

NOVEMBER 11, 2022

UNITED BY HEALTH INITIATIVE

GLOBAL RESERVE ASSET

POWERED BY THE XDC PROTOCOL

A DECENTRALIZED GLOBAL RESERVE ASSET

AN INITIATIVE LED BY ELIT WEB3 SOLUTIONS

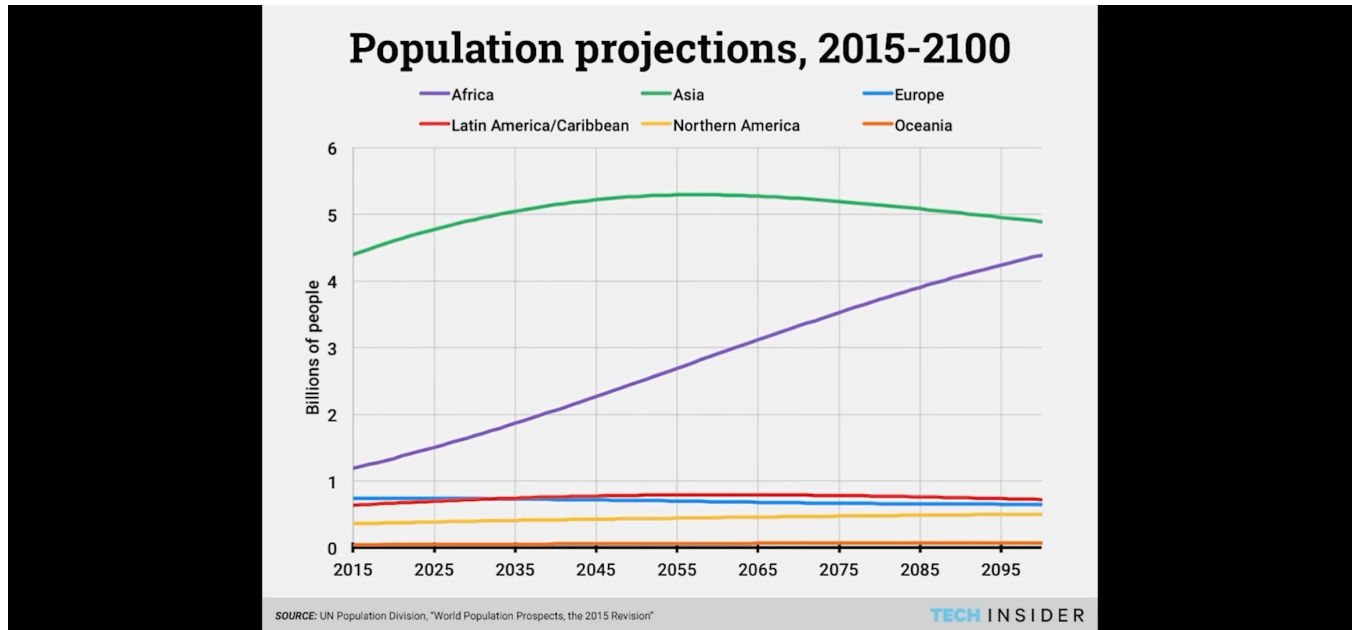
UNITED BY HEALTH

The ultimate goal of this initiative is to empower communities worldwide by creating an open-source low-code application system for future education & economic systems to be recreated on the XDC Network in order to keep up with today's technological advances which simultaneously leads to the creation of a decentralized world reserve asset backed by digital gold. The rapid scale of technologies like blockchain, DLT and the metaverse have created major opportunities for social growth & financial yield outside of the traditional stock, or corporate bond market which can now be best managed by code using smart contracts to enforce fair value redistribution incentives & transparent record keeping for improved documentation and outcomes for all parties involved.

To fulfill the proposed objective of the Initiative, the founding members have been working on the growth & development of various micro-economies across different ISO20022 blockchains giving these projects unique insights of the current applicational limitations or advantages that these technologies can bring forward. Active projects such as BIBLIOMP NFT, XDCrystals, XLIST & CODEX3 have been self-funding the Initiative and its total costs for the past 2 years to guarantee sustainability & a format of internal organization prior to bringing the proposal of the Initiative to the entire network.

Each business has independently taken on the responsibilities of testing the latest functionalities available on the XRPL & XDC network in order to learn how to create value, tokenize assets, bridge networks & most importantly, delegate governance rights of the control of a treasury to specific NFT holders in order to create a new political entity which protects the participants & allows them to vote through decentralized applications on the blockchain.

As global population continues to grow, we have the perfect opportunity to introduce a new "donations" mechanism that offers not only tax benefits to the donor, but can also provide DeFi functionalities & a vote in the governance platforms which influence the way we can potentially manage our Global Reserve Funds on the blockchain.



As global institutions and financial centers shift their efforts to adopt new technologies, we are poised to be witnesses to the birth to a "New World". One that is ran on the DLT technologies that have been built over the past 10 years which allow for immediate settlement on various ledgers as part of the new Quantum Financial System integrating documents & financial assets across various chains to best track asset ownership & yield / debt tracking for a more sustainable economic landscape.

Our Initiative's goals are to work symbiotically with this transition into a Quantum Financial System by building tools & nonprofits that leverage this shift to create major social impact through the adequate legal entities to maximize protection as well as value redistribution for sustainable economic growth across the world. To create a "Level Playing Field" we must take on a different approach - one that shifts the attention of the masses away from the "inflation" and helps them become their best self by inspiring their "imagination" to kick in to gear & create new revolutionary solutions for helping their community through a nonprofit.

If the new global financial system was built by donations which fund the genesis of a decentralized reserve asset managed by those who value a high quality health instead of creating money out of thin air - this would allow for a wave of capital to flow freely between private corporations & individuals into the hands of "nonprofits" which would allow for this "transfer of wealth" to impact societies in communities that are suffering while capitalizing on the the tax benefits that the individuals or trade finance institutions can yield from taking part in the blockchain donations revolution.

STATE OF BANKING IN THE WORLD DURING A TIME OF TECHNOLOGICAL REVOLUTION.

United By Health Initiative was launched on February 22, 2022 with a mission to facilitate a prosperous decentralized peer to peer healthcare system that was governed by smart contracts on the blockchain to create a global community on the XDC Network.

We are a group of community members who recognized the need to improve decentralization of voting proposals and development of applications for others on the network by providing a standardization of tools for any nonprofit organization or aspiring DAOs who wish to build on the XDC network in order to attract top tier investors and institutional partners to grow with.

The following articles will outline the major deliverables coming in the next few months along with a plan for the official formation of HealthBank DAO entity including governance structures, digital assets, deliverables, community events and a model for growth and sustainability from now to summer 2023.

Plans For 3m In Funding Capital:

1. Legal Counsel = \$100,000

2. SaaS Operational Fees = \$120,000

3. Application Development = \$960,000

Donations Application = \$100,000 for development (+ \$5,000 per month for maintenance)

Voting Application = \$100,000 for development (+ \$5,000 per month for maintenance)

Marketplace Application = \$100,000 for development (+ \$5,000 per month for maintenance)

Fitness Application = \$100,000 for development (+ \$5,000 per month for maintenance)

Borrowing Application = \$100,000 for development (+ \$5,000 per month for maintenance)

4. Graphics & Branding = \$120,000

5. Hackathon Rewards & Marketplace Development = \$80,000

6. Metaverse Headquarters = \$20,000

7. Unicorn Listing Fees = \$1.4M for 6 Unicorns To list on Tier 1 / Tier 2 / Tier 3 exchanges

8. XDCrystals Ecosystem Development = \$200,000

In return for funding the 3m USD Initiative, XLIST will donate 1% of every unicorn company's tokens back to the XDC Foundation in order for the network to continue funding other future projects, or create bounties for the network to grow by doing giveaways with some high-quality tokens.

The following companies will be the “Unicorn Companies” whose tokens (1% of total supply) will be airdropped to the funding party of the Initiative:

1.Odyssea.io: a luxury marketplace specialized in the tokenization of tangible assets.

2.Odyssea Republic: an AI powered nanoverse where individuals will have the possibility to use the tangible assets converted into collectibles on odyssea luxury marketplace.

3.Legasea: a copyright management platform specialized in the distribution and protection of filmmakers, singers, writers, and intellectual property.

4.QCIC: a free speech and human rights protection autonomous system designed to automatically generate or promote grass roots causes by crowdsourcing financial resources and engage legal recourses when natural laws and natural rights are put at risk.

5.Playbox: making 4 to 14 year old kids toys available everywhere.

6.Datawallet: pay, authenticate, certify everything.



STATE OF BANKING IN THE WORLD DURING A TIME OF TECHNOLOGICAL REVOLUTION - DEFI.

As of now, BASEL III is imposing banks to hold 7% or more of collateral for all the loans issued, this was the first elemental change that is now leading to a considerable growth in the required capital for banks to hold as collateral if they wish to continue issuing loans.

The second element implemented with this new regulation is that of the Size of the Balance sheet. To limit this, and incentivize banks to reduce them, there has been a cap on the amount of activity a bank can partake in determined by the amount of collateral held within its vaults - a leverage ratio.

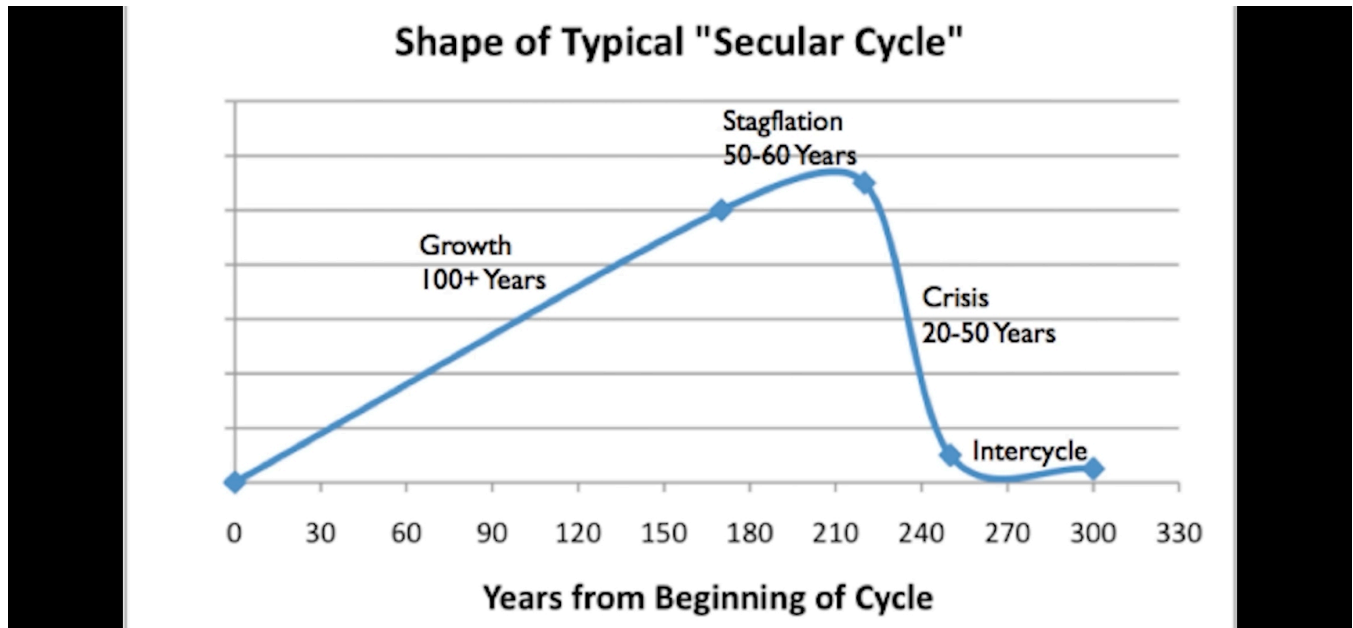
Lastly, the third element is that of Liquidity.

Liquidity to a bank is the following: A bank receives deposits & grants loans.

Daily, the bank disposes a certain amount of cash daily via loans while at the same time taking in deposits. Daily equilibrium is achieved when a bank has equal deposits as it has loans.

Should there be more deposits than there are loans, it will deposit part of them to a certain bank. On the other hand, should there be more loans than there are deposits, the bank will need to obtain a loan from another bank via the Inter-Banking Market.

Now with the outbreak of COVID19 we can expect a transition to BASEL IV starting on January 1st 2023.



The clear value of cryptocurrency is that it is a store of value that can't be censored and is resistant to seizure. The clear example of demand we see is the off-shore banking system which is about 20 trillion dollars today, its not just people trying to dodge taxes, but its also firms that pay fees to off shore law abiding citizens wealth because people want to store their wealth securely in a way where not one single judge can stop all of their assets.

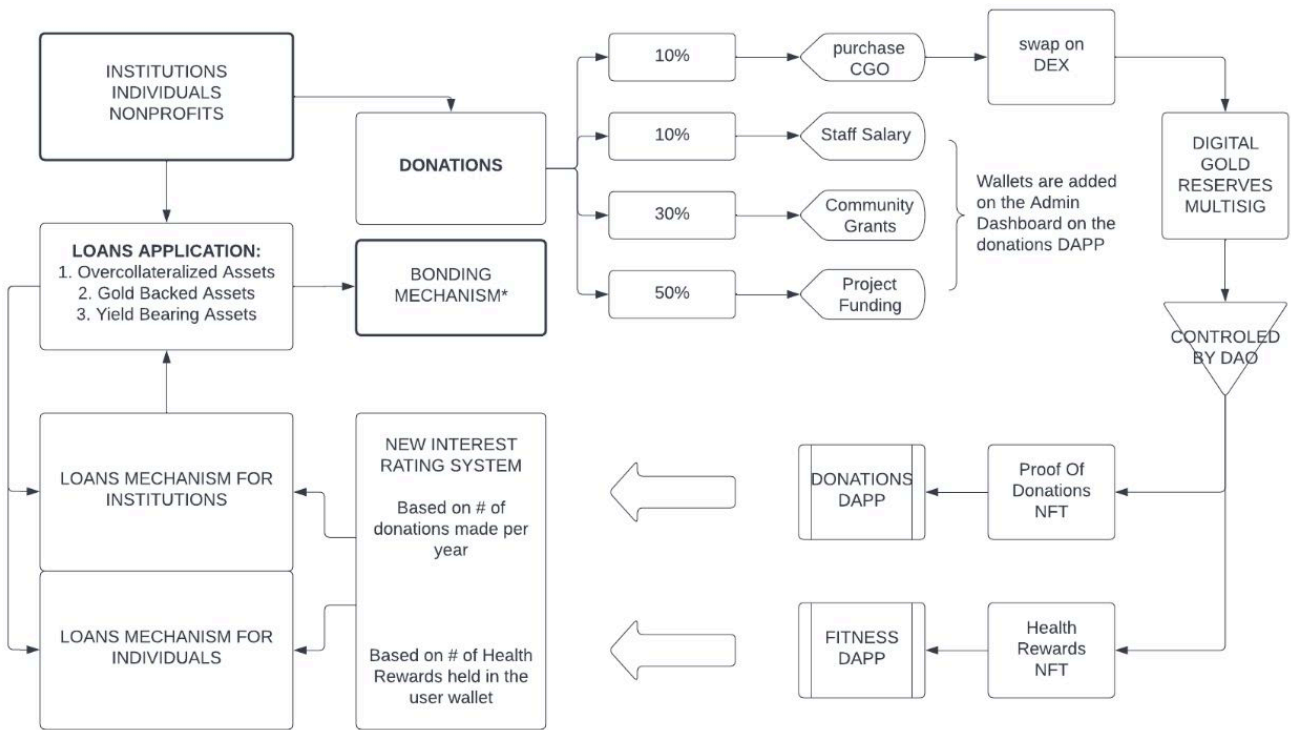
Cryptocurrency performs the same task of the offshore banking by keeping wealth secure in order of magnitude better, creating demand for the technology outside of the use of blockchain technology.

The blockchain itself has its separate use case, such as it's ability to record in real time legal title. This comes in high demand when trading bonds or treasuries, which in finance "Failure to deliver" can happen when one bank borrows a bond from another bank. If that bond trades hands multiple times in

one day, and one back office fails to record settlement or deliver the bond, this can lead to a "cascading failure to deliver" which can take weeks to fix.

Implementing blockchain technology allows for the savings of time & personnel, along with the ability to create immediate settlement of the trades through a shared database that each of those banks can access, keeping record of all data at all times which no one could infiltrate or manipulate in order to keep better back office management structure & analytics.

Our partnership with GoldComTech will allow for us to allocate 10% of every donation made using our platform to be allocated to the funding of a Decentralized Reserve Currency which will be generated out of the donations that are consistently sent in, immediately the XDC will be swapped for CGO on the GROOT DEX in order to immediately redirect funds into a multisignature wallet which will be governed by those STAKEHOLDERS NFTs of the HealthBank DAO Ecosystem.



Upon the release of the GROOT DEX, we will be able to distribute the capital raised into various pots for DEX sustainability.

We will sell 25% of all GROOT DEX governance tokens in order to raise 6.25m USD which will be used to create a self sustainable ecosystem which encourages investors to trade between ISO20022 assets through CGO, the universal medium between all regulated financial assets.

The following will be a breakdown of how the capital obtained in the pre-sale of the GROOT DEX platform will be used for:

			RATE OF VAULT BACKING BONDS	30%			
MAIN VAULT AMOUNT	\$1,000,000.00		MAX NUMBER OF BONDS:	100			
COUPON PRICE:	\$3000.00						
				Per Year Due	Due Per Year:	Total Interest Paid	Total Due
Years	5	At a coupon rate of:	2%	\$60.00	\$6,000	\$300	\$330,000
Years	10	At a coupon rate of:	5%	\$150.00	\$15,000	\$1500	\$450,000
Years	20	At a coupon rate of:	7%	\$210.00	\$21,000	\$4200	\$720,000
Years	30	At a coupon rate of:	10%	\$300.00	\$30,000	\$9000	\$1,200,000
Capital raised via BOND sales:	\$300,000		Value generated by sale of the bonds			DEX Income Breakdown:	
			\$300,000	USD		\$1,000,000	GOLD
COST OF NEW DEX:	\$100,000					\$3,000,000	DEX Liquidity
TOTAL TOKENS	100,000,000		Best Way Maximize Funds			\$900,000	PAY "Total Due"
PRESALE %	25%		\$100,000	BUILD DEX		\$400,000.00	MAINTENANCE OP
PRICE OF PRESALE TOKEN	0.25		\$100,000	BUILD LEARN2EARN		\$500,000	TEAM PAY
PROFIT FROM PRESALE	\$6,250,000		\$100,000	MAINTENANCE		\$450,000.00	SPAIN DEVS
						\$6,250,000	

With this allocation rates, we shall be able to expand development into various blockchains while at the same time increase Global Reserve Assets and create a successful bonding mechanism which offers a 5% coupon rate over 10 years backed by 20% of the value held within the Global Reserve Asset Treasury.

Using 1m USD to pay for the return on the yield for bond holders will allow for the creation of another DEX which will raise another 6.25m USD in presale funding, along with implementation of another bond mechanism on a separate blockchain. Thus increasing the total amount of gold in the Treasury by 1m USD every time we build a DEX on a new layer 1 blockchain.

BRINGING “CARBON BASE TONNES” TO THE XINFIN NETWORK FOR RETAIL & INSTITUTIONAL INVESTORS

The on-chain carbon credit industry will make a significant impact in the global economy by bringing the ability for institutions and retail investors to off-set their carbon footprints. The world’s largest companies are increasingly turning to these financial digital assets to off-set their carbon impact on the globe.

A carbon credit is a permit that represent 1 tonne of CO₂ removed from the atmosphere, they can be purchased to make up the carbon dioxide emissions that may come from operational emissions. As ESG policies become more prevalent & powerful in the influence of the economic landscape, this financial digital asset will have a huge demand in the coming years by various nations.

Not only will these carbon credits will be sought out by companies who are creating carbon into the atmosphere, but they will be highly needed by retail investors along with financial institutions as carbon-offsets to allow them to continue to do business.

1 carbon credit is equal to 1 carbon tonne taken out of the atmosphere.

These credits can be bought on the traditional markets, but also on the blockchain. Before we discuss how to obtain these Tokenized Carbon Credits, BCT, we must first discuss how they are created & verified.

VERA, the leading voluntary GHG program that is know as the “Verified Carbon Standard” - the gatekeeper of carbon credits.

Oil Companies and such, need to balance their emissions along with their off-set emission credits. To guarantee their “proof of carbon credits”, VERA has been verifying these Carbon Credits along with Toucan Protocol in order to build a “planet positive economy” built on the blockchain. Starting with a new money form in the vehicle of a digital carbon credit that shows that companies have met with the required needs of the UN/COP27 in order to “meet requirement standards”.

High Fidelity Carbon Credits are recognized by most governments by having the compliance agencies, which may lead to a new financial trend which will allow for new investors to run into major issues. The issuance of carbon credits will become more prevalent over the new years, this is why being able to recognize which companies are verifiable & legit companies is a key priority to our Initiative.

Being able to identify the early leaders in this market allows us to implement technologies into our ecosystem to provide various opportunities for institutions and retail investors to access the latest forms of tax offset & carbon credit emissions offsets in the form of Base Carbon Tonnes Tokens as BCT.

Using a percentage of listing fees on the DEX to back the GROOT governance token with BCT will allow the protocol to increase long term stability, along with providing growth & exposure for new listed projects on the DEX.

THE FUNDAMENTAL NON-FUNGIBLE ASSETS THAT ALLOW USERS TO UNLOCK NEW ROLES WITHIN THE ECOSYSTEM

Proof of Donation NFT A digital asset issued to those who donate to the ecosystem donations address so that we can impact the lives of others across the globe fairly.

Health Reward NFT A digital asset issued to those who participate in the Health Challenge Fitness DAPP & complete their fitness program with at least 80% completion will receive an NFT as proof of their effort. The fitness application governs the issuance of these NFTs by holding users accountable to the health data produced by users when wearing their wearable sensors to calculate caloric output by users during their training sessions. Participants who earn an NFT can then stake this digital asset on the HealthBank DAO Platform to earn passive income in the form of HEALTH, an XRC20 token AKA Governance Token of the HealthBank DAO Ecosystem.

Proof of Knowledge NFT A digital asset issued by "Learn-To-Learn" web3 education platforms which are looking to onboard new users onto the XDC blockchains. The platform will issue NFTs to users who complete the on boarding course with at least a minimum of 80% accuracy.

In return, this application will continue to accumulate XDC in its Smart Contract treasury per every sign up to the application - thus creating a mechanism where through education, we can create an impact on the liquidity of XDC available on exchanges.

Stakeholder NFT A digital asset issued by the "Stakeholder NFT Minting & Staking" application which will govern the issuance of the NFT collection which gives "Stakeholder" dividends to holder for every user who joins the Health Challenge fitness application. Each Stakeholders NFT has a cost of 1,000 HEALTH tokens, which can only be earned through the Health Challenge DAPP or by making a donation through the platform to stake your NFT.

Once a user obtains 1,000 HEALTH tokens, they can become a "Stakeholder" of the application which will yield 2 types of returns: #1. Earn a % of each new sign up's XDC. Amount earned is determined by the number of Stakeholders who are holding an NFT. #2. For every user who does not meet the application requirements of finishing the workout program with at least 80%, 15USD in XDC will be redistributed back to the pool of Stakeholders. This mechanism creates governance & passive income distribution for those who pursue to become Stakeholders of the HealthBank DAO Health Challenge Fitness Application.

PHASES TO ACHIEVE DECENTRALIZATION OVER THE AUTHORITY OF THE GLOBAL RESERVE ASSET TREASURY MADE UP OF CGO, A DIGITAL ASSET BACKED BY 1 GRAM OF GOLD.

To achieve the process of taking an Initiative like "United By Health" from a centralized project to a decentralized project on the blockchain, we must discuss a few obstacles that have to be overcome.

PHASE 1- DEFINE A "FAIR" GOVERNANCE MECHANISM

To guarantee whales cannot influence the mechanism & impose their agenda's on the Global Reserve Asset Treasury, we have generated a one-of-a-kind governance mechanism which does not allow for the purchase of the governance token. Instead, you can only earn it through your physical effort through a revolutionary "Move-To-Earn-Governance" fitness application on the blockchain which requires a user to trigger the smart contract of the DAPP with their metabolic performance throughout a 45minute training session.

This DAPP creates a revolutionary governance structure where the governance mechanism of the community is dictated by the participation & health of the members within it. By enforcing this governance mechanism, we can also guarantee that the control of the treasury falls upon the hands of those who have proven "integrity" & "dedication" to the code which governed the "Health Reward NFT" minting process.

Those who are deemed of "integrity" by the code, shall earn a "Health Reward NFT" which can be staked for HEALTH tokens, whose smart contract yields access to the Global Reserve Asset voting platform where there will be yearly voting sessions to discuss the bond coupon rate & yield distribution rates for bond holders.

To recreate a global economic model on the blockchain, we must begin defining a fair process of governance over the global reserve assets saved over various years. This is why the HealthBank DAO fitness application was created with a 10 year plan in mind.

PHASE 2 - IMPLEMENT A DONATIONS MECHANISM ON THE BLOCKCHAIN

To provide businesses & individuals with all of the legal benefits of donating, we have created a simple application which issues a "receipt" for donations made, in the form of a "Non-Fungible Token" which a donor can use to claim their tax write offs when needed.

To create a Global Reserve Asset, we've created a white-label application on the XDC Network which allows us to create a "value distribution mechanism" that is triggered by the action of a donor sending money to a designated "parent" address which upon receiving any given value will redistribute the value across various designated wallets to provide transparency about the distribution rates of donations made to any nonprofit on the blockchain. On average 69% of every dollar actually goes to the nonprofit that it was intended for, this is why we have created our Donations Platform - to increase the immediate donation success to 80 cents of every dollar instead of 69.

Additionally, donors can leverage the "Proof of Donation NFT" as a tool to obtain HEALTH tokens from the HealthBank DAO Ecosystem, creating a new "Donation Incentivization Mechanism" which allows all individuals, businesses and trade finance institutions to get rewarded for their donations on the blockchain through the power of DeFi.

Yields for staking the Proof of Donation NFT will be made in HEALTH tokens, allowing those who donate to become "voters" in the management of the Global Reserve Asset Treasury.

PHASE 3 - GET ATTENTION THROUGH MEDIA / ADVERTISING

“Get paid to workout in XDC” is the campaign that will allow us to capture the attention from many retail investors, health enthusiasts, and major financial institutions by becoming one of the projects that doesn't just provide users with rewards for moving, but instead, re-creates the entire HealthCare System and Education system by on-boarding all users into web3 and connecting them with mentors that can provide life-changing health advice or support.

PHASE 4 - GAMIFICATION OF HEALTH EXPERIENCE

The ability to quantify a user's effort into a mechanism that triggers the distribution of NFTs based upon user performance & frequent engagement with the fitness DAPP will revolutionize the way DAOs operate, along with how wealth redistribution occurs.

Turning the experience of achieving better self-awareness into a one-of-a-kind blockchain experience where users are able to integrate their efforts into the new economic models that will quickly be adopted throughout these upcoming decades.

Learn-To-Earn is not a new business model, however, by combining it with “Move-To-Earn-Governance” this creates a whole new dynamic for how Organizations can become decentralized without unfair structures being imposed on the members of any organization.

Your ability to learn, move & contribute to the growth of the ecosystem determine your “role in the ecosystem” which allows you to then turn the experience of getting healthy, into a life-long journey of accumulating more trust in the ecosystem, and being rewarded for it with a gold backed asset.

To provide users with a life-changing experience, for every new sign up to the fitness application, the foundation will plant 1 tree to make sure we take active participation in the reforestation of the world. By doing this, each person will have a long lasting impact in the sustainability of the world, regardless of their performance outcome - they have helped the world smell a little better.



PHASE 5 - UNITE THE WORLD THROUGH A DAO GOVERNANCE MECHANISM

Creating a universal token is without a doubt a hard concept for many to understand, but this is why the HEALTH token was created. A way for anyone, regardless of what chain they are operating on, could leverage the power of HEALTH to grow, manage & support their community members.

Although this may sound “centralized”, the entire mechanism for unlocking HEALTH is fully decentralized & ran by applications hosted on the blockchain. This was done so that any community, regardless of what sector of the economy they may be coming from, or regardless of the size could benefit from the proposition that HealthBank’s HealthChallenge brings to the table.

Not only will partnerships with HealthBank provide members of any community with the opportunity to earn XDC from working out, alternatively they will also be able to obtain the Governance Token of the Ecosystem, allowing them to vote on how to further expand & manage the funds collected and stored within the HealthBank Treasury.

PHASE 6 - ALLOW MEMBERS OF THE DAO TO BE HEARD VIA PODCASTS

A truly decentralized ecosystem is one that doesn't just use code to distribute digital assets, but also leverages its human capital to create new "speaking platforms" for those with the ideas that can solve humanity's problems. These speaking platforms should be available for anyone who is part of the ecosystem and can proven that they have successfully finished the HealthChallenge with at least 80% completion by owning a HealthReward NFT in their wallet.

These speaking platforms will be focused on 2 primary demographics:

1. Entrepreneurs
2. Healers

These 2 demographics will each have their own podcasts:

1. Become Your Own Business Podcast - Pitch your idea to the DAO
2. Wellness Seminar Podcast - Tell the DAO why you should lead

By giving those individuals who have successfully obtained a HealthReward NFT the opportunity to apply to speak on these platforms, we shall be able to turn "Users" into "potential partners" of the HealthBank Ecosystem. This all depends on what path the user would like to follow: heal the people, or build innovative web3 solutions to current world problems.

Once a user is approved to speak on the Podcast by the Directors of HealthBank DAO, this user will be able to pitch their ideas and solutions to the team in a Podcast format. Hence allowing the entire team to listen, and those wallets who hold HEALTH will be able to visit the voting platform in order to vote for whether they want to incubate the idea or not.

PHASE 7 - ENTREPRENEUR ACCELERATOR / LAUNCHPAD

For this phase, please read the XLIST [whitepaper](#).

THE BEGINNING OF A PEER-TO-PEER DECENTRALIZED HEALTH CARE SYSTEM ON THE XDC NETWORK

To create a Decentralized Health Care System, we must all individually raise our own level of discipline to self, education of technology & finance, as well as actively apply this newly obtained knowledge by building businesses on blockchain that allow for the redistribution of wealth for those who participate, contribute & abide by specific code-based requirements upheld through smart contracts.

These requirements imposed on all parties can be hard-coded in many ways, ideally these tools will be used to unite the World under one mission: **improving the overall education of individuals, to decentralize systems through which users obtain health assistance/needs in an affordable & scalable manner.**

For this to become a reality, we must collaborate as communities on the blockchain through legally protected vehicles called *Decentralized Autonomous Organizations*, DAOs, to create a hybrid ecosystem that is both cross-chain & can validate real world data instantly in order to maximize scale & impact without restrictions. Simultaneously increasing the settlement & tracking of wealth redistribution programs through Decentralized Applications managed by smart contracts on ISO20022 compliant networks.

The shift we are soon to face from “working-to-earn” into “moving-to-earn” will be the trend that will separate those who were waiting for things to happen to them, from those who are willing to pursue the opportunities available at the moment. Each generation carries its own responsibility, and it is now time that we fulfill ours.

To incentivize the human race to diligently work on themselves and their health daily, and ultimately transition the World’s subconscious culture to evolve beyond music, gender or religion and into a new form of “self-discipline” through movement regimens that yield financial rewards which can feed the family & take care of the bills anywhere in the World.

This tremendous task will require many across the World who believe that there IS a better method of healing the human body & mind through holistic practices and daily movement rituals, to unite as one on the blockchain to guarantee and protect that which can help in sustaining health and vitality for future generations to come.

This initiative asks various web3 projects to collaborate along with their communities ran by code in order to create a “Decentralized Health Care System” where no single community or leader is in control, but all smart contracts deployed for Organizations on various blockchains can decide on their own management.

The opportunity for revolutionizing our societies by automating trade & generating internal micro-economies that remove the need for outside banking systems, eradicating the “Shareholder Economy” of the old world — bring us into a New World, where the ownership of an asset on the blockchain can provide fractional returns over a period of time directly to an electronic wallet. These “earnings” being derived from the revenue generated by the token’s founding company or organization, thus manifesting what is to be called by the World Economic Forum as the model for the New World — a “Stakeholder Economy”.

A world where ownership, not men, women and corporations **can** do cross-border trade without settlement concerns.

Simply put, these new “Systems” would be managed by 2 different parties:

- 1. Distributed Ledger Technologies**
- 2. Cryptocurrencies used to settle transactions on the DLT**

This voting mechanism will lead us to the genesis of a brand new “Voting System” across the World where only “specific token holders” can govern, direct or benefit from the overall profits of an organization. Providing passive income for contributing or leading the organization forward.

A system where neither gender nor color will restrict the right of access, or limit the acquisition of a role in an ecosystem. Instead, this would be determined by the amount of staked “governance-tokens” of an ecosystem to represent more “stake” in the outcome or potential success of the project.

Ultimately the collective’s efforts and contributions will benefit the whole, which is why there must be a simple to execute “Wealth Redistribution System” being enforced upon DAOs and their members.

At the root of all Organizations, HEALTH is the standard.

Thus, every organization can offer unique benefits to any members who become disciplined & ambitious about the constant improvement of their own health practices and state.

This system allows for the creation of a “Decentralized Health Challenge” that can be created by any Organization on the blockchain with the goal of proving “HealthRewards” for members.

The sole requirement for earning HealthRewards, is that each members of the DAO who participates must complete a Fitness/Wellness/Nutrition course over a designated period of time with a completion rate of at least 80% for the opportunity to earn a unique value in return.

This value can be either “Stablecoins” which represent a percentage of ownership of the bank account of the company, or in the form of a loyalty token for services or merchandise. Majority of DAOs will likely look to redistribute a small but consistent amount of governance tokens to their users in order to allow those “long-term stakes” to steadily increase their position & voting weight within the organization.

The goal of this initiative is that by working symbiotically through feedback based engagements on decentralized applications on the blockchain & voting sessions we may come to discover a new mechanism for creating global stability through these new principles of health as a priority and giving as a foundation of our new economy. However, getting the world to see the value behind this mission, this is the true challenge of what we face ahead when it may come to building a new Decentralized HealthCare System.

For once these parties have properly been synchronized into a seamless collaboration, then we have a true-chance to impact the lives of millions globally, at scale with immutable records on the blockchain.

This is why the discussion of a Decentralized Health Care System, can't be just limited to the improvement of health & education systems but must also take a hard look at the current technological advancements being made globally along with banking & financial systems, identification validation or arbitration systems and last but not least, name/asset/domain/ownership registry systems that are currently imposed on the lives of all living on Earth.

This complete overhaul of all systems of storing data, moving value & recalling information at Quantum Speed can only be done through the integration of blockchain technology with new businesses that can revolutionize & solve the problems of the old World.

This total reconstruction of systems is occurring behind closed doors as we speak, specifically as the WEF & the United Nations aim to strengthen their bond through Digital Law.

Forcing citizens of any country to transition from a leather wallet, to a digital wallet stored on cellphones which provide all financial systems with the opportunity to immediately track all transactions being made regardless of where in the world or to who.

Removing the middleman, the Banks, from being able to control or benefit from the storage of an individuals accumulated wealth & empowering every individual to become "Bankless" or become their own bank.

These responsibilities are not to be taken lightly, for the mismanaging of one's own wealth can result in negative outcomes which may not help individuals in the long term, nor society.

To prevent this, new systems are being developed such as passive income for staking ownership of an NFT, or cross-border finance laws which allow for frictionless movement of value regardless of currency or nation.

All with the intention of implementing a new system globally where one's "proof of purchase" or "participation" in a business or community can now be used as a "system of earning income" by connecting **wallets**, **identity** and **asset ownership** into one cohesive & simple process of validation called "Non-Fungible Tokens" aka NFTs.

These NFTs will be the key to the Initiative that is being built, by providing users who choose to participate with a one-of-a-kind opportunity to earn passive income from working out, inspiring others to get health & educating communities on the fundamentals of Web3 and blockchain technology.

Due to the fact that governance token of the Initiative, HEALTH, will not be sold openly nor through presale/private sale, this forces all participants who wish to “ascend” from their current position to hold themselves true to one simple rule embedded in code:

This ecosystem will help individuals commit to finishing what they started with at least 80% completion, or forfeit their rewards back to the Ecosystem.

MODULES NEEDED TO SUSTAIN AN AUTONOMOUS DECENTRALIZED ECOSYSTEM

1. DAO Voting Platform (Q4 2022)

This NFT gated platform requires users to earn a Health Reward NFT prior to obtaining the governance token of the ecosystem. Starting in March 2023, users who have obtained the NFT by successfully completing the Health Challenge, will be able to stake it on the healthbankdao.org website

2. Donations Application (Q4 2022)

A web3 solution for nonprofits & other developers to leverage to create powerful value distribution mechanisms that issue receipts for their utility, making it frictionless for charities to accept donations on the blockchain.

3. DEX (Q1 2023)

Providing 2 key features for any ecosystem to become self sustainable: *Initial Liquidity Offerings & Collateralized Stable Coin Loans*:

4. Fitness DAPP (Q1 2023)

Effort based governance triggered by bio-data which can be implemented with various wearable technology. Created specifically to allow users to challenge each other in "duels" where digital assets can be staked & won. This feature is still in BETA mode.

5. NFT Marketplace (Q2 2023)

An open marketplace on the XinFin Network designed specifically for active participants to upload their health data sets & sell them on the marketplace to metaverses or doctors operating on the blockchain who would love to obtain fresh user data to create their metrics & further their studies. Will provide the opportunity to bring on athletes & practitioners as well as the retail investors all into one place to obtain the art, intellectual property & ownership of limited edition digital assets.

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