

Business Proposal

Prepared for: Accretia Holdings LLC, hereinafter ("Accretia"), located at 4952 Wiltsie Way, San Diego, California, 59901

Prepared by: Accretia Holdings LLC, hereinafter ("Accretia"), located at 509 Caroline Rd., Kalispell, Montana, 59901.

Description: Accretia is seeking funding from Accretia for Automated Teller Machines, Merchant Services, and White Label; standardization, structure, and support for Cryptocurrency Operators.. The funding request, market analysis, and return of investment analysis of the project are included in this Proposal. Accretia is seeking the flexibility, guidance and funding of Accretia for growth of business in order to benefit both the parties.

Executive Summary

The purpose of this proposal is to forge a strategic relationship between Accretia and Accretia to leverage the customer base for Accretia's newly developed product.

The Business has developed a new Accretia Digital Asset Tokens (ADATs), Automated Teller Machines (ATMs), Merchant Services, White Label Support & Products which has the following specifications and advantages over similar products in the industry:

- Accretia Digital Asset Tokens offer potential unscheduled Silver Bullion and Bitcoin dividend distributions. ADATs also offer liquidity as swaps for the ATM and Merchant services businesses.
- ATMs offer consumers and merchants opportunity for on site settlement of Bitcoin and Ethereum cryptocurrencies.
- Merchant Services are offered to coordinate, train in the use of, and deliver digital wallets to merchants. Digital wallets allow businesses to settle product sales via cryptocurrencies.
- White Label Products and Services are offered for merchants to market and identify their products and encourage cryptocurrency as a means of settlement. QR coded products (stickers, signage etc.) will be leveraged to identify wallets for payment, and online storefronts (Amazon, Ebay, OpenBazaar) for future purchases.
- Certification, Standardization and Support is offered to operators of ATMs, Tellers, and Merchants, for an enhanced customer experience. Fee structures, complaint handling, hardware certification, and Customer satisfaction are prioritized components of Accretia's "Open Union" certification initiative.

The Business has a window of opportunity to introduce its products and gain a significant piece of the market share. The new product/service caters to a wide range of customers and is expected to hold a market share of 15%.

Project Description

The project will be completed at follows:

- The first ADAT distribution will begin on April 1st and End on July 1st 2017.
- Accretia ATMs are projected to come online in Q1 2018.
- Accretia Merchant Services will be offered in Q3 2018.
- Accretia White Label Support is projected to begin Q3 2018.
- The "Open Union" initiative is projected to begin accepting application and the associated delivery in FY19.

Accretia is planning to Accretia Holdings LLC will use proprietary trading algorithms used in NYSE markets to exchange digital assets with high frequency and arbitrage these assets in a moderate liquidity environment. Exchange is based on oscillations in overbought and oversold territories measured by Stochastic and Momentum driven metrics. ADATs are a direct swap instrument adding liquidity to the Ethereum and Bitcoin markets - furthermore in future our future business endeavors ADATs will offer Accretia a unique marketplace with beneficial pricing of Digital Currencies for delivery and settlement with Merchants and ATM end users..

Sales and Marketing Strategy

The main target markets for the business include:

- Targeted demographics include but are not limited to: Tech Savvy individuals, under-banked and non-banked individuals, open source technology enthusiasts, currency speculators, online shoppers, and security minded consumers.
- Tech Savvy: Digital currency adoption is largely dominated by technically minded entrepreneurs, customers, and merchants. This crowd is quick to adopt innovative offerings in the blockchain space.
- Under-banked and non-banked: Following the 2008 financial crisis many people felt a growing mistrust of financial institutions. The cryptocurrency market and open source technology offer these individuals an opportunity to self bank. These individuals appreciate freedom and security above all other offerings.
- Open Source Technology Enthusiasts: are quick adopters who develop, use, and promote "free" and "open" technologies that liberate them from traditional "end user" markets.
- Currency Speculators: Investors with technical understanding have flocked to digital currencies for asset speculation. They have been well rewarded with 10000% and 1000% growth in Bitcoin and Ethereum respectively.
- Online Shoppers: a growing demographic which is evermore demanding security and speed alongside ease of use for online settlement for product delivery.

It is estimated that there are 35 potential customers within the Business's defined trading area that are estimated to spend \$16,500,000,000.00. To seek the most profitable market segments in the target markets overall, the Business will focus on the following areas within the target market:

- Markets with high tourism and seasonal turnover offer Accretia a presence capable of catching early adopters and security minded individuals. Exposure to the cryptocurrency market often leads to intrigue and at this early point, allows the most benefit to creating a diverse decentralized set of customer relationships.
- It is in the interest of Accretia and its future "Open Union" initiative to create working relationships with merchants and consumers in communities with high tourism and seasonal turnover to promote travelers willingness to adopt these technologies in their home markets. This unique community building involvement is projected to create multiple markets in varying locales and demographics.

Financial Summary

The Business is expected to generate \$35,000.00 in the first year and gross profit is expected to be \$4,704.00. Out of the gross profits 0% will be earmarked to pay back Accretia loans. Accretia will also get a share of profits generated every year, which shall be determined on a consensual basis. Fixed costs are limited to our office space and equipment lease at \$170.00 per month. Variable costs include repair and maintenance, sales and marketing expenses. Regular monthly expenses are estimated at \$40.00 for paying the employee salaries and meeting the administrative costs.

Closing Section

Future growth prospects are extremely positive for the new business venture. The strategic partnership between Accretia and Accretia should ensure a 500% of increase in the total revenue from the new business.