

# Technology Foundation: Polygon Network

BRICS is deployed on **Polygon (PoS)** to leverage:

- Low-cost and fast transactions suitable for retail payments
- High throughput for real estate transactions and staking
- EVM compatibility for DeFi
- Secure infrastructure backed by Ethereum

Polygon provides the scalability needed for both large asset transactions (real estate) and frequent small transactions (supermarket purchases).





# BRICS Token White Paper

A Utility-Driven Digital Asset for Real Estate,  
Retail, and Global Payments on Polygon

## VERSION 1.1

### Executive Summary

The **BRICS Token (BRICS)** is a multi-utility digital asset launched on the **Polygon Network**, designed for real-world and decentralized finance (DeFi) use cases. BRICS is paired with **DAO** to support liquidity stability and predictable pricing within decentralized exchanges.

BRICS introduces groundbreaking utility by enabling:

- **Real estate investment participation**
- **Supermarket and retail payments**
- **Fast global transfers**
- **Staking and DeFi integration**
- **Governance participation**

Through real-world asset (RWA) integrations and retail payment partnerships, BRICS aims to become one of the most functional tokens within the Polygon ecosystem.



# Vision and Mission

## Vision

To build a blockchain-powered economy where individuals worldwide can invest in real estate, access retail services, and participate in global finance seamlessly using a single digital asset.

## Mission

- Open access to **tokenized real estate opportunities**.
- Enable **day-to-day retail spending** via supermarket partners.
- Provide a stable and scalable token using the Polygon network.
- Facilitate financial inclusion and global economic connectivity.
- Support a decentralized ecosystem governed by its community.

# Token Design

## TOKEN STANDARD

- **Standard:** ERC-20
- **Network:** Polygon
- **Symbol:** BRICS
- **Decimals:** 18

## CORE UTILITIES

BRICS supports a hybrid utility model:

- **Real estate investments**
- **Supermarket and retail payments**
- **Value transfer and remittances**
- **Staking rewards**
- **Governance voting**
- **DeFi liquidity and borrowing/lending**





# Security Framework

## Includes:

- Smart contract audits
- Multi-signature treasury wallets
- Time-locked administrative functions
- Transparent on-chain governance
- Regular security reviews





# Economics & Tokenomics

## Total Supply

(Define total supply, e.g., 1,000,000,00 BRICS)

## Allocation Example

- Liquidity Pools (BRICS/DAO) – 90%
- Community Incentives(Marketing) – 5%
- Team & Advisors – 2%
- Creator -3%

# Governance Model

BRICS implements a DAO structure, allowing token holders to vote on:

- Real estate acquisition proposals
- Retail partnerships
- Treasury strategies
- Protocol upgrades
- Staking parameters

# MILESTONE REWARD PROGRAM

Our Milestone Reward Program is designed to recognize and reward leaders who consistently grow their business, expand their team, and generate strong area volume. Each milestone unlocks higher earning potential, motivating long-term growth and stability.

Milestone Reward				
Title Rank	Personal Stake	Direct Team	Area Volume	Reward Rate
X1	500\$	5	10000\$	5%
X2	1000\$	7	20000\$	8%
X3	1500\$	10	40000\$	12%
X4	2000\$	12	80000\$	16%
X5	3000\$	15	160000\$	20%
X6	4000\$	18	300000\$	24%
X7	5000\$	20	600000\$	28%
X8	6000\$	22	1200000\$	32%
X9	7000\$	24	2500000\$	36%
X10	8000\$	25	5000000\$	40%

## LEVEL UP EARNING PLAN

Level up Earning		Total 32%
Personal Stake	Direct Team	Reward Rate
100\$	1	10%
200\$	2	5%
300\$	3	3%
400\$	4	3%
500\$	5	3%
600\$	6	2%
700\$	7	2%
800\$	8	2%
900\$	9	1%
1000\$	10	1%

The Level Up Earning Plan rewards members for taking consistent steps forward by increasing their personal stake and building a strong direct team. As you level up, you unlock earning opportunities from your team's performance.



# HONOR BONUS POOL

- Qualified members share a percentage of the company's total bonus pool based on their achieved rank and matching area volume.
- Qualification Criteria
- Eligibility begins from Rank X5 and above
- Bonus qualification depends on achieved rank and required area volume
- The Reward Rate is calculated from the total Honor Bonus Pool

## Honor Bouns Pool

Area Volume	Area Volume	Reward Rate
X5	160000\$	2%
X6	300000\$	2%
X7	600000\$	2%
X8	1200000\$	1%
X9	2500000\$	1%
X10	5000000\$	1%

Here's your Daily Profit & Staking Plan cleaned up and presented clearly in a professional table format

<b>Daily Profit</b>	0.3-0.9%	0.4-1.5%	1-2%	1.5-3.5%
<b>Staking</b>	1 Month	3 Month	6 Month	1 Year
	15-30%	20-45%	30-60%	45-100%

The above figures are theoretical estimates. Actual returns will dynamically adjust based on current holdings, system incentive coefficients, and the debt ratio.

# STAKING OVERVIEW

The LP Staking & Real Estate Program is a hybrid investment model that combines the power of DeFi liquidity staking with stable real-world real estate income. This program is designed to offer participants consistent returns, long-term value growth, and reduced volatility through asset-backed revenue.

**Assuming an initial stake of 100\$ with each rebase yielding 1%, the compound interest projection is as follows:**

Staking Period	Period Final Amount	Valuation at \$100
30 Days	34%	\$134.78
90 Days	145%	\$245.96
180 Days	515%	\$602.65
365 Days	3680%	\$3,778.34

## HOW IT WORKS

Participants stake their Liquidity Provider (LP) tokens into the staking platform. These funds are strategically allocated across:

- Decentralized liquidity pools to generate protocol rewards
- Real estate investments that produce stable rental and asset-based income
- The income generated is distributed to stakers based on their contribution and staking duration.





# Use Cases

## Real Estate Investment

BRICS enables participation in **tokenized real estate opportunities**, such as:

- Property-backed staking pools
- Fractional ownership of commercial and residential properties
- Real estate income distribution in BRICS or stablecoins

This democratizes real estate investments by lowering entry barriers and providing global access.

## Supermarket and Retail Payment System

BRICS aims to function as a **digital payment method** within supermarket chains and retail environments. Users can:

- Pay for groceries, household goods, and services using BRICS
- Receive loyalty rewards in BRICS
- Use fast, low-cost Polygon transactions at checkout
- Access mobile wallet payment integrations

This brings BRICS into everyday consumer use.





## Peer-to-Peer Transactions

Users can send BRICS instantly across borders with extremely low fees.

## Staking and Rewards

Participants can stake BRICS to earn yields and support ecosystem security.

## DeFi Integration

BRICS can be used in liquidity pools, lending, borrowing, yield strategies, and other DeFi applications across the Polygon network.

## Governance

Holders can vote on major decisions, ensuring community-driven growth.





# Roadmap

## Phase 1 – Token Deployment

- Deploy BRICS on Polygon
- Launch BRICS/DAO liquidity pool
- Smart contract audit

## Phase 2 – Real Estate Integration

- Tokenized property pool launch
- Fractional ownership portal
- Compliance and partner onboarding

## Phase 3 – Retail & Supermarket Integration

- POS system connections
- Supermarket and retail partnerships
- Loyalty and rewards system

## Phase 4 – DAO & Expansion

- Governance activation
- Cross-chain bridging
- Mobile wallet rollout
- Global retail expansion



## Legal Notice

BRICS is a utility token and does not represent ownership in any corporation unless explicitly structured through compliance-approved real estate instruments.

Users must follow their jurisdiction's regulations.

## Conclusion

BRICS aspires to become a powerful multi-sector token bridging the worlds of **real estate, retail commerce, and decentralized finance**. With the stability of the BRICS/DAO pair, the scalability of Polygon, and a real-world integration strategy, BRICS positions itself as an accessible, global, utility-rich digital asset.