

Beacon of Civilization

Whitepaper – Chapter 7

Civic Trust Loan

We don't believe in credit scores. We don't believe in KYC forms.

We believe in something far older, and far more powerful: trust.

Civic Trust Loan is not charity. It's not an airdrop. It's a decentralized lending experiment based on behavior, restraint, and integrity.

If civilization means anything, it's whether people still choose to do the right thing — even when they don't have to.

Civic Trust Loan lets anyone, anywhere, request a small BOC loan based solely on their on-chain behavior and a symbolic pledge of trust. No forms. No gatekeepers. Just a shared belief that maybe, just maybe, we still deserve a system that believes in us.

Eligibility & Loan Terms

- No identity required — only a wallet and an application.
- 90-day cooldown between requests.
- One-time symbolic deposit to discourage spam and abuse.
- Minimum BOC holdings of \$1 equivalent required to qualify.
- Loan amount: 35–1,000 USDC equivalent in BOC, assigned dynamically.
- 1-year repayment window, with 1–12% interest based on automated credit tiering.
- Exceptionally vulnerable cases may apply for 0% interest.

Trust Over Time

- Repayment earns on-chain reputation and access to future higher loan amounts.
- Consistent repayment unlocks new levels of trust (automated credit tiers).
- Missed repayments won't punish you — but your trust score won't grow.

Governance & Evolution

- Civic Trust Loan will gradually transition to DAO-managed governance.
- Community will help shape loan caps, risk filters, and symbolic deposit rules.
- In time, verified borrowers with clean repayment records may join peer review.

Execution & Safety

- Initial claims will be reviewed semi-manually with on-chain automation in development.
- Funds will be held in a dedicated loan treasury wallet, publicly auditable.
- All loan applications and outcomes will be publicly recorded.

Why We Do This

Because there are still people who fall, not from failure, but from the world turning its back on them.

Because not everyone needs saving — some just need a start.

Because sometimes, the smallest amount of dignity is worth more than a thousand slogans.

This is not a loan platform.

It is a test of civilization.