



WHITEPAPER · VERSION 1.0 · TESTNET EDITION

People Coin

For the people by the people.

A simple, fixed-supply coin for people to use — built on open rules, held in ordinary wallets, and traded on open markets.

Founder: Stephen George

Symbol: PPL · **Standard:** ERC-20 · **Supply:** 1,000,000,000 (fixed)

Production network: Base · **Test network:** Ethereum Sepolia

Website: peoplecoin.io · October 2026

1. Introduction

People Coin (PPL) is a coin for people to use. That sentence is the whole idea, and everything in this paper follows from it.

Most digital coins arrive wrapped in complexity: changing supplies, special privileges for insiders, fees hidden in the code, and rules that can be rewritten after launch. People Coin takes the opposite approach. Its rules are few, public, and fixed at launch. Anyone can read them, anyone can verify them, and no one can quietly change them later.

The coin is built as a standard ERC-20 token. That is a deliberate choice. ERC-20 is the most widely supported token standard in existence, which means People Coin works with the wallets, exchanges, and tools people already have. There is nothing new to install and nothing proprietary to learn. If you can hold any token, you can hold PPL.

People Coin is founded by Stephen George, publicly, under his own name. There is no anonymous team and no hidden ownership. The founder's share is stated openly in this paper, and the contract itself enforces the supply: one billion coins, minted once, with no mechanism to create more.

What this paper is

This paper describes what People Coin is, how it functions, how its supply is allocated, and the path from testnet to public trading. It is a technical and organizational description, not a promise of value. Nothing in it guarantees any price, return, or outcome.

2. The function of the coin

People Coin has one function: to be used. It is a medium of exchange for people — to send, to receive, to hold, and to trade — without an intermediary setting the terms.

Using it

Using PPL looks like using any token. The holder keeps it in their own wallet. Sending it means entering the recipient's address and confirming the transfer. Receiving it means sharing an address. Trading it means exchanging it in a liquidity pool or on an exchange that lists it. There is no account to open, no approval to request, and no custodian standing between the holder and the coin.

Why the rules matter more than the rhetoric

A coin's function is only as trustworthy as its rules. People Coin's rules are written into the contract and are deliberately boring:

Fixed supply. One billion PPL exist. No function in the contract can mint more, so the supply can never be inflated after launch.

No freeze, no blacklist. No address can be frozen and no holder can be blocked by the contract. Once coins are yours, the contract cannot take them or stop you moving them.

No transfer fee. The contract takes nothing from transfers. The only cost of moving PPL is the network's own gas fee, which goes to the network, not to the coin.

Open verification. The contract code is public and the supply, holders, and transfers are visible on the blockchain for anyone to check.

These rules are the product. Everything else — the website, the markets, the community — is built on top of them.

3. Token design

Name	People Coin
Symbol	PPL
Standard	ERC-20
Decimals	18
Total supply	1,000,000,000 PPL — fixed at launch, no further minting
Transfer fee	None (network gas only)
Freeze / blacklist	None
Owner controls	None — the contract has no owner and no admin functions
Production network	Base (Ethereum Layer 2)
Test network	Ethereum Sepolia (live now, for testing only)

Test deployment (live)

The coin is currently deployed and verifiable on the Sepolia test network, where its design was proven before any real launch:

Test contract:

0x76A3acCd070A6de1fd06df58Aa540978Cb9Cce05

Testnet coins carry no value. They exist so the contract, the wallets, and the website could all be tested in public before real funds are involved. The production deployment on Base will be a fresh contract with a fresh supply, published on peoplecoin.io when it is live.

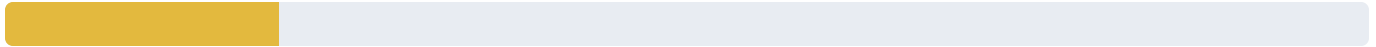
4. Allocation

At the production launch, the one billion PPL will be allocated as follows:

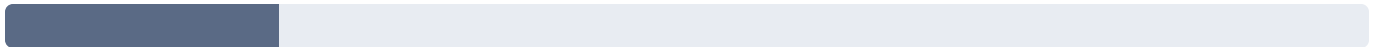
Public float / liquidity 60% · 600,000,000



Community rewards pool 20% · 200,000,000



Founder (Stephen George) 20% · 200,000,000



Public float / liquidity — 60%

The majority of the supply is intended for the public: the coins that seed trading liquidity and circulate among holders. A coin for people to use must actually be available to people, and this majority share is what makes that possible.

Community rewards pool — 20%

Reserved for rewarding the people who build, support, and spread the coin — the community that gives it life. Distribution from this pool will be announced as programs are defined.

Founder — 20%

The founder's share, held openly under his own name. The founder built the coin and carries the work of launching it; this share reflects that, and it is stated here rather than hidden.

Note: these percentages describe the intended production allocation. Testnet holdings do not reflect them and do not carry over to mainnet.

5. Roadmap

1

Testnet — complete

People Coin deployed and verified on Sepolia: name, symbol, fixed supply, and founder holdings all confirmed on-chain. Website live at peoplecoin.io.

2

Mainnet deployment — next

Deploy the same contract on Base from the founder's own wallet, so the production supply mints directly to the founder. The contract address will be published on peoplecoin.io.

3

First trading — DEX liquidity pool

Create the first PPL liquidity pool on a Base decentralized exchange (Uniswap or Aerodrome), seeded from the public float. From this point, anyone can trade PPL permissionlessly.

4

Price tracking

Apply for listings on CoinGecko and CoinMarketCap once mainnet trading exists, so holders can follow the market in one place.

5

Centralized exchanges — later, if pursued

Exchange listings are applications with diligence and volume requirements. They follow only if the market supports them.

No dates are promised for these steps. Each step is announced when it is done, not before.

6. Risks and disclaimers

Read this section carefully. People Coin is an experimental digital asset. This paper is not investment advice, not an offer to sell anything, and not a promise of any price, return, or outcome.

Value can go to zero. New tokens are volatile. Liquidity may be thin, prices may swing sharply, and holders may lose some or all of what they put in. Never commit funds you cannot afford to lose.

Testnet coins are worthless. Coins on the Sepolia test network, including any held during testing, have no monetary value and will not convert into mainnet coins.

Regulation is uncertain. The legal treatment of digital tokens varies by jurisdiction and continues to change. Holders are responsible for understanding the rules where they live.

Security is the holder's responsibility. Keep private keys and seed phrases private and offline. No one from People Coin will ever ask for them. Lost keys mean lost coins.

Nothing here is guaranteed. The roadmap describes intentions, not commitments. Steps may change, stall, or stop. Do your own research before acquiring, holding, or trading PPL.

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People Coin · PPL · peoplecoin.io · Founded by Stephen George · October 2026