



MyCIA Token Whitepaper

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ABSTRACT

MyCIA is a decentralised ecosystem that connects learners and tutors for the learning of crypto trading related courses as well, earn passive income. 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 educative experience as well as an ecosystem for enthusiasts who want to earn. MyCIA has the potential to attract millions of learners, 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 Organization). MyCIA is the brainchild of Crypto Insights Academy, an interactive learning and earning portal.

INTRODUCTION

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 trading. MCT will be used for the following:

USE-CASE

- Pay rewards to members of the crypto academy community, a learning platform aimed towards mass adoption of crypto
- Settle fees and rebates on the CIA Peer-to-peer marketplace
- To power the CIA copy trading (also known as MCT copy trade)
- Create a marketplace where cryptocurrency/ blockchain tutors and learners interact using the metaverse technology

Business Objectives, Market and Target audience:

Connecting learners with tutors for crypto trading courses with target audience being crypto enthusiasts and prospects. This activity goes with fees in a decentralised form. There is a shared affiliate reward in the system

Governance by token holders

Community Council 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.

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 learning and enjoying the community. We respect their decision, so membership in the Community Council will be optional. the community follows the following universal principles:

- 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.

MCT Copy Trading

In the operation of the MCT copy trade, users will be expected to hold a fixed amount of MCT. As the copy trade runs, the MCT will gradually be used to pay for fees which eventually will deplete and the user will be expected to deposit another fixed amount of MCT to power the copy trade. 45% of every depleted MCT will be used for the upgrading of the copy trading bot while 10% will be distributed to all users in the community and the rest will be added to the quarterly MCT burnout.

MCT Lending, borrowing/ staking and Liquidity Pool

As a decentralised finance protocol, from March 17, 2022 users can Stake, Save and Provide liquidity on the MyCia platform and earn rewards:

Staking: earn up to 500% APY in MCT and up to 400% APY in BNB fixed or flexible

Alongside with the users' burnout, 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 12,000,000 MCT – 50% of the total supply. This practice ensures that the supply of MCT remains finite, making it scarce and more valuable.

Initial Coin Offering/ Pre-sale

MCT will be launched via a pre-sale in March 2022 where 12,000,000 MCT will be sold out in three phases of pre-sale as seen below:

Phase 1

(private sale to members of CIA community and investors)

Total token offered:	1,000,000 MCT
Sale price:	\$ 0.5
Hard cap per participant:	\$ 500 (1,000 MCT)
Minimum purchase:	\$ 200 (400 MCT)
Lockup period:	6 weeks
Release plan:	20% monthly
Airdrop for lockup period:	By ratio of MCT tokens purchased

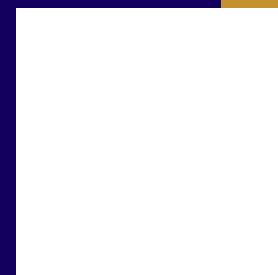
Phase 2 (Public Sale) MARCH22

Total token offered:	9,000,000 MCT
ICO/ Pre-sale price:	\$ 0.75
Hard cap per participant:	\$ 2100 (2,800 MCT)
Minimum purchase:	\$ 150 (200 MCT)
Lockup period:	4 weeks
Release plan:	20% monthly
Airdrop for lockup period: purchased	By ratio of MCT tokens

Phase 3

(Public Sale) MARCH 5 2022

Total token offered:	2,000,000 MCT
ICO/ Pre-sale price:	\$ 0.80
Hard cap per participant:	\$ 2,200 (2,750 MCT)
Minimum purchase:	\$ 60 (75 MCT)
Lockup period:	2 weeks
Release plan:	25% monthly
Airdrop for lockup period:	By ratio of MCT tokens purchased



ICO

**PHASE 1
PRIVATE SALE
FEB 25 2022**

**PHASE 2
PUBLIC SALE
MAR 3 2022**

**PHASE 3
PUBLIC SALE
MAR 5 2022**

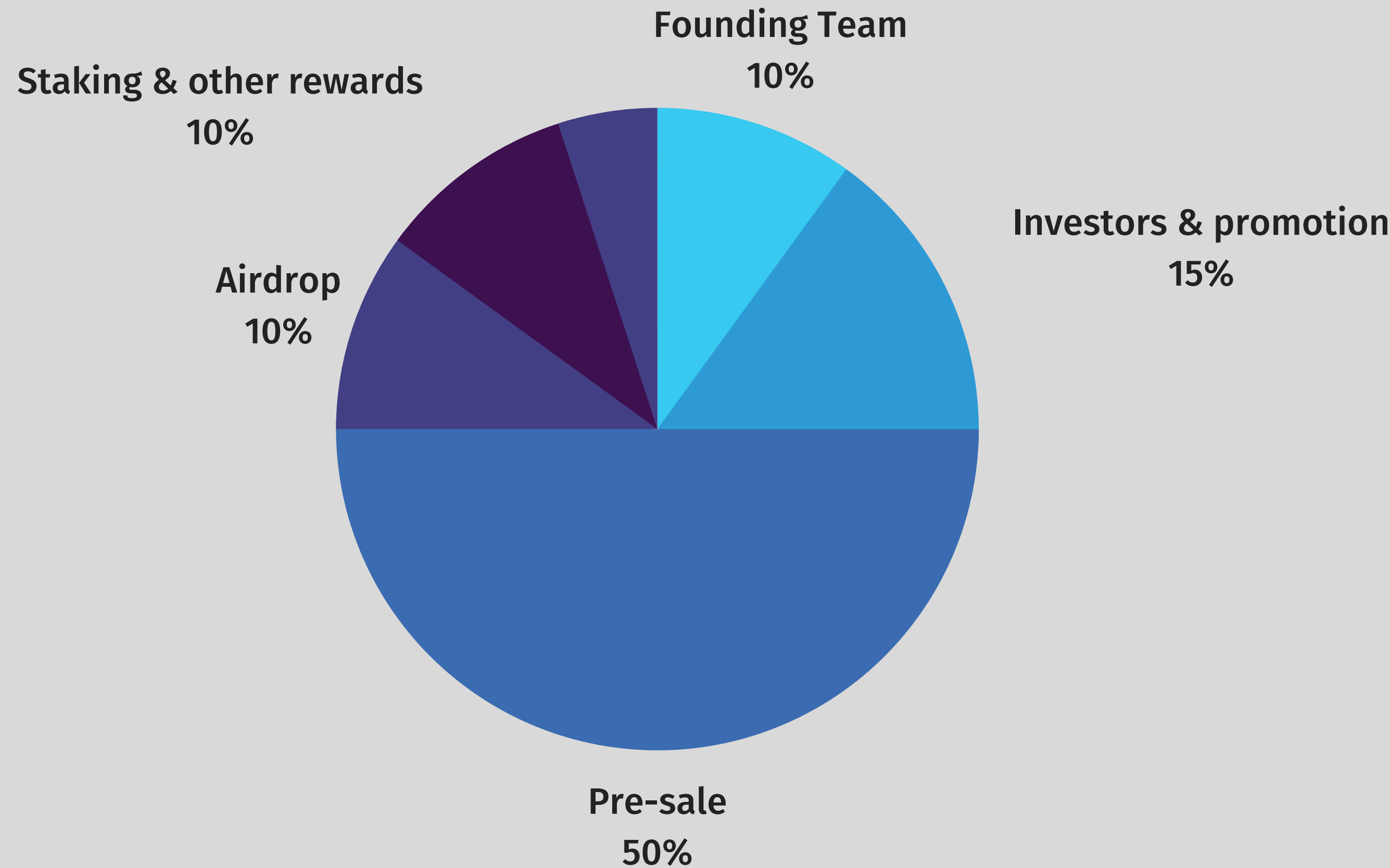
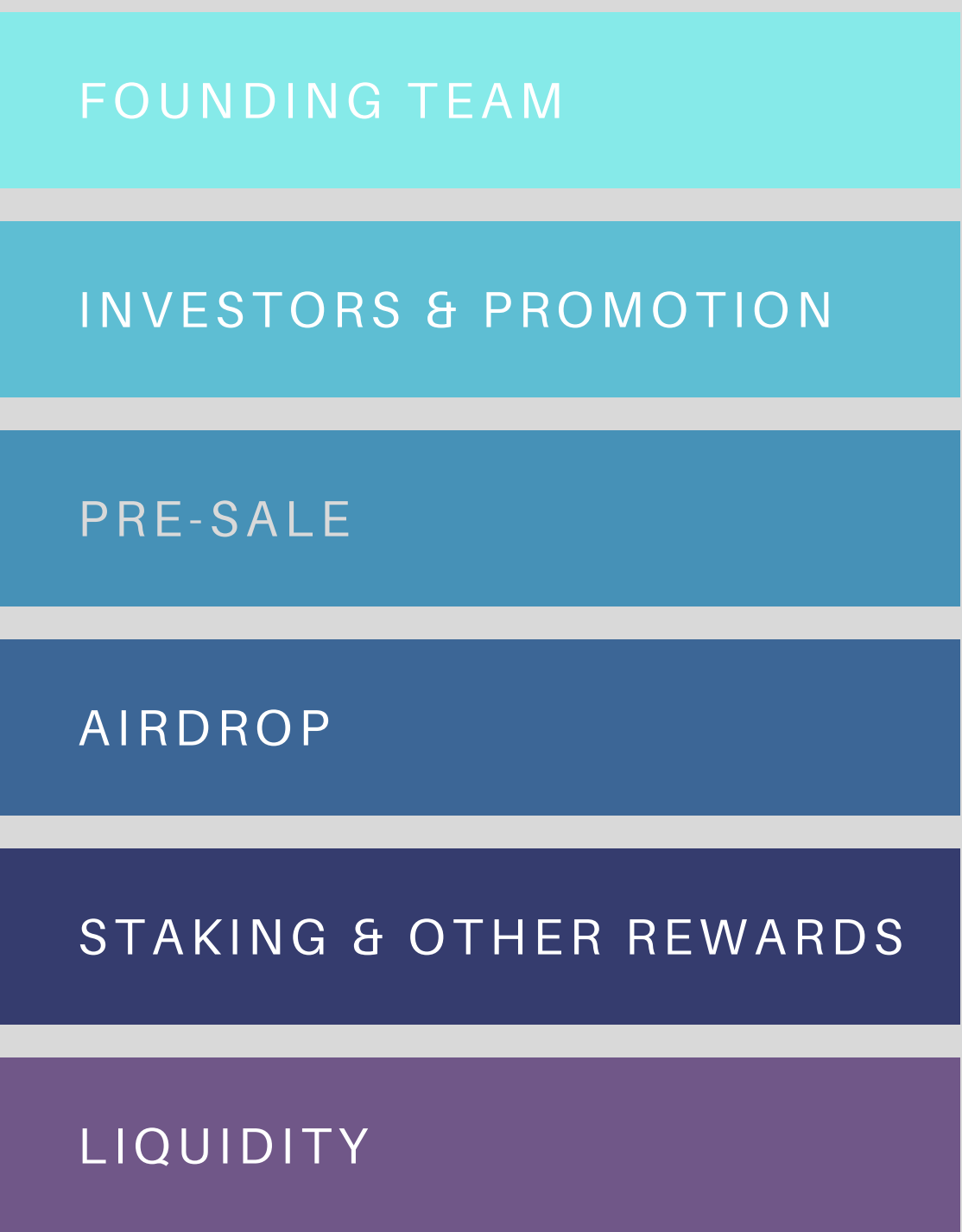
Total token offered	1,000,000 MCT	9,000,000 MCT	2,000,000 MCT
Sale price:	\$ 0.5	\$ 0.75	\$ 0.80
Hard cap per participant:	\$ 500 (1,000 MCT)	\$ 2100 (2,800 MCT)	\$ 2,200 (2,750 MCT)
Minimum purchase:	\$ 200 (400 MCT)	\$ 150 (200 MCT)	\$ 60 (75 MCT)
Lockup period:	6 weeks	4 weeks	2 weeks
Release plan:	20% monthly	20% monthly	25% monthly
Airdrop for lockup period	By ratio of MCT tokens purchased	By ratio of MCT tokens purchased	By ratio of MCT tokens purchased

Pre-sale time allocated is 24 hours per phase. After the expiration of the allocated time (24 hours) per phase, unsold tokens will be added to the allocation of the next phase. Unsold tokens after the last phase will be burnt/ destroyed from circulation.
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Airdrop

As part of promotional awareness, 10% of total supply (2,400,000 MCT) will be distributed among members of CIA community monthly for 30 months. First airdrop distribution will be done in March 6, 2022. The airdrop will be distributed by ratio of the number of referrals that each

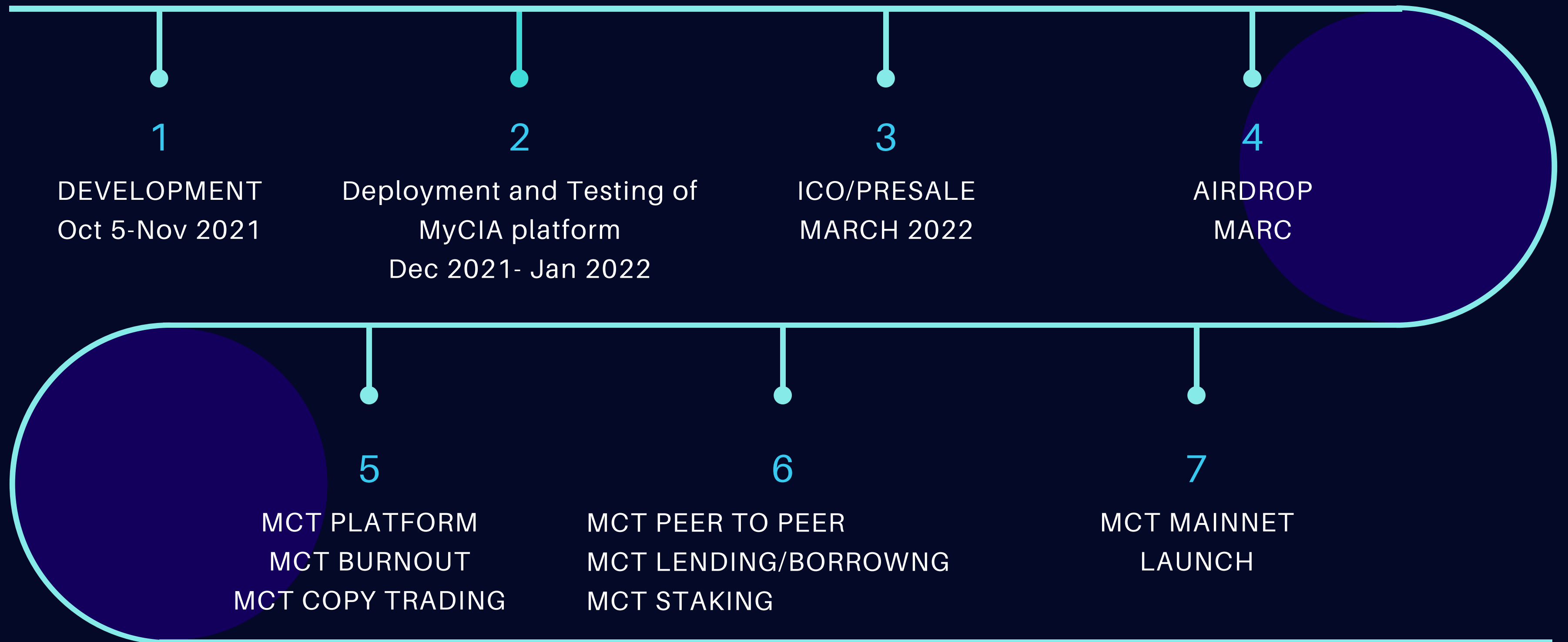
member has in the community Academy and the amounts of tokens purchased in the pre-sale. Airdrop rewards will also be rewarded to those who have presale coins locked up. Each phase of the airdrop will have equal amount being 80,000 MCT.



From the total amount raised from pre-sale:

- 60% of the pre-sale funds will be locked and allocated to liquidity pool;**
- 15% will be allocated for upgrading and improving MyCia platform and exchange system;**
- 10% will be allocated for MyCia branding, marketing, and education of new innovators;**
- 10% will be used for staking rewards and the remaining 5% would be used as a reserve in case of any emergencies or unprecedented circumstances**

ROAD MAP



TEAM

1. CHIEF EXECUTIVE OFFICER

Victor Owai

2. FINANCIAL/ TECHNICAL ADVISOR

Yuronun Agbor, Ayo Peace, John Okoi

3. TRAINING & LOGISTICS

Aderonke Oke, Kehinde LB, Ali Ogakason, Oroyo Felix, Daniel Umoh

4. TECHNOLOGY/ SOFTWARE

Reuben Dickson, Victor Usese, Ali Ogakason

5. MARKETTING & BUSINESS DEVELOPMENT

Olisa Juliet, Jerubal, Jackson Ntuk

6. CUSTOMER SERVICE

Okonkwo Cleopatra, Yuronun Agbor

7. CRYPTO MARKET ANALYST

Aderonke Oke, Jane Okeke, Ali Ogakason, Kehinde LB, John Okoi

8. FOREX MARKET ANALYST

Nnamua Winner, Obasi Etim, Aderonke Oke