



Student Coin

Development
and future plans



Student Coin

DEVELOPMENT AND FUTURE PLANS

Table of contents

Introduction	2
History and Project Adaptation	3
Team Development	4
Key values	5
STC Education	7
STC Wallet, STC App, STC Terminal	8
STC Exchange, Logium and DeFi Development	9
Coinpaper	12
Research and Finance	13
STC DAO Voting Program	14
Summary	15

1. Introduction

 **Token Name:**
Student Coin


 **Token Sticker:**
STC


Every market experiences up and down periods that are called “bull and bear cycles.” Blockchain-based project development fluctuates across various periods, and in times of considerable hype, billions of dollars are pumped into meme tokens with substantial social involvement, but in times of silence, the market stabilizes, and there are very few new users.

At Student Coin, we believe that the only certain and profitable approach to creating a large project is to **focus on its long-term development**. This involves learning from mistakes and adapting the business to a constantly changing environment. The purpose of this document is to **discuss our development** and **outline our future goals**. We will also provide an in-depth explanation of our mission and vision, as we want to show you a broader picture of our community relations.

To achieve our goals, the entire project, including the STC Token, will be moving forward with its expansion. The team is putting enormous effort into developing the project, which includes decision-making, product improvements, and determining new targets.

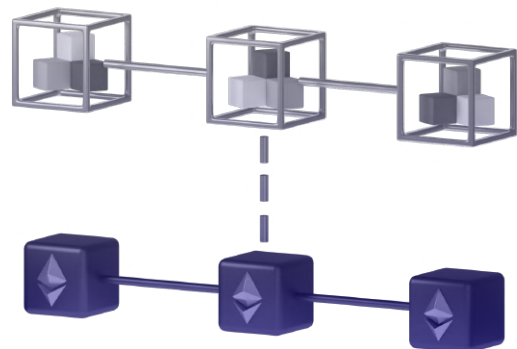
 **Student Coin Official Website:**
<https://www.studentcoin.org/>

 **STC.XYZ Official Website**
<https://stc.xyz.org/>

 <https://discord.com>

 <https://t.me/studentcoin>

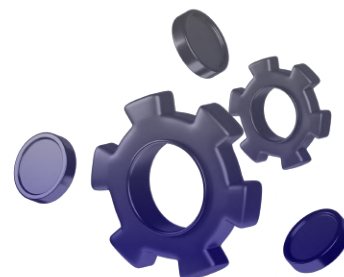
 <https://twitter.com/studentcoinorg>



2. History and Project Adaptation

To understand the development of the STC Ecosystem, we must outline the history and first steps taken on our journey.

Student Coin was officially launched in 2019 as an educational token. Its primary mission was to spread the value of cryptocurrencies and familiarize new users with blockchain technology.



Several tokens were airdropped to users before STC reached **15,000 members**, who mostly comprised students at various universities. We subsequently decided to build a business model and product roadmap based on the community's voice. The intention was to enrich the STC token with a fundamental value.

Subsequently, we published the second version of the whitepaper and roadmap, and we rethought the direction of STC's development. In 2020, the team unsuccessfully experimented with valueless exchange listings, launchpad applications, and marketing strategies, as well as conducting private funding conversations that did not produce the desired results.

After a few months of work and arranging to connect with Launchpad and its products, we secured funding to fulfill our established goals. It is worth noting that the 2021 Launchpad did not thrive at the beginning, but hard work and learning from our experiences led to great success and gave us a head start for the whole STC Ecosystem.

Our initial failures allowed the team to reconsider their actions. We increased our workforce, made multiple exchange listings, and the product progressed at a great pace.

3. Team Development

Since 2019, the STC team has undergone an enormous transformation. A group of university friends has evolved into a stable workplace of 50 team members with developed products as well as technical, legal, and financial structures.

Along with a multitude of responsibilities, we have allocated specialized tasks and functions and built an experienced and motivated team who are aware of our goals. Our Board of Advisors has vast management experience, and it has enabled us to create a fully functioning company, introduce a range of procedures, and ensure efficiency and security in all areas of our business activity.

Over 50 people, 5 strategic partnerships,
and 12 countries!



Wojciech Podobas
CEO



Maja Synowiec
VP



Sara Synowiec
CLO



Jan Rurka
CFO



Daniel Bihun
CMO



Jakub Kozakiewicz
CPO



Cezary Tabota
DOP



Karolina Michalska
HRD



Jakub Derlukiewicz
RA



Grzegorz Uriasz
TL



Andrzej Kuśmier
Chairman



Marcin Kolago
Advisor



Wojciech Mroz
Advisor



Karolina Marzantowicz
Advisor



Konrad Zacharzewski
Advisor

Student Coin started to operate globally. We have also extended our cooperation with design, software development, legal, and marketing partners.

All these endeavors were initiated by a community of people who have known each other for a long time and who started the project from within their hearts and through self-motivation. New challenges have allowed our team members to specialize in particular tasks and positions. Currently, the team connects experienced professionals with energetic and motivated core team members.

A changing environment has allowed us to evaluate our goals and assumptions, which we want to share with you.

4. Key Values

Student Coin started as an educational project with its beginnings at a university. However, we quickly realized that the increased interest in STC was an excellent opportunity to work on our fundamental business values by **creating a scaled-up ecosystem**.

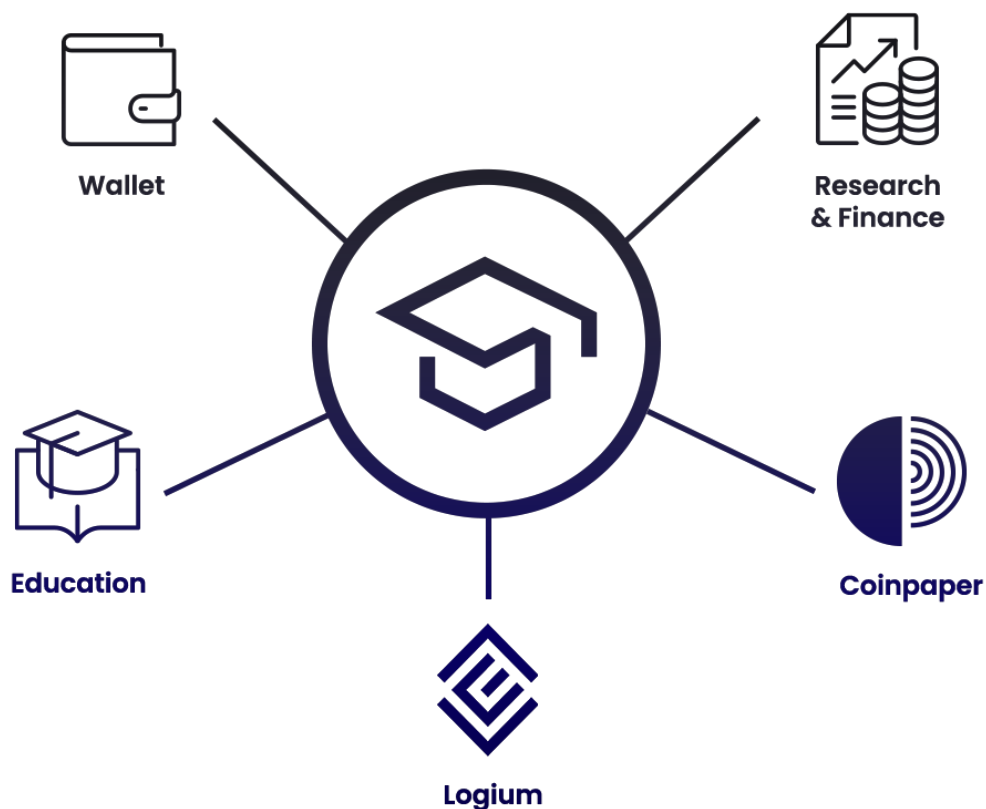
Today, after many attempts, we recognize what may have the most significant impact on the community. Our current vision can be summed up in one sentence:

We aim to deliver fundamental value for the STC Token via the STC DAO Voting Program as well as develop a far-reaching education program about crypto assets.

Currently, the STC Ecosystem consists of **STC Wallet, STC Terminal, STC Educational Panel, STC App, Coinpaper, Logium, and Research and Finance unit**.

We understand that it will be inevitable to explore how each element of the ecosystem fits into our mission and what changes we need to introduce to deliver the best possible outcome. We treasure the educational aspect of Student Coin as we are loyal to our primary concept.

To fulfill the mission and assign a clear vision to each activity, we created **STC.XYZ group** - a central point for the entire ecosystem and its products.



STC.XYZ manages every activity that influences the fundamental value of the STC Token. Thanks to the center unit, each product is cross-boosted by another. Establishing the “umbrella” entity is a technical procedure that supports more efficient product management rather than starting a massive revolution in Student Coin.

5. STC Education

Student Coin was initially developed to educate and create an ecosystem enabling students to tokenize, crowdfund, and launch projects. Its focus was to cooperate with universities and student clubs.



Reviewed our approach, we concluded that it is challenging to establish a collaboration with an academic institution. Such organizations have a very conservative and restrained attitude towards activities that are not fully regulated by law, as they do not undergo procedures and are perceived as risky.

However, although our original idea did not work as we intended, we did not give up and strived to reach our goal another way. **The educational panel's mission is to attract as many new cryptocurrency users as possible by providing wide-scale educational content, professional videos, and articles about cryptocurrencies.** Various analyses made us aware that we should further develop the STC Educational Panel, participate in conferences, and appear in the media. Our purpose is to explain that cryptocurrencies have the potential to transform the world and should not be associated with scams, fraud, and money laundering.

We also realized that our talents were spread very thin; therefore, we decided to step down from leading the STC Ambassador Program. Thanks to this new attitude, we can focus on a broader educational approach rather than solely business.

SUMMARY



Student Coin prepares multiple professional videos about broad aspects of cryptocurrencies and educational content about crypto assets



Student Coin and its PR is promoted and supported by educational activities



Student Coin's Educational Panel is in development



Student Coin focuses on a wider approach that is not limited to universities



Student Coin has closed the STC Ambassador Program



Student Coin participates in conferences and appears in the media as an expert on the cryptocurrency market



Student Coin focuses on education rather than business

6. STC Wallet, STC App, STC Terminal

STC Wallet and **STC Terminal** strived to build a comprehensive token creation, listing, and sharing platform. The success of these two products has enabled us to reach our most meaningful goals with SMT Launchpad, LEAN Token Launchpad, voting, and community rewards.





In-depth market analysis and the process of creating the first product version brought obstacles associated with the future of tokenization to our attention. As legal regulations differ considerably in various jurisdictions, unifying the tokenization procedure is currently impossible to apply globally. Moreover, the earned fees are uneconomic as there is massive competition in the form of launchpads, exchanges, and starting platforms, including those for token creation. Taking this into consideration, **we decided to rearrange STC Wallet to become the ultra-secure center of the STC Ecosystem, with STC DAO Voting and Wallet options.** You can read more about the STC DAO Voting Program in the next section.


The development of the **STC Terminal** will sustain in its current form, as it is a ready-made product enabling the creation of ERC-20 tokens out of charge. Its principal mission is to simplify token creation, support educational values, and present how simple cryptocurrencies can be.


The STC App will be developed hand-in-hand with the STC Wallet to allow mobile users to access the whole STC Ecosystem.


SUMMARY


 STC Wallet becomes the center of the STC Ecosystem

 STC Wallet has an interface for the STC DAO Voting

 STC Wallet leads the STC Bonus Holder Program

 STC Wallet development retargets into the STC Token management

 STC App is further developed to become the leading platform for STC Token management to fit into our “mobile first” strategy

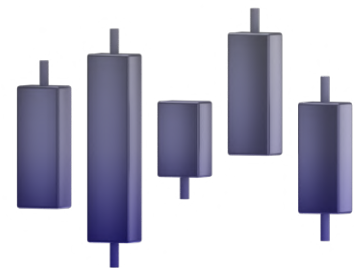
 STC Terminal enables the creation of ERC-20 tokens as its development is completed

7. STC Exchange, Logium and DeFi Development

The vision for **STC Exchange** was to become an advanced centralized exchange that enabled people to crowdfund and trade STC-based tokens, so we gathered a team of phenomenal Senior Software Engineers to plan the platform’s architecture.

However, while conducting our market research, we noticed that the sector was not as attractive as we had assumed.

The current competition between centralized exchanges is not based on technical aspects but on legal matters and fiat operations. It became clear that it would require special licenses, spend millions on legal fees, and introduce fiat solutions to enter the market.



Therefore, after months of analyses and preparations, we developed a new vision for STC Exchange.

Considering the possibilities of decentralized finance, we changed our initial plan and allocated time and effort to co-creating Logium, which is an advanced, decentralized forecast market that allows users to long and short any token with a multiplier.

After a more profound exploration of DeFi, we noticed that the future values and technical possibilities of the sector were slightly more significant than traditional centralized finance.

The table below shows the tremendous advantage of DeFi over CeFi.

FEATURE	CENTRALIZED EXCHANGE	DECENTRALIZED EXCHANGE
Biggest Exchanges	Binance, KuCoin, FTX,	Uniswap, Pancake Swap, DyDx
Scalability	needs resources, developers and infrastructure	almost infinite from day 1
Trust	dependent on the brand	dependent on the code, possibly trustless
Accessibility	needs legal preparation for each country	global from day 1
Major stream of income	derivatives and liquidations, fiat currencies trading	fee from trading
Security risks	holding user funds, legal risks, hacks	protocol exploits
Current Market share	92,3%*	7,7%*
2021 market growth	471,1%*	3220,9%*

* based on STC Research and Finance due diligence

After numerous heated debates and in-depth analyses, we made one of the most vital decisions since the beginning of our operation. **We decided to emphasize the future of finance and suspend the development of STC Exchange while using resources, time, and people to develop Logium.**

Currently, Logium is the only protocol in the market that offers features such as a prediction of the token price at DeFi. Logium also introduces new features every week, with the final goal of involving any market and asset.

We seek to assure our community that Logium will continue to be part of the STC Ecosystem and bring value to the STC Token as the only primary token connected to the platform.

We know that this plan-altering is a significant decision regarding the roadmap, but we are sure that along with two other initiatives run by STC.XYZ it will positively influence the STC Token and Ecosystem.

SUMMARY



Logium's main token is the STC Token



The efforts are concentrated on DeFi



Logium will deliver multiple values for the STC DAO Voting Program



Logium's development is trackable on Twitter @LogiumDEX



Logium is the key exchange in the STC Ecosystem

8. Coinpaper

STC News has been rebranded as Coinpaper and is a cryptocurrency news portal that aims to attract new users to the STC Ecosystem by delivering good quality journalism.



Currently, Coinpaper is made up of a small team of experienced individuals, with the platform designed and developed by our technical team to guarantee high scalability. As crypto news websites expand during market hype, Coinpaper may be boosted during the next potential bull cycle. **The main aim of Coinpaper's development is to prepare a well-grounded structure, perform SEO-oriented marketing, and build authority in the crypto market.**

Coinpaper generates revenue from advertisements and marketing deals. The income is devoted to budget scaling and bringing tangible benefits to the STC Ecosystem. It will also focus on building high-quality newsletters, performing unique interviews with influencers, and recording videos in collaboration with the education section of Student Coin.

SUMMARY



Coinpaper prepares its SEO position and builds authority



Coinpaper prepares unique graphic, written, and video content



Coinpaper becomes a widely used marketing and PR tool to boost the STC Ecosystem and its projects



Coinpaper helps market Logium and Student Coin



Coinpaper creates its own newsletter

9. Research and Finance

Proper finance management is one of the main concerns while running a business. The funds obtained for STC.XYZ development are kept secure and are diversified over many assets. The Research and Finance department prepares analyses reports and sidesteps possible obstacles to fund administration. Thanks to our cautious approach, our project skipped the collapse of Anchor Protocol and UST, protected us against Celsius issues, and restrained us from speculating on the funds for product development.

Research and Finance team members collect and analyze high-quality economic data to create a passive allocation strategy. Fundamental and technical analysis and examining global laws enable us to set the path for long-term development. We adapt to sudden legal regulation changes and keep up-to-date with jurisdiction trends in the countries we operate in globally.



These steps protect us from the bear market impact, as we aim to rely on our stable and reasonable fundamentals, not on the external environment's impact. The activities we undertake in the background aim to enhance STC Token capability.

SUMMARY



STC Research and Finance administers the funds of the STC.XYZ group



STC Research and Finance prepares professional research and analysis



STC Research and Finance values are secure, low-risk and speculative



STC Research and Finance deals with legal and financial matters for all projects under STC.XYZ

10. STC Dao Voting

In the STC DAO Voting participants are entitled to obtain a yearly DAO bonus to support project decision-making regarding product preferences. We wish to engage our community in various aspects of our activities; therefore, our whitepaper presents a wide range of our operations that the STC Ecosystem benefits from. **Your voice is vital for our growth.**

STC DAO Voting takes place at STC Wallet and is designed to involve our community frequently. **It is connected with the STC Premium Holder Program, where members can make decisions about important matters regarding Student Coin, Coinpaper, Logium, and STC.XYZ development.** Voting creates one of the biggest utilities for the STC Token.

Everyone can participate in the STC Premium Holder and STC DAO Voting by signing up at STC Wallet. The voting polls cover a wide range of aspects and products.

We invite you to check out the STC DAO Voting's Terms of Use at STC Wallet, as they will explain how it works in detail.



SUMMARY



STC DAO Voting is active at STC Wallet



STC DAO Voting covers all STC.XYZ projects



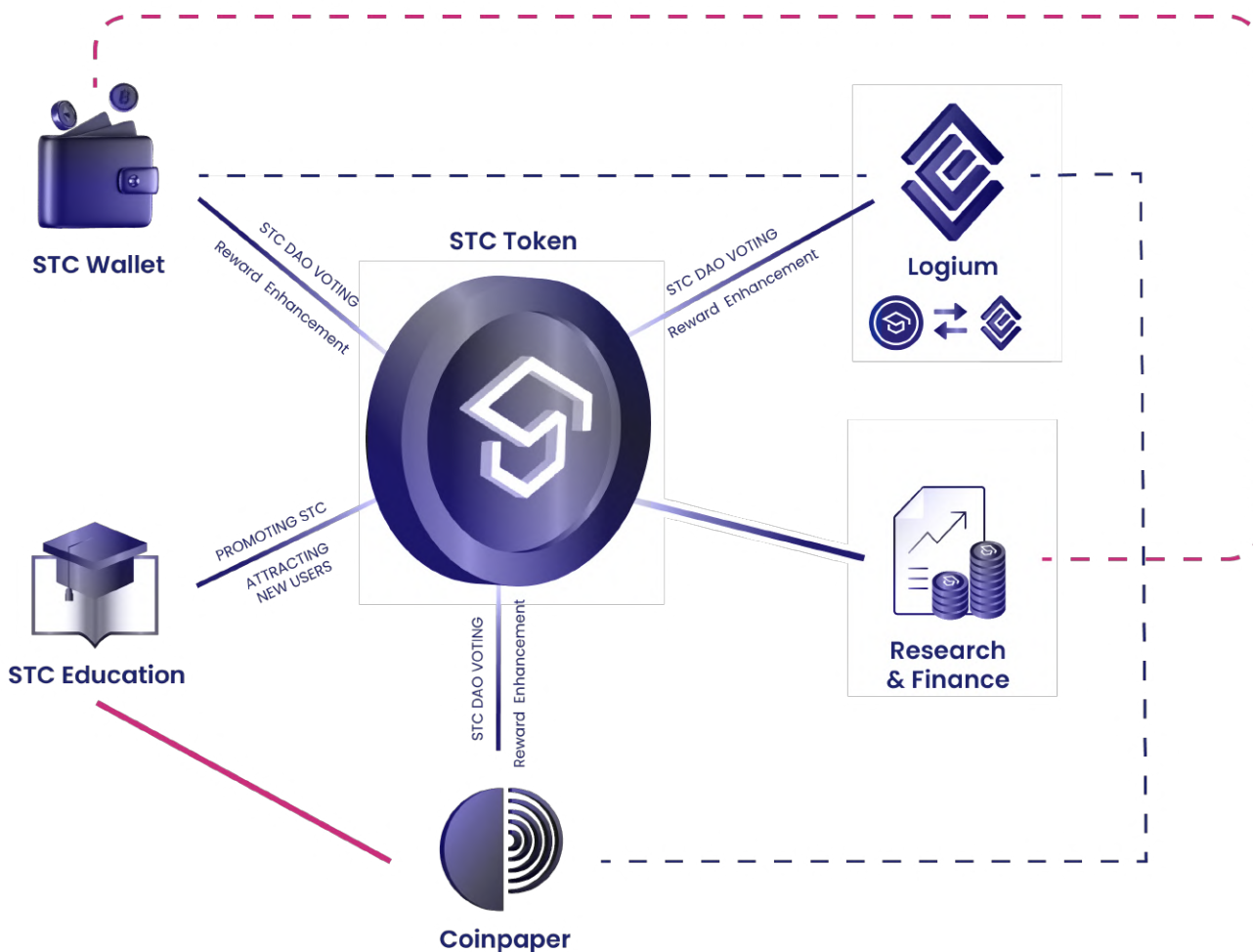
STC DAO Voting covers a wide range of subjects



STC DAO Voting is described fully in its Terms of Use statement

11. Summary

STC.XYZ's mission is to spread educational values and strengthen token performance. All products will play a role in building STC Token fundamentals.



Student Coin will focus on educational values through high-quality content for wider crypto adoption and the attraction of new users. It will also help redirect movement to Coinpaper and Logium.

STC Wallet is a central place to purchase STC Tokens, manage funds, and track Logium, Coinpaper, and Research and Finance developments. It will aggregate the STC DAO bonuses for the voting participants.

Logium strives to become the leading DeFi innovative exchange by constantly developing new features and updates with STC as the core token and multiple STC DAO Voting utilities.

Coinpaper will deliver good journalism and content about cryptocurrencies. It will be scaled as the marketing medium and help promote the STC Token, Student Coin, and Logium. It will also build STC DAO Voting utilities.

STC Research and Finance will manage the STC.XYZ group's finances to protect it from fluctuations, recession, inflation, and market crashes.

In conclusion, we are positive that these decisions and plans for the next few years will push the STC Token to become one of the top cryptocurrencies. Simultaneously, we want to ensure that the STC Community perceives the project as lively, ongoing, and undertaking new opportunities for their profit.

Faithfully yours,

Student Coin Team