



# HAPPY UNIVERSE

Expanding Smiles, Empowering Stars

[www.happyuniverse.live](http://www.happyuniverse.live)



# MORAL GROUP OF COMPANIES

## *Directors Desk*

Welcome to the Director's Desk of **MORAL Group of companies** !  
I am honoured to introduce myself as the Managing Director of this esteemed organization.

Over the years, MORAL Group has established itself as a pioneer in various industries, including Real Estate, Publishing, Healthcare, FMCG, and more. Today, I am delighted to share our latest venture with you as we step into the dynamic world of Digital Marketing, Social Media, and Digital Advertisement

As the world continues to evolve at an unprecedented pace, we recognize the tremendous potential and impact of the digital landscape.





According to recent statistics, the digital marketing industry is currently valued at a staggering US\$531 billion (2022), and it is projected to reach an astounding US\$1.5 trillion by 2030. It is a realm where innovation, connectivity, and creativity converge to shape the future of business. With this in mind, we proudly present to you "HAPPY UNIVERSE," a venture designed exclusively for all our MORAL ASSOCIATES. Our goal is to empower our associates and enable them to fulfil their dreams and desires in the most ethical, legal, and moral manner possible. "HAPPY UNIVERSE" represents an exciting opportunity for all our associates" to take their aspirations to the next level.

At MORAL Group, we believe in the power of collaboration and mutual growth. "HAPPY UNIVERSE" introduces a unique and powerful referral program that allows our associates to leverage their networks and drive success together. By participating in this program, our associates can unlock a world of possibilities, not only for themselves but also for the people they care about.

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With our expertise in various industries, we are well-equipped to navigate the digital marketing landscape effectively. We have assembled a team of seasoned professionals who are adept at harnessing the potential of social media platforms, digital advertising, and online marketing strategies. By joining hands with HAPPY UNIVERSE, our associates gain access to comprehensive training, valuable resources, and a network of like-minded individuals.

At MORAL Group, we have always been committed to upholding the highest standards of ethics, legality, and morality in our business endeavours. With "HAPPY UNIVERSE," we extend this commitment and ensure that all our associates embark on their digital marketing journey with integrity and authenticity.

As the Managing Director of MORAL Group, I am incredibly excited about the possibilities that lie ahead. Together, let us explore the uncharted territories of the digital world, leveraging its immense potential to achieve new heights of success. I invite all our MORAL ASSOCIATES to join us on this remarkable journey and make their mark in the ever-evolving realm of digital marketing.

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**THANK YOU FOR YOUR  
CONTINUED SUPPORT**

**AND TRUST IN**

**MORAL GROUP OF  
COMPANIES**



WARM REGARDS,  
[YOUR NAME] MANAGING DIRECTOR  
MORAL GROUP OF COMPANIES

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Our unwavering commitment to quality, efficiency, and ethical practices distinguishes Moral Group. We strive to deliver on our promises with integrity, ensuring the utmost satisfaction of our stakeholders.

Moral Group of Companies encompasses a diverse portfolio of subsidiaries, each excelling in their respective domains. Some of our notable group companies include :

-  **Moral Credit Co-Operative Society Ltd.:** Committed to serving the financial needs of our members, Moral Credit Co-Operative Society Ltd. provides reliable and transparent financial services, fostering a culture of savings and investments.
-  **MORAL FMCG:** As a leading fast-moving consumer goods (FMCG) manufacturer, Moral FMCG delivers high-quality products that enrich the lives of consumers, spanning a wide range of everyday essentials.





-  **MORAL INSURANCE:** With a focus on protecting the interests of individuals and businesses, Moral Insurance offers comprehensive insurance solutions, ensuring peace of mind and financial security.
-  **MORAL PHARMACEUTICALS PVT. LTD.:** Upholding the highest standards of pharmaceutical manufacturing, Moral Pharmaceuticals Pvt. Ltd. produces allopathic and Ayurvedic medicines, catering to the diverse healthcare needs of individuals.
-  **MORAL GRAMIN MICRO CREDIT:** Aiming to empower rural communities, Moral Gramin Micro Credit provides financial services and support to underserved populations, fostering sustainable economic growth.
-  **MORAL HEALTHCARE & AYURVEDIC:** Combining the ancient wisdom of Ayurveda with modern healthcare practices, Moral Healthcare & Ayurvedic offers a comprehensive range of wellness and therapeutic products, promoting holistic well-being.



OUR NOTABLE GROUP  
COMPANIES



**MORAL AGRO:** Committed to agricultural excellence, Moral Agro engages in the production and distribution of agricultural products, ensuring sustainable farming practices and contributing to food security.



**MORAL VETERINARY:** Dedicated to animal welfare and healthcare, Moral Veterinary provides a wide range of veterinary products and services, catering to the well-being of companion animals and livestock.



**MORAL HONOUR CITY:** Focusing on real estate development, Moral Honour City creates vibrant residential and commercial spaces that embody quality, comfort, and a sense of community.





**SOFTOSYS SOLUTIONS PVT. LTD.:** A leading technology solutions provider, Softosys Solutions Pvt. Ltd. delivers innovative software and IT services, driving digital transformation and enabling businesses to thrive in the digital age.







 **MORAL VISION PRAKASHAN:** As a publishing house, Moral Vision Prakashan publishes newspapers and other informative publications, disseminating knowledge and fostering informed discussions.

 **MORAL SUN POWER:** Embracing renewable energy, Moral Sun Power specializes in solar energy solutions, promoting sustainable power generation and reducing carbon footprint. These group companies collectively contribute to the growth and success of Moral Group, upholding our values of integrity, innovation, and customer-centricity.





JOURNEY OF  
**MORAL**  
**GROUP**



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The journey of the Moral Group of Companies, renowned for its adherence to ethical principles and commitment to corporate social responsibility, has been a remarkable one since its inception. With a diverse portfolio encompassing multiple industries, the group has consistently demonstrated a steadfast dedication to excellence, sustainability, and societal impact. This article aims to provide an overview of the Moral Group's establishment timeline and highlight some of its notable subsidiary entities. Notably, eight companies within the Moral Group have obtained certification under ISO 9001:2009, one under ISO 26000:2010, and another under ISO 14001:2004. The inaugural enterprise of the Moral Group, formerly known as Moral Capital Services Pvt. Ltd., has now transformed into a publicly listed company.



*MORAL Capital Services Pvt Ltd - Established in 2007*

*Moral Honour City - Established in 2009*

*Moral Gramin Credit Ltd. - Established in 2010*

*Moral Pharmaceuticals - Established in 2010*

*Health & Personal Care Distribution - Commenced operations in 2011*

*Axil Core Business Pvt. Ltd. - Established in 2012*

*Moral Credit Co-Operative Society Ltd. - Established in 2012*

*Axil International (USA) - Established in 2013*

*Softosys Solution Pvt. Ltd. - Established in 2014*

*Moral Vision Prakashan Limited - Established in 2015*

*Looker Beauty Products - Launched in 2016*



# MISSION

The mission of our organization is to promote and uphold Moral Human Values while fostering a work culture that contributes to the happiness, strength, and prosperity of our beloved country. We embody this mission through our motto, "**MORAL JAGANA HAI, BHARAT BANANA HAI,**" which reflects our commitment to awaken moral consciousness and actively contribute to the development and progress of India.



# VISION

**The vision of our organization encompasses the following elements:**

- Our organization aims to operate across multiple sectors, demonstrating versatility and adaptability.
- We are committed to delivering exceptional quality products and services to our esteemed customers, inventors, consumers, and members.
- Our organization is dedicated to creating abundant opportunities for prosperity and fostering respect among the members of the Moral family. We believe in supporting their growth by providing comprehensive training sessions to enhance their personal development and skill sets.



# WHY CHOOSE HAPPY UNIVERSE ?

- Happy Universe offers a distinctive and unparalleled business model cantered around one of the world's largest industries social media advertising and digital marketing
- Explore new avenues for social media engagement and discover exciting opportunities to make your life happy

## HOW IT OPERATES

Social media marketing provides an effective means of reaching a vast audience, driving sales, enhancing brand presence, engaging potential customers, and boosting website traffic. Happy Universe specializes in delivering digital marketing services through popular social media platforms, enabling global marketing for any product or service. Our unique program is founded on social media sharing, facilitated by our extensive and dedicated community.

To implement this strategy, our company assigns daily tasks to a vast network of associates across the globe. One of these tasks involves sharing designated posts on your personal social media accounts as provided by the company. The revenue generated from marketing campaigns for various brands is distributed among the associated community, who are part of the **"HAPPY UNIVERSE"** through our cryptocurrency called BITFANTOM

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# BUSINESS PLAN

## MORAL GROUP

THE GREEN GOLD TOKEN COMMUNITY BUILDING PROGRAM BY HAPPY UNIVERSE STANDS AS A DISTINCTIVE INITIATIVE FOCUSED ON FOSTERING A STRONG AND ENGAGED COMMUNITY.

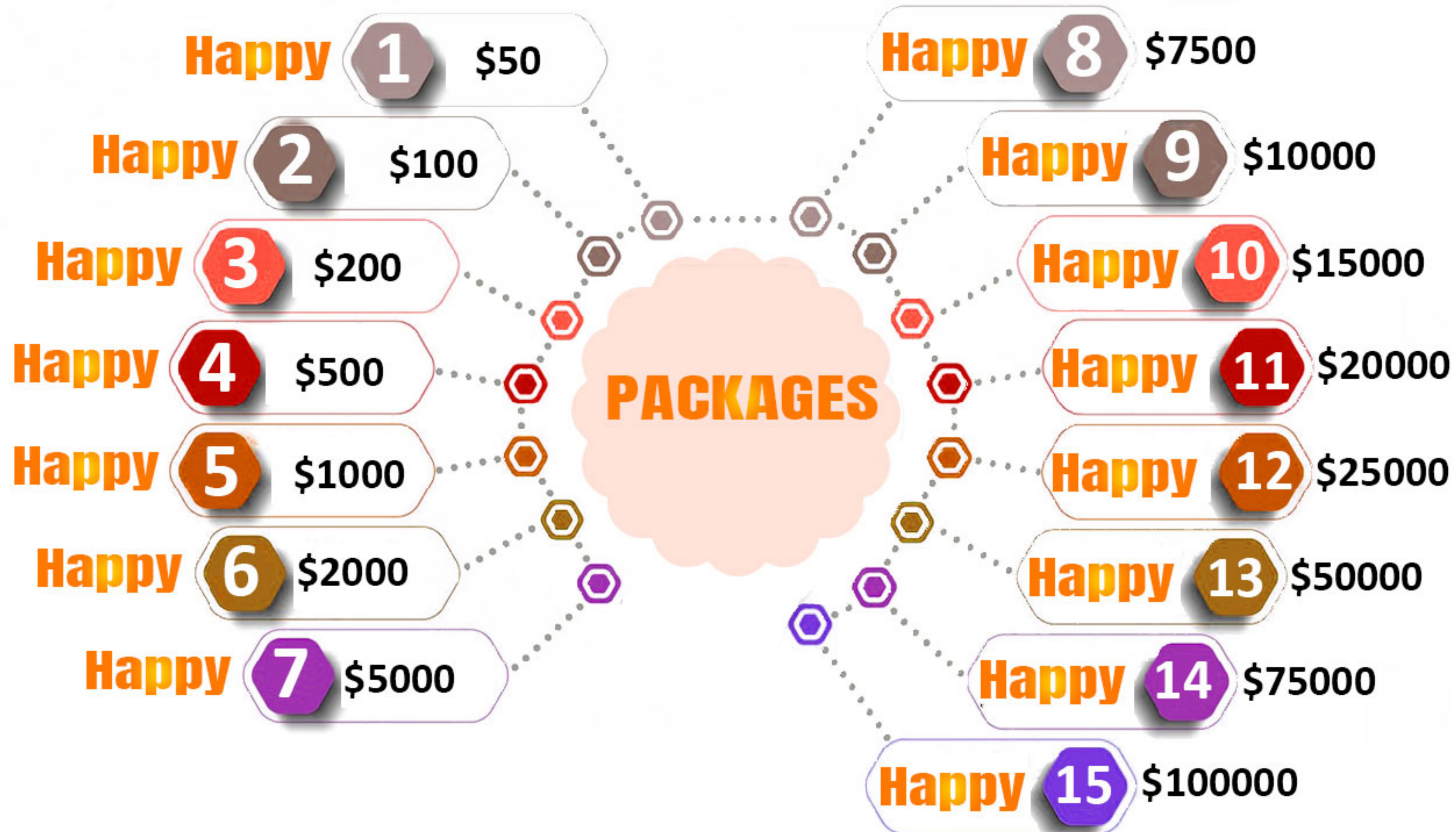
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# PACKAGES

We offer a wide range of 15 diverse packages designed to cater to your specific requirements and ambitions in building a strong community through a referral-based business model. The packages available are as follows :



Each package is thoughtfully crafted to provide you with the necessary resources and support to foster a thriving community through the referral-based business model

## TASK INCOME

With the Task Income program, you have the opportunity to generate a daily income of 8% p.m. (0.26% Daily on a Prorata) based on your selected package. This income is distributed on a daily basis, proportionate to your participation. By actively engaging in the assigned daily tasks provided by Happy Universe, you can earn income through a variety of activities. These tasks encompass sharing advertisements and social awareness posts on your social media handles, interacting with YouTube videos by watching, sharing, commenting, and liking, engaging with Twitter handles through comments, downloading apps from the Play Store, participating in online surveys, and similar endeavours

Through the completion of these tasks, not only can you contribute to the promotion and awareness of various content, but you can also actively earn income based on your level of participation.

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# TEAM TASK INCOME

- Team Task Income enables you to earn from the task income generated by your referrals.
- The payouts from team task income are determined by the task income earned by your direct referrals and their own referrals.
- You have the opportunity to earn income from up to 15 levels within your Happy Universe Unique ID.
- Payouts remain consistent according to the specified chart, regardless of the.



# TEAM TASK INCOME



Sr. No	PACKAGES	LEVEL PERCENTAGE
1	\$50	10%
2	\$100	5%
3	\$200	5%
4	\$500	2%
5	\$1000	2%
6	\$2000	2%
7	\$5000	2%
8	\$7500	3%

# TEAM TASK INCOME



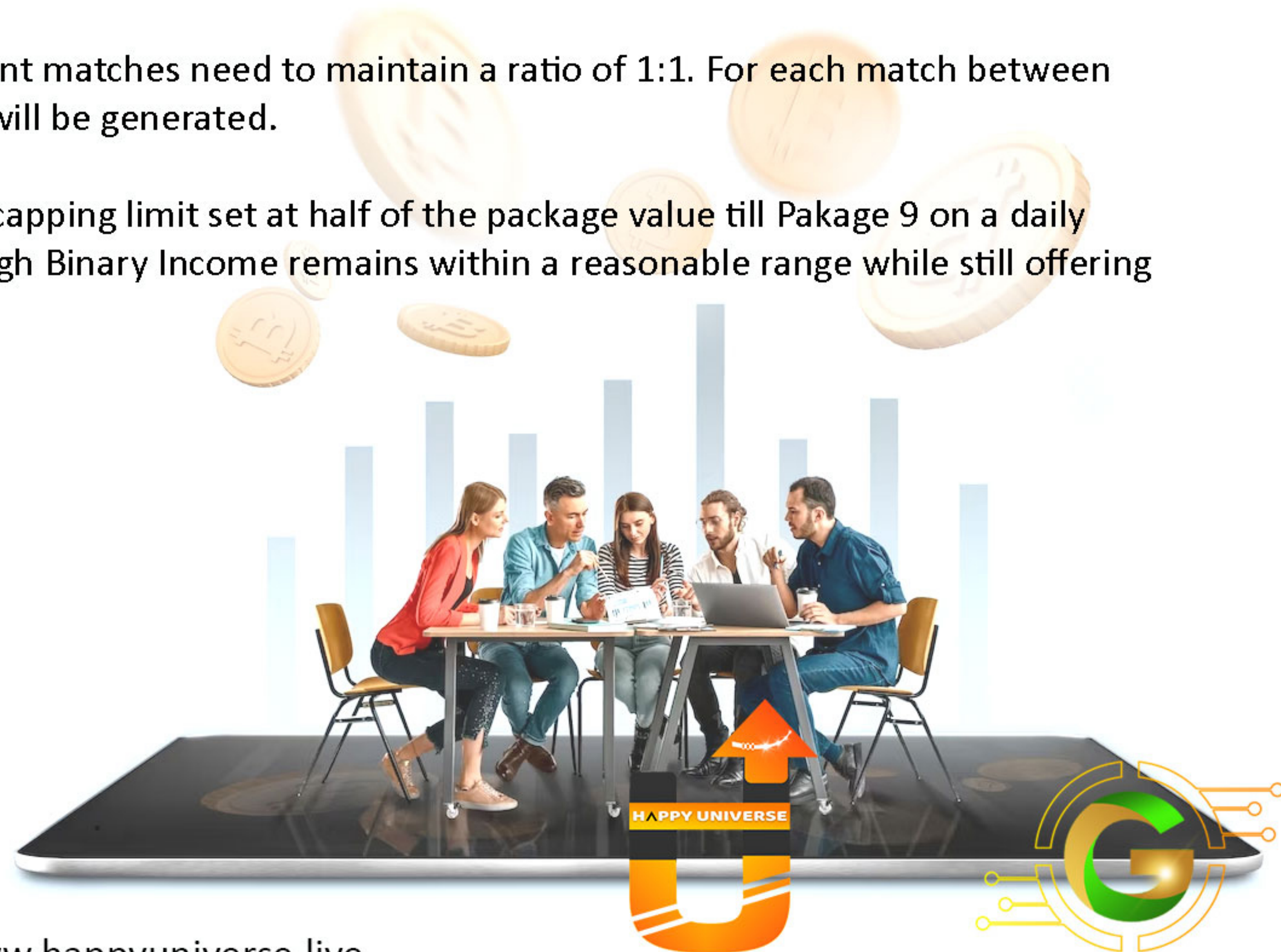
Sr. No	PACKAGES	LEVEL PERCENTAGE
9	\$10000	3%
10	\$15000	3%
11	\$20000	4%
12	\$25000	4%
13	\$50000	4%
14	\$75000	4%
15	\$100000	4%

# BINARY INCOME

Binary Income is a distinctive concept that provides you with matching income opportunities. To generate this income, it is essential to have a matching ratio of 1:2 or 2:1 from the two legs, namely the left and right legs.

Once the initial matching is accomplished, subsequent matches need to maintain a ratio of 1:1. For each match between the weaker leg and the power leg, a revenue of 7% will be generated.

To ensure fairness and control, there is a maximum capping limit set at half of the package value till Package 9 on a daily basis. This ensures that the income generated through Binary Income remains within a reasonable range while still offering potential earnings



# BINARY INCOME

## DAILY CAPPING

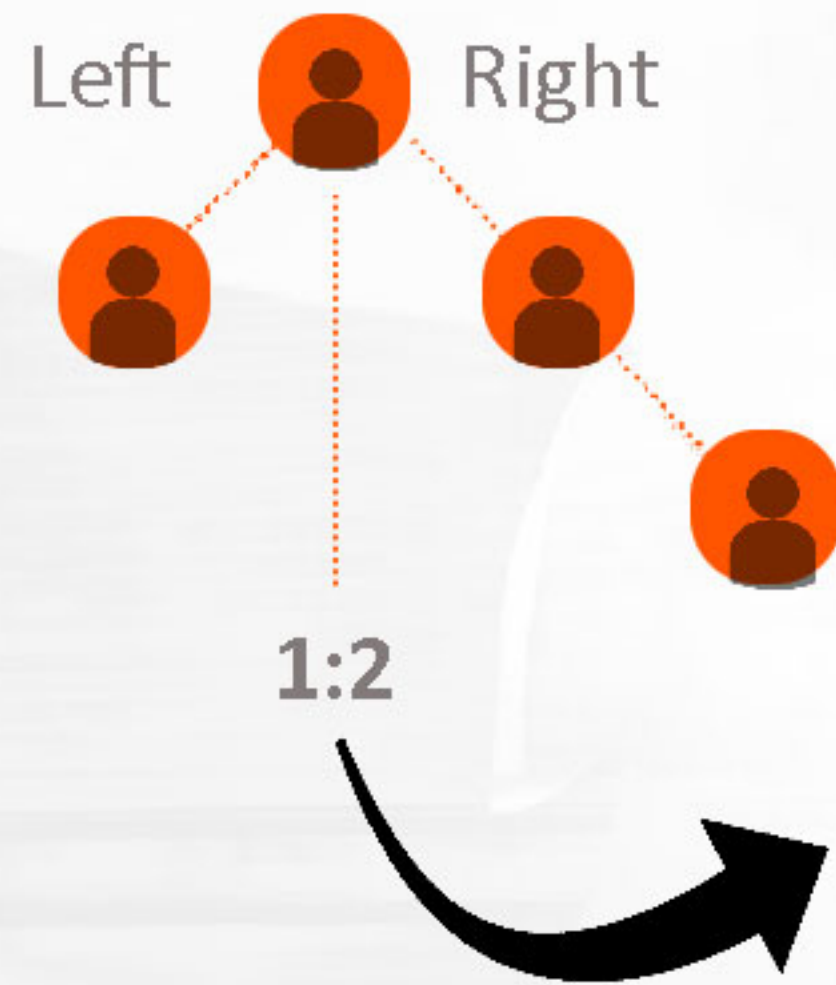
Package	Capping
1-9	Half of the Package
10	\$6000
11	\$7500
12	\$10000
13	\$12500
14	\$15000
15	\$20000

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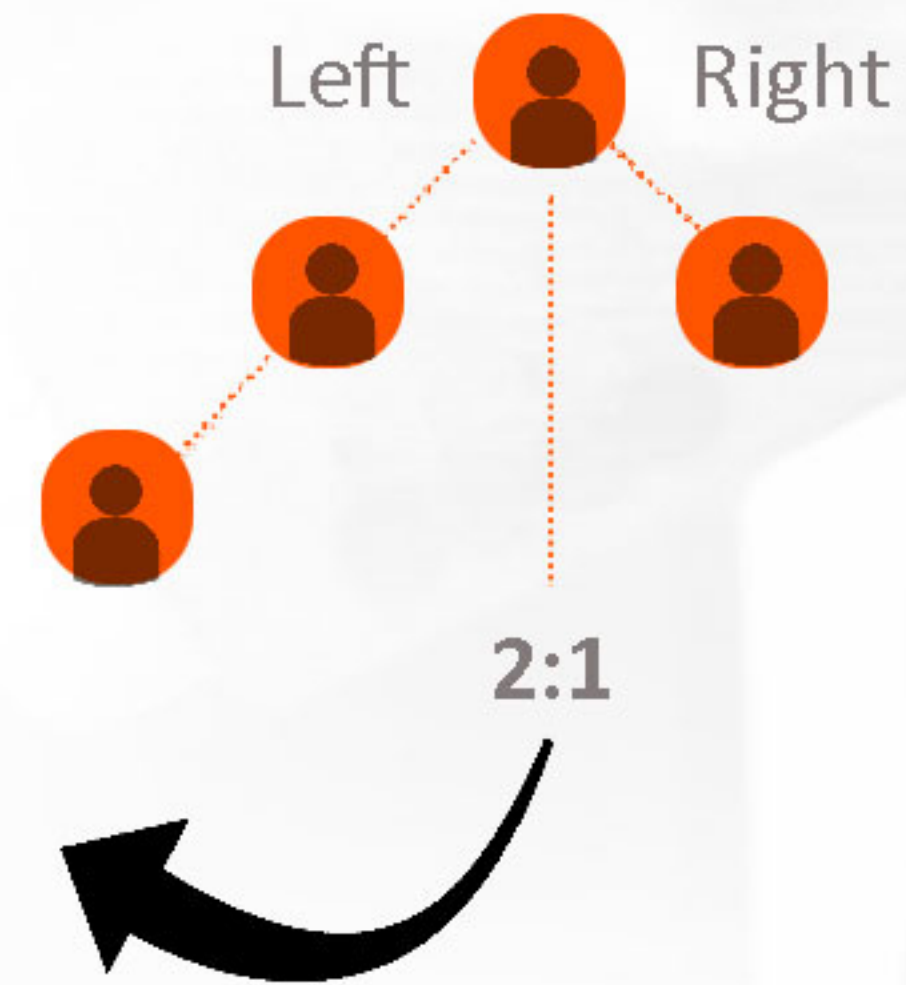


# BINARY INCOME

## First Matching

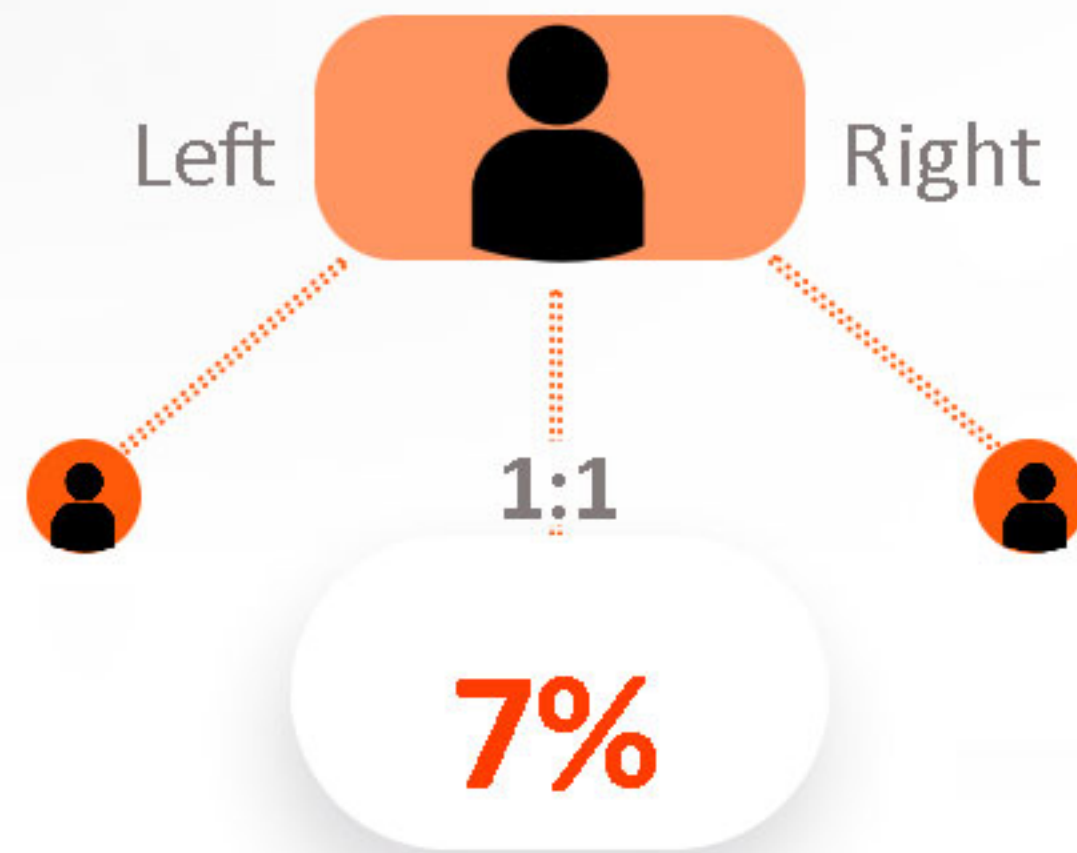


OR



7%

## Subsequent Matching



7%





# UNIVERSAL INCOME

Pool Income is a feature that offers additional earning potential within the system. The company has designed 15 pools, each corresponding to a specific package. Here's how the Pool Income works:

**Auto-Filling:** The pools are automatically filled from left to right, up to two levels, in a binary matrix structure. This .1 filling process includes both members from your personal team and members from other teams.

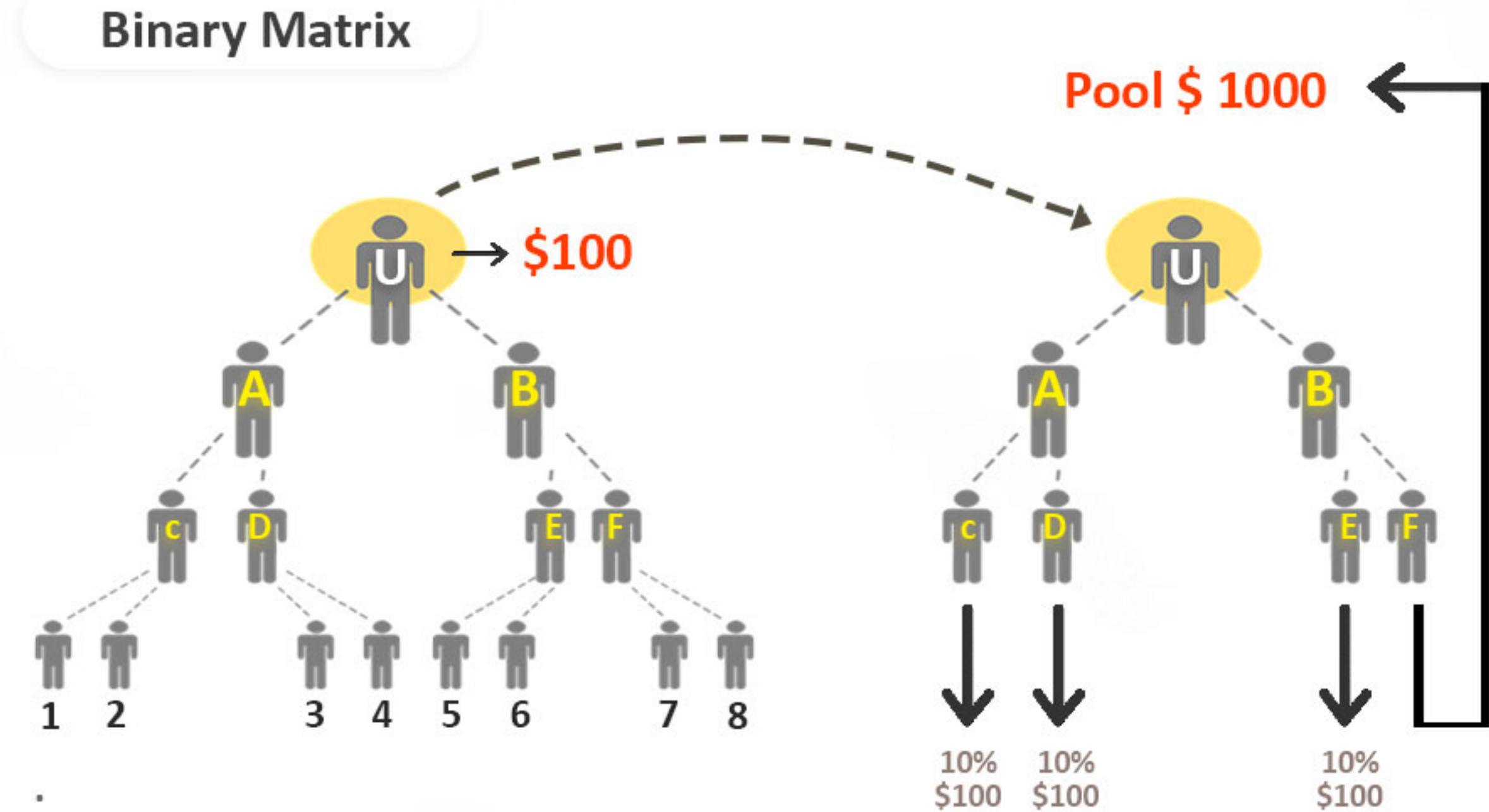
**Earnings Distribution:** Once a third ID drops into your pool, meaning the first ID in the second level from left to .2 right, you will receive 10% of the pool value as income. When the second ID enters the pool, you will again receive 10% of the pool value. The same applies when the third ID enters the pool; you receive 10% for the third time. However, when the fourth ID enters the pool, instead of receiving 10%, you will get a re-entry into the pool, and the cycle will continue.

This cycle allows for continuous earning potential as IDs enter the pool, and it ensures that you have the opportunity to earn income from your pool multiple times.



## Here's an example to illustrate the process:

- You joined with a \$1000 package and referred two business associates, one on the left and one on the right side, both with a \$1000 package
- As a result, you will receive an ID in the \$1000 pool
- When someone from your team qualifies for the \$1000 pool, they will join under you from left to right in the binary matrix. The system will search for their sponsor first, and if not found, it will place them under the first available upline sponsor in that pool
- Once the third ID enters the pool under the qualified member, they will receive a 10% payout, which in this case would be \$100. The same applies for the fourth and fifth IDs, where another \$100 payout will be released each time
- From the sixth joining onwards, the matrix chart of two and four will be completed, and you will receive a reentry in the same pool, allowing the cycle to continue
- It's important to note that the specific pool values and payout amounts may vary depending on the package and pool structure



# HAPPY UNIVERSAL REWARDS

Happy Universe also offers time-bound rewards for all associates, which can be achieved by fulfilling the eligibility criteria within a specified time period. The specific eligibility criteria and time frames are outlined in the provided chart. These time-bound rewards provide additional incentives for associates to actively participate and achieve their goals within the given timeframe. By meeting the criteria within the specified time period, associates can unlock these rewards and further enhance their earning potential within the Happy Universe system

ACHIEVEMENT	ELIGIBILITY CRITERIA	TIME PERIOD	REWARD
Universal 1	\$4000 Matching or \$2500 Self ID with Sponsor of 3rd Level (\$200)	45 Days	Residential LDP ( in 2 Day ) with Educational kit worth of \$75
Universal 2	\$10000 Matching with 4 Sponsor of 4th Level (\$500)	90 Days	\$200 ( Electronic Gadgets like Smart Watch / Headphone )
Universal 3	\$25000 Matching with 5 Sponsor of 5th Level (\$1000)	150 Days	\$500 ( Laptop )
Universal 4	\$50000 Matching with 6 Sponsor of 6th Level (\$2000)	180 Days	\$1000 ( Bike Pulsar / Equivalent)
Universal 5	\$2 Lacs Matching with 7 Sponsor of 7th Level (\$5000)	220 Days	\$4000 ( Alto Car )
Universal 6	\$10 Lacs Matching with 7 Sponsor of 8th Level (\$7500)	260 Days	\$20000 ( Tata Safari )
Universal 7	\$50 Lacs Matching with 7 Sponsor of 9th Level (\$10000)	300 Days	\$50000 ( Audi / Mercedes )
Universal 8	\$1 Cr Matching with 7 Sponsor of 10th Level (\$15000)	365 Days	\$2 Lacs ( 1Cr. Villa with BMW )





HAPPY UNIVERSE

THANK YOU

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GREEN GOLD