

# SDharma

## Key to Better Decision Making

By SDharma team

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# Topics

- Executive Summary
- Problem Statement
- SDharma – Key to Better Decision Making
- Build with Trust
- Competitive Advantage
- Timeline
- Business Model
- Market Focus
- Artha Token
- What We Want



# Executive Summary

- How to lead people to the right decision and giving them all the tools and pathways to get there.
- SDharma is a Decentralized Application (DApp) powered by an Artificial Intelligence (AI) known as Medhas
- SDharma's mission is to guide individuals to make better Decisions, Discover Skills and Maximize the Potential of everyone one of its Users
- AI focus on Health, Wealth, Education, Relationship, Career and Love.
- Users' data are encrypted and kept secure on blockchain, which means the encrypted data is spread across the network.
- Huge market potentials on curated services and products relate to Finance, Human Resources, Consultant, Education and Health segments.
- Focus on Power of Human Capital, Personal Well Being and Personal Discovery
- Token has inherent value, which tied to both AI and blockchain.
- Seek for Token Buyers, Partners for Services and Mentors.



# Problem

- “Depression is a common illness worldwide, with more than 300 million people affected.”
  - **Source:** [Depression](#) (WHO, Feb 2017)
- “A net loss of more than 5 million jobs in major developed and emerging economies can be expected by the year 2020”
  - **Source:** [Davos: Five Million Jobs Lost to AI/Robots by 2020](#) (Breitbart, Jan 2016)
- “Lack of self-control has long been identified in the criminological literature as being a key explanation of crime.”
  - **Source:** [Part One: Addressing The Underlying Causes of Crime](#) (Scottish Government, Oct 2014)



# SDharma's AI: Medhas

- Medhas: Proprietary Data sets, Universal Learning Algorithm (ULA) and Deep Learning
  - Building human capital
  - Scientific research on human behavior, such as Dunedin Studies, has proved scientifically Self-control help an individual to make better decisions
  - 2017 Noble Prize winner Richard Thaler studies on human behavioral economics and psychological insights on how the economy and stock market.
- The key to right decision making, wellbeing and discovering latent talents
- Analyze the real-time environment, events and Users' actions
  - Responds to individual achieve the best available results - Decision Makings, Skills Discovery and Maximizing the Potential.
- Always there - understand and listen to individual whenever request
  - Real time responds and suggestions
  - AI interaction via voice recognition or text.
- Algorithm is designed for the best interest of individual



# Build with Trust

## ➤ Data Integrity

- Users' data are encrypted, fragmented and distributed on our blockchain known as Prakriti - decentralized network where data is spread across network.
- Tracking abnormal logins and taking corrective measures

## ➤ Data privacy

- Users own 100% of their data
- Data will not be shared with any organizations or companies





# Competitive Advantage

## ➤ People

- Founding members have ethical core and intact principles.

## ➤ Algorithm

- Trials & Algorithm Development since 2014; ULA is designed with the best interest of the individual, personalized suggestions.



## ➤ Technology

- AI and Blockchain
- Comparing similar studies and AI in the market:

	SDharma	Dunedin Studies	Richard Thaler Study	Apple Siri
Designed for the best interest of individual	<b>Yes</b>	N/A	N/A	N/A
Artificial Intelligence Application	<b>Yes</b>	No	No	Yes
Research on Human Study / Behaviours	<b>Yes</b>	Yes	Yes	N/A
Personal Assistant	<b>Yes</b>	No	No	Yes
Accessible 24/7	<b>Yes</b>	No	No	Yes
Personalized suggestions for individuals	<b>Yes</b>	N/A	N/A	N/A



# Time Line





# Business Model

- Subscription Fee

- Main market segments: Health, Relationships, Education, Wealth, Career, Love
- Target main customers: Individuals, Government, Schools
- Source: [Commentary: Self-control in childhood, the best predictor of success in adulthood](#) (Channel News Asia, Oct 29<sup>th</sup> 2017)
  - Self-Control is one factor that is predictive of success. Cultivating self-control in kids is self-evident and logical.
- Source: [What Works to Reduce Crime? A summary of the Evidence](#). (Scottish Government)
  - “There is clear evidence from longitudinal studies that low levels of self-control in childhood are correlated with offending in later life.

- Curated Products and Services

- Main market segment: Health, Education, Relationships, Career, Wealth, Love.
- Target main customers: Individuals, Companies
- Source: [Richard Thaler, A Giant In Economics, Awarded the Nobel Prize](#) (Forbes, Oct 13, 2017)
  - By encouraging good choices, outcomes improve.
- Source: [Noble Prize winner Thaler helps run a fund that's nearly doubled the S&P since the bull market began](#) (CNBC, Oct 10, 2017)
  - Richard Thaler, principal at Fuller & Thaler Asset management, helps advise fund UBVAX, which is up 512% from beginning 2009 through Oct 9, 2017 close.

- Consultants

- Main market segment: Health, Relationships, Love, Career, Education, Wealth
- Target main customers: Individuals, Companies
- Source: [Depression](#) (World Health Organization, Feb 2017)
  - More 300 million people suffers from depression according to WHO



# Market Focus

## ➤ Power of Human Capital

- Building human capital one person at a time, focusing on the each individual keeping in mind their uniqueness.
- For instance in Singapore, power of human capital was demonstrated by LKY when Singapore was build from mosquito infested backwater to a world class city within 40 years
- Optimize users' known strengths and attenuate/eliminate users' known bad habits
- "Value of private wealth in North America 55.7tr USD" (source: [Statista](#))

## ➤ Personal Well Being

- Self control, be effective individuals thus contributing to society based on LOVE – Liberty, Equality, Virtual, Empathy – and Unity.
- Market value for "Global Wellness Economy is now value at \$3.7 trillion." (source: Global Wellness institute)

## ➤ Personal Discovery

- Discover and Maximize one's hidden strengths and potentials to achieve happiness and thrive in life
- Skills Discovery: Discover skills, talent and hidden attributes
- "Global talent acquisition & staffing technology & services market is projected to expand value CAGR of 5.9% during the forecast period, 2017-2027.  
By the end of 2017, the market will be valued over US\$ 87 Bn" (source: [Business Insider](#) July 2017)



# Artha Token

- SDharma token is called Artha
  - ERC 2.0 compliant
- Limited supply - capped at total 118.8 million tokens.
  - ICO Public Offering – 36 million tokens
  - SDharma Foundation / Reserve – 63 million tokens
  - SDharma team – 9.9 million tokens
    - Note: 20% of this allocation will be released end of year only when average daily token value in a calendar year is equal or higher than 10x of the ICO price in USD.
  - Key Partners, Advisors, Nodes Providers – 9.9 million tokens
- Token has inherent value
  - Tied to product technology – SDharma, Medhas and Prakriti blockchain
- Token stakeholders' privileges are:
  - Be early adopters to use SDharma
  - May receive discounts or free usage for subscriptions
  - May receive discounts on products and services offered
  - Early usage for companies/developers to test their applications in blockchain
  - Suggest and vote for features to be implemented



# Initial Coin Offering (ICO)

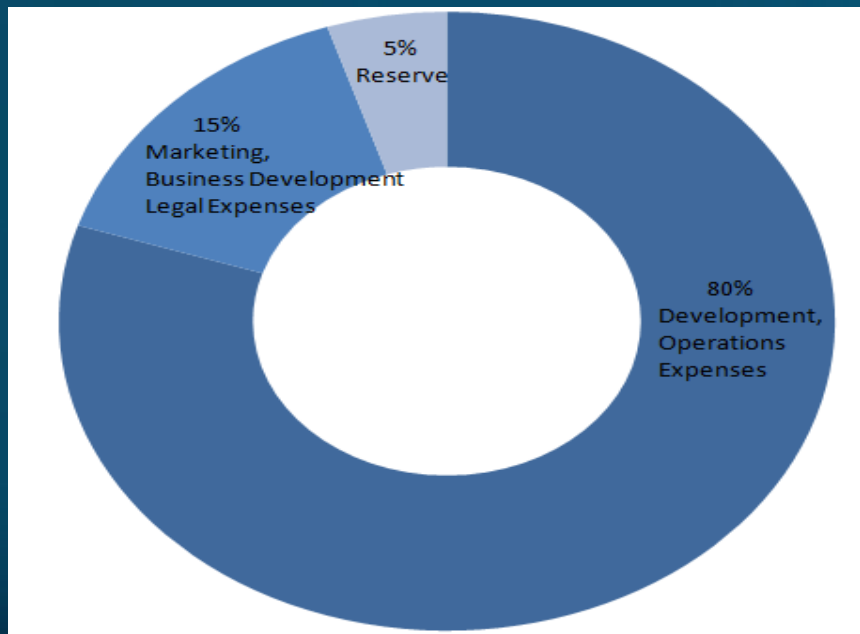
- Only 36 million tokens will be offered during ICO
  - Early bird discount 50% Off the ICO price (November 2017 to Feb 18<sup>th</sup> 2018)
    - 1 ETH = 150 tokens or approx USD \$2/token (pricing as of Oct 2017)
  - Initial Coin Offering (Feb 28<sup>th</sup> 2018 to March 28<sup>th</sup> 2018)
    - ICO Priced at 1 ETH = 75 tokens or approx USD \$4/token (pricing as of Oct 2017)
- Tokens can be purchased or sold at Crypto Currency Exchange
  - Bittrex Crypto Currency Exchange will be used for – more info will be provided.
  - More Exchanges will be added in future.
- Token has inherent value
  - Tied to SDharma, Medhas and Prakriti Blockchain

	SDharma	Bitcoin
Value (Fiat)	USD \$2 (early bird discount) <b>USD \$4 (ICO)</b>	<b>USD \$7378</b> (as of Nov 8 <sup>th</sup> 2017)
Product	DApp + AI + Blockchain	Blockchain
Token currency	Artha	BTH
High flexibility, scalability	Yes	N/A
Tie to product technology and Services	SDharma, Medhas and Prakriti Blockchain Services	Blockchain



# How Fund is Used

- Scale up and decentralized the app and data
  - 80% - Development & Operation Expenses
  - 15% - Marketing, Business Development and Legal Expenses
  - 5% - Reserve / Split between Development and Marketing



# Blockchain References

- Blockchain becoming the rage at US business schools (source: Associated Newspaper Ltd, Daily Mail, Nov 5<sup>th</sup> 2017)
  - US business schools are beefing up training in blockchain, which is “expected to be a game changer in many industries.”
- China is Developing its Own Digital Currency (source: Bloomberg, Feb 24 2017)
  - PBOC using blockchain technology to trace transactions and collect data. Crypto currency “has the potential to change the entire economic infrastructure.”
- Why blockchain technology may be the next big thing (source: India Times, Nov 8<sup>th</sup> 2017)
  - India companies are starting to adopt blockchain technology as well as “a handful of state government departments are tinkering with this technology to improve record storage, while supply chain companies are trying to use this platform to manage its disparate ecosystem.”
- Insurers must do more with digital technology: DPM Tharman (source: Channel News Asia, Nov 8<sup>th</sup> 2017)
  - “Mr Tharman pointed out that the life insurance industry is starting to test out smart claims by using artificial intelligence and blockchain technology to automatically trigger and settle claims.”





# Thank You

