

Episto Business Plan

Creation-demand knowledge platform

by

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1.1 Executive summary

There is a need to get knowledge fast and easy. And not just facts, we are talking about specific knowledge. With the rapid development of technology and rising population of internet users obtaining knowledge should be available for everyone at any point in time. Although it is hard to argue that revolutionary search engines such as Google and Yahoo made a huge step forward in obtaining information fast and easy they missed out on the personal, custom made aspect of providing knowledge. It would also be wrong to assume that Wikipedia doesn't offer fair overview of specific subjects but how exact, effective, reliable and time consuming is it? Not so much I would argue. How many times did you find the needed information but really did not understand it quite well? Or how many times did you have a follow up question after reading an article with no one to ask? Yes, we are aware that forums exist where you can post these questions and hope that someone will have the time and put in a huge effort on answering them, but how reliable are these answers and how time effective it is to go through them?

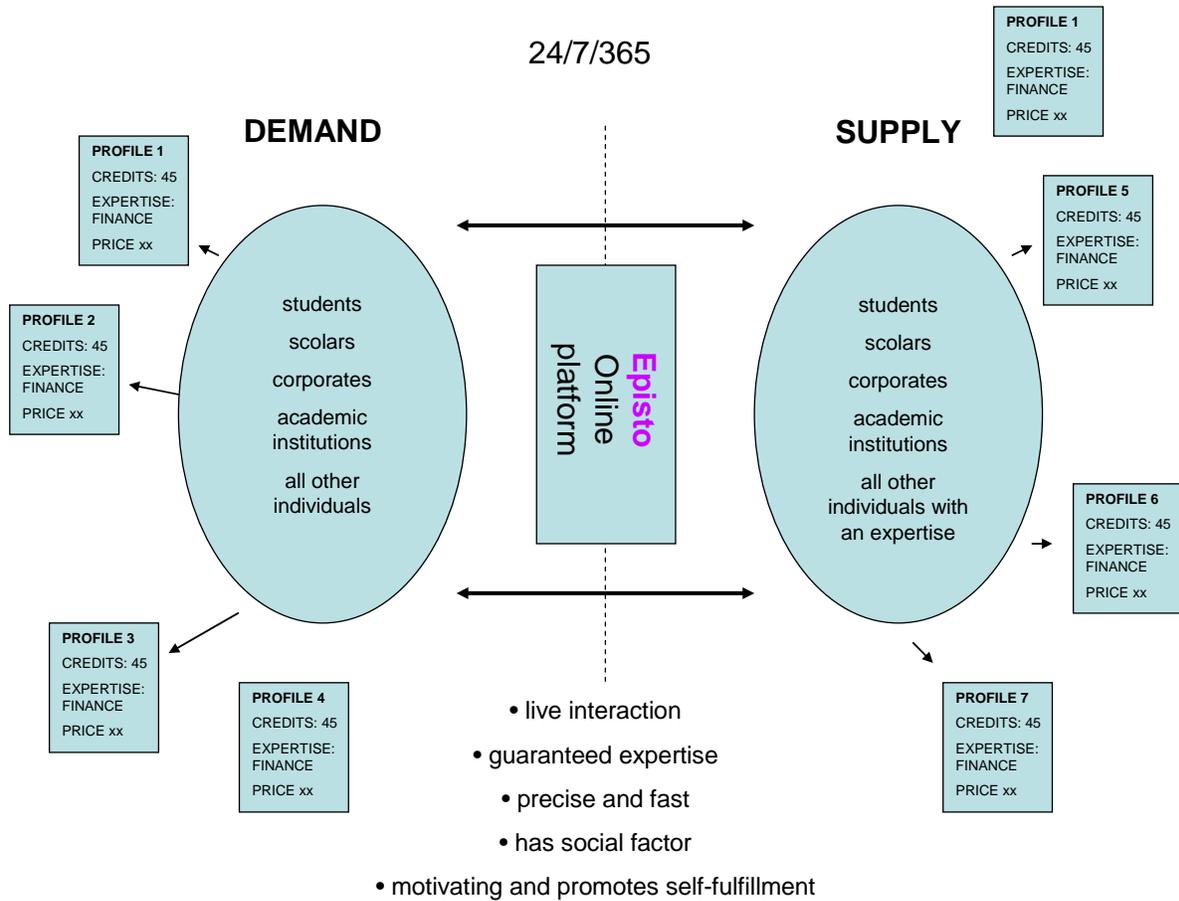
And that is where we come in and take things a step forward. We are introducing an online platform where people could ask complex or simple questions and simultaneously get answers in various forms instantly using live presentations, video calls, and phone calls or advanced private messaging from the experts within the field that they are interested in. In this way an individual will have a chance to get specific knowledge or answers backed by materials or presentations on demand through our online platform via his/her computer or gadgets such as iPad, iPhone... at any point in time.

1.2 Product: So how does it work?

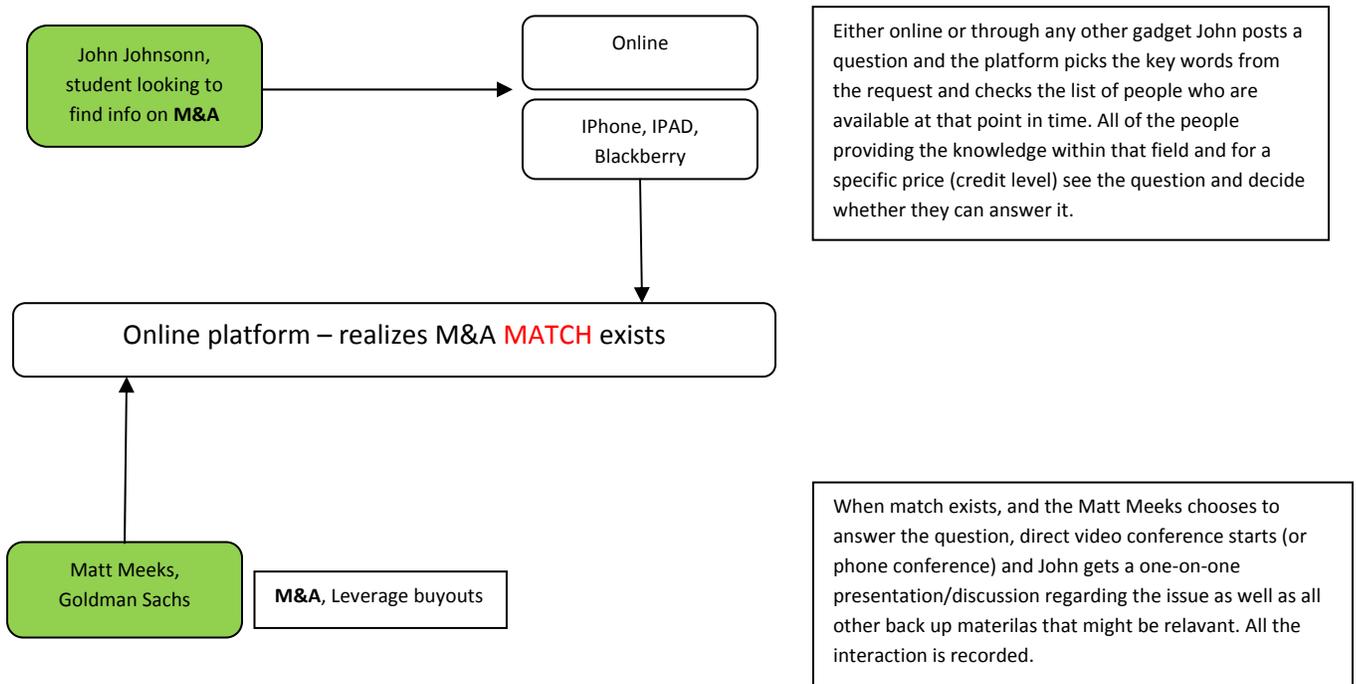
The community of knowledge that we are introducing is made up of two types of people: on one hand we have people seeking knowledge (DEMAND) and on the other people providing knowledge (SUPPLY). Although every participant can be observed as having both roles at a certain point in time, to get a better understanding of our idea we should differentiate these two groups.

The person providing the knowledge (SUPPLY) will be an expert in his field such as a professor in Biology from Harvard university or a Vice President for finance from Goldman Sachs. As knowledge providers they would indicate their fields of expertise such as DNA, Photosynthesis, Micro-fibers or in case of the finance expert M&A, leverage buyouts etc. The knowledge provider will TAG the key words to his profile in order to have a better MATCH when someone is trying to get specific knowledge but it is important that we have a strong linking system that would match specific requests with respective supply.

Graph 1: The DEMAND-SUPPLY platform



Graph 2: How the interaction works



When the MATCH is found and the call starts the size asks a more specific question and clearly defines what he is looking for in order to see if the match has been made properly. If this is the case, the call continues, otherwise a new search is initiated.

Why would people do this?

Self fulfillment and money. A fairly straight answer. There are people out there who are ready to make themselves available in order to help and teach each others. There are others who are simply looking to make an extra dollar on the side. Regardless of the motivation, the goal of this project is to make specific and precise knowledge available at any point in time.

Who will be interested?

The DEMAND side will comprise of any individual who is looking for certain knowledge either, specific or general but would want to have one-on-one dialogue in order to have the possibility to ask follow up questions and really get a deep understanding of the relevant issue.

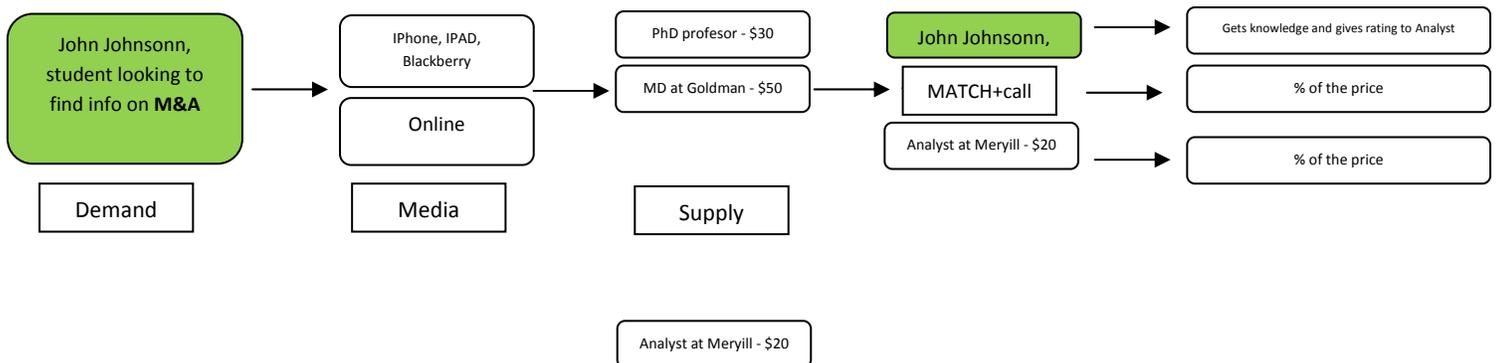
Imagine having a possibility that **AT ANY POINT IN TIME, FROM ANY PLACE** you can make a call to someone who is willing provide you knowledge you are looking for.

The SUPPLY side comprises of people who posses certain knowledge and have proven a high level of expertise within the field of their interest. In the early stages of the project these people would include professors, top professionals within the corporations, successful entrepreneurs...the list is endless. Based on the feedback from the Demand side their ratings would vary with simultaneous changes in the price of their time. The rating would be measured in credits and the more credits a person would have the higher price he/she would be able to attain.

As the idea develops further we would introduce a possibility that anyone can become a knowledge provider with a set-up testing system (in the form of quizzes and interviews) in order to preserve the credibility of Episto but in the early stages we would make a selection based on persons reputation, expertise, achievements and work experience in order to build a credential brand.

Where is the cash flow? Monetization

This diagram should give you a better understanding of the business model we are trying to introduce:



2.1 Market & Competition

Market & Competition

At a first glance most people would suspect that this business model would be considered a new market on its own, but companies have been in the offline networking and knowledge-generation business for years, resulting in a rather saturated market. However, this model has a much wider scope of operations and is led by different mission and vision: a breakthrough in knowledge sharing and information transmission. Additionally, by taking this model online and by making it available to everyone at anytime, we can grow by reaching, recruiting & satisfying more people and companies at a rapid pace and at a lower cost. Nevertheless, we must define a broader domain of competitors that exist and more likely will exist. We will be competing in the social network industry, specifically in the Knowledge Social Network segment.

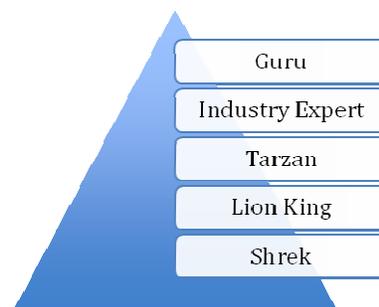
Offline competitors tend to be leaders in specific continental markets: GLG (Gehrsen Lehrman Group) are leading the US market, along with Coleman Research and Guidepoint. In Europe and Asia competition includes Cognolink, GLG and a new entrant, Alphasights. What most of these companies do is recruiting industry experts globally and linking them with companies in need of specific answers. The only white space available currently in the offline market would be an agency focusing on the service of Emerging Markets.

Nevertheless, if we take into account a potential conversion of the existing offline competition into online, then we will have to struggle against existing brands with an existing customer and collaborator base. In such a scenario, winners will be most probably defined by their level of “openness” to the public, relevance of results, quality of content and democratization of revenue sharing.

Barriers to entry the online market of Knowledge Social Networks are rather low, taking into account the great momentum of social media, their exposure and the rather low levels of investment required. Rapid growth of users and Branding are key to initially protect the project. Also, a potential threat is the growth of strong local players in specific markets like Russia, South America, etc.

Thinking of our Collaborator base, imagine a pyramid divided in levels. Initially we will focus on populating levels “Guru” and “Industry Expert” in order to achieve quality over quantity. Recent university graduates and entry-level corporate employees will easily populate the last three levels of expertise as their numbers grow year after year.

Graph 3: Collaborator base

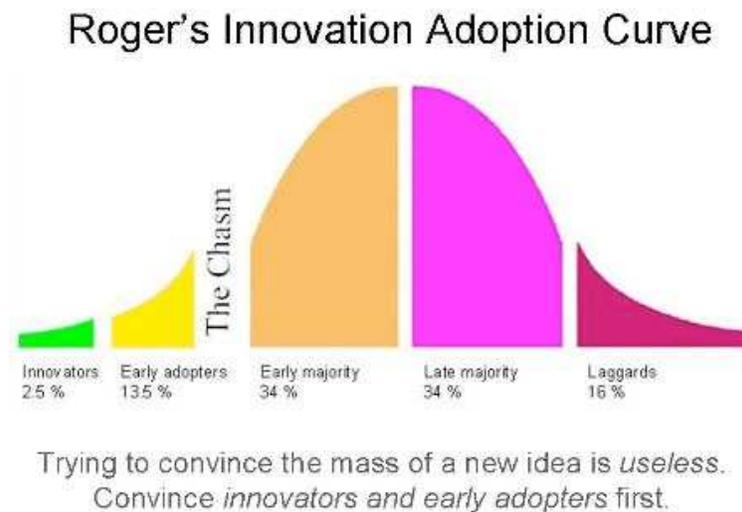


By gradually widening the user-base and by securing high-quality knowledge supply we will be able to create a sustainable competitive advantage in the form of the brand name and user network. However, we have to act fast in order to take the first mover advantage and lock-in a valuable user network.

3. Marketing & Sales

3.1 STP (Segmentation, Targeting, Positioning)

For the segmentation and targeting we have used Roger's Innovation Adoption curve:



Our targeting for Knowledge generation (Supply/Collaborators) will be innovators within elite academic and business organizations; professors and students from Top Tier universities and Industry Experts from various leading corporations. Like that we will be able to form an initial think tank, which will be able to reply with high quality content.

Our targeting for our Demand (Customers) will be expected to grow through Word of Mouth organically. We assume that the Price and Promotion attributes of our Marketing Plan will narrow down the list of potential customers.

We would like to be positioned as, the global brand name for custom knowledge generation.

3.2. Product

As previously described we can summarize the product as an online tool, where users will be able to sign up easily, create or import their profile, choose fields of expertise and start requesting or generating knowledge immediately. Through this online tool people will be able to socialize in new ways, integrate expertise in a variety of sectors and generate knowledge, ideas, products and businesses in a global scale.

Our portfolio will comprise of, the basic service which will be based on the “Answers” model and will allow users to ask questions and experts to answer them; the premium service which will allow customers to integrate different sectors of expertise in order to generate one final product or business and the Customized Education service which will allow users to plan courses on demand.

The Episto product/service will be separated according to market segments and distributed via an online platform which will be replicated in mobile formats for iPad/iPhone users to capture the new trends of media consumption and behavior.

Firstly the platform which the Episto service is operated on will have the following focus and characteristics:

- **Elite Education and Life-long Learning**
- **Social Interaction and Connectivity**
- **Virtual Presence Leading to Real World Connections (like the relationships established in college and in business)**
- **A World Class Reputation Engine**
- **A World Standard/Reference in Talent Sourcing**
- **Interoperability with existing Web Infrastructure and Networks (i.e. the ability to plug-in to college sites, corporate sites etc. similar to Facebook's social plugins**

In terms of the type of segments and product formations anticipated in the Episto portfolio, the following

3.3. Price

Collaborators will be able to join for free, easily.

Joining the Episto community is free of charge and anyone will be able to create an Episto profile. The lower-rated profiles (profiles with a few credits) will not be able to charge a lot for their services (knowledge) but will be able to build up their credit profile through constant feedback from the users of their answers and get the possibility to charge for their time once they will have sufficient number of credits.

Pricing will be based on the collaborator's status in the community, such as: Rating, Expertise Level, Request Index, Reply Index, and Trust Index. By applying a game layer over the Expertise Levels, users that reach Levels like "Industry Expert" and "Guru" will be able to name their price.

Customers will have to choose between a pay-as-you-go scheme and a subscription scheme. By pay as you go, customers will buy credits that will allow them to ask a certain numbers of questions. Loyal customers would rather choose a subscription scheme so as to reduce their monthly cost of using the service. In order to incentivize further the generation of knowledge and monetize the capabilities of our collaborators, we will apply a profit-sharing scheme with them.

Despite the temptation to provide advertising space to monetize our products, there is a concern that such an approach will negatively impact and damage the Episto brand in the short-term, therefore as alluded to in the promotional outlay, emphasis will be placed on a marketplace system wherein Episto will receive a % of any transaction occurring between supply and demand entities. The pricing structure will also follow the scope and nature of market products. In brief such models will include:

- % Fee of transactions between supply and demand
- Subscription fee for pre-formatted content
- Tuition fee for Conference Type Hosted Events
- Custom Revenue Share Agreement for commercial intellectual property developed as a result of leveraging Episto

3.4. Promotion

Starting in Beta, as an exclusive knowledge-generating website, word of mouth and referrals will be the main driver of expanding the collaborator and customer base. After opening the sign-up doors, we will make sure to keep attracting innovators and early adopters from every single field of expertise out there, at key touch points; such as online industry publications, linkedin.com before utilizing mass media. Loyal collaborators will be accumulating "Stars", getting rated and growing in levels (as in games). When reaching Level "Industry Expert" users or players will be allowed to "Name their Price".

The Episto marketing plan will be comprised predominately by a viral approach among targeted communities and audiences which closely match the Episto consumer segments across global markets. Specific channels will be leveraged in both for and earned media. The specific marketing mix will include the following channels:

- Search
- Social
- Display
- Viral
- Blogs
- Forums
- Mobile

Search efforts will incorporate a full portfolio of targeted keywords matching our customer base with target audiences. Given Google's dominant position and share across markets predominant effort will be placed on Ad Words however trials will run on Bing/Yahoo! (the upcoming integration of both platforms will improve efficiencies for managing any such search campaigns). In terms of a non-paid approach, attention will also be focused on enhancing the platforms natural position on major portals (Google, MSN, Yahoo! etc.)

Social strategy will also be core to the platforms success and presence on all major channels including Facebook, Twitter and LinkedIn will be key to both community management and generating demand with paid media.

In addition to the marketing mix and promotional activities, significant consideration will be placed in creating demand amongst elite college communities and with blue chip prestigious multinational corporates. This approach will generate significant credibility amongst influential circles which will lead to significant momentum in demand generation activities when our product/service scales for the global market.

This approach will be known as our "trickle down and fire up" push for market penetration.

Episto will target top universities in EMEA, LATAM, APAC and the US. This can take numerous forms of collaboration in terms of the following:

- Securing rights for exclusive content (lectures, key note speakers)
- Exclusive access to highly qualified lecturers
- Screening of live lectures on bachelor, masters and doctorate programs with the ability to Q&A.

This form of collaboration will add enormous brand value to the project with explicit promotional efforts straight off the bat.

Similar programmer can be implemented with corporate entities pending strict qualification criteria and signature of NDA agreements.

The pool of talent (or supply) for such initiatives will be imperative to establish yet will not entail a traditional business development or push strategy as the Episto model will operate on the basis of voluntary signups by such academic and corporate luminaries under a number of incentives. This incentivisation will range from the following:

- Remuneration (knowledge fee matching in traditional marketplace model similar to eBay)
- Reputation (the more engagement and interaction within the community that is met with positive reviews and feedback as a yardstick of quality will ultimately enhance professional brand and reputation). This system will issue "Kudos" as a rep score for highly qualified mentors. This system may also be developed for tiering (genius, guru, master etc :)

- Networking (This model will offer manifold advantages to network in high-net worth individual knowledge communities while also exponentially bridging the gap between academia & industry)
- Exposure / Talent sourcing (in addition to well-known and regarded mentors, this platform may level the playing field for unknown professors/lawyers/scientists etc. to demonstrate their skills to a huge audience)

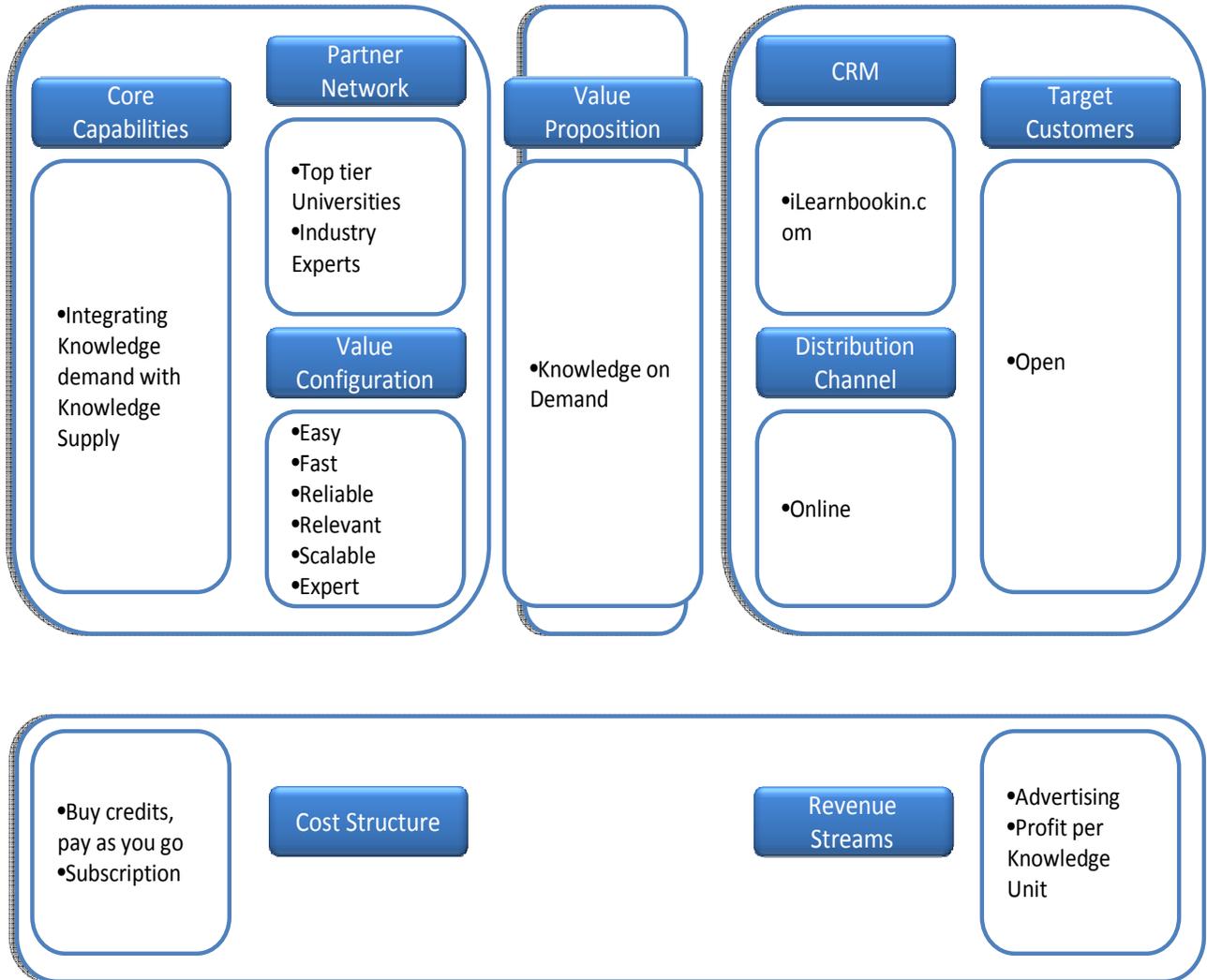
3.5. Place

As mentioned throughout the paper, our value chain is based in the cloud. The platform will be placed online with unlimited storage space available, but the aim of Episto is to be accessible from any place at any time so we should try to link it with as many gadgets/utilities as possible including mobile phones, iPads, internet TV or even (at a later stage) develop its own branded hardware that is always connected to the platform and has a possibility of video/audio streaming.

Given Episto's virtual nature, much learning will occur in an online format however several events will be managed off-line in "hubs" across the globe. This may take the form of special Episto branded office spaces in global business hubs (New York, London, Paris, Madrid, Shanghai, Hong-Kong, Berlin etc.) This will be executed following a demand assessment from online activity. An alternative to this can be hosted events in non-owned properties across the globe.

Integrating and "owned" approach to such hubs will offer incredible advantages to the Episto brand while challenging existing incubator models such as "The Hub" in both Madrid and Zurich. However, one major drawback of this approach is the heavy capital investment required or alternative control-loss if a franchise type agreement is pursued. Therefore it is favorable for Episto to adopt an online expansion approach in order to grow in under less capital restrictions while assessing demand accordingly.

Graph 4: Episto Value chain



4.1 Development plan

Timing of the development of the company is crucial as we need to take the First Mover Advantage and build a sustainable competitive advantage around it based on a strong brand associated with quality, efficiency and creativity. We plan to grow the business in 3 stages, although the first 2 stages represent the development of Episto business model while the third stage is actually the beginning of the first stage of establishment of a new educational system which is a business model itself and is better explained in the appendix 1.

Stage 1 – Creation (1-2 years)

The aim of this phase is to set up the Episto company and create a well designed interactive online platform / database that can support various interactive forms of communication such as video and audio streaming. As the business model evolves around the idea of 24h accessible knowledge interchange we need to link the platform with as many gadgets as the technology and capital constraints allow (mobile phones, iPads and any new upcoming gadgets such as internet-tv). An idea is to develop our own branded hardware at a later stage that will make the communication of our members more easy-going but will also open room for additional profit. It is crucial to hire a programming/designer team that will develop the basis for the platform and constantly upgrade it as the project evolves.

The first phase includes establishing the sale and marketing network for the high quality supply of knowledge. Liaising with the universities and large reputable corporates is a good way to build the brand name around and at the same time keep the level of knowledge supply high. The incentives from the universities and companies to engage in this kind of activity are various:

- 1) Enable members/employees of their institutions to promote themselves and the institution
- 2) Interlinking the institutions will facilitate a faster and a more efficient research generation
- 3) It is cost free in the first phase and can give their faculty or students an additional source of income

SCALING/CREDITS: Professors/Professionals/Students will have the ability to sign up for various subjects that they feel they have the highest level of expertise in. Renowned professors/professionals will get an instant approval of their „profile“ while the students will need to undergo a particular test/quiz in order to demonstrate their competence in a particular domain. The members of the organization will later be asked to rate new members through brief interpersonal „assessment tests“ over video conferences. The scaling system will also have a „competitive“ as the participants will be motivated to earn more credits than other participants and thus get a better „reputation“

Each member of the organization will have his/her own „Episto profile“ with assigned credits that will present the „value“ of the person for a specific field/s. Users will be encouraged to rate the presentors/mentors based on their satisfaction. The more „credible members“ will be able to charge more for their time. Users with high credibility will have a higher voting power in terms of rating members. It is important to have a good rating system in order to protect the integrity and the reputation of our company.

The demand will not be limited as the supply (in the first stage of the development) and will consist of practically everyone willing to attain knowledge in a fast and efficient manner. These will primarily be younger internet users who will also have the ability to demonstrate their knowledge to any interested party around the globe and thus get a sense of self-accomplishment, earn extra money or just interact and discuss over certain issues/subjects/fields.

Stage 2 – breeding the „beast“ (3-5 years)

The second phase is characterized by an intensive marketing campaign with a focus on branding and building an extensive user network. Facebook, the largest online social network has more than 500 million users today while LinkedIn, a more business-oriented community, has more than 75 million of registered users. We can view our network as a specialized community but we can also perceive it as a search engine with a more interpersonal accent - what entails advantages and disadvantages in terms of the potential number of users. Although the goal of our network is not to have as many users as possible, the economic reasoning tells us a different story. We have to keep in mind the notion of our network as a utility that will make people learn faster and will be a facilitator of inter-disciplinary knowledge integration (more talked about in the 3rd phase). We have to grow our network rapidly but at the same time remain careful in order to keep the quality level high. As our knowledge network expands we would aim for a number of 100 million users in a mid term period of 3-5 years.

Here, a strong and well organized marketing plan is crucial for fast development. The aim is to build a brand as a high quality knowledge market-place and a learning tool that will be a synonym for education.

There will not exist any membership fees but the base for the revenues will continue to be the „comission“ when parties are interlinked and they facilitate the service. This is also the phase where most of the participants become information/knowledge suppliers and demaders what gives a strong social character to the entire network.

Phase 3 - The full picture (should be read with appendix 1)

The aim of this project is to build up a solid platform that will later be used as a basis for the education system which is described in the appendix 1. The new educational system will entail custom-made educational programs for individuals that will significantly alter today's way of standardized education that we find ineffective. (Please read appendix 1 for the explanation of the model).

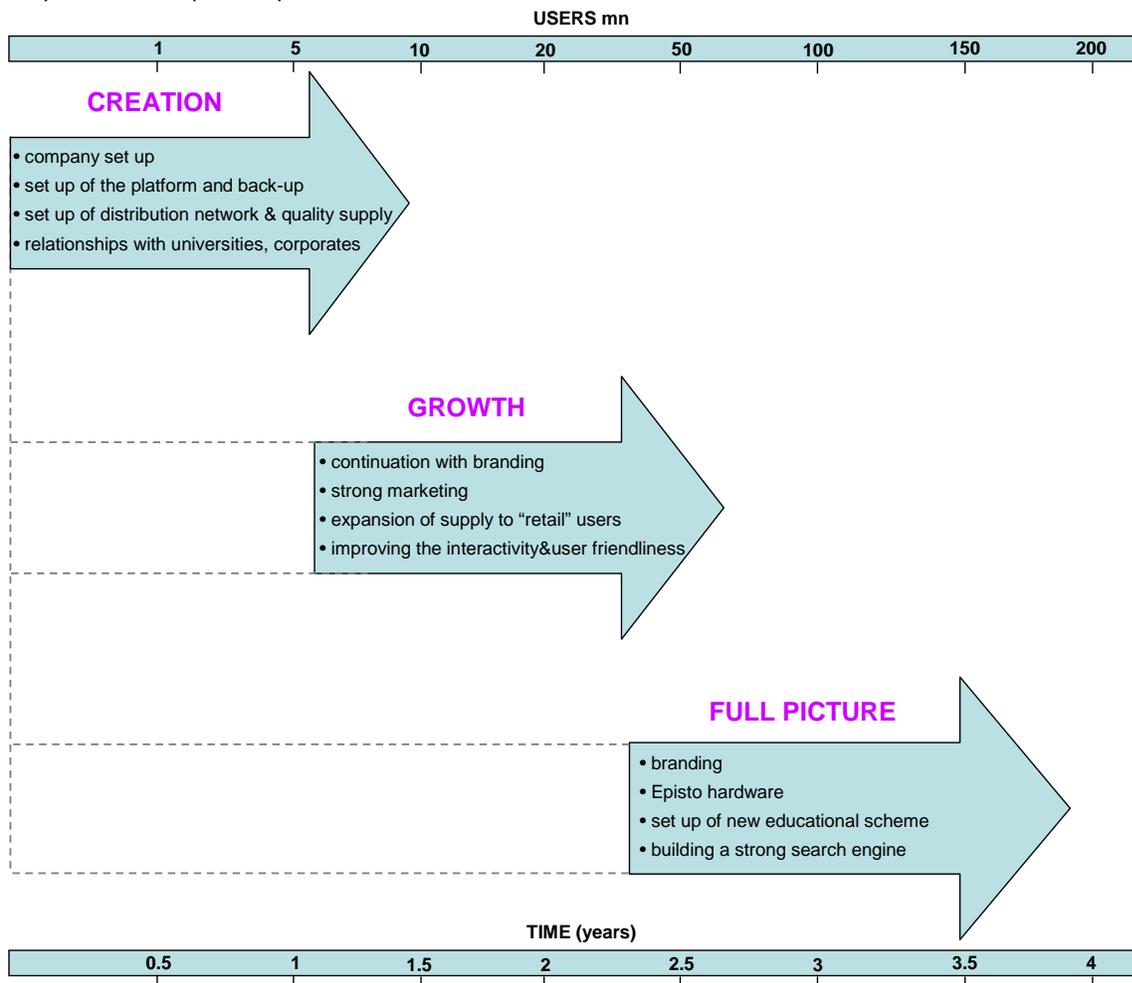
For this purpose we need to create a powerful search engine that would link supply and demand, which should already be in the testing phase by this stage. The search engine/connector should have the ability to link supply/demand concepts, video content and audio content. We assume that the engine should function on the basis of semantic web technologies such as the RDF schema, but this is clearly an area which should be worked on and where external resources would be needed in order to create such a program.

We will also start working on the mentoring system where we will be employing new people for these positions (please refer to appendix 1).

We need to take the advantage of a strong brand name linked with quality, innovation and creativity and a wide user base in order to communicate the benefits of the new educational system that this platform will support.

Regardless of the development of the new mentoring system, we are continuing with the growth of user base and with attaining new clients willing to advertise.

Graph 5: Development plan



5.1. Opportunities and risks

The niche we are targeting is underinvested and majority of knowledge providers are not delivering real in depth analysis and their personal opinions. The currently available knowledge online is one

dimensional and in most cases offers only facts, which indeed is helpful, but does not provide the option to interact or ask follow up question. The first mover advantage will be the key driver of success and through smart marketing and efficient targeting of most reputable and knowledgeable individuals we believe we can differentiate ourselves in the early stages of development and thus limit the number of new market entrants.

Internet advertising is posting double digit growth rates even in times of the recent global economic downturn and we here we see another stream of revenue. The online platform will allow very specific advertising which is currently not the case with the vast majority of social networks. Since the users are asking specific questions advertisers will have the possibility to pick up on these key words and have a more productive ad campaigns, which in return will increase the price per click. We see Google's adwords and adsense product as complementary with significant synergies to be created. Another opportunity lies in the fact that people need self fulfillment and interaction with others. In to today's fast moving work environment the platform can serve as a buffer for people personal problems and allow them to fully express themselves. In the survey we developed people expressed that they would simply love to share their knowledge and expertise in order to help the community and increase the awareness of importance of being well educated and informed.

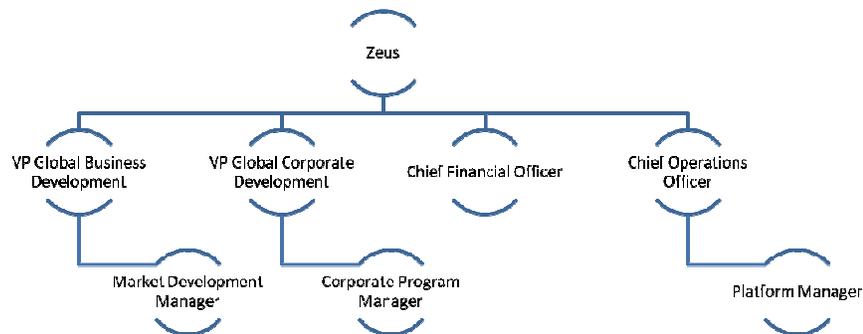
We believe start up costs are low since the only real capital expenditure includes developing the online platform and which will serve as the main hub of our service. Low cost indicate that availability for new market entrants is fairly high and therefore the differentiation in service and quality of knowledge providers will be the crucial part for creating a successful business model.

Chart 1: SWAT Analysis

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> - new model of obtaining - interactive approach to - low start up costs - differentiated product - high incentives for users - first mover advantage 	<ul style="list-style-type: none"> - challenging marketing campaign - young management team
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> - targeted advertising - creating a large community of - large specter of users 	<ul style="list-style-type: none"> - new market entrants - implementation of service

6.1 Organizational scheme

Although we are still at the inception phase of the project, we must define broader organizational areas:



- A VP of Global Business Development will ultimately be responsible for generating partnerships amongst prestigious/tier 1 knowledge providers that facilitates the development of a quality supply knowledge supply chain.
- VP of Corporate Development plays a critical role in managing the growth of enterprise level input into Episto's knowledge supply chain (eg. Establishing links with IBM, Pfizer, BBVA, Shell, GE, Goldman Sachs etc).
- CFO will be crucial in developing cashflow, engaging with vc's, private equity and funding sources initially as Episto is in startup mode. With maturity responsibilities will evolve.
- The COO will manage all aspects of the platforms growth and enable transactionary functions between supply and demand entities

6.1 Financial planning and financing

The online nature of the business allows for low fixed costs and relatively low investments required. Additional advantage is that the business plan is designed in a manner that it can temper new investments with the development of the project in terms of new user revenues coming in.

The largest part of the initial investment will be the online platform set-up including design and programming which will be outsourced in the seed stage. The smaller part will consist of the equipment that we will use (office equipment, computers etc.). As the platform will have to be updated regularly with new applications and options, we will have to employ a group of designers/programers at a later stage. Staff costs will be the largest contributor to the total expenses followed by marketing costs. Other significant costs will be the payments of online space. Costs will be relatively high at the beginning of the

development relative to the revenues, but an exponential decrease in ATC (Average Total Cost per user) will allow for a fast increase in margins.

There will be 2 main drivers of revenues:

- **Comission fees of 5% on all knowledge transactions**
- **Yearly and monthly subscription fees for larger users**

The third revenue driver will come from the customized educational programs which will be developed in the third phase but at this stage our financial projections will only include the basic revenues coming from the supply-demand knowledge interchange.

There will also be other sources of revenues such as Tuition fee for Conference Type Hosted Events or from exploring the advantages of Custom Revenue Share Agreements for commercial intellectual property developed as a result of leveraging Episto.

Due to its low-cost nature, the online network business models allow for high EBITDA margins that can top up to 70%.

At this stage we choose not to disclose any financial projections or analyses since they will be altered as the model evolves. We have developed 3 scenarios of the development which differ by the speed of attaining new users and offer different breakeven points and different NPVs of the project.

Nevertheless, for the sake of understanding the domain of the profit generation we will present the “normal” scenario P&L projection that assumes there will be 30 million users of Episto in year 5 along with 30.000 corporate and 1.000 university and **research** institution subscription accounts

Chart 2: P&L forecast „normal“ scenario

Episto Summary financials					
EUR	1	2	3	4	5
Sales revenues	1,095,000	4,500,000	23,000,000	54,100,000	96,700,000
Total revenues	1,095,000	4,500,000	23,000,000	54,100,000	96,700,000
EBITDA	(328,500)	22,500	4,600,000	24,345,000	48,350,000
margin%	-30.0%	0.5%	20.0%	45.0%	50.0%
Tax	94,500	49,644	(817,153)	(4,670,495)	(9,387,316)
Net income	(378,000)	(198,576)	3,268,613	18,681,980	37,549,262
CAPEX	1,200,000	2,300,000	4,500,000	4,500,000	5,000,000
WC change	0	0	0	0	0
FCF	(1,623,000)	(2,327,144)	917,153	24,515,495	52,737,316

The P&L projections are based on the assumption that there.

Chart 3: "Normal" scenario user development

Year	1	2	3	4	5
Corporates	20	100	1,000	10,000	30,000
Number of universities	5	20	100	300	1,000
Retail Users	500,000	2,000,000	10,000,000	20,000,000	30,000,000

The business will be financed by owner's equity in the seed stage of the development. We would consider angel investors or venture capital to finance the expansion of Episto, but would also consider using bank debt due to its tax shield characteristic.

7.1 Conclusion

In today's fast changing world when knowledge is a crucial asset for person's success we realized the need to make specific knowledge available to everyone at any point in time. **Episto**, our creation demand knowledge platform, is a revolutionary step in getting knowledge fast and easy with a single goal of creating a worldwide community where people can fulfill their personal needs and make an extra dollar on the side. Whether a person will be on the supply side of the platform and will be sharing knowledge with the community of platform users, or will simply be using the platform to find and learn about their topics of interest, the central idea of the project is creating a community that will foster knowledge creation, community that will be eager to learn new things and in return create a more educated society as a whole.

Episto's development will bring a new approach to learning and serve as a great supplement to today's educational system or work environment. The content of the platform and presented knowledge will be of very high quality and through our grading system **Episto** will make sure that the presented knowledge is coming from the most educated individuals.

Episto, our online platform where people will ask questions and simultaneously get answers through live presentations, video calls, and phone calls from the most reputable experts, college professors or industry experts, is an aspect which is missing in today's society and a tool that will certainly contribute to a faster and more efficient information and knowledge flow.

We found a niche target for **Episto** and believe that through smart marketing and technological expertise we can create a word wide knowledge center available to everyone at anytime.