

WHITE PAPER

VERSION 2.0

2021



EXECUTIVE SUMMARY

The quality of education, access to teachers, courses and books used to be determined by and limited to the geographic location. SMG transcends these boundaries and applies the benefits of distance learning and technology to allow students anywhere to access one immersive e-learning platform.

Technology has changed just about every field, including education. Digital learning is reshaping education in unprecedented ways and it's time to take the next step in adopting blockchain technology. It is enabling a new form of digital connection with people worldwide in the most direct and interactive way possible. This creates a learning experience of a new generation – blending together the best of the real and digital worlds.

We are remaking the traditional education system by introducing a safe foundation for the facilitation of e-learning. By democratizing access to universally accepted certifications, degree, and educators' accessibility for wanted courses, we are creating a new standard for distance and e-learning. The use of a native token that powers the SMG ecosystem will become the basis for powerful intensification programs where participants earn Loyalty Tokens on completion of their courses. Earning these Tokens from the SMG platform can be converted into cash at the same time or after a gap when the Token conversion rate increases.



MISSION & VISION

MISSION



SMG believes that education is the path to progress. For everyone.

We see the flaws in the current education model. SMG stands at the intersection of the old and the new with a blockchain-based approach to learning that will help us get students interested in learning again.

Our Mission is to equip students with practical knowledge, access to unlimited courses, and training with universally accepted certification that is affordable, attainable and globally accessible.



VISION

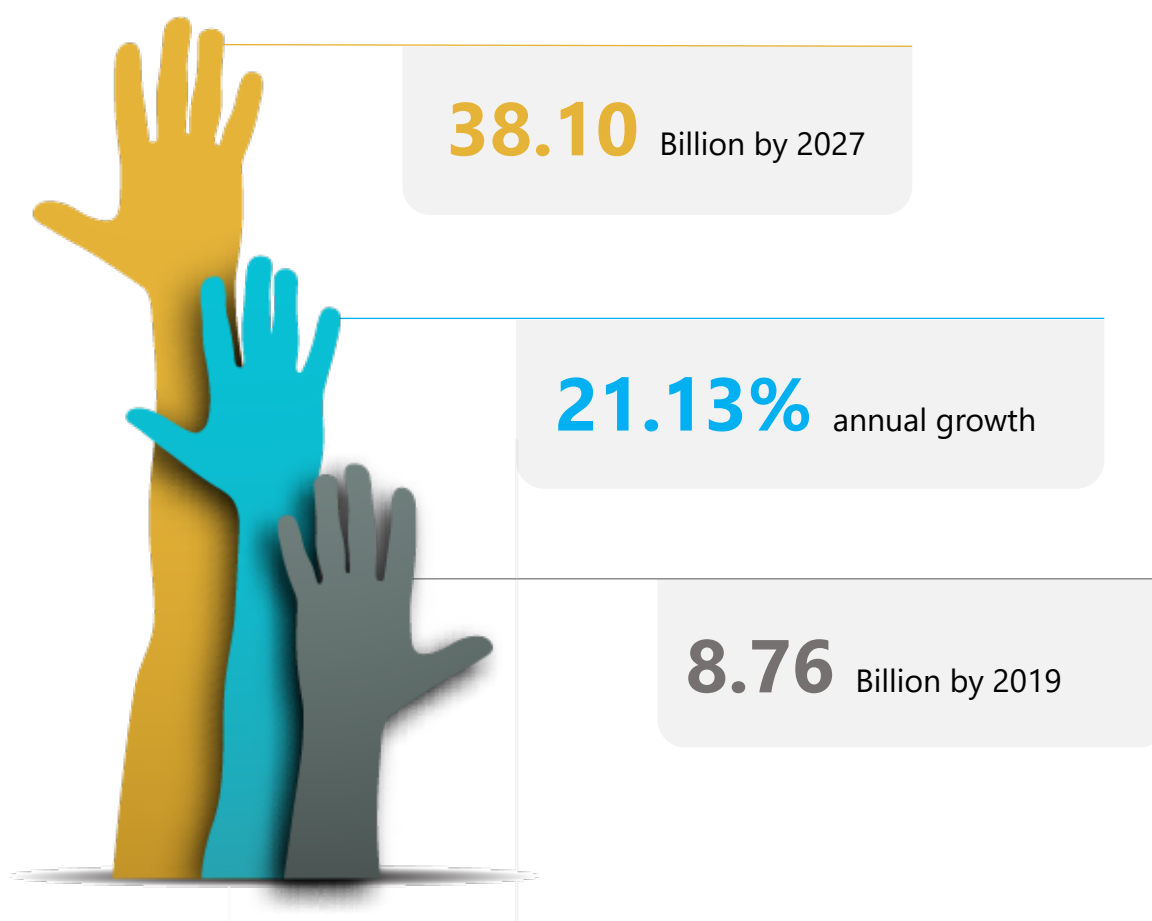
SMG intends to build the largest database of resources that is available to anyone who wants to access it.

Our team of teachers, professionals and education experts have the experience to develop courses and content for students. We have developed SMG Academy for students of all ages. Initially, we plan to start with an offer of specific courses targeting an adult audience. Ultimately, our goal is to develop courses that will subsequently replace high school and university-level courses.



INDUSTRY OVERVIEW

The global e-learning market reached a value of US\$ 222.2 Billion in 2020. Looking forward, IMARC Group expects the market to grow at a CAGR of 12.7% during 2021-2026. Keeping in mind the uncertainties of COVID-19, we are continuously tracking and evaluating the direct as well as the indirect influence of the pandemic on different end use sectors. These insights are included in the report as a major market contributor.



Technology has changed just about every field, including education. Digital learning is reshaping education in unprecedented ways. Corporate-academic partnerships will play an increasing part of the university experience in providing a learning model that both students and teachers can benefit from.



RECENT TRENDS & OPPORTUNITIES

Online learning is gaining a firm foothold in universities across the world with the majority of survey respondents from both the public and private sectors viewing technology as having a largely positive impact on campuses. The diffusion of inter-networked computing and two-way interactive video coincided with an increasingly competitive higher education market, leading to rapid growth in distance learning in the 2000s.

01

Rapid Growth of the E-Learning Market:

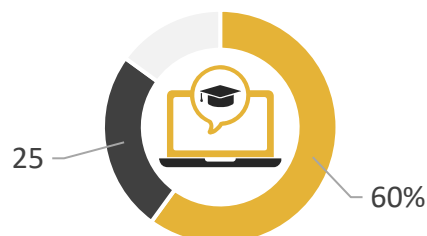
The worldwide e-learning market is projected to be worth **\$325 Billion** in 2025



02

E-learning content:

E-learning increases retention rates by **25%** to **60%**.



03

Data analytics through LMS:

The corporate e-learning market could increase by **\$38.09 billion** between **2020** and **2024**. E-learning has led to an increase in income for **42%** of US organizations.



04

Improve content deliver:

Enhanced faculty-to-student communication, increased affordability of courses and expanding their overseas presence are just some of the benefits reported by universities that adopt the model.

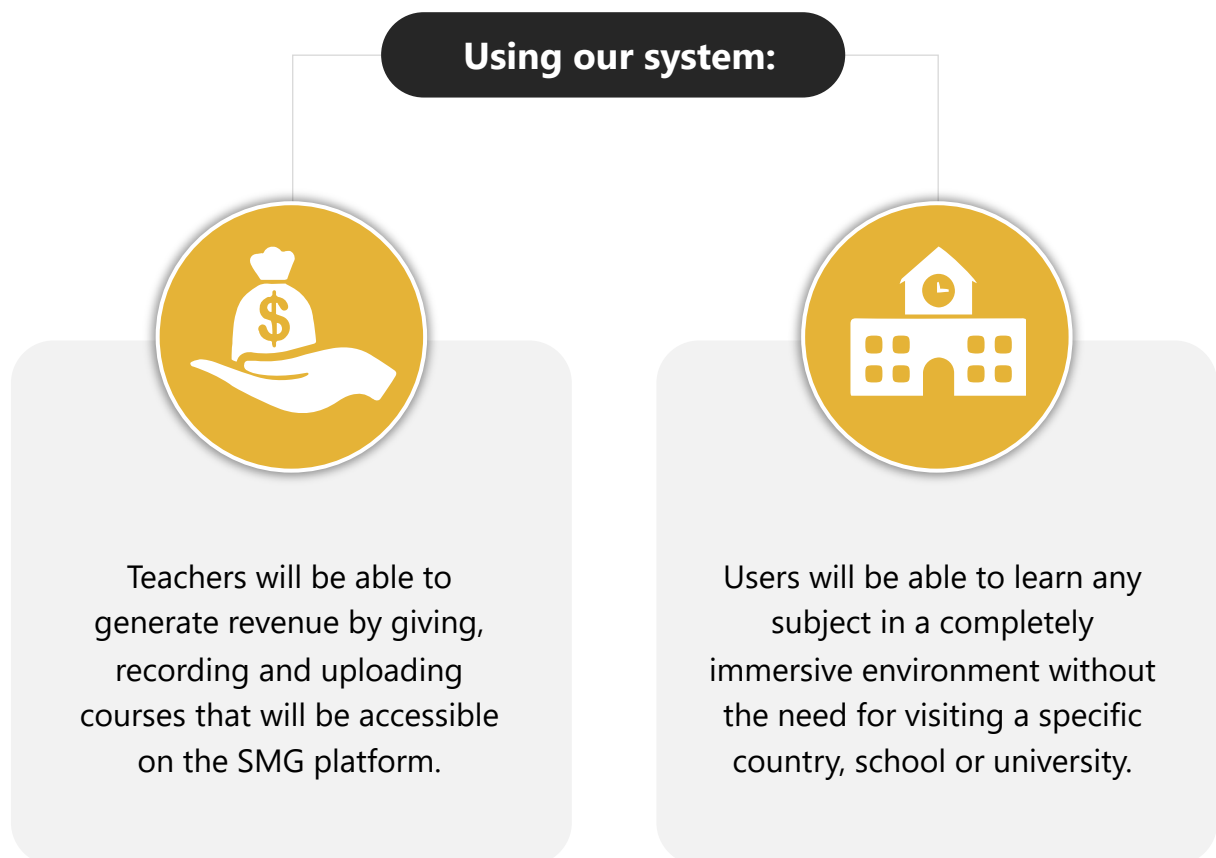


RECENT TRENDS & OPPORTUNITIES

SMG is a next-generation e-learning platform that allows for unlimited participation from students worldwide. It will provide valuable courses, resources, and forums for discussion and quizzes to students. With SMG, students can have free access to any class of their choice and interact with experts through community forums.

The proprietary SMG token will be the unique currency used to purchase content on our platforms. Purchased content is currently limited to online courses, but it is projected to expand to include accessories for the avatar, advertising, access to specific parts of the virtual world, access to high end educational experiences, quizzes, flash cards and more.

** Users who don't have SMG tokens will be able to purchase them on the SMG website or on the cryptocurrency exchanges where they will be listed.*

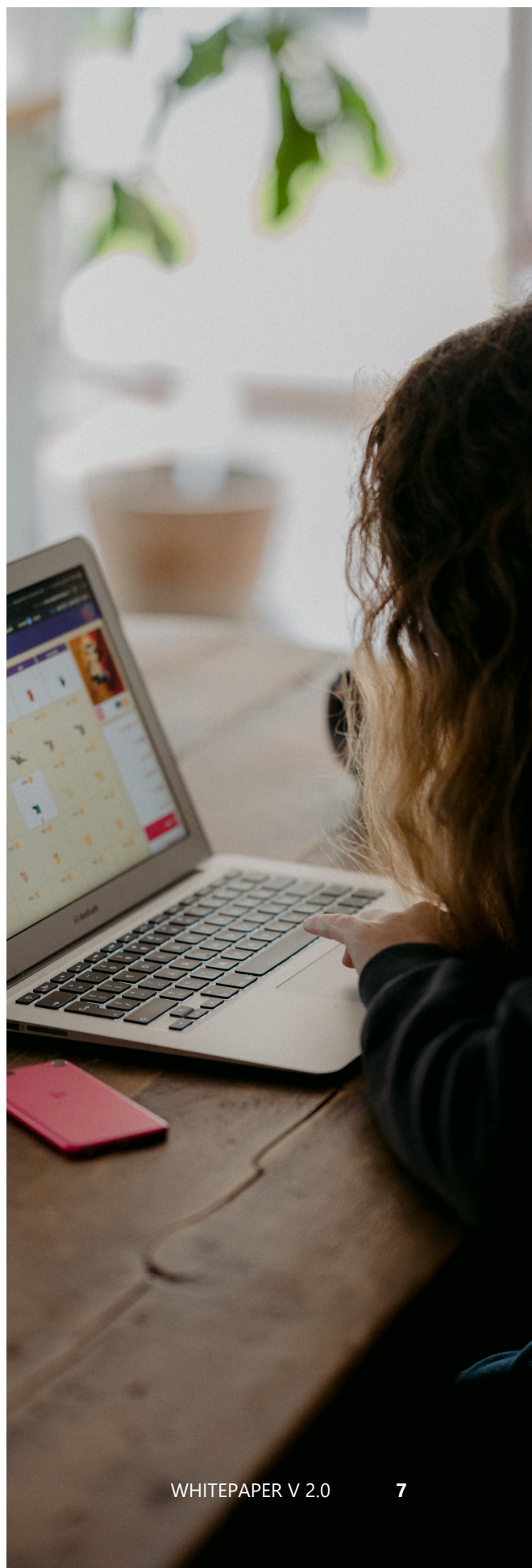


EDUCATIONAL MARKETPLACE

The value of education and upskilling is widely known by young students and working professionals worldwide. Government expenditure on tertiary education as a percentage of GDP has increased significantly across both developed and developing countries as countries sought to increase their economic competitiveness and to provide better quality of life for their citizens

Presently, almost 50% of higher education institutions in the UK engage in some type of online learning. Eleven top UK universities alone have partnered with the Open University to launch free internet courses, in a bid to catch up with the elite US institutions that are leading the way online. The courses are modelled after the US phenomenon 'massive open online courses' -Moocs-, which have attracted millions of users across the globe, and are especially popular in emerging economies – a key market place for UK universities. Academic and professional organizations acknowledge the benefits of web-based learning environments in "transmitting information to the student and providing forums for exchange." "Distance education" is now familiar terminology on university campuses nationwide and is viewed by many not only as a revolution in increasing the access to higher education, but in reforming it.

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COMPETITIVE APPROACH

There are several similar platforms within the e-learning industry. SMG is ideally positioned to differentiate itself through a diverse offering of multiple benefits as well as the appeal of digital currency.

SMG provides a direct economic incentive for users which is representative of the economic value to society that is not captured by the users themselves. This is done without increasing the cost of pursuing education for the students. In fact, through our platform, it may be possible for students to even have a financial incentive to study and pick up skills that are in demand within society. These students learning and picking up skills that the industry is lacking can earn money while being educated

The SMG token is implemented as a Finance Smart Chain-based token built on the BEP20 standard

Solutions

To gain SMG tokens, users will need to complete their online courses. For each course completed, the users will receive a corresponding amount of SMG token as a reward for their work. The rewards received by the users will commensurate with their commitment to the learning and the expected gain by society from the completion of the course.



BENEFITS OF ONLINE EDUCATION



Flexibility

Attend classes and courses anywhere with a computer and access to the internet.



Accessibility

Online course materials can be accessed 24 hours a day every day.



Global Knowledge

Students are exposed to knowledge shared by the instructors around the globe which cannot be learned in books.



Students Control Study Time

Students may not have to sit for long periods of time. Lessons can be paused when needed, and notes read at will.



Chance for Interaction

Online courses may be less intimidating than the traditional classroom setting, and could help to increase student interaction.



Cost Effective

It offers a lot of savings because there are no additional costs for transportation and accommodation.



Better Opportunity

Students are given the opportunity to choose from various schools and courses.



Student Centered

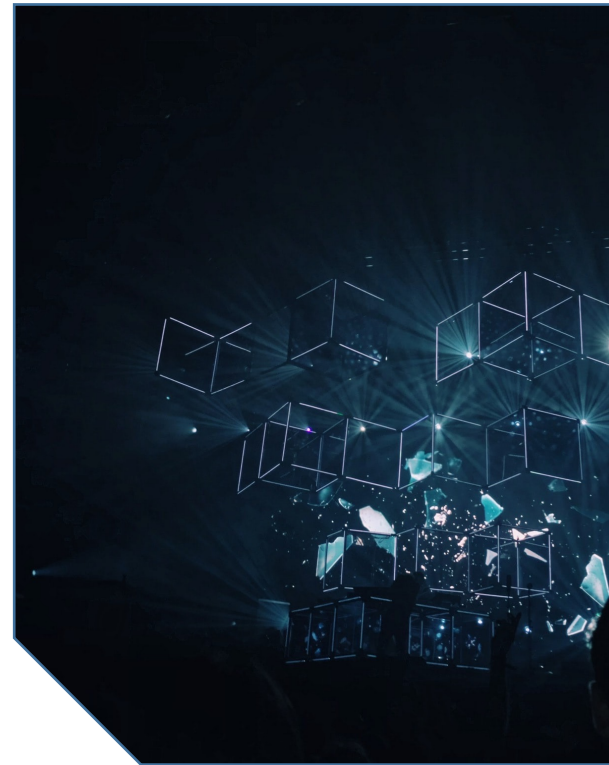
Every student has his or her way of learning that works for them.



TECHNOLOGY

By creating a state of the art e-learning platform where students can be incentivized to learn new crucial skills that are in-demand in the economy and for efficient allocation of resources to ensure that benefits to society are maximized. We believe that education should be accessible, available and that students should be properly mentored to achieve their fullest potential in life

We have created and designed the platform to be the fastest and easiest way for users to learn a new language through deep experience in our field. It is crucial for users to have regular practice through video tutorials and quizzes so that the mind can commit the new knowledge to long-term memory and add gainful mastery of the language for the student



LOYALTY PLAN?

SMG uses a loyalty plan to encourage students to acquire more courses or convert these loyalty points to SMG Tokens. SMG Tokens can be used on other platforms or can be converted to cash through exchanges.



SMG'S GOALS

The SMG education system is organized around 3 pillars:



Social:

SMG will be a platform for Social e-learning experience where users can exchange knowledge in complete immersion



Learning:

Courses shared on SMG must use the necessary tools to make the experience more enjoyable than traditional classes or MOOC and must improve the retention of information.



Economy:

We want teachers to be able to generate strong and consistent revenue, using our decentralized token.





SMG'S GOALS

As explained earlier, the SMG token will be used to purchase content on the SMG platform. The choice of the Binance Smart Chain for handling all payment transactions was made for various reasons:

Users will be protected by the security of the BSC blockchain – a decentralized platform for applications that run exactly as programmed without any chance of fraud, censorship or third-party interference.

Transactions are less expensive than traditional payment methods - especially

for micro-payments- and can be validated in a matter of seconds or minutes.

A proprietary currency/token will facilitate access and streamline user experience as opposed to third-party synchronization with the different in-app payment systems for every transaction.

Users who purchase SMG tokens during our Contribution Period or later on exchanges will be able to spend them on the SMG platform. Additional tokens will be made available for purchase from our reserve at the current rate being applied on exchanges.



SMG WALLET

SMG Wallet is a decentralized non custodial wallet. You will have complete control on your tokens. We do not store your private keys and we do not have any access to your assets. All Wallet holders need to back their wallets

The SMG Digital Wallet will allow users to spend their crypto assets through their smartphone or a physical debit card at all ecommerce sites that are part of SMG's ecosystem. The multi-currency crypto wallet app allows users to store, manage and buy courses with their crypto funds without the complexity of managing multiple wallets. Users benefit from a high level security thanks to multi signature technology and multiple hot and cold backups. The multi-currency wallet can be funded with various cryptocurrencies. The private key to each SMG Wallet is secured via an industry-standard hot & cold storage solution.

The benefits of the SMG Wallet are:



Direct payments with crypto, no FIAT exchanges, no debit cards or bank accounts



Immediate payment confirmation



0% fee for transfers / exchanges - network fees apply -



Buy / hold / sell fiat and crypto currency instantly



Improved security

In order to keep the private key safe, SMG will store the encrypted private key with the platform user's specified password or fingerprint in order to keep it securely in a .wlt file. The same procedure would apply in case the user decided to import the wallet to another device.

In its initial phases, SMG is utilizing cold storage multi-sig wallets to joint-custody the assets for the BSC chain. This process creates a seamless, cross-chain transfer link, ensures security, and eliminates the risk of a single point of failure.



KEY FACTS

Token info

Ticker SMG

Platform BSC

Token Type BEP-20

Total Supply 490M

Website: www.smg.to

Wallets: Available on Apple and Android -Please add logos -

Other supported wallets: Metamask & Trust Wallet - Please add logos -

Exchanges: Kryptochange.Com, Bilaxy.Com, Catex.io

Payment Gateway CoinPayments.Net

