Manaia, LLC Business Plan/White Paper

"Guardian of the Sea, Earth & Sky"

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1. Abstract

Manaia LLC ("Manaia") is pioneering a transformative approach to bridge the critical funding gap that plagues all small and medium enterprises (SMEs), particularly during the vulnerable "valley of death"- the period between initial seed funding and achieving financial self-sufficiency. This stage often plays a critical role in determining the success or failure of

promising SME ventures, especially those in the high-impact clean energy and decarbonization energy transition (ET) sectors, Manaia's target market.

To address this challenge for ET SMEs, Manaia introduces CO2coin (ticker symbol "CO2c"), a utility token designed to revolutionize ET SME funding through blockchain-powered transparency, security, and efficiency. The CO2coin token serves as the foundation for a decentralized funding ecosystem, offering investors a liquid and inclusive alternative to conventional investment avenues. By utilizing the proceeds of CO2coin sales, for ET SME funding,, Manaia improves access to initial capital for early-stage ET companies and projects while allowing investors to support high potential ET initiatives.

Manaia's platform is designed to align with SEC exemptions, requirements, and regulatory frameworks, enabling the compliant launch of ET SME funding through utility token ICOs and IEOs. This approach ensures legal integrity while expanding investor access to Manaia's pipeline of vetted opportunities. Manaia specifically focuses on the early-stage development and financing of ET projects and companies driving innovation crucial to combating climate change.

Through its exchange platform, Manaia will connect capital to its pipeline of impactful ET projects, within SEC exemptions, to support early-stage development and growth. SEC compliant offerings currently planned include a First Tranche of $1.2 million to fund initial working capital and development of the Manaia Cryptocurrency Trading Platform. Manaia may modify this offering to fund additional Tranches to fund ET opportunities. Manaia may also pursue a possible Regulation CF raise of up to $5 million, via platforms like Republic and various ICO launchpads, to fund development of existing ET opportunities. In due course Manaia may also seek to facilitate larger CO2coin sales to provide the finance required for the construction and operation of ET opportunities. To support these early financing initiatives Manaia is conducting a Test the Waters Campaign.

Financial benefits generated by Manaia's project and company development activities (funded through Token sales) will be shared with Token holders, including financial benefits found in both the traditional financial world and those customary in the Crypto Universe. With CO2coin at its core, Manaia delivers a dual benefit: enabling seamless, peer-to-peer funding while fostering economic growth and environmental progress. The token not only democratizes access to innovative, earlier-stage investment opportunities but also helps Manaia's pipeline of ET SMEs solve the valley of death funding gap typically encountered with traditional funding mechanisms.

2. Disclaimer

This Whitepaper has been prepared solely for informational purposes and does not constitute financial, investment, legal, or any other form of professional advice. The information presented herein is subject to change without prior notice and may not be exhaustive, complete, or up to date. The CO2coin utility token ("Token") described in this

Whitepaper is a digital asset and involves inherent risks, including but not limited to market volatility, regulatory changes, project delays, and technological vulnerabilities.

Participation in the Token offering or any associated activities involves a high degree of risk. Potential participants and investors are advised to conduct their own due diligence, seek independent legal, financial, and tax advice, and fully understand the risks before making any decisions related to the Token or the Manaia platform.

Manaia LLC and its affiliates make no representations or warranties regarding the accuracy, reliability, or completeness of the information contained in this Whitepaper. They expressly disclaim any liability for losses or damages of any kind arising from the use of, or reliance upon, any part of this document.

This Whitepaper does not constitute an offer to sell, or the solicitation of an offer to buy, any securities, and nothing contained herein should be construed as a recommendation or endorsement of any investment strategy. The CO2coin Token and the Manaia platform are subject to laws and regulations in various jurisdictions, and participation may not be allowed in certain regions.

By accessing or reading this Whitepaper, you acknowledge and agree to the above disclaimers and confirm that you understand and accept the risks associated with digital tokens and blockchain-based platforms.

3. Introduction

Background

Manaia LLC ("Manaia") is a specialist project advisory, development and funding organization utilizing a pioneering blockchain-based platform focused on solving one of the most pressing challenges in the startup ecosystem - bridging the funding gap for small and medium enterprises (SMEs) in the clean energy and decarbonization energy transition (ET) sectors during their most vulnerable stage, often referred to as the "valley of death." This critical phase, where traditional financing is limited and risk is high, prevents many promising ET SME ventures from reaching their full potential. Manaia leverages the power of blockchain and tokenization to provide an inclusive, transparent, and efficient funding mechanism through its CO2coin utility token ("Token"). By connecting investors directly with its pipeline of high-impact ET projects, Manaia aims to fuel innovation, drive economic growth, and accelerate progress in projects and companies driving innovation crucial to combating climate change and shaping a sustainable future.

The global market for crypto utility tokens, especially concerning decarbonization projects, is projected to undergo substantial growth in the next five years. Analysts predict that the market could rise from approximately USD 31 billion in 2025 to over USD 390 billion by 2032, reflecting an impressive compound annual growth rate (CAGR) of 43.6%. Factors contributing to this growth include increasing corporate and governmental focus on sustainability and carbon reduction, which is driving investments in innovative blockchain-based solutions. Crypto utility tokens are being used to facilitate transactions related to carbon credits, incentivize environmentally friendly practices, and support renewable energy initiatives. Enhanced regulatory frameworks and the expansion of decentralized finance ("DeFi") are expected to improve the credibility and functionality of these tokens in decarbonization efforts. The market will likely benefit from the integration of cryptocurrency with traditional financial systems, particularly as industries strive to meet environmental objectives. Overall, the next five years are set to redefine the crypto utility token market within decarbonization sectors, merging technological advancements with growing environmental priorities, and leading to innovative investment opportunities.

Global Blockchain in Energy Markets(2024-2029)
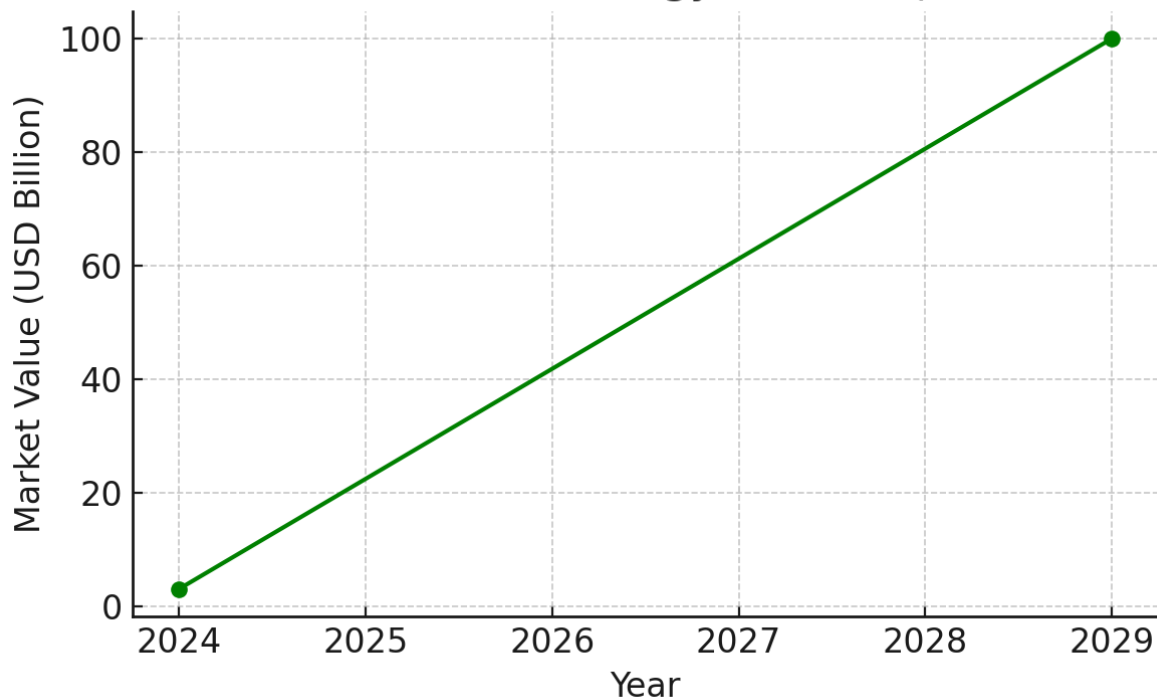
The global blockchain in energy markets was valued at approximately USD 3.1 billion in 2024 and is expected to witness substantial growth over the next five years. Projections indicate that this market could exceed USD 100 billion by 2029, driven largely by the increasing emphasis on sustainability and decarbonization initiatives. Crypto utility tokens play a crucial role in decarbonization projects as they facilitate the efficient tracking and trading of carbon credits, enable financing for clean energy initiatives, and support decentralized energy markets. With the rising adoption of blockchain technologies in various sectors, including renewable energy, regulatory support, and growing environmental concerns, the demand for such tokens is likely to escalate. Additionally, innovative projects utilizing blockchain for smart contracts, peer-to-peer energy trading, and DeFi applications related to environmental sustainability will contribute to the growth of the crypto utility token market. As the world aims to meet stricter carbon reduction targets and switch to clean energy sources, the integration of blockchain and crypto solutions in decarbonization efforts is expected to accelerate, leading to a robust market landscape by 2029.

Crypto Market Sentiment Progression (2025)
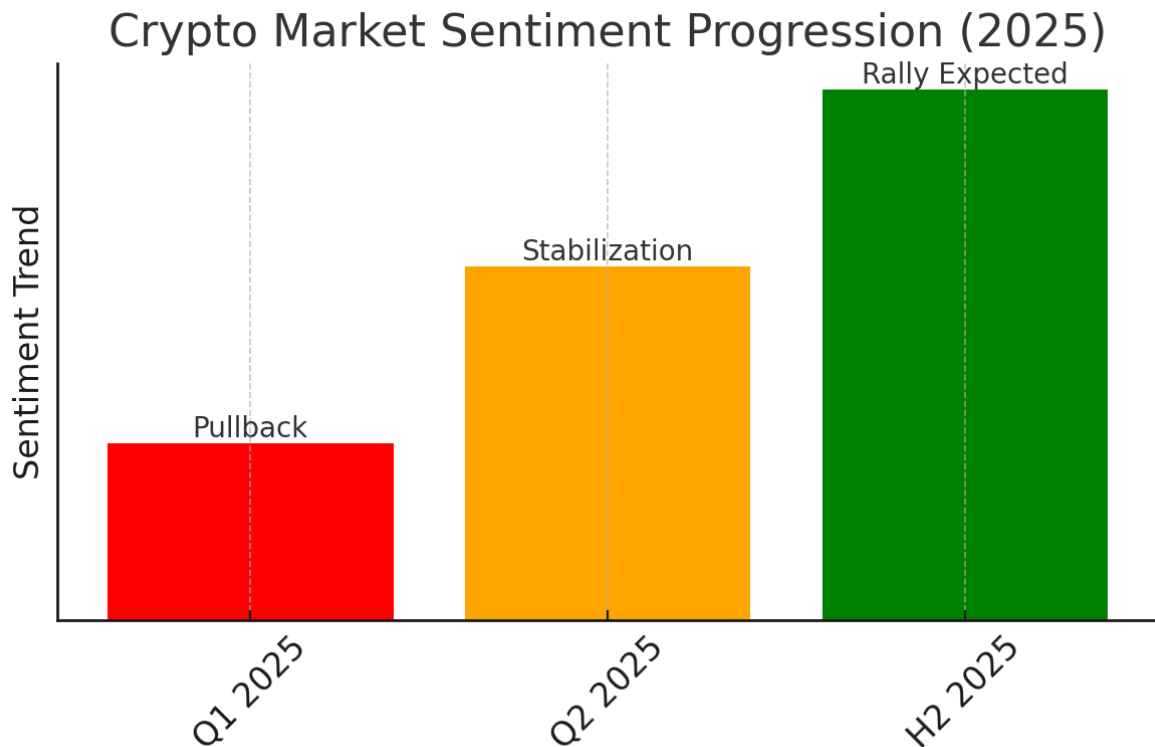
This bullish environment is accompanied by renewed optimism in altcoins and stablecoins, shaped by macroeconomic trends and upcoming network events. After a brief Q1 2025 pullback due to trade tariffs and uncertainty, Bitcoin stabilized in Q2 and is positioning itself for further gains thanks to institutional interest, spot Bitcoin ETFs, and the April 2024 halving event. Analysts now predict that the halving-driven supply constraints may prompt an altcoin rally throughout 2025 as capital flows diversify across emerging blockchain projects.

Sources:
https://www.forbes.com/sites/digital-assets/article/the-crypto-market-in-2025-crypto-demand-trends/
https://www.reuters.com/sustainability/boards-policy-regulation/crypto-funds-assets-hit-record-high-investors-hedge-diversify-2025-06-09/
https://www.gate.com/blog/8288/Crypto-Price-Prediction--2025-Market-Trends-and-AI-Driven-Forecasting
https://www.globenewswire.com/news-release/2025/01/22/3013507/0/en/Blockchain-in-Energy-Market-Opportunities-and-Challenges-Ahead-Exactitude-Consultancy.html

Challenges - The Funding Gap

Virtually all small and medium enterprises (SMEs) frequently encounter significant challenges when attempting to secure funding, particularly during the critical phase known as the "valley of death." This period marks the gap between initial seed capital and the point at which a business becomes financially self-sustaining. Bridging this gap is often difficult due to a combination of structural, financial, and market-related barriers. These challenges are often amplified for SMEs active in the clean energy and decarbonization energy

transition (ET). Below are some of the key issues that contribute to this persistent funding challenge:

1. **Critical "Valley of Death" Phase**

Many ET SMEs fail to progress beyond early development due to a lack of capital during the crucial period between seed funding and self-sustainability, often referred to as the "valley of death."

2. **High Risk Perception by Investors**

ET SMEs are seen as high-risk due to their limited operating history, unproven business models, and uncertain market demand, discouraging both institutional and individual investors.

3. **Lack of Collateral and Financial History**

Most ET SMEs do not possess significant physical assets or established financial records, making them ineligible for traditional loans and unattractive to conventional funding sources.

4. **Complex and Fragmented Funding Process**

Navigating the investment landscape can be time-consuming and resource-intensive for ET SMEs, often requiring expertise and connections they do not have.

5. **Underserved in the Clean Energy Sector**

Despite surging investment in large-scale green infrastructure, ET SMEs receive disproportionately low funding, stifling innovation in critical climate solutions.

6. **Investment Scale Misalignment**

Institutional investors tend to favour larger, more scalable deals, leaving a funding void for smaller, high-impact projects that need only modest capital to grow.

7. **Technical and Regulatory Challenges**

ET SMEs face long development timelines, technical uncertainty, and shifting regulatory frameworks, deterring investors seeking quicker returns or more predictable outcomes.

8. **Barrier to Climate Innovation**

Without access to sufficient funding, many ET SMEs developing renewable fuel or energy generation projects, novel energy storage, carbon capture, and other decarbonization technologies struggle to move from concept to commercialization.

9. **Limited Access to Strategic Networks**

Unlike large corporations, ET SMEs often lack connections to key investors, grant agencies, and policy influencers that could support their growth.

10. **Missed Opportunity for Global Impact**

The inability to fund ET SMEs effectively not only hampers their success but also delays scalable solutions necessary to meet global sustainability and climate goals.

Typical Project Investment Attributes

There are a significant number of ET SME investment opportunities for the reasons outlined above. These opportunities are often diverse in terms of their industry verticals, geography, technology, financing, supply chains, and final product sales structures. Opportunities may range from greenfield development, partially built or fully operational projects or companies which may be acquisition targets, and which may be singular in nature, or have significant future growth or platform potential allowing follow-on investment possibilities. Bridging the valley of death funding gap for ET SMEs represents a significant opportunity for efficient capital connectivity.

Further, as the global economy shifts toward sustainability, ET SMEs are uniquely positioned to leverage additional revenue streams through carbon trading opportunities in the decarbonization landscape. The global carbon market is anticipated to reach $200 billion by 2030, with significant growth expected in voluntary carbon credits as businesses strive to meet carbon-neutral targets. ET SMEs are likely to experience the most substantial growth, with carbon trading mechanisms providing them not only a pathway for compliance with emerging regulations but also an avenue for additional revenue streams. With growth rates in carbon credit prices expected to average between 5-15% annually, ET SMEs that actively engage in carbon offset projects and sustainable practices will benefit financially while also contributing to global climate solutions.

In pursuing ET SMEs Manaia LLC applies a structured evaluation framework to identify high-potential clean energy and decarbonization opportunities suitable for platform-based tokenization and early-stage funding. All projects are screened across qualitative and

quantitative parameters to ensure alignment with impact, scalability, and token funding readiness.

Evaluation Parameters

Category	Criteria
Technology Readiness	Proven concept (TRL 6+), scalability potential
Decarbonization Impact	Direct carbon reduction or avoidance verified
Capital Needs & Efficiency	Generally, <$10M near-term capex; high IRR potential
Geographic Focus	U.S. / Canada / developed regulatory jurisdictions
Legal Viability	Clear ownership, permits, and regulatory pathway
Feedstock & Supply Chain	Reliable access, with density/lift ratio analysis
Team & Governance	Experienced operators with transparent structures
Market Access	Buyers or off-take agreements in place or pending
CO2coin Alignment	Fits within token utility roadmap and contract logic
Carbon Credit Upside	Eligibility for voluntary offsets and future monetization

Screening Process

- Initial project intake via Manaia's submission portal or advisor network
- Tiered scoring matrix applied by internal analysts and external advisors
- Legal & financial diligence (subject to jurisdiction)
- Tokenization potential evaluated based on smart contract mapping, liquidity needs, and investor interest
- Board signs off on token deployment and project onboarding

Only projects that meet minimum compliance, impact, and financial standards are accepted for platform funding.

Manaia's Tokenization Solution

Solving the Funding Gap through Tokenization: The Manaia Approach!

To address the critical funding challenges faced by ET SMEs, Manaia leverages the power of blockchain technology and decentralized finance. The platform introduces a suite of innovative tools and mechanisms designed to improve access to capital, enhance transparency, reduce costs, and promote sustainable growth. Below are the key features that empower Manaia to bridge the funding gap and support the success of ET SMEs.

- **Tokenization of Assets**

Manaia enables ET SMEs to indirectly access funding for all or a portion of their development funding and potentially construction financing assets or project value, from a diverse range of investors without relying on traditional collateral-based loans, or onerous preferred equity structures.

- **Initial Coin Offerings (ICOs) and Token Sales**

The platform facilitates token sales across multiple ICO launchpads and crowdfunding platforms, offering Manaia's pipeline of ET SMEs new avenues to raise capital efficiently and transparently.

- **Decentralized Finance (DeFi)**

Manaia leverages DeFi protocols to open up alternative, borderless financing channels that bypass traditional systems, making funding more accessible and democratized.

- **Smart Contracts for Transparency and Efficiency**

Using Ethereum-based smart contracts, Manaia ensures that funding agreements and disbursements are automated, transparent, and trusted, reducing paperwork and fraud risks.

- **Liquidity Pools**

By allowing tokens to participate in liquidity pools, Manaia ensures that ET SME-related tokens remain tradeable, increasing investor confidence and market participation.

- **Lower Transaction Costs & Intermediary Fees**

Blockchain eliminates multiple middlemen, resulting in lower fees and faster transactions, making it cost-effective for both Manaia's pipeline of ET SMEs and investors.

- **Enhanced Community Engagement**

CO2coin utility tokens encourage a vibrant ecosystem where users, investors, and project teams are incentivized to engage, contribute, and grow together.

- **Immutable Records & Auditability**

All transactions and token-related activity are permanently recorded on-chain, ensuring accountability, audit readiness, and trust among stakeholders.

- **Green Tokens and Environmental Certifications**

Manaia supports environmentally focused projects by integrating CO2coin tokens with verifiable green standards, aligning token utility with sustainability and ESG goals.

In support of the above, recent media commentary supports the Manaia approach, and relates to shifting dynamics within private equity markets, marked by institutional withdrawals, a drop in exit-to-investment ratios, and a struggle to create new value amid prolonged hold periods and rising interest rates. With major investors like Yale selling off substantial holdings, the traditional private equity model faces existential challenges, leading firms to court a less experienced retail investor base. Amid this turmoil, tokenization emerges as a transformative solution that could replace outdated private equity structures, stream-lining operations and enhancing transparency much like electronic trading revolutionized stock exchanges. By embracing tokenization such as that planned by Manaia, the private equity industry could avoid a substantial meltdown and rebuild itself around technology and innovation, offering a pathway for growth and sustainability in a changing investment landscape, which Manaia will be well placed to accelerate.

4. Company Overview

Vision

To become the leading decentralized project advisory, development and funding platform enabling energy transition small and medium enterprises (ET SMEs) to drive global innovation, economic inclusion, and sustainable development, bridging the funding gap and accelerating the transition to a low-carbon future.

Mission

Manaia's mission is to democratize early-stage capital access for ET SMEs by leveraging blockchain technology, tokenization, and decentralized finance. We aim to support impactful decarbonization and clean energy projects by providing a compliant, transparent, and efficient funding ecosystem that connects visionary entrepreneurs with global investors.

Concept

Manaia's CO2coin token is a purpose-built utility token aimed at transforming how early-stage, sustainability-focused ET SMEs secure funding. Targeting the critical "valley of death" phase, where early-stage ventures often struggle to bridge the gap between seed capital and financial self-sufficiency, CO2coin token provides a blockchain-powered solution that enhances transparency, liquidity, and investor confidence. By tokenizing its pipeline of investment opportunities, Manaia opens a decentralized ecosystem where individuals can back clean energy and decarbonization projects with measurable impact. This innovative approach not only democratizes access to sustainable finance but also connects investors with meaningful contributions to global climate goals.

5. Manaia Platform

Manaia Business Model
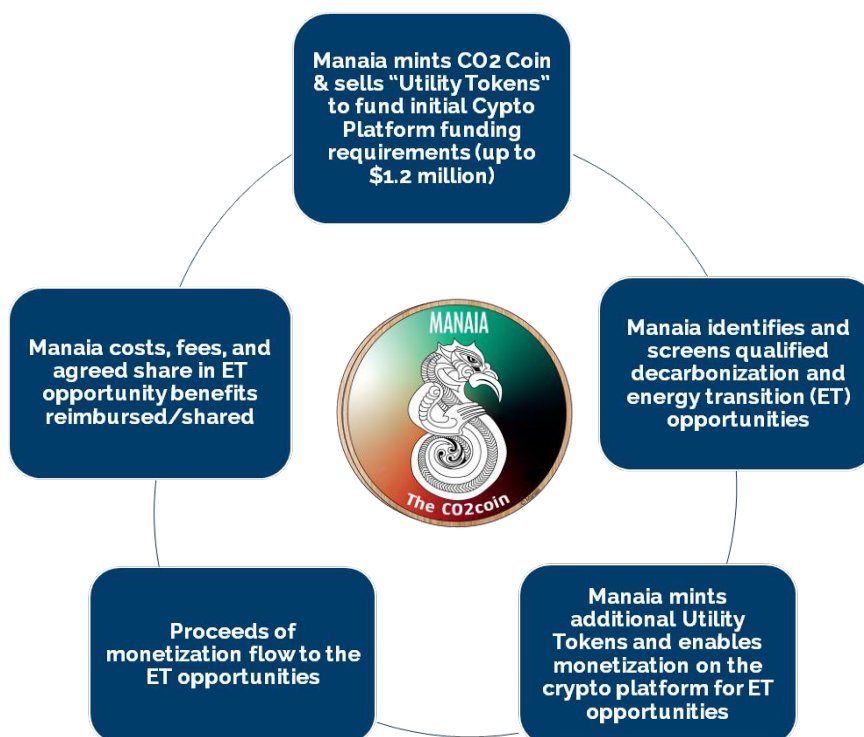
Manaia Business Model - Step by Step

Manaia operates on a utility token-driven investment model designed to support ET SMEs. Following the formation of the Manaia Crypto Platform, the process flows through the following steps as shown above:

- **Manaia Opportunity Pipeline**

Manaia identifies funding opportunities in clean energy and decarbonization energy transition projects and companies, including those originated by members of the Manaia team. The opportunities are screened to determine suitability for the Manaia platform.

- **Minting Utility Tokens**

Manaia initiates the funding process by minting the number of its proprietary CO2coin utility tokens required to meet the funding needs of the qualified ET SME project or company.

- **Token Sale & Compliance**

These utility tokens are then sold and traded on the Manaia Crypto Platform. This process follows SEC-compliant Private Placement Memorandum (PPM) standards, utilizing financial exemptions and broker-dealer networks to ensure legal and efficient distribution.

- **Capital Distribution**

The cash proceeds from token sales, after deducting issuance and related operational costs, are distributed directly to the qualified ET SME.

- **Financial Returns from Qualified Funding Opportunities**

CO2coin investors in qualified ET SME funding opportunities will participate in generated financial benefits in accordance with applicable CO2coin smart contracts, creating a participatory and incentive-driven ecosystem.

Financial Benefits for Manaia as a Platform

As a platform, Manaia can earn financial benefits from multiple sources, including transaction-based revenue, token economy activities, and ecosystem services:

Primary Revenue Streams:

- **Transaction Fees:**

Earn fees from every transaction executed on the Manaia platform, including trading, buying, selling, and exchanging digital assets (especially CO2coin and carbon credits).

- **Token Listing Fees:**

Revenue from projects or companies wanting to list their tokens or carbon credit assets on the Manaia platform.

- **Platform Utility Revenue:**

Payments for services such as carbon offsetting, tokenization of carbon assets, or climate financing tools offered through the platform.

- **Exchange Commissions:**

Commissions from the internal exchange where CO2coins and other digital assets are traded.

- **Liquidity Provision Rewards:**

Manaia could earn from providing liquidity to DeFi pools or centralized exchange pairs involving CO2coin.

- **Staking Fees:**

Income from facilitating CO2coin staking for users, where a small portion of staking rewards or fees is directed to the platform.

- **Carbon Offset Marketplace Revenue:**

Commission from facilitating the sale or trading of carbon offsets, especially when verified by certified bodies.

- **Smart Contract/Platform Access Fees:**

Charges for external entities that wish to use Manaia's carbon tokenization or carbon footprint tracking APIs and smart contracts.

- **White-Label Solutions & SaaS Licensing:**

Revenue from licensing the platform or specific modules to other businesses, governments, or NGOs.

- **NFT and Asset Tokenization Services:**

Fees earned from minting, listing, or trading carbon credit NFTs or digital assets tied to environmental efforts.

- **Private Token Financial Benefits:**

Manaia earns Private Tokens, the Tokens earn financial benefits, which are then shared with the CO2coin holders. Distributions may take the form of revenue sharing, dividends, or issuance of additional CO2coin to CO2coin holders.

Financial Benefits for CO2coin Holders

CO2coin holders benefit from several financial mechanisms designed to enhance value, preserve purchasing power, and reward participation:

Inflation Mitigation Benefits:

- **CPI-Linked Inflation Protection:**

CO2coin is designed to be tied to Consumer Price Index (CPI) metrics, enabling the platform to issue additional CO2coins to holders in proportion to inflation. This maintains the purchasing power of token holders over time.

- **Anti-Inflation Minting Model:**

The platform monitors fiat inflation (e.g., USD CPI data) and can mint and distribute coins to existing holders as a hedge against devaluation, protecting long-term investment value.

Incentives and Value Accumulation:

- **Staking Rewards:**

Holders can stake CO2coins and earn passive income through platform-driven rewards.

- **Value Appreciation from Carbon Market Growth:**

As the value of carbon credits and environmental assets increases globally, CO2coin—which is tied to these markets—may see price appreciation.

- **Utility in Carbon Offset Purchases:**

CO2coin is usable within the Manaia ecosystem to purchase verified carbon offsets, potentially at a discount compared to fiat purchases.

- **Governance Rights (Optional Feature):**

Holders may receive voting power on platform decisions, such as climate projects to support, partner integrations, or updates to Tokenomics, creating additional utility and strategic value.

- **Cross-Platform Use Cases:**

Potential for future interoperability, where CO2coin may be accepted across other exchanges or green tech platforms, increasing liquidity and market demand.

Manaia Business Model – Crypto Trading Platform
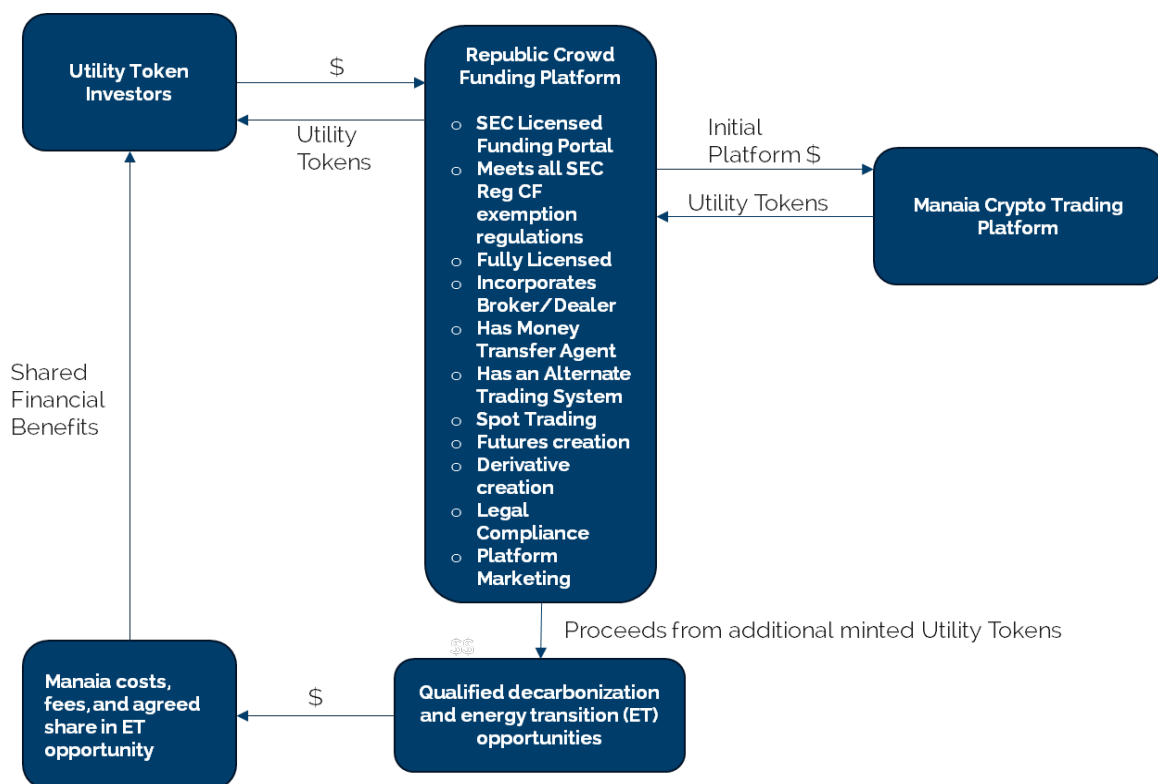
Use of Accredited Investor Funds to Create the Platform

NOTE: MAMAIA'S BOARD OF DIRECTORS MAY CHOOSE TO PURCHASE PAYBITOPRO'S SOFTWARE AS A SERVICE "SAAS" AS AN INTERM PLATFORM TO FACILITATE AN EARLIER LAUNCH OF THE CO2coin, THEREBY ACCELERATING ACCESS TO LARGER FUNDING AMOUNTS AND THENADDING THE CUSTOM WHITE LABEL PLATFORM AS DISCRIBED BELOW AT A LATER DATE.

DESCRIPTION	IF MINIMUM AMOUNT SOLD		INITIAL FUNDING TARGET	
	$50,000	100%	$1,200,000	100%
Total Proceeds	$50,000		$1,200,000	
Less: Offering Expenses (Broker Dealer 6%)	$3,000	6%	$72,000	6%
Additional (Other Broker- Dealer 4%)	$2,000	4%	$48,000	4%
Legal & Accounting	$25,000	50%	$50,000	4%
Presentations to Raise Awareness	$10,000	20%	$50,000	4%
Fees to Republic Reg CF Offering	$10,000	20%	$10,000	1%
Total Expenses	**$50,000**	**100%**	**$230,000**	**19%**
Net Proceeds	$0		$970,000	
Uses of Net Proceeds				
1. Basic Platform (see features below)	$0		$105,000	
2. 2-Year Maintenance	$0		$60,000	
3. Enhanced Platform (see features below)	$0		$270,500	
4. 2 Year Maintenance	$0		$100,000	
5. White Label Broker/Dealer (2-year)	$0		$120,000	
6. Blockchain Specialist	$0		$130,000	
7. Working Capital	$0		$184,500	

Total Use of Net Proceeds	$0	100%	$970,000	81%

Manaia Token Eco System

Comparative Perspective: Manaia vs. Traditional Alternatives

The Manaia Token Ecosystem represents a novel investment model rooted in sustainability, and decentralized finance. While the projections outlined in this paper are illustrative and subject to change, they may offer a compelling contrast to conventional investment vehicles:

Investment Type	Liquidity	Accessibility	Yield Potential	ESG Alignment	Transparency
Manaia Token Ecosystem	High (tokenized)	Broad (via platform)	Variable, with upside	Strong (carbon-linked)	Blockchain-based
Public Equities	Moderate	Broad	Market-dependent	Varies by sector	Regulated disclosures
Private Equity	Low	Limited (accredited)	High, long-term	Often limited	Opaque structures
Real Estate	Low–Moderate	Moderate	Stable, asset-backed	Location-dependent	Varies widely
Crypto (general)	High	Broad	Volatile	Mixed	Transparent ledger

Immediate Investment Prospect(s)

Manaia through its partner network has an immediate $255,000 SME project investment opportunity related to a shovel ready biogas to power project in California which has secured the balance of its funding from various federal and state incentive programs. Returns on the use of funds which will be utilized in the late stage development phase, are projected to be in the 30-40% range, being supported by revenue sources such as State low carbon fuels credits, Federal Clean Electricity Investment Credits, sale of commodity electricity, and grants.

Several similar projects located on the west coast of the US are "following on" which in total will need a further $1.25 million of late stage development funding.

The financial and ecosystem assumptions and projections following are intended as illustrative examples to demonstrate potential outcomes under a defined set of assumptions. These forward-looking estimates are based on anticipated platform adoption, token velocity, carbon credit issuance volumes, and macroeconomic indicators such as inflation. As such, they are inherently speculative and subject to change. The actual performance may differ materially due to evolving market conditions, regulatory shifts, technological developments, and user behaviours.

📊 **Assumptions for an illustrative example only**

🏢 **Platform Growth**

- **SMEs on Platform**: Begins with 10 in 2026 and grows by 5 each year, reaching 30 by 2030, or this could be one or two larger SMEs with platform potential occupying the platform.

- Assumes steady adoption of the Manaia platform by sustainability-focused small and medium enterprises.

📈 Economic Factors

- **CPI (Consumer Price Index)**: Fixed at **3% annually**, influencing token price growth and economic modeling.

🪙 Token Mechanics

- **Minting Rate (CO2c)**:

    - 250 million tokens minted in 2026, then 500 million annually from 2027 onward.

    - Assumes controlled inflation and token availability for Ecosystem scaling.

    - Assumes Manaia's ability to market and sell the volumes of tokens minted in a given year.

- **Token Velocity (Number of times the coin is traded)**:

Increases linearly from 1.0 to 5.0, reflecting a conservative view of growing transaction velocity, volume and platform utility.

- **Token Price**:

    - Starts at $0.10 in 2026 and increases annually, influenced by CPI and velocity.

💰 Market Capitalization

- **Base Market Cap**:

    - Calculated as: Minting Rate × Token Velocity × Token Price

- **Cumulative Base Market Cap**:

- o Sum of all prior years' Base Market Cap.

📑 Revenue Allocation

- **Manaia Fees**:
  - o Fixed at **10% of Base Market Cap** annually.

- **Net Project Funding**:
  - o Remaining 90% of Base Market Cap after Manaia Fees.

- **Carbon Revenue**:
  - o Starts at **10% of Base Market Cap** in 2026 and declines by 1% annually to 6% in 2030.

- **Coin Holder Carbon Revenue Share**:
  - o 50% of Carbon Revenue distributed to coin holders.

- **Staking Rewards**:
  - o Fixed at **10% of Base Market Cap**, representing additional incentives for staking participation.

Manaia Token Ecosystem (2026–2030)

Year	SMEs on Platform	CPI (3%)	Minting Rate (CO2c)	Token Velocity	Token Price	Base Market Cap	Cumulative Base Market Cap	Manaia Fees	Cumulative Manaia Fees	Net Project Funding	Cumulative Net Project Funding	Carbon Revenue (% of Base Market Cap)	Carbon Revenue	Coin Holder Carbon Revenue share	Staking Rewards
2026	10	3.00%	250,000,000	1.0	$0.1000	$25,000,000	$25,000,000	$2,500,000	$2,500,000	$22,500,000	$22,500,000	10%	$2,500,000	$1,250,000	$2,500,000
2027	15	3.00%	500,000,000	2.0	$0.1375	$68,750,000	$93,750,000	$6,875,000	$9,375,000	$61,875,000	$84,375,000	9%	$6,187,500	$3,093,750	$6,875,000
2028	20	3.00%	500,000,000	3.0	$0.1750	$87,500,000	$181,250,000	$8,750,000	$18,125,000	$78,750,000	$163,125,000	8%	$7,000,000	$3,500,000	$8,750,000
2029	25	3.00%	500,000,000	4.0	$0.2125	$106,250,000	$287,500,000	$10,625,000	$28,750,000	$95,625,000	$258,750,000	7%	$7,437,500	$3,718,750	$10,625,000
2030	30	3.00%	500,000,000	5.0	$0.2500	$125,000,000	$412,500,000	$12,500,000	$41,250,000	$112,500,000	$371,250,000	6%	$7,500,000	$3,750,000	$12,500,000

In 2026 if you made an;
- Initial Investment: $1,000
- Token Price in 2026: $0.10
- Tokens Purchased: 10,000 tokens
- Staked Tokens: 1,000 tokens (10% of holdings)

Then your return might look like the following:

📈 Token Price Growth (2026–2030)

Year	Token Price	Value of 10,000 Tokens
2026	$0.10	$1,000.00
2027	$0.1375	$1,375.00
2028	$0.1750	$1,750.00
2029	$0.2125	$2,125.00
2030	$0.2500	$2,500.00

Year   Token Price   Value of 10,000 Tokens

🪙 **Staking Rewards (on 1,000 tokens)**

Year	Staking Rewards Pool	Your Share (0.01%)
2026	$2,500,000	$250.00
2027	$6,875,000	$687.50
2028	$8,750,000	$875.00
2029	$10,625,000	$1,062.50
2030	$12,500,000	$1,250.00
Total	—	$4,125.00

🌱 **Carbon Revenue Share (on 10,000 tokens)**

Year	Coin Holder Share	Your Share (0.008%)
2026	$1,250,000	$100.00
2027	$3,093,750	$247.50
2028	$3,500,000	$280.00
2029	$3,718,750	$297.50
2030	$3,750,000	$300.00
Total	—	$1,225.00

🧮 **Final Return by 2030**
- **Token Value: $2,500.00**
- **Staking Rewards: $4,125.00**
- **Carbon Revenue: $1,225.00**

Total Value in 2030: $7,850.00

📊 **That's a 685% total return over 5 years — or an annualized IRR of 49%**

Implementation Timeline:

Phase 1

Whitepaper Creation	3 weeks
Tokenomics	2 weeks
Token Smart Contract	1 week

Phase 2

Spot Exchange	12 weeks
HC NET Layer 1 Blockchain Network	4 weeks
ICO Platform	4 weeks

Phase 3 Enhanced Platform: Total 30 weeks

Convert Crypto	1 week
OTC Market	1 week
Integrate major fiat currencies	1 week
Futures Trading	2 weeks
Copy Trade Marketplace	1 week
P2P Market	1 week
Web Wallet for Private Key Ownership!	1 week
Liquidity Pools Integration	1 week
Earn Interest on your Crypto	1 week
Crypto Loans	2 weeks
Portfolio Management	1 week
Merchant Payments	1 week
NFT Marketplace	2 weeks
Mining Pools	2 weeks
Exchange Sub Account Management	1 week
Create your own Asset	2 weeks

Basic Platform Features and Cost:

1. Exchange (Spot)

Spot trading for cryptocurrencies involves the immediate buying or selling of digital assets, such as Bitcoin or Ethereum, at their current market price. It takes place on cryptocurrency exchanges where orders are executed instantly, with transactions settled in real-time. Unlike futures or options trading, spot trading does not involve contracts for future delivery, making it more straightforward. Traders can capitalize on short-term price movements and market fluctuations, seeking profits from buying low and selling high or vice versa. Spot trading provides liquidity in crypto markets and serves as the foundation for various trading strategies and investment approaches.

Spot Trading Interface:

The spot section is displayed on the right-hand side, bottom with the columns Market, Limit, and Stop-Limit. The balance of the selected asset pair is also displayed individually.

Market:

- Users can trade, buy, and sell offers in the market section.
- Enter the amount, and the price automatically calculates depending on the sell offer.
- Click on the Buy button to execute the trade. A slider can also be used for trading.

Limit:

- Users can place buy and sell offers.
- Enter the amount and price.
- Click on the buy button to place a buy offer. A slider can also be used to create an offer.

Stop-Limit:

- Users can set offer ranges depending on the market price for buy or sell trading.
- Buy offer place: Market price should be less than the Stop price, and the Stop price should be less than the limit price.
- Sell offer place: Market price should be greater than the stop price, and the stop price should be greater than the limit price.
- A slider can also be used to create a Stop-Limit offer.
- Select dropdown beside Stop-Limit to choose between order types IOC, FOK, and OCO:
    - **IOC:** Immediate or cancel, trade immediately or cancel.
    - **FOK**: Fill or Kill, full trade happens.
    - **OCO**: One Limit offer and Stop-Limit offer will be created.

- **Cost:**
- Total Cost $35,000
- Monthly Fee for Support and Maintenance $1,200

2. HC NET – Layer-1 Blockchain

- **Objective:**
  Power all transactions with a scalable, secure blockchain network.

- **Solution Highlights:**
  - HC NET delivers fast finality, low transaction fees, and robust security.
  - Supports seamless token operations and platform transactions.
  - Built-in compliance tools and interchain interoperability for broader network compatibility.

- **Cost:**
- Total Cost $45,000
- Monthly Fee for Support and Maintenance $750

3. ICO Launch Platform

ICO Process of CO2coin

Concept and Token Design
Define the CO2coin's mission, Develop smart contracts, Set tokenomics.

Whitepaper & Website
Publish a detailed whitepaper explaining the Utility, Roadmap, and Benefits for Investors.

Community Building & Marketing
Engage via social media, Run influencer campaigns, Partner with eco-conscious platforms.

ICO Pre-Sale / Private Sale
Offer CO2coin to early investors, Raise seed funds to kickstart operations.

Public Token Sale (ICO)
Open sale to public, Distribute CO2coin to investors' wallets.

Token Listing & Liquidity
List CO2coin on exchanges and ensure liquidity for trading.

Fund Deployment
Fund verified Green projects with regular progress updates.

Post-ICO Growth & Governance

The ICO Contract Owner Portal encompasses a series of features designed to streamline the registration and management process for ICOs.

User Registration

- Users begin by navigating to the registration page, entering the organization name, first and last names, email address, country code, mobile phone number, token name, and password.
- After completing these fields, users must solve a captcha and agree to the terms and conditions before clicking the SIGN-UP button.
- An OTP field is presented for email and phone verification, which, upon successful entry, leads to the confirmation of the registration.

Post-Registration and Login

- Upon successful registration, users receive a confirmation email and are directed to the sign-in page.
- Users log in with their credentials, after which they see a welcome page and confirm their email address. The account status then updates to "Confirmed".

Account Verification

- Users input basic information and submit it for verification.
- After thorough verification, they proceed to add a crypto address to their profile.

Dashboard and Transaction Management

- The dashboard provides an overview of total invoice amounts, pending settlements, and transaction volumes. Users can select the currency from a dropdown to view specific charts and volumes.
- The Pending Settlement section allows merchants to view settlements by date range and download data in Excel format.

Investor Management

- Merchants can access the "View Investors" section to see newly registered investors and approve or disapprove their registration based on document verification.
- Detailed information on each investor can be viewed, and documents can be downloaded.

Withdrawals

- Users can withdraw cryptocurrency to PayBitoPro or external wallets by logging in with their PayBitoPro credentials, entering OTPs, and completing the transfer.

Settings and Customization

- The settings page allows contract owners to update profile information, adjust approved volumes, configure order settings, and handle automation exceptions.
- Exchange settings enable users to set token prices and view currency equivalents.

- **Cost:**
- Total Cost $25,000
- Monthly Fee for Support and Maintenance $550

Description of Enhanced Platform & Cost:

1. Convert

- **Description**

The "Convert" feature in cryptocurrency trading enables users to perform market buy and market sell operations. This functionality allows for the direct exchange of one digital asset for another, eliminating the need for fiat currency involvement. "Convert" allows users to swap cryptocurrencies seamlessly, diversify their portfolios, or acquire specific assets easily. This process can occur on exchanges or through various platforms and services dedicated to cryptocurrency trading.

- **Cost:** $5,000

2. Futures

- **Description:**

Futures trading for cryptocurrency involves agreements to buy or sell digital assets at predetermined prices on specified future dates. Traders speculate on price movements without owning the underlying assets, potentially profiting from rising and falling markets. These contracts are facilitated on specialized cryptocurrency derivatives exchanges.

Isolated Wallets:
Isolated Margin: Isolated Margin mode allows traders to manage risk on individual positions by allocating margin balances to each position separately, thereby restricting the amount of margin allocated.

Fiat Holdings:
Users can conduct margin and funding transactions in fiat currencies.

Spot Wallet Tab:
Displays the actual fiat wallet balance in the user's account.
Includes options for margin and funding.

Margin Button:
Allows users to borrow funds from the exchange for trading.

Clicking on the Margin button opens a new window where users can enter the amount and complete the transaction.

Funding Button:
Enables users to fund their currencies into the funding wallet.
Clicking on the Funding button opens a new window for completing the transaction.

Margin Tab:
Displays margin wallet balance, Used Balance, and Available Balance with selected leverage.
Includes a SPOT button for transferring funds to the SPOT wallet.
Clicking on the SPOT button opens a new window for completing the transfer.

Funding Tab:
Allows users to view funding details by specifying From Date and To Date.
Upon submission, display the Customer Funding Details View.

Additional Details:
Contact base future wallet balance is visible.

- **Cost:** $35,000

3. Options

- **Description**

In the Options section, users can explore a wide range of derivative trading opportunities, leveraging various options strategies to manage risk and maximize returns. With intuitive graphical interfaces and customizable trading parameters, users can easily execute options trades based on their market outlook and risk tolerance.

- **Cost:** $25,000

4. Portfolio Invest

- **Description:**

Portfolio Invest is a powerful tool that enables users to automate their cryptocurrency investments and grow their holdings through dollar-cost averaging (DCA) strategies. With Portfolio Invest, users can choose the Cryptocurrencies they want to purchase regularly, either through a Single Token plan for a single cryptocurrency or a Portfolio plan for multiple Cryptocurrencies. Additionally, Multi-Assets plans are available in certain jurisdictions, offering even more flexibility. Users can set up recurring purchases or opt for one-time transactions, selecting their preferred payment method and cycle frequency. The purchased assets are automatically deposited into designated accounts, such as BTC Vault or Simple

Earn Flexible Products, depending on the jurisdiction and circumstances. Users have the option to enable the Simple Earn Wallet feature to cover purchases if their Spot Wallet balance is insufficient. Portfolio Invest provides comprehensive control over investment plans, allowing users to edit, pause, or stop plans as needed. With transparent fee structures and detailed transaction histories, users can easily manage their investment portfolios and track their progress over time.

What is 'Portfolio'?

Portfolio enables automated crypto investments using a dollar-cost averaging (DCA) strategy. Users can select cryptocurrencies for regular purchases. Options include Single Token plans for individual cryptocurrencies, Portfolio plans for multiple cryptocurrencies in one portfolio, and Multi-Assets plans (available in select jurisdictions).

How does Portfolio work?

Step 1: Choose the crypto and purchase type.
Step 2: Specify the amount and preferred payment method.
Step 3: Select a Payment Order and enable the Simple Earn Wallet option if desired.
Step 4: Choose a recurring cycle or opt for a one-time purchase.
Step 5: Confirm and invest.

Difference between Recurring vs One-Time transactions?

- One-time purchase: Real-time subscription to crypto.
- Recurring Purchase: Regular subscription on hourly, 4-hourly, 8-hourly, 12-hourly, daily, weekly, bi-weekly, or monthly basis.

Where are my Portfolio assets?

- BTC is automatically deposited into the BTC Vault, and another crypto into the Simple Earn Flexible Products account.
- Redemption is available from the Wallet-Earn section.
- Assets may be transferred to Spot Wallet under certain circumstances.

What happens when I lack balance for a Portfolio purchase?

- If the Simple Earn Wallet Balance option is enabled, the system redeems from Simple Earn Flexible Products.
- Without function enabled, purchase fails, and the system retries on next Portfolio date.

How to edit, pause, or stop Portfolio plans?

Edit plan details or pause/resume via Portfolio wallet or Earn Wallet page.

Difference between Portfolio & Recurring Buy?

- Portfolio auto-deposits purchased crypto into the Simple Earn Flexible Products account.
- Portfolio supports various payment methods; Recurring Buy supports fiat with Credit/Debit Card.

At what price are Portfolio transactions executed?

- Portfolio prices may differ from market rates.
- All transactions are recorded in Portfolio History.

What fee will I be charged for Portfolio subscriptions?

- Fee displayed in Subscription History.
- Subject to change; updates communicated via History section.

How to create a Portfolio Multi-Assets Plan?

Access the Multi Assets section, subscribe, select payment, cycle, and confirm.

How to manage a Portfolio Multi-Assets Plan?

- Manage plans via the My Portfolio Plan-My Multi-Assets section.
- During rebalancing, view/edit/redeem/remove options are unavailable.

How to redeem assets purchased through a Multi-Assets Plan?

- Redeem portions or total assets, except during rebalancing.
- Redemption distributes assets equally across all tokens in the plan.

How to view Portfolio Multi-Assets Plan history?

Access Portfolio History to view subscription, redemption, and rebalancing records.

When will Multi-Assets plan transactions be processed?

Recurring purchases are processed as scheduled.
One-time purchases are executed in real-time.

- **Cost**: $5,000

5. Asset Management

Asset Management is a vital tool within exchange platforms, offering users comprehensive control over their accounts and balances. With features like sub-account creation and management, users can customize settings and organize their funds efficiently. The ability to transfer balances between parent and sub-accounts seamlessly enhances flexibility, while detailed order management and transaction history tracking provide users with a complete overview of their account activities. This functionality not only streamlines fund management

but also ensures transparency and accountability, empowering users to make informed decisions and optimize their trading strategies effectively.

Here's the step-by-step process for Asset Management on the Exchange:

After logging in to the platform, click on the waffle icon and select "Asset Management" from the menu.

Account Management:

This page is for managing accounts. You can create sub-accounts here.
To create a sub-account:
- Click on the "Create a Subaccount" button.
- Fill in the required fields: First Name, Last Name, Email ID (not registered with this exchange), Country Code, Phone Number, New Password, and Re-enter Password.
- Click on the "Submit" button.

A success message will confirm the creation of the account.

Enabling Features in Sub-accounts:

To enable features in sub-accounts:
- Select the sub-account.
- Click on the "Search" button.
- Enter the Security Authentication Code.
- Click on the "Confirm" button.
- Select options from the "Select Action" dropdown.
- Click on the "Confirm" button and enter the Google Authenticator Code.
- Click on the "Confirm" button.

A success message will appear, reflecting the changes in the sub-account.

- **Cost:** $5,000

6. OTC

- **Description:**

OTC (Over-the-Counter) trading for cryptocurrency involves direct transactions between parties outside of traditional exchanges. It facilitates large-volume trades privately, often at negotiated prices, without impacting the market. OTC trading provides liquidity, anonymity, and flexibility, catering to institutional investors, high-net-worth individuals, and businesses with specific trading needs.

- **Cost: $15,000**

7. Accept All Major Fiat Currencies

- **Description**

This platform's "Accept All Major Fiat Currencies" feature allows exchanges and crypto businesses to seamlessly support global users by enabling transactions in leading fiat currencies like USD, EUR, GBP, INR, JPY, and more. It simplifies crypto onboarding through integrated fiat on-ramps and off-ramps, allowing users to buy and sell digital assets directly with their local currency.

With real-time currency conversion, bank integration, and built-in KYC/AML compliance, this feature ensures smooth, secure, and regulatory-aligned fiat processing, making your platform more accessible, trusted, and globally scalable.

- **Cost: $5,000**

8. Copy Trading

Copy trading is an investment strategy that enables users to replicate the trades of experienced traders automatically. This user manual provides a step-by-step guide for both traders and copy traders, explaining the key concepts and processes involved in copy trading on the Exchange platform.
Process Flow as a Trader

Add API Key:
- Log in to your Exchange account and navigate to the Copy Trading page.
- Click on "Add API Key" to create your API key.

API Key Creation Process:
- Enter the API key name and click on "Create."
- Verify your identity by entering the verification code received via email, phone, and Google Authenticator.
- Choose the permissions for the API key and click on "Save."
- Your API key will be generated successfully.

API Key Edit Process:
- Select "Restrict access to trusted IPs only (Recommended)."
- Enter the IP address and edit API restrictions.
- Verify your identity to confirm changes.

API Key Delete Process:
- Click on the "Delete" button.
- Verify your identity to confirm deletion.

Add API Key:
- Click on the "Add API Key" button.

- Choose the exchange name, market type, and enter API key details.
- Click on "Submit."

Choose My Role:
- Select your role as a trader.

My Bots:
- Create a new bot by providing details such as the bot name, description, order type, pair, and bot type.
- Activate the bot to start trading.

Active Bot:
- Toggle the button to activate the bot.

Edit or Delete Bot:
- Pause, edit, or delete the bot as needed.

Marketplace:
- Browse and select traders and their bots from the marketplace based on various criteria such as exchange, time, market type, and trade quantity.
- View traders' profiles and bot details to make informed decisions.

Payments Received:
- Track subscription payments received from copy traders who follow you or your bots.

Manage Copy-Trading:
- Control and monitor copy-trading activities, including publishing API keys and trading bots, and managing copy traders.

Publish:
- Set minimum capital requirements and subscription charges before publishing.

Process Flow as a Copy Trader

Add API Key:
- Log in to your account and navigate to the Copy Trading page.
- Click on "Add API Key" to create your API key.

API Key Creation Process:
- Enter the API key details and click on "Submit."

Choose My Role:
- Select your role as a copy trader.

Marketplace:

- Browse and select traders and their bots from the marketplace based on various criteria.
- Follow traders and bots to replicate their trades.

Whom I Follow:
- View the number of traders and bots you are following.

Cost: $15,500

9. P2P Market

In the P2P Module, users have access to various features for buying and selling Cryptocurrencies directly with each other. They can view all ads currency-wise and create buy or sell orders accordingly. For buy orders, users enter the desired amount and proceed to view the seller's bank details for payment confirmation. There's also an option for appealing in case of disputes, along with direct chat functionality with the seller. Sell orders involve entering the amount to receive, selecting a payment method, and releasing crypto upon payment confirmation. The "My Orders" section allows users to track their orders, while "My Profile" enables profile management and interaction with other users. Users can post new ads in the Ad Centre, manage existing ads, and access their P2P wallet for balance management. Additionally, administrators have access to settings for transaction fees and monitoring P2P orders to ensure smooth transactions.

Here's a breakdown of the functionalities on the Dashboard of P2P (Peer-to-Peer) platform:
Dashboard:

Ads Overview:
1. View all Ads currency-wise.
2. Create buy or sell orders from this section.

Buy Orders:

Buying Process:
1. Enter the amount in the 'I want to pay' or 'I will receive' field.
2. Click on the "Buy [Currency]" button.
3. View the seller's bank details.
4. Transfer the amount to the provided bank account within the time frame.
5. Click on the "Transferred, notify seller" button to confirm.

Appeal Section:
1. Select the Reason for Appealing from the dropdown.
2. Write a description.
3. Upload payment proof video.
4. Click on the "Appeal" button.
5. Buyers can also directly chat with the seller in this section.

Sell Orders:

Selling Process:
1. Enter the value in the 'I will receive' field.
2. Select the payment method.
3. Click on the "Sell [Currency]" button.
4. View the seller's bank details.
5. Transfer the amount to the provided bank account within the time frame.
6. Click on the "Release Crypto" button to confirm.

My Orders:
View all pending, complete, and cancelled orders.

My Profile:
1. View and edit your profile.
2. Add payment methods.
3. Show order feedback.
4. Show blocked and followed users.

Ad Center:
Post new Ads and view own Ads.
Post New Ad:
- Step 1: Set type and price.
- Step 2: Set the total amount and payment method.
- Step 3: Set remarks and automatic response.
- Click on "Submit" to place your order.
- Click on 'Confirm to Post' with the "Ad created successfully" message.

My Ads:
View, edit, delete, and create duplicate Ads.

P2P Wallet:
Displays P2P wallet balances.

- Max Button:
Transfer maximum balances from the Spot wallet to the P2P wallet.

- Add Funds:
Transfer funds between the Spot wallet and P2P wallet.

Admin for P2P:

- Settings** >> **P2P- Transactions Fees:
Admin users can update transaction fees using the 'Add fee' button.

- Settings** >> **P2P- Release crypto for seller by CS:
Admin users can see the status of all P2P orders in this menu.

Cost: $35,000

10. Web3 Wallet

The Web3 Wallet provides users with a secure and efficient means to manage their digital assets. This scope of work outlines the process for creating a wallet, sending and receiving tokens, accessing wallet features, and understanding the associated network fees. This comprehensive guide ensures users can seamlessly interact with their Web3 Wallet on the platform.

Creating a Web3 Wallet

Users can create a Web3 Wallet by logging into their account. Once logged in, they should navigate to the [Wallets] section and select the [Web3] tab. Tapping on [Create Wallet] initiates the setup process for their new Web3 Wallet, enabling them to start managing their digital assets.

Sending Tokens

Initiating a Transfer:
- Users begin by tapping [Send] on the Web3 Wallet homepage. Alternatively, they can select a specific cryptocurrency from their asset list and then tap [Send].
- They are prompted to paste the recipient's address and tap [Continue].

Entering Transfer Details:
- Users enter the amount of tokens they wish to send and tap [Review Send].
- If the recipient's address is flagged as high-risk for scams, a warning message appears. Users can choose to cancel the transfer or proceed at their own risk.

Confirming the Transfer:
- Users review the transfer details, including the gas fee, before confirming the transaction. Ensuring there is a sufficient balance of the blockchain's native token to cover the gas fee is crucial.
- After confirmation, users must wait for the transaction to be processed.

Receiving Tokens

Receiving Tokens:
- Users tap [Receive] on the Web3 Wallet homepage and select the cryptocurrency they wish to receive.
- A QR code and the token address are displayed. Users can copy the address or share it with the sender using the provided icons.

Accessing Web3 Wallet

To access the Web3 Wallet, users need to create the wallet within the app. After logging in, they should tap [Wallets] and switch to the [Web3] tab. This section houses all features necessary for managing their Web3 Wallet effectively.

Using the Web3 Wallet, Sending Tokens

Initiating a Transfer:
- Users tap [Send] or [Transfer Now] on the Web3 Wallet homepage.
- They paste the recipient's address and tap [Continue].

Entering Transfer Details:
- Users enter the amount they wish to send and tap [Review Send].
- They must ensure the correct network is selected and the recipient's address is accurate to prevent loss of funds.

Using the Web3 Wallet, Receiving Tokens

Receiving Tokens:
- Users tap [Receive] and choose the token they wish to receive.
- A QR code and the token address are displayed, which can be copied or shared with the sender.

Network Fees
Blockchain transactions processed through the Web3 Wallet involve network fees, commonly referred to as gas fees. These fees are essential for compensating miners or validators who provide the computational resources needed to process and confirm transactions on the network. The exact amount of these fees can vary based on network traffic and the specific blockchain being used.

The Web3 Wallet offers users a robust and user-friendly platform for managing digital assets. By following the detailed instructions provided, users can easily create their wallets, send and receive tokens, and navigate the associated fees, ensuring a smooth and secure experience within the platform.

- **Cost: $20,000**

11. Deep Liquidity Pools

PayBitoPro's Deep Liquidity Pools ensure high-volume, low-slippage trading for both retail and institutional users. By aggregating liquidity from multiple global sources, the platform guarantees tighter spreads, faster order execution, and minimal price impact—even during peak market volatility.

This feature enhances user confidence, supports high-frequency trading, and allows seamless order matching across various trading pairs, making your exchange competitive, efficient, and scalable in global markets.

- **Cost: $10,000**

12. Earn Interest

Earn Interest allows users to invest in cryptocurrency and earn interest over time. Users can choose from three types of investment plans: Invest One-time (no Auto-invest), Auto-invest amount to the same lock-in period upon expiry of the lock-in period, and Auto-invest to this lock-in period with your full wallet balance. Each plan offers different options for investing and earning interest, giving users flexibility in managing their investments. After selecting an investment plan and entering the desired amount, users can confirm their investment by clicking on the 'Earn Interest' button. The feature also includes an Earn Wallet where users can redeem their balances and view their earning history, providing a comprehensive overview of their investment activities.

Here's the process for earning interest on the Exchange:

Earn Interest:
After logging in to the platform, click on the waffle icon and select "Earn" from the menu.

1. Selection: Choose the Investment Duration first.

2. Initiate Earning: Click on the "Earn Interest" button.

3. Investment:
- Enter the amount under the desired investment plan.
- Click on the "Earn Interest" button again.

Three Investment Plans:

1. Invest One-time (no Auto-invest):
- Amount moves from spot wallet to earn wallet immediately.
- Invested at the next UTC 12:00 AM.
- Earn interest during the lock-in period.
- Upon expiry, assets automatically earn corresponding flexible product interest.

2. Auto-invest with Same Lock-in Period:
- Amount moves from spot wallet to earn wallet at UTC 12:00 AM.
- Reinvested at every expiry.
- The previously invested amount and interest move to flexible product interest.
- The auto-invest feature can be toggled off from Earn Wallet.

What Happens When Auto-invest is Turned Off?
- Auto-invest stops.

- Already invested assets continue earning interest until lock-in period expiration.
- Upon lock-in period expiration, assets remain in earn wallet earning flexible product interest.

3. Auto-invest with Full Wallet Balance:
- The entire wallet balance moves from spot wallet to earn wallet at UTC 12:00 AM.
- Reinvested at every expiry.
- Auto-invest feature can be toggled off from Earn Wallet.

What Happens When Auto-invest is Turned Off?
- Similar to the previous plan.

4. Confirmation:
- Click on the "I Understand" button.
- The success message confirms the funds allocation.
- Amount sent from spot wallet to earn wallet.

Earn Wallet:
- Shows two types of earn wallet data.

Redeem:
- Users can redeem balances here.
- Enter the redeem amount and submit.
- Click on "Ok" to complete the process.

Earn History:
- Shows Flexible and Lock-in Period history.
- Users can filter data by Event, Asset, and Date.

Cost: $15,000

13. Crypto Loans

Loan is a feature that allows users to borrow Cryptocurrencies against their existing crypto holdings. There are two types of loans available: flexible and stable, each offering different terms and conditions depending on the user's preferences and needs. With a flexible-rate loan, users can borrow Cryptocurrencies without committing to a specific loan term, using their crypto assets as collateral. Interest is accrued every minute, and users can repay their loans at any time without penalty. On the other hand, stable rate loans allow users to borrow USDT or BUSD against their cryptocurrency holdings, with a fixed interest rate based on the loan-to-value (LTV) ratio. Collateral is required for both loan types, and users can borrow up to 10 times the value of their assets, with the collateral amount calculated instantly by the system. Repayment can be easily done through this platform, ensuring a seamless borrowing experience for users.

How Crypto Loans Work:

The platform offers loans using various crypto assets as collateral. Here's how they work:

1. Supported Assets and Interest Rates:
   ● The platform supports a range of loanable and collateral assets like BTC, ETH, USDT, BUSD, BNB, etc.
   ● Interest rates and borrowing limits depend on the crypto asset and user type (VIP or regular).
   ● Interest is calculated hourly or annually.

2. Loan Types:
   ● There are two types of loans: flexible and stable.
   ● The choice depends on borrowing amount and interest rate preferences.

3. Flexible Rate Loan:
   ● Overcollateralized, open-term loan.
   ● Borrow without a specific loan term.
   ● Interest rate varies based on cryptocurrency and market conditions.
   ● Interest accrues every minute and is added to the total outstanding loan balance.
   ● Repay loans at any time without penalty.

4. Stable Rate Loan:
   ● Borrow USDT or BUSD against cryptocurrency holdings.
   ● Collateralized loan with fixed interest rate based on loan-to-value (LTV) ratio.
   ● LTV ratio determines the amount of crypto provided as collateral.

How Collateral Works on the Exchange:

1. Loan Amount and Collateral:
   ● Borrow up to ten times your assets and 65% of the collateral value.
   ● Borrowable and collateral amounts vary based on the crypto asset.

2. Collateral Security:
   ● Collateral is held as security for borrowed crypto assets.
   ● The Platform can claim collateral if loan value exceeds pledged collateral.

3. Loan-to-Value (LTV):
   ● Current loan value-collateral value can exceed liquidation LTV.
   ● LTV changes with market fluctuations.

How to Get a Crypto Loan:

1. Create and Verify Account:
   ● Sign up and verify your account.

2. Access Loans:
   ● Hover over "Other Features" and click on "Loans" on the platform homepage.

3. Choose Loan Type and Amount:
- Select loan type (stable or flexible) and enter desired amount.
- Choose a collateral asset.

4. Agreement and Confirmation:
- Read and agree to Loan Service Agreement and the Simple Earn Service Agreement.
- Confirm loan request.

Repaying a Crypto Loan:

1. Access Loans Section:
- Log in, hover over "Other Features," and click on "Loans."

2. Active Loan:
- Click on "Active Loan."

3. Repayment:
- Under "Ongoing Orders," click "Repay" next to the loan.
- Enter repayment amount or ratio.
- Confirm repayment.

Tips for Crypto Loans:

1. Choose Wisely: Review available collateral and loanable coins.
2. Monitor LTV Ratio: High LTV increases liquidation risk.
3. Repayment: Keep track of repayment obligations.

Repaying your loan is straightforward through the platform, ensuring efficient management of your crypto loans.

Cost: $15,000

14. Payments

The Payment feature offers streamlined transaction management, allowing users to send and receive payments effortlessly. With intuitive interfaces for bill creation, email invoicing, and hosted catalogues, businesses can efficiently manage their financial transactions. Users can also track pending settlements, view transaction insights, and customize payment settings to suit their preferences. Additionally, the platform supports secure cryptocurrency withdrawals and offers robust security features such as two-factor authentication for enhanced account protection.

Registration:

Accessing Registration:
- Visit the signup page.

- Fill in the required fields: Organization name, First Name, Last Name, working email address, working phone number, password, and captcha.
- Check the agreement checkbox and click on the Submit button.

Verification:
- Upon submission, verify your email address and mobile number through OTP verification.
- After successful verification, users can log in to the Bill Bitcoin Merchant platform.

Login:

Accessing Login:
- Navigate to the login page.
- Enter your registered email address and password.
- Complete the captcha and click on the Sign In button.

Get Started:

Welcome Page:
- Upon logging in, users are greeted with a welcome page.
- An email is sent to confirm the email address provided during registration.

Confirm Your Email:
- Confirm the email address to change the status to Confirmed.

Basic Verification:

User Information Submission:
- Enter basic information and submit it for verification.

Add a Crypto Address:

Address Addition:
- Users can add a crypto address from this section.

Dashboard:

Transaction Overview:
- The dashboard displays all currencies with a withdrawal button.
- Users can view and manage transactions here.

Payments:

Withdrawal Overview:
- This menu shows all withdrawals done on the site and their payment status.
- Users can track payment processing or failed payments.

Request Recurring Payment:

Recurring Payment Setup:
- Users can request recurring payments for utility bills or regular transactions.
- Requests are sent to the Exchange for processing.

Recurring Payment List:

Subscription Management:
- Users can view active and cancelled subscriptions in the Recurring Payments List.
- Access current and past subscription details for reference.

Email Billing:

Bill Creation and Management:
- Users can create and edit bills for email distribution.

Hosted Catalog:

Item Management:
- Users can add new items to the hosted catalog and edit existing ones.
- Generate QR codes, HTML codes, and hyperlinks for website integration.

Insight:

Transaction Analytics:
- Access the Merchant Overview and Transaction Volume insights.
- Select the currency for detailed analysis.

Settings:

User Settings:
- Modify basic details, activate 2FA, change phone number, and manage login preferences.

Merchant Settings:
- Update Merchant Profile, Approve Volume, Order Settings, and Automatic Exception Handling.

Cost: $45,000

15. NFT Marketplace ("Potential future requirement")

NFT Marketplace is a comprehensive and user-friendly platform designed for buying, selling, and managing non-fungible tokens (NFTs). With secure login options through traditional email and MetaMask, users can access personalized profiles to track transactions, manage collections, and engage in NFT creation and curation. The "My Cart" feature enhances

convenience by allowing users to add NFTs for later review and purchase. The platform supports creating and managing collections, minting NFTs, and viewing transaction history, providing a streamlined experience for users to explore, acquire, and manage digital assets efficiently and confidently. Below is a detailed explanation of the features and functionalities available on The NFT Marketplace.

1. User Authentication and Profile Management:

Login Options:

Login via The Platform:
- Users can sign in using their registered email address and password.
- A verification pop-up will appear, requiring users to click "I'm not a robot" and then "Next".
- A security authentication pop-up will appear, where users click "Get Code" to receive a security code via email, which they must enter to log in.
- Post-login, users will be redirected to the marketplace page.

Login via MetaMask:
- Enable login using MetaMask for blockchain-based authentication.
- Hovering over the profile icon reveals options such as Profile, Collection, My NFT, Favorite, Create NFT, and Non-Minted NFT.

Profile Management:

The profile page allows users to:
- Edit their username, profile image, cover image, bio, email, website link, and social media links (Facebook, Instagram, Twitter, Discord).
- View NFTs owned, collected, and created.
- Manage offers received for their NFTs.

2. Marketplace Navigation and User Dashboard:

User Dashboard:

Implement a user dashboard accessible through a profile icon hover with options including:

- Profile
- Collection
- Create Collection
- My NFT
- Favourite
- Create NFT
- Non-Minted NFT

"My Cart" Feature:

- Develop a "My Cart" option for users to add NFTs they are interested in purchasing.

- Allow users to review, edit, and proceed with the checkout process for NFTs in their cart.

3. NFT and Collection Management:

Creating Collections:

Users can create collections by filling in mandatory fields such as:
- Logo Image
- Banner Image
- Name
- Symbol
- Description
- Category
- NFT Network

Allow optional fields for social media links (Twitter, Facebook, Instagram, Discord, Telegram).
Provide a "Save" button to finalize the creation of the collection.

Managing Collections:
- Display all collections owned by the user.
- Enable users to edit and organize their collections.

4. NFT Minting and Management: ("Potential future requirement")

Minting an NFT:
Provide options for users to:
- Upload an image or digital asset.
- Choose the collection to which the NFT belongs.
- Provide a name, description, and external link.
- Set creator earnings, floor price, and select the NFT network.
- Define unique traits for the NFT.
- Implement a "Save" button to mint the NFT.
- Users can list their NFT for sale or transfer it to another user.

Post-Minting Options:
- Allow users to list their NFT for sale or transfer it to another user.
- Implement features for setting price, duration, and handling marketplace fees.
- Provide a mechanism for users to transfer NFTs by entering the recipient's address and paying applicable gas fees.

5. Marketplace Transactions and User Engagement:

Buying and Selling NFTs:
- Enable direct purchase of NFTs listed on the marketplace.
- Allow users to make offers on NFTs, specifying the offer amount and expiration date.
- Display current listings, offers, and transaction details in a user-friendly interface.

Favourites:
- Implement a "Favourites" section where users can view and manage NFTs they have marked as favourites.

Non-Minted NFTs:
- Provide a section for "Non-Minted NFTs" where users can manage digital assets not yet tokenized on the blockchain.

6. Additional Features and Enhancements:

Profile Customization:
Allow extensive customization of user profiles, including adding and editing personal information and social media links.

Import Collection:
Enable users to import existing NFT collections by providing details such as:
- Logo Image
- Banner Image
- Name
- Symbol
- Description
- Category
- NFT Network
- Contract Address
- Social media links

MetaMask Approval:
Guide users through the MetaMask approval process for importing collections.

Create Unique NFTs:
Simplify the NFT creation process with easy-to-follow steps for uploading images, selecting collections, naming, describing, and defining traits for NFTs.

The development of the NFT Marketplace will focus on delivering a robust and user-centric platform for NFT transactions. By integrating essential features such as login options, profile management, "My Cart," NFT minting, and collection management, the platform will provide a seamless and engaging experience for users. This scope of work ensures that all aspects of the marketplace are covered, facilitating efficient and secure interactions within the NFT ecosystem.

Cost: $45,000

16. Mining Pool ("Potential future requirement")

A mining pool serves as a crucial intermediary between miners and the blockchain network. It acts as a centralized hub where miners combine their computational resources to enhance

the efficiency of block discovery and maximize rewards. The pool's server manages the distribution of mining rewards among participants based on their individual contributions.

Key Functions:
- **Resource Aggregation:** The mining pool server aggregates the computational power of participating miners, pooling their resources to increase the likelihood of discovering new blocks and earning rewards.
- **Blockchain Management**: It stores the entire blockchain ledger and validates transactions by enforcing consensus rules. The server plays a pivotal role in maintaining the integrity and security of the blockchain network.
- **Reward Distribution:** Mining rewards obtained from successful block mining are distributed among pool members according to their proportional contributions. This ensures a fair distribution of rewards and incentivizes active participation.

Benefits of Joining a Mining Pool:
- **Increased Reward Frequency:** By joining forces with other miners, participants can enjoy more regular payouts compared to solo mining. Rewards are distributed based on collective efforts, reducing the variability in reward frequency.
- **Stability and Consistency:** Mining pools offer stability during fluctuations in network difficulty. Pool members can benefit from consistent payouts even during periods of low network activity, mitigating the impact of fluctuating mining conditions.

Operating Mechanism:
- **Contribution and Reward Sharing:** Miners contribute their computational power to the pool's mining efforts. Upon successful block discovery, rewards are distributed among participants based on their proportional contributions.
- **Proof of Work Validation:** Some mining pools require miners to provide proof of work to validate their contributions and receive rewards. This ensures accountability and fairness in reward distribution.

Getting Started with Crypto Mining:
- **Selecting the Cryptocurrency:** Choose the cryptocurrency you intend to mine based on factors such as profitability, hardware compatibility, and personal preferences.
- **Acquiring Suitable Hardware:** Obtain specialized mining hardware optimized for the chosen cryptocurrency to maximize mining efficiency and profitability.
- **Setting up a Wallet:** Create a cryptocurrency wallet to store and manage your mined coins securely.
- **Choosing Mining Software:** Select suitable mining software tailored to the specific cryptocurrency you're mining and your hardware configuration.
- **Joining a Mining Pool:** Join a reputable mining pool compatible with your chosen cryptocurrency to pool resources and increase your mining success rate.

Configuration and Mining Initiation: Configure your mining software to connect to the selected mining pool and start the mining process. Your hardware will then commence solving complex mathematical puzzles to validate transactions and earn rewards.
Receiving Rewards: Upon successful mining operations, you will receive rewards in the form of the mined cryptocurrency, which will be deposited into your wallet.

By adhering to these guidelines, miners can effectively participate in cryptocurrency mining and maximize their earning potential through mining pools.

Cost: $25,000

17. Exchange Sub Account Management ("Potential future requirement")

The "Exchange Sub Account Management" feature in PayBitoPro enables users to create and manage multiple sub-accounts under a primary account, offering advanced organizational and operational capabilities within the exchange environment. This feature is particularly beneficial for strategies like hedging, isolating risk across different trading approaches, or managing multiple portfolios separately.

Key aspects of Exchange Sub Account Management:
- **Creation of Sub Accounts:** Allows the generation of distinct sub-accounts under a main account to segment funds and activities.
- **Fund Isolation and Transfers:** Provides the ability to separate funds within each sub-account and transfer balances between accounts.
- **Risk Management:** Facilitates the isolation of risks associated with different trading strategies by allowing distinct positions to be held in separate sub-accounts.
- **API Access and Management:** Supports API integration for automated sub-account management and access to various operations, including balance inquiries, trading activities, and history tracking.
- **Activity and History Tracking:** Provides tools to monitor the history of operations, login activity, and trading performance within each sub-account.
- **Security Features:** Offers options to update sub-account passwords and email addresses for enhanced security.

This feature streamlines exchange operations for users who require finer control over their funds, trading strategies, and security protocols, offering a versatile environment for managing diverse cryptocurrency exchange needs.

Cost: $5,000

18. Create Your Own Asset

PayBitoPro's Create Your Own Asset enables users to design, issue, and manage custom digital tokens-such as utility tokens, security tokens, reward tokens, or full-fledged cryptocurrencies-without needing deep technical or blockchain expertise.

Key Features

- **No-Code Token Creation:** Use intuitive tools to define your token's name, ticker, supply, decimals, and more—all via a user-friendly wizard.

- **Smart-Contract Generation:** Automatically generate and deploy secure smart contracts, powering token mechanics like issuance, transfers, dividends, or governance functions.
- **Tokenomics & Whitepaper Support:** Get pre-built templates and guidance to structure your token's economics, distribution, use cases, and draft your whitepaper.
- **Legal & Compliance Backup:** Navigate regulatory frameworks easily. The platform offers compliance checks and support based on whether your asset is a security token, utility token, or other type.
- **Global Capital Access:** Once created, your asset can be listed on PayBitoPro's marketplace and traded by a global audience—opening doors to liquidity and investor outreach.
- **Integrated Ecosystem Support:** After creation, tokens are fully compatible with PayBitoPro's platform features: listing, futures, options, lending, wallets, and more.

How It Works

1. **Design your asset** – Set token parameters and economic model.
2. **Deploy smart contract** – Let the platform generate and launch the contract.
3. **Compliance guidance** – Identify the token type and meet relevant legal requirements.
4. **Issue & raise funds** – Use your token as a fundraising or reward vehicle.
5. **List & trade** – Submit for listing to gain visibility and liquidity.

Cost: $15,000

19. List Your Asset

List Your Asset is PayBitoPro's service that lets you showcase and trade your digital token or cryptocurrency on a global exchange platform. It streamlines the process of getting your asset listed, driving investor visibility and liquidity.

Key Features:

- Simple Listing Process: An easy, standardized application form helps you upload your token's details—including its technical specs, whitepaper, and compliance documents—for quick submission.
- Rigorous Security Protocols: PayBitoPro safeguards all listed assets using strong encryption, secure trading environments, multi-factor authentication, and advanced security audits before listing.
- Instant Market Access: Once approved, your asset becomes tradeable on the exchange, unlocking access to global traders and immediate liquidity.
- Actionable Analytics & Reporting: The platform offers in-depth analytics tools to monitor trading volumes, price patterns, and market performance of your asset.
- 24/7 Support & Regulatory Backing: Operating around the clock, PayBitoPro provides continuous technical support. They also enforce AML/KYC-compliant processes and regulatory guidance to keep listings legal and transparent.

How It Works

1. **Prepare:** Gather technical specs, Tokenomics, whitepaper, and compliance documentation.
2. **Apply:** Fill out PayBitoPro's listing application with the required details.
3. **Review:** PayBitoPro assesses your application against security, legal, and technical criteria.
4. **List:** After approval, your asset is live on the platform with trading enabled.
5. **Promote & Monitor:** Use built-in marketing tools and analytics dashboards to drive adoption and track performance.

Cost: $5,000

20. Affiliate and Sub-Affiliates ("Potential future requirement")

Manage Affiliate and Sub-Affiliates gives you a turnkey solution to build and monetize a multi-tier affiliate network under the trusted PayBitoPro brand. It's designed for those who want to earn by referring users and growing an entire sub-affiliate team to amplify earnings.

Key Features
- Dual-Level Referral Network: Earn commissions not just from directly referred users, but also from the performance of sub-affiliates within your network.
- Competitive Revenue Split: Receive up to 50% of trading fees from each user who signs up via your affiliate links.
- Brand-Leveraged Trust: Utilize PayBitoPro's regulated, globally recognized brand to gain credibility with your referrals.
- Extensive Marketing & Operational Support: Benefit from marketing resources, promotional assistance, campaign strategies, and ongoing operational guidance.
- 24/7 Multilingual Customer Service: Access round-the-clock support in multiple languages to assist both you and your referrals.

Benefits
- Scalable Earning Potential: Grow your income by building a team of sub-affiliates.
- Minimal Setup Effort: Plug into PayBitoPro's infrastructure and brand without starting from scratch.
- Reliable Revenue Stream: Secure a consistent share of trading fees across two referral tiers.
- Global Reach: Promote a wide range of crypto assets via a globally compliant platform.
- Support at Every Step: Access comprehensive help, from marketing to customer support.

How It Works
1. Sign up as an affiliate and get your unique referral links.
2. Refer users directly and start earning from their activity.
3. Recruit sub-affiliates under your network to earn deeper commissions.
4. Monitor performance, access analytics, and optimize campaigns.
5. Scale your business, backed by PayBitoPro's resources and support.

Cost: $10,000

21. Analytics to Track Exchange Performance ("Potential future requirement")

This feature provides you with powerful analytics and reporting tools to monitor your marketplace's operational health. It offers a snapshot of trading activity, user behaviour, and key financial indicators through intuitive dashboards. You can then use those insights to optimize the platform, improve engagement, and drive growth.

Key Features

- **Trading Activity Insights:** See real-time and historical data on order volume, number of trades, active users, and asset performance.
- **User Behaviour Analytics:** Discover how users engage with the platform—login frequency, conversion rates, popular features, and navigation paths.
- **Integrated Reporting:** Create custom reports based on your chosen KPIs. Export and share them easily across teams.
- **External Platform Integration:** Sync with tools like Google Analytics and Search Console to analyse website traffic, user demographics, acquisition channels, SEO, and conversion funnels.
- **Performance Optimization Tools:** Identify bottlenecks or areas for improvement- e.g., high bounce rates or anomalies in trade flow-and take swift action.

How It Works

1. **Enable Analytics:** Connect your exchange to the PayBitoPro analytics dashboard.
2. **Choose Your Metrics:** Select KPIs-such as daily volume, active traders, conversion rate.
3. **Install Integrations:** Link Google Analytics or Search Console to capture web-driven traffic.
4. **Review Dashboards:** Monitor live updates and historical trends in user behaviour and trades.
5. **Generate & Share Reports:** Customize reports, download them, and share with your team or partners.

Cost: $5,000

19. Social Feature to share your exchange

PayBitoPro's Social Feature transforms crypto trading into a social, community-driven experience, letting users share, learn, and grow together. It seamlessly blends real-time communication, public trade insights, and peer-to-peer interaction for a more engaging trading environment.

Key Features:

- **Follow Top Traders:** View and mirror the trades of high-performing peers. Dive into their strategies, assets, and risk-management techniques in real time.

- **Strategy Sharing & Discussion:** Exchange ideas with the community through chat features or posts. Discuss insights, market trends, and tactics while learning alongside others.

- **Copy Trading:** Automatically replicate trades from selected traders into your portfolio, making it easy for beginners to act on proven strategies.

- **Transparent Visibility:** Access public metrics like win rate, performance history, and community ratings before deciding whom to follow, helping build trust and informed choices.

- **Showcase Your Success:** Share your trading results and contribute value to the community. Gain visibility, earn a reputation, and possibly attract followers of your own.

How It Works:

1. **Browse Traders & Strategies:** Use the dashboard to discover expert traders, review their stats, and choose who to follow.
2. **Engage & Connect:** Engage via comments or chats-ask questions, give feedback, and share your thoughts.
3. **Copy Trades:** Easily mirror trades from your followed traders with one click.
4. **Track & Improve:** Monitor the buildup of your track record and adjust as you refine your strategy.

Cost: $3,000

22. GPT Integrated AI Advisor

PayBitoPro's AI Advisor is an automated, intelligent trading assistant that helps users make smarter crypto decisions. Powered by machine learning and predictive analytics, it continuously monitors global crypto markets—24/7—to deliver tailored strategies, risk controls, and performance insights.

Key Features

- **Real-Time Market Insights:** Stay ahead of the curve with up-to-the-minute market analysis, allowing you to seize opportunities as they arise.

- **Predictive Analytics:** The AI Advisor uses machine learning models to predict potential market movements, giving you a strategic advantage.

- **Risk Management Tools:** Get proactive risk management advice based on market volatility and your personal trading preferences.

- **Performance Reports:** Track the success of AI-generated strategies with detailed performance reports, helping you fine-tune your approach.

- **Customizable Alerts:** Set your preferences for price changes, market trends, or specific cryptocurrency alerts to stay informed.

Cost: $5,000

23. Full-Featured Compliance Module

The Compliance Module is a comprehensive, end-to-end suite integrated into PayBitoPro that ensures your exchange adheres to global regulatory standards, covering everything from onboarding and transaction monitoring to policy documentation and ongoing risk management.

Key Features
- **Automated KYC & AML Screening:** Enforces Know Your Customer (KYC) and Anti-Money Laundering (AML) verification at onboarding and during ongoing transactions, using integrated databases and real-time screening to detect suspicious activity.

- **Policy Framework for Multiple Jurisdictions:** Provides standardized compliance documents and policies—such as AML, Counter-Terrorism Financing, Sanctions, Data Protection, SOX, and Whistleblowing—for regions including the U.S., EU, UK, India, UAE, Singapore, and more.

- **Advanced Transaction Monitoring & Travel Rule Support:** Enables robust transaction analysis for AML and travel rule compliance, with systematized detection of red-flagged transactions and geo-sensitive monitoring mechanisms.

- **Dedicated Compliance Team & Reporting:** Involves a Principal Officer/Compliance Officer and team to oversee enforcement, manage exceptions, and file regulatory reports as mandated.

- **Integrated Compliance Education Tools:** Supports compliance awareness with training modules on GDPR, AML, CDD, counter-terrorism, anti-bribery, internal fraud prevention, and more, helping businesses stay informed and audit-ready.

- **Rapid Deployment Timeline:** When contracted, PayBitoPro delivers a full compliance document suite (for multiple regions) within approximately 15 working days.

Benefits:

- **Regulatory Peace of Mind:** Comply confidently with major global standards—from FinCEN to AMLD5—backed by automated systems and expert oversight.

- **Scalable Global Operations:** Easily expand into new markets using pre-built, jurisdiction-specific compliance frameworks.

- **Risk Mitigation:** Proactive transaction monitoring and red-flag systems reduce exposure to fraud, money laundering, sanctions violations, and other threats.

- **Audit-Ready Infrastructure:** Comprehensive policy documentation and role-based governance (e.g., Principal Officer oversight) ensure readiness for regulatory audits.

- **Continuous Compliance:** Keep policies current as regulations evolve, supported by training programs and regular regulation updates.

Cost: $10,000

24. Developer API's

PayBitoPro's Developer API's allow you to seamlessly integrate and expand your exchange capabilities. Whether you're building a custom front-end, managing user onboarding, or automating trading functions, these API's offer a structured, secure, and powerful interface to interact with PayBitoPro infrastructure.

Key Features:

- **Exchange API's & FIX Protocol Support:** Includes RESTful endpoints for comprehensive exchange operations, and institutional-grade support with FIX 4.4 protocol for market data and order execution

- **Custody & Wallet API's:** Manage account onboarding, balances, transaction history, crypto deposits/withdrawals, and portfolio overviews via secure custody endpoints.

- **Crypto Payment & Merchant Integrations:** Enables businesses to accept cryptocurrency payments for free through open API's, with invoice generation, real-time conversions, and automatic fiat settlement

- **Licensing & Usage Control:** Offers a royalty-free, non-transferable license to internalize the API's, control your application's usage, and display live data, with safeguards to revoke access or throttle excessive usage

How It Works:

1. **Sign the API Agreement** – Gain licensed access under usage policies with rate and security agreements.

2. **Obtain Credentials** – Receive API keys, endpoints (REST base URLs, FIX connections), and documentation.

3. **Develop Integration** – Use custody API's for user data and wallets, exchange API's for trading, and merchant API's for payments.

4. **Test & Deploy** – Validate functionality in sandbox environments, handle errors and limits, then launch.

5. **Monitor & Scale** – Keep tabs on usage, implement throttling, and scale your application based on demand.

Cost: $10,000

All-Inclusive Features of the Enhanced Exchange Platform

- Unlimited Traders
- Delivery time: 10 days
- Fully self-branded
- Exchange web version in your own domain
- Hosting of your exchange web version on your own domain
- Free SSL certificate for your website and exchange
- Customizable login and sign-up pages
- Website builder with pre-integrated asset APIs
- Hosting of your website in your own domain
- Additional staff account 100
- Android app submitted in your company name
- iOS app submitted in your company name
- 24/7 chat support for your business
- Priority 24/7 phone support for your business
- Contact center support for your traders
- Marketing support for your Exchange

Professional Team & Support Services

- **Advisors and Consultant Support**
  Brian H. Hanning
  Attorney
  970-449-3461
  brian@thatdamnlawyer.com

  HANNING
  LAW LTD.

- Karl Dakin
  Dakin Capital LLC
  7148 S. Andes Circle
  Centennial, CO 80016
  720 296 0372

Crypto exchange and Broker/Dealer
- Republic Licensed Regulation CF funding portal.
- Republic provides the legal framework to be in compliance with SEC regulations. To include: ATS, Broker/Dealer, Money Transfer Agent licenses.
- Broker/Dealer White Paper Software.
- The Broker/Dealer White Paper Software is the long-term solution that will bring all Broker/Dealer solutions in house, so the Platform will not be reliant on Republic.
- ICO/IEO Launchpads Crypto Currency Technology & Compliance
- ICO/IEO Launchpads deliver the technology and compliance to handle critical back-office functions and manage regulatory exposure.
- Manaia LLC contracts out these services per cryptocurrency transaction requirements.

Accounting, auditing, tax services, management, and consulting
- *DJJCPA, LLP*[1] is the accountant for Manaia. DJJCPA works with the Legal Team (see above) attorneys on cryptocurrency offerings.
- *Mongio & Associates*, CPA's LLC has performed the financial review for Manaia LLC. The financial review for 2024 & 2023 is attached to this document.

Manaia Cryptocurrency Trading Platform Development

PayBitoPro will develop and maintain a state-of-the-art website for Manaia LLC and its projects. Activity will include building the Manaia Cryptocurrency Trading Platform and all its features.
- Provide SEO-compatible code with HTML5 tags.
- Use meta code for every page with SEO URL.
- Maintain the social feeds for the website.
- Maintain all SEO tags.
- Mobile-friendly integration.
- Provides long-term Platform Software Management / Maintenance / Upgrades for a monthly fee.

6. CO2 Token

● Concept

Manaia's CO2 token is a purpose-built utility token aimed at transforming how early-stage, sustainability-focused SMEs secure funding. Targeting the critical "valley of death" phase-where startups often struggle to bridge the gap between seed capital and self-sufficiency, CO2 token provides a blockchain-powered solution that enhances transparency, liquidity, and investor confidence. By tokenizing investment opportunities, Manaia opens up a

decentralized ecosystem where individuals can back clean energy and decarbonization projects with measurable impact. This innovative approach not only democratizes access to sustainable finance but also aligns investor returns with meaningful contributions to global climate goals.

● Token Specification

Token Name: CO2coin
Token Ticker: CO2c
Token Role: Utility
Blockchain Standard: Ethereum (ERC-20)
**ICO Price:** $0.10
Total Supply: (100 Billion)

● Token Distribution

Token Distribution	% of Token
Token Sale During ICO:	40%
Team and Advisors:	20%
Reserve Fund:	15%
Community and Marketing:	10%
Partnerships and Ecosystem Development	10%
Airdrops	5%

7. Tokenomics

Token Distribution	% of Token
ICO Phase	40%
ICO private sale	10%
Release on IEO	10%
Exchange listing phase 1	5%
Exchange listing phase 2	5%
Allocated for philanthropic cause	5%
Escrow- unaccounted distribution	5%
Team and Advisors	20%
Reserve Fund	15%
Community and Marketing	10%
Partnerships and Development:	10%
Airdrops	5%

Token Distribution

Legend:
- ICO private sale
- Release on IEO
- Exchange listing phase 1
- Exchange listing phase 2
- Allocated for philanthropic cause
- Escrow- unaccounted distribution
- Team and Advisors
- Reserve Fund
- Community and Marketing
- Partnerships and Development
- Airdrops
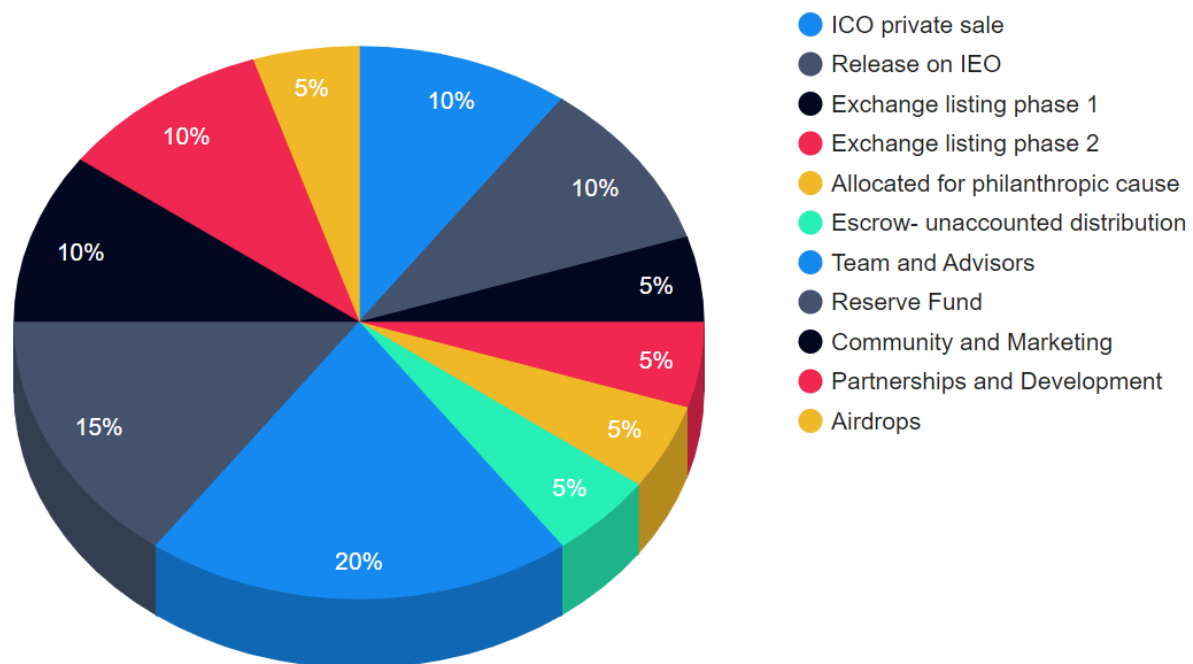
8. CO2 Token Applications

The CO2coin token is central to Manaia's mission of accelerating clean energy and decarbonization efforts by enabling new forms of sustainable finance. Its applications span several impactful areas:

1. **Decentralized ET SME Funding**

CO2coin tokens provide a novel way for ET SMEs to access much-needed capital during their most vulnerable early stages. Tokenizing investment opportunities allows for greater liquidity and inclusivity, opening up participation to a global pool of investors.

2. **Transparent Investment Ecosystem**

Built on blockchain, CO2coin tokens ensure a secure, auditable, and tamper-proof record of investments. This transparency builds trust among stakeholders while enabling real-time tracking of how funds are allocated and used across decarbonization projects.

3. **Impact-Linked Financing**

Each CO2coin token is tied to high-impact initiatives aimed at reducing carbon emissions and promoting energy transition. This linkage allows investors to align financial goals with climate-conscious outcomes, making environmental progress a tangible part of the investment process.

4. Liquidity and Accessibility

Unlike traditional capital funding, CO2coin tokens offer a liquid asset that can be traded on Manaia's crypto platform. This democratizes access to climate-focused investing, empowering a broader audience, including retail investors, to support the green economy.

5. Incentivizing Sustainability

CO2coin tokens can be integrated into reward mechanisms, staking models, or partnerships with green enterprises, encouraging ongoing participation and reinforcing positive climate actions.

6. Compliance and Governance

Through smart contracts and programmable logic, CO2coin tokens can be used to enforce compliance standards, distribute funds based on project milestones, and ensure responsible governance throughout the lifecycle of an investment.

9. Market Research

Target Audience

- **Primary Audience:** Impact investors, climate-conscious individuals, and institutional investors seeking sustainable opportunities.

- **Secondary Audience:** Clean energy startups, SMEs in decarbonization, ESG-focused funds, and green tech accelerators.

- **Geographic Focus:** Initially targeting regions with strong sustainability mandates-such as the EU, North America, and Southeast Asia-before scaling globally.

SWOT Analysis

Strengths:

- Unique utility token model for ET SME funding
- Blockchain-based transparency and traceability
- Strong alignment with global sustainability goals

Weaknesses:

- Dependence on regulatory clarity for crypto-based financial products
- Market education is required for non-crypto users

Opportunities:

- Growing global demand for ESG and sustainable investment vehicles

- Expanding carbon markets and green financing incentives
- Strategic partnerships with climate-focused organizations

Threats:

- Regulatory uncertainty in crypto and tokenized assets
- Competitive landscape with emerging green tokens and platforms

Market Competition & Differentiation

Manaia LLC's CO2coin may face competitive strategies from other platforms focused on eco-friendly investments and carbon credits. Examples of which may include platforms for crypto carbon credits or green crowdfunding, decentralized finance (DeFi) for sustainability projects or traditional investment funds targeting sustainable and environmentally beneficial projects.

These strategies have different strengths, such as market presence, user base, or innovative technology, but primarily focus on creating a decentralized economy for carbon credits by leveraging blockchain technology. These platforms generally enable users to offset their carbon footprint by purchasing tokenized carbon credits on the blockchain, promoting environmentally beneficial projects while incentivizing sustainable practices. However, this model requires that someone else facilitates the funding of the underlying assets which can be very capital intensive and often outpace the abilities of earlier stage investors, particularly in relation to development capital. Manaia can therefore hold a unique position through its business model of having involvement with carbon credits and also facilitating larger investments in ET assets that align with broader sustainability goals. This multi-faceted approach is expected to attract a different kind of investor who is interested in both sustainability and a diversified portfolio.

Given this, Manaia differentiates itself by having:

1. **Unique Value Proposition**: "At Manaia, we focus on delivering tangible, long-lasting environmental benefits through our CO2coin. Unlike other platforms, we prioritize small-scale projects that drive local impact, helping communities thrive while advancing sustainability goals."
2. **Regulatory Compliance**: "With our fully SEC-compliant crypto platform, investors can have peace of mind knowing that their investments are protected by stringent regulatory standards. Transparency and legality are at the forefront of our operations, instilling trust in our community."
3. **Targeted Projects**: "Manaia specializes in identifying and funding grassroots projects that often go unnoticed. By nurturing these initiatives, we empower local entrepreneurs and innovators who are dedicated to making a meaningful environmental impact."
4. **Enhanced User Experience**: "Our platform is designed with users in mind, featuring an intuitive interface and comprehensive resources to guide both investors and project creators. For users new to crypto as well as experienced investors, Manaia makes the journey seamless and rewarding."
5. **Rewards and Incentives**: "Manaia rewards investor commitments to sustainability! With our unique profit-sharing model and staking opportunities, investors can earn

returns while supporting projects that matter, creating a win-win for their wallet and the planet."

6. **Strong Community Focus**: "We believe in the power of community. Through CO2coin, we foster collaboration and engagement among our users, sharing success stories and driving collective action towards a more sustainable future. Join us in making a difference together!"
7. **Partnerships and Collaborations**: "By partnering with esteemed environmental organizations and industry leaders, Manaia adds an extra layer of credibility to the projects we support. These collaborations enhance our network, ensuring that our funded initiatives align with best practices and proven impact."
8. **Crypto Carbon Credits Platforms:** These platforms use blockchain technology to tokenize carbon credits, ensuring transparent tracking and immutable verification of carbon offset activities. They empower individuals and businesses to participate in climate-positive actions while fostering global access to trusted carbon markets.
9. **Green Crowdfunding Platforms:** Designed to support environmental and regenerative ventures, these platforms connect passionate communities with early-stage sustainable projects. By democratizing funding, they enable grassroots innovation in areas like clean energy, circular design, and ecological restoration.
10. **Decentralized Finance (DeFi) for Sustainability:** DeFi protocols unlock new pathways for environmental impact by decentralizing access to capital. Through smart contracts, sustainability-linked loans, and tokenized green assets, they incentivize eco-friendly behavior while reducing reliance on traditional financial intermediaries.
11. **Sustainable Investment Funds:** These funds strategically invest in companies and projects aligned with ESG principles—Environmental, Social, and Governance. They aim to deliver long-term value by integrating sustainability into financial performance, driving capital toward climate resilience and ethical innovation.
12. **Competing:** With traditional venture capital and crowdfunding platforms in the climate-tech space.
13. **Emerging blockchain:** Based sustainability platforms pose indirect competition.
14. **Manaia's differentiator:** Lies in its exclusive focus on early-stage clean energy SMEs and its utility token model designed for liquidity, compliance, and impact.

Marketing and Sales Strategy

- **Awareness Building:** Leverage thought leadership, sustainability forums, and content marketing focused on ESG and green finance.

- **Community Engagement:** Build a robust investor and project community through AMAs, webinars, and staking incentives.

- **Partnerships:** Collaborate with clean tech incubators, green funds, and policy-driven institutions.

- **Sales Strategy:** Direct outreach to early-stage SMEs while onboarding investors via token sale campaigns, exchange listings, and affiliate programs.
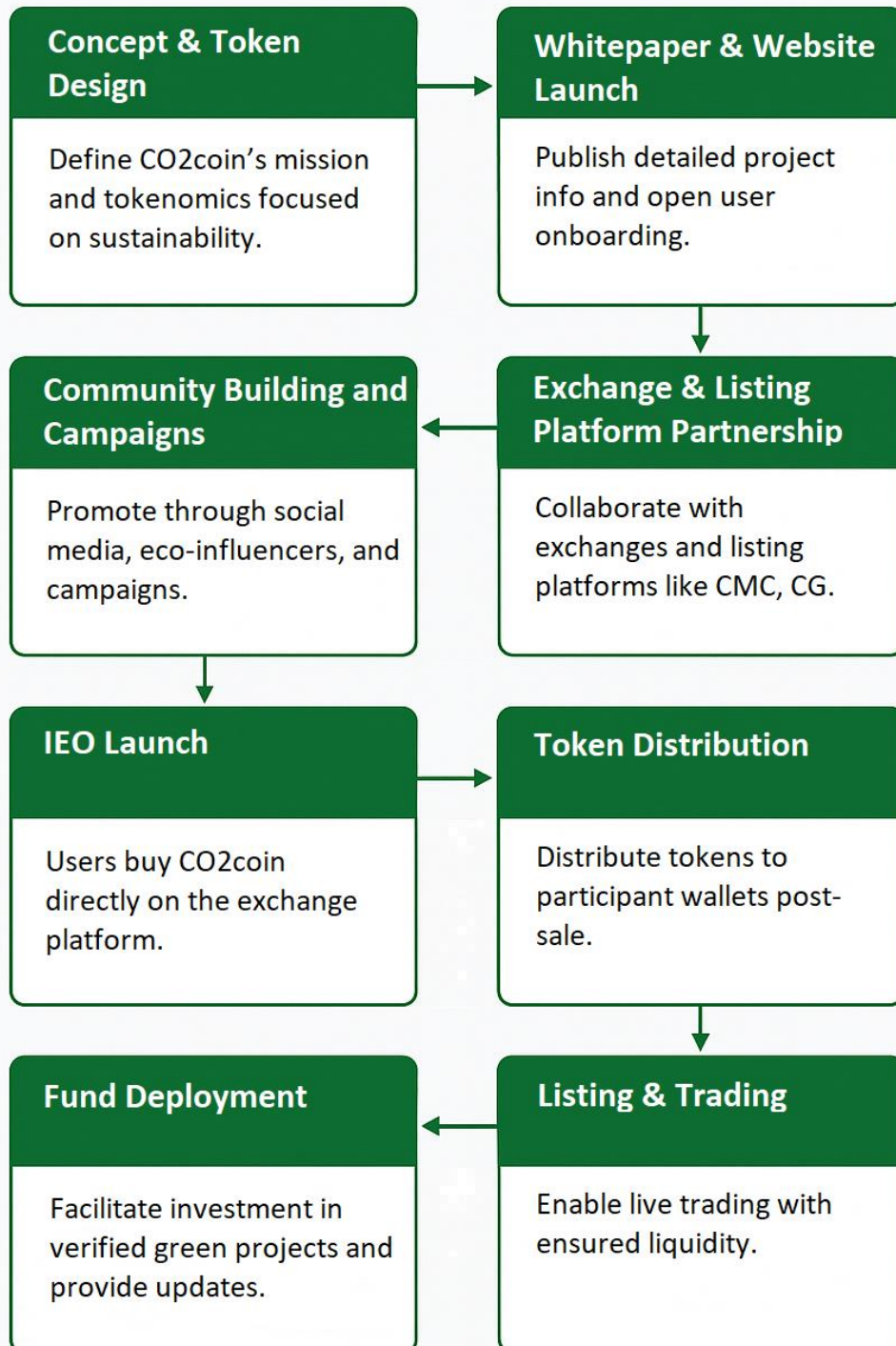
Legislative Conditions and Impacts

The **GENIUS Act** and **CLARITY Act** together promise to transform the U.S. crypto landscape by providing long-awaited regulatory clarity. For investors, the GENIUS Act

establishes strict standards for stablecoin issuers—like full dollar backing, monthly audits, and bankruptcy protections—boosting trust and enabling broader institutional participation. The CLARITY Act defines clear roles for the SEC and CFTC, distinguishing between digital asset securities and commodities, and introduces exemptions for fundraising and secondary trading, which could unlock capital formation and reduce legal risk. Both acts pave the way for banks, FinTech's, and even retailers to issue or integrate digital assets, expanding the **available use of funds** across payments, settlements, and decentralized finance. For the crypto industry, these bills signal a shift from regulatory ambiguity to a structured framework that could legitimize innovation, attract investment, and position the U.S. as a global leader in digital finance

10. Exchange Listing

The CO2coin Token by Manaia will set to be listed on top-tier crypto exchanges, including Manaia's trading platform, PayBitoPro, and other leading global exchanges. This strategic listing marks a significant milestone in expanding access to a token designed to fund climate action and sustainable projects. Through exchange listings, the CO2coin Token will reach a broader audience and establish itself as a credible and valuable digital asset in the global carbon economy.

IEO Process of CO2coin

Concept & Token Design
Define CO2coin's mission and tokenomics focused on sustainability.

Whitepaper & Website Launch
Publish detailed project info and open user onboarding.

Community Building and Campaigns
Promote through social media, eco-influencers, and campaigns.

Exchange & Listing Platform Partnership
Collaborate with exchanges and listing platforms like CMC, CG.

IEO Launch
Users buy CO2coin directly on the exchange platform.

Token Distribution
Distribute tokens to participant wallets post-sale.

Fund Deployment
Facilitate investment in verified green projects and provide updates.

Listing & Trading
Enable live trading with ensured liquidity.

Benefits of Exchange Listing:

- **Improves Credibility**

Being listed on reputable exchanges boosts the trust and credibility of the CO2coin Token, helping it gain recognition among investors and the crypto community.

- **Increases Liquidity**

Listings on multiple exchanges enhance the token's liquidity, making it easier for users to buy, sell, or trade CO2coin Tokens seamlessly.

- **Expands Reach and Visibility**

Exchange listings significantly improve the token's visibility, attracting a diverse pool of investors and contributors who support sustainable development goals.

By making the CO2coin Token available on major trading platforms, Manaia is taking a crucial step toward empowering environmental finance through blockchain technology.

11. Roadmap

Manaia is committed to building a robust ecosystem that supports ET projects and companies and sustainable finance through blockchain. Our phased roadmap outlines the strategic development of the CO2coin Token and supporting infrastructure to ensure long-term impact, liquidity, and adoption.

Phase 1: Foundation & Awareness

Key Milestones:
- Whitepaper Publication
- Tokenomics Finalization
- CO2coin Token Creation (ERC-20 Smart Contract)

Objective:
Establish Manaia's value proposition with a persuasive, investor-ready whitepaper and a technically sound token model designed for sustainability-focused businesses.

Key Actions:

- An authoritative whitepaper reflecting our mission and Reg 506C pricing structure
- Tokenomics design, including allocation, utility, inflation control, staking, and governance
- Development of ERC-20 smart contracts with mint/burn functionality and automated distribution tailored to energy transition projects

Marketing Launch:
- Full-stack marketing setup, including SEO (on-page/off-page), social media branding, PR strategy, paid campaigns, and investor-targeted content

- Led by a senior team including marketing strategists, content writers, and motion graphics experts

Phase 2: Infrastructure & Fundraising

Exchange Launch (Spot Trading):
- **Objective:** Enable liquidity and usability for the CO2coin Token and other climate-focused tokens.
- **Action:** Deploy Manaia's white-label exchange with integrated Spot trading, KYC, admin/client dashboards, and reporting tools.

Blockchain Integration (HC NET):
- **Objective:** Establish a reliable Layer-1 backbone for all project transactions.
- **Action:** Implement HC NET - a secure, scalable, and interoperable blockchain with low fees, fast settlement, and built-in compliance.

ICO Launchpad:
- **Objective:** Power tokenized climate projects with a seamless fundraising experience.
- **Action:** Launch a fully compliant ICO platform including investor dashboard, smart contracts, KYC/AML tools, escrow wallet integration, campaign analytics, and Reg CF/C tier support - optimized for raising capital via platforms like Republic.

Phase 3: Scale & Optimization

Enhanced Features & Pricing Architecture

Objective: Offer a comprehensive suite of tools and documentation to support growth, investor confidence, and due diligence.

Action:
- Deliver end-to-end fundraising readiness for major crowdfunding platforms
- Ensure compliance, transparency, and scalability for all stakeholders
- Expand features across the Manaia ecosystem to support ongoing token utility and marketplace engagement

12. Meet Our Team

	Eric A. Hanson	**LinkedIn**
	Donald Wallace Hopps	**LinkedIn**
	Glenn Smith	**LinkedIn**
	Wayne Young	**LinkedIn**

Advisory Board

Manaia is currently assessing and talking to potential Advisory Board members, with a view to assembling the right mix of Advisors within the next 3-6 months, to ensure alignment with Manaia's core mission, and provide strategic oversight for investor protection, token listing strategy, and clean energy SME vetting.

13. Technology & Security

1. Blockchain Standard: Ethereum (ERC-20)

The CO2coin Token is built on the widely adopted Ethereum blockchain, adhering to the ERC-20 token standard. This ensures compatibility with a vast ecosystem of wallets, exchanges, and decentralized applications (dApps), offering a seamless experience for users and developers alike.

By leveraging Ethereum's mature infrastructure, CO2coin Token benefits from:

- Interoperability with leading DeFi platforms and services
- Transparency via public, verifiable smart contracts
- Flexibility for integration across marketplaces and green finance platforms
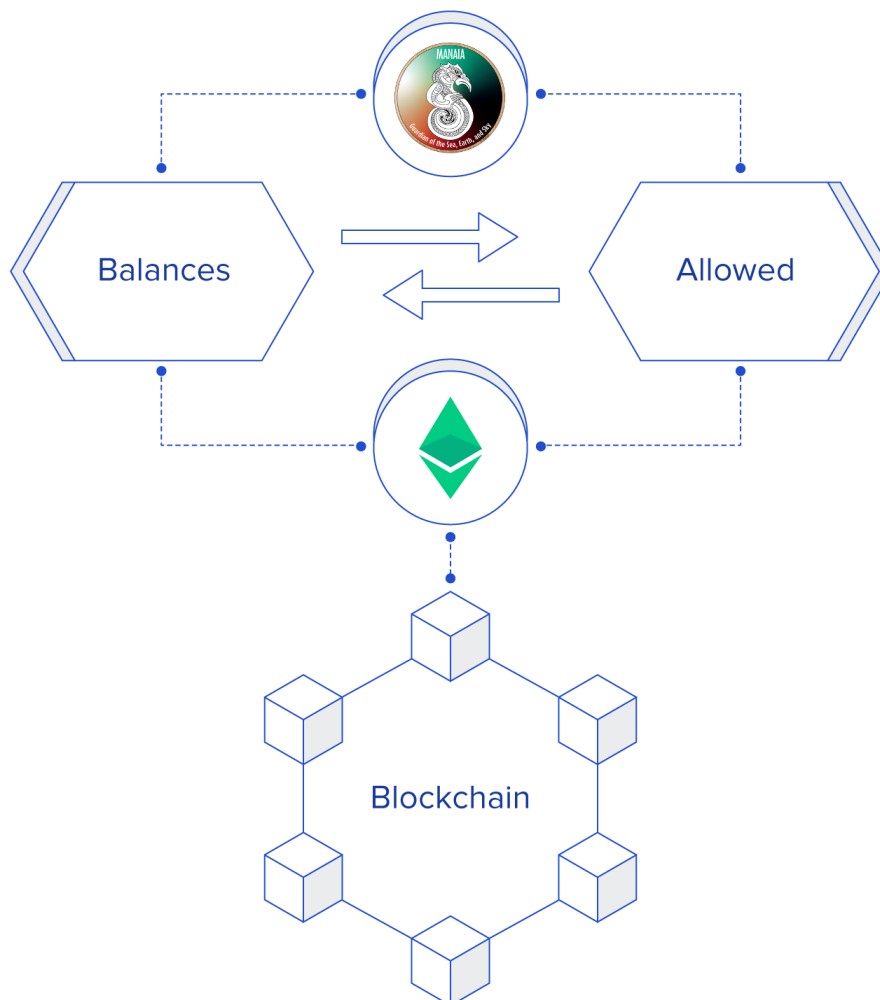
2. Token Role: Utility

The CO2coin Token functions as a utility token, enabling access to a suite of features within the Manaia ecosystem. It facilitates participation in green projects, supports governance functions, and powers incentives for sustainable actions and carbon offset initiatives. Use cases include:

- Access to tokenized carbon credit markets
- Project participation and staking
- Incentivizing eco-friendly behaviours
- Governance voting for project-level decisions

3. Security Architecture

Manaia prioritizes enterprise-grade security at every level of the CO2coin Token's lifecycle - from smart contract design to platform interaction. The following measures are implemented to ensure trust, integrity, and protection against vulnerabilities:

Smart Contract Security

- **Third-Party Audits:** Smart contracts are reviewed by independent security auditors to identify and fix vulnerabilities before deployment.
- **Formal Verification:** Logic and behaviour of contracts are mathematically verified to ensure accurate performance.
- **Upgradeable Smart Contracts:** Secure proxy patterns allow for future enhancements without compromising security.

Operational & Platform Security

- **Multi-Signature Wallets:** Admin wallets require multiple approvals to execute high-value or critical transactions, preventing unilateral access.
- **Role-Based Access Control (RBAC):** Only authorized personnel can perform contract-sensitive operations, minimizing the risk of internal breaches.
- **Rate Limiting and Anti-Bot Mechanisms:** Protects token sale and distribution against automated attacks and transaction flooding.

Compliance & User Protection

- **KYC/AML Integration:** All participants in token sales and platform services are verified to comply with global regulations.
- **Escrow Wallets:** ICO funds and token allocations are held securely with smart contract-controlled release to ensure fairness and transparency.
- **Transaction Logging & On-Chain Analytics:** Real-time monitoring of smart contract activity helps detect anomalies and ensure auditability.

Infrastructure Safeguards

- **Secure Hosting & DDoS Protection:** The Manaia platform is hosted on hardened infrastructure with load balancing, SSL encryption, and 24/7 monitoring.

- **Cold & Hot Wallet Management:** The Majority of funds are stored in multi-sig cold wallets, with hot wallet limits for transactional operations.

Commitment to Ongoing Security

Manaia is committed to continuous monitoring, testing, and upgrading of all technology components. Regular audits, community bug bounty programs, and strict operational controls ensure that the CO2coin Token remains a secure and reliable asset for supporting climate action.

14. Legal & Compliance

At Manaia, regulatory compliance is a cornerstone of our mission to drive sustainable finance through blockchain technology. We operate with a strong commitment to transparency, investor protection, and adherence to global financial regulations.

SEC (Securities and Exchange Commission)

Manaia's platform and the CO2coin Token offering are fully aligned with applicable U.S. financial regulations, including those set forth by the Securities and Exchange Commission (SEC). Our fundraising activities are structured to comply with SEC guidelines, particularly under Regulation CF (Crowdfunding) and Regulation 506c, where applicable.

This compliance framework ensures that all token sales are conducted within the boundaries of federal securities laws, offering a transparent and legally sound investment opportunity. By adhering to these regulations, Manaia can responsibly engage both accredited and non-accredited investors, expanding access to sustainable investment opportunities in a secure and regulated environment.

Fully Licensed & Transparent Platform

Manaia operates as a fully licensed digital asset platform, ensuring that all transactions involving the CO2coin Token are conducted within a secure, regulated environment. This includes:

- **KYC/AML Compliance:**
All users and investors undergo rigorous identity verification and anti-money laundering checks, enhancing security and legitimacy.

- **Smart Contract-Based Escrow:**
Token sales and fund management are facilitated via audited smart contracts with escrow functionality, offering investor protection and transparent fund release.

- **Data Privacy & Reporting Standards:**
Manaia adheres to data protection regulations and provides necessary financial disclosures, ensuring clarity for both regulators and participants.

Global Regulatory Outlook

As part of our global expansion strategy, Manaia is committed to ongoing regulatory engagement and cross-border compliance. Our legal and compliance teams actively monitor changes in international laws to ensure continued alignment and scalability in multiple jurisdictions.