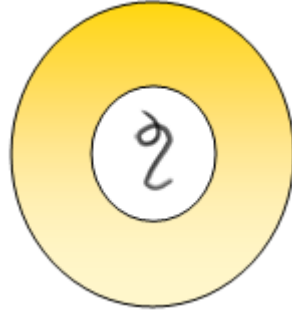


# SDharma



**Whitepaper**  
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SDharma  
Algorithm for Making Better Decisions:  
Personality, Health, Education, Wealth, Career, Love, Relationships  
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**Abstract:** SDharma is an AI-based decentralized application (DApp), which uses proprietary and general data sets, a proprietary Universal Learning Algorithm and Deep Learning to analyze individuals' actions and behaviors with the goal to guide them in their career, wealth, health, education, love and relationships. A powerful tool designed for the betterment of individuals and society.

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## 1. Foreword:

Much research conducted, like the Dunedin studies, by 2017 Nobel Prize winner Richard Thaler's studies on human behavioral economics and psychological insights on how they impact the economy and stock markets and by MIT Professor Sandy Pentland's studies on social physics<sup>1</sup> and human behavior have proved scientifically and conclusively, the viability to help a person make good decisions in their lives, especially regarding their wealth, characteristics and health can greatly improve the life of a person, organization and nation. Our algorithm is cutting edge, proprietary and based on scientific research of human behavior. By using these parameters, individuals, companies and policymakers can come up with unique programs tailored to each and every individual to improve a person's decision making in regard to categories such as wealth, health, education and career. Moreover, people can gain good characteristics and thereby reduce crime and undesirable traits in society. Furthermore, people can also become productive citizens, thereby increasing the economic productivity of a society or nation.

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1. Social Physics: World Health Organization  
<socialphysics.media.mit.edu>

Another consideration for us is user data privacy. With the possibility of a data breach and presence of malware which will compromise user's data, we had to come up with solutions on how users can keep their data secure. Taking this security aspect into consideration, we will also develop our own blockchain, called Prakriti, to ensure users' data are secure, private and owned by users' themselves, not by us or any other corporations. Data encrypted and stored in the decentralized network will be highly secured and only accessible by users themselves.

This paper will discuss SDharma, an AI-based decentralized application to guide users for better decision making, and the Prakriti blockchain which we will develop to ensure users' data are encrypted and stored securely in the decentralized network.

We at UCG, a company based in Singapore, proudly introduce SDharma, an AI-based decentralized application designed for individuals to improve their decision making.

## 2. Problem:

According to World Health Organizations dated Feb 2017, "Depression is a common illness worldwide, with more than 300 million people affected. Especially when long-lasting and with moderate or severe intensity, depression may become serious health condition. It can cause the affected person to suffer greatly and function poorly at work, at school and in the family. Close to 800 000 people die due to suicide every year. Suicide is the second leading cause of death in 15-29-year-olds." <sup>2</sup>

Why people have depressions? Will that happen to me? What cause it? How do I eliminate the negative thought? Who can help me? Let's start from the beginning – when we were born, on our first thoughts, what are our worries? I can't remember but for sure I have a lot less worry when I was a baby.

Here are typical individuals' life paths: (not in any specific orders):

Enter Pre-school/Kindergarten -> Middle/High School -> College/University -> Work force -> Marriage -> Retirement.

Typically, most individuals want to live in good lifestyle, have financial stability, be well-educated and knowledgeable, be well-respected, have good relationships and be healthy. How do I achieve all these? Where do I go? Who do I ask? When can I start? What can I do? Why do I need these?

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2. Depression: World Health Organization  
<[www.who.int/mediacentre/factsheets/fs369](http://www.who.int/mediacentre/factsheets/fs369)>

### 3. Information Technology Evolution

a) Information web gives general answers to What:

In the first IT revolution, people got instant answers to what they are looking for and answer to what they want to do. Google is still the leader in search technology which answers the queries of people mainly based on “What”.

b) Social network gives answers to Who:

The second revolution of IT came about with the advent of social media like Facebook, Instagram, LinkedIn, WeChat and many more where people decide who they want to follow or connect with and trust in the network.

c) Artificial Intelligence gives personalized answers to Why and How:

The third phase of the IT revolution is going to be marked by incredible changes in the world with Artificial Intelligence. Just to name a few, IBM Watson can diagnose medical conditions, Tesla/Waymo/GM has autonomous vehicle technology which does not require drivers to drive, and many more. This revolution not only will help society to be more efficient and productive but also letting companies to maximize the profits.

In this era of advanced technology, if the time is not used properly, people may slide into negativity and ruin. Instead people can use their times to enhance and empower their own capabilities and be incredibly productive for themselves and their society. They can also harness the AI machines for good productive purposes by which they can live a successfully and happily. SDharma on a deeper level using its Universal Learning Algorithm based on Deep Learning, optimizes its users’ talents and interests which helps users discover and come up with ways on how users can maximize their own potentialities so that they can achieve self-fulfillment or self-actualization i.e. being the best they can be. This is exactly what SDharma will provide to society.

### 4. SDharma in a nutshell

To have wisdom to know all knowledge and emotions; our actions can be derived from data by a single Universal Learning Algorithm (ULA) using the Deep Learning technique; this data and (ULA) is kept secure by blockchain technology in the decentralized network.

SDharma Mission: To be in harmony with oneself and one’s external environment, and contribute to and build a society based on LOVE - Liberty, Openness, Virtue, Equality- and Unity. This results in the betterment of society as a whole. SDharma will help achieve this mission by giving confidence and tools to individuals to build the best version of themselves everyday - Self-Actualization. SDharma will do this by helping a user draw out his/her strengths, talents and potentials, and sublimate his/her negativities so that the user can live a happy, vibrant, successful and prosperous life.

## 5. Algorithm for the Betterment of People

By utilizing Deep Learning based on our ULA to analyze thousands of pieces of data as well as scientific research of human behavior and action, SDharma understands how each individual can achieve the best available result for themselves. SDharma is a highly advanced AI-based algorithm with the mission to guide the individuals for better decision making and optimizing themselves in regard to their career, wealth, health, education, love and relationships. Moreover, it will encourage ethical living to all its users. It is a powerful tool designed for the betterment of individuals and society. A tool designed to build the best versions of an individual everyday – Self-Actualization and thereby building a great society or nation.

Also by analyzing a user's actions, surroundings and behaviors, our algorithm addresses how a user can exercise self-control. Exercising self-control may reduce an array of societal costs, save taxpayers money, promote prosperity and most importantly keep the user in a peaceful state of mind.

SDharma's goal is to enable users to reach their maximum potential in everything that they do. We want to build up their self-confidence, optimize their lives and help usher them into giving the best effort in all that they do. This will lead to a more ethical and fulfilling way of living. Users might not be able to enjoy such benefits so quickly without SDharma.

SDharma does all this in a secure, non-invasive and decentralized way in the blockchain. So that the user's personal data cannot be stolen, attacked, abused or lost. The user data is owned by the user themselves and cannot be used by others without the user's explicit permission.

## 6. What are the features?

SDharma consists of 5 main features:

1. **Medhas**– Consisting of Proprietary Data Sets, a Proprietary Universal Learning Algorithm with Deep Learning Artificial Intelligence that forms the heart of the whole application.
2. **Goals** – Targets that the users want to achieve
3. **Events** – Individual or Group events that users are a part of or want to organize
4. **Loops** – Allow users to better differentiate and manage their own social groups and networking between users.
5. **Calendar** –Allow users to manually and automatically schedule their daily lives

### Medhas

Medhas is the heart of the entire application. It is an advanced AI that incorporates proprietary data sets and a Universal Learning Algorithm (ULA) using Deep Learning, which enables it to provide the user with advice and the means to become more productive, successful and happy. Medhas will always act in the best interest of the user as it is meant to be a constant well-wisher of the user. As how Google Waze maps can anticipate, help a person plan and navigate through traffic and see all the objects on a map,

Medhas will be able to predict and empower users to see, anticipate life events, and also provide timely council on a whole range of issues and on decisions a person has to make in life which determines a person's peace, happiness, productivity and prosperity. Medhas also acts as a personal assistant which can schedule and manage a user's daily agenda.

Medhas is always running in the background and learns as the user uses the application. Over time, it is able to better understand the user's schedule and regular behavior. Medhas will not be just a virtual assistant but instead it will be a unique and personal well-wisher and wise counselor to each and every user.

Fundamentally, our data sets and ULA allows us to make calculated decisions regarding the lives of users which will enable them to achieve many benefits they would otherwise not get. The algorithm will steer the user towards productive decision making, scheduling and carrying out activities that will maximize their benefits and happiness.

Specific advice to optimize the user and make him/her gain amazing success in the categories of health, wealth, finance, career, relationships and love will be given by Medhas. Medhas is able to do this through the marriage among the proprietary data sets, ULA, Deep Learning technique and user data.

## **Goals**

Goal is a feature where users can utilize SDharma as an important tool in achieving their goals or ideals and forming a new healthy habit they have set out for themselves.

The database of the app has a wide catalogue of various goals that people want to achieve such as staying healthy or learning a new skill. SDharma will state the benefits of adopting every goal to the user so as to encourage them to reach their true potential.

How will SDharma help users to achieve their goals?

SDharma can create a well-rounded schedule for the user that incorporates their daily activities like jobs and family times as well as time to contribute to their goals. This makes it easier for users to have time to do the things that are important for them. They do not have to waste time or their effort on planning out their schedule as it will already be done by SDharma. Importantly, the schedule can be edited at any time if the user desires it. SDharma also learns over time. It will learn to understand the daily patterns of the user so it is able to craft a better suited schedule for every individual user based on user preference, habits and the ULA.

SDharma will also provide relevant information for the user to achieve their goals. e.g. the location of where to go to purchase a certain product or a comprehensive plan they can follow. In addition, SDharma will even provide the products or services to the user to directly to achieve their goals.

## **Events**

In daily life, everyone has various events to attend to. These events maybe professional or private, but they happen almost every day. For instance, a business meeting and a family dinner can both be

categorized as events. SDharma offers a way for users to add their events into its calendar so that they are always aware of the various commitments they have. SDharma can schedule all these events for the user. SDharma will also categorize the events based on the importance of the events to the user. Due to this feature, the user will never miss out on or face any scheduling problems regarding the events they have to attend to.

### **Loops**

Loops are groups within the SDharma app that users can create and be a part of. Users can create Loops as a form of private connection and groups with other users. There is also a common calendar that will be created within this group. The benefit of Loops is that people can create Goals and Events that they are doing together with others and all their calendars and schedules will be taken into account. This allows whatever the Loop plans to be settled easily without the users having to spend much time coordinating with others.

SDharma contains a social feed within the app that allows for networking between users. Users can add their friends and family on their feed. The feed will showcase whatever information that the users wish to share with others. Users can comment, share and like each other's posts. This feed also allows users to be encouraged by each other's progress and adopt more positive goals for themselves.

### **Calendar**

SDharma has a central calendar feature. This calendar acts as the central hub of the app. The calendar has the user's entire schedule in it. It contains all the various different calendars of the user in a unified space. The user can create all 'Goals', 'Events' and 'Tasks' into it and SDharma will succinctly plan them into the calendar.

## **7. Interactive**

Users will be registered using a fun interactive interface with the SDharma AI which is called Medhas. There will be different levels of registrations to access different levels of our AI and the user will be guided through all these levels at the user's own pace and time. The faster the user completes the registration the better Medhas will be able to help the user with precision to supercharge the user's life so that the user can gain and maximize his/her success, happiness, peace and prosperity.

### **User Interface**

Default screen is the Home Screen which launches when SDharma first starts. The Home screen will show a feed. At the bottom of the page there will be a bar that has 5 options:

- a. Feed
- b. Calendar
- c. Medhas
- d. Goals
- e. Search

## Navigation

As SDharma AI is a next-generation advanced AI, it will interact with the user through voice recognition. The user simply has to speak into the mobile device and say, “Hi Medhas or Hello Medhas” and SDharma will be able to understand what the user is saying. We will introduce this greeting to activate Medhas in all the major languages of the world. Users can create, edit and delete the various features of the app through wave voice recognition. SDharma will also accept the traditional input of the touch screen UI.

The user can ask Medhas for any advice regarding the 6 categories. The user is also able to engage in a conversation with Medhas. Medhas will reply in real time with information and suggestions that will be relevant to the user and the issues they have brought up to the AI. The AI has gone through many levels of dynamic learning that enables it to learn further as it interacts more with the users. It will be able to reply in a way that resembles a regular human conversation. This will encourage the user to share more information with Medhas, so that it is able to process all these informations and help the user as much as possible.

SDharma AI can automatically make changes to the user’s calendar based on the different Goals and Events that the user has created. SDharma AI’s function here will be to allocate the best time and date for the user to incorporate all of these things into their schedules. SDharma AI’s function is also able to calculate and determine what is the best and most suitable time for a user to perform specific activities to gain maximum success for the user in that activity using its ULA, user preference and user data. The user will be able to save valuable time and increase their productivity as all the planning are already done for them.

## 8. Security with Prakriti Blockchain:

The SDharma Decentralized App (DApp) is built on Prakriti blockchain. The decentralized network enables the user’s data to be spread and copied all over the network. The data is also end-to-end encrypted and this offers the users another level of protection against any data breach or malicious software. All of the data on SDharma is 100% owned by the user and only they can access it.

Prakriti blockchain is designed not only for the SDharma DApp, but it is also designed for other DApp developers who want to build their own DApps on the Prakriti blockchain. Prakriti’s features include high security, high scalability and ease of usage. Prakriti blockchain does not use proof of work or proof stake for its transitions but instead uses something new called “proof of self-interest”. It is therefore highly incentivized for other DApp developers to join to test and deploy their applications with ease. They will enjoy more freedom and worry-free on our infrastructure than ever before. Users can also generate income by sharing their available, unused resources such as storage and processing power.

For more info, refer to Prakriti blockchain white paper.



## **9. Reward - Sky is the limit:**

SDharma algorithm is designed to provide motivation and precise guidance for individuals to achieve better decision making in health, wealth, education, career, love and relationships and thereby living successful fulfilling lives. We firmly believe that decision making belongs to the users themselves – how they want to achieve their goals or put in effort are within the individuals' control and SDharma will always be there to optimize and council users as their well-wisher.

By practicing self-actualization and self-control, undesirable traits can slowly be eliminated thus there will be fewer negative thoughts, crimes, violence and depressions in society. Individuals can build up confidence, self-awareness, be more appreciative, mindful and thereby optimize their lives. Overall this will benefit and enable society to be peaceful, happy, extremely productive and great.

The reward is priceless and limitless.

## **10. Company Structure**

United Capital Group Pte Ltd (UCG), headquartered in Singapore, will develop SDharma DApp and Prakriti blockchain. The Company consists of a board of directors overseeing the profitability and sustainability of the business. UCG directors are committed to the long-term growth of the business.

Tokens received by UCG directors can only be sold at up to 20% of total amount allocated per calendar year and can be sold at token value equal or higher than 10x of the last ICO price.

What this means is that UCG directors are fully committed to the growth, sustainability and profitability of SDharma.

### **Revenue Model**

The SDharma revenue model is built from subscription fees, advertisements, products and services. Through the excellent service provided by SDharma's AI we are sure the user will trust Medhas and permit Medhas to use their data to further help them to optimize their lives by providing the right products and services to them at apt times through a careful and highly selective process, so as to not waste the user's time and money.

The Prakriti revenue model is built from service and collaborations with developers and providers. For more info, refer to Prakriti blockchain white paper.

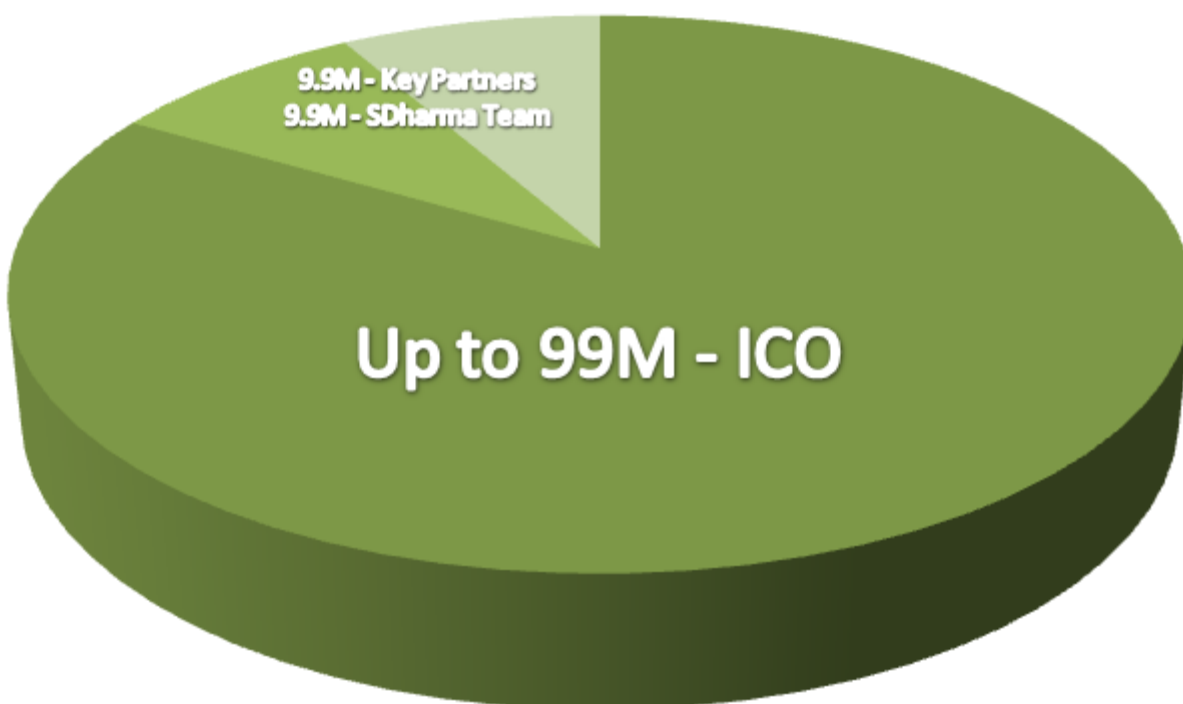
Our business philosophy is to collaborate with companies or organizations that focusing on growth and improvement of society.

## 11. ICO – Token Sales

### Fundraising:

UCG will continue to improve the artificial intelligence and will develop all other applications related to SDharma ranging from Medhas AI to the blockchain to chat features as well as marketing, legal requirements and to bringing in key partners. To expedite the development and to achieve all these, we will conduct ICO token sales to public for funding. SDharma token is known as Artha.

### Artha Tokens:



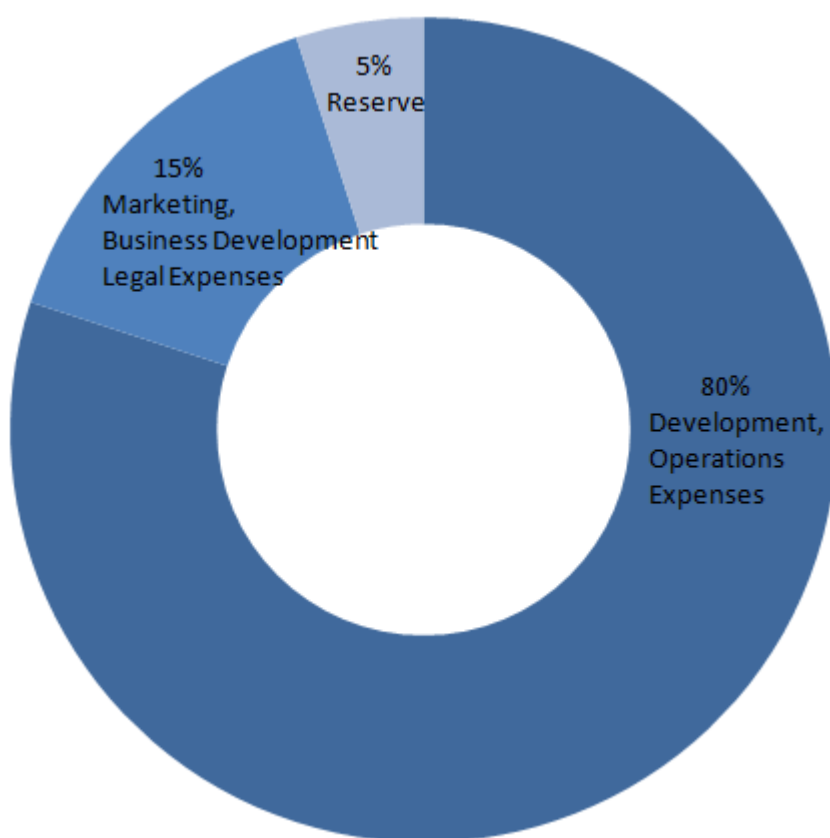
- Artha token offer during Pre-ICO and ICO = Up to 99 million tokens
- Artha token allocated to SDharma team = 9.9 million(\*note: 20% of this token allocation will be released per calendar year only when token value is equal or higher than 10x of the last ICO price)
- Artha token allocated to Key Partners & Advisors = 9.9 million(\*note: 30% of this token allocation will be released per calendar year only when token value is equal or higher than 1.5x of the last ICO price)
- Total Artha token Cap= 118.8 million

Balance tokens not sold during ICO will be transferred back to SDharma foundation. Unsold tokens will be sold at next ICO or/and at exchange only for Artha value of 1.5x or higher of the last ICO price. Artha token is limited supply and is capped @ 118.8 million. No additional Artha tokens will be created.

Token stakeholders have many privileges or rights such as, not limited to:

1. Can be the early adopters to use SDharma
2. Can be the early usage for DApp developers to test their applications in blockchain
3. Can receive discounts or free usage for yearly subscriptions on SDharma
4. Can receive discounts on products and services offered to SDharma users to guide their lives.
5. Can be used for availing decentralized storage and processing power between users in the Prakriti blockchain.
6. Suggest and vote for features to be implemented in SDharma App
7. Suggest and vote for features and APIs to be implemented in the Prakriti blockchain

The fund will be used for:



- 80% - Development and Operation Expenses
- 15% - Marketing, Business Development and Legal Expenses
- 5% - Reserve / Split between Development and Marketing

## Timeline

The development of the heart of the SDharma, Medhas AI, began since 2016. With the funding from our ICO, we can speed up and be a lot closer to the development of both SDharma and the Prakriti blockchain.

Our target timeline:

