



## WHITE PAPER

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# A WORD FROM THE FOUNDER



Since 2012, most of my time and attention has been spent building a career in the lifestyle industry where I have been neglecting my family and friends. It was only in 2020, when a lockdown initiative was implemented due to COVID, that I truly had fun and bonded the most with my family.

Those moments also reminded me of good times when my friends and I shared many bonds, late night sessions and fun moments together playing games, even though we all came from different backgrounds. I realized that, while there are many things that come and go, what truly matters and gives actual meaning in life is one's friends and family.

I was grateful to be reminded of appreciating them, which led to the inspiration for creating something that could bring people together, have fun, and build closer bonds. That was when the initial idea and concept for Affyn's play-to-earn game came to mind.

My first exposure to blockchain and crypto was in 2016, and the following year I went neck deep and have been actively involved in this space ever since. The fundamental issue the crypto industry is facing is that everyone is too focused on speculation, profits and token price increase, such that they forget the foundation of every business is about creating a product or service that consumers want. My philosophy is that when you focus on delivering value to consumers, they will buy the tokens not because of profit or speculation, but because they actually want the product or service. That is pure and it drives long-term value of the token asset.

Affyn is not only going to lead the entire crypto industry into mainstream adoption, but it is also going to bring people closer together and remind the world what truly matters in life are our friends and family.

Sincerely,

**Lucaz Lee**

Founder, CEO

## SUMMARY

**Gaming has come a long way and is now a big part of many people's lives.** Unfortunately, players in these games typically have either no ability or limited ability to trade or transact their purchased items, and these items do not retain much value—if any at all—outside of the game. This lack of ownership keeps players from adopting a play-to-earn lifestyle. The advent of play-to-earn, blockchain-based games effectively shifts the ownership of assets from the company to the player. However, the play-to-earn concept is relatively new, and most play-to-earn blockchain-based games do not have a sustainable economy and real-world use.

Affyn will build a sustainable play-to-earn metaverse on the Polygon blockchain that integrates the best of both the virtual world and the real world:

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### **Play-to-earn that is free-to play**

A play-to-earn metaverse that allows players to start playing and earning without any initial fee.

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### **Mobile Geolocation-Based**

Mobile geolocation-based gaming is on the rise, and we will become the pioneer of the mobile play-to-earn category in the blockchain space.

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### **Sustainable Game Economy**

To ensure the rewards remain attractive to existing and new players in the long run, we found the solution to maintain a sustainable and growing game economy.

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### **Real World Token Utility**

Users who earn FYN do not have to convert into fiat currency to use in the real world. We provide special privileges and benefits when they pay in FYN.



## OUR VISION

To bring people closer together and remind the world what truly matters in life are our friends and family.



## OUR MISSION

To unite individuals in one Metaverse where the virtual and real world converge, empowering our community through cross world token utility and player-owned assets.

# Players are not getting a cut, have no ownership, and no control in the booming gaming industry

Gaming has come a long way and is now a big part of many people's lives. In 2020, the gaming industry generated \$155 billion in revenue, and by 2025 analysts predict the industry will generate more than \$260 billion in revenue. While there is such a large amount of money flowing into the industry, players—the most important component in the success of the industry—are largely left out of the picture.

In recent years, many games have adopted the strategy of selling in-game items and character skins. This has led to a surge in success for many of the biggest titles in the world, generating huge amounts of profits. Players in these games typically have either no ability or limited ability to trade or transact their purchased items, and these items do not retain much value, if any at all, outside of the game.

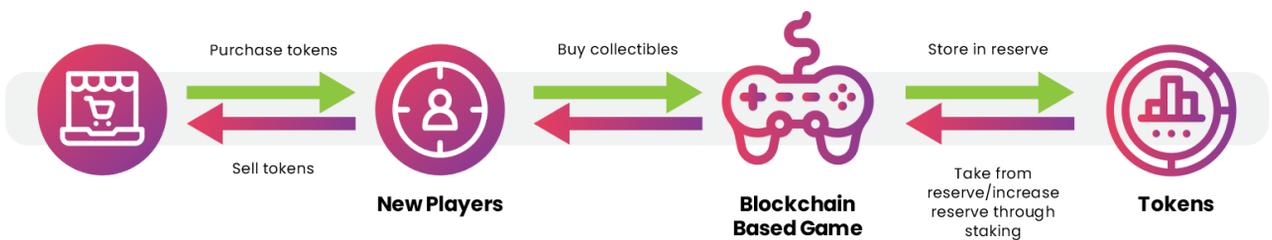
In some situations, players can technically become very proficient at trading these in-game items and make large virtual gains through buying low and selling high, but they are rarely able to convert these gains into real-world use. Even if players can trade or transact these purchased items, their utility is usually confined within the game's ecosystem. This keeps the flow of money inside the game's economy and is great for the company that owns it. However, it is much less so for players in terms of monetary value and the ability to play to earn.

This lack of ownership keeps players from adopting a play-to-earn lifestyle.

## Unsustainable economy in the play-to-earn category

The play-to-earn concept is a new paradigm that will redefine how players participate in game development and generate monetary rewards through a game. At the same time, the novelty of this concept may threaten the sustainability of the game economy if monetary rewards are not well-structured and designed. In this regard, we define an unsustainable game economy to be a state in which an inflationary supply of tokens outpaces the demand for tokens.

In many play-to-earn, blockchain-based games today, the sustainability of the game is supported solely by new player growth. Typically, when a game is first released, players are required to purchase tokens to buy in-game collectibles before they can start playing and earning. The inflow of tokens from the buying of in-game collectibles would offset the outflow of tokens issued to players as monetary rewards. In such a scenario, the game economy can sustain itself on its own for as long as it can attract enough new players.

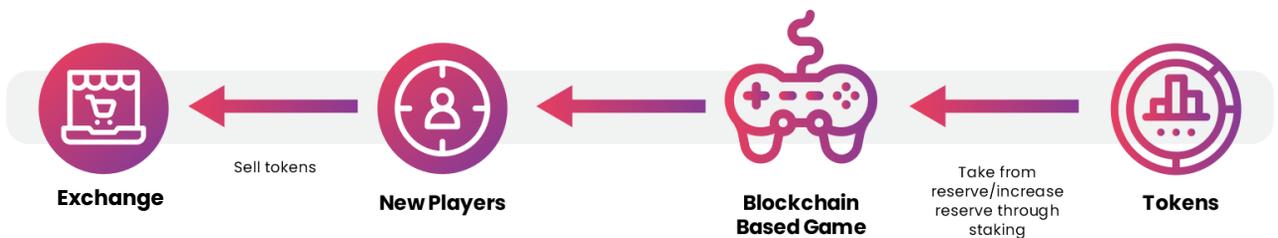


**Figure 1:** Early stage of a blockchain based game

# PROBLEM STATEMENT



However, as the game reaches a plateau and new player growth declines, the inflow of tokens slows while players continue to earn tokens from the game and sell them on the exchange. This creates a continuous selling pressure in the market and negatively affects the tokens' value. Eventually, the entire play-to-earn concept collapses, as it is no longer attractive to earn tokens from the game itself.

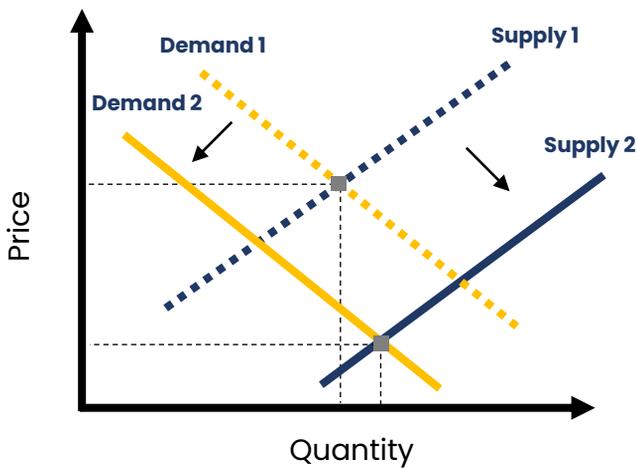
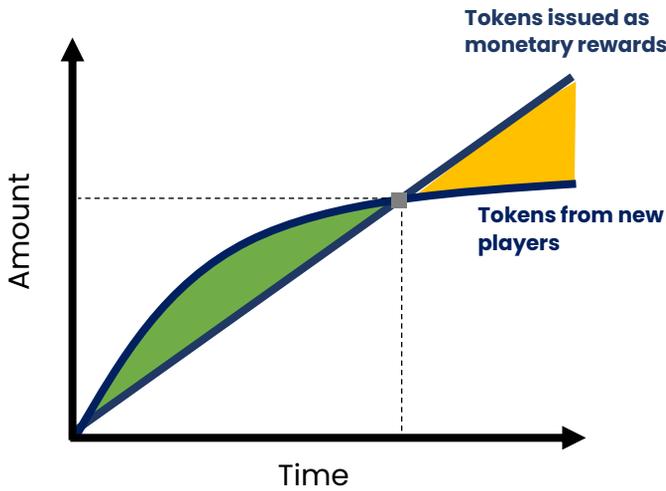


**Figure 2:** Blockchain based game reaches maturity

As presented in the graphs below, a game would be able to generate net positive returns if tokens from new players exceeded tokens issued as monetary rewards. Once that relationship is inverse, the game economy will be in a net negative position where tokens issued outpaces tokens received from new players.

On the supply and demand curve, the original price equilibrium ( $p$ ), as represented by Demand 1 and Supply 1, will shift to Demand 2 and Supply 2, respectively. The shift from Demand 1 to Demand 2 is due to the decrease in demand from new players while the shift from Supply 1 to Supply 2 is due to the increase in supply of tokens in the economy (e.g., staking, tokens from reserve). The new price equilibrium ( $p_1$ ) will be much lower as the blockchain-based game reaches maturity.

# PROBLEM STATEMENT



For most play-to-earn, blockchain-based games, over-reliance on a single revenue channel will eventually lead the play-to-earn game economy to its demise. The process is further exacerbated by introducing inflationary measures (e.g., staking) to increase the total token supply over time. Affyn believes that such short-term strategies will lead to value destruction for both players and investors, and appropriate measures must be in place to protect the value of FYN tokens.

# **Cryptocurrencies inability to achieve mainstream adoption**

Even after more than a decade of existence, the fundamental issue of crypto adoption has yet to be resolved. Few people buy cryptocurrencies for the purpose of using them, and they therefore continue to be speculative instruments. Even with big companies such as PayPal entering the market of cryptocurrencies, there are still no strong reasons to justify the value of using cryptocurrencies for payment on products and services as compared to using fiat currency. The majority of people who buy cryptocurrencies invest in it mainly for speculative purposes, hoping that the value will rise so they can sell it at a profit.

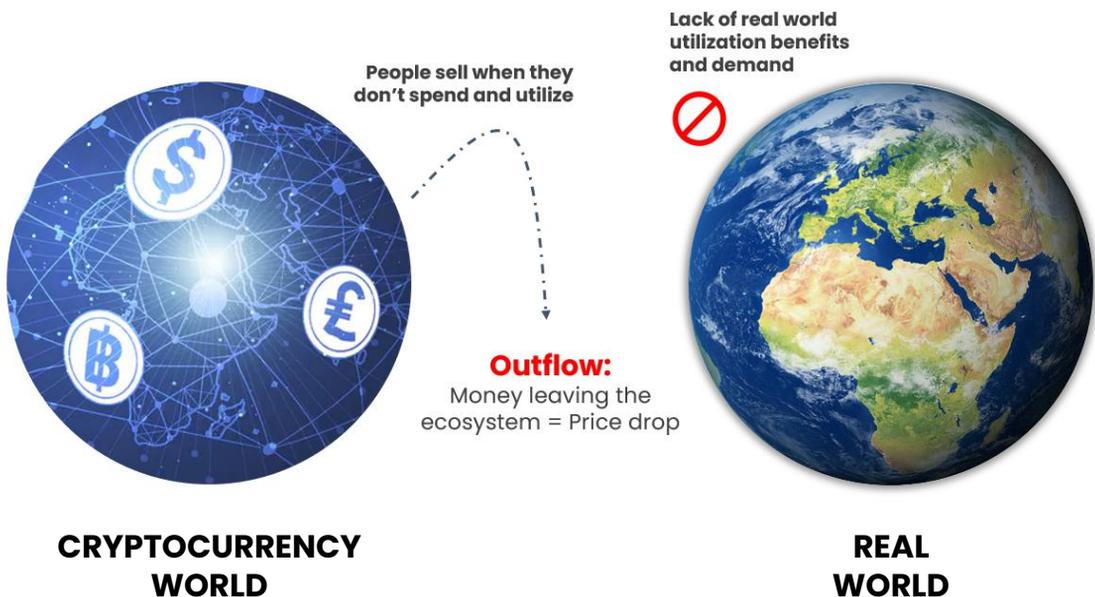
The use case benefits of cryptocurrencies are mostly limited to the cryptocurrency world, such as DeFi benefits, Non-Fungible Tokens (“NFTs”), store of value, etc. The rising trend of play-to-earn metaverse games has enhanced the use case benefits of cryptocurrencies where investors buy tokens and use them to purchase products and services within the metaverse. However, no matter how strong the use case of the tokens is in the metaverse, they are still only usable within the world of cryptocurrency. Whether through DeFi or play-to-earn games, users who earn tokens through these platforms are still required to pay for food, rent, daily expenses, etc., and therefore these tokens will eventually be sold for fiat currency.

# PROBLEM STATEMENT



In the real world, cryptocurrencies are rarely being utilised as a means of exchange due to the volatility of prices. Most merchants do not want to be exposed to price gyration as it would affect the amount of revenue generated. Apart from this, other factors such as lack of scalability in the blockchain network, complexity in blockchain that creates a skill gap and limited infrastructure support are key hurdles to mainstream adoption.

Without widespread adoption, cryptocurrency's utility remains limited and speculative where users are primarily looking for opportunities to unload the tokens on the exchange.



# Players are not getting a cut, have no ownership, and absolutely no control in the booming gaming industry

**We propose to solve these existing issues and empower players with the ability to play-to-earn with the usage of NFTs for our in-game assets.** NFTs belong to the player who purchased them and are tradable in our marketplace. When a player makes a trade, Affyn takes a small cut as an administrative fee, but the player now earns whatever is gained from buying low and selling high. Within Affyn, in-game assets are tradable only via our native FYN tokens. As there is an existing secondary market for FYN outside of the game, it will be up to the players to decide whether they want to continue to utilise the earnings made inside the Affyn ecosystem or use them somewhere else.

In short, what a player owns in the game now belongs to him or her, and not to Affyn.

**Down the road, NFTs will become interoperable.** While a non-NFT sword purchased and owned in a traditional game can only exist within its own ecosystem, an NFT sword purchased and owned in Affyn can possibly exist across multiple game worlds. This feature opens a whole new cascade of possibilities in terms of player ownership. Since a player now owns a personal library of virtual assets, he or she can use a unique avatar to represent the same identity in a new cross-world multiverse. Outside of Affyn, the player is free to utilise these assets in other compatible virtual worlds.

With this advent of player ownership, players will be empowered to develop creative business models in the Affyn ecosystem. Unlike the traditional game business model, Affyn will not become the sole monetary winner. Instead, profits will be shared among various stakeholders, including the most important heartbeat of the game: the players themselves.

# Unsustainable Game Economy in the play-to-earn category

**In Affyn, one of the key design principles is to build an integrated ecosystem with a long-term strategy to create a sustainable business model.** Our play-to-earn concept in NEXUS is created with the intention of changing the way players can derive value from the ecosystem as compared to traditional gaming platforms. We want our players to be able to play and earn in a sustainable manner for a long period of time.

Therefore, to address the sustainability issues surrounding the “play-to-earn” concept, we will introduce the following initiatives:

### *Adaptive Rewards Model*

**At the beginning of NEXUS's launch, we expect that the play-to-earn rewards will be distributed primarily from the foundation pool.** Therefore, as part of the planning for token distribution, we have intentionally set aside sufficient resources for this purpose.

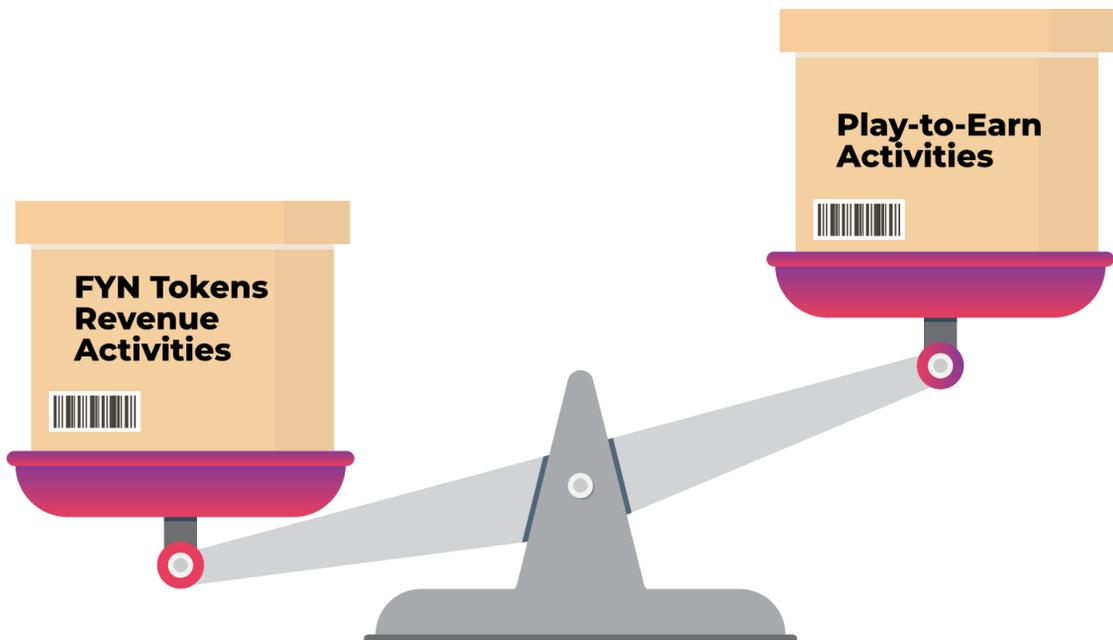
As Affyn's userbase increases, the play-to-earn reward distribution will be a dramatic shift away from the foundation pool and toward the other initiatives as described below. In addition, we would also start implementing player-to-player features within NEXUS where one player is able to earn FYN tokens from another player through trades, player versus player battles, user created content, etc.

### *Multi-faceted Token Utility*

**Affyn allows players to play and earn FYN tokens in multiple ways: augmented reality activities, NEXUS campaign events, user created games and activities, referral, NFT sales, royalties, and transactions involving virtual land.** The key component to support this play-to-earn concept is therefore to create a multi-faceted token utility for FYN tokens.

As presented in the section on “FYN Token Revenue Model,” Affyn adopts a two-pronged approach toward token utility. In NEXUS, Affyn can obtain FYN tokens from both new and existing players through land sales, NFT sales, NFT royalties, item booster sales and transaction fees. Apart from NEXUS, goods and services listed on the lifestyle platform are only accessible with FYN tokens. Users can utilise FYN tokens to purchase these goods and services, which increases the inflow of FYN tokens to Affyn.

Thus, with Affyn’s ability to generate revenue from different channels to outpace players’ earnings, the “play-to-earn” concept will remain sustainable and viable for the long term.



**Figure 3:** FYN tokens revenue activities outpace play-to-earn activities

## *No staking*

**Staking is commonly implemented for cryptocurrencies as part of the consensus mechanism requirements.**

Validators will lock up their cryptocurrencies so they that can be selected by the protocol to secure the network in exchange for staking rewards. In most networks with staking enabled, staking rewards are awarded to users by increasing the circulating supply of tokens. The extent to which the token value is negatively affected depends on the number of tokens being released into the market, assuming ceteris paribus. While this is a requisite for some projects, many projects have implemented staking as a marketing gimmick although it is not essential.

However, since FYN tokens are only utility tokens, staking is not mandatory. Affyn believes that a no-staking policy will help protect the integrity and value of FYN tokens for holders by maintaining the same total supply of FYN tokens at any given point in time. Without the increase of FYN token outflow from staking, this supports a sustainable game economy.

## *B2B Collaboration for NEXUS campaign events*

**One key aspect of NEXUS is the geolocation feature which players will use for navigation within the game.**

This creates an opportunity for Affyn to collaborate with companies who are interested in generating visitor traffic to their physical stores. Affyn will be working with B2B companies for such advertising campaigns to generate cash revenue via a cost-per-visit model. A portion of the cash revenue will be used for FYN token buy backs from secondary markets to award players who participate in these campaigns.

# Cryptocurrencies inability to achieve mainstream adoption

**Affyn believes that an integrated ecosystem that links the virtual world with the real world can drive cryptocurrency toward mainstream adoption.**

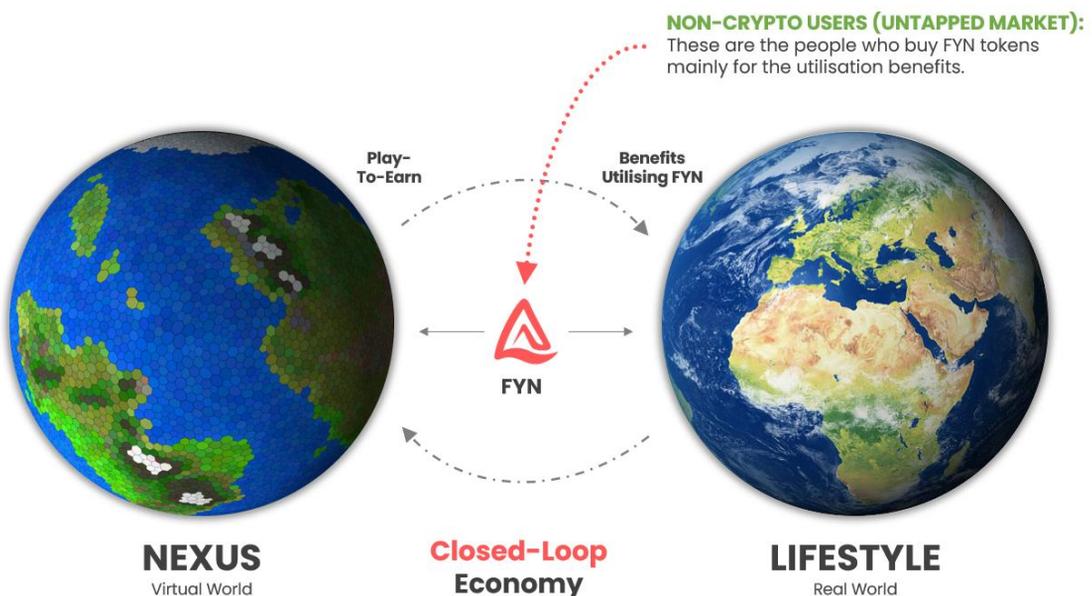
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From the virtual world aspect, Affyn will develop a metaverse called "NEXUS" in which users can explore, play, and participate in activities based on their geolocation. NEXUS will be built based on a digital layer that's mapped to real world geographical regions. The purpose of NEXUS is to create an immersive virtual world where users can explore the limitless possibilities of activities and grandiose architecture. Within NEXUS, FYN will serve as the dominant exchange unit for all key transactions.

However, the loop is incomplete if users are unable to use what they earn from the virtual world in the real world. In our push to make play-to-earn a reality, one of our biggest features will be the ability to spend FYN in real life, outside of NEXUS. Rather than having to cash out in-game items in order to spend them elsewhere, Affyn's ecosystem allows users to earn in-game and spend in real life to form a closed-loop economy.

Affyn will provide the necessary technology and e-commerce platform for merchants to list their products or services on our application where users are able to make purchases using FYN. Merchant that accepts FYN will be incentivised to re-invest FYN into NEXUS for marketing or other purposes (e.g. purchase of NEXUS land).

The issue of price volatility will be addressed by Affyn in two phases. In phase one, each merchant has an option to receive the fiat equivalent for each transaction made by users on the lifestyle platform while Affyn accepts FYN directly from the users. As Affyn’s ecosystem matures, we will move into the next phase where Affyn stabilizes the value of FYN by introducing a stablecoin that pegs to the price of FYN. This process helps to eliminate price gyration and induce merchants or service providers to accept FYN as an alternative to fiat. Price stability will be the crucial first step to mainstream adoption while we also work collaboratively with merchants or service providers to bridge the technical and knowledge gap on blockchain use. With a closed-loop economy, Affyn can attract both users and non-users of cryptocurrency and empower them with real world application to drive mainstream adoption.

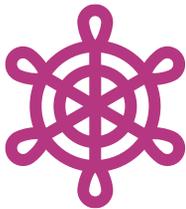


**Affyn's integrated ecosystem** is designed to encourage utilization in the real world, which creates a closed-loop and growing economy that will drive the value of FYN tokens. We have also set out the following design principles for developing the integrated ecosystem:



### Simplicity

The key advantages of using blockchain in Affyn's ecosystem are transparency and traceability; it provides Affyn with the ability to ensure that FYN transactions are properly authenticated and reconcilable. However, the use of cryptocurrencies remains challenging for new users. Therefore, it is crucial for Affyn to optimize the user experience of utilising FYN within Affyn's integrated ecosystem to achieve high usability.



### Sustainability

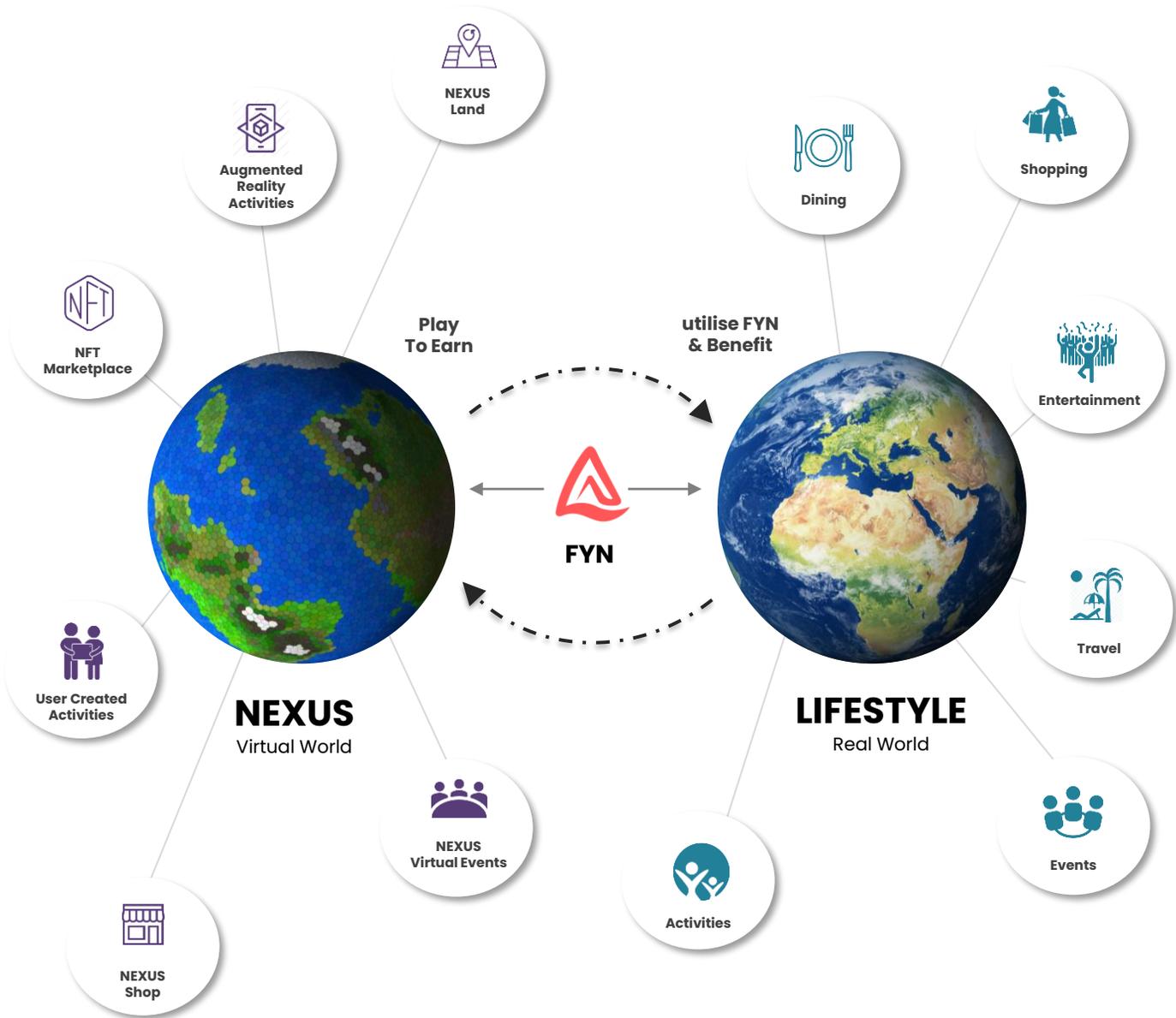
Affyn's integrated ecosystem will be built with a long-term strategy view to ensure the sustainability of the business model. All new business models will undergo a business development process within Affyn for research and exploration by qualified individuals before implementation. This is important to ensure that the business model remains viable for the long term.



### Scalability

The development of an integrated ecosystem will be a massive undertaking. Scalability designs will be an important Day 1 consideration for software design because NEXUS will be accessible world-wide based on the geolocation position of individuals. In addition, the software must be designed in a way that is capable of horizontal scaling as more new content and functionalities are being added into the ecosystem.

## Affyn's Integrated Ecosystem



## Closed-Loop Economy



**NEXUS is a mobile Metaverse with a digital layer that is mapped to the real world where users can explore, play, and participate in activities based on their geolocation.**

The most attractive rewards require users to initiate get-togethers with their friends and family. Users can create, own, and monetize their experiences as follows:

**NEXUS:** Day Scene

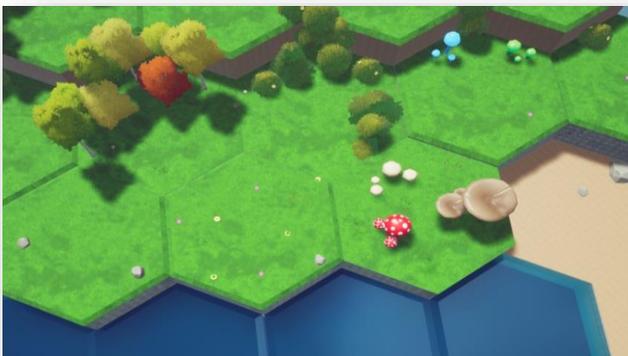


## NEXUS land

NEXUS land is a digital representation of real estate in the virtual world that is mapped according to the real world. The smallest unit of land is represented by a hexagon. Each piece of land is a NFT. Users can purchase and own NEXUS land with FYN.

## NFT Marketplace

Users may create, list, buy and sell NFT character skins, wearables, collectibles and structures in the NEXUS NFT marketplace. The NFTs from the marketplace can be integrated into the virtual world. Creators and artists will be able to earn royalties from all sales of the NFT assets.



## Augmented Reality Activities

There will be campaigns and activities in NEXUS where, for example, NEXUS characters also known as Buddies will be planted at a shopping mall which users may hunt through the augmented reality lens. The quantity and quality of rewards from these items will be determined through an algorithm based on specific criteria such as completion with a friend or family member. These rewards can be as attractive as winning an exquisite 5-star trip to Paris or earning FYN tokens that can be utilised in the virtual and the real world within the ecosystem. This will encourage users to initiate get-togethers with their friends and family, drive traffic to a specific location, and generate a lot of buzz.

## NEXUS Shop

Users may purchase items from the NEXUS shop to enhance their advantages such as increasing item drop rates, their earning ability for FYN, or loyalty points.



**NEXUS:** Night Scene



## User Created Games & Activities

Users may craft, create and monetize their own genre of games, events and activities in NEXUS.

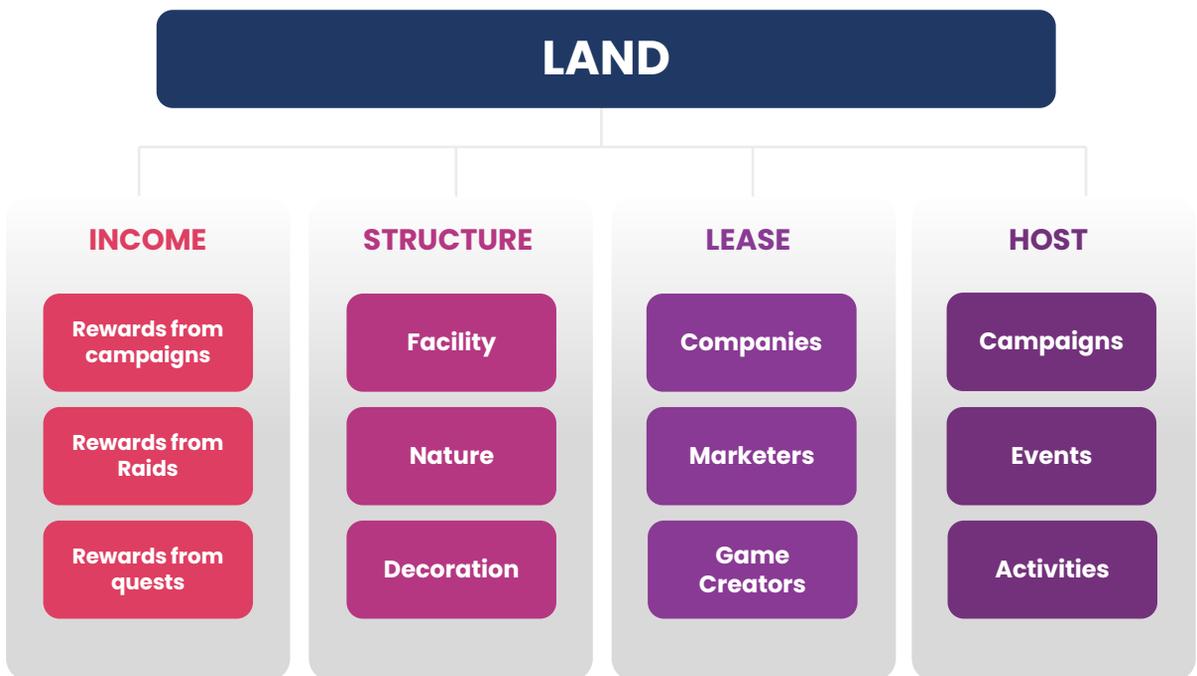
## NEXUS Virtual Events

Creators can customize and monetise virtual events such as virtual concerts and bring the live shows to users in NEXUS. Users can pay for tickets with FYN to attend concerts from the comfort of their own home.



## VALUE OF NEXUS LAND

**NEXUS land** is tradable and purchasable among users where owners have full control over their land development.



### Income

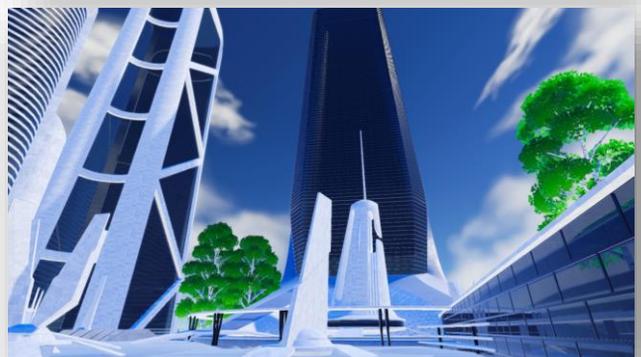
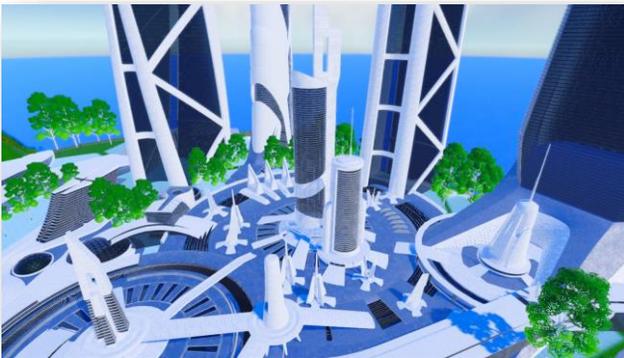
Owners can earn a percentage of all FYN token rewards earned by players during campaigns, raids and quests that take place on their land. For example, when there is a campaign taking place at a specific location, a percentage of all FYN tokens that are earned by players during the campaign goes to the owner of the land.

## Structure

Users can build NEXUS structures on their land. These structures are digital representations of property in the virtual world. A NEXUS structure has its own set of characteristics and can be purchased from the marketplace. Each structure is a NFT that has a land area requirement, and users are required to own or lease the required land area to construct it. Structures can combine and evolve into bigger structures when two or more structures are built next to each other. There are three primary structure types:

## Facility

A facility is a utility structure such as a shop, arcade or rest stop. These utility structures enable users to provide services to other users in order to generate FYN. For example, a shop allows users to sell items and an arcade allows users to host games for other users.



## **Nature**

Nature is a structure where buddies and raid enemies will spawn. Occasionally, treasures will randomly appear on such structures.

## **Decoration**

A decoration is a structure where users can improve the aesthetic of the surrounding area. In addition, NEXUS buddies can be assigned to work in such structures.

## **Lease**

Users can lease NEXUS land to companies, marketers or game creators to generate passive income. For example, a user may lease their land in prime locations to a company who wants to build a structure to advertise their brand name.

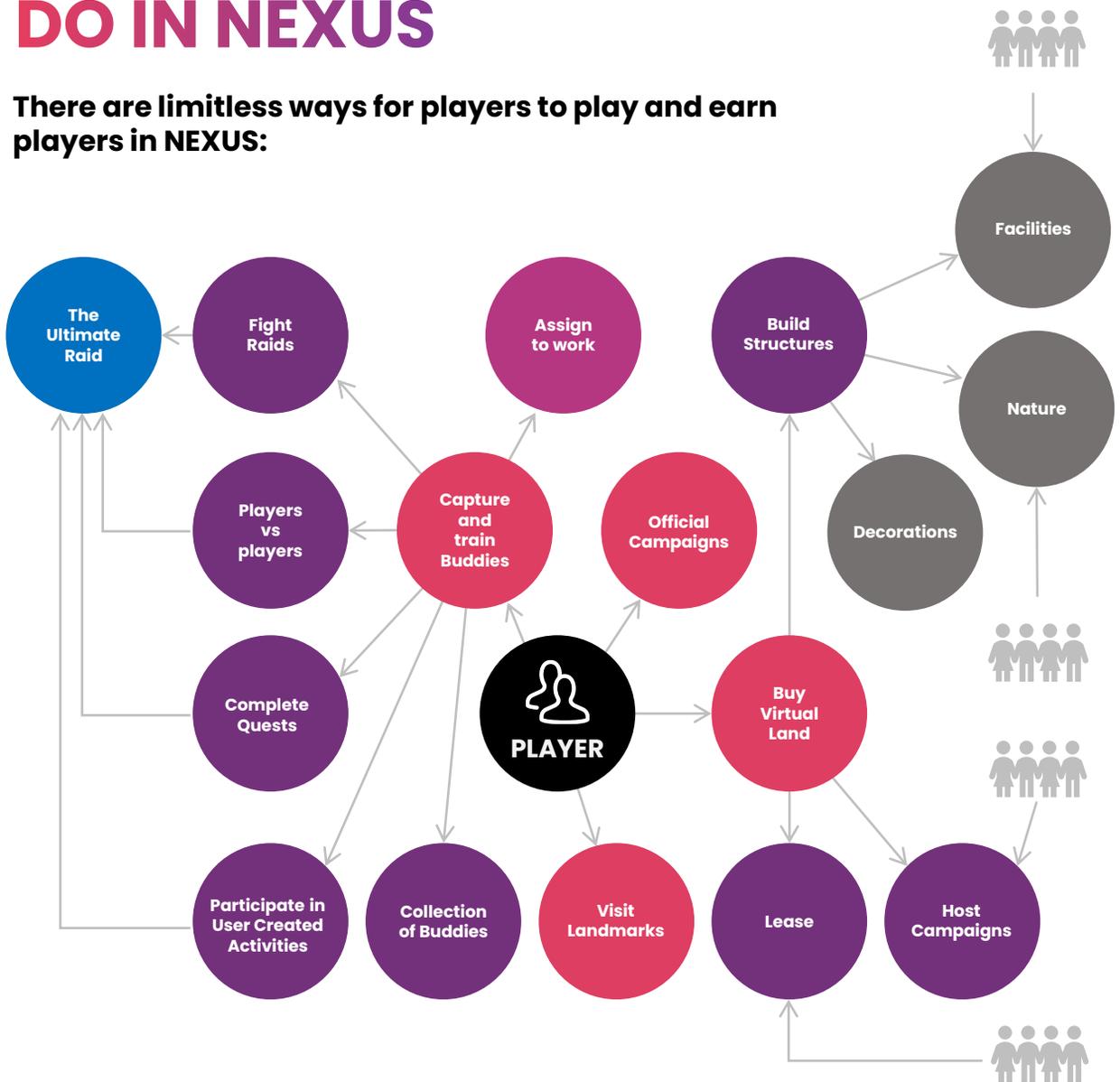
## **Host**

Owners can host campaigns, events and activities for other users to participate in, and which they can charge for in FYN. For example, an owner can host a raid campaign to attract other players and drive traffic to the location, or they can create a minigame with an attractive reward that requires FYN to participate.



## WHAT CAN PLAYERS DO IN NEXUS

There are limitless ways for players to play and earn players in NEXUS:



# What Can Players Do in NEXUS

## Capture and Train Buddies

Players can capture wildlife called buddies through the augmented reality lens in NEXUS where they can be kept, raised or sold. Each buddy is a digital representation of characters in the virtual world which can be purchased from the NEXUS marketplace. Each buddy is a non-fungible token. They are a collectible unit with attributes and properties.

Attributes of the buddies can improve over time while properties are predefined at the onset, which gives certain advantages over or disadvantages to others. **Buddies can be trained to participate in:**

### Quests

There are numerous quests in NEXUS. Some are official and some are created by other users. Quests can be as simple as finding treasure chests, or much more complex: for example, a NEXUS research society where FYN will be rewarded when players help capture certain buddies and submit them. Players will need help from their buddies to capture some tough-to-catch wildlife. The quests that give the most attractive rewards will have specific criteria that encourages users to initiate get-togethers with their friends and family.

### Raids

Raids are events where players come together to defeat a powerful monster. If players successfully defeat the monster, they get to keep earned rewards such as FYN or unique buddy characters. There are different tiers of difficulty for raids and they can be organized either by other users or by the company as official raids. Raids often appear around nature structures. Owners of the land where the raid takes place will earn a percentage of all rewards on the land. The amount of FYN earned is based on the amount of damage dealt to the monster. Therefore, forming a team with your friends and family will enhance the damage dealt, which will allow players to earn more FYN.

## What Can Players Do in NEXUS

### ***Player vs Player***

Players can initiate battles against nearby opponents. Player vs. player battles have a leaderboard. Only the best players will be invited to participate in the ultimate raid.

### ***User created activities***

There are activities, campaigns, quests and games created by players in NEXUS. These can range from using buddies to participate in 1v1 air hockey, 2v2 tennis, or raid battles. These activities are pre-set; a framework has already been provided for users to build upon and customize. It is up to creators to offer enough rewards to make it attractive for other players to participate, or to make it free of charge. To create an activity, it must be on land they own or lease.

### ***Assign to work***

Buddies can be assigned to train on their own free time which will enhance their stats and attributes over time.

### ***Collection of Buddies***

Players who capture a certain amount of the same kind of buddy will earn FYN tokens. This will encourage players to continuously look for and capture more buddies.

## What Can Players Do in NEXUS

### The Ultimate Raid

Every season, the best players in the leadership board worldwide will be invited to a centralized location to take part in the ultimate raid. The ultimate raid is the toughest monster of the year which requires everyone's effort to defeat within a specific amount of time. If players fail to defeat it during the given time, they will still earn FYN tokens. But if they manage to defeat the ultimate monster, they will be awarded unique non-fungible token assets that are attainable only in ultimate raids. These items give access to events, campaigns, items or even trips that are exclusively accessible only to these holders.

### Visit Landmarks

There will be physical landmarks where players can visit to check in and earn FYN tokens. These landmarks are usually arranged by merchant partners who want to drive traffic to their shop location. FYN tokens are purchased by merchant partners and rewarded to players who check in at the location.

### Official Campaigns

Players can participate in campaigns officiated by Affyn to earn attractive rewards. These rewards are usually of high value and require specific criteria that encourages players to initiate get-togethers with their friends and family.

**We want our users to have fun with their friends and family in the real world.** Thus, we created an ecosystem revolving around lifestyle where users can utilise their FYNs as follows:

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### Travel

Users may book our curated trips, which are filled with unique itineraries at exquisite hotels. Celebrities and influencers may sometimes also be engaged to join in some of these trips. These trips will be designed to provide memorable experiences at attractive prices purchasable only with FYN.

### Dining

Users may dine at one of our merchant partners where they can enjoy special benefits or privileges such as complimentary dessert when paid in FYN.

### Shopping

Users can enjoy special benefits or privileges when they shop at one of our merchant partners with FYN.

### Entertainment

Users can enjoy exclusive access, special benefits or privileges when they participate in entertainment activities at one of our merchant partners with FYN.

### Events

Official events organised by Affyn are exclusively for our users and tickets are purchasable only with FYN. These events can range from parties, concerts and retreats to “amazing run” kinds of events. Celebrities and influencers may sometimes be engaged to join in some of these events.

### Activities

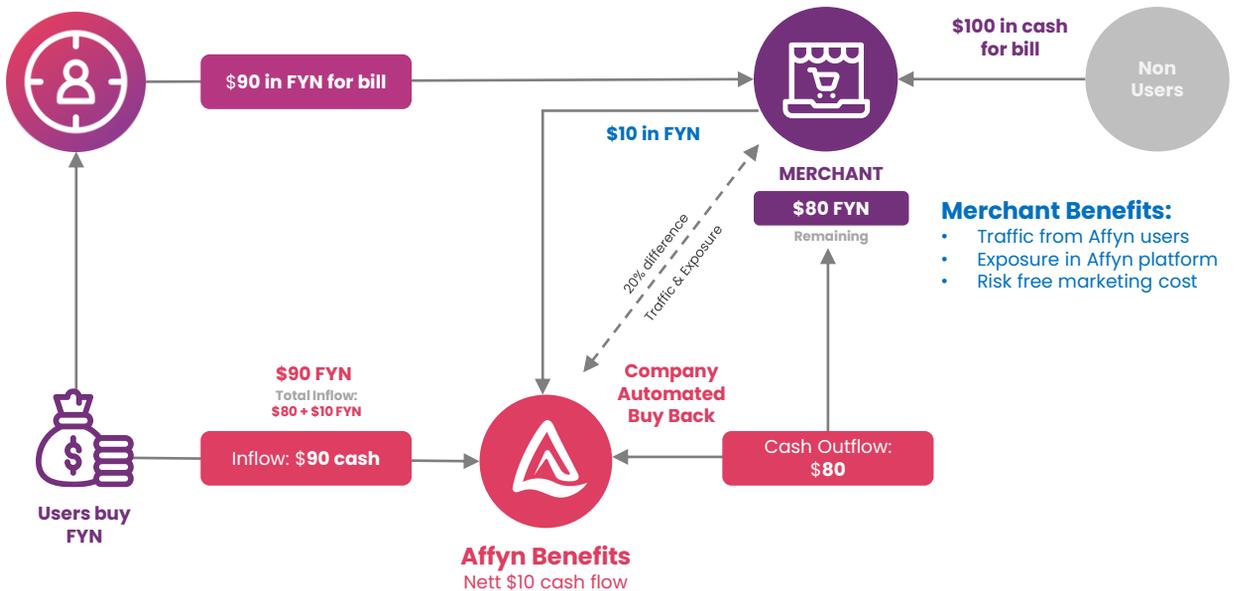
Exclusive activities organised by our merchant partners such as bowling, laser tag, arts and crafts, etc. These activities are designed to be fun, interactive and participable only with FYN.

## LIFESTYLE ECONOMIC FLOW

**Lifestyle economic flow describes the economic model that shows the flow of FYN through the lifestyle platform.**

Below is an illustrated example of how Affyn will incentivize various parties to generate a positive return:

**User Benefits**  
Pay lesser with FYN as compared to paying cash



In this economic flow, the key objective is to convince users that the economic benefits of purchasing FYN outweigh fiat. Therefore, either Affyn or a merchant has to offer some form of benefits (e.g., exclusive products or access purchasable only with FYN) to users to incentivize the purchase of FYN.

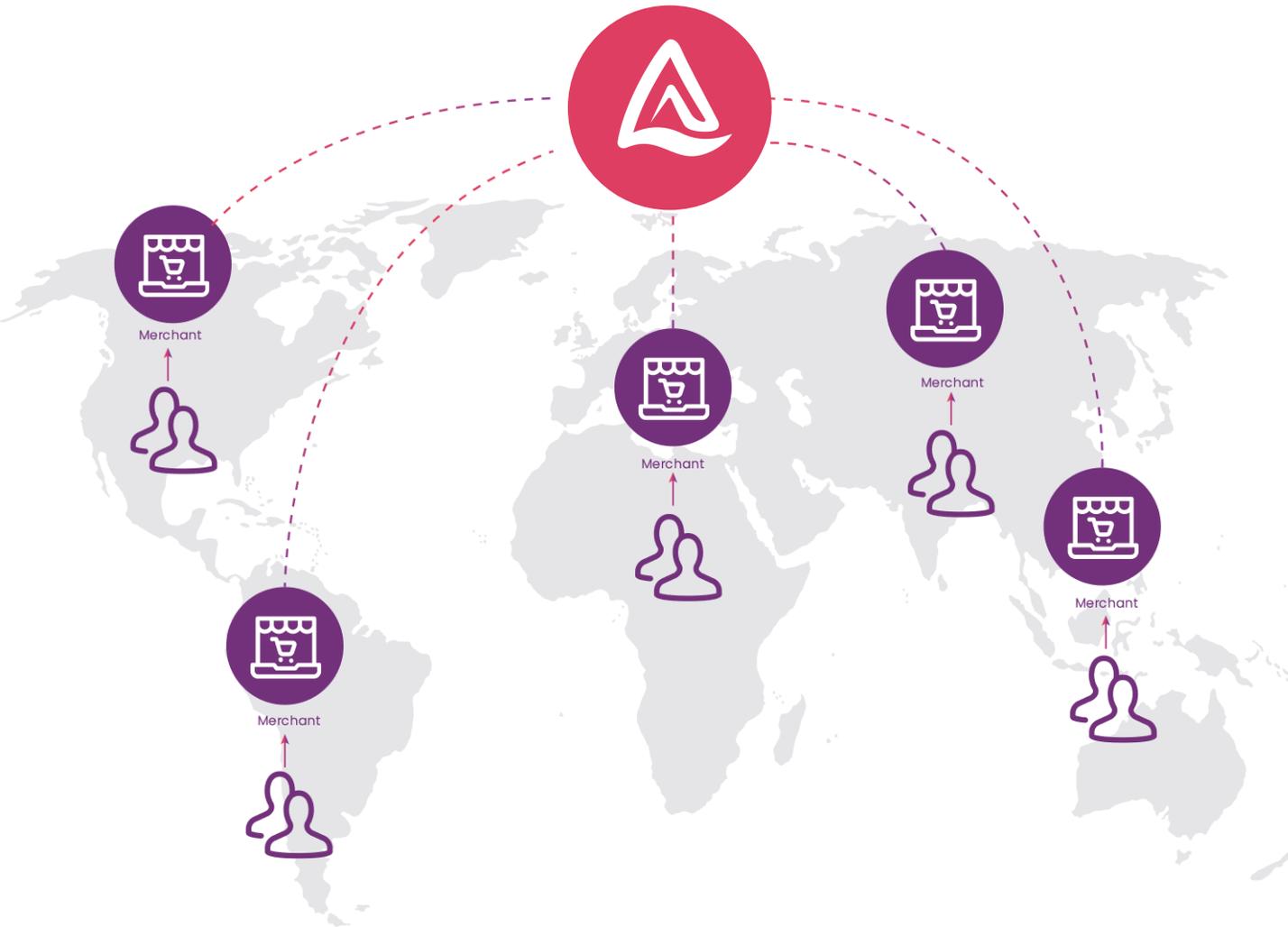
## LIFESTYLE MERCHANT INCENTIVES

**In other e-commerce platforms, merchants are often required to offer discounts on its goods or services without any monetary returns.**



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This creates an inequality for merchants since e-commerce platforms derive most benefits from such discounts by receiving commission without incurring any cost of inventories. **Affyn will balance the scale by allowing merchants that offer discounts on their goods or services to co-share revenue from transactions made by users in the ecosystem.** Apart from monetary incentives, merchants will receive some form of marketing benefits from the customer base and promotional activities in NEXUS.



By creating an inclusive environment for the merchant, it incentivizes merchants to offer discounts on their goods and services and to promote Affyn's brand. Users will also be incentivized to buy FYN to get discounted goods and services.

**At the same time, Affyn will receive a commission from the merchants for each transaction as payment for the use of platform to market the merchants' goods or services.**

# OTHER SERVICES



## Referral Program

When a user refers a friend through their unique referral link, both will be rewarded with FYNs. The FYNs are distributed to both parties when the new user qualifies for Ruby Tier.

## Loyalty Tiers

Affyn will introduce a loyalty programme to encourage users to spend FYN in the ecosystem or refer new users. This programme can also help to mitigate the risk of users holding on to FYN without performing any transactions. The loyalty programme consists of four loyalty tiers: Ruby, Gold, Platinum and Royalty. Users across each tier will receive more benefits and exclusive access including:

### Curated trips

Dedicated travel design team to create personalized holiday itineraries filled with fun and unique experiences.

### NEXUS special

Exclusive seasonal character, buddy or item to be used in NEXUS.

The full list of benefits and access will be refreshed and updated from time to time. Points are awarded to users for every FYN spent in the NEXUS or lifestyle platform. Users will also receive bonus earnings at higher loyalty tiers to level up faster. Users will be able to retain their Ruby and Gold loyalty tiers permanently once sufficient points are accumulated. However, users must continue to accumulate points for a specific period of time in order to maintain their Platinum and Royalty tiers.

## Subscription and Payment Services (Buy FYN Token)

Users can seamlessly subscribe monthly or purchase FYN using a credit or debit card that will be stored in their own digital wallet inside the app.

## Merchandise

Users may purchase in-house merchandise items using FYN

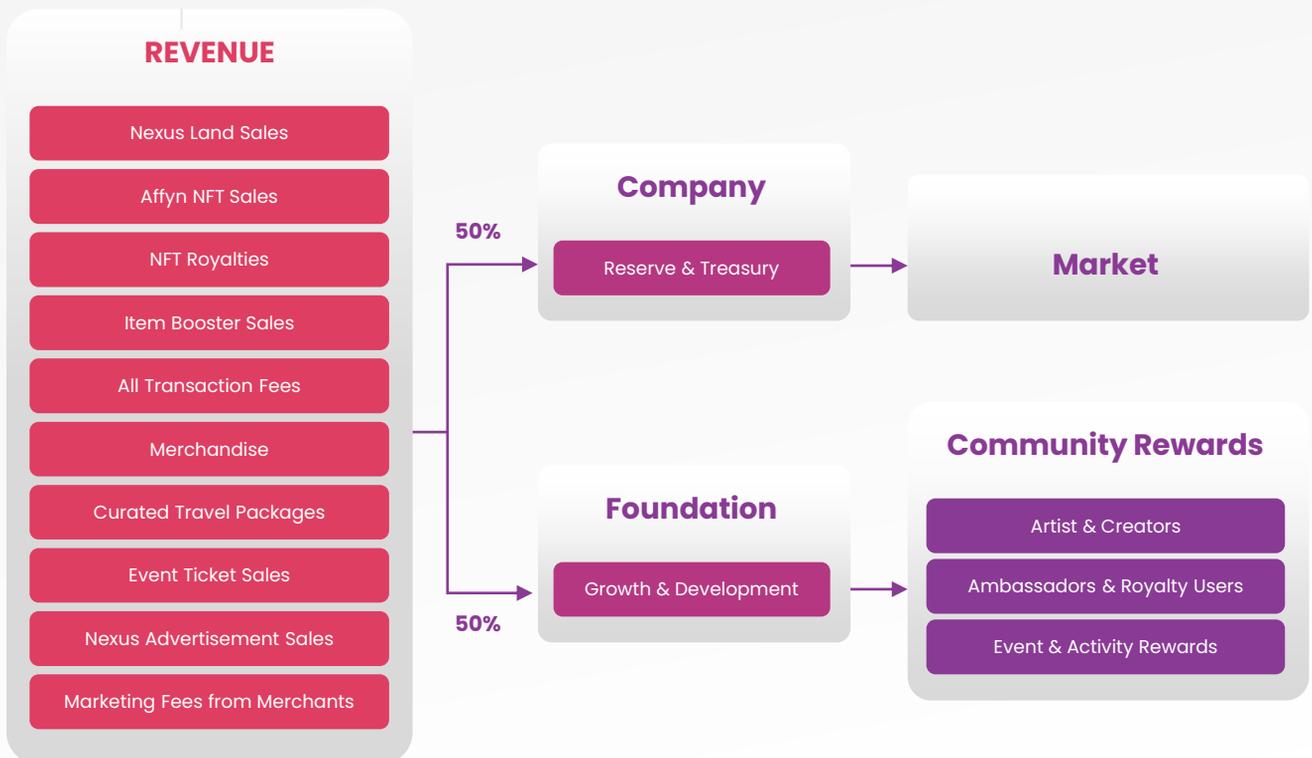
# BUSINESS & REVENUE MODEL



## FYN TOKEN REVENUE MODEL

All revenue earned in the form of FYN will be split into the ratio of 50-50; half will be allocated to the company's treasury for reserve and funding of operations, while the other half will be allocated to the company's foundation for the purpose of further growth and development of the ecosystem. The ratio will be kept flexible; allocation toward the company's reserve and treasury can go up to a maximum of 90% in order to ensure sustainability of the ecosystem.

### REVENUE FLOW OF FYN TOKEN



## FYN TOKEN REVENUE SOURCES

### **NEXUS Land Sales**

NFT Land in NEXUS which users can purchase from the company.

### **Affyn NFT Sales**

NFTs owned by Affyn which users purchase from the company.

### **NFT Royalties**

Profit share of royalty payments between creators and the company every time a copy of their work is purchased.

### **Item Boosters Sales**

Item boosters such as FYN and loyalty points earning multiplier which users purchase in NEXUS Shop.

### **All Transaction Fees**

Fees charged for all transactions within the Affyn ecosystem such as listing, transferring, buying, and selling etc.

### **Merchandises**

Merchandises such as t-shirts, mugs, and caps etc which users purchase from the company.

### **Curated Travel Packages**

Curated travel packages which users purchased from the company.

### **Event Ticket Sales**

Official event tickets which users purchased from the company.

### **NEXUS**

#### **Advertisements**

Fees charged for advertising in NEXUS by our users.

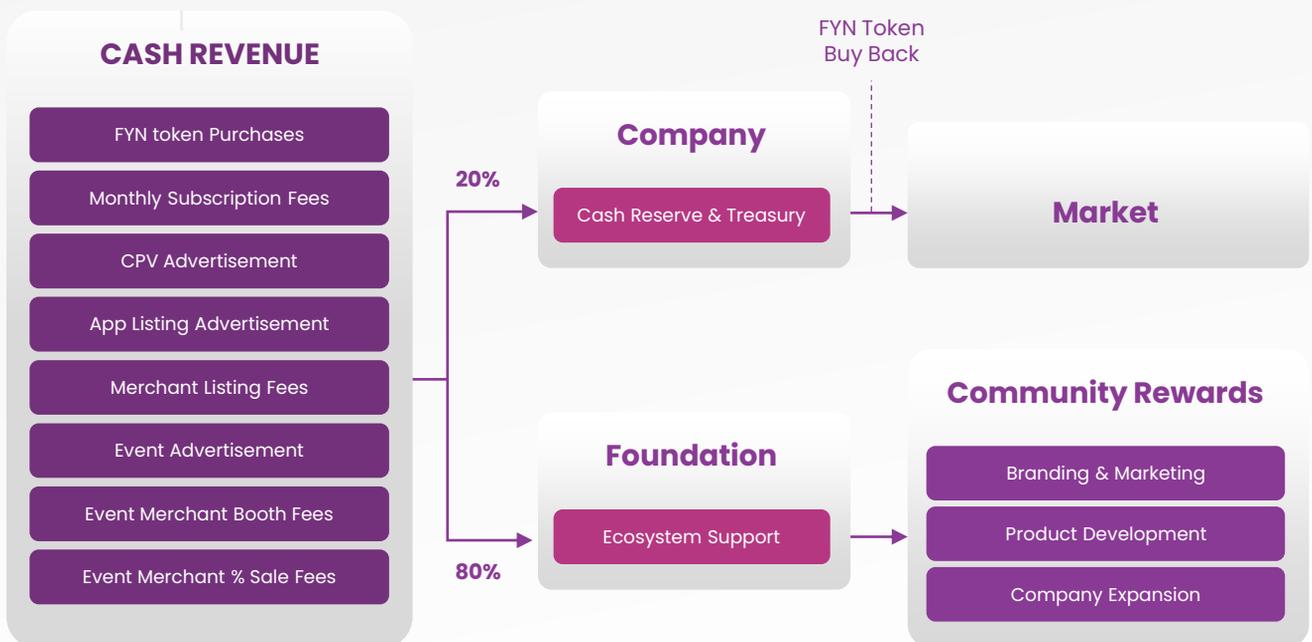
#### **Marketing Fees From Merchant**

Fees charged for marketing boosts by Affyn partner merchants.

## CASH REVENUE MODEL

All revenue in the form of fiat currency will be 20-80; 20 percent will be allocated to the company's treasury, where the company will use the money to buy back FYN from the market, while 80 percent will be allocated to the company's foundation for the purpose of further growth and development of the ecosystem.

### REVENUE FLOW OF CASH



## CASH REVENUE SOURCES

### **FYN Token Purchases**

FYN which users purchase directly from the app using credit/debit card.

### **Monthly Subscription Fees**

Subscription package which users purchase to enjoy extra benefits in Affyn.

### **CPV (Cost Per Visit) Advertisements**

Campaigns and events requested by advertisers to be organised in NEXUS to attract users to visit a specific physical location.

### **Paid Advertisements**

Advertisement videos, banners, and pictures requested by advertisers to be placed in Affyn.

### **Merchant Partnerships**

Fees charged to merchants when they sign up to be a partner merchant in Affyn.

### **Event Advertisements**

Fees charged to advertisers when they do sponsorships or advertisements in Affyn's official events.

### **Event Merchant Booth Fees**

Fees charged to merchants who setup booths during Affyn's official events.

### **Event Merchant Sales Fees**

A portion of all merchant sales made during Affyn's official events will go to the company.

# BENEFITS OUR USERS GAIN FROM USING AFFYN



## Fun & Entertainment

With limitless possibilities in NEXUS, such as access to unique vacations to exotic places and entertaining programmes to participate in, together with thousands of unique and interesting activities, we hope our users can create memorable moments together with their friends and family.

## Token Rewards

Users can collect FYN in multiple ways in NEXUS and our referral programme. There is no limit to how much they can collect and it is all based on their effort.

## Special Treatment

Users can enjoy special treatment, privileges, and sometimes exclusivity when they visit our merchant partners. Users with more FYN tokens will receive additional benefits and access to our special events and activities.

## Discover Your Community

Users will get to meet new people of similar interests and hobbies. Through all the events and activities in Affyn, users can create and join communities with shared interests and identities.

## Create Interaction Opportunities

Through our platform, users have a common topic to discuss. As many of our events and activities require users to be physically present at specific locations, they may encounter other users at the same location and build unexpected friendships.

## Fulfilment

We created thousands of unique and interesting activities from various categories, all to satisfy users looking to experience life to the fullest.

## Build Deeper Meaningful Connection

We believe that the first step to building a deeper meaningful connection is physical presence. Through our platform, we aim to encourage our users to initiate get-togethers with their friends and family to complete the activities together.

# USER ACQUISITION STRATEGY



**Developing a defined user acquisition strategy is important** for Affyn to be able to systematically attract and convert new users to the platform. Affyn will leverage the following user acquisition channels to acquire new users:

## Content Marketing

Affyn will proactively create new and exciting content on its social media to capture users' attention. Technical articles on the mechanics of the ecosystem will also be published from time to time to display Affyn's capability and knowledge in this field.

## Video Marketing

High quality trailers on NEXUS will be released to the public when new content is being added. Affyn will also hold "Ask Me Anything" video sessions to engage with the community. In addition, Affyn will also identify and reward community influencers to play and promote Affyn on their live streaming platforms.

## Users & Merchants Network

Users and merchants are entitled to referral rewards for referring new users to the ecosystem. In addition, merchants are incentivized to bring in users as they co-share revenue from transactions made by users in the ecosystem.

## Marketing campaigns

Marketing campaigns in the NEXUS and lifestyle platform will be introduced from time to time. An example would be an augmented reality campaign which users are required to complete with their friends and family. This will encourage users to enrol new users to the ecosystem. In addition, special privileges, benefits and products exclusive to our lifestyle platform will attract new users.

## Paid advertising

Affyn will buy advertising space on popular social media sites to promote the NEXUS and lifestyle platform. Affyn's official articles will also be published on international news sites.

# WHY BLOCKCHAIN?



## SECURITY

Security resonates as a top concern among consumers in this age where personal data is easily compromised. Blockchain allows consumers to exchange tokens for rewards without compromising their private data. In addition to keeping customers' data safe, it can also help minimize errors and fraud through smart contracts.

## REDUCING COST

Smart contracts remove the need for middlemen in many processes, thus decreasing both administrative and personnel costs.

## SPEED

In comparison to traditional financial services, blockchain also facilitates faster transactions by allowing P2P cross-border transfers with our tokens.

## TRANSPARENCY

Blockchain safeguards transparency by creating an unalterable record of transactions with end-to-end encryption. Each time a transaction is recorded on a blockchain, an audit trail is present. A blockchain token cannot be revoked, and its transaction ledger for public addresses is open to viewing. The issuing company cannot modify or add new tokens to the system, which means that consumers do not have to worry about their tokens being devalued before they can use them.

## NON-FUNGIBLE TOKENS

NFTs are digital assets that represent real world objects like art, music, in-game items and videos. Each has a digital signature that can only have one official owner at a time, and no one can modify the record of ownership or copy/paste a new NFT into existence. NFTs allow proven authenticity and verifiable digital scarcity for our users in our virtual world.

## SCARCITY

Scarcity has been incredibly difficult online as most online resources can be easily copied and distributed. This makes it very hard for digital artists to establish a monetized creative business and for collectors to value digital art. Blockchain allows digital assets to have verifiable scarcity and ownership that cannot be manipulated. With this in place, attaching value to digital assets becomes significantly easier, which opens doors to creating opportunities for digital artists.

## **We have chosen Polygon for our token generation event.**

### **What is Polygon?**

Polygon, previously known as MATIC, is a framework for building interconnected blockchain networks, combining the adaptability and scalability of alt chains with Ethereum's security, liquidity and interoperability.

### **Why Polygon?**

Being a Layer 2 solution, Polygon will benefit from Ethereum's security, dynamic ecosystem, and transparency. Users will still be able to track transactions and access data as they would via Ethereum. Polygon's future roadmap is very promising; it is becoming a multi-chain network, expanding on multiple blockchain scalability mechanisms, and is well on its way to becoming the Internet of blockchains. Some of the key benefits of Polygon include:

- Uses Proof of Stake ("PoS") which is more environmentally friendly
- Low gas fees
- High Transaction Speed at 65,000 TPS, maxed
- Surpassed Ethereum in active wallet addresses (As of 4<sup>th</sup> Oct 2021)
- Solved Scalability problems with PoS
- EVM compatible

Polygon combines the best of Ethereum and sovereign blockchains into a full-fledged multi-chain system. What is more relevant to developers is that Polygon solves pain points associated with blockchains, like high gas fees and slow speeds, all without sacrificing security. Building a metaverse on the Polygon network will eliminate transaction issues and smoothen the gaming experience for users.

## NEXUS



### Virtual Land

FYN can be used to purchase or lease virtual land in NEXUS. Buyers can make offers to owners to lease it on a daily, weekly or monthly basis. This virtual land has multiple monetization options and is mapped according to the real world. Therefore, prime locations that have high traffic are usually of higher value and demand.

### NFT Marketplace

FYN can be used to purchase or list NFT assets in the marketplace. These assets include character skins, wearables, collectibles and structures in NEXUS, and they can be integrated in NEXUS. When artists, creators and sellers want to list their NFTs in the marketplace, a listing fee is required, which can be paid in the form of FYN. Buyers can make a bid using FYN to purchase NFTs from sellers.

### NEXUS Shop

FYN can be used to purchase items such as weapons or earning boosters that help enhance users' advantages in NEXUS. Some items can be bought in bulk so that users can have the inventory to sell individually to other players at a higher margin in the form of FYN.

## NEXUS



### User Created Activities

FYN can be used to participate in games, campaigns, events and activities organised by other players within NEXUS that require a participation fee.

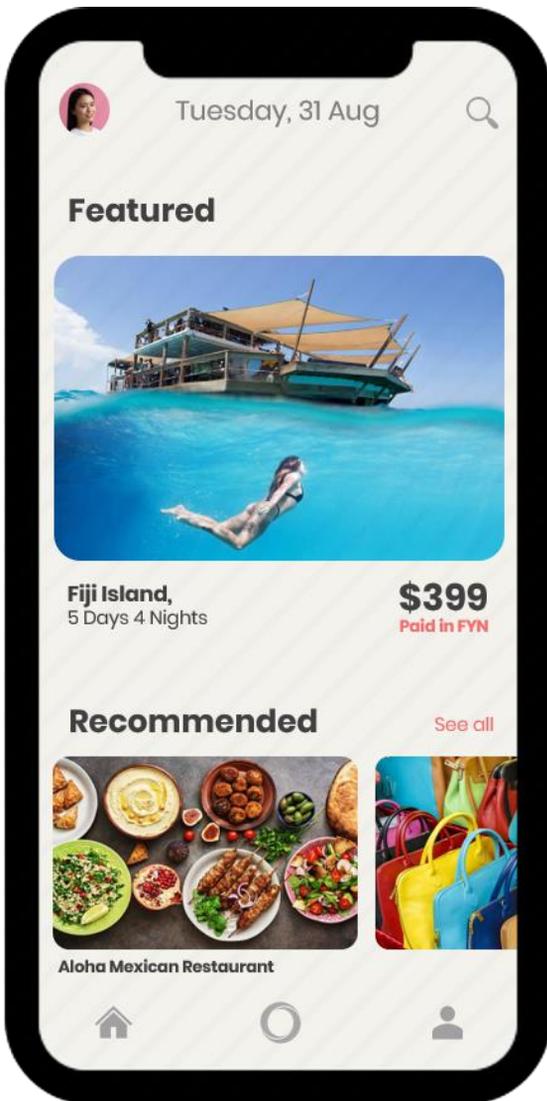
### NEXUS Advertisements

FYN can be used to set up advertisements in NEXUS. There are various ways for users to advertise, such as paying landowners to promote brand names or purchasing a specific amount of FYN and offering rewards to players who physically come to their set location to check in and earn.

### Virtual Events

FYN can be used to participate in virtual events in NEXUS organised either by Affyn or by other users.

## LIFESTYLE



### Curated Trips

FYN can be used to book curated trips within Affyn’s integrated ecosystem. Users can also use FYN to purchase these trips for their friends and family.

### Merchant Partners

FYN can be used to purchase and enjoy special privileges, exclusive access and benefits on products and services offered by our merchant partners.

### Lifestyle Activities

FYN can be used to participate in lifestyle activities that are organised and arranged by our merchant partners, for example, a laser tag session or wine tasting event.

### Official Live Events

FYN can be used to participate in official live events organised by the company. For example, if the company were to organise a live party event, FYN can be used to purchase drinks at the event.

## OTHERS

### **Affyn Merchandise**

FYN can be utilised to purchase Affyn merchandise, such as T-shirts, caps and more. These items can be purchased online or at one of our official live events.

### **Loyalty Tiering**

FYNs spent contribute toward the amount of loyalty points accumulated, which help users to advance in the tiering system so as to enjoy special benefits.

# FACTORS THAT DRIVE THE VALUE AND DEMAND OF FYN



## **NEXUS Related**

Within NEXUS, FYN serves as the dominant exchange unit for all key transactions. FYN is required when users want to purchase virtual land, NFTs from the marketplace, items from the NEXUS shop, advertisements, and tickets to official NEXUS events and user-created activities in NEXUS.

## **Lifestyle Related**

When users want to purchase curated trips, enjoy benefits from merchant partners, and participate in Affyn official events, FYN is required. For example, curated trips to exotic places and quality 4-5 star hotels are organised by the company; these trips will be offered to users at attractive prices with little to no profit margin to attract non-Affyn users to the platform. Since FYN is required to go on these trips, they will also buy FYN. The more attractive these trips are, the more new users will join and purchase FYN tokens.

## **Loyalty Tier**

As users want to gain more benefits, such as increased earnings, they are encouraged to spend FYN. The more FYN users are spending, the stronger and healthier the economy of the Affyn ecosystem is.

## **Maintaining Royalty**

As Royalty Tier has the most exclusive benefits and recognition, it encourages the largest wallet holders to spend. Because it has a dynamic system of remaining in the top 1%, not only will it discourage complacency, but it will also generate spending competition among these large wallet holders. When large wallet holders are spending, it reduces their hoarding of tokens and minimizes selling pressure.



## **Referral System**

A referral system encourages existing users and even merchants to bring in new users to Affyn. The more new users come in, the more we introduce new money into the ecosystem.

## **Limited Supply**

With a maximum supply of 1 billion FYN, there won't be an inflationary issue, as there will be no more tokens minted.

## **Company Buy Backs**

A portion of cash revenue will be used for token buybacks from the secondary market. This reduces the circulating supply in the market and enhances users' confidence in the value of the tokens.

## **Subscription**

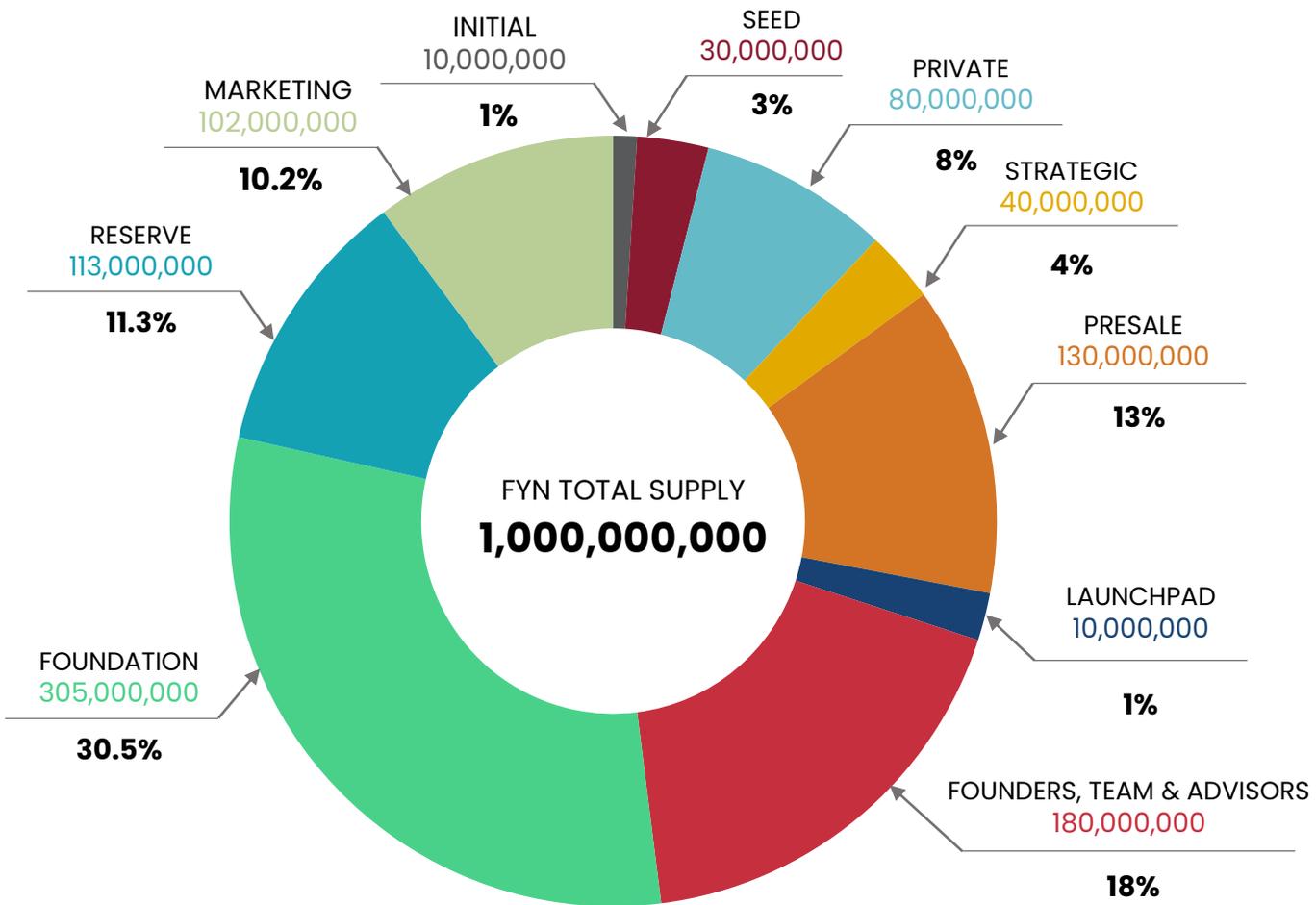
When users want to enjoy the benefits of subscription, they have to pay a monthly subscription fee. As our userbase grows, our monthly stable income also increases. A portion of this cash revenue will be directed to buying back FYN from secondary markets.

# TOKENOMICS



## FYN TOKEN BASIC INFORMATION

**Token Name** : Affyn  
**Token Ticker** : FYN  
**Token Total Supply** : 1,000,000,000



# TOKENOMICS



Category	% <sup>1</sup>	Price	Notes
<b>Initial</b>	1%	\$0.02	An initial \$200K was raised to help kickstart the project. 10 days locked, 1% unlocked daily after
<b>Seed</b>	3%	\$0.03	18 months vesting with 6 months cliff
<b>Private</b>	8%	\$0.05	18 months vesting with 6 months cliff
<b>Strategic</b>	4%	\$0.06	18 months vesting with 6 months cliff
<b>Presale</b>	13%	\$0.08	10 days locked, 6 months vesting
<b>Launchpad</b>	1%	\$0.14	10% unlocked on TGE, 10 days locked, 1% unlocked daily after
<b>Founders, Team &amp; Advisors</b>	18%		4 years vesting with 12 months cliff
<b>Foundation</b>	30.5%		Allocated to the foundation which will be used for the growth and development of the community and ecosystem
<b>Company Reserve</b>	11.3%		Allocated to the company reserve where it is only activated for extraordinary occurrences
<b>Marketing</b>	10.2%		Allocated for marketing

**MARKETCAP AT TGE<sup>2</sup>**  
**\$140,000**

<sup>1</sup>Actual % allocation may be rounded to the nearest percentage point.  
<sup>2</sup>Excluding DEX liquidity and marketing



## Q4 2020

- Team formation
- Idea analysis & initiation
- Market fit research

## Q1 2021

- Development of project plan
- Capital structure and strategy planning
- Design and technical specifications initiation

## Q2 2021

- Development of project concept
- Creation of whitepaper
- Design of website

## Q3 2021

- Legal Counsel
- Token creation
- Smart contract creation
- Marketing agency engagement



## Q4 – Q1 2021/2022

- Design and technical specifications initiation – Initial Phase
  - **NEXUS (Virtual world) services**
    - Storyboard development, design and architecture documentation
  - **Lifestyle (Real world) services**
    - Design and architecture documentation
- Fund raising process
- Security audit checks
- Mass marketing campaign (e.g. engaging influencers)
- Affyn trailer video
- Official FYN token listing
- NEXUS gameplay teaser



## Q2 – Q3 2022

- Development – Alpha Phase
  - **NEXUS (Virtual world) services**
    - Development of NEXUS world with primary layout
    - Development of NFT marketplace
    - Development of 3D animation (e.g. buddies, characters)
  - **Lifestyle (Real world) services**
    - Development of products & services feature
- Pre-sale of virtual land accepting FYN
- Security audit checks
- Brand awareness marketing
- Fund grants for artists and creators to produce NFTs on Affyn
- Target to list on more exchanges



## Q4 – Q1 2022/2023

- Development – Beta Phase 1.0
  - **NEXUS (Virtual world) services**
    - Development of NEXUS world with enhanced features
    - Development of 3D animation – expanded
    - Development of augmented reality
    - Functional NFT marketplace with Affyn/user NFT listing enabled
  - **Lifestyle (Real world) services**
    - Functional products & services feature
    - Collaboration and partnerships with B2B merchants
- Security audit checks
- Brand awareness marketing
- Host campaigns and contests for NFT designs
- Target to list on reputable exchanges



## Q2 – Q3 2023

- Development – Beta Phase 2.0
  - **NEXUS (Virtual world) services**
    - Development of NEXUS world with enhanced features
    - Development of 3D animation – expanded
    - Functional earn and reward features
    - Functional NEXUS shop for reward booster, in-game items and etc.
  - **Lifestyle (Real world) services**
    - Special events, parties and activities
    - Partnership with B2B merchants and partners
    - Subscription model implementation
- Security audit checks
- Brand awareness marketing



## Q4 – Q1 2023/2024 onwards

- Development
  - **NEXUS (Virtual world) services**
    - Functional NEXUS world with 3D animation
    - B2B advertisement services enabled
  - **Lifestyle (Real world) services**
    - Expanded use cases for FYN tokens
    - Collaboration with B2B merchants and partners for merchant listing and advertising
- Security audit checks
- Brand awareness marketing
- Target to list on more reputable exchanges



# TEAM



**Lucaz Lee** | *Founder, Chief Executive Officer*

Lucaz has nine years' experience leading international teams and expanding merchant partnerships in the lifestyle industry. He was in the core leadership team that helped a travel and lifestyle company launch and penetrate the Asian market, where it went from US\$91m to US\$926.6m in annual revenue within 4 years. Lucaz left the company in early 2018 during its prime to help launch and lead a predictive genomics startup, bringing personal genetics to consumers worldwide. The company went from zero to USD\$20m revenue in under 2 years before its successful acquisition by a NASDAQ-listed company. Lucaz was exposed to blockchain and crypto in 2016, and the following year he went neck deep and has been actively involved in the space ever since.



**Christina Yip** | *Chief Marketing Officer*

Having led and transformed fintech and blockchain companies across Asia since 2015, Christina is a brilliant and accomplished chief marketing strategist. Her impressive track record includes accelerated growth in startups, ICO structuring, and leading marketing initiatives in various blockchain consultancy firms that worked with more than 200 blockchain projects, including Chainlink, Elrond, EOS, VeChain, NEO, Harmony and Zilliqa. She is an expert in building effective distribution channels, forming strategic partnerships, and delivering high impact advertising for customer acquisition. She is also a UK legally trained solicitor.

**Franklin Chuah** | *Chief Technology Officer*

After being awarded top ten in the prestigious Microsoft Imagine Cup for two consecutive years as well as one of the top graduates in his information technology cohort, Franklin went on to take up a leadership role in the military engineering field, where he managed more than 50 personnel. His exposure to blockchain in early 2017 inspired him to believe that it is the next wave of technological innovation. He decided to pursue a path in entrepreneurship, adopting blockchain technology to create a world that enriches people's lives.

**Dennis Wan** | *Chief Development Officer*

Known for his nearly two decades of experience in games for consoles and mobile platforms, Dennis is a veteran senior producer and blockchain advocate. He has worked at Konami, Bushiroad and Gumi, where he spearheaded the development of games collaboratively with Nintendo, Square-Enix and Disney. His key portfolio includes Final Fantasy Brave Exvius, Big Hero 6: Bot Fight and Vanguard ZERO.



**Janice Shan Koh** | *Director of Strategic Partnerships*

Janice has 29 years of experience in developing, leading and executing strategic imperatives such as planned rapid expansion, operational infrastructure and market penetration strategy. She has successfully launched many campaigns for brands like Yakult and Yeo Hiap Seng, as well as brands and sub-brands under Unilever: Lipton, Lux, Dove, Organics, Walls, and Pond's.



**Tammie Chew** | *Director of Public Relations*

Tammie has been in the media industry for more than 12 years and has specialized in PR and marketing since 2016. She has done many forms of online campaigns for SMEs and MNCs. Some of the brands she has worked with include MaxFactor, Zhiyun, CircleDNA, FILA and Sentosa. Tammie is also an award-nominated actress, thanks to her television role on Mediacorp Suria, which had the highest viewership in 12 years and ran for three seasons.

**Zac Chen** | *Vice President of Operations*

A gaming aficionado, Zac was a prominent figure during Singapore's early e-sports scene and represented both Singapore and South-East Asia at a national and regional level. Since discovering his passion for blockchain and crypto in 2017, he has been involved in community management for several projects. A believer in the future of NFT games, Zac also has profound knowledge of both the gaming and cryptocurrency industries.

**Alvin Chia** | *Growth Analyst*

As deputy commander of Singapore Armed Forces' ammunition depot, Alvin provided strategic structure and vision to safeguard the integrity of Singapore's airspace. He then pursued a career in entrepreneurship after his five-year tour, where he helped design the strategic growth of a team of more than 40 before the company was acquired by a listed company.



**Calvin Tee** | *Game Director*

Calvin was awarded 1st place out of 800 game submissions for the RPG category in the Indie Game Maker Contest in 2014. With a team of game developers under his guidance and leadership, he aspires to become the top game director in the world.



**Lim Zi Sheng** | *Blockchain / Game Developer*

Specializing in software and server development, Zi Sheng has contributed to developing AR/VR/XR applications and full stack applications, and was the sole programmer at Infinito Games. He was also the gold award winner at Jilin International Game Jam in China in 2017.



**Carlton Tee** | *3D Animator*

Carlton is a 3D animator with six years of experience. He is also one of three animators who curated a cut of Godzilla vs. Kong that has generated more than 1.8 million views on YouTube.



**James Lee** | *Strategic Advisor*

James Lee has extensive experience in sales and marketing in the lifestyle industry over the past 14 years. He has built businesses from a few hundred thousand dollars in revenue to over a few hundred million dollars in sales worldwide, with more than a million consumers globally. James has also spoken on large international stages with more than 150,000 audiences in total and published a book titled “Flip Your Switch To Be Rich” in 2014. He was awarded the founder’s award in two different companies that he represented in 2012 and 2019.



**Raymond Png** | *Business Advisor*

Raymond is the recipient of multiple awards for entrepreneurship, both locally and internationally, from private and government bodies. He is the Chief Business Advisor for A&A Beacon Capital and Steigen Capital Market, which is one of the partners of A&A Digital Asset Management Service Centre, and have cooperated with Singapore A&A Blockchain Technology Innovation Pte Ltd to build a new blockchain ecosystem, with operating approvals and exemptions from the Monetary Authority of Singapore (MAS).

**Maximilian Dier** | *Blockchain Strategic Advisor*

Sourced \$100+ million in early stage fundraising bringing to market and launching the top crypto projects of 2021 as launchpad coordinator for Mantra Dao and GameStation. He was handpicked by the Atom Foundation to manage PDO Finance, a decentralized post initial dex offering fundraising solution akin to a traditional series A. Max is well known in the Cryptoverse as an honest and hard-working friend that Metaverse and Gaming projects can rely on for advising, like Monsta Infinite, Scotty Beam, Cryptopolis and many more.

**Kelvin Woo** | *Strategic Development Advisor*

A physician-scientist at one of the top 5 research university hospitals in the United States, Kelvin specializes in Pediatric Cardiology and is concurrently studying potential treatments to a lung disease affecting premature babies. Since entering crypto in 2016, he has built an extensive network of partners with reach to a comprehensive set of resources. He has co-edited several white papers and pitchdecks and has written over two hundred announcements for several projects. He has also been the chief editor for a top crypto newsletter since 2018. Kelvin's background in medicine and biomedical research gives him a unique insight into crypto, one that has cemented a highly-successful investing track record. He is co-founder of Federated Ventures and has accelerated the growth of many early stage projects. He specializes in optimizing tokenomics and go-to-market strategies. He has served as advisor to over 10 projects with over \$100 million combined raise, including projects such as 5IRE Chain, Panther Protocol and Altered State Machine amongst others.



**Carney Mak** | *Strategic Advisor*

Carney Mak is currently holding the position as Head of Investment – Fintech in FXHB Asset Management and a Commercial Director role in a Fintech Company – Mitrade. Carney was also part of the Digital Currency Subcommittee at (ACCESS) Association of Crypto Currency Enterprise and Startups Singapore – which is the main representative body for cryptocurrency businesses in Singapore with the local government and served as a board member for Singapore Fintech Association (SFA) and Blockchain Association of Singapore (BAS). He often volunteers to be guest lecturer to facilitate payment modules for Singapore FinTech Association (SFA), as well as speaking on topics related to Fintech, Payments and Blockchain at international events, polytechnics and universities



**Edouard** | *Strategic Expansion Advisor (Europe)*

Edward is currently a deputy director of a Swiss bank. He is also an investor and crypto advisor for project such as Portal Finance, Investdex.io, Space Y 2025, Netvrk and many more. His strength is in expansion and helping projects build connections in the European Market. He is also developing his own crypto project with 2 famous music producers, and have already onboarded many famous artists which will begin in 2022.

**Terence Tan** | *Digital Marketing Advisor*

Terence is a Digital Entrepreneur, Business Investor, International Speaker, Coach and Mentor. He has consulted for and devised profitable business strategies for a very diverse group of client companies including Social Marketing Companies, Cryptocurrency exchanges, Forex Brokerages, Financial Institutions, Seminar and Event Organiser and E-Learning Companies in the areas of Marketing, Business Development and Fund-raising and has been instrumental in multiple successful Fund-raising projects. He is regularly invited to speak on Sales and Digital Marketing and has spoken in multiple large-scale conferences in USA, South America, UK, Australia, Africa, India, Taiwan, Indonesia, Cambodia, Malaysia, Singapore and many more countries.

**Ian Sanchez** | *Strategic Operations Advisor (Philippines)*

Ian Sanchez is the co-founder of the Philippines (PH) largest B2B online marketplace. He is also a founding team of PH's premiere digital foundry (a.k.a. startup studio) backed by one of the largest conglomerates in the PH. He is a serial venture builder--a passionate advocate of "startups are a positive catalyst of Philippine economy". He generously spends his time working with founders to maximize their ability to execute, shape winning strategies, step-up to the next level. He is an angel and advisor to many startups with aspirations of making it big in the Philippines. He actively invests and advises web3 startups that have Philippines in their roadmap.



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