

Pronova Cryptocurrency Whitepaper

PRN

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Executive Summary

Pronova is an innovative cryptocurrency developed by **Capimax Virtual Assets, Capimax Blockchain & FinTech, Nova Digital Finance, CIM Financial Group, Assurax Insurance & Cybersecurity**, along with 18 other global companies. All of these entities are licensed, registered, and actively operating worldwide. A detailed list of these partners and developers will be provided in the dedicated “Partnerships and Developers” section. Collectively, these organizations bring expertise in diverse fields including blockchain, virtual assets, and cybersecurity.

Pronova represents a new generation of digital assets. Like any other cryptocurrency, it will be listed on global trading platforms to be available for speculation, purchase, sale, and daily trading among investors. This means it carries the same fundamental properties as other digital currencies such as Bitcoin or Ethereum: it can be stored in digital wallets, transferred worldwide within seconds, and used as a means of payment or investment.

What sets Pronova apart from other cryptocurrencies is that it is not merely a digital token launched for speculative trading. It is backed by real companies with tangible presence in investment and finance, creating a **genuine use case** rather than a purely theoretical one. This institutional backing makes Pronova less vulnerable to random volatility and adds an additional layer of security for investors, as there is a comprehensive business ecosystem behind it that actively uses the currency and enhances its practical value.

In other words, Pronova retains all the functions of any cryptocurrency—trading, speculation, payment, transfer—while adding a distinctive feature: its integration into a **supported and interconnected investment system**. This provides relative stability and positions Pronova as more than a purely speculative asset. It is a digital currency with a **built-in safety valve**, grounded in real-world usage and integration with existing financial and investment platforms.

Pronova can therefore be seen as a **bridge between the traditional business and investment world and the digital cryptocurrency sphere**, combining liquidity and speculation with practical value and reliability.

The cryptocurrency was developed to **bridge the gap between traditional business practices and the rapidly evolving world of digital assets**. Pronova aims to revolutionize the investment landscape by offering seamless integration of cryptocurrency into investment, trading, and financial strategies—serving not only

as a currency and store of value but also as a vehicle for real utility and sustainable investment.

Actual and Immediate Use Now in More Than 18 Entities

Partnerships and agreements have been concluded with multiple entities, reaching 18 companies, platforms, and applications to accept payments in Pronova currency, while granting the currency holder benefits such as exemption from fees, discounts, investment returns, and a flexible and optional exit mechanism. Thus, if the currency rises in value, the holder has the right to exit at the same value of the currency with which they paid, making them benefit from multiple profit aspects, as if they had engaged in speculation, but at the same time they gained additional advantages alongside the increase in its price, including discounts, exemptions, and returns. And if the currency decreases in value, they still profit from the discounts, exemptions, and returns. In other words, Pronova offers multiple profit aspects for its holder—whether as a user or as a speculator, or even as a holder without use.

These procedures and the creation of multiple use cases will help increase demand and stabilize the currency, preventing its collapse. What distinguishes it is that usage and the expansion of partnerships will continuously increase demand, while supply remains limited, closed, and planned over a nine-year period.

To ensure transparency, all companies participating in the currency or accepting it have announced this through their official websites, and the technical infrastructure of the platforms and applications has been modified to add mechanisms for purchase, acceptance, and exit with Pronova.

1-Companies, Platforms, and Applications that Accept Payment with Pronova

Officially confirmed and currently enabled for immediate acceptance through their official websites:

Capimax Investments Platform and Application

Affiliated with Capimax Investments Company, which is an American–British–Emirati company licensed in all three countries. It operates in investment funds, asset management, and fractional investment in assets, and provides global investment opportunities.

Platform + Application Link

Capimax Real Estate Tokenization Platform and Tokenized Properties

Affiliated with Capimax Virtual Assets Company and Capimax Blockchain &

Fintech Company, both registered in the United Kingdom. The platform enables developers and owners to tokenize real estate, and allows investors worldwide to purchase tokens backed by real estate assets through blockchain technology, making investments accessible globally. Starting from May 2026, it is planned that Pronova will become the tokenization currency, meaning that buying, selling, and exit will all be conducted through Pronova, eventually positioning it as a quasi-stable currency.

Platform Link

Nova Digital Finance Platform

Affiliated with Nova Digital Finance Company, registered and licensed in the United Kingdom. It is a lending and financing platform for companies and individuals. The platform lends Pronova currency without interest and with specific fees, issuing a certificate (Sukuk) that enables payment, purchase, and investment with a group of companies. This provides profits to the borrower, helping them repay the loan amount while securing protection against currency depreciation, benefiting from appreciation, and offering an exit mechanism.

Platform Link

2-Capimax Global Group of Companies

The currency holder can purchase products from all group companies, totaling 10 companies registered and licensed in the United States, the United Kingdom, and the United Arab Emirates. Investors are able to purchase and pay with the currency from anywhere in the world, with benefits and discounts of 10%. This is officially confirmed through the companies' websites. The companies are as follows:

Capimax Investments – United Kingdom

A company specialized in establishing and managing investment funds, registered and licensed in the United Kingdom.

Platform Link

Capimax Investments – United States

A company specialized in general investments, registered and licensed in the United States.

Platform Link

Capimax Investments – United Arab Emirates

A company specialized in investments in real estate, technology, commerce, industry, tourism, and agriculture, registered and licensed in the United Arab

Emirates.

Platform Link

Capimax Developments – United Kingdom

A company specialized in real estate development and the buying and selling of properties, registered and licensed in the United Kingdom.

Platform Link

Capimax Investments in Precious Metals and Gold – United Kingdom

A company specialized in investments in precious metals such as gold, silver, and other metals, as well as petroleum trading, registered and licensed in the United Kingdom.

Platform Link

Capimax Financial – United Kingdom

A company specialized in financial management and the establishment and management of investment funds, registered and licensed in the United Kingdom.

Platform Link

Capimax General Trading – United States

A company specialized in general trading, registered and licensed in the United States.

Platform Link

Capimax Virtual Assets – United Kingdom

A company specialized in the management of virtual assets, registered and licensed in the United Kingdom.

Platform Link

Capimax Blockchain & Fintech – United Kingdom

A company specialized in blockchain, tokenization, and financial technology, registered and licensed in the United Kingdom.

Platform Link

3-International Companies Accepting Payment with the Currency

With benefits and discounts, and with acceptance and partnership officially confirmed through each company's website:

TDH Real Estate Development – United Kingdom

A company specialized in real estate development and in buying and selling

properties, registered and licensed in the United Kingdom.

Platform Link

Elite Gate Real Estate – United Kingdom

A company specialized in real estate, including buying, selling, and management, registered and licensed in the United Kingdom.

Platform Link

Prime Inn Hotels – United Kingdom

A company specialized in hotels and hospitality, registered and licensed in the United Kingdom.

Platform Link

Profit Max Investments – United Kingdom

A company specialized in establishing and managing investment funds, registered and licensed in the United Kingdom.

Platform Link

CIM Financial Group – United Kingdom

A company specialized in finance, blockchain, financial technology, and financial and accounting services, registered and licensed in the United Kingdom.

Platform Link

HCC Insurance – United Kingdom

A company specialized in insurance of all kinds, registered and licensed in the United Kingdom.

Platform Link

Assurax Insurance – United Kingdom

A company specialized in insurance, registered and licensed in the United Kingdom.

Platform Link

Advantages of Using Pronova in Payment or Investment

Profit Aspects for the Currency Holder

- **Direct Profit:** Discounts and exemptions from fees (such as a 4% exemption and a 5% discount).

- **Profit from Investments:** Benefiting from the investment returns of opportunities entered through the currency.
- **Profit from Currency Appreciation:** When its market value rises, it can be exited directly, generating additional profit.
- **Multiple Profits:** Combining investment returns, exemptions, discounts, and speculation gains from the increase in the currency's price.
- **Profit from Institutional Stability:** Thanks to its management by companies specialized in blockchain and financial technology.

Exit Mechanism According to the Investor's Choice

- If the currency rises and the investor wishes to exit from investments made with Pronova, the exit is executed with the same number of tokens originally entered.
- If the currency decreases, the exit is executed at the equivalent USD value at the time of entry.

This means there is **no risk and multiple profits**.

Pronova Stability Plan (PRN) Measures to Maintain Price

1. Supply Control

- **Limited Supply:** The total currency supply is fixed, with no future increase.
- **Locking Plan:** A large percentage of the currency is frozen for long periods (up to 9 years), reducing the available market supply. This plan is fixed in the smart contract.
- **Scheduled Distribution:** A gradual and calculated release of the currency according to platform phases and partnerships.
- **Burn Mechanism:** Periodic removal of a portion of tokens from circulation to reduce supply and increase scarcity.

2. Demand Growth

- **Partnerships and Platforms:** Linking the currency with all platforms, websites, and applications of 18 companies across multiple global sectors, with benefits that make Pronova in demand and a payments bridge to enjoy discounts and exemptions.

- **Payment Acceptance Entities:** Adding external partners that accept Pronova as a means of payment (insurance companies, real estate developers, financial services).
- **Global Marketing:** Digital campaigns to build an active community of traders and investors.
- **Diverse Use Cases:**
 - Paying platform fees with discounts when paying in PRN.
 - Participation in funds and investments through the platform.
 - Trading and speculation on exchanges.
 - Staking and profit/reward distributions for token holders.
 - Loyalty programs, community rewards, and usage points.

3. Price Stability and Value Protection

- **Demand Greater than Supply:** Creating intentional scarcity so that any demand increase translates into gradual price appreciation.
- **Holding Incentives:** Returns on staking to reduce daily circulation.
- **Insurance and Auditing:** Through companies such as HCC International Insurance, Ashurax, and CIM Financial Group to provide trust and reduce risks.
- **Transparent Reporting:** Publishing regular data on available supply, locked amounts, burned tokens, and new partnerships.

4. Expected Outcome

- A currency naturally stable because its supply is not open-ended.
- Value increasing over time with new partnerships and added use cases.
- Lower risk due to insurance, auditing, and long-term locking.
- Attractive to investors as it has direct utility and is not merely speculative.
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Institutional Structure and Protection

The currency is supported and monitored through a global institutional framework that includes:

- Currency ownership by international, multi-sector companies.
- Management and supervision by companies specialized in virtual assets and blockchain.
- Independent institutional oversight.
- Global risk management and cybersecurity handled by two dedicated firms.

This framework makes Pronova an institutional, secure, and stable currency, without preventing it from being freely traded like any other cryptocurrency.

Conclusion

Pronova is a currency that is:

- Tradable and speculative, like any digital currency.
- Usable for payments as a real means of exchange.
- Institutionally supported to ensure protection and stability.
- Value-added, as it generates profits from usage, investment, and trading.

Owners and Founders

Overview

Pronova is a cryptocurrency designed to connect the world of crypto and blockchain with the real world of business and investment. It is built to have continuous use cases (payments, investment, fees, discount benefits) with institutionally supported stability aimed at generating returns and benefits for its holders and partners—not merely speculative trading, although speculators also benefit from it.

- **Group Experience:** Over 7 years in blockchain and virtual assets.
- **Core Objective:** A currency “stable in its behavior and relative value” thanks to real use and institutional support, while retaining full tradability and speculative opportunities like any cryptocurrency.

Founders

- **Capi Max Virtual Assets – UK:** A registered and licensed company in the United Kingdom.
- **Capi Max Blockchain & FinTech – UK:** A registered and licensed company in the United Kingdom.

Owning Company

- **Capi Max Holding UK**
An international company that owns 12 subsidiaries and operates globally with headquarters in the United States, the United Kingdom, and the UAE, with both investment and technology arms.

The final owner of the currency and its rights, with global partnerships with specialized companies to be detailed further.

Development Arms and Executive Ownership

- **Capi Max Blockchain & FinTech – UK**
The blockchain and fintech arm, responsible for system integration.
- **Capi Max Virtual Assets – UK**
The virtual assets arm, responsible for developing the currency and digital projects.

Institutional Structure

Top Level (Ownership and Oversight):

- Capi Max Holding UK (Ownership – Strategic Oversight)
- Capi Max Financial Management UK (Internal Financial Governance)
- CIM Financial Group (Technical Oversight)

Technical Arms:

- Capi Max Blockchain & FinTech (Development and Integration)
- Capi Max Virtual Assets (Currency Operation and Digital Asset Products)

External Auditing and Oversight:

- CIM Financial Group (Financial and Operational Auditing)
- Insurance/Risk Cooperation: HCC International Insurance, Ashurax Insurance

Executive Management

- **CEO – Chief Executive Officer:** Capi Max Holding
- **CFO – Chief Financial Officer:** CIM Financial Group
- **CTO – Chief Technology Officer:** Capi Max Blockchain & FinTech
- **Chief Compliance Officer:** CIM Financial Group

- **CMO – Chief Marketing Officer, Partnerships & Marketing:** Capi Max Investments (United States & United Kingdom)
- **COO – Chief Operating Officer:** Capi Max Virtual Assets, Capi Max Blockchain, HCC

Technical Team

- **Capi Max Virtual Assets**
- **Capi Max Blockchain & FinTech**
- **CIM Financial Group**

Expertise includes:

- **Blockchain Engineers / Smart Contracts:** Designing, implementing, and auditing smart contracts.
- **Cybersecurity:** Regular penetration testing, real-time monitoring, incident response.
- **Wallet & Payments Integration:** Connecting wallets (such as MetaMask) and enabling platform-based payments.
- **Data & Analytics:** Dashboards for token holders, usage and return measurement.
- **DevOps / SRE:** Infrastructure reliability, backup, scalability, monitoring.

Institutional Network & Strategic Partners

Company	Sector / Field	Country	Strategic Role
Capi Max Investments	Investments & Funds	UK	Investment funds and asset management
Capi Max Investments	Investments & Funds	USA	Investment funds and asset management
Capi Max Investments	Investments & Funds	UAE	Investment funds and asset management
Profit Max Investments	Investments & Funds	UK	Investment partnerships

Company	Sector / Field	Country	Strategic Role
Capi Max Development	Real Estate Development	UK	Real estate development & project structuring
TDH Development	Real Estate Development	UK	Real estate development
Elite Gate Real Estate	Real Estate Services	UK	Property services and sales
Capi Max Precious Metals & Gold	Assets & Metals	UK	Precious metals and gold trading
Capi Max Financial	Finance	UK	Financial services & governance
Capi Max General Trading	Trading	USA	International trade
Prime Inn Hotels	Hospitality	UK	Hotel operations & hospitality services

Oversight & Governance

Entity	Function	Type
Capi Max Financial Management UK	Financial policies, internal controls, periodic reports	Internal Oversight
CIM Financial Group	Independent financial & operational auditing	External Oversight
AML/KYC, Risk Governance, Conflict-of-Interest Controls, BCP/DRP	Compliance Policies	Institutional Standards

Auditors

Entity	Function	Scope
Capi Max Financial Management UK	Internal auditing and review	Internal

Entity	Function	Scope
CIM Financial Group	Independent financial & operational auditing, periodic reports	External

Subsidiaries & Technical Arms

Subsidiary	Focus	Country
Capi Max Blockchain & FinTech	Blockchain solutions, digital system integration	UK
Capi Max FinTech	Smart financial platforms, digital payments	UK / UAE
Capi Max Virtual Assets	Digital assets management, cryptocurrency & blockchain projects	UK

Risk, Cybersecurity & Insurance

Partner	Role
HCC International Insurance	Insurance against financial & operational risks
Ashurax Insurance	Insurance for digital assets & blockchain
CIM Financial Group	Independent auditing & operational risk oversight

Strategic Value & Institutional Strength

- **Geographic Coverage:** UK, USA, UAE
- **Sectoral Integration:** Investments + Real Estate + Metals + Finance + Technology + Hospitality
- **Institutional Innovation:** Cryptocurrency backed by real investment projects and technological expertise.
- **Governance:** Independent auditing, strong compliance framework, and financial oversight.
- **Security & Trust:** Insurance protection from major international institutions.
- **Institutional Foundation:** Pronova is the outcome of **12 companies** under Capi Max Holding, ensuring transparency, stability, and investor confidence.

Strategic Value

- This extensive network of investment, development, metals, trading, and insurance companies makes Pronova backed by institutions with an actual presence in the United Kingdom, the United States, and the UAE.
- This geographic and sectoral diversity strengthens:
 - Institutional trust
 - Integration between technology and investment
 - Global adoption and usage

Value Proposition

- **Institutional Innovation:** A cryptocurrency backed by technological and investment expertise.
- **Comprehensive Governance:** Financial and legal oversight with independent auditing.
- **Security and Insurance:** Protection from major international institutions.
- **Investment Partnerships:** Direct linkage with real investment projects, enhancing demand for the currency and stabilizing its value.

Institutional Value

- Pronova is not an individual project but the product of an integrated system of 12 international companies under the umbrella of Capi Max Holding.
- The combination of investment, technology, and virtual assets makes Pronova a currency based on a strong institutional foundation rather than merely a technical experiment.
- The presence of global auditing and insurance partners ensures transparency, stability, and investor confidence.

Profile

1) Introduction

Despite increasing adoption, many companies and investors face significant challenges when attempting to integrate cryptocurrencies into their existing systems. Pronova addresses these challenges by offering a **comprehensive suite of services** that simplify the use of digital currencies within business and investment contexts.

Industry Challenges Addressed:

1. Complex Inertia:

- Difficulty integrating cryptocurrencies with traditional investment structures.
- Difficulty embedding digital currencies into conventional financial systems.
- Limited accessibility of secure cryptocurrencies for enterprises and investors.
- Persistent security concerns regarding transaction safety and digital asset storage.

Solution:

Pronova introduces a **multi-faceted approach** to integrating cryptocurrencies into both business and investment sectors. Our platform is designed to provide users with the tools they need to seamlessly manage, invest in, and transact with cryptocurrencies.

Core Services of Pronova

Pronova is a cryptocurrency built to serve as a **functional, value-preserving, and demand-driven asset**. Its design ensures that holders benefit not only from its standard cryptocurrency features but also from **direct, profitable, and investment-oriented use cases**.

Demand for Pronova is fostered through carefully crafted applications:

- **Immediate Use:** Holders can use Pronova right after purchase to gain discounts from established partnerships and investment platforms, translating into **instant savings and profits**.
 - **Value Growth:** Long-term holders benefit from demand-driven appreciation as adoption expands.
 - **Financing Utility:** Through the **Nova Finance Platform**, Pronova can be used in financing and lending structures.
 - **Collateral Functionality:** Pronova can serve as collateral for purchasing investment products, enabling holders to diversify into over **15 different asset classes** with recurring yields.
 - **Future Expansion:** Planned integration into **real estate and investment tokenization**, further solidifying its semi-stable, utility-driven status.
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Why Pronova is Different

Pronova represents the **next generation of digital assets**. Like other cryptocurrencies, it will be listed on global exchanges for speculation, purchase, and trading. It carries the same fundamental properties as Bitcoin or Ethereum:

- Secure storage in digital wallets.
- Instant global transfers.
- Usability as a payment method or investment instrument.

What distinguishes Pronova is its **institutional backing**. Unlike speculative tokens with no real use case, Pronova is supported by established companies with a global presence in finance and investment. This ensures:

- **Real, not theoretical, use cases.**
- Reduced exposure to arbitrary volatility.
- Stronger protection and reliability for investors.
- A comprehensive ecosystem actively using the token to generate value.

In essence, Pronova performs all the traditional functions of a cryptocurrency—**trading, speculation, payments, transfers**—but adds a **unique layer of security and stability** through its integration with a robust investment system. Pronova serves as a **bridge between traditional business and finance and the fast-evolving world of crypto assets**, combining liquidity and speculation with real-world utility and credibility.

Planned Additional Uses

1. **Digital Wallets:** Secure storage solutions for Pronova and other digital assets, featuring multi-signature protection and encrypted storage.
 2. **Payment Cards:** Both physical and virtual cards enabling seamless spending of Pronova in daily transactions, online and offline.
 3. **Dedicated Transfer System:** A robust infrastructure for instant, secure, and low-cost financial transactions.
 4. **Additional Services:** Future offerings will include staking services, third-party custody, and **asset tokenization platforms** to deliver comprehensive financial and banking solutions.
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Innovative Features

- **User-Friendly Interface**
The intuitive design ensures ease of use for both beginners and experienced users alike.
 - **Interoperability: Blockchain Compatibility**
Full compatibility with blockchain ecosystems to ensure seamless integration and cross-platform operability.
 - **Advanced Security**
Implementation of advanced security protocols to safeguard user assets and ensure reliable protection against cyber threats.
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Token Information

Understanding Pronova's **economic model (tokenomics)** is crucial for both users and investors. Our token has been designed to ensure sustainability, incentivize participation, and maintain a balanced ecosystem.

- **Token Name:** Pronova
- **Symbol:** PRN
- **Blockchain:** BNB Smart Chain (BSC)
- **Total Supply:** 1,000,000,000 Pronova

Pronova Tokenomics

The Pronova tokenomics model is designed to ensure transparency, sustainability, and long-term growth for the ecosystem. Allocation is strategically distributed to balance immediate liquidity needs, incentivize community participation, and provide strong foundations for development, partnerships, and future scalability.

Token Allocation

- **Founders: 7.5%**
Reserved for the founding members to ensure long-term commitment and vision alignment.
- **Liquidity: 12%**
Allocated to provide sufficient liquidity across exchanges and trading platforms, ensuring market stability.
- **Partnerships: 15%**
Dedicated to strategic alliances, global collaborations, and integrations with partner platforms.
- **Team: 2.5%**
Reserved for core team members, developers, and contributors supporting the token's ecosystem.
- **Pre-Sale: 40%**
Offered in structured pre-sale rounds to early investors, providing capital for development and adoption.
- **Community Incentives: 5%**
Allocated for community rewards, staking incentives, and engagement programs.
- **Strategic Reserves: 6%**
Maintained for long-term sustainability, emergency needs, and future opportunities.
- **Marketing & Development: 12%**
Dedicated to global marketing campaigns, ecosystem development, and continuous innovation.

Vesting & Locked Tokens

To ensure long-term stability and commitment to the project, a portion of Pronova tokens will be locked and released gradually according to a structured vesting schedule.

Locked Allocations

- **Founders:** 7% out of the 7.5% allocation.
- **Partnerships:** 15% of the total partnership allocation.
- **Team:** 2% out of the 2.5% allocation.
- **Community:** 5% of the total community allocation.
- **Strategic Reserves:** 6% of the total allocation.
- **Marketing & Development:** 10% out of the 12% allocation.

Total Locked Tokens

- **45% of the total supply** will be locked.
- The locked tokens will be gradually released over a **9-year vesting period**.
- **Release Schedule:** 2.5% of the locked tokens will be unlocked every 6 months.

This mechanism ensures that token supply remains controlled, investor confidence is strengthened, and long-term project sustainability is maintained.

Utility of Pronova

1. **Payments**
2. **Transfers**
3. **Wallets**

Key Use Cases:

1. A cryptocurrency used for both **fractional and full-scale investments** as well as financial payments.
2. A digital asset for seamless transactions with merchants and strategic partners.
3. A gateway for investing in the investment products offered by CapiMax and other partner entities.
4. Profits generated can be reinvested into CapiMax's investment offerings.
5. **Transaction Fees:** Pronova can be used to pay platform service fees.
6. **Staking:** Users can stake Pronova tokens to earn rewards and contribute to securing the network.
7. Pronova is expected to grow significantly in the crypto market, generating profits for investors.
8. Thanks to its unique concept and backing by global companies, Pronova is positioned to deliver **global-scale returns**.

9. Holders will not face permanent losses, as the token can always be shifted into investment opportunities equivalent to its value.
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Token Risk Assurance Mechanism

CapiMax, with the support of leading companies in **credit risk management, cryptocurrency, blockchain, and cybersecurity**, has developed Pronova with a framework designed to ensure long-term continuity and growth.

- Pronova has been positioned as a **guarantee for investment purchases** and as collateral for entering investment opportunities, reflecting confidence in its value.
 - It is directly integrated into CapiMax's platforms as a supported payment method for real-world investments.
 - It is usable for **financing and lending** through Nova Digital Finance.
 - It is also deployable in **real estate tokenization** projects, further embedding it in financial and investment ecosystems.
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Token Burn & Inflation Control

- **Token Burn:** A portion of tokens may be periodically burned to reduce total supply, thereby increasing scarcity and overall value.
 - **Inflation Control:** Supply is capped, and all minting processes are strictly controlled to prevent devaluation and maintain sustainable growth.
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Technology

Pronova's infrastructure is designed for **scalability, security, and interoperability**, providing a strong foundation for all its services.

1. **Chosen Blockchain**
 - **BNB Smart Chain (BSC):** for smart contract capabilities.
2. **Consensus Mechanism**
 - **Proof of Stake (PoS):** ensures energy efficiency and scalability.
3. **Smart Contracts**

- Automated transactions.
 - Facilitates self-executing agreements, reducing reliance on intermediaries.
 - Regular third-party security audits to ensure integrity and safety.
4. **Security Measures**
- **Encryption:** Advanced encryption standards to protect user data and digital assets.
 - **Multi-Signature Wallets:** Enhanced security requiring multiple approvals for transactions.
 - **Regular Audits:** Continuous evaluations to identify and address vulnerabilities.
5. **Scalability**
- **Layer 2 Solutions:** Improve transaction speeds and reduce costs.
 - **Interoperability Protocols:** Enable seamless interaction with other blockchains and traditional financial systems.
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Business Model

Pronova's business model is structured to generate **sustainable revenue** while delivering profitability and value to users through a blend of services and strategic partnerships.

Revenue Streams:

1. Collaborations with financial institutions to integrate Pronova services.
2. Partnerships with investment companies to expand adoption.
3. Investment service fees.
4. Partnership-based opportunities.
5. Alliances with financial entities.
6. Transaction fees.

Target Markets

1. **Enterprises**
Providing financial solutions and tools to streamline operations.
2. **Investors**
Offering investment opportunities in digital assets, financial products, and high-value opportunities.
3. **Individuals**

- Enabling daily transactions and investment-related financial activities.
 - Personal investment management.
 - Portfolio diversification.
 - Creating insured income streams.
 - Access to a variety of investment instruments.
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Use Cases

1. **Digital Wallets:** Allowing investors to distribute and manage their digital assets securely.
 2. **Investment Portfolios:** Enabling users to diversify across commercial, real estate, and precious metals investments.
 3. **E-commerce Payments:** Facilitating online purchases using Pronova (PRN) through payment cards.
 4. **Global Transfers:** Simplifying international transfers with minimal fees.
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Risk Insurance & Asset Protection

To reinforce investor confidence, Pronova has partnered with leading international insurers and financial oversight firms to provide comprehensive coverage against cyber and operational risks.

1. **HCC International Insurance**

Coverage includes:

- Data breaches.
- Cyberattacks.
- Cyber threats.
- Business interruption caused by cyber incidents, including associated expenses, legal, and regulatory fines.

Details are available on the HCC website:

www.hccinternationalinsurance.com.

For the full insurance policy, please visit their official site.

2. **Assurax Insurance**

Coverage includes:

- Data breaches.

- Cyberattacks.
- Cyber threats.
- Business interruption caused by cyber incidents, including expenses, legal, and regulatory fines.

Details are available at: www.assuraxinsurance.com.

3. CIM Financial Group

Engaged to provide:

- Oversight and evaluation.
- Auditing and compliance.
- Blockchain transaction management.

Website: www.cimfinancialgroup.com.

Pronova Roadmap

Q4 2025 (October – December) – Initial Development & Launch

✓ **Website Development:** Launch of the official website pronovacrypto.com with a detailed whitepaper, token information, and project vision.

✓ **Smart Contract Deployment:** Development and deployment of the PRONOVA token on the BNB Smart Chain with a security-first approach.

✓ **Community Building & Social Presence:** Launch of Telegram, Twitter, and Discord channels to engage the community.

✓ **Private Sale & Early Investor Round:** Offering early investment opportunities for strategic partners and early adopters.

Q1 2026 (January – March) – Token Sale & DEX Listing

✓ **Initial Smart Contract Audit:** Conducted by leading firms such as CertiK, Hacken, SolidProof, or SlowMist to identify vulnerabilities.

✓ **Pre-Sale (ICO / IDO / IEO):** Multi-phase fundraising campaigns to expand token distribution.

✓ **CEX & DEX Listings:**

- **DEX:** Listing on Uniswap and PancakeSwap to ensure liquidity.

- **CEX:** Negotiations with KuCoin, Bitget, and Gate.io for early centralized exchange listings.
 - ✓ **Final Smart Contract Audit:** Post-presale security audit to confirm contract reliability.
 - ✓ **Marketing & Partnerships:** PR campaigns, influencer collaborations, and expansion of strategic alliances.
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Q2 2026 (April – June) – Ecosystem Expansion & Adoption

- ✓ **PRONOVA Wallet (Beta Release):** A secure, multi-chain wallet for storing and transacting PRONOVA tokens.
 - ✓ **Payment Gateway Integration:** Enabling merchants to accept PRONOVA for payments.
 - ✓ **PRONOVA Rewards Program:** Cashback incentives and loyalty programs for token holders.
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Q3 2026 (July – September) – Real-World Utilities & Use Cases

- ✓ **E-Commerce Integration:** Partnerships with Shopify and WooCommerce for PRONOVA payments.
 - ✓ **Real Estate & Gold Investments:** Facilitating tokenized real estate and gold investment opportunities.
 - ✓ **Further Exchange Listings:** Expansion into Binance, Coinbase, OKX, or Kraken (market conditions permitting).
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Q4 2026 – Q3 2027 – Global Expansion & AI Integration

- ✓ **AI-Powered Investment Tools:** Implementation of AI-driven financial analytics and risk management tools for investors.
- ✓ **PRONOVA Pay (Debit & Virtual Cards):** Launch of cryptocurrency-powered debit cards for real-world spending.
- ✓ **Institutional Adoption:** Partnerships with large corporations and hedge funds to drive institutional adoption.

2027 – Mass Adoption & Long-Term Growth

- ✓ **PRONOVA Ecosystem 2.0 Upgrade:** Enhanced scalability, Layer 2 solutions, and reduced transaction fees.
- ✓ **Global Financial Partnerships:** Expansion into banking, fintech startups, and government collaborations.
- ✓ **Development of PRONOVA Mainnet:** Transition from BNB Smart Chain to a dedicated blockchain or Ethereum-based alternative if required.
- ✓ **Sustainable Growth & Long-Term Vision:** Establish PRONOVA as a **top-tier digital asset** for payments, trading, and global investments.

Pronova Pre-Sale

Pre-Sale Overview

- **Total PRONOVA Supply:** 1,000,000,000 (1 billion)
- **Tokens Allocated for Pre-Sale:** 250,000,000 (25% of total supply)
- **Pre-Sale Duration:** 3 phases, each lasting 25–30 days
- **Tokens Sold per Phase:**
 - **Phase 1:** 100,000,000 PRONOVA
 - **Phase 2:** 75,000,000 PRONOVA
 - **Phase 3:** 75,000,000 PRONOVA

Accepted Currencies: ETH, BNB, USD, USDT

Phase	Duration	Tokens for Sale	Price per PRONOVA	Total Raise
Phase 1	30 days	100M	\$0.80	\$80M
Phase 2	30 days	75M	\$1.00	\$75M
Phase 3	30 days	75M	\$1.50	\$112.5M
Total	90 days	250M (25%)	–	\$267.5M

Expected Listing Price: \$1.7 – \$2.5

Team & Founders

Pronova is proudly the product of development by a **consortium of officially registered global companies** in the United Kingdom and beyond. It is not tied to individuals but backed by institutional expertise, funding, and infrastructure. This ensures Pronova's long-term continuity, growth, and independence.

Core Development & Management Team

1. Capimax Holding – United Kingdom
2. Capimax Virtual Assets – United Kingdom
3. Capimax Blockchain & FinTech – United Kingdom
4. Nova Digital Finance – United Kingdom
5. CIM Financial Group – United Kingdom
6. Capimax Financial & Risk Management – United Kingdom
7. HCC International – Global

These companies specialize in **cryptocurrencies, smart contracts, blockchain, finance, investment, and risk management**.

Governance & Oversight

A dedicated supervisory and oversight committee has been established to monitor project strategy and execution:

- Capimax Financial & Risk Management – United Kingdom
 - Capimax Investments – United States
 - Assurax Insurance & Risk Management – United Kingdom
-

Emergency & Risk Management

A specialized division for crisis and risk management is in place, consisting of:

1. Capimax Financial & Risk Management
2. Capimax Virtual Assets

3. Profit Max Investments
 4. CIM Financial Group
 5. HCC Risk Management
 6. Assurax Risk Management
-

General Management

Oversight and general governance is shared between:

1. Capimax Holding
 2. CIM Financial Group
 3. Capimax Financial & Risk Management
 4. Assurax Risk Management
-

Legal & Compliance

The founding companies are committed to operating within the **legal frameworks of every jurisdiction** in which they operate. Regulatory compliance is viewed as essential to building trust and maintaining the long-term safety of the Pronova project.

Legal Structure

The legal entity of Pronova is anchored by **Capimax Holding** and its subsidiary companies, with active participation from:

- CIM Financial Group
- HCC International
- Assurax Insurance
- Profit Max Investments

Regulatory Compliance

KYC / AML Protocols:

- Implementation of “Know Your Customer” (KYC) and **Anti-Money Laundering (AML)** processes to verify user identities and prevent illicit activities.
- The founding entities are **certified in compliance procedures**, ensuring adherence to global regulatory standards.

Data Protection & Legal Compliance

- **Data Protection:** Full compliance with global data privacy regulations, including the **General Data Protection Regulation (GDPR)**, to safeguard user information.
- **Smart Contract Audits:** Regular security audits to ensure compliance with industry standards and prevent vulnerabilities.
- **Legal Advisory:** Collaboration with legal experts to navigate evolving regulatory landscapes and maintain ongoing compliance. *(A specialized in-house division handles this function.)*

Intellectual Property

- **Patents & Trademarks:** Securing intellectual property rights for registered technologies and branding elements.

Licensing

- Obtaining the required licenses to operate financial services and cryptocurrency transactions. *(The company has already acquired the necessary licenses.)*

Risk Management

- **Legal Audits:** Regular reviews of legal practices to renew and investigate potential compliance issues.
- **Insurance & Risk Management Partnerships:** Pronova maintains strategic partnerships with specialized firms, including **HCC International** and **Assurax Insurance**, to ensure robust coverage and risk oversight.

Risks & Challenges

While Pronova provides significant opportunities, it is essential to recognize and address inherent risks:

1. Regulatory Uncertainty

- **Description:** The regulatory landscape for cryptocurrencies is constantly evolving, with varying requirements across jurisdictions.
- **Solution:** Proactive engagement with regulators, continuous monitoring of legal updates, and securing licenses in multiple global markets.

2. Market Volatility

- **Description:** Cryptocurrency markets are inherently volatile, impacting valuation and investor confidence.
- **Solution:**
 - Diversify revenue streams.
 - Maintain sustainable monitoring practices.
 - Link Pronova to investment opportunities and asset-backed products.
 - Ensure strong ties to fintech ecosystems.
 - Preserve transparent communication with the community.

3. Security Threats

- **Description:** Risks of cyberattacks, hacking, and other security breaches.
- **Solution:**
 - Employ advanced security protocols.
 - Conduct regular security checks (*in partnership with CIM Financial Group*).
 - Educate users on best practices.
 - Maintain comprehensive insurance coverage (*via HCC and Assurax, as detailed above*).

4. Technological Challenges

- **Description:** Ensuring the platform remains scalable, secure, and up to date with technological advances.
- **Solution:**
 - Invest in R&D.
 - Maintain a skilled technical team.
 - Leverage scalable and interoperable technologies.

5. Competitive Landscape

- **Description:** A highly competitive environment with many cryptocurrencies and platforms.
- **Solution:** Pronova differentiates itself through **unique features, superior services, strong value proposition, and institutional backing**—serving not only as a cryptocurrency but also as an **investment enabler and guarantee instrument**.

6. Liquidity Management

- Ensuring sufficient liquidity for PRONOVA trading to stabilize market performance.

7. User Education

- Raising awareness of Pronova's role as a complement to cryptocurrencies, an investment tool, and an investment guarantee mechanism to boost trust and engagement.

8. Scalability

- Expanding the platform to meet growing demand without compromising performance.

Risk Management Strategy

- **Comprehensive Insurance:** Protection against losses from security breaches and unforeseen events, already secured via two specialized insurers.
- **Continuous Improvement:** Regular platform upgrades based on user feedback and technological developments.
- **Transparent Communication:** Open channels with stakeholders to build trust and address concerns promptly.

Conclusion

Pronova represents a **transformational step in merging cryptocurrency with traditional business and investment practices** by delivering a suite of innovative services. Pronova not only simplifies the use of digital assets but also empowers users to leverage advanced technologies for enhanced financial management and investment opportunities.

Contact Information & Links

CapiMax Group Websites:

- www.capimaxgroup.com
- www.capimaxholding.com
- www.capimaxinvestments.com

Selected Partners:

- www.cimfinancialgroup.com
- www.assuraxinsurance.com
- www.hccinternationalinsurance.com
- www.profitmaxinvestment.co.uk
- www.tdhdevelopment.co
- www.priminnhotel.com
- www.elitegateproperties.com
- www.novapropertymanagement.com

Official Pronova Website:

pronovacrypto.com

Pronova Social Media Channels:

(Telegram | Twitter | Discord | LinkedIn – to be officially announced)
