

1 · Executive Summary

UniTbl (UTBL) is a BEP-20 utility token that fuels **Loopra**—a dual-engine ecosystem composed of a capital-efficient staking protocol and a decentralised education marketplace.

- *Loopra Staking* converts USD-pegged deposits (BNB, USDT, UTBL) into predictable, time-boxed yield streams paid in UTBL.
- *UniTbl University* token-gates courses, exams and micro-credentials while paying educators plus a 10-level referral tree in real time.

2 · Token Allocation

Bucket	Share	Unlock Logic	Purpose
University Treasury	45 %	Linear / 96 mo	Course incentives, scholarships, content grants
Staking Reserve	35 %	Streamed to rewards	Fixed yields & referral commissions
Team & Ecosystem	20 %	48 mo monthly vest	R&D, audits, liquidity, partnerships

2.1 · Token Details

Field	Value
Name	UniTbl
Symbol	UTBL
Decimals	18
Max Total Supply	1,000,000,000,000
Contract	0x92e5 ... d48336

3 · Vision & Mission

Empower global talent to learn, earn and build—without intermediaries, borders or predatory fees.

- **Access** – remove financial & geographic barriers to passive income and skill-building.
- **Alignment** – route all value through a single asset so every stakeholder wins together.
- **Auditability** – immutable contracts for transparent payouts, fair referrals and tamper-proof certificates.

4 · Market Landscape

Sector	TAM 2024	Pain Points	Loopra Advantage
Retail Yield-Bearing Crypto	>\$500 bn AUM	Impermanent loss, opaque desks, rug risk	Non-custodial capped-risk staking with lifetime ceiling
EdTech & Creator Economy	>\$340 bn revenue	30–50 % platform fees, geo-restricted payments	UTBL micro-payments & automated 10-level revenue split
Gig-Based Upskilling	>1 bn freelancers	Fragmented credentials, low-trust marketplaces	On-chain résumé via NFT certificates & verifiable exams

5 · Loopra Architecture

5.1 Staking Protocol

- **Entry** – choose 30–360-day plans; pay BNB/USDT/UTBL → USD via dual oracle.
- **Accrual** – flat monthly UTBL yield plus monthly cap.
- **Referral** – 10-level tree pays only active wallets; otherwise rolls to treasury.
- **Lifecycle** – upgrade, reactivate, cancel, transfer, lease or exit (principal refund in UTBL).
- **Safety** – ReentrancyGuard, Pausable, 72-h timelock for admin edits.

5.2 UniTbl University

- **Pass System** – tiered UTBL passes unlock deeper referral depth.
- **Pay-Per-Item** – books/podcasts/exams split revenue atomically.
- **Randomised Exams** – IPFS bank + VRF → soul-bound NFT certificates.
- **Gamified Renewal** – progress ring & push notifications; early renewals queue.
- **Future Hooks** – radio, webinars, consultancy on same accounting core.

6 · Security & Audit Strategy

Layer	Measure
Contract	Modular libs (LibStake, LibClaim...) minimise blast radius.
Runtime	Pausable switch, non-reentrancy guards, zero-native fallback.
Oracle	Median PancakeSwap TWAP & Chainlink; >1.5 % drift pauses claims.
Testing	100 % unit, fuzz, invariants via Forge.
Audit	Two tier-1 firms + Immunefi bounty (US\$ 250 k).
Upgrades	Non-proxy v1; v2 needs DAO vote & migration script (opt-in).

7 · Governance Timeline

8 · Risk Factors

- **Smart-Contract Exploit** – mitigated by audits & pause, yet non-zero.
- **Price Volatility** – UTBL-denominated rewards may lose USD value.
- **Regulatory Shifts** – securities rulings could limit jurisdictions.
- **Demand Shock** – low TVL/content uptake could drain treasury.
- **Oracle Manipulation** – dual-feed & TWAP reduce but don't eliminate risk.

9 · Legal Notice

This document is informational and not an offer to sell or solicitation to buy securities. UTBL grants access to protocol utilities and does not convey equity or profit rights beyond future DAO governance. Seek professional advice before participating.

10 · Conclusion

Loopra merges transparent DeFi yields with token-incentivised education, channelling all value through a single hard-capped asset. Disciplined treasury management, multi-layer security and phased governance position UTBL as the connective tissue between *learning*, *earning* and *building* in tomorrow's decentralised economy.