



CombMe

WHITEPAPER

„It's only in their elements that creatures can properly
organise themselves“

- Johann Wolfgang von Goethe (1749 - 1832)

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1 Preface

Planning the day, working through tasks or delegating them, forms part of every person's daily routine. The one who succeeds in efficient planning by means of time management, thereby gaining maximum leisure time, is the achiever. The key to success lies in simple and efficient planning.

The industry found its own solution here: The Kanban Board method has proven successful when it comes to time management and control of work processes. So good that this has been set as a standard in most development projects of the business world.

Why not use this established principle for everything that needs to be planned in order to increase your own productivity and that of the groups with whom you execute tasks collaboratively?

The desire to incorporate this simplicity of planning into our everyday life, knowing that writing SMS, texting and messaging is the new way of talking, has encouraged us to create a link. CombMe brings relief and efficiency exactly where it is needed and demanded, linked to the communication channel used by billions of users, the Messenger service.

With CombMe, our team is convinced to have our fingers on the pulse. Time is precious and digitalisation opens new ways for saving time.



2 What is the business idea?

The business idea is a mobile organisation application (app) which can be used by the wide majority of people worldwide, from an early age, in the private or business sector. CombMe is the answer to an ever-increasing demand for simple digital communication channels and the time pressure in modern society. Especially Messenger services, such as that of WhatsApp, have proven themselves as a means of communication. Its intuitive easy-to-use interface and fast communication has convinced billions of users. CombMe ties in with this established communication channel. For the first time, with CombMe, it was possible to use the simplicity of communicating with each other for the planning and organisation of everything necessary, for oneself and for others. CombMe is a product innovation and it establishes measurable time savings for users by simple communication and organisation of activities, enabling them to have more time in everyday life and thus more life time.

The use of the app itself is free of charge, making it attractive for a large group of users. It is used via the mobile phone number and thus allows easy connectivity of additional users. If the user stores tasks with incentives/rewards, to increase the attractiveness of the take-over, fees arise depending on the type of incentive.



3 What does the CombMe market performance look like?

Numerous studies prove: Instant messaging has developed to one of the most popular forms of communication. A growth market: While the number of users of messaging apps in 2014 was still 1.07 billion worldwide, the number in 2019 is envisaged to reach just below 2.2 billion¹. Further studies proof that Messenger services facilitate family life and promote the dialogue with family and friends². With its offer as a product innovation in real-time communication, the CombMe app enters precisely these growth markets. It also is a response to increasing stress in society³ due to growing challenges and tasks within the same time span.

CombMe's success concept relieves the everyday life. The simple and fast communication and interaction infrastructure creates a process to communicate with each other about task execution. CombMe extends the range of messenger services by an easy-to-use organisation and planning structure, in form of a digital tool.

No comparable product is available on the market. The prognosis therefore foresees high market performance.

¹ : Statistics on instant messaging, Statista Dossier Instant Messenger 2017

² : Study on digital family communication of the Kantar TNS Institute in Munich

³ : Study Analysis of Global EAP Data, 2015



SWOT Analysis

Strenghts	Weaknesses
<ul style="list-style-type: none"> - Product innovation - simple connectivity of users - fast organisation options - Activities can alsow be set via voice message or image - Activities can be stored with a reward system for increasing the attractiveness to assume tasks - first time possibility to visualise achievements via pictures - first time possibility to visualize achievements by interlinking several groups with each other. - Creativity booster - Increased motivation - for IOS and Android mobile phones - Unites organization and planning with sozial media 	<ul style="list-style-type: none"> - App currently not available in all languages
Opportunities	Risks
<ul style="list-style-type: none"> - High demand oft he great mass - Demand for possibilities for relief in everyday life - Rapid increase of awareness through marketing activities - Offer extended with international languages - Attractive offers in the field of reward/ incentive - Extention to additional operating system 	<ul style="list-style-type: none"> - booting familiarity



4 What is new?

CombMe is the most uncomplicated and fastest way to plan and organise everything with everyone. Due to its technical link between a classical Messenger service and an organisation tool, the app is the first Messengizer worldwide.

What could be more appropriate than using digitalization to relieve oneself?

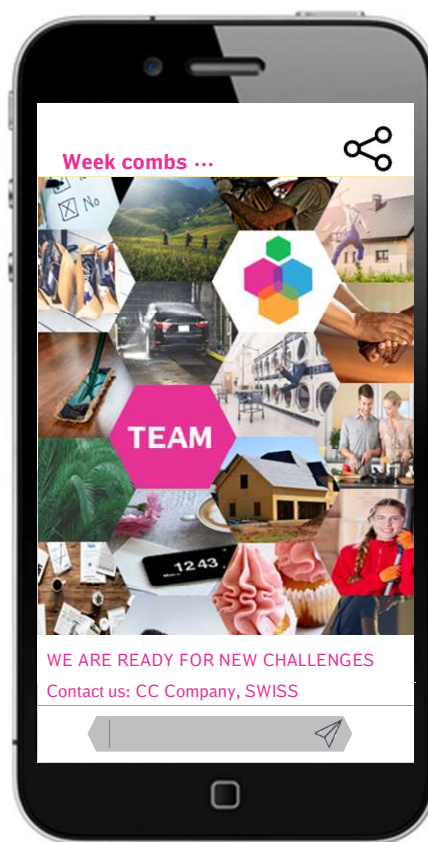
Summary of innovations:

- CombMe is the first app worldwide, which enables organisation and planning via a Messenger service
- It is used via the mobile number, no application and registration necessary as in other organisation tools,
- All task can be set via a voice or picture message.
- Tasks can be assigned directly to participants in the group function or parked in the group task pool.
- Push messages always keep team members updated: A notification is sent as soon as they accepted or rejected a set task and when the rejected task automatically returns to the task pool.
- Tasks can be stored to increase the attractiveness of the task with an incentive/reward



- To increase the motivation of the group, an overview of all achievements can e.g. be generated visually, over a desired period of time and shared as a big picture with or without comments: with individual persons, groups or on all social media platforms.
- Especially for small enterprises, CombMe for the first time offers the advertising framework to address customers directly via pictures. This way, for e.g. a roofing company can summarise the weekly performance (the covered roof, windows that have been built in) in pictures and attract clients directly or via social media with a slogan "We have achieved a lot and are ready for new challenges. Talk to us".

Example of a generated comb picture



5 How does CombMe work?

CombMe basically works like a Messenger service. A digital solution for communicating with each other, in which written, spoken or filmed messages reach the desired recipient or group of recipients. The great success of Messenger services here, lies in the fast, direct and uncomplicated way of communication without any loss of time. Also, the information status is without loss of time. Depending to the personal settings, newly arriving messages are displayed directly via a signal or message display on the screen of the mobile phone. In CombMe, the simplicity of communicating with each other and the surety of always being updated, is transferred to the mutual interaction in the distribution of tasks.

Users can be invited via their mobile phone number, then they receive the download link of the app in the app store via a push message and are ready to start. Anyone can thus enter into communication with someone else via the mobile phone number. Groups can also be created. All group members can post activities, directly assign them to other group members, or park them in the task pool of the respective groups. The setting for a task to be completed can be done via the short route, e.g. as a voice message, photograph or video. When indicating the due date, the posted activity directly moves to the group calendar and is thus visible by all participants. If the activity is posted without activity, it is displayed in the calendar on the posting date and automatically moves to the next day. Client and contractor chat with each other. If a previously accepted task is rejected, it automatically moves to the group's task pool. From this, group members volunteer to complete tasks, or alternatively, an incentive can make the task more attractive. New group members are automatically informed via push messages: as soon as a task posted by them is accepted



or rejected, or a new task is posted in the group's task pool, or if they must verify the completion of a task. The automatism ensures the information status at all times. Annoying queries about completion of a tasks, or who accepts which task, are eliminated by the CombMe solution.



Picture 1.:Communication Cloud // CombMe automates the communication to tasks between users



6 Voluntarily getting tasks from task pool, why?

In addition to their own, intrinsic motivation to help in the execution of tasks, CombMe offers the opportunity to motivate users to participate and take action by means of rewards. This option can be selected while the activity is set. Tasks can be stored with a reward, e.g. from stars for small children to larger rewards.



7 What does the business model look like?

Like many platforms, the Comb GmbH business model is based on fees. By its great possibilities and the offers linked to it, the incentive/reward field offers a wide range of business opportunities, such as e.g. linking of various partner offers. Fees accrue in the incentive/reward field. When using partner offers, an annual fee becomes due for the partners. When selling goods and services, CombMe incurs a 5% sales charge.

By the increasing number of users of the free Messenganizer, the platform will develop its greatest potential itself.



8 What does the token structure look like?

A total of 150 million Comb tokens are generated in the token sale. The minimum revenue target from the token sale is 3446 Ether (course 25.2.2018 1 ETH: 426 EURO// cost accounting chapter 12). The token model will be adjusted to the current ETH/EURO cours at the start of the token sale.

The tokens are based on the Ethereum Blockchain technology. This means, it can be stored in its own paper wallet/hardware wallet (Trezor, LedgerS) (Link on ERC20 Token:

https://theethereum.wiki/w/index.php/ERC20_Token_Standard).

70% are sold in the token sale. It is an indication of great confidence, if the CombMe community can buy more than half of the COMB tokens right at the beginning.

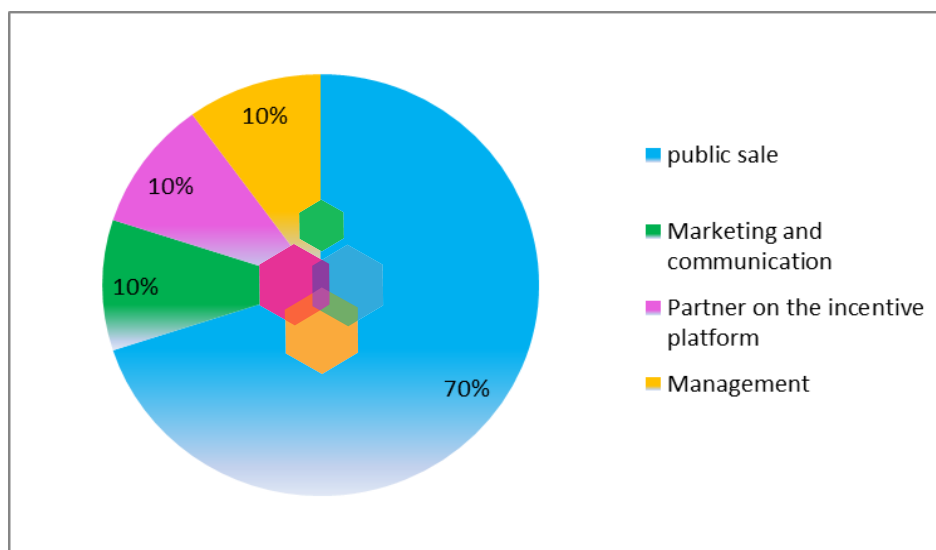
10% are intended for marketing and communication (including country specifics) for support, including community initiatives, scientific work, training and market expansion.

10% of the tokens are distributed to the incentive partners.

10% go to CombMe's management, early supporters and the CombMe development team, for their efforts and commitment in developing and advancing CombMe and to ensure long-term, sustainable growth.

On the incentive platform, the distributed tokens gain a ratio of 1 Comb token for 1 CombCoin. The incentive platform starts 1 year after the token sale.





Picture 2: Token model Comb token sale

For one ETH you receive 8,000 Comb tokens. This means that one Comb token is worth 1/8,000 ETH. For users who commit themselves earlier, extra tokens will be offered on top (early-bird bonus). Refer to the time table below for the exact bonus schedule.

Time	Token Bonus
First 24 hours	+20%
Day 2 and day 3	+10%
Day 4 to day 7	+5%
Day 8 to day 14	+2.5%
After 14 days	No more bonuses



The bonus tokens will be awarded on top of the regular tokens you purchase. For example, if you are planning to buy tokens for 5 ETH within the first 24 hours, you will receive 40,000 tokens plus another 8,000 tokens as a bonus (which represents 20% of your 40,000 token purchase), thus 48,000 COMB tokens in total.

Quantity bonus

In addition, the distributor will offer another bonus for a specific amount of ETH or more worth of tokens. The bonus tokens will be allocated on top of the regular tokens you purchase.

Quantity	Available Token Bonus
75 ETH or more worth of tokens	+20%
50 ETH or more worth of tokens	+10%
25 ETH or more worth of tokens	+5%
15 ETH or more worth of tokens	+2.5%
10 ETH or more worth of tokens	+1,5 %

For example, if you are planning to buy tokens for 25 ETH on day 15 of the token sale, you will receive 200,000 tokens plus another 10,000 tokens as a bonus (which represents 5% of your 200,000 token purchase), thus 210,000 Comb tokens in total.

Early-bird-bonus and quantity-bonus



For example, if you are planning to buy tokens for 25 ETH within the first 24 hours, you will receive 200,000 tokens plus another 40,000 tokens (early-bird) plus another 10,000 tokens (quantity bonus), so 250,000 Comb tokens in total.

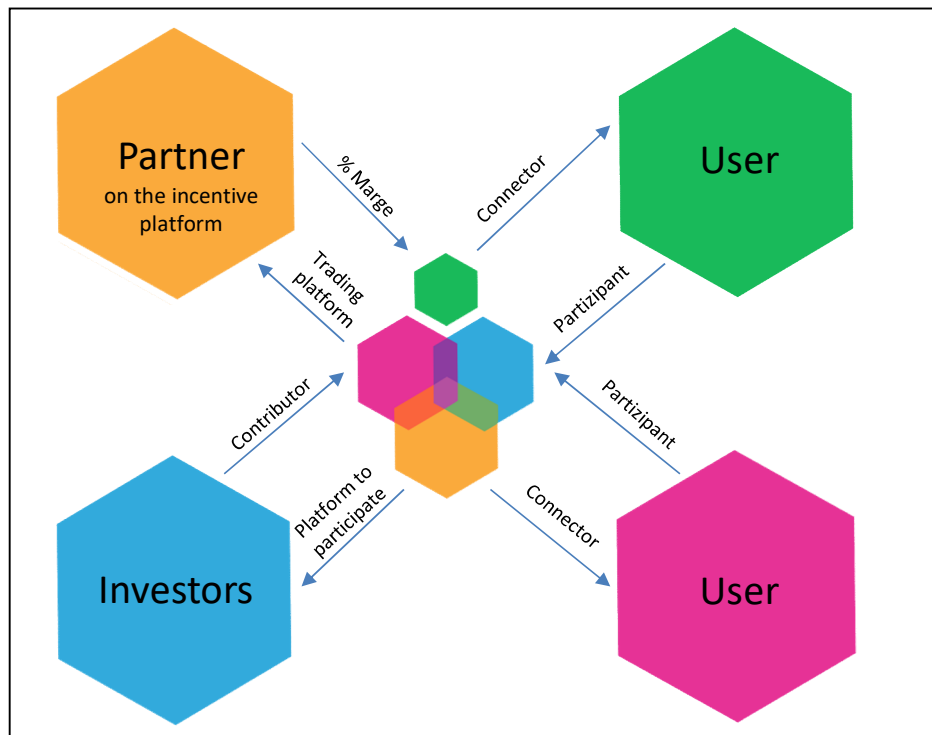


9 What ist the function off he Comb token/CombCoin?

The Comb token has several functions. On the one hand, depending on the investment level, it entitles the token holder to the CombCoin. This is used to interact on the CombMe Incentive platform. In addition, the token holder gets co-decision rights: CombMe offers numerous possibilities for expansion, both in the technical and in the business environment. We offer token holders the possibility to influence future strategic decisions, thereby significantly helping to shape the success. Quarterly surveys among the token holders are initiated, new features are introduced with a cost estimate and put up for election. In the surveys, token holders can also submit new features for the next survey. The features can be tested by the token holders within four weeks. Only the votes of those, who have become active, count. The majority decides.

Furthermore, the Comb token stands for the company Comb GmbH in the canton of Zug, Switzerland. Almost like a share, not duly hedged, because it is not a security paper or security and is not registered. However, the Comb token is the 100% assured mission of the entire team behind the enterprise. A part of the profits gained through CombMe, 15% to be exact, are distributed to the CombCoin token holders. The withdrawals can be tracked by token holders via a wallet at all times. The wallet is managed transparently, any divestitures are documented for the token holders and can be viewed via a protected page.





Picture 3: Stakeholder Comb Token // Comb Coin



10 What about security?

Smart contracts via the Blockchain secure the investors. The minimum revenue target from the token sale amounts to 1,656 Ether (rate 01/02/2018// 1 Ether = 906 €). If the revenue target is not reached, the contracts are automatically reversed and the deposited funds less the lump sum of 110 Ether for expenses, is transferred to the investors.

If a user has not started up after one year after the start of the incentive platform, the remaining amount will be reimbursed at a pro rata basis after deduction of the costs incurred so far (Smart contract as requested).

Tokens not sold in the token sale, are burned.



11 What does the production cycle look like?

The CombMe App is an organisation and planning tool and as such does not serve a trend, but rather an ever-increasing demand for options for personal relief. Easy handling of the application and the process flexibility it offers in terms of organisation and planning, guarantee a long product life cycle. Adjusting and expanding the application is always flexible and can be implemented quickly.



12 What does the cost accounting look like?

The Comb GmbH has a flat hierarchy and is highly customer-orientated. The minimum revenue goal from the token sale secures the first financial year of the Comb GmbH. Additional revenue will ensure the continuance and advancement of CombMe beyond the first year.

Cost accounting 2018

Staff costs:

1 managing director	€ 100.000
1 st technical manager	€ 100.000
5 developer a 60 T€ p.a	€ 300.000
3 operations a 50 T€ p.a	€ 150.000
2 social workers 25 T€ p.a.	€ 50.000
1 secretary	€ 40.000

Office rent a 1,5 T€ p.m: € 18.000 €

Additional operation fees € 20.000 €

-Office equipment
-Travel expenses
-Administrative fees

Marketing and communication € 600.000
Marketing mix/Bounty champagne

Cost transfer GmbH in
foundation, deposit founding € 90.000

€ 1,468,000 €



Kostenrechnung 2019-2023Staff costs:

1 managing director:	€ 100.000
1 st technical manager	€ 100.000
5 developer a 60 T€ p.a	€ 300.000
3 operations a 50 T€ p.a	€ 150.000
2 social workers 25 T€ p.a.	€ 50.000
1 secretary	€ 40.000

Office rent a 1,5 T€ p.m: € 18.000

Additional operational costs stationary € 10.000

Marketing and communication € 500.000

1,268,000 €



13 What does the roadmap look like?

2018

Q2

ICO

CombMe – Alpha Version, Open-Source

Q3

Personal growth

Q4

Beta Version, Open-Source

Start Marketing

Survey new features among token holders

4 week test phase features token holders

2019

Q2

Opening of incentive platform with partner offer

Survey new features among token holders

4 week test phase features token holders

Q 3

Survey new features among token holders

4 week test phase features token holders

Q 4

Survey new features among token holders

4 week test phase features token holders

2020

Q1

Survey new features among token holders

4 week test phase features token holders

Q2

Survey new features among token holders

4 week test phase features token holders

Q 3

Survey new features among token holders

4 week test phase features token holders

Q 4

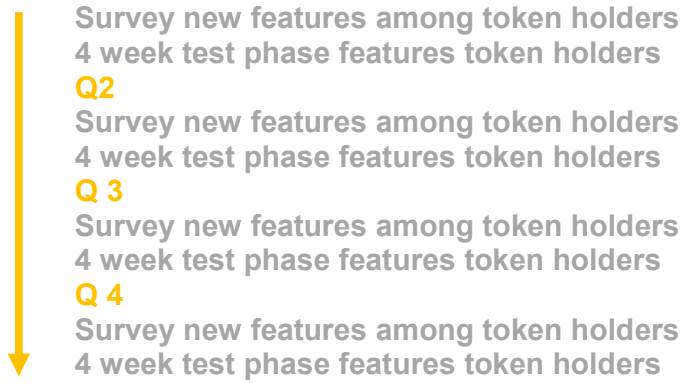
Survey new features among token holders

4 week test phase features token holders

2021

Q1

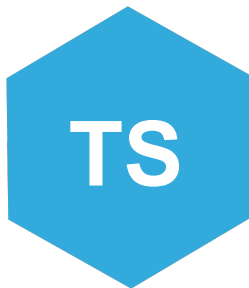




14 Who is behind CombMe?



Gordana Löwenkamp
CEO
MBA International Management Consulting
Communication specialist, project management and
strategy expert



Torsten Stein
CIO
IT Specialist and Blockchain Expert



Daniel Kindler
Advisor
IT Specialist, sparring partner



Manuel Thiel
Advisor
Master in Industrial Engineering
Incubator, lateral thinker, innovator, passion for technology
..





Julia von Dosky
Advisor
Bachelor of Arts
Creative multi-talent



Vera Ward
Advisor
Master of Arts
Translator



Dr. Thomas Windbergs
Advisor
Sparring partner



Milica Gladovic
Advisor
Student: teaching profession
Social media





Gunther Martin
Advisor
Graduated Industrial Engineer
Sparring partner

