

For Mental Development  
And Economic Wealth

# NIKU NEURO AG

FOE ALL

A WEB 3.0 SOLUTION FOR HUMANKIND





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By Tami Luhby, CNN

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CNN —

Since 2020, the net worth of the world's largest financial giants has increased by 114%, adjusted for inflation, to a total of \$869 billion. At the same time, almost five billion people worldwide have become poorer because they are struggling with inflation, war and the climate crisis.

We don't want to stand by passively, we want to become active and invite everyone to join in.



# The Solution



**Three Pillars of Prosperity for All**



## ChatH2H

ChatH2H is a network. People support each other.



## H2H Utility Tokens

60 million H2H Tokens (1/5 of the total volume of 300 million) are intended for microloans. Token value: €3.95



## H2H Loan Tokens / Asset Tokens

H2H Loan Tokens are Asset Tokens. All proceeds from the sale of Loan Tokens go to microcredits.





A widespread view is that small companies in developing countries are prevented from building up a business or making profitable investments due to a lack of access to credit and insurance markets. One solution is to offer quick microloans to enable borrowing if necessary and to ensure stability during the critical phase, which also offers protection against fluctuations in income. Now, this does not only apply to developing countries. Microloans in Germany, for example, have an interest rate of 8.1% and can only be taken out against collateral or guarantees.

# MICROLOANS H2H Tokens und **H2H LT**



Users and/or investors buy H2H Tokens in pre-sale. The proceeds go to Microloans.

*\* Siehe Investoren Pitch für H2H Token*

The estimated value of the H2H Tokens is 3.9 Euros.

This represents a high return for users who use pre-sales.

**In the first year alone, we helped 225 families with microcredits of 10,000 Euros each .**

First public pre-sale phase.

H2H Loan Tokens are asset Tokens.

A type of bond that investors make .

**We help 500 families with microcredits of 10,000 Euros .**



ChatH2H brings  
benefits to all  
involved

# Win-Win For All

## EXAMPLES:

- **Users have bought H2H Tokens for 0.15 €.**  
The estimated value of the H2H Tokens is 3.95 €.
- **NIKU NEuro AG**  
has 2,250 K € from sales for microcredits and returns.
- **Families**  
are given a real opportunity to build livelihoods.
- **Investors**  
receive the higher value back after one year.





# MICROLOANS AFTER 1 YEAR



Repayment of microloans creates resources that can be used.

For at least another 225 microcredits of 10K € each.

The estimated value of the H2H Tokens is 3.95 Euros.

Some of these H2H Tokens can be purchased internally and provide additional microloans.

We are helping another 1,777 families with microcredits of 10,000 Euros each.

Second public sales phase.

H2H Loan Tokens are asset Tokens.

We are helping another 1,300 families with microcredits of 10,000 Euros each.

*All H2H Loan Tokens can be sold. Once these are sold out, we intend to launch additional funds. The volumes depend on demand.*

*H2H Tokens will increase in value. There is no intention to sell all H2H Tokens soon, but to increase the value.*



## Correlated factors

- User Growth: The value of both Tokens is closely tied to the growth of ChatH2H's user base.
- Platform adoption: As trust in the platform increases, it leads to user growth, which in turn **increases the value of both Tokens.**

FOR  
H2H TOKENS

# Market Dynamics

FOR H2H  
LOAN TOKENS



- User growth.
- Project sentiment and adoption rates.
- Market competition and regulatory framework.

- Development of the loan portfolio.
- Loan demand and interest rates for investors.
- Credit default risk and reserve mechanism.
- General economic conditions.



# Business Model

- **Users Buy H2H Tokens**

Jeder neue Benutzer erhält 100 H2H-Tokens, um an seiner ersten Sitzung teilzunehmen. Benutzer können auch neue H2H-Tokens kaufen oder solche verdienen und in eigenem Wallet aufbewahren. Wir erhalten 20% aus Transaktionen zwischen den Usern.

- **Sponsorship**

Companies and interested parties can sponsor more than 30 areas at <https://chath2h.com/areas>.

- **Ads**

Freelancers, book authors and anyone interested can buy advertising on 3 ChatH2H user pages: /needs, /offers, /H2HCoach.



**ChatH2H**

## The H2H Token

**HOW IT'S USED**

H2H Token will be the exclusive value exchange method on the platform.

Similar to traditional coaching sessions, users will pay as a student for another user's support and/or expertise. In this sense, you are incentivized to share your own knowledge and provide support so that you can benefit from the support of others.

Each new user will be issued 100 H2H tokens to participate in their first session.

Users can also buy new H2H Tokens.

Please continue to the Procedures: Help Center at [ChatH2H.com](https://chath2h.com)



**ChatH2H**

## Sponsorship

 assets	 at home	 bad luck & mishaps
 emigration	 faith	 family

In jedem Bereich kann für \$10 pro Tag und Bereich eine Patenschaft erworben werden.



**ChatH2H**

## Ads

Wir haben Web - Seiten mit unbegrenzter Werbung

Auf 3 Seiten ist nahezu unbegrenzte Werbung möglich

<https://chath2h.com/needs>  
<https://chath2h.com/offers>  
<https://chath2h.com/coaches>

# Business Model

- **The Value Of The Utility H2htokens (On Polygon)**

Once we reach 100,000 users, we will bring the H2H tokens to the crypto exchange so that they have an official value.

We will launch 300 million H2H tokens. Allocation of H2H tokens see pitch.

- **The Value Of Security H2H Loans (On Polygon)**

We will launch 300 million H2H tokens.

- **Income From Funds**

The owner of the funds is NIKU Neuro AG: 10% - 20% of all transactions go to NIKU Neuro AG.



## H2H Utility Tokens

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## H2H Loan Tokens / Asset Tokens

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# Business Model

- **Betterment**

Anyone who wants to receive loans must demonstrate mental stability. We are developing instruments to check creditworthiness.

Supervision

- **Supervision**

Users help each other. Anyone who wants to improve their assistance skills can take advantage of supervision.

- **SELF-TRAINING Book and training sales**

The psyche has an enormous influence, not only on our well-being, but also and especially on our performance. It is therefore essential that we give direction to our mental orientation and train the psyche to make it strong.

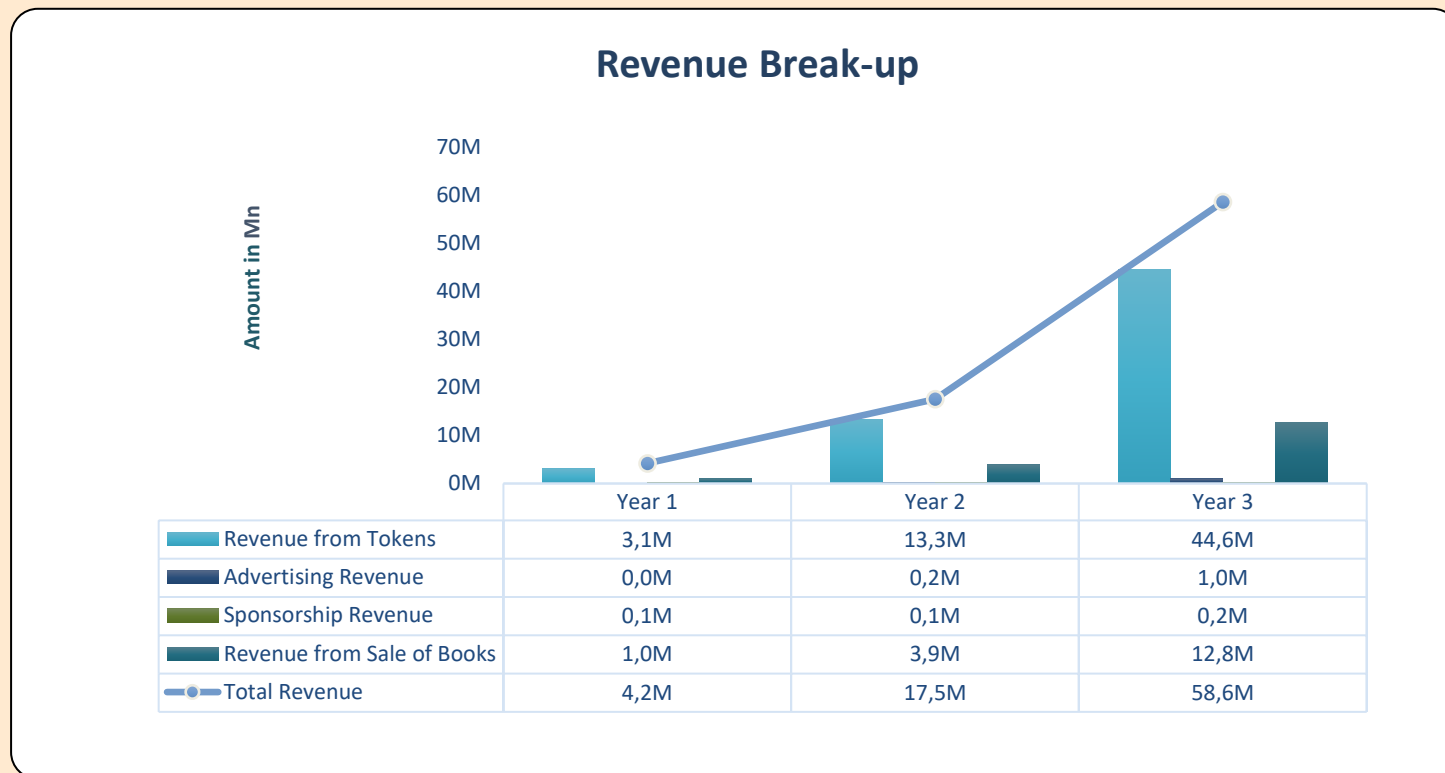
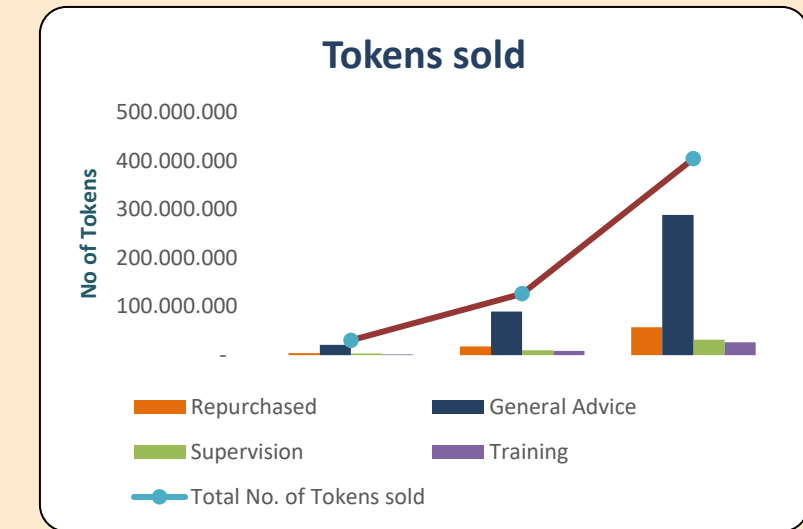
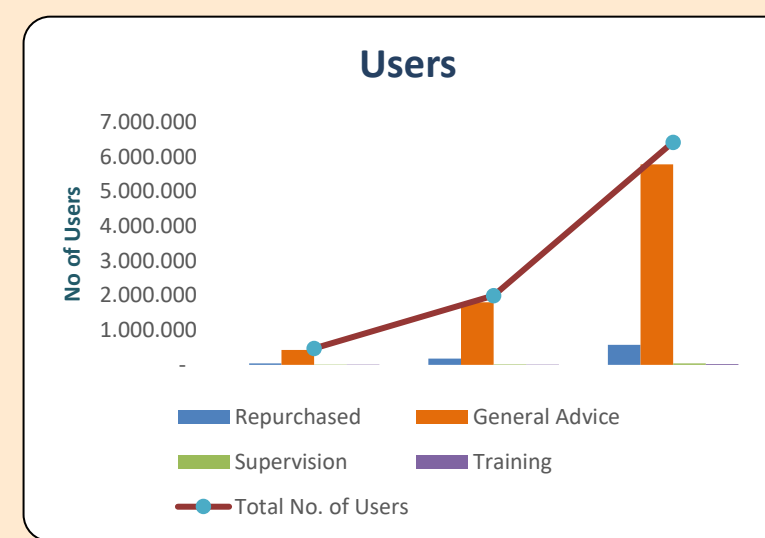
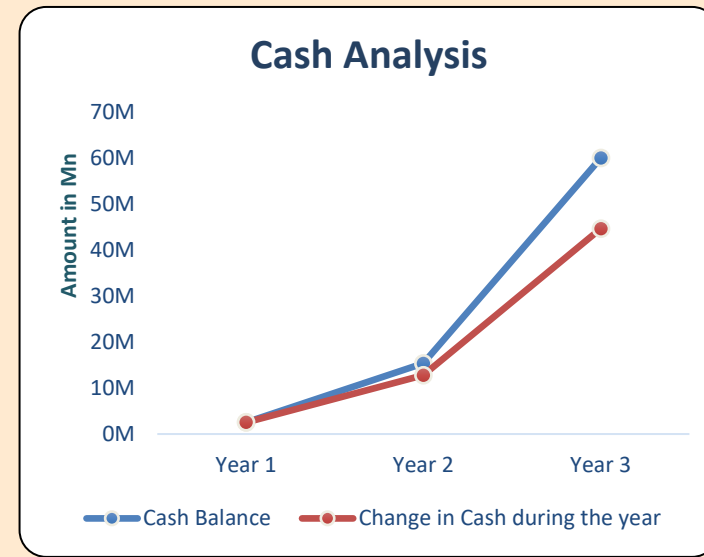
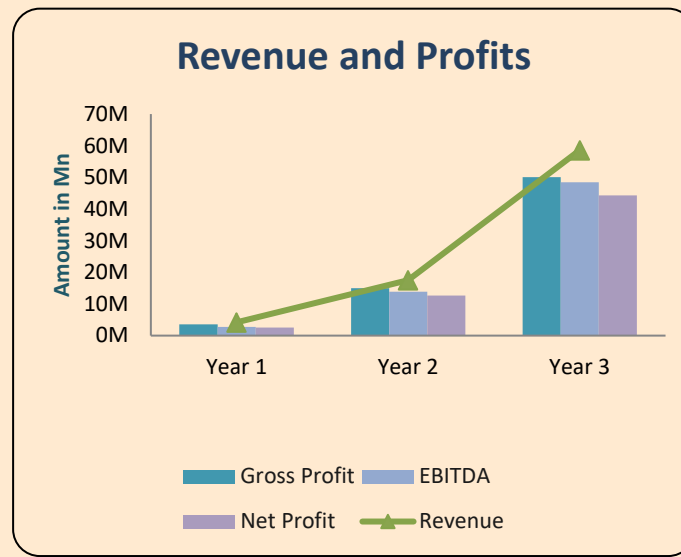
In the XPOWERof10 SELF-TRAINING every user will find precise instructions on what to do.





# The Profitability

NIKU  
Neuro AG



All facts and data can be found in the [Excel Table](#) :





# H2H Token Rating

Chat H2H

### TOKEN VALUATION

Users	
Number of users	100.000
% of Active Users	50% <i>(*Linked to Input Assumptions)</i>
Number of Active Users	50.000

Number of Tokens	
Tokens Issued to Investors	270.000.000
Tokens Issued to 100k Users	46.342.145

Metcalf's Law for Network Value Estimation		
Include User Tokens in Valuation	<input type="text" value="Yes"/>	<i>*Select Here</i>
Estimated Network Value using Metcalfe's Law	€	1.249.975.000
Total Number of Tokens for considered for Valuation		316.342.145
Token Value	€	3,95

**Metcalf's Law**

$$V = n * (n-1) / 2$$

Where: V = estimated value of the network.  
n = No. of active users

Reference Weblink  
<https://quantpedia.com/metcalfes-law-in-bitcoin/>

All facts and You can find the data in the [Excel Table](#).

To estimate the value of the network, Metcalfe's law is applied. It calculates the number of possible unique connections between users, since each new user not only adds their own value but also creates additional interactions with existing users.

Factor sensitivity model is additionally used to complement Metcalfe's basic approach and builds on it to include other key elements such as percentage increase in active users, course offerings, sponsorship, etc.

**By combining these two models, a holistic valuation of utility Tokens is achieved that takes into account both network-driven value and other market-driven variables.**

**This multi-layered approach ensures a more accurate reflection of the Token's true market value by taking into account all relevant factors that influence demand.**

# H2H Loan Token Review



Here, a discount rate of 10% is assumed. A typical discount rate is based on the weighted average cost of capital (Weighted Average Cost of Capital (WACC), where we use the risk-free interest rate, the country risk premium, the beta factor and the cost of debt to determine WACC.

Since this is not a common financial discounting, we use 10%, which is higher than the risk-free rate in Switzerland (@1.7% <https://www.statista.com/statistics/885872/average-risk-free-rate-switzerland/>), the country risk premium is 4.6% (<https://www.statista.com/statistics/664807/average-market-risk-premium-switzerland-Europe/>).

Discount Rate					10,00%
PV of Interest Earned		*			1.636.858
Principal Value of Loan Pool					45.000.000
Total Pool Value					46.636.858
Chat H2H Loan Token Value at $T_0$					€ 0,155
<b>Factor Sensitivity Model with Betas</b>					
Base Price of Token (DCF)	$\alpha$				€ 0,155
Monthly Growth Factors		Current Growth in Loan Borrowing	$\beta$	Change in Price of token	
Growth in Loan Demand	$\beta_1$	10%	0,5	5,00%	
Factor 2	$\beta_2$			0,00%	
Estimated Value of Loan Tokens using DCF & Factor Sensitivity Model at $T_0$					€ 0,163

*The lower the discount rate, the higher the valuation. If we take a higher discount rate, it means that we are valuing the Tokens conservatively.*

*The use of the discount rate is always very subjective (even in start-ups and not only in the context of Tokens) and there is not just one interpretation that is right or wrong.*

*The present value of interest earned is based on the interest of the loan Tokens lent at 2.5%. (See\* Excel how it is calculated in terms of link and formula.) Check cell E13 in the same sheet of the [Excel spreadsheet](#).*



# Token Investors Evaluation



TOKEN INVESTOR VALUATION	
Estimated Token Value	€ 1.926.658.512
Estimated Enterprise Value	€ 60.159.851
Token Investor Asset Valuation	
Does Investment in Token confer Equity Rights	<input type="text" value="Yes"/> *Select Here
Equity Ownership of Token Holders	<input type="text" value="20%"/> (*Adjust % allocations if token holders possess
Token Investor Asset Valuation	
Estimated Value of Token	1.926.658.512
Estimated Value of Equity	12.031.970
<b>Total</b>	<b>€ 1.938.690.482</b>
Number of Tokens	
Tokens Issued to Investors	€ 270.000.000
Value per Tokens	
Estimated Value per Token	€ 7,18



## ROI for investors is a social good

The unique social impact angle – since these loans are given at very low interest rates, they reach the underprivileged .

## This LT can be mission-oriented

Organizations that align with the platform's mission and are interested in ethical and sustainable investing can partner with us to further enhance the social impact aspect and attract investors. .

## Compound interest

A portion of the interest earned is added back to the loan pool, increasing the value of the Token for investors.



ChatH2H grants  
Investors and  
Financiers  
exclusive access

# Preview And Highlights

*WE ARE ALREADY PREPARING THIS FOR YOU:*

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- A Token buyback program can be implemented to add value to the remaining Tokens (this may be subject to defined conditions).
- H2H-LT holders may be granted exclusive access to premium features on the ChatH2H platform, such as advanced search filters, priority support, or exclusive content.
- Listing H2H-LTs on popular DEXs will increase accessibility and liquidity for investors in the future.





# Connect With Us!

Thank you for your time and attention. We look forward to shaping the future with you.

[info@chath2h.org](mailto:info@chath2h.org)  
[www.chath2h.com](http://www.chath2h.com)