

WHITEPAPER



# Multiple Level Marketing (MLM) Payment Solution Powered by and for The Blockchain



version 2.0

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# Disclaimer

The following White Paper should not and does not amount to or establish a plan, an overview or any sort of request for the following project, neither does the following document in any manner or capacity amount a business offering nor a request for an offer of or to acquire or purchase securities regardless of the manner. The following document is simply an outline of the project's scope and motives.

There are certain assumptions and announcements within the following document, White Paper which amount to money focused data points and items, which should constitute anticipated values for these data points but can only be determined within reasonable accuracy. Thus this document includes expectations known and hidden, only determined through assumption and can therefore result in dangers and burdens which may cause final result to contrast the outlined document below because of its forward seeking nature.

The following White Paper is the team's best attempt to summarize the data regarding the token launch and project scope for the MAVRO token. With the advancement of the following document and project, the final translation of any discrepancies in data points, values, information or general insight should be reverted back to its natural English language and utilized from that standpoint. The following assumptions, assertions, data points, values, market assumptions, conditions, and many other extraneous factors may affect the outcome and claims made in this paper.

The following white paper has been written in good faith and with the best of resources available. We look forward to sharing the journey with you.

# Introduction

MAVRO V2.0 Project will create a payment solution platform for Multi-Level Marketing (MLM) companies. The platform will be the first in the world to cater to existing and new MLM firms throughout the world. The MAVRO project will be the first decentralized and absolutely transparent MLM system based upon blockchain technology and powered by the Ethereum blockchain. This will be accomplished through the exchanging of the token and the development of a decentralized application platform, which connects the gap between blockchain technological innovations into the booming MLM industry.

Furthermore, the MAVRO team is poised for success as having been working on the development and deployment of projects in the financial and crypto-currency sectors since 2011. Finally, the project comes from Sergei Mavrodi- an ideologist and creator, with the support of his development team, positioning the MAVRO project for success. The revamp of the MAVRO token comes after a successful listing on major global-list cryptocurrency markets such as Yobit.com and coin listing websites such as CoinMarketCap.com. With this, the team now hopes to further create success within the MLM marketplace by creating a platform for these companies to operate within while generating true value for both operators and users.

For the success of the project to be achieved there must be two main objectives. First, increased security and protection from regulatory bodies throughout the world. Second, exponentially more transparency between users and businesses to avoid acts of human infallibility. With the creation of MAVRO, transparency within the Multi-Level Marketing industry will increase the validity and trust regarding many aspects of the business model such as authenticity, moral directives and consistency with accurate and up-to-date laws, guidelines, and guidelines for the clients. The main idea of the project is to create a global, decentralized MLM system based on

the cryptocurrency's inherent value. Most financial projects stop their activities because of human factors such as greed or external factors such as legislative regulations issued by the state. With these internal and external factors at play- it's vital to utilize a blockchain solution that provides payment solutions as well as doing so in a transparent manner.

## What is MAVRO?

Ideologically the MAVRO project aims to transform the MLM marketplace. MAVRO will be an ERC23 token which utilizes the Ethereum blockchain platform to help revolutionize the \$178B MLM industry throughout the world. With a strong development and leadership team, the MAVRO project has ambitious goals to establish itself as the go-to payment solution and transparency platform for all MLM ventures across the globe. With this, the MAVRO team plans to launch a Version 2.0 of the token and raise capital to achieve this goal using the newly created ICO funding mechanisms. Through this, MAVRO will build and establish the largest peer-to-peer MLM marketplace in the world.

## About MAVRO

MAVRO is the flagship of the first decentralized and absolutely transparent platform for Multi-Level Marketing structures based on Blockchain Ethereum, which is almost impossible to destroy. It neatly passes through all loopholes in the legislation, without violating any laws. First, the cryptocurrency has no legal personality, and secondly, there is no such law that would prohibit such cryptocurrencies. Furthermore, the project will help provide people with confidence through its translucent nature. The direct sales networking style often utilized within this

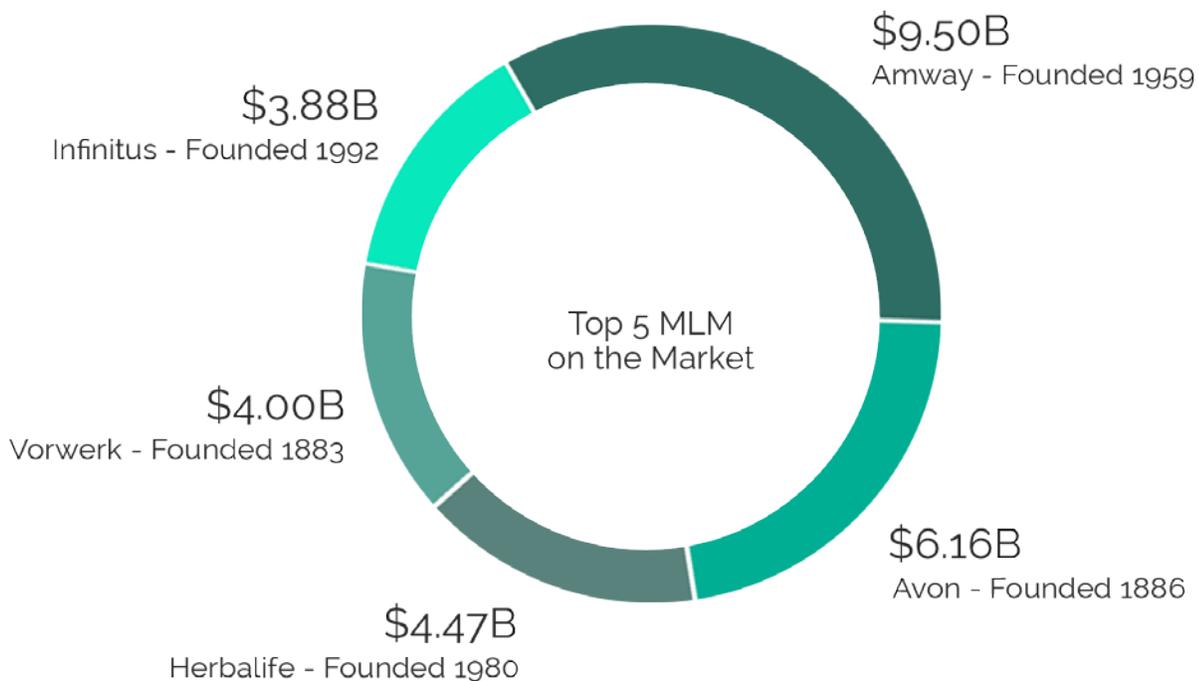
industry often becomes dependent upon a system of trust. With this dependency, a transparent platform will be the key to success.

## Vision of the MAVRO Team

The objective of MAVRO Team is to enhance the experience of utilizing the multi-level marketing model for both businesses utilizing the model and consumers or users who enjoy the benefits of working within such a model. Within the MLM marketplace currently there are a host of issues that relate to financing and transparency. The team at MAVRO hopes to provide the perfect solution to this problem with a peer-to-peer system that will completely eliminate many of the current problems faced by the multi-level marketing industry.

## MLM Market Analysis

In this section, we will review the MLM market as a whole. Furthermore, we will provide an overview of the top five current MLM on the market.



# Statement of the Problem

The current problem with the MLM market place rests with payment processing. Governments across the world regulate this marketplace thoroughly. With these strict regulations, many traditional financial solutions are simply not available. MLM companies often face financing troubles through these government restrictions, thus halting their ability to progress their cause. This unjustly and negatively impacts the industry as a whole as precious resources are expended simply to keep up with regulatory overhead. Let's dive deeper into each of these points for a moment, starting first with the regulatory issues.

At the current time, there are a host of regulatory issues with operating or owning a multi-level marketing company. Many countries outright ban the practice which force companies to find creative ways to still operate. Sometimes even companies cannot operate in a market at all because of these regulatory restrictions. Even with these creative ways to enter a market and operate within that market, this can often lead to more overhead and thus less productivity and profits for the company. Yet, if we can eliminate these regulatory burdens- we will naturally increase the productivity and thus, bottom line of the company operating under this heavily regulated marketplace. This is just one example of how MAVRO plans to disrupt and improve the current multi-level marketing industry.

The other issues often arise from users or business operators acting as bad actors within the system. This exists because much of the multi-level marketing industry relies upon trust. Thus, there can be weak points in the system or model that are exploited by bad actors. The necessity for trust applies to both users and business. For example, trust that a sales associate isn't selling

products under the table or that a business is properly recording the sales numbers a certain team member brings in- so that they can be properly rewarded with their payment.

## Solution to the Problem

The solution of the MLM payment problem relies upon a peer-to-peer network in which companies and users can rest assured with their products and services are being compensated for properly. To do so, the use of this peer-to-peer network can become the key. The nature of this network in and of itself will provide better security and transparency to the MLM marketplace. The security of funds will strengthen the marketplace and allow companies, business people, and entrepreneurs to seize upon lucrative MLM marketplace.

The MAVRO project will become the solution to this problem. With the advantages in a peer-to-peer network include security from outside influence such as governments and regulatory agencies. Furthermore, a peer-to-peer network establishes trust among users that can lead to greater transparency for both payment providers but also the actors within a MLM system. For example, businesses can deploy a product to a huge variety of users through the peer-to-peer network which in return will allow these users to ensure they are properly paid because the system will be based upon a public ledger found on the blockchain.

# Advantages of a decentralized platform

## History of Blockchain

Decentralized digital cash as a concept, an alternative to an old asset and cash systems such as registries, has been in existent or at least thought of for many years, even decades. Anonymous "e-cash" or "digital cash" systems and protocols during the '80s and '90s, mostly relied on a cryptographic tool which is primitive today and formerly known as Chaumian blinding. This method helped provide a currency with a higher degree of security and privacy, but the protocols never seemed to gain traction within the community because of their dependency on a centralized actor. In 1998, b-money became the world's first to introduce the concept of creating a digital cash system through the computational process of solving puzzles as well as creating a decentralized consensus. Yet, the project proposal was lacking of finer points on how decentralized consensus could be used and implemented in the real world. Jumping ahead a bit further to the year 2005, Hal Finney created a new concept- "reusable proofs of work", which was a system utilizing ideas from b-money combined with Hash cash puzzles to create the basic concept for a cryptocurrency (Adam Back's computationally difficult), but again fell short of an ideal method adopted today because of its reliance on a trusted computing controller as a backend.<sup>1</sup> These occurring just years prior to the development of Bitcoin, brought us closer to the spawn of Bitcoin as we know it today. Yet because currency is prone to double spending without proper protocols in place, where the actual order of user's transactions is often a critically important point, these digital assets require a proper solution to decentralized network consensus. The main roadblock that many digital currency protocols faced prior to the development of Bitcoin is there had been ample amounts of research on developing a secure

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<sup>1</sup> <https://web.archive.org/web/20071222072154/http://rpow.net/>

Byzantine-fault-tolerant multi party consensus systems for many years. Even so, these protocols described were only solving half of the problem. These protocol systems operated under the assumption that participants in the network were completely known, and produced security measures in the form of "if N parties participate, then the system can tolerate up to N/4 malicious actors".<sup>2</sup>

## Blockchain Importance

Preceding the development of the Bitcoin software, the TCP/IP convention had been used to transmit data in an inclusive manner. The development of interconnection innovation (e.g., smartphones, internet of things, even simply the internet gaining popularity and hardware processing power increases) have acquainted many difficult routes among individuals to collaborate, process data and enabled more substances to become digitized or tokenized. Even so, data sharing and transmission is not sufficient to meet the advanced needs of the 21st century's financial society. This raises an interesting question among the general population: How can we exchange advance payments and incentive from a shared network without an intermediary while avoiding the many issues a currency or asset system can have- one of which could be double spending.

Prior to 2009, the world was not ready to answer these questions for exchange resources and incentives across a distributed network powered by the Internet without the inclusion of outside intermediaries. The Bitcoin development is the principal P2P exchange convention launched after the global financial crisis of 2008. To bring it back full circle, the following MAVRO white paper we hope to present as a solution to the MLM network, just as bitcoin has been a solution to corrupt financial systems around the world.

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<sup>2</sup> <http://fermatlibrary.com/s/ethereum-a-next-generation-smart-contract-and-decentralized-application-platform>

With the world getting more integrated each day, an expanding number of organizations offer their services of administration and arrangements on the web and through their personal network or a direct sales network. Funding, training, insurance, and supply chain management are quickly currently moving towards digitization.

With all this, MAVRO 2.0 is expected to give a premier solution and experience for multi-level marketers, while reinforcing the structure by utilizing a peer-to-peer blockchain powered system and network.

## Intro to decentralized currency

Many different inventive cryptocurrency frameworks in the market today exists, a large portion of which are based on platforms like cell phones, the Internet, and computer graphics card or processors. These electronic payment frameworks have witnessed a difference from any resemblance of PayPal, Apple Pay, Google wallet, Transfer wise, and others. The old and past payment frameworks depend on fiat money. While the development of computerized cash takes into consideration faster, more malleable, and, emerges more creative payments in financing new products and ventures. Once computerized money or digital cash gains popularity among the rest of the options available to the market.

Being the first cryptocurrency, Bitcoin is a standout among the most educated computerized monetary standards today. In particular, Bitcoin can be described as a cryptographic money or digital cash system, which is a subset of the industry known as cryptocurrency. Bitcoin is an amazing technological innovation as well as a groundbreaking digital currency which is widely thought to be the first to exist with success. In the same manner as other cryptocurrencies and

assets made after it, Bitcoin operates from the energy of computers and the power of the Internet to process its transactions.

## Network Obscurity

The motivation behind a decentralized cash network, such as, Bitcoin has gone mainstream among individuals as a direct cause of its innate security. This type of system of money enables individuals to make transactions privately and securely on a public ledger. This feature started the Bitcoin enthusiasts' movement in the early 2010's.

The bottom line implications of utilizing Bitcoin to purchase items online or through in-person transactions is that there is a minimal chance of that exchange being followed- even though on a public ledger. Decentralized currency allows exchanges to fundamentally be altered compared to what they previously offered with many intermediary companies involved in the exchange of assets or even cash. This is truly extraordinary, in many cases, from utilizing a financial balance or personal Bitcoin wallet, where your private assets are safe by your own private key. Furthermore, interest can be unveiled through the record number which exists on the public ledger. Yet, regarding the MAVRO payment system- the majority of your transactions are unknown and unable to be traced.

However at the same time, the public nature of the ledger allows for the transparency. This model is needed for a successful MLM venture for both the users and businesses implementing a direct sales model. This transparency is key within the MLM space as it allows users to operate safely and securely gather their payment from businesses operating this sales model. The businesses also benefit from increased transparency as it creates a system which rewards trust and best practices.

# Impact and Regulatory Constraint

The Decentralized cash networks do not have control measures or regulators directly influencing their value and their cost are determined by clients and users of the network. Furthermore, the system does not have regulatory constraints- at least at the current time, across most of the world. This implies nobody local, national, or anywhere is responsible for monetary policy or supply of the asset. This is the huge significance behind the term "decentralized". This digital cash has the capacity to function within society at unprecedented levels. No other money or cash system before Bitcoin has ever been made to be decentralized. All monetary forms that are not digital cash are resolved, governed, and regulated by some sort of government, international agency or non-governmental organization. Along these lines, Bitcoin or any other decentralized digital cash cannot be controlled by those in power of these organizations across the globe.

## Secure Transactions

Users of a digital cash system will utilize a distinctive encryption method to verify the exchange of the cash or asset, which again- is not reliant on a national bank or outside agency. Instead, the system synchronizes the decentralized monetary standards across the network of users. These cryptographic forms of digital cash are decentralized and it offers an extremely secure network condition. Furthermore, the network powered by an algorithm offers a higher level of security than ever before. Trust factors and double spending problems are limited with the cryptocurrency model as the use of a public ledger completes the system.

## Investing without Constraints

There are a host of reasons as to why decentralized cryptocurrency standards are viewed as a superior system to the old and typical monetary standards. A decentralized monetary standard gives a high level of security as the system is managed from numerous PCs, which are only connected for the purpose of managing the system, which brings individual incentives. With this, it gives users the flexibility of doing exchanges without regulatory constraints or any direct interference. Besides all of this value, the simple fact is that the costs of this system are also less. The technological advancements of cryptocurrency now allow users to benefit by not being restricted from state or country regulations while transacting. This lightens the load for both businesses and consumers in terms of transaction costs and overhead expenses.

## Remittance

Settlement of assets can be identified as a specific measure of a currency, which is sent by one actor to another actor as a payment for goods or services. Monetary policy specialists seek to lower and diminish the cost involved in this process while expanding the transaction speed through the assistance of technological innovation. This task has turned out to be extremely vital to solve the worldwide issue of settlement of assets and the remittance of payments. Many organizations, governments, and non-governmental agencies need to execute more assets between various countries than current volumes of transactions can handle without a high jump in costs. Cryptocurrency quickly has become a solution to this problem through its innovative use of blockchain technology.

# Flexibility

One of the main points of interest for a decentralized monetary framework is instead of merging the opportunity and management of these activities into the whims of a solitary, local specialist, it distributes those qualities to the users taking an interest in the system or network. This general favorable circumstance of a decentralized and dispersed framework is the fact that the system is more secure than other methods of exchanges. In closing, blockchain models that are based upon distributed frameworks are open source and decentralized to give users an aggregate opportunity over traditional exchanges and assets.

# MAVRO Foundation

## Foundation Outline

Many of the best fiat cash based MLM companies and models are accessible in the marketplace today. Yet, some of the former best actors within this industry have been forced out of exists by governmental regulations. Today there still exist a few issues, which produce problems for the payment gateway clients within this industry. Here we present a list of current problems facing the MLM companies and industry as a whole.

- International & hazardous payments
- High Fees
- Third party involvement in payment framework
- Slow transaction speeds
- High security only possible through human operators that are prone to corruption or mistakes
- Many payment solutions can hold your funds when they need or want
- High record keeping cost keep transactions fees high
- Recurring charges can exist with these accounts

Despite these facts that there are various alternatives regarding the web payment handling MLM transactions, the overall system is flawed and this is a key component of MAVRO's existence. Further among the most noteworthy flaws are set up and account establishment charges, security of client data and transactions, transaction processing time, adaptability of monetary

policy, terms and conditions for each and every different country. Finally, this all leads to high fees and a poor system for the customers. With all of these problems existing, MAVRO gives users and companies of MLM structure an absolute advantage in conquering these current obstacles.

## How MAVRO Works?

MAVRO 2.0 aims to create a calculated structure by solving the financial processing problems faced by the Multi-Level Marketing industry. By leveraging the latest in technological developments, the MAVRO model is superior to the majority of the real businesses that operate in the marketplace today. The model proposes measures to altogether enhance the payment processing solutions offered to MLM firms. Without a cryptocurrency-based solution, the MLM marketplace will continue to operate at a subpar efficiency level because of the regulatory burdens faced as well as the inherently human problems, such as greed.

Through the principal Blockchain-based stage for secure and quick payment arrangements, the MAVRO model designs the best solution on the marketplace currently. Furthermore, through the use of a Smart Contract, the programmed payment confirmation framework affirms payment on both sides of the transaction. It guarantees the ideal concepts of self-rule, security, network confidence and transaction speed. No controls are available within the system without network confirmation. There is no danger of double spending and further security measures exists with private keys and a member's personal bank or wallet. Since the contracts are intended to keep up these activities through digital protocol, users do not have to be worried about funds or distribution adding to the transparency and efficiency of the MAVRO system.

The MAVRO economy will take after the shared MLM economy. Where individuals can send payment to someone else quickly and directly without the interference or need for any outside administrations or contribution from banks, governments or any organizations. This will allow the currently restricted marketplace of MLM to seize upon a new payment solution and open the door to further transparency in the marketplace. With more transparency, there will be an increased level of trust between users, salespeople, and network operators which previously did not exist in this marketplace. With this increase in transparency, we hope to encourage and nourish a healthy, functional, and sustainable MLM network.

# Road Map

|             |                |                                                                                                                                       |
|-------------|----------------|---------------------------------------------------------------------------------------------------------------------------------------|
| STAGE<br>1  | 1989           | MMM Ltd. foundation                                                                                                                   |
| STAGE<br>2  | 1994           | MMM grew rapidly, providing dividends of 300%. But the government closed the offices of MMM due to the threat to the existing regime  |
| STAGE<br>3  | 2011           | MMM reopened as 'MMM Global' with subsidiaries in 110 countries                                                                       |
| STAGE<br>4  | 2016           | Test version of MAVRO cryptocurrency was created                                                                                      |
| STAGE<br>5  | Jan 21<br>2018 | MAVRO pre-ICO                                      |
| STAGE<br>6  | Mar 15<br>2018 | MAVRO ICO                                                                                                                             |
| STAGE<br>7  | April<br>2018  | MVR Listing on the biggest exchanges                                                                                                  |
| STAGE<br>8  | Q3<br>2018     | MAVRO Protocol, Wallet API and app launch                                                                                             |
| STAGE<br>9  | Q4<br>2018     | Creation of the first decentralized and absolutely transparent platform for Multi-Level Marketing system based on Blockchain Ethereum |
| STAGE<br>10 | Q1<br>2019     | MAVRO platform and currency integration to all the MLM systems worldwide                                                              |
| STAGE<br>11 | Q1<br>2020     | Revolution in the worldwide economy. all the financial operations are completely transparent and decentralized                        |

# MAVRO Architecture

## Overview

MAVRO is an Organization created to provide a decentralized technology solution for MLM payment processing and support the MLM users and businesses through transparency and a public ledger. The open and decentralized MLM platform will include an API and wallet that are going to change the entire MLM industry worldwide. The innovation of smart contracts will power the bounty system making it transparent and decentralized as well. All of these features will become powerful replacements to the current market solutions.

## Objectives

MAVRO arrangement is accessible to unravel the critical issues facing the MLM marketplace. This project is currently at a stage where it is 100% committed for the population of an online economy where individuals utilizing ERC23 TOKEN standards can have a safer work practice. To effectively allow payments across borders of nations and states in a genuine term, one needs to send cash utilizing MAVRO token system to another person. The recipient gets an almost instant transaction with extremely low network costs and thus lower transaction fee. All of which is done on a blockchain platform that promotes transparency, a valuable asset to both MLM users and businesses.

Furthermore, MAVRO has the operating principles of a digital cash system that leverage digital resources, improvement to the system through network consensus, and operates with low costs. Assets acquired by the MAVRO network will be utilized to enhance the network itself and the

token, while maintaining the end goal to establish a proper platform within this exciting and for-the-people industry of multi-level marketing.

## The MAVRO Platform - A Borderless Platform for Investors to Manage a Distributed Investment Fund

*“A Platform Built for Transparency Helps the Industry Grow” - Sergey Mavrodi*

### Major Obstacles to Multi Level Marketing Industry

- The industry continually struggles to get fair access to banking solutions
- Many of the world’s leading governments have over regulated the industry
- The lack of transparency in the industry allows bad actors to operate
- Complexity of Accounting for the industry
- Reputation Costs

### Major Solutions For Multi Level Marketing Companies

- MAVRO tokens can operate as payment solutions when needed
- The government can’t over regulate a distributed network and decentralized database
- Transparency within the blockchain itself stops bad actors
- The automated system for calculated payments will make accounting easy
- A built in reputation management system will be implemented to respond quickly to bad press

## MAVRO Protocol: How it will work

The MAVRO protocol establishes a new norm for the multi level marketing industry through the implementation of technology solutions yet to be leveraged by the niche industry.

### Overview of the MAVRO Protocol

The MAVRO protocol will establish a new standard for the over regulated and burdened multi level marketing industry. The industry has been plagued with over regulation which causes excess operating costs and a lower bottom-line for the users. Within a given network, these costs can run up to 20% and more of a company's expense sheet. With the implementation of the MAVRO Token and MAVRO protocol a multi level marketing company can save over double-digit percentage cuts in their operating expenses. This alone can generate millions of dollars in downstream revenue for the users of the MAVRO platform which will be powered by the token itself. Furthermore, many of the benefits for the platform have been tailored to specifically benefit the niche industry that exist with multi level marketing companies such as the reputation manager and automated payment calculator.

The MAVRO protocol will consist of an Ethereum based smart contract system which will establish a new standard for the burgeoning multi level marketing industry. Through this implementation users and businesses alike will be able to tap into a secure, trusted and transparent contract system. Furthermore, users will have access to a contract system which can generate a bounty program that will benefit the entirety of the network. This solution will help empower users and encourage best practices through transparent methods. The bounty program will be powered by smart contracts. These digital agreements will empower users and businesses alike to have increased trust and transparency within the system. Since the contracts

are established within the code or known to some as modern day, digital law and can only be executing when a specific if, then sequence has been established- they create the perfect solution for the industry's troubles with bad actors.

The MAVRO protocol will be tailored to the multi level marketing industry to help establish a new norm within the entire industry. Investors, users and businesses alike will be empowered to capture more revenue than ever before through the distributed nature of the protocol. Furthermore, the advancement of blockchain technology has allowed many of the problems faced by the industry to be alleviated nearly completely. The MAVRO team has identified key aspects of the multi level marketing industry which are poised for disruption through the establishment of the MAVRO protocol. These benefits included increased transparency, a bounty program and the creation of a platform of multi level marketing investment opportunities laid out in an user friendly manner.

## Interaction with Multi Level Marketing Businesses

### Allow better Cash Flow

Throughout the lifetime of the multi level marketing industry there has been a series of government enforced policies and regulations which have continually stifled the innovation within the industry. Many of these regulations have been enforced through the banking sector by freezing bank accounts and establishing restrictions for companies operating with a multi level marketing business model. This has proved to be quite effective in stopping many companies from pushing forward with innovative ways to establish their worth in the world. At the same time, this puts constraints on existing companies which choose to operate in this over regulated niche industry. Thus, their users and customers are the ones who suffer the most through

decreases in the bottom line. The MAVRO Token and MAVRO platform will solve this problem through an increase liquidity factor. The token itself will be available at market value to users, businesses and investors alike. Furthermore, the distributed nature of the platform and decentralized capacity of the token itself will empower all involved to have a safety guard against over regulation by governments.

### Help increase their user flow

The number of available users to each business should increase with the advancement of this MAVRO platform and protocol. The simple safety in which the platform will provide can help establish a new norm for the industry which should in turn attract more users to the platform. Business can capture an increase in network size through these users and further connect between existing, successful and hungry workers looking for the next big opportunity. All and all, the network effect will take go into play here which should increase the value of everyone involved. Furthermore, as the network grows the results should be returned exponentially to those already invested in its success. The users, businesses, and investors of the multi level marketing industry will benefit from the shared successes of an increased network.

### Reputation Management

Companies spend millions of dollars on reputation management. The new platform from MAVRO though will be faster and more efficient. Even with millions of dollars spent on reputation management today, none of the existing solutions for reputation management will be able to cope with such a task as efficiently and as quickly. On the MAVRO platform, the function of revealing new mentions about the company will execute in an automatic manner. Furthermore, tasks for raising the reputation for each mention is realized. For example, if a resource posted

an article or review of the company's operations, information about this publication automatically appears in the personal account of member. Then they are invited to comment on the internal points for reward and leave their detailed positive feedback about the company - thus the company's reputation with the output of every mention, even negative, only improves.

## Interaction with Multi Level Marketing Investors

### More Opportunity

One of the most exciting aspects of the MAVRO protocol will be to allow investors to invest into multiple projects easily and efficiently. The increased transparency on the platform creates a unique environment for everyone involved by tapping into the network effect. Investors can see more projects and allow them to look at the activity within each business through an analysis of the blockchain. At the exact same time, businesses will be able to tap into a network of investors unlike ever before which should help them focus on building their operations rather than seeking investment for their projects to take flight. The innovation of a distributed ecosystem where businesses and investors can benefit from one another will create exponentially more value when the network effect takes hold of the platform. Token holders, investors, businesses, and users alike will see an increase in their value through the principles of this effect. Let's dive into each category and see how they will specifically benefit from the implementation of the MAVRO protocol and MAVRO Token.

### Increased Returns on Investment

One of the main objectives of the MAVRO protocol will be to save investors money and thus increase their return on investment. Through the advancement of technology, the overhead the companies experience will drop sharply. Thus, with this drop in expenses businesses will be able

to provide increased returns for investors and thus increase their return on investment. Through this process, the investors will benefit from the collective efficiencies which are added to the network. Furthermore, the transparency within the network will establish a new norm within the extensively over-regulated Multi Level Marketing industry and allow investors to ensure they are receiving the proper return on their investments.

Furthermore, audits will become easier than ever which should help increase the bottom line for all investors involved within the network. Currently within the multi level marketing sector there are extensive audit processes which cost thousands of dollars. These processes and audits are necessary to ensure that the businesses and the users within the networks are being properly paid. However, with the implementation of the MAVRO platform, the need for these audits will become absolutely unnecessary.

## Interaction with Multi Level Marketing Users

### Increased Opportunity

The platform plans to launch an additional service tailored to the users which will work as a human resource tool. This tool will allow users to quickly find the best opportunity specific to their needs. Furthermore, the opportunity presented by the MAVRO token protocol should also increase exponentially as the technology factors come into effect. With this, users on the platform will be able to access a variety of different opportunities and thus find the best option to fit their interest and skill set. The founders of the MAVRO platform hope that this system will empower users to find the best fit opportunities for them. Users will have the ability to hand select their opportunities which should only increase their efficiency while working for the hand selected opportunity.

## Decreased Fees

In a similar capacity to the other actors within the multi level marketing industry's decrease in operating expenses, the users within the marketing verticals should see a sharp decrease in their user fees. The overall savings through the implementation of the MAVRO technology and platform will create an increasingly more efficient system for users to benefit from. With the network effect in full play, users should benefit the most with lower transaction costs and increases in transparency which will further prevent their bottom-line from getting eaten up by fees and other wasteful inefficiencies. Through these decreases in fees, users will only benefit further from their utilization of the MAVRO platform. MAVRO believe that the users will benefit almost more so than business owners with these decrease in operating fees since most of these fees have been passed onto users in the recent past.

## Interaction with MAVRO Token Holders

### Network Effect & Exponential Growth

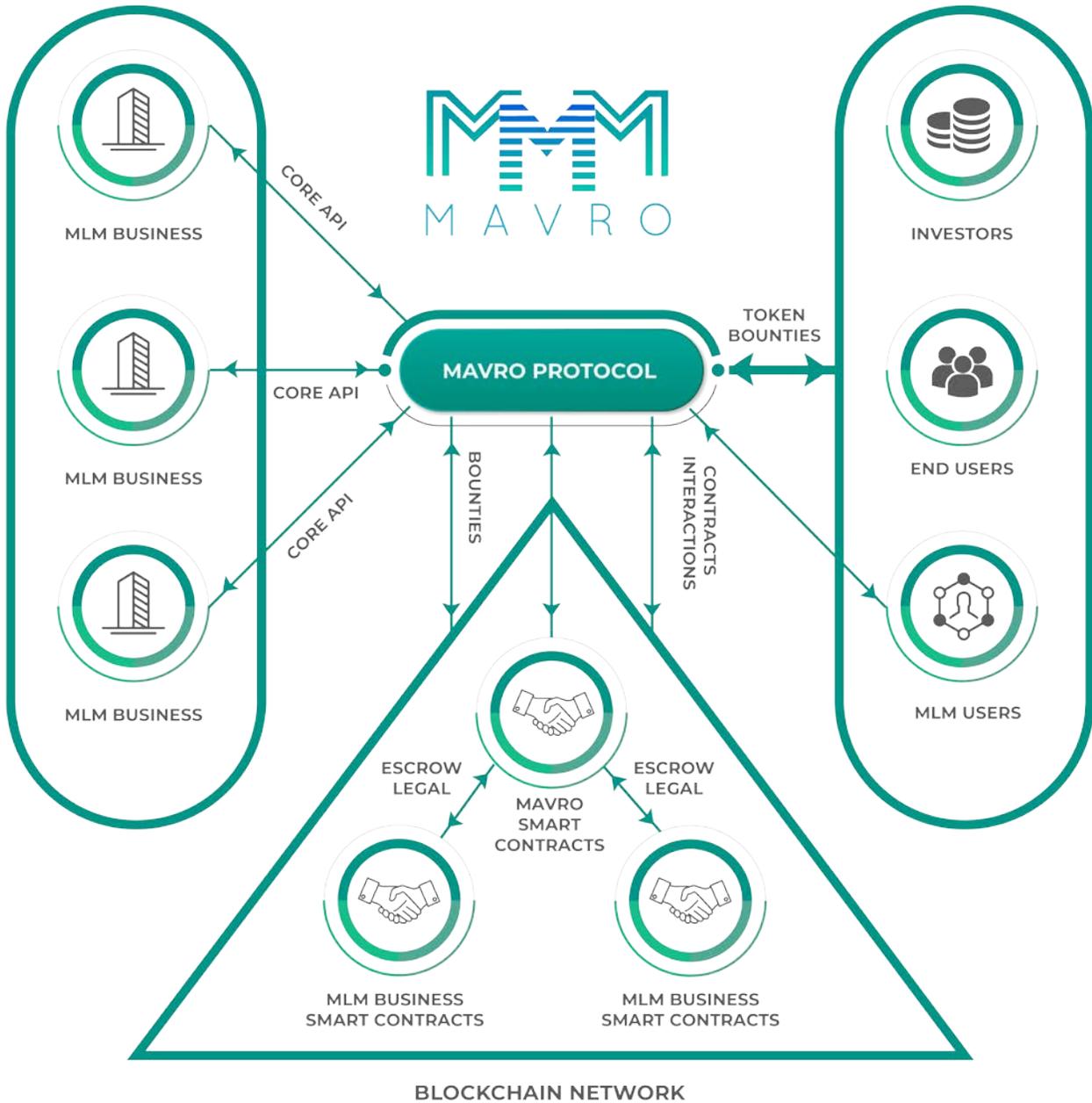
The token holders for MAVRO will benefit from the increases empowered through the network effect. The network effect creates more value for every user as more users come into the picture. This theory has been thoroughly tested throughout the digital age and continually proves to be true. There is a nominal value to many applications, products and services but the network effect creates exponential as more users enter. The token holders will benefit from this network effect more so than anyone- although it surely will benefit the collectively network. The MAVRO token holders should experience exponential growth which will be paired directly to the network effect. Through and through, the network effect should lead directly into a benefit for all involved within the industry. Finally, the MAVRO team believes that the best path forward will

include a combination of exponential growth and the leveraging of the network effect to properly execute on the platform's potential.

### Protocol Liquidity & Security

The MAVRO token holders will generate an overall network liquidity through the market value of the MAVRO token which will be dictated by a factor of supply and demand. With a limited supply of the token, the value for token holders should be something which grows. Furthermore, the MAVRO protocol alone should establish a security advantage for the holders. This will be implemented throughout the MAVRO platform but will have a particular focus from developers with regards to token holders stake and ensuring proper security. This should benefit MAVRO Token holders and ensure that the value of holding the token remains in tact. With any platform the security of the network will always remain a vital sign as to the health of the network. The MAVRO team plans to take extra security measures within the MAVRO protocol to allow for the proper execution of all system functions. With this, the team has reached out to some of the best in class security experts to help with the implementation of the security protocols.

# MAVRO System



# Outline of ICO

The funds raised during this ICO will only be utilized for the development and deployment of the Mavro network. The following plan of distribution is preliminary and may be a subject to change but establishes a brief and early look at the path to come. An ERC23 Token will be utilized.

MAVRO ICO Hard cap: 100,000 ETH

Total Amount of Tokens: 625,000,000

Initial Token Price: 1 ETH = 4700 MVR TOKENS

## PHASE 1 - PRE-SALE

Start date: 21<sup>st</sup> of January, 2018 (12:00 PM London Time, UTC+1)

End date: 21<sup>st</sup> of February, 2018 (12:00 PM London Time, UTC+1)

MAVRO tokens distribution cap (Phase #1):

5% of total tokens amount - 25 000 000 MVR tokens

Currency accepted: ETH, BTC

Pre-sale bonus 25%

Maximum amount of tokens per one person: 470.000 MVR

Minimum transaction amount: 0.01 ETH

Maximum transaction amount:  $x \approx 100$  ETH

## PHASE 2 - ICO

Start date: 15<sup>th</sup> of March, 2018 (12:00 PM London Time, UTC+1)

End date: 15<sup>th</sup> of April, 2018 (12:00 PM London Time, UTC+1)

MAVRO tokens distribution cap (Phase #2):

Total tokens amount - 475 000 000 MVR tokens

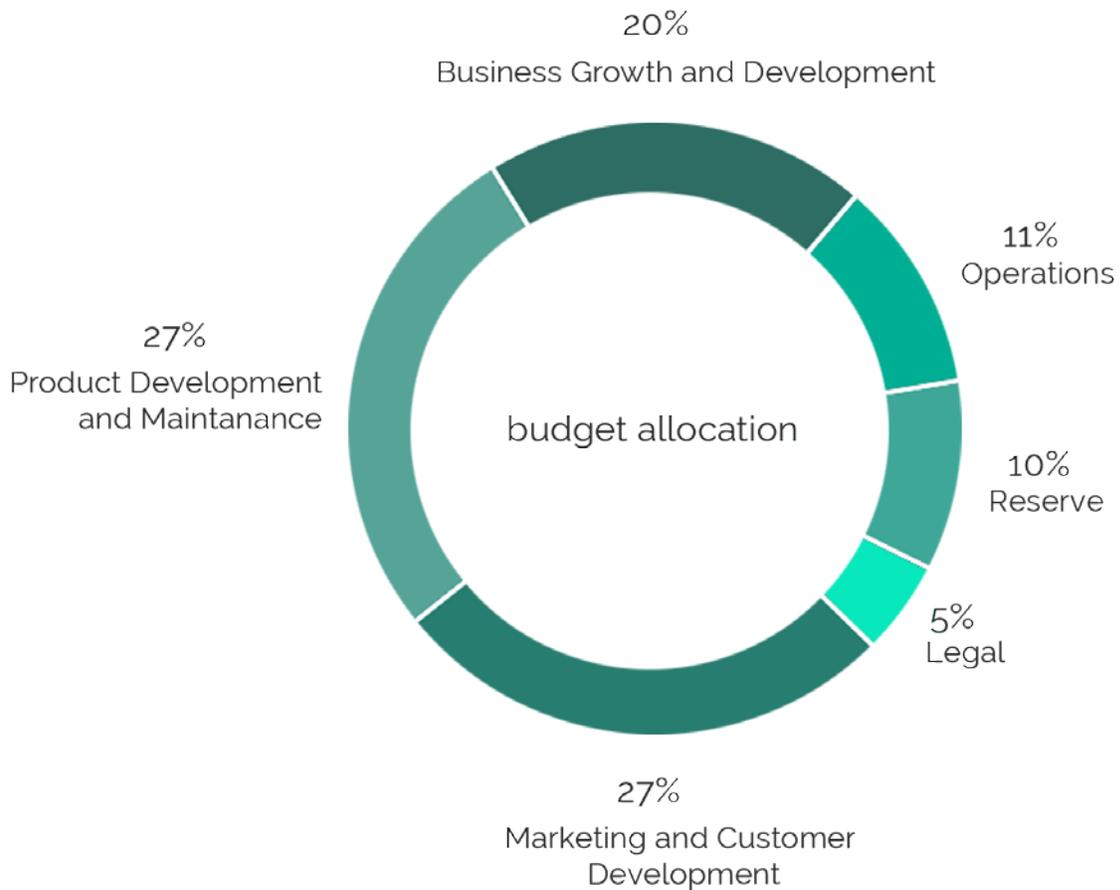
Currency accepted: ETH, BTC, BCC, DASH, LTC

Maximum amount of tokens per one person: 470.000 MVR

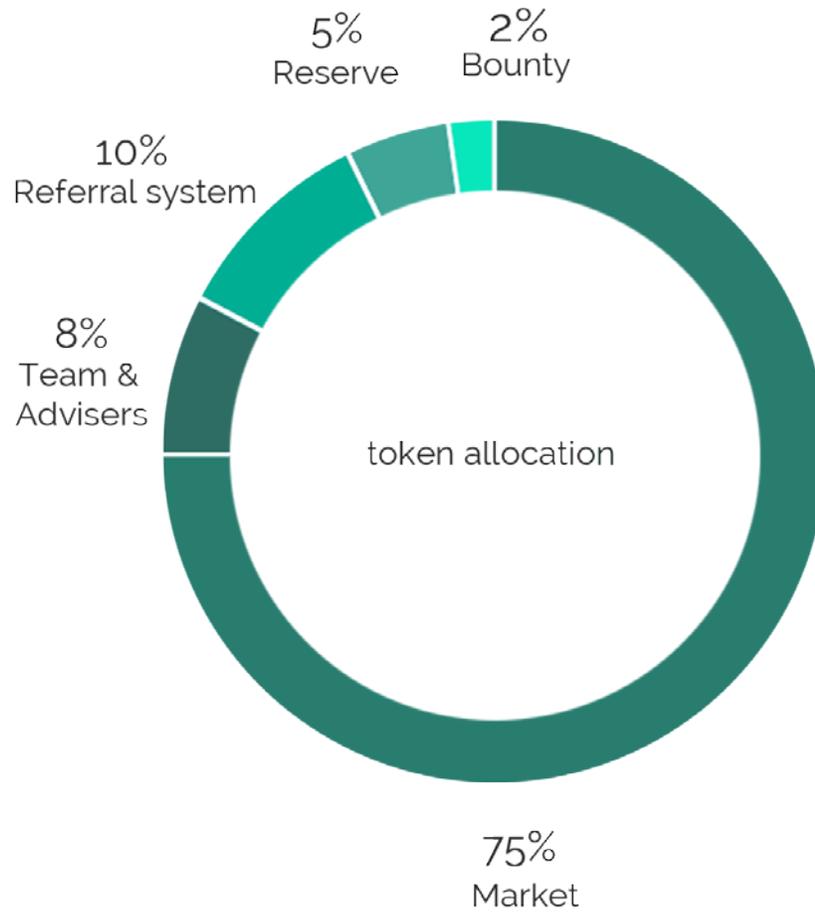
Minimum transaction amount: 0.01 ETH

Maximum transaction amount:  $x \approx 100$  ETH

## Budget Allocation



# Token Allocation



# MAVRO Bounty System



# ICO Summary

|                                |                                                                 |
|--------------------------------|-----------------------------------------------------------------|
| Participate @                  | ico.mavro.org                                                   |
| ICO pre-sale date              | 21 <sup>st</sup> of January, 2018 (12:00 PM London Time, UTC+1) |
| Pre-sale restrictions          | maximum transaction amount: x $\approx$ 100 ETH                 |
| Official ICO open date         | 15 <sup>th</sup> of March, 2018 (12:00 PM London Time, UTC+1)   |
| Official ICO close date        | 15 <sup>th</sup> of April, 2018 (12:00 PM London Time, UTC+1)   |
| Currency symbol                | MVR                                                             |
| Total Supply/ supply Available | 625.000.000 tokens                                              |
| Accepted Tokens                | ETH, BTC, BCH, DASH and LTC.                                    |
| Minimum Requirements           | ETH 0.01                                                        |
| Maximum Cap                    | ETH 100.000                                                     |
| ICO coin distribution          | 16 <sup>th</sup> of April, 2018 (12:00 PM London Time, UTC+1)   |

## Allocations & Supply

There are two main ways individuals can be included with a digital asset. There will be those who work for the distribution versus those who invest directly into it. In these two cases, the system will outline the specific money and how exactly it is being utilizing. Even though we are using the ERC23 token and a payment system, particularly intended for the worldwide associate to MLM payment industry, this platform will create a unique value.

In the early stage, we will launch the MAVRO token in an open ICO. Through an open ICO, the MAVRO team will use the advancement for purposes such as office setup, technological frameworks, development and improvement of the existing MLM systems with an abundance of programs and other exercises.

In the second stage, the MAVRO token will be distributed in a transparent manner for all clients, users, and those who purchase, offer, exchange or hold the MAVRO token. The exchanges will then be added to buy, offer, trade or sell MAVRO through an open market. The development and founding team will release more information about it in up and coming press releases, blog posts and community notices.

## MAVRO Wallet

Online wallets have reliably accepted advancement for cryptographic money and digital assets to be stored for clients. These applications are continuously being improved even if in simple ways. To utilize the MAVRO wallet clients will simply enroll and their wallet can be accesses via the Ethereum network.

## Features of ERC23 token

- Intended for distributed payments
- Send and get MAVRO digital currency nearly instantly
- User friendly mobile wallet interface

## Easy to send, Easy to receive MAVRO

The MAVRO program based ERC23 is efficient and secured with cutting edge technologically backed security calculations. Users can transact with MAVRO tokens to other individual or vendors within the MAVRO network.

### Instant access

Login to your Ethereum wallet to access the MAVRO tokens utilizing the login feature. There are security features included such as two-factor validation and email authorization to secure your account and provide full verification against hackers, thus decreasing the likelihood of burglary.

### Stable connection

The Ethereum network is almost indestructible thus building the, MAVRO blockchain on top of this network will provide a stable connection for users and businesses to rest assures their network will always be running.

### Fast transactions

The speed of transactions is fast and gets delivered in nearly a flash. The Ethereum network and foundation continue to work to make these transaction times faster, safer and more secure which will only benefit the MAVRO project in the long run.

## Decentralized Gateway

Wikipedia states, "A decentralized framework in frameworks hypothesis is a framework in which bring down level segments work on neighborhood data to finish worldwide objectives." This objective becomes possible to achieve; many frameworks exists or individuals working to develop a solution. Be that as it may this requires more than one platform to be associated with it.

# Team



**Sergey Mavrodi**

*MAVRO Adviser*

The Father of MMM community

The Father of MMM Global

MAVRO Cryptocurrency ideologist



**Victor Geld**

*MAVRO Adviser*

Creator of MAVRO Cryptocurrency

MMM Global Co-Founder

MMM Ideologist in South America, Africa, and Asia regions

“The team of blockchain developers want to remain anonymous, probably because of my name, which the corrupt media so diligently have slandered and damaged.

Apparently, the team hasn't realized how revolutionary this project is that they are working on. They had a chance to leave their names in the history books, because MAVRO will be a financial ark for all the mankind.”

**Sergey Mavrodi**

# CONCLUSION

MAVRO is something other than a token. MAVRO is an innovation set to disrupt the MLM industry through a focus on distributed payments, mass payments and a focus on transparency- which the MLM industry truly needs. MAVRO resembles a movement into the associated peer-to-peer cryptographic money payment world. Customary payment framework allows users to oversee and keep up the frameworks. While with regards to MAVRO, less support from governments and regulatory agencies will lighten the burden for businesses and users operating on this model while providing less exchange charges, and setting up the most extreme advantages to the clients and users of the MAVRO platform.

MAVRO offers not only a decentralized payment solution with the development of the blockchain, but also a feasible economy that produces, oversees and safely transacts a vast number of exchanges each and every day. Thus, MAVRO plans to disrupt the huge, 178-billion-dollar market place which exists today as a multi-level marketing.