M3 · COMMUNITY APP

The app for paid communities

Find your people. Turn what you love into income.

Friends	Work	Communities
WhatsApp	**Slack**	**M3**

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



A COMMUNITY OWNER'S DAY TODAY

The chat is in the group. Everything else is outside it.



THREE PAIN POINTS

Three things every community owner fights



Members don't stay

Rivals poach members
The group slowly goes quiet
One person can't answer everyone



Nothing to give members

No perks to keep people
Selling means opening a store
Your own app costs real money



Getting paid is messy

Fees via transfer screenshots
Courses billed and hosted elsewhere
Tokens have nowhere to be used

Next, one by one: which M3 feature solves each

PART 02

How M3 solves it

Messages · members stay

Merchants · members get perks

Money · owners get paid



PAIN ① MEMBERS DON'T STAY → MESSAGES

Morning to night, all in one app

Morning	Check in, catch the announcement
Daytime	Group chat, sign-ups, content filed by category
Anytime	Newcomers' FAQs — the AI assistant answers first
Evening	Class in M3 Space, red packets in the room, replay saved
Wed 15:00	M3 Moment: the whole city grabs red packets

It used to take five apps. Now one is enough.



In-app screenshots: group chat, M3 Space · demo environment · 2026-11-04

PAIN ① ONE PERSON CAN'T ANSWER EVERYONE → AI ASSISTANTS

One person can run thousands

Community Assistant
Answers members' questions, drafts a weekly report

Course Tutor
Answers students from that course's content

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

Answers only from the community's own content. Drafts go out only after you review them.



Live screenshot · 2026-11-11 · Some assistants are Pro perks or billed monthly; the app has the final terms

PAIN ② NOTHING TO GIVE MEMBERS → MERCHANTS

Members get perks — without the owner lifting a finger

Cashback

139 brands

12 markets — members
earn cashback shopping online

Local merchants

Signed directly

Members swap points for
vouchers,
scan to redeem in store

Mini-apps

Nothing to build

Partner services inside M3,
one card in the chat to use

✓ **Owners can also open their own community store for merch and seats — no merchant deals, no development.**

PAIN ③ GETTING PAID IS MESSY → MONEY

Fees and courses paid in-app — tokens get a use



Premium Membership

Monthly subscription, fees arrive and can be withdrawn



Paid courses

Unlocked with points, paid into the community fund



Web3 projects

Token-gated entry, holder zones and red packets

Members pay → Owner earns → Fund: red packets & tasks → Members come back more

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

WHO USES M3

These six kinds of community move in first

Investing · trading

Courses, signals, member fees. e.g. HRC is live

Coaches · tutors

Nutrition, English, fitness — monthly members

Chambers · alumni

Lots of events, annual dues, merchant network

Brand · store clubs

Regulars: check-ins, red packets, a store

Hobby groups

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

Web3 project communities

Token-gated entry, holder zones

IN COMMON

- 100 to 10,000 people
- One person leads it
- Has content, wants to charge

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

EXAMPLE ① · NUTRITIONIST

Nutritionist Amy: followers become paying members



Amy

Nutritionist · illustrative

BEFORE

Shared meal ideas on Instagram

Too many DMs to answer

Never earned a cent

ON M3

1	**Open a group**	"Amy's Lean Kitchen", invite link on IG	Messages
2	**Monthly fee**	Weekly meal plans and a members-only chat	Money
3	**Classes**	Live Q&A every Wednesday, guests join free	Messages
4	**Sell**	Recipe e-books and consult slots in the store	Merchants
5	**Help**	AI assistant answers from her materials	Messages



Illustration: 200 members × $10 a month = $2,000 a month in fees — before courses and the store.

EXAMPLE ② · STORE MEMBERS

Café owner Coco: regulars who keep coming back

Coco

Café owner · illustrative

BEFORE

Group promos nobody reads
Loyalty system costs extra
One visit, never back

ON M3

1	**Scan to join**	QR at the till — join after paying	Messages
2	**Member levels**	Visit more, level up, unlock more	Messages
3	**Store**	Pre-orders and set vouchers, redeemed in store	Merchants
4	**Red packets**	Wednesday M3 Moment brings people back	Money
5	**AI assistant**	Answers opening hours and menu questions	Messages

No loyalty system to build — regulars are in the group; post a new item and they show up.

EXAMPLE ③ · SIGNALS GROUP

Trading coach Leo: only paying members see signals

Leo

Trading coach · illustrative

BEFORE

Signals buried by chatter
Paid by screenshot; leavers still see
Newcomers follow blindly

ON M3

1	**Channels**	Signals, discussion, announcements apart	Messages
2	**Paid signals**	Only Premium members see the signal channel	Money
3	**Signals only**	Signal posts tagged, one tap to filter	Messages
4	**Courses**	Beginner to advanced, newcomers learn first	Messages
5	**Live review**	Nightly review in M3 Space, replay saved	Messages

Signals, courses and reviews in one place — and only paying members can see them.

EXAMPLE ④ · WEB3 PROJECT

Web3 founder Kevin: only real holders get in

Kevin

Web3 founder · illustrative

BEFORE

Half the group is bots
Scammers DM as fake admins
Holders mixed with tourists

ON M3

1	**Move in**	Bring a Telegram group over in one go	Messages
2	**Token gate**	Hold the token to enter the core group	Money
3	**Anti-scam**	Members can't DM each other	Messages
4	**Holder zone**	Content and red packets for holders only	Money
5	**AI assistant**	Answers from the whitepaper and posts	Messages

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

IN-APP SCREENSHOTS

A real community, as it looks on M3



Community home



Content categories



Daily video updates



AI assistants

Live screenshots · 2026-11-11 · e.g. the HRC VIP community

M3 CITY · EVERYTHING SO FAR, IN ONE PLACE

One city that holds every community

M3 Plaza	Wed 15:00 M3 Moment, red-packet rain
Academy	Every community's courses
M3 Vault	Red packets, top-ups, withdrawals
M3 Wallet Tower	Connect a wallet, token-gating
Mini-app Tower	Partner mini-apps, tap to use
Brand Hall	Shopping cashback, local vouchers
Community towers	One tower per community (next)

Visitors explore the city without signing up — see a tower they like, tap in, join.



M3 CITY

Every community gets its own tower in the city

- More members, taller tower
- Custom skins and a rooftop sign
- Visitors tap a tower, join in one tap
- City-wide event every Wednesday — on us



Custom towers in the app · far left: HRC signal lighthouse

LIVE NOW

Live on both major app stores

App Store

Google Play

170+ countries and regions can download it today

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

Group-backed, built by our own tech team

THE GROUP BEHIND IT

ACED Group

Headquartered in Cyprus
Real estate development · data centre investment

M3's incubator

Founding team: Web2 + Web3 engineers

The team has built every piece of M3 before

- **Messaging apps → chat, M3 Space**
- **E-commerce · ERP → Life, redemption**
- **Exchanges · protocols → token-gating**
- **Games · GameFi → M3 City**
- **AI automation → AI assistants**
- **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

Take rate on community spend

Member fees, courses, store
Member subsidies paid out

Live

Owner subscriptions

Pro / Pro+ tools
Token project integration

Live

Merchants & brands

Brand shopping commission
Merchant ads targeted to communities

Live

More communities, more people, more spend — all three grow together.

THE MATHS · WHAT ONE USER IS WORTH

The more an app does, the more a user is worth

Chat only

Telegram **$30**

~$30B ÷ 1B+ users

WhatsApp **$42**

$19B deal ÷ 450M users

Pay inside chat

WeChat **$331**

Tencent ~$476.7B ÷ 1.44B users
Incl. games and cloud — a ceiling

Work software

Slack **$2,300**

$27.7B deal ÷ 12M daily users
Companies pay per seat

M3's target

$30 → $150

Start at Telegram's level, under half of WeChat

Year-3 target: $100M valuation under 1% of Telegram

Chat alone is worth $30. Add services and payments — a user is worth over $100.

USD · per user = market cap or acquisition 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**

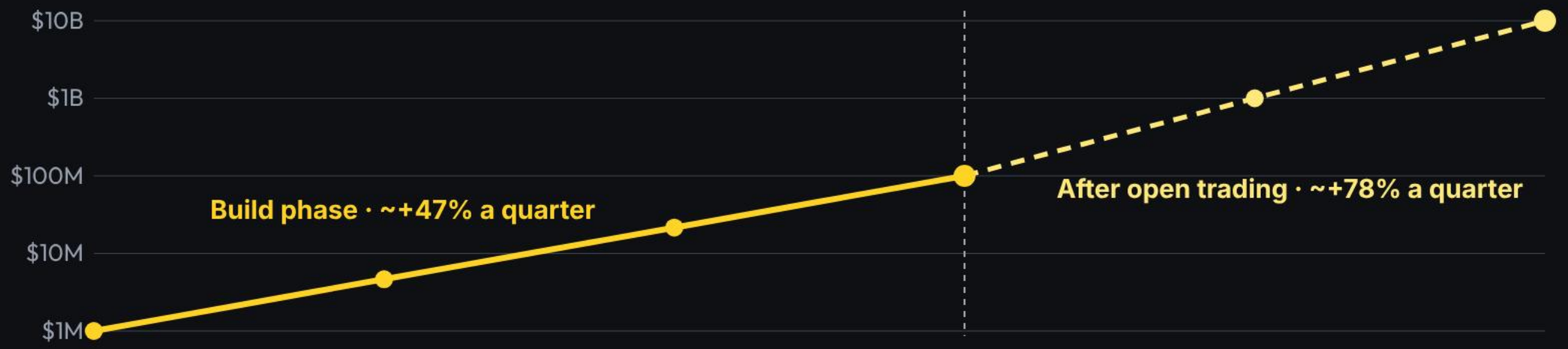
End of Year 1 · valuation $4.6M	End of Year 2 · valuation $21.5M	End of Year 3 · valuation $100M
~120 groups	**~680 groups**	**~3,300 groups**
~36k users	~210k users	~990k users

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

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