

Subsoil Blockchain Investments

Deposits of granite blocks of excellent quality

DAICO model - investors full control of funds

White Paper



1. Executive Summary

Hello, dear partners!

Currently, there is a growing speculative demand in the Russian market for ready-made deposits of block granite

in connection with the scarcity of quality stone.

We want to partially meet this demand, receiving multiple returns for ourselves and our investors.

Along the way, we want to deal with the following problems:

1. The bowels of the Russian Federation, with all their wealth, belong to the people (according to the law) and are distributed by the state, In fact, only major businessmen and officials have access to them. And the further, the richer the rich become, the poorer the poor.

With the help of the blockchain, we want to enable small and medium-sized investors to participate in the process of using the national wealth and get from this income.

2. By attracting a wide range of possible investors and facilitating communication between the participants in the process, automation of allocation of investments and profits, we want to increase efficiency and reduce the time of search and collection of investments for our project, subsequently, applying the run-in model for any subsoil use project in Russia.

3. Deposits repeatedly change their owners. In the life cycle of the field there are multiple changes of owners. We want to create in the detachment an information and document base on the deposits of this and the following projects, which in the future will make it easier for potential buyers to make the right decisions on buying and selling, transfer of rights, pledge and other actions related to project deposits.

The use of blockchain will make it possible to work more efficiently in the market, ensuring a qualitative and quantitative breakthrough in the entire sphere of subsoil use in Russia.

We represent the company "Invest Technologies", which exists since 2005, and is currently a co-founder of "EcoTechnology" Ltd (<http://eco-tehnologii.ru/>). EcoTechnology is the leading figure in the market of environmental design in the Republic of Karelia, a project investor for the exploration and extraction of construction stone to produce crushed stone, as well as an investor in the project for the extraction of construction sand.

We have already built and sold 5 projects of a similar kind, with an overall revenue of about 5 million USD. Even though our role in the projects has finished, we still keep in



touch with their owners. Here is an example of one of our projects: a quarry for the extraction of building stone and a crushed stone plant, is working very successfully bringing its owners about 3 million USD a month

<http://www.asphalt.ru/factories/1116/>,

[http: // finb .ru /](http://finb.ru/).

Stations of shipment of crushed stone in Karelia can be viewed on our client's website <http://nerudtrade.ru/>

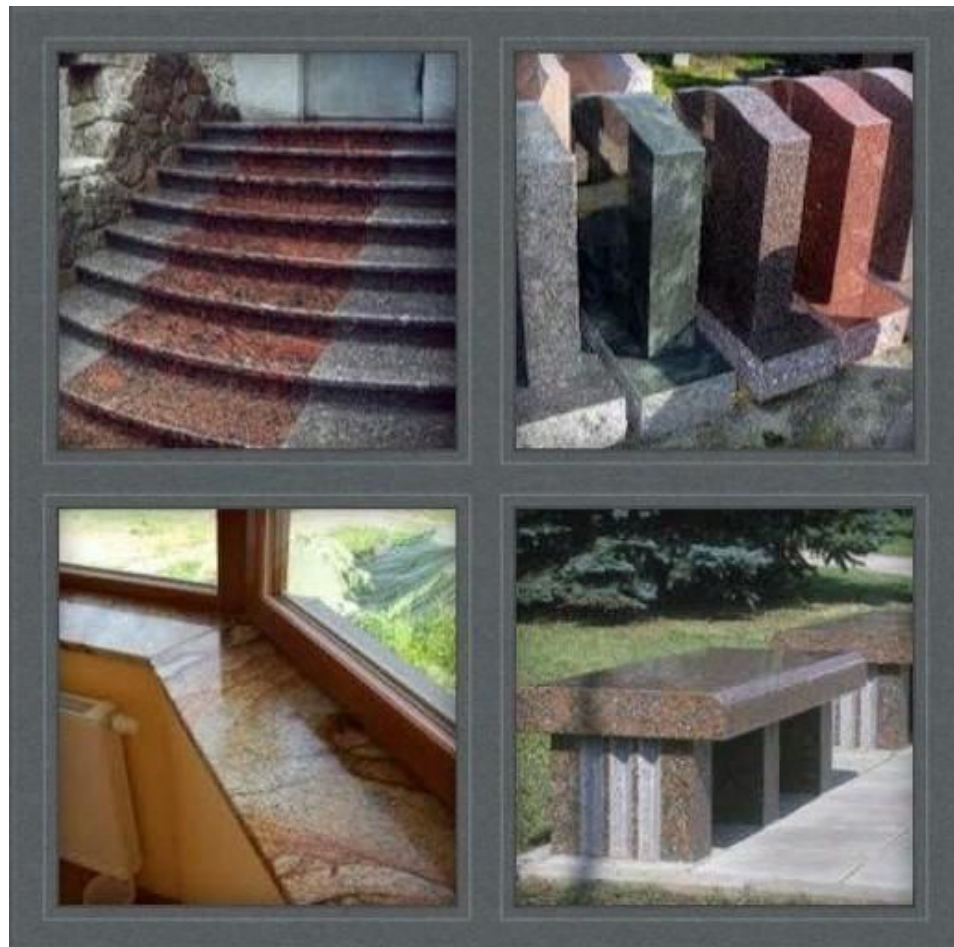
However, we are not going to talk about crushed stone now.

As to our highly respected investors, we would like to make the following offer for your consideration: a new project of preparation for industrial mining and the following sale of block stone fields of various colors (mostly black).

Block stone is widely used as raw material for the manufacture of ritual products, civil and road construction.

Examples of products made of block stone





The price and demand for this kind of product are constantly increasing, hence the resources for its production are becoming more expensive. We have geological information that the subsoil plots in the Suojärvi district of the Republic of Karelia have block brick resources in the amount of 4 pieces with an estimated reserve of blocks of 100,000 m³ each. This stock is enough for 40-50 years of development.

Areas of red and pink granite





We are planning to use the raised funds for preparation of sale and the following sale of these fields. The profits from the sale minus all the taxes will be utilized to pay the to investors at 2 to 8 times the increased price SBI, without buy back. For more details, see "Terms of Sale".

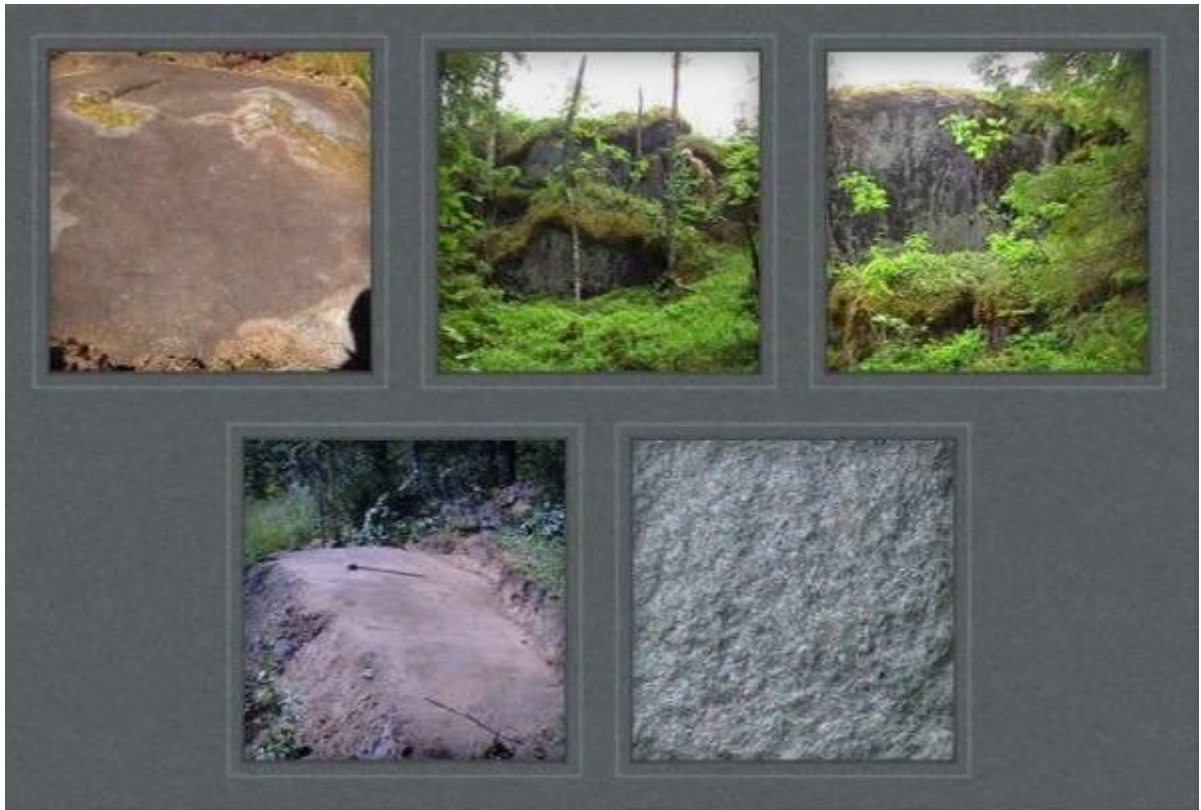
After payment to investors, we plan to use the remaining funds for the development of the company, where exactly - we will decide on the vote.

To attract investments into our projects on subsoil use and ecology, we will use Ethereum and SBI token to ensure trust between the participants of the process, financial and information security, and to increase the transparency of the company's business processes.

In the future, thanks to our productive work and natural treasures of the Russian Federation, the SBI token will receive a huge capitalization, backed up by real industrial facilities and sites rich in minerals.

Areas of black granite





The production of blocks from natural stone economically-wise looks as follows (approximate data, the market is growing):

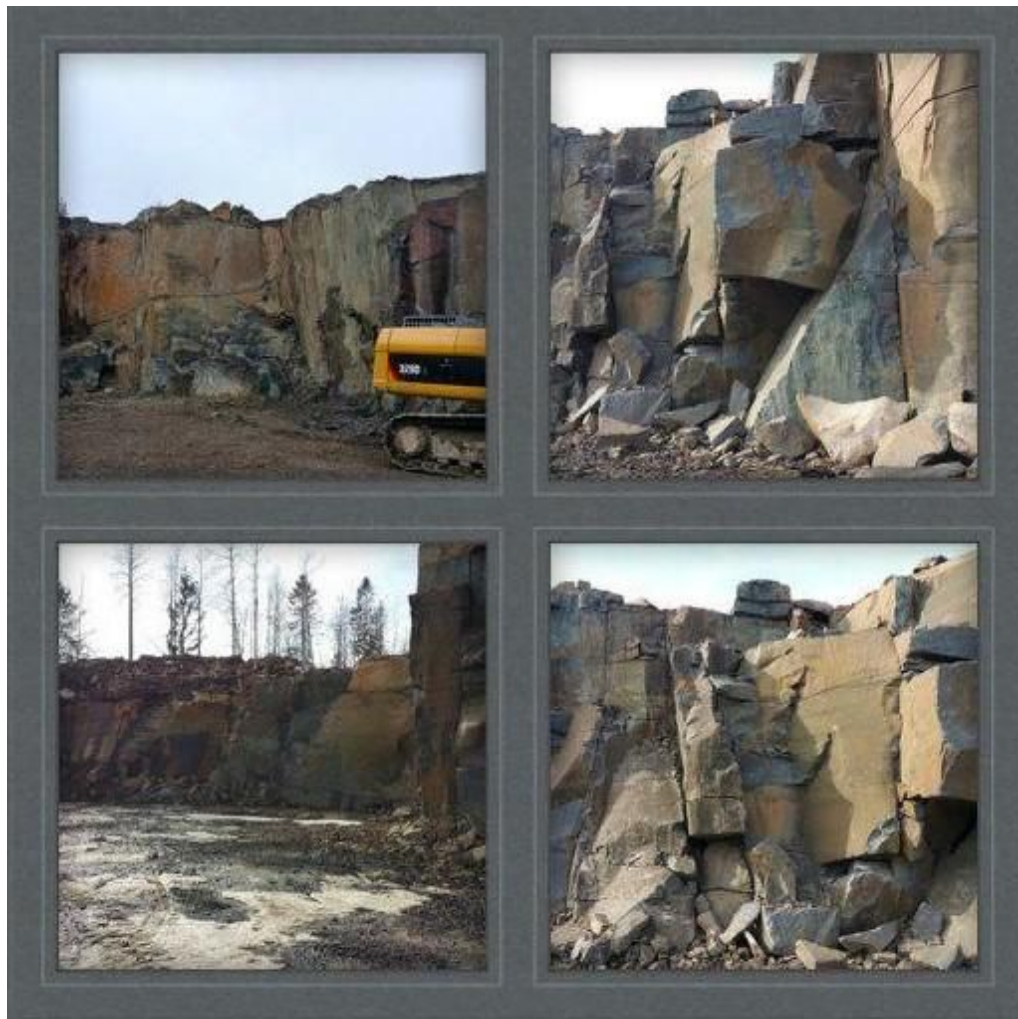
- extraction cost of 1 m³ of blocks about 180 USD
- 1 m³ of blocks are bought directly at the quarry at a price of at least 360 USD per m³;
- Thus, the profit from the sale of 1m³ blocks 100% or 180 USD;
- the minimum volume of extraction at a quarry is 150 m³ per month;

Thus, one developed quarry brings its owners 26 940 USD a month minimum. At the same time, it is necessary to consider that the cost of blocks (20 000) is greatly underestimated, since this is the price for the small lowest-quality block. The average price is 630 USD.

The profit from one field per year is about 808 310 USD.

Already established fields





Based on the possible profit and considering the usable volume of the stone as well as the cost of production, each of our sites costs about 17 962 450 USD.

But we are not going to manufacture by ourselves. Instead, we find and prepare the fields for sale and for commodity production of products - stone blocks, taking advantage of their growing demand in the market. After all, the best black granite fields are in Karelia.

There are two kinds of proposals or, to better put it, degrees of preparedness:

1. The conducted geological prospecting and protected reserves in the volumes indicated above - the cost of 180 000 – 270 000 USD;
2. The minimal infrastructure was built, mining and preparatory work was carried out and the goods were shown and proved by customer to be top quality - the first samples of the product were received: 1 260 000 – 1 800 000 USD.

Such a big difference relates to possible risks for exploration of deposits and possible low quality of raw materials stored inside them. But the quality approval by the customer takes away most of the risks.

The exploited quarries of black granite





We are planning to prepare the above-mentioned areas for the production and sell them to the producers of memorial products, as well as architectural and construction products. To achieve this aim, we need financing in the amount of 287 400 USD (for more details see the Program).

Since we have vast experience (over 13 years) in carrying out these projects (five mining enterprises have been built), we expect almost all the work to be done by our own forces and with the help of our subsidiaries.

"Invest-Technologies" will act as the founder of the companies belonging to future owners of subsoil use rights (licenses). The legal documents on land, project documentation, etc. will be drawn up on them.

In the future, after the completion of the deposit preparation process, the shares in these companies will be sold, the taxes necessary for sale will be paid and the received funds will be distributed among the shareholders (holders of the tokens) by the payment method. The amount from the sale will be more than 5 388 730 USD.

2. The Goal

We would like to:



1. Earn money for ourselves and for our investors, by developing and selling a high-profit business.
2. Get a flexible, reliable and safe way of interaction between investors, the company, potential buyers of the deposits and the products - stone blocks.
3. Minimize the risks of investment by developing several promising areas at once with the attraction of investments from potential buyers even at the stage of field design.

3. Solution

By using the SBI token, investors can multiply their funds by several times, while receiving a lot of useful information about design and construction in Russia, translated into English.

By using the SBI token, we can safely open a commercial secret to our investors, as well as technical and legislative nuances, project documentation. You will see the production of works at all stages in specifically designed smart contracts; license numbers and other information for verification will be recorded.

Thanks to the constant publication of information on the current stage of design, production, preparation for sale and the sale itself, and thanks to data on the results of each stage and the approximate forecasts for the terms, you will have a predictable growth for the price of our token, which you can buy and sell on the stock exchange.

After the stage of the sale of deposits and the payments to investors, we will have a stock of funds, which we plan to use for searching and developing new projects for subsoil use.

4. Road Map

1. Geological study (search and evaluation stage)

№	Name of works	Period of execution *	Price** (USD)	Types of documentation and products	Notes
1	2	4	5	6	7



1.	The choice of the site, the coordination of the perspective areas and the filing of an application for inclusion in the list of licensing facilities for 2019	Before June 30 th 2018	7190	Application to the Ministry of Environment	The site selection includes a reconnaissance survey with the selection of rock samples, and the production of polished tiles
2.	Obtaining a license with the right to use subsoil for geological study of a subsoil area of local significance	January 2019	1800	License	Approximately 3-4 licenses with an initial area of 50-200 hectares.
3.	Conducting and approving the project for carrying out prospecting and evaluation work, obtaining an expert opinion on the project.	June 2019	13470	Project to produce works on geological study.	Full sum for 4 areas
4.	Registration of works on geological study of the subsoil area. Registration of permits for exploration and evaluation works.	July 2019	1800	Certificate of registration of works on geological study in Rosnedra. Work permission.	Within 1 month after receiving the approval of the State Geological Expertise on the project for conducting geological exploration work.
5.	Field work on the geological study of the subsoil area:				
	- geological routes with radiometric listening, penetration of surface mine workings (clearing, pits, ditches), sampling	August-October 2019	13470	Documentation logs	For 4 areas
	- topographic survey of the site in scale 1: 2000	August-October 2019	13470	Topo-plan	15-20 hectares on each site.



	- ground geophysical surveys	October 2019	8980	Geophysical materials (maps of geophysical fields, sections, schemes of their interpretation)	If necessary. It is possible to transfer geophysical studies to the next stage.
	- drilling operations (drilling of wells with a depth of 15-20 m)	October-November 2019	28740	Documentation logs	4 wells in each area
	- laboratory works	November-December 2019	8980	Report on laboratory works	
	- cameral work and conducting a report with calculation of reserves of categories C1 + C2	January-March 2020	17960	Report with the calculation of the reserves	
6.	Submission of the report for examination to the Ministry of Environmental Protection of the Republic of Karelia	March-May 2020	1790	Protocol and Order of the Ministry of Natural Resources of the Republic of Karelia	
7.	Registration of certificates on pioneering of the revealed objects of a facing stone	June-July 2020	1790	Certificate of pioneering	Within 2 months from the date of approval in the Ministry of Natural Resources of the Republic of Karelia, the conclusions of the expert commission on the review of the report from the calculation of reserves
8.	Submitting the application for a license for exploration and production of the facing stone for identified and approved	July 2020	1790	Application	



	facilities based on the Certificate of Pioneering				
	Sum:		121250		For 4 areas

2. Exploration and extraction of facing stone

№	Name of works	Period of execution	Price** (USD)	Types of documentation and products	Notes
1	2	4	5	6	7
1.	Obtaining a license for the exploration and production of block stone	July-October 2020	17960	License for exploration and extraction	One-time payment at the rate of 250.0 for one license
2.	Engineering, geodesic and other surveys for industrial design (roads, industrial site, dump overburden, ditch stump, finished goods warehouse)	October-November 2020	8980	Survey reports	The scope and types of surveys for each object are determined from the need for them.
3.	Conducting a project for the industrial development of the field by a non-explosive method	November 2020 – March 2021	44900	Project	No General Government Expertise



4.	Registration of the rights to use the land for industrial development of the field (the act of choosing a land plot, a project of a forest plot, setting for cadastral registration).	November 2020 – June 2021	35920	Contract for the right to use the land (forest) plot	
5.	Negotiating the project of industrial development of the deposit in the Ministry of Natural Resources of the Republic of Karelia	April-May 2021	1790	Protocol approved by the Order) of the Ministry of Natural Resources of the Republic of Karelia on the approval of the Development Project	
6.	Obtaining a mining certificate.	June 2021	1790	Mining certificate	
7.	Development and coordination of the Mining Plan for the project	June-August 2021	5030	Mining development plan approved by Rostekhnadzor	
8.	Beginning of mining operations	August 2021	35920	Act of commissioning a quarry in operation	
9.	The plant reaching the designed capacity (100-150 cubic meters of blocks II-III groups)	December 2021			
	Sum:		152320		



График стоимости работ (Work Cost Chart)



5. Team

Belonogov Aleksandr, General Director (CEO)
 Pyrozhenko Gennadiy, Chief Geologist
 Pozdnikin Konstantin, analyst, solidity developer
 Mukhin Arseniy, lead javascript developer
 Mandy Eagle, advisor
 Luzgin Sergey, engineer
 Glariantov Anton, engineer

6. PreSale, CrowdSale



The SBI token will not have a pre-ico. We are not aiming at deceiving or speculating, we rather target productive work on the development and sale of projects.
Sales volume: 22 800 000 SBI at the price of 1 SBI = 0.018 USD.
Total output: 40,000,000 SBI.

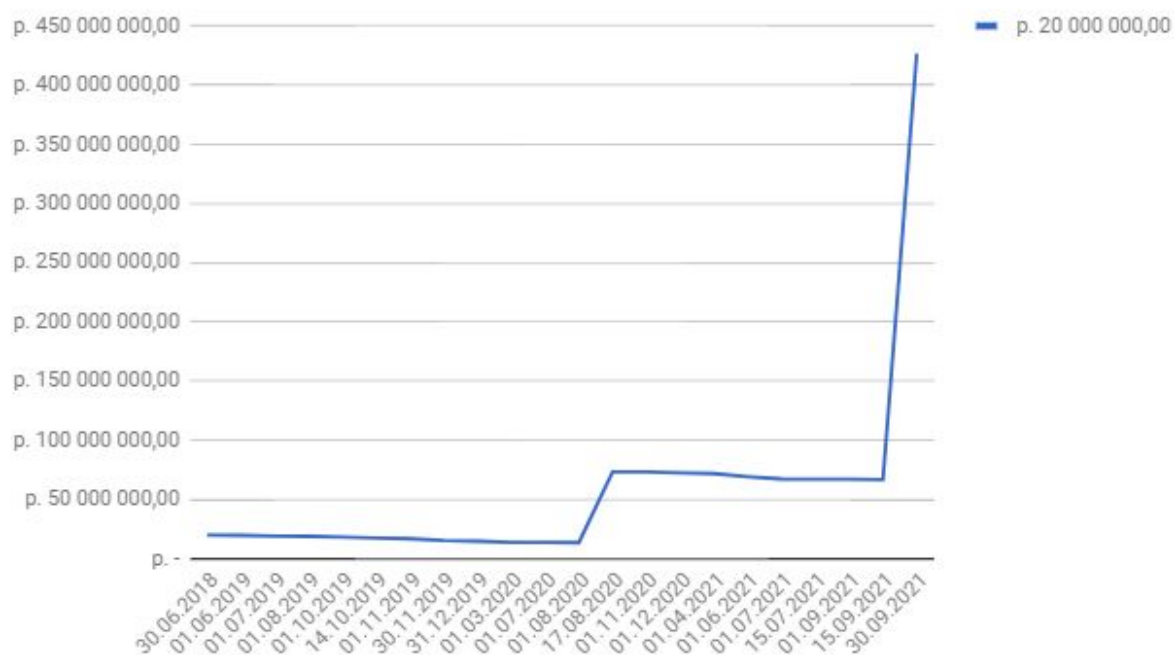
We will carry out the payment after the sale of each deposit:

*** Here is the approximate price of SBI, taking into account the sale value of one deposit of \$1,400,000.**

1 deposit – 0.0360 USD per 1 SBI
2 deposits – 0.0720 USD per 1 SBI
3 deposits – 0.1080 USD per 1 SBI
4 deposits – 0.1440 USD per 1 SBI

In total, for 3 years 8-fold increase in the price of the SBI token.

График стоимости SBI (SBI Value Chart)



In August 2020 a significant leap is visible on the chart - it is due to the completion of the design phase and hence the company's value increases, 4 projected deposits cost 1 078 000 USD.

Continuing the work on the project, we will increase the value of the assets to \$1,400,000 for each deposit.

\$1,400,000 - approximate price for market conditions.



After the sale of deposits and the redemption of tokens, the remainder of the profit we are planning to forward to further projects of the company after negotiating with you, our investors.

Soft Cap - 16 000 000 SBI, Hard Cap - 22 800 000 SBI

Investors should decide independently - sell all SBI or only a part, continuing cooperation with us.

6.1 Distribution of funds

Total required investments: 409 544 USD

- 70% project development – 287 400 USD
- 8% Marketing – 35 925 USD
- 9% Administrative expenses – 39 517 USD
- 5% Audit and security – 17 960 USD.
- 7% representation expenses, including expenses for maintaining up-to-date information on all stages of work in 2 languages - Russian and English (Legal costs) – 28 740 USD

6.2. Distribution of tokens

Total supply 40 000 000 SBI

- Bounty, Promo 5% - 2 000 000 SBI
- Strategic partners 8% - 3 200 000 SBI
- Team 30% - 12,000,000 SBI
 - 12% - Belonogov A..
 - 8% - Pyrozhenko G.
 - 7% - Pozdnykin K.
 - 3% - Mukhin A
- Sale (ICO) 57% - 22 800 000 SBI

We are ready to include all owners of more than 5% of SBI tokens or their representatives in the official structure of the founders of the company owning the field with an indication in the company's charter, but only if they or their representative have a Russian citizenship.

7. Risks

As we are using the DAICO

(<https://cointelegraph.com/explained/what-is-a-daico-explained>) model, all your investments will remain under your control.

We block the withdrawal of funds from the sale contract and every payment we must approve by vote. In order for investors to confirm payment, we will publish a clear justification for it - what things we are going to spend this money on.



There will be 3 options for voting on payment: to make payment, refuse to pay, or return funds to the investors. If the majority votes for a return, the reverse buy-back of the tokens will be opened for the amount submitted for approval.

There is a certain small percentage of risk associated with the fact that in the deposits there may be a stone of poor quality, and also if we can not sell the fields at the maximum price.

In fact, at least one of these deposits has an excellent stone, which is confirmed by the samples, and it is beneficial for potential customers to purchase a SBI token that will allow them to become co-owners of the quarry at the early stages and thereby reduce the final cost of their purchase.

The company "Invest-Technologies" Ltd. is the owner of the operating license for the sand deposit, which by itself is the provision of the SBI token. Photo of the license is attached below.





Министерство по природопользованию и экологии Республики Карелия

ЛИЦЕНЗИЯ

на пользование недрами

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вид лицензии

Выдана Обществу с ограниченной ответственностью «Инвест - Технологии»
(субъект предпринимательской деятельности, получивший
_____ (ООО «Инвест - Технологии»)
данную лицензию)

в лице директора Белоногова Александра Юрьевича
(ф.и.о. лица, представляющего субъект предпринимательской деятельности)

с целевым назначением и видами работ геологическое изучение в целях поисков и
оценки месторождения песчано-гравийной смеси на участке недр местного значения
«Пашозерский»

Участок недр расположен Республика Карелия,
(наименование населенного пункта, района,
Прионежский муниципальный район
области, края, республики)

Описание границ участка недр, координаты угловых точек, копии топопланов, разрезов
и др. приводятся в приложении 1, 3, 6
(№ прилож.)

Участок недр имеет статус геологического отвода
(геологического или горного отвода)

Дата окончания действия лицензии 20 сентября 2022 года
(число, месяц, год)



8. Disclaimer

The DAICO model allows us to provide complete trust between us and our investors.
We cannot spend a drop of your money without your approval.



But you must understand that the company is striving for the greatest profit for itself and for its investors. The essence of the company's work is that, if at the stage of production works there are interruptions with financing, then the whole enterprise may have problems and further profit will be at risk.

Therefore, before you vote for the payment refusal or a refund, you, as investors who are also interested in greater profits, need to appreciate all the facts that we provided to justify the payment on our website.

Investors voting for each payment can choose a refund, which will allow the redemption of tokens in an amount equal to the share in the payment submitted for approval.

9. Contacts

SBIinvestitions telegram channel https://t.me/sbinvest_en

Belonogov Aleksandr

<https://www.facebook.com/profile.php?id=100011838558872>

<https://vk.com/id163627615>

Pyrozhenko Gennadiy

<https://vk.com/id23330904>

Pozdnikin Konstantin

<https://www.facebook.com/profile.php?id=100010511285400>

<https://vk.com/ponyman>

<https://www.linkedin.com/in/konstantin-pozdnikin-90929a111/>

Mukhin Arseniy

<https://www.linkedin.com/in/krappt/>

<https://www.facebook.com/krappt>



Mandy Eagle https://vk.com/mandy_yeagle

Luzgin Sergey <https://vk.com/sysoff>

Glariantov Anton <https://vk.com/id6166835>

