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WHITEPAPER **





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INTRO

Cryptocurrency, sometimes called cryptocurrency or crypto, is any form of currency that exists digitally or virtually and uses cryptography to secure transactions. Cryptocurrencies don't have a central issuing or regulating authority, instead of using a decentralized system to record transactions and issue new units.

Cryptocurrency is a digital payment system that doesn't rely on banks to verify transactions. It's a peer-to-peer system that can enable anyone anywhere to send and receive payments. Instead of being physical money carried around and exchanged in the real world, cryptocurrency payments exist purely as digital entries to an online database describing specific transactions. When you transfer cryptocurrency funds, the transactions are recorded in a public ledger. Cryptocurrency is stored in digital wallets.



INTRO

Cryptocurrencies have become increasingly popular over the past several years - as of 2021, there were more than 10,000 of them! And the number is constantly growing.

Analysts estimate that the global cryptocurrency market will more than triple by 2030, hitting a valuation of nearly \$10 billion. Whether they want to buy into it or not, investors, businesses, and brands can't ignore the rising tide of crypto for long.

First choice coin is defi crypto project startup, it's aim is to take a share in this emerging crypto industry.



VISION

Our aspiration is to improve our world and everyone's lives (especially the poor) with the adoption and use of cryptocurrency through us. We aspire that Finance will be more accessible, easy to use and decentralized— and, that the individual members of society (specially Filipinos) will be the primary beneficiaries.





MISION

Cryptocurrency has enabled global economic changes in our society with people in developing countries has access to digital assets for the first time in history. We strive to disrupt Decentralized Finance by creating an crypto startup that allows the ordinary people and the world's unbanked to access and enjoy.

Market Overview



The Next Bull Run

The next crypto market bull run is anticipated to be in 2024, our aim is to make our value to at least 10x in gain in next bull run.

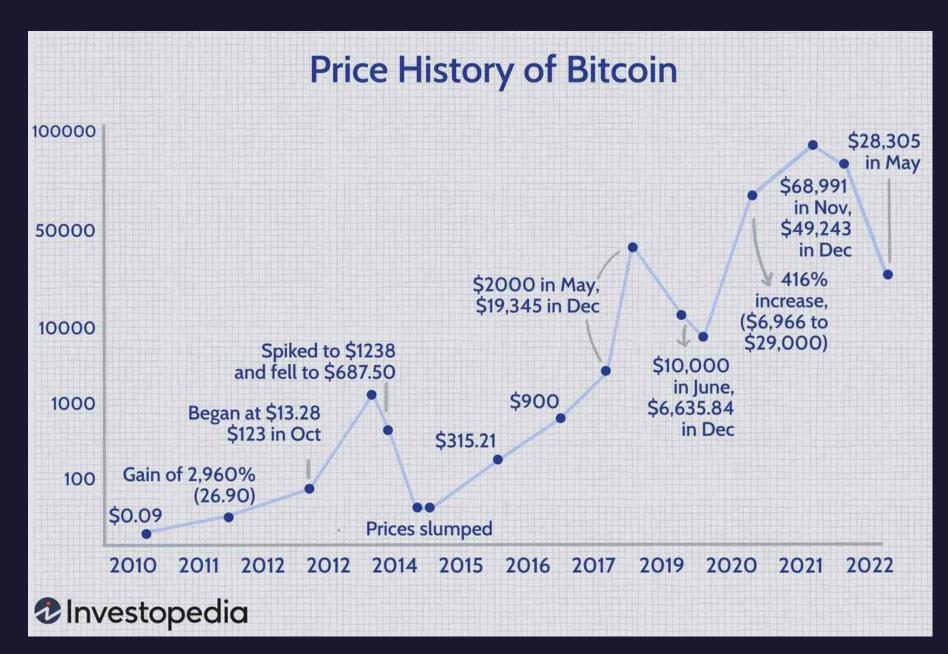


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Financial Shift



The financial shift from fiat to digital and blockchain is just starting and we believe this is the best time to develop and invest in crypto project.



Unlike traditional financial institutions, DeFi also allows you to remain in custody of your financial assets. This is a very modern and decentralized way of doing things. DeFi technology is the future since it brings solutions to traditional financial problems.

Bringing near instant and secure transactions

The space is going beyond traditional norms by offering speedy and secure transaction options. Traditional transaction networks always lack speed, convenience and security. Large transaction throughout will always require several visits to the bank and lots of paperwork. Banking institutions are highly centralized — and hacking the institutions could easily lead to loss of funds for all accounts. Even highly reputable financial institutions are susceptible to such hacks.

Decentralized finance is a transparent and very secure payment solution. It decentralizes services, making investors' assets more secure. Completing transactions in platforms that leverage the technology is palatable for anyone — with no paperwork involved.

02 Honesty and trust

Dishonesty has been a prevalent attribute of the traditional financial system. During the 2008 financial crisis, banking institutions were corrupt with the mortgages they offered, helping lead to the recession.

DeFi is offering more honesty, transparency and trust. Its applications are based on blockchains. All transactions are public and permanent for future review. Anyone can view and audit blockchain and DeFi data.

Improving customer

03 Improving customer services and accessibility

Most banks work five days per week, eight hours a day. Hence, it could be inconvenient if you want to transfer cash urgently, especially during a weekend. There is no need for third party approvals within the DeFi space. The network works 24/7, meaning you can make transactions quickly whenever the need arises.

Availability and ease of access is vital. In 2017, there were 1.7 billion unbanked adults since traditional finance failed to streamline accessibility for all. DeFi makes financial services accessible to all in a mission to bank the unbanked.

There are only two requirements for accessing DeFi services — the internet and a computing device. These minor requirements make access to the fintech platforms relatively easy for anyone.

04 Earning passive in come

One of the biggest benefits of DeFi is the possibility of actually earning yields. Unlike traditional finance, the space introduces many options for the average investor. Among the yielding options: Staking, yield farming, liquidity mining, gaming for earnings and trading.



First Choice Coin is a Defi token used for staking, marketing reward, and a utility for first choice coin economy of defi, gaming, NFT, and others. It is an ERC20 Polygon Matic-based blockchain technology that aims to bridge real-world assets to the decentralized finance world.

BITCOIN - as the biggest crypto in market capitalization got some scaling problems:

A.) SPEED - 7 transactions per second is the capacity of bitcoin but due to increasing users, it leads to congestion and very high mining fees. Today it will take you hours to days for a bitcoin transaction to be confirmed.

B.) FEES - high transaction/mining fees due to high bitcoin algorithm difficulty. It cost a minimum of 2\$ (100 PHP) up to 10\$ (500) or more for every bitcoin transaction this also will take you hours to confirm, which is very big money for simple consumers, this is already more than a one day salary here in our region in the Philippines.



FCC ADVANTAGE:

- 1.) SPEED FCC is built over POLYGON MATIC block chain which can process 10,000 transactions per second almost a thousand times faster than bitcoin. Transactions will be confirmed in seconds to minutes with no transaction congestion.
- 2.) SMALL FEE Cents only transaction fees which are perfect for small transactions and real crypto adoption.

Buying an Fcc coin gives you an opportunity to earn in the following: *Staking *Fcc pool *Affiliate *prize appreciation *playing play to earn games *pay for shopping and services with fcc E-commerce mobile app *many more

STREAMS OF EARNINGS



How do we earn?

Decentralized Finance

Yield farming, lending/borrowing in crypto finance and multi billion platforms.

We allocate income:

30% - Company Fund

20% - FCC Buyback

15% - FCC Pool

35% - Affiliate Marketing



How do we earn?

Validators Node/Staking

Provide validators services to POS crypto and stake coins for securing networks.

We allocate income:

20% - Company Fund

20% - FCC Buyback

20% - Expenses

20% - FCC Pool

20% - Affiliate Marketing



How do we earn?

Online Services

Bills payment fees, Online services, etc.

We allocate income:

20% - Company Fund

30% - Rotating fund and expenses

10% - FCC Buyback

20% - FCC Pool

20% - Affiliate Marketing

Field we want to explore

- 1.NFT and Play to earn GAMING
- 2. Crypto and Forex trading
- Convenience store chain, grocery chain powered by fcc coin.
- 4.E-commerce *mobile app* powered by Fcc it will offer online shopping, grocery, and services platforms accessible on your mobile device.
- 5.Decentralized Autonomous Organization (DAO) We want to move in the future to DAO

TOKEN SPECIFICATION

FCC token Specification Name: first choice coin Symbol: FCC

Network: Polygon Matic Decimal: 18

Total Supply: 1,000,000,000

Allocation:

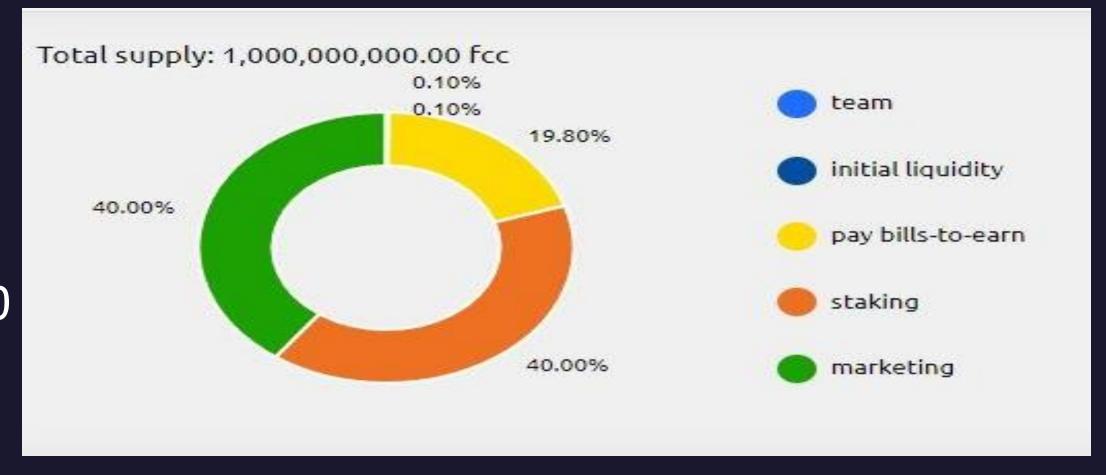
TEAM: 1,000,000

Initial Liquidity: 1,000,000

PAY BILL-to-earn: 198,000,000

STAKING: 400,000,000

Marketing: 400,000,000



contract address: oxb6C3C00D730ACcA326dB40e418353f04f7444e2B

TOKEN METRICS

Airdrops and giveways will be taken from marketing allocation

Allocation	Percentage	Supply	Price	Value	Release
Staking	40%	400,000,000	-	-	4.1M monthly for 8 years
Marketing	36%	360,000,000			5 M montlhy for 6 years
Airdrop and Giveaways	4%	40,000,000	-		10M for one time airdrop event/remaining will release in 3 years
Team	0.1%	1,000,000	-	-	83K monthly for 1 Year

TOKEN METRICS

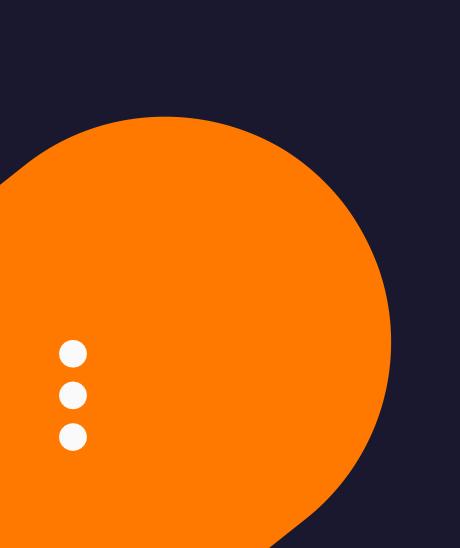
Private sale is taken from Initial liquidity allocation

Allocation	Percentage	Supply	Price	Value	Release
Pay-Bill to earn	19.8	198,000,000	-	-	1.65M monthly for 10 years
Initial Liquidity	0.01%	100,000	0.056\$	5,600\$	locked for 3 months
Private sale	0.09%	900,000	0.01	9,000\$	75k monthly for 12 months

Project Roadmap

- Website and social
- Token creation and tokenomics Pre-sale in
- pinksale
- Quickswap Decentralized exchange listing
- Staking release
- Affiliate Marketing release 2 more
- exchange listing Coinmarketcap listing
- Fccswap dex
- Onchain staking, Farming, and liquidity pool
- Nft release
- Nft staking
- Mobile app release
- Ecommerce on mobile app powered by Fcc
- Update new Roadmap

Meet Our Best Team





Mr. Alvin Abalos - CEO
7 year Certified
CryptoCurrency Expert,
Defi and Staking Expert
Community Lead - Livpeer

Community Admin - Ontology



Mr. Carl Andrew Castañas -

Freelance DEV Certified Ethical Tec

Certified Ethical Technocrat
Professional Cloud Security Engineer
Crypto Developer



Ms. Cathriza Mae Chua - TECHNICAL

Computer Science Graduate Technical Support Specialist Human Resource Proficient Crypto Enthusiast

A Deet Sur R



Gen. Leonardo Cesneros
Retired PNP General
Master of Laws
Psychology Expert
Respectable Businessman

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