



2025 UMOJA COIN (UMC) WHITEPAPER

Invest in Umoja Coin (UMC)
Empowering Africa's
Financial Future

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01. ABSTRACT

Umoja Coin (UMC) is a digital currency designed to unify Africa's financial landscape.

Built on the Polygon blockchain, it functions as a USD-pegged stable coin that eliminates currency volatility, lowers transaction costs, and enables borderless trade. UMC integrates Umoja PAY and Umoja Agents to bridge digital and physical economies, making financial inclusion accessible to Africa's 500 million unbanked people. Umoja Coin is built on a foundation of inclusive innovation, designed to bridge fragmented financial systems across the continent. By leveraging blockchain technology, it enables secure, transparent, and borderless transactions that empower individuals, businesses, and governments alike. The architecture supports interoperability with existing financial infrastructure while introducing decentralized tools for savings, lending, and cross-border trade thereby laying the groundwork for a truly pan-African digital economy.

Compliance and governance are central to Umoja Coin's long-term viability. The framework adheres to global regulatory standards while remaining adaptable to local jurisdictions, ensuring trust and accountability at every level. Through strategic partnerships with financial institutions, regulatory bodies, and community stakeholders, Umoja Coin fosters a compliant ecosystem that balances innovation with responsible oversight paving the way for scalable adoption across diverse markets.

This white paper outlines the vision, structure, compliance, and roadmap of Umoja Coin as it transforms Africa into a unified digital economy.

02. INTRODUCTION AND UMOJA VISION 2025

Africa is home to 1.5 billion people, yet more than half remain excluded from the formal financial system. Cross-border transactions are expensive, local currencies are volatile, and trade across fragmented economies is inefficient. Umoja Coin envisions an Africa where money moves as freely as its people, goods, and ideas. Umoja Coin not only aims to facilitate peer-to-peer exchange of UMC for physical and electronic cash but also envisions a broader role as a financial wedge to combat financial exclusion across Africa. By embedding UMC into everyday transactions and digital financial services, Umoja seeks to empower underserved populations with access to secure, decentralized, and inclusive financial tools.



This strategic expansion positions Umoja Coin as more than just a medium of exchange. It becomes a catalyst for economic participation, enabling users to save, invest, and transact without reliance on traditional banking infrastructure. Through partnerships, mobile integration, and community-driven adoption, Umoja Coin is set to become a practical and accessible currency for millions across the continent.

The vision for 2025 is to launch Umoja Coin as Africa's most trusted and widely used stable coin. Through Umoja PAY and Umoja Agents, UMC will become a practical tool for everyday transactions, remittances, merchant payments, and institutional use. By anchoring UMC to the US dollar within a $\$1.00 \pm \0.05 range, Umoja Coin offers stability and predictability unmatched by local currencies.

To realize this vision, Umoja Coin is building a hybrid financial ecosystem that combines mobile-first digital infrastructure with on-the-ground human networks. At the heart of this system is Umoja PAY, a mobile application that enables users to transact in UMC as easily as using cash. Features include custodial wallets with biometric security, QR-based transactions, peer-to-peer transfers, and fiat conversion. Currently in beta testing with 1,000 users, Umoja PAY is rewarding participants with 25 UMC each, fostering early adoption and feedback.

Complementing the app is a growing network of Umoja Agents; a group of local intermediaries who provide cash-in and cash-out services, extending UMC's reach to those without reliable internet or banking access.

By Q4 2025, the first 20 Agents will be operational, forming the backbone of Umoja's hybrid economy and ensuring that digital currency is accessible even in the most underserved communities. The agents will be subject to regulatory approvals and standardized scrutiny to ensure full compliance with applicable laws and oversight by relevant authorities. These measures are designed to uphold transparency, prevent fraudulent activities, and maintain the integrity of our operations across jurisdictions.

To support this rollout, Umoja Nigeria Ltd will be incorporated as the strategic hub for regulatory engagement and operational deployment. Nigeria's regulatory framework is being developed in parallel to ensure compliance and scalability ahead of the 2026 pan-African



launch. We plan to use this model to guide expansion across other African markets, refining our approach through real-world feedback and collaboration with financial authorities.

Umoja's compliance architecture is built on a threshold-based KYC strategy, allowing users to onboard with biometric fingerprint authentication for low-risk transactions, while applying traditional KYC methods for higher-value activities. This approach is designed to target the 500 million unbanked individuals in Sub-Saharan Africa, offering secure access to financial services without the need for formal documentation.

In addition, AML systems are fully integrated into Umoja PAY, enabling real-time transaction monitoring, suspicious activity reporting, and full alignment with FATF standards. These safeguards ensure that Umoja Coin operates within a transparent and trusted ecosystem, protecting users and reinforcing institutional confidence.

Umoja Coin invites investors, developers, merchants, and governments to join us in shaping a future defined by collaboration, inclusion, and shared prosperity. Together, we are building the infrastructure for a unified African digital economy one that empowers every individual to participate, transact, and thrive.

03. THE STORY BEHIND UMOJA COIN AND AFRICA'S FINANCIAL CHALLENGES

The inspiration for Umoja Coin began with the Maasai people, one community spanning the Kenya–Tanzania border. Despite a shared culture and economy, the Maasai are forced to transact in two currencies, incurring unnecessary exchange costs. This problem is not unique to the Maasai; it reflects a continental reality. Colonial borders created economic fragmentation, trapping Africans in outdated systems.

Africa's broader struggle is stark: according to BPC, 57% of Sub-Saharan Africa's population is unbanked. Those with access to banking often face high fees, long delays, and limited services. Cross-border remittances cost up to 9% per transaction, which is among the highest in the world. Umoja Coin seeks to rewrite this story by offering one digital currency for all Africans, bypassing inefficient systems



04. UMOJA COIN: THE BLOCKCHAIN-BASED SOLUTION

Umoja Coin leverages blockchain to create a decentralized, transparent, and secure financial ecosystem. Built on Polygon, it offers:

- Scalability – handling millions of transactions at low cost.
- Security – audited smart contracts and robust consensus.
- Decentralization – no reliance on central banks or intermediaries.

By eliminating middlemen, UMC reduces costs and increases trust. Users retain full control over their funds, while enjoying instant settlement for peer-to-peer, merchant, and cross-border transactions. Users maintain full sovereignty over their assets, with private wallets enabling complete control and transparency. Whether engaging in peer-to-peer exchanges, merchant payments, or cross-border remittances, transactions are settled instantly streamlining commerce and improving financial efficiency. This frictionless experience not only empowers individuals but also opens new pathways for businesses and communities to participate in the digital economy with confidence and autonomy.

05. UMOJA PAY AND UMOJA AGENTS

Umoja PAY is the first mobile application enabling users to transact in UMC as easily as using cash. Features include custodial wallets with biometric security, QR-based transactions, peer-to-peer transfers, and fiat conversion. Currently in beta testing with 1,000 users, Umoja PAY is rewarding participants with 25 UMC each.

Umoja Agents complement the app by acting as on-the-ground intermediaries. Agents will provide cash-in and cash-out services, enabling UMC to reach even those without reliable internet or banking access. These Agents will be operational, forming the backbone of Umoja's hybrid economy.

This dual infrastructure digital and physical ensures that Umoja Coin is not just accessible to the tech-savvy, but also to rural and underserved populations. By embedding financial services into everyday environments, Umoja PAY and its Agent network are designed to foster trust, convenience, and adoption at the grassroots level.



In addition to basic transactions, future updates to Umoja PAY will include merchant tools, bill payments, and micro-lending features, further expanding its utility across personal and business use cases. These enhancements will position UMC as a viable alternative to traditional banking, especially in regions where such services are limited or costly.

Umoja's vision is to create a truly inclusive financial ecosystem, one that reflects the diversity of Africa's economies and empowers individuals to participate fully in the digital age. Through Umoja PAY and its Agent network, we are laying the foundation for a resilient, borderless economy built on trust, technology, and community.

06. UMOJA COIN AS A USD-PEGGED STABLECOIN

Volatility is one of Africa's greatest financial challenges. Many local currencies lose value annually due to inflation and weak governance. Umoja Coin solves this problem by pegging UMC to the US dollar within a $\$1.00 \pm \0.05 band. This peg creates a predictable and stable digital currency for everyday use, from retail purchases to international trade.

The US dollar is one of the most stable and widely accepted currencies in the world, which is why UMC is pegged to it. This strategic peg ensures that UMC maintains a consistent value, shielding users from the volatility often associated with digital assets. By anchoring the coin to a globally trusted benchmark, Umoja Coin offers users a reliable store of value and a predictable medium of exchange.

This stability is especially critical in regions where local currencies may fluctuate or lack international acceptance. With UMC, users can transact, save, and invest with confidence, knowing their digital holdings retain purchasing power. Whether used for daily commerce, remittances, or long-term financial planning, Umoja Coin delivers value at its best bridging the gap between traditional finance and the future of decentralized currency in Africa.

This stability not only encourages adoption but also builds trust with merchants, governments, and investors.



07. TOKENOMICS [UMOJANOMICS]

Umoja Coin (UMC) was launched with 1.5 billion tokens (1,500,000,000), representing the projected population of Africa in 2025. Rather than treating supply as a rigid cap, UMC's issuance is anchored to Africa's demographic reality, reflecting its mission to become a Pan-African currency for one people, one continent, one economy.

The number remains flexible within controlled parameters, allowing Umoja Tech Ltd. to adjust supply in line with demand while safeguarding the peg of \$1.00 ± \$0.05. This ensures UMC retains its stability across remittances, cross-border payments, shopping, and rural banking and in every area where UMC will be used.

Unlike traditional tokens, the supply is made flexible (if there is an increase in Africa's population it reflects in UMC's token supply to match the increment in population)

The allocation is designed to ensure liquidity, long-term alignment, and stability.

Our Tokenomics follows a strict vesting model to prevent early selloff and safeguard UMC's liquidity strategy.

Token Allocation (in thousands of UMC):

Category	Allocation
Pre-sale	200,000,000
Co-Founders	281,250,000 (1% at TGE, remainder over 23 months)
Developers & Contractors	250,000,000 (1% at TGE, remainder over 23 months)
Influencers & Marketing	66,300,000 (1% at TGE, remainder over 23 months)
Free Trading Pool	750,000,000 – 792,450,000



A further detailed summary of UMC Tokenomics analytics is shown to be represented as:

Key Allocations and Supplies:

Category	Allocation (UMC)
Pre-sale Investors	200,000,000
Co-Founders	281,250,000
Coders and Contractors	250,000,000
Liquidity Funding	150,000,000
Market Making	100,000,000
Exchange and Circulation	518,750,000
Total Supply	1,500,000,000

Vesting and Liquidity Notes:

- Vesting schedules ensure stability and reduce dumping risk.
- Free-trading pool guarantees liquidity on exchanges.
- Controlled release supports decentralization and resilience.

07.1. Liquidity and Adaptive Supply Model

UMC is designed to be both liquid and responsive. As a utility token, it maintains high liquidity through seamless integration with decentralized exchanges and interoperable platforms, enabling users to transact, convert, and access value with minimal friction. Unlike traditional tokens with fixed supply caps, UMC employs a dynamic issuance framework that adjusts in alignment with verified population growth across Africa. This adaptive model ensures that token availability scales with demand, promoting inclusivity, economic relevance, and long-term sustainability. By linking supply to demographic expansion, UMC remains both accessible and reflective of the continent's evolving digital economy.

This Tokenomics framework ties directly to Umoja Coin's liquidity strategy, ensuring sustainable growth and protecting token value over time. By carefully balancing supply dynamics, transaction incentives, and reserve mechanisms, the framework ensures that liquidity remains robust across market cycles. This strategic integration not only facilitates seamless trading and minimizes slippage but also acts as a safeguard against volatility, thereby



protecting the intrinsic value of the token. More details on our Tokenomics can be found on our website.

Furthermore, the framework incorporates deflationary elements, staking rewards, and automated liquidity provisioning and all designed to foster long-term holder confidence and reduce speculative pressure. As a result, Umoja Coin is positioned for sustainable growth, with a value proposition that evolves alongside market demand while maintaining stability and resilience.

Umoja Coin offers a range of strategic incentives designed to reward its pioneer users, ensuring they benefit meaningfully from both the onboarding phase and the platform's early growth. These incentives include preferential access to staking programs, reduced transaction fees, and exclusive participation in governance decisions positioning early adopters as key stakeholders in the ecosystem.

By recognizing and empowering its foundational community, Umoja Coin fosters loyalty, accelerates adoption, and builds a strong network effect that supports long-term scalability and value creation.

o8. LIQUIDITY AND ROADMAP Q4 2025

Incorporation of Umoja Nigeria Ltd and initiation of Nigeria's regulatory framework to support the 2026 pan-African rollout: We plan to leverage and start-up the incorporation of Umoja Nigeria Ltd as a strategic base for regulatory engagement, operational deployment, and stakeholder collaboration. This entity will serve as the cornerstone for our activities in Nigeria, enabling us to build trust with local institutions and align our initiatives with national financial policies.

By expanding our regulatory footprint, we will be working closely with Nigerian authorities to co-develop a framework that supports digital currencies like UMC. This includes compliance with anti-money laundering (AML) and know-your-customer (KYC) standards, as well as exploring sandbox environments for innovation. Our goal is to ensure that Umoja Coin operates within a secure, transparent, and legally sound ecosystem.



The Nigerian rollout will be used as a model for pan-African expansion, refining our approach through real-world feedback and regulatory collaboration. Insights gained from this phase will inform our strategy across other key markets, helping us scale Umoja Coin responsibly and sustainably throughout the continent by 2026.

09. TECHNICAL INFRASTRUCTURE AND SECURITY

Umoja Coin is built on a multi-layered security architecture that combines advanced cryptographic protocols with continuous threat monitoring to ensure end-to-end protection. This includes asymmetric encryption, secure hashing, and zero-knowledge proofs to safeguard user data and transaction integrity. Complementing these technical safeguards are regular smart contract audits, bug bounty programs, and real-time penetration testing, all aimed at identifying and eliminating vulnerabilities before they can be exploited. Together, these layers create a resilient and secure environment where users can confidently engage with the Umoja ecosystem. These technical safeguards are explained below:

- **Smart contract audits to eliminate vulnerabilities:** Umoja Coin employs rigorous smart contract audits to identify and eliminate vulnerabilities before deployment. These audits are conducted by independent, industry-recognized cybersecurity firms that specialize in blockchain protocols. By subjecting our codebase to thorough scrutiny, we ensure that every line of logic governing transactions, staking, and governance is secure, transparent, and resistant to exploitation.

This proactive approach not only protects user assets but also reinforces trust in the Umoja ecosystem. Regular audits, combined with continuous monitoring and upgrade protocols, allow us to stay ahead of emerging threats and maintain the integrity of our decentralized infrastructure. Security is not a one-time event it's a continuous commitment to excellence, and Umoja Coin is built to uphold that standard.

- **Multi-layer encryption and decentralized governance:** Umoja Coin is fortified with multi-layer encryption protocols that ensure end-to-end security across all transactions and user interactions. This layered approach combines advanced cryptographic standards including asymmetric key encryption, secure hashing algorithms, and zero-



knowledge proofs to safeguard data integrity, user privacy, and network resilience. Whether users are transacting, staking, or accessing wallets, every action is protected by robust encryption that defends against unauthorized access and malicious threats.

Complementing this technical security is Umoja's decentralized governance model, which empowers the community to shape the future of the ecosystem. Decisions regarding protocol upgrades, treasury allocations, and strategic initiatives are made through transparent voting mechanisms, ensuring that no single entity holds disproportionate control. This democratic structure fosters accountability, inclusivity, and long-term sustainability aligning Umoja Coin with the principles of trust and empowerment that define the decentralized economy.

- Biometric authentication and 2FA for Umoja PAY.
- Bug bounty programs and continuous penetration testing: incentivized bug bounty programs and continuous penetration testing. The bug bounty initiative invites ethical hackers and cybersecurity experts from around the world to identify vulnerabilities within the Umoja ecosystem. By rewarding responsible disclosures, we tap into a global pool of talent to strengthen our smart contracts, wallet infrastructure, and network protocols.

In parallel, Umoja conducts ongoing penetration testing using both automated tools and manual techniques to simulate real-world attack scenarios. These tests are designed to uncover hidden flaws, assess system resilience, and validate the effectiveness of existing security measures. This proactive strategy ensures that Umoja Coin remains fortified against evolving threats, delivering a safe and trustworthy environment for users, developers, and institutional partners alike. Umoja Coin leverages the Polygon blockchain to deliver fast, low-cost transactions, ensuring scalability across diverse use cases from everyday payments to cross-border transfers. At the same time, its DAO-based governance model empowers the community to actively shape the project's future, giving token holders a direct voice in decisions related to protocol upgrades, treasury management, and ecosystem growth.



10. COMPLIANCE AND REGULATORY STRATEGY

Umoja Coin is developing a regulatory framework that harmonizes international credibility with grassroots accessibility, ensuring compliance with global standards while remaining adaptable to local financial landscapes. The step-by-step schedule of Umoja with regard its growth and regulatory compliance:

- Q3 2025 – Incorporation of UMOJA TECH LTD in Dubai to manage Umoja PAY and technical operations: Umoja has already initiated proactive steps to ensure this is achieved.
- Q4 2025 – Incorporation of UMOJA COIN LTD in El Salvador, where UMC will be regulated as a USD-pegged stablecoin within a \$1.00±\$0.05 band.
- Q4 2025 – Incorporation of Umoja Nigeria Ltd as the hub for Africa's rollout in 2026.

KYC/AML Strategy: Umoja Coin is committed to maintaining the highest standards of compliance through a robust Know Your Customer (KYC) and Anti-Money Laundering (AML) framework. Our strategy is designed to safeguard the integrity of the Umoja ecosystem, protect users, and ensure alignment with international regulatory expectations.

KYC protocols will be embedded within the Umoja PAY application, requiring users to verify their identity through secure biometric authentication. This process helps prevent identity fraud, ensures accountability, and supports safe onboarding of users across diverse jurisdictions.

Our AML measures include transaction monitoring, risk-based user profiling, and automated flagging of suspicious activities. We will work closely with local regulators and compliance partners to ensure that all cash-in/cash-out operations via Umoja Agents adhere to national financial laws and global AML standards. This dual-layered approach combining digital oversight with physical agent accountability reinforces our commitment to transparency, trust, and responsible growth.

- **Biometric KYC (fingerprint) for first-level onboarding, targeting the 500 million unbanked in Sub-Saharan Africa:** Umoja Coin is pioneering a biometric KYC (Know Your Customer) approach using fingerprint authentication as the foundation for first-level onboarding. This strategy is specifically designed to address the needs of the 500



million unbanked individuals across Sub-Saharan Africa, many of whom lack formal identification or access to traditional banking services.

By leveraging fingerprint biometrics, Umoja PAY enables secure, low-barrier entry into the digital financial ecosystem. This method eliminates the need for complex documentation, making it possible for users to verify their identity with a simple scan using their fingerprint even in remote areas with limited infrastructure. It also enhances security by tying wallet access to a unique physical identifier, reducing the risk of fraud and unauthorized transactions.

This first-level onboarding serves as a gateway to financial inclusion, allowing users to perform basic transactions such as peer-to-peer transfers, merchant payments, and cash-in/cash-out services through Umoja Agents. As users engage more deeply with the platform, additional KYC tiers including facial recognition, will be introduced to unlock advanced features like fiat conversion, savings, and micro-lending.

Umoja's biometric KYC strategy reflects our commitment to accessibility, security, and scalability, ensuring that even the most underserved populations can participate in Africa's emerging digital economy with dignity and confidence.

- Threshold-based KYC, with traditional methods applied for higher-value transactions: Umoja Coin adopts a threshold-based KYC (Know Your Customer) model designed to balance accessibility with regulatory compliance. This tiered approach ensures that users can engage with the Umoja ecosystem in a frictionless manner for low-risk activities, while applying more rigorous verification protocols for higher-value transactions.

At the entry level, users can onboard using biometric KYC, such as fingerprint authentication, enabling access to basic services like peer-to-peer transfers and merchant payments. This first-level onboarding is especially critical for reaching the unbanked population across Sub-Saharan Africa, where formal documentation is often unavailable.

As users increase their transaction volume or engage in activities involving fiat conversion, savings, or cross-border transfers, traditional KYC methods including national ID verification, address confirmation, and enhanced due diligence are triggered. These thresholds are clearly



defined within the Umoja PAY application and enforced through automated compliance checks to ensure transparency and security.

This scalable KYC framework allows Umoja to remain inclusive while meeting international AML (Anti-Money Laundering) standards. It also provides flexibility for regulators and partners to adapt thresholds based on jurisdictional risk profiles, ensuring that Umoja Coin remains both user-friendly and compliant across diverse markets.

- AML systems integrated into Umoja PAY, ensuring monitoring, suspicious activity reporting, and FATF compliance: Umoja PAY incorporates a comprehensive Anti-Money Laundering framework designed to uphold the integrity of the Umoja Coin ecosystem and ensure full compliance with international standards, including those set by the Financial Action Task Force.

At the core of this framework is a suite of automated monitoring tools that continuously analyze transaction patterns across the platform. These systems are calibrated to detect anomalies such as rapid fund movement, structuring, and unusual transaction volumes all of which may indicate potential money laundering or illicit activity. When flagged, these transactions are escalated for review by compliance officers and, where necessary, reported to relevant authorities.

In addition to real-time surveillance, Umoja PAY supports Suspicious Activity Reporting (SAR) protocols, enabling both automated and manual reporting of questionable behavior. This ensures that the platform remains transparent and accountable, while also empowering users and agents to play an active role in maintaining a secure financial environment.

By embedding AML safeguards directly into the architecture of Umoja PAY from wallet creation to cash-in/cash-out operations via Umoja Agents, we are building a resilient compliance infrastructure that scales with user growth and geographic expansion. This proactive approach protects users and additionally also positions Umoja Coin as a trusted digital currency aligned with global financial norms.



11. PARTNERSHIPS AND ECOSYSTEM GROWTH

Partnerships are key to Umoja's growth. UMC is collaborating with fintech's, merchants, developers, and regulators. Retail partnerships will expand merchant acceptance, while exchange listings on **Dex-Trade and Bitstorage**, provide liquidity.

Negotiations with additional Tier-2 exchanges are currently underway as part of our strategic effort to enhance the accessibility and liquidity of Umoja Coin (UMC). These partnerships are essential to ensuring that the services we deliver to our users meet global standards of excellence, compliance, and operational efficiency.

By aligning with reputable exchanges, we aim to provide seamless trading experiences, strengthen market confidence, and uphold the integrity of the UMC ecosystem. This initiative reflects our commitment to building a robust, internationally aligned infrastructure that supports smooth, secure, and scalable operations across diverse markets.

Developer grants and ecosystem funding will encourage innovation within Umoja, ensuring the ecosystem expands with real-world applications tailored to Africa.

12. FUTURE VISION AND EXPANSION PLANS

Umoja Coin's future vision is bold and global, rooted in the belief that Africa can lead the next wave of financial innovation and inclusion. While our foundation is built on solving local challenges, our trajectory is unmistakably international. We envision Umoja Coin as a digital currency that not only unifies African economies but also positions the continent as a competitive force in the global financial landscape. Our long-term strategy includes:

- AI-driven fraud detection and advanced compliance.
- DeFi services, including savings, lending, and credit access.
- Expansion of remittance services to connect Africa with its diaspora.
- CBDC interoperability with African central banks.

By 2030, Umoja Coin aims to be the leading stable coin in Africa and a trusted financial instrument for global remittances



13. RISK FACTORS AND MITIGATION

While the potential for Umoja Coin is vast, the project remains grounded in a clear understanding of the risks inherent to digital finance. Market volatility, a common challenge in the crypto space, is proactively mitigated through the establishment of reserve liquidity pools. These pools help stabilize the value of UMC, ensuring consistent performance and protecting users from sudden price fluctuations.

Regulatory uncertainty is another critical consideration. Umoja Coin addresses this by pursuing strategic incorporation in forward-thinking jurisdictions such as El Salvador, Dubai, and Nigeria. These regions offer progressive regulatory environments that support blockchain innovation while providing a legal foundation for compliance and legitimacy across global markets.

Cybersecurity and user education are also central to Umoja's risk management strategy. The platform undergoes regular smart contract audits, operates bug bounty programs, and conducts continuous penetration testing to safeguard its infrastructure. Simultaneously, Umoja invests in multi-language training materials, local workshops, and educational campaigns to equip users with the knowledge needed for safe and confident adoption.



14. CONCLUSION AND CALL TO ACTION

Umoja Coin is more than a financial instrument; it is a movement toward African economic unity. By combining blockchain innovation with local accessibility, UMC offers a practical, scalable, and inclusive solution to Africa's fragmented financial systems. UMC is built to empower individuals, the entire communities and economies. It enables cross-border trade, simplifies remittances, supports financial inclusion, and lays the foundation for a unified African digital economy. Whether you're a merchant in Lagos, a developer in Nairobi, or a policymaker in Addis Ababa, Umoja Coin is your gateway to a more connected and prosperous future.

We invite investors, developers, merchants, and governments to join us in shaping this future. Together, we can unlock Africa's full economic potential and redefine what it means to transact, collaborate, and grow across the continent.

One Currency – One People – One Continent.



15. DISCLAIMER

PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. IF YOU ARE IN ANY DOUBT ABOUT THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX, OR OTHER PROFESSIONAL ADVISOR(S)!!!

This white paper is intended solely for informational purposes. It does not constitute investment advice, financial guidance, or an offer to sell or solicit an offer to buy any securities or financial instruments. Readers should not interpret the contents herein as a recommendation to engage in any investment activity but an article to inform readers about UMC and its greater potential.

All forward-looking statements contained in this document including projections, expectations, and strategic goals involve inherent risks and uncertainties. Actual results may differ materially from those anticipated due to a variety of factors, including but not limited to market volatility, regulatory developments, technological challenges, and macroeconomic conditions.

Umoja Coin makes no guarantees or assurances regarding future performance, adoption, or valuation. Participation in the Umoja Coin ecosystem, whether as a user, investor, developer, or partner, carries risk and should be approached with careful consideration.

We strongly encourage all individuals and entities to conduct thorough due diligence, seek independent professional advice, and fully understand the implications before engaging with Umoja Coin or any related initiatives.