

## **Business problem tackled**

AWS / Google and many other providers sell high-quality commoditized tools needed to solve business problems, but we aim to sell solutions instead.

Information asymmetry dominates the business environment as competitive advantages can be gained by knowing more about your competitors. We aim to expand the limits of information available to enterprises from two dimensions: the depth of information available and the quality of analytics.

On the depth side, we are building linkages between standard macroeconomics techniques of tracking changes in the economy and reframing that in a business context. It's usually done on a one-to-one basis with limited economies of scale and scope. To our knowledge, we are the first ones to do this.

On the quality of analytics side, we are working towards providing a one-stop-shop for any business analytics needs to be served a wide network of professionals. Classic analytical needs by enterprises are usually solved with either in-house toolbox creation or one-to-one analytical solution building. In both cases, information asymmetry dominates the problem as benefits of building or acquiring are challenged by the cost side. We are reframing this problem and instead of focusing on individual sales, we focus on the scope.

## **Near-term value creation**

To achieve strong network effects and economies of scope – we first will need to solve a near-term problem to acquire a large enough userbase. This will be done by offering the ability to rank individual enterprise financial metrics versus a selected group of peers. At the moment, this can only be done with at least three or more months lag and only once a month giving limited use. So far in our proof-of-concept, we can effectively track and update ranking weekly. This allows to provide almost near-time analytics, improve decision making and business optimization, and provide context and measure impact on individual enterprises from macroeconomic news developments. In short, relevant and company-tailored news updates and tracking.

## **Long-term value creation**

Over the longer horizon (2 years), we will position ourselves as an intermediary to ensure full data anonymization and quality assurance provider by creating an interface for anyone to build models in our framework. This will create two side benefits – will substantially reduce the cost of building/maintaining and updating analytical solutions on the business side; will allow individual analytics providers to achieve economies of scope (build one model – sell and update to many) creating a strong incentive to continuously innovate.

## **Executive summary**

We provide improved financial analytics tracking and ranking versus peers for individual enterprises and tailor macroeconomic news to see impacts (for example a change in GDP

growth by +1%) on financial metrics (for example likely impact over the next three months revenue). We do this in a commoditized fashion (our analytics works on all Business problems tackled

### **Why IDO and how will we ensure the price of the token to go up?**

We have built a proof-of-concept and to accelerate our progress going forward – an initial seed is needed. An IDO will solve this problem and to share our growth with the community – we'll use two token inflation mechanisms: until we'll reach the breakeven point in our business 2.5% of tokens from each transaction will be burned. Afterward, at least 25% of our net profit will be used to burn tokens (this allows a more tax-efficient transfer of wealth to our stakeholders). The proposed lower limit is added to ensure continuous inflation of the token and to offset any potential needs for longer-term investments and capital buffer building.

### **What is the utility of the token?**

All our sales will be done in tokens. In case the corresponding business party will prefer to use fiat – we'll still facilitate conversions internally. The token allows to ensure the full anonymity of the business as well as the analytics provider side (if it's desired). At the same time, it improves transparency on pricing mechanics and ensures the sole focus of each analytics provider is to provide the best insights.

On the business side, tokenization of our sales allows for anyone willing to invest in our business with almost zero frictions, and for all boats to benefit from it tides go up!

### **Economic MOAT (why it's hard to replicate our business idea)**

We strategically focus on smaller size European countries for the initial several years as macroeconomics coverage and though leadership is weak there. Lack of investable assets creates limited incentives for in-depth coverage leaving an ample amount of space. We derive our MOAT from two directions:

- by commoditizing analytics and pricing at an extremely low level (compared to alternatives) we create a high sunk-cost advantage. We already have an alpha version of the analytics engine tracking daily developments across most of the developed and some of the emerging markets.
- by providing thought-leadership through macroeconomic content we market our products and entrench our position as a market leader. This allows for reaching high levels of economies of scope.

### **Roadmap**

Over roadmap breaks into four distinct sections:

- Pre-IDO in 3m?
  - Private sale
- Post-IDO in 10+3m?:
  - Product development
- Expansion #1 in 13m + 12m?

- Expanding to full Nordic and partial Central Europe coverage
- Expanding product offering
- Third-party models wrapper for anyone
- Expansion #2 in 25m+12m?
  - Expanding to full European Union coverage
  - Full-fledged network with third-party providers

## Tokenomics

Token distribution will depend on the overall success of the private sale. In case, we will not be able to raise the minimum amount – all funds will be refunded but the marketing part will be lost (20% of the overall value). To offset, private sale tokens will be offered with a 35% discount to the listing price. If we can raise the maximum amount – our product will start in all Baltic, Poland, and Finland in the post-IDO stage. Reserves will be used for institutional investors. Team and advisory tokens will not be allocated until the first expansion (post-breakeven) point to reflect our deep commitment to the community (spread over two years period). At no point in the post-pre-IDO token will be minted and introduced to the secondary market at a greater pace than the burning rate. The total token supply is capped at 1bil.

	Minimum	Pre-IDO			Post-IDO	Expansion #1	Expansion #2	Tokens
		One country	Three countries	Five countries				
Marketing	0.5%	1.0%	2%	5%	8%			130000000
Private sale	2.5%	3.5%	7%	14%				140000000
Public sale				4%				40000000
Initial swap				4%				40000000
Reserve				5%	5%			100000000
Marketplace						20%	17%	370000000
Team/Advisory						18%		180000000
Subtotal				32%	13%	38%	17%	
Total							100%	1000000000