



# StarWORKS

**Aiming for the Stars and Beyond**



**StarWORKS Global Pte Ltd**  
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WHITEPAPER V.2.0

**An integrated Blockchain  
Ecosystem developed to help  
rebuild the Travel, Tourism &  
Hospitality sector devastated by**

**PANDEMIC  
COVID-19**

# TABLE OF CONTENTS

<b>Disclaimer</b>	4	Business Operations	
<b>Abstract</b>	5	- StarLABS	29
<b>Overview</b>	7	- StarHUB	30
Problems We Solve	8	<b>IEO Structure</b>	31
Company Background	11	Token Benefits & Details	32
Business Model	12	Token Distribution Journey	33
Our Mission	13	<b>Marketing Strategy</b>	34
<b>Market Analysis</b>	14	Marketing Strategy Overview	35
Travel & Tourism Industry Analysis	15	Affiliate Marketing	37
Data-centric Personalization	16	Strategic Objectives	38
Technology Shaping the Future of Travel	17	Roadmap	39
Cryptocurrency Industry	18	<b>The Team</b>	40
<b>Our Ecosystem</b>	20	Executive Team	41
Our Ecosystem	21	Advisory team	44
Technology		<b>Application of Funds</b>	45
- StarTOKENS	22		
- StarCHAIN	23		
- StarWALLET	24		
Products & Services			
- StarTRAVELLER	25		
- StarPOINTS	27		
- StarFIN	28		

# DISCLAIMER

This whitepaper is issued by StarWORKS Global Pte Ltd ("StarWORKS"). It sets out general information about the Company's objectives to commercialize its Ecosystem in a way to provide tools & systems to help rebuild the Travel, Tourism, and Hospitality sector, devastated by the effects of the COVID-19 Pandemic. The document is intended to assist in assessing whether to conduct an independent review, investigation, and analysis of a possible investment with StarWORKS in its mission.

This whitepaper is only available to investors who would not require a prospectus or other legal disclosure document that would be applicable under any Corporations Act.

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***”COVID-19 has decimated the global Travel, Tourism and Hospitality industry - this is unequivocal.”***



***So the compelling question is how to best combat this?***

This whitepaper provides insights into the current global Travel, Tourism & Hospitality landscape and explores the real opportunities that exist as the world and industry rebuild themselves post-COVID-19. There are a number of economic, social, and environmental factors that we have carefully and strategically considered in the development of our business model.

StarWORKS Global Pte Ltd is a Singapore corporation that operates in the hospitality sector, predominately in Bali, Indonesia. We have developed the StarONE Initiative, a program that combines elements of the StarWORKS Ecosystem into products and services to assist the Travel, Tourism & Hospitality industry recover the post-COVID-19 Pandemic. Underpinning the StarONE Initiative is a combination of Blockchain, Big Data, and AI (Artificial Intelligence) technologies integrated into business operations, packaged in a way to stimulate international travel & tourism and rebuilding of the economics of the industry.

# ABSTRACT

StarWORKS has identified opportunities for the application of blockchain into business and we intend to explore and take advantage of this with the commercialization of our products and services.

Blockchain, as a peer-to-peer transactional version of a payment system, will be commercialized to connect guests directly with the venue; the Resort, Hotel, Restaurant, Airline, and/or Service Provider without the requirement to channel funds, channel time & energy through a Bank, Travel Agent or any other third party. Digital signatures and Smart Contracts will provide part of the solution, however, we propose a solution that links marketing, financial, operational, and promotional functions to allow uninterrupted and immutable transactions in the industry.

The Blockchain/Crypto network timestamps transactions by hashing them into an ongoing chain of hash-based proof-of-work, forming a record that cannot be changed without redoing the basic agreed “contract”. The chain not only serves as proof of the sequence of events, but as long as a majority of nodes/computers are not cooperating to attack the network, they will generate the longest chain and outpace attackers. The network itself requires minimal structure. Nodes can leave and rejoin the network at will, accepting the longest proof-of-work chain as proof of work.



The proceeds of Private Sales of StarX Tokens, an anticipated IEO offering, and listing of StarX on LATOKEN’s Platform will be invested in the further development and launch of the StarONE Initiative and the elements comprising the StarWORKS Ecosystem.

# OVERVIEW

# Problems We Solve

*We have identified several major problems within the Travel, Tourism & Hospitality industry that our integrated blockchain solution addresses:*

## **Problem**

### **Tourism & Hospitality Industry has been decimated - how do we resolve this?**

The COVID-19 pandemic has wreaked havoc on the Tourism & Hospitality industry globally. *“Indeed, more than 121 million global Travel & Tourism jobs and an estimated US\$3.4 trillion in global GDP could be lost as a result of COVID-19 according to WTTC’s baseline scenario; a figure which could reach 197 million jobs before the end of the year according to our downside scenario due to lack of international coordination and international leadership”*

## **Solution**

### **StarWORKS Integrated Cryptocurrency Ecosystem**

StarWORKS has developed a solution to combat the severe downturn within the global Travel, Tourism and Hospitality industry by adopting blockchain technology within it’s StarWORKS Ecosystem portfolio of products & services. Underpinning our offering is the launch of our StarX Utility on the Ethereum ERC 777 protocol. This StarX will act as the native cryptocurrency for the StarWORKS Group of businesses, business partnerships and affiliates. Later in the year StarWORKS will launch its StarXS Series of Secured Tokens representing asset and/or business ownership. These both fixed and flexible income participating tokens, will be fully secured over digital assets and will be similar in functionality to a traditional or not so traditional “Bearer Share”. They will be part of the innovative and decentralized “DeFi” products & services. Furthermore, StarWORKS will launch its fixed currency asset backed product that links into the StarPOINTS rewards program.

All tokens will have a positive direct impact on the Travel, Tourism & Hospitality sector and will represent an attractive alternative investment in the Tourism industry to those investors who seek profit through investing in their lifestyle. The key elements of the StarWORKS Ecosystem are compelling tools for the Hospitality, Food & Beverage, and Lifestyle Market sectors. The StarWORKS Ecosystem elements and the complete platform is tailored to specific business applications within the hospitality industry, including training & internship programs, marketing, cross-boundary financial transactions, e-commerce systems, as well as the normal everyday business operations of this Industry as it climbs its way through the most devastating time in history for travel, tourism, and lifestyle activities.

World Travel and Tourism Council. 2020. *To Recovery & Beyond: The Future of Travel & Tourism in the Wake of COVID-19.*  
<https://wtcc.org/Portals/0/Documents/Reports/2020/To%20Recovery%20and%20Beyond-The%20Future%20of%20Travel%20Tourism%20in%20the%20Wake%20of%20COVID-19.pdf?ver=2021-02-25-183120-543>

# Problems We Solve

Now is the perfect time to launch our StarX Token and StarONE Initiative program. As the world starts to emerge from the post COVID apocalypse we are perfectly positioned to capitalise on the return of the Travel, Tourism & Hospitality markets.

## **Problem**

### **Cross-border currency fee & transfer limit**

The traditional banking system involves high transaction fees, limited transfer amounts, and lengthy delays (days) in processing.

## **Solution**

### **StarWORKS Integrated Cryptocurrency Ecosystem**

With our cryptocurrency, we can minimize the cross-border transfer fee and offer unlimited money transfers. Moreover, releasing our own token will help us control the cost and create the opportunity to grow the business and expand our service offering.

## **Problem**

### **Expiring Rewards Points System**

The traditional reward point systems within Tourism & Hospitality have expiry dates. In many cases, the points go unused by customers, cannot be used across borders for commercial or financial nor converted to cash (fiat currency).

## **Solution**

### **Non-expiring blockchain based reward points system**

Within our blockchain technology, our loyalty & rewards program StarPOINTS offers a lifetime points system that can be redeemed into any products and services under the StarWORKS Group and participating businesses and merchant partners around the world. A major advantage is not only the ability to exchange goods and services, but customers can also trade and exchange it for fiat money.

***“Our integrated solution will stimulate the Travel, Tourism & Hospitality industry offering better services and products with the help of blockchain technology. It can create new opportunities for people who work, invest and play in the Tourism and Hospitality industry.”***

# Problems We Solve

## **Problem**

### **Limited use of Blockchain Technology within Travel, Tourism & Hospitality Industry**

There appears to be limited use of Blockchain and other leading-edge technologies to enhance, streamline and improve the industry as a whole.

## **Solution**

### **StarWORKS Integrated Blockchain Solution**

StarWORKS will be one of the few first businesses that have integrated a traditional Travel, Tourism, and Hospitality business with advanced technology such as Blockchain, Cryptocurrency, Artificial Intelligence, and other integrated technologies that will be advantageous to this industry.

## **Problem**

### **Limited Funding & Guidance to Travel, Tourism & Hospitality Industry**

The industry is fragmented and lacks overall guidance and access to funding - more so now than ever due to COVID-19.

## **Solution**

### **Fund Travel, Tourism & Hospitality Businesses & Offer Guidance**

After the pandemic, we want to stimulate and help the recovery of the Tourism industry. Our goal is to fund businesses within the Tourism and Hospitality industry that have been badly hit by the coronavirus. We will help them to develop and maintain the business to keep going after the pandemic or in the next 5 years. By that, we can help save millions of workers who would be losing their job.

## **Problem**

### **Lack of Infrastructure for Travelling Business People & Businesses**

Many business travellers and small businesses lack the knowledge, expertise, and connections to access a wide range of business services under one roof.

## **Solution**

### **StarHUB Shared Workspaces**

We will create an entire ecosystem of shared workspaces (company-owned & franchisees) that include Hospitality, Entertainment and several other services/facilities such as Crypto ATM terminals, etc.

# Company Background

StarWORKS, established in Bali, 'The Island of the Gods', has been successfully operating in the Tourism and Hospitality sector for over 20 years. Comprising several complimentary industry business entities, our portfolio encompasses nightclub, entertainment genre through to cafe culture, specialty culinary offerings, spa, massage, and luxurious villa accommodation. In 2001, PT Island Concepts Indonesia Tbk was incorporated to operate the villa and spa resorts businesses of StarWORKS. It became a listed public company in 2004.

The foundations of StarWORKS are strong with the principals having successfully managed businesses within the group from within Indonesia, Australia, and the USA. Our business ethos is driven by a passion to develop and manage businesses that engage with customers and create loyalty through intrinsic brand recognition, rewards, and customer experience.

Currently, StarWORKS is operating, integrating, and upgrading its businesses with Blockchain and AI technologies. StarWORKS' mission is to develop products and services from its StarWORKS Ecosystem, commercialize and introduce them into the Travel, Tourism, & Hospitality industry globally. StarWORKS believes Blockchain can solve many problems facing the industry and create better opportunities for the people who work in the industry.

## Awards Received by the Group

2009	An Affiliate Member of Resort Condominiums International, LLC
2012	Winner, Certificate of Excellence by Tripadvisor
2012	Winner, Travellers' choice by Tripadvisor
2013	Winner, Certificate of Excellence by Tripadvisor
2015	Winner, Certificate of Excellence by Tripadvisor
2019	Best of the Best Award, The Top 50 IDX Companies for 2018 by Indonesia Forbes
2020	Best of the Best Award, The Top 50 IDX Companies for 2019 by Indonesia Forbes
2021	Traveler Review Award 9.4 out of 10, Booking.com

# Business Model

StarWORKS business model is as an incubator, accelerator, and investor. Invest in technology, invest in the Travel, Tourism & Hospitality Industry, invest in people. We endeavor to be a mentor-driven business enabler and accelerator. We identify, invest and integrate both products and systems of the StarWORKS Ecosystem into businesses that can take advantage of these benefits. The StarWORKS Ecosystem is primarily targeting the Travel, Tourism, Hospitality, and Food & Beverage sectors.

At the core of the StarWORKS Ecosystem is blockchain technology using smart contracts, a list of digital records, or public ledgers where transactions are recorded and stored. All the information is stored anonymously and is secured using cryptographic ciphers. Every record is saved in an individual block and linked to the previous block in the form of a chain. Each new blockchain transaction in the network must be authorized or validated by the users in the network.

***“We believe the StarWORKS Ecosystem will have a revolutionary and evolutionary impact on our business and more importantly the global Travel, Tourism & Hospitality Industry.”***

In the Hospitality Industry, this technology operating on a decentralized network makes it very efficient to handle financial transactions, labor hire arrangements across borders, reservations, marketing, and promotions, even procuring development and expansion investment capital.

The use of blockchain technology and integration into the business generally is in its infancy. Globally hotels and restaurants, pubs, and clubs, along with travel agencies, airline companies, and other tourism agencies are working towards adoption.

StarWORKS believes with its 20 years of experience in the sector, it is well-positioned to become an industry leader and profit from being an early market adopter.

# Our Mission



*Through the application of technology, our mission is to develop products and services primarily for the Travel, Tourism & Hospitality sectors, taking advantage of blockchain, big data, and artificial intelligence technologies.*

StarWORKS seeks to build a sustainable environment for the Travel, Tourism & Hospitality industry. The industry needs to reinvent itself if it's to survive this Covid-19 pandemic.

We believe blockchain technology will save and even grow this industry, offering guests and workers alike, a path to a more sustainable future. The past 16 months have exposed us to a preventable crisis. We have seen the industry devastated unnecessarily, seen employees struggling to just feed themselves and their families. This cannot happen again...

We at StarWORKS will endeavor to do our bit. Implementation of the StarWORKS Ecosystem, its products, and services will help rebuild and better prepare the industry for any such future crisis.



# MARKET ANALYSIS

# Travel & Tourism Industry Analysis

Until the pandemic hit the world, there was evidence of a maturing global Travel industry emanating from all corners of the world. In Latin America, online bookings continued to rise, driving an increasingly competitive digital distribution landscape that has been helping connect travelers to more products and improve online travel planning experiences. In China, before the pandemic hit, higher income, favorable exchange rates, and easier visa processes were fueling record-breaking outbound tourism.

China had been the biggest source of tourists for 10 nations – Thailand, Japan, and South Africa were among them. In Africa, progress around liberalized open sky initiatives stimulated the untapped tourism potential. In the Middle East, hotel pipelines and airport infrastructure upgrades had been soaring before the pandemic. Despite their maturity, the US and Europe continued to attract investments as well as tourists.

While local dynamics may be different, travel markets across the globe are contributing to a global travel industry that has reached unprecedented size and momentum.

As per the data shown by Statista, the global travel industry market size had reached US\$1.7 trillion in 2019, making it one of the largest and fastest-growing sectors in the world. In 2021, the industry is estimated to come back to US\$ 1.7 trillion once the impact of COVID starts to decline.

Factoring in indirect contributions, the travel industry contributes to 10.3% of the global GDP. The industry also attracted US\$ 948 billion of capital investment. That is 4.3% of the total investment. The industry also accounts for 330 million jobs.



International travel departures have more than doubled over the last 2 decades from 600 million to 1.4 billion.

While the stage for growth of the tourism industry is set to continue, the COVID-19 pandemic in 2020 was a stark reminder of just how vulnerable the industry is.

# Data-centric Personalization

The travel industry is on the verge of an evolutionary leap where the relationship between customer and brand becomes truly real-time and relevant. Technologies such as AI and machine learning, the Internet of Things (IoT), and near-field communication (NFC) are coming of age and together share the potential to create personalized moments that matter and bring joy to a travel experience still riddled with pinpoint interruptions and a lingering one-size-fits-all mentality. While travel brands have been tiptoeing around personalization for quite some time, 2021 could be a year for meaningful progress.

What are personalized moments that matter? It's brand interaction in the digital or physical realm that demonstrates the willingness of a business to go above and beyond to provide their customers with experiences and services tailored to individual needs and preferences.



It's a frequent business flyer who finds their favorite drink waiting at their seat after they are greeted by name when they board. It's a hotel guest that finds the temperature in their room already set to their liking before they enter. It's a push notification about a jazz show downtown sent to a hotel guest with a passion for live music, with a link for discounted tickets. In the coming years, technology can enable large brands that serve millions of travelers each year to interact with their customers more like a small business.

Along with experiential upgrades, personalized interactions can unlock new revenue streams and facilitate a more surgical approach to marketing and merchandising. Consider the potential solutions for airlines that continue to unbundle their products. Digital promotion for a free checked bag may not be relevant for a business flyer packing light to attend a one-day meeting but may be extremely attractive to a family of four gearing up for a two-week vacation abroad. Increasing sophistication around personalization can help link the right promotions and messaging to the right travelers. **StarWORKS is embracing these technology platforms and integrating them to offer our customers a truly unique guest experience.**

# Technology Shaping the Future of Travel



## Artificial Intelligence

AI is the power behind many emerging technology platforms – from building smarter virtual assistants to techniques around big data.

Travel websites are “learning” to deliver more personalized results for travel planners. Chat platforms are helping suppliers provide better service. Machine learning is helping travel players make sense of volumes of unstructured data connected to their businesses – including photos, video, social network data, and natural language



## Automation & Robotics

A mix of software and hardware platforms that digitize tasks and workflows based on pre-programmed rules, automation essentially takes humans out of the equation.

Automation is starting to have a significant impact on the future direction of transportation. The widespread push to develop connected, driverless vehicle technology is causing many players across the automotive value chain to re-evaluate their business strategies to remain competitive as this paradigm shift in mobility evolves over the next 10–15 years.



## Video/Voice Technology

A close cousin of AI, voice interactions, are already replacing screen time as the adoption of digital home assistants rises. Traveler search-shop-buy behaviors may shift as consumers rely more on conversational exchanges to plan travel and interact with travel providers during their trips. 2018 was the first year a major hotel chain installed AI assistants in every room. Voice still has a lot of growing up to do. Travel is complicated and natural language processing isn't easy but heavy investment may power huge leaps forward in coming years.



## Blockchain

The tech behind cryptocurrency is becoming more than a buzzword in travel. Big players and start-ups alike are looking to blockchain for solutions to industry pain points, including streamlining online distribution and reimagined loyalty programs. The technology also has implications around travel payments, settlement, and fraud. While heavily impacting some industries such as banking, there is still some lingering speculation about the degree of disruption blockchain will spur in travel.

# Cryptocurrency Industry

Today, there are hundreds of cryptocurrencies (each with its own market value) that are being traded — a small percentage of the thousands of cryptocurrencies that have existed over the past few years.

As of January 2021, the combined market value of all cryptocurrencies was about US\$ 1 trillion, which represents a level of value creation similar to Silicon Valley success stories like Airbnb. The advent of cryptocurrency has also sparked many new business platforms with sizable valuations of their own, along with new forms of peer-to-peer economic activity.

A relatively low, but not insignificant, share of value is allocated to duplication (i.e., 'altcoins'), while a growing share has been apportioned to innovative cryptocurrencies ('cryptocurrency and blockchain innovations'). Although bitcoin remains the dominant cryptocurrency in terms of market capitalization, other cryptocurrencies are beginning to cut into bitcoin's historically dominant market cap share.

We have seen the proposition of Facebook's Libra and the People's Bank of China's announcement that they would soon launch a sovereign digital yuan. These bold reveals, which bring the potential of a global digital currency ever closer, caused ripples across the global financial services sector.

Across the board, we saw greater participation from government and central banks in discussions regarding the regulatory environment that this disruptive technology should exist in. And in the growing blockchain community, we observed a move away from 'get-rich' schemes grabbing the headlines in the blockchain space and more viable solutions and consortia taking their place. 2019 brought a broader range of industry players into conversation on blockchain, moving away from the FSI focus that we had years ago predicted.

A study published by market and consumer data provider Statista compiles quarterly figures for a three-year period. The number of blockchain wallet users worldwide has jumped from less than 6.7 million in Q1 2016 to over 34.6 million in Q1 2019. This has involved a constant increase, with every quarter seeing more cryptocurrency wallets than the previous one.



# Cryptocurrency Industry

Cryptocurrencies have gone from an obscure part of finance to center-stage over the last year. In the space of 12 months, bitcoin has exploded from trading at \$8,166 on 8 March 2020 to hitting all-time highs of over \$58,000 in February 2021. Their meteoric rise has been accompanied by increased institutional interest, including big names like HSBC, Goldman Sachs, BNY Mellon and JPMorgan. There are hundreds of cryptocurrencies around the world but the core group of 20 coins constitutes around 99% of the market by volume, according to crypto website CoinDesk. As of 2021, the following are the largest cryptocurrencies:

## Bitcoin

Launched in 2009, BTC, as it is known by its market ticker, is the largest cryptocurrency by market capitalization at \$1.01tn. It was created as a store of value and a means to facilitate decentralized transactions.

## Ethereum

Ethereum (ETH) is a decentralized computing platform which features its own Turing-complete programming language. The blockchain records scripts or contracts that are run and executed by every participating node, activated through payments with the native cryptocurrency 'ether'. Officially launched in 2015, Ethereum has attracted significant interest from many developers and institutional actors. Ethereum is the second-largest cryptocurrency by total market capitalization at \$211.2bn. Ethereum was first proposed in 2013 by developer Vitalik Buterin, went live in July 2015 and relies on blockchain technology. The coin has recently climbed to a high of \$2,325 (6 July 2021).

## XRP

XRP, a cryptocurrency that is popular with banks and other institutions, was trading at \$0.48 on 9 March and has a market cap of \$48bn. The digital currency was created in 2012 by blockchain company Ripple Labs and runs on its own blockchain protocol called Ripple.

## Stellar

The co-founder of Ripple Labs Jed McCaleb created the open-source blockchain payment system Stellar in 2014. Lumens is the native cryptocurrency for the system. Stellar is trading at \$0.42 on 9 March and has a market capitalization of \$44.7bn.

## Tether

Tether, originally dubbed Realcoin, was launched in 2014 and is pegged to the US dollar – making it one of the first cryptocurrencies to do so. It was trading at \$1 as on 9 March. The digital currency is the largest stablecoin – more stable because it's tied to a fiat currency – by market capitalization at \$37.6bn, according to CoinDesk.

# OUR ECOSYSTEM

# Our Ecosystem

The StarWORKS business is an active participant in encouraging the growth and development of the blockchain world. We also seek to expand into community-based businesses whereby education, training, technology, and opportunities converge.

We see the day when the adoption of smart contracts and the implementation of blockchain will be an everyday event in our personal and business lives. StarWORKS "Ecosystem" platform elements are and will be more than a vision; they are a strategy to accelerate both personal and business wealth, health, growth and excitement.

## StarWORKS Ecosystem





Status - **OPERATIONAL**

StarTOKENS divided into 2 (two) classifications - StarX Utility (operational) and the StarXS Secured Series of Tokens (in development for future release).

#### StarX Utility Token (operational)

The StarX token is the native currency of StarWORKS and developed based on the Ethereum Blockchain ERC 777 token standard. Released in 2019, StarX is the utility token that initial angel investors were issued. These investors provided the development capital to help develop the StarWORKS Ecosystem to its current state of readiness. As we move forward, the products and services within our Ecosystem will be offered to the Travel, Tourism, and Hospitality sector to assist in its rebuilding after the disastrous effects of the COVID-19 Pandemic. StarWORKS will now launch the StarX on suitable digital exchanges, initially as an IEO, to raise funds to complete and commercialize the elements of the StarWORKS Ecosystem.

The StarX token will be launched on the LATOKEN exchange which enables holders to trade, exchange with other coins or tokens and offer the ability to cash out. In 2019, StarWORKS issued 1,000,000,000 StarX tokens with the smart contract address `0xC4e8A9D47000Ab8E59c7031e311762c68215e467`. There are approximately 125,000,000 StarX Tokens held by individuals and corporate investors.

#### **StarXS Secured Token Series** (under development)

The StarXS Token Series comprises both StarXS and StarXT tokens that are attached to the system, products, and services being developed under the StarWORKS Ecosystem. These tokens will be developed under StarWORKS Blockchain (StarCHAIN) according to specific functions and features.

##### **StarXT Token**

When released, StarXT will be a native token used within our StarTRAVELLER program. Initially members joining will be offered our StarX token which will be converted to StarXS upon its release. Members issued with this token receive a range of benefits including bonuses, 10% fixed interest, dividend participation and lifetime membership guarantee. Refer to page 25 'StarTRAVELLER' for further information.

##### **StarXP Token**

When released, StarXP will be a native token used within our Loyalty & Rewards program StarPOINTS. StarPOINTS are issued to members as a reward for spending their StarXP with merchants registered within the StarWORKS Ecosystem. Members can enjoy a host of benefits including non-expiring points, gift transfers and redemption of points for products and services as well as exchange to other crypto coins/tokens or even fiat currency.



Status - **IN DEVELOPMENT**

StarCHAIN is Starwork's proprietary blockchain technology that is being developed for our StarXS Series Tokens. Major benefits include that it will require fewer gas fees and energy consumption. StarCHAIN will negate the requirement of StarWORKS to invest and carry an inventory of Ether which is enjoying a rapid increase in value which in turn requires a higher gas fee per transaction. On the release of StarCHAIN we will offer migration of StarX from the incumbent Ethereum blockchain.

StarCHAIN is specifically developed for the Travel, Tourism and Hospitality Industry which forms the basis of our Ecosystem. Products and services will become optimized to provide greater levels of customer satisfaction with secure, safe, and transparent transactions. In real-life examples, when a customer books a hotel they will be able to see current room availability, inquiries, orders, cancellations, refunds and claims will process via smart contracts using our StarCHAIN blockchain. Online booking agents can also take advantage of this technology for accommodation and flights to minimize human error, wrong/double bookings, scams and so much more.



Businesses can also take advantage of our platform, whether it be a multinational or small business that requires further growth and expansion. For example, running a loyalty program can be costly and heavily resource dependant. However, by using StarCHAIN all data will be managed and secured by smart contracts. Every transaction recorded on the blockchain will help businesses become far more efficient and less susceptible to error. The loyalty program can allow for points to be rewarded in token/coins and securely stored for redemption, trading, or cash conversion.

StarCHAIN offers a plethora of advantages and benefits to the Travel, Tourism & Hospitality industry and creates more opportunities for businesses, employees, and customers.



Status - OPERATIONAL

StarWALLET, initially developed to manage StarX tokens is an ERC 20 compatible wallet where users can store their crypto assets. StarWALLET has various functions allowing for purchasing of StarX tokens, management of integrated StarPOINTS reward program (from participating StarWORKS business partners & merchants), payment transfers, promotional offers and monitoring of StarX price.

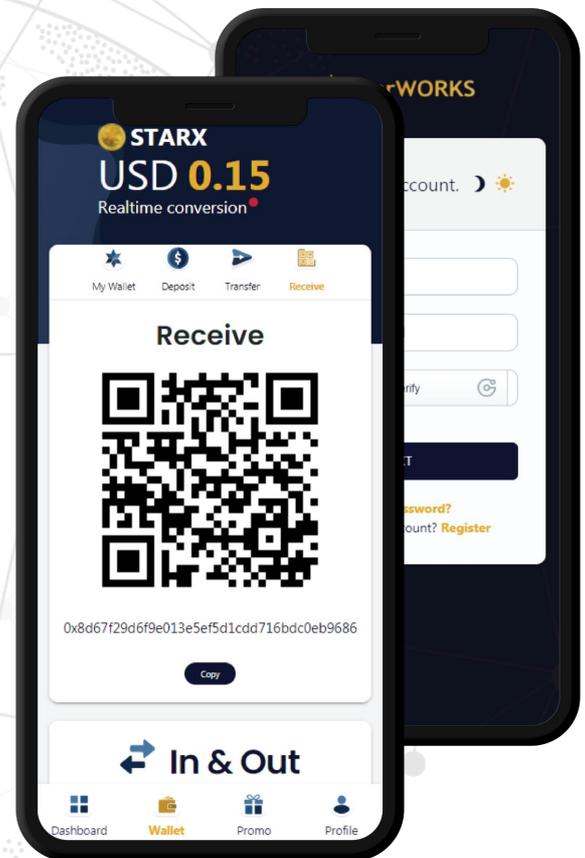
StarWALLET, with “tap and go” functionality is also an important element of the StarWORKS Ecosystem used to support and record financial activities as well as actual purchases of goods and services.

Future development offering “tap and go” enables the users to use StarX or StarXP (StarPOINTS program) as a currency to pay expenses in everyday situations. The payment system is available to those merchants that registered on the StarWORKS Ecosystem platform. In addition, every transaction is rewarded via the StarPOINTS program, a marketing and promotional tool available to StarWORKS Ecosystem adopters.

Under the Ethereum network, StarWALLET is known as an ERC 20 compatible wallet allowing it to store other tokens apart from StarX tokens.

### Security

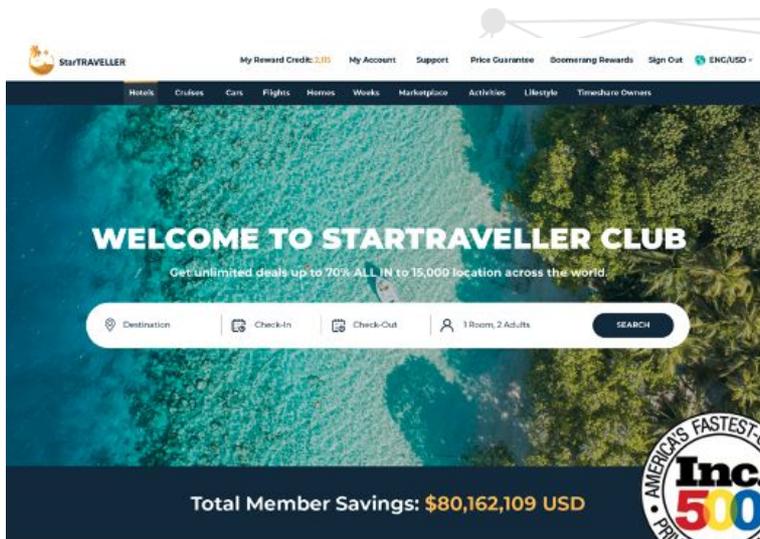
We have incorporated 2FA (2-factor authentication) security into the architecture of the wallet which the user can initiate. In addition, Captcha is intergrated for protection against robot/computer theft or fraud. The development of StarWALLET uses a layered security program with all core transactions such as receiving and transferring tokens using blockchain. Future developments will also incorporate fingerprint recognition/sign-in on the mobile app.





Status - **OPERATIONAL**

StarTRAVELLER is an exclusive membership-only online travel club developed for the StarONE Initiative. Access via a secure website allows members to make a variety of global bookings from travel, hotel & resort accommodation, flights, car rental, cruises, theme parks, sports packages and so much more - all at heavily discounted rates that are further backed by a 'best price guarantee'.



#### Exclusive member access:-

- ✓ Hotel reservation
- ✓ Flights Booking
- ✓ Tour Package
- ✓ Cruises
- ✓ Travelling Activities
- ✓ Holly Trip
- ✓ Sport Tour
- ✓ Group Tour
- And many more

Members pay an initial lifetime joining fee. This fee is represented by StarXT Secured Income earning tokens (initially StarX tokens which will be converted to StarXT upon its release). Upon signing as a member they also automatically become a holder of StarXT crypto tokens with an annual interest more than covering the StarTRAVELLER Club annual dues. In fact, the StarXT token may provide additional income for members to spend whilst on holiday.



Bali



Las Vegas



Los Cabos

StarTRAVELLER members can at any stage sell/dispose, transfer or upgrade their membership status. The StarTRAVELLER membership also provides a reward points program which can be redeemed for various products and/or services. Rewards points may also be converted to StarPOINTS (our StarWORKS loyalty program) and securely held in our StarWALLET.



Integrating into the StarTRAVELLER program will be the StarXP token which will derive its value from cost-efficient universal loyalty points. StarXP will be a decentralized and cryptographically secure token. StarXP is a crypto-asset that is robust and redeemable at the holder's discretion, unlike any other reward point. For customers, StarXP has immediate utility as it can be used to pay for hotel bookings and services on the StarTRAVELLER platform and beyond.

Members booking history & reputation, built over time on the platform can be analysed by hotels allowing them to serve guests with bespoke offers. This also allows for direct relationship building between hotels and membership guests. StarXP utilises crypto-economic alignment for the different players within the travel economy. StarTRAVELLER aims at building and maintaining a network effect that can dramatically reduce the commissions from up to 30% within the existing OTA model down to 2.5%

### StarTRAVELLER Value Proposition

01

#### Range of services in the hospitality segment

StarWORKS will provide a range of products and services including package deals of accommodation and entertainment, nightlife entertainment, merchandising, personal/couple tours, spa services, online travel bookings and family / kid-friendly holidays.

02

#### Packages to suit various budgets

StarWORKS will also offer deals and all-in packages every year on special occasions and holidays to provide packages on a limited budget. This will ensure savings for all customers.

03

#### Lifetime loyalty points

StarWORKS enables the offer of lifetime loyalty points for customers by adopting blockchain technology in its business.



Status - **IN DEVELOPMENT**

StarPOINTS is a loyalty program offered by StarWORKS. This is a marketing program that allows merchants to record their loyalty programs on blockchain. StarPOINTS is built into the StarWALLET (e-wallet), which is convenient for both merchants and users to manage and use.

In today's world, people usually hold more than one card as they join various loyalty programs. These consist of frequent flyers, travel agents, supermarkets, cosmetics, coffee rewards and many more types of cards. Users may have to carry more than 10 cards at once when they leave home or the office. With the StarWORKS Ecosystem, the user can store many cards electronically and can simply select the applicable merchant card from their StarWALLET.

Blockchain technology will help solve problems associated with managing and tracking reward programs. StarWORKS' StarPOINTS program will also benefit the merchant in expanding the reach and efficiency of their programs using StarPOINTS as a currency.



StarPOINTS are issued to users as a reward for spending their StarXP tokens with merchants registered within the StarWORKS Ecosystem. The merchant benefits from spending less time managing the loyalty program and more time operating their business. The customer on the other hand, has various programs under one simple management application. In larger business operations, companies can remove the liability created by the issuance of reward points from their published financial accounts and replace it with an asset.



Status - **IN DEVELOPMENT**

StarFIN aims to incorporate Blockchain into traditional financial systems and services such as Insurance, Finance, and Commerce which in turn are integrated into the StarWORKS StarTRAVELLER program. StarFIN is a “DeFi” product, a decentralized financial system without a central Bank, Insurance Company or Stock Market Exchange exercising its total control over transactions.

Token holders can lend, borrow or trade within the crypto economy, as a traditional bank does with fiat currency, and earn interest as a lender. Borrowing and lending are among the most common use cases for DeFi applications. But, there are many more options, such as becoming a StarWORKS OTC Affiliate, a liquidity provider and income earner to a decentralized market exchange. Interest rates are typically more attractive than traditional banks and barriers to participation are low compared with banks lenders and borrowers. The only requirement to take out a DeFi loan is the ability to provide the collateral of your StarXS Series Token (the token series attached to StarWORKS products and services).

StarFIN will also provide comprehensive travel insurance that allows StarWORKS to offer the hospitality industry a complete package to both businesses and customers. StarFIN insurance offers a wide range of protection such as travel delay, lost or damaged luggage, medical expenses and hospital expenses with a blockchain transaction that instantly processes a claim using smart contracts.

Smart contracts are code that carries out a set of instructions on the blockchain and allows DeFi applications to run. They are a point-to-point contract without the involvement of a third party such as a bank or an Insurance Company and cannot be broken or modified without the agreement of parties to the contract.

Cryptocurrencies are volatile, the value frequently fluctuates which makes their securitization difficult to manage hence StarWORKS StarXS Series of Secured “Stablecoin type” Tokens is the Cryptocurrency at the core of the STARFIN products.



## Decentralized Finance

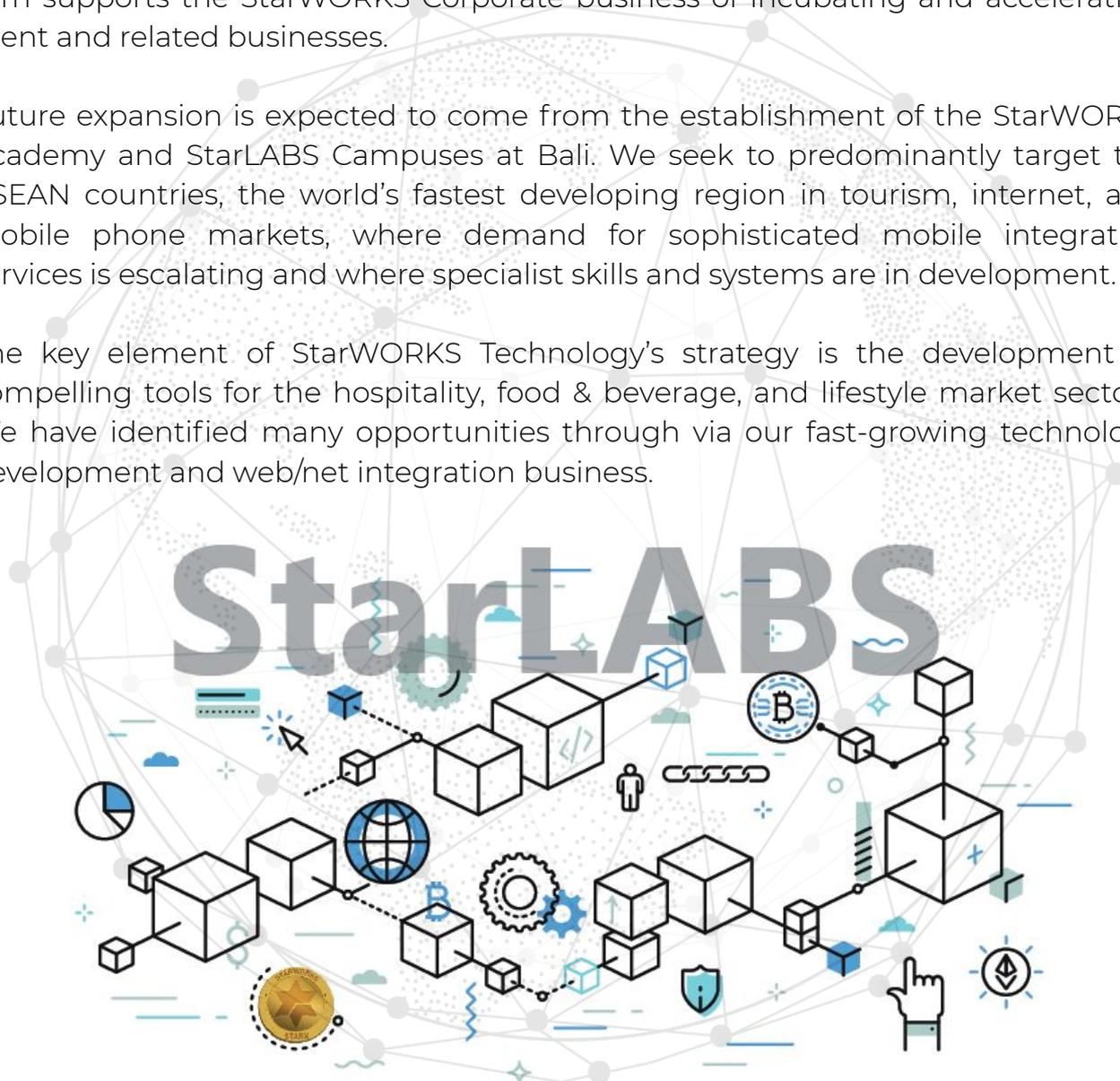


Status - **OPERATIONAL**

StarLABS operates as a separate business within the StarWORKS family of businesses in Bali, Indonesia, and Los Angeles, California and includes financial and digital marketing, data mining, social media, blockchain technologies, hosting services, point-to-point transaction processing, web and mobile phone apps, and much more. Integration is a key component of StarWORKS Technologies which in turn supports the StarWORKS Corporate business of incubating and accelerating client and related businesses.

Future expansion is expected to come from the establishment of the StarWORKS Academy and StarLABS Campuses at Bali. We seek to predominantly target the ASEAN countries, the world's fastest developing region in tourism, internet, and mobile phone markets, where demand for sophisticated mobile integration services is escalating and where specialist skills and systems are in development.

The key element of StarWORKS Technology's strategy is the development of compelling tools for the hospitality, food & beverage, and lifestyle market sectors. We have identified many opportunities through via our fast-growing technology development and web/net integration business.



Our Ecosystem platform developed by StarLABS is tailored for specific business applications within the Travel, Tourism and Hospitality sector including marketing, content, operations, communications, and e-commerce systems.



Status - **IN DEVELOPMENT**

StarHUB is a business concept developed by StarWORKS, wherein the company is developing an entire ecosystem comprising hospitality, food and beverage, co-working spaces, entertainment, spa, and wellness centers, and several other services like Immigration Services/Money Changer facilities/Access to Crypto ATM terminals, etc.

The concept of StarHUB will be initiated in 3 locations to start with – Bali, Jakarta, and Batam. The Bali location is already in development and will have the entire ecosystem in place from the accommodation offering, food and beverage to entertainment, wellness center, and co-working spaces.

The StarHUB ecosystem is a compelling tool for hospitality services such as food & beverage, and lifestyle market sectors. The Ecosystem elements and the complete platform is tailored to specific business applications within the hospitality industry, including training & internship programs, marketing, cross-boundary financial transactions, e-commerce systems, as well as everyday business operations for an industry that has climbed its way through the most devastating time in history for travel, tourism, and lifestyle activities.

Indonesia is seeing an increasing influx of digital nomads - remote workers and freelancers who travel the globe and earn a living anywhere as long as there is a fast and reliable internet connection. The Government is extending special visas for the sole purpose of attracting Digital Nomads to Bali and Indonesia which StarHUB will take advantage of. After the initial 3 locations, the StarHUB concept will be expanded via a franchising model.



# **IEO STRUCTURE**

# Token Benefits & Details

## **STARX tokens are not only digital currency but an opportunity for business participation and ownership**

- ✓ With StarX currency you can share in the rewards of ownership and be involved in all matters relating to the development and growth of the StarWORKS Ecosystem platform, its components, its partners, affiliates and operated businesses, simply by using your StarX tokens to acquire services.
- ✓ With StarXS tokens you are potentially a stockholder/shareholder of the StarWORKS family of business start-ups and/or investments.
- ✓ The current token being issued is for the StarTRAVELLER business. The investors will have direct ownership in the StarTRAVELLER business via this coin offering.

### **Key Benefits:**

#### **Transparency and full traceability**

- ✓ Blockchain records every transaction in the network.
- ✓ It brings transparency to the markets and stakeholders involved.

#### **24x7 Liquidity**

- ✓ Offers investors liquidity on exchange.
- ✓ Easily traded or transferred.

## **Token Details**

**Official Name:** STARX Token

**Type of Coin:** StarX is a utility token based on the Ethereum ERC 777 standard

**Token Decimals:** 18 decimals

**Token Contract Address:** 0xC4e8A9D47000Ab8E59c7031e311762c68215e467

**Date of Investment Token:** 21 September 2021

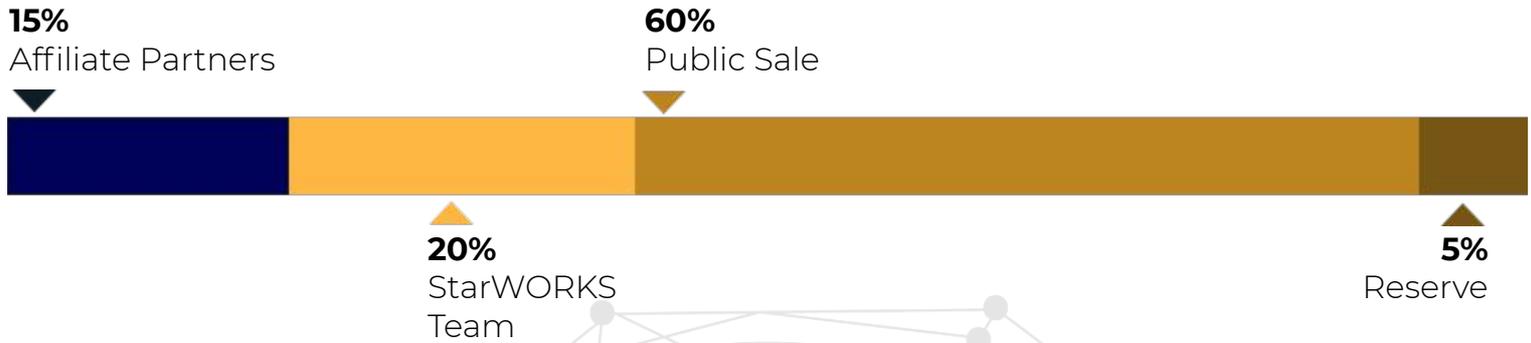
**Number of Tokens:** 1 billion;

**Price:** 1 Token = 0.15 USD Payments Accepted: USDT/ETH/BTC/Ripple

**IEO token distribution:** 20,000,000 STARX token plus AirDrop/Bounty campaigns  
**FOC distribution** 5,000,000 STARX

**Token Running Time:** 1 month IEO Date 21 September 2021 - 21 August 2021

# Token Distribution & Journey

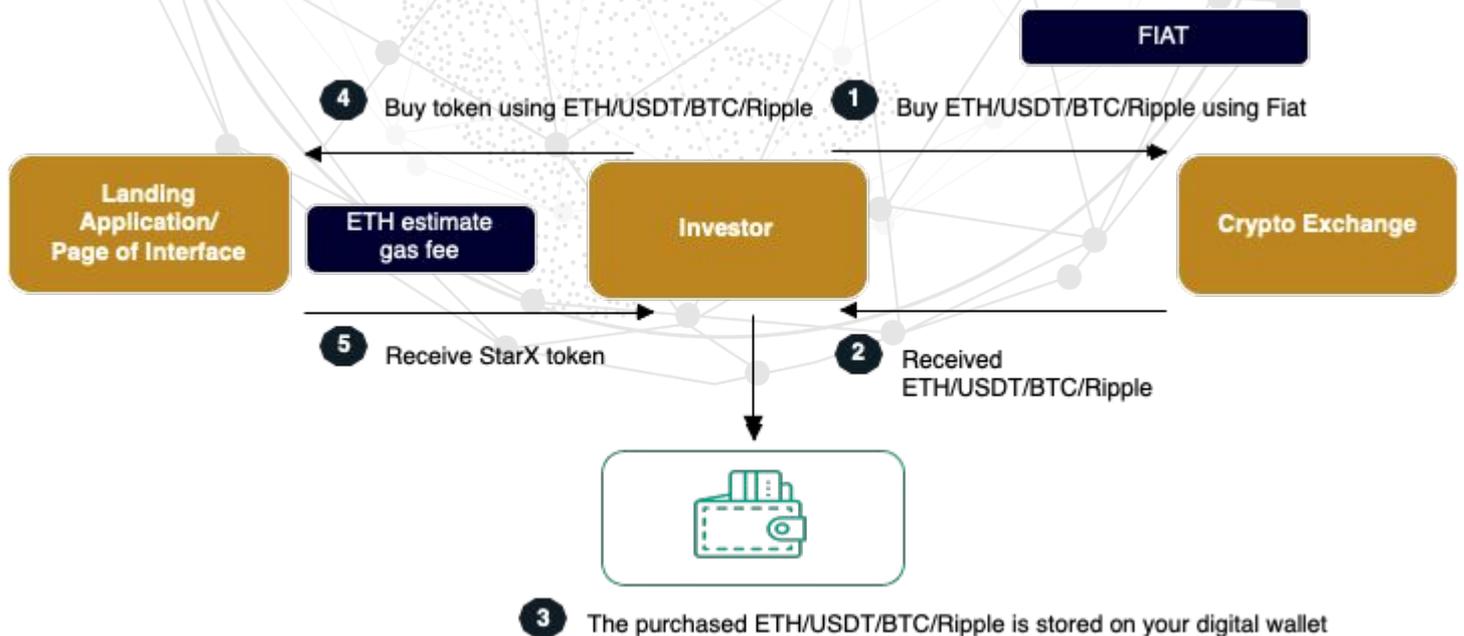


## Tokens will be allocated to participants as follows:

- 15% of the tokens issued will be for marketing
- 60% of the tokens issued will be for the general public
- The StarWORKS team will keep 20% of the tokens issued
- 5% of the tokens issued will be kept in reserve



## Token Journey



# Marketing Strategy

# Marketing Strategy Overview

StarWORKS is developing an integrated marketing strategy to support all the initiatives discussed in this whitepaper. Developing a coherent and effective marketing strategy and taking advantage of relevant communication platforms is a crucial element to ensure the success of our program. Each marketing strategy can communicate the benefits and features of our offering, including cross-promotional activities with other business units within our group's umbrella.

The marketing strategies we will adopt will also communicate an overall value to our customers. In many cases, this will be the core of building equity or goodwill in our target markets. We will take advantage of different communication platforms relevant to the specific product & service to be marketed.

## Internet Marketing

### WEBSITE

Our website(s) will act as a foundation for all our marketing channels. Our audience will be driven here to learn more about our brand and various offerings.

### SEO

Search Engine Optimisation will be adopted to help improve our ranking and for customers to ultimately find our various websites for different products & services

### RETARGETING

We will reconnect with website visitors when they leave our site by using retargeted digital ads.

### NEWSLETTERS

We will regularly develop content across all our products and services and send it to our subscriber database that will continually be grown.

### LIVECHAT/CHAT BOTS

We will incorporate live chat functionality into our websites to maximise customer engagement in allowing us to respond with information in real-time

### PODCASTS

We will develop a series of podcasts to provide current & relevant information to our customer base

### WEBINARS

For maximal engagement, we will develop regular webinars providing live content and have direct interactions with customers.

### BLOGGING

By publishing helpful and entertaining content we will draw visitors to our site, enhance SEO whilst establishing ourselves as industry leaders.

### PAID ADVERTISING

We will incorporate a pay-per-click advertising program to assist with strategic key word searches enabling our websites to be found easier.

# Marketing Strategy Overview

## Social Media Channels

### FACEBOOK

With over 1 billion users we will take advantage of Facebook to engage with customers, create Groups and Facebook ads

### LINKEDIN

Linkedin is the perfect platform to connect professionally by developing a company page and posting relevant business related information.

### YOUTUBE

YouTube presents the perfect platform to develop our channel & present regular video content to engage, inform and educate customers

### TWITTER

With over 330 million monthly active users and 145 million daily users we will take advantage of this platform to maximise customer engagement

### INSTAGRAM

With over 1 Billion monthly users this platform offers a perfect vehicle to drive content in a timely and scheduled manner.

### OTHERS

We will continually take advantage of all relevant social media channels including new platforms as they emerge.

## Paid Advertising

### AFFILIATE MARKETING

A significant aspect of our marketing endeavors will involve our network of affiliate partnerships across our various product & service offerings

### PODCAST ADS

44% of the US population have listened to one of the 550k available podcasts - we will take advantage of these with ads placements on relevant channels

### PRINT ADVERTISING

Where relevant we will take advantage of paid advertisements in print publications, on billboards & in any other print media where a quantifiable ROI can be delivered..

## Public Relations

### PRESS RELEASES

We will engage a PR company that will assist in the release of content to promote our brand in relevant industries.

### INTERVIEWS

We will give interviews via various platforms including social media, television, journalists and any others relative to the specific market we are targeting.

### SPONSORSHIP & EVENTS

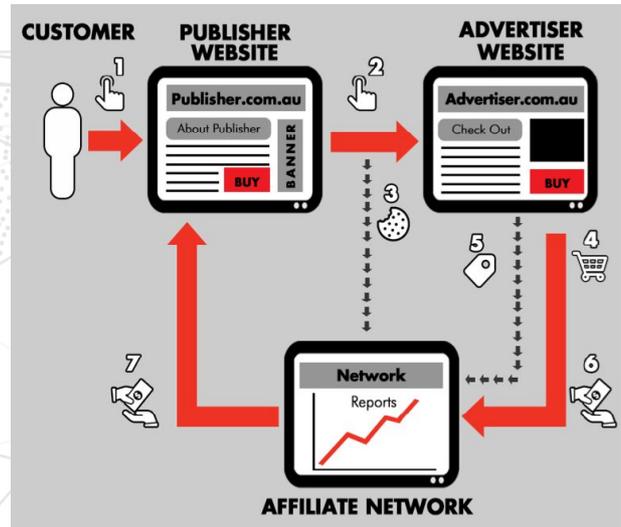
Sponsorship and hosting events will further enhance engagement with our target audience.

# Affiliate Marketing

Affiliate Marketing has outgrown its traditional role as just another marketing channel and has become a valuable marketing tool in its own right. It uses many of the same tools as more basic digital marketers - email, search, social, SEO, and retargeting and is now an integral part of many integrated marketing campaigns.

**So what is Affiliate Marketing?** It is the practice whereby a digital publisher or website promotes an online retailer and earns a commission based on the sales or leads that the advertising generates for that online retailer. This payment metric is termed CPA - Cost Per Action. Typically an 'Action' is a sale of an online good or service but it can also be a lead or registration, a call, a download, or any other trackable action desired of the end customer.

There are many ways in which customers can be targeted using email marketing, mobile apps, paid search, remarketing widgets or campaigns, offline promotions, and social campaigns.



## AFFILIATE MARKETING



StarWORKS is developing a program that will allow our Affiliates to not only pursue traditional marketing avenues but also have products from the StarONE initiative to actively promote and market. This will allow for greater ownership in developing their own digital marketing or traditional business under the StarWORKS umbrella.

# Strategic Objectives

01

## Developing all the StarWORKS Ecosystem

Develop and complete all the StarWORKS Ecosystem elements and development products. These elements will then be fully integrated with blockchain technology as our native token plays a major part to fund, launch, and upgrade the products.

02

## Integration between traditional tourism and blockchain

StarWORKS will be one of the few first businesses that have integrated a traditional tourism and hospitality business with advanced technology such as blockchain, cryptocurrency, artificial intelligence and other technology that can be advantageous to this industry.

03

## Support businesses in the tourism industry by providing them with funds as well as strategic guidance

After the pandemic, we want to stimulate and help the tourism industry to recover. Our goal is to fund businesses in the tourism and hospitality industry that have been badly hit by the coronavirus. We will help them to develop and maintain the business to keep going after the pandemic or within the next 5 years. In doing this we can help save millions of jobs.

1

### PROFIT RELATED

- ✓ Profit maximization
- ✓ Margin maximization
- ✓ Target return on investment

2

### SALES RELATED

- ✓ Increased sales
- ✓ Maximized market share

3

### COMPETITION RELATED

- ✓ Face competition
- ✓ Survival and growth

4

### Investor Related

- ✓ Good returns
- ✓ Transparency

# Roadmap



## Q1-2019

Release 1,000,000,000 STARX tokens under the Ethereum ERC 777 standard



## Q3-2019

Further research and development of products, services, and technology within the StarWORKS Ecosystem



## Q1-2020

Completed 1st round funding



## Q2-2021

Developed online/offline marketing program including affiliate program & establishment of StarCOMMUNITY network



## Q3-2020

StarONE initiative launched



## Q3-2021

Release Whitepaper & prepare for IEO on LATOKEN exchange. StarTRAVELLER Program launched



## Q2-2022

Launch of StarXS Series of secured tokens and StarCHAIN & StarFIN products.



## Q4-2021

Prepare StarX token listing with aim to list before end 2021



## Q1-2022

Launch of StarHUB Crypto Lounges in Bali, Jakarta, & several places within Indonesia Launch of StarPOINTS reward program.



## Q1-2023

Final development & commercialization of the Starworks Ecosystem.



## Q2-2023

Global expansion of business

# THE TEAM

# Executive Team

StarWORKS Global Executive Team comprises passionate individuals with extensive knowledge and expertise across a wide range of business, management and technology disciplines.



**Graham Bristow** - Chairman & Co-Founder)

Dual Australia and New Zealand citizen, Graham founded PT Island Concepts Indonesia Tbk. (ICON) in 2001. StarWORKS was established soon after to act as an investor, incubator and accelerator to the Hospitality industry. Graham realised Blockchain would move the sector to a higher economic and operational level and thus cementing his unconditional commitment to StarWORKS.



**Troy Bradbury** - Chief Executive Officer

Troy joins StarWORKS as its CEO after consulting to the Group since 2015. Troy is a driven, results orientated executive. His experience and success as an International Market executive brings a heightened level of energy and creativity to this business and together with the existing and expanding management structure will position StarWORKS as a leader in its field.



**David E. Roes** - Director/Financial Advisory

Co-Founder & Chief Executive Officer of Asean Investment Management Hong Kong, Mr Roes has been active in the financial industry for 25 years with experience in Financial Services particularly Investment Banking and Strategic Planning and gaining his CFA (Chartered Financial Analyst) in 1999.



**Fransiska** - President Director StarLABS

Borneo born, from West Kalimantan, Fransiska has spent several years in Marketing & Design primarily in Bali after gaining her Degree in Multimedia from Melbourne Australia's Swinburne University. Fransiska was introduced to Blockchain early 2019 and is now Head of Technology at StarLABS and the President Director of PT StarWORKS Technologies Indonesia.

# Executive Team



## **Darren Selby** - COO

Darren is an enterprising, enthusiastic, and results-driven business professional who enjoys fast-paced and dynamic working environments. His 20+ years of combined experience in business development, client relationship management, and managerial roles place him well as an integral member of our Executive Team.



## **I Made Chandra Riyadi Kusuma** - CTO

Years of experience as a web software developer. Strong knowledge of network infrastructure and computer hardware. Believes that technology development should simplify business processes. Always researching new technology in software development and blockchain algorithm. Committed to focusing on the target markets of the business and deploys IT projects to support positive customer experiences.



## **Lukas Dombrowski** - CMO

Lukas has spent more than a decade consulting and developing various strategies for brands. After realizing the efficiency of technologies implementations for marketing, he grew his experience in these areas, and also he has been effectively introducing advanced technologies to grow businesses. His goal is to reach a vast number of potential StarWORKS ecosystem users from both the corporate and customer sector and introduce our "must-have" technologies of the future.



## **I Gede Gunadi Wirawan** - Head Blockchain Programmer

Gunadi joins StarWORKS as a Blockchain Developer. Bali born and educated, Gunadi has a strong mix of skills in algorithms, cryptography and data structures having worked as a software developer for the past six years. Gunadi is now committed to design, implementation and distribution of a secure blockchain-based network.

# Executive Team



**Verry Gusti Andrea** - Head Software Engineering

From Lampung, Indonesia, Verry has a passion in the IT & Technology industry since high school including Networking, Internet of Things (IoT) and Software Development. Verry has dedicated himself to focus on Software Development since he join StarWORKS.



**Cynthia Tanidi** - Marketing Manager

A recent appointment to StarWORKS, Cynthia who is Indonesian born and educated, heads a dedicated and talented young team. Cynthia has a strong off/online Marketing & Communications background having worked in the multimedia sector for the past five years. Cynthia believes in the convergence of written, verbal and video communications and is committed to exploring the opportunities created by Blockchain, Big Data, Video and Social Media applications and how they will become our tools of the future.



**Ama Hanifah** - Group Administration Manager

Ama is Bali born, joined the StarWORKS Group in 2011 as an Accountant and has worked for the Company's Executive Management Team for most of those years. Ama's greatest asset is the ability to execute her tasks with a high degree of skill, dedication and honesty allowing her partners to focus on the business of StarWORKS without the interference of administrative issues.



**Made Putra Yasa** - Co-Founder & CLO

Bali born and educated, Made is the Co-Founder of the StarWORKS Group and has worked alongside Graham Bristow for over 20 years. Made is the glue that keeps our StarWORKS business and the team together. Simply put, no more needs to be said.

# Advisory Team



**Dr. Ir H. Marzuki Usman**  
Capital Market & Corporate  
Governance Advisory



**Sonny Mohanty**  
Cryptocurrency Marketing  
Consultant



**Rudi Rusdiah**  
Blockchain Advisor



**Paul Counihan**  
Hospitality Consultant



**Rosman Musa**  
StarWORKS Global Pte Ltd  
Non-Executive Director



**Margaret Ann Ojala**  
HR & Ethics Advisory



**Barton Brent**  
Sales & Marketing Advisory



**Cayla Callista**  
Public Relations Consultant



**Brian Torrance**  
Technology Advisory



**Mark Canning**  
SEO Marketing Consultant



**Luckie**  
Lifestyle Advisor



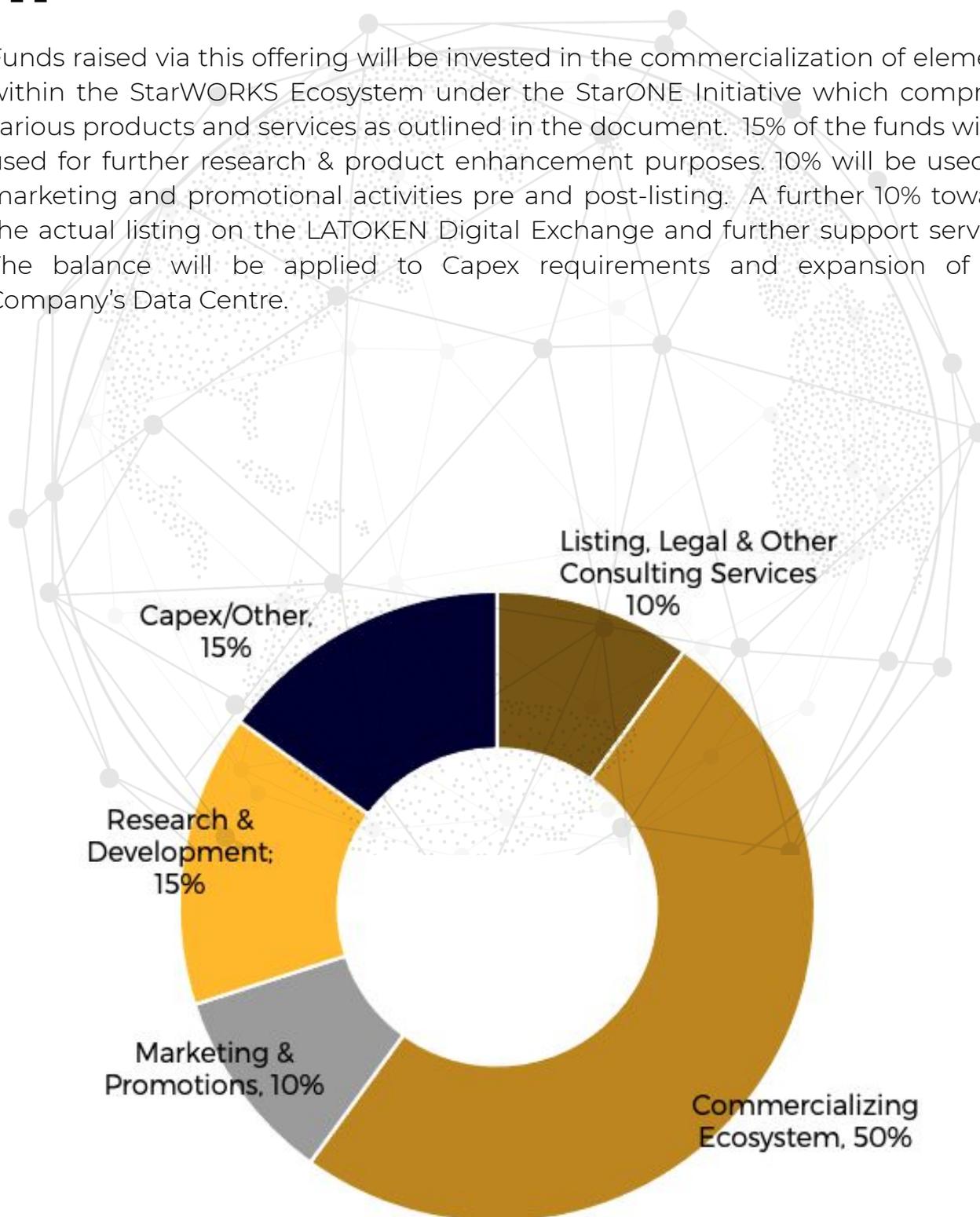
**I Ketut Swiga**  
Legal Advisor

# **APPLICATION OF FUNDS**

# Application of Funds

## Application of Funds

Funds raised via this offering will be invested in the commercialization of elements within the StarWORKS Ecosystem under the StarONE Initiative which comprises various products and services as outlined in the document. 15% of the funds will be used for further research & product enhancement purposes. 10% will be used for marketing and promotional activities pre and post-listing. A further 10% towards the actual listing on the LATOKEN Digital Exchange and further support services. The balance will be applied to Capex requirements and expansion of the Company's Data Centre.



[www.starworksglobal.com](http://www.starworksglobal.com)

[info@starworksglobal.com](mailto:info@starworksglobal.com)



Headquarters  
38 North Canal Road  
Singapore 059294  
Tel: +65 8643 8449

Indonesia  
Jalan Raya Petitenget No. 469  
Kerobokan, Bali 80361  
Tel: +62 361 473 6656