



frega

The Future of the Internet

White Paper



July 2025

Introduction

This White Paper sets out the vision, architecture, and commercial opportunity available, not just to corporations, but to every user of the Frega system.

The paper explains:

- Frega's unique co-partnering business model, where every personal and business user co-owns the platform, software and services and is paid daily for their respective level of engagement and responsibility.
- Why co-partnering is always the better way.
- Why spending on software and services through the Frega platform results in more money coming back.
- Why advertising through Frega is always profitable.
- Why the Frega model leads to explosive, international growth.
- Why these distinctions are about to change the internet forever.

As the Frega platform enters its next phase of development and deployment, this paper aims to articulate both the technical and economic foundations, the commercial logic upon which it is built, and the role it will play in shaping a more efficient and equitable digital World.

At the core of the Frega model is its collaborative philosophy. Conceived, created, and deployed with a deep-rooted, inclusive, and cooperative approach, this ethos has driven its current successes, is embedded in its DNA, and remains the guiding principle that sets it apart from any other technology company.

Frega's architecture is uniquely designed to seamlessly serve the 6 billion individuals, social groups, and businesses who engage, share, and transact digitally each day—offering value and wealth creation beyond anything currently available on the market. The Frega offering also brings together and assimilates the online marketplace with the physical high street realm in a way that will revolutionise and reinvigorate every business, both small and large.

Through its global roll-out, Frega is building a fast-expanding ecosystem at an appropriate time in history to both address the challenges and embrace the opportunities AI technology is ushering in.



Frega is seeking to establish an open and transparent relationship with all existing platforms, technology houses and established businesses, whether as strategic partners, operational collaborators, or commercial participants, including where appropriate, the partial or complete acquisition of components of the Frega Platform for the benefit of its global community of users that share in its success.

All Frega requires is that collaboration comes from parties aligned with its ethos and long-term goals.

The objective is to foster a community of contributors who, through collective engagement, realise their full potential and are open to all possibilities as to how they and the Frega platform should evolve.

Executive Summary

The global economy is undergoing a fundamental transformation, shaped by automation, platform dominance, and deepening inequality between those who generate value and those who extract it. Frega offers an alternative: a self-reinforcing economic ecosystem designed to restore balance between businesses, individuals, and the value they create.

Frega is a multinational technology Marketplace where, acting as an agent, it connects buyers, sellers and service providers, similar to Amazon, but in a more efficient and mutually beneficial way. Unlike traditional platforms, Frega reduces costs through its innovative reward system and generates long-term value via a growing asset class redistribution model.

The publication of this White Paper and simultaneous release of the Frega Mobile interface is the trigger for the next stage in Frega's growth with the projected expectation to 'Fregarise' the World before the end of the decade and changing the way people work, play and do business forever.

How did Frega Build a Successful Global Marketplace?

Frega built its Marketplace by recognizing that there is one valuable resource that everyone on the internet has in absolute abundance and that is user generated data.

When we like, share, engage or transact digitally in person or online, we leave a digital footprint of our location, our preferred channel of communication, who we interact with, when we do so, the devices we use and much more besides. This digital footprint is currently monetised by technology companies to the tune of billions of dollars, all of which is kept by them.



We have created a better, fairer way.

Frega fundamentally changes this business model and replaces it with a far more attractive co-partner relationship where the lion's share of the enterprise value of the data and its commercial receipts (the money earned) is retained by the co-partners (users) who create the digital footprint and its value in the first place. Meanwhile, Frega as the facilitator, retains just a minor portion of the value. (There is of course the opportunity for monetisation – however it must fit within the more equitable distribution model created by Frega – which in turn will allow for even more transactions and profit over time).

In other words, when users do what they already do, such as communicate, transact and interact digitally, but they do it via Frega, they personally receive the lion's share of the money made from their digital footprints. Crucially, this is achieved without giving up ownership of their data.

To date, Frega has unlocked over \$200m of enterprise value for its global community of partners (users) in 182 countries and it has been credited to their accounts along with associated revenues in 115 currencies through over 400,000 processed transactions a day.

With over 6 billion people, businesses and social groups engaging on the internet each day, the addressable market is trillions of dollars, and it is Frega's intention to service this entire market before the close of the decade.

The co-partner relationship extends beyond the sharing of value between the partners, it includes partners optionally taking on tasks, roles and responsibilities to attract, onboard, support, administer and manage an increasing base of co-partners (users), in exchange for agreed revenue splits according to their roles.

Because of this vested interest in the success and growth of the platform, every new registrant accessing one or more of a growing library of services is assured of receiving above average support from existing co-partners in supportive roles.

Frega will 'Fregarise' the world before the end of the decade principally because it actively removes friction from anything that impedes growth. One potential point of friction is price.

Frega overcomes potential price-friction in two ways. Firstly, by listing a library of software tools, co-owned by the partners who set the T&Cs, rules of access, and pricing. Fees are typically just \$1.00 or \$2.00 per month per software tool, or are a variable percentage of completed transactions, so that fees are always paid out of profits.



Secondly, the co-partner-owned algorithms ensure that over 30% of those fees are applied to buying a proportional share of all the growing library of services, and passing those back to the co-partner with their respective share of the increasing share of software revenues, as a 'thank you' for the business.

When users (co-partners) grasp the implications of this generosity, they frequently opt to increase the fees they choose to pay, because they understand that higher fees now mean a greater co-ownership and increased financial returns in the future.

Taking the value proposition to another, unmatched level, the co-partners present a business model where all lead-generation and advertising costs are removed from the equation.

Rather than paying for clicks, impressions or other advertising which may or may not result in a sale, the co-partner business model is to levy a flat success fee of 10% only on confirmed sales. 50% of this is then applied to invest in a greater proportional share of the ecosystem's increasing enterprise value and distributed revenues, which again is returned to the co-partner who paid the 10% success fee, as a 'thank you' for using the service. Over time, the increasing distribution of revenues, with no guarantee asked or given, offsets the 10% success fee and then generates increasing profit.

The advertising system levies the user-data in novel ways to ensure relevance and targeting at zero cost (until it results in a sale), thus, removing the need for any other advertising service. It levels the playing field for small businesses and encourages a shop-local approach for real-world transactions.

At the core of the entire co-partner managed system is the dissemination of Growth Points—an asset class within Frega and co-owned by its partners, that reflects the Enterprise Value of the ecosystem as it expands.

These points provide co-partners with a growing daily distribution of software revenue, derived from the system's overall cashflow and supported by continuous investment in global markets. This value is then redistributed through the Frega platform.

The inherent utility of Growth Points means that all businesses are expected to offer them as an optional reward. They also serve as incentives for sharing, onboarding, and providing customer support among everyday users.

This structure creates a powerful self-reinforcing cycle of participation and reward that benefits both consumers and merchants—making the proposition so compelling that it virtually guarantees rapid global adoption.



Establishing connected, KYCed financial and accounting relationships.

Frega's frictionless rollout, inevitably resulting in 6 billion users, businesses and social groups all with a vested, financial interest in the success and growth of the ecosystem, establishes a compelling proposition for any number of potential strategic business partners looking to collaborate. These Include:

- All Cloud Accounting Service providers who, until now, have focused on providing accounting to businesses only. (A \$6 billion revenues market). Frega will demonstrate the market to be 10 times this size, with accounts now required for every user (co-partner) globally to record and account for trillions of dollars of distributed enterprise value.
- Wealth Managers with a similar 10x increase in the value of the wealth creation.
- Financial Service providers looking to provide value-added services to 6 billion active, KYCed clients.
- Technology houses looking to contract out labelling and object profiling for their LLM training projects.
- A Geospatial Mapping technology house prepared to work with co-partners to monetise their technology on mutually beneficial terms.
- Any business looking for a more cost-effective lead generation and client acquisition model.

The Sum of Four Parts

When the history of Frega is told, it will record that the 'Fregarisation' of 4 valuable stand-alone but interlinked technology-sectors combined to change the internet forever...

The Peer-to-Peer Community of Connected Devices – [A Trillion-dollar Market by 2030](#)



Every download of the Frega app or use of its management dashboards on laptop or tablet establishes a global, spatially-connected peer-to-peer community in the hands of a growing army of partners, all with a vested interest in accelerating the growth of the platform across all metrics.

The processes of responding to prompts via notification, message, chat, video conversation or post, claiming and redeeming points and vouchers, responding to invitations, synchronizing calendars, time-managing resources and launching and responding to profiled campaigns, all contribute to Frega's dynamic data-gathering and data validation platform, owned and operated by the co-partners, generating and monetising the data to their own accounts.

The peer-to-peer connected pool of devices will embrace and include all internet enabled wearables, managed and supported through a blockchain infrastructure to remove all costs and improve security.

The Parallel Digital Twin Universe and Growing Library of Agentic Ai Tools – [Market sector valued at over a Hundred Billions Dollars by 2030](#)

In parallel to the peer-to-peer connected community of devices in the hands of partners with aligned interests, downloading the app brings to life a community of digital assistant Avatars, each 'weighted' to be client-centric, taking care of the individual user's needs first and then eco-centric to the interests of the global partnership.

As a 'Digital Twin', client-centric to the individual partner each Avatar will learn from its user and with full access to a growing library of Agentic Ai processes, will be trained to respond optimally to the real-time, growing and validated data pool gathered by the peer-to-peer devices.

By design, the Digital Twin will apply the appropriate Agentic Ai tools to optimize the partner's Frega outcome.

The Frega Gig Economy Platform – [Market sector valued in excess of a Trillion Dollars by 2030](#)

With every user (co-partner) now digitally plugged-in to the ecosystem, KYC-profiled, with a Digital Twins and billing relationship established in a global, peer-to-peer network, Frega is perfectly positioned to become the world's largest (freelance) Gig Economy platform, connecting every co-partner on a global scale with any other partner seeking help with a body of work, from mowing a lawn to developing an app or building a rocket ship, all funded and project managed seamlessly within the Frega ecosystem of connected vested-interested partners.



The Wealth Management Frega Growth Fund Platform - [A Multi-trillion-dollar market by 2030](#)

Frega's co-partnership agreement allocates 5% of generated income and wealth each day to the Frega Wealth Growth Fund with the remit of exclusively investing the growing pool of funds in Stock Exchange-listed entities who, respecting the source and growing value of the fund, commit to co-partnering Frega to accelerate growth and use specifically designed Frega tools.

Conclusion

The global economy stands at a turning point. As artificial intelligence continues to reshape industries, reduce labour demands, and accelerate automation, traditional models of employment, income, and economic participation are becoming increasingly strained. The prospect of reduced working hours, job displacement, and even universal basic income (UBI) is no longer theoretical—it is a present and pressing reality.

Frega emerges in this context not just as a marketplace or a platform, but as a solution. It provides a sustainable mechanism for value redistribution—ensuring that every individual who contributes to the digital economy retains a stake in its success. Through its unique co-partner model and the daily issuance of Growth Points, Frega enables users to generate income from the very activities they already perform online—engaging, transacting, supporting, sharing—without needing to sell their time, data, or identity.

As the boundaries of work continue to shift, Frega ensures that economic participation remains possible for everyone. The system is designed to recycle a portion of the wealth it creates—automatically returning value to its co-partners so they can continue to contribute, consume, and support one another in an evolving economic landscape.

This isn't just a digital platform. It is an infrastructure for the next phase of global commerce—resilient, inclusive, and built to serve.

The question now is not whether the world will change. It is whether you will be part of shaping what comes next. Get in touch to discover how you can join the Frega movement—and help build the most important digital solution of our time.

collaboration@frega.co.uk

