Spotic Coin

From
SpotCube.com Network

(The Multi-sided Network)

SpotCube, Spotic Coin, Wallet & Metaverse

SpoticCoin Whitepaper 1.0

July 2022

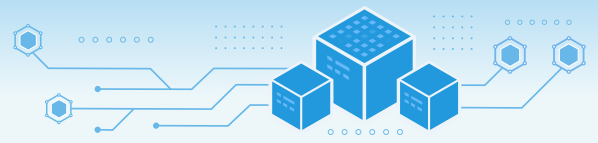Version 1.0 - July 2022

This whitepaper is a working document that is subject to review and changes

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From SpotCube Network (The Multi-Sided Network)

Contents

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Professional advice

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Abstract

SpotCubeNetwork has developed the status quo by rearranging things in a different way, ultimately leading to the creation of a platform that is superior to others. It introduces the virtual environment that will cause the replacement of current usage techniques with innovative new models that help people get more out of their online time.

The SpotCube Network, through which the user will communicate with others in one environment characterized by safety and integration that touches the reality of their lives to form their new communities, SpotCube allows you to imagine that your presence on this platform creates solutions for all of your activities and daily needs for you and creates a virtual environment for you in which you feel happy and accomplished reflected in your real world to become a new reality.

SpotCube Network accelerates and supports the development of societies and the growth of their economies through effective communication and value sharing in innovative ways that touch their needs and improve their lifestyle at a lower cost and in less time.

Overview

This paper aims to give an overview of the **SpotCube Network** and the blockchain technology it embraces and is affiliated with, focusing on the platform's distinctive qualities that are crucial for it to achieve its stated goals.

Access is given to three complementary entities through this text:

• SpotCube Network Platform

It is a multifaceted platform that embraces diverse markets and provides multiple options to users.

• Spotic Coin (Spotic) – Payment System

It is a payment system for users of the platform that is scalable and fully decentralized.

• SpotCubeDeFi Wallet

It is an internal cryptocurrency wallet used to log in to the platform and decentralized finance, such as managing user digital currencies and sending and receiving payments within the platform.

Introduction

SpotCubeNetwork is a multifaceted platform that offers its users access to a variety of market segments that are both distinct from one another and related at the same time. Each individual set of client segments is valued by **SpotCube Network**, and the value of each segment is increased by the existence of additional segments.

The platform is capable of dealing with millions of users and their different needs, users will notice that it is a secure, easy-to-use, service-saving, fast to implement, low-cost, and scalable platform.

The platform creates value by facilitating interaction between different groups of customer segments.

The value of **SpotCube Network** as a multi-faceted platform will grow to the point that it attracts more customer segments and more visitors, making **Spotic Coin** the most adopted and truly used coin in the world. It aims to be able to serve all types of proposed users to create an economically and ethically viable virtual environment.

The multi-sided platform introduced to economists as multi-sided markets will be an important business phenomenon, and represent one of the increasingly important business model patterns.

The core of the **SpotCube Network** business is the proposition values by which it provides the capability to client parts and enables them to publish specific, substantiated content at the original or global position related to payment options, sharing, and preference features. By choosing the type of published content, the user can publish his content in a distinct and technical manner, as the publications are displayed conterminous to each other in a distinctive style that helps distinguish the type of content when browsing and don't lead to confusion and randomness.

Questions that can be directed to the platform by investors as a versatile platform

Can we attract enough customers for each aspect of the platform?

Which aspects are most sensitive to prices?

Can this aspect be seduced by subsidized offers?

Will the services of the platform generate enough revenue to cover the subsidy amounts?

This service is attractive to users and advertisers because they can tailor their activities and campaigns via the platform to general or specific target groups or with specialized activities and interests. Therefore, one of the advantages of the **SpotCube Network** is that it also works with a small number of users who meet each other's needs without the need to refer outside the platform. The greater the number of users of the SpotCube Network, the greater the number of specialized messages that can be displayed and the greater the interaction between all segments and to meet the mutual needs or even the users and navigators of the platform.

Being a versatile platform, **SpotCube Network** has a clear revenue model. It profits from all customer segments such as marketers, advertisers, online shops, self-employed, consultants and event owners, providing free support to all previous segments as well as platform surfers and content owners. This makes a lot of sense, because the more messages in all their forms you show to the surfers of the platform, the more users and advertisers you earn. Growing engagement revenue is motivating more content owners to partner on the platform. Users do not purchase space on the platform as it is completely free, but compete for quotes for their various products and services.

The **SpotCube Network** is fast, secure, scalable, and capable of serving millions of users and millions of their needs. Users will find it easy to use, service efficient and cost effective. SpotCube Network aims to be able to host all proposed and accepted types of users to create an economically and ethically knowledge-based virtual environment.

SpotCube Network with its cryptocurrency and blockchain based technologies has the ability to make the world safer for the user, more empowered and economically viable for the individual thus, its virtual ecosystem creates an endless economic system of possibilities with a direct positive impact on the real life of individuals and allows them to benefit from blockchain technologies in real, realistic and simple ways, putting **SpotCube Network** on the path to mass adoption and mainstream acceptance.

SpotCube Network embraces the decentralized payment system Spotic Coin and its symbol Spotic, which was created to allow users to manage their money and data through the versatile platform and participatory economic options such as e-commerce and online work with costs of transaction low and not comparable.

SpotCube Network contains an internal digital wallet which is used to access your account on the platform for each user, communicate with the rest of the users and receive or send payments. The architecture of both digital wallet and decentralized payment system Spotic Coin supports **SpotCube Network** customers to activate the entire platform system where it can be used on mobile devices without complexity or consuming large resources, it will be integrated with **SpotCube Network** platform, allowing millions of users to access their accounts on the platform and store their funds securely, and wallet owners will be the sole holders of the encryption keys. It also plays a role in protecting accounts from hacking and eliminating fake accounts, which are among the drawbacks of currently known mainstream platforms.

The main assets of the **SpotCube Network** platform are the versatile marketplace that allows them to be configured with their users and support all their needs by providing all the options leading to the implementation of their services as they should. These services are based on a differentiated and flexible vision to move within the platform for the greatest number of users as well as a high resolution search engine.

Since the platform supports communication between groups of users, it aims to release real centers in the near future that function as company cafeterias by simulating the platform on the ground where they are logged in with the same credentials on the platform to work from and be able to enable users to communicate each other in a real way and meet their customers to carry out and manage their work.

The four main operational activities of the **SpotCube Network** platform can be identified as follows:

• Establishing the infrastructure to have a base of accurate and diverse information with an effective and distinctive internal search engine
• Manage the current five services and mix and increase them in the future based on market needs
• Enhance the platform to include new users, content owners and advertisers
• Enhance the Spotic payment system to become more efficient and meaningful for users in real life.

Mission

Fully convinced that the accelerated launch of SpotCube Network, a versatile platform, will revolutionize services for individuals and communities and become a positive and effective reality by helping people locally and globally to:

- Maintain your online identity
- Control and access to their money anytime, anywhere
- Facilitate the provision and access to services, start working via the Internet and access their free e-shops
- Complete all trades with very low commissions
- Increase the quality of life through virtual urban design which helps people to acquire economic opportunities through the platform.
- Reduce unemployment by increasing opportunities and providing jobs anytime, anywhere
- Spread the culture of work and serve local communities and satisfy their needs
- Overcoming the disadvantages of urban design and facilitating individual transactions between members of the same community
- Increase the production of productive households.

Vision
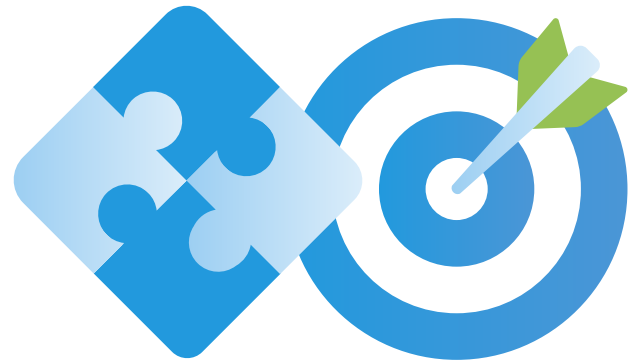
Building a platform with multiple options to meet the needs of different users by providing decentralized services to raise the level of security, reduce costs, facilitate and speed up operations, and provide an infinite number of economic opportunities for individuals that have an impact on overall economic growth.

• Speed and scalability capable of processing millions of transactions per second, accommodating hundreds of millions of active users, and offering multiple marketplaces to meet the needs of those users.

• Intuitive and simple user interfaces that allow the average user to easily buy, store and transfer value and use decentralized applications in a natural way.

• A dedicated user base that acts as the critical and necessary mass for ecosystem growth, ultimately adopted by hundreds of millions of users.

SpotCube Network has all these unique characteristics to embrace the first cryptocurrency in the mass market, where Spotic Coin will be used to power its ecosystem to be a fast, secure, scalable and scalable multi-ecosystem by nature.

Spotic Coin can be considered a decentralized value transfer system by combining minimum transaction time with maximum security as Spotic Coin can become an alternative to Master Card and VISA for the new decentralized economy where your money can move from wallet to products or services go as you need without taking it off the platform where all your needs are available or stored in the wallet that is worth gold.

SpotCube Network has developed a user-friendly interface for millions of people to create a real wallet and exchange services and identifications allowing users to manage cryptocurrencies intuitively and easily. SpotCube Network will leverage its ecosystem of different marketplaces to increase the demand and value for Spotic Coins, which will create a whole new economy saturated with goods and services created by Spotic Coin cryptocurrency and digital wallet integration for sale on The **SpotCube Network** platform will make it the most adopted digital currency and cryptocurrency wallet in the world.

Problem Statement and Strategy

Challenges in driving the adoption of existing platforms:

User Experience
User experience in current platforms is incomplete and incomplete to complete operations through them.

Value Added
Existing platforms Their value added does not motivate people to use cryptocurrencies for purposes other than trading.

Integration
Current platforms are disjointed individually and not integrated options.

Complexity
New users of cryptocurrencies are difficult to understand and deal with.

Security
User trust is damaged by cryptocurrency-related fraud and theft.
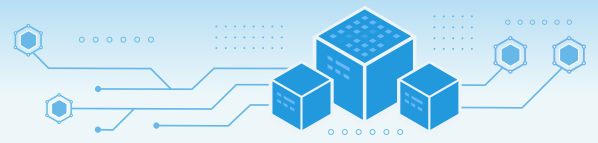
Strategy

To address the above challenges, the platform offers products along the following areas:

- Effective communication, e-commerce and service delivery.
- Connectivity in the near geographic range.
- Blockchain Infrastructure.
- Internet of Things.
- Security.

- Payment.
- Financial Services.
- Smart Cities.
- Metaverse.

Our strategy is to use payment solutions as the primary vehicle to drive adoption and user acquisition, while creating e-commerce and financial services solutions as primary revenue streams. Our NFT platform is a value-added service that enables users to access Metaverse experiences. This strategy creates and maintains a benign cycle. Payment channels bring users to the platform, while business and financial services generate revenue that can be reinvested in payments and used to build an ecosystem to provide crypto services.

Our product solutions across four sectors build a sustainable ecosystem that serves our mission: to accelerate the world's transition to economic and social integration and consequently to smart cities and cryptocurrency.

Solutions Overview

Here is an overview of the products that the platform has:

1- A multi-faceted platform, open without limit to human needs

2- Decentralized payment system - Connects and organizes financial operations within the platform with the decentralized financial wallet

3- Financial services - Decentralized financial products via wallet

4- Metavers – spotcube NFT

5- Blockchain Infrastructure – Spotcube Chain, Spotic Coin

6- Security:

- Security via relations between users
- Security with total presence of the platform on the Internet

The platform

- Communication
- Shopping
- E-Commerce
- Freelancer
- Marketing
- Events consulting

Payment

- Spotic payment system

Financial services

- Decentralized wallet
- Visa Card

Infrastructure

- SpotCube chain
- Spotic coin

Metaverse

- NFT
- Three-dimensional online stores
- Three-dimensional service offices
- An exciting and more rewarding shopping and working experience
- Safe and unified payment system

Security

- Certificates
- Licenses

Description of the problem

There isn't a special or cutting-edge technology services platform that aims to offer an open environment of premium features and events at the most affordable prices, serves as a comprehensive system that aims to unite its users across all platforms, and makes their online experience enjoyable and worthwhile. It is multifaceted with an environment saturated with goods and services sold, starting from e-commerce and shopping to self-employment, consulting and other needs of community members, and works to complete transactions through it decentralized and securely.

There is currently no cryptocurrency used for the orderly exchange of value in the daily lives of ordinary people that is of real use to individuals on the ground. Despite their revolutionary potential.

However, currentcrypto currencies lack the qualities required to collectively attract consumers.
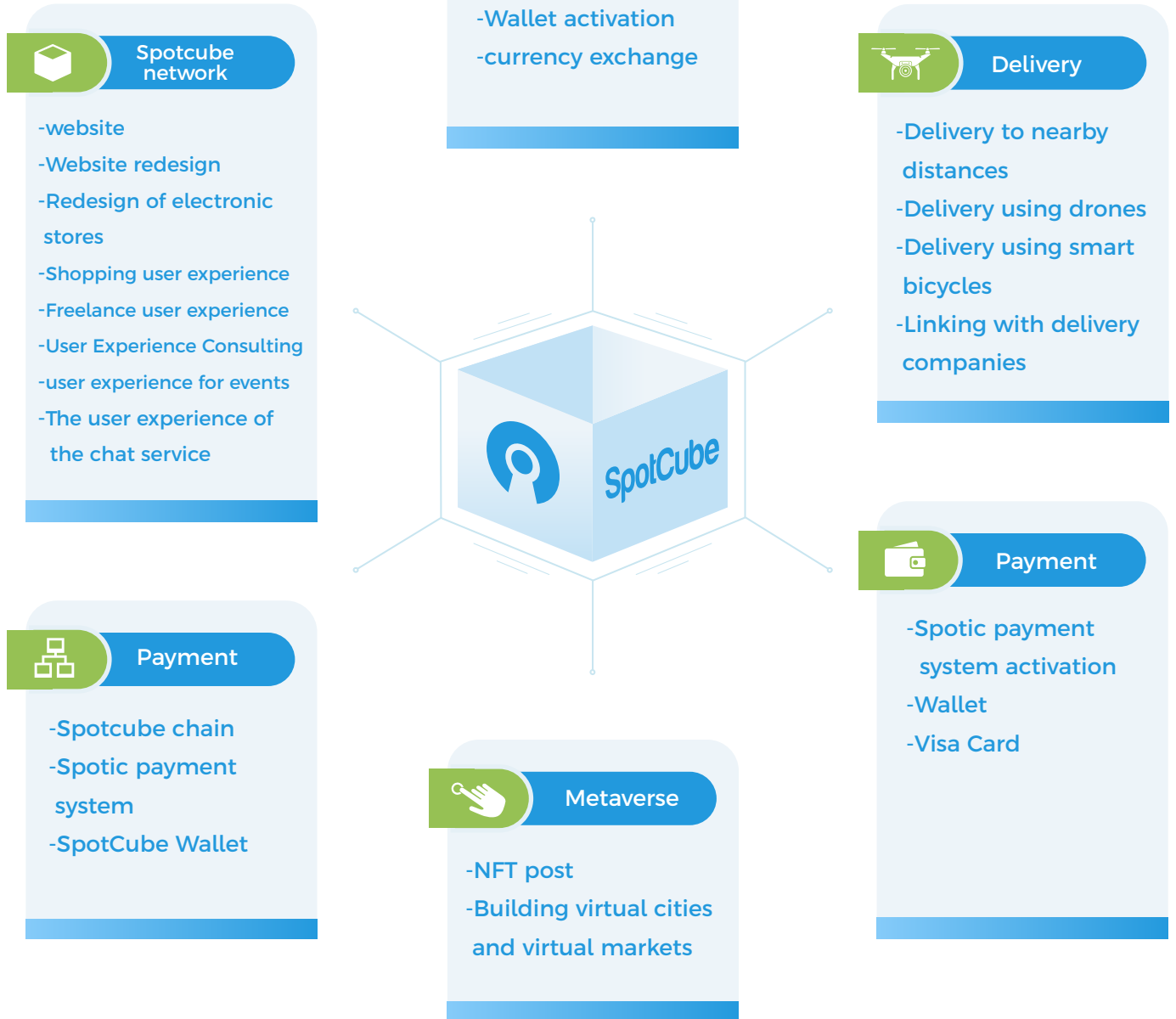
There are several major obstacles in today's systems:

- Current platforms are random, non-specialized and confusing to the user
- Insufficient speeds and high transaction costs and complexity
- Confuse users when trying to buy, store and send their coins
- The market for goods and services that can be purchased in cryptocurrencies is very limited
- Customer experience is not convincing with decentralized technologies and no new customer experience
- The user needs new added values such as saving time and business
- Limited number of sharing economy platforms
- Lack of data provision to the user, security, simplicity and speed in communicating and providing or obtaining services to customers.
- Not facilitating the use of new technologies and simplifying dealing with them without complexity.
- Identity and financial security

Roadmap for SpotCube

Financial Services
- Wallet activation
- currency exchange

Spotcube network
- website
- Website redesign
- Redesign of electronic stores
- Shopping user experience
- Freelance user experience
- User Experience Consulting
- user experience for events
- The user experience of the chat service

Delivery
- Delivery to nearby distances
- Delivery using drones
- Delivery using smart bicycles
- Linking with delivery companies

Payment
- Spotcube chain
- Spotic payment system
- SpotCube Wallet

Metaverse
- NFT post
- Building virtual cities and virtual markets

Payment
- Spotic payment system activation
- Wallet
- Visa Card

Strategy & Solutions

To address the above problems, the following steps is followed:

1-Multi-sided SpotCube Network platform

A multi-sided platform that brings more than one type of market with its customers differentiated from each other and interconnected at the same time.

SpotCube Network is characterized by creating value in each individual group of customer segments, and this value increases in the presence of other groups of segments.
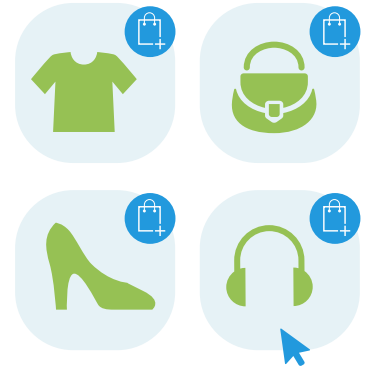
2-Identity and security

Building interrelationships between technologies that verify identity and keep user accounts safe by going through two stages:

The first stage is to enter the platform:

Protected by special keys and encrypted in their devices with their numbers, using the following:

- Passcode
- BioCode
- 2Factor Authentication

The second stage is to allow the execution of operations within the platform via connection to the wallet:

Wallet Connection After login, the account is automatically linked to the wallet for further confirmation to allow operations to be carried out within the **SpotCube Network**, and before that, the user must confirm the following:
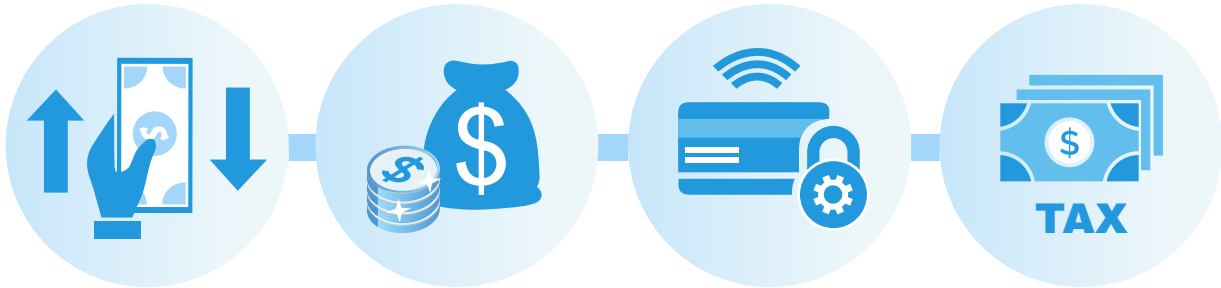
- Privet Key
- Prove Identity
- KYC

3-Spotic Payment System

A micropayment system and micro-payment channel networks, Spotic Payment system can be used for instant transfers of value between users and other services in a secure system between users embraced by the **SpotCube Network** platform.

Added Value:

SpotCube Network has a SpoticPayment payment system to send or receive from anywhere and at any time for free between users.

The payment system offers all these added values:

- Free and simple fees
- Low fluctuation and low risk of the presence of the stablecoin within the portfolio and can be changed to
- Easy to set up, view and manage payment in minutes
- The payment system comes with a bunch of offers that provide as additional services to users such as:

Pay Checkout	It allows the user to pay in crypto and receive payments for free.
Pay GiftCard	It enables the user to shop on SpotCube and get Spotic rewards in the various activities and markets available on SpotCube, such as aviation, hotels, games, fashion, food, projects, shopping and other retail sectors, cinema, taxis, services of all kinds, etc.
Pay Your Friend	Spotic enables you to send money and pay to friends and get points for that.

4-Financial Services Solutions – Decentralized Financial Services

SpotCubeDeFi Wallet

The internal wallet facilitates the management of the user's codes, as it enables him to:

- Login and connect to the account
- Deposit, send and withdraw
- Payment for services and goods between users of the platform
- View total balance
- Buy via SpoticCoin
- Buy via Flat Currency/PayPal

Added Value:

The wallet provides the user with the full preservation of his funds and the completion of payments for services and goods.

The wallet provides the following added values:

- Decentralization gives the user full control and complete privacy
- Easy tool for financial balance and NFT
- Protected by private keys and encrypted in their devices with their numbers using the following:
- Privet Key
- Passcode
- BioCode
- 2Factor Authentication
- Prove Identity
- KYC
- Flexibility in business processes, fast confirmation and execution and simple network charges.

Features of the Ecosystem Wallet

- Free Spotic Coin transfer between users within the platform
- No problem when you lose your private keys to the wallet because accessing the wallet is entering the **SpotCube Network** platform.

5-Metaverse

SpotCube Metaverse is a virtual world where users can interact with each other and with digital object in a three-dimensional space.

The Future of online shopping through SpotCube Network

Traditional e-commerce platforms have limitations:

1-They are two-dimensional

2-They lack the immersive experience that physical stores offer

The Metaverse can change that, In the SpotCube Metaverse, users can walk around virtual stores, interact with products and even try them on. This creates a more engaging and personalized shopping experience that is not possible with traditional e-commerce platforms.

Added Value:

- Three-dimensional online stores
- Three-dimensional service offices
- An exciting and more rewarding shopping and working experience
- Safe and unified payment system

NFT section shows a unique content from celebrities of art, sports and athletes

- Curated list of digital artworks-
- The platform is open where users can be content creators for NFTs and offer them for sale
- NFT can be purchased using a bank card

Customer Experience:

- Building three-dimensional virtual online stores
- Building virtual three-business offices
- Buy with a click of a bank card or Spotic Coin

6- Decentralized SpotCube Blockchain Network

Added Value:

Upgrade **SpotCube Network** to be a standalone public blockchain to enable international transmission between people and businesses that will support payment and transmission operations through the **SpotCube Network** platform, which will be used to promote the global payment revolution DeFi and NFTs for its users.

7- Loyalty Program

The loyalty program offers a lot of prizes to users and their friends when using the platform with all its options and activities that take place through it.

8- Research and education

- Partnerships with universities and support research chairs to support and develop the platform's future needs.
- **SpotCube Network** educational platform

Educational materials for users and productive families in e-commerce, freelance skills, finance, accounting, e-marketing through the **SpotCube Network** platform and all the skills that community members need to keep pace with the acceleration in economic opportunities through the platform.
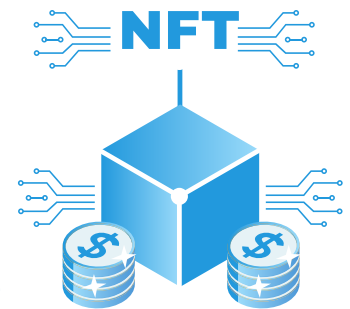
SpotCube In Reality

A. Smart Cities

SpotCube seeks and foresees the future at the economic and social levels, its goal is to provide a digital environment with innovative environmentally friendly tools that stimulate education, creativity and achievement, which contributes to provide a sustainable environment that enhances a sense of happiness, health and value.

SpotCube will make users able to communicate, carry out their work and conduct their activities from their sites based on technology and based on SpotCube, which in turn helps to improve the efficiency of resource consumption, improve the standard of living, provide good and fast services, move easily and provide a safe environment that is less polluted.

🏠 Work from home	🛒 E-stores from home
🚁 Drone delivery	⤳ Communication and services between users by drone

B. Internet of Things

The user can connect his home or outside things to the platform to obtain data and control it, such as turning on and off.

C. SpotCube Coffee Center

It is a new coffee brand that includes open spaces that SpotCube users and community members can visit, work from as an outdoor environment, or meet with SpotCube users for real.

The **SpotCube** Coffee Center is a fully smart open area where people can come and use the resources and workstations available or to relax and drink coffee. These centers will create a collaborative and forward-thinking atmosphere among SpotCube users and direct communication between them, creating great opportunities to connect with people with similar interests and make deals. It allows people to interact in a comfortable environment and avoid the isolation that can be felt in a home office environment.

🏛 Real-life **SpotCube Network** environment

☕ Special brand for coffee

📶 Internet Services

◎ Prepared for work and communication

👥 Meetings and exchange of ideas

Development Goals depending on the budget

$1 Million or Less

Engineering Team:
- Financing 3 engineers for 3 years to work full-time on the network
- Employees 1 full-time company-wide security engineer

Platform:
- Work with the minimum features that can be added to the platform
- Website redesign
- Social network
- Launch of the shopping section (product market) and delivery
- Payment: Install and activate the Spotic Payment System
- Finance: SpotCube Wallet Installation and Activation

Society and Education:
- Educational presentations for using SpotCube
- Hold a meeting to raise awareness of e-commerce best practices
- Seminars and training of managing electronic stores from home

Administration:
- CEO manages all non-technical efforts
- Bulk meetings
- marketing

$5 Million

Engineering Team:
- Financing 6 engineers for 3 years to work full-time on the network
- Specialist for platform testing to improve code quality
- Create IOS platform

Platform:
- Increase the minimum features that can be launched with the platform
- Launch of the Freelancers Section (Project Market)

Society and Education:
- Educational presentations for using SpotCube
- Hold an annual security hackathon for SpotCube to promote innovation in security, e-commerce, marketplace and Social Network.
- Seminars and training of office management from home
- Training the management of electronic stores from home

Administration:
- One full-time employee professional business development
- Get a full-time UX designer
- Accounting Officer

$ 20 Million

Engineering Team:
- Financing 10 engineers to work full-time for 5 years
- 2 full-time company-wide security engineers

Platform:
- Android app
- Launch of the Question Section (Consulting Market)
- Payment: Payment to family and friends within the platform
- Finance: Rewards

Society and Education:
- Develop enterprise qualification materials and seminars for e-commerce, work online and people to use SpotCube easily
- SpotCube Users Gallery for E-Commerce and Services

Administration:
- A team of 3 business development/engineering specialists works to work with companies operating in the SpotCube ecosystem.
- Events and occasions of universities, schools and bodies
- marketing

$ 50 Million

Engineering Team:
- Financing 18 engineers to work full-time for 5 years

Platform:
- Build more infrastructure surrounding the SpotCube network
- Launch of the Events Section (Ticket Market)
- IOS App
- SpotBeacon service
- Spotcube delivery for local express Shopping.
- Finance: Spotic Card

Society and Education:
- Provide research grants with leading universities and open source grants to make contributions within the SpotCube ecosystem

Administration:
- Hire multiple international business development professionals with local experience to work
- Marketing Department
- Data Collection, Analysis and Development Department
- Achieving the required security certificates and licenses

$ 80 Million

Engineering Team:
• Funding 26 engineers to work full-time for 5 years
Features:
• 3 full-time company-wide security engineers
• Increase release schedule while maintaining quality
• Launch of the Accommodation Section (Hotel Market)
• Internet of Things
• Metaverse
Society and Education:
We will improved the industry between platform, research collaboration, open source grants, hackathon, e-commerce, sharing economy, and technical security experiments.
Administration:
• Employ another person for each of the areas of society, support, projects and development.
• HR Officer
• Department of educational content for members of society and the unemployed
• Needs data and geographical statistics team to provide services

$120 Million and above

Engineering Team:
• Financing 35 engineers to work full-time for 5 years
• 6 full-time company-wide security engineers
Features:
• Increase release schedule while maintaining quality
• Launch of the Travel Division (Tourism Market)
• Spot Cube Taxi System
• Spot Cube Drones e-commerce system
• Smart SpotCube Centers
• Smart Spot Cube Cafe
Society and Education:
We will improved the industry between platform, research collaboration, open source grants, hackathon, e-commerce, crowdsourcing marketplace, and security events.
• Opening of the first physical center for SpotCube Network users
Administration:
• Hire someone else for each of the areas of community, support, projects and international development.
• Establishing the company's headquarters in Riyadh
• Preparing SpotCube for listing in the Saudi (Nomou) Stock Exchange as a technology company that is the first of its kind.

Distribution and network simulation

The Distribution gives our community the opportunity to collaborate with us to think creatively and bring their own talents to our project. SpotCube will create a better product that positively represents user needs by integrating the skills of our community with the talents of our team.

There are eight different types of users on Spotic: social, buyer, seller, freelancer, employee, consultant, customer, and service provider. Users can earn Spotic to activate the network. However, the ways to earn or use Spotic are determined precisely according to how you use the platform. Each type of user can interact with the platform as more than one user type.

All users will gain through social, constructive, or incremental user interactions:

Spotic coin and features

Goal:

- **Spotic** is a decentralized payment system powered by blockchain Binance and native BSC token (Spotic).
- It is specifically designed for P2P and B2B market transactions where trust between buyer and seller may be absent.
- Spotic significantly enhances the buy/sell process by helping users securely send and receive payments in P2P and B2B markets
- Payments within SpotCube are sent using Spotic, but users can also transfer to and from other cryptocurrencies or fiat currencies such as US dollars.

Apply Code

Spotic is executed on the Binance chain in the form of a smart contract and includes a BSC-compliant token, called Spotic, which is used for payments.

Spotic is a general-purpose **cryptocurrency** which is:

- Fixed width
- Non-inflammable.
- Replaceable and transferable.

Tokens Distribution

- **Spotic** will be distributed as widely as possible during the Token Distribution Event at launch. The distribution will be a private and public sale of tokens.
- There are a total of 10,000,000,000 Spotic tokens,
- Of these, 2,000,000,000 will be available for purchase via pre-open and mass sale periods.
- SpotCube uses a web application to facilitate the contribution of BNB and the receipt of Spotic tokens automatically via your MetaMask wallet on the BNB smart Chain network.
- You can contribute using BTC or ETH by contacting directly through the website and requesting that.
- All additional details will be announced on the website by the Spotic Coin team.
  You should follow the SpotCube.com website.

SpoticCoin
From SpotCube Network (The Multi-Sided Network)
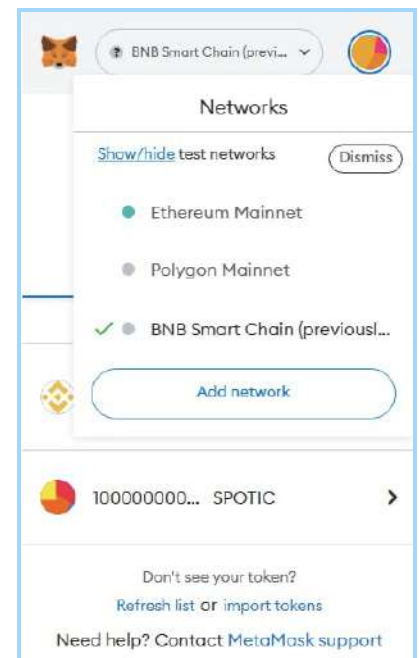
Conditions of expenditure (financing)

Total supply	10,000,000,000
Token at Initial Sale	2,000,000,000
Reserve Tokens	8,000,000,000
Hard Cab (Maximum Financing)	120 Million USD
Soft cap (minimum fundraiser)	$1 million
Pre-sale discount	%50
Spotic Investment Price	$0.08
Pre-sales contributions	BNB,ETH and BTC

Distribution

- %20 of the total tokens available for pre-sale and mass sale.

- %67.5 of tokens are saved as a long-term budget. Also, this token will be used to:
  - Stimulate the use of the Platform's money.
  - Development costs.
  - Invest in marketing.
  - Coverage of legal costs.

- 3.5 % of tokens are for consultants and team.

- Allocate %9 for distribution and network simulation.

Uses of revenues

- %40 development (put forward solutions).

- %5 administrative needs.

- %44 to expand adoption. This includes the growth and maintenance of the platform community including growth consultants, public relations, partnerships, affiliate programs, etc.

- %5 for legal expenses.

- %6 for unexpected costs and operating debt.

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