# Your key

to living the better life







Myky is being developed by Luck and Belief Marketing Solutions Pvt Ltd. The business was established in March 2021. Myky is situated in the city of Pathanapuram, in the Kollam district of Kerala. Our immediate objective is to establish regional offices in significant cities with the capacity to assist customers across the nation. With two directors, Mr. Binosh Sivaprakasam and Mr. Liju Leon, the company is legally organized. Their dedication and global expertise enable them to develop this remarkable business concept, which will improve the lives of millions of Indians on a daily basis. The founder's intention is for Myky app to be used by citizens for their daily purchases, thereby changing the lives of common people. The company is in the capable hands of the Directors, the dedicated Core Team, and the Mentors, who are always thoughtful in making strategic moves to elevate the company to the top level.



### **Legal Documents**





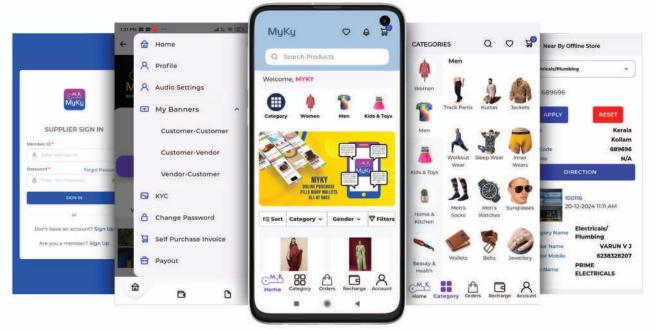


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## Myky App features









Vendor on Map



User friendly Dashboard



A 2 Z Home Service



Recharges

### **Business Overview and The Plan**

Myky is the answer to how a start-up concept can tremendously change the life of the general public.



MyKy is a project that aims to empower individuals to make wise decisions and strive for success in life, regardless of their current economic or financial situation. At MyKy, we provide an opportunity for everyone to improve their lives and the assurance of a regular stream of secondary income to help them achieve their goals. MyKy is a committed organization, continually developing new ways to support your success. We understand that having someone who genuinely understands your struggles can be incredibly helpful when attempting to achieve something significant, and Myky is there to support you every step of the way.

No matter their level of technological expertise, Myky is a platform that enables anybody over the age of 18 to participate in safe transactions at discounted pricing in both Offline and Online marketplaces. Customers rapidly understand the business's concept and start using the mobile app after installing it from Google Play store. Even if they are not tech-savvy, they will find the desktop and mobile versions interesting, recommend them to their friends and family, start purchasing and using the in-app features, and start receiving monthly incentives.



As we grow into one of the largest online marketplaces in the country, we hope to have tens of millions of happy families across the nation.



## **Our Mission**

To promote inclusivity; we aim to connect everyone for a good reason, ensuring no one is left behind.

### **Our Values**



Deliver **Transparency** and expect the same in return.



Lead with Compassion



We aim to **Consistently** remain at the forefront.



We Share



Honouring our member's time and values.



**Perfection** in all our procedures.



We consider **Accepting** and **Appreciating** the differences is the beauty.



We Care

### **Products & Services**

No matter whether a customer shops online or offline, we aim to revolutionize the way consumers make purchases. Each purchase made by you and your loved ones may generate passive income through Myky.

At Myky, there are two main shopping categories, one service category and a Supplier Terminal (available for online suppliers to sell their products.)



### Recharges

- + Mobile
- + FASTag
- + LPG booking
- + Insurance
- + Water bill
- + Electricity bill
- + DTH
- + Subscription
- + Fees

### **Online Shopping**

+ Share & Earn

Supplier Terminal

Offline Shopping

## Offline shopping

The shopping you completed yesterday at your local store is being repeated today at the same location using the Myky application, offering you a personal discount on every purchase and a favourable monthly return.

## Myky aims to promote our local Shops and also draw public attention to these traditional gems.

Buying from local businesses supports the community. It strengthens the local economy, creates employment opportunities, and contributes to the growth of small businesses. Additionally, it allows you to explore unique products made in the region. Physical stores offer the chance to handle, feel, and test merchandise firsthand. The ability to physically inspect items aids significantly in the decision-making process when buying clothing, electronics, or home furnishings. One can personally evaluate the fit, quality, and texture of the products. Purchases made from local stores can be taken home immediately, bypassing the wait associated with shipping or delivery. The instant receipt of an item can be particularly gratifying, especially when it is needed right away.

Supporting neighbourhood businesses is a powerful way to contribute to both the economic recovery and the well-being of our community. Whether it's savouring a coffee from the corner café, selecting fresh produce at the farmer's market, or enjoying a haircut at the neighbourhood salon, each purchase makes a meaningful impact. Let's stand by our local entrepreneurs.





## What does "shop owner" mean to Myky?

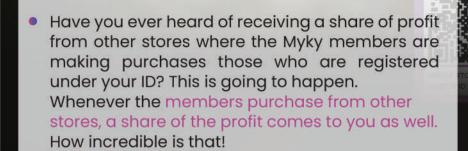
Leveraging the Myky platform is indeed a smart strategy for maximizing revenue and business growth. By utilizing technology, shop owners can create a loyal customer base, increase foot traffic, and enjoy additional income through direct referrals and passive earnings. It's a comprehensive approach to modernizing and expanding their business.

We welcome businesses of all types, including those dealing in vegetables, meat, groceries, pharmaceuticals, textiles, beauty and more. The app offers a selection of over 100 offline categories for you to explore.





- First and foremost, you will be going online once you register the shop in Myky.
- Your shop will be recognized by Myky members.
- The 'Nearby Offline Store' locator simplifies the process for our members to find the business.
- Our application incorporates a Google map widget that displays each store's location and supports images to enhance search results.
- For Myky members, finding a store by category and pin code is incredibly easy, even when traveling from Delhi to Bangalore.
- The Myky app allows you to display four images of your shop or business and classifies it into three different categories. This feature helps our members easily find and recognize your shop/business.
- The traffic to your shop will increase significantly, and sales will shoot up in no time.



 Have you previously received income from your online shoppers? This will happen as well. You will also receive a portion of the profits when a Myky member who registered using your ID makes purchases on Myky's online store. We think it's fantastic.



## Being a shop owner comes with a multitude of benefits

- By introducing his regular customers to the Myky app, registering them with his member Id, he can create a loyal community that benefits. The merchant not only earns from their regular sales but also receives additional income from Myky when customers use the app for make purchases even from other shops. This dual benefit of active and passive income can significantly boost their overall earnings.
- Being part of the Myky mechanism means they can attract new customers, increase foot traffic and enjoy increased sales from other Myky members. It can lead to a significant flow of revenue.
- Plus, upgrading to a Myky Authorized Promoter at any time can indeed provide significant benefits to a shop owner. By doing so, a shop owner can achieve an additional 25% growth in income from Myky offline sales. Moreover, they can earn direct referral income by referring individuals to Myky as an authorized promoter. This creates multiple streams of income and further enhances their overall earnings.

- A shop owner participating in the company's Referral Program can potentially earn roughly 425,000 from Myky's offline sales profits if he purchases Rs 3000 worth of goods from offline stores for example and Rs 73,000 from online sales profits with a purchase of Rs 500 for example and also complete some referrals. It is a consistent monthly income he could receive as long as he is a member of Myky.
- Myky will serve as the perfect platform for local business owners of any size to showcase their ventures to the world. The implementation of Myky in traditional retail locations is expected to significantly alter sales and revenue dynamics. Sooner or later, all retail businesses will be processing through Myky, that's certain!
- By blending tradition with innovation, Myky ensures that neighbourhood businesses thrive in the digital age.

## How does Myky system operates in a shop?

### Before Myky

Local shopkeepers and conventional traders do not benefit from the trend of online shopping. Especially amid the pandemic, numerous small-scale retailers have faced failure and ceased operations. How unfortunate is that they are even failing to pay the rent?



#### After Myky

Myky's approach to integrating digital solutions with traditional stores is indeed a game-changer. By empowering local businesses to thrive in today's dynamic marketplace, Myky is helping to create a more inclusive and connected community. It's great to see that local retailers are keen to embrace this innovative business approach.

We generate traffic and sales for the shop resulting in significant revenue growth. In return, the shop owner has agreed to provide certain percentages of discounts to the company. Shop owners are willing to offer discounts of 1%+gst (solely for Petrol pumps and a minimum of rupees 300 required) 3%, 6%, 10%, 15%, and 20% to the company based on the size of their business. The company considers this as their profit from offline sales and distributes 85% of the profit to their members, promoters and also shop owners as a token of gratitude for referring and promoting Myky to the public. This creates a mutually beneficial ecosystem where everyone involved can thrive.

## Scan and Pay



### The process at the shop.

You can identify the store by its **Myky logo**. Shop as you normally would, without any changes. There is no need to inquire about discounts or any other details at the billing station.

- Open the Member dashboard on Myky app and scan the QR code at the shop, customers are directed to the payment page where they enter the total amount.
- + The system then splits the total amount into two parts: the agreed percentage (3%, 6%, 10%, 15%, or 20%) to be paid to Myky and the balance amount to be paid to the shop owner.
- + Customers can pay the Myky portion using any UPI app or UPI ID, and then pay the balance amount to the shop owner using the same method (online) or even by cash. This entire process takes less than 45 seconds, making it incredibly convenient.
- + During this transaction, customer receive an 18% self-purchasing discount from the amount received by the company, and 67% of the balance amount is distributed to the team.

On the pages that follow, you may view a through explanation of income distribution. We also have tutorials on our YouTube channel (http://www.youtube.com/@mykystore6172) that explain how to process payments.



Please note: Myky QR only accepts payment greater than ONE rupee.



You are aware that it is. The payment process on Myky is similar to other shopping sites, with a preference for UPI payments. For more details on the Refund and Return policy, you can check the app or website.

## Online shopping.

### The founders,



"Supporting traditional manufacturers and producers not only help preserve local craftsmanship but also provides Myky community with high-quality goods and services at competitive prices. By offering both traditional and globally sourced products on the Myky platform, we're creating a diverse and inclusive marketplace that benefits everyone".

Discover a world of affordable and exciting products that meet your needs online. We are to delivering your order to your door with the utmost speed and reliability. We take pride in welcoming you to the Myky community and ensuring you enjoy its benefits.

To guarantee the best possible prices, we purchase goods directly from manufacturers and wholesalers. Each product is carefully inspected by our team of quality experts before being listed on our app or website.

You may notice similarities in online shopping with other sites, but we still add our unique touch.

70% of the company's online sales profits are being distributed as referral commission to our Myky community who are the ones that consistently promote and spread the word about Myky. The end of this brochure present a detailed breakdown of income distribution.

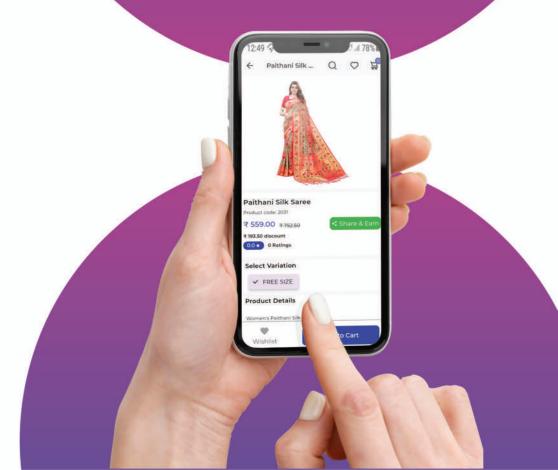
#### Share & earn (become an affiliate).

You may share a product with someone by using your member ID on any social media site. You don't care about the order being received, the money being received, the packaging, or the delivery.

Sharing the product is all you want to do. All hassles are owned by the company. If they accept the terms of sale and register with your ID, they join your team. You will benefit greatly from it in the long run. After a trade goes through successfully, the 70% percentage of the profit is credited to your Myky wallet.

#### Guest User interface

Simply use your mobile number and OTP to register as a visitor and browse our online store. Unfortunately, guest users cannot make offline purchases and not eligible to receive a share of the company's profits from sales and services. However, visitors may sign up at any time as a Myky Promoter or as a Member.



## Recharges & Bill payments

These are services that you can utilize at Myky

- Mobile recharge prepaid.
- Mobile recharge postpaid.
- Broadband postpaid.
- Landline postpaid.
- Recharge DTH.
- Pay Electricity bill.
- Pay water bill.

The in-app services are designed for your convenience. As a registered customer, not only you get the benefit of easy and hassle-free payments, but you also earn cash back on your transactions. This is our way of thanking you for using our platform. So, go ahead and make the most of these services. Absolutely! The cash back, though fractional, can indeed accumulate into a significant amount over time. This is particularly true if you use the services from Myky regularly. It's a smart way to save money in the long run. So, continue using the Recharges and Bills and enjoy the benefits.





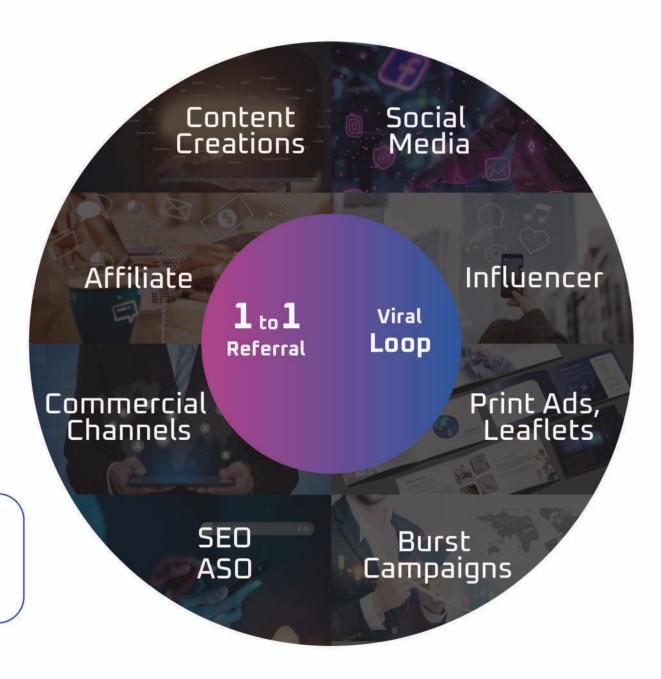
## Marketing and Sales strategies.

We recognize that developing a mobile application and website with high potential is only half of the battle.

Finding interested users is not always easy task. However, getting them to download the Myky app onto their phone is just the beginning. Equally important is retaining those users or clients. Our primary focus is to ensure that users stay engaged with the app or website and continue to utilize it consistently over time. Building a loyal user base is a continuous process that requires time, effort, and a deep understanding of user's needs and preferences. It is a long-term endeavour, not a short race.

"Team work is the ability to work together toward a common vision...It is the fuel that allows common people to attain uncommon results"

- Andrew Carnegie





One-to-one Referral Marketing will be our primary driver, offering rewards to individuals who endorse our brand to their personal networks and establish small groups to encourage app-based purchases. This approach may lead to widespread adoption of the business. Additionally, leveraging the classic Viral loop marketing funnel alongside One-to-one referral marketing could propel Myky into unprecedented levels of market visibility. This strategy has the potential to inform millions about the business, providing them an opportunity to earn passive income with minimal effort.

Prominent companies that have successfully utilized the Viral Loop as a marketing strategy include Dropbox, Airbnb, and Uber.

In order to gain more traction, the business also focuses on marketing through social media ads, SEO, ASO, burst campaigns, influencer outreach, content production, and affiliate marketing. In this digital age, print ads, promotional channels, leaflets, and commercial channels can still be refreshing.

'Great teams are built on trust, communication and shared goals'

### Roadmap

The company has a comprehensive vision for its future activities, aiming for a vast range of possibilities. A variety of projects are underway. The founders are dedicated to making sure that all projects associated with the Myky app will be advantageous for our Myky community.

## In public In pipeline

More rewards implementations

**APIs** 

Service sector

Myky brand products

**Supplier Terminal** 

Recharges

Online

Offline

### Participation to the project

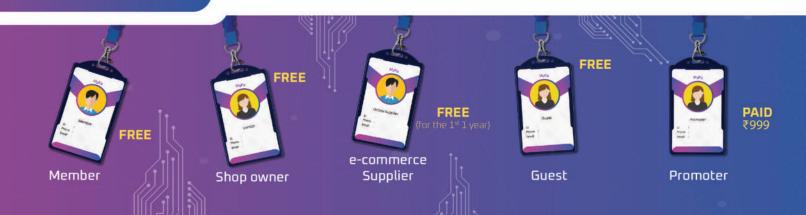
At Myky, we offer four distinct sign-up options: Member, Shop Owner, E-commerce Supplier, Myky Authorized Promoter, and Guest Login. Registration as a Member, Shop Owner, or E-commerce Supplier is entirely free. In contrast, becoming a Myky Promoter requires a paid enrolment, which provides substantial additional income, rewards, and incentives.

The standard requirements for all registration processes, excluding guest login, include a PAN card, a bank passbook for KYC verification, a mobile number, and the individual must be at least 18 years of age. Each sign-up process is unique in its own right.

FOR SUCCESSFUL PROFIT DISTRIBUTION ON EACH MONTH, ALL MYKY PARTICIPANTS ARE REQUIRED TO HAVE A VERIFIED KYC.

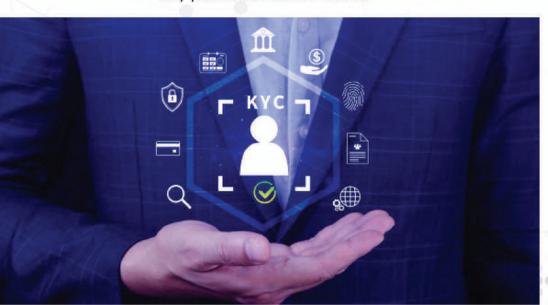
The company designates a period of 2 to 3 weeks for the KYC verification of members and shop owners. This verification is crucial for the transfer of wallet income to the specified bank account. A shop owner, who is fundamentally a member, generates extra income in addition to sales. However, a Myky Promoter is required to have a verified profile within 3 to 4 days. In contrast, an e-commerce supplier must submit all KYC documents at the time of registration. An e-commerce supplier will not be integrated into our system until all relevant documentation has been verified. The e-commerce supplier ID is unique; however, if a member assumes the role of a shop owner or promoter, the ID does not change.

As we developed the application, we chose to permit access for up to five family members who may only have one smartphone available in their household. Our aim is to facilitate a way for them to earn a monthly income through a minimal purchase and some referral activities. To get started, each person should register on the same phone and log in with their respective credentials.



## Why does the system need the KYC documents uploaded?

- · To be familiar with our client.
- In order to file taxes.
- All earnings from Myky are subject to TDS deduction which required PAN.
- Returning items or getting a refund in Online shopping is no longer possible if you do not update your KYC as a registered customer.
- For monthly payouts that qualify.
- Any purchases made online.



### **Member Registration**

The Member registration procedure is intentionally kept simple. We would like to stress that registering as a Myky member is completely free; there is no need to pay any fees. Our core belief is that 'everyone deserves the chance to earn'.

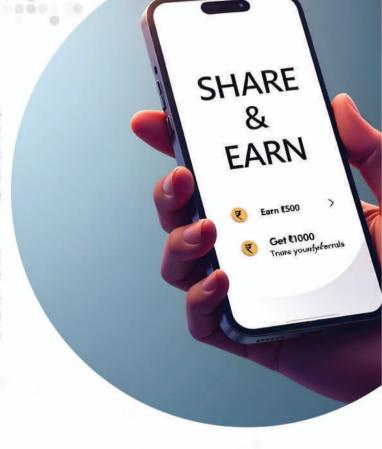
### Benefits of being a Myky member

- You will receive an 18% self-purchasing discount, which is calculated from the amount allocated by the shop owner for Myky, applicable at any Myky affiliated stores nationwide.
- \* You can take advantage of discounts of up to 30% when shopping at our online store.
- By becoming a member, individuals can earn 70% of the profit margin generated by an online product within the framework of the Share & Earn program.

\* To promote the Myky brand to a broader audience across the country, the company has established a repurchasing income stream through its referral program. Each Myky Members are required to introduce at least five individuals under their identification. When these individuals begin to purchase products amounting to a minimum of 3,000 rupees for example from offline and online stores, the following outcomes will be realized:

The company allocates profits from offline sales to its members, providing them with a significant opportunity to earn approximately 4,25,000 rupees if he purchases Rs 3000 worth of goods from offline stores for example. Furthermore, in addition to the income generated from offline stores, members can also earn around 73,435 rupees from online store sales based on a purchase of Rs 500 as example and also do some referrals.

- \* Moreover, revenues from recharges and bills contribute positively to the members' benefits.
- \* A member can opt to become a promoter at any time, (a member is not permitted to recommend a promoter) which will lead to a 25% boost in earnings from offline outlets and a 6% boost from online stores.



In summary, 85% of the profits from Offline sales and 70% from Online sales are distributed among its members, promoters, shop owners and online suppliers. They will be entitled to this lifelong income as long as they stay connected with Myky and complete the minimum purchase.

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### **Shop Registration**

The authorization for shop registration is provided to both the **Promoter and the company itself.** A shop owner can opt to upgrade to Promoter status at any time.

The primary requirement for shop registration is to enable the device's location settings and to register exclusively at the shop's premises. This ensures that our customers can accurately locate the shop.

Please ensure that you **upload four images of the shop to the system**, with the first image representing the front view of the shop.

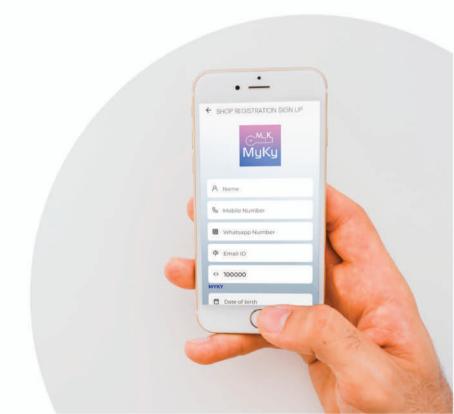
It is essential to ensure that you are entering the appropriate discount tier provided by the Owner. All payments will be calculated according to the specified tier. Once registered at a particular percentage, any modifications can only be made by the company.

Shops in all categories that utilize UPI as a payment method and are willing to grant a certain percentage discount to Myky are encouraged to onboard with our service.

A discount of 1% plus GST is applicable solely to petrol and fuel pumps, and it is essential to spend a minimum of 300 rupees.

#### Benefits of Shop Owner.-

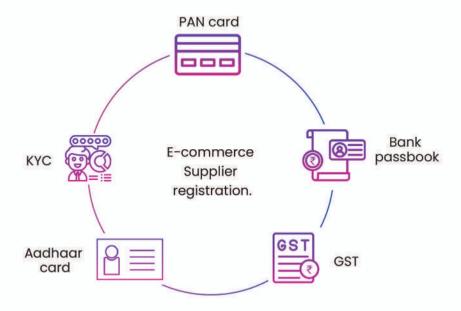
During our earlier discussion, we explored the advantages of shop owner. We would like to supplement that by highlighting the income benefits he receives in addition to his sales. As a shop owner and a member, he is entitled to the same revenue streams as other members from both offline and online sales. For more information, please refer to the member /shop owner benefits section.



### E-commerce Supplier registration

We are open to all e-commerce suppliers who sell quality products at accessible prices, inviting them to register as online suppliers. A supplier can also gain advantages by participatinng to the Referral program. In simple terms, they have the potential to earn additional income each month beyond their sales by promoting our brand to a wider audience.





Our approach is to maintain a simple supplier registration process, although certain criteria need to be met. KYC is completed at the time of registration. It is essential to upload the GST, Aadhaar card, PAN card, and Bank passbook. A working email address and mobile number are required. Suppliers must provide a pickup address on the registration portal for delivery purposes. Moreover, suppliers should be ready to show their products, or services to our authorized personel for quality assurance, either online or offline.

### Myky Authorized Promoter

company's perspective on a promoter.

The propagation of the company's core values, the promotion of our business concept designed to empower common individuals in this country to earn considerable income with minimal effort.



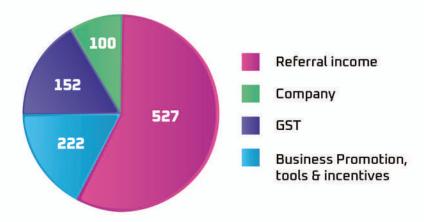
### How to register as a Myky Authorized Promoter?

The registration for members, shop owners, and suppliers is completely Free. Promoters, on the other hand, are required to pay a one-time fee of 999 rupees, which covers GST. With a Myky promoter ID, individuals gain exclusive rights to register shops on the Myky platform, only because of adding shops and members, allowing them to earn an additional 25% from offline sales and services profit and 6% from online sales profits. We will explore further promoter benefits in the next stage.

To register traditional retail shops with the organization and become the spokesperson for the brand by spreading our business model to the general public.

Payments can be made using any UPI app on the registration page, and a clear photo for the ID card must be uploaded. The remaining processes are designed to be simple such as member registration. A member or shop owner has the option to upgrade to a Myky Authorized Promoter at any time by paying a fee of Rupees 999, which allows them to access additional benefits. Only promoters have the authority to recruit other promoters; members and shop owners are not permitted to do so.

#### The detailed breakdown of Rs. 999



### Benefits of a Myky Promoter

- A member can achieve a 60% profit share from offline store profits distributed over six levels. On the other hand, a Promoter is eligible for an extra 25% from the fifth and sixth levels from offline sales & services. In short, he is bagging a total of 85% profit share (approximately rupees 8,25,000 based on rupees 3000 purchase a month for example) from Offline store sales & services profit.
- + Members who join for free can earn a 14% profit share from the online store's earnings across six levels. On the other hand, Promoters can gain an extra 6% from the fifth and sixth levels. This leads to a total of 30 % additional revenue (approximately rupees 1,39,000 based on a purchase of rupees 500 for an example) from online sales profits. A comprehensive income chart will be provided on the following pages.
- \* A promoter is awarded a lifelong exclusive privilege to register offline retail outlets for the company.

- \* If you are a local manufacturer or a traditional craftsman committed to maintaining high-quality standards while offering affordable prices to our Myky customers, and you possess a GST registration, you can join as an e-commerce supplier in the Myky Supplier terminal. This allows you to list your products and reach our members nationwide. As a Myky Promoter, you can enjoy free listings on our platform. In exchange, we encourage you to provide quality products at reasonable prices to our community.
- Promoters who meet the performance criteria are entitled to receive:
  - Various rewards and awards.
  - Incentives.
  - Family health insurance of up to 3/5 lakh.
  - Opportunities for pleasure trips at the state, national, and international levels.
  - Opportunity for career progression as a promoter in Area, District, Zonal, and State capacities.

#### + Royalty Program

The company takes great pride in honouring our top achievers and performers each year through our Royalty Program which is based on our annual revenue.

### Income streams

- Offline Store income
- Share and Earn Income
- Scratch & win income
- Online store income
- ◆ Self-Purchase Discount

- Royalty Income
- Recharges Income
- Promoter Sponsor Income







## **USP of Myky**

- Free Member/Shop owner registration
- One-year free registration for Online suppliers
- All retailers become digital
- No risk, No investment
- User-friendly interface
- Designed to use by any common man
- A second income for everyone with less effort
- Promote UPI payments- a paperless economy
- A trusted online market place to Local manufactures and craftsmen
- Follows all government rules.



## Referral Programme and Repurchasing income Structure

The revenue of our company is exclusively generated through offline and online sales and services. We are committed to allocating 85% of the profits from offline sales and services and 70% from online sales and services, along with a reasonable percentage from recharges and bills, to our Myky community. This creates a need for customers and sales, as our sustainability relies on these factors. To ensure our brand gains visibility, we have introduced a repurchasing income model as part of our referral program. Under this program, any Myky member is encouraged to refer maximum number of individuals to our community, who are then invited to use our Myky services. This approach not only stabilizes sales but also generates revenue for the company that benefits all members of the Myky community. Profits are shared with our community on a monthly basis, allowing everyone to earn an additional income with minimal effort.

And of course, your efforts to enhance our brand visibility across the nation are essential. As the company expands, our community will undoubtedly grow alongside it.

The funds will be deposited into your designated bank account on the 15th of each month, after the applicable TDS and a 10% administrative fee have been deducted. This can certainly be regarded as a second income. The 15th has been chosen for payouts due to our involvement in Online business.

The timing of the payout process is dependent on product delivery, and customer satisfaction, which could potentially delay completion by several days.

To qualify for the monthly profit share deposited into your bank account, two criteria must be fulfilled: First, you need to purchase a minimum of 1,000 rupees worth of goods from our offline and online stores combined. Second, you must have a KYC-verified profile.



#### Income Plan.

You will receive an 18% self-purchasing discount whether you are a Member/Shop owner/Promoter/E-commerce supplier, which is calculated from the amount allocated by the shop owner for Myky, applicable at any Myky affiliated stores nationwide.

Our income model requires a minimum purchase of 1,000 rupees and a maximum number of referrals. The profit-sharing percentage for online sales is fixed, as it is determined solely by the company. Conversely, profit-sharing from offline sales is at the discretion of the shop owner and is influenced by their business volume. As you may know, our shop owners offer discount slabs of 1% + GST (applicable only to petrol pumps), as well as 3%, 6%, 10%, 15%, and 20%. Therefore, the amounts can vary from one shop to another. We will provide you with a comprehensive breakdown of the offline percentages and income opportunities for both members/promoters and the company.

Important considerations when analysing the income structure include the following: the purchase amount is set at 100 for example, with a self-purchasing discount of 18% derived from Myky profit. There are six levels in the structure, and Promoters earn additional income on the 5th and 6th levels based on the discount slabs. The company's profit is consistently set at 15%. In summary, a customer's purchasing capacity, the maximum number of referrals, and the discount percentage offered by the shop owner are key factors that influence revenue.



Myky is a platform designed to serve a diverse audience. The company's goal is to ensure smiles are seen everywhere.

### The Founders,

We look forward to the day when our community will say, "Myky has had a meaningful impact on our lives and has altered our financial status to a certain extent."



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