Only Once™

Investment Memorandum

You are invited to invest in the future of personal and business data exchange.

ONLY ONCE IS OFFERING 45,045 SHARES AT A PRICE OF EUR 3.33 PER SHARE WITH THE GOAL OF OBTAINING EUR 150,000 INVESTMENT CAPITAL.

store once. share forever.
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In 2013 and 2014, Only Once concluded three investment periods, successfully obtaining a total of ca. EUR 600,000 in starting capital.

Using this starting capital, Only Once began designing and building the platform. The invested capital is used for completing the platform development, settling security matters, beta testing and having these judicially reviewed. Simultaneously, Only Once has strengthened both its legal and operational organisation and is now ready to go live. With the revenue from this issue of share capital the platform will be extended in functionality and used for marketing purposes.

Some investment opportunities happen only once in a lifetime.

For a good return on investment and a safer, more efficient method of exchanging digital information.

Invest now in Only Once!
Dear Investor,

For years I have wasted precious time, almost on a daily basis, filling in the same information on endless forms, online and on paper. Afterwards, I rarely know who holds my data or what is being done with it. Regrettably, I also have to type out numerous data obtained from other people, such as business cards, addresses and company details.

I see the same thing happening to my customers, with whom I have worked for 15 years as a programme and line manager. They invest so much time and money in obtaining reliable and complete data about their contacts, but still they have to work with outdated and incomplete information, irrespective of how much time and effort they spend on marketing programs and data procurement to repeatedly update important customer data.

Only Once solves this with a platform by and for all of us. Individuals and organisations are able to share correct data at any time without additional effort. This organises business matters simply, including those online, and requires much less time and money.

Invest now in Only Once, the international platform for fast and controlled sharing of essential personal and business data. A platform that excels in simplicity, security, convenience and control by the end users. A platform which brings an end to repeated data entry. Just the click of a button is all that is needed to share selected essential data.

Only Once will be available on desktop and through the Only Once App for smartphones and tablets. All your business applications can be easily connected thanks to the Only Once API.

Roel Peels
Founder and CEO Only Once BV
Why invest now in Only Once?

Only Once is just beginning to grow. Investing now means joining as an early stage investor; a low price and a good return on your investment upon success.

We could give you many reasons to invest in Only Once, but here are 5 of the best:

» Only Once solves a major global problem: the hyper-secure, hyper-fast sharing of personal and business data

» Only Once is unique and one of the very first Life Management Platforms in the world

» Invest in a platform that has in its DNA: What is yours, stays yours, and you have the right to be forgotten

» Only Once is internationally scalable and will rollout on a global scale after we go live

» This is your last chance of acquiring Only Once shares before we go live*, and therefore also your last chance of a major profit

* you can request an Only Once demo at investors@onlyonce.com
Trends

The internet is an integral part of our daily lives. It is an obvious way of making our lives more enjoyable, easier and more efficient. Socially, privately, and in business too. We arrange all sorts of things with organisations, groups and individuals with the use of the internet, such as ordering from online stores and arranging subscriptions, holidays and insurance. The exact same data is used repeatedly for all of these. Data which is then used by organisations to develop “personalised” services.

MY DIGITAL IDENTITY: SURELY THAT ONLY BELONGS TO ME?
Our digital identity is made up of personal data. In an ideal world, a person would register using their digital identity only once, before simply and securely doing business with any other party. However, the current reality is completely different. Individuals must repeatedly enter the same information in many different places. Time after time. There is an explosion of self-service portals, login pages, usernames and passwords. What’s more, no-one knows what happens with their personal data behind the scenes. It can be stored in various company databases and used without our knowledge (“big data”) or resold. Several scandals involving large-scale data theft have made the consumer more aware, and people now urgently need a form of control over the use of their personal data. Everyone wants to be in control of their own personal digital identity. Rightly so, in our opinion.

ORGANISATIONS: DO SAVINGS AND A RELIABLE DATA REPUTATION GO TOGETHER?
Businesses manage large amounts of personal data concerning customers and business partners. Research shows that the minimum “level of impurity” is around 20%. The average turnover rate for private data for the last five years was approximately 9%. For businesses this was approximately 20%. As a result, one fifth of all business data is incomplete or outdated. This can lead to significant, consequential costs for businesses as it causes processes to fail, leading to the need to restore transactions, as well as additional costs as a result of damage to loyalty and reputation. Organisations also pay high costs for data management. Follow-up calls and mailing customers for data updates is expensive and provides no structural solution to the underlying problem. Personal data and its management ultimately belong to the owner. Organisations need strong savings in the management of personal data but also a better reputation and greater credibility when it concerns the handling of personal data belonging to customers, partners and employees.
PEER-TO-PEER BUSINESS MODELS: EXPLOSIVE GROWTH WILL CONTINUE
A huge continual increase has been predicted for so-called peer-to-peer business models. “Marktplaats” in the Netherlands is a well-known example, as are AirBnB and the taxi service Uber. Peer-to-peer brands are the new internet intermediaries that make it possible for individuals (and businesses) to conduct mutual business easily. All of these initiatives have to deal with person-related data, fraud and privacy issues. These businesses have to solve the same problems and issues related to maintaining trusted personal identities and secure data traffic, time and time again. The peer-to-peer businesses of the near future will need a reliable data ecosystem as the foundation for their business models; where they themselves then build custom applications and apps for their specific domain. But building these themselves can be expensive and complex. There is a need for a trusted third party.

VIRTUAL PERSONAL ADVICE: AN EMERGING MARKET
The need for person-related advice “from a distance” is increasing. Google itself has indicated that this is behind its entire business vision for the foreseeable future. Google will become an all-knowing personal assistant. Large amounts of person-related data will be needed, which must be made available in a secure manner to the “personal advisor or assistant”. This potential market will grow fast, including outside of the financial sector, and grow even faster when there is a suitable framework available for the trusted and secure sharing of person-related information.

“CO-MAKERSHIP”: ORGANISATIONS AND CUSTOMERS TOGETHER IN A NETWORK
Large organisations and manufacturers in particular are traditionally distant from their actual end customers. The digital revolution has caused a need for large businesses to involve customers in their operations (guarantees, complaints, additional services and extra accessories etc.) and their product development (“co-makership”). These large organisations require a trusted data ecosystem to incorporate their customers as active participants in the entire business network.

THE “INTENTION ECONOMY”: CONSUMERS DEMAND, BUSINESSES RESPOND
There is a sharp increase in business models where an individual makes their intention to buy a product or service known on a platform. This flow is known as VRM, Vendor Relation Management, or broadcast shopping. VRM is the opposite of CRM, where the consumer is “empowered”. Using this model, suppliers can make a bid or compete for a contract, while the platform brings both parties into contact. These business models are only sustainable if they have a trusted framework where it is immediately clear that both the individual and the business are bona fide parties and can be expected to be reliable in business and when sharing the necessary information for this.

INTERNET: MIRROR OF OUR SOCIETY, INCLUDING THE “SHADOW AREAS”
The internet is mirroring real society more and more, with all of its risks and dangers. Fraudsters, con-artists and criminals have discovered that the internet can be their office. Known cyber-crime problems are the DDoS attacks on websites, phishing operations, data theft and fake identities of businesses and individuals. Just as in the physical world, we have to deploy resources within a proper legal framework to make data storage and data traffic as secure as possible.

“Life Management Platforms are the next big trend in IT and will become the next big thing on the Internet.”
- KuppingerCole 2015
Only Once is the answer

Only Once wants to be a kind of “Data Book” where you can organise all of your official affairs on the internet safely and easily using your digital identity; where organisations find relief from struggling with lengthy and controversial “hunts” for current personal information. Now they only need to take responsibility for receiving information directly from the owner, the customer and consumer.

Only Once connects all of these individuals and organisations, so that they can easily and safely manage their affairs, the supposition here is this: one-time data storage, infinite sharing. The individuals themselves are the unique data source and managers of their personal key data, choosing to make it available to third parties. From that moment on, everybody using this data will have the current and up-to-date information.

Not only does Only Once immediately solve the very real problems regarding digital identities, but it also makes the acceleration of new, future business models possible. Our timing is perfect for the many significant long-term trends which are already evident: peer-to-peer, personal internet advisory, co-makership and broadcast shopping. Supported in this by the European and Dutch Governments.

We are on the verge of a “disruptive technology”. Only Once has what it takes to be a significant player, as it is ready to meet the demands of important trends. The timing is perfect because awareness in the market is obviously present and people and (existing and new) businesses are already now waiting for suitable solutions. Only Once is responding in a smart and flexible way.

Only Once is a new solution for lasting accurate data and validated identities. No more frustration from repeated entry of the same information. With Only Once, the owner of the data retains control over their personal or business information.

From repeatedly re-entering the same data to providing controlled access to this information. Working with an online personal platform where everyone has only to enter their key data once and maintain it, after which access is then granted to people and parties with whom the data owner does business. The owner of the data is and always remains “in control”.

This is the core principle behind Only Once!
THE ESSENCE OF OO

The essence of Only Once is formed by the Personal Data Store ("PDS"). Individuals store their personal information in their high security Personal Data Store. Only Once is also available for the user to store important documents, such as copies of passports or ID cards, declarations of legal entity, Chamber of Commerce details, resume’s and diplomas. The documents you constantly have to share along with your personal information. However, document exchange and document storage is not the core practice of the system. Only Once is not Dropbox or an online storage service. The core practice of Only Once is the sharing of data. Quickly and reliably.

There is an Organisation Data Store (ODS) for all organisations. They are able to store all of their relevant business information about subsidiaries, employees, partners and organisational units. Only Once is always 100% transparent about where your store and your personal or business data are kept.

No-one but you has access to your store, not even Only Once staff. You have your own unique key. The structure of the store is one of the smartest and most progressive in the market. Pre-configured for convenience, with a clear hierarchy and logical internal coupling mechanisms, pick lists, automatic validations, and if desired, links to external parties such as the Chamber of Commerce, Transport Authority and post code database etc. The future PDS will contain over 1000 predefined fields.

In addition, Only Once has built smart data exchange mechanisms for using the store. Smart, fast and secure. You decide to whom you give access to your information and for how long. In fact, you grant your contacts "access to your personal and/or business information, with permission lasting for a term that you dictate” to your contacts. Only Once manages everything for you, so that you can stay in control: Who have you allowed to access your information, and for how long? Do you still want this? Do you want to share additional information? Or less? Everything is possible, you are, and always remain, “in control”.

There are several ways that individuals and businesses can share information with each other using Only Once:

• You can select a random set of data from your store and grant access to a person
• You can request access to a particular set of information
• Everyone is able to share business cards
• You can complete forms automatically
• You can make, store and share combinations of data sets. For example, everything related to your car or your business

Our designers have done their utmost to make Only Once as user friendly and simple as possible. Once you have registered, Only Once is immediately ready for you to use because it already has pre-defined groups, categories, personal and business cards and the most common sets of data for users. But of course, customisation is always possible.
Only Once sends all updated information through the platform to the desired application or device, in accordance with the contract. As such, all information from all contacts everywhere is always up-to-date in every system. Importantly, this is all performed without an employee having to perform any manual work.

Reasons for creating an Only Once account

**PERSONAL BENEFITS**

1. Always have up-to-date and reliable data
2. Always have access to your own digital store, containing personal and business data, anywhere and from any device
3. Control over your preferred communication channel for being contacted
4. Fast exchange of fully digital business cards
5. One click completion of electronic or online forms
6. Greater certainty about the identity and intentions of your data customers
7. Protection of your own online identity
8. Always “in control”
9. Convenient
10. More free time

**BUSINESS BENEFITS**

1. Always have up-to-date, complete and error free data
2. Integration of Only Once with all your applications
3. One central store for all your business data
4. Automatic business directory with an overview of all your employees
5. Higher levels of customer satisfaction
6. Reduced risk of fraud due to “verified identities”
7. Effective Marketing Communication, more precise selections and filtering
8. Be one step ahead of the competition by having the most up-to-date source data. An opportunity for increased profit.
9. Time saving
10. Cost saving
OTHER PLAYERS IN THE MARKET

Personal data is the new oil for the internet. The new currency. There are already several parties offering solutions in the personal data domain, yet almost all of these offer partial solutions for smaller problems and no integrated or flexible solution. These parties do not solve the core problem, but merely alleviate the symptoms. Tools for completing web forms and memorising passwords, for example. Only Once is the only integrated solution as it is based on an all-round data store with strong sharing and security/privacy principles, allowing endless possibilities now and in the future.

1. The basis of Only Once is formed through the digital data stores. There are various parties which offer stores for areas, but the Only Once store is much more comprehensive and is aimed at all essential personal and business information. It comes fully equipped for fast and well-organised use. The Only Once store is the starting point for many applications whose core function is the sharing of controlled data.

2. The core function of the Only Once platform is the exchange of personal and business information. There are solutions which offer something similar, for example, Plaxo, Bump and LinkedIn. However, Only Once offers a multitude of possibilities with many more types of data, when compared with these other parties. It has a more secure and comprehensive basis with a data store and data sharing functions equipped with all the necessary security and privacy settings.

3. There are various automatic form fillers, username and password storage systems on the market, such as Roboform, Lastpass and Keepass. Even current web browsers try to complete your webforms. Only Once performs this task better and more efficiently because the forms are developed by the Only Once platform itself, so they have a 100% connection to the data fields in the Only Once stores. In doing so Only Once achieves a 100% “match and fill rate” and is able to complete any form effortlessly.

4. There are several parties such as IDchecker, which offer online identification services. Using such a service results in the user having the status “Verified ID” on the Only Once platform. This status offers additional security for other parties regarding authenticity of the Only Once user. Only Once is also investigating the possibility of becoming a trusted identity provider itself.

5. Meanwhile, there are also various parties which have developed a service model where individuals are able to earn money by selling their data. These are known as “Personal Market Places”. Currently, the most well-known are American companies Datacoup and Handshake. At the moment Only Once is following the development of these companies with a view to possible integration of this model with our platform. Once again, only if the data owner specifically agrees to this. An Only Once user always remains in control of their data.

At a global level, Only Once can best be compared to three other organisations which are proceeding into the integrated Personal Platform domain: Mydex, from the UK, and Personal.com and Ownyourinfo.com, from the USA. All three offer fewer possibilities than Only Once and are also less user friendly.
ONLY ONCE TARGET GROUPS
First of all, individuals, consumers and professionals; an estimated market of around 8 million potential users within the Netherlands, divided into:
- Youngsters, students and people with large families and friend circles, or who have memberships with many different organisations (socially highly active)
- Consumers with many personal “suppliers” (intensive internet users), who make a lot of physical purchases or have many memberships
- Employees (professionals, business executives and permanent or flex-workers) and those seeking employment, who are active in the labour market

Secondly, organisations in general. Data requestors such as associations, charities, foundations, businesses and governmental organisations. The greater the size of their contact databases, the more their applications rely on accurate contact data and the greater the savings they can achieve through Only Once.

Within these types of organisations, Only Once prefers to focus on the following target groups:
- Executive Management and Sales
- Data Departments
- ICT/CRM Departments
- Contract Management Departments
- Recruitment and HR Departments
- Customer Services and Customer Contact Centres

REVENUE MODELS
The revenue model of Only Once is based on charging a fee to businesses (and partly to individual power users) for the savings which will be made in data management and transactions by the purchase of data feed bundles.

Furthermore, additional revenue can be gained by:
1. Linking the Only Once platform to app builders who develop all kinds of applications based on the Only Once platform.
2. Customisation and support for the Only Once link to legacy systems and software packages from larger companies.
3. “White Label” sales of the Only Once platform to specific market sectors (where Only Once is not visible as a brand and the company would use its own logo on the solution).

Only Once will identify further possible revenue flows in the near future.

Note: Only Once will never sell data without the explicit permission of the data owner.

“Only Once is about turning the Internet upside down and making privacy a fundamental layer of any networked interaction in the post Google & Facebook era. Only Once helps individuals to regain their control.”
Essentially, individuals, small businesses and freelancers will be able to use Only Once free of charge, as the basis for our income model is a Freemium model. Anyone can immediately start working with the platform. However, increased use of Only Once (greater volume, more functionalities, more storage or possession of a verified ID etc.) would require a different subscription form.

Linking apps to Only Once for both private and business use has costs attached. There will be a charge for information feeds to Outlook, Google or legacy apps. Private individuals will pay a small synchronisation fee per month, businesses will buy data feeds (payment for automatic updating of information fields from the stores of associated participants to the business store and corporate CRM) with discounts for volume.

One of the conditions is pre-payment, either by credit card or direct debit. Exceptions to this will be corporate accounts with larger volumes and special customized contracts.

**FIRST TARGET SECTORS WITH THE INTRODUCTION**

The first specific market that Only Once is focussing on is the interim and recruitment market (interim and permanent personnel). We are not only very familiar with this market, we also know that the Only Once solution is urgently needed (800,000 freelancers, 704,000 job seekers and 6,000 flex agencies).

This is clear from the meetings we have had with management from a large number of interim agencies that have announced their desire to participate in Only Once for the “matching process” contracts with professionals.

The second market is charities and foundations. There are approximately 140 large charities in the Netherlands, all of which are waiting for accurate contributor details.

The third market is the healthcare market. This market is characterised by the need to have accurate patient data. Medical and privacy related data are mostly taken care of. Other information, such as patient or carer email addresses and mobile numbers, sometimes remains obsolete. This information is not always automatically updated in the information systems of healthcare organisations. Only Once can provide a solution for a reduction in database inaccuracy and an end to waiting times.
Privacy and Security

Only Once is convinced that the need to remain “in control” extends beyond the principle of anytime, anywhere, logging in to any device and management of your data. Being transparent and acting responsibly with your data is just as important. Consider the “Snowden” affair and many other recent reports of security incidents and privacy issues in the digital domain. Only the controlled use of your own data supports privacy and security, the core of the Only Once concept. Only Once is based on a number of principles to ensure the required level of security in terms of transparency and responsibility for its users.

“Privacy by Design”, what is yours, stays yours. Data always remains the property of the user, the account owner. No-one can access the data, only the owner. Access to data for exchange, sharing and viewing is allowed only with the direct permission and agreement of the owner. This determines who is able to view what data and for how long. If the owner wishes to terminate an account, this can also be done easily. All of the data related to the personal and/or business store is immediately erased. To prevent loss of valuable user data, termination is only by the explicit request of the owner. We call this “The right to be forgotten”.

All data is encrypted using a well thought-out encryption architecture. The IT system, the transport and the connection layers will also be provided with cryptography creating a layered security architecture. The owner is the only one who has “private keys” for access to their personal data. The Only Once system managers themselves have no access to private data. Only Once enhances the security of the “crypto key management” with “four eyes” principles for maintenance. In a later version, we will strive towards a form of two factor verification whereby the identity and access management process will be further secured.

Technology is only as strong as its weakest link and that is often “people”. Only Once is working on a very high maturity level of security. This means that at Only Once, in addition to technology, the people, processes and the physical and logical side of security will also be “accountable” and that all employees of Only Once will be screened. Application of high risk and security standards will be enforced through regular certification by independent external experts. This starts with the cyclical processes being based on sound risk and security analysis.

Not only does Only Once have to meet the high standards with regard to risk and security, but we also require this of all suppliers and partners, for example “data storage” certification with proof of absolute security of data storage and transport. Only Once is also compliant with legislation in this area. Some of the most important standards which Only Once is striving for are certification for ISO/IEC 27002, “Code of Practice for Information Security Management” and NIST 800-30, “Risk Management Guide for Information Technology Systems”. A number of measures will gradually be brought up to the level required. However, this does not affect security because the layered security model in combination with encryption at data level always offers more than ample protection.

Another form of security is to reduce user risks by offering a “Trusted Platform” and “Verified Partners”. Individuals and organisations undergo notarial background searches so that past business associations are also known. This way, we reduce the risk of fraud and scams to a minimum. Peace of mind. Only Once “lives and breathes” security because this is the heart of our concept. We are not only “security aware” about ourselves, but also enforce this on our suppliers and partners and help our customers in this with practical “tips & tools” such as encouraging a strong and secure password.
About Only Once BV

Only Once BV is a Dutch organisation, based on the unique vision of founder and CEO Roel Peels. With the goal of putting an end to the inefficiency, awkwardness, insecurity, unnecessary mistakes and abuse regarding the exchange of personal, business and administrative information between people and organisations, both in the private and business spheres. Due to the robust architecture, the perfect timing, the user friendly fully responsive interface and a strong international team, the company has the potential and ambition to grow to be the leading international platform in this field.

THE BASIS FOR ONLY ONCE WAS LAID IN 2005
Both the idea and the name Only Once came into being in 2005. In 2011 and 2012 staff meetings for Only Once were held resulting in wide ranging discussions about the Only Once idea and its feasibility. From that moment on, the value of the platform was recognised and the concept was developed. The actual development of Only Once was launched in November 2013 and the first external experts were hired. These experts created the first designs for Only Once to provide an idea of how it could appear in practice (Paper Prototyping).

To date, Only Once is one of the largest and most successful crowdfunding rounds ever facilitated by Symbid, raising EUR 600,000 in crowd start capital and a total of almost 200 investors. The formal legal establishment of Only Once BV took place on 5 November 2013.

OUR TEAM
During the last two years Only Once has grown to include a strong team of committed professionals, supported by a two-member advisory board. Only Once has a solid legal structure and financial basis. The company cannot be viewed as a regular start-up. The company is in fact steered by a team of entrepreneurs with a proven track record. A team which is motivated by personal experiences concerning the daily challenges faced with personal and business information. A team comprised of many years in the fields of Program and Project Management, Software Development, Master Data Management, Security, Finance, Business Development, Sales, Marketing and Design. A wealth of passion and experience has come together in this organisation.
Visit www.onlyonce.com/team for further details about the team.

A conscious decision was made to work using a “lean and mean” organisation during the development phase, having the potential to grow rapidly and go global when the product goes live. The Only Once management is strict in keeping the daily costs low, allowing for maximum investment in the platform construction.
Timeline

**MAY 2005**
First business plan Only Once written and concept developed.

**JULY 2013**
First crowdfunding campaign with Symbid started.

**AUGUST 2013**
Successful funding tier 1 through crowdfunding: 68 certificate holders and EUR 150,000 start capital.

**SEPTEMBER 2013**
Successful funding of tier 2 through crowdfunding: EUR 300,000 additional capital.

**AUGUST 2013**
Successful additional funding tier 1 through crowdfunding (overregistration): total 71 certificate holders with EUR 41,000 additional capital.

**FEBRUARY 2014**
First signed LOIs.

**MARCH 2014**
Commercial website Only Once goes live.

**JUNE 2014**
Large sneak preview event at Mediaplaza

**JUNE 2014**
Only Once interaction and user experience design developed as far as release 3

**JUNE 2014**
Successful funding of tier 2 through crowdfunding: EUR 300,000 additional capital.

**JANUARY 2015**
Beta version platform operational. Start testing phase.

**DECEMBER 2014**
Coop UA and STAK established. Only Once organisationally and legally ready for the future.

**NOVEMBER 2015**
Pre-launch Only Once platform investors and customers. Announcement start tier 4

**FEBRUARY 2015**
Successful funding of tier 3 through crowdfunding: EUR 100,000 additional capital.

**MAY 2014**
Contribution personnel Only Once, gained EUR 128,000 capital. 14 new certificate holders.

**MAY 2014**
Successful funding of tier 3 through crowdfunding: EUR 100,000 additional capital.

**SEPTEMBER 2014**
Successful funding of tier 2 through crowdfunding: EUR 300,000 additional capital.

**JULY 2013**
First business plan Only Once written and concept developed.
SWOT Analysis

**Strengths**
- Only Once is independent of the market and not a niche market solution: 1 store for all of your information
- Individual encrypted hyper secure data stores, based on the latest technology
- Fastest information exchange platform in the market
- The Only Once store technology is one of the most advanced in the market
- Simple to use
- Senior management with proven track records and large international networks
- An exceptionally scalable and international business model

**Weaknesses**
- Dependent on successful financing
- No complete industry specific functionality yet, no Only Once Apps available in the OO Apps Store yet
- Market potential of the Netherlands is relatively small as a starting market

**Opportunities**
- Momentum excellent: supported by several input flows
- Very positive reactions from the market
- Already gained international attention
- Open platform: there are many parties who wish to integrate with Only Once and work together to create their own applications and accelerate their processes

**Threats**
- Upcoming competition, time to market
- Insufficient adoption by individuals
- Time for implementation of decision making and contracting of (large) accounts
- (Im)possibility of Only Once maintaining extreme user growth, both organisationally and technically
The Only Once manifesto serves as a moral compass and reflects the standards and values which we stand for as an organisation.

**Only Once**  We want to offer a personal platform where people and businesses are able to store their data once, but then share it as often as they wish and for as long as they wish. Our goal is to answer all kinds of repeated information requests immediately from the platform.

**From Push to Pull**  We want to be a transparent, international operating Personal Data Ecosystem for all individuals and businesses focussed on “access to information”, instead of just “issuing information”. Only Once is turning the world up-side-down so that you can be in charge again. Only Once is a game changer.

**Focus on Efficiency and Effectiveness**  We want to be the fastest platform in the world, where individuals and businesses can simply, conveniently, reliably and safely share personal and/or business information. We want to minimalize repetitive manual use and thereby render comfort, time and money to users. Only Once is merely the facilitator, parties exchange information themselves.

**Always up-to-date, complete and reliable contact Information**  We want to help people, clubs, foundations and organisations to always have up-to-date, complete and reliable contact information available. We want to help parties connect with each other.

**Ease of use**  We strive for simplicity, clarity and maximum user convenience in the platform design. Everyone can work with Only Once, from young to old.

**Designed for Privacy: What’s Yours Should Remain Yours**  Data stored in Only Once is and will always remain the property of the individual or business. The only one who can access your store, is and will remain you. No-one can retrieve data from your store without your specific approval. As such you are and will remain in control. Finally, you decide how you are to be approached within Only Once. You are the director of all communication that takes place with you.

**The right to be forgotten**  You can use Only Once to create accounts or start subscriptions with just a few quick and easy clicks. It’s just as easy to terminate such data sharing agreements and, of course, we live by our own rules. Should you ever want to terminate your Only Once Account, we will comply quickly and completely and delete all the information entered into your personal store. On request you can export all your stored data. No lock-ins.

**Security by Design**  Only Once wants to be counted as one of the most secure platforms in the world. We want to protect individuals and businesses from fraud and scams. It is possible to become a “trusted connection” with Only Once, so that there is a notarial verification of your connections and with whom you do business.

**We’re here to stay**  Only Once wants to change the world of information sharing. Forever. Together with you. Only Once is for all of us. Just think “Only Once”!
The development and respective funding of the Only Once platform has been divided into phases. These phases are explained here below.

1. The first phase consisted of detailing the Only Once specifications such as writing user stories, non-functional requirements and beginning construction of the portal. The new Only Once website also went live. The first phase was also used to prepare Only Once as a legal entity and organise the technical side of marketing (marketing plan, brochures, articles, events and workshops).

2. The second phase consists of continued development of the platform. This phase is being used to develop the designs and current software further towards attaining a production ready beta version, which is planned for distribution to various pilot customers in Q4 2014 (from the recruitment and secondment branch). This version will also be used to gain experience in the business to consumer market. Finally, to gain experiences with the anticipated earnings model.

3. We are now in phase 3. This consists of testing the beta version of the platform and to make the necessary alterations for the limited and controlled go-live in Q1 2016. During this we have tested the current interaction model, GUI design, security and performance. This phase took longer than expected and planned as we encountered multiple complex problems relating to security which have been dealt with for the current version that is going live on a limited basis. We also wanted to reduce the monthly burn rate of the development costs. Therefore we reduced the team size and took over the management of the external development team and the platform infrastructure (Maintenance, devops and monitoring). This resulted in less progress than previously planned.

4. The fourth and final phase consists of launching Only Once into the market on an international scale, planned Q2 2016. This phase will allow individuals and businesses to use the platform globally. A number of Only Once departments need to be set-up in this phase, such as help desk, online business support, online marketing and project management for providing assistance, for example in connecting the Only Once platform to business applications. Additional functionality will be added, according to business and consumer demands. Continuous security audits will be necessary, including the security alterations needed to keep the platform safe. This phase requires additional capital. The current investment round 4 foresees partly for this.

**VALUATION OF ONLY ONCE**

In May 2013, Only Once developed a financial calculation model which is used for determining the funding, financial ratios and the value of Only Once. In October 2015 this model was updated with new insights. The value of Only Once depends of course on the development phase of the platform, the (potential) turnover and the very interesting prospects. In July 2013, Only Once was valued at EUR 1.6 million. The current value of the platform is approximately EUR 8 million. This valuation is calculated using different valuation methods, such as a discount cash flow method and a qualitative valuation. The valuation determines the final share issue price. The price of Only Once shares is, naturally, influenced by market demand.

**COMPLETION OF FINANCING ROUND: PHASE 1**

A successful crowdfunding campaign was carried out in July/August 2013 for the first phase, using the crowdfunding platform Symbid (url: www.symbid.nl). In just a few weeks this campaign raised a start capital of EUR 191,400. At the time Only Once was the most successful campaign ever by Symbid. Approximately 240,000 shares were sold at a price of EUR 0.80 per share.

**COMPLETION FINANCING ROUND: PHASE 2**

A successful crowdfunding campaign was carried out in August/October 2014 for the second phase, again using the crowdfunding platform Symbid. In one week 150,000 shares were sold at a price of EUR 2.00 per share. The raised capital was used for the realisation of the first Beta version of the platform.
COMPLETION FINANCING ROUND: PHASE 3
A successful crowdfunding campaign was again carried out in January 2015. In a short time 45,000 shares were sold at a price of EUR 2.22. This capital was used to cover the costs (“Use of Funds”) of the further completion of a commercial platform to a production ready environment and to adjust the platform according to the results of the beta testers. In this phase the platform was tested and is now ready to go live with a limited number (500-1,000) of first users. The total capital revenue yielded from shareholders including this round is EUR 719,900. Almost all the funds are used for the development of the platform.

CURRENT ADDITIONAL FINANCING ROUND: PHASE 4
As previously mentioned, the platform is ready to go live and the first users are to use the platform. For safety reasons we will begin with a limited amount of users. Load and penetration testing is needed before a larger number of users enter the system as well as for bug fixing and ongoing external security audits. An additional capital investment of EUR 150,000 is needed for this and for the further development of functionality of the Only Once platform. To raise EUR 150,000, 1.92% of the shares (45,045 shares) will be offered at EUR 3.33 per share. This round will again be offered through the Symbid platform. The Symbid platform administers all participation of Only Once investors. For further information, please go to www.symbid.nl, where the process, legal structure and all formal procedures can also be found.

Only Once reserves the right to change the number of shares issued by an increase of 45,045 shares in the event of over registration of the campaign. These additional shares will be issued at the same price (EUR 3.33 per share) on www.symbid.nl.

PLANNED FINANCING: PHASE 4
In accordance with the current timetable, in Q1 2016 Only Once will be ready to enter the market with version 1.0 of the platform. A new financing round will be needed to raise funds for marketing, sales and the further structuring of the organisation, this is estimated to be EUR 2 million over 2 years. The management of Only One has already held meetings with various (international) investment funds and Venture Capitalists for this. The sale price per share for this phase is not yet known.

CONTRIBUTION OF ONLY ONCE PERSONNEL
In May 2014, the direct employees of Only Once bought 102,800 shares at a rate of EUR 1.25 per share, raising a further EUR 128,500 in start capital. In addition to this financial contribution, our Advisory Board, the Only Once team and our User Community contributed approximately 10,000 non-chargeable hours to the development of the platform. This represents a value of at least EUR 1,000,000.

INVESTMENT YIELD
Our confidence in Only Once is very high, also based on current and gained market feedback. This confidence is reflected in the price which the investors in phase 2 and 3 paid compared to the initial price through crowdfunding in August 2013, which was EUR 0.80 per share. The shareholders from this first round already enjoy a yield of more than 400%, with the successful conclusion of the financing round in phase 4.

The Only Once platform is highly scalable on a global scale. We want millions of people and hundreds of thousands of organisations nationally and internationally to participate in our platform. If Only Once becomes a huge success (which we fully expect it to be), the potential value is enormous.

The following shows the amounts paid for acquisitions on the market per user.
- GeoCities (Yahoo): $830 per user.
- Flickr (Yahoo): $111 per user.
- WhatsApp (by Facebook): $35 per user
- Hyves (by TMG): EUR 5 per user.

* The legal structure of investment through the Symbid platform is that the investment in Only Once shares is made via the Cooperation Only Once UA. You will obtain membership certificates in the Cooperation Only Once which gives you the right to the economic benefits of your Only Once shares.
## Profit & Loss Statement

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Total revenues</strong></td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>29,074</td>
<td>2,378,001</td>
<td>11,623,501</td>
</tr>
<tr>
<td><strong>Total ICT Costs</strong></td>
<td>18,583</td>
<td>28,344</td>
<td>8,000</td>
<td>37,485</td>
<td>63,735</td>
<td>191,940</td>
</tr>
<tr>
<td><strong>Total Marketing Costs</strong></td>
<td>28,813</td>
<td>23,546</td>
<td>7,659</td>
<td>79,822</td>
<td>332,980</td>
<td>1,079,459</td>
</tr>
<tr>
<td><strong>Total Other Costs</strong></td>
<td>232,686</td>
<td>379,874</td>
<td>165,000</td>
<td>408,793</td>
<td>1,331,080</td>
<td>2,256,207</td>
</tr>
<tr>
<td><strong>Total Personnel Expenses</strong></td>
<td>220,082</td>
<td>431,764</td>
<td>188,539</td>
<td>552,224</td>
<td>1,778,111</td>
<td>3,633,971</td>
</tr>
<tr>
<td><strong>Operating Costs</strong></td>
<td>280,082</td>
<td>431,764</td>
<td>188,539</td>
<td>552,224</td>
<td>1,778,111</td>
<td>3,633,971</td>
</tr>
<tr>
<td><strong>EBITDA</strong></td>
<td>-280,082</td>
<td>-431,764</td>
<td>-188,539</td>
<td>-523,150</td>
<td>599,890</td>
<td>7,989,530</td>
</tr>
<tr>
<td><strong>ROS</strong></td>
<td>-1799%</td>
<td>25%</td>
<td>69%</td>
<td>80%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Depreciation</strong></td>
<td>84,854</td>
<td>60,374</td>
<td>-</td>
<td>56,409</td>
<td>233,045</td>
<td>546,751</td>
</tr>
<tr>
<td><strong>Interest (net)</strong></td>
<td>11,592</td>
<td>12,891</td>
<td>5,068</td>
<td>21,782</td>
<td>22,636</td>
<td>23,537</td>
</tr>
<tr>
<td><strong>EBT</strong></td>
<td>-376,528</td>
<td>-505,029</td>
<td>-193,607</td>
<td>-601,342</td>
<td>344,210</td>
<td>7,419,243</td>
</tr>
<tr>
<td><strong>Taxation</strong></td>
<td>75,072</td>
<td>100,126</td>
<td>48,402</td>
<td>150,336</td>
<td>-86,052</td>
<td>-1,854,811</td>
</tr>
<tr>
<td><strong>Net Result</strong></td>
<td>-301,456</td>
<td>-404,903</td>
<td>-145,205</td>
<td>-451,007</td>
<td>258,157</td>
<td>5,564,432</td>
</tr>
</tbody>
</table>

All amounts in euros
### Balance Sheet

<table>
<thead>
<tr>
<th></th>
<th>DEC-13</th>
<th>DEC-14</th>
<th>DEC-15</th>
<th>DEC-16</th>
<th>DEC-17</th>
<th>DEC-18</th>
<th>DEC-19</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fixed Assets</strong></td>
<td>74,663</td>
<td>296,030</td>
<td>404,040</td>
<td>555,381</td>
<td>1,344,386</td>
<td>2,829,436</td>
<td>4,802,697</td>
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<tr>
<td><strong>Receivables</strong></td>
<td>21,784</td>
<td>31,460</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Cash</strong></td>
<td>86,690</td>
<td>1,279</td>
<td>-8,702</td>
<td>-356,386</td>
<td>-692,008</td>
<td>3,975,013</td>
<td>23,849,939</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>183,137</td>
<td>328,769</td>
<td>395,339</td>
<td>198,995</td>
<td>652,378</td>
<td>6,804,448</td>
<td>28,652,636</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>DEC-13</th>
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<th>DEC-17</th>
<th>DEC-18</th>
<th>DEC-19</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Shareholders’ Equity</strong></td>
<td>38,456</td>
<td>10,891</td>
<td>-36,018</td>
<td>414,989</td>
<td>156,831</td>
<td>-5,407,601</td>
<td>-26,857,363</td>
</tr>
<tr>
<td><strong>Short term Liabilities</strong></td>
<td>-121,887</td>
<td>43,248</td>
<td>-60,094</td>
<td>-302,469</td>
<td>-484,649</td>
<td>-1,058,437</td>
<td>-1,442,158</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>-183,137</td>
<td>-328,769</td>
<td>-395,339</td>
<td>-198,995</td>
<td>-652,378</td>
<td>-6,804,448</td>
<td>-28,652,636</td>
</tr>
</tbody>
</table>

* Subordinated Loans

All amounts in euros
### Cash Flow Statement

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Revenues</strong></td>
<td></td>
<td></td>
<td></td>
<td>31,525</td>
<td>2,462,068</td>
<td>11,896,914</td>
<td>37,257,730</td>
</tr>
<tr>
<td>Total ICT Costs</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-3,194</td>
<td>-24,941</td>
<td>-47,974</td>
<td>-102,021</td>
</tr>
<tr>
<td>Total Other Costs</td>
<td>-28,813</td>
<td>-23,546</td>
<td>-5,261</td>
<td>-95,622</td>
<td>-366,222</td>
<td>-1,149,990</td>
<td>-3,031,735</td>
</tr>
<tr>
<td>Total Personal Expenses*</td>
<td>-232,686</td>
<td>-379,874</td>
<td>-165,000</td>
<td>-37,449</td>
<td>-1,331,080</td>
<td>-2,256,207</td>
<td>-3,566,034</td>
</tr>
<tr>
<td>VAT</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>4,637</td>
<td>29,077</td>
<td>58,109</td>
<td>131,776</td>
</tr>
<tr>
<td>Cash flow from Operations</td>
<td>-280,082</td>
<td>-431,764</td>
<td>-178,499</td>
<td>-138,170</td>
<td>700,428</td>
<td>8,301,151</td>
<td>30,078,347</td>
</tr>
<tr>
<td>Cash flow from Investments</td>
<td>-61,883</td>
<td>-356,403</td>
<td>-121,482</td>
<td>-209,514</td>
<td>-1,036,050</td>
<td>-2,049,300</td>
<td>-3,053,500</td>
</tr>
<tr>
<td>Cash flow from Financing**</td>
<td>324,062</td>
<td>702,756</td>
<td>290,000</td>
<td>-1,584,830</td>
<td>-7,149,921</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Cash flow</strong></td>
<td>-17,903</td>
<td>-85,411</td>
<td>-9,981</td>
<td>-347,685</td>
<td>-335,622</td>
<td>4,667,021</td>
<td>19,874,927</td>
</tr>
<tr>
<td><strong>Total Cum. Cash flow (bank)</strong></td>
<td>86,690</td>
<td>1,279</td>
<td>-8,702</td>
<td>-356,386</td>
<td>-692,008</td>
<td>3,975,013</td>
<td>23,849,939</td>
</tr>
</tbody>
</table>

* The cash outflow for personnel for the years 2013-2015 is based on the annual report and the accounting standards of Only Once

**The cash outflow for personnel for the years 2016 - 2019 is based on the actual cashflows

**Financing Tier4 not included

All amounts in euros
Risk Assessment

The development of a platform with the size and complexity of Only Once is unfortunately not without associated risks; and therefore neither is your investment. But using our knowledge and experience, we have been able to identify risks early on and assess their significance.

There are also risks which we as a company do not have problems with at the moment, but which could pose a threat or become an issue with time. Specific entrepreneurial and also generic risks. Only Once cannot issue any guarantee that our corporate objectives will actually be achieved because of these risks. It is the responsibility of the Only Once board together with the Advisory Board to ensure a sound and thoroughly balanced and integrated risk management process; thereby ensuring optimal risk management. This chapter shows the risks identified, whereby the size of the circle depicts the seriousness of the risk. Severity is determined by the probability of the risk occurring, multiplied by the impact which it would have on the company should the risk actually manifest.

Potential investors are advised to read the investment brochure thoroughly before making a final decision to participate in Only Once. Only Once would like to draw the attention of potential investors to the fact that the risk inventory shown below is not finite.
Participate in Only Once

You can invest in Only Once as an individual or as a business. Award of share certificates follows three steps:

1. In accordance with the statutes of Only Once, existing investors (Symbid members) have a preferential right to prevent their current shareholding from being diluted. This means that they have the right to purchase additional membership certificates in the cooperative Only Once UA to remain at the same investment percentage.

2. A number of new investors have long since indicated their desire to invest. Only Once will approach this new group of investors quickly and offer them the opportunity to invest.

3. Finally, this investment campaign will attract and yield new investors. The remaining membership certificates will be offered to them.

The campaign will automatically close when the target capital of EUR 150,000 is reached. Only Once reserves the right to change the number of shares issued by an increase of a maximum of 45,045 shares in the event of over registration of the campaign.

WHAT YOU SHOULD DO TO PARTICIPATE

Complete the enclosed participation form with the name of the individual or legal entity who is investing. Alternatively, download the form which can be found on our website at www.onlyonce.com/investors, and send the signed form to investors@onlyonce.com

The minimum participation is EUR 20. This is the price of 1 membership certificate in the cooperation Only Once UA. A membership certificate represents the economic value of 6* Only Once BV share certificates. Each investor will receive a written (email) confirmation. The award of membership certificates follows the order of receipt.

LARGE INVESTORS

We would appreciate investors wishing to make an investment of more than EUR 50,000 in Only Once to contact us directly.

FURTHER INFORMATION

Should you have questions concerning this brochure, please contact Only Once via investors@onlyonce.com. If you prefer, we can also be contacted by telephone +31 (0)30 635 36 72. Should you have questions about Symbid, then please contact Symbid via info@symbid.com

Visit our website
www.onlyonce.com/investors,
or our Symbid investment proposition
www.symbid.nl/ideas/3986-only-once

* The conversion rate ‘membership certificate / share’ differs per the investment round
** A Symbid account is required for viewing all Only Once information.
Important Message for Recipients

This confidential Information Memorandum (the “Investment Memorandum”) is provided by Only Once in connection with the possible share issue (the “Transaction”) of the Company.

This confidential Information Memorandum (the “Investment Memorandum”) is provided by Only Once in connection with the possible share issue (the “Transaction”) of the Company. Only Once has developed a leading and unique Personal Platform, for which domain names, licences and URLs have been established for the purposes of commercialisation. This Information Memorandum describes the possibility for investment, which together with the existing shareholders has made the development of the design and the intellectual property possible. This Information Memorandum has been prepared solely for the purposes of providing information in the interests of the recipient (receiver) in the transaction and is subject to the provisions of the non-disclosure agreement signed by the recipient. It may only be used for the purposes as described in this Information Memorandum and may not be copied, reproduced or made available to a third party, at any time, unless strictly in accordance with the terms and conditions of these documents.

This Information Memorandum should not be viewed as being complete, nor to contain all information required by a recipient in making a decision as to whether or not to continue with the transaction. No guarantee, neither explicitly nor implied, is or will be made with respect to the accuracy or completeness of this Information Memorandum, or any other written or verbal information received by the recipient or his advisors in connection with a closer examination of the Company. The Only Once management has taken the utmost care in compiling the financial figures included. Only Once, its employees and representatives are not responsible or liable for the content or its misinterpretation. Only Once and its subsidiaries, associated businesses, employees and representatives expressly disclaim any liability pertaining to errors or omissions in this Information Memorandum or other information. In particular, no declaration or guarantee is provided in connection with the performance or realism of future projections, management targets, estimates, prospects or yield, if present. The recipient must make their own independent investigation and evaluate the Company and all information themselves.

The delivery of this Information Memorandum does not constitute any obligation on the part of the Company to provide the recipient with access to further information or to update the Information Memorandum or to correct any apparent inaccuracies in any information.

Crowdfunding is not subject to the supervision of the Financial Markets Authority Foundation (Stichting Autoriteit Financiële Markten, the “AFM”). There is no prospectus obligation and this prospectus does not therefore have to meet the guidelines contained in clause 5:9 of the Act for Financial Supervision (Wet op het financieel toezicht, the “Wft”) and the regulations arising from this.
We are on a mission
We believe you should be able to securely exchange both your personal and business data effortlessly and instantly. With whoever you want, whenever you want, and wherever that may be. Our hyper secure Life Management Platform puts you back in control and lets you decide what data you want to share. You, and only you.