

# ARKS RWA – Monetization & Feasibility Model:

## 1. Revenue Streams:

We can stack direct and indirect revenue models to keep it balanced:

### a. Transaction Fees (Primary & Secondary Sales):

- Charge a small percentage fee (e.g., 0.5%–1%) on each buy/sell transaction:
- Primary market: When investors buy tokens directly from the company
- Secondary market: When tokens are traded between investors privately or via DEX
- Collected in ICP or ckUSDC
- Fully automated via smart contracts — no manual collection required

💡 High-volume trading → steady recurring revenue

### b. Listing Fees (Company Onboarding):

A listing fee can be good for your company, but in the Indonesian market — especially with the type of SMEs and growth-focused businesses ARKS RWA is targeting — we need to be careful about how it’s structured so it’s not a barrier.

Here’s the breakdown:

#### 1. Pros of a Listing Fee

- Immediate revenue for the platform at the point of company onboarding.
- Acts as a commitment filter — reduces spam or unserious projects.
- Can cover your operational cost for AI verification, storage, and support.
- Can be bundled with other paid services (verification, marketing boost, etc.).

#### 2. Cons / Risks in Indonesia

- Many SMEs are cash-sensitive — they might hesitate to pay upfront if they’re unsure about the ROI.
- New companies might prefer revenue-share or success-based payment models over fixed upfront costs.
- High listing fees could push them to alternative funding routes (P2P lending, local crowdfunding platforms) where onboarding fees are lower or non-existent.

## 3. Market Context (Indonesia 2025)

- SME digital adoption is growing, but capital access is still very price-sensitive.
- Most platforms in Indonesia that deal with SME finance use:
- % transaction fee (Tokopedia, Bukalapak style for goods; ECF platforms for equity)
- Escrow/settlement fee
- Annual service fee for premium features
- Upfront fees are more common in professional services (e.g., legal, IPO advisory), not early-stage marketplaces.

## 4. Suggested Monetization Model for ARKS RWA

Instead of pure fixed listing fee, I’d suggest tiered or hybrid:

Base Tier — Free or Very Low Fee:

- Minimal upfront (e.g., Rp 500k – Rp 1 juta)
- Covers verification + AI scoring + on-platform private trading
- Keeps barrier to entry low for SMEs.

Pro Tier — Paid:

- Includes DEX listing integration, marketing push, premium analytics.
- Could charge Rp 5 juta – Rp 10 juta one-time or annual subscription.

Revenue Share:

- Charge 1–3% fee on token sales (primary market).
- Optional 0.1–0.3% fee on every trade (secondary market, both private platform and DEX).

## 5. How This Looks in Your Pitch

- Free to start → lowers resistance, ensures fast user growth.
- Pay to scale → companies who see traction will naturally move to Pro to get DEX exposure & liquidity.
- Keeps you aligned with SMEs’ success — you earn more when they succeed.

💡 Recommendation: In Indonesia right now, a low upfront + transaction-based + premium upsell model is the most feasible. If you set a high fixed listing fee right away, you might scare off 70% of your initial target market.

### c. Escrow Interest / Float:

- Funds in escrow before withdrawal can earn yield if integrated with DeFi protocols (e.g., stICP, lending pools)
- We keep a small percentage of generated interest as platform revenue

**d. Value-Added Services:**

- Paid marketing packages for companies to feature on homepage
- Optional KYC/AML verification service (cost + margin)
- Premium analytics dashboard for companies and investors

**e. API & Data Licensing**

- External financial platforms can pay to access our verified SME token data via API
- Useful for market research firms, fintech apps, and alternative investment platforms

**2. Feasibility & Go-to-Market:**

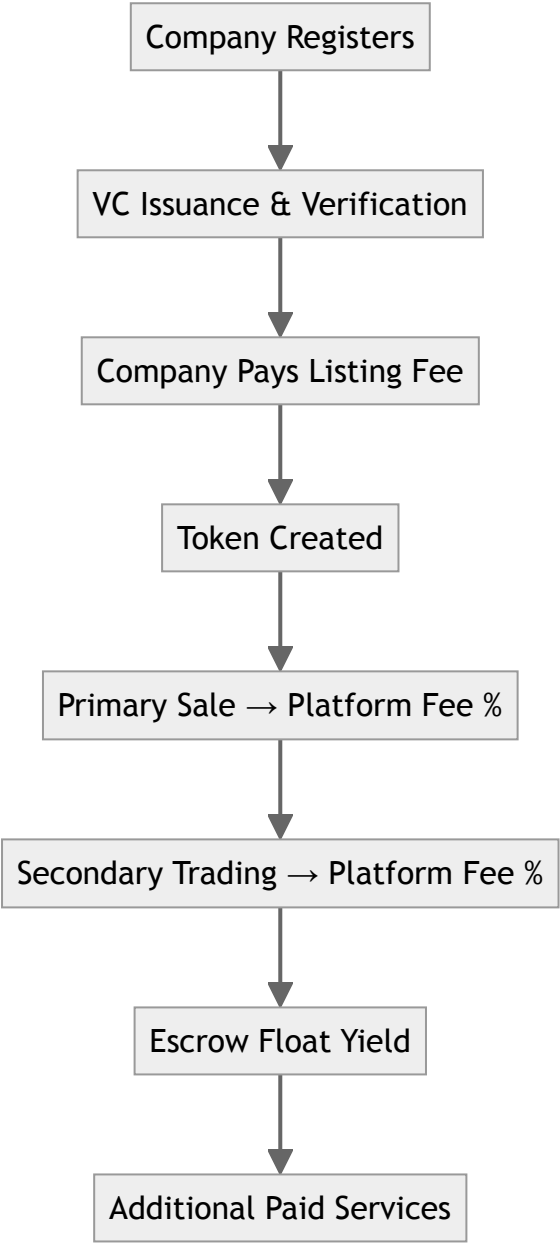
We start with low-cost entry barriers:

- Initial hosting = ICP canister costs (predictable & low)
- No heavy compliance at MVP level (we’re in “alternative investment” space, not regulated exchanges yet)
- Monetization switches (fees, listing payments) can be turned on anytime without major code refactor

**3. Market Opportunity:**

- Indonesia alone: 64M SMEs, less than 1% listed on formal exchanges
- Global trend toward fractional investing & tokenized assets
- Retail investors are hungry for early-stage opportunities, but can’t access them in traditional stock markets

**4. Monetization Flow Inside Platform:**



**Comments**