VANDIC.AI

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VGI — Vandic Global Index

A protocol to find, verify and reward urban solutions with proven results, with committee voting, a public audit trail and awards paid in VGI on BNB Smart Chain.

TOKEN	NETWORK	SUPPLY	ROADMAP
VGI · BEP-20	BNB Smart Chain	1,000,000,000	Through Dec 2027

GRUPO VANDIC ROCHA · RIO DE JANEIRO, BRAZIL

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How to read this document. Each feature carries a status label: LIVE already works and can be verified; IN PROGRESS has work underway; PLANNED is a roadmap goal. Goals are not promises. Every external figure has a source in section 11.

About this translation. This is the English translation of the Portuguese original. If the two versions differ, the Portuguese version prevails. Amounts in Brazilian reais (R$) are kept as in the original.

This document is for information only. It is not a public offering, an investment recommendation or a promise of return. VGI is a utility token of the Grupo Vandic Rocha ecosystem. Crypto assets involve risk, including total loss. Before any decision, seek independent legal and financial advice.

SECTION 1

Executive summary

Cities around the world have already solved problems that others still face. What is missing is a reliable way to find those solutions, check that they actually worked, and reward the people who document them so they can be replicated.

VGI (Vandic Global Index) is the protocol Grupo Vandic Rocha created for this. Institutions submit projects with public evidence. The Group checks the evidence and scores six impact dimensions. A seven-seat committee votes: two seats for the Group, three external institutions (the partner NGO, ABRAVA and the CONFEA + CFT councils) and two open colleges, one for the community registered for the IDO and one for partners, NGOs and integrators. Approved projects receive an award of US$ 1,000 to US$ 5,000, paid in VGI from a multisig vault, with the transaction published for anyone to check.

US$ 1–5k	4 of 7	6	15 months
award per approved project, paid in VGI	committee votes needed to approve	impact dimensions assessed	full roadmap, through December 2027

What changed since version 1.0

- The roadmap, previously 2026 to 2030, has been condensed into five quarterly stages through December 2027.
- The first award round, the **Genesis Round**, is running on the vandic.com.br portal, with open submissions, committee voting and a public audit trail.
- Awards are now set in US dollars (US$ 1,000 to US$ 5,000) and paid in VGI. The fixed tiers of 5,000, 20,000 and 50,000 VGI in the previous version have been replaced.
- Artificial intelligence now plays a supporting role in screening, always with human review and a committee vote. No award is issued automatically.
- Statistics without a verifiable source have been removed. The figures kept have a source and a date.

Token contract

`0xd78342A74D251891d9Daa6D709fC3bab5803c78A`

BNB Smart Chain (mainnet), BEP-20 standard, total supply of 1,000,000,000 VGI. Anyone can look up the contract on BscScan.

SECTION 2

The problem

Urbanization is moving faster than cities' ability to learn from one another.

68%	US$ 94 tn	1.19 m
of the world's population is expected to live in urban areas by 2050 (UN DESA, 2018)	of infrastructure investment needed by 2040, with a US$ 18 tn gap (GI Hub, 2017)	road traffic deaths per year worldwide (WHO, 2023)

These figures show the scale of the challenge. For every major urban problem, such as road safety, sanitation, energy efficiency or mobility, some cities have already achieved measured results. Even so, replicating those solutions is slow and costly, for four reasons.

GAP	WHAT HAPPENS	HOW VGI RESPONDS
Scattered knowledge	Results sit in reports, news stories and presentations that are hard to find.	Open submissions and a public repository of admitted projects.
No incentive	Whoever documents a solution bears the cost and gets nothing for it.	An award of US$ 1,000 to US$ 5,000 in VGI per approved project.
Distrust of the data	Results published by the implementer itself raise skepticism.	Mandatory evidence, public scores, a committee vote and a verifiable audit trail.
No technical documentation	Without cost, materials and schedule, replication means starting from scratch.	Standardized blueprints of approved projects (planned for 2027).

Note on data. Version 1.0 included statistics such as "74% of managers are unaware of existing solutions", "61% of cases due to distrust" and "US$ 3.7 trillion a year lost to duplication". Since we could not locate the primary sources, those figures have been removed from this version.

SECTION 3

The solution: the VGI protocol

Verified knowledge has value. VGI creates a public, auditable way to recognize it.

How a project moves through VGI

1 **Submission.** Any institution (NGO, government, company, university, cooperative or collective) submits the project with an evidence link: a report, public data or a news story.

2 **Admission.** The Group checks the evidence and scores six dimensions from 0 to 100. The VGI score is the average of those scores. Projects without enough evidence are not admitted, and the reason is recorded.

3 **Opening.** The committee's partner NGO opens voting on each project by casting the first vote.

4 **Voting.** Each seat votes once, and the vote is final. Four "yes" votes out of seven approve, after both colleges have been tallied; the Group has two votes and cannot approve alone. Whoever submitted a project does not vote on it.

5 **Payment.** The administrator issues the order at the day's exchange rate. The multisig vault pays in VGI with 3 of 5 signatures, and the transaction hash is made public on the portal.

The six dimensions of the VGI score

DIMENSION	WHAT IS ASSESSED
Energy	Lower consumption, efficiency, renewable sources
Mobility	Access, travel time, road safety
Environment	Emissions, waste, water, green areas
Health	Public health indicators and air quality
Inclusion	Benefit to vulnerable populations and access to services
Governance	Transparency, accountability and ability to be replicated

The role of artificial intelligence

AI helps find cases, summarize evidence and suggest scores for screening. The decision to admit is made by people and the decision to award is made by the committee. This choice trades speed for trust, which is necessary while the protocol builds a track record.

SECTION 4

Genesis Round: what already works

The Genesis Round is VGI's first award round, run on the vandic.com.br portal.

Voting committee

INSTITUTION	ROLE	STATUS
Founding partner NGO	Opens voting on each project	BEING FORMALIZED
Group companies	Setfrio, Petrofrio and Petrorio · 1 joint vote	CONFIRMED
Founder	Vandic Rocha · 1 vote	CONFIRMED
ABRAVA	Voter · Brazilian HVAC-R industry association	BEING FORMALIZED
CONFEA + CFT	Federal professional councils · 1 joint vote	INVITATION BEING FORMALIZED
IDO Community	College of IDO registrants · majority = 1 vote	SYSTEM READY
Partners, NGOs and Integrators	College of verified partners · majority = 1 vote	SYSTEM READY

4 "yes" out of 7 approve, after both colleges are tallied. Members vote through a personal link, with a secret ballot and a receipt.

Award rule

Below 60 there is no award. From 60 to 100, the award rises linearly from US$ 1,000 to US$ 5,000 and is converted into VGI at the rate on the order (example: US$ 1 = R$ 5.20; 1 VGI = R$ 100).

SCORE	AWARD	IN BRL (EXAMPLE)	IN VGI (EXAMPLE)
below 60	—	—	no award
60	US$ 1,000	R$ 5,200	52 VGI
80	US$ 3,000	R$ 15,600	156 VGI
100	US$ 5,000	R$ 26,000	260 VGI

Integrity safeguards

- **Hash-chained trail:** every event carries the SHA-256 fingerprint of the previous one; anyone can check it in the browser.
- **Final votes:** one vote per seat or member, conflicts of interest checked on the server, codes and links stored only as hashes. Emails and recipient wallets never appear on the portal.
- **Verifiable payment:** every award paid shows the transaction hash, with a link to check it on BscScan.

SECTION 5

Technical architecture

Start simple, verifiable and secure, and only then add automation.

COMPONENT	FUNCTION	STATUS
VGI token	BEP-20 contract on BNB Smart Chain, 1 billion supply	LIVE
vandic.com.br portal	Public dashboard, submissions, voting, payments and contract	LIVE
Portal API	PHP server with SQLite: round rules, sessions, submission limits and audit trail	LIVE
IDO pre-registration	List with email confirmation, open since October 30, 2026	LIVE
3-of-5 multisig vault	Safe on BNB Chain, with signers from inside and outside the Group	IN PROGRESS
Contract audit	External review of the VGI contract and publication of the report	IN PROGRESS
AI-assisted screening	Case search and evidence summaries, with human review	PLANNED · Q2 2027
Blueprint repository	Standardized technical documentation of approved projects, with an on-chain hash	PLANNED · Q1 2027
Holder governance	Advisory voting (Snapshot), then on-chain with a timelock	PLANNED · Q3–Q4 2027

Security

- Passwords and access codes stored only as hashes on the server, with a lockout after 5 failed attempts and sessions that expire after 30 minutes.
- Security headers (mandatory HTTPS, HSTS and content policy), blocking of requests coming from other sites, and per-IP submission limits, with the IP stored only as a hash.
- Contract features such as minting, ownership and pausing will be described based on the audit report. This version makes no claims about them before that verification.

SECTION 6

Tokenomics

Fixed supply of 1,000,000,000 VGI, split into six categories.

CATEGORY	TOKENS	%	PLANNED RELEASE	PURPOSE
Awards and rewards	400,000,000	40%	Per approved order, via multisig	Round awards
Protocol reserve	200,000,000	20%	36 months, linear	Operations, audits, expansion
Public sale (IDO)	150,000,000	15%	20% at launch + 5 months	Liquidity and adoption
Founding team	100,000,000	10%	12-month cliff + 36 months	Long-term alignment
Ecosystem and partnerships	100,000,000	10%	Per milestone reached	Partner institutions
Burn reserve	50,000,000	5%	Locked	Scheduled supply reduction
Total	**1,000,000,000**	**100%**		

How much of the award reserve the Genesis Round uses

With awards of 52 to 260 VGI per project (in the section 4 example), one hundred approved projects would use at most 26,000 VGI, less than 0.01% of the award reserve. The reserve can fund many rounds, and the Group may revise the reference rate each round, always recorded on the payment order.

Release schedules

The release schedules above are the Group's policy. Before the IDO, they will be implemented in vesting contracts or in the multisig vault, and the addresses will be published on the portal for verification.

Supply reduction mechanisms (planned)

- Burning 1% of the fees from the future blueprint repository.
- Voluntary burning by any holder, if the function exists in the contract. This will be confirmed by the audit.

> **The reference price is not a market quote.** The R$ 100 per VGI figure is the commercial reference set by the Group to convert awards. A market price will only exist once there is liquidity on a decentralized exchange, and it may be higher or lower.

SECTION 7

Roadmap through December 2027

Five quarterly stages. Each one starts only when the previous one meets its security criteria.

01 · Genesis

Q4 2026 · UNDERWAY

- DONE VGI contract on BNB Smart Chain
- DONE Portal with real data and a public audit trail
- DONE Genesis Round: submissions and committee voting
- DONE IDO pre-registration with email confirmation (open since October 30, 2026)
- IN PROGRESS 3-of-5 multisig vault with external signers
- IN PROGRESS Contract audit and legal opinion

02 · Launch

Q1 2027

- First awards paid, with public transactions
- IDO of 150 million VGI through a provider authorized by Brazil's Central Bank
- Initial liquidity on a decentralized exchange (PancakeSwap)
- Blueprint repository v1 with the approved projects

Criteria to move on: audit published, favorable legal opinion and multisig vault active.

03 · Expansion

Q2 2027

- Round 01 open to projects from other countries
- AI-assisted screening, with human review
- Blueprints in Portuguese, English and Spanish
- Listing applications to CoinGecko and CoinMarketCap

Goal: 10 active partner institutions.

04 · Governance

Q3 2027

- Advisory holder voting (Snapshot) on ecosystem proposals
- Committee expanded with new institutions
- First impact report, with verifiable data
- Public query API

05 · Scale

Q4 2027

- On-chain governance with a timelock for ecosystem proposals
- Round 02
- Seeking partnerships with international organizations
- Whitepaper v3 with measured results

After 2027, the next steps, such as giving governance and automation more autonomy, will be set based on measured and published results.

SECTION 8

Governance and team

Progressive governance in 2026 and 2027

PERIOD	WHO DECIDES	CONTROLS
Q4 2026 – Q2 2027	7-seat committee with 2 open colleges (4 votes approve).	3-of-5 multisig for payments and a public trail.
Q3 2027	Expanded committee, plus advisory holder voting.	Results published. The committee responds in writing to approved proposals.
Q4 2027	Holders decide ecosystem proposals on-chain.	Timelock. Security and emergencies stay with the multisig.

Principles

- **Mission:** the protocol exists to speed up the replication of urban solutions with proven impact.
- **Transparency:** every admitted submission, vote, order and payment is public and verifiable.
- **Verification before payment:** no award without evidence, published scores and a committee quorum.
- **Impact first:** if token price and social impact conflict, impact prevails.

Founder

Vandic Rocha, founder and managing director of Grupo Vandic Rocha. Entrepreneur with more than 25 years of experience in HVAC-R across the commercial, industrial, naval and offshore sectors. Author of technical books and e-books and creator of the Group's token ecosystem on BNB Smart Chain, which includes AVAC-R Coin and VGI.

Group companies

COMPANY	BUSINESS	SINCE
Petrorio Comércio Importação e Serviços CNPJ 03.147.567/0001-83	Trading, import and services for the naval and offshore sectors	1998
Petrofrio Refrigeração Industrial Naval e Offshore CNPJ 04.450.566/0001-76	Industrial, naval and offshore refrigeration	2001
Setfrio Ar Condicionado e Refrigeração CNPJ 09.371.010/0001-08	Corporate, commercial and industrial air conditioning	2008

Roles being set up

The technology, legal and advisory board roles will be filled and presented by name, with résumés, before the IDO. This version lists no names or token allocations for roles not yet filled.

SECTION 9

Risks and mitigation

RISK	MITIGATION
Regulatory Brazilian rules for virtual asset service providers in force since 2026	IDO only through a provider authorized by Brazil's Central Bank, a legal opinion before launch, and wording with no promise of return.
Contract failure	External audit published before the IDO and payments only through the multisig vault.
Concentrated decision-making 2 of the 7 committee seats belong to the Group	Quorum of 4 out of 7 with mandatory tallying of both colleges (the Group needs 2 outside votes), external multisig signers, an expanded committee in Q3 2027, a conflict-of-interest rule and public votes.
Inaccurate assessment	Mandatory evidence, scores published by dimension and human review of any AI suggestion.
Market Currency and crypto asset volatility	Awards set in US dollars and the exchange rate recorded on each order. The reference price is not treated as a market price.
Low uptake	Rounds with a clear award, partnerships with industry bodies and a public repository showcasing the projects.
Scams using the VGI name	A single official address (vandic.com.br), a standing notice that the Group never asks for a private key or payment by message, and a published contract.

SECTION 10

Legal aspects

TOPIC	APPROACH	STATUS
Nature of the token	Ecosystem utility token: awards, access to Group services and, in the future, governance. It does not represent equity, dividends or a right to profit.	OPINION IN PROGRESS
Legal framework	Brazilian Law 14,478/2022 (virtual asset service providers). Decree 11,563/2023 gave Brazil's Central Bank the power to regulate and supervise them.	MONITORED
Central Bank rules	Central Bank Resolutions 519, 520 and 521, published on November 10, 2025, have taken effect in stages since February 2, 2026. Providers already operating had until October 30, 2026 to apply for authorization. Resolution 589, of September 23, 2026, set November 6, 2026 as the start of the ban on financial and payment institutions working with unauthorized providers. The IDO will be carried out through an authorized provider.	BEING ALIGNED
Personal data	LGPD (Brazil's data protection law): minimal collection (name, email and profile), consent on the form, emails never published and removal from the list on request.	LIVE
Taxation	Awards and gains from crypto assets follow the rules of Brazil's Federal Revenue Service. Award winners receive a statement of the amount on the payment date.	PLANNED
Anti-money laundering	Identification (KYC) carried out by the authorized provider at the IDO. Award winners are identified by the Group before payment.	PLANNED

> This document will be revised after the legal opinion. If this version and the opinion differ, the opinion prevails, and the correction will be published on the portal.

SECTION 11

Version 2.0 notes and references

Main changes from version 1.0 (March 2026)

- **Roadmap:** from five phases between 2026 and 2030 to five quarterly stages through December 2027.
- **Rewards:** the AI-issued tiers of 5,000, 20,000 and 50,000 VGI were replaced by committee-approved awards of US$ 1,000 to US$ 5,000.
- **Role of AI:** moved from autonomous issuance to assisted screening with human review.
- **Data:** statistics without a located source were removed, and the reference attributed to McKinsey was corrected to the Global Infrastructure Hub.
- **Companies:** the description of the Group's companies was corrected.
- **Team:** roles and allocations without a named person were removed.
- **Technical claims:** claims about the contract not yet verified now depend on the audit.
- **Regulation:** the 2025 and 2026 Central Bank rules for virtual assets were added.

References

1. UN DESA. *World Urbanization Prospects 2018* — 68% of the world's population in urban areas by 2050. population.un.org/wup
2. Global Infrastructure Hub and Oxford Economics (2017). *Global Infrastructure Outlook* — US$ 94 trillion by 2040; US$ 18 trillion gap. gihub.org
3. World Health Organization (2023). *Global status report on road safety 2023* — 1.19 million deaths per year. who.int
4. Brazil. Law No. 14,478 of December 21, 2022. planalto.gov.br
5. Brazil. Decree No. 11,563 of June 13, 2023.
6. Central Bank of Brazil. BCB Resolutions No. 519, 520 and 521 of November 10, 2025, and BCB Resolution No. 589 of September 23, 2026.
7. VGI contract on BscScan: bscscan.com/token/0xd78342A74D251891d9Daa6D709fC3bab5803c78A
8. VGI portal: vandic.com.br/dashboard.html?lang=en

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