BanterBucks WhitePaper

Introduction:

BanterBucks is a decentralized distributed consensus organization (DDCO) that aims to revolutionize how organizations are run by enabling decentralized decision-making, collaboration, and sharing of resources. Unlike a traditional centralized organization, BanterBucks is run by a decentralized computer network that enforces the organization's rules through "intelligent contracts." This makes BanterBucks more transparent, accountable, and efficient, creating new economic and social innovation opportunities.

In this whitepaper, we propose a reflection and quadratic voting structure for BanterBucks that provides deposited token holders based on their token level with interest. Additionally, we present a crypto treasury model to provide stability and growth potential for the token, along with several income-generating strategies, including infinite banking protocols, early project investment, and algorithmic trading bots. These strategies aim to create generational wealth for BanterBucks' (BBT) token and BanterBucks' Wealth Fund (BBWF) token holders while fulfilling its mission of being "crypto for the people by the people."

Interest for Token Holders:

BBT and BBWF deposited holders in BanterBucks' DDCO will be eligible for interest based on their token level. The proposed interest tiers are as follows:

- Diamond: 21.53%
- Gold: 20.15%
- Silver: 19.24%
- Bronze: 18.32%
- BBT 100k depositors: 14% (larger and longer pays better)

The interest will be paid out regularly, and the DDCO's governance structure will determine the exact frequency and amount. The interest tiers will be based on the token level, with higher levels receiving higher interest. This incentivizes token holders to participate more actively in the DDCO and contribute to its growth and success. A daily issuance of 72,005,000, which much be called for by a BBWF deposited holder, gives an inflation rate of 0.002% at launch a targeted range of 0.0277%

To calculate the interest distribution, we can use the following formula:

1.   Interest Calculation: The interest for a deposit is calculated using the formula: $\text{Interest} = \dfrac{\text{Amount} \times \text{Start Rate}}{1 \times 10^{18}}$ where Amount is the amount of tokens deposited, and Start Rate is the interest rate at the time of deposit.

2.   Interest Rate Reduction: The interest rate is reduced by interestReductionRate (5 * 10^15) every 500 deposits or every 20 million tokens, as long as it's above the minimumInterestRate (1 * 10^16).

3.   Bonus Interest Calculation: If a deposit is greater than or equal to 5e6 * 10^18 and the deposit period is greater than or equal to 157334400, a bonus interest of 20% is added: $\text{Bonus Interest} = \dfrac{\text{Amount} \times 20}{100}$ $\text{Start Rate} += \dfrac{\text{Bonus Interest}}{\text{Amount}}$ $\text{Interest} = \dfrac{\text{Amount} \times \text{Start Rate}}{1 \times 10^{18}}$

4.   Penalty Calculation: In an emergency withdrawal, penalties are applied based on the time elapsed:

•   If time passed is less than or equal to half the deposit period, a 15% penalty is applied.

•   If time passed is less than three-quarters of the deposit period, a 10% penalty is applied.

•   Otherwise, a 5% penalty is applied. $\text{Penalty Tokens} = \dfrac{\text{Amount} \times \text{Penalty Percentage}}{100}$

5.   Forfeited Interest Calculation: Depending on the time elapsed, forfeited interest is calculated as:

•   If time passed is less than or equal to half the deposit period, the full bonus rate is forfeited.

•   If time passed is less than three-quarters of the deposit period, half the bonus rate is forfeited.

6.   Share Size Calculation: The share size of the interest token is calculated as: $\text{Share Size} = \dfrac{\text{Amount} \times (\text{Deposit Period} - 604800) \times \text{Start Rate}}{\text{Total Interest}}$

Interest Token (NTRST) and Distribution:

7.5% of the initial supply of 195 billion tokens is earmarked for paying interest on staked BBWFs. An Interest token (NTRST) has been created, which can be earned by staking BBWFs or BBTs. BBWFs earn at a steady rate, reducing over time. BBTs earn a proportional interest rate that declines with every 500 deposits of a minimum of 100,000 tokens staked, lowering the rate for each later deposit. The NTRST token has a fixed conversion rate, making this a real-interest project fueled by transaction fees.

Token Sale and Transfer Taxes:

BanterBucks will implement a tax on the sale and transfer of tokens to create a stable and sustainable funding source for the organization. The tax rate for buying and transferring tokens will be 3%, while the tax rate for selling tokens will incur 12%. These taxes will fund BanterBucks' operations and support its growth, reflecting holders' levels.

The tax rate has been set at a moderate level to balance the BanterBucks ecosystem's needs with the token holders' interests. The tax on token sales and transfers incentivizes token holders to hold onto their tokens and participate in the DDCO's activities. To calculate the tax on token sales and transfers, we can use the following formula:

Tax = Token Amount * Tax Rate

Where:

- Token Amount is the number of tokens being bought, sold, or transferred
- Tax Rate is the tax rate set by BanterBucks

Voting Rights:

All interest-earning BBWFs get vote weight, but only the deposited Diamond and Gold may propose proposals, but all will get voting rights. Diamond receives four vote weights, Gold receives three vote weights, Silver receives two vote weights, and Bronze receives one vote weight.

Early Project Investment:

BanterBucks will invest early in promising projects to build generational wealth and maximize returns for token holders. Using BanterBucks' assets to fund loans and liquidity for other financial instruments generates a consistent income stream and creates fund wealth over time.

Early project investment is the primary income-generating strategy for BanterBucks. By investing early in promising projects, BanterBucks can capture significant returns as these projects grow and mature. Projects like HEX and Shiba are examples of reduced-risk investments that paid off immensely.

To evaluate investment opportunities, BanterBucks' governance structure will be responsible for identifying and evaluating these potential investment opportunities and guided by strict due diligence and risk management practices. The quadratic DAO voting structure ensures that all token holders can participate in decision-making and benefit from the returns generated by the BanterBucks' investments.

Infinite Banking Protocols:

Infinite banking involves using a life insurance policy to create a private banking system, where the policy owner becomes their own banker. The policy's cash value can be used to fund loans, and the interest paid on the loan goes back into the policy, creating a compounding effect that generates long-term wealth.

Similarly, BanterBucks utilizes infinite banking protocols to generate a consistent income stream and create wealth over time. By using its assets to fund loans and liquidity for other financial instruments, BanterBucks generates a steady and reliable source of income, similar to how a life insurance policy generates a consistent stream of interest.

Moreover, NFTs (non-fungible tokens) are a type of digital asset that can serve as a store of value commodity. BanterBucks' (BBT) token and BanterBucks' Wealth Fund (BBWF) tokens can be used to buy these NFTs, which can then be used as collateral to take out loans. This creates a self-sustaining system where BanterBucks' assets generate income, and the NFTs serve as collateral to fund loans. The interest paid on

the loans goes back into BanterBucks' treasury, creating a compounding effect that generates long-term wealth for its NFT token holders.

To calculate the potential returns generated by BanterBucks' NFTs, we can use the following formula:

Potential Returns = (Interest Paid on Loans / NFT Value) * 100

Where:

- Interest Paid on Loans is the total interest paid on loans funded by NFTs
- NFT Value is the total value of NFTs held by BanterBucks

In summary, BanterBucks' income-generating strategies are closely aligned with the principles of infinite banking, utilizing its assets to fund loans and generate a consistent income stream. Using NFTs as loan collateral creates a self-sustaining system that generates long-term wealth for BanterBucks' (BBT) token and BanterBucks' Wealth Fund (BBWF) token holders.

Algorithmic Trading Bots and Asset Risk Management:

BanterBucks will use algorithmic trading bots and implement sound asset risk management practices to maximize returns and manage risks. Algorithmic trading bots are computer programs that can execute trades on behalf of the BanterBucks, taking advantage of market inefficiencies and executing trades at high speed. BanterBucks can generate higher returns for its token holders by deploying algorithmic trading bots for arbitrage opportunities.

However, algorithmic trading carries certain risks, including potential losses due to market volatility or other factors. To mitigate these risks, BanterBucks will implement effective asset risk management practices, including flashloan arbitrage, diversification, and stop-loss orders, to protect the value of its assets.

BanterBucks' governance structure will set the parameters and rules for using algorithmic trading bots, ensuring they are aligned with BanterBucks' overall goals and risk tolerance.

To calculate the potential returns generated by the algorithmic trading bots, we can use the following formula:

Potential Returns = (Profitable Trades / Total Trades) * 100

Where:

•   Profitable Trades are the number of trades that generated a profit

•   Total Trades is the total number of trades executed by the algorithmic trading bots

Conclusion:

BanterBucks is a decentralized distributed consensus organization that represents a new model for digital organizations that is transparent, accountable, and decentralized. By utilizing a reflection and quadratic voting structure, crypto treasury model, infinite banking protocols, early project investment, algorithmic trading bots, and sound asset risk management, BanterBucks aims to create generational wealth for its token holders and fulfill its mission of being "crypto for the people by the people."

The proposed DDCO voting structure rewards token holders based on their level of participation, while the crypto treasury model provides stability and growth potential for the token. The income-generating strategies of infinite banking protocols, early project investment, and algorithmic trading bots provide BanterBucks with additional revenue streams to maximize returns and create long-term value for its token holders.

BanterBucks' governance structure ensures that all token holders have the opportunity to participate in the decision-making process and benefit from the returns generated by the organization's investments. By empowering individuals and groups to collaborate and share resources, BanterBucks represents a promising and innovative way to create value and build wealth in the cryptocurrency ecosystem.

BanterBucks can potentially disrupt traditional business models and create new economic and social innovation opportunities. We look forward to seeing its growth and success in the future of our community.

As with everything, this is not a solicitation for speculation. Please refer to the terms and conditions on the website www.banterbucks.com.