



SMART ASSET MANAGERS WHITEPAPER

SAM Digital Tech is a sovereign platform that aims to revoke the overused and primitive business models permeating global entrepreneurial environments by incorporating a refurbished inclusive system of shared economies that boosts the crypto adoption to an unmatched level of mutual capital harmony. SAM is banding together with industrial, commercial and economic affiliates around the World to turn this vision into a rock solid profitable reality.



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DISCLAIMER

Smart Asset Managers intend to operate in absolute abidance with applicable statutes and regulations and execute its most salutatory endeavors to obtain the requisite consents and endorsements. Cryptographic tokens may be constrained to confiscation and or theft; hackers or other malicious groups or organizations may attempt to interfere with our system/network in several ways, including malware attacks. Furthermore, because the platform rests on open source software and SAM Tokens are based on open source software, there is the risk that tokens smart contracts may contain intentional or unintentional bugs or weaknesses which may negatively affect the Asset Tokens or result in the loss of Purchaser's Assets Tokens, the loss of Purchaser's ability to access or control Purchaser's Equity Tokens or the loss of ETH in Purchaser's account. In the event of such a software bug or weakness, there may be no remedy and holders of Equity Tokens are not guaranteed any remedy, refund or compensation. There are, of course, law considerations that must be taken into account when considering the implementation of this new technology, and as a trade association we are acutely aware of these.

SAM coins are traded with an intended ultimate functionality on the platform to be developed by SAM and all proceeds received during the Token Sale may be spent as desired necessary by SAM on the development of its business and platform. This White Paper does not legislate or form part of any opinion on any advice to sell, or any solicitation of any offer by SAM, an exempted company registered under the laws nor shall it or any part of it, nor the fact of its presentation, form the basis of, or be relied upon in associate with, any contract or investment decision. Owners of SAM coins are not entitled to any rights in SAM.com or any of its affiliates, including any equity, shares, units, royalties.

Although, SAM consider they have practiced commercially prudent measures to secure that its engineered mechanics are precise and in acquiescence with currently deemed regulations. The Company bespeaks its right to decline or eliminate SAM coin purchase inquiries at any time at our inclination when the erudition provided by the client in the KYC (Know Your Client) procedure is not complete enough, fallacious or misleading. Each prospective holder of SAM coins is reminded that this White Paper is presented to them on the basis that the person is entitled to make investments. Moreover, it is prospective token holders that bear the ultimate responsibility to determine if a client can legally purchase the SAM coins in their jurisdiction and whether the prospective token holder can then merchandise the SAM coins to another person in any given jurisdiction. Certain statements, forecasts and financial information included in this White Paper represent forward-looking statements.

The White Paper is conducted in the English language and this version is to sustain the primary official source of information about the project. The information contained in the English version will be translated into other languages, and it may happen that in the course of the translation process some of the information contained in the English language version may be lost, corrupted or misinterpreted. The accuracy of such alternative versions cannot be guaranteed. In case of any conflict or inconsistencies between the translations in other languages and the official English language version, the provisions and statements of the English language original document shall prevail.

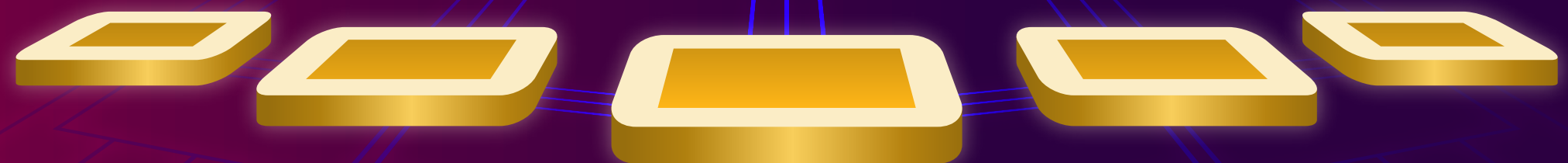
OVERVIEW OF SAM

OVERVIEW OF SAM



SAM aims to enhance the entrepreneurial experience of platform users and bestow greater level of transparency through implementation of private Ethereum blockchain (POA Protocol) in order to obtain an organized system of assistance. The adoption of crypto currencies will influence the way we provide medium of exchange to our users in future and SAM is poised to play a leading role in this new era of fundraising.

SAM is a platform that provides a comprehensive system of services through an easy-to-use interface. SAM's services include an internal mechanism to transact between major crypto-currencies. Additionally, SAM is a payment gateway and an embeddable widget that allows enterprises registered on the SAM platform to accept payments in different crypto currencies directly on their website.

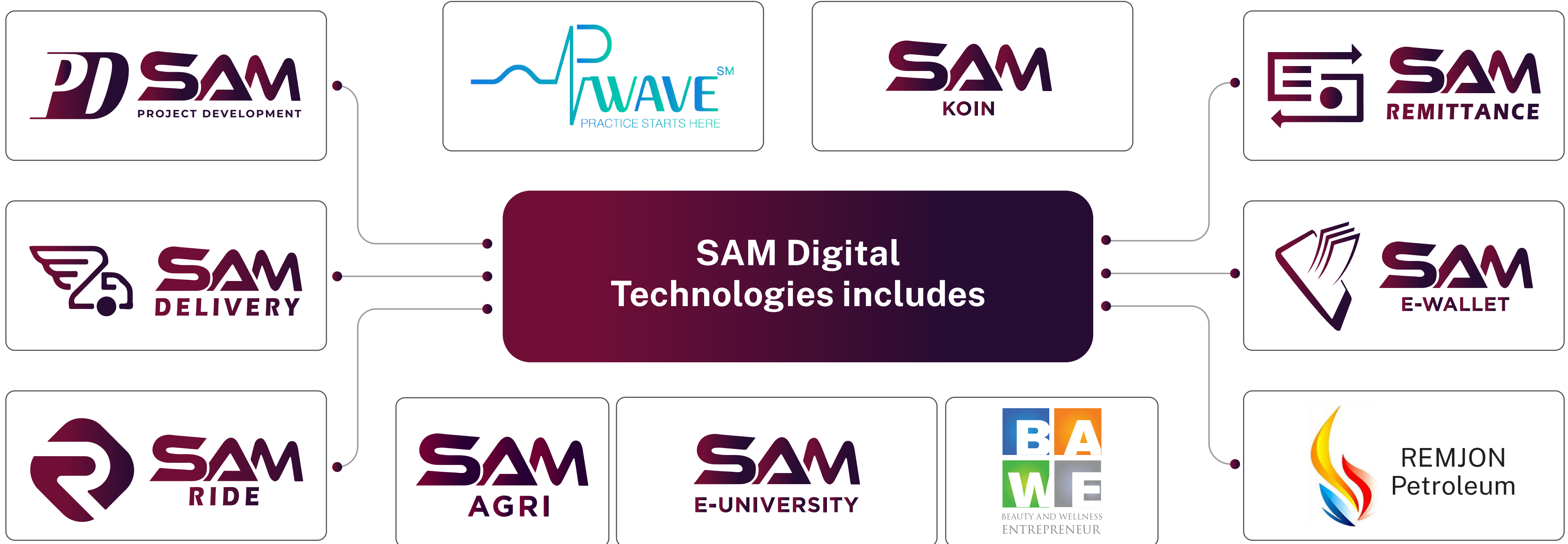


EXECUTIVE SUMMARY

EXECUTIVE SUMMARY



Smart Asset Managers strive to unify micro and macro enterprises for building foundation of a mutually beneficial and an all-inclusive business ecosystem for peer-to-peer acquisition, provision and sharing of collaborative economic values. SAM allied with its parent entity- SAM Digital Technologies, intends to provide an all-encompassing bundle of services to its platform users with lucrative incentives and accelerative profitable opportunities. SAM Digital Technologies possesses an intricate amalgamation of trailblazing Digital and Conventional businesses and includes, without limiting itself to:



EXECUTIVE SUMMARY

Under the commanding leadership of its multi-national Founder- Mr. Rommel Santos, an entrepreneurial savant with a remarkable history of Blockchain-based innovative ventures in whole of Asia-Pacific for the creation of opportunities to support economic growth via adoption of Block chain Technology with following advantages: rapid efficient transactions, robust global exchanger, enhanced security, Decentralized Autonomous Organization (DAO) through the Proof of Authority (POA) and suitable micro-macro payments.

SAM targets to combine the best of both worlds and launch a subscription based business model that proposes to reverse the conventional methods of industrious implementations through undisputed benefits of shared-economies and blockchain revolution; all the while maintaining stringent compliance with all the Government amenities in regions of Australia (AUSTRAC), along with the Securities and Exchange Commission (SEC) and the Bangko Sentral ng Pilipinas (BSP) in the Philippines and further administrative conformities following the countries of Malaysia and Indonesia. Currently SAM Community has garnered a global team of 10,000 members in first 60 days of its incorporation to kick start the initial phase of unmatched contrives of SAM Digital Technologies- their first step towards ultimate Global domination.



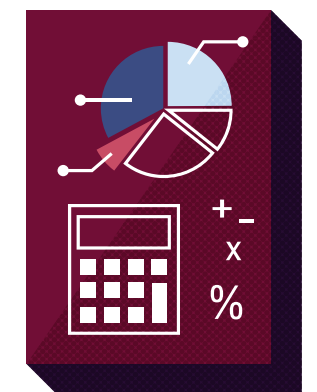
THE SAM PLATFORM

CURRENT TRENDS AND CHALLENGES

As per the World Bank (KNOMAD) estimates and World Development Indicators, Global remittances recorded a bullish swing in late 2019s to early 2020s. In 2019 alone, over 200 million expatriates transferred \$715 billion in remittance transfers globally. Remittances have been recognized as one of the key driving factors of economic credibility, even accounting for a third of total Financial Inflows in some countries around the World, surpassing other inflows such as - Official Development Assistance(s) and Foreign Direct Investments. One of the major hurdles affecting smooth transition of Global remittances, is the whopping cost of transactions associated with; closely followed by the lack of proper structural mechanism to support prompt defrayals all the while maintaining vigilance for various AML regulations.

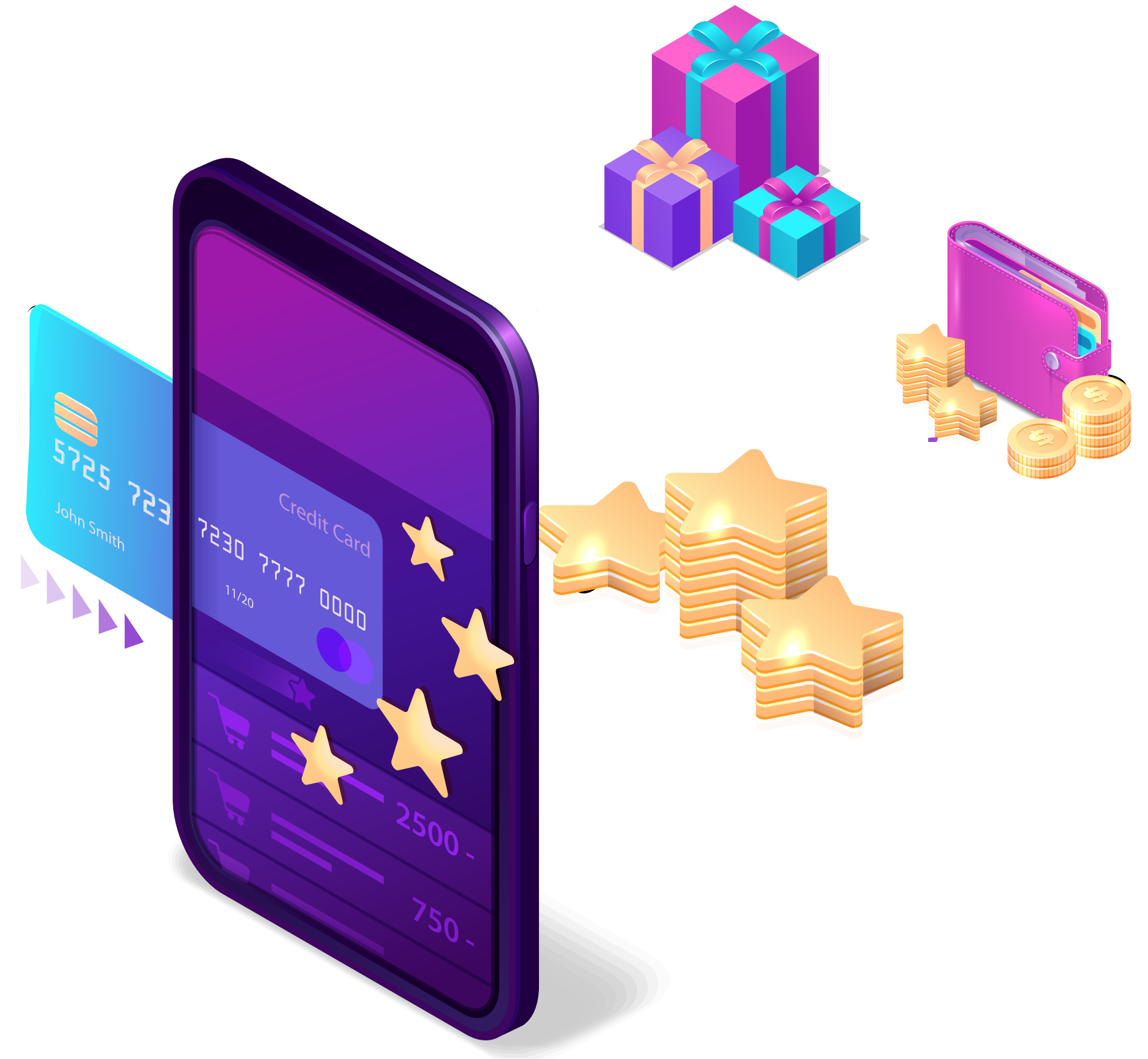
At an indigenous level, conventional businesses spend a lot of money on marketing and promotional campaigns in order to capture their desired target audience. This marketing and promotional cost is added up into final product and ultimately the consumer has to pay a much compounded amount during the product acquisition. On an average, an organization spends 10% to 12% of their projected annual, gross sales amount on their advertising expenditure. This expense allocation tends to draw out more if the competition is stiff in the market and better alternatives are available within easy reach.

This makes the demand for one's product or service comparatively inelastic in the market, unless they deploy hefty chunk of their Budget on advertisement and marketing campaigns to retain and acquire more users. Not to mention, an organization needs to maintain their price-competitiveness during this entire process, else they will face an extreme negative shift towards consumer preference owing to lack of controlled costs. These variable constraints aren't easy to overcome for any organization, no matter what their size(s).



CURRENT TRENDS AND CHALLENGES

Even if some organizations succeed in luring desired target audience through grinding endeavors and astounding marketing strategies, they fail to retain their consumer base in the long run owing to over promising and under delivery of promised utilities and benefits. Stellar example of this is the use of Discount Coupons, Tokens, Loyalty Points, Credits or Coins that enterprises promise their customers. Estimated size of the Loyalty market globally is an astonishing- 200 Billion USD! But at the time of redeeming utilities of these said Tokens, Coins, Points or Coupons, many consumers are left feeling jockeyed, since the benefits from these consumer 'reward' endeavors come with innumerable strings attached and delusory maneuvers. Another disfavor associated with such schemes is their rigidity of capitalization. The utter lack of alternate means of exchange or utilities of these promotional frequent-buyer programs, have earned quite an indisposition from consumers. These Loyalty programs cost considerable share of money, not just in terms of the rewards themselves but also the administrative burdens associated with them. And if these reward programs don't generate incremental repeat business, then they can threaten to turn into major loss of revenues for an organization- affecting long-term sales and consumer retention.



CURRENT TRENDS AND CHALLENGES



In addition to these, the recent catastrophe of Covid-19 has been nothing short of a formidable punch in the gut that has brought to light some very harsh realities of National and International Governances and just how ill-equipped they have been to take on a Global health emergency. Countries around the World have suffered massively owing to poor-planning and inadequate preparations. In the face of rapid Digitalization, even Developed Nations have miserably lost the battle to rise up to the challenge and emerge victorious. General population faced a massive level of hardships, distress and never-ending tribulations associated with loss of income streams, massive shortage of supplies, prompt medical care, conveyance and demolition of general sustenance.

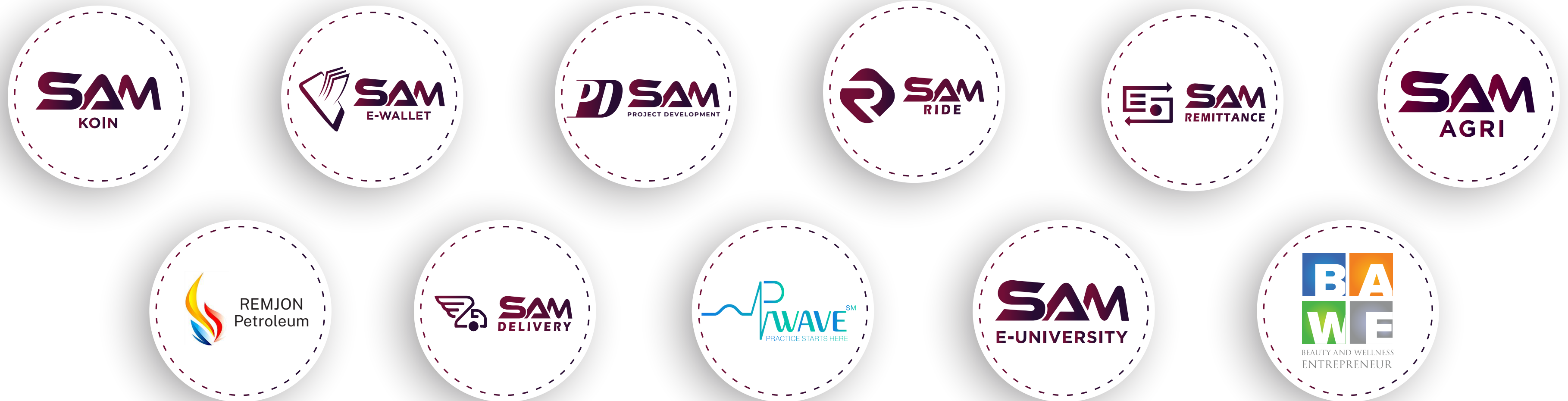
The atrocities and adversities faced by Global populace has been the compelling factor for creation of SAM's service offer. SAM pioneers' resolution is to ensure the marginalized, micro and macro entities are equipped with uniform opportunities to flourish and assist in welfare of the international community via their premium sustainable ecosystem.



VALUE PROPOSITION



SAM Digital Technologies proposes to offer a dynamic all-in-one Platform that tackles the challenges associated with costly commercial promotions, rigid mediums of exchanges, remittance, micro-finances and inadequacy of competitive advantages for small and micro firms via a composite intelligent business ecosystem that marries conventional Economic and Operational systems with cutting-edge Digital Technology, comprising of following Modules:



These Modules aim to collectively target the inherent impediments plaguing the Global Economic forums through seamless man-to-machine transitions. SAM Koin is a Utility Token designed to provide a flexible medium of exchange for its members. It serves as an intermediary instrument that facilitates streamlining of all processes involved in settlement of transactions for SAM products and services at reductive rates across the Global SAM Community. SAM Koin is a distinctive means that stimulates alternative liquidity options. The Subscription programs of SAM: Members Acceleration Program and Merchants Acceleration Program, will be processed exclusively via SAMKoin.

VALUE PROPOSITION

Smart Asset Managers' E-Wallet is an exceptional one-of-a-kind Digital Storage facility that provides economic opportunities to its members through collaborative shared-economic entrepreneurial system. Smart Asset Managers provides a highly secure and transparent operating platform for Borderless transactions. SAM E-wallet members reap the benefits of prompt exchanges, defrayments, fortified space for storage of their virtual assets and protection from threats of unauthorized cyber assaults, along with multi-currency, cross platform currency storage, a far cry from services provided by traditional financial systems.

Another impressive component of entire SAM platform is presence of lucrative crowd funding opportunities. Over the last decade, every techno savant enterprise has laid down developments to capitalize on the growing popularity and benefits of latest Tech wonder - Decentralized Blockchain. **SAM Project Developments (SAMPD)** with intentions to take this unquestionable technological force up a few more notches; devised to create a virtual bridge that connects the world of Digital and Conventional Economies with special focus on financial applications in order to provide enhanced economic opportunities to its users through a robust peer-to-peer complimenting ecosystem.

This complimenting economic ecosystem works and integrates various industries in a collective adaptability that doesn't compromise their individual competitive edges in the market. **SAMPD's** subscription-based program will deliver to its subscribers an intricate network of engagement for identification of rising opportunities and uniting multiple streams of economic offers for mutually advantageous exchanges. SAM Project Development will contribute significantly to creation of a stable simulating system of market forces for supply and demand of SAM Koins.



VALUE PROPOSITION

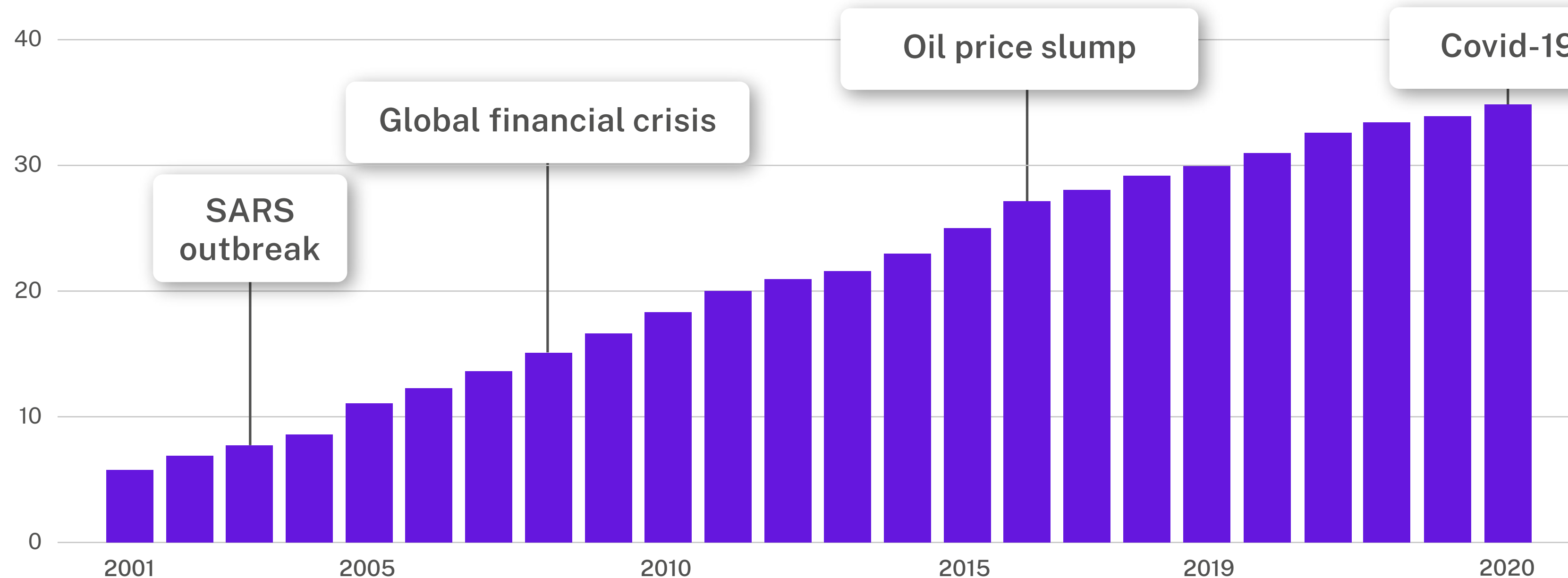


SAM Ride integrates the Transportation business model and cutting edge Digital Technology for creation of a radical on-demand service offer that enables contact-free rides and smooth service payments, cutting down on personal interaction to bare minimum, an essential requisite during these enduring Covid-19 times. SAM Ride supports application for- Rider, Driver and Admin. SAM Koins can be used for settling transactions on the Platform. SAM Ride wizard provides real-time Location tracking, along with: Pickup and Destination point selection, In-App Chat & Call option for Driver and Rider, Rider Review & Trip rating, Predefined Coupons for Discounts on Total Service Cost, History of all in-app Transactions available for driver and rider, Admin messages for Promotions, News, Events etc, Add Credit amount or SAM Koins to in-app Wallet, Multiple-payment options, Driver's available & unavailable statuses, and Admin Dashboard for setting Services Fees, Discounts, Promotional offers, managing Complaints, Payment , Service requests and allied details.



According to the World Bank, remittance flows are expected to drop by about \$100 billion in 2020, representing about a 20 percent drop from their 2019 level due to the economic crisis arising from the COVID-19 pandemic and global shutdown. This projected fall is deemed to be the sharpest decline in recent history, is largely due to a decline in the wages and employment of the overseas migrant workers. Fiscal and trade balances would be severely affected by this, and countries' ability to finance and service their debt would be reduced.

Philippines overseas remittances (in billions of dollars)



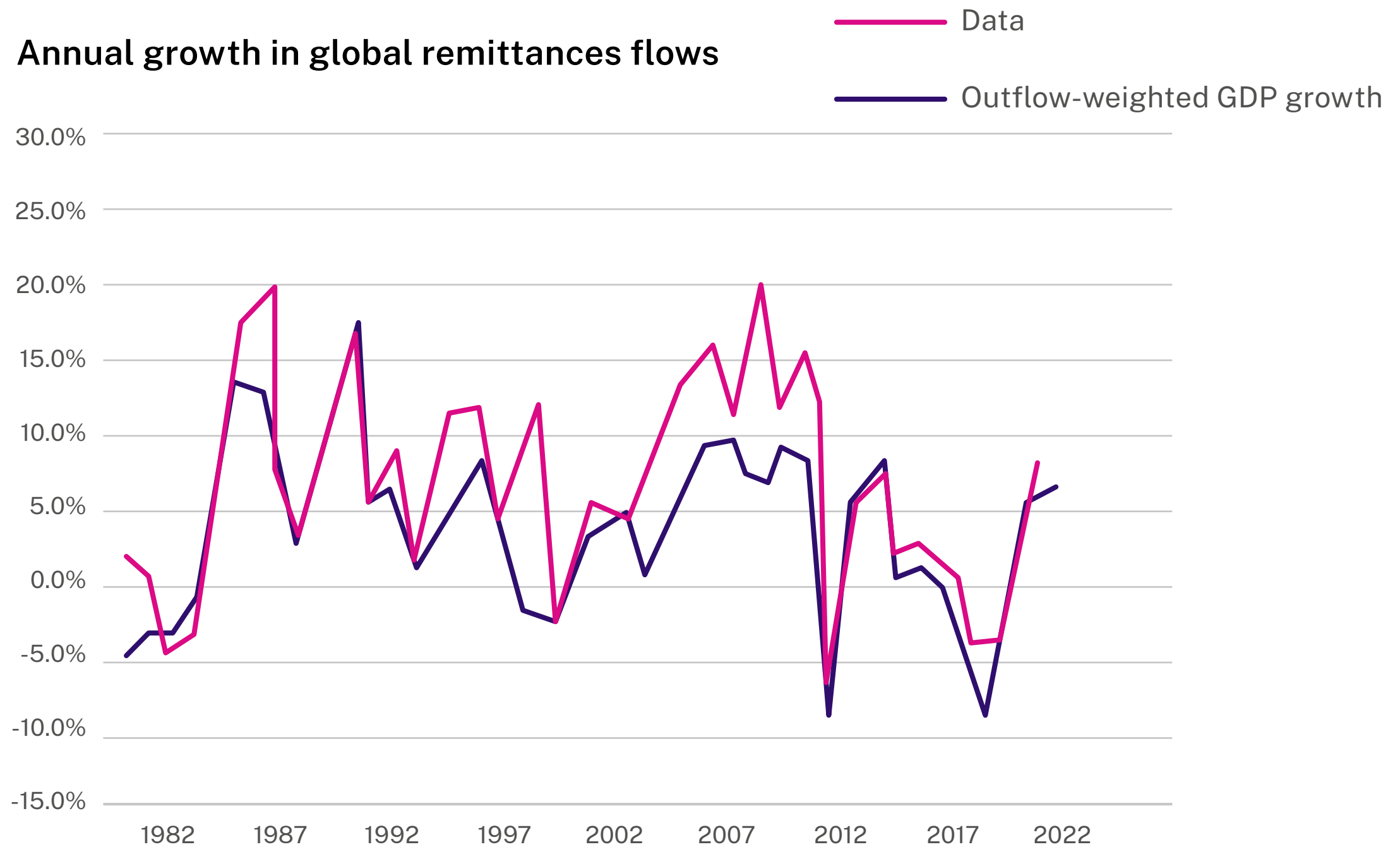
"Filipino Remittance Flow defies trends, sets new remittance record amid Pandemic, Global recession and Geopolitical events."

VALUE PROPOSITION

Global remittances have multiplier effect on economies, by stabilizing Macro-economic environments conducive to investment activities around the World. But despite these lauded advantages, traditional remittance systems suffer from lack of fluid exchange mediums, rigid capital controls in home and host countries, legitimate KYC documentation and inflexible policy structures. According to IMF Report issues in 2017, another major factor affecting seamless flux of Remittances globally is the- High cost of transfers associated with it, which can reach up to 20%- 22% of the amount transacted depending upon the country, which forces masses to find alternative sources of exchanges, which aren't always judicial. SAM Remittance forestalls these drawbacks by providing a simplified and affiliated platform for exchanges at minim Cost and implementation of prompt defrayals, helping with accumulation of human capital and attainment of Financial liberation for its Users.



Annual growth in global remittances flows

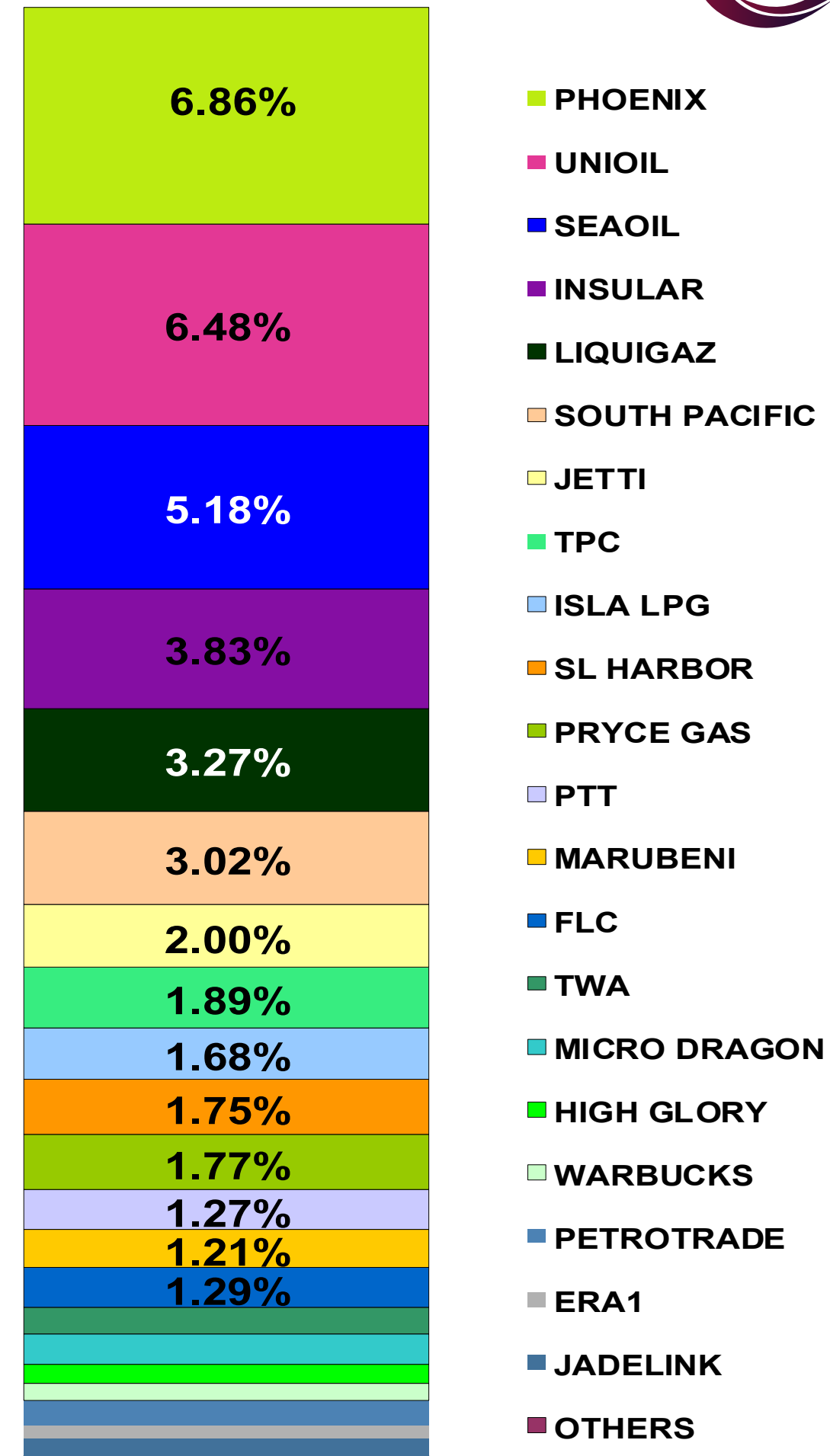
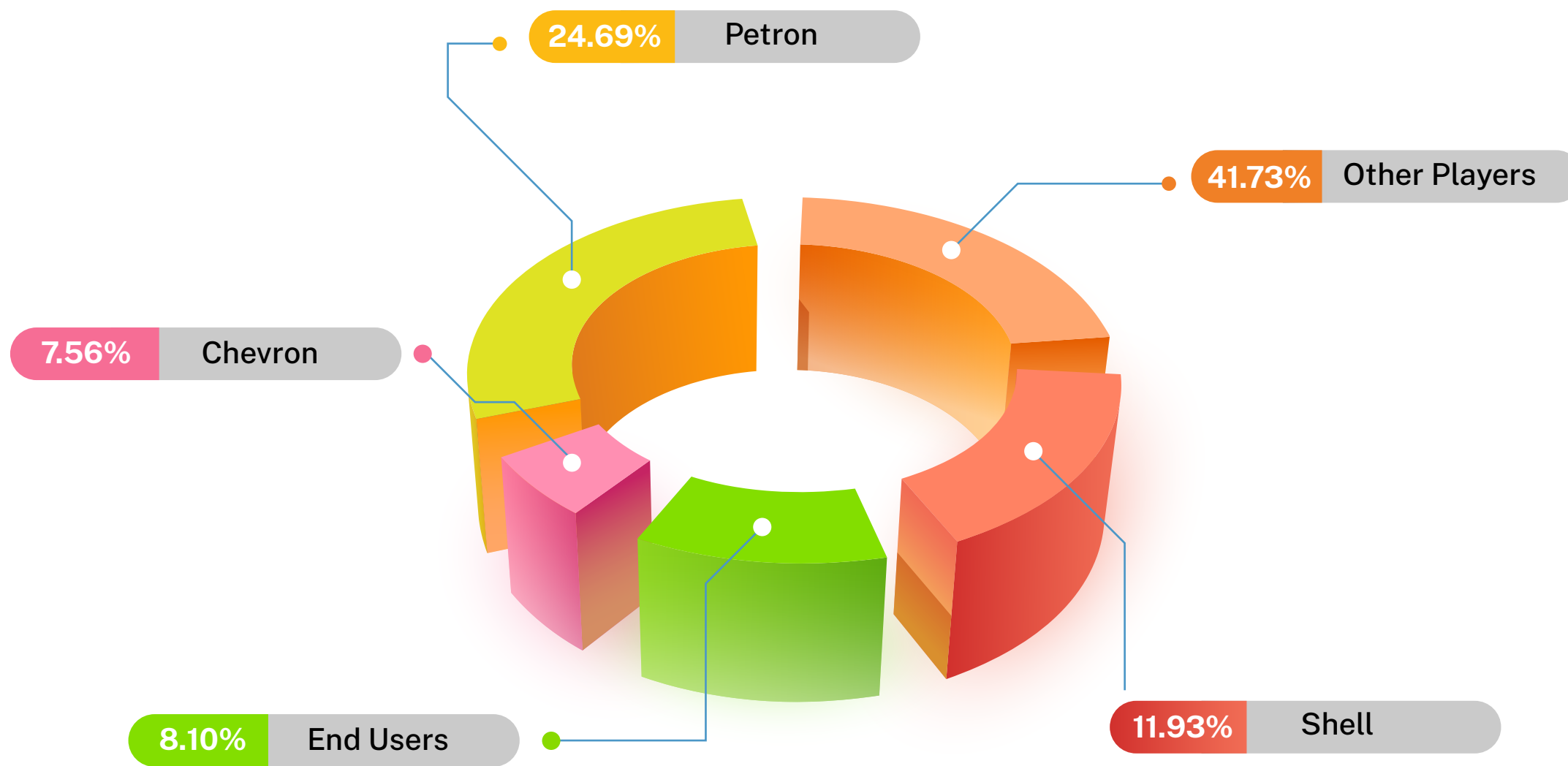


REMJON Petroleum observed that very few homogenous industrial institutions in the Republic of the Philippines have the capacity to capitalize on the opportunities that the Petroleum Sector offers involving: development and deployment of new technologies, promotion of non-destructive operations, and remuneration of huge sums of capital, all the while maintaining sustainably in the short and long term. And based on the actual reports of the local refiners, the refinery production output is also accounted to be 19.0 percent lower in the first half of this year compared to year-ago, from 4,790 ML to 3,878 ML, respectively.

This observation is a combined result of temporary economic/maintenance plant shutdowns and a uniformity observed in decreased demands in the liquid fuels retail outlets owing to the implementation of the enhanced community quarantine, an inevitable consequence of the global Pandemic. Average refining output used to be at 21.3 ML per day. REMJON Petroleum aims to establish highest possible level of cooperation with the industry’s stakeholders, support deployment of breakthrough technologies and social responsibility in delivering affordable and reliably supplies of Fuel in order to continue meeting the domestic Energy demand and further along the line, expand their Market base to countries like- China.

Company	Percentage
MAJOR	49.25%
PETRON	24.88%
SHELL	18.25%
CHEVRON	6.13%
OTHER PLAYER	46.33%
END USER	4.42%
Total	100.00%

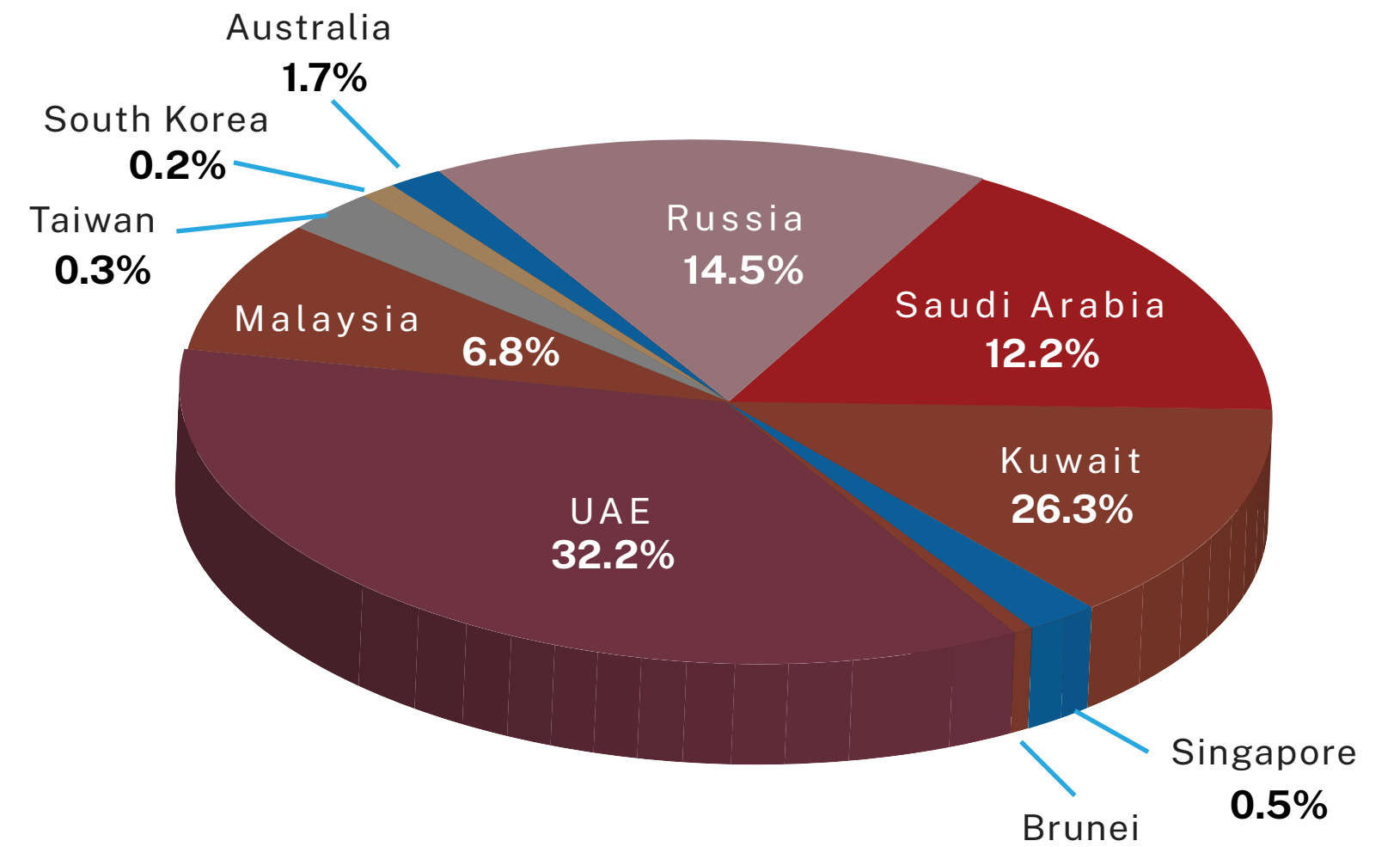
VALUE PROPOSITION



It's an undisputed fact that for the next coming Decades, the growth of energy consumption will increase by 35 percent to 40 percent and the prepotency of fossil fuels in the World's Energy matrix especially - Coal, Natural gas and Oil will account for about 80 percent of the Global energy supply. Majority of the Petroleum imports in the Republic of the Philippines in the year 2020 was sourced from the Middle East amounting to a share of 60.4%, out of which 41.9 percent came from Saudi Arabia (1,442 ML), replacing Saudi Arabia as top supplier of crude oil into the country. Followed by Russia next with a 20.1 percent share 692 ML), followed by Kuwait (635 ML) with an 18.5 percentage of total oil imports. Meanwhile, 16.2 percent of the crude oil imports was from Nigeria (244 ML), Brazil (228 ML) and USA (86 ML) respectively. Only a small portion of 9.3 percent of the aggregate Petroleum imports originated from the ASEAN Region (2,783 ML) out of which a fraction of 0.1 percent was from local production (32 ML). The remaining 2.2 percent were from Australia (520 ML), Taiwan (80 ML) and South Korea (57 ML)

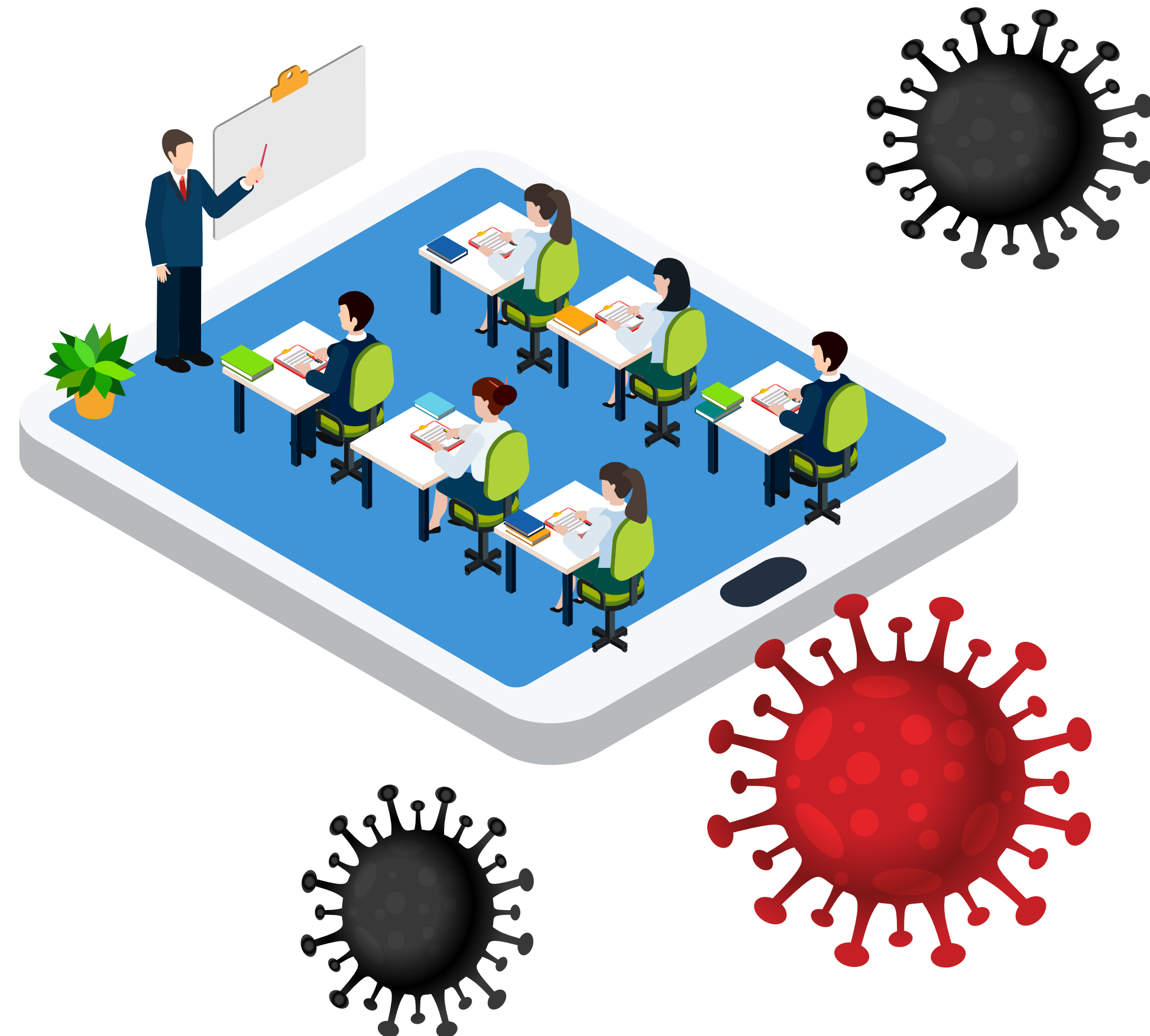
The current figures for the aggregate Market Share holdings of the major fossil fuel players, leading oil companies (Petron Corp., Chevron Phils. and Pilipinas Shell Petroleum Corp.) got 50.2 percent market share of the domestic demand while the other industry players, such as PTT Philippine Corp. (PTTPC), Total Phils., Seoil Phil. Inc., TWA Inc., Phoenix, Liquigaz, Prycegas, Micro Dragon, Unioil, Isla Gas, Jetti, Eastern Petroleum, Petrotrade, South Pacific, Marubeni, SL Harbour, Rockoil, RK3 Int'l., Insular, ERA 1, High Glory, Warbucks, Perdido, Golden Share and Filoil Logistics Corp., as well as the users who imported directly most of their requirement captured 49.8 percent of the market. Meanwhile, the local refiners (Petron Corp. and Pilipinas Shell) captured 42.6 percent of the total market demand while 57.4 percent was credited to direct importers/end-users.

Crude Oil Imports



VALUE PROPOSITION

Since World Health Organization's declaration of COVID-19 outbreak as a Global Emergency on 30th January 2020, a never-ending series of lasting impacts have been felt by everyone worldwide; specially the Medical fraternity. This pernicious Pandemic has shed light on the importance of sound technical infrastructure in the Healthcare sector and has opened a window of opportunity for Global Healthcare Systems to evolve in new ways and rapidly adapt to pervasive digitization supported by remote-care artefact. Covid-19 has adversely impacted and disrupted the global Education and Learning Sector. UNESCO published a recent Report stating that over 1.5 Billion learners in 192 countries are affected by the current Pandemic, leading to total shut-down and closures of training and educational institutions to prevent mass-gathering of instructors and learners. Owing to this, the learning sector has come crashing down to its knees, affecting over 91% of the world's enrolled student population and teaching personnel.



VALUE PROPOSITION



Covid-19 has adversely impacted and disrupted the entire Education and Learning Sector, leading to total shut-down and closures of training and educational institutions to prevent mass-gathering of instructors and learners. Owing to this, the learning sector has come crashing down to its knees. Students are unable to enhance their knowledge and finish their terms on time while trainers are suffering massive layoffs and lack of proper instruction set-ups to sustain their Distant Learning Courses. **SAM e-University** has emerged with its Online Distant Learning Portal for trainers and learners which is not just cost effective but also focuses on addressing the current learning weaknesses, related to: learning losses and curbing of the student dropout rates, provision of stimulating and enriching learning environment, improved learner-instructor connectivity, course monitoring and overcoming long-standing structural drawbacks of education sector.



VALUE PROPOSITION



Education is a fundamental Human right and a primary factor of national progress. Students are left stranded, unable to enhance their knowledge and finish their terms on time while trainers are suffering massive layoffs and lack of proper instruction set-ups to sustain their Distant Learning Courses. SAM e-University has emerged with its Online Distant Learning Portal for trainers and pupils for overcoming learning inequalities and hurdles. It resolves to circulate, align, match and deliver distant learning opportunities by leveraging state of the art user-friendly tech approach. SAM e-University is not just a cost effective platform but also a driven futuristic institution that focuses on addressing the current learning gaps & weaknesses, relating to: education losses and curbing of the student dropout rates, provision of stimulating and enriching learning environment, improved learner-instructor connectivity, course monitoring and overcoming long-standing structural drawbacks of education sector. SAM community members can now access the premium content of top global trainers at a much-discounted cost and can pay via SAM coins for availing trainers' services.

Internet Penetration In Southeast Asia



VALUE PROPOSITION

Food and hospitality industries are experiencing an unimaginable set back owing to the Covid-19 Pandemic. With flights shut, transportation cut down to bare minimum and never-ending series of Lockdown and quarantines, have pushed the food and hotel industry into a dark and dreary corner. Global Food Safety and Health Administration have recommended a long-list of COVID-19 hazard controls beyond general workplace recommendations, ranging from touchless payment options to minimizing handling of cash and credit cards to routinely disinfecting workstations, to donning of safety masks and protective gear, provision of remote shopping alternatives etc. Many micro and macro food and retail stores have lost major chunk of their businesses, some even reaching the brink of bankruptcy. **SAM Delivery** has decided to help the restaurant business by initiating a food delivery platform integrated in its App wherein members of SAM community can order basic necessities in from the safety of their house. Restaurants incorporating stringent safety protocols can once again start operations by allying themselves with SAM Digital Tech and avail benefits of delivery business from our registered SAM Taxi drivers. SAM is committed to improving economy as far as possible with collaborative effort of all its community members for delivery of risk-free and highly secure services to masses.



VALUE PROPOSITION

P-wave Healthcare is a fully-automated, Artificial Intelligence (AI) driven medical-aid platform that provides an array of beneficial services for all the stakeholders in the Healthcare Industry. PWH amalgamates global Healthcare Businesses with Smart IT Solutions. P-wave's all-encompassing medical platform aims to digitalise broad spectrum of healthcare services via its elaborate motley of packages, such as: Pwave Appointment Scheduler, Pwave EMR, Pwave Hosp, Pwave Chem, Pwave Patho and Pwave Doctor. P-wave Healthcare's bundle of services strive to provide an organized efficient medical system for contact-less online appointment booking, hospital and laboratory management system, EMR and Clinical prescription management and Billing software.

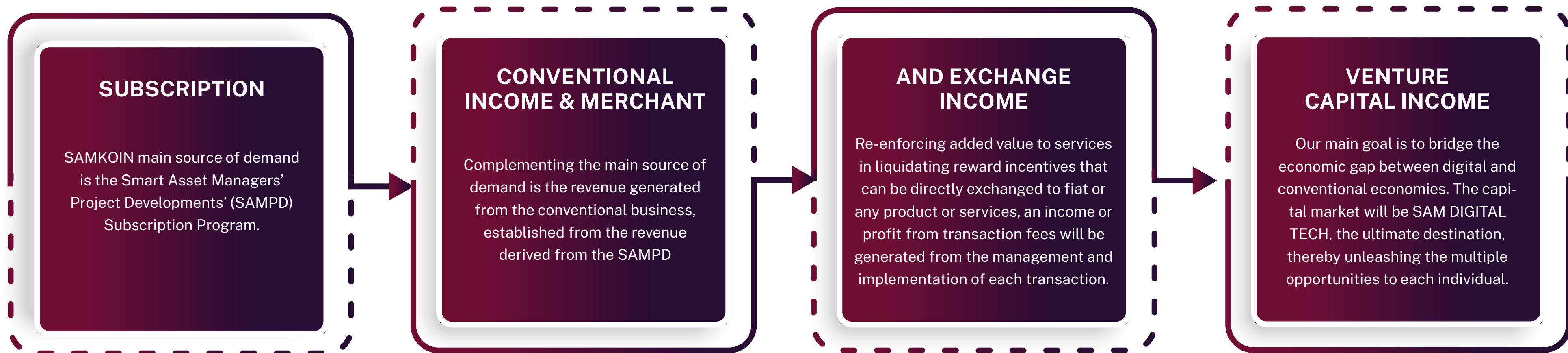




SAM'S BUSINESS MODEL

SAM Project Developments is an equilibrating interactive system that can adapt to any blockchain use case solution and isn't just restricted to SAM KOIN community protocol. As covered earlier, being a complementing economic ecosystem, SAMPD is open to implementation and integration with various industries in the most seamless and flexible way by establishing collective and collaborative relationships with dynamic enterprises without compromising their individual market values and competitive advantages, thereby securing and enhancing their industrial market share.

In this concept-driven strategy, potential revenue will be generated not just from single systemic module but from a multi-stream interdependent and interrelated economic modules, making it possible for SAMPD to earn and distribute rewards or incentives coming from these multi-ventures. And depending upon the nature of accompanying group activities of these conventionally listed businesses, potential returns of up to 15% of the originally subscribed amount can be received by the supporting public, to be deposited directly into the SAM E-WALLETS of these indispensable Subscribers.



BUSINESS MODEL

The Role of SAM Project Developments is to preserve the price fluctuations of the SAM Koin in all the exchanges and stabilizing its long and short term demand and supply. SAM Project Developments with its mother entity SAM Digital Technologies- a registered company in Melbourne (Australia) with its main business activities as enforcer of Digital and Conventional Economic opportunities has as of July of 2020, successfully listed and acquired Certificate of Registrations under;

- **Digital Currency Exchangers**
- **Independent E-Money Remittance and Foreign Currency Exchanger**

Both above listings are also affiliated with Austrac (Australia) and completed the Anti- Money Laundering (AML) and Counter Fund Terrorism (CFT) program and their reporting is up-to-date for the current reporting year.

SAM Digital Technologies is proud to announce that it has successfully completed the Stage 1 to Stage 3 of the SAM E-Wallets Digital and Technological Developments.



SAM Project Developments is the amplifying arm of SAM Digital Technologies whose core function is to handle and expand the Conventional Business Development plans. In this regard, SAMPD is the consolidator of all the traditional businesses and therefore acting as the hub of all information transposing amongst the SAMPD network subscribers. Apart from this, SAMPD is also a subscription-based platform where it collects subscription fees from its subscribers, which are then converted to investments for the SAMPD PRE-DEVELOPMENT capital funding opportunities.

The goal of this Capital-raising is to develop, acquire, implement and market potential business venture both locally and internationally, using a business leveraging technique. In exchange for these subscription payments, subscribers receive access to information regarding the recent SAM Projects of various International Business Ventures belonging to both SAM DIGITAL TECHNOLOGIES and other global enterprises. SAMPD has also proposed that this subscription can be cancelled at any time with a minimalistic 5-10% administration.

The leveraging mechanism employs most of its funds received after the Pre-development Stage, not just directly to any conventional business but to offer its facilities as a form of industrial partnership to various potential users that will create further revenue for SAMPD and by virtue of this; the subscribers' funds are secured from potential risks. This kind of leveraging will significantly contribute to liquidity circulation to the entire SAM Koin sanctioned Economic ventures.



At this current time, SAMPD is in the process of developing and potentially engaging with a multitude of increasing business opportunities that in turn will be distributed to its subscribers' network via the following:



BUSINESS MODEL



SAM in its entirety, is an ecosystem that is not just the usual fundraising platform where funds raised now will be financed for future Technological Developments. At SAM we believed that an open source decentralised environment is a key feature to stimulate economic activities.

This strategy successfully delivers a more concrete timeline to the SAM ecosystem development and brings more stable and lucrative economic opportunities to its Users. SAM coin's primary objective throughout its roadmap is to bridge the economic gap between the digital and conventional economies by way of adopting complementary mutually-profitable business rationale therefore making fundraising a secondary purpose given there's a requirement for it.



BUSINESS MODEL

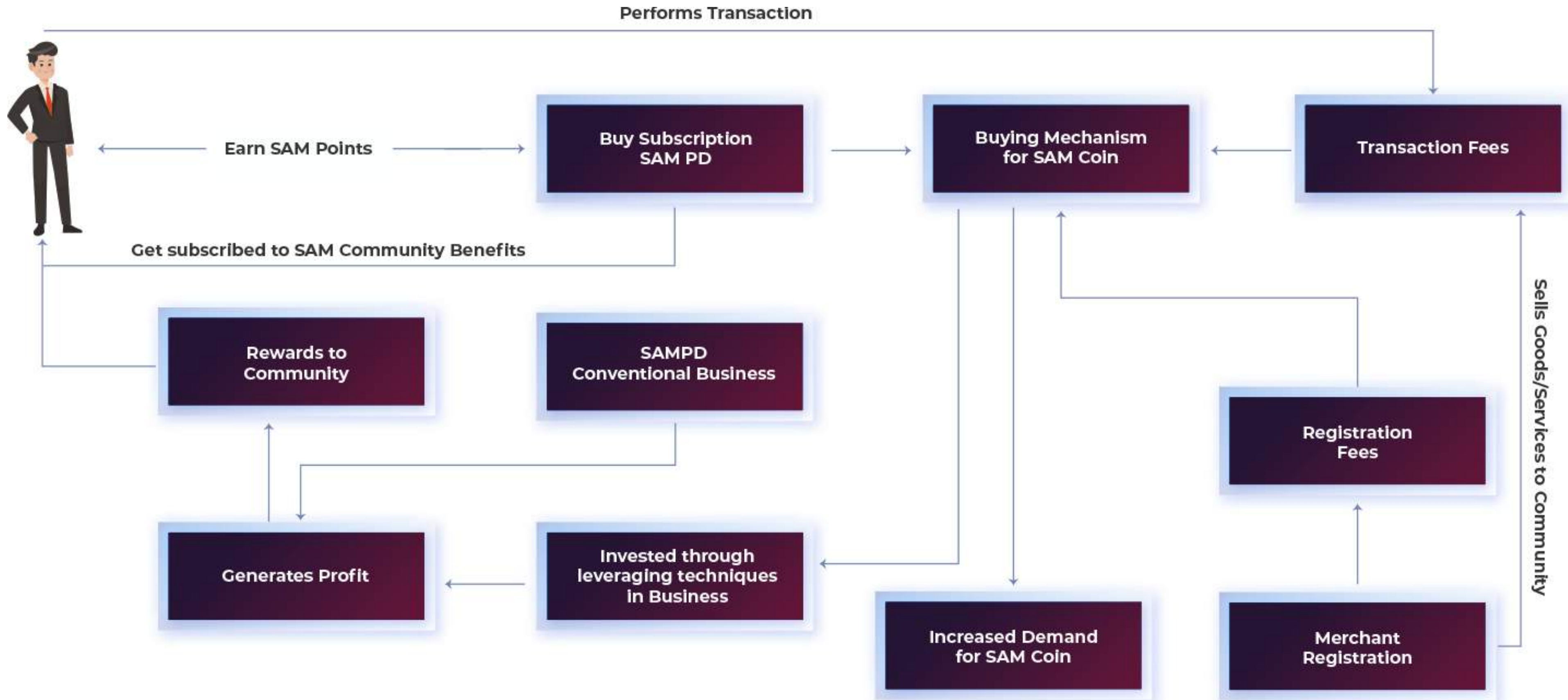


The SAMPD Subscription module entitles the SAM Users to acquire exclusive SAM Community benefits. The amount from SAMPD Subscription will be utilized for purchasing of SAM Koin from Exchange(s) which will influence the buying mechanism for the coin, resulting in enhanced SAM Koin demand. This generated SAM Koin is to be invested through leveraging-technique in various promising businesses endeavours for targeted profit-generation.

This profit will be distributed as Reward for the SAM's Community of Subscribers. Along with this, the mentioned SAMPD Conventional Businesses will also contribute to this flux of targeted profit generation, resulting in greater earnings for the SAM Subscribers. Besides this, SAM Platform also facilitates Merchant Registration, that helps aid purchasing of SAM Koin from Exchange(s) through Merchant Registration fees which will be used for Buying/Selling of their Good & Services to SAM Community Members. This endows SAM Community members to avail Good & Services at much generous rates since it fosters direct selling which in turn eliminates the role of middlemen and the advertisement cost associated with paid-promotion of merchandise. This complementary mutually-beneficial arrangement is the core business rationale of SAM Ecosystem.



BUSINESS MODEL



The Buying Mechanism

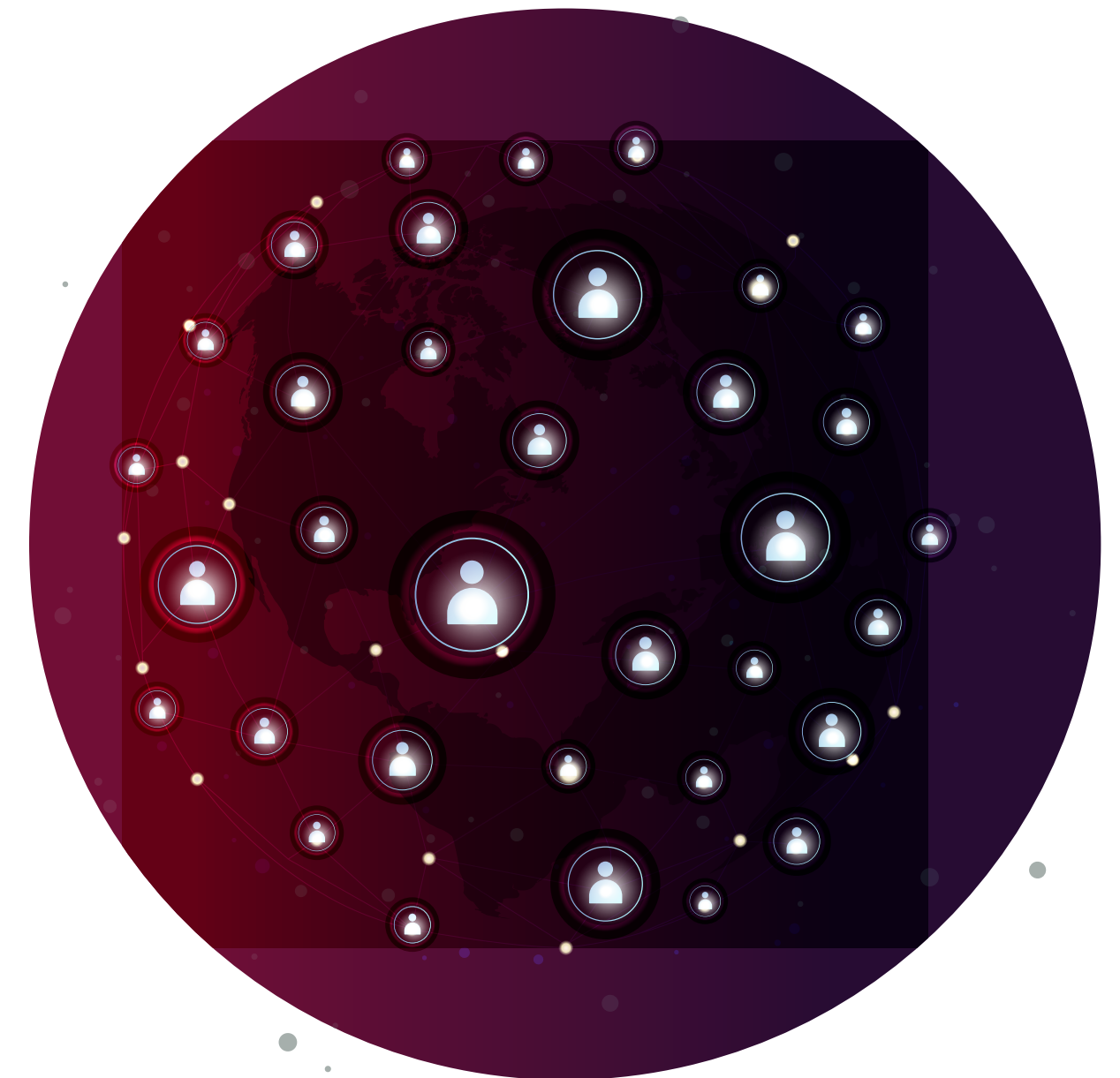
SAM Project Developments although a stand-alone business has no direct engagement in SAM Koin blockchain network. SAM Project Developments will be one of the mainstream complementing ecosystems in the SAM Koin itself.

SAMPD subscribers' network

Every subscription fee received from the subscribers in exchange for information on SAMPD Business Ventures, is automatically channeled to the Pre-Development Capital Raising of SAMPD. This subscription fee received will provide basis to buy SAM Koin.

Since the subscribed amount of SAMPD is used to buy the SAM Koin, these coins purchased will automatically get locked inside the SAMPD subscribers' fund wallet, which will have an identifying number that will be linked to specific subscribers' account. Depending on the USDT amount of subscription by the subscriber(s), this amount will then be converted to SAM Koin and the locked in protocol will remain valid until the time that subscribers cancel the amount of subscription value based on USDT value amount. When the subscriber's cancellation is recognized by the system, the original USDT value of the client's subscription will be returned to the subscribers after prompt administration fee of 5-10%.

During the time of active subscription and backed by the collective activities of the SAMPD's conventional businesses and joint partnerships, SAMPD will generate multiple income streams and this in turn will get distributed to the subscribers' network manifolded as a form of gift or incentives ranging up to 15% monthly from the total subscribed amount of the subscribers.



SAMKOIN will be accessible for public purchases via the following channels:



*from the existing ecosystem of the SAM E-Wallet

SAMPD has a limited amount of subscription to sell in the initial Phase of the Pre-Development Capital Raising, adding up to 20,000,000 USDT in Value, which we anticipate to progressively expand, and we will open the gate of opportunity for the general Subscribers' Community for selling directly to the community. Therefore, an increasing level of stability for SAM Koin's value can easily be speculated.

In addition to this subscription program, all subscribed SAM Koin will be locked in or frozen until such time that the subscribers decide to terminate their subscription with no minimum contract. Once SAMPD subscription is confirmed cancelled, the locked in SAM Koin will become directly available to the global exchanger. Nothing whatsoever in this provision claims that the sale of the SAM Koin is exclusive to any individual. All SAM KOINS that will become available for sale and the allocated distributions must be sold directly to the exchange(s) where SAM Koin has been listed.

With complete road map disclosed in coming sections of the product information, it's determined that a stage by stage plan is carefully considered to release the locked-in SAM Koin to be released in public. This plan will be accompanied by a very specific marketing and implementation plan approved through rigorous and savvy management consultation.

Merchants Channel

SAM DIGITAL TECHNOLOGIES' ultimate goal is to reverse the out-dated and orthodox methods of effectuation associated with Entrepreneurial Journey of organizations through a mutually beneficial system of Shared Economy. One of the biggest technological breakthroughs is being embarked in the creation of this multi-stream lucrative platform for its Subscribers' network to potentially engage in and benefit long term through meticulous endeavors. This collaborative and collective relationship will establish economic confidence, thereby keeping the need for merchants a pivotal factor in this entire complementing ecosystem of shared economies.

At this time, SAM DIGITAL TECHNOLOGIES is operating its very own Digital Currency Exchanges where it provides greater liquidity for digital assets via hassle-free exchanges to fiat currency directly. With the periodic regulatory audit, SAM Digi Tech ensures comprehensive jurisdiction adherence which in turn will aid in speeding up the process of all the transaction processing.

Having developed the merchants' channel technologies and cooperative partnerships with exemplary financial institutions, the SAMPD subscribers' network will open a myriad of conventional business opportunities, by exchanging multiple digital currencies on a single streamlined platform where merchants will benefit from direct fiat settlement daily. Buyer's confidence will reveal newer gateways of opportunities, which for SAM DIGITAL TECH, is only the beginning for a far grander and advantageous future.

This kind of unmatched economic amicability will develop a lasting stream of earnings for SAMPD and in turn this income will further fuel the SAM Koin liquidity channel, once again, contributing to steadying effects of supply and demand for SAM Koin without blind reliance on organic resources outside of the SAMPD Subscribers' Network who lack clear indication of its volume and utility.

Conventional Business Channel

SAM PROJECT Developments' major role in the subscription-based Pre-Development Capital Raising is to ensure that all regulatory compliances are stringently adhered to. There are two components in the Regulatory Compliance:



1. Proper registration for the SAM DIGITAL TECH and SAMPD platform backed by sound Legal advice in all relevant jurisdictions



2. Robust business registration, due diligence and business plan and marketing efforts for all conventional business information that will be posted in the SAMPD section of the App for Subscribers' benefit

Maintaining rigorous compliance to both, the next big responsibility is to ensure income resources for supporting the multi-stream conventional businesses and ascertaining that all enterprises are profitable in order to protect the financial interests of all the stakeholders of SAMPD. As earlier presented, SAMPDs' subscription program has no locked-in contract. It is a one-time subscription payment model (to be used for pre-development of the conventional enterprises, Tech developments, Government compliance, amenities, Marketing and General office disbursements), can be cancelled at any time and, the original subscription fee will be returned to the subscriber in whole with a minor deduction of 5-10% of administration fee.

We also present that the subscription fee enrolled in SAMPD will be free from guarantee or future buy back options. However, SAMPD's token of appreciation for the support received through the subscription-based pre-development capital raising, SAMPD will distribute rewards or incentives up to 15% of the Subscribed amount. Depending on the collective group activities of the enterprises, revenue will be received or earned. From all revenues received, 90% is to be allocated to acquire SAM Koin, which in turn gets distributed as rewards or incentives to its Subscribed members.

SAM Exchange Channel

Through the SAM E-Wallet App, SAM DIGITAL TECHNOLOGIES is committed into provision of a accessible, multi-channel payment gateway that will greatly assist in buying and selling of digital assets, using peer-to-peer digital currency transactions, fiat to digital currency and digital to fiat currency withdrawal methods. The goal is to provide a Centralized center for exchange within the SAM App where it will connect merchants and work on straight off exchanging digital and conventional modes of transactions.

Through this strategical approach, a multitude of merchant products and services will be made available within the App with ancillary transaction fee, product and service sales margin. It is one of the major highlights of income in the SAM DIGITAL TECH App. Just like the other demonstrated buying mechanisms, 90% of all this income will be utilized to procure and stabilize the SAM Koin and in turn get it distributed either towards contribution to rewards management or referral chain commission and/or engaging in future projects that will support upcoming income- generating programs. Once again, this economic opportunity will mainly assist in imparting equilibrium in the supply and demand channels without relying too much on outside organic forces that lack clear indication of volume and utility.



Venture Capital Channel

SAM Digital Tech has forecasted an all-inclusive business expansion plan for coming 2-5 years. Part of its major business generation is done via offer of unique investment opportunities to potential strategic investors with long term investment contracts. Based on the collective performances of all SAM Projects, induction programs will open the door for investment opportunities in exchange of certain percentage of returns. While our projections are devoid of capital raising for the purpose of capital injections, all investment funds received will be re-invested into acquisition of SAM Koins and locking of the procured coins for minimum period to limit its market volatility and circulation. Subjected to regulatory compliance pertaining to specific jurisdictions, all investment programs that will engage with individual enterprises of SAMPD will be managed by a capable Licensed and Regulated team to ensure sound financial returns and secure funding ventures.

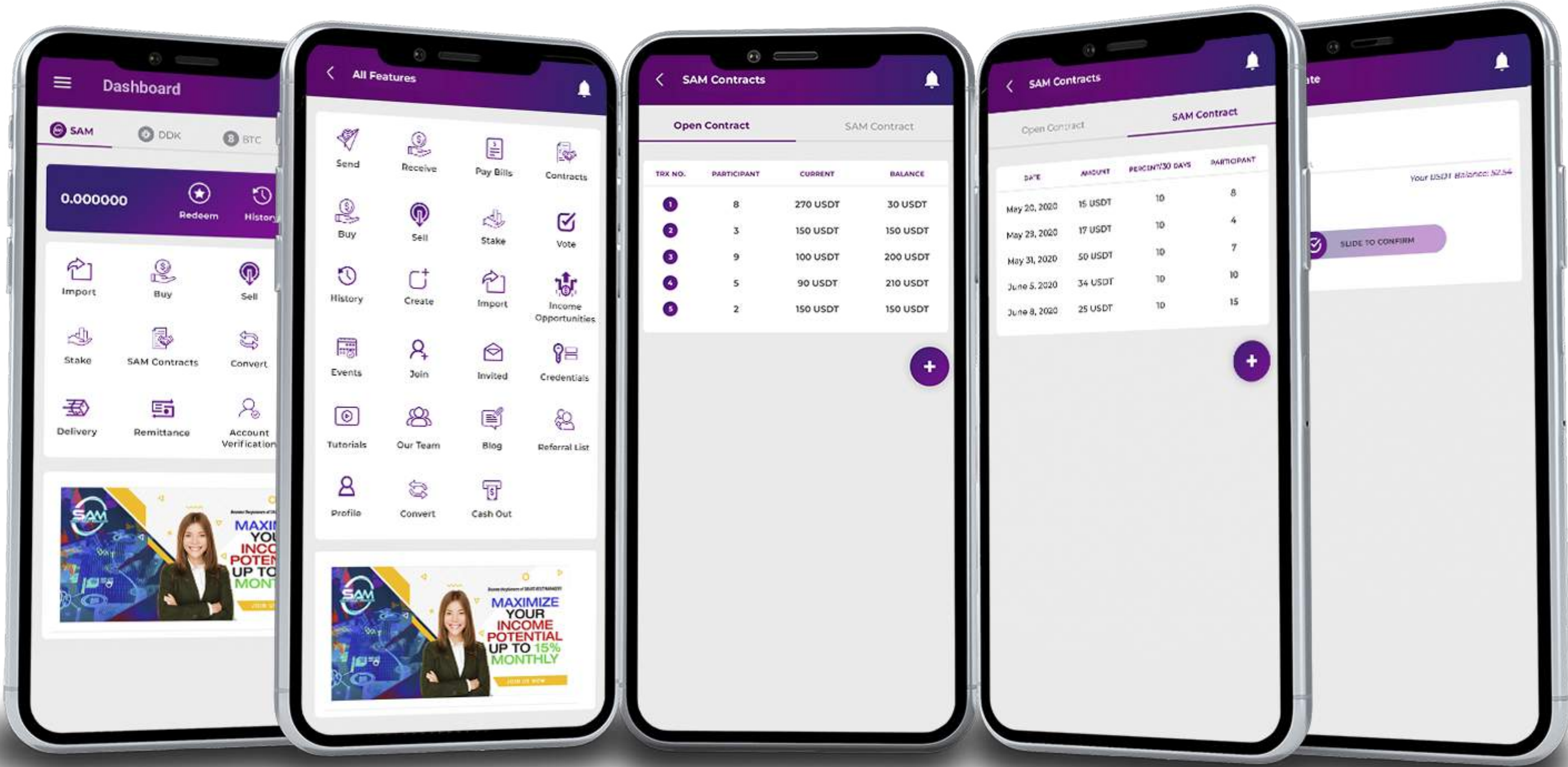
Once again, this kind of economic opportunity contributes in stabilizing the supply and demand channel without relying too much on organic forces from outside of the SAMPD subscribers' network without a clear indication of volume.



CURRENT APP



SAM APP



Dashboard

SAM DDK BTC

0.000000

Redeem History

Import Buy Sell Stake SAM Contracts Convert Delivery Remittance Account Verification

MAXIMIZE YOUR INCOME POTENTIAL UP TO 15% MONTHLY

All Features

Send Receive Pay Bills Contracts Buy Sell Stake Vote History Create Import Income Opportunities Events Join Invited Credentials Tutorials Our Team Blog Referral List Profile Convert Cash Out

MAXIMIZE YOUR INCOME POTENTIAL UP TO 15% MONTHLY

SAM Contracts

Open Contract SAM Contract

TRX NO.	PARTICIPANT	CURRENT	BALANCE
1	8	270 USDT	30 USDT
2	3	150 USDT	150 USDT
3	9	100 USDT	200 USDT
4	5	90 USDT	210 USDT
5	2	150 USDT	150 USDT

SAM Contracts

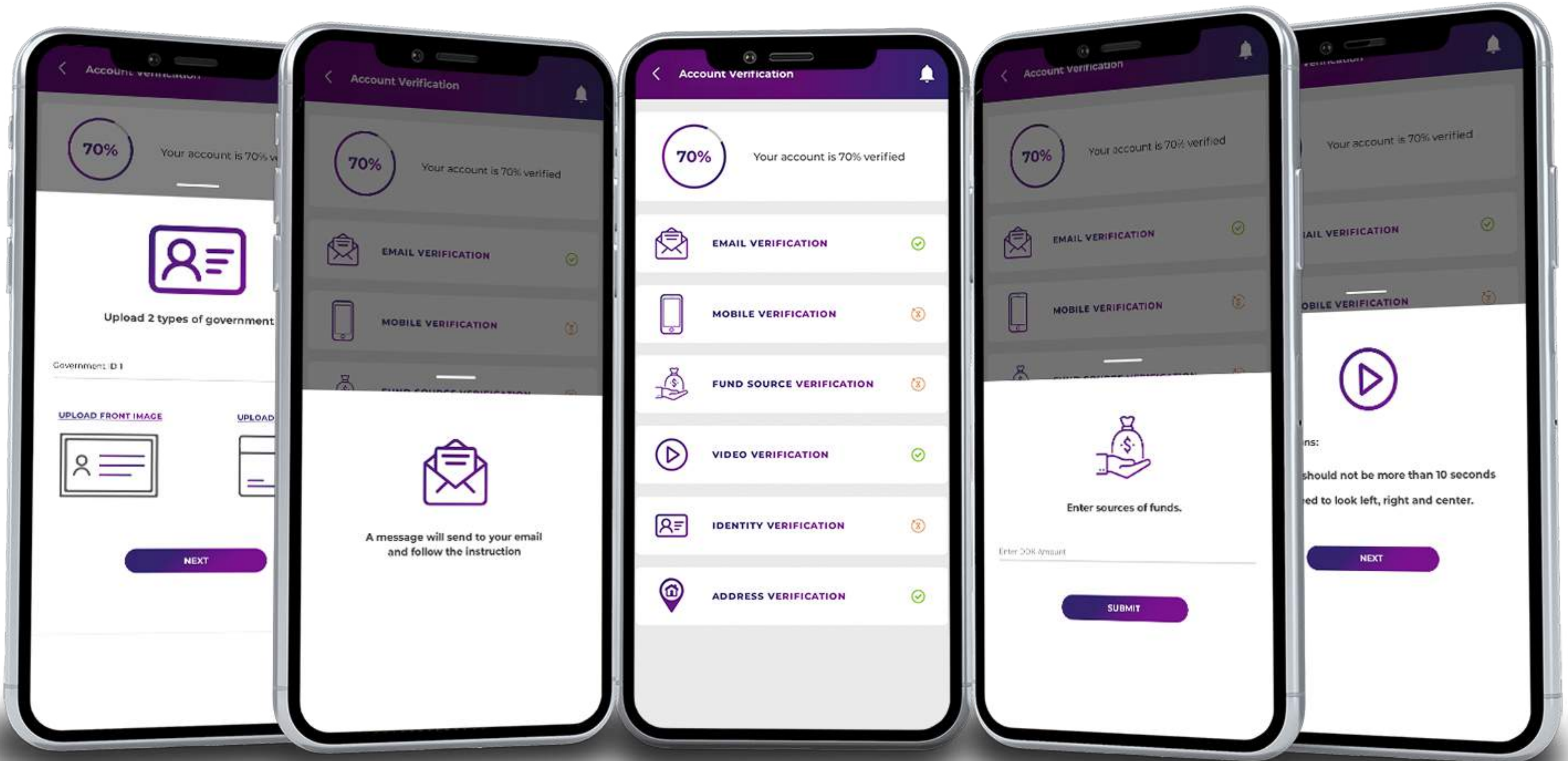
Open Contract SAM Contract

DATE	AMOUNT	PERCENT/30 DAYS	PARTICIPANT
May 20, 2020	15 USDT	10	8
May 23, 2020	17 USDT	10	4
May 31, 2020	50 USDT	10	7
June 5, 2020	34 USDT	10	10
June 8, 2020	25 USDT	10	15

Your USDT Balance: 52.54

SLIDE TO CONFIRM

SAM APP



CURRENT STANDING

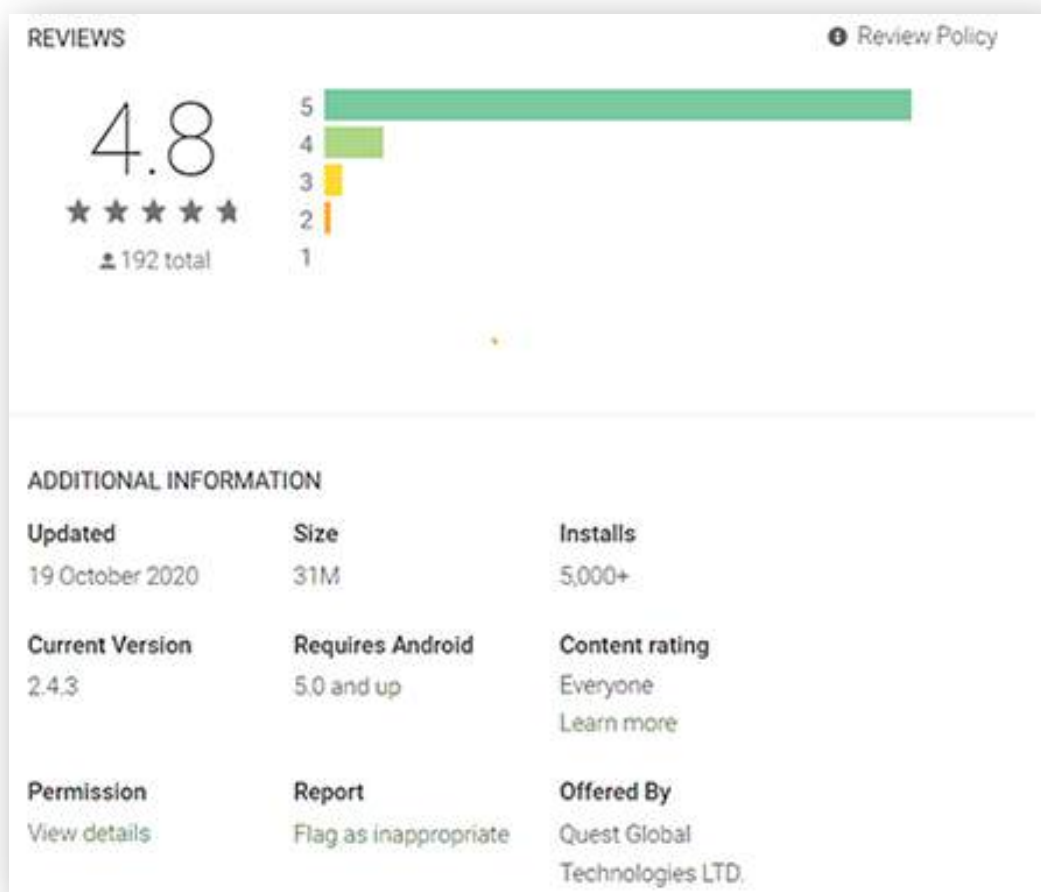


CURRENT STANDING



The unique advantage in SAM Koin is that the fundraising has already happened in it's Pre Development Capital raising. This is not an ICO/IEO dependent project which will run on the money raised from proceeds and can fail if SOFT cap is not attached. This is an already running project with 8000 community members already a part of the SAM community who have contributed more than 1.4 million dollar as on 4- Nov-2020. "One of the many unique advantages of SAM Koin is that the fund-raising happened in it's Pre Development Capital raising outside the SAM Coin development which is prior to its going to ICO or IEO and listing to global exchangers."

ACTUAL REVIEWS OF SAM APP PLAYSTORE



ACTUAL REVIEWS OF SAM APP ON APP STORE

5.0 out of 5



SAM'S TECHNICAL STRUCTURE



Proof Of Authority : Consensus frameworks can be broken into permission less (eg, Ethereum, Bitcoin) and permission (eg, Hyperledger, Ethereum Private) on block chain networks. Unlike a permission less network where anybody can become a node, all nodes are pre-selected in the approved network. This helps the high scalability and bandwidth of consensus forms to be used. Proof-of-Authority (POA) consensus offers elevated efficiency and fault tolerance is one of these forms of consensus. Proof of Authority (PoA) is a reputation-based consensus algorithm that introduces a practical and efficient solution for blockchain networks. The term was proposed in 2017 by Ethereum co-founder and former CTO Gavin Wood. The Proof of Authority model enables companies to maintain their privacy while availing the benefits of blockchain technology. Microsoft Azure is another example where the PoA is being implemented. In a few words, the Azure platform provides solutions for private networks, with a system that does not require a native currency like the ether 'gas', since there is no need for mining

Functioning of POA : In POA, nodes that have proved their authority to do so are given rights to create fresh blocks. These nodes are referred to as "Validators" which run software that allows transactions to be placed in blocks. The method is automatic and does not require validators to track their machines continually, but allows the uncompromised device to be managed. POA, like POA Network, where confidence is spread, is ideal for both private networks and public networks.

The POA consensus algorithm leverages identity value, meaning that block validators are indeed not staking coins, but their own credibility. POA is secured by confidence on the identities chosen.



Advantages of Consensus on POA:



The computational power required for this algorithm is far lower than both PoW and PoS, and it requires significantly less power consumption reducing the wastage which is a big drawback for Blockchain.



PoA can process thousands of transactions per second. The target is to reach 1 M/tps, which will vastly increase its scalability and enable it to process more transactions than Visa which is inline with the vision of SAM when we are in the process of empowering the businesses.



Unlike POW or POS, POA is not susceptible to 51% hostile takeover.



Strong risk tolerance.






There is a predictable interval of time at which new blocks are produced. This time varies based on POW and POS consensus.





It is much more sustainable than algorithms that need computing resources like Proof of Work.

POA Consensus Conditions:

-  Validators need their true identity to be verified.
-  A candidate must be prepared to put his integrity at stake. A tough procedure decreases the chances of choosing dubious validators and facilitates long-term block chain participation.
-  The screening method for validators must be equal to that of all applicants.

Application of POA Consensus:

-  POA consensus algorithm may be applied in variety of scenarios and is deemed great option for logistical applications such as supply chains.
-  Proof of Authority model enables companies to maintain their privacy while availing benefits of block chain technology. Microsoft Azure is another example where POA is being implemented. Azure platform provides solutions for private networks, with system that does not require native currency like ether 'gas' on Ethereum, since there is no need for mining. Azure nodes are pre-selected.

POS v/s POW v/s POA

Proof of Stake (POS)

Proof of Stake (POS) ensures that based on how many blocks they already possess, an person who wants to mine or verify a transaction on the block chain may do so. The larger the amount of blocks or 'stake' that the miner has in the block chain, the larger the mining power that they are granted on the block chain, as the name partly means.

Proof of Work (POW)

Proof of Work (POW) is the traditional process by which, after transactions are done, new blocks are formed. Transactions need to be checked by miners on the block chain. How this happens is that a miner verifies a transaction block by solving a prime numbers-based mathematical puzzle. The completion of the transaction / work is verified by block chain consensus and a new block is formed. A block gives the miner who completes the transaction, a certain amount of rewards.

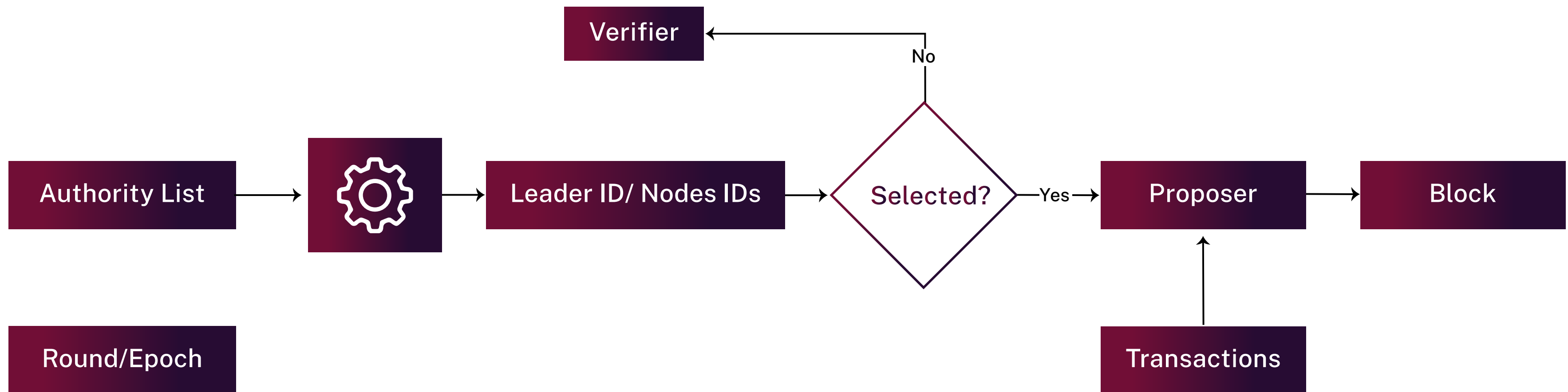
Proof of Authority (POA)

Proof of Authority (POA) is a consensus process in which the power to verify transactions is granted to a variety of block chain players within the community and eventually determines whether or not new blocks can be added to the block chain.

It is not sufficient for public block chains in the case of Evidence of Authority, since there is basically a monopoly with a few entities that can validate transactions.

Proof of Authority - A better alternative

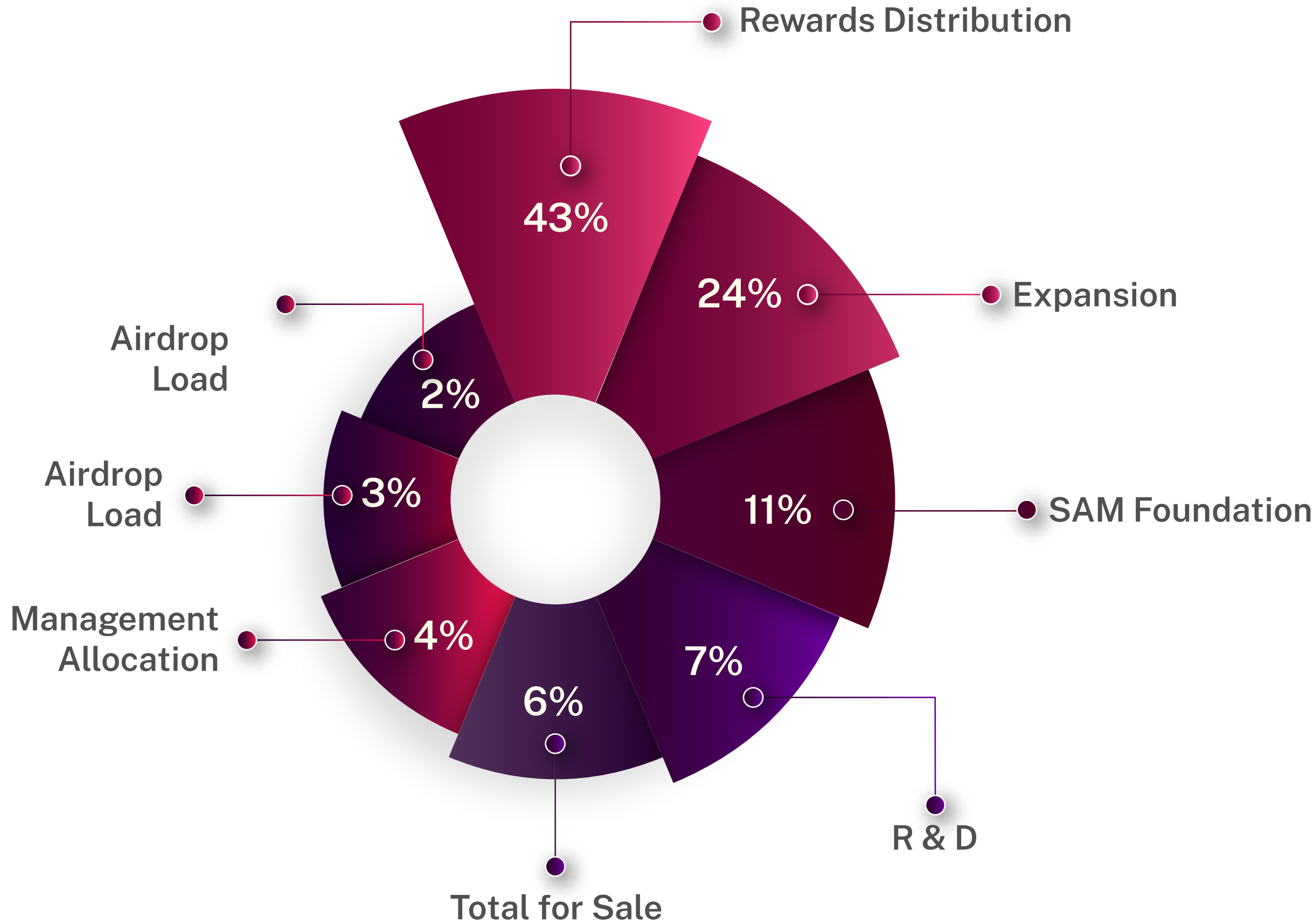
Evidence of Authority (POA) is an IOTW-developed algorithm. It is a protocol more recently developed than both POW and POS. For this algorithm, the computing power required is much smaller than both POW and POS, and consumes considerably less power usage. Thousands of transactions per second may be performed by POA. Their aim is to achieve 1M /tps, which will improve its scalability dramatically and allow it to handle more transactions than Visa. Some believe POA is a revamped POS, which leverages identification rather than coins.



TOKENOMICS



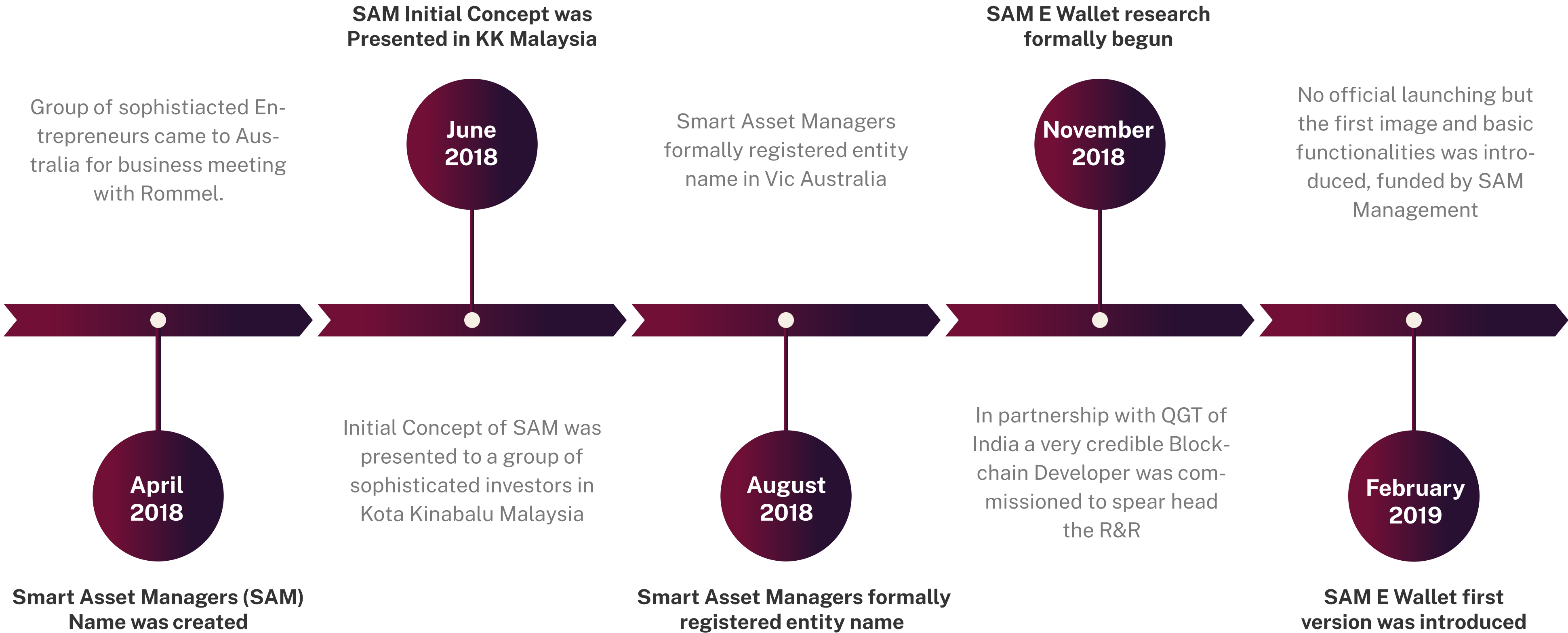
TOKENOMICS



Description	In million	Percentage
Total For Sale	20	6
Referral Airdrop Rewards	8	2
Management Allocation	15	4
SAM Foundation	38	11
R&D	25	7
Rewards Distribution	150	43
Airdrop Reload	11	3
Expansion	83	24
Total	350	100

ROADMAP







Research and Development on Complimenting Ecosystem

Development of SAM application started

February to November 2019

Founder Rommel Santos went to Tawau Malaysia, to formally present the overall concept of SAM to a group of sophisticated investors which was openly accepted

SAM Formally presented the overall structure of SAM Project

January 2020

• Founder Rommel Santos went to Manila Philippines, to formally present the overall concept of SAM to a group of sophisticated investors which was openly accepted.

• Founder also went to Bandar Seri Begawan, Brunei, to formally present the overall concept of SAM to a group of sophisticated investors which was openly accepted.



March 2019

Start of SAM Application Development on Android and iOS

Over the course of time SAM Management restlessly conducted and implemented a complimenting ecosystem that will drive the economy of SAM Projects by adopting to any available ecosystem

November 2019

SAM Formally presented the overall structure of SAM Project

Founder Rommel Santos went to Kuala Lumpur, to formally present the overall concept of SAM to a group of sophisticated investors which was openly accepted

February 2020

SAM Formally presented the overall structure of SAM Project

ROADMAP



• SAM first live version phase 1 was introduced : the first live version of the SAM wallet was introduced, where it initially handles registration of subscribers.

• Start of predevelopment capital raising : Successfully implemented the **Spend Free Money To Earn Free Money** dry run campaign this is when we first informed people about the Smart Asset Managers Project Developments and the same day, we have a subscriber joined us.

Successfully Completed SAM E Wallet Phase 1

March 2020

• Formal SAM Business Registration in Melbourne Australia : under the entity of SAM Digital Technologies and Free Flight Vouchers.

• First SAM information Video : We also have successfully created an information video both in english and bahasa

Successfully Implemented Phase 2 SAM Development

April 2020

BUY / Sell / withdraw back end functionalities with all the other asset wallet features like BTC ETH and USDT

February 2020

SAM Formally presented the overall structure of SAM Project

• During the success of daily registration of new SAM SUBSCRIBERS, we successfully completed our SAM EWALLET where the focus is the daily rewards distributions, to be accurate at first it was done manually until the growing numbers of subscribers opted SAM Dev Team to create a Robot for daily rewards distribution.

March 2020

Successfully Completed SAM E Wallet Phase 1

We have successfully completed our Stage 2 development in our SAM Ewallet which is the basic functionalities of the SUBSCRIPTION, to view the real time record of subscribing, transaction verification and the cancel of subscription feature

May 2020

We have successfully implemented the BUY option

ROADMAP



Independent Money Remittance and Digital Currency Exchanger License In Australia

July 2020

Successfully Registered SAMDT Digital Currency Exchanger

Successfully Signed Memorandum of Agreement Kpay

August 2020

- Successfully signed MOU with Kinerjapay
- Successfully introduced Free Flight Voucher : Implemented and completed front end and back end work working with major retailers and leading finance company in Australia

Successfully Signed Memorandum of Agreement Kpay

August 2020

- Successfully signed JVA with an Import Export Company Phils : Signed JVA with Fish and Meat import and export company in Philippines, where this will lead to direct to retailer distribution

- Successfully signed partnership with Remjon petroleum : Remjon petroleum import and export in Philippines signed a 60% split share with SAMPD owning 60% and 40% owned by REMJON Petroluem

Successfully Signed a takeove venture with livestock grower

August 2020

Signed a take over agreement to livestock poultry processing plan in the Philippines

Initiated the SAM Ride, SAM Remittance & SAM Delivery compliances

September 2020

Initiated the new SAM modules

ROADMAP



- SAMDT is complying with Philippine SEC endorsed by Bank Sentral ng Pilipinas to secure EMI Electronic Money Issuing License
- E Money Remittance and Virtual Currency Exchanger in the Philippines. Completed phase 1 and Phase 2 out of 4 stages procedure

Formally submitted the SAMDT BSP Application

October 2020

- Successfully signed an engagement with Malaysian Lawyers : To help SAMDT complied with local regulation to run its global operation with absolute guidance.

- Successfully Completed the POA : our own etherium private blockchain without going thru complicated crowd funding.

Migration of SAM Wallet to Blockchain Environment

November 2020

- Successfully Completed the Binance BEP 2 the initial phase of digital currency swapping that will cater fro both etherium blockchain and BEP 2 Binance

BAWE is beauty and wellness entrepreneurs

- Successfully Completed Stage 3 of SAM E Wallet Development : New Version with new designs and functionalities.

- Successfully completed negotiation of PWAVE Tech : Pwave Tech is an Indian company that provides a very sophisticated patient management system that will adopt to SAMDT conventional business ILACM of the Philippines

October 2020

Formally submitted the SAMDT BSP Application

October 2020

Formally submitted the SAMDT BSP Application

Migration of SAM Wallet to Blockchain Environment

December 2020

Compeletion of SAM Whitepaper & Implementation of BAWE

ROADMAP



- Introduction of business plan for SAM Merchants Acceleration Program
- Implementation of SAM Smart Contracts : Launch SAM Social Media Income Opportunities

SAM Launching in Binance DAX

March 2021

- Listing of SAM to first exchange.
- Launching of SAM DT : Simultaneous Global Launch.
- Target Completion of SAMDT : Philippine Registration.
- Announcement of payment gateway partnership

Target completion of SAM Remittance in multiple jurisdiction

June 2021

- Target Completion of SAM Remittance : Malaysia
- Target Completion of SAM Remittance : India
- Target Completion of SAM Remittance : Brunei
- Target Completion of SAM Remittance : Indonesia, Japan, UK and Europe, Africa, UAE and USA

Propose acquisition of dental clinics in Australia

January 2021

Introduction of SAM Merchants

SAM Launching in Binance DAX

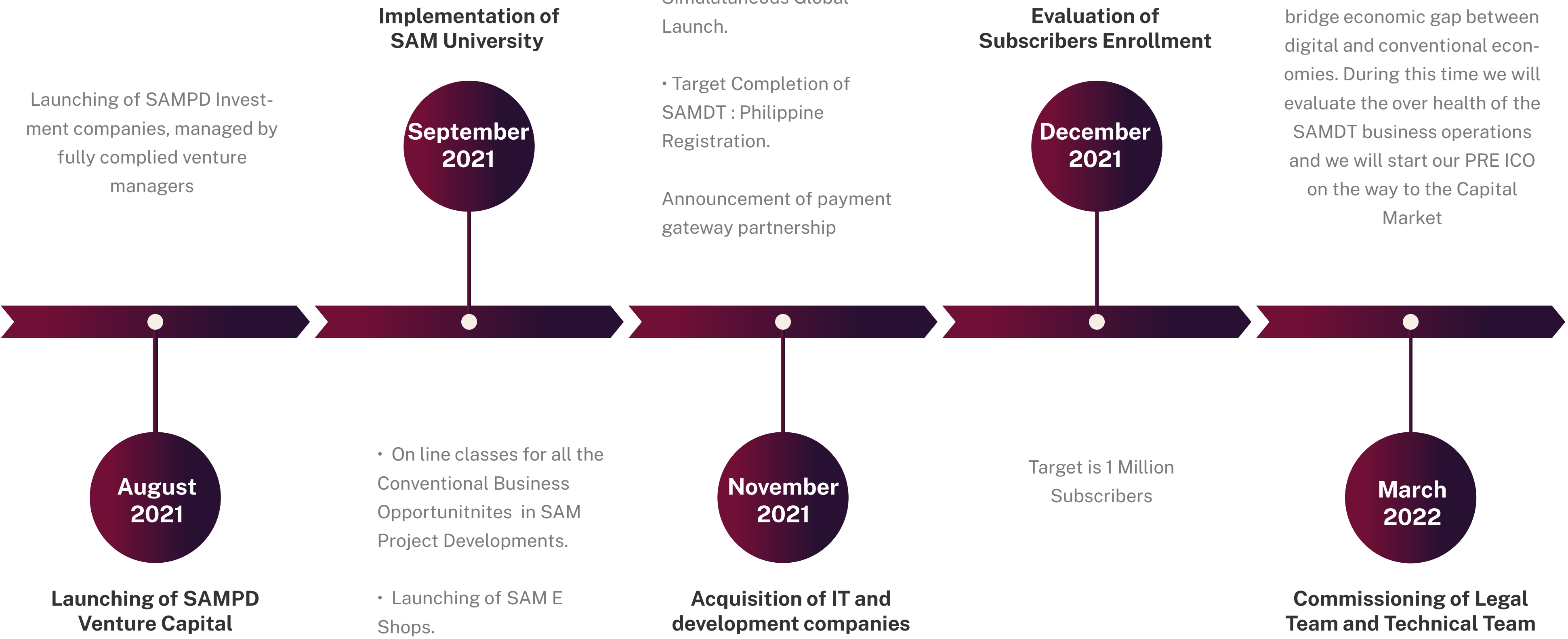
May 2021

Listing of SAM to first exchange

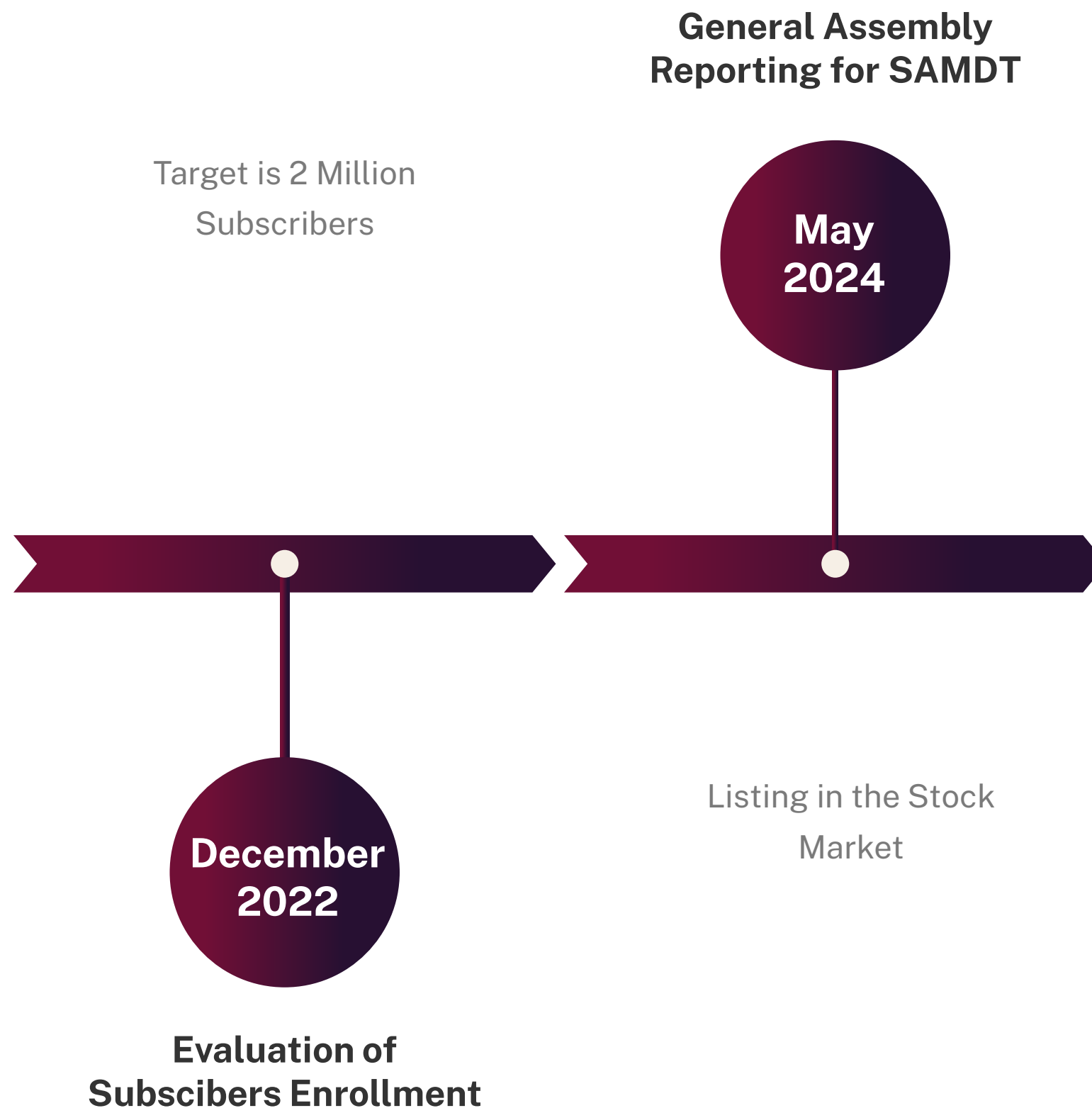
July 2021

Propose acquisition of dental clinics in Australia

ROADMAP



ROADMAP



OUR TEAM



OUR TEAM



Mr. Rommel Santos

Founding Chairman

✉ rsantos@samdigitaltech.com

Mr. Rommel Santos is a savvy, inquisitive & high-caliber Filipino-native entrepreneur who is proclaimed as one of the exemplary figures in wide-spread applications of Blockchain technology in conventional business sectors covering entirety of Asia-Pacific. Mr. Santos founded SAM Digital Tech to promote technological gains from the recent Technological wonder- Blockchain. A reputed Alumnus from the most prestigious academic institution in Philippines, Mr. Santos holds the leading position of - President and CEO of Integrated Laser and Complementary Medicine (ILACM), which promotes a well-managed and effective modality, designed to complement existing medical health regimes of people with recurring medical illnesses. One of the leading Russian manufacturing firms has appointed ILACM as the exclusive distributor of some of its state-of-the-art devices such as the INTRAVENOUS LASER and TRANSCUTANEOUS LASER (Low level) devices and Cancer Treatment. PHOTODYNAMIC THERAPY and BIOTHERAPY were also introduced.

Mr. Santos is a strong advocate of equitable opportunity creation for sustenance of economic growth with diverse adoption of Blockchain Technology and capitalization of its advantages, such as: faster and efficient transactions, global exchanger, high security, Decentralized Autonomous Organization (DAO) through the Proof of Authority (PoA), distributed database through delegates (Block Producer) and allied suitability for micro payments.



Mr. Abidin Zainal

President

✉ amzainal@samdigitaltech.com

Mr. Abidin Zainal has helped serve diverse range of industries during his rich working tenure of 30 years, starting at company executive level and further leading up to various Project managements. Apart from this, Mr. Zainal has also led many successful Campaigns under his term leading Digital marketing and Business generation Teams for many organizations.

Coming from a technical background he studied and thoroughly analyzed past and present developments relating to the communication industries and eventually acceded the under-explored areas of the Crypto-world including Blockchain startups and Crypto economics. In Smart Asset Manager his task is to provide strong leadership and direction to the company by working in harmony with the Board and other Top-level executives for smooth set-up and implementation of short and long-term organizational objectives, plans and strategies. He is also responsible for commanding the entire units of workforce and managing inter-departmental coordination, budgetary allocations and ascertainment that resources are being utilized in the most time and cost effective manner for successful attainment of Company goals.

OUR TEAM



Atty. Joanne Suarez

Corporate Secretary

✉ jvirnisuarez@gmail.com

Joanne has over twenty years of work experience involving special tax regimes, provision of tax and corporate advisory & advocacy services for various organizations belonging to diverse industries. She has spent substantial years of her career gaining work experience with the Legal Department of the Board of Investments. Thereafter, she worked for SyCip GorresVelayo & Co. (SGV & Co., a member of Ernst & Young) and Reyes Tacandong & Co., gaining expertise on applicable corporate structures, including corporate re-organizations, tax-structuring for transactions, and compliance with governmental requirements. She was the Project Manager for the OECD Investment Policy Review for the Philippines covering the areas of Investment Policy, Competition and Investment Promotion in the Region(s). She has a Bachelor of Science degree with a Major in Legal Management from the Ateneo de Manila University. She also finished her Bachelor of Laws degree in Arellano University School of Law. She is a lawyer, and an esteemed member of the Integrated Bar of the Philippines since 2005.



Mr. Alok Agrawal

Chief Technical Officer

✉ alok.agrawal@samdigitaltech.com

Alok Agrawal has over 15 years of Experience in Software Technology. He has won numerous accolades and honors in his career for his service in the industry, including- Blockchain Impeccables Asia Pacific 2019, Tech Based Innovator Award, Successful People from Global Herald TV Group and has been recognized by publications like Entrepreneur.com, Yourstory.com, The Business Fame Magazine, Enterprise Resource Planning Magazine etc. He is a technological revolutionary and a prime Consultant to various ICO organizations around the Globe. He has sound expertise in Blockchain industry and is also a guest Speaker for Association of Chamber of Commerce (India).

He has helped save millions of dollars for his automation effort at HSBC and United Healthcare and has been one of the major driving forces behind Quest Global Technologies reaching one of the best Blockchain Companies across the World. He has helped raise millions of dollars in ICO and VC funding for countless enterprises and assisted in implementation of customized Blockchain solutions. Alok is also on the board of Directors at Quest Global Technologies and is passionate about financial freedom for all and is driven to contribute for a mission that helps general masses.

OUR TEAM



Razali Hj Raona

Chief Executive Officer

✉ razale@samdigitaltech.com

Razali has a rich experience in designing and implementing data architecture, product development and management. He has great expertise in integrations, production support for businesses with critical financial data and complex table integrations. He has actively contributed in development of digital wallets on Blockchain.



Reitz Jakaria

Vice-President for Administration

✉ reitz@samdigitaltech.com

Reitz has been employed only by one company since he left high school in 1985. He works as an Operations Clerk at the Sabah Ports Authority. He has also been involved in other conventional businesses for the last 15 years or so, mostly brokering between suppliers and buyers, particularly between Sabah, Malaysia and the southern parts of the Philippines or the Mindanao Region. The brokering is for rice, sugar, cooking oil and other products.



Diego Jose Ramos

Vice-President for Global Marketing

✉ diego@samdigitaltech.com

Diego has over 15+ years of Corporate experience with multiple awards and citations in sales, operations and service leadership including citation as Top 100 Influencer for the Fintech Industry in Southeast Asia by Lattice80.

Advisory to multiple startups and is the Founding Director of Philippine Association for Digital Commerce and Decentralized Industries (PADCDI) which connects Fintech/Blockchain/Crypto companies and aim to be the conduit to Government Legislative Affairs for self regulatory body.

Currently involved in planning and execution of Innovation Programs with the largest Global Network of Social Entrepreneurs, Impact Hub, and also in the Conference Industry as a Co-Founder and Conference Producer for C-Level Conferences.

OUR TEAM



Daud Hamzah

Chief Operating Officer

✉ daud@samdigitaltech.com

DaudHamzah has completed his Bachelor's Degree in Business Management at the Faculty of Economics and Management, Putra University, Malaysia in 1992. After completing his studies, he started his career as an Entrepreneur by opening an IT Station in 1992 in his hometown in Tawau, Sabah. This IT Station has provided various services and solutions to the local community related to any problems and needs in the field of IT and computing. In addition to being an independent entrepreneur, he was also often looking for a professional field that he could pursue, but at the same time he could do it with full-time freedom. This eventually led him to venture into the field of Insurance (Islamic Insurance @ Takaful) in 2012, through the leading company, Prudential-BSN Takaful (Malaysia). He had received several awards while working with this company. Mr. Daud is very interested in meeting and getting to know many people from various places and fields. He is very happy to do entrepreneurial guidance, especially among young people. This interest has led him to be involved with several networking companies where most of the time, he serves as a group mentor and also a speaker for most of the companies he is involved with. He has accomplished many great achievements while working with these networking companies. In addition, he had also engaged as a contractor to the government.



Teresita Arabiran

Chief Financial Officer

✉ tessa@samdigitaltech.com

In 2004, TeresitaArabiran started as a Financial Analyst to begin her career. Being so, she measures the differences between expected results and actual results or variance analysis to help control costs and improve operations efficiency and in 2005, as a Tax Compliance Officer, she was responsible in ensuring accurate and timely compliance to tax requirements, including monthly, quarterly and annual computation, filing and payment of bank taxes. She also coordinated with tax examiners and authorities over tax payments issues and performs tax compliance Audit to identify potential tax exposures and recommends measures to correct. In 2007, she was an Audit Officer where she assessed compliance with financial regulations. She also reviewed bank's financial statements, documents, data and accounting entries prior to final submission to BSP. As a Sales Officer in 2009, she was into acquiring new customers and retention of existing customers. She sold bank products and services. In 2011 as a bank's Branch Manager, she was responsible in managing bank's resources and personnels, developing and attaining sales goals, delivering exceptional customer service and growing the firm. In 2011, she was a bank's Branch Manager, where she was responsible in managing bank's resources and personnels, developing and attaining sales goals, delivering exceptional customer service and growing the firm.

OUR TEAM



Ricardo Alvaro

Executive Technical Director

✉ erick@samdigitaltech.com

Erick boasts of more than nine years of experience as a Senior Web Developer and has extensive hands-on experience in web application analysis, design, development, testing and deployment. He has a proven experience in web applications development using Microsoft Visual Studio. He is well-versed in various software project processes, implementations and methodologies such as project migration, project revamp/overhaul/redesign, requirements analysis, (SDM) solutions development analysis methodologies, software enhancement, mocking, prototyping, development/coding (SDLC), software development lifecycle, (PLC) project lifecycle, code testing, (IAT) internal acceptance test, (UAT) user acceptance test, regression test, automated testing, code review, compiling, web application deployment, real time debugging and troubleshooting, production support, on call support, ticket management, metrics and software measure compliance, Iterative and Agile methodologies, activity and status reporting. For his Professional Experience, from present to the past, he currently works as Software Engineer and Stack Web Developer for Smart Asset Managers (SAM), Complete Orthodontics and Dental Care and Integrated Laser and Complementary Medicine from March 2011 to date. He had served IworkonWeb.com as its Project Manager, Software Engineer and Full Stack Developer.



Joshua Moshnell Reyes

Financial Analyst

✉ mreyes@samdigitaltech.com

Moshnell Reyes has been a financial analyst since 2013. He is exposed in financial data collection and analysis of public listed companies for all 5 industry profile namely, Commercial, Property, Investments, Banks and Insurance Profile. He also owns a Marketing Company which is engaged in distribution of goods. With that being said, he has sound knowledge in Marketing, Management, Finance and Accountancy which can help in business decisions in determining new business ventures.



Amir Kahal Bin Roshi

Business Development Manager ✉ amircrypto@samdigitaltech.com

Trading and investing in Crypto, multi-level marketing, a Youtuber crypto and online marketing system. His biggest success in the business world can help many people around the world in the field of crypto investment.

OUR TEAM



Ronaldo B. Reyes

Corporate Consultant

✉ ronald@samdigitaltech.com

He is a Consultant. A Lobbyist. Being in the mainstream business consultancy and project lobbying for the last six years, his expertise includes Business Set Up Establishment and Registration, Business Modelling and Project Management, Financial Consulting with focus on Fund Transfer and Account Establishment both for local and international and Human Capital Development. He does specialize market research for Clients that do Importation and Export of government regulated commodities and at times, as the need arises a Trouble Shooter or if not on his own, a member of a trouble - shooting team.



Dato Dr. Alvin N. Paul

Business Development Manager ✉ datoalvin@samdigitaltech.com

A 25-year veteran in the aviation and service industry, Dato' Dr. Alvin holds a Bachelor's degree in Computer Engineering, a Master's degree in Finance and a PhD in Business Administration & Management. He currently serves as the Director & General Manager, of ASM Learning Sdn. Bhd., which is a leading licensed corporate English training provider in Malaysia. An entrepreneur who has invested in various fields, such as software and systems developing companies, restaurants, entertainment outlets and educational centres. Dato' Dr. Alvin used to be a Forex investor and trader, but is now very much involved in crypto-currency investments, its activities and its education. A licensed trainer himself, there are numerous recordings of trainings and speeches by Dato' Dr. Alvin, which can be found online. Dr. Alvin, has given up his jet-setting days, for a more involved role in the education of others, as he is passionate in empowering others through education. Additionally, he is a strong advocate for the less fortunate and participates in numerous charities. Dato' Dr. Alvin has even coined a phrase, 'There's satisfaction in giving, which far exceeds the pleasures of receiving.'

OUR TEAM



Janet Rebusio-Ducayag

Customer Service Manager

✉ janet@samdigitaltech.com

Janet Rebusio- Ducayag began her professional career in 1983. She first landed a job as an Administrative staff and teacher/reliever at the Children’s House in Montessori Lane for more than three years followed by being a Reporter at the Journal Group of Publications’ three newspapers - People’s Journal, Times Journal, People’s Taliba. As a reporter, she covered the police, courts, Immigration and NBI beats. She was a recipient of the title “Reporter of the Month” consecutively for 12 months until she garnered the “Star of the Year” title in 1990. In 1991, she went to Saipan in the Northern Marianas to work as a Reporter for Marianas Review for two years. With only over 23k population in the 1990s, people were so sensitive being written about so she decided not to renew her 2-year contract in 1993. Then going back to the Philippines, she worked as a Copy Writer in an advertising company, Image Dimensions and handled various accounts that brought her to different parts of the country to cover and write for the clients. Following her stint in the ads agency, she worked at ABS-CBN’s DWRR/DZMM as a news writer for the two radio stations. She was happy to be back to her old love, being an Investigative Reporter in 1994 at People’s Tonight where she earned the title ‘Star of the Year’ in 1990 for winning as ‘Reporter of the Month’ for 12 consecutive months and receiving P3k each month. She also held the record of having written the longest-running series that ran for almost 2 months. She had a short stint at Kabayan Newspaper covering the general beats.



Mark Anthony Iligan

Business Development Manager

✉ mark@samdigitaltech.com

Marc was a new kid on the block when he landed on his first job as Marketing Assistant at Delifrance Café, then eventually opened his first own business – Segway Travel and Tours in Manila and it operated for over six years. Thereafter, he worked for Solid Bank as Clerk for one year then he was later employed as credit card Sales Agent and personal Loan Agent at China Trust Bank for the next three years. After which, he attended several sales training both in domestic and international. He was likewise engaged in various networking groups like USANA, NUSKIN, IGEN PORTAL, etc. He joined their activities. It was in 2018 when Marc was involved in the world of crypto currency and appointed as Personal Assistant to the founder of Smart Asset Managers (SAM), Mr. Rommel Santos, who eventually promoted him as Business Development Manager for SAM.

CONTACT US






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