**Date:** 25-01-2024

Dear **Vien Bui,**

Thank you for your recent enquiry.

**User Flow for Mobile Application:**

* + **User Registration:**
    - User downloads the app and registers.
    - Provides necessary personal information.
    - Agrees to terms and conditions.
  + **Verification and Eligibility Check:**
    - User undergoes verification process.
    - Criteria for eligibility are checked (Secret criteria and algorithmic evaluation).
  + **Venture Capital (VC) Registration:**
    - User expresses interest in the VC program.
    - Details about the $10,000 investment are explained.
    - Non-binding commitment is made.
  + **Invested Cash (IC) Process:**
    - VC commitment is converted to Invested Cash (IC) when the investment is made.
    - IC determines the number of shares acquired (dynamic and adjustable).
  + **Micro Lender Status:**
    - VC becomes a Micro Lender upon successful investment.
    - Access to special privileges is granted.
  + **Financial Privileges:**
    - Micro Lender gains access to funds, credit cards, credit lines, and letter-of-credits.
    - Collaboration with financial institutions (FIs) for additional benefits.
  + **No Restrictions on Investments:**
    - No limit on the number of investments.
    - Admin can adjust rules if needed.
  + **Investment Cycles and Notifications:**
    - Each IC has a 12-month cycle.
    - Micro Lenders are automatically notified via text and email about updates.
  + **Trademark and Ownership Information:**
    - Information about the pending trademarks for "Micro Lenders" is provided.
    - Understanding that the VC Company owns the names.
  + **Collaboration with Social Media Companies:**
    - Micro Lenders are informed about the collaboration.
    - Marketing strategy with Social Media Companies is communicated.
  + **Return on Investment (ROI):**
    - ROI is calculated and distributed monthly.
    - Dynamic disclosure of ROI rates for each IC.
  + **Customer Feedback and Support:**
    - Users can provide feedback within the app.
    - Customer support addresses issues promptly.

**Admin Flow:**

* + **User Management:**
    - Admin oversees user registrations and verifications.
    - Manages VC registrations and conversion to IC.
  + **Adjustment of Investment Rules:**
    - Admin has the authority to adjust investment rules.
  + **Notification Management:**
    - Admin manages automated notifications for Micro Lenders.
  + **Trademark Management:**
    - Admin oversees the trademark process and ensures protection.
  + **Collaboration Oversight:**
    - Admin evaluates potential Social Media Company collaborations.
  + **ROI Calculation and Distribution:**
    - Admin handles the calculation and distribution of ROI.
  + **Customer Support Oversight:**
    - Admin ensures that customer feedback is collected and addressed.
  + **Dynamic Rate Adjustment:**
    - Admin adjusts dynamic rates based on marketing and sales situations.
  + **Financial Relationship Management:**
    - Admin oversees and maintains financial relationships with FIs.

If required all 3rd Party API will be shared via client.

**Query:** The company CMBS RE-solution is it listed anywhere from where we can get the actual price of the share.

As a user would not invest any money until user sees a solid validation to get return on investment.

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**Registered Company Number: U74999UP2016PTC083214**