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# EDCOIN

## -PROJECT OVERVIEW-

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### Abstract

*EDCOIN is a global digital asset ecosystem with multiple complementary verticals that are designed to maximise value to its global community while helping to combat instability in volatile markets, especially in various emerging economies.*

*EDCOIN, built using the ERC-20 blockchain, will provide features that will empower users globally to easily, securely, and seamlessly facilitate remittances, make purchases and participate in the fast-growing Web 3.0 sector.*

*EDCOIN will provide the following benefits in the EDCOIN ecosystem:*

*I A digital asset (\$EDC) that powers a payment gateway (EDPAY) and a mobile application (ED2E), allowing users to purchase or sell products in a P2P marketplace.*

*II A loyalty program (EDPOINTS) that allows for exchanges to EDCOIN.*

*III A Web3.0 component that includes NFT storage and an EDCOIN Metaverse.*

*IV Access to EDMARK City, the first blockchain city in Nigeria, and its timeshare program.*

**Keywords:** *Edcoin, Master Edcoin Wallet, Web3.0, Metaverse, NFT, P2E, Digital Asset*

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## 1. Problem Definition

The current digital asset market is inflated with projects and tokens that do not have a minimal use case or utility. Many of these projects are created with the sole purpose of cashing in on the current hype around blockchain and digital assets. This is not sustainable, and will eventually lead to loss of investor funds and perpetuate real-world problems that could have been otherwise solved.

Only projects and tokens that have a real use case and utility will survive in the long run. These projects will be those that provide real value to their users and have a strong team behind them.

If blockchain technology can solve these problems that often affect marginal communities in emerging economies, they will be in a position to bring about real change in the global financial and entrepreneurial system. They will be able to provide more access to capital markets, empower the poor, create a more inclusive financial system and spur a more vibrant entrepreneurial marketplace.

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## 2. Vision

A large percentage of the world's population - roughly two billion people - is unbanked. Another four billion are under-banked. This is a problem because most of these people live in emerging markets, where formal financial services can often be a serious and intractable problem. Data shows that the under-banked often don't trust banks, and banking institutions have historically not trusted them.

The problem of large numbers of people being unbanked or under-banked is a serious one, as most of these people live in emerging markets where formal financial services can be a major challenge to obtain.

This is partly due to the fact that the poor lack consistent employment history, as they are still working within the cash-driven informal economy. This has kept them from enjoying the benefits of globalization and all the financial instruments meant to safeguard against capital insecurity.

The blockchain could empower the poor by providing them with a trustworthy space to keep their funds safe from historically untrusted financial institutions. Digital assets can act as a way for skeptical populations to access global markets and all the benefits they have to offer. Because of this, blockchain is in a unique position to help emerging markets leapfrog traditional banking services that have not yet reached these underserved areas.

Digital assets have the potential to empower the unbanked to leapfrog costly and archaic banking systems and unlock previously inaccessible financial services. By bypassing intermediary steps, blockchain technology can help emerging markets catch up to more developed economies. Due to limiting infrastructural factors, these markets have been leapfrogging technological advancements for decades.

Blockchain technology has the potential to help empower the poor by providing them with a safe place to keep their funds. Unlike traditional financial institutions, genuine digital assets are trustworthy and accessible to populations who may be skeptical of global markets. This makes blockchain in a unique position to help emerging markets leapfrog traditional banking services that have not yet reached these underserved areas.

Digital assets can help to build wealth in emerging markets by providing access to reliable capital markets. These capital markets are often unstable and inefficient, which can limit the ability of citizens to leverage their assets. Digital assets can help to overcome these limitations by providing a more stable and efficient way to access capital.

In a decentralized global digital asset market, they would be less bound by the restrictions of their government, banks, or geographic location. Decentralized ledgers do not require the oversight of a central governing body. This allows for greater freedom and flexibility in the digital asset market, as well as faster and more efficient transactions.

The blockchain has the potential to create a more inclusive financial system for people in emerging markets. By allowing poorer people to start saving and interacting with the financial world, the blockchain could help these individuals join a global economy that is better able to serve them.

## 3. Our Solution

Digital assets have revolutionized the way we think about money and how it is used in our day-to-day lives. However, there are still some problems that need to be solved. EDCOIN plans to solve these problems and create new platforms and ecosystems to power its next phase of growth.

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We believe that these problems can be solved with the help of a new platform and ecosystem. EDCOIN plans to create this platform and help to power the next phase of growth for digital assets.

One of the most common problems in digital assets today is that it is difficult for the everyday person to use. The average person does not understand how to buy, sell, or trade it. They also don't know how to store it securely or protect their investments. EDCOIN plans to solve this problem by creating a user-friendly platform that is easy to use and navigate.

## 4. Edcoin

The EDCOIN project is a complete ecosystem backed by a utility-based digital asset with the main purpose of benefiting retailers and distributors across the world.

As an emerging technology, nothing has the widespread potential to change lives like blockchain technology. This is why we chose to scale our operations to deliver value through a digital asset that uses cryptography to secure, control and verify the existence and transfer of an asset.

- I **Instant Convenience** - Digital assets offer a number of benefits over traditional methods of payment. These include convenience, speed, and security. Transactions are resolved quickly, and there is no need for third-party involvement, making digital assets ideal for online transactions.
- II **Low Fees** - Traditional transactions go through several layers of middlemen. On the other hand, digital asset transactions are conducted with only a token fee, thus eliminating the need for middlemen. As a result, users can enjoy low fees when making remittances or purchases.
- III **Global Access** - Anyone with access to the internet or a mobile phone can use digital asset. This makes it a much more inclusive form of currency than traditional forms of money. Additionally, digital asset is not regulated by governments or central banks, which gives users more control over their money.
- IV **Identity Protection** - Digital assets provide a way to protect your identity when making transactions. Unlike credit cards, which give access to your full credit information, digital assets allow you to control the information that is sent. This protects your identity and keeps your personal information safe.
- V **Fraud Proof** - Digital assets cannot be counterfeited or reversed freely by the sender, unlike credit cards with the charge-back feature. This makes them a more secure option for transactions.

### 4.1 Benefits of EDCOIN

Digital assets like EDCOIN have a number of advantages over traditional forms of assets that facilitate the conduction of commerce. These include the ability to make transactions quickly and securely, as well as the option to use them for loyalty programs.

EDCOIN is designed to take advantage of these benefits and provide a solution for high forex fees and market instability. It will also be able to incorporate all the advantages of a digital asset, such as quick and secure transactions.

### 4.2 A Proven Business with Existing Merchants

With 1.6 million distributors worldwide ready to use EDCOIN on a daily basis, EDCOIN is positioned for widespread use and popularity. In addition to its acceptance within the EDMARK ecosystem,

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EDCOIN will also be accepted by merchants and businesses who have signed up with the ED2E platform. This makes EDCOIN a valuable digital asset that is poised for success.

With the continued use of EDCOIN, users can accumulate rewards and rebates in the form of loyalty points. This is because EDMARK frequently provides special incentives and offers to entice users to acquire EDCOIN as a means of exchange for great deals and promotions found within the global marketplace.

#### **4.3 Bridging The Future With EDCOIN**

By introducing EDCOIN as a digital asset that can be converted into EDPOINTS for use in the entire EDMARK Ecosystem, EDMARK has essentially helped all its associate merchants and businesses by opening up new markets for their goods and services. In addition to a convenient and modern payment infrastructure enabled by ED2E for various types of payments, these businesses can now accept EDPOINTS as a form of payment.

Digital assets have the potential to revolutionize how we interact with the digital world. EDCOIN is a prime example of this potential, as it can be used through the entire EDCOIN Ecosystem. This makes it convenient for both merchants and customers alike, as it opens up new markets for goods and services.

There is growing acceptance of digital assets in major African nations where the ecosystem ensures that anyone can trade their digital assets for EDCOIN. In turn, that can then be used for the goods and services provided within the ecosystem. This move will help create a much-needed bridge that will enable digital asset holders to use their tokens for actual goods and services in Africa. As some of the established digital assets have limited uses aside from being an investment tool, this move will help to fill in that gap and expand the usefulness of digital assets.

#### **4.4 Overcoming Foreign Exchange Costliness & Inefficiencies with EDCOIN**

The introduction of EDCOIN will allow distributors to avoid costly and inefficient traditional remittance services which often profit from large forex margins. EDCOIN can be exchanged for EDPOINTS, which can be used to purchase merchants products online.

This allows for free and instant trading without the need to go through multiple foreign exchanges. This makes it easier for distributors around the world to access their EDCOIN and trade freely.

In addition, the use of EDCOIN will help to reduce the cost of foreign exchange transactions. This will make it easier for businesses and consumers to conduct international trade and transactions. By reducing the costs of exchanging currencies, especially in highly volatile markets, it will immediately benefit businesses and consumers alike.

## **5. The EDCOIN Ecosystem**

Unlike many other digital assets that are purely a tool for speculation, EDCOIN is a utility-based token with an ever-expansive scope of usage.

EDCOIN will be the center of an ecosystem that will be a central component of a global platform that will provide a wide range of goods and services to users. The key features of the ecosystem are:

- MASTER EDCOIN Wallet (ME Wallet)
- Via EDPOINTS and EDPAY credit acceptance by EDPAY;

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- Via EDPOINTS, acceptance by ED2E;
  - Via EDPOINTS, acceptance by EDMARK City;
  - EDCOIN Metaverse;
  - EDCOIN NFT and
  - EDMARK Livemall

Users will be able to use EDCOIN as a means to conduct online or offline transactions to purchase goods or services from any of these ecosystem partners (listed above), be it NFTs, land in the EDCOIN Metaverse, or products in EDMARK City.

These individual silos feature benefits that can be incredibly valuable to a user. But together, they complete a system that not only complements each other but allows for a seamless and complete experience in both real and virtual worlds.

### **5.1 Master Edcoin Wallet (ME Wallet)**

ME Wallet will feature multiple functions that will not only be an integral part of the EDCOIN ecosystem, such as supporting EDCOIN to EDPOINTS conversions but also prove to be valuable for users' everyday use to store and transfer their digital assets.

Aside from core features like deposits and withdrawals, viewing of user's asset portfolio, and whitelisting, ME Wallet will also support retail payments, staking, and multichain support for NFT storage.

### **5.2 Management of Assets in the ME Wallet**

The ME Wallet is designed to be intuitive and user-friendly, while not compromising on best-in-class security features.

Each ME Wallet will allow users to view all assets stored in the wallet (including detailed information of the type of digital asset, date of transactions performed, and value of assets in real-time).

Not only will users be able to deposit, withdraw, or store digital assets in their ME Wallets, but they can also perform EDCOIN staking in their wallets themselves to grow their EDCOIN.

In order to keep funds safe, users will need to complete a Know-Your-Customer (KYC) application within the wallet itself before performing any transaction with the ME Wallet.

Each transaction will then be performed through a smart contract (Proof-of-Work) through a decentralised blockchain. This is in keeping with regular practices in the digital asset industry to maintain the integrity of blockchain ledgers and prevent breaches of digital assets.

#### **5.2.1 Multifunctional and Mutichain**

In the near future, ME Wallet will also provide a multi-chain crypto storage function, allowing users to store not only EDCOIN but also many other digital assets that can be deposited from any external wallets or exchanges.

#### **5.2.2 Multi Layered Security**

ME Wallet security will be fortified by multisig and two-factor authentication (2FA) features. Multi-signature (multisig) wallets provide an additional layer of security that's not possible with just one

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key, unlike most crypto wallets. These types of wallets protect against cyberattacks by increasing the number of potential failure points hackers encounter.

Multisig wallets also ensure that no single person can move funds without all sign-offs on transactions or removing them from being able to do so at will (and also making it difficult if not near impossible).

On the user's end, this digital asset wallet's security features a combination of password and two-factor authentication as an added layer of security. With all these features in place, users can feel confident that their assets are safe and secure while using ME Wallet.

### **5.2.3 Multiplying Benefits for All Users**

ME Wallet is not only a versatile and multifunctional wallet but also a secure storage for users' digital assets. With its many features and security measures, it is sure to be a valuable tool for users of all levels of experience in the cryptocurrency world.

In summary, EDCOIN ME Wallet will provide features such as:

- Deposit and Withdrawal
- User Asset Portfolio
- KYC and Whitelisting
- Staking
- E-commerce Payment
- Conversion of EDCOIN to EDPOINTS
- Multichain Crypto Storage (coming soon)
- Multichain NFT Storage

### **5.3 EDPAY, a Seamless Payment Gateway**

EDPAY will serve as a payment gateway that will support payments for users to go about their daily lives, such as utility bills, food ordering, and mobile top-up and remittance.

EDPAY will support a wide range of local payment methods in different countries, which will make it easier for users to transact without having to worry about cross-border fees.

In addition, EDPAY will also support merchant settlements and provide rebate services to help increase merchants' revenue and reduce their cost of doing business.

Consumers will be able to perform important daily transactions through EDPAY, which includes paying utility bills, ordering, and performing mobile top-ups and remittances.

Through strong partnerships with local vendors, EDPAY will facilitate a safe and seamless P2P service marketplace that ensures a user-friendly interface while protecting user funds and privacy.

Placing the utmost importance on trust and security, all partners will undergo necessary steps to verify their identity in order to be whitelisted on the platform.

To further facilitate a seamless experience in the ecosystem. ME Wallet will function and support EDCOIN to EDPAY credit conversions.

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## 5.4 ED2E at the Ecosystem's Core

ED2E, short for "EDmark 2 Everything", is the technological arm that powers, maintains and supports the ecosystem. It operates the ED2E mobile application, which services both members and merchant partners, and explores other enterprise technology solutions to help businesses within the ecosystem.

The ED2E mobile application and platform are both crucial in the integration of EDCOIN as the key digital asset and prime mover within the ecosystem. As an effort to further grow and strengthen, ED2E has been expanding its partner and service network by adding new merchants and providers since its inception. The next step will be to work towards expanding its offerings of goods and services as its area of operations expands.

## 5.5 The ED2E Mobile App

The ED2E smartphone app will allow users to utilise EDCOIN to pay for various goods and services provided by its diverse partner merchants.

Users can pay by simply scanning the QR code shown by the merchant or found on the ED2E app before confirming their payment via pin code.

ED2E comes with a loyalty point reward system, the EDPOINTS. The system rewards users' behavior based on their spending and usage over time. These loyalty EDPOINTS can then be used to purchase products and services from EDMARK or associated merchant partners.

## 5.6 Rewarding Loyalty Through EDPOINTS

EDPOINTS is the loyalty points system that is integrated into the ED2E mobile application and enable users to convert their EDCOIN into EDPOINTS.

Not only is this another value-add for users but it also enables distributors from various countries to utilise EDCOIN as a means to convert their fiat currency into sought-after products whilst avoiding exorbitant forex charges and fees.

This, in turn, creates a means for a highly efficient, low-cost, and frictionless cross-border digital asset conversion through the ED2E platform. Thus, creating consistent real-world demand and use for EDCOIN in the market.

EDCOIN is accepted as payment through ED2E by a wide range of partner merchants. This allows members as well as everyone else to use the various services that are provided through EDCOIN's partner network. As long as there is a partnered merchant in the country, anyone can trade EDCOIN to be used in exchange for goods and services.

## 5.7 EDCOIN NFT

Non-fungible tokens (NFTs) are seeing a rapid pace of adoption among crypto users and brick-and-mortar businesses alike. Its popularity stems from its ability to provide a new way for users to interact with digital assets.

They also provide businesses with a way to create and manage unique digital assets. This opens up a world of new possibilities for how these tokens can be used.

With that in mind, ME Wallet will be designed to support NFT storage. By creating a user-friendly and multi-functional wallet that not only supports multi-chain crypto storage but also NFT storage, EDCOIN users will be able to easily and conveniently transfer and store NFTs.

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This removes the need for users who may not be familiar with decentralised apps or platforms and allows for a quicker and easier way of storing NFTs. In addition, it also helps to build a stronger and more active EDCOIN community.

## **5.8 The EDCOIN Metaverse**

EDCOIN Metaverse is a game-changing addition to the ecosystem that will allow players to earn rewards while playing.

A metaverse - a decentralised platform that allows for the creation and implementation of customised digital assets and smart contracts - will be an integral part of EDCOIN's expansion into Web3.0.

EDCOIN Metaverse will be integrated into FantaVerse, a 3D decentralized metaverse game. Thus, creating a dynamic and exciting metaverse for users from all over the world. Users will be able to trade land assets and partake in numerous in-metaverse community activities (i.e., Play2Earn games, NFTs, and others).

This effort will be built through a strategic partnership with Meta Fantasy, EDCOIN will create a unique metaverse environment for the community. EDCOIN joins a long list of illustrious Meta Fantasy partners such as Binance, Grayscale Asia-Pacific, and many more.

This will be a key partnership for EDCOIN as it looks to expand its reach and provide more value-added services to its users and ensure the project and the community will have steady, long-term growth.

EDCOIN Metaverse will prove to be a unique addition to the ecosystem. Aside from providing a digital experience unlike any other, users will also have another avenue to spend their tokens.

In addition, it also opens up opportunities for businesses and potential partners in Web 3.0 to harness the power of smart contracts and custom digital assets to create unique and innovative applications and businesses that can be used in the EDCOIN Metaverse.

## **5.9 EDMARK City, the First Blockchain City in Africa**

EDMARK CITY is a planned development that will be Africa's first blockchain city and one of the first smart cities in the world to have a dedicated digital asset that allows for the purchase of goods and services. This first-of-its-kind project will include twin residential towers, a four-storey shopping mall, and luxurious utilities.

Located at Lekki in Nigeria's Lagos - the financial center of the African continent - members of EDMARK will not only be able to participate in the building of EDMARK City, but they will also be able to enjoy the benefits of living and flourishing in a blockchain powered SMART CITY environment.

The EDMARK City project will be the first of its kind for EDMARK with many more development projects planned in various countries where EDMARK International has a presence. The City project is envisioned as a self-contained and sustainable community that will provide a full range of services and amenities to its residents.

As a blockchain city, EDMARK City in Lekki will be able to fully leverage the benefits of the EDCOIN ecosystem by integrating this digital asset into its payment infrastructure - creating a seamless experience for users to use EDCOIN, directly or indirectly, for goods and services within its vicinity. .

### **EDMARK LIVEMALL**

- Social media commerce promoting innovative household gadgets



- Supports product purchases

## 6. Tokenomics Design

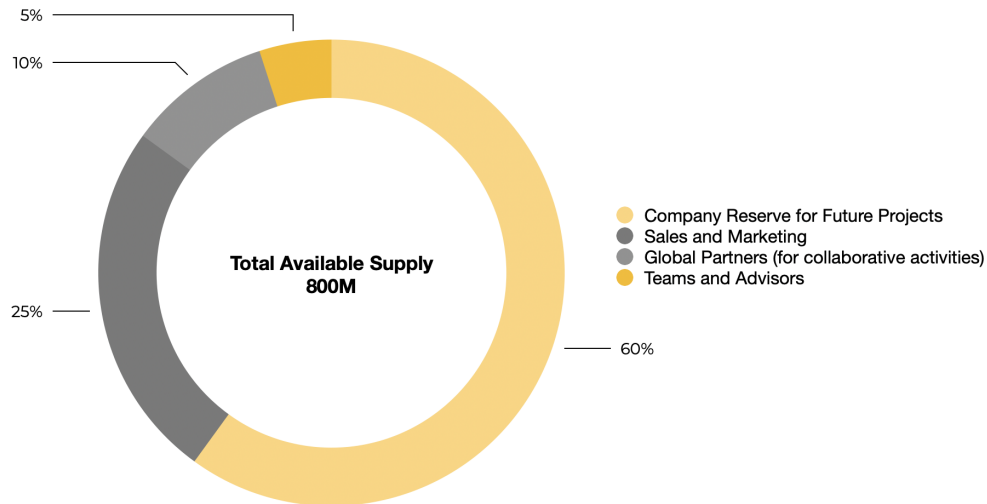


Figure 1: Fundraise - Token Allocation

### 6.1 Token Sales

A total of 800 million EDCOIN tokens have been generated during the token sale activity from both private and public contributors.

### 6.2 Reserves

A total of 60% of the EDCOIN token created - a large sum by industry standards - will be held as our reserved tokens which will be managed by the company. These reserves will serve as a war chest for future projects and expansion initiatives. The reserved tokens will help the company finance future projects and initiatives, ensuring that growth is always at the forefront of our minds. Additionally, this will help to ensure that the interests of our investors are always protected.

### 6.3 Marketing

A total of 25% of EDCOIN tokens will be allocated for marketing activities to help ensure the success of the project.

The marketing activities that have been planned will be targeted to expand awareness and user adoption for all future projects of EDCOIN, including (but not limited to) EDCOIN Smart Staking Program, NFT Initiative, Metaverse Initiative, Play2Earn Initiative, and many more.

Other marketing efforts will include ramping up community building campaigns and other related marketing collaterals and campaigns.

### 6.4 Global Partners

In line with our mission to grow EDCOIN globally, a total of 10% of EDCOIN token funds will be allocated for partnership and collaborative activities with cross-border, international organisations,

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companies, investors, and other groups of interests.

## 6.5 Team and Advisors

The Management team, Advisors, and Company's affiliates will be incentivized with 5% of the total EDCOIN tokens raised. This will incentivize them to continue working hard on the project and help it grow.

## 7. Development Timeline

Table 1: Development Timeline

2018	<ul style="list-style-type: none"><li>-Ground breaking of EDMARK City Lekki, Nigeria</li><li>-Prelaunch for EDCOIN</li><li>-Integration of EDCOIN into EDPOINTS App.</li></ul>
2019	<ul style="list-style-type: none"><li>-Launch of EDPOINT App</li><li>-Launch of EDCOIN Website</li><li>-Launch of EDCOIN Wallet</li><li>-Token Pre-sales</li><li>-Launch of EDEX</li><li>-Launch of EDPAY.</li></ul>
2020	<ul style="list-style-type: none"><li>-Listing of EDC on Uniswap</li><li>-Launch of P2P Marketplace.</li><li>-Launch of EDCOIN-in-ACTION</li><li>-Monthly Updates</li><li>-Listing of EDC on WhiteBit</li></ul>
2021	<ul style="list-style-type: none"><li>-EDCOIN token burn of 100,000,000</li><li>-EDCOIN Smart Staking Pre-registration</li><li>-EDCOIN Smart</li><li>-Staking Wallet Launch</li><li>-EDCOIN Smart Staking Program.</li></ul>
2022	<ul style="list-style-type: none"><li>-Master EDCOIN Wallet - Phase 1 (Coming soon)</li><li>-Master EDCOIN Wallet - Phase 2 (Coming soon)</li><li>-Master EDCOIN Wallet - Phase 3 (Coming soon)</li><li>-NFT Initiative (Coming soon)</li><li>-Play2Earn Initiative (Coming soon)</li><li>-MetaVerse Initiative (Coming soon)</li><li>-EDCOIN Smart Staking Program 2 (Coming soon).</li></ul>