

# Car Coin - CCM



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# ABSTRACT

The accessibility and ability to complete payment, store data and have credit access are prevalent trends to consumers in the automotive industry. The digitization of showrooms and transaction models have led to online marketplaces and platforms gaining dominance in the space.

However, alongside these advantages, a new set of concerns have come to the forefront. Transaction and banking transparency as well as the safe guarding of personal data is at risk while continuing the current trends. Opening tradability and accessibility of cryptocurrency combined with power of blockchain will provide useful solution to the issues facing the automotive industry.

Blockchain offers a solution to the problem of combining accessibility with privacy and security. Records can be held securely. Using end-to-end encryption, and yet openly authenticated, referenced and documented, so that data can still be trusted as reliable. The use of smart contract in a DeFi environment opens credit access to more consumers. Additionally, the smart contract secures the collateral and stores this data in perpetuity.

**Car Coin is building an ecosystem that is designed to create transactional transparency and accessibility to consumers purchasing automobiles via the blockchain. Car Coin is an ERC20 token that is needed to run an advertising and purchasing network that connects consumers and auto dealers. Car Coin Market is the beta platform that has provided initial testing for the Car Coin ecosystem.**

# BACKGROUND

## Overview

Car Coin Market is a working and active online marketplace offering vehicles to consumers with cryptocurrency as a payment option. Inventory is made available through partnerships with auto dealerships across the United States. This was developed as the beta platform for Car Coin.

Consumers can pay for their vehicle with cryptocurrency directly with the dealer or with our upcoming payment integration.

**In 2020, the auto industry in the US sold 38% less YoY (due to pandemic) but online automotive sales grew 41% YoY. "CoxAuto"**

**Less than 1/3 of younger consumers (Gen X/Millennials) want to conduct car sales in person. "McKinsey"**

**92% of consumers would prefer an online marketplace to purchase from. "Deloitte"**

**2012 Acura  
TSX**



**\$11,495**

**BTC\* 0.21  
ETH\* 6.47**

**2015 Acura  
MDX**



**\$14,995**

**BTC\* 0.27  
ETH\* 8.44**

**2015 Acura  
RDX**



**\$17,900**

**BTC\* 0.32  
ETH\* 10.07**

**2015 Acura  
TLX**



**\$18,500**

**BTC\* 0.34  
ETH\* 10.41**

# BACKGROUND

## Decentralized Finance

Decentralized finance, or DeFi , is the ecosystem of financial applications being built with blockchain technology. Essentially, DeFi is bringing conventional financial tools from CeFi (traditional centralized finance) on a blockchain. These DeFi tools are mostly built on open-source protocols or modular frameworks and SCPs (Smart Contract Platforms), such as Ethereum, Polkadot, Cosmos and etc. DeFi, being decentralized, is able to take advantages of operating on a public blockchain, such as censorship-resistance and unlimited access to on-chain financial infrastructure.

Decentralized Finance is non custodial (platforms don't have custody of your assets — you do), composable (open-source code enables developers ability to build on top of others' applications), open (defi networks are global, there are no borders in this financial system), transparent (the code for DeFi applications is open for anyone to see and inspect).

# BACKGROUND

## Decentralized Lending

The biggest sector for decentralized finance is lending & borrowing crypto assets. Several high quality products have been built that allow users to borrow and lend directly on the blockchain with no intermediaries. Decentralized lending products are available to anyone, anywhere, and require only a wallet to use.

**Lending:** Crypto holders can lend on decentralized lending platforms to earn passive income on their holdings through interest fees paid by borrowers. This is an attractive option to lenders as they can earn relatively low risk interest on their existing holdings without entrusting their private keys to a 3rd party centralized service.

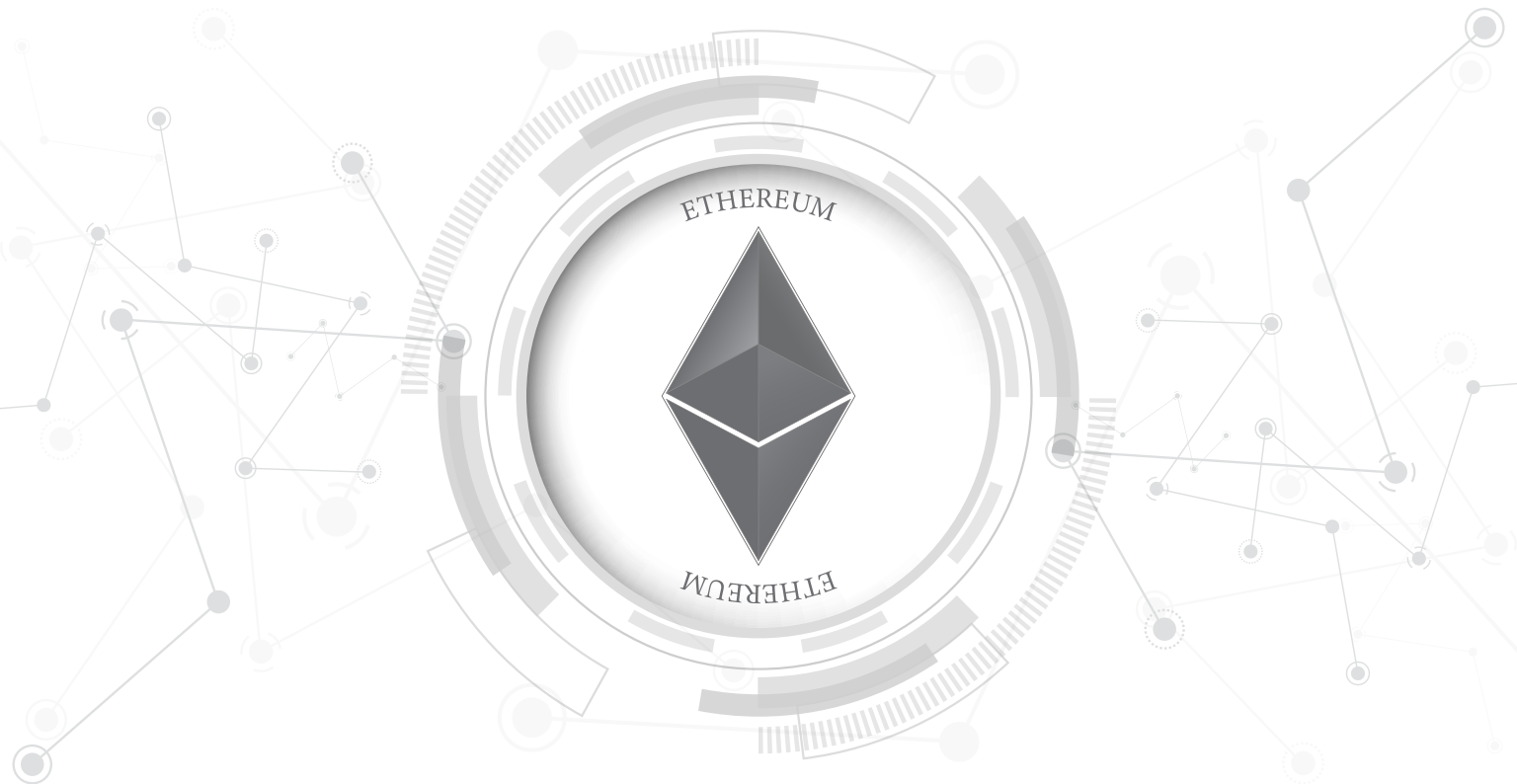
**Borrowing:** The dominant use case for borrowing crypto is margin trading. Borrowing allows traders to get leverage which multiplies gains and losses while trading, as well as short selling, a trading strategy which makes money when the price of an asset goes down. Currently, all relevant decentralized lending platforms use a form of borrowing called collateralized borrowing. Collateralized borrowing means that borrowers must lock up collateral of greater value than the value of their borrow. The collateral serves to ensure lenders will be repaid even if the borrower never repays the loan.

# BACKGROUND

## Ethereum

Ethereum is open access to digital money and data-friendly services for everyone – no matter your background or location. It's a community-built technology behind the cryptocurrency ether (ETH) and thousands of applications you can use today.

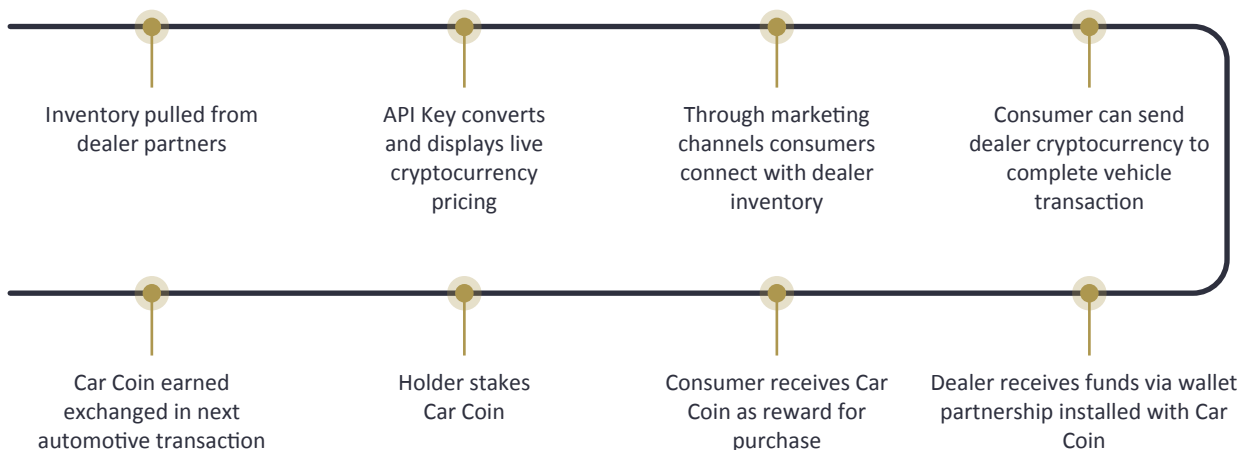
Car Coin is an ERC20 token that utilizes the Ethereum network. The accessibility and transparency of this network makes Ethereum a logical fit. The ability to utilize smart contracts, a set of promises, specified in digital form, including protocols within which the parties perform on the other promises, to deploy payments on automotive collateral is a necessary function of the Ethereum network that will be utilized in the continued development of the Car Coin Market network.



# CAR COIN MARKET COMPONENTS

## Front end Platform

**Car Coin Market was deployed as a beta platform in December 2020 using Car Coin's patent pending listing process.**



Car Coin Market's frontend platform connects consumers with auto dealers using live cryptocurrency conversions. Through this framework, consumers can complete transactions by connecting through our various payment system integration.

The release of the Car Coin plugin (2021 Q3) will give all auto dealers access to free advertising across a large network of channels across the world. 1000 CCM will need to be staked by the dealer in the plugin wallet to maintain services. This will also allow for access of Car Coin being exchanged direct to the dealer through any platform with the plugin installed.

Holders of Car Coin (CCM) can stake their tokens with a yearly APR of 40%. These tokens are accepted by dealer partners through the platform as a discount off of vehicle purchase commensurate with value.

In addition to the integrated payment portals, Car Coin intends to develop a decentralized auto finance app that will collateralize your wallet against the purchase of a vehicle. This in turn opens up credit access and purchasing ability to a larger market.



# CAR COIN MARKET COMPONENTS

## Ecosystem

Car Coin Market was deployed as a beta platform in December 2020. It is a live working model of the Car Coin ecosystem.



# ABOUT CAR COIN

## Vision

We strive to develop an environment where anyone can purchase a vehicle at anytime using their digital wallet and nothing else. This network is built to require businesses(auto dealers) to hold CCM to access free digital advertising and give consumers accessibility to information and payment transparency. We aim to bring credit markets to those that wish to leverage their digital wallets and not their credit scores in order to secure automotive collateral.

We believe in a fair and transparent marketplace where auto dealers make available all information and store within the blockchain. We will continue to be at the forefront of bringing mainstream adoption and usefulness of blockchain to the automotive industry.



# ABOUT CAR COIN

## The Team



**Kevin McClain,  
Co-Founder**

Experienced leader in the automotive fintech space, most recently Westlake Technology Holdings, developing strategies and growth. Expertise in automotive finance, digital marketing and organizational strategies. Past development and advisory on startup companies.



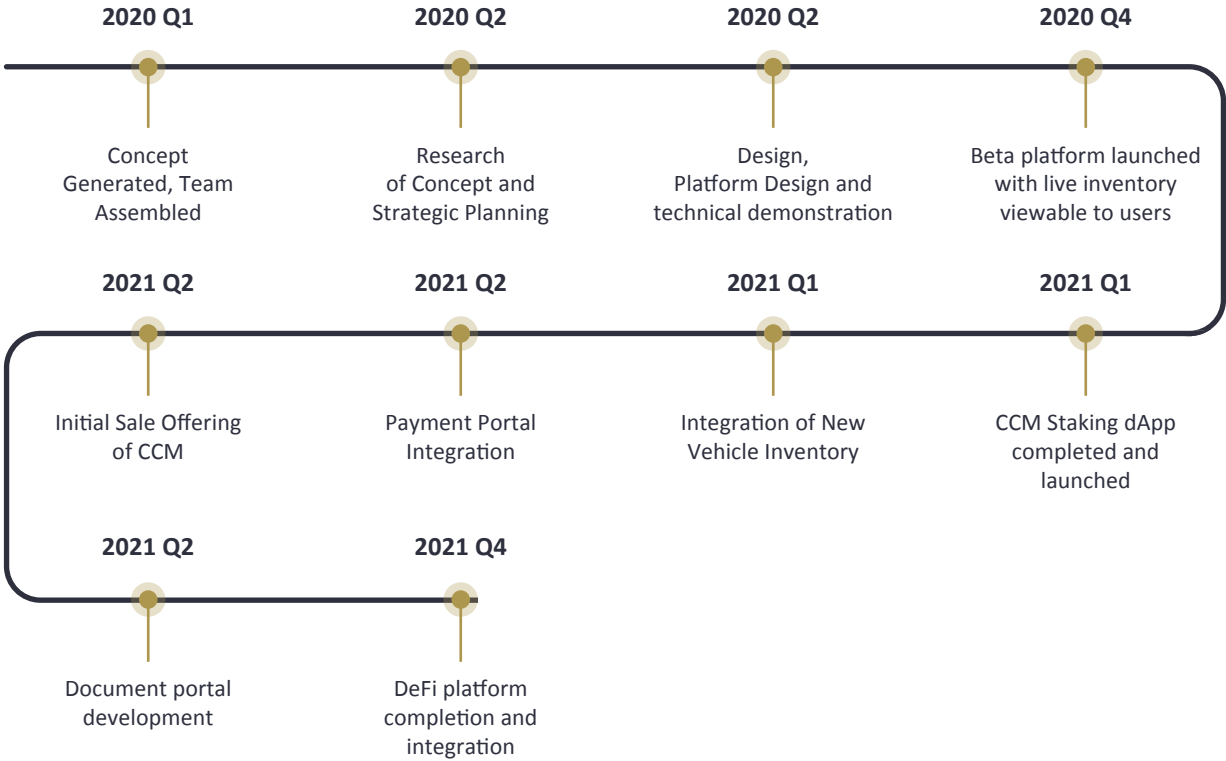
**Chad Bauer,  
Co-Founder**

Innovative organization builder specializing in infrastructure, data analysis and processes. High level of success developing and running successful teams across the automotive fintech industry, most recently Westlake Technology Holdings.

Kevin and Chad have worked on and developed projects together over the past 5 years with Westlake Technology Holdings. Together they established themselves as industry leaders and innovators and were consistently recognized for being at the top of their field. They bring a passion for blockchain and its usefulness to the automotive industry and work relentlessly on achieving this vision.

# ABOUT CAR COIN

## Roadmap



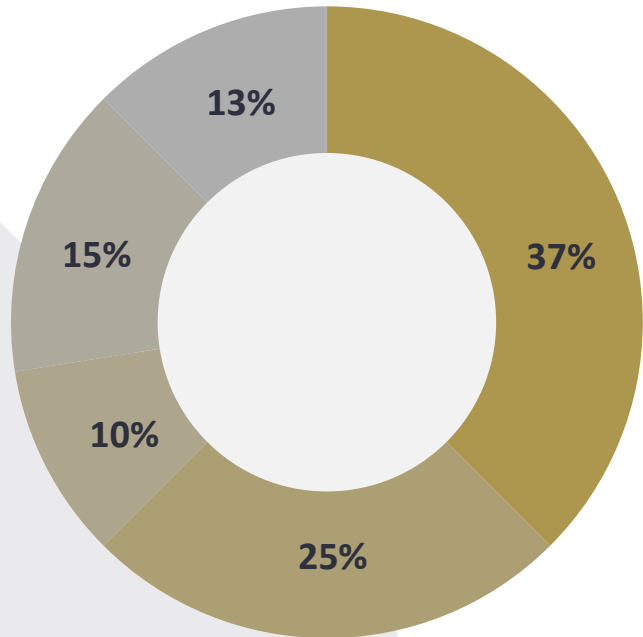
# CAR COIN (CCM) TOKEN

## Distribution & Economics

### Token Distribution

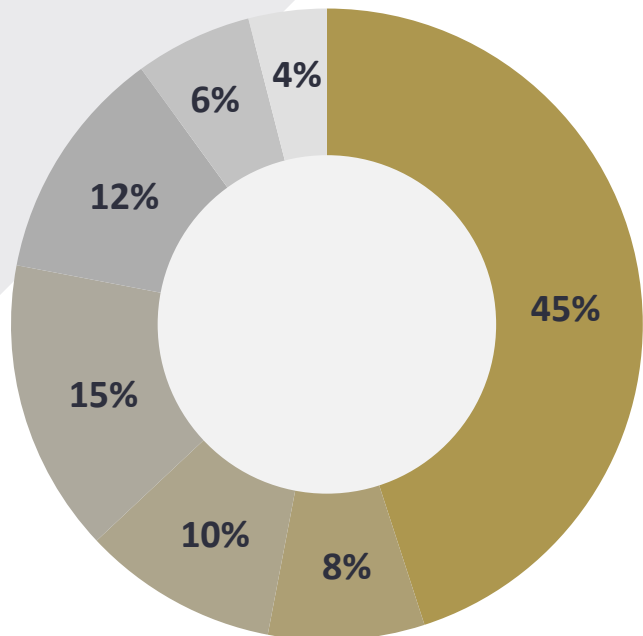
- ◆ Team and Founders\*
- ◆ Public Token Sale
- ◆ Marketing
- ◆ Reserves/Liquidity
- ◆ Staking

\*Team tokens vesting:  
50% locked for minimum of 2 years  
50% locked for minimum of 4 years



### Funding Allocation

- ◆ Product Development
- ◆ Operational
- ◆ Legal & Regulation
- ◆ Business Development
- ◆ Marketing
- ◆ Partner/Investor
- ◆ Contingency



# CAR COIN (CCM) TOKEN

## Distribution & Economics

### CCM Token Supply

**200,000,000**

### Staking

25,000,000 CCM tokens are attached to a Proof of Stake dApp. Once this supply is exhausted, staking closes. Staked CCM earns at Yearly APR of 40%.

### The Moshiach Staking APR

Yearly APR  
**40%**

Per Week  
**0.76%**

Per Day  
**0.10%**

# LEGAL

This Whitepaper, in its form above, is strictly for informational purposes only, and creates or construes no legal or binding relationship whatsoever of any kind between the reader and Car Coin. The Whitepaper is modifiable and changeable at will, and is not meant in any way to limit or restrict Car Coin Market or reader in any way.

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