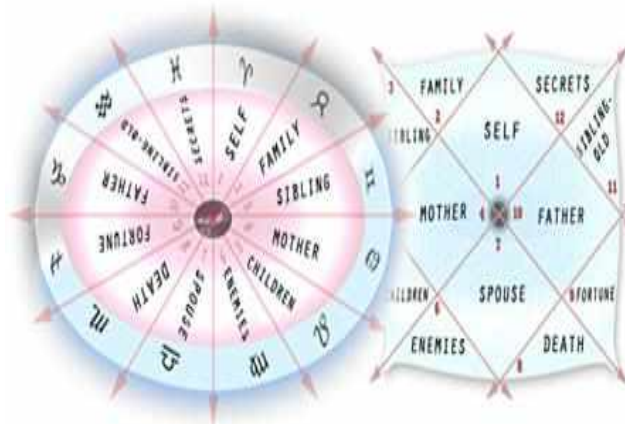




Zotality Inc. (USA) employs proprietary AI that merges  
\*NASA's planetary data with insights of highly qualified degree-holding astrologers (Jyotishis) for compatibility matching, and astro-guidance as a preventive protocol for managing relationships and life.

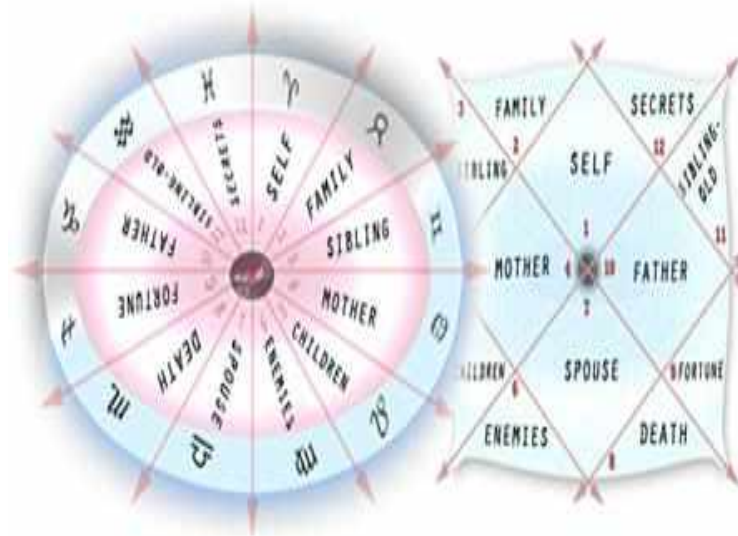


**Predictive Karmic Astrology (Jyotish) does not ordain, it merely indicates**

\*NASA: *National Aeronautics and Space Administration, USA*



The Company's matchmaking and holistic life as well as relationships guidance services employ astrologers with a graduate, postgraduate, or Ph.D. degree in **predictive karmic astrology** (Jyotish) to disrupt online matchmaking, and re-imagine relationships, and management of life issues such as marriage, children, health, career, business, litigation, and more.





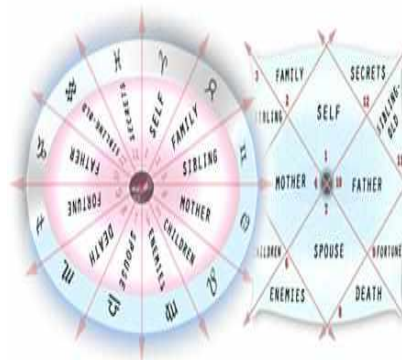
## Our Platforms & Services

**Zotality is first with birth-chart based astrology for online matrimony, dating, and 24x7 astro-guidance platforms. Also, first to retain only graduates, postgraduates, and Ph.D. in predictive karmic astrology for astro content creation and consultation.**

- **24/7 Astro Guidance** – Employs proprietary – interpersonal & individual – online astro content, and updates as a preventive protocol to manage relationships (between *wives, in-laws, mother & child, uncle & nephew, etc.*) and important life issues such as marriage, children, health, litigation, career, and more.
- **<https://ZoMatch.com>** - Karmic-astrology based worldwide dating service. ZoMatch facilitates compatible matchmaking and pre-marital relationship guidance.
- **<https://KundaliMatrimony.com>** – Karmic-astrology based online matrimonial matchmaking and pre-marital relationship guidance. Developed specifically for the 1.3 billion people, with 500 million below 30-year, in India.
- **Integrated Astro eCommerce** – Seamlessly integrated eCommerce offerings of authentic products, such as astro-gemstones, and highly customized and credible astro-guidance and consultations from graduates, postgraduates, and PhD in Karmic-astrology. We will also sell religious, spiritual, and astrologically attuned wedding related products and services, as well as arrangement of Hindu priests who are also astrologers generally.

# Traction

- **KundaliMatrimony.com:** Released and tested for market-acceptability. Added 10,000+ users via PPC campaigns on Google Ads. Brought the user acquisition cost for the last 4000 users to below \$0.08 (Rs.6) per user.  
*One of the oldest and largest competing Indian matrimony site paid \$3.26 (Rs. 245) per user, as on-line affiliate sales commission, while we acquired users at less than \$0.08 (Rs. 6.00) per user!*
- **ZoMatch.com:** Released and tested for market acceptability with over 1500 users registered through Google Ads PPC test-campaigns. The Google Ads user acquisition cost in 2020, so far, is \$0.131 (Rs.9.76) per user. The trend suggests that the user acquisition cost can be lowered substantially.
- **24/7 Astro Guidance:** Completed the proprietary AI and related astro-content needed to launch the 24/7 astro guidance platform.



# The Zotality Advantage

- **First** to employ predictive karmic astrology as a **preventive protocol** for managing life issues.
- **First** to introduce Individual, as well as **inter-personal** (between spouse, niece & aunt, father & son, employer & employee, etc.) astro content and predictions, as a preventive protocol for managing relationships.
- Unlike all other dating and matrimony sites, Zotality will be **first to retain users** and provide astro guidance through marriage!
- Multiple revenue and recurring revenue streams.
- To establish **credibility**, we retain degree holding astrologers, as well as review and verify all astro-analysis for **veracity** and to ensure that they meet the guidelines stipulated in the ancient, and authoritative (Jyotish) texts.

## Product & Technology Overview

Our platforms utilize **predictive tools and services** driven by proprietary AI (astrological algorithms) and content developed over many years by a team of astrologers with a Grad, Postgrad, or Ph.D. in karmic-astrology. Our AI is powered by NASA's planetary data.

- **Customized inter-personal predictions** generated by proprietary AI based on interpersonal relationships assigned by the user to contacts/friends prior to receiving or sending friend request on the 24/7 Astro Guidance destination.
- **Daily Interactions** – Driven by proprietary AI, which consider the birth and transit-horoscopes of both users and the relationship dynamic between them.
- **Favorable meeting-time calculator** – proprietary AI based service which considers the relationship and confirms the favorability of the time selected for a specific purpose - such as romance, business, debt-collection, etc. – between two individuals
- **Marriage prospects indicator** –highly customized and proprietary AI tool which calculates user's prospects of getting married within a given time frame. It considers the natal and as well as the transit chart along with incumbent planetary conditions and position of Jupiter, Venus, and Moon.
- **Customized gemstone analysis** - Details whether a gemstone would be favorable or unfavorable to wear, the time periods of negative or positive impacts, possible benefits or harm of wearing that gemstone, and even the correct weight to be worn.
- **And many other** such proprietary AI based, and astro content driven services.  
*\*\*A detailed list of the algorithms (AI) and related content can be made available upon request.*
- We intend to file patents on many such algorithms & processes upon adequate funding.





## **Why predictive karmic astrology (Jyotish) and how is it different from its Western counterpart?**

- Predictive karmic astrology is a system of predicting actual events and circumstances in an individual's life
- A countless number of rules and techniques were developed, over many thousand years, by a society that embraced astrology in its everyday life
- Western astrology concerns itself with personality, motivation, and psychology. Jyotish, however, is as concerned with fame, fortune, wealth, and health as personality, motivation, characteristics, and psychology
- Karmic astrology allows for interpersonal relationships driven predictions, which are not feasible in Western and other astrology systems
- Jyotish is more complex, comprehensive, holistic, as well as employs more techniques and considers many more elements and variables in analysis than the Western or other systems
- The holistic nature and time-consuming techniques allow for more accuracy and subtlety of predictions and analysis.

## Marketing Objectives & Model

- **OBJECTIVE:** Increase user base while keeping Cost per User Acquisition (**CPA**) below INR 30 (\$0.40) for the first million users.
- The current CPA on the Matrimony Platform is \$0.08 and Dating \$0.15 (@ \$1 = Rs. 75).
- **HOW?** By highlighting the **FREE & CUSTOMIZED** astro-compatibility matching, birth-chart analysis, individual predictions, relationship driven predictions, and more. And, by cross promoting between our platforms.
- **Establishing credibility** through access to authentic astro-gemstones and qualified astrologers with a Graduate, Postgraduate or Ph.D. in Karmic-Astrology (Jyotish).
- **Marketing channels:** Google Adwords PPC, Emails, Promotion within Communities, Social Media, Content Marketing & SEO, and Individuals with a large circle of influence, such as student leaders in Colleges for the promotion of the Dating platform, and cross promotion between our dating, matrimony, and astro guidance svcs.

## Business Model

Leverage the **FREE** & proprietary astro-content (..... **“For further details consult our Qualified Astrologer.”**) on the **dating, matrimony, and 24/7 astro guidance** services to up-sell authentic gemstones, and highly personalized astro-consultations, and the premium subscriptions to the 24/7 astro guidance, matrimony, and dating plans.



## Revenue Model

(Ave. Costs are estimates & subject to change)

<b>Astrology related</b>	<b>Ave. Cost</b>
1. Astro readings -	\$ 14.95
2. Astro-gemstone -	\$121.95
3. Hindu priest services -	\$ 59.95
4. Ask Jyotish -	\$ 7.00
5. Astro products -	\$ 14.95
6. 15 min Phone Consult	\$ 13.49

## Premium memberships

### Recurring revenues

1. Matrimony average - \$ 7.00
2. Dating average (USA)- \$ 4.95
3. 24/7 Astro Guidance - \$ 7.95

(The plans above are the basic monthly plans)

## Advertisement & marketing

1. Display ads (CPM) - \$ 0.71
2. Targeted (CPM) - \$ 1.28

**(Targeted campaigns of products and services based on the birth-dates, relations, problems and concerns, astro, & demographic info on the users)**



# BUSINESS MODEL EXPLAINED

The karmic astrology-based dating, matrimony, and 24/7 astro guidance platforms will facilitate:

- User Engagement: With **CUSTOMIZED** but **FREE** birth-chart based astro-predictions, astro-compatibility analysis, relationships driven interpersonal predictions, and more.
- Establish Credibility of the Brand: The **FREE** content & predictions on the matchmaking & astro guidance platforms will be marked with references to authoritative astrological manuscripts such as Prashar, Bhrigu, etc. And, by listing astrologer's experience and qualifications, such as Graduate, Postgraduate, or Ph.D; and offering astro-gemstones with the **"Zotality Seal of Authenticity."**



The **"Razor - Razor Blade"** business model of Zotality will first engage users and whet their curiosity and appetite with the **FREE** and customized content & predictions. It will establish brand credibility and loyalty, and then up-sell the highly-personalized analysis, online & phone astro consultations, authentic gemstones, and paid subscription to the dating, matrimony, and 24/7 astro guidance services.



**What will we sell to generate Revenues? What are our Gross Margins (Sale Price (MINUS) Cost of Goods & Services)?**



## **1. Subscription based premium memberships for recurring revenues**

- a. Dating Plans** - Gross margins upwards of 80%
- b. Matrimony Plans** - Gross margins upwards of 80%
- c. 24/7 Astro Guidance Plans** - Gross margins upwards of 50%



## **2. Authentic products and highly customized guidance & readings**

- a. Astro-Gemstones** - Gross margin between 20 & 35%
- b. Astro guidance and Services from astrologer with a Bachelor, Masters & PhD** - Gross margins of 50%
- c. Wedding related, and religious & spiritual services & products** – Gross margins between 20% & 50%



## **3. Targeted Ad campaigns**

- a. Gross margins upwards of 85%**

## **BUSINESS MODEL EXPLAINED ..... continued**

Zotality will leverage its **FREE** & proprietary astro-content across the Dating, Matrimony, and 24/7 astro guidance platforms to facilitate eCommerce/up sell, and subscriptions to premium plans:

- a. **Free Relationship Based Interpersonal Prediction:** *“The moon in the 12<sup>th</sup> house for your spouse, coupled with the Saturn in the 7<sup>th</sup> in yours, may make your spouse a little ill-tempered and you somewhat impatient over the next 18 days. Observe caution while interacting.”* For detailed analysis and guidance [consult with our qualified astrologers](#)
- b. **Free Individual Prediction Related to an Important Life Issue:** *“Mars in the 6<sup>th</sup> and Dragon’s Head (Rahu) in the 12<sup>th</sup> doesn’t bode well for business related travel and litigation until 13:55 of January 16, 2022.”* For detailed analysis and guidance [consult with our qualified astrologers](#)
- c. **Free Compatibility Analysis:** *“The matching of 24 of 36 Astro-Qualities indicates above average compatibility. The Mars affliction in your chart, however, makes you temperamentally explosive. A happy and productive relationship will, therefore; require utmost caution on your part.”* For a comprehensive analysis of the houses of romance, family, and physical and material fulfillment together, [consult with our qualified astrologers](#)
- d. **Free Auspicious Gemstone Analysis:** Based on your Ascendant, Saturn, and its placement at the time of your birth, wearing a 2.4 karat Sapphire gemstone on a gold ring would be highly auspicious for you. [For further information on the gemstone, and the life-infusion process visit our astro-gemstone corner.](#)

## Experienced Team

### **Naresh Belwal | Founder & President | V P Finance & Business Development**

Skype: [naresh.b5](https://www.skype.com/user/naresh.b5) | email: [nbelwal@yahoo.com](mailto:nbelwal@yahoo.com)

ZoTality, Inc. is the brainchild of Mr. Belwal., whose prior experience is in business development, corporate finance, capital markets, DR broadcast media and digital marketing, and startups in the investment banking, healthcare, software, and technology sectors and membership subscription-based business-models. He has an MBA in finance from Pace University, New York. Mr. Belwal began his career in the brokerage industry at Lehman Brothers, Inc. in the early 1990s. A visionary with an understanding of what is required for a developing company to be successful.

### **Vipin Belwal | Sr. V P Media & Marketing**

Mr. Vipin Belwal was the Managing Director of Impact Advertising Pvt. Ltd, from 2004 to 2018, a 47-year-old advertising agency, headquartered in Delhi. An experienced entrepreneur, he started and managed, as proprietor, an Insurance Brokerage associated with Bajaj Allianz General Insurance, a wildlife resort project named Corbett Heritage near Jim Corbett National Park and sold it subsequently. From 1994-1997 he was an active Registered Securities Principal with the NASD, USA. He is an MBA from Long Island University, NY.

### **Pundit Pramod Joshi | V P Astro Services & Content**

Pundit Pramod Joshi holds a Ph.D. in karmic-astrology (Jyotish). He manages Jyotish shastris and acharyas (graduates and postgraduates in karmic astrology) responsible for the development of the proprietary astro-algorithms and related astro-content. His focuses on ensuring credibility and verifiability of every line of astro-content / prediction displayed on our platforms.

### **Yogita Papnai | Director Technology and Platform Development**

Yogita holds a postgraduate in Computer Applications and has been a software engineer and programmer for over 10 years. She was closely involved in the development of the proprietary algorithms, as well as the online matrimony and dating services.

### **Sudhir Saxena | Director Platforms Development**

Analytics, and Process Management with Software and Education Services organisations in Indian & the US. Credited with successfully building of three offshore development centres from scratch in the Delhi NCR region and Kolkata for US based software companies. Involved with enterprise level software and software product development.

## **Why Zotality?**

### **Lives and relationships have become very stressful**

- Rise in the dual-working, and single parent households
- Inability to invest time and effort into relationships, and
- Work related migration and separation from family and friends has resulted in:
  - A. A worsening of interpersonal-relationship dynamics,
  - B. Growing work-family imbalances and increase in divorce rate
  - C. Increase in stress levels due to the lack of ongoing and day-to-day guidance from family-elders, relations, and friends

**The need for advice and guidance as a preventive protocol for managing relationships, romance, marriage, children, health, litigation, career, business, and other important life issues is a necessity now.**



# Why Zotality?

## The astro-guidance market



### What are people doing now for relationships & life-issues guidance?

- Relationship counselors,
- Psychiatric, and medical help
- Unauthenticated astrologers, psychic, and mystical services providers

### Zotality focuses on providing astro-guidance and employs astrologer with a graduate, postgraduate, or PhD in PREDICTIVE karmic-astrology because

- About a billion Hindus believe in karma and karmic-astrology. Astro-compatibility matching “Guna Milap” is a pre-requisite for a Hindu wedding
- Karmic astrology is regarded as science by the courts of law in India.
- Graduate, postgrad, and Ph.D. degrees in astrology are offered in Indian colleges
- Astrologers are consulted on matters pertaining romance, marriage, litigation, business, career, naming of the child, health, and other important life issues
- Astrology is worth \$10 bn in India, and part of the \$2 bn mystical services in the US
- Worldwide: About 50% Americans believe astrology is scientific and 75 million+ use it regularly <https://youtu.be/jNWdhNxcAUU>. In the UK 60% check their horoscopes. The millennials craze has resulted in VC interest in astro-deals in the US.
- People are beginning to turn to astrologers for mental health issues **in the US**

# Why Zotality?

## The pain-points in the astro-guidance market



### It's not just expensive but also difficult to

- Afford astrology as a preventive protocol, on an ongoing and 24x7 basis
- Get quality in the fragmented astro-marketplace which is rampant with fraud
- Access qualified astrologers, credible astro-guidance, and authentic products by even the affluent who can afford them
- Separate the qualified from unqualified and fraudulent

### ZoTality ensures

- **Preventive astro-guidance** on life issues & relationships, and compatible matchmaking for romance, marriage, career, and business for free or at low cost
- **Affordability** of highly customized and detailed astro-guidance and solutions
- Technology enabled access to authentic astro-products and credible astro-guidance from **degree holding astrologers**
- **Easy and immediate access** to the qualification level of an astrologer
- **Review and verifiability**, for accuracy, of astro insights & guidance by astrologers



# Why Zotality?

## It offers a holistic solution



### Employing PREDICTIVE karmic-astrology for relationships & life management

The birth chart is considered the map of an individual's accumulated karma in Karmic-astrology. A qualified astrologer can unfold that map and guide the individual in the pursuit of the four important objectives in life

- Righteousness (*Dharma*),
- Wealth (*Artha*),
- Physical and sexual pleasures (*Kama*), and
- Spiritual bliss (*Moksha and self-realization*)

Our astro compatibility and detailed birth-charts matching, on the other hand, reveals the points of similarities and discords between the two individuals – being considered - and guides them in the pursuit of the four important life-objectives together.

# Matrimonial matchmaking - Value proposition for the user

## ➤ Astrology based matrimonial platform (<https://kundalimatrimony.com>)

### Why is Kundali Matrimony needed?

- Astrological compatibility matching (Guna Milap), Mars affliction compatibility, and an extensive study of the birth-charts, which costs thousands of rupees, are a pre-requisite for the Hindu marriage.

### What are the options?

- After expending considerable time & emotional energy to familiarize oneself with the prospect, such analysis is purchased for thousands of rupees from an unverified astrologer or a matrimonial site.

### Why is KundaliMatrimony.com better?

- In addition to religion, caste, physical, and socio-economic attributes, we also provide the Mars, and Birth-Chart (*Guna Milap*) compatibility matching with all matches for FREE!
  - a. Save users thousands of rupees, and even more importantly,
  - b. Save users from wasting time and emotional energies on pursuing incompatible matches.
- Provide astro-guidance during the courtship or the “*getting to know the person and family*” phase.
- Seamlessly provides astro-guidance to couples and their families and retains them POST marriage by continuing astro guidance through marriage.



## 24/7 Astro Guidance, eCommerce, and Dating - Value proposition for the user



### ➤ The karmic-astrology based “[24/7 Astro Guidance](#)” Platform

#### Why is our “holistic astro guidance” platform needed?

- Helps manage life & relationships such as between husband-wife, daughter-mother, niece-uncle, etc.

#### A better platform for 24/7 astro guidance as a preventive protocol.

- Offers astro-guidance as a preventive protocol on life-issues such as health, career, litigation, etc. Platforms based on Western astrology are non-predictive therefore unemployable as a preventive protocol for the mundane issues of life

### ➤ The “[Integrated eCommerce Offering](#)”

#### Why is it needed?

- Astro-marketplaces are highly fragmented and rampant with unauthenticated experts
- To make qualified personal-astrologers highly accessible & affordable

#### How will Zotality’s Integrated eCommerce offering save the day?

- By making credible astro guidance - for relationships & life management – accessible worldwide

#### How will the eCommerce offerings be accessed?

- The Astro Content will be leveraged to connect users seamlessly with the astro eCommerce pages (*“For further details [consult with our Qualified Astrologer](#)”*)

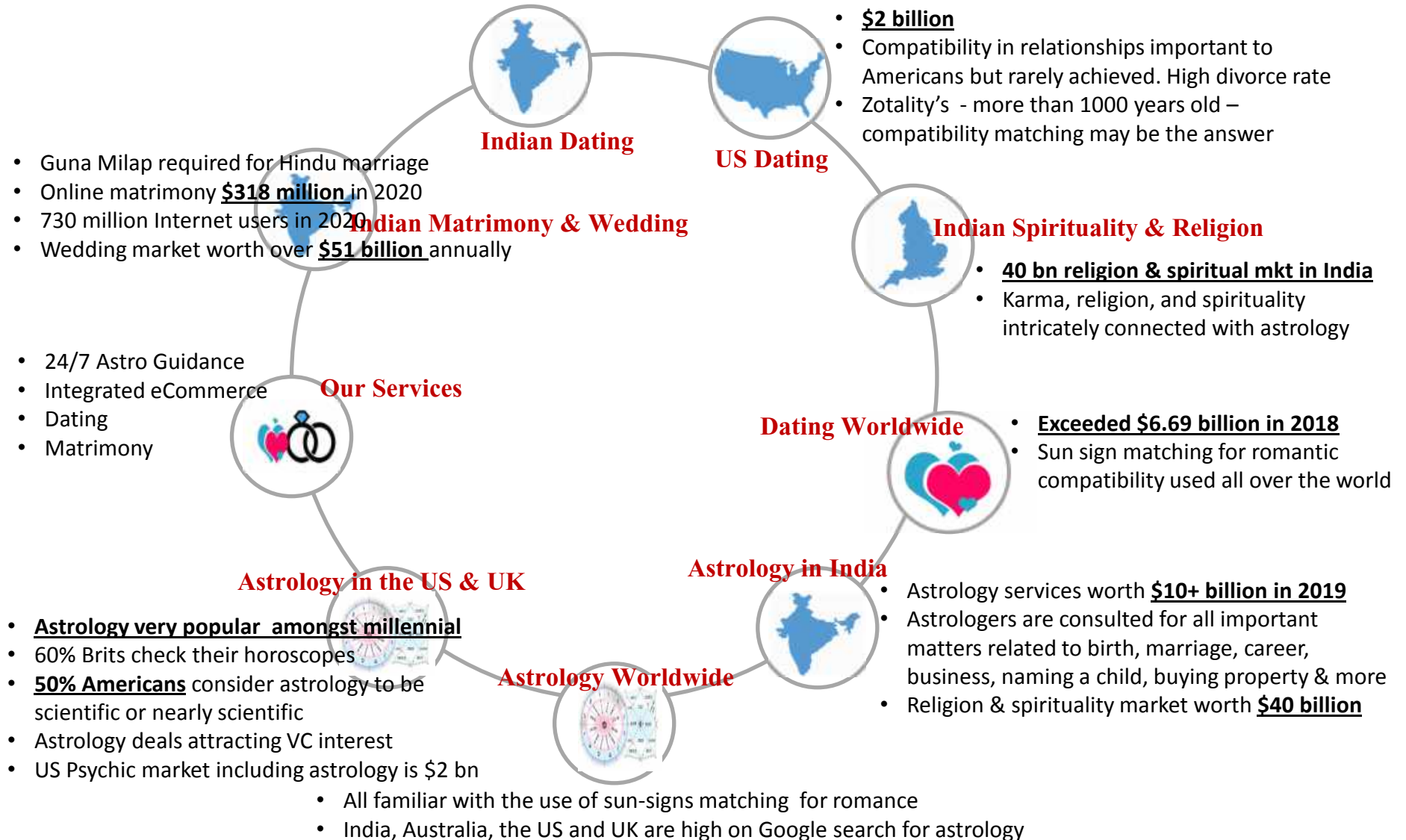
### ➤ The karmic-astrology based dating platform (<https://ZoMatch.com>)

#### Why is ZoMatch better?

- Utilizes the, 1000 years old, holistic astro-compatibility precepts to prevent users from wasting time on physically and emotionally incompatible matches. It provides relationship-management guidance also!

# The size of the market – “opportunity”

- **38 million** online dating users in Feb 2019
- Dating market In its early stages and already the fastest growing & 4<sup>th</sup> largest
- 500 million people below 30 and 350 million between 18 & 35 years



# Competitive Landscape

## Online Matrimony

	Shaadi	Bharat Matrimony	Others	Kundali Matrimony
Religion, Caste, Physical	YES	YES	YES	YES
Socio-Economic	YES	YES	YES	YES
Free Astro Compatibility	NO	NO	NO	YES
Free Astro Guidance	NO	NO	NO	YES
Retains Married Users/Subscriber	NO	NO	NO	YES

## Online Dating / Social Discovery

	Truly Madly	Match	Tinder	ZoMatch
Compatibility has been Algorithm Time-Tested for (1000 Yrs)	NO	NO	NO	YES
Dating / Relationship Ongoing Guidance	NO	NO	NO	YES
Nifty time-tested tools for dating success	NO	NO	NO	YES
Leveraging popularity of a truly worldwide phenomenon (Astrology)	NO	NO	NO	YES

## 24/7 Astro Guidance

	Other Match Making	Social Media	Astro Sites	Zotality
Relations based	YES	NO	NO	YES
Astrology based	NO	NO	YES	YES
Provides interpersonal content	NO	NO	NO	YES
Acts as a Preventive Protocol for relationships & Life management	NO	NO	NO	YES

## Karmic-Astrology / Astro-eCommerce

	Offline	Online	Zotality
Astro as a 24/7 Preventive Protocol	NO	NO	YES
Free Relations Based Astro Guidance	NO	NO	YES
Free astro-guidance on life issues such as marriage, work, children, property, etc	NO	NO	YES
Verifiable & Credible Astro-Guidance, & Authentic Products : All Affordable	AT TIMES	NOT VERY LIKELY	YES

## Valuation of successful companies in similar markets

	Sanctuary & Co-Star Astrology App	MTCH	Plenty of Fish	IPO Matrimony
Valuation	\$ 1 billion (estimated)	24.13 billion	575 million	342 million
Date	June 2020 - Both launched in 2019	5/22/2020	2015	Sept. 2017

- In September 2017, Matrimony.com's IPO was oversubscribed by 4.41x (440%) at \$342 million valuation.
- In 2015 **Tinder** and **Plenty of Fish** were valued at \$1 bn & \$575 mn respectively as free sites and only ad revenues!
- VCs at Meveron Venture Partners predict Co-Star to be worth as much as Spotify (\$25 bn) in the future!
- Zotality with an astro-eCommerce component should command respectable valuation at all stages of growth.



# Investment Rationale / Value Proposition & Exit for Investors

- Opportunity to be an **early investor in a disruptive model** which **RE-IMAGINES** the traditional concept of on-line matchmaking, as well as life, & relationships management by employing karmic-astrology (Jyotish) as a **preventive protocol** for management of relationships, career, health, & other important life issues. First to market with karmic astrology-based matchmaking & life management offerings.
- **Proprietary astro-algorithms** and astro-content
- **Multiple revenue sources** include ads, premium memberships incl. 24/7-astro guidance, & astro-eCommerce
- **Size of market** opportunities
  - (1) **Dating** – Over \$6 billion worldwide
  - (2) **Astrological services & products** - estimated at \$10 bn in India alone, and part of the \$2 bn mystical services mkt in the US
  - (3) **Indian Matrimony** – over 50 million users and \$318 million in 2020
  - (4) **Indian Wedding** – over \$51 billion annually. We intend to arrange astrologer-priest, and other, products and services
  - (5) **Religion and spiritual services in India** - \$40 bn and goes hand-and-hand with services offered by astrologers-cum-priests
- **Market acceptance risk greatly mitigated** because the matrimonial and dating sites have been market-tested, and the AI and content for the “24/7 astro guidance” service already developed
- We’ll launch aggressive user acquisition campaigns immediately upon funding
- TROIKA CONSULTING quoted upwards of 50% margins in online matrimony industry, and dating sites’ profit margins are estimated at 19.5%
- Disruptive and proprietary model, and **ripe for a strategic investment or acquisition** by:
  - a. Aggregators of matchmaking sites, and matchmaking players looking to expand reach & product mix
  - b. Social media companies
  - c. Indian print-media publishers with print matrimonial publication but no online matrimony site.

**THANK YOU**