



**COGECOIN**

# Whitepaper v1.0

An open-source peer-to-peer cryptocurrency with a mission to save underprivileged animals across the globe.

**Contract Address:**

0xc382e04099a435439725bb40647e2b32dc136806

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## Roadmap

# Abstract.

## Abstract.

### Where we were, where we are.

Throughout history, the way we've treated animals has changed according to the changes in our society. We've become kinder; pets are treated with love, affection, and as a member of family. Zoos have also evolved, with many becoming sanctuaries for endangered species, staffed by animal lovers that are passionate about those in their care. Safaris, once used for hunting wildlife, are now for respect for the animals that live there. We've come a long way but there's still much more to be done. Animal abuse and abandonment is still common.

Animals that outgrow their puppy phase are left in shelters, kept in cages and are often forced to be put down due to overcrowding. In the US alone, this number hit 4 million last year, an increase from the year before.



## It's a dog-eat-dog world.

The innovations of Bitcoin and Ethereum have allowed passionate individuals to revolutionize whole industries, with DeFi shaking the traditional banking system and NFTs allowing anyone to participate in a once exclusive art arena. However, some rogue projects also began to appear, with the intention to use crypto as a tool to deceive and scam others.

In fact, the Dogecoin project was created out of this very concern. Starting off as a joke, Dogecoin was a commentary on the fallacy of cryptocurrencies and how they could be built on pure speculation. (Traditional currencies are heavily influenced by national GDPs, or the “real” value being created for society). History has shown it also managed to successfully prove this idea, with it exploding in value despite being completely without utility. Unfortunately, this also led to the rise of “meme coins”.

Entirely different from what they mimic, meme coins promise you an easy way to get rich and use cute dog images to attract investors. They are set up with no other intention than to pull others in through the promise of profit. It's a shiny exterior that hides an incredibly simple Ponzi scheme. The only people getting rich are those who created the project for virtually nothing and are relying on you to risk your cash for them to profit from.

# Our solution.

## Setting a new precedent.

A portmanteau of Dogecoin and charity, Cogecoin was created to create value for everyone involved. 20% of all Cogecoin has been pre-allocated for donation, claimable by any registered organization worldwide. We have clear goals, clear utility and clear values. We aim to bring some integrity to this space and create healthy growth based on creating value, not through predatory multi-leveling marketing.

The COGE can be used for in various ways, both within the crypto space and in the real world.



# Our solution.

## Sponsorship NFTs.

Sponsoring an abandoned pet through Cogecoin gives you access to our original NFTs. These are modeled on the dog you sponsor and are completely unique. Appearance, personality and other various metrics will be built in, giving you your own personal digital friend to explore the metaverse with.

## dApps.

An assortment of apps out there cater to every interest. The world of DeFi, NFT markets and dGaming is there waiting.

## Social Commerce.

Only available through Cogecoin, browse our store for our branded pet accessories, T-shirts and limited time offers.

## Insurance.

A unique Peer-to-Peer (P2P) insurance system to safeguard your pets, decentralized form of insurance that's cheaper and shows you exactly how you're helping.

## Health Products.

Through our research, we've discovered the next big wave in pet care. Through Cogecoin, get discount prices on fresh pet food and the benefits it comes with.

## DeFi & Governance.

Features that give you the ability to build up your stack.

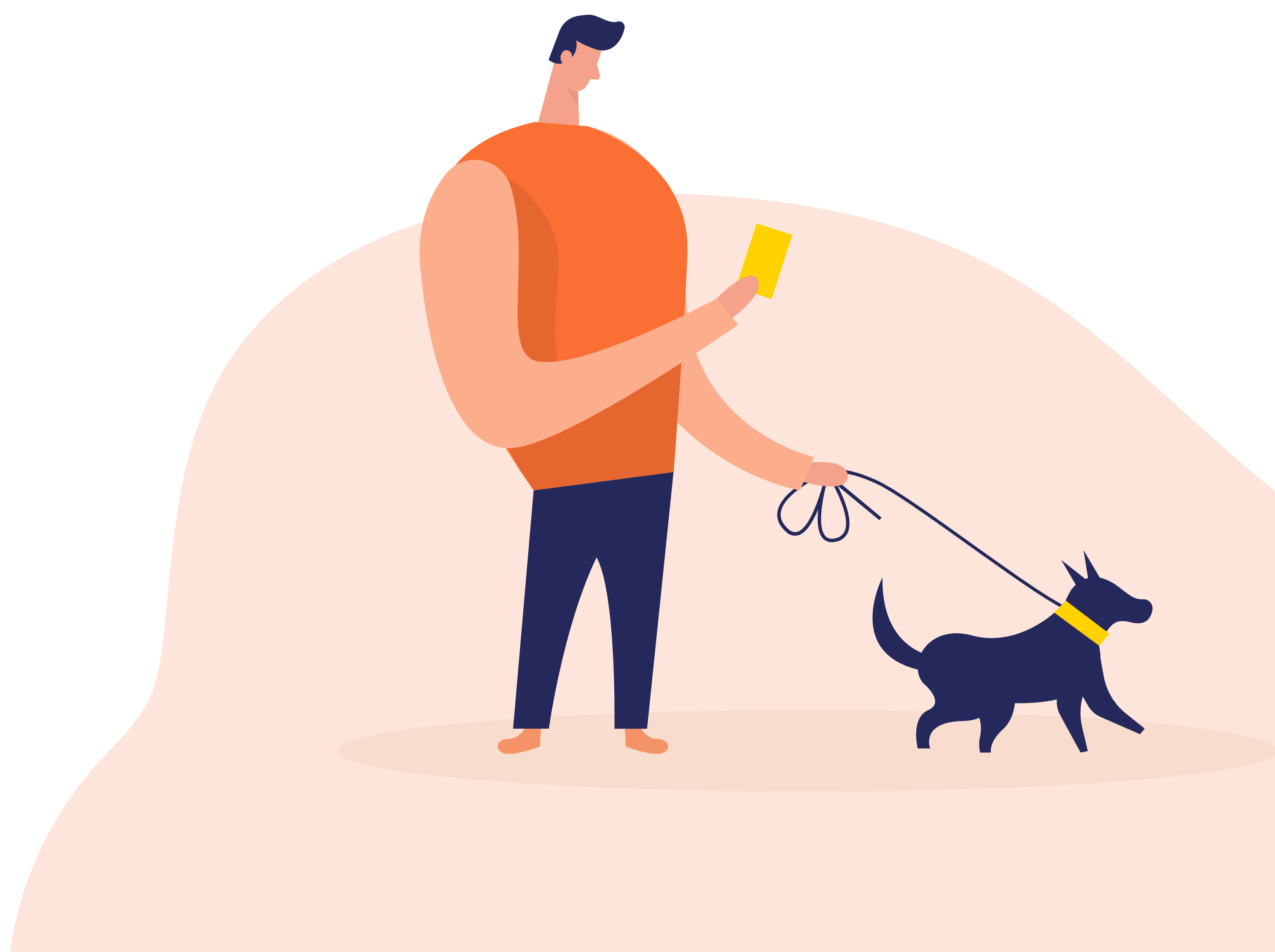
## Donation.

Sweepstakes, sponsored streams from your favorite streamers and various other campaigns that drive donation efforts.

# Animals need our

## Animals need our help

Cogecoin is the world's leading cryptocurrency option dedicated to animal protection and the pet ecosystem. The COGE Ecosystem has been developed with the hope that all animals in the world can live a happy life – be it wildlife or pets. For this to happen, all people must work together with love and compassion. Animal lovers represent a significant and highly passionate subset of the modern society. Over 50% of all households globally are pet owners and out of these, 90% consider their pet to be a part of the family. There is a strong generational correlation for linking cryptocurrency with animal advocacy. The Millennials are the early adopters of cryptocurrency; and they have the highest affinity to pet ownership across the generations.



# Animals need our help

Without intervention, the planet is spiraling down a dangerous path with species facing extinction every day, animals being abandoned and euthanized, low quality veterinary care, animal abuse, an illegal meat trade and many more. The destruction of the ecosystem results in low quality of life for animals. We want to continuously help the ecosystem to recover while also providing a valuable asset to our holders.

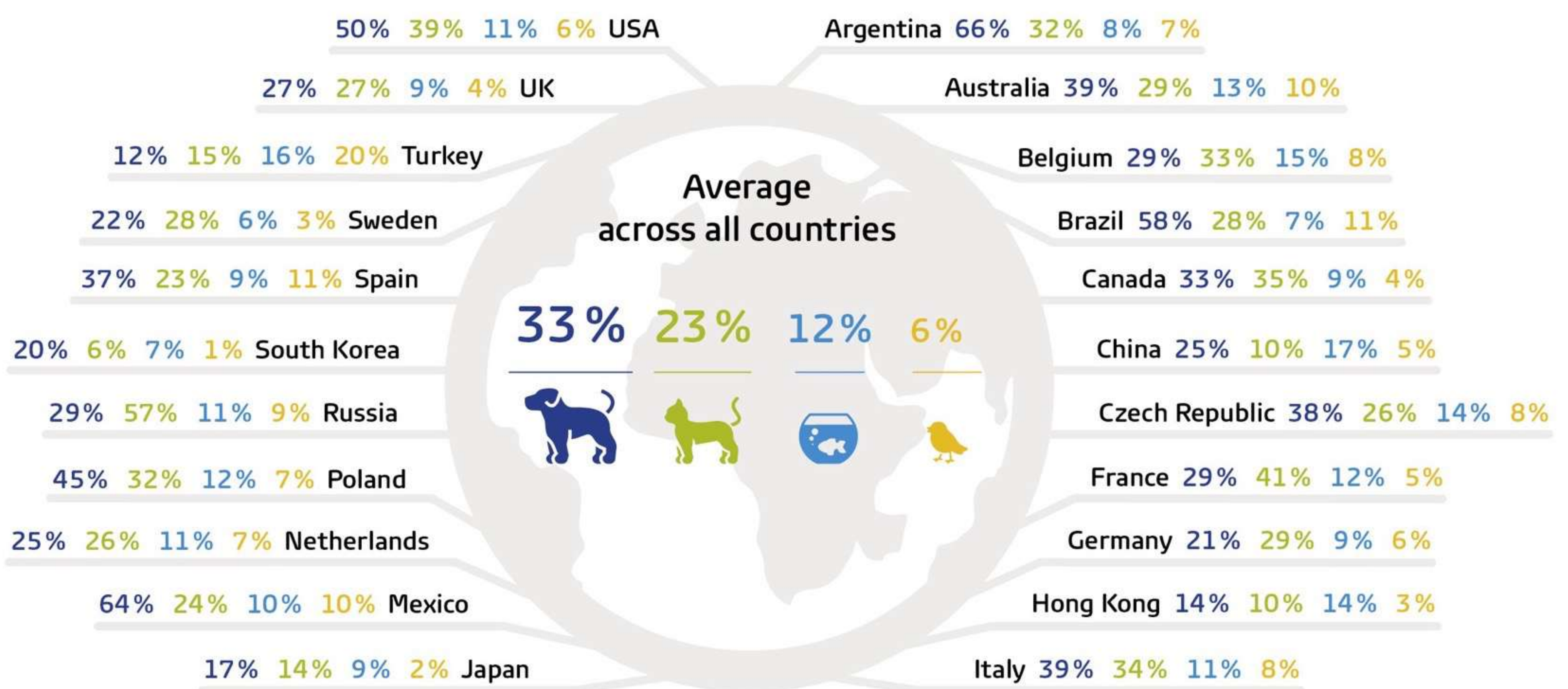


Fig 1. Pet Ownership across Countries



# TOKEN FEATURES



## Community Driven

Created by the community and for the community. Cogecoin community takes pride in the collective mission, where everyone must participate to make the project successful.



## Fair Launch

By having a fair launch, everyone gets an equal chance. We listed with no seed, pre, or public sale. \$COGE is already listed on CEX like LBank, MEXC and HotBit. We are fully transparent.



## Donation

20% of Cogecoin will be donated to animal welfare organizations for the benefit of underprivileged animals. We will partner with organizations globally to achieve our mission.



## PET Insurance

Cogecoin network is used to insure pets through its P2P insurance model. \$COGE Premiums are pooled, and claims are verified through consensus to ensure good medical care for all animals.



## Pet Commerce

\$COGE is used as a currency on the network's marketplace to purchase or adopt pets, order pet food and accessories. Users are also incentivized to participate in the pet social network.



## Metaverse

In the near future, we would be releasing a Metaverse where users can create virtual pets, adopt wildlife and share their ownership through NFTs. \$COGE will be the currency used in this CogeWorld.



In addition to the utilities offered by the \$COGE token, it serves to benefit the community that believes in the project. Cogecoin also leverages all of the inherent strengths of cryptocurrencies to ensure transparent, seamless, and documented donations and transactions.

# TOKEN FEATURES

\$COGE is built on top of Ethereum's ERC-20 protocol, the industry standard for smart contracts and issuance of original tokens. It has been listed with no seed, pre, or public sale to ensure a fair launch for everyone.

## TOKEN METRICS

Token Name	Cogecoin
Token Ticker	\$COGE
Total Supply	100 Trillion
Token Protocol	ERC-20
Decimals	18

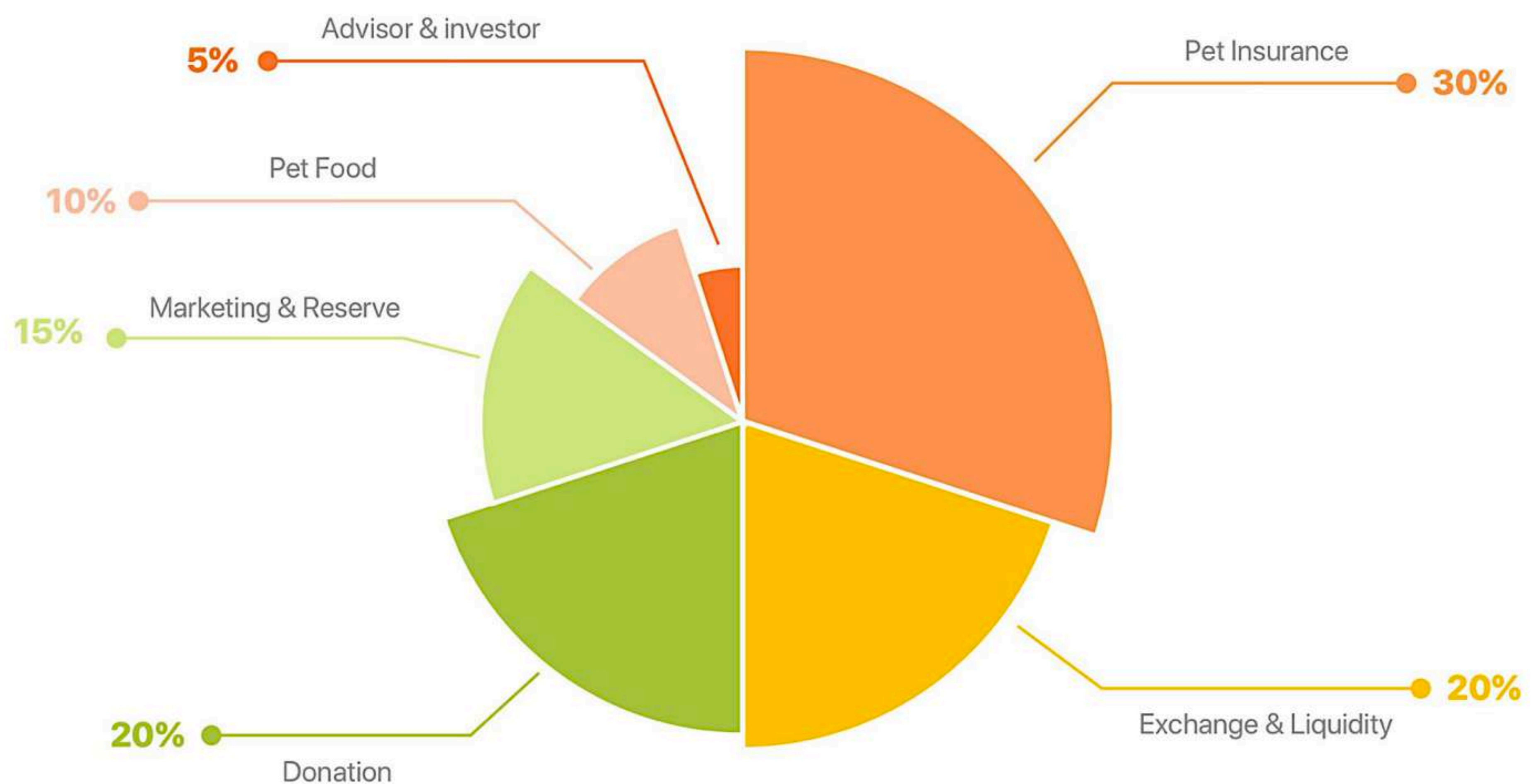
## LISTINGS



# TOKEN FEATURES

## TOKEN DISTRIBUTION

In addition to the utilities offered by the \$COGE token, it serves to benefit the community that believes in the project. Cogecoin also leverages all of the inherent strengths of cryptocurrencies to ensure transparent, seamless, and documented donations and transactions.

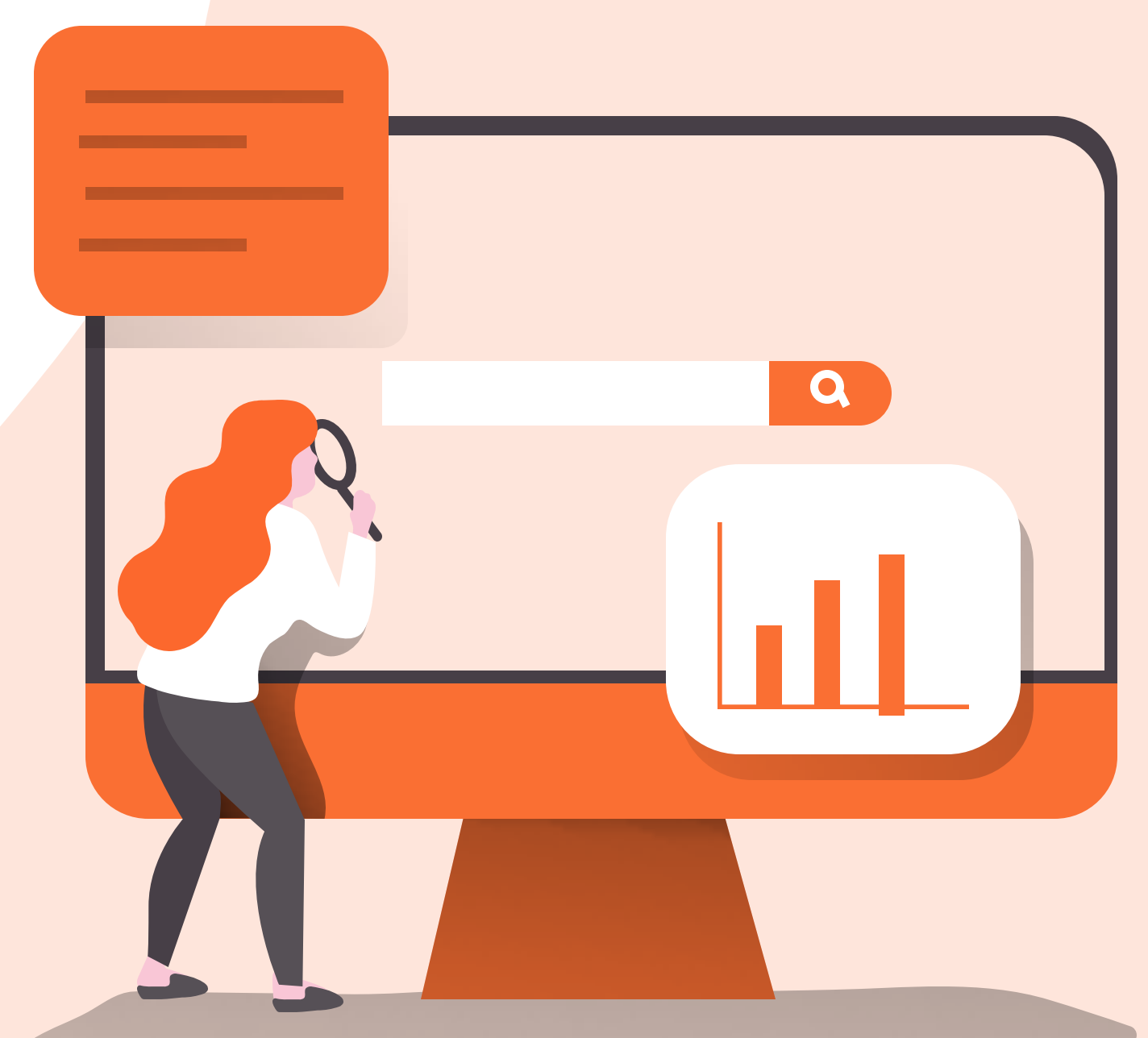


# Blockchain Metaverse.

## Dog sponsorship

The world of NFTs has exploded, once a novel idea for a select few crypto enthusiasts, it generated \$320 Billion USD in sales in 2020. (1) on Ethereum. All this investment has come with new innovations, NFTs aren't now just a way to bestow authenticity to random images, they're a key to consistent online presence. Avatar NFTs, randomly generated and completely unique to one another and can be used as an authentic original digital persona. Twitter has recently integrated NFTs into their profile system and projects rapidly appearing as a result. The next stage for NFTs is happening now, with the creation of games and virtual spaces that you can import your NFT into, giving you a unique presence on these platforms. You can also export NFTs out of games, allowing you to trade your virtual assets with others.

(1) <https://www.nasdaq.com/articles/why-the-nft-market-could-really-grow-by-1000x-2021-09-05>



## Blockchain

# Sponsorship NFT.

## Adventures with a unique digital pal.

A unique concept that combines sponsorship with the emerging world of NFTs. In a traditional sponsorship package, donating gets you a goody bag containing photos of the dog/cat you've helped support. With Sponsorship NFTs, you will receive a digital version of your new friend, complete with its personality traits, appearance and other stats built in. You'll be able to collect these pets online with other donators, join clubs with owners of the same breed and use your NFT pet on a range of community developed dApps and games.

## Sharding

Sponsoring a dog isn't cheap. In order to not price anyone out that wants to take part in the Metaverse, we'll be introducing "Sharding" features. Sharding allows users to own a percentage share of an NFT, giving them the opportunity to team up with others in the community to help take care of abandoned animals by giving what they can spare.

## Sanctuary

In development is our own virtual world, a pet sanctuary for NFT owners to interact and socialise in an online world. Collect virtual accessories, own NFT land plots and trade them on our NFT marketplace. We'll be teaming up with talented developers, artists and writers to create a story driven universe, based on pets and adoption.

# Blockchain DeFi & Governance.

Incentives, benefits, utility.

## Airdrops.

Get access to the all our services for free through our airdrop campaigns.

## Early Supports.

We'll have exclusive rewards for early adopters and those who take part in our referral system, giving your friends the chance to join in. We'll also have a loyalty system, rewarding active community members with special privileges.

## Yield Farming.

Stake your token and provide liquidity to passively increase your stack. Taking part in our other services reward you better rates as a bonus gift.

## Governance.

In addition to voting on Pet2Pet Insurance applications, COGE holders also have a say on the rates, development priorities, rules and protocols the project has.

# Insurance: Context.

## The rise of InsurTech

InsurTech, short for Insurance Technology, is a sector that aims to use technology to make the insurance industry more efficient and bring customers the very best prices. In 2016, this rising sector made up for 5.3 billion of the 4.7-billion-dollar Insurance industry. However, in traditional insurance, companies are incentivized by profit; you'll always be paying the little bit extra.

One of recent trends born out of this fusion is P2P insurance models.

The unique selling point of P2P insurance is its transparency, product design and ease of use.



You're told exactly how your premiums are being spent and the positive impact it has on someone; it brings insurance back to its roots of mutual aid.

The P2P model of insurance is gaining traction in China as well, with Alibaba's P2P insurance service reaching a million users.

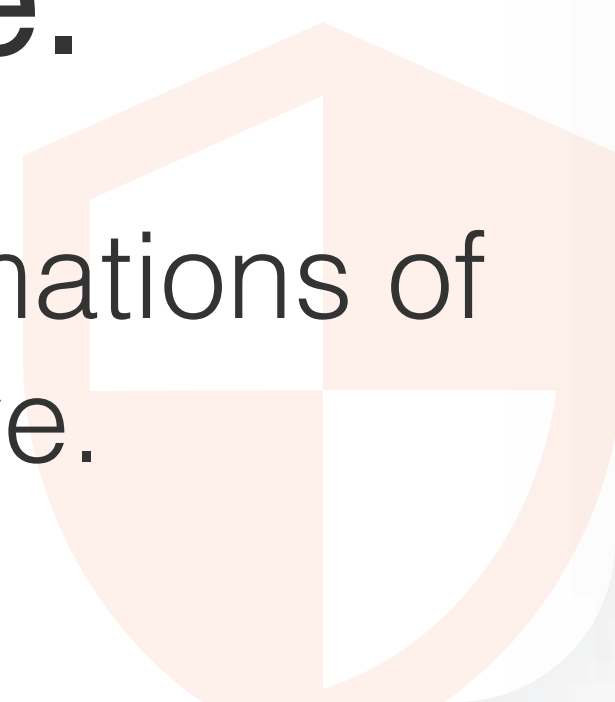
In Japan, payment-sharing insurance company "Just in case" utilises a similar P2P model. Users pay the insurance amount after incidents happen, making sure everyone pays a fair amount.

# Blockchain

## Innovations in the insurance industry.

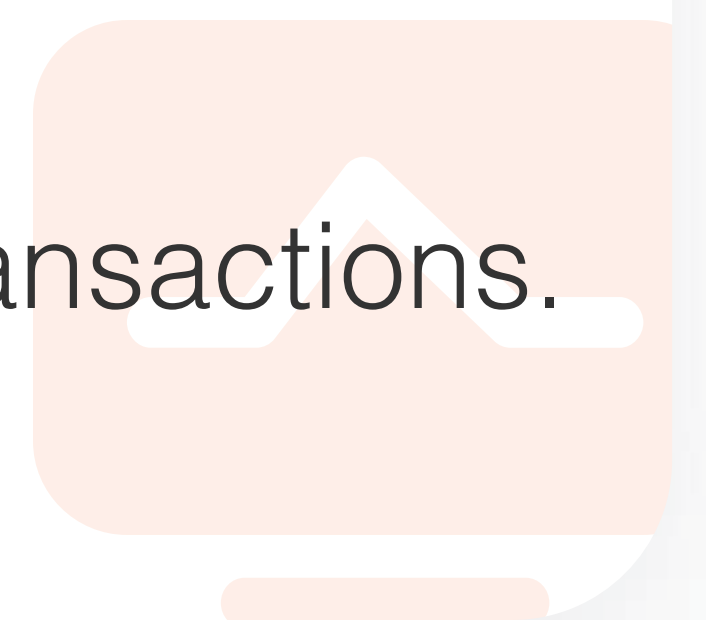
### Reinsurance.

Provide accurate estimations of required reserve.



### Fraud Detection.

Identify suspicious transactions.



### Peer-to-Peer

Insurance.  
Facilitate community insurance plans.



### Claims Management.

Improve claim processing methods.

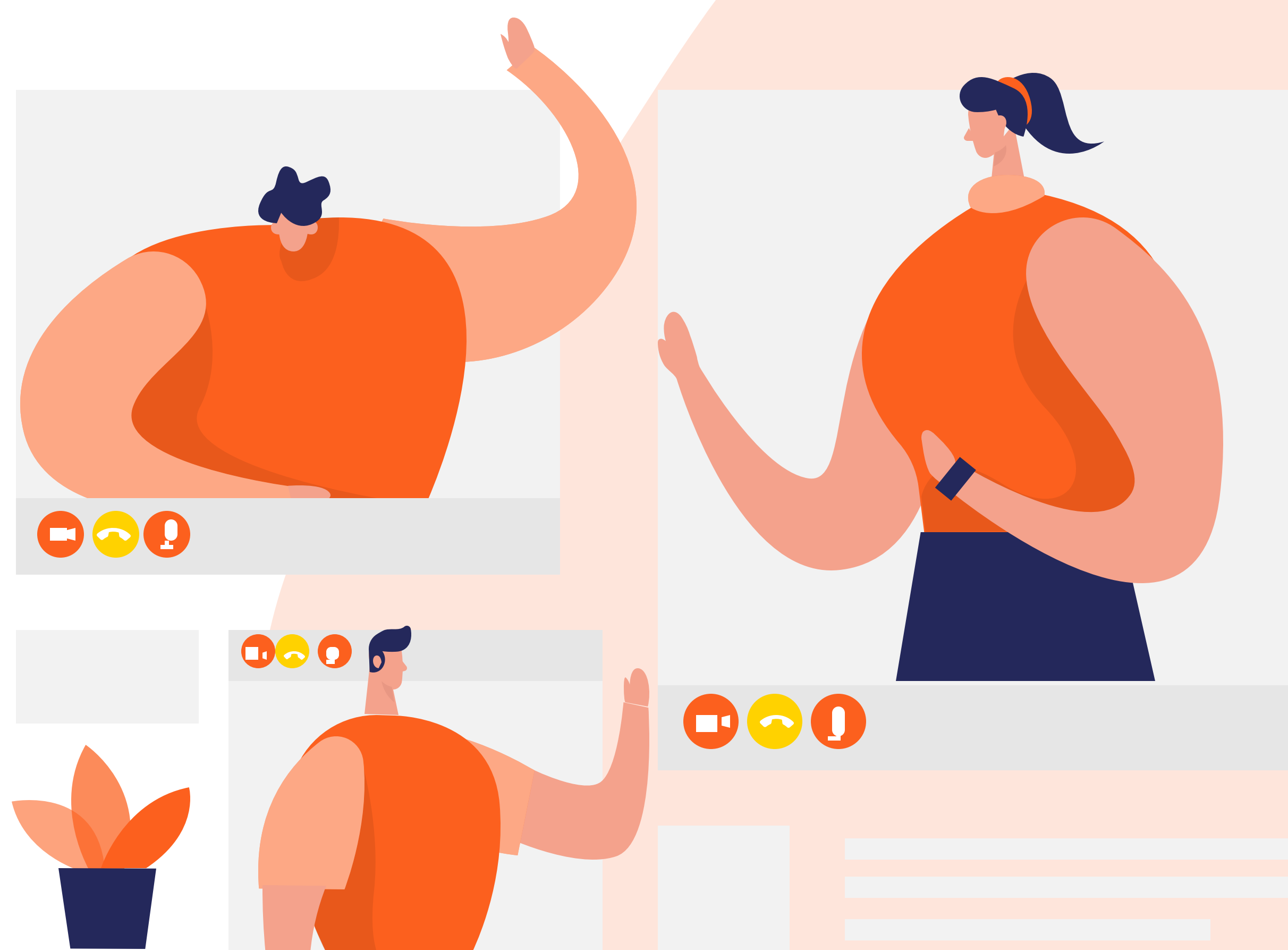




## Increasing popularity.

So far we've looked at insurance for people, but what about pets? The global pet insurance market has been estimated to grow to \$5.89bn by 2025 from \$3.21 billion (2020).

Insurance companies and venture funds alike are investing into new pet insurance ideas, turning to digital platforms like ours to find the next big thing.



# Insurance: Pet to Pet. to Pet.

## Coverage on your terms.

Introducing Pet to Pet, a decentralised P2P insurance plan that utilises CogeCoin to insure the integrity of decisions.

Users can select a base insurance plan, which can be further customized thorough various options.

Users then send/stake the appropriate amount of CogeCoin into the insurance pool (which will be a separate wallet address). Depending on the options they chose, this may be sent to not just one insurance pool but several.

Users will send their premium after they have decided their plan/renumeration package, with the insurance officially starting after the funds have entered the pool. (There may be exceptions).

As for insurance pay-outs, it will mainly be sorted via AI, however there will be a vote within participants of your selected pool, and a final check done by the administration before payments are made.



## Coverage on your terms.

The evidence of receiving insurance can be followed via blockchain's transaction history, increasing work efficiency and reducing costs. After we've made sure that the right amount of insurance premium has been sent, we will automatically send an insurance card to the user's address via a smart contract.

Due to the whole system being done through crypto, even for those who haven't got bank accounts, any kind of government issued identification or anything that authenticates your identity digitally (E-KYC), you're able to access insurance with just a mobile.

Insurance applications can be made through the messaging function of wallets (pools), confirming them as a part of the pool and after having the application processed via an AI decision, community decision and other reviews, the payment will be sent straight away.

Additionally, a percentage of the revenue from this process will be donated to animal charities and organisations in order to create a wholesome environment and contribute to further developments.

## Private pools.

We also plan to release publicly made pools, where users can suggest and create their own pools according to what they feel is missing in terms of coverage. Users then invite others to join the plan, and after a certain amount of participation, the pool is validated, and the user will start managing the pool.

(Until the pool is validated, applications will be temporary. In the case where the pool doesn't receive funding/users to go through, everyone's funds will be automatically refunded).

We plan to expand the payment environments that utilise Cogecoin and the development of various products and will do this by incentivising users with a share of profits made by their pools to provide positive proposals and encourage them to go out and recruit others.



## Private pools.

This allows Cogecoin to run its other services and products without being burdened by admin work, as well as the fact that the design of this system is streamlined and allows for fast insurance pay-outs. It allows has the additional benefit of giving users more freedom of choice.

According the size of the community for these pools, different communities can host events and organise prize draws.

Charity organisations can also set up pools, creating their own kind of product, like that of a donation system, with a portion of the pool covering their operation costs.



## Decentralized voting.

Still an early concept, we will be running tests for a decentralized voting system for members of pools. Users stake COGE when submitting proposals, which is returned if the application goes through.

Users also have to stake COGE when voting to ensure users don't indiscriminately reject applications in order to pay higher premiums. People who vote accurately are rewarded by the COGE staked by these users.

It's through these two systems we hope to use the power of community to streamline the entire process for everyone involved.



# P2P Pool



Pool



Exchange

Credit check via Smart contract



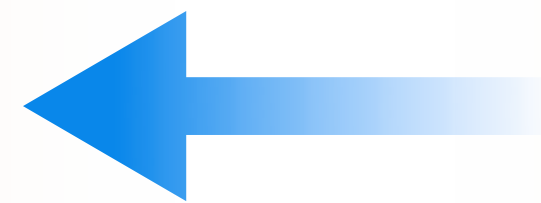
Insurance Pay-out



Insurance Application



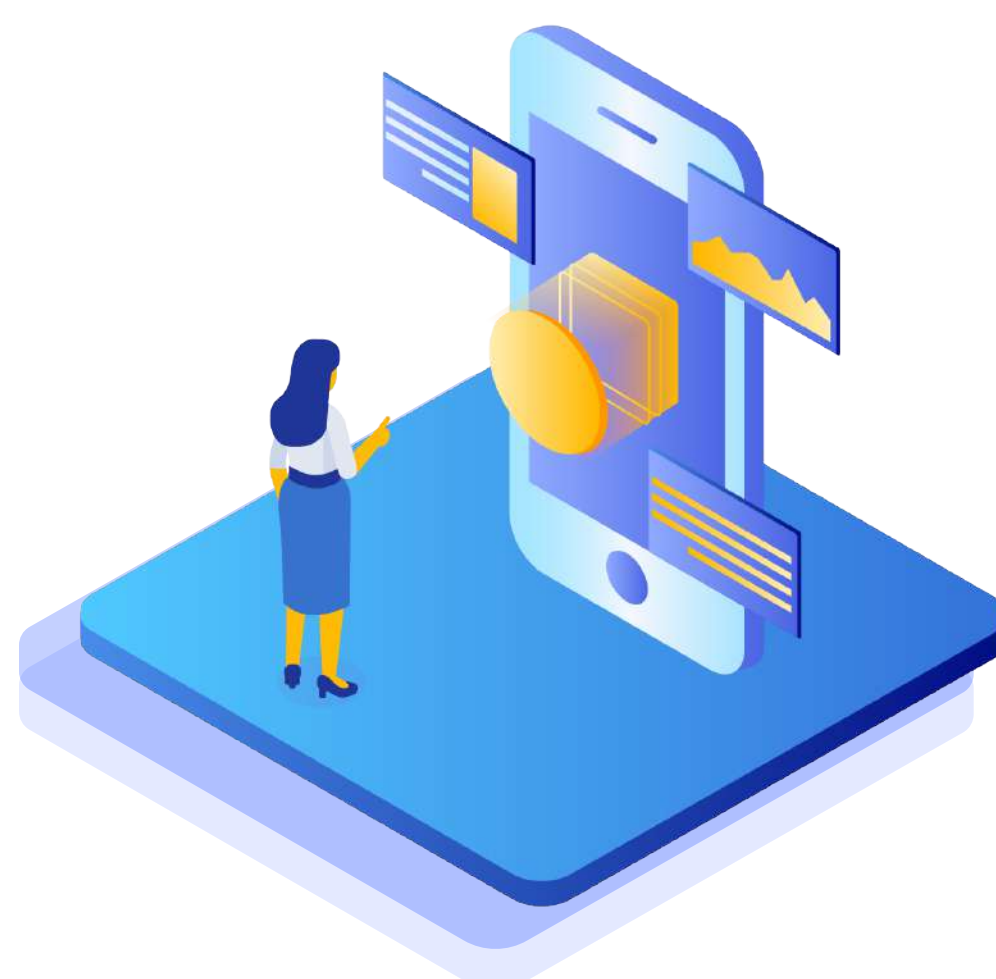
Supply of Data



User Wallet



Cogecoin



User

# Retail: Context.

## Pet Health: Eliminating needless suffering.

It's hard to imagine that proper nutrition is something that's relatively new, it's only this century that we've started to care about what exactly we're eating and the impact it has on our health. We feel that the same progress needs to be made with pet food too. Over 90% of households feed their pets with kibble or dried pet food. Even "real" meals that come in jelly are processed heavily and are full of artificial vitamins. It's a common misconception that pets enjoy these kinds of meals, or that they're perfectly suitable meals. Research shows that these meals are shorting life-spans and causing long term health problems for pets worldwide.

Why shouldn't the pets we love eat fresh, healthy food? For many of us, the answer might be cost, but after factoring the price of pet health care, it's a small difference in cost that makes a huge improvement of QoL for your pet. We want to provide access to proper pet meals everywhere, through partnerships and the setup of our very own outlet.



# Retail: Context.

## Social Commerce: Shop as a community.

We've talked about mass production within the pet food industry, but what about pet accessories? Bland designs made with cheap materials plague the industry and there's a real need for some quality products with character. The problem is that the homemade accessories are hard to locate, can be expensive to order and tend to be in limited quantity.

This is where we want to step in, by bringing our community a one stop commerce site with social features, allowing users make custom requests and reach out to one another.



# Retail: Pet Health.

## No compromises.

Our very own fresh pet food delivery service. We provide one time and scheduled deliveries of the high quality pet food. We work with pet owners directly to plan meals that are tailored to their pets, providing the best nutrition possible. Available only through COGE.



# Retail: Pet Health.

## No compromises.

### Real Food.

Ingredients you would use for your own recipes, turned into meals perfect for your pet.

### Hygienic.

Kitchens are held to standard, and delivery is done with sufficient temperature controls. From start to finish, safety is never compromised.

### Freshly Made.

Meals are made to order and contain no preservatives.

### Nutritional.

Science-backed research into various animal diets allowed us to develop the highest quality pet food.

Can't find our service near your area? Browse through a list of local vendors we've partnered with, along with special deals, only available through COGE.

# Partnerships.

Everyone involved in the betterment of animals

Listed on:



# Donation: Campaigns.

## Real action, real impact.

We'll be seeking out partnerships across the globe, sponsoring campaigns and working to promote animal welfare projects.

### Catch the wave.

Influencers can build their brand through being a part of the project, using our platform's features as content for their own media. We're reaching out to TikTok, Instagram, Twitter and Facebook personalities who share our vision and love pets.

### Win win.

Enter donation sweepstakes, where 20% of the pot goes to charity. One lucky Cogecoin holder will get the rest. We'll also have exclusive prizes up for grabs, including NFTs, limited edition swag and more.

## CogeFoundation

In order to drive our donations efforts, we'll be setting up the CogeFoundation and will be contributing directly to animal welfare. We also have an Amazon Smile campaign running, where a portion of your purchases will generate donations and provide support for our animal welfare projects.

# Roadmap

## PHASE 1

- Release Concept Draft and Launch the Website
- Launch \$COGE on Decentralized Exchanges
- Provide Initial Liquidity and Accept Project Donations

Completed

## PHASE 2

- Launch \$COGE on 3 Centralized Exchanges
- Reach 100M+ Market Cap
- CoinGecko and CoinMarketCap Listing

Completed

## PHASE 3

- Extensive Digital Media Marketing
- \$COGE Airdrops, Give-aways and Partnerships
- Onboard Eligible Animal Welfare Organizations

In Process

## PHASE 4

- Create Smart Contracts for Charity Donations and Transparent Use of Funds
- Launch of the Pet Insurance and Pet Commerce DApps

To Be Done

## PHASE 5

- List on Tier 1 Exchanges with options to farm and stake
- Launch the Pet Insurance DeFi Ecosystem
- Launch the Pet Social Network and P2P Marketplace

To Be Done

## PHASE 6

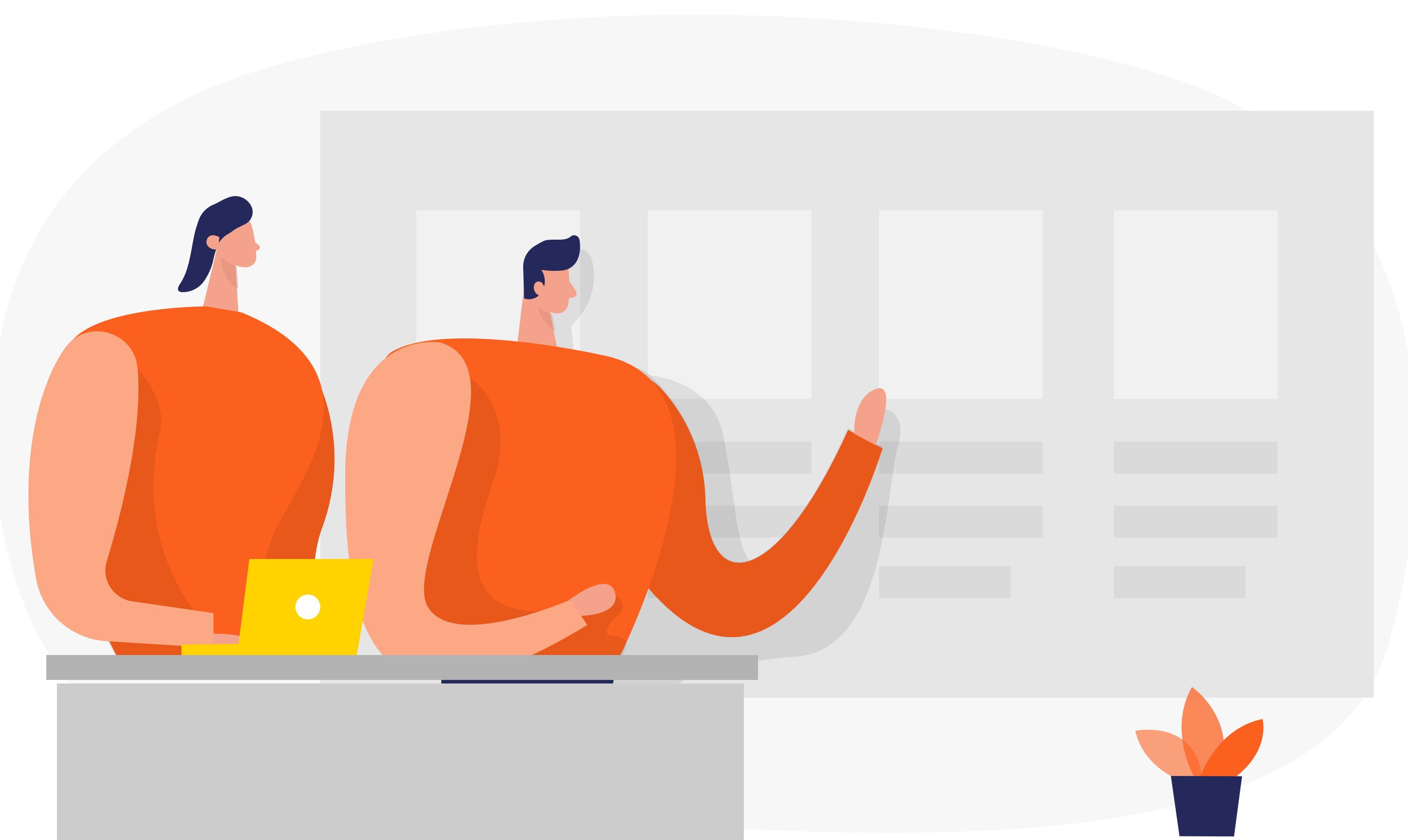
- Develop the Metaverse
- Issue NFTs for endangered animals as well as pets.
- Incorporate the Coge Foundation

To Be Done

# Disclaimer.

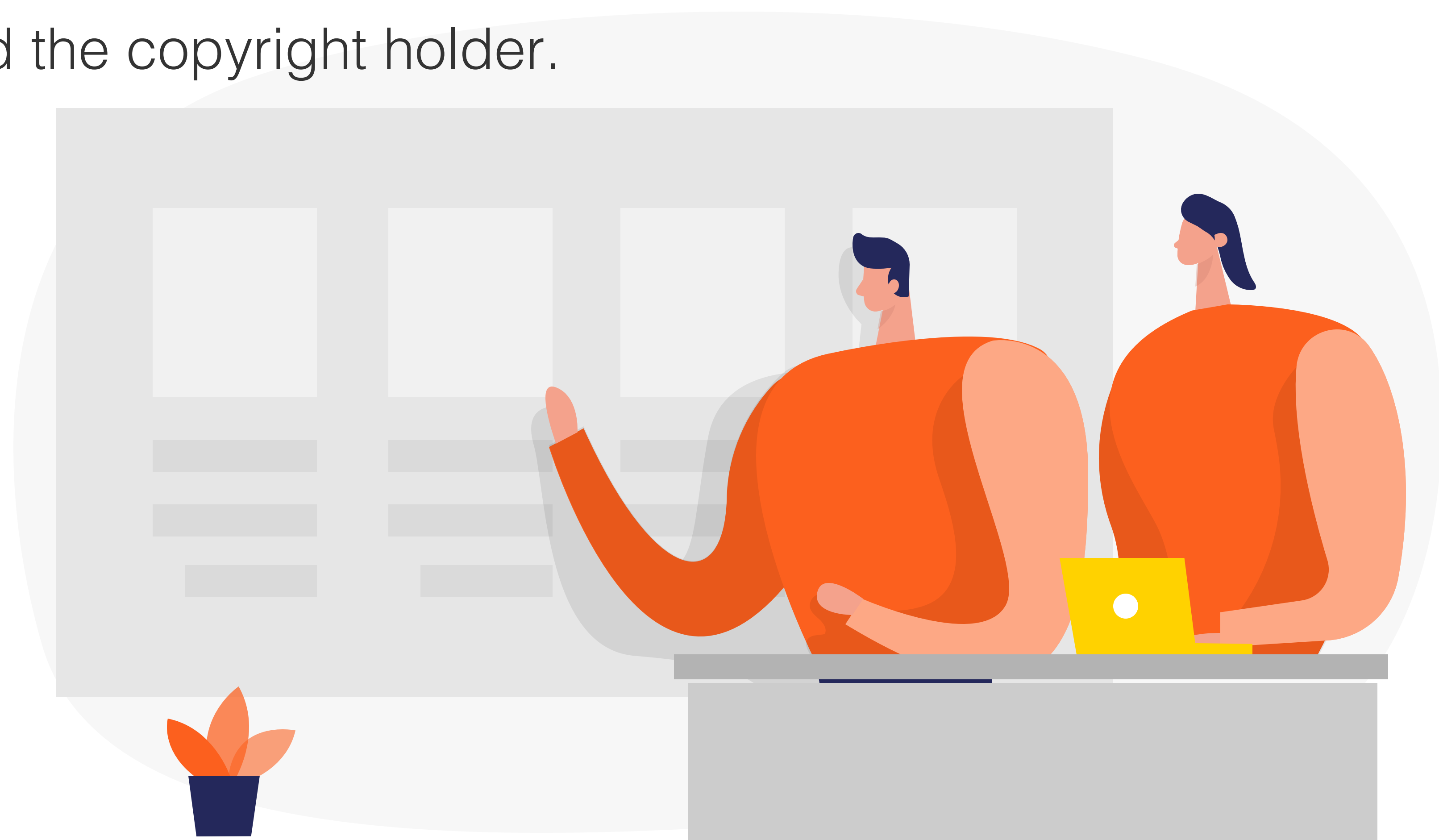
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It is recommended that anyone who intends to participate in or donate to the COGECOIN project described in this document should fully understand the contents of this document and seek the advice of an expert.



# Disclaimer.

This whitepaper is for a project undertaken by COOGEE Limited, which is a company established based on the law of the Republic of Seychelles (member of the Commonwealth of Nations) and is based on the use of original blockchain technology. Describes how the platform works. If it is permitted by applicable law in the future and the project is ready for it, we will incorporate the opinions of experts in this field and become the most rational country under the guidance of the auditor. We intend to use this entity to donate the funds obtained from this project. This project aims to promote the sound development, transparency and efficiency of the world's animal welfare organizations, and the expansion of cryptocurrency to pets and animal wellbeing. It is prohibited to copy, reprint, distribute, print, or otherwise use part or all of the posted content for third parties without permission from the Company and the copyright holder.







# COMMUNITY DONATIONS

We are a fully decentralized, community-powered project. Thank you so much to our fantastic community, generous contributors, and thoughtful volunteers, we will donate all funds raised by our donors to underprivileged animals. Contributions of any size are welcome, appreciated, and will position us to leverage our mission accomplished.

**0x2a45B8e34834F2175A22A9b23466D6fe0361219b**

Accepts any ERC20/BSC/Matic/AVALANCE/HECO/FANTOM tokens

**COGECOIN**

THANK YOU FOR READING!

