



EquityPay Network

Education · Community · Blockchain



EquityPay Ecosystem Whitepaper

Education-Driven Digital Participation

The Hidden Architecture of Modern Finance

Dragonfly Community Gateway · SpiritDetox Ministries

Version 2026



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Notice

This document is provided for informational and educational purposes only.

The EquityPay ecosystem is a community-driven network designed to support education, digital technology participation, and collaborative economic activity.

Nothing contained in this document constitutes an offer to sell securities, investment contracts, or financial instruments.

Participation in the ecosystem is voluntary and based on community engagement and educational participation.

Digital assets such as EQPAY coins may fluctuate in value and participation in blockchain networks carries inherent technological and market risks.

Readers should conduct their own research and comply with the laws and regulations applicable within their jurisdiction.

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Executive Summary

The EquityPay ecosystem combines education, community participation, and blockchain technology to support individuals seeking knowledge, entrepreneurial development, and collaborative economic activity.

At the center of this ecosystem are two complementary components:

SpiritDetox Ministries (SDM) – the educational foundation that provides masterclasses, knowledge-sharing platforms, and personal development programs.

EquityPay (EQPAY) – a blockchain-based digital asset network that supports participation within the broader community through digital interaction and scholarship-based reward systems.

The project was created to support individuals who value education, ethical exchange, and responsible participation in modern digital systems. Rather than relying on traditional fundraising methods such as coin sales or investment offerings, the ecosystem grows through community engagement and educational participation.

To support community discovery and onboarding, the ecosystem includes a participation gateway known as Dragonfly. Dragonfly represents a set of interactive community engagement initiatives designed to introduce new participants to the EquityPay ecosystem. These initiatives may include social media engagement campaigns, educational challenges, and community-based games such as the EQPAY Dragonfly Games hosted through Telegram. Through these activities, participants can become familiar with the community, discover educational resources, and begin participating in the broader ecosystem.

A core component of the system is the EquityPay Education Scholarship Program. Through this program, eligible participants may receive scholarship allocations recorded as digital scholarship certificates. These certificates represent allocations of EQPAY coins that may become redeemable according to a time-based activation schedule.

The scholarship model encourages long-term engagement and contribution to the community rather than short-term speculation.



Executive Summary

The EquityPay blockchain operates as an independent network utilizing a hybrid Proof-of-Work (PoW) and Proof-of-Stake (PoS) consensus model. This design supports network security while allowing broad participation from individuals using ordinary computing devices.

Beyond the blockchain itself, the ecosystem connects members with independent platforms that support cooperation and economic activity. These may include digital marketplaces for goods and services, as well as education platforms where individuals can both learn and contribute knowledge.

Members of the community may receive access to preferred pricing, discounts, or special offers through independent partner platforms. All benefits are provided directly to members, and all exchanges occur independently between members and those platforms.

The EquityPay ecosystem and community do not process payments, control pricing, or participate in transaction flows related to these activities. This separation maintains clarity of roles and supports a clean, sustainable structure as the network grows.

The long-term goal of the EquityPay ecosystem is to build a sustainable community where education, technology, and cooperative participation work together to create meaningful opportunities for individuals around the world.

Through education, responsible participation, and modern digital infrastructure, the project seeks to support a growing network of individuals committed to learning, collaboration, and ethical economic development.

The educational programs supporting this ecosystem are provided through SpiritDetox Ministries (SDM), which serves as the learning foundation for the community.

Participation in the learning community is supported through a voluntary monthly contribution that helps sustain educational resources, ongoing research, and the development of shared knowledge. Community participation is guided by a set of member principles designed to encourage integrity, cooperation, and responsible engagement.

This structure allows the project to remain focused on education, personal growth, and meaningful participation within the EquityPay ecosystem.



EquityPay Ecosystem Overview

The following diagram provides a high-level overview of the EquityPay ecosystem and illustrates how the Dragonfly Community Gateway, the SpiritDetox educational foundation, the EquityPay blockchain participation layer, and the scholarship reward system work together to support community discovery, learning, and long-term participation within the network.

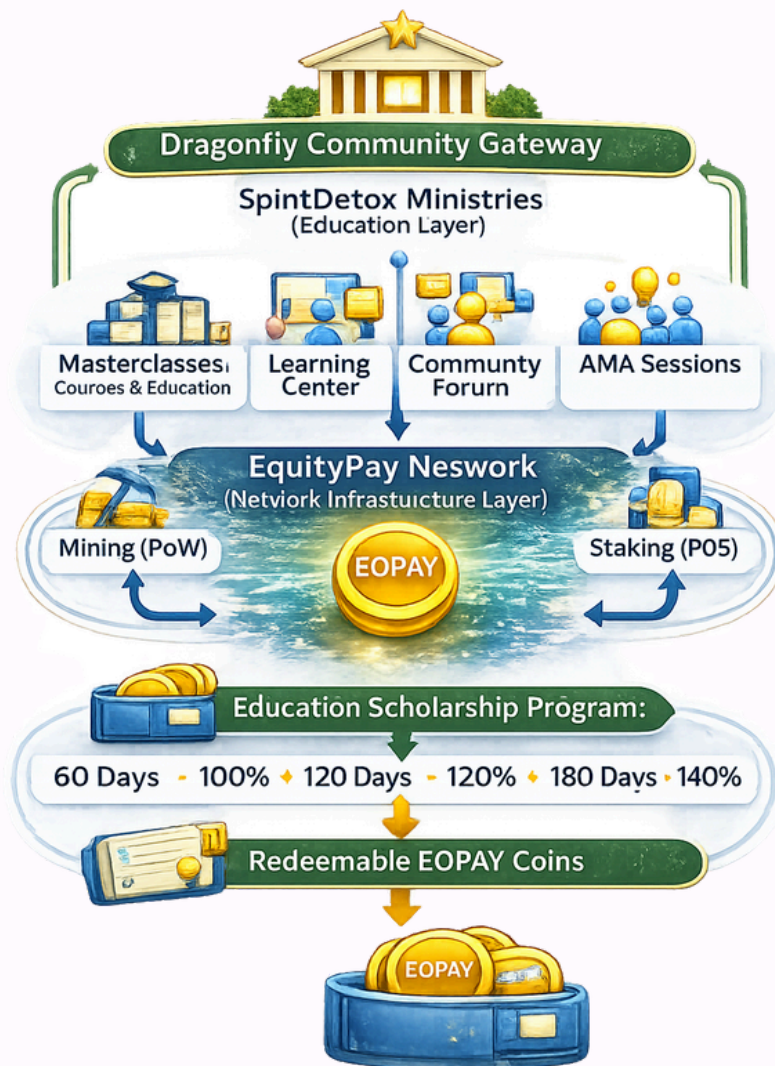


Figure A — EquityPay Ecosystem Architecture

Overview of the EquityPay ecosystem showing how the Dragonfly Community Gateway connects participants to the SpiritDetox education layer, the EquityPay blockchain network, and the scholarship participation model.



Abstract

EquityPay was created on a simple principle: fairness, integrity, and responsibility in economic relationships. In any healthy system of exchange, trust and the honoring of commitments form the foundation for long-term cooperation and prosperity.

The EquityPay ecosystem combines education, digital technology, and community participation to support individuals seeking practical knowledge, entrepreneurial opportunity, and responsible stewardship of resources.

The educational foundation of the ecosystem is provided through SpiritDetox Ministries (SDM), a private educational association focused on personal development, financial literacy, digital systems education, and ethical business practices. Through courses, learning platforms, and community collaboration, members are encouraged to develop knowledge that can improve both personal and economic well-being.

The EquityPay Network provides the digital infrastructure supporting this ecosystem. EQPAY is an independent blockchain-based cryptocurrency designed to facilitate participation, digital transactions, and community-based reward programs.

To support community discovery and introduce new participants to the ecosystem, EquityPay also incorporates interactive participation initiatives known collectively as the Dragonfly Community Gateway. These initiatives provide simple and engaging ways for individuals to discover the network, connect with the community, and begin exploring the educational opportunities available within the ecosystem.

A core component of the system is the EquityPay Education Scholarship Program. Rather than raising funds through coin sales or investment offerings, the network distributes scholarship allocations to eligible participants who contribute to educational and community development activities. These allocations are recorded as digital scholarship certificates and may become redeemable in EQPAY coins according to a time-based activation schedule.

This model encourages learning, contribution, and long-term participation, aligning incentives toward education and cooperative growth rather than short-term speculation.

The goal of the EquityPay ecosystem is to build a sustainable community where individuals can learn, collaborate, and participate in a modern digital economy grounded in knowledge, responsibility, and integrity.



INTRODUCTION

What Gives Money Value?

At its core, money functions because people trust that it can be exchanged for goods and services. Whether currency is backed by government authority, precious metals such as gold and silver, or digital networks, its usefulness ultimately depends on shared belief and confidence within a community.

Throughout history, societies have experimented with many forms of money, including commodities, paper currency, and digital assets. Each system relies on a common understanding that value can be exchanged between participants in a fair and reliable manner.

In modern digital economies, cryptocurrencies extend this idea by using blockchain technology to record activity transparently and securely. Instead of relying solely on centralized institutions, these networks allow communities to participate directly in maintaining and verifying digital systems.

EquityPay builds upon this principle by combining technology with community trust, education, and participation. The project aims to create a digital ecosystem where individuals can engage with value, develop knowledge, and collaborate within a network built on shared standards of integrity and responsibility.

Rather than focusing solely on financial transactions, the EquityPay ecosystem emphasizes education, participation, and community development as the foundation for long-term growth.

To support community discovery and provide an accessible entry point into the ecosystem, EquityPay also incorporates interactive participation initiatives designed to introduce new participants to the network. These initiatives form part of the Dragonfly Community Gateway, a participation framework that helps individuals discover the ecosystem, connect with the community, and begin exploring the educational opportunities available within the network.

One example of this gateway is the Dragonfly Game Challenge, a community-based experience hosted through Telegram that allows participants to engage with the network in a simple and interactive format. Through gameplay and community interaction, individuals can become familiar with the ecosystem while discovering pathways into education, membership, and broader participation.

The following sections describe how the EquityPay network operates and how education, technology, community participation, and engagement initiatives work together to support the broader ecosystem, while maintaining clear separation between the network, the community, and independent platforms.



COMMUNITY ENGAGEMENT AND ONBOARDING

Dragonfly Community Gateway

To support community growth and provide an accessible entry point into the ecosystem, the EquityPay network incorporates a community engagement framework known as Dragonfly.

The Dragonfly Community Gateway represents a collection of interactive participation initiatives designed to introduce new participants to the EquityPay ecosystem in a simple and engaging way. These initiatives provide opportunities for individuals to discover the network, connect with the community, and begin exploring the educational resources available within the system.

One example of this engagement pathway is the Dragonfly Game Challenge, a Telegram-based community experience where participants interact with the ecosystem through gameplay and community participation. Through these activities, users can become familiar with the network while engaging with other members of the community.

The purpose of Dragonfly is not speculation, but participation and onboarding. It serves as an entry pathway that connects community engagement with education, membership opportunities, and long-term involvement within the network.

Through the Dragonfly Community Gateway, participants may:

- Discover the EquityPay ecosystem.
- Engage with the community in simple interactive formats.
- Receive introductory EQPAY allocations based on participation.
- Unlock access to free membership opportunities.
- Transition into educational programs provided through SpiritDetox Ministries.



This approach helps bridge the gap between first contact and meaningful long-term participation in the network. By combining education, engagement, and community interaction, Dragonfly introduces new participants to the principles and structure of the EquityPay ecosystem.

Dragonfly functions as a community onboarding and engagement layer and does not operate as a commercial or transactional system within the network.

As the community expands, Dragonfly will continue to evolve as a participation gateway connecting new users with education, collaboration, and the broader EquityPay network.



Figure B – Dragonfly Participation and Onboarding Model

Illustration of the Dragonfly Community Gateway showing how interactive participation experiences introduce new users to the EquityPay ecosystem and guide them toward education, membership, and long-term community involvement.



NON-ICO COMMUNITY (Initial Coin Offering)

The EquityPay ecosystem operates as a community-driven network and does not conduct an Initial Coin Offering (ICO) or distribute coins through public investment sales.

Instead, the network grows through education, participation, and the shared development of the community.

The educational foundation of the ecosystem is supported through SpiritDetox Ministries (SDM), which provides learning programs focused on personal development, financial understanding, digital systems, and entrepreneurship. Participants are encouraged to expand their knowledge while contributing to the growth of the learning community.

As individuals engage with educational programs and community activities, they may become eligible for Education Scholarship allocations, which are recorded and made available in EQPAY according to the structure of the network.

This model encourages organic growth by recognizing participation, learning, and contribution within the community rather than relying on external funding or speculative coin distribution.

Within the ecosystem, EQPAY functions as a digital asset that supports participation within the network, including community initiatives, educational programs, and collaborative activities.

Community Guidelines

Participation in the EquityPay learning community is guided by a set of member guidelines that support respectful collaboration, shared learning, and responsible participation. These guidelines help maintain an environment where individuals can contribute knowledge, develop skills, and participate in the growth of the ecosystem.

The guidelines are maintained by the community and are designed to encourage integrity, cooperation, and long-term stewardship of the project.



(NWC) Natural Wealth Communities

What are Natural Wealth Communities?

Natural Wealth Communities (NWC) are cooperative networks built around shared values, ethical business conduct, and mutual support among members. The concept is inspired by the principles of private membership associations, where individuals voluntarily come together to collaborate, exchange knowledge, and support one another's personal and economic development within a trusted community environment.

Within the EquityPay ecosystem, Natural Wealth Communities encourage members to:

- Support one another in business and entrepreneurship.
- Share knowledge and educational resources.
- Develop practical skills and experience.
- Build long-term relationships based on integrity and responsibility.

These communities are designed to promote personal development, economic cooperation, and knowledge sharing among individuals who value ethical exchange and community participation.

Members may also choose to engage with independent platforms that offer opportunities for goods, services, and collaboration. These platforms operate separately from the EquityPay network, and all exchanges occur directly between participants.

Natural Wealth Communities seek individuals who are willing to lead, teach, and contribute knowledge for the benefit of others within the association. Members with expertise in areas such as entrepreneurship, technology, personal development, financial literacy, and other disciplines are encouraged to share their knowledge through courses, discussions, and community programs.

The educational framework supporting these communities is provided through SpiritDetox Ministries (SDM), which helps organize learning platforms, educational programs, and knowledge-sharing initiatives for members.

As the community grows, leaders and educators play an important role in guiding others, strengthening the network, and expanding opportunities for learning and collaboration.

Through these combined efforts, members can collaborate, exchange knowledge, and contribute to a growing ecosystem focused on education, entrepreneurship, and responsible participation.



(NWCD) Natural Wealth Community Domains

What are Natural Wealth Community Domains?

Natural Wealth Community Domains (NWCD) are digital platforms and environments designed to support collaboration, education, and community-based activity among members.

These domains provide spaces where individuals can engage with one another, share knowledge, offer services, and explore opportunities while contributing to the overall development of the community.

Several online platforms may be accessed and utilized by members as part of the broader EquityPay ecosystem.

Community Marketplace

Members may choose to engage with independent digital marketplace platforms where goods can be offered and exchanged between participants.

These platforms operate separately from the EquityPay network. Any transactions conducted through these environments occur directly between participants using payment methods supported by those platforms.

This allows individuals to participate in community-based economic activity while supporting entrepreneurship among members.



Service Exchange Platform

Members may also participate in independent service platforms where individuals can offer professional services, skills, and consulting to others within the community.

These platforms provide opportunities for individuals to apply their expertise, collaborate on projects, and support one another's development.

All service arrangements and exchanges occur directly between participants within those platforms.

Education and Knowledge Platforms

Education is a central component of the ecosystem. Through platforms provided and organized by SpiritDetox Ministries (SDM), members have access to educational courses, workshops, and knowledge-sharing programs.

Members with expertise in areas such as entrepreneurship, personal development, digital technology, financial literacy, and other disciplines are encouraged to contribute educational content and share their experience with the community.

These educational platforms help create a culture of learning where members can both teach and learn from one another, strengthening the overall knowledge and capability of the network.

Through these Natural Wealth Community Domains, the EquityPay ecosystem supports a cooperative environment where education, entrepreneurship, and digital technology work together to encourage long-term participation and community development.

The EquityPay ecosystem is a community-centered network where digital utility supports participation, education, and collaboration. Utility within the system is designed to serve the needs of the community, not to define or control it. By maintaining a clear separation between the network, the community, and independent platforms, the ecosystem remains flexible, accessible, and focused on long-term, responsible growth.



Education Scholarship Program

The EquityPay ecosystem includes an Education Scholarship Program designed to recognize participation, learning, and contribution within the community.

Rather than distributing rewards through investment programs or coin sales, the EquityPay network allocates a portion of its coin supply to support education-based community incentives.

These incentives are issued as digital scholarship certificates that are recorded within a transparent scholarship ledger.

Members who actively participate in educational programs, contribute knowledge, or support the development of the community may become eligible to receive scholarship allocations.

This model encourages long-term participation and knowledge development rather than short-term financial speculation.

Scholarship Certificates

Scholarship allocations are issued in the form of digital certificates, representing a recorded allocation of EQPAY coins.

Each certificate includes information such as:

- Allocation month
- Issue date
- Base EQPAY allocation
- Unlock and progression dates
- Expiration date

Certificates are recorded within the member's scholarship ledger and may become redeemable over time according to the certificate lifecycle rules.



Participation-Based Incentives

The Education Scholarship Program is designed to support individuals who actively contribute to the growth of the community.

Participation may include:

- Completing educational programs.
- Contributing knowledge or teaching courses.
- Supporting community development initiatives.
- Participating in platform activities.

Through this system, the network encourages members to focus on learning, contribution, and collaboration.

Scholarship Allocation Pool

A portion of the total EQPAY coin supply has been reserved to support scholarship allocations distributed to community participants over multiple years.

These allocations are intended to reward individuals who help build the educational ecosystem and contribute to the long-term development of the network.

This structure allows the EquityPay ecosystem to grow organically by rewarding participation, education, and leadership within the community.



Scholarship Certificate Lifecycle

Each scholarship certificate follows a time-based activation schedule beginning from the certificate's issue date.

Certificates gradually become redeemable as they mature according to the lifecycle schedule described below. The schedule is designed to encourage continued participation and long-term engagement within the community.

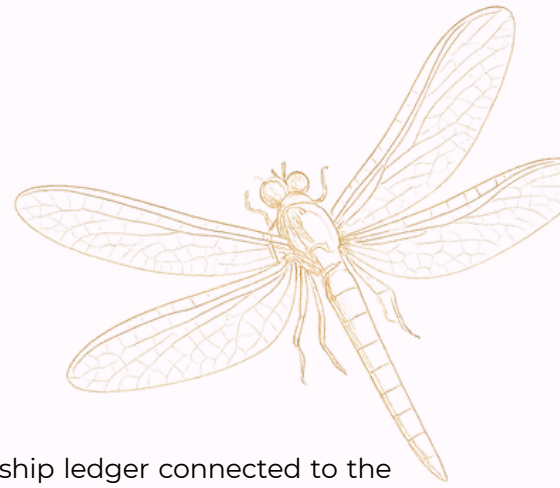
Table: SCL - Certificate Redemption Schedule

| Time Since Issue | Scholarship Status | Redeemable Value |
|------------------|--------------------|-----------------------------|
| 0–59 days | Locked | 0% |
| 60–119 days | Active | 100% |
| 120–179 days | Active | 120% |
| 180 days | Maximum Redemption | 140% (Automatic Redemption) |

Lifecycle Rules

The following rules govern the scholarship certificate system:

- Certificates cannot be redeemed before 60 days from the issue date.
- Certificates become fully redeemable at 100% beginning on day 60.
- Certificates may qualify for additional loyalty bonuses depending on the length of time held.
- Certificates reach their maximum redeemable value at 140% on 180 days.
- Certificates automatically redeem at the 180-day milestone according to the scheduled maximum redemption value if they have not already been redeemed by the member.
- Once redeemed, the corresponding EQPAY coin allocation is credited to the member's wallet through the system.
- All issued certificates remain visible in the member's historical scholarship ledger as a permanent record of participation.



Scholarship Ledger

All scholarship certificates are recorded within a member scholarship ledger connected to the community platform.

The ledger provides a transparent record of each certificate and includes information such as:

- Certificate ID
- Allocation month
- Issue date
- Base EQPAY allocation
- Status (Locked, Active, Redeemed, or Expired)
- Redemption transaction hash (if redeemed)

Members may redeem eligible certificates through the member dashboard once the certificate becomes active.



Figure C - Example: Education Scholarship Certificate

Illustration of a scholarship certificate representing an EQPAY allocation issued through the EquityPay Education Scholarship Program.



Coin Minted & Pre-Minted Distribution

The first EQPAY coin was mined on September 30, 2021. Since that time, the network has been developed and tested with participation from community members and independent miners who helped evaluate network performance and stability.

During the early development phase, feedback from participants helped identify and correct several technical issues prior to the coin being listed on public exchanges.

A total of 9,000,000 EQPAY coins were pre-minted to support the long-term development of the ecosystem.

Of these coins:

- 7,000,000 coins are reserved for community participation and Education Scholarship allocations distributed over multiple years.
- 2,000,000 coins are reserved for humanitarian initiatives and community development projects.

The maximum total supply of EQPAY coins is 18,000,000, which is intentionally designed to remain lower than the maximum supply of Bitcoin.

Coins will gradually enter circulation through a combination of:

- Mining rewards
- Staking rewards
- Education Scholarship allocations
- Community development initiatives

This controlled distribution model helps maintain long-term sustainability while supporting the growth of the ecosystem.



Scholarship Ledger

All scholarship certificates are recorded within a member scholarship ledger connected to the community platform.

Table 1 – Minted and Pre-Minted Coin Distribution

| Allocated Coins Description | EQPAY Coins |
|---|-------------------|
| Pre-Minted Coins for Education Scholarship Program (2024-2028) | 2,000,000 |
| Pre-Minted Coins for Education Scholarship Program (2029-2033) | 2,000,000 |
| Pre-Minted Coins for Education Scholarship Program (2034-2038) | 2,000,000 |
| Pre-Minted Coins for Promotional and Development Activities (2024-2033) | 1,000,000 |
| Mined/Staked Rewards (2021 – Present) | 4,180,670 |
| Pre-Minted Coins held for Community Humanitarian Projects | 2,000,000 |
| **Grand Total Circulating Supply | 13,180,670 |
| Total Maximum Supply (2037) | 18,000,000 |

****Grand Total Circulation Supply as of March 13, 2026**

Education scholarship allocations are distributed as participation-based community incentives and do not represent investment returns or guaranteed financial rewards.



Blockchain Technology Overview

EquityPay operates as an independent blockchain network designed to support secure digital transactions and community participation within the ecosystem.

Blockchain technology functions as a distributed public ledger, recording transactions across a network of computers. Each transaction is verified by network participants and permanently recorded within sequential blocks of data. Once confirmed, transactions cannot be altered without consensus from the network, ensuring transparency and integrity.

This decentralized architecture allows users to exchange value without relying on a central authority while maintaining a verifiable record of transactions.

Peer-to-Peer Network

The EquityPay network operates using a peer-to-peer (P2P) structure, where computers connected to the network communicate directly with one another.

In this system:

- Transactions are broadcast across the network
- Network participants validate and confirm transactions
- Confirmed transactions are grouped into blocks and added to the blockchain

This structure removes the need for centralized intermediaries while maintaining security through distributed verification.

Cryptography and Security

Cryptography plays a central role in protecting transactions within the EquityPay network.

Each user controls a digital wallet containing:

- A public key, which acts as a receiving address for transactions
- A private key, which authorizes transactions from the wallet

Transactions are signed using the private key and verified by the network using cryptographic algorithms. This process ensures that only the rightful owner of a wallet can authorize transactions. Protecting private keys is essential, as possession of the private key grants control over the associated digital assets.



Hybrid Proof-of-Work and Proof-of-Stake

EquityPay utilizes a hybrid consensus model, combining both Proof-of-Work (POW) and Proof-of-Stake (POS) mechanisms.

This hybrid design helps balance security, decentralization, and energy efficiency.

Proof-of-Work (POW)

Proof-of-Work secures the network by requiring participants to dedicate computing resources to validate transactions and discover new blocks. Participants who successfully process blocks receive a reward in EQPAY coins.

Proof-of-Stake (POS)

Proof-of-Stake allows users who hold EQPAY coins to participate in securing the network by validating transactions and confirming blocks. In this system, the likelihood of validating a block depends partly on the number of coins held and the duration they have been held.

By combining both systems, the EquityPay network benefits from the security of POW while also enabling broader participation through POS.

Network Reward Schedule

To support both miners and network validators, EQPAY coins are issued according to a declining reward schedule. Block rewards are distributed at approximately one-minute intervals and gradually decrease over time in order to maintain long-term sustainability of the network.

The following table provides an overview of the estimated annual rewards generated through mining and staking based on the current emission schedule.

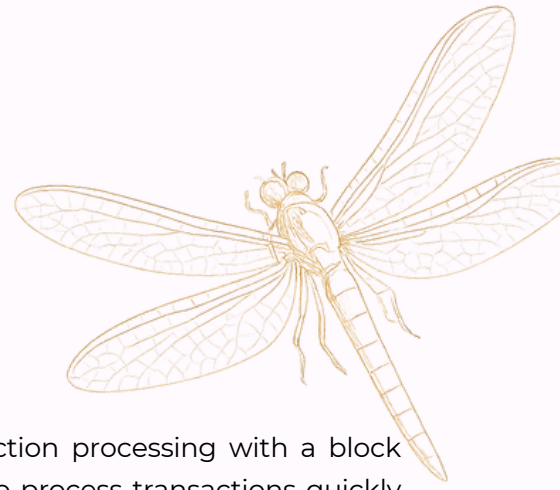
Energy-Efficient Participation

The EquityPay network is designed to allow participation using ordinary personal computers, reducing the need for specialized mining hardware.

This approach promotes:

- Lower energy consumption
- Wider community participation
- Greater decentralization of the network

Participants may contribute to the network through mining, staking, or other ecosystem activities while helping maintain the integrity of the blockchain.



Network Performance

The EquityPay network is designed to support efficient transaction processing with a block interval of approximately one minute. This allows the network to process transactions quickly while maintaining strong security through distributed validation.

Table 2: EquityPay Annual Mining/Staking Rewards (POW/POS)

| Year | Block Interval | Coins Rewarded | Total Rewards Per Year |
|------|----------------|----------------|------------------------|
| 2021 | 1 Minute | 2 | 1,051,920.00 |
| 2022 | 1 Minute | 1.87 | 983,545.20 |
| 2023 | 1 Minute | 1.74 | 915,170.40 |
| 2024 | 1 Minute | 1.61 | 846,795.60 |
| 2025 | 1 Minute | 1.48 | 778,420.80 |
| 2026 | 1 Minute | 1.35 | 710,046.00 |
| 2027 | 1 Minute | 1.22 | 641,671.20 |
| 2028 | 1 Minute | 1.09 | 573,296.40 |
| 2029 | 1 Minute | 0.96 | 504,921.60 |
| 2030 | 1 Minute | 0.83 | 436,546.80 |
| 2031 | 1 Minute | 0.7 | 368,172.00 |
| 2032 | 1 Minute | 0.57 | 299,797.20 |
| 2033 | 1 Minute | 0.44 | 231,422.40 |
| 2034 | 1 Minute | 0.31 | 163,047.60 |
| 2035 | 1 Minute | 0.18 | 94,672.80 |
| 2036 | 1 Minute | 0.05 | 26,298.00 |
| 2037 | 1 Minute | 0.01 | 5,259.60 |



How Does EquityPay (EQPAY) Compare with Other Cryptocurrencies?

Tokenomics Overview

EquityPay operates as an independent blockchain network, similar to cryptocurrencies such as Bitcoin and Litecoin. Because the network maintains its own blockchain infrastructure, it is able to manage its own transaction validation, mining and staking processes, and network performance.

The EquityPay network is designed to support fast and efficient digital transactions while maintaining a decentralized system for verifying and recording activity on the blockchain.

With a block interval of approximately one minute, the network is capable of processing transactions quickly while maintaining strong network security.

Another distinguishing characteristic of EquityPay is that it operates as a native coin, rather than a token built on another blockchain network.

Tokens typically operate as smart contracts on external platforms such as Ethereum, Binance, or other blockchain ecosystems. In contrast, EquityPay runs on its own independent blockchain, allowing the network to maintain full control over its protocol, transaction structure, and network performance.

This independence also allows the EquityPay network to support the development of additional digital assets or private tokens within its ecosystem if needed for community-based applications.



The table below provides a general comparison between EquityPay and several widely known cryptocurrencies.

Table 3 – EquityPay Compared with Selected Cryptocurrency Networks

| Description | EquityPay (EQPAY) | Bitcoin (BTC) | Bitcoin Cash (BCH) | Bitcoin SV (BSV) | Litecoin (LTC) |
|-------------------------------|---|----------------------|--------------------|----------------------|----------------------|
| Launch Method | Community Distribution & Education Scholarships | Public Mining Launch | Fork of Bitcoin | Fork of Bitcoin Cash | Public Mining Launch |
| Total Coin Supply | 18M | 21M | 21M | 21M | 84M |
| Circulating Supply | 10.8M | 19M | 19M | 19M | 78M |
| Block Size | 8 MB | 1 MB | 32 MB | 128 MB | 1 MB |
| Variable Block Size | No | No | No | No | Yes |
| Block Interval | 1 Min | 10 Min | 10 Min | 10 Min | 2.5 Min |
| Difficulty Retarget | Each Block | 2016 Blocks | 2016 Blocks | 2016 Blocks | 2016 Blocks |
| 0-Confirmation Transactions | No | No | No | No | Yes |
| SegWit Support | Yes | No | No | Yes | No |
| Lightning Network | No | Yes | No | No | Yes |
| Mining Algorithm | YesPower | SHA-256 | SHA-256 | SHA-256 | Scrypt |
| Transactions per Second (TPS) | 1,800 | 7 | 224 | 896 | 56 |
| Consensus Model | Hybrid PoW / PoS (50/50) | Proof-of-Work | Proof-of-Work | Proof-of-Work | Proof-of-Work |

For reference:

** Large payment networks such as VISA are capable of processing up to approximately 24,000 transactions per second (TPS).



Roadmap for 2023 – 2028

Over the next several years, the EquityPay ecosystem will focus on expanding its technology, educational platforms, and community infrastructure. The roadmap below outlines key areas of development intended to support long-term growth.

- 1 Exchange Listings**

Continue expanding the availability of EQPAY coins on cryptocurrency exchanges to improve accessibility, network liquidity, and community adoption.
- 2 Education Scholarship Program**

Implement the EquityPay Education Scholarship Program, which distributes participation-based scholarship certificates to eligible members contributing to education and community development within the ecosystem.
- 3 Community Marketplace**

Develop a digital marketplace where members can exchange goods using EQPAY coins within the community ecosystem.
- 4 Service Exchange Platform**

Launch a service platform allowing members to offer professional skills, consulting, and services to other community participants using EQPAY as a payment method.
- 5 Education and Knowledge Platforms**

Expand the education network supported by SpiritDetox Ministries (SDM), providing courses, workshops, and knowledge-sharing opportunities focused on personal development, financial literacy, entrepreneurship, and digital systems.
- 6 Community Development Initiatives**

Explore opportunities for long-term community development projects designed to support collaboration, education, and economic cooperation among members.
- 7 Asset-Backed Digital Agreements**

Research and develop agreements that may allow digital tokens within the ecosystem to be associated with real-world assets such as precious metals for specific community-based applications.



Disclaimer

This document is provided for informational purposes only and is intended to describe the structure and objectives of the EquityPay ecosystem.

Nothing contained in this document should be interpreted as financial, investment, legal, or tax advice. Participation in the EquityPay network is voluntary and based on community engagement, education, and technological collaboration.

EQPAY coins are digital assets designed to operate within the EquityPay blockchain network and may be used within the ecosystem for transactions, participation, and community initiatives.

The Education Scholarship Program described in this document distributes participation-based scholarship allocations recorded within the community scholarship ledger. These allocations are intended to recognize educational participation and community contributions.

Scholarship allocations and digital certificates are not investments, securities, or financial instruments, and they do not represent ownership, equity, or profit-sharing rights in any organization or project.

Participation in the ecosystem does not guarantee financial returns or future value of digital assets. The value of digital assets may fluctuate and participants should evaluate their involvement carefully.

SpiritDetox Ministries (SDM) provides educational programs and learning platforms designed to support personal development and knowledge-sharing within the community.

EquityPay is an open digital network and the development roadmap described in this document represents intended goals rather than guaranteed outcomes. Features and initiatives may evolve as the ecosystem grows.

Participants are responsible for complying with the laws and regulations applicable within their own jurisdictions