

COGECOIN Whitepaper v2.0

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

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Abstract.

Where We Are Today

In the rapidly changing landscape of technology and society, our responsibility toward animals remains a critical concern. Despite efforts to improve animal welfare, the reality of abandoned and neglected animals persists. To this day countless animals worldwide remain without homes, proper care, or protection. In many regions, particularly urban centers, the number of stray and abandoned animals continues to rise, posing challenges not just for animal welfare advocates but also for local communities.

Through innovation and collaboration, new solutions are emerging to tackle these pressing issues. At Cogecoin, we aim to harness the power of blockchain technology to directly address these challenges, providing a sustainable platform that connects communities, donors, and welfare organizations to create meaningful impact globally.

Entering the Solana Ecosystem

As Cogecoin, we are proud to announce our transition to the Solana blockchain. Known for its high scalability, ultra-low transaction costs, and energy efficiency, Solana offers the perfect ecosystem to power our mission. Unlike many other blockchains that struggle with congestion and high fees, Solana's architecture enables seamless and cost-effective interactions, making it ideal for the real-time needs of a global welfare initiative.

By leveraging Solana's capabilities, we aim to:

- 1. Create faster transactions, allowing donors, investors, and users to contribute to animal welfare initiatives in real time without being burdened by high fees.
- 2. Enhance accessibility, empowering smaller donors who may have been excluded by higher costs on other networks.
- 3. Build transparency, ensuring every contribution is traceable and secure to foster trust within our ecosystem.
- 4. Scale efficiently, supporting initiatives across multiple regions and expanding our impact .

Addressing Today's Challenges

Recent data highlights that stray animal rates in certain regions remain alarmingly high. In areas with underfunded shelters and limited access to sterilization programs, stray populations have seen an upward trend. While exact global numbers for 2025 are still being assessed, the indicators suggest a pressing need for action to prevent overcrowding in shelters and improve adoption rates.

At Cogecoin, we are not just observing these trends; we are actively working to change them. By integrating blockchain solutions on the Solana network, we provide tools for transparency, fundraising, and community building. Our platform will enable crowdfunding for shelter support, secure tracking of animal rescue and adoption data, and real-time initiatives to address urgent local crises, ensuring resources reach where they are needed most.

Building the Future Together

The decision to build on Solana reflects our commitment to innovation, efficiency, and sustainability. As we take this next step, we invite individuals, organizations, and communities to join us in reimagining how we address animal welfare challenges. Cogecoin is more than a cryptocurrency; it is a movement. Together, powered by Solana, we can turn today's challenges into opportunities and create a brighter future for animals and the people who care for them.

Our solution.

Setting a new precedent.

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

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



Our solution.

Sponsorship NFTs.

Sponsoring an abandoned pet through Cogecoin gives you access to our original NFTs.

These are modeled on the dog you sponsor and are completely unique. Appearance, personality and other various metrics will be built in, giving you your own personal digital Friend.

dApps.

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

Social Commerce.

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

Insurance.

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

Health Products.

Through our research, we've discovered the next big wave in pet care.

Through Cogecoin, get discount prices on fresh pet food and the benefits it comes with.

COGELAND

A game with play to earn mechanics.
The revenue generated will be
donated to the animals around the world

Donation.

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

Animals need our help

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



Animals need our help

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

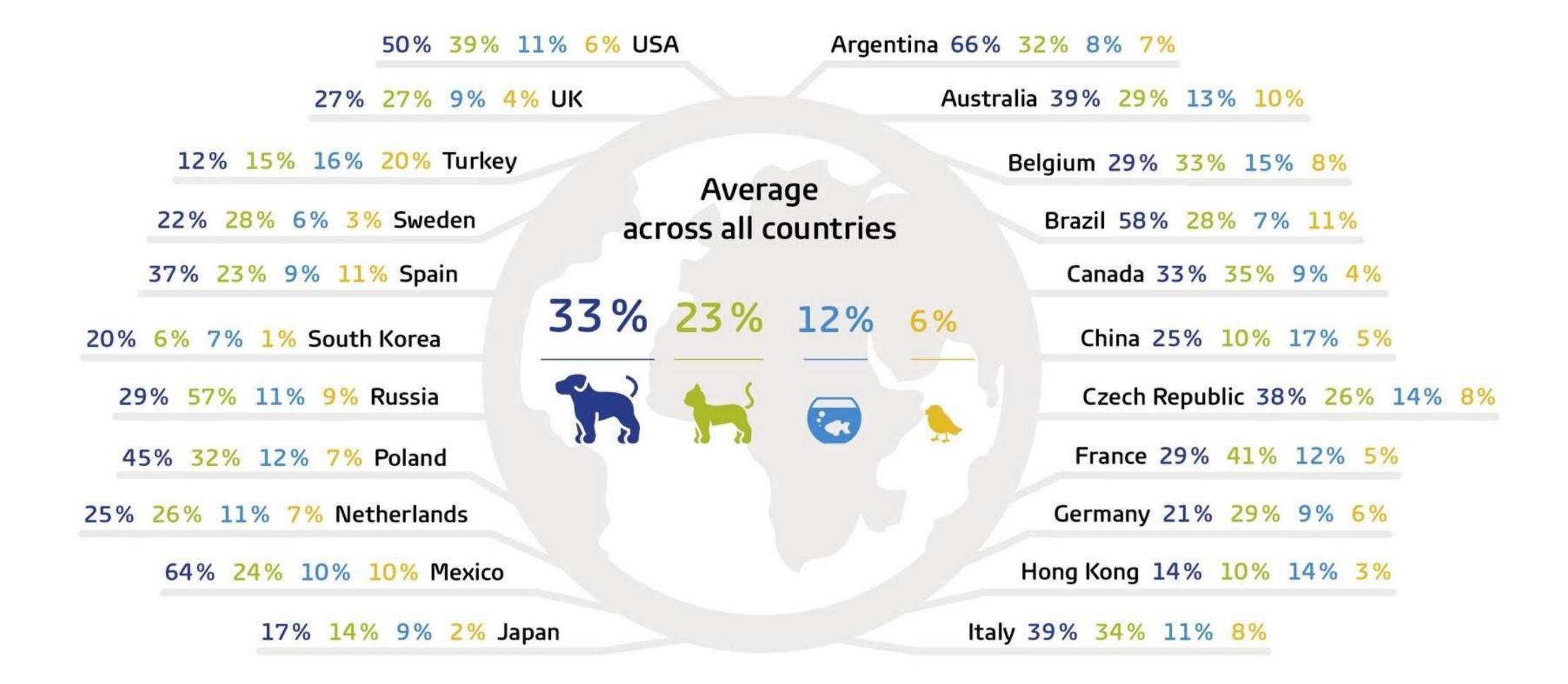


Fig 1. Pet Ownership across Countries

TOKEN FEATURES



Community Driven

Created by the community and for the community.

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



Fair Launch

\$COGE is built on the Solana network, utilizing the Solana protocol, the industry standard for smart contracts and issuance of original tokens. A pre-sale will be conducted with Phase1 and Phase2 options to ensure a fair launch for everyone.



Donation

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





PET Insurance

Cogecoin network is used to insure pets through its P2P insurance model.

\$COGE Premiums are pooled, and claims are verified through consensus to ensure good medical care for all animals.



Pet Commerce

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



COGE GAME

CogeLand is a play-to-earn (P2E) virtual world where players care for, rescue, and nurture digital animals while earning cryptocurrency rewards. Built on blockchain technology, the game combines gaming and NFT collectibles.



In addition to the \$COGE token's benefits, it aims to support the community that believes in the project. Cogecoin utilizes the strengths of cryptocurrencies, ensuring transparent and secure donations and transactions. This enables community members to donate confidently, with all transactions being traceable and efficient.

TOKEN FEATURES

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Token Name Cogecoin Token Ticker \$COGE Total Supply 100 Trillion

Solana

LISTINGS





Protocol

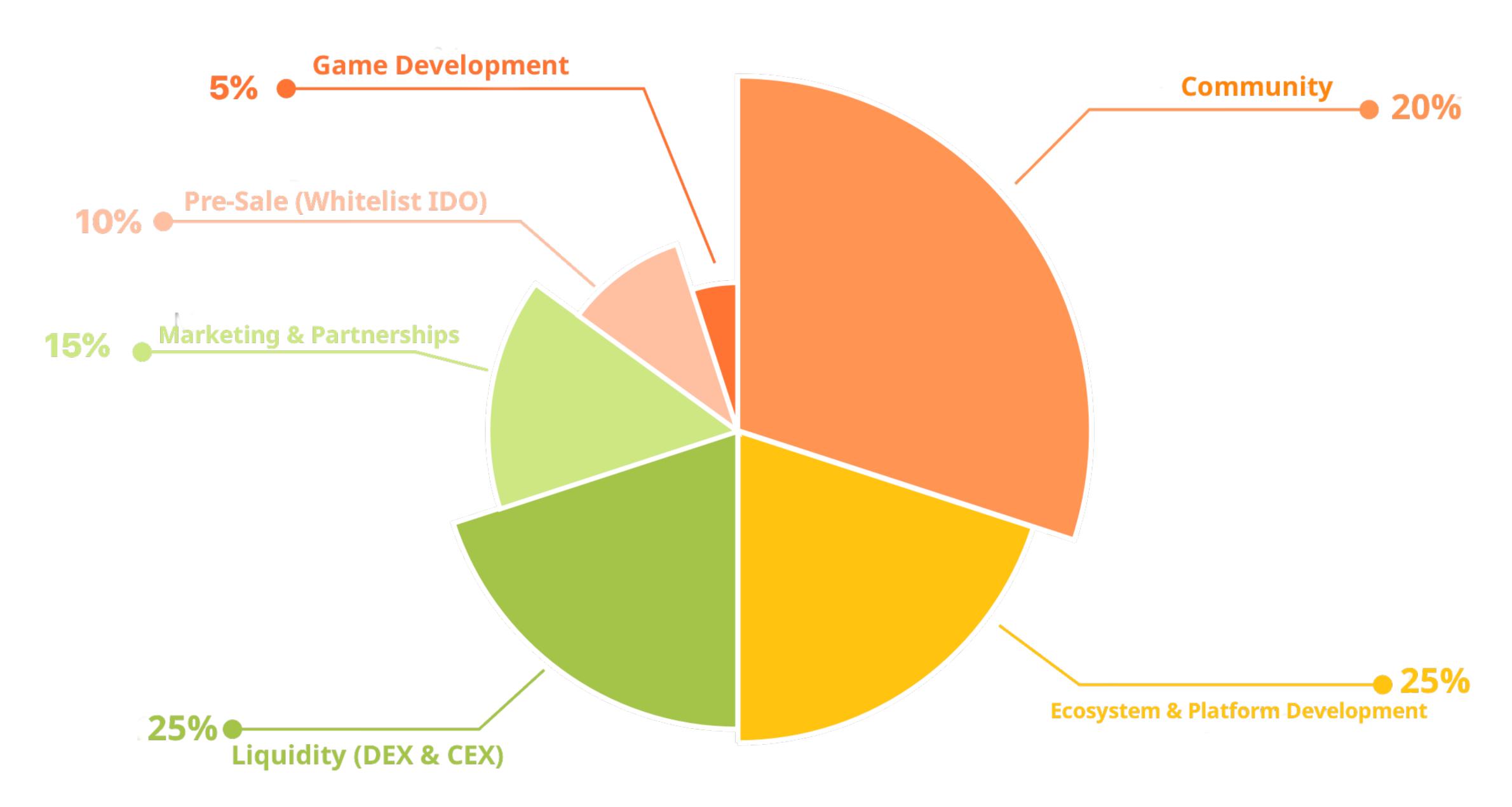




TOKEN FEATURES

TOKEN DISTRIBUTION

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





Blockchain DeFi & Governance.

Incentives, benefits, utility.

Airdrops.

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

Early Supports.

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

Yield Farming.

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

Governance.

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

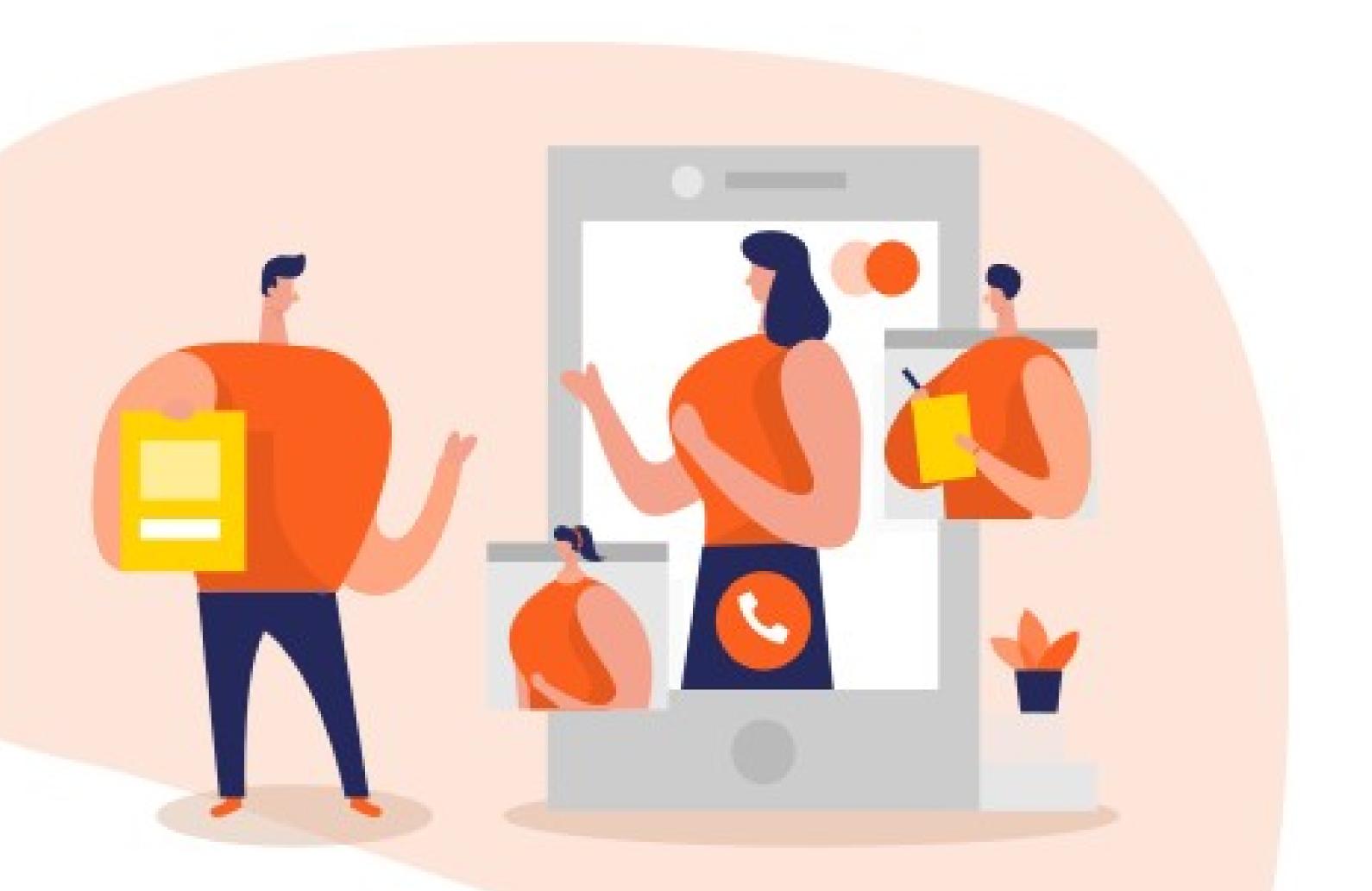
Insurance: Context.

The rise of InsurTech

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

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

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



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

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

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

Blockchain

Innovations in the insurance industry.

Reinsurance.

Provide accurate estimations of required reserve.

Fraud Detection.

Identify suspicious transactions.

Peer-to-Peer

Insurance.
Facilitate community insurance plans.

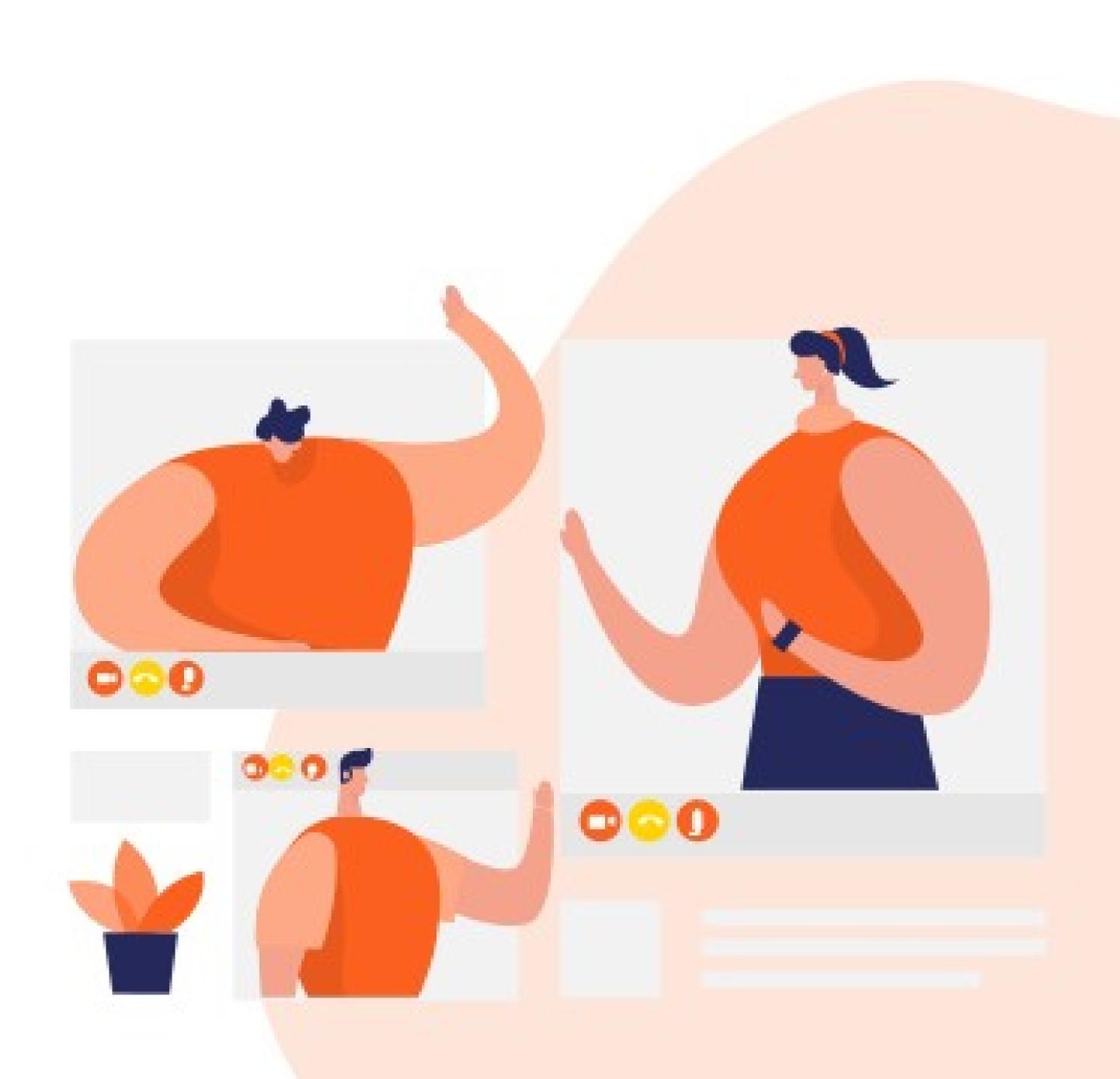
Claims Management.

Improve claim processing methods.

Increasing popularity.

So far, we've looked at insurance for people, but what about pets? The global pet insurance market is projected to grow to \$15.5 billion by 2028, up from \$7.5 billion in 2023.

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



Insurance: Pet to Pet.

Coverage on your terms.

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

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

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

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

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

Coverage on your terms.

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

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

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

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

Private pools.

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

(Until the pool is validated, applications will be temporary. In the case where the pool doesn't receive funding/users to go

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

through, everyone's funds will be automatically refunded).



Private pools.

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

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

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



Retail: Context.

Pet Health: Eliminating needless suffering.

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

these meals are shorting life-spans and causing long term health problems for pets worldwide.

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

Retail: Context.

Social Commerce: Shop as a community.

We've talked about mass production within the pet food industry, but what about pet accessories? Bland designs made with cheap materials plague the industry and there's a real need for some quality products with character. The problem is that the homemade accessories are hard to locate, can be expensive to order and tend to be in limited quantity. This is where we want to step in, by bringing our community a one stop commerce site with social features, allowing users make custom requests and reach out to one another.



Retail: Pet Health.

No compromises.

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



Retail: Pet Health.

No compromises.

Real Food.

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

Hygienic.

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

Freshly Made.

Meals are made to order and contain no preservatives.

Nutritional.

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

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

Roadmap

O Phase 1

- · Release the Concept Draft and Launch the Website
- Start the \$COGE Pre-Sale
- Create Liquidity and Start the Project

In progress

) Phase 2

- · Publish the test version of Cogegame
- Launch the ambassador program
- Donate to animals through multiple donation campaigns

In progress

) Phase 3

- Extensive Digital Media Marketing
- \$COGE Airdrops, Giveaways, and Partnerships
- NFT Marketing and Planning Announcement for NFT Holder

Planned

) Phase 4

- Cogegame Game Launch Announcement
- Cogegame Game Launch Marketing
- Play-to-Earn Donation Planning

Planned

) Phase 5

- Listing on Tier 1 Exchanges
- Launch of the Pet Insurance DeFi Ecosystem
- Launch of the Pet Social Network and P2P Marketplace

Planned

) Phase 6

INCORPORATE THE COGE FOUNDATION

Planned

Donation: Campaigns.

Real action, real impact.

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

Catch the wave.

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

Win win.

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

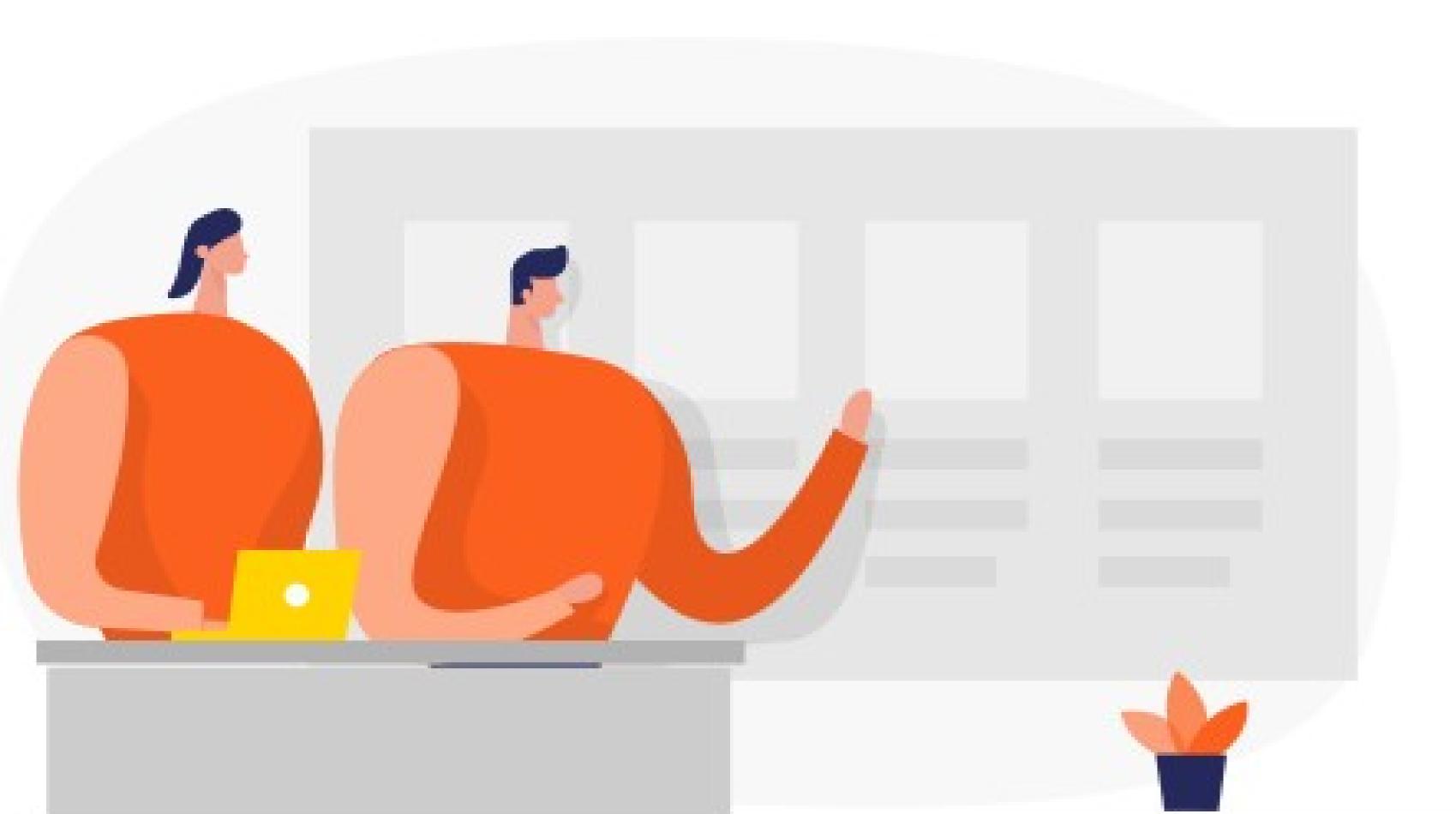
CogeFoundation

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

Disclaimer.

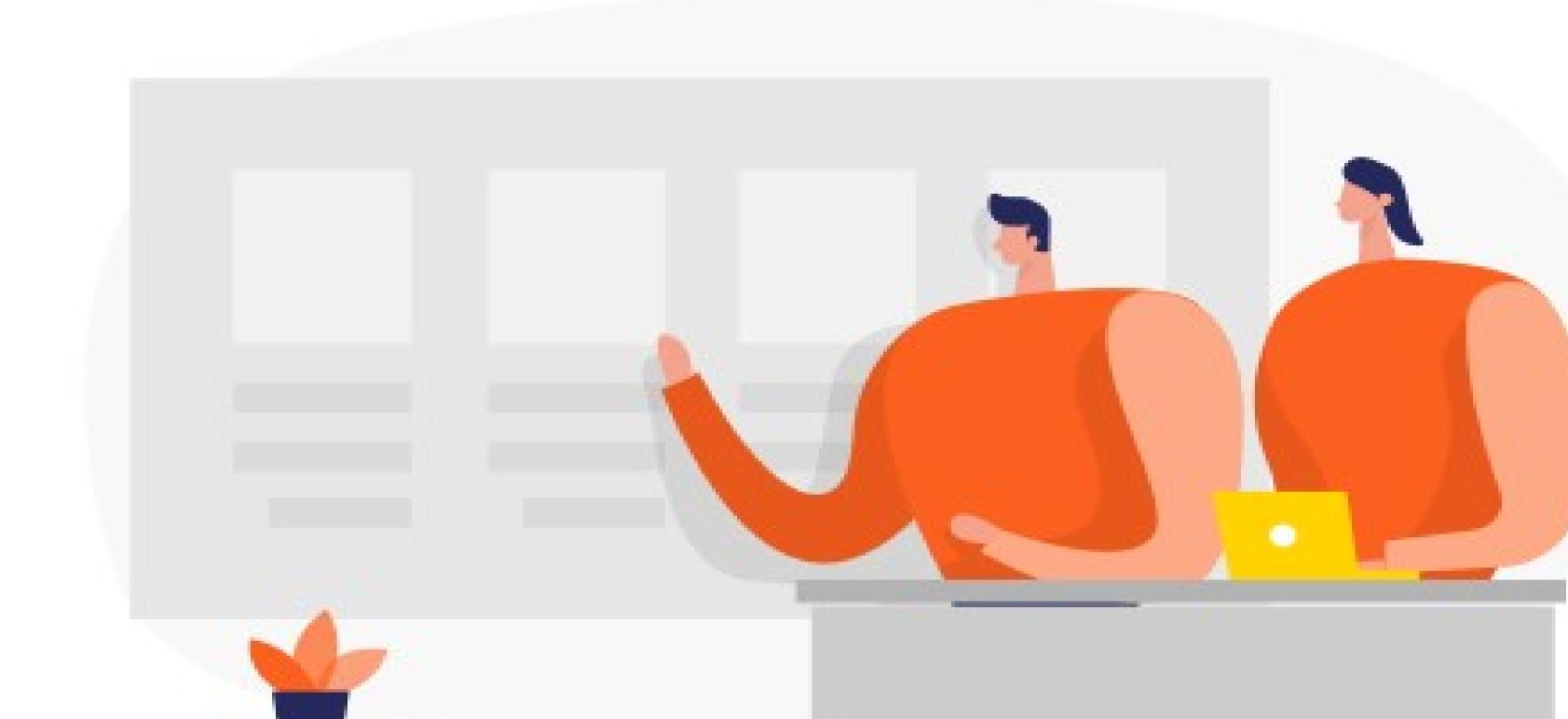
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It is recommended that anyone who intends to participate in or donate to the COGECOIN project described in this document should fully understand the contents of this document and seek the advice of an expert.



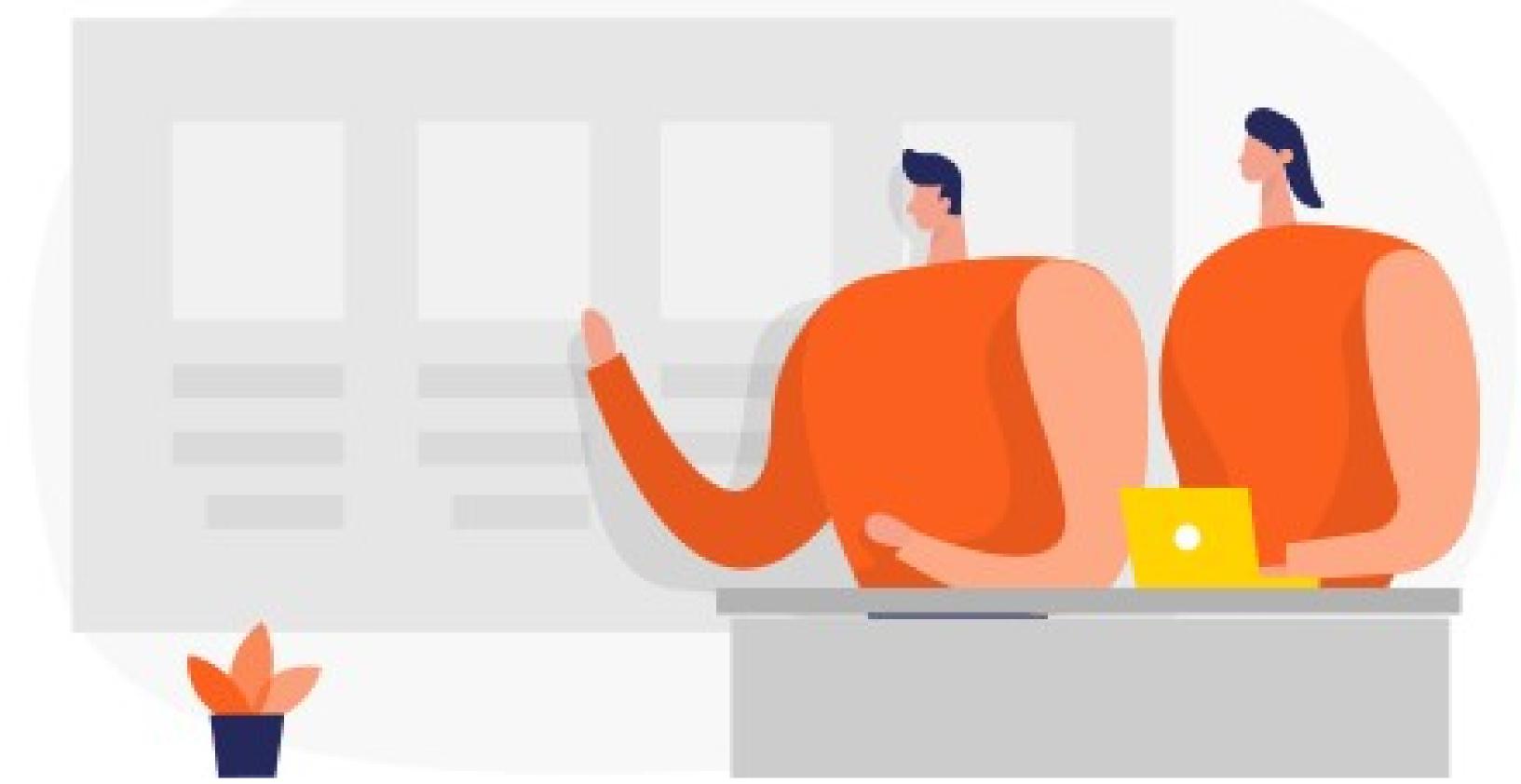
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COMMUNITY DONATIONS

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

THANK YOU FOR READING!

