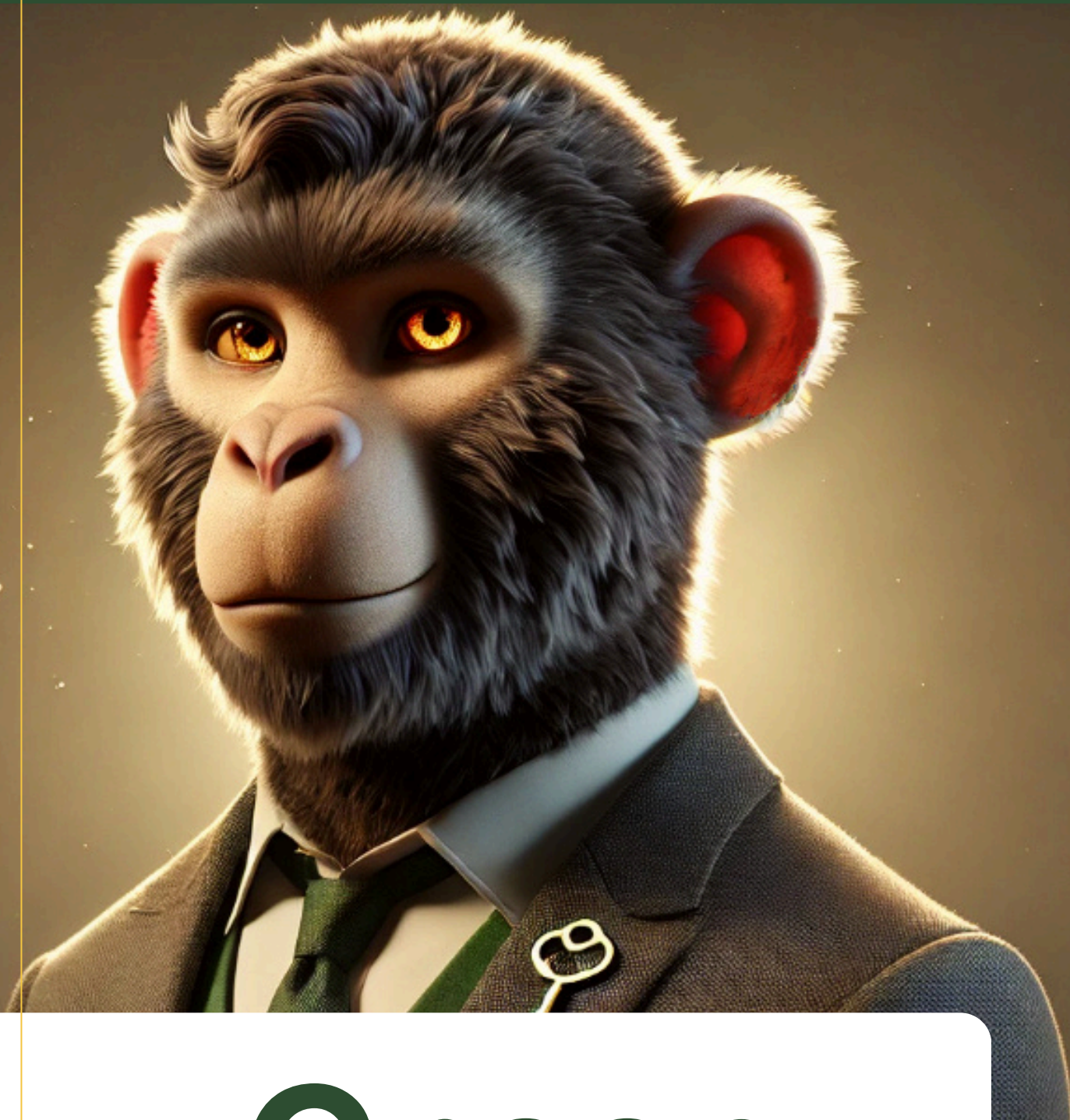




Monkey-co

White paper official



Green Paper

Version
French 05/2025



Green Finance

Accessible & Transparent

[Invest Now](#)www.Monkey-co.com[Discover the Project](#)

Why Monkey-co?

Green finance shouldn't be a privilege.



Accessible

Starting from just \$1 or €1.



Profitable

Returns with real-world impact.



Transparent

Powered by blockchain technology.

How does it work?

1

I stake my USDC or my
Keycoins

2

Monkey-co funds an
eligible project

3

I receive rewards in
USDC + an ecological
bonus in KEYCOINS



Funded Projects

Monkey-co is more than just an investment platform. It's a transformation tool, designed to let anyone help fund the ecological transition in just a few clicks transparently, securely, and with impact.

With Monkey-co, you're not just investing you're actively participating.

Investors are invited to support, monitor, and evaluate each project through concrete returns, while being part of a collective governance that redefines the meaning of finance.

Example of Typical Projects

Paris - Renovation
of 60 housing
units

CO₂ Reduction
100 TONS

Project Cost
800 K€

APY: 9.5%

Lyon - Renovation
of 340 office units

CO₂ Reduction
210 TONS

Project Cost
1.2 M€

APY: 8.5%

Executive Summary

Monkey-co

Monkey-co : Enough talk, let's take action!

Invest, innovate, make an impact. The future is green, and it is financed with us.

The Solution: Monkey-co

Monkey-co offers an impact investment platform built on a simple conviction : everyone should be able to contribute to the energy transition while receiving fair rewards.

Our mission is to democratize green investment by making it accessible to all from just \$1, enabling the funding of concrete, traceable, and climate-beneficial projects.

In a world where green finance often remains inaccessible and sometimes opaque,

Monkey-co provides a clear and innovative alternative : a project financing platform based on blockchain, with stablecoin (USDC) deposits and a utility token, the KEYCOIN. Users invest in high-impact projects (energy-efficient renovation, solar panels, insulation, etc.) via USDC deposits.

Projects are selected based on their environmental performance and transparency.

Monkey-co redistributes the interest generated from loans in the form of dual rewards : a portion in USDC, and another in KEYCOIN.

KEYCOIN gives access to extra rewards through staking, participatory governance, and exclusive benefits within the community.

The rewards depend on the investment duration, token scarcity, price stability, and user involvement in the ecosystem.

The entire protocol is designed to be transparent, regulatory-compliant, and secure.

Funds are managed by registered PSAN providers, and collection is ensured by a specialized partner in compliance with current regulations.

Monkey-co aims to set a new standard for investment:

useful, measurable, and ethical, where each participant helps fund tomorrow's world.

How It Works & Protocol

Monkey-Co Model

Monkey-co offers a simple yet powerful infrastructure: enabling anyone to invest in the energy transition using stablecoins (USDC), while ensuring traceable flows, fair rewards, and measurable impact.

The system is built on four key pillars :

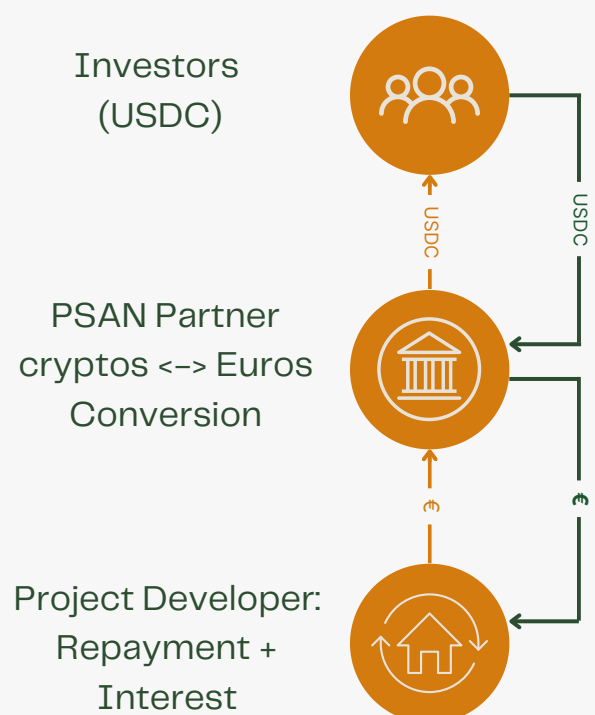
1. Deposit of USDC or KEYCOINS by investors
2. Selection and financing (in euros) of green projects via our PSAN partner
3. Gradual repayment by project developers
4. Rewards distributed in USDC + KEYCOIN

The USDC deposited by investors is entrusted to Monkey-co, which selects the projects to be financed based on transparency, CO₂ impact, and economic viability. Once funds are raised, they are transferred in euros to the project developers through our PSAN provider, with no direct involvement from Monkey-co in the conversions.

Project developers repay their loans with interest, allowing Monkey-co to redistribute the profits to investors.

Investors receive part of the returns in USDC (real liquidity), and another part in KEYCOIN, calculated using a reward formula that considers: duration, rarity, token price, and user engagement.

The entire process is automated: users interact through a simple interface connected to their wallet (MetaMask or others), and can track in real time their portfolio, rewards, and the ecological impact linked to their investments.



Tokenomics

Allocation & Vesting

Utility token

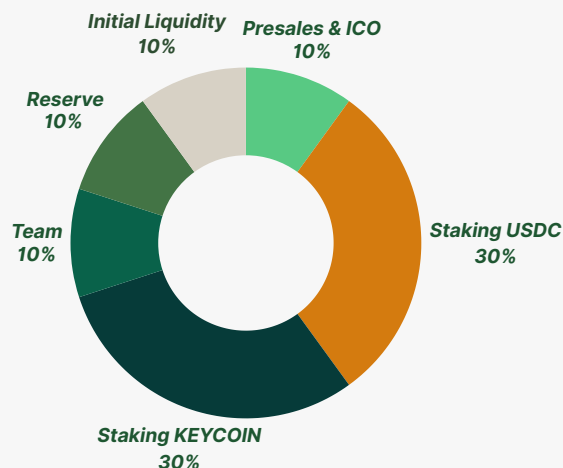
KEYCOIN is a utility token issued by Monkey-co to reward users who invest in impact projects, participate in governance, and engage sustainably in the ecosystem.

The monetary policy is based on a capped issuance of **360 million** KEYCOIN, distributed according to a transparent, fair, and long-term growth-oriented model.

Initial Allocation of KEYCOINS

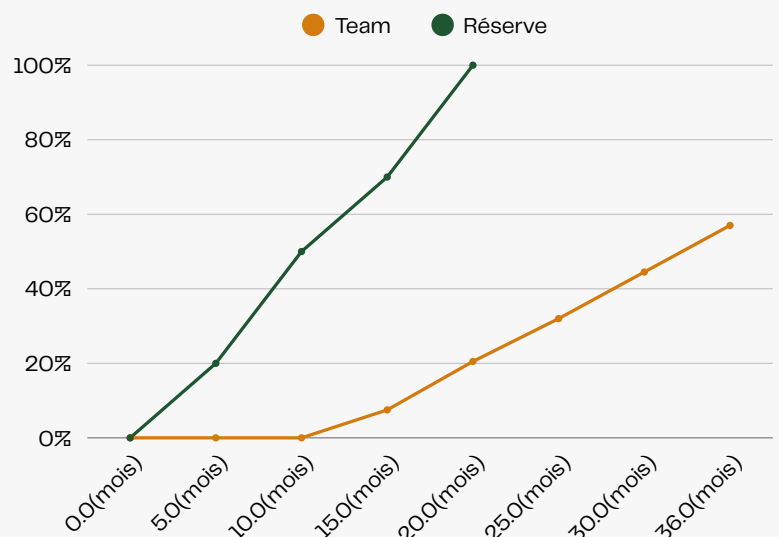
The distribution of KEYCOIN was designed to balance accessibility, community incentives, and the financial sustainability of the protocol.

- Presale & ICO Phase 1: 10% (36M KEYCOIN)
- USDC Staking Rewards: 30% (108M)
- KEYCOIN Staking Rewards: 30% (108M)
- Founding Team: 10% (36M) – with 36-month vesting
- Treasury / Project Reserve: 10% (36M)
- Initial DEX/CEX Liquidity: 10% (36M)



Token Release Schedules

- Founding Team: 12-month lock-up, followed by linear vesting at 2.5% per month.
- Treasury: 10% released every 2 months over a 20-month period.
- Staking rewards (KEYCOIN and USDC) are minted on demand based on performance and investor behavior.

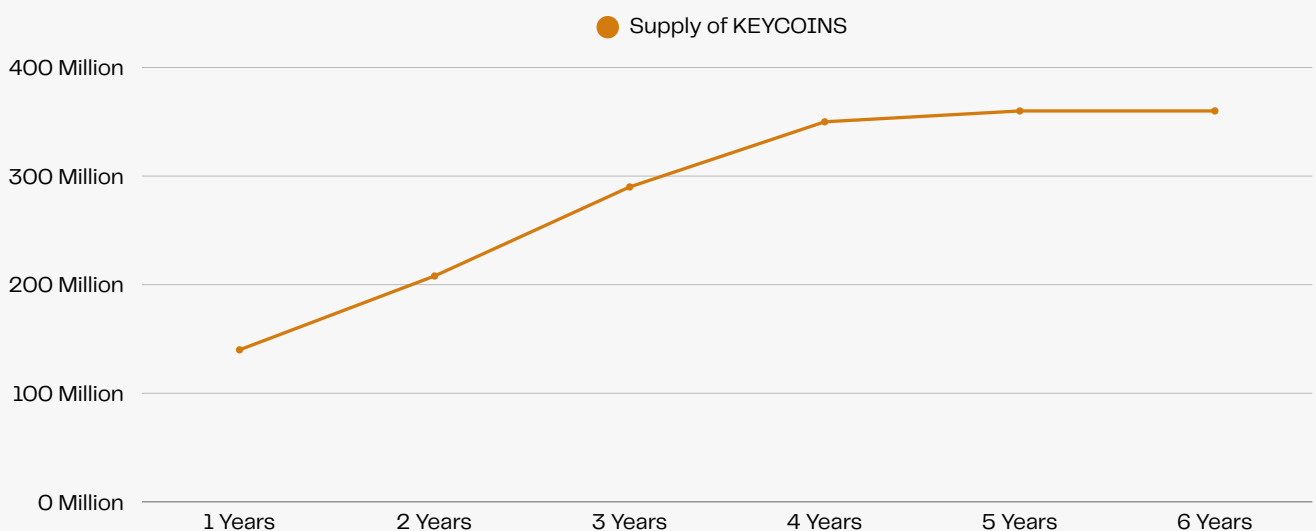


Post-Max Supply Mechanism

Maximal supply

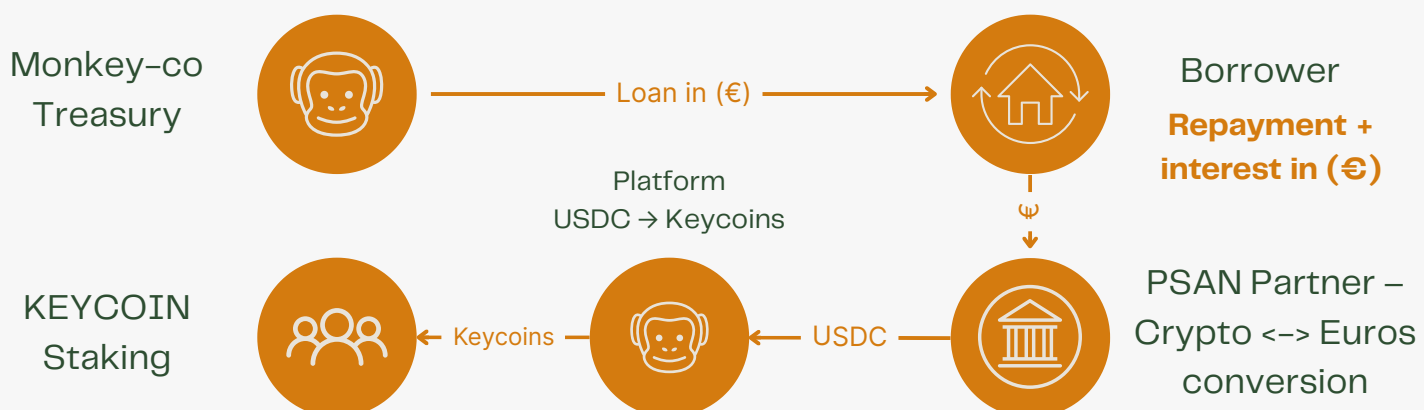
Once the 360 million KEYCOIN have been issued, Monkey-co will use the yields generated by financed projects to buy back KEYCOIN on the secondary market and redistribute it to stakers.

This mechanism maintains constant buy pressure and helps preserve the token's value.



Post-Max Supply

Once the 360 million KEYCOIN have been issued, Monkey-co will use the yields generated by financed projects to buy back KEYCOIN on the secondary market and redistribute it to stakers. This mechanism maintains constant buy pressure and preserves the token's value.



Reward Distribution

KEYCOIN Issuance

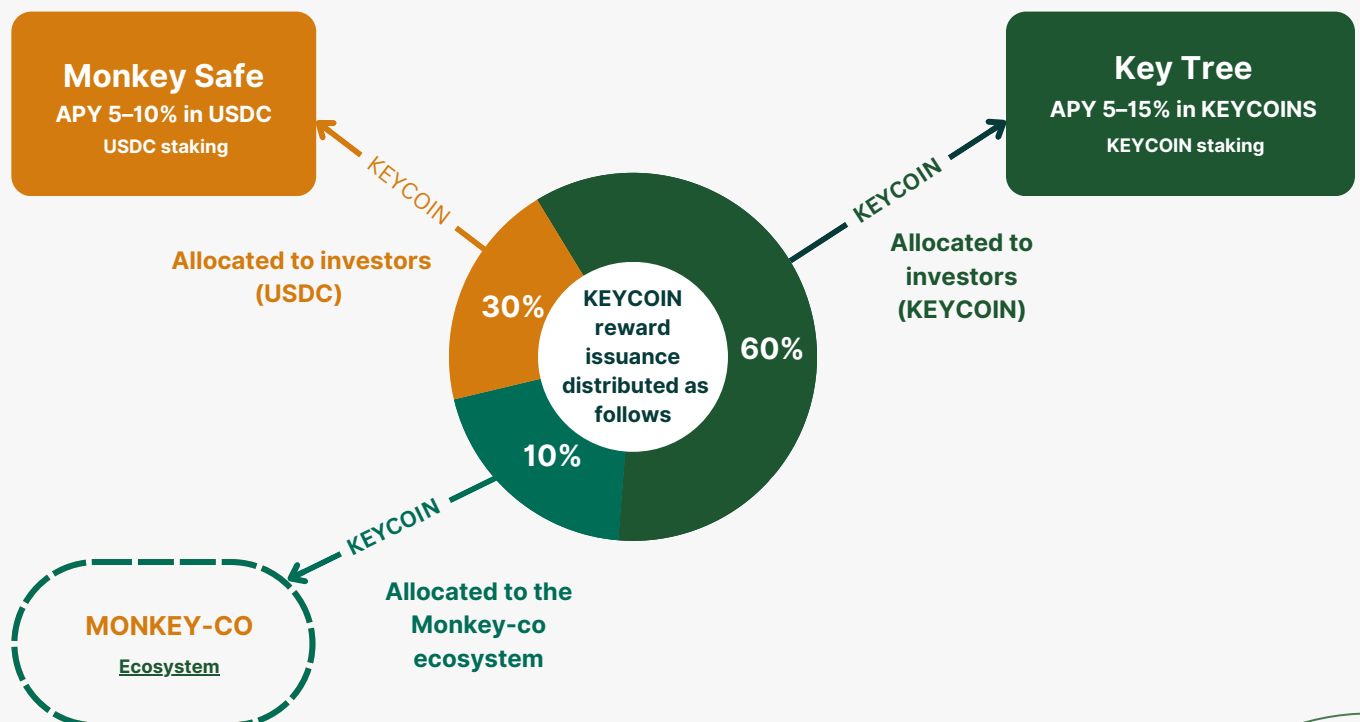
KEYCOIN rewards are allocated based on an advanced model that takes into account several key factors:

- Ecological impact
- Commitment duration
- Token scarcity
- KEYCOIN price stability
- Community engagement (regular voting)
- State of the supply

Two types of investments are involved: those who deposit funds in USDC and those who directly stake their KEYCOINS.

Each type of investor benefits from a specific reward formula.

KEYCOIN issuance is distributed as follows:



Issuance Calculation

Investors (USDC)

KEYCOIN Reward Calculation for USDC Investors

Investors who deposit USDC to finance projects receive a KEYCOIN reward calculated using the following formula:

$$R = \left(\frac{I}{T} \right) \cdot \left(1 + 0.5 \cdot \frac{D}{D_{max}} \right) \cdot (1 + 0.3 \cdot E) \cdot S \cdot (1 + \delta)$$

$$R = A \cdot \min \left(\gamma_{max}, \max \left(\gamma_{min}, \frac{I}{T} \right) \right) \cdot \left(1 + 0.5 \cdot \frac{D}{D_{max}} \right) \cdot (1 + 0.3 \cdot E) \cdot M_S \cdot M_P \cdot (1 + \delta)$$

With:

I = amount invested (in USDC) by the user

T = total amount of the financed project

D = commitment duration (in months)

Dmax = 24 months (maximum duration for full bonus)

E = ecological impact (between 0 and 1, based on CO₂ savings achieved)

- S = scarcity coefficient:

$$S = 1 - \frac{\text{supply \acute{e}mise}}{\text{supply max}}$$

- δ = user engagement bonus:
 - +2% if they referred a successfully funded project
 - +0.5% if they voted in the last 2 DAO cycles
 - +1% if they hold the Monkey-co ambassador role (capped at a maximum of +3%)

This reward system is designed to value not only financial investment, but also community involvement and the project's real-world impact.

Rewards are minted weekly and distributed in KEYCOIN based on the defined parameters. This formula ensures a base APY of 5% in KEYCOIN, which can go up to 15% depending on the investment duration.

A 15% cap is set to protect the ecosystem from overly volatile token issuance.

Issuance Calculation

KEYCOIN Investors

KEYCOIN Reward Calculation for KEYCOIN Staking

Investors who choose to stake their KEYCOIN in a KeyTree receive a weekly reward in KEYCOIN.

This reward is calculated individually, based on several criteria related to their commitment and the impact of the funded project.

Unlike USDC investors, who receive only 30% of the total KEYCOIN reward, KEYCOIN stakers can earn up to 60% of the amount generated by the formula.

$$R_{\text{KEYCOIN}} = A \cdot \min \left(r_{\max}, \left(\max \left(r_{\min}, r_{\text{base}} \cdot \frac{D}{12} \right) + B(D) \right) \cdot M_S \cdot M_P \cdot (1 + \delta) \right)$$

Avec :

$$B(D) = \min \left(\beta \cdot \frac{\max(D - 6, 0)}{18}, B_{\max} \right) \quad M_P = 1 + \kappa \cdot \ln \left(\frac{P}{P_{\text{ref}}} \right) \quad M_S = 1 - \frac{\text{supply émise}}{360\,000\,000}$$

Where :

- R = Weekly reward in KEYCOIN
- A = Global issuance adjustment coefficient (defined by Monkey-co)

with :

- USDC Investor: A = 0.3
- KEYCOIN Investor: A = 0.6
- Monkey-co Ecosystem: A = 0.1

- I = USDC-equivalent amount of the staked KEYCOIN
- T = Total funding amount of the project
- y_{min} / y_{max} = Floor and ceiling of the I/T ratio to prevent abuse
- D = User-selected commitment duration (in months)
- D_{max} = Maximum reference duration (24 months)
- E = Project ecological impact score (from 0 to 1)
- M_S = Scarcity modulator (remaining supply / max supply)
- M_P = Price modulator (based on the average KEYCOIN price relative to its target)
- δ (delta) = User engagement bonus, with the same conditions as for USDC investors.

Voting Power & DAO

Participatory Governance & DAO

Monkey-co aims to become a community-driven ecosystem, aligned with collective interest and full transparency.

To achieve this, governance relies on a gradual transition toward a DAO (Decentralized Autonomous Organization).

Launch Supervised Governance

- Support thoughtful participation
- Encourage long-term alignment
- Ensure a functional and accountable democracy
- Reward active contributors, not just token holders

Lancement – Gouvernance supervisée

In the interest of stability and compliance, Monkey-co will retain a moderating role during the initial phase of the protocol.

This stage ensures the quality of funded projects, the proper functioning of votes, and the security of financial flows.

KEYCOIN holders can already :

- Propose project ideas
- Take part in open community votes
- Be selected as ambassadors or local representatives

Open & Decentralized DAO – From 1,000 Stakers

Once maturity conditions are met (volume, community, regulatory readiness), governance will progressively shift to the community through a DAO.

Each decision (project selection, strategy, protocol improvements, etc.) is submitted to a weighted vote based on a simple principle :

Voting power = KEYCOIN staked × remaining commitment duration (in months)

This approach favors long-term committed investors while limiting short-term whale-driven distortions.

Governance System & Diagram

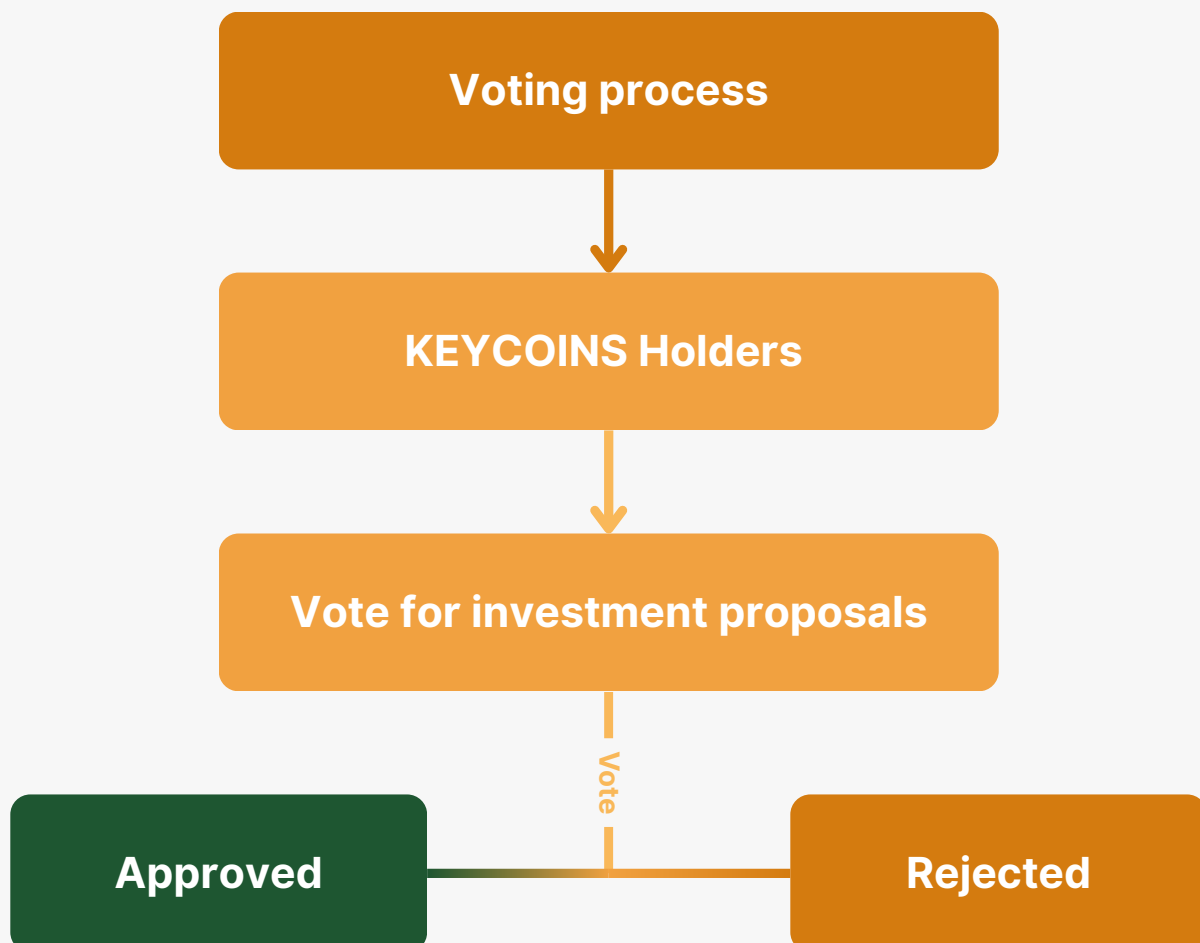
Keycouncil

A coordination body called the Keycouncil is composed of 7 members: 4 elected by the DAO and 3 appointed by Monkey-co. It serves an advisory role and helps filter proposals to ensure alignment with the protocol's mission. The council will be established once the community reaches over 5,000 stakers or \$5 million raised.

Compliance & Accountability

The governance system is designed to remain compliant with European regulatory requirements :

it starts with an advisory role and gradually evolves toward broader governance as the project grows.



Ecological Impact

Transparency & Indicators

Ecological Impact

Monkey-co is part of a responsible finance approach with a clear priority: to generate and measure the positive impact of its projects.

Every project financed through the platform must contribute concretely to the ecological transition while remaining traceable and transparent.

Ecological Impact Transparency

Each project developer commits to providing :

- A description of the project
- An estimate of the ecological impact in tons of CO₂ avoided
- Technical documentation: audits, energy reports, simulations, and more

The goal is not to produce an official carbon certification, but rather a realistic, verifiable, and understandable assessment.

Visible Ecological Impact Score for Investors

Each project up for funding will display an estimated CO₂ impact score, visible on the user interface. Investors will also be able to track :

- The cumulative impact of their portfolio in CO₂ equivalent saved
- Environmental performance badges: Standard, Advanced, Transformative

E Indicator in Reward Calculation

The E indicator is integrated into the investor reward formula.

E = Estimated CO₂ impact per dollar invested / Average reference k

The value of k serves as a sector-based reference benchmark.

The higher the E score, the greater the KEYCOIN rewards investors receive.

Monkey-co may refine this system over time by introducing more detailed scoring grids based on project typologies. The DAO will also be able to propose adjustments to increase standards or label certain projects.

Structure – Fundraising

Presale & ICO

Objective & Sale Phases

The public sale of KEYCOIN aims to fund the launch of the Monkey-co platform while ensuring fair distribution and strong community engagement.

Only 10% of the total supply (36 million KEYCOIN) will be made available through the fundraising process.

Phase	Allocated KEYCOIN	Price per Token	Maximum Amount Raised	Duration	Privileged Access
Phase 1 (Private)	6 000 000	0,045 \$	270 000 \$	1 month	Ambassador Discord Access + Future Airdrop
Phase 2	8 000 000	0,055 \$	440 000 \$	1 month	Early Contributor Role
Phase 3	10 000 000	0,065 \$	650 000 \$	1 month	Priority Access to Selected Projects
Phase 4 (Public)	12 000 000	0,080 \$	960 000 \$	2 months	Access to the Community Space
Total	36 000 000	0,064 \$ (Average)	2320 000 \$	5 months	/

Each phase may be closed early if 100% of the allocated tokens are sold.

Participation Requirements

- Accepted payments: USDC, EURCV, or euros
- Purchase platform: Kamea Labs
- Minimum investment: \$10
- Identity verification required (KYC)
- If the soft cap of \$150,000 is not reached, all funds will be fully refunded.

Vesting of Purchased KEYCOIN

To protect the ecosystem and prevent immediate selling pressure:

- 20% of KEYCOIN are unlocked at listing
- The remaining 80% are released at a rate of 10% per week over 8 weeks

Initial Listing Price

KEYCOIN will be listed at a target price of \$0.10 on the initial platforms, providing added value to early investors.

Allocation

Presale & ICO

Handling of Unsold Tokens

At the end of the sale:

- 50% of unsold KEYCOIN will be permanently burned
- 50% will be transferred to a community reserve (DAO) and locked in a smart contract, to be made available by vote once governance is in place

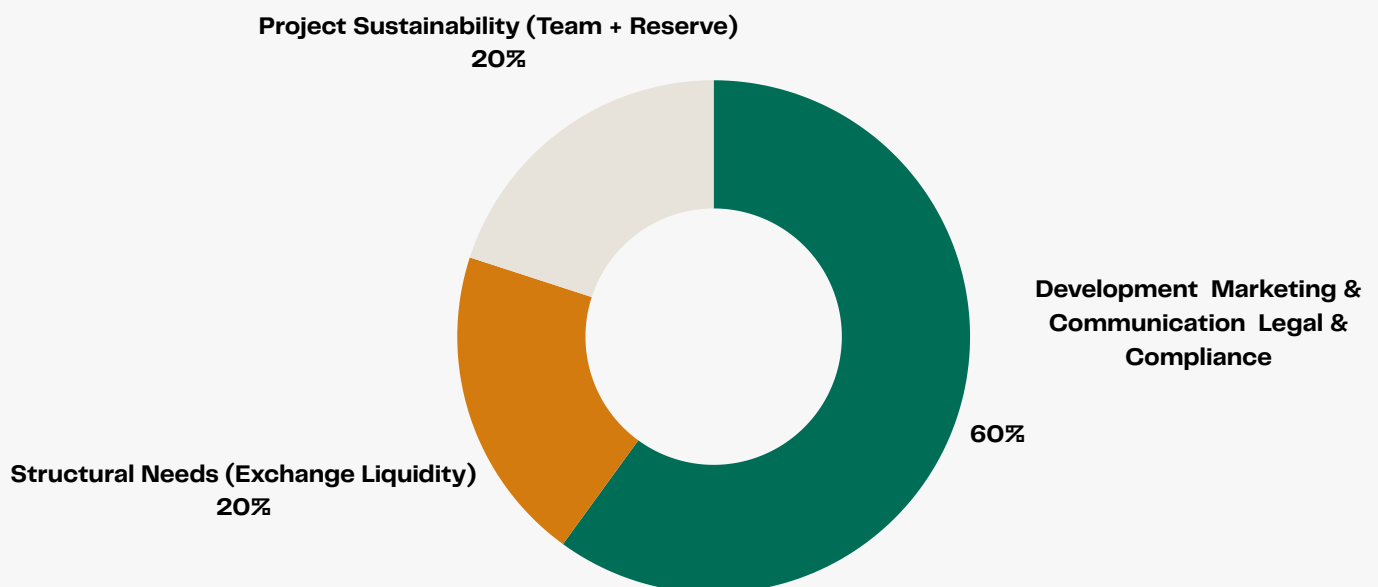
Governance & DAO

The DAO will be progressively activated through the Monkey-co Discord server.

Roles will be assigned to early supporters and participants to initiate decentralized governance around the project, including:

- Voting on funded projects
- Allocating community rewards
- Managing the use of reserve funds

Simplified Allocation of Raised Funds



Allocation

Presale & ICO

Detailed Allocation of Raised Funds

Category of Use	Percentage	Description
Platform Development	25%	Full deployment of Monkey-co: smart contracts, investor dashboard, project tracking tools, and Web3 infrastructure.
Marketing & Communication	20%	Multichannel Web2/Web3 strategy, content creation, user acquisition, ambassadors, press & influencer campaigns.
Liquidity Reserve (DEX/CEX)	10%	Provision of liquidity pools on Uniswap or other DEXs, plus preparation for CEX listing through market making.
Legal Compliance & Audits	25%	Smart contract audits, compliance costs (KYC/AML), legal support (PSFP, DAO, GDPR).
Project Team Compensation	10%	Partial and gradual compensation of the founding team and key contributors post-ICO (excluding token vesting).
Strategic Reserve Fund	10%	Security treasury to absorb unforeseen events, invest in opportunities, or adjust the model if needed.



Why Invest Now?

Preferential Price
Up to

-55%

KEYCOIN at
\$0.045 vs. \$0.10
at launch

2.2x valuation
potential upon
listing.

Rewards

**Airdrops &
Incentive
Staking Post-
ICO**

Reserved for Early
Supporters.

Governance

**Become an
Ambassador**

More than just an investor
help select projects and
earn rewards.

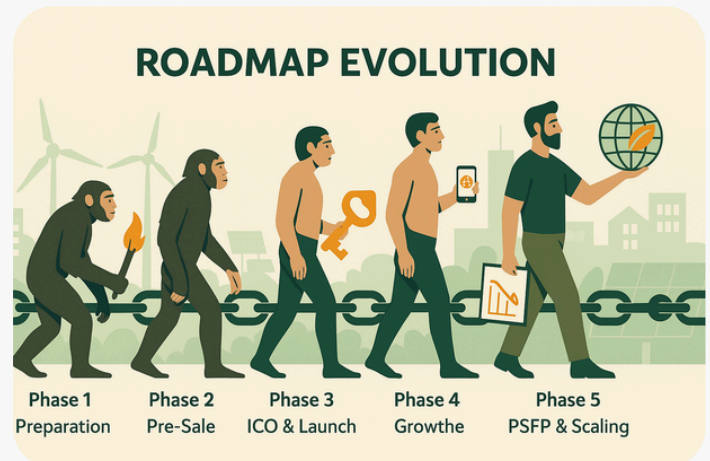
Roadmap

Monkey-co

Developpement

Monkey-co didn't appear overnight. Like any major evolution, our project was built step by step, with a long-term vision and solid foundations.

Each phase represents a strategic transformation toward our ultimate goal: democratizing green investment through blockchain technology.



Phase 1 – Australopithecus

Project foundations & legal structuring

- Market research
- Concept development
- Legal compliance secured with PSAN partner
- Website and branding development
- Formation of the founding team

Phase 2 – Homo Habilis

Community launch & initial fundraising

- Smart contract development
- Targeted communication campaigns
- Opening of KEYCOIN presales
- Establishment of first partnerships
- Activation of initial outreach channels (Discord, social media)

Phase 3 – Homo Neanderthalensis

ICO & Launch + Public Opening & First Project Funded

- Official platform launch
- Opening of the KEYCOIN ICO
- Selection and funding of the first project
- First USDC + KEYCOIN reward system
- DAO governance in test phase

Phase 4 – Homo Sapiens

ICO & Public Launch + First Project Funded

- Official platform launch
- Opening of the KEYCOIN ICO
- Selection and funding of the first project
- First reward system activated (USDC + KEYCOIN)
- DAO governance in test phase

Phase 5 – Monkey.co The Conscious & Committed Human

Certification & International Expansion

- Obtaining the PSFP license (ACPR/AMF)
- Creation of the crowdlending platform accessible to fiat investors
- Integration into the European Carbon Market
- Expansion in Europe & launch of Monkey Labs



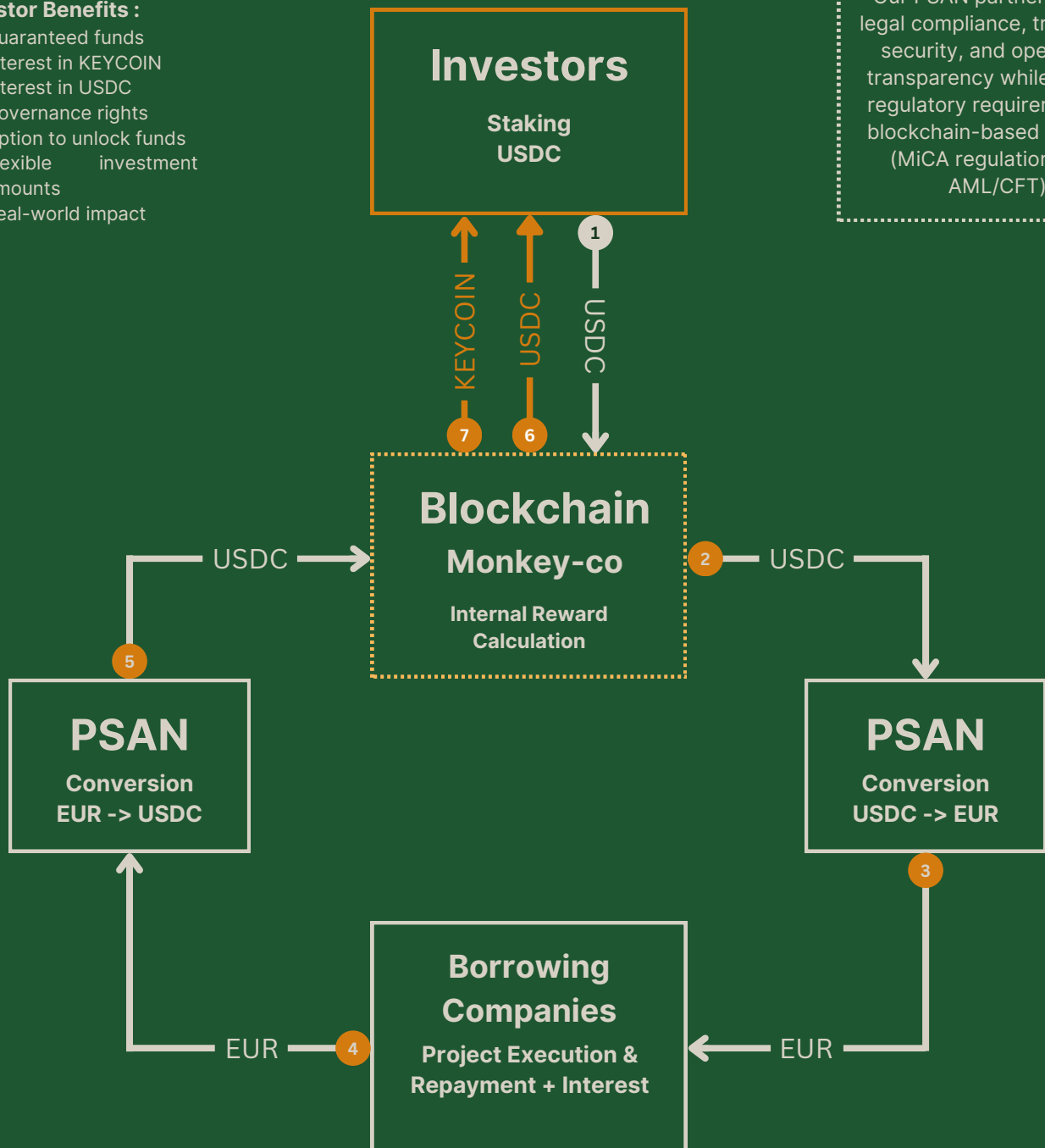
Monkey-co

Principle Diagram

A simple principle :

Investor Benefits :

- Guaranteed funds
- Interest in KEYCOIN
- Interest in USDC
- Governance rights
- Option to unlock funds
- Flexible investment amounts
- Real-world impact



Legal Disclaimer

on Risks

Legal Disclaimer

This document is intended to present the vision, operation, and development strategy of the Monkey-co project, including the use of the KEYCOIN utility token.

It does not constitute a public offering of financial securities, nor a solicitation for regulated investment under European or international laws.

Nature of KEYCOIN

KEYCOIN is a utility token. It does not represent any equity in Monkey-co, any legal voting rights, any claim, nor any promise of fixed returns.

It provides access to functionalities within the Monkey-co platform, including rewards, bonuses, community governance, airdrops, or other utilities defined in the protocol.

Market Risks

Investing in Web3 projects and digital assets carries high risks, including but not limited to :

- Partial or total loss of invested capital
- Crypto market volatility
- Lack of immediate liquidity
- Future regulatory risks
- Cybersecurity risks

No return on investment is guaranteed. The evolution of KEYCOIN's price is determined by market forces, not by Monkey-co.

Security and Transparency

Monkey-co is committed to information transparency, implementing mechanisms to secure funds, auditing smart contracts, and ensuring KYC/AML compliance for all ICO participants.

The funds raised are secured through regulated providers (PSAN) and will be fully refunded if the soft cap (\$150,000) is not reached.

Individual Responsibility

Anyone wishing to participate in the fundraising or acquire KEYCOIN is invited to :

- Carefully read this whitepaper
- Consult a legal or financial professional if needed
- Assess their own risk tolerance
- Comply with the regulations in force in their country

Monkey-co reserves the right to modify the terms of the protocol, the whitepaper, or the sale phases if technical, regulatory, or market conditions require it, always in accordance with the interests of the community.

Join the Useful Revolution

Monkey-co: The Key to Investing Differently

Why this name? Because it says it all.

Monkey-co is both :

- A natural reference: the curious, agile, and intelligent monkey, quick to learn and acting collectively.
- A play on words: between money and key, symbolizing the financial key to a new kind of investment more conscious, more collective, more meaningful.

It reflects our ambition: to set finance in motion again, in a transparent, traceable way, aligned with the urgency of the climate crisis.

Because we believe that true evolution is the one that allows everyone to contribute, understand, and take action.

Here, We're Changing Finance as We Know It

Monkey-co is not just a platform.

It's a call to redirect finance toward what truly matters.

In a world where impact becomes as essential as returns, we chose to build a bridge between committed investors and projects that drive real change.

Thanks to blockchain, transparency, and collective power, we turn investing into an act that's accessible, traceable, and rewarding.

KEYCOIN is much more than just a token, it's a building block of this new ecosystem.

A key to participate in a sustainable model, where you stake for the planet as much as for your own future.

You are at the start of the journey.

What we are building today can redefine how we invest tomorrow.

Every token matters. Every project funded leaves a mark.

And every engaged member amplifies the impact.

All That's Missing Is You

- Join the presale today.
- Join our Discord.
- Be part of those who invest with purpose.

TEAM & PARTNERS

Whitepaper Monkey-co
Page 20



Yannis
CHERCHALI

CEO

- Engineer specialized in energy efficiency, thermal regulations, consumption studies, and building optimizations.
- Entrepreneur with over 5 years of experience, with expertise in creating and developing high-impact environmental projects.
- Marketing & communication expert
- Website designer



Mathieu
LECOQ

Developer

- Expert in Web3 development and specialist in the Ethereum (EVM) ecosystem.
- Skilled in smart contract design, blockchain security, and asset tokenization.
- Leads the technical architecture of Monkey-co, ensuring the platform's transparency, security, and scalability.

Provides Regulatory Compliance Support to Monkey-co



Maître Jihane
Bouguetaia

- Ensures optimal legal security for transactions and interactions between investors and project developers.
- Legal Advisor

Our partners



Fundraising & Compliance

- An expert in fundraising structuring, Kamea Labs supports Monkey-co in investment management and regulatory compliance.
- KYC and AML/CFT processes
- Fund security



PSAN Provider

- Registered PSAN (Digital Asset Service Provider), ensuring crypto/fiat conversions and the security of digital assets.
- Financial flow management infrastructure in crypto, guaranteeing compliance and smooth transactions.



Praxitherm

- Engineering firm specialized in building thermal performance.
- Energy audits and project monitoring
- Technical recommendations and system optimizations
- Partner in conducting the technical feasibility studies for each proposed project.

Join Us



[Twitter Monkey-co](#)



[Discord Monkey-co](#)



[Linkedin Monkey-co](#)



Join the Monkey-co
Team :

Hello@Monkey-co.com



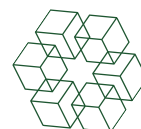
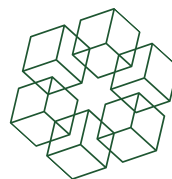
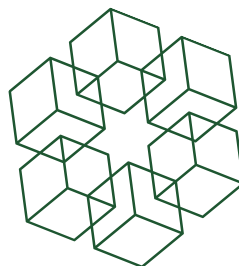
Montpellier, France



www.Monkey-co.com



Hello@Monkey-co.com



This detailed whitepaper provides a comprehensive overview of the Monkey-co project, including its vision, technology, funding strategy, and objectives.

Risk Warning

The value of investments and the income derived from them may increase or decrease, and an investor may recover less than the amount invested. Past performance is not indicative of future results.