



Estimated Costs That May Persist or Shift (Blockchain-Enabled Setup)

Cost Item	Estimated Amount (PHP)	Paid To	Notes
Capital Gains Tax (CGT)	₱180,000 (6% of ₱3M)	Bureau of Internal Revenue (BIR)	Mandatory tax; smart contract logs payment
Documentary Stamp Tax (DST)	₱45,000 (1.5% of ₱3M)	BIR	Required; blockchain can automate filing
Local Transfer Tax	₱15,000–₱22,500	Local Government Unit (LGU) Treasurer	Paid upon title transfer
Registration Fee	₱5,750 (for ₱3M)	Registry of Deeds	For official title registration
Bundled Escrow + Insurance + Title Risk	₱3,500–₱10,000	Smart Contract Wallet / Civic Validator / Barangay-Approved Agent	Encoded logic handles escrow, risk check, and insurance trigger
Gas Fees (Blockchain Transaction Costs)	₱50–₱500 per transaction	Blockchain Network (e.g., Polygon, BSC)	Paid to miners/validators for executing smart contracts
Code Audit / Smart Contract Review	₱5,000–₱20,000	Independent Civic-Grade Auditor or Barangay Tech Team	Optional for assurance and replicability
QR Dashboard Hosting	₱500–₱2,000/year	GitHub, IPFS Node, or Barangay Server	For public verification and transparency
Legal Compliance Review	₱5,000–₱15,000	Legal Counsel or Civic Validator	Ensures alignment with RA 12001, RMC No. 30-2025, etc.