

## ■ Team

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**Market research, Branding, Design,  
Technology development**

Arktik studio <https://www.arktikstudio.com/> :  
Founder Brad Garrett himself 26, past work  
includes <https://www.dinewitharia.com/>

**Or, Technology development**

Appolica <https://appolica.com/> : clients  
include Tide business Card [https://  
www.tide.co/](https://www.tide.co/)



## Advisors

**Pádraig Floyd**, ex-editor-in-chief of the Pensions & Investment Group at the financial times Ltd.

**Wim Remes**, computer system security, ex ISC2 chairman of board of directors