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FIBOARD TOKEN (FBD)

Whitepaper



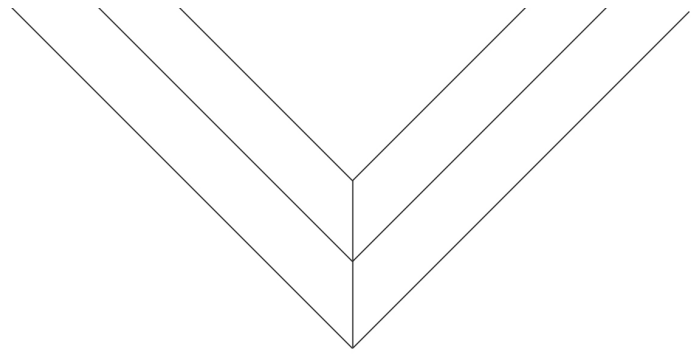


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ABSTRACT

Fiboard Token (FBD) is a Real-World Asset (RWA) project that integrates blockchain technology with sustainable construction and real estate. As a crypto-native digital asset, FBD bridges the gap between traditional real estate investment and decentralized finance (DeFi) by enabling secure, transparent, and efficient transactions within the Fiboard ecosystem.

By leveraging sustainable construction materials, smart contracts, and a Bitcoin-backed reserve, Fiboard ensures long-term financial stability while promoting the global adoption of eco-friendly building practices.

Our mission is to expand Fiboard Ecosystem worldwide, providing an innovative, tokenized real estate model that allows investors, developers, and stakeholders to engage in the future of sustainable construction. With FBD as the backbone, Fiboard is pioneering a fully decentralized, accessible, and scalable digital asset economy, where real-world infrastructure meets the power of blockchain.



INTRODUCTION

The Challenges in the Construction Industry

The construction industry is one of the largest global sectors, but it faces numerous inefficiencies and environmental challenges. Traditional building materials contribute significantly to carbon emissions, resource depletion, and high energy consumption. Additionally, outdated payment and financing models create delays, high costs, and a lack of transparency, further hindering innovation and sustainability.





Fiboard: A Sustainable Solution

Fiboard is a sustainable and innovative construction material that is eco-friendly, durable, and cost-effective. It is uniquely designed to be fire-resistant, flood-resistant, and earthquake-resistant and provides superior thermal and sound insulation. Additionally, Fiboard significantly accelerates the construction process, enabling buildings to be completed faster compared to traditional materials. By integrating blockchain technology, Fiboard not only enhances transparency in the supply chain but also establishes a seamless financial system powered by Fiboard Token (FBD). **Our mission is to expand Fiboard factories worldwide, increasing accessibility to sustainable building solutions and transforming the real estate industry.**





FIBOARD ECOSYSTEM

FIBO GULF (Parent Company)

FIBO GULF, as the parent company, leads significant construction and real estate development projects. The company focuses on building Fibo Cities (smart and sustainable cities based on a crypto economy) as well as iconic towers worldwide. It positions itself as a leader in smart, sustainable, and blockchain-integrated urban development.

The company's mission is to drive a sustainable and innovative paradigm shift in the construction and real estate industry, creating a greener world and a better place for humanity's future. It leverages Fiboard Token (FBD) to power seamless transactions within its developments.

The company integrates blockchain technology, smart contracts, and real-world asset tokenization to ensure transparency, efficiency, and security in its ecosystem. The company's Vision by 2050 is to:

- **Establish 100 Fiboard factories worldwide.**
- **Build 100 Fibo Cities using Fiboard products and leveraging blockchain-powered real estate models.**
- **Expand franchise operations, enabling global partners to manufacture walls, doors, and essential construction components using Fiboard technology.**
- **Sell Fiboard factory franchises, allowing partners to operate under the Fiboard brand while maintaining quality and sustainability standards.**
- **Require franchise owners to hold a minimum of %8 of the franchise investment value in FBD for one year, reinforcing token utility and ecosystem stability**



FIBO CITIES and FIBO TOWERS

FIBO GULF is offering real estate properties in Fibo Cities and Fibo Towers, exclusively available to FBD token holders. Buyers must hold a minimum of %8 of the total price in FBD for at least one year after purchase.

This approach ensures that all real estate transactions are integrated within the Fiboard ecosystem, enhancing token utility and driving demand for FBD. By doing so, FIBO GULF guarantees that properties are acquired by investors and residents committed to the long-term growth of the ecosystem.





FIBO INDUSTRIAL GROUP (Managing Fiboard Factories)

FIBO INDUSTRIAL GROUP (Fibo IG), a subsidiary of Fibo Gulf, manages Fiboard Factories and drives the production of sustainable construction materials that revolutionize modern building practices.

Fibo IG is dedicated to advancing sustainable urbanization. It ensures that every Fiboard factory and franchise adheres to the highest industry standards.

The company integrates cutting-edge manufacturing processes, blockchain validation, and supply chain automation to enhance efficiency and global scalability.

FIBO IG Sales Department

FIBO IG operates an integrated sales and distribution network that ensures Fiboard products reach both global markets and internal developments such as Fibo Cities and Fibo Towers. The structured sales model includes the following components:

- Franchisors manufacture Fiboard products and sell them directly to FIBO IG's sales department.
 - The sales department manages global distribution, ensuring that Fiboard materials are supplied to construction projects, third-party developers, and international markets.
 - Fiboard materials are used directly in the construction of Fibo Cities and Fibo Towers, reinforcing ecosystem sustainability and self-sufficiency.
- This model guarantees a steady demand for Fiboard products, benefiting both franchisors and the overall Fiboard ecosystem.





What is Fiboard Token (FBD)?

Blockchain technology enables Fiboard to establish a trustless, decentralized financial system. In this system, all transactions related to Fibo Towers—including rent payments, maintenance fees, deposits, and services—are conducted in FBD. Moreover, a Bitcoin-backed reserve ensures financial stability, preventing extreme volatility while fostering investor confidence.

In the near future, purchasing Fiboard products will only be possible using the Fiboard Token (FBD). This ensures that all transactions within the Fiboard ecosystem are conducted transparently and securely on the blockchain. This approach enhances efficiency and security and strengthens FBD's role as the backbone of the Fiboard economy, optimizing interactions between manufacturers, builders, and end-users.

By combining sustainable construction materials with decentralized finance, Fiboard provides a comprehensive solution that addresses inefficiencies while ensuring long-term growth and stability.



Bitcoin Reserve & FBD Price Stability Strategy

To ensure long-term price stability and financial sustainability, Fibo Gulf allocates %21 of its factories' annual profit towards purchasing Bitcoin (BTC), which is then held in the FBD reserve fund. This mechanism strengthens FBD's financial foundation by:

- **Providing price protection for FBD, ensuring that the token maintains a fundamental backing.**
- **Enhancing investor confidence through a Bitcoin-backed reserve strategy.**
- **Ensuring that each contract, sale, and yearly spending cycle contributes to the growth and stability of FBD.**

By integrating this reserve model, FBD becomes a more resilient and investor-friendly asset, reinforcing its long-term sustainability while allowing token holders to benefit from the continuous expansion of Fiboard operations.



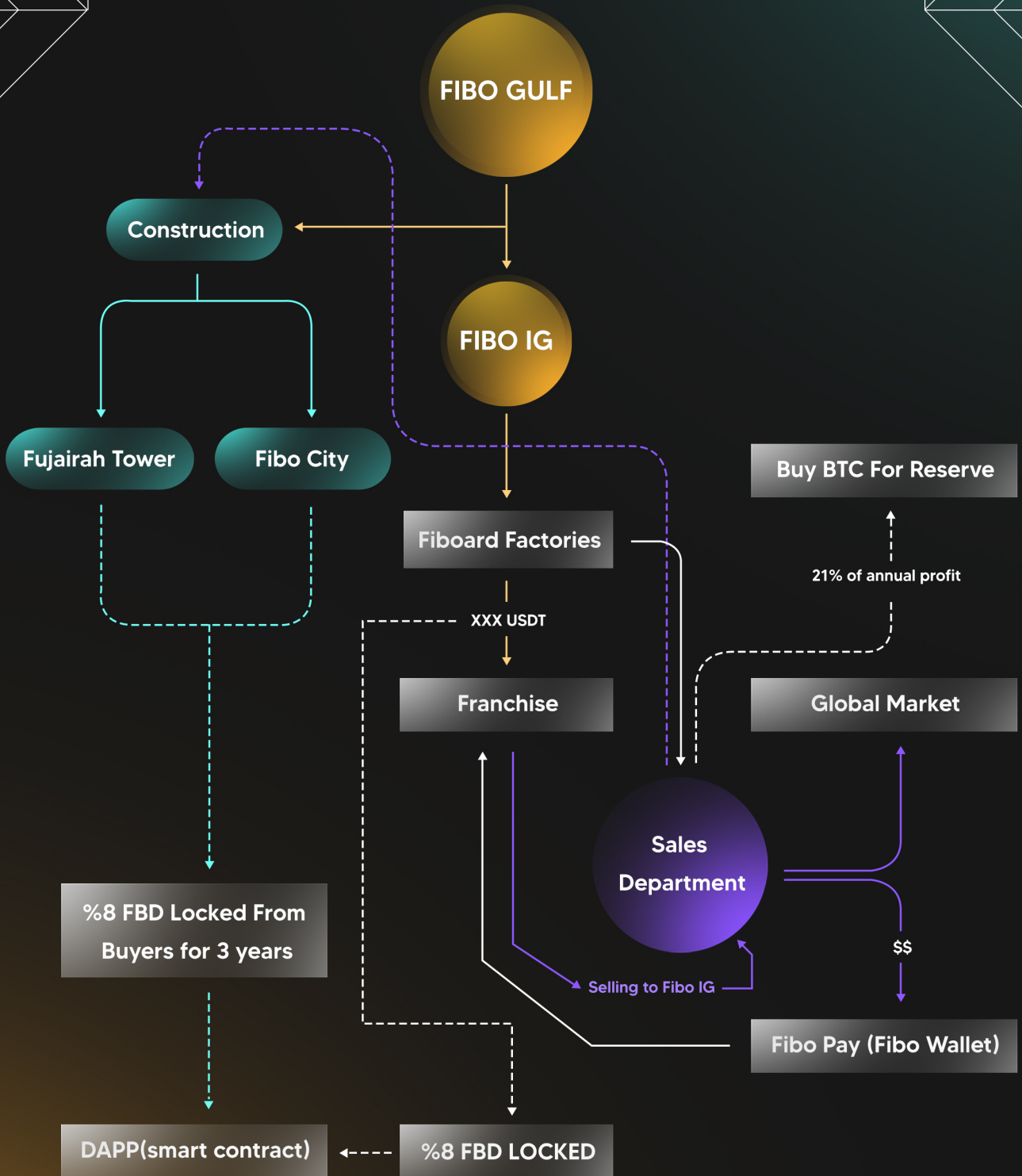
FIBO PAY - The Future of Digital Payments

FIBO PAY is a comprehensive digital wallet application designed to empower users by providing seamless management of crypto assets and real-world payment solutions. With FIBO PAY, users can:

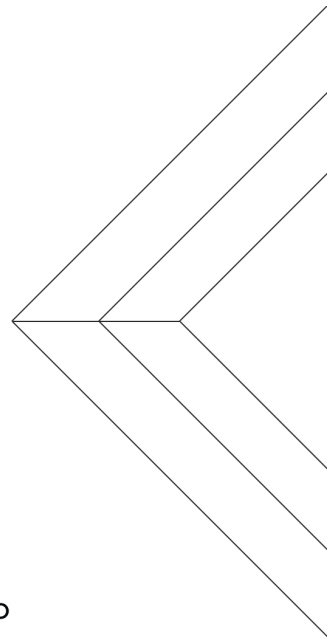
- **Hold and manage their crypto assets, including FBD, Bitcoin, stablecoins, and BNB.**
- **Pay bills, services, and daily expenses directly through the app.**
- **Use FBD for secure and fast transactions within the Fiboard ecosystem.**
- **Leverage integrated payment options, such as Visa and Mastercard compatibility, to spend crypto assets effortlessly.**

FIBO PAY is not just a wallet; it is an essential tool for users who want to engage with decentralized finance (DeFi) and real-world transactions. By bridging the gap between crypto and traditional finance, FIBO PAY enhances accessibility and adoption, making it easier for users to spend, transact, and manage their digital assets efficiently.

Fiboard Ecosystem (FBD)



TECHNOLOGY AND INNOVATION



Fiboard: Advanced Construction Material

Fiboard is engineered using cutting-edge technology to create a high-performance, sustainable construction material. It is designed to withstand extreme environmental conditions while maintaining structural integrity and energy efficiency. The key technological innovations of Fiboard include:



- **Fire Resistance:** Fiboard is non-combustible, ensuring superior fire protection.
- **Waterproof and Anti-Mold Properties:** Unlike conventional materials, Fiboard does not absorb moisture, preventing mold growth and structural degradation.
- **Termite and Pest Resistance:** Its composition makes it unappealing to insects, extending the lifespan of structures.
- **Eco-Friendly & Recyclable:** Manufactured with minimal carbon emissions, Fiboard is fully recyclable, aligning with global sustainability initiatives.
- **Thermal and Acoustic Insulation:** It enhances energy efficiency and reduces noise pollution, making it ideal for residential and commercial applications.
- **Structural Strength and Flexibility:** It outperforms conventional panels in impact resistance while remaining lightweight and easy to install.



Blockchain Integration for Transparency and Efficiency

Fiboard utilizes blockchain technology to enhance efficiency, security, and trust in the construction industry. Key features include:

- **Smart Contracts for Automated Transactions:** Payments for construction projects, material orders, and building services are executed through self-executing smart contracts, eliminating intermediaries and reducing costs.
- **Immutable Records & Compliance:** Blockchain ensures all transactions, from material procurement to property sales, are permanently recorded, enhancing accountability and compliance with industry regulations.

FIBOARD TOKEN (FBD) UTILITY



FBD is the cornerstone of Fiboard's blockchain ecosystem, designed to enhance transactions and incentivize participation. Its primary utilities include:

- **Seamless Transactions:** FBD is the exclusive currency for purchasing Fiboard materials, paying rent, maintenance fees, deposits, and related services within Fiboard projects.
- **Governance & Voting:** FBD holders can participate in a Decentralized Autonomous Organization (DAO) to vote on key project decisions, including ecosystem upgrades and development strategies.
- **Staking & Rewards:** Users can stake FBD to earn rewards, encouraging long-term holding and ecosystem participation.
- **Exclusive Benefits:** Token holders receive priority access to Fiboard real estate projects, early product releases, and discounted construction services.
- **Independent Real Estate dApp:** To ensure compliance with utility token classification, all investment-related activities will be handled through a separate decentralized application (dApp), enabling FBD holders to contribute funds to development initiatives in a non-financial incentive model.
- **Sustainability Incentives:** Holders engaging in eco-friendly construction practices within the Fiboard ecosystem can earn additional incentives.
- **Comprehensive Payment Application:** FBD will be integrated into an all-in-one application that functions as a digital wallet, supporting Bitcoin, stablecoins, and BNB to facilitate easy payments. This ensures accessibility for users unfamiliar with crypto transactions. The app will also feature Visa and MasterCard support, allowing users to spend FBD, Bitcoin, or stablecoins via their cards. Additionally, users will benefit from cashback rewards and exclusive partnerships, including luxury hotels, rental cars, private jets, and various services. The application will also host multiple dApps collaborating with FBD, expanding its ecosystem and real-world applications.

TOKENOMICS & RESERVE MODEL

Total Supply

FBD has a fixed total supply (100 B) , ensuring scarcity and long-term value stability.



Token Distribution

The allocation is structured as follows:

- **Strategic Sale: %2 of the total supply** (2 billion tokens) is allocated to strategic investors who support the project in its early stages.
- **Private Sale: %3 of the total supply** (3 billion tokens) is designated for private investors who participated in the pre-public sale phase.
- **Public Sale: %15 of the total supply** (15 billion tokens) will be distributed through the public sale, allowing broad community participation.
- **Liquidity Reserve: %12 of the total supply** (12 billion tokens) is reserved for liquidity provision, ensuring market stability across exchanges.
- **Ecosystem Development: %7 of the total supply** (7 billion tokens) is allocated to infrastructure development and expanding the token's utility within the ecosystem.
- **Factories Development: %13 of the total supply** (13 billion tokens) is dedicated to the expansion of factories and the industrial sector, playing a crucial role in generating long-term value.

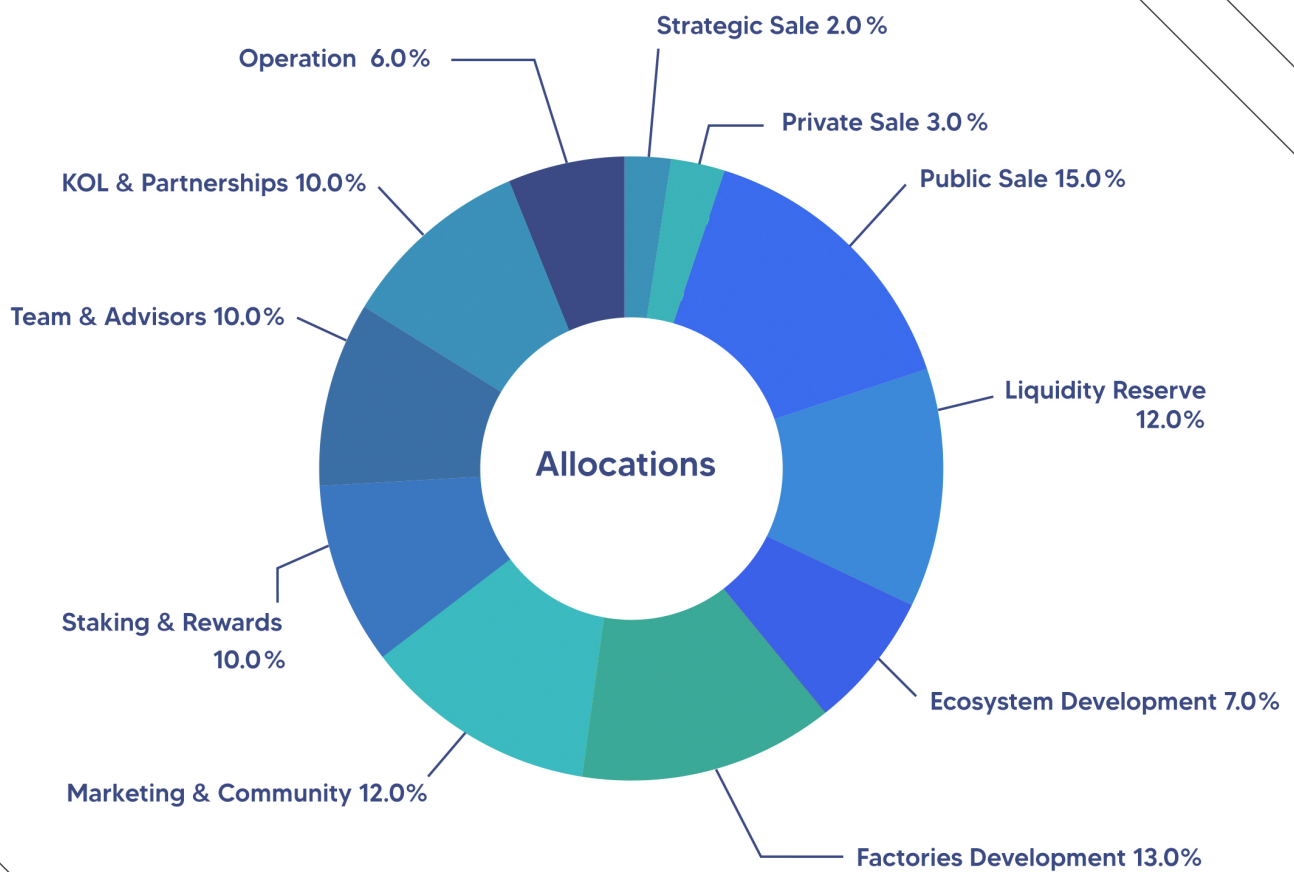
- **Marketing & Community: %12 of the total supply** (12 billion tokens) is set aside for marketing efforts and community growth to enhance public awareness and engagement.
- **Staking & Rewards: %10 of the total supply** (10 billion tokens) is allocated to staking incentives and reward mechanisms to encourage user participation.
- **Team & Advisors: %10 of the total supply** (10 billion tokens) is designated for the founding team and advisors, ensuring long-term commitment and motivation for continuous development.
- **KOL & Partnerships: %10 of the total supply** (10 billion tokens) is dedicated to strategic partnerships and Key Opinion Leaders (KOLs) to strengthen the project's network effect and credibility.
- **Operations: %6 of the total supply** (6 billion tokens) is allocated for operational expenses and project management.

This token distribution model ensures a balanced approach between liquidity provision, ecosystem growth, user incentives, and financial resources for development and marketing.



Strengthening Token Utility

- **Exclusive Real Estate Ownership:** Buyers of apartments in Fujairah Tower and Fibo City are required to hold %8 of the property value in Fibo Token (FBD) for a minimum of one year.
- **Franchise Commitment:** Franchise owners must lock %8 of their franchise investment value in FBD for one year, reinforcing long-term engagement and stability for the token.
- **Long-Term Commitment:** Only committed FBD holders are eligible to purchase properties and franchises, fostering a stable and dedicated investor community.





Bitcoin-Backed Reserve Model

To ensure financial stability, **%21 of Fiboard Factories's annual profits** are allocated to purchasing Bitcoin. This reserve acts as a safeguard, ensuring that **FBD maintains a fundamental asset backing** while avoiding extreme volatility.

By integrating these mechanisms, **Fiboard ensures sustainability, growth, and financial security for token holders.**

SECURITY & COMPLIANCE

Utility Token Classification

Fiboard Token (FBD) is strictly designed as a utility token and not a security. It serves as the primary currency within the Fiboard ecosystem, enabling transactions for construction materials, rent, maintenance fees, and other services. FBD does not grant holders ownership, dividends, or profit-sharing rights, ensuring compliance with global regulations.



Regulatory Compliance Measures

To ensure full compliance with financial regulations:

- Fiboard adheres to **KYC (Know Your Customer) and AML (Anti-Money Laundering) standards** for token purchases and ecosystem participation.
- A **legal and regulatory advisory team** continuously monitors global compliance frameworks to ensure adherence to relevant laws.
- The **independent real estate dApp** manages property-related activities separately from Fiboard's core operations, ensuring that **FBD remains a utility token and avoids security classification**.

Smart Contract Security & Audits

Fiboard prioritizes security through:

- **Third-party audits** conducted by reputable blockchain security firms to identify and resolve vulnerabilities.
- **Bug bounty programs** to encourage community-driven security enhancements.
- **Multi-signature wallets** and advanced **encryption protocols** to secure transactions and prevent unauthorized access.



Data Privacy & User Protection

Fiboard ensures that user data is protected and compliant with significant privacy laws, such as GDPR. The blockchain's immutable ledger guarantees transparent yet secure record-keeping, minimizing fraud risks while safeguarding user privacy.

By implementing these security and compliance measures, Fiboard ensures that FBD remains a safe, transparent, and legally compliant digital asset, reinforcing its role as a reliable and scalable utility token in the construction and real estate sectors.

ROADMAP AND FUTURE VISION



Roadmap

Fiboard has a structured roadmap to ensure long-term development and expansion. The key milestones include:

Phase 1: Foundation & Development (2024 - Q1 2025)

- Establishment of Fiboard factories and material production lines.
- Development and launch of Fiboard Token (FBD) on blockchain networks.
- Implementation of smart contracts for supply chain transparency.
- Initial partnerships with construction firms and suppliers.

Phase 2: Ecosystem Expansion (Q2 2025 - Q4 2025)

- Listing of FBD on major cryptocurrency exchanges to enhance liquidity.
- Integration of FBD payments for real estate and construction services.
- Launch of FiboPay application with multi-currency support (Bitcoin, stablecoins, BNB, and FBD).
- Partnership expansion with luxury hotels, car rentals, private jets, and high-end services.
- Visa and Mastercard integration for crypto-backed payments and cashback rewards.

Phase 3: Real Estate & Investment Platform (2026)

- Launch of independent real estate dApp allowing FBD holders to participate in property-related opportunities.
- Staking & rewards implementation for long-term token utility.
- Expansion of Fiboard factories to multiple global regions.

Phase 4: Smart Cities & Global Adoption (2027 & Beyond)

- Integration of FBD-powered smart city developments.
- Increased automation in construction using blockchain and AI-driven monitoring.
- Institutional partnerships with government bodies and construction firms.
- Global expansion of Fiboard as a sustainable building standard.



Future Vision

Fiboard envisions a future where blockchain seamlessly integrates with the real estate and construction industries, providing:

- Decentralized, sustainable construction using Fiboard materials.
- **A fully tokenized economy** where all transactions within Fiboard ecosystems are powered by **FBD**.
- **An all-in-one financial ecosystem**, combining real estate investment, luxury and eco-friendly service access, and digital payments within a **user-friendly blockchain wallet**.
- Global adoption of Fiboard construction materials as the industry standard for eco-friendly and high-performance building materials.

By executing this roadmap, Fiboard aims to **redefine the construction industry** while empowering users through a **secure, decentralized, and utility-driven economy**.



WHY INVEST IN FBD

Fiboard is at the forefront of transforming the construction industry by merging blockchain technology with sustainable building materials. Through Fiboard Token (FBD), we are creating an ecosystem where payments, investments, and transactions are transparent, secure, and efficient. Our vision extends beyond construction, integrating real estate, digital finance, and smart city solutions into a decentralized, user-driven economy.



Why Join Fiboard?

- **Innovation & Sustainability:** Be part of a project that is reshaping construction with eco-friendly materials.
- **Decentralized Finance (DeFi) and Payments:** Use FBD for transactions, staking, and real estate opportunities.
- **Exclusive Benefits:** Enjoy seamless payments, luxury services, cashback rewards, and global adoption.
- **Early Adoption Advantage:** Participate in a project that is set to revolutionize multiple industries.

Get Involved

- **Developers & Builders:** Contribute to Fiboard's growing ecosystem.
- **Investors & Holders:** Stake and use FBD in our expanding network.
- **Strategic Partners:** Collaborate with us to bring blockchain-powered construction to the world.

Join us in building the future with **Fiboard and FBD**. Together, we can create a smarter, more efficient, and sustainable world. Visit www.Fiboard.org or follow us on social media to stay updated on the latest developments.

