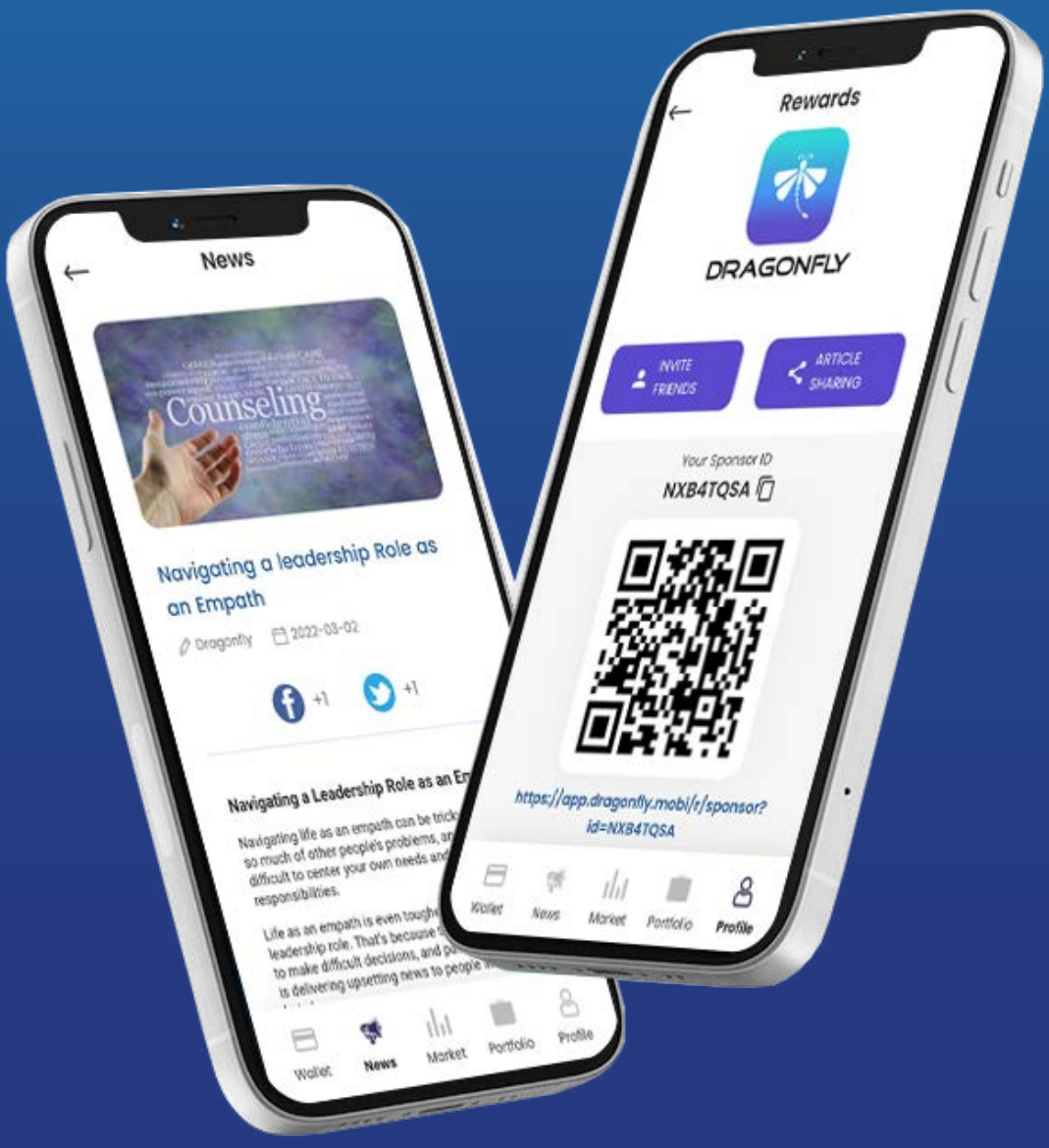
EquityPay

"The Cryptocurrency for Entrepreneurs"

EquityPay Whitepaper



CONTENTS

Abstract 03

Introduction 04

Non-ICO Community – (Initial coin offering) 05

Natural Wealth Community (NWC) 06

Natural Wealth Community Domains (NWCD) 07

Community Participation Rewards (CPR) 08

Coin Minted and Pre-Minted Distribution 09

Cryptocurrency Basics 10

- Blockchain
- Peer-to-Peer Network
- Cryptography
- Proof-of-Work (POW)
- Proof-of-Stake (POS)
- Eco-Friendly Mining and Staking
- Master node
- Private Smart Contracts
- Other Basic Terms

How does EQPAY compare with other coins 16

Roadmap for 2023 – 2025 17

ABSTRACT

The requirements of fairness in business directed us towards the foundation of this project which takes “Equity” as the paramount consideration. The Term “Equity” refers to fairness, justness, integrity, and the act of self-righteousness for the governance of Men and Women. It is also about adhering to the words, promises and obligations in business transactions coupled with justness in the actions.

Your words are like bonds that must be adhered to at all costs. Business is not all about making profits, but it is also about thriving in a meaningful relationship with business partners and taking care of each other as a family. Trust also takes priority when we speak about “Equity” as it has the potential of holding everything together under natural and man-made laws.

Our community is looking for people with high morals and standards who would be willing to serve others and be open to being served by others. We are developing a platform which will provide a level playing field to everyone for manifesting generational wealth. Our operations are in consonance with divine laws which are also referred to as natural laws or universal laws. All community members are expected to treat other members with the highest standards of ethics and integrity; For inculcating these values, the Divine Laws must therefore be taught and practiced by all community members with the objective of self-governance and mastery.

Equitypay will draft bylaws and a rulebook for the governance of the community members towards the usage of its Natural Wealth Community Domains (“NWCD”); where members can buy products/services and courses for educating themselves on a variety of Entrepreneurial topics.

INTRODUCTION

WHAT GIVES MONEY VALUE?

What is “MONEY”? and what backs its value?

Money operates under a “BELIEF SYSTEM” as a “BELIEF” that it can be exchanged for goods and services as and when required. The exchange rate for money has an established value-based belief system that is generated as a result of the recognition of that value amongst the masses.

What if that same Money is BACKED by GOLD or SILVER?

This is considered a “BELIEF SYSTEM” as it relies on the collective consensus that Gold and Silver possess value during the exchange of Gold/Silver-backed currency. The primary benefit of utilizing Gold/silver as a currency backing is the ability to possess it privately, enabling the exchange of paper currency for actual Gold/Silver later.

However, upon broader analysis, it’s a mere social agreement that accords GOLD/SILVER the values it holds. Therefore, the paper you hold is not worthless rather it can be traded for real physical GOLD/SILVER with a perceived value and wealth. Everything in commerce is a barter system in which things are exchanged for a perceived value and this is a result of social construct.

What is your INTEGRITY worth?

Integrity means a firm adherence to a code of moral or artistic values (incorruptibility). EquityPay, aims to become the first Cryptocurrency Payment system to be backed by the INTEGRITY of its community members. We are aiming to attract millions of members with high morals and values, who are looking forward to transacting with other likeminded community members.

We will ensure to connect with those community members with high morals and ethics.

Your words are like bonds that must be valued like anything even more than the values we bestow upon the commodities such as Gold/Silver. Keeping words must be valued prominently. We all must strive to keep our word in business transactions, as it holds real value for wealth creation. The foundation of keeping the word is by building trust. TRUST is what your BOND should mean with your WORDS.

NON-ICO COMMUNITY

(INITIAL COIN OFFERING)

Our community does not engage in exchanging coins for funding or investments. Instead, we provide incentives in the form of mining/staking and referral rewards to both existing and new community members, aiming to foster a community of entrepreneurs. By using these benefits, we encourage members to actively contribute towards the growth and development of the community; in recognition of which we reward them with EQUITYPAY (“EQPAY”) COINS.

EQUITYPAY (“EQPAY”) COINS is designed to operate effectively in both public and private business environments. This model allows us to build a community organically without relying on external sources of investment as we believe in the natural progression of community building and the value of rewarding active participants.

NATURAL WEALTH COMMUNITIES (NWC)

What are Natural Wealth Communities?

Natural Wealth Communities ("NWC") operate on similar principles to Private Membership Associations (PMA) and is built upon the foundation of demonstrating high standards of ethical business conduct. Natural Wealth Communities (NWC) comprises Men and Women collectively vouching for secured and absolute rights to assemble, associate, and maintain authority over the health of their own physical, mental and spiritual well-being (hereinafter collectively referred to as "rights"). A (NWC) functions by allowing the community to act as an individual, in their private roles and capacity. It is to be considered that "No State can make a law that impairs the obligation of a contract" therefore rendering them outside the jurisdiction of the State.

In the current era, all businesses and companies can enter private regulations by means of a contract thereby negating the Jurisdiction of a public law. Unfortunately, business leaders today are not instructed to actively pursue divine protections and are trained to adhere to public law.

There are better business structures available for wealth creation.

Equitypay (EQPAY) will operate in the public domain as a means of exchange however, its primary focus will be on building a secure platform for its community members. The following domains will be developed as part of the same:

- Buying/Selling products.
- Buying/Selling services; and
- Online education.

The communities will function under Divine and Natural law. The application and practice of Law is always derived from nature and vibrate with its elements being LAND, AIR and Water (LAW).

NATURAL WEALTH COMMUNITY DOMAINS (NWCD)

What are Natural Wealth Community Domains (NWCD)?

Equitypay will build several websites that could be accessed by private community members only. One of these websites will create an online marketplace that enables the community member to BUY/SELL products to other community members and is similar to a platform such as AMAZON.COM. All the disputes arising internally will be tackled within the community itself as and when they arise. All the transactions will be done using either EquityPay (EQPAY) coins or other approved crypto coins.

Other website includes a Service Marketplace similar to FIVERR.COM, wherein members can buy and sell any kind of service. This empowers community members with their own platform making them feel heard as it works for the benefit of all members in general.

Another website will cater for the need of spreading knowledge. The community members are required to be educated on Divine and Natural Laws as it is the foundation of generating generous wealth and success. This education marketplace will be similar to UDEMY. COM wherein the community members can offer courses and earn fees for their knowledge. We will be attracting highly qualified professionals as community members who have a passion for teaching. Spreading knowledge and education is the foundation for building strong communities.

COMMUNITY PARTICIPATION REWARDS (CPR)

EquityPay (EQPAY) has entered into a private agreement with Dragonfly App, Development LLC to create a rewards program for the EQPAY community. As per the terms of the private trust contract, EquityPay has allocated 7,000,000 pre-minted EQPAY coins to Dragonfly App Development enabling them to develop a reward program focusing on the growth of the EquityPay community. Over the coming years, Dragonfly will be developing several mobile applications that will be offered for free across various application stores.

The first mobile application will be developed and named "DRAGONFLY WALLET", which is a 100% secured wallet for the storage of coins on a mobile application offering encryption through private keys enhancing user control without any subscription fee. Initially, 7,000 tokens will be available to members to add to their main wallet, mostly in the form of smart contract tokens which could be traded in their main wallet.

As an added advantage EQPAY coins could be earned in the form of a referral reward by inviting others to use this Free Wallet. Daily, weekly, monthly, and yearly referral bonuses will be shelled out under this referral reward program and that can be easily tracked through analytics, leaderboards and related reporting sections within the app. All rewards will be credited in the "Dragonfly Wallet" itself.

The maximum tenure for the reward program would be 3 years with an approximate payout up to the tune of 7,000,000 million coins with over 1.16 million coins to be paid each year. The community will self-prosper through this mechanism. The reward program is designed in a certain way that is destined to invite prospective members with a strong skill set and knowledge of marketing. Educational courses will be offered as well to the community members for free as well as for a subscription fee depending on the community member's whims. The DRAGONFLY WALLET will be a Global Application that could be used in any corner of the world.

The name "DRAGONFLY" has been chosen for its significance in the entire world of being a symbol of change, transformation, adaptability, and self-realization. This change has its source in mental and emotional maturity and understanding of the deeper meanings of life.

Reward programs will not be beneficial for the members who are not willing to put in time or efforts for upskilling themselves or follow simple practices. Such people can't succeed in any sphere of life. Natural law will be strictly abided by in the community as it preaches the significance of cause and effect, which is 'you reap what you sow'. Similarly, you will be rewarded more by bringing more value to the community.

The rewards program will attract many popular social media influencers (i.e. YOUTUBE, TIK-TOK, FACEBOOK, INSTAGRAM, etc.). The Application will be available for free download without any subscription fee to the public for creating a brand of EQUITYPAY in public awareness.

COIN MINTED & PRE-MINTED DISTRIBUTION

The initial mining of the first EQPAY coin took place on September 30, 2021. The community has been actively involved in the development of the coin for approximately one and a half years, starting from the time of writing the Whitepaper. Miners from across the globe were invited to participate in the mining and provide valuable feedback regarding network performance and usability speed. Throughout this process, numerous minor bugs were identified and fixed prior to the coins listing in the exchanges.

The development team pre-mined a total of 9,000,000 coins, out of which 7,000,000 coins will be rewarded back to the new community members for helping build the community over the next 6 years. 2,000,000 coins were set aside for "Humanitarian Projects". The roadmap set out in section 9, provided in the later sections, showcases the usage of these coins in the upcoming future. The Maximum EQPAY Coins mined/staked for this project will be capped at 18,000,000 coins which is 3,000,000 coins less than the maximum supply of Bitcoins.

Please refer to Table 1 and 2 below for an overview of the coin distribution. While examining the table it is important to keep in consideration that not all coins will be in circulation at the time of listing on exchange. The coins will be released in circulation as and when the time comes. Most of the coin inflation will occur over the next three years due to mining, staking and DRAGONFLY WALLET rewards program. It is likely that demand surpasses the supply of the coins, which relies on the success of the "DRAGONFLY REWARDS PROGRAM"

Table 1 Minted and Pre-Mined Coin Distribution

Allocated Coins Description	Number of Coins (EQPAY)
Pre-Minted Coins for DragonFly Wallet Program Jan. 2024 and 2025	2,000,000
Pre-Minted Coins for DragonFly Wallet Program Jan. 2026 and 2027	2,000,000
Pre-Minted Coins for DragonFly Wallet Program Jan. 2028 and 2029	2,000,000
Pre-Minted Coins for Promotional and Community Staff Jan., 2024-2029	1,000,000
Mined/Staked Rewarded Coins 2021 till present	2,446,555
Pre-Minted Coins held for Community in Trust for "Humanitarian Projects"	2,000,000
****Grand Total Circulating Supply**	**11,446,555**
Total Maximum Supply (2037)	**18,000,000**

** Grand Total Circulating Supply as of December 21, 2023

CRYPTOCURRENCY BASICS

As EquityPay aims to educate the public on cryptocurrency and blockchain, it becomes immense to explain the basics of key properties of these technologies within this paper. While this section may seem elementary to those individuals who are well-versed in cryptocurrency, it is still important to include a brief description at the end of each section regarding proof-of-work, proof-of-stake, master nodes, and smart contracts. The description will also provide an outline of how EquityPay intends to implement those ideas.

Blockchain

A blockchain is like a public ledger that maintains a record of data and is distributed to every user who participates in the bookkeeping of that data. A blockchain is widely used today to store data relating to transactions done in a cryptocurrency. The transactional records of the cryptocurrency data are shared amongst members over a network to ensure trust and honesty amongst all. If a group of users has a different set of data than the masses, it will be rejected by the network to safeguard the transactions from being tempered by malicious attackers. The blockchain is crucial for a cryptocurrency as it holds all the transactional information.

Blockchain is named so as it derives the name from a chain of interconnected blocks. Each block in the blockchain contains a hash (unique code) of the previous block, a timestamp, and other transactional information. It is imperative that each block contains information about the previous block, thereby confirming the integrity of each block, up until the very first block, known as the genesis block. The timestamp and transactional data are used as tools for keeping track of how much currency each user possesses. The timestamp helps in recording the timing of all transactions., which plays a crucial role in rejecting duplicate transactions attempted with the same token once utilized in the earlier timestamp.

A blockchain is the backbone of a cryptocurrency network. Without a blockchain, cryptocurrency couldn't exist.

Peer-to-Peer Network

A peer-to-peer (P2P) network is a system that connects multiple devices and shares resources without relying on a Central Computer. A gaming console connected through a local area network (LAN) without any central server is a related example to understand this concept of P2P. Cryptocurrencies operate on a similar concept but over a wider network, i.e. internet (wide area network or WAN). The network operates in the following steps:

- New transactions are sent to all participating nodes.
- Each node collects transactions and stores them in a block.
- Each node dedicates computing power towards finding the next block in the chain.
- When a node discovers a block, it broadcasts the new block to all nodes.
- Nodes only accept a block with unspent transactions, rejecting the rest.
- A node is considered accepted when it starts working on creating the next block using the accepted block's hash as the previous reference.

This peer-to-peer network, combined with proof-of-work (POW), eliminates the involvement of the third party in managing finances and thereby prevents double spending. Double spending may occur in case fraudulent users manage to create an alternate version of a blockchain. However, For the alternate chain to gain credibility and prominence, the fraudulent users must have more computing power dedicated to the network than the honest users. This idea of competing blockchains based on computing power is a consequence of the proof-of-work consensus algorithm.

Cryptography

Cryptography is the ancient art of secret writing which dates back to 1900 B.C and is prominently used as a method of securely storing and protecting sensitive data so that the information stored can be accessed and decoded only by the intended and authorized recipient. Cryptocurrency relies on cryptography as well for providing security in transactions through public and private keys. A public key is a socially shareable address which is the only necessary information needed to be shared for receiving coins/tokens. The private key corresponding to this public key acts as a digital signature for a user's wallet and functions in a similar fashion as an access password that allows outbound transactions to take place. When a transaction occurs, the sender uses their private key to sign the transaction. The blockchain user validates and processes the transaction once it is signed. In the event of a malicious user gaining access to the private key, they can easily steal the associated coins. Hence, safeguarding the private key from unauthorized access is of utmost importance in Cryptocurrency and cryptography as a while.

This private key remains encrypted inside of the **wallet.dat** file (or Key Phases) and is decrypted momentarily only during transaction processing. So long as the decrypted private key is not shared with others, users can confidentially engage in crypto transactions. It is recommended to back up the private key in a secure, non-digital location.

Cryptography is an important feature for a cryptocurrency that adds security and safety to users.

Proof-of-Work (POW)

Proof-of-work (POW) is a tool that enhances the security of a network by requiring participants to dedicate computational power. This computing power is dedicated to solving complex puzzles and discovering the next block in a blockchain. When a new block is found, the finder communicates this to other users and resultantly a new puzzle-solving process begins. This process is referred to as mining, where the "miners" are incentivized by being rewarded (See table 1 below) with a specified amount of cryptocurrency for finding each block and for processing transactions known as transaction fees.

However, a group of miners may collaborate to accumulate more computing power than the current system to create an alternate blockchain and manipulate transactions. This is known as 51% attack. This has serious implications as transactions can be altered by this group of malicious miners and they can effectively reverse all the transactions done in the past through the alternative blockchain which outperforms the current one. The older a transaction, the more of computing power is required to reverse the transaction. Reversing a transaction becomes more difficult as it requires replicating the computing power of each block after the target transaction. Therefore, if a transaction was sent 10 blocks ago, the malicious miners must mine these 10 blocks and all subsequent blocks until they catch up with the current chain of blocks. Once the alternative chain becomes dominant, the transactions from 10 blocks away will be successfully reversed.

A 51% attack is a significant vulnerability to the proof-of-work consensus algorithm, but as more computing power is dedicated to each block in the chain, it becomes increasingly expensive for malicious users to alter the blockchain. Therefore, the more miners are dedicated to mining the honest version of a blockchain, the lower the chances of a successful alteration.

EqutiyPay employs a hybrid approach, utilizing both proof-of-work (50%) and proof-of-stake (50%) algorithms to leverage the advantages of both of them. This hybrid arrangement makes it less vulnerable to a 51% attack. The mining and staking operations in EquityPay are designed for personal computers enabling anyone to participate from their home. The software is user-friendly and easy to learn for average computer users. After syncing the blockchain, which may take a couple of hours, users can begin mining and stacking coins.

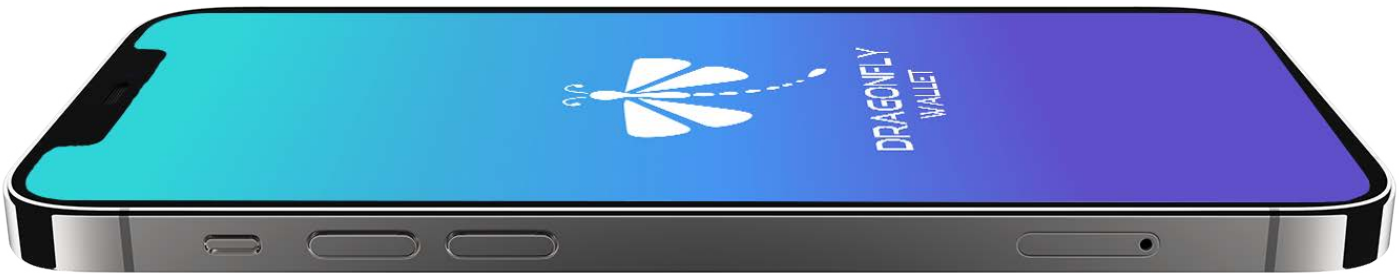


Table 2 Equitypay Annual Mining/Staking Rewards (POW/POS)

Year	Block Interval	Coins Rewarded	Total Rewards Per Year
2021	1 Minute	2.00	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	0.70	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

Proof-of-Stake (POS)

Proof-of-stake (POS) is an algorithm employed by cryptocurrency blockchain for achieving a distributed consensus. Consensus is the agreement reached amongst multiple computers on the accurate recording and data sharing. Unlike the Proof-of-work algorithm that relies on computing power, the Proof-of-stake utilizes a combination of random selection, wealth, and/or age to determine the next block creator.

There are two common variants for selecting blocks: randomized block selection and coin age-based selection. In the case of randomized block selection, exemplified by cryptocurrencies such as NXT, subsequent blocks are generated using verifiable and unique information from the previous block, which is nearly unpredictable. Blocks use information from the previous block to create a chain of blocks (and transactions) that can be traced all the way back to the Genesis block. This ensures fairness and prevents manipulation or favoritism within a block.

The coin age-based selection, on the other hand, calculates the likelihood of resolving the next block based on the number of tokens a user possesses, and the tenure for which they were held. For instance, If Bob received 10 coins from Alice and holds them for 90 days, he would have accumulated 900-coin days of coinage. This method enables the users with larger token holdings and longer holding periods a higher chance of solving the next block.

Both proof-of-stake variants aim to achieve a distributed consensus while introducing a different mechanism for block selection that rely on factors such as randomness, uniqueness, token holdings and duration of ownership.

Eco-Friendly Mining and Staking

EquityPay Eco network is designed to leverage the computing power of low-power personal computers for both Poof-of-work (POW) and Poof-of-Stake (POS) transactions. These Personal Computers can function on minimal power consumption, as low as 6 Watts, while still earning mining and staking rewards. This method even allows outdated computers to participate in the mining and staking of EQPAY coins.

In contrast, other cryptocurrencies such as Bitcoin is not Eco-friendly due to their high energy consumption for the maintenance of the network. The relative computing power and electricity need associated with these cryptocurrencies' networks make it financially impractical for the average person to mine and earn rewards.

EquityPay aims to establish a large network of personal computers enabling anyone to partake in the mining and staking rewards. Through the utilization of low-powered devices, the network promotes accessibility, sustainability, and inclusivity by empowering individuals to actively participate in the EQPAY ecosystem.

Master node

An EquityPay master node is simply a server on a decentralized network that performs specialized functions that ordinary nodes cannot accomplish. While ordinary nodes mainly confirm transactions and blocks, master nodes have the potential to offer various advantages such as:

- Enhancing the privacy of transactions.
- Enabling instant transactions.
- Participate in voting/governing the cryptocurrency.
- Establishing a treasury system within the cryptocurrency.

Running a master node brings substantial benefits to both user and the blockchain itself. Those who choose to run master nodes are rewarded with a larger share of each block reward compared to users running ordinary proof-of-work or proof-of-stake nodes.

However, there are potential downsides to taking care of while running a master node that typically requires a significant amount of investment in terms of coin ownership, serving as a stake in the system that ensures honesty and integrity. Additionally, the server hosting a master node must maintain a high level of uptime (99% or more). Despite these pitfalls, the advantages of utilizing master nodes outweigh the potential downsides. For the aforementioned reasons, EquityPay plans to incorporate master nodes by 2024, specifically to facilitate instant transactions and enhance the privacy of transactions. This will further enhance the capabilities and features of the EquityPay Ecosystem.

Private Smart Contracts

A smart contract is a computer program stored onto a blockchain that enables and automates transactions based on a predetermined condition. For example, a condition may be written down that if X happens, transfer A to B. This is like a traditional contract. However, the smart contract executes automatically when the condition is determined, eliminating the manual involvement of the parties. The potential usability and applications of these smart contracts are vast ranging from secure storage of sensitive information to conducting election polls and facilitating the transfer of funds before and after the service. They provide benefits such as secure document storage accessible only by intended and authorized recipients, enhanced integrity of election polls and the ability to hold untrustworthy sellers accountable for delivering products/ services before payment.

Equitypay, possesses the capability to draft smart contracts, which are known as wealth contracts (WC). We plan to utilize these contacts for private applications such as (as in NWCD) rather than public use. As an example, we might create a token for private use, fully backed by GOLD/SILVER. To acquire these private tokens, individuals would need EQPAY coins. With the private token is fully backed by precious metals, users can redeem their digital tokens for actual GOLD/SILVER, which can be delivered globally. The value of GOLD/SILVER token is directly linked to the real worth of the underlying precious metals, as they are securely stored in vaults to support the token's value.

Other Basic Terms

Decentralization: Distribution of power amongst all members in a way that ensures equal decision making. In the case of Cryptocurrency, this power refers to determining which transactions are processed and the reason behind their selection.

Difficulty (Mining): measures the computational effort required by the network to solve the next block in the blockchain. As more computing power is added to a network, the difficulty level increases to maintain a relatively constant average block time.

Hard Fork: The permanent divergence in a blockchain where chains on an older version are unable to validate blocks on the new chain once it is implemented. The two chains will run separately. This type of change is not backwards compatible.

Hashrate: The amount of computing power dedicated to a blockchain which determines the number of hashes generated until a block is found. In the context of a blockchain, a hash is an alphanumeric string producing an output containing the solution to the chain.

Soft fork: A temporary divergence in a blockchain where a change to a blockchain is implemented in a way that allows older users of the chain to continue validating blocks. If enough users do not upgrade to the newer chain, which does not reach a majority within the specified time, the soft fork proposed changes are disregarded, and the old chain persists.

Wallet: Where the private and public keys associated with a blockchain user are stored. The Wallet offers features such as key encryption and backup functionality for the keys.

HOW DOES EQUITYPAY (EQPAY) COMPARE WITH OTHER COINS?

Equitypay operates as an independent network like Bitcoin and other cryptocurrencies. We control our own transaction fees, mining/staking network infrastructure enabling speedy and cost-effective transactions for end users. With a transaction capacity of 1,800 Transactions Per Second (TPS), Equitypay surpasses TPS rate of many other coins, making it an ideal network for entrepreneurs seeking efficient and prompt operations. See Table 3 - below to compare EQPAY's performance with other DEFI coins.

Unlike coins, Tokens are smart contracts that usually run on another network such as Ethereum, Binance, Solana, Polygon etc. for operational bandwidth. Since Equitypay is a coin which operates as an independent network, it can generate private tokens within its network for community usage. These private tokens will not be traded publicly.

Table 3 Equitypay compared to other coins

Description	EquityPay (EQPAY)	Bitcoin (BTC)	Bitcoin Cash (BCH)	Bitcoin SV (BSV)	Litecoin (LTC)
Total Coin Supply	**18M**	21M	21M	21M	84M
Circulation Supply	**10.8M**	19M	19M	19M	78M
Block Size	**8MB**	1MB	32MB	128MB	1MB
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 Transaction	**No**	No	No	No	Yes
Segwit Free	**Yes**	No	No	Yes	No
Lightning Network	**No**	Yes	No	No	Yes
Mining Hash Algorithm	**YesPower**	SHA-256	SHA-256	SHA-256	Script
**Transactions per Second	**1,800 TPS**	7 TPS	224 TPS	896 TPS	56 TPS
Poof of Work / Poof of Stake	**50% / 50%**	100% POW	100% POW	100% POW	100% POW

*** VISA Network can Process up to 24,000 TPS (Transactions per second).*

ROADMAP FOR 2023 – 2025

Equitypay will be working on the following growth aspects over the next 6 — 48 months:

1

Listing EQPAY Coins on Crypto-Exchanges for bringing them into circulation and developing their credibility that would help in determining the pricing of the coins and branding of the entire project.

2

Launching a referral rewards program with Dragonfly Wallet, that would establish a self-growing community.

3

Building an E-Commerce website, similar to AMAZON.COM for buying and selling PRODUCTS using EQPAY coins however, the website usage will be restricted to community members only.

4

Establishing a Freelance platform similar to FIVERR. COM for buying and selling of services using EQPAY coins however, the platform usage will be restricted to community members only.

5

Establishing a knowledge-sharing marketplace similar to UDEMY.COM where the community can offer and enrol in EDUCATIONAL courses using EQPAY coins. The platform usage will be restricted to community members only.

6

Equitypay will be purchasing and developing land for its community members for the purpose of building homes for them. The location of the land will be determined in the future.

7

Create wealth agreements that provide EQPAY tokens backed by 100% gold, allowing members to redeem them for tangible GOLD/SILVER assets.