CRISPMIND
INTELLECTUAL PROPERTY MANAGEMENT™

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Prospectus

Preliminary Study for Grig Messenger and other SwapWire empowered applications

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1. Project Overview

1.1. Introduction: "Obsessed with APSaS"

The first mobile platform offering the Anonymity, Privacy & Security as a Service (APSaS); merging three values together and supplying an end user with friendly and effective tools to control levels of own anonymity, privacy and security is our value proposition.

Grig™ is an ambitious project dedicated to produce a cutting-edge mobile platform with highly-secure on-the-go data-and-funds exchange environment to an end-user. Packed with bunch of redundant security and privacy tools the application is striving to meet and surpass defense-grade security requirements by employing "true end-to-end" encryption technology SwapWire™.

The application encrypts messaging data using the recipient's public key and dissolves it inside the background picture adding yet another - far from the last - security layer. Our core technology that at the base of Grig Messenger and other products is the SwapWire™. SwapWire™ is the method of emulating hardwire connection by running channel switching protocol on top of packet switching protocol. Other SwapWire™ empowered tools are: 3-factor authentication (3FA™) and fund's transferring (Grig Pay™) applications.

The mobile application is packed with the know-how features such as: "over-the-shoulder-look protection" mode, "chat-window pin-code-lock", "fake-pin-code > your message erased" feature, "very private space" with parental support, and few other you can find only in Grig Messenger. Beta version of the messenger for Android devices is available for installation and free use on: https://en.grig.ai/

1.2. Abstract.

1.2.1. SwapWire: The backbone of our applications is the "true end-to-end", or "on-device" encryption method - SwapWire; in Grig Application, in order for the connection to get established the participants each must commit to the dialogue by entering their individual pin-codes. Entering the fake pin-code by any party rejects the connection request and reverses the invitation procedure; in 3FA, the SwapWire™ controls the pin-code transport, establishing encrypted communication channel between the user, the server and the platform to be accessed. Grig Pay secures the transactions with SwapWire technology, plus, additionally the 3FA is used to

1.2.2. Fake PIN: Pin-code recognition feature, allowing user to set good and fake pincodes at the time of log-on. The function performs irreversible sensitive-correspondence termination when the fake pin-code is entered – messages marked by the red checkmark are permanently erased when the user enters the fake pin-code in "Red Lock" mode (all

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messages are red-marked by default).

1.2.3. Chat Lock: An ability to lock particular chat with good or fake pin-code avoiding locking the entire application.

1.2.4. LieScan: User voice pattern-analyzing feature, enabling users to conduct true-false valuation of other user's voice on a base of previously conducted survey comprised of preset questions-answers. The LieScan function is located on a body of a voice message as a horizontal graph (100%-red-0%-green-100%), displaying the %-probability for the received voice-message being truth or false.

1.2.5. Hold-to-Use: An innovative, supplementary revenue model. While using Grig App is free of charge, some features require holding a small balance of GRIG Token in their wallet for as long as they are using the selected features. Tokens can be withdrawn anytime causing the cancellation of feature. For example: in order to activate LieScan function the user would have to deposit and keep the balance of at least 1.00 GRIG in their Grig Wallet.

1.3. Other Secure-tunnel based Applications:

1.3.1. 3-Factor Authentication: Is our ultimate response to the recently announced "quantum-attack" threat, and the next evolutional step designed to outperform conventional 2-factor authentication method. 3FA utilizes hybrid pin-code generating algorithm when computer and human logics are intertwined together in such way that the resulting verification pincode number is mathematically impossible to decrypt. We consider the 3FA to be quantum-attack proof and logically impossible to decrypt.

1.3.2. Grig Wallet: Grig Wallet (GrigPay) is a cross-banking payment platform, originally designed as an internet-less phone money-transfer method "PayPhone" in 2015. The system had been developed and successfully tested with the regional Bank in Russia; it is commercially mature and is designed to be used with any phone hardware with or without an access to the internet and does not require installation. Transactions are made by accessing the bank's servers utilizing conventional DTMF analogue channels as a transport. The target product, however, is a mobile application secured by 3FA-empowered pin-code generating application combined with analogue DTMF pin-code delivery methods. Secure-tunnel method, thus, is the common denominator, fastening Grig, 3FA and Wallet apps together functionally, while each application individually supplements the services of other two apps provide forming solid symbiose and affording healthy marketability.

1.4. Roadmap.

1.4.1. Secure Tunnel based Applications: AML and GDPR regulations suggest to isolate data controlling operation from its processing operation in order to mitigate personal data access potential legal risks.

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Secure Tunnel and Hybrid-logic numbers generating algorithms, methods and technical Know-hows.

3.2. Availability of Core Competencies.

3.2.1. Corporate Law: Yes.
3.2.2. Macro-Financing: Yes.
3.2.3. International Law: Yes.
3.2.4. Intellectual Property Protection: Yes.
3.2.5. Encryption: Yes.
3.2.6. Hardware: Yes.
3.2.7. Network: Yes.

3.3. Jurisdiction and Legal Structure.

3.3.1. Core IPP Entities.
3.3.1.1. Blockchain: Association ruled, operating under Public Trust policies.
3.3.2. Operating Entities.
3.3.2.1. Grig: Token-as-Stock Corporation.
3.3.2.2. 3FA: Token-as-Stock Corporation.
3.3.2.3. Grig Wallet: Stock Corporation.
3.3.2.4. Data Processor: Non-EU Stock Corporation.
3.3.2.5. Blockchain: Association ruled, operating under Public Trust policies.

3.4. Infrastructure and Facilities.

3.4.1. Datacenters:
3.4.1.1. Grig: Distributed, not outsourced.
3.4.1.2. 3FA: Centralized, licensed out.
3.4.1.3. Grig Wallet: Decentralized, Blockchain based.
3.4.1.4. Blockchain Nodes: Open License, Association ruled.
3.4.2. Blockchain: Fully decentralized, Nodes licensed by Blockchain Association.
3.4.3. Collateral Assets Storage: Finland, RF or EU
3.4.4. Software Development: RF and Finland based operation.

4. Political, Economic, Social & Technological Factors.

4.1. Government Regulations.

4.1.1. Dilemma of Jurisdiction of Choice: While the choices of Jurisdictions for operating companies have relatively flexible parameters, the GBDC implementation requires un-compromisable firewall from any Central Bank financial domain's regulations in a formfactor of a Public Trust Entity.
4.1.1.1. Public Sale: Necessity of SEC filings in case of Crypto Exchange listed Public Offering.
4.1.2. IPP Issues.

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4.1.2.1. IP Ownership: By the Public Trust Entity, with Commercial, paid licensing to Operators (Grig) and Open, free open license to Blockchain Nodes.

4.1.3. Conditions of Capital Entry.

4.1.3.1. Angel Phase: Unregulated entry, Stock Option, GRIG Token.

4.1.3.2. Public Token Sale: SEC regulated.

4.1.3.3. Initial Public Sale: SEC regulated.

4.2. PEST Analysis.

4.2.1. Political factors:

4.2.1.1. Danger to become a Demerit Service: Technical impossibility to decrypt the messaging data by any party could become a stumbling stone in adopting selected local AML and federal security standards.

4.2.1.2. Vulnerability of Intellectual Property: There are two base vulnerability points here: The unlicensed usage by Commercial party and the Government (References 9.4.)

4.2.1.3. Government Intervention in the Economy: Inevitable AML and GDPR based issues leading to potential issues with regulatory filings.

4.2.2. Economic factors.

4.2.2.1. Economic Growth: Statistics provide wide spectrum of growth rates ranging between 4 and 16%. We are using flat 5% growth rates in our market projections.

4.2.3. Social & Cultural Factors.

4.2.3.1. Cultural & Social Aspects: Our firm PSA approach is ready to meet diverse spectre of expectations. For example: Users in developed countries and younger segment might appreciate privacy features the most, while users in developing and 3rd World countries could find security and anonymity features most tangible values for themselves.

4.2.3.2. Population Growth Rate: Will positively affect the user base growth since newcomers are not going to be bound by habitual use of conventional platforms.

4.2.3.3. Age Distribution: 20 to 36 years old among Online Dating network's users and to 55 years old among general users.

4.2.3.4. Emphasis on Safety: Communicational and transactional safeties are the driving socials factor of the ecosystem.

4.2.4. Technological Factors.

4.2.4.1. Power of PSA: Privacy, Security & Anonymity is our priority and approached as single issue our technology solves.

4.2.4.2. Longevity of Quantum Resistance Factor: No matter how complicated the reverse calculation of a Secret Key out of Public one is, there comes a time when someone finds the way to do it fast enough for the it to become an issue. Hybrid-logic number

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generation technology makes bold "no time limit" Quantum-attack proof claim (See 3FA 9.1.).

4.3. Expected Contributions of the Project.

4.3.1. Reduced Frictions.
- 4.3.1.1. Digital Citizenship: A status of citizen and a tax-payer.
- 4.3.1.2. Automated KYC: A unified, user-friendly and fully-remote user verification process.
- 4.3.1.3. Digital Signature: Remote registration and document signing.
- 4.3.1.4. Automated Tax-paying Software: Will significantly reduce the scrutiny for conducting business and personal transactions.
- 4.3.1.5. Zero-cost Transfers: Provide Zero-friction ecosystem for small and bigger entrepreneurship.

4.3.2. Digital Governance: Will deliver the unprecedented level of freedom to an average user, providing legitimate opportunity to conduct communication and borderless proprietorship opportunities to international user.

4.3.3. Economy Effects: A major step towards globalization of economy through implementing remittance-free financial mechanisms.

4.3.4. Social & Cultural Contributions: Frictionless cross-border transactions and taxation will naturally cultivate borderless, global social awareness.

4.3.5. Technology: Advanced yet commercially mature biometrics providing fully-remote user authentication and contracting capabilities will produce long term effect on a way regional and global business is conducted.

5. Market, Product & Sales

5.1. Problems.

5.1.1. Poorly Supported Privacy: No existing messaging platform has been able to provide privacy sufficient to protect a user's content from being viewed in case the device is unlocked by the third party. Normally, if third party receives an access to the device they are able open and freely read the content.

5.1.2. Unsupported Security: Regardless of the security promise all the messaging platforms make, they have technical capacity to decrypt and intercept user's data.

5.1.3. Unsupported Anonymity: The requirement to give away the phone number in order to complete the registration remains the major vulnerability point for a user.
- 5.1.3.1. General Data Protection Regulations (GDPR): Strict for data controller and data processor both within the boundaries of EU.
- 5.1.3.2. Anti-Money Laundering (AML) Policies Abuse: There is a polarity in a way the privacy is approached today. User

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anonymity is perceived as unreachable goal by data management operators, the AML policies open doors to freely collect user generated content and use in for commercial purposes.

5.1.3.3. User Phone Number as a Key Access Point: Most of social networks and messengers require registering phone number in order to complete the process of user registration.

5.1.4. Lack of Standards for Behavioral Content.

5.1.4.1. Wild West on a Mobile Content Market: Today market of behavioral content is controlled by individual silent agreements between operators and lawmakers – Governments need access to consumer's personal data in order to support the execution of AML policies, while operators must survive – this balance is maintained at the cost of consumer's privacy and pocket.

5.1.4.2. Powerless Consumer: An end user has no control over neither behavioral content anonymity neither over its revenue distribution.

5.1.4.3. Hardware Producer's Race: Hardware producers are forced to collect and sell behavioral content, generated by their devices using it as supplementary source of revenues in never ending price reduction race.

5.1.4.4. Network Manager's Hopelessness: Nobody pays for using mobile networks in 20XX - Mobile messengers and Social network operators are forced to sell visitor's personal content to survive.

5.1.4.5. Data Broker's Sellout: Operating under the silent agreement with Governments, data managers buy the freedom to abuse AML policies and freely broker personal data at the price of full transparency to local Law Enforcement and Federal Agencies.

5.1.4.6. Loss of Privacy: Consumer is unaware and uncapable to control their personal data under current AML and other personal data regulating policies.

5.1.4.7. Consumer Pays Twice: An end buyer is placed in awkward position - In current Hardware Producer-Data Broker revenue cycle – user pays for hardware out of pocket and then pays second time for using social networks with their personal data - this "silent agreement based" revenue cycle has genetic flaws.

5.2. Solutions.

5.2.1. In Charge of Your Own Data: The current revenue cycle is genetically defected and potentially could be replaced by healthier model, when a consumer pays for their device by selling their personal content to data brokers.

5.2.2. Privacy: Implementing Know-how mobile UI features, empowering a user to control the privacy of communication.

5.2.3. Security: Creating technologically established impossibility to decrypt the transmitted data.

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5.2.4. Anonymity: Providing to a user an opportunity to remain anonymous by not entering a phone number in the process of registration.

5.2.5. Reversing the Revenue Cycle: Creating an alternative revenue model by forcing network operators and data brokers to pay for consumer devices in return for the access to their personal data.

5.3. Competitive Landscape.

5.3.1. Competitors' Strengths and Weaknesses.

5.3.1.1. Strengths.

5.3.1.1.1. Established Momentum: 2.6 Billion established user base.

5.3.1.1.2. Free: No paid features.

5.3.1.1.3. Time of Entry: Mobile Messenger's prime entry time was 2014-2016 - we are entering mature market.

5.3.1.2. Weaknesses.

5.3.1.2.1. PSA never Guaranteed: Most of mobile messaging platforms do not disclose the methods and technologies they implement to protect their users PSA.

5.3.1.2.2. No Integration with Hardware: There has been no known developments to natively integrate software and hardware.

5.3.1.2.3. Relatively Poor Behavioral Content Quality: The quality of behavioral content generated by messaging apps is not by far reacher than what's generated by Social Media platforms.

5.3.1.2.4. No Independent Payment Systems: Most of competitors (except WeChat) choose not to expand their services into financial and other fields.

5.3.2. Possibility the Market may be satisfied by Conventional Products: Integrating Grig Messenger and other Secure Tunnel based applications with no-cost to the consumer "Device-as-an-Entity" hardware provides the unprecedented opportunity to enter the market.

5.3.3. Expected Barriers to Entry.

5.3.3.1. Habitual Usage: Unless we provide user-friendly interface and simplify the tunnel opening process, the majority of conventional users might be reluctant to move to Grig.

5.3.3.2. Anti-marketing: Sabotage by competitors may take place under some conditions.

5.4. Target User & Consumer.

5.4.1. Online Dating Services Overview: Out of all Network operators, Online Dating Services enjoy the healthiest revenue models with one of the highest proportions of paying users and highest ARPU.

5.4.1.1. Users Worldwide: 196M in 2020, expected to hit 228M by 2024.

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5.4.1.2. Revenue: US$2,141M in 2020.
5.4.1.3. Revenue Annual Growth Rate: 4.3% in 2020.
5.4.1.4. User penetration: 3.2% in 2020, expected to hit 3.6% by 2024.
5.4.1.5. Average Revenue per User (ARPU): US$8.92.
5.4.1.6. Average Revenue per Paying User (ARPPU): US$49.09 in 2020.
5.4.1.7. Revenue generated in the United States: US$973M in 2020.
5.4.2. IT Security Market Overview.
5.4.2.1. Revenue: US$114B in 2020.
5.4.2.2. Revenue: US$151.2B in 2023.
5.4.3. Private Security Service Market Overview.
5.4.3.1. Revenue: US$128B in 2018.
5.4.3.2. Revenue Annual Growth Rate: 6.3%,
5.4.3.3. Revenue: US$3,6B in 2023.
5.4.4. Real Estate Security Systems Overview.
5.4.4.1. Revenue: US$19,5B in 2020, expected to hit US$35,6B by 2024.
5.4.4.2. Revenue Annual Growth Rate: 16.3%.
5.4.4.3. Household Penetration: 4.7% in 2020, expected 10.1% by 2024.
5.4.4.4. Average Revenue per Smart Home: US$221.18.
5.4.4.5. Revenue Generated in the United States: US$7,151M in 2020.
5.4.5. FinTech Services Overview.
5.4.5.1. General Adoption Rate: 75% in 2020.
5.4.5.2. Total transaction value: US$ 4,770B in 2020.
5.4.5.3. Obtained an Account: 1.2B since 2011, and 0.515B since 2014.
5.4.5.4. Mobile Service Users: 69% in 2017
5.4.6. Mobile Messaging App User Overview.
5.4.6.1. Users Worldwide: 2.52B in 2020, expected to hit 3.6B in 2024.
5.4.6.2. Revenue: US$2.14B in 2020.
5.4.6.3. Revenue Annual Growth Rate: 4.3%.
5.4.6.4. User penetration: 3.2% in 2020, expected to hit 3.6% by 2024.
5.4.6.5. Average Revenue per User (ARPU): US$20.

5.5. SWOT Analysis (Secure Tunnel based Apps).

5.5.1. Our Strengths.

5.5.1.1. Firm PSA Policies: Clearly distinguished Privacy, Security and Anonymity advantages and limitations.
5.5.1.2. Relative Technological Transparency: All technologies are broken into processes and logically explained.
5.5.1.3. Anonymous Registration: No phone number is required to register.

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5.5.1.4. Absolute Security: It is technologically impossible to decrypt the data transmitted between Grig empowered devices using today technologies and within the frame of the message lifetime.
5.5.1.5. Privacy Prioritized: Unique features designed to protect user's privacy.
5.5.1.6. 3FA: Quantum-attack resistant algorithm is an easy to make statement due the simplicity of underlying logic.

5.5.2. Our Weaknesses.

5.5.2.1. Relatively Complicated Chat Initiation Procedure: A message can be sent only if the recipient consents to it by responding to push notification – this could lead to higher drop rate.
5.5.2.2. Some Individual Data missing User's Phone Number: Registering Grig user does not require entering the phone number
5.5.2.3. Device Resource Consumption: End-to-end encryption requires keeping the Secret key in the device of recipient, therefore adding additional users require additional encryption operation per session. Example: 4 user group would require encrypting same message 4 times using 4 different public keys.

5.5.3. Opportunities Out there.

5.5.3.1. Behavioral Content Market:
5.5.3.1.1. Metrics Quality: The quality of behavioral content, generated by consumer who is completely confident that their correspondence is never going to be compromised will allow to expand the metric's index table.
5.5.3.1.2. Quality: The quality
5.5.3.2. Online Dating Networks: A unique and untouched market of a consumer who is concerned by their anonymity and the privacy of their communication.
5.5.3.3. IT Financial Services: There is narrow but paying user base among financial brokers, traders and other members of the sector ready to value the uncompromised approach to PSA issues.
5.5.3.4. New Markets: An opportunity to enter markets previously suppressed by local financial and/or legislative conditions and segments.

5.5.4. External Threats.

5.5.4.1. Market Leaders: Expected unpredictable resistance from big guys like WhatsApp, Facebook, Signal and such. Possible legislative pressure.
5.5.4.2. Habitual Usage: Average user is bound to conventional user interfaces by a habit.
5.5.4.3. Danger to become Demerit Service: High chance to become unwanted provider in selected Countries.
5.5.4.4. Regulatory Issues: Strict GDPR rules for EU Entities.

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5.6. Factors that Determine Market Potential.

5.6.1. PSA: If made a cornerstone of Grig brand but not overdone, the Privacy, Security & Anonymity could become good standing point, every one supported by set of grig-unique features.

5.6.2. Proprietary Features: We are proud to have developed specific features to support privacy, security and anonymity individually.

5.6.3. Decentralized Network Structure: Formfactor follows function – every part of our network is decentralized to the exact degree it has to be

5.7. Markets Penetration.

5.7.1. Online Dating Apps: Target Market Penetration - 10%.

	2020	2021	2022	2023	2024	2025
Online Dating Users Worldwide	196,300,000	209,400,000	218,600,000	224,600,000	228,300,000	232,500,000
Penetration Rate	0.01%	0.10%	1.00%	5.00%	7.50%	10.00%
Grig Users	19,630	209,400	2,186,000	11,230,000	17,122,500	23,250,000

5.7.2. Mobile Messaging Apps Users: Target Market Penetration - 5%.

	2020	2021	2022	2023	2024	2025
Mobile Messaging Apps Users	2,520,000,000	2,750,000,000	3,000,000,000	3,350,000,000	3,650,000,000	3,950,000,000
Penetration Rate	0.01%	0.10%	0.50%	1.50%	2.50%	5.00%
Grig Users	252,000	2,750,000	15,000,000	50,250,000	91,250,000	197,500,000

5.7.3. IT Security Sector: Not considerable amounts.

5.7.4. Private Security Services: Not considerable amounts.

5.7.5. Real Estate Security Systems: Not considerable amounts.

5.7.6. FinTech Sector: Not considerable amounts.

5.8. Revenue Streams.

5.8.1. Public Token Sale: 15,000,000 GRIG is allocated for Public Sales in 2020-2021 with starting Token price at $4.00 and projected average order of $1.50 in USDT equivalent. The portion of publicly sold GRIG used to enable Hold-to-Use features is insignificant.

5.8.2. Hold-to-Use: Provided Grig App provides friendly and low step-count payment procedure, an average target consumer will likely be enabling their Hold-to-Use features right in the app with Target Paying User share growing from 1% to 5% in 2025.

5.8.3. Behavioral Content: A primary projected revenue stream, market value estimated at a minimal $5.59 per user per year in 2020 based on WhatsApp report from 2016.

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5.8.4. Initial Public Offering: IPO is planned when the following value tops out: Stock Value = Lifetime User Value X # of users X 2,5 – debt / by # of shares.

5.9. Revenue Forecast (Secure Tunnel based Apps).

5.9.1. Input Values and Allowances:

5.9.1.1. Annual Revenue per User (Content): We used the lowest ARPU we could find as a starting point: US$4.60 (WhatsApp, 2016), $5.59 in 2020 for Behavioral Content sales only.

5.9.1.2. Lifetime User Value: We used the lowest LUV we could find at the point of acquisition by Facebook in 2014: US$16.88.

5.9.1.3. Penetration Rate: From 0.01% to 10% Target in 2025.

5.9.1.4. Public Token Sale: 15,000,000 GRIG.

5.9.1.5. Average Public Token Sale Price: US$ 1.50.

5.9.1.6. Projected Hold-to-Use Token price: US$ 4.00.

5.9.1.7. Average Paying User: From 1% to 5% Target value in 2025.

5.9.1.8. Projected ARPU and LUV annual Growth Rate: 5.00%.

5.9.1.9. Projected Acquisition Cost per User: From 60% in 2020 to 10.00% in 2025 of current ARPU.

5.9.1.10. Projected Overhead Cost per User: From 20.00% in 2020 to 5.00% in 2025 of current ARPU value.

5.9.1.11. Market Cap: LUV or Profit X 2,5.

5.9.1.12. Share Value: Market Cap / 100,000,000 Units.

5.9.1.13. Revenue (mGOP): 1/1000 Ounce of Gold.

5.9.1.14. Revenue (mGOP): 1 Ounce of Gold.

5.9.2. Projected Dating Apps Generated Revenue:

	2020	2021	2022	2023	2024	2025
Online Dating Users	196 300 K	209 400 K	218 600 K	224 600 K	228 300 K	232 500 K
Penetration Rate	0.01 %	0.10 %	1.00 %	5.00 %	7.50 %	10.00 %
Grig Users	19 630	209 400	2 186 000	11 230 000	17 122 500	23 250 000
Revenue per User	$5.59	$5.87	$6.16	$6.47	$6.80	$7.14
Revenue (USD)	$109 758	$1 229 K	$13 475 K	$72 687 K	$116 369 K	$165 914 K
Revenue (mGOP)	73 172	819 577	8 983 644	48 458 662	77 579 708	110 609 702
Revenue (GOP)	73,172	819,577	8 983,644	48 458,662	77 579,708	110 609,702

5.9.3. Projected Mobile Messaging Apps Users Generated Revenue.

	2020	2021	2022	2023	2024	2025
Messaging Apps Users	2.52 B	2.75 B	3.00 B	3.35 B	3.65 B	3.95 B
Penetration Rate	0.01 %	0.10 %	0.50 %	1.50 %	2.50 %	5.00 %
Grig Users	252 000	2 750 000	15 000 000	50 250 000	91 250 000	197 500 000
Revenue per user	$5.59	$5.87	$6.16	$6.47	$6.80	$7.14
Revenue (USD)	$1.4 M	$16.14 M	$92.47 M	$325.25 M	$620.16 M	$1,409.38 M
Revenue (mGOP)	939,343	10,763,308	61,644,399	216,834 175	413,441,282	939,587,789
Revenue (GOP)	939	10,763	61,644	216,834	413,441	939,588

5.9.4. Total Projected Revenues.

2020	2021	2022	2023	2024	2025

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Total Grig Users	271 630	2 959 400	17 186 000	61 480 000	108 372 500	220 750 000
Revenue per User	$5.59	$5.87	$6.16	$6.47	$6.80	$7.14
Revenue Networks	$1 518 K	$17 374 K	$105 942 K	$397 939 K	$736 531 K	$1 575 296 K
Public Sale (Qty)	10 000 000	5 000 000				
Average Token Price	$1,50	$1,50	$2,50	$3,50	$4,00	$4,50
Revenue Public Sale	$15 000 K	$7 500 K				
Paying Users	1,00 %	3,00 %	5,00 %	5,00 %	5,00 %	5,00 %
Official Token Price	$3,85	$4,00	$4,25	$4,25	$4,25	$4,50
Official Token Revenue	$10 458	$355 128	$3 652 025	$13 064 K	$23 029 K	$49 668 K
Revenue Total	$16 529 K	$25 229 K	$109 594 K	$411 003 K	$759 560 K	$1 624 964 K
Revenue (mGOP)	11 019 K	16 819 K	73 062 K	274 002 K	506 373 K	1 083 309 K
Revenue (GOP)	11 019	16 820	73 063	274 003	506 374	1 083 310

6. Investments, Cost Breakdown & Returns (Secure-tunnel based Apps).

6.1. Funding Phases.

6.1.1. Angel Phase: Acquiring access to funding to cover production of commercial version of mobile application for year 2020-2021.

6.1.2. Public Token Sale: Bridging Angel and Venture phases together; opening up additional opportunities by paying off the Angels.

6.1.3. Venture Phase: Investor to hold from 25% of Stock for 24-36 months.

6.1.4. Initial Public Offering: As the Lifetime User Value may level out by 2024, the Company may choose to enter public phase.

6.2. Projected Operating and Acquisition Costs:

	2020	2021	2022	2023	2024	2025
Total Grig Users	271 630	2 959 K	17 186 K	61 480 K	108 372 K	220 750 K
Acquisition Cost per User	$3,35	$2,94	$2,47	$1,94	$1,36	$0,71
Fixed Overhead per User	$1,12	$1,17	$0,92	$0,65	$0,51	$0,36
All Cost per User	$4,47	$4,11	$3,39	$2,59	$1,87	$1,07
Per User Costs Total	$1 215 K	$12 162 K	$58 268 K	$159 175 K	$202 546 K	$236 294 K
Grig Development Cost	$550 000					
Grig Development Wallet	$850 000					
3FA Development	$650 000					
Preexisting Developments	$230 000					
Development Costs Total	$2 280 000					
Costs Total	$3 495 018	$12 162 K	$58 268 K	$159 175 K	$202 546 K	$236 294 K

6.3. Projected Profitability.

	2020	2021	2022	2023	2024	2025
Total Grig Users	271 630	2 959 K	17 186 K	61 480 K	108 372 K	220 750 K
Revenue Content (ARPU)	$5,59	$5,87	$6,16	$6,47	$6,80	$7,14
Revenue Networks	$1 518 K	$17 374 K	$105 942 K	$397 939 K	$736 531 K	$1 575 296 K
Public Sale (Tokens)	10 000 000	5 000 000				
Average Token Price	$1,50	$1,50	$2,50	$3,50	$4,00	$4,50

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Revenue Public Sale	$15 000 K	$7 500 K	$0	$0	$0	$0
Paying Users	1,00 %	3,00 %	5,00 %	5,00 %	5,00 %	5,00 %
Official Token Price	$3,85	$4,00	$4,25	$4,25	$4,25	$4,50
Official Token Revenue	$10 458	$355 128	$3 652 K	$13 064 K	$23 029 K	$49 668 K
Revenue Total	$16 529 K	$25 229 K	$109 594 K	$411 003 K	$759 560 K	$1 624 964 K
Acquisition Cost per User	$3,35	$2,94	$2,47	$1,94	$1,36	$0,71
Fixed Overhead per User	$1,12	$1,17	$0,92	$0,65	$0,51	$0,36
Total Cost per User	$4,47	$4,11	$3,39	$2,59	$1,87	$1,07
Per User Costs Total	$1 215 K	$12 162 K	$58 268 K	$159 175 K	$202 546 K	$236 294 K
Grig Development Cost	$550 000					
Grig Development Wallet	$850 000					
3FA Development	$650 000					
Preexisting Dev-s	$230 000					
Development Costs Total	$2 280 K					
Costs Total	$3 495 K	$12 162 K	$58 268 K	$159 175 K	$202 546 K	$236 294 K
Profit	$13 034 K	$13 067 K	$51 325 K	$251 828 K	$557 014 K	$1 388 670 K
Profit (mGOP)	8 689 K	8 711 K	34 217 K	167 885 K	371 342 K	925 780 K
Profit (GOP)	8 689	8 712	34 217	167 885	371 343	925 780

6.4. GRIG Market Cap & Share Value.

	2020	2021	2022	2023	2024	2025
Total Grig Users	271 630	2 959 K	17 186 K	61 480 K	108 372 K	220 750 K
Revenue Content (ARPU)	$5,59	$5,87	$6,16	$6,47	$6,80	$7,14
Revenue Networks	$1 518 K	$17 374 K	$105 942 K	$397 939 K	$736 531 K	$1 575 296 K
Public Sale (Tokens)	10 000 000	5 000 000				
Average Token Price	$1,50	$1,50	$2,50	$3,50	$4,00	$4,50
Revenue Public Sale	$15 000 K	$7 500 K	$0	$0	$0	$0
Paying Users	1,00 %	3,00 %	5,00 %	5,00 %	5,00 %	5,00 %
Official Token Price	$3,85	$4,00	$4,25	$4,25	$4,25	$4,50
Official Token Revenue	$10 458	$355 128	$3 652 K	$13 064 K	$23 029 K	$49 668 K
Revenue Total	$16 529 K	$25 229 K	$109 594 K	$411 003 K	$759 560 K	$1 624 964 K
Acquisition Cost per User	$3,35	$2,94	$2,47	$1,94	$1,36	$0,71
Fixed Overhead per User	$1,12	$1,17	$0,92	$0,65	$0,51	$0,36
Total Cost per User	$4,47	$4,11	$3,39	$2,59	$1,87	$1,07
Per User Costs Total	$1 215 018	$12 162 K	$58 268 K	$159 175 K	$202 546 K	$236 294 K
Grig Development Cost	$550 000					
Grig Development Wallet	$850 000					
3FA Development	$650 000					
Preexisting Dev-s	$230 000					
Development Costs Total	$2 280 000					
Costs Total	$3 495 018	$12 162 K	$58 268 K	$159 175 K	$202 546 K	$236 294 K
Profit	$13 034 K	$13 067 K	$51 325 K	$251 828 K	$557 014 K	$1 388 670 K
Lifetime User Value	$22,62	$23,75	$24,94	$26,19	$27,50	$28,87
Market Cap per User	$56,55	$59,38	$62,35	$65,47	$68,74	$72,18
Market Cap (User Value)	$15,3 M	$175 M	$1 071 M	$4 024 M	$7 449 M	$15 932 M
Market Cap (Profit Base)	$32,5 M	$32,6 M	$128 M	$629 M	$1 392 M	$3 471 M
Share Value (User Value)	$0,15	$1,76	$10,72	$40,25	$74,49	$159,33
Share Value (Profit Base)	$0,33	$0,33	$1,28	$6,30	$13,93	$34,72

6.5. Critical Factors Determining Profitability.

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6.5.1. Public Token Sale: The ICO hype was over in 2019 and most of publicly offered crypto assets sold on crypto exchanges suffer up to 10X price drops within first 24 hours – we are up for a challenge.
6.5.2. Behavioral Content Market Value: Though it is not reflected in Revenue projections, the value of behavioral content generated by Grig is expected to be valued higher comparing to one aggregated by conventional engines due to wider metrics, which will require extensive technological approach to data aggregation.
6.5.3. Market Entry Velocity for Device-as-an-Entity: The reversal of conventional revenue cycle demands aggressive and rapid userbase acquisition.

7. Timetable Envisaged for Project Preparation and Completion

7.1. Mobile Application: 2020 year.

7.1.1. Android Beta Version: Operational, development in progress.
7.1.2. iOS Beta Version: 6 months.
7.1.3. Server Base: 6 months.
7.1.4. Traffic Load Simulation: 6 months.
7.1.5. Commercial Version: 9 months
7.1.6. Commercial Version: 9 months
7.1.7. Hold-to-Use Features: 12 months
7.1.8. Proprietary Behavioral Content Engine: 18 months.

7.2. Token Public Sale: 2020 year.

7.2.1. Regulatory Filings: 9 months.
7.2.2. Public relations: 6 months
7.2.3. DEX Applications: 9 months
7.2.4. 1st Line Exchanges Applications: 9 months.
7.2.5. Hold-to-Use features: 12 months

7.3. Venture Phase: 2022 year.

7.4. Going Public: STO or IPO process, 2023-2025 year.

7.4.1. Regulatory Filings: 2023-2024 years, up to 12 months.
7.4.2. Changes in Company Structure: 2023-2024 years, 12 months
7.4.3. Going Public: 2024 year, 12 months

8. Conclusion

9. Definitions.

9.1. 3 FA Features:

- Basic Mode: Analogue 6-digit PIN delivered by the random code generator after analogue SIP phone call authentication (user enters

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personal 4-digit PIN created during the application registration in order for the SIP server to initiate the code transmission to the user).

- Fake-digit Entry Mode: Same as the Basic mode, except a user enters only portion of the randomly generated code, and then enters any fake digits to make it up to full 6-digit PIN - fake digits are ignored by the system. For example: A user receives by the application the random code 1234, he enters 1, 2, 3, 4 and then 0, 7. The system recognizes 1234 and completely ignores 0 and 7.
- Pause-spaced Entry: In this mode a user spaces-out the random code with 1-2 second pauses while entering in established during the setup order. For example: 2, 3, pause, 4, 5, pause, 6, 7 – if pauses are skipped or misplaced, the system does not recognize the PIN.
- Dual-path Code Delivery Mode: When this mode is used, first part of 6-digit random code is delivered through the mobile application and the rest of the digits is dictated through the SIP component analogue delivery after the user has entered his 4-digit access PIN code.

9.2. Analytics Tools: Third party agents that analyse your platform using their proprietary behavioral content metric systems.

9.3. Behavioral Content: A digital good and commodity, a base resource to study and predict behavior of internet consumer.

9.3.1. Producer: Social networks, mobile messengers and other high-volume internet platforms that have access to visitor's data.

9.3.2. Consumer: Marketing agents.

9.3.3. Metrics: See: Single (Source) and Complex (Derivative) Metrics.

9.4. Complex Metrics: Opposed to single (simple) metrics and browser metrics, **complex metrics** combine different types of metrics which are weighed properly, in order to quantitatively measure actions that matter. This way, you'll get access to actual insights without digging through raw data.

9.5. Derivative (Resulting) Metrics: Values, derived from Source Metrics in order to accommodate particular analytical need.

9.6. GRIG Token: Ethereum ERC20 protocol-based Token, GRIG is mGOP backed digital asset, designed to serve as Company Stock equivalent; GRIG Token is emitted in quantity of 100,000,000.00 units with Contract Address: 0xe245286c988ebf5099287749453cf19273436c04.

9.7. Grig Features:

- On-Device Encryption (ODE): Also known as the "true end-to-end" encryption. The unique Secret/Public Key pair is generated by the device of the recipient. While the Public Key is provided to the sender's device in order to encrypt the data, the secret key never leaves the device rendering the unauthorized decryption impossible. The ODE method is the backbone of Secure Tunnel algorithm.

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- Single Time Secret Key use: The Secret key is generated only once to accommodate a single Chat (Secure Tunnel). New Secret Key is generated for every Secure-tunnel connection established.
- Phone Number Free Logon: Privacy of our users is our main priority; no phone number is required to activate and use the application.
- Dual PIN Entry Requirement: The recipient receives an encrypted message only after entering personal PIN code; the message is decoded only after the sender enters the sender's PIN (through analogue dial channel in paid version).
- Elliptic Curve Encryption: Proprietary encryption algorithm with asymmetric properties, assuring single-device–single-time message decryption event – the message is downloaded only once and on a single device only.
- Random-Board™: Custom non-system keyboard that works in 2 modes, floating and random symbol placement, designed to disorient key-logging malware by relocating symbols every time user types the button.
- Distributed Storage: Once recorded, the message is encrypted, divided into segments and distributed among random server nodes.
- Analogue PIN Transmission: PIN codes are transmitted over analogue dial channel and are not recognized and not recorded by most surveillance systems (Hold-to-Pay feature).
- Viewed and Destroyed: The message is completely erased and the Tunnel is closed after being viewed by the recipient on a single device in Security Mode.
- Single View Wipe Out: Application deauthorizes the user and deletes all the Cache after displaying a single message when used in Spy Mode.
- Street-Light Visibility: Green – chat window opens normally, Red Lock – Chat window is locked by the PIN code, and Yellow – all the symbols of the messages are changed to star symbols (*******).
- Fake PIN Code: The sensitive messages (marked by the red checkmark) are erased when a user enters the Fake pin-code in Red Lock mode.
- Ecosystem: As an Alpha user you are allowed to create, manage and control your own community (Example: Parental Control, Enterprise multilevel chat rooms).

9.8. GRIG Multiplier: Coefficient value designed to index Project GBDCs against unified GBDC stablecoin unit.

9.9. GRIG Token: Grig network Unit of Account, a driving force of Hold-to-use economy. An ERC20 Token, home page address is: https://etherscan.io/token/0xe245286c988ebf5099287749453cf19273436c04

9.10. Hold-to-Use: Requirement to hold a balance of GRIG Token in the wallet in order to get certain application features unlocked. Tokens can be withdrawn anytime.

9.11. mGOP: The reference virtual unit of value equal to 1/1000 of GOP (Currently valued at about $1,50).

9.12. PSAaS: Privacy, Security & Anonymity as a Service. Privacy is your

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right to enjoy private correspondence, Security is the confidence that no-one ever be able to read, watch or listen

viewed as an object of abuse by conventional data marketing business models.

9.13. Single (Source) Metrics: Single metrics do not provide a full picture nor can they help you understand how your content performs. They are one-dimensional and usually describe a single action that's not necessarily tied to real human behavior. Metrics, received as a result of direct measurement of certain parameters without any additional calculations. Example: Average Usage Time.

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10.12. Social profiles:

- Website: https://en.grig.ai/
- E-mail: contact@grig.ai

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- Etherscan:https://etherscan.io/token/0xe245286c988ebf5099287749453cf19273436c04
- Facebook: https://www.facebook.com/GrigOfficial/
- Instagram: https://www.instagram.com/grig.ai/
- Twitter: https://twitter.com/grigmessenger
- Telegram: https://t.me/GrigChat
- Hashnode: https://crispmind.hashnode.dev
- Github: https://github.com/intradept
- LinkedIn: https://www.linkedin.com/pulse/grig-mobile-messenger-alexander-guseff/
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