



Timeless Capital

TIMELESS CAPITAL COIN

Timeless Capital Technology

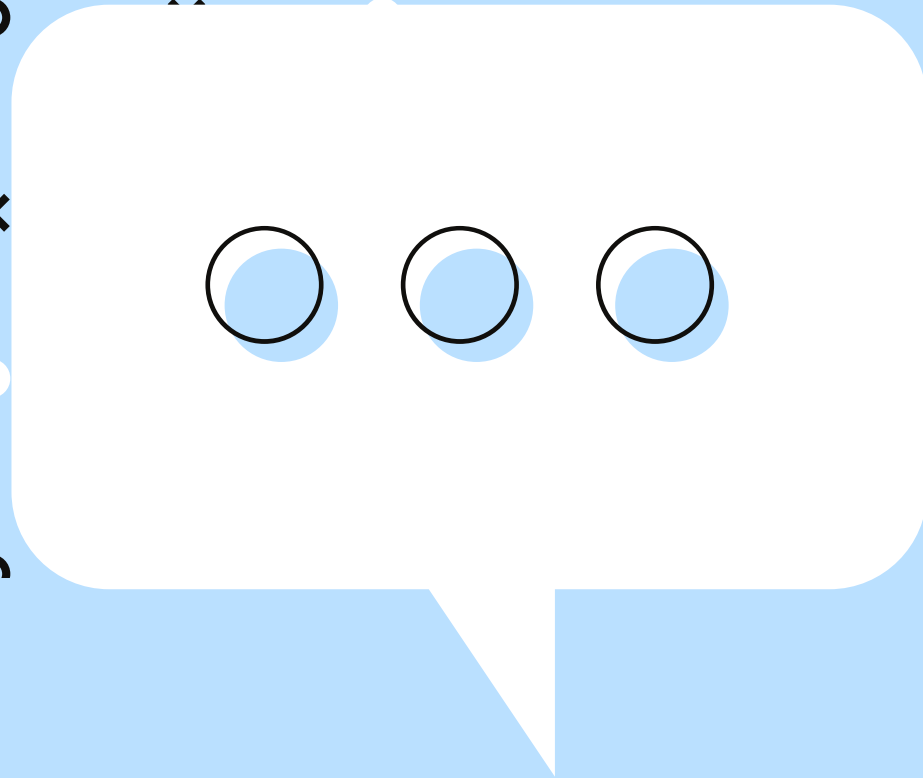
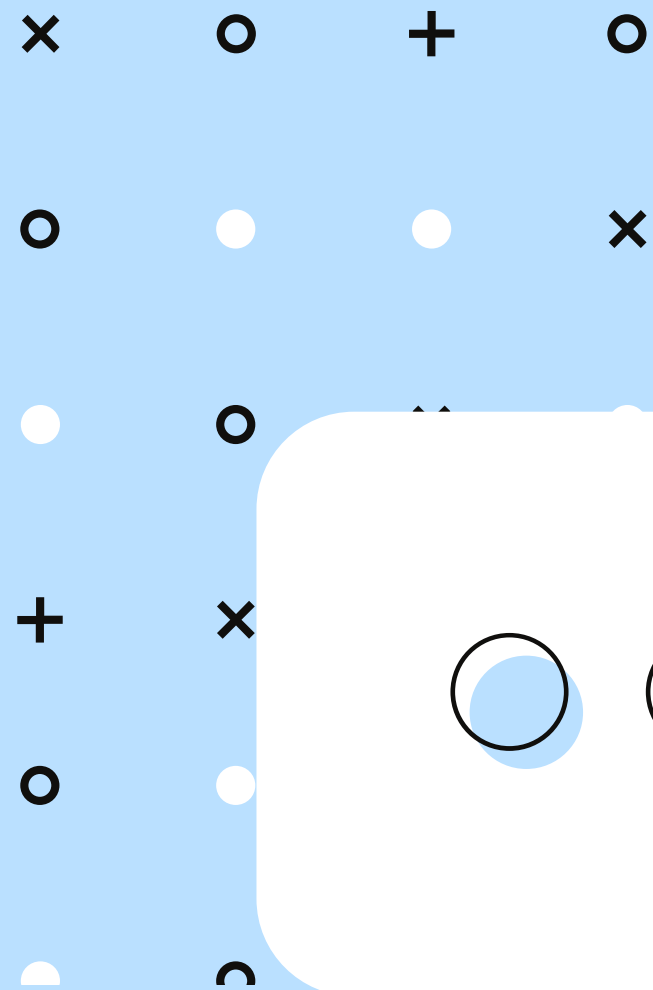
Disclaimer

The legally binding agreement for sale and purchase of Timeless Capital Coin (the "Terms") shall be separately provided to you or made available at www.timeless-capital.io

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Timeless Capital



Introduction

Timeless Capital Coin is a cryptocurrency-powered by a blockchain-based ecosystem of tools and services designed for entrepreneurs in the rising economies of Africa and beyond. The Timeless Capital Coin Ecosystem of Decentralized Applications (Apps) provides the building blocks for entrepreneurship and economic opportunity. The most exciting contribution is that TCC users can convert Fiat into cryptocurrency. Our mobile partner will also allow the users to convert their mobile credit into cryptocurrency.

Africa's crypto dream

Africa with one of the largest populations in the world still struggling to exploit its digital economy. There is no doubt that the potential is very huge because more than half of the population is under 25. Our goal is to educate them on crypto and give them the platform to get to know the crypto world. Many in Africa use more than one phone and don't really have a Bank Account so why not use this feature to create a platform without the bank system for them? This will allow entrepreneurs in Africa to exploit their digital economy.



Timeless Capital

Mobile - the strongest tool

The mobile industry in West Africa is forecast to contribute more than \$50 billion annually to the region's economy by 2022. West Africa 2018, calculates that the region's mobile ecosystem contributed \$37 billion in value last year, equivalent to 6.5 percent of GDP¹, and will grow to \$51 billion (7.7 percent of GDP) within five years. The economic contribution over this period will be spurred by strong subscriber growth and the move to mobile broadband networks and services. At the end of 2017, there were 176 million unique mobile subscribers across the West Africa sub-region, which comprises 15 members of the Economic Community of West African States (ECOWAS). This is equivalent to a penetration rate of 47 percent of the region's population, up from just 28 percent at the start of the decade. Strong subscriber growth is forecast to continue over the coming years; 72 million additional mobile subscribers are expected to be added in West Africa by 2025, lifting subscriber penetration to 54 percent. Much of this growth is attributable to the demographic situation across the region, as large youth populations are expected to take out mobile subscriptions as they reach adulthood. According to the report, more than 40 percent of the population in many countries across Sub-Saharan Africa are below the age of 16.

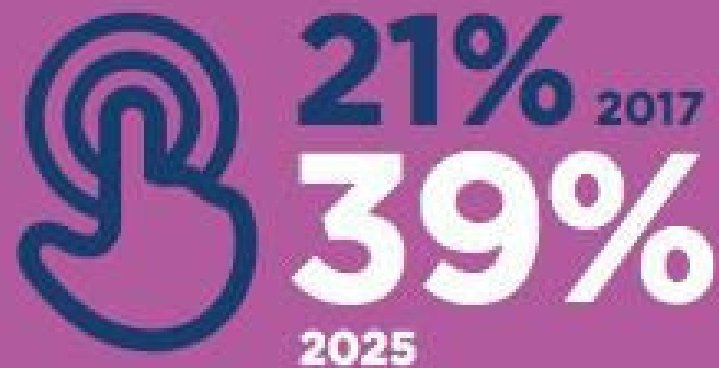


Mobile contributing to economic and social development across the region

DIGITAL INCLUSION

Delivering digital inclusion to the still unconnected populations

Mobile Internet penetration



FINANCIAL INCLUSION

Delivering financial inclusion to the unbanked populations



INNOVATION

Delivering innovative new services and apps



Mobile
industry
contribution
to GDP



Acquisition of Cryptocurrency

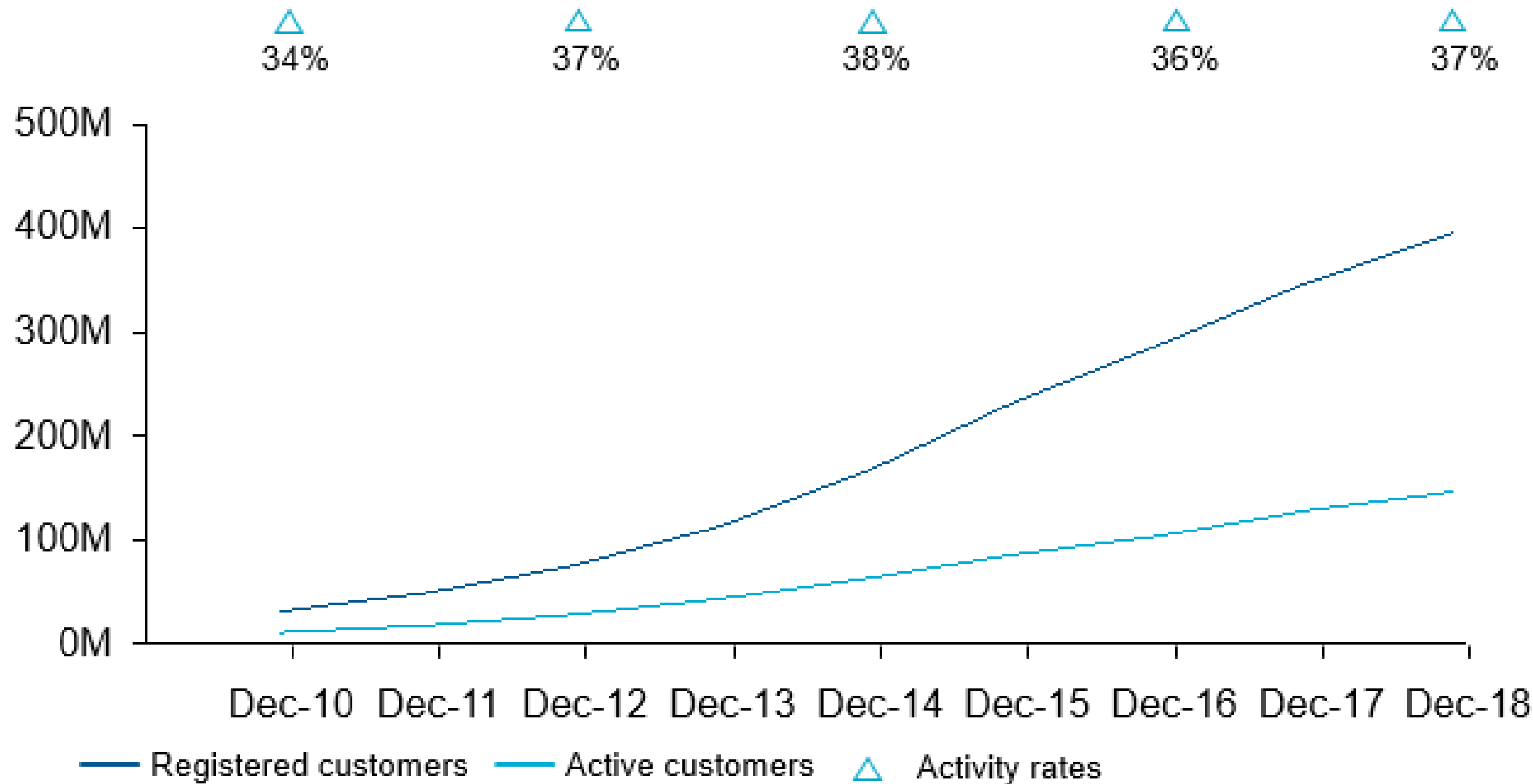
The utility and practical application of blockchain technology is set to disrupt the centralized internet service model as we know it. Cryptocurrencies have been around since 2008 when the as-yet-unidentified Satoshi Nakamoto released the Bitcoin whitepaper. Almost a decade later and the market has grown to over \$200 billion with an excess of 2,000 available cryptocurrencies. Applications have expanded from peer-to-peer social media networks to decentralized video content streaming, and every other type of app you would typically expect to find on the Apple Store. The capital injected into space in 2017, 2018, and YTD 2019 has attracted some of the best entrepreneurs in the world to join the cryptocurrency revolution. By 2030, it is projected that blockchain will create value-adds to businesses exceeding \$3.1 trillion.



State of the Mobile Money Industry in Sub-Saharan Africa

According to the latest Findex report, in Sub-Saharan Africa, the share of adults with a financial institution account has risen by a modest four percentage points between 2014 and 2017, while the share with a mobile money account has grown roughly twice as fast, increasing by nine percentage points. With 21% of adults in the region having a mobile money account, Sub-Saharan Africa is the global leader in the use of mobile money. This correlates with GSMA supply-side data on mobile money, which shows that Sub-Saharan Africa plays host to almost half of all mobile money registered accounts i.e. 396 million – of which 37% are active on a 90-day basis.

Number of registered and active mobile money customers – Sub Saharan Africa



Although regional activity rates have slightly increased, 57 out of 132 services in the region are achieving activity rates higher than the regional average, with 27 providers driving impressive activity rates of well above 50 per cent

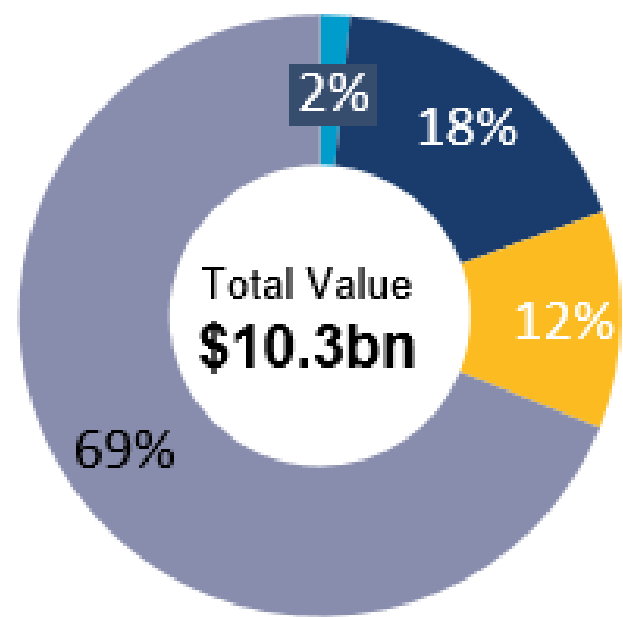


The presence of mobile money agents in rural areas and hard-to-reach places has played a critical role in the success of mobile money in many Sub-Saharan African markets. According to the 2017 Global Findex, 22 percent of adults without an account cited physical distance to a financial institution as a barrier. The number of agent outlets across Sub-Saharan Africa reached 2.3 million in December 2018 of which 1.4 million were active on a 30-day basis. In terms of geographical outreach, this translates to approximately 60 agent outlets per 1,000 sq Km compared to only 1 bank branch and 2 ATMs per 1,000 sq Km across the region.

The digitization of payments has reached new heights across Sub-Saharan Africa in 2018

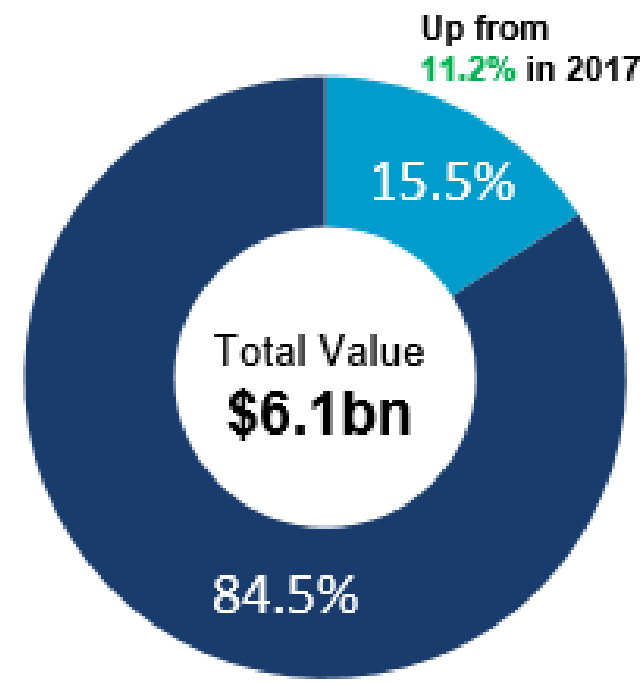
Customers in the region are increasingly using mobile money in diverse ways, extending beyond basic use cases such as person-to-person (P2P) transactions and airtime top-ups. In fact, ecosystem transactions (payments involving third parties) quadrupled in volume and grew more than twice as fast in value in 2018, compared to 2010. While cash-in and cash-out transactions still represent the majority of mobile money flows in the region, there has been a shift away from using cash toward digital payments for most use cases as shown below, more notably merchant payments and mobile money-to-bank account transfers. This growth in digital payments is a result of increased partnerships with banks, MTOs, governments, and businesses to digitize payments and in turn, formalize the economy. Orange, for instance, has established partnerships with governments to offer a range of person-to-government (P2G) payments via mobile money across five of its operations in West and Central Africa (Senegal, Burkina Faso, Côte d'Ivoire, Cameroon, and DRC). Another example is the partnership between PayPal and Safaricom, enabling users in Kenya to securely transfer funds between PayPal and M-Pesa.

Incoming transactions



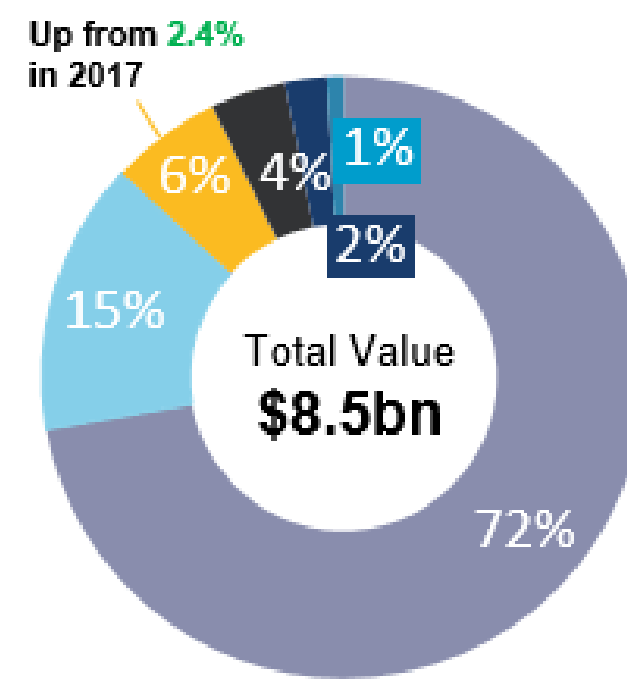
- International remittances
- Bank-to-mobile
- Bulk disbursements
- Cash-in

Circulating transactions



- Merchant payments ↑
- P2P transfers

Outgoing transactions



- Cash-out
- Bill payments
- Wallet-to-bank ↑
- Airtime top-ups
- Off-net transfers
- International remittances

There is still considerable opportunity to further digitize these use cases to drive efficiency and transparency and to convert informal cash and non-financial assets into the formal financial systems. While each use case is unique, certain common barriers need to be overcome to grow mobile money. These barriers can range from technical challenges in connecting to the mobile money service to establishing viable business models, building meaningful partnerships with governments and businesses, and operating on a level playing field. This is where the shift to the 'payments as a platform' model will have a demonstrable impact, not only on growing the ecosystem and incorporating more partners into the mobile money platform but also on deepening the engagement with individuals and businesses and offering them a frictionless end-to-end experience.

Timeless Capital Coin

The Timeless Capital Coin is a cryptocurrency-powered by a blockchain-based ecosystem of tools and services designed for entrepreneurs in the rising economies of Africa and beyond. It allows entrepreneurs to exchange their fiat currencies into a cryptocurrency. It could be the savior for Africa in many ways it will help them overcome key hurdles, such as high inflation, government mismanagement funds, and corruption. The Timeless Capital App will include Atomic Swap technology that allows users to interact with cryptocurrency, fiat, or even mobile units.

Solution

The TCC Token will help entrepreneurs overcome the challenges in Africa like inflations, government restrictions, banking restrictions, and others. It will also allow entrepreneurs to exchange within the continent without the struggle of different fiat currencies. The TCC environment offers a select suite of supportability and growth-building crypto-based apps that offer quick and progressing revenue-generating openings for trying business people in creating nations. There will also be a mobile app to send, spend, receive, and invest. You could trade Timeless Capital Token, Waves and USDN, and other assets. Stake USDN stable coin and earn up to 10% profit per year



Cooperation Benefits

- Stability in Crypto/ Blockchainworking together
- with NGO's and the MediaBe part of many projects
- across AfricaTeaching programs in College and University
- Companies collaborations & Brands

The Timeless Capital Coin- Wallet

The Timeless Capital Coin Wallet is an open platform and decentralized environment for Web3 applications and, with a wide range of purpose-designed tools for making the process of creating and running DApps easy and accessible. TCC Platform offers an accessible development environment with a primary focus on decentralization. The core functionality of the platform includes:

- Token operations, exchanging and storing value, managing and creating Digital Assets;
- Creating and running DApps and decentralized software solutions

Decentralized: Timeless Capital Coin' peer-to-peer network has no middlemen, gatekeepers or single point of failure

- Fast: Proof-of-Stake algorithm
- Versatile: Designed to address all of the most pressing needs of developers exploring blockchain integrations.
- Open No restrictions around who can use the platform or run a validating node.

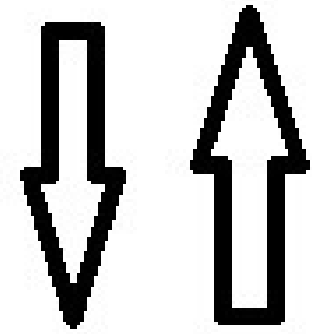
Technology


The Timeless Capital Token is based upon the Waves Protocol. Timeless Capital decided to work with Waves Technologies. The interesting part of this partnership is that Waves Technologies transactions are one of the fastest on the Blockchains. Transactions and, specifically, token transfer transactions, are an essential part of every blockchain. This applies to Waves, as well, but, unlike many other blockchains, the Waves protocol has different types of transactions, making every operation as simple as possible and keeping the protocol fast and secure. Such operations as storing data, issuing and burning tokens, leasing, and creating aliases are executed by sending a simple transaction with no need to write a smart contract. Different applications can utilize blockchain in different ways: as an immutable data storage by sending data transactions, as a payment layer by sending transfer transactions, or for implementing business logic by using smart contracts.

We are in discussion with mobile and electricity blockchain companies. These are the highest demand in Africa. The mobile and electricity company will be integrated into the Timeless Capital Ecosystem. Many might not know but a lot of Africans use prepaid top-up systems for both services. The Atomic Swap represented a breakthrough in currency interoperability because it permits tokens based on diverse agreement conventions to be immediately traded which means its easy to exchange tokens with different protocols. Which means exchange from Timeless Capital ---> Mobile or Electricity token---> Air time

Peer to Peer 

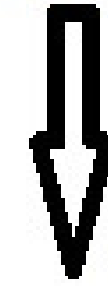
Timeless wallet



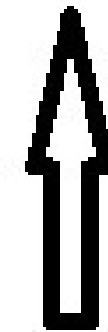
Crypto wallet 

Atomic swap

Electricity/Mobile
Prepaid



converter/agent



Fiat

Prepaid / Airtime

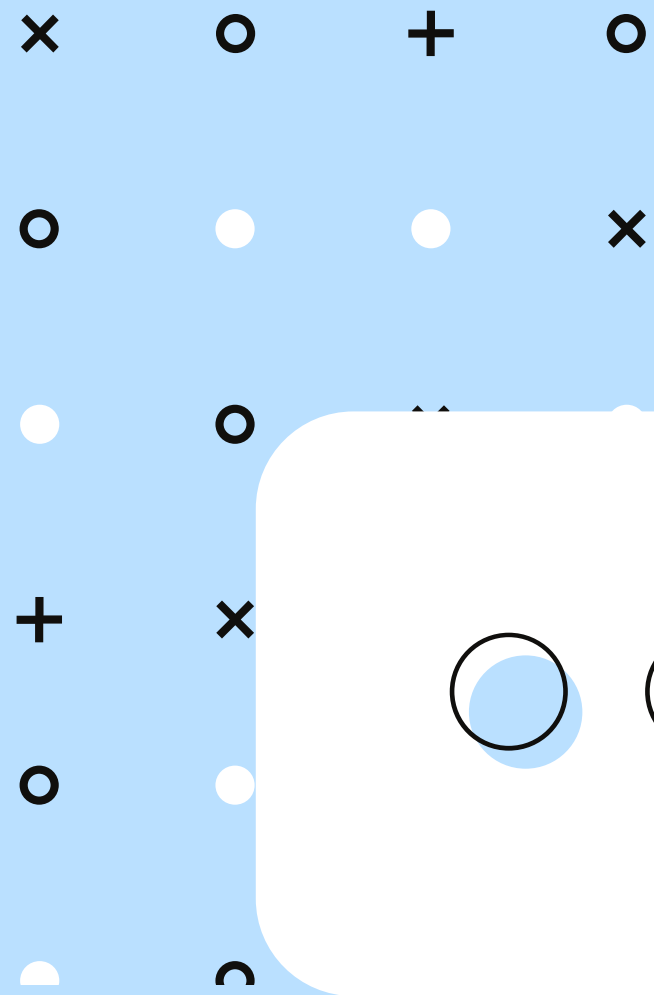
Back in 2006-7, when the rapid adoption of mobile phones across the developing world was making headlines (and profits for emerging market pioneers Nokia). There was something very different happening in the GSM world of SIM cards and SMS. These millions of new phone owners weren't signing up for unlimited monthly plans or subscriber billing (i.e. postpaid) paying extra to send a text message. Instead, they were purchasing airtime blocks in advance, to be used for as long as it lasted.

It seemed as though it was the prepaid business model propelling the extremely rapid adoption of mobile handset use lower and lower down the income stream.

Back then I conflated the prepaid business model and its adoption by those on irregular income streams (both rural and urban) with the Base of the Pyramid. I assumed that the informal economy and the Bottom of the Pyramid's "survival markets" were one and the same. It took a series of projects in the field, undertaken from summer 2010 through to the end of 2012 that opened my eyes to the realization that the cash based, informal markets operated on their own rhythm and patterns.



Timeless Capital



Prepaid puts you in control of your spending

This combination of factors drives the preference for payment plans that put the greatest amount of control in the hands of the end users. The prepaid model's attractiveness has less to do with paying in advance and more to do with the span of control over when you spend, how much you spend, how often you spend. There is no mystery bill at the end of the month, more so when you have no idea how much you're likely to make this month or week or day.

Timeless Capital will allow you to convert prepaid into cash or crypto

Through the TimelessCapital ecosystem, tokenizes prepaid cell phone time, permitting it to be sold for fiat or cryptocurrency. It's similar to a blockchain-based banking and settlement framework for prepaid minutes, where you'll moreover change over those minutes to cash or crypto. Individuals who don't have bank accounts can approach prepaid minutes' sellers in their villages or towns and convert cash into Timeless Capital Coin.



Timeless Capital Technology cooperation with the Innovate Finance Foundation (IFF)

Timeless Capital Technology contributes to humanitarian projects in partnership with the Innovate Finance Foundation. The Innovate Finance Foundation was founded in 2011 in Switzerland. IFF continues this quest by bringing together public policy, financial markets and business expertise for unique fund-raising collaborations that go beyond traditional philanthropy.

Projects:

Endangered Species Technology & Innovation Fund (ESTIF) :

Investment fund for cutting-edge technologies, devices and services to track and trace CITES-regulated wildlife trade, from optical and sound recognition, lasers, DNA to enforcement IT.

Girls Education Bond:

Social impact bond prepared for the GPE backed by new and existing donors to raise capital for investments tied to benchmarks for girls education programs in several countries supported by the GPE.

Sommersault Fund:

Social corporate responsibility fund of Somersault Studios India to finance the education of children of artisans that are engaged as hands-on teachers in Somersault's India workshops for students and emerging designers.

Unitlife:

UN-hosted fund to promote an extractive industry solidarity levy in Africa and micro-donation campaigns for programs to fight chronic malnutrition via UNICEF and NGOs.

3wayste - Waste Management Technology: Technology commercialisation of patented environmental management technology that recovers and recycles more than 90% of municipal waste into green, sustainable products.

Timeless Capital Token

Timeless Capital Technology will have partnerships with different companies which will implement the Timeless Capital Token in their system and digital infrastructure.

Timeless Capital Token are :

- based on Waves Exchange
- available to hold it in your Waves wallet or Timeless Capital wallet
- available on the major cryptocurrencies exchanges in the world for trading
- available to pay with it at our partners companies



Timeless Capital

Public Token Sale

Public Token Sale :

There will be 105 000 000 Tokens available.

The ICO will distribute 20% of the 105 000 000 token which means 21 000 000 token will be available for sale.

Hard Cap : 2.100.000 USD

ICO Supply Price: 0.10 USD

Total Supply : 105 000 000 Token



Timeless Capital

Roadmap

2020



Timeless Capital

Launching Timeless Capital Token /White Paper release

Waves exchange

building partnership with companies

2021



App

building DApp/App, DApp partner expansion and collaboration, presentation of Timeless Capital Technologies in School and Universities in Africa

2022



Mobile/ Exchanges

Mobile Network Partner cooperations, Exchange listings/expansion, DApp/App partner expansion

2023



Tour

Africa Tour

Presentation of Timeless Capital in
Nigeria, Ghana, South

Africa, Kenya, Zimbabwe, Botswana and more.

2024



Partnership

closing mobile network partnership

closing partnership with electricity companies

Timeless Capital Token development

events, launch Timeless Capital Card

2025



Expansion

DAPP/APP partnership expansion

establish Timeless Capital Blockchain Bank,

establish Timeless Capital card ,

establish Timeless Capital Blockchain online courses
in Africa.

Risk Disclosure

Cryptocurrency is a digital representation of value that functions as a medium of exchange, a unit of account, or a store of value, but it does not have legal tender status. Cryptocurrencies are sometimes exchanged for U.S. dollars or other currencies around the world, but they are not generally backed or supported by any government or central bank. Their value is completely derived by market forces of supply and demand, and they are more volatile than traditional currencies. The value of cryptocurrency may be derived from the continued willingness of market participants to exchange fiat currency for cryptocurrency, which may result in the potential for permanent and total loss of value of a particular cryptocurrency should the market for that cryptocurrency disappear. Cryptocurrencies are not covered by either FDIC or SIPC insurance. Legislative and regulatory changes or actions at the state, federal, or international level may adversely affect the use, transfer, exchange, and value of cryptocurrency.