

CeloAsset (CA) – Opening White Paper

Released June 15 2025 Rev 1

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1. Introduction

CeloAsset (CA) is a next-generation asset token and economic empowerment tool built on the Celo blockchain. Our goal is to bridge the gap between digital and tangible wealth creation, with a **strategic focus on underserved communities** who may have missed opportunities in traditional finance — unlocking a **blue ocean market** of new participants. It's a strategy for unlocking prosperity, designed for when you're ready to thrive. CeloAsset is not just a token —

We offer a lean, transparent launch model backed by smart liquidity mechanics, claim-based stock splits, and a treasury structure aimed at funding real-world and digital assets. Inspired by the Celo ecosystem's focus on human-first finance, we integrate similar principles while remaining fully independent.

CeloAsset also champions **open-source innovation, open-source licensing, and the right to repair** as core principles — ensuring that the tools we build are not only transparent and accessible, but also owned by the communities that use them. This hybrid approach positions CeloAsset to serve as a long-term, trust-based asset in both community and enterprise ecosystems.

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2. Our Mission (Why, How, What)

Why:

We believe everyone should have the opportunity to build wealth. On the surface, this opportunity exists in much of the world — but in practice, that's often not the case. Whether due to poverty, war, or the daily pressures of survival, real-life challenges consume people's time and attention, causing them to miss out on opportunities — not by fault, but by design. We are solving this.

Our slogan: **"Thrive, when you're ready."**

We believe this vision can be realized through our hybrid strategy: building wealth backed by both digital and tangible assets. This approach will produce a sustainable, crypto-asset-backed base currency with real value. Inspired by the values of the Celo blockchain (though unaffiliated), our contracts are grounded in their principles of human-first, inclusive finance.

How:

By delivering a token ecosystem that prioritizes trust, transparency, and consistent access to opportunity — while aligning human-centered design with practical financial tools. Our system accounts for both market behavior and real-world conditions, building bridges between crypto opportunity and everyday life.

What:

CeloAsset token featuring tax-backed liquidity growth, claim-based stock split systems, smart launch protections, and a long-term roadmap built on accessibility, education, and real-world value. CA is backed not only by code, but by tangible strategies to grow liquidity, empower users, and reinforce lasting utility.

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3. Total Supply

CeloAsset (CA) has a total supply of **10,000,000,000 CA** (10 billion). The initial allocation emphasizes scarcity, responsible distribution, and strategic reserves.

4. Token Allocation

Wallet	CA Allocation	% of Total Supply	Purpose
Liquidity Wallet	20,000,000 CA*	0.20%	Initial DEX liquidity paired with CELO
Investment Wallet	10,000,000 CA*	0.10%	Strategic partnerships, OTC deals, project investments, and joint ventures — including both physical assets and digital platforms (e.g., SaaS).
Marketing Wallet	7,500,000 CA*	0.075%	Promotions, influencers, airdrops
Operations Wallet	5,000,000 CA*	0.05%	Day-to-day operations and service fees
Presale Wallet	1,010,101,011 CA	10.00%	Sold to early supporters at discounted price, subject to vesting
Reserve Vault	1,000,000,000 CA	10.00%	For stock splits, burns, and community rewards (Locked for 2 years, then unlockable only during approved quarterly windows thereafter.)
Strategy Vault	2,800,000,000 CA	28.00%	Treasury reserve for growth, buybacks, and expansion initiatives (Locked for 2 years, then unlockable only during approved quarterly windows thereafter.)
Non-Circulating Vault	5,147,398,989 CA	51.58%	Long-term locked supply to preserve scarcity and future utility (Locked for 3 years, then unlockable only during approved quarterly windows thereafter.)

- *Allocations marked with an asterisk (*) represent **maximum limits**. If the presale raises less than the 200M CA baseline target, these wallets may receive **less than the stated amount**, but never more.*

5. Tax Mechanism

All CA transactions (buys, sells, and transfers) incur a **1% flat tax**, distributed as:

- **75%** to Liquidity Pool (auto-fed to strengthen market depth)
- **25%** to Company Wallet (treasury/development use)

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6. Launch Phase Controls

- **Pre Sale Phase :**
 - The presale will be open to all buyers — no KYC (Know Your Customer) process will be required.
 - A smart contract-based vesting system will be implemented to automate presale token distribution. Upon launch (TGE), participants will have access to a vesting dashboard where their tokens will unlock over time. The smart contract will handle the following:
 - **25% of tokens will unlock at Token Generation Event (TGE)**
 - **25% will unlock every 30 days thereafter** for a total of 4 months
 - Investors will be able to claim their vested tokens from the smart contract as they unlock, using their wallet address
 - This ensures fairness, removes manual handling, and adds transparency to the release schedule
 - Presale participants may receive CA tokens at a discounted rate compared to the public listing price as an incentive for early support.
 - To prevent immediate sell-offs and ensure stability, presale tokens may be subject to a **vesting or lock-up period**. This means that recipients will receive their tokens gradually or after a set amount of time has passed.
 - During the presale, participants will receive CA tokens in exchange for CELO. No LP tokens are distributed to buyers.
 - After the presale ends, **90% of the CELO raised will be allocated to the liquidity pool**, paired with CA to establish initial market depth and price stability.
 - **10% of the CELO** will be retained in the project treasury to support post-launch operations, listings, and strategic initiatives.
 - To ensure early protection and discourage manipulation:
 - **CeloAsset’s launch platform** is fully MetaMask-compatible, ensuring proven security and on-chain transparency. We never store or request your private keys — all purchases, claims, and unlocks are executed directly through secure smart contracts using MetaMask.
 - As part of our commitment to fairness and anti-rug protocols, we’ve implemented the following transaction safeguards:
 - **Max transaction amount:** 100,000 CA tokens per transaction
 - **Max wallet holding:** 1,000,000 CA tokens total per wallet
- These limits help prevent outsized influence from large holders (“whales”) and promote a more balanced, community-driven token launch.

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7. Smart Supply Expansion

CeloAsset supports **claim-based stock splits**:

- A snapshot is taken of eligible holders
- Tokens are stored in a claim contract
- Eligible holders may visit the claim portal to retrieve their tokens during the claim window — investors are responsible for their own gas fees when claiming
- Investors claim their split and are responsible for gas fees

8. Intrinsic Value Strategy

- Profit from ROI events will be strategically allocated as follows:
 - **10%** reinvested into marketing and outreach
 - **10%** dedicated to community programs or grants
 - **20%** for future investments and asset growth
 - **10%** reserved for emergencies or liquidity support
 - **50%** operation cost (est. no higher than 10%) and larger remaining portion may be used to buy CA on the open market and either **burn**, **lock**, or add it to the **liquidity pool** depending on market conditions and strategic timing.
- Strategic use of investment wallet and treasury reserves may result in **ROI (Return on Investment) events**, such as:
 - One-time payoffs (e.g., selling an asset or licensing tech developed by the project)
 - Recurring profit streams (e.g., rental income, business equity returns, or service royalties paid in stablecoin or CA)
- ROI events will be reported through treasury updates and will be reflected transparently in the project's financial tracker
- A public-facing tracker will be provided on the official CeloAsset website to disclose wallet holdings, major transactions, and strategic decisions in real time (fyi: this ensures ongoing transparency and reinforces community trust).
- All key wallet allocations and major strategic decisions will be posted on the official CeloAsset website to ensure transparency and accountability.
- Transparent reporting planned (burns, reserves, treasury)

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9. Roadmap by Phase

The CeloAsset strategy is straightforward: to identify and build clear, sustainable catalysts for attracting both new and long-term investors. CeloAsset aims to develop innovative open-source platforms — both digital and physical — while expanding beyond Ubeswap with additional DEX integrations. The project may also explore **cross-chain listings** where technically supported, reinforcing its commitment to accessibility and growth.

PHASE I – Foundation

- Token launch and initial DEX listing (Ubeswap)
- Liquidity lock and smart tax routing
- Launch-focused marketing and brand development

PHASE II – Utility Integration

- Business onboarding for CA-based payments
- All wallet setup for strategic growth and posted (post- presale)
- Initial development and release of the open-source ERP system (post-presale)
→ *ERP will be funded by presale and designed to scale with CA usage —*

PHASE III – Value Activation

- Launch of **VR environments** for small business and education (*CeloAsset's first digital investment*)
- Development of the **first physical asset investment** using a profit-sharing agreement that incorporates CA
- Rollout of **pilot partnerships** with early adopters of CA (e.g., small businesses testing CA payments, loyalty programs, or digital tools)
- First reports on off-chain asset performance

PHASE IV – Real-World Asset Reporting

- Treasury reports and a **public-facing financial tracker**
- First **ROI event** (e.g., asset sale, licensing deal, or profit-sharing distribution)
- CA used in real-world commerce through token-based tools:
- Compliance alignment and long-term audit preparation

PHASE V – Scaling & Strategic Review

- Strategic refresh of token utility and real-world integrations
- Exploration of next sector to engage (innovated open-source manufacturing is the present front runner).
- Exploration of **cross-chain listings** to increase accessibility and liquidity
- Exploration Expansion to additional **DEX platforms** (beyond Ubeswap)
- Broader onboarding of **real businesses, education platforms, and institutional partners**

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10. Company Bonus Goals (Milestone-Driven Growth)

- Bonus milestone initiation cannot begin until **six months after the token's initial exchange listing**. This ensures the token ecosystem has time to stabilize and demonstrate sustainable activity before bonus evaluations begin. To align the company and community with long-term impact:
- **0.5% of circulating supply** will be unlocked as a bonus when:
 - **5 verified CA millionaires** — wallets whose **CA holdings reach a value of \$1 million USD** through organic growth.
To ensure fairness: Eligible wallets must have started with no more than 50% of their final verified value, and must be new wallets (not previously counted in prior reviews).
 - **5 independent small businesses** accept CA as payment, or **1 major company** (with \$10M+ in annual revenue) accepts CA in real-world commerce.

A dedicated **Wallet of Milestones** will be created to track, verify, and showcase progress toward these goals — providing proof and marketing transparency.

All goals will be reviewed **biannually**, on **January 1** and **July 1**, and subject to audit by an internal committee or third party.

When bonus milestones are triggered:

- **Executive payouts will be locked for 6 months** post-distribution.
- **All other team members will receive their bonuses 2 weeks after payout.**

These practices promote accountability, community and company alignment, and trust as CeloAsset grows in both digital and real-world utility.

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11. Closing

CeloAsset exists to create a meaningful on-ramp to wealth — not through hype, but through systems that work. We are driven by the belief that financial empowerment should not be gated behind timing, luck, or excessive risk. Whether you're a builder, believer, or first-time participant, we've created CeloAsset to serve your readiness.

- The CeloAsset team brings experience in both **tangible and intangible markets**, including real estate, manufacturing, and the development of electronics and non-electronic hardware.
- We also have strong backgrounds in **SaaS (Software as a Service)**, game development, content creation, artificial intelligence and website development.
- These capabilities allow us to develop key elements of the project **in-house**, significantly reducing outsourcing costs and maximizing quality control.
- This also enables us to manage **end-to-end production**, ensuring accurate delivery, fulfillment, and long-term support with a high level of quality assurance.
- Our long-term strategy includes **supporting open-source community development**, encouraging broader innovation and transparency.
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CeloAsset is built to grow with you — grounded in transparency, scalable by design, and fueled by the belief that when the systems are ready, the people will be too. Early holders benefit from smart tax routing, community-focused tools, and long-term strategic reserves.

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