

# STIMA

— CRUPTO VALUE STANDARD —

# New concept of ownership: STIMA

A property-backed digital token, that provides individuals and organizations with a strong, decentralized method to exchange value using a unit of measure.

In order to maintain accountability and ensure the stability of the trading price, STIMA proposes a method of maintaining a reserve relationship between a cryptocurrency token, called STIMA, and its associated to real-world assets.

This method uses the ETHEREUM blockchain, Proof of Reserves and other audit methods to prove that the issued tokens are fully backed by underlying assets. STIMA is the first token based on the VALUE STANDARD that guarantees security and anonymity.





# Mission Statement

STIMA's aims to meaningfully impact millions of lives by democratizing asset ownership and level an uneven financial playing field. Our core objective is to allow everyone to achieve financial sovereignty by giving access to historically appreciating assets that withstand the test of time and that due to their scarcity, will ensure financial wellbeing in an ever increasing inflationary environment in which fiat currencies lose their worth.

We aim to be the first cryptocurrency based on a value standard, with at its heart the concept of cross-property sharing and asset fractionalization that will ultimately revolutionize the way we own, transact in and monetize assets of value.

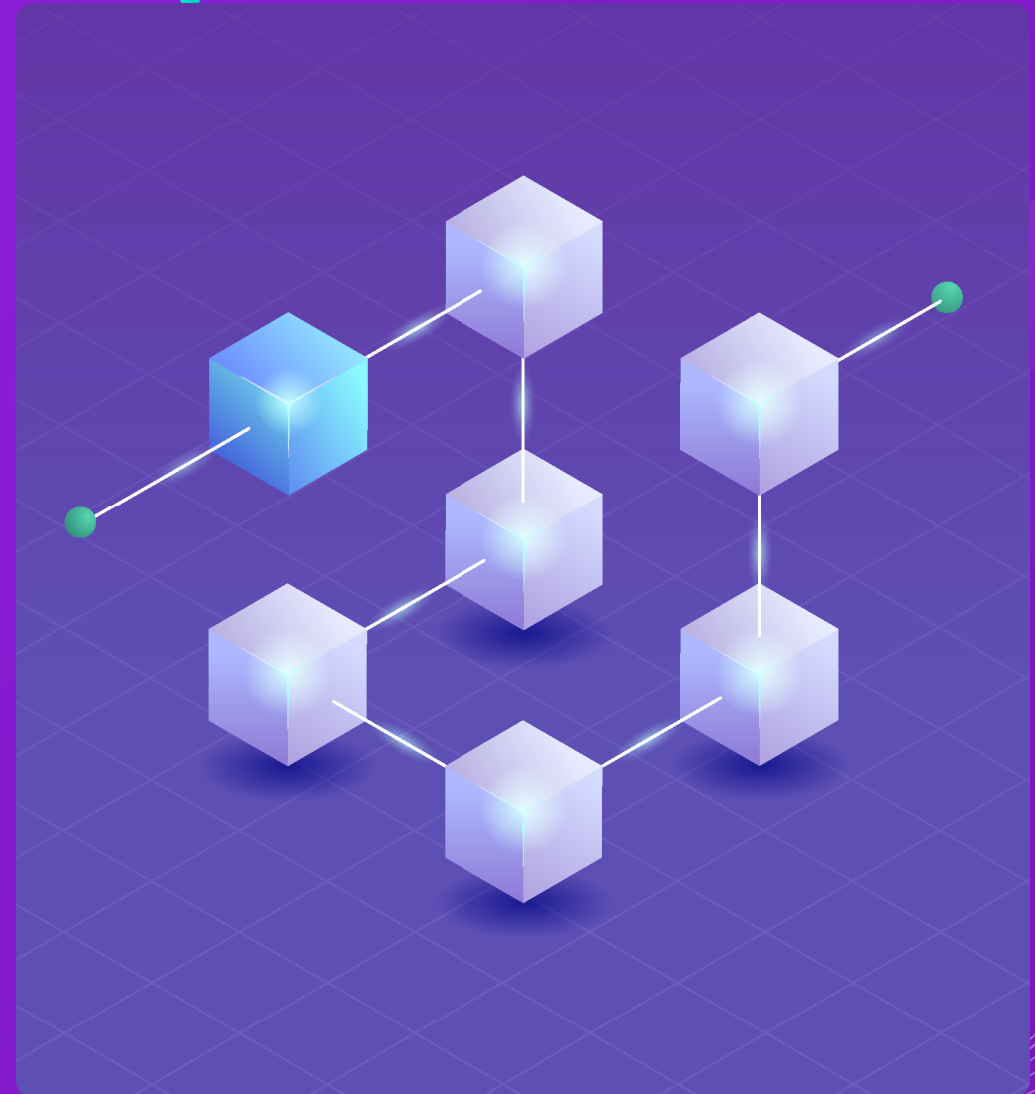
We are all about inclusivity, assets that were exclusive to the elites for millennia will now be accessible to ordinary people for less than a price of a coffee.

STIMA, aided by blockchain technology, gives the concrete possibility of innovating complex social processes associated with value exchanges, by allowing any person to have an independent valuation of their assets recognized in STIMA-tokens. These tokens can be subsequently sold for other cryptocurrencies or fiat, or alternatively converted back into assets party to the STIMA ecosystem.

The embryonic idea of "property pegged" tokens was initially popularized by NFTs, which allows to hold value in a fractionalized manner, providing users with the ability to mitigate volatility (or other traits) due to the anchoring effect of the underlying asset. Amongst the various limitations of NFTs we find hyper-targeting, that has limited the mass adoption of the service.

STIMA, on the other hand, allows to hold STIMA-tokens, tied to an infinitely diversified pool of quality assets, that can be subsequently converted into any asset that is part of the PROOF of RESERVE, thereby subtracting personal taste from the equation and hence increase its user base and consequently its diffusion.

The goal of STIMA is to completely eliminate the requirement of trust, as the implementation of the classic exchange iterations are based on mutual trust or trust towards a trusted third party. However, it has technical, market or process limitations that STIMA solves through the implementation of the blockchain.



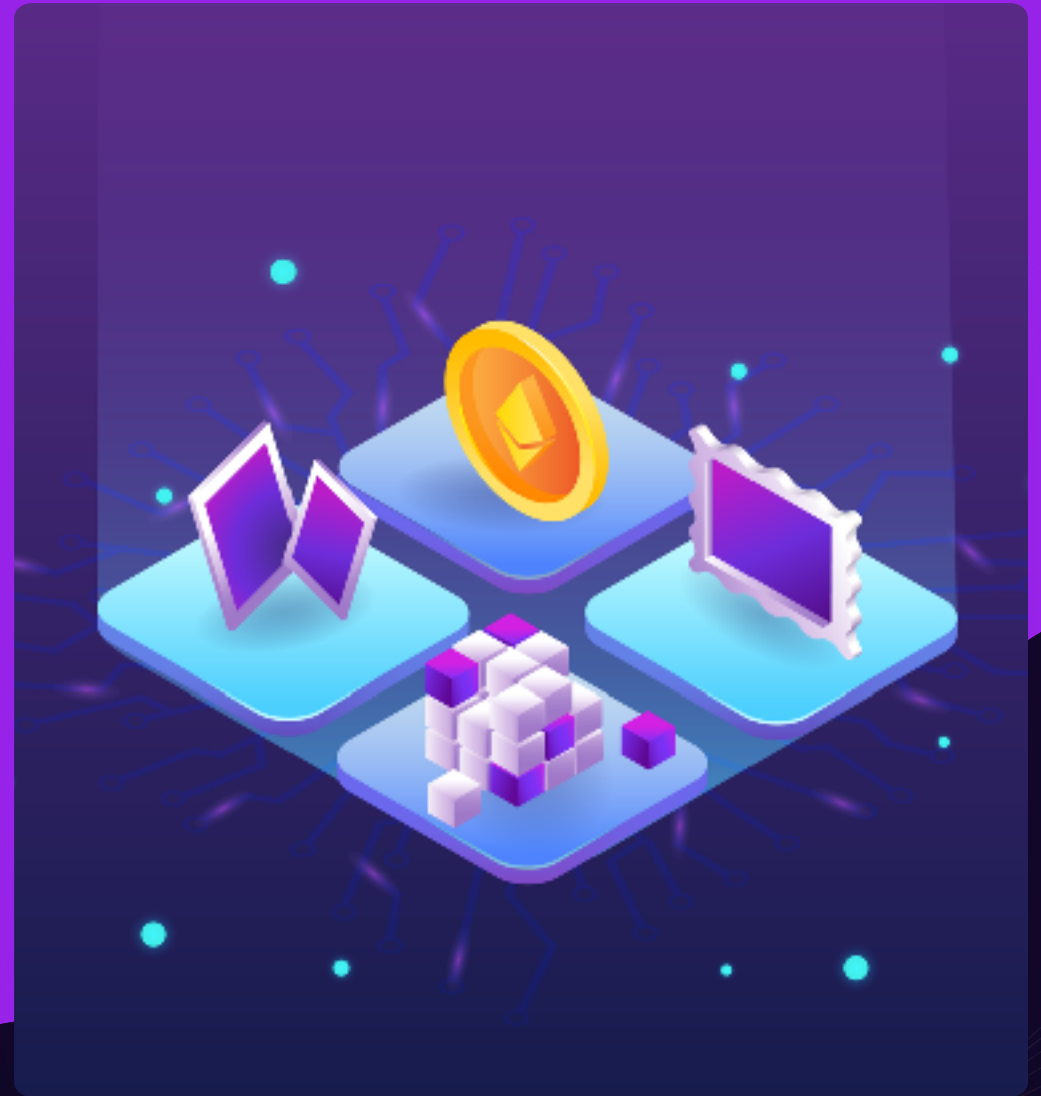


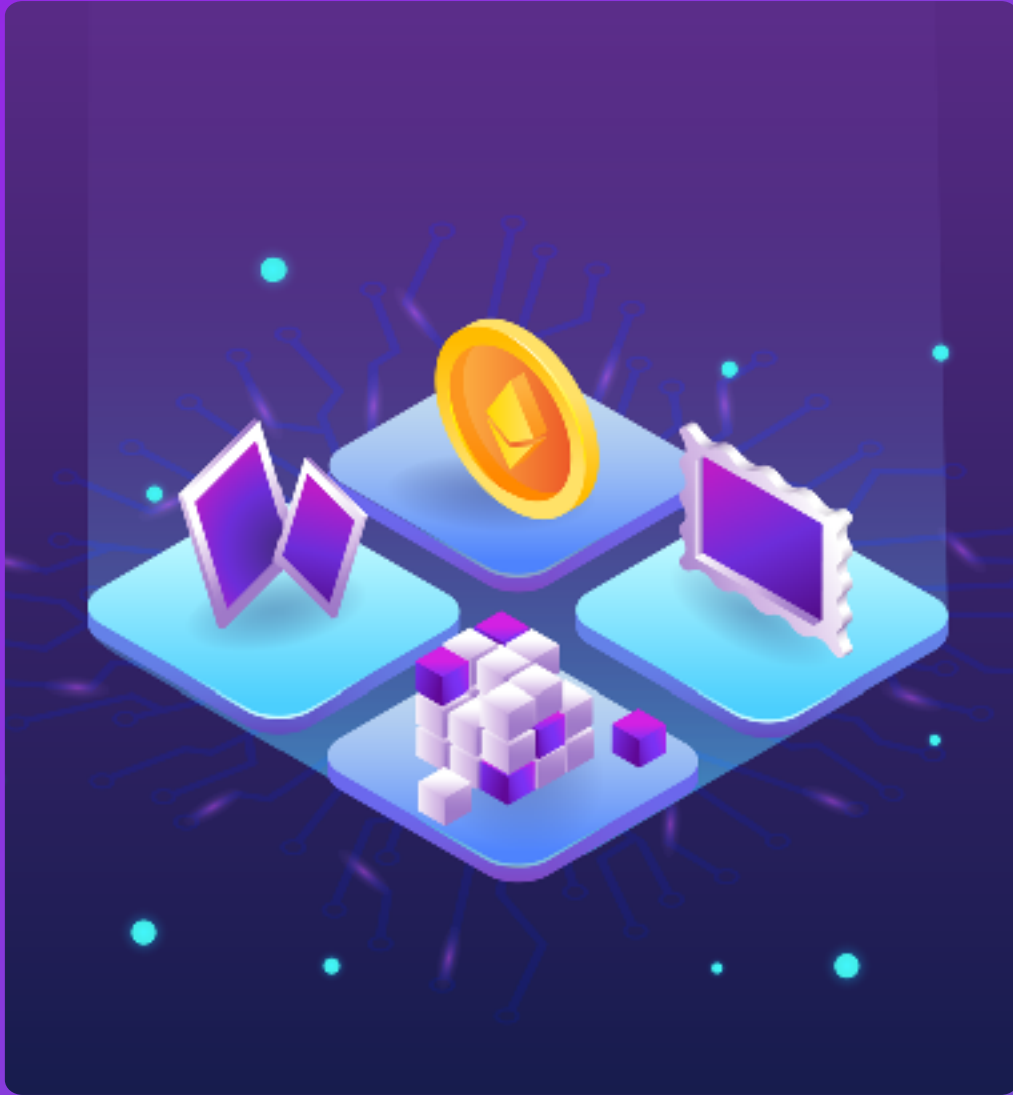
In our view a solution is an the “asset-backed” cryptocurrency, that in our case is measured in “STIMA-tokens” issued on the ETHEREUM blockchain and therefore exist as a cryptocurrency token.

Each STIMA-token is generated, locked and subsequently released into free circulation only if it is supported in an asset / x token number ratio (i.e. a given number of STIMA-tokens equal the value of an asset) and the corresponding asset is held in vaults certified and approved by STIMA SRL.

For the avoidance of doubt, STIMA-tokens can be generated, exchanged, transferred, stored, spent, etc. just like bitcoin or any other cryptocurrency and finally redeemed for any asset pledged as collateral, in accordance with the terms & conditions of STIMA SRL.

In this way a "reserve asset" acquires the function of a cryptocurrency, whose minimum value is permanently linked to the total value of all the "reserve assets", as the only way to mint STIMA-tokens is to convert an asset into STIMAs, and the only way to redeem an asset is to utilize STIMA-token.





Some of the main advantages of STIMA are:

- Low transaction costs,
- International transferability and convertibility without borders,
- Ownership and exchange without the need for trust,
- Minimum exchange value,
- Pseudo-anonymity,
- Real time transparency,
- Immunity from problems related to the legacy banking system.

Our implementation has the following advantages over other cryptocurrencies:

- STIMA SRL uses a simple but effective approach to conduct the “Proof of Reserves” which significantly reduces our counter-party risk as custodian of reserve assets.
- STIMA-tokens will not face market risks such as Black Swan events, a liquidity crisis, etc. as reserves are held in an “asset value / x token number” ratio rather than relying on market forces.
- The implementation of STIMA's “asset value / x token number” system is easier for non-technical users to understand than collateralisation techniques or derivatives strategies.



At any time, the balance of the certified value of the assets held in our reserves will be equal to the total of the STIMA-tokens in circulation. This simple configuration more easily supports a reliable Proof of Reserves process; a process that is fundamental to maintaining a minimum price value between the STIMA-tokens in circulation and the underlying assets held in reserve. As a matter of fact, every token in circulation is guaranteed by a corresponding assets placed as collateral.

We recognize that our implementation is not perfectly decentralized as STIMA SRL has to act as the centralized custodian of the reserve assets (although the STIMA-tokens in circulation exist as a decentralized digital currency). However, we believe this implementation lays the foundation for creating future innovation that will eliminate these weaknesses, create a solid platform for new products and services, and support the growth and usefulness of the Ethereum blockchain in the long run.

Some of these innovations include:

- Obtaining value for an asset without actually carrying out a trading process based on the laws of supply and demand to which the exchange market is subject to.
- Facilitating mobile payments between users and other parties.
- Instant or near instantaneous value transfer between decentralized parties
- Introduction to the use of smart contracts and multi-signature features to further improve the overall security process, Proof of Reserves and enable new features.



## TECHNOLOGY

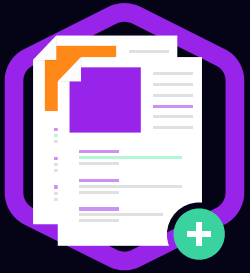
# How STIMA works

Each STIMA-tokens issued and in circulation will be supported by an “ASSET / NUMERS OF TOKEN” ratio. With all tokens issued there is a corresponding asset held in reserve by STIMA SRL.

As the custodian of the underlying asset, we act as a trusted third party responsible for the safekeeping of the said asset.

This risk is mitigated by working with leading accredited experts and Vault partners and by implementing processes that collectively reduce the complexity of conducting audits, while increasing the security, provability and transparency of these audits.

## How STIMA works



### MINING

Through processes of KYC, KYO and AML, any asset that respects the parameters of STIMA can be converted into a STIMA-token.



### UNLOCKING

By handing over an asset to the Vault accredited by STIMA, the "mined" STIMA-tokens credited to a wallet will be unlocked.



### STIMA

STIMA-tokens can be converted into FIAT or other cryptocurrencies or used to redeem any asset available on the website: [www.stima.io](https://www.stima.io)



### REDEEM

To redeem any asset placed in reserve, a STIMA token holder must win the auction, subsequently the paid tokens will be burned.



# Benefits to both asset and STIMA owners



## Asset owner benefit

- Unburden the negotiation and sale of assets
- Prevent the depreciation of an asset after a failed auction
- Attract a world wide bid
- Achieve an objective and attractive valuation

## STIMA-tokens owner benefit

- Owning a token whose value is guaranteed by real-world assets
- You can convert tokens into real world assets
- Benefit from the enhancement of assets over time
- Convert assets into cash

# ASSETS

The minimum value of STIMA-tokens is guaranteed by the assets in return for which they are issued, in fact STIMA SRL, through an expert estimation and insurance valuation process, offers an evaluation of the same to the owners.

Recognising, through empirical procedures, a real and market value of the asset, and recognising to the owner an asset's value in STIMA-tokens, based on the prevailing trading price of the cryptocurrency.

**THE OWNERS OF ASSETS  
DO NOT HAVE TO BEAR ANY COSTS.**



## TYPES OF ASSETS

### ARTWORK:

*Paintings, Drawings,  
Photographs, Engravings,  
Art Installations, Medals,  
Mosaics, Textile Works of  
Art, Altarpieces,  
Sculptures, Stuccoes etc.*

### JEWELS:

*Rings, Bracelets, Earrings,  
Precious Stones*

### REAL ESTATE:

*Prestigious property*

### WINE & SPIRITS

### VEHICLES:

*Vintage and collectible  
Cars, Motorcycles and  
Boats etc.*

### WATCHES:

*Vintage watches,  
collection and  
investment.*

### BOOKS & DOCUMENTS

### COLLECTIBLES

### COPYRIGHTS

STIMA evaluates and accepts any asset with an undoubted intrinsic and historically appreciating value.



Assets

# SELECTION of PROPERTIES

01



## SELECTION

The asset must be within the parameters used to select objects:  
Clear provenance & detailed documentation

02



## EXPERTISE

To evaluate assets, STIMA relies on the best specialists in the sector to obtain a clear and objective valuation.

03



## NEGOTIATION

The objective of STIMA's team is to reach a consensual agreement, that satisfies the owner of the asset, but also ensures an appreciating STIMA-token.

04



## MINTING

Once the value of an asset is determined and agreed, STIMA-tokens are minted and deposited, in locked form, into an owner's crypto wallet.

04



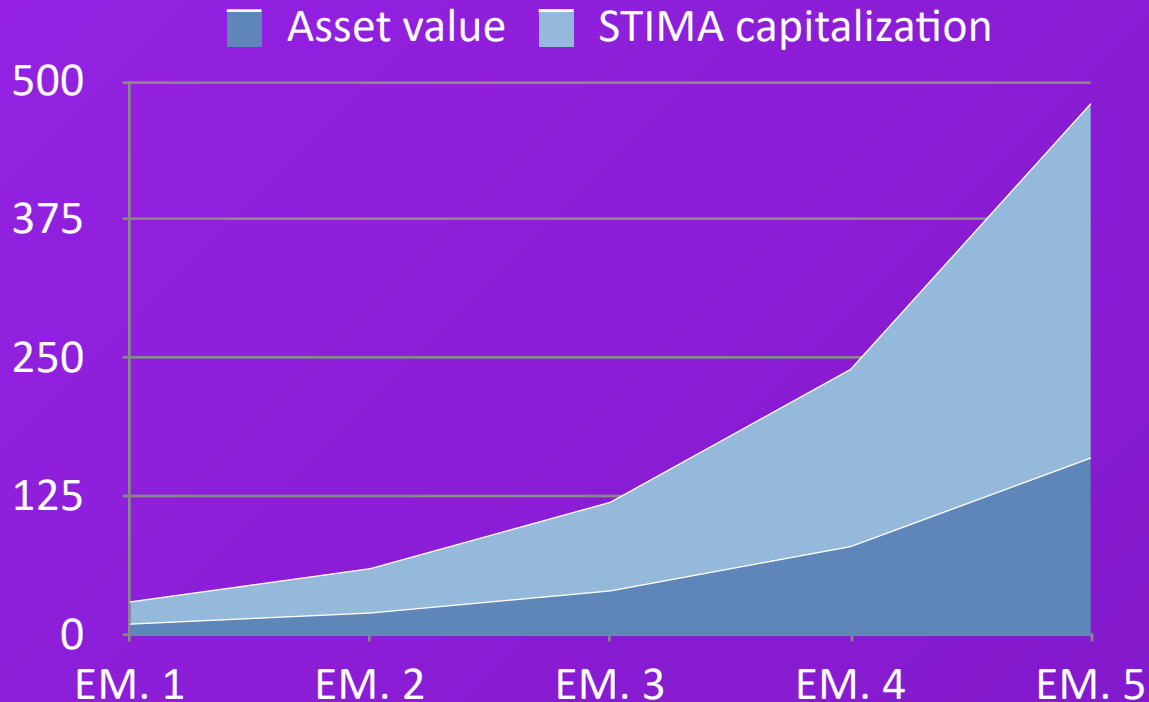
## CONTRACT

The owner signs a contract agreeing to commit the asset, hence obtaining unlocked STIMA-tokens. There is the possibility of exclusive redemption of the asset.



# Valorization of STIMA

Since STIMA-tokens are guaranteed by valuables, we expect the real value of the objects, not accessible to mass markets, to reach a value of x2 when they are made accessible to world demand.



This reality is due to the accessibility of the offer, in fact the number of entities that can afford the purchase of a fraction is always higher than those that can afford the purchase in full, thus inflating the market value.

In fact, today, the offer of the valuables market is aimed at less than 1% of the world population, due to the high cost. The possibility of fractional participation increases its attractiveness towards the remaining 99%.

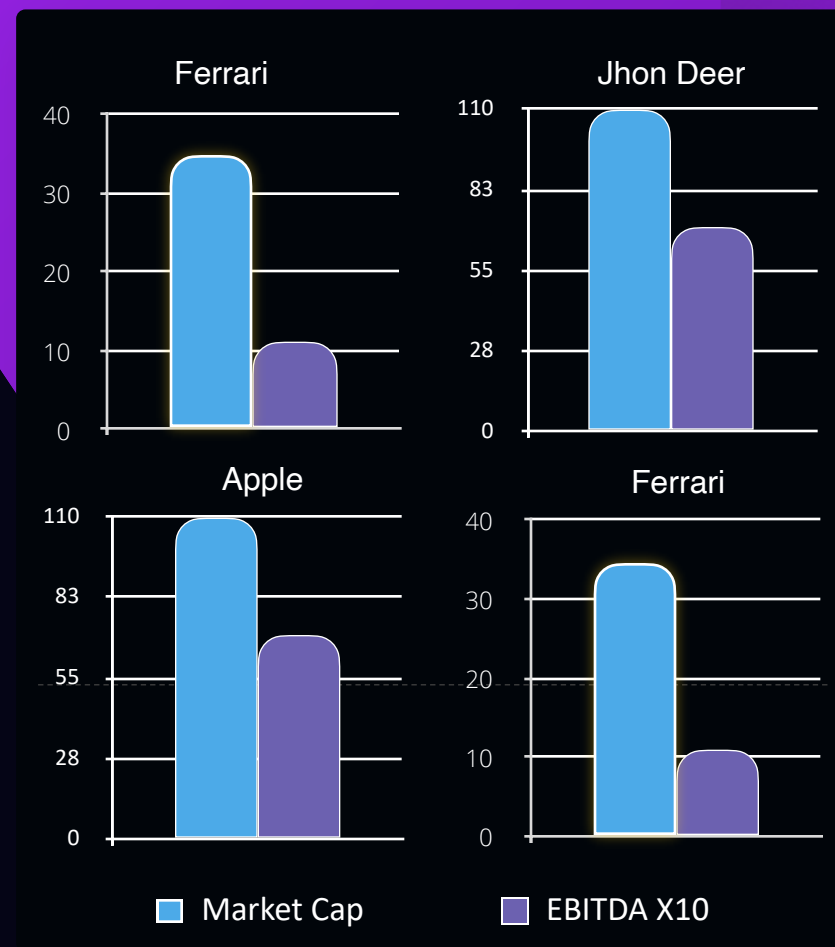
We can find, that when a financial product goes to the stock market, it greatly exceeds the real value.



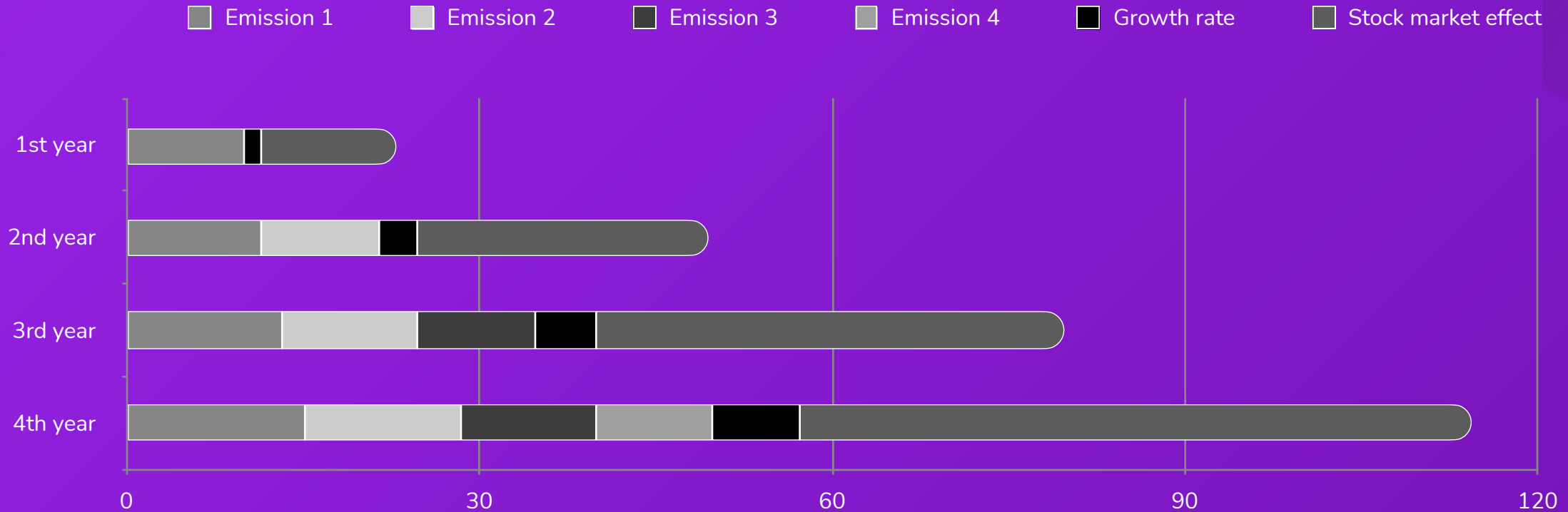
ASSET

## STOCK MARKET effect

One of the methods of evaluating a company consists in multiplying the EBITDA, in this case multiplied by X10, but as we can see in the graphs shown above, the market capitalization of recognized companies always exceeds, sometimes even considerably the real value.



# STIMA CAPITALIZATION



Based on the average performance of the art market, equal to a growth of 15%, we expect the capitalization of STIMA to reach X2 of the value of collateral.

\* the numbers shown are random and are used to give an example.

## STRUCTURE

STIMA SRL is a company incorporated under the laws of San Marino.

## TRANSPARENCY

STIMA's assets are continuously audited

## CROSS PROPERTY SHARING

Identification of a unit of measure, enabling the exchange between different assets with a common denominator.



# STIMA

## VALUE STANDARD

Correlation between a cryptocurrency and physical assets.

## ASSETS

Careful selection of assets deemed acceptable by STIMA

## CONTINUOUS COIN OFFER

A "mining" process that allows for a continuous emission of tokens.

# What is the VALUE STANDARD?

**The value standard is a crypto-monetary system in which the monetary base is given by the value of assets against which tokens were issued.**

STIMA is a crypto-currency fully convertible from and into asset ownership.

The minimum capitalization of STIMA is equal to the total value of the assets kept as reserve.

The value of an asset is fixed by the accepted value of the insurance policy.

The main advantage in adopting the value standard consists in the stability of the token's trading price, as the coins minimum value does not depend on the supply and demand of the same, but on the overall value of the underlying assets.

Therefore, unless the currency is devalued, creating an arbitrage that will be swiftly closed, under the value standard the ecosystem will enjoy the advantage of a fixed minimum price.



# VALUE STANDARD

Blockchain systems can and are innovating complex social interactions, making productive and social processes ever more diverse and secure. Currently at the base of the Western ownership system there is the right of property, exchanged through buying and selling processes regulated by the law of supply and demand, dictating or subjecting quantity and price.

STIMA aims to modify these processes, introducing new types of social iterations in which supply does not require demand to satisfy the buying and selling processes.



The VALUE STANDARD, is based on 3 different principles and their intersection.

- A) **PROOF OF VALUE:** is the total amount of all minted and still locked tokens. Each STIMA-token is generated when a valuable asset is placed as collateral, 90% is deposited in the wallet of the owner of the asset. This amount demonstrates the interest on the part of the owners to deposit the assets in the vault certified by STIMA to unlock tokens.
- C) **PROOF OF LIQUIDITY:** the remaining 10% is retained in the form of a commission by STIMA SRL. This commission is sold through cryptocurrency exchanges, to generate trading volume and a free market value of STIMA-tokens.  
The liquidity collected by STIMA SRL will be used to:
  - Increase the **PROOF OF RESERVE**
  - Increase the **RESERVE of LIQUIDITY**
 The **PROOF OF LIQUIDITY** is the demonstration of the liquidity parameters of the tokens measurable through the following market data:
  - Market value of the token,
  - Market cap,
  - Trading Volume.
- D) the intersection between PoV (**PROOF OF VALUE**) and PoL (**PROOF OF LIQUIDITY**) creates and enhances trust in the system.
- E) The **PROOF OF RESERVE** is generated by the intersection between **PROOF OF VALUE** and **PROOF OF LIQUIDITY**.  
In fact, when the **PROOF OF LIQUIDITY** reaches the necessary performance, the owner of the assets that holds frozen tokens that are part of the **PROOF OF VALUE**, empirically evaluates market dynamics that once deemed acceptable, deposits the asset in a vault accredited by STIMA. The combination of **PROOF OF VALUE** and **PROOF OF LIQUIDITY** generates the **PROOF OF RESERVE**, the latter representing all the assets that can be redeemed with STIMA-tokens and guarantee the minimum value of the ecosystem.



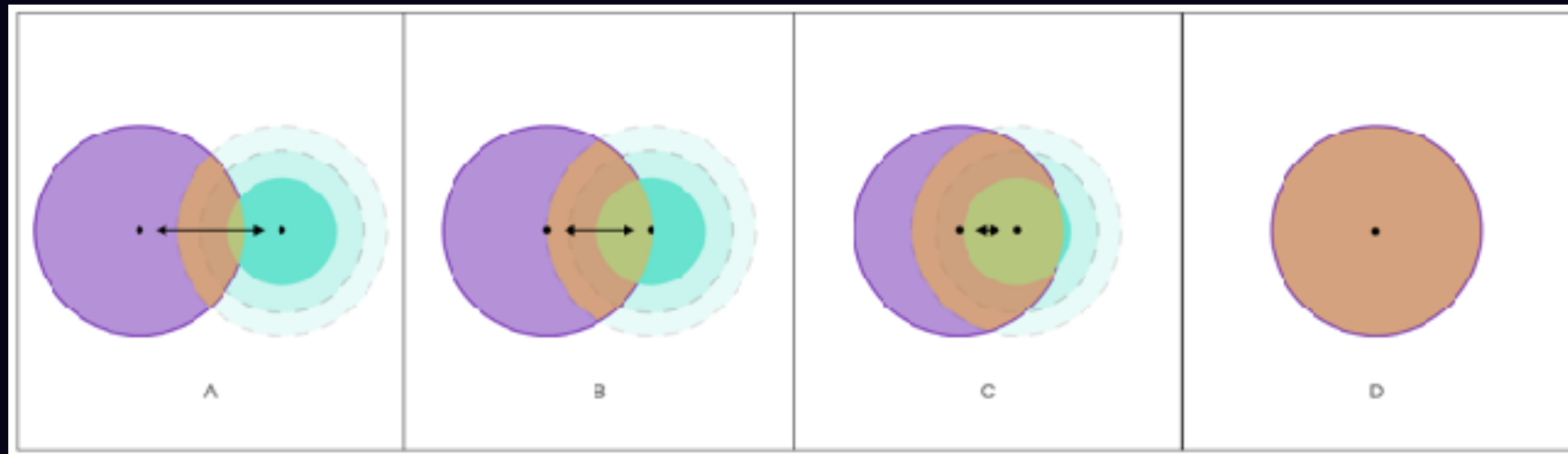
In the ecosystem regulated by STIMA SRL, an offered asset does not need to find a corresponding buyer, and the offer itself through proof of value generates the liquidity necessary that will be absorbed by the market as STIMA holders buy STIMA-tokens and not the actual asset placed as warranty.

STIMA SRL plays the role of a fiduciary third party, the trust placed in the ecosystem is expressed through the following activities:

- AML processes
- Selection of valuable assets
- Empirical evaluation through a college of impartial experts
- Flawless asset management

The intersection between PROOF OF VALUE and PROOF OF LIQUIDITY is due to the trust that people place in the quality and consistency of the work carried out by STIMA:

- A) The greater the confidence in STIMA, the more the quantity of assets in the PROOF OF VALUE increases.
- B) The higher the quality of assets placed as collateral, the greater the liquidity that users will bring into the PROOF OF LIQUIDITY.
- C) The greater the depth of the PROOF OF LIQUIDITY; token value, footfall volume and market capitalisation, the greater the confidence of the asset owners, who will consequently deposit assets in STIMA's vaults hence unlocking liquidity.
- D) In a system where all parties have confidence in the ecosystem, the RESERVE PROOF grows.



# CROSS PROPERTY SHARING

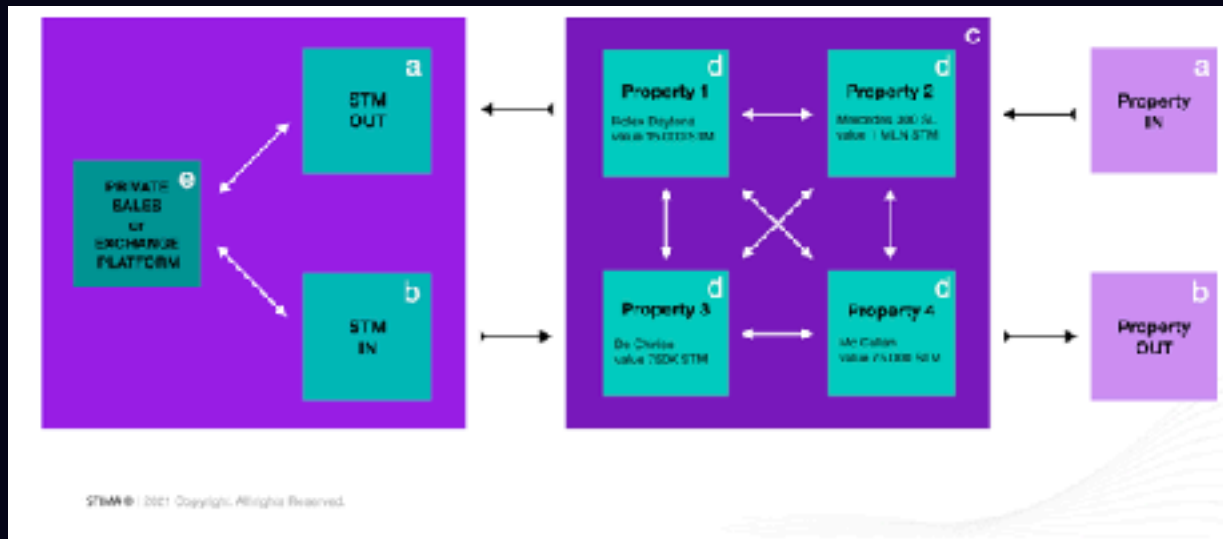
STIMA offers a **CROSS PROPERTY SHARING** service, developed on blockchain, "an electronic exchange and / or payment system based on cryptographic proof instead of trust, which allows two willing parties to transact directly with each other without the need for a third party trusted".

The **CPS** (cross property sharing) is a process that is based on the principles of **VALUE STANDARD**, the value system that like the gold standard, in which the value of the unit of measurement is given by the value placed as a guarantee, in the case of **STIMA** by the property value.

Each unit of measurement of **STIMA**, called **STIMA-token**, obtains its value from the quantity and quality of properties placed as collateral, which stimulates the presence of a minimum exchange value.



## CROSS PROPERTY SHARING



- a) Any person can "mine" any property that complies with the terms of use of STIMA,
- b) Obtained STIMA-tokens can be used to redeem any property that has been mined, mined properties can only be redeemed in STIMA-tokens.

**There is no other way to “undermine” STIMA token, other than transforming the property and only the holders of STIMA-token, can redeem the properties held as reserve.**

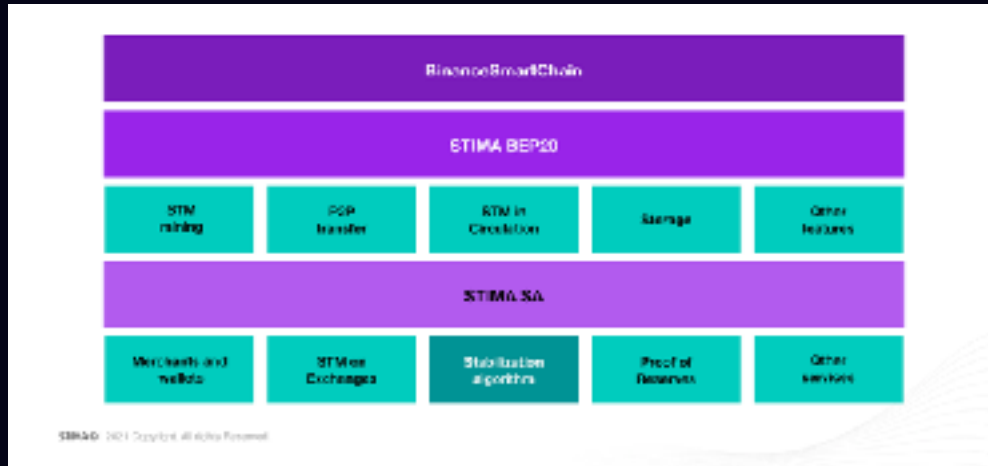
- c) STIMA offers an innovative exchange service called CROSS PROPERTY SHARING, which allows users a new kind of commercial exchange, no longer subject to the laws of supply and demand:
  - i) STIMA-token play the role of unit of measurement to quantify the value of a certain property, beyond mere monetary value.
  - ii) This process allows people to exchange properties, without actually having to sell them according to the rules of the buying and selling process.
  - iii) Any person who has bought STIMA-token issued for various items can withdraw one in particular if it reaches the indicated STIMA token value. In fact, STIMA simplifies difficult buying and selling processes such as: negotiation, evaluation, subjective value and market accessibility, allowing you to enhance, exchange, sell and buy properties quickly and transparently.
- d) The value of each property is assessed through an insurance process, and the owner is recognized the full value in STIMA-token.
- e) STMs can be traded and sold on EXCHANGE platforms that accept them and through private negotiations.



# TECHNOLOGY

In our solution, the “asset-backed” cryptocurrency is called “STIMA”, measured in “STIMA-tokens” issued on the ETHEREUM blockchain and therefore exist as a cryptocurrency token.

# TECHNOLOGY



Description of each level:

1) The first level is the ETHEREUM blockchain, in fact the STIMA transactional ledger is incorporated into the ETHEREUM blockchain as metadata via the built-in consensus system.

2) The second level is the ERC20 protocol, it is a fundamental technology capable of:

- Grant (create) and revoke (destroy) digital tokens represented as metadata embedded in the ETHEREUM blockchain; in this case, “asset backed” digital tokens: STIMA-token.
- Track and report token circulation via etherscan.io.
- Allow users to transact and store ESTIMATE-tokens and other assets / tokens in a:

- p2p environment, pseudo-anonymous, cryptographically secure.
- encrypted, opensource, browser-based web wallet.
- support system for multi-signature and offline cold rooms.

3) The third level is STIMA SRL, our commercial entity mainly responsible for:

- Acceptance of ownership and issuance of the related STIMA-token.
- Sending of ownership and revocation of the corresponding constraints
- Custody of the properties supporting all STIMA-tokens in circulation
- Public reporting of evidence of reservations and other audit results
- Starting and managing integrations with existing wallets / blockchains, exchanges, and merchants
- Allows the use of any web wallet, which allows users to send, receive, store and convert



## SMART CONTRACT

Function descriptions:

1. **Mint:** available only for accounts with the MINTER\_ROLE role (by default, to the contract owner). takes as parameters the address on which the tokens will be created and the total number of tokens to be created. As long as the tokens are not transferred they are registered on the blockchain as "mined", after the transfer they will be considered legitimate tokens ". During the "mining" process a part of the tokens generated, as per the contract settings (by default after the distribution is 10%) will be automatically transferred to the wallet indicated by the contract owner.
2. **HoldOf:** it is a public function that allows you to "freeze" only the "mined" tokens, in practice the wallet cannot do anything with this category of tokens, any kind of operation will be denied.
3. **BurnFromHold:** available only for accounts with the MINTER\_ROLE role. created to "burn" frozen tokens, accepts as parameters only the address from which to "burn" and how many tokens. It CANNOT be used to "burn" more than what is "frozen", that is, if the tokens have appeared on the address using a transfer (the transfer function is only available for non "frozen" tokens) the administrator cannot "burn" them with this function. it is possible to increase the number of "frozen" tokens of an account only if the tokens fall within the "mined" category, ie legitimate tokens cannot be affected in any way.
1. **ReleaseBalance:** available only for accounts with the MINTER\_ROLE role. Created to unlock tokens from "freezing", it accepts as parameters the address from which to release the tokens and how many "defrost". After this function, the administration will no longer be able to influence the unlocked tokens in any way and the owner of the tokens will be able to transfer them immediately.
2. **getNumenator, getDenominator:** public functions, return the numerator and denominator of the fraction indicating how many issued tokens the contract holder receives. the default is 10 and 100.
3. **SetMinterPart:** available only for accounts with the role DEFAULT\_ADMIN\_ROLE (by default only to the contract holder), it allows you to set the numerator and denominator of the fraction that sets the holder's quota. that is, if you transfer, for example, 8 and 100, the owner will receive 8% of the issued tokens.
4. **Snapshot:** This contract extends an BEP20 token with a snapshot mechanism. Create a snapshot; of the balances, the status and the total recorded in the blockchain at that time. This can be used to create a security mechanism based on empirical information such as:
  - Total frozen STIMA-tokens balance,
  - Total "miners" balance,
  - Total released STIMA-tokens balance,
 The contract is used to make the status of the blockchain transparent at any time of STIMA.
5. **Compound-like voting and delegation:** system of proxies and votes for the management of the blockchain.

## CONTROL CHAIN



The STIMA control chain is spread over 3 layers represented in the diagram:

### Layer 1 - CONTRACT OWNER:

Contract ownership is entrusted to a multisign portfolio, representing corporate shareholders, which requires a 2/3 vote to confirm transactions.

This role performs the following functions:

- Appoint the contract administrator (Layer2)
- Receives commissions

### Layer 2 - CONTRACT ADMIN

The administration of the contract is entrusted to a multisign wallet, representing the corporate shareholder, which requires a vote of 2/3 to confirm the transactions.

This role performs the following functions:

- appoint Snapshot role (Level 3.1)
- appoint the role of MINTER (Level 3.2)

### Layer 3 - ROLE OF MINTER

The role of MINTER is entrusted to a multi-sign wallet, which requires a 2/3 vote to confirm transactions.

This role performs the following functions:

- MINT: generates tokens on the indicated wallet
- BURN FROM HOLD: Can only burn frozen tokens
- RELEASE BALANCE: allows you to defrost the tokens

# CIRCULATION FLOW

## Continuos Coin Offer

the emission of the STIMA-tokens, collateralized by the objects, allow the system to sustain a continuous issue.

## Initial Investors

commits valuables to obtain STIMA-tokens. For objects of important value, a LOCK-UP system is provided to make the offer on the market controllable.

## Commission

STIMA retains a 10% commission on the issued STIMA tokens and a 10% commission on the asset redemption process.

01

02

03

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06

## Market

the initial investor has the opportunity to trade his STIMA-tokens through the EXCHANGE platforms

## Final Investors

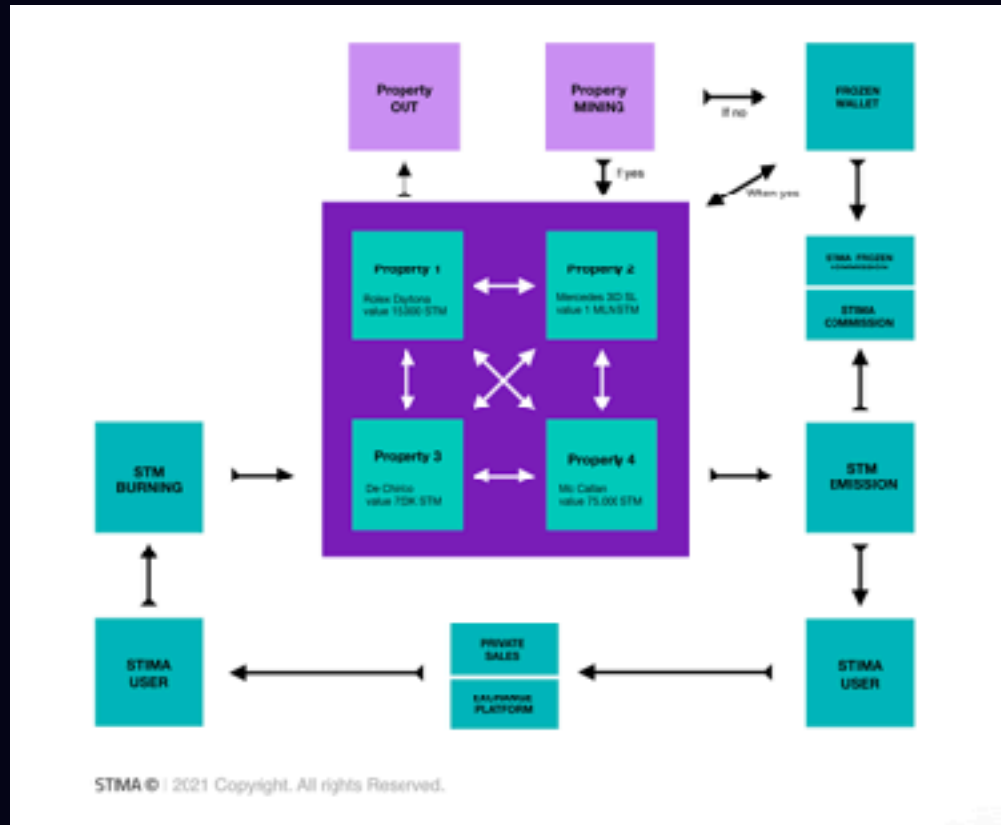
Buy STIMA-tokens in exchange for FIAT Money or other cryptocurrencies.

## Burning & Sale

Any investor has the ability to convert tokens into objects



## FLOW



### Property minting:

Any person in possession of an asset, who passes the certification and validation process, will be credited with a certain number of STIMA-tokens.

On the blockchain this action is qualified with mint, the sender of the contact tokens is 0xeD6eE0C91eeb3b89ecbD9238c29e6d86519AC088

The availability of the STIMA-tokens issued occurs when the asset is delivered to the place indicated by STIMA SRL.

The quantity of STIMA-tokens issued locked and those unlocked is visible on the TOKENOMICS page of the website [www.stima.io](http://www.stima.io)

### Commission on MINTING:

STIMA SRL, automatically retains, at the moment of minting, 10% of the total generated, which is sent to the following wallet:

0xeD6eE0C91eeb3b89ecbD9238c29e6d86519AC088.

### Exchange:

Any STIMA-token holder has the possibility to exchange the tokens privately and on any exchange that accepts them.

### Burning:

Any holder of an STIMA-token, once the token value calculated by the stabilization algorithm has been reached, can start the collection process to redeem any assets pledged as collateral.

### Commission on BURNING:

To redeem any assets you must have accumulated the value indicated in the STIMA-token on the STIMA SRL website, the value is composed as follows:

- value of the asset
- commission on the sale of 10%, which is retained by STIMA SRL

### Right of first refusal:

The original owner of the asset, the one who mounted the tokens by placing the asset as a guarantee, if provided for by the Terms & Conditions of use of STIMA SRL, retains the right of first refusal on the purchase of the asset.

This right provides for the payment of the amount in STIMA-token obtained at the time of minting + the commission on the sale of 10% accrued.

### Income:

If possible, STIMA SRL undertakes to generate profits through the assets (exhibitions, catalogs, image rights, etc.), to pay the management and administration costs

### Sale:

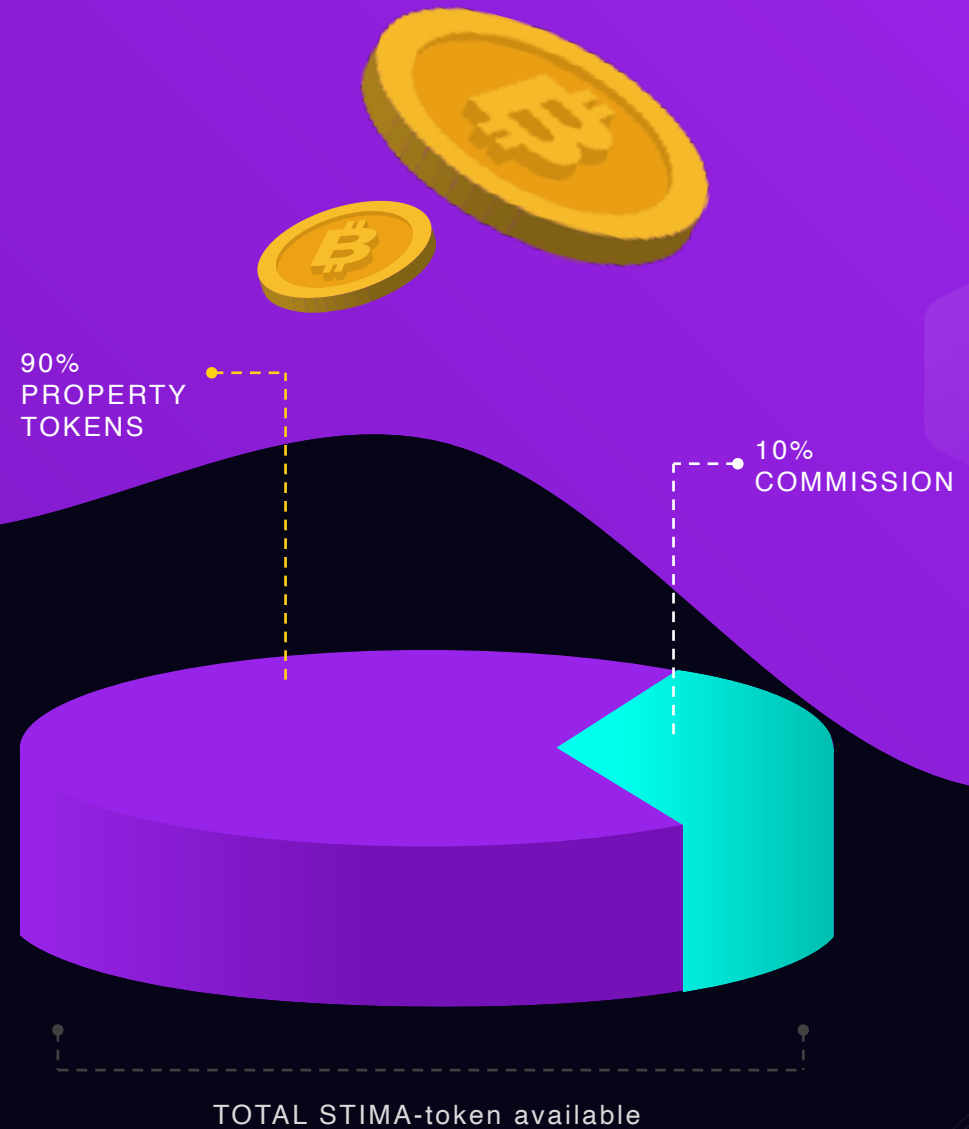
STIMA SRL reserves the right, having accrued the value of the object to sell it, all the value obtained must be immense again in the fund through the purchase of other objects.

# STIMA

## Tokenomics

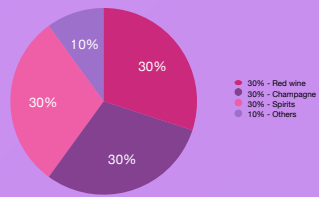
**PROPERTY TOKENS:**  
are the tokens distributed to collect the properties that are placed as collateral.

**COMMISSION:**  
Percentage withheld by Stima.

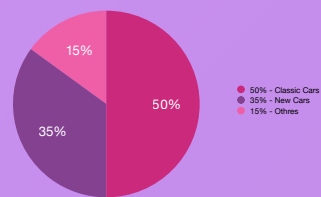




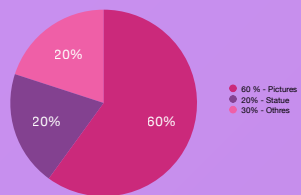
Wine tokenomics



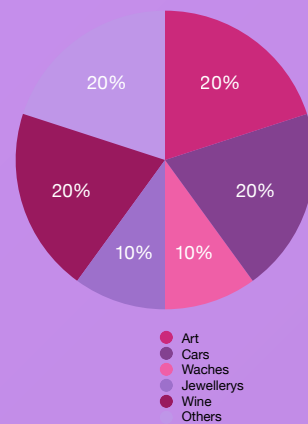
Car tokenomics



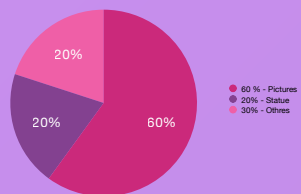
Art tokenomics



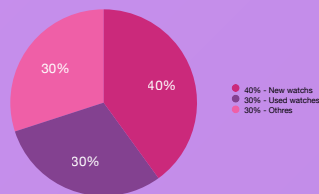
90% Property tokenomics



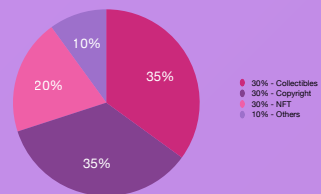
Jewellerys tokenomics



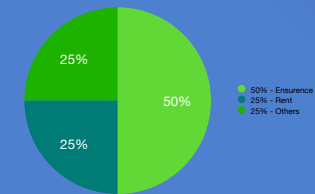
Watches tokenomics



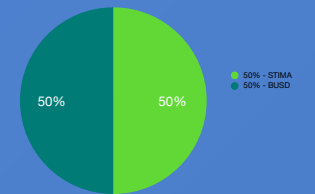
Others tokenomics



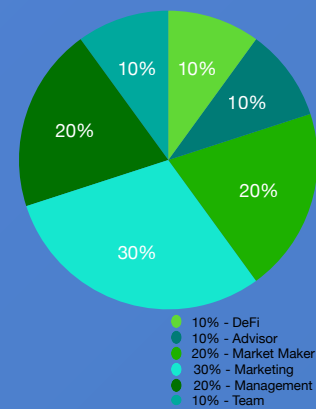
Management



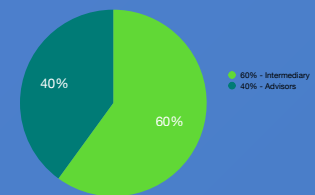
DeFi



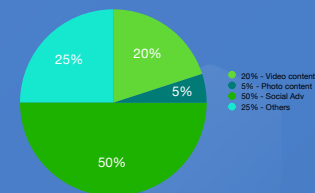
10% commision



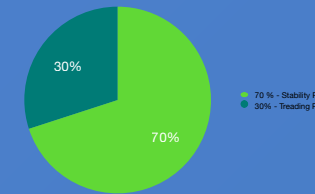
Advisors



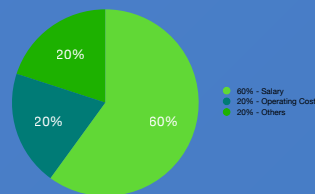
Marketing



Market Maker



Team



# OPERATING STRUCTURES



## STIMA SRL

Company under San Marino law.

C.O.E: SM29758

HQ: Via Onesto Scavino 10 47891  
SAN MARINO



## VAULT

Vault for the storage of assets



# HEADQUARTERS

The headquarters of STIMA SA are located in SAN MARINO, which thanks to its facilities in the cryptocurrency sector allows us to operate on a clear legal basis.

STIMA SRL only deals with the issue of new STIMA-tokens, acting as a fiduciary third party, which certifies the assets that become part of the system.



# VAULTS

Network of partners designed to remotely store and manage the properties accepted by STIMA, entrusted to the constant monitoring of serious and reliable professionals.

The structure provides:

- Armed guards
- Closed circuit video surveillance system
- Temperature control system
- Humidity control system
- Automated storage system
- Fire-fighting system without using water

The objects are stored as follows:

- scanned upon reception (photos and videos)
- Encoded with a unique QR code
- Inserted inside an airtight case

Services:

- Private Cells
- Collective cells
- Safety deposit boxes
- Customs warehouse
- Car storage
- Wine box

INTERNATIONAL CERTIFIED STIMA  
VAULT NETWORK



## Structure

# TRANSPARENCY

**STIMA, to create a fully transparent mechanism, provides for the following procedures:**

- ✓ Newly emission controlled system
- ✓ Emission only in exchange for qualified assets
- ✓ Flow management
- ✓ Monthly audit on assets
- ✓ Quarterly audit on the value of the assets
- ✓ Institutional partners
- ✓ Clear asset management





# PROOF OF FUNDS

## INTRODUCTION TO THE COMPANY'S TRANSPARENCY POLICY

Proof of Solvency, Proof of Reserves, RealTime Transparency and other similar phrases have grown and resonated in the cryptocurrency industry.

Exchange and wallet audits, in their current form, are very unreliable and insolvency has occurred numerous times in the Blockchain ecosystem, through hacks, mismanagement or fraud. Users must be diligent with the selection of exchanges and vigilant in their use.

Again, an experienced user will not be able to completely eliminate the risks. Also, there are exchange users such as traders and companies who have to maintain non-trivial fiat balances in exchanges in every day.

In financial parlance, this is known as "counterparty risk" while it retains value with a third party.

We believe it is safe to conclude that exchange and portfolio audits in their current form are not very reliable.

These processes do not guarantee users that a custodian or exchange is solvent.

STIMA's Proof of Reserves configuration is new because it simplifies the process of demonstrating that the total number of STIMA-tokens in circulation (liabilities) is always coupled with the value of the property held in reserve (assets).

In our setup, each STIMA-token in circulation represents a unit of measurement, which means that the system is completely confidential when the sum of all existing STIMA-tokens (at any given time) is exactly split across all properties held in our reserve.

Since STIMA-tokens live on the BinanceSmartChain blockchain, proving and accounting for STIMA-tokens at any given time is trivial. Conversely, the correspondent of the properties held in our reserves is proved by publishing the catalog on STIMA website and undergoing periodic checks by professionals.

Users will be able to view this information from our Transparency Page on the website.

For clarity, we would like to recognize that the STIMA blockchain is different from the catalog in terms of structure, in fact each STIMA-token plays the role of cryptocurrency / voucher, which can be converted into property on the website.

## WEAKNESSES OF IMPLEMENTATION

We understand that our implementation does not immediately create a fully reliable cryptocurrency system. Mainly because users have to trust STIMA.

However, almost all exchanges and wallets (assuming they hold fiat / crypto or otherwise) are subject to the same weaknesses.

Users of these services are already subject to these risks. Here is a summary of the weaknesses of our approach:

- A. We could go bankrupt,
- B. The local authority could freeze or confiscate the properties,
- C. Properties could be damaged / stolen,
- D. We could run away with the properties,
- E. Risk on a single point of failure of the blockchain,

Note that nearly all digital currency exchanges and wallets already face many of these challenges. Therefore, the users of these services are already subject to these risks. Below we describe how each of these concerns is addressed.

- A. We could go bankrupt In this case, the STIMA business entity would go bankrupt but the customers' properties would be safe and, as a result, all STIMA-tokens will remain refundable. Most of the security breaches in Bitcoin companies have targeted cryptocurrencies rather than physical property. Since all STIMA-tokens exist on the BinanceSmartChain blockchain, they can be stored by individuals directly through the protection of their private keys. In the worst case scenario, the judicial authority would liquidate the properties, reimbursing the holders of STIMA-token with ownership or FIAT.
- B. The local authority could freeze or confiscate the funds: Our KYC / KYO / AML processes that we follow are also used by other digital currency exchanges, this ensures that all participants in STIMA services are in full compliance.
- C. Properties could be damaged: All properties are stocked and maintained according to the highest safety standards, to reduce the chances of damage and insurance costs. If even with all these precautions, property should be damaged or stolen, every property has been insured. In the event of such a STIMA event, it would use the insurance money to buy new assets, to replace the damaged or stolen ones.
- D. We could escape with reserve resources: The company bylaws are public as are the names, positions and reputation of the owners of the business. The properties are legally bound by the company statute. Any bank transfers into or out of the current account or property purchase processes will have the relative traces and will be bound by strict internal policies.
- E. To avoid problems of failure of the blockchain system, we have chosen as a service provider, the largest service operator in the sector: Binance.

# STIMA Timeline

## Q1 - Q2 2021

- Project conception
- Market analysis
- Team selection
- BRANDBOOK realisation

## Q3 2021

- Publication of the WHITEPAPER
- SMART CONTRACT development begins
- Web Infrastructure Development
- Process analysis

## Q4 2021

- Statistical sampling
- Analysis of the legal basis of cryptocurrencies in the way
- Marketing campaign design
- Establishment with banks
- Establishment of expert networks
- Establishment of a network vault

## Q3 – Q4 2022

- Start of marketing campaign 2.0
- Participation of society in humanitarian initiatives

## Q2 2022

- Exchange Listing
- Continuation of the marketing campaign
- STIMA Event Organization
- WEB implementation
- Possibility of deposit of the axist

## Q1 2022

- Obtaining a blockchain license
- Start of marketing campaign
- Establishment of relationships with influence and bloggers
- Start mining

# Don't Hesitate To **Contact Us**

Information

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**STIMA SRL**  
**C.O.E: SM29758**  
Sede Legale: Via Onesto Scavino  
10 47891 SAN MARINO



# THANK YOU

FOR YOUR ineSTIMAbile TIME