BPI Membership Package System

Technical Documentation for CTO & Development Team

1. Membership Package Overview

The BPI Ecosystem has **six (6) core membership packages**, each with different benefits and reward distribution logic.

Package Categories

1. **Regular Membership**

2. **Regular Plus Membership**

3. **Gold Plus Membership**

4. **Platinum Plus Membership**

5. **Travel & Tour Agent Package**

6. **Basic Early Retirement Package**

7. **Child Educational / Vocational Support Package**

Each package has a **VAT component**, **Community Support Access**, **BPI-Token Rewards**, and **Palliative Wallet Rewards**.

2. VAT Logic

VAT = 7.5% on base package fee.
System must automatically calculate:

[
Total = Base Fee + (7.5% \times Base Fee)
]

Example:
₦10,000 + ₦750 = ₦10,750

**3. GENERAL FUNCTIONAL FEATURES FOR ALL PACKAGES

All membership packages include access to:

- **Community Support Program**

- Membership Upgrade Unlock

- Earnings via **Cash Wallet**

- **BPI Token** distribution

- **Palliative Wallet** distribution

- Annual **Renewal Cycle**

- Automated **Countdown Timing**

- Multi-Level Reward Logic (1–4 levels)

- Digital Dashboard Display

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4. PACKAGE DETAILS + REWARD DISTRIBUTION

4.1 REGULAR MEMBERSHIP

- **Base Fee:** ₦10,000

- **Total with VAT:** ₦10,750

Member Benefits

- Community Support Access

- Membership Upgrade Path

- BPI Token Reward

- Palliative Reward

Reward Distribution Logic

Level	Cash Wallet	BPI Token	Palliative Wallet
L1	₦1,000	₦1,000	₦250
L2	₦500	₦500	₦250
L3	₦500	₦500	₦250
L4	₦500	₦500	₦250

4.2 REGULAR PLUS MEMBERSHIP

- **Base Fee:** ₦50,000

- **Total with VAT:** ₦53,750

Member Benefits

- Community Support

- Membership Upgrade Path

- BPI Token Reward

- Palliative Reward

Reward Distribution Logic

Level	Cash Wallet	BPI Token	Palliative Wallet
L1	₦10,000	₦500	₦1,000
L2	₦5,000	₦500	₦500
L3	₦10,000	₦500	₦1,000
L4	₦5,000	₦500	₦500

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5. RENEWAL LOGIC FOR REGULAR + REGULAR PLUS

- **Renewal Fee:** ₦53,750

- Terms: **365-day cycle**

- After activation, countdown must initiate

- At Day 365, system triggers **Renewal Required**

- Access is **restricted** when renewal is not paid

- Weekly reminders + 3-day + 24hr notification

Renewal Reward Distribution

Level	Cash Wallet	BPI Token	Palliative Wallet
L1	₦2,500	₦500	₦3,000
L2	₦1,250	₦500	₦1,500
L3	₦2,500	₦500	₦3,000
L4	₦1,250	₦500	₦1,500

Additional Wallet Funding on Renewal

To support other welfare categories on renewal:

Level	Health Wallet	Meal Wallet	Security Wallet
L1	₦250	₦250	₦250
L2	₦250	₦250	₦250
L3	₦250	₦250	₦250
L4	₦250	₦250	₦250

CTO Note: Add **4 new wallet tables** or **merged wallet schema** under one user ID.

6. GOLD PLUS MEMBERSHIP

- **Base Fee:** ₦221,000

- **Total with VAT:** ₦237,575

Member Benefits

- Community Support

- Full Membership

- BPI-Token

- Palliative Reward

- Social Media (MYNGUL)

Reward Distribution

Level	Palliative	BPI-Token	Cash-Back
L1	₦7,200	₦2,000	₦3,600
L2	₦4,320	₦600	₦2,160
L3	₦1,440	₦200	₦720
L4	₦1,440	₦200	₦720

6.1 Shelter Reward – GOLD PLUS

Level	Shelter Reward
1	₦60,000
2	₦45,000
3	₦15,000
4	₦15,000
5	₦3,000
6	₦3,000
7	₦3,000
8	₦3,000
9	₦1,500
10	₦1,500

6.2 GOLD/PLATINUM RENEWAL

- **Renewal Fee: ₦107,500**

- Base ₦100,000 + VAT ₦7,500

Renewal Distribution

Level	Palliative	Cash Back	BPI Token
L1	₦6,000	₦4,000	₦1,000
L2	₦3,600	₦2,400	₦500
L3	₦1,200	₦800	₦250
L4	₦1,200	₦800	₦250

Renewal Bonus Wallets

Level	Shelter	Health	Meal	Security
1	₦15,000	₦1,000	₦300	₦150
2	₦10,000	₦800	₦300	₦150
3–10	₦2,000	₦500–800	₦200	₦100

The CTO must confirm whether levels 5–10 follow the same distribution logic.

7. PLATINUM PLUS MEMBERSHIP

- **Base Fee: ₦321,000**

- **Total with VAT: ₦345,075**

Benefits

- Community Support

- Full Membership

- Web3 Integration

- MYNGUL Social Media

- Cash-Back Reward

- BPI Token

Reward Distribution

Level	Palliative	BPI-Token	Cash-Back
L1	₦16,000	₦2,000	₦74,250
L2	₦6,400	₦600	₦44,550
L3	₦3,200	₦200	₦14,850
L4	₦3,200	₦200	₦14,850

7.1 Shelter Reward – Platinum Plus

Level	Shelter
1	₦30,000
2	₦22,500
3	₦7,500
4	₦7,500
5–10	₦1,500 each

---

8. TRAVEL & TOUR – AGENT PACKAGE

- **Base Fee:** ₦330,000

- **Total with VAT: ₦354,750**

Benefits

- Community Support

- Membership Upgrade

- Social Media

- Palliative Reward

- Cash-Back Reward

Reward Distribution

Level	Cash	BPI-Token	Palliative	Cash-Back
L1	₦10,000	₦1,000	₦500	₦62,500
L2	₦5,000	₦500	₦500	₦62,500
L3	₦10,000	₦1,000	₦500	₦10,000
L4	₦5,000	₦500	₦500	₦10,000

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9. BASIC EARLY RETIREMENT PACKAGE

- **Base Fee:** ₦267,000

- **Total with VAT: ₦285,025**

Benefits

- Community Support

- Regular Plus Membership Upgrade

- BPI Token

- Palliative Reward

- Web3 Payment Portfolio

- Digital Farm Portfolio

- Web3 Liquidity

- Social Media (MYNGUL)

Reward Distribution

Level	Cash	BPI-Token	Palliative
L1	₦10,000	₦500	₦1,000
L2	₦5,000	₦500	₦500
L3	₦10,000	₦500	₦1,000
L4	₦5,000	₦500	₦500

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10. CHILD EDUCATIONAL/VOCATIONAL SUPPORT PACKAGE

- **Base Fee:** ₦330,000

- **Total with VAT:** ₦354,750

Benefit structure identical to Basic Retirement package

Reward Distribution

Level	Cash	BPI-Token	Palliative
L1	₦10,000	₦500	₦1,000
L2	₦5,000	₦500	₦500
L3	₦10,000	₦500	₦1,000
L4	₦5,000	₦500	₦500

11. TECHNICAL IMPLEMENTATION REQUIREMENTS

Wallets to Implement

- **Cash Wallet**
- **BPI Token Wallet**
- **Palliative Wallet**
- **Shelter Wallet**
- **Health Wallet**
- **Meal Wallet**
- **Security Wallet**
- **Cash-Back Wallet**

CTO must confirm if wallets are **separate SQL tables** or a **single wallet state with category columns**.

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12. LOGIC FOR DISTRIBUTION

When a membership is activated

Trigger:

- Wallet distribution

- Level logic (L1 → L4)

- Smart contract ready state for BPI Token

- Commission tree distribution (1→4)

- Display values in the dashboard

Renewal Logic

- Countdown from activation

- After 365 days, restrict access

- Wallet distribution for renewal

- Trigger advanced welfare wallets (shelter/meal/health/security)

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13. CTO Note:

Implementation must support:

- **Referral Tree Structure (4 Levels)**

- **Automated VAT Calculation**

- **Automated Reward Allocation**

- **Annual Renewal Cycle**

- **Dashboard Visibility**

- **Transaction Logs**

- **Smart Contract Integration for BPI Token**

- **API for MYNGUL integration**

📘 BPI Membership Package System

Technical Documentation for CTO & Software Development Team

Version: 2.0
 Updated: (Includes MYNGUL Integration)

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1. SYSTEM OVERVIEW

The BPI Membership Engine supports multiple paid membership tiers with:

- Subscription lifecycle (365 days)

- Multi-level reward distribution (4-level structure)

- Multi-wallet reward system

- Web3 features (Token, Digital Farm, Liquidity)

- Social Media Monetization (MYNGUL)

- Community Support Program

- Progressive membership upgrade model

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2. VAT & PAYMENT LOGIC

VAT = 7.5% on all membership fees.

$$
Total = BaseFee + (7.5\% \times BaseFee)
$$

Examples:

Package	Base Fee	VAT	Total
Regular	₦10,000	₦750	₦10,750
Regular Plus	₦50,000	₦3,750	₦53,750
Gold Plus	₦221,000	₦16,575	₦237,575
Platinum Plus	₦321,000	₦24,075	₦345,075
Travel Agent	₦330,000	₦24,750	₦354,750
Early Retirement	₦267,000	₦18,025	₦285,025
Child Training	₦330,000	₦24,750	₦354,750

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3. MEMBERSHIP PACKAGES & BENEFITS

All memberships include:

- **Community Support Access**

- **Membership Upgrade Ability**

- **BPI Token Reward**

- **Palliative Reward**

- **Referral Rewards (4 levels)**

- **Access to BPI Ecosystem**

Some memberships include:

- **Social Media Monetization (MYNGUL)**

- **Web3 Payment Wallet**

- **Web3 Digital Farm**

- **Web3 Liquidity Portfolio**

- **Shelter Rewards**

- **Cash-Back Reward (Web3)**

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4. MULTI-WALLET ARCHITECTURE

Each member has multiple wallet balances:

Primary Wallets

1. **Cash Wallet**

2. **BPI Token Wallet**

3. **Palliative Wallet**

4. **Cash-Back Wallet**

5. **Shelter Wallet**

6. **Health Wallet**

7. **Meal Wallet**

8. **Security Wallet**

9. **Social Media Wallet (MYNGUL) ← New**

CTO Note: One **Wallet Table** with columns is recommended instead of 9 separate tables; use `WalletType` ENUM for classification.

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5. REWARD DISTRIBUTION MODEL

Reward distribution occurs at **Package Activation**, **Package Renewal**, and **Member Referral** across **4 levels**.

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6. MEMBERSHIP PACKAGE LOGIC (Detailed)

6.1 REGULAR MEMBERSHIP

- **Base Fee:** ₦10,000

- **Total:** ₦10,750 with VAT

- **Wallet Distribution:**

Level	Cash	BPI Token	Palliative

Level	Cash	BPI Token	Palliative
L1	1,000	1,000	250
L2	500	500	250
L3	500	500	250
L4	500	500	250

6.2 REGULAR PLUS MEMBERSHIP

- **Base Fee: ₦50,000**

- **Total: ₦53,750 with VAT**

Level	Cash	BPI Token	Palliative
L1	10,000	500	1,000
L2	5,000	500	500
L3	10,000	500	1,000
L4	5,000	500	500

7. 365-DAY RENEWAL ENGINE

Every membership has a:

- **365-day countdown**

- Renewal prompt before expiry:

    - **30 days**

    - **7 days**

    - **72 hours**

    - **24 hours**

- After expiration:

    - **Restricted access**

    - Referral earnings paused

    - Community support paused

7.1 Renewal Reward Logic (Regular & Regular Plus)

Renewal Fee: ₦53,750 (same as activation)

Level	Cash	BPI Token	Palliative
L1	2,500	500	3,000
L2	1,250	500	1,500
L3	2,500	500	3,000
L4	1,250	500	1,500

Additional Wallet Funding (Renewal Only)

Level	Health	Meal	Security
L1	250	250	250
L2	250	250	250
L3	250	250	250
L4	250	250	250

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8. GOLD PLUS MEMBERSHIP

Includes **Social Media Activation (MYNGUL)**

- **Base Fee: ₦221,000**

- **Total:** ₦237,575

Level	Palliative	BPI Token	Cash-Back
L1	7,200	2,000	3,600
L2	4,320	600	2,160
L3	1,440	200	720
L4	1,440	200	720

Shelter Reward – Gold Plus

(Levels 1–10 defined as in original)

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9. PLATINUM PLUS MEMBERSHIP

Includes **Social Media Activation** + **Cash-Back**

- **Base Fee:** ₦321,000

- **Total:** ₦345,075

Level	Palliative	BPI Token	Cash-Back
L1	16,000	2,000	74,250
L2	6,400	600	44,550
L3	3,200	200	14,850
L4	3,200	200	14,850

Shelter Reward – Platinum Plus

(Levels 1–10 defined)

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10. TRAVEL & TOUR AGENT PACKAGE

Includes **Social Media Activation** + Cash-Back

- **Base Fee:** ₦330,000

- **Total:** ₦354,750

Level	Cash	Token	Palliative	Cash-Back
L1	10,000	1,000	500	62,500
L2	5,000	500	500	62,500
L3	10,000	1,000	500	10,000
L4	5,000	500	500	10,000

11. BASIC EARLY RETIREMENT PACKAGE

Includes Social Media + Web3 Payment, Farm, Liquidity

- **Base Fee:** ₦267,000

- **Total:** ₦285,025

(Reward table same as Regular Plus)

12. CHILD EDUCATIONAL / VOCATIONAL PACKAGE

Includes Social Media + Web3 systems

- **Base Fee:** ₦330,000

- **Total: ₦354,750**

(Reward table same as Regular Plus)

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13. MYNGUL INTEGRATION (NEW LOGIC)

13.1 Pin-Based Social Media Activation

For packages with MYNGUL benefit:

- Upon activation:

    - **Generate Activation PIN**

    - **Send PIN to registered email**

    - **Credit Social Media Wallet: ₦11,000**

The PIN is used to activate **MYNGUL Pro Monetization**.

13.2 Social Media Wallet Logic

On activation:

- Credit:

    - `SocialMediaWallet(UserID) = +11,000`

- Source:

    - "Activation"

On renewal:

- Credit:

  - `SocialMediaWallet(UserID) = +11,000`

- Source:

  - "Renewal"

A wallet is used for **internal accounting**, **not withdrawable**.

13.3 Renewal Payment Update

Renewal total must include MYNGUL fee:

[
 RenewalTotal = PackageRenewalFee + 11,000 social media activation fee
 ]

Example (Gold/Platinum Renewal):

- Standard Renewal = ₦107,500

- MYNGUL Fee = ₦11,000

- Total Payable = ₦118,500

UI must display:

- Renewal Fee

- Social Media Fee

- VAT

- Total

Once payment is confirmed:

- **Generate a new PIN**

- **Email to member**

- **Update wallet**

13.4 PIN System

PIN table must include:

- PinID

- UserID

- PIN Code

- Status: Unused / Used / Expired

- CreatedAt

- ExpiryDate (30 days)

- IssuedVia: Email

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14. AUTOMATION TRIGGERS

Activation Trigger

If Package.SocialMedia = TRUE:
   Generate PIN
   Email PIN
   Credit SocialMediaWallet(11000)

Renewal Trigger

If RenewalPayment = TRUE:
   Generate New PIN
   Email PIN
   Credit SocialMediaWallet(11000)

15. CTO IMPLEMENTATION NOTES

- Referral logic = 4-level tree

- Wallet = Unified table with `WalletType ENUM`

- Renewal must **restrict access**

- MYNGUL PIN integration recommended via API rather than manual PIN entry

- Token rewards must be ready for smart contract integration

- Wallet logs must be stored
-
-

📘 BPI Revenue Tracking & Allocation System

(Updated Version – Executive Pool 30%, General Pools 20%)

1. Revenue Sources

BPI generates revenue from the following channels:

Core Revenue Streams

1. Community Support

2. Regular Membership Activation

3. Regular Plus Membership

4. Gold Plus Membership

5. Platinum Plus Membership

6. BPI Early Retirement Package

7. BPI Travel & Tours Services

8. Membership Renewals

    ○ Regular Renewal

    ○ Gold/Platinum Renewal

9. BPI Store Sales

10. YouTube Monetization

11. Withdrawal Fees & Platform Charges

Each revenue transaction must be **tagged** with the source category for reporting.

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2. Revenue Allocation Logic

All revenue is **allocated by percentage** into three major blocks:

Updated Distribution

[
 100% = 50% + 30% + 20%
 ]

- **50% – Company Reserve**

- **30% – Executive Shareholders Pool**

- **20% – Strategic Pool Distribution**

2.1 Company Reserve (50%)

Used for:

- Operations & salaries

- Infrastructure & development

- Support & maintenance

- Legal, compliance & data protection

- Marketing & growth

- Event support

This ensures **BPI has stable operating capital** and is not over-distributing.

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3. Executive Shareholders Pool (30%)

This pool is **directly distributed to executive shareholders** based on **fixed internal percentages**.

Executive Pool Distribution (%)

Role	Allocation
CEO	**30%**

CTO	**20%**
Head of BPI Travel	**20%**
CMO	**10%**
Director Oliver	**5%**
Director Morrison	**5%**
Director Annie	**5%**

Distribution must be **automatic** based on these percentages whenever revenue allocation runs.

Calculation Example

If BPI earns **₦10,000,000**:

- **Executive Pool = 30%**
  [
  = ₦3,000,000
  ]

- CEO receives:
  [
  30% × ₦3,000,000 = ₦900,000
  ]

- CTO receives:
  [
  20% × ₦3,000,000 = ₦600,000

```
        ]
```

…and so on.

The CTO must implement the **exact breakdown logic** above.

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4. Strategic Pool Distribution (20%)

The remaining **20%** of total revenue is distributed across **five strategic pools**.

Pool List

1. Leadership Pool

2. State Pool

3. Executive / Non-Executive Directors Pool

4. Technology Pool

5. BPI Investors Pool

> These pools receive the **entire 20%**, and that 20% is then **split equally** across all 5 pools.

Equal Split Calculation

```
[
 20% / 5 = 4% per pool
 ]
```

Meaning:

*   Leadership Pool: **4%**

*   State Pool: **4%**

*   Directors Pool: **4%**

- Technology Pool: **4%**

- Investors Pool: **4%**

If total revenue = ₦10,000,000
Each pool receives **₦400,000**.

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5. CEO Governance Rights

The CEO has the authority to:

- **Add or remove** members from any pool

- **Increase or reduce** pool allocation (internal % only)

- **Move funds between pools**

- **Suspend distribution to any pool**

- Approve **special bonuses**

- Redirect funds into **operations**

- Override any automated distribution via the **admin interface**

CTO must provide a **secure admin dashboard** with these controls.

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6. System Logic Flow

Every time revenue is received:

Step-by-Step Allocation

Revenue Received (X)

Company Reserve = X * 50%

Executive Pool = X * 30%

Strategic Pools = X * 20%

6.1 Executive Pool Logic

ExecShare = Revenue * 0.30

CEO = ExecShare * 0.30

CTO = ExecShare * 0.20

HeadTravel = ExecShare * 0.20

CMO = ExecShare * 0.10

Oliver = ExecShare * 0.05

Morrison = ExecShare * 0.05

Annie = ExecShare * 0.05

6.2 Strategy Pool Logic

Pools = Revenue * 0.20

LeadershipPool = Pools * 0.20

StatePool = Pools * 0.20

DirectorsPool = Pools * 0.20

TechPool = Pools * 0.20

InvestorsPool = Pools * 0.20

Equal weighting across the five pools.

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7. Recommended Database Structure

Main Tables

- RevenueTransaction

- AllocationLog

- ExecutiveWallet

- PoolWallet

- PoolMembers

- WalletTransactionLog

- AdminOverrideLog

Wallet Types

Use `WalletType ENUM`:

CompanyReserve

CEO

CTO

HeadTravel

CMO

Oliver

Morrison

Annie

LeadershipPool

StatePool

DirectorsPool

TechnologyPool

InvestorsPool

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8. Dashboard Display

Dashboard Should Show

- Total revenue received

- Pie chart: 50% / 30% / 20%

- CEO and executive distribution

- Pool balances

- Allocation timeline

- Audit log of distributions

- Admin override actions

---

9. Process Example

If total revenue is **₦100,000,000**:

- **Company Reserve (50%)**
  [
  = ₦50,000,000
  ]

- **Executive Pool (30%)**
  [
  = ₦30,000,000
  ]

- **Strategic Pools Total (20%)**
  [
  = ₦20,000,000
  ]

Now divide:

Executive Pool Split

- CEO: ₦9,000,000

- CTO: ₦6,000,000

- Head Travel: ₦6,000,000

- CMO: ₦3,000,000

- Oliver: ₦1,500,000

- Morrison: ₦1,500,000

- Annie: ₦1,500,000

Strategic Pools

- Leadership Pool: ₦4,000,000

- State Pool: ₦4,000,000

- Directors Pool: ₦4,000,000

- Technology Pool: ₦4,000,000

- Investors Pool: ₦4,000,000

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10. CTO Action Items

To implement:

A. Automation

- Automated revenue allocation algorithm

- Time-triggered disbursement (daily or weekly)

- Admin override controls

- Real-time wallet balances

B. Audit Systems

- Track every revenue transaction

- Allocation confirmation history

- Developer logs for testing

- Fraud protection controls

C. UI/UX

- Revenue dashboard

- Pool configuration panel

- Executive breakdown visualization

- Detailed payout logs

11. Governance Policy

- This distribution model is **fixed at the top level**:

    - 50% Company

    - 30% Executive

    - 20% Pools

- Internal distribution **within pools** can change,
  But the top-level percentage remains fixed unless board-approved.

- The CEO has the right to:

    - Modify weights **within pools, not at the top level** without board consent.

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12. Summary

This updated structure:

✔ Protects BPI operational capital
✔ Rewards executive leadership clearly
✔ Incentivizes strategic state & leadership growth
✔ Supports technology expansion
✔ Builds investor confidence
✔ Ensures full transparency through pool wallets
✔ Allows CEO flexibility for strategic decisions