Whitepaper
Shkipper Project

The evolving investment landscape addresses the challenges of microinvestments in traditional markets.

The world of investment is traditionally associated with complex financial instruments, high entry thresholds, and numerous bureaucratic procedures. However, more and more startups today require flexible funding, and investors are increasingly looking to invest even small amounts, including in cryptocurrency.

Our project addresses this need by offering a transparent and straightforward mechanism for microinvestments, accessible to a wide range of individuals and startups.
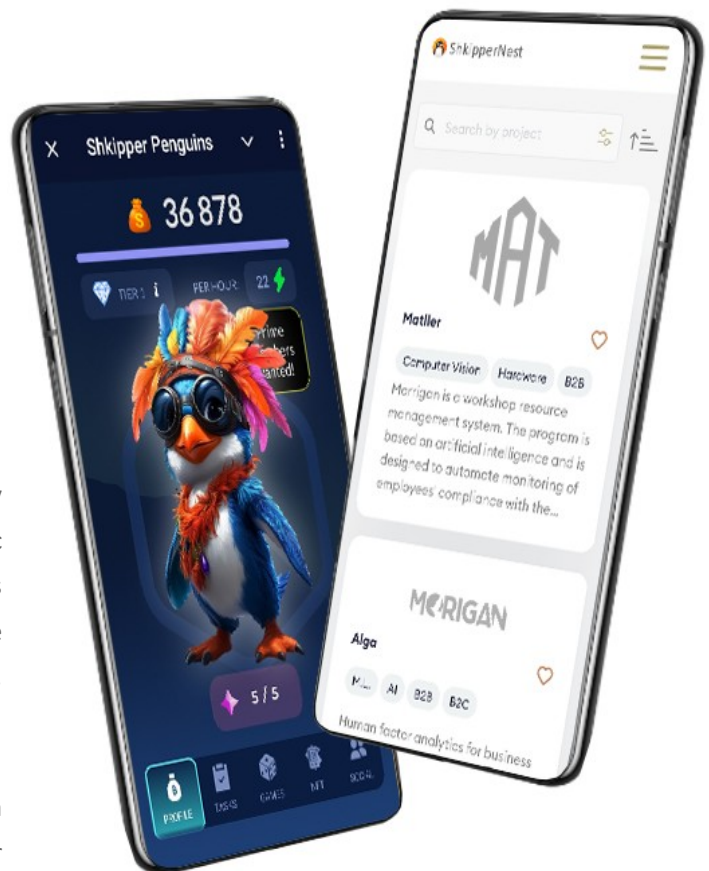
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The Challenge of Microinvestments without Complex Instruments

Low investment amounts. Traditional investment platforms often require a high minimum deposit or a special investor status (e.g., accredited investor). This excludes those who only have small funds available or who wish to test the waters by investing modest amounts.

Lack of simple tools.

Existing crowdfunding platforms are mostly focused on the pre-sale of products or providing rewards in the form of goods and services. Their commission fees can exceed 20% of the funds raised, and they rarely implement mechanisms for investment returns or dividend payments. Furthermore, to secure the necessary volume of funding within strict deadlines, a project often needs extensive media support. This leads to significant additional costs, increased workload on the team, and a high level of engagement.

Crowdlending platforms, on the other hand, allow raising funds at interest rather than in exchange for goods and services. However, their operations heavily depend on specific legislative and financial requirements within their jurisdiction, which can complicate and increase the cost of capital raising.

Complexities of attracting investments for startups.

Early-stage startups frequently face serious hurdles. They often lack proper legal structuring and sufficient resources to conduct lengthy negotiations with major investors. Additionally, complex equity structures can exceed their financial and organizational capacities.

Large investors, in turn, are professional players who receive numerous funding requests. As a result, they employ strict selection filters, which means even promising projects may be rejected for formal reasons. Considering the high risks and frequent failures in venture deals, major investors prefer projects capable of providing a substantial return (often many times the original investment), which is feasible for only a limited number of startups. Thus, overcoming the barriers set by large investors becomes a challenging task for emerging projects.

Startups and the Search for Investors

A complex process of finding investors.
Securing funding from major investors requires significant effort: negotiations, document preparation, marketing, and legal support. Startups may lack both the budget and the free time to accomplish all of this.

Benefits of microinvestments.
Working with a single large investor often entails a high degree of oversight and strict reporting requirements because they are risking a substantial sum.

However, seeking and attracting a large number of small contributors (microinvestors) involves more complex paperwork and additional communication channels: a startup must interact with a group of investors, each of whom contributes an amount that is relatively small for them and thus is less demanding regarding reporting and guarantees.

The challenge lies in finding enough of these contributors, piquing their interest, and simplifying the interaction process.

Our project addresses this by acting as an intermediary between startups and microinvestors, taking on organizational and communication tasks.

The platform simplifies all procedures related to raising microcapital and providing regular reports, making the process convenient and transparent for all parties.

Investor Participation Formats

Equity participation implies that investors receive the right to own a certain share in the company or project. In the event of an exit or sale of the company, they are entitled to a portion of the profits proportional to their share of ownership. At the early stages of a startup's development, this is often achieved through a SAFE (Simple Agreement for Future Equity), which simplifies the investment procedure and document preparation.

A SAFE agreement allows both parties to sign a contract granting the investor the right to future shares (equity) under pre-agreed terms, helping startups secure funding without excessive bureaucratic hurdles.

Interest on the invested amount. One of the simplest forms of participation is a loan issued at a certain interest rate. Investors receive a predetermined interest payment as the project develops or upon reaching key milestones.

Hybrid options. Some startups offer combined solutions that incorporate several mechanisms. For example, part of the investment may take the form of equity participation, while another part could be structured as a fixed-interest loan. A commonly used model is the Convertible Loan, where the investor may, after a set period, either retrieve the invested funds (plus any agreed-upon interest) or convert them into an equity stake under previously defined terms.
This approach allows both the startup and investors to address their respective needs more flexibly, reducing risks and increasing the project's appeal.

Non-financial benefits. In addition to financial returns, investors may receive special advantages, such as early access to the product, co-founder status, or a voice in determining the project's strategic direction.

Our SHKIPPER platform provides each project with the independent option to choose the optimal mechanism for attracting investments and distributing profits. Founders can clearly set deadlines for returning invested funds or paying dividends, as well as define the most appropriate investment structure based on the project's specifics and the interests of potential investors.

Advantages and Challenges of Attracting Large vs. Micro-Investors

Large investor. Offers the opportunity to quickly meet financial needs but requires extensive documentation. A large investor may also influence strategic decisions and set strict conditions for equity participation.

Multiple microinvestors. Targeting private individuals and small investor groups lowers the investment threshold, provides flexibility, and distributes risks among many participants. However, the startup must ensure a transparent system for tracking all contributions, agreements, and rewards.

Using Cryptocurrency as an Investment Tool

Accessibility. Many people have small amounts in cryptocurrency that they would like to invest in real-world projects. However, there is currently no clear mechanism for converting cryptocurrency investments into equity participation or interest payments.

Anonymity and simplicity. Blockchain technology offers anonymity (or pseudo-anonymity) for those who prefer it, as well as transparent transactions. This is particularly relevant for those who do not wish to disclose their identity.

Regulatory challenges. The legal framework for cryptocurrencies is still evolving, making it essential to provide convenient conversion channels, maintain clear accounting, and comply with the regulations in the countries where transactions occur on the platform.

Our Solution
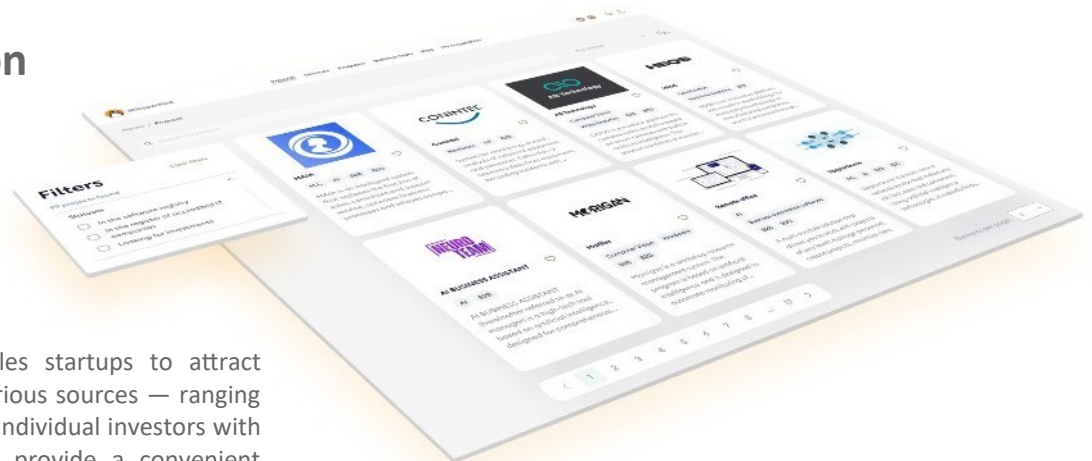
Our platform enables startups to attract investment from various sources — ranging from large funds to individual investors with limited capital. We provide a convenient mechanism for raising the required funds through:

1. **Low entry threshold.** Any user can invest an amount starting at 10 TON.
2. **Transaction transparency.** Every process—from fundraising to profit distribution—is recorded on the blockchain, ensuring a high degree of trust and clarity.
3. **Legal support.** For those who prefer a more formal arrangement, we offer a basic set of documents and expert consultations.

Once the predetermined investment period ends, the platform will pay out returns to the investor, calculated according to the performance of the chosen area. As a result, the user can minimize risks and streamline the investment process: they simply select an industry of interest and the desired rate of return, while the platform's technological infrastructure handles the rest.

Transparent Investment Management Mechanism

A key component of the platform is a system of smart contracts designed to automate and guarantee:

- **Investor share accounting.** Each transaction is logged and tied to a specific number of "shares" in the project.
- **Dividend payments.** Upon meeting predetermined criteria (e.g., product release, project profitability), dividends are automatically distributed.
- **Security.** Neither the startup nor investors can unilaterally alter the transaction history or the terms of engagement.

Conclusion

We are creating an ecosystem where anyone can act as an investor, even with limited funds. At the same time, startups gain access to multiple potential contributors without having to rely on a single large investor under potentially unfavorable terms. Our goal is to provide a convenient and secure service that unlocks the potential of microinvestments and serves as a reliable platform for bringing the most ambitious ideas to life.

In doing so, we simplify the process of attracting and managing investments, making it accessible and transparent for all parties involved. Our approach lowers barriers for entrepreneurs, creates new opportunities for individual investors, and builds greater trust among all participants in the investment process.

Contacts and Resources

Telegram: **NFT Collection**:
t.me/ShkipperNest   getgems.io/shkipperpenguins
t.me/ShkipperCoinBot

Websites:
shkipper.online
shkipper.notion.site/Shkipper-Penguins-Guide