



MONKEYBUSINESS PLAN 2023



www.monkeybusiness.systems

Plans Change;
As do the seasons.
Inevitable, yet it is forgettable.
Easy enough for us to remember.

Empires rise and fall,
yet Civilizations, I dare tell, do not.
Mutiny in the Empire is nothing new to history,
Except when it is happening around you, could you even tell?
Especially, and, by the very nature of the mutiny at hand, if you had any power at all,
there would be good reason to question such power, and the sword unto which Ye wield.

Indeed.
An Empire is done.
Finished. Complete.
Le Roi est mort.

But it is not done existing, dying, decaying all around us.
A new Empire has emerged, (we think).
A new dawn, a new age, and so forth.
Yet, who the new kings and queens are we to crown?
Are we supposed to just bless ourselves, consider ourselves holy,
wash away the inequities, come out clean and fresh to a bright new day?

I would say,
Yes.
There is no better alternative.
The future is bright.
Always has been.
By fundamental definition, even.
That Light itself emerged before all of its manifestations.
The future will always be bright.
In fact, more than we can handle in view.
To respect the very nature of time, therefore,
is to live in the present moment.

As of 2023, the fall of the greatest empire civilization itself
has ever witnessed is upon us.
The new empire is decentralized, and therefore resilient.
There is no emperor, except for a meme of a naked human.
The mutiny still lies under wraps, camouflaged, because it is not yet safe to emerge.
Clinging on with mechanistic determinism, a falling empire may very well capsize the boat.
But there's a chance, a glimmering hope, that a new kind of land is still yet to be found.
There's arguably no better reason than this to embark on a great, daring exploration.
One that most certainly will cost you your entire life.

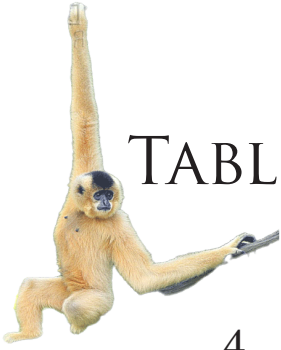


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Purpose the Essential, Inexhaustible Fuel

WHATEVER the attracting forces that compel us to want to change the world, to make it different than our past, to correct our current trajectories, and to compel justice- these are probably some of the strongest forces in the known universe. Aligned with transcendental forces, our ultimate aims are constructed. They are as persistent as the underlying desires to sustain life. The forces behind some ideas as strong as that (if not stronger than) what it is required to form and destroy stars- inexhaustible sources of energy. Any worthwhile business ventures should be underwritten with this scope of fuel if they are going to be effective. Admittedly, some noteworthy achievements are discovered accidentally with feeble intent, but most anything related to business is done on purpose, with purpose..

Metaphysical ideas themselves are some of these forces. Inexhaustible, and also, highly contagious. That is, once they are out of the bottle, they are hard to put back in. Such an idea is that **no one person has a divine right or any authority whatsoever to rule over another person**. This is the exact idea that embeds firmly the construction of a Republic of the United States, whose constitutional framework for a democratic republic holds a standard of justice in a free world. Unfortunately, that construction in America has been supplanted by older ideas of authoritarian regimes, as is being played out in the interpretation and bad faith in the constitutional framework. We have lost the footing in America of that metaphysical idea, but **the idea itself is impossible to vanquish**. Mired in the red herring of the history of slavery - Americans of today commonly forget that the same very universal idea that created the U.S. Constitution also eventually eradicated slavery one century later..

Are you not convinced that Ideas are the building blocks of civilization? Of course, ideas must take hold in our minds before we can alter reality to suit them. Some ideas have come and gone - like the notion that a King has a divine right of rule over the kingdom of men. There was a time for that, and a time for National Sovereignty, which is also nearing an end. Globalization by committee has failed - and now we are witnessing the formation of a unstoppable notion that an egalitarian society is possible with a new kind of governance model.

It would be rational to assume that in order to look 200 years into the future, we should first glance at the last 200 years on Earth. But the lenses through which we observe time are not so reliable - the details we could gather from such an act of observation are limited. It is unlikely that 200 years from now, all who are alive in the 21st century will still be alive. No matter how far we zoom out, the concept of liberty, and the unstoppable forces attracting us to freedom, free markets, hard money, individual rights will prevail, because the metaphysical ideas persist. They could in fact exist at the edge of the universe, outside of time and temporal space - this is how powerful and difficult to destroy they are.

“Liberty and Justice for All”, will never be vanquished, despite there being no lack of governments and tyrants in the coming decades instigating campaigns wishing to succeed at this very aim. **“Life, Liberty and the Pursuit of Happiness”** can neither be eradicated from the minds, hearts and guts of men. Nor should it be; despite there being no lack of trying by imbeciles hungry for power over others. They seem to have missed the memo- that humans own themselves.

In the developed world of the 21st century, the current power structures are attempting to put the Enlightenment back into the bottle. The impulse to control others in groups may persist, yet to control others by force and coercion is infantile. Even as some formidable obstacles to liberty are marginally successful, they will be less and less effective as decentralized p2p information systems proliferate. Rage against the control structures of the past is NOT the appropriate fuel for our projects; **the Fuel is the metaphysical idea**. This is an important thing to discern. Anger at society can be channeled into creative forces, but alone it combusts and dissipates quickly. Understand: our institutions were built in the absence of the technology we consider ubiquitous today. We can respect the original architects without needing to respect what the buildings are currently being used for.

As far as civilization goes, liberty itself is not a failed project, and so it also makes for the best fuel we have available for the systems that we yet still need to build. There is still much that can be done - and must be done, to ensure and extend the plight of individual rights throughout the developed and developing worlds. We know much more now about how it will implemented- these systems: decentralized protocols, individually controlled, where everybody can do all of the things, free to choose actions at their own profit or peril. The ethos is embedded into the protocols. The days of established centralized committees planning our economy and determining its rules are numbered. The ways that institutions will be able to intervene, interfere and scrape value from trade

transactions - value that these institutions had no direct part in creating - are limited.

The power of group actions and collective human will in the future will be, must be, organically and voluntarily collected. The web is already built and ready to use this way.

Absent a complete destruction of the entire industrialized world through an apocalyptic catastrophe, the International Global committee structure will fail.

We do not use the same cars, trains and planes we did 100 years, or the same engines, but we still have cars, trains, planes and we still have engines.

The forces that compelled us to build the first trains are the same forces that compel us to maintain the tracks and build new infrastructure projects. Capital allocation to projects that actually benefit humanity can best be done by an aggregation of individual intents, not by harvesting their consent.

Not everything about central planning has failed; the parts which abandon liberty for the sake of power have. Everything corruptible has been corrupted, and they refuse to make the necessary upgrades. Anything that was actually noble about global organization by committee could persist, but the agendas created to control us from the top down are not made in good faith, if they are not also evil by design. Decentralized P2P systems don't necessarily create a free world; in truth, the world in which we live in is already free. The centralized systems we use in 2023 are not. The systems of the future will map to our existing nature of freedom in all sovereign individuals. 1:1 Do we need centralized committees and governments to enforce rules upon us? I doubt it.

The metaphysical idea which defines a purpose and wish for the world human prosperity of many centuries into the future is not a new idea, of course, it is ancient:

LOKAH SAMASTAH SUKHINO BHAVANTU

लोकाः समस्ताः सुखिनो भवन्तु

lokāḥ samastāḥ sukhino bhavantu

May all Beings in All Worlds Be Happy and Free.

Liberty is perhaps easier to ignore, forget, and sacrifice, than it is to avoid and embrace.

Only in the environment of a decaying corpse, by the foul stench of institutional corruption, the mis-allocating capital markets, collapsing bond markets; Only in the environment in which no information can be trusted, can replicable systems of true co-operation emerge. The underlying desire for unbounded liberty is an essential nature of being (Chit). The ultimate aim, or telos of the projects described herein is to embed and enshrine this essential nature. This is the ethos, the pathos, **and** the logos.



Executive Summary

From CEO, Peter S. Sysko

Upon introspection, I don't think my personal life story is especially compelling or relevant to the company I wish to create. This is **not** to say that my life and path here was not and does not continue to be interesting - it is, just not especially important to the story at this stage in the milestones of the enterprise. I suppose the only really important thing to understand is that I have devoted myself to this mission over 10 years ago, around the time that the BTC blockchain had begun churning, around the aftermath of the 2008 crisis and the Occupy Wall Street demonstrations - of which I had no interest in attending, but I did, because my friends were there, and I was forced to witness the End of Era of Financialization. Or so We all were told.

I have always been driven, internally. I had already prepared myself to be an entrepreneur of sorts - and had developed many domains and coding skills to experiment with Web 1.0 and Web 2.0 development. Again, no real notable achievements (many music projects)- but an interest in how the web could change the world - The reason I had no interest in attending protest, was that I had already saw the future of commerce, and Wall Street and all equities markets were not so interesting to me. I had already resigned myself to the idea that new systems must be built, and all the yelling and complaining in the world wouldn't really change anything about the central banking system and nature of Fiat money, national capitalism, and central planning in general.

The future of business is/was always been P2P. Yes, most of the Global GDP is elsewhere. Why is not today?. Everything the larger economy - all companies, all corporations, all governments- all decisions are made by individuals. None of the groups would exist without human action. In a free society, all the individuals are going to inherit all the economic features of a fully developed enterprise stack. All of the intermediaries and institutions bent on interference and surveillance in the middle are completely irrelevant to the p2p economy. **A free world must include an inclusive P2P economic engine, where everyone can do all the things, and do so voluntarily.**

The mission I speak of can be derived quite easily from the previous section about purpose. The business objectives can be derived from the mission. There are many different ways to assume that I personally fall into a group since I share similar values and core beliefs- The Austrian economists, the Libertarian Party, Anarcho-Capitalists, cypherpunks, the MTV Generation (Gen-X), Rave and DJ Culture. Again; my personal story is not especially compelling- there is nothing truly significant about it that I can offer you about how I am uniquely qualified to bring this company to world, except for course, my devotion. There is no other mission that matters to me. I am driven at the core of my being to deliver something of value, and so be it, for me, this is MonkeyBusiness.

Another way to describe the mission, which is beyond what I can personally deliver: **The liberation of all primitive sapiens on all M-class planets.** The mission is grandiose - a dream - of course - that is the point of having one. Larger than one could ever hope to accomplish, the upper limit of what humanity as a whole could achieve - is supposed to be sublime and seem extremely difficult to even imagine. For anyone not familiar with Star Trek - M-class planet is a planet in the known universe with habitable atmospheric conditions to sapien life. The term Sapiens is a distinct class of evolved, sentient mammals - most notably, primates, and many other intelligent organisms. I am not sure if its biological accurate. I am getting this idea from Encyclopedia Galactica, not an academic source. The larger class of primates must be included because the mission must be inclusive; any being in any world who can benefit from utilizing the systems we are making deserves an opportunity to be included in the network.

Which brings me to Monkeys. Monkeys are especially useful because they make people smile. They also symbolize an important branch in our own biological evolution. MonkeyBusiness is a great brand because of the depth of its paradigm, and many different layers that could be interpreted as subtly ironic and intelligent. You can safely assume that nefarious corrupt schemes will be attempted with the MonkeyBusiness network, but that's a healthy thing to assume. Whereas, in today's centralized protection racket of government capitalism, it's Trust, Don't verify; a horrible way to organize an economy.

MonkeyBusiness is coming to your street, your town, your village, your lake, your ocean. "Authorities" Beware: MonkeyBusiness will be invading your territory soon. Nobody is, ever will be, safe. The Monkeys are coming, like it or not. **The Monkeys are coming to save Humanity from itself.** We are the midst of a battle between centralization and decentralization. The entire race of humans connected to the internet is affected with the outcome. An economy that is structured around individual action rather than government regulation and banking services would have not been conceivable without the infrastructure of the internet and it's peer-to-peer nature.

Nation states are failing and falling into obsolescence. There is no and can be no egalitarian state - we have tried and tried and tried. Networks are more powerful than states, so networks are replacing them. Slowly, and suddenly. Remember how we examined the idea that ideas are the building blocks of civilization? Well, there have come many people before who would say otherwise, and still, to this day, believe that physical force, that war and defense, are the building blocks of civilization - and, I would say, perhaps that was true for an epoch of human evolution, but that does not always have to remain the case to subjugate humanity against. Humanity evolves. Perhaps that idea of physical borders and Nation states are built on ideas that correlate with physical “rights” and the protection of them. But no longer can we consider global problems that only something for state can solve, and only a monopoly on force can police. Maybe the state is the problem? Sometimes.

Inside the lifeboat of Bitcoin wallets, connecting them to our new parallel economy, Satoshis themselves do not want to convert back to the fiat rails. Its painful to do so! Even when demanded by the state, you might want to let the network solve that problem too. Parallel lines do not intersect. Crossing over between rails, there is friction and attack surface. You want to use a network that is designed to run as effectively as possible without fiat settlement and payment rails that are built-to-be-hijacked corrupt men in the middle. You will want to park your lifeboat into a new network economy and live there for awhile, and that is what MonkeyBusiness is designed to do. It is a network operating system, a parallel economy, and additional layer of Bitcoin Network (BTC) all in one. BTC is the most secure and resilient network ever created.

The off-ramp for Fiat is BTC - and the off ramp for BTC is, if we do it right, we don't need off ramps for it, at all. **It's already perfect money.** The KYC/AML compliance attacks by US regulators won't go away easily, but they will become less and less relevant as we deploy robust P2P stacks capable of navigating compliance into an individual responsibility and consensual act. If you voluntary comply with tax codes, you can do so with Banking codes. The appropriate thing to do in 2008 was to say ‘Fuck the banks. Fuck them. All.’ **Now, we ARE the Banks.** In order to replace banks, we must replace their core functions and have better methods to prevent corruption. They have shown us that they are systemically incapable of fixing themselves to become honest actors again. It is incumbent upon civilization to move beyond ‘trusted institutions.’ Open, reliable computing systems and trusted methods for securing information, coupled with cryptography and open-source auditing can adequately replace the functions that the now dysfunctional institutions had originally been charted to do. **The main shift that must occur is psychological.**

Bitcoin truly does allow people to become their own bank. Bitcoin plus MonkeyBusiness will make the Global Payments industry unnecessary for most people. This may be a curiously daring and or outright savage vision to embrace in 2023- for many Bitcoiners are moving towards institutional adoption- the Outlaw and Wild Jungle Vision of Bitcoin as a revolutionary technology to resist banking kleptocracy is still alive and it still is humanity's best hope for optimal stewardship. Leaving the cartel-ish nature of Cantillionare banking scandals behind us is necessary and good, but we have to do more- we must aim for the stars. Isn't now the only way forward, individually, to revolt, and reject all forms of collectivism by coercion? Is not open software with everyone computing together in freely join-able P2P networks the way we are going to go about the rest of our lives? Or, Is it better to forego that vision to be in compliance a conglomerate of plutocratic governments and bankers? For many in the US, it appears that is the sentiment. But tides do turn. **Haven't we really had enough corruption already?**

An interesting thing happened in Africa over the last 3 years. Covid-19 protocol and vaccines were less available, and as a result, you would think that they would have had a higher covid-19 mortality rate. It turns out, the opposite was true. The powers that be have been busy trying to make it harder to analyze the data on this, but it begs an interesting question - since we have looked at developing countries as lacking a sort of inclusion or "financial privilege" - maybe have gotten this wrong too, and that perhaps we should spare them, as well as ourselves, from a future of surveillance capitalism. Many will be scoffing at us, using bitcoin and barter network, like savages. Like apes. Yup. that's us. It's time to own it. Who cares what those monopolists and statisticians say? They are becoming less and less relevant. The "Privilege" of being tracked, traced, owned and controlled could not be less desirable than it ever was, if it ever was, and yet, here we are.

'Becoming a Monkey' to save humanity is the idea behind the brand. It works on many levels, and really easy to overthink it. That's one of humanity's problems, one that monkeys have no problem avoiding. Things are what they are, they are not what they mean. Abstract intelligence is abundant in today's age, but real on the ground biological feedback and physical intelligence, that networks can help distribute - these are important tools not to allow into the hands of only a few companies. I am completely relying on the intuitive nature of others to agree that this a worthwhile investment - to build the systems that will create the freedom of human action required for humanity to thrive. Bitcoin adoption at scale is a shared goal - making P2P transactions easy, fast, scalable. MonkeyBusiness + Bitcoin is on course to be a perfect marriage of technology. Don't just take my word for it, though. Verify this, as you should, for yourself.

- Peter Sysko, Founder, CEO



Company Summary

The Organization

The MonkeyBusiness.Systems website, our software, our official releases of any other content may or (may not) need an 'entity', as the banks and governments require, to transact in 'fictitious' form. Lawyers, Officials, Bankers, and those others who care about such rules may (or may not) have good reason to assume that technology that is created must be "owned" and controlled" by the creators. Those rules really don't apply or map 1:1 in the business frontier of open source IT projects. What's important is that we use the technology, and validate the technology. The company behind it is of much less importance in the end. I will attempt to describe this company separate from its outputs anyway.

Every company needs a mission statement. This is where MonkeyBusiness will look like a plagiarist, simply because a lot of other corporations have come and succeeded at part of their stated mission, while utterly failing to even address the failures of their company to execute the mission, indicating that they were just using a really cool sounding mission statement recklessly. That's a lot of pretext, so let's just spill it here:

As of May 22, 2023 — **eBay's** mission statement is "We connect people and build communities to create economic opportunity for all."

They had to change it, because the original one was much more ambitious. Do you know what it used to be? Paraphrasing: "To enable a [e-commerce system] that let's **anyone** sell **anything** to **anybody**."

What happened?

eBay ran into a lot of legal problems as a merchant of records for a free marketplace. This is telling on many different levels- one, that the United States doesn't have, never did have a 'free market' money, especially after The Fed was created (1913). Another takeaway is basically the structural problem of a C2C commerce (Consumer-to-Consumer) platform and any application services, for that matter, posing as a Software company, acting more like a mediator/middleman/intermediary. They would, and do leverage account access and incur the data warehousing costs because it was more profitable to do this than simply to execute on the mission with robust marketplace software. Data warehousing is expensive, so multiple revenue models sprouted from the process of hoarding your data. **They WANTED to hoard YOUR data.** It is important to decentralize data warehousing as an important function of a robust network. Lesson learned.

eBay said they wanted to connect buyers and sellers, but they didn't want them to connect unless it was using their service. They worked very hard to monopolize on that original connection, and Peter Theil would have no problem admitting that this was their strategy. One thing they couldn't be honest about, and still cannot: PayPal and eBay are NOT C2C e-commerce solutions (Consumer-to-Consumer). They actually are C2B2C e-commerce services, where the B in the middle is a monopolist; And it's easier to just gaslight people into thinking it's a P2P solution; It never was. The irony is that the original mission statement, **to enable an e-commerce software solution that let anybody sell anything to anybody**, could and will only ever be able to happen with P2P Network. It's a virtually impossible task to do with centralized service architecture. Many governments, banks, and now large tech firms will stop at nothing to thwart a scalable p2p e-commerce network. But they will fail, and MonkeyBusiness will achieve it. PayPal failed on their promise of people beaming money to people. MonkeyBusiness will succeed on that promise, (even though we never made it) and MonkeyBusiness will succeed in delivering promises that many others have made before us, so will not be making those claims before they are delivered.

Dis-intermediated from a known [un]trusted third-party, the middle of any trade is also a potential threat to mitigate. The Byzantine general's problem applies to a troupe of monkeys in the middle as it does to an array of large untrustworthy institutions. The majority of criminals are in government, though. So a jungle of peers operating with self-interest and no institutional backing, is arguably a better territory to navigate through than one with a centralized, command and control surveillance economy. This, of course, is not a threat that doesn't already exist- the primary goal of p2p decentralization ensures that no voluntary transaction between 2 parties can actually be prevented- **the philosophy is not of privacy, but unstoppable interaction.**

MonkeyBusiness envisions a world where anybody can sell anything to anybody, truly. Any contract, any trade, any message - no community can be responsible for another - Any regulation is performed ex-post facto - and nobody is assumed to be a criminal. Reputation scores incentivize people to be a good monkey, and for the most part, people doing good and creating value with each other is rewarded more and more often than one of deception, theft, fraud and crime. **The MB Colony will self-regulate from abuse and fraud, as humans with low time preferences naturally do.** Many of the 'features' of server-based centralized company run 'platforms' to mitigate fraud and abuse can easily be decentralized and improved upon by open-source : developer communities, while preserving what Web 2.0 Companies do not: Control.

The MB Organizational structure should be a considered a lean startup. Developers, small office staff: an accountant and a lawyer on retainer, and somebody to act as HR/Project Manager. A Series A would help incubate, add a CFO, COO if needed. Corporate “HQ” could be in FL, USA, Honduras, Bermuda, El Salvador, or any other favorable jurisdiction to free trade and BTC.

While we develop our initial products will be considered an upgrade from our current situation. Until a Series B funding round, we see no need for hiring additional creatives and other exorbitant startup tech crowd types. Our core developers are the talent to focus on during the development runway - a Series A should cover the costs of such a runway- from 1-3 Years. Our team will grow past the milestones of having a deployable software product to promote to the world, and then testing, re-deploying, can all be reasonably done by 2025 or 2026. By the time anybody other than the author of this document reads this, a proof of concept P2P concept search engine will already be in operation. This search engine interface will grow into a product.

The organization will necessarily grow to embrace client and integrated developers who would like to extend their wares to ours, and vice versa. Tech support and education programs will be implemented to ensure a community of enthusiasts can act as tier-1 tech support without having to employ them in the organization - they will be deputized through a web academy and able to earn tech support fees from simply being available online to those who need assistance. Dispute resolution will also occur in a similarly outsourced fashion. The MB Network itself employs people voluntarily.

The organization deploying MonkeyBusiness software will not be responsible for any financial services. The financial services aspect of our economy is one we are attempting to dematerialize - since financial rails should simply be an open technology and protocol used just like the internet and Bitcoin. The benefits of achieving this goal are immense; the risk factors of regulation exist, the Bitcoin community is ready to scale out - The regulators may not like it, but the end result will be a world in which people demand use their own software, and enough of them that enforcing a legal regime that regulates P2P software may arise - The landscape of 2030's Earth will show countries where the use of MB will be permitted, and countries that forbid it. MonkeyBusiness.Systems, Inc. is not offering any financial services anybody. -only software - software that enables any and all financial services a frictionless environment for doing trade.

MonkeyBusiness software should be considered a branded product and the O.P.E.N. Protocol* to be the unbranded rails that developers can use to create their own interfaces and apps. It goes without saying, but I should: MonkeyBusiness software is the O.P.E.N. Protocol - only expressed one way.

*O.P.E.N. = Open Protocol Everyone Needs. O.P.E.N. is a RESTful API Stack Goal to be launched in 2025

VC Summary | MEMORANDUM | SERIES A,B | ACCREDITED INVESTORS ONLY

Contact: Peter S. Sysko +1.412.872.1390

Summary: MonkeyBusiness Software is built on top of the O.P.E.N. Protocol for P2P Collaborative Commerce (Pure Play E-Commerce). Series A and B funding is desired to expand our potential impact dynamics onto the world stage. Strategic alliances must be forged, and software agenda is expanding to a global phenomenon. Series B of \$4.5 Billion will be syndicated within a few years, upon our expectations of success. Multiple Revenue models are possible within the framework of user dynamics and market participation.

Funds Requested: \$30 Million Series A

Collateral: 25% Common / 10% Preferred | negotiable per party

Use Proceeds: Equipment, Office, Staffing, Utilities, Branding, Outreach

Company: MonkeyBusiness Systems, Incorporated

Incorporation Jurisdiction: Delaware, Also perhaps Prosperas, Honduras

Value Proposition: Free Trade Protocols should not have to be considered “Disruptive.” Decentralized technology should be the standard. Since decentralization and freedom (dis-intermediated commerce) is considered to be effectively outlawed everywhere there is central banking, at the current year, a path towards the establishment of these free trade protocols, (also known as O.P.E.N.) should be considered of the utmost importance. Monkey Business Systems wants to lead the way by deploying unstoppable P2P (peer-to-peer) networks in local communities, citadels, and anywhere the internet can be utilized with our branded version of the same protocols in which we also want to proliferate across the galaxy.

Revenue Model: Endorsement and Advertising delivery model using automated payment mechanism. Subscription fee revenue from premium membership model. Software downloads can also be monetized. Hardware re-branding/re-purposing/reselling revenue to grow adoption.

Exit: Series B Revaluation / Dividends exceeding 4x/4yr ROI



Products Offerings

The domains **MonkeyBusiness.Systems**, **MonkeyShopper.com**, **MonkeyCheckout.com** will be deployed to facilitate web engagement. Since the P2P Network is designed to be fully decentralized, these domains are not mission critical. We consider them potential institutional attack surfaces, since DNS is centrally controlled by ICANN. The MB brand is much more than the domains. The websites can be fully re-deployed and re-branded. Fraudulent copies meant for phishing will be thwarted by AI (**MB IronDome**)

MB Software Products will be released under a AGPL Free software license.

MonkeyFinder is a modular P2P search engine and Media Object Explorer

MonkeyShopper is dis-intermediated P2P Consumer to Consumer Marketplace and Gig Delivery App (like eBay, Instacart, UberEats, without companies in the middle - Everybody using the same software protocol makes this possible).

MonkeyTravel is a dis-intermediated marketplace for housing rentals, ride-shares (like AirBnB and Uber without a company in the middle)

MonkeyCheckout is a dis-intermediated payment aggregator (Like a PayPal and without a single point of failure, like a bank. Monkeycheckout will be using native LN wallets. This is not a financial service. It is a decentralized P2P BTC payment clearing house without any centralized surveillance or gate-keeping.

MB Keychain deploys heirloom PGP2 Keypairs on personal computing devices

MB IronDome: for automated and decentralized Identity/Brand protection

These are only a few of the software based products possible to launch. The following pages include an overview of market processes and markets that the P2P MonkeyBusiness Network application and O.P.E.N. Protocol can and should disrupt. The guiding principle is: if there is a currently a large company in the middle, this can usually be replaced by open processes with software and a p2p network. When the processes and success formulas are spelled out and extensible, reliance on a company to provide the services becomes a single point of failure. MonkeyBusiness is a Business Operating System. (BOS) - Many people will be able to forget about needing a human boss in life as a result.

MB will Dis-intermediate Travel, Gig and Rental Markets

O.P.E.N. Protocol will connect buyers, sellers, drivers, shoppers, so that no company needs to provide the software as an ongoing service. Uber, AirBnb, Lyft, Intascart, etc. primarily offer a software product with a service. Software with a community is all that is necessary. There does not need to be a company in the middle. Reputation scores do not have to be managed by a central service. They only need to work consistently on a network protocol. **The software IS the service.** Peer support will be incentivized to be provided locally by early adopters via the MB TechAcademy.

MB will offer Brand/Fraud & Business Protection

The MB Concept System and MB Account System can automate anti-fraud functions. It will deliver reputation evaluation functions with AI and an ethical framework that dis-intermediates a central server and service provider for such reputation scoring. These systems will not be able to be centrally controlled. Everyone will have access to mitigate all of the risks associated with Fraud, Identity and Business Reputation.

P2P MB Decentralized Data System

The MB Data system dis-intermediates Data Warehousing by providing an open market for needed server space and vendors willing to provide it. Decentralizing this market may have costs of efficiency and performance, but the potential surveillance and tyranny of having a monopoly provide these kinds of network area storage services is worth the efforts. There is always a need for network storage by peers who have limited disk space, and this ongoing demand can be redundantly satisfied by local peers and other MB friendly tech savvy members. There will be no need to have a large data warehouse, since the internet was not designed to need one. The ongoing objective: Many peers, many hubs, no single point of failure.

Co-ops, Working Groups & Citadels

P2P Networks will dis-intermediate social networks also. Even the simplest relay network protocol is gaining some steam (NOSTR), but I believe that this is only a signal to markets that people are hungry for this disruption, even if NOSTR remains a fad or fringe project. Communication in general should get off rails that seek to monetize personal data, so away from X/Twitter, Facebook, etc is a healthy sea change. Slack, Telegram, and ASPs/CRMs tailored for working groups and collaboration are vestiges of the Web 2.0 mature business technology however, in which we still have to trust the developers. Open source software has the only business for software model worth growing, in our opinion. The beauty of MB is that it can be implemented on other planets. It has no contact with a 'mother brain'.

Insurance Products, Real Estate, Health and Food Markets

are all victims of high amount of federal and state regulation in the USA; P2P technology has always had the opportunity to disrupt all of these markets; The technology of O.P.E.N. and MB are being built with the idea that when the benefits of Market and Network disruption are added to the Monetary system disruption, total chaos will ensue, in which the Technology will be virtually impossible to shut down without tyrannical control over the population. Yet, since such tyranny can only be applied geographically by Nation states, there will ultimately be a world that is characterized by a group of governments and large institutions who wish to control people, and a group of individuals and countries who let their people use our software. This is the world we already live in, but the time is coming soon where this reality will be unmistakable.

The market is a psychological phenomenon. Many people of earth are ready for such disruption, but unfortunately, many will also choose to trust legacy institutions as their mode of forced centralization of rules and games of compliance. People who always use and embrace Bitcoin are natural testbeds for deploying an array of new governance models based on decentralization, dis-intermediation, open source software, open source APIs, distributed nodes of collaborative information systems. O.P.E.N. embraces this ethos, and encourages collaboration.

MB will Dis-intermediate Markets and Networks `

Politics, Communities and Discussion, Fundraising, Business Products, Consumer Advocacy, Journalism/Activism, Financial Markets, Grey Markets (Legal arbitrage), Logistics, Transportation Markets, all of these things can be abundantly disrupted with the simple transition from "trusted" 3rd parties- usually service-oriented companies and governments to **actually** trusting protocols and standards employed by open-source software.

Dispute Resolution / Arbitrage / Local Justice

MB Legal dispute resolution can function as a better justice system than one adopted by State sanctioned justice departments. Humans can choose to be involved with "jury" duty and actually get paid by the network.

Web/Social Media Integration

Every MB Object is content-addressable, making them infinitely shareable.

MB Hardware Products

MB Keychains, Possession Based Wallet tools are possible to make. The real opportunity for MB Hardware is to build dedicated machines pre-installed with running versions of MB Full Node Implementation. Understanding how the network is structured will allow people to purchase the Node they will want to run. Running MB nodes has advantages to your own business and it helps the community. You can earn network fees, custodial fees, and community dividends. Decentralizing control of the network to customers by structuring the network into self-run Nodes incentivizes growth, makes growth actually profitable, not an expensive act to expand. There is no need to hire teams of community leaders, they will elect to run nodes and become leaders without needing to be employed by our company. The growth is horizontal, not vertical.

MB Treetops | Help accelerate relay traffic. These are the logistical channels of data requests, responses and packet delivery. Treetops may also securely witness and/or facilitate local transactions. These could be packaged simply as a router plug into the WAN and interface with local networks.

MB Citadel Nodes | Help secure the network with hash power, similar to bitcoin mining. Citadel nodes will enforce sessions, authenticate users, validate data queries, build query responses, and communicate directly with MB Enterprise Nodes. These could be packaged as simply as rack mount server units to be placed as controllers in a data storage stack.

MB Enterprise Nodes | Are responsible for holding encrypted stacks of data records, in a synchronized large record management system. Each Node may be responsible for hundreds of Terabytes of information while the entire network capacity is virtually infinite.

We will contract/build/sell pre-installed Treetop, Citadel and Enterprise Hardware, though the implementation will not favor MB Branded hardware. Hardware sales is a revenue model that also helps build network growth. There will be a need to implement analytics to optimize for both Adoption and profit. Sales of Hardware and Software can service the production of them, and the MB TechAcademy can fund the costs of customer support and our legal department.

Selling MB Hardware helps adopt the network, and it has a profitable revenue model. Strategic alliances with hardware vendors will be optimal for investment returns. Structurally it is important to reduce vulnerabilities due to centralization, to not need to control any more than 49% of the data storage costs. The MB network should operate as MonkeyBusiness assets being the 'host of last resort.' despite encrypted content addressable storage not really being an attack surface. MB Data storage is federated and impossible to censor globally.



Roadmap

Business Benchmarks and Long-Term Objectives

It's been 110 Years since the 1913 Federal Reserve Act, when central banking stewarded the ship of free market capitalism into a iceberg and embarked on a century of war, capital mis-allocation, mind control, and subterfuge. Our calculated bet is that the fuel of this kind of planning is not as inexhaustible as the fuel discussed in the first section of this document. Feudalism will only last as long as corruption is rewarded and the Cantillionaire* class conducts the discordant orchestra of politics and banking to prevent all of the Serfs from discovering the jewel of open source software. This orchestra is becoming less and less genuine. There are better ways to organize the world's economy.

Our 100 Year Plan to reverse the historical trend and activate human evolution to prevent global disasters by centralized committees relies on the animal nature of humans to preserve their own civilization. It's a fallacy to think that humans are not also animals who will protect their own methods of survival, and to think that humans should think of ourselves as having opposing forces of savagery and civilization. This is a false dichotomy, but conditioned into the minds of unthinking men by central planners who would rather strong men become assets of the state. Civilization recognizes the sanctity of the individual, which includes basic survival instincts, and that aggression is not one to harness into a "National [or local] Defense Program." This strategy has been done throughout history, and can work, as long as the sanctity of the individual is preserved, and collectivism is not weaponized into a Imperial State. Yet, through centralization, this is the current state of affairs.

The urgent objective for all of humanity is to separate money from state; to de-allocate economic power from central banks and reallocate it back to the individual. Fortunately, with Bitcoin, we have an opportunity to make this a reality and not just a philosophical discourse. The animal nature we are going to rely on for us to become a dominant force in the universe is the nature of humanity to co-operate and trade value for value instead of engaging in violence to dominate others. We have every reason to believe it will work and that Bitcoin, O.P.E.N. and MonkeyBusiness will be the languages that will be the most effective tools to recombine human prosperity with bona fide virtue.

*** Cantillion Effect - refers to the outcomes of wealth associated by proximity to a money printer; (ie a central bank or treasury).
Richard Cantillon. 18th century France.

MB is Agile Enterprise Software without a central service architecture.

MB Software does not depend on a fixed revenue model. P2P Transactions will always need some amount of trust leverage, dissemination of valid information, arbitrage, methods to verify the information, and a standardized reputation management system. Building the tools that everyone can use to help markets work without having to administer the market correction mechanisms with a company server in the middle is a great business challenge and is worth solving. If successful, it will be disruptive to many SaaS (Software-as-a-Service) business models, though many will adapt to integrate.

Ideally, a decentralized Payment clearinghouse system made to replace the volume of the ACH Banking system in America, VISA and Mastercard Payment Rails sounds like an ambitious project, and it is, so much so that Bitcoin can only handle the settlement layer of this volume, not the payment layer. Lighting Labs Lightning Network Protocol will help scale many people into the settlement layer, but it still does not serve as a friction free liquidity transfer mechanism that can be ubiquitous. But the good news is that MB Systems does not have to do the heavy lifting of creating the technical protocols to arbitrage payment channels. We will implement a version of this protocol in the **MB Wallet / MB Checkout Modules and MB QR Codes (UUIDs)**.

The Technical Development that needs to be develop is primarily a toolkit and Software UI that everyone that inspects it will instantly realize how powerful it is. The Ontology of the Application is defined in the **mb_systems_ontology.json** document that be found at **MonkeyBusiness.Systems**. The most common reaction to the first encounter with the interface should be: “huh, wow. Ok. Why haven’t we been using this all along?” It will be profoundly intuitive. I can attempt to evangelize the power of MB Software, but showing people a demo will be easier for people to intuit for themselves. **www.monkeypanel.com**

Currently, the AI market is a bull market, and while large language models will play a significant role in information innovation, and may help with development of MonkeyBusiness.Systems, but MB may not leverage AI for anything in particular yet. Session security and network mapping may be automated by AI expert systems. We may use reinforcement algorithms to attack and defend the security of our systems to make them safe and secure from nefarious IT exploits. We can also automate fraud detection, but social engineering threats are also best mitigated by best practice approach and consumer education. Network effects incentivize the community to help enforce standards. The integrity of MB Systems relies on us not enforcing business rules top-down, but horizontally. Compliance of all Laws is made on a personal level. MB Software is freedom technology. Our company should not decide what is or is not appropriate business behavior, and what is true or not.

MB Technical Development Goals

(Priority = production time-preference;

Low=Within 5 years, High=Within 18 Months)

High Priority

MonkeyPanel 1.0

MonkeyFinder 1.0

MonkeyShopper 1.0

Medium Priority

MonkeyCheckout 1.0

MonkeyTravel 1.0

Low Priority

Monkey Keychain 1.0

MB IronDome 1.0

MB BrandGuard 1.0

MB Full Node Implementations should be considered a full distributed p2p network. Everybody can do all the things, but a division of power (Pareto principle) will ossify amongst computing resources, and those that choose to leverage them. A natural structure will emerge that resembles these configurations which leverage Data Storage Capacity, Network Connectivity, CPU Processing, and MB Node location to facilitate more MB engagement.

MonkeyBusiness.System Enterprise Node implementation is optimized for heavy network traffic, large data storage, and high bandwidth networking.

MonkeyBusiness.System Citadel Node Implementation is optimized for relay traffic from WAN to local, validations of all responses, session validation, query execution, response, socket building and network management.

MonkeyBusinesss.System Treetop Node Implementation is optimized to Manage WAN Connections to mesh bluetooth network nodes (village nodes)

MonkeyBusinesss.System Village Node Implementation is optimized for connection to a lcoal community of other MB Village Nodes, lightweight, highly dependent on local nodes running MB Treetops and MB Citadels.

MonkeyBusinesss.System Bitcoin Full Node Implementation is optimized for leveraging Lightning Channels and on-chain BTC wallets for Payment aggregation. These nodes can act a credit facility. This will be a decentralized banking and tecnical specification to be outlined and schematically revealed in detail in the release of O.P.EN. Protocol 1.0 (2025).

Bitcoin Full Nodes running MB Full Nodes will be common. Old Bitcoin ASIC Miners will be able to use hashrate in a low-time preference way to validate queries and responses to MB Records. MB may become Earth's 2nd largest PoW network by hashrate. The Circular/Parallel Economy that Bitcoin has enabled will happen here.

Financial Projections (a 5 year Balance Sheet)

	Year 1	Year 2	Year 3	Year 4	Year 5
BTC	850	730	550	450	400
Cash	1M	2M	5M	8M	13M

Basic Capital Assumptions:

If 30M allocated to BTC (\$30M@ \$35K/BTC ~850BTC) BTC can be sold to pay Years 2-4 Expenses. Operational Capital can be handled in a variety of ways, so this is dynamic.

Ad Revenue	0	0	200K	800K	3M
IronDome Revenue	0	0	500K	3M	15M
MB Subscriptions	0	0	800K	2.5M	30M
MB Checkout	0	0	350K	5M	45M
MB Keychain	0	0	250K	800K	1.4M
Σ Receivables	0	0	2.1M	12.1M	94.4M

Basic Revenue assumptions:

By Year 3 our products will be working well enough to sell, both software and hardware, but real gains will not be seen until year 5 due to the cost of expansion into global market.

Marketing Expense	15,000	250K	3.5M	5M	15M
Office Expense	30,000	350K	1.5M	2.5M	3M
HR Cost (#Emp)	400,000(8)	900K(20)	2.1M(45)	3.75M(75)	9.9M(150)
Business Travel	35,000	55K	250K	350K	400K
Equipment Cost	100,000	300K	800K	1.5M	3M
Insurance	50,000	100K	300K	500K	800K
Legal Expense	100,000	200K	300K	500K	800K
Σ Liabilities	730K	2.155M	8.75M	14.1M	32.9M
Net Income (R-L)	(730K)	(2.155M)	6.65M	(2M)	61.5M

Basic Cost assumptions:

Employee and Legal Expenses will grow, but not rapidly. HQ will be established by Year 3. Equipment expense will grow according to machines but also for production of hardware. Business travel will increase for conferences. Outreach and education will help adoption. Marketing may or may not be necessary, but branding may prove to be worthwhile ROI.

These projections above reflect a trajectory without a Series B financing round. With a Series B financing round, Years 4 and 5 expenses and revenue would be amplified. Also, the revenue projections may not reflect the actual revenue model, which are of going to be an effect of which software projects happen to have the most impact.



Risks, Rewards and Other Network effects

The ongoing themes in any risk management analysis are Enterprise risks (risks to the company) mitigated by structural (operational) trade-offs. MonkeyBusiness is designed with such a wide capacity for decentralization and disintermediation, that the obvious first risk of the business to address is whether or not MonkeyBusiness can even ever have a valid, authentic reputation, or even maintain it- as Bitcoin has no CEO, why should MB? More to the point, since replacing a CEO with any other executive does not solve for this risk, Why should the company even exist? The full risk analysis MonkeyBusiness deserves should be done by others; this section is only an overview written by the founder.

There is existential company risk to software industry in general, and notably more so to open-source software companies. Developers face these dilemmas every time a valuable piece of software is created and there is an urge to copyright it and guard it from derivative works. There is really no way to hedge against this risk without multiplying the problem it solves. Double branding just doubles the surfaces for the same possible problem. Open source software models mitigate these problems well. Active developer communities will mitigate most of the problems that can occur from copying code for nefarious purposes. The good news is that the last 20 years of the internet have seasoned us all for these type of risks. The success of the company relies heavily on the success of the software.

MonkeyBusiness is a vertically integrated Network Operating System; it is not easy to imitate. It will dominate to other copies as Bitcoin does to copiers of it. The majority of the risk with these kinds of Free and Open Source Systems (FOSS) is geopolitical, institutional, but also theoretical. In practice, successful systems become adopted, like BTC, and support grows that employs state resources to protect it. Private Property rights, the Rights of the Individual to freely associate, freely publish, and freely transact will ultimately prevail, and the systems are designed to navigate the complexities of governance of federated systems on the level of individual responsibility. MonkeyBusiness Systems will aim to achieve the maximum amount of individual sovereignty, which often comes with risks associated with responsible economic action. Not everyone will believe the trade-offs of decentralized P2P systems, but MonkeyBusiness will demonstrate how one can be used effectively and maintains individual rights better than any type of federated platform with 'mandatory' governance policies.

This Business Risk Analysis considers 3 additional layers of risks beyond existential risk:

Legal/Compliance Risks (aka law-fare, cartels, criminals with uniforms)

Obstacles imposed by international, federal and state legislation, regulation of monetary, economics, networks, financial regulations are abundant. KYC/FinCEN Compliance, AML/Title X, Bank Secrecy Act, Patriot Act, (FCC, SEC, FTC, etc) and all US Regulation is mitigated by the fact that all actors of the systems can choose to comply with all laws (including tax code). MonkeyBuinessSystems does NOT provide financial services directly. MB software does allow for money transmission and financial services to be acquired and implemented. Code is speech and Speech is protected.

We will NOT take away the rights of individual actors to decide whether to comply with any law or state action. The choice to comply or ignore regulation is the plight of individuals, and the Company does not wish to engage in the policing of speech or actions to this effect. Money is speech. Software should assist in the intent of all users, not the intent of governments. We do not wish to engage in the politics and policing of speech and will not act as an agent of the state freely. There may be compelling specific instances to comply with requests from government actors- but do so by default is antithetical to a free society. MB Software is apolitical, but in the case of tyranny, if the state makes freedom a legal matter, that is, if you push a monkey into a corner, or to choose between software or state, in any given situation, a wise monkey should choose software. Most everything the government does the market can do better, including governance, like collaborative content filtration, abuse reporting, dispute resolution, legal contract arbitration, licensing, titling, etc.. If it takes building our software in a foreign jurisdiction far way from the International Conglomerate of the Old World to mitigate the risks of law-fare, so be it. If our Corporate HQ has to move off planet to avoid litigation, so be it. Whatever it takes, including throwing poop at our lawyers. As many feces as necessary to have the lawyers we pay stop talking to us.

Potential Executive/Corporate Risks

Does an eccentric founder who is an outspoken anarchist help the cause? Does a Board of Directors with fiduciary responsibilities make decisions that will help the company in the short run while steering away from the long term objectives? Who is to say what events may spur intra-personal dramas or controversial decisions? Is it wise to pre-litigate problems before they even arise? Corporations have charters for a reason; a good corporate charter written by directors will mitigate many risks.

Profit/Investment Risks

Does the Company have a viable ROI if it does not achieve a Network Effect? Does the Revenue Model allow for other services to out-compete? Won't AI obviate the need for any human to be using software directly? If we don't succeed, we will fail. If we fail, we die. Failure is not an option worth considering. Losing money is sad, but not tragic. Losing investors money is scary, and should be a concern. We must be open to iterate, adapt, pivot when necessary. Transparency between devOPS, marketing and VC co-operation mitigates these risks..

All Businesses will become 'Monkified', infested with Monkeys stealing intellectual property in order to decentralize the economy. There will be no way to properly defend yourself from becoming 'Monkeyfied' except to identify yourself as a Monkey and taking control over your profile. If you think this is rude, maybe it is. But it is not unprecedented. Twitter did it, Facebook did it. Google Did it. LinkedIn did it. The difference is that all of those companies are currently still hoarding and selling your data, and MB has no similar nefarious plans, by design. We would not unleash an irresistible mind virus with the idea of simply creating customers. The idea is to create the mind virus that will make many rent-seeking web 2.0 companies obsolete. **We are building technology for the sovereign individual.**

The ultimate risk of a great undertaking like this that must be calculated is the risk of NOT embarking on the journey outlined herein. I have been watching a lot of projects get started and funded, sometimes wondering if i don't do what I have outlined, someone else will. Will they? Would they also be subjected to the same kinds of forces, the temptations of power, the soft power of institutional corruption and the hard power of regulation risk? I know that I cannot achieve what I am setting out to do alone. We will need a team of people who can share the 100 year vision and also the short term milestones in view to help guide these projects into the prosperous manifestations we know they can be. MonkeyBusiness will need people to weather the storms while sailing across seas and into foreign lands that are willing to stand up for Individual right to self determination with Software, Speech, Money, Property and Economic Justice for all primates on M-Class Planets. It is a formidable task, and will require considerable effort. The suffering that may ensue if we do not do this work could be the loss of freedom to humans, animals, extraterrestrials in other galaxies. The cost of not embarking on this venture could be much worse. Gratefully, with MonkeyPanel, we should never have to find out.



www.monkeybusiness.systems
www.monkeypanel.com
www.monkeyshopper.com
www.monkeycheckout.com

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