



WISDOM BANK

N E T W O R K

A *Financial Vehicle* For A **NEW ERA**

— THE ULTIMATE —

MANIFESTO

-v1.1-

www.wisdombanknetwork.com



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Mission Statement

“To provide a financial vehicle allowing the little guy to achieve true generational wealth.”



What is The WBN Token

- *WBN is the Wisdom Bank Network.*
- *WBN is an ecosystem of like minded people that are desiring independence from the old systems set in place in society.*
- *WBN is a large community created to help each other.*

- ***The primary goals of the WBN ecosystem are:***

1. To provide financial freedom for the little guy,
2. To be able to independently operate as our own ecosystem with our own necessities in life,
3. To empower people to believe in themselves and realize that anything is possible,
4. To put the power back in the hands of the people,
5. To make the world a better place,
6. To conduct our business with the highest of ethics, morals and values.



Why We Created The WBN Coin

So many reasons, but here are a few:

- We needed to create a vehicle that brought power back to the people.
- Banks pay depositors very low interest.
- The national debt is \$33 trillion and rising at \$40 billion per day.
- The Federal Reserve is carrying an \$8 trillion balance sheet.
- Interest on the Federal debt is projected to surpass \$2 trillion in 2025.
- The future of crypto has never been brighter.
- TV has been taken over by a handful of companies with their own agenda.
- There are monopolies everywhere.
- 70% of people are living paycheck to paycheck.
- Inflation is out of control, rents, food, healthcare energy are all rising.
- There needs to be more GOOD in the world.
- We need to build a community.
- We need to return ethics, morals, values back into community.
- The poor are getting crushed in this economy.
- Mortgages enslave people.
- Our country is divided. Our leaders have an approval rating of below 12%.
- Central banks own billions of stocks, bonds and mortgages, we are not a free market.
- Small businesses are going out of business as big businesses grow.
- The government is sending billions to foreign countries while US people need help.
- Our politicians are not plumbers, electricians, normal people.
- Politicians are not speaking up for the little guy.
- WBN is a token by the people for the people.

*Bringing the Power Back
to the PEOPLE*



Utilities of WBN Coin

Many of our utilities are designed to add net profits back to the token



LAUNCHPAD

Designed to benefit \$WBN holders also creating safe environment in crypto currency space.



SAFE SPACE ECOSYSTEM

At it's core, one of WBN's vision is to create a safe space within it's ecosystem for the people.



GAMING

Our developers are creating an educational game linked with our token.



BLOCKCHAIN DEVELOPMENT

Our developers are busy working on solutions for WBN.



OTHER CATEGORIES

We have other utilities coming!!!

***As our community grows,
the utilities will become even stronger.***



Tokenomics

TOTAL SUPPLY : 333,333,333 \$WBN

BUY TAX : 5%

SALES TAX : 5%



Crypto Gaming



Blockchain based gaming project.

- *Cryptocurrency education is paramount for people over the coming years.*
- *Most people are not in crypto, but need to learn as crypto is the future.*
- *Our intentions are to create a gaming coin that allows people to learn about cryptocurrency.*
- *This includes analyzing a tokens utility as well as learning how to trade cryptocurrency.*
- *There are millions of people that will be coming over to the cryptocurrency space over the coming years.*
- *We want to be a provider of education, and information to these people.*
- *Our plan is to offer this education, and teach them early, so they will be sophisticated once it is time for them to enter the crypto space.*



Blockchain Development



Blockchain Development

- ***Coming to the WNB ecosystem in 2024-2025.***



Executive Summary

WBN coin was built by a community of like-minded people that are passionate about making the world a better place. We can't solve all the problems but at least we are aware there are problems

- *The community believes that the ancient control system in place was set up for the average person to lose. Major banks, corporations, politicians, governmental bodies and wealthy individuals have accumulated too much power, while the common person has been left behind. Banks pay people low rates on their deposits so they can benefit. Banks create mortgages to enslave the people. Banks have created a system where they win and the people lose. The founding fathers are not happy with the current state of the world because the power has been taken away from the people. A handful of monopoly companies are deciding what we see on TV, what we eat, what technology we use and more. Small businesses are going out of business because the system is rigged against them. Most people are living paycheck to paycheck. Healthcare costs are out of control. There are taxes on everything. Rent, food and energy costs have skyrocketed primarily due to the Federal Reserve and the government spending money recklessly and creating the worst inflation since the 1970s.*
- *There is an affordability crisis in the world, and most politicians are focused on wars. The elite have amassed the largest amount of wealth in the history of the world. Meanwhile the average plumber, electrician, laborer is not increasing their wealth. The system is rigged against them. Our community is a movement. It is growing every day. People are waking up to the realization that the average person needs a voice. They need a break. They need a vehicle to create wealth just like the super rich. They need a vehicle that works for them while they sleep. WBN was built for the little person so their money can work for themselves as opposed to enriching others. WBN is all about our community. For hundreds of years, prominent families have passed down generational wealth. Finally we have created a way for the little person to pass down a legacy of wealth for multiple generations. Welcome to WBN, the greatest token ever created, and the token for the people.*



Highlights of WBN Token

- *12 Founding Members act as the board.*
- *A likeminded community of selfless people who are authentic and loyal.*
- *5% Buy Tax.*
- *5% Sell Tax.*
- *Founders lost parents to pancreatic cancer so we will have NFT focused on cancer.*



Anything is Possible

**“We believe that anything is possible.
We believe in GOOD versus evil.”**

*As a group/family of collective consciousness
in unity for divine protection and safety for all
are held together by six principles:*



I

I affirm that I am the creator of reality and I am divinely protected at all times.

II

I create a powerful energy of divine love around my body which repels all harmful frequencies and energies in my environment.

III

I forgive all those that wish to do harm to humanity for their own profit or gain.

IV

I revoke any and all beliefs in fear of any kind.

V

I invoke the divine protection for all those that are aware of this agenda and do not wish to participate in it.

VI

We are all spiritual warriors, and we fight evil with goodness.



Marketing

WBN has an extensive marketing strategy to build our ecosystem.



PODCASTS

The founders will be starting a podcast in December 2023. This will be material that is produced and shown on platforms like youtube, twitch, twitter, and others.



SOCIAL MEDIA

We have a network of sites running including twitter, Instagram, facebook, telegram and more.



WORD OF MOUTH

We are a movement. We stand for freedom. We believe in the little guy. There is nothing stronger than passing the word of our project. WBN will change lives.

Our marketing message is very clear. WBN is bringing the power back to the people. When the power is put back in the people's hands, financial freedom is born.



Current State of Degen Crypto

Degen crypto is dying because people have trauma

- *Most developers load up a bunch of wallets, then launch a token.*
- *The token rises in price dramatically, then crashes down because the developer is selling on the community.*
- *“Rugging” is rampant as developers are abandoning projects for their own greed and profits.*
- *This trauma is real. Many people have lost all their money trusting and believing in developers.*
- *Most people want to believe developers are true, honest, and real.*
- *Over the coming months you will see a transition from “rug pull” crypto projects to “real” projects.*
- *This natural transition had to take place.*
- *This is the evolution of crypto, which helps the people.*
- *Trauma is what drives people to the truth.*

***WBN helps put an end to Degen Crypto.
WBN is a token where developers see
a long-term growth horizon .***



It's Time For Community

- *We need more community in this crazy world.*
- *Are major corporations looking out for your best interest?*
- *Are you able to make your own decisions?*
- *How are your schools, roads, infrastructure doing?*
- *Are the politicians working in the best interest of you?*
- *Do you like all the wars? Should we be building more churches, schools, and community based projects?*
- *We need more people working together with the common goal of making the world a better place.*
- *Somehow we lost our communities, yet we still have the people, we just need to build up our communities.*
- *The people were always supposed to have the power.*
- *WBN is a community where GOOD defeats EVIL.*

WBN is all about our community.



Who We Are

- *We are laborers, firefighters, & healthcare workers.*
- *We work in factories, office buildings, and warehouses.*
- *We are real estate agents, dentists, doctors, lawyers.*
- *We are entrepreneurs and small business owners.*
- *We are normal people.*
- *We come from all over the world.*
- *Our mission is very simple.*
- *We are all about community and what is right for the people.*
- *We are a TRUST network.*
- *We trust each other, we depend on each other.*
- *We believe communities of like minded people are WAY stronger than a corporation.*
- *We are a movement.*
- *We have passion.*
- *We want the world to be a better, safer place.*
- *Our tide is rising.*
- *Our movement is just the beginning.*



Monopolies

Everywhere you look the world is full of monopolies.

- 6 Media companies control most of what we watch on television.
- 4 Pharmaceutical companies control most of the drugs prescribed.
- 4 Banks control most of the deposits.
- 2 Companies control most of the home improvement products sold.
- 3 Healthcare companies dominate the medical field.
- Amazon now acts as a “marketplace” where they make a fee off of other sellers, and acts a “dealer” where they sell their own proprietary products.
- 7 technology companies control 28% of the S&P 500.
- 3 companies own approximately 80% of the stocks in the world.
- In 2021, 20% of all residential homes were purchased by corporations.
- Basically what we eat, what we watch, what we consume, what we invest in is all controlled by a small amount of companies.

The million-dollar question is why are there so many monopolies? There are many answers to this question, but one obvious answer is they have more money. Another answer is the anti-monopoly authorities have looked the other way. Usually to find an answer, you need to “follow the money”. The large corporations have more money to influence policy. They have more money to put smaller companies out of business. Monopolies are not good for anyone.

Wisdom Bank Network was created to put a dent into monopolies. We won't change the world overnight, but our movement will grow. As we get bigger, we will take back control from these large entities and put the power back in the hands of small business owners, and the people.



The System is Set up for People to Lose

- *Why is it that banks can create money out of thin air?*
- *Why do banks not pay you more interest?*
- *Why is it that we pay taxes on income, cars, real estate, investment gains, personal property, sales tax on purchases, gas tax, Federal tax, State tax, Local tax, inheritance tax, estate tax?*
- *Why do most insurance companies collect premiums for years yet fight any claims you have?*
- *Why does health insurance cost so much?*
- *Why does the government get to print more money and we pay the price in higher costs, yet we can't do anything about it?*
- *Why is the average person living paycheck to paycheck?*
- *Why are incomes going up slowly, yet asset prices are rising quickly?*
- *Most people are going to be renters, they will own nothing and be happy*
- *That is because the systems are set up for people to lose.*

***WBN is changing the world.
We have created a system
for our community to WIN***



The Mortgage Paradox

Most people love real estate and think real estate is the greatest investment in the world. The reality is that real estate is a great investment for the **BANK**, not the consumer. A \$500,000 house with a down payment of \$100,000 and a \$400,000 mortgage will cost the average owner approximately **\$1.2** million over a lifetime. The bank has created amortization schedules where you pay mostly interest early in the loan. In the event the house sells later for \$700,000, most people think they have a \$200,000 gain. What really happened is you **LOST \$500,000**. Your cost was \$1.2 million. The interest was **\$700,000** on your loan. You sold at a price \$200,000 higher, but you paid \$700,000 in interest. The crazy part is this does not include costs to maintain a house. The **REALLY** crazy part is you potentially have to pay a capital gain tax on your sale of your property that you lost money on. So you worked hard for years and paid taxes on your income, saved up enough to put a down payment on a house, only to lose \$500,000 on a house, and you potentially have to pay a capital gains tax on something you lost. Welcome to the mortgage paradox.

Mortgages work for the LENDER. Mortgages do not typically work for the borrower.



The Banking Paradox

FULL RESERVE BANKING (DEMAND DEPOSITS)

People used to deposit \$100 into a bank called a demand deposit, the bank kept your money, and they charged you a fee.

******* ALL OF THE MONEY WAS PHYSICALLY THERE AT THE BANK.
THE BANK WAS 100% SAFE*******

FRACTIONAL RESERVE BANKING

Today banks accept your deposit and leverage your money (10x). What that means is that if every depositor came to the bank today to take their money out, only 10%(or less) of the money is available to the depositors. The worst part is the process repeats and repeats.

FDIC

The FDIC insures up to \$250,000 per depositor, primarily though the process of printing more money . This type of banking system is very outdated and in our opinion should be better for the people.

The concept of fractional banking is outdated. The idea that money can be printed out of thin air, then leveraged multiple times is not sound banking. The system needs an overhaul. We need to get back to sound banking principles where the customer wins . We need less money printing, and more principles that help the people .

***** WBN IS A VEHICLE SET UP FOR THE PEOPLE *****



The Social Security Paradox

People work their whole life contributing their own money into social security. Then at age 62 or later, they can tap into some of that social security money.

Sounds great right? Well, maybe not.

- > One problem is people are living much longer today, so social security is inadequate.
- > They contribute money in 1990, 2000, 2010 money terms, but inflation soaring eats up the 1990 prices.
- > The price of a package of tomatoes was 99 cents in 2000, but it is \$3.00 in 2023.
- > So someone collecting social security of say \$1,000 a month at age 62 is supposed to live comfortably on \$1,000?
- > Sure Social security was supposed to be an “add on” to other retirement monies, *but here is a something that will blow you away.*

If you are collecting monies in the real world, you might LOSE your social security benefits.

- > Lets say you have a small business that earns you \$80,000 per year.
- > This income might disqualify you from receiving social security benefits.
- > Another example is you cant even take a greeter job at Walmart without potentially risking your social security benefits .
- > You see sometimes you are not allowed to work AND collect social security benefits.

- > Why in the world would you penalize people for making money at age 62, 65, or 70? Is there a problem with working?
- > Wasn't the money you put into social security your own money?

People are living to 80, 90, 100. Harlan Sanders started KFC at age 63 when the life span was much younger. Social security makes no sense. *It is just another old system that is built for the little guy to not win*



Free Market Capitalism

We have completely lost our free markets

- *The bank of Japan owns over 50% of the government bonds in Japan.*
- *The central banks have balance sheets combining \$25 trillion.*
- *The Swiss National Bank is one of the largest holders of AAPL stock.*
- *Basically, these central banks have created money out of thin air to purchase assets such that they manipulate prices.*
- *If rates are “too high” in the banks opinion, they print money and buy bonds to lower rates.*
- *If mortgage rates are “too high” in their opinion, they print money and buy mortgages to keep rates lower.*
- *All of these actions create a “fake” market where we do not have true price discovery.*
- *Our financial system is broken because the markets are not free.*
- *Free markets are essential for an economy, supply chains and markets to function properly.*
- *Free markets are essential to sound economics.*
- *When central banks and large entities manipulate prices, they essentially are suppressing free market thinking, free market principles and true price discovery.*
- *This manipulation often is because they want to keep the economy out of a recession as opposed to letting the free market decide.*
- *Free markets are essential to strong economies.*
- *Expansions are GOOD because we grow as a world, recessions are GOOD because it is a naturally cleaning mechanism.*
- *Recessions have created the best companies in the world.*

Central banks are not supposed to “print money” and buy bonds, stocks and other assets. If we all had printing machines where we could buy anything at any price, what good is the market? Where would prices be? WBN is just one tool to escape the controlled manipulation they call markets, and put the power back in the hands of the people.



Charities & Giving Back

**WBN believes in
learning your gift and giving it away.**

EDUCATION

- > Schools are not teaching the children the fundamentals of money.
- > Schools are not teaching the children the future of money which is cryptocurrency.
- > We plan on having teaching lessons provided by the founders to give knowledge to the community.

NFTs

Many people have been victim to evil in the world and we will be doing NFT projects to help people.

CHARITIES

- > Many of the founders have a connection to pancreatic cancer.
- > There are many great charities that WBN can help.

WBN has created a vehicle for our community to give back to the people that are in need. There is nothing better. There are millions of people in need today, right now. WBN primary focus is to help people in need.



Structure of Wisdom Bank Network

FOUNDING MEMBERS BOARD

We have 15 founding members that make up our board. All significant decisions will be reviewed with this board.

CONSULTARY BOARD

We have an additional 42 people that make up our consultation board. This board will act in consultation as we proceed.

MAGNIFICENT 57

Combined boards we refer to as the magnificent 57.

Our magnificent 57 are all types of people. Young and old from countries all over the world. Each one of the magnificent 57 have like minded qualities, beliefs, values, ethics and morals.



Doing Good In The World

For some reason society worships people that are professional athletes, or rock stars, or have built large companies. These athletes are no different than anyone else other than they can do one thing better than most people. Rock stars can play music. Founders of companies make products. These companies are currently some of the largest companies in the world. Many people call these founders geniuses. The problem is that many of these companies are not looking after the little person. We have mental health issues and all other kinds of problems created from these large corporations. For some reason, society does not know who the true geniuses are in this world.

Geniuses are people that make the world better. Pastors, teachers, fireman, average people. Those are the people that are geniuses. We need to all make the world a better place. We need to be kind. We need to help people. WBN was built for this principle. We need to be more selfless. We look forward to all the good in the coming years.



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