



# UNIVERSAL TRADERS COIN

**THE WORLD'S  
FIRST**

Community based  
utility Cryptocurrency

W H I T E P A P E R

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# EXECUTIVE SUMMARY

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Cryptocurrencies have undergone a remarkable evolution since the introduction of Bitcoin in 2009. Initially viewed with skepticism, these digital assets have steadily gained legitimacy and acceptance, transforming from niche technology into a global financial phenomenon. Today, cryptocurrencies are not merely speculative assets; they serve as viable currencies, investment vehicles, and mediums for decentralized applications (dApps) within the burgeoning Web3 ecosystem.

The rise of cryptocurrencies has revolutionized the financial landscape by offering decentralized and borderless alternatives to traditional fiat currencies, enabling peer-to-peer transactions, and democratizing access to financial services for millions worldwide.

The contribution of cryptocurrencies to the Web3 market is profound. Web3 represents the next generation of internet applications, characterized by decentralization, transparency, and user empowerment. As of now, the global market capitalization of **cryptocurrencies exceeds \$2.37 trillion USD**, showcasing their significant economic impact and the trust placed in them by investors and developers alike. With continuous innovation and regulatory advancements, cryptocurrencies are poised to further integrate into mainstream financial systems and catalyze the growth of Web3 technologies.

Universal Traders Coin aims to harness the momentum of this transformative era in digital finance. **By offering a robust, secure, and versatile cryptocurrency tailored for both trading and transactional purposes**, Universal Traders Coin seeks to empower users with unparalleled efficiency and utility in the Web3 market.



Universal Traders Coin is a groundbreaking Web3 project designed to integrate a seamless crypto payment solution into the established platform, **Profit Traders, a member of the JP Group of Companies. Profit Traders, known for setting industry standards, is backed by seasoned marketers with over ten years of experience in direct marketing.** The platform is a testament to their expertise and innovation, offering users a wide array of services through its app. By incorporating Universal Traders Coin, Profit Traders enhances its payment capabilities, bringing the convenience and efficiency of cryptocurrency transactions to its extensive user base.

UTC is the native utility Coin built on the EVM hard fork chain, designed to offer robust security, scalability, and interoperability. With the advanced features of this chain, UTC ensures seamless integration with existing Ethereum-based applications while providing enhanced transaction speed and reduced fees. UTC leverages this platform to facilitate quick and secure payments, enable decentralized finance (DeFi) solutions, and support the various services offered by Profit Traders, which includes:



### Utility Services

The platform's partnership with Bharat Bill Payment System (BBPS) allows users to pay bill payments for Mobile/Landline, Loan EMI, Insurance, FastTag, Electricity, and more.



### Booking Services

Users can avail this comprehensive travel solution, which assists them in booking bus, train, flight, and hotel reservations.



### Jasfa Mart

An exclusive online store tailored for corporate customers, offering high-quality, affordable products for daily use.

With Universal Traders Coin, these services are poised to become even more accessible and user-friendly, leveraging the benefits of blockchain technology to provide secure, fast, and cost-effective transactions. This integration not only modernizes the payment infrastructure but also aligns with the broader vision of creating a more decentralized and user-centric financial ecosystem.

**Universal Traders Coin** will also launch its own decentralized exchange, which operates with the aim of providing the custody of funds directly to users themselves. As a protocol developed by the community, for the community, UTC's decentralized exchange, UTC, will bestow a seamless and hassle-free crypto trading experience to its community. The non-custodial nature will make users take complete responsibility for all their funds/transactions and the platform will not interfere at any cost.

Furthermore, Universal Traders Coin will introduce their own NFT marketplace for NFT admirers all across the globe. It allows the participants to purchase, sell, trade, mint, and hold NFTs securely. The marketplace supports an assorted form of NFT, right from photos, videos, music, in-game assets to all other kinds of digital collectibles. The marketplace will be packed with rare and branded NFTs that add unique value to the holder's portfolio. By storing the data on the blockchain, UTC's exquisite NFT marketplace will offer immutable ownership rights to the holders.

The operations of Universal Traders Coin further get strengthened by its native Coin, **\$UTC**. It is an EVM compatible Coin that facilitates high-speed transactions at very low gas fees. It is a full-fledged and the latest crypto asset that helps audiences worldwide to have access and receive the all-inclusive perks of decentralization.

The application can be activated with 10,000 points, **where 1 point is equivalent to 1 INR**. Users within India have the flexibility to use either INR or UTC for activation and availing the services provided by Profit Traders. For users outside India, UTC and USDT serve as the primary mediums for activation and transactions, ensuring that the platform's benefits are accessible globally. USDT can be used equivalent to the mentioned INR based on the real-time exchange rate, providing a seamless experience and allowing users to choose the most convenient currency option.

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## MISSION

- To revolutionize the digital payment landscape by integrating a seamless crypto payment solution
- To enhance user accessibility and convenience by offering a versatile payment method that supports INR, UTC, and USDT.
- To empower global users with a decentralized financial ecosystem, enabling borderless and frictionless transactions.



## VISION



- To become a leading force in the global adoption of cryptocurrency as a mainstream payment solution.
- To empower individuals and businesses worldwide with the benefits of decentralized finance (DeFi).
- To continually innovate and expand our platform's capabilities, enhancing the user experience and fostering financial inclusion.

## UNIVERSAL TRADERS COIN ECOSYSTEM

The ecosystem of Universal Traders Coin consists of

- Blockchain Network
- Decentralized Exchange
- NFT Marketplace

Universal Traders Coin is a platform fueled by blockchain technology with its native cryptocurrency, called **\$UTC**. This distributed ledger technology makes the platform secure, transparent, and immutable, and all these characteristics enable \$UTC to accrue value. The platform is also designed in such a way to support scalable decentralized applications, where the developers can easily build them as the network is Ethereum compatible. Smart contracts are a prime component of Universal Traders Coin and they imply how the process in the protocol can operate automatically and efficiently without the intervention of middlemen.

## Network's Architecture:

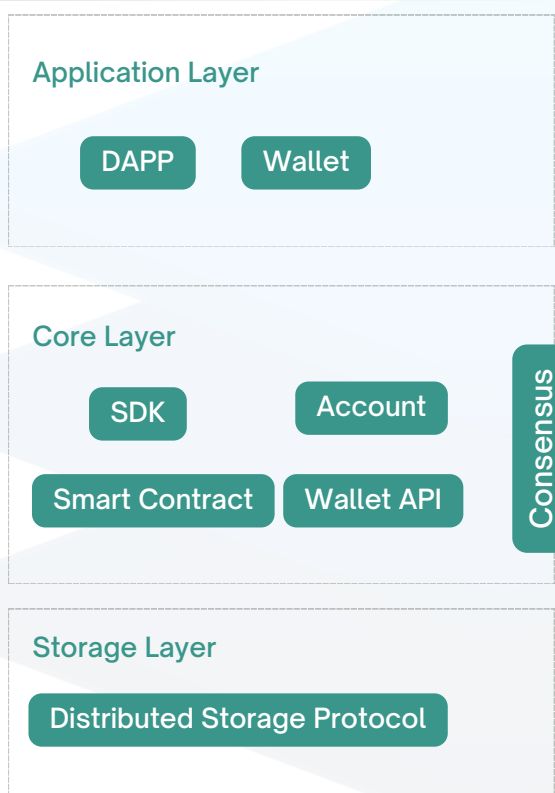
Universal Traders Coin uses a 3-layer architecture, which includes a Core Layer, Application Layer, and Storage Layer.

### Application Layer

Blockchain developers can build a plethora of applications - decentralized applications and wallets, on Universal Traders Coin. Since the network allows them to deploy and execute smart contracts, the privileges of utility applications are limitless.

### Core Layer

Basically, the core layer consists of a wide range of modules, including smart contracts, account management, consensus, etc. To make developers easily build the applications, Universal Traders Coin uses Solidity as a programming language, and the support can be enhanced by including advanced languages in the future. The network's consensus mechanism is based on the Proof of Stake model, and it was chosen to meet the ongoing requirements in the industry.



### Storage Layer

Universal Traders Coin utilizes a unique storage model to fulfill the real-world demand for varied data storage. This model safeguards blockchain storage by transforming it into more stable storage and prevents it from halting abruptly in an intermediate state.

**Network's Architecture:**

UTC environment has a featherweight, turing-complete virtual machine that establishes a frictionless connection with the programmers and offers them a tailor-made, secure, convenient, and efficient blockchain system. This virtual machine is forked from the EVM and links seamlessly with the development ecosystem. Universal Traders Coin code is implemented in Java and additionally supports a proof of stake model.

**Consensus**

As said, the network will utilize the Proof of Stake consensus mechanism. It is a one-of-a-kind mechanism to verify cryptocurrency transactions. Through this system, the owners of \$UTC can stake their assets to claim the rights to check the addition of new blocks. Once it is validated, the blocks will be added to the blockchain. By staking (locking) the crypto assets, the owners can conceive their own validator nodes. When a block is ready to be processed, the validators of the protocol will choose the block to review. On examining the block, they will come to a conclusion whether the transaction is accurate or not. For a valid transaction, blocks will be added to the network, and validators can claim rewards for their contribution. If the validators make any mistakes, then they will lose some of their staked assets as a penalty.

Also, as a matter of acknowledging the recent upgradation of the EIP-1559 protocol in Ethereum, the Universal Traders Coin implements the same and tries to increase the mining speed of its native currency \$UTC, and even incentivises it.

**Smart Contracts and dApps**

Universal Traders Coin provides a foundation layer of blockchain with an in-built turing-complete programming language. This ability of the protocol will aid the developers in coding their smart contracts and dApps by conceiving their own agreed rules and regulations for ownership, transaction versions, and state transition operations. Generally, smart contracts are just cryptographic bundles that consist of certain values. All the operations in a process work only if the prescribed conditions are satisfied. Therefore, it does not give space to alter, cheat, or modify the data/information and does not require any institution to govern the process. Indeed a trustless ecosystem for web3.0 applications.



## **Simplified Workflow of Universal Traders Coin**

- Initially, the compiler will convert the Solidity smart contracts into bytecode that can be accessed and executed on the UTC's virtual machine.
- This virtual machine will then interpret information through opcode.
- Lastly, the virtual machine will use the interoperation layer to retrieve blockchain information and activate the External Data Interface.

## **Scalability**

One of the prime stumbling blocks in today's blockchain world is scalability. Even some of the reputed networks face this issue and it affects the user directly with higher gas fees. The higher the network congestion, the higher will be the gas fee. Universal Traders Coin jounces off this deficiency by creating a scalable network. This is done by providing each node with a smaller data to process, instead of the whole data. This significantly reduces the workload of the nodes and requires minimal effort to validate each transaction in the protocol. Sharing the data and processing it separately will produce a higher throughput rate, which is generally, the number of transactions per second (TPS).

## **UTCscan - A Block Explorer**

Similar to other blockchain explorers, Universal Traders Coin has its own block explorer, called UTCscan. It lets anyone in the world view public data on transactions, smart contracts, addresses, etc., on the protocol. Functioning like a search engine, it enables users to have a glance at all the transactions confirmed on the network. This is because Universal Traders Coin is an open-source and community-driven protocol. The hash of every transaction, which is basically a transaction ID, can be used to verify all the activities. On the whole, it stands as a source of this blockchain information and a database of smart contracts..



## Performance of Universal Traders Coin



### Featherweight Architecture

UTC's virtual machine adopts a simple and straightforward architecture with the objective of diminishing resources to ensure maximum performance.



### Robustness

The use of smart contracts makes the platform highly secure and robust.



### High Compatibility

Since the network is compatible with the Ethereum Virtual Machine, it can easily be adopted by programmers to execute and deploy smart contracts.



### Cross-Chain Functionality

The platform establishes a smooth connection across different blockchain networks and unites them under one roof.



### High-Speed Transactions

The transactions on the Universal Traders Coin network will be very fast and get confirmed within a matter of seconds.



### Lower Transaction Fee

The platform addresses the scalability issue and therefore charges a minimum gas fee for all the transactions in the network.

The Universal Traders Coin (UTC) ecosystem is a comprehensive and robust digital financial infrastructure designed to integrate seamlessly with the Profit Traders platform. Within this ecosystem, UTC serves as the utility Coin, facilitating a wide range of transactions and services. The Profit Traders application incorporates custodial wallets to enhance security and convenience for its users. This feature not only provides peace of mind through enhanced security measures but also simplifies the process of managing and transacting with UTC within the application.

Users can utilize UTC for utility bill payments, mobile recharges, travel bookings, and shopping at Jasfa Mart, providing a versatile and user-friendly experience. The integration of UTC into the Profit Traders platform enhances transaction speed and reduces fees, offering a more efficient alternative to traditional payment methods.

Additionally, The Profit Traders application can be activated with 10,000 points, equivalent to 10,000 INR, with the option to use INR, UTC, or USDT for transactions. This activation fee is structured to enhance the ecosystem's sustainability and growth. Upon activation, the 10,000 points (equivalent to 10,000 INR) are strategically redistributed across several key areas. First, a 3-level referral system is allocated 7,500 points, divided equally among the three tiers, with each tier receiving 2,500 points. This incentivizes user engagement and promotes the organic growth of the user base by rewarding participants for referring new users to the platform.

Additionally, **1,250 points are allocated to Coin liquidity**, ensuring that there is sufficient liquidity to support smooth and efficient transactions within the ecosystem. This allocation helps maintain the stability and usability of UTC in the market. The remaining 1,250 points are directed towards company profit, providing the necessary resources for ongoing development, operations, and strategic initiatives. This redistribution model not only fosters community growth and engagement but also reinforces the financial health and operational efficiency of the Universal Traders Coin ecosystem.

### **UTC - The Native Utility Coin**

Universal Traders Coin (UTC) is the native utility Coin designed to power the diverse functionalities of the Profit Traders platform. Built on the EVM hard fork blockchain, UTC offers unparalleled security, scalability, and efficiency, seamlessly integrating with existing Ethereum-based applications. This flexibility, combined with its robust blockchain foundation, positions UTC as a pivotal element in driving the future of decentralized finance and digital payments.



## Coin Utilities

The following are the Coin utilities:

### 1 Utility Payments

Use UTC to pay for various utility services such as bill payments, mobile recharges, loan EMIs, insurance, Fastag, and electricity bills.

### 2 Travel Bookings

Book train, bus, flight, and hotel services using UTC for seamless and efficient transactions.

### 3 Shopping

UTC holders can access Jasfa Mart to purchase quality and affordable products.

### 4 Activation Fees

- UTC holders can activate the Profit Traders application with the option to use either INR or UTC within India and or USDT exclusively outside India.

### 5 Incentives and Rewards

Through activating the application, users can participate in the 3-level referral system, earning 2500 UTC as rewards for referring new users to the platform.



## **P2E Gaming**

The future scope of Universal Traders Coin (UTC) includes the integration of Play-to-Earn (P2E) gaming, a revolutionary concept in the gaming industry. By incorporating P2E gaming into the UTC ecosystem, players can earn cryptocurrency rewards for their in-game achievements and participation. This innovative approach not only enhances user engagement but also provides tangible value to gamers, transforming their time and skills into real-world financial assets. The P2E gaming model leverages the robust and secure EVM hard fork blockchain, ensuring transparency and fairness in reward distribution. As part of the future scope, this integration aims to attract a diverse and vibrant community of gamers, driving further adoption of UTC and expanding its utility beyond traditional financial services into the dynamic world of digital entertainment.

## **Exchange Platform**

The future scope of Universal Traders Coin (UTC) includes the development of a robust exchange platform, designed to facilitate seamless trading and liquidity for UTC and other cryptocurrencies. This exchange platform will provide users with a secure and efficient marketplace to buy, sell, and trade digital assets. Leveraging the advanced capabilities of the EVM hardfork blockchain, the platform will ensure high-speed transactions, low fees, and robust security features. By integrating sophisticated trading tools and analytics, the exchange will cater to both novice and experienced traders, enhancing their ability to make informed decisions. This initiative aims to further embed UTC within the broader cryptocurrency ecosystem, driving its adoption and utility while providing users with a comprehensive solution for all their trading needs.

## **Bot Trading Platform**

Universal Traders Coin envisions the development of an advanced Bot Trading platform, designed to automate and optimize cryptocurrency trading. This platform will leverage cutting-edge algorithms and artificial intelligence to execute trades on behalf of users, ensuring timely and efficient transactions. By analyzing market trends and data in real-time, the bot trading system can make informed decisions, potentially increasing profitability while minimizing risks. This platform will cater to both novice and experienced traders, offering customizable strategies and user-friendly interfaces. The integration of the Bot Trading platform within the ecosystem aims to enhance trading efficiency, provide continuous market engagement, and maximize the value for its users, further solidifying UTC's position in the cryptocurrency market.

## Crypto Cards

Universal Traders Coin (UTC) includes the introduction of Crypto Cards, a revolutionary feature designed to bridge the gap between digital and traditional finance. These Crypto Cards will allow users to spend their cryptocurrency seamlessly in everyday transactions, both online and offline. By integrating with major payment networks, the Crypto Cards will enable users to make purchases at millions of merchants worldwide, just like a traditional debit or credit card. This initiative aims to enhance the usability and accessibility of UTC, providing a convenient and practical solution for managing and spending digital assets.

## CoinOMICS

### Coin Details

<b>UNIVERSAL TRADERS COIN</b> COIN NAME	<b>UTC</b> Coin SYMBOL	<b>EVM HARD FORK</b> Coin BLOCKCHAIN
<b>1,000,000,000</b> TOTAL Coin SUPPLY	<b>25%</b> <b>250,000,000</b> INITIAL SUPPLY	<b>750,000,000</b> SUBSEQUENT SUPPLY FOR EVERY <b>3 YEARS</b>
<b>24 YEARS TO FULFILL THE ENTIRE SUPPLY</b> FULFILLMENT TIMELINE	<b>18</b> DECIMAL	
<b>NO!</b> MINTABLE	<b>CAPPED</b> SUPPLY TYPE 	<b>OWNABLE</b> ACCESS TYPE 
<b>YES</b> VERIFIED SOURCE CODE 	<b>NO!</b> BURNABLE	

# DETAILED DISTRIBUTION PLAN

Year 0 (Launch)	●	<b>250,000,000 coins (25%)</b> Initial Supply	
Year 3	●	<b>100,000,000 coins</b> Additional Supply	<b>350,000,000 coins (35%)</b> Cumulative/Circulation Supply
Year 6	●	<b>100,000,000 coins</b> Additional Supply	<b>450,000,000 coins (45%)</b> Cumulative/Circulation Supply
Year 9	●	<b>100,000,000 coins</b> Additional Supply	<b>550,000,000 coins (55%)</b> Cumulative/Circulation Supply
Year 12	●	<b>100,000,000 coins</b> Additional Supply	<b>650,000,000 coins (65%)</b> Cumulative/Circulation Supply
Year 15	●	<b>100,000,000 coins</b> Additional Supply	<b>750,000,000 coins (75%)</b> Cumulative/Circulation Supply
Year 18	●	<b>100,000,000 coins</b> Additional Supply	<b>850,000,000 coins (85%)</b> Cumulative/Circulation Supply
Year 21	●	<b>100,000,000 coins</b> Final Additional Supply	<b>950,000,000 coins (95%)</b> Cumulative/Circulation Supply
Year 24	●	<b>50,000,000 coins</b> Final Additional Supply	<b>1,000,000,000 coins (100%)</b> Cumulative/Circulation Supply

## Coin Strategy

The Coin strategy for Universal Traders Coin (UTC) is designed to ensure sustainable growth and value appreciation. Initially, the Coin price will be set at 10 INR (1 UTC = 10 INR). To foster a gradual and consistent increase in value, the price of UTC will rise by 0.000005 INR with each new activation. This incremental price adjustment mechanism incentivizes early adoption while maintaining a balanced supply-demand dynamic. By steadily increasing the Coin price, the strategy aims to reward initial investors and encourage continuous engagement with the platform.

# Roadmap



## Q3 2025

- Launch Crypto Cards for seamless cryptocurrency spending.
- Partner with major payment networks for widespread acceptance.

### Global Outreach

- Expand UTC adoption and utility to international markets.
- Establish global partnerships and collaborations.

## Q4 2024

### Future Initiatives

- Launch the Exchange Platform for seamless trading of UTC.
- Increase Coin liquidity and trading volume.
- List UTC on popular exchanges
- Profittraders Mobile apps Launch (iOS)

## Q4 2025

### Electric Vehicle Manufacturing Unit

- Launch our state-of-the-art electric vehicle manufacturing unit
- Introduce cutting-edge battery recharge options (swapping mode) at global charging stations

## Q2 2025

- Develop and integrate Play-to-Earn (P2E) gaming features.
- Collaborate with gaming platforms and developers.
- Launch P2E Gaming Platform.

## Q1 2025

- Launch the Bot Trading Platform for automated trading.
- Provide advanced trading tools and analytics.

## Q3 2024

### Platform Development

- Creation of UTC Coin and smart contract on EVM Hard Fork.
- Profittraders Mobile app Launch (Android)

### Marketing and Outreach

- Launch targeted marketing campaigns
- Launch pre-launch marketing campaigns to build awareness.
- Engage with potential users and early adopters.

### Coin Deployment and Coin Sale

- Deploy UTC Coin
- Integrate UTC into the Profit Traders platform.
- Begin Coin sale

## Q2 2024

### Market Research and Concept Development

- Conduct comprehensive market research
- UTC Concept Development

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