



SBICOIN

A new generation of institutional-grade
financial inclusion tokens

White Paper V.1.0

Abstract

DeFi's independent monetary and financial system has brought the dawn of financial inclusion. Libra has set off a wave of financial inclusion, but financial inclusion is not only about providing basic financial services for the financially marginalized; it is also inclusive of providing better financial products for ordinary investment groups with limited funds such as the large middle class and the bottom laborers. an important part of finance.

SBICOIN is positioned to serve ordinary investors around the world, so that they can enjoy high-quality investment products that are usually only enjoyed by high-net-worth groups, and enjoy equal wealth growth power with high-net-worth groups, so that even investors far away in China can You can enjoy high-quality financial services in the UK.

Based on the existing resource advantages, SBICOIN takes advantage of the characteristics of DeFi's anti-financial monopoly, low-cost cross-border circulation of funds, and high openness and transparency, and is committed to attracting institutional-level financial service providers to join the SBICOIN Inclusive Financial Infrastructure Alliance to create a new generation of institutional-level universal Hui financial tokens meet the "rigid needs" of ordinary investors and help them achieve "freedom" of investment.



1. Project Background

A. The Dilemma of the Financial Industry

Broadly speaking, finance refers to the financing of monetary funds, the equivalent circulation of value and profit, and the circulation of value is its essence. For ordinary residents, modern finance refers to the process from saving to investment. The characteristic of saving is to preserve value, while the purpose of investment is to increase value. The financial industry originated in 2000 BC as currency custody and interest-based lending.

In Europe, modern banks developed from currency exchange and goldsmithing. In 1694, Britain established the first joint-stock bank, the Bank of England, which established the most basic organizational form for the development of modern financial industry. The rapid development of the financial industry has played a huge role in accelerating the accumulation of capital and the concentration of production. After a long period of evolution, the modern financial industry has gradually developed into a system of various types of financial institutions: securities, banking, insurance, fund trust, balance of payments, etc.

Financial service institutions connect suppliers and demanders of funds with various financial instruments to form a financial market, and financial service institutions and financial markets together form a modern financial system. The modern financial industry has become a barometer that comprehensively reflects the economic development, and occupies a pivotal position in the national economy and the world economic system. With the continuous deepening of global economic and technological development and the change of times, the shortcomings of the financial industry have gradually been exposed, and inclusive finance has begun to be put on the agenda. Inclusive finance aims to lower the threshold of financial services, so that more people can benefit and enjoy equal financial services.

a) Monopoly

Throughout history, the inertia of economic development is monopoly and concentration, and the financial industry based on monetary funds is naturally the same. The financial industry has become a powerful tool for the rich to maintain their wealth. The monopoly of the modern financial industry is not only reflected in the strict government supervision and high industry threshold; it is also reflected in its characteristics of "dislike the poor and love the rich", and high-quality investment products are monopolized by the "rich".

Proven by historical performance, investment products launched by financial institutions with stable high returns and relatively low risks are called institutional-grade financial products. Their main service targets are high-net-worth individuals, and their high entry thresholds and strict requirements for the amount of capital exclude ordinary investors. Data research shows that the level of access threshold is positively correlated with the quality of investment products.

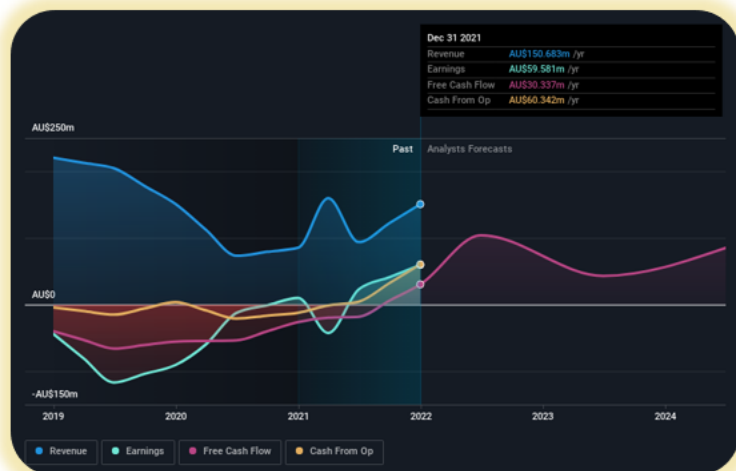
High net worth people: People with personal assets of more than 1 million US dollars are called high net worth people. According to a wealth report released by Knight Frank, there are 20 million people in the world with assets of more than 1 million US dollars, and the total annual global population is 7,579,238,198. It is concluded that the proportion of high net worth people in the world is about 0.26%. And 1% of the world's people account for more than 50% of the assets.



The pain of ordinary investors - "no choice": ordinary investors other than high-net-worth individuals have limited funds and scarce opportunities to obtain high-quality investment products. Banks, insurance, treasury bonds, stocks, and P2P wealth management, low-threshold funds become wealth management. There are only a few options in the configuration.

Depositing funds in the bank, the yield is difficult to offset the inflation rate; depositing in insurance means losing the right to use the funds for a long time; investing in government bonds, the income is poor; P2P thunderstorms reveal that this industry is unsustainable in terms of business models;

According to the statistics of authoritative institutions, institutional investors in the US stock market account for 93.2% of the total market value. Institutional investors dominate the market, resulting in little room for retail investors to survive in the stock market. Ordinary investors under the modern financial system are faced with the embarrassing situation of "no choice" and difficult investment.



b) Regional

The trend of economic globalization is irreversible, high net worth people prefer cross-border investment, and overseas real estate and financial investment products have become popular. However, under the strict control of the regulatory authorities of various countries, especially the complex political and economic situation in the world, it is not so easy for investors to try to get their funds out of the country. Ordinary investors with limited funds need to consider the high cost of cross-border capital circulation and serious information asymmetry.

c) opacity

Information in the financial industry is not open and transparent enough, and the source of reinvestment income is often invisible to investors. In the process of financial investment, in theory, the entire cycle needs to be open and transparent, so that investors can understand the whereabouts of funds, who controls the funds, actual returns, risk control and other actual situations to judge whether the investment targets and products are true. Regulatory aspects It is necessary to understand the process of the transaction and whether the contract is true.

In addition, affected by various factors such as capital market policies and market conditions, the majority of ordinary investors are faced with unstable returns during the investment process, and the problem of capital preservation cannot be solved; under the circumstance that the information privacy law is not perfect and the supervision of centralized financial institutions is lacking , Investors' personal privacy information is being sold, and the current financial system lacks effective technical means to solve it.

B. Blockchain empowers finance

a) Blockchain and digital currency

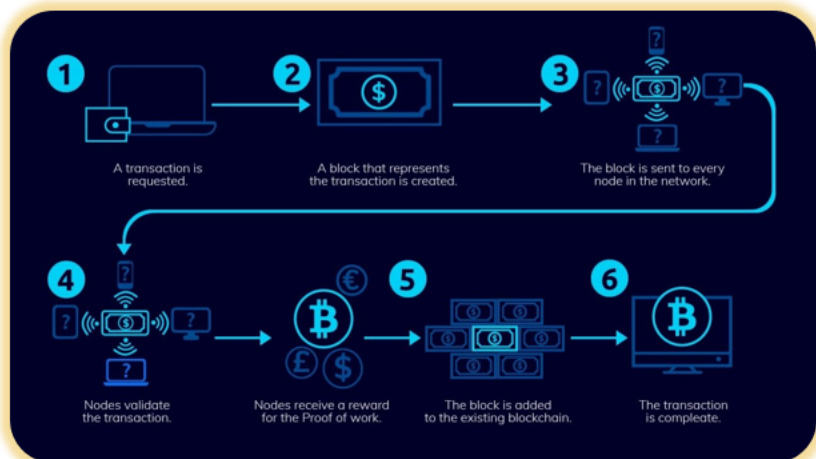
Digital currency is creating history and becoming the mainstream with a unique attitude. A new monetary and financial system affects the global economic pattern and impacts the existing financial system. Bitcoin futures contracts have successively landed on many traditional and well-known financial exchanges around the world. China, the world's second largest economy, is about to officially launch a central bank digital legal currency, serving the world's largest population, Facebook, JPMorgan Chase, Walmart and other large commercial entities Intention to use digital currency to expand the service territory and consolidate the existing territory. The first and now the world's largest digital currency by market capitalization is Bitcoin.

In 2008, Bitcoin was born. "Bitcoin: A Peer-to-Peer Electronic Cash System" describes an integrated application of peer-to-peer network, encryption algorithm, consensus mechanism, timestamp and other technologies to build an intermediary-free system. Electronic cash system. People gradually realized the value of the technical system behind Bitcoin, and Blockchain officially went from behind the scenes to the front. The safe and stable operation for ten years has verified the reliability of the underlying system Blockchain.



Because this technical system realizes a data recording method that ensures multi-party participation and trust, the technical characteristics are distributed, tamper-proof, transparent and reliable, and high reliability. Management and other fields have application potential. With the development of practice, the degree of attention of blockchain is increasing, and its huge application potential in the field of financial services has been proved.

The global understanding of the blockchain is gradually moving towards consensus. The blockchain is regarded as a new type of infrastructure after the Internet. "



b) Smart Contract

A smart contract is a computer protocol designed to inform, verify or execute a contract. The purpose of smart contracts is to provide a security method superior to traditional contracts and reduce other transaction costs associated with contracts.

Smart contracts were first proposed by Dr. Nick Szabo in the 1990s. Due to the lack of a credible execution environment at that time, smart contracts were not applied to the actual industry. Until the emergence of blockchain technology, it was born to provide a trusted underlying execution environment for smart contracts.

Vitalik saw the fit between blockchain and smart contracts, and in 2013 released the white paper "Ethereum: The Next Generation of Smart Contracts and Decentralized Application Platforms", and smart contracts really have vitality. Bitcoin leads the blockchain, Ethereum revives smart contracts. From the issuance of digital currency to the explosion of various DAPP applications, smart contracts are used to carry various ideals,

In an attempt to move all assets and models to the blockchain.

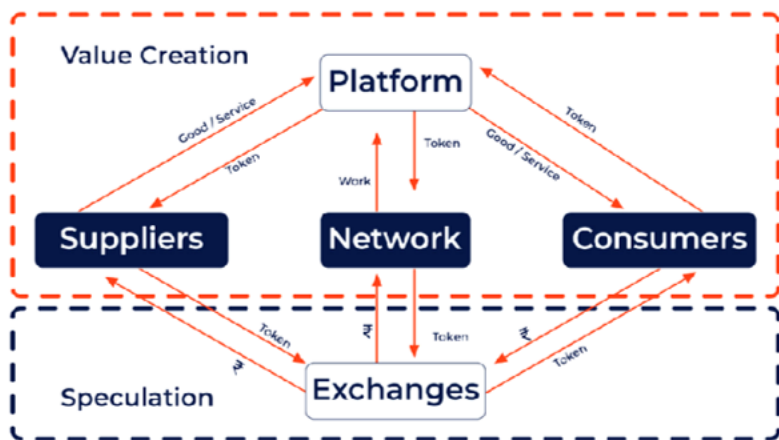
The craze has faded, and developers finally understand that smart contracts are not suitable for all areas. After re-examining the application of Ethereum smart contracts, Wall Street and Silicon Valley elites found that smart contracts are actually suitable for the financial field. At a time of market downturn, many financial projects achieved contrarian financing, and the seed of smart contracts has really found its own soil. In Dr. Nick Szabo's paper, the first use case for smart contracts is financial contracts.

c) Token Economy

The concept of token is derived on the basis of digital currency. The main attribute of digital currency is finance, and the definition of token is: tradable encrypted digital proof of rights and interests. It covers a wider range, and the value of all tangible and intangible assets can be measured by tokens. In theory, the token can represent all proof of rights and interests, from ID cards to academic diplomas, from currency to bills,

From keys, tickets to points, coupons, from stocks to bonds, all proof of rights and interests in human society can be represented by tokens.

Token has brought about fundamental changes in business models and production relations. It has moved from the digital world to the real economy and has begun to seek applications in various industries. Token economy refers to large-scale group collaboration based on tokens, which creates a landing scene for tokens. Every role that creates value can share value fairly in the token economy ecology. The fair distribution fully mobilizes the contribution power of the participants, spontaneously divides labor and labor, and forms a self-organized form; based on the token, the organization value is freely circulated, forming a self-financial form.



2. Design Concept

In a sense, the digital currency Libra issued by Facebook is also a form of DeFi, which is positioned to provide basic financial services for the 1.7 billion financial marginalized people around the world; while SBICOIN cuts in from another perspective of inclusive finance, standing in the large-scale financial sector. The position of middle-class investors and bottom-tier investors with limited funds.

By building an open community of inclusive high-quality investment products, it tries to solve the dilemma faced by ordinary investors around the world and the current financial system: monopoly, regionality, opacity and privacy protection. SBICOIN is a new generation of institutional-grade financial inclusion tokens. Its birth has brought down to the inclusive finance of hundreds of millions of ordinary investors around the world. It has the following irreplaceable features and advantages:

Broader global financial services

Institutional service providers create and release high-quality investment products with low thresholds for global investors. Anyone can easily obtain SBICOIN financial services through the Internet or smartphones, which breaks through the strict regulatory restrictions in the traditional financial field and the restrictions on user identity, wealth, and location. severe restrictions.

Cross-border flow of funds without barriers

SBICOIN establishes a new monetary and financial system, which provides a convenient channel for the flow of funds. The value transfer can be realized through the token, which not only breaks through the regional regulatory restrictions, but also skips the expensive transfer agencies, which effectively reduces the cost of cross-border circulation of funds.

Transaction Censorship Resistance

The SBICOIN system ensures that transactions are immutable, and the underlying network cannot be closed by centralized institutions. At the moment when the global political and economic situation is unstable, the financial system is seriously threatened, the global high-quality investment products are scarce, and the wealth of citizens of some countries with violent fluctuations cannot be effectively preserved. People can use SBICOIN to protect and create their own property.

Information Transparency and Privacy Protection

In SBICOIN, the information is highly transparent. The source, flow, value and time of each fund will be recorded and stored in the computer system of all users simultaneously; The encrypted protection of the public transaction data after desensitization is available for individuals and third-party audit institutions to query.

SBICOIN is committed to allowing ordinary investors around the world to enjoy high-quality investment products that are usually only available to high-net-worth individuals, so that investors even far away in China can enjoy local financial services in the UK. Based on the existing resource advantages, SBICOIN focuses on anti-financial monopoly, barrier-free cross-border flow of funds, and a high degree of openness and transparency. Benefit financial infrastructure, meet the "rigid needs" of ordinary investors, and realize "freedom" of investment.



3. Implementation plan

A. Product Design

a) SBICOIN Economic Model

SBICOIN is SBICOINToken, a digital ecological token issued by SBICOIN. As an independent SBICOIN product and value system, the difference from Libra is that SBICOIN mainly serves ordinary investors and provides high-quality institutional-level financial services.

SBICOIN carries the core value of SBICOIN ecology, and rewards SBICOIN users in the form of mining to form value incentives. Use the USDT stable currency to participate in the purchase of SBICOIN institutional investment product quota, and you can mine SBICOIN, and ordinary investors have the opportunity to participate. In addition, holding SBICOIN can also enjoy rights such as voting rights and dividends for key issues



b) Product model

SBICOIN products combine mature traditional institutional-level financial products + DeFi architecture, relying on the rich experience in financial product design and investment portfolio capabilities of the task force, to create innovative cross-border investment products, serving the vast number of high-quality investment products just need customers. The underlying assets of SBICOIN are all institutional-level mature investment products that have been verified by the market. Adhering to the principle of openness and transparency, there is no strict access mechanism for qualified investors under the traditional system. With SBICOIN as the standard, it is oriented to global investors and has no threshold for access. . In order to avoid the risk of high volatility in the digital currency market, USDT stable currency is initially accepted during the product investment process. The investment products are high-quality institutional-grade capital-guaranteed wealth management and fund products; encrypted lending and Pre-STO (similar to Pre-IPO) project financing will be provided in succession.

c) Capital Guaranteed Wealth Management

SBICOIN capital-guaranteed wealth management products provide real capital-guaranteed wealth management. The insurance coverage includes: investment manager civil liability (investment manager civil liability), fund civil liability (fund civil liability), investment manager management liability (investment manager business risk), fund management liability (fund operating risk), Security claims (security statement), investment manager/fund crime protection (investment manager/fund crime protection).



As we all know, insurance companies are averse to high risks. Willis Investment Management Insurance Company has long provided risk protection for large investment products with good credit ratings and low risks. The side confirms the low risk and stable returns of SBICOIN capital-guaranteed wealth management products. According to investors' different income and capital use period preferences, SBICOIN capital-guaranteed wealth management products will appear in the SBICOIN product matrix with a floating rate of return and different periods.

d) Crypto lending

"On-chain" technology enables the cost of trust to be systematically reduced, and the use of smart contracts to build automated loans can solve the two main problems of legal proceedings and the application of liquidity. The logic of encrypted lending is similar to equity pledge loans. As a matching platform, the biggest advantage of encrypted lending is that it can be quickly realized after closing the position. For traditional car loan and house loan, the first thing for platform risk control is to verify the authenticity. There is almost no counterfeiting in digital currency, and the entire process can be implemented openly and transparently through smart contracts.

Pre-STO (Pre-IPO): STO (Security Token Offering) is the issuance of securities tokens, mostly referring to the initial token issuance under supervision, and the token anchors the rights and interests of the company. Compared with IPO, STO saves a lot of intermediate links, improve financing efficiency and reduce financing costs. The stage of Pre-STO is similar to that of Pre-IPO. Investors entering the market at this stage will generally get a price lower than the public offering price, and wait for the opportunity to obtain excess profits after the official listing. The SBICOIN product team selects high-quality STO projects with professional project screening capabilities and refined screening criteria, obtains a certain Pre-STO quota, and enters the SBICOIN product pool for ordinary investors to choose.

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B. Technical Architecture

In order to solve the high-frequency and high-performance financial commercial requirements, the SBICOIN technical architecture design will refer to the mature Internet existing network structure for re-innovative design, with a four-layer blockchain network structure: public chain layer; multi-chain parallel side chain layer; protocol Contract and Oracle network layer; modular interface application layer to create a blockchain technology network that can meet the complete DeFi ecosystem.

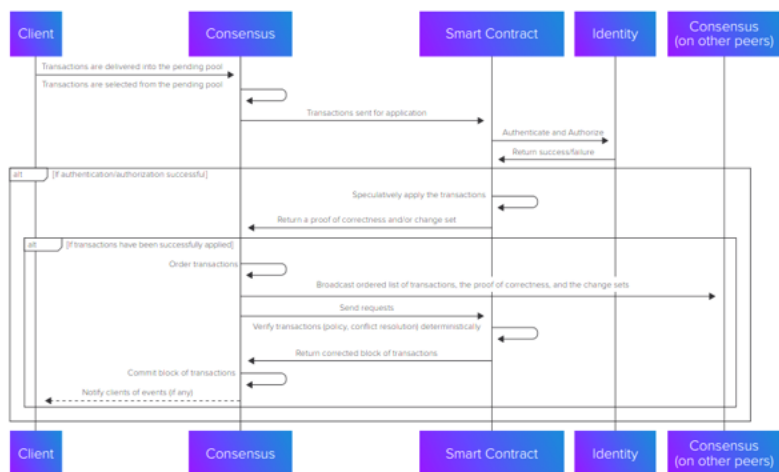


Figure 2: Hyperledger Smart Contracts and Other Layers

Layer1: The public chain layer will serve as the bottom main chain to solve the problems of trust and consensus in distributed scenarios, and is mainly responsible for asset issuance, asset transmission/storage/destruction, contract deployment, consensus, data on-chain verification, online voting and other functions. It will adopt the Tendermint consensus algorithm, and vote by witness mortgage tokens, which ensures the high concurrency and security of the network.

Layer2: The multi-chain parallel side chain layer will be multi-chain in parallel, through the coexistence mechanism of pluggable and multi-consensus algorithms, and adopt independent consensus mechanisms through smart contract execution confirmation and block generation, in order to reduce the number of blocks. There are additional links involved in the generation process; since the SBICOIN technology platform supports plug-in consensus algorithms, according to different business scenarios, different side chains can be connected, and a unique consensus system and algorithm can be used.

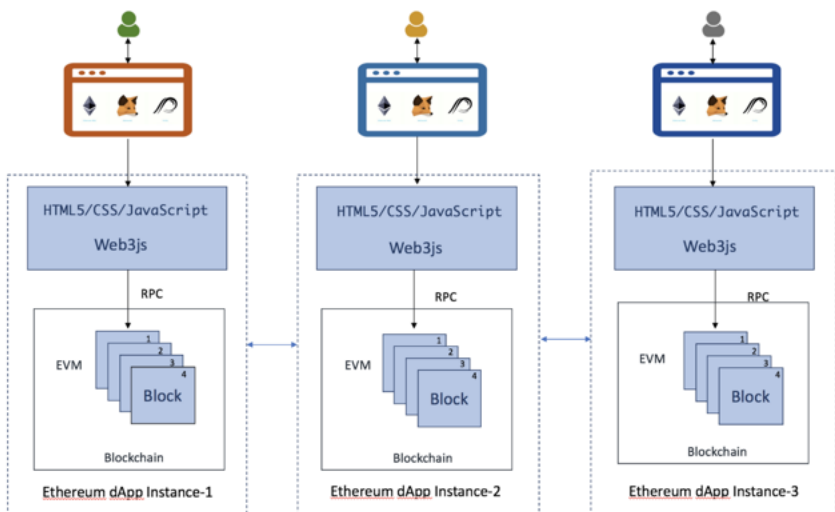
Layer3: The combination of protocol contracts and Oracle network layer financial services and Blockchain needs to be implemented through secure, scalable, and a certain number of smart contracts, including asset issuance contracts, asset custody contracts, and disputes and disputes contracts. SBICOIN has set up the protocol contract and Oracle network layer in the technical architecture, and will provide a visual, plug-in general smart contract language and smart contract templates in various financial fields. In order to solve the problem of interaction between the blockchain system and external data, credible verification through the consensus system of the SBICOIN blockchain system can be completed, and the deployed Oracle protocol ensures that the external data has a reliability certificate before being uploaded to the chain.

Layer4: Modular interface application layer. In SBICOIN, project initiators only need to pay attention to the business logic of the product itself, and call modules/protocols in the same way as building blocks to realize the functions required by their business and deploy them in their on the selected public chain. Provide bottom-level API docking to support different financial application scenarios to build various financial application services, and achieve direct, simple and efficient connection and interaction.

C. SBICOIN DAPP

DAPP (distributed application) is built on the basis of smart contracts. It is a benchmark for APPs in the Internet era. Mobile applications in the blockchain world are DAPPs. With the blessing of mobile Internet 5G, DAPPs will surely usher in an explosion. The advantage of DAPP lies in the security and decentralization of the underlying system, and the user's personal data and assets are kept by individuals.

SBICOIN DAPP takes the SBICOIN technical architecture as the underlying architecture, and carries various financial investment products and various functions developed based on SBICOIN, as well as the storage and circulation of value within the ecosystem. In the future, it will support the investment and financial management needs of top digital assets such as BTC and ETH.



D. Financial Decentralization

SBICOIN introduces a decentralized product access mechanism, and implements maximum decentralization in the early stage. Except for alliance members, financial institutions that subsequently join SBICOIN's underlying asset pool will pass a round of review by the SBICOIN review committee. The final decision will be handed over to Ordinary users are screened by users using SBICOIN to vote, and each SBICOIN corresponds to one vote. Financial decentralization ensures the decentralization of SBICOIN ecological products, which is also an important part of financial inclusion.

E. Privacy Protection

The important feature of SBICOIN rooted in DeFi is openness and transparency. From the time investors and financial institutions enter SBICOIN, the entire investment process information is all on the chain, and participants, participants and institutions can obtain approved public information on SBICOIN . SBICOIN focuses on privacy protection issues, taking into account the protection of users' personal information while making information open and transparent. In SBICOIN, identity verification is necessary, which is used to comply with the relevant laws on anti-money laundering and anti-terrorist financing. The current KYC certification in the financial field is not suitable for the decentralized financial system. SBICOIN will combine biometric technology and cryptographic algorithms to introduce a decentralized identification (Decentralized Identify) DID, and use cryptographic methods such as data desensitization and group signatures. Data is protected by high-strength encryption to ensure user privacy.



F. Global Operations

In the traditional financial system, financial products are strongly influenced by regions, and there are differences in the economic conditions, investment policies, regulatory policies, and investor preferences of countries. However, in the era of blockchain and digital currency, it seems that all the problems of the past have been solved. SBICOIN takes advantage of DeFi's de-regional and anti-censorship advantages, and takes advantage of the global free circulation of digital currency to position itself in the global investor market. Based on the existing resource advantages of the United Kingdom, SBICOIN is committed to providing high-quality institutional-level general investors for global investors. Favorable financial services.

G. Compliance Operations

The barbaric growth in the field of blockchain and digital currency has become a thing of the past. Under the premise that governments around the world are gradually accepting and trying to apply blockchain technology, as the traditional financial industry and Internet giants enter the market, compliance is the future of DeFi. process that must be experienced.

SBICOIN considers compliance operations from the very beginning, both in terms of ecological structure and products. In the selection of business fields, well-known financial institutions are selected to establish in-depth cooperative relationships to form a high-quality underlying asset pool; in order to avoid market risks in the investment process, USDT anchored to USD is chosen as a safe-haven asset; in terms of user capital security, choose Well-known insurance companies insure. The overall business is guaranteed by the compliance of world-renowned law firms. SBICOIN strives to continuously explore more efficient technologies and more realistic product models in the field of open finance, to provide wealth appreciation services for global investors, and to strive to enable ordinary investors and high net worth investors to achieve equal wealth growth, and ultimately achieve more profound , Broader financial inclusion.

4. Core Values and Differentiation

A. Incubation in Japan

Different from many "so-called" foreign elite teams, the founding team of SBICOIN is from the local traditional financial field in Japan. The existing business management capital scale exceeds 2 billion US dollars, focusing on providing financial services for high-net-worth customers and family offices, with a profound financial background. And rich experience in financial product development, breaking the inherent boundaries in the new inclusive finance field of DeFi, serving a wider range of ordinary investment groups, and accepting professional law firms to go to Japan for review.

B. Extremely Landable

As mentioned above, SBICOIN has demonstrated strong achievability based on the mature business model and strong partner resources in the traditional financial field. Reliable and high-quality underlying assets + experienced founding team + leading product model + just-in-demand investment crowd + complete insurance mechanism and other elements together constitute a highly implementable NEU.

C. Clear value-added logic

SBICOIN has an independent value system and a clear value-added logic. SBICOIN will use 30% of all revenue for repurchase in the secondary market every quarter, consolidate the value foundation of SBICOIN, and continue to fill the value depression; The purchase amount will continue to expand.



5. Strategic Partners

SBIVC Trading Co., Ltd. is a diversified asset wealth management service provider and private investment company. Its business covers cryptocurrency exchange business, primary financial instrument business, encrypted asset consumer loan transactions, etc. SBIVC Trading Co., Ltd. provides a series of products for specific customer groups. Unique investment services, from private banking services, wealth appreciation investing to private equity and bond issuance and more. Provides investment avenues for those seeking to protect and grow their wealth.



Willis Investment Management Insurance (Willis IMI) is an old-fashioned insurance company in the United Kingdom and enjoys a high reputation in the industry. It provides professional investment management insurance business for large-scale financial institutions, and provides insurance services for many large financial institutions in the United Kingdom.



FIRST SENTINEL: A modern commercial bank providing investment opportunities for family offices and high net worth clients.



ETX CAPITAL: Trading technology and education service provider with more than 50 years of experience.



6. Team Introduction



Manoj Ladwa

The founder, Mr. Manoj Ladwa, has over 20 years of experience in the financial industry, focusing on providing investment opportunities for high net worth investors and family offices. Throughout his career, he has helped many senior Japanese companies achieve growth, and these success stories have been widely cited in the financial industry and mainstream media.



Erge Arthur Chirkinia

Co-founder and CEO, Erge Arthur Chirkinia grew up in an international business family and is familiar with business and asset management. He has more than 30 years of experience in business formation and trading of high-end technology hardware and other fast-moving consumer goods, and has strong sales and negotiation skills. As a consultant to connect other family businesses, we are committed to bringing successful companies in financing, trading, loan markets, bonds, land assets and other assets into the crypto space, opening up new investment opportunities for new market participants.



Simon Ashton

Chief Risk Officer, Mr. Simon Ashton has been a solicitor for over 30 years, having served for many years as District Judge in North Wales and Chester. Experienced in dispute resolution for both personal and business users since 1984.



Fredrick Egbuedike

Chief Technology Officer, Fredrick Egbuedike is a security consultant with a background in information security and distributed systems. He works on Bitcoin threat models and is a security advisor to the Global Exchange Alliance. Fredrick is responsible for key management systems and asset architecture at the platform.

7. Token Issuance

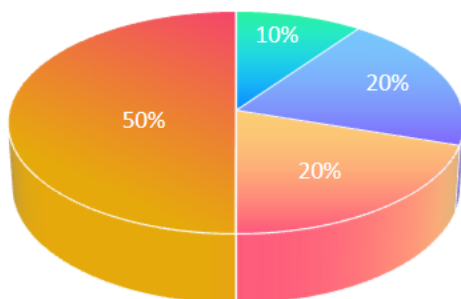
Name: SBICOIN

Release Date: July 1st

Number of Issues: 118,000,000

Allocation Mechanism:

- Strategic investment institutions: 10%
- Foundation: 20%
- Founding team: 20%
- Ecological operation: 50%



8. Foundation Governance

SBICOIN Foundation is a non-profit organization established in Japan. The foundation follows the spirit of DeFi and adopts a flat governance structure. The members of the foundation are composed of founding members and partners. The main functions of the SBICOIN Foundation are: product planning, implementation of new projects, monitoring project progress, negotiating compliance operations with local regulators, and promoting the realization of the vision of the white paper.

9. Risk Warning and Disclaimer

a) Risk Warning

There are systemic and non-systematic potential risks in any investment project. The contents of this white paper only describe the resources controlled by the project, the actual development and long-term vision. They are used to convey information and do not intend to provide any investment advice. This document does not constitute nor be construed as an offer, request or recommendation for any purchase or sale, nor is it a contract or commitment of any kind. As a new investment model, digital asset investment still has various potential risks. SBICOIN belongs to the digital asset category, and it is normal for the price to fluctuate up and down. Investors are required to carefully evaluate investment risks and have the ability to bear risks; blockchain technology is in the early stage. The supervision of blockchain projects has not yet been determined, and changes in project operation management cannot be ruled out.

b) Disclaimer

Once the investor participates in the investment, it means that they understand and accept the risks of this project and are willing to bear the corresponding results. The SBICOIN team is not responsible for any direct or indirect asset losses caused by participating in the SBICOIN project. The capital market is unpredictable, investment is risky, and you need to be cautious when entering the market.