



# Business Plan (Abrev.)

This document has been extracted from the full Affinity Innovations, Inc business plan. Designed to provide public-facing information and transparency into business operations without compromising trade secrets. Some information has been redacted for confidentiality.

Full plan is available under strict request guidelines. [chris@affinityinc.tech](mailto:chris@affinityinc.tech)

Christopher Santos, CEO  
Affinity Innovations, Inc  
August 7, 2022

# Table of Contents

|                                   |    |
|-----------------------------------|----|
| 1. OPPORTUNITY .....              | 2  |
| 1.1 Problem & Solution .....      | 2  |
| 1.1.1 Problem Worth Solving.....  | 3  |
| 1.1.2 Our Solution .....          | 4  |
| 1.2 Target Market .....           | 5  |
| <br>                              |    |
| 2. EXECUTION .....                | 6  |
| 2.1 Marketing & Sales .....       | 6  |
| 2.1.1 Marketing Plan .....        | 6  |
| 2.1.2 Sales Plan .....            | 7  |
| 2.2 Operations .....              | 9  |
| 2.2.1 Locations & Facilities..... | 9  |
| 2.2.2 Technology .....            | 9  |
| 2.2.3 Intellectual Property ..... | 12 |
| 2.3 Milestones & Metrics .....    | 13 |
| 2.3.1 Milestones Table .....      | 13 |
| <br>                              |    |
| 3. COMPANY .....                  | 14 |
| 3.1 Overview .....                | 14 |
| 3.1.1 Ownership & Structure ..... | 14 |
| 3.2 Team .....                    | 14 |
| 3.2.1 Management Team .....       | 14 |

# 1. Opportunity

## 1.1 Problem & Solution

### 1.1.1 Problem Worth Solving

Technology is an ever-changing, fast-paced environment. New developments like blockchain technology provide opportunities to businesses, customers, and organizations through innovation and problem-solving. As the industry grows, so does the need for tools and products designed to simplify and secure the way business is conducted.

Cryptocurrency transfers for consumer-consumer or business-consumer transactions severely lack a seamless process for decentralized (blockchain) interactions. Every week there are reports of crypto users 'burning' currency with a self-made error during the transaction. This promotes fear within the space to utilize blockchain-based currencies for consumers and businesses. To entice better adoption into the world economy, platforms supporting ease of access and use of blockchain technology are necessary.

Other adversities for cryptocurrency include the level of knowledge for all users – advanced, standard, and inexperienced. Previously mentioned errors when conducting financial transactions via blockchain are typically attributed to user error and lack of user education to alleviate errors. Current processes cover a multitude of sometimes complex actions for the user's ability to create a wallet, onboard currency (fiat to crypto), add custom blockchain networks (Ethereum, BNB, etc.), and ultimately complete a transaction – for purchasing or investment opportunities. Education of this process, united with forward-thinking software focusing on security and ease of use, can unlock cryptocurrencies' full potential.

All newer technologies in the modern world require a significant amount of scrutiny; throughout the history of the 'tech world,' multiple examples exist of mass adoption of a newer technology followed closely by both active and passive exploitation. Examples include free web email services followed by financial spam

messages or ease of access for spreading computer system malware. While blockchain technology is inherently secure, the lack of security-related software to support financial blockchain technology increases the risk of use. Employing layers of security – from software solutions to integration testing – is paramount to solidifying the viability of cryptocurrency used worldwide.

### 1.1.2 Our Solution

Affinity Innovations, is a software company focused on blockchain technology. We develop products to improve security and overall quality of life for individuals and businesses in this realm. Expanding education and creating opportunities to learn new techniques to keep up with the fast-paced expansion of blockchain technology.

By developing needed technologies yet to be brought to market, such as our ADAPT (Affinity Digital Assets Payment Technology), we can lower barriers of entry, increase usability, and drastically reduce errors that cause loss of funds. Utilizing innovative tools developed by Affinity will bolster security across blockchains and allow businesses and customers the peace of mind they want when accepting or utilizing crypto in transactions.

We will establish the first-ever blockchain and technology-themed lounge. These facilities will center around the excitement blockchain and cryptocurrency brings to the world. With an incorporated learning center, patrons can sign up for educational opportunities to expand their knowledge of blockchain technology and many related topics. Offerings of café-style beverages and beer and wine will add to the expansive atmosphere. Affinity Innovations, Inc will franchise these locations offering licenses and branding to those who wish to bring this experience to other locations.

Security is an extremely important aspect of any technology, especially those utilizing blockchain for financial transactions. Many development companies, no matter how big or small, struggle to find ways to test and secure their products. Ensuring end-to-end customer security throughout the entire process is the goal for all companies but most do not have the resources available to do so. Through our subsidiary, Affinity Innovations, LLC, we will provide penetration testing on

software and services while giving critical feedback to customers on vulnerability with recommendations to alleviate it.

Additionally, we are constantly researching and evolving other security-related products and services, including releasing a crypto 'locker' to enhance a user's ability to secure tokens utilizing various web3 instances as a form of two-factor authentication (2FA). This is paramount as the current wallet technologies can easily be exploited via social engineering; we can provide peace of mind that even if there is a compromised asset, those 'locked up' funds can be retrieved.

## 1.2 Target Market

The current cryptocurrency market is approximately 3% of the world population and growing. We have an opportunity to become a leader in this growth process, not only here in the US but globally as well. Our company is focused on three main groups of customers.

First, individuals new to blockchain technology and cryptocurrency need the right tools to navigate in a way that makes it easy and secure. Providing education and services that will build confidence and increase usage of technology. This will bolster a strong customer base while driving revenue through our products.

Second, we will target businesses looking to utilize new emerging technologies for financial systems, data storage, and internal development. Our products can facilitate transaction processing for them through our PoS systems and mobile and web applications. Affinity Innovations is creating products targeted toward business and corporate customers. As cryptocurrency adoption grows exponentially, so does the need for more and more businesses to onboard. The hesitation stems from the lack of simple tools, information, and the overall uncertainty in the space. We will be a front-runner in business-to-business integration through developments such as ADAPT and learning opportunities by Affinity Innovations.

Lastly, the value cannot be understated for the advanced users and already established projects within the crypto space. This demographic can be considered the 'trend-setter;' not only already familiar with concepts that support blockchain

technology software doing on a technical level but, because of notoriety, can showcase the advantages of Affinity Innovations Inc. software products.

## 2. Execution

### 2.1 Marketing & Sales

#### 2.1.1 Marketing Plan

##### **Emphasizing service and support**

We must differentiate ourselves from the other companies/projects in the cryptocurrency space and the retail coffee and bar industry. We must establish our business offering as a clear and viable alternative to the other competitors' products behind a paywall or high transaction fees. Our contribution to this industry will also entail education and in-house guidance throughout our brick-and-mortar locations.

##### **Build a relationship-oriented business**

Building long-term relationships with business clients and retail customers are essential; we do not do single-transaction deals with customers. We intend to be the powerhouse for software products attached to the blockchain, which means our relationship with our consumers comes above all due to the products geared to them and their use. We will ensure to educate all end users on the value of the connection.

##### **Focus on target markets**

Our first focus is on our retail users. It will be essential to drive traffic in-store, but users of our mobile application will be vital. The next big market to target will be our small and big businesses needing payment processors and security centered around the crypto industry.

## **Differentiate and fulfill the promise.**

You cannot just market and sell products; we must also deliver. We must ensure we have the knowledge-intensive and service-intensive business we claim to have. There is only one goal: to provide the most secure and straightforward products while sustaining organic growth.

## **2.1.2 Sales Plan**

### **Pricing Strategy**

Our pricing strategy is quite simple. All of our products on the blockchain do not have a paywall to use them. Any user can download our mobile app free of charge. Users also incur a small transaction fee upon using any service within our centralized or decentralized applications.

Pricing in our brick-and-mortar locations will rival popular retail coffee locations like Starbucks or Dunkin' Donuts. We want to offer premium beverages at a competitive price to ensure longevity in recurring customers and growth.

### **Promotion Strategy**

Our company's promotion is very diverse considering we have multiple products to market. The promotion strategy is a substantial mix of real-world and digital marketing. As we and the rest of the world adapt to technology, we must have a strong presence online and in person.

### **Advertising**

We will explore various routes to success. The most prominent area to place ads is within social media sites. Placing ads in front of customers who are already in the mindset of viewing content that is geared to them will significantly boost company impressions. Utilizing data analytics centered around search engine optimization (SEO) and search engine marketing (SEM) will help guide our targeted demographics.

## **Email Marketing**

Bi-Weekly, a newsletter is released to current subscribers to keep them informed and up-to-date with current events regarding the company. We will also target a mass email campaign that falls into the current demographic we are targeting to drive new customers.

## **PR**

Press releases are vital to product launches, upcoming news, and media outreach. We intend to run press releases via accredited PR firms at least twice a quarter, whether surrounding a new product or a special in one of our stores. We are getting our name to the masses and targeting personas who may need our products or services.

## **Affiliate/Networking Marketing**

Affiliate marketing has been a proven way for current users of a product to generate new users while compensating the individual who generated that lead for the eventual use of the product.

## **Social Media**

Social media is arguably the most important and most active medium to market in current times. Social media has shown to be one of the fastest evolving industries that enable consumers to be targeted from a marketing standpoint by their recent searches, location, age, likes, dislikes, etc. Social media will be one of our driving forces of marketing when it comes down to communication with current and new investors and, more importantly, advertising our products.

## **Loyalty Campaigns**

Loyalty campaigns help ensure regular business and, in some cases, attract new buyers. Suppose a consumer has a reason to return to your business due to getting a discount, free products, or any other incentivization. In that case, your chance of



selling more products and boosting foot traffic is likely. Retaining customer business is just as important as acquiring new customers.

### **Targeted mail and Neighborhood Marketing**

The demographic around the vicinity of our brick-and-mortar locations will need to be informed of the store in their area and how we intend to help the community. We can do that by placing detailed ads in the most populated areas surrounding the store. Another way we will achieve this is through targeted mailing lists or proximity mailing to those living the closest to the locations.

## **2.2 Operations**

### **2.2.1 Locations & Facilities**

As our company started and began to develop, a physical location was not needed due to the nature of work and ability to collaborate without the requirement of an office and the additional overhead it would bring. During the expansion, however, we will be establishing a location targeted in the greater Boston area. This will serve as our first lounge location and office space for the management team.

As part of the franchising plan, more locations will be acquired/built across the United States. We plan to add two additional stores within the first 18 months, with an additional 2 to 3 franchised locations standing up each year.

### **2.2.2 Technology**

#### **ADAPT**

Our flagship product, known as ADAPT (Affinity Digital Assets Payment Technology), is a full-scope decentralized cryptocurrency payment and transfer platform capable of integration into just about any web3 utility. Currently functioning on the Binance and Ethereum blockchains, ADAPT will be expanded across all EVM chains and eventually into non-EVM blockchains. Available as a web application and mobile application on both Google Play and Apple app stores. The mobile applications allow users to connect to any decentralized wallet they choose.

Send and receive a number of cryptocurrency assets to friends, family, or to make a payment. Transaction history is available, along with a personal message that can be attached with each transaction. Functionality is similar to popular fiat payment apps such as CashApp and Venmo.

ADAPT will be integrated into physical point-of-sale (PoS) systems to increase usability and functionality for business transactions. Working with a 3rd party company, we can sideload the ADAPT software into existing systems that allow for standard fiat transactions currently and begin to accept a multitude of cryptocurrencies as payment. This will allow businesses of all sizes to expand payment offerings and increase revenue streams.

Through individual, unique usernames linked to a personal wallet, ADAPT can migrate payment and profile information to any platform utilizing our APIs. Similar to Google, Facebook, or PayPal sign-in, users can simply sign in using their ADAPT profile with nothing more than a digital signature from any crypto wallet they prefer. This authentication provides security through blockchain transactions and a seamless process for account creation that can be used from site to site.

### **Cross-chain/Bridging**

We have created the ability to swap token assets across four major EVM blockchain networks through proprietary and 3<sup>rd</sup> party tools. Currently, users can migrate between Binance, Ethereum, Polygon, and CRO networks utilizing the cross-chain option in ADAPT. We plan to include more options for asset bridging. Affinity Innovations is working with an existing top blockchain company and their development team to create an affinity token utilized bridge using native security protocols that align with their blockchain technology.

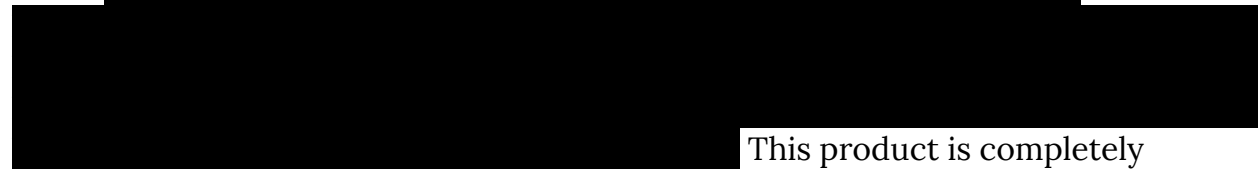
### **Secure Storage**

Compromised assets are a real problem in the world of defi and blockchain technology. Through the use of malicious code, bad actors can create open transactions for funds to be taken from an individual wallet without further action. We have developed a smart contract with an easy-to-use user interface that allows a person or business to store important crypto assets in a secure "locker. This locker is a contract that is auto generated and owned by the entity depositing

assets. Access is only granted through the signing of a transaction using the designated wallet private key and the possession of the assigned NFT. If one or the other is not present, the transaction will fail. This will keep assets secure even if a wallet key and/or signature is compromised.

### **ETF (exchange-traded fund)**

When managing any investments, diversification plays a vital role in a person's success. ETFs are a great way to diversify while easily limiting exposure to a single asset.



This product is completely decentralized. At no point will Affinity Innovations have access to or control the funds. They are held, owned, and only accessible to the user until withdrawn.

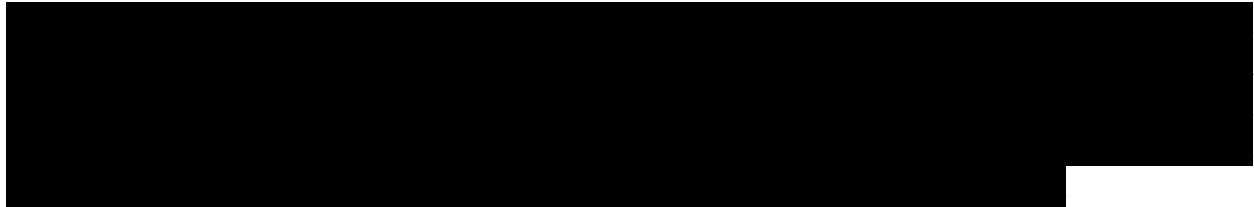
### **Peer-to-Peer Exchange**

A crypto exchange is where individuals can exchange one currency for another, be it fiat for a crypto asset or one cryptocurrency for another. There are two types, a DEX (decentralized exchange) and CEX (centralized exchange). A DEX utilizes liquidity pairings, meaning the underlying assets are backing the token and can only be exchanged for the assets in the peering. A CEX is completely controlled by a 3rd party, typically a company. The company owns all assets and allows customers to buy directly from them for a premium.

We are creating an exchange, unlike the exchanges mentioned earlier. We will not utilize liquidity peering that a DEX would require or a direct buy from the company holding assets like a CEX. The Affinity peer-to-peer exchange, powered by ADAPT, will be a direct exchange between two users. After connecting to ADAPT through a signed blockchain transaction, users can see all available assets currently held in their favorite decentralized wallet available for trade. They can then select a token/coin they wish to trade on the exchange, enter the value to offer up, select what they would like in return and submit it for consideration by other users. A person looking to acquire those assets can simply fill the order by providing the requested assets to exchange. Both parties will instantly receive the new assets. at

that time, this eliminates any chance of unfulfilled orders or fraudulent transactions while remaining completely decentralized.

### Charity Donation Platform



### 2.2.3 Intellectual Property

A provisional patent has been filed for our ADAPT (Affinity Digital Asset Payment Technology) software. This patent includes the functionality and baseline technology used to design and implement the currency send/receive, decentralized peer-to-peer exchange, and mobile applications. The use of smart contracts on any blockchain alongside a backend database and front-end user interface encompasses the patent. Follow on documentation to complete the utility patent is in the works and will be filled shortly.

## 2.3 Milestones & Metrics

### 2.3.1 Milestones Table

| Milestone,  | Due Date     | Details  |
|---|--------------|--|
| Complete Floor Plans of Cafe Lounge                         | Completed    | Have a detailed drawing and concept art created to depict the vision of the lounge.  |
| ADAPT mobile app Beta                                       | Completed    | Build out the ADAPT mobile applications for beta testing for Android and iOS.  |
| ADAPT Mobile App  | August 2022  | Release of the ADAPT mobile application on Android and Apple devices after Beta testing  |
| Secure Storage  | August 2022  | Complete the secure assets storage application. Add it to the ADAPT web application  |
| Affinity NextGen  | August 2022. | Build and deploy the new Affinity token contract. Migrate all token holders to the new asset.  |
| Lounge Site Location Survey                                 | Q3 2022      | Conduct internal sight surveys and determine the best location to build/acquire space.   |
| ETF platform  | Q3, 2022     | Release the new ETF platform with [REDACTED]   |
| Peer-to-peer ADAPT Exchange                                 | Q3-Q4, 2022  | Plan releases the peer-to-peer decentralized currency exchange. This exchange will allow the direct exchange between holders without needing an outside pairing. |
| Security Pen Testing - Affinity Innovations, LLC subsidiary | Q3-Q4, 2022  | Begin taking clients for application-level penetration testing. Offering security analysis and remediation on products. Risk management assessments.             |
| Create a Detailed Plan for lounge Rollout                   | Q4 2022.     | Having a detailed plan of cost, design, and infrastructure needs to begin the process of creating the first facility.  |

**ATTENTION - NOT FOR INVESTMENT PURPOSES.** This is an abbreviated business plan. Limited public information is shared to protect trade secrets. It's shared only with the understanding that omitted and redacted information remains confidential. The full business plan is available upon request to verified parties.

## 3. Company

### 3.1 Overview

#### 3.1.1 Ownership & Structure

Affinity Innovations, Inc is registered as a C-Corporation in Delaware, US. Our three founders, Christopher Santos, Paul Donald, and Christopher Francois, have an equal share in the company. Total shares of 1,000,000 common stock and 100,000 preferred stocks. 60% of common stock is held by the founders. No outside investors are involved at this point, though we are seeking opportunities for the right equity investing partners.

Affinity Innovations, LLC is a subsidiary of Affinity Innovations, Inc, of which we are the sole owners. Primarily functioning as our direct business services division.

 This subsidiary provides a layer of liability limitations to the corporation while creating additional revenue from pass through.

### 3.2 Team

#### 3.2.1 Management team

Affinity Innovations was created by three good friends with a long history of working together in both information technology professionally as well as our personal lives: Christopher Santos (CEO), Paul Donald (COO), and Christopher Francois (CTO). Christopher Santos has a master's degree in business from Louisiana State University and has been a key player in other tech start-ups. The team has over 20 years of experience in information security and systems/network engineering. Zach Baker (CMO) was added to the team to provide his expertise in furthering the company's goals.

The management team of Affinity Innovations has all independently served in the

US military. Christopher Santos, 22 years in the Air Force; Paul, 11 years in the Navy; Christopher Francois, six years in the Marines; and Zach, four years in the Army.