

W H I T E P A P E R



MONEY HERO

<https://moneyhero.io/>

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What is the problem?

The vast majority of nations and societies worldwide have settled on a form of society driven by capital. Such systems live from the flow of money of individuals, families or organizations and institutions.

In the process, participants split into two monetary stages:

01

Financial abundance:

If a lot of money is available, personal dreams and desires can be lived out and realized very easily.

02

Financial shortage:

However, if there is a lack of capital, the primary task is to make money.



Interestingly, which of the two stages someone is in does not depend on the amount of money available, but rather on personal financial intelligence. (and financial education)

The big problem, however, is that there are no meaningful ways to educate oneself financially and (building up on ones) thus build up one's financial intelligence. Neither in the state (school) education systems nor in the private sector can such knowledge be acquired.

What is our solution?

Financial literacy (**education**) is the cornerstone of successful happiness in a capitalis system. However, money alone is worthless for people who do not know how to increase it, how to keep it, how to make it work for them in a meaningful way.

But how do a few people manage to become extremely rich, while most other people have to chase money all their lives?

Marco, the founder of MoneyHeros Organization Ltd. has gone all the way

from a simple bricklayer to a multi-millionaire. He interviewed a lot of financially free people and came to the conclusion, that there are three crucial building blocks for financial success:

1. Financial knowledge
2. Financial implementation
3. A network of like-minded people for financial thought exchange

With the MoneyHero Community there is finally a place where all these 3 factors come together centrally:



Financial knowledge in online courses and online congresses



Financial implementation through structured implementation courses and coaching sessions



Financial community in the «Facebook» for financial intelligence



What we will achieve

Goals

Our goal is to create a decentralized platform, freely accessible to everyone, with content and offerings that will inspire, educate, and ultimately free people from slavery around the world on the topic of financial education.

Financial education is a fundamental right that is denied to people around the globe by its non-execution in the current society. Moneyhero will not be obsolete until money is talked about and structured education takes place in every school, university and family.

Purpose

Our passion is to lead people to greater prosperity and financial intelligence. We love to connect people. Those who would like to build more financial intelligence with those who would like to share and pass on their knowledge and experience.

Target

1. Create simple systems
2. Create Win Win Situations
3. Attract financial experts to share their expertise
4. Grow community and strengthen cohesion
5. Grow through member referrals
6. Expand into many language areas
7. Decentralize



MoneyHero Community / Academy

MoneyHero Community is a social network application running on Mighty Network's technological solution.

Functions

- closed / open community like Facebook
- activity feed for current articles, discussions, comments
- Groups on different financial topics
- Courses from different financial experts
- Events planning / management
- Chat / notifications
- App for Android, Apple and in the browser

Contents

- Regular free webinars on financial topics
- Regular new video courses from financial experts
- Regular new blog articles from financial bloggers
- Community interactions such as surveys, challenges, discussions
- Sweepstakes

Live events

- Themed online congresses (one week)

- Themed online workshops (one hour)
- Topic-related regulars' tables (2x per week)

Additions

- Community - free
- Video courses (self-learning) - Staking from 199€ to 500 USD in MoneyHero Token (\$MYH) depending on the course.
- Implementation courses (Live share of experts) - Staking from 501 USD to 5,000 USD in MoneyHero tokens (\$MYH) depending on the exchange rate.
- VIP Mastermind (regular live share of experts) - Staking of \$5,001 or more in MoneyHero tokens (\$MYH) depending on matermine group



MoneyHero Token System

The MoneyHero Token (\$MYH) is a unit of value that will give everyone free access to the MoneyHero Community / Academy.

It is based on Tezos' 100% decentralized blockchain. Tokens are available via the [MoneyHero Website](#) or on the decentralized Exchange [Quipuswap](#) available.

The more the distribution of the token progresses and increases in value, the more capital is available for the expansion of the content and offers of the MoneyHero Community / Academy.

Content from financial experts in the MoneyHero Academies, which is currently available for a fee, will also be made available through staking in the future. The user can thus get free access to this content for a certain period of time by creating \$MYH tokens.

Aspects of blockchain implementation

The expansion of Moneyhero Academy into a global financial education system for the general public presents the organization with a number of challenges.

- Infrastructure: Setting up the academies in multiple languages and supplying them with content that is always up-to-date and relevant is

a demanding task involving a large number of people. It is therefore important to build a decentralized, secure infrastructure that standardizes and automatically regulates as many tasks as possible.

- Values: Normally, continuing education is purchased. This means an exchange of values between student and teacher. However, it requires a large leap of faith without knowing the true exchange value. In a staking system, however, the value is frozen for the duration of the training and can be unfrozen at any time. This allows for trust-free collaboration on both sides.
- Technique: Fiat money has an inflationary structure. This means that the expert receives less purchasing power on the day of payment for his service than originally agreed. However, with the MYH system, a stable (slightly deflationary) value is topped up with new "energy" in the form of fiat money, resulting in an increase in value for all token holders. Market fluctuations can also be temporarily regressive....

How can this be solved with the help of blockchain?

The goal is to use SmartContracts executed on the Tezos blockchain.

Create a dedicated payment system for the MoneyHero ecosystem.

- » For end users:
 - finance the development of the project by purchasing the MYH token
 - Contribute to the stability of the project through staking and are rewarded for it with interest and access to the academy
 - get the opportunity to earn further interest for providing liquidity
 - receive voting rights for each MYH token and can thus actively participate in the further development of the project

- » Content-Creators
 - receive MYH token for providing content in the academy
 - accept deferred payment to contribute to the stability of the project

- » Marketers
 - receive MYH token as commission for newly recruited members to the community.



Tokenomics

Total available MoneyHero tokens:
1000,000,000,000 MYH

450,000,000,000

Content authoring budget

Allocated budget for payment of Academy content creators.

100,000,000,000

Budget for operating costs

Budget allocated to general operating costs of the MoneyHero ecosystem.

150,000,000,000

Staking Rewards / Liquiditätspools

Budget allocated for staking pools and liquidity pools and/or pool rewards (“interest”).

100,000,000,000

Marketing

Allocated budget for marketing & promotions

150,000,000,000

Budget for the development

Budget allocated for the development of the blockchain project Moneyhero.io

50,000,000,000

Reserve

Can be added to other budgets / reserved for non-budgeted expenses.

Roadmap

- Q2 2021** **OFFICIAL LAUNCH OF THE NEW MONEYHERO TOKEN SYSTEM**
With the token, we can offer financial education for free for the first time. Every person who stakes \$MYH gets access to premium courses and earns interest in form of additional \$MYH tokens at the same time.
- Q3 2021** **BUY WITH FIAT**
It will soon be possible to purchase \$MYH with Fiat through debit and credit cards.
- Q4 2021** **STAKING**
Staking of \$MYH tokens and free access to the MoneyHero academy will be activated in Q4/2021.
- Q1 2022** **LIQUIDITY FARMING**
Liquidity providers will be rewarded with an opportunity to stake their liquidity pool tokens and receive rewards.
- Q2 2022** **AUTOMATED, MYH BASED REFERRAL SYSTEM**
While community members can already earn MYH tokens for referring users to the academy now, we will automate the referral system and add additional advantages for marketers.
- Q2 2022** **CROSS CHAIN SWAP**
Swapping MYH against tokens from other chains like BSC and ETH will be enabled in Q2/2022.
- Q3 2022** **DAO**
The first step of converting the MoneyHero project into a decentralized organization will be the possibility to let all token holders decide who the content creator budget will be spent by the use of an internal voting system.
- Q4 2022** **MONEYHERO WALLET**
- Q4 2022** **EXTENDED DAO**
By end of 2022 we plan to go full decentralised organization, giving the community the authority to decide about the further direction and development of the project.
- Q4 2023** **MONEYHERO ACADEMY DAPP**
To become even more independent, we will no longer rely on external service providers and will instead develop our own decentralised app for the MoneyHero academy.

Acquisition of the MYH token

MYH can be exchanged for Tezos on the moneyhero.io website. The liquidity pool on the decentralized exchange Quipuswap is used for this purpose. This function is already available.

In order to simplify access to the MoneyHero ecosystem, it will also be possible to make purchases by credit card.

In order to make the project accessible to a broader audience, the listing on other decentralized exchanges, such as Plenty or Spicyswap, is intended.

Cross-chain-swap, i.e. the exchange of tokens from different blockchain systems such as Tezos and Ethereum or Binance Chain will also be made possible.

There is currently no reliable release date for further Tezos Dex, which is why the implementation of cross-chain-swap is currently being prioritized.

The entire ecosystem of Tezos, on which our token is based, has been growing exponentially since the beginning of 2021. At this point, however, no tokens based on the Tezos chain are listed on conventional exchanges or tools such as Coingecko or Coinmarketcap.

The goal is to be among the first projects to gain additional visibility via Coingecko and comparable solutions.

Staking

Staking rewards owners of a cryptocurrency for holding it. To prove ownership, the tokens must be placed in a staking pool via interaction on the blockchain.

For this period, the tokens cannot be used in any other form. Selling, sending to another wallet, basically any form of transaction is not possible for the staking period. Nevertheless, the tokens always remain in the possession of the original holder. Basically, therefore, the comparison with a fixed deposit account is not inappropriate.

A crypto token project receives additional stability through staking: The sum of staked tokens is easily visible and signals that a share of the holders has confidence in the project and does not plan to liquidate its investment in the near future.

Staking bei MoneyHero

Holders of MYH tokens have the option of staking them. They benefit twice: Staking MYH is not only rewarded with rewards in the form of additional MYH, but also access to packages and courses of the MoneyHero Academy is granted.

Staking Contract and Staking Optionen

- follows

Vesting Contracts

The stakeholders of the project, especially content creators for the academies, are remunerated via vesting contracts.

Sense and function

These are smart contracts that lock a certain amount of tokens until the terms of the contract are met. Generally, the process of releasing these coins is called vesting.

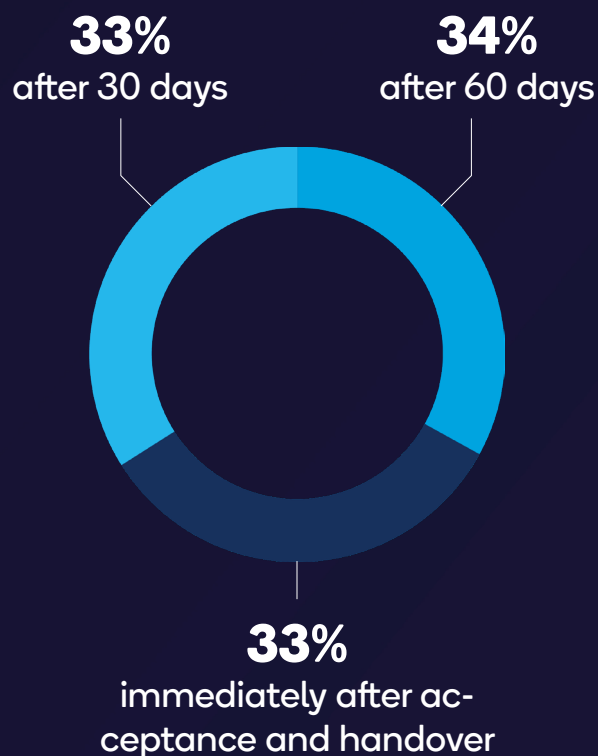
Vesting is usually used to show that the team has great interest in the project and will continue to work on the project development. In addition, vesting reduces market price manipulation.

At the same time, it ensures that the stakeholder will perform as agreed and be available to the project for at least a certain period of time.

The use of a smart contract for this process is also advantageous for the stakeholder: The payout conditions are defined once by mutual agreement and are irrevocably transferred to the recipient as soon as the contract is executed (only the release is time-delayed).

MoneyHero Vesting-Model

The payout for MoneyHero stakeholders is usually made according to the following principle:



Liquidity Mining / \$MYH Farm

To enable trading on decentralized exchanges (DEX), they must provide liquidity. While conventional cryptocurrency exchanges do this themselves, this must be ensured by the general public on a DEX. This is exactly how the trading venue remains decentralized.

It is therefore possible to deposit one's own capital in the form of a currency pair on the exchange in the liquidity pool of the respective token. In return, the user receives a portion of the fees incurred by traders. As a "pledge" for depositing liquidity, the user receives a liquidity pool token. The staking of this token is usually called farming.

Cf. and further information:

<https://blockchainwelt.de/was-ist-liquidity-mining-und-wie-funktioniert-es/>

MYH Liquiditätspool

Currently (as of 7/1/2021), the MoneyHero token is tradable via the decentralized exchange Quipuswap: https://quipuswap.com/swap?from=-tez&to=KT1BB1uMwVvJ1M3vVHX-WALs1RWdgTp1rnXTR_0

Statistics and details on the liquidity pool on the exchange can be accessed here:

<https://tzstats.com/KT1Ed11bNukFdY-Sc3qQFZ2HGYdF13XU6WZ4A>

Currently, there is only the possibility to create a token/XTZ pool on Quipuswap. The exchange ("swap") of tokens among each other on the exchange is possible, but it is mandatory that it always takes place in this form:

Token A to Token B = Token A to XTZ to Token B

So it is exchanged twice, with the corresponding fees.

MYH Farms

In the course of the development of the MoneyHero Ecosystem, liquidity mining, i.e. "farms" will be provided on various external platforms. In the first phase of the project, no "own" farm is planned

The reason: liquidity mining, or "farming", unlike staking our token directly, offers certain risks. With MoneyHero and its mission to make financial education accessible to everyone, the aim is to avoid potential misunderstandings and possibly associated financial losses. Therefore, there will be no farm directly via MoneyHero.io for the time being, but only the possibility of staking.

However, in order to create an incentive for experienced users and investors in the field of cryptocurrencies to provide liquidity for trading our tokens and thus stabilize the project, farms will be published on external, established liquidity mining providers.

The chapter to be raised for this is already planned for in our tokenomics, as well as other tokens that will be deployed to enable trading on future DEX.

MoneyHero DAO Farm

Prior to the transformation to a DAO, MoneyHero will release its own farm that will reward liquidity providers with a “MoneyHero DAO token”. This token will be required for the opportunity to participate in the “extended DAO” (see below).

MYH based recommendation system

Follows

DAO

The MoneyHero project will be transformed into a decentralized autonomous organization (DAO) in the future. <https://de.cointelegraph.com/ethereum-for-beginners/what-is-dao>

To the decentralized organization in two steps

The transformation of the MoneyHero Organization into a fully democratic and thus decentralized organization will take place in two steps. This procedure was determined in order to be able to hand over co-determination rights to the members as quickly as possible.

At the same time, it should be ensured that the vision of the MoneyHero Academy is realized before further decisions are handed over to the members.

This is to ensure that the project will continue to develop in the intended form for the general public.

DAO Step 1

As a first and most important step, MoneyHero will introduce a voting system that will decide on the use of the “Content Creator” budget across all academies. In doing so, it is important to us to have an easy-to-understand and at the same time fair procedure:

Each MoneyHero token will correspond to one vote. The respective academies, or their managers, will be able to submit possible courses and seminars and each holder of \$MYH tokens will be entitled to vote.

This procedure will drive the development of MoneyHero Academies according to their number of members.



DAO Step 2

For the further development of the MoneyHero DAO, a separate DAO token will be created, which will be distributed as rewards for providing liquidity via a farm.... This will happen only after the project already has a stable liquidity pool. This way, it is more likely that mostly real supporters of the project, and less traders and speculators will invest in the farm.

The MYH DAO token will allow co-determination in management level decisions of the project proportionate to the ownership of this token. This will decentralize the further development of the project and the use of the capital in all other pools except the content creator pool and put it in the hands of the general public.

Akademie dApp

The Academies and all content provided for the MoneyHero Community are currently accessible to the general public via the provider MightyNetworks.

This is an external service provider that creates the framework for an online community, including mobile app access.

To create a truly independent source of financial education information, MoneyHero needs to create its own system

for this community. In this regard, it is not enough to have our own “app” developed, as such software solutions are still stored centrally on server systems controlled by individual or a few decision-makers. The long-term goal must therefore be to implement a decentralized community solution stored in the blockchain.

The implementation of such a solution will be addressed within the next few years. This document will be expanded at this point as soon as a more detailed planning of the decentralized online community is available. Important part of this project will definitely be the involvement of the members here as well: The staking solution described earlier will be directly linked to the dApp at a later stage, thereby making our vision of an educational resource for financial knowledge that is apolitical, independent and unassailable a reality.



Organizational structure

Just like the Tezos Blockchain, the MoneyHero organization is more of a movement of many like-minded people than a traditional company.

The organizational structure is therefore based on self-responsibility and growth across the board. Compensation structures are mapped via the Blockchain and automated to the greatest extent possible.

The strategy level

The core strategy was found and implemented over the course of 4 years through testing, bugs and many new ways. Here there are only a few adjustments per year, which is coordinated with the community.

The management level

These are managers of the individual country or language communities. In each case, there is a main manager and, depending on the size of the community, further managers for individual areas such as:

- Community management
- Onboarding of new online courses and financial experts
- Organization of new online congresses

The educational level

These are experts who shape the actual core of education in the community / academy with their offerings:

- Online courses on financial topics
- Online workshops on financial topics
- Speaker or moderator at online congresses
- Financial blogger
- Influencers and community communicators
- Coaches and consultants in the field of financial education



Participate

Finance Blog Article Writing

Definition

An article consists of at least 1,000 words and is a step-by-step guide on how to overcome a specific financial challenge. Recorded webinars from the MoneyHero Academy serve as a template.

Structure

1. Summary + Recommendation
2. What is it all about? (Description / Explanation)
3. Why does it make sense for me (as a reader) to implement this information?
4. What are the biggest challenges?
5. Where are the biggest opportunities if I implement it?
6. The X most important rules / steps / ways etc. you should know!
7. How you can start and persevere with help and motivation!
8. Invitation to the webinar this article refers to

Features

- Write in DU form
- Use simple, understandable words (no foreign words)
- If foreign words are necessary, explain them briefly in parentheses
- After each sentence a paragraph and avoid nested sentences
- The text should be written in a neutral and informative way

- The article will be published in the language of the Academy (e.g. en.moneyhero.io)

Assignment

Gemeinschaftsleiter >> Blogger
Webinar-Moderator >> Blogger

Participation / Payment

Each blog article will be compensated with 100.00 USD in \$MYH from the Content Creator pot if the blog post is published in the community.

Each blog article will be compensated with 50.00 USD in \$MYH from the Content Creator pot, if the blog post is published on the blogger's own blog and he has installed the MoneyHero theme.

The payment is always made on the 5th of the following month.



Organize congress online

Definition

An online congress (summit) is a live-stream event at which around 30 experts each hold a workshop on a specific financial topic. The period is limited to a maximum of 8 days and is accompanied by daily emails.

Tasks Congress Manager/ Virtual Assistant

- Compile list of potential speakers
- Create form for speaker onboarding
- Landing page signup page
- Landing page thank you page after purchase
- Landing page broadcast page
- Landing page thank you page purchase
- Landingpage Affiliate Page
- Landingpage Upsell Page
- Create graphics of the experts and of the product package (Designer)
- Create product (package) in Digistore24
- Coordinate stakeholders with JourFix (weekly)
- Set up and test the technology
- Set up retargeting campaigns
- Prepare emails (bring in blogger / copywriter)
- Upon completion:
 - » Assign bloggers to create articles
 - » Each recording becomes a webinar (virtual assistance)

Tasks moderator

- Establish, expand and reassure con-

tact with speakers

- Appointments are automated via Calendly
- Transfer data from the form to the landing page
- Speaker reminded of his appointment
- Live moderation (introduction and FAQ)
- Send thank you note to speaker + ever-webinar after completion (when ready)

Tasks Community Manager

- Set topic and set dates in Academy
- Find moderators (at least 2x)
- Determine live event period
- Documentation of content, performance and staff

Tasks blogger

- Write Daily Email Announcements
- Write email templates for affiliates
- Write articles for each individual webinar
- Publish articles in Academy one by one

Tasks Speaker / Expert

- Fill out form and secure appointment
- Provide package supplement (e.g., online course) in a timely manner
- Hold workshop and answer questions
- If requested: admin approval to stream to his social media channel

Technology

Landing Page >> Funnelcockpit
Streaming Software >> Restream
Zahlungsanbieter >> Digistore24
Retargeting >> marketingautomation.
services

Participation / Payment

Each Congress Manager will be compensated \$5,000.00 USD per Congress in \$MYH lump sum from the Content Creator pot.

Each Influencer will be compensated \$20.00 USD per 1,000 followers / subscribers in \$MYH from the Marketing pot.

Additionally, the Influencer / Affiliate will receive \$2.50 USD per new visitor to the landing page.

In addition, the Influencer / Affiliate will receive \$5.00 USD for each new member who signs up to the MoneyHero Community using their affiliate link.

Each new online course (video course) inserted in the congress package will be compensated with 1,000.00 USD in \$MYH lump sum from the content creator pot to the expert.

Each mastermind group leadership inserted in the Congress Package will be compensated with 2,000.00 USD in \$MYH per month lump sum from the Content Creator pot.

Each implementation course (live video course) inserted in the Congress package will be compensated at \$2,500.00 USD in \$MYH per month flat from the Content Creator pot.

Each facilitation session conducted for the Congress will be compensated \$250.00 USD in \$MYH flat from the Content Creator pot.

Each blog article about the convention will be compensated \$100.00 USD in \$MYH lump sum from the Content Creator pot if the blog post is published in the community or on another blog.

Payment is always made on the 5th of the following month.

The standard compensation can be increased at any time after consultation with the strategy level if the expert / course is particularly exciting.



Workshop / Webinar moderieren

Definition

A webinar is a live streaming event at the Academy, but broadcast simultaneously to other high-reach channels. The topic is presented by the expert as a “workshop” in a keynote followed by a Q&A session. The goal at the end is to promote a new online course for the MoneyHero Academy.

Tasks moderator

- Contact the speakers
- Find a common date
- Transfer data from the form
- Create Restream Live
- Live moderation (introduction and FAQ)
- Create Everwebinar (virtual assistant)
- Send thank you note to Speaker + Ever-Webinar after completion (when ready)

Tasks blogger

- Write article about the webinar

Tasks Speaker / Expert

- Fill out form and secure appointment
- Provide online course in a timely manner
- Hold workshop and answer questions
- If requested: admin approval to stream to his social media channel

Technology

Live Streaming Software >> Restream
Payment provider >> Digistore24
Everwebinar >> Everwebinar

Participation / Payment

Each influencer will be compensated with \$20.00 USD per 1,000 followers / subscribers in \$MYH from the marketing pot.

In addition, the Influencer / Affiliate will receive 2.50 USD per new visitor to the landing page.

In addition, the Influencer / Affiliate will receive \$5.00 USD for each new member that signs up to the MoneyHero Community through their affiliate link.

Each conversion course will be compensated with 187.50 USD in \$MYH per participant from the Content Creator pot.

Each online course will be compensated with 75.00 USD in \$MYH per participant from the Content Creator pot.

Each facilitation will be compensated at \$250.00 USD in \$MYH from the Content Creator pot.

Each blog article about the convention will be compensated with 100.00 USD in \$MYH lump sum from the Content Creator pot, if the blog post is published in the community or in another blog.

Payment is always made on the 5th of the following month.

The standard compensation can be increased at any time after consultation with the strategy level if the expert / course is particularly exciting.

Play out social media influencer campaign

Definition

A social media campaign is a high-reach promotion such as a sweepstakes. Influencers are people or accounts that have a large reach (more than 10,000 followers).

Influencer task

- Announcement of the action with its best means (live, video, photo, texts, etc.)
- Regular reminder of the action
- Announcement of the winners

Aufgabe Community Manager

- Finden von reichweitenstarken Influencern
- Planung regelmäßiger Aktionen

Technology

Quiz Software >> [involve.me](#)
Sweepstakes >> [gleam.io](#)
Collect mail addresses >> [Funnel Cockpit](#)
API >> [Zapier](#)

Participation / Payment

Each influencer will be compensated with \$20.00 USD per 1,000 followers / subscribers in \$MYH from the marketing pot.

In addition, the Influencer / Affiliate will receive 2.50 USD per new visitor to the landing page.

In addition, the Influencer / Affiliate will receive \$5.00 USD for each new member who signs up for the MoneyHero Community via his affiliate link.

The payment is always made on the 5th of the following month.

The standard compensation can be increased at any time after consultation with the strategy level if the influencer / reach is particularly exciting.



Social Media Management

Definition

A social media manager is a helpful person who is particularly communicative and enjoys discussing new topics and helping members overcome their challenges.

Task Social Media Manager

- The central task online is to help the members
- Initiate new topics in the community
- Liking and commenting on members' posts
- Actively help members in groups and chats with questions to find the way

Task Community Host

- Finding empathetic social media managers
- Specify certain topics that are currently on the agenda, for example (e.g. Immo Week, etc.)

Technology

Gemeinschaft >> Mighty Network

Grafiken >> Canva

Videos & Fotos >> Smartphone

Participation / Payment

Each social media manager will be compensated \$500.00 per month per social media channel managed in \$MYH from the Content Creator pot.

Payment is always made on the 5th of the following month.

The standard compensation can be increased at any time after consultation with the strategy level if the Social Media Manager performs particularly well.



Create and deploy self-learning course

Definition

A self-learning course is an online course that consists of ready-made lessons with content such as videos, texts, graphics and interactive tasks. The participant can “self-learn” each task alone, without the help of the expert.

Task expert

- Creation of the course and all content
- Posting of the content to the MoneyHero Academy
- A live webinar with a presenter to introduce the course
- Sending at least 2x invitations to the webinar to his followers (mail, social media etc.)

Task Community Manager

- Finding excellent (financial) experts / online courses
- Finding influencers with a strong reach on this topic
- Creating the new course and activating the expert as host of the course
- Creating the landing page for the webinar / sale
- Coordination of the webinar date
- Creation of the product in Digistore24 & activation
- Creation of the recorded webinar in Everwebinar

Task moderator

- Consultation with experts and community host (date, content, etc.)
- Obtaining admin approval
- Creation of the live transmission in Restream
- Moderation and technical monitoring
- Pitch to one of the staking packages (or purchase via D24)

Task blogger

- Article writing from the webinar recording
- Include the webinar invitation in the blog article

Influencer task

Announcement Live Webinar

Technology

Live Streaming Software >> Restream
Payment provider >> Digistore24
Everwebinar >> Everwebinar
Community >> Mighty Network
Graphics >> Canva
LP and mail address collection >> Funnel Cockpit
API >> Zapier

Participation / Payment

Each influencer will be compensated with \$20.00 USD per 1,000 followers / subscribers in \$MYH from the marketing pot.

In addition, the Influencer / Affiliate will receive 2.50 USD per new visitor to the landing page.

In addition, the Influencer / Affiliate will receive \$5.00 USD for each new member who signs up to the MoneyHero Community using their affiliate link.

Each online course will be compensated with 75.00 USD in \$MYH per participant from the Content Creator pot.

Each moderation will be compensated with 250.00 USD in \$MYH from the Content Creator pot.

Each blog article about the convention will be compensated with 100.00 USD in \$MYH lump sum from the Content Creator pot, if the blog post is published in the community or in another blog.

Payment is always made on the 5th of the following month.

The standard compensation can be increased at any time after consultation with the strategy level if the Social Media Manager performs particularly well.



Create, deliver and lead implementation course

Definition

An implementation course is an online course that consists of ready-made lessons with content such as videos, texts, graphics and interactive tasks. The participant is guided through the entire course with the help of the expert. There is a live workshop or FAQ round at least 1x per week.

Task expert

- Creation of the course and all content
- Posting of the content to the MoneyHero Academy
- A live webinar with a presenter to introduce the course
- Sending at least 2x invitations to the webinar to his followers (mail, social media etc.)

Task Community Host

- Finding excellent (financial) experts / online courses
- Finding influencers with a strong reach on this topic
- Creating the new course and activating the expert as host of the course
- Creating the landing page for the webinar / sale
- Coordination of the webinar date
- Creation of the product in Digistore24 & activation
- Creation of the recorded webinar in Everwebinar

Task moderator

- Consultation with experts and community host (date, content, etc.)
- Obtaining admin approval
- Creation of the live transmission in Restream
- Moderation and technical monitoring
- Pitch to one of the staking packages (or purchase via D24)

Task blogger

- Article writing from the webinar recording
- Include the webinar invitation in the blog article

Influencer task

- Announcement Live Webinar

Technology

Live Streaming Software >> Restream
Payment provider >> Digistore24
Everwebinar >> Everwebinar
Community >> Mighty Network
Graphics >> Canva
LP and mail address collection >> Funnel Cockpit
API >> Zapier

Participation / Payment

Each influencer will be compensated \$20.00 USD per 1,000 followers / subscribers in \$MYH from the marketing pot. In addition, he will receive 2.00 USD per new Academy member.

In addition, the Influencer / Affiliate will receive 2.50 USD per new visitor to the landing page.

In addition, the Influencer / Affiliate receives 5.00 USD for each new member who signs up for the MoneyHero Community via his affiliate link.

Each implementation course will be compensated with 187.50 USD in \$MYH per participant from the Content Creator pot.

Each moderation will be compensated with 250.00 USD in \$MYH from the Content Creator pot.

Each blog article about the convention will be compensated with 100.00 USD in \$MYH lump sum from the Content Creator pot, if the blog post is published in the community or in another blog.

Payment is always made on the 5th of the following month.

The standard compensation can be increased at any time after consultation with the strategy level if the expert brings a particularly important implementation course.



Recruit new members (affiliate marketing)

Definition

Affiliate or referral marketing is used to recruit new members. Anyone can create a so-called affiliate link and thus recruit their friends, family, colleagues, etc.. With each new member, the recommender receives a fixed commission.

Affiliate task

- Creation of his affiliate link using his Tezos Wallet ID
- Promoting promotions, sweepstakes or invitation to the Academy

Task Members Recruit Members

- Recommendation via his personal “Invite-Link” in the Academy

Task Community Host

- Regular communication with affiliates (new promotions etc.)

Technology

Ambassador System >> Mighty Network

Affiliate reward system >> In-house development via blockchain

Participation / Payment

Each influencer will be compensated \$20.00 USD per 1,000 followers / subscribers in \$MYH from the marketing pot. In addition, he will receive 2.00 USD per new Academy member.

In addition, the Influencer / Affiliate will receive 2.50 USD per new visitor to the landing page.

In addition, the Influencer / Affiliate receives 5.00 USD for each new member who signs up for the MoneyHero Community via his affiliate link.

Members who recruit new members will receive 25.00 USD for 10 new recruited members in the Academy and 250.00 USD for 25 new recruited members in the Academy. Payment will be made in \$MYH from the marketing pot.

Payment will be made immediately on the 05th of the next month.



Virtual assist

Definition

A virtual assistant performs digital tasks as directed by community managers, convention organizers or other contributors.

Task virtual assistance

- Processing of tasks according to specifications
- Tracking of the performed tasks
- Location-independent

Task Community Host

- Regular communication with the VA
- Assign meaningful tasks
- Review and release settlements

Technology

Communication system >> Telegram

Folder system >> Google Drive

Tracking System >> Clockify

Participation / Payment

Each Virtual Assistant will receive \$25.00 per hour worked from the Operating Costs Budget.

Payment will be made immediately on the 05th of the next month.

The standard compensation can be increased at any time after consultation with the strategy level if the VA makes a particularly important contribution.



Community/Academy manager

Definition

A Community Manager oversees and organizes a Mighty Network community. He keeps the team together and has the foresight for upcoming internal and external developments.

Task Community Host

- Regular meetings in the management team (Jour Fix)
- Be available as contact person for all employees
- Keeping the basic settings of the Academy up to date
 - » Video for the welcome
 - » Have video intros created and made consistent (money hero trailer, maybe short introduction)
 - » Landingpage
 - » General settings
 - » Orga and maintenance of courses and paid content
 - » Monitoring of statistics
 - » Coordination of virtual assistance
- Procurement and coordination of Social Media Manager
- Procurement and coordination of Moderators
- Procurement and coordination of Influencer
- Procurement and coordination of Finance bloggers
- Procurement and coordination of Affiliates
- Procurement and coordination of Experts

- Procurement and coordination of Summit Organizer

Task virtual assistance

- Processing of tasks according to specifications
- Tracking of the performed tasks
- Location-independent

Technology

Communication system >> Telegram
Folder system >> Google Drive
Academy System >> Mighty Network

Participation / Payment

Each Community Manager receives \$2,000.00 per month from the Operating Costs Budget. In addition, there is performance-based compensation:

- New Congress completed >> 1,250 USD in \$MYH.
- New course in Academy inc. Workshop & blog post >> 500 USD in \$MYH
- Per new member in Academy >> 1.00 USD
- Per new blog article of a blogger >> 25,00 USD
- Per active social media manager per month >> 100.00 USD
- Per new Influencer action >> 250,00 USD

The payment will be made immediately on the 05th of the next month.

The standard compensation can be increased at any time after consultation with the strategy level if the host makes a particularly important contribution.

Create graphics & videos

Definition

A graphic designer is an implementer of ideas on a visual level.

Task Community Host

- Finding good graphic designers
- Connecting employees with the graphic designer
- Assigning the creation of new graphics in advance

Task graphic designer

- Processing of graphics according to specifications
- Location-independent

Technology

Communication system >> Telegram

Folder system >> Google Drive

Academy System >> Mighty Network

Participation / Payment

Each graphic designer will receive \$35 USD amount in \$MYH per hour.

The payment will be made immediately on the 05th of the next month.



Distributions via AirDrop

The entire community, including the community's own tokens, is to be transferred to the entire community. However, this will only be possible once a decentralized voting and distribution system has been set up, tested and approved by the community.

Until then, the monthly commissions and airdrops will be released centrally via a so-called back office (<https://backoffice.moneyhero.io/>) as follows.

Prerequisite to participate in an AirDrop

In order for a collaborating community member to participate in an airdrop, they need a Tezos address on a wallet. This can be a Temple Wallet, Spire Wallet or Kukai Wallet, for example.

The corresponding AirDrop address must be submitted to the Community Manager beforehand.

Procedure of distributions

1. The collaborating community team member enters his performed services in the back office between the 1st and the 3rd of the following month.
2. Each community manager (or their virtual assistant) will check the entries for quality and quantity of work done. If all is correct the communi-

ty manager can “confirm” the payment.

3. Between the 3rd and 4th of the following month, the collected distribution amount for the previous month is transferred to the transfer account.
4. On the 5th of the following month, the distribution is made via AirDrop

The conversion rate between \$USD and \$MYH is always set on the 1st of the following month, at 12:00 UTC.

