

We are an ecosystem called **Smart DeFi DAO**.

Smart means intelligent, and it represents our brand identity. *DeFi* stands for **decentralized finance**, meaning that our information storage system and financial payment system operate in a decentralized and blockchain based manner.

DAO is our execution model, which means it is **people centric**. There is no CEO or admin; everything is operated 100% by the people, and 100% of the project's revenue is distributed to the people.

Decentralized projects operate through **smart contracts**, which must exist directly on the blockchain to be valid.

Our goal is to create a decentralized platform where people generate value by uniting with one another, and where 100% of the benefits from that value go back to the people. As founders, if we want to earn money, we must work just like everyone else.

This creates a positive economic flow because we have built digital products on this platform. In Bitcoin, new participants buy Bitcoin and money flows into the system, while early participants may sell their Bitcoin and receive that money. Yet Bitcoin is not a scam.

Smart DeFi DAO has aimed to provide the best possible plan one that respects economics, ethics, public interest, and value creation while considering the potential and limitations of the blockchain.

We currently have **four smart contracts**:

Smart DeFi NetWork, Smart DeFi Bank, Smart DeFi Gift, Smart DeFi Pay.

This ecosystem was invented for the first time in the world in 2022 by combining network marketing and blockchain, and it has been implemented on the global blockchain platform **Binance, www.BscScan.com**.

Until now, systems in the world were centralized meaning there was a central site and server where information was stored, and the CEO or admin had access to user information and the financial system, with the ability to modify or shut down the system.

But in **Smart DeFi DAO**, all such access has been removed. There is **no off button, no ability to change or edit**, no expiration date, and no central server.

The **Smart DeFi NetWork** project is a decentralized marketing network on the Binance blockchain with 100% payout. Its purpose is to create a community of users for Smart DeFi DAO to participate in various ecosystem projects and simultaneously grow the **SBT digital currency**.

The **Smart DeFi Bank** smart contract is a decentralized bank containing the SBT currency, liquidity dollars, and the bank's financial backing.

SBT stands for Smart Bank Token.

A total of **21 million SBT** has been created, all of which has been deposited into the bank, and none belongs to the founding team. When the liquidity reaches **\$1 million**, the ability to **buy and sell SBT inside the bank** will be activated.

Every cryptocurrency requires liquidity and backing. In Smart DeFi DAO, every hour a portion of the Smart DeFi NetWork users' income is deposited into Smart Bank. In return, all **21 million SBT** and **100% of the bank's liquidity** belong to Smart DeFi NetWork users not even to the project founders.

If a founder wishes to use any features of the project, they must register in the Smart DeFi NetWork just like everyone else and work the same way.

Networkers increase the value of SBT *every hour*. Therefore, to buy SBT, you must once contribute to networkers and become a member of Smart DeFi NetWork. Only then are you permitted to buy SBT, because networkers deposit approximately **\$100,000 monthly** into SBT through their activities, causing SBT to increase in value every hour.

Bulk purchase of SBT is impossible in order to prevent whales, and only Smart DeFi DAO members have the right to purchase SBT.

Anyone can register with popular and reputable crypto wallets by paying **\$100 directly on the Binance blockchain** through the Smart DeFi NetWork smart contract. They become SBT owners, Smart Bank shareholders, and partners in all Smart DeFi DAO ecosystem projects.

Upon registration, users also receive **SBT AirDrop**.

Each person pays \$100 into the Smart DeFi Network and clicks "Become Owner" to register, after which they are referred to as an **Owner**. This \$100 is then distributed to **Owners** by the Smart DeFi Network in less than one hour.

- **\$90** goes to networkers.
- **\$5** is distributed as a gift through the **Smart DeFi Gift** smart contract to users who have not yet built a network.

Each person can win **20 times**, earning a total of \$100, enabling them to participate for free.

So no one loses if they build a network, they get rewards, and if they don't build a network, they get gifts. No one can get both at the same time so that the rewards and gifts reach everyone fairly.

Since there is no CEO, the reward button is clicked by users. Of the **remaining \$5**, the person who write the reawrd. Since Binance block fees are currently very low, \$5 is a lot for a reward writer. Currently, **\$0.5** is enough.

- **\$0.5** is paid to Reward writer and **\$4.5** is **deposited into the SBT**.

Additionally, **10% of the networkers' income** is permanently **deposited into the SBT** fund in Smart Bank. This means that dollars flow from higher-level networkers to lower-level SBT holders. Thus, in Smart DeFi NetWork, dollars are also paid **from uplines to downlines**.

As a result, substantial amounts of dollars are deposited into SBT every hour.

Have you ever seen a token whose value increases every hour? This has never existed in the world.

When the SBT fund exceeds **\$1 million**, the buy and sell buttons open, and SBT liquidity will grow exponentially.

Considering the growth of digital currency in the past 10 years, with a simple calculation we can estimate that SBT can grow by **thousands or even millions of percent**.

“ **SBT** is for all members of the Smart DeFi Network, and even someone who registered 1 second ago will share in the benefits of **SBT** without any prerequisites. “

Our information storage and financial payment system is **DeFi**, meaning that dollars are not sent to a person or wallet, but are deposited directly into the Smart DeFi NetWork smart contract. The contract without any human access or intervention holds the digital currency, calculates the rewards, and pays them to users after one hour. All transactions are visible on the blockchain. This represents **100% security** for users and networkers.

When you introduce **1 new user on the left** and **1 new user on the right**, you get a *balance*, or *Point*, or *share*, which pays **\$90**. Every hour, the total \$90 is divided by the total number of Points, the value of each Point is determined, and rewards are paid to users. The contract balance resets to zero, and the next hour begins. This process continues on the Binance blockchain *forever*.

We have now surpassed **70,000 users**, and the average value of each Point is **\$20**.

So by introducing new users, you receive your first network reward.

From then on, even without personally introducing more people, you receive rewards from new users joining your left and right branches through your sub-groups because **you created this network**, and without you it would not exist.

You do not need real time balance to earn rewards. If you register in a small branch, you receive a reward within less than 1 hour. If you register in your larger branch, it is stored on blockchain with no expiration and will be rewarded the moment a user registers in your smaller branch.

To ensure rewards reach everyone and to maintain balance value stability, there is an **Income Limitation Law**. Each user receives **5 rewards per hour**, and the rest overflows to the sub groups.

Again, dollars are being paid from top to bottom.

5 reward per hour means **\$100 per hour, \$2,400 per day, and \$72,000 per month**.

When you bring 2 users to a balance of 100, your earning limit doubles to **10 reward per hour**.

In fact, networkers receive full Reward from the first day, and only after their balance exceeds 100 does 10% of their income get deposited into the SBT account. This means you receive your first 100 reward in full.

Note: This is not a *get-rich-quick* scheme. You are rewarded based on the network you build.

A balance of 1 gives you 1 reward; a balance of 1000 gives you 1000 rewards. Without building a network, there is no network reward everything depends on your activity.

When the bank's backing exceeds **\$1 million**, you also earn from users buying SBT in the bank. Smart Bank rewards are instantaneous, not hourly. When someone in your network buys SBT, you instantly receive rewards. No balance condition applies, and it doesn't matter whether the buyer is on your left or right branch.

The higher your balance, the more SBT you are allowed to buy, and every time your network buys SBT, you receive rewards again from the same individuals.

Smart Bank has three reward plans:

1. Uni-Level:

Rewards from **7 levels**, with no balance condition, available from day one even with 1 branch.

Users buy SBT multiple times, meaning hundreds of rewards from a single branch.

- 7 levels with 1 branch = 128 people × 5 purchases = **600+ rewards**

2. Break Away:

When you reach a balance of 100, you will receive rewards from your entire team and from both branches simultaneously.

With a balance of 1,000, this reward doubles; with 10,000, it quadruples.

3. Big Reward:

1% of the total SBT bank reserve is distributed to users who reach balances of **100,000 and 1,000,000**.

The next project is **Smart DeFi Pay** a digital currency payment gateway for businesses.

Brands introduce themselves to Smart DeFi DAO users through the Smart Pay gateway, and instead of paying for advertising on billboards and media, they distribute the same cost as rewards to Smart members. In return, Smart members support these brands, consume their products, and introduce them to others. This reward is paid through network structure, turning each brand into a network company through Smart Pay. Here, you earn network rewards from **daily marketplace purchases** from millions of stores worldwide.

First goal is to use network marketing, digital currency, and Smart members to support industries and production.

Second goal is to create **new income streams for people**.

A portion of Smart DeFi Pay transactions is also deposited into the SBT backend in Smart Bank, causing the price of SBT to increase *every minute and second*.

Thus, in Smart DeFi DAO, you have valuable product, you create added economic value, and you support national industries.

The important point here is that by paying \$100, you become the owner of 2 very valuable products. First, SBT, which is a unique digital asset. Second, Smart Pay, which is a valuable and unique product that also offers the Smart Network Customer Club to businesses. If you have a business, how much are you willing to spend to get 70,000 new customers? Smart Pay will generate thousands of dollars in new sales for you. If the Smart Network reaches 1 million users, then Smart Pay will become much more valuable. The more important point is that the \$100 you pay to register for the project goes 100% to Smart users and the founders do not even take a penny of it. Because the power of Smart Pay is due to the presence of users. Suppose Twitter or Netflix pay all their income from subscription sales to their users. This is a new entrepreneurship combining network marketing and blockchain.

Next, **Smart Shop** will be launched, allowing Smart users to sell their personal products as a network using the Smart Pay gateway, enabling each Smart member to operate like a network marketing company.

We also have **Smart Academy**.

Users who reach a balance of 100,000 undergo an intensive course and become university level instructors, teaching seven major skills. Graduates receive an international degree after two semesters, approved by prestigious universities worldwide.

The goal of Smart DeFi DAO is to scientifically develop the network marketing and digital currency industries worldwide, as they represent the next generation of business.

Next projects:

- Smart Hotel
- Smart Game
- Smart Chat
- Smart Music
- Smart Media

When you pay \$100, you get a subscription to all projects.

No one outside of Smart DeFi DAO can use the projects.

So by paying \$100 after registering, you become the owner of several products that earn you thousands of dollars without building a network.

Don't forget that Smart Bank, Smart Pay, and Smart Game alone will generate thousands of dollars for you without building a network.

Smart DeFi DAO is not a Ponzi or pyramid scheme.

The structure of all distribution systems in the world is networked. Food is distributed in the market by a distribution network. When a customer buys a package of milk. The customer pays the price of the product and that amount is paid to the retailer, but he does not own that amount. Between 10% and 20% is his share. Part goes to the wholesaler. Part goes to the regional distribution agent. The rest goes to the manufacturer in the factory. He pays the wages of the workers and employees with part of it. With part he pays the running costs of water, electricity, gas, insurance, etc. With part of it he pays the cost of raw milk that he buys from the farmer and the rest is his profit.

So the money that the customer paid for the milk was paid to the upper layers of distribution and production and became zero.

But certainly the production and distribution of dairy products is never a pyramid scheme.

Because this has nothing to do with the appearance of the network. In fact, a pyramid scheme means that the network structure is used incorrectly to scam or abuse people.

In a food distribution system in a traditional market or a medicine distribution system or a digital equipment distribution system around the world or an energy distribution system or a healthy network marketing and a pyramid scheme, money is always injected from the bottom up and the method or way of dividing the income has nothing to do with the health or unhealthiness of the network.

Some say that the condition for a new member to enter is one of the signs of a pyramid system. This is not the case at all. A new person always has two titles: is he a customer or an advertiser?

In many systems, we see that a customer registers in the system to only use products and services.

Of course, in some systems, registration is not required, but in any case, he has paid a fee through an intermediary or manually or on a website, which must eventually reach the distributors in some way as a fee or reward. In any case, no money enters the cycle until a new person enters as a new customer.

Even trading is the same. If you buy a currency and right after you no one else anywhere in the world buys that currency, even if 10 years pass, you will never make a single dollar.

So the definitions that currently exist in the world about the difference between healthy network marketing and a pyramid scheme need to be clarified.

Ultimately, a pyramid scheme has only one main characteristic. If a new member does not build a network, does he lose? If he loses, it means it is a pyramid scheme. But if a member does not make a network and does not lose, then it is healthy network marketing. That is, the new member is offered a product or service that is worth equal to or more than the cost he paid.

At Smart DeFi DAO, we release all services to that new member at the moment of registration without any preconditions. Smart Gift, Smart Bank, Smart Pay, Smart Game, Smart Media, Smart Hotel, Smart Music, Smart Academy.

It is worth remembering that only in the first 3 products, Smart members make thousands of percent profit without networking. In Smart Gift, if the user does not build a network, he will win a \$5 prize 20 times, which is equivalent to the total cost he paid for registration and 100% of the registration fee. This feature is not for networkers because they have a 90% share of the rewards, so the gift does not reach network builders so that people who did not build a network can win enough, quickly and in large numbers. Also, in Smart Bank, he receives airdrop SBT and buys SBT that are injected into it every 1 hour and makes a profit of 300-700% annually. Also, in Smart Pay, he has a valuable portal that is worth more than \$ 2,000. These are exclusively for Smart members.

Some say that if no one enters, the network stops. In response, it should be said that in all businesses in the world, if no one enters, that business stops, this has nothing to do with network marketing. In recent years, Nokia has lost many customers and has suffered a very sharp decline.

Basically, all the efforts of brands around the clock are to not stop. All this advertising and creativity and effort and competition is precisely why all the brands themselves know better than anyone that if no one buys from them, they will stop and they try to have new customers every day or hour. Network marketing rewards high-level leaders for this very reason to continue supporting their network so that the sales flow does not stop.