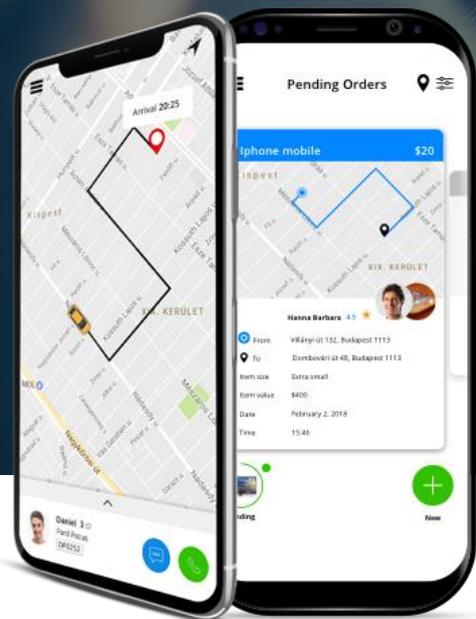


DYLYVER

BUSINESS PLAN

DYLYVER



BUSINESS PLAN STRUCTURE

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Executive Summary

Dylyver Technologies Limited

Introduction

Peer to peer transactions such as ridesharing and delivery services are on an upswing as evidenced by their adoption and growth in only a few short years. However, these markets are constrained by consumers' concerns for safety, reliability, and security. Dylyver addresses these concerns through proprietary mobile apps and transactions performed on a blockchain platform. The company provides its ridesharing and delivery services with enhanced transparency, trust, and affordability. Users receive benefits of an enhanced service and the opportunity to earn income from a generous loyalty program that pays with user referrals.

The company

Dylyver Technologies is a ride sharing and on demand package delivery platform where people can request rides and ship their valuable packages using Dylyver mobile applications. Dylyver Technologies aims to disrupt the transportation market by exploiting the benefits of blockchain technology integration and Dycoin token introduction as a payment unit within its decentralized system. Our two proprietary mobile applications form one unique service for our Users, representing the next step in the evolution of ride sharing and package delivery. Dylyver Technologies is a for-profit corporation. Its revenue will come through drivers' commissions, package deliveries, block chain integration and token sales.

Dylyver has a team of experienced professionals, a readily available technology solution comprised of two applications that form a single system which includes an integrated customer referral system.

Location

Dylyver Technologies was incorporated in New Zealand on **18 March 2016** and its current HQ, management team and IT department are based in Budapest, Hungary.

Services

Dylyver has created a platform for drivers to connect with users that need on demand private transportation services and link couriers with users that need to ship their packages. Requests, payments, chats and driver and courier tracking will all take place on our platform through mobile applications.

The foundation of our business model is a fully automated two-sided market for drivers and riders on one hand; and package senders, couriers, and recipients on the other. This approach will redefine ridesharing and package delivery habits for millions around the world. Together, our two proprietary mobile applications form one unique service and income system for users:

- A **ridesharing solution** that enables users to order any desired vehicle in a matter of seconds.
- A **package delivery platform**, where our users can ship their valuable parcels with people travelling in the same direction and take full control of the package delivery process.

Dylyver apps have already gone through design, prototyping and development stages and are currently being tested by the team.

The market

Being a marketplace Dylyver Technologies will aim its services to appeal to four market participants:

- **Drivers** that want to earn income or are looking for an additional income source.
- **Riders** who are looking for quick and cheap taxi services within the city.
- **People** who intend to ship their packages, mail, items, food and so on.
- **Couriers** that want to deliver packages to earn income or reduce travel expenses.

Partner Ecosystem

In order to develop a profitable and self-sustainable ecosystem Dylyver has created alliances and partnerships with other reputable firms and corporations worldwide. Some of these corporations, which Dylyver Technologies has aligned itself with include:

- IBM as its cloud infrastructure partner,
- Stripe and Hyperwallet as payment systems,
- Here maps as its navigation partner,
- Bancor, Latoken and Metamorph etc. as its exchange partners,
- Credits as its blockchain partner.

To ignite and streamline our global expansion Dylyver will further increase its partner network with local taxi corporations, local courier companies, global payment systems and global crypto exchanges.

Business model

As part of our business operations Dylyver will take 25% from every ride-sharing and package delivery transaction. 10% of this amount will be paid back to customers in the form of referral payments. Dylyver will finance growth through cash flow, angel and VC investments and Dycoin token sales after necessary liquidity levels are reached.

Financial considerations

We are a bootstrapped startup and up to this point all the app developments, capital expenses and operations have been financed by the founders of Dylyver and their families. We are looking to raise up to **\$2,000,000** as our first round to reach our goals and targets.

Objectives

- Offering drivers and couriers a better working conditions and more benefits to earn.
- Developing safe and reliable delivery services.
- Launching the services in global markets.
- Onboarding new couriers and drivers globally.
- Merging blockchain technology and Dylyver ride-sharing and package delivery platform.
- Developing smart contracts.
- Listing on major crypto currency exchanges.
- Creating and distributing Dylyver crypto debit card.
- Launching an effective Dylyver referral program.

Mission

Our mission is to completely change the concept of transportation and postal service, which is conventional for millions of people, and make ride sharing and sending of parcels more accessible, simple, interesting and convenient for everyone around the world.

Vision

We envision the development of a reliable package delivery system, a contemporary ride-sharing platform and a decentralized environment, where payments are immediately and securely moved from user's crypto wallet to driver's or courier's wallet upon every successful trip or package delivery. We are focused and determined to reap the benefits of this innovation to the ride sharing and package delivery market. The benefit will include:

- **Two-sided platform:** Development of a two-sided marketplace that adds value to all the participants: couriers, drivers and users.

- **Dycoin token:** Creation of our internal payment unit, referred as Dycoin token. Dylyver is currently selling tokens to buyers/investors before the launch of its ride-sharing and package delivery services.
- **Payment unit:** Holders of our Dycoin tokens will get an opportunity to pay for taxi and package deliveries with the help of Dylyver applications, exchange Dycoin tokens to other cryptocurrencies and fiat money and pay for goods and services outside Dylyver ecosystem with Dylyver branded debit card. The payment methods will include cash (FIAT), credit cards and Dycoin tokens.
- **Safety:** Dylyver will create a more transparent and secure package delivery system, where all the shipped parcels are protected and insured against theft and damage.

Keys to Success

Dylyver Technologies has identified 5 keys to success, which are necessary to achieve sustainable profitability and growth:

- Make **blockchain an integral part of our platform** and develop a hybrid system that offers our users an opportunity to pay in fiat money or cryptocurrency.
- Develop straightforward, top-quality and **user-friendly ride-sharing and package delivery applications** that will connect all the participants on one platform.
- Provide **exceptional customer service** to our customer base.
- Build an effective **global partner ecosystem** that will supplement our business model.
- Building a **loyal and long-term user base** by offering the opportunity for users to generate referral income through our ridesharing and delivery services.

Organization Summary

Dylyver Technologies is a profit oriented Limited Liability Company, and most of its revenue will be collected through drivers' commissions, package delivery platforms, while a small percentage of funding arrives through the benefits of blockchain technology. Dylyver focuses on being the 2nd and better option to Uber with plans to expand our operations to other cities and countries like Austria, Russia (Moscow), Estonia, UK, US and Middle East within the first 12-24 months and then globally.

The Founder and CEO of Dylyver Technologies, Vlagyimir Loskarjov, fund the company with seed money. Since then the company has been ran by a group of dedicated employees who have not only taken part in their fiscal and moral contributions but are also taking active parts in the day to day operations and construction of the business. The CEO and founder of Dylyver possess the skills and experience to effectively run the day to day operations of the firm.

Dylyver has already established alliances and partnerships with other reputable firms and corporations worldwide. Some of these corporations that Dylyver Technologies has aligned itself with include:

- IBM as its cloud infrastructure partner,
- Stripe and Hyperwallet as payment systems,
- Here maps as its navigation partner,
- Bancor, Latoken and Metamorph etc. as its exchange partners,
- Credits as its blockchain partner.

Legal Entity

The company was established in 2016 in Auckland, New Zealand by Loskarjov Vlagyimir, Founder and CEO of Dylyver Technologies. Dylyver HQ and majority of its team is based in Budapest Hungary. New Zealand was chosen as its legal jurisdiction because of favorable conditions of running a business and since all payment processing companies work with New Zealand. Budapest has been chosen as the Dylyver's HQ location due to low operational and hiring costs and high IT staff proficiency levels.

Start-up requirements

The Management of the company had the sum of \$300,000 to kick start the organization. Dylyver requires and additional investment of \$2,000,000 to effectively expand and scale its services.

Below is a breakdown of the requirements to fully expand and scale the services of the company.

Start-up Requirements	
Start-up Expenses	USD
Consultants	\$50,000
Incorporation	\$0
Solution Development / Updates	\$150,000
Hardware/IT expenses	\$50,000
Insurance	\$100,000
Legal/accounting	\$50,000
Licenses/permits	\$105,000
Branding	\$25,000
Exchange listings	\$50,000
Office supplies	\$10,000
Payroll	\$500,000
Marketing campaigns	\$350,000
Rent/security deposit	\$24,000
Travel/Training	\$30,000
Other administrative expenses	\$20,000
Total Start-Up Expenses	\$1,524,000
Start-up Assets	
Cash balance on starting date	\$325,000
Starting inventory	\$0
Other current assets	\$0
Office furniture and equipment	\$90,000
Signage	\$15,000
Leasehold improvements	\$10,000
Plant and equipment	\$25,000
Land	\$0
Other assets	\$10,000
Total Start-Up Assets	\$475,000
Total Start-Up Costs	\$1,989,000

Services

Dylyver Technologies offers the following solutions to its users:

- Ride-sharing application, referred as Dylyver Drive.
- On demand package delivery application, referred as Dylyver Cargo.
- Integrated blockchain solution that includes hybrid payment options. Dylyver enables its customers to pay for its services using a combination of physical cash, credit cards, and crypto currency (Dycoin tokens).

Dylyver Drive

Dylyver Drive is our communal ridesharing application for iPhone and Android devices that connects riders and drivers. Users can request a ride with a press of a button on their mobile phone. A menu of ride service offerings matches customers' style, budget, and requirements. A user can potentially become a driver in as little as three days with their mobile phone and vehicle by registering to become a Dylyver driver-partner and being approved by our vehicle and driver validation process. Dylyver Drive benefits and competitive advantages include:

- Riders can **track the exact position** of their driver on the app's map before and during the trip.
- Riders can **split the amount** of the trip among travel companions.
- Riders can book a car category that best matches their needs and budget from **standard, premium, SUVs, minivans or bus service**.
- Riders can **pre-set locations** (such as a friend's place) as the destination of their trip.
- Riders can **add trusted drivers** to their ride. These drivers will receive the ride request first.
- Riders can pay by **credit card, cash** or using their **cryptocurrency** wallet.
- Riders can **share their position** with friends and family.
- Riders can **schedule a ride** for any time and day in the future.

Dylyver Cargo

Dylyver Cargo is an on-demand peer to peer package delivery platform. Our service captures the opportunity between those who want to send a parcel and a traveller going in the same direction. Senders download the Cargo app and easily send their packages at an affordable price with full control of the delivery. Travelers/couriers deliver those packages and get paid for their efforts that help them recoup their overall travel costs. Package recipients can easily follow and track the delivery with our

mobile application. The result is an efficient delivery ecosystem which fills a previously underdeveloped niche. Dylyver Cargo benefits and competitive advantages include:

- Anyone on the Dylyver platform can be a **sender, courier or recipient**.
- Payment is **triggered automatically** when the courier successfully delivers an item to the recipient.
- Senders can **split delivery costs** with recipients.
- Senders can send **oversized items and multiple** packages.
- Sender and recipient can **track courier's exact location** on the map and **communicate** with the courier via the chat function.
- Senders can add their **preferred couriers** to the delivery.
- **Couriers are liable** for loss and damage to the parcel up to the insurance amount provided by the sender.

Technology

The technology is comprised of a mobile solution that employs two mobile applications, geolocation, payment systems, referral platform, smart contracts, and blockchain technology. By utilizing the blockchain in its operations, our services will provide numerous benefits over traditional business models via secure, verifiable transactions; and enhanced trust and transparency.

Blockchain Integration

Immediate and secure payments

Development of smart contracts and integration of our ride sharing and package delivery platforms with Blockchain will allow us to make a decentralized environment, where payments will be immediately and securely moved from user's crypto wallet to driver's or courier's wallet upon successful trip or package delivery. This way we are eliminating the huge dependency on the 3rd party payment systems and their high transaction rates and giving drivers and couriers an opportunity to get their funds instantly.

Hybrid platform

Only a small percentage of users in our industries possess crypto wallets and proper knowledge about the blockchain. Dylyver also understands the limitations that this new payment system has due to the difference in cryptocurrency regulations in various countries. We respect each country's cryptocurrency regulations. That is why Dylyver will introduce a hybrid system that will combine fiat

and crypto payments. What will follow is a gradual shift from fiat currency payments (cash and cards) to payment with Dycoin tokens. This will give a chance for all the parties on our platform to smoothly transition to the new payment method.

Insured parcels

Utilizing the benefits of Blockchain system and smart contracts will also enable us to create a more transparent and secure package delivery system, where all the shipped parcels will be protected and insured against theft and damage.

Market Analysis

Ride-sharing, which is also known as shared mobility is the most technological advanced transportation system that enables users to book a short distance ride as and when needed. Car-sharing, bike-sharing, carpooling and platform-based ride services (e.g. Uber, Lyft etc.) all come under such transportation systems. The main purpose of introducing such transportation mode is to lessen automobile emissions, traffic congestion and vehicle trips. In order to book a ride, one has to use smartphone app to arrange a ride in a privately-owned vehicle. Nowadays, instead of having ownership of a vehicle, consumers are increasingly looking for ride-sharing services which not only reduces the transportation cost but also the responsibility associated with owning a vehicle.

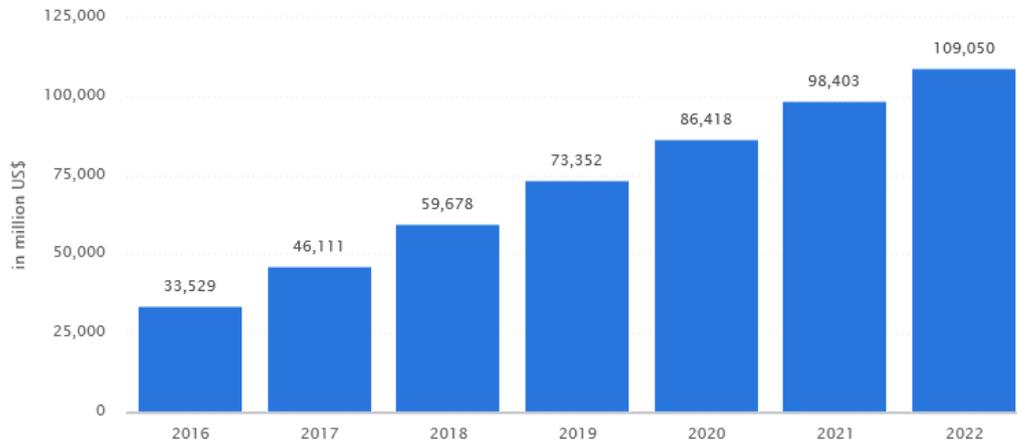
The ride-sharing industry has taken the global ground transportation market by storm and has gained popularity over the past few years primarily because of companies who are devoted to make transportation methods more reliable, safe, and enjoyable as well.

The global ride-sharing market has increased over the years and projections are made that the market would grow at a steady pace in the next four years i.e. 2018-2022, primarily because of increasing urbanization level worldwide and rising smartphone penetration especially in emerging economies. Other market dynamics that would propel the growth of the market include inclination of customers towards shared services, introduction of autonomous vehicles, technological advancements, convenience of booking etc. Below are some highlights of the market:

- Revenue in the Ride Sharing segment amounts to US\$59,678m in 2018.
- Revenue is expected to show an annual growth rate (CAGR 2018-2022) of 16.3%, resulting in a market volume of US\$109,050m by 2022.
- User penetration is 9.8% in 2018 and is expected to hit 13.3% by 2022.

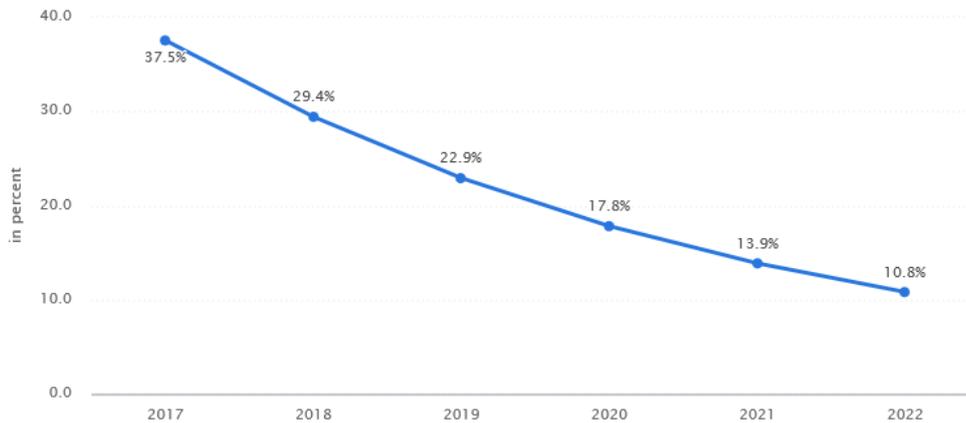
- Goldman Sachs projects the ride-hailing industry to balloon to \$285 billion by 2030 and global courier delivery industry is projected to reach \$450 billion by 2030.

Chart: Ride-Sharing Revenue (Source: Statista June 2018)



Source: Statista, June 2018; Selected region only includes countries listed in the Digital Market Outlook

Chart: Ride-Sharing Market Revenue Growth (Source: Statista June 2018)



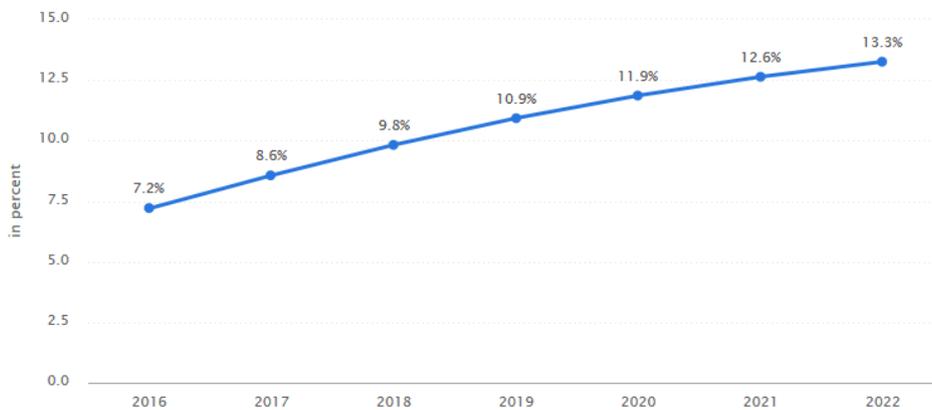
Source: Statista, June 2018; Selected region only includes countries listed in the Digital Market Outlook

Chart: Ride-Sharing Users (Source: Statista June 2018)



Source: Statista, June 2018; Selected region only includes countries listed in the Digital Market Outlook

Chart: User Penetration rate (Source: Statista June 2018)



Source: Statista, June 2018; Selected region only includes countries listed in the Digital Market Outlook

Cryptocurrencies are virtual or digital currencies that have no centralized regulating authority. It means that money is created and transferred without the intermediation of banks. Cryptography is used as means of ensuring transaction security. The decentralized control of each cryptocurrency works through Blockchain, a public transaction database that functions as a distributed ledger. The size of Blockchain technology market is projected to grow to over 60 billion U.S. dollars by 2021.

From the above market analysis, we can therefore state that Dylyver has a huge potential within transport and logistics industry to integrate both promising markets into its exclusive business model. Dylyver value proposition is unique because it will be one of the premier ride-sharing companies to offer a flexible means of payment, including cryptocurrency, likewise offering other services such as package delivery.

Market Segmentation

Dylyver is a ride sharing and package delivery platform that will target major cities and smaller surrounding communities across the globe. Dylyver target market segments can be summarized as follows:

- **Drivers** that want to earn income or are looking for an additional income source.
- **Riders** that are looking for quick and cheap taxi services in the city.
- **People** that intend to ship their packages, mail, items, food and so on.
- **Couriers** that can deliver packages in order to earn income or reduce travel expenses.

Table: Estimated number of Dylyver platform participants

Potential Target Customers	2019	2020	2021	2022
Drivers that want to earn income	1,759	11,818	54,876	149,450
Couriers that would like to ship packages and cover their travel expenses	396	2,31	11,062	27,418
Users that want to take a ride or ship a package	14,860	102,324	446,490	952,331

Target Market Segment Strategy

Past experience has shown that most Drivers and passengers in this industry will not join a company at their own accord. Instead, Dylyver Technologies must mount an aggressive cognitive awareness

campaign in every market that it penetrates. In addition, the Company will aggressively contact local run driver and courier unions, associations and organizations that can assist Dylyver with demand generation. This way, Dylyver Technologies can receive outsourced business at the same time help global metropolitan areas to generate jobs and drive investments. Furthermore, with our aggressive method of market entry we intend to receive approximately 15% of drivers and courier proceeds and instantly pay our drivers compared to our competitors who aim at a 25%% proceed commission and observe longer dates of payments to drivers. We will also institute a variety of means in which we can make payouts to our transport and package delivery participants i.e. direct to debit cards, bank transfers, physical cash and crypto currencies (Dycoin tokens and other altcoins).

Industry overview

The transportation and logistics industries are two of the most prolific in the world. Thus, rideshares and package delivery services are in high demand by a multitude of customers, both nationally and internationally. The transport industrial analysis is as such:

- **On Demand Ride share Transportation Industry**

The Dylyver app incorporates fleet and driver management, social interaction between driver and passenger, package delivery, taxi hailing and payment. People love new transportation technologies like Uber and Lyft that are allowing them to get on their smartphones to quickly and conveniently hail a ride.

- **Package delivery Industry**

This is a platform that will enable user to ship packages with people that are travelling to destinations that are in same directions with their journey. As a matter of fact, these services will reduce their travelling cost as well.

- **ICO and Block Chain technology Industry**

Today there are almost 1000 different crypto currencies and as a matter of fact there are around 138 legal and well-known crypto currencies worldwide. All the industry participants are creating utility tokens and are striving to develop a genuine payment solution within its ecosystems and achieve wide adoption of their tokens.

From the above details we can authoritatively say Dylyver Technologies deals in three (3) different perspective commercial industries with high growth potential, which increases its Niche market and its purchasing power of parity (p3).

Buying Patterns

In the transport and logistics industry there are several factors influencing purchases:

- **Service Features:** Some services and platforms may be "better" than others due to the fact that they may contain features that will make their service easier to use, more functional, versatile, forward looking, etc.
- **Reputation:** Some services may carry a reputation of being excellent (i.e.: strong, durable, long lasting, etc.) services.
- **Word of Mouth:** Often purchases are made simply on the basis of word-of-mouth. This is where our referral system will get into place.
- **Pricing:** Depending on income, especially for non-professional clients, a cheaper price may be the determining factor between two services.
- **Breadth of options:** Vendors that offer multiple options (service, payment, etc) to its users enjoy a competitive advantage above its competitors.

Implementation strategy

Dylyver Technologies will seek to become the top global rideshare, package delivery company with strong position on the cryptocurrency market. This strategy will rely on a competitive advantage and a strong marketing and sales campaign. Dylyver will leverage its competitive edge offering the finest selection of services, with a strong marketing of its rideshare, package delivery and crypto services and better pricing strategy campaign to develop awareness. The sales campaign will emphasize Dylyver Technologies' ability to offer the highest level of customer satisfaction at the lowest price in the industry with a straightforward application interface and most inclusive payment options.

Dylyver team is planning to launch powerful campaigns and promotions, invest heavily into global onboarding of drivers and couriers, finance its blockchain technology development, and drive activities that will grow the value of Dylyver tokens. By utilizing cutting edge technologies Dylyver will empower its users to earn continuous referral payments by inviting their networks while using the company's ridesharing and package delivery services. With our referral programs, Dylyver is planning to grow its user base to 100,000 by the end of 2019 and to one million by the end of 2022.

SWOT Analysis

The following SWOT analysis captures the key strengths and weaknesses within the company, and describes the opportunities and threats facing Dylyver.

Strengths

Dylyver Technologies strengths can be summarized as follows:

- Experience of the management team in the transport, logistics and blockchain market.
- Alliances and partnerships with other reputable firms and corporations worldwide.
- Dylyver is a small startup that is agile and can quickly deviate its strategies and tactics.
- Availability of experienced, sociable and polite drivers, who are waiting for our applications to launch.
- Competitive pricing rates.
- Comfortable, flexible, reliable and cost-effective services.
- Since our HQ and IT department is located in Hungary, we get access to low cost resources and experienced specialists.
- Availability of referral program that will help us quickly onboard new drivers and couriers and attract new users globally.
- Integration of Blockchain will remove our dependency on 3rd party payment systems and enable us to make payouts to drivers and couriers instantly.

Weaknesses

- Main Dylyver weaknesses come from the lack of funding to grow the business. Seed money will not satisfy our growth ambitions and will only increase our time to market.
- Lack of headcount to scale the business and do proper marketing campaigns.

Opportunities

Opportunities for Dylyver Technologies include:

- Down market and influx of foreclosure prices have resulted in a sustainable number of high market value services.
- Numerous payment mediums enabling customers satisfaction and retention.
- Unavailability of ride-sharing and on-demand package delivery companies in rural communities.
- Opportunity to establish partnerships and joint ventures with other companies.
- Development of Blockchain that provides a huge potential for future success and growth.

- Availability of Dycoin tokens that act as a seamless incentive tool to increase effectiveness of its platform, drive drivers and couriers on the road, motivate users to use our services and drive growth of our KPIs.

Threats

- Our top threats include government regulations and powerful labor unions. The drivers keep track of trends in the local and national transport and logistics market and changing government regulations and taxes concerning transportation.
- Powerful competitors (such Uber and Lyft) that are backed by large VC funds pose another threat to our rapid expansion. Nevertheless, we have developed a perfect ecosystem and platform to effectively beat most of our competitors down the market.

Competitive Edge

The advantages Dylyver has over its competitors are numerous, but as a matter of fact we can sub divide them into the following sub-headings to ease understanding.

- **Breadth of solutions:** We offer two distinctive services, which are disruptive in their nature. These services include, ride-sharing and package delivery services. While ride-sharing is well known to people around the world, Dylyver's on-demand ride-sharing solution is one of its kind and creates an unprecedented opportunity for us to capture this new niche market.
- **Valuable partnerships:** In conjunction with our services offer we also affiliate and partner ourselves with other well-to-do companies to effectively and efficiently provide our services. These companies and firms which we have aligned ourselves with are Stripe (payment), Hyperwallet/PayPal (payout), IBM (infrastructure), Here maps (Navigation), Bancor and Latoken are our crypto exchanges and Credits (Blockchain platform).
- **Block chain integration:** Dylyver has also integrated the block chain technology into its business enabling customers to pay for its services not only using domestic fiscal currencies, but also by using the DYCOIN tokens. Utilizing blockchain will also enable us to create an efficient insurance mechanism to protect our users and their packages.

Dycoin tokens will be exchanged to Bitcoin, Ethereum and fiat money on exchanges like Bancor and Latoken with plans under way to list Dycoin tokens on major exchanges such as Binance, OKex and Bitfinex. By integrating blockchain and listing our tokens on crypto exchanges will be planning to drive even more users to our ride-sharing and package delivery platform, achieve high usage rates and maintain high retention rates.

Dycoin tokens will be used as an added incentive for drivers and couriers to get on the road, be continuously online, accept requests, etc. This will drive adoption and grow our KPIs.

- **Ease of use:** The Dylyver app and website will be easy to use, convenient and flexible for customers. Making the ordering of a ride, package delivery and payment of services offered very comprehending.
- **Verified Drivers & Couriers:** Dylyver technologies intend to recruit experienced and qualified drivers and couriers in order to ensure customers comfort and security. We will partner with third party services to make thorough verification of our drivers and couriers.
- **Referral program:** Users that bring people through word of mouth recommendations will be entitled to frequent bonuses. They will receive continuous referral payments from each transaction of drivers or users that they bring into our platform. This way we will increase our customers base, company's' image and revenue maximization.
- **Availability in large and small towns:** most of our competitor's concentrate only in big towns and cities. Dylyver intends to make its presence recognized in both large and small cities in countries worldwide, so as to increase its customers base and recognition.

Below is the list of our top competitors globally in each of the sectors:

Ride-sharing competitors		Package delivery competitors	
Uber	Yandex Taxi	Nimber	Local postal offices
Lyft	Grab	UPS	Gett delivery
Gett	Local taxi companies	DHL	
Taxify		FEDEX	

Marketing Strategy

One of our key strategies in order to quickly scale the business is by developing an active global community and give all our users an opportunity to order rides, ship packages and earn money.

Dylyver Technologies' marketing strategy revolves around a five-tiered focus.

- **Tier one:** involves determining what are the needs and decision parameters of the typical ride-sharing and package delivery customers and crafting advertising strategies to meet those needs. We will focus our advertising tactics on social media platforms, referral

program, advertisements done through our partners, news and media and crypto currency portals.

- **Tier two:** focuses on the execution of all payment and sales efforts using crypto currencies. Because of the recent hype around cryptocurrencies, crypto market is an outstanding marketing tool and opportunity for Dilyver to raise awareness about its solutions globally, sign agreements with new perspective partners and get more drivers and users on board.
- **Tier three:** concentrates on building momentum around our marketing referral program. We will need to educate our potential users and drivers about income opportunities and benefits that it brings to them.
- **Tier four:** involves molding the company culture to be goal-oriented and customer-centric. In order to achieve that we need to build a powerful data analytics function that will look at service usage patterns of our users and drivers (and couriers). By using that big data, we will be able to make better usage forecasts and make quick decisions.
- **Tier five:** having issued Dycoin tokens gives us an outstanding opportunity to increase effectiveness of our platform, drive drivers and couriers on the road, motivate users to use our services and drive growth of our KPIs. All of this without large costs.

Dilyver website

Dilyver website will display the service offerings available for utilization and provide material and information appropriate to the transportation and logistics market. To further show its expertise, Dilyver will provide an opportunity to order a taxi ride or send a package right from its web page. Dilyver's web page will also provide user dashboards, resources areas, service information, news/press rooms and website links of interest to its customers.

Market strategy of ridesharing, package delivery and ICO business depends on recognition of expertise by the consumer. For Dilyver Technologies it will start with our initial customer base, informing them of our presence and encouraging their word-of-mouth recommendations to others. Further awareness will be heightened by utilizing search engine marketing, banner advertising, and affiliates.

Referral program

To exponentially grow our user-base we have developed a referral program whereby users earn continuous referral payments from all the drivers and couriers they invite. Existing users can invite acquaintances, family, and friends (direct referrals) into the program and start receiving bonus payments each time their referrals transport people or deliver packages for others.

Crypto market

Dylyver has entered into listing agreements with cryptocurrency trading exchanges to allow for ease of liquidity and settlement of Dycoin tokens into other altcoins and fiat currencies. From there, Dylyver users, drivers or couriers will either be able to sell their tokens on crypto exchanges or exchange them for other cryptocurrencies. This strategy will enable Dylyver to capture two markets and create a powerful user generation engine:

- **Current users, drivers and couriers** will be interested to purchase Dycoin tokens and trade them on the market with crypto community. This will drive additional liquidity.
- **Crypto community**, on the other hand, will purchase Dycoin tokens and will become potential users of our applications.

Sales Strategy

Dylyver's sales strategy is based on the premise that maintaining the highest level of customer service is the easiest way to create repeat customers. This is based on the fact that the industry is relatively large and specialized, and that it is important to be known for great customer service. Word travels fast within these industries. If a firm's reputation is positive, the industry quickly becomes aware, word goes viral and sales spike upwards.

Partnerships

To provide the highest level of service, hedge against future risks, and optimize our offerings, Dylyver will form valuable partnerships with technological organizations, governmental institutions, labour unions, payment systems and credit card companies; and turn some of our global competitors into complementary players of our business model. With these relationships, we expect to make swift market penetration in target markets.

Sales Forecast

The sales forecast has been developed from a conservative perspective to ensure that the sales targets are met.

Table: Sales Forecast

Sales Forecast

Sales	2018	2019	2020
Revenue from Drivers commissions	\$1,583,220	\$10,635,777	\$49,387,981
Revenue from Couriers' commissions	\$211,756	\$1,422,535	\$7,398,319
Crypto market operations / Exchange	\$609,760	\$2,385,563	\$7,322,299
Total Revenue	\$2,404,736	\$14,443,876	\$64,108,599
Cost of sales (commissions to drivers)	\$1,346,232	\$9,043,734	\$42,589,725
Controllable Profit	\$1,058,504	\$5,400,141	\$21,518,874

Management Summary

Dylyver Technologies company is directed and governed by the founder and CEO of the company, Mr. Loskarjov Vladimir. He controls the executive bench of Dylyver with his qualification, experience skills. Since better management cannot be achieved by one man, Mr. Vladimir has surrounded himself with a power and experience group of managers, accountants and marketers to ensure the continuous marketing of Dylyver services worldwide. The table below shows some of the executive team members highlights:

Name	Position	Experience
Loskarjov Vladimir	Founder and CEO	Vladimir is an enthusiastic and dynamic entrepreneur with 13+ experience in business development, information technology and corporate strategy. Having spent several years in various high-level positions in Microsoft and Pearson in Silicon Valley, Vladimir founded Dylyver in 2016.
Vjacheslav Loskarjov	Chief Operating Officer (COO)	Vjacheslav has decades of experience within real estate, vehicle sales and other industries. He is currently owner of 2 successful start-ups. He is well aware of transportation industry challenges, and he will tackle such challenges head-on, thereby fuelling continual improvement of Dylyver. Vjacheslav has been working with our existing team for the past 8 years.

Zahar Antyipin	Chief Technology Officer	He has spent the past 8 years working together with the team behind Dylyver. Zahar has continuously overseen the development and consolidation of complex technological platforms and helped Dylyver attain its strategic goals. Before joining our team Zahar worked for several successful startups to realize their potential and helped them build their technological landscape.
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Coupled with their credentials, the management intends to recruit at least 15 full time employees and blockchain experts to successfully run the organisation. Dylyver also requires the services of about 7 app developers to build and run the web-ware solutions of the company.

Personnel Plan

Positions	Name	Starting #	2018	2019	2020
Founder/CEO	Vladimir L.	1			
Fulltime employees		15	\$300,000	\$350,000	\$400,000
App Developers		7	\$200,000	\$240,000	\$280,000

Financial Plan

Dylyver Technologies will finance growth through cash flow, angel and VC investments and Dycoin token sales after necessary liquidity levels are reached.

Important Assumptions

- Assuming Dylyver is available in only **10 to 20 cities** world-wide in the first 2-3 years. Dylyver will take **25% per transaction**.
- Estimated total number of drivers and couriers in the first year of operations: **10,000**
- Average Rides per driver/couriers per month: **90**
- Net billable rides 3rd year: **4,938,798**
- Net billable deliveries 3rd year: **276,573**
- Average Cost Per Ride: **\$10-\$15**
- Average Cost per delivery: **\$34**
- Annual Gross Revenue in 3rd year: **\$64,108,599**
- Company commission: **25%**
- Company Earnings Before Taxes 3rd year: **\$18,543,194**

Pro-forma profit and loss

There are many factors to include when determining a projected profit and loss statement; these are included in the following table.

Table: Dylyver pro-forma profit and loss

Sales Forecast			
Sales	2018	2019	2020
Revenue from Drivers commissions	\$1,583,220	\$10,635,777	\$49,387,981
Revenue from couriers' commissions	\$211,756	\$1,422,535	\$7,398,319
Crypto Market Operations / Exchange	\$609,760	\$2,385,563	\$7,322,299
Total Revenue	\$2,404,736	\$14,443,876	\$64,108,599
Cost of sales	\$1,346,232	\$9,043,734	\$42,589,725
Gross profit	\$1,058,504	\$5,400,141	\$21,518,874
Gross Profit margin %	44%	37%	34%
Overhead			
Owner(s) salaries	\$0	\$0	\$0
Employee salaries & commissions	\$500,000	\$590,000	\$680,000
Solution Development / Updates	\$150,000	\$165,000	\$181,500
Office Expenses	\$80,000	\$120,000	\$160,000
Insurance	\$100,000	\$110,000	\$121,000
Interest payments	\$0	\$0	\$0
Legal/accounting	\$50,000	\$100,000	\$240,000
Licenses and permits	\$105,000	\$126,000	\$151,200
Marketing	\$350,000	\$400,000	\$500,000
Branding	\$25,000	\$27,500	\$30,250
Hardware/IT expenses	\$50,000	\$55,000	\$60,500
Rent/security deposit payments	\$24,000	\$26,400	\$29,040
Office Supplies	\$10,000	\$11,000	\$12,100
Exchange Listings	\$50,000	\$150,000	\$200,000
Consultants	\$50,000	\$60,000	\$72,000
Telephone	\$3,000	\$3,900	\$4,290
Travel and trainings	\$30,000	\$42,000	\$58,800
Utilities	\$0	\$0	\$0
Vehicles	\$0	\$0	\$0
Start-up cost	\$475,000	\$475,000	\$475,000
Total overhead	\$2,052,000	\$2,461,800	\$2,975,680
EBIT	(\$993,496)	\$2,938,341	\$18,543,194

Tax Incurred (9.15%)	(\$90,905)	\$268,858	\$1,696,702
Net profit	(\$902,591)	\$2,669,483	\$16,846,491
Net profit margin	-38%	18%	26%

Projected Cash Flow

Our projected cash flow is outlined in the following table.

Table: Cash Flow

Pro Forma Cash Flow			
Cash Received	2018	2019	2020
Cash from Operations			
Cash Sales	\$2,404,736	\$14,443,876	\$64,108,599
Subtotal Cash from Operations	\$2,404,736	\$14,443,876	\$64,108,599
Additional Cash Received			
Sales Tax, VAT, HST/GST Received	\$0	\$0	\$0
New Current Borrowing	\$0	\$0	\$0
New Other Liabilities (interest-free)	\$0	\$0	\$0
New Long-term Liabilities	\$0	\$0	\$0
Sales of Other Current Assets	\$0	\$0	\$0
Sales of Long-term Assets	\$0	\$0	\$0
New Investment Received	\$0	\$0	\$0
Subtotal Cash Received	\$2,404,736	\$14,443,876	\$64,108,599
Expenditures			
	2018	2019	2020
Expenditures from Operations	\$1,346,232	\$9,043,734	\$42,589,725
Cash spending	\$475,000	\$475,000	\$475,000
Bill payments	\$1,077,000	\$1,396,800	\$1,820,680
Other cash spent (payroll)	\$500,000	\$590,000	\$680,000
Subtotal Spent on Operations	\$3,398,232	\$11,505,534	\$45,565,405
Additional Cash Spent			
Sales Tax, VAT, HST/GST Paid Out	(\$90,905)	\$268,858	\$1,696,702
Principal Repayment of Current Borrowing	\$0	\$0	\$0
Other Liabilities Principal Repayment	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$0	\$0	\$0
Purchase Other Current Assets	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$0	\$0
Dividends	\$0	\$0	\$0
Subtotal Cash Spent	\$3,307,327	\$11,774,393	\$47,262,107
Net Cash Flow	\$2,404,736	\$14,443,876	\$64,108,599
Cash Balance	(\$902,591)	\$2,669,483	\$16,846,491

Projected Balance Sheet

The table below outlines the projected balance sheet.

Table: Balance Sheet

Pro Forma Balance Sheet			
Assets	2018	2019	2020
Current Assets			
Cash	\$2,404,736	\$14,443,876	\$64,108,599
Other Current Assets	0	0	0
Total Current Assets	\$2,404,736	\$14,443,876	\$64,108,599
Long-term Assets	\$150,000	\$150,000	\$150,000
Accumulated Depreciation	\$0	\$0	\$0
Total Long-term Assets	\$150,000	\$150,000	\$150,000
Total Assets	\$2,554,736	\$14,593,876	\$64,258,599
Liabilities and Capital			
	2018	2019	2020
Current Liabilities			
Accounts Payable	\$0	\$0	\$0
Current Borrowing	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0
Subtotal Current Liabilities	\$0	\$0	\$0
Long-term Liabilities	\$0	\$0	\$0
Total Liabilities	\$0	\$0	\$0
Paid-in Capital	\$2,000,000	\$0	\$0
Retained Earnings	\$0	\$0	\$0
Earnings	(\$902,591)	\$2,669,483	\$16,846,491
Total Capital	\$1,097,409	\$2,669,483	\$16,846,491
Total Liabilities and Capital	\$1,097,409	\$2,669,483	\$16,846,491
Net Worth	\$1,457,327	\$11,924,393	\$47,412,107

References

- <https://www.statista.com/topics/4495/cryptocurrencies/> (Sep 05 2018)
- <https://www.statista.com/outlook/368/100/ride-sharing/worldwide#market-users> (Sep 05 2018)

For outside investors who require more information concerning our products and services, the following links will explain them in detail:

- <https://ico.dylyver.com/>
- <http://dylyver.com/>
- <https://ico.dylyver.com/docs/en/whitepaper.pdf>
- <https://ico.dylyver.com/docs/en/dylyver-investor-deck.pdf>
- <https://medium.com/@dylyver/dylyver-ico-q-a-eab5c735f844>