

DivM Group

20.09.2017

23.10.2017 - Updated Token Sale conditions

divmgroup.info

29.11.17 - the ERC20 smart contract was released

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ABOUT THE PROJECT

The investment company DivM Group provides highly qualified services in the field of joint investment in securities, currencies, Internet projects, venture projects.

Our company uses a combination of different types of investments to achieve high potential returns with moderate risks.

Our investment approach is a thorough economic analysis of global trends, financial analytics and valuation of investment objects, diversification of the portfolio according to modern theory.

DIVM Token gives the rights to its owner:

1. The right to exchange for other crypto-currencies in centralized and decentralized blockchain-system systems;
2. The right to connect to the system of DivM Group official website, which uses the function of blockchain-technology
3. The right to vote on the development of the functional and characteristics of this system.

The goal of the project is to maximize revenues and increase the capitalization and business of DivM Group Company.

THE PROJECT TEAM

EDUARD MAKAROV

Chief Executive Officer and Co-Founder

Financier and entrepreneur

Eduard Makarov served as Deputy Chairman of the Board of the Bank, managed and controlled investment activities, liquidity, led the Committee on Capital Management:

- formation and management of a portfolio of securities;
- strategic and operational business planning;
- evaluation of the effectiveness of investment projects;
- analytical reports for external and internal users;
- business risk assessment.

He has extensive experience in the Russian and international financial markets. The developer of investment strategies.

Eduard graduated from the Russian Economic University named after G.V. Plekhanov, majoring in Finance and Credit.

ANDREI SHKLOVSKY

Chief technology officer and Co-founder

Professional programmer, blockchain enthusiast.

Andrey Shklovsky took the position of the head of the web development department: development of databases, business logic and web interface.

Has extensive experience in designing, developing software solutions in C #.

Since 2013 Andrey has been fascinated by Internet projects with blockchain technologies and crypto-currencies.

Used development tools and technologies:

PHP, JavaScript, C # / C ++, MS SQL (T-SQL), ASP.NET.

Andrei graduated from the Novosibirsk National Research University, Faculty of Information Technology.

ALEXANDER SKVORTSOV

Senior Portfolio Manager and Co-founder

Trader: NYSE, CME, NASDAQ, Xetra, LSE, MOEX, SPCEX

He began his career as a financier in 2004, and went from analyst of the financial department of the trade organization to the fund manager of an investment and financial company. Managed a portfolio totaling \$ 10 million. Experience in managing a department of five people.

The developer of hedging strategies for the investment portfolio, risk-management and money-management systems.

Alexander has deep knowledge and experience in the Russian and foreign securities markets.

He graduated from the Moscow Institute of International Economic Relations, majoring in Finance and Credit.

OLGA MIRONOVA

Community manager and blockchain enthusiast

Marketing Manager, Internet Marketer, Head of PR Department. Olga has a unique experience in marketing and advertising:

- Management of projects for the creation and promotion of sites (the formation of TK contractors and monitoring their work);
- Market analysis, monitoring of competitors;
- Intra-corporate PR;
- Development and implementation of the company's brand promotion strategy;
- Strategic media planning: media, SEO, SMM, SMO;

- Development of POS-materials;
- Interaction with government bodies;
- Working with partners;
- Writing business letters, press releases for the site.

Has experience managing a department of four people.

Graduated from the Russian State Social University, political management.

VICTOR RAZUMENKO

Portfolio Manager

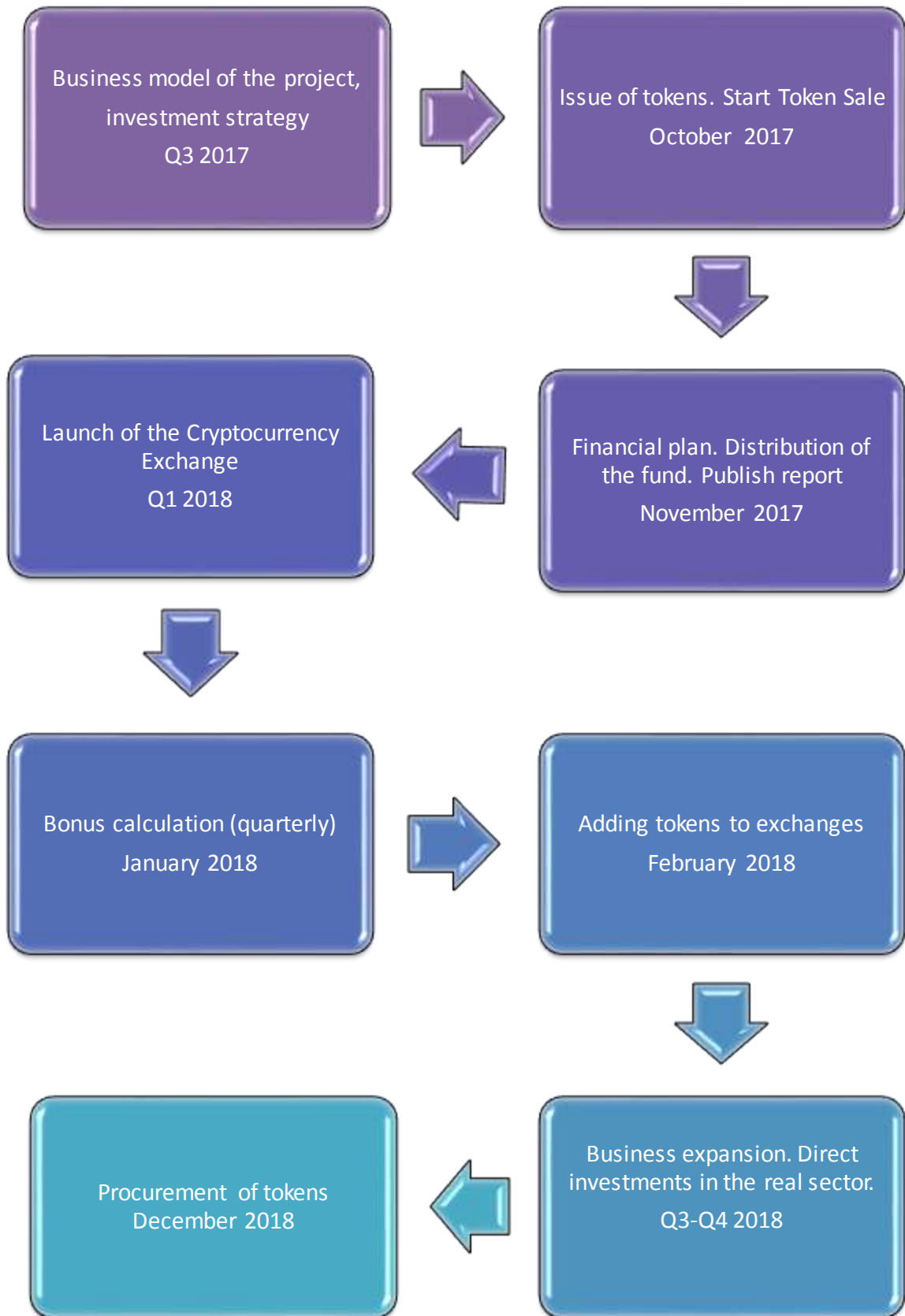
Trader: NYSE, NASDAQ, MICEX. Trader with crypto-currencies

Viktor Razumenko has worked in financial markets for more than 10 years: the US stock market, the Russian MOEX, FOREX, the market for derivative financial instruments. Worked with futures and indices on CME. Develops investment strategies of trust management for clients.

Since 2014, Victor trades in crypto-currencies according to his own strategy.

In 2006 he graduated from the Moscow Humanitarian and Technical Academy, majoring in economics.

ROADMAP



DETAILS TOKEN SALE

For the release and sale of DIVM tokens, the ERC20 smart contract was developed and deployed with the following parameters:

Name	DIVMGroup
symbol	DIVM
decimals	18
Contract address	0x2449224f42cE230c5b67e1d48BDcEB224B0F72D7
Maximum issue of tokens	7 000 000
Period *	29.11.17-31.12.17
https://etherscan.io/address/0x2449224f42cE230c5b67e1d48BDcEB224B0F72D7	

* The period will be determined by the new conditions (below)

Additional contract functions:

Name	Description
mint	Issue of tokens, maximum 7 000 000 (by the owner)
fallback	Purchase of tokens by sending ETH to the address of the contract (public)
sell	The sale of tokens to the address of the contract (public)
sellPriceInWei	The sale price of the token in wei (wei = 10^{-18} ETH, set by the owner)
buyPriceInWei	The price of buying a token in wei (wei = 10^{-18} ETH, set by the owner)
Limit	The value $1 / \text{Limit}$ corresponds to the minimum transaction to the address of the contract in ETH
beneficiary	Address of the contract holder
Bounty	Bounty address of the fund, for payments to participants
reserveFund	Reserve fund address, for financial sustainability

The smart contract contains addresses for the accumulation of the Bounty Fund (2.5%) and the reserve fund (14.3%), after reaching the amount of 2 ETH from the balance of the contract, tranches are initiated in the Bounty Fund, and after 10 ETH into the reserve fund.

You can now buy DIVMGroup tokens on the **Etherdelta** exchange at an initial **price of just \$ 0.01!**

<https://etherdelta.com/#0x2449224f42ce230c5b67e1d48bdceb224b0f72d7-ETH>

Also, you can purchase tokens by sending the right amount of Ether to the address of the contract.

90% of the sales of tokens will go to the development of DivM Group project.

We will reserve 7.5% for the management of the Company, another 2.5% will be distributed among Bounty participants.

Figure 1 shows the distribution of tokens among Token Sale participants.

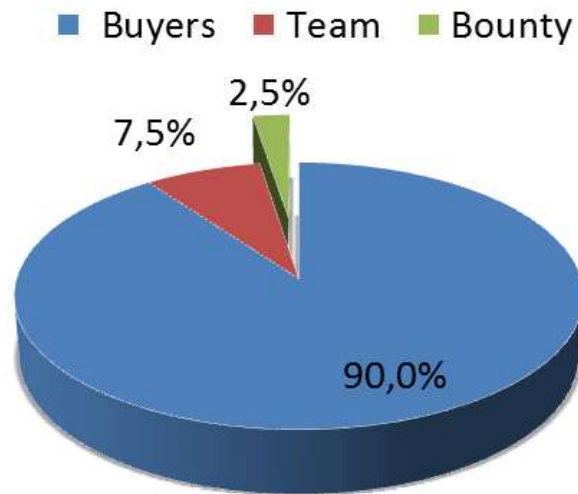


Figure 1 - Distribution of tokens

Attention!

During the Token Sale period, the sales of DIVM tokens will pass through a dynamic multi-stage scheme that largely reflects the market pricing mechanism with direct regulation by the project management.

The price for DIVM tokens during Token Sale will gradually increase from \$ 0.01 to \$ 0.8. Sales at the next stage start after satisfying the entire volume of demand for the previous one.

Token Sale will be conducted until the last level of sales or the planned amount of fees.

Thus, buyers who participated in the first levels, can become full holders of DIVM, buying a crypto currency is orders of magnitude cheaper than market prices.

Here is the Token Sale scheme:

Level	Number of DIVM	Token price, \$ US
1	100	0,01
2	200	0,02
3	400	0,03
4	500	0,04
5	600	0,05
6	800	0,06
7	200	0,07
8	300	0,08
9	500	0,09
10	800	0,1
11	800	0,11
12	1000	0,12
13	900	0,13
14	1000	0,14
15	900	0,15
16	1000	0,17
17	2000	0,18
18	5000	0,19
19	10000	0,2
20	6000	0,21
21	8000	0,22
22	16000	0,25
23	32000	0,26
24	50000	0,27
25	45000	0,28
26	45000	0,29
27	100000	0,3
28	50000	0,34
29	35000	0,35
30	80000	0,36

31	80000	0,37
32	70000	0,38
33	100000	0,43
34	200000	0,44
35	35000	0,45
36	20000	0,46
37	80000	0,47
38	1000	0,48
39	100000	0,49
40	100000	0,55
41	50000	0,56
42	20000	0,57
43	100000	0,58
44	100000	0,59
45	150000	0,6
46	500000	0,63
47	500000	0,64
48	500000	0,65
49	400000	0,66
50	500000	0,67
51	500000	0,68
52	500000	0,69
53	500000	0,75
54	500000	0,76
55	200000	0,8
ИТОГО	6300000	

Thus, the sales volume will be about \$ 3,900,000.

And this is a good signal not only for DIVM buyers, but for Bounty team of the program.

Now the budget of the advertising and marketing campaigns will be significantly expanded at the expense of additional funds, and payments will take place in several stages to achieve significant sales levels: \$ 1000; \$ 10,000; \$ 50000; \$ 100,000; \$ 500 000 ; \$ 1000 000 ; \$ 2000 000 ; \$ 3 000 000.

DivM Group project will develop in the Token Sale process to achieve significant levels, thereby stimulating further growth in the price of tokens and the development of DivM Group.

Below is an approximate, consolidated development plan (the beginning and the end of key stages may not coincide with the sales levels):

Level	Brief description of progress
16	Initial Bonuses for Bounty Campaign Participants
22	Company registration in offshore jurisdiction Development and implementation of a personal office in the official DivM Group website Start of the investment activity of the company DivM Group project advertisement Creation of a cryptocurrency exchange
25	Launching and testing of personal cabinet Launching the cryptocurrency exchange in test mode Formation of the Reserve Fund
28	Finalization of the functional of the personal cabinet Improvement of the functional of the exchange Bonus to Bounty campaign participants
33	Running the exchange in working mode DivM Group project advertisement Expansion of the investment portfolio of DivM Group
40	Replenishment of company's reserve fund DivM Group project advertisement Bonuses for DIVM customers Improvement of the functional of the exchange Stimulating demand for DIVM tokens
46	Replenishment of reserve fund Expansion of the company's business Direct investment in projects with a payback of 6 months Stimulating demand for tokens
53-55	Bonuses for DIVM customers Direct investment in projects with a payback of 6 months Expansion of the investment portfolio of DivM Group Formation of the holding structure of the company DivM Group project advertisement Direct investment in projects with a payback of 1 year Bonus to Bounty campaign participants Registration of a company in a respectable offshore zone, organization of a holding structure

For large buyers, we offer special, privileged terms, implemented in the official DivM Group website.

Number of DIVM	Privileged conditions
>1000	The right to receive monthly bonuses, an additional 1000 votes
>10000	The right to receive monthly bonuses, the right to individually sell tokens, the right to access information about the reserve fund, an additional 10,000 votes, the right to vote when making meaningful decisions on the operation of the DivM Group project system
>50000	The right to receive monthly bonuses and gifts, the right to individually sell tokens, the right to access information on the reserve fund, an additional 100,000 votes, the right to vote when making significant changes to the operation of the DivM Group project system, the right to monitor information about the reserve fund
>100000	The right to receive monthly bonuses and gifts, the right to individually sell tokens, the right to access information on the reserve fund, an additional 250,000 votes, the right to vote when making significant changes to the operation of the DivM Group project system, the right to control and manage information about the reserve fund, the right to participate in the competition to fill the positions of project managers of DivM Group

INVESTMENT STRATEGY

In accordance with the concept of the project and the overall economic model, the company's management implements a mixed investment strategy aimed at minimizing financial risk with an average level of income.

Our analysts and experts in the field of the stock market and the Crypto-currency market, using the current market situation and the projected trends, use the diversification effect to reduce market risk at a given portfolio yield level.

The dynamic structure of the investment portfolio in the short and medium term horizons of planning is presented in general form in Figure 2.

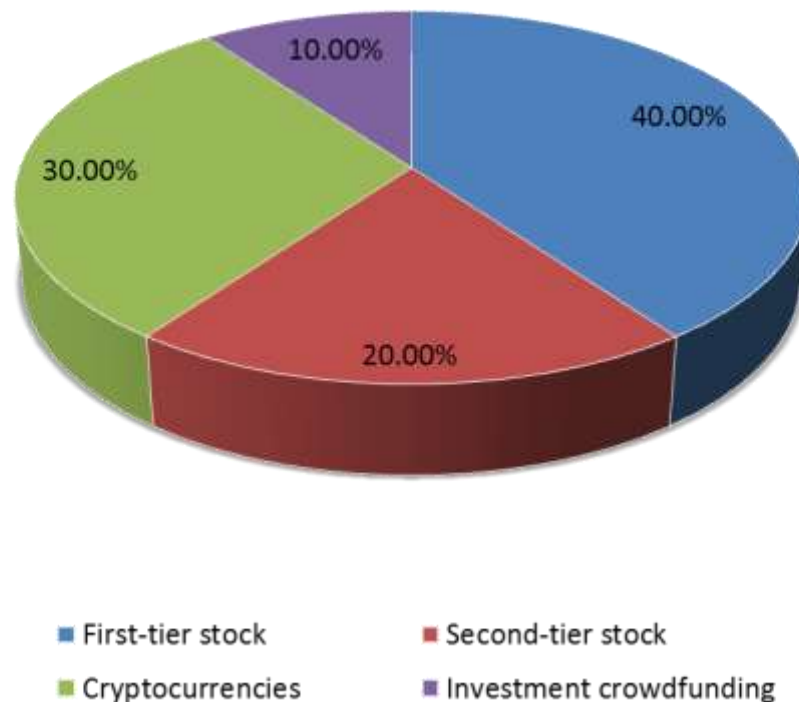


Figure 2 - Structure of the investment portfolio in 2017-2018.

The largest share of the portfolio consists of first-class shares of the US stock market (on average 40%) and shares of the second echelon of emerging markets in Russia, India, and China (an average of 20%).

The rest of the portfolio will be distributed among high-yield assets in the market of crypto-currencies and venture investments in start-ups with a yield of 100% per annum.

FINANCIAL PLAN

After Token Sale, the funds will be distributed within the overall business model of the project.

Within the short-term planning horizon, we have developed a financial plan*** that will serve as a basic document for current, investment activities.

Distribution of Finance	Incoming	Expense	Balance
	Q4 2017		
Initial funds	\$ 3 000 000		
Reserve fund		\$ 450 000	
Total	\$ 3 000 000	\$ 450 000	\$ 2 550 000
Current activity			
Website with investor's personal cabinet		\$ 2 500	
Company registration		\$ 3 000	
Launch crypto exchange		\$ 20 000	
PR Campaign		\$ 5 000	
Other expenses		\$ 1 500	
Total		\$ 32 000	
Investment activities			
First-tier stock	\$ 1 049 166,67	\$ 1 007 200	
Second-tier stock	\$ 562 353	\$ 503 600	
Crypto currencies	\$ 1 057 560	\$ 881 300	
Investment crowdfunding	\$ 167 867	\$ 125 900	
Contingency fund		\$ 3 000	
Bonuses		\$ 150 000	
Total	\$ 2 836 947	\$ 2 703 000	\$ 2 683 947

	Q1 2018		
Current activity			
Finalization of the functional of the crypto exchange		\$ 5 000	
Wage fund		\$ 5 000	
Adding tokens to crypto exchanges		\$ 25 000	
PR Campaign		\$ 5 000	
Other expenses		\$ 1 500	
Total		\$ 41 500	
Investment activities			
First-tier stock	\$ 982 659,85	\$ 924 856	
Second-tier stock	\$ 776 218,71	\$ 660 612	
Cryptocurrencies	\$ 1 030 554,20	\$ 792 734	
Investment crowdfunding	\$ 396 367,00	\$ 264 245	
Contingency fund		\$ 3 000	
Bonuses		\$ 400 000	
Total	\$ 3 185 800	\$ 3 086 947	\$ 2 782 800
	Q2 2018		
Current activity			
Wage fund		\$ 10 000	
PR Campaign		\$ 5 000	
Other expenses		\$ 2 000	
Total		\$ 17 000	
Investment activities			
First-tier stock	\$ 881 598,67	\$ 829 740	
Second-tier stock	\$ 974 944,42	\$ 829 740	
Cryptocurrencies	\$ 898 884,92	\$ 691 450	
Investment crowdfunding	\$ 622 304,95	\$ 414 870	
Exchange commission fee	\$ 72 000,00		
Contingency fund		\$ 3 000	
Bonuses		\$ 400 000	
Total	\$ 3 449 733	\$ 3 185 800	\$ 3 046 733

	Q3 2018		
Current activity			
Wage fund		\$ 10 000	
PR Campaign		\$ 5 000	
Other expenses		\$ 2 500	
Total		\$ 17 500	
Investment activities			
First-tier stock	\$ 965 568,01	\$ 908 770	
Second-tier stock	\$ 889 837,18	\$ 757 308	
Cryptocurrencies	\$ 984 500,71	\$ 757 308	
Investment crowdfunding	\$ 908 769,89	\$ 605 847	
Direct investments		\$ 50 000	
Exchange commission fee	\$ 90 000,00		
Contingency fund		\$ 3 000	
Bonuses		\$ 450 000	
Total	\$ 3 838 676	\$ 3 549 733	\$ 3 335 676
	Q4 2018		
Current activity			
Wage fund		\$ 12 000	
PR Campaign		\$ 5 000	
Other expenses		\$ 2 500	
Total		\$ 19 500	
Investment activities			
First-tier stock	\$ 1 057 031,03	\$ 994 853	
Second-tier stock	\$ 779 301,31	\$ 663 235	
Cryptocurrencies	\$ 1 207 087,99	\$ 928 529	
Investment crowdfunding	\$ 1 094 338,01	\$ 729 559	
Direct investments		\$ 100 000	
Exchange commission fee	\$ 108 000,00		
Contingency fund		\$ 3 000	
Procurement of tokens		\$ 400 000	
Total	\$ 4 245 758	\$ 3 838 676	\$ 3 742 758
Total Net profit			\$ 2 592 758
Total bonuses			\$ 1 400 000
ROI, %			86,43%
Reserve fund			\$ 465 000

*** The financial plan will be adjusted by the actual amount of the initial funds

Thus, the initial amount in the project is \$ 3,000,000, of which \$ 450,000 will remain in the reserve fund.

DivM Group implements a moderate investment strategy. Approximately half of the investment portfolio consists of shares of the largest industrial and financial companies with an average annual return of 20%, and more risky investments in crypto assets with a yield of 100%.

At the end of the planned period, the reverse buy-back of tokens will be carried out at the market price.

Planned indicators of project efficiency:

– Net profit	2 592 758 \$
– Bonuses	1 400 000 \$
– Profitability of the project	86,4 %

BONUS POLICY

The company adheres to the conservative approach in the policy of bonuses, which is carried out within the framework of the growth model, with more than half of the net profit reinvested in the assets.

At the same time, to increase profitability and increase the rate of the crypto currency, purchases of tokens from the market price will be periodically conducted. So, at the end of the 4th quarter of 2018, it is planned to purchase tokens in the amount of 13.3% of the original amount.

Overall, the bonus policy is characterized by the stability of income in the long run and the capitalization of the fund.

CONCLUSION

Thus, this investment product is in demand on the capital market, because is able to generate income of 40% per annum.

Buyers of DIVM tokens receive a source of passive income for various bonuses, and, as a result of growing business of the company DivM Group, have a real opportunity to receive high and extra-high income from the sale of tokens in the open market with a margin of 200% or more.

One of the main advantages of our project is the economic strategy aimed at financing the real sector of the economy and creating our own business both in the financial sector (the exchange of cryptocurrencies, Internet projects), and in the sector of trade and production.

Reliable protection against financial risk is a significant reserve fund of the company (15% of working capital), as well as stimulating demand for tokens.