

CLPT Token: A Peer-to-Peer Electronic Accounting System

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Abstract. A purely Customer-to-Customer version of electronic accounting system would allow online trading be more valuable. Traditionally when people buying products or use service, they paid their money out and will not get renewed, CLPT Token introduced a new economic system that allow people to pay money to enjoy service or use product first and get their money back after 20 years later. This would be evolutionary change in the field of ecommerce if it comes true, especially for luxury products. Normally when people purchase luxury goods, they paid more than the product's cargo own value, actually people paid more for the band name, that's a pain point for buyer, CLPT Token will then be introduced to solve the problem. In this paper we will show you how we work it out.

1. Introduction

With the development of the times, people all over the world rely more and more on mobile phones or computers to buy daily necessities. Usually, users need to pay a certain amount to buy products or services, and businesses provide services or goods to buyers after receiving the money. After users get the goods or services, some buyers may find that the goods they buy have no corresponding value, Usually at this time, users can't get back the money they pay for the goods or services they have used. This phenomenon is particularly prominent in luxury goods. Maybe some goods are bought at a high price, but they won't last long. The user's cost is very high, which is an urgent problem to be solved.

The introduction of CLPT points system can solve this problem well. Users can obtain the heterogeneous block token of goods or services at the same time after purchasing the specified goods on the specified platform. CLPT points system designs a feasible economic solution to ensure that users can not only enjoy the supreme experience of purchasing luxury goods at a high price, but also obtain the value guarantee at the same time. After 20 years of consumption, users can get the cash they spent when they bought the goods with the block certificate. That is to say, CLPT points system completes the financial management function for users, which is equivalent to the part of cash they usually pay for the brand premium. Now there is no need to worry about where they will go. CLPT points system will take good care of them and increase their value, Ensure that after 20 years, users can receive the same cash they paid for goods or services.

2. CLPT economic model

Generally speaking, the bigger the luxury brand, the higher the brand premium, which may be tens of thousands of times, that is to say, the ordinary 100 yuan things may cost tens of thousands of yuan to get after being packaged by luxury brands. CLPT selects the e-commerce platform and brand partners of the partners. The partners need to pay 50% of the price of the goods to CLPT public welfare foundation. Through investment or cooperation with third-party financial institutions, the foundation can ensure that users can return the

same amount of money in 20 years. The corresponding calculation formula is as follows:

$$\sum_{i=1}^m x_i = \sum_{i=1}^m \frac{x_i}{2} \sum_{j=1}^n e_j \left(1 + \frac{r}{5n}\right)^{nt}$$

Where:

- x_i is the price of the i th commodity purchased by the user,
- m means that M items have been purchased,
- e_j is the loss rate of funds in the current year,
- n means the year needed to recover the same fund, and the default is 20 years,
- r is the average annual return on capital investment,
- t is the interest period, the default is 1

According to the calculation, when there is no loss of funds, CLPT public welfare fund only needs to achieve an annual income of 3.5265% with each calendar year as the interest cycle to protect the rights and interests of users. Such a low annualized interest rate proves that the economic model is feasible.

3. How to protect users' rights and interests

It takes 20 years for cooperative e-commerce platform users to redeem all or part of their funds (100% for luxury goods and 5% for ordinary goods) after purchasing specific goods. How to protect the rights and interests of users in such a long waiting process is the main challenge that users are most concerned about and the foundation is facing. In fact, within 15 days after the purchase, the user will get about 5% ~ 30% of the CLPT token of the commodity price (at the same time, the CLPT acquisition cost can not be less than 0.075cusd, that is, if the market CLPT price is less than 0.075cusd, the quantity will be calculated according to 0.075cusd, so as to ensure that the cusd issued for shopping will not cause impact on the market CLPT price), and the user can immediately trade with the token. If the user fails to fulfill the demand, he can entrust the foundation to keep it on his behalf. After keeping it, the user will also enjoy the income brought by the price rise of CLPT itself. In the process of trading by the foundation, the loss or loss caused by the price fall of CLPT constitutes the annual income or loss rate, Users can apply for early redemption of CLPT token according to the current fund income (the fund charges 1-2% annually as the management committee, and the price is determined by the market). If the foundation holds CLPT token, it can only trade within 5% of the total amount of CLPT.

4. How to protect the interests of merchants

When seller provide services or sell goods on the cooperative e-commerce platform, they can immediately obtain 50% ~ 95% (95% for ordinary goods and 50% for luxury goods) of the commodity price funds after completing the commodity sales or services according to the traditional e-commerce platform mode, and can also obtain about 5% ~ 30% of the commodity price CLPT token (the maximum supply of goods is 600 million pieces, and the

CLPT acquisition cost cannot be less than 0.075cusd, That is to say, if the market CLPT price is lower than 0.075cusd, the quantity will be calculated according to 0.075cusd, so as to ensure that the cusd issued by shopping will not impact the market CLPT price). The CLPT token obtained by the merchant needs to be locked for one year to participate in the market circulation transaction.

5. How to guarantee the profit of the foundation

CLPT foundation collects 5% - 50% of the purchase funds for commodities on the cooperative e-commerce platform (5% of common goods and 50% of luxury goods) as the development guarantee fund for platform members. The funds obtained are not less than 80% used for cooperation with selected third-party banks. Every five years as a deposit cycle, the annual profit rate is not less than 3.5265%. In fact, it is easy to realize the long-term interest rate of five-year reference bank. According to the CLPT economic model, the rights of platform members can be guaranteed, and the commitment of CLPT foundation and cooperative e-commerce platform to users (including but not limited to luxury goods free, etc.) can be fulfilled.

In addition, CLPT foundation will obtain 5% - 30% of the commodity price of CLPT token (the maximum supply of goods is 600million pieces, and the acquisition cost of CLPT cannot be lower than 0.075cusd, that is, the market CLPT price lower than 0.075cusd will be calculated according to 0.075cusd to ensure that cusd issued by the shopping does not impact the market CLPT price), The CLPT token obtained by the foundation will take one year to lock the warehouse to participate in the market circulation transaction.

6. How to protect the rights and interests of e-commerce platform

When selecting merchants, the e-commerce platform can charge the merchants 0.5% ~ 2% of the sales management fee. At the same time, when the merchants provide services on the platform, they need to submit a service guarantee fund of US \$5-100000. Meanwhile, the merchants need to mortgage CLPT no less than US \$5000 as the development fund of CLPT foundation. This part of CLPT is collected by CLPT foundation, and CLPT foundation cannot mortgage CLPT to sell, It can only be issued by token lending.

The e-commerce platform will obtain 1% ~ 10% CLPT token of commodity price at the same time (the maximum supply of commodity purchase is 600 million pieces, and the acquisition cost of CLPT cannot be less than 0.075cusd, that is, if the market CLPT price is less than 0.075cusd, the quantity will be calculated as 0.075cusd, so as to ensure that the cusd issued by shopping will not impact the market CLPT price), The CLPT token obtained by the e-commerce platform needs to be locked for one year to participate in the market circulation transaction.

7. CLPT token distribution

Cola point (CLPT), also known as "cola" in Chinese, has a maximum supply of 2000000000.00 CLPT in the early stage. CLPT is 100% used for gift, which is automatically generated by the user's purchase and sale of goods. Among them, 30% (600 million) will be used for free purchase of goods, and users of colaloveglobal platform will have priority; 30% (600 million) for mining after the main network goes online; 20% (400 million) for user reward and market operation; 20% (400 million) is used for team motivation, with a lock-in period of four years and an annual value of 100 million.

In front of the main network, the total number of CLPT tokens is limited to 2 billion. Due to the huge scale of the commodity trading market, after the main network goes online, the CLPT token will no longer set a fixed upper limit. CLPT foundation will issue additional CLPT tokens (generated by mobile mining or commodity purchase) according to the market circulation and price situation, which shall not exceed 5% every year.

8. Cooperative organization

At present, CLPT has completed the token creation, and the website of the first cooperative organization is www.colaloveglobal.com, please pay attention to screening.

9. How to protect CLPT token from malicious damage

CLPT token is generated by block chain technology, supporting asset cross chain, and has been online on the main network of wave field and heco main network. The contract address of wave field main network `tncgjf1ny9nfqg5qusqeysqn8j3hxe9`, heco main network contract address `0x1c163e628eeb8f8f76f8d5a0c645e72b88aebc`. The following website will be updated in open source community if other main network or hard bifurcation upgrade is added. The website is as follows:

<https://github.com/ColaLoveGlobal/smartcontractaddress>

10. epilogue

All the information of CLPT is provided through the above introduction. If there is any better suggestion, it can be provided to the official email support@colaloveglobal.com

中文版

CLPT Token：一种点对点的电子会计系统

摘要：纯客户对客户的电子会计系统将使在线交易更有价值。传统上，当人们购买产品或使用服务时，他们会将钱支付出去，并且不会得到资金回报，CLPT Token 引入了一种新的经济体系，允许人们先付钱享受服务或使用产品，20 年后再拿回他们的钱。这将是电子商务领域的革命性变化，如果它成为现实，尤其是奢侈品领域。通常人们在购买奢侈品时，支付的费用超过了产品本身的价值，实际上人们为品牌名称支付的费用更高，这是买家的痛点，这里会引入 CLPT 代币来解决问题。在这篇文章中，我们将向你展示我们是如何解决这个问题的。

一、简介

随着时代的发展，世界各地的人们越来越依赖手机或电脑购买生活物品，通常用户购买产品或使用服务需要支付一定的金额，并且商家收到款项后向买家提供服务或商品，用户获得商品或服务后，有些买家可能会发现购买的物品其实并没有相应的价值，通常这个时候用户已经使用的该商品或服务，这个时候无法再拿回自己支付的货币，这种现象在奢侈品上显得尤为突出，也许有些商品高价买来却用不了多久，用户使用代价相当高昂，这是一个急需解决的问题。

CLPT 积分系统的推出就能很好的解决这个问题，用户在指定平台购买指定商品后，可以同时获得商品或服务的非同质化区块令牌，CLPT 积分系统设计了一种确实可行的经济方案，来保证用户既可以享受高价购买奢侈品的至尊体验，也能同时获得价值保障。用户在消费完后 20 年可以凭区块凭证领到与当初购买货品时所花费的现金，也就是说，CLPT 积分系统在为用户完成理财功能，相当于平常付给品牌溢价的那部分现金，现在完全不用担心他的去处，CLPT 积分系统会为用户保管好并进行价值增值，确保 20 年后用户可以领取到购买商品或服务时所支付的相同现金。

二、CLPT 经济模型

通常来讲，越是大的奢侈品品牌，其品牌溢价越高，多的可能达几十上百倍，也就是说平常普通 100 块钱的东西，经过奢侈品牌包装后可能要花费上万元才能获得。CLPT 通过精选合作方电商平台及品牌方，合作方需向 CLPT 公益基金会支付 50% 的货品价格，基金会通过投资或与第三方理财机构进行合作，确保 20 年后可以足额返还用户当初购买货品相同的资金。相应计算公式如下：

$$\sum_{i=1}^m x_i = \sum_{i=1}^m \frac{x_i}{2} \sum_{j=1}^n e_j \left(1 + \frac{r}{5n}\right)^{nt}$$

式中：

x_i 为用户购买的第 i 个商品价格，

m 表示共购买了 m 个商品，

e_j 为资金当年的损耗率，

n 表示回收相同资金需要的年份，默认为 20 年，

r 表示平均年资金投资回报率，

t 为计息周期，默认为 1

通过计算可知，当资金不发生损耗时，以每一个日历年作为计息周期，CLPT 公益基金只需要实现年化收益 3.5265%，就可以保障用户权益。如此低的年化利率证明了该经济模型确实

可行。

三、用户如何保障权益

合作电商平台用户购买特定商品后需要 20 年才能赎回全部资金或部分资金(奢侈品 100%，普通商品 5%)，用户在如此漫长的等待过程中如何保障权益，这个用户最关心也是基金会面临的主要挑战。事实上，用户在购买完物品完成收货后 15 天内会获得商品价格约 5%~30% 的 CLPT 令牌(同时 CLPT 获取成本不能低于 0.075CUSD，即市场 CLPT 价格低于 0.075CUSD 将按 0.075CUSD 计算数量,确保购物发放的 CUSD 不对市场 CLPT 价格造成冲击)，用户凭令牌可以立马进行交易。如果用户没有兑现需求，可以委托基金会代为保管，保管后用户将同时享有 CLPT 本身价格上涨带来的收益，过程中基金会进行交易，损耗或 CLPT 价格下跌造成的损失构成年度收益或损耗率，用户根据当前基金收益情况可以申请提前赎回 CLPT 令牌(基金会每年收取 1~2%作为管理费，价格由市场决定)。基金会持有 CLPT 令牌，只能对委托持有总量 5%以内的 CLPT 进行交易操作。

四、商户如何保障权益

商家在合作电商平台提供服务或卖出商品，按照传统电商平台模式完成商品销售或服务后可立即获取 50%~95%(普通商品 95%，奢侈品 50%)的商品价格资金，并可以同时获得商品价格约 5%~30% 的 CLPT 令牌(商品购买最大供应量为 6 亿枚，同时 CLPT 获取成本不能低于 0.075CUSD，即市场 CLPT 价格低于 0.075CUSD 将按 0.075CUSD 计算数量,确保购物发放的 CUSD 不对市场 CLPT 价格造成冲击)，商家获得的 CLPT 令牌需要锁仓 1 年才能参与市场流通交易。

五、基金会如何保证盈利

CLPT 基金会会收取合作电商平台 5%~50%(普通商品 5%，奢侈品 50%)的商品购买资金作为平台会员发展保障基金，所获资金不低于 80%用于跟精选第三方银行合作，每五年作为一个存款周期，确保年化收益率不低于 3.5265%，参考银行五年期长期利率事实上也很容易实现。根据 CLPT 经济模型，从而保障平台会员权力，履行 CLPT 基金会及合作电商平台对用户的承诺(包括但不限于奢侈品免费等)。

另外，CLPT 基金会在用户完成商品购买全部流程后，会同时获得的商品价格 5%~30% 的 CLPT 令牌(商品购买最大供应量为 6 亿枚，同时 CLPT 获取成本不能低于 0.075CUSD，即市场 CLPT 价格低于 0.075CUSD 将按 0.075CUSD 计算数量,确保购物发放的 CUSD 不对市场 CLPT 价格造成冲击)，基金会获得的 CLPT 令牌需要锁仓 1 年才能参与市场流通交易。

六、电商平台如何保障权益

电商平台在甄选商户时，可向商户收取销售额 0.5%~2%的管理费，同时商户在平台服务，需要提交 500~10 万美金的服务保障金，同时商户需抵押不低于 5000 美元等值的 CLPT 作为 CLPT 基金会发展基金，该部分 CLPT 由 CLPT 基金会收取，CLPT 基金会不能将商户抵押 CLPT 进行售出操作，只能通过令牌借贷方式发出。

电商平台会同时获得的商品价格 1%~10% 的 CLPT 令牌(商品购买最大供应量为 6 亿枚，同时 CLPT 获取成本不能低于 0.075CUSD，即市场 CLPT 价格低于 0.075CUSD 将按 0.075CUSD 计算数量,确保购物发放的 CUSD 不对市场 CLPT 价格造成冲击)，电商平台获得的 CLPT 令牌需要锁仓 1 年才能参与市场流通交易。

七、CLPT 令牌分发

Cola Point(CLPT)，中文名为克拉积分，又叫“可乐”，前期最大供应总量为 2,000,000,000.00 CLPT。CLPT 100%用于赠送，由用户买卖商品自动产生。其中 30% (六亿) 用于购买商品赠送，ColaLoveGlobal 平台用户可优先享有;30% (六亿) 用于主网上线后挖矿产生;20% (四亿) 用于用户奖励和市场运营; 20% (四亿) 用于团队激励，锁定期四年，每年

10000 万。

CLPT 令牌在主网上线前，令牌总量被限定为最高产量为 20 亿枚，由于商品交易市场规模巨大，主网上线后，CLPT 令牌不再设置固定上限，CLPT 基金会根据市场流通及价格情况会对 CLPT 令牌进行增发(流动性挖矿或商品购买生成)，每年不得超过 5%。

八、合作机构

目前 CLPT 已完成令牌创建，首家合作机构网址为 www.colaloveglobal.com，请用户注意甄别。

九、CLPT 令牌如何保障不被恶意损毁

CLPT 令牌由区块链技术生成，支持资产跨链，已在波场主网和 Heco 主网上线，波场主网合约地址 TNcGJF1nY9nfQNfG5qUS6oeySqN8J3HxE9，Heco 主网合约地址 0x1c163ee628e7eeb8f76f8d5a0c645e72bf88aebc，后续如添加其它主网或硬分叉升级更新将会在开源社区进行及时更新，网址如下：

<https://github.com/ColaLoveGlobal/smartcontractaddress>

十、结语

通过以上介绍即为 CLPT 全部资料，如有更好建议可以向官方邮箱提供 support@colalolaglobal.com