

# BAYCOIN WHITEPAPER



## INTRODUCTION

The worldwide crypto ecosystem is seeing a growth in the purchasing of digital assets as well as the number of transactions across decentralized networks based on blockchain technology. However, it is the increased digitization, legitimization of digital currency, and broad acceptance of cryptocurrencies as legal tender that has fueled market development.

Blockchain is the technology that underpins the digital cryptocurrency Bitcoin. The blockchain is a distributed database that stores records of all transactions or digital events that have occurred and are shared among participants. Each transaction is confirmed by the majority of system participants. It contains every single transaction record. Blockchain Technology stores transactions in a digital ledger that is dispersed across the network, rendering it incorruptible. Anything of value, like as land assets, automobiles, and so on, can be recorded on Blockchain as a Transaction.

Although ICOs remain significant today, having evolved into other types of fundraising events such as security token offerings, initial exchange offers, and first decentralized exchange offerings, DeFi and nonfungible tokens, or NFTs, are the new kids on the block.

NFTs appear to be the next hot issue in crypto, and while the numbers are still modest, engagement and interest appear to be growing rapidly. It just goes to prove that the industry has a lot of space for expansion.

The high yield of alternative asset investment itself Throughout history, investors have been enticed to the potential profits offered by alternatives. While gains cannot be guaranteed, alternative assets have the

potential to provide significantly higher returns than traditional assets. The catch is that capital is locked up for much longer periods of time, and alternative investments are riskier.

## **INVESTMENT OVER LENDING**

A loan occurs when one agent lends money to another agency. This money can be used for financial purposes or for personal enjoyment. It can be used to purchase fixed assets such as real estate, which may or may not be considered an "investment" depending on how you define the term. However, these do not increase an organization's capital stock. An investment is an expense that will generate money in the future and, hopefully, will be repaid through that revenue. In the context of an economy, investment frequently refers to acts that increase a country's productivity.

## **BAYCOIN OVERVIEW**

Alternative investments have grown in popularity among investors wanting to diversify their portfolios over the last decade. In recent years, cryptocurrencies have grown in popularity as an alternative investment option. These include digital currencies such as Bitcoin (BTC), Ethereum (ETH), Ripple (XRP), and others.

BayCoin is a platform that represents the future of alternative asset investing based on the Ethereum blockchain. At BayCoin, we work to be the world's largest blockchain/smart contract-based alternative asset investment platform. Thus, streamlining and improving alternative asset project financing and investment through unending inventiveness. We offer endless creativity, and offer easy access to our investors to invest in the best

The initial edition of BayCoin will serve as a fusion medium for individuals and corporations to simply and securely tokenize and launch real estate, art, and

crowdfunding activities. Then, as time goes on, extend to more alternative investing categories.

- Real estate
- Artwork
- Collection
- Commodity
- Debt
- Litigation and legal affairs
- Aviation/Navigation

## **AIM OF TOKEN**

The ultimate goal of BayCoin is to be the largest platform for tokenized alternative assets investment, shaped by a decentralized community. To provide transparency and trust for the user community in transactions and working out to create opportunities to give our token holders the best financial advantages there is. The transactions would be done in a way that individuals who are provided authority can view the transaction.

## **WHAT BAYCOIN HAS TO OFFER.**

- BayCoin offers corresponding investment targets for investors with varying risk tolerances and financial means. BayCoin focuses on ultra-high-yield value-added investments based on alternative assets, in addition to typical fixed-income alternative asset mortgages.
- With the support of the token economy's digital currency incentive, investors can consistently earn unexpected profits and

continue to draw investment projects and investors to the BayCoin platform.

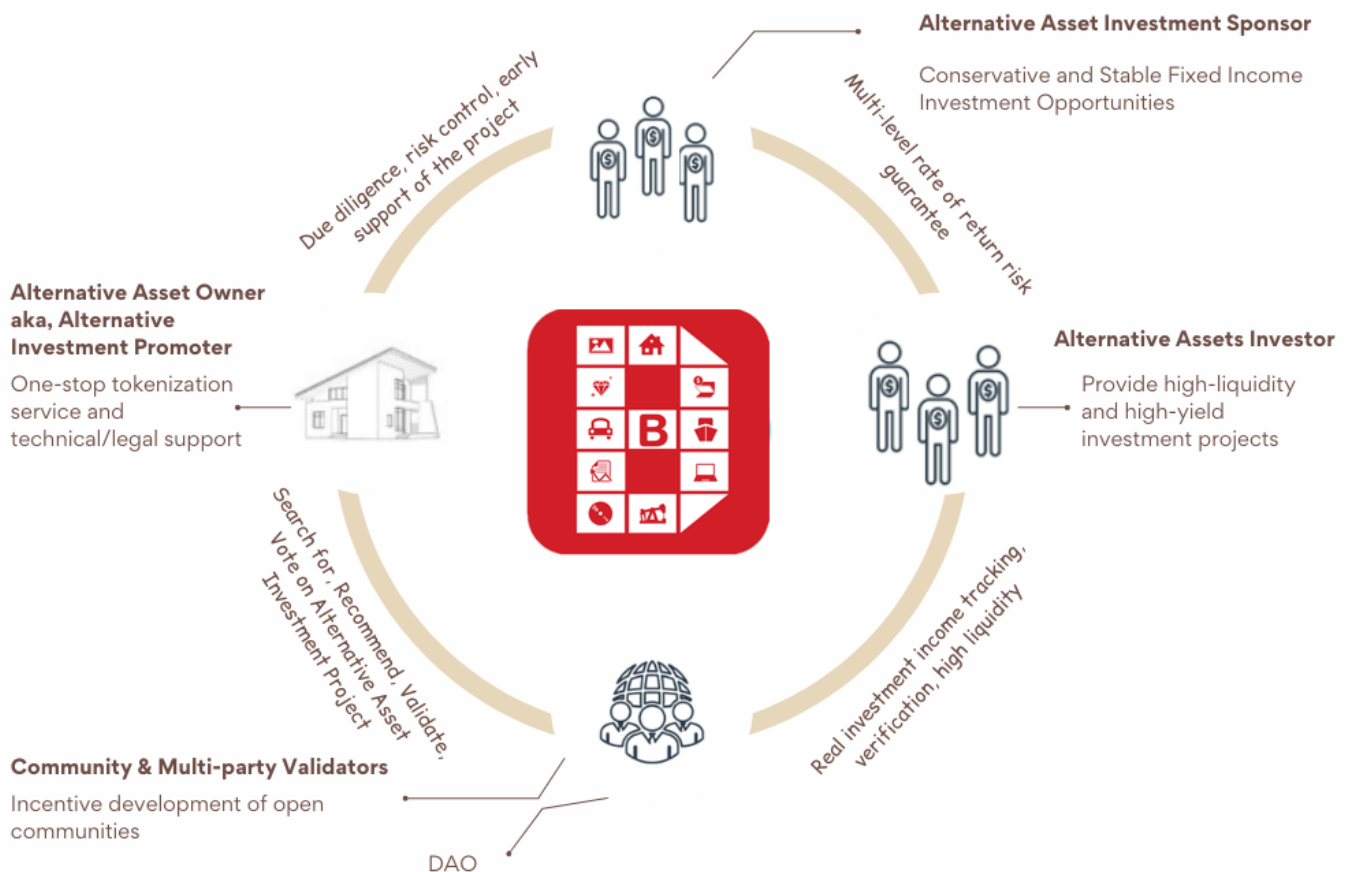
- BayCoin team has unparalleled experience in both alternative asset investment and blockchain, which are escorting and diverting the BayCoin platform's initial operation.
- BayCoin contributes to the introduction of an audit path that files the provenance of an asset at every level of its path. It is viable to trade facts concerning provenance at once with clients making use of our platform. Traceability facts also can display flaws in any deliver chain, which includes whilst merchandise, are sitting on a loading dock looking ahead to transit.

for alternative asset owners. At the same time, we offer STO-related consultation and legal aid for the platform's profit right project. Give owners easy and quick liquidity, capital turnover, and business expansion.

- We would provide global high-yield alternative asset investment to alternative asset investors, as well as tailor-made investment choices for varied risk tolerances and tiered assurances.

## TECHNICAL OVERVIEW

- Off-chain alternative asset on-chain and investment management from a single source

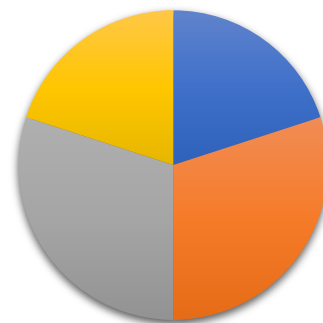


1. Based on EVM-compatible smart contract back-end + high-availability front-end, combined to provide cross-chain platform and market services

- Open and transparent
- Efficient
- Decentralized

2. Double Token structure: Our double token structures seek to integrate the platform token, which is the utility token from a project's fundraising stage, and merge it with the initiative token, which is our unique NFT, so that they may be used on the platform.

- Platform token - Utility token
- Project Coin - Unique NFT



■ Presale ■ Rewards Pool ■ Founders and Team ■ DAO Community

- 20% Presale
- 30% Rewards Pool
- 30% Founders and Team
- 20% DAO Community

## TOKEN ECONOMY

There are 50 quadrillion BYC on the platform in total. As a utility token, BYC is primarily utilized for platform operations, such as granting clients access to platform products and services, stimulating platform growth, recommending/introducing alternative investment projects, and decentralized distributed autonomous management.

The platform currency's income is mostly derived from the commission and investment income of the platform's alternative asset investment projects that land on the BayCoin platform, as well as the processing fees of other platform transactions. The funds will be utilized to repurchase platform currency in order to maximize BYC holders' benefits and develop the market.

## TOKEN DISTRIBUTION

## ROADMAP



### Phase 1:

#### Project Idea / Business Conception

Alternative asset investment is very profitable but usually has high barrier for ordinary investors to invest. Based on our team's profound investment experience and crypto tech understanding, we brainstormed the idea and we are confident that crypto tech can make investment more creative and let everyone has opportunity to participate in world class alternative asset investment.

### Phase 2:

#### Project and Token Design

Design phase for both full tech stack and token economy for our platform.

### **Phase 3:**

#### **Platform Build**

We do not want to fund money for individual projects. We want to build an open and decentralized platform and community for everyone, not just the select few.

### **Phase 4:**

#### **Beta Launch**

Onboard the first group of investment projects including luxury real estate assets and artworks to platform.

### **Phase 5:**

#### **Token Sale and Marketing**

Targeted marketing strategy. Reliable solution for token sale and promotion.

### **Phase 6:**

#### **Platform Prod Launch**

International ICOs may need to consider US regulations to avoid falling foul of the SEC in the event of US persons acquiring tokens.

### **Phase 7:**

#### **Launch Other Alternative Assets**

Aviation, Collectibles, Commercial, Commodities, Consumers, Legal and Private Debts, etc.

### **Phase 8:**

#### **Become Largest Platform for Tokenized Alternative Assets Investment**

Governed and managed by a decentralized community.

## **DISCLAIMER**

This paper is intended solely for informative and engaging purposes and should not be interpreted as a financial pitch. No of the provided information, data,

or analysis should be utilized to make a financial decision. This material should not be construed as a solicitation or encouragement to invest in any way. This whitepaper does not constitute an investment prospectus, invitation, incentive, or proposal, nor does it indicate the sale or issuance of securities, interests, or assets.

BayCoin expressly disclaims all responsibility for any direct or indirect loss or damages of any kind (whether foreseeable or not) arising directly or indirectly from I reliance on any information contained in this document or any information made available in connection with any subsequent inquiries, (ii) any error or inaccuracy in this document, and (iii) any error or inaccuracy in this document.

This disclaimer applies regardless of any default, carelessness, or negligence. BayCoin retains the right to change, update, or revise this document at any moment without notice or obligation to any recipient. This contract does not bind BayCoin to the recipient, nor does it express any rights, duties, conditions, performance, contracts, promises, or guarantees on behalf of BayCoin, nor does it create any connection between BayCoin as well as any Recipient or other entity.