

# THE CYBERCREDITORS-LITE



CYBER  
ENTERPRISE

[WWW.THECYBERENTERPRISE.COM](http://WWW.THECYBERENTERPRISE.COM)

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## What is The Cyber Creditors Project?

The Cyber Creditors will be a decentralized application (DAPP), available as an app and at the domain TheCyberCreditors.com. This will be the platform that will allow users to borrow money against different types of crypto assets. These assets can be items such as ERC-721's, ERC-1155's, Tokens, and other items on the Ethereum and Binance blockchains. These assets will act as collateral for those lending the funds. The digital assets put on the platform will be split into shares. The shares will be allocated to the lender, based on the percentage of the loan provided. Those who own the shares of the digital item are able to sell their share at any time, for others to collect the interest upon repayment.

In essence, the platform will enable its users to 'Pawn' their digital goods. Those lending liquid assets will make a profit from the interest of the loan upon repayment. After the repayment is made, the 'Pawned' item is returned to the original holder of the digital asset. If the repayment is not made, the lender(s) will keep their share of the item. The lender owns the share, therefore they may do with it as they please. We will be acting as a real-world margin lending site, but on the blockchain. It will operate on the ETH and BSC networks, with more networks to be added in the future.

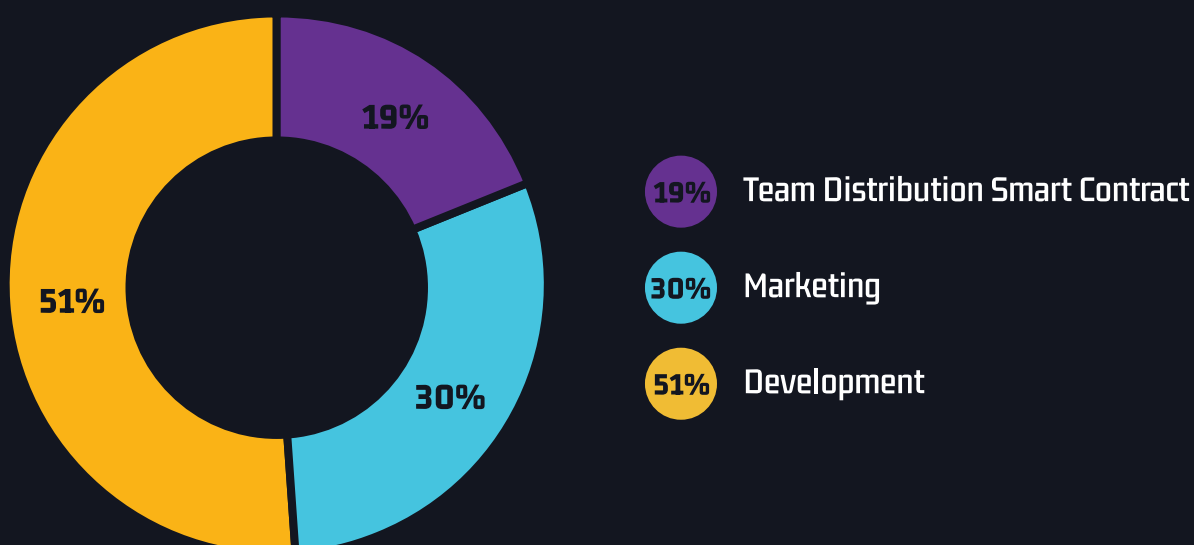


## What is the **Charge Token (CYBRC)**?

The first Symbiotic project we are developing is the Cyber Creditors platform. In order to fund this project, we will create a new Token called Cyber Credit (CYBRC). This token will be on BSC, and the platform will act as a margin lending site. This tackles the issue of liquidating NFTs for quick cash. Using digital assets as collateral, CYBRC will yield the cheapest fees for interacting with Binance Smart Chain (BSC) digital assets, such as BEP-20, BEP-721 and BEP-1155. The same goes for the Cyber token (CYBR), which will follow suit but on Ethereum Mainnet (ETH). The Cyber Enterprise will be subject to reduced fees no matter which payment option is applied. Revenue from using our services will directly support the the Cyber Enterprise ecosystem.

The token will have a 5% tax upon selling, which will automatically be sent to the Token Tax Distribution Smart Contract. As stages of the development budget are reached, this initial 5% tax will be reduced and distributed equally to the Cyber Credit (CYBRC) token holders. Once the development budget has been achieved, the final token tax will be split into two streams - Token Tax Distribution Smart Contract and redistribution to all holders. Of the 5%, only 2% will continue to go to the Token Tax Distribution Contract, while the remaining 3% will be evenly redistributed to the holders of the Cyber Credit Token (CYBRC).

## Token **Tax Distribution Smart Contract Splits**



# The 3 Stages of Cyber Credit (CYBRC) Token

When the DApp (app.TheCyberCreditors.com) is built, the team will allocate the Cyber Credit (CYBRC) token to a Dead Wallet. Since 3% of each transaction is redistributed evenly amongst token holders, the Dead Wallet will receive CYBRC tokens as well. This means the Dead Wallet will increase each time a sale takes place, reducing the availability of the Cyber Credit (CYBRC) tokens on the free market.

## STAGE 1

At the start, the Cyber Credit (CYBRC) tokens internal token tax will be used exclusively for the Cyber Creditors project development.

## STAGE 2

Once the first development goal is achieved, the Token Tax Distribution will then allocate the percentage change to the Cyber Credit (CYBRC) token holders, evenly redistributing based on one's holdings.

## STAGE 3

Upon completing the last development goal, a Dead Wallet will be created by the team, which falls under the redistribution based on taxes. With time, the Dead Wallet will grow in size, thus reducing the usable circulating supply

### ⚠ Important

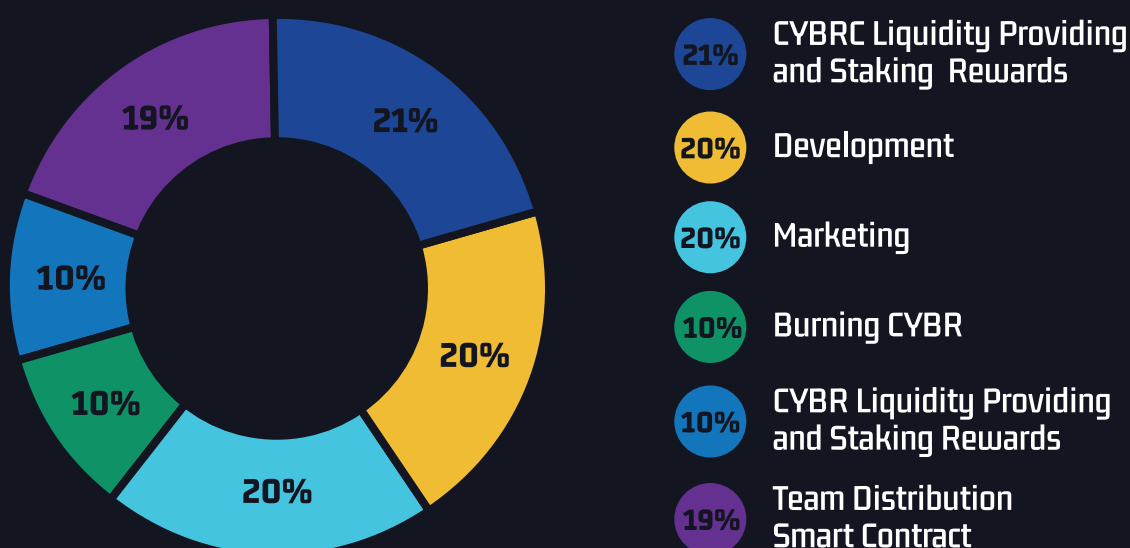
The token tax is hardcoded and will remain on the token contract indefinitely. Taxes are only initiated when a user sells the Cyber Credit (CYBRC) token. The only change is how that 5% is distributed within the Cyber Ecosystem.



## How will CYBRC interact with The Cyber Creditors?

Once the DAPP is completed, there will be various fees in play. To name a few fees you can expect, we will have posting fees, lending fees, boosting fees, banner fees as well as a few others. As the platform upgrades and brings forth more opportunities and utilities, so will the number of fees. If the asset is on the BSC network, these fees can be paid with the Cyber Credit (CYBRC) for a fraction of the standard price. The same rule applies to CYBR, as long as the digital asset is on ETH. The platform fees will be allocated to our **Fee Tax Distribution Smart Contract**, supporting and growing the Cyber Enterprise ecosystem.

### Fee Tax Distribution Circle



#### ⚠ Important

CYBR Liquidity Providing and Staking Rewards with the Fee Tax Distribution Smart Contract are lower, as the first presale of the ICO will always be done through CYBR. The CYBR token is the Cyber Enterprise Launchpad Token, which will be collected and used for items such as rewards.