

A low-angle, upward-looking photograph of several tall skyscrapers in a city, likely New York City, with the Empire State Building visible on the left. The image is dark and serves as a background for the text.

**DMMSI®**

Partnership Or  
Investment Opportunity

# About Us

Divine Movement Making Successful Individuals (DMMSI®) Inc., is a for-profit Edu-tech Company based in Walnut, California. It has been in the industry since 2011 and was founded by Diane Tucker. Diane Tucker is also the CEO of GIVES, Inc. and a member of the India STEM Alliance.





## Vision

To become the largest student loan debt solution provider by helping pay off \$615M student loans by 2026; To establish up to 36,000 K-12 SOLU7ION on-site school hubs across the country, and To become a reliable and accessible K-12 literacy improvement platform nationwide.

## Mission

At DMMSI®, we put individuals first! In order to address the student loan crisis, a private entity must step forward with a solution. Our mission is to help thousands and eventually millions pay off their student loan debt, while helping improve K-12 Reading, Writing, and Coding Literacy Nationwide!!



# The Problem

Top statistics of the student loan debt landscape in 2019: <sup>1</sup>

Current U.S. Student Loan Debt =	est. \$1.53 Trillion
1 in 4 Americans have student loan debt:	44.7 Million people
Average student loan debt amount =	\$37,172
Average student loan payment =	\$393/month

*Sometimes focusing on the big numbers...means we lose track the student loan struggle of the individual borrower..."*

*MarketWatch.com*

Over the past decade, the cost of college has risen 3x faster than other school-related expenses. Most students finance at least some of that cost by taking out student loans, with the goal of having their investment pay off with higher earnings down the road.<sup>2</sup>

## K-12 Statistics - NAEP 2017:

Reading Proficient	Only 37% of 4 <sup>th</sup> graders and 36% of 8 <sup>th</sup> graders
Math Proficient	Only 40% of 4 <sup>th</sup> graders and 33% of 8 <sup>th</sup> graders

A shocking number of kids in the United States can not read very well. A third of all 4<sup>th</sup> graders can not read at a basic level, and most students are still not proficient readers by the time they finish high school.<sup>4</sup> After middle school, most students do not continue to increase the difficulty level of the books they choose to read, and last year, nearly all of the top 40 books read by high schoolers were classified as well below grade level.<sup>5</sup>

## Resources:

1 - [www.nitrocollege.com/research/average-student-loan-debt](http://www.nitrocollege.com/research/average-student-loan-debt)

2 - [www.cometfi.com/student-loan-debt-statistics](http://www.cometfi.com/student-loan-debt-statistics)

3 - [www.hechingerreport.org/national-test-scores-reveal-a-decade-of-educational-stagnation](http://www.hechingerreport.org/national-test-scores-reveal-a-decade-of-educational-stagnation)

4 - [www.apmreports.org/story/2019/08/22/whats-wrong-how-schools-teach-reading](http://www.apmreports.org/story/2019/08/22/whats-wrong-how-schools-teach-reading)

5 - [www.collegexpress.com/counselors-and-parents/college-counselors/blog/five-reasons-why-your-students-may-not-be-prepared-college-level-course-work](http://www.collegexpress.com/counselors-and-parents/college-counselors/blog/five-reasons-why-your-students-may-not-be-prepared-college-level-course-work)



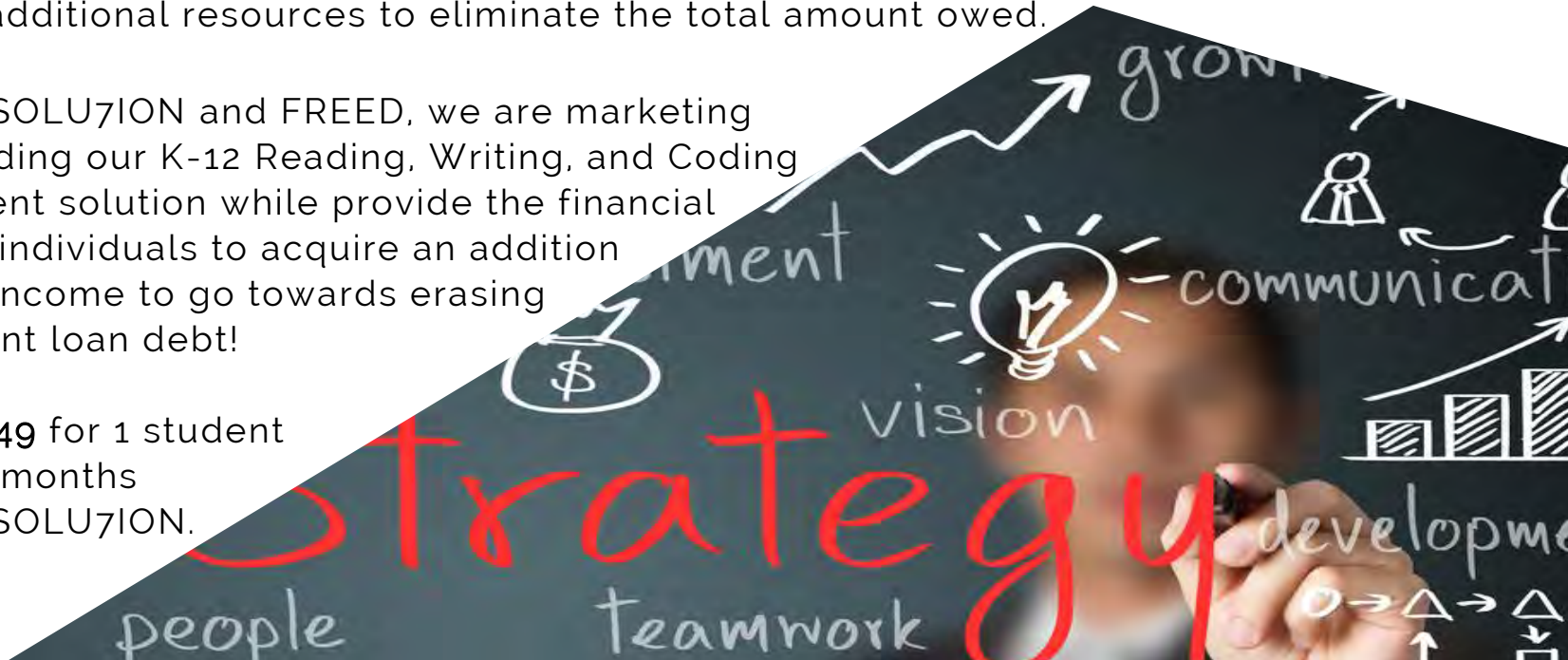
# Our Solution

DMMSI® has previously enrolled students in our STEM Programs who dream about being doctors, engineers, developers, and more. However, they are unable to read and write at their current grade level. By combining the 3Rs (*reading, writing, and arithmetic*) and the 4Cs (*communication, collaboration, critical thinking, and creativity*), DMMSI® has created a dynamic program, SOLU7ION, to meet the needs of our students and the demands they potentially face when continuing with their education or career pursuits.

College students, recent graduates, and all who struggle with student loan debt, may join FREED (Financially Restored Entrepreneurs Erasing Debt). Those who join FREED, start their own direct selling business to begin earning commissions on products they sell. Our motto is, "Improve Your Life While Preparing The Next Generation For Success. We are aware of the tremendous financial burden concerning student loan debt and the daunting task of acquiring additional resources to eliminate the total amount owed.

By paring SOLU7ION and FREED, we are marketing and expanding our K-12 Reading, Writing, and Coding improvement solution while provide the financial means for individuals to acquire an addition stream of income to go towards erasing their student loan debt!

It costs **\$349** for 1 student to have 12 months access to SOLU7ION.



## FREED

Once individuals complete their free registration and select their customized domain name, their personalized website will be ready for use immediately. Individuals begin their Direct Selling Business as independent sales representatives for DMMSI by contacting parents, schools, youth organizations, and businesses to promote the K-12 SOLUTION Program and acquire Business Sponsors.



# SOLU7ION

SOLU7ION focuses on two main elements:

**Successful = Read your way to SUCCESS!**

Our mobile and online Reading Portal includes a growing core library of over 5,800 authentic texts, with a personalized recommended reading engine for each student based upon their individual Lexile® level, grade level, and reading interests.

**Coding = A new type of LITERACY!**

Students learn computer science while playing through a real game. We get students to type code as quickly as possible as it is critical to learning programming syntax and proper structure. We want to prepare students to not only be reading literate, but also coding literate while using math. We help students develop powerful ways to creatively solve problems, think outside the box and acquire the tools they need to become future innovators.



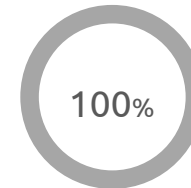
# Target Market

The chosen target market will be:

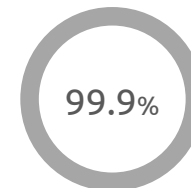
**SOLUTION** - Parents, Schools, Youth Organizations, Small Businesses

**FREED** – College students, recent graduates, student loan holders

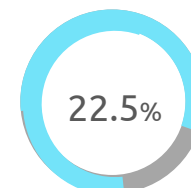
There are 56.6 million students in US schools at Grades K-12.



There are 30.2 million small businesses; they comprise 99.9% of all US businesses. We will target small businesses to sponsor K-12 SOLUTION students for marketing benefits.



22.5% of adults in the USA have outstanding student loan debt. (44.7 Million Individuals).





# Business Model

The company will utilize the following business model which will be implemented by mid 2020:

## Direct Sales Business Model

*DMMSI® will use a direct sales business model to allow us the ability to build and manage relationships with our customers. Our goal is to have the opportunity to engage in multiple interactions with our target consumer. We want to ensure that our business relationships are more personal, meaningful and memorable; giving us the ability to better understand and adapt to the needs of our customers while fostering a sense of loyalty to the DMMSI brand.*

Revenue equivalent to roughly \$10.2 Million will be expected by the end of 2022.

# Partnership or Investing

In order to officially begin FREED and SOLU7ION, the company will require a budget estimated between \$1,750,000 and \$2,500,000.

## Partnership Opportunity

We are seeking a partner who would like to make a difference in the student loan debit and K-12 low Proficiency crisis.

\$2.25M	Revenue Partner (Break Even Month 32)
6% Revenue	Receive 6% On ALL SOLU7ION Sales

## Investment Opportunity

5 Year Base Case: Returns Analysis

\$1.75M: Common Equity For Investor

5x: Multiple Factor on Investment

\$8.75M: Investor ROI

Break Even – Month 29

Net Income in 3 Years – \$8M

Net Income in 4 Years – \$82M

Net Income in 5 Years – \$745M



# Financials – For Partnership Opportunity

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	\$ 1,653,911	\$ 10,269,325	\$ 78,182,980	\$ 697,030,129	\$ 6,214,733,391
COGS	\$ 760,515	\$ 4,722,124	\$ 35,950,730	\$ 320,514,026	\$ 2,857,708,924
<b>Gross Profit</b>	<b>\$ 893,396</b>	<b>\$ 5,547,201</b>	<b>\$ 42,232,250</b>	<b>\$ 376,516,103</b>	<b>\$ 3,357,024,467</b>
Sales & Marketing Expenses	\$ 108,219	\$ 306,753	\$ 1,373,310	\$ 9,294,821	\$ 73,645,734
FREED Commissions	\$ 579,425	\$ 3,608,607	\$ 27,554,152	\$ 245,178,583	\$ 2,185,828,359
Partnership Percentage	\$ 89,159	\$ 537,930	\$ 3,827,879	\$ 35,021,370	\$ 312,254,052
Operating Expenses	\$ 1,174,331	\$ 1,664,560	\$ 2,261,546	\$ 5,503,305	\$ 78,100,468
<b>Total Expenses</b>	<b>\$ 1,951,134</b>	<b>\$ 6,117,850</b>	<b>\$ 35,016,887</b>	<b>\$ 294,998,079</b>	<b>\$ 2,649,828,613</b>
<b>Earnings Before Tax, Int., Dep., &amp; Am. (EBITDA)</b>	<b>\$ (1,057,738)</b>	<b>\$ (570,649)</b>	<b>\$ 7,215,363</b>	<b>\$ 81,518,024</b>	<b>\$ 707,195,854</b>
Depreciation	\$ 22,917	\$ 25,000	\$ 25,000	\$ 25,000	\$ 96,429
Income Tax Expense	\$ -	\$ -	\$ 1,663,359	\$ 24,317,518	\$ 210,998,468
<b>Net Income (Loss)</b>	<b>\$ (1,080,655)</b>	<b>\$ (595,649)</b>	<b>\$ 5,527,004</b>	<b>\$ 57,175,506</b>	<b>\$ 496,100,957</b>

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Operating Expenses	\$ 1,174,331	\$ 1,664,560	\$ 2,261,546	\$ 5,503,305	\$ 78,100,468
<b>Total Expenses</b>	<b>\$ 1,861,975</b>	<b>\$ 5,579,920</b>	<b>\$ 31,189,008</b>	<b>\$ 259,976,709</b>	<b>\$ 2,337,574,561</b>
<b>Earnings Before Tax, Int., Dep., &amp; Am. (EBITDA)</b>	<b>\$ (968,579)</b>	<b>\$ (32,719)</b>	<b>\$ 11,043,242</b>	<b>\$ 116,539,394</b>	<b>\$ 1,019,449,906</b>
Depreciation	\$ 22,917	\$ 25,000	\$ 25,000	\$ 25,000	\$ 96,429
Income Tax Expense	\$ -	\$ -	\$ 2,999,571	\$ 34,767,895	\$ 304,175,077
<b>Net Income (Loss)</b>	<b>\$ (991,496)</b>	<b>\$ (57,719)</b>	<b>\$ 8,018,671</b>	<b>\$ 81,746,499</b>	<b>\$ 715,178,400</b>



## Contact Us

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[www.dmmsi.com](http://www.dmmsi.com)





Thank You