



Chatello is the App
You Are The Brand

The first app that allows you to monetize your social media presence from anywhere, anytime.

ICO Whitepaper

Updated: Jan 1st, 2018



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Abstract

The greatest secret to business success isn't being able to better do what others are doing, or even to be the best at doing what others are doing. It is in being able to do what no one else is doing.

We have spent the past 4 years researching and developing a system that allows social media influencers and celebrities to directly monetize their presence and activities on various social media platforms. One of the great questions always being asked by anyone who has become a genuine influencer on social media, is how do I turn my thousands of followers, and the hard work it took me to generate this loyal following, into a revenue generating stream?

After years of research and thought, we can now finally say "we have found a way!"

We then teamed up with one of the world's top app developers to carry out a "Rapid Concept Workshop" where we tested, analyzed, and reviewed all aspects of our idea, and the associated risks associated with it. We asked ourselves, why is this needed, who would use it, how does it generate money, for its users, and for its developers, etc...

We were not seeking to do better, what others were already doing. We were seeking to create something that does not exist.

After further intensive study and research with Apple, Google, PayPal, various other payment gateways, connectivity solution providers, and distribution channels, we came to a clear and unequivocal decision: We are a "go."

This document will help explain more about the Chatello App, a new generation of social media apps will forever change the way we interact and communicate with others, creating genuine one-on-one communications and exchanges between the global elite, and those who admire and follow them.

Executive Summary

In today's evolving global social media landscape, new apps are being released almost daily, and it's becoming harder and harder to differentiate yourself from others online.

The new purveyors of power are now the Social Media influencers, and social media platforms have become a massive revenue generator for a very select few global elite – those celebrities with household names. The gap between these massive influencers (50M+ followers), and those more moderately successful, and far more prevalent influencers (100k up to 1M followers) is becoming increasingly wide, particularly in their ability to monetize their social medial presence and influence.

The main difference is in how, and how much, they are getting paid to advertise or promote a brand/product to their base of fans. Of course the more you have fans the more you get paid but the main issue still remains the same "How can influencers monetize their social media presence?"

The potential impact of monetizing and generating revenue in social medial is one of the hottest topics today. Many have tried to find solutions, but to date, all of them have come with ideas to promote but not to monetize.

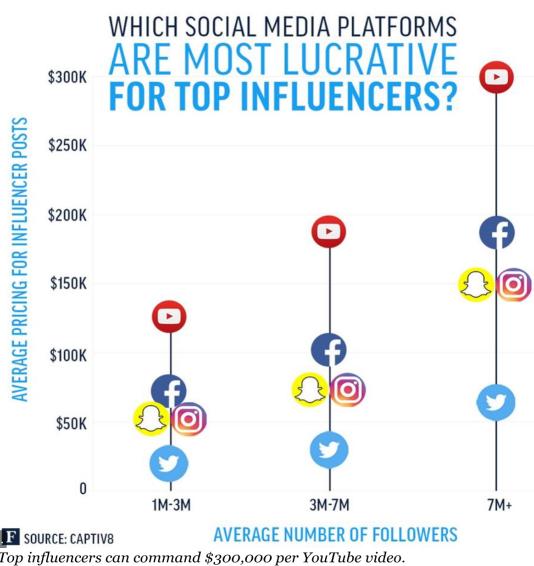
After many years of research and market analysis, we have first verified there is an acute need for an online tool that allows social media influencers to monetize their social media presence, and we thus went to work to develop this app – and to address this most complex and sensitive of issues.

We are therefore delighted to introduce to the world the latest and greatest development in the world of Social Media – Chatello. An app that gives influencers the platform to generate revenue per communicated message(s) with their thousands of followers.

It's as simple as that. If you see an average Influencer with 1M followers on any platform such as Twitter, Snapchat, Instagram, etc. all they general do is keep messaging their fans, always publicly, and always free.

Chatello has finally created a platform to allow for one-to-one exchanges with specific fans, at a nominal cost to the fan, allowing the followers unprecedeted access to their influencers, celebrities and idols, while giving the influencers a chance to have meaningful exchanges with fans, and to be compensated for their time and effort.

By using Chatello, Influencers will be able to monetize their fan base with generated revenue by giving the followers the access to ask questions either as a message or a video, and on successful reply from the influencer, the followers get charged a fixed small amount as low as \$5.



Associare is already achieving significant progress as a fintech company, and plans to have significant infrastructure in place prior to the initial coin offering (ICO). Chatello already has the necessary infrastructure and IT arrangements to go live within 120 days after the ICO is completed. Chatello is in a position to offer competitive profits to the initial backers and supporters. We have identified influencers to join the platform to raise the profile and number of users of Chatello.

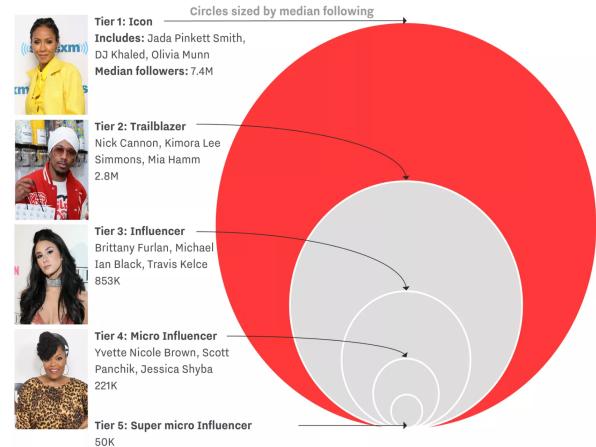
Chatello is an innovative and ground-breaking solution to one of the most compelling question and challenges facing all social media influencers and celebrities, and addresses both individual and business's needs. For example:

- For individuals, Chatello will address one of the main issues and challenges facing influencers today: Providing a vehicle for direct access to celebrities, athletes, influencers, etc. Same as above, followers will be able to ask questions, seek advice, or send a simple greeting, with only a successful reply will the user then get charged as low as \$5 per message.
- For businesses, Chatello can (1) improve customer service and (2) generate direct revenue by enabling immediate access to services; so for service providers, such as lawyers, plastic surgeons, cosmetic artists, retailers, educators, etc, they can setup channels on Chatello to provide immediate and live advise/consultancy to users and charge as low as \$20 per message. Imagine immediate access to a plastic sergeant in Brazil while a customer is in Dubai? Or getting legal advice on the spot via the app and paying as low as \$15 per advice.

Chatello is currently under formation in the US and an initial coin offering (ICO) will be conducted. The offering will be a virtual currency tokens known as a "Chatello Coins" (CC). Funds raised will be given as grant towards the development of Chatello as a project.

The Challenge and the Market

Social media influencers by the numbers. The most popular celebrities aren't necessarily generating the AD dollars. As you can see from recent survey and report, if you are not highly ranked celebrity then its hard to make money.



Average cost per post

Tier 1	\$21.5K
Tier 2	\$32.4K
Tier 3	\$25.7K
Tier 4	\$8.4K
Tier 5	\$1.5K

Average cost per thousand impressions (CPM)

Tier 1	\$165
Tier 2	\$100
Tier 3	\$78 – best deal
Tier 4	\$261
Tier 5	\$169

Source: WhoSay Images: Getty

recode

Social Network Ad Spending Worldwide, 2013-2017.

As you can see from this recent research, the social media ad market is over \$35B in 2017, however, Chatello will focus on increasing DIRECT engagement between social users and the influencers, so as not to take a share from the existing market, but to create a totally new revenue stream and source of income. We do not see ourselves as a threat to the industry, but we do see ourselves as an asset to the influencers.

Social Network Ad Spending Worldwide, by Region, 2013-2017					
	2013	2014	2015	2016	2017
Social network ad spending (billions)					
North America	\$4.94	\$7.71	\$10.10	\$12.67	\$15.15
Asia-Pacific	\$3.25	\$5.18	\$7.40	\$9.66	\$11.91
Western Europe	\$2.34	\$3.68	\$4.74	\$5.82	\$6.85
Latin America	\$0.35	\$0.54	\$0.68	\$0.85	\$1.00
Central & Eastern Europe	\$0.41	\$0.52	\$0.61	\$0.70	\$0.79
Middle East & Africa	\$0.07	\$0.11	\$0.16	\$0.22	\$0.28
Worldwide	\$11.36	\$17.74	\$23.68	\$29.91	\$35.98
Social network ad spending growth (% change)					
Middle East & Africa	68.0%	63.9%	52.4%	33.9%	27.4%
Asia-Pacific	60.7%	59.4%	42.7%	30.6%	23.3%
North America	46.3%	55.9%	31.0%	25.5%	19.6%
Western Europe	49.8%	57.1%	28.9%	22.8%	17.7%
Latin America	58.2%	55.6%	24.2%	25.0%	17.9%
Central & Eastern Europe	38.5%	27.0%	18.0%	14.4%	13.0%
Worldwide	51.1%	56.2%	33.5%	26.3%	20.3%

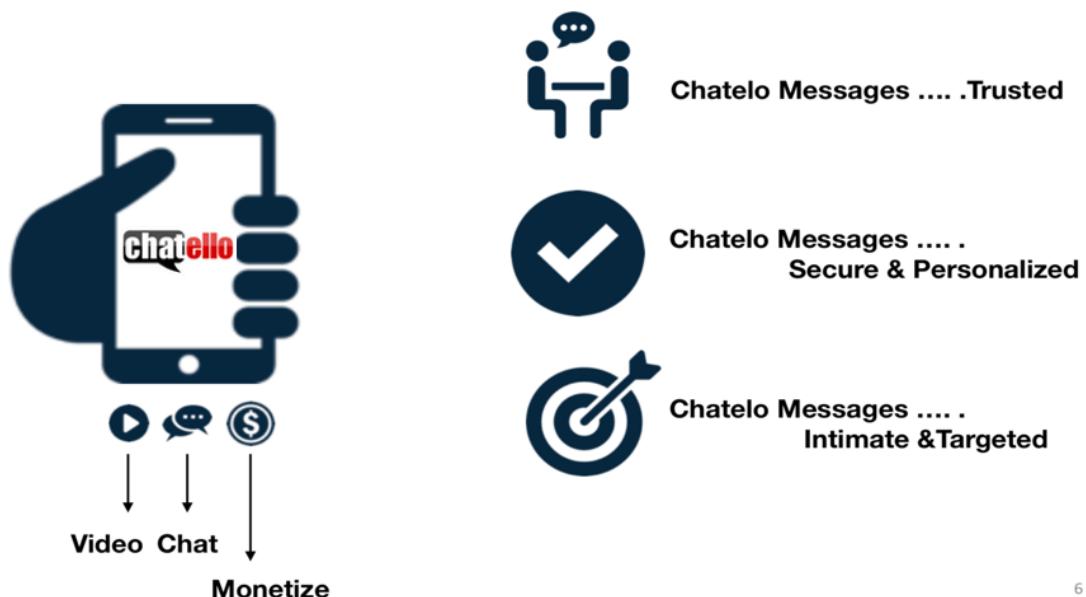
The Chatello App A new communication era

What is Chatello?

Chatello is a social media app allowing influencers with a good base of followers to monetize their social presence anywhere anytime, by enabling followers to access influencers, seeking advice or consultancy or asking questions in a highly personal and one-on-one way.

Chatello will be available for both platforms Apple iOS and Google Android. The first version will be in English and later in other languages such as Chinese. Chatello will be developed using a US/Australian mobile development company called Appster. One of the world's largest mobile apps development firms with long history of success in building and marketing award-winning apps.

Chatelo App platform



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Brand Position

How does Chatello compare to similar platforms?



Unique Selling Proposition

FIRST TO MARKET

Chatello is the first app to allow celebrities and influencers to monetize fans and followers

RELEVANT CONTENT

Chatello is the first true social communication app for 1 to 1 chatting with influencers

HIGHLY SOCIAL

Chatello integrates with all other apps, enabling celebrities to engage and monetize social followers

Chatello target audience



Demographic	Requirements	Why to join Chatello?
<p>Chatello typical users are non-influencers.</p> <p>Any user with less than 100,000 followers on any-given social network is considered as Chatello user.</p>	<p>Any one can join and enjoy direct 1 to 1 communication with his dream celebrity</p>	<ul style="list-style-type: none"> Access to celebrities and influencers for the first time Seeking advise Seeking consultancy Very low cost and effective way to communicate 1 to 1 with celebrities Users need a new way to communicate with influencers
<p>Influencers could be:</p> <ul style="list-style-type: none"> Celebrities Public figures Athletes Academic Companies Individuals Plastic surgeons 	<p>Influencers must be:</p> <ul style="list-style-type: none"> Willing to monetize their social presence online Maintain minimum number of social followers above 200,000 fans 	<ul style="list-style-type: none"> Give back to community Some charity work and donations Direct engagement with fans and followers Earn money. High potential for less work and massive reach out to fans and followers

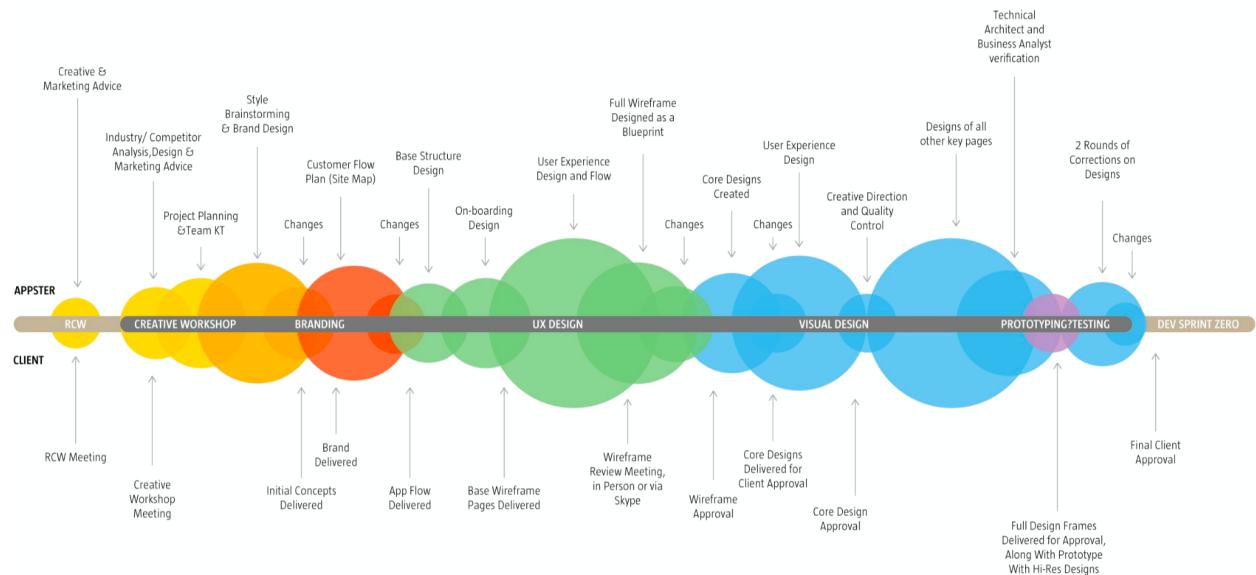
Technical Briefing

Associare team conducted an extensive research to find the right mobile application development partner in order to tie up the strategic phase which is the development of the Chatello App as a world class platform. After careful analysis, we selected Appster pty ltd, with 400+ staff, it is ranked among top 5 mobile app developers in the world with two offices in the US and Australia, its uniquely positioned to be our strategic app development partner.

For more information on Appster, please visit <https://www.appster.com.au>



Appster's User Experience & Design Process



Appster

Chatello Business Model

Chatello revenues are simple and can be directly calculated via an automated process as follows. Chatello members connect with Influencers on Chatello to either (1) Seek Advice/Consultancy or (2) to Ask Questions. On a successful reply; the Followers get charged as per below.

We have two (2) kinds of members, Influencers and followers. For both, it's a marketplace of influence and access. Followers pay, to have direct access to influencers. Instead of massive appearance fees, endorsements, or speaking engagements, the influencers provide micro-bits of feedback, one small comment at a time, but continuously. So instead of revenue coming as a rare and occasional deluge of water, it's a predictable, continuous and non-stop gentle stream, which never stops, and open which the influencer can control the intensity of.

We have identified our typical influences to be the following:

- Celebrities, Public Figures, Businessmen, Cosmetics
- Athletes, Academics, Politician, Institutions/Corporations

Chatello's margin are based on the type of influencer we have:

- Influencers <200,000 followers, margins will split as 70/30 for platform
- Influencers >500,000 followers, margins will split as 80/20 for platform
- Influencers >2,000,000 followers, margins will split as 90/10 for platform

Initial Coin Offerings (ICO) Information

During the initial coin offering (ICO), Associare as a company will issue virtual cryptocurrency tokens called Chatello Coins (CHA) on the Ethereum Blockchain operated by a smart contract.

Why ICO?

There are many arguments why we have chosen to do an initial coin offering instead of alternative ways to raise money. First, an initial coin offer not only allows us to onboard participants from different regions but also to incentives them to promote Chatello's products via affiliate commission. Second, tokens provide liquidity since they can be traded on various exchanges after the ICO. Participants can liquidate their investment in the project like holding shares in a publicly listed company. Finally, the tokens' smart contract enables easy distribution of monthly affiliate commission, which would be hard to process without usage of Blockchain technology. Chatello Coins (CHA) will be issued in global exchanges and will compete for value like a number of crypto currencies based on the smart contract rules.

Pre-ICO

During pre-ICO only 20% of ICO tokens will be issued to finalize the initial version of Chatello, before the full ICO. The pre-ICO will be used to determine the hard cap for ICO smart contract. 10% of the ICO is being distributed to the initial core team and advisors. 10% of the ICO will be used for digital marketing with influencers and celebrities allowing the Chatello brand to grow very fast. The pre-ICO will be valued at \$2Million USD. During Pre ICO; the CHA token will be priced at USD \$1 per CHA.

ICO Tokens

The tokens will be allocated among participants of the pre-ICO, the full ICO as well as management and advisors to Chatello. 80% of the ICO will be contributed by external investors. The object is to raise \$8Million USD from this ICO offering. During the ICO it will be USD \$2 per CHA.

Buyback

Based on the performance of Chatello App business model, Associare is committed to perform periodical buyback option from the market so our value token value get highly appreciated.

Smart Contracts

Overview

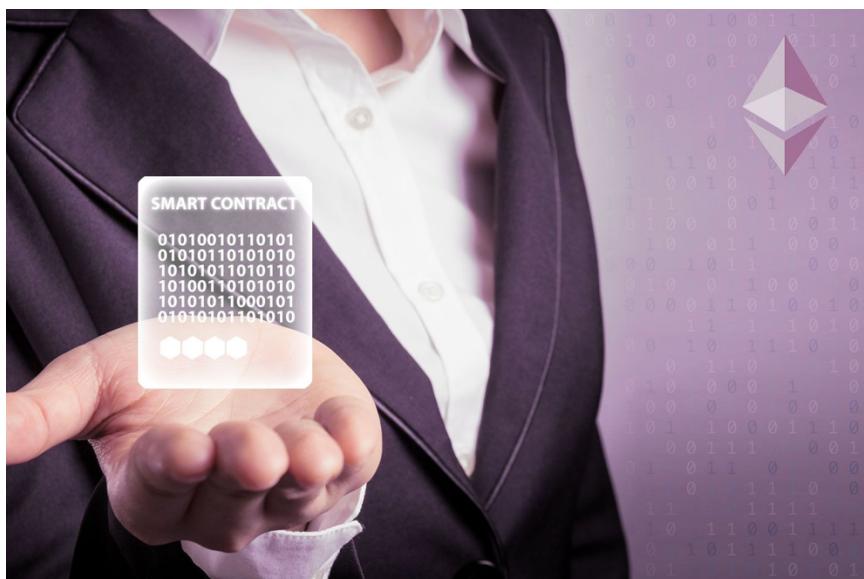
Smart Contracts are self-executing contractual states, stored on the Blockchain, which nobody controls and therefore everyone can trust. The Chatello Smart Contract is part of the ERC20 (Token ISO Standard) CHA Token which were created for this ICO (Initial Coin Offering). The Chatello Smart Contract controls the creation, sale and allocation of Chatello CHA Tokens as well as the future rewards (dividends) of the token holders.

The Chatello Smart contact is an immutable set of rules programmed into the smart contract which control all the policies of the Chatello ICO. Once the ICO is completed the Smart Contract will also be used to pay the Chatello project rewards to the CHA token holders (owners).

Policies

Chatello Smart Contract key policies:

- Rewards calculated annually
- Paid in CHA Tokens pro-rata



Financial assumptions and metrics

Associare *Financial Model: Assumptions*

	<u>SALES</u>				
Expected Questions on platform	2018	2019	2020	2021	2022

Avg value per question	2018	2019	2020	2021	2022
Questions	\$11.60	\$11.60	\$15.00	\$15.00	\$15.00

COST OF GOODS

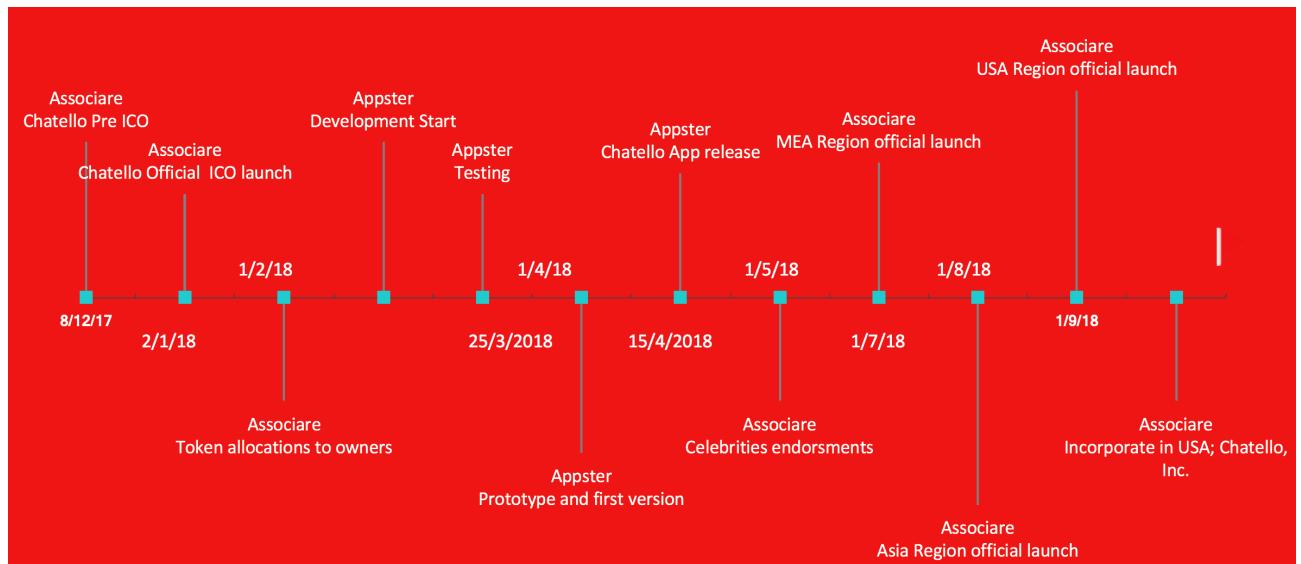
Avg cost of question	2018	2019	2020	2021	2022
Questions	\$8.70	\$8.70	\$8.70	\$8.70	\$8.70

Returns.....(as a percentage of Questions revenue).....20%

Expected Revenue by Questions per 100 Celebrity

ITEM	UNIT
Per 100 Celebrity on Chatello	100
Avg no. of followers	700,000
Expected Overall Floating Questions	70,000,000
Assumptions on 1%	1,050,000
Avg cost of Question	\$11.60
Expected Sales	\$12,180,000.00
Associare margin of 20%	\$2,436,000.00
Token dividends per 1 token	\$0.24

ICO Timeline



The Company

Associare Pty Ltd is an Australian registered company under ASIC regulations (asic.gov.au).
(Australian ABN 92162563555).

Corporate HQ:
Level 5, 7 Eden Park Drive, Macquarie Park, NSW 2113, Australia.
Office +61-2-8935-9688
email info@associare.com
Investors can reach us at:
investors@associare.com
web: www.associare.com



For more information on Chatello, please visit: <https://www.chatello.com>

- Twitter account <https://twitter.com/associare>
- Facebook; facebook.com/associaredotcom

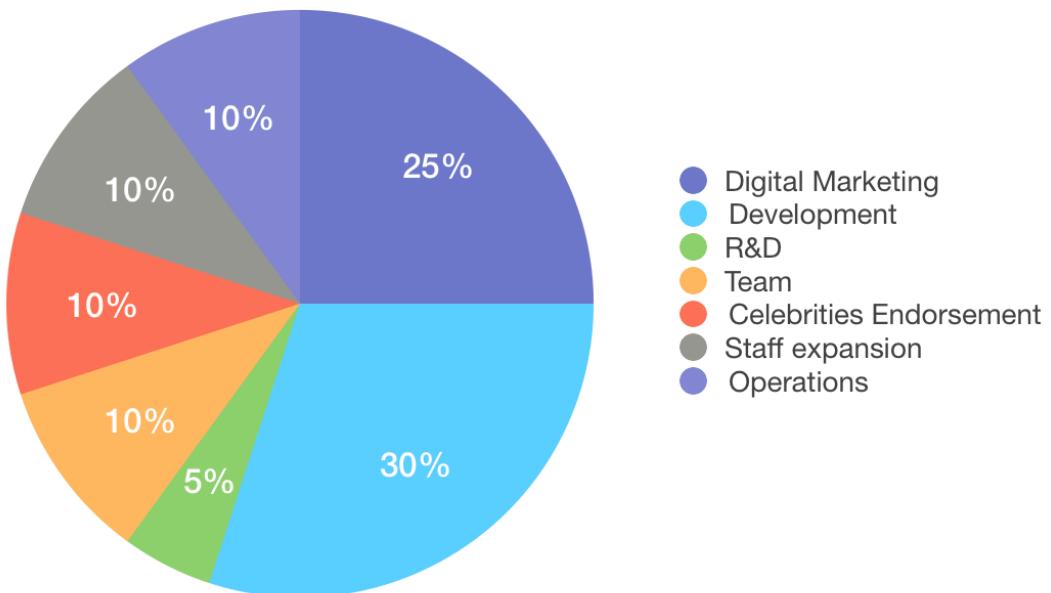
Use of funds

- Ethereum ERC20 token
- Purchase methods accepted: BTC and ETH, Credit Card and Bank wire transfer
- Total token supply: 10,000,000
- Target sales: USD \$8,000,000

Chatello ICO Token Sales Terms

PARTICIPANT	PERCENTAGE
Digital Marketing	25
Development	30
R&D	5
Team	10
Celebrities Endorsement	10
Staff expansion	10
Operations	10

Chatello Token Terms



The Team

Associare has assembled an expert management team with a diverse range of skills. These include experts in cryptocurrency, startups, operations, and compliance, Blockchain and peer-to-peer technologies, digital marketing, internet marketing and public relations. All our founding members are committed to this ICO and the success for the company, hence no one is planning to sell or exit his investment at least in the near future.

WE ARE COMMITTED AND FOCUSED BUSINESS MINDED PEOPLE TO MAKE THE PLAN WORKS. Associare is using PR Newswire as our external news and media agency to go globally with our press and media requirements. Product launches, media events, new developments, and expansions will be always announced thought PR Newswire media sites.

Rabie Fares, Founder and CEO

Firas Alsalihi, President International Markets

Jorge Sebastiao Chief Technology Advisor (CTA)

Arzu Yildirim, Research and Marketing Executive

MO Dajani, Technical Director

AJ, Business Development

Richard Ashman, Chief Customer Officer

Maya Taha, Operations Manager

For more info on the team, pls visit <https://www.associare.com>

Senior Advisors

Associare enjoys a strong board and advisory management team. Our advisory team background come from various fields such as financial regulation, development and R&D, management, global operations, cyber security and entrepreneurship.

Mohamad Jaber, CMO at Paris Gallery Group. Listed as "100 MOST INFLUENTIAL GLOBAL MARKETING LEADERS" and awarded the 'Most Influential Marketing Leader' 2017 award. A communication, strategic, marketing and public relations expert .20+ years of experience in marketing. Mr. Jaber has been known as an inspirational and practical. He is a results-oriented person who has an uncanny knack for knowing what works and what doesn't.

Peter McKeon, is the CEO of BSI Australia. He has a proven track record with board level accomplishment in increasing profitability, maximizing customer satisfaction (NPS) and global business development achieving USD \$2.6 billion in sales revenue. Building management teams that value cross- functional working relationships, I mentor and encourage teams to exceed their expectations. Management training with Boston Consulting Group and McKinsey.

Abdullah Al Fouzan, a successful investor and founder of many financial and business management companies listed on various stock markets. Extensive expertise and skills in financial restructuring and complex environments. Runs and manages over \$5B under asset management including financial securities, insurance and retail businesses in Middle East and Turkey. MBA in finance from the US.

Fadi Roumieh, BSc, BTeach, Dip Fin, MFAA

Fadi has over 20+ years of experience with blue chip companies including leading pharmaceutical marketing and regulatory teams, product management and successfully launching major pharmaceuticals to the Australian market. Fadi as well did business in Australia, Europe and Asia Pacific. Fadi has an extensive network having previously worked with Pfizer, Merck & Co, Bayer, Merck Serono, Invida (Menarini), Sigma Aldrich and IMS Health.

Ahad Abulkalam (B.Acc, CA), Financial Controller

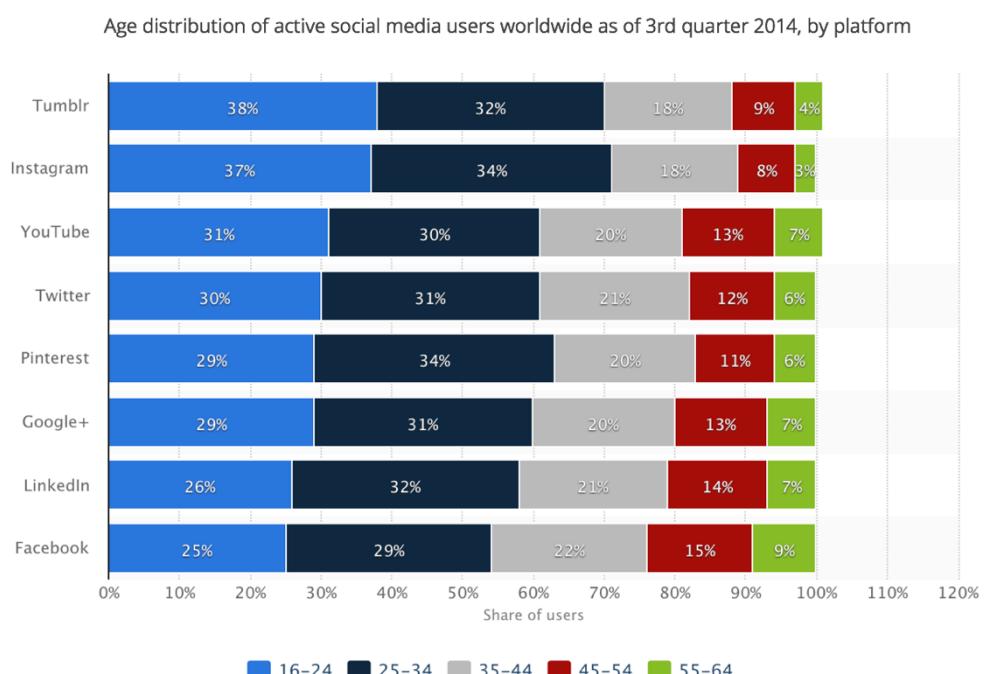
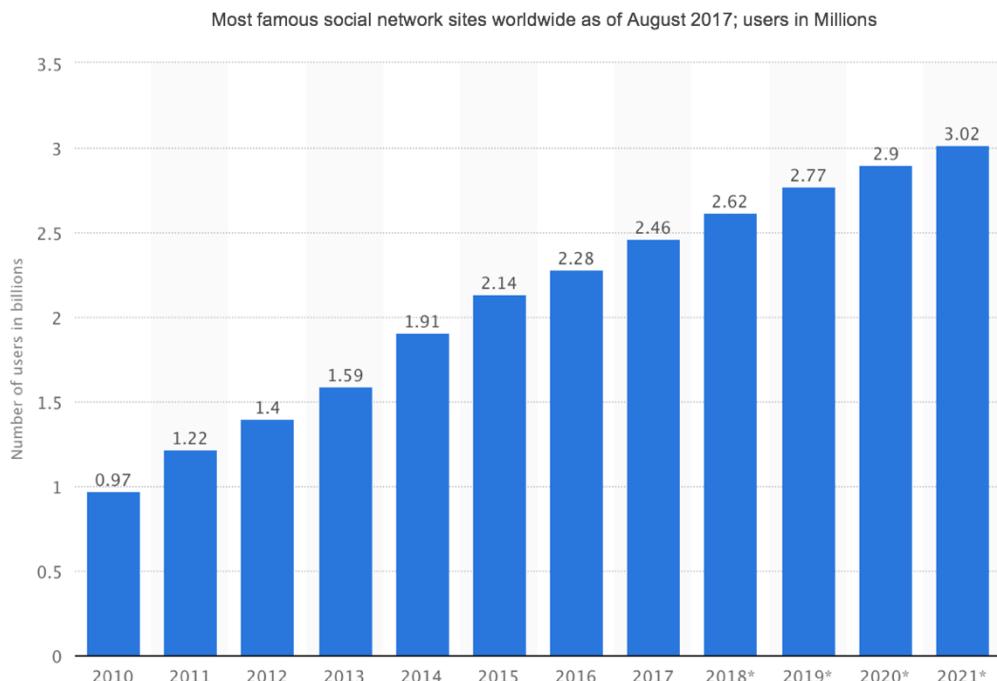
Ahad has more than 15 years' experience in public practice in AUS and is the youngest managing partners of Ark Account having been appointed in July 2016.Ahad's objectives are to add unique value to his client's businesses through implementation of his extensive commercial and business experience.

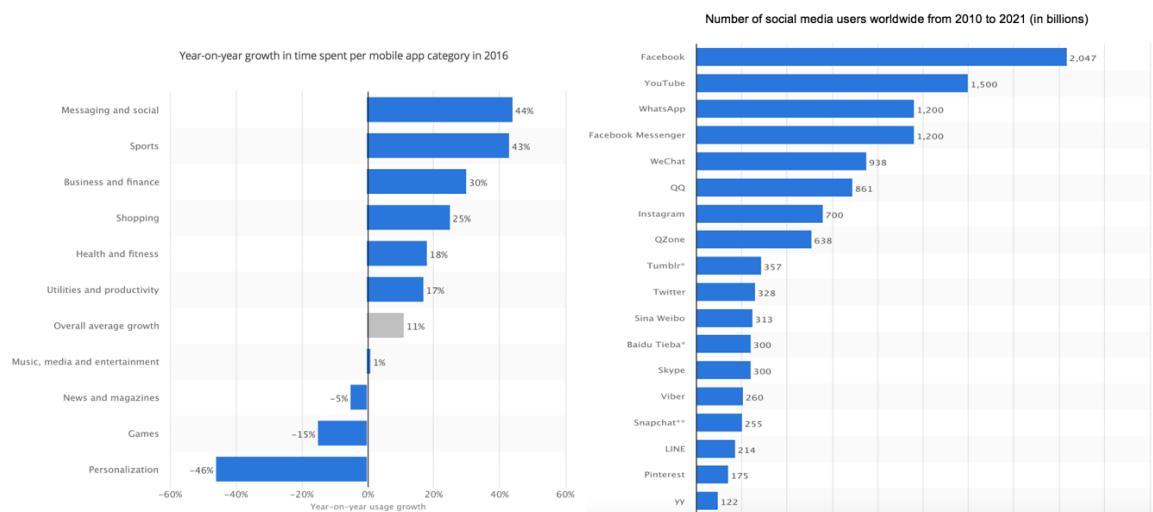
Sam Elmasri, CEO at Ento Capital Management. Sam's vast experience in investments, banking and F&B business. Have been managing multinational conglomerates in Canada, North America and Middle East for past 25 years with assets under management of over US\$8Billion since 2014.

Pascal Haider, is a passionate entrepreneur, father, motivator and world traveler. He holds master's degrees in Business Administration and International Management. His career has led him from asset management, growing international startups, to being founder, investor and board member of several international companies. He is an advocate for revolutionizing social impact and charitable efforts through the means of technological advance using blockchain.

Social media reports and statistics

If you see the below charts about the current social media apps and their impact on users globally, this gives an overview of how many potential Influencers/Celebrities can utilize Chatello to engage with their fans, and generate revenues.





Distribution of worldwide social media users as of January 2017, by region

