

**An Opportunity to Purchase  
Growth Points for increasing  
daily cash flow.**



**GrowthPoints**

Please view all videos presented on this page and read the attached documents. Should you require any further information or wish to have a meeting with members of the team to address any questions, please contact us at [jonathan.f@frega.co.uk](mailto:jonathan.f@frega.co.uk)



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## Preamble

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As presented in the videos, Growth Points are central to the value distribution of the Frega business model.

There is a fixed number of 40,000,000 points and this is a unique opportunity to benefit from ownership of a portion of the remaining 1%. These may be acquired at a price of £1 each.



## Why is it in my interest to buy Growth Points?

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The value of these points will grow dramatically over time in proportion to the value of the ecosystem and pay increasing daily cash returns all the way up.

## What is the daily cash return for?

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The Growth Points you buy for £1 will be auto-sold into the ecosystem on your behalf at an ever-increasing price.

When you buy Growth Points you authorize Frega to auto-sell 0.01% of your holding every month at price increasing proportionally to the increase in the ecosystem. After 10 years over 99% is still owned by the buyer, but the price continues to climb.

## Why does the price go up?

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The money used to buy these points every month is a fixed portion of every subscription fee, transaction fee, processing fee, foreign exchange fee and third-party application fee, paid by an increasing number of businesses and customers using an increasing number of our services globally. This amount compounds each day, while the number of Growth Points sold daily is fixed.

To put this into context, please see the following tables.

On buying 1000 Growth Points for £1000 the following table applies:

1,000 Growth Points = £1,000					
Merchant Quantity	Growth Point Value	Monthly Return	Annualised Return	Capitalised at 5%	
10,000	£ 518.75	£ 51.87	£ 622.44	£ 12,449	
15,000	£ 778.13	£ 77.81	£ 933.72	£ 18,674	
20,000	£ 1,037.50	£ 103.75	£ 1,245.00	£ 24,900	
25,000	£ 1,296.88	£ 129.68	£ 1,556.16	£ 31,123	
30,000	£ 1,556.25	£ 155.62	£ 1,867.44	£ 37,349	
40,000	£ 2,075.00	£ 207.50	£ 2,490.00	£ 49,800	
50,000	£ 2,593.75	£ 259.37	£ 3,112.44	£ 62,249	
75,000	£ 3,890.63	£ 389.06	£ 4,668.72	£ 93,374	
100,000	£ 5,187.50	£ 518.75	£ 6,225.00	£ 124,500	
150,000	£ 7,781.25	£ 778.12	£ 9,337.44	£ 186,749	
200,000	£ 10,375.00	£ 1,037.50	£ 12,450.00	£ 249,000	
250,000	£ 12,968.75	£ 1,296.87	£ 15,562.44	£ 311,249	
300,000	£ 15,562.50	£ 1,556.25	£ 18,675.00	£ 373,500	
400,000	£ 20,750.00	£ 2,075.00	£ 24,900.00	£ 498,000	
500,000	£ 25,937.50	£ 2,593.75	£ 31,125.00	£ 622,500	
750,000	£ 38,906.25	£ 3,890.62	£ 46,687.44	£ 933,749	
1,000,000	£ 51,875.00	£ 5,187.50	£ 62,250.00	£ 1,245,000	

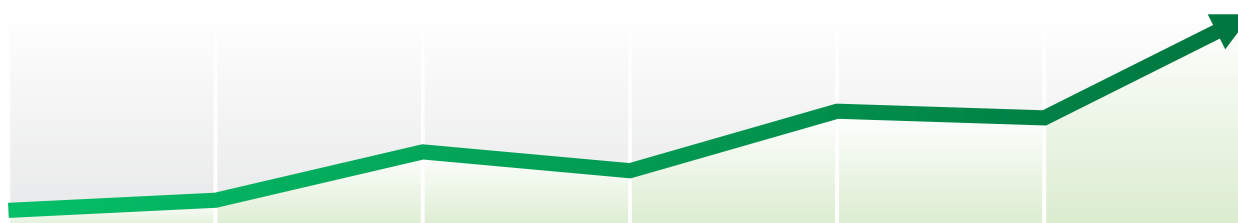
The above figures are modelled on an average business contributing £233.43 per month into the auto-buying pool to attract their customers with Growth Point loyalty rewards.

At 10,000 merchants, the auto-buy pool will be £2.33 million, which establishes an auto-sale price per Growth Point of £518.75 that month.

An individual who has purchased 1000 points will receive a return of £51.87 from the sale of 0.01% of their points that month or £622.44 annualised, which is already a 62.2% ROI.

At 50,000 Merchants, the annualized return is £3,112.44 or 311% ROI.

At 1 million Merchants the annualized return on investment is £62,250 or 6,225% ROI.



For those seeking cash flow comparable to that available from a property investment of hundreds of thousands of pounds, the following are the figures for a purchase of 10,000 Growth Points for just £10,000.

10,000 Growth Points = £10,000				
Merchant Quantity	Growth Point Value	Monthly Return	Annualised Return	Capitalised at 5%
10,000	£ 518.75	£ 518.75	£ 6,225.00	£ 124,500
15,000	£ 778.13	£ 778.13	£ 9,337.50	£ 186,750
20,000	£ 1,037.50	£ 1,037.50	£ 12,450.00	£ 249,000
25,000	£ 1,296.88	£ 1,296.88	£ 15,562.50	£ 311,250
30,000	£ 1,556.25	£ 1,556.25	£ 18,675.00	£ 373,500
40,000	£ 2,075.00	£ 2,075.00	£ 24,900.00	£ 498,000
50,000	£ 2,593.75	£ 2,593.75	£ 31,125.00	£ 622,500
75,000	£ 3,890.63	£ 3,890.63	£ 46,687.50	£ 933,750
100,000	£ 5,187.50	£ 5,187.50	£ 62,250.00	£ 1,245,000
150,000	£ 7,781.25	£ 7,781.25	£ 93,375.00	£ 1,867,500
200,000	£ 10,375.00	£ 10,375.00	£ 124,500.00	£ 2,490,000
250,000	£ 12,968.75	£ 12,968.75	£ 155,625.00	£ 3,112,500
300,000	£ 15,562.50	£ 15,562.50	£ 186,750.00	£ 3,735,000
400,000	£ 20,750.00	£ 20,750.00	£ 249,000.00	£ 4,980,000
500,000	£ 25,937.50	£ 25,937.50	£ 311,250.00	£ 6,225,000
750,000	£ 38,906.25	£ 38,906.25	£ 466,875.00	£ 9,337,500
1,000,000	£ 51,875.00	£ 51,875.00	£ 622,500.00	£ 12,450,000

The above figures are modelled on an average business contributing £233.43 per month into the auto-buying pool to attract their customers with Growth Point loyalty rewards.

At 10,000 merchants, the auto-buy pool will be £2.33 million, which establishes an auto-sale price per Growth Point of £518.75 that month.

An individual who has purchased 10,000 points will receive a return of £518.70 from the sale of 0.01% of their points that month or £6224.40 annualised, which is already a 62.2% ROI.

At 50,000 Merchants, the annualized return is £31,124.40 or 311% ROI.

At 1 million Merchants the annualized return on investment is £622,500 or 6,225% ROI.

With a proven business model, experienced management team and Go-to-market strategy, Frega has the ability to achieve these numbers and more.