

For Mental Development
And Economic Wealth

NIKU
Neuro
AG

FOR ALL

A WEB 3.0 SOLUTION FOR HUMANKIND



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By Tami Luhby, CNN

Published 7:01 p.m. EST, Sun., Jan. 14, 2024

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.

A WEB 3.0 SOLUTION FOR HUMANKIND

The Solution



Three Pillars of Prosperity for All



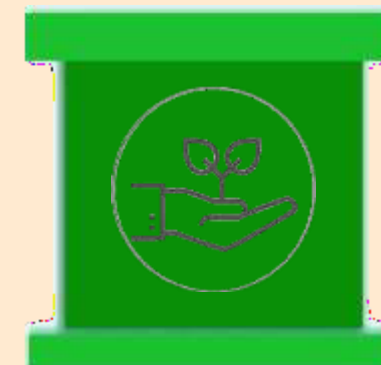
Chat H2H

ChatH2H is a network Human help Human. People support each other.



H2H Tokens

Internal DeFi payment method for all chat transactions and other services -
Volume: 300 million H2H tokens.



NIKU AI

NIKU AI - personal mental coach -
helps people to achieve well-being
and mental strength.



Correlated factors

- User Growth: The value of H2H 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 H2H Tokens.**

FOR
H2H COACHING

Network dynamics

FOR H2H
LOAN TOKENS

- User growth
- Project sentiment
- Adoption rates
- Market competition



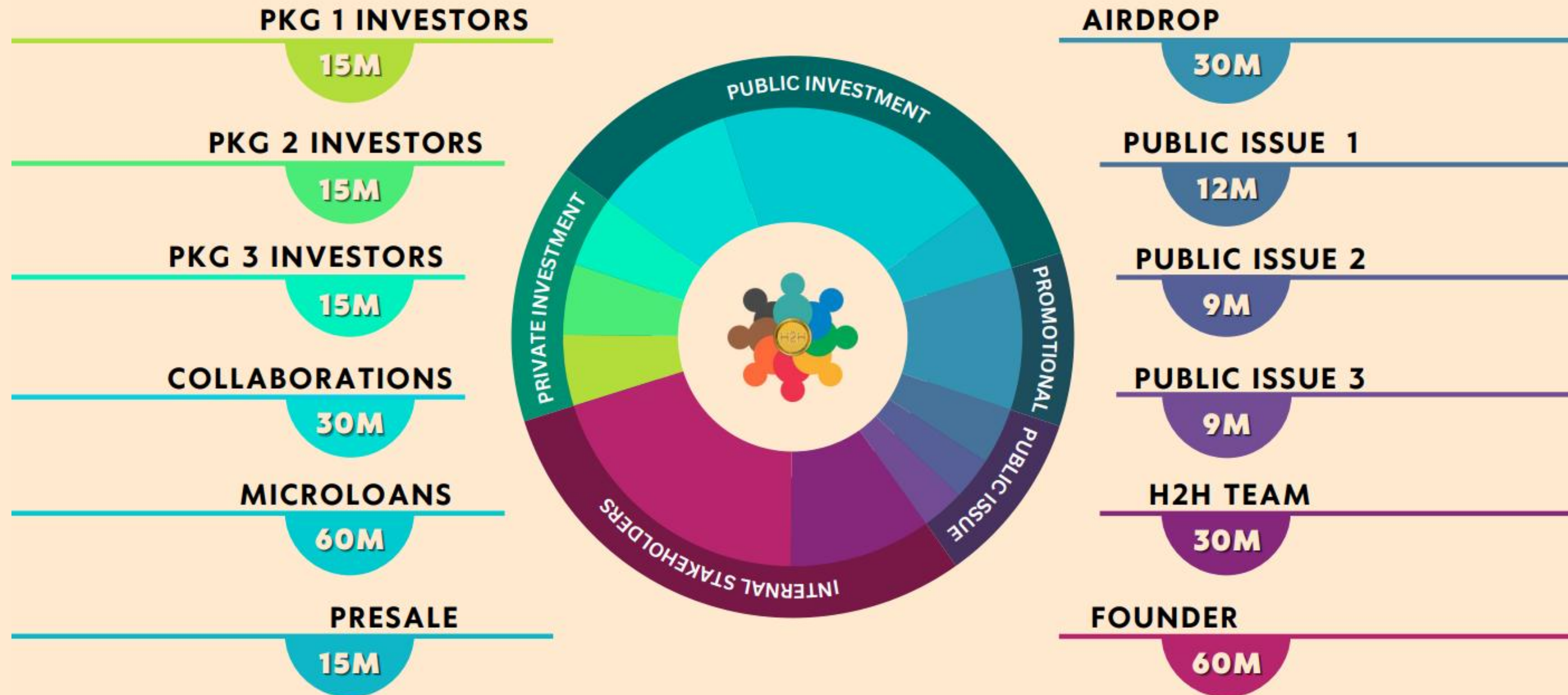
- Allocation
- Demand
- Regulatory framework
- General economic conditions



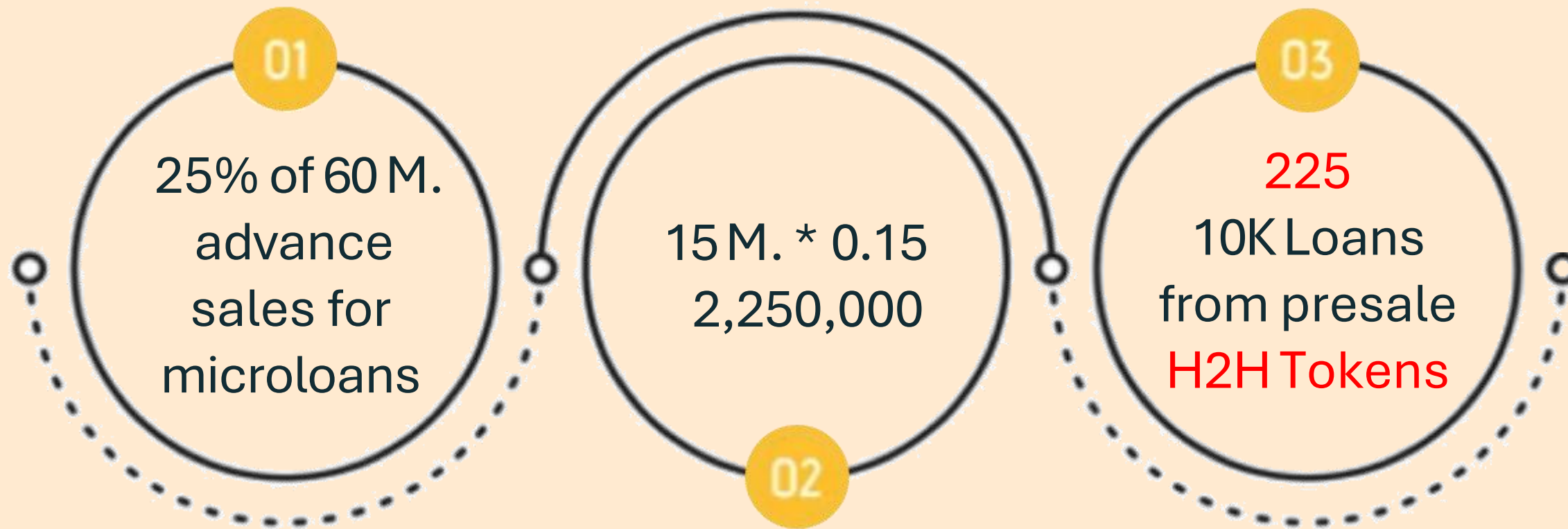
A common belief is that small businesses in developing countries face challenges in growing and making profitable investments due to limited access to credit and insurance markets. One proposed solution is to provide quick microloans, which can facilitate borrowing when needed and offer stability during crucial growth phases. These microloans also help protect against income fluctuations. However, the issue of access to microloans is not exclusive to developing countries. For instance, in Switzerland or Germany, microloans come with an interest rate of 8.1% and require collateral or guarantees.



H2H Token Allocation



MICROLOANS H2H Tokens



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

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 .

DeFi makes it possible

Users can participate in building the livelihoods of other users – be it through consulting or microloans.



The Future Belongs To Those, Who Has Data

We get data from different sources. Certain tests, Coaching, ChatH2H.com and collaboration with universities. We will check, if cooperation with institutes of existing data could be possible.

"You can have the best AI in the world,
but if it's based on shaky data, it won't add any value to you."

Carol Clements Chief Digital and Technology Officer, JetBlue

The Matrix



Our brain matrix reveals deficiencies and weaknesses.

With the help of AI, the user will complete all his resources for the future and bring them to life.



The brain needs healthy impulses to internalize good experiences. This is possible with ChatH2H experiences and AI modules.



NIKU AI Builds On Experiences

ChatH2H



Sustainability

CONCEPT FOR HUMANITY:

Experiences

We develop technology that really benefits people and gives them a new perspective.

Improving Mental Health

Digitalization is a great opportunity to use AI to develop products that build on experiences, improve internal regulation, and heal injuries.

Building Profitabilits

AI is always one step ahead - to avoid mistakes and ensure economic growth.

Business Model

- **Users Buy H2H Tokens**

Each new user receives 100 H2H tokens to participate in their first session. Users can also buy or earn new H2H tokens and store them in their own wallet. We receive 20% from transactions between users.

- **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)

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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.

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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>

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Business Model

- **Transactions**

With each chat, ChatH2h.com records a transaction associated with H2H Tokens movement. 20% of all transactions go to NIKU Neuro AG.

- **The Value Of H2H Tokens (on Polygon)**

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

- **Allocation**

We will launch 300 million H2H Tokens and make an allocation. 20% will go to microcredits.



H2H Tokens

Internal DeFi payment method for all chat transactions and other services -
Volume: 300 million H2H tokens.



Business Model

Supervision

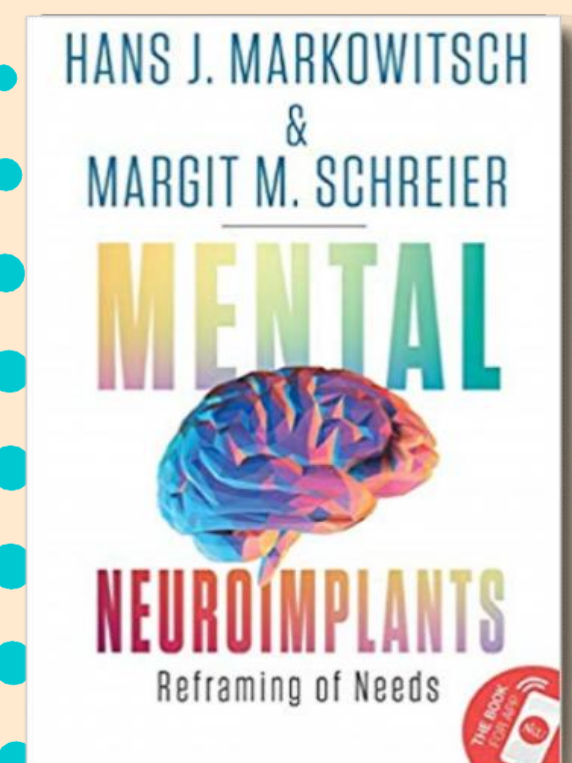
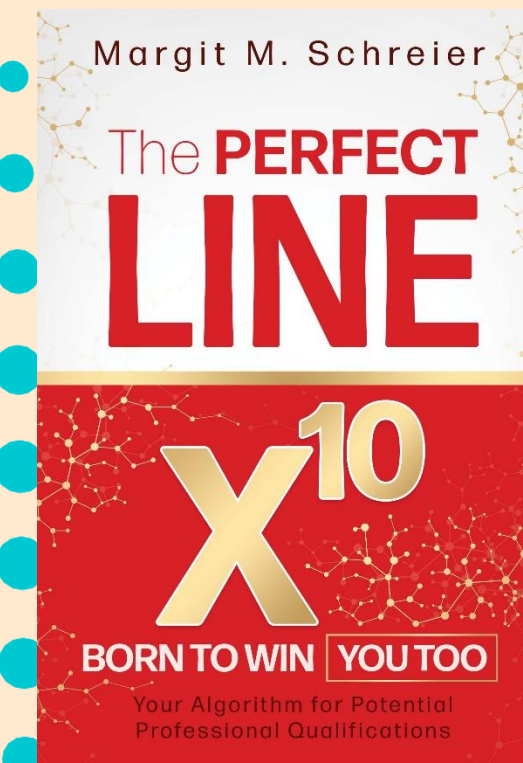
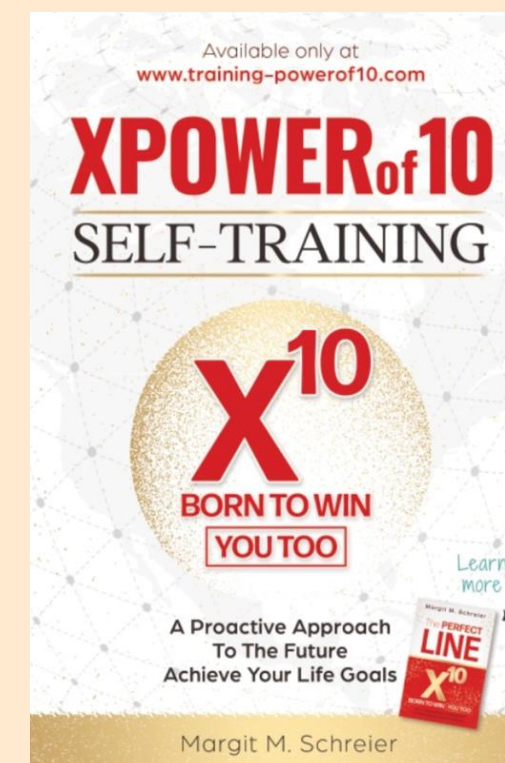
Users help each other. Anyone who wants to improve their assistance skills can take advantage of supervision. Supervision support this process.

SELF-TRAINING Book and training sales

The mind significantly impacts not only our well-being but also our performance. Therefore, it is crucial to guide our mental focus and strengthen the psyche through intentional training. The XPOWERof10 SELF-TRAINING program provides users with clear, step-by-step instructions to effectively develop mental strength and resilience.

NIKU AI

We will train our AI so that it takes the user's past into account, recognizes their state of mind and replenishes their psychological reserves so that they can face the future.



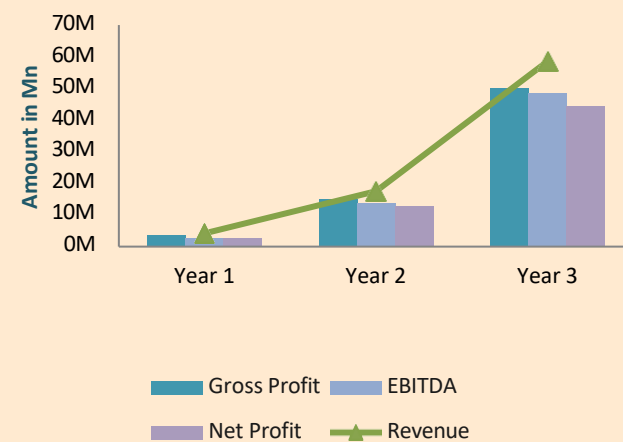


The Profitability

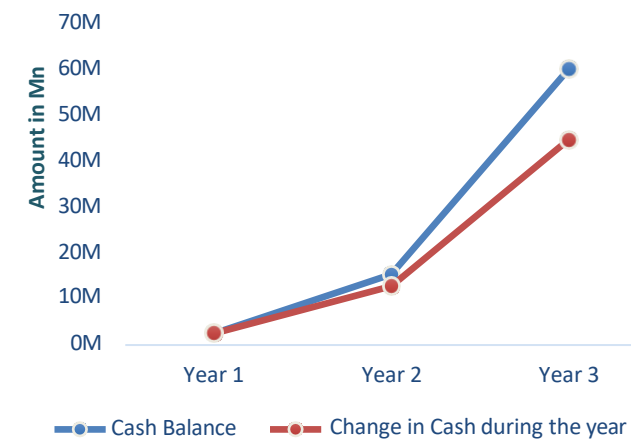
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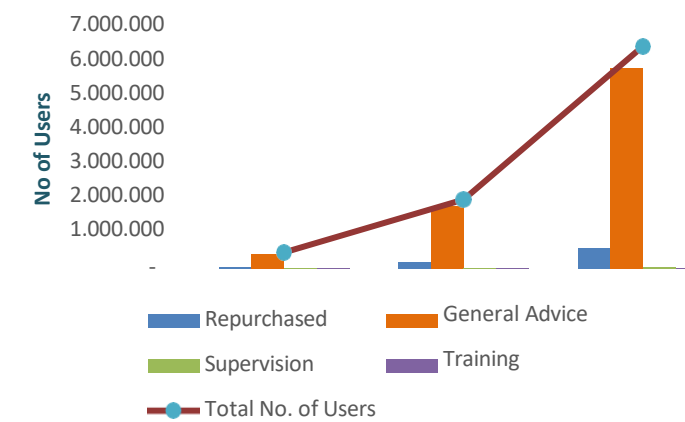
Revenue and Profits



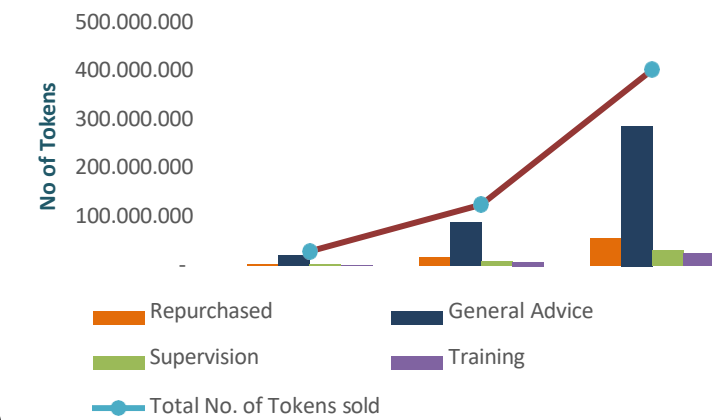
Cash Analysis



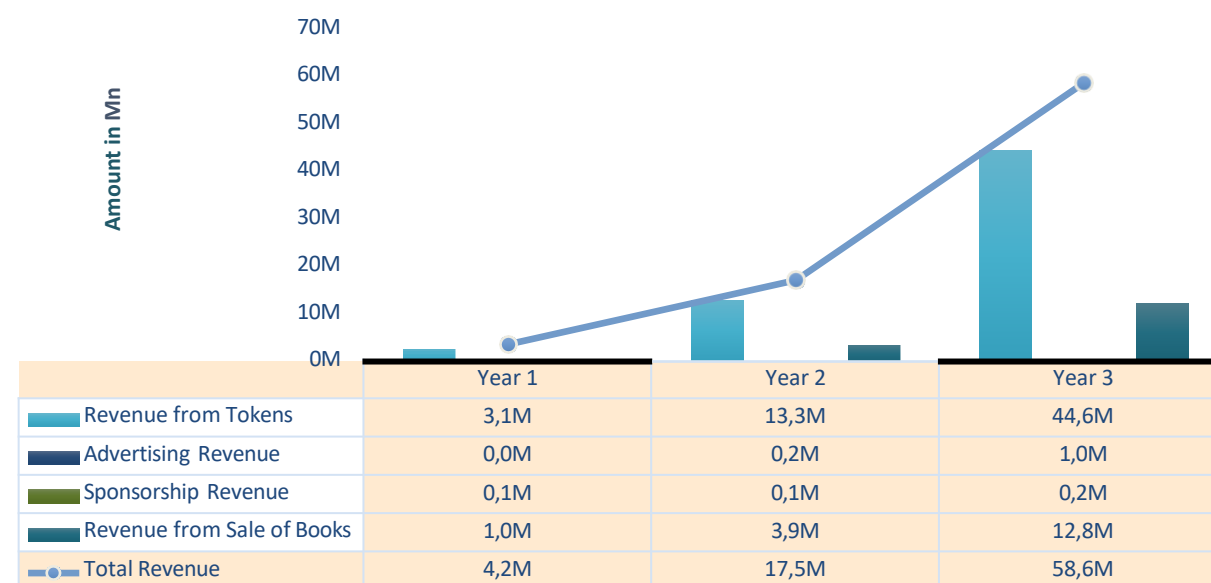
Users



Tokens sold



Revenue Break-up



All facts and data can be found in the [Excel Tabel.](#)



Investor Metrix



INVESTMENT RETURNS

(Der Investitionsbetrag ist mit dem Eingabebereich für private Investitionen verknüpft.)

| Annahmen des Investors | | Year 0 |
|------------------------|--|---------|
| Investitionsbetrag | | 980.000 |
| Eigenkapitalanteil (%) | | 10% |
| Jahr des Ausstiegs | | Year 5 |

| Enterprise Assumptions | |
|--------------------------|----------------------|
| EV/EBITDA | 5,0x (Exit Multiple) |
| Cost of Capital | 10,0% |
| Short Term EBITDA Growth | 10,0% |

(Kurzfristiges Wachstum bezieht sich auf die geschätzten EBITDA-Werte für die Jahre 4 und 5)

For Enterprise/Company

| Unlevered Free Cash Flow | Year 0 | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|---|------------------|--------------------|------------------|-------------------|-------------------|--------------------|
| EBITDA | | (2.318.412) | 7.140.739 | 36.095.712 | 39.705.283 | 43.675.811 |
| Abzüglich: Capex | | 36.000 | - | - | - | - |
| Abzüglich: Änderungen im NWC | | 41.416 | 101.628 | 320.454 | | |
| Freier Cashflow zum Unternehmen (FCFF) | | (2.395.828) | 7.039.112 | 35.775.258 | 39.705.283 | 43.675.811 |
| <i>Kumulierter FCFF</i> | | <i>(2.395.828)</i> | <i>4.643.284</i> | <i>40.418.542</i> | <i>80.123.825</i> | <i>123.799.636</i> |
| Anlagebetrag | (980.000) | | | | | |
| Endwert | | | | | | 218.379.056 |
| FCFF inc. Exit | (980.000) | (2.395.828) | 7.039.112 | 35.775.258 | 39.705.283 | 262.054.867 |
| Discounted Unlevered Cash Flow | | (2.178.026) | 5.817.448 | 26.878.481 | 27.119.242 | 162.715.455 |

Return Metrics

| Investment Returns - Overall | |
|------------------------------|-------------|
| IRR | 284,1% |
| MOIC | 102,1x |
| NPV | 219.372.600 |
| Payback | Year 2 |



H2H Token Rating

Chat H2H

TOKEN VALUATION

| Users | | |
|------------------------|-----|--------------------------------|
| Number of users | | 100.000 |
| % of Active Users | 50% | (*Linked to Input Assumptions) |
| Number of Active Users | | 50.000 |

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

Metcalfe's Law for Network Value Estimation

Include User Tokens in Valuation

Yes

*Select Here

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

Metcalfe'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/>

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.

Alle Fakten und

Daten finden Sie in der [Excel-Tabelle](#).



ChatH2H
Networking
H2H Tokens
NIKU AI

Highlights

THE HOLISTIC CONCEPT:

- A blockchain-based ecosystem ensuring trust, transparency, and security, so sensitive conversations remain private and ethical AI development is prioritized.
- A dedicated cryptocurrency for fair and instant payments, guaranteeing decentralized finance so that users worldwide are rewarded instantly and transparently, promoting mental and economic development.
- AI that understands human emotions in real-time crises, trained on real-life expertise from coaches in mental health, leadership, conflict resolution, and emergency response.



Connect With Us!

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

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www.chath2h.com