



WORLD'S FIRST
DECENTRALIZED
**SMART
COMMUNITY
NETWORK**

**EXECUTIVE
SUMMARY**

KarmaGlobal.tech

“Karma, when properly understood, is just the mechanics through which consciousness manifests.”

Deepak Chopra

INTRODUCTION

Karma is a bold initiative which leverages the power of decentralization and blockchain technology to empower membership-based organizations around the world.

The blockchain capabilities of the Karma Community Network Software Platform and, more specifically, the Karma International Token (KIT), lay the foundation of all of these efforts: allowing organizations to launch, manage, build and operate on Karma and ensuring a thriving, sustainable and diverse module and support ecosystem. Karma also seamlessly bridges the best of breed off-chain technologies with blockchain to provide a completely optimized and modularized solution.

THE CHALLENGE

Spinning up a new software platform to support the growing business models of organizations is a considerable challenge. Organizations across the world seeking to do so face numerous difficulties selecting the right technologies and solutions, and after that selecting the right development partners in order to implement those choices.

Established organizations, with their legacy software systems (i.e., networks and systems based on older, non-blockchain technologies), face similar and additional difficult challenges. These organizations' legacy software systems are often a diverse mix of incompatible technologies (different vendors, versions, protocols, ages, interfaces etc.)

THE KARMA SOLUTION

In 2014 Karma International took the initiative and resolved to develop a new internal platform, what ultimately became the Karma Member Lounge (KML). The KML was designed from the ground up to have the capacity to power and manage all aspects of Karma International's expanded and anticipated business models. Our new offering, Karma Community Network (KCN), continues and massively scales this vision, representing the distributed, blockchain technology based, tokenized, secured and scalable reimagining of the original KML - made available to any membership-based organization.

Karma will be adaptable and extensible, meaning that it can be tailored to the diverse and evolving needs of membership organizations worldwide. In order to achieve success at velocity, we will leverage:

- 1. the knowledge we have gained from building, operating and managing a highly successful community network (KML),**
- 2. the expertise and skills of our blockchain development team,**
- 3. the guidance of our advisors, and**
- 4. the valued input of the growing Karma Community.**
- 5. our strategy to give the KCN Platform to several hundred worthy organizations to use with no start up fees and thus create mass adoption.**

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KARMA TOKEN ECONOMICS AND FUNCTIONAL SPECIFICATIONS

REVENUE STREAMS

TOKEN SALE

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We will be generating a custom ERC223 token (the successor to the ERC20 token standard) with the ticker symbol KIT. This will become the foundation for all capabilities within Karma. All operations within the Karma Community Network software platform are executed with its internal digital currency the KIT token, an ERC223 token.

KIT tokens can be used in the Karma Community Network platform in the following ways:

- 1. Membership
- 2. Organization and chapter governance
- 3. Event ticketing
- 4. Donations and crowdfunding
- 5. Karma platform
- 6. Other uses as created by network

The current revenue streams are based on the adoption of Karma by membership organizations, using the Karma Community Network platform as a SaaS (software as a service) which includes KIT to power the capabilities provided by the KCN platform. KIT will be used for all system capabilities, including:

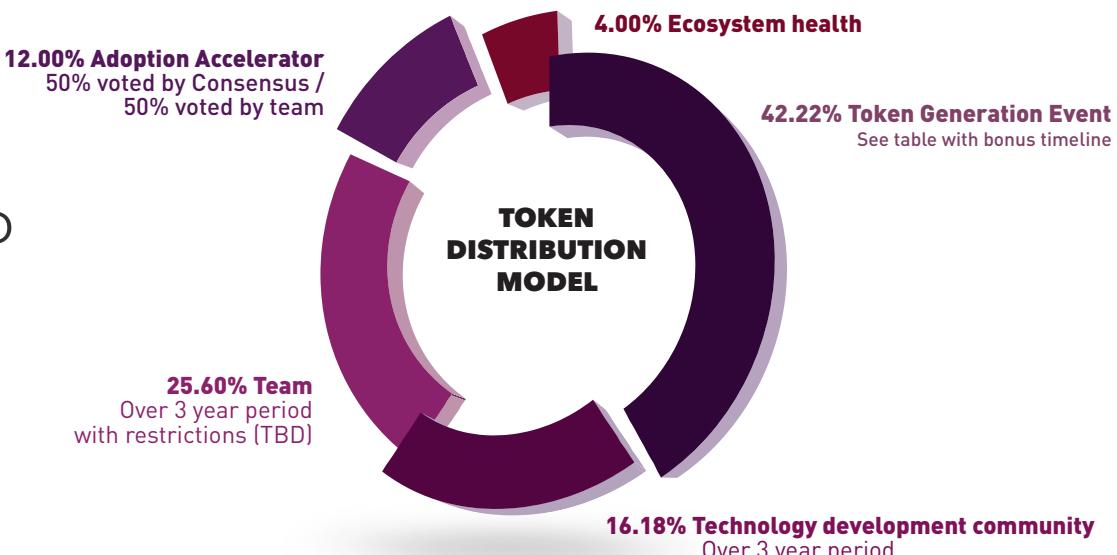
- 1. On-going Karma Infrastructure usage fees (Operational Costs) based on per user;
- 2. Transaction Fees for intra-organizational payments (membership payments, purchases, Karma Exchange, Module acquisition, etc.);
- 3. Service fees for Karma Business, Technology (creating custom modules) or Outreach services;
- 4. Tiered usage fees for bandwidth, storage and processing power.

The Karma International project plans to attract investments via the Initial Coin Offering (ICO) method, by issuing 1,250,000,000 KIT, ERC223 tokens. We intend to issue 42.2% of the tokens as part of the token sale. The rest will be held back in order to facilitate the growth of the community. The token will be issued with a smart contract written in the Solidity language. The principle of open and transparent funds distribution will be observed. All transactions will be shown in the smart contract.

Maximum target figures for attracted funds during the ICO is an amount equivalent to \$20 million. The tokens can be purchased with Bitcoin (BTC), BitcoinCash (BCC), Litecoin (LTC), Ethereum (ETH). We will be issuing 1,250,000,000 KIT tokens at a starting price of \$0.0706 USD per token. The token sale will offer incrementally decreasing discounts on the price of the token over stages as outlined in the diagram. The token purchases will be made using BTC, ETH and EOS. All other Altcoins will be converted into BTC through Changelly or similar.

A. Schedule Allocation

We will be issuing 1,250,000,000 KIT tokens at a starting price of \$0.0706 USD per token.



B. TGE Bonuses

Purchase incentives and given as follows:

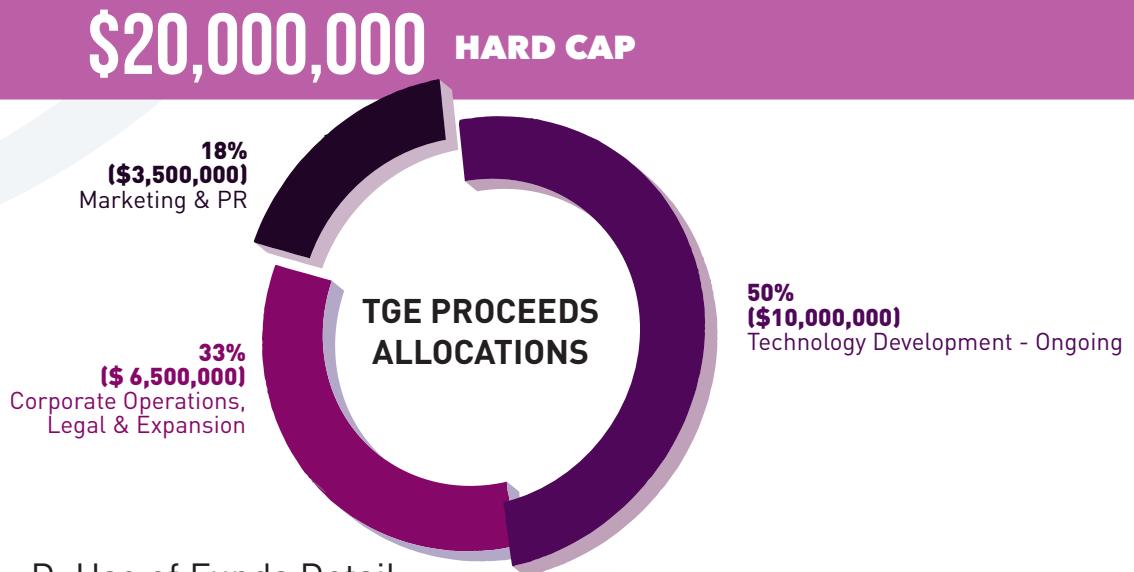
**1,250,000,000
BEGINNING TOKENS**

**0.070588234
SALE PRICE / TOKEN**

STAGE	PERIOD	TOKENS	BONUS	TOTAL	REMAINING	REMAINING %
1	pre-TGE	70,833,335	100%	141,666,670	1,108,333,330	88.6%
2	Until Sold	141,666,670	85%	262,083,340	846,249,991	67.7%
3	Until Sold	70,833,335	75%	123,958,336	722,291,654	57.8%

TOTAL TOKENS SOLD: 527,708,346

C. TGE Proceeds Allocation



D. Use of Funds Detail

Category	Amount
TECHNOLOGY DEVELOPMENT	\$10,000,000
TECHNOLOGY INFRASTRUCTURE, BANDWIDTH & SECURITY FOR 3 YEARS	\$1,500,000
DEVELOPERS & PROGRAMMING, INFRASTRUCTURE FOR 3 YEARS	\$7,500,000
MISCELLANEOUS FOR 3 YEARS	\$1,000,000
CORPORATE OPERATIONS & EXPANSION	\$ 6,500,000
EXECUTIVES / MANAGERS / STAFF SALARIES FOR 3 YEARS	\$2,500,000
USA MAIN OFFICE, REGIONAL OFFICE & GA EXPENSES FOR 3 YEARS	\$1,500,000
DEVELOPERS & PROGRAMMING, INFRASTRUCTURE FOR 3 YEARS	\$1,250,000
LEGAL, INSURANCE, & MISCELLANEOUS FOR 3 YEARS	\$1,250,000
MARKETING & PR	\$3,500,000
MEDIA MARKETING, ADVERTISING, GRAPHIC DESIGN	\$2,500,000
PUBLIC RELATIONS	\$1,000,000

Note: Additionally, corporate token sale proceeds, revenues from service developments, and revenue from transaction fees will also be used to compliment and increase budgets as needed.

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KARMA'S LONG TERM GOALS

Karma's long-term goals to continue to build out the powerful Karma Community Network Software Platform to power organizations world wide and help them scale to the highest of levels through technology.

Karma will accomplish this goal by efficiently deploying our development allocation of 202,291,654 KIT, combined with 50% of the capital raised in our TGE, to enhance and ensure a healthy ongoing Research & Development effort. This expected total R&D budget will be divided into thirds (one portion per each of the expected three years). Meaning, in addition to the tokens used for incentivizing the developer community, approximately \$275,000US per month will be spent on Development, Community Support, Infrastructure, and Research and related Services.

Karma proposes the following timeline:



ROADMAP

The Karma token public presale will begin during the first quarter of 2018 and we will release the KIT token at the conclusion of the sale. Between the end of the token sale and the official public release of the Karma Community Network, the token will have limited utility within the network, including wallet management and trading within the network. By the end of the year we intend to open the marketplace function which will allow members of the network to direct new development and lead innovation.

DATE	TARGET	OBJECTIVES
Q4 2018	Graduate Karma Capabilities	Complete all beta and alpha grade features within the test network. KIT Holders can manage their wallets and exchange items within the network.
Q2 2019	Open Karma for Public Use	Anyone owning KIT tokens can now create new Communities and activate Core Modules.
Q2 2019	Karma Marketplace	Open up Marketplace for Community Developers to create, integrate and sustain added-value business services for Karma Instances
In the future	KIT Blockchain Transitioning	Transition our current Ethereum-based KIT from the public Blockchain to a custom-built, specifically-purposed Blockchain for all KIT transactions.
In the future	Processing Blockchain Transitioning ALPHA	We can begin rolling out our complimentary, alpha-grade Processing Blockchain which will serve certain types of Modules from a purpose-built processing cluster. We will also transition object storage to a decentralized ledger, such as FileCoin.
In the future	Processing Blockchain Transitioning BETA	New/Updated Modules will now be required to operate completely on the "Processing Blockchain" and existing services will be transitioned/emulated on relevant technologies.
In the future	Distributed Request Handler	An important step in placing all of our technology in a decentralized stack is to have a completely autonomous request handler, which can coordinate the processing stacks.
In the future	Completely Decentralized BETA	The majority of our financial (KIT) and processing capabilities will go through a series of non-centralized systems built on top of distributed networks.
In the future	Completely Decentralized (on-going)	At this point we will be aiming to operate all of our systems on top of a Blockchain-based solution. The timeline depends upon the advances of the industry and user adoption of certain replacement protocols (such as DNS).

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KARMA'S LONG TERM GOALS

Established in 2005, Karma International, as a membership organization, has the mission of connecting exceptional and inspirational individuals both socially and professionally through a variety of high profile experiential events, business networking summits, social gatherings, and international excursions.

Given the era of decentralization, Karma's mission is to provide the Karma Community Network Software Platform and Karma International Token (KIT) to bridge the gap and empower membership based communities around the world including:

Physical membership organizations (such as country or golf clubs, private clubs etc.)

Virtual membership organizations (universities alumni chapters, business networking organizations etc.)

Non-profit organizations, which lack the operational backbone (CRM, ERP, BI etc.) to raise funds from their donor base transparently.

\$32,000,000 TOTAL REVENUE

65,000 PLATFORM USERS

6,050 MEMBERS

500+ EVENTS

12 YEARS

-  karmainternational.com
-  t.me/karmatge
-  facebook.com/karmaintl/
-  linkedin.com/company/977154/
-  instagram.com/karmaintl/

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KARMA EXECUTIVE TEAM



Dylan Marer
Chairman / CEO



Mike Costache
President



Marvin Epstein
Executive VP



Greg Marer
VP of Operations



Robert Golden
VP of Membership



Frank Frausto
VP of Digital Marketing

BLOCKCHAIN ARCHITECTS



Ioana Frincu



Dan Cearnau



Adrian Cazan

LEGAL ADVISORS



Josh Lawler



Sagar Parikh



Andrei Bucur

BRANDING

EVENT MARKETING



Robert Preoteasa



Adina Bold



Bianca Dinescu

STRATEGIC KARMA ADVISORS



Ruslan Gavryliuk

Co-founder & CEO
Token-as-a-Service (TaaS) Fund



Craig Sellars

Co-founder
Tether, BlockV
Partner
Block.One/EOS



David Blumberg
Founder & Managing Partner
Blumberg Capital



Eddy Travia
Founder & CEO
Consilium Group



Ryan Scott
Entrepreneur,
Investor,
Philanthropist



Gordon Einstein
Crypto-Attorney and
FinTech+Blockchain Expert
CryptoLaw Partners



Jeremy Gardner
Co-founder of Augur /
Entrepreneur-in-Residence
Blockchain Capital



Harry Yeh
Co-founder & Managing Partner
Binary Financial



Eric Gu
Founder & CEO
Metaverse



Brad Yasar
Co-Founder & Managing Partner
KrowdMentor

KARMA PARTNER ADVISOR



Eric Stotz
Founder
Karma International