



### **FEE-FAIR / CARBON NEUTRAL** MARKETPLACE AND DELIVERY ON POLYGON BLOCKCHAIN

### hopprfy.com



### What is Hopprfy?

We eliminate the problems prevalent in third party marketplaces.

Hopprfy is an enterprise-level platform and set of services that fully streamlines transactions between businesses, couriers, and consumers.



#### Summary

#### Shopping in 2021 - Fees, Fees, Fees

The Problems with Existing Third Party Marketplaces	04
Marketplaces Monopolise the Transaction Value	04
Limited Growth and Limited Roles	05
lopprfy's Vision	07
Why Choose Hopprfy?	08
Reach Customers Directly With Hopprfy	08
Fees and The Token Pool	09
Businesses Use Customer Data On Their Own Terms	10
Hopprfy Provides the Tools and Businesses Stay In Cor	ntrol 10
Optimal Transaction Value	10
The Transaction Trifecta	11
A Carbon Neutral Platform	12
Hopprfy Integrations	12
lopprfy's Available Market	13
Retailers	14
The Gig Economy	15
Social Media And Influencers	15
Drivers	16
Pharma and Medical	16

03

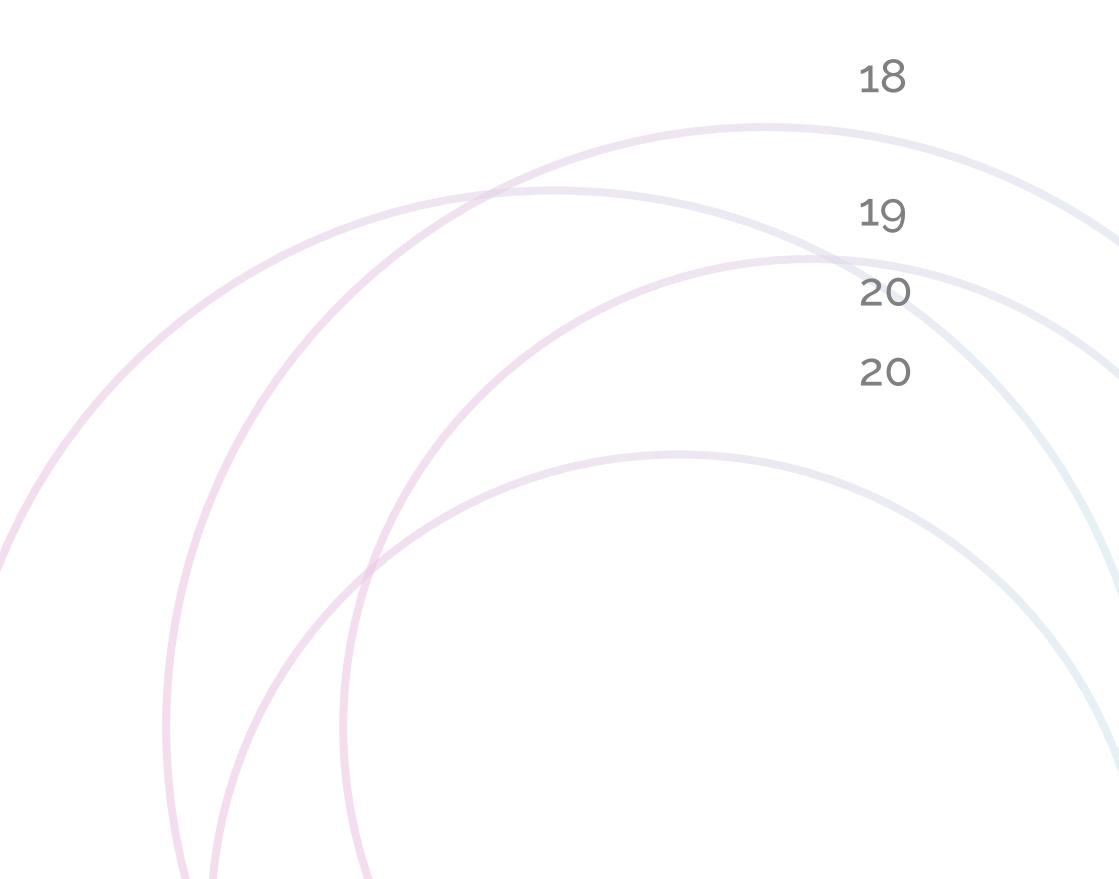
17

Second and Third World Economies - Emerging Markets

#### The Hopprfy Platform

Hopprfy's Software And Services Abstractions and Networks

Hopprfy Features



Fee Fair Marketplace	21
Instant White Label	21
Automated Last Mile Delivery And Beyond	21
The Hopprfy Blockchain	22
Inflation Pool Charity Donations	23
Per Network Token Staking	23
Transaction Rewards	23
Review and Repudiatory	23
Transparent Transactions	23
Inflation Maintenance	24
NFTs - Digital Licenses and Subscriptions	24

The Hopprfy Team	
------------------	--

Say Hello To The Hopprfy Management Team

#### The Hopprfy Token

...But Is There Really A Use Case? 29

- Why Ethereum / Polygon?
- Polygon Architechture
- Tokenomics
- Roadmap

#### Legal Disclaimer

25

26



### Summary

Hopprfy empowers all types of businesses, entrepreneurs and delivery drivers with a fully optimised suite of IT tools that seamlessly both enriches and automates their processes. It additionally offers complete transparency over customer relationships - helping our users to expand their business on every front.



Hopprfy is the real-time delivery ecosystem and tool-set for all goods and services... it helps you save precious time, and do more for your business and consumers - with less effort.

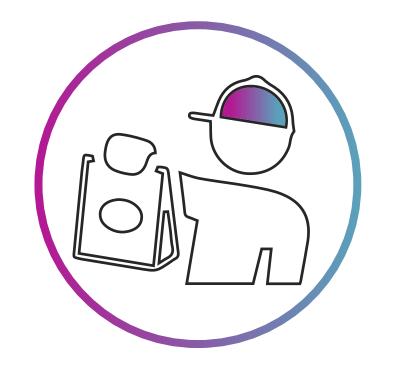
#### **Full** Ownership

With its successful London UK pilot underway and showing extremely positive results, Hopprfy is a business with a clear trajectory from inception. Why? It's because our platform solves major client problems in the current marketplace.



#### **Anywhere Globally**

If a consumer orders a delivery from an existing third-party marketplace; Deliveroo, Uber Eats, or Just Eat, that business often operates at a loss thanks to commissions at an average of 30% of total order value, rising as high as 40%. Couriers also lose a large portion of the delivery fee (40%). The identical scenario is reflected in any product delivery made through a third-party marketplace, such as eBay and Amazon.



#### Businesses are deprived of a large revenue increment on every sale and have full burden for order-chain fulfillment - despite being awarded zero benefit of owning customer relationships. This removes any repeat order potential and gives the operating platform (Amazon, Uber Eats) all the leverage and the majority of scalable value.

#### **Instant Drivers**

Hopprfy is disrupting that by ensuring the best possible transaction for all parties - where businesses and delivery drivers optimise profits, increase revenue streams and lower costs for consumers. Hopprfy supports businesses in every industry - from consumer electronics to restaurants, and every type of high-street vendor (from chemists to florists) and e Commerce service, including last-mile, mid-range, and all other types of delivery services.

When a business uses Hopprfy, they get access to a delivery network platform that works anywhere in the world, with visibility of all customers, inventory and orders in one place. Users get an 'out the box' end to end delivery app and network including, email, sms, push notifications and cross selling across brands / special offers at no extra cost.

Not only that, but they reduce their current commission costs by as much as 8 times. Hopprfy helps businesses make sure they never lose 20%-40% of their sales revenues in commission ever again.

Hopprfy is better for drivers, too. Drivers can also work as stores simultaneously, and get to keep 100% of the delivery fee plus 100% of driver tip. They don't pay a penny to Hopprfy.

With the Hopprfy token's value now propagating throughout the entire Hopprfy ecosystem, we're ready to push forward to the next level..

#### **Hop(e) For The Future:**

We will create an infrastructure-less, worldwide, carbon neutral platform where every business, courier, and customer benefits from a fully-optimised transaction model.



02

### Shopping in 2021 fees, fees, fees

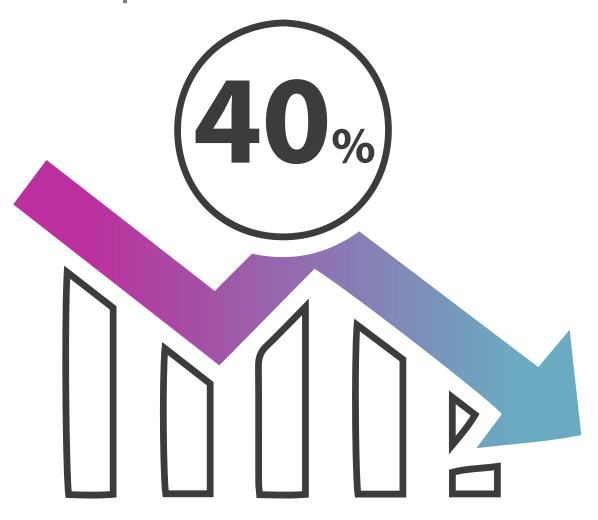
With mass adoption of digital lifestyles, media and the Internet it has never been easier for customers to order...and that has only been accelerated by COVID-19; as more people than ever before rely on online shopping for food, entertainment, and just about everything else. necessary to maintain our quality of life.

Just a few taps on one of your many mobile devices, and there are scores or potentially

hundreds of options from which to choose. Third-party intermediary services appeared to have solved this problem; they offered one unified pool where consumers can browse, compare and purchase the product or service they wish to obtain.

Unfortunately, businesses and services relinquish 40% in fees in the process.

Businesses have learned to depend on the orders from third-party platforms while sacrificing their own top line revenue and brand prestige



... because the obscene commission fees are skimmed off the top of the transaction revenue before ever becoming visible to them. This scenario leaves businesses trapped in an impossible cycle, constantly handing over their profit on every transaction just to generate

volume

In order to compensate for this reduced revenue, most businesses begin increasing prices, a cost that is shackled to the customer. This discourages ordering, and results in a potential loss of business which once again lowers profit.

How then, to escape this ouroboros sequence?

#### The Problems with Existing Third Party Marketplaces

The prevailing issues with services like Deliveroo, Uber Eats, Just Eat etc are:

- Lofty fees and charges 1.
- 2. No control over the things that matter (customer relationships, fee structures)
- No easy unified access to business grade tools to assist in with growth 3.

Single role' for users with no overall top-level ownership (either a customer, courier) or vendor), and an 'owner' role simply does not exist.

#### **Marketplaces Monopolise the Transaction Value**

During the 2020 pandemic, as businesses begged for rebates to protect from the damaging effects of 30-35% commissions, allegations of 'monopoly' were widespread, with little to no effect.

These commission fees were doing real damage to real lives.

Alongside charging sky high fees, third-party marketplaces fully control customer data and customer relationships. If a restaurant wishes to run a marketing campaign with Deliveroo they are forced to pay for it, destroying any remnants of what may be left of their bottom line

The same is true of the vast majority of third-party platforms that allow you to advertise. All this further inhibits the ability of businesses to retain loyalty, grow customers and optimise

end-to-end customer value.

Intermediary platforms own the data and the orders, and businesses are simply utilised for fulfillment. Also, what happens if something goes wrong with the order? The vendor is on the hook for damages. This dispersion of goals and incentives creates poor relationships, bad service and unhappy consumers.

We visualise a better, fairer way to do business - the Hopprfy way.

#### Limited Growth and Limited Roles

The current tools provided by online third party marketplace platforms are limited in what they can offer, and hit a wall once a business grows to a certain size. What does not stop increasing however, is the amount of money charged to users to maintain these advertising

infrastructures - without ever leveraging the full value available to that business.

Currently there is no hybridisation of roles on third party marketplaces. A courier is only ever a courier, a vendor is only ever a vendor at a single site, the whole flow is incredibly static and without any kind of value-adding flow state.

Hopprfy creates a new role - and invites everyone to become a 'network owner' and enable other users to buy, sell and deliver for you.

Hopprfy also encourages drivers to be vendors, allows vendors to move their stores around, and encourages simultaneous buying, sending and selling. Finally, there is a tool that puts the power back into the hands of the user - and allows those users to get paid multiple times for the same transaction. You can sell under several different brand names at a single site, or buy, send a package (using our courier features) and retail your own items - and best of all, you can do all these things at once!

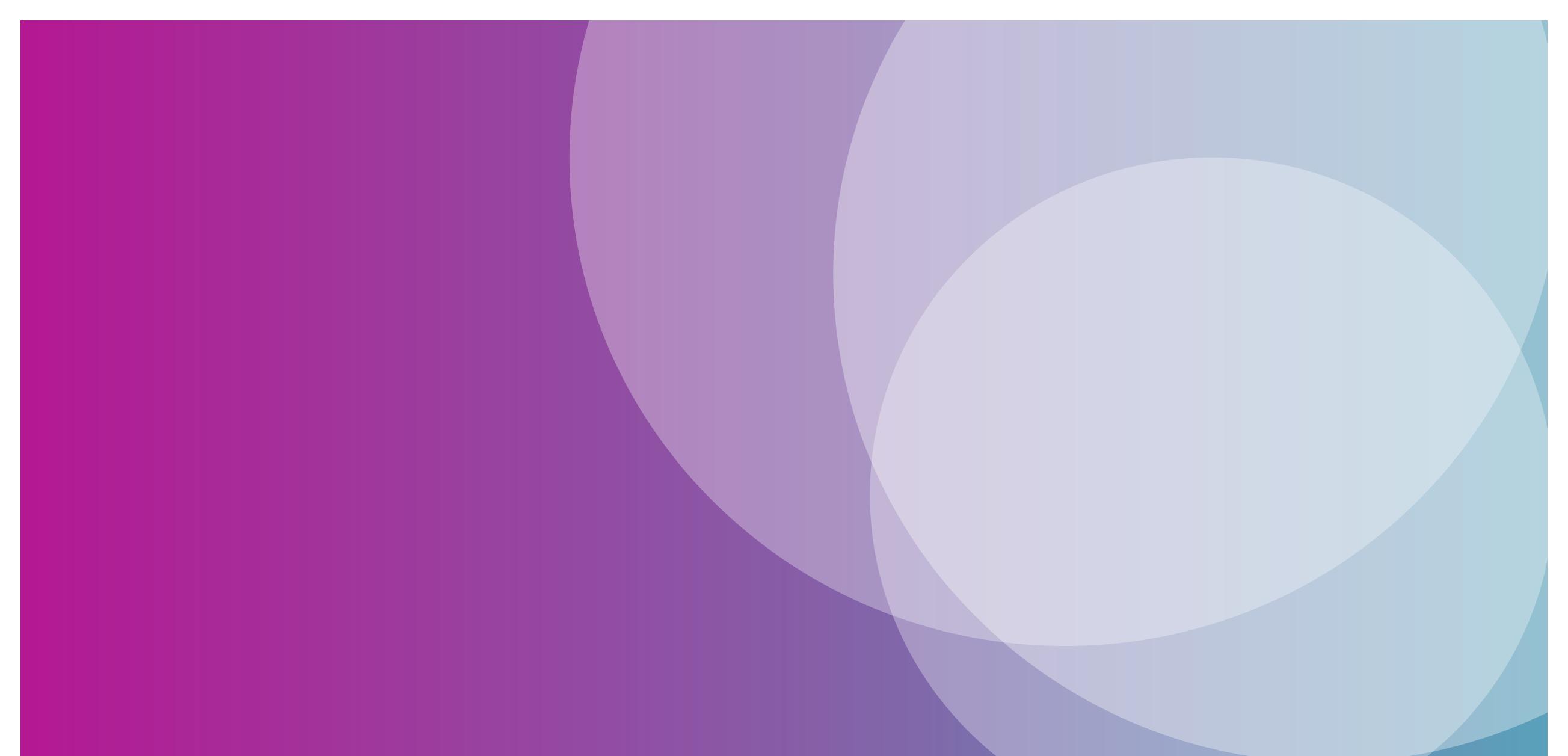




### ...Welcome to Hopprfy.

A new, farier way to transact in the digital age. Now, everyone, everywhere can access, grow with and benefit from the complete order value chain - not just the platform owners.





### Meet Hoppfy





### Hopprfy's Vision

Is to give every merchant and delivery driver the software tools they need to run their businesses and keep their customers — without being held hostage to third-party platforms and high commission fees.



# Why Choose Hopprfy?

Instead of behaving as an intermediary and charging excessive fees, Hopprfy offers business owners and delivery drivers the full suite of software tools they need to run operations easily anywhere in the world and communicate with their customers as they wish to.

### Hopprfy provides Businesses & Drivers the tools they need to reach customers directly

Third-party marketplaces will always have a role, but their place in the near future needs to consolidate via a fairer model, and one where businesses can have a direct relationship with their customers.

A variety of brands are already on this path, with impactful and successful direct-tocustomer commications; brands like Simplecook, Made.com, Bloom & Wild, Manscaped, and Harry's are in tune with their core consumer, rather than conversing though an intermediary.

#### Hopprfy simplifies the entire chain for

businesses that want to deliver (or want to build and maintain) direct, branded relationships with customers in one 'out of the box' solution - yet also retain full control over their business and keep





By ensuring they are paying a small fraction of the current fee sets prevalent in other third party marketplace platforms we are able to help solve many of the greatest problems 'd'jour' - operational challenges facing all businesses, that invariably restrict performance and expansion.

### The fees Hopprfy charges go right back into adding value for its users

Our aim is for all users of Hopprfy (Vendors, Network Owners, Drivers, and Customers) to be motivated and rewarded for growing the Hopprfy ecosystem.

Hopprfy doesn't charge delivery drivers any fees to be on the platform. Drivers keep all their alloted driver fees AND also are incentivised by sharing in our token value, to provide the best service possible.

Hopprfy charges businesses a very small commission charge depending on the service level required (in the range 0 - 5%) — nearly 1/10 less than the overblown percentages they are all currently paying in commission fees. The result is a better, friendlier happier ecosystem, and businesses who are eager to grow the Hopprfy brand alongside their own.

Below is a conservative comparison of the kind of savings businesses get from Hopprfy compared to third-party marketplaces. Hopprfy's commission fees are far less than anyone else and flow back into our token offering.

	Deliveroo	Uber Eats	Uber Eats (own delivery)	Just Eat	Hopprfy
GOODS COST	£20.00	£20.00	£20.00	£20.00	£20.00
VENDOR COMMISSION (%)	35%	30%	13%	20%	0%
ADDDITIONAL FEE	_	_		50p - £1.99	£1.00
PLATFORM COLLECTS (EX VAT)	£7.00	£6.00	£2.60	£4.50	£2
PLATFORM COLLECTS (INC VAT)	£8.40	£7.20	£3.12	£5.40	£2.40* *(inc item fee)
MERCHANT COLLECTS	£11.60	£12.80	£16.88	£14.60	£17.60
DELIVERY FEE FOR CUSTOMER	Varies by distance	£3.99	_	£1.99	Varies by distance
EXTRA FEE FOR MERCHANT	Uploads and changes	One time activation fee		Joining fee £699 - reduced to £295	_

### Hopprfy allows Businesses to use customer data on their own terms

Hopprfy does not benefit from restricting how our customers shop or their data flows. Hopprfy's software suite lets businesses maximize the use of customer data by improving marketing efforts. For example, vendors can send geo-primed offers to prospective customers when they're in the area, they can incentivise loyalty with point rewards to regular customers, and even send mass campaigns with special offers to drive new business at no extra cost.

### Hopprfy Provides the Tools and Businesses Stay In Control

Hopprfy gives complete control to businesses to manage customer relationships when and how they like. Our driver pool configuration tools for example, allow businesses to manage their own driver fees based on any schedule and combination desired - (peak / off peak / distance-based) - they can even use their own driver network if they prefer.

#### Hopprfy Streamlines The Entire Transaction

With Hopprfy services supporting them, businesses can now dictate how they build out their communities, Hopprfy allows the ecosystem between Network Owner, Vendor, Driver and Customer to flourish.

What does this do?

- Businesses are enriched because they keep their revenue and can develop anywhere in the world much more easily.

- Drivers are satisfied because they get to control their schedule, keep 100% of revenue and tips, and also share in the Token pool when good service is given.

- And Customers are happy because they get better prices, a far bigger range of products, the ability to use the unique send-anything-anywhere in-app tool alongside the purchasing functionality, and they are rewarded when they utilise the Hopprfy platform in any capacity.

Finally, a platform that cultivates a self-managed, symbiotic relationship between all parties.

#### The Optimal Transaction Trifecta

Ultimately, businesses are always striving to find the best way to acquire and retain customers and three often-repeated factors come into play. Managed correctly, this trifecta culminates in the best possible transaction for everyone.



11

#### Optimised Product

#### Customer Experience

Price is still king! Hopprfy removes unnecessary costs from transactions by never, ever taking a high commission. Businesses can concentrate on their products rather than worrying about costs per transaction, AND with the Hopprfy token customers Hopprfy makes this easy by giving businesses a platform where customers can speak directly to them, offering feedback to enhance their relationship. Hopprfy works to offer businesses a powerful way to enhance product and service quality through

A well-thought out product leaves customers coming back for more. Hopprfy is fully data driven and provides everything for businesses to efficiently use customer analytics and data. Businesses can customise the Customer experience on the platform

are given even morecustom integrations, ain a variety of useful waysincentive to purchase andquality driver pool, and aensuring everything is tailorsend..UX that customers feel theymade for success.can engage with.can engage with.

#### **A Carbon Neutral Platform**

Hopprfy is a community project at its core; its primary goal to empower businesses and help local communities by reducing transaction atrophy and negating the e-commerce monopolies held by the existing players. The impact of climate change is once of the most pertinent issues facing society today and in this area Hopprfy has the chance to be a market leader from the get go, by implementing a carbon neutral action plan for our drivers and the enterprise as a whole.

Hopprfy priorities sustainable courier options - electric and push bikes, cargo bikes, e-motorbikes and electric and hydrogen vans - to make sure we set a precedent others can follow. The business works with a number of eco-friendly third party courier providers

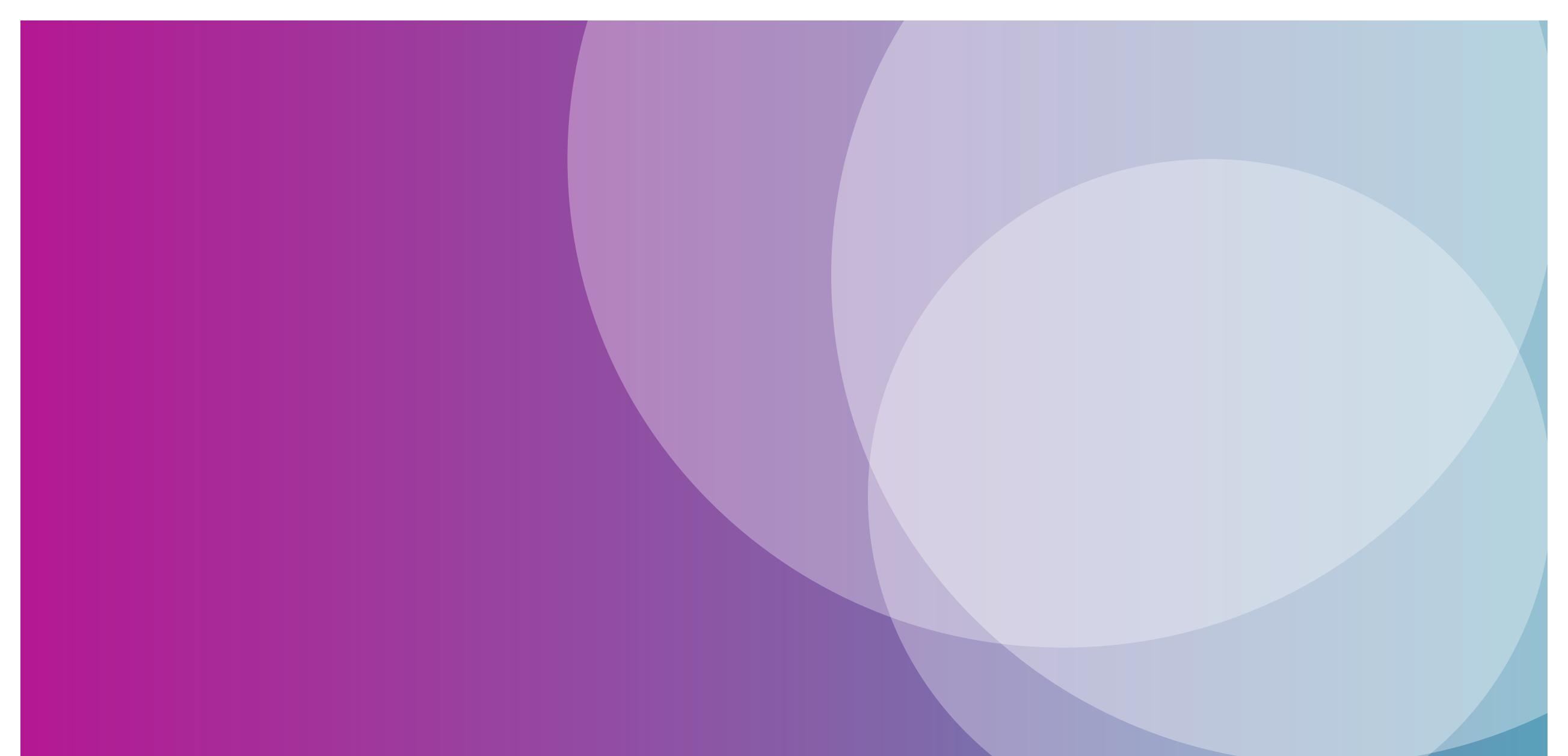
to ensure that all transactions are environmentally supportive - right out of the gate.

#### **Hopprfy Integrations**

12

We want to make everything as easy as possible for all our users and with that in mind we offer inventory, finance, data import and a whole host of other integrations for a range of PoS, Courier and Inventory systems, all running on our rock solid AWS server farm.





### Hopprfy's Available Market





### Who Can Hopprfy Serve?

Almost anyone, is the answer. Let us outline some industries in which we feel Hopprfy could be the most disruptive.



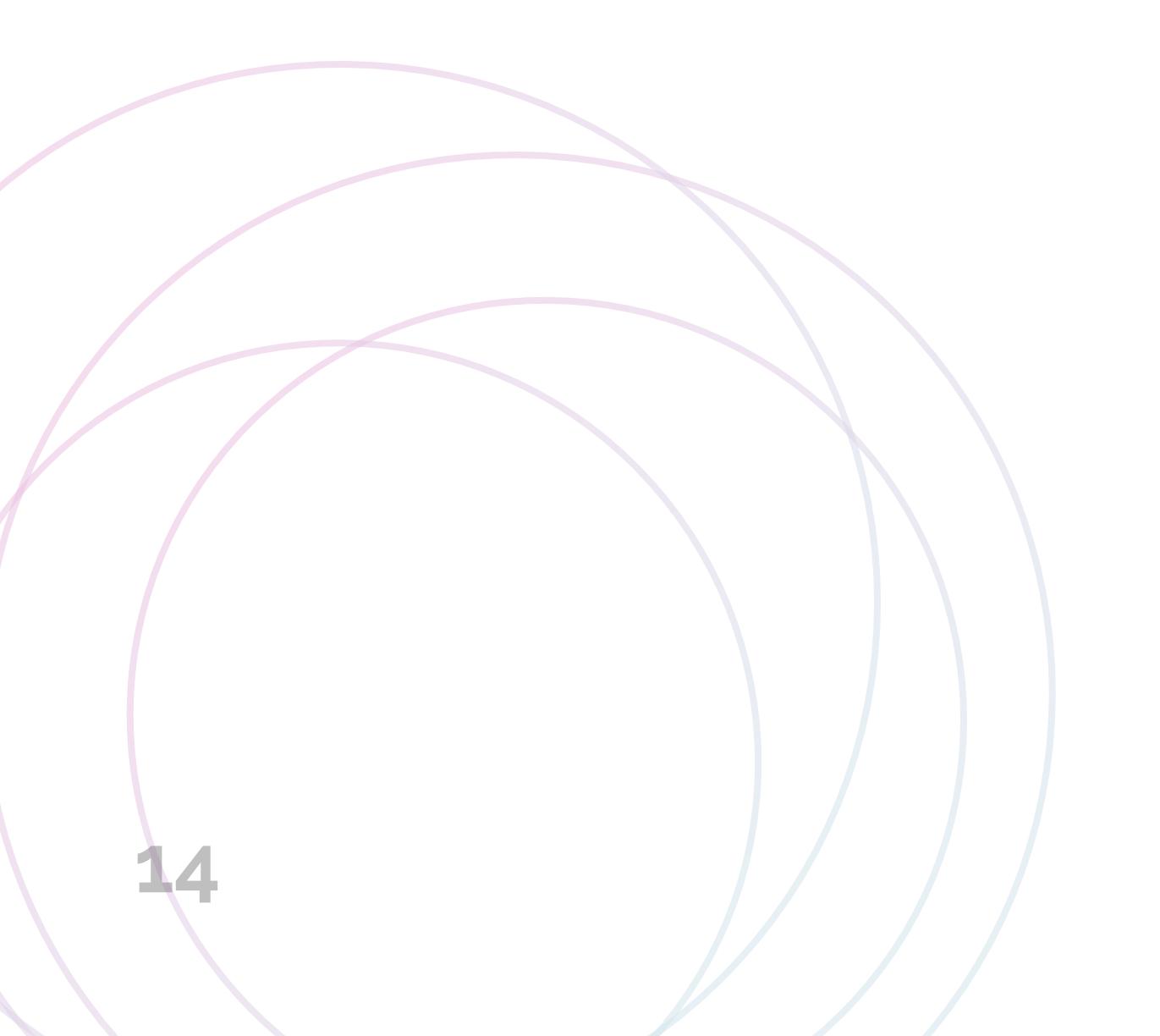
#### Retailers

There are over 300,000 retail establishments across the UK, with total retail sales in the U.K. at £403 Billion. (1)

Amazon, for example, has massive competitive advantage from their strategy in heavy last mile delivery investment (2) - but with Hopprfy, retail stores across the country can tap into an immediate last-mile delivery network of our large driver pool, plus utilise our linked external couriers, OR they can use their own drivers - and soon they will be able to use our last mile delivery robots as well (3).

When you compare the transaction charges, there really is no question which option is most beneficial for these businesses. What's more, because drivers pay zero commission to Hopprfy, retail stores may find delivery costs substantially cheaper too.

- 1. https://www.retaileconomics.co.uk/library-retail-stats-and-facts
- 2. https://inpractise.com/courses/amazon-scaling-the-logistics-network/amzn-last-mile
- 3 https://www.ft.com/content/c895c9ef-ebec-4fa1-a048-082382194c70



#### The Gig Economy

The gig economy is huge in Europe and the rest of the world - It is estimated that the Global Gig Economy will be worth 347 billion dollars in 2021 with 57 million freelancers in the US and 4.7 million in the UK alone. (4)

The gig economy is commonly defined as digital platforms that allow freelancers to connect with potential clients for short-term jobs, contracted work, or asset-sharing.(5)

Many clients complain about the 20% service fee Upwork takes. (6). The platform also takes 20% of any tips received, too.

Hopprfy can help by connecting freelancers and clients without paying middlemen. Since more middlemen means more commissions paid, the freelancer accepts a reduced price for their work or the client accepts paying extra to cover the freelancer's platform costs.

#### Social Media And Influencers

The influencer domain is also a market Hopprfy can add substantial value to. A recent report projected that the Influencer marketing economy was targeted to grow to \$443 billion by 2023 from 204B in 2018, a 123% increase in 5 years. So what is the problem in this space?

As brands move to build direct relationships with customers, influencer marketing is increasing in popularity. With this rise in demand, more social media personalities gravitate towards dedicated influencer marketing agencies to assist in building brand relationships and to acquire new revenue streams.

Instead of relying on agencies for exposure, influencers can use Hopprfy to connect with brands directly. This gives influencers the connections they need without paying heavy agency fees and commissions on every sale.

4. https://brodmin.com/case-studies/gig-economy-case-study/
5. https://www.makeuseof.com/what-is-the-gig-economy/
6 https://www.androidauthority.com/upwork-vs-fiverr-1190439/

15

#### Drivers

Every business that delivers needs delivery drivers, including Amazon, Uber Eats, Deliveroo, Just Eats, and countless other small independent businesses.

Hopprfy makes it easier for businesses by providing access to our own driver pool and external courier pools (or integrating fully with their own driver fleet) drivers meanwhile, have full control of their own schedule and retain their full driver fee.

Addison Lee charges drivers 20% of the entire fare (7) while Uber takes 25%. (8). Hopprfy, by contrast, retains 0%.

While these companies claim drivers earn around £15 an hour, many actually end up earning much, much less - barely above the national minimum wage when you take into account gas fees, insurance, cleaning, congestion charge, and vehicle purchase and maintenance.

If we estimate drivers earn £30 per hour before fees, in a typical month of four 40-hour work weeks, drivers would pay £960 per month in commission to Uber. With Hopprfy, the driver doesn't pay the platform a thing.

#### **Pharma and Medical**

We see Pharmacies and the wider pharmaceutical market as ripe for disruption.

The pharmaceutical drug delivery market accounted for \$1.2tn in 2018 and is expected to reach \$1,733 billion by 2026 (9). Total nominal spending on pharmaceuticals in the U.K. in 2019 was £10.7 billion. (10).

For the Pharmaceutical industry, it is essential secure, trackable delivery for both the B2B and B2C sides of the supply chain is efficient in order to work correctly. With increasing regulation around the space, a secure, efficient way to record, track, and substantiate delivery could change the game.

7. https://www.addisonlee.com/private-hire-drivers/

8. https://www.uber.com/gh/en/drive/basics/tracking-your-earnings

9. https://www.alliedmarketresearch.com/pharmaceutical-drug-delivery-market-A06102

10. https://www.statista.com/statistics/290087/consumer-spending-on-pharmaceutical-products-in-the-unitedkingdom-uk/#:~:text=Expenditure%20on%20pharmaceutical%20products%20in%20the%20United%20Kingdom%20 2005%2D2019&text=Consumers%20in%20the%20United%20Kingdom,on%20pharmaceutical%20products%20in%20 2019.



#### Second and Third World Economies - Emerging Markets

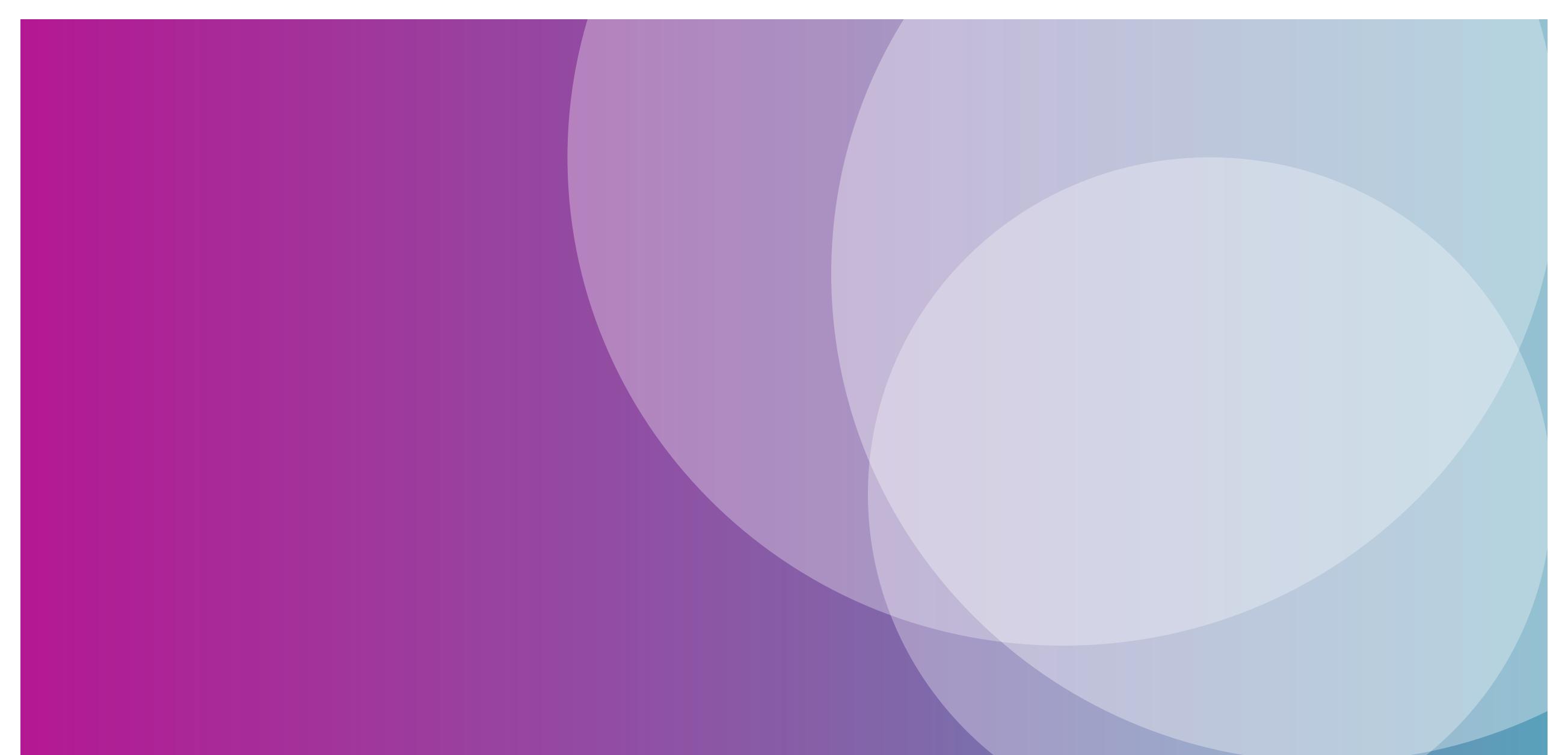
Not every use case is based in the first world. Hopprfy allows entrepreneurs to create their own local delivery networks anywhere on the planet - with no need for any preexisting infrastructure on the ground (i.e. the platform doesn't need to 'expand into their area', as with Uber Eats / Deliveroo).

Any entrepreneur can start as a 'one man band' (i.e. sell and deliver themselves), just find products to sell and then they have their very own local Just Eat or Deliveroo-like app, fully themed and branded to their business. It could be drinks, cigarettes, food, flowers, baby supplies, coffee or electronics, whatever they decide to, they can retail.

Hopprfy is designed to work with local businesses and local entrepreneurs, allowing users with little to no technical expertise to achieve rapid local penetration and market dominance anywhere in the world. Imagine the locals in Istanbul could launch their own Uber style networks, with just a few clicks? Now imagine you owned a part of the platform that made that possible?







### The Hopprfy Platform





# Hopprfy's Technology

How does Hopprfy do all this? It's all thanks to our custom-modelled, best-of-breed software stack and bespoke solution achitecture.



### Hopprfy's Software and Services

Hopprfy, as we hope is evident, performs a multitude of tasks for a variety of businesses but how is it all accomplished?

The answer is the Hopprfy stack, a software platform and set of services running on AWS infrastructure, and a client app - available on the iOS and Android platforms, with a back of house web-based portal supporting operations in the cloud.

Hopprfy's solution steps outside the paradigm of existing marketplaces and delivery networks - with a ground up, custom engineered model and dynamic software tools that solve day to day, real-world issues.

For example, a user may wish to just retail on the platform, or vend and deliver, or open his own branded network, curate the menus, set the fees and invite others to retail their goods alongside his own (expanding the menu / locations of that network). Users can do as much or as little as they wish, and take advantage of the synergising technologies and integration of roles the platform can offer.

The Hoppfy software stack is currently being successfully piloted in London, United Kingdom, and is utilised by numerous businesses as an out the box delivery channel to help them grow their own customers, reach, brand and market.



#### **Abstractions and Networks**

We deliver the optimum transaction using component based design.

We love abstraction. That's why we abstracted out the entire DoD process into what we call 'components'. Hopprfy allows fully configurable 'networks' using these components.

We have abstracted out the product from the physical store - The customer buys from the 'network'. They never think about 'the shop fulfilling the order.

We have abstracted out the store from the brand. Other users can 'join your network', and you can share profits should you decide to - all the while making passive income. while

Hopprfy users (or your own staff) sell and deliver for you. Several different brands can sell from the same physical site, in a dark-store esq model.

We have abstracted the delivery mechanisms. Use your own drivers, our driver pool, or local external couriers 'out the box'.

We've abstracted the payment processor. Switch from the default (Stripe) with little difficulty.

#### **Hopprfy Features**

Build alliances with other local vendors and give them a split of the profits - put the money in fees back into your community rather than into faceless offshore corporations taking 40% of each transaction.

Hopperfy has a dynamic, product-driven networks model which forms the core of its inventive IT stack. Full real-time feature set / in-app / push notifications / chat - every communications enabler you could imagine, at a fraction of the fee charges of the other platforms

Three years of development time has ensured a feature rich API and platform with a host of configurable options for all types of users, All built on an industry standard Stripe payment processor mechanics, integrating with several local courier APIs to ensure drivers no matter where you are.

Whether you are a single product vendor who wants to deliver your own items, or a nationwide chain with your own driver fleet requiring your own a branded network and barcoded stock control using our built-in fuzzy logic barcode scanner that actually finds the product images for you from the web,, Hopperfy has fully configurable options available to suit you.

Built in site-to-site transport creation features allow users to send their own packages, wherever, to whomever.

Anyone can launch Hopprfy network instances anywhere worldwide and they are online immediately - it's click, not code. Think a Shopify/Amazon hybrid, but targeted towards delivery-style businesses.

Enterprising users are incentivised to launch in their own territories, worldwide - onboard existing business, drivers, set the costs/payouts and create a product menu -- now you own that entire ecosystem. It provides unlimited gain to the platform, at zero risk or cost.

#### Fee Fair Marketplace

Hppprfy is building the next generation goods and services marketplace that will facilitate users directly transacting with each other, to buy, send and sell a huge variety of items, and leverage blockchain technologies. Say goodby to obscene commissions and ridiculous service fees.

#### Instant White Label

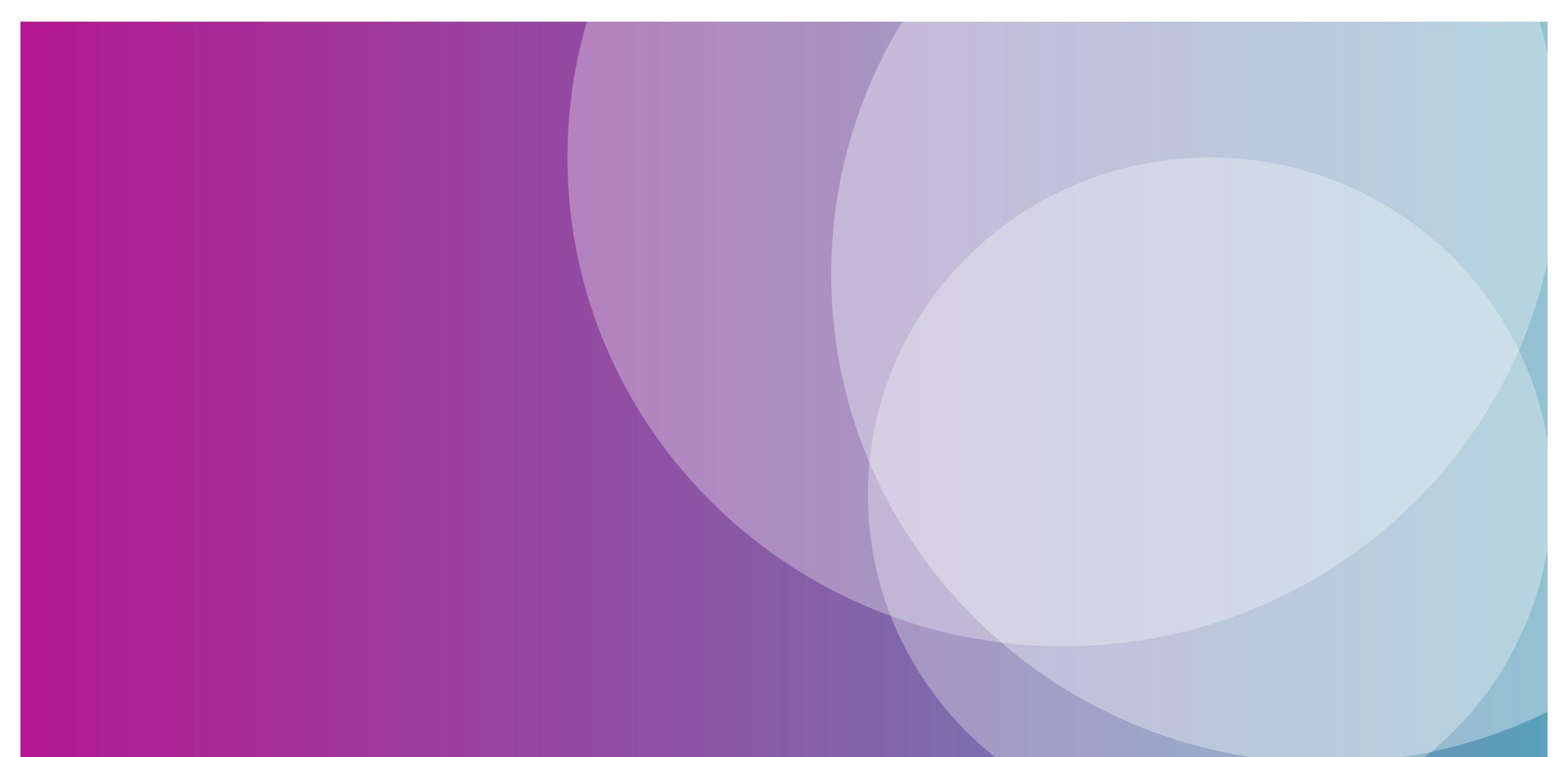
The Hopprfy experience is a customizable product suite, with an iOS and Android app forming the core of the customer experience - an app where the vendor can utilise their own full branding set. Our custom-built geolocation technology ensures the nearest stores to the

destination are always fulfilling any orders, making it fairer for everyone.

#### Automated Last Mile Delivery... and beyond

The Hopprfy team is daily pushing towards the bleeding edge of technology and have a working sandbox implementaiton of fully automated last mile delivery solution- using our partner robots (13). We plan to have a working 'on the street' urban implementation rolled out by q1 2022! Hopprfy are already one jump ahead in the automation game.

13. https://www.starship.xyz/



# Hopprfy Token Ecosystem





### The Hopprfy Blockchain

Built on the Ethereum based, Polygon / Matic framework and implemented via smartcontracts; for a fully decentralised, comletely secure, extremely scalable, high TPS alwayson deployment you can rely on.



#### **Ecosystem Discount**

Anyone paying with HOPP is exempt from payment provider fees. It's a global discount mechanic.

#### **Token Staking Rewards**

User with more token staked are given larger rewards from the pool.

#### **Transaction Rewards**

Customers earn Up to 30% back in with every purchase when they buy goods / services or send items. Tokens can be used towards purchases alongside, or instead of, traditional

payment methods.

#### **Review and Repudiatory**

User feedback for every type of transaction participant ensures Driver / Vendor / Network reputations are completely reliable and strengthens end to end transaction confidence. Highly reviewed participants will be rewarded for their efficiency.

All participants receiving 4 star+ positive ratings will receive token rewards monthly.

#### **Inflation Pool Charity Donations**

Charity donations go to a designated charity of the token holder's choice. Additionally these charity stores are created Hopprfy networks, giving their brick and mortar vendors instant last-mile capabilites.

#### **Transparent Transactions**

Fully autonomous, trustless escrow protocol based transactions enable full transparency. Nothing else is required.



#### Inflation Maintenance

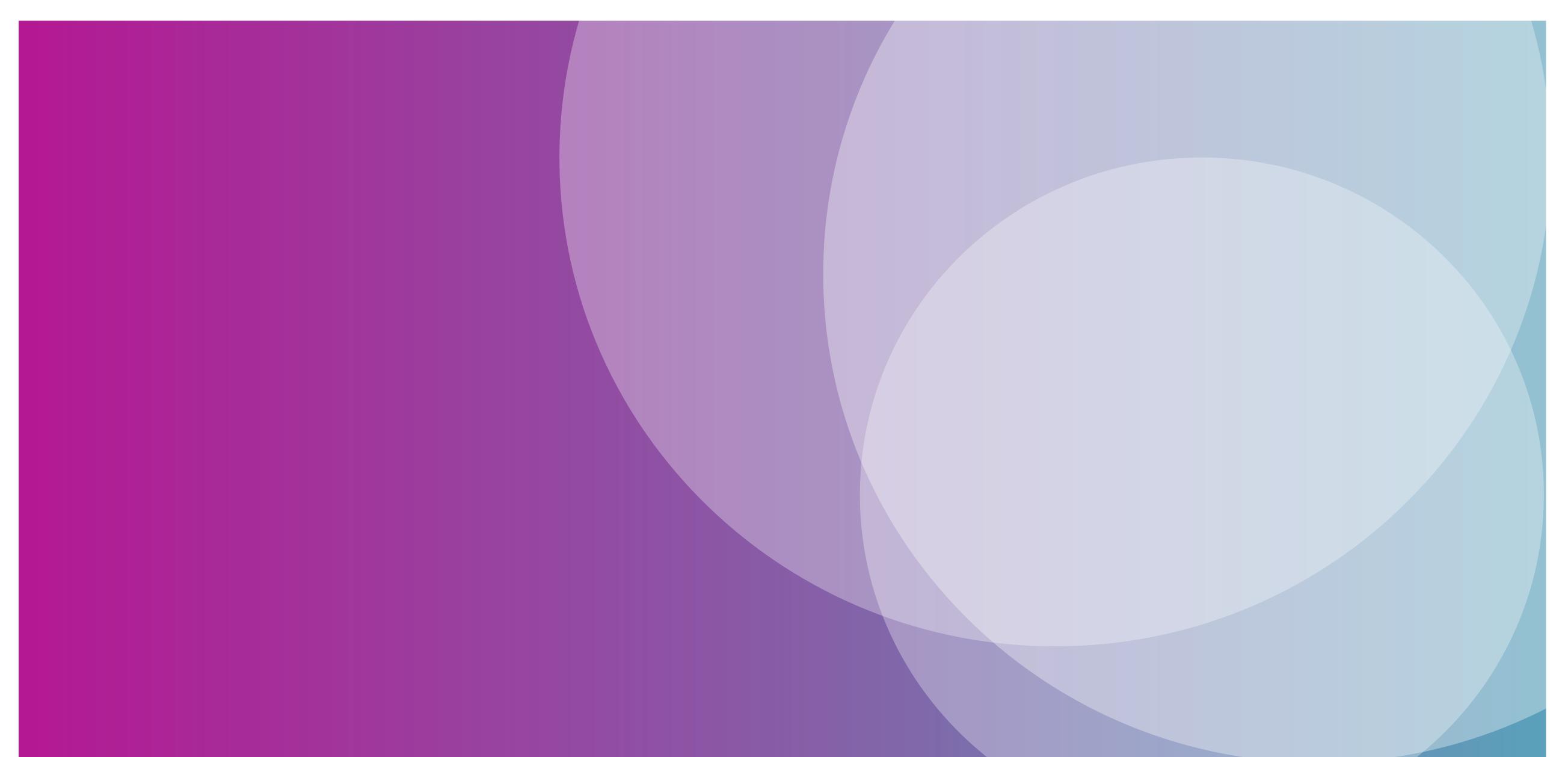
Each month the platform will use a percentage of fees from the Inflation pool to buy back and burn circulating tokens to maintain a deflationary token.

#### NFTs - Digital Licenses and Subscriptions

Users will be able to purchase or subscribe to digital asssets on Hopprfy. Rights management is simplified to the extreme with each asset being firmly tied in to an owner, who can then trade or lease the asset as he requires. Use case examples include: 'black cards', available for purchase during the token raise, that offer lifelong discounts to the holder - e.g. 10% off

all orders for life.





### The Hopprfy Team





### The Hopprfy Team

Top professionals with a wealth of experience in every field ensure this is a project destined for success. The Hopprfy Team is based in the beating heart of London in the UK, but has satilites resources working remotely across Asia and the rest of the world. Let us introduce ourselves.



#### Say Hello To The Hopprfy Team



#### Hugo Santos

#### CEO Hugo has over 15 years experience in logistics-based leadership across



Nadav Drewe

CTO Since obtaining his Masters Degree from UCL in Computer Communications,

numerous roles, with a decade focued on B2B logistics. Hugo has built and scaled app marketplace businesses from conception to launch. He has worked in, and managed teams across, every facet of the modern enterprise. Hopprfy's CTO and primary applications architect has designed and built systems for a variety of top businesses including: PWC, Fourth Hospitality, Square PoS, Grind and Co, The Access Group, Axitech, Rileys and Hummingbird Bakeries.



#### Michael Proctor

CLO



#### Matt Hollis-Waters

Head Of Partnerships

A commercial barrister since 2013, with a broad range of experience in, commercial litigation and international arbitration. Michael is well-suited to oversee Hopprfy's risk-management, overall compliance, legal direction, contracts, regulation and a variety of other legal desideratum. Matthew has over 17-years of global sales experience with both start-up and established businesses on both a B2B and B2C level. He has worked with many of the world's top department stores, online platforms and retailers on a massmarket and luxury level, with a focus on the fashion industry and wearable technology.



#### Rob Edwards

Business Intelligence Director Rob is an experienced technology and Business Intelligence specialist with both Microsoft and Chartered Insurance Institute qualifications. He looks after the leadership, development and delivery of high-quality Business Intelligence and analytics support to inform decisionmaking ability at all levels of the organisation.



#### Lian He

Blockchain Development Lead Beijing University of Technology Computer Science graduate Lian spends his time immersed in Ethereum development, with a strong background in Solidity and smart contracts. He has worked across a number of de-fi blockchain projects, including Citizen Finance and Cake Monster.

#### Saif Qureshi

React Native Development Lead Asia

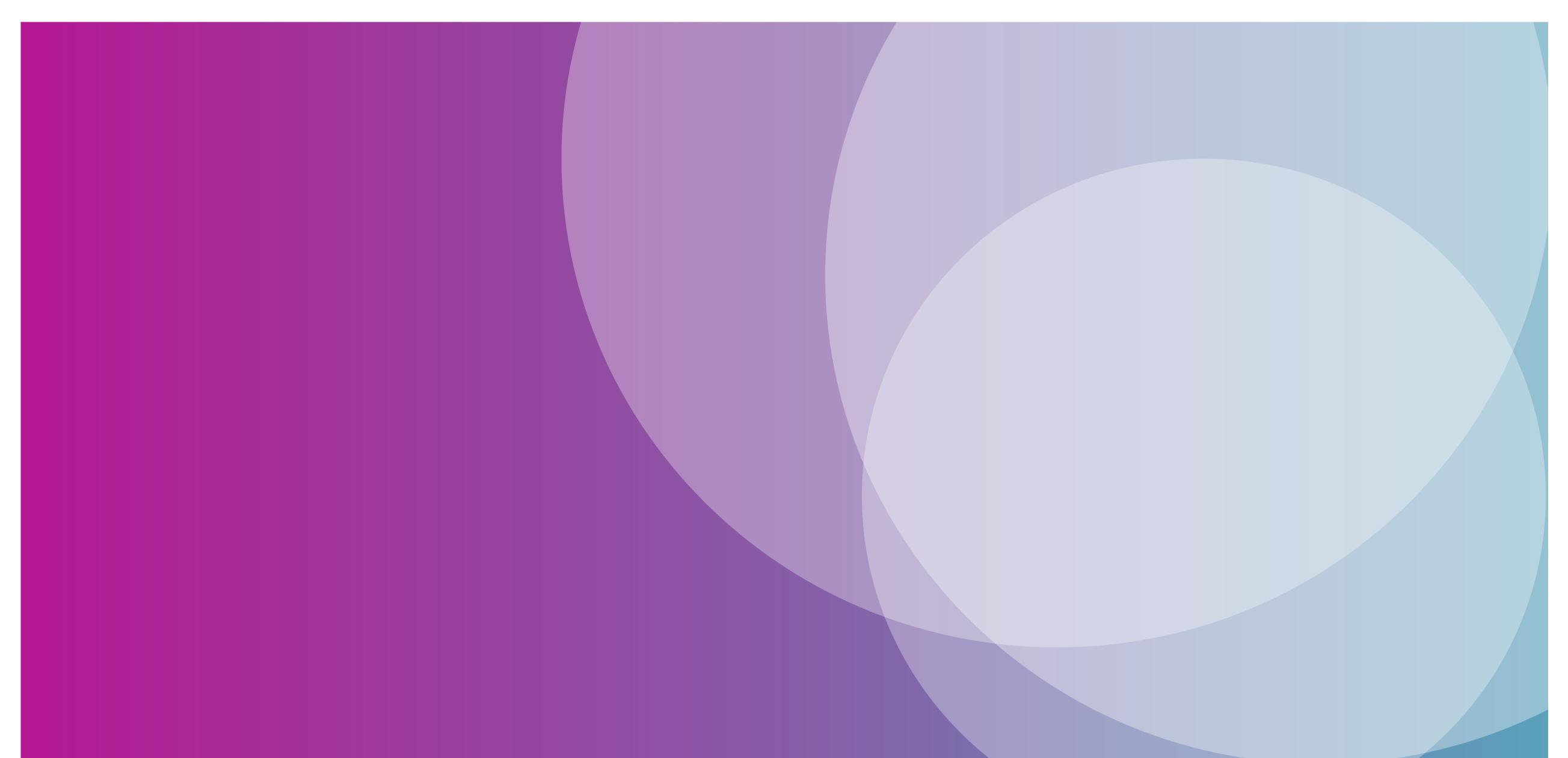


#### Ernesto Dellapina

Strategic Advisor

Saif's storied background in software development and his eye for solid design, as well as his experience from years of freelance development work across a multitude of projects, make him the ideal candidate to lead the Asian arm of Hopprfy's React Native app development team.

Ernesto brings a wealth of business experience to the platform; over the last 25 years he's been involved with dozens of successful companies both in the UK and abroad. He now spends his time advising various tech startups.



### The Hopprfy Token





### Our ERC-20 Token

The Hopprfy Token is implemented via smart contracts using the Polygon framework; (Ethereum blockchain) to provide true cutting-edge layer 2 scalability, interoperability and security, and Hoppfy is delighted to say we are official partners of the Polygon Blockchain as part of their developer program.



#### ...But is there really a use case?

Well, in a word - yes, there is. Even at the most fundamental level, any transaction between parties requires funds changing hands, a process that unfortunately starts to entropy as soon as the first exchange of funds is undertaken (e.g., payment provider fees). The introduction of the token is the first step in the streamlining of a truly fee fair exchange where no 'nip and tuck' percentages are lost at any stage, for any partners. With the vision of a fully tokenised ecosystem on the horizon, a fully optimised, and mostly automated end to end transactional stream is just around the corner.

#### Why Ethereum / Polygon?

Hopprfy are delighted to say we've chosen Polygon (14 / 15) as our

- 1. Reducing fees (gas) to a tolerable threshold
- 2. Scalability
- 3. Security
- 4. ETH compatibility
- 5. Interoperability
- 6. User Experience

#### **Reducing fees (gas)**

The main drawback with scaled usage of Ethereum are the high gas (transaction) fees -

Polygon reduces these fees to a negligible amount (16).

#### Scalability

Polygon provides dedicated blockchains, scalable consensus algorithms and custom WASM execution environments.

#### Security

A modular "security as a service" security model, provided either by Ethereum or by a pool of professional validators.

14. https://polygon.technology/

15. https://github.com/maticnetwork/whitepaper

16. https://medium.com/geekculture/step-by-step-guide-to-decentralized-finance-without-gas-fees-on-ethereumwith-polygon-43dcc7fc2021



#### ETH Compatibility

Using ETH as a backbone provides a chain with near industry dominance and familiarity, an established tech stack, a host of well used tools, languages, standards, and easily implemented enterprise adoption.

#### Interoperability

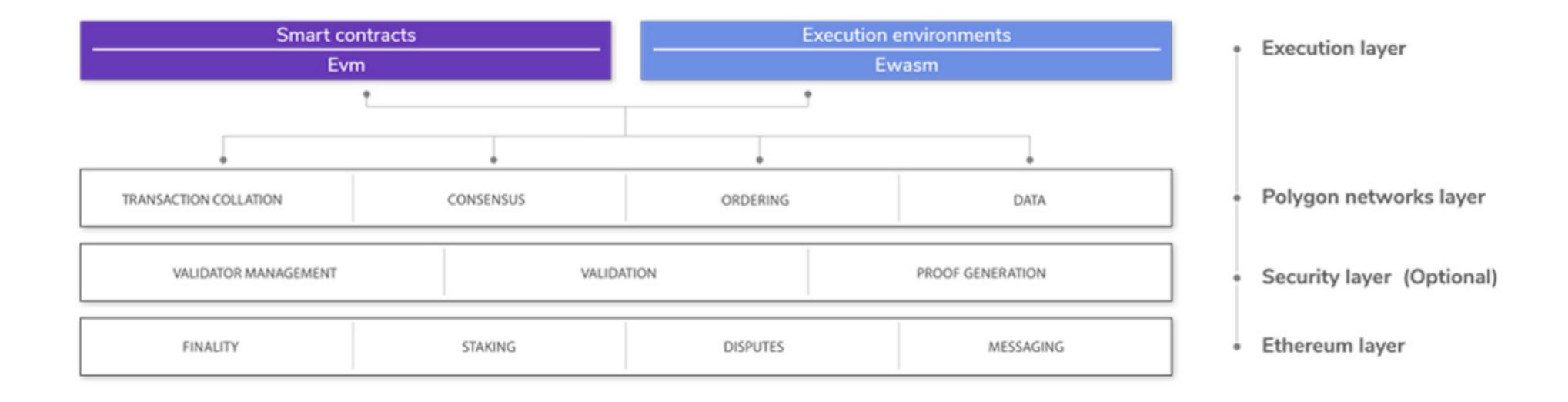
Polygon provides native support for arbitrary message passing (tokens, contract calls etc), and bridges to external systems. Use what you want, when you need it.

#### **User Experience**

A UX comparable to Web2, including "zero-gas<sup>,</sup> transactions, and instant (deterministic) transaction finality.

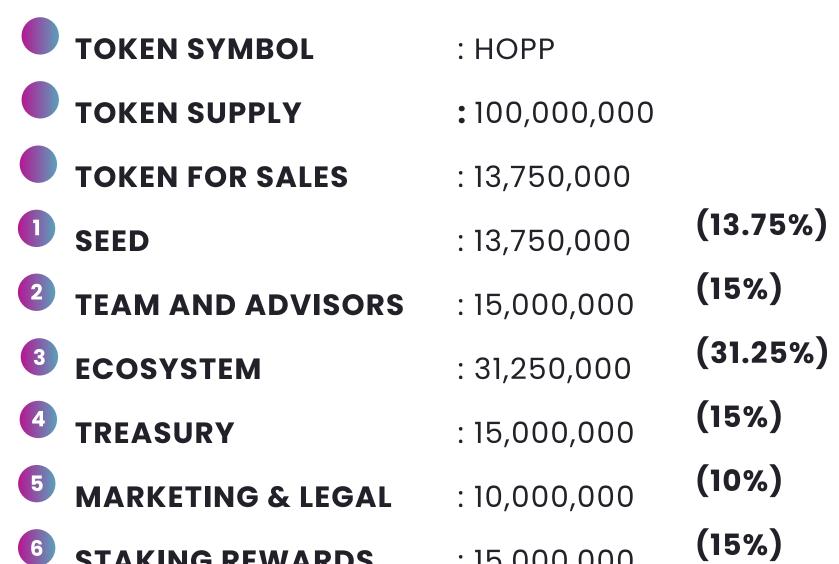
#### Polygon Architecture

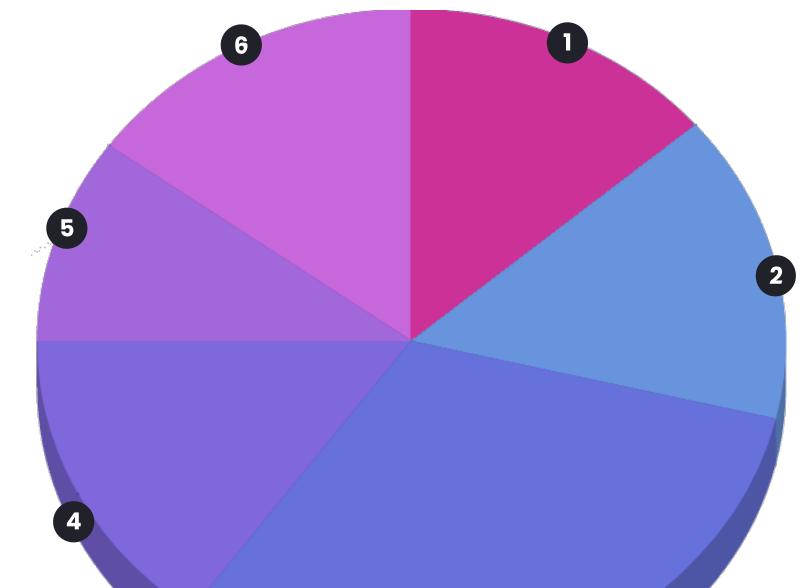
Polygon's architecture consists of four abstract, composable layers, which combine to make up the 'stack'. The top two layers are mandatory for all use cases, while the bottom two can be used as and when required, meaning a completely generic and flexible deployment platform that can be 'mixed and matched' to provide the best possible blockchain solution.



#### Tokenomics

### TOKEN SUPPLY



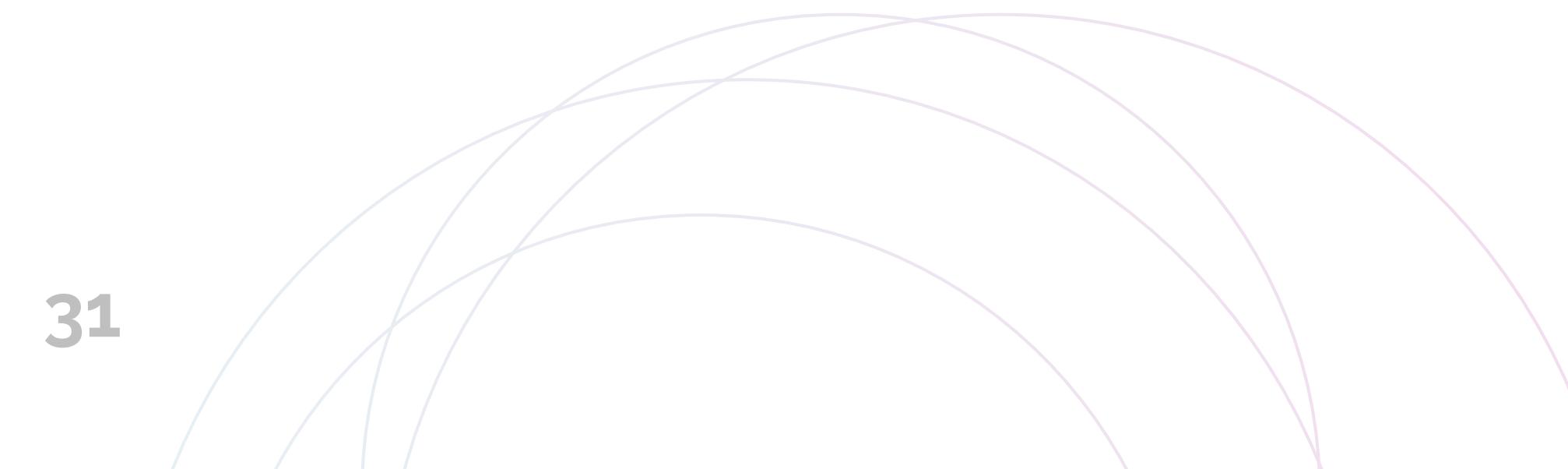






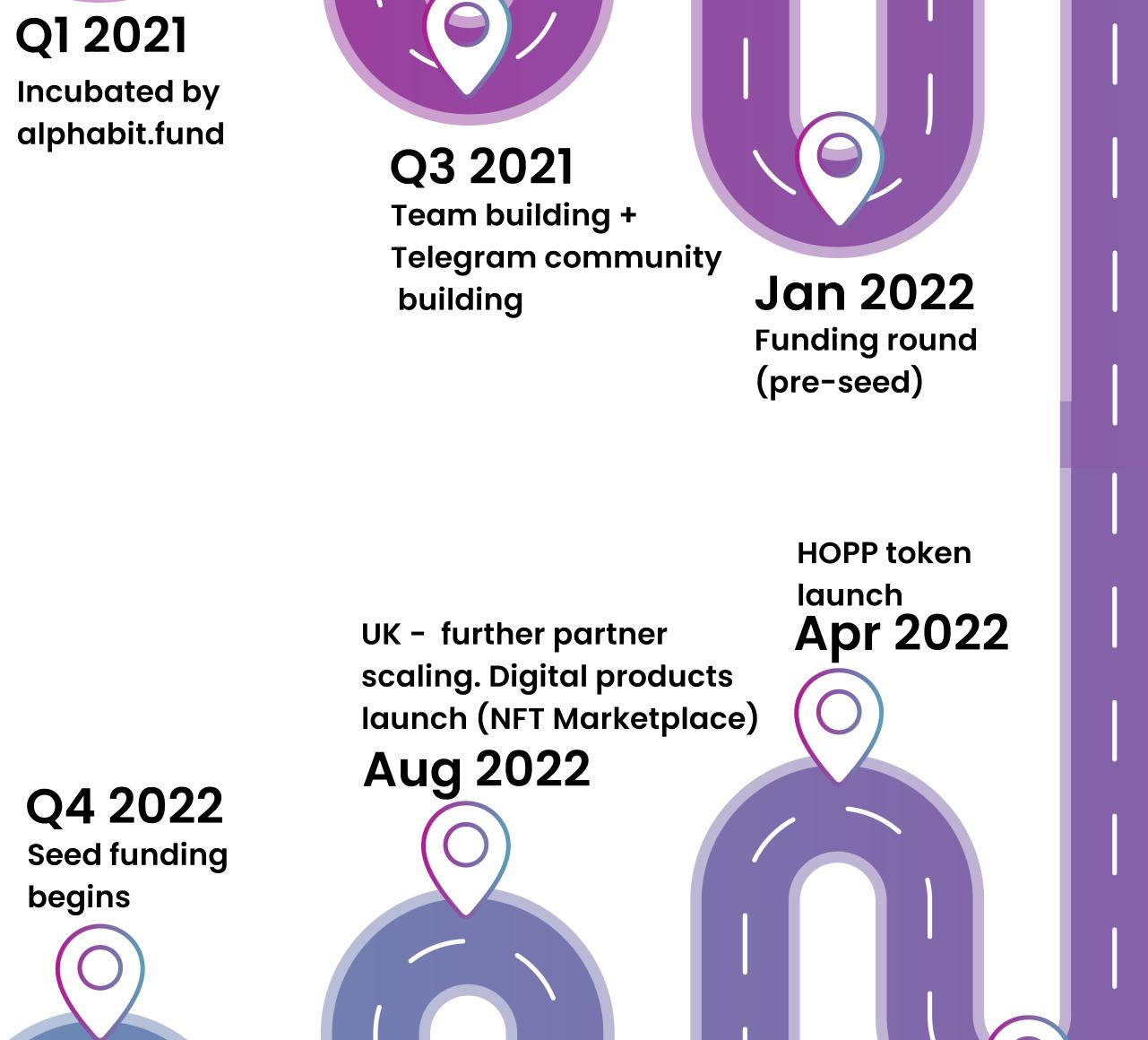
#### TOKEN SALE

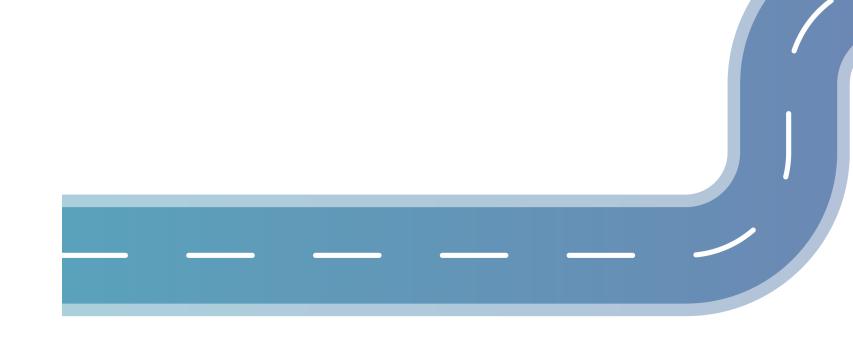
SEED ROUND	TOTAL		
TOKEN ALLOCATION %	13.75%		
TOKENS FOR SALE	13,750,000		
TOKEN PRICE (\$)	0.036363		
TOTAL ROUND RAISE (\$)	\$500,000		
NUMBER OF TOKENS RELEASED AT TGE	3,437,500		
ALLOCATION % RELEASED AT TGE	25%		
% OF TOTAL TOKENS RELEASED AT TGE	4.375%		
MARKETCAP ON FULL DILLUTION	\$3,636,363.64		



#### Hopprfy Roadmap









#### **Jul 2022**

New features go live: (charity food initative, government partnerships)

Mar 2022

the UK

Vendor scaling across

Sep. 2022 International expansion -Europe (FR / IT / SP / PO)

 $\bigcirc$ 

# **Legal Disclaimer**

This white paper is for information purposes only and is not an offer or a solicitation to buy or sell any securities. Any such offer or solicitation shall only be made pursuant to the offering documents relating to the offering of pre-purchases of Hopprfy Tokens (collectively, the "Offering Documents"), which will be furnished to qualified investors on a confidential basis at their request for their consideration in connection with such offering and only in those jurisdictions where permitted by law. This white paper does not include certain material information about Hoppr.io ltd., a U.K registered business company, nor any of its affiliates (collectively, "Hopprfy"), including important risk disclosures.

Accordingly, the Offering Documents qualify in their entirety the information set forth herein and should be read carefully prior to pre-purchase of Hopprfy Tokens for a description of the merits and risks of a pre-purchase of Hopprfy Tokens. No person has been authorized to make any statement concerning the company other than as will be set forth in the Offering Documents and any representation or information not contained therein may not be relied upon. Hopprfy does not guarantee the accuracy of, or the conclusions reached in, this white paper, and this white paper is provided "as is." Hopprfy does not make any, and expressly disclaims all, representations and warranties, express, implied, statutory or otherwise, whatsoever, including, but not limited to: (i) warranties of merchantability, fitness for a particular purpose, suitability, usage, title or non-infringement; (ii)that the contents of this white paper are free from error; and (iii) that such contents will not infringe third-party rights. Hopprfy shall have no liability for damages of any kind arising out of the use, reference to, or reliance on this white paper or any of the content contained herein, even if advised of the possibility of such damages. In no event will Hopprfy be liable to any person or entity

for damages, losses, liabilities, costs or expenses of any kind, whether direct or indirect, consequential compensatory, incidental, actual, exemplary, punitive or special for the use of, reference to, or reliance on this white paper or any of the content contained herein, including, without limitation, any loss of business revenues, profits, data, use, goodwill or other intangible losses.

Hopprfy is not intended to constitute a security in any jurisdiction.

This white paper does not constitute a prospectus nor offer document of any sort and is not intended to constitute an offer or solicitation of securities or any other investment or other product in any jurisdiction.

This white paper does not constitute advice to pre-purchase or purchase any Hopprfy Tokens nor should it be relied upon in connection with any contract or pre-purchasing or purchasing decision.

No representations or warranties have been made to the recipient or their advisers as to the accuracy or completeness of the information, statements, opinions or matters, express or

implied, arising out of, contained in or derived from this white paper or any omission from this white paper or of any other written or oral information or opinions provided now or in the future to any interested party or to their advisers. No representation or warranty is given as to the achievement or reasonableness of any plans, future projections or prospects and nothing in this white paper is or should be relied upon as a promise or representation as to the future.

Potential pre-purchasers of Hopprfy Tokens should assess their own appetite for such risks independently and consult their advisors before making a decision to pre-purchase any Hopprfy Tokens.

This white paper and related materials are issued in English. Any translation is for reference purposes only and is not certified by any person. If there is any inconsistency between a translation and the English version of this white paper, the English version prevails.

Unless otherwise stated, all references to "\$" and "dollars" in this white paper pertain to United States dollars.

This white paper has not been reviewed or approved by any regulatory authority in any jurisdiction.

References in this white paper to specific companies and platforms are for illustrative purposes only.

Other than with respect to Hopprfy, the use of any company and/or platform names and trademarks does not imply any affiliation with, or endorsement by, any of those parties.

Some of the features described in this white paper are based on our current understanding of distributed ledger technology and the assumption that systems based on distributed ledger technology continue to work with the same characteristics in the future. In the event that the nature of the distributed ledger technology changes dramatically (for example, due to high congestion, change in proof of work, change to proof of stake, network splits, a 51% attack or any other unpredictable event), the Hopprfy platform's stability and our ability to deliver features described in this white paper may be negatively impacted.

The information set out in this white paper may be subject to updating, revision, verification and amendment, and such information may change materially. Hopprfy is under no obligation to update or keep current the information contained in this white paper and any opinions expressed in it is subject to change without notice.

This white paper contains "forward-looking statements." When used in this white paper by Hopprfy, these forward-looking statements may be identified by the use of such words as: "believe", "expect", "anticipate", "intend", "plan", "estimate", or words of similar meaning, or future or conditional verbs such as "will," "would," "should," "could," or "may." Important factors could cause actual results to differ materially from our expectations. Any forwardlooking statements made in this white paper are made as of the date of this white paper, and, except as required by applicable law, we assume no obligation to update the forward-looking statements. You should consider these risks and uncertainties in evaluating forward-looking statements and you should not place undue reliance on these statements. We decline any obligation to publicly announce future events or developments that may affect the forward-

looking statements herein. Hopprfy cautions readers not to place undue reliance on any such "forward-looking statements," which speak only as of the date made, and represent the expectations of Hopprfy of future conditions or results and are not guarantees of future performance.

35



