

# **PRIMO CAPITAL**

**WHITEPAPER**





# TABLE OF CONTENTS

## 03. Introduction

- 03. Project Details
- 04. General User flow -> User flow
- 05. Platform Features and Fees
  - 05. Introduction and utility of the project token
  - 05. NFTs for Fractional & Transferable ownership and enhanced

## 06. liquidity

- 06. Fees
- 07. Governance and Decentralised Autonomous Organization

## 07. Supporting Protocols

## 08. Revenue Strategy

## 09. Roadmap

## 10. Technical infrastructure

## 10. Partnership and marketing strategy

- 10. Strategic timeline and focus
- 11. Collaboration with Stable coin providers
  - 11. Strategy
  - 11. Benefits
- 12. Partnership with blockchain L1 and L2 solution providers
  - 12. Strategy
  - 12. Benefits

## 13. Tokenomics

## 14. Additional

- 14. Superos

## 29. Direct Real Estate Investment Option



## INTRODUCTION

Primo Capital Crowdfunding emerges as a revolutionary platform dedicated to redefining the landscape of investment through the tokenization of Real-World Assets (RWAs) and the facilitation of high-yield pools. Our vision is to become the global leader in RWA tokenization, bridging the traditional financial world with the burgeoning possibilities of blockchain technology. Primo Capital is set to transform the investment domain by making diversified, asset-backed, and high-yield investments accessible to a global audience, democratizing access to wealth-generation opportunities previously reserved for the elite.

### Project Details

- Tokenization of Real-World Assets (RWAs) and High-Yield Pools
- Diverse Investment Pools: Debt, Real Estate, Equity, Structured Products
- Flexible Investment Options: Stablecoin and Primo Capital Coin
- Backed by bank and regulators
- All required certifications and licenses obtained



## General User Flow

- Visit the website and finish the registration process (KYC if needed)
- 3 Deposit options for stable/safe investment
  - Manually choosing a suitable pool. If all pools are full you have the option to buy ownership from the market.
  - Using simple sliders to determine risk and APY factors where the platform automatically allocates users' funds in the unutilized pools.
  - Using an AI language model to determine your staking preferences.
- X Deposit options for VIP, private pools, and Primo Capital pool
  - Deposit options for these pools are similar to the "safe" pools.
- Visit the website periodically to claim stacked rewards \*
- Visit the website to participate in the governance process
- Optionally participate in the open/private market for ownership shares of pool owners.
- Have the ability to withdraw fully deposited funds with a 2-week locking period and 3% base fee deduction.
- Have the ability to immediately sell to us their full deposited amount for 80c on a dollar.



## Platform Features and Fees

### Introduction and utility of the project token

The token utility should comprise important use cases for the ecosystem as a whole. This is one of the most important topics that need to be well-addressed before commencing with the project. Below are possible use cases.

### Fractional & Transferable Ownership and Enhanced Liquidity

Fractional ownership options are used for users who wish to utilize and be more involved in the ecosystem.

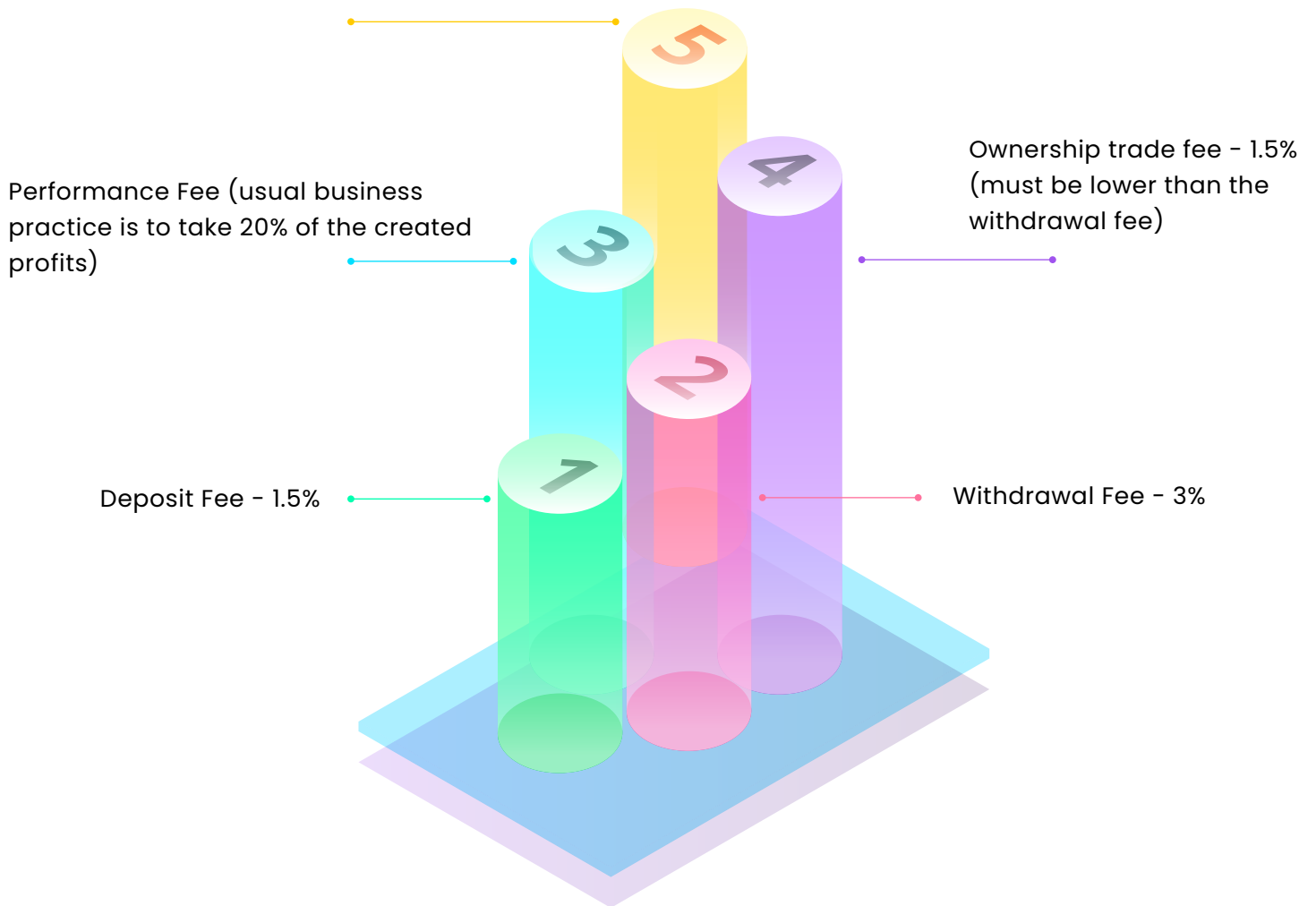
Once a user enters one of our pools he receives fractional ownership and has following options:

- A** Sell part of his share to another user.
- B** He has to hold the options in order to receive the rewards from the pool.
- C** Liquidate all of his options on the platform for a 20% loss.
- D** Withdraw his deposited amount in the form of real estate ownership.



## Fees

**All fees can be lowered by holding our token**



**Note:** All fee structures have to be calculated thoroughly and are currently only used as an example.



## Governance and Decentralised Autonomous Organization (DAO)

Primo Capital token holders are the DAO stakeholders. Through the DAO, stakeholders decide on the future developments and structure of the supporting protocols. The DAO does not control the main project (Primo Capital), but they do have the voting power on its developments while the Primo Capital organization is the only entity that can propose new developments.

We enable other projects to submit proposals on our governance platform to create their own pool. Projects submitting a proposal must hold a significant amount of our tokens (which increases buying pressure) and supply the pool with our tokens, with the option to add their own tokens to the pool as well.

## Supporting Protocols

Supporting protocols will be governed by the DAO.

- A decentralized liquidity pool protocol. Instead of an order book, it would use an AMM (automated market maker) model to match liquidity.
- Comprehensive Liquidation and Launchpad Tools
- Lending and Borrowing Platform



## Revenue Strategy

1	Investment Fees
2	Withdrawal Fees
3	Deposit Fees
4	Liquidations
5	Premium Memberships
6	Launchpad Fees
7	Governance/Proposal Fees
8	Ownership Trading Fees





## Roadmap





## Technical Infrastructure

Primo Capital's infrastructure leverages Solidity for smart contract development, intricately designed to execute within Ethereum's EVM, ensuring robustness and security. The contracts employ complex data structures and algorithms for asset tokenization, ensuring efficient asset liquidity management.

Utilizing modular programming and upgradable proxy patterns, the platform ensures future-proofing against evolving DeFi threats while enabling seamless integration of new features or protocols. Security measures are comprehensive, including automated contract audits with static analysis tools, integration of oracles for external data verification to prevent manipulation, and implementation of governance protocols for decentralized decision-making. This ensures not only the immutability and transparency of transactions but also the agility to adapt to the DeFi ecosystem's rapid evolution.

Enhanced for cross-chain interoperability, Primo Capital enables seamless interaction with various blockchain systems through cross-chain bridges and wrapped tokens, broadening investment opportunities. This interoperability strategy, coupled with smart contract protocols designed for compatibility across networks, diversifies the asset base and investment strategies, leveraging the strengths of multiple blockchains to enhance security, scalability, and user experience.

## Partnership and Marketing Strategy

Collaboration with Stable Coin Providers (e.g., Tether, Circle)

Partnership with Blockchain L1/L2 Solution Providers

### Strategic Timeline and Focus

To accelerate Primo Capital's mission and ensure a robust foundation for growth, our partnership and marketing strategy will commence aggressively in Q4 2024, with a clear objective to secure pivotal partnerships by the end of Q1 2025. This accelerated timeline emphasizes the urgency and importance of these collaborations in Primo Capital's roadmap to becoming a leader in RWA tokenization and laying the groundwork for a future crypto bank.



## Collaboration with Stable Coin Providers

### Strategy:

**Q4 2024:** Initiate outreach to leading stablecoin providers, specifically Tether (USDT) and Circle (USDC), to discuss potential collaboration opportunities. The focus will be on presenting Primo Capital's value proposition and exploring synergies between our platforms.

**By Q1 2025:** Aim to finalize partnership agreements. These discussions will prioritize the establishment of a fee-sharing model on transactions involving stablecoins, which will serve as an innovative revenue stream for Primo Capital and provide value back to the stablecoin partners plus strategic investment in Primo Capital.

### Benefits:

**Revenue Sharing Model:** Establishing a fee-sharing agreement will incentivize stablecoin providers to collaborate with Primo Capital, offering them a share of transactional revenues generated on the platform.

**User Trust and Adoption:** Integrating trusted stablecoins like USDT and USDC will significantly enhance user confidence in Primo Capital's platform, encouraging broader adoption and investment activity.

**Enhanced Financial Stability:** The use of stablecoins will provide a stable transactional medium, essential for minimizing the impact of cryptocurrency volatility on investments.



## Partnership with Blockchain L1 and L2 Solution Providers

**Selection Criteria:** Focus on partnerships with blockchain platforms within the top 100 coins by market cap, ensuring that Primo Capital leverages technologies that are secure, widely adopted, and have demonstrated scalability and efficiency. Potential partners include Ethereum for its extensive ecosystem and Polygon for its efficient L2 scalability solutions.

### Strategy:

- A** Q2 2024: Begin engagements with selected L1 and L2 blockchain solution providers, outlining Primo Capital's platform requirements and exploring potential integration benefits and support.
- B** By Q3 2024: Conclude partnership negotiations, with a special emphasis on selecting the most suitable blockchain infrastructure that aligns with Primo Capital's operational needs and future growth plans. Part of these discussions will also focus on negotiating potential grant support for integration and co-marketing efforts plus direct investment to boost platform visibility.

### Benefits:

- A** Optimized Platform Performance: Leveraging L1 for security and decentralization, alongside L2 solutions for scalability, ensures that Primo Capital can offer a high-performing and cost-effective investment platform.
- B** Market Visibility: Collaborations with established blockchain entities will enhance Primo Capital's credibility and visibility in the market, attracting a wider audience of investors.
- C** Innovation and Adaptability: These partnerships will position Primo Capital at the cutting edge of blockchain technology, enabling rapid adaptation to market changes and new opportunities.



## Tokenomics

	Allocation	Tokens	Day 0 Unlock	Day 0 Tokens	Cliff (months)	Vesting (months)	Price	Raise
Marketing & Partnership	12.00%	120,000,000	0.00%	0	2	36		
Research & Development	5.00%	50,000,000	0.00%	0	2	44		
Ecosystem Rewards	20.00%	200,000,000	0.00%	0	0	48		
Lend-to-earn (staking)	5.50%	55,000,000	0.00%	0	0	48		
Airdrops	3.50%	35,000,000	0.00%	0	6	38		
Team	5.50%	55,000,000	0.00%	0	6	50		
Advisors	3.50%	35,000,000	0.00%	0	4	20		
DEX Liquidity	6.00%	60,000,000	0.00%	4,800,000	0	84		
CEX Liquidity	10.00%	100,000,000	15.00%	15,000,000	0	66		
Pre-Seed	7.00%	70,000,000	5.00%	3,500,000	4	20	\$0,0160	\$1,120,000
Seed	15.00%	150,000,000	5.00%	7,500,000	3	16	\$0,0232	\$3,480,000
Private/ Strategic	4.00%	40,000,000	10.00%	4,000,000	2	12	\$0,0320	\$1,280,000
Public	3.00%	30,000,000	20.00%	6,000,000	1	8	\$0,0400	\$1,200,000



## Direct Real Estate Investment Option

### Unlocking Tangible Asset Ownership

Primo Capital is committed to offering innovative and flexible investment options that cater to the diverse needs of our users. In line with this commitment, we are introducing a groundbreaking feature that allows users to convert their pooled investments into direct ownership of real estate assets.

### Feature Overview

When users decide to exit the real estate investment pool, they are now presented with a unique opportunity: instead of simply withdrawing their funds, they can opt to reinvest directly into specific real estate properties. This feature provides a seamless transition from fractional, tokenized ownership to full, direct ownership of real-world assets.

### How It Works

**Exit Pool Option:** Upon choosing to exit the real estate investment pool, users will be given the option to browse a curated selection of available real estate properties.

**Property Selection:** Users can select properties that match their investment goals, whether it be residential, commercial, or mixed-use real estate.

**Direct Investment:** The funds originally allocated in the pool will be applied towards the purchase of the selected property. Depending on the investment size, users may fully or partially own the property.

**Ownership Transition:** Once the transaction is completed, users will receive the title deeds or equivalent proof of ownership, transitioning from a tokenized stake in the pool to tangible property ownership.



## Collaboration with Stable Coin Providers

### Benefits of Direct Real Estate Investment

**Tangible Asset Security:** Users gain the security and stability associated with owning physical real estate, which can provide steady rental income and potential appreciation in value.

**Diversification:** This option allows users to diversify their portfolio by holding a direct, physical asset alongside other digital investments.

**Flexibility:** Users can choose properties based on their preferences for location, type, and investment potential, offering a personalized investment experience.

**Enhanced Liquidity:** While traditionally less liquid than tokenized assets, direct real estate ownership still offers the ability to sell or lease the property independently, providing financial flexibility.

Primo Capital's Direct Real Estate Investment feature represents another step in our mission to democratize access to high-quality investments, blending the agility of blockchain technology with the enduring value of real-world assets.