

# CALGO Whitepaper



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# 01 Introduction

CALGO is a decentralised platform that bridges the gap between sustainable mobile computing and decentralised finance, tackling two systemic challenges: the unsustainable energy consumption of Internet Data Centres and the barriers to secure, inclusive access to DeFi services. Launching in April 2025, the Calgo App introduces a mobile mining protocol that enables users to contribute idle smartphone processing power to a distributed computing network. In return, users receive CLGO utility tokens, which can be used within CALGO's already operational DeFi Aggregator to access curated, risk-assessed financial protocols.

This dual-function model offers a scalable alternative to traditional computing infrastructure while expanding access to non-custodial financial services. CALGO is positioned at the convergence of three rapidly growing markets—distributed computing, sustainable technology, and decentralised finance.

## Global Market Status and Market Size

### Mobile Computing and the Internet Data Centre Crisis

The global demand for computational power is accelerating due to growth in AI, data analytics, and blockchain. Internet Data Centres (IDCs) currently consume over 200 terawatt-hours (TWh) annually—equal to 1% of global energy use—with projections to double by 2030 (International Energy Agency, 2024). Operational costs exceed \$50 billion per year, and each IDC server emits an estimated 200 kg of CO<sub>2</sub> (Precedence Research, 2024).

In contrast, over 6.8 billion smartphones worldwide remain idle for up to 70% of the day (Statista, 2024), representing a vast underutilised network. The distributed computing market, encompassing mobile and edge computing, is valued at \$35 billion in 2023 and is projected to reach \$125 billion by 2030 (MarketsandMarkets, 2024). CALGO's app-based approach capitalises on this opportunity by transforming idle smartphone capacity into decentralised computing power—potentially offsetting 20% of IDC energy use and saving 40 TWh annually.

# 01 Introduction

## Value Proposition of CALGO

CALGO provides a secure and efficient DeFi environment, enhancing transparency and accessibility within the Web3 ecosystem. The platform is designed to allow users to retain full ownership of their assets while capitalizing on optimal investment opportunities. CALGO leverages data-driven investment strategies to optimize risk-adjusted returns for its users.

## CALGO Token (CLGO)

The CALGO token (CLGO) is based on the ERC-20 standard and is designed to maximize security and operational efficiency through Role-Based Access Control (RBAC).

## Enhanced Security

CLGO tokens are designed with RBAC and token smart contracts to protect users from common security vulnerabilities.

## Strict Access Control

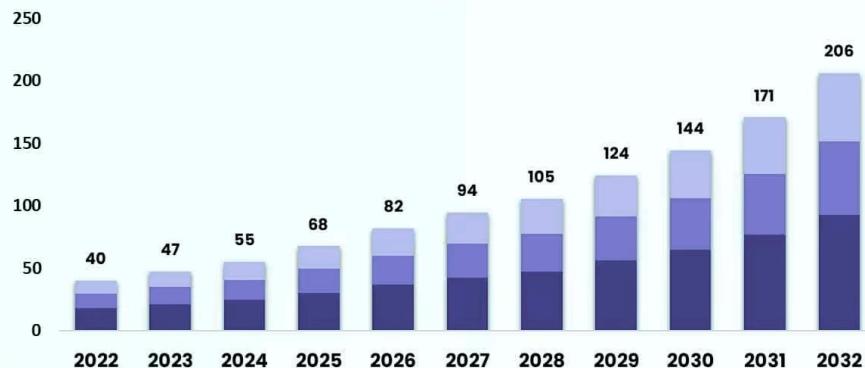
Role-Based Access Control (RBAC) smart contracts rigorously manage permissions and access to minimize unauthorized transaction risks.

## Reliability and Stability

Ensures safe and reliable interactions within the CALGO ecosystem, allowing all participants to use the platform with confidence. CALGO is the ultimate solution designed to provide a reliable and secure platform within the Web3 ecosystem and the DeFi investment landscape.

## Global Edge Computing Market

Size, by component, 2022–2032 (USD Billion)



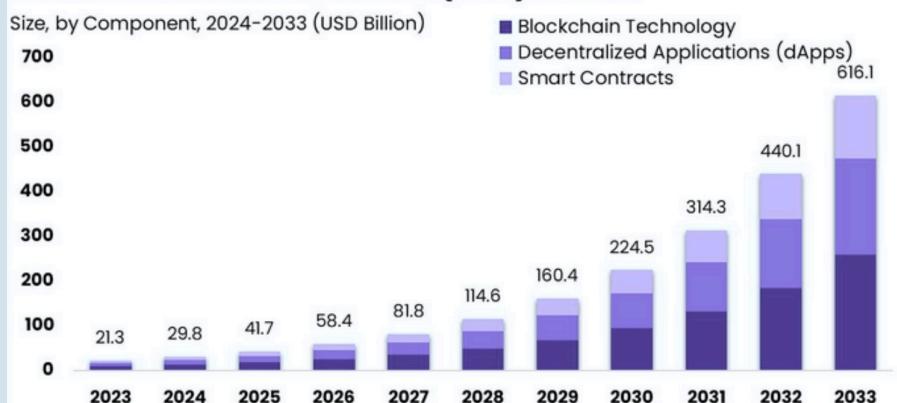
[Source: Market.us, 2023. <https://market.us/report/edge-computing-market/>]

# 01 Introduction

## Decentralised Finance Market Boom

The Decentralised Finance (DeFi) sector is expanding rapidly, reshaping the financial landscape with decentralised, intermediary-free solutions. As of April 2025, the global DeFi market is valued at \$51.73 billion and projected to grow to \$616.1 billion by 2033 at a CAGR of 40% (Market.us, 2024). This growth is supported by widespread adoption of cryptocurrencies—used by over 295 million people globally—and a rising demand for borderless, permissionless financial tools (Research Nester, 2024).

### Global Decentralized Finance (DeFi) Market



[Source: Market.us, 2023. <https://market.us/report/edge-computing-market/>]

Total Value Locked in DeFi protocols surpassed \$52 billion in 2023 and is forecast to exceed \$200 billion by 2027 (WebFX, 2024). Regionally, North America leads with 36% of DeFi revenue (\$7.6 billion in 2023), while Asia-Pacific is the fastest-growing region, supported by fintech hubs in South Korea, Singapore, and India (Research Nester, 2024). With 6.6 million DeFi wallet addresses globally, and expectations for this number to triple by 2030 (Infosys BPM, 2024), CALGO is well positioned to capture this demand through its user-friendly, security-focused Aggregator interface.

## Sustainability and Eco-Friendly Technology Trends

Sustainability is a defining trend across both computing and financial sectors. The sustainable technology market—valued at \$12.5 billion in 2023—is expected to reach \$50 billion by 2030 at a CAGR of 22% (Grand View Research, 2024). This growth is driven by regulatory frameworks such as the EU Green Deal (aiming to cut emissions 55% by 2030) and investor preference for ESG-compliant technologies.

CALGO's model responds directly to this demand. By replacing energy-intensive IDCs with a decentralised smartphone-powered network, CALGO contributes to emissions reduction while providing token-based incentives for participation. With 87% of fintech investments now influenced by ESG metrics (Market.us, 2024), CALGO presents a high-impact opportunity for environmentally aligned growth.

# 01 Introduction

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CALGO is a decentralised platform designed to integrate mobile-based computing with decentralised finance, creating an energy-efficient and accessible ecosystem<sup>1</sup>. By utilising the widespread availability of smartphones, CALGO seeks to reduce reliance on traditional energy-intensive computing infrastructure while improving access to blockchain-based financial services. The platform does not offer investment advice or guaranteed returns, and participation involves inherent risks, including but not limited to market volatility and technological limitations.

The platform is built around four core components:

## 1. The Calgo App - Enabling Distributed Mobile Computing

The Calgo App transforms smartphones into contributors to a distributed, crowdsourced computing network. Launching in April 2025, users will be able to run lightweight programs on their mobile devices during idle times—such as overnight charging—to support tasks like AI computation, big data analysis, and blockchain validation<sup>1</sup>. Traditionally, these functions are performed by energy-intensive IDCs, which consume vast amounts of electricity and contribute significantly to global emissions<sup>2</sup>. By decentralising computing across millions of underutilised mobile devices, CALGO offers a more energy-efficient alternative<sup>3</sup>. This approach not only reduces reliance on centralised data centres but also enables everyday users to participate in a distributed digital infrastructure<sup>4</sup>. Importantly, no advanced technical knowledge is required, making it accessible to anyone with a smartphone<sup>5</sup>. The result is a more democratic and sustainable model for meeting the rising computational demands of the digital economy<sup>6</sup>.

## 2. The Calgo DeFi Aggregator

### - Simplifying Access to Yield-Generating DeFi Protocols

CALGO's DeFi Aggregator is a unified interface that simplifies user access to decentralised financial services. Built to streamline an often fragmented ecosystem, it curates and evaluates DeFi protocols from across the blockchain landscape, helping users identify credible and high-performing opportunities for lending, staking, and yield generation<sup>7</sup>.

To ensure security and performance, each protocol is assessed through CALGO's proprietary DeFi Auditor framework, which examines smart contracts for accuracy, safety, and transparency<sup>8</sup>. In addition, CALGO partners with established audit firms to provide third-party verification of the underlying code<sup>9</sup>. This dual-layered approach helps users navigate the DeFi space with greater confidence, reducing exposure to scams and subpar platforms<sup>10</sup>. Whether a beginner or an experienced investor, users can leverage the Aggregator as a guide to optimised, risk-aware participation in decentralised finance<sup>11</sup>.

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## 3. AI-Powered Market Intelligence - Offering Real-Time Crypto Insights

Navigating the volatility of cryptocurrency markets requires timely, data-informed decisions. CALGO addresses this challenge with an AI-powered insights engine that continuously analyses real-time signals from across the crypto ecosystem<sup>12</sup>. It synthesises sentiment data from social media platforms, technical indicators, trading volume trends, and community activity to identify emerging market movements and potential opportunities<sup>13</sup>. This system is designed to make sophisticated analysis accessible to all users, regardless of experience level<sup>14</sup>. Insights are delivered through intuitive alerts and personalised recommendations, helping users make informed decisions aligned with their financial goals<sup>15</sup>. By combining machine learning with market intelligence, CALGO enables a more strategic and responsive approach to crypto investing<sup>16</sup>.

## 4. The CLGO Token Ecosystem

### - Facilitating Value Exchange and Incentivisation Across the Network

The CLGO token functions as both the utility and incentive mechanism within the CALGO platform. Users earn CLGO by contributing their mobile device's processing power through the Calgo App<sup>17</sup>. These tokens can then be used within the platform, including optional participation in DeFi-related services via the Aggregator<sup>18</sup>. Built on the Ethereum blockchain, CLGO incorporates enhanced security features, including Role-Based Access Control, to safeguard assets and transactions<sup>19</sup>. Beyond acting as a utility token, CLGO also facilitates participation in governance and access to future platform functionalities<sup>20</sup>. [We could put the warnings in this sentence with the warnings at the bottom of the paper.] The token does not represent equity, ownership, or entitlement to profits, and it is not classified as a financial instrument under applicable law<sup>21</sup>.

Together, these components form a cohesive infrastructure that makes advanced financial tools and decentralised technology more accessible to users worldwide—whether they are retail participants or institutional players—while maintaining a focus on environmental responsibility and inclusive participation.<sup>22</sup>

### How It All Fits Together

Imagine downloading the Calgo App in April 2025 and allowing your phone to contribute its idle processing power overnight. When you check the app the next morning, you receive CLGO tokens as a reward for participating in the distributed computing network. You're curious about how those tokens can be used, so you explore the Calgo DeFi Aggregator—an interface that presents a curated list of decentralised finance protocols vetted for transparency and functionality. Unsure where to begin, you consult the AI-powered insights tool, which highlights trends based on real-time data from blockchain activity and public sentiment sources. This information helps you understand which protocols are currently active or gaining attention in the broader market. You may choose to allocate your tokens to one of the DeFi options, depending on your own risk appetite and goals. Throughout this process, your participation contributes to a decentralised computing model that aims to reduce reliance on traditional energy-intensive infrastructure. This is how the CALGO ecosystem works—interconnected, user-directed, and designed to support energy efficiency while providing tools that help users engage with decentralised technologies on their own terms.

### Why It's Different

What distinguishes CALGO is the integration of four functional components into a cohesive ecosystem that prioritises accessibility, sustainability, and user autonomy. The Calgo App is not just a computing tool—it is a gateway to decentralised infrastructure that anyone with a smartphone can access. The DeFi Aggregator serves not merely as a directory, but as a structured interface to help users navigate an otherwise complex landscape of blockchain-based financial protocols.

# 01 Introduction

The AI insights tool doesn't make decisions for the user but offers context to support better-informed choices based on data and market signals. The CLGO token, meanwhile, acts as a utility within the ecosystem—facilitating access to platform services and offering users a means of participation. Together, these components are designed to form a system intended to be transparent, inclusive, and environmentally conscious—whether you're an individual looking to engage with decentralised networks or an organisation exploring sustainable computing alternatives.

## Unique Differentiators

CALGO differentiates itself through the integration of distributed mobile computing and decentralised financial tools, implemented with accessibility, security, and sustainability in mind<sup>23</sup>:

- **Eco-Friendly Computing:** The platform aims to reduce reliance on energy-intensive Internet Data Centres by leveraging idle smartphone processing power<sup>24</sup>.
- **Smart Contract-Free Aggregator Interface:** The Calgo DeFi Aggregator does not execute its own smart contracts, instead directing users to interact directly with externally hosted protocols that have been independently assessed<sup>25</sup>.
- **Dual Utility Token Mechanism:** CLGO tokens serve as utility tokens earned through mobile computing participation and used for access to platform services such as DeFi engagement<sup>26</sup>.
- **Global Access Model:** Designed for widespread participation, CALGO can be accessed by retail and institutional users in jurisdictions where regulatory conditions permit<sup>27</sup>.

## Value Proposition of CALGO

CALGO aims to support a decentralised and sustainable digital infrastructure by combining energy-efficient computing, user participation incentives, and risk-aware access to blockchain-based finance<sup>28</sup>. All participation is voluntary, and the platform is not intended as an investment vehicle.

## Sustainability: Distributed Efficiency Over Centralised Consumption

CALGO proposes a shift away from traditional data centres by distributing computing tasks—such as AI model training, blockchain operations, or data analytics—to users' idle mobile devices<sup>29</sup>. While environmental benefits are expected from reduced energy consumption, outcomes depend on scale, adoption, and device performance<sup>30</sup>.

Beginning in April 2025, participants may opt into this computing network via the Calgo App. Participants receive CLGO tokens as compensation for contributing device power<sup>31</sup>. These rewards are variable, non-guaranteed, and based on participation metrics and platform-defined resource allocation<sup>32</sup>.

# 01 Introduction

## User Empowerment: Participation-Based Utility

CALGO enables users to engage with the platform through everyday mobile devices, without requiring technical expertise. The tokenised incentive structure allows users to earn CLGO and optionally use them within the platform to access external decentralised financial services<sup>33</sup>.

[We could put the warnings in this paragraph with the warnings at the end of the paper.] Through the Calgo DeFi Aggregator, users may allocate CLGO to protocols offering services such as lending or staking. CALGO does not guarantee returns and does not operate these protocols. Users are advised to assess risk, lock-up conditions, and potential losses before participating<sup>34</sup>. Past performance is not indicative of future results<sup>35</sup>.

## Secure Innovation: Layered Risk Controls and Protocol Evaluation

CALGO incorporates technical safeguards to minimise operational risk, including Role-Based Access Control (RBAC), encryption, and third-party security reviews<sup>36</sup>. The Calgo DeFi Aggregator curates third-party DeFi protocols that have undergone internal and external assessment<sup>37</sup>. These audits aim to identify code vulnerabilities and reduce exposure to smart contract risk but do not eliminate risk entirely.

All token transactions and access controls are executed via secure blockchain infrastructure (Ethereum ERC-20), with additional restrictions to help prevent unauthorised access<sup>38</sup>.

## CLGO Token: Core Platform Utility

CLGO is the native utility token of the CALGO ecosystem. It is not intended as a security, financial instrument, or regulated product under EU or UK law<sup>39</sup>. Its purpose is to enable access to platform functions, reward participation, and support the platform's future governance and utility layers.

## Token Use Cases

- **Mining Rewards:** Users earn CLGO in exchange for contributing unused processing power through the Calgo App. Rewards are dynamic and subject to changes in platform policy and computing demand<sup>40</sup>.
- **DeFi Utility:** CLGO tokens can be used to access opportunities on third-party DeFi protocols via the Calgo Aggregator. Participation may result in capital gain or loss depending on market conditions and protocol performance<sup>41</sup>.
- **Security Infrastructure:** RBAC helps to enforce access control and reduce risks associated with unauthorised activity across platform services<sup>42</sup>.
- **Future Scalability:** Roadmap features may include staking, governance, and expanded utility options. Implementation of such features is subject to change and not guaranteed<sup>43</sup>.

# 02 CALGO's Vision

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CALGO envisions a decentralised digital future where mobile devices contribute to sustainable computing while enabling global access to decentralised finance. By combining distributed mobile computing with blockchain infrastructure, CALGO enables individuals to earn utility tokens through voluntary participation and to use those tokens within a decentralised financial ecosystem<sup>23</sup>.

The vision begins with the **Calgo App**, launching in **April 2025**, which allows users to contribute idle smartphone processing power to support essential computing tasks such as AI, data analytics, and blockchain validation. In return, users receive **CLGO utility tokens**, which can be used to engage with DeFi services through the platform's Aggregator. This model not only reduces reliance on energy-intensive Internet Data Centres but offers an accessible, user-driven approach to financial participation<sup>24</sup>.

## A World Powered by Mobile Devices

CALGO's approach leverages the computing potential of more than 6 billion smartphones worldwide. These devices often remain idle for most of the day, representing a significant untapped resource. The Calgo App enables users to opt into a distributed computing network during these idle periods, transforming underutilised devices into nodes that perform meaningful computational work. This model reduces the environmental burden of centralised data centres while promoting greater energy efficiency<sup>25</sup>.

In return, users earn CLGO tokens, which serve as access points to CALGO's decentralised services. These tokens are designed to circulate within the platform, incentivising participation while supporting the broader goal of sustainable, user-led infrastructure.

## From Distributed Computing to Financial Utility

The CALGO vision extends beyond distributed computing. CLGO tokens earned through the Calgo App can be used within the platform's **DeFi Aggregator**, which provides users with access to carefully vetted third-party decentralised finance protocols. These may include lending, staking, or other yield-generating opportunities, depending on user preferences and risk profiles<sup>26</sup>.

This closed-loop system connects the physical utility of computing with the financial utility of blockchain-based tools—turning every contribution into a potential pathway toward digital financial inclusion.

# 02 CALGO's Vision

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## Core Values of CALGO

CALGO is built on four fundamental principles that guide its development and define its user ecosystem:

### 1. Sustainability

CALGO's computing model addresses the high energy consumption associated with Internet Data Centres, which consume an estimated 200 terawatt-hours (TWh) of electricity annually and contribute significantly to global carbon emissions. By shifting computational work to underutilised smartphones, CALGO offers an energy-efficient and decentralised alternative designed to reduce environmental impact<sup>27</sup>.

### 2. Inclusivity

Anyone with a smartphone can participate in CALGO. The platform is accessible regardless of geographic location, financial background, or technical skill. This opens opportunities for global populations, including unbanked or underbanked individuals, to engage with the digital economy<sup>28</sup>.

### 3. Transparency

CALGO prioritises user trust through open systems. Transactions are recorded on a public blockchain, and all integrated DeFi protocols are reviewed by internal auditors and external security partners. The platform's tokenomics, smart contract audits, and participation mechanics are designed to remain transparent and accessible<sup>29</sup>.

### 4. Innovation

CALGO represents the convergence of mobile computing, blockchain infrastructure, and AI-driven insights. The platform continues to develop features that enhance user experience, platform efficiency, and ecosystem scale—including potential future implementations such as staking, cross-chain functionality, and governance utilities<sup>30</sup>.

## Summary

CALGO's vision is to redefine the relationship between individuals and infrastructure—transforming smartphones into contributors to a greener digital ecosystem, and giving users access to financial tools through the utility of CLGO tokens. With sustainability, inclusivity, transparency, and innovation at its core, CALGO aspires to build a decentralised network that delivers both environmental and economic benefit to its users.

# 03

## Macroscopic Vision of the Virtual Asset Market

CALGO's roadmap reflects a commitment to technological innovation, decentralised participation, and environmental responsibility. Through its phased development strategy, CALGO aims to establish a decentralised network that delivers meaningful computing utility, financial access, and token-enabled participation at a global scale<sup>30</sup>.

### Phase 1: Mobile Computing Rollout (Launch - April 2025)

The first phase focuses on the public release of the Calgo App, enabling users to contribute their smartphone's idle computing power to support distributed tasks such as AI processing, blockchain validation, and large-scale data computations. The goal is to build a sustainable computing network that reduces the reliance on energy-intensive Internet Data Centres, which are estimated to consume over 200 terawatt-hours (TWh) annually<sup>31</sup>.

By targeting widespread smartphone adoption, CALGO aims to repurpose underutilised computing capacity in an environmentally conscious manner. Users who contribute processing power may receive CLGO utility tokens as rewards<sup>17</sup>. These tokens are intended for use within the platform to access decentralised services, including CALGO's DeFi Aggregator.

### Phase 2: Expansion of the DeFi Aggregator (2025-2026)

Building on the existing infrastructure, CALGO will expand its DeFi Aggregator to include a broader range of decentralised financial protocols. This interface will present access to lending pools, staking platforms, and other smart contract-based tools that have undergone security assessment and audit review<sup>18</sup>.

CLGO tokens earned in Phase 1 may be allocated toward optional participation in these DeFi services. All integrations are independently operated, and CALGO does not control or manage the returns or outcomes of external protocols. Participation remains at the discretion of the user and carries inherent risk<sup>6</sup>.

The platform will continue to develop internal evaluation tools (such as the DeFi Auditor framework) to help users navigate opportunities and understand the technical and economic characteristics of participating protocols.

28930.76

28930.43

28930.42

28929.91

28929.89

28929.88

28928.62

28927.75

28926.29

28925.75

28925.73

28925.11

28925.08

28923.39

28925.75

28923.38

28922.85

28921.98

28921.38

# 03 Macro Market Vision of the Crypto Market



## Long-Term Objectives (2026-2030)

CALGO aims to scale its distributed computing network globally, with a long-term objective of building a decentralised infrastructure capable of supporting applications in AI, DeFi, scientific computing, and more. This includes broadening access to the platform, increasing the number of active users, and expanding token utility in a manner consistent with decentralised governance and sustainability goals<sup>30</sup>.

The CLGO token is expected to continue serving as the principal utility mechanism within the platform—supporting governance, staking, and participation in future features such as community-led proposals, feature access tiers, and ecosystem incentives<sup>36</sup>.

As the network matures, CALGO intends to evaluate partnerships with environmentally focused entities and explore alignment with recognised sustainability initiatives, including those related to carbon credits, emissions reporting, and responsible computing<sup>37</sup>.

## Key Areas of Focus by 2030:

- **Mobile-Based Distributed Computing:** CALGO intends to increase user participation in its compute-sharing network, aiming to reduce centralised data centre dependence and lower emissions from traditional infrastructure<sup>38</sup>.
- **Decentralised Financial Access:** Continued refinement and expansion of DeFi tools to support a global user base and offer non-custodial access to third-party financial instruments.
- **Governance Evolution:** Enabling token-based participation in governance decisions, ensuring a transparent and community-driven development roadmap.
- **Sustainability and Impact:** Further assessment of CALGO's environmental contributions and potential collaborations with ESG-aligned platforms and institutions<sup>39</sup>.

# 04 Market Analysis

## Current State of the DeFi Market

Decentralized Finance (DeFi) utilizes smart contracts on blockchain platforms like Ethereum and Solana to provide various financial services, including lending, borrowing, trading, and asset management. These services outperform traditional financial systems in terms of transparency, accessibility, and efficiency, overcoming conventional limitations and creating a new economic ecosystem.

## DeFi Players

DeFi aggregators consolidate information from multiple DeFi protocols into a single interface, providing users with optimal liquidity and trading rates. This eliminates the need for users to individually compare various platforms, enabling efficient transactions. Key DeFi aggregator platforms include:

**1inch:** Aggregates liquidity from multiple DEXs, offering optimal token swap rates.

**OpenOcean:** Supports cross-chain swaps and smart order routing for seamless transactions across blockchains.

**Zapper:** Offers portfolio management and yield farming optimization tools.

**Matcha:** Features a user-friendly interface and MEV protection for safer transactions.

**ParaSwap:** Integrates liquidity from various DEXs to execute trades at the best available prices.

These platforms focus on liquidity aggregation to ensure the best trading conditions and are essential components of the DeFi market.

# 04 Market Analysis

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## CALGO's Differentiation

CALGO revolutionizes the user experience with unique features that set it apart from existing aggregators. CALGO's main differentiators include:

### Non-Smart Contract Phantom Liquidity Protocol:

- CALGO is the first platform to optimize liquidity in the Web3 and DeFi ecosystems without using smart contracts.
- Operates at Layer 0, enabling access to its liquidity base for Layer 1 and Layer 2 solutions, dApps, and DAOs.

### Liquidity Provider (LP) Operations

- **Wallet Registration:** LPs register their wallets and agree to CALGO's terms of use.
- **Interaction with Partner Protocols:** LPs interact directly with CALGO's partner protocols for additional rewards.
- **Reward Acquisition:** LPs receive additional token rewards from the CALGO DAO treasury based on their provided liquidity.

### Operations for Protocols and Partners

- **Revenue Generation and Ownership:** Partner protocols leverage CALGO's distribution mechanism to establish consistent revenue streams.
- **Minimized Risks and Friction:** By not using smart contracts, CALGO reduces risks and friction, enhancing security and compliance.

### AI-Based Investment Recommendations:

- Analyse market trends using data from SNS, websites, and other internet sources to recommend optimal investment opportunities.

### User-Friendly Interface and Enhanced Security:

- Provide an intuitive interface and simple navigation, ensuring accessibility for beginners.
- Implements advanced security protocols to protect user assets.

CALGO transcends the role of a simple aggregator, positioning itself as an innovative platform offering trust and convenience within the DeFi ecosystem.

# 05 AI-Powered Investment Guidance System

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## **Data Collection and Processing**

CALGO collects data from various online platforms such as SNS, news websites, and blogs to understand market sentiment and trends.

## **Machine Learning Algorithms**

Using the collected data, CALGO employs machine learning algorithms to evaluate the future value and investment suitability of coins.

## **Market Trend Analysis and Notification Service**

CALGO analyzes real-time data to provide meaningful insights into market volatility and trends.

## **Real-Time Monitoring**

The platform continuously monitors market volatility, promptly notifying users of significant changes.

## **Personalized Alerts**

CALGO offers personalized alert services tailored to users' investment preferences and interests.

# 06 Business Model

## Revenue from Referral Fees on DeFi Investment Projects

DeFi investment projects operate without central authorities, offering financial services through blockchain technology. CALGO earns referral fees by directing users to specific DeFi investment products. When a user interacts with these products, CALGO receives a fee for facilitating the connection. This model helps expand the user base and provides additional revenue opportunities for participants.

## Premium AI Coin Investment Information Service

CALGO provides advanced investment insights and analysis through paid membership services. By leveraging big data from SNS and the internet, CALGO's AI identifies opportunities based on emerging trends and sentiment analysis. For example, sudden increases in mentions of a particular coin can indicate price movements. Subscribers pay monthly or annual fees to access these premium insights, enabling better investment decisions while ensuring stable revenue for CALGO. These models create new opportunities in the blockchain and cryptocurrency ecosystem, benefiting CALGO participants in various ways.



# 07 Road map

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CALGO operates a carefully designed strategic roadmap to position itself as a leading platform in the global DeFi ecosystem. This roadmap systematically outlines the journey from platform launch to service enhancement and expansion, with each phase adjusted to align with market growth and user needs

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## 2024 Q1-Q2: Service Planning and Whitepaper Publication

**Status:** Completed

**Details:** The CALGO whitepaper was published, containing

comprehensive details about the platform's technical architecture, market strategy, and unique value propositions. This effectively communicated the platform's vision and execution plans to investors and stakeholders.

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## 2024 Q3: Service Homepage Launch and CEX Listing

**Status:** Completed

**Details:**

**Homepage Launch:** CALGO's homepage, designed with user-centric features, efficiently delivers platform information and services while serving as a communication channel with users.

**CEX Listing:** Listing on global centralized exchanges (CEX) expanded liquidity and significantly improved accessibility for investors.

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## 2024 Q4: DeFi Aggregator Enhancement

**Status:** Completed

### Key Achievements:

**Standardization and Interoperability:** Completed the design of standardized data and protocols to optimize interactions across multiple blockchain networks.

**Responsive Design Improvements:** Enhanced user experience with optimized web and mobile interfaces.

**Diversified DeFi Products:** Added new investment products and DEX aggregator features to maximize network liquidity.

**Performance and Security Optimization:** Improved scalability and data processing efficiency for faster loading times and enhanced reliability.

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# 07 Road map

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## 2025 Q1: AI-Powered Crypto Data Investment Information Service

**Status:** In Planning

**Key Objectives:**

**Data Collection and Preprocessing:** Gather data from social media and communities to analyze market trends and investment sentiment.

**AI Algorithm Development:** Develop machine learning models to automate investment strategies and create market volatility prediction tools.

**Service Launch:** Provide investor-friendly interfaces and real-time analysis tools with a phased rollout.

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## 2025 Q2: Wallet Integration and DeFi Validator Features

**Status:** In Planning

**Key Plans:**

**Wallet Integration:** Enhance asset management convenience with support for MetaMask, Trust Wallet, and other major blockchain networks.

**DeFi Validator Development:** Implement a verification system leveraging on-chain and off-chain data to evaluate the credibility and safety of DeFi products.

**Enhanced User Experience:** Improve trust with intuitive interfaces and real-time notification systems.

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## 2025 Q4 Onward: OpenFi Service Expansion

**Status:** In Planning

**Key Details:**

**Cross-Chain Liquidity Integration:** Optimize asset movement across multiple blockchain networks, offering diverse transaction options to users.

**Smart Contract Security Enhancement:** Design auditable and upgradeable smart contracts for greater system stability.

**Regulatory Compliance:** Integrate KYC/AML procedures and enhance transaction transparency to minimize legal risks.

**API and Ecosystem Expansion:** Provide open APIs and foster collaborations with various projects to expand the DeFi ecosystem.

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# 07 Road map

## What is OpenFi?

OpenFi combines the strengths of traditional finance (TradFi) and decentralized finance (DeFi) to provide comprehensive and accessible financial services.

**Integration:** Connects blockchain and traditional finance to offer diverse financial services.

**Smart Contracts:** Automates conditional transactions and processes for maximum efficiency.

**Open Platform:** Ensures accessibility to financial services for everyone.

CALGO's roadmap aims to strengthen platform competitiveness and achieve sustainable growth through technological innovation, user-centric approaches, and global ecosystem collaboration.

# 8 Team



## CEO

### Ronald Hevey- B.S. in Physics, MIT / MBA, Yale School of Management

Ron is a trailblazing CEO leading a next-generation crypto mining and mobile-integrated data centre platform. A first-generation high-frequency trading innovator, Ron has led global investment teams at BNP Paribas, Nomura, and UBS, with deep expertise in trading, quantitative modelling, and risk management across North America, Europe, and Asia. He's also a seasoned entrepreneur, having built startups in finance, tech, and luxury goods, and holds a Physics degree from MIT and an MBA from Yale. Ron believes in using the fusion of technology and finance to build the future of digital economies.



## CO-CEO

### Mitch Horn - BBus (Accounting/Finance)

Mitch is a seasoned expert in traditional finance and the innovative CEO of Calgo, committed to making complex hedge fund and DeFi services accessible to everyone while ensuring the security of client assets. Drawing on his extensive experience and network in banking and investment, Mitch is unlocking new possibilities in the crypto space. He leads with the philosophy, "Simplify complexity, enhance stability, and build trust," redefining the future of finance. Mitch's leadership is the driving force behind turning CALGO's vision into reality.



## CSO

### Jayeon Kim- MBA, MIT Sloan School of Management

Kim Jayeon is the Chief Strategy Officer at Calgo, a next-generation Web3 and infrastructure platform, where she leads global strategy at the intersection of technology, brand, and user experience. She is also the founder and CEO of JY Branding, a creative consultancy known for crafting culturally resonant, tech-integrated brand identities for emerging and established companies. Previously a global director at Gucci, Kim has extensive experience in the luxury fashion industry, where she led strategic brand development and innovation initiatives. Her unique journey—from international supermodel to C-suite executive—gives her an unmatched lens into image, influence, and identity across consumer markets. Kim holds an MBA from the MIT Sloan School of Management, where she focused on innovation, digital transformation, and strategic leadership. Passionate about bridging brand, culture, and technology, she is redefining how global companies shape narrative and meaning in the digital economy.

# 8 Team



## CFO/COO

### **Tom Cencic - BBus (Accounting/Management), CPA**

Tom is a key driving force at Calgo, serving as CFO and COO, where he is dedicated to operating the platform in a "Simple, Secure, and Smart" manner. A certified public accountant with extensive experience in key financial management roles, Tom excels in building stable operations and systems. He has a solid background in finance from his work in the real estate and banking sectors and has also been actively involved in platform startups. His entrepreneurial experience, leadership, and expertise are essential in enhancing Calgo's efficiency and reliability.



## CTO

### **Matthew Smart - BA Economics**

Matt is an expert with nearly 20 years of experience in the global financial markets, leading the technology team at CALGO. He has extensive experience trading equities, bonds, and derivatives globally as an HFT (High-Frequency Trading) specialist, algorithmic market maker, and derivatives trader. With a deep understanding of both IT and finance, Matt is passionate about the fusion of technology and finance, driving innovation at CALGO. His profound expertise and leadership are crucial forces that enhance CALGO's technological competitiveness.



## Risk Management Consultant

### **Tom Krause - BBus (Accounting/Management), CA, MBA**

Tom is a banking expert with a passion for risk management and business growth. As a Chartered Accountant, Tom is dedicated to ensuring that the platform adheres strictly to the regulations and compliance requirements of multiple countries. His deep understanding of compliance issues and risk management enables him to maintain CALGO's operations in a safe and reliable manner, driving stable growth in the global market.

# 09 Token Information



## Key Features of Calgo Token, CLGO

### Advanced Security and Role-Based Access Control (RBAC)

CLGO enhances token security by implementing RBAC, allowing users to manage their assets with confidence. Roles are clearly defined, with 'Administrators' having the authority to change settings, while regular 'Users' can only access their personal information. This strict control over who can access sensitive data significantly strengthens security.

### Simplified Access Management

CLGO simplifies access control by setting permissions based on user roles rather than individual users. This approach allows for automatic assignment of appropriate permissions based on roles, facilitating easy onboarding of new users and ensuring consistent and secure access across the platform.

### Compliance with the Principle of Least Privilege

CLGO strictly adheres to the principle of least privilege, granting users only the minimum permissions necessary for their tasks. This reduces the risk of misuse or accidental exposure of sensitive information.

### Enhanced Monitoring and Auditing

Through its RBAC framework, CLGO enables easy tracking of user activities based on roles, allowing for the quick detection and response to suspicious actions, thereby strengthening platform security.

### Mitigation of Damage in Case of Breach

In the rare event of a security breach, CLGO limits the access rights of the compromised account to only what is permitted by its role, minimizing the impact. This strategy helps protect the broader system and reduce potential damage.

# 10 Tokenomics

## Calgo's CLGO Token Economic Model

The CLGO token economic model rewards users based on the quantity of tokens they hold and stake (lock) for extended periods. The more tokens a user accumulates and stakes, the greater the benefits they receive. This structure promotes sustained participation and loyalty within the ecosystem.

## How Are Profits Distributed at Calgo?

### Calgo generates revenue from two primary sources

- Referral fees associated with DeFi products on its platform
- Premium AI Coin Investment Information Service

A portion of this revenue is redistributed to users in the form of bonus CLGO tokens. The amount a user receives is directly proportional to the percentage of CLGO tokens they hold, rewarding those who actively participate in the ecosystem.

# 10 Tokenomics

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## Basic Revenue Sharing Formula

$$S_i = R_t \cdot \frac{U_i}{U_{\text{total}}}$$

### Explanation of Variables:

- $S_i$ : Revenue for user  $i$
- $R_t$ : Total revenue (e.g., \$1,000)
- $U_i$ : Number of Calg tokens held by user  $i$
- $U_{\text{total}}$ : Total number of Calg tokens in circulation ( $U_{\text{total}} = \sum_i U_i$ )

### Example:

- Total revenue:  $R_t = 1,000$
- Token holdings:
  - User A ( $U_1$ ): 100 tokens
  - User B ( $U_2$ ): 300 tokens
  - User C ( $U_3$ ): 600 tokens
- Total tokens:  $U_{\text{total}} = 100 + 300 + 600 = 1,000$

Revenue for each user:

$$S_1 = 1,000 \cdot \frac{100}{1,000} = 100$$

$$S_2 = 1,000 \cdot \frac{300}{1,000} = 300$$

$$S_3 = 1,000 \cdot \frac{600}{1,000} = 600$$

# 10 Tokenomics

## Weighted Revenue Distribution

Calgo can assign weights to token holdings, giving larger holders more rewards.

This is done using a specific weighting factor ( $\beta$ ) applied to holdings.

### Weighting Formula:

$$F(U_i) = \left( \frac{U_i}{U_{\text{total}}} \right)^{\beta}$$

### Final Revenue Formula:

$$S_i = R_t \cdot \frac{F(U_i)}{\sum_j F(U_j)}$$

### Explanation of Variables:

- $F(U_i)$ : Weight of user  $i$ 's holdings
- $\beta$ : Weighting exponent ( $\beta > 1$ : favors large holders,  $\beta < 1$ : favors small holders)

Example ( $\beta = 1.5$ ):

1. Token holdings:

- $U_1 = 100, U_2 = 300, U_3 = 600$

2. Weight calculation:

$$F(U_1) = \left( \frac{100}{1,000} \right)^{1.5} = 0.0316$$

$$F(U_2) = \left( \frac{300}{1,000} \right)^{1.5} = 0.1643$$

$$F(U_3) = \left( \frac{600}{1,000} \right)^{1.5} = 0.4648$$

3. Total weights:

$$\sum_j F(U_j) = 0.0316 + 0.1643 + 0.4648 = 0.6607$$

4. Revenue for each user:

$$S_1 = 1,000 \cdot \frac{0.0316}{0.6607} \approx 47.8$$

$$S_2 = 1,000 \cdot \frac{0.1643}{0.6607} \approx 248.6$$

$$S_3 = 1,000 \cdot \frac{0.4648}{0.6607} \approx 703.6$$

# 10 Tokenomics

## Staking Rewards

Calgo rewards users with additional revenue for staking their CLGO tokens over a certain period.

Staking locks tokens, making them unavailable for trading temporarily.

**Staking Reward Formula:**

$$G(U_i) = \alpha \cdot U_i$$

**Total Revenue Formula:**

$$S_i^{\text{total}} = S_i + G(U_i)$$

**Explanation of Variables:**

- $G(U_i)$ : Staking reward for user  $i$
- $\alpha$ : Staking reward rate (e.g., 10%)

**Example:**

- User  $U_2$  stakes 300 Calg tokens ( $\alpha = 0.1$ ):

$$G(U_2) = 0.1 \cdot 300 = 30$$

Final revenue:

$$S_2^{\text{total}} = 248.6 + 30 = 278.6$$

## Comprehensive Formula

Combining all elements, the final total revenue for each user is

$$S_i^{\text{total}} = R_t \cdot \frac{F(U_i)}{\sum_j F(U_j)} + \alpha \cdot U_i$$

## Summary

1. **Basic Distribution:** Revenue is distributed based on token holdings.

$$S_i = R_t \cdot \frac{U_i}{U_{\text{total}}}$$

2. **Weighted Distribution:** Larger holders can earn more rewards using weighting.

$$S_i = R_t \cdot \frac{(U_i/U_{\text{total}})^{\beta}}{\sum_j (U_j/U_{\text{total}})^{\beta}}$$

3. **Staking Rewards:** Additional revenue for locking tokens.

$$G(U_i) = \alpha \cdot U_i$$

4. **Final Total Revenue:** Combines all components.

$$S_i^{\text{total}} = S_i + G(U_i)$$

This model incentivizes users to hold more CLGO tokens and stake them for additional rewards, fostering growth and engagement in the Calgo ecosystem

# 11

## Conclusion: CALGO's Role in a Sustainable Digital Future

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**CALGO is not just a technology platform—it is a decentralised, sustainable, and secure digital ecosystem.** By combining distributed mobile computing with blockchain-enabled financial access, CALGO offers a novel framework that empowers users to contribute, participate, and benefit from a more environmentally conscious infrastructure<sup>22</sup>.

Through the use of idle smartphone processing power, CALGO aims to reduce reliance on energy-intensive Internet Data Centres, which collectively consume over 200 terawatt-hours (TWh) of electricity annually and contribute to global emissions and operational costs<sup>41</sup>. The Calgo App, launching in April 2025, enables users to voluntarily participate in this distributed network, helping decentralise computing resources while earning CLGO tokens as utility-based rewards<sup>42</sup>.

These tokens can be used within CALGO's existing DeFi Aggregator, where users may access third-party decentralised finance protocols—including staking and lending—depending on their risk tolerance and objectives<sup>43</sup>. This integration forms a cohesive ecosystem in which user participation drives infrastructure efficiency and broadens access to financial tools.

### Reframing Computing: From Resource Waste to Network Value

The CALGO network is designed to make use of the approximately 6.8 billion smartphones globally, which often remain idle for much of the day. By opting into the Calgo App, users can contribute this untapped processing power to complete decentralised tasks in fields such as AI, data analytics, and blockchain validation<sup>44</sup>.

In return, users receive CLGO utility tokens that enable access to platform services. These tokens circulate within the ecosystem—potentially reinvested through DeFi protocols or held to access future platform utilities. CALGO's infrastructure thus transforms waste into a resource—redirecting digital energy consumption into a decentralised model that rewards active participation.

### Sustainable Incentives: Building an Environmentally Aligned Economy

CALGO's token model is designed to align incentives for both environmental and economic participation. As user adoption grows, the computing network may help reduce overall energy consumption and cost burdens associated with centralised data centre infrastructure. Businesses may benefit from access to distributed computing at a reduced cost, and users may benefit from token-based incentives<sup>45</sup>.

As an open and accessible platform, CALGO welcomes participation from retail and institutional users in jurisdictions where such engagement is legally permitted<sup>46</sup>.

# 11

## Conclusion: CALGO's Role in a Sustainable Digital Future

### Secure, Transparent, and Risk-Aware Participation

CALGO incorporates several safeguards to enhance platform security and transparency. All third-party DeFi integrations undergo internal review and may be externally audited by certified security firms. RBAC mechanisms are in place to ensure permissioned interaction with platform features<sup>29</sup>.

Importantly, all token-based participation within the ecosystem is voluntary and subject to individual risk evaluation. Past performance or token use does not imply or guarantee future utility or financial outcomes.

### Future Outlook: Toward a \$1 Billion Ecosystem

By 2030, CALGO aims to scale its computing and financial infrastructure to support a global user base. Long-term platform objectives include:

- Facilitating access to low-cost, decentralised computing for AI, Web3, and research applications.
  - Expanding token utility to support governance, staking, and permissionless service layers.
  - Enhancing platform alignment with sustainability initiatives and ESG-compliant models.
  - Encouraging responsible and inclusive digital participation at scale.
- While future adoption and market impact remain subject to change, CALGO's roadmap reflects a strategic commitment to sustainable innovation, decentralised finance, and long-term ecosystem value.

# Disclaimer and Disclosures

<sup>1</sup> Mobile computing participation via the Calgo App is optional. The tasks processed may vary and are subject to change based on network requirements and technical implementation.

<sup>2</sup> Statements regarding energy consumption and emissions are general observations.

CALGO does not guarantee specific environmental outcomes or reductions.

<sup>3</sup> Efficiency improvements referenced are aspirational and depend on scale, adoption, and the nature of computing tasks processed.

<sup>4</sup> Participation in the distributed computing network may be subject to device limitations, battery usage, and local regulations.

<sup>5</sup> No technical or programming skills are required for participation; however, users should understand basic operational risks and device requirements.

<sup>6</sup> The computing model described does not constitute a regulated utility service or investment offering.

<sup>7</sup> The DeFi Aggregator curates third-party protocols but does not guarantee returns or the integrity of external services.

<sup>8</sup> CALGO's DeFi Auditor system provides internal evaluations only and does not replace independent third-party due diligence.

<sup>9</sup> External smart contract audits are performed by third-party security firms and do not imply immunity from bugs or vulnerabilities.

<sup>10</sup> CALGO assumes no liability for losses incurred from user interaction with third-party protocols, even if listed through its Aggregator.

<sup>11</sup> Yield opportunities vary and may carry high risk. Users should independently assess protocol terms, lock-up periods, and token volatility.

<sup>12</sup> The AI-powered insights tool does not provide personalised investment advice or financial forecasting.

<sup>13</sup> Sentiment analysis and data aggregation are automated and may not reflect actual market potential or risk.

<sup>14</sup> CALGO makes no guarantee regarding the accuracy, timeliness, or completeness of data presented through its AI tools.

<sup>15</sup> User decisions remain their sole responsibility. CALGO is not liable for any loss resulting from reliance on system-generated insights.

<sup>16</sup> No performance guarantees are provided in connection with the use of AI-based analysis.

<sup>17</sup> CLGO tokens are issued as part of the platform's incentive mechanism and have no legal tender status or backing by any authority.

<sup>18</sup> Token utility within the DeFi Aggregator does not imply or constitute a financial product or offer of returns.

<sup>19</sup> Security features, including Role-Based Access Control, are designed to mitigate risk but do not eliminate the possibility of breaches or unauthorised access.

<sup>20</sup> Governance features are subject to platform development and may be amended or revoked based on future protocol decisions.

<sup>21</sup> CLGO is a utility token and is not classified as a security or financial instrument under MiCA, MiFID II, or FCA definitions. Token holders are not entitled to dividends, ownership rights, or financial claims against the platform.

<sup>22</sup> This document is for informational purposes only and does not constitute legal, financial, or investment advice. Users are responsible for understanding the legal status of digital assets in their jurisdiction.

# Disclaimer and Disclosures

<sup>23</sup> Market size figures, energy consumption estimates, and potential savings are illustrative, based on third-party research. They do not guarantee platform impact or adoption outcomes.

<sup>24</sup> CALGO does not guarantee that token demand, market value, or user base growth will follow projections. Any forward-looking statements are subject to risk and uncertainty.

<sup>25</sup> Environmental impact claims are aspirational and dependent on broad adoption, user behaviour, and market forces.

<sup>26</sup> Participation in third-party DeFi protocols involves financial risk. Yield, token value, and service availability are not guaranteed.

<sup>27</sup> CALGO is not certified under any carbon credit or emissions offsetting program. Any environmental impact discussed is not formally verified.

<sup>28</sup> Access may be restricted based on local laws. Users are responsible for understanding the legal status of crypto-related activity in their jurisdiction.

<sup>29</sup> Protocol audits and transparency efforts do not eliminate all risk. Smart contract bugs, third-party failures, or blockchain vulnerabilities may still occur.

<sup>30</sup> Platform roadmap features are subject to development risks and may be modified, delayed, or not implemented as planned.<sup>30</sup> This document is intended for informational purposes only and does not constitute financial, legal, or investment advice.

<sup>31</sup> Energy consumption and IDC statistics are sourced from third-party reports and do not reflect guaranteed outcomes.

<sup>32</sup> CLGO is a utility token provided as a reward for participation and is not classified as a security or financial instrument under applicable regulations.

<sup>33</sup> All DeFi protocols are independently managed and may involve risks including smart contract failure, loss of funds, or platform discontinuation.

<sup>34</sup> CALGO does not provide financial returns or performance guarantees. Participation in external protocols is voluntary.

<sup>35</sup> Future functionality and roadmap developments are subject to technical, regulatory, and commercial constraints and may change.

<sup>36</sup> Governance, staking, and additional utilities are subject to rollout and are not currently guaranteed features.

<sup>37</sup> CALGO is not formally registered with any carbon credit markets or sustainability authorities. Environmental impact claims are illustrative.

<sup>38</sup> Mobile computing rewards and outcomes are dependent on user participation, device availability, and protocol-level configurations.

<sup>39</sup> No assurance is given regarding platform acceptance or integration with third-party ESG or emissions-tracking frameworks.

<sup>40</sup> This document does not constitute investment advice, financial promotion, or a public offer to buy or sell digital assets.

<sup>41</sup> Energy consumption and IDC statistics are based on third-party estimates and may vary by region and implementation.

<sup>42</sup> Participation in the distributed computing network is optional and subject to device compatibility, power usage, and technical limitations.

<sup>43</sup> CALGO does not manage external DeFi protocols. Token usage in third-party financial services involves risk, including total loss.

<sup>44</sup> The number of active smartphones and the projected computing impact are illustrative and not predictive.

<sup>45</sup> Environmental or business cost benefits are not guaranteed. Outcomes depend on adoption, user activity, and service integrations.

<sup>46</sup> Users are responsible for ensuring legal compliance in their local jurisdiction. Platform services may not be available in all regions.

<sup>47</sup> Security mechanisms are designed to mitigate risk but do not eliminate the possibility of system failure, unauthorised access, or smart contract vulnerabilities.

