



# #7

# OmniNews

new, important, unusual and interesting

about

crowdsourcing

outstanding people

and outstanding companies

February 2019



# Review of the issue-appeal to readers

Dear readers! We are glad to meet you again!

Our issue comes out soon after the New Year on the Eastern (lunar) calendar and our first article - about very familiar and at the same time completely unknown to us **animals representing the coming year**.

We pass from funny pigs to serious topics, related to crowdsourcing. **Who contributes more to the development of human civilization**: individual geniuses or communities of people (crowd)? The following article states that this is a **crowd consisting of geniuses** (or at least just talented people).

We are introducing our **new customers**, who started working with us in the first quarter of 2019. And these are companies designed and capable to cause revolutionary changes in key markets for the modern global economy: **CAURI** - in the financial services market, **Empleos** - in the labor market.

We will talk about how companies see their future, and for what tasks they need experts and supporters, to which all interested readers can join.

A few more articles are thematically connected with the new customers, but at the same time tell about interesting and informative facts related to tourism, history, electronic and mobile commerce... You will learn **why to come to Georgia**, what was **the most common currency in the history of mankind** and what can be the **financial institutions of the new generation**.

At the end of each year (this time according to the European calendar) Nobel prizes are awarded. A week before the Nobel week, the Ig Nobel prizes are awarded at Harvard - for unusual and witty research (by the way, awarded the Nobel laureates). And very often it turns out that funny and unusual ideas, awarded the Ig Nobel prize, give a huge long-term practical effect. The same often happens with the proposals obtained through crowdsourcing. So, our final article is about **Nobel and Ig Nobel prizes**.

And finally, the final bonus is the **announcement of the crowdsourcing novel**, which Mikhail Treyvish plans to create in an alliance with the emerging crowd.

We wish you pleasant, exciting (and, of course, useful) reading!



*Mikhail Treyvish, Founder, OmniGrade*

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## Year of yellow earth pig

In the coming year, the yellow dog passes the baton to the earth pig. Not so long ago pigs became quite popular as pets. Not a usual pig, but mini pigs - a special breed that began to grow in Germany from 1950-ies using small wild boars and Vietnamese pot-bellied pig. In this article we have collected for you interesting facts about mini-pig:

- German scientists have proved that mini-pigs are much smarter than dogs and cats, they are easily accustomed to the litter box and can remember a few dozen of commands.
- With an average weight of 40-80 kilograms of mini pigs, the smallest adult representative of the Italian Mayyalino breed mini-pig weighed only 800 grams.
- Very often, mini-pigs are used for laboratory studies, as they have very unique inner organs, similar to human one.
- Mini-pigs can imitate the voices and intonations of other animals. So if the mini-pig lives with the dog, after a while it can learn to bark.
- Mini-pigs are neat animals than completely refute the opinion of pigs as dirty animals. And they do not sweat, do not shed and are not able to pick up fleas.
- In some countries, police and military use these animals along with service dogs to search for weapons and drugs. And some farmers specially "train" them to search for truffles.
- The fashion for mini-pigs gained great momentum after the release of the family film about the clever and cute pig Babe, who not only did not get to the family table as a "lunch", but also managed to win the dog competition for the title of "best shepherd dog".



## Genius and the crowd

One of the most frequently voiced doubts about the benefits of crowdsourcing is the thesis that the community of non-professionals is unlikely to provide outstanding results in a particular area of business or technology.

But the fallacy of this thesis is refuted by numerous examples of talented (sometimes brilliant) people who created new industries in which they were not professionals (however, there were no professionals at all - for



that they are new industries) thanks to their outlook, intuition, experience in other areas of activity and creativity.

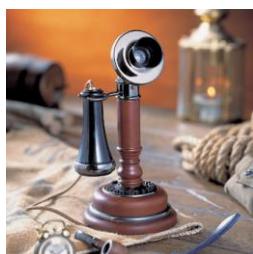
Here are a few examples of people who have made a decisive contribution to the development of the telecommunications industry over the past 150 years - they are all geniuses and they are all non-professionals.

1) **Alexander Graham Bell** is a British scientist, entrepreneur and traveler, founder of National Geographic magazine and inventor of the telephone.

2) **Robert Thompson Sloms** - American journalist, author of the popular books on automobiles, predicted the creation of a mobile phone in 1910.

3) **Leonid Kupriyanovich** - the Russian engineer who created the first experimental model of the portable automatic mobile phone in 1957. Leonid has been working on the creation of innovative medical equipment for a long time.

4) **Stephen Paul Jobs** is an American entrepreneur, inventor and industrial designer. The creator of iPhone, in what his experience of managing the Studio of animated films Pixar helped him.



These are all people of different nationalities and professions, who had a very wide sphere of interests. They would make the perfect crowd if they lived at the same time. But we are sure that the crowd created for OmniGrade customers also includes its geniuses. And for some people it helps to reveal their extraordinary abilities in new areas.

## Introducing client: CAURI

### The future vision of CAURI



В 2025 году CAURI признается международным деловым сообществом самым успешным примером создания глобального онлайн-банка нового поколения, предлагающего высококонкурентные отраслевые решения.

- In 2025, CAURI is recognized by the international business community as the most successful example of creating a global online bank of a new generation offering highly competitive industry solutions.
- This recognition is based on:
  - large-scale business (CAURI is in the top 10 international financial institutions by the number of payments made);
  - the highest degree of reliability and convenience for clients;

- adaptation of its services to the needs of customers from different industries and markets. There will even be the term "caurization", which will mean the creation of a global solution quickly adapting to the needs of different groups of clients and taking into account the specifics of their work as much as possible;
- regular introduction of new innovative products and services.

### Initial tasks for crowdsourcing

- the problem of identifying priority industries and creating services and products adapted to the industry-specific features;
- the problem of drawing up and promoting a special offer for factoring companies;
- the problem of developing a plan for the participation of CAURI in crowdfunding projects;
- the problem of developing elements of exclusivity in the service provided by CAURI;
- the problem of describing the philosophy of CAURI.

## Cauri shells - the most ancient modern currency of human civilization

This story begins a very, very long time ago, about 500 million years. Then, in the Cambrian period, gastropods appeared on Earth, one type of which, cowries (or porcelain mollusks), gave the name of the company CAURI, which will be discussed today.

The name is not accidental, but is associated with one of the oldest and most common payment instruments on Earth, whose role was played by the shells of these mollusks. In fact, it happened not so long, just 3,500 years ago, in China, and this can be considered one of the greatest inventions of the ancient Chinese, the benefits of which are still reaped by mankind. Though, silk was invented by the Chinese even earlier, as well as noodles. But paper, gunpowder and compass appeared later.



From China, cowries penetrated into Korea, Japan, India, Thailand, and the Philippine Islands. In India, cowries appeared more than two thousand years ago, reached its greatest distribution in the IV-VI centuries and remained in circulation until the middle of XIX century.

Arab and then Venetian merchants, by caravan routes, brought cowries to the large African trade center, the city of Timbuktu on the Niger River, where convenient, beautiful shells soon became the means of payment.

Cowries were used as money in Central Asia and even in Europe. In Azerbaijan, cowries were used as money until the XVII century. And in Russia cowries were in circulation in the XII-XIV centuries. They are still found during excavations in the Novgorod and Pskov lands.

So for centuries, different nations helped to prepare the ground for the emergence of the company CAURI.

## Neobanks: a new landscape of the global financial system

Having formulated its vision of the future, CAURI has made a weighty bid to occupy one of the leading places among neobanks - banks of a new generation that use the Internet and mobile applications to communicate with their clients around the world.



We want to remind three outstanding examples of neobanks, whose business model and technology became innovative for the industry in their time.

### Fidor Bank

A legendary German bank founded back in 2009. Fidor Bank offers customers not even an account, but a whole smart account with 25 functions. Among them: traditional payments, transfers to a smartphone, e-mail, Twitter account, savings certificates, one-click micro-credits, currency exchange, purchase of precious metals, mutual lending (peer-to-peer), social brokerage (copying the behavior of other brokers) and much more.

The credit institution has established its own online community, within which participants can share their experience with money, whether it is loans, online transfers or investments in bitcoins. All Fidor Bank products

and community members have their own user rating. The Bank also encourages proposals for new products and services.

### Atom Bank

The bank from the UK received a license and started operating in October 2016. In a very short period of time — from the official launch and until December 2016 Atom has attracted £ 110 million in deposits. The Bank allows you to open deposits and arrange loans remotely. You can also use the Atom app to get a mortgage. The Bank relies on mobile apps, offering login using face and voice recognition.

### Neat Mobile banking

It was launched in Hong Kong in the spring of 2016, combines the technology of artificial intelligence and biometric security. With the help of artificial intelligence technology, the Bank evaluates various behavioral models of customers to help them not to exceed the budget and achieve personal financial goals. In addition, the face recognition system identifies users with selfies.

Neat is primarily focused on servicing startups, as well as small and medium-sized businesses. Neat business customers can pay their wages to employees, manage invoices, and make payments from their accounts. Neat services are available not only in Hong Kong or China, but also worldwide.

## Introducing client: Empleos

### The vision of the future of Empleos



By 2025 Empleos will be the most popular recruitment and HR platform on the Internet with the number of users comparable to LinkedIn and Indeed.com.

It will be the most innovative and advanced solution for the growing gig economy, in the world where temporary employment will become the only opportunity for millions of people.

Empleos will be a global platform localized for all major domestic markets. It will help to increase the cross-border mobility of work force and remote job opportunities.

Empleos token PLEO will become the standard means of payment on the global labor market.

Empleos will invest into innovative HR technologies and startups to bring value-added services to its own platform and develop alternative HR solutions.

### Initial tasks for crowdsourcing

- the problem of creating creative and non-standard methods of promoting Empleos;
- the problem of creating additional services with substantial added value for Empleos users;
- the problem of motivating the continuous use of the Empleos platform.



It is very easy to check how Empleos works and benefit from it. Just visit <https://www.empleos.io/> and register and/or post resume.

## Unusual and hospitable Georgia

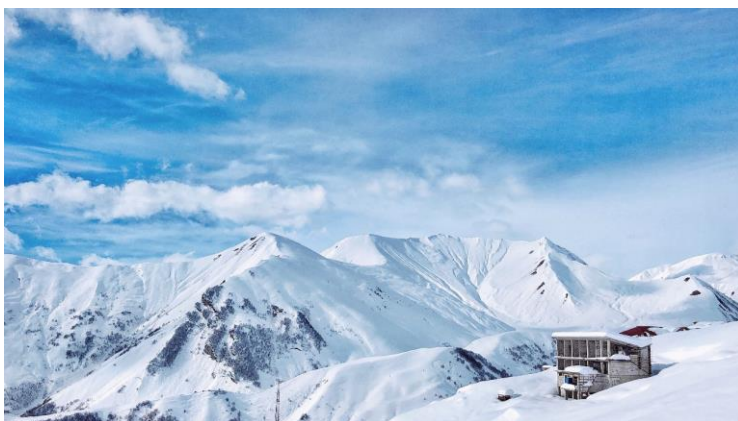
The headquarters of Empleos, our new client, is located in Georgia. We have collected a number of interesting and useful facts about this wonderful country.

The remains of the first representatives of the human race were found in Georgia. They were discovered in 1991 in Dmanisi and date back to about 1 million 770 thousand years ago. They were named Zvezha and Mzia.

Georgia aims to become a tourist Mecca for the whole world. Therefore, all signs, information boards and inscriptions are made in Georgian and English, even turns to the smallest villages.

If someone at a party drunk more than he should, and does not want to drive his car, he can call the police patrol, warning in advance that he does not want to create an emergency situations on the road. In gratitude for this behavior, the police will deliver the applicant and the car to his house. And it's all absolutely free.

In the Georgian high-rise buildings lifts with payment or a personal key are very common. Lifts with payment - to go up, it is necessary to put a certain quantity of coins in the mechanism. Going down is free.



Georgians do not take off their street shoes when they come to visit. If someone does remove it, Georgians can take such a gesture for disrespect to the hosts. Even worse would be to ask for slippers.

Georgians eat meat by hands. It's not from bad upbringing or manners. In this country, barbecue is eaten with the fingers, as if savoring it. The same applies to the national dish khinkali. Moreover, piercing khinkali with a fork, you can lose the broth - the very essence of this dish.

In 2006, in Europe and the UK Ketevan (Katie) Melua, a native of Georgia, became the best-selling singer. In the autumn of the same year, she got into the Guinness book of records, for the performance of the deepest concert in the world, at a depth of 303 meters in the North Sea.

### The recent changes

And on December 16, 2018, the new President of Georgia Salome Zurbishvili took office and immediately significantly reduced the financing of the presidential administration (from 3.6 to 2.2 million dollars), which is a significant part of the total budget of Georgia (for 2019 it is about 4.8 billion dollars). Her decision also

abolished the reserve Fund of the President of the country, which financed activities aimed at protecting human rights, developing innovative and productive opportunities, strengthening democratic institutions and so on. At the same time, the new President refused a salary in favor of creation of the personal Fund with the similar purposes, citing the fact that the pension earned in France would be quite enough for her.

### How to spend time in Georgia

Currently, tourism is actively developing in Georgia, also including skiing tourism. Along with popular resorts, such as Gudauri, less well-known, such as Svaneti, are developing as well. This is a great choice for outdoor enthusiasts. Surely in a few years there will be a lot of visitors, but now it is a great opportunity to enjoy the mountains without tripping over other tourists and not wasting time in lines at the lift. Well, loyal prices and hospitality of the Georgian people will complement the impression, making it even brighter.

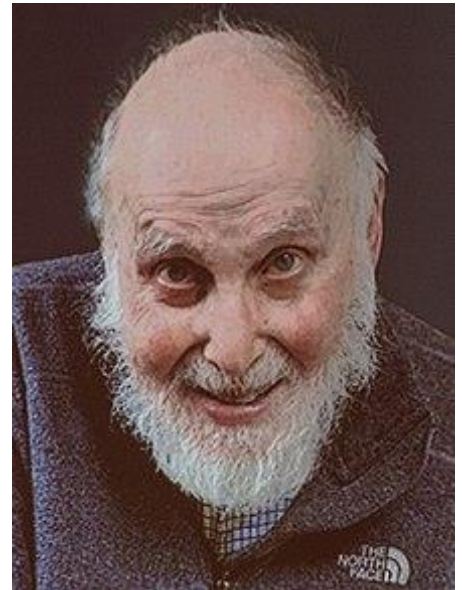


For accommodation while skiing in Svaneti, it is best to stay in Mestia, the district center. From here by car you can get to Tetnuldi ski resorts (15 km) and Hatsvali (8 km). In the resorts themselves the infrastructure for the accommodation of tourists does not exist yet. You can get to Mestia from Tbilisi by plane, by train or by car. The number of slopes and lifts is small, but the region has excellent opportunities for freeride lovers. Except of skiing it will be possible to get acquainted with the peculiarities of national life and local attractions – the Svan towers (about 300 in the region), to visit Ushguli - one of the highest mountain settlements in Europe.

# Nobel and Ig Nobel

## Optical tweezers of Arthur Ashkin

In December 2018, according to the tradition, the Nobel prizes were awarded. One of the noted discoveries in the field of physics was the execution by Arthur Ashkin of one of the seemingly utopian ideas of science fiction — the creation of high-precision tools for the study of the smallest objects on Earth. In fact, Ashkin has created an optical tweezers, the laser beams of which can capture atoms, viruses, particles and other cells. This allows using even the radiation pressure of light - with its help it is possible to move physical objects. "The innumerable areas of application still remain unexplored. But even now, these discoveries allow us to look into the microcosm in the spirit of Alfred Nobel - in the name of the benefit of all mankind", the Nobel Committee explains its decision.



Interestingly, the technique of optical tweezers was developed by Ashkin in 1978. Stephen Chu developed the Ashkin's method for cooling atoms in an optical trap, for which he received the Nobel prize in physics in 1997, 21 years before Ashkin. At the time of awarding the prize to Ashkin himself in 2018 he was already 96 years old, and as a result at the time of writing this article he is the oldest Nobel laureate. Even now Arthur Ashkin continues to actively engage in research, now in the field of concentration of solar energy. He mainly works in the lab in the basement of his house. In 2009-2015, several patents were obtained in the field of solar energy concentration.

## Ig Noble prize

Not far behind the Nobel prize (and given the fact it's awarded when the Nobel laureates are only called, so perhaps, is even ahead) is the Ig Nobel prize, "for achievements that first make people laugh, and then make them think". And the achievements noted by it are quite practical, for example:

- Those who have problems with kidney stones should think about going to an amusement park. Urologists from Michigan proved that riding a roller coaster increases the likelihood of their withdrawal.
- Eating people was not effective. James Cole found out that the cannibals of the Paleolithic period received significantly fewer calories than modern meat-eaters.
- If you need a colonoscopy and want to save money, you can now do it yourself. Akira Horiuchi won the award for the work "Colonoscopy in the sitting position: lessons from self-colonoscopy".
- If there is no cleaning agent at hand, do not despair. Paola Romão and her colleagues from Brazil received a prize for the study of the cleaning properties of human saliva to use it to fight dirty surfaces.
- Do not feel guilty if you have not read the instructions for the purchased equipment once again. You are not alone. Scientists from Oxford proved that the majority of buyers of sophisticated equipment never read the instructions attached to it.
- If you are annoyed by the boss, use a voodoo doll. The researchers proved that workers who mock the doll in the form of a powerful boss, reduce stress level. Bosses do not suffer in this case.



## Final bonus. Mikhail Treyvish. Announcement of crowdsourcing novel



OmniGrade founder Mikhail Treyvish announced the launch of his own crowdsourcing project - writing a novel with the elements of science fiction, philosophy and biology about an unusual world that exists parallel to human civilization and has a significant impact on its development. The book is planned to be called the World of Mo, but only its readers (well, of course, the co-authors) will find out what (or who) is Mo. Anyone can apply for inclusion in the group of authors (which will be a crowd in the project), and the first chapter of the novel will appear in April 2019. Work on the novel will take place on the website [worldofmo.net](http://worldofmo.net).

## Conclusion

We are glad that you have read this issue of OmniNews. We hope the reading was interesting and pleasant for you. We will try to continue to provide you with fresh and interesting information.

If you have any questions or suggestions for improving OmniNews, as well as suggestions for publishing your materials, please email us at [public@omnigrade.com](mailto:public@omnigrade.com) and we will get back to you.

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*Best regards,  
OmniGrade Team*