



Licensee Opportunity

Frega is looking for entrepreneurial professionals seeking long-term, highly lucrative, and exclusive Regional, Master, Area and Territory Licenses, to profit from the global roll-out of its Super App.

Six and seven figure incomes are well within reach of those with the required combination of skills, drive and connections.



Background

Frega is a Software as a Service company whose market is the 330 million SMEs and their 5.5 billion customers globally.

It provides solutions for businesses to, increase their sales, cut their costs and improve their operational efficiencies.

With four proprietary algorithms, 17 government grants and users already in 182 countries, Frega is launching an ecosystem that creates its own viral growth and pays everyone for their participation.

In other words, every user is paid for their data and digital footprint.

Over the past seven years, Frega has developed and perfected its platform, with back-end systems that now process over 400,000 micro-transactions per day in 115 currencies.

On logging in, Users access software tools, including weblets, blogs, video library, conference calling, chat, customer database and loyalty rewards. And the platform is designed to host an ever-increasing number of third-party applications.

The collage displays various interfaces from the Frega ecosystem, including:

- memon BIONIC INSTRUMENTS** web portal: Features a "REATURE YOUR HOME" banner, a "Harmonise the electro-smog from your smartphone!" offer, and a "Easter Family Pack Discount" section.
- GrowthPoints** branded reward points interface: Promotes "Branded Reward Points that increase in value and earn a daily increasing cash dividend!" with a "Login / Register" button.
- Qology** merchant dashboard: Shows a table of transactions with columns for Client ID, Email Address, Merchant Ref, and Transaction details.
- Frega Rooms** mobile app: Displays a "Schedule your FregaRooms Calls for this Hub" interface.
- Video Library**: A collection of videos related to memon products and services.
- memon** mobile app: Shows a "REATURE YOUR HOME" banner and a "Harmonise the electro-smog from your smartphone!" offer.
- Frega** mobile app: Shows a "REATURE YOUR HOME" banner and a "Harmonise the electro-smog from your smartphone!" offer.

Client ID	Email Address	Merchant Ref	Transaction ID	Amount	Transaction Date
97218	ssanjanendonev@gmail.com	3015	88.50	2023/06/28	
16017	ssanjanendonev@gmail.com	INV-0047	1252.00	2023/06/07	3053
16018	ssanjanendonev@gmail.com	INV-0062	282.50	2023/06/07	2023/06/07
16015	ssanjanendonev@gmail.com	INV-0102	593.00	2023/06/07	2023/06/07
13192	phoenixatgennet@yahoo.com	INV-006158	49.50	2023/06/07	2023/06/07
13614	ssanjanendonev@gmail.com	14/04/2130	1252.00	2023/04/14	16.71494100000
15783	phoenixatgennet@yahoo.com	INV-003688	129.90	2023/05/22	2023/04/14
15738	phoenixatgennet@yahoo.com	INV-002808	35.40	2023/05/02	2023/03/03
13190	phoenixatgennet@yahoo.com	INV-002658	1115.48	2023/05/23	2023/05/27
15911	ssanjanendonev@gmail.com	12/11/2230	72.00	2022/11/13	2022/11/13
15474	ssanjanendonev@gmail.com	22/11/2230	599.00	2022/11/23	2022/11/24
15426	phoenixatgennet@yahoo.com	21/10/22VCS10	36.90	2022/10/21	2022/11/24
15397	phoenixatgennet@yahoo.com	19/10/2238	223.74	2022/10/19	2022/11/24

The Frega Super App

Now, in the first quarter of 2025, Frega is about to scale, with the launch of its simple and intuitive Super App. And for this we are building out a global, licensed management infrastructure.

The Super App enables businesses to auto-build a customer database, by issuing branded loyalty rewards, called Growth Points to their customers.

Uniquely, Growth Point Rewards represent the value of the Frega ecosystem through which they are issued. So, on receiving them, customers immediately become part-owners of the Frega Platform and its entire Ecosystem, and are entitled to their pro-rate share of the platform's daily revenue.

As the ecosystem grows, so does the value of the Reward Points and the amount of cash they entitle their owner to receive each day, from an ever-increasing number of business and private users paying for an ever-increasing number of services globally.

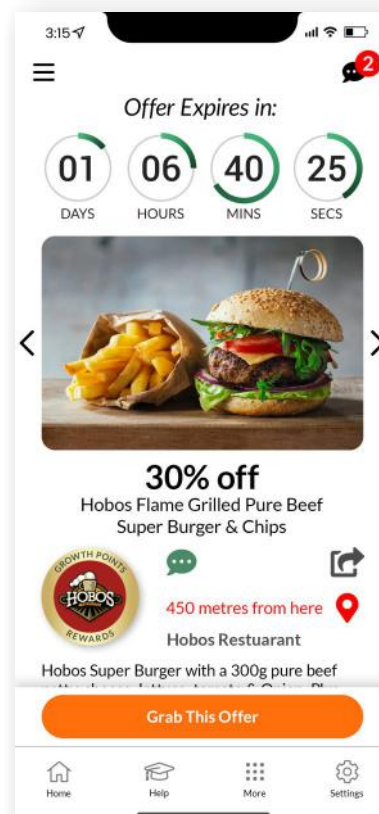
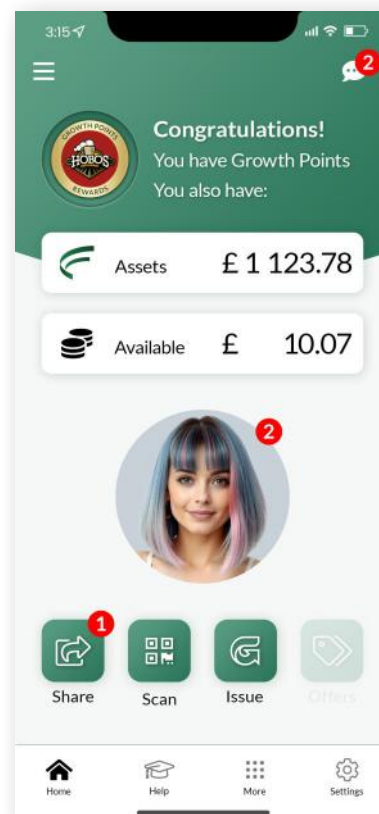
When customers see the growing value of their Rewards and the cash they generate, they naturally seek out more. And Frega makes it possible for Businesses to 'Airdrop' targeted Ads and promotions straight into the Apps of every user.

This powerful advertising medium is free of charge, with a success fee only paid by businesses when promotions turn into sales.

So, with a single App, Frega revolutionises loyalty rewards, removes the risk of losing money on advertising and makes every user a part owner of the platform with their own growing revenue stream.

This reduces costs, increases sales and provides businesses with the data and analytics they desperately need to thrive.

Frega automatically self-replicates, with every reward issued and promotion shared increasing the size and value of the ecosystem and the financial returns for every User.



The Licensee Tree

To manage the Frega Super App's self-replicating growth and achieve greatest penetration internationally, Frega has created a Global licensing tree.

It has divided the World into four primary Regions: [Europe, Middle East & Africa], [Asia], [Australia & New Zealand] and [The Americas].

Within each Region, the license areas are then broken down as follows:

- Master Licensees manage areas with a population of approximately 10 million.
- Within these, Area Managers manage areas with a population of approximately 1 million.
- Within these, Territory managers manage areas with a population of approximately 100,000.

And all of them work in conjunction with Consultants and Affiliates to 'Fregarize' the World.

Sources of Revenue

Growth Point Charges:

Growth Point Loyalty Rewards allow any business owner, with no capital investment or technical knowledge to issue their own branded loyalty rewards and automatically build up a customer database with which they can communicate.

The loyalty rewards grow in value and entitle the owner to increasing, daily cash dividends. This naturally stimulates new and repeat business.

Merchants may choose to reward between 1% and 5% of the value of each transaction.

While businesses may start issuing rewards at 1%, many will increase to 2, 3, 4 or 5% because they receive a matching amount each time rewards are issued.

Businesses issuing more Growth Points therefore receive more themselves and their increasing Growth Point asset pays them growing cash dividends, even beyond the time when they sell their business.



Airdrop Fees:

Airdrop Advertising is a free service to businesses issuing Growth Points.

A 10% fee only occurs when a promotion results in a sale and almost half of this is returned to the business as a dividend-paying asset. So, airdrops will prove to be a powerful tool, used extensively to increase sales and attract new customers.

As the platform develops, Frega's AI agents will help merchants pick optimum offers, monitor performance and calculate profitability, so merchants can't lose!

Software Fees:

To optimise the use of their customer database and maximise sales, businesses will pay monthly fees to make seamless use of control panels, CRM software, Hubs and more.

Again, a large proportion of this buys 'Services Units' which are given back to businesses as a thank you for using the software. And this causes increasing daily cash dividends to offset their cost.

Assumptions and Calculations

Depending on the country, we are assuming the average business turns over 15,000 Pounds, Euros or Dollars. (Actual published figures are much higher.)

If the average business issues Growth Points at 2%, they will be investing 300 Pounds, Euros or Dollars per month in growing their database, rewarding their customers and building their own Frega-asset-base and resulting, daily, cash-dividend retirement annuity.

If they then commit 3% to growing their business (and asset base) through Airdrop sales, and invest £50 in software services, their total monthly spend will average 800 Pounds Euros or Dollars. This assumes no growth at all from implementing 'Freganomics' in their business.



Licensee Roles, Cost and Remuneration

Each Licensee receives 2.5% of all fees and charges paid by the businesses in their respective area. This is not first collected by Frega to pay the Licensees. Rather, Frega's algorithms split off the various components that make up the 2.5% and pass these direct to the Licensee.

Based on the assumptions above, each Licensee will therefore receive £2,000, €2,000 or \$2,000 per 100 'Fregarized' businesses, in their respective area, per month. This is discussed in more detail below:

Territory Manager:

Starting with the license closest to the businesses, the Territory Manager coordinates the adoption, penetration and growth of Frega through businesses and their customers in a territory with a population of approximately 100,000 people.

Statistically 1 in 10 of the population is a business of one description or another. So, the total addressable market of a Territory Manager is 10,000 businesses and their customers.

Depending on location, and based on the assumptions above, **just 300 businesses (3% penetration) will therefore earn a Territory Manager £6,000, €6,000 or \$6,000 per month (or 72,000 per annum)**, increasing to 12,000 per month (or 144,000 per annum) at 6% penetration and so on.

Territory Managers will collaborate with Consultants and Affiliates to introduce Growth Points and Airdrops to businesses and their customers in their area. Consultants and subsequently Frega's AI agents will up-sell and cross sell additional software and services, increasing the average wallet spend over time.

With the benefit of the geospatial mapping tools and dynamic dashboards (updated each night at midnight GMT), Territory managers will have their finger on the pulse, be aware of local sentiment, monitor performance and, in conjunction with Affiliates and Consultants, stimulate ongoing growth of Freganomics throughout their territory.

Through the Frega platform, Territory Managers around the world will share strategies that stimulate increasing use of Growth Points, Airdrops and other Frega tools and services. Success in one territory will spread to the next and the inbuilt affiliate structure will cause activity one side of the world to suddenly bounce across to the other. Success anywhere, breeds success everywhere.



Territory managers will also be strongly supported by their Area Managers as it is in their direct financial interest for every one of their Territories to be highly successful.

The one-time cost of a Territory License is the greater of either:

- \$500 USD
- Or 12 times (2.5% of the last 30-days' wallet-spend) by businesses in the Territory.

For Example, if the 30-day revenue from the territory is currently just \$5,000 USD, the Territory License cost will be $12 \times (2.5\% \times 5,000)$ or \$1,500.

Area Manager:

The Area Manager's role is to identify 10 highly motivated individuals with a small amount of capital and the skill-sets and drive to buy and manage the 10 Territory Licenses available in their Area, as described above.

Through their Territory Managers, an Area Managers oversees a population of approximately 1,000,000 people and 100,000 businesses.

Depending on location, and based on the assumptions above, if the Area manager has just 4 of their potential 10 Territories operational at 3% capacity, **their earnings will be £24,000, €24,000 or \$24,000 per month or 288,000 per annum.**

Area managers' dashboards will deliver an additional layer of information, providing them with an immediate overview of the performance of each of their 10 Territories and the ability to drill down respectively.

The one-time cost of an Area License is the greater of either:

- \$5,000 USD
- Or 12 times (2.5% of the last 30-days' wallet-spend) by businesses in the Area.

For example, if the 30-day revenue from the area is currently \$50,000 USD, the Area License cost will be $12 \times (2.5\% \times 50,000)$ or \$15,000.



Master Licensee:

The Master Licensee oversees a population of approximately 10,000,000 people and 1000,000 businesses. Their role is to identify 10 Area Managers to cover their entire Master License area, and support them in their roles as described above.

Depending on location, and based on the assumptions above, if the Master Licensee has just 6 of their potential 10 Areas operational at 40% capacity, with each Territory at just 3% capacity, **their earnings will be £144,000, €144,000 or \$144,000 per month or 1.728 million per annum.**

Master Licensees' dashboards will deliver an additional layer of information, providing them with an immediate overview of the performance of each of their 10 Areas and below that, each of their 100 Territories, with the ability to drill down respectively.

The one-time cost of a Master License is the greater of either:

- \$10,000 USD
- Or 12 times (2.5% of the last 30-days' wallet-spend) by businesses in the Master License area.

For example, if the 30-day revenue from the Master License area is currently \$500,000 USD, the Master License cost will be $12 \times (2.5\% \times 500,000)$ or \$150,000.

Regional Licensee:

At the time of writing, there are two regions available, namely [The Americas] and [Asia]. With a population of 1 billion and more, the potential speaks for itself.

The Regional Licensee's role is to find key, highly-driven and success-oriented individuals to take on the Master Licensee positions within their Region and work with them to drive 'Freganomics' globally.

Based on the above assumptions, a Regional Licensee with 6 Master Licensees, each of whom has 6 of their potential 10 Areas operational at 40% capacity, with each Territory at just 3% capacity, **will earn £864,000, €864,000 or \$864,000 per month or 10,368 million per annum.**

Regional Licensees' dashboards will deliver an additional layer of information, providing them with an immediate overview of the performance of each of their Masters, and below that, each of their Areas and Territories, with the ability to drill down respectively.

The one-time cost of a Regional License is the greater of either:

- \$50,000 USD
- Or 12 times the 30-day moving average of the 2.5% due to the Regional Licensee of that area.

For example, if the 30-day revenue from the Region is currently \$5,000,000 USD, the territory license cost will be $12 \times (2.5\% \times 5,000,000)$ or \$1,500,000.

Timeframe and Expectations

The back-end of Frega has been built and perfected over a number of years. We are currently transacting small amounts in 115 currencies to 11 decimal places, processing over 400,000 trackable micro-transactions a day.

Growth Points are already operational and have been perfected through small numbers of merchants issuing them daily via desktop computers over an extended period.

The Super App will be launched in continuous phases, starting in the first quarter of 2025 with Growth Point issuance and redemption, automated customer database building, asset allocation and daily cash distribution. All of this is operational and it is a question of pulling the data through to the mobile user interface. Our expectation is that this will be released at the end of February 2025.

Within a month, phase 2 will be released with Airdrop Advertising. This will give merchants sufficient time to create an audience to whom we can deliver promotions.

Updates will then be released on a continuous, rolling basis.

Control Panels for Licensees are currently under development. Much of the data required is already being collected and can be pulled through to the user interface on completion. The first iteration of the dashboards will be released in Q1 of 2025.

Licence price-points are deliberately dynamic. We are looking to attract entrepreneurial, early-adopters, so that we can work together to build the best platform possible as we scale and evolve.



Territory Licence Projected Income

Approximate Population in Territory	100,000
Maximum Businesses in Territory (10%)	10,000

Assumptions	
Average Monthly Revenue per Business	\$ 15,000
Average Digital Wallet Spend	\$ 800
<i>Average Digital Wallet spend comprises:</i>	
2% Growth Points	\$ 300
3% Airdrops Lead Generation	\$ 450
SaaS Apps	\$ 50

3% of Business Capacity	300
Number of Consultants to Support Businesses (25 per Consultant))	12
Combined Monthly Wallet Spend	\$ 240,000
Combined Annualised Wallet Spend	\$ 2,880,000

Retained Monthly by Territory Licensee	\$ 6,000
Annualised	\$ 72,000

Note: The Income projections are for illustration purposes only. They do not guarantee any income. Income will be directly related to the time and effort invested in your Frega business and level of engagement of the businesses in your territory.

Area Licence Projected Income

Approximate Population in Area	1,000,000
Maximum Businesses in Area (10%)	100,000
Maximum Territory Licences	10

Assumptions	
3% of Business Capacity	300
40% of Territory Licence Capacity	4

Total number of Businesses in the Licenced Area	1,200
Total Monthly Wallet Spend (\$800 per business)	\$ 960,000
Combined Annualised Wallet Spend	\$ 11,520,000

Retained Monthly by Area Licensee (2.5%)	\$ 24,000
Annualised	\$ 288,000

Note: The Income projections are for illustration purposes only. They do not guarantee any income. Income will be directly related to the time and effort invested in your Frega business and level of engagement of the businesses in your territory.

Master Licence Projected Income

Approximate Population in Master Area	10,000,000
Maximum Businesses in Master Area (10%)	1,000,000
Maximum Area Licences	10

Assumptions	
3% of Business Capacity per Territory	300
40% of Territory Capacity per Area	4
60% of Area Capacity per Master Licence	6

Total Number of Businesses	7,200
Combined Monthly Wallet Spend (\$800 per business)	\$ 5,760,000
Combined Annual Wallet Spend	\$ 69,120,000

Retained Monthly by Master Licensee (2.5%)	\$ 144,000
Annualised	\$ 1,728,000

Note: The Income projections are for illustration purposes only. They do not guarantee any income. Income will be directly related to the time and effort invested in your Frega business and level of engagement of the businesses in your territory.

