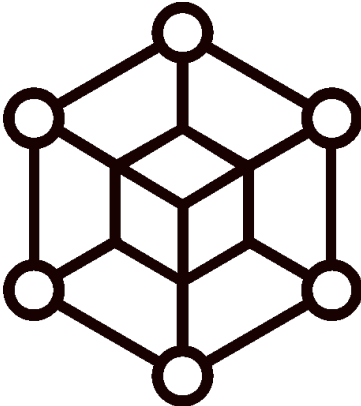




# Tetra



*Democratizing cannabis industry engagement.  
Powered by the XRP Ledger.*

**WHITE PAPER**

**October 2022**

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# Tetra White Paper

## OVERVIEW

This paper provides an overview of Tetra, an XRPL-powered **engagement** DAO for the cannabis industry. The Context section speaks about problems faced by regulated cannabis industry small business owners and entrepreneurs, including their lack of access to capital and how Tetra proposes a feasible solution utilizing XRPL's high-performance and low-cost blockchain solutions.

## CONTEXT

The immeasurable trauma and irreparable harm inflicted by the War on Drugs has resulted in widespread demand for social equity efforts to be prioritized as the legal cannabis industry becomes socially accepted and integrated into our everyday lives. As the industry expands, more cannabis entrepreneurs and brands search for practical, innovative, and engaging ways to support and propel social reform by leveraging web3 technology.

Tetra's engagement and multi-functional technology platform, **JRNY**, is designed to empower cannabis brands and businesses to create micro-communities using Decentralized Autonomous Organizations (DAOs). Members of these communities work together to construct Nonfungible Tokens (NFTs) that offer access to benefits, such as participation in governance related to advocacy and other community engagement opportunities.

**Deed** is a DeFinance (Defi) platform developed by Tetra that allows eligible non-accredited investors to get involved in the regulated cannabis industry and invest in regulated cannabis assets through Security Tokenization on the XRPL. Utilizing the XRP Ledger, Deed is built to support the rapid growth of the legal cannabis industry through a technology platform that connects investors to cannabis businesses with

licensed cannabis enterprises. Deed is forming partnerships with authorized Broker-Dealers and Alternative Trading Systems (ATS) with entire compliance teams to help our cannabis business and brand partners ensure every fundraiser meets local and state regulations and SEC regulations.

## **MARKET AVAILABILITY**

### **JRNY: Engagement Platform**

The decentralized design of the XRP Ledger (XRPL) allows for the possibility of communities on JRNY that support cannabis consumption and legalization to have a social platform to engage in consumer activism. The cannabis sector has become stale and redundant in the years since recreational legalization. Marketing and customer engagement efforts have been countless duplicated without any sort of innovation or creativity. The market has become overly saturated with interchangeable product offerings that lack character, imaginative branding, or any kind of unique identity. Although the current market dynamics are limited by state advertising regulations that prevent TV, radio, or social media promotion, new disruptive technologies within the digital currency space such as DAOs and NFTs have presented fresh opportunities.

Due to federal regulations, the cannabis industry is largely cash-only. Being cash-dependent poses significant challenges and difficulties for businesses. It prevents businesses from opening bank accounts or accepting more efficient methods of payment, like credit card payments. In addition, it can be difficult to track inventory and ensure product quality. Currently, online cannabis sales are inefficient because of transaction hurdles and also due to the lack of trust between buyers and sellers. Cannabis is still a federally illegal substance, which means that there is no way to guarantee that the product being sold is safe or of good quality. This lack of trust often leads to buyers being taken advantage of, and it is also difficult to track where the product came from if there are any problems.

JRNY's engagement platform utilizes DAOs to increase engagement between cannabis industry operators, brands, and non-profits, creating new opportunities for

collaboration. Brands can use the compliant marketplace to find new partners to work with, or a non-profit can find new donors. The marketplace provides a way for these groups to connect with JRNY's community of users, which can increase brand and organizational visibility and engagement. The platform saves on costs by eliminating the need for intermediaries, such as dispensaries, to complete transactions.

In addition, the platform allows users to connect with each other and share information about cannabis products, further supporting brand and product visibility. JRNY utilizes XRPL because it is more cost-effective than competitors because it can help to simplify certain trade processes and paperwork for cannabis business operators and brands. JRNY can track the movement of cannabis products from growers to retailers and verify the authenticity of products. This helps to reduce the costs of logistics and ensure that products are safe and of high quality.

JRNY's Reward Program is a secure system that prevents fraud and increases security by providing interoperability for the entire cannabis industry, including cannabis business operators, customers, and non-profits. The smart contract built on the XRP Ledger tracks customer loyalty points and rewards customers for their loyalty. Businesses can use the program to track their customer's loyalty points and redeem them for rewards. Customers can use the program to redeem their loyalty points for rewards from businesses. Non-profits can also use the program to track donations and provide transparency to donors.

### **Deed: DeFi Platform**

Partnering with Stably Enterprise, **Deed** is able to issue XRPL security tokens that represent the value of a company's private equity and assets on-chain. XRPL's ERC-3643 token offers a secure and compliant way to buy and sell assets, including private equity, increasing transparency, reducing risks and costs, while also providing quicker liquidity to investors and businesses.

Traditional private equity deals can be very costly when hiring lawyers, accountants, and other professionals. Access to capital and traditional banking tools and services,

like SBA loans, are either restricted or completely inaccessible to individuals impacted by the War on Drugs and entering the legal cannabis industry. After our co-founder received a legal cannabis retail business permit, it was extremely difficult to find a funding partner. When they did find potential funders, all of the business deals were predatory and impeded the mission of cannabis social impact programs. Deed would have enabled this small business owner to fundraise through community supporters, on their own terms, while creating pathways for supporters to invest in and engage with their favorite cannabis brands. Supporters that are allowed to participate in the community ownership economies strengthen businesses and invite community and compassion back into the cannabis industry.

One of the main benefits of building on XRPL is that it helps Deed's crowdfunding platform to ensure compliance with regulatory requirements. This is because all of the transactions on XRPL are stored in a public ledger, making it easy for regulators to track and monitor. In addition, crowdfunding on-chain can also help speed up the process of raising capital. Crowdfunding can be done online and more efficiently, helping private companies to compliantly fundraise from investors by providing a secure and transparent way to track and manage investments.

Due to federal prohibition, banks and traditional funds are typically unwilling to invest in companies engaged in cannabis-related business activity. Deed will offer peer-to-peer lending and borrowing smart contracts created on XRPL and will enable two people to interact and transact without requiring a third party. Cannabis companies and investors can benefit from smart contracts because they can use them to borrow and lend money without going through a bank or other financial institution. This can save time and money and help avoid the potential for fraud or other problems that can occur when dealing with traditional financial institutions. Deed intends to partner with qualified Broker-Dealers and digital asset banks like Anchorage and Securitize to fully comply with SEC regulations while providing secure liquidity for asset holders.

Using AI Policy creation, Deed is developing an AI bot on the XRPL that can create automated insurance policies for cannabis companies. It is more efficient than traditional cannabis insurance companies because it uses smart contracts to automate building and issuing insurance policies. This means that the entire process of creating

and issuing insurance policies can be done without manual intervention, significantly reducing the time and resources needed to give guidelines. In addition, Deed's XRPL AI bot can automatically generate custom insurance policies tailored to the specific needs of each cannabis company, which traditional insurance companies cannot do. As a result, Deed's AI bot can provide a more efficient and customized service to cannabis companies, ultimately saving them time and money.

## **CORE PRODUCTS & SERVICES**

### **JRNY**

JRNY empowers cannabis brands and businesses to create sub-DAOs and NFTs. The decentralized design of XRPL introduces the possibility of bringing individuals together to work toward shared goals. This design enables them to pool resources together while remaining free from control outside of the DAO.

In DAOs, users can support businesses by doing more than just purchasing products and services. Once they become a member of a DAO, they can participate in the creator-owned economy. DAOs made on JRNY are unique because they provide an exciting opportunity for businesses to transform consumers into engaged cannabis reform advocates. JRNY's sub-DAOs function as a pipeline and dedicated community to advocate for reparations and racial healing in the cannabis industry. Entrepreneurs impacted by the War on Drugs will bring their ideas to life; by utilizing other like-minded visionaries willing to support their projects and advocate for social reform.

JRNY also connects adult consumers with locally licensed cannabis business operators for the on-demand delivery of legal cannabis products. It is built to support the rapid growth of the legal cannabis industry with innovative software solutions giving local cannabis businesses the tools they need to build a legal and sustainable industry. JRNY creates safe, legal access via on-demand delivery to adults in states that permit cannabis sales through partners like Stably and Prime Trust.

Traditional customer loyalty programs are not realizing their full potential and brands continue to experience low client retention and redemption rates, time delays, and high program costs. Whereas, JRNY's XRPL-based loyalty programs offer flexible and faster benefits with a wider selection of ways to redeem rewards such as products, merchandise, and experiences. Additionally, JRNY's XRPL-based loyalty programs are more secure and transparent than traditional loyalty programs, ensuring that your loyalty rewards are safe and accounted for.

## **Deed**

Deed uses XRPL's technology to create SEC-compliant cannabis crowdfunds that partner with compliant broker-dealers and alternative trading platform providers. This enables Deed to provide a secure and compliant way for investors to invest in the cannabis industry. While providing a transparent and auditable record of information for their shareholders. Through Deed's issuer dashboard, issuers can see shareholders in near real-time and learn how to send shareholder communications, issue perks and rewards, and issue distributions. This will help improve communication and transparency between issuers and shareholders and help streamline the process of issuing bonuses and distributions.

Cannabis companies and investors can also use Deed's financing services to automatically loan and borrow money using XRPL lending and borrowing protocols. For example, a cannabis company may use a lending protocol to automatically loan money to another cannabis company in exchange for interest. The protocol would automatically enforce the terms of the loan and the loan would be repaid over time. Similarly, a borrowing protocol could be used to borrow money from a lender in exchange for collateral automatically. Eligible Individuals will also be able to use Deed's peer-to-business lending service, which provides financing to licensed cannabis brands and businesses.

Deed's XRPL AI bot creates automated insurance policies for cannabis and hemp companies because it can accurately assess risk and create policies that protect against those risks. Using data from the blockchain, the bot can identify patterns and trends that allow it to develop customized approaches that meet the specific needs of



cannabis companies. This helps to ensure that these companies can get the coverage they need at a fair price.

## **MARKET STRATEGY**

### **JRNY**

The adoption of JRNY by merchants and consumers in the cannabis market is still in its early stages. However, there are a few ways that JRNY can garner more adoption. An impactful way is by providing more education to merchants and consumers about the benefits of using JRNY. Another way is by offering incentives to merchants and consumers who use JRNY. JRNY utilizes strategic partnerships with cannabis business operators and brands in a number of ways and can help a cannabis brand develop and execute a marketing plan, provide customer support, or even develop and manage a loyalty program. In addition, JRNY can facilitate engagements with customers on behalf of the brand, creating and maintaining positive customer-brand relationships.

JRNY utilizes XRPL because it is more cost-effective than competitors and it can help to simplify certain trade processes and documentation for cannabis business operators and brands. JRNY can track the movement of cannabis products from growers to retailers and verify the authenticity of products. This helps to reduce the costs of logistics and ensure that products are safe and of high quality. JRNY can be easily integrated with current Point of Sale (POS) systems used by cannabis business operators and brands. JRNY provides a secure, decentralized, and tamper-proof ledger that can be used to track and store data. This data can then be accessed by anyone with an internet connection. JRNY tracks sales and stores data related to the cannabis industry, making it easier for cannabis business operators and brands to capture, access and use this data.

JRNY promotes engagement by allowing users to connect with each other and share information about cannabis products. JRNY provides these solutions by offering a user-friendly platform that allows users to buy and sell cannabis products without the

need for intermediaries. In addition, JRNY offers a variety of features that allow users to connect with each other and share information about cannabis products. JRNY can confirm if reviews are genuine or fake by analyzing the user's profile. If the user has a history of writing fake reviews, their reviews will be flagged as fake. JRNY can track how many points the user has earned from writing reviews, and if they have suddenly earned a large number of points, that may also be an indication that the reviews are fake and can be used to accurately vote on brands by allowing users to receive rewards for participating in polls and surveys. The program can also be used to track the brand preferences of users, give insight into how brands are performing and provide discounts and rewards to users who participate in brand promotion activities, thus creating new and innovative engagement models in the cannabis industry.

## **Deed**

Deed will use its strategic partnerships with large cannabis retail, cultivation, distribution, and manufacturing operators to tokenize currently operating cannabis assets. Deed's partnerships will provide access to a broader range of potential customers and suppliers at the launch of our platform.

Partnerships with web2 platforms like 420property.com and regulated cannabis brokers will provide a streamlined process for investment in the cannabis industry. These partnerships allow investors to invest quickly and safely in the industry while providing access to a network of professionals who can offer guidance and support.

Deed will create marketing campaigns with cities and governments to provide additional funding opportunities for social equity entrepreneurs through community fundraising models. The campaign will work to identify social equity entrepreneurs who are looking to make a difference in their communities but lack the necessary funding to get started. Through community fundraising, Deed will be able to provide these entrepreneurs with the resources they need to get their businesses off the ground. The campaign will also work to educate the public on the importance of investing in social equity entrepreneurs. By partnering with cities and governments,

Deed will be able to reach a larger audience and have a more significant impact on the community.

By allowing eligible non-accredited investors to invest in cannabis companies, Deed is expanding the pool of potential investors and making it easier for companies to raise capital. This will ultimately help grow the cannabis industry and create more opportunities for everyone involved.

Deed can leverage the loyal fan bases of popular cannabis brands to drive users to Deed's crowdfunding platform, increasing brand recognition for Tetra and Deed. For example, Deed could offer a percentage-off deal to fans of a cannabis retail brand who use the Deed platform to purchase products. This would create an incentive for users to visit Deed and generate awareness of the platform among the brand's fan base.

Developing a user-friendly UI/UX dashboard for cannabis businesses and investors to buy, sell, and trade compliant cannabis assets is an essential focus to garner platform adoption. The current options for doing so are either too complicated or not user-friendly. Deed's visually pleasing dashboard will allow users to track their portfolios easily, view real-time analytics, and execute trades with just a few clicks. This will make it much easier for cannabis businesses and investors to stay compliant with the ever-changing laws and regulations of the cannabis industry.

Deed's AI insurance services also provide the cannabis industry with a more efficient and streamlined claims process than current insurance firms because all relevant data can be stored on the XRP Ledger, which can be accessed more easily and quickly by the parties involved.

Deed's insurance services also have lower costs associated with them. This is because there is no need for an intermediary to manage and store the data, and the claims process is often more efficient. Overall, the key advantages of automated insurance services over traditional insurance companies are security, transparency, efficiency, and cost.

DeFi services offered by Deed will also enable cannabis businesses and investors to borrow and lend money, offering many advantages over traditional methods of lending and borrowing methods. Deed is designed to be user-friendly and easy to navigate. This makes it ideal for businesses and investors unfamiliar with the complexities of the financial world. Additionally, our XRPL-powered platform offers some features that make it more advantageous than traditional methods of lending and borrowing. Utilizing smart contracts created on the XRPL, Deed automatically provides businesses and investors a way to repay loans based on predetermined conditions. This feature helps to reduce the risk of loan default and makes the loan process more efficient.

## **GOALS**

Combining two rapidly expanding industries (Cannabis & Blockchain) that pave the way to developing creative solutions for meaningful pathways for consumers and brands to engage and build brand loyalty.

Through the decentralized design of the XRP Ledger, cultivate communities that support cannabis consumption and legalization by providing a social platform to engage in consumer activism.

## **NON-GOALS**

Operate plant-touching cannabis businesses.

Develop a Tetra branded Security Token or Stablecoin.

## **TEAM**

**Erin Sutton:** <https://www.linkedin.com/in/erin-sutton-7a783420/>

Co-Founder/CEO

Erin has almost two decades of experience managing projects ranging from Software Development, Engineering, and Public Works. With over 20 years of Operations Management focusing Finance, Compliance and Risk Management, and Business Development, Erin specializes in the Technology, Professional Services, and AEC sectors. They serve as a nonprofit development consultant and co-founder of cannabis social equity nonprofit.

**Brandon Bolton:** <https://www.linkedin.com/in/brandon-bolton-03558019a/>

#### Co-Founder/COO

Through advocacy, grassroots efforts, and strategic partnerships with communities and local associations, Mr. Bolton has authored and proposed cannabis social equity initiatives and policy with adoption successes at the city and state levels. With almost a decade of direct experience in the cannabis industry, Mr. Bolton has cannabis business operations and sales management knowledge from seed to sale.

**Bria Sullivan:** <https://www.linkedin.com/in/briasullivan/>

#### Full-Stack Developer

Bria is a software engineer and entrepreneur at Google. She's worked on large-scale products like Google Docs, Google Ads, and complex Ad reporting tools. She was previously a Program Manager at Microsoft. She voluntarily developed a permanent 3D interactive installation for the Smithsonian's National Museum of African American History and Culture to help change the way we learn about our nation's true history. She has also independently developed several successful Android and iOS apps with >300,000 combined users. She serves as a Startup Technical Advisor for Neighborhood Start Fund and Google for Startups.

**Lawson Graham:** <https://www.linkedin.com/in/lawsongraham8/>

#### Front-End Developer/Technical Lead

Mr. Graham is a Computer and Data Science student at UC Berkeley who is fluent in programming languages such as Python, JAVA, Solidity, React, and JavaScript. Additionally, he co-authored multiple articles on Initial Coin Offerings in the

Blockchain space. Currently, Mr. Graham resides as Head of Development at Blockchain@Berkeley and Berkeley's Data Science Society.

**Emma Pierson Wentzel:** <https://www.linkedin.com/in/emma-pierson-wentzel/>

#### Chief Education Lead

Emma is Learning Experience Designer, Technical Writer, and UX/UI enthusiast. Emma's background in digital communication, product development, and eLearning brings a modern and artistic perspective to projects she works on.

**Sid Dunmore:** <https://www.linkedin.com/in/sidney-dunmore-58b720a7/>

#### Business Development Specialist

Sid licensed, owned, and managed a cannabis dispensary in Sacramento, California from 2016 to 2018. In the past nine years he has been involved with originating and developing over 50 retail cannabis dispensary licenses throughout California and retains ownership interests in over twenty currently operating or under Development dispensaries. He is well versed in the intricacies of entitling cannabis licenses and real estate across many public governments in numerous states, including sovereign nation medical cannabis programs. Sidney was formerly a real estate developer creating over 10,000 single-family residential lots as well as four million square feet of retail, commercial, and restaurant uses in over 70 locations across California. On a national platform, Sidney worked with Phoenix Botanical Research; a group of doctors, health care professionals, and businesspeople dedicated to broadening the medical cannabis footprint in the United States through developing research-based opportunities for discovery and innovation.

**Evijan Watson:** <https://www.linkedin.com/in/evijan-john-2723a822a/>

#### Digital Creator

Mr. Watson has spent the last four years in Los Angeles as a creative director, videographer, and editor working with top talent on the music scene. In early 2021, Evijan shifted his creative abilities towards 3D animation and NFTs, leading to the

creation of an idea designed to push the music scene into the metaverse. This vision allows international accessibility to music events and networking.

**Infused Social House:** <https://www.instagram.com/infusedsocialhouse/>

Creative Agency (Marketing and Branding)

Infused Social House is a space by Infused Agency curated around entrepreneurs and creatives working in cannabis, fashion, web3, music, tech, art, media, and entertainment. Infused Social House finds synergy with firms to maximize outreach and scalability. Their mission is to build a strong community and inspire creativity to bring visions to life.

## **PARTNERS**

**Digital Currency Traders Alliance (DCTA):** <https://joindcta.org/>

The Digital Currency Traders Alliance (DCTA) is a nonprofit coalition of retail investors, consumers, traders, businesses, and thought leaders in the Digital Currency space. The mission at DCTA is to ensure that the future of digital currency trading is equitable and open to all by educating policymakers about the digital currency sector, promoting consumer protections, and giving a voice to everyday consumers. They pursue this mission through advocating on behalf of, and giving a voice to, digital currency retail traders and investors while ensuring that we educate decision makers so that they have the requisite knowledge necessary to craft and adopt best practices that achieve the appropriate balance between growth, innovation, and consumer protections.

**Mission Green:** <https://www.theweldonproject.org/missiongreen>

Mission Green is a non-profit organization that advocates on behalf of currently or formerly incarcerated drug offenders who were sentenced to prison for nonviolent drug offenses. Mission Green has adopted a multifaceted approach to addressing the injustices and disparities in sentencing for drug offenses and the collateral consequences of drug-related arrests and convictions. Mission Green redresses these injustices and disparities through policy reform, legislative advocacy, and impactful

direct service programs designed both to secure the release of nonviolent drug offenders from incarceration and to assist those coming out of incarceration in rebuilding their lives through reentry programs and anti-recidivism efforts.

**Stably:** <https://www.linkedin.com/company/stably/>

Stably Corporation is a Web3 payment infrastructure provider based in Seattle, Washington. Stably has a 30+ member team with over \$7M in venture funding to date. Their mission is to power this decade's next billion Web3 users with regulatory-compliant fiat gateways and cross-chain bridges.

**Prime Trust – Avi Mash, Director:** <https://www.linkedin.com/in/avimash/>

Mr. Mash has over 10 years of experience in enterprise SaaS sales. 4X President Club, relationship builder. He is a self-starter who thrives in fast-paced and dynamic work environments and has an innate curiosity, passion, and drive for disruptive products and technologies.

Prime Trust powers innovation in the digital economy by providing fintech and digital asset innovators with financial infrastructure. Our API platform and plug-and-play widgets allow companies to build seamlessly, launch quickly, and scale securely.

**Dilendorf Law Firm – Max Dilendorf, Esq.:** <https://www.linkedin.com/in/max-dilendorf-esq-52047353/>

Mr. Dilendorf is an internationally recognized authority and pioneer in legal issues involving cryptocurrencies and blockchain technology. He is a successful digital asset lawyer and team leader with over 15 years of experience as an attorney and law clerk. Dilendorf Law Firm has been fully engaged in the digital asset and cryptocurrency industry for the past six years.