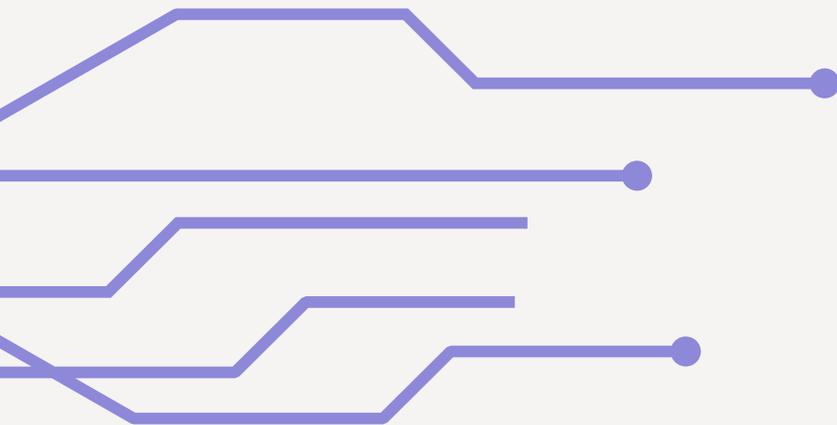
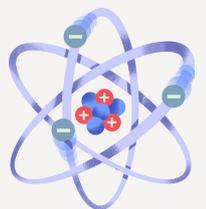


# WHITEPAPER



[WWW.HIC.COM.UA](http://WWW.HIC.COM.UA)



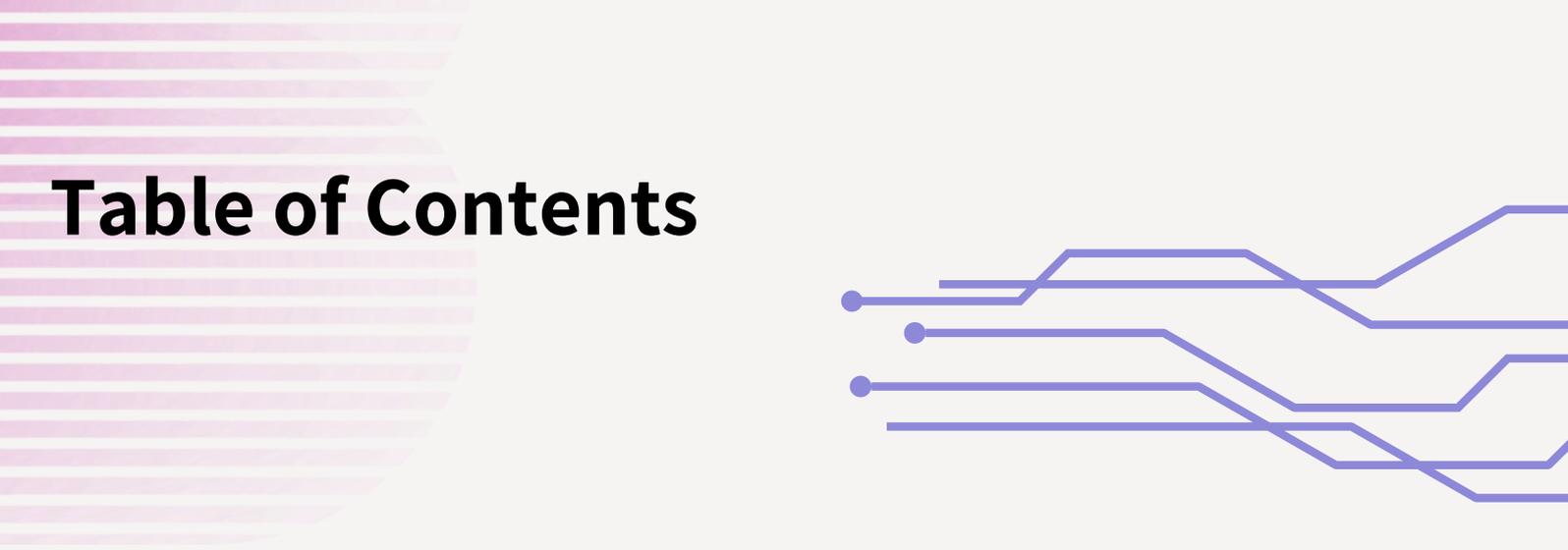
# HIC TOKEN

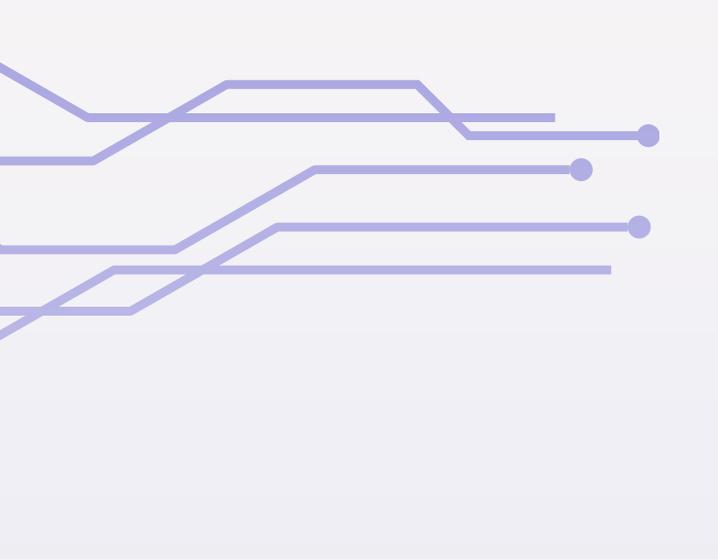
**HIC is the world's first token whose task is to combine the cryptosphere with residential real estate.**

The company of housing investors provides an opportunity for people to invest in residential real estate. Thanks to the HIC token, you can invest your money in the real estate market and receive stable passive income for 10 years.



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  - 04** Philosophy
  - 05** About HIC Token
  - 06** Tokenomic
  - 07** Our Business Roadmap
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# INTRODUCTION

Cryptocurrencies have already begun to change the global housing landscape, and their influence is poised to significantly influence the world in the future.

Cryptocurrencies, like Bitcoin and Ethereum, have served as pioneers, challenging the traditional systems by offering decentralized, secure, and transparent alternatives.

We created a business project for the coming years. The company's transparent policy allows the investor to see how the crypto project will develop, what its purpose and goals are.





# Philosophy

**HIC is the world's first token whose task is to combine the cryptosphere with residential real estate.**

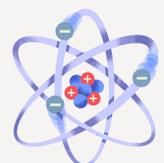
HIC has a visionary perspective that goes beyond the current financial challenges of residential real estate. Today, the real estate market and the cryptocurrency market need to be changed. Many people have long wanted to invest in the real estate sector with the help of cryptocurrencies. We are the first to create a tool for your investment in the housing market.

The company of housing investors provides an opportunity for people to invest in residential real estate. Thanks to the HIC token, you can invest your money in the real estate market and receive stable passive income for 10 years.

We created a business project for the coming years. The company's transparent policy allows the investor to see how the crypto project will develop, what its purpose and goals are.

With our token, you will be able to receive your income on the decentralized exchanges of the world, whenever you want. After all, we plan to sell them on all well-known sites. In addition, half of the monthly profit will be invested in the liquidity of the token itself.

**The energy of HIC is similar to the energy of an Atom.**

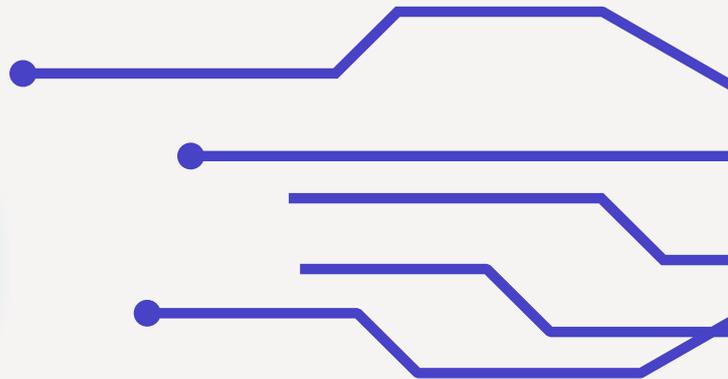


# About Token



**THE HIC TOKEN IS AT THE HEART OF THE HOUSING INVESTOR COMMUNITY ECOSYSTEM, SERVING AS A MULTIFUNCTIONAL DIGITAL ASSET THAT SUPPORTS AND EMPOWERS EVERYONE TO INVEST IN THE REAL ESTATE MARKET. WITH A TOTAL SUPPLY OF 1 BILLION TOKENS, HIC PLAYS A KEY ROLE IN USER ENGAGEMENT, FACILITATION TRANSACTIONS AND SHAPING THE FUTURE.**

*KISHCHAK ROMAN  
Chief Executive Officer*



# Tokenomic HIC

**Total:** 1 000 000 000

**Investment wallet** 500 000 000

**HIC Team:** 200 000 000

**Reserves** 300 000 000

29 FEB 2024. 22:47:49 +UTC

**Oxa5b94424f3c53e3d36ae9b5030065f1d7566a6ca**

We created a project that involves defining key stages and tasks, determining their sequence and duration, as well as dividing responsibilities between team members.

Our team created the **HIC cryptocurrency** for use in real estate. With this token, you join investments in the real estate market, by buying it you can receive income from renting apartments around the world.

Also, with this token, you will be able to rent an apartment from us from the list of those that will be available. In the future, thanks to the token, you can possibly become one of the shareholders of our company.

And the most important thing is that now you can become an investor in this project and become mega rich. Because we will start pre-sale in 2024.



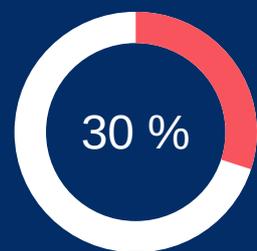
## INVESTMENT

50% iHIC TOKENS intended for sale to attract investment in the project.



## TEAM

20% of tokens are intended for salary payments.



## RESERVES

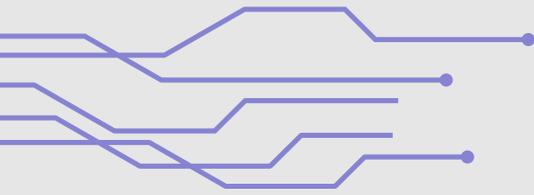
30% of tokens is a strategic reserve for the development of our project.



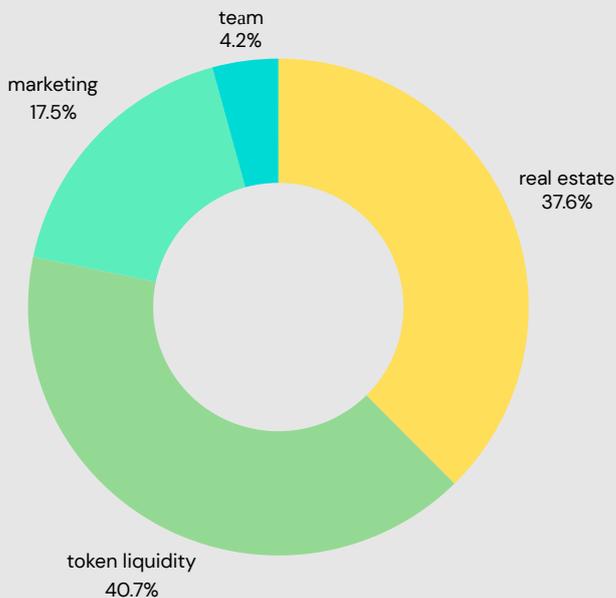
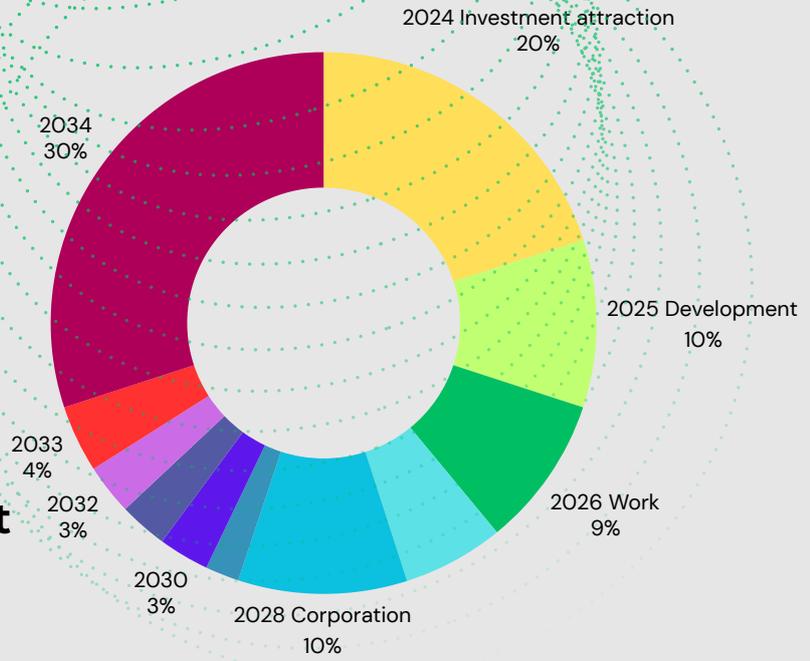
# What We Offer

We offer you to become investors and receive income from:

- Apartments for rent
- Housing construction
- HIC sales in the market.

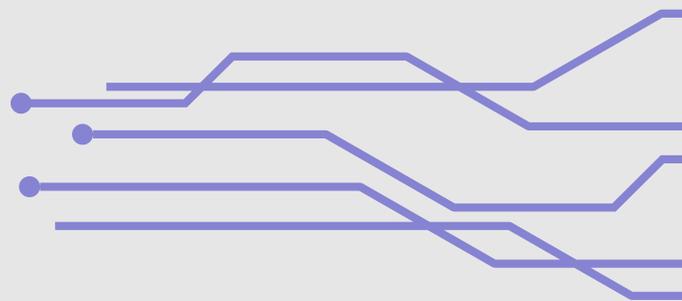


## Token sale on the market

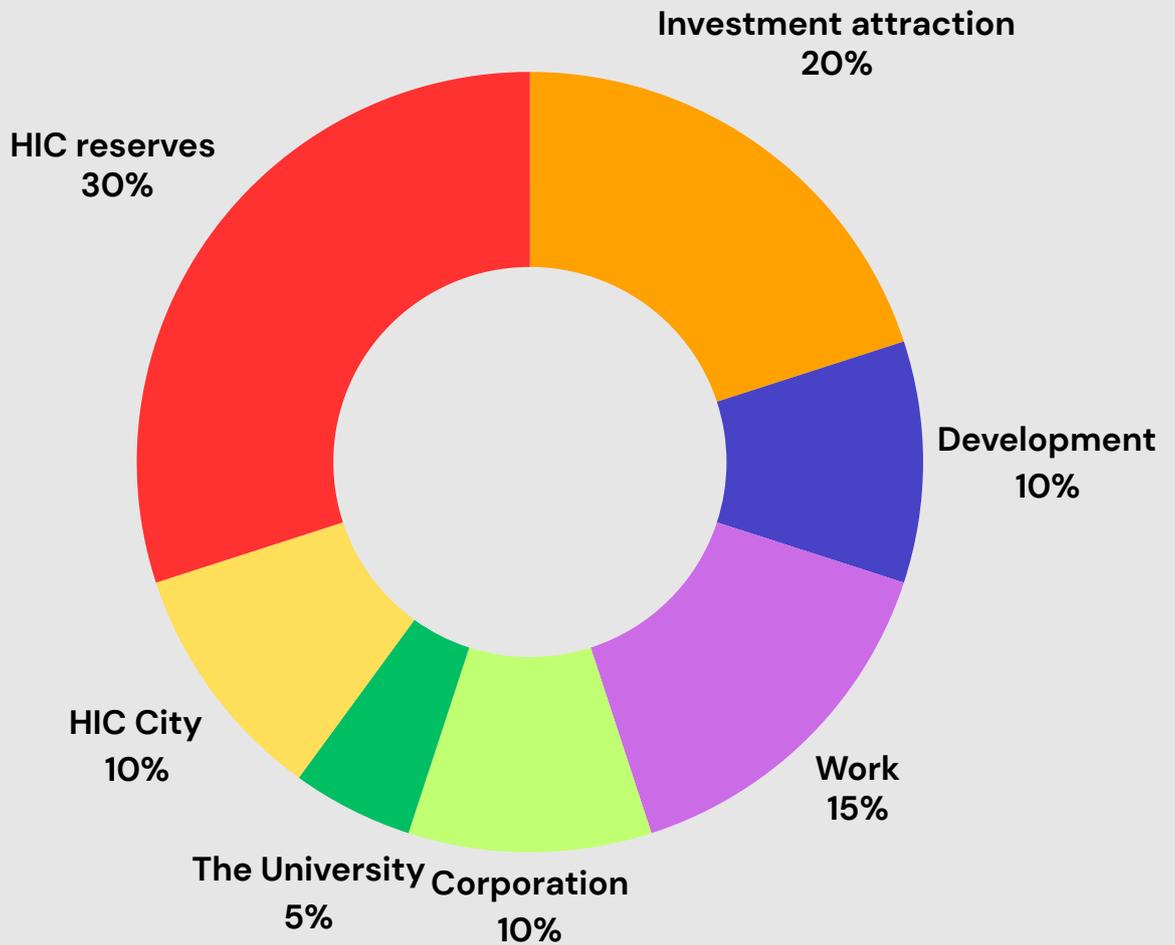


## Where will the funds go?

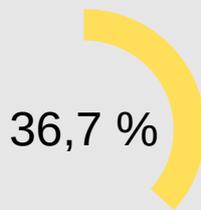
- 37.6% Buying real estate for rent.
- 40.7% In token liquidity, to support investors.
- 17.5% Promotion, advertising.
- 4.2% Team expenses.



# Token Distribution



LIQUIDITY



APARTMENT



Marketing

# Apartments for rent .



## Tenant.

A person who rents our accommodation receives 10% cashback in the form of HIC token for the first and last month. With this token, she will be able to trade on exchanges, partially hide with a realtor for services, and much more.

## Realtor.

For realtors, we offer payment of 10% in HIC token and 90% in fiat funds. This will enable the realtor for HIC to purchase advertising on our services, which will increase the number of customers.

## For early investors.

For early investors, we have developed an IHT program that we apply in the HIC pre-sale.

IHT - is a program for investors in digital assets, realtors and tenants in the real estate market. We divided investors into levels with respect to the amount of investment. The bigger the investor you are, the bigger the profit, and this is logical.

## Investor Level 3

Investing from 10 to 100 dollars, you get exactly 2% of HIC tokens as a gift.

## Investor Level 2

Investing from 100 to 1000 dollars, you get exactly 3.5% of HIC tokens as a gift.

## Investor Level 3

Investing more than 1000 dollars, you get exactly 5% of HIC tokens as a gift.

# Token Distribution

The distribution of the HIC token is meticulously designed to foster a healthy and sustainable ecosystem, ensuring a balance between community empowerment, platform development, and future growth.

## Presale (200,000,000 - 20%)

A significant portion of HIC tokens is allocated to the presale phase, allowing early supporters and investors to acquire tokens at a pivotal stage of the project. This initial influx of funds enables us to kickstart development, marketing, and community engagement.

### Presale 1

1 HIC - 0.01 USDT

50% LIQUIDITY  
40% APARTMENT  
10% Marketing

\$ 400 000

### Presale 2

1 HIC - 0.02 USDT

45% LIQUIDITY  
40% APARTMENT  
14% Marketing  
1% TEAM

\$ 800 000

### Presale 3

1 HIC - 0.03 USDT

40% LIQUIDITY  
40% APARTMENT  
17% Marketing  
3% TEAM

\$ 1 200 000

### Presale 4

1 HIC - 0.04 USDT

40% LIQUIDITY  
40% APARTMENT  
17% Marketing  
3% TEAM

\$ 1 600 000

### Presale 5

1 HIC - 0.05 USDT

35% LIQUIDITY  
35% APARTMENT  
20% Marketing  
3% TEAM  
7% LISTING

\$ 2 000 000

# Biznes Plan mini

Mathematical calculations and nothing else.

## First stage

\$200,000 will be invested in the liquidity of HIC.

Purchased residential real estate for \$160,000. These are approximately 3 apartments in cities such as Warsaw (PL), Lviv (UA) and Alacant (ISP). The total monthly rent will be \$1,500 for - taxes.

\$40,000 will be spent on YouTube, Facebook and other bloggers. We understand that without effective marketing we will not be able to develop further.

## Second stage

\$360,000 will be invested in the liquidity of HIC.

Purchased residential real estate for \$320,000. These are approximately 4-6 apartments in cities such as Berlin(DE), Praga(CH) and Bratislava (SR). The total monthly rent will be \$2,500 for - taxes.

\$112,000 will be spent for marketing.

\$8,000 costs per team.

## Third stage

\$480,000 will be invested in the liquidity of HIC.

Purchased residential real estate for \$480,000. These are approximately 8-10 apartments in cities such as Roma(IT), Belgrad(SK), Afina(GR) and other cities. The total monthly rent will be \$5000 for - taxes.

\$217,000 will be spent for marketing.

\$36,000 costs per team.

## Fourth stage

\$640,000 will be invested in the liquidity of HIC.

Purchased residential real estate for \$640,000. These are approximately 10-14 apartments in cities such as Paris(FR), Vienna(AU), Copenhagen (DK) and other cities. The total monthly rent will be \$8000 for - taxes.

\$272,000 will be spent for marketing.

\$48,000 costs per team.

## Fifth stage

\$700,000 will be invested in the liquidity of HIC.

Purchased residential real estate for \$700,000. These are approximately 10-15 apartments in cities such as London(GB), New York(USA) and Moskow (RU) and other cities. The total monthly rent will be \$10 000 for - taxes.

\$400,000 will be spent for marketing.

\$60,000 costs per team.

\$140,000 payment for listing..

# REPORT

We plan to raise about 2,380,000 usd in HIC liquidity, to buy about 45 apartments for rent and 1,041,000 usd will go to marketing for product promotion. This will allow us to make a foundation for a company of housing investors.

Even 45 apartments every month according to minimum calculations will bring 22,500 per month. So you will have to pay taxes on this amount. That is, only from the rental of our apartments, a profit of 270,000 dollars is possible per year. Which in the future will be sent to the liquidity of the HIC.

As of 2025, we plan to HIC liquidity provision at \$0.01325. Also, the apartments that we will purchase will be a guarantee for our investors, with such actions we insure the risks of a fall in the HIC TOKEN price.

Also in 2025, gradual sale of tokens on the market is planned. The amount in circulation will increase by another 100,000,000 tokens divided by 12 months by the end of the year.

From the sale of tokens, 50% will go to liquidity, 40% to real estate, and 10% to marketing, salaries, and others.

From January 2026 to December 2027, we plan to purchase apartments in all megacities of the world. It is also possible that some laws in some countries will allow us to accept payment for housing rentals in HIC tokens.

We will put another 150 million tokens on the market for sale.

In addition, it is planned to open an engineering department for the development of the housing of the future.

Taking into account the tasks that investors will set us, we fully understand that over time this will grow into a corporation.

\* Creation of the construction company's HIC.

\* Market sale of another 100,000,000 HIC tokens

In 2029, blockchain technologies will receive significant development. So we have to follow the technology. The task for these two years will be to open a crypto university.

There are also plans to sell another 50,000,000 tokens.

In 2031, it is planned to start the construction of HIC city for HIC Token investors and other cryptocurrency fans. This project is planned to be completed by the end of 2034. Another 100 million tokens will also be sold on exchanges this year.

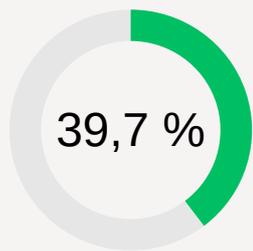
The last 300,000,000 HIC tokens will be sold in 2034.

1. 100 million will go to the fight against cancer.
2. The remaining 200 million, as usual, for investment in residential real estate.

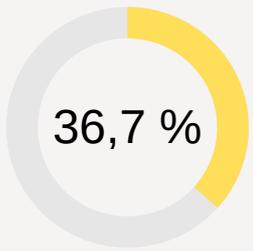
## **What will happen after 3034? Will the project end?**

**If we justify the trust of HIC investors, the project will be continued. And if not, the project will be closed. This issue will be decided by the community.**

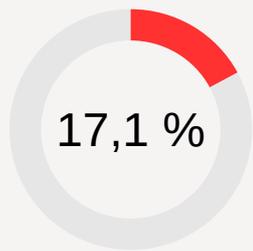
**Approved by: Director General Kishchak R.I**



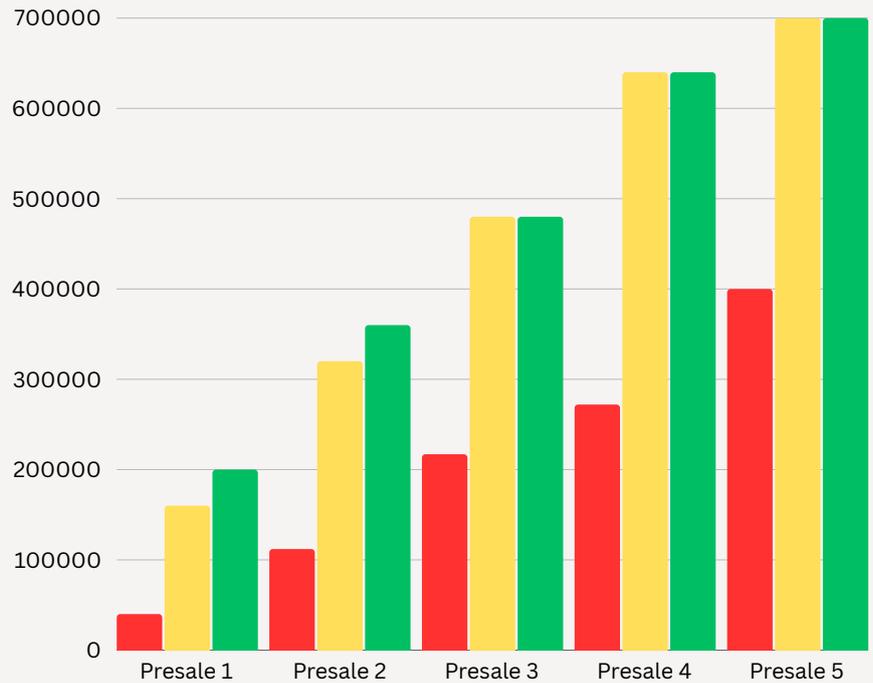
**LIQUIDITY**



**APARTMENT**



**Marketing**



**LIQUIDITY HIC TOKEN:** 2 382 000 + RENT

**APARTMENT:** 2 202 000

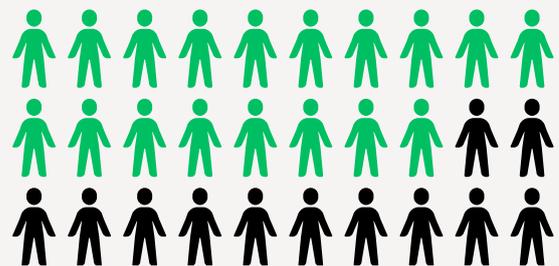
**MARKETING:** 1026 000

### Ecosystem Allocation.

The core of the ecosystem allocation is dedicated to enhancing and expanding the HIC INVESTING.

### Liquidity & Listings Reserves.

Liquidity is vital for a thriving ecosystem. These tokens are set aside to ensure ample liquidity across various exchanges, enhancing trading efficiency and minimizing market volatility.



### Marketing, Acquisitions, Partnerships.

Marketing drives awareness and adoption. These tokens facilitate strategic marketing campaigns, partnerships, and initiatives that amplify HIC visibility and attract a diverse community of users.

# Risk and Disclaimer

This whitepaper aims to offer a comprehensive project description for the purpose of seeking feedback from potential investors. It's crucial to note that HIC directors, consultants, and legal advisors reserve the right to review and modify this document. Please refrain from copying or disseminating any part of this white paper without incorporating this Risk and Disclaimer section. No section of this white paper establishes a legal relationship with the recipient or binds HIC legally. It's important to acknowledge that updates to this information may be published at any time.

The regulatory landscape regarding HIC Token and distributed ledger technology remains uncertain or unsettled across various jurisdictions. The evolution of virtual currencies has led regulatory agencies worldwide to contemplate new regulations or apply existing ones to such technology and its applications, including HIC Token and/or the HIC Network. Regulatory actions might significantly impact Token and/or the HIC Network. In the event of regulatory changes making operations illegal or commercially disadvantageous, the Foundation or the Distributor might cease operations in a particular jurisdiction. An adaptive sales strategy will be employed, adjusting to mitigate legal risks to the extent possible.

Upon considering the purchase, possession, or utilization of HIC Token participation, it's vital to recognize and accept the following risks:

## ***Uncertain Regulations and Enforcement Actions.***

The regulatory landscape regarding HIC Token and distributed ledger technology remains uncertain or unsettled across various jurisdictions. The evolution of virtual currencies has led regulatory agencies worldwide to contemplate new regulations or apply existing ones to such technology and its applications, including HIC Token

The team may not provide holders of HIC token with every development detail or expected milestone, leading to inevitable and reasonable gaps in information disclosure.

## ***Development Risk***

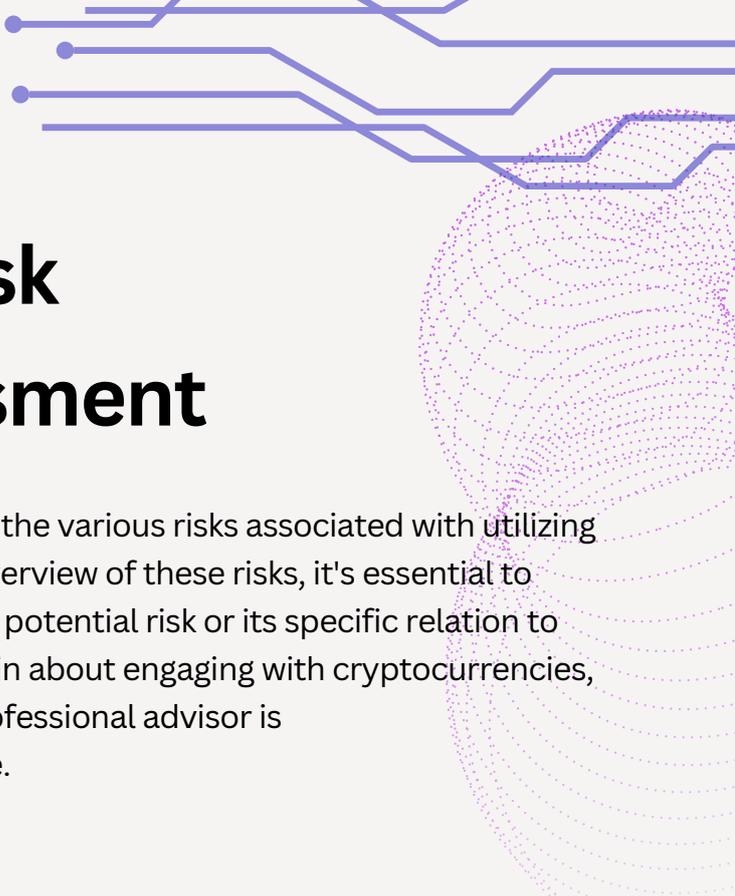
There's inherent risk associated with the development of the HIC, including unanticipated technical obstacles, price declines in digital assets, virtual currencies or HIC Token, and insufficient funds for development activities.

## ***Security Vulnerabilities***

HIC might face threats from malicious groups or individuals attempting to compromise security through attacks like malware, denial of service, consensus-based, spoofing attacks.

## ***Other Risks***

There are additional risks, not exhaustively mentioned above, associated with purchasing, holding, and using HIC Token. These risks might materialize in unanticipated combinations or variations and may not be foreseeable by the Foundation or the Distributor. Prior to purchasing HIC token, conducting comprehensive due diligence on the Foundation, the Distributor, its affiliates, and understanding the framework, mission, and vision for the HIC



# Risk Assessment

This document is designed to inform users about the various risks associated with utilizing cryptocurrencies. While it aims to offer an overview of these risks, it's essential to acknowledge that it may not encompass every potential risk or its specific relation to individual circumstances. Should you be uncertain about engaging with cryptocurrencies, seeking guidance from a professional advisor is advisable.

## **Vulnerability to Cyber Attacks**

Cryptocurrency exchanges, operating solely in the digital realm, are susceptible to cyber attacks, hacking, malware, and operational disruptions. Despite attempts by exchanges to fortify security measures, the inherent vulnerability of wallets provided by exchanges remains exposed to hacking. The irreversible nature of cryptocurrency transactions means that successful hacking incidents could result in significant losses for users, potentially leading to insolvency for the exchange.

## **Legal Uncertainty Surrounding Cryptocurrencies**

The legal status of cryptocurrencies remains uncertain and subject to ongoing evolution. Most jurisdictions lack definitive statutory or regulatory frameworks to establish the legal nature of cryptocurrency trading. This lack of regulatory clarity may impact a regulator or court's treatment of cryptocurrency-related rights and interests.

## **DISCLAIMER**

This whitepaper aims to offer educational and informational insights into cryptocurrencies without providing any express or implied warranty regarding accuracy, completeness, or fitness for a particular purpose. It is crucial to recognize that cryptocurrencies may be unregulated in your jurisdiction, and their value can fluctuate, potentially subjecting profits to applicable capital gains or other taxes.