

WHITE PAPER



BRICK/BRICK

C R Y P T O


OUR VISION



How many people dream of building their own home from the ground up and selling it for 100 - 200% profit? Now of those people, how many can actually afford to do it, or have the knowledge to complete it. Brick by Brick Crypto wants to bring that idea and possibility to those people who cannot do it on their own. What makes us different, is the fact that we want to merge real world utility and cryptocurrency together. Real home sales and rentals bringing back USDT returns to pay the NFT holders. No volatility, no algorithms, just real sustainable profits.



WHAT WE DO ?



With the purchase of an NFT, you are guaranteed a 300% return on your NFT purchase price at a monthly return rate of up to 6%. You will be able to withdraw your USDT monthly from the DApp. The USDT generated from the sales and rentals of the homes we have will be used to pay NFT Holders. The tax vault will have a minimum of 6 months worth of returns in it at the time of launch, and will be constantly filled with USDT to ensure payouts to NFT holders.

FINE DETAILS

- NFT COST -** NFT holders will have the choice of 4 different NFTs; \$250, \$500, \$1000, or \$5000.
- REWARDS -** Holders will be paid in USDT at a rate of up to 6% monthly (72% yearly). These funds are claimable at any time and will accrue if left untouched. The NFT will stop generating monthly USDT returns once it has paid out 300%.
- FEES -** A deposit fee of 3% will be taken from the purchase of the NFT as well as a 4% withdrawal fee to fund developers and accountants.
- CLAIMING -** Your staked NFT will earn rewards at the rate stated on the NFT. You can claim the available rewards whenever you choose.
- NFT PURCHASE -** 36 % of the NFT purchase will go into the tax vault, 61% will go to the building company, 3% is used for DEV fees.
- SELLING NFT -** You will not be able to sell your NFT at this time, but this is a feature we are looking into for future updates.

FINE DETAILS

TAX VAULT - 36% of the NFT sale will go directly to the tax vault. It will then be filled with the rental and sales of properties being built. Rental profits will go directly into the tax vault, while home sale profits will either be used to begin another build or placed in the tax vault if needed for NFT Holder payouts.

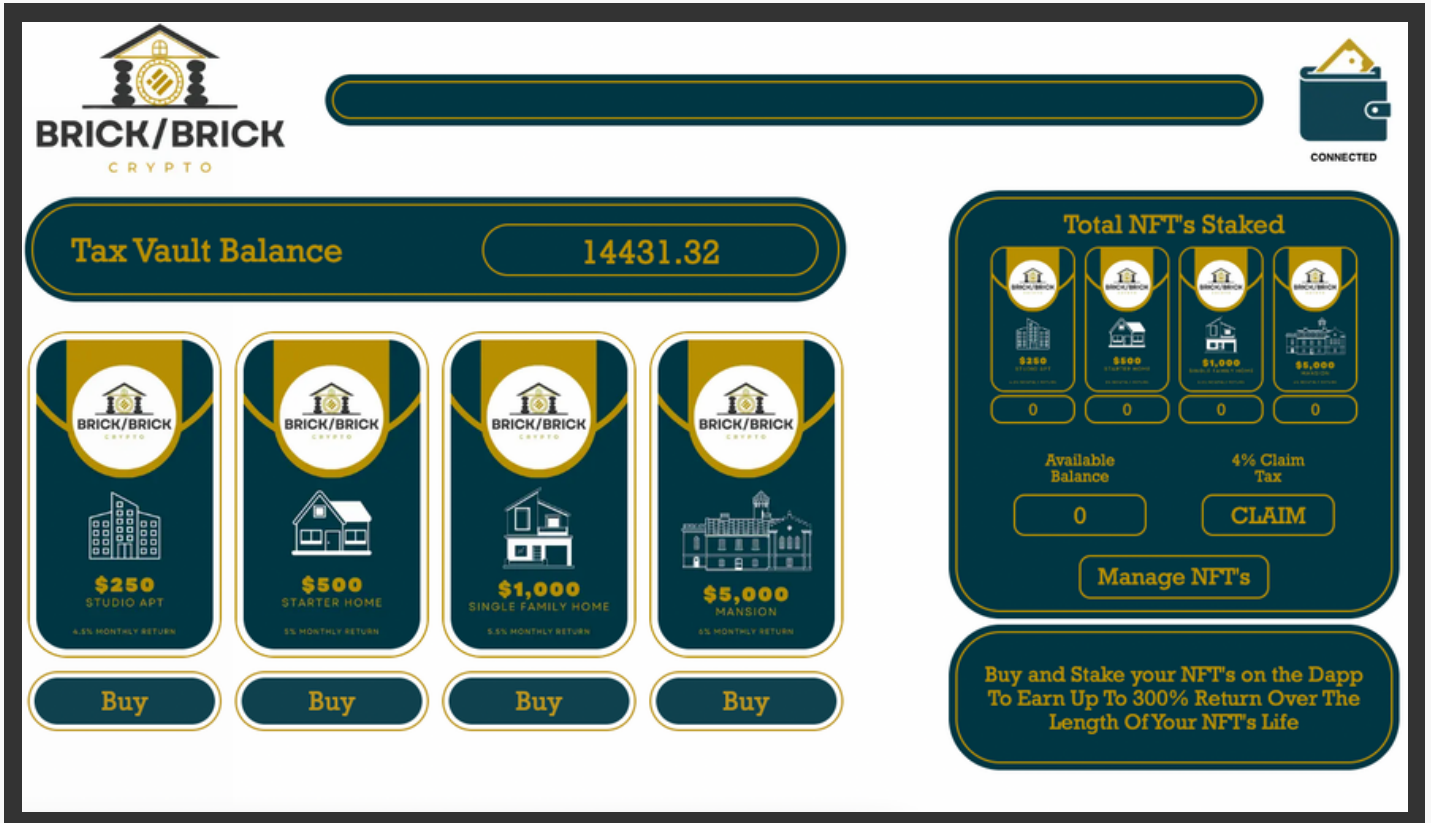
HOUSE PARTY - Every time BBB sells a home, there will be a house party and one lucky NFT will be randomly chosen and paid out its remaining 300%.

DRIP - 1% of the claim tax will be used to buy back Drip and send it to the tax vault.

AUDITS - BBB does things differently, even when it comes to Audits. BBB partnered with 0xGuard to create the smart contract and ensure its security. The contract was then Audited by Solid Proof.



THE DAPP



TAX VAULT BALANCE - Shows USDT in vault for payouts.

WALLET CONNECT - Click to connect wallet

BUY - Click to purchase NFT

CLAIM - Click to claim available balance

MANAGE NFTS - Click to stake/manage NFTs

STAKE - Don't forget to click Stake

AVAILABLE BALANCE - Amount you have to claim in USDT

RENO POOLS

The screenshot shows the top navigation bar with the Brick/Brick Crypto logo and links for Home, Reno Pools, Services, NFT Options, and Wishing Well. The main content area features the title "Bay Shore Reno #1" with a subtitle "ETC - 6 Months". Below this, a red banner reads "Finished - Paid Out!". Two summary cards are displayed, each with the Brick/Brick Crypto logo and the following details:


Wallet #
***0255
Amount Applied
3
Profits Generated
0.54

Wallet #
***0b80

HOW IT WORKS

The Reno Pools are a way for BBB community members to earn a good monthly rate (6%) while also allowing for a faster ROI. The Reno Pool will open allowing members to send in their USDT. Once the Reno has been completed, those members will receive their USDT back along with their earned interest. Each pool will have the Estimated Time of Completion (ETC) clearly visible for members so they are aware of the estimated length of time their USDT could be locked up before entering the pool. This time is an Estimate and the amount of time the Reno actually takes could be longer or shorter than the ETC. The minimum payout is 18%, even if the reno takes only a month, however, there is no maximum and the 6%/month will continue to build until the Reno has been completed.


RENO POOLS

Home Reno Pools Services NFT Options Wishing Well


Baltic Avenue Reno #2

ETC - 6 Months

Reno Underway

16 : 19 : 11 : 22 

Days Hour Min Sec

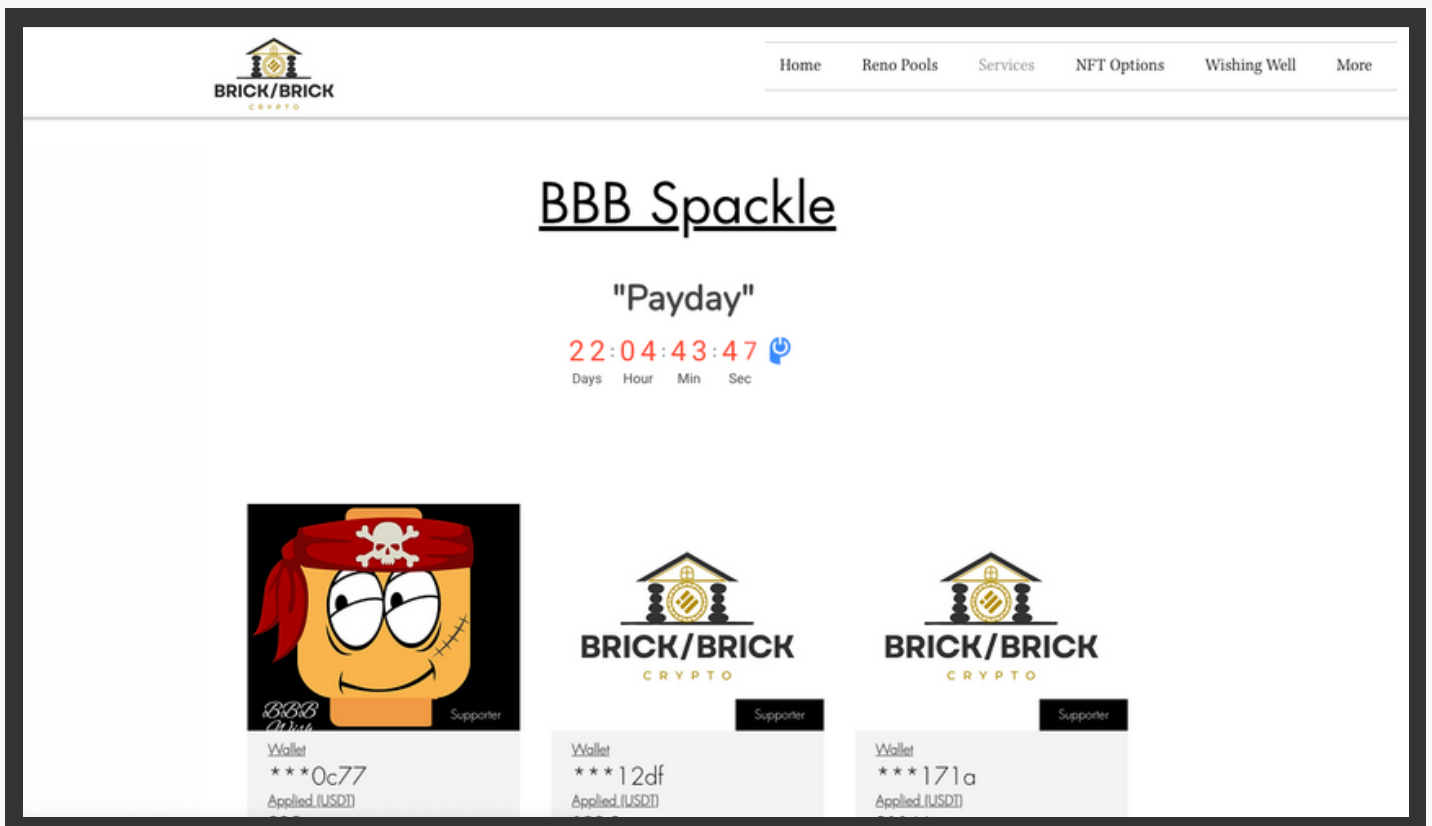


<u>Wallet #</u>	***0b80
<u>Applied Amount</u>	1007.28
<u>Profits Generated</u>	181.31

HOW IT WORKS

- RENO UNDERWAY** - The Renovation has begun.
- POOL SIZE** - Amount of tokens used in the Reno
- ETC** - **Estimated** Time of Completion
- POOL CLOSSES IN** - Days remaining until the pool closes
- WALLET ADDRESS** - The wallet address will be shown when pool is open
- PROFITS GENERATED** - Shows the profits you have generated
- WALLET #** - Member with USDT applied
- APPLIED AMOUNT** - The amount the member applied

SERVICES POOLS



HOW IT WORKS

BBB Services offer the possibility for supporters to "crowdfund" a real world business. As a supporter, you can send in the USDT you wish to apply to the specific service and will receive your 6% every "payday". There is also the chance that you may receive your ROI (Return Of Investment) as well as your percentage on any "Payday". The minimum BBB will pay out is 18%, meaning that if you get paid off in the first month, you will receive 118% on your first "Payday". You will continue to receive your 6% every month until the time that you receive your ROI. BBB benefits by paying off supporters as quickly as possible. Funds are used to purchase state of the art equipment that will be used to give the service a major advantage over the competition. The service will generate income from the jobs it does and this income will be used to pay out the supporters in the pool.

SERVICES POOLS

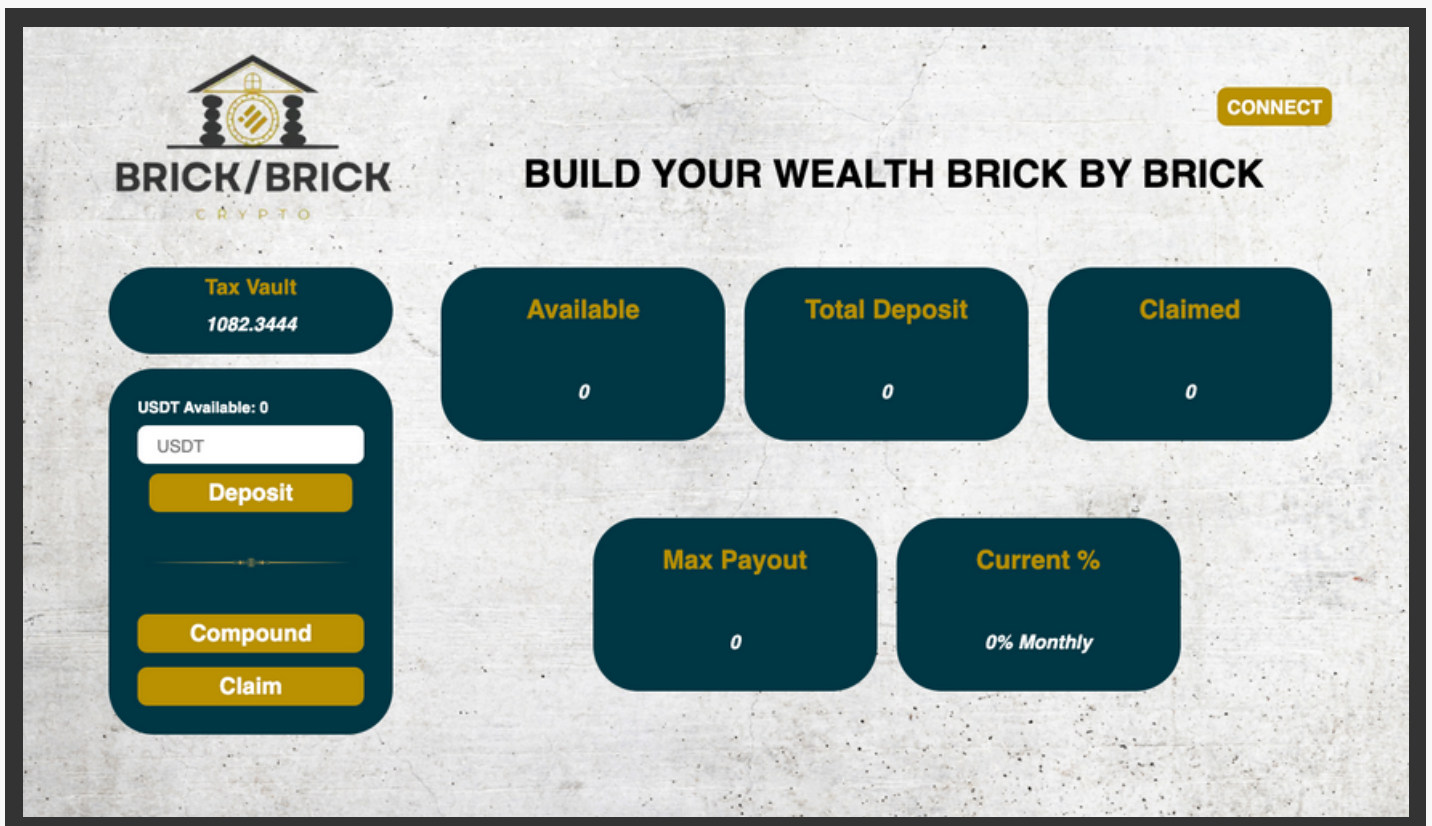
The screenshot shows the website for 'BBB Spackle'. At the top left is the 'BRICK/BRICK CRYPTO' logo. The navigation menu includes 'Home', 'Reno Pools', 'Services', 'NFT Options', 'Wishing Well', and 'More'. The main heading is 'BBB Spackle' with a sub-heading '"Payday"'. A countdown timer shows '22:04:43:47' with labels for Days, Hour, Min, and Sec. Below the timer are three supporter profiles, each with a 'Supporter' label, a 'Wallet' address, and an 'Applied (USD)' amount.

Supporter	Wallet	Applied (USD)
BBB Spackle	***0c77	Applied (USD)
BRICK/BRICK CRYPTO	***12df	Applied (USD)
BRICK/BRICK CRYPTO	***171a	Applied (USD)

HOW IT WORKS

- PAYDAY** - Date that supporters receive payment
- WALLET** - The last 4 of the wallet address
- APPLIED** - How much the wallet applied
- PAYDAY AMOUNT** - Amount the wallet receives on Payday
- PAYDAY TX HASH** - Proof of payment

THE FOUNDATION



HOW IT WORKS

The Dapp/smart contract provides stakers the ability to “stake” USDT and receive rewards up to 300% of their Total Deposit. Users will be able to stake their USDT tokens up to 500K USDT value, and earn a monthly % return in USDT that increases depending on the amount of USDT they have staked.

Rates of Return

- 3.5% a month = 1 - 124 USDT
- 4% a month = 125 - 249 USDT
- 4.5% a month = 250 - 499 USDT
- 5% a month = 500 - 999 USDT
- 5.5% a month 1000 - 4999 USDT
- 6% a month 5000+ USDT

THE FOUNDATION

HOW IT WORKS

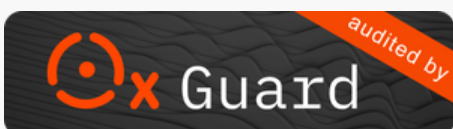
When a user deposits funds through the deposit function, There will be a 3% deposit fee that will be removed. This fee will be used for future development and to pay back the amount spent on the creation of the The Foundation. The value of the deposit minus the 3% deposit fee will show in the "Total Staked". 36% of the deposit will go directly to the Tax Vault, while 61% will go directly to the BBB Wallet to carry out renovations, home builds, or even service improvements to bring back a profit into the tax vault. Claim tax (4%) will be applied to all funds claimed/compounded 3% will be used for lawyer/accountant payments while the other 1% will be sent to the Wishing Well.

Users can compound their Total deposit to a maximum total deposit of 500K USDT or simply deposit this amount. This will provide a max payout amount of 1.5 million USDT.

The contract will stop paying out the user once their Claimed amount is equal to their Max Payout amount.

We have 2 safety features in place. The first safety feature allows us to change to a different stable coin if something were to happen to USDT. The second is the ability to turn off new deposits/compounds if needed to ensure sustainability of the protocol.

Executive NFT holders will receive a reduced deposit fee of 2% on all deposit/compound fees rather than 3% like non-Exec NFT holders. The claim fee remains the same for Executive NFT Holders. This will be done through our "Whitelist" Function.



THE FOUNDATION

HOW IT WORKS

Once USDT is “staked”, it is not withdrawable, and the only way to get USDT rewards is at the rates stated above which are based on the amount staked.

Payouts will come from the Tax Vault.

Fresh USDT will be added to the Tax vault whenever needed.

Available USDT will accumulate every block and that will be either claimable, or compoundable for the user. Obs: available will increase at the rate of their return.

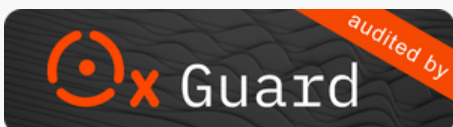
Max payout will be equal to 300% of their total deposit amount. Users will be able to deposit more USDT and that will increase their max payout amount as well as potentially increasing their % payout rate if they enter a new interest rate bracket.

Once the user has achieved max payout (claimed is equal to max payout), the contract stops paying them. They can deposit more funds up to the Max Deposit amount.

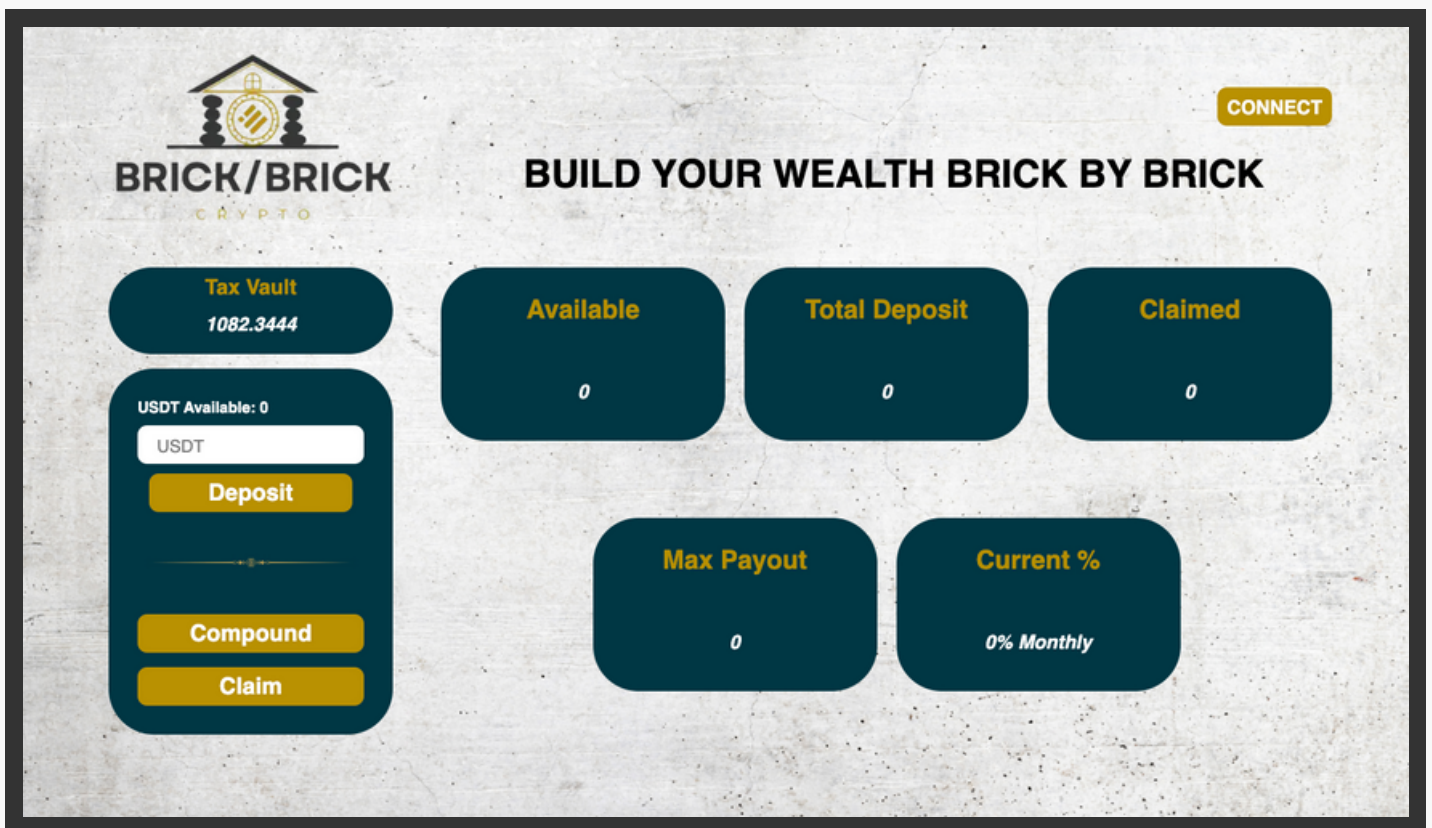
Max deposit amount will be 500,000 USDT. That would be a max payout of 1,500,000 USDT. After the max deposit amount has been reached, the user will then only be able to claim.

Compound function will claim the claimable amount (removed from Tax vault), remove 4% claim fee, then deposit the remaining like a new deposit.

Claim function will simply claim the amount from the Tax vault that that user has claimable, remove the 4% claim fee, and put the remaining amount in the users wallet.



THE FOUNDATION



HOW IT WORKS

Connect button - Allows user to connect their wallet

Available - Shows the amount available for user to claim/compound from the contract

Total Deposit - Shows the user's total deposit amount (minus 3% deposit fee)

Claimed - The user's total claimed amount from contract

Max Payout - Users max payout is 3x their total staked deposit

Current % - Shows the current interest bracket the user is getting paid at (based on deposit size)

Tax Vault - Shows the amount in the tax vault

Input Box - Allows user to type the amount of USDT they'd like to deposit

Deposit Button - Allows users the ability to deposit USDT(BSC) from their wallet (only full usdt amount can be deposited, **no cents**)

Compound Button - Allows the user to compound their Available balance

Claim Button - Claims the amount in the Available balance removing the 4% claim fee

BBB NFTS



WHAT ARE THEY?

The BBB NFTs allow the holder the ability to share in the profits from the entire BBB platform. They will initially be sold at the price of 5,000 USDT and will act similarly to a dividend paying stock. There are many benefits to holding a BBB NFT. The first benefit is that the price of the NFT will go up over time as the platform accumulates more properties. The second benefit is that the dividend paid out to holders will also increase over time as more properties are accumulated. After every renovation that BBB does, that property will then be rented out and those profits from the rental will be divided between all BBB NFT holders. If you are a BBB NFT holder, not only will you be able to profit from the reno pool, but you will also benefit after the reno finishes as another property is added to the portfolio and increases the payouts to NFT Holders.

BBB NFTs are essential to the future of BBB. These NFTs allow us to maintain a TVL which can be used to accumulate properties to rent out directly without the need of a renovation. This will lead to a future where BBB will not need to do Renovations anymore for the Payouts to the NFT holders to continue to grow. The property accumulation will become self sustainable in a "profit loop".

BBB NFTS

CONTINUED..

PRICE OF NFT

As stated above, the initial price of the BBB NFT will be 5,000 USDT. As BBB adds more properties to its portfolio, the price of the NFT will be increased to match the payout that it is currently making. We will do a periodic assessment of the payouts and then determine the appropriate sale price for the NFT. The sale price of the NFT will be determined from taking the average monthly payout percentage and ensuring that it is 1% of the NFT sale price.

As a quick example;

Let's say after an assessment, we notice that over the last 4 months, NFT holders have been making \$60 a month, that would suggest that the price of the NFT needs to be adjusted to \$6000. That would mean that if you purchased your NFT for 5k, you'd be making 1.2% a month now compared to the 1% that a new buyer would be getting. Every quarter we would adjust the price using these same parameters.

PAYOUT TO NFT HOLDERS

For the first year, BBB will guarantee 1 % a month. This is required as we are in the beginning stages of accumulating properties. Using services and other profits to help us achieve the 1% / month payout for the first year is the plan. After the first year, we will migrate to a BBB profit pool distribution concept. Which means that every property added to the portfolio will increase the payout paid to every NFT holder. That will then be completely self sustainable and no longer need help from the Services to pay out.

BBB NFTS

CONTINUED..

CAN I SELL MY NFT

NFT holders can sell their NFT whenever they would like, for the price that they think is fair. BBB will only control the sale price of the NFTs held by BBB itself.

DO I NEED TO STAKE MY NFT?

You do not need to stake your NFT. We are using a model where simply holding the NFT in your wallet will suffice. The holder of the NFT will receive the payout every month.

HOW MANY NFTS CAN I HOLD?

You can hold as many NFTs as you would like. The NFT contract allows us to see all holders and how many NFTs are held by each holder. If someone has 2 NFTs, they will receive 2 times the monthly payout.

CAN I GIFT AN NFT?

Yes, you can send an NFT to anyone you would like. The holder of the NFT will receive the monthly Payout.

CAN BBB BUY THE NFT BACK FROM ME?

This is an idea that we would like to incorporate in the future. BBB may start placing offers on the NFTs held by other community members as a way to lower the monthly payouts. You do not need to sell.