

Immortal Business Assets



Light Paper

Overview of IBA Token

IBA addresses the issues we highlighted above by using smart contracts on the Ethereum blockchain, therefore allowing efficient cryptocurrency based tokenisation of underlying assets and efficient management of records investors and distributions to those investors while applying expert industry savvy and specialized local knowledge.

Essentially IBA allows through cryptocurrency based investment mechanisms investors to:

1. access carefully curated high - yield investment properties, with low fees
2. In the combination or amount (small or large) and risk they are comfortable with.

IBA offers a new, accessible way of investing in real estate, made possible by a platform with transparency, integrity, and industry expertise at its core

IBA offers a solution to the real estate investment conundrum. We do this by backing our tokens with expertly chosen real estate household properties that are vetted, certified, and reliably managed. Instead of promising participation in glamorous, high-visibility projects, we confine IBA's activities to a marketplace that we know inside out. We use this expertise to assemble a core pool of real estate that truly mirrors token value. In short, we provide a way for investors to escape the pitfalls of overreach while realizing above-average return on investments made.

Investment strategy

The real estate market offers exceptionally high returns to investors who are diligent and have in-depth market knowledge. House or apartments building have demonstrated strong and stable overall growth. The objective of our IBA token ICO is to raise funds to scale up building companies in the Bielsko-Biala region particularly.

From IBA funds we will carefully choose which real estate projects to back up. These projects will offer high yield returns that are otherwise unattainable to individual investors with limited capital. With this ICO, IBA seeks to build a broad portfolio that yields above-average return for its investors. Please keep in mind that we have a successful real estate business infrastructure already in place – and it has proven to be a source of exceptional returns. By scaling it up we can achieve unreachable goals.

One of the companies we would like to back up is SPOMET House production company. This is the company which grows very rapidly in real estate market. They started in 2008 by introducing wooden prefabricated houses to the polish market in wider scale. They have nearly doubled the sales every year. In 2014 they become joint-stock company. They have now over 500 houses build for individual clients and dozens of their own developer investments. We aim to buy from them their investments in bulk price and sale them with our margin.

As an example.

We are able to buy those house with 10%-15% discount in bulk package.

This discount enable us to present real estates in competitive price to the market. Keeping in mind that these house are very affordable, energy efficient it going to be a success story.



The semidetached housing is gaining popularity in Poland in recent years mainly due to low price comparing to stand alone houses. This is the proposition for somebody who do not need a large garden and wish to have only few neighbors rather than plenty as in the apartments.

This would be a major share of our future portfolio.

The last but not least are apartments we aim to buy from regional developers. This types of buildings are mainly placed in good locations, near center of the cities and buying them with bulk discount would end up in very high ROI point.

If we reach 30 000 000 IBA's sold we would consider commercial property's purchase although it wouldn't be our main goal.

What's for me

First of all we would constantly aim to increase the value of IBA's by price formula and price support on exchange markets. Therefore we are certain that IBA value will rise in general. We are aware that many will speculate with IBA causing pump & dumps periods on it's value. However the exchange value will always return to price formula ratio in the long run.

Additionally:

- Real value - The IBA tokens are backed by real estate
- Industry savvy and focus - Expertly chosen real estate projects ensure that only profitable properties make their way into the IBA portfolio

Schedule of ICO

IBA token ICO will take place in four phases. The schedule is as follows:

PRE - ICO BETA 01th Jul - 31th Jul 2018	PRE - ICO 1 01th Aug - 14th Aug 2018 30% Bonus until reaching Soft Cap	PRE ICO 2 15th Aug - 31th Aug 2018 30% Bonus until reaching Soft Cap	ICO 01th Sep - 30th Sep 2018 30% Bonus until reaching Soft Cap
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IBA pool of tokens

IBA token pool presented in ICO will be divided as follows:

49 %	40%	5%	3%	3 %
Public	Company	Development, Maintenance	Bonus & Bounty's	Reserved for co- operations

Double Soft Cap

IBA token has Soft Cap of 30 000 IBA's. We think the capitalization needed in order to start even think of investing in Real Estate is much greater, however this amount will cover basic costs of this ICO. Therefore when Soft Cap will not be reached until final ICO, we will not proceed with Real Estate investments. Although the IBA buy option will still be present on our site. Any funds received after the ICO failure will be spend on IBA advertisement. If we reach 300 000 IBA sold we will back to our original aim of the project.

Hard Cap

IBA token has also Hard Cap of 300 000 000 IBA's. We established the Hard Cap for two reasons. First of all it will insure Investors that the tokens are limited and due to our Price Increase Formula they will be hard to buy closer to Hard Cap limit. Secondly we think that the amount of 300 million will be sufficient to achieve all the purchases of Real Estates we aim to buy.

Base price

IBA token will start from the fixed price of 1 IBA = 0,0006666 ETH. Another words You can buy 1500 IBA's for 1 ETH (Ethereum). However the price will be subjected to the price increase formula described below.

Price increase formula

In order to maintain steady flow and stable price increase we have add the Price increase formula to token contract. The formula continually increases the price with each buy. In order

to buy a 50 000 000 IBA token You would have to pay over double initial price. The 150 000 000 token would be priced over 9 times higher. The last token will be sold around of 90 ETH.

The formula is as follows :

$$y = 1,000000015 ^x$$

where y is the price in ETH and x is the number of tokens sold out

No. if IBA tokens sold	Price increase	1 ETH gives You
1 500	1,00002250025281	1500
10 000	1,00015001124844	1500
100 000	1,00150112554142	1498
300 000	1,00451014014054	1493
1 000 000	1,01511306439993	1478
5 000 000	1,07788414973895	1392
10 000 000	1,16183424025845	1291
50 000 000	2,11699999411104	709
150 000 000	9,48773553382254	158
300 000 000	90,01712555975890	17

Bonus IBA Tokens

We would like to encourage You to obtain our IBA tokens. Therefore we prepared some bonuses. You can obtain 30 % bonus tokens when buying all phases until ICO reaches Soft Cap of 300 000 IBA (200 ETH) sold. Bonus token will not deduct the Public available tokens. They will be issued from Bonus & Bounty's tokens.