

Structured white paper for SBA Coin.

SBA Coin White Paper

A Stable and Rewarding Utility Coin

1. Introduction

SBA Coin is a utility token designed to provide users with stable returns, staking rewards, and access to marketplace benefits. With a vision to integrate cryptocurrency into everyday transactions, SBA Coin offers a decentralized financial ecosystem that bridges the gap between digital assets and real-world utility.

2. Vision & Mission

- To create a **stable and scalable** crypto-based financial system.
- To offer **high APY staking** and reward users for participation.
- To provide a **coupon-based reward system** for marketplace users.
- To ensure **long-term stability** through strategic liquidity and burning mechanisms.

3. Technology & Blockchain

- **Blockchain:** SBA Coin is built on **[Blockchain Name]** for scalability, security, and low transaction fees.
- **Smart Contracts:** Secure and transparent staking, rewards, and governance.

4. Tokenomics & Distribution

- **Total Supply:** 5,000,000,000 SBA
- **Initial Distribution:**
- Liquidity: **34%**
- Donation: **1%**
- Team & Advisors: **15%**
- Community Private Sell: **15%**
- Burning: **15%**
- Foundation: **20%**

5. Staking & Rewards Model

- Users can stake SBA Coin to earn **high APY returns**.
- Different staking tiers provide **variable interest rates**.
- **Compounded staking** available for long-term holders.
- Stakers earn additional **coupons and**

discounts in partnered marketplaces.

6. Liquidity & Stability Strategy

- **Automatic Liquidity Addition:** A percentage of each transaction goes to liquidity pools.
- **Buyback & Burn Mechanism:** Prevents price volatility.
- **Treasury Fund:** Maintains a stable price floor.

7. Governance & Utility

- SBA Coin holders can **vote on future developments**.
- Used for **transactions, payments, and discounts** in partner marketplaces.
- Integrated with **forex and trading platforms**.

8. Burning Mechanism

- **Scheduled Burns:** A fixed percentage of tokens are burned periodically to reduce supply and increase scarcity.
- **Transaction-Based Burns:** A small percentage of every transaction is burned to stabilize price and value.

9. Referral & Reward System

- **Multi-Level Referral Program:** Users earn

SBA Coins for referring others.

- **Sales-Based Rewards:** Higher referrals lead to increased incentives.
- **Special Bonuses:** Quarterly rewards for top referrers.

10. Roadmap & Development Plan

Phase 1: Launch & Foundation

- Smart contract deployment
- Website and wallet integration
- Community building & marketing

Phase 2: Staking & Marketplace Integration

- Launch staking platform
- Partner with merchants for SBA-based transactions

Phase 3: Exchange Listings & Expansion

- Listing on decentralized and centralized exchanges
- Increase liquidity & adoption

11. Conclusion

SBA Coin aims to be a **stable, rewarding, and widely accepted utility token**. With a structured staking mechanism, a strong referral system, and a solid liquidity strategy, SBA Coin is positioned for **long-term success**.