

- \* 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://www.appolica.com/>): clients include Tide Business Card (<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