



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

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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 groundbreaking technologies yet to be brought to the market, such as our ADAPT (Affinity Digital Assets Payment Technology), we not only lower barriers of entry but also enhance the crypto user experience. A standout feature we're integrating into ADAPT is the smart wallet ERC-4337. This will streamline the process for new crypto users and simplify onboarding for our customer base, especially small businesses. Furthermore, to ensure a seamless crypto experience, we're leveraging LayerZero technology to cross chain ADAPT capabilities. This integration ensures that our platform remains agile, interoperable, and primed for the future demands of blockchain transactions. Our mission is clear: to increase usability, drastically reduce errors that cause a loss of funds, and to guarantee robust security across all blockchains. This gives businesses and customers the peace of mind they seek when accepting or utilizing crypto in transactions.

In the ever-evolving crypto landscape, interoperability is crucial. Enter Omnichain, our solution for a token presence across multiple chains. By harnessing LayerZero and the Stargate protocol, Affinity Innovations ensures not just cross-chain functionality but also efficient liquidity sharing. This means users can easily maneuver between different blockchain networks, ensuring they get the best transaction rates and a seamless user experience. Moreover, with the Stargate protocol, we're taking liquidity sharing to the next level, offering users a more fluid, efficient, and cost-effective crypto transaction experience.

We're also excited to introduce the development of the Affinity Chain, our Layer 2

blockchain built on the Ethereum Virtual Machine (EVM). What sets Affinity Chain apart is its core focus on utility. From the ground up, we're integrating all of our premium products directly into the protocol's foundation. Our advanced design utilizes multiple side chains, each tailored to specific needs such as computational processing, data storage, point-of-sale systems, and the foundational main chain. This strategic diversification ensures smooth, efficient operations across all user interactions. Furthermore, in our dedication to security, we've implemented enhanced wallet security measures, creating a robust defense against fraud. This is particularly vital for businesses seeking trustworthiness in their transactions. One of the most promising features is our provision for businesses and organizations to launch their dedicated private chains. By leveraging our state-of-the-art technology and infrastructure, they can tailor solutions specifically to their needs. Moreover, we've crafted an efficient token gas fee system, optimizing costs and ensuring a seamless experience for all our users.

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.

Market and economic conditions will impact the timeline of physical location roll out. It is important to maintain a pulse on the impacts of inflation and real-estate markets on consumer sentiment. We will continue to focus on planning until the opportunity arises to move into establishment.

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 several 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.

Secure Storage (ARMR)

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.

Cross-chain/Bridging

We are poised to tap into the transformative capabilities of LayerZero, aiming to facilitate seamless token swaps across several leading EVM blockchain networks by combining our proprietary solutions and selected third-party tools. Once realized, ADAPT's integrated cross-chain feature will provide users with the convenience to transition effortlessly among various prominent networks. But our vision doesn't stop there; we're committed to significantly widening our asset bridging horizons. To bring this ambition to life, Affinity Innovations is in talks to collaborate with a premier blockchain enterprise. Together, we'll architect a dedicated token bridge rooted in native security protocols, exemplifying the robustness of advanced blockchain architectures, and ensuring compatibility with a diverse range of chains.

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.

Affinity Chain Layer 2 Blockchain

In our upcoming roadmap, we are gearing up to introduce the Affinity Chain: a next-generation Layer 2 blockchain engineered atop the Ethereum Virtual Machine (EVM). This isn't just another addition to the blockchain sphere; the Affinity Chain stands apart with its deep-rooted commitment to seamless utility. Our strategic vision involves the holistic integration of all our flagship products, ensuring they are woven into the very fabric of the protocol's architecture. This approach ensures that users will experience unparalleled synergy across our suite of services.

To cater to the multifaceted demands of the blockchain community, our design philosophy for the Affinity Chain includes the deployment of multiple side chains. Each side chain is being meticulously crafted with specific purposes in mind: computational tasks, dedicated data storage, efficient point-of-sale interactions, and a robust main chain that ties everything together. This diversification not only ensures operational efficiency but also provides a tailored experience based on specific user needs.

Security remains paramount in our plans. As we delve deeper into the blockchain's intricacies, we recognize the growing need for fortified wallet protections. Therefore, we're innovating a series of advanced measures that aim to safeguard assets and deter potentially fraudulent activities. These measures will instill confidence, especially among businesses and organizations keen on maintaining the integrity of their transactions.

Speaking of businesses, one standout feature we're fervently developing is the capability for enterprises and organizations to construct their own private chains. By tapping into the Affinity Chain's state-of-the-art technology and infrastructure, these entities can craft bespoke blockchain solutions, ensuring they have a system tailored to their unique operational needs.

Lastly, in our quest to redefine the user experience, we're pioneering an "any token gas" system. Instead of being limited to just the native coin, users will have the flexibility to utilize a range of tokens as gas for their transactions. This revolutionary approach ensures versatility, accommodating the diverse portfolio preferences of our user base and providing them with multiple options for transaction facilitation. This not only diversifies options but also opens doors for

increased adaptability and efficiency in the blockchain ecosystem.

Simple Diversification Platform (SDP)

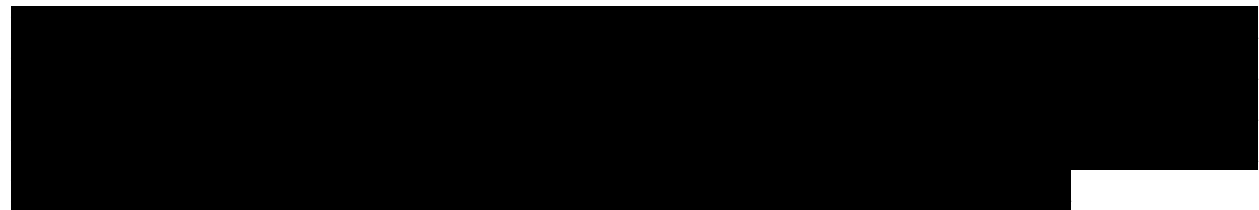
In the dynamic world of cryptocurrency, diversifying one's portfolio is often a complex task, mired in intricate decisions and processes. Enter Affinity Innovations' Simple Diversification Platform (SDP) - a game-changer designed to democratize and simplify the diversification process.

Our platform is tailored for those looking to spread their investments across multiple crypto assets based on predefined percentages that cater to individual risk profiles. Whether you're a risk-averse investor or one who leans toward high-risk, high-reward assets, SDP streamlines the diversification process to just a few clicks.

At the heart of SDP is a powerful, decentralized engine. This ensures users have full control over their assets, removing the dependence on external volume or the buying and selling activities of other participants. Once an asset is diversified through the platform, the holdings are automatically categorized, with real-time price tracking aggregated for clear visibility of portfolio performance.

The platform offers unparalleled flexibility. Users can effortlessly enter or exit positions, maintaining fluidity in their investment strategies. With SDP, the challenges of multi-crypto asset management are a thing of the past..

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.

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.

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; and Christopher Francois, six years in the Marines