

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 100% operated by the people, and 100% of the project's revenue is distributed to the people.

Decentralized projects operate through **smart contracts**, which must be existing 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 first invented in the world in 2022 by combining network marketing and blockchain technology, and it is implemented on the global blockchain **Binance** platform www.BscScan.com.

Until now, in the world, we have been witnessing centralized systems, meaning there was a website and a central server where information was stored, and the CEO or admin had access to users' data and the financial payment system, allowing them to modify or shut down the system.

But in **Smart DeFi DAO**, all such access has been removed. There is **no shut down button, change option or edit**, expiration date, or 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 back up is stored.

SBT stands for Smart Bank Token.

A total of **21 million SBT** has been created, all of which are deposited in the bank, and none belongs to the team of founder. When the liquidity reaches **\$1 million**, the option to **buy and sell SBT in 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 to Smart Bank and in return, all **21 million SBT** and **100% of the bank's liquidity** belong to Smart DeFi NetWork users and none of them belong to the project founders.

If a founder wishes to use the project's facilities, they must register in 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 benefit to networkers and become a member of Smart DeFi NetWork. Only then you are 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 from being created, 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
- **\$4.5** is deposited into the **SBT**.

Additionally, **10% of the networkers' income** is permanently deposited to 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 such a token which's 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**.

Our information storage and financial payment system is **DeFi**, meaning that dollars are not sent to a person or wallet, but are deposited directly to 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 the Binance blockchain *forever*.

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

So, by introducing two 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 never 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 ceiling rule**. Each user receives **5 rewards per hour**, and the rest overflows to the subgroups. Again, dollars are being paid from top to bottom.

Five bonuses per hour means **\$100 per hour, \$2,400 per day, and \$72,000 per month**. When your balance exceeds 100, your income ceiling doubles to **10 bonuses per hour**, equaling **240 reward per day, 1,680 reward per week, and about \$130,000 per month**.

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 bonuses in full.

Each user allows introducing only 2 users. If you want to introduce a third user, there is no place to register, and the third reward goes to your subordinates.

However, you can register with **\$300 and 3 wallets** to receive more SBT and get **\$40 rewards** for introducing the third person.

Each balance is worth **\$20**, and the reward for a 3 wallets registration is \$60.

If you introduce 2 people and they introduce 2 people each, your team becomes 4, then 8, 16, 32, 64, 128, 256, 512, 1024, and eventually thousands. With proper training and now with over 70,000 existing users this growth becomes achievable for you as well.

If one registration happens on your left and one on your right daily, your income is **\$1800 monthly**. If five registrations occur on each side daily, you earn **\$9000 monthly**.

This is achievable with 10 new daily registrations 300 monthly, and ~4,000 yearly. With an 8 billion world population, is 4,000 users per year too many? You only need to introduce 2 users and train them to do the same.

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.

Innovation in the income plan:

We were inspired by the binary plan and invented a better and floating plan with higher income potential. In traditional binaries, users receive a certain amount of reward from each point and the rest is the company's profit and no more than 60 balances are paid per week. After the income ceiling, the excess amounts go to the company so that it does not go bankrupt and the users' big hand becomes zero.

We named our plan **Double Infinity**.

In **Double Infinity**, the rewards are not a fixed amount and whatever is in the contract is divided between the point recipients and the rewards are paid every hour. 240 rewards are paid per day, which means 1680 balances per week, and although the number of rewards is very large, at the same time the value of each point is paid 2 to 3 times more than that fixed number in traditional binary and when a user hits the ceiling, the rest goes to lower-level users and the big hand never becomes zero. Currently, the average value of the balance is \$20.

In traditional binary, users receive 60 balances of \$8-10 per week

In Double Infinity, users receive 1680 balances of \$20 per week.

From subsequent projects, funds will be deposited into the Smart DeFi Network project, increasing the value of the balance.

It is not out of the question that after the unveiling of **Smart Pay**, **Smart Shop**, and **Smart Hotel**, the value of the balance will exceed **\$50**.

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 = $128 \text{ people} \times 5 \text{ purchases} = \mathbf{600+ \text{ rewards}}$
- 7 levels with 2 branches = $256 \text{ people} \times 5 \text{ purchases} = \mathbf{1,200+ \text{ rewards}}$

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 a 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.