

 **COIF**
Community Investment Fund

www.coif.capital

White paper 2023

V1.1.



Abstract

COIF.CAPITAL is a unique and one-of-a-kind crypto investment fund managed by Community¹. COIF.CAPITAL is a crypto project that combines the idea of a traditional investment fund, such as an equity fund, with cryptocurrencies and adds many additional features. The details about features will be explained in the next chapters.

The investors do not invest directly in the fund, as is usual with traditional investment funds, but buy the project's own cryptocurrency COIF² and thereby automatically acquire the right to the shares of the fund's assets, regardless of the time of purchase. At the same time, they acquire the right to co-decide how the fund assets are managed. Among other things, they decide which share of the fund assets is paid out to the community and when.

COIF.CAPITAL is a crypto project that has the following main objectives:

1. Long-term accumulation of fund assets in the form of cryptocurrencies by the community and for the community. The fund assets belong to the community and not to the project team.
2. Sustainable demand and thus price growth for COIF through his unique utility and tokenomics.

¹Community = COIF token holders

²COIF (**CO**mmunity managed crypto **I**vestment **F**und) = cryptocurrency of the COIF.CAPITAL (like shares of the company)

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1. Disclaimer

This white paper is for general information purposes only.

Nothing in this white paper shall be construed as an offer to sell or buy securities in any jurisdiction, or a solicitation for investment, or an investment advice. The white paper does not regulate any sale and purchase of COIF tokens. It should not be relied upon for accounting, legal or tax advice or investment recommendations.

This white paper describes the current vision of COIF.CAPITAL project. While we intend to attempt to realize this vision, please recognize that it is dependent on a number of factors and subject to risks.

We do not guarantee or warrant any of the statements in this white paper, because they are based on our current beliefs, expectations and assumptions, about which there can be no assurance due to various anticipated and unanticipated events that may occur.

2. The challenges

Nowadays, many investors from the traditional investment world with various investment options such as stocks, bonds, commodities, etc. are looking for other investment alternatives to generate more attractive profits. Sooner or later, they come across cryptocurrencies as a possible option. But where to start?

At the moment, there are over 9100 different cryptocurrencies according to www.coinmarketcap.com, whereby many projects in the earlier project phase are not even on this list.

Investors are often overwhelmed to find a cryptocurrency investment that suits them. Many simply decide to buy Bitcoin or Ethereum, whereby the really big opportunities for significant profits are usually found in smaller projects and are thus missed. There is often a desire to have several tokens/coins in one's portfolio for diversification reasons. But which ones should it be?

All investors from the classic investment world know investment funds that are based on shares or commodities, for example. Such investment funds also exist in the crypto world. The way it works is the same in both worlds: the investor invests money in the fund, the fund manager decides in which securities or cryptocurrencies the money flows and often charges an annual fee for this. At the same time, the investor has no say in deciding which securities the fund invests in.

Additionally, the fund manager very often selects only heavyweights from the selected sector. In terms of cryptocurrencies, these are e.g. Bitcoin, Ethereum, Binance Coin, Ripple, so that the fund can rarely beat the market (Bitcoin or Ethereum are often used as a comparison).

Most investors aim for higher returns, but do not know what to buy and where. A complicating factor is that there are now many scam projects that promise high returns but simply disappear with investors' money.

Many investors want to select a combination of "blue chips" (such as Bitcoin, Ethereum) and "small caps" (such as particularly promising start-ups) in order to generate a higher return with reasonable risk.

On the one hand, there is a group of investors who want to leave the management decisions of their own portfolio to the experts. On the other hand, there is completely different group of investors wants to have a say in where the money is invested, in order to take on the role of fund manager themselves.

For all these wishes, the COIF.CAPITAL team has developed a special solution, which we would like to discuss in more detail below.

3. The solution

The COIF.CAPITAL team will launch a special crypto investment fund managed by the community (a large number of the crypto experts holding COIF tokens). Investors do not invest directly in the fund, as is usual with traditional investment funds, but buy the project's own cryptocurrency COIF and thereby automatically acquire the right to the shares of the fund's assets, regardless of the time of purchase.

The fund's assets are built up with large "blue chips" such as Bitcoin and Ethereum as well as with large amount of more speculative token/coins such as start-ups. Additionally, there is enormous potential with the own project currency COIF, which the investor acquires in order to get shares of the fund. This mix offers excellent opportunities to generate a very good return and to beat the market in the long term.

Each investor holding COIF is allowed to have a say in how the fund's assets are managed. However, there is no obligation to do so. You can simply leave all decisions to the community, which will consists of many experts from the crypto world and will do everything possible to ensure sustainable success in the investments of the fund's assets.

The regular payouts in BNB (Binance Coin) as well as further payouts in various cryptocurrencies from the fund assets to the COIF token holders complete the picture of this novel solution.

4. COIF tokenomics and utility

4.1. Overview

Total Token Supply: 100,000,000 COIF

Token nature: Utility token with governance

Token Generation Event (TGE): Planned in Q3 2023

COIF price in seed and private sale: \$0.02

COIF price in public sale: \$0.025

4.2. COIF allocations

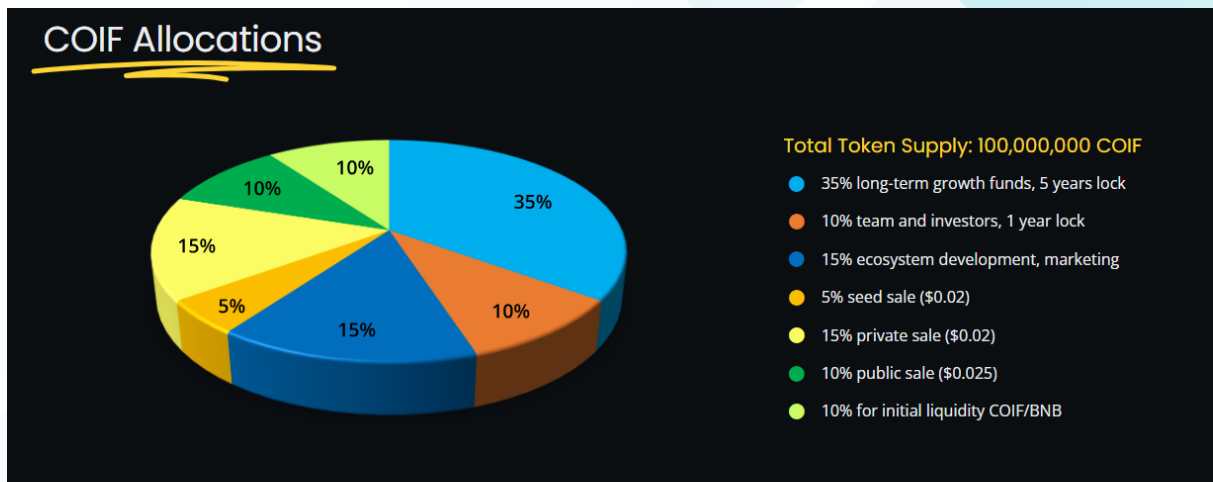


Figure 1: COIF ALLOCATIONS

COIF will be unlocked according to the allocations table below.
 The fully diluted supply of 100,000,000 COIF will be completely released after 6 years.

Allocations	%	COIF amount	Price	Lockups Schedule
seed sale	5%	5,000,000	\$0.02	100% TGE, no lockup
private sale	15%	15,000,000	\$0.02	100% TGE, no lockup
public sale (IDO)	10%	10,000,000	\$0.025	100% TGE, no lockup
for initial liquidity COIF/BNB	10%	10,000,000		0% TGE, lockup for 2 years
long-term growth funds	35%	35,000,000		0% TGE, lockup for 5 years, after 5 years linear vesting 1 year
team and investors	10%	10,000,000		0% TGE, lockup for 1 year, after 1 year linear vesting 1 year
ecosystem development, marketing	15%	15,000,000		20% TGE, after TGE linear vesting 1 year

Initial circulating supply after launch 33,000,000 COIF	Initial market cap after launch \$825,000	Initial COIF amount in LP after launch 10,000,000 COIF
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Table 1: Lockups Schedule

In order to avoid COIF sales by private investors at the expense of public investors, the price was set so that the difference between public and private sale price is only 20%.

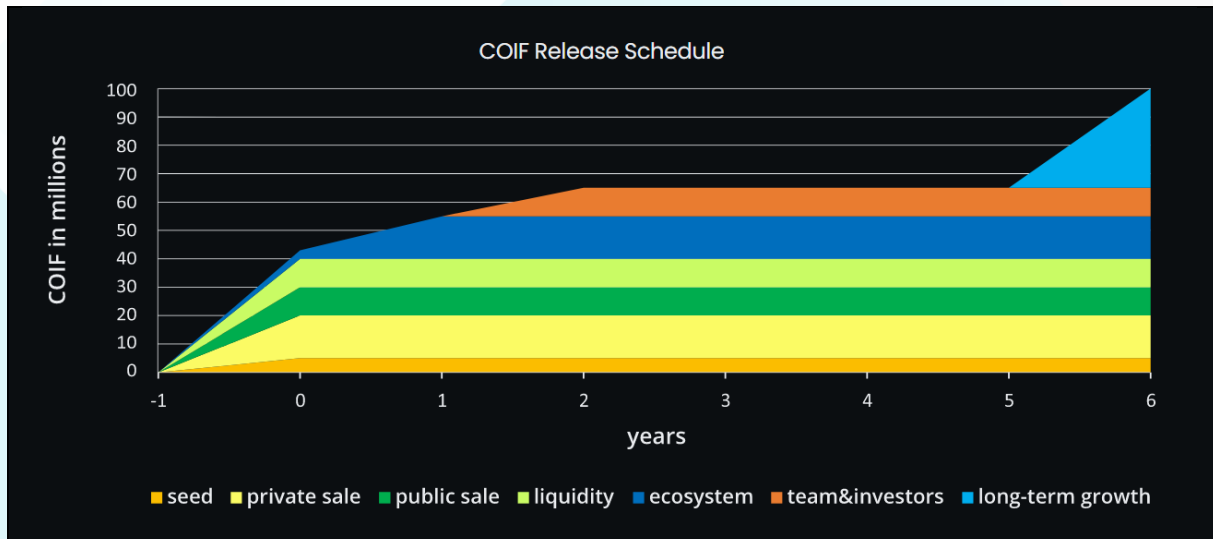


Figure 2: COIF Release Schedule

4.3. COIF tokenomics and utility - Details

4.3.1 Introduction

In order to achieve the two main goals of the COIF.CAPITAL project (long-term accumulation of fund assets and sustainable demand for COIF), the components of "utility" and "tokenomics" must be selected very carefully.

The basic components are set by the team prior to the start of COIF trading. These basic components were created using complex mathematical simulations (proprietary know-how of the project), so that the probabilities of success in achieving the main goals are very high.

After start of COIF trading, the community (COIF token holders) decides how these components should be changed or which components should be added or removed. This is how the term "community-managed" came about. Furthermore, the creation of a DAO (Decentralised Autonomous Organisation) is planned for the future.

The COIF token holders decide, among other things, how the fund assets are built up and when and in what proportions these assets are paid out. The weight of a COIF token holder's vote and share of the fund's assets (including payouts) are directly proportional to the number of COIFs in the personal wallet of the COIF token holder. In other words, the more COIF you hold, the larger your share of the fund's assets, the larger the payouts to you and the more you can influence the fund's strategy.

The basic functionality of COIF.CAPITAL is based on the fee method (tax) already very often used in other crypto projects. The best known is www.bitgert.com.

With every purchase and sale of the token, a fee is charged that forms the initial part of the COIF.CAPITAL fund assets.

The special feature of the project (we are speaking about the know-how of the project!):

Fund assets are built up with many building blocks, initial assets from trading fees are only one part of it. Further building blocks will be explained in more detail later on.

4.3.2 Fund assets with 3 pools

The fund assets of COIF.CAPITAL are made up of the following components:

- Fees on the buy/sell of COIF (initial assets)
- Fees for the various services (see "3.3.5 COIF Utility")
- Investing the fees/profits in “blue-chip” cryptocurrencies like BTC, ETH, BNB.
- Investing the fees/profits in various crypto projects (IDO, IEO, Small-Caps, partnership projects, ...)
- Income from various other sources (see "3.3.5 COIF Utility")

The fund assets are built up in 3 assets pools:

Pool #1 – Long-term pool of assets which can contain every cryptocurrency.

Pool #2 – BNB pool for direct distribution to COIF token holders as "BNB dividend".

Pool #3 – COIF pool („ COIF Burn Pool”).

COIF.CAPITAL fund assets pool #1, #2, #3

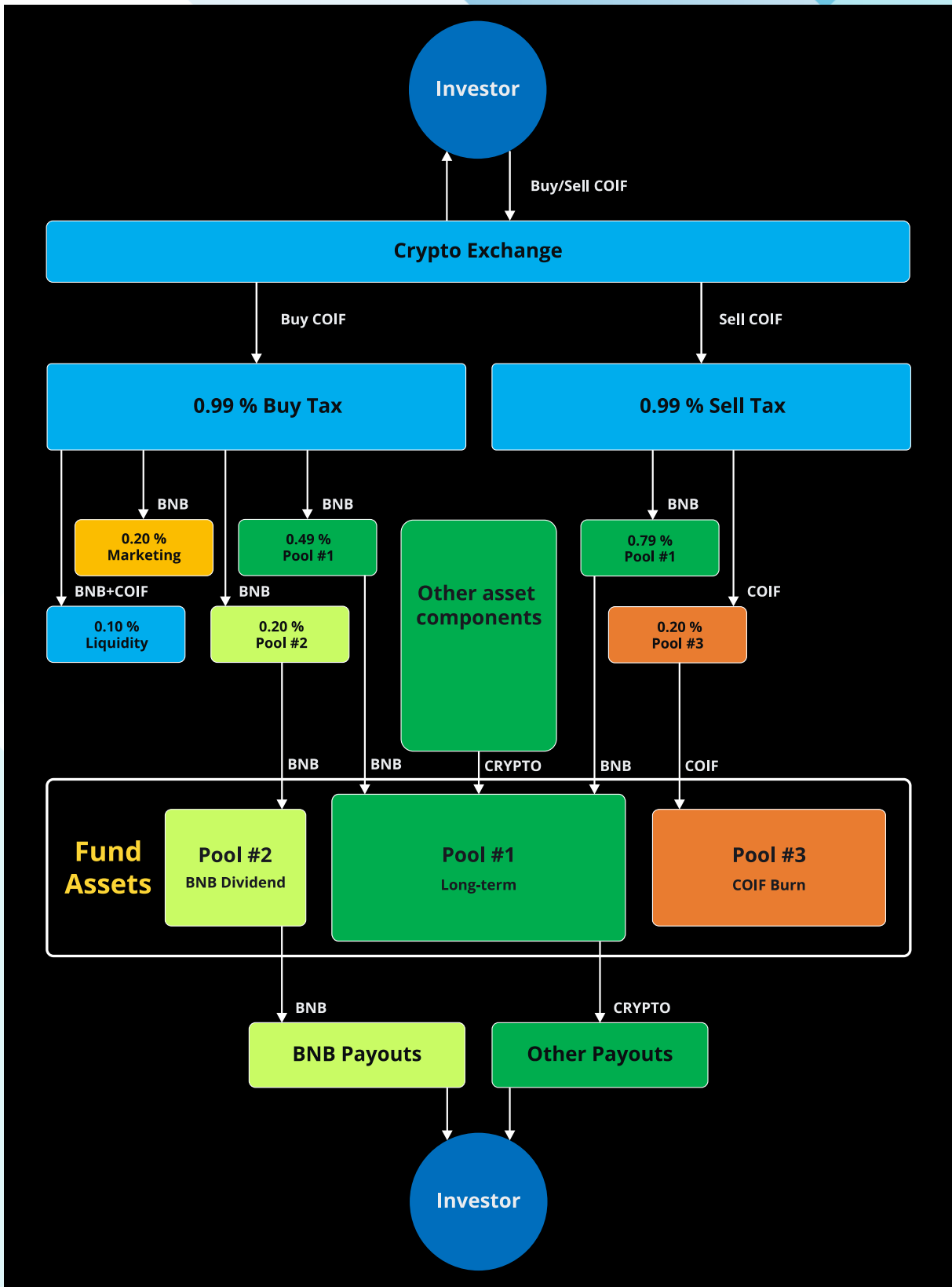


Figure 3: COIF.CAPITAL fund assets pools #1, #2, #3

4.3.3 COIF Buy/Sale - Initial Assets

COIF Buy: 0.99 % fee

- 1) 0.10 % Liquidity to DEX www.pancakeswap.finance
- 2) 0.69 % Rewards Community Pools
 - 0.49 % Pool #1
 - 0.20 % Pool #2
- 3) 0.20 % Marketing and Ecosystem development

Example: Buy 1,000 COIF @ \$0.10 = \$100

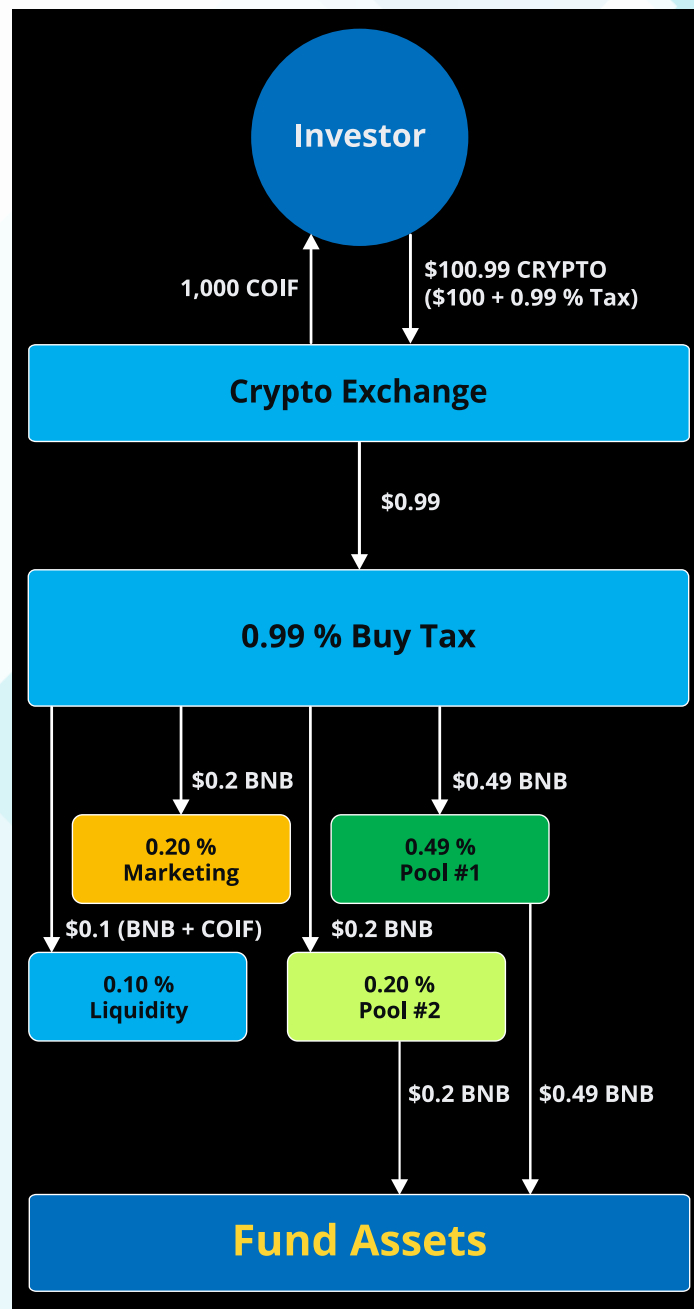


Figure 4: Example: Buy 1,000 COIF

Explanation of Figure 4 “Example: Buy 1,000 COIF”:

1. Investor buys 1,000 COIF at \$0.10 per COIF with cryptocurrencies like BNB, USDT on crypto exchange by paying \$100.99 (with 0.99 % fee).
2. Investor gets the purchased 1,000 COIF into his crypto wallet after deducting the fee (in BNB - Binance Coin). The 0.99 % fee charged is divided into the following components:
 - a) \$0.10 (0.10 %) for liquidity to DEX PancakeSwap in the form of LP COIF/BNB
 - b) \$0.49 (0.49 %) for assets pool #1 ("Long-term pool")
 - c) \$0.20 (0.20 %) for assets pool #2 ("BNB pool")
 - d) \$0.20 (0.20 %) for the marketing and further development of the project

COIF Sell: 0.99 % Fee

1) 0.79 % Pool #1

2) 0.20 % Pool #3 („COIF Burn Pool”). COIF in this pool are locked forever.

Example: Sell 1,000 COIF @ \$0.10 = \$100

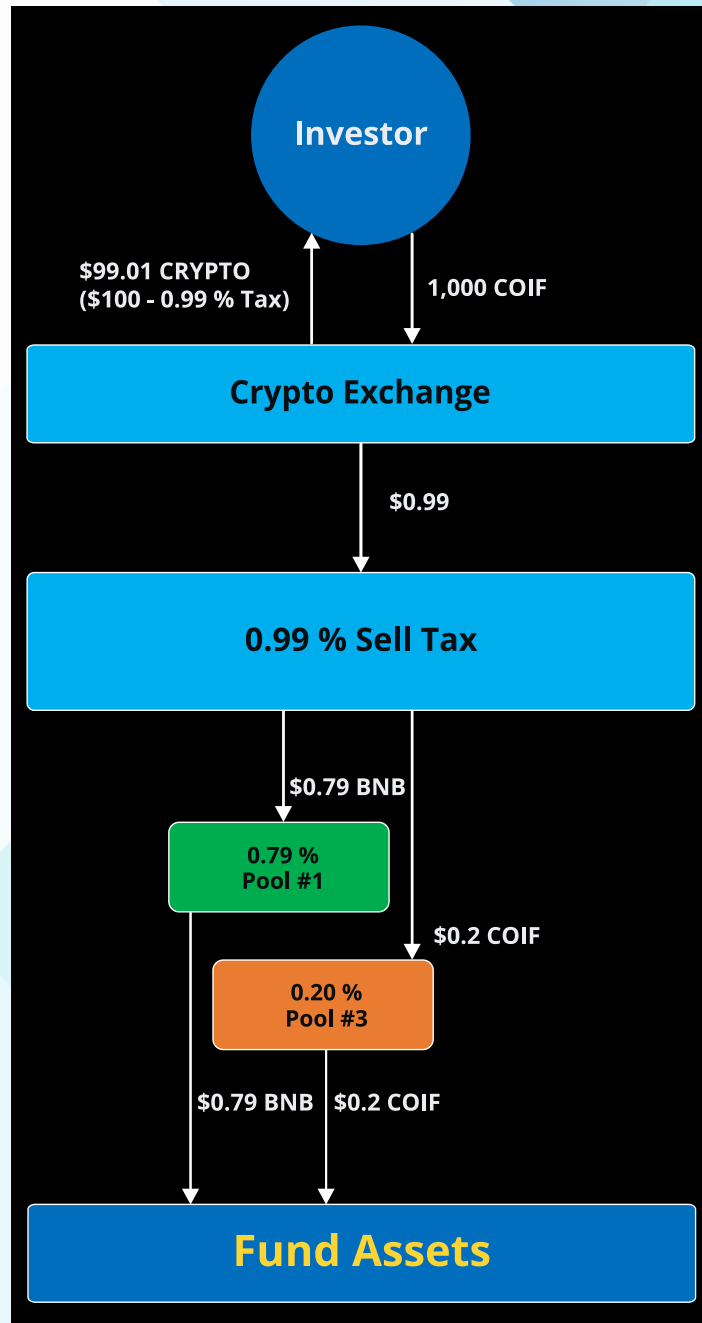


Figure 5: Example: Sell 1,000 COIF

Explanation of Figure 5: “Example: Sell 1,000 COIF”:

1. Investor sells 1,000 COIF at a price of \$0.10 per COIF on the crypto exchange by transferring 1,000 COIF to the exchange.
2. After deducting the fee (0.99% = 9.9 COIF), investor receives the amount of \$99.01 (990.1 COIF x \$0.10) in the form of selected cryptocurrencies such as BNB or USDT in his crypto wallet. Investor sells 1,000 COIF, but only 990.1 COIF are really sold (less selling pressure!) because a part of the fee is paid in COIF.
3. 0.99 % fee charged is split into 0.20% in COIF and 0.79% in BNB.
The BNB portion increases the fund's assets by being transferred to the asset pool #1.
The COIF portion is "burned" by being transferred to the "COIF Burn Pool" #3.

4.3.4 Fund assets pools - Details

1) Pool #1 – Long-term pool of assets

The majority of COIF.CAPITAL's fund assets is held in this pool. This pool represents the intrinsic value of the entire project. The biggest feature, most of the project's know-how is implemented via this pool. At the beginning, this pool only contains BNB (Binance Coin), which come from the fees when buying/selling COIF. One part of the funds from this pool is used for buyback. The further development will be significantly influenced by the community.

The community votes on how the assets in this pool are managed. Decisions are made on the following questions, among others:

- What proportion is held in large "blue chips" such as BTC, ETH, BNB?
- What proportion is invested in risk assets, such as small caps, IDOs, partnership projects, start-ups?
- What proportion is used for buyback?
- What/how/when/how much is paid out to COIF holders?

How will the fund assets in Pool #1 be managed in detail?

The following steps are planned:

- a) A "Trader team" is selected from the community (COIF holders).
- b) The community discusses various investment opportunities on the main Telegram channel and makes suggestions.
- c) The "Trader team" carries out a detailed analysis and selects the best suggestions. In addition, the "Trader team" makes its own suggestions.
- d) The "Trader team" prepares the voting on possible investment options.
- e) The community votes on the investment options.
- f) The "Trader Team" makes the final decision taking into account the community's vote and informs the community about the next steps.
- g) The project team executes the investment at appropriate prices/rates.

As we want to build up assets sustainably, only medium and long-term investments are made. Later, these steps can be optimised in consultation with the community.

At the beginning (in the first 3-6 months, while the assets in pool #1 are still quite small), the role of "Trader team" is taken over by the project team with private sale investors.

After this period, the real "Trader team" will be elected by the community. Details follow.

Starting rules set by the team. (Valid for 6 months from start of COIF trading. After that, a change is possible through a vote of the community.):

- No payouts to COIF token holders from pool #1 as long as the value of the assets in the pool is below \$1,000,000 (so-called "lower assets limit"). This corresponds to exactly \$0.01 per token for 100,000,000 COIF full supply at the beginning.

Advantages: As the fund's assets increase, the attractiveness of buying and holding COIF rises disproportionately because COIF token holders receive the right to the shares of the assets immediately after the purchase, regardless of the time of purchase. At the same time, the

attractiveness of selling COIF falls because the seller loses the right to the shares of the assets immediately after the sale. Additionally, there is always the possibility to stabilise/increase the COIF price at any time with the part of the assets through buyback. The higher the fund assets, the stronger all the advantages become.

The \$1,000,000 limit will be raised over time after the community vote. This payout limit must never decrease to ensure the sustainable growth of the project.

- 80% of the assets in Pool #1 are held long-term in "blue chips" such as BTC, ETH, BNB (TOP 10 by capitalization).
- The payouts always need the approval of the COIF token holders by vote.
- BNB's investments (initial assets from COIF buy/sell fees) in other cryptocurrencies always need the approval of the COIF token holders by vote.
- Buyback always needs the approval of the COIF token holders by vote. Execution by the team at an appropriate time at a low rate.

The team will define which voting platform will be used for voting processes of COIF token holders (one from existing or one from in-house development) after COIF trading begins.

The team has a very long list of ideas on how to increase the fund assets in Pool #1. This list is still kept secret (know-how!) so that the other projects do not copy these ideas. The ideas will be discussed, agreed and implemented with the community in due course. The same applies to suggestions from the community. The long-term goal is to massively build up the fund's assets in the form of cryptocurrencies by the community and for the community.

2) Pool #2 – BNB pool for direct distribution to COIF token holders as "BNB dividend".

This pool only contains BNB (Binance Coin) coming from the COIF buy fees.

This pool is used exclusively for payouts as "BNB dividends" to COIF token holders. The pool is only used for one type of transaction: Proportional payout to the COIF token holders according to their shares.

The payout frequency and amount will be determined by a vote of the COIF token holders.

Starting rules set by the team. (Valid for 6 months from start of COIF trading. After that, a change is possible through a vote of the community.):

- Start of distribution: 2 weeks after start of COIF trading.
- Payout amount: 20% of pool #2 per payout.
- Payout frequency: every 2 weeks.
- minimum 5 BNB in pool #2 as requirement for payout

3) Pool #3 – “COIF Burn Pool”

This pool contains only COIF. All COIF tokens in this pool are locked forever. The pool is called the "COIF Burn Pool". When the COIF tokens are "burned", they are not sent to the zero address: 0x000...dead, but to "COIF Burn Pool". This is a special feature of the project and is a part of his unique tokenomics.

The main advantage of "COIF Burn Pool" compared to "0x000...dead" address:

Pool #3 will participate like a COIF token holder in payouts of the fund assets from Pool #1 and #2. This money (Payouts from Pool #1 and Pool #2 to Pool #3) will be used for different purposes by community vote:

- Buyback, purchased COIF are "burnt" in pool #3 forever
- Payouts to COIF token holders
- Transfer to Pool #1 to further increase of fund assets

Pool #3 (“COIF Burn”)

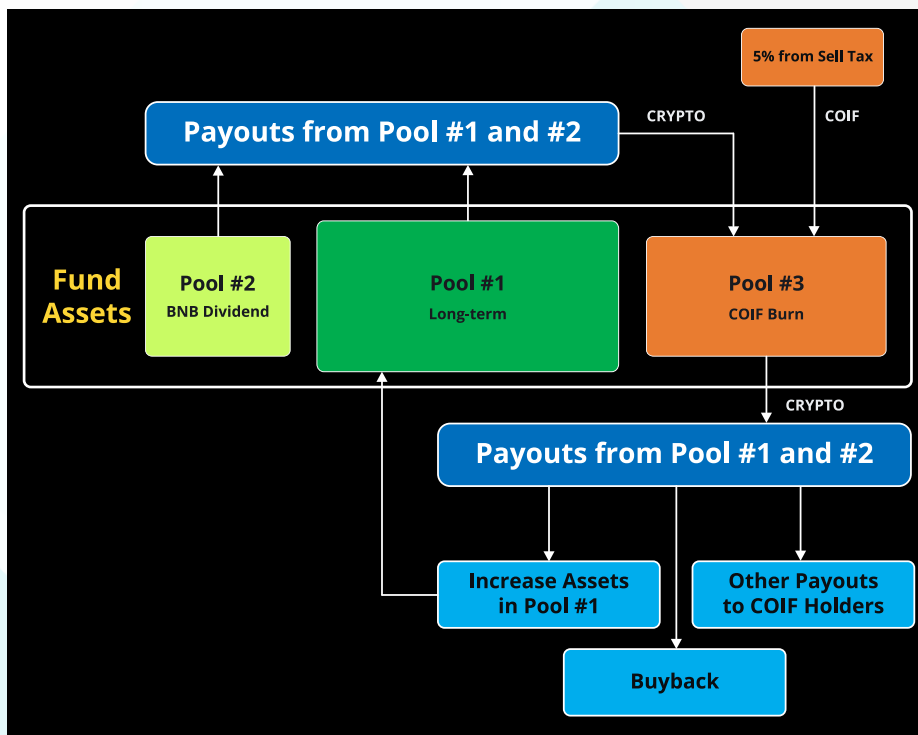


Figure 6: Pool #3 (“COIF Burn”)

With Pool #3, circulation supply is reduced forever to make COIF rarer and more valuable. At the same time, added value is achieved for COIF token holders through buyback, payouts and an increase in the fund's assets in pool #1.

Starting rules set by the team. (Valid for 6 months from start of COIF trading. After that, a change is possible through a vote of the community.):

- Buyback, purchased COIF are "burnt" in pool #3 forever. Execution by the team at an appropriate time at a low rate.

4.3.5 COIF utility

The COIF token is a utility token.

The COIF token of the COIF.CAPITAL project has a large number of utilities that will continue to grow over time. We at COIF.CAPITAL have set ourselves the goal of sustainably increasing demand for COIF.

This is achieved at the beginning through the following functionalities:

- COIF token holders have the right to the shares of the fund's assets, regardless of the time of purchase
- COIF token holders are entitled to "BNB payout" from pool #2 and payouts from pool #1
- Governance: COIF token holders have a say in how the fund's assets are managed (voting functionality)
- „Burn function" with pool #3
- Buyback with pool #1 and #3

The following functions are only a small excerpt of ideas that can be implemented in the future. After discussing the details with the community, these and many more functionalities will be released as an option for implementation:

- project own DEX, fees in COIF
- Launchpad for startups, fees in COIF
- Advertising platform, fees in COIF
- Staking
- NFT with special properties, sale in COIF
- Multi-chain (sub-projects on other blockchains). COIF token holders receive an airdrop proportional to the number of COIFs they own on the BNB blockchain.
- creation of a whale group that will have access to internal information and special privileges
- special discounts with certain providers when paying in COIF
- ...

This list is very long, the details are still kept secret (know-how!) so that the other projects cannot copy the functionality. All existing ideas of the team and future ideas of the community will be discussed, agreed and implemented with the community in due course.

5. Roadmap

The current roadmap can be found on the project website:
www.coif.capital

6. Additional notes

The fund assets are only built up with cryptocurrencies that can be traded on DEX (decentralised crypto exchanges such as PancakeSwap), including on the other blockchains. No cryptocurrencies are purchased on CEX (centralised crypto exchanges such as Binance) for the fund assets.

One of the aspects of the project: full decentralisation.

Everyone should be able to be a part of it, regardless of skin colour, country of origin and other social characteristics. We do not want to act the way some CEX (have to) act and ban e.g. users from the USA. Everyone can join us and be a part of our community!

All tokenomics parameters can be changed by community (including buy/sell fees).

The only condition is that it must not harm the project. For example, investing entire fund assets in a start-up could ruin the project financially.

Private sale and public sale (IDO) are conducted without trading fees.

The extraordinary and unique tokenomics with special utility will, with the help of the community, lead to a sustainable increase in the price of the COIF token and passive income in the short, medium and long term! Become a COIF token holder, become part of the COIF family and help decide the common future of the unique and one-of-a-kind crypto investment fund, managed by the community.

Welcome to your new crypto world of COIF.CAPITAL!