VGO

Digital Entrepreneur (DE) Candidate Handbook

Learn ● Work ● Lead

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One World. One Ecosystem. Shared Prosperity.

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Welcome to VGO

Congratulations and welcome to the VGO family.

You are joining a global organization that believes every individual has the potential to build a meaningful career, create lasting value, and contribute to a better future. As a VGO Digital Entrepreneur (DE), you are not just starting a new role — you are beginning a journey of continuous learning, professional growth, leadership, and digital business development.

At VGO, we believe success is created by combining knowledge, technology, teamwork, and integrity. Through our Learn • Work • Lead (LwL) model, you will gain practical experience, work on real business opportunities, and gradually develop the skills to lead teams and expand your impact.

Whether you are a recent graduate, an experienced professional, or someone seeking a new direction, VGO provides a platform where you can learn, contribute, and grow alongside a global community.

This handbook introduces the Digital Entrepreneur role, your responsibilities, our values, and the opportunities available within the VGO ecosystem. It is designed to help you start your journey with clarity and confidence.

Welcome to VGO. Together, we will Learn, Work, Lead, and Grow.

Our Vision

To build a trusted global digital ecosystem that empowers individuals, businesses, and communities to learn, work, innovate, and prosper together.

Our Mission

To create opportunities through technology, collaboration, and entrepreneurship by connecting people, businesses, and digital services on one integrated platform.

Our Core Values

- Integrity – We act honestly, ethically, and responsibly.
- Innovation – We embrace new ideas and continuous improvement.
- Collaboration – We succeed by supporting one another.
- Customer First – Every decision begins with creating value for customers.
- Leadership – We inspire growth by learning, serving, and leading.
- Global Mindset – We think beyond borders and build opportunities worldwide.

VGO Motto

> *"One World. One Ecosystem. Shared Prosperity."*

Who is a VGO Digital Entrepreneur?

Building the Future Through Learning, Leadership, and Digital Innovation

A VGO Digital Entrepreneur (DE) is a professional who learns continuously, creates business opportunities, connects people and businesses, and contributes to the growth of the VGO ecosystem. A DE is more than an employee — they are a collaborator, a problem solver, and a future leader.

Unlike a traditional role that focuses on completing assigned tasks, a Digital Entrepreneur actively develops skills, builds professional relationships, supports customers and businesses, and helps expand VGO's global ecosystem. Every contribution creates value for customers, businesses, team members, and the organization.

Through the Learn • Work • Lead (LwL) model, every Digital Entrepreneur follows a structured journey of continuous growth.

The Learn • Work • Lead (LwL) Journey

Learn

Acquire practical knowledge through structured training, mentorship, and real business experience. Continuous learning ensures that every Digital Entrepreneur stays prepared for changing technologies and business opportunities.

Work

Apply your knowledge by working on real projects, supporting customers, connecting businesses, and contributing to the growth of the VGO ecosystem. Learning becomes meaningful when it is transformed into action.

Lead

As your knowledge and experience grow, you will begin mentoring others, building collaborative teams, sharing knowledge, and developing leadership capabilities that create long-term value.

How is a Digital Entrepreneur Different?

Traditional Employment	VGO Digital Entrepreneur
Performs assigned tasks	Learns, contributes, and creates opportunities
Fixed responsibilities	Continuously develops new skills and capabilities
Individual performance	Collaborative team growth and leadership
Career progression through promotion	Growth through learning, contribution, and leadership
Focus on completing work	Focus on creating long-term value for customers, businesses, and the ecosystem

What Makes a Successful Digital Entrepreneur?

A successful Digital Entrepreneur demonstrates:

- A willingness to learn every day.
- A positive and professional attitude.

- Strong communication and relationship-building skills.
- Commitment to helping customers and businesses succeed.
- Teamwork and knowledge sharing.
- Integrity, accountability, and respect for others.
- A growth mindset focused on continuous improvement.

Our Commitment to You

VGO is committed to providing every Digital Entrepreneur with:

- Practical learning opportunities.
- Real business exposure.
- Professional guidance and mentorship.
- A collaborative work environment.
- Opportunities to develop leadership skills.
- A platform to build a meaningful and rewarding career.

> *"Your journey begins by learning. Your success grows through meaningful work. Your legacy is built through leadership. — VGO Learn • Work • Lead (LwL)"*

Your Role & Responsibilities

Creating Value Every Day

As a VGO Digital Entrepreneur (DE), your primary responsibility is to create value for customers, businesses, your team, and the VGO ecosystem. Every activity you perform contributes to building a stronger global community and expanding digital opportunities.

Success is not measured only by individual performance but by the positive impact you create through collaboration, professionalism, and continuous improvement.

Your Core Responsibilities

1. Learn Continuously

Learning is the foundation of every successful Digital Entrepreneur. Stay updated with VGO products, services, business processes, and digital tools to confidently support customers and businesses.

Your Objective

- Complete assigned learning programs.
- Improve communication and business skills.
- Keep your knowledge current.

2. Connect Customers

Help customers discover VGO products and services that meet their needs. Understand their requirements, provide accurate information, and ensure a positive experience throughout their journey.

Your Objective

- Understand customer needs.
- Recommend suitable solutions.
- Build long-term relationships.

3. Connect Businesses

Introduce retailers, service providers, professionals, manufacturers, educational institutions, and other businesses to the VGO ecosystem. Help them understand how VGO can support their growth.

Your Objective

- Build professional partnerships.
- Support business onboarding.
- Strengthen the VGO business network.

4. Support Your Team

Success at VGO is achieved through collaboration. Share knowledge, assist fellow team members, and contribute to a positive working environment where everyone grows together.

Your Objective

- Share best practices.
- Encourage teamwork.
- Help others succeed.

5. Build Professional Relationships

Strong relationships create long-term opportunities. Communicate with honesty, respect, and professionalism while building trust with customers, businesses, and colleagues.

Your Objective

- Develop trust.
- Maintain professional communication.
- Create lasting business relationships.

6. Represent VGO with Integrity

Every Digital Entrepreneur represents the VGO brand. Maintain the highest standards of ethics, professionalism, and responsibility in every interaction.

Your Objective

- Act honestly and responsibly.
- Respect company policies.
- Protect customer trust.
- Uphold VGO values.

The VGO Success Formula

Learn Every Day

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Serve Every Customer

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Support Every Team Member

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Build Every Opportunity

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Lead by Example

Remember

A Digital Entrepreneur is not expected to know everything on the first day. Your commitment to learning, taking action, and helping others is what drives long-term success. Small, consistent efforts each day build a strong foundation for future growth and leadership within the VGO ecosystem.

> *"Great careers are built one customer, one relationship, and one opportunity at a time."*

The VGO Ecosystem

One Platform. Endless Opportunities.

VGO is a unified digital ecosystem that connects people, businesses, technology, and services on a single platform. Instead of using multiple applications for different needs, VGO brings everything together into one integrated ecosystem where users can learn, work, shop, pay, grow businesses, and access essential services.

As a Digital Entrepreneur, your role is to connect people and businesses with the opportunities available within the VGO ecosystem while helping them benefit from its products and services.

What Makes VGO Different?

Unlike traditional companies that focus on a single product or service, VGO is building an ecosystem where multiple services work together to create value for customers, businesses, and communities.

Every new customer, every business partnership, and every successful service strengthens the entire ecosystem.

Core Ecosystem Categories

Digital Payments

Secure digital payment solutions designed for everyday transactions within the VGO ecosystem.

Education & Skill Development

Practical learning programs that help individuals gain skills, work on real projects, and prepare for professional careers through the Learn • Work • Lead (LwL) model.

Business Solutions

Digital tools and services that help businesses improve operations, reach more customers, and grow efficiently.

Healthcare

Connecting people with healthcare-related products and services through trusted digital solutions.

Retail & Commerce

Supporting retailers, sellers, manufacturers, and service providers by connecting them with customers through the VGO platform.

Technology & Innovation

Artificial Intelligence, cloud technologies, automation, and digital solutions designed to improve productivity and simplify everyday work.

How the Ecosystem Grows

Businesses

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Products & Services

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VGO Platform

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Customers

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Customer Satisfaction

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More Business Growth

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Stronger VGO Ecosystem

Every successful connection creates new opportunities for customers, businesses, and the entire community.

Your Contribution as a Digital Entrepreneur

As a Digital Entrepreneur, you help strengthen the ecosystem by:

- Introducing new customers to VGO products and services.
- Helping businesses join and grow within the ecosystem.
- Building long-term professional relationships.
- Providing excellent customer support.
- Sharing knowledge with your team.
- Contributing to the growth of the VGO community.

Every customer you support and every business you connect helps expand the VGO ecosystem and creates value for everyone involved.

Growing Together

At VGO, success is built through collaboration. Customers, businesses, Digital Entrepreneurs, and technology work together to create a stronger, smarter, and more connected digital economy.

> *"When people grow, businesses grow. When businesses grow, the ecosystem grows. Together, we create opportunities that benefit everyone."*

One World. One Ecosystem. Shared Prosperity.

Building Your Digital Business

Learn. Grow. Lead.

At VGO, every Digital Entrepreneur has the opportunity to build more than a career — you can build a digital business by creating value through people, partnerships, and professional leadership.

Your success is built on continuous learning, meaningful relationships, and consistent contribution. As you grow your knowledge and expand your network, your impact within the VGO ecosystem grows as well.

Your Growth Journey

Every Digital Entrepreneur follows a clear path of professional development.

Join VGO

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Learn Skills

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Work on Real Opportunities

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Support Customers & Businesses

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Build Your Team

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Develop Leaders

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Grow Your Digital Business

Growth is achieved step by step through learning, action, and leadership.

Build Your Professional Network

A successful Digital Entrepreneur builds strong relationships with:

- Customers
- Retailers
- Service Providers
- Manufacturers
- Educational Institutions
- Business Professionals
- Team Members
- Community Leaders

Every relationship creates new opportunities for collaboration and long-term growth.

Grow Through Leadership

Leadership at VGO is not about authority — it is about helping others succeed.

As you gain experience, you will:

- Mentor new Digital Entrepreneurs.
- Share knowledge and best practices.
- Encourage teamwork and collaboration.
- Support the growth of your team.
- Lead by example through professionalism and integrity.

Strong leaders create strong teams, and strong teams create lasting success.

Think Globally

VGO is designed for a global community. As a Digital Entrepreneur, you are encouraged to think beyond your local market and develop a global mindset.

A global Digital Entrepreneur:

- Welcomes diverse ideas and cultures.
- Builds relationships across regions.
- Shares knowledge openly.
- Adapts to changing markets.
- Contributes to a connected worldwide ecosystem.

Your Long-Term Vision

Your journey at VGO is not measured by how quickly you grow — it is measured by the value you create over time.

By consistently learning, serving customers, supporting businesses, and developing future leaders, you contribute to a stronger ecosystem while building your own professional reputation.

The VGO Growth Principles

- ✓ Learn Every Day
- ✓ Build Meaningful Relationships
- ✓ Create Value for Customers
- ✓ Support Your Team
- ✓ Lead with Integrity
- ✓ Never Stop Growing

> *"A Digital Business is built one relationship at a time. Every customer you help, every business you support, and every person you inspire becomes part of your journey toward lasting success."*

Learn ● Work ● Lead — Grow Together with VGO

Rewards, Recognition & Career Growth

Your Contribution Creates Opportunities

At VGO, we believe that people who contribute to the growth of the ecosystem should have opportunities to grow professionally. As a Digital Entrepreneur (DE), your dedication, learning, teamwork, and business contribution are recognized through career development, leadership opportunities, and performance-based rewards.

Our goal is to create an environment where every Digital Entrepreneur is motivated to learn, improve, and build long-term value.

Performance Recognition

Every achievement begins with consistent effort. VGO recognizes Digital Entrepreneurs who demonstrate:

- Continuous learning and skill development.
- Professional customer service.
- Strong business relationships.
- Positive teamwork and collaboration.
- Leadership qualities.
- Commitment to VGO values.

Recognition is based on contribution, professionalism, and continuous improvement.

Career Growth Opportunities

As you gain experience and develop leadership skills, you may become eligible for greater responsibilities within the organization.

Career Progression

Digital Entrepreneur

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Senior Digital Entrepreneur

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Team Leader

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Regional Leader

↓

Country Leader

Each stage represents increased responsibility, leadership, and contribution to the VGO ecosystem.

Leadership Development

Leadership is developed through action, not position.

As you grow, you will have opportunities to:

- Mentor new Digital Entrepreneurs.
- Support team development.
- Share knowledge and best practices.
- Build high-performing teams.
- Inspire others through your example.

Great leaders help others succeed before seeking personal success.

Rewards & Incentives

VGO offers performance-based opportunities designed to encourage continuous growth.

Depending on company policies and applicable programs, Digital Entrepreneurs may become eligible for:

- Performance Incentives
- Leadership Bonuses
- Recognition Awards
- SDA Equity Opportunities*
- Digital Ownership Opportunities*
- Professional Development Programs

**Subject to company policies, eligibility criteria, and applicable program terms.*

Grow with Purpose

Success at VGO is not measured only by individual achievements. It is measured by the positive impact you create for customers, businesses, your team, and the broader VGO ecosystem.

Every relationship you build, every customer you support, and every team member you help contributes to a stronger future for everyone.

Your Future Starts Today

Every successful leader once started as a beginner.

Your first conversation… Your first customer… Your first business connection… Your first team member…

These small milestones become the foundation of a meaningful and rewarding career.

> *"Success is not built in a single day. It is built through continuous learning, consistent action, and the courage to help others grow."*

Learn ● Work ● Lead — Build Your Future with VGO

Your First 30 Days at VGO

A Strong Start Builds a Strong Future

Your first 30 days are designed to help you understand the VGO ecosystem, develop practical skills, build confidence, and begin contributing effectively. Focus on learning, taking consistent action, and building professional relationships rather than trying to achieve everything at once.

Remember, every successful Digital Entrepreneur started exactly where you are today.

Week 1 — Learn & Understand

Focus Areas

- Complete your onboarding process.
- Understand the VGO Vision and Mission.
- Learn about the VGO Ecosystem.
- Explore the Learn • Work • Lead (LwL) model.
- Become familiar with VGO products and services.
- Meet your reporting manager and team members.

Your Goal

Understand the organization, your role, and how you can contribute.

Week 2 — Observe & Practice

Focus Areas

- Observe experienced team members.
- Practice explaining VGO products and services.
- Learn customer communication techniques.
- Understand how businesses benefit from VGO.
- Improve your confidence in professional conversations.

Your Goal

Develop communication skills and gain practical confidence.

Week 3 — Connect & Contribute

Focus Areas

- Connect with potential customers.
- Introduce businesses to the VGO ecosystem.
- Support customer enquiries professionally.
- Participate in team activities.
- Share your learning with fellow team members.

Your Goal

Take your first independent steps as a Digital Entrepreneur.

Week 4 — Build Momentum

Focus Areas

- Review your progress with your manager.
- Identify your strengths and improvement areas.
- Set personal goals for the next month.
- Continue learning and improving.
- Build stronger customer and business relationships.

Your Goal

Finish your first month with confidence, experience, and a clear growth plan.

Your Daily Success Checklist

Before ending each workday, ask yourself:

✓ Did I learn something new today?
✓ Did I help a customer or business?
✓ Did I support my team?
✓ Did I improve my communication skills?
✓ Did I complete my planned activities?
✓ Am I better today than yesterday?

Small improvements every day create extraordinary results over time.

Success Tips for Every Digital Entrepreneur

- Stay curious and keep learning.
- Ask questions whenever you need guidance.
- Communicate professionally and respectfully.
- Focus on helping others before expecting results.
- Be consistent — success comes from daily effort, not occasional action.
- Believe in your ability to grow.

Your Journey Has Just Begun

The first 30 days are only the beginning of a much larger journey. Every conversation, every customer you assist, every business you connect, and every skill you develop moves you one step closer to becoming a confident Digital Entrepreneur and future leader.

> *"Success doesn't begin with experience — it begins with the willingness to learn, the courage to take action, and the commitment to improve every day."*

Welcome to Your Journey. Welcome to VGO.

Code of Conduct & Professional Standards

Represent VGO with Integrity

Every VGO Digital Entrepreneur (DE) is an ambassador of the VGO brand. The way you communicate, work, and support others reflects not only on you but also on the entire VGO ecosystem.

Professionalism, integrity, and respect are the foundation of our culture. We expect every Digital Entrepreneur to uphold these values in every interaction with customers, businesses, colleagues, and the community.

Our Professional Values

Integrity

Always be honest, transparent, and ethical in your work. Build trust through your actions and never make commitments that cannot be fulfilled.

Respect

Treat every customer, business partner, colleague, and team member with dignity, fairness, and respect, regardless of their background or experience.

Professionalism

Maintain a positive attitude, communicate clearly, dress appropriately for business interactions, and represent VGO with confidence and responsibility.

Customer First

Listen carefully to customer needs and always aim to provide accurate information, timely support, and a positive experience.

Teamwork

Success is achieved together. Share knowledge, support your colleagues, celebrate team achievements, and help create a collaborative work environment.

Continuous Learning

Technology and business evolve every day. Stay curious, keep learning, and continuously improve your knowledge and professional skills.

Professional Expectations

As a VGO Digital Entrepreneur, you are expected to:

- Act with honesty and integrity in every situation.
- Follow company policies and professional standards.
- Protect confidential information.
- Use company resources responsibly.
- Communicate respectfully and professionally.
- Deliver accurate information to customers and businesses.
- Report concerns or unethical behaviour through appropriate channels.
- Support a safe, inclusive, and respectful workplace.

Behaviours We Encourage

- ✓ Be punctual and dependable.
- ✓ Take ownership of your responsibilities.
- ✓ Communicate openly and respectfully.
- ✓ Learn from feedback and continuously improve.
- ✓ Help customers succeed.
- ✓ Support your team members.
- ✓ Lead by example.

Behaviours to Avoid

To maintain trust and professionalism, Digital Entrepreneurs should avoid:

- Providing false or misleading information.
- Making unrealistic promises.
- Sharing confidential company or customer information without authorization.
- Disrespectful behaviour or discrimination.
- Misuse of company resources or systems.
- Actions that may harm the reputation of VGO or its community.

Our Commitment

VGO is committed to providing a professional, ethical, and inclusive workplace where every Digital Entrepreneur has the opportunity to learn, grow, and succeed.

By working together with honesty, respect, and responsibility, we create lasting value for customers, businesses, and communities around the world.

> *"Your knowledge builds confidence. Your actions build trust. Your integrity builds your reputation."*

At VGO, professionalism is not just a policy — it is our identity.

Frequently Asked Questions (FAQs)

Everything You Need to Know

Starting a new journey naturally comes with questions. This section answers the most common questions asked by new VGO Digital Entrepreneurs (DEs). If you need additional guidance, your reporting manager or VGO support team will always be available to assist you.

1. What is a VGO Digital Entrepreneur (DE)?

A Digital Entrepreneur is a professional who learns, works, and contributes to the growth of the VGO ecosystem by connecting customers, businesses, and opportunities. A DE continuously develops skills while creating value through teamwork, customer support, and business development.

2. What is the Learn • Work • Lead (LwL) Model?

LwL is VGO's professional development approach.

- Learn – Build knowledge and practical skills.
- Work – Apply your learning to real business opportunities.
- Lead – Mentor others, build teams, and develop leadership capabilities.

This model helps every Digital Entrepreneur grow professionally through continuous learning and real-world experience.

3. Do I receive training before starting work?

Yes. Every Digital Entrepreneur receives onboarding guidance, learning resources, and support from experienced team members. Learning continues throughout your journey at VGO.

4. What are my primary responsibilities?

Your key responsibilities include:

- Learning continuously.
- Supporting customers.
- Connecting businesses.
- Promoting VGO products and services.
- Working collaboratively with your team.
- Maintaining professional standards.

5. Who will support me if I need help?

You are never alone at VGO. Support is available through:

- Your Reporting Manager
- Team Leader
- Senior Digital Entrepreneurs
- VGO Learning Resources
- Internal Support Teams

Collaboration and knowledge sharing are part of the VGO culture.

6. How can I grow within VGO?

Growth comes through continuous learning, consistent contribution, teamwork, and leadership. As your knowledge and experience increase, you may become eligible for greater responsibilities and career advancement opportunities.

7. What qualities make a successful Digital Entrepreneur?

Successful Digital Entrepreneurs are:

- Curious learners.
- Professional communicators.
- Customer-focused.
- Team-oriented.
- Responsible and ethical.
- Positive and solution-driven.
- Committed to continuous improvement.

8. What is expected from me during my first month?

Focus on:

- Learning the VGO ecosystem.
- Understanding your responsibilities.
- Developing communication skills.
- Building professional relationships.
- Supporting customers and businesses.
- Working closely with your team.

Progress is built through consistent daily effort.

9. Why should I choose VGO?

VGO provides an environment where you can:

- Learn practical skills.
- Gain real business experience.
- Work with a collaborative team.
- Develop leadership capabilities.
- Build a meaningful and rewarding career.

Need Assistance?

If you have questions or need guidance at any stage of your journey, please contact your reporting manager or the VGO HR team.

Remember: Asking questions is part of learning. Every successful leader started by learning, asking, and improving.

> *"The right question today becomes the knowledge that builds your success tomorrow."*

Welcome to VGO — Learn ● Work ● Lead.

Welcome to Your Future

Your Journey Starts Today

Congratulations on taking the first step towards becoming a VGO Digital Entrepreneur (DE).

You are now part of a growing community of professionals who believe in learning continuously, working with purpose, and leading with integrity. Every successful journey begins with a single decision, and today marks the beginning of yours.

At VGO, we don't just build careers — we build people. We believe that when individuals grow, teams become stronger, businesses become more successful, and communities prosper together.

Your Commitment

As a VGO Digital Entrepreneur, I commit to:

- ✓ Learn continuously and improve my skills.
- ✓ Perform my responsibilities with honesty and professionalism.
- ✓ Respect customers, businesses, and team members.
- ✓ Build trust through ethical behaviour.
- ✓ Support my team and contribute to our shared success.
- ✓ Represent the VGO brand with pride and integrity.
- ✓ Create value for customers, businesses, and society.

The VGO Success Formula

Learn — Build knowledge every day

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Work — Apply your knowledge through real opportunities

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Lead — Inspire others and build successful teams

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Grow — Create a meaningful career and long-term digital future

Our Promise to You

VGO is committed to supporting your professional journey by providing:

- Practical learning opportunities.
- Real business exposure.
- Professional mentoring and guidance.
- Leadership development.
- A collaborative and respectful work environment.
- Opportunities to grow with the VGO ecosystem.

Your success is our success, and together we can build a stronger future.

Remember

Every expert was once a beginner. Every leader was once a learner. Every successful business started with one decision.

Today is your opportunity to begin building a future filled with learning, leadership, and purpose.

Believe in yourself, stay committed to your goals, and never stop growing.

Welcome to the VGO Family

Thank you for choosing to be part of our journey.

We look forward to learning, working, and growing together as we build a global ecosystem that creates opportunities for individuals, businesses, and communities around the world.

One World. One Ecosystem. Shared Prosperity.

VGO PAY PRIVATE LIMITED

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> *"Your future is not defined by where you begin. It is defined by what you learn, how you work, and the lives you inspire along the way."*

Welcome to VGO. Learn ● Work ● Lead. Grow Beyond Limits.

The DE Wealth Model

Building a Transferable Digital Business Within the VGO Ecosystem

A VGO Digital Entrepreneur is more than a sales representative or team leader. Every DE is actively building a transferable digital business — one that earns income today, accumulates equity value over time, and can be passed on or sold in the future.

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01 Team Income

Every qualified team earns through multiple income streams distributed through the Team Reward Pool, according to the approved sharing model.

- Sales Commissions
- Leadership Bonuses
- Service Incentives
- Performance Rewards
- Other VGO Incentives

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02 SDA Equity Allocation

Every qualified LwL Team becomes eligible for a combined allocation of equity units distributed across a portfolio of VGO-backed startups.

1,620,000 SDA Equity Units

18 VGO Startups Allocated Across

Initially, these SDA units remain Locked until performance milestones are achieved.

03 Performance-Based Unlocking

SDA Equity is unlocked progressively as DEs hit measurable performance milestones. As milestones are achieved, SDA units move from Locked to Unlocked status.

- Team growth
- Business onboarding
- Customer growth
- Sales generation
- Ecosystem contribution
- Compliance with VGO policies

04 Profit Sharing

Unlocked SDA Equity participates in the VGO profit-sharing program. Eligible SDA holders receive a proportional share of the net profits allocated from participating startups, according to the governing rules and allocation formula.

50% Net Profits Shared

05 Digital Ownership

Every DE is building a digital business that appreciates in value as their team and ecosystem contribution grows.

- Team value increases with every member added.
- Business relationships expand revenue potential.
- Customer base strengthens the overall ecosystem.
- Digital ownership value may increase proportionally.

06 Transferability

If a DE decides to leave the VGO ecosystem, the value they have built does not simply disappear.

- The DE may transfer or sell their eligible digital ownership rights, subject to VGO's platform rules and applicable agreements.
- The incoming participant assumes the transferred role and any associated rights and obligations defined by VGO.

07 Long-Term Value

The objective is not only to earn monthly income but to build a transferable digital asset that continues to generate value for as long as the participant remains eligible under the programme.

The DE Wealth Model at a Glance

Stage	What Happens	Benefit to DE
Team Income	Earn commissions, bonuses & incentives	Immediate & recurring income
SDA Allocation	1,620,000 units across 18 startups allocated	Equity stake in the VGO ecosystem
Milestone Unlocking	Performance milestones unlock SDA units	Growing equity value
Profit Sharing	50% of net startup profits distributed	Passive income from equity
Digital Ownership	Team & business relationships compound in value	Appreciating digital asset
Transferability	Rights may be transferred or sold	Realisable exit value

**All earnings, equity allocations, unlock criteria, profit-sharing calculations, and transferability rights are subject to VGO programme policies, eligibility criteria, and applicable legal agreements in force at the time of assessment.*

> *"The goal is not just to earn — it is to own. Not just to work — it is to build. Not just to grow — it is to leave something of lasting value."*

Learn ● Work ● Lead — Build Your Digital Future with VGO

Team Revenue Sharing

How the Team Reward Pool is Earned and Distributed

Step 1 — How the Pool is Funded

Every time the team generates revenue, all earnings flow into a shared Team Reward Pool before distribution. Income sources include:

- ▶️ **Sales Commissions**
- ▶️ **Profit Share**
- ▶️ **Leadership Bonuses**
- ▶️ **Performance Rewards**
- ▶️ **Other VGO Incentives**

Step 2 — How the Pool Flows

All earnings consolidate into the Team Reward Pool, which is then distributed to each member according to the approved sharing formula.

All Team Earnings

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Team Reward Pool

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Distributed to Members

Step 3 — Distribution Formula

The pool is shared across all six team members. The Lead DE earns an additional Leadership Share on top of the standard Base Share, recognising the responsibility of building and guiding the team.

Member	Base Share	Leadership Share	Total
Lead DE	15%	**10%**	**25%**
DE 2	15%	—	15%
DE 3	15%	—	15%
DE 4	15%	—	15%
DE 5	15%	—	15%
DE 6	15%	—	15%

Member	Base Share	Leadership Share	Total
Team Total	**90%**	**10%**	**100%**

Understanding the Two Share Types

Share Type	Who Receives It	What It Recognises
Base Share (15%)	All 6 team members equally	Active contribution to team revenue
Leadership Share (10%)	Lead DE only	Building, guiding, and growing the team

Key Principles

- Every team member earns an equal Base Share — collaboration is rewarded, not just individual performance.
- The Lead DE's additional Leadership Share reflects accountability for team building and growth.
- 100% of the Team Reward Pool is distributed — there is no retained portion.
- Earnings are subject to VGO's approved distribution policies and applicable programme terms.

> *"When the team wins, everyone wins. The bigger the pool, the greater the reward for every member."*

Learn ● Work ● Lead — Build Your Team. Grow Your Income.

Country Commission (CP)

Rewarding Global Expansion — 5% on Every Country Transaction

The Country Commission is an exclusive income layer available only to VGO Country Partners (CPs). It rewards Digital Entrepreneurs who build international presence and take on the responsibility of representing VGO at a national level.

At a Glance

5% of all country sales	**10** per country	**1st** who accept CP role
Country Commission Rate	**Max Country Partners**	**First 10 DEs**

How It Works — The Commission Flow

Every transaction completed within a country contributes 5% of its value to the Country Commission pool, which is then distributed among the eligible Country Partners in that country.

All Country Transactions

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5% Country Commission Extracted

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Country Partner Pool

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Shared Among Eligible Country Partners (max 10)

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Credited to Each CP's Team Reward Pool

Who Qualifies as a Country Partner?

Country Partner status is exclusive, first-come, and performance-based. There are two routes to becoming a Country Partner:

Route A — Direct CP Acceptance

- A DE is among the first 10 international DEs to register and operate in a given country.
- The DE formally accepts the Country Partner (CP) role offered by VGO.
- The DE complies with all local tax filing and regulatory requirements for that country.

Route B — Builder Eligibility (Team Expansion)

A DE who builds and expands their team internationally may also qualify, subject to conditions:

Builder Eligibility Rule

If a DE builds and expands their team to include international DEs, and those international DEs are among the first 10 DEs in that country and formally accept the VGO Country Partner role, then the original builder DE also qualifies to receive 5% from all sales in that country — as a recognised Country Partner.

Eligibility Requirements Summary

Eligibility Requirement	Detail
Position	First 10 international DEs per country who accept the CP role
Scope	Earns 5% commission on ALL transactions completed in their country
Pool Allocation	Country Commission flows directly into the Team Reward Pool
Cap per Country	Maximum 10 Country Partners per country
Tax Obligation	Country Partner must file and comply with tax requirements in their country
Team Qualification	The DE who built the international team must be within the first 10 DEs in that country
Role Acceptance	International DEs must formally accept the Country Partner (CP) role

Key Rules & Boundaries

- A maximum of 10 Country Partners are permitted per country — once filled, no further CP appointments are made in that country.
- CP status requires formal acceptance of the VGO Country Partner agreement.
- Country Partners are responsible for filing taxes and fulfilling legal obligations in their operating country.
- The 5% commission applies to all VGO transactions completed in the country, not only the CP's personal sales.
- Country Commission flows into the Team Reward Pool and is subject to the standard distribution model.
- CP eligibility, commission rates, and allocation rules are governed by VGO policies and may be updated.

**All Country Partner appointments, eligibility criteria, commission rates, and associated rights are subject to VGO's programme policies, applicable agreements, and local regulatory requirements.*

> *"Think beyond your city, beyond your country. Every international DE you develop is a step toward a global digital business that earns while you sleep."*

Learn ● Work ● Lead — Build Globally. Earn Locally.

Leadership Bonus (5%)

A Cascading Pass-Up Model — Rewarding Every Level of Leadership

The Leadership Bonus is a cumulative, schedule-driven income layer that rewards every level of the team hierarchy. Unlike a flat commission, it creates a cascading pass-up effect — the higher a team's rank, the more leadership income flows through them from every team below.

How It Works — Two Phases

Phase 1 — Accumulation (Continuous)

Every time any transaction is completed within the VGO ecosystem, 5% of the transaction value is transferred directly into that team's Leadership Pool. This happens immediately and automatically on every transaction — the pool grows continuously.

Per Transaction: **Transaction Value × 5% → Team Leadership Pool** (accumulates until scheduler runs)

Phase 2 — Distribution (Every 15 Days)

Every 15 days, a scheduled process triggers the leadership bonus distribution. Starting from the lowest-ranked team, each team's pool is split and the surplus passes upward through every rank in the hierarchy, all the way to the Founder at Rank 1.

Each Rank Calculation: **(Own Pool + 40% received from below) → Keep 60% | Pass 40% up**

The Cascade Flow

The process starts at the bottom of the team hierarchy and works upward. Each rank adds its own accumulated pool to whatever it received from below, then applies the 60/40 split before passing the 40% further up.

Every Transaction — 5% of transaction value → Team Leadership Pool

↓

Pool Accumulates — Continuously — transaction by transaction

↓

15-Day Scheduler Fires — Triggers the leadership bonus distribution cycle

↓

Bottom Rank (e.g. Rank 9) — Takes own pool → keeps 60%, passes 40% up

↓

Next Rank Up (Rank 8) — Own pool + 40% received = new total → keeps 60%, passes 40% up

↓

Cascade Continues... — Each rank adds its own pool, splits 60/40, passes upward

↓

Rank 2 — VANTA — Own pool + 40% from Rank 3 → keeps 60%, passes 40% to Founder

↓

Rank 1 — Founder — Own pool + 40% from VANTA → keeps 100% of final total

Worked Example — 9 Ranks, ₹10,000 Each

Assume each team has accumulated ₹10,000 in their Leadership Pool over the 15-day period. The table below shows exactly how the cascade works, rank by rank, from the bottom up.

Team Rank	Own Pool	Received (40% ↑)	Total in Pool	Kept (60%) / Passed Up (40%)
Rank 9	₹10,000	—	**₹10,000**	₹6,000 (60%) / ₹4,000 (40%) ↑
Rank 8	₹10,000	₹4,000	**₹14,000**	₹8,400 (60%) / ₹5,600 (40%) ↑
Rank 7	₹10,000	₹5,600	**₹15,600**	₹9,360 (60%) / ₹6,240 (40%) ↑
Rank 6	₹10,000	₹6,240	**₹16,240**	₹9,744 (60%) / ₹6,496 (40%) ↑
Rank 5	₹10,000	₹6,496	**₹16,496**	₹9,898 (60%) / ₹6,598 (40%) ↑
Rank 4	₹10,000	₹6,598	**₹16,598**	₹9,959 (60%) / ₹6,639 (40%) ↑
Rank 3	₹10,000	₹6,639	**₹16,639**	₹9,983 (60%) / ₹6,656 (40%) ↑
Rank 2 (VANTA)	₹10,000	₹6,656	**₹16,656**	₹9,994 (60%) / ₹6,662 (40%) ↑
Rank 1 (Founder)	₹10,000	₹6,662	**₹16,662**	**₹16,662 (100%) / — (Top)**

Note: The Founder (Rank 1) receives their own ₹10,000 pool plus the ₹6,662 passed up from VANTA, totalling ₹16,662. This compounds with each additional rank in the chain — the deeper the hierarchy, the more flows upward.

Key Rules

- 5% is deducted per transaction and credited to the team's Leadership Pool immediately — not at the end of the 15-day period.
- The 15-day scheduler is fixed and runs on schedule regardless of pool size.
- Each rank's final amount is: (Own Pool + 40% received from below). Of this total, 60% is retained and 40% passes upward.
- The Founder (Rank 1) retains 100% of their final combined total — nothing passes above Rank 1.
- VANTA (Rank 2) passes 40% of their combined total to the Founder.
- A team with no activity still participates in the pass-up from teams below it.
- All leadership bonus distributions are subject to VGO's programme policies and applicable terms.

**Leadership Bonus rates, scheduler frequency, rank definitions, and distribution rules are subject to VGO's programme policies and may be updated.*

> *"Leadership at VGO is not just a title — it is an income stream that compounds with every team you build below you."*

Learn ● Work ● Lead — Build Deep. Earn Higher.

Leadership Bonus Distribution & Team Rank Review

Performance-Driven — Reviewed Automatically After Every Bonus Cycle

Leadership Bonuses are distributed according to the scheduled 15-day bonus cycle. Immediately after each distribution, the VGO Performance Engine automatically reviews the performance of every DE Team and updates the Team Rank for the next Leadership Bonus cycle.

The Continuous Review Cycle

The process is fully automated and repeats on every scheduled distribution. It ensures that Leadership Bonuses always reflect current performance — not historical position or seniority.

1. 15-Day Bonus Cycle Completes — Leadership Bonus distributed to all teams

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2. Performance Engine Activates — VGO system automatically reviews every DE Team

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3. Cumulative Network Assessment — DE Team + all direct & indirect lower-level teams evaluated

↓

4. KPI Comparison vs Previous Cycle — Revenue, team growth, mentoring, ecosystem contribution measured

↓

5. Team Rank Updated — Rank rises, holds, or adjusts based on performance delta

↓

6. New Rank Applied to Next Cycle — Updated rank determines Leadership Bonus level for next 15 days

What Counts — Network Scope

The Team Rank is not based on the performance of an individual Digital Entrepreneur. It is calculated from the cumulative performance of the entire leadership network.

Network Scope (what counts toward the Team Rank):

▶️ The DE Team itself
▶️ All direct lower-level DE Teams
▶️ All subsequent lower-level DE Teams across the entire organisation

This means a DE's rank reflects how well they have built, supported, and grown the teams beneath them — not just their own individual activity.

Key Performance Indicators (KPIs)

Each Team Rank is evaluated using the following performance indicators, measured cumulatively across the entire team network:

KPI	Weight	What Is Measured
Cumulative Network Revenue	**Primary**	Total revenue generated by the DE Team and every lower-level team in their network
New DE Team Growth	**High**	Number of new teams added to the direct and indirect network since the last cycle
Team Development & Mentoring	**High**	Effectiveness in supporting, training, and growing lower-level teams
Business Expansion	**Medium**	New business onboarding, partnerships, and customer growth across the ecosystem
Ecosystem Contribution	**Medium**	Overall contribution to VGO ecosystem sales, products, and sustainable growth
Cycle-on-Cycle Growth Delta	**Critical**	Performance improvement compared to the immediately preceding 15-day bonus cycle

Rank Outcome — What Happens After the Review

After every scheduled bonus distribution, the system compares each team's current performance against the previous cycle. The rank outcome drives the bonus level for the next distribution.

Network Performance	Cycle-on-Cycle Delta	Rank Outcome	Bonus Impact
Significantly Higher	**↑ Strong Growth**	Rank Increases	Higher Bonus Level
Moderately Higher	**↑ Growth**	Rank Holds or Rises	Same or Higher Level
Similar to Last Cycle	**→ Stable**	Rank Holds	Same Level
Lower than Last Cycle	**↓ Decline**	Rank May Reduce	Lower Level

Why This Model Works

- It rewards consistent growth — not just one-off performance spikes.
- It encourages DE leaders to actively support and develop their lower-level teams.
- It ensures that Leadership Bonuses flow to teams genuinely building stronger organisations.
- It creates a self-reinforcing cycle: better mentoring → stronger networks → higher rank → higher bonus.
- It keeps the system fair and dynamic — rank is earned every cycle, not locked in permanently.

**Team Rank definitions, KPI weightings, review frequency, and bonus levels are subject to VGO's programme policies and may be updated.*

> *"The rank you hold tomorrow is determined by the network you build today. Every team you develop below you compounds your leadership value upward."*

Learn • Work • Lead — Build Stronger Teams. Rank Higher. Earn More.

DE Ownership, Leasing & Retirement Policy

Your Digital Business — Own It, Lease It, Retire From It

A Digital Entrepreneur (DE) owns a 25% ownership share in their DE Team and may exercise a range of rights over that ownership — including leasing, retirement, and transfer — subject to VGO policies and applicable agreements. This policy ensures that the value a DE builds within the VGO ecosystem can be structured, protected, and passed on.

Ownership At a Glance

25% ownership **DE Team Ownership Share**	**40%** leasable **Max Leasable Share**	**10%** retained **Retirement Interest Cap**

How Your Ownership Rights Work

From the point of qualification, every DE holds a 25% ownership share in their team. From that foundation, three key options are available — lease, retire, or transfer — each governed and recorded on the VGO platform.

DE holds 25% Ownership Share in their Team — Full ownership from the point of qualification

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Option A — Lease up to 40% of the share — Retain ownership; lease rights temporarily to eligible party

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Option B — Retire with up to 10% retained interest — Receive periodic retirement payments from team's eligible earnings

↓

Option C — Transfer or sell remaining ownership rights — Subject to VGO approval, compliance, and platform rules

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All Transactions Recorded on VGO Platform — Transparency, continuity, and stakeholder protection

The Four Ownership Rights in Detail

1 Lease of Ownership Rights

A DE may lease up to 40% of their 25% ownership share to another eligible individual or entity for a mutually agreed period.

During the lease period, the DE retains ultimate ownership of the share unless otherwise formally transferred.

Leasing allows a DE to generate income from their ownership stake without giving up permanent rights.

2 Retirement Option

Upon retirement or voluntary exit from active participation, a DE may choose to retain up to 10% of their original 25% ownership share within the VGO Team as a retirement interest.

Based on this retained share and the applicable VGO retirement policy, the DE may receive periodic retirement payments generated from the team's eligible earnings.

This option ensures that a DE's years of contribution continue to generate value even after they step back from active involvement.

3 Transfer or Sale of Remaining Ownership

The remaining ownership rights — after any lease or retirement interest is accounted for — may be sold, transferred, or assigned to another eligible participant.

All transfers and sales are subject to VGO's approval process, compliance requirements, and platform rules.

The incoming participant assumes the transferred role and all associated rights and obligations as defined by VGO.

4 VGO Governance

All leasing, retirement, transfer, and ownership transactions are recorded and governed through the VGO platform.

This ensures transparency, continuity of the DE Team, and protection of all stakeholders — including the DE, any lessee, the team, and VGO.

No ownership transaction is valid unless it has been processed and approved through official VGO governance channels.

Ownership Rights Summary

Right / Action	Limit	Condition	Platform Record
Base Ownership	**25%**	Automatic on qualification	**Yes**
Lease	**Up to 40%**	Mutual agreement with eligible party	**Yes**
Retirement Interest	**Up to 10%**	On retirement or voluntary exit	**Yes**
Transfer / Sale	**Remainder**	Subject to VGO approval & compliance	**Yes**
VGO Governance	**All rights**	All transactions governed by VGO platform rules	**Yes**

**All ownership rights, lease terms, retirement eligibility, transfer conditions, and governance rules are subject to VGO's programme policies, applicable agreements, and regulatory requirements in force at the time of exercise.*

> *"The business you build at VGO is yours to own, lease, retire from, or pass on. Your contribution creates an asset that outlasts your active involvement."*

Learn ● Work ● Lead — Build It. Own It. Protect It.

VGO Global Commerce & Digital Wallet System

One Global App. One Digital Economy.

VGO provides a single global super app that enables participants to shop, consume services, make payments, and manage digital assets from anywhere in the world through one unified ecosystem.

The VGO App is designed to operate across 200+ countries, allowing participants to access both global and local businesses using a common digital payment infrastructure powered by VGO Coin (VGC) and Startup Digital Assets (SDA).

Global Marketplace

Participants can purchase products and services from businesses worldwide through the VGO App.

Services

The VGO App provides access to a wide range of digital and real-world services, including:

- Education & Learning
- Job Placement & Staffing
- Healthcare
- Travel & Tourism
- Cloud Services
- Software & Technology
- AI Services
- Financial Services
- Business Services
- Entertainment
- Professional Services
- Home Services

Products

Participants can purchase products across multiple categories, including:

- Electronics
- Mobile Phones & Computers
- Fashion & Lifestyle
- Furniture
- Home & Kitchen
- Groceries
- Baby & Kids Products
- Health & Beauty
- Sports & Fitness
- Automotive Products
- Books & Stationery
- Household Essentials

VGO coordinates the digital commerce ecosystem while participating merchants, logistics partners, and service providers fulfil eligible orders according to their operational model.

Utility Token-Based Payments

The VGO Ecosystem does not use local fiat currencies directly for purchases. Instead, all purchases are completed using VGO utility tokens — VGO Coin (VGC) and Startup Digital Assets (SDA) — which serve as the primary medium of exchange throughout the ecosystem.

Local Currency → VGO Local Exchanger → VGC or SDA Tokens → VGO Wallet
To cash out: **Wallet Tokens** → DBUX → Local Exchanger → Bank / UPI

Participants can convert their local currency into VGC or SDA through authorised VGO Local Exchangers. Likewise, eligible VGC or SDA may be converted back into local currency through Local Exchangers, subject to applicable VGO policies and regional regulations.

Three Wallet Accounts

The VGO Digital Wallet contains three independent accounts, each designed for a specific purpose. Participants choose the right account based on how they want to spend, save, or grow their digital assets.

1 Spending Account *Everyday spending with rewards*

How It Works

- Participants transfer local currency through a VGO Local Exchanger.
- The converted VGC/SDA is credited to the Spending Account.
- The token value continues to follow the current market price.
- The token price may increase, decrease, or remain stable based on market conditions.
- Use for shopping, bill payments, subscriptions, travel bookings, and all supported VGO services.

Benefits — Double Rewards on Every Purchase

- VGC Rewards — earned on every eligible purchase.
- SDA Rewards — earned simultaneously alongside VGC Rewards.
- Reward percentages are determined by the participant's VGC Score.

Cash-Out

Tokens in the Spending Account cannot be withdrawn directly to a local bank account or UPI. To convert funds back into fiat currency, participants may sell eligible tokens through DBUX (Digital Business Unit Exchange) and then cash out via a VGO Local Exchanger, subject to platform rules.

2 Cash Account *Price-stable spending and direct withdrawals*

When tokens are transferred into the Cash Account, their value is locked at the time of transfer. Subsequent market price changes do not affect the stored value — whether token prices rise or fall, the Cash Account balance remains fixed at the locked value.

Uses

- Shopping, Bill Payments, Service Payments, Merchant Payments
- Travel, Utility Payments
- Transfers to the Spending Account
- Cash withdrawal to local bank accounts or UPI through VGO Local Exchangers

Rewards

No VGC Rewards or SDA Rewards are generated from purchases made using the Cash Account. This account is intended solely for spending and liquidity management.

3 Reward Account *Digital asset ownership and long-term value*

The Reward Account is the participant's digital ownership account. All earned rewards — both VGO Coin (VGC) Rewards and Startup Digital Asset (SDA) Rewards — are credited here. Unlike traditional loyalty points, these rewards are digital assets owned by the participant.

What You Can Do With Your Rewards

- Hold rewards as digital assets.
- Shop, pay bills, purchase products, and consume services using rewards.
- Transfer eligible assets.
- Sell assets through DBUX.
- Cash out through VGO Local Exchangers (subject to applicable rules).

Profit Participation

- Eligible VGC Reward holders may participate in the monthly distribution of 18% of worldwide sales generated by the 18 VGO startups.
- Eligible SDA Reward holders may participate in 50% of the net profits generated by the corresponding startup, in accordance with VGO policies.

Why Three Accounts?

Each account serves a distinct purpose. Participants can use multiple accounts simultaneously to balance reward generation, price stability, and long-term digital ownership.

Account	Market Price	Earn Rewards	Cash-Out	Primary Purpose
Spending Account	Yes (live)	Yes — Double Rewards	Via DBUX + Local Exchanger	Everyday spending with rewards
Cash Account	No (value locked)	No	Yes — Bank / UPI direct	Stable-value spending & withdrawals
Reward Account	Yes (live)	Already earned	Yes (subject to policy)	Digital asset ownership, trading & consumption

A Complete Digital Commerce Ecosystem

The VGO Global Commerce Platform brings together every element of digital commerce into one unified experience:

- One Global Shopping App — accessible in 200+ countries
- One Worldwide Payment Network — powered by VGC and SDA utility tokens
- One Digital Wallet — three accounts for spending, stability, and ownership
- One Reward Ecosystem — Double Rewards on every eligible purchase
- One Asset Ownership Platform — digital assets you truly own
- One Global Marketplace — services and products across every major category

Instead of simply spending money, participants can purchase products and services while building digital asset ownership through VGC Rewards and SDA Rewards. The three-account wallet structure gives participants the flexibility to choose between reward generation, price stability, and long-term digital ownership within a single global ecosystem.

> *"At VGO, every purchase is an opportunity to build something — not just spend something. Shop smart. Earn assets. Own your future."*

Learn ● Work ● Lead — As a Customer, Every Transaction Builds Your Digital Wealth.

AS CUSTOMER

Customer Rewards — Double Rewards That Build Digital Ownership

Shop Today. Own Tomorrow.

Every purchase made through the VGO Ecosystem earns customers Double Rewards, transforming everyday shopping into an opportunity to build digital ownership, recurring rewards, and long-term wealth.

Unlike traditional loyalty programs, VGO rewards are owned by the participant. Participants have complete ownership of both VGO Coin (VGC) Rewards and Startup Digital Asset (SDA) Rewards.

- Hold their rewards to receive eligible monthly distributions.
- Sell VGC Rewards or SDA Rewards anytime through DBUX (Digital Business Unit Exchange), subject to VGO platform rules.
- Continue accumulating rewards to build a growing portfolio of digital assets.

Reward 1 — VGO Coin (VGC) Rewards

Customers earn VGO Coin (VGC) Rewards based on their VGC Score.

VGC Rewards → Eligible for monthly distribution of **18% of total worldwide sales** generated by the 18 VGO startups.
SDA Rewards → Eligible for **50% of net profits** generated by the corresponding startup.

The more VGC Rewards a participant accumulates, the greater their potential participation in the monthly ecosystem reward distribution.

Reward 2 — Startup Digital Asset (SDA) Rewards

Customers also earn Startup Digital Asset (SDA) Rewards for every eligible purchase. The SDA Reward percentage is also determined by the participant's VGC Score. Eligible SDA Reward holders receive 50% of the net profits generated by the corresponding startup, distributed according to the applicable startup profit-sharing policy.

VGC Score Reward Matrix

As the participant's VGC Score grows, so do the reward percentages earned on every purchase:

VGC Score	VGC Reward	SDA Reward
1 – 99	1%	2%
100 – 2,000	3%	4%
Above 2,000	5%	6%

This reward model encourages long-term participation while increasing the value participants receive as their VGC Score grows.

Complete Ownership of Rewards

Unlike traditional loyalty points, coupons, or cashback programs, VGC Rewards and SDA Rewards belong to the participant. There is no expiry, no issuer control, and no restriction on when the participant can act on their rewards.

- Hold digital assets and receive eligible monthly reward distributions.
- Sell VGC Rewards or SDA Rewards through DBUX whenever they choose.
- Transfer ownership according to VGO platform policies.
- Build long-term digital wealth through continuous participation in the VGO Ecosystem.

More Powerful Than Traditional Discounts

Traditional shopping rewards provide only short-term, one-time benefits. The VGO model replaces disposable discounts with owned digital assets that can continue generating value over time.

Traditional Shopping

- Merchant offers a 10% discount
- Customer pays ₹900 instead of ₹1,000
- The ₹100 saving ends immediately
- No further value — discount is consumed
- Points expire or have restricted use
- Cashback paid once, no ongoing value

VGO Shopping

- Customer pays full ₹1,000 price
- Receives VGC Rewards on the purchase
- Receives SDA Rewards simultaneously
- Both rewards are digital assets — owned by the customer
- Assets may generate monthly ecosystem distributions
- Can be sold through DBUX anytime the customer chooses

> **Key Difference:** Instead of losing ₹100 as a discount that is consumed instantly, the VGO customer receives digital assets worth the equivalent reward — assets they own, can hold for monthly distributions, and can sell through DBUX whenever they choose.

Shop Today. Own Tomorrow.

Every purchase helps participants build two valuable digital assets simultaneously:

VGC Rewards → Eligible for monthly distribution of **18% of total worldwide sales** generated by the 18 VGO startups.
SDA Rewards → Eligible for **50% of net profits** generated by the corresponding startup.

Rather than simply spending money, participants accumulate digital assets they own. Over time, these assets may generate recurring monthly rewards that can help support everyday expenses:

- Utility Bills
- Rent Payments
- EMI Payments
- Education Fees
- Healthcare
- Travel
- Daily Household Expenses
- Business Expenses

The more participants shop, the more digital assets they accumulate. They may continue holding those assets to receive eligible monthly distributions, or sell them through DBUX whenever they choose — giving them flexibility while building long-term financial value.

VGO transforms shopping from spending money into building digital ownership.

> *"Every time you shop at VGO, you are not just a customer — you are an owner. Every purchase adds to your digital portfolio. Every reward you earn is yours to hold, grow, or sell."*

Learn ● Work ● Lead — Shop Smart. Earn Assets. Own Your Future.

AS CUSTOMER

VGO Premium Account

Accelerate Your Rewards from Day One

The VGO Premium Account is designed for participants who want to start earning Double Rewards immediately, without waiting to accumulate VGC Score through regular purchases.

Under the standard VGO Rewards programme, participants begin with a VGC Score of 0. As they shop and engage with the VGO Ecosystem, they gradually earn VGC Score — and Double Rewards become available only after reaching the required score levels. The Premium Account removes this waiting period by providing an initial score package upon subscription.

Standard Account vs Premium Account

	Standard Account	Premium Account
Day 1	VGC Score: 0	**VGC Score: 99 (instant)**
Early	Shop to build score	**Shop + score head-start**
Soon	Approaching reward tier	**Reward tier reached sooner**
Active	**Double Rewards begin**	**Double Rewards already active**

Long	Score grows via purchases	Score grows via purchases

Standard Account — Build Gradually

Participants using a Standard Account begin with 0 VGC Score. Rewards are unlocked progressively as the participant shops and engages with the ecosystem.

- Join the VGO Ecosystem.
- Shop using VGO Coin (VGC) or Startup Digital Assets (SDA).
- Earn VGC Score from eligible purchases.
- Unlock higher reward tiers as your score increases.
- Once the required score is reached, Double Rewards (VGC Rewards and SDA Rewards) begin according to the applicable reward matrix.

The Standard Account is ideal for participants who prefer to build their rewards gradually through everyday shopping.

Premium Account — Start Earning from Day 1

Participants who subscribe to a VGO Premium Account receive a Starter Package of 99 VGC Score immediately after activation. This allows new participants to begin their VGO journey with an accelerated reward experience instead of starting from zero.

Premium Starter Package: **99 VGC Score** credited immediately upon activation

Premium Starter Benefits

✓ Immediate 99 VGC Score upon activation.
✓ Faster access to the VGO Rewards programme.
✓ Reduced waiting time to qualify for Double Rewards.
✓ Accelerated progress toward higher reward tiers.

Premium Benefit Cards

99
VGC Score on Activation
Start earning from Day 1

↑
Faster Reward Access
Skip the zero-score waiting period

✓
Earlier Tier Progression
Reach higher tiers sooner

∞
Same Long-Term Potential
Equal earning opportunities as Standard

Feature Comparison at a Glance

Feature	Standard Account	Premium Account
Starting VGC Score	0	**99 (on activation)**
Time to First Reward Tier	Build from scratch	**Immediate — from Day 1**
Access to Double Rewards	After reaching score	Accelerated access
Progress to Higher Tiers	Through purchases	Head-start + purchases
Long-Term Earning	Same rewards model	Same rewards model
Ongoing Score Growth	Yes — via shopping	Yes — via shopping

Designed for Faster Growth

With a Premium Account, participants no longer need to build their initial score entirely through purchases. Instead, they receive a head start that helps them unlock reward benefits sooner while continuing to grow their VGC Score through normal ecosystem participation.

As participants continue shopping, their VGC Score increases, enabling them to progress through higher reward levels and earn greater VGC Rewards and SDA Rewards according to the VGO Reward Matrix.

The VGO Premium Account is ideal for participants who want to:

- Start building rewards immediately.
- Accelerate their VGC Score growth.
- Reach higher reward tiers faster.
- Maximise the benefits of the VGO Double Rewards ecosystem from the beginning.

The Premium Account provides a faster path into the VGO Rewards ecosystem while maintaining the same long-term earning opportunities available to all participants through continued engagement and shopping.

> *"Why wait to start building your digital wealth? With a Premium Account, your rewards journey begins the moment you activate."*

Learn ● Work ● Lead — Start Fast. Earn More. Own Your Future.

VGO Business Ecosystem

Empowering Businesses Through the VGO Ecosystem

VGO has developed an integrated ecosystem of 18 startups, providing a unified platform where businesses can expand their reach, connect with customers, and grow through digital commerce. VGO partners with a wide range of business entities to deliver products and services across its ecosystem.

Who Can Join the VGO Business Ecosystem?

The VGO platform welcomes businesses across every category and size — from local entrepreneurs to global enterprises:

- Service Providers
- Retailers & Sellers
- Manufacturers & Distributors
- Doctors & Healthcare Professionals
- Educational Institutions & Trainers
- Software & Technology Companies
- Cloud Service Providers
- Travel Agencies
- Restaurants & Food Businesses
- Real Estate Service Providers
- Professional Consultants
- Local Businesses & Freelancers

Business Onboarding — 7 Steps to Go Digital

Eligible businesses can join the VGO Ecosystem by registering their organisation and creating their digital business profile. The onboarding process is designed to be straightforward and supported by VGO Digital Entrepreneurs.

1	**Register**	Eligible businesses register their organisation on the VGO platform.
2	**Build Profile**	Create a complete digital business profile with branding, description, and categories.
3	**Add Catalogue**	Build a digital product and service catalogue with pricing, images, and availability.
4	**Go Live**	Publish products and services to the VGO Global Marketplace.
5	**Receive Orders**	Manage incoming customer orders through the VGO platform.
6	**Accept Payment**	Accept VGO Coin (VGC) and Startup Digital Assets (SDA) as payment.
7	**Expand**	Grow reach to customers across multiple countries through one unified platform.

How the Business Growth Cycle Works

Once onboarded, businesses enter a continuous growth cycle supported by Digital Entrepreneurs and powered by the VGO platform.

1. Business Registers on VGO — Creates digital profile and catalogue

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DE Onboards & Supports Business — Sets up storefront, products, and campaigns

↓

3. Products & Services Go Live — Published to the VGO Global Marketplace

↓

4. Customers Discover & Purchase — Via VGO App — paying with VGC or SDA

↓

5. Business Earns Revenue — Orders processed, payments received, reviews grow

↓

6. DE Continues Growth Support — Driving traffic, campaigns, new market expansion

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Digital Entrepreneurs Drive Business Growth

To help businesses grow, VGO introduces a global network of Digital Entrepreneurs (DEs) who act as business growth partners — supporting both businesses and customers throughout the ecosystem.

Their responsibilities include:

- Onboarding new businesses into the VGO platform.
- Helping businesses set up their digital storefront and product catalogue.
- Promoting business products and services through campaigns.
- Connecting customers with participating businesses.
- Supporting businesses in increasing sales and revenue.
- Assisting customers in discovering and purchasing products and services.
- Providing ongoing business development and customer support.
- Helping businesses expand into new cities, states, and countries through the VGO network.

One Global Marketplace

The VGO platform provides businesses with all the tools needed to operate digitally from a single unified platform:

- Showcase products and services to a global audience.
- Manage digital catalogues with pricing and inventory.
- Receive customer orders through the VGO App.
- Process VGO payments in VGC and SDA.
- Reach customers worldwide without building separate international infrastructure.
- Participate in marketing campaigns.
- Expand into new markets through the VGO network.

This enables even local businesses to access a global marketplace without building their own international infrastructure.

Connecting Businesses, DEs, and Customers

The VGO Ecosystem creates a collaborative, self-reinforcing relationship between three core participants:

Role	What They Do	Outcome
Businesses	Provide products and services through the VGO Marketplace.	Revenue growth, customer reach, global market access.
Digital Entrepreneurs	Onboard, support, promote, and develop businesses while connecting customers.	Ecosystem growth, business sales uplift, team income, and leadership bonuses.
Customers	Purchase products and services; participate in the VGO Rewards ecosystem.	Products received, Double Rewards earned, digital asset ownership built.

This creates a continuous cycle of growth in which businesses increase their revenue, customers receive products and rewards, and Digital Entrepreneurs help expand the ecosystem through ongoing business development and customer support.

Building Sustainable Business Growth

The VGO Business Ecosystem is designed to help businesses achieve sustainable growth rather than one-time sales. By combining a global marketplace, digital payments, customer rewards, and a worldwide network of Digital Entrepreneurs, VGO provides businesses with an integrated platform to:

- Increase revenue.
- Reach new customers.
- Expand into international markets.
- Digitise operations.
- Build long-term customer relationships.
- Grow alongside the VGO global ecosystem.

> *"When businesses grow, the ecosystem grows. When the ecosystem grows, every participant — businesses, customers, and Digital Entrepreneurs — benefits together."*

Learn ● Work ● Lead — Help Businesses Grow. Build the Ecosystem. Create Shared Prosperity.

Local Business Growth Program

Strengthening Local Communities Through Commerce

VGO believes that strong local businesses create strong local communities. The VGO Ecosystem is designed to empower neighbourhood retailers, service providers, and small businesses by connecting them with customers while also giving them access to manufacturers and suppliers.

Our goal is to help local businesses grow, increase revenue, and compete in the digital economy without losing their local identity.

Local-First Shopping

When customers purchase products through the VGO App, VGO prioritises fulfilment through participating local retailers and businesses whenever possible. Customers have two convenient ways to shop:

Mode	How It Works	Rewards Earned
Home Delivery	Order via VGO App — delivered by participating local business.	**VGC Reward + SDA Reward (Double Rewards)**
Shop & Collect	Reserve/order via VGO App — visit local store to complete purchase.	**VGC Reward + SDA Reward + Special Local Reward (Triple Rewards)**

Triple Rewards — Shop & Collect

The Shop & Collect option generates a Triple Rewards experience, combining the standard Double Rewards with an additional Special Local Shopping Reward:

VGC **VGC Reward**	**SDA** **SDA Reward**	★ **Special Local Reward**

Why Triple Rewards?

Local shopping benefits everyone. The Triple Rewards programme is designed to encourage customers to support neighbourhood businesses while still giving them the flexibility to choose home delivery whenever they prefer.

- Local businesses gain additional sales and increased foot traffic.
- Retailers build stronger, more personal customer relationships.
- Communities benefit from increased local economic activity.
- Customers receive additional rewards specifically for supporting neighbourhood businesses.

Direct Manufacturer Connections

VGO helps participating retailers source products more efficiently by connecting them directly with manufacturers, brand owners, wholesalers, and authorised distributors. This enables local businesses to build stronger, lower-cost supply chains.

Connection Type	Benefit to the Local Business
Manufacturers	Source direct from production — better pricing and quality control
Brand Owners	Access authorised products at competitive prices
Wholesalers	Bulk purchasing with reduced per-unit costs
Authorised Distributors	Guaranteed product authenticity and availability
Large Suppliers	Wider product range and reliable stock levels

Digital Entrepreneurs Support Local Businesses

Digital Entrepreneurs (DEs) work closely with participating local businesses to help them succeed within the VGO ecosystem. Their responsibilities include:

- Onboarding local businesses to the VGO platform.
- Creating digital product catalogues.
- Running promotional campaigns.
- Connecting customers with nearby retailers.
- Increasing sales and customer engagement.
- Supporting business growth and expansion.
- Helping businesses connect with manufacturers and suppliers.

Local Businesses. Global Opportunities.

Every participating business becomes part of the VGO Global Commerce Network. A neighbourhood retailer can:

- Sell to local customers through the VGO App.
- Reach new customers through Digital Entrepreneurs.
- Access a wider supplier network.
- Offer digital payments with VGO Coin (VGC) and SDA.
- Participate in customer reward programmes.
- Expand their business using the VGO ecosystem.

Local presence. Global reach. Digital power.

Growing Together

The VGO Local Business Growth Program creates a collaborative ecosystem where every participant benefits:

Customers: Receive rewarding Triple Rewards shopping experiences and support their local community.

Local Businesses: Increase revenue, build customer loyalty, and access a wider supplier network.

Manufacturers: Expand market reach through trusted local retail partners across the VGO ecosystem.

Digital Entrepreneurs: Help businesses and customers succeed, building team income and ecosystem contribution.

Communities: Benefit from increased local economic activity and stronger neighbourhood businesses.

By combining digital commerce, customer rewards, local business support, and global connectivity, VGO aims to build a marketplace where every purchase contributes to the growth of businesses, customers, and communities alike.

> *"Local is not a limitation — it is a strength. With VGO, every neighbourhood business becomes a node in a global network."*

Learn ● Work ● Lead — Support Local. Build Global. Grow Together.

Benefits for Retailers & Businesses Joining VGO

15 Reasons Why Joining the VGO Ecosystem Creates Long-Term Business Value

VGO is not a traditional marketplace that simply lists products and waits for customers to find them. It is an integrated business growth ecosystem that combines digital commerce, a dedicated growth network, customer rewards, global reach, and ongoing business support — all through a single platform.

01 Reach More Customers

- Access customers through the VGO App.
- Sell to both local and global customers.
- Gain visibility through the VGO marketplace.

02 Dedicated Business Growth Team

- DEs promote the business and bring new customers.
- Run marketing campaigns and increase sales.
- Provide customer support and help grow continuously.

03 No Need to Build Technology

- VGO provides digital storefront, product catalogue, order management, payment system, customer management, and business dashboard.
- Focus on selling — not building software.

04 Higher Customer Retention

- Double Rewards and Triple Rewards for local shopping.
- Digital asset ownership that grows with every purchase.
- Monthly reward opportunities may encourage repeat visits (subject to VGO policies).

05 Global Digital Payments

- Accept VGO Coin (VGC) and SDA Tokens.
- One integrated payment system — no multi-gateway complexity.

06 Local Business Priority

- VGO prioritises participating local businesses wherever possible.
- Helps increase store traffic, generate local sales, and build long-term customer relationships.

07 Lower Marketing Costs

- Gain exposure through Digital Entrepreneurs, VGO campaigns, customer referrals, and reward programmes.
- Reduce dependence on paid advertising spend.

08 Supply Chain Support

- Connect directly with manufacturers, brand owners, authorised wholesalers, and large suppliers.
- May reduce procurement costs and improve inventory access.

09 Digital Product Catalogue

- Easily publish products, services, pricing, promotions, and inventory through one centralised platform.

10 New Revenue Channels

- Sell in-store, online, home delivery, click & collect, digital services, and subscription services — all from a single platform.

11 Business Analytics

- Sales performance, customer trends, popular products, revenue reports, and order history — all from the business dashboard.

12 Faster Business Expansion

- Expand into new cities, states, and countries through the DE network — without building your own sales organisation.

13 Customer Loyalty

- The VGO rewards ecosystem can encourage customers to return with every eligible purchase — loyalty built through ownership, not just discounts.

14 Unified Ecosystem

- One integration. Multiple business categories: Retail, Healthcare, Education, Travel, Cloud Services, Staffing, Technology, Food, Real Estate, and Professional Services.

15 Business Support

- Full assistance with onboarding, catalogue creation, campaigns, customer acquisition, digital payments, and ongoing business growth.

A Strong Differentiator — VGO vs Traditional Marketplaces

Many marketplaces simply list products. VGO aims to combine several powerful elements that set it apart from a standard e-commerce marketplace. If VGO can successfully deliver these capabilities at scale, the combination of Digital Entrepreneurs, local-business prioritisation, customer rewards, and global commerce would be a distinctive value proposition.

#	Traditional Marketplace	VGO Ecosystem
1	Product listing only	Business growth platform — not just listing
2	Seller manages their own marketing	DE network actively promotes and develops the business
3	Customer earns discounts (consumed)	Customer earns owned digital rewards and assets (per VGO policies)
4	Primarily online sales	Online + local in-store + click & collect + global reach
5	Standard fiat currency payments	VGC & SDA utility-token payments through one integrated system
6	Limited or no merchant support	Ongoing business development support by Digital Entrepreneurs
7	Customer buys and leaves	Customer stays — earns rewards with every eligible purchase
8	Self-funded marketing spend	Exposure via DEs, campaigns, referrals, and reward programmes
9	No supply chain support	Direct connections to manufacturers, wholesalers, and distributors
10	Local-only or online-only	Local-first priority while also accessing a global

#	Traditional Marketplace	VGO Ecosystem
		marketplace

VGO is not just a marketplace — it is a complete business growth ecosystem.

> *"When your business joins VGO, you do not just get a listing — you get a team, a marketplace, a customer rewards programme, global reach, and supply chain support, all through one unified platform."*

Learn ● Work ● Lead — List. Grow. Expand. Together.