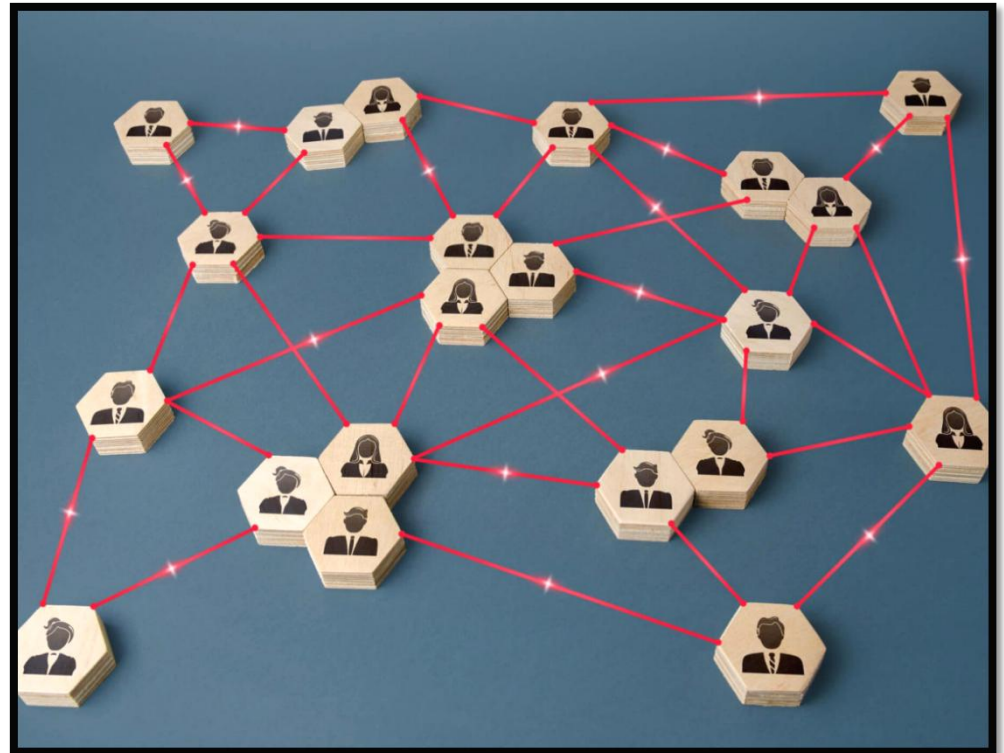


# Help-n-Grow



## Decentralized Helping Plan

[www.helpngrow.online](http://www.helpngrow.online)



# Registration

- Every participant shall register with the organization by paying a non-refundable fee of USDT \$5 (Five only).
- The registration fee is strictly administrative in nature and does not guarantee any assured return.





# Contribution & Benefits

- Each participant may voluntarily provide help/contribution of USDT \$ 50 (Fifty only).
- Subject to availability of matching participants and successful circulation of funds within the network, the participant shall be eligible to receive USDT \$ 50 (Fifty only) after completion of 7 days, and a further USDT \$ 50 (Fifty only) after the next 7 days.
- It is expressly clarified that such receipt is dependent upon new participants joining the system and providing contributions, and hence the organization does not provide any guarantee of fixed return.



# Bonanza Income (Direct Referral Benefit)

- A participant introducing a new direct participant shall be entitled to receive 10% (ten percent) of the contribution made by such newly introduced participant.
- This entitlement shall accrue only upon the said direct participant successfully providing the contribution.
- **Condition:** The participant must maintain a minimum of 10 (ten) active direct referrals to qualify for this benefit.



# Team Level Income

A participant shall be eligible to receive team income up to 10 levels, subject to fulfillment of direct referral conditions.

- Level 1 – 8%, Level 2 – 7%, Level 3 – 6%, Level 4 – 5%,  
Level 5 – 4%, Level 6 – 3%, Level 7 – 2%, Level 8 – 2%,  
Level 9 – 2%, Level 10 – 2%.

# Eligibility & Level Opening

- Opening of levels shall be subject to compulsory direct referrals:
- To open Level 1 – minimum 1 direct referral required.
- To open Level 2 – minimum 2 direct referrals required.
- To open Level 3 – minimum 3 direct referrals required.
- And so on up to Level 10.



# Legal Disclaimer

- This plan is structured as a voluntary contribution and reward-sharing model, not as an investment scheme.
- No participant shall construe the plan as offering guaranteed returns. The benefits are entirely dependent on the growth and functioning of the network.
- The plan strictly prohibits misrepresentation, coercion, or fraudulent inducement of participants.
- All participants shall comply with applicable laws including the Prize Chits and Money Circulation Schemes (Banning) Act, 1978 Prevention of Money Laundering Act, 2002, Other financial regulations in India and abroad.
- Any unlawful activity carried out by participants in the name of the plan shall be the sole responsibility of such participants, and the organization shall not be liable for the same.

