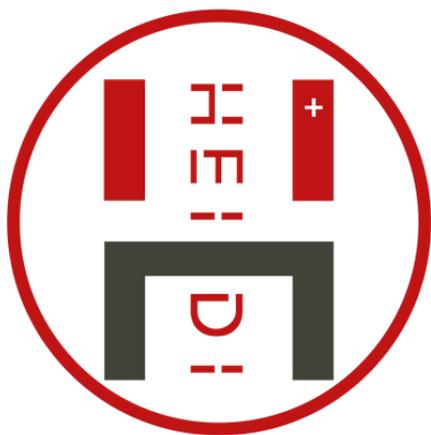


WHITEPAPER



HEIDI is a Swiss crypto-token which tokenises the sustained delivery of trans-generational social impact.

www.heidico.in.ch

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INTRODUCTION

With rapid and substantial growth, the use of digitalized currencies has eased prior complexities faced by the monetary/value transfer system globally.

As cryptocurrencies have gained acceptance, new revolutionary deployments of a blockchain technology have materialised, disrupting established players in the market. One of the biggest stories in cryptocurrency has been the tokenisation of assets. Existing real estate assets or companies can be instantly democratized by placing their ownership rights on the block chain. We envisage another dimension of tokenisation, the opportunity to capture and trace value created through social entrepreneurship - “from an idea born, to a unicorn”.

We are witnessing the devastating effects Capitalism 1.0 has brought to our everyday lives. The world is getting warmer, income disparity has never been greater, and species are vanishing from our planet awash in plastic, while many are left homeless by deforestation.

A radical paradigm shift is required to disrupt the status quo. This paradigm shift begins with transforming education and entrepreneurship In a way which delivers new disruptive products and services to market and promotes the wellbeing of the planet.

Winston Graf AG Switzerland introduces Capitalism 2.0 with a new token; HEIDICOIN (Token symbol HDI). HEIDI is a Swiss cryptocurrency payment and utility token which delivers sustainable social impact and creates an new circular economy through an unprecedented innovation pipeline of **Education, Research, and Social Entrepreneurship.**

This document introduces Winston Graf AG and our revolutionary vision to reimagine capitalism via the introduction of the HEIDI token into to the market, encompassing the education, research and social-finance through the concept of tokenensation.



INDUSTRIAL SCOPE

Education as an industry is worth CHF 10 trillion. Made up of high schools, middle schools and colleges with disparaging tuition fees and other charges that apply to the market. The US Education system alone amounted to 1,350 billion in 2017 and is expected to reach an estimated amount of around CHF 2,040 billion by the year 2026.

The world (consisting specifically of the G20 countries) collectively spends a total estimated **CHF 76 billion on research related project for science and technology.** Note that space exploration industry is absent from these statistics. The world's expenditure on research is expected to double before the year 2040.

The recent coronavirus pandemic has artificially disrupted this industry in ways that are both profound and long-term. Selection criteria which both students and parents have used in the past to determine where to study, have been radically altered by this event.

We strongly believe that there is now an opportunity to speak directly to the instant concerns of both students and parents in terms of a **more safe and inspiring environment** as well as to present a curriculum which boldly confronts the underlying causes of many of the problems facing humanity. It is our belief that TERRA UNUM COLLEGE Switzerland provides a superior alternative to a large urban campus and is unparalleled in terms of infrastructure and safety. This will be accomplished through both the "Clicks" and "Bricks" campuses of TERRA UNUM COLLEGE Interlaken Switzerland. The college awards an accredited Associates of Science degree in social entrepreneurship.

The future of the human race is dependent on urgent action taken by the most influential and passionate members of our society, namely the young minds who will invent products and services that close the chapter forever on capitalism 1.0.

HEIDI Is synonymous with a social impact education, research and entrepreneurship. HEIDI Will serve as the currency of a new circular economy created by this unique application of tokenisation.

PROBLEMS

THE STATUS QUO BUSINESS EDUCATION IS INADEQUATE

The status quo approach to delivering a business education produces graduates who are merely prepared to perpetuate the failing principles of capitalism 1.0. This is largely rooted in the fact that the majority of conventional colleges and universities receive funding from the very industries which capitalism 2.0 seeks to disrupt. Therefore a new funding mechanism must be invented to catalyze the design and market entry of sustainable products and services.

We believe that tokenisation is the answer to delivering a needed educational shift which consistently delivers the new entrepreneurial mindset.



THERE IS A LACK OF FOCUS ON SUSTAINABILITY DRIVEN RESEARCH

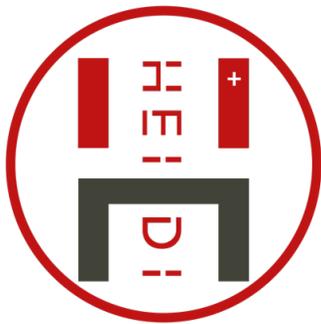
Research today is often disconnected and unfocused and fails to realise that the four cornerstones of sustainability lie in promoting biodiversity, consumer deplastification, decarbonisation, and democratising education. The nexus where these four cornerstones meet, provides a solid foundation for delivering true sustainability for our planet. True sustainability is therefore reached when a cohesive and focused research approach is taken.

Therefore a world-class research facility must be created where the four cornerstones of sustainability research are seamlessly integrated.

THERE IS NO TRANSPARENCY AND TRACEABILITY OF SOCIAL IMPACT DELIVERY

To be truly sustainable a new product or service must demonstrate a return on investment. This is paramount to the long-term success of any business venture and a sustainable business venture is no different.

The ability to trace the benefits delivered to society and to the planet back to the investments made in the venture requires a new approach, which we firmly believe is best accomplished on the blockchain.



THE VISION

“We seek to disrupt the current business education paradigm in a way that rapidly brings new socially sustainable products and services to market, so that we increasingly deliver positive change to people’s lives, contribute to a healthy planet, and return fair profits to our valued stakeholders”.

Capitalism 1.0 limits the progress in sustainable social impact education, research, entrepreneurship and therefore must be disrupted. In order for Capitalism 2.0 to achieve maximum benefit it must be borderless, transparent and urgent.

We have broken down our vision into strategic bits we like to call the strategic triad.

THESE INITIATIVES INCLUDE:



Democratising access to education, offering a Swiss diploma in social entrepreneurship regardless of ability to pay or personally attend.



Empower sustainable investing through HEIDI which tokenises access to new disruptive sustainable products and services which promote a vital circular economy.



Consistently deliver new profitable and sustainable business ventures which incrementally drive the increase in the value of the HEIDI token.

This triad strategy necessitates tokenisation to implement, ensure the traceability of the benefits delivered, and create velocity to deliver positive change.



WINSTON GRAF

SWITZERLAND

ABOUT WINSTON GRAF AG

Winston Graf AG is a Swiss hybrid FinTech and educational corporation formed specifically to correct the deficits in the existing structure as it regards to sustainable social impact education, research, and social.

Winston Graf AG is registered and maintains its headquarters in Interlaken, Switzerland and focuses on Digital Sustainable Investment advisory. The company is domiciled in Switzerland and was Formed by a Management Team with combined 60 years experience in Swiss Financial Services, including trading and Regulatory Engagements.

Winston Graf AG is the Issuer of the digital cryptocurrency HEIDI (HDI). This is the new currency through which we intend to revolutionise the manner in which social impact education drives the market entry of breakthrough products and services which better society and our planet. HEIDI is already minted, present on two exchanges, tradable with Trust Wallet and is now ready for placement with private investors prior to the token ICO at the end of 2020.

HEIDI WAS MINTED UPON THESE CORE BELIEFS:



A belief that Capitalism 2.0 will be driven by sustainability



A belief that education, research and social entrepreneurship will deliver sustainability



A belief in decentralisation of finance through tokenisation of a sustainable circular economy

HEIDI is a Swiss payment and utility token which delivers sustainable social impact and investor returns through an unprecedented innovation pipeline of



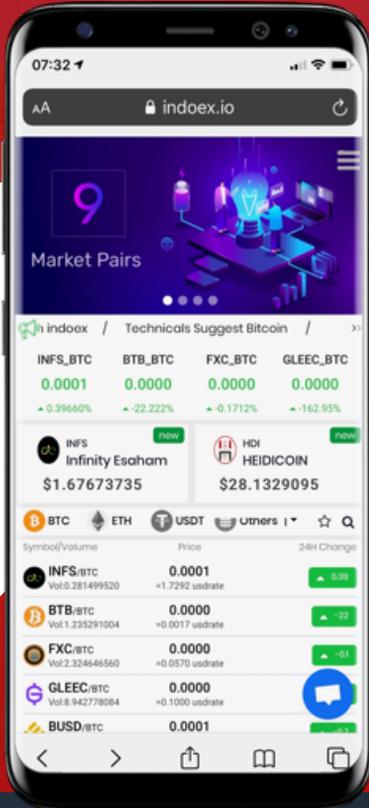
Education



Research



Social
Entrepreneurship



HEIDI is an investment grade cryptocurrency and the first Swiss-domiciled sustainability investment token, whose value is tethered to a sustainable circular ecosystem for payment and utilisation.

HEIDI will be traded on two global exchanges - INDOEX.IO in London and Eastern Europe, and VINDAX Asia.





CAPITALISM FIRST EDITION

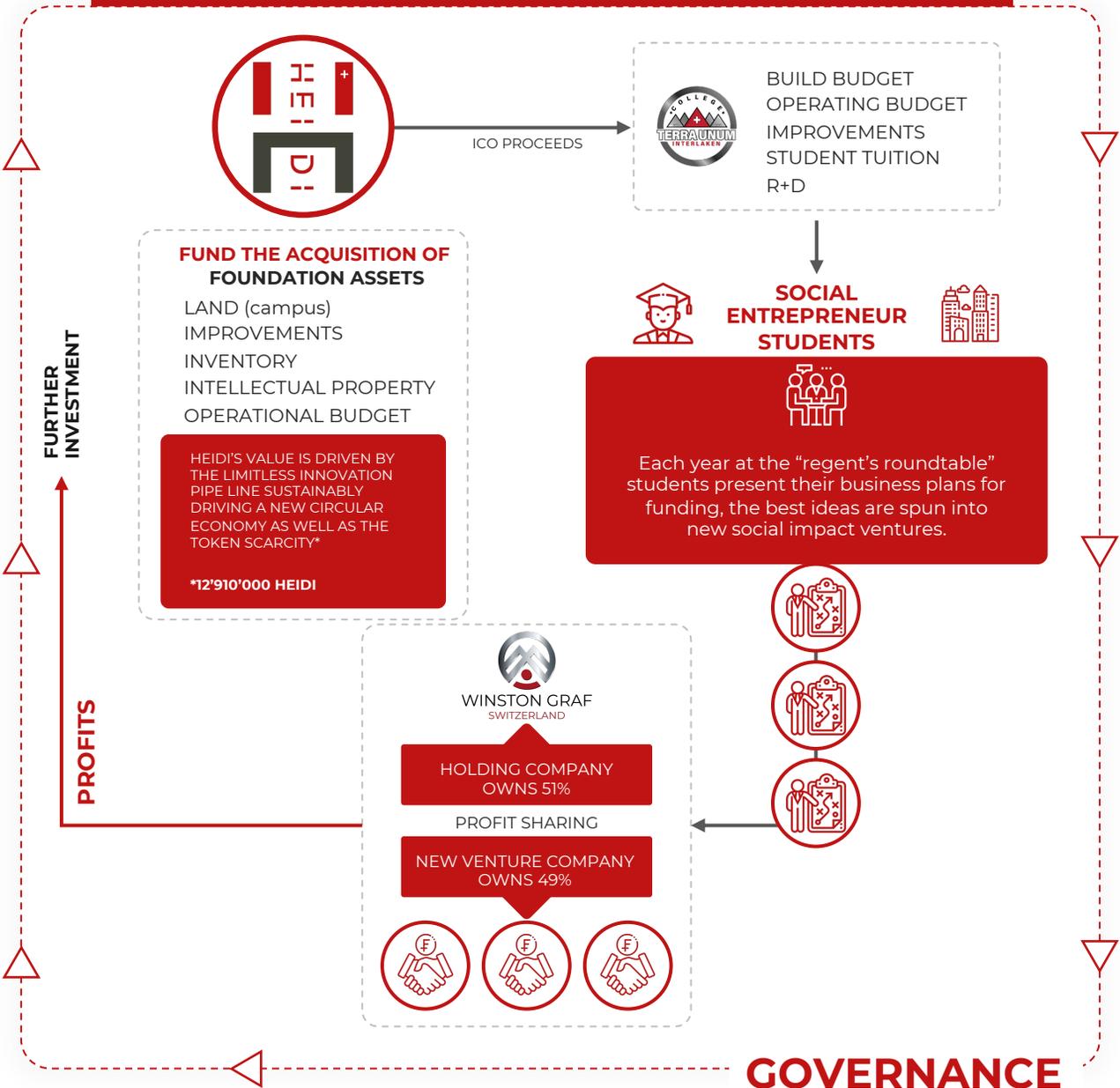


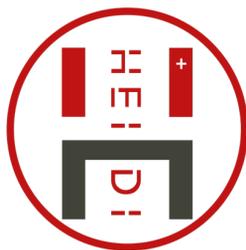
CAPITALISM 2.0

HEIDI tokenises the sustained delivery of trans-generational pro-social and environmental impact by creating a new circular economy of sustainable products and services, in which the token will serve as the exclusive currency. We call this “the currency of Capitalism 2.0”. HEIDI is limited to a total issuance of 12'910'000 tokens and is divisible by 100 or 2 decimal places. This was chosen to encourage that HEIDI is held as a safe storage of value rather than as a speculative token.

The HEIDI token will be used within the ecosystem for both payment of products and utilisation of services.

THE CURRENCY OF CAPITALISM 2.0





HEIDI HIGHLIGHTS



ZERO USD EXPOSURE

The value of the HEIDI token will not be directly affected by the value of the USD.

This token is fully decentralized without any dollar based commodity serving as the base product through which its value is exerted.



HEIDI VALUE

We have targeted a HEIDI token value of CHF 100 by end of year 2021, this will be achieved by rapidly scaling up the HEIDI circular economy which will increase demand for the Token for payments and utility.



OFFICIAL LAUNCH DATE

The public offering of the HEIDI Token is in December 2020.

In preparation for full fungibility of the HEIDI Token, HEIDI has been placed on several global exchanges and is available on TRUST WALLET.



LIMITED SUPPLY

HEIDI is limited to a total minting of 12'910'000 tokens which are digitally encrypted and issued by Winston Graf AG in Switzerland.

HEIDI's vision is to become the currency of Capitalism 2.0.

STRATEGIC MARKETING

The cornerstones of our strategic marketing campaign include:

Our Websites

Where our visitors can consume the latest information about Heidi, learn how to invest in the token and easily acquire HEIDI into their portfolio. Heavy promotion of our websites will be made on social media with a view to increase brand loyalty and awareness, and to continually increase the community around HEIDI.

SEO, Pay per click and banner ads

Targeted marketing and optimized SEO will drive traffic to our websites. Our company currently ranks notably high in search results under the search words "sustainability, social impact, asset management, Interlaken Switzerland". Due to the increasing prohibitions among social media platforms for cryptocurrencies and ICOs, a flexible approach must be taken.

Proactively engage with ICO influencers and social media channels

We have engaged early with influencers and social media channel managers to ensure that our Telegram, Instagram, Twitter and YouTube channels are both properly managed and driving a positive narrative for our brand.

As a significant portion of our demographic lies within the millennials, we have also chosen to produce content for the Tik Tok platform which has proven successful both with young people and in Asia.



AD CAMPAIGNS

As our target audience is primarily Europe and Asia, we will laser focus on those regions through comprehensive social media, Google ad, and print campaigns. In the first instance, we will seek to establish ourselves in the mindset of the potential social impact investor as the preferred alternative to traditional social impact funds. The token has already attracted a substantial social media following. We intend to continue to build on these early successes, so that our audience is both broad and relevant as we engage with them regularly to inform and secure their support.

CREATIVE CONTENT

In order to make sure that our marketing campaigns are unique and targeted, we will utilise the services of creative designers, Fiverr consultants and our in-house team to create compelling content which supports the HEIDI narrative as a token of choice for sustainable social impact investing.

Our company employs a full time social media manager who will continue to share the HEIDI success story across all of our channels as well as engage with our stakeholders through regular newsletters.

LISTING

HEIDI is currently on Trust Wallet and will be listed on geographically strategic exchanges. Currently, the token has been listed on two notable exchanges. The plan is to increase this to 9 by end of year, in order to increase engagement and trade volume. Which should contribute to the increase in the overall value of the coin, as well as its acceptance.

In February 2021, HEIDICOIN.IO will launch enabling FIAT currency exchange against HEIDI as well as wallet and trading services.



TOKEN ROADMAP

MILESTONE ONE

INVESTOR DOCUMENT SET COMPLETE

- WHITE PAPER
- PROSPECTUS
- SUBSCRIPTION PACKAGES

June 30th 2020



MILESTONE TWO

APPLICATION FOR APPROVAL SUBMITTED TO SWISS REGULATOR AS PAYMENT AND UTILITY TOKEN

- TOKEN SYMBOL: HDI
- TOTAL HDI: 12'910'000
- TOKEN TYPE: PAYMENT AND ASSET

July 15th 2020

PRE-LAUNCH

MILESTONE THREE

PROSPECTUS AND TOKEN APPROVED / HEIDI TRADABLE ON EXCHANGES AND TRUSTWALLET

CLOSED PRESALE BEGINS

Total HDI 100'000 @ ETH 0.100 –
Minimum Subscription 100 HDI

September 1st 2020



MILESTONE FOUR

REGENT INVESTOR FUNDING ROUND

QUALIFIED PRIVATE ICO

Total HDI 500'000 @ ETH 0.110 –
Minimum Subscription 10'000 HDI

October 31st 2020

PRIVATE OFFERING

MILESTONE FIVE

PUBLIC PRE ICO CROWDSALE

DIRECT PUBLIC OFFERING

Total HDI 500'000 @ ETH 0.1250 –
Minimum Subscription 250 HDI

December 1st 2020



MILESTONE SIX

LIVE TRADING LAUNCH

DAY ONE EXCHANGE TRADING

Total HDI 1'500'000 @ CURRENT ETH EXCHANGE RATE

February 1st 2021

PUBLIC OFFERING

HEIDI FUNCTIONAL MILESTONES

PHASE ONE

MILESTONE 1

HEIDI (HDI) available on Trust Wallet:

Users can send/receive HDI

COMPLETED

MILESTONE 2

HDI is tradable against ETH and EUR:

Listed on Trust Wallet and two exchanges, (European/Asian)

COMPLETED

MILESTONE 3

HEIDI can be used as a utility token:

Pilot launch on Terra Unum

College's website

June 30th, 2020

MILESTONE 4

HDI listed on CoinMarketCap:

Live exchange rate visible on Trust Wallet

July 31st, 2020

MILESTONE 5

HDI wallet app launch:

"Swiss Sustainable Wealth Management in your pocket"

February 15th, 2021

MILESTONE 6

HEIDICOIN.IO Exchange launch:

Token holders can freely exchange HDI into ETH BTC or CHF

February 28th, 2021

HEIDI (HDI)

Total Minting: 12'910'000

HEIDI fulfills the promise of a Swiss-domiciled safe and stable token, while offering both Utility and Fungibility.



WINSTON GRAF
SWITZERLAND



WINSTON GRAF

MANAGING PARTNER, MBA

Over 25 years successfully leading Global and Swiss Business/IT Projects, Merger and Acquisitions, as well as Regulatory Projects including for her Majesty's Government (FSA).
Swiss Citizen



MARC COLIN

CHIEF INFORMATION OFFICER

Over 25 Year background in Swiss Financial Services IT and Security, Global Project Management and Corporate IT Security Strategy **Swiss Citizen**



MARC SHERRY

MANAGING PARTNER, B.A.

Over two decades experience in Trading Platforms, Financial Networks, and Private Banking in Switzerland and European Wealth Management Advisories.
British Citizen



DAVID WHITE

CHIEF OPERATIONAL OFFICER

Globally experienced Executive Leader within the Banking, Finance and Wealth domains. Awarded Certified membership of the British Computer Society
British Citizen

IS HEIDI RIGHT FOR ME?

HEIDI may not be a suitable investment for all Investors

In many ways, HEIDI is like an fund share, in that you are funding research, education and seed capital for ideas that deliver social impact products and services to market.

Each potential HEIDI Investor must determine the suitability of the investment considering his or her own personal circumstances. In particular, each potential Investor should:

Have sufficient knowledge and experience to make a meaningful evaluation of the TOKEN, the merits and risks of investing in the relevant TOKEN and the information contained or incorporated by reference in the Prospectus or any applicable supplement

01

Have access to, and knowledge of, appropriate analytical tools to evaluate, in the context of its particular financial situation, an investment in the relevant TOKEN and the impact such investment will have on its overall investment portfolio

02

Have sufficient financial resources and liquidity to bear all of the risks of an investment in the relevant TOKEN

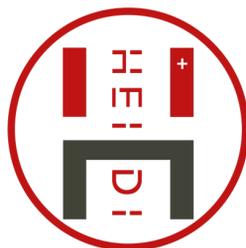
03

Understand thoroughly the terms of the relevant TOKEN and be familiar with the behaviour of any relevant indices and financial markets

04

Be able to evaluate (either alone or with the help of a financial adviser) possible scenarios for economic, interest rate and other factors that may affect its investment and its ability to bear the applicable risks

05



HEIDI ALLOCATION

The official launch date of the ICO is December 2020 at which time, approximately 15% of the total HEIDI will be made available for public sale. Below, we break down how HEIDI will be allocated, with 78% of the HEIDI held in reserve for future sustainable ventures to be delivered through the strategic triad as described in this Whitepaper.

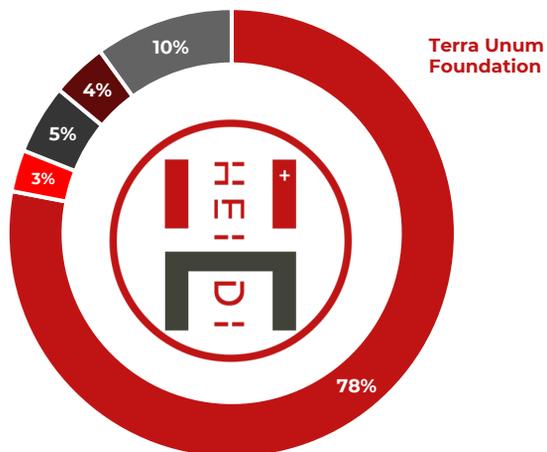
TOTAL HEIDI TOKENS

Total Mined	12'910'000
Total Burned	5
Total in Circulation	12'909'995

РАСПРЕДЕЛЕНИЕ HEIDI

Terra Unum Foundation	78%
Seed Sale	3%
Private Sale	5%
Bounty, Advisors, Partnership	4%
Team	10%
Total Allocation	100%

Legal Form	SWISS AG
Jurisdiction	INTERLAKEN SWITZERLAND
Type	Private and Public offering
KYC/AML	Required
Amount t Raise	125M (CHF)



- Terra Unum Foundation
- Seed Sale
- Private Sale
- Bounty, Advisors, Partnership
- Team



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