



# UMOJA COIN WHITE PAPER

## V 5.0

One Continent, One People ,One Currency

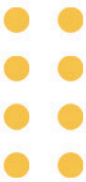


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## 1. ABSTRACT

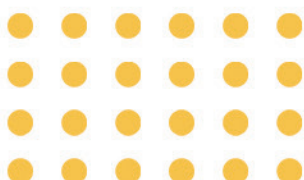


Umoja Coin (hereafter referred to as UMC) is a modern-age digital currency that strives to serve as a unified medium for exchange value across Africa, uniting the continent by a single currency that is divided by borders and ethnicities. It revolutionizes the concept of money and value exchange by leveraging state-of-the-art technologies such as blockchain, cryptography, and DeFi. Umoja Coin (UMC) dedicates itself to alleviating economic deprivation and inequality through the applied use of blockchain technology and DeFi and Fintech. It offers a unified, innovative, and blockchain-based digital asset that serves the entire African continent: enabling trustless, peer-to-peer transactions without any restrictions of a border or any transactional costs. The coin offers Africans an opportunity to seamlessly transact, transfer value, make payments or settle trades across the continent, all from the comfort of their mobile or PC.

UMC creates a decentralized network of tools and services for the creation of a single value exchange medium throughout the African continent. It creates a potential link between the economic activity taking place within the continent, and between two individuals or businesses by enabling them to transact in a P2P method trustless, efficiently, and at minimal transactional costs.

The UMC team aims to harness the power of blockchain innovation and DeFi fully and serve as a replacement for centralized currencies. By integrating sophisticated technologies such as Blockchain, Cryptography, Smart Contracts, and Fintech, UMC provides a platform with no analogs to date in the centralized financial landscape within the region.

This white paper gives a detailed description of our research and planning. It also aims to demonstrate the status and future plans of the UMC Platform, its associated products, and solutions. The document strives to inform our readers how we are using our teams' expertise to provide decentralized payment solutions for the African region while ensuring low overhead costs, transparency, maximum throughput, security, and efficiency.



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## 2. INTRODUCTION

Umoja Coin is the new-age blockchain-based digital currency created for unifying Africa by allowing a single medium for the exchange of value across the continent, and the world. Be it a peer-to-peer transaction between two individuals, a transaction between a merchant and a customer, a trade between two businesses, or a financial activity among two organizations, Umoja Coin can execute such activities throughout the continent and across the globe. With Umoja, all such transactional activities are performed through a single, unified token i.e., Umoja Coin, in a seamless, secure, trustless, and cost-effective way.

Umoja believes in a United Africa, using one currency for the entire continent. It strives to eliminate the restrictions enforced by geographical boundaries and boundaries created by colonists and the financial limitations that still today bear witness to the intricate systems introduced by colonists.

Umoja Coin dedicates itself to alleviating economic deprivation and inequality through the applied use of blockchain technology and social entrepreneurship. It strives to create an ecosystem of products and services to assist the African communities, both virtual and physical, to use a single currency for the entire continent to transact and exchange value in a trustless, seamless, secure, efficient, and cost-effective way.

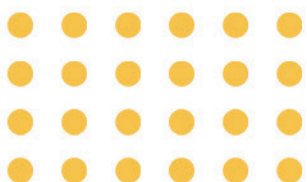
### What it does?

Umoja Coin enables its holders to send, receive, hold, or even withdraw all major cryptocurrencies by enabling it to be supported on all Erc20 compatible wallets. A user would be able to make payments, do online shopping, ride a bus or book air tickets, reserve hotels, and rooms, make inter-continent trades, and even spend Umoja Coins directly at selected merchants who accept these currencies all over the world, thus, enabling them to spend it just like the fiat money. Furthermore, users would also be allowed to withdraw their UMC coins directly from fiat money by providing them with a network of exchangers who would convert UMC to Fiat money locally.

### How does it work?

Umoja provides an easy way to manage and facilitate trades or exchange value for individuals, communities, businesses, or organizations. It offers a cryptographic token deployed on the Matic (Polygon) blockchain network which has a limited number of tokens available, that can be acquired through a predetermined Tokenomics plan discussed in the Umojanomics section below. Holders of Umoja Coin can be able transact peer-to-peer, without involving a middleman.

Any individual, business, or merchant wanting to send money, exchange value, or perform a trade i.e., both regional and international, can use Umoja Coin by downloading a Matic (Polygon) supported wallet to send to receive UMC without involving a middleman or centralized financial institution.





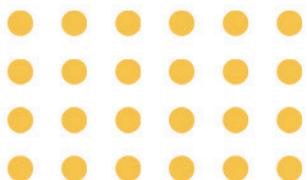
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## Usage of Blockchain and Smart Contracts

Umoja has been developed on Polygon Blockchain Network where a set of smart contracts are deployed for the initial issuance of its tokens to prospective investors. The usage of Smart Contracts ensures that in our blockchain-based distributed ledger environment, the selling of initial tokens and the process of clearing and settlement, happens within seconds, in a seamless, secure, and trustless way. These contracts will allow people to buy tokens directly from the interface, store them in a supported wallet, and use them for daily transactional activities.

UMC uses Smart Contracts which are deterministic exchange mechanisms controlled by digital means that can carry out the direct transaction of value between untrusted agents. UMC uses this technology to facilitate, verify, and enforce the negotiation or performance of economically laden procedural instructions and potentially circumvent censorship, collusion, and counterparty risk.

UMC Smart contracts will offer a way to verify and order transactions in a distributed ledger, a record of consensus that is validated and held within a network of separate nodes. Entries can be altered but not deleted from the blockchain which is a distributed ledger based on Polygon Network. All transactions will have an auditable trail and a traceable digital fingerprint. The data on the ledger is pervasive and persistent, creating a reliable “transaction cloud” where transaction data cannot be lost.





### 3. ABOUT US

Umoja Coin (UMC) is an African-born brainchild fostered by the CO Founders that dedicates to alleviating economic deprivation and inequality through the applied use of blockchain technology and social entrepreneurship with finance. With Umoja Coin, it strives to enable the underserved and deprived community segments to have complete autonomy on their finances without relying on banks or centralized financial entities.

In that mission, Umoja plans to build an ecosystem that will assist African communities by offering them a unified medium for the exchange of value that is decentralized, risk-free, and cost-effective in nature. We aim to provide inherent utility-based coin that can genuinely be used as a medium of exchange and storage of value for the entire African population.

### 4. OUR VISION

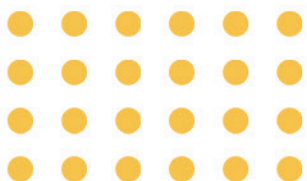
The Vision of Umoja Coin (UMC) is to eliminate the hurdles faced by individuals and businesses while exchanging value and unite entire Africa offering a single digital currency for the entire continent. We believe that the UMC has a novel solution to solve the biggest and most lucrative problem in the region today. It strives to enable Mass Adoption of cryptocurrencies in the region, we seek to bring the power of the blockchain to those who now shun it, currently finding it too technical, uninteresting, and scary. There has never been a bigger financial opportunity in history, and the UMC Project intends to be the first to market with a viable solution.

### 5. THE MISSION

Empower Africa by implementing a unified currency and eliminating financial obstacles when performing inter-continent transactions. Further, educating the African people about the endless possibilities of using a single currency across the continent.

### 6. PROBLEMS WE SOLVE

The traditional financial system involves direct dependents on financial institutions and middlemen. The involvement of such parties not only affects the efficiency of transactions by causing unnecessary delays but also increases transactional costs. It is also true that such financial institutions have often been involved in manipulation, causing the masses to lose their life worth of savings. The financial crisis of 2007–08, is one such instance where banks in the United States of America had started to give out risky loans to people to attract new customers. As a result, they had to face significant defaults on such loans. Due to the inability of the people to pay back the money, many banks collapsed and filed for bankruptcy. Parallel to giving out risky loans, the banks were using the people's money to invest in various opportunities.





Below, some of the core issues UMC aims to resolve are described.

### **Centralization**

Banking and finance in Africa are controlled by centralized financial institutions and government organizations, which not only raise trust deficiency among the public but also expose their capital to a single point of failure.

### **The majority of the African region is still unbanked/underbanked**

A major portion of the African population still lacks access to basic banking. While there have been positive developments in recent years, a significant proportion of the Sub-Saharan African Market population remains unbanked. A report by BPC shares that 57 percent of Africans do not hold any kind of bank account, including mobile money accounts. The entry barrier for opening a bank account, let alone obtaining a debit or credit card can be nearly impossible, yet not attainable.

### **High Cost of banking and inter-currency settlement**

Increased globalization has created a mostly unconnected network of pockets of inequality worldwide and an outflux of capital from small communities to the big box/online retailers and large franchises. Existing currencies controlled by centralized financial bodies have made it difficult to cultivate and manage these networks as they require, among other things, human resources and management fees to control the trade, management, ledger accuracy, counterfeiting, etc.

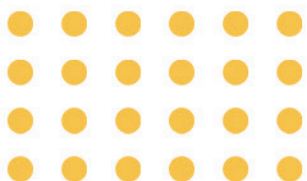
Consequently, the fee structure of banking in African countries has exuberant costs. Take for example the fee structure of South African banks is up to four times higher than countries such as Germany, Australia, and even India. In addition, merchants in these areas of economic deprivation are often plagued with processing fees as high as 3.5%, which is more often than not passed onto the consumer. At the same time, larger retailers can afford the cost, furthering the problem. These fees are often sent to multinational corporations that have no interest in reinvesting those funds locally.

### **Cross Border Settlement and Value Exchange**

Cross-border trade settlement and money transfer is still a hectic and effort-driven job, especially within Africa. A person aiming to send money from Kenya to someone in Zimbabwe would require to go to an exchange, pay the fee and still get a lower exchange rate. Not to mention he must perform KYC and AML checks. On top of that, the user also must face restrictions in terms of sending the money, as they can't exceed transferring money from a certain amount.

### **Lack of trust**

The major issue users face, within Africa, is a general sense of mistrust in banks' motives. People on low incomes have a deep mistrust of the formal financial sector, which is rooted in fears of exploitation. Past abuses, such as the inappropriate marketing and selling of financial products, have shown that poor people are highly susceptible to rapacious commercial interests.





## 7. UMOJA – THE SOLUTION

Umoja resolves these issues by offering a cryptographic token that is decentralized in nature and blockchain on the blockchain. Umoja Coin will serve as the One token for united Africa. It will include virtually fee-less transactions that are trustless in nature, allowing all Africans to transact, exchange value, and send payments to anyone across the world directly from the comfort of their mobile: without depending on a centralized entity.

That's the vision behind UMC, and we truly believe that it's about time for Africa to stand up for itself. Africa possesses the majority of all minerals found on this planet, Africa represents the majority of farmland, and yet we are kept in poverty and shackles. UMC will represent only a tiny fraction of the solution of breaking the bad spiral, with the vision that it will ignite the future.

### **Banking the unbanked**

Umoja will bring banking to the unbanked by eliminating entry barriers through the removal of capital requirements, KYC, AML, or any other requirement that a user needs to create an account. It empowers every single African individual by providing them access to financial freedom through the creation of a UMC wallet directly from their mobile phone, which can be used for sending or receiving payments throughout the world.

### **Global Transactions and Cross Border Trade Settlements using the same currency**

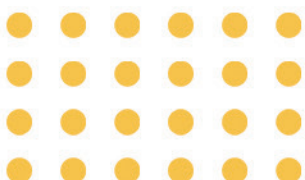
Umoja Coin has no geographical restrictions as it allows blockchain-based peer-to-peer transfer of value on a token that is global yet decentralized in nature. Anyone, from any region, can make payments to anyone in any part of the world seamlessly, at minimal cost in an almost instant manner. Umoja Coin will be One Digital Cryptocurrency for One Continent.

### **Democratizing finance**

Umoja Coin will shift the balance of power within the financial sector, enabling decentralized payments to be delivered without the influence of banks or middlemen.

### **Countering inequality and social exclusion**

Umoja Coin works for the establishment of trust within a community from the basis of social life and nurtures the ground from which the formal economy of money and markets grows. It will function as a symbol of One Continent, One Currency that is designed to bolster this 'core economy' - aiming to tackle some of the drivers and effects of social exclusion and inequality and improve individual well-being in Africa.







### **Disregarding unfair boundaries & borders**

Bitter truth is that Africa has been a scarred continent; scarred by colonists who divided this magnificent vast land into several smaller governed countries, each with its own legislation, currency, and other limitations. Even to this day, only the colonists benefit from this scarring system. Though the nature of colonists changed form into banks and other financial institutions, it is still here.

Umoja will enable African people to perform transactions all across Africa using UMC in real-time, helping them eliminate the role of centralized financial institutions from their hard-earned money and finance. Thus, the people of Africa will no longer be restricted to geographical limitations or borders.

Imagine a world where a carpenter in South Africa can conduct a business transaction with a farmer in Ethiopia, Sudan, Congo, or Kenya, using the same currency and without any transaction costs. Plus, both parties would rightfully get full value for their money.

Umoja Coin (UMC) is the Answer & Solution.

### **Cutting Down the Transaction Costs**

With the platform being built on blockchain technology and still having access to the traditional financial system, the transaction cost will be minimal (near to zero), allowing for the system to set fees as low as possible while remaining profitable for the platform.

## **8. STANDOUT FEATURES**

**Decentralized Banking:** Banking for all

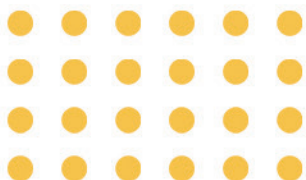
With its blockchain infrastructure, Umoja serves as your virtual bank account that has no restrictions and limitations on transaction size, geography, ethnicity, religion, or company size.

### **Payment Processor**

Umoja Coin offers a blockchain-based payment processor with near-to-zero processing fees and no overhead costs.

### **Disintermediation**

Umoja Coin is deployed on Polygon Network. It functions as a decentralized cryptographic token that enables peer-to-peer exchange of value among transacting parties, without involving a middleman.





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## Scalability

Umoja Coin has the potential to grow at an exponential pace, especially in the underdeveloped and developing economies of Africa. By becoming an early enabler of blockchain technology for a unified currency across Africa, Umoja will gain an important advantage.

## Team Expertise

The Umoja team combines the best of both worlds – renowned professionals with years of financial industry experience and dedicated blockchain evangelists with a track record of successful projects.

## Security

UMC is based on the Polygon blockchain network which eliminates the risk of hacking as it offers no single point of control that can be breached. It allows peer to peer mode of payment, so you won't have to worry about a third party getting any information or your data. All your data is encrypted, and your digital assets are reserved in a wallet only you can access.

## Immune to 51% Attack

Being dependent on the Proof of Stake-based consensus algorithm, UMC rolls out one of the gravest security problems faced by Proof of Work-based coins such as Bitcoin. Instead of mining, all people need to contribute to the network is to show proof of the stake they hold in UMC. Failing to do so or trying to breach the security will deprive them of their holding in UMC which no one would risk.

## Passive Source of income through Staking

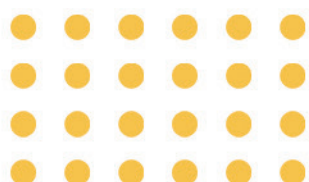
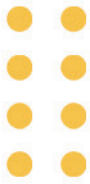
Using this feature, UMC will enable its holders to stake their coins directly in a UMC-dedicated wallet and earn passive income every month. Unlike trading, there is no risk of losing your coins or the value of it. Instead, all you have to do is: stake your coins for a specific time and you will get rewards proportional to the holdings on monthly basis.

## Decentralized Governance

Control lies within the community and no institution or individual has the authority to control the value of UMC. All activities happening within the financial ecosystem are decentralized and recorded on an immutable blockchain which eliminates the role of fraud.

## Efficient and Transparent

UMC blockchain is capable of handling any amount of transactional volume— all the time— without having the chance of the network getting down or showing any sign of sluggishness. Unlike traditional payment methods, there is not a single point of failure, and all the transaction activities are open and transparent to the whole community.





## Privacy

With UMC Token, users can enjoy the advantages of using a public blockchain, while still being sure that their private information is protected.

## Support various Wallets

Other than providing a dedicated desktop wallet, UMC Token supports a variety of digital Wallets e.g. Trust Wallet, Jaxx, Mist, Metamask, etc. having encryption available. The encrypted technology of these wallets would allow you to secure your UMC Tokens so that you can view transactions and your account balance.

## Decentralization & Self-regulation

Umoja's business model allows self-regulation where all financial activities will be recorded on a distributed incorruptible distributed ledger.

## A platform with real-life utility

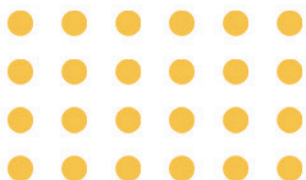
Unlike traditional cryptocurrencies, Umoja features a token that has real-life use cases of enabling payments and cross-border settlements for over a billion African population.

## 9. UMOJANOMICS

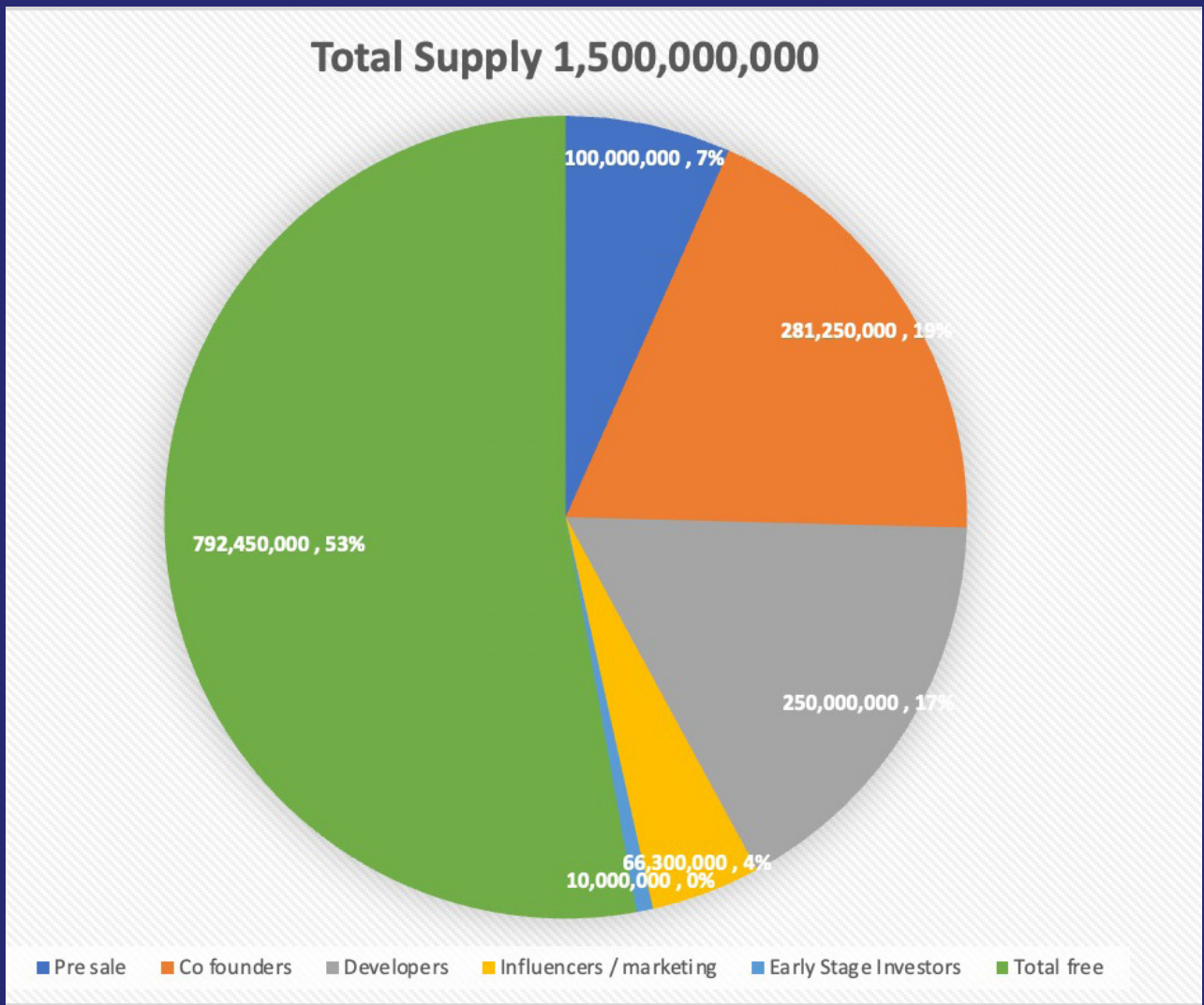
Umoja Coin is an ERC 20 Token deployed on the Polygon Blockchain Network. It has a total supply of 1.5 billion Coins (1,500,000,000) issued, representing the number of predicted inhabitants on the African Continent by 2025.

- Ticker: UMC
- Token type: ERC20 (Polygon Network)
- ICO Token Price: 1 UMC = X USD
- Total Supply: 1.5 billion UMC

Token Distribution



Total Supply	1,500,000,000
Pre-sale	100,000,000
Co-Founders	281,250,000
Contractors and Coders	250,000,000
Influencers/Marketing	66,000,000
Early-stage Investors	10,000,000
Total available for Trading Plat forms	792,450,000



### No Transaction Fee

Umoja adopts a no transaction tax policy.

Transaction taxes are imposed by many crypto projects, which involve the project taking a percentage of the tokens that are transferred, sold, or bought. Many projects do this to provide long-term funding for their project, especially when the tokens themselves lack real utility.

Whilst some argue that it's good for preventing users from making lots of smaller buys/sells to try and profit from price fluctuations, the issue is that it can have a massive impact on the amount of tokens users receive.



## Why isn't UMOJA using tax?

UMOJA doesn't use transaction tax, because of its African Origin and the company's Vision of becoming the only currency to be used between Africans. The entire ethos of Umoja centers around the Umoja ecosystem, and we don't want people to lose money when they enter (or leave) that ecosystem. That's why, at Umoja, we've committed to never tax any token transfers.

Umoja is a token used to unite and enable Africans across the continent and the world. One People, One Continent, One Currency

## 11. ROAD MAP

Our product roadmap helps us share what we're working on next and the direction that we're taking our business in. It helps us open a practical dialogue with our customers and leads about what they want and need without giving away any top-secret details. Our roadmap is fully transparent, and we've worked with a cutting-edge development team to make sure it's not full of empty promises. UMOJA is the Promise you have been waiting for, and now it's time to deliver.

### Q3-Q4 2022

#### UMOJA LAUNCH

- Website Launch
- Full Security Audit
- UMOJA Influencer Marketing Drive

#### PRE-SALE

- 100,000,000 million Tokens are for sale, grab them while you can!
- Initial CEX listings
- Regular marketing events

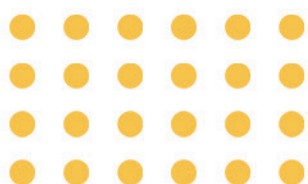
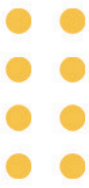
### Q1 2023

#### CEX LISTING

- Large focus on the CEX partnerships
- Umoja is aiming to be on all main exchanges

#### ICO

- UMOJA will offer its initial coin offering (ICO) on Valentine's Day 14th Feb 2023 – becoming the fundamental promise of a better future for Africa.



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