

# B.R.E.A.D.

The Builder's Real Estate Acquisition & Development Token

The World's First Land-Backed Stablecoin  
& Yield System

*A transparent, yield-driven digital economy backed by land.*



# Stablecoin 101 – How BREAD Differs from Other Models



Three approaches, three very different risk/benefit profiles.

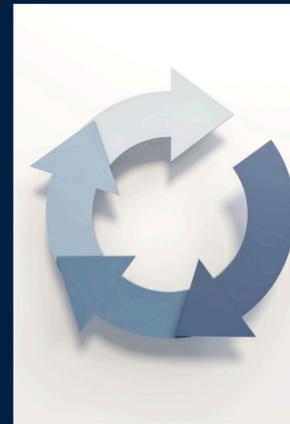
Centralized but Stable



Fiat-Backed Stablecoins  
(e.g., USDC, USDT)

Backed by cash or Treasury reserves held by a private company. Peg is reliable, but users earn no yield and must trust a central issuer to manage funds.

Decentralized but Unstable



Algorithmic Stablecoins  
(e.g., Terra/Luna)

Rely on market incentives and mint/burn algorithms to maintain their peg. When demand drops, they can collapse, erasing billions in value.

Backed by Real Assets on-Chain



Asset-Backed Stablecoins  
(BREAD)

BREAD is over-collateralized with verifiable land and development projects. Every B-USD token is backed by a real-world asset while BREAD-Y captures the yield from those projects.

**BREAD combines the stability of fiat coins with the transparency of DeFi and the security of real estate.**



# The Problem- Stablecoins Lack Real Yield, and Real Estate Lacks Access

## Stablecoin Shortcomings



### Stable but Stagnant

Trillions flow through stablecoins each year, yet users earn nothing. Yield stays with central issuers. Existing stablecoins offer liquidity but no growth, they store value instead of creating it.

## Real Estate Barriers



### Profitable but Inaccessible

Real estate builds generational wealth, but entry requires large capital and local expertise. Land deals are illiquid, slow, and limited to institutional players.

**The gap: Crypto has access without yield. Real estate has yield without access.  
BREAD closes the loop by linking them on-chain.**

# The Solution: Turning Real Land Into Digital Yield

A clear flow of BREAD's  
operational mechanics

## Step 1:

Land or  
Development  
Project



Real land and  
development assets  
are submitted into a  
BREAD Vault with  
verified  
documentation  
(title, permits, plats)

## Step 2:

Vault  
Collateralization



Vault applies a 50-  
80 % haircut based  
on project stage and  
risk, ensuring over-  
collateralization.

## Step 3:

Token  
Minting



The vault mints two on-  
chain assets:  
**B-USD** – stablecoin  
backed by land value  
(principal)  
**BREAD-Y** – yield NFT  
representing cash flows  
(yield rights)

## Step 4:

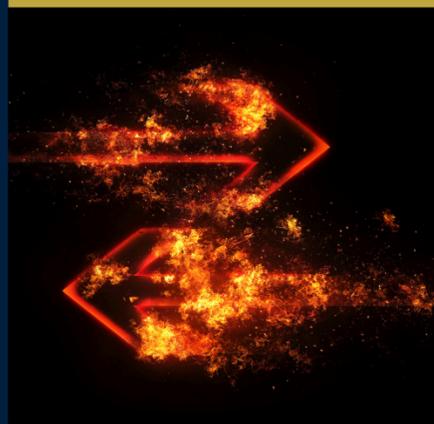
Yield  
Accrual



Lot sales, leases, and  
reimbursements  
flow automatically to  
BREAD-Y holders as  
on-chain income.

## Step 5:

Redemption  
& Burn



To unlock collateral,  
both B-USD and  
BREAD-Y are  
returned and  
burned,  
maintaining peg  
stability.

# Risk & Protections – How BREAD Safeguards Capital and Stability



## Key Risks

### Smart Contract Risk

Code errors or exploits could impact funds.

### Collateral Default Risk

Underlying land projects may underperform or face delays.

### Market & Peg Risk

Sudden liquidity shocks can pressure the B-USD peg.

### Governance Risk

Bad proposals or low voter turnout could harm decisions.

### Operational Risk

Delays in audits, integrations, or reporting.

## Protections / Mitigations

### Audited Smart Contracts

Independent code reviews and continuous monitoring.

### Over-Collateralization & Haircuts

50–80 % haircuts per project stage absorb downside risk.

### Loss Reserve & Peg Defense Sleeve

Treasury buffers automatically support the B-USD peg.

### Governance Safeguards

Time-locks, quorum thresholds, and guardian veto prevent misuse.

### Compliance & Transparency

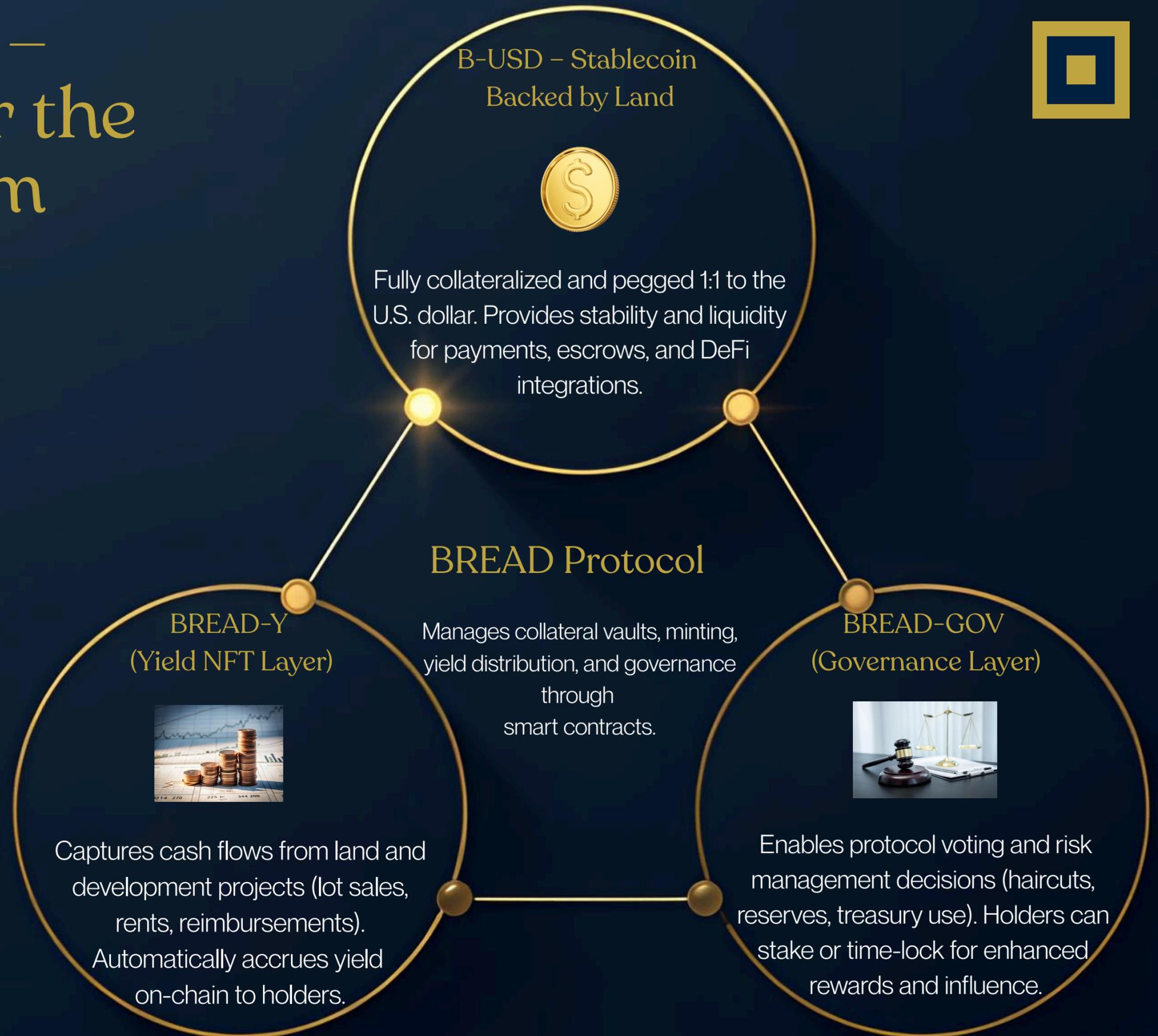
Whitelist venues for yield NFTs; on-chain proof-of-reserves; public audits.

Every vault is built with redundancy, real assets, risk controls, and transparent on-chain reporting.

# The Token Model – Three Tokens Power the BREAD Ecosystem



Each token serves a distinct purpose –  
stability, yield, and governance –  
working together to create a  
balanced financial ecosystem.



# Market Opportunity

Where Real Estate Meets DeFi's Fastest Growth Curve

\$2T

Crypto Market

Represents the total value of global cryptocurrencies today.

\$1T+

Real Estate  
Development

Annual revenue generated by the real estate sector.

Two of the largest asset classes are about to merge on-chain.

# Early-Participant Outcomes – What Success Has Looked Like in Similar Projects

## Early Access Entry



Early participants often acquire tokens at foundational valuations before public listing. Positions typically include vesting schedules and unlock timelines to align long-term commitment.

## Launch Liquidity Moment



When projects with real fundamentals launch successfully, token liquidity often creates meaningful appreciation opportunities. Market outcomes vary widely and depend on adoption, listings, and utility traction.

## Sustained Yield & Governance



Beyond short-term market movement, holders can capture sustainable value through real-world yield (BREAD-Y) and governance influence (BREAD-GOV).

**BREAD aligns early contributors through tangible collateral, transparent yield mechanics, and disciplined risk management, not speculation.**

# Roadmap with KPIs

Building BREAD from Launch to Global Scale

## Phase 1 – MVP Launch (Q4 2025)

- Establish Dubai LLC + U.S. Trust structure
- Launch presale / whitelist and investor onboarding site
- Target: \$3.5M Seed Raised, First \$10M TVL, Audit Certification
- Goal: Validate model

## Phase 2 – Expansion & Liquidity Depth (2025–2026)

- Integrate L2s (Base, Arbitrum, Optimism)
- Launch additional yield vaults (Texas, Florida pilot projects)
- Exchange listings (DEX + initial CEX)
- Target: \$100M Total Collateral, 3+ Vault Classes, 30K B-USD Circulating
- Goal: Strengthen liquidity, prove scalability

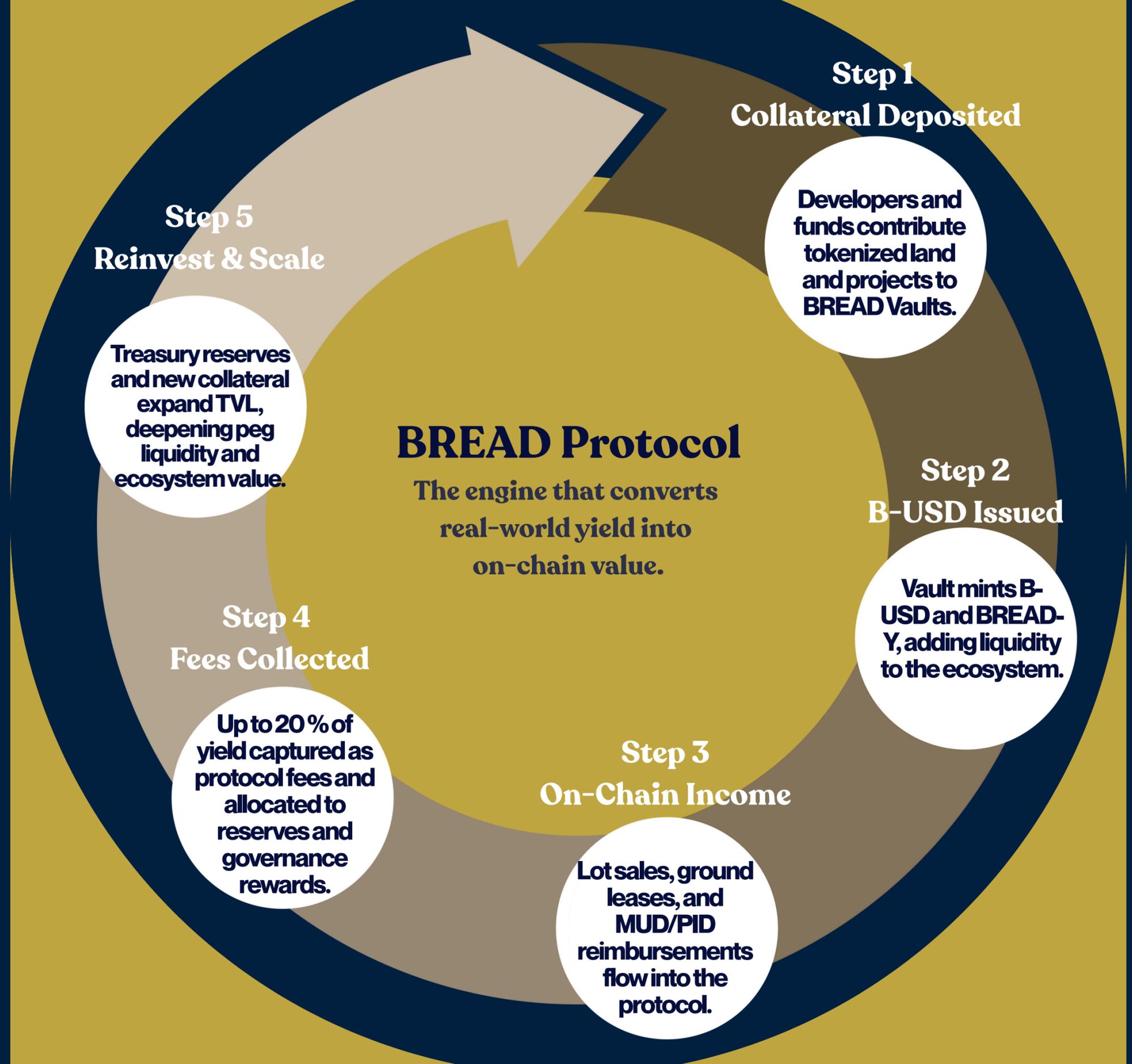
## Phase 3 – Institutional Scale (2026+)

- Establish institutional-grade vaults and fund partnerships
- Full DAO transition for BREAD-GOV holders
- Launch cross-chain collateral support
- Target: \$1B+ Land-Backed Collateral, 10+ Institutional Partners, Stable Yield Index >6%
- Goal: Bridge TradFi capital into on-chain real assets

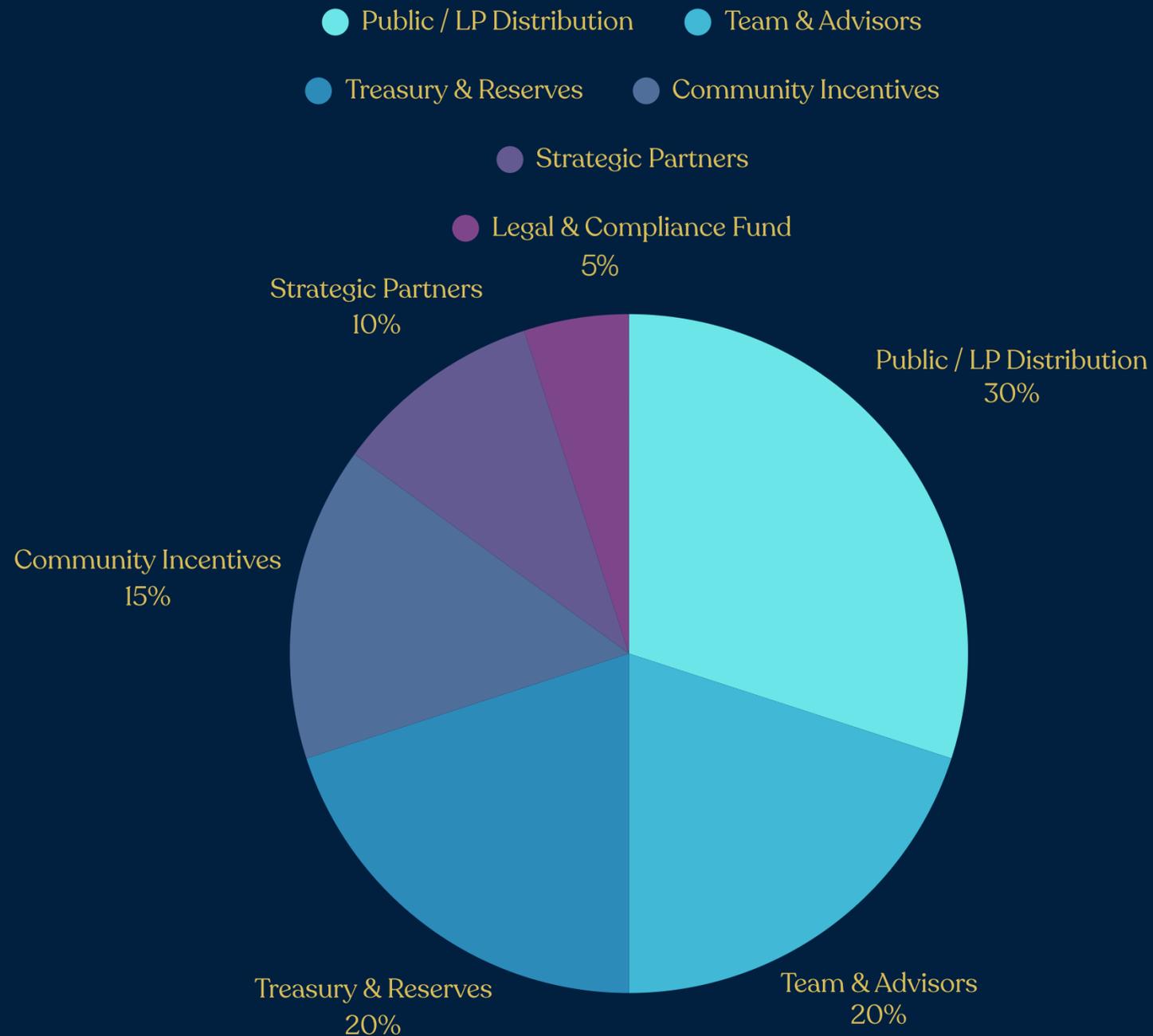
Every milestone compounds credibility, from legal foundation and audited code to global adoption of land-backed stability.

# Business Model – How BREAD Generates and Sustains Real Yield

Every transaction reinforces the system, more land tokenized, more yield generated, greater stability for B-USD.



# Token Allocation & Vesting – Aligning Incentives for Long-Term Stability



## Vesting Details

### Team & Advisors:

- 4-year vesting with a 1-year cliff
- Linear monthly unlocks after the cliff
- Early team lockups show long-term commitment

### Strategic & Partners:

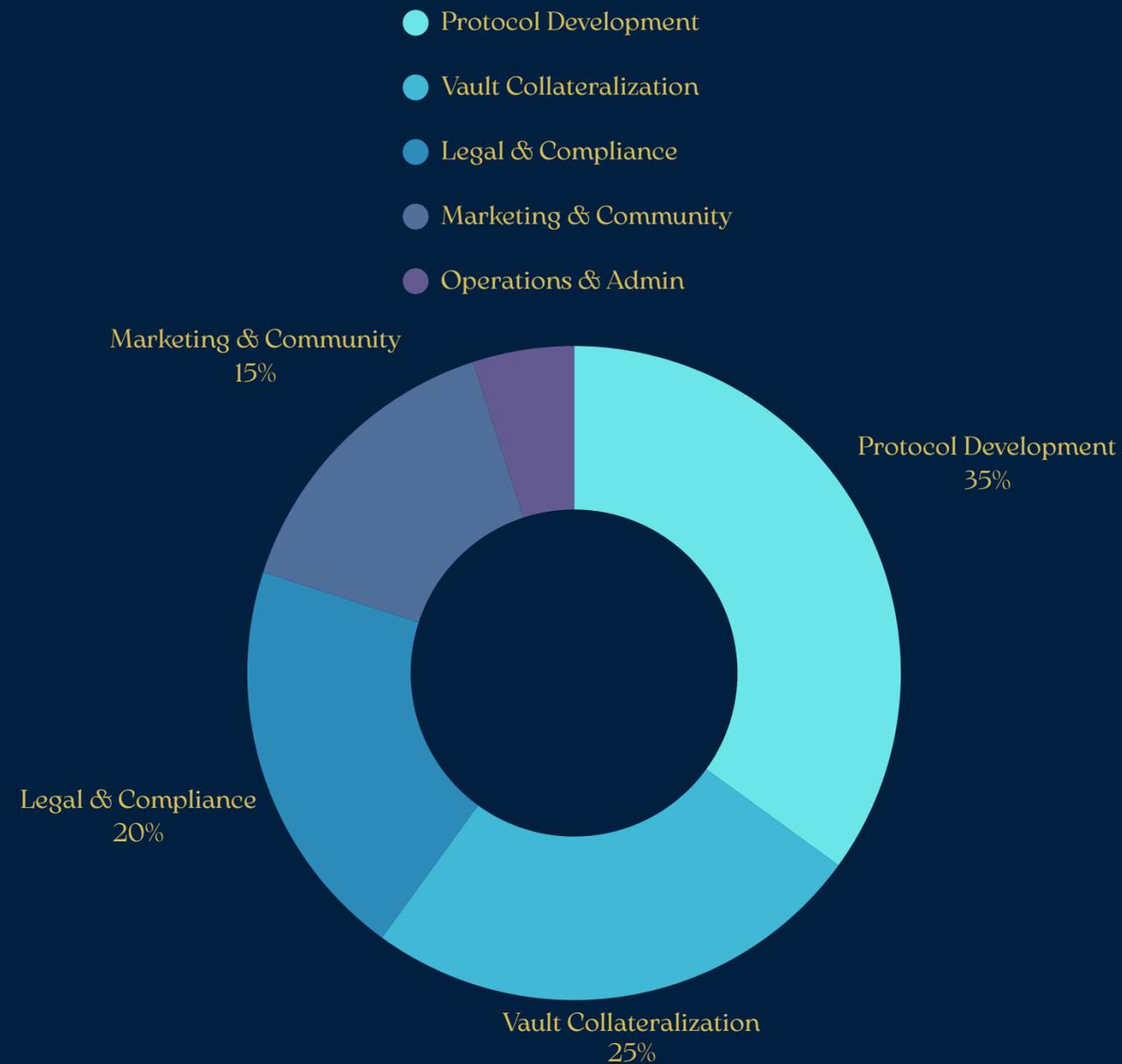
- 12-month vest with quarterly unlocks
- Ensures alignment with platform growth

### Community Incentives:

- Emitted over 36 months based on yield participation and governance engagement

**BREAD's token model rewards patience and participation – value accrues to contributors, not speculators.**

# Use of Proceeds – Strategic Capital Allocation for MVP and Expansion



Allocation	%	Purpose
<b>Protocol Development</b>	<b>35 %</b>	<b>Smart contract suite, audits, vault infrastructure, and Bread-LAMP liquidity engine.</b>
<b>Vault Collateralization</b>	<b>25 %</b>	<b>Seed land deposits and first project vaults to generate real yield.</b>
<b>Legal &amp; Compliance</b>	<b>20 %</b>	<b>Dubai LLC + U.S. trust setup, regulatory opinions, KYC/AML compliance.</b>
<b>Marketing &amp; Community</b>	<b>15 %</b>	<b>Website, content, launch campaigns, influencer/VC relations, liquidity incentives.</b>
<b>Operations &amp; Admin</b>	<b>5 %</b>	<b>Team operations, platform maintenance, accounting, and overhead.</b>

Funds are deployed toward code, collateral, compliance, and community - every dollar accelerates MVP execution and market credibility.





# Thank You

Join Us in Building the World's First Land-Backed  
Stablecoin Ecosystem.



## B.R.E.A.D.

The Builder's Real Estate Acquisition & Development Token

Real Assets. Real Yield. Real Transparency.

Jeremiah Elie – Founder & CEO

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