BOBi.BLOCKCHAIN
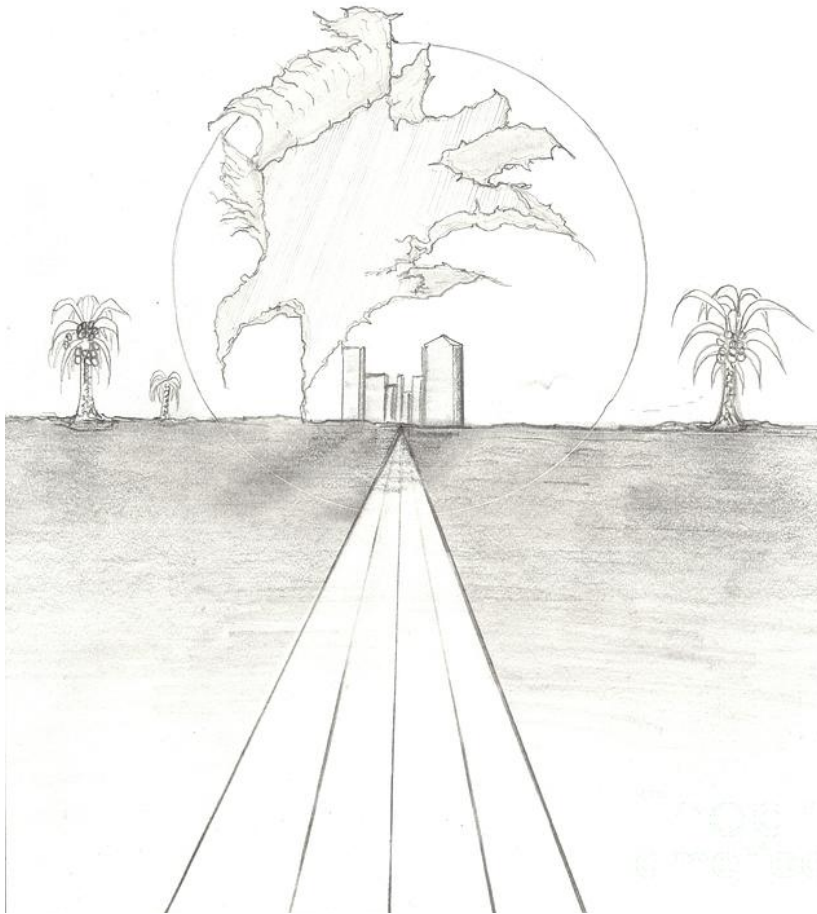

BOBi -/Bō-B'e/

2022 - ∞

1: Be Original Be Inspired

2: a close parallel or repetition of an idea, feeling, style, or event.

3. A blockchain that facilies cryptic transactions from Insurance policies to Real Estate Transactions.

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BOBI.BLOCKCHAIN

EXECUTIVE SUMMARY

Objective

This white paper introduces the BoBi ecosystem, which brings physical, real-world assets on-chain to connect profit with purpose while creating a new economic proposal that rewards financial participation and sustainable development across developing & developed countries.

Today's centralized institutions and systems of governance are overbearing and inefficient. Outdated economic policies have led to the mismanagement and depletion of natural resources while prolonging the cycle of unemployment, debt and poverty.

BoBi's vision is to create a world where blockchain technology is used to give everyone a chance to live a better life. A new ecosystem has become inevitable , a new place where people from different backgrounds and socio-economic circumstances can participate freely, without the barriers and inefficiencies introduced by centralized governing influence.

However, this is not a technical documentation that serves as a user-manual, specification, or any such document, formal or otherwise, that covers non-core aspects of the project such as APIs, bindings, languages, and usage.

BoBi's mission is to bridge the blockchain world with the world we live in and create value in both. This is accomplished through various branches of the BoBiS's ecosystem, which include:

The Coin creation of real-world assets through BoBi, US Crypto Bank, & CryptoPallet; a self-developed exchange, BoBi's decentralized credit platform that allows all users to participate in accessing the funding they need. Physical spaces such as the CityOfRa, currently being developed in North America, is a crypto-friendly city where physical land and real estate assets will be brought on-chain to build seamlessly with nature.

BoBi's startup incubator and innovation center US Crypto Bank is open to retail institutional investments.

US Crypto Bank : powered by BoBi

{ US Crypto Bank has transformed itself into an asset management bank, insurance, & informations brand to build within current markets. We plan to onboard our customers by teaching them basic cryptology to gain trust within our community. We have a niche focus on insurance as it is recession proof in any leading global industry.

Our goal is building a physical presence in the crypto market by giving users the ability to connect physically with the digital world in real time at structural compounds aka US Crypto Bank. Our building educates, provides multiple crypto programs, user applications to integrate with your daily needs, & provide customers an easy wallet/ vault set up process}.

General disclaimer

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Introduction

Satoshi Nakamoto's 2008 Bitcoin white paper sparked a revolution and began a new era of finance. It envisioned a financial ecosystem that disrupts the global economy progressively, and creates a monetary system that relies on the people instead of a central authority or government. What began simply as a new standard for digital transfer through Bitcoin has now rapidly expanded to include a plethora of altcoins vying for attention; as well as new concepts such as decentralized finance (DeFi), non-fungible tokens (NFTs), and decentralized trading infrastructure (DeX). In mainstream media, it's widely reported that the cryptocurrency space has been one of the fastest growing industries, albeit with the volatility that is to be expected, the technology and disruptive new ways of doing things are shifting the economies of the world.

However, most current cryptocurrency projects to date have been built to benefit and reward those already in the industry and community. Their aim has generally been to make processes on existing chains faster and more secure, or incur less fees, especially in the DeFi space. For most common folks who aren't crypto savvy, they've been left out of the ecosystem.

Conversely, the transformative power of BoBi is designed to finally merge the physical world with the on-chain blockchain world. BoBi connects traditional industries and businesses, as well as physical assets, onto our blockchain. By doing so, BoBi creates opportunities to decentralize efficient access to capital from the modern world's providers—including corporations, lenders, and investors. BoBi brings these opportunities to the people who need it most, employees and their families, borrowers, and entrepreneurs, along with making vital real-world assets such as natural capital more accessible through fractional coins and non-fungible tokens (NFTs).

Here, we introduce the key founding principles of BoBi. To begin, we will explore the problems and inefficiencies that have existed in the space to date.

The project is a large ecosystem of different services within a Blockchain, and supports multiple Decentralized Finance, Non-Fungible, & Decentralized Apps. As the project is in the infancy stages of development, the parameters outlined in this document might change from time to time. The core-ideology and vision will remain the same, unless and until the Research & Development team working on the project decide to include newer features into the ecosystem.

The problem

In the world, as we know it, the basic flow of capital from one half of the equation to the other is inefficient and copious with inequalities. Outdated economic policies from corporations, financial institutions, and governments have negatively impacted both our natural order and society at large, contributing to the mismanagement and depletion of natural resources as well as the rise of unemployment, debt, and poverty among blue-collar and white-collar workers alike.

Starting with society, these events often lead to what is known as a mindset of scarcity among the working middle & lower class. Research has shown this phenomenon, where individuals experience a mental shift due to a lack of resources, results in the restriction of cognitive capacity in the frontal lobe and is comparable to losing as much as 13 IQ points over time.

Today, it is estimated that 32.2 million people are living under poverty line in the United States alone. Despite the fact that education programs and school attendance are improving, most people still work 8 to 12 hours per day. This imbalance results in a society that is constantly under stress, and leaves little opportunity for entrepreneurial growth, especially in minority based communities.

At the same time, we are collectively faced with the issue of how natural resources are being valued and utilized. Natural capital, the world's stock in natural resources, is often treated as inexhaustible and is therefore easily misused. However, given the issues that the majority of society is experiencing, it's no wonder that there is not enough attention being paid to issues our natural world is facing. So, how do we effectively balance both of these socio-economic and environmental challenges?

There used to be a time when resources were extremely scarce when it came to cryptocurrencies, decentralized apps, decentralized finance, blockchain development. Today, however, we are witness to information "overflow" which has resonated throughout the crypto universe, sparking a large wave of projects entering the market. The overflow of many platforms at once has made it extremely difficult for the average user to differentiate between legitimate projects, scams or poorly developed projects. *Jay Z previously said "with more information you grow, you evolve," "the thing is with this young generation, they have it at their fingertips, however information without understanding is nothing."*

Vision

What if there was another way? What if we were able to lessen the poverty gap and help people make better long-term financial choices, enabling them to improve their quality of life and raise their standard of living? What if we were able to build a world where equity and equality is truly attainable? What if we were also able to develop a system that not only protects our natural resources but also helps us generate sustainable profits from their preservation and care? What if we can build a green city that uses only crypto?

With BoBi, we believe that this is not only possible but absolutely necessary. It has become abundantly clear that the prevalent centralized structure of today's financial and governing systems is not sustainable, and is in fact a direct cause of the global issues we are faced with.

The solution - BoBi

BoBi intends to solve these problems by providing a complete ecosystem of crypto-based financial products that works harmoniously with traditional finance instead of alienating it. It gives the users a familiar front end interface that hosts multiple financial opportunities, tools, and services with high-end technology running behind the curtains.

BoBi will continue to merge the physical world with the augmented world. By eliminating centralized governance systems and bringing people from different backgrounds and socio-economic circumstances together in one community and ecosystem, BoBi can:

- provide everyone with the opportunity to participate and build a better life for themselves,
- help create profit with purpose through the tokenization of natural capital and property.

This ecosystem of communities and holders is what we call the BoBi ecosystem aka **(EmeraldTablets DAO).**

Why it works
- By decentralizing the relationships, we can streamline access to capital, allowing entrepreneurship to flourish,

- By removing the boot of debt and financial distress from the throats of those in vulnerable situations, we enable everyone to breathe, dare to have ideas, and plan for the future,

- By democratizing governance by the people and prioritizing projects that focus on the sustainability of our communities and environment, we will cultivate a culture of innovative ideas, creating a decentralized and seamless way of managing natural assets and bringing hope to the people living in dire economic circumstances.

BoBi exists to bridge the digital blockchain world with the world we live in and create value in both. By developing economic policies that are rooted in empathy rather than greed, BoBi will build a society that is guided by humanity and altruism as its core principles. With a focus on sustainability, BoBi will drive the development of projects relating to blockchain, clean-tech, wise tech, hospitality tech, clean-ocean startups, natural medicines, permaculture, and sustainable aquaponics.

As the BoBi community grows, the BoBi Coin, BoBi's digital currency, will continue to stay relevant for token holders and traders, allowing community members to stake, save, lend, borrow. For the real world, BoBi will provide a decentralized and equitable platform to access capital, education, and opportunity—the necessary ingredients for anyone to have a chance at a better life.

BoBi will build a sustainable ecosystem where both physical and virtual worlds exist in support of each other, with the sole focus on eliminating centralization, lack of access to capital resources, and developing more sustainable methods of natural resource governance. While BoBiS's infrastructure will be built for the startups, digital nomads, entrepreneurs, visionaries, creators, contributors, and the local community, the digital infrastructure will be built on blockchain to power this ecosystem.

BoBiChain Mainnet

Introduction to BoBiChain Mainnet

The BoBiChain Mainnet is based on Hyperledger Besu (Besu) v21.1.0.2 (most current stable version) technology to allow for the building of secure, high-performance transaction processing in a public network.

Hyperledger Besu is an open-source Ethereum client that implements Enterprise Ethereum Alliance (EEA) specifications. First developed under the Apache 2.0 license, Besu is Java-based and runs on the Ethereum public network along with private networks and various test networks.

By offering blockchain solutions that are easily implemented, Hyperledger Besu can significantly improve the performance, efficiency, and employment of business processes.

Besu implements both Proof of Work and Proof of Authority consensus mechanisms and supports enterprise features including privacy and permission as well as Clique, IBFT 2.0, and QBFT protocols for consensus. BoBi will use Clique protocols due to its high fault tolerance and since adding blocks is comparatively faster when the number of nodes are large. BoBi will also be implementing the more energy-efficient Clique Proof-of-Authority (PoA) consensus protocol.

Hyperledger Besu Performance benchmark

- 200 TPS with one node
- 400 TPS with 16 nodes

Ethereum Client

Ethereum clients are software applications containing Ethereum protocols. This software ensures data is accurately captured and securely stored. The various Ethereum clients all use different programming languages such as Java, C#, Go, and Rust. All Ethereum clients have a custom-developed execution environment specifically for processing blockchain transactions.

Hyperledger Besu Features on BoBiChain

As previously mentioned, Hyperledger Besu operates on the Enterprise Ethereum Alliance (EEA) specification. EEA serves as the standard benchmark for common-interface development between various projects (both open and closed) on the Ethereum network.

Listed below are more features from Hyperledger Besu:

Proof of Authority - Proof of Authority (PoA) is a consensus mechanism that requires a validator to stake their reputation. PoA is highly efficient for private networks due to a relatively limited number of validator nodes and high throughput capacity.

Ethereum Virtual Machine - BoBiChain is compatible with the Ethereum Virtual Machine (EVM), a quasi–Turing-complete computation engine that manages the rollout and execution of smart contracts on the Ethereum blockchain. Besu makes it possible to bridge ERC20 tokens to BoBi from other EVM-based Blockchains or Binance Smart Chain.

Permissions - As a permissions network, Hyperledger Besu authorizes only specified accounts and nodes for participation. Permissions can be either local (utilizing a node-level configuration file) or on-chain (utilizing network-level smart contracts).

Monitoring - Hyperledger Besu allows for monitoring of node and network performance (Prometheus and Grafana) while utilizing JSON-RPC API to send transactions to nodes.

Storage - Hyperledger Besu utilizes RocksDB, an embeddable persistent key-value database that ensures data is categorized into two sub-categories namely Blockchain data and World State data.

P2P Networking - By utilizing Ethereum's devp2p networking protocols, Hyperledger Besu can facilitate communication between clients.

User-facing APIs - Besu provides mainnet Ethereum APIs and EEA JSON-RPC APIs supporting WebSocket and HTTP protocols. These APIs support Ethereum functionalities such as:

BoBi On-chain Minting
- Smart contract development
- Decentralized application (DApp) development.

BoBi DAO voting system (EmeraldTablets)
$BoBi holders can vote on the development plans of BoBi DAO. There are two types of voting:

1.Vote with coin holdings. There is no need to stake $BoBi for this type of voting with the results determined by the number of coins held by the voters on both sides at the time of the vote,

2.Vote with staking. This type of voting requires voters to stake a certain number of $BoBi, and the winning party will equally share all the $BoBi staked by the losing party in proportion to their capital contribution.

Smart Contract
What are smart contracts?

Smart Contracts are a computer protocol intended to facilitate, verify or enforce a contract on blockchain networks. Specifically, smart contracts are an important reason why blockchain is called "decentralized", allowing the execution of traceable, irreversible, and secure transactions without the need for a third party.

A smart contract contains all the information about the transaction, and the resulting action is executed only when the requirements are met. The difference between smart contracts and traditional paper contracts is that smart contracts are generated by a computer. Therefore, the code itself explains the relevant obligations of the participants.

In fact, the participants in a smart contract are usually strangers on the internet, subject to a binding digital agreement. Essentially, a smart contract is a digital contract that does not produce results unless the requirements are met.

How smart contracts work

The smart contracts deployed on BoBiChain function similarly to auto-vending machines. Smart contracts are analogous to vending machines: when transferring bitcoin or other cryptocurrencies to a vending machine (analogous to a ledger), the input needs to meet the requirements of the smart contract code to automatically execute the obligations agreed upon by both parties.

The obligation is written into the code as an "if then", e.g., "If A completes task 1, then the payment from B will be transferred to A." Through such a protocol, smart contracts allow for various asset transactions, each of which is replicated and stored in a distributed ledger. In this way, information cannot be tampered with or destroyed, and data encryption ensures complete anonymity between participants.

While it's widely believed that smart contracts can only be used for assets in the digital ecosystem, BoBiChain, the partners of BoBi and the Developers who are developing applications on BoBiChain, are actively exploring the world beyond digital currency in order to connect the physical world with the blockchain world.

Solidity

Solidity is an object-oriented, high-level language for implementing smart contracts. Smart contracts are programs that govern the behavior of accounts within the BoBiChain state.

Solidity was influenced by C++, Python, and JavaScript and is designed to target the BoBi Virtual Machine that is fully compatible with the Ethernet Virtual Machine (EVM). Solidity is statically typed, supports inheritance, libraries, and complex user-defined types, among other features. With Solidity, it's possible to create contracts for voting, crowdfunding, blind auctions, and multi-signature wallets.

When deploying contracts, it's advised to use the latest released version of Solidity. This is due to breaking changes as well as regular feature updates and bug fixes. A 0.x version number is currently in use, indicating this fast pace of change.

Ethereum Standard Compatible Contracts
(We have secured BoBi.Blockchain on unstoppable domains)

"ESCC" is short for "Ethereum Standard Compatible Contracts". BoBi Mainnet is compatible with all ERC standard contracts and uses the same number naming.

- **ESCC-20** is fully compatible with ERC-20 standard, interfaces, and events as follows：

```
// ——————————————
// ESCC-20 Interface
// Compatible with Token Standard #20 Interface
// ——————————————
contract ERC20Interface {
    function totalSupply() public constant returns (uint);
    function balanceOf(address tokenOwner) public constant returns (uint balance);
    function allowance(address tokenOwner, address spender) public constant returns (uint remaining);
    function transfer(address to, unit tokens) public returns (bool success);
    function approve(address spender, uint tokens) public returns (bool success);
    function transferFrom(address from, address to, uint tokens) public returns (bool success);

    event Transfer(address indexed from, address indexed to, uint tokens);
    event Approval(address indexed tokenOwner, address indexed spender, uint tokens);
}
```

ESCC-721 is fully compatible with the ERC-721 standard and is used to mint a non-fungible token (NFT).

A non-fungible token (NFT) is a unit of data stored within our BoBiChain that certifies a digital asset to be unique and therefore not interchangeable. NFTs can represent items such as photos, videos, audio, and other types of digital files. Access to any copy of the original file is not restricted to the buyer of the NFT. While copies of these digital items are available for anyone to obtain, NFTs are tracked on blockchains to provide the owner with a proof of rights that is separate from copyright.

In BoBiChain, NFTs can also be used to stand for the usage right or long-term lease agreement of real assets in the physical world.
interfaces and events of ESCC-721 as follows：

```
// ——————————————
// ESCC-721 Interface for Non-Fungible Tokens
// Compatible with Token Standard #721 Interface
// ——————————————
contract ERC20Interface {
    function totalSupply() public constant returns (uint);
    function balanceOf(address tokenOwner) public constant returns (uint balance);
    function allowance(address tokenOwner, address spender) public constant returns (uint remaining);
    function transfer(address to, uint tokens) public returns (bool success);
    function approve(address spender, uint tokens) public returns (bool success);
    function transferFrom(address from, address to, uint tokens) public returns (bool success);

    event Transfer(address indexed from, address indexed to, uint tokens);
    event Approval(address indexed tokenOwner, address indexed spender, uint tokens);
}
```

BITCOIN CORE WALLET INTEGRATION

Bitcoin Core ensures every block and transaction it accepts is valid, increasing not only your security but also helping prevent miners and banks from taking control of Bitcoin.
(https://bitcoin.org/en/bitcoin-core/features/)

Every user on the platform will be able to create & install their very own **Non Custodial** BTC Wallet

Introduction to the Tokenomics of BoBi
Reward of nodes (gas fee)

The native token on BoBiChain is $BoBi; gas fees on the blockchain are paid using $BoBi.
Users stake $BoBi to help secure the network and run validator nodes. Validators are rewarded with gas fees, distributed according to the mortgage proportion.

Energy-efficient smart contract mining

BoBi Codex Contracts (ECCs or System Contracts) are rules developed before the launch of the blockchain network. These smart contracts take effect once the Genesis block is created.

- ECC 1: Almost all $BoBi are locked in ECC 1 at the beginning of our blockchain launch. They will be used as a pool to offer rewards to users who are active in energy-efficient Zero Carbon Emission Mining. In addition, the ECC1 contract is also used to configure the rules of the mining function and drive it to keep running.
- ECC 2: This contract is used to sell $BoBi (A small fraction of the Coins in Genesis) to users for the first time.

In short, users are rewarded with $BoBi by staking $BoBi through Proof of Stake.

Real-world assets bringing value

Natural capital refers to the wealth of resources that make up our natural world, including water, air, soil, habitats, and ecosystems—essentially, all resources necessary for sustaining life. Investing in natural capital helps guarantee sustainable, energy-efficient use of our world's natural resources, yet there are many barriers that currently prevent people from doing so. Three common challenges include:

- Illiquidity,
- High barriers to entry for investments,

  Poor asset governance caused by poor transparency.

Using a three-pronged approach, BoBiChain aims to bring real-world assets into the digital age, making it easier for people everywhere to invest and earn while promoting sustainable development. This approach includes:

- generating liquidity through BoBiS's DeFi platforms,
- minting and issuing NFTs that represent natural capital assets,
- ensuring transparent governance by using smart contracts to execute transactions.

In addition to natural capital, BoBi also plans to increase access to physical and intellectual property by tokenizing real estate, land, and digital creations developed through BoBi. Features such as fractional rights will further reduce the barriers to entry for people worldwide.

BoBi's digital currency which we detail below. As an additional reward for participants, BoBi will also introduce BoBi's hybrid exchange called CryptoPallet, which will issue its own PALLET Token—the PALLET Token—that can be swapped using $BoBi. On PALLET participants can swap $PALLET for NFTs and other sub tokens created through the BoBi ecosystem.

BoBi Coin

BoBi Coin - $BoBi, BoBi's digital currency, allows to participate directly in the BoBi ecosystem, serving three unique purposes:
- Native BoBiChain Coin
- Purchases
- Retail

All token holders have partial and limited control over the BoBi ecosystem with access to all privileges, with the exception of the token's mechanism of function. $BoBi will be the primary currency and method of exchange in all physical spaces as well as the virtual marketplace and NFT marketplace.

These tokens are energy-efficient since they are mined through the EPOS and ECC1, allowing token holders, traders, and yield farmers to participate in Automatic Market Maker (AMM) exchanges to mine for $BoBi. As $BoBi utility grows, it also increases the number of POS and ECC-1 miners.

BoBi's preliminary goal is to launch a startup incubator along with a decentralized finance system (DeFi) using $BoBi. Once established, there will be ample opportunity to develop and launch more such models within BoBi.

BoBi DeFi platform: US Crypto Bank

BoBiS decentralized credit platform allows more people to become lenders. By removing the collateral requirement that prevents so many from becoming lenders, BoBi introduces DeFi lending opportunities to everyday people, not just the privileged class of crypto-savvy investors. Through DeFi, both private and public users can access yield generating opportunities governed by fair and transparent principles—granting increased access to capital for all parties.

With BoBi DeFi, lenders can be both public or private with the key difference being that public lenders can lend to anyone, while private lenders are limited to their company, society, or group. Through BoBi's startup incubator platform, institutions and the public have direct access to investment opportunities that are unambiguous, trustworthy, and fair.

1.The first step is for public corporations to invest in lenders,
2.Lenders will receive investments from public corporations and will also be able to make their own funds available to lend,
3.Finally, the public will have access to receive funds from lenders.

Despite the fact that the unorganized lending sector is substantial, its infrastructure isn't sufficient and struggles with bottlenecking. DeFi eliminates these issues by providing specialized infrastructure and networks. This change aims to encourage lenders, cooperative societies, and rural banks to fully utilize existing resources while maximizing their capacity to lend.

How it works

The BoBi lending system is a decentralized loan system based on blockchain. The BoBi Team is working on agreements with corporations, and the whole borrowing process will be jointly completed by the BoBi risk control team, borrowers, $BoBi pledger, and BANK (stable coin) liquidity providers. All the borrowers are in-service employees of partner corporations whose blockchain addresses are KYC authenticated and whose credit is granted by the BoBi risk control team according to their work information. The borrowers will not need to put up any collateral to borrow within their line of credit. $BoBi pledgers stake $BoBi to smart contracts, and BANK liquidity providers provide BANK loans to borrowers according to a certain proportion of the market value of the collateral ($BoBi). The BANK interest paid by borrowers will be shared pro-rata by pledgers, liquidity providers, and the BoBi Team.

Incentives

BoBi DeFi presents investors and the public with the opportunity to invest in lending pools managed by either BoBi or the lenders themselves. Depending on their staked tokens and reputation, each lender is able to provide loans to customers. Similarly, private lenders can also extend loans to their employees and community within their own governance and risk.

CryptoPallet

BoBi's hybrid exchange, CryptoPallet, leverages and combines the best features from DEXs and CEXs. This aggregation of of features allows CryptoPallet to provide a safer environment for traders, gives more users access to crypto by accepting fiat payments, and provides a better overall user experience with order books.

CryptoPallet Decentralized Features
      1.Non-custodial
      2.Liquidity is provided by users
      3.Traders do not have to KYC
 CryptoPallet Centralized Features
      1.Order books
      2.Purchase crypto with credit card
      3.Specified projects may require KYC
      4.KYB for all participants starting a liquidity pool or project

BoBi NFT Marketplace

Non-fungible tokens (NFTs) are unique blockchain items that have the right to blockchain management. Some good examples of NFTs include the ownership records of collections, in-game items, digital arts, event tickets, domain names, and even physical assets. In the world of BoBi, NFTs may represent land on an island in Southeast Asia, real estate property all over the world, a portion of trees in a virgin forest, the right to use yachts, the right to park yachts for a period of time, etc.
The BoBi self-developed NFT Platform or Marketplace will be a blockchain-based cross-platform ecosystem for the sharing and selling of NFTs. The platform aims to provide a unique and novel market for NFT collection and distribution.

The BoBi NFT Marketplace is dedicated to creating NFTs and the issuance of NFTs related to physical assets, which is a novel way for NFT creators and the owners of physical assets to connect with consumers and brands through digital collections. The BoBi NFT Marketplace will become a top NFT brand that provides a market for NFT creators and collectors to interact and share exclusive content in a multi-platform environment.

The CryptoPallet token, $Pallet, is also the functional token of the BoBi NFT Marketplace.

- **Staking and mining:** $PALLET Token holders can obtain unique NFTs in the BoBi NFT Marketplace.
- **Access right:** $PALLET Token holders can unlock access to activities and advanced content, such as competitions, tasks, and exclusive NFT deliveries.
- **NFT creation:** NFT creators enter the market and promote their 3D collections through the CryptoPallet NFT Marketplace.

Real-world assets to Web3

BoBi's first physical spaces are located on and near the island of Puerto Rico, where we aim to develop and tokenize land and real estate to bring on-chain, including:
- Residential Single- Family Homes.
- Residential Villas (Miami & the Caribbean)
- An incubator for startups and entrepreneurs
- Private Island off the Coast of Georgia
- StarOfOrion (future city of the world)

These real-world assets are fractionally tokenized, bought, sold, and auctioned through the BoBi NFT marketplace.

The startup incubator being developed will support the development of early-stage companies and entrepreneurs that are funded and coached by experienced business professionals, investors, and venture capitalists associated with BoBi.

The startup ecosystem

BoBi aims to create a world where every-day people have better access to capital, reducing the wealth gap and changing the lives of millions. Retail investors are often risk-averse and approach new ventures with caution. In order to effectively connect global retailers with venture capital, it's essential to develop a low-risk participation framework. This is where BoBi's startup incubator shines. The platform is designed for retail venture investing in equity and becoming token holders. By providing everyday people with the opportunity to safely grow their own capital, it not only equips them with the necessary tools to improve their quality of life, but also introduces new resources and funds that will help drive innovation.

How it's different

Unlike the majority of startup investment platforms that target venture funding, BoBi's startup incubator does more than simply connect retail ventures with startups in need of capital. With BoBi, all entrepreneurs have access to a physical incubator that facilitates the development of each project, guiding them through the complexities of early-stage development. By introducing this incubator into the development process, we're able to both mitigate risks as well as simplify the process, ensuring retail investors can participate safely and hassle-free.

With the rise of a powerful private sector, countries like China and India experienced hyper economic growth, making theirs the fastest growing economies in the world.

Cities like Miami & Atlanta are seeing similar trends and it is widely believed that this region will be the next to experience runaway success. It's estimated that the number of Series 'A' investments in the region will double in 2022. However, retail accounts for less than 1% of the venture capital market despite the fact that early-stage investment is one of the leading wealth generators. Currently, most companies are unable to go public until peak value has been achieved, while growth prospects dwindle once these companies are listed on the market.

This is where BoBi has the potential to disrupt and remake venture capital trends. With BoBi, retail investors will have more power, speeding up the investment processes and amplifying the number of projects in need of funding. More retail investors can participate in fundraising thanks to the affordable and secure nature of these investments.

BoBi aims to develop and support startups focused on sustainable businesses within the following industries:

- Green Technology
- Semi-Autonomous AI
- Blockchain
- Internet of Things
- Artificial Intelligence of Things
- Renewable Energy
- Sustainable Lifestyle Consumer Goods and Services

How it works
Not only does the BoBi startup ecosystem provide an incubation space and funding to homegrown startups, but it also spearheads fair and transparent investment opportunities for institutions and the public through blockchain. With BoBi, startups gain access to funds from venture capital in three simple steps, bringing them closer to the realization of their initiatives.

1. Seed investors and the public select the venture capital (VCs) of their choice,
2. Once selected, the VCs will receive applications from the startups for funding,
3. Finally, the startups receive funding from the VCs.

Participating VCs will be selected by BoBi governance and required to stake in $BoBi in order to participate, with staking criteria being periodically reviewed. All projects within the startup ecosystem are regulated through blockchain smart contracts, ensuring autonomy and eliminating the risk of third-party manipulation. In all situations where governance is required, either the VCs or the public will vote to establish a consensus of key factors. BoBi's startup incubator platform is built to facilitate the entire process with full transparency, from ideation to realization and beyond.

Entrepreneur crowdfunding

Providing entrepreneurs with the means to start developing their projects is an essential aspect of the BoBi ecosystem. The BoBi entrepreneur crowdfunding platform is there to help entrepreneurs move their projects forward and all aspiring entrepreneurs can create their own personal entrepreneur credit. This allows them to receive funding through BoBi, either from their own personal communities or from the larger BoBi community. These entrepreneurs will also have access to BoBi's renowned VCs who can guide and advise them on their financial decisions.

Once an entrepreneur has developed and published their ideas, the funder's investment may grow in value. As the community of entrepreneurs creates more value, the larger BoBi ecosystem grows too.

BoBi Communities

BoBi aims to empower a thriving ecosystem of communities, which include:

- Investors
- Entrepreneurs
- Corporations
- Employees
- Islanders
- Influencers

As mentioned earlier, BoBi's startup incubator is designed to bring together investors and entrepreneurs. Investors of all stripes, from institutional to angel investors, are the primary engine that funds startup initiatives at BoBi. Their contributions create the environment entrepreneurs need to transform their ideas into reality. By providing entrepreneurs with access to the 4C's (capital,

connections, coaching, and channels), BoBi's startup incubator radically increases the odds of entrepreneurial success, which in turn adds value to the BoBi ecosystem.

The second cornerstone of the BoBi Community is corporations and their employees. Corporations make up the foundation of the BoBi ecosystem while creating a wealth of economic opportunities, ensuring the BoBi community will be able to grow at a sustained rate.

Meanwhile, employees of these corporations make up the backbone of the BoBi Community. Through the BoBi DeFi platform, employees will have access to DeFi lending and yield generating opportunities, allowing them to secure their financial futures, better participate in their local economy and free themselves from a scarcity mindset.

Lastly, the final group within the BoBi ecosystem are influencers. To ensure BoBi reaches potential audiences with impactful, inspiring, and informative content, BoBi will collaborate with a vast network of mainstream influencers. These influencers will raise awareness on behalf of BoBi by educating audiences on the basic understandings to the unique possibilities that BoBi offers, while promoting startups developed by BoBi along with their associated products.

Coin Allocation

Max Supply (BoBi v2): 420,000,000 Coins
Max Supply (USA v2): ∞

Allocation Type	Coin Amount	Percentage
Team	56,700,000	13.5%
Advisors	10,500,000	2.5%
Foundation	10,500,000	2.5%
Public Sale	62,000,000	14.8%
Bridge	33,600,000	8%
Staking Reward	84,000,000	20%
Liquidity Pools	25,200,000	6%
Centralized Exchanges	10,500,000	2.5%
Marketing Team	25,200,000	6%
Partnerships	40,400,000	9.6%
Development	61,400,000	14.6%

Allocation Type	Coin Amount	Percentage
Max Supply	420,000,000	100%
BOBI Stable Coin	∞	100%
USA Coin	$1 to $1 purchase power agreement. Mint & Burn 1 to 1	25% Gold, 5% palladium, 40% BTC, 20% ETH, 10% CASH backed

USA COIN:: ∞

BoBi's deflationary system

- BoBi has a periodic burning schedule. Each project launched on BoBiChain will burn $BoBi tokens collected to reduce the supplies of $BoBi according to their specific use cases and keep our token economics deflationary.

Details on BoBi's coin allocation

Initial Coin Offering (ICO) - crowdfunding method where cryptocurrency/token is offered to the willed in exchange for funds to develop BoBi.

Team - These tokens are allocated to founding and non-founding members of BoBi.

Advisors - These tokens are allocated to advisors of BoBi.

Foundation - These tokens will be used for social benefit such as donations to public interest organizations or non-profit organizations.

Public Sale - These tokens are reserved for the public to purchase.

Bridge - These tokens are reserved for the cross-chain bridge use.

Staking Reward - These tokens are reserved for the rewards of staking pools.

DEX Liquidity Pools - These tokens are reserved for the liquidity pools of decentralized exchanges in which EKTA will list.

CEX Liquidity Pools - These tokens are reserved for the centralized exchanges in which EKTA will list.

Marketing - These tokens are reserved for marketing activities.

Partnerships - These tokens are reserved for business collaborations and partnerships.

Development - These tokens will be used for the long-term development of the BoBi Ecosystem.

Capital / Fund Allocation

The estimated cost are set to build a Mainnet version of BoBiChain. In order to deliver on our promise, we have set prices to deliver a high quality product. Estimated completion 90 days with weekends off. 60 days include blockchain buildout & 30 day wallet integration. In total our seed round will total $500,000 all in; similar to the price of a luxury Richard Mille.

DEVELOPMENT BUDGET

Allocation		Cost
Developers UI/UX		$22,500
Blockchain Node + Domains		$123,000
Back End Server/ Maintenance (6 mos. runway)		$9,000
Wallet IOS		$15,000
Wallet Android		$15,000
CMC/CoinGecko Listing		$1,400
DEMO		$5,000
Travel/Expenses		$10,000
Liquidity Pool		$99,000
Campaign Marketing (6mos.)		$47,000
Total		**$346,900**

**Marketing is 1/2 of the Equation
**Product + Marketing = Sales

Post Launch Advertising (6 month runway)	Cost
Youtube	$14,000
TikTok	$10,000
Twitter	$8,000
Instagram/Facebook	$10,000
Newspaper (LA Weekly, NY Times, Chicago Tribune)	$6,100
Billboards	$75,000
Events (2 in-person)	$30,000
Total	**$153,100**

Legal and liability disclaimer

This section illustrates legal and risk disclaimers concerning the Project, including the BoBi Coins. Please read it carefully.

This section is not intended to be exhaustive and does not constitute investment or other advice. Prospective purchasers should make their own independent evaluation of all risk factors and should read the detailed information set out elsewhere in this White Paper. Other risks and uncertainties unknown to the BoBi or considered insignificant at this time could equally have a material adverse effect on the business, operations, financial conditions, or prospects of the BoBi.

Authorization by BoBi
No person is authorized to provide any information or to make any representation not included in this White Paper, and any information or representation not contained herein must not be relied upon as having been authorized by the BoBi.

Lack of operating history of BoBi
BoBi is a newly formed entity and has a little operating history or track record that could be used (on its own) to evaluate its ability to deliver the Project.

No offer of securities or registration
The White paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. No person is bound to enter into any contract or binding legal commitment, and no cryptocurrency or other forms of payment are to be accepted on the basis of the White paper.

Incomplete information regarding the Project
You will not have full access to all of the information relevant to BoBi and the Project. BoBi is not required to update you on the progress of the Project.

Changes to the Project
Various features of the Project, including its terms and conditions, fees, structure, purpose, consensus protocol, algorithm, source codes, infrastructure design, and other technical specifications and parameters, may be updated and changed from time to time without notice.
Further, BoBi may encounter difficulties during the development of the products, including financial, resourcing, and technical difficulties. These difficulties are unpredictable and may be unresolvable and compromise the overall development of the Project. Development of the Project may therefore fail, terminate, or be delayed at any time for any reason. Particular features of the Project may never be realized. Such failure, termination, or delay is likely to reduce and may completely obliterate any existing utility that Tokens may hold.

Potential for misuse of the Project
Services that may be banned, restricted in certain jurisdictions may potentially use the Project. As a result, governmental authorities or regulators may take action against the Project. This may deter users from using the Project or may involve the complete shutdown of the Project.

Possible migration of the BoBi Coins
BoBiChain is a blockchain mainnet and the core product of BoBi. However, BoBi reserves the right to migrate the BoBi Tokens to another protocol and to generate replacement Tokens on the new protocol in the future, should BoBi determine, in its sole discretion, that doing so is necessary or useful to the operations of BoBi. Should BoBi decide to migrate the BoBi Coins, BoBi may no longer provide support for the pre-existing tokens or any other operational matters, except with respect to the migration process.

No assets, property, governance, or security right underlying BoBi Coins
In particular, the BoBi & BANK Tokens do not represent or constitute any intellectual property rights, ownership rights or stake, shares or security, membership right or equivalent rights nor any right to receive future revenues, shares, or any other form of participation or governance rights in or relating to the BoBi. Nothing underpins the value of BoBi & BANK Tokens other than the prospect of the Project's access, usage, and functionality.

Accordingly, subject to other written arrangements to the contrary, all decisions involving the Project will be made by BoBi, including decisions to discontinue the Project. These decisions could adversely affect the Project and the utility of any BoBi Coins that you hold.

Due to the no security right, BoBi Coins are not to be construed, interpreted, classified, or treated as debentures, stocks or shares issued by any person or entity, rights, options or derivatives in respect of such debentures, stocks or shares, rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss, units in a collective investment scheme, structured products, units in a business trust, derivatives of units in a business trust.

Volatility of cryptocurrencies, other digital assets, and fiat currencies

BoBi may hold the proceeds in cryptocurrencies, other digital assets or fiat currencies, or a combination of any of them. The value of these fiat currencies and digital assets may fluctuate significantly over a short period of time as a result of market dynamics, regulatory actions and changes, technical advancements, exchange availability, and broader economic and political factors. This volatility is likely to impact the funding that is available for developing the Project and may affect the utility of the BoBi Coins.

Legal status of BoBi Token and Project is untested

The laws of various jurisdictions may apply to BoBi & BANK Tokens and the Project. The application of these laws and regulations to BoBi Coins and the Project is, in many cases, largely untested, and is subject to change without notice. In particular, any current governmental or regulatory tolerance of cryptographic tokens or cryptocurrencies can change rapidly, and BoBi Tokens may at any time be deemed to be a security, investment, asset, or money by governmental authorities or regulators.

BoBi may receive formal or informal queries, notices, requests, or warnings by governmental authorities and regulators. Action may be taken by governmental authorities and regulators against BoBi or the Project.

Tax treatment and accounting

BoBi, purchaser, and transactions in relation to the BoBi Coins and/or the Project may be subject to the tax laws and regulations in any applicable jurisdictions. The tax treatment and accounting of transactions in relation to the BoBi Coins and/or the Project are uncertain and a largely untested area of law and practice that is subject to prospective and retroactive changes without notice. Tax treatment of cryptographic tokens and cryptocurrencies may vary amongst jurisdictions.

Purchasing BoBi Coins or the use of the Project as a result of or in connection with any purchase, grant, delivery, exercise, vesting, distribution, activation, holding, use, appreciation, conversion, sale, exchange, redemption, assignment, transfer, disposal, may attract certain tax implications either now or in the future. BoBi may receive formal or informal queries, notices, requests, or summons from tax authorities and, as a result, BoBi may be required to furnish certain information about the BoBi Coins sale and/or the Project. You must seek independent professional advice on the tax implications in relation to BoBi Coins, use of the Project and/or any other transactions for your particular situation.

Reliance on the Internet

BoBi Coins and the Project rely heavily on the internet. However, the public nature of the internet means that either parts of the internet or the entire internet may be unreliable or unavailable at any given time. Further, interruption, delay, corruption, loss of data, or the loss of confidentiality in the transmission of data, may occur when transmitting data via the internet.

Reliance on Blockchain Platform

The BoBi Coin Holders need to have a sufficient understanding of the functionality, usage, storage, transmission mechanisms, and other material properties of cryptographic assets, wallets, and other token/asset storage mechanisms, public and private key administration, blockchain technology, and blockchain-based software systems. BoBi Coin Holders understand, recognize and acknowledge that such understanding allows the BoBi Coin Holder to appreciate the implications and risks of purchasing BoBi Coins.

The BoBi Coin Holder understands and accepts the risk that the smart contract system concept, the underlying software application, the software platform, and ecosystem architecture are at an early developmental stage and yet to be proven. There are no warranties or guarantees that the process for creating BoBi Coins will be uninterrupted or error-free and there is an inherent risk that the software could hold weaknesses, vulnerabilities, or bugs causing, inter alia, the complete loss of the contributed value and/or BoBi Coins.

The BoBi Coins Holder understands and accepts that blockchain technology allows new forms of interaction. There is a possibility that certain jurisdictions will apply existing regulations, or introduce new laws addressing blockchain-based applications, which may be contrary to the current setup of the terms and conditions of BoBi Coins and BoBi Coins themselves and which may, inter alia, result in principal alterations of the smart contract system and/or the protocol, including its termination and the loss of BoBi Coin for the BoBi Coin Holder.

Blockchain technology is experimental and risks arising from this reliance include (but are not limited to):

A. the existence of technical flaws in such a blockchain platform;
B. targeting of such a blockchain platform by malicious persons;
C. changes in such a blockchain platform's consensus protocol or algorithms;
D. decreased community or miner support for such a blockchain platform;
E. the existence or development of competing networks and platforms;
F. the existence or development of forked versions of such a blockchain platform;
G. flaws in the Solidity scripting language;
H. disputes between such blockchain platform developers, miners and/or users; and
I. regulatory action against such blockchain platform developers, miners and/or users.

Source code changes and flaws
The various source codes used in the BoBi Coin and the Project are subject to change and may at any time contain one or more defects, weaknesses, inconsistencies, errors, or bugs.
No anonymity
Holding and transfer of BoBi Coins and use of the Project (if and when developed) will not be anonymous. Your address and such participation will be recorded on a permission-less blockchain.

Loss of private key is permanent and irreversible
You alone are responsible for securing your private key. Losing control of your private key will permanently and irreversibly deny you access to your BoBi Coins. Neither BoBi nor any other person will be able to retrieve or protect your BoBi Coins. Once lost, you will not be able to transfer your BoBi Coins to any other address or wallet. You will not be able to realize any value or utility that the Token may hold now or in the future.

Targeting of BoBi Coins, the Project, and BoBi by malicious persons
BoBi Coins, the Project, and BoBi may be targeted by malicious persons who may attempt to steal BoBi Coins or the proceeds, or otherwise intervene in the BoBi Coin sale, the Project, or BoBi. BoBi Coins and the Project may also be vulnerable to exploitation of vulnerabilities in smart contracts and other code, as well as to human error. This could result in significant loss and/or other impacts that may materially affect your interests.

Targeting of You by malicious persons
Malicious entities may target you in an attempt to steal any BoBi Coins or cryptocurrencies that you may hold or to claim any BoBi Coins that you may have purchased. This may involve unauthorized access to your digital wallet, your private keys, your cryptocurrency addresses, your email or social media accounts, as well as unauthorized access to your computer, smartphone, and any other devices that you may use.

No liabilities
BoBi or any of the BoBi team is not liable for any indirect, special, incidental, consequential, or other losses of any kind, in tort, contract, or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you.

Market and industry information
The Whitepaper may include market and industry information and forecasts that have been obtained from internal surveys, reports, and studies, where appropriate, as well as market research, publicly available information, and industry publications. Such surveys, reports, studies, market research, publicly available information, and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

No third party consent

Save for BoBi and its respective directors, executive officers, and employees, no person has provided his or her consent to the inclusion of his or her name and/or other information attributed or perceived to be attributed to such person in connection therewith in this Whitepaper and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information by such person and such persons shall not be obliged to provide any updates on the same.

No advice

No information in the Whitepaper will or should be considered to be business, legal, financial, or tax advice regarding BoBi and BoBi Coins or any possible future coin/token sales.

Restrictions on distribution and dissemination

The distribution or dissemination of the Whitepaper or such part thereof (as the case may be) may be prohibited or restricted by the laws, regulatory requirements, and rules of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, and to observe, any restrictions which are applicable to your possession of the Whitepaper or such part thereof (as the case may be) at your own expense and without liability to BoBi or any of its affiliated entities or any member of the BoBi team.

Compliance with laws

BoBi is open to being audited for compliance and providing transactions open for the public including wallet addresses. The users on BoBi will need to comply with applicable laws and regulations, including but not limited to certain KYC, anti-money laundering, and terrorist financing measures.

General comment on risks

Purchasing BoBi Coins involve inherent risks, some of which are set out in this Section of the Whitepaper.
These risks, and additional risks arising either now or in the future, could result in the failure of the BoBi Coins transfers, the destruction of BoBi Coins or the utility of BoBi Coins, and/or the termination of the development of BoBi.

There is a possibility that the purchase amount may be unrecoverable and/or that the BoBi Coins may cease to have inherent intrinsic value. You must therefore consider carefully whether the risks set out below, as well as all other applicable risks, are acceptable to you prior to deciding whether to purchase BoBi Coins.
Many factors, most of which are beyond BoBi's control, will influence the value of BoBi Coins and the price, if any, at which market participants may be willing to purchase or sell BoBi Coins in the secondary market. Accordingly, if an BoBi Coin Holder sells its BoBi Coins in the secondary market, it may not be able to obtain a price equal to the principal amount of BoBi Coins or a price equal to the price that it paid for BoBi Coins. An investment in BoBi Coins involves the risk that subsequent changes in relative market performance may adversely affect the value of BoBi Coins

You must seek professional advice (legal, taxation, financial, technical. or otherwise) regarding your particular situation before purchasing BoBi Coins, holding the BoBi Coins, or using the Project.

Potential risks:

- blockchain-related risks: the underlying software application and software platform is still in an early development stage and unproven so there is no guarantee that the process for creating BoBi Coins will be uninterrupted or error-free. There is an inherent risk of weaknesses, vulnerabilities, or bugs of the software causing the complete loss of BoBi Coin and of the Project;

- abandonment/lack of success: BoBi may abandon the creation of the BoBi Coin and the development of the Project for various reasons, including lack of interest from the public, lack of funding, lack of commercial success or prospects (e.g. caused by competing projects) and legal, tax or regulatory considerations;

- regulatory risks: certain jurisdictions might apply already existing laws and regulations to blockchain technology-based projects or introduce new laws or regulations for this purpose. Newly introduced regulations may differ from the existing setup of the platform. This may cause, inter alia, substantial modifications of the Project or bring to the termination and/or the loss of BoBi Coins;
- jurisdiction-related risks: residents, tax residents, or persons having a relevant connection with certain jurisdictions are excluded from the BoBi Coin sale. Changes in your place of domicile or the applicable law may result in you violating any legal or regulatory requirements of your applicable jurisdiction. You are responsible for ensuring that the delivery, holding, use, or exchange of BoBi Coins is, and remains lawful despite changes to applicable laws, your residence, and circumstances.

EmeraldTablets DAO

We are a group of information beings creating a system in which our blockchain can run autonomous throughout the ages. With strategic alignment within the ether, we are connecting brands in the 2.0 space that match our ideals, & integrating them into our ecosystem. The DAO creates a protocol in which decentralized information, news, data, can be shared & stored safely within our network.

A.I. Artificial Intelligence will exponentially exceeds expectations in cryptography, as a result, semi-autonomous solutions allow human interface to work with side to side with these super computers for the best outcome for mankind.

 HIS Human Interface Solutions developed by **DSAO (decentralized semi-autonomous organization)**, create a checks and balance system between the blockchain and current central banking including transactions such withdrawals/deposits, purchase of NFT's, Digital Assets, Vaults, Debit/Credit purchases & WIRE/ACH transfers. DSAO allows users to have transparency directly with developers through SAM with the visibility of smart contracts by keeping a directory storage of transactions at US Crypto Bank for any regulatory audits. DSAO will continue to be modified and upgraded daily as needed to maintain server quality efficiency.

Sovereign decentralized solutions is the foundation for most DAO's interest in longterm grown with blockchain. They cryptic space will continue to evolve, creating a voting democracy for our infrastructure will create lubricant for decentralized semi-autonomous organization to flourish as the market corrects itself.

DSAO governance principal is based on the number of shares each individual or institution may have. Voting is implanted on minting circulation, emergency solutions including transactions and malware functions enable override halt. Systems intact to ensure the safety of the blockchain, processing notes, and network systems. Layer hybrid blockchains allow multiple layers of security to reduce risk of all threats foreign and domestic. DSAO, will continue to inherit knowledge from systems including any cybersecurity from GOOGLE, Intel, & McAfee type.

Decentralized Semi- Autonomous Organization
The governance holds over 25% of allocation holdings, courtesy of BoBi. These governance members include founders, advisors, partnerships, & public sale holders. As most members are staking, this provides appropriate compensation for the organization in charge of running Nodes as well as the DeFi Organization that is constantly growing for network capability, systematic algorithms, protocol solutions, & various integrations other blockchain systems.

Open Governance. DSAO members can view all transactions via BoBi Scanner, visibly showing all accounts registered with BoBi Database in conjunction to agreements between Ethereum, Bitcoin, & BoBi.

Developers will have the optic ability to scale with a.i. tech creating a checks & balance system. Our central hub will be equipped with Hewlett Packard (HP) supercomputers & cloud software to create a comprehensive protocol solutions in managing blockchain. Our R & D program allows for open source implementation of outer contributions best suitable for facilitation growth on the platform. This provides open trust worthy transparency and engagement from the network to ensure the best program for services, merchants, & compliancy.

About Human Interface Solution Protocol

We are focused in gaining exposure on the blockchain ecosystem through its processing operations system. The human interface solution protocol, built by DSAO on the Ethereum & Bitcoin blockchain, enables users to create crypto currency. Currently, there are token, token vaults, & voting on the human interface solution protocol. DSAO uses a stable community to bootstrap decentralized governance of the project and shifts it towards a decentralized semi-autonomous blockchain structure.

To be powered by Hewlett Packard supercomputers (Self Automated solutions) , DSAO allows an effortless transactions to run across the DSAO system. Example, (Think of DSAO like a hummingbird, the species knows it's day-to-day routine based on it's DNA code given by nature, traveling from plant to plant making sure pollination occurs effortlessly, as a result is rewarded with nectar from the plant. Similar with DSAO, the system uses algorithm sequences injected by its code to fix solutions, check for malware and viruses, and store nodes, as a reward DSAO stores new data upgrades & new blockchain cryptography. DSAO will eventually surpass any human capability, as a result DSAO was created as a checks n' balances system to override any a.i. that may deem unsuitable for human security. Example (iRobot was created as a machine for 1st help humans with day to day activities and assistance with any external needs that humans could not operate, overtime robots overturned human logic and attempted to destroy mankind. With DSAO & BoBi, there will always be an eject system protocol, we hope that future a.i. companies follow similar variables. In simple terms for those curious, SAM solutions is a robot on a leash.

Self Automated Solutions

 is the robust augmented software used in creating A.I. machines from the blockchain. As utilities increase, systems will be be able to construct instruments to provide quantum computing abilities transferable to machines to build experience. SAM provides keen solutions for the Blockchain as well as data storage to build on cloud software. These solutions allow SAM to integrate with protocols, code, augmented reality, file sharing, mining pools, & complex blockchain development. SAM is still at it's infancy stage as A.I. is sensitive and must be taken with great caution

Our overall goal is an effortless integration with pre-existing structures that have vacant use or build semi-autonomous solutions from the ground up. We believe in a common structure of attaching the physical world with the Digital Complex, welcome to our Flagship Location to build the future we want today. We wanted to make it clear early in this Whitepaper our core focus in the developments use in green technologies.

CryptoPallet

Decentralized Exchanges (DEX's)
Crypto Pallet allows access for multiple wallets from various DeFi to interact with each other on network nodes, giving customers the ability to transfer currencies via Wallet to Wallet. Merchant to customers transactions occur in similar pattern as we provide a safe, high speed transactions for point of sale. (For example John purchasing a bouquet of flowers from a farmers market, John can facilitate any purchase via stable coin to merchant solution. External integrations with exchanges, swap pools, & NFT blocks. Crytopallet provides easy solutions for swaps of dapps/DeFi using binance BEP, or ETH (ERC-22 & ERC-721) blockchain.

Crypto Pallet Utilities Include

Trading currencies

Buying Stocks as derivatives

Buying NFTs as derivatives or whole auctions

Purchasing Physical Real Estate /Digital Deeds

Purchase Luxury Goods (Planes, Yachts, Excursions, Watches)

Purchase Precious Commodities (Gold, Diamonds, Platinum)

US Crypto BANK

US Crypto Bank ("USCB"), has functionality with digital asset holdings & technology for tokenizing coins. USCB uses International Crypto Banking infrastructure pegged currencies from the United States Dollar USD & Euro 75/25 split reserve. US Crypto Bank believes in diversity of digital & physical resources to maintain stability to scalable growth. US Crypto bank currently mints tokens utilizing multiple blockchain sources including Bitcoin, Ethereum, Binance, XRP & Solana with protocols to include BTC, ERC20, ERC721 & BEP20. Our technology is stacked on a 2 layer protocol system with the initial bitcoin, ethereum, & binance blockchains. Having cross-chins allows for easy pedigree of transfers, swaps on exchanges, and lower gas fees. Your portfolio contains a diversity of crypto, exchanges, stocks, real estate, & commodities to utilize on a daily basis. We are your one-stop-shop to Web3.

Proof of reserves, & real time transparency is the process shown to eliminate multiple risk factors. The solvency of USCB demonstrates the total number of coins in circulation represents a fiat/cryptic amount held in reserves at equal value. Governance members monthly report scheduling, system maintenance, payroll expenses, & budgets to staking members in audits performed monthly.

BoBi ROAPMAP 2022-2023

2022 Fall: First & foremost, interact with the crypto ecosystem. Get involved with the community blogs, events, & other projects. Connect & share our project before we launch onto CEXs & DEXs.

2022 Fall: Onboard our token, BANK on the BoBi-chain. With 25% of 4.2B in   locked liquidity, customers will know we are here for the long term. Allow holders to buy & exchange on Uniswap & DEXs with confidence.

2022 Fall: Acquire Web3 Domains: BoBi.Blockchain, uscryptobank.eth, & uscryptobank.blockchain.

2022: Fall:: UI/UX development for US Crypto Bank mobile application compatible with iOS & android. Buildout the backend software with physical & digital cloud storage. Buildout the user interface for an easy customer experience while navigating through the app to purchase goods & services we will provide.

2022: Fall:: Create batch #2 from our NFT collection: 120 3D models; 240/420 total NFTs issued from our collection. Working side-by-side with graphic & visual artist to create one of a kind pieces for the BoBi ethos.

2022: Winter:: Launch 2nd Batch unique collection of our NFTs.

2022: Winter:: Update landing page for mobile application release.

2022: Winter: Acquire office space for supercomputer installation, InHouse staff for all-in approach to company growth.

2022: Winter:: Beta Launch of iOS & android version of US Crypto Bank app.

2023: Audit & Submission :: iOS & android application for iOS store for user downloads. Version 1.0 application capable of buying NFTs, & storing data.

2023: January:: iOS & android application live server

2023: Spring:: Release 3rd Batch from our NFT collection 40 animations equipped with special real-world utility. 300/420 total NFTs.

2023: Spring:: Add InHouse developers to the team to work full time.

2023: Spring:: Create DAO incentives program for holders.

2023: Summer:: iOS & Android application update after 25,000 users onboard. Version 1.1

2023: Summer:: Install Insurance & Derivatives market on platform with full integration with central exchanges (crypto.com, coinbase, kraken). Allow users to buy whole, term life insurance policies as NFTs, Derivatives market introduced for users to buying rare & luxury NFTs on the market (punks, loaded lions, world of women, Apes, owls).

2023: Summer:: Marketing campaign to reach 100,000 users on platform with influencers, celebrities, & athletes.

2023: Summer:: Charity crypto program: Creating a full charity campaign with the ecosystem of BoBi to donate to the youth of blockchain developers around the world.

2023: Summer:: Open physical BANK Center for customers to have a real world experience purchasing insurance as NFTs. Customers will be able to purchase hardware wallets, miners, & other crypto essentials. Insurance brokers will work on commission based system. Team members will teach the public crypto and why it's important. They will also onboard them onto our platform by introducing the basics of what our platform provides is and why it's beneficial.

2023: Fall:: Final batch of our 420 collection 120 total Golden NFTs with real world & Digital utility. Onboard on centralized platform with full marketing behind it.

2023: Fall : full audit

Welcome To