NdeipiCoin White Paper (2025 Edition)

Token Symbol

$NDEIPI

Total Supply

21,000,000

Blockchain

Ndeipi Blockchain

1. Introduction

NdeipiCoin ($NDEIPI) is the governance and utility token powering the Ndeipi Super App and Web3 ecosystem—a decentralized financial infrastructure built for Africa and the African Diaspora. Designed for economic inclusion, $NDEIPI unlocks Real World Asset (RWA) value, fuels smart city development, and empowers communities through programmable finance and DAOs.

This updated edition introduces an innovative integration with the State of the African Diaspora (SOAD) through a formalized LUMI Currency Swap program and expands the distribution strategy through faith-based and community institutions via the Believe App.

2. LUMI Swap Protocol

SOAD affiliates (Ambassadors, Ministers, etc.) with valid SOAD email addresses can swap LUMI Currency for NdeipiCoin at a 10:1 ratio, capped at $12,000 per person per year. This promotes LUMI as a bridge currency while onboarding users into the Ndeipi ecosystem.

Key Terms:

- Eligibility: SOAD affiliates with verified credentials.

- Swap Ratio: 10 LUMI = 1 $NDEIPI.

- Annual Limit: Equivalent of $21,000 in NdeipiCoin.

- Lockup Period: 2 years (no selling or transfer of swapped tokens).

- Post-Lockup: Full transfer and liquidity rights apply.

Goal: To onboard a global African network of LUMI holders into a liquid and interoperable Web3 ecosystem backed by physical and digital infrastructure.

3. Token Distribution via Believe App

Distribution Partners:

- Churches, nonprofits, and members of the Believe In Unity App

- National Care Alliance (2M nonprofits, 160K churches)

Incentivized Activities:

- Joining the Believe App

- Participating in faith-based giving programs

- Engaging in community-driven economic activity

- Referring members and vendors

Utility Within Believe App:

- Buy and sell digital goods/services

- Pay with QR codes

- Earn rewards

- Stake for micro-loans or stablecoin liquidity

This creates a Web3 Tithing Economy, where faith-based communities hold a stake in a digital asset that appreciates with community usage.

4. Total Token Supply & Emission

Total Supply: 21,000,000 $NDEIPI

Emission Period: 21 years

Year 1 Minting: 1,000,000

Years 2–21: ~1,000,000/year, decreasing with burns

5. Token Allocation

Category | Allocation | Vesting Terms

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Node Validator Rewards | 30% (6.3M) | Minted annually

Ecosystem Growth & Airdrops | 25% (5.25M) | 5-year distribution

Churches, Community Users | 15% (3.15M) | Based on app usage

Founders & Core Team | 10% (2.1M) | 1-year cliff, 4-year vesting

Strategic Partners & Advisors | 10% (2.1M) | 2-year vesting

DAO Treasury Reserve | 10% (2.1M) | Controlled by governance voting

6. Core Utilities of $NDEIPI

- Smart contract gas on Ndeipi Blockchain

- Staking and farming rewards

- DAO voting and governance

- Lending collateral (via Kukwereta smart contracts)

- QR code payments and transfers

- Licensing for ecosystem developers

7. Real World Asset Integration

Gold (GIFT Token Swap):

- 1:1 gold-backed GIFT token can be swapped for $NDEIPI

- Gold custody in Zimbabwe, Zambia, and Dubai

Cattle Tokens:

- Tokenized cattle used as loan collateral

- Owners earn yield; investors share livestock ROI

Copper Powder (Afro Copper Dollar):

- NdeipiCoin is used to mint copper-backed tokens

- Integrated with 3D printing and Tesla-grade supply chains

Agricultural Tokens:

- Farmland tokenized into yield streams

- Supports food security and farmer access to finance

8. Burn Mechanisms

- Transaction tax burns reduce total supply

- Exit penalties discourage early unstaking

- Treasury buyback-and-burn programs maintain scarcity

9. Validator Rewards & Network Security

- Validator nodes earn from annual emission

- Decentralization bonuses and uptime incentives

- DAO participation required for long-term rewards

10. Interoperability & Exchangeability

- Bridges to Ethereum, Polygon, and Bitcoin

- Tradeable on Ndeipi DEX and partner platforms

- Paired with GIFT Token and Ndeipi StableCoin

- Supports point-of-sale systems and cash-in/cash-out

11. Conclusion

NdeipiCoin ($NDEIPI) is a foundational asset for Africa's Web3 renaissance—rooted in real-world assets and faith-based community adoption. By integrating LUMI Currency

swaps, empowering churches, and providing utility in agriculture, mining, energy, and digital payments, NdeipiCoin offers not just a token—but a movement for inclusive financial transformation.