S-COIN (SCO) — Whitepaper (Savings Coins)

s-coin.io ('s' means – savings, solana and may be sim rewards)

Tagline: Save Smart, Earn More — On Solana

1. Vision

To empower everyday users to save, grow, and multiply wealth in a decentralized, transparent, and rewarding ecosystem powered by Solana.

2. Mission

S-Coin aims to become the go-to savings currency of Web3, combining the simplicity of traditional saving with the innovation of decentralized finance.

3. Blockchain

Network: Solana
Token Standard: SPL
Ticker: SCO
Nature: Volatile (market-driven price)
Utility: Staking, yield generation, governance, and liquidity pool rewards.

4. Tokenomics

Category	Allocation	Vesting / Notes
Public Sale	40%	Immediate unlock
Staking & Rewards Pool	20%	For yield payouts
Treasury & Liquidity	20%	Managed by DAO
Team & Advisors	10%	12-month cliff + 24-month vest
Marketing & Community	10%	10% release per month

5. Core Features

• Saving Vaults — Lock SCO for 30 / 90 / 180 days to earn higher APY
• Auto-Reward Distribution — Smart contracts auto-payout staking rewards
• Deflationary Supply — 1% burn per transaction
• DAO Governance — Vote on reward rates, partnerships, and upgrades
• Referral Rewards — 2% bonus for referring new users

6. Yield Tiers

30 days: 5% APY
90 days: 10% APY (+2% loyalty bonus)
180 days: 15% APY (+5% long-term bonus)

7. Technical Stack

• Solana SPL token smart contract in Rust
• Solana Program Library-based staking vaults
• Raydium DEX integration for liquidity
• On-chain DAO for governance
• Web3 dashboard DApp for staking and rewards tracking

8. Roadmap

Phase 1: Brand, tokenomics, whitepaper
Phase 2: Smart contract dev
Phase 3: Website & DApp launch
Phase 4: Token launch on Raydium
Phase 5: Exchange listings & marketing
Phase 6: DAO activation

9. Long-Term Vision

Expand S-Coin into a multi-asset savings protocol with:
• USD-pegged yield vaults
• NFT-based loyalty memberships
• Cross-chain bridges to Polygon and BNB Chain