



# DAO Maker

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Whitepaper

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# 3 Venture Investment Platform for All Risk Appetites

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DAO Maker is building the go-to platform for retail venture investing in equity and tokens.

Providing low-risk participation frameworks is essential to reach global retail in venture capital, as most retail investors cannot afford to risk large portions of their money. By providing an opportunity to everyday people to safely grow their own capital, we aim to improve the quality of millions of lives while simultaneously enabling a new funding source to innovation worldwide.

Over the past 2 years, DAO Maker has grown one of the largest ecosystems of quality retail investors; in just 2020, our platform has signed on more than 75,000 retail users interested in early-stage ventures. At the same time, we have been building a suite of services to attract high-quality startups to join the ecosystem and be accelerated in a decentralized, safe, and autonomous environment. Some of the industry's most notable developments currently use the technology solutions provided within our startup growth toolkit. To date, the demand for the products has well exceeded our ability to manage onboarding flow, which is why we are currently working on permissionless, self-managed versions of our technology products.

DAO Maker's track record has defied market cycles. We have worked with projects to design solutions to raise capital in bear markets, supported enterprise blockchains to generate new product portfolios for growth, and created technology solutions that expand community empowerment in tokenized developments. Our consulting and technology services' revenue has been funneled to our primary goal: creating a globally compliant fundraising platform for both crowd equity and tokens.

Our approach to a fundraising platform is distinct from other platforms that target venture funding. We don't just connect retail venture funds to startups in need of capital.



# 4

Instead, we create a platform that incorporates pluggable solutions to the problems early-stage ventures face after fundraising, alongside creating venture investment structures that make participation far safer for retail.

DAO Maker is on track to change the way personal finance works by breaking its boundaries. While retail or household portfolios have made record participation into the equity market, encouraged by a global desire for individuals to seek financial independence by putting their money to work, retail involvement in venture funding is bleak.

Retail makes up less than 1% of the annual \$300B venture capital market, even though early-stage investments are the leading wealth generator, as growth prospects are becoming increasingly limited by the time new companies listed on the market.



# A Look at the Personal Finance Market

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***The personal finance market is one of the fastest-growing segments of the financial market.***

Champions of this growth are apps like Robinhood and the many apps offering robo-advisors. Societal shifts, such as growing desire among retail to put their money to work, are only a part of the progress personal finance has made across the world. Advancements in fintech have made management of personal finance exciting, with additions of safety.

The average household has fewer funds and hence is more risk-averse. Stock market participation has moved from hiring a broker to a pay-per-trade ebroker to becoming free. With each step, more retail participants have become involved. Hiring a broker was naturally beyond the capacity of the mass households. Paying \$20 per trade entry and exit, while more affordable than hiring a broker, was a high-risk decision for small portfolios, and the average retail portfolio is small.

But personal finance is just getting started. Equity markets give retail exposure to the success of some of the greatest companies in the world, after they have already grown by 100x or even 1,000x from their venture rounds. Yet retail participation in venture capital is insignificant.

The global VC market has hit nearly \$300B. Personal finance is on the way to touch \$1.1T.

Annual retail participation in VC is around \$2B, meaning retail participation barely scratches 1% of the global VC market, and venture participation is just 0.2% of the personal-finance market. Yet the venture market is one of the important segments for wealth creation.

Retail's aversion to venture markets, though, is understandable. The average VC fund participates in a venture knowing that the investment carries a potential 100% loss. Such incidents, while frequent in venture participation, are extremely uncommon in the equity markets. The small portfolios of most households are not capable of weathering a 100% loss on an investment.



## 6

Venture Capital is the next frontier for personal finance, but the venture market's present stage is somewhere between the broker and e-broker state of stock investments. The major portion of venture investment is done through dedicated middlemen, and while the market does have online facilitation, it's still too risky for retail.

This demands a new approach to venture participation, one that makes it safer, without taking away the excitement.



# 7 Creating the Epicenter of Retail Venture Capital

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DAO Maker has been working on launching a single platform that offers venture funding in tiered risk levels. In the meantime, we have put our theory of retail being excited to participate in venture funding if the risk level can be reduced.

The first DYCO, which was essentially a risk-capped venture opportunity, quickly raised \$3.5M from retail and then hit extreme oversubscription. The DYCO captured market participation at a time when token funding was at an all-time low, and most VCs had told us the raise would go dry.

This was before the DeFi hype-rally. However, we were confident that the problem was not a lack of retail interest, but a need for risk reduction to fit the risk tolerance levels of most retail. The DYCO's success is proof that capping risk in venture capital is the pathway to bringing mass retail interest into venture funding.

We are launching a fiat-enabled compliant platform for venture funding, both crowd equity and tokens. It involves tiered levels of risk to cater to the varying levels of risk appetite that retail has. The platform will include:

- **Venture Bond** for near-zero risk, but with reduced rewards
- **Dynamic Equity/Coin Offerings** for capped risk while maintaining most of the reward
- **Refundable Strong Holder Offerings** for public sales of tokens that have successfully closed a private round
- **Standard Offerings** for equity/token issuance without any protection, for retail with maximum risk appetite

The platform will support FDIC-insured stablecoins and fiat, with the first one being the Euro. User access to equity or token offerings will be dependent on their jurisdiction, but most countries will be able to access both.



Our intent is to create a single platform that offers retail early stage exposure to startups that are working on the future of everything from finance and insurance to healthcare and transportation. Some of these are best if issued with equity, while others are best if issued with tokens. While their nature as early stage ventures will carry risk, the framework with which the platform will conduct the fundraise will enable varying levels of downside protection.

The **DYCO** already has some popularity within the cryptocurrency space. The Dynamic Coin Offerings allows a startup to raise funds while holding them accountable by giving DYCO participants the right to claim refunds at specific milestone dates. This means the project has to perform at a level that keeps their community convinced in the project's prospects and longevity.

Our own token is issued under a DYCO model, with more details [here](#).

The rSHO, or **refundable Strong Holder Offering**, is a funding focused at seeding projects with communities if they have filled private rounds with VCs.

The **Venture Bond** is going to be our new flagship product.





# 9 Introducing Venture Bonds

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A Venture Bond is a structured financial product designed to do the following:

- Enable startups to issue a bond accessible to retail
- Deploy principal funds collected from bond purchasers to generate interest in overcollateralized DeFi/CeFi margin lending markets
- Swap interest for equity/tokens: the interest generated from the principal becomes funding to startups, while the retail purchasers of the bond earn tokens/equity
- At bond maturity, bond buyers are returned their principal

While the bonds may generate just 8% to 10% in interest, which as mentioned above is nothing special, the early stage equity or tokens they are swapped for could deliver a 100x.

With the bond, retail only captures 10% of the growth in the swapped equity or tokens. So a 100x translates to 1,000% growth not 10,000% growth. Even then, 1,000% is far, far more exciting than the base 10%, yet it does not risk principal funds like traditional venture capital.

Of course, the swapped equity or tokens may go to 0, and hence achieve a -100% return, which is the key reason retail has been averse to venture investments to begin with. However, with the VB, the principal was not exposed to early stage equity or tokens. So a swapped token or equity reaching -100% return in fact leads to a 1x return, essentially no change in portfolio.

Personal finance is a rapidly growing market. It crossed the \$1 trillion mark in 2020, due to a near 50% growth over the past 12 months. It's incredibly rare for a market of this size to grow at this pace, but it's reasonable given there's great wealth in retail that is now being applied towards growth. However, retail makes up less than 1% of the \$300B global venture investment market.

DAO Maker is structuring the VB to create a pathway for far greater retail involvement in venture funding by greatly reducing the risk factor. This is done by capitalizing on the stable interest generation capacity of CeFi and DeFi.



Interest generated is swapped for early stage equity and tokens, and principal is returned at bond maturity.

While 8% to 10% is unappealing to retail as it's a return that below the current 10-year average returns of the S&P500, the possibility to have that 8% to 10% be multiplied by 100 is a value proposition that offers incredible excitement, capable of generating a rapid influx of users.

## A Sustainable Market

The vast portion of CeFi and DeFi margin lending markets exist to finance trade leveraging. This is a well-established market.

Borrowing to margin on stocks has become an essential part of equity markets. Money is provided to investors of all sizes so that they may take leveraged positions on their stock or even bond portfolios. The limitation, though, is that in the traditional markets, this opportunity is exclusively available to large investment institutions or large brokers themselves.

This means this powerful and stable source of interest on capital has not been available to retail, except in the cryptocurrency market. DeFi has shed light on the great opportunity risk-averse retail investors have: they can avoid exposure to volatile assets and instead provide funds to traders who want leverage.

This is not new in the cryptocurrency space. Exchanges like Bitfinex have been offering this for years, to the tune of billions of dollars in loan originations per week. CeFi further grew the market. DeFi is the newest player in town, in an otherwise well-developed market, in which capital is lent to traders who want to multiply their trade size.

At the same time, retail participation in margin funding across both CeFi and DeFi is hitting record levels. CeFi lenders like Celsius and BlockFi have amassed \$1B to \$1.5B in lendable deposits, each. Industry exchanges are offering similar services, allowing retail to become a part of the market, with exchanges like Binance, Huobi, Bitfinex, and other large operators each managing billion-dollar margin funding markets.

DeFi, on the other hand, has also hit record levels with over \$10B in participation.



Given that margin funding is not new, the market has evolved rapidly, picking up features from the traditional market, where necessary.

We are now at a stage where billions of dollars are generating stable interest on principal deposits, while having ample resources to insure the principal. Still, this market only managed to attract people once it promised triple-digit returns through unsustainable farming. That's because people can not care about 8% to 10% annualized returns from a new market, if they can get the same in traditional markets.

The historical stable yields in CeFi and DeFi have hovered between 8% to 10%. While that may seem good, it's nothing outstanding. In fact, it's just a bit higher than the S&P500's average annual return over the past 20 years, and lower than the S&P500's average annual return over the past 10 years.

Meanwhile, the ease of accessing exposure to the S&P500 index is extremely easy, while also being a tried and tested means of acquiring wealth.

The VB gives this sustainable yield generation a new avenue for growth, one far more exciting than stable returns of 8% to 10%. At the same time, the long-established status of the margin lending market ensures that the VB, as a product, is incredibly sustainable.



# Powered by a Pluggable Decentralized Accelerator

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The path to becoming the epicenter of retail venture capital mandates that the platform facilitates early ventures with supportive resources and technology to increase odds of success. This makes the platform desirable not just as a funding outlet, but a means of success too. This is in the best interest of the startups, the retail supporting the startups, the DAO Maker platform.

To do so, we will be adding Social Mining as a click-to-launch feature on the platform. The technology, which plays a key role in the community creation process of many trailblazers in the crypto space, will be split into 3 product options. **Express** will be available for small cap tokens under a permissionless launch. **Atlas** will be available to permissioned tokens under a subscription-based model.

**dTeams**, a new vector of the technology, will be available to early stage equity-funded projects under a permissioned, subscription-based model.

## Social Mining: How it Began

Social Mining premiered with LTO Network, in late 2018. It played a key role in the community creation of the project, which later went on to receive a free listing to Binance.

LTO Network's community strength carried it to a 10x return during the depths of the bear market late 2018 - early 2019 bear market. The project continues to have an enviable community of supporters. The software's purpose and goals were clear: energize the community to participate in the growth and development of the project.

It did so with great success by aligning incentives with performance. As a consequence of this, the community built supplementary technology for the project and even advanced LTO's business development.

As great as the premier of the software was, it was incomplete.



At this stage, it required a heavy degree of centralized involvement, which was not the key intent with its launch. Social Mining was designed to create communities that eventually self-organize and expand project advancements.

## A Year of Advancements

In 2019, Social Mining became an integral part of the community creation process of several projects. A notable one was Elrond Network, which went on to become the most successful IEO on Binance, with an absolute powerhouse community.

2019 saw several technological advancements that pulled Social Mining closer to its end purpose of creating organized yet decentralized labor markets for projects.

One of the most important upgrades was the addition of stake-based voting. This essentially made the community the key decider of the value each token holder contributed to the project. The community's voting became an effective resource distribution network that was decentralized yet robust, as token holders were the ones in charge.

At this point, the software was able to successfully create pluggable DAOs. The operation of these DAOs was improved with a series of additional upgrades, which involved greater automation of user efforts. A vast degree of APIs detected and collected user efforts ranging from technical development to something as simple as retweets.

Each token holder's effort was then used to generate a news feed-like UI for other token holders. This improved the ease with which the community could regulate itself.

While the software was becoming better and better at creating powerful, pluggable DAOs, it also met great demand in creating community Hubs. These were not user-regulated but provided a trustless staking mechanism and a means to streamline community efforts towards a project-led direction.

The trustless staking mechanism was executed by the creation of inhouse chain analysis tools that synchronized with Social Mining. Rather than forcing smart contract risk on user deposits, chain analysis frequently assessed whether tokens were held in wallets that users had to prove access to.



## Permissioned Access & High Demand

Due to the effectiveness of Social Mining, the software witnessed a demand surge. However, it was resource intensive in terms of both development support and operational support. This forced a limitation on the number of projects that could be integrated.

DAO Maker made the decision on which projects could have it, and many notable projects became subscribers of the software license and users of the support services associated with Social Mining. Some notable implementations of the software include NEM and Avalanche.

While the demand was large, limited project managers to scale it led the team to limit the number of projects that could access it. Still, as project manager additions was a simple expansionary route, we explored possible expansions to the early stage equity market due to the high demand for community advancing SaaS in that market. Per a clause in the regulation that allows retail to participate in equity crowd offerings, we learned from our legal aides that it was viable to implement Social Mining into equity crowd offerings.

### The Future of Social Mining

Social Mining is expanding upon two key pathways. One focuses on permissionless support for tokenized startups and the other on permissioned access for equity startups.

#### Permissionless Limited Version for Small Cap Tokens

At present, Social Mining operates as a white label software, and projects pay a manager's fee, license fee, and server costs. In its permissionless form, any startup would be able to launch a Social Mining Express Hub or DAO.

The limited version will not be white label and would instead be under a DAO Maker domain. This pathway offers a key value trade for young token launches: free access to a limited version of a software that plays a key role in the communities of some of the biggest projects in the space, in trade for growing the DAO Maker platform among cryptocurrency holders and investors.



Small caps get user retention; DAO Maker gets user acquisition. Further, for tokenized startups that begin to grow into later stages, it will become viable to upgrade to a white label and full-feature version of the software. This way the express format becomes the gateway to new tokenized startups, but with product tiers that expand with the individualized growth of projects.

### **Permissioned Full-Feature Access for Equity Ventures**

The Social Mining version exposed to equity ventures will be called dTeams. It includes many existing features of Social Mining, but optimizes for the difference in crypto and equity venture communities. Crypto communities are the investors of the project; meanwhile, equity venture communities are the customer bases of the project.

While communities are the epicenter of tokens, they also play an ever-growing importance in the success of early stage ventures. Expansion to equity ventures has been on our roadmap since late 2019. In the second quarter of 2020, we explored means of effectively creating community Hubs for equities, and received approval from our legal aides that equity rewards are possible, within a certain framework.

For tokens, our approach towards the growth of permissioned access has been expansion through word of mouth, as the technology's demand has far exceeded our handling capacity. We have recently begun scaling up our roster of project managers that oversee Social Mining launches. This is in line with our goal of supporting more tokenized ventures but it is especially tuned for our entry to equity-funded startups.

Our approach is going to take the form of a traditional SaaS growth, utilizing sales leaders that have a track record of SaaS sales to equity ventures in startup-dense cities. For this market segment, we'll offer only permissioned, subscription-based Hubs. This is because small cap tokens can offer a value trade: user acquisition for the wider DAO Maker ecosystem, as their investor base will become a part of DAO Maker's product suite.

Equity-funded startups are primarily going to be onboarding their consumer base, which is likely going to have a low product fit with our offerings, and hence these ventures won't be able to offer a value trade in the form of user acquisition for us. That's why they will be limited to subscription-based premium offerings.



The presence of pluggable startup support and growth resources is a critical aspect of the platform. We want the platform to enable startups to capture funds from retail, including would-be customers of the products, while also having a means to easily integrate the skillsets, capabilities, and support means their community can provide.

While we already enable tokenized developments to generate value from their distributed supporters, while keeping all the growth opportunities organized, this concept is going to be a breakthrough novelty in crowdfunded equity. The future is retail funding the products they will use, while being a part of its growth.





DAO Maker is a company that has successfully operated in the funding, tech consulting, and product strategy segments of the cryptocurrency market for over two years.

DAO Maker benefits from the existing base of over 100,000 cryptocurrency investors signed up to our current platform. This massive base of cryptocurrency holders, who are also interested in venture capital, is a powerful go-to-market.

While the existing base provides the critical mass needed to catapult this venture, the project aims to tap beyond the crypto market, and onboard new retail, by offering not a mere 8%-10% on DeFi and CeFi involvement, but a 10x to 100x multiple of this.

- 10% of principal (interest on principal) directed at a startup that achieves 10x is a 100% return on capital.
- 10% of principal (interest on principal) directed at a startup that achieves 100x is a 1,000% return on capital.

It is the opportunity of exposure to such venture capital returns that are necessary to capture the interest of mass retail. The current sustainable state of DeFi and CeFi returns has been 8% to 10%, a return that is already accessible in traditional finance, per the rolling 10-year return of the S&P500.

8% to 10% return on capital is not exciting, but a possible 1,000% through exposure to venture capital is exciting. It is also the only way to sustainably offer the potential of high yield in DeFi/CeFi. DAO Maker stands at the forefront of structuring such products and then targeting them for mass access.

Fiat tie-in with the Euro was committed earlier this year. We recently achieved the ability to legally support fiat purchases on the platform. The company intends to acquire licenses for supporting USD, CAD, HKD, SGD, and AED as-well, with specific countries having exposure to either equity or tokens, and some countries having access to both per jurisdictional support.



2018

Q3

Q4

- > Research on effective means to organize distributed labor capital
- > Seed concept of dTeams is created
- > dTeams V1 beta launch
- > Compliant token sale platform beta launch

2019

Q1

Q2

Q3

Q4

- > First sale on token sale platform
- > First integration of dTeams into a tokenized development shows great results: client token defies bear market, delivers 10x
- > dTeams V1 alpha launch
- > Second token sale and second dTeams integration; once again client token defies market, hits record returns of the year
- > DAO Maker brand launched
- > Support for private token sales launched, first client onboarded
- > Team scales from 3 to 6
- > Company launches services for marketing, token economics, product strategy, and business development
- > Third, fourth, fifth, and sixth integrations of dTeams
- > dTeams V2 launched
- > Second client for private token sale

2020

Q1

Q2

Q3

Q4

- > Public token sale platform becomes AMLD5 compliant
- > Euro onramp procedure initiated
- > Team scales to 8
- > dTeams V3 launched
- > DYCO and SHO concepts formalized
- > First DYCO initiates, defies market funding odds by reaching massive oversubscription and incredible secondary market
- > Seventh integration of dTeams
- > VB concept finalized, building upon company's published research on crowdfunding from 2019
- > First SHO launches, delivers 100x results
- > Second and Third SHO take place
- > Market demand for dTeams and SHOs surges; dTeams demand unfilled due to limited team size and SHO demand unfilled due to unqualified applicants
- > Eighth integration of dTeams
- > DAO Maker token sale

2021

Q1

Q2

Q3

Q4

- > Venture Bond (VB) alpha launch for tokens
- > Initiation of license acquisition for support of USD, CAD, and AED
- > Legal aide supports platform expansion to compliant equity launches
- > New crowdfunding platform live
- > Compliance as a Service (CaaS) - Token Sales
- > dTeams Express
- > Lending pool launch
- > Margin for DYCOs, through lending pool
- > Fiat onramp
- > dTeams for equity-funded firms

2022

Q1

Q2

Q3

- > VB Exchange beta (Black Scholes Valuation)
- > Equity VB Exchange for accredited investors
- > Launch of equity offering platform beta
- > Initiate break-in of dTeams for public firms
- > High-investment index users' board acts as LP (limited partner) and approves funding applicants



# 19 Product Overview

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## Product Viability

Personal finance is witnessing a golden era. Portfolio management has quickly evolved from a service maneuvered by brokers and dedicated asset managers, to an app on people's phones.

Fractional real estate, fractional stocks, tap-and-launch equity options, and virtually every other major asset is already easily in the hands of retail through simple apps. Venture capital, though, remains elusive for most retail. Yet, it is arguably the greatest tool for wealth creation.

Venture capital is the next frontier in personal finance.

The market is currently either crypto native or select mass retail that participates in equity crowdfunding. It is a functionally flawed approach as the current risk scale is beyond the capacity of most retail.

DAO Maker brings the simplicity and ease of participation that retail seeks to venture capital. Simultaneously, the downside-capped nature of the venture investment opportunities it opens aligns with the risk-averse nature of retail.



# 20 Vector: Structured Funding Products

## Phase 1

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Phase 1 of the platform introduces products that set the stage for a new kind of venture capital, one meant for retail through downside protection. It also includes the launch of onboarding frameworks that maintain compliance with regulators, facilitate eased capital onramps, and generate a growing user base of high quality, long-term focused retail.

This phase introduces the market to low-risk venture investments, with minor learning curves and easy user onboarding. These products are familiar with market norms but with the important additions of accountability on project teams, while reducing the risk for retail.

During this time, DAO Maker aims to gain momentum and market share with high-demand products that set the stage for the launch of the Venture Bond, which completely reassembles the risk:reward stature of venture funding, but involve a high learning curve to understand the cogs of the product. While the VB will have a seamless UX, in which users won't need to know how the Venture Bond works, it is expected that people will still want to know how the safety provided by the VB is delivered.

The goal of phase 1 is to instill demand and understanding of the benefits of risk-capped opportunity in venture investment. While the rewards are diluted, the risk-to-reward ratio continues to exceed that of alternative markets, without putting capital at great risk, as is the case in traditional venture investments.

To do so, the first line of products centers upon risk-capped investments, through different formats of refundable venture investment for retail. The platform is already in phase 1, and many of the products in this phase have already been used.



## Refundable Strong Holder Offering

A fundraise for tokens that offers allocation to high-quality retail investors based on secondary market support, networking value, or committed skill sets. We possess a proprietary dataset for assessment of over 100,000 investors that have applied to past launches, in addition to our native channel analysis tools to assess quality metrics.

For most projects, public sales are seen as a mechanism to grow a seed community and a source of marketing boost for their company. Yet, most public sales are plagued by multi-accounts and bots that buy tokens and flip them instantly. The rSHO aligns the two markets: high-quality retail and new project launches that seek them. It comes at a risk-capped involvement for the retail, with certainty to launches that they are seeding themselves with a high quality community.

This also falls in line at a time when compliant token sales have become more and more relevant to companies. Moving into 2021, the AMLD6 directive will be live, making strict compliance a mandatory requirement to tap into the European market. DAO Maker's launch platform has already been upgraded to be compliant with the 6th directive.

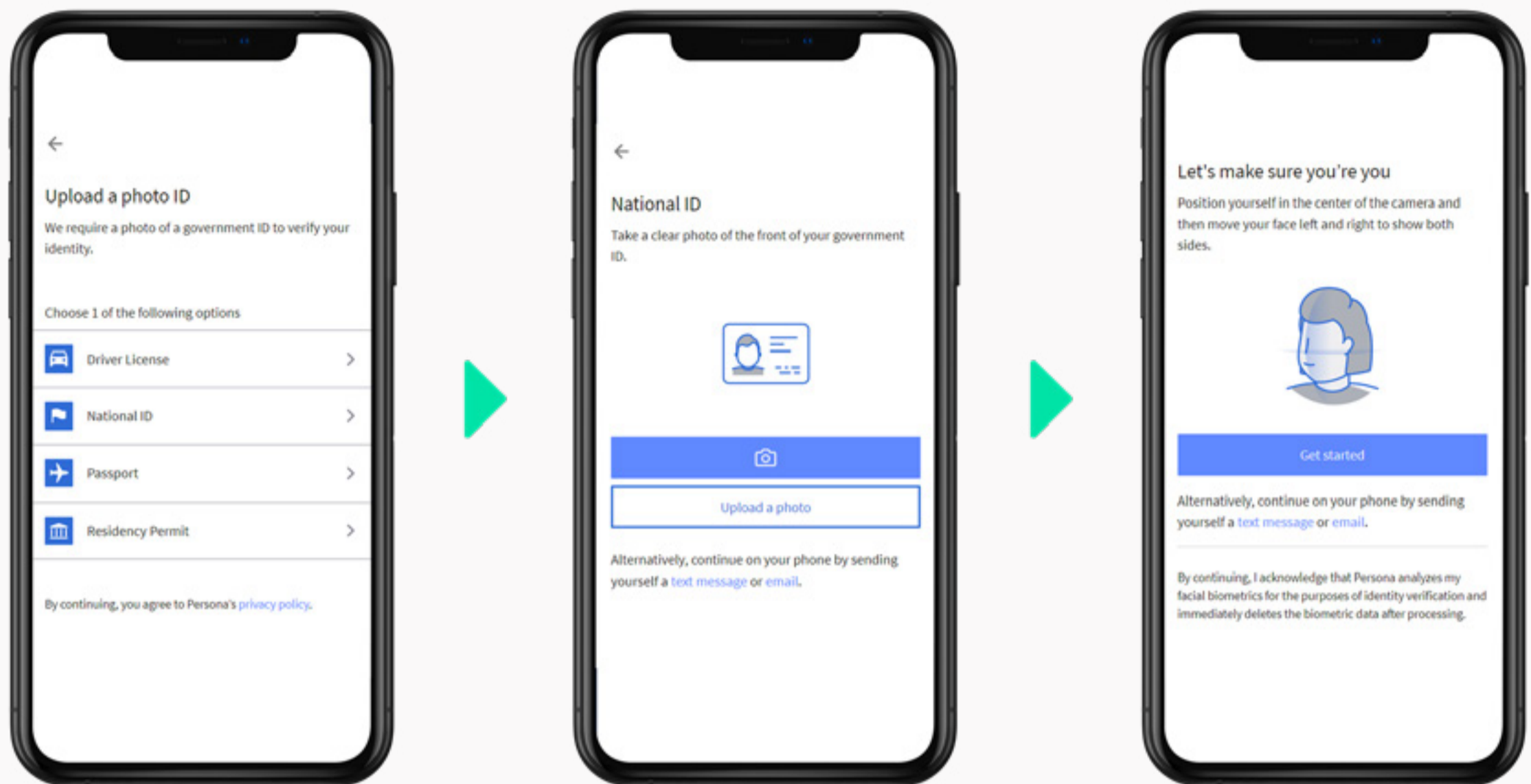
### Onboarding Process

DAO Maker's tokenized startups have a platform to run compliant public sales that filter out the top participants from all whitelisted wallets via the strong holder system. Applicants have to pass a necessary screening process to be onboarded once launched projects are given their own research page to facilitate communication to the DAO Maker ecosystem.

Interested participants are then requested to whitelist their most actively used public wallet. Each registered wallet is then scanned on its transaction history. Wallets are reviewed on factors such as holding history, LP activity, and trading behavior. Wallet owners who have a wallet-history of long-term holding or providing liquidity on AMMs are then given a higher rank than others.



Meanwhile, wallets of multi-account users or users with a history of flipping are shadow banned. Users with the highest scores are offered personal allocations and are allowed to participate in the SHO once they pass the KYC & AML requirements.



## Decentralized Accelerator

To protect the ecosystem's value, all SHOs are required to provide an 80% refund after 6 months. 80% of the funds raised on the platform are kept in the custody of DAO Maker to prevent overspending. After 6 months, users are given a 72-hour window to refund tokens and claim their refunds. Refunded tokens are then burned. Users can refund 100% of their purchased tokens and are given back 80% of the original value.

In case the project token price is above 80% of the initial purchasing price, it is likely to assume that most participants will not want to refund their tokens. A percentage of non-refunded capital will then be used to buy back the native token and then distributed to staking DAO Tokens holders. This generates an incentive loop for all DAO Token ecosystem participants to push projects to success, with a greater skew of token distributions tokens to the most active members of the decentralized accelerator. If the project is successful after 6 months, all members of the ecosystem are rewarded.



The value-add is assessed and enabled through the startup growth kit. While Social Mining-powered Hubs or DAOs are the centerpiece, they simply organize and ease user assessment for other members of the community. Users can add secondary market value through liquidity, opt to add supplementary technology to the development, expand business development of the project, or simply become an active advocate. All these factors will be captured by the Hub or DAO, and then made accessible for others to view.

Supporting technologies like our chain analysis, part of the YieldShield, without worrying about smart contract risk.

## Dynamic Coin Offering (DYCO)

A DYCO offers its participants the ability to refund any token, whether they held them or sold them at a profit. USDC backs 100% of the circulating supply until the completion of the refund process. If the token value falls by more than the refund value, then DYCO participants can generate risk-free profits by buying tokens from the market and refunding them.

Refunded tokens are automatically burned, reducing the circulating supply by up to 100%.

	 <b>DYCO</b>	<b>ICO</b>	<b>REFUNDABLE ICO</b>
<b>MONEY-BACKED SUPPLY</b>	100% of sold tokens for 16 months	None	Small fraction of sold tokens
<b>PRICE FLOOR</b>	0.8x	0.0x	0.0x
<b>CIRCULATING SUPPLY IN THE FIRST 16 MONTHS</b>	Static/Deflationary	Inflationary	Inflationary
<b>EXCLUSIVE BENEFITS FOR PARTICIPANTS</b>	Right to finalize arbitrage; initiate token buyback and burn	None	None
<b>TEAM IS ACCOUNTABLE FOR PERFORMANCE</b>	Yes	No	No
<b>HOLDER BENEFITS</b>	Non-holders supply is burned after buybacks	None	None
<b>CONSEQUENCES FOR TEAM DUMPING TOKENS</b>	Company Funds will be used for buyback and supply burned	None	Small fraction of Company Funds will be refunded
<b>IMPACT ON LIQUIDITY &amp; VOLUME</b>	High impact due to arbitrage opportunities and potential burns	None	None
<b>CONSEQUENCES FOR LACK OF TRANSPARENCY</b>	Company Funds will be used for buyback and supply burned	None	Small fraction of Company Funds will be refunded



In the current standard of token sales, even if a team is creating the right product, they are not held accountable for creating a sustainable token.

By giving token sale participants the ability to refund their tokens, projects have no choice but to make a viable token. Letting people give back 100% of their tokens, which are subsequently burned, makes it possible to push a project to complete irrelevance if its team fails to deliver on a valuable token.

The refunds also create a price floor that provides organic liquidity and volume, creating a healthy secondary market. Buyers who come to doubt the long-term viability of a token and are unable to find a reasonable price in the secondary market can receive liquidity from the team through a refund, and then their tokens are also burned as there was no clearly no secondary demand for this supply.

### **Custody & Refunds**

The required funds for refunds are held in custody by DAO Maker until the refund period is over; this is to prevent overspending by teams.

The refunds are automatically managed by the user interface on the fundraising platform. In order to incentivize the entire ecosystem to help projects that launch in the ecosystem to succeed, a small percentage of non-refunded capital will be used to buy back the native token of the ecosystem's client. These tokens will then be distributed to users that participate in the DAO governance program.

To participate in the ecosystem accelerator program, users will have to lock their tokens. Read more in our token economics paper. Rewards, though, will have a skew towards those that have a greater involvement in the success of the specific project. This incentivizes passive support through ecosystem presence, but prioritizes active support.





# 25 Vector: Structured Funding Products

## Phase 2

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Phase 2 introduces the first near-zero risk venture investments to the DAO Maker platform, via the VB.

The VB is the first mass consumer product that DAO Maker will offer. In phase 2, all offerings on the platform will be tokenized startups. Phase 2 aims to exponentially increase the user deposits on the DAO Maker platform and creates the groundwork for the mass retail product. This phase will see the premier launch of the Venture Bond, including instant launch of bonds for teams, secure deployment of principal capital of the bond buyers, automated swaps of interest and issued tokens, and a bond maturity system.

The key missing factor in this phase will be a formal secondary market for Venture Bonds, which will be released in the next phase.

### **Venture Bond (VB)**

The Venture Bond is the newest innovation from DAO Maker. A nearly zero-down side venture capital investment product that treats DeFi and CeFi as a single layer and then applies the interests generated to equity and token purchases. Through the Venture Bond, users delegate their interest earned via DeFi/CeFi over collateralized margin lending markets, to projects of their choosing.

By locking up their staked assets for a predefined period, projects are given their target funding month to month via all users' collective interest delegated to the project.

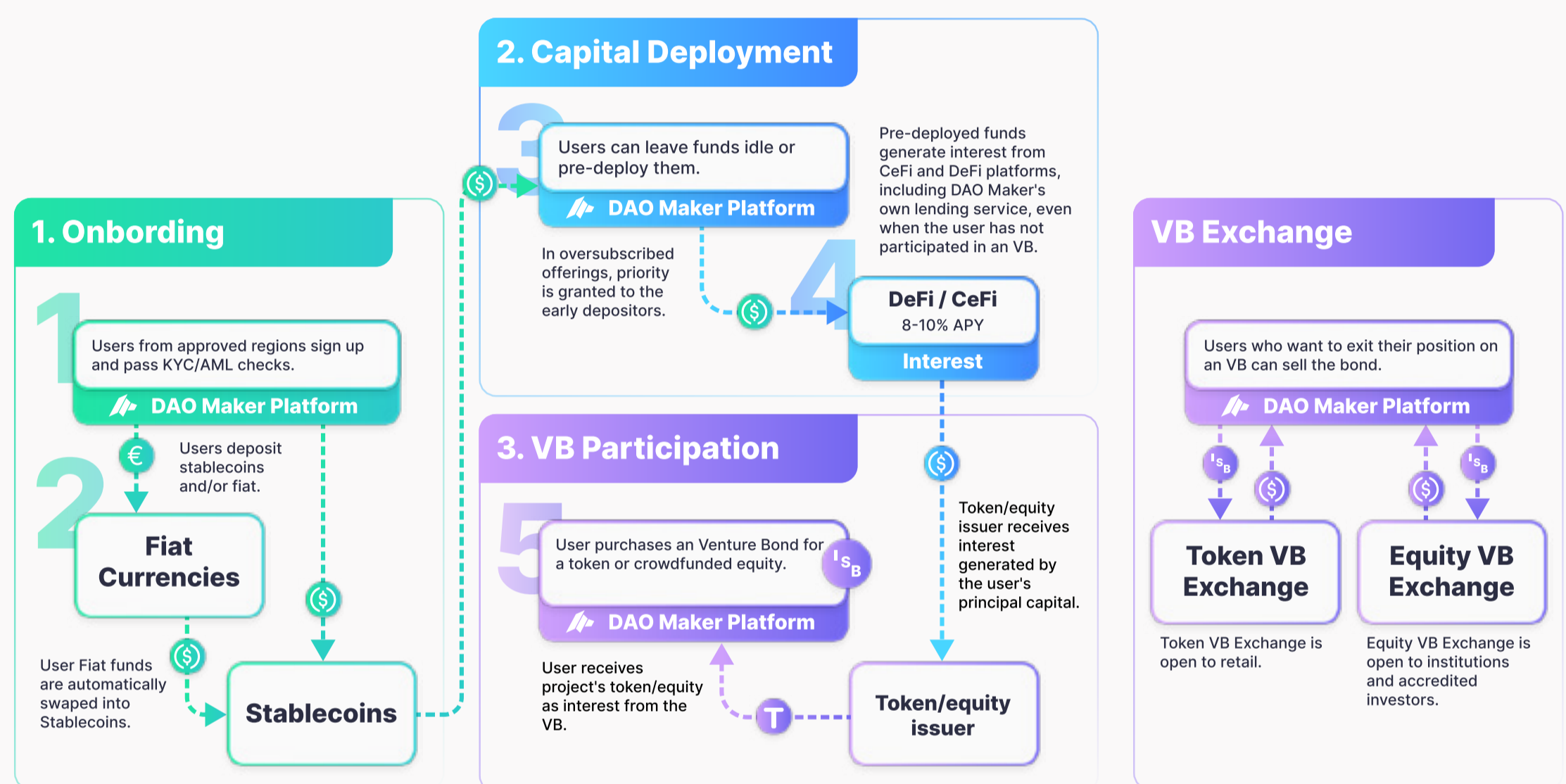
Companies are funded based on their required burn rate. Projects can issue more bonds if their burn rate increases and the market showcases demand. However, the project cannot increase token supply so the tokens issued via a new round of bonds have to come from pre-allocated tokens.



Interest will be generated through known third-party CeFi/DeFi providers in the market that have insured accounts. The market is already at a stage where all major centralized providers are deposit-insured, and key DeFi platforms are supported by smart contract insurance. Interest will only be generated strictly from margin lending markets that are built on high over-collateralization for borrowing.

DeFi involvement will also be limited to established platforms that offer only overcollateralized margin lending. While novel DeFi products, such as liquidity pools, can generate more interest, they carry risk due to their market novelty, have yet to prove sustainability, and are likely to lack insurance.

## STRUCTURED FUNDING PRODUCTS



To participate, users transfer funds to the DAO Maker platform. Capital is then deployed to insured centralized lenders or insured wallets participating in established DeFi lending. The interest generated from the principal is directed to early stage ventures of the user's choice. Users are offered a wide variety of companies, ranging from different technological and commercial markets, to choose from. Participation can only happen when a bond issuance is taking place through a primary offering. The bond's terms are decided by the project issuing it. The bond may issue tokens on a periodic basis or only at maturity. Bond buyers are able to withdraw their principal at bond maturity.

Participation is similar to any investment, as users have to consider whether they believe in the venture. The key difference is that the Venture Bond makes venture participation much more tolerable as the risk is greatly reduced.



# 27 Vector: Structured Funding Products

## Phase 3

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Phase 3 of the structured funding products' roadmap focuses on 2022 and beyond.

DAO Maker plans to expand into traditional equity through equity crowdfunding. This phase will also witness the launch of the Venture Bond Exchange (VB Exchange), with the preceding year providing ample time to assess the best means of facilitating Venture Bond valuation and awareness, to ensure liquidity.

Goals for equity crowdfunding are set for 2022 as we expect that licensing for USD fiat onramps and equity support will require most of 2021.

### **Venture Bond (VB) Exchange**

The tokens received from VBs could be liquid. Therefore, a value can be associated with the bond itself depending on the value of the tokens it is issuing. A Venture Bond exchange will be created to facilitate these bonds liquidity and trading at market-decided values, thereby making Venture Bonds attractive to investors as they can be as liquid as tokens.

The exchange will only support VBs of tokens, as trading of Venture Bonds of equities would require a securities exchange license, which may never be accessible. A private VB exchange for equities may be available for accredited investors only.

### **Margin for Venture Capital**

Lending is one of the fastest-growing and strong-rooted industries in the cryptocurrency space. The key driver for borrow demand is a desire to leverage: (A) Expanding exposure to large caps or (B) Maintaining exposure for large caps and diversifying towards exciting small and mid-caps.



DAO Maker will internalize a novel form of margin: exposure to venture capital.

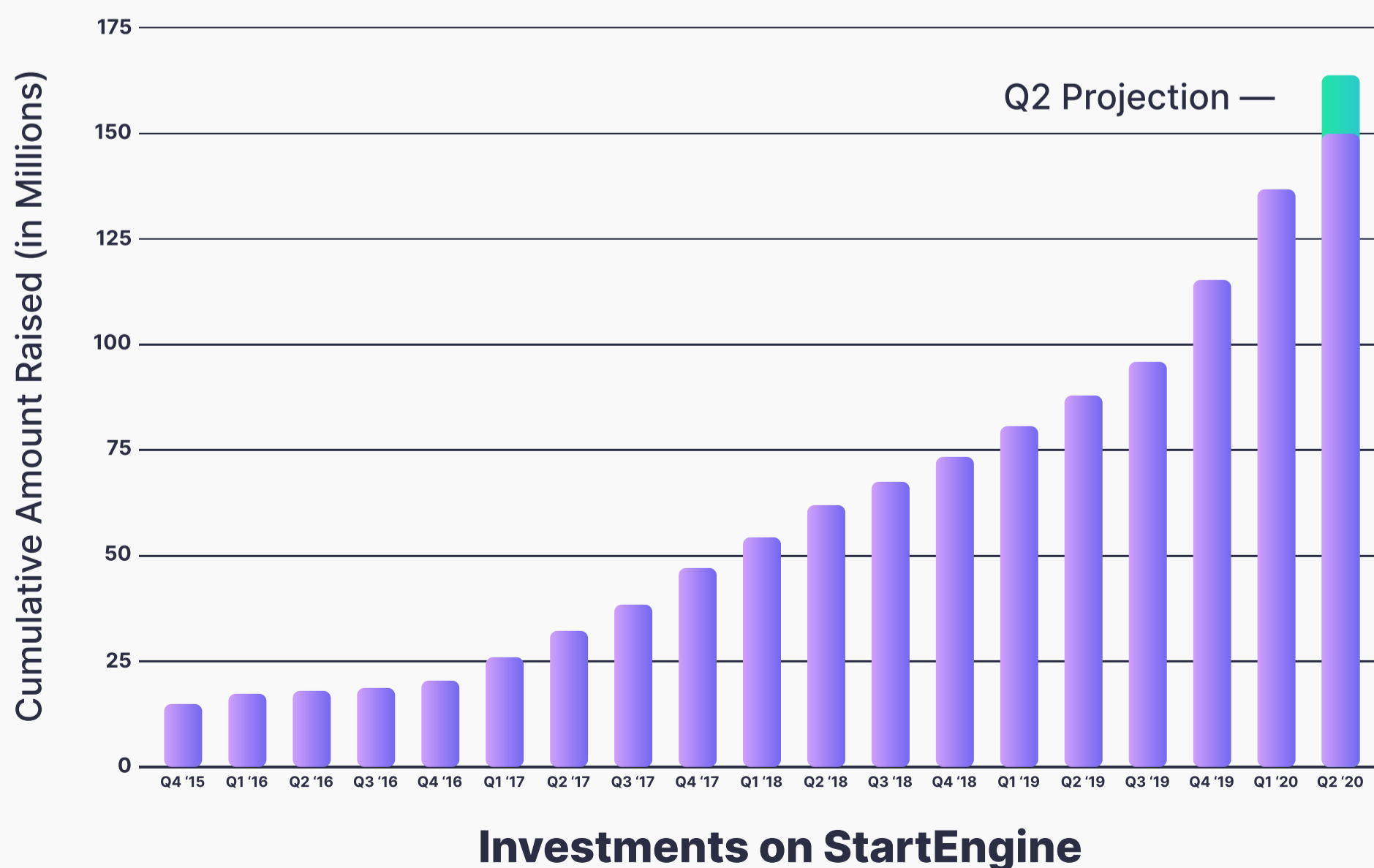
Holders of liquid cryptocurrencies that do not want to part from their current assets but also want exposure to an exciting new token or equity being launched on DAO Maker will be able to access a new form of margin. They will be able to use their cryptocurrencies as collateral to access stablecoins for participation in venture capital.

This will be an overcollateralized margin lending market. So borrowers will receive only a fraction of their deposit value. Still, it will provide a form of margin that has never existed, and from our experience in the space, it is a common pain for users to liquidate assets they want to hold, just so they can participate in a new launch. This product directly addresses this matter.

This lending market is first of its kind and already has a go-to market. It is applicable to rSHOs and DYCOs. Given that these markets are downside protected, lenders have limited risk exposure as not only are they lending in an overcollateralized market, they lent capital is primarily refundable by the ventures.

## Equity Offerings

DAO Maker will apply for equity raise licenses across key OECD countries. This will allow us to expand our funding products to equity sales.



Many countries do not require a license but instead require the launch platform to operate under certain regulatory requirements. This will require considerable legal support to insure the platform operates within the bounds of the law, with support of fiat onramps, designed to facilitate eased participation from mass retail.

We intend to bring the UX that brought retail into equity markets to now be a part of the venture capital market. Compliance and fiat-enablement will be a paramount aspect of the platform.

Equity crowdfunding has been increasing year on year. Even then, retail's involvement in venture investment is often less than a percent of the annual VC market. There is room for incredible growth here, and the Venture Bond is the bridge to this growth. Combining the regulated stature of equity crowdfunding on our platform with high-quality participants and the suite of services within the ecosystem, DAO Maker sees a strong opportunity to not just grow this already booming industry, but also to dominate it.

## **Fiat Support**

We can already support compliant Euro purchases of tokens on the platform, through a partnership license that gives us the legal ability to offer fiat and crypto custody. Our independent license has been in process since the beginning of 2020, with expected approval by early 2021.

Through relevant licenses, DAO Maker plans to expand fiat support to USD, CAD, YEN, and more.



# 30 Vector: Structured Funding Products

## Phase 4

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The final phase of structured funding products takes the ecosystem to a new terrain in the financial market. The platform will reach this phase once equity support is live, most or all fiat onramp targets are completed, and the VB exchange is live.

In this phase, the DAO Maker platform will allow the launch of a decentralized network of Limited Partners. This will be a token-centric feature, but through necessity as governance is a key aspect of successful decentralization. Its goal will be to create a curation within the platform, not controlled by the DAO Maker team, but by the platform users who have shown incredible prowess in project assessment.

This is in line with major financial institutions that exist to strain through quality and then launch IPOs for said projects to institutional customers. The platform will support such a structure, but the token holders will be the deciders of LPs and the primary market for projects that pass the selection and assessment phase of the LPs. The LPs will be rightfully paid success fees for their service.

### **Decentralized Investment Bank**

While our first intent is to launch as a Robinhood for venture capital, integrating a token enables the project to evolve into a decentralized investment bank.

Yearn has become the first decentralized hedge fund where any person can generate investment strategies, and governance enables the assessment and approval of said strategies. This proves that a governance system can enable complex financial entities.

We already implement complex datasets to recognize investor quality. These metrics will be expanded to assess investors' ability to recognize quality projects by accounting for which projects each investor remains actively involved and continues to hold.



Over time users prove to have strong assessment skills of project quality by either remaining active in projects that evolve into unicorns or invest in projects that grow in market cap to become unicorns will accrue assessment points.

These points will enable the token holders to delegate a Council of Limited Partners for this decentralized investment bank. Any idea can raise capital from a mass of retail investors, upon approval from Limited Partners who set the requirements for application, and then collectively assess whether or not to push the applicant to host funding.

This decentralized investment bank will enable the next Facebook to go public by having its primary offering directly to its own users, rather than to institutions. It will ensure that the next Google raises its seed round from its to-be users, rather than institutional VC funds. The Council of Limited Partners will receive success fees for successful exits, with the fees decided annually by the token holders.



# 32 Vector: Automated Accelerator

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DAO Maker's approach to the creation of a venture funding platform has always gone beyond mere capital raise. Success of projects that launch with us is in our interest, and our track record is a testament to our delivery on this.

While much of the success achievement is dependent on human capital, that is not a scalable path, especially as we move towards expansion through an open platform. We have developed and continue to develop technologies, tools, and strategies that we use during the incubation of projects. We are going to sync these into the funding platform to create an easy launch for projects and a seamless participation for their communities.

To date, these tools and strategies have helped the industry's best look towards us for tech-enabled strategy consulting. Moving forward, these will make the DAO Maker platform a more attractive launchpad for startups, as they will receive more than just access to retail venture investors. Meanwhile, the retail market involved in the platform will know that not only do they receive downside protection on their buys, but that their buys are using some of the most advanced startup growth resources in the industry, which also enable them, the community, to be an active means of project growth.





# 33 Vector: Automated Accelerator

## Phase 1

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This phase includes startup growth tools that are either already live or have active development, and soon to be deployed. Therefore, phase 1 is already active. It is a composition of white label, pluggable technologies that give early stage ventures the resources to leverage their communities, access an incredibly insightful CRM that capture deep token holder data, and even allow communities to regulate their own growth.

Products in phase 1 have made DAO Maker the go-to for the leading projects in the space. By integrating these products into the fundraising platform, we give the platform a powerful USP that increases the success odds of ventures and boosts the confidence and involvement of the communities that support them.

### **Social Mining**

Social Mining is a B2B2C SaaS solution that enables tokenized startups to kickstart their community creation, online exposure, and build organized community ecosystems that self-regulate community's support for the project.

The technology uses a composition of 20+ factors to give each stakeholder a distinct voting power, enabling him/her to recognize the value other stakeholders have generated for the development. Each stakeholder's aggregate votes designate their earnings from the ecosystem, which is sourced from staking rewards. The platform detects each community member's work, be it advocacy, liquidity provision, or even technical support. This is then transformed into a news stream fed to the social feed of other stakeholders.

While the community can recognize and distribute each other's earning rights, the project lead or team can access a control panel to assess ecosystem participation growth, net stake, liquidity, user-driven exposure, and more.



The key products created through Social Mining are community Hubs or DAOs. The DAOs are completely regulated by the communities. Meanwhile, Hubs organize the geo-distributed community of a project in the direction set by the project.

## **dTeams**

dTeams is one of the latest product by DAO Maker and on path to go live in Q1 of 2021. It utilizes a large portion of the codebase of Social Mining, and is driven by the same technology mission of enabling communities to be a driver of success in the projects they have taken a stake in. A key difference is that it can facilitate equity-funded projects, not just tokens. Though, phase 1 as a whole is targeted at only tokens.

dTeams helps projects build and manage decentralized teams by providing a user-friendly overview for payments to global ambassadors, that operate as a part of geo-distributed operations satellites. Stakeholders can participate in decision-making of their satellites' operations and goals, request budgeting, and even grow their localized teams to scale and build an international presence for projects.

## **YieldShield**

Liquidity Mining has been one of the latest innovations in cryptocurrency space and it provides a meaningful way for communities to support projects, in a provable and trustless manner.

Due to the novelty of the concept, liquidity mining programs are plagued by exploits, rugpulls and massive pump & dump schemes. Almost all projects in the space want to be able to offer a liquidity mining program to their users in order to increase volume on decentralized exchanges. However, the reputation of liquidity mining programs pushes communities to avoid participation.

Many projects do not want to go through the process of building a smart contract for liquidity token deposits, and then spend money on audits. This leaves projects, especially small community-oriented ones, with either no liquidity mining program or the launch of an unsafe one.

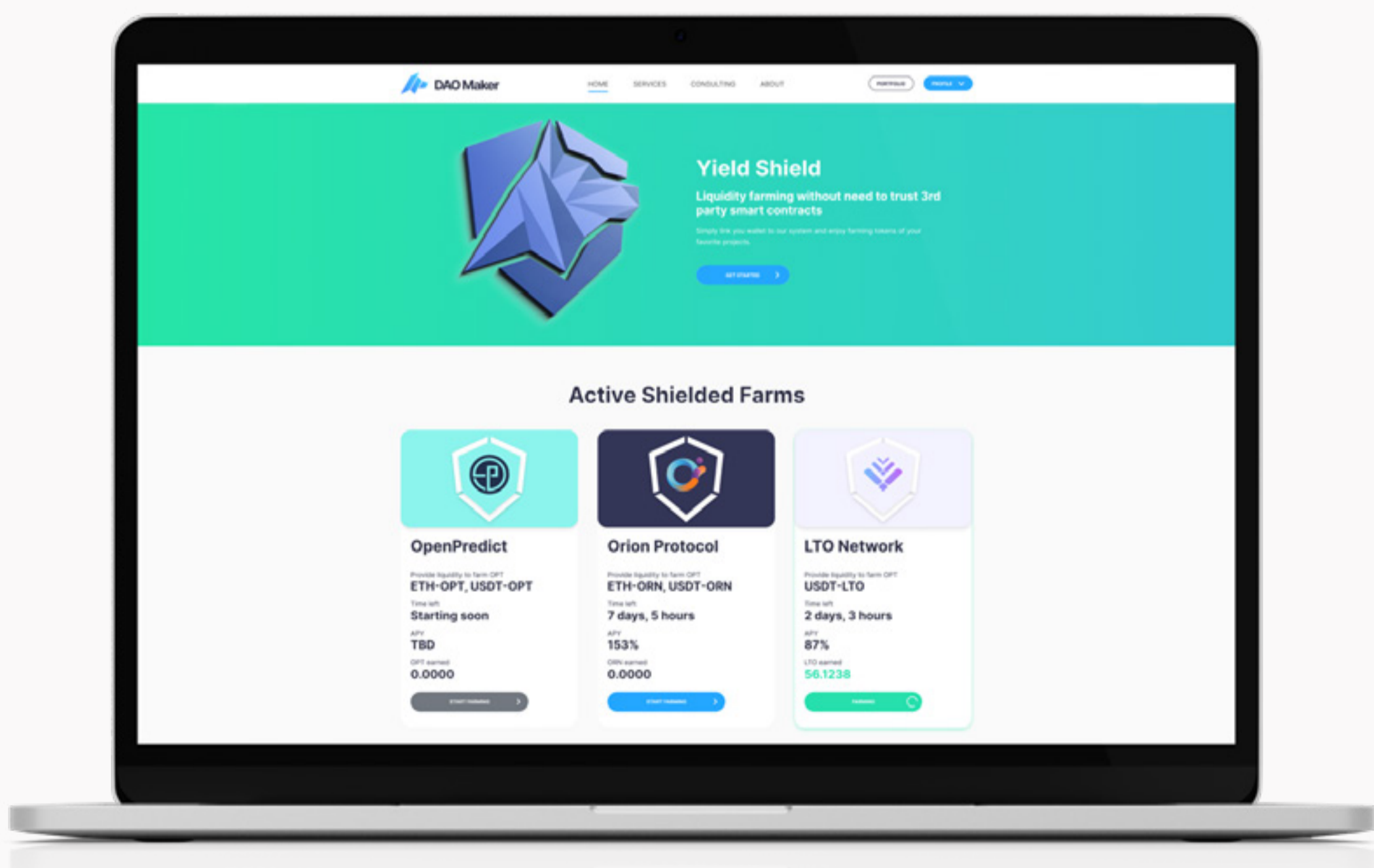


YieldShield is a suite of tools that makes participation in liquidity rewards (aka yield farming) easy and inexpensive for coins, and safe for miners.

LPs can maintain their LP tokens in their own private wallet rather than lock tokens in a project-developed smart contract, via the use of DAO Maker's Chain Analysis tools. YieldShield replaces the need for a third party deposit contract that simply exists to prove users are providing liquidity. Instead, a consistent chain scan assesses their hodl status, enabling the project lead to recognize the LPs who have opted in the yield program without forcing LPs to risk their deposit in a risky unaudited smart contract.

YieldShield also comprises an audited rewards deployer as a service. Security in yield extends beyond the safety of LP shares. Rewards need to be certain as-well. LPs can easily validate whether the project lead has pre-funded rewards, alongside having the certainty that the rewards are held in an audited deployer. The latter also offers peace of mind to the project's non-LP community, as the risk of reward tokens being compromised and then dumped on the market is significantly reduced.

The final tool in YieldShield is a liquidity lock mechanism. For liquidity providers to have a safe entry in their position, it is imperative that the project lead does not exit the seed liquidity.



The purpose of YieldShield extends beyond utility for projects in the DAO Maker ecosystem. It operates as a powerful value trade. Projects and their communities are given access to a product suite that makes their involvement in an important, growing form of community support for a project, but without the risks and costs that are otherwise associated with the programs.

On the other hand, the liquidity programs that utilize YieldShield have to do so within the DAO Maker platform. Given that the program involves liquidity providers of projects, it creates a user acquisition funnel for some of the highest quality retail cryptocurrency holders.



# 37 Vector: Automated Accelerator

## Phase 2

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Phase 2 of our automated accelerator vector focuses on expansion to private equity. Growing our toolkit to serve equity-funded projects has been on our roadmap for a while, but this move involves greater regulatory compliance. Our legal aides have confirmed that the functionality of our startup growth products can comply with equity funding regulations, under a specific framework.

Therefore, expansion to unlisted equity-funded projects is an expansion phase and not a launch phase. Our go-to market strategy for expansion in the equity-funded segment of startups is to grow the team with sales professionals that have a proven track record in SaaS sales to startups, with an initial launch in startup-dense cities.

### **dTeams for Unlisted Equity**

The first equity-funded projects on our roadmap for dTeams market growth is towards startups that have received funding through an equity sale and are unlisted. A powerful go-to market for this is projects that launch equity crowdsales on our platform.

The token variant of dTeams relies on using a project's token staking rewards as an incentive mechanism. While equity funding does not involve staking, it can involve equity rewards. dTeams for unlisted equity will involve the distribution of shares for work. After consideration since early 2020, this has been approved by our legal aides as it is allowed by Regulation Crowdfunding (CF) amendments of 2016.

We will deploy more advanced legal guidance to advance the platform for supporting both Reg. D and Reg. CF offerings, in addition to launching dTeams for projects that qualify for these regulatory limitations, even if they do not raise with us.



# 38 Vector: Automated Accelerator

## Phase 3

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Our goal is to have dTeams pluggable to virtually any company. In this phase, the product will expand to listed equity. While large caps tend to dominate headlines and people's exposure, the vast portion of stocks, by volume, are small or micro caps. Their valuations are often shadowed by large unlisted equity-funded companies, and by even some of the large tokenized developments.

Many equity-funded startups opt to list on a stock market early, as this can give access to greater funding or an exit to overly pushy equity investors. Despite being listed, thousands of small companies are in need of growth products, much like an early stage startup. Regulatory compliance will require further tapering of our product and deeper consultation and legal approvals.

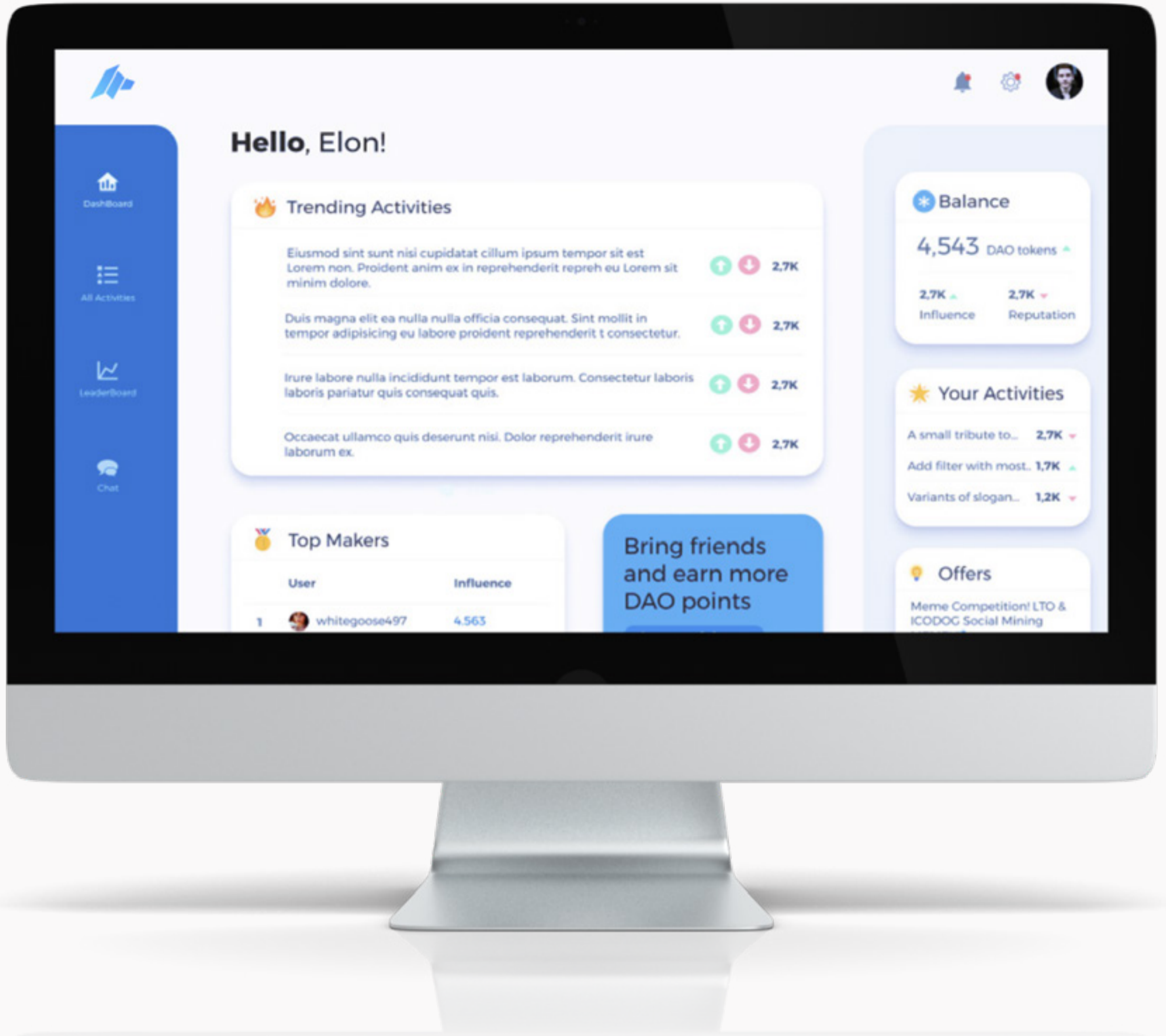
This is the final phase of the automated accelerator vector. Its launch is settled to be after success in unlisted equities. We will have exposure to a good precedent from unlisted equity-funded projects, prior to expansion to a much larger market of listed equity-funded companies.

### **dTeams for Public Equity**

We will expand dTeams to public companies. Over ten thousand publicly-listed startups in the US qualify as either a microcap or a nanocap. Both, especially the latter, are small enough to require acceleration despite being listed.

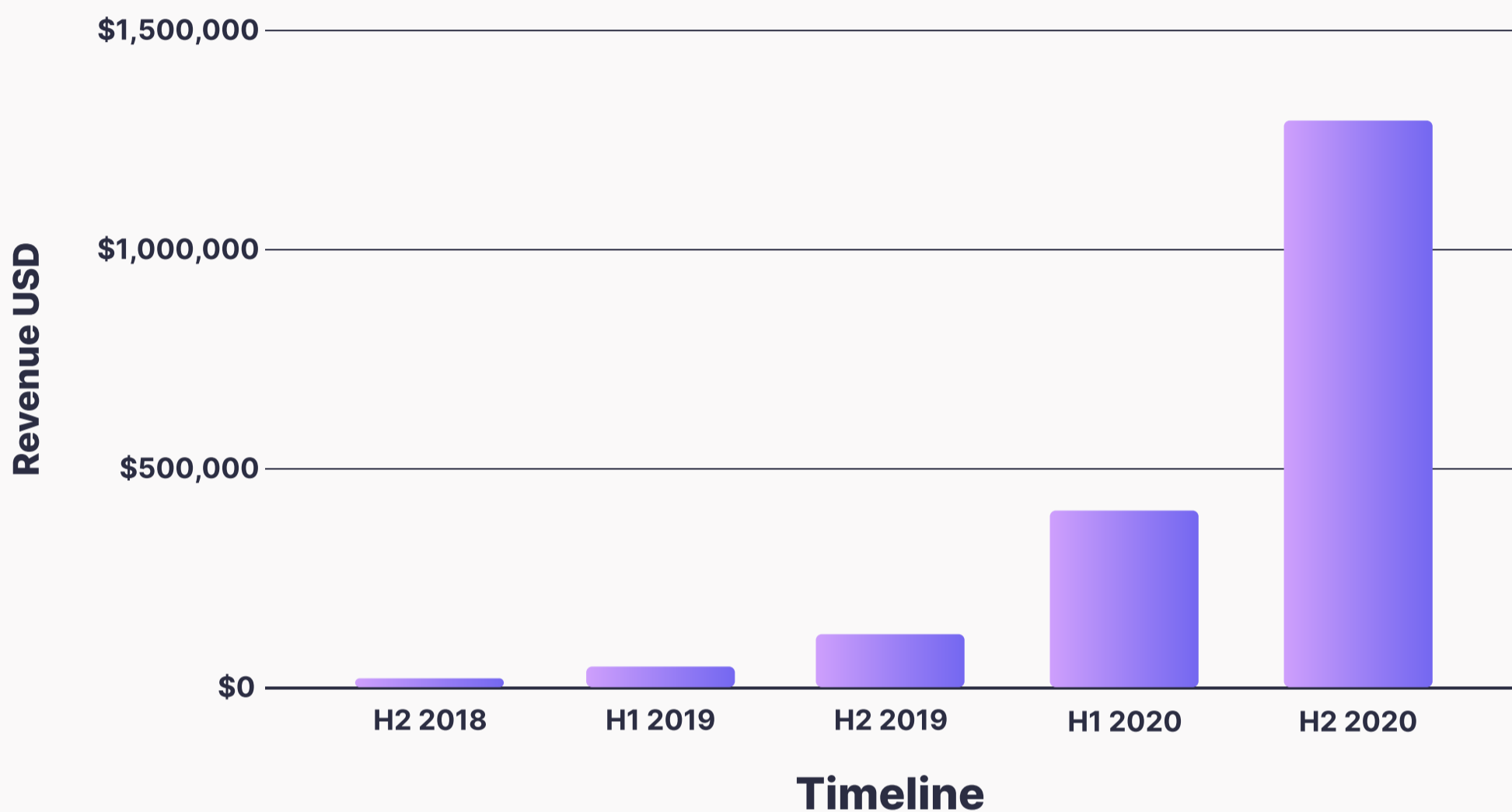
The distribution of publicly traded equity is both legal and common. However, it requires KPIs and hence is not yet distributed at a mass scale. dTeams automates KPI fulfillment and tracking, making it possible for public equity to be legally distributed to a community of supporters.





## Revenue Streams

DAO Maker is a cash flow-positive and self-funded company since late 2018. DAO Maker is on path to cross \$1.7M in 2020 revenue, from technology product offerings, consulting services, incubations, and enterprise offerings.



***The revenue chart above excludes revenue earned through investment of company funds, token payments that are still locked, and payments received in the form of equity.***

To find a detailed summary of the token economics and use-cases and metrics of the DAO Token, please see our Token economics Paper. The token incorporates powerful utilities within current and coming products, which facilitate its use far beyond just payment distributions.

## dTeams

- Atlas: Subscription model
- Express: Percentage of volume





## YieldShield

- › Fee on distribution
- › Fee on liquidity lock

## Managed Funding - Tokens

- › Percentage of raise
- › Percentage of token supply

## Platform for Compliant Raise - Tokens

- › Percentage of raise and/or tokens
- › Flat Compliance Fee

## Platform for Compliant Raise - Equity

- › Percentage of raise
- › Percentage of equity
- › Flat Compliance Fee

## Services

- › Lending: 5% fee on interest paid on margin used for DYCO

## VB Exchange

- › Token: trading fee
- › Equity (accredited only): 1% - 2% fee



# 42 Team, Affiliates & Partners

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## Executive Team



### **Christoph Zaknun, CEO**

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Chris keeps the company glued together. He manages the company's risk profile, be it capital allocation or project expansions, while ensuring the entire team maintains proper communication.

- Created one of the first ICO brands in 2017
- Supported \$100M in ICO funding prior to DAO Maker
- Austrian Army sergeant for Atomic, Biological, & Chemical defense force



### **Giorgio Marciano, CTO**

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Gio leads the company's technology expansion for client products, while ensuring that internal departments have the required tools to overtake operations with tech-enablement. He oversees the company's developers and sets internal technology architecture. He is the calm-keeper at DAO Maker in hectic moments due to his experience.

- 15 years of technology development experience
- Led development of Sky Italy interface, used by millions
- Coordinated technology development of an EU-funded €15M multi-national project





## Malte Christensen, COO

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Malte plans and manages the company's business development and partnerships by leveraging his deep experience in corporate sales operations. He closes the deals and then trains new team members to ensure company scalability is accompanied with quality execution for those deals. Malte oversees the company's project managers.

- \$10.5M+ sales track record
- Previously business development professional at Bertelsmann, Manpower, and Canon
- Streamlined the corporate structure of one of the largest enterprise coins



## Hatu Sheikh, CMO

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Hatu pushes the company to its next products. He seeks new opportunities for growth in the industry to strategize products that would fit the need, and then manages the company's marketing assets to popularize the company's newest developments. Hatu oversees the company's content and design team members.

- Co-managed a \$3M annual county budget in NY
- Previously supported the marketing strategy of various tokens, blockchain products, & exchanges
- Facilitated 65M+ in ICO funding before DAO Maker





## Patric O Sullivan, Full Stack Developer

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Patric has been developing web applications for 14 years. Before DAO Maker, he was working at two cryptocurrency-focused companies. He is the lead developer of the DAO Maker investment platform.



## Gianni Di Noia, Dev OPs (SaaS)

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Gianni has over 10 years of experience in python, angular and django. He streamlines onboarding of clients to our SaaS solutions.



## Karel Novak, Full Stack Developer

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Senior developer, with years of experience with blockchain developments, working on DAO Maker investment platform.



## Vitalii Mokrotovarov, Full Stack Developer

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Vitalii has over 20 years of experience in leading IT positions and is a specialist for enterprise cloud solutions. At DAO Maker, he's building blockchain-agnostic tools for the full analysis and monitoring of nodes in networks.





### **Alexander Schefer, Community & SaaS Product Management**

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Alex plays a role in communication, community strategy, and the support of key clients and partnerships. He delivers value-based building, education, & management of key community leaders, with primary responsibility as product management of Social Mining (Hub, DAO, and dTeams) as a SaaS.



### **Benjamin Mazur, Ops & Social Media Marketing**

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Benji is a vertical starter at DAO Maker and is a value creator since day one. He is in charge of the management of the largest influencer network in crypto space and is assisting the whole DAO Maker team as a real jack-of-all-trades.



### **Stepan Milacek, Human Resource**

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Stepan gained experience in recruitment and sales through his past experience as a business manager in one of the most significant Czech personal agencies and past role as DAO Maker's HR specialist.



### **Anna Bier, Accounting & Procurement**

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Anna has 5 years of experience in finance and procurement, with work as procurement lead for Microsoft, Accenture and Novartis under her belt. She is responsible for monitoring the spending and budgeting for all parts of the company.



# 46 Visual Communication



## **Dima Gladush, Head of Visual Communications**

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Dima is well known within the crypto industry as one of the top visual designers. He has also been in charge of several top-projects' brand themes. Driven by his open minded flair, he is great at thinking out of the box, while solving complex design challenges, even if pushed on the clock.



## **Bohdan Ihnatenko, Motion Designer**

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Bohdan is an animation designer with 6 years of experience at international companies. Crypto lacks high quality productions, and Bogdan fills this void, providing advanced animations and designs to many of our clients.





### **Shuyong Yang, Senior Analyst**

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Shuyong is an analyst with 3 years of experience in various blockchain projects. He has built community DAOs across multiple industries, such as FinTech, RegTech, and Blockchain Infrastructure.



### **Eric Cristobal, Senior Bizz Dev Rep**

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Eric is a seasoned blockchain veteran with experience as a regional manager for a cryptocurrency exchange. He has built an active part of the Celo alliance and has helped Celo become an accepted nationwide payment option in several African countries.



### **Miral Wali, Junior Sale Rep**

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Miral is the newest addition to the team. She assists in business and sales outreach and actively participates in DAO Maker Enterprise solutions, playing a role in the growth of several industry-leading coins.



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