



# SAFE CAPITAL

DECENTRALIZED FINANCE ECOSYSTEM

WHITEPAPER



# Introduction

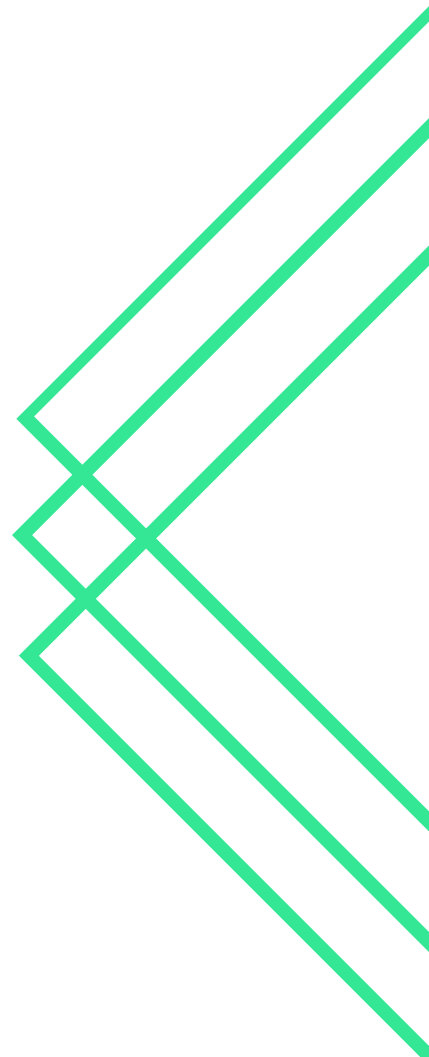
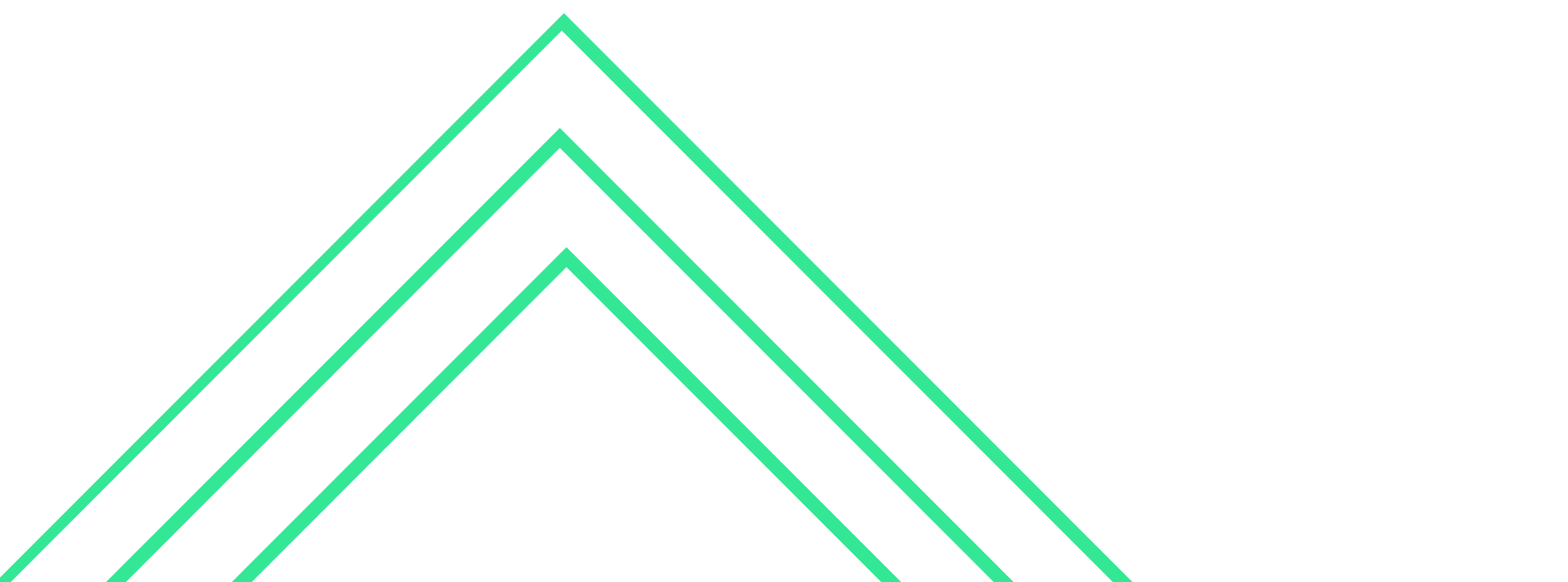
**Blockchain is at a crucial turning point.** After years of progress developing the protocol layers of today's major crypto ecosystems, the promise of mainstream adoption is fading in the distance.

After all, blockchain was supposed to bring a fair, transparent, and decentralized financial reality to not only crypto enthusiasts, but *everyone*.

A decade on from Bitcoin's inception, and the retail-level crypto products one would have hoped to see by now are nowhere to be found. Blockchain can disrupt any and every vertical in existence, **so why hasn't it?**

People the world over have daily interactions with traditional financial products. If those very products were simplified via a blockchain ecosystem and designed for use by *anyone*, wouldn't that be a powerful thing?

At SafeCapital, we think it is. That's why we've built a blockchain-based decentralized financial (DeFi) ecosystem that is easy, smart, and simple.



# Mission + Vision

To some, a decentralized financial ecosystem that is fair, transparent, fast, and user-friendly might sound like a far away dream.

However, the SafeCapital team believes dreams are *invitations to do the impossible*.

That's why we've rolled all of blockchain's advances along with novel in-house engineered innovations to create one complete DeFi suite of investment products.

**The SafeCapital vision** is about financially enabling anyone in the world to participate in the global economy with nothing more than a smartphone and internet connection.

You may be asking **why?** The answer is simple. Greater financial access at a retail-user level makes DeFi a reality for everyone, whereas traditional financial products only enable experienced investors and the wealthy to participate.

Cryptocurrency is a powerful but widely misunderstood tool. SafeCapital's aim is take what is amazing about crypto and make it as easy to interact with as you do email, sending a text message, or paying for a coffee.

# The problem

## *Investing in traditional assets is an uphill battle*

**At the retail level**, when people decide to make investments, they're faced with a tall order.

Buying into traditional assets like securities (stocks), real estate, and gold requires dealing with brokerages, firms, and licenses. Handling your own investments is often impossible owing to accredited investor requirements, and when such requirements aren't present, prohibitively steep buy-in amounts are.

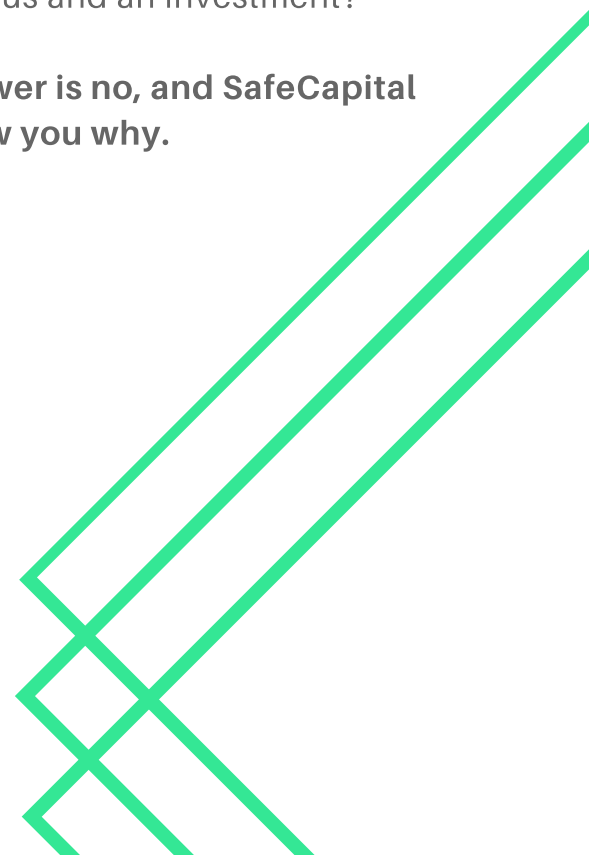
Buying stock in a traditional company like Berkshire Hathaway costs thousands of dollars since one can't buy a partial share. Securities require complete buy-ins, meaning it's an all or nothing game.

The same mentality and infrastructure is carried over to venture capital investments. Unless you are a partner at a VC firm or possess market-moving capital, you're in no position to partake in a startup's early funding rounds.

Being left out of the venture capital fun means having no recourse to participate in the next Airbnb or Facebook. The lack of a means for including the retail investment crowd perpetuates the disparity between the haves and have nots.

Finally, traditional investing is above and beyond anything else a system for enabling intermediaries to remain in power. Do we really need a broker between us and an investment?

**The answer is no, and SafeCapital can show you why.**



# Our solutions

## *Decentralized finance for unstoppable investments*

**SafeCapital is a platform for unhindered decentralized finance.**

Whereas traditional investing relies on centralized firms, services, and brokers (along with their fees, rules, and roadblocks), SafeCapital's DeFi platform gives you complete freedom to pursue the best investments for you.

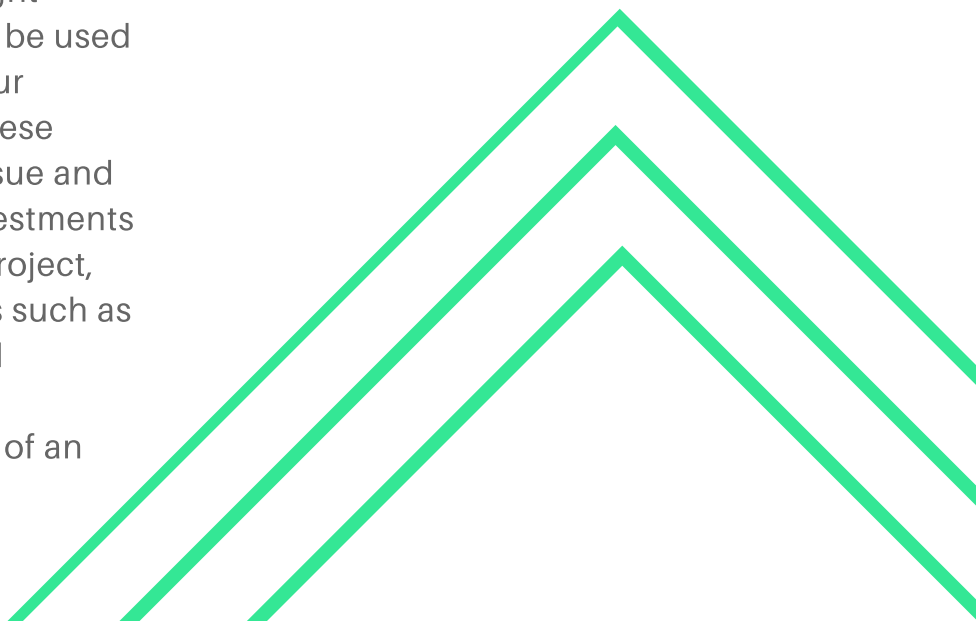
We achieve this by building our solutions atop the SafeCapital blockchain, a fully decentralized network **secured and incentivized by game-changing masternodes.**

In total, SafeCapital offers eight modular products which can be used alone or combined as per your investment needs. Each of these products enables you to pursue and accomplish such diverse investments as crowdfunding your new project, investing in traditional assets such as stocks and commodities, and seamlessly exchanging cryptocurrencies in the blink of an eye.

Since every investment operation is easily completed using our blockchain-based DeFi platform, **there is no need to resort to an intermediary.**

SafeCapital makes the days of middlemen numbered by giving everyone in the world a simple and easy to use tool for financial inclusion.

Centralized financial institutions have hoarded the tools for financial well-being all too themselves for ages. With SafeCapital's suite of financial products, all of that is set to change **forever.**



# SafeCapital Exchange

Built to the highest standards using military-grade security and blazing-fast transaction speeds.

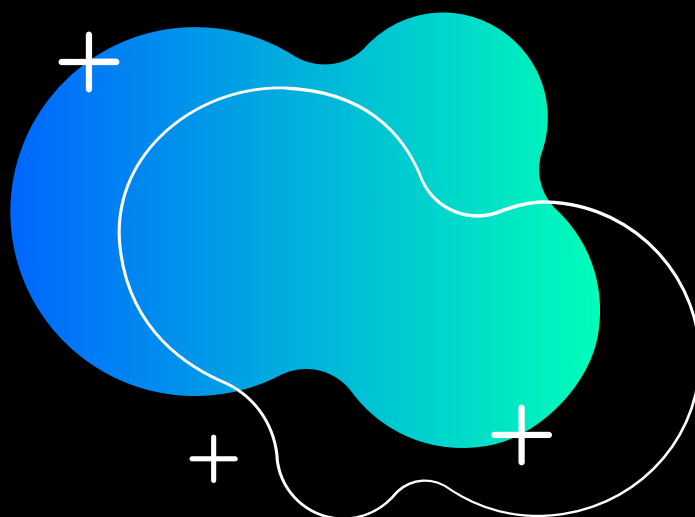
**Cryptocurrency exchanges are the financial gateways into the global economy** of tomorrow. The speed with which cryptocurrency assets have grown, going from a total valuation of less than million dollars nearly \$1 trillion in 2018 shows just how important exchanges really are.

After years of market research, the SafeCapital development team engineered its own exchange which picks up where others have left of. Gone are the days of slow connections, missed trades, and security breaches amounting to billions of dollars stolen or lost.

SafeCapital Exchange processes 10,000+ transactions per second while simultaneously enabling over 1,000,000 unique connections at once. At these speeds, trading truly occurs in real time.

However, while speed is important, SafeCapital Exchange's true innovation lies in security. We've implemented military grade security and enterprise grade infrastructure to deliver an airtight trading experience that is both safe from hackers and defends against stolen funds.

Crucially, we keep 96% of **all exchange funds** in cold storage. The vast majority of compromised assets have been lost due to hot wallet storage. Owing to that, we see airgapped cold-storage in multisig wallets with geographically distributed keys as the safest way forward.



# Runway IEO Platform

Initial Exchange Offerings give innovative projects and savvy investors a way to join forces.

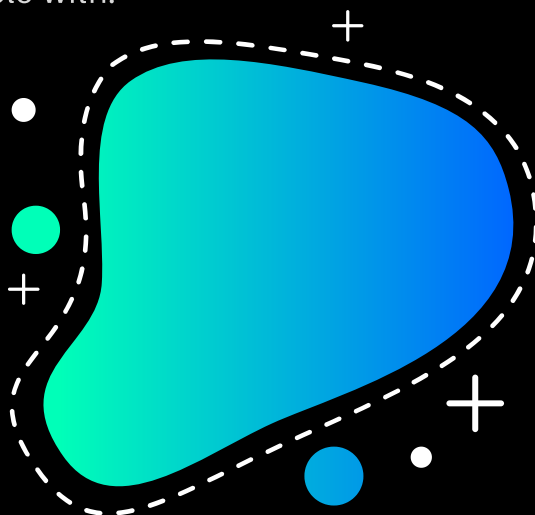
In 2018, Initial Exchange Offerings (IEO) emerged in relative silence. By the following year, IEOs had completely restructured the way we think about crowdfunding the world's best cryptocurrency projects. Like the ICOs which came before them, IEOs give the world a way to directly invest in the projects that matter the most.

The problem with ICOs, however, was that they came with no oversight, and could therefore appear and disappear with little regulatory architecture in place. SafeCapital's mission is to deliver secure investment products to investors in a way that gives investors everything they need to know up front.

**SafeCapital Runway** is an IEO platform that investors can trust. We routinely vet every IEO project that comes across our desk before giving it the go-ahead to participate in crowdfunding on the Runway. Due to our rigorous standards, we only pass on the cream of the crop projects to investors using the Runway.

Runway IEOs are automatically available for trading on the SafeCapital Exchange, giving them unmatched liquidity from the get go. Moving forward in this way gives investors investment opportunities that are correlated to strong financial products while also exposing those projects to a vast pool of capital.

The Runway is an IEO platform for the people. No need for investor credentials or prohibitive financial requirements. Instead, anyone can invest as much, or as little, as they are comfortable with.



# CrowdFundr

The world is made up of more than just crypto projects. Crowdfundr let's everyday businesses find the funding they need.

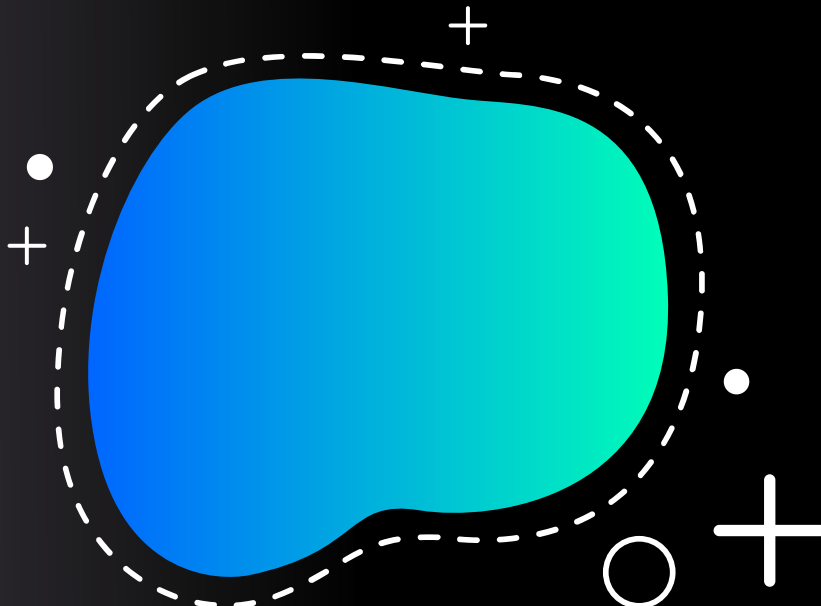
In the **cryptocurrency world**, it's often easy to forget that there is more to the business world than just digital currency projects. However, when we step out of our homes and go out into the world, it's easy to see that *most* businesses are completely unrelated to crypto.

Where do those businesses go when they need funding? They turn to banks and receive unfair loan terms. In the end, businesses owe money to banks, and banks profit from the exorbitant loan rates they set.

Kickstarter and GoFundMe have helped to develop a way for new businesses to bring funding to their ideas, but they don't go far enough. Crowdfundr allows businesses, new and old, to seek funding that is payable through cryptocurrency (SCAP).

Whereas prior crowdfunding platforms were primarily designed for new projects and ideas to lift off the ground, Crowdfundr brings existing businesses into the mix. The most immediate advantage to our model is it allows for a greater pool of liquidity from which businesses can seek funding. Secondly, receiving micro-funding from people, rather than banks, means favorable rates and less debt.

In the end, Crowdfundr is all about one thing: **people helping people.**





# Shift Exchange

Trade crypto instantly and easily with Shift, an instant digital asset exchange.

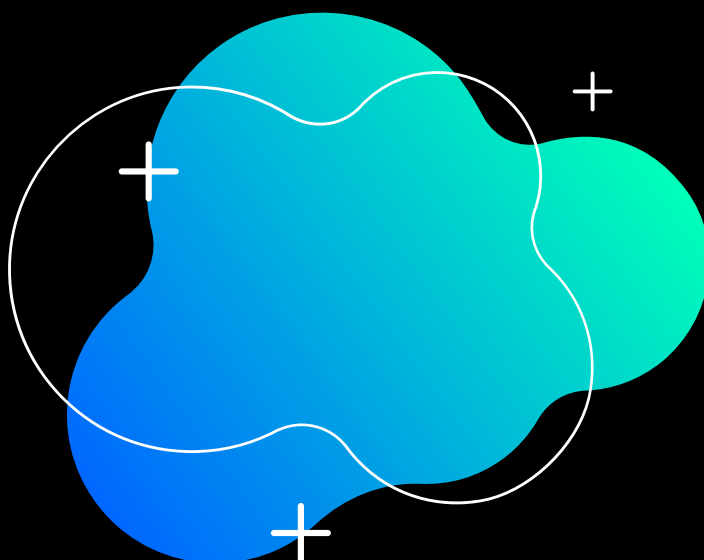
**Sometimes, trading cryptocurrency can feel downright complicated.** That's because digital asset trading relies heavily on order books, buy and sell orders, stop orders, market buys, and so on. Well, what if you don't want to deal with all of the technical indicators and order books moving faster than you can blink?

SafeCapital Shift is the world's simplest exchange for instantly swapping cryptocurrency assets. With Shift, you don't have to compete with other buyers at the top of the order book. Instead, all there is to do is select the asset you want to buy, choose the asset in your wallet that you're trading, and specify an amount.

Once done, a simple click of the 'shift' button swaps out your digital asset and replaces it with the one you wanted. Shift between endless amounts of assets, including our very own SCAP.

The uses of an instant crypto exchange are many. In certain cases, you need to get trade for another asset as quickly as possible. Going to a traditional exchange takes far too long, and there is no guarantee your buy/sell orders will get filled. Depending on your experience and the price you ask, sometimes they may take days to fill, or not at all.

Shift changes all of that by giving you an automatic cryptocurrency swap using the best rates on the market. By connecting to the APIs of the world's largest and most liquid exchanges, Shift always offers competitive exchange rates that can't be beat for the speed and timeliness of the exchange.



# Purveyor Trade Hub

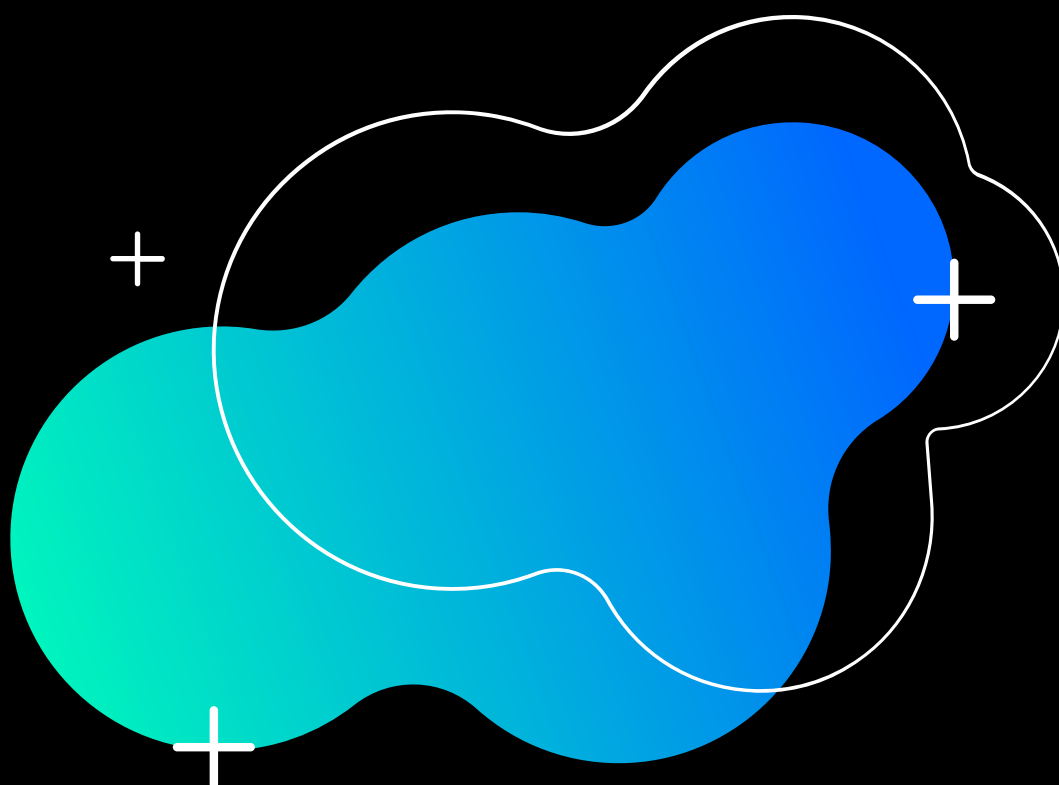
Purveyor is the first blockchain-based tool for buying and selling traditional stocks and commodities.

**For blockchain supporters, missing out on traditional investments is a mistake.** At SafeCapital, we believe both cryptocurrency assets and traditional assets can coexist, and in some cases, make each other better.

Purveyor is a one stop shop for buying and selling both commodities and and stocks. Commodities such as gold, silver, and platinum are rare, valuable, and difficult to purchase for the average person. Additionally, buying and storing them presents a security risk since anyone can physically steal them from you.

Purveyor stocks and insures warehoused precious metals for you, meaning you've got nothing to worry about other than buying and selling, while the platform takes care of the rest. Instead of worrying over how to buy and where to store, Purveyor assumes the risk and gives you peace of mind.

Trading stocks is just as simple. Purveyor will debut with 50 well-known financial assets before increasing to 5,000+. Using BTC, ETH, or SCAP, you can trade stocks without using a brokerage and less the hefty fees associated with them. Instead, trading fees on Purveyor are low and paid in SCAP.



# Autopilot Fund

Index and mutual funds have long been out of reach for retail investors. Autopilot Fund changes that by giving you a personalized, simple to use fund.

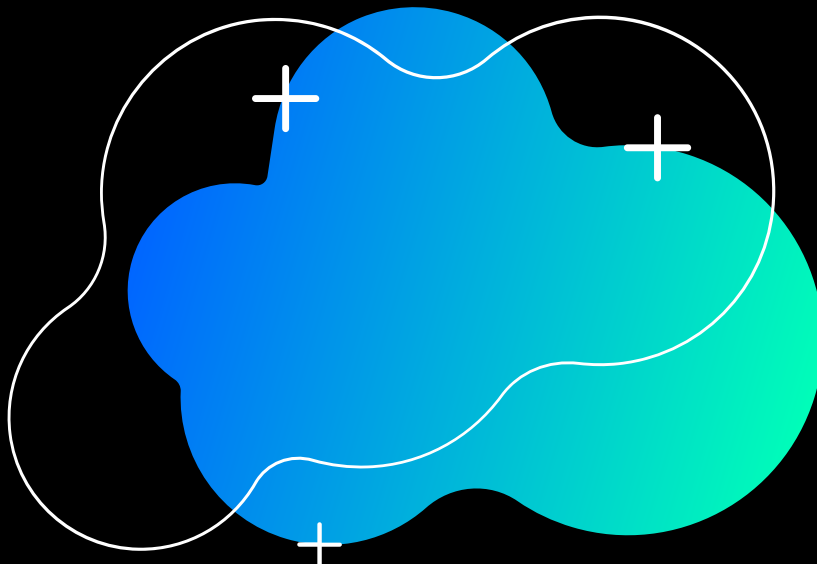
**With the advances made by blockchain technology**, there is simply no reason to hand your investment decisions over to a mediated third party platform. Instead, Autopilot Fund is a programmable DApp that allows you to customize your investments according to your needs as they change.

Typically, to participate in an index/mutual fund or ETF, you buy the investment product from a fund manager and let them handle the rest. That's great if you have the the money, but such services are prohibitively expensive.

Autopilot Fund uses an incredibly simple interface to give you programming power over the shape and form of your very own cryptocurrency investment fund. For example, AutoPilot can automatically buy, sell, rebalance, and hedge your portfolio according to the rules you set.

Perhaps you want to split your portfolio evenly between four assets (BTC, ETH, LTC, SCAP) and have them weighted at an even 25% each. As market prices for each asset vary, their weights in your portfolio change. Autopilot Fund automatically detects these changes in real time, then rebalances the entire portfolio by selling better performing assets and buying those with less weight in the portfolio.

This approach lowers risk, keeps your portfolio diversified, and means greater savings over time.



# Decentralized Charity

Crypto has long been used as a means for financial gain. What if we used it to make the world a better place? Blockchain-based donations on the SafeCapital network do just that.

**If you held Bitcoin from 2009 to now**, your gains are upwards of 10,000%. That is a life changing amount of money. Now, imagine changing the life of those in need by giving forwarding them decentralized donations in either BTC or SafeCapital's native SCAP currency.

SafeCapital's decentralization charity platform is built on the premise that blockchain and donations go hand in hand. One of the first questions anyone asks when making a donation is: But how do I know where the money is going? As much as we all want to give to charity, making sure it ends up in the right hands is a tough task.

Blockchain takes the wonder out of the equation. As a decentralized public ledger that keeps every transaction permanently *on the record*, blockchain is the perfect vehicle for transparent donations.

The SafeCapital charity platform works similarly to our Runway IEO platform, except that instead of pitching IEOs, charity's will pitch their cause to potential donors. Think of GoFundMe crossed with Binance's Launchpad, with the result being our charity platform.

Additionally, if you or a loved one have a cause in need of assistance due to circumstances such as illness, then you have a powerful platform that harnesses the goodwill of crowds around the world.



# Blockchain Metrics

**SafeCapital** features several innovative design choices which make our blockchain optimal for high throughput performance, impenetrable security, and scalability.

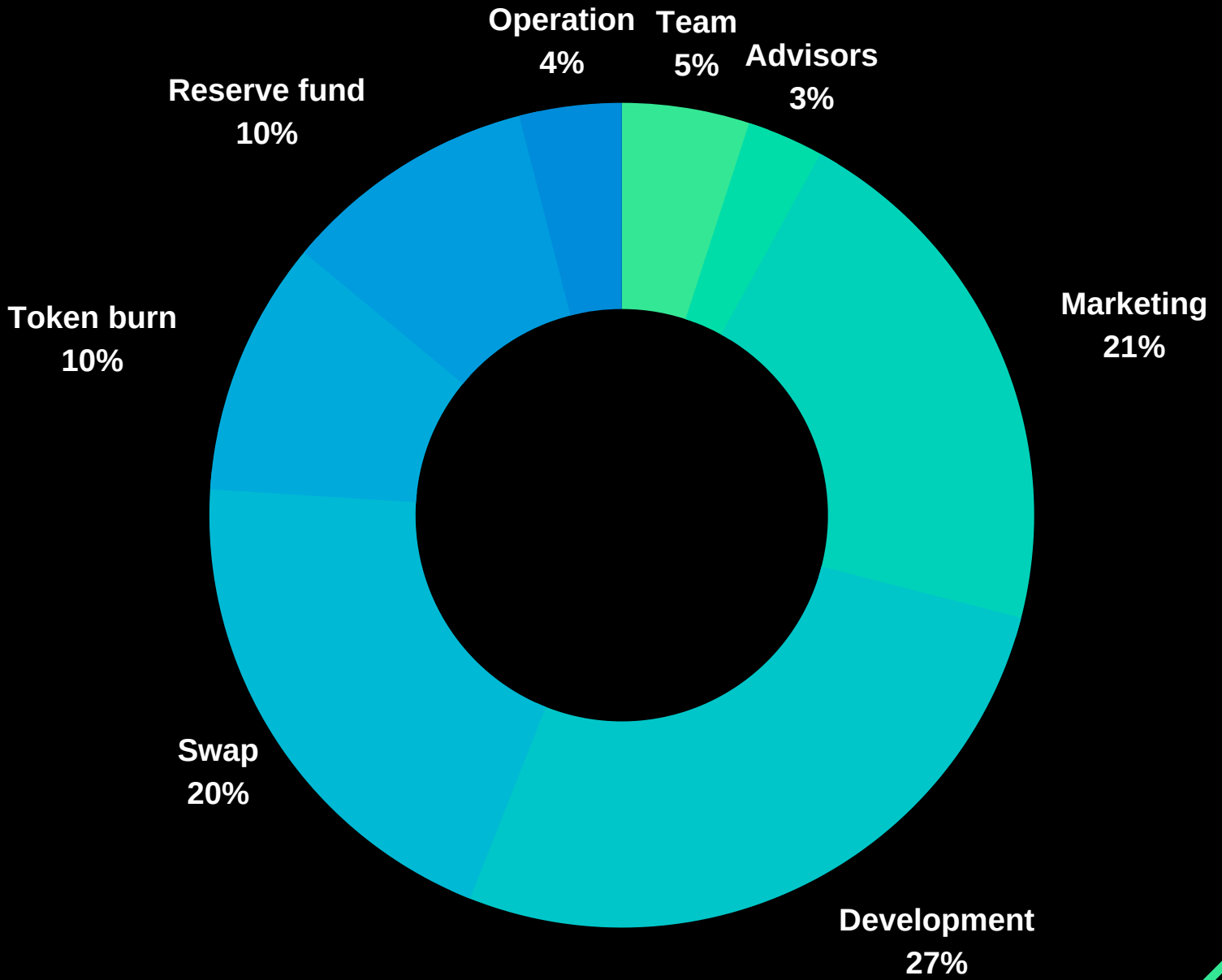
1. **Algorithm** - Quark
2. **Consensus** - Proof of stake + Masternodes
3. **Staking reward** - 10% ROI
4. **Masternode collateral** - 1,000,00019 SCAP (locked for first year)
5. **Masternode reward** - 90% ROI
6. **Block generation** - 60 seconds, difficulty retargeting per block
7. **Block reward** - 0.2 - 6.2 SCAP

# Tokenomics

**SCAP**, the native utility token of the SafeCapital network, is built into the platform at the protocol level. It is used in every operation across the SafeCapital ecosystem while also having a low maximum supply to encourage scarcity, value, and its viability as a long-term investment.

1. **Token** - SafeCapital
2. **Ticker** - SCAP
3. **Max supply** - 10,100,000 SCAP
4. **Crowdfund type** - SCAP available for sale directly on Exchange
5. **Swap** - X SINS = 1 SCAP. SINS to SCAP swap requires masternode
6. **Masternode token lockup** - Yes
7. **Inflation type** - Low inflation to start, decreasing over time
8. **Token burn** - Quarterly token burn to lower supply/increase scarcity

# Token Distribution



**IF YOU DON'T FIND A WAY  
TO MAKE MONEY WHILE  
YOU SLEEP, YOU WILL  
WORK UNTIL YOU DIE.**

*Warren Buffet*

# Masternodes

Our innovative masternodes feature the industry's best tech + features

*SCAP is the first masternode coin to lock collateral for the first year*

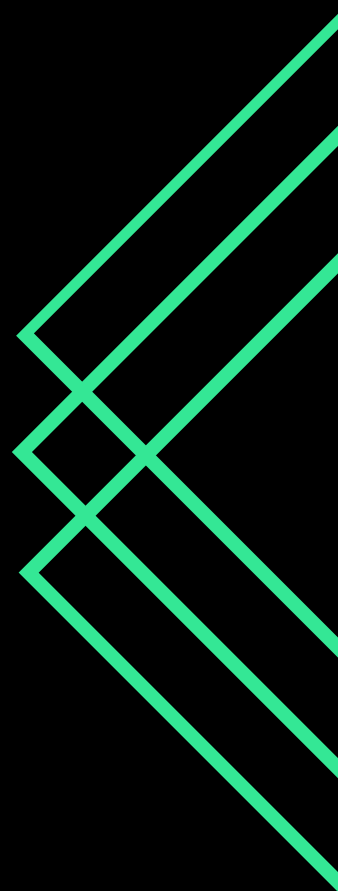
Earning a passive income is the dream, but discovering the means to do so can be tricky. However, becoming a SafeCapital masternode operator helps you earn money while you sleep, and also immensely benefits the network.

In other words, SafeCapital masternodes are a win-win. Additionally, our innovative masternode structure **is the first of its kind, ever**. Your masternode collateral of 1,000.00019 SCAP is locked for a one year duration, meaning token values will remain stable, and the network will properly incentivize all users.

This revolutionary design makes SafeCapital an advanced network and the SCAP token anti-inflationary. Additionally, SafeInsure users who swap SINS to SCAP at a parity rate of X:1 will be required to operate a masternode.

SafeCapital masternode rewards begin at 90% ROI, which is an industry high when compared to Dash, PIVX, and Zcoin. Think of our masternode program as a savings account that nearly *doubles your investment* as it works for you.

Our masternodes are being meticulously developed and will be released in three stages.





# BLOCK REWARD

BLOCK #	REWARD BLOCK PREMINE	MASTERNODE/STAKING REWARD
1 - 210	0.2	90%/10%
211 - 10800	0.3	90%/10%
10801 - 21600	0.4	90%/10%
32401 - 43200	0.5	90%/10%
43201 - 54000	0.6	90%/10%

**SafeCapital rewards** are amongst the highest in the cryptocurrency industry when compared to projects such as Dash, PIVX, Blocknet, and Zcoin. SafeCapital offers the highest ROE for MN operators and stakers.

Regarding staking rewards, SafeCapital offers higher rewards than the leading staking platforms such as ICON, NEO, and Qtum. Additionally, Ethereum 2.0's 2020 proof of stake release will see the staking rewards set to 4%, **which is far lower than those earned by SafeCapital stakers.**

Additionally, masternode operators who own 3+ masternodes qualify for special rewards which significantly boost their ROE:

- 3 MN - 2% bonus on total amount
- 5 MN - 3% bonus on total amount
- 10 MN - 7% bonus on total amount
- 15 MN - 10% bonus on total amount

# Roadmap

## SafeCapital's exciting future on the horizon

The SafeCapital team is tirelessly shipping code to bring the community the world's most advanced blockchain-based financial ecosystem. Join us on this journey as we make partnerships, announcements, and bring dApps forward that iterate the very best of #DeFi.

### **Q2 2019**

- Final project planning phase
- Development team assembled
- Business development team assembled

### **Q3 2019**

- Blockchain closed testnet
- Blockchain beta launch
- White paper draft
- Dev team expansion + beta product testing

### **Q4 2019**

- SCAP token emission + block reward allocations
- SafeCapital mainnet launch
- Website + wallet release
- Whitepaper release
- SCAP exchange listings + CMC listing
- Masternode monitor listing + marketing campaign

### **Q1 2020**

- Team expansion
- Website updates + block explorer
- Global marketing campaign
- Additional major exchange listings
- SCAP token burn program launch

### **Q2 2020**

- Mainnet v2 upgrade
- SCAP-funded dApp incubator launch
- SafeCapital DeFi dApps launch



# Roadmap II

## SafeCapital's exciting future on the horizon

### **Q3 2020**

- Masternode monitoring tool for iOS + Android release
- SafeCapital Exchange testnet
- Runway IEO platform testnet
- Ledger support for SCAP token

### **Q4 2020**

- Autopilot Fund testnet
- Shift Exchange testnet
- Multi-currency platform becomes native app for iOS + Android
- Exchange code audit
- SafeCapital Exchange penetration test

### **Q1 2021**

- SafeCapital DeFi Ecosystem launch
- SafeCapital Exchange public launch
- Runway IEO platform public launch
- Crowdfundr dApp testnet
- Decentralized Charity dApp testnet

### **Q2 2021**

- Shift Exchange public launch
- dApp code audits
- Major exchange listings
- SCAP token added to Delta + Blockfolio

### **Q3 2021**

- Crowdfundr dApp public launch
- Decentralized Charity dApp public launch

### **Q4 2021 + Beyond**

- Autopilot Fund platform release
- Purveyor Trade hub platform release
- SafeCapital Exchange amongst top five global exchanges
- SafeCapital Exchange BTC futures contracts
- SafeCapital Exchange margin trading

