

640 Hamilton Avenue Palo Alto, CA 94301 650-561-6030 Ray@Zypline.com

November 8, 2021

Mr. Kwasi Asare, Chairman The Village Community Center

RE: Pilot Project in Ghana for the ZPAGE Posting Technology

Kwasi,

To follow up on our recent discussions, please accept the attached memorandum as ZYPLINE'S project plan to work with VCDC and conduct a pilot project for the ZPAGE platform in Ghana. As we have presented, the ZPAGE system empowers its users to have a valuable online presence in minutes with a very simple process and avoids the need for a complex and costly conventional website.

The overall objective of the pilot project is to measure the effectiveness and feasibility of the ZPAGE system for the underserved micro, home, and small business community of Ghana. As a first step, we recommend creating a joint project team, between ZYPLINE and VCDC to oversee and manage the project.

In the plan, we have outlined a 3-month work schedule with several key goals; and after we meet with your team, we expect improvements and adjustments. Here is an initial outline of the plan:

Month-1: Train local staff, install, test, and adjust ZPAGE for the market.

Month-2: Launch in the local area with a specific user group.

Month-3: Expand outreach beyond the initial area into .

At the end of the pilot, we would together conduct a joint-team assessment, adjust, and finalize the system for a continuous deployment around the country.

We believe that the MSME community will welcome the simple but useful ZPAGE web posting system. The impact of the system will be that many more micro, small, and home businesses, or any individual in Ghana, will be able to have an online web page with minimal effort and minimal expense.

A major result and impact of the pilot will be a successful showcase and example of crossing the 'digital divide; for underserved and rural population. It will also show leadership with a new technology.

We all look forward to the opportunity of working with you and your team on this exciting and valuable project.

Very truly yours,

Raymond P. Kasbarian, CEO

cc: Elena Smirnov-Otis, Frank Mead, Kris Moe

Scope of Work and Outline of Pilot Project for the Application of the ZPAGE POSTING SYSTEM for the MSME Community in GHANA



ZYPLINE SERVICES

640 Hamilton Ave
Palo Alto, CA USA 94301
+1.650.561.6030
admin@Zypline.com

CONTENTS

1.0	EXECUTIVE SUMMARY 4				
	1.1	Introduction	4		
	1.2	The ZPAGE Solution	4		
	1.3	Activating Number & Posting Content	4		
	1.4	Viewing Content	5		
	1.5	Functionality	5		
	1.6	Scope of Work	5		
	1.7	Potential Impact on the Community	5		
2.0	THE	THE ZPAGE APPLICATION			
	2.1	Breakthrough Product	7		
	2.2	Some Key Features of ZPAGE			
3.0	ACT	ACTIVATING NUMBERS & POSTING CONTENT			
	3.1	Posting Initial Content			
	3.2	Editing & Changing Content			
	3.3	Templates			
	3.4	Success Page	8		
	3.5	Workflow for Activating User Accounts & Posting Content	9		
4.0	MARKETING				
	4.1	Training	10		
	4.2	Activate Staff Profiles	10		
	4.3	Messaging	10		
	4.4	Promotion	10		
5.0	ILLUSTRATIVE USE CASES				
	5.1	Value & Benefits for SME's & Micro Businesses	11		
	5.2	Value & Benefits for Consumers	11		
	5.3	QR codes on flyers or back of business cards	11		
6.0	PROJECT MANAGEMENT & SCHEDULE				
	6.1	Schedule & Work Plan	12		
	6.2	Project Team	13		
7.0	RES	RESOURCES			
	7.1	Product Information	14		
	7.2	Admin / Agent	14		
	7.3	Project Team Directory	14		

1.0 EXECUTIVE SUMMARY

The ZPAGE patented posting system is not found anywhere in the market. ZPAGE enables anyone to have an online landing page and participate in display advertising and ecommerce by just using their mobile number without the need for a costly conventional website. <u>Simple, Fast, Economical.</u>

1.1 Introduction

ZYPLINE has recently released its **ZPAGE** posting system and as part of its launch strategy, it is seeking to collaborate with key strategic partners who can deploy the system in their user and business network.

ZPAGE is a patented new service that uploads product/service profiles or other content and establishes the user's mobile number as the online locator or URL. This creates an instant and valuable online landing page for MSME's as well as small contractors and micro businesses by just using their mobile number. An important value is that it avoids the cost, time, and technical requirements of a conventional web site, but delivers a valuable online presence. An introductory video can be seen at: https://bit.ly/3akPOfX

1.2 The ZPAGE Solution

Every micro, small, and home business has a mobile phone, but due to costs, complexity and other factors, a large segment of this market does not have an online presence. Since most of today's consumers want to go online and research products or services before they contact a potential supplier, not having an online presence is a significant disadvantage. By using **ZPAGE** thousands of businesses can obtain an online page that they would not otherwise be able to have.

1.3 Activating Number & Posting Content

Posting content online can be easy for many people. However, there is a large "tech-hesitant" or resource-constrained audience that would prefer a trusted reliable source to perform the upload service for them.

For the pilot project in GHANA, **ZYPLINE** recommends creating a central operating office ("Zypstation") to test the system, provide assistance and oversee the process. Users will be able to bring or send content in any format or create original content at the Zypstation. Templates should be available for any type of industry, product, or service at the Zypstation.

Content can be a word document, a thumb drive, an email, the scan of a document, photo, or any combination. During the pilot, the team will create a standard template for the initial posting – that can be upgrade later by each use.

1.4 Viewing Content

Content is easily retrieved and viewed by consumers and other parties by just entering a phone number on **ZPAGE.CO** or use the mobile phone number in a URL syntax such as http://zpage.co/233/123456789. **ZPAGE** is not a search or discovery system; it is a posting system, more like an instant on-demand bulletin board or a newsletter. It is for consumers who already have obtained a phone number from an advertisement, business card, flyer, QR code, or recommendation. There are three methods for viewing:

- Desktop or mobile browser
- URL syntax
- QR code (on flyer, ad, back of business card, etc.)

1.5 Functionality

Unlike a conventional web site, the user does not need skills or computer equipment (or even the internet) to post content as this all can be done by any admin or agent (Zypstation); only the potential customer who wants to view details of a business needs internet access.

The system can easily support remote posting where the user does not need to visit an office and can be anywhere in the country with any type of phone (example flip phone). The posting is completed by an admin that has full computer system, internet, and subscribers' content. This is a perfect solution for the rural community to get started online. Everyone asks "send me your 1-page profile" – **ZPAGE** is that 1-pager.

1.6 Scope of Work

ZYPLINE will work online with the VCDC team in Ghana and provide user instructions, support, and training. The plan to get a cross-section of the MSME community online and collect feedback from users. The current suggested target is to get at 100 MSME's an online presence with three months from project launch, and then establish the plan for an on-going country-wide roll-out.

1.7 Potential Impact on the Community

This project will have major impact for Ghana. It will activate a large volume of micro & small businesses and service providers with an online page in a very short period of time. The project would be a showcase of how to eliminate the digital divide without huge infrastructure and costs.

- MSME's can easily have their own online page and step into the digital world.
- Become a showcase an example of crossing the 'digital divide.'
- Shows leadership and become the first in market with a new technology.
- Draws attention to Ghana and technology programs.

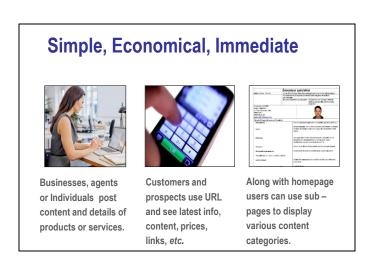
2.0 THE ZPAGE APPLICATION

ZPAGE was created to bridge the digital divide and empower the large small business and informal work force to use the internet in business without the time, costs, and technical support of a conventional website. **ZPAGE** addresses the huge underserved market of independent contractors, home businesses and freelancers, of which a substantial portion is "tech-hesitant," or resource constrained and therefore cannot easily use the benefits of online display in their marketing. **ZPAGE** fills this gap with a patented direct Internet posting system that uploads any document in any format in minutes and establishes the owner's mobile number as the online locator.

This very simple process takes minutes and provides digital inclusion for the SME market. An online presence is a necessity in today's markets. The online page can include any business information, picture, work availability, price list, territory served, community or family event or even a personal blog. It enables customers to easily get additional and current details on a product, business, or service by just entering a telephone number in the online entry box.

2.1 Breakthrough Product

All consumers want to learn more about a service provider or vendor before they make contact. And while the internet seems to be a central part of everyone's life, it can be hard to imagine that there are many businesses that are still not online. This can be attributed to several factors; lack of access to the internet, and the complexity and cost of building a conventional website are certainly prevailing reasons. **ZPAGE** addresses this underserved market of SMEs, sole proprietors and home businesses and bridges the existing digital divide with the world's simplest online posting solution.



2.2 Some Key Features of ZPAGE

- No prescribed format, the content displays exactly as it was created.
- Owner of phone number has total control or the 'master switch' of what gets posted.
- Time to upload any new display panel is less than 1 minute.
- Content can be updated remotely.

3.0 ACTIVATING NUMBERS & POSTING CONTENT

Posting is the key component of the system and is a very simple process with especially when compared to all other systems. Although simple, we recommend that a **ZPAGE** administrator and support station be established to provide support and posting services to the community.

3.1 Posting Initial Content

During pilot, content will be posted by the central admin. (Zypstation) the only data needed for the initial posting or for any future updates is:

- the users mobile phone number, and
- the content that will be posted.

One of the most valuable and attractive features of the **ZPAGE** system is that there is no personal information required to use the system; no account registration, no email required, no passwords to remember. Each and every posting must be authorized by the owner of the phone number via a one-time SMS verification code. This is the case for the initial posting and for any future uploads.

3.2 Editing & Changing Content

There is no online editor. The system works totally on a replacement basis; new content, edits, corrections, additions etc., are completed first on an original document, then converted to a PDF and then posted. Once posted the new content totally replaces all previous content. When the online content is no longer needed, the page and the associated phone number can be totally removed – and all of its content erased - deleted – at any time with one simple step.

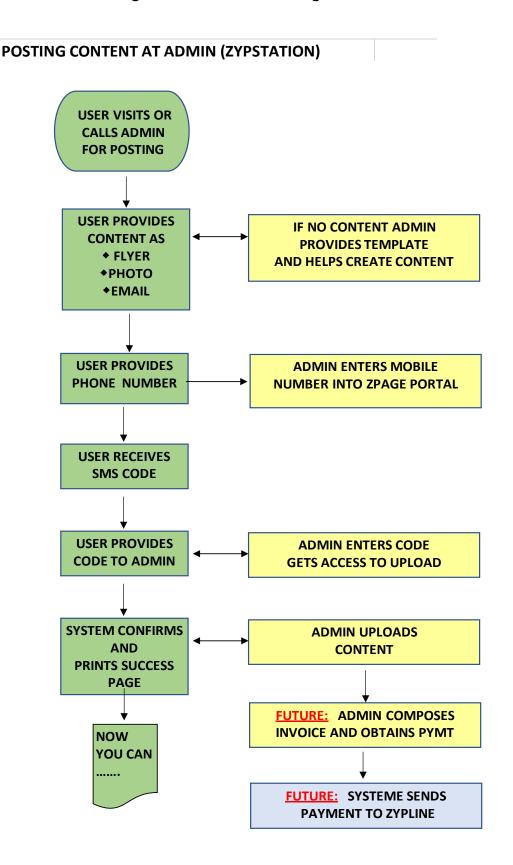
3.3 Templates

Users who do not have an existing flyer or business profile will be able to create a basic page at the Zypstation using standard inventory of templates. A simple profile format can be completed from an input data sheet and posted as a basic profile or bio.

3.4 Success Page

A "SUCCESS PAGE" is generated after each activation or upload and printed at the end of the posting process. It will detail to the user what has been posted online and how to use it. This gives user a description of what was created, a thumbnail print, and any terms & conditions of use. It will also explain the process to update and correct and how to invite their colleagues and friend to obtain an online page. Sample copy: http://zpage.co/1/6505616030/s-page

3.5 Workflow for Activating User Accounts & Posting Content



4.0 MARKETING

Zypline will provide collateral and assist VCDC as needed, in developing a marketing and reach out plan for Ghana.

4.1 Training

Zypline will provide training materials that can be accessed via videos and online presentations. As a first step **Zypline** will conduct training courses for staff who will manage the Zypstation. These will be virtual and on-demand. The technical and training center will be available for continuous support of all field training and partner units.

4.2 Activate Staff Profiles

As a first step to create a full understanding and general awareness of the system all local team & staff will activate a "profile" page. **Zypline** will provide a 1-page standard template profile (DRAFT) for all staff should be considered. (This can also be used in future to demo the /CV product).

4.3 Messaging

The primary message is that the service is a simple tool that can bring the power and value of internet display advertising without the cost and overhead of a conventional website. It is a high impact system and can help with the 'digital divide' especially by its contribution to the Next Billion providing Online Power with Just a Mobile Number. Additional appropriate local messaging will be developed by team.

The **Zpage** service is not in competition with any existing online advertising or marketing programs. It is an enhancement to all programs and will be applied in different market segments. For example, marketing in the rural communities is typically word-of-mouth, business cards, flyers in supermarkets etc., classified ads and newsletters. In most cases, they are not online, but with **Zpage** their display marketing can now be easy expanded online.

4.4 Promotion

Promoting Services to be considered:

- Use of SMS/MMS if available
- Advertisement or notices in the local newspapers
- Promote through brand ambassador presentations
- Use of social media
- How Zpage subscribers will use system in their business world
- Develop "use cases" as examples to use in their business marketing
- Find success stories and promulgate

5.0 ILLUSTRATIVE USE CASES

There are many use cases for the **ZPAGE** landing page and users are continuously inventing new ones. Here are a few examples:

5.1 Value & Benefits for SME's & Micro Businesses

- An MSME service or product provider uses a classified ad or newsletter to attract new customers with details available using their phone number on ZPAGE.CO or via a URL.
- An ad in a newspaper indicates an active business; but today's readers want to check before they call and without an online presence an advertiser could lose customers.
- Voice mail message becomes valuable sales tool by informing callers to use number on ZPAGE.CO website to get details about the business.



5.2 Value & Benefits for Consumers

- Consumers can easily get current detailed business data: photos, product/service availability, prices, licenses, territories served, links or even a blog.
- This innovative system lets readers review business details without the often tedious, voice mail / phone tag and helps evaluate and screen companies before they call.
- Categories in classified match familiar "search results" with advantage that data is up to date.



A reader can quickly review details of several advertisers before making a call and thereby make a much more informed decision.

LOANS

VISTAARA Financial Corporation Provide all types Prop. PL. Marksheet, HL. Agri. Proj., Loan. 8 2% P.A. (Agent Wales) opensance opensance.

POONAM Finance Ltd. Loan Avail. 5% P.A. Property Project, Indu. Agri, Edu. PL Cash 1L-100Cr. (Agents Welcome) 847866386, 9038016381

Loan Avail 1lakh-100Cr @2% PA. All Type of Prop. Proj. Agri Indus, Auto, PL (Agent Earn SL PM) # 08171105424, 08171105446

JANLAXMI Finance Loan Avail. 35 P.A. Property, Propert Indu. Agri. Edu. PL. Cash 11-700Cr. (Agents Wel-

LAX Pinance Pvt. Ltd. Loan vail. 2% P.A. Property roject, Indu. Agri, Edu. Pl

5.3 QR codes on flyers or back of business cards

The system generates a QR for each landing page and for each sub-page. Users can add this to their flyer, print on the back of business cards, include in advertisements and many other methods.



6.0 PROJECT MANAGEMENT & SCHEDULE

PRELIMINARY SCHEDULE OUTLINE AND PLACEHOLDER FOR JOINT-TEAM REVIEW

There is no software to install the **Zpage** system is totally online. We recommend creating a full support and demonstration center (Zypstation) of all services and should include:

Classroom training center for users.

- Presentations & videos for potential users and visitors.
- Computer system with access to the ZPAGE system.
- Facility to use templates to create flyers.
- Scanner for flyers, photos, and ads that a user already has.
- Printer to create success page for each user posted.

6.1 Schedule & Work Plan

MONTH-1: Set-Up & Launch

- Identify and assign project staff
- Activate Ghana online Zpage portal
- Training, setup and testing
- Upload staff profiles for training and demos
- Identify initial target area
- Identify / organize users that will participate as 'beta users'
- Select any agencies or departments that might generate content for pilot
- Conduct training sessions for both internal team and beta users
- Review data collection forms
- The beta test will not be open to general public use.

MONTH-2: Private Launch

- Conduct Kickoff meeting launch system
- Distribute data collection forms
- Upload content from selected users websites, flyers, profiles, photos
- Project team will keep log of bugs, problems, comments, user feedback, ideas
- Review feedback adjust pilot process as needed
- Develop targets and process for public launch
- Create YouTube / webinar for market

MONTH-3: Public Launch

- Launch to selected public markets
- Announcements and marketing programs
- Conduct outreach events
- Present at events and meetings

MONTH-4 February - Pilot End Collect Data and Evaluate

- Conduct end-of-project review and assessment at internal and with all public testers
- Complete project assessment and report
- Conduct workshop on future product
- Design recommendations for next steps

6.2 Project Team

Project Managers

ZYPLINE – Frank Mead Z-Ghana - TBD

Support & Advisory

Kwasi Asare Ray Kasbarian Elena Smirnov Kris Moe

7.0 RESOURCES

7.1 Product Information

Product Sheet (1-pg)	http://zyppages.com/1/6505616030/zpage		
Success Page (1-pg)	http://zyppages.com/1/6505616030/s-page		
Product Presentation (14 slides)	http://zyppages.com/1/6505616030/productpresentation		
Service Announcement (1-pg)	http://zyppages.com/1/6505616030/printshopflyer		
Product Summary (16 pg)	http://zyppages.com/1/6505616030/productsummary		

7.2 Admin / Agent

Product Sheet (1-pg)	http://zyppages.com/1/6505616030/zpage	
Agent Manual: (16 pg)	http://zyppages.com/1/6505616030/agentmanual	
Agent fact sheet: (1 pg)	http://zyppages.com/1/6505616030/agentfactsheet	

7.3 Project Team Directory

Send email or call for support, additional information or assistance with demonstrations or presentations.

VCDC, GHANA	ZYPLINE /ZPAGE	
		Kris Moe
Kwasi Asare	Elena Smirnov-Otis.	Business Development
M: +1-213.709.8388	Senior Advisory Board	M: +1-707.529.6458
kwasi@esaiyo.com	M: +1-650.346.6078	Kris@zpage.co
	Elena@Zpage.co	
Project Manager		Ray Kasbarian
M:	Frank Mead,	CEO – Cofounder
E:	VP – Operations	M: +1.917.650.2337
	M: +1.949.275.3363	O: +1.650.561.6030
	Frank@Zpage.co	Ray@Zypline.com

ZYPLINE Services Inc., Palo Alto, CA 94301

Admin@Zypline.com +1-650-5616030 Patent USPTO #9,262,606