



LEDGER 3rd Open Call

Submitted by: @vladikup

Last update: Mon Feb 22 2021 23:27:57 GMT+0200 (Eastern European Standard Time)

Application ID: 8228bdee7db3a13c200a6637



Contact information

<div style="text-align:justify;"><p></p></div>

*Project acronym:

IndiviDUAL

Legal name of Entity:

UPC Konsultointi Oy

Name of the contact person:

Vladimir Kuparinen

Email:

vb@smartpaper.fi

Phone:

+358402508267

Legal entity

*Legal name of the legal entity:

UPC Konsultointi Oy

Date of Incorporation (at least 8 months before the Open Call application deadline on the 22 February 2021):

9/17/1987

Organization type. Legal form of the entity (Choose only one):

SME

- Research organisation
- Higher Education (e.g. university)
- Other Public Sector (municipalities, regions...)
- Other private organisation (large company...)
- Other non-for-profit (NGO, foundation, association...)

Organisation size. Number of people employed in the organisation. Please remember that by the official EC definition, for a company to qualify as SME, it must have less than 250 employees (see Section 3.1.1 of the Guide for Applicants). (Choose only one):

- 2
- 3-5
- 6-10
- 11-49
- 50-99
- 100-249
- 250-1000
- over 1000

Has the organisation previously received any Horizon 2020 funds? If yes please provide details below (Choose only one):

- Yes
- No

Details of previously received funds*:

UpCode is a Partner in TagItSmart project (<http://tagitsmart.eu/>). In this project we are developing optical tags and IoT solutions, which can be used in many ways in various functions (e.g. tracking Product Lifecycle).

Project ID Card

Title of the Project Smart Tags driven service platform for enabling ecosystems of connected objects

Proposal Number 688061

Project description

Project Name:

MyData IndiViDUAL books

Tagline:

IndiviDUALbook's MyData jacket makes global libraries book Accessible in 2 taps. 100 billion books IoT NGI cuts CO₂: AR-touch & stream YOUR book

Project Summary:

We designed DUALbook (oeBook) HYBRID jacket, for human-centric access to digital services incl. underserved by Public Library/PL, Visually Impaired People/VIP

- we made PL book- HYBRID, to disseminate NGI via books ubiquity
- oeBook is printed on-demand, decentralized, as-Gift, if Long Tail book/Accessible format is not available from PL. Increases author royalty; is VIP Inclusion incentive
- secure-printed HYBRID AR-button/ UpCode, machine & human eye readable, for unique user FAIR use Copyright exception, by intuitive TapAccess2Gift via MyData
- PL's AI for seamless service-user-adjusting, via HYBRID book AR-2Dcode > to Personal Data Storage; PDS interoperability enabled by MyData Operator iGrant.io
- Self-Sovereign authentication of Right2Service via TRUST to PL, to win over publishers' abuse of Common Good. We do not store any personal data, act as a data intermediary compliant to EU Data Governance Act
- HYBRID jacket design includes -similar to Japanese- approach to PDS as Data Jackets, chosen for Helsinki MyData Operator: Fujitsu for Learning/Personium PDS
- Helsinki PLs use AI-register, managed by AI-ethics, by Saidot.io (CEO is MyData Global, NGO, Founding Member, as myself), its AI-bot for book recommendations is to be enhanced by UpCode+iGrant.io PDS & eWallet module, in course of Project: MyData IndiViDUALbooks for citizen Learning & re-skilling.
- oeBook's task/Tagline scales by Nordic Library+ Network Project, FjNDS™
- see my teams, OEbooks™ & FjNDS™, at slide 10.

*Website. Optional (no need to have a site):

<http://smartpaper.fi/oe>

*Slide presentation. Optional. You can upload here a presentation of your business idea (Max. 10MB):

https://fundingbox-files.s3-eu-central-1.amazonaws.com/vladikup/FYxNPRERH/individual_books_for_ngo_ledger.pdf

*Video Optional: If available, video explaining your business idea (max 2 min):

<https://www.upcodeworld.com/solutions/>

City:

Vaasa

Country. Take notice that only countries indicated in GfA Section 3.1 are eligible for application. (Choose only one):

Finland

Vertical. Select the main sector relevant to your project according to the LEDGER Scientific and Research Work Plan published at LEDGER site. (Choose only one):

- Health
- Economy
- Mobility
- Public services
- Energy & sustainability
- Open Innovation

Technologies. Select all technologies relevant to your project. (Choose one or more):

- Blockchain technologies
- Distributed ledger technologies
- Peer to peer technologies
- Artificial intelligence
- Internet of things
- Immersive Media
- New connective infrastructure (as 5G)
- Others

*Other technologies:

Security printing of UpCode, laser-engraved in paper of HYBRID tactile-data jacket, Hunkeler AG tech

*References:

I / MyData IndiViDUALbooks was accepted in YCombinator Accelerator last year.
- I applied now for 2021 YC Accelerator program, as I didn't win YC 2020 funding
- I am accepted in NewCo (Helsinki) 2021 Accelerator program.

*If you get selected, how are you planning to spend the resources of the project?:

Staff cost in euros. Use dots and not commas as a decimal separator. No miles separator:

43120

Subcontracting cost in euros. Use dots and not commas as a decimal separator. No miles separator:

39270

Technology Assets cost in euros. Use dots and not commas as a decimal separator. No miles separator:

42610

Travel & other indirects cost in euros. Use dots and not commas as a decimal separator. No miles separator:

Sales & Marketing cost in euros. Use dots and not commas as a decimal separator. No miles separator:

Excellence

Challenge and Product / Service:

PROBLEMS.

1. "Over half of Finns find online services a hindrance, due to lack of know-how, poor equipment, income problems", Finland 2019 UN Report. Similar: EU-wide.

2. In library we often wait in a queue for a non-available book. E.g. Finland:

- 1 in 11 book loans fail; about 30% of books are never loaned even once.

- 20% of people have visual problems, but less 1% have access to audiobooks, the only Accessible format in Finland.

Hence 200 M €, 60% of library yearly budget, are wasted.

3. Publishers restrict library reading by predator book pricing, to prevent sales cannibalization & pirate copying

- 73% of Finland SOLD books are for Learning, ABSENT in PL >> SDG #10 gap

- Multi-million-\$ investments made worldwide recently for CENTRALIZED on-demand production of PERSONAL Learning BookOfOne, its logistics costs exceed print cost.

SOLUTION

BookOfOne HYBRID (paper&audio&eBook) medium, with unique user seamless access to incentives (book-as-Gift), via NGI in2taps, FREE home delivered

Is your product/service based or developing any research component? Please,

choose the option which better describes on which type of research component (technological or socio-economic depending on your stage) is your product/service leveraging on (Choose only one):

- Not based or developing any research
- Based on/developing 3rd parties theoretical research
- Based on/developing 3rd parties actual development
- Based on an own theoretical research
- Based on an own actual development

Description of research component:

UpCode & iGrant.io own developments & my Smart Paper (SP) research for secure Distributed Data Governance & Privacy by Design

- iGrant.io, PDS
- UpCode, Data driven performance & AI
- SP, Right2Service/DID.

Self-Sovereign DISPOSABLE ID independent channels of 3 Auth. Factors (AF)

- 1+2. Always offline physical jacket form + random UpCode, engraved by 3rd party
3. Public(PL)-Private(UpCode)-People(data coop) partnership's AF, PL card via PL gateway: 3rd auth. factor, home address & citizens' Trust!

Technology description:

UpCode:

- UpCode reader, a mobile barcode scanner for 2D codes with smart functions; free app
- mobile eWallet, blockchain
- Auto ID, for GDPR-conform asset tracking of People, Products, Documents, Processes, Transactions, Cross Media, Print, Packaging, Devices
- Multiplatform image recognition and optical code creation, with network resilience.

iGrant.io:

- PDS/MyData Operators interoperability.

SP:

- secure digital print & finishing
- HYBRID jacket as-OSHW
- ScanTent, OSHW, Europeana.eu.

Technology Readiness Level Which of the following best describes your current status at a technological level? (Choose only one):

- TRL 3. Experimental proof of concept
- TRL 4. Component and/or breadboard validation in laboratory environment
- TRL 5. Component and/or breadboard validation in relevant environment
- TRL 6. System/subsystem model or prototype demonstration in a relevant environment
- TRL 7. System prototype demonstration in an operational environment

Is your product/service developing existing free or open source

software? Please, choose only one option (Choose only one):

- Product/service is developing its own software
- Product/service is using/developing existing free or open-source software tools
- Product/service is using/developing free or open source software developed in projects publicly funded by EU

What license are you planning to use for your future product? (Choose only one):

- Product/service developed will license some parts as proprietary
- Product/service developed will use open source licenses (ie. GPL, AGPL3, etc)
- Product/service developed will use free software licenses (ie. Apache2)

Vertical:

- oeBooks enhance Learning co-creation and direct participation of citizens: every book is user-adjusted by PL's AI = co-created by a citizen in2taps
- eBook co-creation is assisted by PL servants & by AI-bot / app design
- app dev't by OEboek-module, for citizens Learning, for book scanning by volunteer
- We push the regulation for institutionalising the cost-effective way of book procurement by PL: books Demand-Driven Acquisition
- PL admins encourage citizens bottom up, from comfort of homes.

Will your product/service improve the citizens' control over their data? (Choose only one):

- Yes
- No

How will your product/service improve citizens' control over their data?:

iGrant.io: PDS for Verifiable Credentials, PL eBook-Accessible

UpCode: also offline

Smart Paper:

- intuitive access to complex services, in2taps of HYBRID jacket
- helped by PL staff & resources, AI book recommendation app
- without need to download a new app FOR A PL PATRON
- MyData incentives: gift books, book in immigrant's language, Large Print books for elderly, Long Tail / FREE textbooks for students
- MyData acquisition of under-served groups/non-patrons
- citizen's Creative Passport.

Impact

Addressable Market:

Our plan of market share, negative scenario = 9% of TAM.

- Finland TAM: 777 mln. €, our share = 70 mln. €; EBITDA 8 M € in 2023
- EU/US: 26 billion \$ / 18 billion \$, our share = 2.34 B \$ / 1.62 B \$

Targeted clients: PL. E.g. FIN = ca. 800 libraries.

- End-users: 1. Patrons of PL, ca. 25%...40% (FIN) population
2. Home/office = 100 billion own books.

Our roadmap:

- 6 months in 2021 to break-even (via one printer site, in Finland capital area)
- 2022: 50 printer sites (=100 printers)
- 2023: EU

Current progress or traction. Please select what is most appropriate to describe the current stage of your development. (Choose only one):

- we are not yet in beta
- we are in beta
- we are in beta and launching in 3 months
- we have launched and have some users
- we have launched and have users and some sales

Proved experience in your vertical. Tell us the years of experience in the vertical market selected by the most experienced member (only one) of the team (Choose only one):

- Less than 2 years
- 2 to 5 years
- 5 to 10 years
- More than 10 years

Already Achieved Impact:

We implemented some components of this Project at mass markets, e.g.

- we introduced the light & robust INTEGRAL cover for ALL textbooks for primary schools in Russia;

DECENTRALIZED printing of 2 billion letters in Russia, saving 200 mln. \$ yearly.

UpCode:

- see multiple use cases, that we will mass-disseminate via this Project's AI-enhancement of the mass product (PL books > to HYBRID) in2taps
- to UpCode-approved (+VIP= new) digital services via oeBook-secured access to NGI in

MyData approach

Strategy and Scalability:

The PL book market is mature & stagnating because publishers lose Common Good value in digital era, especially for eBooks, critical for Learning & re-skilling.

We suggest the new business model

- + 10% of book acquisition beyond PL limitations, via PPPP; Peer2Peer BookSharing
- #Scan3Books4PlanS, volunteer book scanning: for Gift & Common Good for VIP
- Demand-Driven-Acquisition of books, innovative procurement by PL: saves costs
- PL book home-delivered: 'Spotify' NGI via HYBRID books IoT by ARtouch&stream
- + Peer2Peer home&office book sharing Beyond PL <http://biblosphere.org/>

Our way to growth

- via MyData Global Network, non-profit, I'm a Founding Member
- via global sales network of Hunkeler AG, the digital printing solutions world leader, I was its best-selling partner

Both cooperate with us for own sales growth via ubiquity of library books.

Organic AARRR:

- via intuitive websites' AR-button for SEAMLESS acquisition of our app users, via library resources
- Marrakesh VIP Treaty

Business model:

Three revenue streams: see EBITDA plan, Finland, at slide 8 of pdf pitch, 50x ROI.

Revenue stream number 4: marketing commissions from 2nd & 3rd parties:

- see our Project for SANOMA <http://bit.ly/oeBook4Ultrahack2021>

Revenue stream number 5: marketing commission from piggy-backing / co-sales technological partner, at NON-PL market segment

- ubiquitous home & office shelves', Peer-to-Peer book exchange; FREE for Peers
- see slides 18 (with my two Team members),19 <http://bit.ly/oeBookPersonas>

Are you planning to address any open hardware and software and/or Creative Commons licences? (Choose only one):

Yes

No

Which new building blocks will your product/service contribute to grow open hardware and software ecosystems?:

iGrant.io: a MyData Operator platform providing consented data exchange service

UpCode: FOSS ecosystems, e.g. TagItSmart Horizon-2020 funded

Smart Paper: Open Science ecosystem dev't for Plan S & CC via VIP books

- our business model #Scan3Books4PlanS, see Twitter hashtag
- OSHW: bicycle & OEboek jacket, last mile P2P-shared to VIP, slide 12

<https://bit.ly/FINDS13Slides>; slide 7 <http://bit.ly/oeBookSlides4Aalto>

- OSHW: printers & ScanTent dispersement saves CO² vs incumbent CENTRALIZED logistics

***INVESTMENT:**

Investment received: Have your project or team received any investment? (Choose only one):

- Less than 100 K
- From 100 K to 500 K
- From 500 K to 1 M
- More than 1 M
- No investment received

***Sources of investment** Please select the source or sources of the investment received till now (use [CTRL] + left mouse button or [CMD]+left mouse on Mac) (Choose only one):

- Own money
- FFF
- Public money
- Bank Loan
- Business Angels
- Venture Capital

***Which amount will you be looking for to develop next stages of your product** Please, select the option which best fit on what you plan. (Choose only one):

- Not planning to be on round
- Less than 100K
- From 100K to 500K
- From 500K to 1.5m
- From 1.5m to 5m
- More than 5m
- None

***Projection 2021 (optional):**

- metrics_year: [object Object]
- What are the five main metrics you measure in your business?:
 1. Amount of unit sales (one jacket = 6 units, size A5 each, in average)
 2. Amount of app users, paid licenses by PL
 3. Growth MoM of p.1, p.2

4. Amount of clients (1st party: PL's; 2nd & 3rd parties: see SANOMA Project), who bought the app license
5. Growth MoM of p.4

*investment_sources:

Implementation

Team introduction:

- Members' Video. Please enter the url of a 1 minute unlisted (not private) video introducing the team members. Please introduce yourselves, explain what you're doing and why, and tell us anything you want to about the members or the project. The video should contain only the members talking, there is no need for the background music. Keep it simple.: <http://bit.ly/oeBookTeam>
- Country where most of the team members are based. Take notice that only countries indicated in GfA Section 3.1 are eligible for application.: Finland
- Team introduction.: Jari Isohanni, full stack app developer, from UpCode; University professor
Jukka Eratuli, my future co-founder, for sales, world-famous door-opener
Katja Aalto, Innovation Home co-founder, int'l growth via co-spaces hubs
Lal Chandran, CTO of Swedish iGrant.io, funded by Horizon 2020
Mimosa Sukanen, Service Design & Marketing, own B2B2C project
Petra Eratuli-Kola, Innovation Home co-founder, growth via co-spaces
Vladimir Kuparinen, project leader, MyData Global Founding Member, 20+ years implementing at Nation scale info-logistics, digital printing & personal data processing innovations.

We were involved together in different constellations in several innovative projects, highly evaluated thanks to expert know-how:

Jukka + Vladi, HYBRID letters transformation from CENTRALIZED print

Jukka+Vladi+Katja+Petra, open office co-spaces, concept for co-sales

Jari+Vladi, IndiVIdUALbooks for EUvsVirus & other hackathons

Jukka+Katja+Petra, Innovation Home

Vladi+Mimosa, XES

Vladi+Lal, MyData WG.

- How many members in the team? Please include total number of members in your team.: 8
- How many academic researchers in the team? Please, count each member of your team in only one role.: 1
- How many entrepreneurs and/or business developer in the team? Please, count each member of your team in only one role.: 5
- How many software developers in the team? Please, count each member of your team in only one role.: 2

Team composition. Add contact details for at least 3 team members (including the

contact person):

- implementation.team_members.name: Jari Isohanni
 - implementation.team_members.gender: Male
 - implementation.team_members.role: Researcher
 - Other role: Full stack app developer, from UpCode collaborator
 - Curriculum vitae. Insert a link to your CV in english (You may use a LinkedIn profile, if you wish): <https://www.linkedin.com/in/jariisohanni/>
-
- implementation.team_members.name: Jukka Eratuli
 - implementation.team_members.gender: Male
 - implementation.team_members.role: Business Developer
 - Other role: Visual tools developer
 - Curriculum vitae. Insert a link to your CV in english (You may use a LinkedIn profile, if you wish): <https://www.linkedin.com/in/jukkaeratuli/>
-
- implementation.team_members.name: Lal Chandran
 - implementation.team_members.gender: Male
 - implementation.team_members.role: Software Developer
 - Other role: CTO
 - Curriculum vitae. Insert a link to your CV in english (You may use a LinkedIn profile, if you wish): <https://www.linkedin.com/in/lalchandran/>
-
- implementation.team_members.name: Mimoso Sukanen
 - implementation.team_members.gender: Female
 - implementation.team_members.role: Business Developer
 - Other role: Service Design, Marketing
 - Curriculum vitae. Insert a link to your CV in english (You may use a LinkedIn profile, if you wish): <https://www.linkedin.com/in/sussiina-mimoso-sukanen/>
-
- implementation.team_members.name: Vladimir Kuparinen
 - implementation.team_members.gender: Male
 - implementation.team_members.role: Business Developer
 - Other role: Project leader
 - Curriculum vitae. Insert a link to your CV in english (You may use a LinkedIn profile, if you wish): <https://www.linkedin.com/in/vladimir-kuparinen-89003359/>
-
- implementation.team_members.name: Katja Aalto
 - implementation.team_members.gender: Female
 - implementation.team_members.role: Business Developer
 - Curriculum vitae. Insert a link to your CV in english (You may use a LinkedIn profile, if you wish): <https://www.linkedin.com/in/katja-aalto/>
-
- implementation.team_members.name: Petra Eratuli-Kola
 - implementation.team_members.gender: Female
 - implementation.team_members.role: Marketing Expert
 - Curriculum vitae. Insert a link to your CV in english (You may use a LinkedIn profile, if you wish): <https://www.linkedin.com/in/petra-eratuli-kola/>
-
- implementation.team_members.name: Lotta Lundin
 - implementation.team_members.gender: Female
 - implementation.team_members.role: Business Developer
 - Other role: Financials; international growth
 - Curriculum vitae. Insert a link to your CV in english (You may use a LinkedIn profile, if

you wish): <https://www.linkedin.com/in/lottalundin/>

*Press the green (+) button above to add next member:

Other team information:

- **Dedication to project** Choose the most appropriate description of your team's member dedication to the project.: 1 core team member full-time and 2 part-time
- **Team skills.** Select the skills mix that most represents your team composition as of today.: Research + Entrep./Business development + DT >1 Software development
- **Gender.** Select the gender mix that most represents your 3 member core team composition as of today.: 2 female and 1 male team members

Resources to be committed:

- **Realisation of technology** Are you able to develop and market the technology internally?
Select all relevant from list.: We have the necessary expertise within the existing team
- **Resources: Personnel costs:** 54000 €
Cost of purchased services: 66000 €
Other operating expenses: 5000 €

Statistical section

***Proposal Originality.** Is there a baseline or is this a new initiative? (Choose only one):

- Completely new approach - Disruptive
- Improvement of existing approach – Incremental

***Proposal Maturity.** At what stage of readiness is the initiative? Select the highest degree of readiness from the list. (Choose only one):

- Basic principles of product/service understood
- Technology concept for product/service defined
- Experimentation has demonstrated approach
- Product/service validated in laboratory environment
- Product or service demonstrated with complete infrastructure required for deployment
- Product or service demonstrated in testing environment
- None of those

*Position in the value-chain. In relation to NGI value-chain, How do you see your position in the ecosystem? Select all relevant from list (use [CTRL] + left mouse button or [CMD]+left mouse on Mac). (Choose one or more):

- Developer of Enabler
- Application developer
- Service provider
- Market facilitator
- Technology partner for others
- Training Provider
- None of those

*Innovation Idea. Where do the needs and/or requirements come from?. Select all relevant from list (use [CTRL] + left mouse button or [CMD]+left mouse on Mac). (Choose one or more):

- Competitor
- Client
- Stakeholder Community
- Internal User
- Beta Client
- Literature / Technology Roadmap
- Market Research
- Applicant's Perception of Gap
- Other

*Other Source:

*Years of management expertise. Indicate the combined number of years (or fractions) of management experience considering all your team members.:

83

*Years of technology experience. Indicate the combined number of years (or fractions) of technical experience in the target domain of your proposal considering all your team members.:

60

*Type of end-user that will use the product or service. Select all relevant

answers (use [CTRL] + left mouse button or [CMD]+left mouse on Mac). (Choose one or more):

- Consumer
- Business
- Government
- Indifferent
- Other

*Other type of end-user:

*Select target geographic area for the proposed product or service. (Choose only one):

- Local
- Regional
- National
- AMER (Americas)
- EMEA (Europe, Middle East, Africa)
- APAC (Asia Pacific)
- Global

*How did you hear about LEDGER? Select all relevant from list (use [CTRL] + left mouse button or [CMD]+left mouse on Mac). (Choose one or more):

- Social media
- Email campaigns
- Newsletter
- LEDGER website
- Internet search
- Regular media
- Partners' network
- By word of mouth
- Other

*Other Source:

Declaration of Honour

*By submitting this proposal I confirm that::

I have read and understood the 'Declaration of honour and absence of conflict of interest'. (Choose only one):

Yes

I have read and understood the information about the project, as provided in the Guide for Applicants. (Choose only one):

Yes

I have been given the opportunity to ask questions about the project and my participation via the helpdesk. (Choose only one):

Yes

I voluntarily agree to participate in the LEDGER project. (Choose only one):

Yes

I understand I can withdraw at any time without giving reasons and that I will not be penalised for withdrawing nor will I be questioned on why I have withdrawn. (Choose only one):

Yes

I acknowledge that the evaluators and the European Commission and its bodies and agencies may have access to the data collected under the open call. (Choose only one):

Yes

Data provided in the application form are true and up-to-date. (Choose only one):

Yes

The entity I represent meets eligibility conditions described in the Guide for

Applicants. (Choose only one):

Yes

There is no conflict of interest among company I represent and any of the consortium partners. (Choose only one):

Yes

I did not make false declarations in supplying the information required, as a condition of participation in the Open Call or did not fail to supply this information. (Choose only one):

Yes

Processing of personal data

I confirm that I read and understood the information clause concerning processing of the personal data provided above: (Choose one or more):

Yes

Please, enter your full name::

Vladimir Kuparinen

I have the consent of the team members listed in the application form to add their data: (Choose one or more):

Yes

I will pass the information clause provided above to all team members mentioned in the application form: (Choose one or more):

Yes

