

White Paper v 1.0 — SBCICN

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1. Introduction

COINVEST (ticker SBCICN) is a BEP-20 token that enables a distributed community to jointly purchase an Italian villa with agricultural land and transform it into an eco-friendly coworking / coliving hub. Token holders receive:

- priority booking rights and up to **100 % discounts** on accommodation and workspace;
- a share of net operating profits;
- on-chain voting power via a light-weight DAO;
- deflationary tokenomics plus passive reward accrual.

2. Market Overview & Pain Points

Pain Point	Details
High entry ticket	Prime European real estate typically requires €1–3 M per asset.
Limited transparency	Traditional property funds report quarterly and rarely disclose granular data.
Utility-free tokens	70 % of crypto-assets are not backed by tangible services or cash flows.
Low investor engagement	Limited or no influence on how assets are managed.

3. Concept & Value Proposition

We combine **smart contracts** with a **real-world asset**:

1. **Tokenisation** – fixed supply of SBCICN.
2. **Fundraising** – pool USDT → acquire villa (~€1.6 M + 15 % contingency).
3. **Eco-renovation** – solar panels, sustainable materials, micro-farm.
4. **Operation** – coliving / coworking, retreats, agri-tourism events.
5. **Profit distribution** – smart contract sends USDT to holders pro-rata.

4. Smart-Contract Architecture

4.1 Tech Stack

- Solidity 0.8.x
- OpenZeppelin v4.9 (ERC-20, Ownable)
- Verified source code on BscScan
- Third-party audit (firm TBD; hash to be appended)

4.2 Transfer-Fee Logic (`_transfer`)

Allocation	Rate	Destination
Holder Rewards	1 %	Accumulates on contract → airdrops
Invest Pool	2 %	Dedicated wallet
Marketing	1 %	Marketing wallet
Burn	1 %	Permanently removed
Total	5 %	—

4.3 Anti-Dump Features

- maxTxAmount (initially 1 % of supply) caps each transfer.
- isFeeExempt whitelist for core wallets & partners.

4.4 DAO Module

- proposeInvestment(string) → emitsNewProposal.
- vote(id) – weight = current balance.
- executeProposal(id) – owner / multisig executes after quorum.

5. Tokenomics

Metric	Value
Name / Ticker	COINVEST / SBCICN
Network	Binance Smart Chain
Decimals	18
Fixed Supply	1 000 000 000 SBCICN
Deflation	1 % burned on every transfer

5.1 Distribution

Category	Amount	% of Supply	Lock / Vesting
Public Sale	850 000 000	85 %	no lock
Team & Advisors	100 000 000	10 %	12-mo cliff → 12-mo linear
Marketing	30 000 000	3 %	6-mo lock
Ops / Legal Reserve	20 000 000	2 %	6-mo lock

(Pie chart available in PDF attachment.)

6. Fees & Anti-Dump Mechanics

- **Total fee is hard-capped at 5 %.**
- setFees() cannot raise the aggregate above 50 % of denominator.
- Initial maxTxAmount = 10 000 000 SBCICN (\approx 1 % of supply); any increase beyond 1 % requires a DAO vote.

7. DAO Governance

Parameter	Value
Proposal threshold	\geq 1 SBCICN
Quorum	\geq 50 000 000 SBCICN (5 % of supply)
Voting window	7 days
Execution	owner (to be migrated to multisig in Phase II)
Typical topics	asset selection, renovation budgets, buy-back, fee changes

8. Roadmap

Phase	Timeline	Milestones
I Preparation	M 0–2	SPV incorporation, audit, website, KYC
II Fundraising	M 3–8	Public sale, DEX listing, live dashboard
III Acquisition	M 9–12	Due-diligence, DAO vote, closing
IV Renovation	M 13–18	Eco-retrofit, booking dApp, NFT passes
V Operation	M 19 +	Profit sharing, event program
VI Scale-up	Year 2 +	Second property, multi-chain support

9. Legal Framework & Compliance

- **SPV** – Italian SRL wholly owned by a DAO trust.
- **Token classification** – service / utility token, **not** equity or debt.
- **KYC / AML** mandatory for purchases $\geq 1\,000$ USDT.
- Annual external audit of SPV financials.

10. Use of Proceeds

Item	% of Raised USDT
Villa purchase	70 %
Eco-renovation & green tech	15 %
Liquidity reserve	5 %
Marketing & exchange listings	5 %
Operations / legal	5 %

11. Team & Advisors

Name	Role	Background
Sergey Ivanov	CEO	10 y real estate (ex-CBRE)
Maria Rosini	COO	Property mgmt, ESG consulting
Andrey Belov	CTO	5 y Solidity, Top-20 audits
Yulia Checherina	CMO	Web3 growth, ex-Binance RU

Advisors: international legal counsel (Studio Bianchi), lead architect (Eco-Arch, Milan), agronomist consultant.

12. Risk Factors

- **Regulatory shifts** – tokenised real-estate may face stricter rules.
- **Market volatility** – BNB / USDT and property cycles affect yield.
- **Operational** – occupancy < 60 % → mitigated via professional operator.
- **Technical** – smart-contract bugs → audit + bug-bounty.

13. Community & Marketing

- Active Telegram (RU / EN), Twitter, Discord DAO.
- “Founder Resident Pass” NFT with lifetime perks.
- Monthly on-chain analytics via Dune & DeFiLlama dashboards.
- Partnerships: retreats, Web3 conferences, ESG funds.

14. Conclusion

COINVEST bridges blockchain transparency with a cash-flowing, tangible asset. SBCICN provides holders with utility, revenue share, and democratic control. With a fixed supply, deflationary mechanics, and a clear roadmap, we aim to build a sustainable, community-owned ecosystem in the heart of Italy and pioneer a new standard for crowd-governed real-estate investment.

15. Appendices

- A. Contract address & verified source code
- B. Audit report (to be linked)
- C. Detailed financial forecast (Google Sheet)
- D. Tokenomics & fee charts (PDF attachment)

Disclaimer

This document is for informational purposes only and does not constitute an offer or solicitation to sell shares or securities in any jurisdiction where such offer would be unlawful. Prospective token purchasers should conduct their own due diligence, consult legal and tax advisors, and understand that purchasing SBCICN involves risk. The COINVEST team is not liable for any losses arising from holding, trading, or using the token.

End of White Paper