# TheFutbolCoin (TFC)

## Monetising human attention to football

### TheFutbolApp by pandaHAUS

**MARCH 4, 2019**

## Abstract

Football is the most popular sport in the world with over 4 billion fans and 265 million players. Digital attention to football is spread across news and and video sites, live score apps, apps from professional clubs and social networks. On social media, multiple football players are among the top ten most followed people on the planet with hundreds of millions of followers. Google and Facebook earn massive revenue from the attention that is given to football, yet their offerings are not even primarily built around the sport. No social/discussion app dedicated entirely to football has yet captured even a fraction of the time on site spent on social networks, and there is no app that the 265 million players around use to deliver live scores, video highlights and news for their recreational clubs to their friends and family. By putting do-it-yourself live scores and video highlights for recreational clubs together with social networking and discussions for the 6000+ professional clubs and hundreds of thousands of pro players into a single easy to use app, **TFA (TheFutbolApp)** has potential to be the primary place where the billions of fans and hundreds of millions of players turn for interaction with the sport they love.

**TheFutbolCoin (TFC)** becomes the token that monetises that attention to football and enables a digital economy around the sport benefitting all participants. Our highly desirable ad space must be purchased with **TFC**, and so our advertisers must get this **TFC** from our users by offering them goods and services via the app in exchange for the token. The users can mine the token from their daily use of the app, and use it to upgrade the app or pay for goods and services in establishments accepting **TFC** via our in app **TFC** wallet.

# Mission

Thrilling the entire football community worldwide with a compelling, feature rich and easy to use app while creating a digital economy within our ecosystem via the **TFC token**.

# Vision

**TheFutbolApp (TFA)** by **pandaHAUS** was built to provide a single platform allowing players, coaches, clubs and fans to engage in the digital activities surrounding football that are important to them in a simple and powerful way. By getting not only fans, but players, coaches and clubs (professional and recreational) into the app, we create a large, powerful and sustainable community.

By implementing **TheFutbolCoin** (**TFC**), we build a transactional framework and digital economy within that app that allows the wealth of the community to be shared with its participants, contributors and stakeholders. A minimum viable economy (MVE) is achieved by enabling goods are services in the real world to be exchanged for **TFC** via our in app wallet while also enabling transactions related to football such as advertising, buying tickets, paying registration fees and donating money to aspiring young football players or charitable causes.

# About TheFutbolApp (TFA)

While there are millions of avid football fans who follow live scores for dozens of matches per day, there are billions of fans who are supporters of major Clubs and players who are interested in the social side of being part of a Club. These social oriented fans do not download live score apps, they follows Clubs and players on social media (Instagram and Facebook). Football passion is driving a large part of the attention to worldwide social media, yet there is no world class social app experience centred around football and being part of a fan community.

Meet **TFA (TheFutbolApp)**, which delivers a compelling football centric social experience for the casual fan and die-hard fan alike.
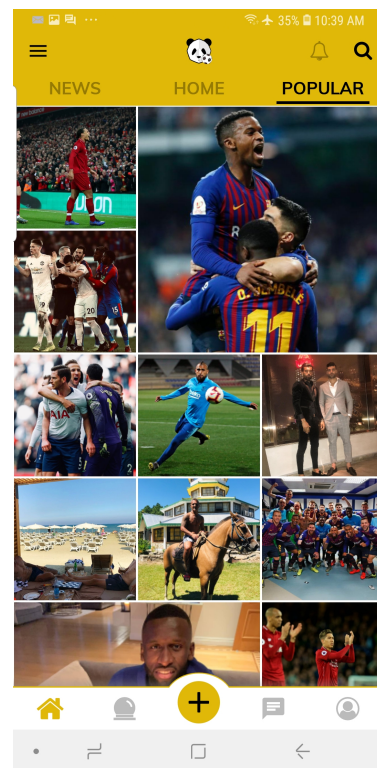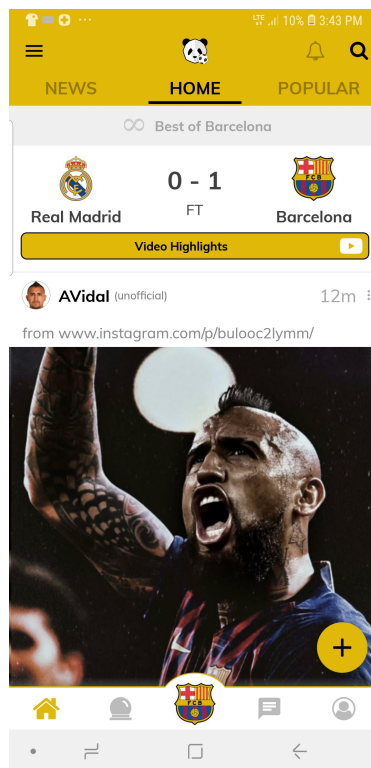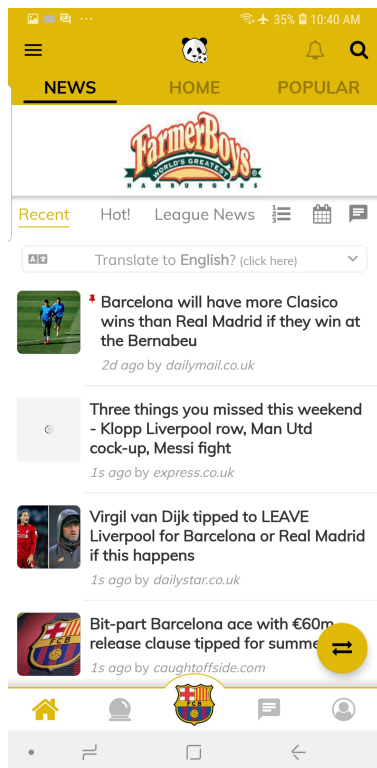
**TFA** brings a social network to life around each Club and player, enabling deeper immersion in the social experience and feeling of belonging. We add to that a world class news experience in any language and discussion rooms for each Club and match. And we have match predictions games to add some fun and round out our fully interactive experience.

Also a hundred million or more die-hard football fans follow 3-4 clubs and are forced to use a dozen or more apps and websites to interact with the clubs they follow and get news, live scores, discussions. This is a painful and time consuming process that wastes their valuable time and detracts from their love of the game. TFA solves this problem by allowing users to follow 4 or more Clubs and switch between them instantly. **TheFutbolApp (TFA)** is live in the Play Store and iOS App Store and has been launched successfully in Cyprus in cooperation with local clubs and players. **TFA** is set for worldwide launch in mid 2019.

# About TheFutbolCoin (TFC)

By weaving **TheFutbolCoin (TFC)** into the fabric of **TFA (TheFutbolApp)** by pandaHAUS, we build a digital economy within that app that allows the wealth of the community to be shared with supporters and further allows millions of small businesses to run beautiful ads and make compelling offers to our **TFA** user base. This also enables convenient secure and fraud proof transactions related to football (advertising, buying tickets, paying registration fees, donating money to deserving charitable causes and more).  Through the implementation of **TheFutbolCoin (TFC)**, a powerful digital economy is created.

# TFC use and monetisation strategy

**TFC** has a unique monetisation strategy centred around in-app premium targeted advertising (businesses can target **TFA** users in all geographies worldwide at specific times). This is useful for bars and restaurants with TV's who can target fans in a certain geography for a big match on a Thursday. We have instagram style ads embedded gently in the flow of social posts, allowing delivery of video and display ads that get the full attention of the **TFA** user often without disrupting their user experience or invading their privacy. These ads are highly desirable to small businesses who wish to reach the **TFA** worldwide audience but cannot effort in stadium advertising or TV advertising.

The only payment we accept from advertisers for running ads to targeted audiences within the app is **TFC**. The advertisers must get this **TFC** from **TFA** users by offering goods and services to them in exchange for the **TFC** token. So users "mine" **TFC** within the app, and our advertisers "mine" TFC from our users by accepting a limited amount of **TFC** for payment of goods and services that they offer from our users who are nearby and discover them within the app.
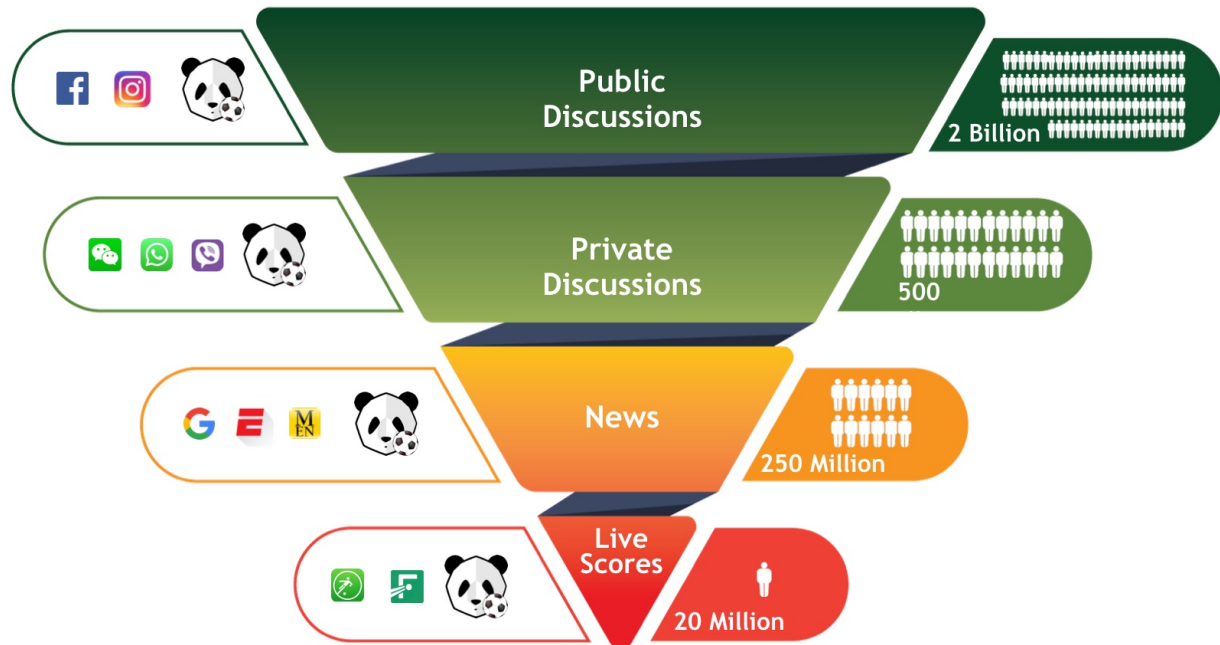
**ADVERTISERS**

**APP** _____ **USERS**
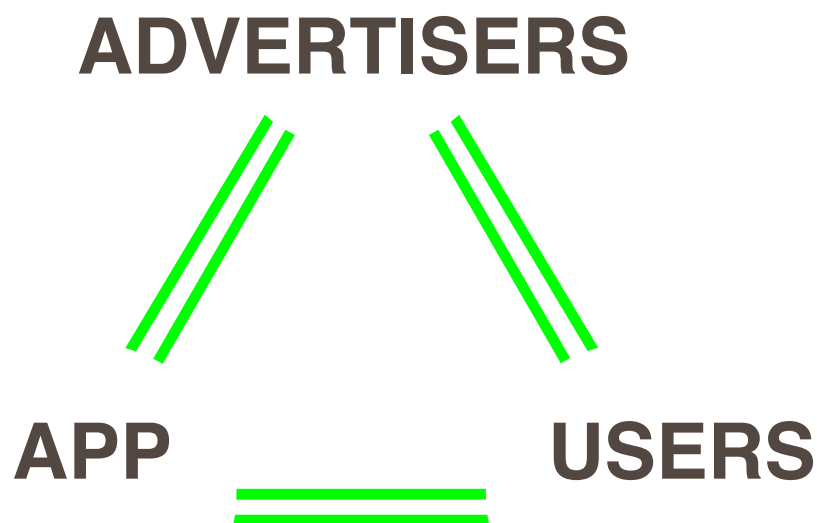
# Other Addressable Problems in the Football Market and Our Solutions

Until now, there is no single app that serves the below market segments.



Modern app ecosystems (Facebook, Instagram and others) do not fairly share their wealth with the community. Users' privacy is mined relentlessly and sold to the highest bidder with no compensation other than free use of the app to the user. Content providers' content is used to drive engagement with most of the money going to the app ecosystem. This puts a lot of financial pressure on the content provider and de-motivates or disables their ability to continue to deliver excellent content over time.

Clubs have no way to significantly monetize their social media following. Their own apps have low usage and therefore low monetization, and their presence on Facebook and Instagram only serves to make Facebook more money. It is noteworthy that Facebook makes approximately 12 bil-

lion per year in revenue from Manchesters United's 659 million fans around the world, while Manchester United's total annual revenue is less than 1 billion. This is revenue the Clubs could capture with a partner like **TFA (TheFutbolApp)** who has an app ecosystem similar to Facebook but cantered entirely around football and the football Clubs fans love.

## For fans



### PROBLEM

The average football fan supports 3-4 Clubs around the world. To meaningly follow and interact with these Clubs and get news and live scores they must go do dozens of sources (livescore apps, facebook, news sites, forums, club website, player profiles on instagram, individual apps from each club, whatsApp discussion groups and chats). This is a tedious and

painful process which wastes their time, splinters their attention and creates unneeded discomfort and inconvenience.

## SOLUTION

**TFA** (**TheFutbolApp)** enables an "app within the app" for each football Club that the fan supports. This "app within the app" contains news from many newspaper sources, websites and social sites, and makes reading and commenting on the news easy, fast and fun. Each "app within the app" has a social area similar to instagram and facebook where fans of the club can socially interact with other fans and players from that club.

All important data for each Club (fixtures, live scores, squad, statistics) can be found within their "app within the app". Each "app within the app" has data interactive discussion rooms and match discussion rooms with predictions leagues and video highlights. The user can switch between "apps within the app" with a single click, making it easy and instant to toggle between the four clubs they follow on average.
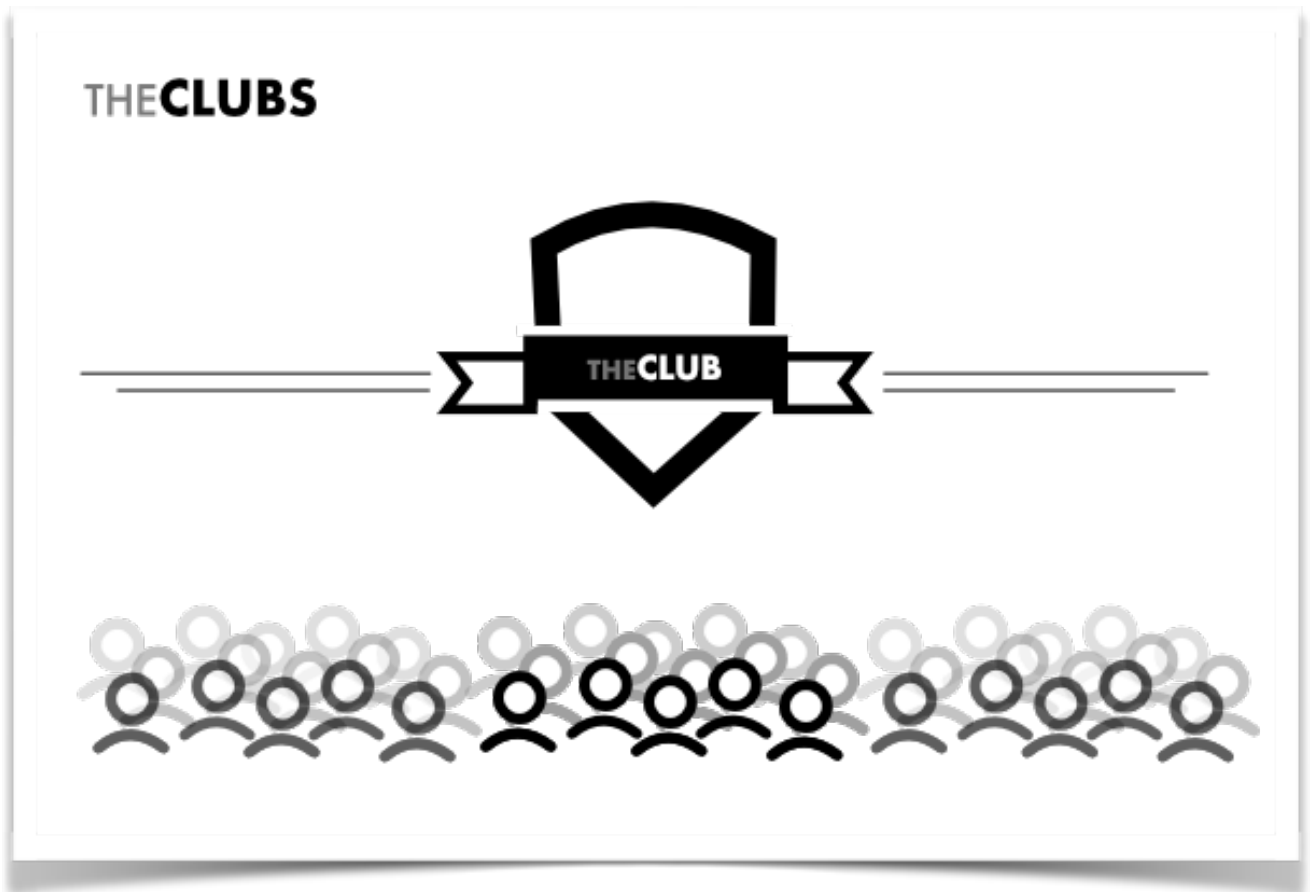
The fan can also see league wide data and news, and live scores for over 6000+ Clubs in the live score section of the app. So everything the fan would want is within **TFA** (**TheFutbolApp)**, easy to use and fun and engaging.

# For professional clubs



## PROBLEM

Lack of direct access to fans (websites and apps from large clubs are usually mediocre, slow loading, difficult to navigate and ad heavy). Lack of monetization from small businesses (facebook gets all the revenue). Lack of reach on social media (Facebook forces them to pay to reach their own audience).

## SOLUTION

**TFA** (**TheFutbolApp)** partner program. Clubs promote the app to their fans in exchange for administrative rights to their "app within the app" and get

either a revenue share or an allocation of ad space that they can sell to their large advertisers.

# For semi-pro and recreational clubs

## PROBLEM

No live score reporting or history for the club, no way to show video highlights to people who are interested in the club.

## SOLUTION

**TFA** (**TheFutbolApp)** provides an easy to use interface for adding live scores from mobile during the match and adding video highlights direct from phone by people at the match (parents, friends or coaches). These live scores appear in the live score section of the app, giving their recreational Club visibility. Instant native notifications of goals and important match events are sent to people who follow the Club (parents, relatives, friends, players from other teams in the league that are interested in the outcome of games in their league).

# For coaches
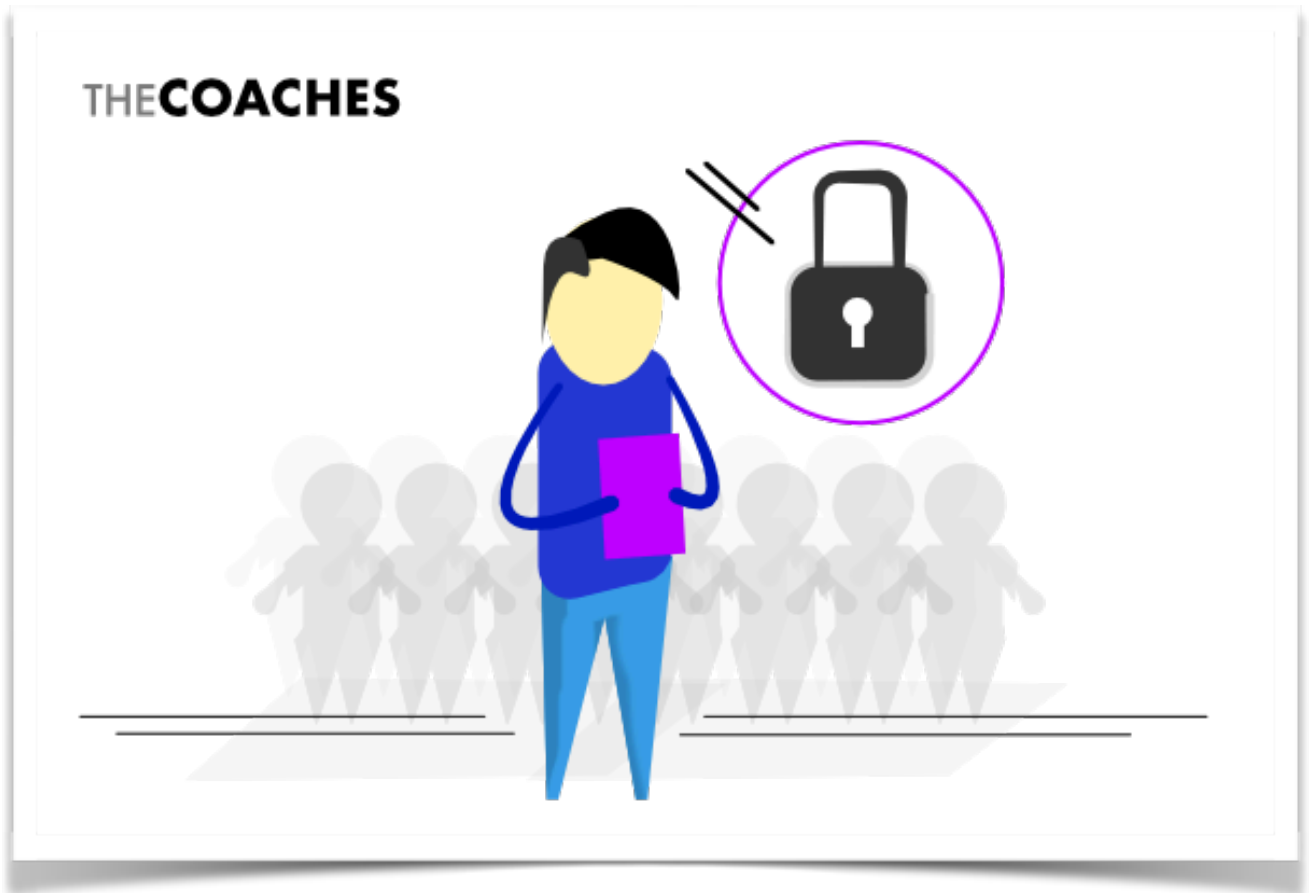


## PROBLEM

There is no secure team player communication tool with football specific functionality.  Many coaches of division 1 Clubs use WhatsApp or equivalent for sensitive team discussions. WhatsApp can be hacked easily, instructions to do so are found quickly from a google search.

## SOLUTION

**TFA** (TheFutbolApp) implements a secure double factor authentication player-coach discussion room within the app with additional benefit of be-

ing able to add events (next match, practice time and location, travel in-
structions).

# For professional players



## PROBLEM

While famous players have no problem attracting a large social media fol-
lowing, tens of thousands of players do not reach the fans of their Club.
Getting a large social media following is often directly related to their ability
to earn endorsements for themselves or for their Club. Fans may want to
follow all players from the club but do not do so because it is a tedious
process to locate them all on instagram and even then their posts may not

be seen because of the hundreds if not thousands of other people the fan may be following on instagram or facebook.

## SOLUTION

All fans auto-follow ALL players from the Club in the social area of each Clubs' "app within the app". Existing player instagram accounts can be auto-fed into the app, so they do not have to post content twice.

# For semi-pro players or recreational players (youth)

## PROBLEM

These players accomplishments, statistics, history and video highlights are largely invisible to the world.

## SOLUTION

**TFA (TheFutbolApp)** brings these players into the spotlight by letting them list themselves in the app to be discovered and followed by fans, players and coaches. They can update their profile with video highlights, accomplishments and statistics are automatically generated from the use of live scores, or can be manually updated after a match.

## Large adver-                                    tisers



## PROBLEM

Inability to reach football fans with interactive ads (television ads and in-stadium ads are viewable only, viewers cannot respond easily to a call to action or find more information in a single action/click).

## SOLUTION

**TFA (TheFutbolApp)** lets large advertisers reach fans of specific football Clubs in specific geographies with clickable banners, instagram style au-

toplaying video ads with **"Shop now"** or **"Learn more"** buttons, and much more.

# Small business advertisers

## PROBLEM

While there are millions of small business owners around the world who are avid football fans or who wish to reach a football specific audience with their offering and support their local Club, these small business cannot afford to advertise in the stadium or on television during the match.

## SOLUTION

**TFA (TheFutbolApp)** has small business advertising packages that are affordable and which reach the desired audience in the desired geography. The system is turnkey and easy to use, so the small business can simply place a banner ad from the web using their credit card to pay in minutes and see simple play reports within the app and on the web via our reporting console.

# TheFutbolCoin (TFC) Solution

By weaving **TheFutbolCoin** (**TFC**) into the functionality of **TheFutbolApp**, we are able to share wealth with the different stakeholders in our community.

**Fans**: A pool of **500 million TFC** has been set aside for them to earn by adding value to the community in a variety of ways (using the app, making winning predictions, inviting their friends to the app, taking surveys from advertisers, moderating forums). The users receive points for these activities in the app which are convertible to **TFC**.

**Merchants** can accept TFC at their business establishment by listing their business in the **TFC wallet.** They can accept a limited amount per month which is electronically enforced within the **TFA wallet**. They then use the **TFC** to purchase advertising within the app to attract more new customers in.

**Clubs** who partner with us can sell tickets and merchandise with **TFC** that are bought and delivered within the app with a single click. In some cases we pre-buy an inventory of tickets and merchandise to guarantee availability to our user community.

**Players** who build a following in **TheFutbolApp** social network are eligible to receive a share of advertising that is targeted to their followers. We also

provide them a mechanism to formally endorse products that they love in exchange for **TFC**.

# Using TFC within the app ecosystem

Advertisers **must** use **TFC** to run ads in **TFA**.

Advertisers get this **TFC** by making goods and services available for purchase within the **TFC** wallet which is linked to or embedded in the **TFA** app.

**TFC** can also be used to buy goods are services from participating vendors within the TFC wallet (similar to WeChat pay) or for items in **TheFutbolApp** store (tickets, merchandise and other goods supplied by organizations who want to reach our community with offers or obtain TFC in exchange for their goods).

**TFC** can also be donated to youth wishing to participate in football via our crowdfunding system.

**TFC** can also be used by recreational youth players/coaches/parents to list their club and roster within the app and enable live scores and video highlights for their club.

# Go to market model

There are 4 billion football fans in the world and 265 million players. ( https://www.worldatlas.com/articles/what-are-the-most-popular-sports-in-the-world.html www.fifa.com/mm/document/fifafacts/bcoffsurv/ema-

<u>ga_9384_10704.pdf</u> ). To reach this market quickly at scale we partner with Clubs and players, offering them **TFC** in exchange for promoting the app or using it as their app via a white label. We have successfully partnered with 20 Clubs in Cyprus, offering them advantages within our app and revenue sharing (paid in TFC) from ads run within their section of the app in exchange for promoting us to their fanbase and ecosystem.

Vendors show accept TFC also push people to download the app to earn TFC that can be used for payment at their establishment. They will typically have a sign on the counter with a bar code that says "We accept TFC, download TFA (TheFutbolApp) today and start earning TFC!" This draws many new users in and users invite other users to enjoy that app and for this they also get more points that can be converted into TFC and spent in real world locations in exchange for food, drink or other goods and services.
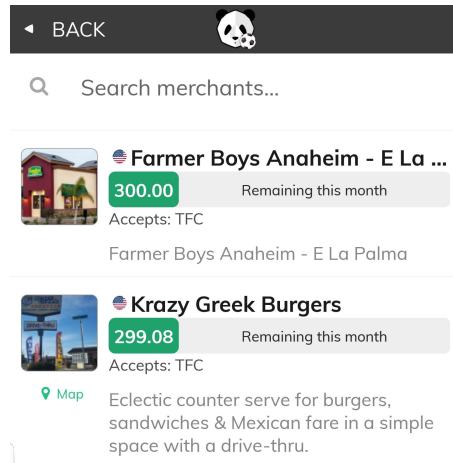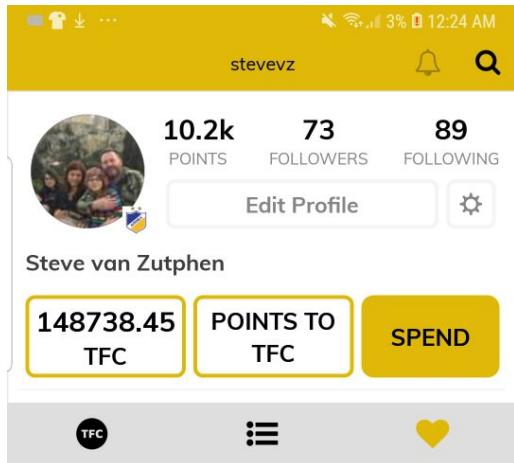
# Primary Monetization model

**TheFutbolApp** makes money by growing the value and liquidity of TFC in the markets and earning these tokens in exchange for advertising that is placed within the app and upgrades to the app which require TFC tokens to be processed. We believe that token grows in value as its multi-purpose usefulness in the real world increases and the number of participants increases. We can attract many millions of users and join them into the TFC crypto economy.

## Crypto for the masses

Understanding Crypto, setting up and securing a crypto wallet, purchasing, obtaining or mining crypto, and spending crypto are very complex tasks. The market to date has been limited to sophisticated technically adept early adopters, and they have been richly rewarded for the participa-

tion, sharing the spoils of over 100 billion in new wealth. TFA makes it easy for any fan to obtain, understand, use and benefit from crypto.

Our TFC token is just a few clicks away, we secure the wallet and manage their secret keys and do all background operations for them. And because we already have vendors participating in accepting our TFC so they can obtain tokens to run ads, our users understand what they can use TFC for instantly.

## Our TFC payment gateway

Our app ecosystem and related products (POS Register, Wallet, Mobile Pay system) also allow vendors/merchants to accept TFC with ease so they can get the token they need to advertise within the app while attracting new customers. The process of payment with TFC is easy for the user and the vendor/merchant.
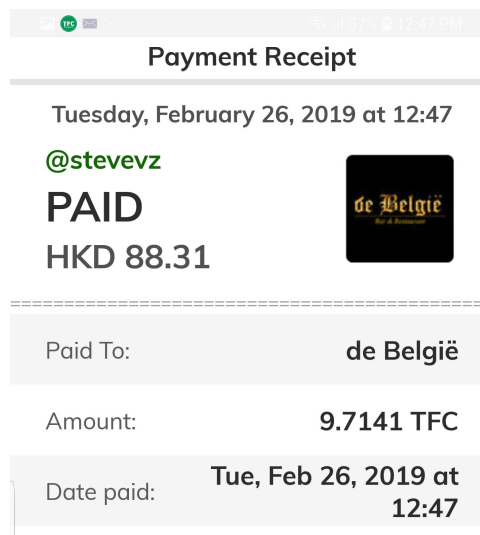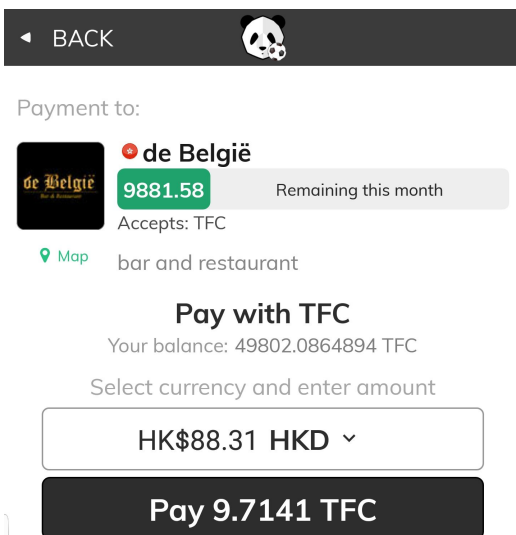
# Team

Our team of 9 developers have worked together for over a decade on dozens of sophisticated products serving over 45 million unique users around the world, and our CEO George Kafkarkou, a lifelong avid football fan and London School of Economics graduate. George previously ran a large business unit of 800 people for a Fortune 500 software company listed on the NASDAQ before leaving to join us in this opportunity. We continue to hire and attract top people in all categories of our business as we prepare for worldwide expansion with our product **TheFutbolApp is a market ready app** and the app is available for download from the link on [thefutcolcoin.io](thefutcolcoin.io) website, or you can search "thefutbolapp" in either app store.

# How can the token be obtained

- Within the app (500 million tokens to be earned by taking actions that are valuable to **TheFutbolApp** community such as posting good content, participating in discussions and inviting friends)

- On the **StellarTerm Exchange**

- Via peer to peer transactions between users

- By placing goods or services for sale in our store or wallet

# Why Stellar?

Stellar is an exciting platform with fast transaction speed, low transfer fees, and endorsement from IBM who along with a network of banks is using Stellar to move money across borders throughout the South Pacific. Because we are using **TFC** as a tokenized buying method for purchase of football tickets, merchandise and crowdfunded donations, we needed the speed, stability and low cost of transfer. An additional benefit of Stellar is the automatic listing of **TFC** on the StellarTerm Decentralized Exchange, allowing our user community and investors to unlock value outside **The-FutbolApp** ecosystem with **TFC**.