M3 · COMMUNITY APP

The app for paid communities

Find your people. Turn what you love into income.

Family & friends	Work	Communities
WhatsApp	**Slack**	**M3**

WhatsApp for friends, Slack for work, M3 for communities



A COMMUNITY OWNER TODAY

Chat in the group, everything else outside



THREE PAINS

Three headaches every community owner has



Members drift away

Poached by rivals

The group goes quiet

Too many questions for one person



Nothing to offer

No perks to keep people

Selling needs a separate store

Your own app costs money



Hard to get paid

Fees via transfer screenshots

Courses sold and hosted elsewhere

Tokens have no use in the group

Next: how M3 solves each one

PART 02

How M3 solves it

Messages · keep members

Merchants · perks for members

Money · get paid



PAIN ① MEMBERS DRIFT → MESSAGES

Morning to night, all in one app

Morning	Check in, catch the notice
Daytime	Group chat, sign-up lists, materials sorted
Anytime	New members' FAQs, answered by AI first
Evening	Class in M3 Space, red packets, replay after
Wed 15:00	M3 Moment: the whole city grabs red packets

Five apps before, one app now.



App screenshots: group chat, M3 Space · demo community

PAIN ① TOO MANY QUESTIONS → AI AGENTS

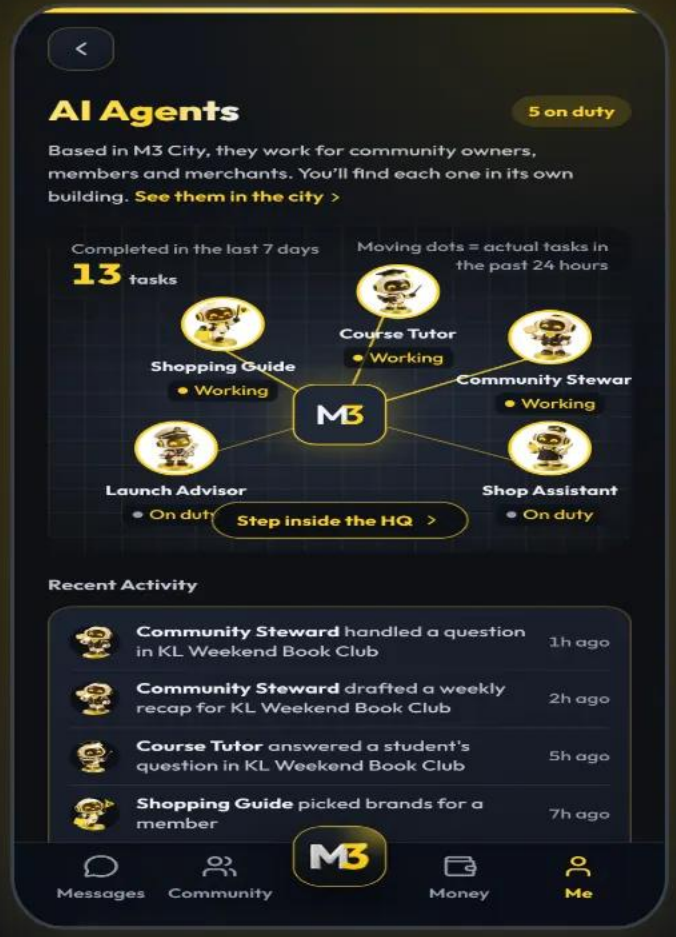
One person runs thousands

Community Steward
Answers member questions, drafts a weekly recap

Course Tutor
Answers students from the course itself

Launch Advisor
Answer a few questions, get your first week ready

Answers only from your own content. Nothing goes out until you approve.



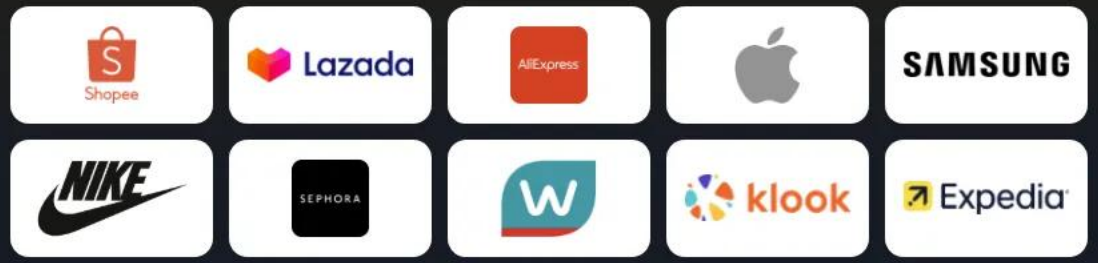
App screenshot · demo community · some agents are Pro features or monthly; see the App

PAIN ② NOTHING TO OFFER → MERCHANTS

No deals to chase: perks online and offline

ONLINE · BRAND REBATES

139 brands · 12 markets



Members order through the app and get rebates

OFFLINE · LOCAL MERCHANTS

Open a shop in M3 City

Merchants apply to join; the shop sits on the city's merchant street

M3 Beans for vouchers, redeemed in store

Members swap M3 Beans for vouchers and scan to redeem in store

Community store

Communities sell merch and bundle vouchers; show the code in store

Plus mini apps: partner services plugged into M3, one card in the group. No coding needed.

PAIN ③ HARD TO GET PAID → MONEY

Get paid in-app, and give tokens a use

Paid memberships

Monthly plans,
fees can be withdrawn

Paid courses

Unlocked with M3 Beans,
income to community fund

Web3 projects

Token-gated entry,
holder zones, red packets

Members pay → **Owner earns** → **Fund pays red packets, tasks** → **Members come back more**

Planned: buy courses with project tokens, live-room gifts, token red packets

WHO USES M3

Six kinds of communities move in first

Trading education

Courses, signal groups, fees. e.g. HRC is on M3

Tutors · coaches

Nutrition, English, fitness, monthly members

Chambers · alumni

Lots of events, membership fees, merchant networks

Brand · store clubs

Regulars: check-ins, red packets, a store

Interest groups

Book clubs, run clubs, car clubs, meet in M3 Space

Web3 communities

Token-gated entry, holder zones

In common

- 100 to 10,000 people
- Someone leading it
- Content worth paying for

Not a fit: family chats, internal work groups, one-off event groups

EXAMPLE ① · NUTRITIONIST

Amy, nutritionist: followers who pay monthly



Amy

Nutritionist · example persona

Before

Shared meal plans on IG

Answered DMs one by one

Never earned a cent

On M3

1	**Start a group**	"Amy's Lean Kitchen", invite link on IG	Messages
2	**Monthly fee**	Members get weekly menus and a private chat	Money
3	**Classes**	Weekly live Q&A, a 21-day course	Messages
4	**Selling**	Store sells recipe e-books and consult slots	Merchants
5	**A helper**	AI answers from her own materials	Messages



Example: 200 members × $10/month = $2,000 a month, before courses and the store.

EXAMPLE ② · STORE MEMBERS

Coco, café owner: regulars become members

Coco

Café owner · example persona

Before

Promo chat nobody reads

Loyalty cards need a system

Customers come once, then go

On M3

1	**Scan to join**	QR at the counter, join after paying	Messages
2	**Member levels**	Visit more, level up, unlock exclusives	Messages
3	**Community store**	Pre-orders and set vouchers, redeemed in store	Merchants
4	**Red packets**	M3 Moment every Wednesday brings people back	Money
5	**AI agent**	Answers hours, menu and the like	Messages

No loyalty system to build. **Regulars are in the group; a new item gets a crowd.**

EXAMPLE ③ · SIGNAL GROUP

Leo, trading coach: signals for paying members

Leo

Trading coach · example persona

Before

Signals buried in chat

Payment by screenshot, quitters still see

Newcomers copy without knowing

On M3

1	**Channels**	Separate channels for signals, chat, notices	Messages
2	**Paid signals**	Only premium members see the signal channel	Money
3	**Signals only**	Signals tagged, filtered in one tap	Messages
4	**Courses**	Beginner to advanced, newcomers learn first	Messages
5	**Live reviews**	Nightly review in M3 Space, with replay	Messages

Signals, courses and reviews in one place. Only paying members see them.

EXAMPLE ④ · WEB3 PROJECT

Kevin's Web3 project: only real holders get in

Kevin

Web3 founder · example persona

Before

Half the group is bots

Scammers DM as fake admins

Holders mixed with tourists

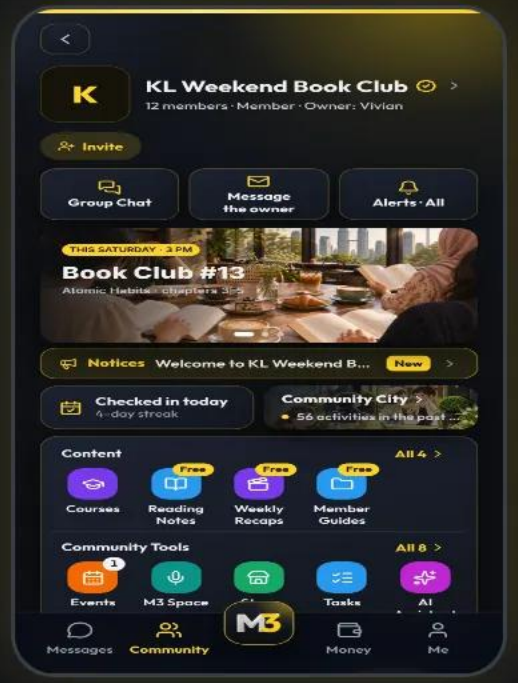
On M3

1	**Move in**	Bring the Telegram group over in one tap	Messages
2	**Token check**	Holding the token unlocks the core group	Money
3	**Anti-scam**	Members can't DM each other, scammers can't either	Messages
4	**Holder zone**	Content and red packets for holders only	Money
5	**AI agent**	Answers from the whitepaper and notices	Messages

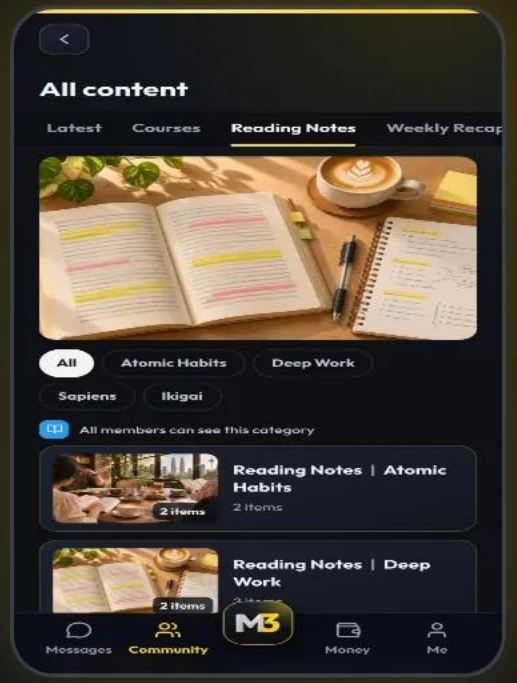
Scammers stay out, holders get their own space. The community keeps its real holders.

APP SCREENSHOTS

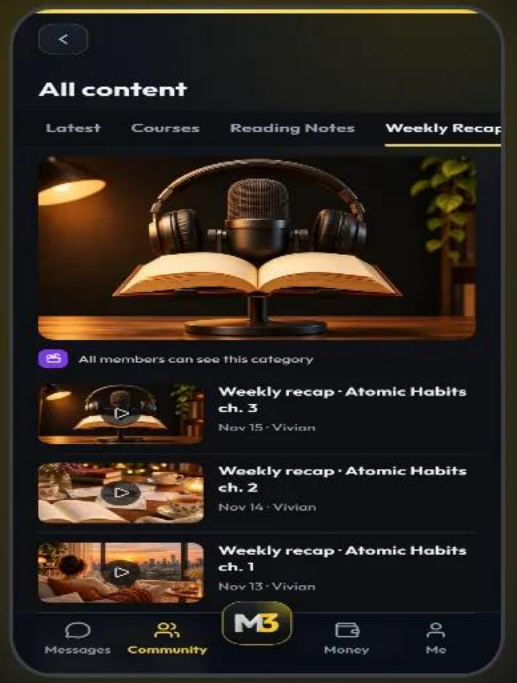
What a community looks like on M3



Community home



Content library



New videos every day



AI agent

M3 CITY · EVERYTHING IN ONE PLACE

One city for every community

M3 Plaza	M3 Moment, Wed 15:00: red packets for all
Academy	Every community's courses
M3 Vault	Red packets, top-ups, withdrawals
M3 Wallet Tower	Connect wallets, token checks
Mini App Tower	Partner mini apps, tap to use
Online Brands Hall	Shopping rebates, local vouchers
Community Towers	A tower for every community (next page)

Visitors explore without signing up. Like a tower? Tap in and join.



M3 CITY

Every community gets its own tower

- More members, taller tower
- Your own skin and signboard
- Visitors tap a tower and join
- A citywide event every Wednesday, run for you



Custom towers in the App · far left: HRC Signal Lighthouse

LIVE NOW

On both app stores

App Store

Google Play

170+ countries and regions can download and join

App Store: 172 countries and regions · Google Play: 178

PART 03

How M3 makes money

Who builds it · three revenue streams · value per user
where users come from · five-year target



WHO BUILDS M3

Incubated by a group, built by our own tech team

The group behind it

ACED Group

Headquartered in Cyprus
Property development · data centres

Incubator of M3

Founding team: Web2 + Web3 engineers

The team has built every part of M3 before

- **Chat apps → group chat, M3 Space**
- **E-commerce · ERP → Lifestyle, redemption**
- **Exchanges · protocols → token checks**
- **Games · on-chain games → M3 City**
- **AI automation → AI Agents**
- **Payments · wallets → fees, red packets**

Everything in M3 is built in-house. Nothing outsourced.

HOW M3 MAKES MONEY

Three revenue streams, all from real usage



Share of community payments

Member fees, courses, store sales
member subsidies paid out

Live



Owner subscriptions

Pro / Pro+ advanced tools
token project onboarding

Live



Merchants and brands

Brand shopping commissions
targeted merchant ads

Live

More communities, more people, more spending. All three grow together.

THE MATH · WHAT ONE USER IS WORTH

Do more in one app, and each user is worth more

Chat only

Telegram **$30**

~$30B valuation ÷ 1B+ users

WhatsApp **$42**

$19B acquisition ÷ 450M users

Chat with payments

WeChat **$331**

Tencent ~$476.7B ÷ 1.44B users
incl. games and cloud, an upper bound

Chat, pay and use mini apps in one app. That step is what makes a user valuable.

M3's target

$30 → $150

Start at Telegram's level,
under half of WeChat

3-year target value $100M
under 1% of Telegram

Chat alone: $30 a user. Add services and payments, and a user is worth hundreds.

USD · per user = market cap or deal price ÷ users at the time · sources in speaker notes

WHERE USERS COME FROM · GROWTH ENGINE

Sign one owner, and a whole group comes with them

Chat apps, work apps

1 → 1

One person invites one person; one company signs one company

M3

1 → 10,000

One owner brings 100 to 10,000 people

HOW THEY ALL COME

- Move in from Telegram
- One-tap invite links
- Guests join M3 Space, no sign-up

THE MATHS · WHAT M3 IS WORTH

Value per group × number of groups

One community	×	Average per person	=	One group is worth ~
300 people		**$100**		**$30,000**

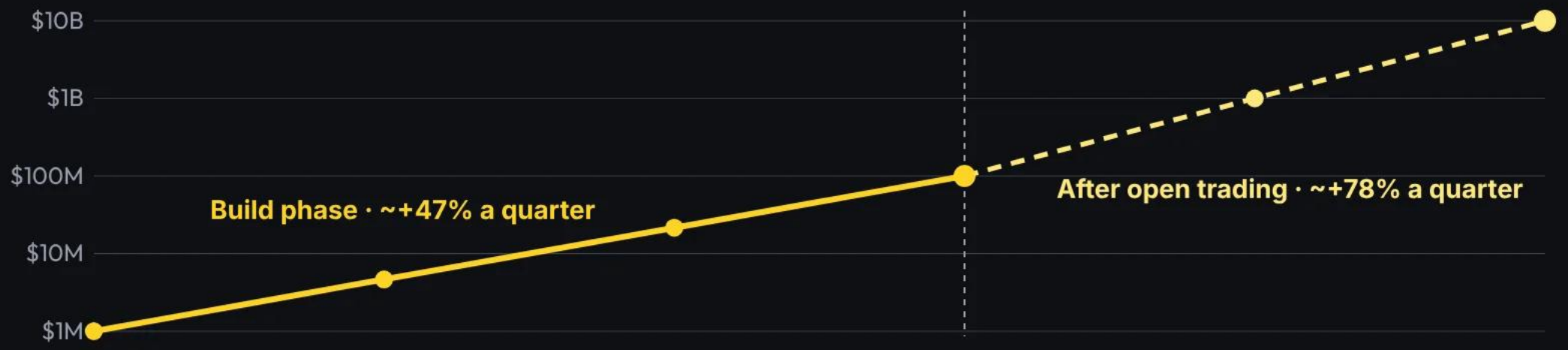
End of Year 1 · valuation $4.6M	End of Year 2 · valuation $21.5M	End of Year 3 · valuation $100M
~120 groups	**~680 groups**	**~3,300 groups**
~36k users	~210k users	~990k users

Sign ~90 groups of 300 a month for three years, and M3 reaches $100M.

USD · 300 per group and $100 per person are assumptions · Value = $1M base + active users × $30 + paying users × $150 · targets, not forecasts

FIVE-YEAR VALUATION PATH · BY QUARTER

Years 1–3: $1M → $100M. Years 4–5: $100M → $10B



End of Year 1 · Q4	End of Year 2 · Q8	End of Year 3 · Q12	End of Year 4 · Q16	End of Year 5 · Q20
$4.6M	**$21.5M**	**$100M**	**$1B**	**$10B**
~36k users	~210k users	~990k users	~10M users	~67M users

USD · Targets, not forecasts · Value = $1M + active × $30 + paying × $150 · Years 4–5 are a vision

WHY M3

Communities don't have their own app yet. M3 is live.

Category

Friends and work have apps. Communities don't.

Product

Live on both stores, 170+ countries, built in-house

Growth

Sign one owner, get a whole group

Value

$30 → $150 per user, $10B target

WhatsApp for friends. Slack for work. M3 for communities.

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M3: the app for paid communities



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