



CITYCONNX

White Paper v.1.2

**A community-governed platform
putting economic prosperity back
into the hands of the people
through the empowerment of
patrons & small businesses.**

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We believe the key to society's economic future lies in an important component of our communities: small businesses. Small businesses are not only the lifeblood of our economy, they empower us with the ability to gain financial independence conducive to a free society, and the opportunity to shape our economic and cultural prosperity.

It is our determination to optimize blockchain and interoperability for the benefit of every patron and dedicated entrepreneur.

- City Connx Team

VISION

A robust free market of well-connected and empowered small businesses and patrons.

OUR MISSION

To transfer economic and social power back to the people.

Reward patrons for their patronage of small businesses.

Provide innovative solutions to the economic challenges of small business ownership through the utilization of blockchain and interoperability.

To nurture and encourage entrepreneurial ingenuity and creativity.

To simplify the marketing process and greatly reduce marketing costs for small businesses.

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INTRODUCTION

Simple, easy-to-use, and intuitive to the needs of its users, City Connx utilizes blockchain and interoperability to forever change the interactions of patrons and small businesses at every level through a secure, transparent platform governed by the people.

Simplification through digitization: that is the focus of the City Connx platform as it forges a new path for small businesses. Designed to take the complication and cost out of marketing and advertising, small businesses and patrons that are the right fit for each other are instantly connected. Interoperability allows small businesses to streamline their operations, save where it matters, and connect with the tools and resources they need at each stage of their growth. Entrepreneurship will be accessible to anyone with the desire to gain financial independence by doing what they love.

Those that financially support small businesses are more than just consumers: they are patrons. Through their loyal patronage, they maintain an important, influential role that actively shapes their community's economic and cultural future. Understanding, therefore, the importance of meeting their needs and demands, City Connx offers patrons what is important to them, including security, privacy, and personalization, through an easy-to-use platform that rewards them for their patronage. Now patrons can connect with the businesses that fit them and their needs - when they want and where they want.

SMALL BUSINESSES

An Integral Part of Our Communities

Why Support Small Business?

Independently-owned and operated businesses are the backbone and economic heart of their communities. They play an integral role, benefiting our local communities in many ways.

Defining the Community's Unique Identity



The shops, restaurants, and personal services offered by your local small businesses form and shape the unique character of your community. They have a strong influence on creating sustainable tourism that directly contributes to local economic growth and development.

Diversity of Products & Services



Local small businesses have the ability to quickly cater to the needs of the community, often carrying items that are unique and popular among their customers. Specialty stores often are more knowledgeable of their products, better able to guide shoppers to products that best suit them, and take pride in carrying quality items.

Create Local Jobs & Opportunities



When local small businesses increase, so do local jobs. Not only does this save on commute time for owners and their employees, but they are also more likely to shop locally. The more traffic produced in an area, the more economic growth and opportunities take place in the community. Also, small business employees are happier, and feel heard and respected by the company leadership. Overall, when small businesses do well, it inspires others with an entrepreneurial spirit to turn their passion into a career, taking charge of their economic future.



Keep Money in Their Communities



Small business owners get involved with the community through charities, donations and volunteer work. They take pride in their neighborhoods and support other local businesses by purchasing their goods or using their services, which keeps money in the local economy.

Spur Innovation & Growth



Changing and adapting to the needs of an industry or customer base is less challenging for smaller businesses than large corporations. In order to stay relevant, small businesses need to think outside the box, providing products and services that set themselves apart from their competition. A smaller customer base means more opportunity for small businesses to interact with their patrons, understanding what their specific needs are and how their innovative goods or services affect them.

How Consumers Feel About Small Businesses

A recent survey of 2000 people shows that consumers are more determined than ever to support local businesses as opposed to big businesses. It shows that, after the recent economic crisis that forced many businesses to shut down or limit their services, 75 percent plan to support small businesses more often, 77 percent participated in virtual services offered by local businesses, and consumers are spending an average of 16 percent more than before the crisis [1].

Ninety-six percent believe local businesses offer more personalized service, 91 percent say they are more trustworthy and 79 percent agree that they are reliable, delivering what is promised [2].

Despite national chains outperforming small businesses in two areas (more likely to have a stable business and more competitive pricing), 72 percent are willing to pay more for the superior service offered by local businesses [2].

CHALLENGES & LIMITATIONS

Small Businesses

In today's economy, offering exceptional products and services is not enough for your favorite small business to survive, let alone thrive. Entrepreneurs face many challenges as they start, grow and adapt their businesses to rapidly changing technology and business processes.

Unfortunately about 20 percent will fail in their first year, and 50 percent by their fifth. Despite technological advancements resulting in a plethora of services designed to assist small businesses, the small businesses sector has seen a sharp decline in numbers and their market share in recent decades [3].

Connecting with the right audience, gaining visibility, and building trust among patrons are important factors of marketing that businesses need to grow. However, the digital marketing landscape is quickly evolving, expanding, and growing in complexity, requiring more and more from small businesses.

Connecting with the Right Audience

A tremendous dedication of time, energy, and resources is required for small businesses to connect with the right audience. Doing so often involves:

- Building and maintaining a modern, professionally designed website that offers a smooth user experience and is mobile-friendly
- A high-quality blog
- Email marketing
- Social media advertising
- Maximizing public relations through publicity, events, and working with reporters and influencers in their industry to gain exposure
- Search engine optimization, and
- Creating a strong social media presence

Building a professional, responsive website averages around \$4,000 to \$10,000 with an ongoing maintenance cost ranging from \$400 to \$1200 annually [4] [5]. SEO services average \$500 to \$1000 per month [6]. Mobile applications are not an option for most small businesses, with a median price ranging from \$60,000 to \$150,000 [7]. One common form of online digital advertising, alone, averages between \$9,000 to \$10,000 per month for small businesses [8]. This does not include other costs such as operation, production, or team costs.



Though some forms of advertising may be free, such as social media accounts, blogs, and email lists, these require experience, time, and resources which often force businesses to outsource [9]. One study shows that 49 percent of businesses outsource some form of their marketing activities, while 50 percent prefer to do everything in-house. Companies that outsource can expect to pay anywhere from \$300 to \$5000 per month [10]. In-house can prove to be a challenging option, with an upfront cost of hiring the right candidates, training, and building the right marketing strategies.

Therefore it can come as no surprise that, as reported by small businesses, the two main roadblocks to business growth are limited time and a limited budget [9].

Digital Transformation and Adoption

In an increasingly digital world, small businesses are lagging in their digital transformation in comparison to large firms. This digital gap can have an impact on a country's productivity or even inequalities among individuals or communities.

Digitalization can greatly increase access to funding, resources, knowledge, and services while decreasing costs. However, there are a number of challenges facing businesses during their transition. *OECD (2021), The Digital Transformation of SMEs, OECD Studies on SMEs and Entrepreneurship* [11] highlights the following challenges.

Security challenges:

- The exposure to potential security risks, such as cyber-attacks.
- The vulnerability of sensitive data stored on third-party cloud storage.
- Limited knowledge of security risks, a lack of formal procedures to detect intrusion, and limited investment in digital security.
- Outsourcing digital security limits their control, making them reliant on the choices made by their security designer.
- System failures due to unintentional events can take place or go undetected by untrained users of these digital systems and software.
- Phishing, ransomware, and malware can severely disrupt business operations or cause devastating financial loss.

Adoption of online platforms can help small businesses lower operation costs, make better data-driven decisions by utilizing business intelligence services, decrease production costs, increase their client base, and gain a greater market outreach. However, the risks involved in operating on online platforms include:

- The lack of digital skills and training required to understand and operate online platforms.
- Platform fee structures, contracts that disproportionately favor one party, a lack of



transparency, and the exploitation of sensitive data.

- Little or no choice to use the services of large platforms in dominant positions, with little say over the data they use and sell to third parties.
- Anti-competitive practices among platforms that limit options, competitive pricing, bargaining power, and positions them as direct competitors of their clients.
- Through the use of lock-ins, platforms make it difficult to switch to a competitor that may be a better fit for the company.
- The inability for platforms to "talk to each other".

Competing with Big Business

The paper *Monopoly Power and the Decline of Small Business* [12] examines the role large corporations have in the decline of small businesses. There has been a nearly 50% decline in the number of US startups since 1970, with the decline picking up speed. Between 1997 and 2012, there was a decrease of more than 70,000 small manufacturers and a decline of about 108,000 local retailers. In fact, all fifty states are experiencing business "deaths" exceeding business "births".

In the United States the largest food retailer captures one of every four dollars spent on groceries. The largest online retailer accounts for more than 35 percent of sales and is rapidly growing its footprint as a manufacturer. As a result of its dominance as an e-commerce platform, sellers are forced to rely on them - their biggest competitor - in order to reach customers.

The paper also points out that, despite the major role small businesses play in innovation across many sectors in generating new products and processes superior to their dominant competitors, large corporations can block their path to market. They can compete with an inferior product due to their extended reach among distributors and large chains.

Through their notorious, anti-competitiveness, these corporations use their size and market power to snuff out their small business rivals. What has this led to? Unprecedented levels of market concentration resulting in the majority of brands mostly owned by a handful of firms. For example, despite an increasing consumer demand in the food sector for local and artisanal food, "high levels of concentration in both production and retailing are stunting small-scale producers".

Shipping and delivery costs, carrying costs, or the struggle of securing retail space are additional challenges impacting small businesses forced to compete with large corporations. Their giant competitor's bargaining power with distributors can limit the offerings of small business. Small manufacturers of innovative, unique products may need to rely on independent stores to carry their products, which, as noted above, are decreasing in number.



CHALLENGES & LIMITATIONS

Patrons

Positive patron experiences have a direct impact on the success of small businesses. Therefore, paying careful attention to what is important to them can greatly contribute to the creation of a long-term loyal base of patrons. But what exactly are consumers looking for and expecting from small businesses?

Smooth User Experience

Patrons want to see improvements to their user experience. Website improvements are one of the most important. This means fast, efficient, well-designed, and mobile-optimized. Online reviews are also an expected feature patrons are looking for to help them in their buying decisions. They are also looking for ways to book appointments and make payments online [2].



Another important area for patrons is special offers. According to respondents of a particular survey [2], this is the top way small businesses can differentiate themselves from their big business competitors. This means more specials, deals, and offers. They also want an improvement in communications from small businesses, including appointment reminders (84%), advice/helpful tips (80%), business updates (76%), survey requests for feedback (67%), personalized communications (65%) and invitations to events (63%).

Patrons & Advertising

The technological advancement of the digital world has revolutionized how businesses operate and interact with their patrons. It has also changed the world of consumerism through advertising and marketing techniques that directly influence our patronage. What do patrons think about the ever-evolving world of advertising?

- 91% agree that ads are more intrusive than 2-3 years ago [14].
- 39% have concerns about security [14].
- 32% use ad blockers for privacy concerns [14].
- 54% use ad blockers because ads disrupt what they are doing [14].
- 80% don't trust online ads [15].
- 74% hate online ads [15].
- 70% agree that it is "creepy" to see online ads for previously searched products [15].
- 60% feel like they are constantly being tracked by advertisers online [15].
- 79% prefer to have more control over the number of ads they see daily [15].
- 77% feel that privacy-protected ads are important to them [15].
- 92% appreciate companies that give them control over what information is collected about them [16].
- Consumers are twice as likely to click on an ad for an unknown product if it is personalized [17].
- 71% would prefer advertisements tailored to their personalized interests and shopping habits [17].
- 44% are willing to provide more personal information in exchange for more relevant advertisements [17].
- 32% want the ability to offer feedback on an advertisement regarding its usefulness and whether they want to see more or less like it [17].
- 50% wish ads were more relevant to their current needs [18].
- 38% would like ads to help them discover something new or better [18].

Despite such a strong dislike of ads, the majority understand that advertisements serve an important purpose. However, most feel they are not receiving much in return for the online ads they see and get in the way of their web experience [14] [15]. Is there a way businesses can reach their audience and make them more receptive to online advertising?

SOLUTION

City Connx Ecosystem

By utilizing blockchain and interoperability, City Connx provides patrons and small businesses a way to develop a digital ecosystem that marries the needs of both parties. Built to empower and connect, we are forging a completely new path that makes supporting small business easy and beneficial to the patron, and makes owning and operating a successful independent business a realistic and achievable dream of any dedicated entrepreneur.

How does this new path set apart City Connx?

D i s c o v e r | E x p l o r e | C o n n e c t

At home or abroad, patrons can effortlessly discover, explore and connect with small businesses that best fit them, and be rewarded for their patronage. Discover new favorites, explore new communities, connect with the businesses that matter to them. Easily search and find products and businesses, stay in touch and in the know, always informed of the goings-on that are important to them. Make seamless purchases, gain rewards, and give back where it matters.

P r i v a c y | S e c u r i t y | T r a n s p a r e n c y

Privacy is guaranteed to patrons through accounts built on anonymity. Personal, security-sensitive information is never gathered or attached to a patron account, therefore ensuring the inability to have your information tracked and sold. Blockchain ensures security for all users, providing the technical mechanisms required to keep your interactions and transactions safe and private. Blockchain also ensures transparency of public information, empowering patrons and small businesses with everything they need to make informed decisions and purchases while deterring those with ill intentions.

Personalization | Customization | UX Design

Users are in complete control of their user experience: who they connect with, what information, companies, products, and services they are presented with, what information they share to enhance their user experience, and what systems they want to integrate with, all while enjoying a clean, UX (user experience) design to ensure a smooth, seamless experience throughout the City Connx platform.

Decentralization | Governance | Adaption

Anti-corruption methods combined with decentralization ensures no single entity, or group of entities gain control of City Connx, but rather, secures that responsibility for the City Connx Community. All active patrons and registered businesses will be holders of the governance token, giving them certain voting and decision-making rights to ensure the platform continues to adapt to the ever-evolving needs of the City Connx Community.

Interoperability | Integration | Empowerment

Simplification through digitization can only be achieved through interoperability and integration of services for users. By creating the ability for different blockchains to "talk" to each other, and services to work seamlessly within the City Connx platform, we empower users with an experience that is both enjoyable and beneficial. There is power in numbers, and by coming together it increases our negotiating powers in behalf of our patrons and small businesses, for better rates, contracts and services.

Our Commitment

Community Governance

Rather than putting the future of the platform in the hands of investors or majority holders, the City Connx structure will be unique by placing that power in the hands of token holders that are active users. Patrons and small business members with staked tokens will be granted membership of the City Connx Governance Community through their active account.



User Anonymity, Privacy & Security

Patrons will be able to utilize the functionality of the City Connx platform while remaining completely anonymous. Patron accounts will be created without the requirement or need for personal, security-sensitive information. Users will never be tracked outside the platform or have their personal information or user activity shared with or sold to third parties.

Small Businesses



Superior Value to Small Businesses

Believing in the power of simplicity, City Connx will be an entirely new marketing system that instantly connects small businesses with their target audience.

It also offers them an opportunity to set themselves apart and promote their authenticity, all while freeing up valuable time and resources.

We are passionate about honoring and celebrating the integral role they play in our communities and our economy. That is why it is our focus to make sure they know they are heard, valued and supported as we grow the platform to meet their needs, helping them grow, flourish and succeed.

Superior Value to Patrons

Large corporations bombard their target audiences with flashy advertisements often designed to appeal solely to one's emotions, pushing a product or service that may or may not be in their best interest. In contrast, City Connx will dignify the user by putting them in the marketing driver's seat. Users decide what they want to check out when they want. They decide who they want to be notified by or who they aren't interested in viewing.

Businesses will offer substance, whether to notify of something taking place within the business that may be of interest to the user, explain what problem their business solves or what makes them better than their competitor, always providing information benefiting their audience.

In exchange for their patronage of small businesses and interacting with the City Connx platform, patrons will have access to a wide variety of rewards and incentives.

Patrons



CITY CONNX ECOSYSTEM

Payment & Rewards System

Payment System

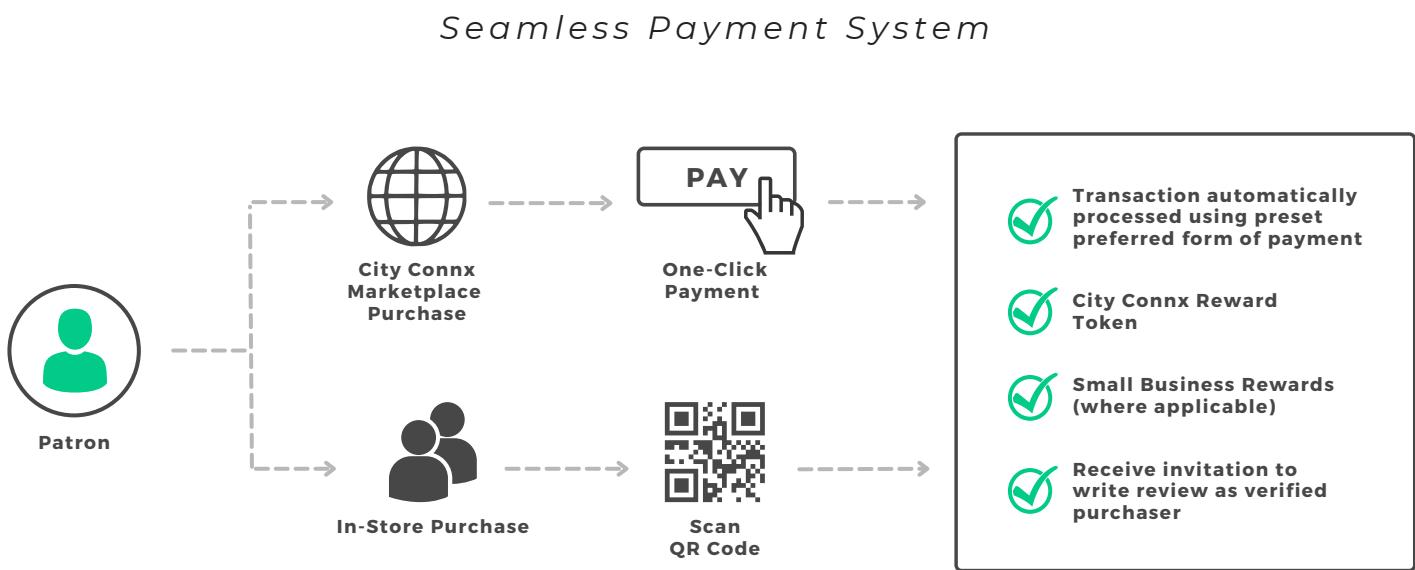
The City Connx payment system is designed to make small business transactions, both in-store and through the City Connx Marketplace, as seamless as possible while providing freedom of choice for their purchase transactions.

Integration of Payment Processors & Wallets

The platform's integration with users' favorite wallets and third-party payment systems offers them the ability to choose their preferred payment options, including both crypto and fiat currencies.

Seamless Transactions

Users set up their payment system of choice and purchase with one easy tap in person, and one-click through the marketplace. Token rewards, and where applicable, business rewards, are automatically processed with each purchase.





Rewards System

City Connx offers a variety of incentives and rewards to attract new users and ensure the retention of our valuable patrons and small businesses. All incentives and rewards will be paid in CNNX tokens that can easily be converted into other currencies, or held to unlock higher rewards or staked. For more information please refer to "Tokenomics" page 37.

New Patron Incentives

New User Sign Up	Every new patron will be welcomed with a complimentary set number of CNNX tokens, simply for signing up.
New User Referral	For every patron, small business or vendor referred to the City Connx platform, both the new user and the referrer will receive a set number of CNNX tokens.

Patron Rewards

New Patron Tasks Rewards	New users will be rewarded with CNNX tokens for setting up their account, filling out their profile, and answering short new-account questionnaires to help the algorithm match them with businesses that fit their needs and interests.
Small Task Daily Rewards	Users are rewarded for signing in daily, filling out available surveys, questionnaires or polls, or getting involved in special events locally or online.
Patronage Rewards	Every transaction that takes place through the City Connx dApp earns a certain percentage cashback in the form of CNNX tokens.
Patron Reviews	After a transaction has been processed through the City Connx platform, the patron will receive an invitation to leave a review, earning a certain percentage cash back in the form of CNNX tokens.

CITY CONNX ECOSYSTEM

Concierge Algorithm

The Concierge Algorithm functions much like a quality match-making service crossed with a personal shopper crossed with a concierge. Its purpose is to save users time and energy by presenting to them goods, services, and small businesses that best fit them and their criteria and interests, all while addressing privacy and security concerns.

Privacy & Security

Users that open patron accounts are never asked to disclose security-sensitive information, including their full name. This allows users to create anonymous accounts and remain as private as they like. Users individually choose what information they are willing to voluntarily disclose, or not disclose, for the purpose of targeting the right businesses. Users can choose to allow their activity to be monitored by the algorithm within the platform to present businesses that better fit their needs, but users will never be tracked outside of the platform.

All information provided by the user is kept private, and never sold or shared with third parties. For analytical purposes, small business members of City Connx will have access to "numbers" but will never be provided individual user information.



Remain anonymous or as private as desired



Security-sensitive information never required



Choose what information to share



Information is never sold or shared with third parties



Control how information and user history is used



Outside activity is never tracked



Choose what activity the algorithm has access to



No user type can access personal user information



How it Works

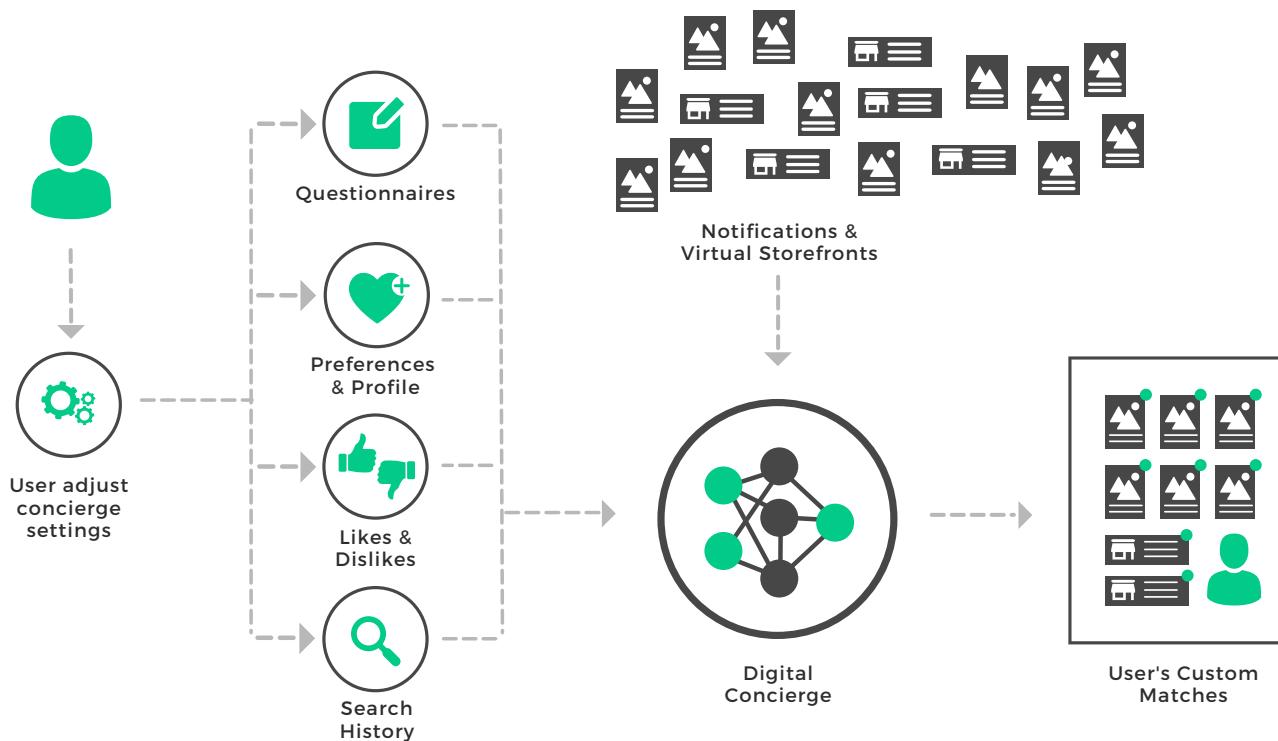
Based on the preferences of each user, the Concierge Algorithm can use the following information:

- General information provided through optional questionnaires, such as:
 - Geographical area of interest
 - Business type of interest (brick and mortar, online or hybrid businesses)
 - Categories of interest
 - Hobbies/activities of interest
- Activity within the platform, including:
 - Likes and dislikes
 - Search history
 - Product and service preferences

This information is used by the algorithm as it scours the City Connx database to find businesses that best fit that particular user.

All users have the freedom to turn off this feature or adjust it to their preference at any time.

Concierge Algorithm: How it Works



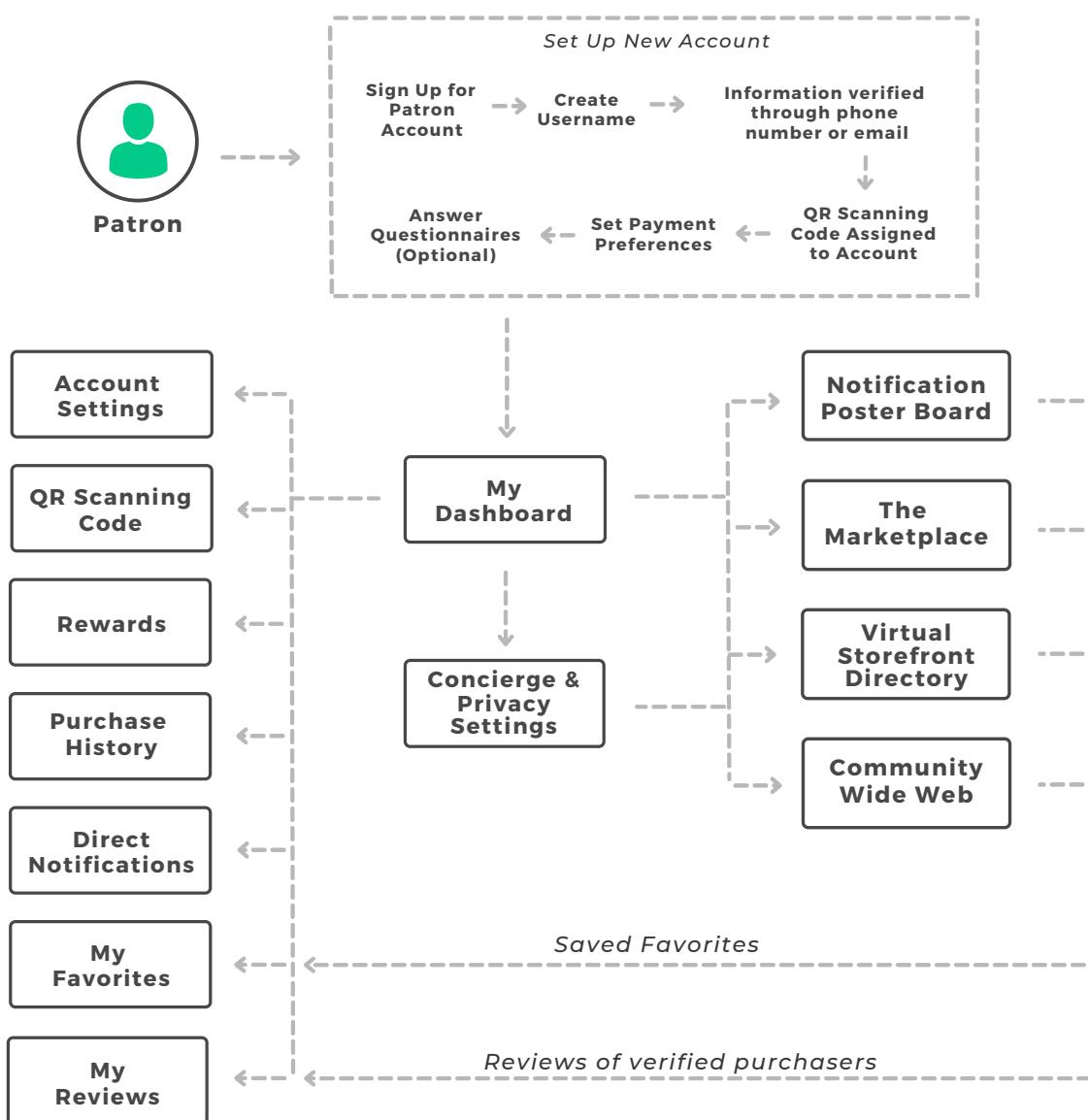
CITY CONNX ECOSYSTEM

Participants & Memberships

Patron Membership

Patron accounts are free, easy to set up, and put users in control of their account including their desired privacy settings, preferred payment systems, currencies, and other customization.

After maintaining three months of activity, patrons staking a set minimum of CNNX tokens will receive their City Connx Community Governance Membership. This gives voting rights to the patron for as long as their account remains active.





Small Business Membership

Basic (Free) Membership

To help small startups with limited funds, our free membership will offer limited features that, though minimal, will provide the basic building blocks needed to gain exposure in their community. There will be no minimum purchase required for posters, allowing them to post when they can afford to do so. The free plan will also give businesses the ability to list their business on the storefront directory, though with limited customization.

Businesses have access to services and upgrades but without the cashback of paid memberships.

Paid Memberships

Small businesses that recognize the value we offer will have the opportunity to sign up for a paid membership. Memberships will be easy to understand with straightforward pricing. Businesses can decide which membership will benefit them the most based on the monthly price and cashback anywhere from 5 to 20 percent on notification posters, NFTs, service upgrades, and third-party vendors and service providers. They will also have access to special offers and the chance to win giveaways throughout the year.

Trial Memberships

Trial memberships are offered to new business members. They will receive a basic membership with a set number of free notification posters they can use during their free 60-day trial. After their trial, they will automatically maintain their free basic membership or have the opportunity to upgrade to a paid membership, taking advantage of the special offer available to new business members at the end of their trial period.

Small Business Membership Requirements

Small businesses interested in a membership will be required to meet the following definition of a small business, or "enterprise": Any *non-subsidiary, independently-owned, and operated small business that has fewer employees and less revenue than a large corporation*.

The following business types will have the opportunity to reach their target audience:

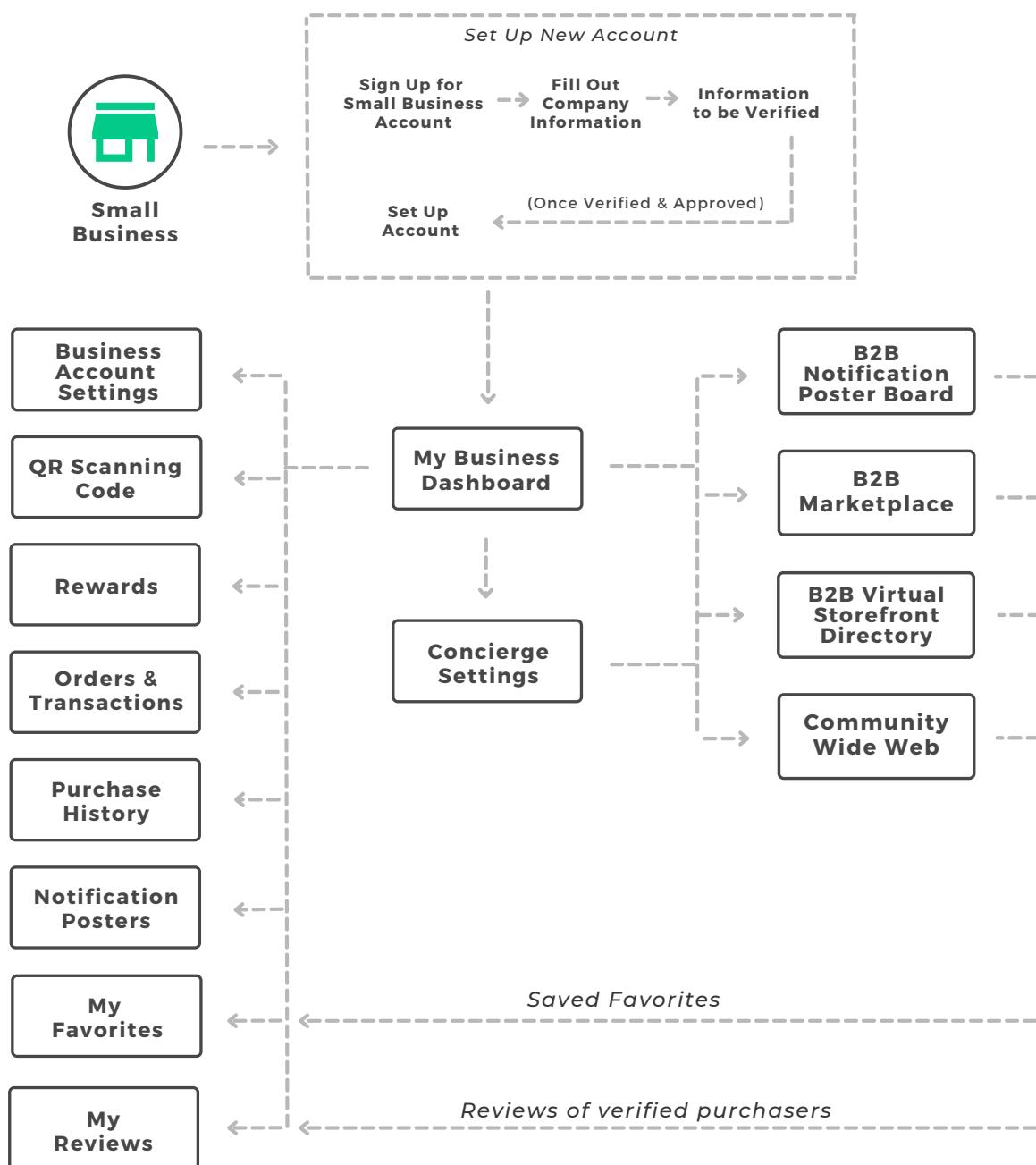
- B2B, or "business-to-business" - companies that provide services or products to other businesses.
- B2C, or "business-to-consumer" - companies that sell directly to individual consumers.
- Offline businesses/Brick and mortar stores - companies that sell physical products in a store or offer services that are limited to a geographical location.
- Online businesses - companies that carry out services entirely online, receiving their



revenue from offering online services or selling products that are either digital or shipped to the consumer.

- "Hybrid" businesses - companies that offer both online and offline services and/or products.

All businesses will be required to go through a verification and vetting process and to maintain a certain standard, as set out by the City Connx community of patrons and small business members, to ensure transparency, consumer confidence, and quality assurance.





Fiat Currency Processors & Crypto Exchanges/ Wallets

City Connx, as an interoperable platform, will allow for the integration of fiat currency processors, crypto wallets, and exchanges. This will allow users to use their fiat or crypto of choice for their purchases.

Each of these participants will be required to follow regulations as set out by the City Connx Community.

Third-Party Vendors & Service Providers

All service providers including SaaS (software as a service) companies, graphic designers, consultants, and other service providers, will be given the ability to integrate their services in order to work efficiently and collaborate effectively for the benefit of our patron and small business participants.

City Connx will work directly with each third-party vendor on behalf of our cooperative of participants in order to seek the best possible rates and terms of contract. As City Connx grows, so will our bargaining power on behalf of participants.

It is our goal to create opportunities for small business service providers, whether startups or clusters that work together to provide the same or complementary services. City Connx will work closely with qualified small SaaS companies to encourage their growth and success on the City Connx platform.

A transparent customer rating system - of reviews made only by clients with verified purchase status - is recorded on the blockchain. This ensures clients can make informed decisions about which third-party vendor fits their needs best.

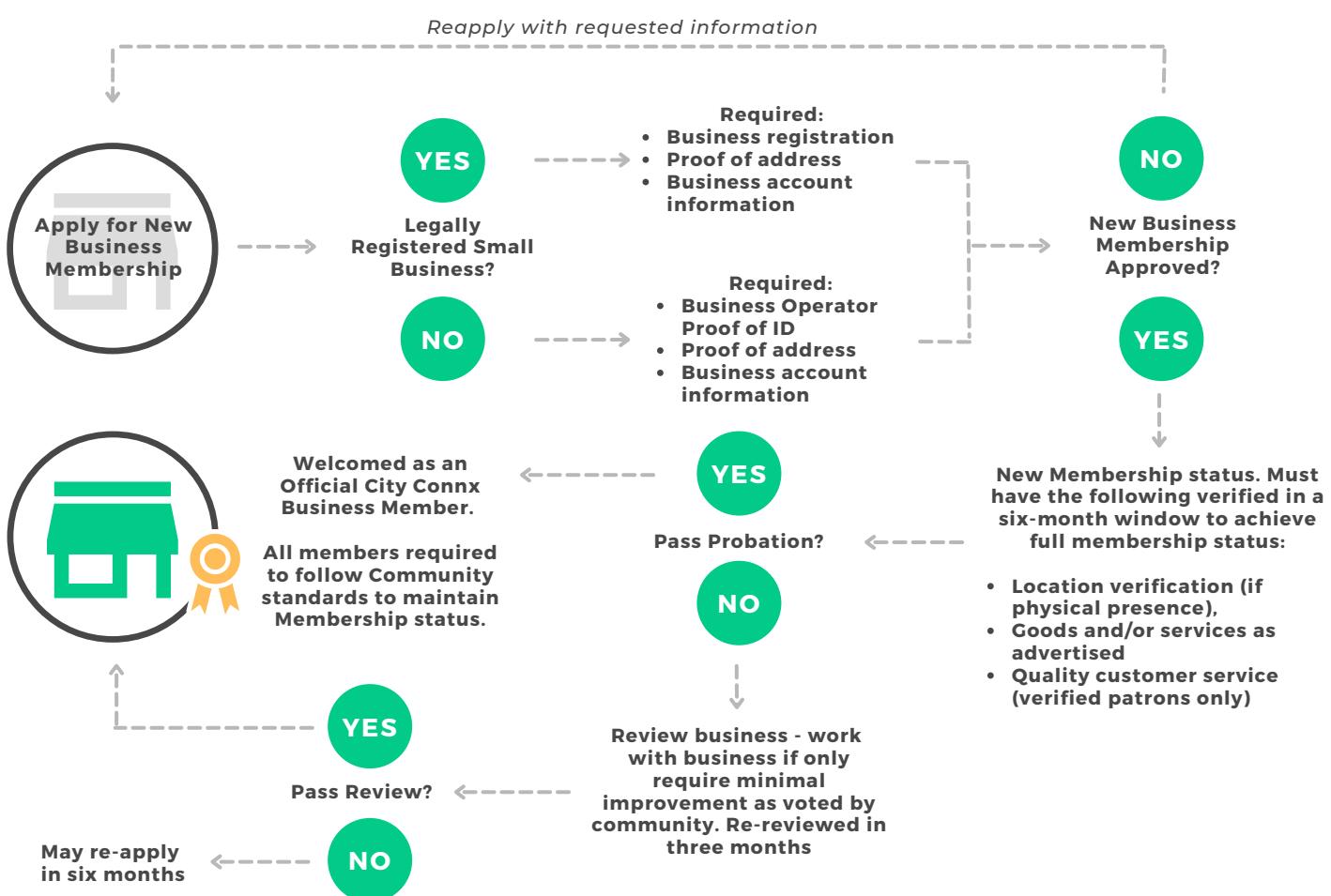
Third-party vendors are required to follow the same verification and vetting process as small businesses and held to the same standards set out by the City Connx community of patrons and small business participants.



Business Vetting Process

It is imperative that all City Connx users have complete confidence in whom they are doing business with. Confidence in quality customer service, confidence that the business is who they say they are, and confidence in knowing they will receive the goods and services as advertised. City Connx ensures complete transparency about the business, customer satisfaction through a decentralized, transparent review system, and an empowered community of patrons and small business users that decide the standards to be followed by all businesses. Another important component: the vetting process.

The following process will be recorded on the blockchain. Security and Privacy sensitive information will not be made public, but, rather, used for the in-house City Connx vetting process.

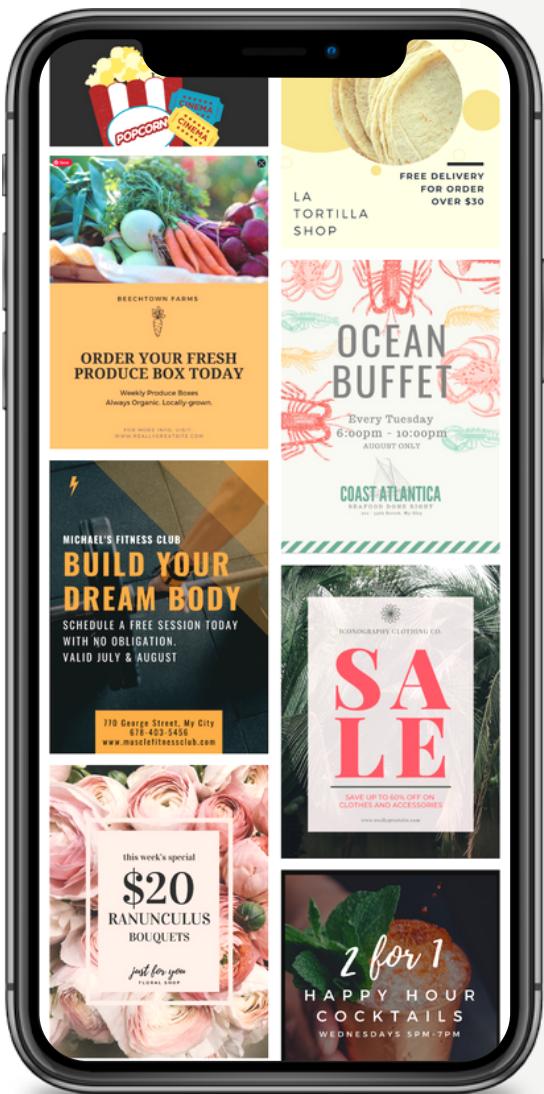


Note: Any business that commits fraud will have its business membership revoked permanently, along with the registered business operator(s) ability to conduct business in the future on the platform.

CITY CONNX ECOSYSTEM

dApp Features

Our platform offers a visually-oriented, minimalistic approach ensuring a purposeful and enjoyable interaction. The following are the main features of the City Connx platform that provides a smooth and meaningful user experience.



Notification Feed

Small businesses use the notification feed to post visually-oriented notification posters that are informative, which include:

- Sales and special offers
- Promoting new or existing goods or services
- Savings coupons
- Special Events
- Showcasing their authenticity; what makes them unique and/or better than their competition

Patrons can easily create custom feeds based on their unique needs and interests, at home or abroad, connecting with small businesses that would be of interest to them.

Users can save favorite notification posters, hide notification posters they are not interested in, and share with friends and family.



What you will find...

Budding entrepreneurs

Start-ups & pop-ups

Seasonal businesses,
side business &
self-employed

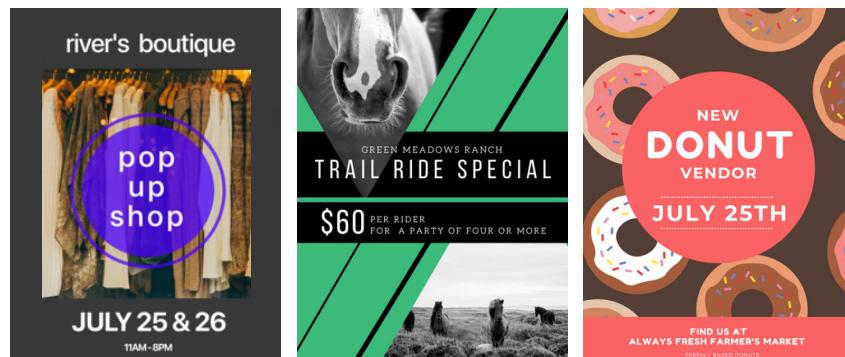
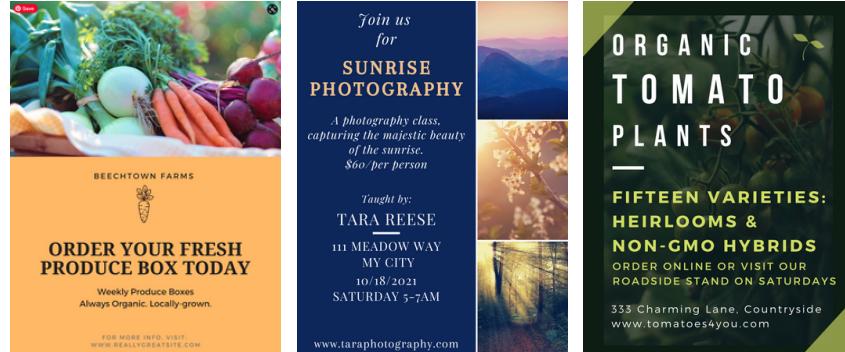
Location challenged
businesses

Special offers & sales

New or featured
goods & services

Special events

Useful information
to stay informed &
stay connected





The Marketplace

Designed for small business commerce and e-commerce, the Marketplace allows small business members to promote their unique, quality goods and services available online or in-store, and utilize the use of NFTs to offer digital and real-word assets. For more information please refer to "NFT Integration" page 30.

Just like Notification Boards, users easily create custom Marketplace Boards unique to their needs and interests. Discover specific goods and services through the powerful Community-Wide Search and Concierge suggestions. Favorites can be added to the Favorites Board and shared with friends and family.



Online Goods & Services

Unique, quality goods and services that can be purchased online with a few easy clicks.



In-store Goods & Services

Unique, quality goods and services that are available for purchase in-store.



Concierge

Marketplace suggestions that are specific to each user's personal interests and preferences.



NFTs

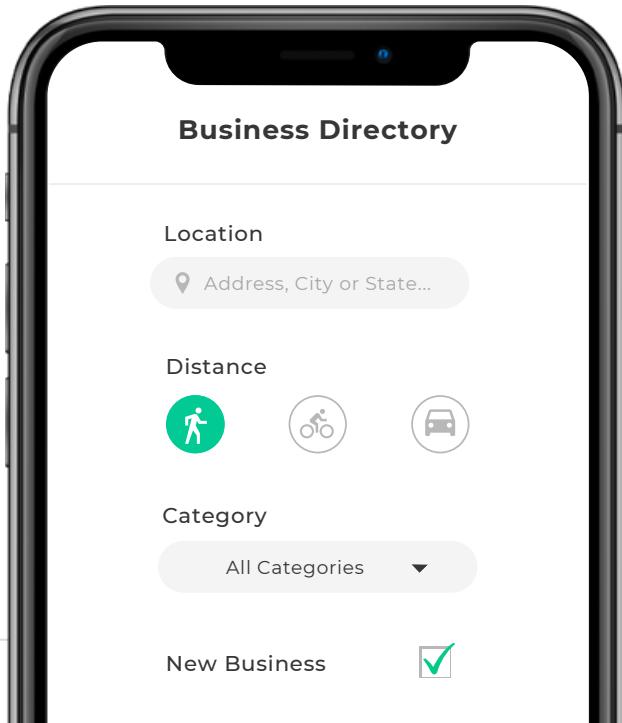
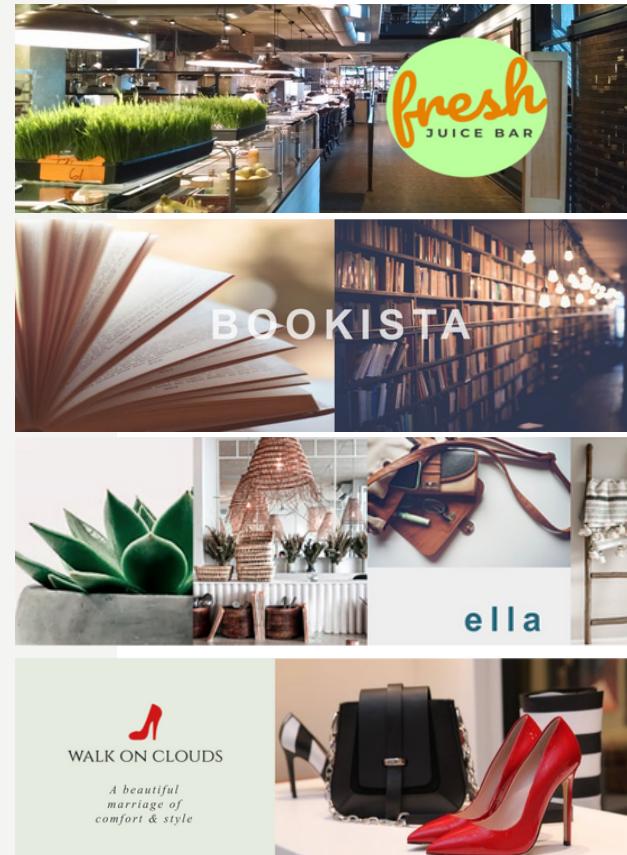
Small business NFTs, including vouchers, digital and real-world limited supply goods, and more.



Virtual Storefront Directory

According to a Morpace Omnibus Report [19], 96 percent of consumers say that the external appearance of a store influences their decision to shop there. Much like traditional storefronts, Virtual Storefronts give businesses the chance to set themselves apart, giving users a clear idea of who they are and what they have to offer. Users will be able to easily discover and connect with businesses that fit them as well as save their favorites.

Businesses will be able to direct users to their current website or apps, and as we expand our features, businesses will be able to integrate and even build a website and/or application onto the City Connx platform, offering a seamless user experience while providing transparency and quality assurance.



Search based on distance, category, or simply browse new businesses

Easily filter and sort results

View results by list or map

Save favorite businesses to "My Directory"



Other Unique Features



Small Business Reward Programs

Businesses have the option to set up their own reward system for their patrons. A quick scan of the user's QR scanning code at the time of purchase will automatically update their reward system with that business, as well as their City Connx reward.



Save Favorites

Our users are able to save their favorite business posters and receive the latest notifications from their favorite businesses.

Businesses can take advantage of this feature by having the option to send customized posters to those that saved their business as a favorite, including VIP specials, coupons, or invitations to closed events.



Community Wide Search

The City Connx powerful search feature can help users find any sort of goods or services, whether it's a specific brand, type of business, or even a type of dish served at a restaurant in a specific location.

There will be no manipulation of search results prioritizing one specific business, type of goods, or service over another. There is no ability to have a "higher ranking". The purpose of the Community Wide Search is to provide the user with the information they are searching for.



Trustworthy and Transparent Reviews

Transparent and decentralized, the review system will be recorded on the blockchain. After a transaction has been processed through the City Connx platform, the patron will receive an invitation to leave a review. Designed to provide constructive feedback, patrons help identify and highlight the strengths of a business, and, if necessary, warn of legitimate issues. Patrons will receive reward tokens for quality reviews.

CITY CONNX ECOSYSTEM

NFT Integration

What is an NFT?

An NFT (non-fungible token) is a digital asset where each token is unique and can only have one official owner at a time. Unlike dollar bills that are interchangeable because they are equal in value (fungible), "non-fungible" means it is unique and cannot be replaced with something else. They are secured through the use of blockchain technology and have built-in authentication, offering provable ownership that can be transferred if programmed for resale.

What gives value to an NFT?

Scarcity	NFTs are created to be scarce. When NFTs are unique, with a unique set of traits, this is what gives most NFTs their value.
Counterfeit Proof	NFTs cannot be counterfeited as authenticity can be confirmed through the blockchain.
Smart Contracts	By utilizing smart contracts, NFTs can offer value with their own set of qualities such as what it gives access to, who can access it, and when.
Community	Loyal patrons, or potential new "prospects", make up an important community of supporters that create a demand for NFTs based on real-world value.

Benefits of NFTs for Small Businesses

What are the benefits NFTs offer small businesses?

Added Value to a Real-World Asset

The purpose of the NFT will be to bring more value to real-world assets. The following are ways this can be accomplished.



By attaching an NFT to goods, businesses can prevent counterfeited goods from entering the market, show buyers the origins of their products and the materials used, as well as prove ownership and transfer ownership upon resale. They can be used to attach warranties and return policies and even provide tracking for repairs. Third-party certifiers for product standards, such as "organic" and "fair trade" could attach their own minted NFT with the proper certification onto the blockchain, starting at the origin and passed downstream until it reaches the end-user.

Limited Supply Goods

Businesses, crafters, or artisans selling or creating one-of-a-kind or limited supply items can take advantage of the item's unique qualities and scarcity to increase demand. A limited supply of quality goods provides value to buyers and collectors.

Manufactured Goods & Services

Small businesses focused on manufacturing well-made goods from top-quality materials or offering quality services can use NFTs to promote their quality goods or services by offering coupons, memberships, promotional sales, etc. Though the item itself may not be scarce, the offer attached to the NFT will be.

NFT Uses for Small Businesses

NFTs provide a unique opportunity to create a win-win for both growing businesses and patrons. It gives access to types of marketing campaigns that were only accessible to large corporations due to their complexity and high cost. The following shows a number of ways businesses can use NFTs. With a little imagination, the sky's the limit when it comes to the power of attracting and retaining a happy patron base.

Rewards Program

Businesses easily create their own rewards system, allowing patrons to earn rewards every time they visit a business, make a purchase, reach certain milestones, or other features that fit their business.

Single-use Promotional Tools

NFTs allow for the creation of single-use coupons, discounts/promotional sales without the ability to be counterfeited.



Charity Support

Businesses can raise money for causes that matter to them, from local charities to global, environmental, or social causes.

Fundraising

Whether kickstarting a new business or needing funds for expansion, NFTs are a low-cost funding alternative to bank loans and angel investors. Smart Contracts determine what funds are released and when. Easily tracked on the blockchain, donors can be confident in the use of their funds.

VIP Memberships

Offer exclusive sales, savings, deals, rewards, or special access to VIP members.

Sweepstakes & Gamification

Businesses can incentivize patrons and generate excitement, increasing engagement and retention through the use of sweepstakes & gamification.

Small Business NFT Creation

Creating an NFT will be a straightforward process and a cost-effective way for small businesses to reach their target audience and increase sales.

Our platform will partner and integrate with vetted NFT platforms so our small business members can create contracts and "mint" their own NFTs, and connect with NFT designers for those looking for assistance with design.

City Connx will also have in-house NFT and smart contract creation tools, which will be offered alongside other tools and platforms, allowing for freedom of choice and a competitive market.

BLOCKCHAIN

What Is Blockchain?

Blockchain is a real-time immutable (unchangeable) ledger of shared, completely transparent information regarding transactions, and the tracking of tangible and intangible assets. As a "distributed" ledger, there is no one centralized version of the information. Copies of it are held by many parties, thus making it virtually impossible to manipulate. This data, once validated, is structured into "blocks" that contain a transaction or bundle of transactions. Each new "block" then connects to other blocks, thus forming a "blockchain".

Blockchain Technology Benefits

Decentralization & Greater Transparency

Decentralized blockchain does not store its data in any single location, nor is it controlled by any single entity, such as an organization, group, or individual. Rather, it is distributed on a network of computers. No one has to know or trust anyone else, as every member in that network has access to a real-time, shared view of that data. This data is in the form of a distributed ledger. Whenever a new block is added to the blockchain, every member's ledger is updated with that change. Members can view the entire history of a transaction, virtually eliminating any opportunity for fraud, and contributing to greater transparency.

Traceability

Blockchain allows for the tracking of an asset at every step of its journey. Traceability allows for the confirmation of an asset's authenticity, from luxury goods to organic produce certification, and helps to identify counterfeits or fake transactions.

Increased Efficiency

Blockchain offers improved efficiency by eliminating the need for time-consuming processes. It ends the need to exchange paper, eradicates human-based errors, and replaces the middleman previous required to enforce contracts, verify transactions and automate currency conversion. This means faster and cost-effective transactions, delivery of products, and improved coordination between parties.

Privacy & Security

Blockchain creates an unalterable record of transactions that is encrypted end-to-end, helping prevent fraud and unauthorized activity. As mentioned above, real-time data stored in the form of ledgers across a network of computers makes it nearly impossible for hackers to alter data, as it would require the modification of the same data in all the systems in the network at the same time.

Personal data is protected through the use of permissions to limit access, and by anonymizing personal data. The use of smart contracts also allows for the individual control of data, including what to share, with whom, for how long and other limitations.

Increased Efficiency

Blockchain offers improved efficiency by eliminating the need for time-consuming processes. It ends the need to exchange paper, eradicates human-based errors, and replaces the middleman previous required to enforce contracts, verify transactions and automate currency conversion. This means faster and cost-effective transactions, delivery of products, and improved coordination between parties.

Smart Contracts

Smart contracts are self-executing contracts stored on the blockchain. The terms, which have been predetermined and agreed upon by the parties involved, are directly written into lines of code. This code and agreements are stored on the blockchain and automates the execution of the agreement once predetermined conditions are met. The transactions are also stored on the blockchain, ensuring they are traceable, transparent and irreversible.

Digital and automated, smart contracts eliminate the need for paperwork, reconciliation from error or multiple ledgers, or the need to verify if information has been altered for personal benefit. It also removes the need for intermediaries to handle transactions, often contributing to higher costs and time delays.

Blockchain & Interoperability

Designed for varying purposes, blockchains and ledgers perform different sets of transactions and handle different amounts of data processing. They operate in isolation, unable to communicate with one another. However, cross-chain technology enables interoperability between blockchains, making it possible for them to "communicate", enabling the exchange of value with one another and the sharing of information without the help of intermediaries, or "middlemen".

It is critical for us to build on a blockchain that allows for the bridging between its network and other blockchain networks, including cryptocurrencies, as is needed for the functionality and evolution of the City Connx ecosystem.

Choosing the Right Blockchain

It is of the utmost importance that City Connx is built on a blockchain that aligns with our values and offers the strongest security, economically viable transactions, smart contracts, and interoperability.

One of the main missions for City Connx is to transfer economic and social power back to the people. Our aim is to be open, transparent, fair, and universally accessible, and to build on a blockchain that shares those values.

*When choosing
a blockchain:*

**WE ARE
LOOKING
FOR...**

-  **Decentralization**
-  **Shared Values**
-  **Economically-Viable Transactions**
-  **Strong Security**
-  **Smart Contracts**
-  **Scalability**
-  **Interoperability**

TOKENOMICS

City Connx Token: CNNX

The City Connx Token (CNNX) serves as a rewards, governance, and utility token for the City Connx ecosystem. It is a capped supply token with a maximum cap of pre-minted 100 billion tokens.

Patrons will be rewarded CNNX as cashback for all transactions completed through the City Connx ecosystem. Small business members with paid memberships will also benefit from CNNX as a reward token in the form of cashback anywhere from 10 to 20 percent for notification posters, NFTs, service upgrades, and third-party vendors and service providers.

Users can donate tokens to small business startups, charities participating on the platform, Small Business member fundraisers, or transfer to friends and family. They can use their CNNX tokens towards new purchases or take rewards as profit by transferring them into another currency of their choosing.

Users have the option of locking their CNNX tokens for a set period to save towards staking requirements of 10,000, gaining access to higher rewards and higher cashback rates depending on the staking amount and staking period. Staking not only benefits the user, it also benefits City Connx by reducing tokens in circulation, leading to greater demand and lower volatility.

CNNX Token Holder Staking Benefits

Staking Rewards

Token holders unlock rewards and/or higher cashback rates for staking their CNNX tokens depending on the stacking amount and staking period. Token holders can also donate their staking rewards to help grow startups in their community and other small businesses that have been vetted by City Connx.

Governance Community Member

All active users that have staked rewards are given membership to the City Connx Governance Community

Exclusive Giveaways

Token holders will be entered into exclusive giveaways of real-world asset prizes determined by the tier the token holder belongs to.



Governance

As a decentralized platform, it is important to give our active token holders the ability to shape the future of City Connx, making sure it evolves with the needs of its users. This is done through the City Connx Governance Community.

During the pre-platform stage, the City Connx team will work closely with the growing community to ensure the project's foundation is built on the needs of future patrons and small businesses. They will play an important role in determining the details of token allocation and distribution, priority features, beta testing, and feedback.

During the early stages of the platform the City Connx Governance Community will consist of only token holders. As the platform expands, the community will consist of token holders that are active users. This way, users can be confident that the platform they love will always be in the hands of those that care about the platform rather than those focused on their personal financial gain.

Community members will also be given the ability to submit proposals, participate in voting, and actively moderate the platform in order to ensure the shaping of the platform's future aligns with the ever-evolving needs of the community.

Core Values & Tokenomics

The following City Connx core values will be the beacon that lights the way forward regarding the proper allocation and distribution of CNNX tokens:

Community

The community is a place for those sharing the same goals, including patrons, small businesses, the City Connx team, and advisors, to come together and discuss opinions, thoughts, and ideas related to the City Connx project.



Collaboration

Collaborating with the community and advisors would ensure a fair, equitable distribution of tokens that moves the project in the right direction while protecting the investments of our token holders.



Empowerment

The community will carefully consider the right balance of token allocation and distribution to maximize the empowerment of patrons and small businesses - the main purpose of the City Connx platform.

Quality

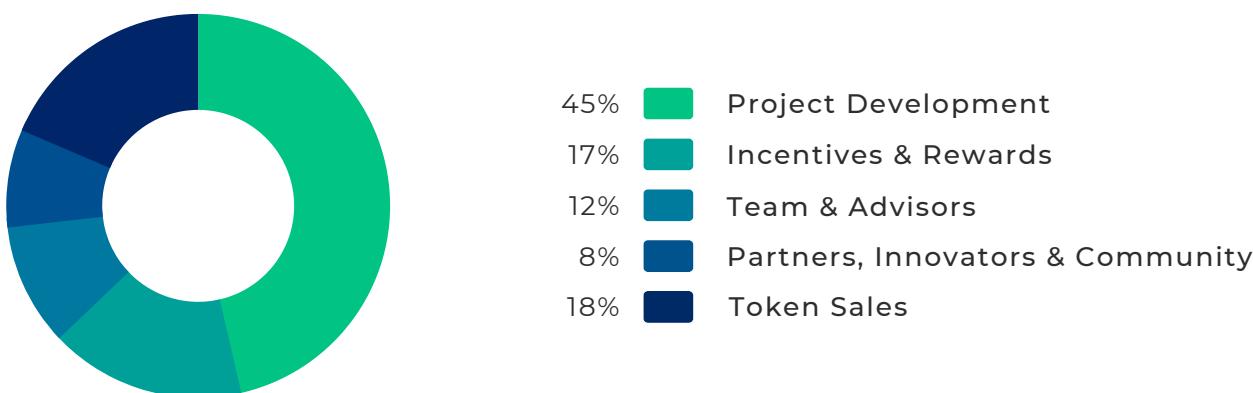
We are committed to excellence in all we do. This means bringing value to everyone through the features created, the services provided and the incentives offered. Together as a community, we can determine how that can be financially viable through tokenomics.

Token Allocation & Distribution

Our goal is to achieve a well-balanced distribution of tokens that addresses the needs of the City Connx ecosystem while attracting a wide spectrum of token holders, including early supporters, small token holders, investors, and speculators.

In order to provide stability, tokens reserved for the team and advisors will be subject to lockups and vesting periods in order to provide stability, and measures will be put into place to limit the influence of "whales" (token holders of significant portions). Tokens will be distributed in a way that prioritizes founding community members deeply involved in the community.

Though the final token distribution, allocation, and sale amounts will be determined in the future after close consultation with the City Connx community and advisors, the following chart offers an idea of what we believe aligns with a fair distribution of tokens.



REVENUE MODEL

There are over 31 million small businesses in the United States. Small businesses value advertising, with nearly 87 percent advertising in some form.

Our goal is to drastically reduce costs and the amount of time required to participate in current forms of advertising. Rather than having the expensive middleman in control of their marketing future, we want to see small businesses in complete control of that role.

Conservatively, if 0.001 percent of American small businesses spent as little as \$100 monthly for the most basic of City Connx services (such as Notification Posters), that would be an annual gross profit of \$37 million.

Revenue Streams

The City Connx Platform will have six main revenue streams:

(Upgraded) Virtual Storefronts

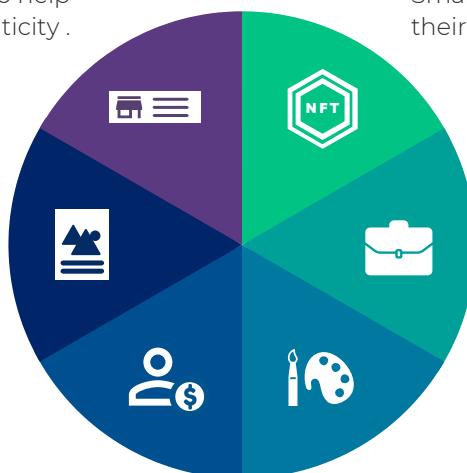
Customizable virtual storefronts to help businesses harness their authenticity .

Notification Posters

For small businesses to notify their target audience of special offers, new merchandise, special events and more.

Paid (Upgraded) Memberships

Upgraded memberships will offer cashback for notification posters, NFTs, upgrades, and third party vendors & service providers.



Small Business NFTs

Small businesses pay a fee to list and sell their NFTs (minting will be free).

Third Party Vendors & Service Providers

Vetted third party vendors & service providers will be charged commission for services rendered.

Design Services

Businesses have the option to hire vetted designers to create attractive Notification Posters, NFTs, Virtual Storefronts etc. City Connx will receive a commission for each service.



Notification Posters

Businesses will pay a flat fee to post each poster. They will be allowed two live posters on the feed at any given time, per business account. Notification posters sent directly to their patrons do not have a limit, but there will be a minimal fee for each recipient.

Virtual Storefronts

Upgraded (paid) storefronts will allow businesses to customize their virtual storefronts, offering users a memorable experience that gives an accurate representation of the business' brand.

Marketplace NFTs

Similar to Notification Posters, businesses will pay a small listing fee for each NFT listed on the NFT Marketplace and a transaction fee upon the sale of the NFT. There are no limits to the number of NFTs that can be listed at any given time.

Design Services

Business clients have the option to take advantage of vetted, affordable design services for their posters, NFTs and virtual storefronts, of which City Connx will charge a commission.

Third Party Vendors & Service Providers

From SaaS (Software-as-a-Service) companies to consultation services, our vetted third party vendors utilized by our clients will be charged a commission. The commission will be lower for small business SaaS companies and other third party vendors and service providers, to allow them the opportunity to reinvest their revenue into their companies, and to continue growing value for our clients. It also creates a healthy competitive environment that attracts top talent.

Paid Memberships

Small businesses that recognize the value we offer will have the opportunity to upgrade their account to a paid membership. Paid memberships offer value through cashback for services, customization, access to special offers and the chance to win giveaways throughout the year. Paid memberships will increase in value as the platform grows and matures, offering new features and services.

ACQUISITION INCENTIVES

City Connx will offer an incentivized referral program to help expand and grow the platform. Happy users who onboard small businesses will not only benefit from their presence on the platform, they will also be rewarded through our referral incentive program.

Small Business Request Rewards

Through the City Conn platform, users can request for their favorite small businesses to sign up to City Connx. Once the list reaches 40 users, then City Connx will contact the business to present a formal request to join the platform. Once the business signs up after their free trial, the users on the request list will be given, by City Connx, credit to be used at that specific business.

Brick & Mortar Referral Incentive Program

City Connx offers a unique referral incentive program focused on acquiring small businesses with a physical "Brick & Mortar" presence that sells goods and/or services to a geographical area. The rewards will vary based on the location of the small business. Geographical areas with a smaller percentage of brick & mortar businesses signed up to the City Connx platform will offer higher rewards.

City Connx will offer a live colored map recording the "Sign up" status of any given area so users can see where the immediate need may be, and where the larger rewards can be found.



Incentive Level One | Receive \$15 for every \$100 spent by the business in a one-year pay period.



Incentive Level Two | Receive \$10 for every \$100 spent by the business in a one-year pay period.



Incentive Level Three | Receive \$5 for every \$100 spent by the business in a one-year pay period.

ROADMAP



Proof of Concept

1

Proving the real-world potential and viability of the payment and rewards system will build confidence in those looking into supporting and using the platform.

This stage will also allow potential users an opportunity to gain a basic understanding of the dApp's functionality.



City Connx Platform MLP Prototype

2

The MLP (Minimal Lovable Product) prototype will be created to test a basic concept of the platform.

Though very limited, the prototype will offer the most important features designed to be operational, functional, and enjoyable for early adaptors.

Participation will be limited to a closed group, allowing us to work closely with users so we can gather important feedback, and address critical issues before moving into the Beta Test phase.



City Connx Platform Beta Test

3

A limited public release will allow us to expand the platform by onboarding a small group of new patrons and small businesses while steadily introducing new features.

By continuing to work closely with users, issues will be identified and corrected with the goal of creating a smooth user experience on a platform offering the dApp features most requested by the community.

A select number of third party vendors and service providers will also be introduced on the platform. As the platform expands, there will be various beta stages that will function in parallel to the national and international launch of the platform as new features are introduced and tested.



City Connx Platform National Launch

4

Once the platform proves to be fully functional, it will be available to new patrons and small businesses in the United States. Third-Party Vendors and Service Providers will not be limited to the United States, but priority will be given to American companies.

Focus will be on addressing new issues related to growth pains while meeting the needs of patrons and small businesses.



City Connx Platform International Launch

5

As expansion throughout the United States continues, the platform will be made available to all International users.

Our international community members will play an important role in this phase as each country may have their own set of unique needs.



6

City Connx Platform Decentralization

Decentralized infrastructure and governance is the targeted goal of the platform development process. This will be explored with the community of City Connx users to determine the future process leading to decentralization.



TEAM

Each member of our core team of founders contributes unique - and invaluable - qualities, skills and perspectives that make the creation of the City Connx project possible.

Ralph Reijs, Directory of Product Development

Ralph has been a computer enthusiast since the early age of ten. He vividly remembers the BBS days, BlueBoxing, 2600 and Phrack Magazine, and has since built extensive expertise in Hardware and Software. Ralph is a cryptocurrency/blockchain specialist with more than 24 years' experience at the cutting edge of IT with a background in digital infrastructure / infotech security and over 12 years in Blockchain/Crypto. Ralph's client list includes IBM, HP, Shell, Deutsche Bank and Rabobank, but also has extensive experience with his own projects.

Ralph has a passion for security & startups, helping solve complex challenges, and providing solutions in Product Development, Software Architecture, Infrastructure and Security. "I'm always looking for ways to transform viable ideas into commercial or educational products, from Mobile Apps to physical products". Since 2009 Ralph has been passionate about the disruptive potential of Bitcoin and blockchain.

In 2010, Ralph worked on the project iBitcoin, the world's first AppStore app with wallet functionality. It featured Mining Stats, Market Data and Network Data and was a Top 10 Finance app. However, once the wallet functionality was introduced, Apple removed it from the AppStore.

Falling in love with the idea of a "Personal Data Locker", Ralph became a founding team member of Pillar Project, starting as a Tech Generalist. During the ICO/Token Sale - which successfully raised \$27 million in 60 hours - Ralph was responsible for the livestream broadcast and technical overlays/integrations, and later became Head of IT Security and Infrastructure.

Ralph also helped co-found Mpowa, a tokenized, zero-point energy ecosystem providing decentralized electricity to communities and households. As the CTO he helped build the Zero-Point Energy powered Raspberry Pi prototype.

With exceptional analytical and creative skills, throughout his career Ralph has been writing code and creating content in many languages (25+), frameworks and application suites, as well as designing beautiful, intuitive interfaces and building Hardware Prototypes.

Sarah Udot, Concept Creator & Managing Director

"Fresh waffle cones wafting from ice cream parlors, old fashion candy shops filled with jars of penny candy, and exploring a public market packed with unique shops are some of my fondest childhood memories". These experiences left a lasting impression on Sarah, igniting a lifelong passion for small businesses.

However, once a flourishing sector in the business world, Sarah took notice of their decline giving way to big box stores, and the impact it had on communities. Therefore, connecting passion with purpose, Sarah is determined to create a system that would level the playing field and empower small business.

Today, as the originator of the City Connx concept, Sarah is focused on building a strong team of diverse skills and shared values, passionate about building a platform empowering small businesses and patrons, and putting economic prosperity back into the hands of the people.

Michel Almeida, Director of Technology

Michel is a Software Architect/Developer with more than 10 years of experience in different industries such as Insurance, Telecom, and other professional services. Working with technologies like Microsoft, Net framework, and. NET Core, Python, Cloud (Azure and AWS) using agile methodology and DevOps, Michel offers an important perspective and skill set to the creation of the City Connx platform.

Needless to say, Michel has vast experience working in the tech industry but when he first discovered blockchain, it was a mind-blowing experience. "Blockchain forced the world to think differently about our current monetary system and see it in a different light."

When Michel was introduced to City Connx, he fell in love with the concept, "City Connx is a project that will help the community and decentralize the monetary system. It is a project that will revolutionize the world by giving power to small businesses."

Charlie Gutierrez, Director of Operations

A crypto enthusiast, Charlie is passionate about decentralized blockchain projects that have the potential to use their technological advances to empower we the people in shaping our future together.

Charlie worked closely with Sarah during the early stages of the City Connx concept, and, as a strong supporter of decentralization and community governance, helped introduce blockchain as a powerful foundation for the City Connx platform. "Having been self-employed for over a decade, and growing up as part of the family business, I understand the hard work, dedication, and challenges involved in building an independent business, but also how highly rewarding it can be".

Charlie's passion for blockchain, empowering crypto projects, and independent employment brings an important perspective that has helped shape the concept of City Connx into what it is today.

Alex Radulescu, Commercial & Marketing Director

As an experienced small business owner that strongly believes in the empowerment of communities, Alex is drawn to the potential the City Connx project will have in helping in that area. "City Connx can facilitate and bridge any field together through the community-based solutions so that one can focus on what they are passionate about."

"I believe that local communities working with each other on a national and international scale is the future and City Connx could be that bridge and facilitator to achieve that".

As someone with extensive business experience, Alex is excited to contribute his skills as the Commercial and Marketing Director.

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