

# **WHITE PAPER**

## **WFCA —World Friendship Cash—**



**Terra Nexus Project Management EST.**

**UPDATE 2025.06.26**

# Project Overview



## 1. Empowering Africa's Financial Landscape

WFCA stabilizes Africa's fragmented financial systems through a blockchain platform supported by diamonds, facilitating investment, cross-border trade, and sustainable economic growth across 54 diverse nations.



## 2. Expanding Banking Access via Digital Wallets

WFCA's mobile-based digital wallets offer secure, bankless access to financial services, empowering unbanked populations with tools for payments, savings, and participation in Africa's expanding digital economy.



## 3. Streamlined Payments and Global Remittances

By leveraging blockchain, WFCA facilitates low-cost, real-time remittances and domestic payments, diminishing reliance on cash and traditional banking infrastructure while enhancing financial efficiency across borders.



## 4. Transparent Resource and Infrastructure Projects

WFCA supports fair, tamper-proof trading in resources like diamonds and gold, while funding infrastructure, education, and sustainability projects—all of which are transparently recorded and managed on the blockchain.



## 5. A Future-Ready Exchange Ecosystem

WFCA is developing both centralized and decentralized exchanges throughout Africa, facilitating token liquidity, future stablecoin integration, and smooth conversion with local currencies to promote widespread adoption.



# Token Overview

## WFCA (World Friendship cash): Africa's Growth

### Governance & Dividends

*Governance Token*

*Profit Distribution*

*African Economic Integration*

*Decision-Making Participation*

*Investment  
Returns*



# Technical Details

## Smart Contracts:

Automated issuance & dividends

## Multi-Chain:

Ethereum & Optimism  
→ Security + Speed

## Low Fees & Real-Time:

Layer-2 for fast,  
cost-effective transactions

## Compliance:

KYC/AML integration,  
token locks

## Security:

Multi-signature wallets &  
offline (paper) wallets

## Scalability:

ZK-Rollups & Optimistic Rollups



*Simple. Secure. Scalable.*  
*Next-Gen Blockchain Finance*



# Ecosystem & Use Cases



## Everyday Payments

Cashless & real-time

Low fees, easy access (even unbanked)



## Remittances

Fast, low-cost transfers

Higher net funds for families



## Resource Trading

Transparent & tamper-proof

Fair pricing, fewer intermediaries



## Government & NGO

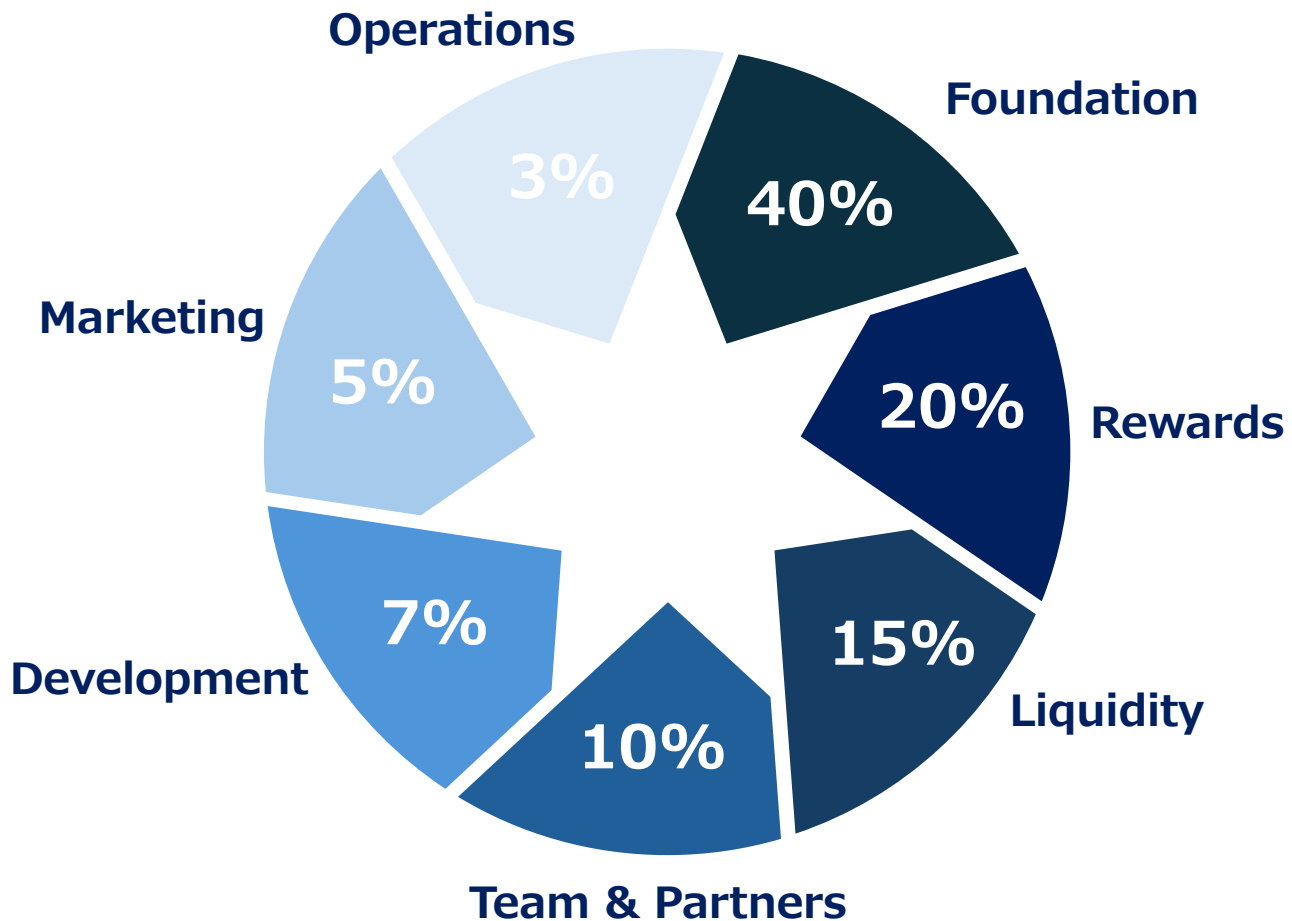
Transparent aid distribution

Efficient public services & tax collection



# Token Sales Details

## Token Distribution (1B total)



### Sale Phases

Public Sale (Completed)  
Bonus Distribution (with DAF)

### Key Impacts

Greater Financial Inclusion (DAF for the unbanked)  
Boost Local Economies (trade & remittances)  
Decentralized Financial Ecosystem  
Sustainable Development



# Teams & Partners



**Founder**  
**Hidetoshi Tashiro**

CEO from Terra Nexus Project Management



**Strategy Director**  
**Satoshi Onuma**

Healthcare, Culture, Education



**Ambassador**  
**Shun**

Asia, North America – bridging cultures  
through art and philosophy



**Technical Leader**  
**Ethan Nakamura**

Specialist in Ethereum & Layer-2 solutions



**Marketing Director**  
**Sophia Fernandez**

Global marketing & community building



**F&I Strategy Advisor**  
**Michael Becker**

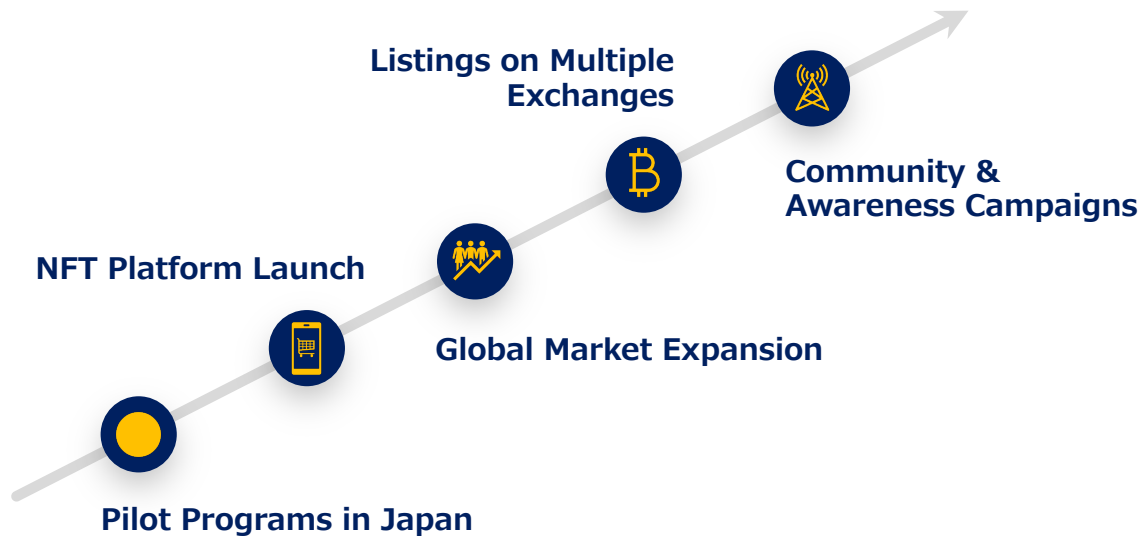
Token economy design & fundraising



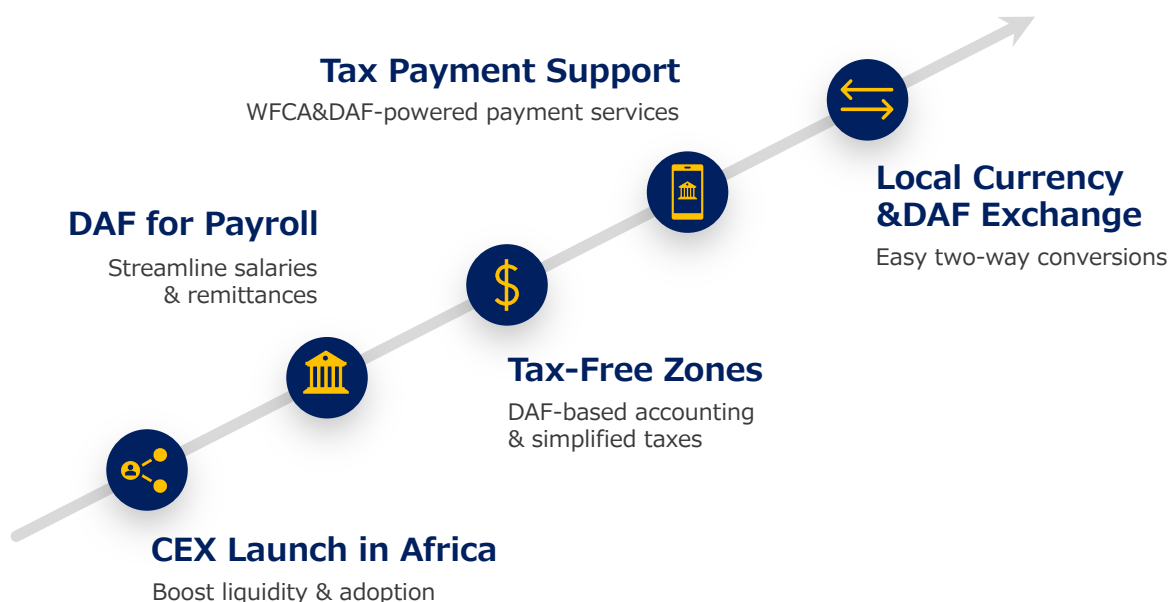
# WFCA

## Roadmap

### Achievements (2020-2024)



### Roadmap (Beyond 2025)





# Marketing & Community Strategy

## Local Engagement

- Partner with community leaders
- Adapt to local markets & cultures

## Educational Programs

- Financial literacy & blockchain basics
- Workshops with governments & NGOs

## Market Expansion

- Focus on Africa's unbanked & smartphone users
- Strategic entry into China

## Global Positioning

- Partnerships with regulators & exchanges
- Showcasing WFCA at global fintech events

## Real Economic Impact

- DAF for everyday payments & agriculture
- Sustainable token circulation & investor returns

## Key KPIs

- Community growth
- WFCA trading volume
- New partnerships
- Real-world token usage

*Rooted in community trust and global vision, **WFCA** advances a dynamic digital infrastructure, fostering tangible value, seamless payments, and sustainable growth for Africa's future.*



# 1. Project Overview

World Friendship Cash (WFCA) is an innovative token project designed to foster economic integration across the African continent. By anchoring its value to verifiable, ethically sourced diamonds from African mines, WFCA introduces a new model of stability and trust in digital finance. This asset-backed approach not only mitigates the risks of currency devaluation but also creates a tangible link between Africa's natural wealth and its digital future.

Africa comprises 54 diverse countries, each grappling with distinct economic challenges. WFCA is engineered to revitalize economic activities across these nations by providing a transparent, blockchain-based financial infrastructure rooted in real assets rather than speculative value.

Holders of WFCA can benefit from the long-term value stability provided by diamond reserves while also participating in profit-sharing derived from infrastructure, education, healthcare, and resource development projects across the continent. This dual role, as both an investment asset and a financial instrument, enables WFCA to address persistent financial hurdles in regions with limited banking access or volatile national currencies.

By establishing a continent-wide digital payment and settlement platform, WFCA not only advances financial inclusion but also reduces barriers to trade and investment. It accelerates economic growth and contributes to achieving the Sustainable Development Goals (SDGs).

Africa is already experiencing the widespread adoption of mobile payments among unbanked populations, providing fertile ground for financial systems that bypass



traditional banking. As an ERC-20 based token, WFCA connects African markets to global financial networks, enabling secure, transparent, and inclusive economic participation.

## **1.1-1 Challenges Facing the Current Leone (SLL) and Guinea Franc (GNF)**

The traditional currencies of Sierra Leone and Guinea—namely the Leone (SLL) and the Guinea Franc (GNF)—have long struggled with serious economic difficulties. Chronic inflation and persistent currency devaluation have eroded their purchasing power, creating significant barriers to both domestic and international economic activity. Additionally, many citizens lack access to banking services, severely limiting their payment options and hindering broader economic development.

The existing financial system also suffers from inefficiencies, and a lack of transparency in international remittances and transactions further restricts economic growth. Overcoming these challenges is crucial to achieving regional stability and prosperity. Below is an in-depth examination of the principal issues affecting the current financial system:

### **Inflation and Currency Devaluation**

Over the past several decades, the Leone (SLL) and the Guinea Franc (GNF) have both endured high rates of inflation. In Sierra Leone, remarkably rapid inflation has led to ongoing currency depreciation, drastically reducing consumer purchasing power. The resulting rise in import prices and increased costs of necessities weigh heavily on lower-income populations. Without stabilizing the value of these currencies, achieving long-term economic growth remains a significant challenge.



### **Limited Access to Banking Services**

Due to an underdeveloped financial infrastructure, particularly in rural areas and among low-income communities, opening a bank account can be difficult or impossible. As a result, a significant portion of the population lacks access to formal financial services, thereby missing out on opportunities for savings and investment. Limited avenues for businesses and individuals to secure capital also inhibit the overall expansion of economic activity.

### **Inefficient Payment Systems**

Existing payment systems are costly and inefficient. Credit card usage is not widespread, and electronic payment infrastructures remain underdeveloped, resulting in cash transactions being the norm. This reliance on cash heightens security risks and reduces convenience for both businesses and consumers. Additionally, international remittances are often time-consuming and carry high fees, posing considerable obstacles, especially in business transactions.

### **Lack of Transparency in Financial Transactions**

Under the current financial system, transaction transparency is insufficient, fostering an environment where corruption and fraud can thrive. Inadequate auditing systems within banks and financial institutions create opaque capital flows, hindering the development of effective economic policies. This erodes confidence among foreign investors and international organizations, ultimately resulting in missed opportunities for growth in domestic markets.

### **High Cost of International Remittances**

Many people in Sierra Leone and Guinea rely on remittances from family members living overseas. However, international money transfer fees can be prohibitively expensive, reducing the net amounts received and tightening household budgets. Compounding this issue is a complex and time-consuming remittance process, which



creates significant hurdles when urgent funding is needed.

## **1.1-2 WFCA's Solutions to These Challenges**

WFCA presents a forward-thinking solution to the financial challenges faced by Sierra Leone, Guinea, and other African nations by introducing a blockchain-based token system supported by tangible, verifiable assets, specifically ethically sourced diamonds. As a globally stable token, WFCA is designed to maintain its value across borders while addressing economic volatility, limited financial infrastructure, and inefficient payment systems.

To further enhance regional financial stability, the WFCA will also develop and deploy its own suite of stablecoins, known as the Digital Africa Token (DAF), in the future. These stablecoins will be tailored to local economies but fully integrated into the WFCA ecosystem, allowing for predictable pricing, smoother transactions, and cross-border compatibility.

### **Currency Value Stabilization**

WFCA's value is supported by diamond reserves and governed by transparent, on-chain mechanisms. Its future ecosystem of asset-pegged stablecoins will allow citizens and businesses to conduct transactions without being subject to local currency fluctuations, offering a consistent store of value and medium of exchange.

### **Expansion of Financial Access**

With a mobile-first approach and no need for traditional banking infrastructure, WFCA enables broad access to digital financial tools, especially in rural areas. Future WFCA stablecoins will further increase utility by offering locally denominated digital currencies usable for daily transactions, savings, and investments.



## Improved Payment Efficiency

By utilizing blockchain technology, WFCA facilitates instant, low-cost transactions that bypass inefficient financial intermediaries. The future inclusion of regional stablecoins will allow for domestic payments to settle in seconds and at a fraction of the cost of legacy systems.

## Enhanced Transparency

All WFCA transactions are recorded immutably on the blockchain. This ensures accountability, deters fraud, and enables governments and institutions to craft more accurate and responsive economic policies based on real-time data.

## Lower Cost of Remittances

The future WFCA stablecoins will also support fast, affordable international remittances, allowing families to receive funds with minimal fees and delays. This helps preserve household incomes and supports the broader economic well-being of communities dependent on overseas financial support.

## 1.2 WFCA as a Token for African Development

Achieving sustainable development in Africa hinges on strengthening its economic foundations and promoting financial inclusion. **WFCA (World Friendship Cash) is a token specifically engineered to address these needs, introducing a fresh model for fostering economic growth and facilitating capital formation across the continent.** This section explores how WFCA contributes to Africa's development and supports the revitalization of local economies.

## WFCA Issuance Mechanism and Its Contributions to African



## Economies

WFCA is issued as a globally stable token, backed by verifiable diamond reserves sourced from African mines. This asset-backed approach ensures long-term value retention and positions WFCA as a reliable financial instrument for both everyday use and investment.

In the future, the WFCA ecosystem will incorporate regional stablecoins that are pegged to local African currencies. These stablecoins will be issued and circulated within the WFCA platform, enabling seamless and low-volatility transactions across diverse economies. Proceeds from WFCA token operations—such as platform usage and ecosystem contributions—are allocated to development projects across the continent, including infrastructure, education, healthcare, and agriculture.

In addition, WFCA holders will receive a share of the profits generated by these initiatives through automated, transparent dividend distribution mechanisms, reinforcing both investor value and the project's social impact.

## African Development Initiatives and Profit Distribution

- **Resource Trading**

WFCA and its future stablecoins will serve as transparent, verifiable mediums of exchange for trading resources such as diamonds, gold, bauxite, and other commodities. This promotes fair pricing and efficiency in regional markets.

- **Infrastructure Development**

WFCA-funded initiatives support the construction of roads, electricity grids, water supply systems, and other essential infrastructure, directly contributing to sustainable urban growth and connectivity.

- **Educational Support**



A portion of WFCA's proceeds is dedicated to enhancing digital financial literacy and empowering the next generation of African leaders through training programs and community-based initiatives.

- **Environmental Conservation Projects**

WFCA will also support renewable energy and forest conservation projects that promote environmentally sustainable development throughout the region.

Profits generated from these activities are distributed regularly to WFCA holders, not in external currencies, but directly through the token ecosystem itself, which strengthens both community value and long-term commitment to regional development.

## **Expansion of the Token Ecosystem and Benefits for Investors**

### **Distribution of DAF Sales Fees and Trading Profits**

Holders of WFCA gain not only from the profits of Africa-focused development projects but also from fees generated by Digital Africa Token (DAF) sales and from token trading on exchanges.

As DAF becomes widely adopted as Africa's stablecoin, the resulting increase in its circulation drives profits that are passed on to WFCA holders. This means WFCA serves not only as an investment asset but also as a sustainable funding mechanism to promote economic development across the African continent.

### **Operating a Cryptocurrency Exchange Centered on Africa**

WFCA also manages a cryptocurrency exchange built around DAF. This exchange is more than a venue for token trading—it serves as infrastructure designed to enhance the efficiency of financial transactions across the African market.





On this platform, users can access an array of financial products and payment services powered by DAF, creating a user-friendly digital finance ecosystem for everyday use. Additionally, by enabling the exchange of DAF with various African fiat currencies, the exchange facilitates connections to international payment networks, ultimately promoting trade and investment in the region.

## **WFCA's Social Impact and Long-Term Vision**

WFCA stands out as more than a simple financial tool. It also wields significant influence on social development across Africa, notably in the following areas:

- **Educational and Medical Support in Rural Areas**

A portion of WFCA's revenue is allocated toward enhancing education and healthcare infrastructure, expanding educational opportunities for African children, and improving access to medical services.

- **Advancing Climate Change Initiatives**

As part of its commitment to sustainable development, WFCA supports renewable energy projects and environmental conservation programs, working towards a carbon-neutral society.

- **Fostering Economic Independence in Local Communities**

WFCA supports local entrepreneurs and small to medium-sized enterprises (SMEs), promoting sustainable growth across Africa's economies.

## **Looking Ahead**

WFCA's ultimate mission is to achieve economic self-reliance and sustainable development across the entire African continent. To meet this goal, WFCA continually expands its ecosystem and strengthens the following initiatives:

- **Forging Partnerships with African Nations**

Collaborating with governments, corporations, and NGOs to expedite the adoption



of WFCA

- **Establishing a Sustainable Funding Model**

Creating a stable supply of capital through the circulation and strategic utilization of WFCA.

- **Evolving and Adapting Financial Technologies**

Staying at the forefront of blockchain innovations to provide a more secure and efficient financial system.

By serving as a next-generation financial platform that supports Africa's economic growth and empowers local communities, WFCA aims to pave the way for a fairer, more sustainable future.

## **1.3 Ensuring Stable Fund Flows Through Tangible Asset-Backed Tokenization**

### **WFCA Introduces a Breakthrough Approach**

WFCA redefines the value of digital assets by planning to link its token ecosystem with physically extractable and verifiable natural resources, specifically diamonds. In contrast to typical tokens that rely solely on speculative value or algorithmic stabilization, WFCA aims to anchor its value in real-world, high-value commodities. By aligning digital token issuance with proven diamond reserves, the project introduces a hybrid financial model that combines the liquidity and scalability of digital assets with the inherent value and rarity of precious stones.

This approach offers a long-term hedge against inflation and speculative volatility, while also fostering trust from institutional investors and sovereign partners. In the future, token holders may have the ability to redeem WFCA for diamond-equivalent value, establishing a tangible pathway from digital ownership to physical wealth.



## Strengthening Transparency and Fund Tracking

One of the most significant limitations in Africa's current economic systems is the lack of transparent financial tracking, especially in public funding, international aid, and resource-related revenues. WFCA directly addresses this issue by leveraging blockchain's immutable ledger to ensure that all token-based transactions are traceable, timestamped, and verifiable by third parties.

Each step of value creation—from diamond mining, grading, and inventory tracking to token issuance and distribution, is expected to be recorded on-chain. This enables not only real-time monitoring of financial flows but also independent auditing by regulators, NGOs, and investors. It enables African governments and development institutions to allocate and track capital confidently, reduce misappropriation, and establish a transparent ecosystem where accountability is the norm, not the exception.

## Asset-Backed Value to Mitigate Volatility

Fiat currencies in many African nations have suffered from hyperinflation, political instability, and weak monetary policy. WFCA addresses this vulnerability by introducing a token system underpinned by tangible assets —**diamonds**— that inherently store and retain value over time. Diamonds, with their global demand and resistance to depreciation, offer a natural hedge against currency devaluation.

WFCA aims to maintain a secure reserve of ethically sourced diamonds from African mines. These reserves will serve as a collateralized value base for the token, potentially enabling future redemption or certification-based backing mechanisms. Unlike algorithmic stablecoins or fiat-pegged tokens, which are susceptible to external shocks, WFCA creates a path toward intrinsic, physically backed value, instilling long-term confidence in users and institutional investors alike.



## **Promoting Inclusive Access to Financial Tools**

A major challenge in Africa is the large proportion of the population, especially in rural areas, that remains unbanked. WFCA tackles this issue by providing a mobile-accessible, blockchain-powered financial solution that doesn't require traditional banking infrastructure. Using digital wallets connected to WFCA, individuals will be able to store value, make purchases, receive payments, and even access diamond-linked micro-assets without needing a bank account.

Moreover, the WFCA's structure enables it to serve as a gateway to asset ownership. Even those with modest incomes can hold fractions of tokens indirectly tied to diamond value, giving them a form of participation in Africa's resource wealth that has historically been limited to elites and international corporations. This promotes democratized wealth access and unlocks economic mobility across all income levels.

## **Supporting Fair Profit Sharing in Resource Sectors**

Historically, profits from Africa's resource wealth, particularly diamonds, have disproportionately benefited foreign stakeholders, leaving local communities underdeveloped. WFCA aims to reverse this trend by creating a profit distribution framework that allows local miners, cooperatives, and communities to receive a share of tokenized revenues linked to diamond extraction and trading.

Through on-chain smart contracts, WFCA facilitates the automatic and transparent disbursement of profits derived from resource sales. These profits can be allocated not only to investors but also to regional development funds, local labor participants, and infrastructure initiatives in mining areas. By converting natural wealth into inclusive digital assets, WFCA creates an economic loop where local stakeholders equitably share in the value they help generate, laying the groundwork for a more just and self-reliant future.



## 2. Token Overview

**WFCA (World Friendship Cash)** is a **blockchain-based token aimed at driving economic development and financial integration across Africa**. Built on the ERC-20 standard, it offers robust security features and broad compatibility. Meanwhile, **DAF (Digital Africa Token)** is designed as a **stablecoin pegged to various national currencies**. Its value is backed by government reserves or commodities, ensuring consistent price stability.

Both WFCA and DAF play pivotal roles in Africa's financial ecosystem, contributing to greater transparency, visible fund flows, and expanded financial inclusion. This section provides an in-depth examination of the characteristics and use cases of these two tokens.

### WFCA (World Friendship Cash) Token

WFCA is a governance token designed to unify economic systems across Africa, serving as the dividend backbone of the DAF ecosystem. It not only delivers returns to investors and holders but also supports the sustainable evolution of the entire WFCA ecosystem.

#### Key Features of WFCA

<b>Total Supply:</b>	1,000,000,000 (1 billion WFCA)
<b>Blockchain:</b>	ERC-20 (Ethereum)
<b>Token Type:</b>	Governance Token
<b>Decimal Places:</b>	18
<b>Contract Address:</b>	0xae4533189C7281501F04bA4b7c37e3ADeD402902



### **Utility:**

- Distribution of profits from the DAF ecosystem
- Voting rights for project governance
- Direct participation in African development initiatives

By functioning as an integral part of Africa's financial infrastructure rather than merely a standalone crypto asset, WFCA grants token holders the opportunity to receive profits generated through continent-wide economic activities and to participate in decision-making within the ecosystem.

### **Use Cases and Value Proposition of WFCA**

Despite their distinct roles, WFCA and DAF work in tandem to benefit African economies. As an investment token geared toward Africa's economic growth, WFCA generates returns for its holders. Meanwhile, DAF functions as a stablecoin pegged to local currencies, facilitating both everyday transactions and international remittances. This dual-token model enhances financial transparency in African markets and establishes a robust foundation for sustainable economic growth.

### **WFCA Use Cases**

- **Profit Distribution Foundation**

Allows profits generated within the DAF ecosystem to be distributed to WFCA holders.

- **Investment Vehicle**

Channels capital into African development projects, fueling economic progress.

- **Governance Function**

Grants holders the right to participate in decision-making across the ecosystem.



## 3. Technical Details

The technical foundation of WFCA (World Friendship Cash) is designed to prioritize reliability, transparency, and efficiency, laying the groundwork for a robust system that supports Africa's financial infrastructure. By harnessing the properties of blockchain technology, these tokens automate token issuance, transactions, governance, and dividend management, addressing many of the challenges typically found in traditional financial systems.

### Leveraging Smart Contracts

WFCA rely on ERC-20 based smart contracts to automate token issuance and dividend distribution, eliminating human error and ensuring transparency and reliability throughout the ecosystem.

### Key Advantages

- **Full Automation**

Functions such as token issuance, dividend payouts, and asset management are executed through smart contracts, enhancing overall efficiency.

- **Real-Time Transactions**

Every transaction is recorded on the blockchain, making fraud or tampering virtually impossible and significantly increasing financial transparency.

- **Low-Cost Operations**

By cutting out intermediaries inherent in traditional banking systems, smart contracts reduce fees and expedite settlement times.

### Blockchain Adoption

WFCA is issued on the Ethereum chain.



## Ethereum Chain

Ethereum is a mature blockchain platform renowned for its strong security and decentralization, particularly suitable for high-value transactions and compliance-driven use cases.

- **Global Standard**

Compatible with numerous wallets and exchanges.

- **Reliable Smart Contracts**

Well-established framework for trust and consistency.

- **Stable Network**

Provides a proven environment for secure, large-scale operations.

By operating across Ethereum, WFCA achieves an optimal balance of advanced security and high scalability, maximizing liquidity and accessibility for all users.

## Robust Security Measures

WFCA (World Friendship Cash) implements advanced security features to maintain a safe and reliable network.

- **Multi-Signature Wallet Adoption**

Requiring multiple signatories for token management safeguards assets against unauthorized access or theft.

- **Offline Storage Using Paper Wallets**

Storing a significant portion of tokens in paper wallets disperses risk and minimizes hacking or unauthorized leakage.

## Regulatory Compliance and Customization

To adapt to different financial regulations across countries, WFCA employs customizable smart contracts.





- **KYC/AML Integration**

Ensures transaction transparency and compliance with legal requirements, in collaboration with exchanges and wallet services.

- **Token Lock Features**

Allows for liquidity restrictions under certain conditions or time frames, essential in regulated markets.

- **Alignment with National Financial Policies**

Enables flexible adjustments to token supply and reinforced compliance measures as needed.

These features position WFCA as secure, scalable, and adaptable solutions, poised to meet diverse regulatory and market demands.



## 4. Ecosystem and Use Cases

The WFCA ecosystem is designed to promote economic stability and sustainable growth across Africa by leveraging blockchain technology to enhance transparency, reduce fraud, and expand access to financial tools. As a globally stable token backed by tangible assets such as diamonds, WFCA serves as a bridge between African communities and inclusive digital finance. Future developments include the issuance of locally pegged stablecoins under the WFCA framework, which will enhance usability and accessibility across diverse economies.

These digital currencies—integrated within the WFCA ecosystem—will facilitate secure and efficient payments, empower underserved communities, and support governments and NGOs in improving service delivery.

### Streamlining Everyday Payments

WFCA and its future stablecoin suite are designed to support daily transactions in retail, transportation, and e-commerce environments throughout Africa.

Traditionally, many African nations rely on cash-based transactions, which are prone to theft, mismanagement, and high administrative costs. By introducing mobile-based payments through WFCA-linked wallets, cashless transactions can become the norm—offering greater convenience and financial inclusion.

- **Real-Time Settlement**

Digital wallet solutions on smartphones enables instant transactions.

- **Reduced Payment Costs**

Lower fees compared to credit card payments or bank transfers.

- **Accessible to the Unbanked**



Offers a payment method even for those without bank accounts.

Cashless payments, particularly in rural and unbanked areas, enabled by mobile phone digital wallets, greatly enhance financial inclusion.

## **Cutting International Remittance Costs**

For many African families, remittances from relatives living abroad serve as a crucial source of household funds. However, high fees and long processing times present significant challenges in traditional remittance systems.

With WFCA, users can bypass conventional banking structures and utilize blockchain for fast, low-cost international transfers.

- **Lower Transfer Fees**

Substantial savings compared to traditional services (such as Western Union or bank wires).

- **Instant Transfers**

Blockchain-based settlements reduce completion times to mere seconds or minutes.

- **Greater Transparency**

Transactions can be tracked on the blockchain, providing clear oversight.

This increased efficiency particularly benefits lower-income families by helping them retain a larger share of remitted funds, thereby enhancing financial stability and aiding in their economic empowerment.

## **Increasing Transparency in Resource Trading**

Africa boasts abundant natural resources, including diamonds, gold, bauxite, coffee, cocoa, and more. However, these markets often suffer from opacity and unfair practices.



Exploitation by certain intermediaries and powerful interests remains a significant concern.

By recording all trades on the blockchain, WFCA brings transparency to resource transactions.

- **Tamper-Proof Transaction Data**

Every trade is recorded on the blockchain, preventing manipulation and enabling traceability.

- **Reduced Intermediary Costs**

Peer-to-peer (P2P) transactions eliminate the need for middlemen, lowering overhead.

- **Enhanced Credibility**

Encourages smoother transactions with global markets, ensuring fair pricing for African resources.

In high-value sectors such as diamonds and gold, blockchain-powered verification enhances global market competitiveness by establishing the authenticity of resources.

## **Collaboration with Governments and NGOs**

WFCA can also assist government operations and NGO initiatives, improving efficiency and oversight.

## **Government Contributions**

- **Transparent Subsidies and Aid**

Blockchain ensures that subsidies and aid reach intended recipients.

- **Digitalized Tax Collection**

Streamlined tax management improves fiscal stability.



- **Enhanced Public Services**

Adoption of digital payments for transportation and public facilities.

## **NGO Partnerships**

- **Aid Tracking**

Ensures accountability in the allocation of international support.

- **Efficient Relief Distribution**

Emergency food, healthcare, and housing assistance can be deployed rapidly using WFCA-linked digital wallets.

In emergencies or natural disasters, blockchain-based fund allocation ensures the rapid and accurate delivery of relief resources, helping to mitigate further hardship and expedite recovery efforts.



## 5. Token Sale Details

The token sale for WFCA (World Friendship Cash) represents a vital fundraising opportunity aimed at transforming Africa's economic landscape and expanding financial inclusion. This event focuses on the sale of WFCA governance tokens, which are asset-backed and designed to support a wide range of development initiatives across the continent.

Proceeds from the token sale support infrastructure development, technological innovation, and financial education programs, laying the groundwork for long-term, sustainable economic progress across Africa.

### Token Sale Structure

The WFCA token economy is built on a transparent approach to fund management and a long-term growth strategy.

### Total Supply and Token Allocation

WFCA's total supply is set at 1,000,000,000 (1 billion) tokens, distributed as follows:

Category	Quantity	Percentage
WFCA Foundation	400,000,000	40%
Rewards for WFCA service contributors	200,000,000	20%
Liquidity	150,000,000	15%
Team & Partner	100,000,000	10%
System development	70,000,000	7%
Marketing	50,000,000	5%
Operational	30,000,000	3%



### **WFCA Foundation (40%)**

Reserved to foster long-term project development and support ecosystem expansion.

### **Rewards for WFCA Service Contributors (20%)**

Provided as incentives for partners and participants who help grow and utilize the WFCA platform.

### **Liquidity (15%)**

Ensures market stability through adequate liquidity on exchanges.

### **Team & Partners (10%)**

Allocated to the development team and strategic partners to facilitate the project's progress.

### **System Development (7%)**

Dedicated to building smart contracts and upgrading the platform.

### **Marketing & Public Relations (5%)**

Used to bolster market awareness, attract new users, and promote the project globally.

### **Operational Costs (3%)**

Covers daily expenses, administrative fees, and regulatory compliance.

### **Sale Schedule**

The WFCA token sale was conducted in two phases: an initial public sale, followed by a bonus token distribution for early supporters. Future sale rounds, if any, will align with WFCA's strategic roadmap beyond 2025, particularly as new use cases and stablecoin developments are introduced into the ecosystem.



## Expected Impact of the Token Sale

Rather than serving merely as a fundraising mechanism, the WFCA token sale marks a starting point for a continent-wide financial revolution in Africa.

- **Expanded Financial Inclusion**

WFCA's mobile-accessible wallets and future localized stablecoins will enable millions in unbanked regions to access reliable financial services without relying on traditional banks.

- **Boosting Local Economies**

Widespread token circulation will stimulate growth in resource trading, trade, and remittances, fostering economic advancement throughout African nations.

- **Realizing Blockchain Technology in Society**

Establishes a decentralized financial ecosystem that does not rely on traditional banking infrastructure, laying the foundation for a new economic model.

- **Sustainable Development**

Channels resources into energy, agriculture, education, and healthcare projects to support enduring economic growth.

## Value Circulation and Community Rewards

Instead of traditional interest payments, early investors and contributors will periodically receive WFCA rewards based on their engagement and token holdings. These returns are funded by ongoing ecosystem revenues, such as transaction fees, strategic investments, and future stablecoin-based services, ensuring continuous value circulation within the WFCA platform.

This structure enhances long-term token utility while reinforcing WFCA's role as a stable, asset-backed digital currency that supports real economic growth.





## 6. Team and Partners

The WFCA (World Friendship Cash) project is driven by professionals with expertise in finance, technology, law, and economic development. Their combined global perspective and local insight create a solid foundation for advancing Africa's economies and integrating blockchain solutions. Each member of the team has a proven track record in African markets, contributing to the project's success through their experience and specialized skill sets.

### Team Composition

#### Founder

##### **Hidetoshi Tashiro (CEO of Terra Nexus Project Management)**

Hidetoshi Tashiro is a prominent economist and executive, recognized for his leadership in economic research, financial institutions, and higher education. He has held key positions including senior economist, department head, and university professor, and currently serves as Chief Economist at Infinity LLC.

#### Strategy Director

##### **Satoshi Onuma**

Dr. Satoshi Onuma is a rare individual with an exceptional career spanning dentistry, education, and the fashion industry. After graduating from Showa University School of Dentistry and obtaining his dental license, he expanded his expertise internationally by serving as CEO of a company in Washington State, USA. He held numerous leadership roles within the Bunka Gakuen Group, including Director, Vice President, and eventually President of Bunka Fashion College, contributing significantly to global fashion education. As President of the International Foundation of Fashion Technology Institutes (IFFTI), he fostered worldwide academic collaboration. In the medical field,



he has held board positions in various academic societies related to integrative and health medicine. More recently, he founded RECLINIC Omotesando and serves as a special advisor to Harazawa Pharmaceutical. Dr. Onuma is widely recognized for his outstanding achievements in both education and healthcare.

## **Technical Leader**

### **Ethan Nakamura (Blockchain Engineer)**

A leading authority on blockchain development with an extensive background in smart contracts, Layer-2 technologies, and cross-chain infrastructure. Proficient in decentralized finance (DeFi) solutions built on Optimism and Ethereum.

## **Regulatory Advisor**

### **Amara Diop (Legal Advisor)**

Highly knowledgeable about international KYC/AML regulations and banking laws, particularly across African nations. Coordinates with central banks and regulators to ensure WFCA operates in full compliance with local legal frameworks.

## **Marketing Director**

### **Sophia Fernandez**

Responsible for global branding strategy, investor relations, and community management. Has successfully developed marketing strategies for cryptocurrency projects in both African and Asian markets.

## **Finance and Investment Strategy Advisor**

### **Michael Becker**

Manages international asset management, designs token economies, and develops fundraising strategies. Facilitates token sales and collaborates with venture capital partners to provide long-term value for investors.



## **Ambassador**

### **Kwame J. Okafor (Africa Market Ambassador)**

Focused on establishing partnerships with governments, businesses, and investors across Africa. Possesses extensive insight into Africa's business ecosystem and leads WFCA's regional adoption.

## **Ambassador**

### **Shun (Asia and North America Cultural Ambassador)**

Shun is the Director of AAEF Art Center and a globally active fashion brand founder, designer, artist, gallery owner, and columnist for "Eyes on Asia" in the Japanese Monthly Edition of People's Daily (Overseas Edition). Based in Tokyo, Shanghai, and New York, he graduated from the master's course at BUNKA Fashion College and is currently pursuing a Ph.D. in Economics at the University of Tokyo. He also studied at ESMOD PARIS. Shun has held solo exhibitions in Seoul, Tokyo, Shanghai, Paris, and beyond, and was awarded the MFA Prize at the Tokyo Metropolitan Art Museum. His creative work extends to literary fields, including translations and novels.

## **Ambassador**

### **Michael Takahashi (Asia Market Ambassador)**

Drives collaboration with Asian cryptocurrency exchanges and related projects, further expanding WFCA's market presence and liquidity in the region.

## **Partnerships**

To build an ecosystem that fuels Africa's economic growth, WFCA (World Friendship Cash) has formed strong partnerships with government agencies, financial institutions, blockchain technology firms, and key industry players. These collaborations are essential to achieving sustainable development, promoting financial inclusion, and



ensuring widespread adoption of secure, blockchain-based financial solutions.

## **Government Agencies**

- **Digital Infrastructure Development**

Partnering with national and local governments to establish secure digital financial systems that can modernize tax collection, public subsidies, and other administrative services.

- **Public Sector Efficiency**

Collaborations aim to digitize and streamline public finance operations, thereby increasing transparency and reducing the mismanagement of resources.

## **Mining and Resource Trading Companies**

- **Transparent Payment Systems**

WFCA's blockchain architecture allows for clear and traceable transactions in high-value resource markets such as diamonds, gold, and bauxite.

- **Enhanced Traceability**

Each trade is recorded on an immutable ledger, curbing illicit activity and strengthening Africa's credibility in global resource markets.

## **Blockchain Firms**

- **Technical Integration**

Partner with Ethereum, Optimism, and other Layer-2 solution providers.

- **DeFi Platform Collaboration**

Incorporate decentralized finance protocols to expand WFCA's ecosystem offerings.

## **International Development Agencies and NGOs**

- **Joint Financial Inclusion Projects**

Cooperate on initiatives that bring banking services to unbanked and low-income populations across Africa.

- **Support for Underprivileged Communities**



WFCA's digital wallet framework facilitates efficient and transparent distribution of aid, subsidies, and micro-financing solutions for rural and low-income groups.

## **The Key to Success: Collaboration with Local Communities**

Beyond technological advances, WFCA relies on close engagement with local communities for genuine and lasting impact.

- **Partnerships with Local Businesses and Retailers**

WFCA enables seamless, cashless transactions in daily commerce—accelerating digital financial adoption at the neighborhood level.

- **Educational Programs**

Offer training on blockchain and digital finance to enable residents to safely and confidently utilize new financial tools.

- **Strengthening Corporate Collaborations**

By working with local and regional enterprises, WFCA promotes business-to-business (B2B) adoption—stimulating supply chain efficiency and regional trade.



## 7. Roadmap

The WFCA (World Friendship Cash) roadmap reflects on the progress made between 2020 and 2024 while detailing strategic developments planned for 2025 and beyond. During this period, the project has achieved key milestones in laying the groundwork for a digital economy and in building a sustainable financial infrastructure powered by blockchain technology.

Notable achievements include pilot programs in the Japanese market, the establishment of an NFT platform, expansion into both domestic and international markets, and listings on various exchanges. Building on this track record, WFCA is now positioned for further expansion and ecosystem growth in the years ahead, ultimately solidifying its role in Africa's digital financial future.

### Achievements from 2020 to 2024

Over the past five years, WFCA (World Friendship Cash) has established a solid foundation for a blockchain-based financial ecosystem. These achievements have set the stage for future growth and deeper integration within African economies and beyond. Below are the key milestones the project has achieved during this period:

#### Pilot Programs in Japan

Successfully conducted real-world tests of WFCA's blockchain solutions in the Japanese market. Gathered valuable data to refine the project's technology stack and business strategy.

#### NFT Platform Development

Developed a proprietary NFT platform that leverages WFCA's blockchain expertise.



Showcased potential use cases in various sectors such as digital art, music, and collectibles.

## Domestic and International Market Expansion

Extended WFCA's reach to multiple countries, forging partnerships with local businesses, NGOs, and government agencies. Established a framework for broader adoption of blockchain-based services beyond African borders.

## Listings on Exchanges

Secured listings for WFCA on a range of cryptocurrency exchanges. Increased liquidity and accessibility for both institutional and retail investors.

## Community Building and Awareness Campaigns

Organized workshops, seminars, and community meetups to educate people about blockchain, digital finance, and the benefits of WFCA's ecosystem. Fostered a robust and growing global community of supporters and contributors.

These achievements collectively underscore WFCA's commitment to financial inclusion, technological innovation, and sustainable growth. Building on this foundation, WFCA is positioned to accelerate its ecosystem development and make significant inroads into both emerging and established markets.

Year	Milestone	Details
2020	Pre-Site Launch in the Japanese Market	Soft launch of the e-commerce platform "99 Japan Mall."
	Proof-of-Concept through Real-World Events	Trial operation of a physical store in Tokyo's Odaiba district.
2021	Domestic Market Expansion	Began rolling out services across Japan.
	Store Network Growth	Expanded into multiple regions, including Sapporo, Hakodate, Niigata, and Ishikawa.



Year	Milestone	Details
<b>2021</b>	NFT Platform Development	Deployed an NFT trading infrastructure on a private chain.
<b>2022 Q1-Q2</b>	Store Network Extension	Opened 44 stores across 25 prefectures nationwide, including Hokkaido, Aomori, Yamagata, Tochigi, and Gunma.
	NFT Platform Business Partnerships	Formed partnerships with IP holders.
	Commencement of Metaverse Development	Launched joint development initiatives with partner companies.
<b>2022 Q3-Q4</b>	Nationwide Business Expansion	Reached a network of 100 stores in 37 prefectures.
	Preparations for Overseas Market Entry	Developed a plan to establish an initial overseas location in Hangzhou, China.
	Listing on Exchanges	Secured a listing on an overseas centralized exchange (CEX).
	Full-Scale NFT Platform Operations	Began providing NFT trading services using blockchain technology.
<b>2023</b>	Further Domestic Expansion	Continued store growth in all 47 prefectures of Japan.
	Ongoing Metaverse Development	Continued efforts to expand the digital economic sphere.
<b>2024</b>	Integration of Exchanges and DAF Implementation	Established an economic infrastructure leveraging DAF (Digital Africa Token).

## Strategic Roadmap Beyond 2025

Starting in 2025, WFCA (World Friendship Cash) will accelerate the establishment of a blockchain-based financial ecosystem and expand its reach to international markets, with a particular emphasis on African economies.

### Establishing Centralized Exchanges (CEX) in Africa

By operating centralized exchanges across various African countries, WFCA aims to enhance the liquidity of WFCA trading pairs while fostering a secure environment for local users to buy and sell digital assets. These platforms will promote the wider adoption of blockchain-based finance throughout the region.





### **Tax Payment Support Through WFCA-Operated Payment Services**

WFCA plans to partner with or operate payment service providers to enable corporations and sole proprietors to pay taxes smoothly using stablecoins. Reinforced collaboration with tax authorities will foster the adoption of digital tax payment solutions at both the national and municipal levels.

### **Setting Up Exchange Facilities for Converting Local Currencies and DAF**

To meet the needs of businesses and individuals requiring quick access to cash or funds, WFCA will establish facilities that allow two-way conversion between local currencies and DAF. By lowering entry barriers and simplifying capital procurement, these steps will speed the widespread adoption of DAF in various sectors.

### **Deploying ATMs at Major Airports and Urban Centers**

ATM installations at key international airports and in large urban areas will let users convert DAF and other digital assets into local currency. This service will not only increase convenience for travelers and business visitors but also help local residents embrace cashless payment solutions.

Through these initiatives, WFCA aims to build an inclusive and efficient financial ecosystem that empowers communities, fosters economic growth, and enhances public trust in digital finance solutions across Africa.



Year	Milestone	Details
<b>2025</b>	Establishing WFCA/DAF Sales Outlets and Exchange Listings	Bringing DAF directly to end users.
	Expanding Stablecoin Issuance	Adding more supported currencies for DAF and ramping up expansion across African nations.
	Introducing Regulatory-Compliant Financial Services	Offering digital wallets and sales platforms aligned with KYC/AML standards.
<b>2026</b>	Strengthening International Partnerships	Enhancing collaboration with governments, financial institutions, and corporations worldwide to broaden the token economy.
	Scaling B2B Transactions via Stablecoins	Promoting DAF usage in resource trading and international payment settlements.
	Advancing FinTech and Blockchain Education	Rolling out financial education programs in local communities.
<b>2027 Onward</b>	Launching a DEX (Decentralized Exchange) Based on WFCA/DAF	Providing a highly transparent trading infrastructure powered by DAF.
	Building a Sustainable Ecosystem	Developing blockchain solutions that address environmental and social challenges.



## 8. Marketing and Community Strategy

WFCA is committed to advancing strategic marketing and community outreach initiatives aimed at achieving widespread adoption in African markets while ensuring the long-term growth of its tokens. Rather than merely positioning itself as another token project, WFCA positions itself as a practical financial infrastructure that supports local economic development. By partnering with a diverse range of stakeholders, WFCA will systematically expand its market presence.

This marketing strategy involves leveraging existing networks, implementing educational programs to enhance financial literacy, positioning the brand in international markets, and emphasizing tangible impact within regional economies. By doing so, WFCA strengthens its credibility, not merely as an investment, but as a project that contributes to real economic activity, ultimately striving for sustainable, long-term market growth.

### **Leveraging existing networks and engaging local leaders**

To accelerate adoption, WFCA prioritizes collaboration with trusted local leaders and established networks. Tailoring outreach to each country's cultural and economic context is essential for building trust and fostering long-term engagement.

In Africa, community leaders play a crucial role in introducing financial innovation. WFCA works closely with these influencers to showcase the practicality of blockchain-powered digital transactions and asset ownership, particularly in areas where access to traditional banking is limited. In the near future, regionally pegged stablecoins under the WFCA ecosystem will be introduced to meet the specific transaction needs of local populations.



## **Educational Programs and Financial Literacy**

Educating the public is essential to ensuring safe and confident use of blockchain technology. WFCA sponsors and organizes educational initiatives across Africa to raise awareness about digital finance, blockchain security, and the advantages of asset-backed tokens.

Teaching materials are adapted to local languages and learning styles, and programs are delivered in partnership with governments, schools, and NGOs. These initiatives particularly target youth and first-time users, laying the foundation for a digitally literate and financially empowered generation.

## **Expansion in African and Chinese Markets**

While Africa remains WFCA's core focus, the project is also expanding into China, leveraging the country's advanced fintech infrastructure and strong blockchain ecosystem. By collaborating with Chinese digital finance leaders, WFCA aims to foster broader acceptance of its token in international trade and payment systems.

In African regions where many people remain unbanked but smartphone usage is high, WFCA's mobile-accessible wallets, eventually backed by localized stablecoins, will facilitate the transition of economies away from cash, enabling fast, traceable, and secure payments.

## **Positioning as a Global Fintech Hub**

WFCA aims to establish itself not merely as a token project but as a key component of the global financial ecosystem. By strengthening relationships with international regulatory bodies and exchanges, and enhancing the credibility of its stablecoin, WFCA is positioning itself to play an influential role in worldwide financial markets.

Moreover, WFCA actively participates in international exhibitions and conferences,



fostering relationships with both investors and fintech companies. These activities not only enhance WFCA's global profile but also create opportunities for new partnerships, laying the groundwork for WFCA to achieve continuous growth within the global fintech innovation landscape.

## **Revitalizing Regional Economies and Growing Token Circulation**

WFCA's long-term success is tied to its ability to deliver genuine economic value. By funding commercial infrastructure, agricultural innovation, and digital payment networks, WFCA directly supports local economic revitalization. Future stablecoins within the WFCA framework will enable frictionless trade and remittance flows across the continent.

Holders of WFCA benefit from the project's growth through structured mechanisms, such as rewards from network fees and revenue generated by ecosystem services. These rewards help to drive sustainable token circulation while aligning investor incentives with the project's impact-driven mission.

## **Key Performance Indicators for Marketing**

To measure the effectiveness of its marketing strategy, WFCA tracks the following metrics and continually fine-tunes its approach:

- **Community Growth Rate**

Tracks the expansion of the user base, online engagement, and participation in local educational and outreach programs.

- **WFCA Trading Volume and Circulating Supply**

Measures adoption and liquidity of WFCA across exchanges, reflecting investor confidence and utility within the ecosystem.

- **Number of New Partnerships**

Reflects success in forging collaborations with businesses, influencers, and



institutions.

- **Real-World Token Usage**

By regularly reviewing these indicators, WFCA ensures that its marketing and adoption strategies are data-driven, responsive to user needs, and aligned with the project's broader mission of inclusive economic development.



## 9. Risks and Challenges

The WFCA (World Friendship Cash) project is driven by an ambitious vision: to promote financial inclusion across African markets, enable widespread economic digitalization, and build a new payment infrastructure powered by blockchain. Such pioneering efforts inevitably involve certain risks and challenges. This chapter explores the primary risks that WFCA may face, along with the corresponding measures to address them.

### Regulatory Uncertainties

Legal and regulatory environments for blockchain projects remain inconsistent across jurisdictions. While some African nations have introduced clear frameworks for digital assets, many others operate under evolving or undefined regulations. Sudden policy changes could impact token circulation, user access, and exchange operations.

WFCA proactively engages with regulatory authorities in each jurisdiction, tailoring its compliance strategies to meet local requirements. These efforts include building regulated wallet systems, cooperating with central banks, and integrating robust KYC (Know Your Customer) and AML (Anti-Money Laundering) protocols.

As the ecosystem expands, WFCA will also issue localized stablecoins that align with national financial regulations, further increasing regulatory compatibility and reducing transactional friction across borders.

### Technical Challenges

Built on Ethereum and Optimism, the WFCA ecosystem leverages blockchain to ensure transparency, automation, and scalability. However, mass adoption in real-world settings requires solutions to technical challenges such as network congestion, high gas fees, and secure wallet infrastructure.



As Ethereum evolves, WFCA will remain technically agile, adopting advancements such as ZK-rollups and modular scaling solutions to enhance transaction throughput and reduce user costs.

## **Market Volatility and Other Financial Risks**

Cryptocurrency markets are inherently volatile and susceptible to external factors, such as geopolitical instability, regulatory shifts, or investor sentiment. This volatility may influence market perception and the price behavior of WFCA tokens.

To mitigate these effects, WFCA is supported by real, tangible assets, specifically ethically sourced diamonds, which offer intrinsic value not linked to speculative market trends. Additionally, WFCA's future issuance of stablecoins pegged to local currencies is anticipated to stabilize transactional environments, particularly for payments and remittances.

Ongoing liquidity strategies, such as exchange partnerships, market-making coordination, and circulation control, are implemented to sustain token accessibility and price resilience.

## **Competitive Landscape and User Acquisition**

The blockchain and fintech space is becoming increasingly competitive, particularly in regions like Africa, where mobile-based financial solutions have already gained strong adoption.

WFCA distinguishes itself through its asset-backed model, deep engagement with local communities, and its vision to function as a comprehensive economic infrastructure—not just a payment token. It supports resource traceability, transparent trade, and real-world impact across sectors like energy, healthcare, and agriculture.





To strengthen user adoption, WFCA implements localized educational programs, collaborates with trusted community leaders, and provides incentive-driven mechanisms to onboard new users across varying economic backgrounds.



## 10. Legal and Regulatory Considerations

As financial services continue to digitize, regulatory scrutiny has intensified globally. WFCA is carefully designed to comply with the national financial regulations of African countries, emphasizing legal transparency, operational integrity, and regulatory adaptability to ensure widespread usability across its ecosystem.

WFCA's core mission to promote financial inclusion and economic digitization aligns with numerous national policy goals. However, the issuance and use of digital tokens must navigate various legal frameworks, which differ significantly from one country to another. To address this, WFCA collaborates closely with regulatory bodies and government agencies, helping to shape sustainable legal foundations for its blockchain-based infrastructure.

### **KYC/AML Measures: Ensuring Transparency and Security**

To prevent money laundering and the misuse of digital assets, WFCA implements robust compliance procedures that align with international KYC (Know Your Customer) and AML (Anti-Money Laundering) standards.

All token purchasers must complete identity verification, source-of-funds validation, and risk profiling according to global best practices. WFCA is also integrating real-time monitoring systems to detect suspicious activity, trace transactions, and ensure compliance with anti-financial crime regulations, similar to traditional financial institutions.

These measures foster institutional trust and promote collaboration with financial regulators, establishing a robust compliance framework for future token applications, including localized stablecoins under WFCA governance.



## **Legal Framework: Adapting Operations to Each Nation's Regulatory Environment**

WFCA is not merely a digital asset; it serves as an infrastructure layer that must integrate seamlessly with the monetary and fiscal systems of each participating country. Therefore, it is designed to be adaptable to local laws, tax codes, and financial policies.

Many African countries are still defining regulatory standards for digital currencies. WFCA actively participates in these national dialogues, demonstrating how its asset-backed model and transparent blockchain architecture can strengthen monetary policy, financial inclusion, and resource accountability.

As countries explore Central Bank Digital Currencies (CBDCs) and private-sector token initiatives, WFCA remains adaptable, preparing to issue region-specific stablecoins within its ecosystem that adhere to emerging regulatory guidelines.

## **Data Protection and Privacy Safeguards**

Operating a financial platform powered by blockchain technology prioritizes data protection and user privacy. WFCA adheres to international data security standards, such as GDPR (General Data Protection Regulation) in the EU, and implements robust systems to ensure personal information is managed safely and responsibly.

## **Disclosure of Regulatory Progress and Transparency**

To maintain legal transparency and foster confidence among investors and users, WFCA regularly publishes updates on its regulatory progress. By openly communicating which countries have granted licensure, the status of governmental dialogues, and WFCA's adaptation to recent legal amendments, the project emphasizes its dedication to compliance and strengthens trust with its stakeholders.

Additionally, WFCA plans to keep investors and users informed about its interactions



with government bodies and regulatory agencies by issuing periodic reports or updating its white paper. This proactive communication ensures continuous access to accurate information, thereby maintaining a high level of transparency for all parties involved.

To maintain legal transparency and foster confidence among investors and users, WFCA regularly publishes updates on its regulatory progress. By openly communicating which countries have granted licensure, the status of governmental dialogues, and WFCA's adaptation to recent legal amendments, the project underscores its commitment to compliance and solidifies trust with its stakeholders. **WFCA is issued by Terra Nexus Project Management EST., a company registered in Dubai, United Arab Emirates,** ensuring that all regulatory processes align with the company's compliance framework.

### **About Terra Nexus Project Management Est.**

*"Terra" is Latin for "earth" or "land," and "Nexus" means "connection" or "linkage."*

The name reflects our mission to connect global partners—including governments, investors, and enterprises—with the Earth's resources, fostering sustainable development and strategic collaboration.

#### **Representative:**

Hidetoshi Tashiro, Chief Economist

### **Executive Biography – Hidetoshi Tashiro**

Mr. Tashiro graduated from the Faculty of Economics at Hitotsubashi University and completed coursework in the doctoral program at the university's Graduate School of Economics (Master of Economics).

He has held various prominent positions, including:

- Visiting Researcher, Institute of International Research, Hitotsubashi University
- Economist, Research Department, Mizuho Investors Securities



- Head of International Market Analysis Department, Nikko Cordial Securities
- Senior Research Fellow, Daiwa Institute of Research
- Professor of Global Management, School of Business Administration, Business Breakthrough University
- He currently serves as Chief Economist at Infinity LLC.



## 11. Further Resources and References

For additional information on WFCA, please consult the following:

### **Official Website:**

**<https://wfca.world>**

Provides the latest project news and updates.

These resources are intended to help investors and community members easily stay informed about WFCA's ongoing progress.



## 12. WFCA White Paper: Glossary of Terms

This glossary provides definitions and explanations of specialized terms related to the WFCA project, helping readers gain a clear understanding of the overall initiative.

### Token-Related Terms

#### **WFCA (World Friendship Cash)**

A governance token designed to promote economic integration and financial inclusion across Africa. Holders receive a share of profits and have the right to participate in ecosystem decision-making.

#### **DAF (Digital Africa Token)**

A stablecoin pegged to various national currencies in Africa, used for everyday payments, cross-border remittances, and resource trading within African markets.

#### **Stablecoin**

A cryptocurrency whose value is tied to a fiat currency or other asset to reduce price fluctuations. Within the WFCA ecosystem, DAF will serve this role.

#### **ERC-20**

The standard token protocol on the Ethereum blockchain. WFCA are issued in compliance with ERC-20 specifications.

#### **Governance Token**

A token granting its holders rights in the project's decision-making process. WFCA serves as the governance function within its ecosystem.



## **Smart Contract**

A self-executing contract managed on a blockchain. WFCA transactions and dividend distributions are governed by smart contracts.

## **Token Economy**

An economic system built around the use of tokens. In WFCA's token economy, DAF will be used for commercial transactions.

## **DEX (Decentralized Exchange)**

A cryptocurrency exchange without a central authority.

## **CEX (Centralized Exchange)**

A cryptocurrency exchange operated by a single entity. WFCA is listed on several CEX platforms to ensure liquidity.

## **Blockchain Bridge**

A technology enabling asset transfers across different blockchains. WFCA supports cross-chain movement between Ethereum and Optimism.

## **Technology & Security Terms**

### **Ethereum**

The underlying blockchain used to issue WFCA. Supports the development of decentralized applications (DApps).

### **Optimism**

A Layer 2 solution that addresses Ethereum's scalability challenges, providing faster, lower-cost transactions. WFCA employs Optimism to achieve high-speed, cost-efficient





operations.

### **ZK-Rollup (Zero-Knowledge Rollup)**

A scalability method that compresses transaction data and lowers gas fees on Ethereum.

### **Multi-Signature Wallet (Multi-Sig)**

A wallet requiring multiple signatures for fund transfers. WFCA employs multi-sig for enhanced security against unauthorized access.

### **Paper Wallet**

A physical (paper-based) means of storing private keys offline.

### **KYC (Know Your Customer)**

An identity verification process. WFCA requires all token purchasers to complete KYC.

### **AML (Anti-Money Laundering)**

Measures aimed at preventing money laundering. WFCA adheres to internationally recognized AML standards.

### **Compliance**

The practice of adhering to legal and regulatory requirements. WFCA implements strong compliance strategies to meet each country's regulations.

### **Data Protection**

Safeguards designed to secure users' personal information. WFCA manages data in line with GDPR and other global data security frameworks.

## **Market & Operational Terms**



## **Market Liquidity**

The ease with which tokens can be traded. WFCA maintains liquidity by supporting trading on both CEX and DEX platforms.

## **Fundraising**

The process of securing capital to grow the project. WFCA raises funds through token sales.

## **Rewards Program**

An incentive framework for token holders. WFCA distributes dividends to encourage holding.

## **Partnership**

Collaborative relationships with enterprises or governments. WFCA forges strategic alliances with African governments and blockchain companies.

## **Financial Inclusion**

Extending financial services to unbanked populations. WFCA prioritizes inclusive solutions across the African continent.

## **Economic Zone**

A community that uses a specific token as a medium of exchange. WFCA aims to establish an economic zone powered by stable coins.

## **Volatility**

The degree of price fluctuation in cryptocurrency markets.



## **Regulation**

Laws and rules governing cryptocurrencies. WFCA aligns with regulatory environments in different countries.

## **Roadmap**

A project's development and operational timeline. WFCA plans continued market expansion beyond 2025.



## 13. FAQ (Frequently Asked Questions)

### Q1. What is WFCA?

WFCA (World Friendship Cash) is a blockchain-based governance token designed to promote economic integration and financial inclusion across Africa. Along with the stablecoin known as Digital Africa Token (DAF), which is pegged to each country's fiat currency, WFCA aims to streamline payment processes, enhance capital liquidity, and stimulate regional economic growth. By leveraging WFCA as the backbone of its financial ecosystem, the project seeks to tackle challenges in traditional payment systems and offer banking services to unbanked populations throughout Africa.

### Q2. How does DAF (Digital Africa Token) work?

DAF is a stablecoin pegged to the fiat currencies of various African nations, enabling digital payments while maintaining the value of local currencies. Built on blockchain technology, DAF ensures transparency, reliability, and secure transactions in real time. By using DAF, users can benefit from reduced international remittance costs, cashless payments at local stores, and streamlined resource trading, among other applications.

### Q3. What is the difference between WFCA and DAF?

WFCA is the governance token for the entire project and plays a crucial role in maintaining and developing the ecosystem. DAF, on the other hand, is a stablecoin pegged to local African currencies and is used for everyday payments, international remittances, and resource trading. While WFCA may attract investors looking for potential value growth, DAF serves as a stable digital currency that facilitates seamless financial transactions.

### Q4. How can I purchase WFCA?

You can acquire WFCA through designated centralized exchanges (CEX) and



decentralized exchanges (DEX). During the official token sale period, it is also possible to purchase WFCA directly from the project's platform. Buyers must complete Know Your Customer (KYC) procedures and comply with relevant regulations to ensure legal and secure transactions.

#### **Q5. What determines the investment value of WFCA?**

WFCA's value is influenced by the progress of the project, market demand, and the extent to which the token is utilized within the ecosystem. As DAF circulation grows, profits distributed to WFCA holders are expected to increase, enhancing its investment appeal. Furthermore, as the project expands and forms new partnerships or identifies new use cases, the market value of WFCA may further improve.

#### **Q6. Are WFCA transactions secure?**

Both WFCA transactions occur on the Ethereum blockchains, ensuring a high level of security and transparency. Smart contracts automate the management of these transactions, minimizing risks associated with unauthorized access or tampering. To further enhance safety, the project employs multi-signature and paper wallet solutions for token storage.

#### **Q7. What regulations are in place for WFCA?**

WFCA is managed in compliance with financial regulations in each relevant jurisdiction, and all users are required to undergo KYC/AML (Anti-Money Laundering) procedures. The project collaborates closely with government bodies and regulatory authorities under appropriate legal frameworks. Regular compliance audits are conducted to uphold the highest standards of legal transparency.

#### **Q8. How does WFCA contribute to Africa's economy?**

WFCA supports economic development in Africa by enhancing payment efficiency, promoting financial inclusion, and increasing transparency in resource transactions. In



particular, it provides digital wallets through smartphones to unbanked populations, delivering safe and low-cost financial services.

### **Q9. What plans are included in WFCA's roadmap?**

WFCA's roadmap extends beyond 2025 and includes launching a decentralized exchange (DEX), expanding the international reach of its stablecoin, and strengthening partnerships with government agencies. On the technical side, the project aims to adopt Layer-2 solutions such as ZK-Rollups to enhance scalability and streamline transaction throughput.

### **Q10. How is WFCA's marketing strategy being implemented?**

WFCA employs a phased market penetration approach by collaborating with local leaders, conducting educational programs, and partnering with influencers. The project also encourages community growth through participation in international fintech conferences, active outreach on social media, and incentive-based reward programs.

### **Q11. How does WFCA achieve sustainable growth?**

WFCA aims to develop into a practical financial infrastructure rather than merely functioning as a speculative cryptocurrency. By offering a stable payment system via DAF, forging partnerships with government agencies and businesses, and enabling transparent transactions through blockchain, WFCA paves the way for long-term, sustainable expansion.

### **Q12. What are the benefits of joining WFCA?**

Participants in the WFCA ecosystem can potentially earn returns as the value of the token increases while directly contributing to Africa's economic development. Additionally, DAF helps lower costs for international remittances and enables faster settlements, giving users access to more efficient financial services.



### **Q13. How does WFCA raise funds?**

WFCA conducts a two-stage token sale, featuring a presale followed by a public sale. During the presale, tokens are offered at discounted prices to investors who support the project's long-term objectives. The public sale then provides an opportunity for a broader group of investors to participate. Additionally, WFCA collaborates with venture capital firms and strategic partners to foster a sustainable ecosystem.

### **Q14. How does DAF stay pegged to fiat currency?**

DAF is designed to maintain parity with individual nations' fiat currencies, issued and managed in strict alignment with bank account balances or government reserves. This structure minimizes price volatility, which is common in many cryptocurrencies, while still enabling rapid blockchain-based transactions.

### **Q15. Can WFCA be used outside of Africa?**

Although WFCA's ecosystem primarily targets African markets, it also supports global applications such as cross-border remittances, resource trading, and trade settlements. WFCA is gaining significant traction in Asian markets, including China, due to strong fintech adoption. Moving forward, the project will explore opportunities in Europe and North America while considering local regulatory environments.

### **Q16. Why are partnerships so important for WFCA's ecosystem?**

Strong collaboration with government agencies, corporations, and financial institutions is essential to WFCA's success. Partnerships with public authorities ensure regulatory compliance and pave the way for integration with national financial systems, including tax, subsidy, and infrastructure funding mechanisms.

Corporate and institutional collaborations support the expansion of WFCA as a reliable medium of exchange for commercial transactions and cross-border trade—especially in sectors like resource extraction, agriculture, and retail. These partnerships are also key



to the future rollout of region-specific stablecoins, which will be issued within the WFCA ecosystem to serve local economic needs.

In addition, alliances with blockchain technology providers enable the implementation of advanced smart contracts, cross-chain interoperability, and secure transaction frameworks. Together, these partnerships strengthen WFCA's position as a trusted, scalable platform designed to support inclusive economic development across Africa and beyond.

#### **Q17. What are the key features of WFCA's decentralized exchange (DEX)?**

WFCA plans to enable trading not only on centralized exchanges (CEX) but also on its decentralized exchange (DEX). By eliminating intermediaries and allowing direct token swaps between users, DEXs create a safer and more transparent trading environment. Furthermore, automated smart contracts facilitate quick, cost-effective asset exchanges.

#### **Q18. How does WFCA contribute to the Sustainable Development Goals (SDGs)?**

WFCA advances financial inclusion, economic growth, and resource transparency, thereby helping to address several SDGs. Notably, providing banking alternatives for those without accounts supports targets such as "No Poverty," "Decent Work and Economic Growth," and "Industry, Innovation, and Infrastructure." Moreover, utilizing blockchain technology to enhance transparency in resource trading reduces illegal activities and promotes sustainable resource management.

#### **Q19. What is the greatest benefit of WFCA for its users?**

WFCA offers distinct advantages for investors, businesses, and everyday consumers.





Investors may benefit from potential increases in token value while contributing to the ecosystem's long-term growth. Businesses can reduce costs and boost operational efficiency by using WFCA for international remittances and payment solutions. For consumers, WFCA facilitates secure digital transactions without the need for a traditional bank account, making every day financial activities more convenient.

## **Q20. What is WFCA's outlook?**

Beyond 2025, WFCA aims to solidify its role as a key financial infrastructure by expanding its ecosystem. The project will enter the cross-border remittance market, develop a decentralized exchange (DEX), and deepen collaboration with various governments—all while increasing the token's circulation. By integrating Layer-2 scaling solutions, WFCA intends to further enhance transaction speeds and reduce costs, creating a more user-friendly environment for a wider audience.



## 14. Appendix

### Sierra Leone – CIA World Factbook

#### Basic Information: Overview of Sierra Leone

- Adheres to principles of nonalignment, noninterference in internal affairs, and respect for national sovereignty. At the regional level, cooperates as a member of the Mano River Union (MRU) and the Economic Community of West African States (ECOWAS).
- Serves as the chair of the African Union (AU) Committee of Ten (C10) on UN Security Council Reform since August 2005.
- Capital: Freetown
- Population: Approximately 8,791,092 (2023 estimate)
- Official Language: English
- Currency: Leone (SLL → SLE)
- Major Religions: Islam, Christianity
- Location: Along the Atlantic coast in West Africa
- Neighboring Countries: Guinea, Liberia

#### Economy and Resources: Sierra Leone's Economy

- Key Industries: Diamonds, rutile, iron ore, coffee, cocoa
- GDP: Approximately ¥1.8 trillion (2023 estimate)
- Challenges to Growth: Poverty, high unemployment, and a lack of infrastructure
- Economic Development: While heavily reliant on natural resources, the government is actively promoting agriculture and tourism

#### Society and Culture: Key Characteristics

- Ethnic Groups: Temne (35%), Mende (31%), and other minority groups



- Adult Literacy Rate: Around 43%
- Political System: Presidential republic
- Cultural Highlights: A blend of diverse ethnic and religious communities; music and dance hold significant cultural importance

### **Special Notes**

Plans to use diamond mining operations as collateral to establish a settlement instrument equivalent to a national reserve currency.

## **Republic of Guinea – CIA World Factbook**

### **Basic Information: Overview of the Republic of Guinea**

- Pursues a policy of nonalignment, striving to strengthen relations with neighboring countries. Collaborates with regional organizations such as the African Union (AU), the Economic Community of West African States (ECOWAS), and the Mano River Union (MRU).
- Actively participates in the United Nations and the International Organization of La Francophonie (OIF), taking a lead role in conflict resolution and counterterrorism efforts in West Africa.
- Capital: Conakry
- Population: Approximately 13,400,000 (2023 estimate)
- Official Language: French (other local languages include Pular, Soso, and Maninka)
- Currency: Guinean Franc (GNF)
- Major Religions: Islam, Christianity
- Location: Along the Atlantic coast in West Africa

### **Economy and Resources: Guinea's Economy**

- Key Industries: Mining (particularly bauxite, iron ore, diamonds, and gold) and



- agriculture (coffee, bananas, palm oil)
- GDP: Approximately ¥4.6 trillion (2021 estimate)
- Challenges to Growth: Insufficient infrastructure impacts economic activities. The government aims to drive growth through resource development.

### **Society and Culture: Key Characteristics**

- Ethnic Groups: Pular (around 33%), Maninka (about 29%), Suso (approximately 21%)
- Adult Literacy Rate: Around 30.4%
- Political System: Military regime
- Cultural Highlights: Traditional music, dance, and sculpture are widespread; oral literature is culturally significant

### **Special Notes**

Plans to use resources from its mining sector as collateral to create a settlement instrument on par with the nation's primary currency.



## 15. Disclaimer

This White Paper is provided solely for informational purposes and is not intended to constitute or provide any specific investment advice or recommendation regarding the purchase or exchange of WFCA, nor any investment on the platform. The data and analyses herein should not be used as the sole basis for making investment decisions. Prospective investors are advised to fully understand the risks associated with WFCA before considering its use. By initiating any transaction, investors are deemed to have understood and accepted these risks.

Certain jurisdictions lack clear regulations regarding blockchain projects and digital token fundraising, and legal or policy changes may pose potential losses for participants. Investors must be ready to assume all risks, outcomes, and consequences, and conduct their own independent evaluations. Such risks may encompass, but are not limited to, changes in government policy or regulation, compliance challenges, fluctuations in economic conditions, cyberattacks, operational issues, the evolving nature of the digital asset industry, and price volatility.

WFCA is designed as a utility token for use within the WFCA platforms and does not constitute a security, share, bond, or other financial derivative. When holding WFCA, token holders are responsible for complying with all applicable local laws and regulations and for bearing all associated risks. Depending on your jurisdiction, additional legal obligations may apply, and it is your responsibility to ensure that you always remain in full compliance with relevant regulations.

