$SHWE Pay ($SHWE)

Official Whitepaper & Project Roadmap

1. Executive Summary

$SHWE Pay ($SHWE) is a cutting-edge decentralized finance (DeFi) utility and payment token built on the high-performance Solana blockchain network. Designed for Web3 users globally, it provides ultra-fast transactions, minimal gas fees, and a sustainable ecosystem that bridges decentralized finance with real-world economic utility.

2. Tokenomics & Technical Specifications

- **Token Name:** $SHWE Pay
- **Ticker / Symbol:** $SHWE
- **Blockchain Network:** Solana
- **Token Standard:** SPL Token (Standard Program)
- **Contract Address (CA):** `AFBuHorDPnsaM2MQfIrmPtPBs3UYuKfiHksTJe4nfpueQw`
- **Decimals:** 6
- **Total Supply:** 1,001,000,000 $SHWE

Token Allocation Table

To ensure long-term stability and sustainable project growth, the total token supply is strategically distributed as follows:

ALLOCATION	$SHWE AMOUNT	% SUPPLY
Liquidity Pool (LP)	200,000,000	19.98%
Marketing	150,000,000	14.99%
Development	100,000,000	9.99%
Community & Airdrops	98,000,000	9.79%
Team	50,000,000	5.00%
Security & Audit	40,000,000	4.00%
Treasury Reserve	354,010,000	35.37%
Account 1 / Operations	4,720,000	0.47%
Influencer & Creator Rewards	4,270,000	0.43%
TOTAL	**1,001,000,000**	**100.00%**

(Note: Percentages are rounded to the nearest decimal place for display accuracy).

3. Core Vision & Mission

- **Vision:** To establish $SHWE Pay as a premier DeFi platform within the Solana ecosystem, seamlessly integrating community rewards, decentralized payments, and real-world insurance investments.
- **Mission:**
    - Empower users with self-custodial, high-speed, and secure financial infrastructure.
    - Drive sustainable token utility through active community engagement and real-world asset (RWA) revenue models.

4. Ecosystem Architecture & Innovation Models

- **Community Task & Earning System:** Users can earn income by participating in community activities and watching designated content (such as YouTube videos), translating engagement into real earnings.
- **Auto Insurance Investment Model (RWA Integration):** Community earnings and treasury funds are strategically deployed into auto insurance company operations to generate steady corporate profits.
- **Automated Buyback & Holder Value:** Profits generated from the auto insurance business are utilized to buy back $SHWE Pay tokens from the open market, driving natural token demand and valuation growth.
- **Flexible Holder Strategy:** Token holders retain full autonomy to either keep (hold) their tokens for long-term growth or sell them based on market conditions.
- **Security & Scalability:** Powered by Solana's sub-second finality and managed through secure multi-sig treasury governance (`FYA7...EQ6Q`).

5. Strategic Project Roadmap

- **Phase 1: Foundation & Token Genesis (Completed)**
    - Successful deployment of the $SHWE token on the Solana network with standardized token allocations.
    - Establishment of the $SHWE / USDC Liquidity Pool on Raydium.
- **Phase 2: Branding & Wallet Integration (Current Phase)**
    - Integration of Metaplex metadata standards to ensure proper asset recognition, logos, and ticker visibility across decentralized wallets like Phantom.
- **Phase 3: Verification & Market Expansion (Upcoming)**
    - Application for verified status on leading DEX aggregators such as Jupiter (`verified.jup.ag`).
    - Listing on prominent tracking platforms including CoinGecko and CoinMarketCap.
- **Phase 4: Utility Scaling & Community Growth (Long-term)**
    - Implementation of the YouTube and community earning ecosystems.
    - Launch of the auto insurance investment framework to maximize token utility, buyback velocity, and long-term ecosystem expansion.

11. Risk & Legal Disclaimer

This whitepaper is informational and describes a project under development. It is not investment, financial, legal, or tax advice and is not a promise of profit or token-price appreciation. Digital assets involve substantial risk, including loss of value, smart-contract or software vulnerabilities, liquidity risk, market volatility, and regulatory change. Features, timelines, token utility, and business plans may change. Users should conduct independent research and comply with the laws applicable to them.