year and growing at double digit rate annually. These growth figures are prior to the dropping of the one child policy by the Chinese Government, which is estimated to add an additional 600 million Chinese by 2050.

When the Chinese government opened the borders in 2008 to foreign infant formula suppliers, they solved one issue and created another. While they now had a reliable high quality supply of formula, the major multinational companies who marketed infant formula took total advantage of the vulnerable market and were eventually caught price fixing, bribing and breaking Chinese import laws. Despite fines in the hundreds of millions for this type of business behavior today a 900-gram tin of foreign infant formula retails on the supermarket shelf in China for between \$44.00 and \$48.00 USD. Imagine what this means when a newborn to 6-month old baby consumes 4 tins of formula a month and the average wage is \$90.00 a week. By comparison, the cost of a tin of formula in the US is around \$40.00 where the average wage is \$1,000.00 a week.



Last year the Chinese government grew tired of this type of business behavior and changed the laws regarding labeling thereby limiting the market to virtually only manufacturers as suppliers. This reduced the number of infant formula brands in the Chinese marketplace from 2,500 to 550. In addition, they also cut local Chinese dairy licenses from 125 to 67.

In the meantime, Hop2it secured supply of infant formula and other milk products from Australia, New Zealand, South America and Europe. It achieved this by aligning itself to the



“new” retail paradigm in China. At present in China, almost all of the big marketing companies are gone, and most of the best-known OEM brands in the market place are also gone. This has created a massive opportunity for the limited number of dairies around the world that are licensed through a certification process to supply product to China. However, the reality is that these dairy companies are milk powder manufacturers and know little or nothing about marketing or retailing in China. The Hop2it business model is the perfect fit for these companies.

Conclusion

Every year, humans use more of the earth’s rapidly depleting natural resources and humanity assimilates more and more farmland for “more important” uses. Countries like China already struggle to feed their massive populations and yet they will add another 600 million Chinese to their population over the next 35 years. Hop2it’s business model is simple - provide products to these growing populations delivered to their door at better prices than the competition. The Hop2it proprietary software provides a paradigm shift in how “International Trade” is conducted away from multinationals to providing a means for small to medium businesses to engage in international trade directly with customers all over the world. Hop2it has the warehouse, “pick & pack” and logistic capability and is able to deliver products all over the world and importantly ensure payment simultaneously through the Hop2it payment platforms.

You are being invited to participate in this opportunity and be a part of this exciting change as one of the first individuals to have a seat at the table of international trade while profiting at a life changing level.

The ball is in your court! If you have any questions don’t hesitate to ask your regional Referrer. Thank you for your time, we look forward to including you in this exciting new way of doing business for the benefit of all.

