



BYFCOIN WHITEPAPER



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Preamble

BYFCOIN believes in providing decent and affordable housing for everyone. As we relax in our homes, it's crucial to reflect on those lacking secure housing. **BYFCOIN** aims to address industry challenges through low-profit margins, innovative financing, and blockchain transparency.

BYFCOIN seeks to eliminate exacting and unfair mortgage requirements and to ease restrictions to reach to a broader segment of the community in countries where **BYFCOIN** has operations and properties.

Vision and Mission

BYFCOIN's vision is to construct and sell affordable housing with interest-free installment plans to lower and lower-middle-class communities, via rent-to-own deals.

We believe that at a certain point in time, **BYFCOIN** is going to be used as a means of payment in almost all our real estate operations (buy and sell), which means that eventually, **BYFCOIN** is going to be our official crypto coin.

Business Plan

The **BYFCOIN** business plan comprises two terms: short-term and long-term plans, as follows:

Short-Term Plan (2025 to 2029)

The first phase targets three chosen Middle Eastern countries, commencing construction by March 25, 2027. The second phase expands to other countries through partnerships, starting Mar 25, 2029.

Long-Term Plan (2029 upwards)

BYFCOIN long-term projects and plans shall support micro and small projects.

Activation of Business Plans

The realization of **BYFCOIN** plans and projects depends on the continuous support and loyalty of the **BYFCOIN** holders' community. The loyal **BYFCOIN** holders are going to be the cornerstone and the basic pillar that **BYFCOIN** shall rest on.

BYFCOIN Housing Installment Plan

A key and distinctive feature of the **BYFCOIN** housing installment plan is the absence of down payments. **BYFCOIN** shall introduce three types of affordable housing units: Types A, B, and C depending on the size and price of the housing unit. The housing unit price shall be divided over 180 equal monthly installments.

BYFCOIN Rent-to-Own 15-year Interest-Free Installment Plan Terms & Conditions

1. **BYFCOIN** shall adopt one agreement form for all its sale operations, which is the interest-free rent-to-own agreement, with **BYFCOIN** written promise to transfer the deed to **BYFCOIN** property buyer's name upon full settlement of housing unit price.
2. **BYFCOIN** property monthly installments shall be settled by transferring the payment from **BYFCOIN** property buyer's crypto wallet to **BYFCOIN** Installment Wallet.
3. Should the buyer have no crypto wallet, the installment payment shall be made using the relevant country's currency. Then the **BYFCOIN** officer in charge of installment receipt shall promptly transfer the **BYFCOIN** equivalence of that payment from **BYFCOIN** General Wallet (dedicated for miscellaneous items executed in currencies other than **BYFCOIN**) to **BYFCOIN** Housing Installment Wallet. All installment payments shall be entered into **BYFCOIN** General Ledger as **BYFCOIN** transfers.
4. The property shall stay under the name of **BYFCOIN** all over the rent-to-own agreement tenor until the last installment is paid up by **BYFCOIN** property buyer, the day following which the deed shall be transferred to **BYFCOIN** property buyer.
5. The price of the property shall be divided over 180 interest-free monthly installments.
6. The first installment shall be paid one day before the property is handed over to **BYFCOIN** property buyer.
7. Upon **BYFCOIN** property buyer's successful payment of the entire 180 installments, **BYFCOIN** shall transfer **BYFCOIN** property deed to **BYFCOIN** property buyer's name.
8. **BYFCOIN** property buyer who establishes that he/she or any of his/her direct family members suffers a permanent disability or a chronic disease shall be granted a discount of 5% of the property price.
9. **BYFCOIN** property buyer who establishes to be a single mother, or a widowed parent (with orphaned children) shall be granted a discount of 5% of the property price.
10. **BYFCOIN** housing units (mostly apartments) shall be consisted of three types (Class F1, Class F2, and Class F3) of reasonable price ranges depending on the size of the housing unit (apartment type), which shall enable **BYFCOIN** to meet the requirements of broader spectrums of the lower and lower-middle classes.
11. Should **BYFCOIN** property buyer wish to make an early settlement of the installments, he/she shall be granted a 5% discount on the remaining balance of installments.
12. Should **BYFCOIN** property buyer fail to pay a total of six consecutive or intermittent installments, the property shall be recovered by **BYFCOIN** pursuant to a written property eviction notice delivered at the **BYFCOIN** property buyer's address. In this case:
 - a) **BYFCOIN** property buyer shall vacate and hand over the property to **BYFCOIN** in no more than two months from the written property eviction notice delivered.
 - b) If **BYFCOIN** property buyer has already paid less than 18 installments, no reimbursements shall be paid.
 - c) The reimbursement plan for the installments paid from the 19th installment and upwards shall be as follows:
 - i. From the 19th installment and up to the 60th installment, **BYFCOIN** property buyer shall be reimbursed 20% of the installment amounts paid in the form of **BYFCOINS** transferred to his/her crypto wallet.

- ii. For the 61st installment and up to the 120th installment, **BYFCOIN** property buyer shall be reimbursed 40% of the installment in the form of **BYFCOIN** transferred to his/her crypto wallet.
 - iii. For the 121st installment and up to the 179th installment, **BYFCOIN** property buyer shall be reimbursed 65% of the installment in the form of **BYFCOIN** transferred to his/her crypto wallet.
13. For the sake of the achievement of **BYFCOIN** ultimate mission, the previous bullet point shall be handled and considered on a case-by-case basis and out-of-policy exceptions may be applied in favor and in the interest of **BYFCOIN** property buyer and upon **BYFCOIN**'s sole discretion.
 14. **BYFCOIN** shall pay all taxes related to **BYFCOIN** property, throughout the rent-to-own agreement tenor and until the deed is transferred to **BYFCOIN** property buyer's name.
 15. In case of the demise of **BYFCOIN** property buyer during the rent-to-own agreement tenor, **BYFCOIN** shall handle the liabilities and the remaining balance of installments on a case-by-case basis and for the best interest of the direct family members of the deceased (inheritors).

Terms and Conditions Governing BYFCOIN Operations

1. **BYFCOIN** shall prudently and rigorously ensure and supervise strict application of relevant rules and regulations to prevent any kind of monetary manipulation, fraud, terrorism funding or money laundering activities. All payments, reimbursements and giveaways shall be executed pursuant to legally and legitimately authenticated documents.
2. **BYFCOIN** shall diligently and watchfully follow all the laws, rules, and regulations applicable in the countries where **BYFCOIN** has properties and operations.
3. **BYFCOIN** shall allocate 2% of its annual net profit for charity purposes.
4. Profits from **BYFCOIN**, after deducting operational and administrative costs, will be allocated to the designated project account.
5. **BYFCOIN** shall have a board of directors consisted of a chairman & CEO, and three board members.

A Comparison Between BYFCOIN Monthly Installment Plan, Cash Payment, and Other Financing Options:

The following table gives an example on payment methods of a housing unit valued at 75,000:

Payment Plan	Principal Amount (USD)	Final Amount Paid Up (USD)	Payment Timeframe
BYFCOIN	75000	75000	180 monthly payments
Cash Payment	75000	75000	One-off Payment
Best Traditional Financing Scenario	75000	112000	180 monthly payments

BYFCOIN

BYFCOIN token bearing the ticker “**BYF**” is created on Ethereum Blockchain (ERC20). The total supply of **BYFCOINS** is **141,421,268 BYFCOIN**. The initial goal of **BYFCOIN** is to reach and maintain a predicted price of **BYFCOIN** at USD 0.05 during the first six months to one-year **BYF** is put in circulation, somewhere between September 12, 2025, and March 25, 2026. Prospectively and with hardworking, **BYFCOIN** shall fight using efficient and prudent apparatuses and policies to get to its sought-after price of USD0.50 by the end of March 2027. Each **BYFCOIN** enthusiastic holder will have the opportunity to see the **BYFCOIN** dream come true with steady belief and priceless support of **BYFCOIN** project.

Multi-Benefit Investment

Why do people still have to waste their money waiting eagerly for the impossible lottery odds, which may climb up to more than millions and millions, in the hope of being a winner? While instead there is another choice to invest in a real and legitimate investment opportunity. **BYFCOIN** introduces the following two options:

- a. Grow the investment value with the passage of time and patience, and
- b. Have the chance of either being a winner of a housing unit, which value is specified based on the winner’s nationality (the winner may opt to receive the housing unit value as a **BYFCOIN** upfront payment transferred to his/her wallet).

BYFCOIN Literature

We do not sell a virtual lot of land or house, nor do we sell illusion or fantasy. Yet, we offer the shelter to neglected people and let them recollect themselves and build their communities again successfully. If you want to dream big work big.

BYFCOIN TOKENOMICS

1. **Initial Sale: 14,142,126.8 BYFCOIN** will be made available for purchase (10%).
2. **BYFCOIN Housing Project: 49,497,443.8 BYFCOIN** (35%).
3. **BYFCOIN Reserve: 49,497,443.8 BYFCOIN** (35%).
4. **Founding Team: 28,284,253.6 BYFCOIN** (20%).

Terms and Conditions Governing BYFCOIN Ownership, Holding and Circulation

1. A total of **14,142,126.8 BYFCOIN** shall be reserved for the initial sale, ensuring their circulation.
2. 50% of the founders’ share shall be subject to a vesting period of two years, during which the founders cannot sell, send, swap or in any way dispose of that 50% before the elapse of two years post **BYFCOIN** creation.
3. Each buy shall entail a fee of 3% and each sell shall entail a fee of 5% to mitigate whale maneuvers.
4. **BYFCOIN** shall prudently and rigorously ensure and supervise strict application of relevant rules and regulations to prevent any kind of monetary manipulations or frauds.
5. **BYFCOIN** shall maintain a market balancing policy to mitigate market fluctuations and anomalies, when needed.
6. **BYFCOIN** will ensure a prompt and efficient response to sudden market movements and fluctuations to best serve and safeguard **BYFCOIN** holders’ interests and investments. Such practices may include, among others, buybacks of **BYFCOIN** to uplift and stabilize **BYFCOIN** prices, when necessary.

7. On March 25, 2027, and after two years of **BYFCOIN** launch, **BYFCOIN** shall start accepting **BYFCOIN** as a means of payment for **BYFCOIN** properties and operations. This shall include all **BYFCOIN** purchase operations for all its required items such as construction materials, etc.

The Allocation of **BYFCOIN** Housing Project Portfolio

BYFCOIN shall allocate the **BYFCOIN** Housing Project Portfolio as follows:

1. 50% shall be used in executing **BYFCOIN** short-term projects.
2. 20% shall be used in **BYFCOIN** marketing campaigns and sustainability plans to strengthen and maintain **BYFCOIN** market position.
3. 20% shall be kept in a reserve fund to ensure right and prompt response to real estate market unplanned and unforeseen contingencies and to mitigate market trends.
4. 10% shall be used in out-of-policy exceptions and waivers of housing installment plans (humanitarian and force majeure considerations).

BYFCOIN Raffle Program

On March 25, 2027, after two years **BYFCOIN** is put in circulation, **BYFCOIN** shall launch **BYFCOIN** Property Raffle (**BPR**) to give away one housing unit to one eligible **BPR** winner on a yearly basis.

Eligibility Criteria for BPR Participants

1. Hold at least 20,000 **BYF** for a minimum of two consecutive calendar years.
2. BPR participants chances shall be doubled for each extra year of **BYFCOIN** holding.
3. BPR holders who miss the chance to win, their chances shall be doubled in future BPRs.
4. **BYFCOIN** shall diligently and attentively verify **BYFCOIN** wallet and holder.

BPR Property Winners and BPR Property Terms and Conditions

1. The BPR winner shall choose the housing unit in his/her home country, provided that the price of which should be up to a maximum limit to be set at a later stage.
2. **BYFCOIN** shall pay the price of the house directly to the property owner (whether an individual or a company) pursuant to a legitimate transaction and genuine receipts.
3. Should BPR winner fail to find the house within three months after the BPR date result announced, **BYFCOIN** shall deem that the BPR winner has opted to receive the housing unit in the form of an upfront lump sum payment in **BYFCOIN** and shall transfer the maximum limit value of the housing unit as an upfront payment to BPR winner's wallet. The BPR winner may opt to receive the housing unit maximum value as an upfront payment transferred to his wallet.
4. **BYFCOIN** shall pay all the taxes related to the handed over BPR property for the first year post the handing over of the housing unit to the BPR winner.

Conclusion

The fact states that the real estate sector will keep growing continually. Aggressive population rates are putting further pressure on the sector, which must be confronted by utilizing new methods and untraditional responses, to shelter the horribly increasing number of homeless humans. With the commitment to **BYFCOIN**'s success and development, there is a significant future for smart thinkers to enter a new era of more affordable real estate solutions meeting urgent needs of human-beings.

BYFCOIN Roadmap 2025 - 2029

