July 2021

LATAM COIN

Whitepaper

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INTRODUCTION

Over the years, individuals and corporate bodies have had to rely on traditional financial institutions for savings, discounting, credit, wealth holdings, and enhanced payment. However, these financial institutions operate as a centralized body over the finances of their users. They could access accounts without soliciting owners' approval, take actions against certain account ownership, withdraw exorbitant amounts of transaction or maintenance fees, and lend off the money to other institutions to make more profit. As these continued, a change in bank investing regulations caused banks to invest their customers' money in derivatives. These derivatives were developed from subprime residential mortgages, and demand for homes increased. In 2004, Federal Reserve increased the interest rate, thus leading to the inability of borrowers to pay their mortgages. The supply of homes became higher than demand; subprime borrowers could not pay their mortgages, and the investment/derivatives attached lost value. This thread of events caused by unscrupulous investment crisis and insurance practices led to the bankruptcy of these financial institutions by 2008. The stock market plummeted, thus erasing wealth, and bank account owners lost their wealth. The effect of the financial crisis led to a global financial stir that affected almost every country.

Therefore, cryptocurrency was developed as a financial tool that erases the influence of centralized authorities on financial instruments. It was created as a substitute to the inefficiencies of fiat currencies and a solution to the problems of centralized, slow transaction processes, unsolicited access to users' accounts, lack of privacy, and high cost of service maintenance. By being backed by blockchain technology, cryptocurrencies became established as an alternative payment tool that gives holders uncontrolled ownership of funds. Since its wide acceptance, Nasdaq reveals that over a 46million Americans own at least a fraction of Bitcoin.

Among other countries affected by the crisis, the effect of the global financial crisis greatly impacted the position of countries in Latin America. For some years, countries in Latin America have been going through a compounded economic crisis. According to the Brazilian Journal of Political Economy, the second stage of the crisis has lasted from 2000 till date and is notably characterized by a sharp contraction of credit in all the markets. The journal revealed that it was the beginning of the banking crisis, the deepening deflationary trends in central economies, the bankruptcy and virtual disappearance of investment banks and its absorption by the commercial banks, the plummeting stock markets, and the beginning of a more generalized recession. The global financial crisis greatly contributed to the perceived problems of countries in Latin America.

Much more, countries in the region notably experience a rapid increase of goods and services, thus causing a decline in the purchasing power of the local fiat currencies. As International deterioration, problems of production, consumption, and trade, and hyper-inflation engulf the region, there has been a high record of financial instability among citizens and increased economic decline.

To provide solutions to the economic regression of Latin America, Latam develops an alternative financial tool that functions as a reliable store of value and a sustainable acquisition of wealth. By providing Latam coins to members of the community, Latam provides citizens with an alternative to hyperinflated currencies. With the local currencies losing their purchasing value and negatively contributing to the growth of the country's economy, Latam makes Latin America the world's leading economic region by leveraging the intrinsic value of digital currencies. While hyper-inflated currencies keep breeding economic shock, Latam develops a more stable and reliable store of value to pull the economy out of its hyperinflation state.

Latam leverages cryptocurrency and blockchain technology's improved advantage to provide a new financial system where currency holders can earn more value for their investment and leverage a decentralized and distributed payment system that places them in charge of their transactions.

Latin America Economic Outlook

The economic outlook of countries in Latin America has remained quite unstable in recent times. The outlook remains clouded with social unrest, increased poverty, elevated unemployment, flareups, and deteriorated fiscal metrics. For some, the region has been experiencing a high inflation rate as higher increases in consumer prices in Chile, Columbia, and Brazil offers softer price pressures in Uruguay, Peru, and Mexico. In recent weeks, most of the regional currencies weakened against the USD, most particularly the Brazilian real and Columbian Peso. The Brazilian real weakened due to concerns over the pandemic, public finances, and a slow reform agenda, while the Columbian peso weakened due to a drop in crude prices. While the region dealt with inflation at a time, the economies of countries in the region now deal with hyperinflation. While the region's economy has remained unstable for years, hyperinflation threatens the region's economic recovery. Amongst several causes, hyperinflation in the region has a monetary root influenced by the prolonged money expansion that central banks have implemented. Rather than stimulate growth, countries in the region use monetary stimulus to support the economy, thus enhancing devaluation and continuous inflationary spiral. Post pandemic, the hyperinflation in the region has exposed citizens to a price increase of goods and services, unemployment, informal labor, and increased poverty. Countries in the region are unable to rely on domestic consumer demand for recovery.

The Problem

Over the years, the Latin American region has been faced with an increased rate of economic instability. Despite improved efforts, there has been various tension and uncertainties towards the perceived growth of the region. Market volatility has increased, and the international deterioration keeps affected the economies of countries in the region, many of which are known for investment flows and global trade. While several measures have been put in place to improve the economy of the region, the decline in the economic outlook still remains plain to see. Labor productivity in the region has remained difficult to upgrade, fight against poverty remains ineffective as over half of the population either lives in poverty or is at risk of poverty, while challenges at the institutional level persist.

Hyperinflation in Latin America

Hyperinflation in the Latin American region reduces the purchasing power of wages, creates an intense feeling of insecurity, and breeds economic shock. Much more, inflation in this region threatens sustained growth and creates uncertainties for production decisions. This hyperinflation has facilitated the incipient risks of debt crisis and currency devaluation. In 2019, the International Monetary Fund downgraded Latin America's growth rate to 0.2%. Its five-year forecasts indicate that most of the countries in the region will grow below the global average for emerging market economies. While other problems contribute to the bleakness in the growth of the economies, the plague is mostly accrued to the central banks that issue half-baked fiat currencies. As the value of the currencies depreciates, so does inflation increases the price of imported goods and services. With citizens having little to nothing to hold on to, the increased currency inflation reduces the worth of their holdings and thus drives more people to the poverty lifeline.

The Solution Overview

The economic status of the countries in the Latin American region has been retrogressive for years. While experts have opined that successful disinflation requires a mix of fiscal reform with falling deficits, control over the growth of money, and a policy for wages and prices, central banks have instead released more currencies to clear existing debts. Hence, Latam leverages the sustained value of cryptocurrency and blockchain technology to develop a coin to shake the existing economic market and create a new era of economic stability and currency value for users. By creating a coin with a limited supply, Latam incorporates a sustained value to the accessibility and usage of cryptocurrencies among holders in the region. As demand outgrows supply, Latam enables currency holders to gain more value for their wealth without being exposed to the possibilities of currency hyperinflation.. With the problems of high transaction fees, high cost of maintenance, slow transaction process, and data privacy associated with the use of hyperinflated currencies, Latam leverages blockchain technology to develop a widely acceptable cryptocurrency that will function as a sustained currency of value, a driving tool for the regrowth of the region's economy and an efficient tool for payment of goods and services.

Currency Technology

Cryptocurrency functions as a secured digital medium of exchange that uses cryptography to control the creation of digital monetary units and to verify the validity of transactions. In essence, it represents centralized digital money built on blockchain technology to buy goods and services. Being digital, encrypted, and decentralized, cryptocurrencies do not have a centralized authority that manages, controls, and determines their value. Instead, value and control are distributed across users on the network of servers. Amongst others, the value of cryptocurrencies is determined by the number of holders and the regularity of their usage on marketplaces. As more users use the currency, so does its demand and value increase. The limited supply of cryptocurrencies makes it more valuable to holders as an increase in demand and a decrease in supply drive increased cost. While transactions initiated with fiat currencies are mainly built on trust, the electronic payment unit (cryptocurrency) is based on cryptographic proof that is verified and recorded in a decentralized ledger – Blockchain Technology.

Blockchain Technology

Blockchain Technology is an open-source distributed ledger that facilitates the record of transactions across networks of servers known as nodes. These nodes verify, approve and store data of each transaction in blocks and link the block together with new blocks on a chain of previous cryptocurrency transactions. Each block has its own exclusive identifier and a cryptographic hash that protects the information within the block from a third party. Unlike the underlying technology for fiat currencies, blockchain technology does not have a dominant database. Instead, it runs on servers provided by different people from various parts of the world. By functioning as an unalterable ledger, blockchain technology verifies transactions enacted with cryptocurrencies, records, and stores transactions and builds coded trust on the system in which it was built. Among other advantages, blockchain technology enhances trust by indicating an end to end details of a transaction, aids data privacy by giving users total control over activities, and secures real-time transactions for users all over the world. With little activity related to production, consumption, and trade in the region, the region's economic growth has increasingly declined. The anonymity feature of blockchain technology makes it impossible for anyone to trace the identity of a user or see the details of transactions done in the network.

Binance Smart Chain

Binance Smart Chain functions as a dual-chain blockchain network that leverages the high functionality of the Binance Chain while incorporating smart contracts in its ecosystem. The Binance Smart Chain is particularly known for its cross-chain asset transfers and EVM compatibility, five-second block time, and Proof of Stake Authority consensus protocol to ensure scalability. It uses a mixture of Proof of Stake and Proof of Authority Models - the Proof of Staked Authority Consensus Algorithm, thus providing more inclusive chain management. Being compatible with the Ethereum Virtual Machine, it easily launches Decentralized Applications and Ethereum tools, making it possible for developers to port their projects with Ethereum to the Binance Smart Chain without any difficulty.

The cross-compatibility feature between the Binance Smart Chain and the Binance Chain enables users to transfer assets from one blockchain to another with large capacity and low latency. Every user on the chain can trade on Binance Chain while still building decentralized apps on the blockchain. To validate transactions on the smart chain, validators on the network stake a certain amount of BNB, then receive transaction fees when they validate approved blocks on the chain. While transactions are highly speedy on BSC, its cross-chain compatibility feature makes it possible for users to harness the strength of both Binance Chain and Binance Smart Chain to access a more functional financial network. Latam utilizes the Binance Smart Chain to enhance easy trading on the exchange. Traders can interact with various compatible tokens without destabilizing the activities in the network.

Latam Coin was developed as the next cutting-edge cryptocurrency developed on blockchain technology to provide citizens of the Latin American region with a store value that is highly safe to use and not under the control of central banks. By being built on the BSC, the Latam Coin incorporates an intrinsic value into the currency, thus making it a viable and fast payment tool and investment currency. Coin holders can perform seamless international transactions with the coin without paying high transaction fees or high cost of maintenance fees. Due to the limited currency issuance, Latam introduces a deflationary effect into the economy of countries in Latin America.

Why Blockchain Technology?

Enhanced Security: Blockchain technology prevents fraud and unauthorized activity by creating a record of transactions that has end-to-end encryption. No transaction recorded on the blockchain is immutable or alterable. Hence, tampering with a block automatically means that the hacker will have to tamper with thousands of the other blocks. Blockchain technology also addresses the privacy issues of traditional finance by ensuring to anonymize personal data and use permissions to prevent access.

Transparency: On the blockchain network, permissioned participants can see basic information about a transaction, thus promoting transparency. Much more, all transactions are time-and-date stamped and also immutably recorded. By so doing, users get to eliminate possibilities of fraud and deceit.

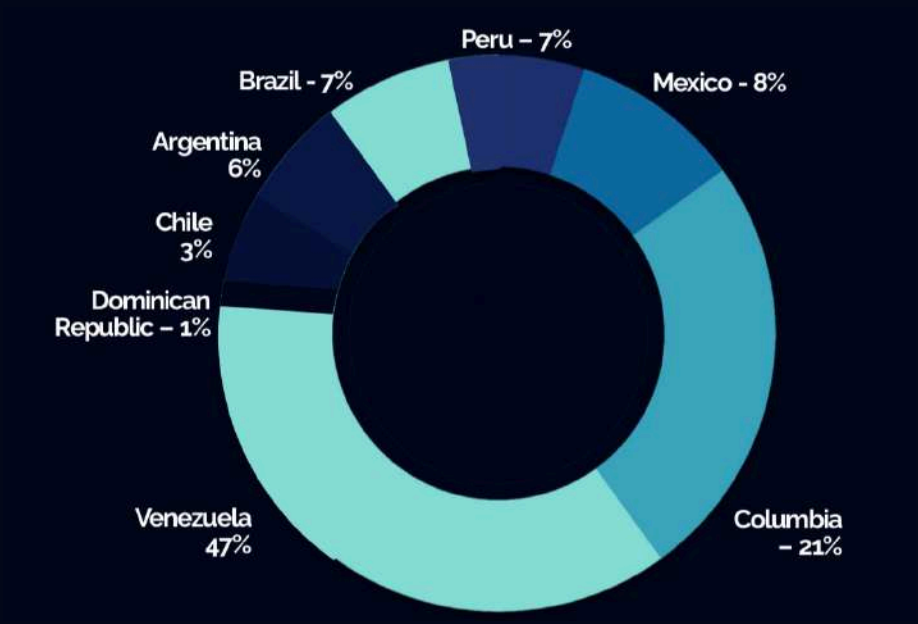
Increased Efficiency and Speed: Traditional paper-based processes are not only time-consuming and prone to error but also require third-party interference for processing transactions. This makes the processes slow and often inefficient. Latam leverages blockchain technology to leverage the processes, thus causing transactions to be completed faster and more efficiently. Blockchain erases the need to reconcile multiple ledgers, thus making it easier to clear and settler faster.

Less Reliance on Human Intervention: Human intervention in transactions is not only unpredictable but costly. The smart contract feature of blockchain technology automates transactions to increase speed and efficiency. With the smart contract features, transaction processes are automatically processed and triggered according to pre-specified conditions. The smart contract feature of the blockchain reduces reliance on third parties.

Borderless Transactions: International transactions are not only costly to initiate but also limited. Banks charge an inflated amount to initiate international transactions. Considering that the currency value in the Latam region is weak compared to some countries in other nearby regions, making international transactions with fiat currencies tends to be disadvantageous. Business owners make transactions with their weak currencies but get little value for the funds spent. However, Latam leverages blockchain technology to provide citizens in the region with a coin that can be used for international transactions with global reach. With no limitations, coin holders can initiate and execute transactions with peers from various parts of the world without paying exorbitant transaction fees.

Cryptocurrency Statistics in Latin America

The acceptance of cryptocurrency in different parts of the world is currently on the rise. Amongst the countries embracing cryptocurrency, people living in the Latin American region are definitely beginning to embrace cryptocurrency. According to Observatorio Economico Latinoamericano (OBELO), Latin Americans own a 15.8% share of the volume of bitcoins globally. The report also states the average Bitcoin division among countries in Latin America between 2013 and April 2021;



According to PMNews, there has been more openness towards the adoption of cryptocurrency in Latin America: 67% of millennials are more enthusiastic about owning at least a fraction of a cryptocurrency, 79% of millennials are willing to learn more about it, and 76% of millennials revealed that they would use cryptocurrencies effectively if they understood them better. Despite the perceived interest, Bitcoin is mainly held by a small percentage of the total population. With the retrogressive economy and unimproved standard of living, many people, especially locals, have little hope of leveraging bitcoin to improve their standard of living or even hold wealth. Hence, Latam Coin was created so that every individual member of the Latam America region can benefit from the intrinsic value of cryptocurrencies ownership. Everyone in the Latin America region will be able to own at least one Latam Coin. Investors will receive training on how to use their coins and take more advantage of the cryptocurrency space.

Latam Coin was developed as an alternative currency backed by blockchain technology to create real value for users in order to improve the economic situation of Latin countries and the standard of living of its citizens. With most Latin counties wallowing in economic instability, the Latam Coin was developed to replace the hyperinflated weak currencies of the countries, thus giving holders more value for their investment. While fiat currencies are known for their uncertainties, holders can hold the Latam Coin for improved payment processes and a viable means of investment.

The government's policy controls the value of existing fiat currencies in the Latam region. However, the value of the Latam coin is controlled by the market activities of its users in the exchange community. The coin will function as an investment unit for holders. Investors can invest in it knowing full well that their investment will yield good results as the coin is continually used as a payment tool for both local and international transactions. Aside from its individual advantage, business owners can incorporate the coin in their organization by having it function as the payment currency for every transaction, including payment of salaries.

Why Invest in Latam Coin?

- **Financial Instability:** The economic situation of countries in Latin America makes it difficult for citizens to protect or increase their wealth. The inflation rate of countries in this region has highly deteriorated and has left citizens with weaker currencies. Amid falling reserve and unemployment, Argentina's inflation rose by 53.8% in 2019. By developing a coin that can function as a payment tool and a store of value, coin holders can preserve their assets and increase their wealth despite the existing economic instability.

- **Unbanked Population:** Despite the increased acceptance of banks, World Bank Organization revealed that about 50% of the Latin Americans have no access to banking services, thus leaving fewer people to access to banks. While many people would have loved to own a bank account, countries in the region require a stable income to get a bank account.

However, most citizens of the region do not work full time, hence, do not have a stable income. In the same manner, only a 113million people have access to credit cards despite the fact that over 387.2million people have access to the internet. In Latin America, it is easier for people to access the internet than it is for them to own a bank account. Latam Coin provides a more reliable means for people to hold their wealth without relying on centralized financial institutions.

- **Remittance:** Blockchain technology provides a seamless and borderless transfer of currencies without igniting slow transaction results. Latam develops a coin to offer users a quick and secure method to send remittances with ease.

- **Low Transaction Cost:** Traditional financial institutions need a lot of money to sustain their operations, and service consumers are made to pay for the cost of operation in the form of high transaction fees. However, cryptocurrency and blockchain make it easy for coin holders to enact transactions while paying little to no transaction fees.

- **Transaction Transparency:** The automated feature of cryptocurrency and blockchain technology makes it possible for underlying users to track transactions in the distributed ledger. With fiat currency, it is easy for transactions to be manipulated. However, it is impossible with cryptocurrency as parties involved in the transaction can track the process right from the sender to the receiver.

- **Ecommerce Commission:** For some years, Latin America has experienced triple digits growth in e-commerce as well as an increasing trend in digital payments. Cryptocurrency-based payments facilitate lower commission for every transaction, reduced fraud rate, no chargebacks, user data protection, fast transactions, and fraud mitigation costs for retailers.

"There is no power for change greater than a community discovering what it cares about."

Margaret J. Wheatley

Latam Ecosystem

The Latam Coin will be the unit to access the improved features of the ecosystem. The ecosystem will function as a community for investors and coin holders to leverage value proposition. To enable quick and seamless transactions, the coin ecosystem is connected to various exchange platforms, including Pancakeswap. By being connected to Pancakeswap, coin holders can facilitate transactions among peers in the network without paying a high amount of transaction fees or high maintenance fees. In Pancakeswap, the Latam Coin will function as a liquidity coin to create a liquidity pool for the coin in the decentralized exchange in order to facilitate decentralized trading. As the coin is listed in the decentralized exchange, a liquidity pool is created to enable users to trade safely and quickly. In the Latam's liquidity pool on the Pancakeswap decentralized exchange, Latam Coin holders can provide liquidity by adding their coins to the liquidity pool. By so doing, they get a reward in the form of trading fees. Hence, if the trading fees of the Latam Coin in the decentralized exchange is 0.2%, Liquidity providers can earn up to 0.1% of the fees as a reward for enabling fast transactions. In the decentralized exchange, liquidity providers can remove their liquidity and get their accrued rewards whenever they will. Rather than hold the coins in the wallet, coin holders can provide liquidity with it to earn rewards and build wealth.

Asides from the rewards earned by liquidity providers in the Pancakeswap decentralized, a percentage of the transaction fee will also be donated to the Latam Charity Foundation. As the charity foundation focuses on providing community support for children and families in needs, health and wellness programs for sick people, comprehensive family safety training plans, and rescue and adoption programs for pets, Latam Coin will contribute to the achievement of the goals by donating 1% of every of the transaction fees charged on every transaction made with the coin to the charity foundation.

Amongst other utility values, Latam Coin was developed to facilitate easy payment in local traditional stores. In the Latin American region, only a few people have access to bank accounts. Half of the population does not even own a debit or credit card. Latam changes the trend by providing every coin owner with a crypto-linked card. By partnering with card service providers like Visa, every coin Latam coin holder gets to own a crypto debit card through which they can initiate payment of local transactions.

Latam will work with most retail stores in Latin America to ensure that the Latam Coin not only functions as a utility coin for digital transactions but also as a payment token for immediate local transactions. Holders can pay for goods and services at their local stores using Latam coin's crypto-linked card.

In the Latam Coin ecosystem, the coin will operate as a community-based coin for the enhanced good of members of the community. On every transaction made using the coin, 5% will be sent to the liquidity pool in order to facilitate fast transactions, 4% will be shared among liquidity providers, and 1% will be sent to the Latam charity in order to improve the standard of living of members of the community.

Why Use Latam Coin?

- **Global Accessibility to Assets:** Traditional banks are functional within their country of operation. While some certain types of credit cards could be used to access funds outside the issuing country, there is a limit to the banking services a foreigner can access in another country. Latam coin erases that by giving coin holders a platform to access their assets anywhere in the world. As the use of the coin is borderless, coin holders can access their decentralized digital assets in the world.

- **Seamless Transfer of Assets:** The Binance Smart Chain on which the Latam coin is built has a dual chain architecture to aid in a seamless transfer of assets from one blockchain to another. This interoperability feature of the Binance Smart Chain gives users access to a vast ecosystem that can cater to various use cases. The cross-chain feature enables the exchange of value between various networks without the need for an intermediary. The Latam coin can be transferred from one blockchain to another, thus giving holders access to the vast cryptocurrency industry.

- **Easy Local Purchases:** The limitation of some cryptocurrencies is the fact that they are not easily available for immediate local transactions. Latam coin lifts the limitation by providing a crypto-linked card to every coin holder.

Each card is linked to a Latam coin wallet. Hence, cardholders can easily make use of their crypto-linked cards for easy transactions at local stores. Retailers who do not want to accept the coin as payment for goods sold can have the service provider convert the Latam coin to the local currency at the point of sale. Hence, when users use their cards for transactions, the required amount to be paid is converted to the local fit currency and sent to the retailer's fiat account. Latam coin gives coin holders the power to buy whatever they want whenever they need them without going through exchangers to exchange their wealth.

- **Investing Opportunities:** Cryptocurrency was initially developed as an alternative financial tool. However, its proven value has caused it to function as a reliable medium of investment. Although different factors contribute to the growth and perceived value of a cryptocurrency, demand, and supply stand at the center of the factors. An increase in demand and a reduction in supply will definitely increase the value of the coin. As more people see the need to own the coin, so will the value of the coin increase. Latam helps people living in the region take advantage of investing in cryptocurrency by providing mass adoption access to the Latam Coin.

The Future:
Latam Coin Crypto Linked Card

From Mexico to the southernmost territory in Latin America, hyperinflated cash is popular to citizens due to lack of banking infrastructure, lack of access to credit/debit cards, and mistrust in the traditional financial institutions. According to a report by cell Point Digital, 85% of transactions in Latin America are cash-based, with only 39% of the population having a bank account. The report also revealed that 71% of Brazilians report using cash as the main means for paying for daily transactions. Credit card penetration in Latin America is only growing at an average of 1% per year. In some countries, infrastructures for global card networks struggle with fraud and denied transactions during cross-border payments.

Latam provides more financial inclusion for everyone in Latin America by giving them a platform to keep their financial holdings, increase their wealth and access a more defined utilization of funds. Rather than hold a continuously devaluing fiat currency, people can keep their wealth in Latam coins and use it for immediate transactions using the cryptocurrency-linked card.

The crypto-linked card is integrated into the ecosystem features of the Latam coin to make it easy for holders to access their finances. Rather than use exchanges to transfer funds and hold hyperinflated cash, Latam provides crypto cards to enable holders to cash out their coins using their cards. The crypto-linked cards are linked to the holder's wallet in order to provide them with easy access to their funds. At the point of sale, cardholders initiate payments with their topped cryptocurrency card, and the card automatically exchanges it into cash at the point of exchange.

Latam collaborates with Visa to make the credit easily usable in any VISA-compatible financial machine in different parts of the world. While the crypto-liked card is accessible to every coin holder, the supporting services provider charges a low maintenance fee on the use of the cards. Latam Cardholders can use the card every day of the week seamlessly. However, the platform preserves the Latam liquidity pool in the Pancakeswap decentralized exchange by creating a low monthly limit on card usage.

Tokenomics

The Latam Coin is compatible with the BEP-20 token standard, which functions as a blueprint for tokens that define how the tokens can be spent and the rules guiding the tokens. Due to its similarity with Ethereum's ERC-20 and Binance Chain's BEP-2, tokens built on the BEP-20 standard are compatible with both chains. The dual chain architecture of the Binance Smart chain makes it possible for users to swap their BEP-2 tokens or ERC-20 tokens for tokens built on the BEP-20 token standard. The Latam coin will be used to replace Latin America's centralized inflationary currencies. Token holders can initiate safe and borderless transactions with the coin without the value of the coin reducing due to the government's policies. Token holders can also use their holdings to facilitate daily transactions through their crypto-linked cards. Every token holder can also function as a liquidity provider in Pancakeswap to earn additional rewards.

Roadmap

June 2021

·Website Launch
·Pre-sales Campaign
·Addition of Liquidity in Latam Coin
·Creation of Whitepaper

July 2021

·Public Launch
·Publication in PancakeSwap
·Listing on CoinMarketCap
·Audi of the Code

Aug 2021

·Marketing Strategy Plan
·Influencer Marketing
·Establishing Strategic Partnerships
·Listing on main decentralized exchanges

Sept 2021

·Latam Technology Audit
·Expansion of Strategic Partnerships
·Launch of Latam Coin Academy
·First Public Events

Oct - Dec 2021

·Infrastructure Improvement
·Expansion of Team and Offices
·Partnership with Latin NGO's

Conclusion

The hyperinflated currencies of countries in Latin America have worsened the region's economic outlook and have caused a retrogression of the standard of living of citizens. Much more, a large percentage of the population is unbanked, thus causing the majority to facilitate transactions with the continuously devaluing fiat currency. To revolutionize the economy of the countries in the region and provide citizens with more inclusive access to financial instruments, Latam Coin was developed. Latam Coin was developed as a viable alternative to the unreliable national currencies of countries in the region and a sustainable store of value for holders to acquire and hold wealth. Rather than rely on devaluing nation currencies for local transactions, coin holders can make use of their coins while still retaining the value of their holdings. Latam aims to improve the standard of living of everyone living in the region by making them the main beneficiaries of the growing cryptocurrency space.

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