

CirCaCoin White Paper

Version 1.0 Last Updated: May 2025

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Introduction

Welcome to CirCaCoin. Timeless. Powerful.

CirCaCoin (CCC) is a next-generation digital currency built on the BNB Smart Chain (BEP-20), designed to offer a seamless, decentralized, and utility-driven financial experience. With its emphasis on long-term usability and stable coin value, CCC is engineered to retain purchasing power while enabling users to send, receive, store, and grow value across blockchain networks.

CCC operates as an incentivized DeFi protocol, offering staking, farming, and passive rewards to users for their participation. It utilizes an Automated Market Maker (AMM) model, allowing users to trade CCC against liquidity pools rather than traditional order books. These pools are supplied by contributors who deposit funds and receive liquidity provider (LP) tokens in return, which can be redeemed at any time along with a share of the trading fees.

CirCaCoin's vision is to deliver timeless value through real-world blockchain utility. By combining the benefits of a stable-value asset, smart DeFi incentives, and scalable financial infrastructure, CCC is building a trusted foundation for the next era of decentralized finance — one that is open, efficient, and built to last.









Vision

To build a future where digital currency is borderless, resilient, and universally trusted, empowering global access to timeless financial value.

CirCaCoin aims to create a strong, community-backed foundation by rewarding users for supporting its AMM (Automated Market Maker) model, driving forward an advanced ecosystem for decentralized liquidity on the BNB Smart Chain.



CirCaCoin (CCC) is designed for longevity, flexibility, and practical real-world use. Whether it's transacted, held, or integrated into platforms, CCC delivers consistent utility through transparent infrastructure and decentralized technology.

As a token, CCC also powers an ecosystem where it can be used to access services, participate in DeFi features, and potentially serve as an investment vehicle with long-term community value.





Mission

To establish a powerful, futureready currency that bridges generations, technologies, and economies, enabling people and businesses to transact, store, and build value in a decentralized world driven by usability, accessibility, and innovation.



Target

We serve individuals, developers, and institutions who seek a secure, low-fee, and adaptable digital asset that works seamlessly across borders, platforms, and economic cycles.

Our key focus is on consumers and builders seeking affordable alternatives to high-gas-fee ecosystems, to become the go-to AMM-powered platform on the BNB Chain.

3 | Core Values



Timelessness. Built to last across cycles, platforms, and technologies

Power. Strong infrastructure with real-world applications

Transparency. Full visibility into token operations and network growth

Accessibility. Open to all users across borders and demographics



4 | Token Overview

CirCaCoin (CCC) Token

Token Name: CirCaCoin Ticker: CCC Token Type: Utility & Incentivized DeFi Token Blockchain: BNB Smart Chain (BEP-20) Decimals: 18 Initial Supply: 10,000,000 (allocated for initial liquidity and ecosystem kickstart) Maximum Supply: 30,000,000

CirCaCoin (CCC) is built for usability real-world and long-term sustainability. As both a utility token and a core asset within an incentivized DeFi ecosystem, enables seamless CCC transactions, liquidity farm -ing, staking rewards, and integrations future with platforms and apps across the decentralized web.

Chart Link

DexGuru http://bit.ly/43XQy68 ☑

CCC Farm

CirCaCoin (CCC) introduces a farming mechanism designed for sustainable growth and long-term reward distribution.

- Emission Rate: 0.1 CCC per block
- **Objective**: Ensure token stability while rewarding liquidity providers and active participants.
- **Model**: Incentivized farming pools operating under a balanced emission structure to support ecosystem health and token value over time.

The CCC Farm incentivizes users to provide liquidity to supported pools in exchange for consistent, stable CCC rewards, creating a reliable income stream while strengthening overall liquidity on the platform.



5 | CCC Launch

Date: Saturday, April 19, 2025 Time: 4:00 PM GST Farming Rewards Start Block: Block 48490792 🖉

We're excited to announce that farming rewards for the following **\$CCC pools** will officially begin at the block listed above:

- \$CCC / \$BNB
- \$CCC / \$BUSD

To ensure a fair and transparent launch, we will personally provide sufficient liquidity to prevent any market manipulation.

Launch Integrity Highlights:

- No team tokens
- No presale
- 10,000,000 \$CCC pre-minted, fully allocated for initial liquidity
- \$CCC takeoff price: \$2.00

This marks the official launch of **CirCaCoin (\$CCC)**, a future-ready digital currency built on blockchain to serve everyone, everywhere, over time.

6 | Technology Stack

Blockchain Protocol: BNB Smart Chain (BEP-20)

Smart Contracts: Custom-built for staking, farming, and token swaps

Wallets Supported: Metamask, TrustWallet, MathWallet, TokenPocket, WalletConnect, Binance Chain Wallet, Cryptogram Wallet

Cross-Chain Compatibility: Planned Ethereum and Polygon bridges (Q3 2025)





7 | Token Utility

CirCaCoin (CCC) offers real-world utility and decentralized financial tools, including:

- P2P Transactions Instant, low-cost global transfers
- Staking & Farming Passive income opportunities
- Token Swaps Trade CCC with other digital assets
- CirCaPay In-app merchant payments launching Q4 2025
- Mobile Apps Native wallet and dashboard (iOS/Android)

8 | Tokenomics

Token Allocation Breakdown

Public Sale – 50%

Half of the total supply is allocated for public sale to ensure fair distribution and market-driven price discovery. This supports liquidity, trading activity, and widespread community participation.

Staking Rewards – 25%

A quarter of the supply is reserved to reward early adopters and long-term holders through staking incentives. This helps maintain network engagement and token stability over time.

• Ecosystem Growth – 15%

Allocated to fund partnerships, platform integrations, developer grants, and community initiatives that accelerate CCC's adoption and technical evolution.

• Liquidity Reserve – 10%

Reserved for providing on-chain liquidity and supporting token stability across exchanges and DeFi platforms. This reserve ensures smoother trading and mitigates volatility.





9 | Roadmap Overview

2024 • Laying the Foundation

- CirCaCoin (CCC) concept finalized: a timeless, utility-driven digital currency
- Formation of the core team: blockchain developers, fintech strategists, and growth
 advisors
- Tokenomics, brand identity, and project roadmap established
- Initial smart contract development on BNB Smart Chain (BEP-20)
- Strategic planning begins for wallet, staking, and utility infrastructure

2025 • Q1 - Official Launch

- Finalize the whitepaper and tokenomics
- Launch the official CirCaCoin (CCC) website and branding
- Complete smart contract development (BEP-20)
- Launch Minimum Viable Product (MVP) of CirCa Wallet (desktop version), a simplified version with essential features to store and send CCC securely
- Begin strategic partnerships with Web3 platforms and blockchain networks

🛉 Q2 – Platform Development

- Launch CirCaCoin on DeFi Dapp for storing and trading
- Onboard early adopters and utility partners
- Initiate soft launch with community participation and feedback
- Begin listings on select DEXs (e.g., DexGuru)
- Launch CirCaCoin on Cryptogram Wallet
- Launch Automated Market Maker (AMM) for staking and yield farming

Q3 – Ecosystem Expansion

- Enable Ethereum bridge for cross-chain support
- Launch official community channels
- Release CirCa Wallet v2 with mobile support
- Grow DeFi and fintech partnerships
- Launch global campaign promoting CCC utility

Q4 – Scaling & Utility Expansion

- Integrate CCC with major Web3 wallets & DeFi platforms
- Partner with CEXs for token listings
- Release staking & yield analytics dashboard
- Launch CirCa SDK for third-party dApp integration
- List CCC on CoinMarketCap
- Secure BVI or RAKDAO licenses
- Present at major Web3 and blockchain events

2026 • Q1 - Business Integration & Use Case Development

- Enable merchant QR code payments and in-app checkout flows
- Launch the business dashboard for merchants accepting CCC
- Expand integrations with third-party payment platforms

Q2 – Industry Partnerships & Real-World Expansion

- Sign strategic partnerships across retail, e-commerce, and hospitality sectors
- Launch "Earn CCC" initiatives for digital creators, freelancers, and loyalty programs
- Launch CirCaPay: in-app payments and merchant gateway
- Integrate CCC as a preferred payment method in digital platforms (e.g., event ticketing, content platforms)
- Beta test CirCaPay with selected retail and service businesses
- Host CirCa Business Onboarding Tour across the GCC and Asia

Q3 – ESG & Sustainability-Linked Solutions

- Introduce CCC-powered incentives for carbon-neutral and green businesses
- Partner with sustainability platforms to enable CCC-based eco-contributions
- Feature selected eco-conscious merchants on CirCaPay

Q4 - Infrastructure Enhancement

- Begin internal R&D for CirCaChain: a dedicated blockchain infrastructure to improve performance, scalability, and transaction speed
- Launch CirCa Wallet Pro for advanced users and businesses
- Optimize mobile app UX and roll out new utility features based on user feedback
- Release Of Vara license

2027

Q1 – CirCaChain Testnet & Developer Support

- Launch CirCaChain testnet for performance benchmarking
- Begin migration testing from BNB Smart Chain
- Release tools and documentation for developers
- Onboard strategic partners for CirCaChain deployment

Q2 – CirCaChain Mainnet & Technical Expansion

- Launch CirCaChain mainnet with native CCC integration
- Introduce CCC-native transaction and staking features
- Launch CirCa Explorer for public blockchain visibility
- Enable bridging from major blockchains (Ethereum, BNB, Polygon)

Q3 – Merchant Network Growth & Localization

- Expand CirCaPay and CirCaCoin merchant network across Europe, Africa, and LATAM
- Roll out localized onboarding toolkits and payment gateway integrations
- Launch CirCa Global Partners Program for business service providers
- Participate in global fintech expos and innovation forums

Q4 – Ecosystem Maturity & Utility Deepening

- Launch CirCa Marketplace, where CCC can be used for products, services, and subscriptions
- Offer flexible API packages for seamless CCC integration into third-party apps
- Expand support for fiat on/off-ramp solutions with global partners
- Prepare a 2028 roadmap focused on AI, real-world asset tokenization, and broader financial access





Long-Term Vision: Stability & Merchant-Driven Utility

- Merchant-Centric Growth: CCC is designed to become a preferred digital currency for businesses and consumers alike. Through CirCaPay, more merchants globally will be onboarded, enabling easy CCC acceptance in-store and online.
- **Stable Value Focus:** CirCaCoin will maintain long-term price and ecosystem stability by aligning token circulation with actual economic activity, discouraging speculation through staking, utility lockups, and merchant rewards.
- **Real-World Impact:** CCC will power daily transactions, loyalty programs, and micro-rewards across industries, supporting both financial inclusion and green business models.

Built to Last: With a growing infrastructure, cross-border usability, and real utility, not just hype, CCC aims to become a recognized and reliable currency in the future decentralized economy.



10 | Wallets & Fees

Treasury "MasterChef wallet address" typically refers to a cryptocurrency wallet address that is associated with a MasterChef smart contract in decentralized finance (DeFi) projects – especially those involving yield farming or staking pools.

Contract Name: MasterChef

What is a MasterChef contract?

A MasterChef contract is a type of smart contract used by many DeFi protocols (originally popularized by SushiSwap) to:

- Manage liquidity pools
- Distribute reward tokens (e.g., governance or incentive tokens)
- Track staking positions

What is a MasterChef wallet address?

This refers to the wallet address (public key) used:

By the MasterChef contract itself, to hold and distribute tokens.

Or, a specific wallet (admin/dev) that deploys or interacts heavily with the MasterChef contract, often receiving fees or admin privileges.

Why is this important?

Transparency: Users can verify how rewards are distributed and if funds are secure. Security: It helps audit the project's tokenomics and check for potential rug pull risks.

Rewards: Users track which address receives or manages yield farming rewards.

Swap/Gas fee allocation:

For each trade, a 0.2% fee is paid. A 0.17% goes to liquidity providers or farming members and 0.03% goes to CirCaCoin treasury.

Referral fee: 2%

The fee is calculated on top of the referral farming reward.

Deposit fee: 5%

(This can vary per farm but is capped at 5%)

Fee Splitter Breakdown:

- 3% of the deposit fee is directed to the Treasury Wallet (Supports long-term protocol sustainability and reserves)
- 2% of the deposit fee is allocated to the Dev Wallet (Covers development, maintenance, and operations)

This structure ensures CCC farming pools remain decentralized yet incentivized, with fee distributions supporting both protocol health and continuous innovation.





11 | Referral Rewards

Invite. Earn. Repeat. Forever.

There's no better marketing than word of mouth, especially when it rewards you endlessly. That's why we're introducing the CCC Referral Rewards Program, a simple, automatic way to earn more by sharing CirCaCoin.

When you refer friends to CirCaCoin (\$CCC), you'll earn a **perpetual 2% bonus** from their harvested rewards every time they claim.

No manual actions. No gas fees. Just consistent, ongoing rewards.

How It Works:

- Share \$CCC with your friends
- Once your friend stakes or farms and harvests \$CCC tokens, 2% of their rewards are automatically sent to your wallet.
- You don't need to harvest or pay gas fees. Your bonus arrives instantly and continues indefinitely.

Example:

- If Anne refers Joe: Joe harvests 100 \$CCC tokens
- Anne receives 2 \$CCC (2% of Joe's reward) sent directly to her wallet automatically and perpetually.

CirCaCoin (CCC) is a future-ready digital currency built on blockchain technology, designed to serve everyone, everywhere, over time. With referral rewards that never stop, sharing \$CCC means earning for life.



How to Get Started with CirCaCoin Staking & Farming

1. Set up MetaMask Wallet

- Download MetaMask (Chrome Extension, Google Play Store, or iOS App Store)
- Create an account.
- Backup Your Secret Recovery Phrase.

Important: MetaMask will generate a 12-word Secret Recovery Phrase. This phrase is the key to recovering your wallet if you lose access. (Do not share this phrase with anyone.)

- Switch the network to BNB Smart Chain (BSC)
- Buy BNB using Visa/ Mastercard via MetaMask





2. Connect to CCCoins DeFi DApp

 Open stake.circaoins.io in the MetaMask DApp browser.

Alternatively, if you have a **referral link**, simply paste the referral link into the search bar and press Enter to open the DApp.

- Click **Connect** (top right)



3. Buy CCCoins

- Go to **Exchange** (left menu)
- Swap 50% of your BNB for CCCoins (BEP20) – Keep extra BNB for gas fees
- Confirm Swap





4. Add Liquidity

- Go to Liquidity > Add Liquidity
- Select BNB and CCCoins, then click MAX on CCCoins or enter any desired amount to add to the pool
- Click Approve then Supply to receive LP tokens



5. Start Farming

- Go to Earn CCC
- Choose which stake option you want to go with (CCC-BNB or CCC-USDT)
- Click Approve Contract
- Click Stake





6. Stake LP & Harvest CCCoins

- Deposit CCC-BNB / CCC-USDT LP Tokens. Click MAX, then click Confirm
- Watch your rewards grow! Harvest or withdraw anytime



7. Refer and Earn

- Get Your Link
- Share the link
- Earn 2% of your referral's harvested CCCoins.





13 | Products & Services

• AMM / Swap

CirCaCoin features a powerful **Automated Market Maker (AMM)** with smart routing technology that ensures users get the best available swap rates, low slippage, and minimal price impact.

Smart Liquidity Pools

CirCaCoin can launch new liquidity pools at any time. These pools are powered by **Liquidity Providers (LPs)** who supply token pairs (e.g., \$CCC and \$BNB). In return, LPs receive **CCC-LP tokens** (CirCaCoin-Liquidity Pool tokens), which represent their share of the pool.

These CCC-LP tokens can be:

- Redeemed at any time for the underlying assets
- Staked in the CirCaCoin farm to earn additional \$CCC rewards

Constant Product Formula

$tokenA_balance(p) * tokenB_balance(p) = k$

The constant, represented by "k" means there is a constant balance of assets that determines the price of tokens in a liquidity pool.





How It Works:

- 1. A user deposits equal values of \$CCC and \$BNB into the liquidity pool.
- 2. The user receives CCC-BNB LP tokens in return (e.g., 1 CCCLP = 1 \$CCC + 1 \$BNB).
- 3. These LP tokens represent the user's proportional share of the pooled assets.

Transaction Fees & Rewards:

- Each swap transaction incurs a 0.2% fee
- 0.17% of that fee is redistributed back to the liquidity pool as a reward for LPs
- This incentivizes deeper liquidity and consistent yield for providers

Example Scenario:

- User 1 provides liquidity: 100 \$CCC + 100 \$BNB = 100 CCCLP tokens
- User 2 swaps 100 \$CCC for 100 \$BNB
- User 3 swaps 100 \$BNB for 100 \$CCC
- After both trades, the liquidity pool balance updates to: 100.17 \$CCC and 100.17 \$BNB

Now, each CCCLP token is worth approximately: 1.00017 \$CCC + 1.00017 \$BNB

This reflects accrued value from the swap fees, increasing the LP holder's share over time.

Impermanent Loss

What is Impermanent Loss?

Impermanent loss occurs when you provide liquidity to a pool and the price of your deposited assets changes compared to when you first added them. The greater the price fluctuation, the larger the potential impermanent loss.

This happens because AMMs rebalance asset ratios to maintain pool equilibrium, which can lead to lower returns than simply holding the assets outside the pool, especially in volatile markets.

Learn more about Impermanent Loss Explained 🗹

Still confused? Don't worry. The linked article breaks it down with simple examples to help you understand how IL works and how it may affect your returns.

Stay tuned for more updates and educational content on liquidity and DeFi mechanics.



Yield Farming & Staking

Grow Your Rewards with CCC-LP Farming

CirCaCoin offers a variety of **yield farming pools** designed to help you earn more from your liquidity. By staking your **CCC-LP tokens** (CirCaCoin Liquidity Pool tokens), you can farm additional \$CCC tokens as a reward for supporting the ecosystem.

How It Works

- 1. Provide liquidity to eligible token pairs (e.g., \$CCC/\$BNB).
- 2. Receive CCCLP tokens in return.
- 3. Stake your CCCLP tokens in the farm.
- 4. Earn \$CCC rewards based on the pool's multiplier.



Reward Multipliers

Each pool has a reward multiplier that determines how much \$CCC is distributed per block.

Example:

- A farm with x1 multiplier earns 1 \$CCC per block.
- A farm with x40 multiplier earns 40 \$CCC per block.

The higher the multiplier, the greater the reward potential.

Available Farms with Fee Structure:

- **\$CCC / \$BNB x0.01** multiplier (5% staking fee)
- **\$CCC / \$USDT x0.01** multiplier (5% staking fee)

More farms and multipliers will be added as the ecosystem grows. Choose your pool, stake your LP tokens, and watch your rewards grow block by block.



Provide Liquidity. Earn Equity.

CirCaCoin is a decentralized liquidity protocol built on the BNB Chain, enabling the seamless listing and trading of any BEP-20 token. Our open platform allows anyone to list tokens, create trading pairs, and provide liquidity, without permission.

Every liquidity pair is managed by a smart contract, and anyone can become a liquidity provider by depositing tokens into a pool.

How to Provide Liquidity:

- 1. Visit: https://dex.circacoin.io/#/pool ∅
- 2. Connect your wallet
- 3. Add liquidity for your chosen BEP-20 token and its pair (e.g., \$CCC/\$BNB)
- 4. The token will be automatically listed and tradable on the CirCaCoin DEX

Whether you're launching a new project or increasing token accessibility, CirCaCoin makes listing effortless and decentralized.





14 | Security

Smart Contract Audits:

Contract Source Code Verified (Q1 2025) ☑ External audit (Q3 2025)

Non-Custodial:

Users retain full control of assets

15 | Teams & Partners

CirCaCoin is powered by a highly experienced core team with deep expertise in blockchain development, smart contract architecture, fintech strategy, global marketing, and business expansion. The team brings decades of combined experience across DeFi, Web3, sustainability, and digital innovation.

Strategic partnerships are currently being formed with key platforms, wallets, and exchanges to drive adoption, enhance token utility, and expand CCC's global reach.

16 | Developers

To integrate **CCC** as a token in your application or platform, developers can access the **Cryptogram API & SDK** below:

https://bit.ly/cryptogramapi

17 | Conclusion

CirCaCoin (CCC) is built to be more than a cryptocurrency; it is a long-term asset class for a digital-first world. With strong infrastructure, real utility, and a vision rooted in timeless value, CCC aims to lead the evolution of digital money.

For more details, visit www.circacoin.io or contact contact@circacoin.io



CirCaCoin | White Paper

Kerneless Timeless. Powerful.