

# SEROTO

## Module Benefits by User Category

*A plain-language guide for every type of member*

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## 1. What Is Seroto?

Seroto is a mobile app that uses points as in-app currency. With a single account, members can access a wide range of services without switching between multiple platforms.

### Core capabilities

- Listen to and buy music
- Buy event tickets and organise your own events
- Join or run groups — schools, churches, savings clubs, farmers' associations, and more
- Buy and sell digital content — courses, audio, study books
- Use farming tools — find buyers, sell farm supplies, receive payment for deliveries
- Optionally participate in prediction games (betting) for entertainment
- Get help from an AI tutor, enter raffles, and contact support

You buy points with real money (card, PayPal, bank deposit, or mobile money, depending on your country). You spend points inside the app. Some activities let you earn points back, and in some cases you can convert points back into cash (fees may apply).

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## 2. How Points Work

Term	Plain meaning
Points	Your balance in the app — like a digital wallet.
Buy points	Add money to your wallet using a payment method.
Spend points	Pay for songs, tickets, ads, farm goods, group contributions, etc.
Earn points	From sales, prizes, shared reward pots, referral rewards, loan interest, and similar activities.
Cash out	Sell points to an approved agent, or use cashback to your bank, PayPal, or mobile wallet (fees may apply).
My Code	Your personal 8-character code — share it so others can send you points or register with you as their referrer.
PIN	A separate short code that protects your points wallet (not your login password).

## 3. Getting Started

You must complete the following steps before most features are available:

1. Create an account and confirm your email address.
2. Verify your identity (upload the required documents; the Seroto team reviews them).
3. Pay the one-time registration fee (amount set by Seroto).

Until these steps are complete, you will generally only see Profile and registration-related screens, not the full menu.



### Additional requirements for some features

Farmer tools require an active paid farmer subscription. The betting tab requires an approved bettor role with an up-to-date registration fee. Musician uploads, ads, shop management, and agent tools require a role application and approval.

## 4. Types of Users

Everyone starts as a general member. You can apply for one or more additional roles at any time. A single person can hold multiple roles simultaneously (for example, a musician who also organises events).

Role	What this person does
General member	Uses music, events, wallet, groups, and buys content — the default for everyone.
Bettor	Uses the Weekly Betting tab (prediction games).
Musician (Artist)	Uploads songs and albums; earns when others buy their music.
Advertiser	Pays points to run audio or image ads in the app.
Business seller (Enterprise)	Sells digital products and can link companies; earns on sales.
Agent	Helps people buy and sell points for cash; listed in the Agents directory.
Farmer	Applies to crop/livestock demands, delivers goods, and is paid by invoice.
Marketer (buyer/coordinator)	Posts produce requirements; selects farmers; pays invoices.
Farm shop owner	Lists products (seed, feed, tools, etc.); farmers pay with points.
Funder	Contributes points to betting prize pools and may earn a share back.

### Referral rewards

If someone registers using your code, you may earn a share when they pay monthly fees or use the betting tab — depending on your referral level: Bronze, Silver, Gold, Platinum, or Permanent. More referrals over time can increase your level and your share. "Permanent" is a special level for early referrers who meet Seroto's criteria.

## 5. Reward Pots (Pools)

Seroto sets aside portions of platform activity into shared pots. Periodically, points are distributed among qualifying members — for example:

- Agents who assisted many unique users with points transactions
- Musicians whose songs were purchased or streamed heavily that week
- Business sellers with strong sales figures
- Members who funded betting pools
- Top bettors who performed well but did not win the main weekly prize
- Members who referred active users

Open Pools Statistics in the app to view pot balances, your past payouts, and the reasons for each payout.



### Not guaranteed income

Reward pot payouts depend on your activity relative to other users and on platform rules — they are not a fixed or guaranteed income.

## 6. Module Reference

"Everyone" below means any member who has completed identity verification and paid the registration fee, unless stated otherwise.

### Home (Main Dashboard) All members

*The first screen after login — your starting point for the entire app.*

**Access:** Everyone (verified members).

#### Benefits

- View your points balance and open the wallet
- Open your Profile
- Copy My Code (for bank deposits when buying points, or for referrals)
- Read notifications (approvals, payments, events)
- Access shortcuts to digital content and upcoming events
- Browse popular songs and launch the music player
- Open Support chat

**Earning potential:** No direct earning — this is a navigation hub.

**Music (Browse and Play)** All members

*Search, stream, and buy music. Access playlists, favourites, and offline downloads after purchase.*

**Access:** Everyone (verified members).

**Benefits**

- Discover and listen to music
- Buy songs with points and download them for offline use
- See promoted events and ads (unless subscribed to an ad-free plan)

**Earning potential:** Listeners do not earn. Musicians earn when someone buys their song (see Musician module).

**Weekly Betting** Approved bettors only

*Prediction-style games — daily guesses and a weekly challenge, plus a leaderboard and awards history.*

**Access:** Approved bettors with registration fee paid. Others see a prompt to apply.

**Benefits**

- Chance to win points from daily and weekly prize draws
- Access to the leaderboard and achievement awards
- Share of the bettor reward pot if you are a top performer in a week but did not win the main prize
- Permanent-level referrers may earn a small share from their referred bettors' activity

**Earning potential:** Yes — prize winnings and potential reward pot payouts (entertainment, not guaranteed income).

**Pools Statistics** All members

*Explains shared reward pots and shows your complete payout history.*

**Access:** Everyone.

**Benefits**

- View current pot sizes
- See your lifetime earnings from pools
- Review each individual payout with explanation
- Track the people you have referred and your referral level

**Earning potential:** Reflects earnings from other activities (agent work, music sales, betting, referrals, etc.).

**My Events** All members (organiser tools)

Create and manage your own events — concerts, meetings, and more.

**Access:** Everyone (verified members) can create and manage events.

**Benefits**

- Create, edit, or cancel events
- Monitor ticket sales and see who has purchased
- Offer ticket buyers a free daily guess as a promotional incentive
- Buyers are refunded in points if an event is cancelled (per app rules)

**Earning potential:** Yes — organisers earn approximately 90% of each ticket sold in points (Seroto retains ~10%).

**Tickets** All members

A record of tickets you have purchased for other organisers' events.

**Access:** Everyone.

**Benefits**

- View your ticket list with entry details
- Access refund information where applicable

**Earning potential:** No — buyers do not earn. Organizers earn via My Events.

**Currency** All members

A calculator to convert between points and your local currency.

**Access:** Everyone.

**Benefits**

- Convert points to and from supported currencies before buying or cashing out

**Earning potential:** No — this is a planning and reference tool.

**Musician (Artist)** Approved musicians only

Upload and manage your own music catalogue.

**Access:** Approved musicians only. Others must apply via "Apply for a role".

**Benefits**

- Upload songs (into albums) and track plays, downloads, and earnings
- Earn points each time someone purchases your song
- Earn a share of the musician reward pot based on your music's performance
- Earn a small share when your songs are used in the betting tab
- Earn from ad-related pots where configured
- Withdraw accumulated earnings (where cash-out is enabled in your country)

**Earning potential:** Yes — direct sales income, reward pot share, and ad-related payouts.

**Advertiser** Approved advertisers only

*Create paid audio or image ads shown across the app — on Home, in Music, and similar placements.*

**Access:** Approved advertisers only.

**Benefits**

- Reach all members browsing Home and Music
- Choose between audio and image ad formats

**Earning potential:** No — advertisers spend points to gain exposure, not earn them.

**Digital Content (Marketplace)** All members

*Browse and purchase digital items — audio files, course materials, and study books.*

**Access:** Everyone can browse and buy. Anyone can upload a study book.

**Benefits**

- Search, preview, and buy digital content with points
- Download purchased items or access offline where enabled
- Upload study books — sellers keep approximately 60% of the sale price by default

**Earning potential:** Yes — study book authors earn ~60% per sale. Business sellers use the Enterprise module for most other selling.

**Enterprise (Business Seller)** Approved enterprise accounts

*Your online shop for digital products, plus company links.*

**Access:** Approved enterprise accounts manage the shop. Any member can pay with points at partner shops.

**Benefits**

- List and sell digital products
- Earn points on each sale (after Seroto's fee and reward-pot contributions)
- Earn a share of the business seller reward pot based on sales volume
- All members can pay with points at partner physical/digital stores via Pay Enterprise

**Earning potential:** Yes — sales income and reward pot payouts for approved sellers.

**Farmer** Approved farmers with active subscription

*Tools for people who supply farm produce — find buyer requests, apply, deliver, and get paid.*

**Access:** Approved farmers with an active farmer subscription.

**Benefits**

- Browse market demands and submit supply applications
- Manage contracts, delivery records, and reputation ratings
- Receive weather alerts (with active subscription)
- Buy inputs from the in-app Farm Store with points
- Receive payment in points when a marketer approves your invoice

- Work with Loan Desk and Organisations for group loans and investment

**Earning potential:** Yes — paid in points per approved invoice (fees and loan repayments may be deducted automatically).

**Market (Marketer)** Approved marketers only

*For buyers who need produce — post demands, review farmer applications, approve deliveries, and pay invoices.*

**Access:** Approved marketers only.

**Benefits**

- Post produce demands with quantity, price, and timeline
- Review and select farmer applications
- Approve deliveries and process invoice payments

**Earning potential:** No — marketers spend points paying invoices; they source produce, they do not earn points from this module.

**Farm Store** All members (shop owners earn)

*An online catalogue of farm supplies — seeds, feed, tools, and more.*

**Access:** Everyone can browse. Farm shop owners can list products (approved role required). Farmers can purchase.

**Benefits**

- Farmers: buy agricultural inputs with points
- Farm shop owners: list and manage product inventory
- Farm shop owners: receive payment in points on each sale

**Earning potential:** Yes — for approved farm shop owners who receive points per sale.

**Loan Desk** All members (as investors)

*A list of open loan requests that members can fund with points. Track investments and repayments.*

**Access:** Everyone can browse and invest. Farmers and groups can also request funding.

**Benefits**

- Browse open loan requests with expected return and due dates
- Invest points and track repayment progress
- Farmers and groups: request funding through this system or via an Organisation

**Earning potential:** Yes — investors earn interest when the borrower repays (you receive more than you invested, minus any platform fee; rates shown per loan).

### Agents Directory All members

*A searchable list of approved agents by area, with contact numbers.*

**Access:** Everyone.

#### Benefits

- Find a local agent to help buy points or sell points for cash
- View agent contact details and service area

**Earning potential:** No earning from the directory itself — agents earn through the Wallet module.

### Organisations (Groups) All members

*Create or join groups — schools, churches, savings clubs, farmers' associations, insurance, and more.*

**Access:** Everyone can start or join a group and accept invitations.

#### Benefits

- Savings/loans groups: track contributions, loan requests, and repayments
- Schools: manage school fees and link parent/learner accounts
- Churches: handle tithes, offerings, and donations
- Insurance groups: manage policies and claims
- Farmers' associations: coordinate group loans and investment calls

**Earning potential:** Depends on group rules — for example, interest earned on a loan made to the group. No single fixed Seroto rate applies to all groups.

### Apply for a Role All members

*Request permission to unlock additional roles — musician, advertiser, business seller, agent, bettor, farmer, marketer, farm shop owner, or funder.*

**Access:** Everyone.

#### Benefits

- View all available roles and their requirements
- Complete application forms and upload required documents
- Track your application status in real time

**Earning potential:** No direct earning — this unlocks the tools that enable earning in other modules after Seroto approves your application.

**Funder** Multi-role accounts (approved)

*View campaigns that fund betting prize pools; see contributors and how points were shared.*

**Access:** Everyone can view statistics. Contributing requires an account with more than one role (per app rules).

**Benefits**

- Browse active funding campaigns
- Contribute points to betting prize pools
- Track your contributions and distributions

**Earning potential:** Yes — funders may earn a share of funder reward pots and proportional returns when prize pools are not fully won.

**Points (Wallet)** All members

*Your main financial screen — balance, transaction history, top-up, send, and cash out.*

**Access:** Everyone.

**Benefits**

- View balance and monthly transaction history; download a PDF statement
- Buy points via card, PayPal, bank transfer, M-Pesa, EcoCash, and other enabled methods
- Transfer points to another member (1:1, no fee)
- Share points using a member's My Code (fee may apply)
- Pockets — split your balance into labelled jars (e.g. betting vs shopping)
- Cashback — convert points to your bank, PayPal, or mobile wallet (fee applies)
- Sell to agent — get cash for your points via a local agent (fee applies)
- Pay with points at partner businesses
- Manage subscriptions (e.g. ad-free music plan)
- Agents additionally: buy points for another user from your balance (no extra fee), access better package rates, and accumulate agent reward pot credit

**Earning potential:** Musicians and business sellers receive earnings here; musicians can also withdraw where enabled. Agents earn through their buy/sell activity.

**Profile** All members (always available)

*Your account settings — photo, email, password, privacy options, registration fee status, and wallet PIN.*

**Access:** Always accessible, even before full account unlock.

**Benefits**

- Update profile photo and personal information
- Change email, password, and privacy settings
- Check registration fee status
- Set or update your wallet PIN

**Earning potential:** No — completing this section is what unlocks everything else.

**Raffle** All members

*Prize draws — buy entries with points, or create your own raffle.*

**Access:** Everyone.

**Benefits**

- Join active raffles and see your entries
- Create raffles with prizes and a defined schedule
- Winners receive prize points if their ticket is drawn

**Earning potential:** Yes — winners earn prize points. Raffle creators may keep a portion of the pot per their setup rules.

**Talk / AI (Learning)** All members

*AI chat for general questions and Home Work for step-by-step study assistance. Includes progress tracking and a link to the Family module for parents.*

**Access:** Everyone (often one free question; subsequent questions paid in points).

**Benefits**

- Ask general questions using AI chat
- Use Home Work for guided, level-appropriate study help
- Track learning progress over time
- Parents can link to the Family module for oversight

**Earning potential:** No — you pay points per question (typically less expensive than private tutoring).

**Family** Parents / guardians

*Parents link a child's account and monitor Home Work progress.*

**Access:** Any member who is a parent or guardian.

**Benefits**

- Link and manage learner accounts
- View Home Work activity and progress for each linked learner

**Earning potential:** No — this module provides visibility and peace of mind, not earnings.

**Support Chat** All members

*Message Seroto staff directly for account or payment help. This is not the AI tutor.*

**Access:** Everyone (accessible from the Home screen or chat icon).

**Benefits**

- Get help with payments, account issues, and identity verification
- Report technical problems

**Earning potential:** No.

**Sign Up and Log In** New and returning members  
 Create an account, log in, and pay the registration fee.

**Access:** All new and returning users.

**Benefits**

- New members: enter a referrer's code during registration to credit that person for future referral rewards
- Log in securely to access all enabled features

**Earning potential:** No direct earning at this stage — but referrers benefit long-term from referred members' activity (pools and monthly fees).

## 7. Quick Earnings Reference

Activity	Who typically earns
Someone buys your song	Musician
Someone buys your digital product	Business seller (Enterprise)
You sell event tickets	Event organiser (~90% of ticket price)
You win a bet or daily guess	Bettor
Shared reward pot payout	Agents, musicians, sellers, funders, bettors, referrers — per platform rules
You referred active members	Referrer (level affects the size of the share)
Marketer pays your farm invoice	Farmer (net amount after fees)
Someone buys from your farm shop	Farm shop owner
You fund a loan and it is repaid	Investor (interest earned on repayment)
Agent assists users with points/cash	Agent (direct business + agent reward pot)
You win a raffle	Winning ticket holder
You run ads	No — advertisers spend points to gain audience reach
You use AI / Home Work	No — you pay points for each question

## 8. What All Members Can Access

After completing identity verification and paying the registration fee, every member can normally access:

- Home
- Music (listen and buy)
- Pools Statistics (view, and earn from referrals)
- My Events (create and manage events)
- Tickets (view purchased tickets)
- Currency calculator
- Digital Content (buy; upload study books)
- Loan Desk (invest)
- Agents directory
- Organisations (join as a member)
- Apply for a role
- Funder (view)
- Points wallet
- Profile
- Raffle (enter and create)
- AI learning / Home Work
- Family
- Support chat

**Approval (and sometimes a subscription) required for:**

Musician uploads, running ads, business shop management, agent tools, the betting tab, farmer tools, market buyer tools, and farm shop management.

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*Fees, percentages, and the registration fee amount are set by Seroto in the app or admin settings and are subject to change. This document does not constitute a legal or financial commitment.*