

memeereum



WHITEPAPER

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Abstract

Memereum is a comprehensive DeFi platform built on Binance Smart Chain (BSC), uniting:

- Community-Driven Insurance for catastrophic market drops
- MemeSwap, a specialized decentralized exchange
- High-yield staking incentives
- A DeFi debit card bridging crypto to real-world spending
- A LaunchPad empowering new token projects to integrate coverage from the outset

By focusing on community risk-sharing rather than licensed insurance, Memereum provides a robust, user-centric approach to mitigating extreme volatility in the crypto space. Powered by the \$MEME token, the platform employs unregulated coverage, reflection-based rewards, and a strategic roadmap to deliver a next-generation DeFi ecosystem.

Introduction

Cryptocurrency markets are known for rapid price swings and inherent risks. Traditional risk hedges, such as regulated insurance, are frequently absent in DeFi. Memereum addresses this gap by introducing Community Insurance, a mutual coverage fund where participants can claim compensation if a token they insure experiences adverse price movements.

Beyond coverage, the project features:

- MemeSwap for swapping tokens
- Auto-staking for \$MEME holders
- A DeFi card for seamless crypto spending
- Memereum LaunchPad granting new projects the Insured Badge, which can bolster investor confidence.

Memereum Overview

Memereum leverages **Binance Smart Chain** for swift and economical transactions. Its focal point is the **DEX Community Insurance**—an unregulated, community-based coverage method for safeguarding users in extreme market downturns. The \$MEME token facilitates every major activity: from coverage staking and claims to governance and referral programs.

Core Pillars:

1. Community Insurance

A mutual fund concept focusing on adverse price movements.

2. MemeSwap

A dedicated exchange platform for vetted tokens, integrating coverage for insured assets.

3. Auto-Staking

Reflection or direct staking approaches that reward \$MEME holders for long-term engagement.

4. DeFi Card

A bridging mechanism for everyday expenses with extra staking benefits.

5. LaunchPad & Insured Badge

Streamlines new token launches, awarding verified owners with coverage privileges and the Insured Badge to instill investor trust.

Memereum LaunchPad

The Memereum LaunchPad removes guesswork from early-stage investments by merging token sales with **community-insured coverage**. Projects that fulfill certain transparency criteria, including KYC of core members, may earn the Insured Badge, enabling potential coverage, if the token experiences adverse price movements. This approach establishes trust for prospective investors and quick listing on MemeSwap for post-launch trading.

Technology & Architecture

Memereum's smart contract suite runs on **BSC**, employing modular designs to handle coverage logic, token reflections, DEX functionalities, and more. No multi-signature or time-locked upgrades are implemented. Instead, Memereum emphasizes robust contract coding and **independent audits** to ensure safety and transparency.

Smart Contracts & Modularity:

1. \$MEME Token Contract

Implements reflection (or a similar staking) to reward long-term holding. Maintains a 5% buy/sell tax, part of which supports coverage or community incentives.

2. Coverage Pool Contract

Gathers staking contributions from users seeking coverage.
Validates coverage claims tied to tokens with adverse price movements.

3. MemeSwap AMM

An automated market maker for exchanging tokens, with optional coverage integration for listed assets.

4. LaunchPad Contract

Facilitates presales, project evaluation, and awarding of the Insured Badge.

5. DeFi Card

Facilitates everyday spending of crypto assets, offering extra staking rewards and fee discounts to \$MEME holders.

Community Coverage Logic:

- Price Trigger: Oracles or price feeds determine when an insured token has experienced adverse price movements.
- Claim Filing: Holders of the insured token submit claims through an on-chain (dApp interface), referencing the event.
- Assessment: Initially reviewed by Memereum's core coverage administrators; in the future, partial community review will guide final payouts.

Reflection & Staking:

To encourage *token retention*, Memereum integrates:

- Reflection: A fraction of each \$MEME transaction is proportionally distributed to existing holders.
- Staking Rewards: Certain phases (like the presale) will allow participants to lock \$MEME for higher yields, driving loyalty and preserving token value.

DEX Community Insurance Model

Community, Not Licensed Insurance:

Memereum's coverage methodology is **not formal insurance**. It's an unregulated mutual concept in which coverage supply equals the collective pool deposits, with **no government or third-party** entity guaranteeing payouts.

Coverage Pool Participation

Contributing: Users stake \$MEME (or accepted tokens) in the coverage pool to qualify for claims.

Coverage Scope: If an insured token experiences adverse price movement, claims may be approved, subject to pool capacity and eligibility checks.

Claims, Policy Creation & Future Community Role

- **Claims Submission:** Users provide evidence of the token's adverse price movement.
- **Policy Creation:** Memereum's founding team currently sets coverage terms, with plans to invite community members to propose new coverage triggers and expansions.
- **Long-Term Participation:** Over time, coverage committees or DAOs will help shape underwriting rules, risk parameters, and claims decisions.

Buy/Sell Tax Funding

Memereum imposes a **5% buy/sell tax** on \$MEME transactions, distributed for coverage growth and community incentives:

- **Replenishing the Fund:** A significant fraction of the tax can flow to coverage reserves.
- **Incentivizing Claims Handling:** A portion may reward reviewers or be used for other community programs, ensuring an active and fair coverage process.

Tokenomics & Distribution

Memereum's **total supply is 200 million** \$MEME tokens. Tokenomics are structured to support coverage, presale fundraising, and eventual deflationary pressure from burning:

Presale Stages & Pricing:

Memereum's multi-stage presale starts at Stage 1 (\$0.01), it increases by \$0.01 for each stage, plus "outside of stage" (\$0.001) increases based on demand called Price Increase, ahead of a final listing at \$0.45.

- Stage 1: Price Increase Every 72 Hours by \$0.005
- Stage 2: Price Increase Every 72 Hours by \$0.005
- Stage 3: Price Increase Every 72 Hours by \$0.005
- Stage 4: Price Increase Every 72 Hours by \$0.005
- Stage 5: Price Increase Every 72 Hours by \$0.005
- Stage 6: Price Increase Every 72 Hours by \$0.005
- Stage 7: Price Increase Every 72 Hours by \$0.005
- Stage 8: Price Increase Every 72 Hours by \$0.005
- Stage 9: Price Increase Every 72 Hours by \$0.001 + \$0.01 End of Stage Price Hike
- Stage 10: Price Increase Every 72 Hours by \$0.001 + \$0.01 End of Stage Price Hike
- Stage 11: Price Increase Every 72 Hours by \$0.001 + \$0.01 End of Stage Price Hike
- Stage 12: Price Increase Every 72 Hours by \$0.001 + \$0.01 End of Stage Price Hike
- Stage 13: Price Increase Every 72 Hours by \$0.001 + \$0.01 End of Stage Price Hike
- Stage 14: \$0.45

Allocation Breakdown

Total Supply: 200 million \$MEME

- **Presale:** 100 million tokens (targeted for sale in the multi-stage offering) (Unsold presale tokens will be burnt).
- **Burn Allocation:** 50 million designated for permanent removal over time, reducing total supply.
- **Remaining 50 million:** Used for DEX & CEX Liquidity, Memereum Ecosystem, community incentives, and other strategic needs.

Security & Audits

Memereum's security practices emphasize:

- **Audited Contracts:** Memereum Token Contract has been audited by Blocksafu and given the maximum safety score.

Roadmap

Phase 1 – Concept

- **Forming the Idea:** The core concept of Memereum takes shape, merging meme culture with innovative DeFi solutions.
- **Website & Social Media:** Launch of the official website and social media channels to introduce the Memereum vision and begin community engagement.

Phase 2 – Presale Launch

- **ICO Initiation:** The \$MEME token presale (ICO) goes live, allowing early supporters to join the project.
- **Community Building:** Focused efforts on growing and nurturing the community, laying the foundation for Memereum's future developments.

Phase 3 – Marketing (Current Phase)

- **Major News Outlets:** Press releases and feature articles to build credibility and attract global attention.
- **Influencer Marketing:** Collaborations with popular influencers to tap into diverse audience segments.
- **Expanded Marketing Push:** Additional campaigns and strategic partnerships enhance visibility and user adoption.
- **Exchange Partnerships:** Ongoing discussions and agreements with exchange platforms to prepare for a successful listing.

Phase 4 – Listing

- MemeSwap & PancakeSwap: Official token listing on MemeSwap and PancakeSwap, providing immediate liquidity and trading opportunities.
- Centralized Exchanges (CEXs): Gradual expansion to select CEXs for broader market access, ensuring a seamless trading experience for global users.

Phase 5 – Insurance & NFT

- Insurance Plan Activation: Memereum’s insurance mechanism launches, offering token coverage and peace of mind for holders.
- NFT Distribution: Exclusive NFTs are distributed to loyal community members, representing unique ownership and engagement within the ecosystem.

Phase 6 – Lending/MemeCard

- MemeCard Application & Distribution: The highly anticipated MemeCard—enabling everyday crypto spending—becomes available.
- Lending Feature: Introduction of lending services, allowing users to borrow and lend within the Memereum ecosystem, further enhancing DeFi utility.

Memereum Edition One NFT

Memereum Edition #1 NFT is a limited collection commemorating early supporters and **requires a minimum holding of 12,000 MEME tokens to be eligible** for a free mint, **unless you have already qualified through a separate NFT offer**. Once the capped supply is depleted, no further NFTs will be minted. All official announcements regarding availability and distribution will be made through Memereum’s community channels, ensuring a transparent and fair process for all participants.

Team & Governance

Memereum is managed by a **multidisciplinary team** of blockchain developers, finance experts, marketing professionals, and community managers:

- **Oliver Sanchez (CEO/Co-Founder):** Strategic planning, bridging traditional finance principles into Memereum’s coverage model.
- **Cameron W. (CTO):** Oversees system architecture, integration, and ongoing audits.
- **Eleanor P. (Community Lead):** Manages user engagement, queries, and community-building initiatives.
- **Bessie C. (Marketing Lead):** Executes PR campaigns, influencer deals, and brand outreach.
- **Darlene D. (Community Insurance Head):** Directs coverage policies and coordinates claim investigations, ensuring swift and fair resolutions.

Progressive DAO Governance

Although Memereum’s coverage policies are **initially** determined by the founding team, the project intends to transition to a decentralized model:

- **Proposal Mechanism:** \$MEME holders can suggest improvements (e.g., coverage expansions, additional coverage triggers).
- **Claim Reviews:** A future “coverage committee” or broad community governance might approve or deny large claims.
- **Adaptive Policies:** As DeFi evolves, Memereum’s coverage model can be recalibrated through on-chain voting or other democratic processes.

Disclaimers

Unregulated Coverage: Memereum provides community-driven coverage; it is not licensed insurance. Coverage payouts depend solely on the pool's resources, with no external guarantees.

No Investment Advice: This whitepaper does not constitute legal, tax, or financial guidance. Cryptocurrency markets remain highly volatile, and users must conduct personal due diligence.

Local Compliance: Certain jurisdictions may restrict or prohibit unregulated mutual coverage pools. Users are responsible for adhering to local regulations when interacting with Memereum services.

Jurisdiction: Memereum is structured under Maltese frameworks. Any legal disputes, where applicable, fall under Maltese jurisdiction.

Market & Liquidity Risks: Memereum mitigates adverse price movements but cannot shield against routine volatility. Claim availability or payout size hinges on the coverage fund's liquidity and rules set forth by the platform.

By participating in the Memereum presale, using community coverage, or engaging in other platform services, individuals accept these disclaimers and assume associated risks.

For more details or to participate in the presale, visit:
<https://memereum.net/>

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