



The National Money League

Executive Summary

A Competition-Based FinTech Platform Powered by GLOSIMAR Hybrid AI

A subsidiary of Global Simulation Markets (GLOSIMAR)



November 2025



THE OPPORTUNITY

The National Money League (NML) is a competition-based FinTech platform that teaches people how to invest by putting real money into real portfolios, combining FinTech infrastructure with the engagement mechanics of fantasy sports. NML will integrate real crypto and US equity markets through regulated execution partners, while GLOSIMAR provides proprietary coaching, risk intelligence, and league-based engagement.

70% of Americans lack basic financial literacy, while 50M+ fantasy sports players already practice investment behaviors weekly. Meanwhile, retail investing has exploded through mobile platforms, crypto, and meme stocks—retail investors are now a massive market force. NML bridges the gap between these trends, creating a new category: Competition-Based Investing.

Validated 20 Years Ago: *GLOSIMAR and NML were originally beta-tested two decades ago with real users. Core engagement validated. We didn't fail—the market caught up. Today's mobile ubiquity, AI, and FinTech infrastructure resolve every early blocker.*

PLATFORM DEVELOPMENT STATUS

Wireframe: COMPLETED

The complete National Money League platform wireframe is finished, demonstrating user flows, competitive mechanics, and interface design. This significantly de-risks MVP development—core architecture and UX decisions are finalized.

Wireframe Includes:

- Complete user flows for both competition modes
- Interface design and navigation architecture
- Competitive mechanics and scoring systems
- Social features and league functionality
- Portfolio management and tracking interfaces

Remaining Development Focus:

- GLOSIMAR Hybrid AI Integration: Local fine-tuned models + cloud LLMs + compliance classifier shield
- Mode-Switching Functionality: Learning Competition (simulated) ↔ Real Portfolio Competition (actual investing)

Impact: *Development is implementation-focused, not exploratory design. This accelerates MVP timeline and reduces execution risk. Most seed-stage startups begin with conceptual design; NML begins with validated wireframes.*



WHAT IS NML?

The Dual-Pathway Model

NML serves two distinct user pathways:

Path 1: Educational Journey (Simulation → Real Investing)

- Start with simulated portfolios to build confidence risk-free
- AI tracks behavioral readiness through decision patterns
- When users reach a Readiness Score threshold, they unlock the option to transition to real investing

Path 2: Direct to Real Investing

- Experienced investors can skip simulation and compete with real portfolios from day one
- All users benefit from GLOSIMAR behavioral insights

GLOSIMAR HYBRID AI: THE COMPETITIVE ADVANTAGE

GLOSIMAR's proprietary Hybrid AI system delivers behavioral coaching at 73% lower cost than cloud-only competitors while maintaining high-quality personalized insights.

Three-Component Architecture:

- Local Fine-Tuned Models: Pattern detection, behavior classification (~\$0.02-0.05/user/month)
- Cloud LLMs: Natural language insights and coaching (~\$0.06-0.25/user/month)
- Compliance Classifier Shield: Filters all outputs to ensure no investment advice

What AI Does:

- Analyzes risk behavior, timing discipline, diversification patterns
- Delivers personalized insights (NOT market predictions)
- Triggers 1-3 minute micro-learning modules based on behavior
- Scores readiness to transition from simulation to real investing



GUS JOHNSON AI VOICE INTEGRATION

Gus Johnson is the creator and founder of the National Money League, and his licensed AI voice is used exclusively as a narrative and engagement layer, separate from all financial decisioning.

What Gus's Voice WILL Do:

- Open leagues and seasons with engaging commentary
- Frame weekly competition and build excitement
- Deliver post-week recaps celebrating wins, losses, momentum
- Reinforce discipline and long-term thinking

What Gus's Voice WILL NOT Do:

- Recommend trades or suggest specific allocations
- Comment on specific securities
- Push urgency tied to money

WHY NOW?

- Financial literacy crisis + state mandates increasing
- 50M+ fantasy players with weekly engagement—real money at stake in fantasy (guy trips, prizes, bragging rights)
- Retail investing boom: Day trading, mobile platforms, crypto, meme stocks—retail investors now massive force
- AI revolution: Personalization expectations rising, costs dropping, GLOSIMAR provides competitive advantage
- Post-COVID community reconnection: People seeking engagement (similar to golf boom)
- Consumer sector underinvested: VCs ignoring consumer while chasing AI—creates opportunity for differentiated consumer FinTech
- First-mover advantage in competition-based investing category
- Patent protection through 2028 with additional filings planned

MARKET OPPORTUNITY

TAM: \$260B (Fantasy Sports \$48B + EdTech \$32B + FinTech \$180B)

SAM: \$12.4B

SOM: \$120-180M by Year 5 (500K users)



BUSINESS MODEL & FINANCIALS

Revenue Streams (Diversified):

- B2C Premium: \$7.99/mo subscription
- B2B Institutional: \$1-3/student for schools, nonprofits, community programs
- Sponsorships: E-Trade/banking partners (FedEx-in-golf model), platforms with existing audiences
- Free Tier: Large user base assumption (fantasy football scale) with freemium conversion

Financial Literacy Positioning: Strong alignment with bank and community investment in financial literacy—particularly compelling with diverse founding team addressing underserved communities

5-Year Financial Projections:

Metric	Year 1	Year 2	Year 3	Year 4	Year 5
Users	10K	50K	150K	300K	500K
Revenue	\$205K	\$1.15M	\$4.0M	\$9.0M	\$15.3M
EBITDA	-\$2.0M	-\$1.65M	-\$1.2M	+\$500K	+\$4.3M

Year 4 Break-Even | Total Capital to Profitability: \$10-12M

LEADERSHIP

Gus Johnson — Creator, Founder & National Face (sports broadcaster, 1.2M+ followers, opens doors to brands/media/institutions)

Malcolm S. Carter-Harris, PhD — Co-Founder, CPO & Board Member (behavioral science expert, leads product/AI/partnerships)

Recruiting: CEO (business operations and fundraising) + proven tech entrepreneur as additional co-founders

Advisory & Ecosystem:

- Athletes as advisors and investors (growing pools of athlete capital)
- Known investors with strong reputations
- Social media influencers in investing space
- Potential Yahoo! Sports/fantasy sports industry veterans



THE ASK: \$2M SEED ROUND

Strategy: Stepwise funding approach—start smaller, build alpha/beta with real user data, prove product-market fit, then Series A

Operating Philosophy: True startup mode—lean, focused, capital-efficient. No corporate salaries initially (consistent with AI startup norms)

Use of Funds: Product (25%) | Team (30%) | Marketing (20%) | Founders (10%) | Legal (5%) | Operations (10%)

Runway: 15-18 months to Series A

Success Metrics: Engagement loops, behavioral learnings, hypothesis testing—not promises. What consumers actually react to.

Testing Hypotheses:

- Are users coming from fantasy sports audience?
- Do they engage with real pool dynamics?
- Weekly engagement patterns and retention benchmarks

Key Milestones:

- Month 3: MVP launch (mobile-first)
- Month 6: 5K users, validate engagement from fantasy sports audience
- Month 9: 2 institutional pilots, public league promotion
- Month 12: 10K users, \$150K ARR, proven behavioral AI
- Month 15-18: Series A ready

Expected Returns: 10-20x seed return based on conservative Year 5 exit valuations



STRATEGIC PARTNERSHIPS

Partnership Models:

- E-Trade/Banking Partners: Sponsorship model (like FedEx in golf)
- FanDuel: Potential strategic investor
- Banks for Financial Literacy: Community banks, credit unions investing in financial literacy
- Institutional: Schools, nonprofits, community programs

COMPETITIVE ADVANTAGES

- Patented fantasy-finance gameplay with IP protection through 2028
- GLOSIMAR Hybrid AI: 73% cost reduction vs cloud-only competitors
- 20-year validation history with beta-tested concept
- Completed platform wireframe—de-risked MVP development
- Gus Johnson brand equity (Creator, Chairman, and Founder, 1.2M+ followers)
- FinTech infrastructure enabling real portfolio integration
- First-mover advantage in Competition-Based Investing category

EXIT STRATEGY

Strategic acquisition in 5-7 years by FinTech, fantasy sports, edtech, or media platforms

Potential Acquirers:

- FinTech Platforms: Robinhood, Fidelity, Charles Schwab, Webull
- Fantasy Sports: DraftKings, FanDuel, Yahoo! Sports
- EdTech: Kahoot!, Duolingo, Coursera
- Media: ESPN, Fox Sports, Turner Sports

Valuation Scenarios (Year 5, \$15M Revenue):

Conservative: \$90M exit (6x revenue) | Seed Return: 9x

Base Case: \$120-180M exit (8-12x revenue) | Seed Return: 12-18x

Optimistic: \$200-300M+ exit (13-20x revenue) | Seed Return: 20-30x+



CONTACT

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