



the currency
of kindness

is set to herald
a new era for charity

Humancoin is a revolutionary platform bringing about the synergy of philanthropy industry, retail e-commerce and cryptocurrency markets, which together have a combined value of \$3.5 trillion

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HUMANCOIN SUMMARY



Humancoin.net (hereinafter Humancoin) is a breakthrough blockchain project, which unites philanthropists and recipients of funds on a single platform in the most convenient and transparent way possible. Donors (which comprise one in three of us globally) can quickly make donations worldwide, monitor their expenditure online and also receive discounts from the platform's partners. Charitable projects are able to accept funds with minimal overheads and in the shortest time in any convenient currency.

Humancoin is a revolutionary platform that is changing the philanthropy industry for good, specifically created to work in synergy with the e-commerce and cryptocurrency markets, which together have a combined value of \$3.5 trillion!

The current technology employed in the charity industry is at a relatively low level. It is common for individuals and companies that are ready to donate funds to change their mind due to:

- Doubts over whether the contribution will reach the recipient in full and on time, and a lack of trust in charities, due to the absence of any official international organizations for evaluating their activities;
- The complexity of cross-border payments for foreign projects, as well as potential issues in dealing with regulatory agencies;
- Unable to discern any additional benefits when making a donation.

Humancoin solves these problems through the integration of blockchain into three thriving sectors: charity, e-commerce and cryptocurrency.

While the annual volume of donations is estimated to be in the region of \$750 billion worldwide, the capitalization of the cryptocurrency market is valued at \$300 to \$900 billion, and the volume of the B2C e-commerce sector has reached \$2.3 trillion. By bringing about the synergy of these three markets, the project is set to herald a new era for charity.

A fixed number of Humancoin tokens will be made available at the Token Sale. These funds will be used to create the Humancoin P2P blockchain platform and the international network to support the project, launching a PR campaign and developing a partner network. At the end of the Token Sale the Humancoin token will be listed on cryptoexchanges.

After the Token Sale is completed, the Humancoin platform will accept applications and collect funds for charities on an ongoing basis. Donors can choose projects directly to benefit from their funds, or alternatively make donations through the Humanpool (a collection of projects selected automatically

from those with the highest ratings from the community). The platform provides the opportunity to fully track donations online, as well as introduce voting and ranking for projects and philanthropists along with other features. There is also the option to receive a receipt for each donation to use for tax deduction purposes depending on the donor's tax jurisdiction.

Afterwards, there will be additional token emissions, 100% tied to the actual volume of charitable donations. Proportional to their donations, benefactors receive back 50% of the value of their donation in tokens, according to the exchange-weighted price of the token (in other words, benefactors "buy" or "mine" tokens at the rate of 2x to the price listed on the exchange). This Proof of Charity concept allows the project scale by hundreds to thousands of times. Token holders can sell their tokens on a cryptocurrency exchange or hold onto them in order to take advantage of the attractive discounts from our growing network of partners.

This is the first ever blockchain project in the history of the e-commerce industry that has the potential to become a global loyalty program aggregator. Instead of competing with existing programs, the Humancoin platform actually builds partnerships with them. The Humancoin token is convertible into points, miles, bonuses, coupons, tokens and is effortlessly integrated into already existing systems, without forcing business owners to reconfigure them — all it requires is setting a conversion rate.

As the number of partners grows, which is one of the project's main priorities, we anticipate a significant increase in the popularity of the token. In particular, there are plans to develop partnerships with cryptocurrency exchanges allowing Humancoin token holders to receive discounts on exchange fees (similar to one of the leading cryptocurrencies — Binancecoin, the holders of which get a 50% discount on transactions commission at the Binance exchange). The same principle will apply to airlines, where the token will be used in the same way as Air miles.

The future expansion of the project will be financed by the 5%-fee raised from the funds collected for charity projects, which is 4 times lower than the market average. Humancoin's association with philanthropy gives its tokens a unique advantage in developing loyalty programs with partners, in comparison to other conventional loyalty reward tokens.

The blockchain platform fuelled by the Humancoin token will breathe new life into the philanthropy industry, providing an engine of growth while at the same time becoming a premier global loyalty program for an increasing number of partners.

1

MARKETING ANALYSIS



Marketing analysis

"...Blockchain can reduce or even remove the need for third party authorities (a long chain of banks, NGOs, government agencies, law firms and so on). Blockchain could make it easier to develop direct giving platforms at a much larger scale."

Source: Charity Aid Foundation, 'Blockchain, DAO and the future decentralization of charity' 2017

In 2017, according to MarketInsightsReports, the size of the charity market was estimated at an impressive \$747 billion and it is clear that an enormous volume of "peer-to-peer transactions" are not being measured: many of us spare our change to people on the streets or make impulsive donations to charity from time to time.

It is surprising that over the centuries the charity industry has changed very little in terms of the technology employed, except that the role that monasteries played two hundred years ago has now been taken over by philanthropic foundations. While the funds now have phones, printers and computers in their offices, the problems haunting the industry have remained the same. It is difficult for philanthropists to find worthwhile projects, quickly and seamlessly transfer money to them, and most importantly, be sure that the aid that they provide reaches the addressee and is used purposefully for a just cause without any significant transaction costs.

Blockchain technology and the associated P2P Internet platform help solve the problems of the industry and provide a powerful impetus for its further development.

- ♥ Donors can monitor transactions to see that their funds are being spent exactly as intended;
- ♥ Charities can demonstrate their integrity by providing information on how the funds are being used;
- ♥ Quick payments (including cross-border transactions) are simplified and the problem of currency and cryptocurrency conversion is solved;
- ♥ Automation of all processes can significantly reduce transaction costs.

The Humancoin platform offers a revolutionary solution for the charity industry. The consolidation of blockchain technology, the cryptocurrency market and e-commerce loyalty programs into a project will forever change the charity industry. Let's look at each of the three industries.

1.1 Charity market

Every third person on Earth gives to charity at least once per year, with 50% of donors providing aid to strangers according to the World Giving Index 2017, compiled annually by the Charity

Aid Foundation. For the third consecutive year, charities have raised a record volume of funds. In the US alone, the amount of recorded donations reached \$400 billion. About three-quarters of the country's residents have helped a stranger at least once, and two-thirds have donated money to multiple charity foundations. The volume of donations in the US consistently exceeds 2% of the nation's GDP; around 7 new charitable foundations are created every single day, with more than 1.5 million currently in operation across the country.

\$400 billion

the amount of recorded donations reached

In other countries, too, charitable donations represent a significant proportion of the overall economy. In Europe, the British have the largest number of philanthropists, and according to various data sources: 70% of the country's residents transfer money to support humanitarian projects. Germany, Japan and France are also among the countries where the population actively engages in donating money to charity. The Mohammed bin Rashid al Maktoum Foundation, one of the largest charitable organizations in the world, is based in the UAE.

According to the Charity Aid Foundation, private individuals are the most active donors. Traditionally, their contributions account for up to 80% of all donations, with crowdfunding rapidly evolving. Around 15% of all donations are through foundations, with large corporations accounting for only 5% of donations.



32%

religious causes



15%

education



12%

humanitarian aid



11%

charity fund projects



8%

healthcare



22%

other purposes

People donate money more often and more readily to religious causes (32% of the collected money); education (15%); humanitarian aid (12%); charity fund projects (11%) and healthcare (8%). An additional 22% of donations account for other purposes, including environmental protection, protection of wild animals, as well as culture, art and international projects.

Problem

Despite the rise of new mechanisms for donating, the charity industry still cannot overcome its main obstacle — a lack of trust. Donors, most of whom are private individuals, simply lack the means to verify whether their funds have reached the addressee in full and in the required timeframe, even if they transfer the money with the help of specialized organizations. According to various sources, about 20% (or more) of all donated funds end up being kept as administrative expenses by charity foundations.

Many are faced with the complexity of cross-border payments (when one wants to help a foreign recipient) and later, potential difficulties with regulatory bodies. In addition, donors are forced to spend a part of their well-intentioned contribution on covering the operational costs of the transaction.

Solution

The distributed ledger technology, which is designed to put an end to the middleman, gets rid of the long charity chain composed of banks, NGOs, state bodies and law firms. Blockchain provides a digital mechanism for recording and viewing any transaction. It is important that the record cannot be hacked or modified. Blockchain solves the trust issue by providing transparency, traceability and security.

Importantly, the new technology facilitates the development of direct financing platforms on a much larger scale. Philanthropists themselves can ultimately benefit from automated smart contracts as the recipients of grants will only be able to use their funds after meeting mandatory conditions.

All the many advantages that blockchain delivers will spur the growth of the charity industry. This new technology is already being studied by major market players such as UNICEF, the World Bank and Bill & Melinda Gates Foundation. Over the past few years, a number of respected charitable organizations such as the Red Cross, Save the Children and United Way, among others, have already begun accepting donations in cryptocurrencies.

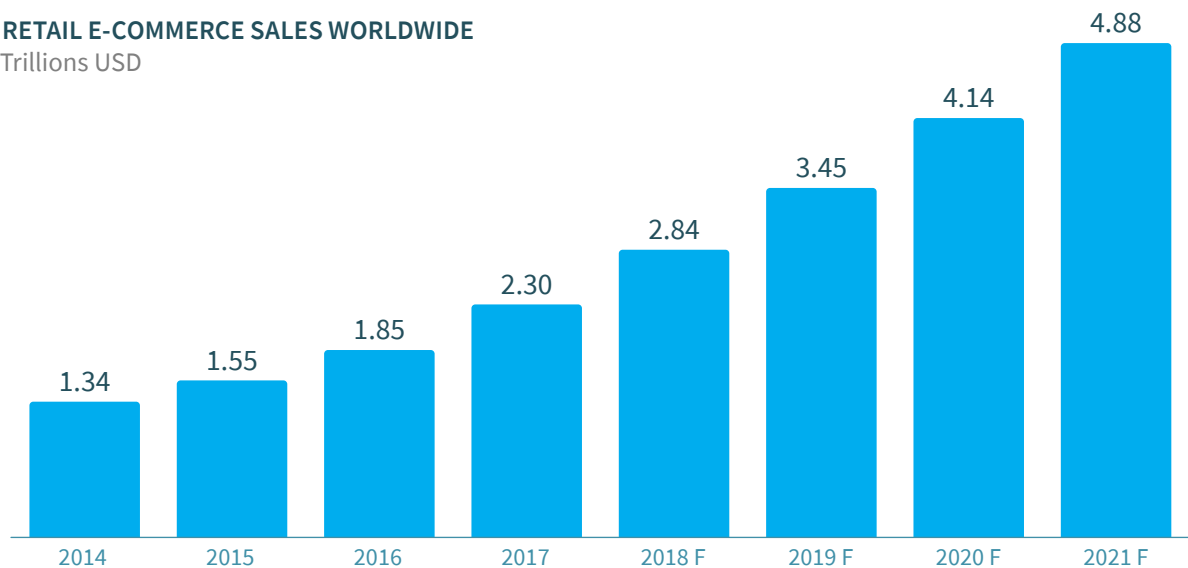
1.2 E-commerce market

According to Statista, the global online commerce market is set to reach \$4 trillion in 2022, while e-commerce retail sales hit \$2.3 trillion in 2017. The retail landscape is rapidly changing and according to a Pew Research Center poll, currently, 8 out of 10 Americans are active online buyers.

\$2.3 trillion

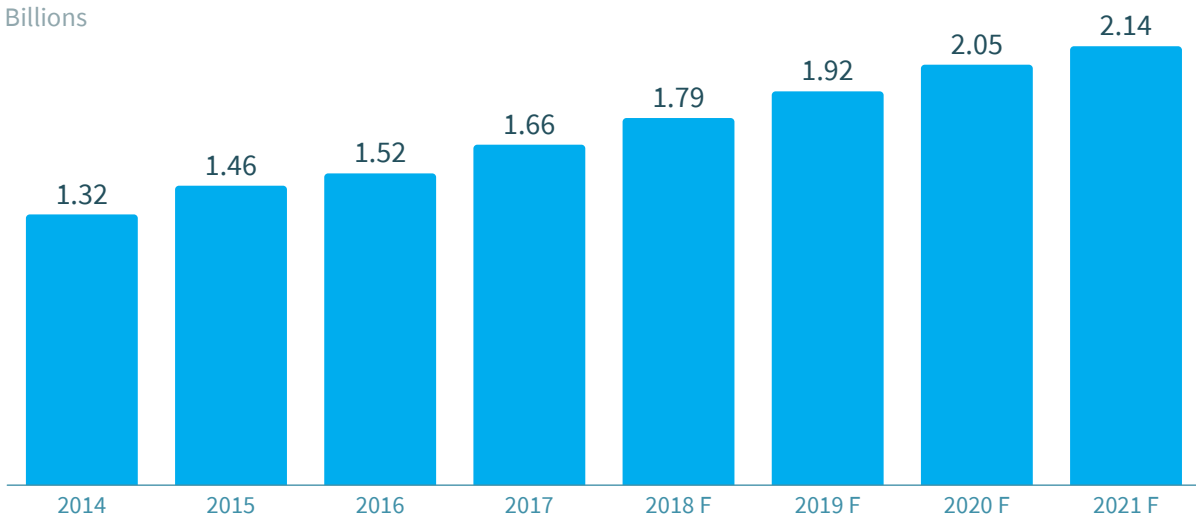
*e-commerce retail sales
in 2017*

RETAIL E-COMMERCE SALES WORLDWIDE
Trillions USD



Source: Statista. Global retail e-commerce sales 2014-2021
<https://www.statista.com/statistics/379046/worldwide-retail-e-commerce-sales>

NUMBER OF DIGITAL BUYERS WORLDWIDE
Billions



Source: Statista. Global number of digital buyers 2014-2021
<https://www.statista.com/statistics/251666/number-of-digital-buyers-worldwide>

Market leaders, such as Alibaba, have already started implementing blockchain solutions. Retailers will use cryptocurrencies for payments, in particular through integrating tokens into consumer loyalty systems. Expedia, one of the world's largest travel agencies, and Zynga, a major computer game developer, began accepting cryptocurrencies as early as 2014.

Problem

High competition in the e-commerce segment puts pressure on players to develop new loyalty programs not only to attract new customers but also to retain existing ones by offering a variety of discounts and benefits. The most pressing challenge for marketing professionals is to create an emotional attachment. New loyalty programs are constantly appearing on the market, and while the overall idea behind them is sound, among the avalanche of new information that hits us daily, it is becoming more and more difficult to engage consumers at an emotional level.

A survey conducted by Nielsen group, found that 50% of consumers, surveyed worldwide, would be willing to pay more for goods and services from socially responsible companies.

Solution

The integration of consumer loyalty programs with the charity industry will create a strong emotional resonance. The future of online retail lies in being able to completely personalize each offer, and blockchain is one of the main stimuli for this further development.

1.3 Cryptocurrency market

The cryptocurrency market is undergoing a period of rapid development; its capitalization fluctuates in the range of \$0.3-0.8 trillion with a strong upward trend. An increasing

\$0.3-0.8 trillion

capitalization the cryptocurrency market

number of individuals and institutional investors are placing their money in these new financial instruments. In early April 2018, the head of the IMF Christine Lagarde said that cryptoassets could change the consumer's approach to savings, investments and settlements. She believes that cryptocurrencies will make transactions faster and less expensive, while the core blockchain technology has the potential to reinforce the overall security of the financial markets.

The interest in cryptocurrencies is no longer the preserve of a select few fintech specialists. Tokens that can demonstrate clear and coherent benefits for their owners will almost certainly see rapid growth. For example, Binancecoin broke into the list of the top 20 cryptocurrencies, with a capitalization of over \$1.5 billion, simply by offering its users a 50% discount on Binance exchange fees, one of the most prominent cryptoexchanges.

1.4 Summary: a possible synergy of markets

The global estimate of three fast-growing markets — charity, e-commerce and cryptocurrencies — exceeds \$3.5 trillion. By ensuring the necessary trust between donors and the aid recipients, blockchain technology can propel this industry to incredible new heights.

>\$3.5 trillion

the global estimate of three fast-growing markets

The rise of a charitable blockchain platform integrated into online commerce loyalty programs and cryptocurrencies will change the philanthropy industry forever. The symbiosis of e-commerce and cryptocurrencies will facilitate an increase in the number of donors. For those involved in online commerce, offering a bonus affiliated with charity is an effective way to position their brand on an emotional level with their clients, as well as being an important element in any PR-campaign. And, finally, the whole process is just very convenient for everyone involved.

The advantage of the blockchain solution is that the benefits of working with the platform are evident. All the data generated from the receipt and movement of the donations will be available to anyone who wishes, for example, to donate money towards the development of a new cancer drug, and to an airline that encourages such actions by awarding such a donor with promotional miles.

2

OUR
PRODUCT



2.1 Competitive analysis

Virtually everyone recognizes the need to make the philanthropic industry transparent and completely manageable with the help of blockchain technology. However, there are relatively few blockchain projects in the charity sphere: cherr.io, aidcoin, clearaid, bcharity among them. But these are niche or local start-ups that do not operate beyond the philanthropic industry. There are about the same number of blockchain projects developing loyalty programs, but all of them face the problems of a making a cold start and beginning with an insufficient user base in order to quickly and productively build meaningful cooperation with major global e-commerce players.

In contrast, the Humancoin Foundation integrates the charity industry, cryptocurrency market and e-commerce in a single project. An ecosystem of this kind provides a new incentive for donors, offering them the chance to take advantage of numerous loyalty programs around the world. While e-commerce players often accept cryptocurrency, it is not necessary in order to develop the Humancoin model.

Why own Humancoins?

- ♥ The Humancoin tokens are easily convertible into any points, miles, bonuses, coupons. Token owners are incentivized to hold them to take advantage of attractive benefits. And this provides a long-term, stable demand for tokens.
- ♥ As the number of partners and the scope of cooperation within the Humancoin Network grows, so does the popularity of the token.
- ♥ The Proof of Charity “mining” concept allows the project to scale hundreds and thousands of times.

Unique features of Humancoin

- ♥ This is the first ever blockchain project that has the potential to become a global e-commerce loyalty program aggregator.
- ♥ Association with philanthropy gives its tokens a unique advantage in developing loyalty programs with partners creating a strong emotional resonance.
- ♥ Instead of competing with existing programs, the Humancoin token is effortlessly integrated into already existing systems — all it requires is setting a conversion rate.

For the first time ever, a blockchain project with the potential to develop into a global aggregator of a multitude of loyalty programs has emerged in the e-commerce field due to support from the charity industry. This (as well as the simplicity of implementation) is the key disruptive benefit of Humancoin.

Other advantages of Humancoin include:

- ♥ Humancoin is an open P2P platform that allows benefactors to make direct pinpoint donations. By design, the project is not tied to any specific charitable organization or local community. The charity world is international, multifaceted and relies on billions of people from all countries and of all nationalities.
- ♥ Humancoin does not force the artificial use of its token on charitable transactions. Obviously, projects need to receive funds in their native currency that they are comfortable spending the money in. A project based on the platform specifies which fiat or cryptocurrency it wants to receive donations in. The donor may transfer the money in the desired currency to the recipient using the built-in currency conversion instrument on the Humancoin platform.
- ♥ The Humancoin platform can manage the majority of popular crypto and fiat currencies. Humancoin places no limitations upon the projects and users in terms of currencies. The benefactor makes all the decisions independently.
- ♥ Humancoin is not planning to spend the funds on creating adaptations of existing technology solutions. The priority remains integration and compatibility with already popular and established market solutions. For instance, instead of creating our own crypto wallet with cryptocurrency functionalities from scratch, we will incorporate an existing solution into the platform — such as Jaxx with ShapeShift. There will also be an option to use multisignature wallets.
- ♥ Humancoin's fee for raising funds for charity will be limited to 5% (which will be used for the future support and development of the platform), whereas the commission taken by existing charitable foundations can be up to 20-30%.
- ♥ The platform will feature the industry's most functional and user-friendly interface, featuring a listing of all the projects broken down by category, a ranking system, voting tools and host of other integrated services.

- ♥ If desired, the donor can leave funds in the Humanpool, and the system will allocate the money automatically to projects with the highest rating from the platform's community. This might apply to corporations, where company rules often prevent the support of specific projects and it is more convenient to donate money indirectly to pools or foundations.
- ♥ Humancoin will be the first platform to employ professional (financial and legal) expertise from independent audit companies (forensic audit), especially for the purpose of evaluating large projects.
- ♥ There will be a set of additional options available on the platform, which the users can also pay for with Humancoin tokens (receiving extra benefits in that case).

2.2 Loyalty rewards token

Humancoin tokens are ERC20 tokens, which are also loyalty rewards tokens, and part of international loyalty programs.

Humancoin token for token holders

Humancoin tokens purchased during the Token Sale have the value of a loyalty reward token; that is, they can be used to receive discounts from Humancoin partners or sold on cryptoexchanges.

Once the Token Sale ends, Humancoin tokens can be purchased on exchanges or received (mined) in proportion to any donation at twice the average-weighted exchange rate.

The platform's technological features allow it to be integrated with popular management systems for online stores, such as Shopify, Magento, WordPress, Ecwid etc.

Humancoin is not in direct competition with existing loyalty programs, but instead is intended for developing partnerships with them and acting as an aggregator across a collection of loyalty programs. The Humancoin token converts into points, miles, bonuses, coupons and tokens and is easily integrated into existing systems, without forcing businesses to reconfigure them — the only requirement is to set the conversion rate. As the number of partners and the scope of cooperation within the Humancoin Network grows, so does the popularity of the token.



Among the project's partners will be large online stores, service businesses, representatives of the gaming and entertainment industries, airlines, cryptoexchanges, international corporations, regardless of whether they operate with cryptocurrencies. For instance:

- Online stores, representatives of the tertiary sector and the entertainment industry will provide discounts in exchange for tokens or authorize part payment of a purchase with Humancoin tokens;
- International airline alliances such as Skyteam, Star Alliance and One World can exchange miles for Humancoin tokens, thus supporting the charity industry;
- Tourism industry players — ticket and hotel booking services, such as Booking.com — will be able to issue additional discounts to their customers in exchange for Humancoin tokens;
- The gaming industry will be able to incorporate Humancoin tokens into popular online games;
- Contracts with popular cryptoexchanges will allow token holders to receive discounts on exchange fees. This feature of the Binancecoin token has catapulted it to the world's top 20 cryptocurrencies.
- International corporations will be able to take part in charitable activities and send Humancoin tokens as gifts, thereby enhancing the enterprise's social status and loyalty.

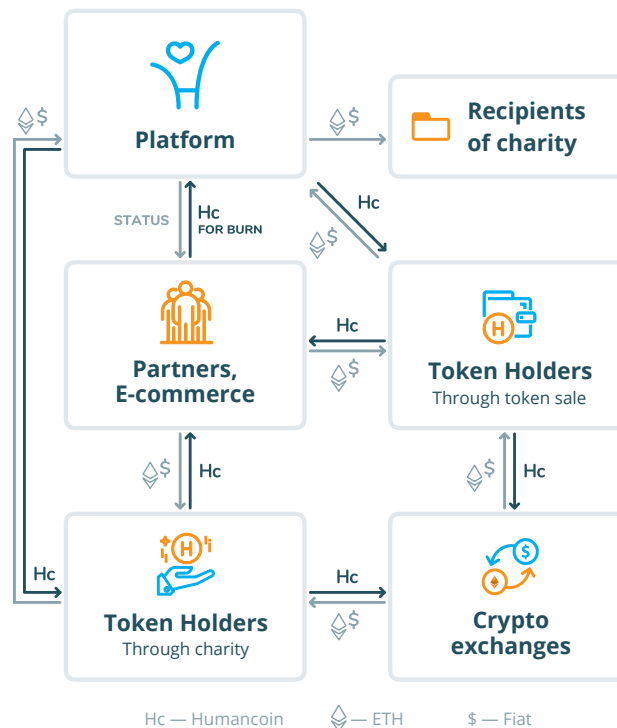
Humancoin token for the platform's partners

Platform partners may exchange Humancoin tokens for discounts/points/miles. In this way, the tokens are returned for burning to the Humancoin Foundation. The rating of Humancoin partners will be based on the number of tokens transferred. The platform partner receives a certain benefactor status and a corresponding sticker/badge for posting on their website and social networks pages.

In addition to the charitable nature of the Humancoin token, just as important for the partners will be its source. Online shops, airlines and a host others want to engage solvent people who are actively making transactions on the Internet in their loyalty programs. By definition, philanthropists represent the premier category of e-commerce consumers.

2.3 The Humancoin platform

Humancoin is a P2P platform and ecosystem that brings together donors, recipients and e-commerce players. The platform's interface lets participants quickly send donations to any country in the popular currency, to monitor transactions and view reports on their charitable activities, as well as to use international customer loyalty programs.



The Humancoin platform is designed with the goal of facilitating the process of interaction between philanthropists and beneficiaries to the greatest possible extent:

- ♥ breakdown of projects by category and subcategory, such as health, natural disasters, religion and environment;
- ♥ various mechanisms for ranking projects and creating online polls;
- ♥ data on the legal and financial verification of each project (forensic audit);
- ♥ integrated wallet with currency conversion;
- ♥ translations into various languages;
- ♥ mobile application;
- ♥ built-in messenger;
- ♥ expenditure tracker and online reports;
- ♥ convenient dashboard with individual settings for users.



How it works

Charitable projects, both private initiatives and foundations, enter the details in the Humancoin platform. They complete a standard form at the initial stage. In the future, Humancoin plans to conduct a forensic audit with the help of specialized financial and legal teams. Contributions can be anonymous or, conversely, if the donor so wishes, can be made public.



The donor will be able to select a project on the platform and transfer money in their choice of currency. For example, after seeing a news report about an earthquake, the user can promptly send money to the victims of this earthquake. To do this, he will need to adjust the filters to find a suitable project. One of the functions of the Humancoin ecosystem is to unite those who are engaged in charitable activities, hence the platform will support all the major languages. A messenger is planned to be incorporated into the platform in order to develop the Humancoin community and give the participants the opportunity

to communicate with each other. This direct communication will further guarantee the transparency of the system: donors and recipients will be able to share information about the status of various charity projects.

Both the web and mobile interface of the Humancoin platform will be equipped with online status tracking of all the projects currently accepting donations, as well displaying the user's own transactions. Data from the Humancoin platform falls into the Ethereum blockchain. The blockchain technology guarantees that any data entered into the system will be stored there without any chance for it to be modified in any way.

Smart contract

A smart contract is an algorithm that regulates various aspects of the platform's activities. The ethereum blockchain enables the transparent and secure execution of smart contracts.

Humancoin smart contracts ensure:

- ♥ traceability of transactions in real time;
- ♥ token emission on pre-sale and sale stages;
- ♥ the issuance of additional emissions and allowance of tokens by Proof of Charity principle after the end of the Token Sale;
- ♥ the opportunity to verify whether the raised funds are used as intended.

As the platform develops, an individual smart contract will be provided for each project. These smart contracts will be based on the specifics of each project.

Registration of benefactors

To get involved with charity projects on the Humancoin platform, a user must register and complete verification. After that, he will be able to make donations anonymously or with different levels of personal information disclosure. The platform dashboard will allow each participant to manage donations, adjust information flow and receive reports on projects of interest, interact with other donors and/or recipients via the Humancoin messenger.

Platform users can download receipts via the interface to get valid documents confirming the transfer of funds to charity in order to file tax deductions, depending on the tax jurisdiction of the donor.

Receipient registration

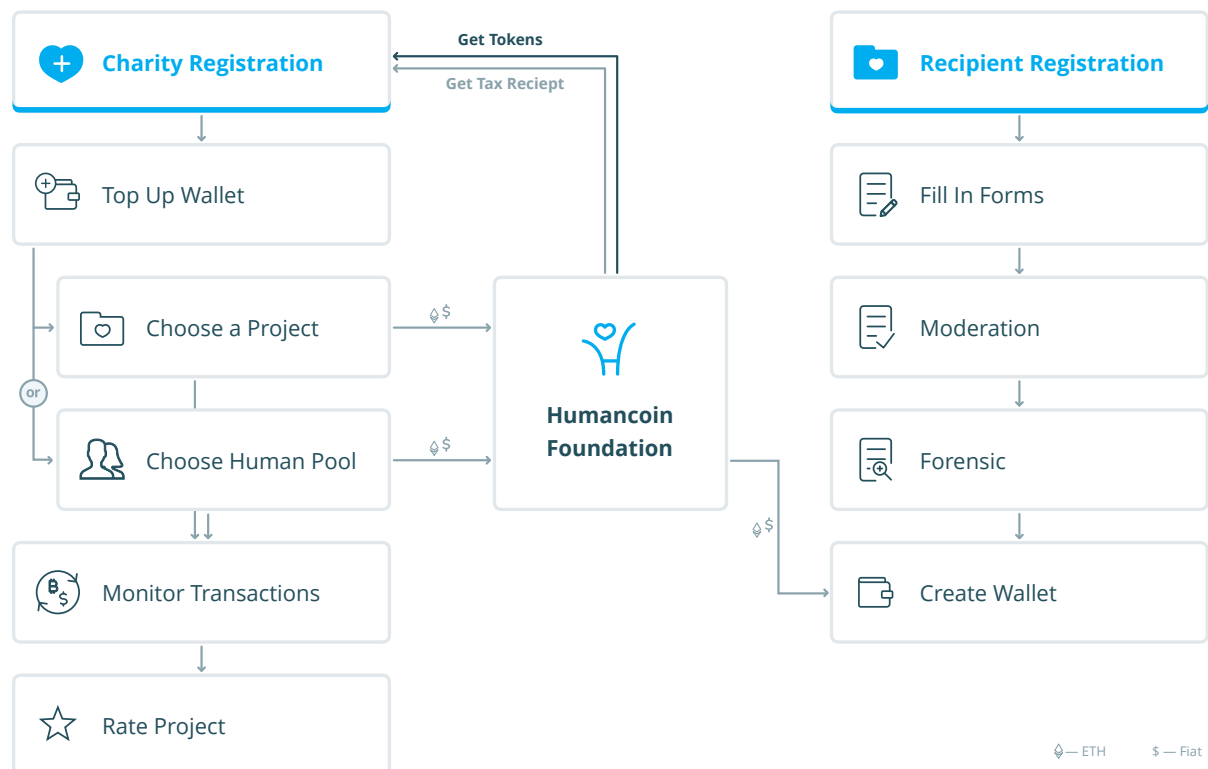
A foundation, organization, project or individual fills out a form on the Humancoin Foundation website and encloses a set of documents. Projects that pass verification are then hosted on the platform, receiving the opportunity to obtain donations from benefactors. Depending on the required amount, project verification will be carried out by employees of Humancoin and special forensic units of audit companies. The forensics team will carry out legal and economic validation of the projects.

As it develops, voting and ranking of charitable projects and donors will become available on the platform.

Humanpool

In addition to independently selecting charity projects, platform users will be able to send donations to the Humanpool. The system will then distribute the funds automatically (according to the donor's preferences) to the projects with the highest rating from the platform's community.

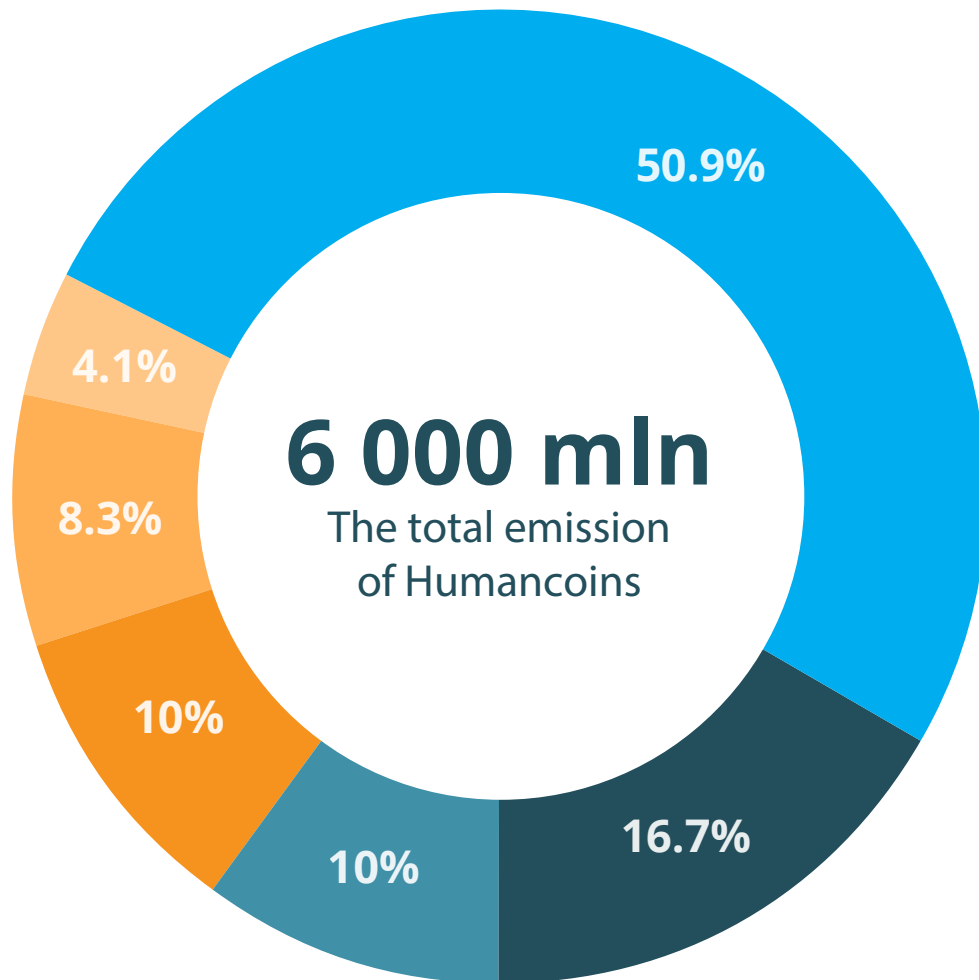
This solution is useful for corporations that, in spite of making large contributions, find it inconvenient to direct funds to individual projects due to internal rules. This tool will also be convenient for donors who do not have enough time to independently decide which projects to send money to.



3

TOKEN
SALE





Distribution of tokens

- 3 055 mln** For sale
- 1 000 mln** Partnership Development Fund
- 600 mln** Team reward
 - 50% blocked by smart contract for 6 months.*
 - 50% blocked for 12 months*
- 600 mln** Advisors and ambassadors
- 500 mln** Consultants and exchanges
- 245 mln** Bounty, airdrop and referral program

- 3,055,000,000 Humancoin tokens available at the Token Sale
- The price of one token is \$0.01
- Minimum purchase — 0.1 ETH

Presale

Token Sale

July 1–August 15, 2018

September 15–November 1, 2018

Expected to raise \$1 mln

Softcap — \$6 mln

Hardcap — \$26 mln

Token Sale Bonus Structure

For Sale	Presale	Token Sale Stage 1	Token Sale Stage 2	Token Sale Stage 3
3 055 000 000	150 000 000 50% Bonus	945 000 000 35% Bonus	960 000 000 20% Bonus	1 000 000 000 0% Bonus

All tokens available for sale at the Token Sale that go unsold will be burned.

Tokens are allocated to the user's personal account, and will be distributed after the Token Sale has concluded and then listed on popular cryptoexchanges.

4

STRATEGIC PLAN, BUDGET AND KEY PERFORMANCE INDICATORS



The funds raised at the Token Sale determine the company's financial strategy and will be spent on the development of the project in the 4th quarter of 2018–2019. Ongoing maintenance of Humancoin's operations will be financed from the 5% fee from fundraising for charity projects.

Strategic planning and budgeting 2018-2019

	Soft Cap \$6 000 000	\$15 000 000	Hard Cap \$26 000 000
Product development	\$2 500 000 IT blockchain platform, with reports from recipients, an integrated wallet with currency conversion, token issue, with ranking and voting	\$4 800 000 Improvement of the tracking feature and monitoring costs, Humanpool tools, more languages. Messenger. Tax receipts	\$9 200 000 Interface optimization — dashboard and IT integration with partner loyalty programs
Charity platform PR and marketing	\$2 100 000 Around \$100 000 000 raised for charity via the platform	\$6 500 000 \$400 000 000	\$10 000 000 \$1 000 000 000 (or 0,14% of global charity market volume)
Development of partnership agreements	\$500 000 The volume of benefits provided by Humancoin is at least \$200 000 000	\$2 000 000 Benefits for not less than \$1 000 000 000	\$4 000 000 Benefits for not less than \$2 500 000 000
Overheads	\$900 000	\$1 700 000	\$2 800 000
IT blockchain platform	♥	♥	♥
Integrated wallet	♥	♥	♥
Currency conversion	♥	♥	♥
Ranking and voting	♥	♥	♥
Humanpool tools		♥	♥
More languages		♥	♥
Messenger		♥	♥
Tax receipts		♥	♥
Optimized dashboard			♥
IT integration with e-commerce partners			♥
Improved tracking and reporting			♥

* According to the fund raising scenarios

Token recipients will be incentivized to hold the tokens for a long time, waiting for the best opportunities to use them in partner loyalty programs (for example, in exchange for airline tickets during special offers, purchase of in-game currencies with seasonal discounts etc.). In a broader sense, the Humancoin token will engage a large number of new cryptocurrency users from a wide variety of loyalty programs around the world. And this provides a long-term, stable demand for tokens.

5

TOKEN
MINING.
PROOF OF
CHARITY



Token mining. Proof of Charity

Even a modest 1% of the charity industry turnover accounts for 25 times more than the number of Humancoin tokens issued at the Token Sale. Therefore, in order to provide further rewards to benefactors, the company will issue additional tokens after the Token Sale, in strict correlation to the actual amount of funds raised on the platform.

The platform's smart contract will grant additional issues of tokens in limited tranches (1 billion tokens each), which will depend on the volume of funds raised and are based on the need to reward benefactors in proportion to their donations. New tokens for other purposes, apart from rewarding donors, will not be issued.

Proportional to their donations, benefactors receive back 50% of the value of their donation in tokens, according to the exchange-weighted price of the token (in other words, benefactors “buy” or “mine” tokens at the rate of 2x to the price listed on the exchange). For example, a patron donates the equivalent of \$1,000 to charity projects on the Humancoin platform. If the average exchange rate of the Humancoin token is, for example, \$2, the donor is credited with $1000 / (2 \times 2) = 250$ Humancoin tokens.

Token holders will be able to sell their tokens on cryptoexchanges or keep them for benefits in the ever-growing partner network. All tokens exchanged for benefits from e-commerce partners on the platform will be taken out of circulation and burned.

The Proof of Charity concept allows the project to scale hundreds and thousands of times and, therefore, places no restrictions on the number of participants that can get involved: new projects, donors and e-commerce market players will be able to become part of the Humancoin community in the future.

6

ROADMAP



Roadmap

2017 – Q1 2018	Q2 2018	Q3 2018	Q4 2018
Development of the project idea	Start social media and PR campaign	Token Sale	Completion of the Token Sale and listing on cryptoexchanges
Establishment of the core team and the pool of early backers	Preparations for the Token Sale	Development of the platform and expansion of the team	Launch of the charity platform in beta
Consultations with the charity community and experts on loyalty rewards		Preliminary negotiations with the program partners	Conclusion of agreements with e-commerce partners
Final shaping of the team		MVP	Completion of the establishment of the legal structure
		Conclusion of agreements with anchor charitable foundations	
Q1 – Q2 2019	Q3 – Q4 2019		
The platform enters operation	Full functionality of the platform		
Collection of funds for charities and distribution of tokens to benefactors	Extension of the list of e-commerce partners		
Further development of the platform	Extension of the list of charitable foundations		

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TEAM AND ADVISORS





Giles Gailer

CEO

A determined, imaginative and disruptive leader with a background in international strategic business development and leading management teams.

He's a digital entrepreneur and an enthusiastic advocate of e-commerce and cryptocurrency. In his spare time, he runs marathons for charity.



Kate Bublik

CMO

A digital marketing professional with a solid and successful experience in implementation and development digital strategies and IT solutions worldwide for big enterprises and hi-tech startups. Former Head of digital marketing at SKYFchain, Product manager at FuturTech and Digital Marketing specialist at Experian & Enter Capital. Master of International Marketing, Hult International Business School, San Francisco, US.



Aravinda Babu

Blockchain and Smart Contracts Expert

Aravinda has Master's degree in computer science with 17 years of rich industrial experience in cloud, security and Blockchain. He has a patent with US Patents and Trademark Office (USPTO) on encryption deployment discovery. His experience includes application programming spanning multiple platforms, network security product development, architectural design, solution frameworks and Blockchain. Built world-class engineering teams and software products deployed across the globe. He has technical leadership experience representing Nokia, Motorola, IBM Labs to name a few.



Kai Hsia

Senior Software Engineer

Former Senior UI Developer at Walmart Labs. Jumping from SEO marketing in 2010, Kai started out as a front-end developer. Eight years later, he has worked on many different types of software, ranging from eCommerce to medical applications on various parts of the stack. Graduated from California State Polytechnic University.



Marcus Campbell

Platform Development Advisor

Technology leader of business solutions and applications management. CEO Real DNA Limited, London, UK. Strong commercial software engineering experience in retail digital technology platforms, mobile Apple iOS and Android applications.



David Rippon

Charity IT Advisor

Board Chair of Charity IT Association (CITA, London, UK). CITA is a consortium of UK-based IT companies, which provides IT consultancy services to charity organizations. David is an IT professional with in-depth knowledge of managing large end-user IT organizations.



Paul Cliffe

Family Office Crypto Advisor

CEO of Block Venture Project, a company with the primary aim of creating a bridge for traditional investors to gain exposure to crypto-assets. A financial services professional and cryptocurrency enthusiast. He is a regular contributor to crypto media sites. Member of Bitcoin Foundation since 2014. Worked for Barclays, Lloyds Banking Group, Ernst&Young.



Rob Virkar-Yates

Digital and brand marketing Advisor

Over 23 years digital and technology experience. Worked with numerous global brands including Virgin, Unilever, P&G. Founder of calibrate.agency. Visiting Lecturer of University of Brighton, UK.



Anas I. Mahmud

Fundraising and Legal Advisor

Bilingual Lawyer with years of international experience graduated from the University of Sheffield. He is based in Dubai and London. Legal and Business Advisor of Carnaby Capital. Provides legal, business and fundraising advisory services.



Reinhard Berger

Investments Advisor

CEO of Pecunio Blockchain Technologies, an Investment- and VC company focussed exclusively on Blockchain Tech.

Worked as a business architect for global consulting firm Accenture. Served as a principal for French tech giant Capgemini. In 2003, Reinhard co-founded Alternative Invest Finance AG, an independent hedge fund operator, where he managed alternative assets in excess of \$250M. Reinhard received a MSc in Computer Science, an M.A in law, as well as an MBA from Danube University.



ONG Jun Hao (CryptoJH)

Marketing and Exchanges Advisor

Community Ambassador of Huobi Global, top global crypto exchange. Founder of BlockConnectors.io (Singapore) — Token Sale consulting company. Build a total token sale community of more than 200,000 contributors. Passionate about cryptocurrency and blockchain.



Dr. Jay (Jangwoo) Lee

Marketing Advisor

Executive Vice Chairman of Korea Marketing Association.

Top-notch brand marketing coach with diverse global experiences. Most invited speaker on blockchain & ICO, marketing and innovation (more than 3,500 speeches). Social influencer with 300,000 followers.

Ph. D. in Marketing, Arts and Design.



Marco Calicchia

Community Management Advisor

Currently the CEO and Founder of a leading Community Management Agency MaZee in the crypto space, with a portfolio of over 25 Token Sale projects. An experienced professional with a deep understanding of building engaging communities.



Nathan van de Ven

Community and Project manager

Also holds the same position in MaZee Community Management, the leading CM company in crypto space, Humancoin's strategic partner in the Token Sale. Nathan is an experienced community manager, having worked for several blockchain projects and is an expert at community engagement.



Elena Tarasova

SMM Manager

A results-driven digital project manager with extensive experience in delivering social media campaigns and contents projects for global brands. 6+ years of working in the digital marketing sphere. Graduated from National Research University — Higher School of Economics.



Prof Simon Choi

Token Sale Legal Advisor

A well-known Fintech and Blockchain Lawyer, qualified to practice law in England & Wales and in Hong Kong, China. He is a famous blockchain speaker and blogger. Simon provides advice on blockchain/token sale regulations in various jurisdictions to ensure the highest degree of compliance and adherence to all relevant government policies.



Yuko Nakatsumi

Marketing and Fundraising Advisor

A blockchain believer, Harvard Business School MBA, Yuko has hands-on experience at channeling token sale projects and investors. Well-connected to the corporate and start-up world in Japan. Strong track record in identifying business opportunities, conducting market research, crafting actionable strategies & plans, and managing execution.

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DISCLAIMER



IMPORTANT NOTICE

PLEASE READ THIS NOTICE VERY CAREFULLY. IF YOU ARE IN DOUBT AS TO THE ACTION YOU SHOULD TAKE IN RELATION TO THIS DOCUMENT, PLEASE CONSULT YOUR LEGAL, COMMERCIAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISORS.

This Whitepaper is a summary of Humancoin business model, technology, and an introduction to Humancoin token sale features and targets.

Humancoin will conduct its token sale to raise funds for development and commercialization of the products and services described in this Whitepaper.

Descriptive nature only

Information contained in this Whitepaper is of descriptive nature and not binding.

This Whitepaper includes market and industry information and forecasts that have been obtained from internal or publicly available surveys, reports and publications. Such sources are believed to be reliable, but Humancoin provides no assurance or guarantee as to the accuracy or completeness of such information and forecasts.

Humancoin proclaims that the English version of the website and Whitepaper should be considered prior to all other local versions.

The Humancoin token sale involves and relates to the development and use of bleeding-edge and experimental technologies that may not turn out as expected or be brought to completion as specified in this Whitepaper.

Regulatory measures, investigations or actions may impact Humancoin products and services and limit or prevent them from being developed or implemented.

The Humancoin business model may change due to new regulatory and compliance requirements from any applicable laws in any jurisdiction.

Forward-looking statements

All matters discussed in this Whitepaper about future performance of Humancoin, its products, services, tokens and token sale event, including, without limitation, future revenues, earnings, strategies, prospects, consequences and all other statements that are not purely historical constitute "forward-looking statements". Such forward-looking statements are subject to risks and uncertainties, which could cause actual results to differ materially from those anticipated. When used herein, the words "anticipate," "intend," "estimate," "believe," "expect," "plan," "should," "hypothetical," "approximately", "potential," "forecast," "project," "aim", "target", "could", "if", "may", "possible", "probable", "would", "will", variations of such words and similar expressions or symbols are intended to identify forward-looking statements. All of the forward-looking statements made in this Whitepaper are qualified by these cautionary statements and Humancoin can make no assurance that the results or developments of Humancoin will be realized or even if realized, will have the expected consequences.

All participants in token sale are cautioned not to place undue reliance on these forward-looking statements in making a decision to participate in the token sale. No representation, warranty, undertaking, promise, or guarantee is given in respect of the forward-looking statements.

Not designed or intended as securities or investment assets

Humancoin tokens do not represent equity, shares, royalties or rights to capital, dividends, interest, profit or income in the entity that issues tokens or any other entity in any jurisdiction.

Humancoin tokens are not designed or intended to perform or to have a particular value outside the Humancoin ecosystem.

Humancoin tokens shall not be used or purchased for speculative or investment purposes. All funds collected prior to the main token sale will not be refunded under any circumstances.

Not an offer or solicitation

Humancoin does not offer any securities or assets for investment purposes.

This Whitepaper is not intended to be a financial services offering document or a prospectus of any kind.

This Whitepaper is not a solicitation for investment and does not pertain in any way to an offering of securities, shares, options or futures in any jurisdiction. It is a description of the functionality of Humancoin products and services and the utilization of the Humancoin tokens within the Humancoin ecosystem.

Not an agreement

The Humancoin token sale and distribution of Humancoin tokens to each contributor will be subject to and governed by the Terms and Conditions of Humancoin Token Sale, which is a separate document setting out the terms and conditions of the agreement between Humancoin and the contributor in relation to its subject matter. In the event of any inconsistencies between the T&Cs and this Whitepaper, the T&Cs shall prevail.

Not a recommendation or advice

The use of any data or information about Humancoin products, services and the Humancoin token sale provided by Humancoin in this Whitepaper does not and cannot guarantee that contributors will make profits or will not incur losses. Such data and information is intended merely for informational purposes.

This Whitepaper does not include or contain any information or indication that might be used as the ground for any decision to participate in the Humancoin token sale.

This Whitepaper and any data or information herein shall not be construed and is not intended to supply professional, business, legal, tax, investment or financial advice.

Humancoin offers no advice regarding the nature, potential value or suitability of the Humancoin tokens or the token sale event.

Knowledge required; Risks

Decisions to participate in the token sale involve high risk and have to be based on the advice of qualified financial professionals.

Otherwise, all participants in the token sale must use their own judgment and consider carefully whether information and data contained in this Whitepaper is suitable for them in light of their personal financial conditions and ability to bear financial risks.

The token sale discussed in this Whitepaper has not been reviewed by any regulatory authority and no such action is planned to be taken under the laws or regulations of any jurisdiction.

Restricted territories

Participation in Humancoin token sale may be restricted to residents of any countries and territories.

All participants shall make sure they act in conformity with the applicable laws, and they have found and learned the position of the regulatory authority in their jurisdiction.

Limitation of liability

YOU ALONE ASSUME SOLE RESPONSIBILITY FOR ANY DECISIONS YOU MAKE BASED ON THE INFORMATION CONTAINED IN THIS WHITEPAPER AND/OR THE USE OF SUCH INFORMATION.

UNDER NO CIRCUMSTANCES SHALL HUMANCOIN, ITS FOUNDERS, TEAM MEMBERS AND ANY THIRD PARTY INVOLVED IN HUMANCOIN PROJECTS BE LIABLE FOR ANY LOSS OR DAMAGE YOU OR ANYONE ELSE INCURS AS A RESULT OF ANY ACTIVITY THAT YOU OR ANYONE ELSE ENGAGES IN BASED ON ANY INFORMATION YOU RECEIVE FROM THIS WHITEPAPER OR AS A RESULT OF THE USE OF THE WHITEPAPER, INCLUDING, BUT NOT LIMITED TO THE INCAPACITY TO USE HUMANCOIN TOKENS.

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