

Executive summary

In 2019, the global cryptocurrency market was projected to grow from \$910.3 million in 2021 to \$1,902.5 million in 2028.

Those figures were not very accurate at all.

We have already eclipsed the above forecast and in 2021 alone, the cryptocurrency market is already worth 2.1 trillion. New estimates suggest a figure of seven trillion dollars by 2025.

Between January and June 2021, the number of active Crypto users doubled from 100-200 Million, whereas it took 4 years before that to reach the 100 million mark.

The signs are clear, and the market is telling us something.

Cryptocurrencies are about to go mainstream, and this means opportunity.

With the development of blockchain offering fast, reliable transactions, rising venture capital investments, and the increasing use of crypto in emerging markets, growth is set to continue. Utility coins are becoming more popular across a range of industries for both goods and services.

In short, the near- and long-term future offers unparalleled opportunities to invest in a newly created asset class with the potential for dramatic growth.

The SMGTO (SMG) token fits all of the above. A utility token already accepted across our whyi eco-system and used to purchase both services and goods, it is available to our 500k strong membership across 6 continents. With the power of an international community behind us, SMGTO (SMG) has clear competitive advantages over other coins.

Mission

To provide a safe, reliable, and secure product and service for the global crypto community based on sustainable technology to complement our SMG ecosystem. We want to create a digital token with a global appeal used in business and everyday life by our members and an asset that brings value to the community as both a currency and an investment.

We have invested heavily in our e-learning platform and a diverse ecosystem to lay the foundations to achieve our long-term business goals.

Vision

Our vision is to grow as a corporate group and to deliver as many services as possible to the crypto community and beyond, using our token currency as an instrument to purchase services and products in the rapidly-growing crypto market.

In the long term, we envision SMGTO (SMG) as a digital currency that can be used to conduct international business transactions, be a safe way to preserve wealth against the

fluctuations more commonly associated with fiat currency, and an investment vehicle for our users.

Competitive advantages of SMGTO (SMG)

The potential uses of utility coins are endless. Utility tokens can now be used to purchase a range of products and services around the world. The SMGTO (SMG) is firmly established in the whyi ecosystem, where whyi members can use it to purchase first-class education courses and buy a range of goods and services.

Unlike many other utility tokens and coins that launch, SMGTO (SMG) has outstanding competitive advantages in the sense that it is supported by 500,000 whyi members and across 6 continents all actively using our token across our educational platform and ecosystem. The power of this international community across both the developed and developing world provides a very strong foundation for the currency to grow in value.

Features

SMGTO (SMG) platform comes with a variety of benefits for users by providing products and services focusing on maximising both convenience and usability. With a strong retail opportunity, SMGTO (SMG) provides a global B2B & B2C platform for e-commerce that streamlines the free flow of funds between users, merchants, and the emerging digital asset economy.

Acceptability

With a strong presence in emerging markets across the Asian and African continents, the potential for substantial and rapid growth is clear.

Utility tokens can now be traded for Bitcoin or ETH, or exchanged for fiat currency, making them equally as valuable as any form of fiat money.

Token Usability

As explained earlier, the SMGTO (SMG) token will be used to purchase content on the whyi platform. The choice of the Binance Smart Chain for handling all payment transactions was made for the following reasons:

Users will be protected by the security of the BSC blockchain – a decentralized platform for applications that run exactly as programmed without any chance of fraud, censorship, or third-party interference.

Transactions are less expensive than traditional payment methods (especially for micro-payments) and can be validated in a matter of seconds or minutes.

A proprietary currency/token will facilitate access and streamline user experience as opposed to third-party synchronization with the different in-app payment systems for every transaction.

Users who purchase SMGTO (SMG) tokens during our Contribution Period or later on exchanges will be able to spend them on the SMGTO (SMG) platform. Additional tokens will

be made available for purchase from our reserve at the current rate being applied on exchanges.

Security

Security is the potential of blockchain. The peer-to-peer network and cryptographic nature of blockchain make sure that all records are safe and secure. With blockchain, all transactions are broadcast to all peers ensuring the ledger is transparent. Privacy is assured owing to the encrypted nature of the transactions.

SMG Wallet

The SMGTO (SMG) wallet is a decentralized non-custodial wallet. You will have complete control of your tokens. We do not store your private keys and we do not have any access to your assets. All Wallet holders need to back their wallets. The SMGTO (SMG) Digital Wallet will allow users to spend their crypto assets through their smartphone or a physical debit card at all e-commerce sites that are part of SMGTO (SMG)'s ecosystem. The multi-currency crypto wallet app allows users to store, manage and buy courses with their crypto funds without the complexity of managing multiple wallets. Users benefit from high-level security thanks to multi-signature technology and multiple hot and cold backups. The multi-currency wallet can be funded with various cryptocurrencies. The private key to each SMGTO (SMG) Wallet is secured via an industry-standard hot & cold storage solution.

The benefits of the SMGTO (SMG) Wallet are:

Direct payments with crypto, no FIAT exchanges, no debit cards or bank accounts

- Immediate payment confirmation
- Lowest network fees (network fees apply)
- Deposit, store, or withdraw fiat and cryptocurrency instantly
- Improved security

To keep private keys safe, SMGTO (SMG) will store encrypted private keys with the platform user's specified password or fingerprint to keep them securely in a wallet file. The same procedure applies in the event users decide to import wallets to another device.

In its initial phases, SMGTO (SMG) is utilizing cold storage multi-sig wallets to joint-custody the assets for the BSC chain. This process creates a seamless, cross-chain transfer link, ensures security, and eliminates the risk of a single point of failure.

Summary

Over the last decade, it has become increasingly clear, that digital currencies and electronic payments systems are both the future and the present as we move away from fiat currency to electronic payment systems. And with their flexibility in usage, utility tokens are at the forefront of this movement.

With the power of a 500,000 audience around the world already actively using the SMGTO (SMG) coin for both commercial and retail purposes across the whyi ecosystem, the SMGTO (SMG) coin has outstanding competitive advantages few other coins can enjoy.

As we enter the next stage in the development of global payment systems, SMGTO (SMG) is perfectly positioned to take advantage of this rare investment opportunity for investors with the potential for substantial and sustained growth in both usage and value.