IMOBX

Pilot and building guide

Project proposal · Version 0.9, 2 November 2026

1. Houses with a path to ownership

IMOBX is preparing a rent-to-own housing project in Rio de Janeiro. Under the plan, a family rents a home under an agreement explaining how it becomes the owner. The organization arranges access to property, contracts construction and manages repairs and accounts. The first project is for families who have been displaced or cannot access ordinary housing finance. Location and payments need to fit each household's circumstances, including work, school, transport and support networks.

What exists today. Rafael's dated village budget and the separate two-loft account; drawings; a village illustration made with an image generator; and construction photographs supplied by the team. The drawings and photographs are not a listing of available houses. Rafael brings his construction experience and local knowledge. John works on communication and digital tools.

What is not decided. The property. Each home's exact price and monthly payment, and how much of each payment counts towards buying the home. Repairs, missed payments and leaving. IMOBX's legal form, the terms for using each property, and Rafael's and John's responsibilities, which need written agreements. Funding and what funders receive. The benefits for people who hold the IMOBX token, which are chosen later from what IMOBX can actually supply.

How the operation fits together

Part	How it works
Houses	Documents showing ownership or the legal right to use the property, a building budget and a clear family agreement.
Funding	Separate records for funding, payments, costs and amounts set aside.
Decisions	Defined powers for residents, staff and any investors.
Services	A way to request repairs, follow progress and question decisions.

Shared designs, purchasing and administration can make further projects easier to deliver. Each family has a route to owning its whole home. Residents help shape shared spaces and local priorities.

This guide explains how a request leads to completed work, a check that it meets the agreement, and payment. The whitepaper explains the model, and the roadmap sets out stages and conditions for proceeding. The source list shows where each figure comes from, in Portuguese and English, and the Self-compounding page explains the IMOBX token.

2. Housing designs and building costs

Rafael’s village proposal

Rafael’s plan brings together 45 m² two-level houses around a shared courtyard, with solar panels, fruit trees, play space and two study rooms. The illustration, made with an image generator, shows the community as planned.

On 30 November 2025, Rafael supplied building calculations using CUB and SINAPI, Brazilian cost references. His revised per-house budget is:

Item	USD per house
Land	5,550
House construction, 45 square metres	18,600
Solar	1,500
Shared infrastructure and facilities	1,500
Legal and design	627
Total	**27,777**

The plan covers at least 36 houses built together over 12 months: **36 × US$27,777 = US$999,972**. These are Rafael’s dated project figures, not a finished-house price published by the indexes. SINAPI is the Caixa reference for construction costs and inputs, and the CUB scope page explains what CUB covers; neither gives a price for these houses. A chosen site needs a budget in reais covering its actual work, permissions, services and unexpected costs.

The separate two-loft case

In January 2026, Rafael’s construction company signed a contract to build two lofts. This is a separate case from the village budget. See the drawings and supplied photos.

3. Payments and home ownership

The family’s agreement

Under the plan, a family rents the home and pays the agreed monthly amount in reais. Its agreement states the purchase price and how much of each payment counts towards buying the home. Its purchase record shows how much has counted towards buying the home and how much remains to pay.

In the model, a family pays about 60% above the building cost over 15 years; the first household’s exact price and monthly payment, and how much of each payment counts towards buying the home, are agreed with the family. Rafael’s construction budgets show what building costs; each household’s price is set in its own agreement. The family pays in reais and takes part as a member, with no token or crypto wallet needed. See the household explanation in Portuguese and English.

Repair charges, missed payments, temporary hardship and leaving each have their own terms. They say what happens to the funding already counted towards buying the home if a family leaves, including any refund and grace period, and they are part of the offer the household assesses before agreeing to move in.

What the funding pays for

The budget covers taxes, property costs, maintenance, administration, the cost of keeping promises to families and funding set aside for unexpected expenses. New construction and any investor payments need their own agreed funding and terms. Donations and grants keep their specified uses.

Each amount received is counted once. An amount credited toward buying the home records the family’s progress; it is not another receipt of cash. The spending plan needs to preserve the organization’s ability to complete the promised home transfer.

When the home becomes the family’s

Once the purchase conditions are met, the required documents and registration transfer the whole home to the household. A token transfer does not perform that property transfer. IMOBX stops receiving rent from the home. Continued services and further construction need their own funding; any ongoing service charge needs an actual service and terms the household agreed to.

The financial plan needs to show costs and cash through construction, occupancy and transfer. It also needs to account for delays, major repairs and periods when a household cannot pay. See funding and spending.

4. Funding construction and growth

A builder needs to know that a house is paid for before work starts. The first house is funded outside the token: once IMOBX's legal entity is registered, it will run a crowdfunding campaign in reais on a Brazilian platform such as Benfeitoria and apply for grants such as Circle's Developer Grants. The campaign runs before the token launches, its backers receive ordinary rewards and never tokens, and the two are always presented separately. Donations, grants and service income each keep their agreed use, and housing, wages and any investor payments each need their own approved budget. Construction starts only when a house's funding is secured.

The token's trading fee

Over time, the IMOBX token would add to the houses budget. Holding it is optional. It is planned as a self-compounding community-funding token with no presale and a fixed supply of 1,000,000 tokens. Buyers' payments would go into the token's trading pool in exchange for tokens, and none of them would reach IMOBX. The community's income would be the fee on every trade: 14% on Arctide, plus Arctide's own 0.25%, and 11% on Argus, which keeps 30% of it.

Each fee would be split three ways. 45% would pay wages for the people hired to do the community's work, and the founders would draw no wages from it. In the founders' model, 20% of each fee would go to people who lock their tokens for good; that share waits for a lawyer's reading. The founders' only share of the fee would come from that 20%. The other 35% would go to the trading pool. When IMOBX puts in the pool's starting funds, it would hold three quarters of the pool, so three quarters of that 35% would go to new houses. If the token opens instead with a sale on Arctide's bonding curve, Arctide would receive that part, and new houses would receive the share earned by funds IMOBX adds to the pool itself. The Self-compounding page explains the token and its four V's: Volume, Verify, Vote and Vow.

Trading is usually busiest around a launch and much quieter afterwards, so the housing budget has to work through long periods of little or no trading income. The accounts will show the fees actually received and how each was used.

Funding available for building

Funds put into the trading pool stay there. The accounts distinguish funding available for bills, amounts reserved for families and repairs, and other commitments.

Campaign and grant funding will pay for agreed work before families start paying rent. First, IMOBX needs its legal form, documents showing the right to use the property, a budget for the site and a legally allowed way to run the campaign. Forecast rent is not funding already received. Payments to any investors depend on the chosen agreement and the funds actually available. See the funding questions.

How paid work is checked

The wages share would pay for specific tasks, with the work and payment terms written down first. A participant would submit their work, and a reviewer would check that it matches the agreed task before approving payment. The community tool could show submission, review and payment status. People paid to promote the project would disclose the payment and follow each channel's rules. Residents keep their housing and decision rights whether or not they do paid work.

5. Participation and decision rights

A family's housing agreement, its membership voice, holding the token and any investment are separate relationships. One person can hold more than one role.

Participant	What needs to be clear
Families	Affordable payments, repairs, purchase progress, hardship, leaving and whole-home transfer.
Property contributors	Donation, lease or sale terms; title, debts and transfer costs.
Staff and resident representatives	Powers, pay, appointment, spending limits, reporting and replacement.
Builders and suppliers	Work, price, payment stages and independent completion checks.
Donors and social funders	Permitted use, reports, delays and cancellation.
Token holders	Who issues the token, any benefit for people who lock their tokens (named, with its terms, before it applies), how votes on the token's rules are weighted, and the risk of loss.
Possible investors	What investors would receive, where income comes from, costs, risk of loss, voting, sales and leaving.
Neighbours	Local impacts, services, access and a way to raise concerns.
Independent checkers	Authority and access to review property, safety, accounts and agreements.

Study-room hours, courtyard use, shared-space repair priorities and representative selection are examples of resident decisions. Those matters follow one member, one vote, as Brazil's cooperative law sets out. Staff have agreed duties and spending limits, with someone else checking completed work. Investor rights follow the selected investment agreement.

A household's purchase terms follow its agreement. A vote, including a token vote, cannot on its own change a family's housing agreement, and buying tokens does not give control over another family's contract. Residents' say does not depend on holding tokens or investing. Investors receive only the rights written in their agreement. The voting procedure, spending limits and dispute review process are worked out with participants. See the decisions and repair examples.

Elinor Ostrom's work on shared resources, described in section 7 of the whitepaper, informs questions about membership, shared rules, checking work and resolving disputes. These questions apply to facilities such as solar equipment, the orchard and study rooms. See the decision examples and the participant map. Brazil's securities-market regulator, the CVM, looks at the rights a token carries, not its label, in Guidance Opinion 40; the opinion does not approve any IMOBX offer.

6. Records, payments and support

Under the plan, digital services help people read agreements, request repairs, follow work and check approved information. Private family documents stay outside the public website and outside any blockchain, which is a shared digital record that shows who approved a payment.

Record or service	Purpose
Project website	Explain the proposal, current progress, costs and documents.
Support channel	Receive questions and requests, with a visible response and status.
Legal records	Document the legal right to use the property, family agreements and any investment.
Accounts	Connect each amount received and paid to its purpose and evidence.
Shared work record	Show responsibilities, decisions, deadlines and work checked against the agreement.

Following a payment

Families pay in reais. IMOBX keeps funding for Brazilian bills. Any approved digital payment needs a provider that accepts the organization and its activities, a record of conversion costs and a tested return to the bank. The provider is chosen with the first project. See the funding path.

How a repair moves forward

A resident reports a leak. The maintenance role assesses it and obtains a quote. Spending follows the agreed budget and approval rule. Another person checks the completed repair; the accounts link its payment and receipt. The resident can question the result. Records of unfinished work let a replacement continue when someone leaves a role.

Before the first families move in, the complete process is tested, including payment failures and lost access. A public report shows the approved budget, the work completed, who checked it and the amount paid. It identifies who prepared and reviewed the accounts. Private identity and household documents stay outside the public site. See everyday decisions and tasks.

7. Development stages

IMOBX's development plan connects the first houses in Rio with resident participation, transparent accounts and additional funding. Legal preparation, community discussions and digital trials can progress in parallel. Construction dates depend on each project, funding and permissions.

Stage	Intended result
Legal structure and property	A responsible organization, documents showing the legal right to use the property and reviewed housing agreements.
Resident participation	Members have a say in shared matters, with defined budgets and review procedures, and need no token to take part.
First houses	Funded construction, safe occupancy and records of household payments and purchase progress.
Payment records people can check	A demonstration of USDC, a digital currency designed to track the US dollar, received and payments approved on Arc, a blockchain network, linked to accounts and evidence.
Funding and account review	Records of where funding comes from, which spending is approved and how promises to families are paid for.
More houses and owner partnerships	Further projects with local teams and possible rent-to-own services for participating owners.

Following an operating project

The monthly report shows receipts and payments, amounts set aside, building costs and delays, repairs, unresolved issues and families' purchase progress. Every amount received and paid is checked against its records. Affordability and service-response targets need to be agreed locally.

A first expansion review comes after at least three operating months. A second local team should be able to repeat the process, with funding for new work that respects existing commitments. The detailed roadmap explains who does the work, what must be ready and what stops a stage. Named appointments and delivery dates are open.

What the public can follow

The website explains the proposal now. As the project develops, reports show signed agreements, approved work, funding received, construction and home transfers. See the detailed roadmap.

8. Project status and next steps

The first houses come first, and the IMOBX token would come at a later stage. Published drawings and budgets help explain the intended work; they do not show completed houses.

Area	Current position
Design and costs	Rafael’s dated village budget and the separate two-loft account are available.
Property	The first project needs documented ownership or authority to use the site.
Organization	IMOBX’s legal entity is registered first; accountable roles and agreements follow.
Families	Eligibility, affordability, individual terms and shared decision rights need local discussion.
Funding	Once IMOBX’s legal entity is registered, a crowdfunding campaign in reais and grants will fund the first house. The campaign runs before the token launches, and its backers receive ordinary rewards, never tokens. Project updates report grants, campaign results and donated properties as they arrive.
Token	A planned self-compounding community-funding token, optional to hold, with no presale and a fixed supply of 1,000,000 tokens. Its trading fee would pay wages and add to the houses budget over time; the share for people who lock their tokens waits for a lawyer’s reading. Any benefit for people who lock their tokens will be named, with its terms, before it applies. Still open: who issues it.
Payments	Provider acceptance and the complete payment route remain to be demonstrated.

Evidence for the next project decision

The readiness review brings together the property documents, site-specific budget, construction permissions, family terms, responsibilities and funding plan. Participants can see which commitments are agreed and which questions remain open.

Following progress

Planned reports distinguish proposed, signed, paid and completed work. Residents have access to their own agreements and purchase records. Public accounts explain project spending without exposing household documents.

The source list shows where each figure comes from. Open work includes the complete financial model. Photos and drawings show the supplied design and site material with captions; they are not a listing of available houses. No investment is offered through this guide.