A car to sell.
A partner to help.



Buy together. Share the sale. Settle in bitcoin.

0.1 BTC purchase / $10,000 at the start · 30 days · BTC/USD stays flat

1 Buy the car together

DEALER

$2,500

0.025 BTC

Finds, checks and sells the car.

+

INVESTOR

$7,500

0.075 BTC

Approves and helps fund it.

→

SUPPLIER RECEIVES

$10,000

0.1 BTC

Delivers the agreed car.

Also set aside: $235 / 0.00235 BTC

Separate fee deposit. Unused BTC comes back. Dealer total upfront: $2,735.

2 The buyer pays. The partners settle.

BUYER PAYS **$10,500 / 0.105 BTC**

DEALER GETS BACK

$3,120

0.0312 BTC

+0.00385 BTC earned

+$385 USD profit

INVESTOR GETS BACK

$7,557.50

0.075575 BTC

+0.000575 BTC earned

+$57.50 USD profit

Dealer receipt includes $120 of unused fee BTC returned; it is not extra profit.

From the earned share: pool $28.75 · Grynvault $28.75

3 Same car. Same sale. Two funding choices.

	Partnership	Illustrative USD loan
Dealer profit	**$385**	**$382.19**
Simple annual APR equivalent	**19.26%**	**19.11%**

Investor: 0.77% USD return in 30 days / 9.74% effective annual IRR

Loan: 11% simple annual interest + $50 due at sale. APR includes fees and timing.
BTC/USD is $100,000 at both dates. Net sale is after approved costs. Network, conversion and tax costs are excluded. Page 2 explains the 4× entry price and capped profit share.

4× entry price.
One shared outcome.



The investor pays four times the dealer’s price per unit.

Same 0.1 BTC purchase · 30-day fee tier · BTC/USD stays flat

DEALER / 1×

25,000 sats

per unit

100 units = 0.025 BTC

INVESTOR / 4×

100,000 sats

per unit

75 units = 0.075 BTC

Illustrative unit size. Purchase capital and ordinary loss weights are different.



Purchase capital

Dealer 25%

Investor 75%



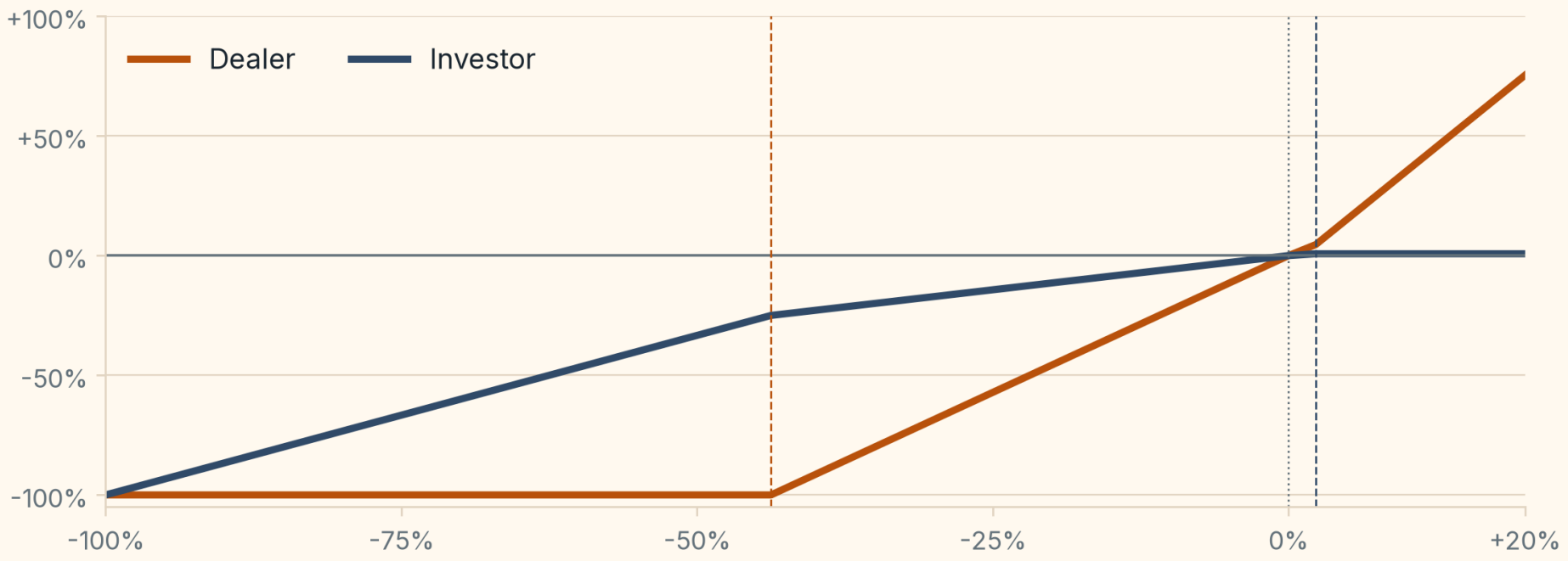
Ordinary loss weights

Dealer 4/7

Investor 3/7

Loss and profit on the same scale

BTC gain / loss as a percentage of each partner’s original capital



Net BTC resale gain / loss against the 0.1 BTC purchase

A -7% BTC trade

-16% / -4%

Dealer / investor capital loss

Dealer stake runs out

At -43.75%

Investor has lost 25% then

Investor net profit cap

57,500 sats

0.77% on investor capital

The dealer keeps at least half the profit. The capped share goes 50% to investor, 25% to pool and 25% to Grynvault. Extra profit stays with the dealer. Cap reached at +2.30% net trade profit.
Loss weights apply until dealer capital is exhausted; further loss falls to the investor. Both can lose all purchase capital. Units are not universal payout shares. No pool reimbursement assumed.

Bitcoin up or down. What comes back?



The same paid BTC profit can mean a very different dollar result.

Buy for 0.1 BTC · Buyer pays 0.105 BTC net · Settle in 30 days

START: $100,000 / BTC

Dealer $2,735 **Investor $7,500**

Dealer includes a separate $235 fee deposit. Receipts include unused BTC returned.

BTC HALVES

$100,000 → $50,000 / BTC

BUYER PAYS 0.105 BTC

$5,250

DEALER GETS BACK

$1,560

-$1,175 USD gain / loss

+0.00385 BTC earned

INVESTOR GETS BACK

$3,778.75

-$3,721.25 USD gain / loss

+0.000575 BTC earned

Same sale with a USD loan: dealer

-$4,985.31

BTC DOUBLES

$100,000 → $200,000 / BTC

BUYER PAYS 0.105 BTC

$21,000

DEALER GETS BACK

$6,268.75

+$3,533.75 USD gain / loss

+0.00399375 BTC earned

INVESTOR GETS BACK

$15,100.63

+$7,600.63 USD gain / loss

+0.00050313 BTC earned

Same sale with a USD loan: dealer

+$11,117.19

Read the 30-day result first.

Annualized equivalents compound that short result.

	BTC HALVES	BTC DOUBLES
Dealer / 30-day USD funding cost	-49.21%	102.77%
Dealer / effective annual funding cost	-99.97%	543,419.47%
Investor / 30-day USD return	-49.62%	101.34%
Investor / effective annual IRR	-99.98%	498,623.54%

Loan effective annual cost: 20.88% (11% simple interest + $50 fee). Negative dealer funding cost is favorable financing, not proof of a profitable trade.
These annual rates compound a 30-day stress scenario over 365 days; they are not forecasts or statutory APR disclosures.
Net sale is after approved costs. Network, conversion and tax costs are excluded.