

## DCM MARKET CHARTER

<b>Public Market Health</b>	<b>Global Market Health</b>	<b>Corporate Financial Health</b>	<b>Public Financial Health</b>
<b>Human Life</b> <b>Expectancy:</b> From the usage of the ISM network, to what degree have we promoted longevity of human life? Via the interaction of its infrastructure and accessibility.	<b>Environmental Impact:</b> The current health of the environment and how SGMX has invested directly with infrastructure to counter man-made causations damaging our planet.	<b>Fair Market Creation:</b> Companies working together to create collaborative market conditions grown on SGMX changing FIAT market structures to benefit and adopt further.	<b>Gross National Income:</b> Comparative relationship of GNI outside of SGMX and growth of GNI for SGMX users within countries.
<b>Human Capital:</b> From usage of the ISM network, we study where the largest amount of transactional volume comes from the users and its growth. Showing we are directly investing in their potential.	<b>Humanitarian Impact:</b> Using the equity of the marketplace to target lack of economic opportunity/unemployment (12.1%), Safety/Security (14.1%), Food/Water Security (18.2%), Government Corruption (22.7%), and Poverty (29.2% of global population affected)..	<b>Gainers/Losers:</b> Driven by value-given approaches we rank the top value providing companies against those who are not directly tying their profits/value of altcoins/alt-tokens to the benefit they bring to the users and not just its valuation.	<b>Consumer Purchasing Power:</b> Comparative relationship between FIAT purchasing power where our users are and the purchasing power of users with crypto in capital markets facilitated by SGMX as an Investment-Service Marketplace (ISM).
<b>Physical Quality of Life:</b> What is the current market health of the public and by using SGMX the impact we are creating and countering detriments in public welfare.	<b>Education:</b> Promoting the spread of education through all countries that we have the ability to do so. Raising literacy, education for personal finance, business applications, and innovation.	<b>Corporate Social Responsibility:</b> Corporate collective working together to create larger social impacts, and who within it is leading the creation of social impact via SGMX.	<b>Poverty Level per Capita:</b> New creation of capital flow promoting decrease of poverty via digital assets. And at what measure is SGMX influencing as such.
<b>Secular Stagnation:</b> The depth of financial barriers creating immobility of capital within communities and comparatively with SGMX infrastructure within them.	<b>Gender Equality:</b> Financial instability created by gender bias for wealth creation. Countering it effectively with SGMX as well as promotion for equal representation through ventures, investments, infrastructure, asset classes, etc.	<b>Lives Impacted Per Capita:</b> The physical impact companies have as a collective on SGMX via their products, services, goods, and all other assertions of companies that promote financial growth and stability.	<b>Entrepreneurship:</b> The creation of new ventures, investments, dApps, products, goods, and services facilitated on the OFN by SGMX that would face barriers of FIAT markets and limit entrepreneurship.

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1. What core value do you deliver to your audience? -
  - a. The ability to invest back into yourself with a platform that invests into you.
    - A platform that provides access to wealth creation that keeps you at front center
    - A platform that builds wealth as you build with it.
2. What bundles of products/services are we offering to each customer segment? -
  - a. Build a market model for mainstreet not wall street.
  - b. Driving market power into the hands of the users to drive market growth
  - c. **Segment 1**
    - i. Non-College Educated
    - ii. Lack financial resources and literacy
    - iii. Lower middle class
    - iv. Have some technology experience (i.e. smart phone)
    - v. **Product Offering** - Gamified platform to make interactions easier (Monthly fee \$3.00)
  - d. **Segment 2**
    - i. Middle Class
    - ii. Americans who have been disadvantaged by the current system
    - iii. College Educated
    - iv. Has financial debt
    - v. **Product Offering** - Pro Version where it is a little level up from Segment 1 (Monthly fee \$8.00)
    - vi. SGMX Marketplace for companies that want to reach new customer bases for their goods, products, and services. SGMX Investments for our users to invest into a new asset class of companies that list on the platform. And SGMX CFI has the ability to invest and create wealth from public equity investment projects.
  - e. Thinking of the models to bring to each core segment and how to scale.
  - f. **Segment 3 - Hybrid of 1 & 2**
    - i. Emerging Economies
    - ii. Where there is no financial infrastructure we replicate the existing model and build it for the countries to use as their own DCM.
    - iii. There is existing financial debt
3. What jobs are customers trying to complete?
  - a. They are trying to build passive income based on a life goal that they have and the platform helps them achieve that.
  - b. They are trying to list their goods, products, and services on a marketplace
  - c. They are looking for new investment opportunities within a transparent socio-economic capital market.
4. What pains do they experience when trying to achieve their goals? -
  - a. lack of capital to invest as a barrier to entry, where the platform invests into them via Social Credit/ Social Xp

- b. Lack of education on how to invest or create digital wealth. A majority of our focus for SGMX is creating financial literacy of what we are, what we offer, how we can benefit the user, and the structure of our market compared to FIAT markets.
- 5. How does your product/service help them achieve their goals/relieve their pains? -
  - a. It educates the users of the marketplace/ investment market.
  - b. It becomes the platform for investment and commerce
  - c. It provides social credit for the users to create wealth.

## **Customer Segments**

1. Which groups of customers are you creating value for? -
  - a. for women,
  - b. millennials,
  - c. primarily driven towards people of color who have not been invested into with proper financial infrastructure that invests into them as they use the product.
2. What are our most important customers? -
  - a. our most important customers would be millennials between the age groups of 21-38 this is the age where building wealth begins to become important,
  - b. The pitch that we can give is using our vehicle to build digital wealth so that you can invest into yourself to live the life you want to live.
  - c. We invest into you so you can truly invest into yourself.
3. What differentiates our customer segments? -
  - a. Corporate entities
  - b. SMEs
  - c. Startup founders looking for an alternative marketplace
  - d. Entrepreneurs,
  - e. Middle class families
4. What opportunities are there to reach new customer segments -
  - a. creating targeted advertising videos that show demographics that we want to appeal to using the SGMX infrastructure - follow up to understand more of what the question means.
  - b. Partnering with investment firms in the space that can use our infrastructure as a means of driving further investment into their funds.
  - c. Partnering with leading crypto exchanges to integrate our system as a mechanism of their exchange. An example would be to get a partnership with Binance and SGMX reaching already established crypto investors in the space.

## **Revenue Streams**

1. For what value are customers really willing to pay? -
  - a. they are willing to pay for an ecosystem that circulates their capital back in investments back towards them,
  - b. a medium that is designed with compounding their investment in mind,
  - c. i.e Acorns uses micro-investing to help users invest into stocks of their choice and help build their portfolios.

2. For what do they currently pay? -
  - a. right now our main competitors would be Robinhood which has zero commission fees and Acorns, both charge low subscription level models for next levels
  - b. Our biggest differentiator is SGMX CFI, our public equity projects.
3. How are they currently paying?
  - a. What is the value that we are providing for the \$8.00 that they pay for the system.
  - b.
4. How much does each revenue stream contribute to overall revenues?
  - a. Collecting 0.09% per transaction that happens in the ecosystem
  - b. 15% in equity ownership per CFI Investment project held by Samuel Global Management LLC.
  - c. All CFI Projects will be traded on the mainnet growing the market capitalization of the Samuel Decentralized Capital Market - SDCM
  - d. \$3.00 for the entry package for SGMX
  - e. \$8.00 monthly fee for Pro

## **Customer Relationships**

1. What relationship does the target audience expect you to establish and maintain with them? -
  - a. My vision on the relationship between our target audience is that of an investment advisor based on the platform and what we have built on it towards the users.
  - b. Educating them on how to create trades,
  - c. how to vote and participate in the public equity projects,
  - d. Our goal is to show how the platform brings the most amount of benefits to the target audience and as stated before staying on the platform longer.
  - e. Inform on the market as it grows with new ventures and projects that further facilitate the growth of the community and the project as whole.
2. Which ones have we established?
  - a. We have not established any yet because we are still figuring out how to build ourselves and build the right model.
3. How costly are they? -
  - a. **Instagram** - 0.70\$-1.00\$ CPC the highest CPC groups are the ones that we are directly targeting. Which would be the following
  - b. 18-24, 25-34, 35-44
  - c. **Facebook** ads are more expensive to target women which is also one of the core demographics that we are targeting.
  - d. Instagram has the highest ad placement of all digital platforms, though they are cheaper for B2C.
4. How are they integrated with the rest of the business model? -
  - a. There are three core elements that come into our advertising which comes into the business model as one of our variable costs for the SGMX Product.
  - b. Your Facebook campaign's bid
  - c. The relevance score

- d. Estimated action rates

## Channels

1. Through which channel does your audience want to be reached? -
  - a. Twitter,
  - b. Instagram,
  - c. Facebook
  - d. Snapchat
  - e. TikTok
2. How are we reaching them now? -
  - a. we currently are not reaching any of our audiences through the platforms that can best reach them.
3. How are the channels integrated? -
  - a.
4. Which ones work best? -
  - a. Facebook because of the different communities that are created that can be targeted. Making it the easiest way for us to scale towards attention of the SGMX Project.
5. Which ones are the most cost efficient? -
  - a. Tik Tok is \$10 per CPM, require a minimum of \$500 per ad campaign
  - b. Facebook
  - c. Instagram
  - d. Snapchat
6. How are we integrating them with customer routines? -
  - a.

## Key Activities

1. What key activities does your value proposition require?
  - a. Building new investment products around the existing platform being Indexes and ETFs
  - b. getting new companies to list and provide their goods/products/services on the marketplace,
  - c. as well as new public equity projects to be listed on the CFI homepage for investment from the users.
2. I don't know yet - follow up with Shamil
3. What key activities do you need to deliver the customer experience?
  - a. Ease of usage as well as reliability in time

## Key Resources

1. What key resources does your value proposition require? -
  - a. programmers/software engineers for the development of the platform.
  - b. Media agency to create visual content that will show the benefits of the platform for each demographic that we are targeting.
  - c. As well as educating about the new market that we are building the infrastructure.

2. What key resources do you need for distribution? -
  - a. Intellectual - getting patents on our product so we can scale the venture to other countries specificity towards how those countries can be in the best position to win with our market model.
  - b. Human - getting more creatives and investment analysts to come on board and create market analysis of the product that we are building and how it can benefit the end consumer.
3. What key resources do you need for customer relationship management? -
  - a. Customer service
  - b. Online question and answers and how to apply it
  - c. Chat bots to connect to our users

## **Key Partners**

1. Who are your key partners/suppliers? -
  - a. financial institutions
  - b. software development companies,
  - c. Market makers
2. What key resource are we acquiring from partners? -
  - a. technical skill to expand the market and the financial network,
  - b. financial network of the companies that are joining us as partners,
  - c. additional corporate partners to expand the marketplace.
3. What key activities do partners perform?-
  - a. advising ourselves in the direction that we are going and how to scale the venture

## **Cost Structure**

1. What are the most important costs?
  - a. Advertising/marketing
  - b. Technical development
  - c. Legal development of the SGX Token and SGMX Project
2. Which key resources are the most expensive?
  - a. Legal development of the SGX Token and SGMX Project getting the right legal advisors will pay the most crucial difference to the success of the project.
3. What can be changed from a fixed cost to a variable cost?
  - a. Advertising/marketing