



# Caribbean Eco Token

A cryptocurrency supporting sustainable development in the Caribbean

# Purpose of this whitepaper

The purpose of this whitepaper is to inform all interested parties including the investors, the public and readers concisely about CARET issued by Stichting Marlin Yard (Token Offeror or Offeror), registration no. 861648006 in the Netherlands, and presents the Offeror's business proposition on the matter. We included certain aspects to help the readers understand our cause and make an informed decision to participate in the initial coin offering (ICO).

## Abstract:

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### **Caribbean Eco Token (CARET): Empowering Sustainable Development in the Caribbean through Community-Driven Cryptocurrency**

*The Caribbean Eco Token (CARET) is an innovative cryptocurrency designed to drive economic growth in the Caribbean region while actively contributing to the United Nations Sustainable Development Goals (SDGs). This whitepaper outlines the vision, purpose, and implementation strategy of CARET, emphasizing its commitment to fostering a sustainable and inclusive economy in the Caribbean.*

Stichting Marlin Yard – foundation – further mentioned as Marlin Yard introduces the Caribbean Eco Token - CARET, a new community driven cryptocurrency - focused on executing United Nations Sustainable Development Goals (SDG's) for sustaining a vast Economic Growth in the Caribbean.

It is a fact Caribbean countries endure crisis upon crises because they are extremely vulnerable to climate change and natural disasters. Tourism being the number ONE income in the Caribbean showed growth until nature wreaked havoc. Volcanos started erupting on Montserrat and St. Vincent. The category 5 hurricane Irma caused widespread destruction across its path in September 2017 followed by hurricanes Jose and Maria two weeks later. Most recent and terrible impact is the COVID-19 pandemic which halted Tourism. Many jobs are affected, and the poverty headcounts are rising though the magnitude and duration of this increase will depend on the pace of economic recovery.

When disasters occur, local Governments are responsible to put a financial aid apparatus in place to rebuild their countries. Unfortunately, many local Governments are in dire financial restraint caused by the aftermath of earlier mentioned nature's havoc. Especially now, dealing with the current pandemic caused local Governments to seek financial aid from colonizing countries and or other funding organizations. This means lots of time is consumed between political decision-makers to reach agreement to receive financial support. In the process island populations are in despair whether there will be enough

funds to fix their local economies and how much time this process will take before the next natural disaster could happen. The latter is a BIG issue for Caribbean countries, especially those located in the Hurricane Belt.

It is time!

Time to empower Caribbean locals to create their own financial safety net to execute the recovery of their countries at a faster pace. This can be done without having to wait on Governmental Recovery, Reconstruction and Resilience Funding plans. It is a fact that Governmental support comes with policies and procedures managed by tripartite partnerships and agencies who decide to whom and where to disburse funding. Unfortunately, this way of financial aid does not guarantee getting funds to fix earthquake and or hurricane damaged homes, or to reduce dependence on food imports, or to fix the supply of fresh food by building a sustainable and resilient agricultural economy besides Tourism, to name a few problems.

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Depending on Tourism as a main income source and the import of products and goods to date has proved to be an insecurity. It is not too late for Caribbean communities to become more self-sufficient, more resilient and to create faster alternative funding opportunities. This can be done with blockchain technology while applying SDGs (Sustainable Development Goals) which global communities supports.

Therefore, Caribbean Eco Token – CARET - is created. CARET is for communities to use as an alternative funding and payment method besides the already known funding institutions that offers fiat currencies.

The Caribbean Eco Token purpose is to:

- Provide a multi-purpose digital identity and opportunities to build creditworthiness, reputation, and to execute urgent needed developments to enhance quality of life.
- Provide CARET-users (investors) real-time transparency of SDG-aligned impact investment and trust of cryptographically assured blockchain records and contracts.
- Facilitate efficiently scaled community investments, payment transactions.

## Introduction

The Caribbean region, renowned for its natural beauty and cultural diversity, faces unique economic challenges that require innovative solutions. CARET aims to address these challenges by leveraging the power of blockchain technology and community-driven initiatives to drive sustainable development in alignment with the UN SDGs.

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Caribbean Eco Token, supports sustainable development in the Caribbean

## Vision

The vision of CARET is to establish a decentralized financial ecosystem that empowers local communities and accelerates economic growth while preserving the natural resources of the Caribbean. The mission is to create a self-sustaining model that aligns with the principles of environmental sustainability, social inclusivity, and economic prosperity.

Marlin Yard's goal is to reinvest in its social mission, that gives communities the tools to create possibilities for themselves which in turn enhances their quality of life. The need and creation of such tools are a result from the 17 Sustainable Development Goals (SDG's), a global agreement and a global blueprint for dignity, peace and prosperity for people and the planet, now and in the future.

For example, Marlin Yard sees the importance for people of all walks of life to have access to alternative funding through an accessible system that is built on trust and loyalty. Therefore, Marlin Yard developed its Crowd Profit Sharing concept.

Because of the ongoing developments within the Caribbean community, Marlin Yard offer community members to enjoy Profits whether it being a financial gain, fresh produce or created incentives for making use of facilities. The Sharing part is distributing and owning tasks, responsibilities and taking risks together to make all the goodness happen which in turn is shared in the community. Besides creating CARET, Marlin Yard have created two opportunities 1) **the Eco Shares Program** and 2) a smartphone application based on the Rotational Savings and Credit Association (ROSCA) method. This application is called **\$€NG – pronounced as SENG** – a group saving app that empowers people who need funding and get to be supported by peers. More about these Crowd Profit Sharing opportunities will be explained further in this whitepaper. Bottom line is that Marlin Yard focusses on executing Sustainable Development Goals and believes development activities will make a difference within the world.

## Mission

Marlin Yard daily activities entails applying and maintaining a sustainable eco focused lifestyle in all facets of life and entrepreneurship. We assist in the process of reducing the "ecological footprint". Our mission is to stimulate the resilience and self-reliance of Caribbean communities; something that is urgently needed after experiencing the hurricanes of 2017 and the COVID-19 pandemic. When putting all efforts together this makes Social Eco and Sustainable Development possible.

## Tokenomics

CARET will be a utility token built on a secure and scalable blockchain platform, facilitating seamless and transparent transactions. The total supply of CARET tokens will be capped to ensure scarcity and value appreciation over time. A portion of the initial token supply will be allocated to a reserve fund dedicated to supporting community-driven projects that align with the UN SDGs.

## Community Governance

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CARET's governance model will be community-driven, with token holders having voting rights to decide on key decisions, including project funding, protocol upgrades, and strategic partnerships. This ensures a decentralized and inclusive decision-making process, fostering community engagement and ownership.

## Sustainable Development Initiatives

CARET will actively contribute to the UN SDGs by supporting projects focused on Wellbeing, Education, Jobs, Housing, Economy and Partnership for poverty alleviation, clean energy, healthcare, and environmental conservation in the Caribbean. These initiatives will be identified and proposed by the community, with funding provided from the CARET reserve fund.

## Partnerships and Collaboration

CARET aims to collaborate with local governments, NGOs, and businesses to amplify the impact of sustainable development initiatives. Partnerships will be established to integrate CARET into local economies, promoting financial inclusion and supporting the growth of businesses that adhere to sustainable practices.

## ICO Details

The CARET Initial Coin Offering (ICO) will be conducted transparently and ethically. Funds raised will be allocated to the development of the CARET ecosystem, community initiatives, and marketing efforts. Token distribution will follow a fair and well-defined structure to ensure broad participation and decentralization.

## Roadmap

Our roadmap will outline the development milestones of CARET, including the launch of the blockchain, community governance implementation, strategic partnerships, and the rollout of sustainable development initiatives.

## Conclusion

The Caribbean Eco Token (CARET) represents a groundbreaking opportunity to harness the potential of blockchain technology for the greater good. By fostering economic growth while actively contributing to the UN SDGs, CARET seeks to create a lasting positive impact on the Caribbean region, driving sustainable development for generations to come.

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# Executive Summary

Bitcoin (2009 by Satoshi Nakamoto) is the product that gave birth to blockchain technology. Today blockchain applications go far beyond cryptocurrency and bitcoin. With its ability to create more transparency and fairness while also saving businesses time and money, the technology is impacting a variety of sectors in ways that range from how contracts are enforced to making organizations work more efficiently. Pioneered by Bitcoin, cryptocurrency transfer apps are exploding in popularity right now. Blockchain is especially popular in finance for the money and time it can save financial companies of all sizes. By eliminating bureaucratic red tape, making ledger systems real-time and reducing third-party fees, blockchain can save the largest banks \$8-\$12 billion a year, according to the article by Computer World. "*What is blockchain and how can it help business? | CSO Online*"

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Blockchain, distributed public ledger technologies and Smart Contracts has opened a world of new ideas, especially disruptions to traditional payment methods. Therefore, we want to be part of this emerging technology with the corroboration of cryptocurrencies to resolve problems and or improve certain processes that we can identify right now in the Caribbean region. We believe cryptocurrencies provides solutions to support and improve the lives in our local communities at present.

Reason for Marlin Yard to tap into the cryptocurrency market which provides an alternative funding and payment solution. Our market is not only for the Caribbean community but also accessible to the rest of the world who wants to be part of this financial system. At the heart of our operation is innovation to establish Crowd Profit Sharing opportunities that supports Sustainable Development Goals (SDG's), establishing a business model with a vigorous focus on benefits for communities.

Our dedication to achieving the Sustainable Development goals (SDGs).



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Our society has changed a great deal over the past few decades. All this growth and development has had a substantial impact on our planet, which is now reaching and even surpassing its carrying capacity. Although general welfare has increased, inequality is still very much present in the world. To help ensure a healthy future for our planet as well as for the population, current for Marlin Yard, the SDGs and their targets constitute a major basis for the development of our vision, mission, and the associated strategic choices. They contribute towards a deep-rooted belief that we have a duty to manage the planet responsibly. In this, 'profit' has evolved into 'prosperity' – shared profit for all – and later to 'purpose', whereby we strive to achieve welfare for all in this world, both now and for future generations. This inevitably requires changes to the way in which we manage our organisation and execute projects. The 17 Sustainable Development Goals (SDGs) are an urgent call for action by all countries - developed and developing - in a global partnership. They recognize that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth – all while tackling climate change and working to preserve our oceans and forests. These goals were formally adopted by the United Nations General Assembly with the Agenda 2030 for Sustainable Development. By 2030, the SDGs, coupled with 169 targets, must guarantee good levels of health and wellbeing, equality and respect for all and optimal working conditions are the basis for a decent society and consequently also for sustainable management.



SDGs are a basic part of Marlin Yard's organisations core business. As a foundation, based in the Netherlands with development projects in the Caribbean, we are serious in our mission to stimulate and contribute to self-reliance and to strengthen human resilience in affected areas. Our current focus is on the Hurricane Belt in the Caribbean region. With special focus on people who are most vulnerable, people who have little or no access to healthy food, who would not survive or survive poorly without help, or whose living situation would be miserable and without health assistance would be endangered due to natural disasters. Marlin Yard's mission has only been accomplished by helping to build and teach people to build ecologically responsible homes that are hurricane, earthquake, and fire resistant, to set up efficient and effective agricultural activities, to promote sustainable entrepreneurship so that profit-sharing opportunities (crowd profits sharing) are created among communities.

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Our way of doing business, the strategic planning of physical production and flows, the use of materials respectful of the environment and the people living in it: everything we do has an impact on this 'purpose' and on the future of our planet. Hence, we are not claiming our approach is already 100%. However, we are working every day towards that goal because as responsible stewards of our planet, we make our decisions in such a way that form an action plan to prioritise sustainability and the fight against poverty. **The goals reflect the 3 dimensions of sustainable development: the economic, social and ecological aspects.** Within this framework, our strategic choices are made with a view to improving sustainability, whenever and wherever we can. We are not alone in striving for improved sustainability. We call on everyone to cooperate with us: donators, investors, individuals, consumers, suppliers, competitors, and all stakeholders within our value chain. Because for Marlin Yard, one thing is certain: together we can and must make a difference. Be the change by helping yourself and us to contribute to a positive future of our planet.

## CARET, the business

CARET aims to function as an alternative Electronic Money option that supports sustainable development projects within the Caribbean and to be used as a payment solution. To ensure continuation of these urgent developments, Marlin Yard created the Caribbean Eco Token – CARET. This digital token is based on Ethereum (ETH), a cryptocurrency with the second largest market cap (second to Bitcoin).

Using CARET as an alternative payment method, provides a safe, secure and compliant path for cross-border transactions, peer-to-peer (P2P), customer-to-business (C2B) and business-to-business (B2B). Through the application of Blockchain technology, we will be able to execute Smart Contracts to settle and record transactions securely.

Our business model is based on:

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- Matching SDG's with development projects in the Caribbean and executing them. Then linking CARET to each development project, which in turn creates the opportunity for CARET users to become supporters (investors) of these projects.
- Using CARET as a payment solution within the Caribbean community.
- Each CARET user becomes eligible to share in any profits generated by the projects.
- Users are offered to enjoy incentives when visiting these projects with regards to a project derived product, goods and or services.
- Giving investors real-time transparency of SDG-aligned Impact Investment and trust of cryptographically assured blockchain records and contracts.
- Monetising Smart Contracts to execute contractual obligations.

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Our goal is for CARET to be available through a secure platform to execute local and cross-border financial transactions without involving third parties. As one of the first institutions to embark on this journey, Marlin Yard will consult with authorities of various jurisdictions to ensure regulatory compliance in all respect. We see this as an opportunity rather than a hurdle to contribute and, in doing so, position cryptocurrency as a seamless payment solution.

## Blockchain

Blockchain technology is a powerful tool that is already shaping the future of the Internet with simple, safe and secure transactions, bringing a new wave of Economic Opportunity and Digital Innovation. The blockchain technology facilitates the exchange of value without the need for intermediaries, enables transparent interactions of parties through a trusted and secure network that distributes certified and auditable access to data, simplifying the existing processes lowering the costs and increasing the capital efficiency.

## Ethereum

Blockchains distributed ledger infrastructure had empowered Bitcoin to become a digital and easily tradable token, commonly used as a currency, successfully proving that distributed consensus works, but has limitations to program and customize new ideas on top of it. Marlin Yard chooses to work with Ethereum, that enables the development of custom programmed applications on top of the blockchain, like smart contracts, database access and storage. Ethereum Blockchain coupled with Machine Learning, Artificial Intelligence and IoT are enabling Marlin Yard to revolutionary innovations to build trust, immutability, transparency, and traceability in transactions in both the financial system and in the real economy.

## Caribbean Eco Token details – Symbol CARET

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Deployed: Ethereum Main net

Date deployed: 12 Nov. 21

CARET is a ERC20 token:

- that allows users to use it as cryptocurrency to pay for products, goods and services.
- to show their affiliation and level of support of a venture for this token represents equity shares in executed SDG Projects.
- to trade on the exchange market at prevailing market price, therefore the value of the CARET token should be positively correlated to the success of the SDG projects.

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## Revenue Model

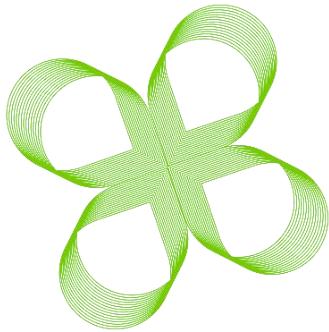
Apart from the foundation initiatives revenue, Marlin Yard developed a *Crowd Profit Sharing* concept which CARET is linked to.

### Crowd Profit Sharing

In general profit sharing refers to incentive plans introduced by businesses that provide direct or indirect payments to their employees. Employees in turn depend on company's profitability in addition to the employees' regular salary and bonuses. In publicly traded companies these plans amount to allocating shares to employees. Marlin Yard believe Crowd-Profit Sharing opportunities benefit communities and keep investing in the social mission that gives communities the tools to create possibilities for themselves which in turn enhances their quality of life. Also, when putting all efforts together this makes Sustainable Development Projects possible.

Keeping the importance of access to funds in mind, Marlin Yard developed its Crowd Profit Sharing that makes it possible for individuals and businesses to invest in each other while creating "work capital" together for executing sustainable development projects which in turn becomes definite facilities and services within the Caribbean region. Marlin Yard's "Crowd Profit Sharing" concept currently exist out of the following opportunities, see if they match your way of supporting the Caribbean community. Your support will be welcomed when joining our development mission.

## Eco Shares Program



The first is called **Eco Shares**, a reward combined saving scheme program. It's a way for social development goals to be funded by the community and for the community. While being involved in the participation process each participant gets compensated for their efforts and get to benefit from the occurring development of choice.

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Eco Shares is a Crowd Profit Sharing method that gets people from all walks of life and different ethnicities involved to help execute several sustainable development goals. No matter

what gender you have, no matter what religion you practice, no matter if you own a business or not. The Eco Shares Program is a way for sustainable development goals to be funded by the community and for the community. Eco Shares not only compensates each participant for their efforts it also offers each participant the opportunity to benefit from the occurring development of choice. If the will is there to socially invest in development of your location, your village facilities, your countries economy, then help develop your community by participating the Eco Shares Program.

Eco Shares is something like the original concept of investing but has integrated "saving scheme" elements. You place forward some funds to help start a project. These funds are converted into Eco Shares. Then as a reward you get a return from future sales meaning you receive a small portion of the company's revenue for a period, this is called profit sharing. During this period, you can choose to reinvest received profits which will then accumulate as "savings". These savings are Eco Shares that accumulates over a period that can be sold and or cashed in when requested. In addition, the participant receives incentives such as discounted rates on fresh produce, access to courses, trainings and workshops, usage of several facilities and services. A person can opt in for at least one Eco Share and choose to invest in one or more development projects. Each project has a forecast on return on investment (ROI) and a growth estimate ranging from 1% up to 3%. More is explained at <https://www.marlinyard.org/eco-shares-program>



## SENG

The second opportunity is a group saving smartphone application known as **\$€NG – pronounced as SENG**. SENG is basically an informal Rotating Saving and Credit (ROSCA) product. Through SENG people create and manage Rotational Savings Pools with their friends, family members and colleagues. A Rotational Savings Pool is a group of individuals who save and borrow together in a form of peer-to-peer banking. Group members contribute funds into a pool on a regular basis, and then take turns withdrawing funds from the pool. Marlin Yard created this application specially to offer local Caribbean consumers and small business owners who were denied a loan, an alternative funding opportunity to still reach their financial goals. More is explained at: <https://seng.marlinyard.org/introducing>

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## CARET

The third opportunity is called **CARET** to which the first and second opportunities are linked to. By introducing CARET to the public paves the way for Caribbean communities to use cryptocurrency for payment for products, goods and services on participating islands. In addition, CARET users and holders receive a token of ownership and enjoy dividends of mentioned development projects for as long CARET users supports this token.

Besides the global community who has an interest in CARET both SENG application users and Eco Shares participants will be eligible to invest in and use CARET as well. This process allows CARET to increase in value, and funds are accumulated to disburse to sustainable development projects executed under supervision of Marlin Yard. Once a project turns into a full fledged operational facility and or service, derived revenues are then shared (profit sharing) among the Eco Shares participants and CARET users. By means of "profit sharing" derived revenues will then again increase CARET's value.

## Stichting Marlin Yard SDG Projects

Stichting Marlin Yard, a non-profit, responds to the challenges when executing development projects. Marlin Yard is committed to ensure a sustainable and secure future for the projects that are solutions to enhance wellbeing, stimulate education, create jobs and business opportunities, construct hurricane and earthquake challenged

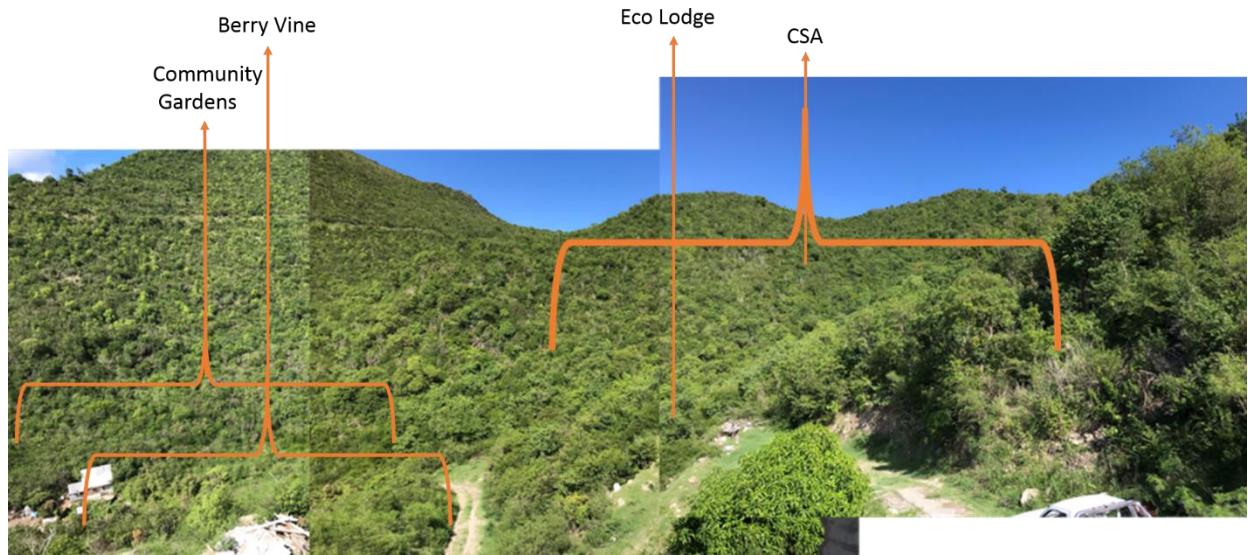
housing, supports food security and circular economy while collaborating with key players to reduce poverty in disaster struck Caribbean countries.

Marlin Yard handles the creation and distribution of tokens. Contributions during the ICO period will be used for the development and deployment of SDG's projects. The SDG Projects that Marlin Yard currently executes in the Caribbean are:

### Agriculture

The Building of a Sustainable Agricultural Economy, a NEW economy beside the known Tourism economy, starting on the Eastern Caribbean islands slowly working towards the Western Caribbean islands.

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## Creating Green Communities and Eco Housing construction

Designing and construction of Hurricane and Earthquake and Fire-resistant housing, also known as the Eco Home. At this very moment Marlin Yard is making preparations to create the first Eco Neighbourhood on Sint Maarten that will consist of:

- A location for agricultural activities combined with Allotment – Community Gardens where locals will be able to cultivate their own food.
- A local market location built out of recycled materials that offers workshop activities, jobs and business opportunities in reducing and upcycling waste. A plus is that it will provide its own electricity, biogas and have its own waste-(water)-management system.
- A special food court section built out of modified shipping containers. Where each food stall must follow the sustainable dogmas "Reduce and Reuse" by implementing the use of compostable food service, reduce food waste, use organic, free-range and local ingredients wherever possible. Food vendors also must sort their waste so it can be reused as far as possible.
- Self-sufficient Homes built out of modified shipping containers that will provide own renewable energy sources and be part of the waste-management and waste-water management system.
- Geodesic dome constructions that have a double yet social function, for they will be a Holistic Health & Wellness and Refuge Shelter.

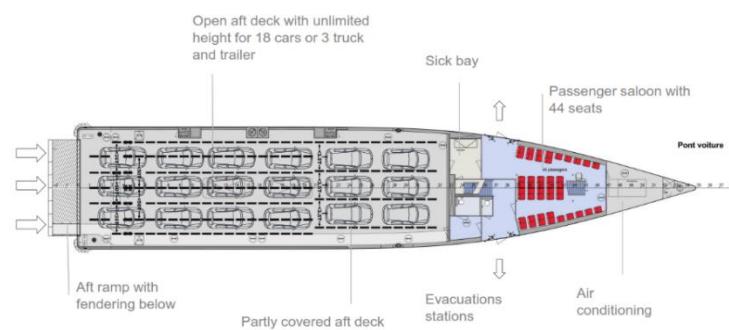


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## Transportation for Local Tourism

The creation of a Ferry Service that combines local tourism with logistical empowerment between the Leeward and Windward islands.

Blockchain and Smart Contracts as a solution



Cryptocurrency can be an ideal shift for financial inclusion of Caribbean communities.

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## Crowd-sale of CARET Tokens

CARET Initial Contribution Offering Crowd Sale, will issue tokens for donations to current sustainable development projects supervised and executed by Marlin Yard during the ICO period. Loyalty tokens will be a free-floating asset.

Marlin Yard is ambassador of the "Eco Way of Living" and is driven to make communities become more self-sufficient in combination with addressing environmental and social concerns. Our continuous objectives are to successfully implement sustainability, ecologic development in combination with crowd profit sharing opportunities. In every way we encourage personal and business development, self-sufficiency, resiliency, sustainability and environmental friendly trade for everyone. Marlin Yard handles creation and distribution of tokens. Contributions during the ICO period will be used for the development and deployment of Marlin Yard's SDG projects. This also includes the ability for Marlin Yard to charge and earn fee revenue on its deployed platform.

## Crowd-sale Contribution Phases

Marlin Yard will process direct donations of CARET tokens for BTC and FIAT out of the 1.45 billion tokens that it holds. These tokens are also allocated to presales, bounties, advisors, and the rest will be held in the foundation for later use. 725 Million tokens will be issued between the public ICO phase, this offering includes burning of tokens at specific intervals to enhance scarcity and value.

The on-boarding of the private contribution phase will be via a yet to defined exchange platform starting on January 1st, 2024. Our aim is to start the Public Crowd-sale on February 28th, 2024, to March 28th, 2024.

A USD\$ 1 contribution in ETH will receive 1 Caribbean Eco Token (CARET). A maximum of 217.5 million CARET tokens will be issued in this public phase. The USD/ETH exchange rate should be updated daily. More about this topic is explained at the Tokenomics chapter. See also <https://www.marlinyard.org/caribbean-eco-token>

## How to Participate at CARET Crowd-sale

Marlin Yard will process direct donations of CARET tokens for development of promoted projects on the website. You can also contribute using ETH, sending from a wallet you control directly (not from an exchange) to the Caribbean Eco Token ETH ICO Contract address listed on our website [www.marlinyard.org](http://www.marlinyard.org)

eWallet: 0xa970ce730b00410f9021c0b6b8f5782aad6c57f5



## Crowd-sale Contribution Token Allocation BTC and FIAT

The ICO funding will be used to continue development of SDG Projects throughout the Caribbean. Previous buyers of CARET tokens will receive a loyalty bonus on their initial outlay to compensate for realignment of the token peg. Token holders may also be given special rewards and access based on the amount and duration of tokens held. The loyalty tokens issued during the ICO will be a freely floating loyalty asset.

*Loyalty tokens* allows investors to show their affiliation and level of support of the venture. It does not represent equity in the company nor have any intrinsic value. The company may use a percentage of profits to repurchase loyalty tokens from the open market at the prevailing market price, therefore the value of the token should be positively correlated to the success of the project.

CARET is a simple, peer-to-peer payments, peer- to-peer remittance cryptocurrency to help drive Caribbean locals towards their goals. It leverages a fiat-pegged CARET digital token, that can travel farther and faster than physical cash ever could, granting access to funds, through blockchain based Android and iOS applications that empowers locals in distress for the still pending rebuild and or economy recovery of their country.

## CARET Token Utilization

Users need to create a crypto wallet (eWallet) account that interacts with blockchains which and let them store or trade various types of crypto currency such as Bitcoin and Ethereum. Users will be able to access their CARET balance on such eWallet. Crypto wallets examples are MEW (myetherwallet.com), Ledger-live, MyCrypto - Ethereum Wallet Manager, MetaMask, WalletConnect and Trezor. These are crypto wallets that support Ethereum ERC20 tokens and where one can Buy, Swap, Send/Receive.

An eWallet can be downloaded as an application on a smartphone, smart device, or computer. Deposits to the account can be made by generating a QR/Barcode that can be paid with fiat money in any bank and transferred directly to the account. In the near future, users who invest in Marlin Yard SDG projects will be able to create an account in a member only environment of Stitching Marlin Yard. There investors will be able to access their invested CARET balance in the platform application. New users need to sign up to have a CARET account. CARET users can invest CARETs into SDG Projects. Deposits to the account can be made by generating a QR/Barcode that can be paid with fiat money in any bank and transferred directly to the account. Payments can be sent between users. CARET users can request to land money by submitting new SDG Project. The projects are subjected to AML/KYC CARET analysis.

## Investment Impact

Impact investing is an investment approach that seeks to generate positive, measurable social and environmental impact alongside a financial return. Unlike traditional investing, where the primary focus is on financial returns, impact investing places equal emphasis on achieving positive outcomes for society and the environment.

Key characteristics of impact investing include:

Intentionality: Impact investors are intentional about generating positive social or environmental impact. They actively seek investments that align with their values and contribute to solving specific social or environmental challenges.

Measurable Impact: Impact investments are expected to produce measurable and quantifiable positive outcomes. Investors often use metrics and indicators to assess the social or environmental performance of their investments.

Financial Return: While impact investors prioritize social or environmental impact, they also expect to receive a financial return on their investments. This distinguishes impact investing from philanthropy, where the primary goal is charitable giving without a financial return expectation.

Diverse Sectors: Impact investing spans various sectors, including but not limited to renewable energy, healthcare, education, affordable housing, and sustainable agriculture. Investments can take the form of equity, debt, or other financial instruments.

Collaboration: Impact investors often collaborate with other stakeholders, including governments, non-profits, and businesses, to maximize the effectiveness of their investments. Partnerships can enhance the scale and scope of impact initiatives.

Risk and Return Considerations: Impact investors assess both financial and impact-related risks and returns. The goal is to strike a balance between achieving positive social or environmental outcomes and financial sustainability.

Examples of impact investments might include funding a social enterprise focused on providing clean energy solutions in underserved communities, supporting a sustainable agriculture project that promotes responsible farming practices, or investing in a healthcare initiative aimed at improving access to medical services in disadvantaged areas. Overall, impact investing represents a conscious effort to use investment capital as a force for positive change, addressing societal and environmental challenges while seeking financial returns. The impact investing field has grown in recent years, with increasing interest from investors, asset managers, and businesses committed to creating a more sustainable and equitable world.

Marlin Yard is committed to maximize the total performance (financial and extra-financial) of the total impact investment portfolio. Marlin Yard evaluates the risk that the Impact Investor is willing to carry, his/her/their tolerance for actually losing invested funds due to failed ventures/investments, the degree to which current investments under consideration will make the overall portfolio, un-balanced with regard to its general risk exposure, or other factors that should be considered when allocating funds to a longer-term investment approach.

In addition to asset class risk, there is also thematic area risk. Marlin Yard offers to assess various investments. Our asset classes are value based and in alignment with the United Nations Sustainable Development Goals. The category of sustainable agriculture may have a lower risk assessment than investments in Renewable Energy. Loans to cooperatives with secured government contracts can be paid back over months, with less risk and structured as the same debt offered to a small business development fund.

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## Impact Grants and Donations

Grants and donations will be invested in projects that do not have a financial return, but they will be managed with the same rigor as all other projects and any given bonus will be reinvested.

## Impact Portfolio

The Impact Portfolio aims to grow by investing in the SDG Projects and CARET funds that generate competitive risk adjusted returns.

## Impact Credit

Will be applied for financial support of projects in the rural area, mainly those directed to government acquisitions; To support projects of families that are part of the cooperative system economy institutions within the green-, blue tourism, a portfolio designed to maintain account balances and improve liquidity.

## Market Problem, Solution, and Token Description

### Problem

It is a fact that we are confronted daily with misery through news media or any other social media channels. If it is not news about the world dealing with the aftermath of the Covid-19 Pandemic problem, Ongoing Wars, or the Climate change issue, it's a Weather channel broadcasting occurring tornados, hurricanes, typhoons, or tsunamis on a more

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Caribbean Eco Token, supports sustainable development in the Caribbean

frequent interval. Global population is forced to process worldly problems back-to-back while working around the clock to find solutions to ease up on the problems we are dealing with.

### Let's zoom into the Caribbean region

Traditionally, the Caribbean has been considered the island countries within the Caribbean Sea, with Cuba to the north and Trinidad and Tobago to the south. That has come to include the Bahamas, though it is not geographically within the Caribbean, along with Belize, Suriname, and Guyana, which are part of the CARICOM economic and political bloc. (This also tends to include French Guyana, a department of France on the northern coast of South America). The population of this area is just around 43 million people.



## Caribbean Statistics

<i>Area</i>	275,400 km <sup>2</sup> (106,300 sq mi)
<i>Population</i>	43,163,817 <small><a href="#">[1]</a><a href="#">[2]</a></small>
<i>Population density</i>	151.5/km <sup>2</sup> (392/sq mi)
<i>Ethnic groups</i>	African, European, Indian, Latino, Hispanic, Chinese, Jewish, Arab, Amerindian, Javanese, Hmong, Multiracial
<i>Religions</i>	Christianity, Hinduism, Islam, Afro-American religions/Traditional African religions, Rastafari, Native American religion, Judaism, Buddhism, Bahá'í, Kebatinan, Sikhism, Chinese folk religion (incl. Taoism and Confucianism), Irreligion, others
<i>Demonym</i>	Caribbean, West Indian
<i>Countries</i>	16 Antigua and Barbuda Bahamas Barbados Belize[a] Cuba Dominica Dominican Republic Grenada Guyana[a] Haiti Jamaica Saint Kitts and Nevis Saint Lucia Saint Vincent and the Grenadines Suriname[a] Trinidad and Tobago

<i>Dependencies</i>	24
Amapá (BR)	
Anguilla (UK)	
Aruba (NL)	
Bermuda (UK)	
Bonaire (NL)	
British Virgin Islands (UK)	
Caribbean region of Colombia (CO)	
Cayman Islands (UK)	
Curaçao (NL)	
Guadeloupe (FR)	
French Guiana (FR)	
Martinique (FR)	
Montserrat (UK)	
Navassa Island (US)	
Puerto Rico (US)	
Quintana Roo (MX)	
Saba (NL)	
Saint Barthélemy (FR)	
Saint Martin (FR)	
Sint Eustatius (NL)	
Sint Maarten (NL)	
Turks and Caicos Islands (UK)	
U.S. Virgin Islands (US)	
Venezuelan Caribbean (VE)	

<i>Languages</i>	English, Spanish, French, Dutch, French Creoles, English, Creoles, Dutch Creoles, Spanish Creoles, Papiamento, Caribbean Hindustani, Chinese, among others
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<i>Time zones</i>	UTC-5 to UTC-4
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Source: <https://en.wikipedia.org/wiki/Caribbean>

The Caribbean is a diverse region with significant economic potential and growth opportunities. Gross National Income (GNI) per capita varies from around US\$800 to over US\$30,000 and most countries rely primarily on tourism, while some on commodity exports. With its stunning scenery and vibrant cultures, the Caribbean is one of the world's top tourist destinations. Sustainable use of ocean resources, known as the "blue economy," offers potential for economic diversification, while preserving the region's environment (green economy), as well as further development of other sectors with potential for growth.

Many small economies, including those that are tourism-dependent, were maintaining a positive growth rate prior to the onset of the COVID-19 pandemic. The Caribbean has been badly impacted by the near halt in tourism. The Caribbean economy contracted an estimated 8.6% in 2020, and by 12.6% excluding Guyana. Many jobs are affected, and a recent high frequency phone survey in one of the Caribbean small states suggests that poverty headcounts are rising, though the magnitude and duration of this increase will depend on the pace of economic recovery. The progression of the pandemic and vaccination efforts did have a major impact on the speed and scope of recovery.

Caribbean countries are extremely vulnerable to climate change and natural disasters. Extreme weather events are common – the region experienced nine hurricanes at Category 3 and above in 2019-2020, and a record number of named storms in the 2020 hurricane season. When a hurricane strikes, it can wipe out more than the entire annual GDP of a small island and it is often the poorest that suffer the most. Major hurricanes include Irma and Maria in 2017, and Dorian in 2019. In April 2021, the eruption of the La Soufrière volcano in Saint Vincent and the Grenadines has required mass evacuations, and is having widespread impacts on the country's people, infrastructure, and economy.

Building fiscal and financial resilience and investing in preparedness – be it physical, health-related, or social safety nets – are critical to reducing the large human and economic costs caused by climate change. to the Caribbean also aims to develop new sources of economic growth and high productivity jobs, which will require investing in people and climate adaptation, improving the investment climate and connectivity, and safeguarding the environment.

Source: Last Updated: Apr 22, 2021 - [Caribbean Overview: Development news, research, data | World Bank](https://www.worldbank.org/en/country/caribbean-overview)



Aftermath hurricane Irma September 2017, Saint Martin FWI

## Natural disasters impact

Hurricane Irma, an extremely powerful Cape Verde hurricane that caused widespread destruction across its path in September 2017. Irma was the first Category 5 hurricane to strike the Leeward Islands on record, followed by Maria two weeks later. Damages were appraised at USD 77,16 billion (2017). Affected areas were Leeward Islands, Turks and Caicos Islands, Cape Verde, Jamaica, Bahamas, Greater Antilles and Eastern United States.

Volcano eruptions:

- On 18 July 1995 at the Soufriere Hills on Montserrat. The small population of the island (11,000 people) was evacuated in 1995 to the north of Montserrat as well as to neighbouring islands and the UK. Appraised repair costs USD 2.5 million.
- On 9 April 2021, La Soufrière on St. Vincent causing people to flee to different parts of St. Vincent and to the neighbouring island of St. Lucia. Appraised repair costs USD 29 million.

Covid-19 the Global Pandemic that officially started in 2020 and which is still an issue to date. This pandemic caused all global operations to stop at a screeching halt when countries implemented lockdowns. Many islands were cut off from food supply, for months zero income got generated due to Tourism was put on pause causing the economic damage estimate to be USD billions to date.

When it comes to getting funds fast and executing the rebuilding of an island procedures are an obstacle and time consuming before funds are disbursed. A good example is the 5-year Recovery, Reconstruction and Resilience Trust Fund (SXM TF) which was set up on 16 April 2018 to respond to the devastation caused by Hurricane Irma on Sint Maarten on September 6, 2017. The trust fund got financed by the government of the Netherlands for up to €470 million (US\$553.4 million). The fund is managed by the World Bank and the projects it finances are implemented by the Sint Maarten government in accordance with the World Bank's Policies and Procedures. Because the SXM TF is a tripartite partnership of the Sint Maarten and Netherlands governments and the World Bank, the partners have put agencies in charge of the efforts: the Sint Maarten National Recovery Program Bureau, the Netherlands Ministry of Interior and Kingdom Affairs, and the World Bank's Caribbean Management Unit of the Latin America and the Caribbean Region. After hurricane Irma to date (2017 – 2021), many project approvals are still pending. In addition, pending projects are at risk not to be approved for this trust fund will cease to disburse funds in 2022.

## Solutions

Marlin Yard is fighting for empowerment of the Caribbean people in disaster struck countries to accumulate funds faster and execute development faster.

CARET as the new cryptocurrency:

- contribute to impact investments that promote the United Nations Sustainable Development Goals.
- vouches for sustainable actions and it's backed by sustainable assets.

Each CARET is backed by several development project of which CARET users will enjoy dividends from. CARET uses proof of work (PoW) to secure the network, making it the environmentally friendly digital currency using Blockchain technology to settle and record transaction securely with a focus on the Caribbean population.

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### Blockchain technology, transparency throughout the process and security in transactions

Marlin Yard provides the full transparency generated by blockchain for both the contributor and for projects funded through the Crowd Profit Sharing Programs. The same transparency found in the footprint of cryptocurrency is applied to all the development stages of the projects. Each phase is audited by blockchain, ensuring efficiency and reliability.

Blockchain in Finance refers to the implementation of blockchain technology in the finance industry. The development of blockchain solutions for financial services can lead to several benefits for the industry.

Blockchain technology is a decentralized ledger and is a form of distributed ledger technology (DLT). It is a "chain of blocks" where each block holds timestamped digital data and its own along with its previous blocks' unique identity known as a hash. Since its inception, blockchain in financial services has been considered as the technology's primary use case. The technology gained a lot of traction back in 2009 when it was used for the cryptocurrency Bitcoin. The unique features of blockchain have the potential to benefit the finance industry significantly.

### Fund Investment

Currently, investing in funds is time-consuming and expensive. The current procedure involves manual processes using multiple databases. With blockchain in finance, providers can store the user's legal, personal, and public information on a blockchain. It could:

- reduce the possibility of errors and frauds,
- bring transparency,
- make access to data easier.

With an immutable smart contract, the fund investment companies can retrieve the user's information quickly. If a user denies sharing the data, access would not be granted. The users can also keep track of who uses the information and for what purpose.

Blockchain in financial services can offer multiple benefits, which can help transform the finance industry. According to KPMG, blockchain can reduce errors by up to 95%, increase efficiency by 40% and reduce capital consumption by up to 75%. Blockchain in finance is an exciting concept with the potential to transform the finance industry.

Blockchain can help different financial institutions and government entities to improve trust, bring transparency and cut down costs.

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### Smart Contracts

A smart contract is a self-executing script that codifies a set of rules or agreements between multiple parties and runs across the blockchain network. This paper identifies the suitability of blockchain and smart contract technologies in solving payment issues in the construction industry. Smart contracts are a foundation of future development opportunities. So, blockchain in financial services can make the fund investment process more transparent.

#### What's a Smart Contract?

A Smart contract functions much like an agreement in the physical world, yet it is established by software that is immutable and resides on an encrypted distributed ledger. More particularly, a smart contract stores rules for arranging the terms of an understanding, consequently, confirms satisfaction, and after that executes the concurred terms. A smart contract eliminates dependence on human action while supporting consensual business relations.

#### Why Trust a Smart Contract?

Smart contracts are outlined and actualized inside a blockchain, and accordingly, they acquire a portion of the blockchain's properties:

- They're permanently embedded in the blockchain platform, which implies a smart contract can never be changed manipulated or modified.
- Autonomous execution capacities of smart contracts extends the transactional security assurance of blockchain.
- Speed and precision even at small highly repeated increments makes for an efficient way to monetize resources.

#### Why Ethereum

Ethereum is currently the most stable Blockchain platform with a large and thriving community dedicated to it. It is the industry standard to build applications on. We intend

to utilize the smart contract paradigm defined by Ethereum to automate and simplify the complex inter-organization interactions. We will be working with the popular ERC-20 specification, battle-tested with hundreds of decentralized applications in the Ethereum network. We also believe to move to an overall improved energy consumption as Ethereum eventually adapts to next-generation consensus protocols (proof-of-stake). Through financial inclusion we can expect the establishment of communities who share moral values resulting in rapid technological, political and economic progress.

## Introducing CARET

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Token Description: Caribbean Eco Token (CARET)

Since the creation of Bitcoin in January 2009, cryptocurrency have proved itself to become inevitable. It is here to stay and so we embrace it potential.

CARET is a new cryptocurrency that supports sustainable actions. It aims to reward anyone, anywhere in the world who supports sustainable developments in the Caribbean. CARET is not only a token to be used for payment of services, products and or goods. CARET users can become co-investors of executed projects making them eligible to enjoy yearly dividends and incentives for as long they use CARETs.



Incentives are offered discounts when visiting and or using a particular project's services on location, for example:

- When using the NEW and yet to establish Ferry Service (TAFS) between the Leeward islands and or Windward Islands, CARET users can pay their fare with their cryptocurrency and receive a discounted fare.
- CARET users are invited to visit several developed agricultural sites to experience the "farm to table" concept. A concept where naturally grown food is served.
- CARET users are invited to experience the first Eco Neighbourhood built in the Caribbean. At this location the homes are called Eco Homes. Homes are modified shipping containers; built to withstand hurricanes and earthquakes and they are fire resistant. Each Eco Home is off-grid operational and equipped with facilities that creates renewable energies (solar panels, solar boiler and MagLev wind turbines) and hooked up to (waste-)water management system and a biogas system. CARET users can book a holiday stay and or become eligible to live at this Eco Neighbourhood.
- CARET users can spend their cryptocurrency in our new sustainable marketplace to buy ecological experiences, services and goods.

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Caribbean Eco Token, supports sustainable development in the Caribbean

CARETs are stored in special digital wallets accessible through a web browser at first then through a mobile app. A digital wallet can do much more than a physical wallet as it can receive CARETs, store them and send them to other digital wallets. Wallets can also display information about what sustainable actions can be carried out and where the currency can be spent.

We have created CARET, a community driven cryptocurrency to be usable in the Caribbean and within the Caribbean communities located around the world. CARET customers fund their own card with allowances from ERC-20 compatible contract wallets. At launch, users will be allowed to fund their cards with CARET.

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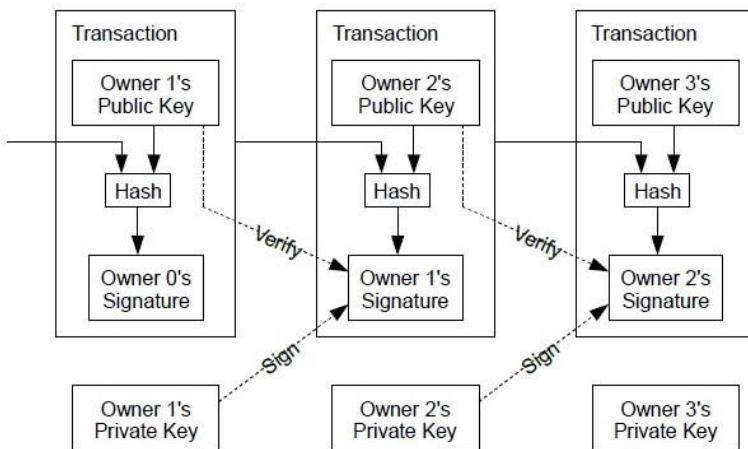
## How will verification of Smart Contracts work?

Traditional electronic banking using the internet or cash banking rely almost exclusively on financial institutions serving as trusted custodians to record the transactions. The system works well for most transactions however it remains subject to the inherent weaknesses of the trust. Most authorisation processes use some sort of dual or more verification which is also at the core of Blockchain technology.

Using Blockchain technology, CARET can be applied to a myriad of applications which requires two or more contracting parties to meet contractual obligations and subsequently record transactions securely. This can be achieved by involving on-chain decentralised markets also known as Decentralised Autonomous Communities.

The verification process of transactions initiated by Smart Contracts in the on-chain market is clearly explained in Satoshi Nakamoto's paper as a chain of digital signatures – refer to the diagram below.

Simple overview of Blockchain verification process:



Source: "Bitcoin: A Peer-to-Peer Electronic Cash System", Satoshi Nakamoto, 2007

## Our Revenue Model

Designing a revenue model for an Initial Coin Offering (ICO) involves considering how the project will generate income from the issuance of CARET. Below is a revenue model for the CARET ICO.

Token Sale: The primary source of revenue is the sale of CARET tokens to participants. This involves setting a fixed token price or implementing a tiered pricing structure for different stages of the ICO (e.g., private sale, pre-sale, public sale).

Public Sale Fees: A nominal percentage fee could be charged on the total funds raised during the public sale. This fee contributes to covering operational costs, marketing expenses, and further development.

Private Sale Premium: A private sale with a premium token price compared to the public sale. This allows early investors to acquire tokens at a discounted rate, providing an incentive for larger investments during the initial stages.

Strategic Partnerships: Strategic partnerships will be formed with institutional investors, venture capital firms, or corporate entities interested in supporting the project. Investment terms, such as token discounts or bonuses for larger investments will be negotiated.

Vesting Periods: Vesting periods will be introduced for team members, advisors, and early contributors. A portion of their allocated tokens can be locked in a specified period, creating incentives for long-term commitment and aligning interests with the project's success.

Community Incentives: A percentage of the token supply for community incentives, rewards, or bounty programs will be allocated. These programs encourage community engagement, marketing efforts, and the growth of the CARET ecosystem.

Exchange Listing Fees: A listing fee to cryptocurrency exchanges will be charged for the inclusion of CARET on their platforms. This can generate additional revenue and increase liquidity for the token.

Ecosystem Services: Services within the CARET ecosystem will be designed that require the use of CARET tokens. Charge fees for accessing premium features, utilizing platform services, or participating in specific activities facilitated by the ecosystem.

Smart Contract Services: If possible, smart contract services or customization options can be offered to other blockchain projects for a fee. This can create an additional revenue stream and expand the reach of the CARET ecosystem.

Education and Consulting: The expertise gained during the development of the CARET project is leveraged to offer educational resources, consulting services, or workshops related to blockchain technology and sustainable initiatives.

Compliance and Transparency: Compliance is ensured with relevant regulations and legal frameworks governing ICOs in the jurisdictions targeted for fundraising. Transparency is provided about fund utilization, including the allocation of funds for development, marketing, operations, and community incentives.

## CARET Tokenomics

- Token Name: Caribbean Eco Token (CARET)
- Token Standard: ERC-20
- Total Token Supply: 1,450,000,000 CARET
- Decimals: 18

### Token Distribution

Here is our token distribution phased plan for the 1.45 billion CARET tokens considering token burning at specific intervals:

#### Phase 1- Private Sale

- Token Allocation: a portion of the total token supply for the private sale phase, targeting strategic investors, institutional partners, and early supporters will be allocated.
- Percentage of Total Supply: allocated are 15% (217.5 million CARET tokens) for the private sale.
- Token Burning Mechanism: At the conclusion of the private sale phase a percentage of tokens will be burnt, such as 5%, to reduce the overall supply.

#### Phase 2 - Seed Round

- Token Allocation: A limited allocation of CARET tokens for the seed round is reserved, focusing on early backers who are committed to supporting the project.
- Percentage of Total Supply: 5% (72.5 million CARET tokens) will be allocated for the seed round.
- Vesting Periods: vesting periods for participants in the seed round are introduced to encourage long-term commitment and alignment of interests.

## Phase 3 - Public Sale

- Token Allocation: A significant portion of the total token supply for the public sale will be allocated to ensure broader community participation.
- Percentage of Total Supply: 50% (725 million CARET tokens) will be allocated for the public sale.
- Token Sale Tiers: Multiple token sale tiers will be implemented with varying token prices and bonus structures to incentivize early participation.
- Token Burning Mechanism: At the end of the public sale phase, burning a 10% of tokens will take place to reduce the supply and potentially increase scarcity.

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## Post-Sale Actions

- Vesting Periods: Continuing vesting periods for team members, advisors, and early contributors to ensure a gradual release of tokens and ongoing commitment.
- Token Burning Event: Token burning is scheduled after the public sale. Burning a 5%, to manage supply and potentially increase token value.

## Ongoing Token Burning

- Scheduled Burns: A recurring schedule is scheduled for token burning events at regular intervals, such as quarterly or annually. Burn a fixed percentage of tokens, ensuring a gradual reduction in supply.
- Total Token Burned: Over time a 20% of the initial total supply will be burnt to enhance scarcity and value.

## Token Sale: 50% (725,000,000 CARET)

- Public Sale: 30% (217,500,000 CARET)
- Private Sale: 20% (145,000,000 CARET)

## Reserve Fund: 20% (290,000,000 CARET)

- Allocated for ecosystem development, partnerships, and future initiatives.

## Team and Advisors: 15% (217,500,000 CARET)

- Vesting period for team and advisors to align interests with the long-term success of the project.

## Ecosystem Incentives: 10% (145,000,000 CARET)

- Allocated for rewards, staking programs, and incentives to encourage participation and engagement within the CARET ecosystem.

Marketing and Community: 5% (72,500,000 CARET)

Allocated for marketing campaigns, community building, and outreach programs to promote awareness.

This token distribution plan is just a guideline, and the specific percentages and mechanisms should be adapted based on the project's goals, community feedback, and regulatory considerations. Transparent communication with the community about the token distribution plan and burning events remains crucial for building trust and ensuring the success of the CARET token.

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## Token Utility

- Payment within Ecosystem: CARET tokens serve as the primary medium of exchange within the Caribbean Eco Token ecosystem, allowing users to pay for goods, services, and access specific features.
- Governance Rights: Token holders with a minimum stake may have governance rights, enabling them to participate in decision-making processes such as voting on proposals for ecosystem upgrades or projects.
- Staking Rewards: Users who stake CARET tokens may receive rewards, fostering a sense of community involvement and providing incentives for long-term holding.
- Discounts and Benefits: CARET token holders may receive discounts, premium features, or other benefits within the ecosystem, encouraging token usage and retention.

## Revenue Streams

- Transaction Fees: A small percentage of each transaction within the ecosystem is collected as fees, contributing to the sustainability and development of the project.
- Ecosystem Services: Fees generated from premium features, services, or activities facilitated by the CARET ecosystem.

## Token Burning

We will also introduce a token burning mechanism, where a percentage of tokens used in transactions or voluntarily burned by users is permanently removed from circulation. Token burning can contribute to scarcity and potentially increase token value over time.

## Compliance and Transparency

- Compliance with relevant regulations and legal frameworks will be ensured that governs token offerings and cryptocurrencies.
- Transparency regarding the allocation of funds, development progress, and any changes to the tokenomics model will be provided.



# Roadmap

This roadmap outlines the development and growth trajectory of the CARET project.



CARET Roadmap explained

## Phase 1: Foundation (Months 1-3)

- a. Conceptualization and Research: An in-depth research on sustainable development goals in the Caribbean is executed. Defined are specific environmental and social issues CARET aims to address.
- b. Team Formation: A diverse and skilled team is assembled which includes developers, blockchain experts, environmentalists, and community managers.
- c. Legal and Regulatory Compliance: Legal counsel is sought to ensure compliance with relevant regulations governing token offerings and environmental initiatives.
- d. Whitepaper Drafting: This whitepaper is drafted outlining the vision, mission, tokenomics, and roadmap of CARET.
- e. Community Engagement: Established are social media channels, a website, and other communication channels to start building an engaged community.

## Phase 2: Token Sale Preparation (Months 4-6)

- a. Smart Contract Development: An audit will be developed for the CARET token, ensuring security and adherence to industry standards.

- b. Partnerships and Collaborations: Potential partnerships are explored with environmental organizations, government agencies, and sustainable businesses to enhance the project's impact.
- c. Tokenomics Refinement: CARET tokenomics are refined based on feedback from the community and advisors.
- d. Website and Marketing Materials: Launch of official website and creating marketing materials for the upcoming token sale.
- e. KYC/AML Implementation: Know Your Customer (KYC) and Anti-Money Laundering (AML) procedures are implemented for compliance.

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### **Phase 3: Token Sale and Initial Development (Months 7-9)**

- a. Token Sale Launch: a public and private token sale will be conducted to fund the initial development and ecosystem growth.
- b. Exchange Listings: listings on reputable cryptocurrency exchanges are pursued to enhance liquidity and accessibility.
- c. Initial Team Expansion: Team expansion is considered when necessary, hiring additional developers, marketing professionals, and community managers.
- d. Development Kickoff: Development of the core features of the CARET ecosystem as outlined in the whitepaper is initiated.
- e. Community Building: Continue community engagement efforts, fostering a supportive and active user base.

### **Phase 4: Ecosystem Development (Months 10-12)**

- a. Ecosystem Features Development: Implement the essential features of the CARET ecosystem, such as payment functionality, governance mechanisms, and staking.
- b. Partnership Expansion: Strengthen existing partnerships and seek new collaborations to expand the project's reach and impact.
- c. Educational Initiatives: Launch educational initiatives to raise awareness about environmental issues and promote the use of CARET tokens.
- d. Security Audits: Conduct comprehensive security audits on the developed smart contracts and platform features.

### **Phase 5: Growth and Optimization (Months 13-18)**

- a. User Acquisition Campaigns: Implement marketing campaigns to attract new users and investors to the CARET ecosystem.
- b. DApp Optimization: Continuously optimize and enhance the ecosystem based on user feedback and technological advancements.

- c. Governance Implementation: Activate and implement the governance mechanisms, allowing token holders to participate in decision-making processes.
- d. Staking Program Launch: Introduce staking programs to incentivize long-term token holding and community participation.
- e. Global Expansion: Explore opportunities for global expansion, targeting regions with similar environmental challenges and sustainability goals.

## Phase 6: Continuous Improvement (Ongoing)

- a. Community Feedback Integration: Continuously gather and integrate feedback from the community to improve the CARET platform and address user needs.
- b. Research and Development: Allocate resources to ongoing research and development to stay at the forefront of blockchain and environmental technology.
- c. Sustainable Initiatives: Launch and support new sustainable initiatives and projects funded by the CARET ecosystem.
- d. Partnership Synergies: Explore synergies with new and existing partners to amplify the impact of environmental and social initiatives.
- e. Regular Reporting: Provide regular updates and transparent reporting on project milestones, financials, and ecosystem growth.

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This roadmap provides a general framework for the development and growth of the CARET project. Adjustments may be made based on evolving industry trends, community feedback, and the achievement of specific milestones. Additionally, clear communication with the community and stakeholders is essential throughout the entire roadmap implementation.

## Five Year outlook

A five-year outlook for CARET involves envisioning the project's growth, impact, and achievements over an extended period. Keeping in mind that predictions in the cryptocurrency and blockchain space can be subject to various factors, and the following outlook is speculative. However, this provides a generalized perspective on what CARET aim to accomplish in a five-year timeframe:

### Year 1-2: Foundation and Ecosystem Growth

1. Ecosystem Launch and Adoption: Successfully launch the CARET ecosystem, including the token, payment features, and governance mechanisms. Achieve widespread adoption within the Caribbean region, with a focus on sustainable businesses and environmentally conscious users.

2. Strategic Partnerships: Forge strategic partnerships with governmental bodies, environmental organizations, and sustainable enterprises to amplify the impact of CARET initiatives.
3. Community Engagement: Cultivate a vibrant and engaged community of users, investors, and stakeholders through continued education, events, and community-driven initiatives.
4. Project Expansions: Expand the scope of CARET initiatives, addressing a diverse range of environmental and social challenges within the Caribbean.

### Year 3-4: Maturation and Global Recognition

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1. Global Expansion: Expand the reach of CARET to other regions with similar environmental challenges, fostering global partnerships and collaborations.
2. Project Scaling: Scale existing sustainable projects funded by CARET and introduce new initiatives, demonstrating the real-world impact of the ecosystem.
3. Ecosystem Enhancements: Continuously enhance the CARET ecosystem based on user feedback and technological advancements, ensuring a seamless and user-friendly experience.
4. Innovation and Research: Allocate resources to research and development, exploring innovative technologies and approaches to further advance sustainability goals.
5. Token Value Appreciation: Aim for sustainable growth in the value of the CARET token, driven by ecosystem development, adoption, and positive environmental impact.

### Year 5: Leadership in Sustainable Finance

1. Recognition and Awards: Garner recognition and awards for CARET as a leading project in sustainable finance and blockchain-driven environmental initiatives.
2. Regulatory Compliance: Maintain and strengthen regulatory compliance, adapting to evolving legal frameworks and contributing to the development of industry standards.
3. Large-Scale Impact: Showcase large-scale positive impacts resulting from CARET-funded projects, becoming a case study for sustainable finance and blockchain applications.
4. Stakeholder Involvement: Attract prominent stakeholders, including institutional investors, philanthropic organizations, and global leaders, to support and contribute to CARET's mission.

- Community Empowerment: Empower the CARET community to take an active role in shaping the future of the project, reinforcing a sense of ownership and shared commitment.

Note:

This outlook is speculative, and the actual trajectory of CARET will depend on a multitude of factors, including market conditions, regulatory developments, and the project team's execution. Regular communication, transparency, and adaptation to evolving circumstances are critical for the success of any long-term project in the blockchain and sustainability space.

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## Analysis methods & tools

Analyzing the success and performance of the CARET project requires a combination of quantitative and qualitative methods, utilizing various tools and metrics. Here are some analysis methods and tools that will be employed:

### Quantitative Analysis

- Token Metrics: Monitor key token metrics such as market capitalization, circulating supply, total supply, and trading volume. Tools like CoinMarketCap and CoinGecko can provide real-time data.
- Transaction Analysis: Analyze on-chain transactions to understand user activity, token movement, and identify trends. Blockchain explorers like Etherscan can be used for Ethereum-based tokens.
- Price Analysis: Conduct technical analysis to assess price movements, trends, and potential support/resistance levels. Tools like TradingView can assist in chart analysis.
- Liquidity Analysis: Assess liquidity on exchanges where CARET is listed. Metrics like order book depth and bid-ask spreads can provide insights into market conditions.
- Staking Metrics: If CARET involves staking, analyze staking metrics such as total staked amount, staking rewards, and participation rates.
- Community Metrics: Track community engagement metrics on social media platforms, forums, and communication channels. Analyze the growth of the community over time.
- Ecosystem Metrics: Evaluate the growth of the CARET ecosystem, including the number of projects funded, partnerships established, and the impact of sustainability initiatives.

## Qualitative Analysis:

1. Community Sentiment Analysis: Use sentiment analysis tools to gauge the overall sentiment of the community regarding CARET. Social listening tools like Brandwatch or sentiment analysis APIs can be employed.
2. User Feedback: Collect and analyze user feedback through surveys, community forums, and direct communication. Understand user experiences and identify areas for improvement.
3. Regulatory Compliance: Regularly assess the project's compliance with relevant regulations and legal requirements. Stay informed about changes in the regulatory landscape that may impact the project.
4. Project Development: Evaluate the progress of the CARET project against its roadmap. Monitor GitHub repositories or other version control systems to assess development activity and contributions.
5. Partnership Impact: Assess the impact and effectiveness of partnerships by evaluating the outcomes of joint initiatives, collaborations, and the overall contribution to the project's goals.

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## Monitoring and Reporting Tools:

1. Blockchain Explorers: Use blockchain explorers to monitor on-chain activities. Etherscan for Ethereum-based tokens and similar explorers for other blockchain networks.
2. Portfolio Trackers: Utilize cryptocurrency portfolio trackers to monitor the performance of CARET and its comparison with other assets. Apps like Blockfolio or Delta can be helpful.
3. News Aggregators: Stay informed about news and updates related to CARET using cryptocurrency news aggregators. Tools like CryptoPanic or CoinDesk provide real-time news coverage.
4. Social Media Analytics: Leverage social media analytics tools to track mentions, engagement, and sentiment on platforms like Twitter, Reddit, and Telegram.
5. Analytics Platforms: Explore analytics platforms specific to blockchain projects. DappRadar or TokenInsight, for example, provide insights into decentralized application (dApp) metrics.
6. Regulatory Compliance Platforms: Utilize platforms that offer regulatory compliance solutions to ensure that the project adheres to legal requirements.
7. A comprehensive analysis involves combining quantitative and qualitative methods to gain a holistic understanding of the project's performance, user sentiment, and overall impact. Regularly reassessing and adjustment of analysis strategies based on the evolving nature of the blockchain and cryptocurrency space are considered.

# CARET Business Model

Designing a business model for CARET involves integrating its mission of sustainable development with a sustainable revenue model. Here's a comprehensive business model for CARET:

## Value Proposition

- Environmental Impact: CARET focuses on addressing environmental challenges in the Caribbean by funding and supporting sustainable initiatives aligned with the United Nations Sustainable Development Goals (SDGs).
- Financial Inclusion: A platform for individuals and organizations is provided to contribute to sustainable projects while benefiting from the financial aspects of the CARET token.

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## Revenue Streams

- Transaction Fees: Revenues will be earned through a small percentage fee on transactions within the CARET ecosystem, including payments and transfers.
- Premium Ecosystem Services: Premium services will be introduced within the ecosystem that users can access by using CARET tokens, creating an additional revenue stream.

## Tokenomics

- Token Sale: Initial funding through token sales will be generated, with a well-structured distribution plan.
- Governance Mechanism: Token holders who participate in governance decisions contribute to the project's development and sustainability.
- Staking Rewards: Staking programs are implemented where users receive rewards for staking CARET tokens, encouraging long-term holding and community engagement.

## Partnerships and Collaborations

- Governmental Collaborations: Collaborations with governmental bodies will be forged in the Caribbean to align initiatives with national sustainable development agendas.
- Environmental Organizations: We will partner with environmental organizations to leverage expertise, increase project impact, and gain credibility.

- Business Partnerships: Collaboration with businesses that share a commitment to sustainability, fostering a network of eco-friendly enterprises will be realized.

## Community Engagement

- Community Incentives: Incentive programs, rewards, and recognition for active community participation will be implemented, fostering a strong and engaged user base.
- Educational Initiatives: Workshops, webinars, and awareness campaigns will be organized to educate the community about environmental issues and the impact of their contributions.

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## Governance Mechanisms

Decentralized Governance: We will allow token holders to participate in decision-making processes, including project proposals, funding allocation, and ecosystem enhancements.

## Sustainability Initiatives

- Funding Sustainable Projects: A portion of funds raised to actively support and fund sustainable projects will be allocated, focusing on areas such as renewable energy, conservation, and eco-friendly technologies.
- Carbon Offset Programs: Partnerships or initiatives will be explored to offset the carbon footprint of transactions within the CARET ecosystem.

## Regulatory Compliance

Legal Advisory: We'll work closely with legal advisors to ensure compliance with regional and international regulations, fostering a secure and compliant environment.

## Security and Risk Management

- Smart Contract Audits: Regularly smart contract audits are conducted to ensure the security and integrity of the CARET ecosystem.
- Risk Mitigation Strategies: Strategies are implemented to mitigate risks associated with blockchain technology, market volatility, and cybersecurity threats.

## Continuous Improvement

- Feedback Mechanisms: Mechanisms are established to gather and incorporate feedback from the community, continuously improving the platform based on user insights.
- Technological Upgrades: We'll stay at the forefront of blockchain technology by implementing regular upgrades and optimizations.

## Education and Awareness

Strategies for educating and raising awareness will be included about environmental issues and the role of CARET. This may involve educational initiatives, workshops, and partnerships with educational institutions.

## Security and Risk Management

How the project manages security and risks associated with blockchain technology will be discussed, including smart contract audits, continuous monitoring, and risk mitigation strategies.

## Token Burning or Buyback

Any mechanisms for token burning or buyback will be outlined. Which can contribute to scarcity and potentially influence the value of the CARET token over time.

## Continuous Improvement

How the business model allows for continuous improvement based on user feedback market trends, and technological advancements. will be highlighted.



This business model aims to balance the financial sustainability of the CARET project with its core mission of environmental and social impact in the Caribbean region. It provides a foundation for generating revenue, fostering community engagement, and contributing to sustainable development goals. Adaptations and refinements should be made based on evolving circumstances, market dynamics, and feedback from stakeholders.

# Token sales

The token sale process is a critical component of launching the CARET token and involves offering tokens to investors and the community to fund the development of a project. Below is a general outline of how the token sale for CARET will be structured.

## Pre-sale Phase:

### Private Sale:

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- **Invitation Only:** Initially, a private sale will be conducted with invitation-only participation, targeting strategic investors, institutional partners, and early supporters.
- **Discounts or Bonuses:** Discounted token prices or bonuses for participants in the private sale will be offered to incentivize larger investments.

### Seed Round

**Limited Allocation:** A small percentage of the total token supply will be allocated for the seed round, targeting early backers who have a strong interest in supporting the project from its inception.

## Token Metrics

The token metrics for the private sale, including the token price, vesting periods for participants, and any additional terms and conditions are defined.

## Public Sale Phase

### Whitelist Registration

**Community Whitelist:** A whitelist registration will be opened for the broader community to express interest in the public sale. Whitelisting helps manage participation and ensures a fair distribution.

### KYC/AML Compliance

**Verification Process:** Implementation of a Know Your Customer (KYC) and Anti-Money Laundering (AML) verification process to comply with regulatory requirements.

## Token Sale Tiers

Multiple Rounds: The public sale will be conducted in multiple rounds, each with its own token price and bonus structure. Early participants may receive higher bonuses.

## Token Metrics

Token Price: The token price is defined for each round of the public sale, considering factors such as market conditions and project valuation.

## Token Sale Platforms

Select Platforms: Reputable token sale platforms or launchpads are chosen to host the public sale, ensuring a secure and accessible process for participants.

## Community Engagement

Marketing Campaigns: Marketing campaigns will be conducted to create awareness about the public sale, utilizing social media, community forums, and other channels.

## Post-sale Phase

### Token Distribution

Vesting Periods: Implement vesting periods for team members, advisors, and early contributors to align their interests with the long-term success of the project.

### Exchange Listings

Listing Strategy: The listing strategy for the CARET token on cryptocurrency exchanges is planned. Listing on reputable exchanges enhances liquidity and accessibility.

### Community Building

Post-sale Engagement: Continued community engagement efforts, providing regular updates, addressing inquiries, and fostering an active and supportive community.

### Use of Funds

Transparency: How the funds are raised will be communicated during the token sale and how it will be utilized, including development, marketing, partnerships, and sustainability initiatives.

## Regulatory Compliance

Legal Counsel/ Guidance: Ongoing legal counsel will be sought to ensure compliance with regional and international regulations governing token sales and cryptocurrencies.

Transparency Reports, Regular Reporting: Transparency and regular reports to the community, investors, and regulators regarding fund utilization and project milestones.

# Investor Interest

The level of investor interest in the CARET token will depend on various factors, including the project's mission, the strength of its value proposition, the potential for financial returns, and the overall market conditions. However are key aspects that may contribute to investor interest:

## Sustainable Development Mission

Investors interested in environmental and social impact may be attracted to CARET due to its focus on sustainable development goals in the Caribbean. The project's commitment to positive change and addressing pressing issues could resonate with impact-oriented investors.

## Tokenomics and Utility

Our attractive tokenomics model, outlining the utility of the CARET token within the ecosystem, can capture investor interest. Features such as governance rights, staking rewards, and access to premium services may incentivize participation.

## Financial Incentives

Potential financial returns play a significant role in attracting investors. Offering competitive bonuses or discounts during the token sale, as well as implementing staking programs, can appeal to those seeking financial incentives.

## Transparency and Communication

Transparency in the project's communication, including regular updates, a clear roadmap, and transparent use of funds, builds trust with investors.

## Partnerships and Collaborations

Partnerships with reputable organizations, governmental bodies, and influential figures in the sustainability sector can enhance investor confidence. Collaborations that demonstrate real-world impact can be particularly appealing.

## Market Conditions and Timing

The overall state of the cryptocurrency market and investor sentiment can influence interest. A well-timed token sale, taking into consideration market trends and conditions, may attract more investors.

## Community Engagement

An active and engaged community can create a positive feedback loop, attracting more investors. A supportive community indicates a strong interest in the project and can contribute to its overall success.

## Regulatory Compliance

Ensuring compliance with regulatory requirements and providing clarity on legal aspects can instil confidence in investors. Legal counsel and adherence to industry best practices are essential.

## Marketing and Awareness

Effective marketing campaigns that highlight the unique features of CARET, its impact goals, and the benefits of the token can attract a wider audience. Utilizing various channels, including social media, forums, and partnerships, can enhance visibility.

## Innovation and Differentiation

Innovative features and differentiation from other projects in the market can set CARET apart. Investors may be drawn to projects that bring fresh ideas and approaches to sustainability and blockchain.

## Use of Funds and Sustainability Impact

Clearly communicating how funds raised will be used for sustainable initiatives and providing evidence of the project's impact on the ground can resonate with investors looking for meaningful contributions to environmental causes.

## Stakeholder Alignment

Investors often seek projects where the interests of stakeholders, including the team, advisors, and the community, are aligned. Vesting schedules and mechanisms that ensure long-term commitment can enhance investor confidence.

CARET's ability to effectively communicate its mission, deliver on its promises, and navigate regulatory requirements will be critical in attracting and retaining investor interest. Ongoing community engagement and a commitment to transparency can contribute significantly to building a strong and supportive investor base.

## Legal Framework and Investor Rights Protection

Establishing a robust legal framework is crucial for protecting investor rights and ensuring the legitimacy and compliance of the CARET project. Here are key considerations related to legal aspects and investor rights protection:

### Legal Structure

- Incorporation: legal structure for the project is a foundation.

### Token Sale Compliance

- Regulatory Compliance: Compliance with relevant securities regulations are ensured. The token sale is conducted in accordance with the laws of the jurisdictions where investors are located.
- KYC/AML Procedures: Know Your Customer (KYC) and Anti-Money Laundering (AML) procedures are implemented to verify the identity of investors and prevent illicit activities.

### Investor Rights

- Terms and Conditions: Terms and conditions of the token sale, including the rights and responsibilities of investors are defined.
- Governance Participation: If applicable, specify how investors can participate in governance decisions, vote on proposals, and contribute to the project's development.

- Vesting Schedules: Implement vesting schedules for team members, advisors, and early investors to align their interests with the long-term success of the project.

## Smart Contract Audits

Smart Contract Security: Conduct thorough smart contract audits by reputable third-party firms to ensure the security and integrity of the code. Regular audits contribute to investor confidence.

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## Fund Management

- Use of Funds: Communication regarding how funds are raised during the token sale and how it will be utilized. Regular updates on fund allocation, project milestones, and achievements will be provided.
- Escrow Services: Use of escrow services for funds raised during the token sale to ensure a secure and transparent handling of funds.

## Transparency and Reporting

- Regular Reporting: Regular and transparent reports to investors, disclosing project updates, financial information, and any material developments that may impact investors.
- Communication Channels: Communication channels to address investor inquiries and concerns promptly. Maintain an open and transparent dialogue with the community.

## Legal Dispute Resolution

- Dispute Resolution Mechanism: A mechanism for resolving legal disputes, potentially through arbitration or other alternative dispute resolution methods will be put in place.
- Legal Jurisdiction: Legal jurisdiction in which disputes will be resolved. This information should be transparent and agreed upon by both parties.

## Intellectual Property Protection

IP Rights: Protect intellectual property rights associated with the project, including trademarks, copyrights, and patents, as applicable.

## Compliance with International Standards:\*\*

Adherence to Standards: The project will follow international standards and best practices related to blockchain, token sales, and investor protection are aligned.

## Educational Materials

Investor Education: Educational materials that help investors understand the project, associated risks, and the potential rewards will be accessible. An informed investor base is more likely to make sound investment decisions.

## Regulatory Monitoring

Ongoing Compliance: We will stay abreast of regulatory developments and adapt the project's legal framework to comply with any changes in the regulatory landscape.

## Privacy Protection

Privacy Measures: Measures to protect the privacy of investors will be implemented, ensuring that their personal information is handled securely and in compliance with privacy regulations.

## Whistleblower Protection

Whistleblower Policies: Policies and mechanisms are established to protect whistleblowers who may report potential misconduct or violations within the project.

## Insurance Coverage

Insurance Policies: Insurance coverage will be obtained to mitigate risks associated with unforeseen events, breaches, or legal challenges.

## Stakeholder Consultation

Community Input: Input from the community and stakeholders is sought when establishing or modifying legal frameworks. Inclusive decision-making fosters trust.

By addressing these legal considerations, CARET can enhance investor protection, foster trust, and create a stable foundation for sustainable development in alignment with its mission. It's essential to work closely with legal professionals experienced in

the blockchain and cryptocurrency space to navigate the complexities of legal compliance and investor rights protection.

## Risks

Launching a project like CARET involves inherent risks that should be carefully assessed and mitigated to ensure the project's success. Here are some potential risks associated with the CARET project:

### Regulatory Risks

1. Uncertain Regulatory Environment: Shifting or unclear regulatory frameworks in the cryptocurrency and blockchain space may pose challenges to compliance and legal operations.
2. Regulatory Changes: Changes in regulations related to token sales, cryptocurrencies, and environmental initiatives could impact the project's legality and operation.

### Market Risks

1. Volatility: Cryptocurrency markets are known for their volatility, and fluctuations in token prices could affect the project's financial stability and investor confidence.
2. Market Adoption: The success of the CARET token and ecosystem depends on widespread adoption, and a lack of interest from the target audience may hinder growth.

### Security Risks

1. Smart Contract Vulnerabilities: Bugs or vulnerabilities in smart contracts may lead to security breaches, loss of funds, and damage to the project's reputation.
2. Cybersecurity Threats: The project is susceptible to cyber attacks, hacking attempts, and other security threats that could compromise user data and project assets.

### Operational Risks

1. Execution Challenges: Delays, technical issues, or mismanagement in project execution could impact the development timeline and overall success.
2. Team Dynamics: Internal conflicts or issues within the project team may disrupt operations and hinder the achievement of project goals.

## Financial Risks

1. Fund Mismanagement: Poor management of funds raised during the token sale may result in financial instability and hinder the project's ability to deliver on its promises.
2. Unforeseen Expenses: Unexpected costs or budget overruns could strain the project's financial resources and impact sustainability initiatives.

## Community Risks

1. Community Dissatisfaction: A lack of transparency, failure to meet community expectations, or miscommunication may lead to dissatisfaction among the project's community.
2. Adoption Challenges: Encountering challenges in engaging and retaining a strong user base could limit the impact of CARET initiatives.

## Environmental Risks

1. Project Impact: The effectiveness of CARET initiatives in achieving environmental and sustainable development goals may be influenced by external factors beyond the project's control.
2. Unintended Consequences: Well-intentioned initiatives may have unintended consequences on the environment or local communities, requiring careful planning and risk mitigation.

## Competitive Risks

1. Market Competition: Increased competition from similar projects or established players in the sustainability sector may impact CARET's market position and growth potential.
2. Innovation Pace: Rapid technological advancements or innovations in the blockchain and sustainability space may require the project to adapt quickly to stay relevant.

## Legal Risks

1. Legal Challenges: Legal disputes, regulatory actions, or non-compliance issues could result in financial penalties, reputational damage, or even project shutdown.
2. Intellectual Property Issues: Disputes related to intellectual property rights, trademarks, or patents may arise and pose legal challenges.

## Tokenomics Risks

1. Token Value Fluctuations: The value of the CARET token may be subject to market forces, affecting investor sentiment and participation.
2. Liquidity Concerns: Limited liquidity on exchanges may impact the tradability and accessibility of the CARET token.

## Global Events and Force Majeure

External Events: Unforeseen global events, natural disasters, or force majeure events could disrupt operations and impact the project's ability to fulfill its mission.

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## Stakeholder Management

- Stakeholder Expectations: Failure to manage the expectations of stakeholders, including investors, community members, and partners, may lead to dissatisfaction.
- Government Relations: Challenges in establishing positive relationships with governmental bodies and local authorities may hinder project initiatives.

## Mitigation Strategies:

To address these risks, CARET will implement robust risk management and mitigation strategies, including:

1. Legal Compliance Measures: Stay informed about regulatory developments and work closely with legal advisors to ensure ongoing compliance.
2. Security Audits: Regularly conduct security audits of smart contracts and the project's infrastructure to identify and address vulnerabilities.
3. Transparent Communication: Maintain clear and transparent communication with the community, providing regular updates on project progress, challenges, and future plans.
4. Financial Management: Implement sound financial management practices, including budgeting, auditing, and transparent use of funds.
5. Diversification of Initiatives: Diversify sustainability initiatives to mitigate reliance on a single project or approach, reducing risks associated with the success of individual initiatives.
6. Community Engagement: Foster a strong and engaged community through educational initiatives, feedback mechanisms, and active participation in project decision-making.
7. Partnership Due Diligence: Conduct thorough due diligence when entering into partnerships to ensure alignment of goals, values, and risk tolerance.

8. Adaptability: Stay adaptable and ready to pivot in response to changing market conditions, technological advancements, and regulatory landscapes.
9. Strategic Planning: Develop and follow a strategic roadmap, regularly reassessing goals and adjusting plans based on internal and external factors.

By proactively addressing these risks and implementing effective risk management strategies, CARET can enhance its resilience and increase the likelihood of achieving its mission in a sustainable and responsible manner.

## Conclusions

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CARET, the Caribbean Eco Token, presents a promising initiative with a focus on leveraging blockchain technology to address environmental challenges and contribute to sustainable development goals in the Caribbean region. Here are key conclusions based on the information provided:

### Strengths

#### 1. Sustainable Development Focus

CARET's commitment to executing United Nations Sustainable Development Goals (SDGs) for economic growth in the Caribbean demonstrates a strong focus on addressing pressing environmental and social issues.

#### 2. Community-Driven Approach

The emphasis on a community-driven cryptocurrency aligns with the decentralized nature of blockchain technology and encourages active participation from individuals and organizations in the pursuit of sustainable initiatives.

#### 3. Tokenomics and Utility

A well-defined tokenomics model, including governance rights, staking rewards, and access to premium services, provides a clear utility for the CARET token within the ecosystem.

#### 4. Transparency and Education

Emphasis on transparency, regular reporting, and educational initiatives contributes to building trust with the community and investors. Informed stakeholders are more likely to engage meaningfully with the project.

#### 5. Partnerships and Collaborations

Collaborations with governmental bodies, environmental organizations, and businesses demonstrate a commitment to building a robust network and leveraging expertise to maximize impact.

## 6. Environmental Impact Initiatives

Allocating funds from the ecosystem to actively support and fund sustainable projects reflects a tangible effort to make a positive environmental impact beyond the cryptocurrency space.

### Considerations

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#### 1. Regulatory Compliance

Ensuring strong legal compliance and staying abreast of regulatory developments is crucial, given the evolving nature of cryptocurrency regulations globally.

#### 2. Risk Management

Implementing comprehensive risk management strategies to address potential challenges in areas such as cybersecurity, market volatility, and regulatory changes is essential for long-term success.

#### 3. Stakeholder Communication

Clear and consistent communication with stakeholders, including the community, investors, and partners, is vital to manage expectations and address concerns effectively.

#### 4. Market Adoption and Differentiation

The project's success relies on achieving widespread market adoption. Strategically differentiating CARET from competitors and continually innovating will be key to standing out in the market.

#### 5. Innovation and Adaptability

Given the rapidly evolving blockchain and sustainability landscape, a commitment to ongoing innovation and adaptability is crucial for staying relevant and competitive.

#### 6. Legal Structure and IP Protection

Establishing a strong legal structure, protecting intellectual property rights, and proactively addressing legal risks contribute to the project's overall stability and resilience.

## Overall Assessment

CARET holds significant potential to make a positive impact by integrating blockchain technology with sustainable development initiatives in the Caribbean. Success will depend on effective execution, regulatory compliance, and the ability to navigate challenges while staying true to its mission and principles.

As with any blockchain project, ongoing engagement with the community, transparent communication, and a commitment to continuous improvement will be essential factors in achieving long-term success. Regularly reassessing strategies, staying adaptable, and fostering a supportive ecosystem will contribute to CARET's journey toward realizing its environmental and economic goals.



# Company

Stichting Marlin Yard (foundation) daily activities entails applying and maintaining a sustainable ecological lifestyle in all facets of life and entrepreneurship. We assist in the process of reducing the "ecological footprint".

Our mission is to stimulate the resilience and self-reliance of mainly island residents in the Caribbean; something that is urgently needed after experiencing the hurricanes of 2017 and the COVID-19 pandemic.

We pledge to create Crowd-Profit Sharing opportunities. Currently we have created *SENG* the "group savings" app, the *Eco Shares Program* and now CARET a cryptocurrency. Our goal is to reinvest in our social mission that gives communities the tools to create possibilities for themselves which in turn enhances their quality of life. Also, when putting all efforts together this makes Eco Project Developments possible.



Cee Marlin, Founder  
Stichting Marlin Yard

Based in The Netherlands and on St. Maarten, Cee is a business transformation expert and a veteran at the firm. He is a leading contributor to Marlin Yard® Organization Advisory in Sustainable and Eco-Friendly Trade, Hospitality Management, Agriculture, Developer in Green Communities, Eco Homes Construction and Services practices.



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# Researched ICO platforms

Choosing an Initial Coin Offering (ICO) platform for Ethereum (ETH) involves considering factors such as ease of use, security, features, and community support. Here are some popular ICO platforms for launching a token on the Ethereum blockchain:

## 1. TokenSoft

- **Features:** TokenSoft offers a comprehensive platform for token issuance, compliance, and investor management. It provides tools for KYC/AML compliance and supports various token standards.
- **Security:** Emphasizes security and compliance with regulatory requirements.

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## 2. CoinLaunch

- **Features:** CoinLaunch is a user-friendly platform that allows for the creation and customization of tokens. It provides various templates and features to simplify the ICO process.
- **Security :** Offers security features and supports multiple blockchain networks.

## 3. Rocket

- **Features:** Rocket is a platform for creating and managing token sales. It provides tools for smart contract creation, investor management, and analytics.
- **Security:** Focuses on security and compliance with industry standards.

## 4. Tokenomy

- **Features:** Tokenomy is a platform that supports token creation and ICO launches. It provides a marketplace for token trading and has a user-friendly interface.
- **Security:** Offers security features and facilitates community engagement.

## 5. Ethfinex

- **Features:** Ethfinex, now integrated into Deversifi, offers token sale services along with a decentralized exchange. It provides a community-driven approach to token launches.
- **Security:** Leverages the security of decentralized exchanges.

## 6. ICODrops

- Features: ICODrops is more of an informational platform, providing insights into upcoming ICOs. It is not a direct ICO launch platform but can be used for marketing purposes.
- Security: Relies on the security measures implemented by the ICO projects listed.

## 7. MyWish

- Features: MyWish is a platform that enables the creation of smart contracts, including those for token sales. It provides templates for various scenarios, including ICOs.
- Security: Offers a secure environment for smart contract creation.

## 8. CrowdConscious

- Features: CrowdConscious provides a platform for creating and launching ICOs. It emphasizes community-driven initiatives and aims to simplify the token creation process.
- Security: Focuses on secure and user-friendly token launches.

### Freelisting options

There are several ICO listing platforms that offer affordable or free listing options, especially for startups and projects with limited budgets. Keep in mind that while some platforms provide free listings, they may also offer premium services at additional costs. Here are some ICO listing platforms known for their reasonable pricing or free listing options:

1. ICO Bench offers both free and paid listing options. The platform provides a comprehensive overview of ICO projects, including ratings and reviews by experts.
2. CoinCheckup provides a variety of tools and information for cryptocurrency investors. It offers free ICO listings, and projects can enhance their visibility through featured listings.
3. ICOHolder is a platform that allows ICOs to list their projects for free. It also provides information on upcoming, ongoing, and past ICOs, along with detailed profiles.
4. ICOBazaar offers a free listing option for ICO projects. It provides a platform for investors to discover and analyze ICOs.
5. ICO Marks is a platform that offers free ICO listings. It includes information about ICOs, ratings, and community reviews.

6. CoinGecko provides a cryptocurrency ranking and evaluation platform. While it focuses on general cryptocurrency data, ICOs can be listed for free, and their information is included in the platform's database.
7. TrackICO allows ICO projects to submit their listings for free. The platform provides a range of information about ICOs, including ratings, reviews, and token sale details.
8. ICOnow is an ICO listing platform that offers free listings. It provides information about ICO projects, including details about the team, concept, and token sale.



# Caribbean Eco Token

A cryptocurrency supporting sustainable development in the Caribbean

cee marlin

11/21/23

Whitepaper vs. 1 - Cryptocurrency ICO

