📄 NAQD Whitepaper

Token Symbol: NAQD
Blockchain: BNB Chain (BEP-20)
Contract Address: `0xEAD7Dd49f42084204E5b927b933c8605e1e6e2cd`

🌐 Vision

NAQD is a burnable, stable-priced token designed for real-world spending — including real estate, travel, and luxury goods. It protects users from inflation through off-chain price fixing and on-chain deflation via token burning.

⬜ Tokenomics

Metric	Value
Name	NAQD
Symbol	NAQD
Supply	100,000,000,000 (100 billion)
Decimals	18
Burnable	Yes (`burn()` function)
Initial Tax	2% on transfers
Fee Wallet	`0x1F1a30fc73BA12937A990a5b63FAb5f413F89619`
Owner	Same as fee wallet
Excluded From Fees	Owner + fee wallet

🔥 Burn Mechanism

- Transfers incur a **2% tax**, sent to the fee wallet.
- **Users can burn tokens** anytime using `burn()`.
- **Automatic burning** on withdrawal from the app to reduce supply.

🏛 Off-Chain Treasury Model

- 1 NAQD = **$3.27 (fixed internal value)**.
- Users deposit fiat or crypto (off-chain), then receive NAQD at the fixed price.
- On withdrawal, NAQD is **burned** to maintain stability and reduce supply.
- 2% fee is applied **on deposit** to the off-chain treasury.

💲¥ Exchange Policy

- **NAQD is not listed** on DEXs like PancakeSwap by default.
- Used inside the app with **peer-to-peer transfers** at near-zero fees.
- External trading may be supported in the future.

🔐 Security

- Based on **OpenZeppelin's audited contracts** (ERC20 + Ownable).
- Owner can adjust tax (max 10%) and update fee wallet.
- Verified contract available on BscScan.

✅ Real Use Cases

- Spend NAQD for:
    - 🏠 Real estate
    - ☐ Travel & tourism
    - 💼 Business services
    - 👗 Lifestyle & luxury goods
- NAQD combines stable pricing + burnable supply = strong long-term value.