

White Paper

# Stable Blockchain Coin (SBC)





# I. Introduction

Modern blockchain instruments have a critical problem: they still can hardly be integrated into traditional financial tools. They exist by their own and are poorly integrated with financial and other organizations willing to use both fiat and cryptocurrency funds. If you want to work with two types of money at the same time, you will face the following problems today:



High transfer fees



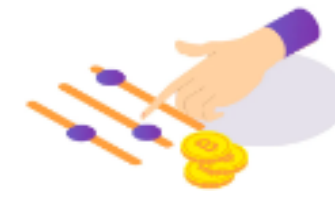
Conversion of one crypto asset to another



Long verification of a transaction in the blockchain



Insufficient anonymity of transactions



Separation of financial accounting for the two systems



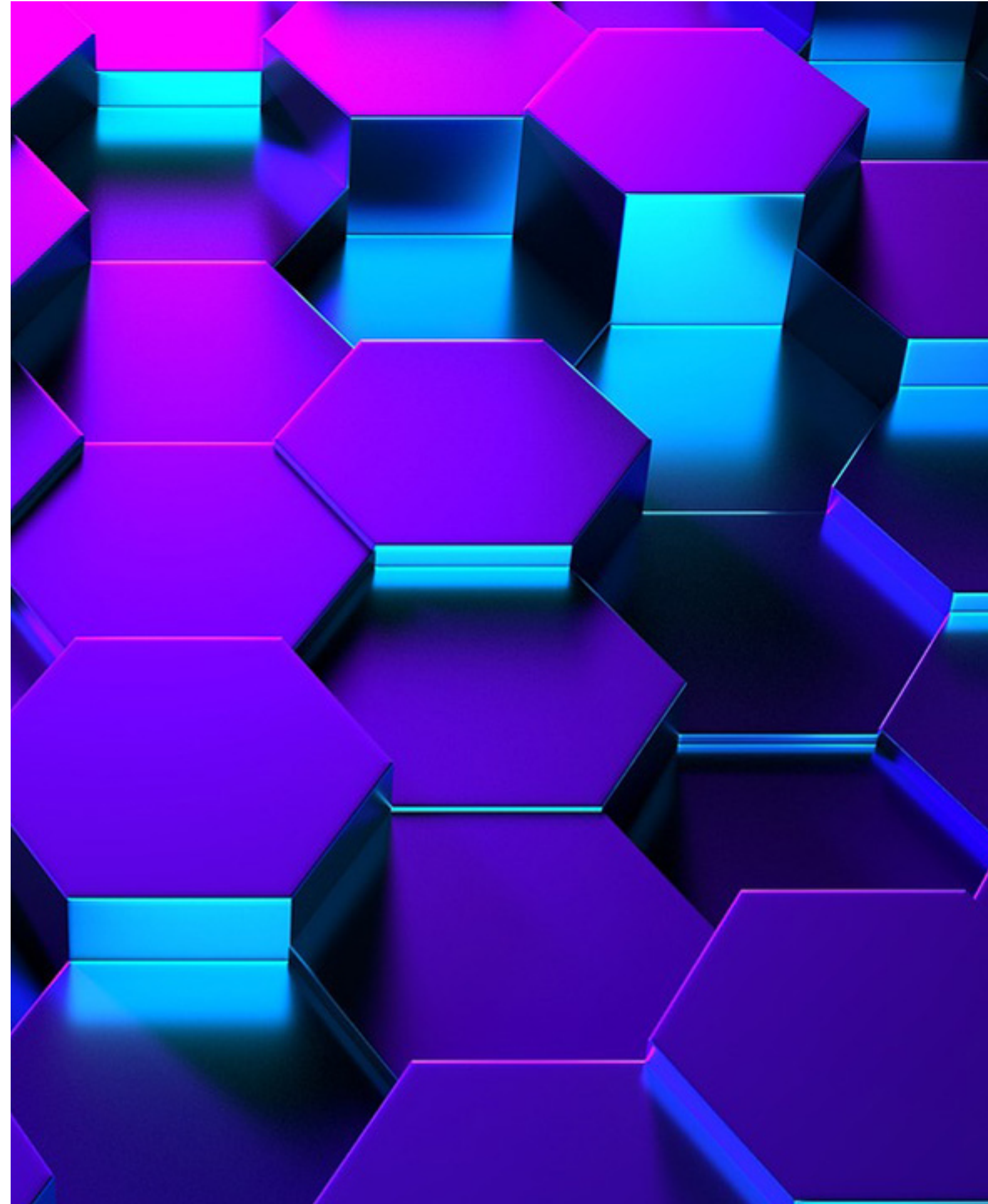
Impossible to convert funds instantly with minimal losses due to high volatility



Such problems are faced by both small market participants and financial giants. The CEO of Visa announced in March 2021 that they intended to make payments in bitcoins available on their cards. Unfortunately, no specific deadlines were given for the implementation of these plans – it would most likely take quite a long time or was just a marketing ploy. Besides, he was talking only about bitcoins: Ethereum, Litecoin or other popular altcoins never appeared in the projects of large companies.

A reliable financial ecosystem is required that would allow to safely and conveniently process all popular cryptocurrencies and unlimitedly use them for payments without a need to leave the ecosystem. It is also important for such a platform to provide secure access to funds from all platforms to make users confident in its reliability and allow them to choose the right product for themselves.

Our Stable Blockchain ecosystem solves this problem by offering users the opportunity to invest in an emerging cryptocurrency platform.





## II. Creation of the Stable Blockchain Ecosystem

Our goal is to make cryptocurrencies convenient, intuitive, and simple, while demonstrating the importance and usefulness of this tool for any financial institution. For this, we are going to establish our own cryptocurrency ecosystem named Stable Blockchain, which will be not just a tool for handling cryptocurrencies, but also a means of investment. Users will be able to earn stable interest from Stable Blockchain Coin tokens to their balance.

Naturally, the implementation of such a project will require significant preparation and a large investment of resources (financial, labor, and technical). Our ecosystem will need to include a list of services to solve the problem:





## Stable Blockchain Wallet

Safe storage of user funds that meets both banking security standards and modern encryption standards. Our team develops an infrastructure for secure cryptocurrency storage – our own "warm" and "hardware" cryptocurrency wallet named Stable Blockchain Wallet (SBW).

## Stable Blockchain Swap

Simple and easy-to-use cryptocurrency exchange for buying/selling/ converting cryptocurrencies named **Stable Blockchain Swap (SBS)**- A physical cryptocurrency card **Stable Blockchain Card (SBC)** tied to a "warm" cryptocurrency wallet. Users will be able to freely convert their funds from cryptocurrencies to fiat money and pay for goods and services. Moreover, they will do so with the lowest fees.

## Stable Blockchain APP

App development on all existing platforms (iOS, Android, MAC, Windows, and Linux), as well as a Web interface to manage buying/selling/sending/ receiving/investing/ converting funds.

## Stable Blockchain Loan

Creation of a service for investing and borrowing in cryptocurrency named **Stable Blockchain Loan (SBL)**.



We believe that the emergence of such an ecosystem will allow the users to quickly and conveniently manage their funds and also to smooth out the contradictions between the cryptocurrency and fiat financial systems. Many states currently perceive any decentralized cryptocurrencies as a dangerous, unregulated domain that finances illegal activities. However, if both businesses and individuals are able to easily use cryptocurrencies for various purposes, this attitude will change for the better.

The goal of our project is to provide the user of the Stable Blockchain ecosystem with a full range of tools for handling cryptocurrencies (SBW-SBS-SBL-SBC). The core principles of our ecosystem are anonymity, high transaction speed, and the lowest fees. There will be no need for our users to go beyond the Stable Blockchain ecosystem.



# III. Project Development

At the first stage, the project expands its financial base for development and attracts investors by offering Stable Blockchain Coin (SBC) tokens. Initially, the project development is funded by a group of microfinance organizations that annually serve over 80,000 people. Their financial activities cover the territory of the CIS, Asia, and South Africa.

Stable Blockchain Coin will allow to increase the amount of loans to all members of the group of companies. There is a clear model of financial development – lending at daily 1% will secure a profit, which will be allocated as follows:



0.3%

For Stable Blockchain Coin holders

0.3%

A profit of the company that issued the loan

0.4%

Development of the Stable Blockchain ecosystem



In this way, the investors will contribute not only to the ecosystem creation, but also to the expansion of the company's lending market in Europe, Africa, South and North America – the speed of Stable Blockchain development will significantly increase due to them. A certain share of issued loans will be credited to the user's account with SBC tokens twice a month, while the rest of the profit will be spent on the company development and cover the technical costs of the Stable Blockchain ecosystem. Besides, the team will make sure that the audience is interested at this stage, which will lay a solid foundation for the ecosystem development. The main goal of this stage is to demonstrate the reliability of Stable Blockchain to investors and attract their interest in our solution.







# IV. Creation of Stable Blockchain Wallet, a Secure System for Cryptocurrency Assets Storage

The development of a mobile cryptocurrency wallet (iOS, Android) will be launched at the second stage, which will become the basis of the Stable Blockchain ecosystem. These are the plans of our team:

- To create a "warm" cryptocurrency wallet for users with safe and convenient access, where SBC will be converted to Bitcoin and any altcoins at a favorable rate. Its core features are anonymity, compliance with all banking standards for protecting funds, and a complete set of tools for handling cryptocurrency assets for smartphones on iOS and Android.
- To develop a browser extension, where the user has access to information about the number of SBC tokens in the wallet, exchange rates, estimated profit at the end of the month, and buying/selling/sending/receiving/investing/converting funds.



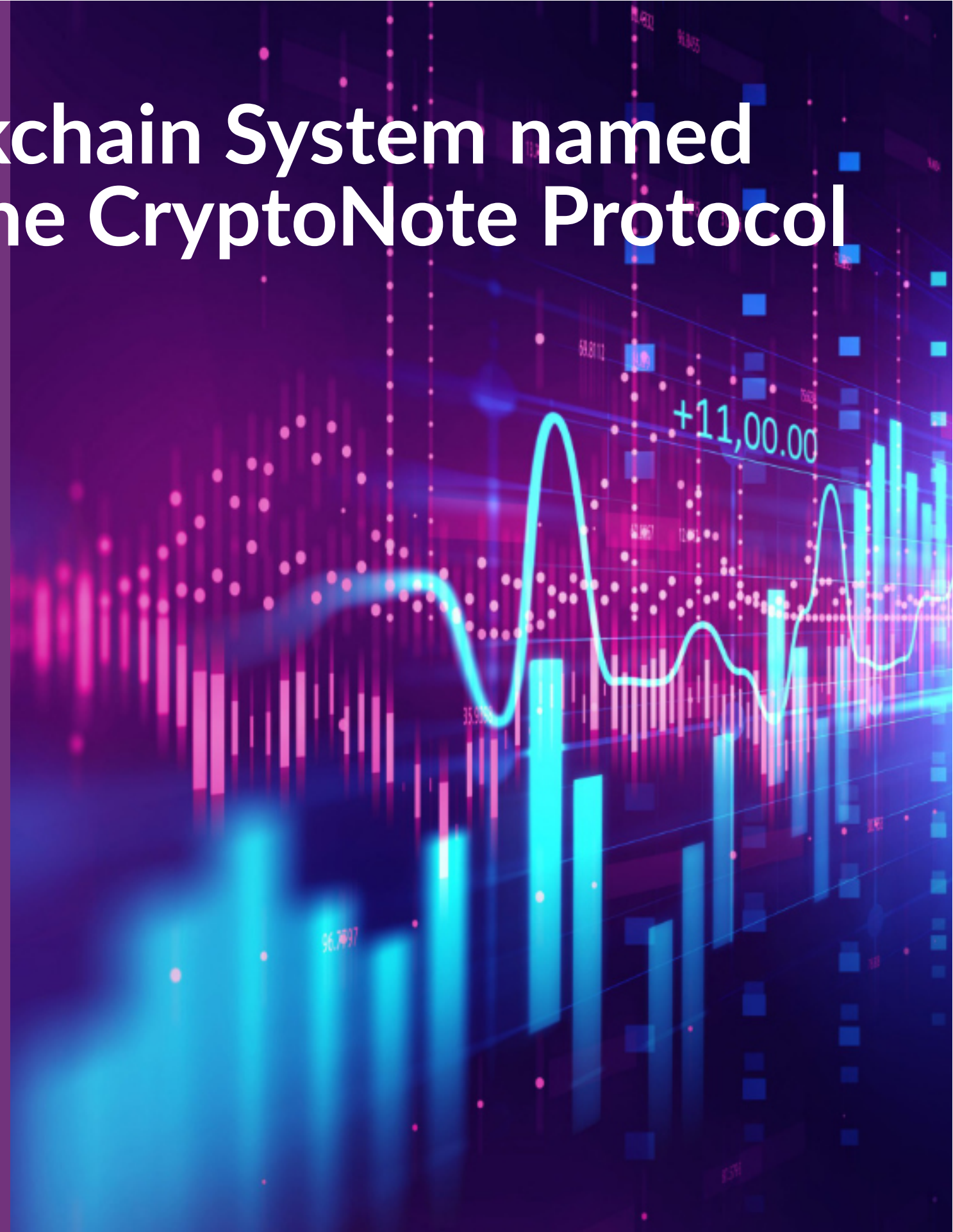


# V. Creation of Our Own Blockchain System named Stable Blockchain Based on the CryptoNote Protocol

The stage of the Stable Blockchain ecosystem formation relates to the creation of the own blockchain, which the project will switch to. This will allow for the following:

- Meeting high standards of transaction anonymity - Reducing user spending on transfer fees.
- Making the system completely secure – it will not depend on modifications in the Ethereum network. Thanks to the CryptoNote ring signature system, users will not have to worry about anonymity on the Stable Blockchain network.
- Increasing the speed of payments within the SB ecosystem.

Further development and operation will depend on the activity and suggestions of investors, which our team will take into account. This may lead to cooperation with other blockchain projects, which will bring new users to Stable Blockchain and open new paths for development. Our team will build the SBS/SBL/SBC/SBW projects on our own blockchain. The SBW/SBL/SBS projects will be created for SBC tokens built on ERC20.





# VI. Competitors of the Stable Blockchain Ecosystem



Stable Blockchain Coin is built on ETH - ERC20



The total issue is 1,000,000,000 SBC

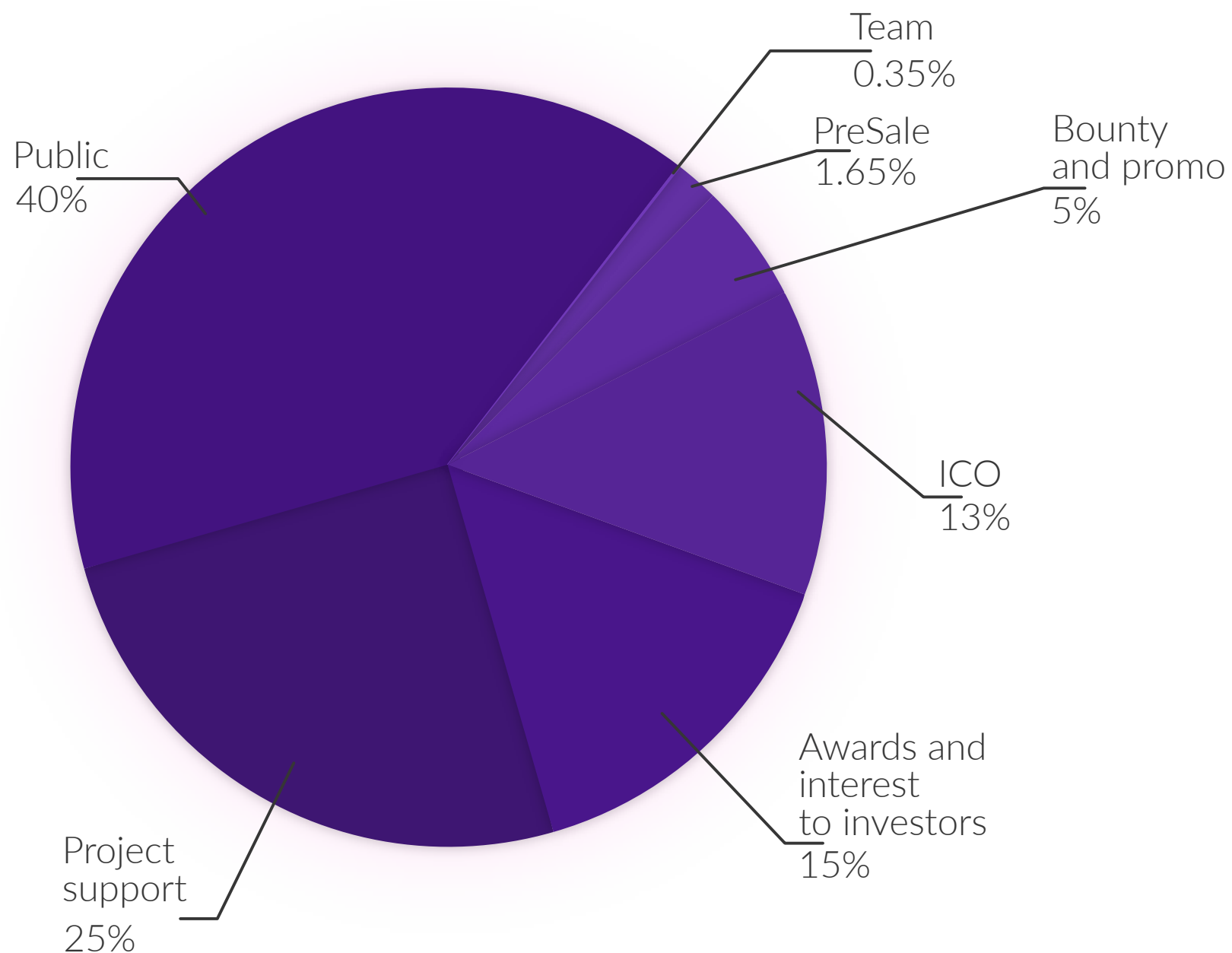


The token cannot be re-issued



1 SBC costs \$0.10

The diagram with the data on the token distribution:





# VI. Competitors of the Stable Blockchain Ecosystem

The ICO Hard Cap of \$10 mln will ensure the stable development of the project within 2 years and allow to build an ecosystem that is independent of the size of the user transfer fees. Due to the ICO, the project will be able to quickly expand the lending market in some regions, not only paying investors a monthly profit, but also funding the development of the Stable Blockchain ecosystem, as well as the release of the entire range of tools for handling cryptocurrency assets.



# VII. Team Leads of Stable Blockchain

Attempts have been made to create various blockchain projects that have sought to build ecosystems combining fiat and cryptocurrency payments since 2018. However, all of them had a dubious economic model, since they were going to make a profit solely on the token rate growth and their transfer fees.

We at Stable Blockchain are committed to laying a solid financial foundation that will allow our ecosystem to exist for years. The ecosystem can collapse quickly if this is not thought through. There is an example of Forty Seven Bank, which launched an ICO in 2018. A whole galaxy of experts, plans to connect to SWIFT and register in the UK as an official bank, and positive feedback could not help the project. The ecosystem shut down quickly, and the website has been down since 2019.

There are no such initiatives with intention for development at the moment. Large investors cannot be interested in projects similar to UMI, the creators of which are clearly not aimed at a long-term perspective. Stable Blockchain is a unique case of a relevant idea and solution to a problem that prevented such projects from being realized in the past.





# IX. Conclusion



## Maria Karavla

Project Manager

Defining the goals and objectives of the project, documenting and describing them. Estimating the implementation time and potential difficulties.



## Sherif Bajramob

Head of PR

Communication with customers, working with the media and informing them. Tracking reviews and publications about SBL, commenting on them.



## Gajik Tomislav

Lead IT engineer

Development management and analysis. Scheduling short-term tasks, consulting software development. Extensive experience as a cryptanalyst since 2012.



## Cardos Sorin-vasile

Deputy IT Development

Information security and user data protection. Scheduling and developing SBL updates. Worked for Ladger in 2015-2020.



## Milos Stojcovic

Co-Founder, Consultant

Project financing, idea development, consulting. Extensive experience in cooperation with large NASDAQ funds. Banking analyst.



## Gajik Tomislav

Lead IT engineer

Development management and analysis. Scheduling short-term tasks, consulting software development. Extensive experience as a cryptanalyst since 2012.



# VIII. Roadmap of the Project

## Spring 2021

- Creating a financial model of the SBL ecosystem;
- Building an experienced team;
- Legal registration of the token.

1

2

## Summer 2021

- Creating a project website;
- Presale;
- Bounty launch;
- The ICO launch in August 2021.

3

## Autumn 2021

- Stable Blockchain Wallet launch;
- Launch of the investor reward program;
- Listing the SBL token on cryptocurrency exchanges;
- Testing of the own blockchain system.

4

## Winter 2021-2022

- Switching the SBL tokens to the own blockchain system;
- Launching the ecosystem apps on PC;
- Obtaining a license for Stable Blockchain Card.

5

## Spring 2022

- Stable Blockchain Swap launch;
- Stable Blockchain Card testing (estimated launch date is July 2022);
- Release of SBW, a hardware cryptocurrency wallet.





# IX. Conclusion

Numerous blockchain projects are trying to change the world, but they are based on an unreliable foundation, since they are highly dependent on the solutions of technical specialists, external factors and one-time market fluctuations. We at Stable Blockchain are committed to building a durable, reliable, and secure cryptocurrency handling ecosystem. It can be used by both ordinary investors and large financial players.

Due to a well-developed financial model and experienced professionals, we are confident that we will successfully complete all stages of the project. We intend to introduce a decentralized, secure, and independent ecosystem with low fees by 2023, which will provide users with the same level of service as in large banks and allow to use cryptocurrencies both for investments and for the most common payments.

