

MyCIA Token (MCT)

Abstract

MyCIA is a decentralised ecosystem for learning and earning consistent passive income. MyCIA connects learners to tutors for the learning of crypto trading courses as well, create a sustainable passive income through farming/ staking. Anyone can list and own virtual crypto learning courses, collect and build exciting concepts and meet new friends. Inspired by successful experts, the platform combines the best of the two worlds - a fun narrative for regular learners and tutors who want to enjoy the educational experience as well as an ecosystem for enthusiasts who want to earn passive income consistently. MyCIA has the potential to attract millions of learners, earners, and an associated greater opportunity for revenues. Users also enjoy the democratic governance model based on a liquid democracy and real-world inspiration rules over a DAO (Decentralized Autonomous Organisation). MyCIA is the brainchild of Crypto Insights Academy, an interactive community for learning and earning a sustainable passive income.

INTRODUCTION & USE-CASE

Introduction:

In line with decentralisation, MyCIA aims to become a truly user-owned learning and earning platform with its own Decentralized organisation called Community Council governed by the community. Thus, we also integrated a concept of DAO, which over time can take over the majority of decision-making powers within the community. Community Council will be a crucial element of the ecosystem which will address both in-learning issues as well as the proposals connected to approved courses development and future funding.

Use-case:

MyCIA Token (MCT) is a deflationary token that runs on the Binance Smart Chain; a native token of MyCIA (Crypto Insights Academy (CIA)) ecosystem, a complete DeFi ecosystem fully focused on learning and

earning environment within the Cryptocurrency and financial market. **MCT** will be used for the following:

- i. Pay rewards to members of the crypto academy community, a learning platform aimed towards mass adoption of crypto
- ii. Settle fees and rebates on the CIA Peer-to-peer marketplace
- iii. Create a marketplace where cryptocurrency/ blockchain tutors and learners connect/ interact: learners pay one-time fee for courses and tutors earn; learners receive cashback incentives and trading support/ mentorship
- iv. Earning passive income through farming and liquidity provision consistently.

MyCIA Token has a total supply of 24,000,000 MCT

Business Objectives, Market and Target audience:

Connecting learners to tutors for crypto trading courses with target audience being crypto enthusiasts and prospects; assisting users to earn passive income through token farming in a sustainable approach. These activities go with fees in a decentralised form. There is a shared affiliate reward in the system governance by token holders - Community Council.

Membership In Principle:

Every MCT holder can become a member of the Decentralised Organisation and get the right to vote on proposals. At the same time, we understand that a certain number of users will be primarily interested in earning and enjoying passive income; we respect their decision, so membership in the Community Council will be optional. As a consumer cooperative and a platform cooperative, the organisation follows the universal principles of:

- Voluntary membership, i.e. membership in Community Council is optional and fully depends on a user
- Democratic member control, i.e. Community Council has adopted liquid democracy as a model of participation

- Autonomy and independence, i.e. Community Council is expected to overtake the majority of in-learning decision-making powers and stay free from third-party interference and control
- Education and information, i.e. one of our key goals in the platform is to educate everyone on financial and economic models that were inspired by a real world
- Community cooperation, i.e. many activities in learning and earning require a mutual effort, cooperation and communication which makes the bonds between learners and tutors even stronger. More information on the Community Council will be available soon.

Tokenomics:

Total Supply: 24,000,000 **MCT**

Distribution

Founding team:	10% (2,400,000 MCT)
Investors & promotion:	5% (1,200,000 MCT)
Pre-sale:	20% (4,800,000 MCT)
Airdrop:	5% (1,200,000 MCT)
Farming & other rewards:	50% (12,000,000 MCT)
Learning incentives:	5% (1,200,000 MCT)
Liquidity:	5% (1,200,000 MCT)

ROADMAP

1. Development Stage:

April 2021 to June 2022

2. Deployment and Testing of MyCIA platform:

July, 2022

3. Pre-sale and Airdrop:

September 01, 2022

September 01, 2022

MCT Pre-sale

Total token offered:	4,800,000 MCT
Sale price:	0.5 BUSD
Hard cap per participant:	2,500 BUSD (5,000 MCT)
Minimum purchase:	100 BUSD (200 MCT)
Lockup period:	8 weeks
Release plan:	5% at TGE then 10% bi-weekly
Airdrop for lockup period:	By ratio of MCT tokens purchased
Listing Rate:	2.5 BUSD

Pre-sale time allocated is 24 hours. After the expiration of the allocated time (24 hours), unsold tokens will be burnt/ destroyed from circulation. Tokens allocated to team members and investors will be locked for six months with a release plan of 2% at TGE then 5% quarterly.

From the total amount raised from pre-sale:

51% of the pre-sale funds will be locked and allocated to liquidity pool;

10% will be allocated for upgrading and improving MyCIA platform and exchange system;

10% will be allocated for MyCIA branding, marketing, and education of new innovations;

15% will be used for farming and other rewards and the remaining 14% would be used as a reserve in case of any emergencies or unprecedented circumstances.

September 02, 2022:

4. Listing and Farming/ Staking of MCT

Listing:

MyCIA Token will be listed on pancakeswap and MyCIA platform from September 02, 2022.

Farming:

Phase 1 (Farming MCT to earn BUSD daily):

On the MyCIA platform, farms will have a fixed minimum and maximum MCT they can hold for a duration; as the price of MCT changes, this minimum and maximum MCT per farm will be changed. Users can farm their MCT and harvest BUSD. To earn harvest in BUSD, members shall earn a fixed percentage returns on the BUSD value of their MCT throughout the farm duration; this BUSD value will be the market value of the MCT at the start-time of farming. **MCT** farming/ staking will end when the total amount of **MCT** allocated to farming/ staking (12,000,000 MCT) is sold out and burnt completely from circulation.

Phase 2 (Farming MCT to earn MCT daily):

After the phase 1 of MCT farming ends, then the phase 2 will start. 50% of all the earnings of MyCIA in MCT will be reserved for phase 2 farming rewards. Users can buy MCT from any market trading MCT then stake the MCT in their farms and earn MCT by APR that will be determined then. Phase 2 farming will end when the total reserve of MCT for the farming is exhausted!

Burning

Every quarter, MyCIA uses 10% of ALL its earnings: from signup fees/ Academy registrations and other fees to buy-back and burn **MCT**, destroying them completely from circulation. MyCIA will consistently perform these quarterly burns until it buys back and destroys 4,800,000

MCT – 20% of the total supply. This practice ensures that the supply of **MCT** remains finite, making it scarce and more valuable.

Adding the 50% from farm allocation to the 20% buy-back burning, then about 70% of the total supply is expected to be burnt leaving about 30% (7,200,000 **MCT**) in circulation .

From September, 2022:

5. Airdrop

As part of promotional awareness, 5% of total supply (1,200,000 **MCT**) will be distributed among members of MyCIA community monthly for 40 months. First airdrop distribution will be done in September 15, 2022. The airdrop will be distributed by ratio of the number of referrals that each member has in the community Academy or the amounts of tokens purchased during the pre-sale. Airdrop rewards will also be rewarded to those who have presale tokens locked up. Each phase of the airdrop will have equal amount not exceeding 30,000 **MCT**.

Last Quarter 2023:

6. Launch of MyCIA Peer-peer Exchange platform

August 2024:

7. MyCIA Mobile App launch

Third Quarter, 2025:

8. Main-net launch

MyCIA Token migration to its main native blockchain will be done in third quarter, 2025

TEAM

MyCIA is a decentralised platform designed for the community: Crypto InsightsAcademy (CIA). The team members and collaborators behind the MyCIA projects are multidisciplinary and have extensive experience in Programming, Smart contract & Blockchain development, Finance, Trading/ Technical & Fundamental Analysis and Cryptocurrency industries along with a high understanding of economic conditions.

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