🧾 Algains Whitepaper 2025 – Outline

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- Zero management overhead

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- No guarantee of returns

- Past performance ≠ future results

- Not a security

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1. Executive Summary

Algains is a new way to invest — combining artificial intelligence (AI), ETFs (Exchange Traded Funds), and NFTs to create a simple, hands-free source of passive income.

When you buy an Algains NFT, your money goes into a trading fund managed by AI-powered bots. These bots are trained to trade smartly and safely, aiming to grow the fund little by little every two weeks. You don't need to manage anything — just hold your NFT and receive your share of the profits.

Every two weeks, the profits made by the fund are split three ways:

- **37.5%** is shared equally among all NFT holders,

- **37.5%** is reinvested into the fund to grow it further,

- **25%** goes to keeping the project running smoothly.

Your NFT gains value over time because part of the profits are always reinvested. The more the fund grows, the more each NFT is worth. The formula is simple:

NFT Value = Total Fund Value / Total NFTs Minted

To keep things fair and focused, the fund is capped at **$500,000**. Once that amount is reached, no more NFTs will be created. This makes each NFT more exclusive and protects long-term rewards.

Whether you're just getting started with investing, or you're looking to diversify your portfolio with a modern, automated option — Algains offers a secure and transparent way to put your money to work.

2. Vision & Value Proposition

2.1 Our Vision

We believe that everyone should have access to smart, automated investing — not just financial experts or big institutions. Algains is built to open the door to powerful, AI-driven trading through something as simple as owning an NFT. No experience needed, no active management required.

Our goal is to make passive income from advanced trading technology available to everyday investors, in a secure, transparent, and easy-to-use format.

2.2 The Problem We Solve

Investing can be intimidating — especially when it involves complex trading tools, volatile markets, or the fast-moving world of crypto.

Many people:

- Don't have time or knowledge to manage investments,

- Feel uncertain about who to trust,

- Want better returns than savings accounts or traditional funds,

- Are curious about AI or NFTs but don't know where to start.

At the same time, experienced investors are looking for new ways to grow their money without constant oversight — ideally through automated systems that don't depend on emotions, human error, or market timing.

2.3 The Algains Solution

Algains gives both beginners and seasoned investors a smarter way to invest by offering:

- **NFT-based ownership**: Simple and secure — your investment is represented by an NFT.

- **AI-managed ETF trading**: Proven, data-driven strategies executed by advanced AI bots.

- **Bi-weekly passive income**: Automatically paid to your wallet in USDC.

- **Growth over time**: Profits are partially reinvested, which grows the total fund and your share in it.

- **No active involvement**: Just hold the NFT — that's it.

In short, Algains is about making investing:

- **Simple for beginners**, and

- **Smart for professionals**.

3. How It Works

3.1 Buying an NFT

When you buy an Algains NFT, you're purchasing a digital asset that represents a share in our AI-managed investment fund. Each NFT is equal in value and receives an equal share of the profits, no matter when you buy it.

Your funds go directly into the trading pool — a carefully managed account that trades ETFs (Exchange Traded Funds) using artificial intelligence.

3.2 AI-Powered Trading

The money from all NFT sales is handled by our advanced AI trading bots. These bots are trained to:

- Monitor markets in real time,

- Analyze historical and live data,

- Make smart, risk-aware decisions,

- Execute trades in milliseconds.

They trade only ETFs — bundles of assets that are generally more stable and diversified than individual stocks or crypto — with the goal of generating steady, low-risk gains every two weeks.

Our target is to deliver a net return of **2% to 2.5% every 2 weeks**, after covering costs.

3.3 Bi-Weekly Profit Distribution

Every 2 weeks, the profits made by the AI trading bots are split like this:

- **37.5%** → shared equally among all NFTs (paid in USDC to holders),

- **37.5%** → reinvested back into the fund (which grows future earnings),

- **25%** → used to support the project: operations, development, marketing, and security.

This system ensures that you earn regular passive income while also building long-term value.

3.4 Snapshot Rule: Who Gets Paid

To be eligible for the bi-weekly payout, you simply need to hold your NFT in your wallet at the time of the **snapshot** — a moment when we record who owns which NFTs. Snapshots happen right before each distribution, and rewards are sent automatically to eligible holders.

If you sell your NFT before the snapshot, the next owner receives the payout. If you buy one after the snapshot, you'll be in line for the next one.

4. Tokenomics & Financial Mechanics

4.1 How NFT Value is Calculated

Every AIgains NFT represents an equal share in the project's trading fund. As the fund grows, so does the value of each NFT.

The formula is simple and fully transparent:

NFT Value = Total Fund Value / Total NFTs Minted

This means your NFT becomes more valuable as the trading fund grows through bi-weekly profits and reinvestments. The more successful the trading bots are, the more your share (NFT) is worth.

4.2 Profit Distribution: Bi-Weekly and Balanced

At the end of every 2-week trading cycle, profits from the AI trading bots are split into three categories:

- **37.5% – Paid to NFT holders**
  Sent directly to your wallet in USDC. Every NFT earns an equal share, no matter when it was minted.

- **37.5% – Reinvested into the fund**
  This increases the size of the total fund, which in turn increases the value of every NFT. This reinvestment creates a compounding effect — your NFTs become more valuable with every profitable cycle.

- **25% – Used for operational costs**
  This covers:

  - Cloud infrastructure for AI bots and trading systems,

- ○ Security and regular audits by white-hat hackers,

- ○ Team salaries, including traders, developers, and support staff,

- ○ Maintenance, legal, and third-party services,

- ○ Ongoing development of new features (such as dashboards, DAO tools, etc.).

This structure ensures a healthy balance between rewarding investors, growing the fund, and maintaining a robust, long-term ecosystem.

4.3 Reinvestment = Compounding Growth

The reinvestment mechanism is what sets Algains apart from typical profit-sharing models.

By reinvesting part of the earnings every 2 weeks:

- The fund grows steadily, even without new investors.

- The value of every NFT increases as the base capital increases.

- You benefit from **compounding returns** just by holding the NFT.

The longer you hold your NFT, the greater the benefit from this growth — especially as the reinvested capital generates its own profits in future cycles.

4.4 Why a $500,000 Fund Cap Matters

Algains has a hard cap of **$500,000 USD** in total fund size. This cap is in place for three key reasons:

1. **Scarcity** – Once this cap is reached, no new NFTs will be minted, protecting the exclusivity and value of each one.

2. **Performance Optimization** – Managing a limited-size fund allows the AI trading bots to focus on smaller, high-efficiency trades, which helps maintain the target return rate.

3. **Non-Dilution** – With no new NFTs entering the system after the cap is hit, your share of the profits stays protected over time.

This model rewards early participants and keeps the system lean, fair, and focused.

4.5 Payout Eligibility: Snapshot Rules

To receive your bi-weekly payout, you must be holding your NFT at the time of the official **snapshot** — a quick record of wallet ownership that happens before each payout cycle.

- If you sell before the snapshot, you forfeit that cycle's reward.

- If you buy after a snapshot, your first reward will come in the next cycle.

This system keeps distribution fair, automated, and aligned with on-chain data.

5. AI Trading System

5.1 What the AI Does

At the heart of Algains is a powerful, automated trading system built using artificial intelligence. These AI bots are trained to trade ETFs (Exchange Traded Funds), which are known for their stability, diversity, and long-term performance.

The bots:

- Monitor global financial markets 24/7,

- Analyze patterns, data, and trends from the last five years,

- Make split-second trading decisions based on logic, not emotion,

- Adapt their strategy over time based on performance feedback.

This system is designed to remove the stress, guesswork, and human error from investing — and replace it with disciplined, data-driven decisions.

5.2 Why ETFs?

Unlike cryptocurrencies or individual stocks, ETFs represent a basket of assets — like tech companies, healthcare, or green energy — which lowers risk and offers more consistent returns.

By focusing on ETFs, Algains delivers steady, compounding growth without the wild price swings seen in more volatile markets.

5.3 Risk Management Built In

Each trade is made only after the AI answers a few key questions:

- Is this trade safe right now?

- Is the potential reward worth the risk?

- Do we have enough margin to protect the fund?

- What does historical data say about this kind of situation?

If the answer to any of these is "no," the bots stay out of the market. This careful risk management is a major reason AIgains targets consistent, repeatable results — not just big wins.

5.4 Target Performance

The AI system is designed to achieve **net returns of 2% to 2.5% every 2 weeks**, after all costs. This target is based on backtesting, live testing, and continuous optimization by our expert team.

These returns are not guaranteed, but they reflect the performance the bots are trained and tuned to deliver in most market conditions.

6. Security & Transparency

Security is a top priority for Algains. When dealing with financial assets, trading bots, and NFTs, protecting both the system and the investors is essential. Our architecture is designed with a security-first mindset and built for long-term transparency and trust.

6.1 Smart Contracts & On-Chain Payments

Algains uses **smart contracts** to manage NFT ownership and distribute rewards automatically. This means:

- Payouts happen without manual intervention,

- Rules for distribution are built into the code,

- Transactions are public and verifiable on the blockchain.

This removes the need for trust in a central party — the system enforces the rules on its own.

6.2 Secure Cloud Infrastructure

Our trading bots run on **cloud-based systems** designed for speed, stability, and safety. Key features include:

- **High-performance servers** with multi-core CPUs and GPUs for rapid AI processing,

- **Data replication across multiple locations**, ensuring continuity if one server fails,

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- **Encrypted data channels** to protect against unauthorized access.

This setup ensures the bots are always live, always trading, and always protected.

6.3 White-Hat Auditing & Ethical Hacking

Algains was built with help from **ethical (white-hat) hackers** — security professionals who specialize in finding and fixing vulnerabilities before bad actors can exploit them.

They contribute by:

- Performing **penetration testing** to simulate attacks,

- Reviewing infrastructure for weaknesses,

- Helping define **security policies** and **firewall rules**,

- Ensuring **VPN access** and encrypted communication within the system.

This proactive approach keeps our infrastructure ahead of threats.

6.4 Backup & Recovery

All system data — including trading logs, fund records, and AI configurations — is backed up regularly using a **comprehensive backup strategy**. In the event of a technical failure, the platform can be restored without data loss, ensuring business continuity and investor protection.

6.5 Infrastructure as Code (IaC)

We use a modern DevOps approach called **Infrastructure as Code** — meaning the entire system setup (servers, storage, security rules) is written and version-controlled like software code.

Benefits include:

- Reliable deployment with fewer manual errors,

- Easier audits and reviews of infrastructure changes,

- Faster recovery and scaling during growth.

6.6 User Privacy & Ownership

AIgains doesn't require user registration, KYC, or personal information. You connect your **wallet**, buy an **NFT**, and start earning — that's it.

- You stay in full control of your assets,

- Your earnings are paid directly to your wallet,

- Your identity stays private.

All actions, holdings, and transactions are visible on the blockchain, but **you remain anonymous** unless you choose otherwise.

7. Roadmap

The Algains project is built for long-term growth, and its development follows a clear, phased roadmap. Each phase builds on the last — growing the fund, refining the technology, and expanding the ecosystem to benefit all NFT holders.

📅 May 2024 – Vision Comes to Life

- Laying the foundation for Algains with a focus on AI-powered investing.

- Refinement of core concepts through community-driven feedback.

- Strategic preparation for launch, ensuring market and user alignment.

🧪 September 2024 – Test Phase Initiation

- First NFTs minted, marking the official launch of Algains.

- AI-powered Trading Fund activated, entering live market operations.

- Early adopters join, enabling real-world performance tracking and iterative optimization.

📢 March 2025 – Scaling and Evolution

- Expansion of marketing campaigns to reach a broader audience.

- Strategic evolution based on live trading performance and community insights.

- Continuous enhancement of AI trading algorithms for greater efficiency and returns.

🔄 September 2025 – Launch of the Internal NFT Marketplace

- Introduction of a native NFT marketplace within the AIgains ecosystem.

- Seamless, transparent buy-and-sell functionality for NFT holders.

- Eliminates reliance on third-party platforms, enhancing liquidity and user experience.

⚡ November 2025 – High-Risk Tier Launch

- Launch of a new NFT collection tied to a higher-risk, higher-reward trading fund.

- Designed for investors seeking amplified upside potential.

- Diversified options for participants based on individual risk appetites.

🎓 Early 2026 – Launch of the NFT-Based Trading Education Community

- Creation of a community-driven education platform exclusively for NFT holders.

- Access to premium trading knowledge, tools, and expert insights.

- Empowering investors to elevate their trading skills and financial literacy.

8. Team Overview

Behind Algains is a multidisciplinary team with decades of experience in trading, technology, cybersecurity, and blockchain development. This mix of skill sets ensures the platform is not only technically sound and secure, but also grounded in proven financial strategies.

8.1 Executive Team

🧠 The Trading Mind

Mihai Tiepac – Founder, Investment Strategist & AI Trading Consultant

With over 13 years of hands-on trading experience across forex, stocks, and crypto, Mihai is the strategic brain behind Algains' trading logic. As the founder of itrade-hub.com and a certified member of the Algorithmic Traders Association, he's built a thriving community of investors and trained thousands through his courses, tools, and content.

Mihai developed his first trading algorithm in 2017 and continues to pioneer research into automated systems, risk management, and trading psychology. He also hosts InBrain, a podcast exploring the emotional side of markets—helping traders master not just charts, but mindset.

At Algains, Mihai brings human insight into machine logic—guiding the AI's strategy with real-world wisdom and risk-aware discipline.

"Technology without strategy is chaos. I make sure the system trades with intention."

🧩 The Code Strategist

Florin Spataru – Co-Founder & Blockchain Architect

A powerhouse of code and vision, Florin brings 17+ years of full-stack and blockchain expertise to Algains. From architecting decentralized apps to building high-performance FinTech systems, his experience spans smart contracts, trading automation, and cloud-native infrastructures. He's fluent in everything from Python and Golang to MQL and Pine Script, with deep roots in Forex and algorithmic strategy development.

Florin's superpower? Turning complex ideas into scalable, real-world systems that perform. He's the bridge between deep tech and trading logic—designing the very backbone of Algains.

"I don't just build systems—I build solutions that deliver value."

🎨 The UX Engineer

Catalin Savin – Frontend & Infrastructure Lead

Catalin blends sharp design sense with deep technical know-how. With 6+ years in software and web development, he's an expert in React, Java Spring Boot, AWS, and full-stack architecture. His specialty? Creating smooth, scalable digital experiences that don't just work—they feel right.

At Algains, he architected the entire user experience—from the visual identity and layout to the full NFT purchasing flow. His background in automated trading algorithms and MQL scripting adds a critical layer of logic and precision to the platform's design and functionality.

"Great tech should feel invisible. My job is to make it seamless."

🧭 The Vision Architect

Zoltan Veres – Business Strategist & Growth Advisor

Zoltan is the strategic force guiding Algains toward sustainable, long-term success. With deep expertise in marketing, sales, and business development, he joined the team to scale the vision—turning a powerful idea into a future-proof venture.

As an emotional intelligence expert and high-performance balance coach, Zoltan brings something rare to a tech-driven space: human alignment. He ensures that the team operates with clarity, that the community thrives, and that the business stays grounded in purpose while scaling for impact.

At Algains, he's the bridge between growth and groundedness—keeping innovation aligned with integrity.

"Success isn't just results. It's how you build, lead, and grow with intention."

8.2 Extended Team & Contributors

- **AI Engineers & Data Scientists** – Support the ongoing evolution of the trading bots, including model retraining and real-time analytics

- **Legal Advisors** – Ensure compliance with international blockchain regulations

- **Community & Marketing Specialists** – Build awareness, manage social platforms, and grow the Algains ecosystem

- **Product Designers** – Develop the dashboard and user interface for a seamless investor experience

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8.3 What Makes the Team Unique

- Built entirely by professionals with real-world results — not anonymous profiles or buzzwords

- Deeply invested in security, performance, and long-term results

- Transparent, present, and responsive — committed to engaging the community and delivering what's promised

9. Benefits for Investors

Algains is designed to give investors a simple and rewarding way to grow their money without needing to trade or manage anything themselves. Whether you're new to investing or looking to diversify your portfolio, Algains offers clear, practical benefits that are hard to find in traditional finance or crypto.

9.1 Passive Income Every 2 Weeks

When you own an Algains NFT, you automatically receive a share of the fund's profits every 2 weeks — paid directly to your wallet in **USDC**, a stable, dollar-pegged cryptocurrency.

No staking. No claiming. No need to log in. Just hold the NFT and collect your rewards.

9.2 Compounding Growth Over Time

Unlike many profit-sharing projects, Algains reinvests a portion of every profit cycle back into the fund. This reinvestment increases the total value of the fund, which in turn increases the value of your NFT.

As the fund grows, your share grows — even if you never buy another NFT. This compounding effect means the longer you hold, the more you earn.

9.3 Limited Supply = Stronger Value

Algains has a hard cap of **$500,000** in total fund size. Once this limit is reached, **no new NFTs will be created**.

- This makes every NFT more exclusive,

- Protects your share from being diluted by new holders,

- And increases scarcity, which can drive future resale value.

9.4 Zero Management Required

There's nothing you need to do after purchasing your NFT:

- No need to watch the markets,

- No need to move funds around,

- No decisions, no stress.

The AI takes care of all trading. The smart contract takes care of all payouts. You just hold your NFT and watch your wallet grow.

9.5 Accessible and Transparent

AIgains is built for everyone:

- Easy for beginners — just buy and hold,

- Attractive to experienced investors — thanks to real returns and on-chain proof,

- No KYC or personal data required — just a crypto wallet.

Everything runs on blockchain and is visible to anyone, anytime. From trading performance to payout history, transparency is part of the system by design.

9.6 Early Mover Advantage

Early investors benefit the most:

- Fewer NFTs in circulation means higher reward share per holder,

- Lower minting prices,

- First access to future products like higher-yield NFT tiers and staking programs.

Getting in early means maximizing long-term potential.

10. Legal Disclaimer

10.1 Investment Risk Acknowledgment

AIgains offers access to a fund powered by AI-driven ETF trading through blockchain-based NFTs. While the system is built with risk management and long-term sustainability in mind, all investments carry some level of risk.

The projected returns of **2% to 2.5% every 2 weeks** are targets based on historical performance and current strategies, but **they are not guaranteed**. Financial markets are influenced by many unpredictable factors, including global events and economic shifts, which may impact results.

10.2 No Guarantee of Profit

The performance of the AI trading bots is based on backtesting and live testing, but past results do not guarantee future outcomes. Investors should not consider AIgains as a fixed-income product or a guaranteed return vehicle.

Returns may vary from cycle to cycle, and in rare cases, profits may be lower or not achieved. The project includes stop-loss protections and a diversified trading strategy to reduce exposure, but market volatility can still affect outcomes.

10.3 Not a Security or Financial Product

AIgains NFTs are digital collectibles that grant access to profit-sharing from a decentralized trading fund. They are **not securities**, **not investment contracts**, and **not equity shares** in any company or legal entity.

By participating, investors acknowledge that they are purchasing NFTs with built-in profit distribution logic, and not engaging in a regulated financial product. Always consult with a financial advisor or legal expert if you are unsure about your obligations or rights.

10.4 Use of Stablecoin (USDC)

All payouts are made in **USDC**, a stablecoin pegged to the U.S. dollar. While USDC is considered stable and widely used in decentralized finance, users are advised to understand how stablecoins work, including potential risks of depegging or technical issues with the issuer or their custodians.

10.5 User Responsibility

- Investors are responsible for securing their own wallets and private keys.

- AIgains is a decentralized system and cannot access, recover, or reverse wallet transactions.

- Lost access to your wallet may result in loss of NFT ownership and income eligibility.

10.6 Transparency and Community

AIgains is committed to full transparency and investor education. All fund movements, NFT supply, and distributions are visible on-chain. However, participation in AIgains is at your own risk and discretion.

By purchasing or holding an AIgains NFT, you agree to these terms and accept the associated risks.