

Venda Token (VND): Whitepaper 1.5

Integrated smart contract for My Wealth Map App

“A platform to bridge the divide between digital deals and physical vendors”

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- MWM = My Wealth Map App
- VND = Venda Token abbreviation
- VNS = Vendor Network Stake (See index b.)
- Geo-Vendor = Business that sells goods/services at geolocation
- Geo-Deal = an in app icon in the form of a coin representing a VND. (Geo-Deals can only be obtained by user's when the user has successfully completed a mini-game at a geo-location.)
- Exp Point = in-app user points

1.0 Thesis

MWM combines geocaching and a custom Ethereum smart contract to provide a secure digital space for users and Geo-vendors to interact between themselves and the App. A revolving interaction as such is the vehicle that adds power and value to our network on each end.

The users:

1. Giving our users the ability to geocache VND geo-deals with real Ethereum value on our map. User's gain Exp points from the more Geo-deals they attempt to geocache. The more Exp the user has, the higher value geo-deal they can attempt to geocache.
2. Giving our users the geo-vendor location on the map.

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3. Software and smart contract ensuring that subscribed Geo-vendors are accepting VND from users in exchange for goods and services. This is guaranteed by allowing users to report vendors and enforcing transaction inputs from the geo-vendor's end.

The geo-vendors:

1. Listing the participating Geo-Vendors on our map.
2. Dropping/enabling them to drop promotional geo-deals at the geo-vendor location weekly to attract users to the geo-vendor.
3. Matching amount of VND received to the geo-vendor contract address with the recorded amount of the user to geo-vendor purchase transfer.

The network:

1. Minimum amount of VND holdings from geo-vendors in the VNS feature
2. In-app monetisation through user upgrades
3. Subscription monetisation from geo-vendors
4. Game feature monetisation from game developers

MWM aims to attract geo-vendors seeking to transact crypto-currency in locations of high crypto-currency use as well as geo-vendors wanting a digital marketing boost on a frontier technology level. We do this by capitalising on the ease and intrigue associated with geocaching via mini-gameplay while acknowledging the need geo-vendors have to constantly attract more footfall. Finally, we believe that by securing a method for our users to transact VND at our geo-vendors, we have begun the foundation for a digital makeover of how high-street shop's interact with their customers.

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2.0 Introduction

2.1 Challenges of offline retail

Traditional businesses are being shaken to their cores by online retail services, being forced to rethink their approaches to marketing their products. Perhaps nowhere truer than in the brick and mortar retail industry.

The high level of competition forces high-street retailers to implement new solutions to maintain their presence on the market. These retailers also face the challenge of getting potential customers involved in an essentially offline Environment. We aim to serve from the crypto-friendly to the ailing high-street entity, and even to popup and street vendors. For all these parties, traditional digital advertisement has become increasingly inefficient. While the inherently fast expansion of online marketplaces is proving a global shift in shopping culture. As brick-and-mortars crumble into the dust, online sales are booming. E-commerce giants certainly up an ample amount of profits every year, but even small business websites have been shown to have grown considerably. The factors disrupting the conventional retail industry are such:

- Convenient payment. Lacking lines and interaction with cashiers, online shopping is expedient and enjoyable.
- Lower prices. Online stores do not have the fixed costs of physical locations so products can cost much less.
- Product reviews. Consumers can receive user information without substantial digging.
- Constant availability. The Internet never closes, which means online stores are open 24/7, regardless of holidays.
- Universal access. The Web is everywhere today, which means consumers can buy no matter where they live.

However, true shoppers (especially shoppers with high spending patterns) know that the transaction is not the most important thing about shopping. It is in fact about the experience, while maintaining satisfaction from finding hidden value through promotions. They are the ones that revel in the discovery, the imagination, the creation. The transaction itself is secondary – and can easily, preferably, be done online. Hence what retailers are calling the phenomenon of “showrooming” is what consumers do when they visit stores i.e. sampling/viewing products, and looking around before going online to make the purchase. MWM can easily enhance the showrooming experience to both the vendor and user end.

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2.2 Entertainment Industry Outlook

The great technical expand of the last 25 years changed not only the gaming industry but our perception of entertainment. The world has become more interactive. Entertainment has turned into very profitable business and is no longer a niche. The emergence of the whole array of digital games has engaged a third of the worlds population. On the go Gaming hosted through new mediums such as virtual and augmented reality is already disrupting the gaming landscape.

A key trend in media and entertainment we witness—particularly with Millennials—is an interest in shorter forms of content such as serialized web and or mini games segments that are a mere six to ten minutes in length.

Advertisers are experimenting. Ads can blast out a brief message, or longer, creating a sense of drama and telling a story. More sponsorships or product placements within content are evident. It even could take a form of game or quest where the player is able to make a choice but in any case he will be reached by the product or service being advertised.

2.3 Crypto-currency

The hype around crypto-currency and Blockchain applications is growing rapidly. There is much talk about the market’s explosive growth and its fate. The huge interest comes from possibilities of using Blockchain apps as a means of payment and a means of security via smart contracts. Despite the convenience, the retail industry is still facing challenges to penetrate and safely expose themselves to the \$160 billion market cap held growing in crypto-currency globally.

2.4 Business Landscape

Combining the geocaching and mini-games industry with feasibility to use crypto-currency as a reward for game success, MWM app project is able to become the perfect way to help vendors and stores attract new customers, create an opportunity for users to entertain and earn while supporting independent game developers to promote their product. More importantly MWM app serves as the perfect platform to attract real time footfall, and brand exposure of vendors to crypt-users.

Sluggishness of crypto-currencies adoption process, low level of smart geocaching architecture and its usage as a marketing tool have stimulated public demand for the development of simple, fast and accessible interactive environment without unnecessary intermediaries to improve the interactive marketing industry.

2.5 Technology and Security

- **Emergence of the Blockchain Technology**

The initial objective of blockchain technology was to enable trusted financial transactions between any two parties without the need for a third party such as a bank. While it’s best known in the financial services world, it can be used in any industry to enable faster, less

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expensive transactions and to support more agile supply chains that would be impossible otherwise. When Satoshi Nakamoto introduced bitcoin in a white paper in 2008, he did not use the term blockchain. But he laid the foundation for it by identifying the need to prevent “double spend” (two parties spending the same currency) without relying on a central trust authority such as a bank. Solving this problem requires publicly “announcing” all transactions or changes to any of the currency, documents or transactions to all participants in a blockchain. Creating a system that allows all participants to agree on the transactions and their sequence. It is the second requirement that gave birth to blockchain, a distributed database maintained by a series of servers. One server preserves a time stamp on all transactions on the blockchain. This server collects a set of transactions in blocks and publishes a hash (a unique set of numbers that, if changed, shows the data or transaction is invalid) for each block of transactions with a time stamp to verify their authenticity. Each owner of a transaction or document transfers the coin to the next owner by digitally signing a hash of the previous transaction and the public key of the next owner and adding these to the end of the block. The blockchain concept has been extended over the last years for use not only with currency but other types of records as well as smart applications that can conduct transactions independently.

- **Smart Contracts**

In 1996, Nick Szabo described a smart contract as “a set of promises, specified in digital form, including protocols within which the parties perform on these promises.” While the technology available to support smart contracts has evolved considerably since then, this definition continues to capture the essence of what a smart contract is and does.

Smart contracts are typically deployed on a blockchain (although it is possible for other platforms to host them too). Within a blockchain view of this, smart contract program logic sits within a “block.” A block is a software generated container that bundles together the messages relating to a particular smart contract. Those messages may act as inputs or outputs of the smart contract programming logic and may themselves point to other computer code.

Smart contracts are stateful applications stored in the Ethereum blockchain. These contracts are cryptographically secure and can verify or enforce performance of the contract. Token contracts are a standard feature of the Ethereum ecosystem.

To make all interactions with tokens within the Ethereum network interoperable: the ERC20 was created, which is a standard interface. The ERC20 token is a subset of Ethereum token that conform to certain parameters.

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2.6 Platform narrative summary

Offline retail must spend large amounts of time, money and effort on advertising, communications and attracting new clients to overcome the lack of offline customer experience. This is where the transformative power of MWM can enhance digital marketing to geo-vendors:

a) *Market Expansion*

Quantitative: access to tailor made analytics to use on app users to direct foot traffic

Qualitative: attracting new target audience

b) *Improving Customer Experience*

Customers who enjoy the mini-gaming experience will be more likely to return to the shop.

Customers who are regularly using crypto-currency will always choose MWM shops.

Customer who enjoy deal hunting can do so literally

c) *Creating fundamentally new bonus marketing strategy*

When the user earns a bonus, it can be used as a payment method or be held as a reward. The passion for being engaged again and again rises rapidly. The freedom remains with the user to use the value as they please.

The result for shops on MWM will be the bridge in a digital gap. The gap which has been swallowing up their revenue to online retail. The bridge that is bringing the physical world of high-street shopping to par with the digital marketing revolution. Cemented together on the Blockchain with smart contracts as the solidifying component. Our platform promises a secure new way for street-side vendors to rapidly grow their customer base, and safely hold/accept crypto-currency without any extra risk. MWM app is also the perfect way for such vendors to always be sure that their crypto-currency transactions are adhering to local jurisdiction for the following reasons:

- *MWM App is not a wallet app, and is not a crypto-currency exchange. Instead MWM App uses ERC23 Token smart contract to facilitate rewards and monitor vendor transactions.*

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3.0 Token

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- **VND - Venda token abbreviation**
- **VND contract** – The program written in solidity language (smart contract) deployed and distributed on Ethereum network and used to keep overall token balance from vendor transactions, user pay-outs, and the 5% VNS (Vendor Network Stake). The token also interacts with the App's backend to outline the interactions between MWM main contract address and geo-vendor token contract address while maintaining automated user pay-outs.
- **Token contract owner address** – In-App Token issuer, token owner, MWM Ltd.
- **Token owner**- game user/ external token owner
- **Geo-Vendor** – company with registered company number and eth address. They are subscribed to MWM and accept VND via external software in exchange for goods and services.
- **MWM admin** – token contract owner, granted to app admin panel for regulation adherence to local jurisdictions.
- **Token owner external software** – token owner software external to the VND contract. i.e. mobile wallet app, web wallet, desktop wallet. MWM is not a wallet app or an exchange. MWM app requires user's & vendors to support such software to use MWM app. (Wallet cannot be an exchange in order to support Ethereum ERC20 Token)
- **VNS** – Vendor Network Stake. This is the name given to the 5% of VND which is held by MWM through the VND smart contract from geo-vendor's received VND. VNS is held for approx. 1 year in order to grow the VND network. The 5% VNS is then transferred back to the geo-vendor's contract address with 5% bonus.

3.1 MWM Geo-deal security

To serve the interest of our app-users, MWM is built to secure the price of geo-deals against market fluctuation. Guaranteeing that our geo-deals are always at a relevant fiat value is important for our eco-system to function practically and safely for geo-vendors and app-users. To ensure that the relevant geo-deal value is controlled efficiently, MWM's geo-deal value classification table adjusts the value of a Gold geo-deal to the rest of the levels.

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Geo-deal value classification:

- Bronze: always 1/4 silver value
- Silver: always ½ gold value
- Gold: number of VNDs set by MWM Admin
- Rose Gold: always 1.5 time more than gold value
- Platinum: always double gold value
- Diamond: always 1.5 times platinum value
- Centurion: always double platinum value

3.2 Token actions

From point of Game user

- Game user uses his ETH address to receive VND rewarded via geo-deal(s).
- Game user may locate the nearest geo-vendor and buy goods for VND.
- Game user scans vendor ETH address QR-code by mobile application (external software) and initiates transaction which moves agreed portion of their VND to geo-vendor's VND contract address.
- Game user has purchased the geo-vendor goods/service upon geo-vendor receiving the correct VND amount to geo-vendor VND contract address.

From point of Geo-vendor

- Geo-vendor owns VND contract address registered in VND contract.
- Geo-vendor can sell his goods to users for VNDs.
- On each sale, geo-vendor receives 95% of buyer's VND directly to their VND contract address.
- On each sale, geo-vendor's VND address (function) transfers 5% of VND to VND contract owner address.
- VND contract owner address (function) returns the accumulated 5% from all transactions in one quarter, with accumulated interest on the first day of the same quarter the following calendar year.

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3.3 Software responsibilities

User gains tokens in-App:

- Geo-deal is won by user via mini-game play in MWM:
 - VND contract ensures: MWM app communicates to VND contract owner address to Initiate correct amount token transfer to registered user address.
- User receives VND to registered ETH address (external software wallet address supporting VND)
- MWM app updates user app information; in-app receipt(s), Exp Points.

User buys geo-vendor goods:

- User confirms amount of required VND from geo-vendor.
- User initiates VND transfer (via external software) to geo-vendor token address:
 - VND contract ensures: 95% of VND remain in geo-vendor token contract address.
 - VND contract ensures: 5% of VND are transferred to VND contract owner address.
- User has purchased geo-vendor goods/service.
- MWM app adds a copy of geo-vendors uploaded receipt to the user's in-app receipt list.

4.0 Smart Contract integration

4.1 Integration angles

1) User side:

- automate pay-out for geo-deals win to registered user eth address in VND from VND contract owner address.

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2) Geo-vendor side:

- Assign/generated address for geo-vendor. Address automatically transfers 5% VND (VNS) from each user transaction received in VND into geo-vendor contract address to VND contract owner address.
- Verify user/customer to geo-vendor transactions. Geo-vendor's address refuses transfer of 95% received tokens unless; tokens received into geo-vendor address match value recorded on the uploaded receipts to geo-vendor portal by geo-vendor. When the numbers don't match, the address holder (geo-vendor) cannot transfer VND out.
- Executes VND token contract pay out of the 5% VNS back to geo-vendor address on the first day of the same quarter the next year with no transfer restriction.

4.2 Withdrawal VND from Geo-vendor address:

- Geo-vendor's duties on MWM geo-vendor portal:
 - Screenshot and upload digital receipt representing fiat value of transaction.
 - Upload receipt image scan of conventional paper receipt to MWM vendor portal.
- VND contract:
 - Matches fiat receipt value with the amount of received VND to geo-vendor contract address. Calculated by adding the fiat to VND exchange as an integer over time, adding a time stamp on the transaction to determine the value.
 - If match is made; geo-vendor address can transfer received VNDs to any address.
 - If match is not made; geo-vendor address cannot transfer received VNDs to any address.

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4.3 VND contract Summary:

- Ensures that all geo-vendor transactions in VND are traceable to the customer/user receipts uploaded to the geo-vendor portal by the geo-vendor representing the exchange of tangible goods/services between user and geo-vendor. (Allowing VND contract owner (MWM Ltd) to operate lawfully by facilitating a legitimised transfer.)
- Performs VNS transfer of 5% of received VND from each geo-vendor contract address transaction, to VND contract owner address (MWM Ltd).
- Holds received VND from VNS transfer from each geo-vendor for one year from the first day of the original quarter of transfer.
- Transfers the VND from VNS back to the same geo-vendor address with accumulated interest on correct date.
- Ensures that the geo-vendor VNS is paid out automatically and returned to the geo-vendor precisely on the stated timescale.

4.4 VND Supply:

- VND contract owner supplies mined VND directly to users for geo-deal wins.
- Total volume = VND 100,000,000
- Initial supply = 31% = VND 31,000,000
- VND 10,000,000 pre-sale.
- VND 1,000,000 available to team members during pre-sale.
- VND 10,000,000 ICO.
- VND 10,000,000 Pre-minted.
- VND 69,000,000 will be held as a reserve for future minting (see section 8.0).

5.0 Platform Features

5.1 Throughput flow:

The map feature is the centrepiece of the platform. We call it the Wealth Map; where the user's and geo-vendor's ins and outs come together in functional harmony.

User end

| User Out | User In |
|-----------------------------------------|---------------------------------------------------------------------|
| - Sign up details (email, username etc) | - In-app Receipt & reference# - Email reference# and transaction |

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| | |
|--------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> - ETH Address - Gameplay - In-app steps - Vendor visits | <ul style="list-style-type: none"> info - In-app Exp points + trophies - VND to registered token address |
|--------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|

The interactive Wealth Map is where the user can go geo-deal hunting, and check out the cool geo-vendors who accept VND. On the homepage the user has everything else they need to keep track of in-app progress and geo-vendor interactions.

Geo-Vendor end

| Vendor Out | Vendor In |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> - Company number - Geo-location - Mini-game configuration - Vendor portal transaction receipt log - 5% temporary network commission per user to vendor purchase in VND | <ul style="list-style-type: none"> - New customers - Tailor made customer analytics - Customer foot-traffic - Brand identity - VND to geo-vendor token contract address - Pay-out on accumulated interest on 5% temporary network commission 1 year after transfer. |

5.2 Geo-Vendor Subscription Outline:

Leading to the ICO launch, 100 Basic Limited subscriptions will be available for geo-vendors as the only option for subscription to MWM. When 100 geo-vendors subscribe to Basic Limited subscription, the ICO launches, and pre-subscription to Pro Unlimited subscription becomes available to new vendors. Once the ICO closes, the Pro Unlimited subscription begins.

- **Basic Limited** (100 Free 1 year subscriptions available until ICO launch) = standard icon map listing. Guaranteed bronze geo-deal drop to geo-vendor location via automated weekly drops totalling to an average of \$900.00 per month / \$10,800.00 in 1 year.
- **Pro Unlimited** (19.99\$ per month starting post-ICO) = customised icon map listing. Customised mini-game for geo-deals in geo-vendor location. Access to dropping geo-deals page on geo-vendor portal.

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How do vendors subscribe & view subscription options? By visiting wealthmap.io website on the Vendors page.

5.3 Geo-vendor portal features

The portal is where Geo-vendors can view the details which they signed up with and request to edit them if they have been updated or changed i.e. change of location address. More importantly, the portal is where the geo-vendor can preform 3 integrated functions.

- Function 1: The geo-vendor portal is where all subscribing geo-vendors must log their customer's VND receipts. This is an essential duty for geo-vendors to comply with our terms of service and ensures they are achieving their part of the smart contract.
- Function 2: The geo-vendor portal is where Pro Unlimited subscription geo-vendors can view tailor made analytics on; the users interacting with their geo-deals, numbers of interactions over time, number of users in their area.
- Function 3: The geo-vendor portal is where Pro Unlimited subscription geo-vendors can top-up the number of geo-deals at their location. The steps for vendor top up:
 - Step 1: The geo-vendor logs in to the portal and goes to the Drop geo-deals page.
 - Step 2: On the right side of the page the geo-vendor can choose between the 3 top-up payment options:
 - Transfer VND to MWM for geo-deals. This option shows the geo-vendor an address to send the amount of VND.
 - Purchase geo-deal top-up in fiat currency. This option shows the user 3 top up prices which are fixed to the dollar value of VND. The geo-vendor must choose a price and continue to the fiat payment gateway and pays directly to MWM Ltd.

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- Purchase geo-deal top-up with geo-vendor specific barcode discount in fiat currency. Barcode scans as discount on geo-vendor's barcode scan system. User can pay adjusted rate to geo-vendor in fiat or VND.
- Step 3: When geo-vendor has completed the top-up; the left portion of the page will load a map of the geo-vendor's geo-location area. On the index of the map the geo-vendor can:
 - View their top-up balance in VND.
 - View list of geo-deal and their VND value
 - Drag and drop any geo-deal from the list onto the map on their geo-location area.
 - See that top-up balance is updated each time they drag and place a geo-deal onto the map
 - Confirm their geo-deal drops by saving their configuration.
- Step 4: When the geo-vendor has confirmed their geo-deal configuration, the map will refresh and the geo-deal which they dropped will become fixed. Once geo-deal drops are confirmed they cannot be removed, and their location or value edited.

The portal is also where the geo-vendor can view MWM's terms of service at any time and where they can upgrade/downgrade/cancel their subscription to MWM.

5.4 Safe Automated User Pay-out

After winning a mini-game, a receipt holding a unique reference number is added to the user's in-app receipt list. User will receive VND into registered ETH address from geo-deal success matching the specific reference number of the geo-deal. After a user wins a geo-deal it disappears from the map.

- **Facilitating swift user pay-out:**

App backed notifies the token contract to transfer correct amount of VND to user's registered eth address upon matching the user address to the value of the geo-deal reward. The action is carried out by matching username, ETH address, email address and receipt reference number to the reference assigned to the geo-deal. The Backend generates and

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sends the user an email confirmation of the transfer containing the Etherscan.io tracking link.

5.5 Geo-Location security measures

The following Geo Security Prevention features will be added into the App during the development phase:

- GSP 1.0
 - A blocker will be implemented in the codebase which detects if the App is being executed on a Jail broken device. This blocker will prevent the App from continuing past the Start Up page and showing an Alert to the user stating that the App can not be run on a Jail broken device.

- GSP 1.1
 - A Smart Geo Algorithm will be implemented to monitor the users last known location and current location. This Smart Geo Algorithm will be able to determine the time taken for the user to travel between locations. If the time taken is low, this means the user is using some third party software to spoof their location.
 - The user will be returned to the Home View and shown a warning. This warning will also be logged in the backend against that user. If the warnings surpass 3, then the user will be blocked from using My Wealth Map.
 - Please note that the users location is only monitored while the user is using the App.

- GSP 1.2
 - Core Motion detection will be implemented to detect the speed of the user. If the speed detected of the user is greater than an average walking speed, then the App will close the Map Screen and return the user to the Home Screen. This will prevent the user from gaining a vast amount of Experience points whilst travelling long distances at fast speeds.

5.6 Mini-game configuration & promotion

Mini-games will be changed according to popularity, and Pro subscription vendor preference. Popularity of the mini-games will be measured by user ratings. The highest rated game per month will remain on the app. MWM app promotes mini-games that are quick to play and are won by skill level and not luck. Custom AR games for Pro Unlimited subscription geo-vendors will be announced in Q1 2018.

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“Mini-games are the perfect way to challenge users in a geo-location environment. By keeping the mini-games content rich, and refreshing, geocaching is adaptable and effective on each end.”

– AK Tarik, Founder MWM.

Game developers seeking to promote their mini-game are welcome to submit their work to feature on our app. The mini-games to feature from a third party developer on our app is a lighter version of the original game with adjusted difficulty. Game developers will attract new users from MWM who want to download their mini-game in order to practice for when they play for our geo-deals.

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6.0 Market Analysis

6.1 MWM market valuation factors:

In section **1.0**, a clear conjunction harmonising our users with our geo-vendors was presented. A case was made on how our platform can dynamically add value to the overall value of our network. Calculated modestly, our network’s revenue and value streams are

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evenly distributed amongst the networks stakeholders to healthily scale MWM, and maintain satisfaction end to end.

- **App User**
 - Network value factor:
 - Single user's average daily value = 0.0045 Eth = \$6.46 (*App users are valued by calculating the minimum amount of geo-deals a user can obtain a day – bronze level user, 3 bronze geo-deals.*)
 - Monetisation factor:
 - Single user's estimated average weekly in-app purchases = \$4.99
- **Vendor**
 - Network value factor:
 - 5% VNS on each vendor VND transaction from user
 - Monetisation factor:
 - Vendor Pro unlimited subscription fee = \$19.99
 - Vendor average top-up = \$50.00
- **Game developer**
 - Network value factor:
 - Content creation stream for joining/creating gaming trends
 - Monetisation factor:
 - Game developer average monthly feature fee: \$45.00

6.2 Global App Gaming Market

The mobile market has been growing in leaps and bounds, year after year, over the course of the past decade. Gross annual revenue for the industry is due to pass £132 billion by 2020. Currently, over 67% of Americans use their smartphones to access the internet daily, enabling apps to be within arms reach at all times.

With the revenue for developers, the revenue for applications, the number of users and the number of apps growing daily, the growth is evident in all categories. It is now clear, that mobile apps are turning into distribution channels themselves.

Over the next year, we will continue to see an increase in the development of mobile apps in the global market. With key trends to be on the lookout for including; AR, VR, more satisfying user experiences, enhanced security. These trends will likely lead to increase revenues and profits.

6.3 Virtual Goods Market

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The market that we are creating exists between seemingly separate approaches to solving the issue of bringing more foot traffic into physical retail locations. One approach is social media sites dedicated largely to promoting digital retail outlets in a passive way.

Facebook for example is almost solely an advertising company, directing people in all sorts of directions. Obviously they are having results with 27.6 Billion in revenue in 2016, and 84% being from mobile adds.⁰

However, its more of a blanket approach to mass targeting users. We choose to cater to the individual and reward them for being the backbone of the community. Not just a number on a click counter.

Integrating VND with MWM is all about fostering an ecosystem that invites users to test new games and earn spendable currency, at actual retail locations. Solving a need for new game creators, retail outlets wanting more traffic, and getting deals on products that consumers really want.

With the combination of a strong user base and ecosystem devoted toward monetizing games, actualizing foot traffic at physical retail, and providing an intro to crypto-currency adoption and use, the impact will be cross sector and substantial.

0: <https://techcrunch.com/2017/02/01/facebook-q4-2016-earnings/>

Another approach is digital coupon services, sites like Groupon which made \$3.1 billion in revenue in 2015 alone. In 2016 60% of revenue was from their mobile app.

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One statistic slightly less told however was the fact that retailers would sacrifice roughly 75% of their profit margin! ¹ This is crippling for small shops and rather reminiscent of 75% off 'going out of business' stickers on shop windows.

Thus we are creating the missing link between several spheres of currently detached physical retail spaces and digital advertising solution attempts. The effective cost to the vender is much less than existing methods. The real world game aspect is more effective at motivating foot traffic; and the crypto-currency aspect allows for safe, efficient, and inexpensive transactions.

1: <http://www.investopedia.com/articles/investing/011316/can-groupon-make-comeback-2016.asp>

7.0 Initial Token Supply

Total VND volume: 100,000,000

Initial supply = 31% = 31,000,000

7.1 Pre-sale

The Pre-Sale conditions, dates, and volume:

- Conditions for Pre-sale launch:
 - MWM app reaches 500 users
 - MWM app reaches 20 geo-vendor subscription.
 - Token contract audit (security and reliability guarantee through notable third party)
- Pre-sale volume and price:
 - Amount to raise = **VND 10,000,000.**
 - **ETH 1 = VND 3,600**
 - Presale VND price = **\$ 0.25**

Pre-sale fiat investment into MWM App:

- **\$ 2,500,000** for VND 10,000,000.
- **Total investment: \$ 2,500,000.**
- Investors receive **45% of MWM Ltd.**

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Pre-sale availability for team members:

- **VND 1,000,000** available for team members.

7.2 ICO

The ICO conditions, and volume:

- Conditions for ICO launch:
 - MWM app reaches 1,000 users
 - MWM app reaches 30 geo-vendor subscription
 - AR integration
- ICO volume and price:
 - Amount to raise (hard cap) = **VND 10,000,000**
 - Soft cap= **VND 5,000,000**
 - **ETH 1 = VND 1,000**
 - ICO VND price bonus =
 - *Launch month – 30% (whitelist only)*
 - *2nd month – 20%*
 - *Closing month – 10%*

7.3 Whitelist for ICO

Whitelist registration is opened during the pre-sale round to register interest for the ICO. By registering on the VND whitelist early access to the launch month of the ICO is granted exclusively for the 30% bonus. During the launch month, the VND token address is shared with whitelisted clients only.

7.4 Pre-minted Tokens

- VND 10,000,000 will be minted by MWM Ltd during the pre-sale
- All minted tokens from the initial supply will be used for in-app token circulation to reward users

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8.0 Total volume distribution

69% of the VND 100,000,000 total token volume will remain reserved and will not be included in the Initial token supply.

8.1 In-App token circulation:

In-app circulation demand for tokens will begin with the VND 10,000,000 pre-minted tokens.

8.2 Reserve Token Minting:

Reserve VND Tokens can be minted by the contract owner. Reserve tokens may also include any extra unsold tokens from the ICO. Minting reserve VND can only contractually occur in the following order:

- Post ICO, VND Tokens cannot be minted until January 2021.
- 20% of VND total volume will become available for minting between January 2021 and December 2023.
- 30% of total VND token volume will become available for minting in January 2025.
- 19% of total VND token volume remains reserved for contract owner and can be minted any time after 2023.

8.3 Demand and profitability of minting

Minting the reserve token volume over time will allow the My Wealth Map network to meet demand of a growing user base and vendor subscription. The initial supply of pre-minted VND 10,000,000 to circulate in-App over 3 years equals an average of VND 9,132 circulating in-App per day. After the 3-year period has elapsed, the network will be inclined to expand its market cap and begin to mint the reserve tokens.

The MWM network will never compromise the market value of our tokens by excessively minting tokens to sell. The profitability of minting is always motivated by the in-app demand for geo-deals.

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