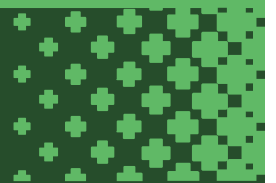




Omar Dyer's Investment CHECKLIST



1. GETTING STARTED – MISSION STATEMENT & VISION



- Purchase a Certificate of Deposit for Bruh “YOU DIDN’T KNOW I AM THE JOKE” worth \$3,500
- Create a plan: What do we do? How do we do it? Who do we serve?
- Open a CD loan for \$3,000 based on a \$3,500 secured deposit;
- Keep the “Loan” in the account;
- Self-pay down the loan with 6 months of payments that equals \$500;
- Close out the Certificate of Deposit Loan account;
- Create an investment portfolio on the account;

2. BUSINESS OBJECTIVES.



- Use that information to build a business relationship with the bank;
- Promote the personal fundraising efforts and document the transactions based on IRS accounting;
- Allow the Certificate of Deposit to collect interest and pay down the terms as you go;
- Make sure the money that is in the deposit is only used to hoard the revenue of the business;
- What is your growth strategy?
- How will you keep up and adapt to changing markets?
- Learn which bank offers the best rates on the return for your investment;
- Ask the banker on the details of the account, and if the CD is an open deposit account;
- Make sure that the CD account is a business Certificate of Deposit and not a personal CD;
- Learn the difference between a personal CD, a Business CD and a Brokerage CD;

3. SETTING UP YOUR BUSINESS



- What is a personal Certificate of Deposit and the checklist;
- A certificate of deposit is a low or high yield rated deposit that allows you to park unused money;
- They are used to secure larger purchases such as a house;
- The terms on a CD can range for 6 months to 5 years;
- Three types of CDs: High-Yield CD, Jumbo CD, Add-on CD, No-penalty CD;
- High-Yield gives you the most return on your investment;
- Jumbo CD required a higher minimum balance obligation than required by traditional CD (Brokerage CD);
- Bump-up CD gives the option to bump up or increase your APY during the CD's maturity term;
- No-penalty CD earns interest over a defined period, usually months or years;
- Always make sure you get a good return on your investment;
- Study the market exchange;
- Continue

4. START UP EXPEDITURE: BUDGET



- Building a Brokerage Certificate of Deposit;
- Brokerage Certificate of Deposits are sold by a middleman, called a broker;
- The interest rates on a brokerage CD will be higher based on the competitive market;
- What you need for a Brokerage Certificate of Deposit
 - The minimum amount is \$100,000
 - Interest rates are earned based on the buy and sell rate
 - Once you sell the deposit, you lose value
 - There is no maturity date and no penalty
 - Default on a Brokerage CD loan will lose the deposit

5. PLANING FOR BRUH “YOU DIDN’T KNOW I AM THE JOKE”



- ☒ **Executive Summary** This is an NFT (non-fungible token) created by Omar Dyer

One of the great things about owning an NFT is the trade value, and how you can build a better investment on your portfolio. And at the end of the day, the most important part of this collectible is the value of the collectible. My collection will show you how to create an investment, build on the investment and possibly build your own. I am going to show the legal way to flip your investment, and how you can pay down your debts without have to worry about the loss and the crash in the market. A lot of people use their NFTs to make fast short-term money, and the IRS is all over them for it. Omar Dyer (myself because I wrote this) is showing you, a smart way to flip your money without taking a dime out of the bank.

It’s important to use the tools you have by studying the market. And what business professionals fail to educate you on is the rules and roles of a bank. The bank is your biggest friend, because that is where all the money is, and knowing how to work a bank; can be the best investment you will ever make. Since that type of investment would require you to use your own capital and paydown the interest.

6. CREAT A PLAN: WHAT DO WE DO? HOW WE DO IT? HOW DO WE SERVE?



WHAT WE DO?

One of the things that I am going to show you with your purchase of my NFT is how to build it, and create value for our NFT. First thing is: you are going to need a certificate of ownership from me, before you are allowed to open a separate account. A certificate of ownership allows the bank or any financial firm the approval to do business, since you can prove that you own the NFT. They will do business, but the likelihood that the Security Exchange Commission will raid your account can happen without a certificate of ownership. The second thing you are going to need is make sure you are squared on my end of the deal, which is paying the yearly service fee. And if you are on my blockchain, that will be \$25 every year for the long term of the deal.

HOW WE DO IT?

After you have made your mark in our system, the company will make you a member so you can benefit from donating the company. My company is called: Coaches 101 A NJ Nonprofit, so what that means, is you’re building an NFT inside the company, and learning how to hold onto wealth as part of The My Plan Challenge. The My Plan Challenge, is founded and funded by The My Plan Challenge Foundation Fund – which is a private security licensed in the state of New Jersey.

HOW WE SERVE?

This is a short summary of how Coaches 101 A NJ Nonprofit and this NFT will serve you. The best way to understand this is learning the basics of certificates of deposit, and how to invest properly in them. Since this is the only way to increase the value of this NFT and help the organization, or yourself raise money for the cause.

7. Certificates of Deposits



A **Certificate of Deposit** as mentioned in the checklist are deposits of money you give to the bank. And you make a promise to the bank that you will not touch that money for a short or long period of time. Most CDs are 6 months to 5 years depending on the rate and return on the investment. If you open up a 6-month CD, you are committing to a low-yield rate on the dollar amount. For example, a \$500 CD will only yield you 1% on that CD, which means for every month that CD will give you \$0.05. That's the interest you get from the bank, yet that doesn't stop you from increasing your value. Any CD that you can't add money too or take out without penalty are personal CDs. That's why short-term investing in CDs don't make any money, and you need large sums of money if you're looking for a good investment.

A 5-year plan, is more of a business transaction, because this tells the bank that this money is locked in for 5-years. You are saying to the bank or the financial firm that your money will not be touched in the five years. And these types of plans, allows you to gain a high yield on the investment. For example, a \$500 CS will only yield you 1% which is \$0.05 for each month. And that means for 12 months out of the year, you will get an interest of \$60, which is not a big deal if you are using that to make money. Yet, that is still income that can be considered passive income just by trading with a bank and being apart of this blockchain of cryptocurrency.

But here is how we will help you, which is be the third-party that deals with the middle man and the banks. When you agree to park your money into BRUH "YOU DIDN'T KNOW I AM THE JOKE," you are agreeing to allow Coaches 101 A NJ Nonprofit the exclusive rights to invest your money into our blockchain of events with the bank. Why, we organize a chain of events that will grant you passive-income; as this will allow you to invest wisely.

First this is first: You will invest \$3,500 into this NFT – which means you will get a portfolio package that will include everything you need to claim your NFT. Then you will get a yearly statement and monthly newsletter explaining the deposit. Once your deposit is secured in our system, and everything has been cleared and registered. We will (Coaches 101 A NJ Nonprofit) place those funds into our certificate of deposit, or create a separate certificate of deposit at your request. This means you are going to be locked into the NFT for a term of no later than 5 years.

Omar Dyer is then going to use his knowledge in finances and build your investment, by matching your contribution. (If Omar Dyer is no longer the manager of this NFT, the Company will manage the NFT) This means, he will borrow from the bank; (we really shouldn't be showing you how the sausage is cooked) the amount you put in which is \$3,500. While during the intern period, Omar Dyer will be working with the bank to repay his portion that matched your investment: that is called a **Secured Certificate of Deposit Loan**. Then the balance on the deposit is yours, and the interest rates on the certificate of deposit will belong to Omar Dyer or Coaches 101 A NJ Nonprofit. Once Omar Dyer or Coaches 101 A NJ Nonprofit match your contribution whereas the law requires that the contribution matching be done within a 6-month grace period, on the purchase date of when you brought the NFT- if you opt into the matching program. If you don't opt into the matching program; the balance will remain the same, and the interest rate on the NFT is yours—after your term you can cash-out on the NFT. Which means, you will only make a return on whatever the bank invested into your NFT.

8. SUSTAINING YOUR BUSINESS



Thank you, you've made it this far in the corporate challenge, and if Omar Dyer hasn't turned you away, and you have secured your path. Welcome, now let's build on this experience and since I know this is a check list, giving you information on what you already purchased. Here is how you can promote this NFT, and raise personal funds while having a personal fundraiser.

1. *First rule in this game, have reliable accounting for the IRS. Because you can't claim or get credit or benefits from the IRS if you're accounting isn't ready. We will do our part to make sure that our accounting is credible, and make sure that we file the right forms – but you have to do your part in making sure you keep your receipts.*
2. *Secondly, you are fundraising for a cause, which is to advance financial literacy, create open jobs in the world of finance and create a cure for the poverty. There are a boat load of questions on why people are poor, and one of the major factors are access to capital and the easy on being lazy. That's why I created: "The My Plan Challenge," which was started on Instagram to mock, Drake's God's Plan. But in the rules and roles of mockery, something really serious was hidden in taking photos of giving people large sums of money. It was the fact that people didn't have access to capital or didn't know how to achieve that capital. Coaches 101 A NJ Nonprofit is a corporation that benefits the education and uplifting of the community. And through Arts and Entertainment, fundraising can change the world.*
 - a. **Here are a Quick tool kit to raise capital**
 - i. **Step one:** *Watch Parties. These have become fun and great ways to host a video conference with people and fans. Watch Parties allows the fans and the organizer to raise money, while having direct access to the artist from afar.*
 - ii. **Gallo:** *Due to the pandemic many Gallo have been online and more like conferences – while others have been vlogs of the artist at a gallery.*
 - iii. **Private Fundraising:** *There are many ways to hold private auctions; and fundraiser – like building a website but try and stay away from OpenSeas and other cryptocurrency exchanges, based on the notion that the value of your work isn't transferable to other platforms.*
 1. **Live Event:** *Online live events, traditional live events, are one of the best ways to raise funds.*
 2. **Social Media:** *Using advertisements on social media is the best way to raise funds, if you are trying to build a traditional NFT.*
 - b. **Allow the Certificate of Deposit to mature:**
 - i. *Place the funds from the sale of the NFT into a CD and don't touch it;*
 - ii. *Then, borrow on the CD, keep the fund in the account, and pay down the loan;*
 - iii. *Keep in contact with your banker about the rules and regulations within your state;*

c. Develop a growth strategy:

Creating a plan and learning how to incorporate that plan that is respective to the laws and regulations within the state of jurisdiction – may allow you to build a credible cryptocurrency. In the state of New Jersey, nonprofit organizations must do product-based holdings that are tied to the members of the board. So, in my case I can sell 100 shares of MC02; close it off while keeping good records and a ledger, after the shares have been brought back – the law allows me to re-sell the same options at the same price to different investors; or a group of investors, with 0 penalty and marginal interest – which is mostly late fees and transaction fees.

My plan for this NFT is to keep it in the private market, and sell the actual NFT that has been printed on a canvass to investors; until I reach the threshold of \$100,000 per product in credit swaps and personal debt that has been repaid back. After, (I am using MC02 as an example) I reach that goal, which in my case may take 10 to 20 years to complete; I plan to open up a brokerage certificate of deposit in which will be sold on the secondary market through a brokerage firm.

d. Keeping up with the market

While MC02 is in the private exchange, there is no market value and the terms and conditions of the loans and agreements are subjected to the investor. If one bank wants to credit me a revolving line of credit worth \$350 – that is my market cap. If another bank wants to loan me, a lump sum of \$10,000 that is my market exchange. So, I will have to rely on the financial firms on what they are setting when it comes to me selling debt. This helps me learn and know which banks allow and will give me a return on my investment.

e. Ask the banker:

- i.** A key component in creating value for your NFT and in my case MC02 – is knowing what are the different types of certificates of deposits;
- ii.** A personal CD is one that you can open up at a bank using your name and identification;
- iii.** A business CD is one that you open up with a bank, if you have a money marketing account with that bank;
- iv.** And a brokerage CD is the highest value which are only used for those in the business of selling or trading a commodity.

f. Allow the Certificate of Deposit to mature:

- i.** Place the funds from the sale of the NFT into a CD and don't touch it;
- ii.** Then, borrow on the CD, keep the fund in the account, and pay down the loan;
- iii.** Keep in contact with your banker about the rules and regulations within your state;

9. Learn the difference between a personal CD, a Business CD and a Brokerage CD;



1. *Learning what are a difference in a personal CD, A Business CD and a Brokerage CD – is very critical on how you manage your cryptocurrency. Cash is trash, and the moment you learn were banks place their cash – that is where you should place your cash. A personal certificate of deposit is a deposit of cash that you give to the bank, and you are promising that you are not going to touch the money for an x-amount of time. And the interest rates earned on the money you allow the bank to use. Personal CDs are held at low rates which is 1% based on the amount you place in the bank. You can't trade or add more funds to a personal CD because you're locked in at that price.*
2. *Learning the difference with a business CD is very vital to the health of your financial goals. A business CD is registered to the business that has bank a relationship with or a money marketing account. In many banks your money market account is considered a certificate of deposit. You would need to ask the bank about the implications of a money marketing account and the roles of the certificate of deposit.*
3. Learning the difference with a brokerage CD is critical to the health of the business, also it will allow business to gain high interest rates on money they aren't using. In simple terms, it allows the business to hoard money.
 - a. High-Yield Certificate of Deposit are a high-yield CD is a CD with one of the highest interest rates available across financial institutions. What counts as the highest rate varies over time, since banks and credit unions may adjust their rates when the Federal Reserve changes its rate.
 - b. Certificates of deposit are widely regarded as a low-risk investments because they offer a fixed interest rate and -- if your CDs are held at a bank -- they're covered by the Federal Deposit Insurance Corporation.
 - c. Jumbo Certificates of Deposit What is a jumbo CD? A jumbo CD is like a regular CD but requires a higher minimum deposit, and in exchange, it can pay a higher interest rate. Jumbo CDs usually require a deposit of at least \$100,000, though some banks may require less.
 - d. Bump-Up Certificate of Deposit is a savings certificate that entitles the bearer to take advantage of rising interest rates with a one-time option to "bump up" the interest rate paid.
 - e. Add-on Certificate of Deposit is offered by banks and credit unions that allows for money to be added to the account balance after the initial deposit. With a traditional CD, money is deposited at the beginning of the term and left to generate interest for a defined period.
 - f. No-interest Certificate of Deposit is usually doesn't have a penalty if you withdraw the funds before the term ends. Early withdrawal isn't permitted within the first week of funding or opening a no-penalty CD, but after that a penalty-free withdrawal is possible.
 - g. For this promotion which is the "My Plan Challenge Foundation Fund" that is operating with Bruh "YOU DIDN'T KNOW I AM THE JOKE," is a retirement CD worth \$3,500 for 60 months at an interest rate of 0.496% with an APY of 0.50% -- which will gross me \$3,770.49, with interest that is earn in the amount of \$270.49.

10. Building a Brokerage Certificate of Deposit;



Brokerage Certificate of Deposits are sold by a middleman, called a broker; The interest rates on a brokerage CD will be higher based on the competitive market;

What you need for a Brokerage Certificate of Deposit

- The minimum amount is \$100,000
- Interest rates are earned based on the buy and sell rate
- Once you sell the deposit, you lose value
- There is no maturity date and no penalty
- Default on a Brokerage CD loan will lose the deposit

Keeping up with the market

Creating a plan and learning how to incorporate that plan that is respective to the laws and regulations within the state of jurisdiction. One of the biggest and best ways to raise value on your NFT is to get investments from the places where the money is currently at. And the money in America is in the banking system so you have to first do the hard part and raise the money that is needed for the product to survive. Which means you are going to have to knuckle up and either self-invest \$100k into a bank or a brokerage firm. Most people who are building their NFTs from the ground up, would have to eat \$100k, which means lose or save that money from their everyday expenses. Omar Dyer works with Centra Investments, which is a financial firm for investment corporations. And the bank that he is working with to facilitate this exclusive NFT is Investors Bank. Since this is the starting point of my crypto experience, and as a minority company – our investments are basically pocket change, to some of the larger companies. And this is the basic blue print you would need to create an NFT, because at the end of the day you are basically creating your own currency.

Most banks want the security of the money, and when they make that investment; they will need to ship that money out. Which is why unless you have \$1 million saved up, or in a bunker somewhere; going in the private market is better if you're starting from nothing or scratch. Here is a short list of what you would need to expect when you are placing your NFT into a Certificate of Deposit.

1. Registration documents: Prospectus, ledger, and all GPA accounting requirements
2. Beneficiary plan for the bank and any other insurance
3. Register with the SEC
4. Discuss terms with bank on partial resale
5. Raise \$1 million to trade on the secondary market with no restrictions

One of the biggest and most world of competition good ways of investing has been done by the wealthy people for over a couple of decades is compound interest investing in Certificate of Deposits. In the business world, you will need 100k to buy a business CD that you can sell on the secondary market. The secondary market is known as the stock exchange, and this is where money flies, while pigeons die. In order to have a business CD, that gains on compound interest, you will need a money marketing account, or a business license. Once you have that in a secured place, find the right bank will benefit your long-term goals.

Building a beneficiary plan is one of the most important things you should do, when you are developing an NFT. In this case, trying to secure the market cap of the NFT is most important thing. And in some states, the way to building a beneficiary plan is to register the product with that state. In the state of New Jersey, in order for your company to have an effective beneficiary plan, the business must be registered as a finance company – with the Banking and Insurances Division.

Another thing that will allow a product or a company to become a long-term plan would be to register with the Security Exchange Commission. Because this were the product or the company can register on the open market—which is better known as the secondary market. When you register with the SEC, the company needs to have an underwriter and a period of markups that have lump sum payments from banks. This is known as the pre-IPO stage which is an Initial Public Offering; as the most a product or company would need to be listed on the exchange is \$100k. If the company wanted to be an active trader, on the secondary market – then a market cap of \$1 million will get them on the list. Yet, if a company didn't want to go through that entire process of using banks and marketing up with an IPO. There is an alternative to going public which is a DPO, and going through a DPO is one hardest push for a company to make an attempt on getting listed. A Direct Public Offering is the same thing IPO but it's basically for nonprofit trades and organization.

When you are trying to build money of a Certificate of Deposit, you are going to need to build a better relationship with the banks. Because at the end of the day, if you are doing it the right way – these cash only deposits become secured. And you have a list of fundraising skill uprise when you have a good relationship with a bank. Let's say you have \$100k in a Certificate of Deposit, you can now talk to the bank, and take out as personal loan that doesn't exceed the balance. And the monies you borrow will not be touched until the maturity date has expired. Think about that for a second and then know that when you pay the bank on the principal that you've collected, you paying down the interest, and are getting compound interest.

Once you have built up a creditable NFT, the only way to gain notary and traction is to raise \$1 million dollars. When you build at least \$1 million dollars in reserve for the NFT, which means you are able to handle the buys and sells in the market – your product will gain notary and be protected on the exchange.