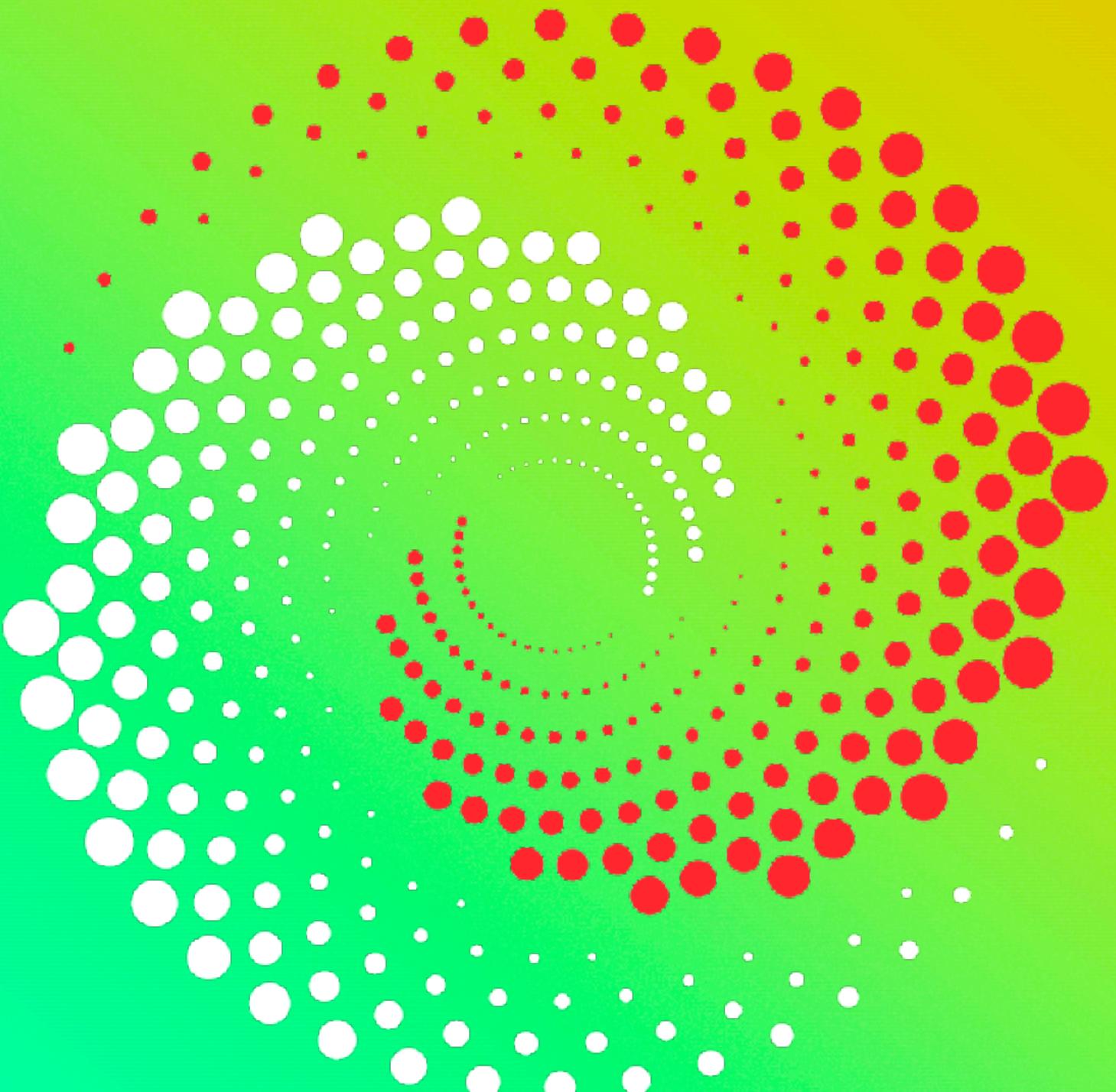


# KARMA COIN

THE COIN FOR POSITIVE HUMANITY

AE

A@KARMA COIN



# PROBLEM

## THE COIN WE ALL NEED

The world needs a **global decentralized cryptocurrency that is actually used by millions of everyday people** to fulfill the full potential of crypto as an alternative to national currencies.

The world needs a **global, objective and decentralized social graph** of core relationships between people and between people and orgs in order to create meaningful digital decentralized identities. The identities are critical for creating an impactful web3 future.



# PROBLEM

## SO WHAT DO EVERYDAY PEOPLE WANT FROM CRYPTO?

Cryptocurrencies need to give everyday people what they want and be designed based on what people want.

- Have a dead-simple, smooth mobile-first experience.
- Do good to others and to be socially recognized for it.
- Get non-vanity social recognition from others based on behavior, personality and actions.
- Feel they have a coin they can be identified with without subscribing to extreme values of technical cult crypto cultures.
- Have a currency that has value based on real-world usage, science and escape high inflation issues with their national currencies.



# SOLUTION

CREATE A CRYPTOCURRENCY THAT...

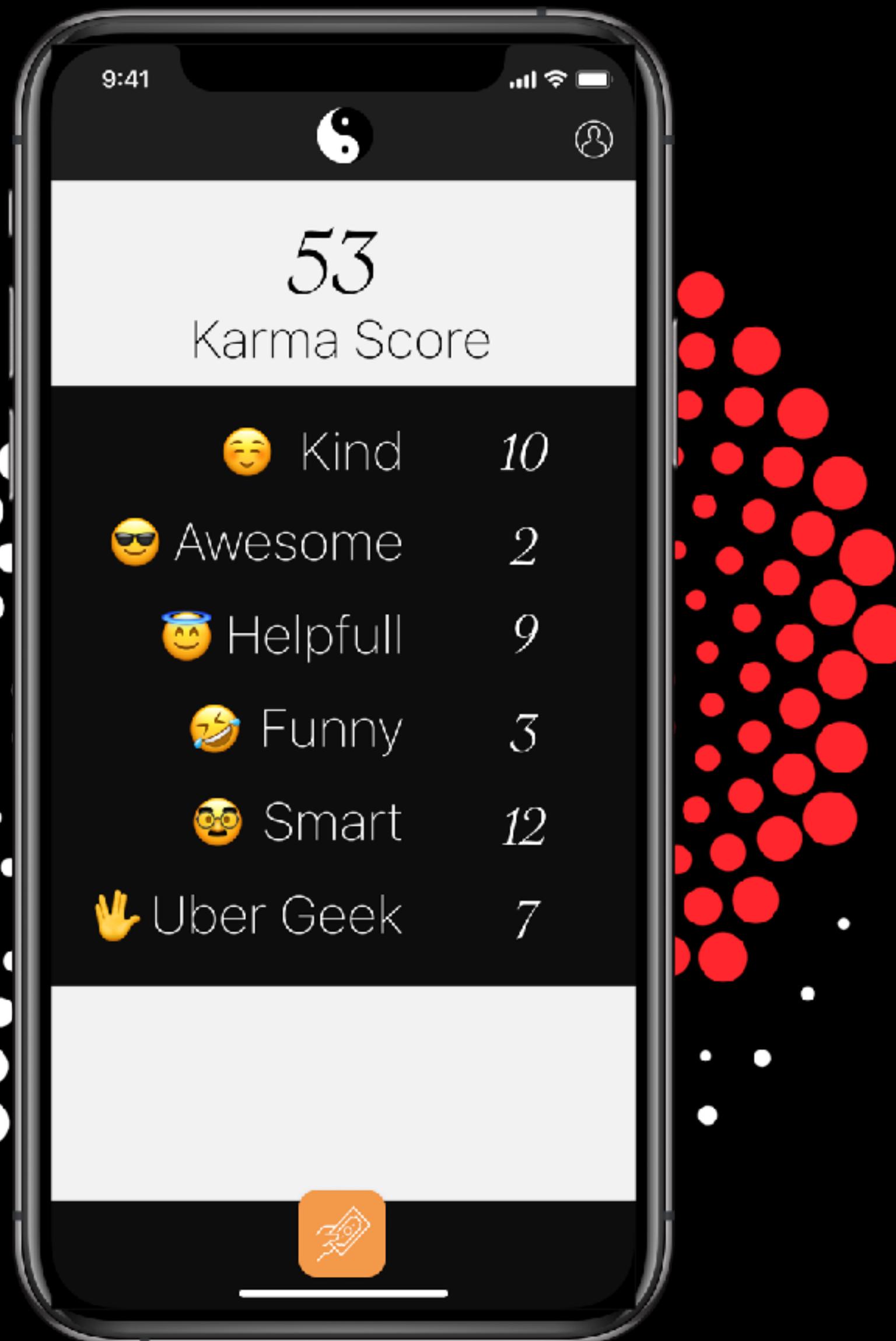
- Is initially **designed for giving** and not for paying, and later for payments and DeFi.
- Provides the **best mobile user-experience** for users with **zero technical know-how**.
- Gamifies the coin's global distribution.
- Builds a **robust users and orgs reputation** as part of the coin distribution process.
- Becomes valuable out of real-world assignment of value by users and not by speculation.



# KARMA SCORE

A QUADRATIC SUM OF POSITIVE CHARACTER TRAITS

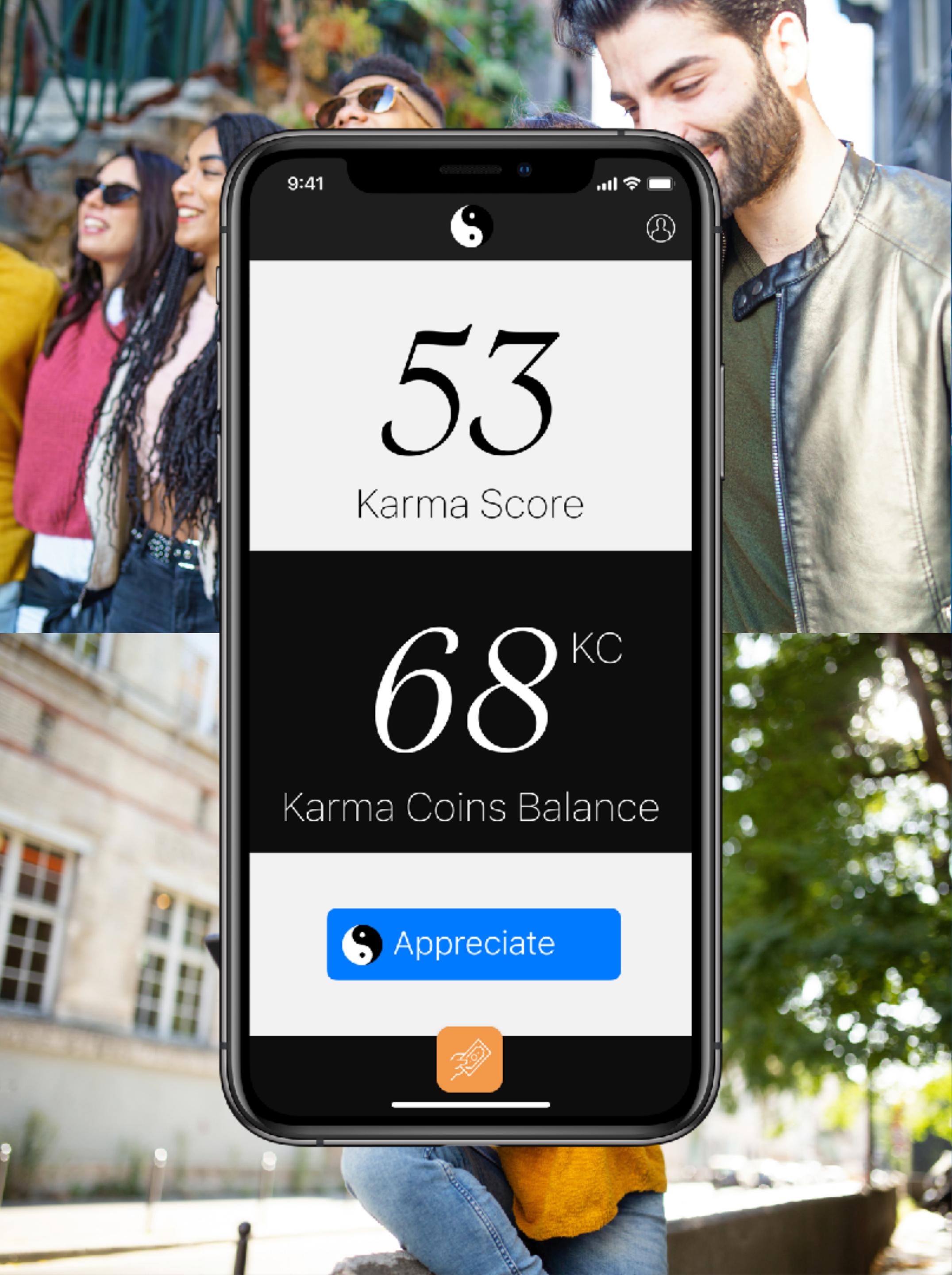
|              |             |           |            |
|--------------|-------------|-----------|------------|
| WISE         | BEAUTIFULL  | FUNNY     | HELPFUL    |
| LOVEABLE     | TRUSTWORTHY | KIND      | AWESOME    |
| WOKE         | OG          | SMART     | PATIENT    |
| STRONG       | SENSITIVE   | COUREGOUS | LEADER     |
| RESOURCEFULL | PRESENT     | SEXY      | LISTENER   |
| INDEPENDANT  | ORIGINAL    | POSITIVE  | GIVER      |
| INSPRING     | CARING      | FREE      | MASTER     |
| ORIGINATOR   | LOYAL       | CARER     | MORAL      |
| INNOVATOR    | CONNECTOR   | HUGGER    | CHARMING   |
| INTELLEGENT  | SMART       | DEEP      | MYSTERIOUS |
| SOLID        | CAPABLE     | GENEROUS  | FORGETFUL  |
| ADVENTURER   | PEACEMAKER  | SPIRITUAL | RETRO      |



# PRODUCT

## A COIN FOR ALL OF US

- Users' identity based on mobile phone numbers. Karma coin are personal.
- Users use **one simple mobile native wallet app** and don't have to deal with any crypto keys. In the tradeoff between security and usability, **KC chooses usability first**.
- KC is maintained by decentralized validations who run a standard PoStake consensus protocol between them. They get rewarded in KC for operating the network.
- The ledger maintains KCs balance, and users character traits.

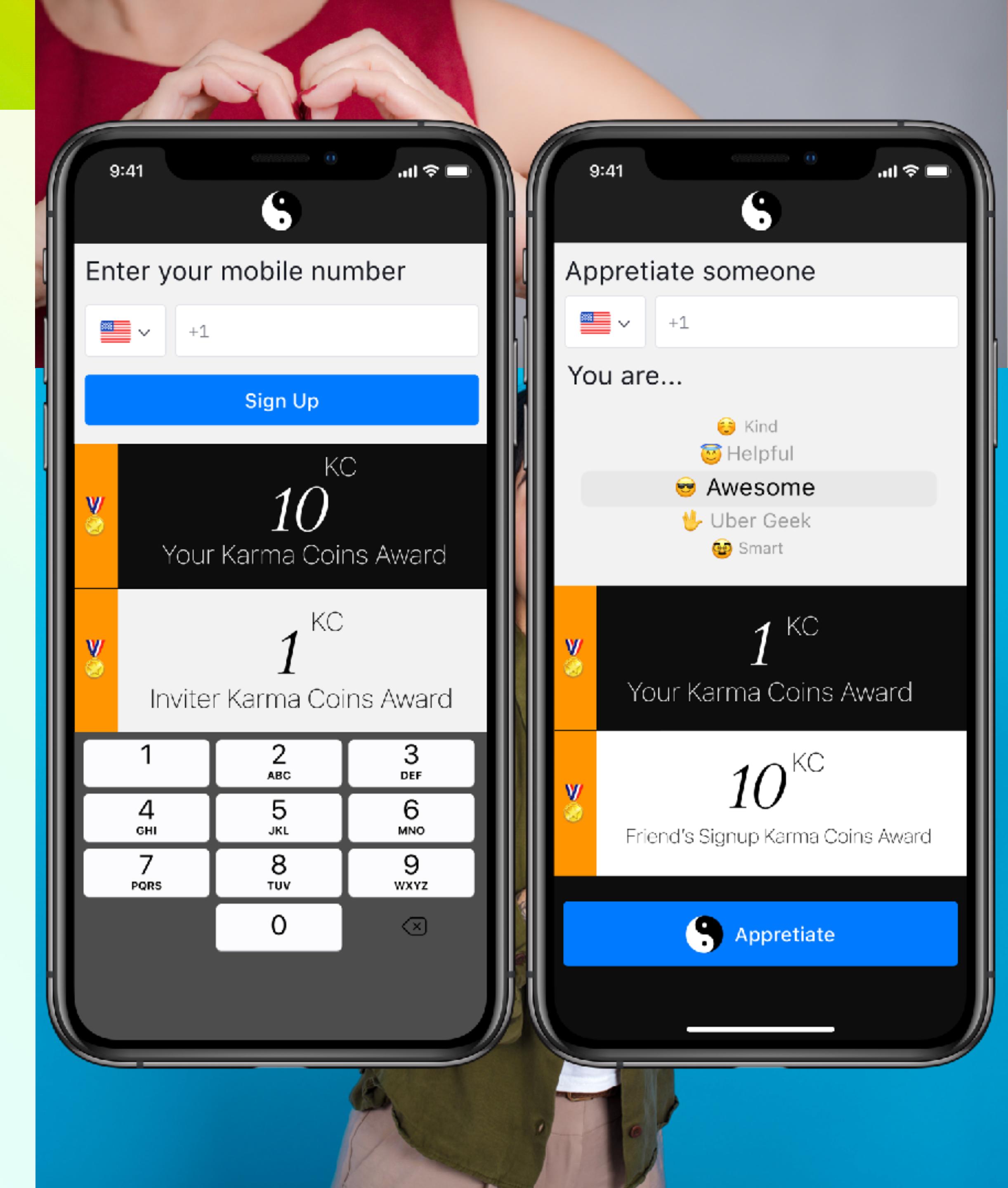


# PRODUCT

## PHASE 1 - VIRAL GROWTH

The user-base is small but growing, most usage is invitations of new users to the app.

- Each new user gets 10 KCs which are minted by the protocol.
- Users are encouraged to invite people who they love, trust, have been kind to them, or have been helpful or awesome to them.
- Invitations are by mobile phone number and prompt invitee to install the app and register.
- For each invited new user who joins, the inviter gets 1 KC that is **minted by the protocol**. The invitee gets 1 character point depending on the invite. E.g. love, kindness, awesomeness, helpfulness.

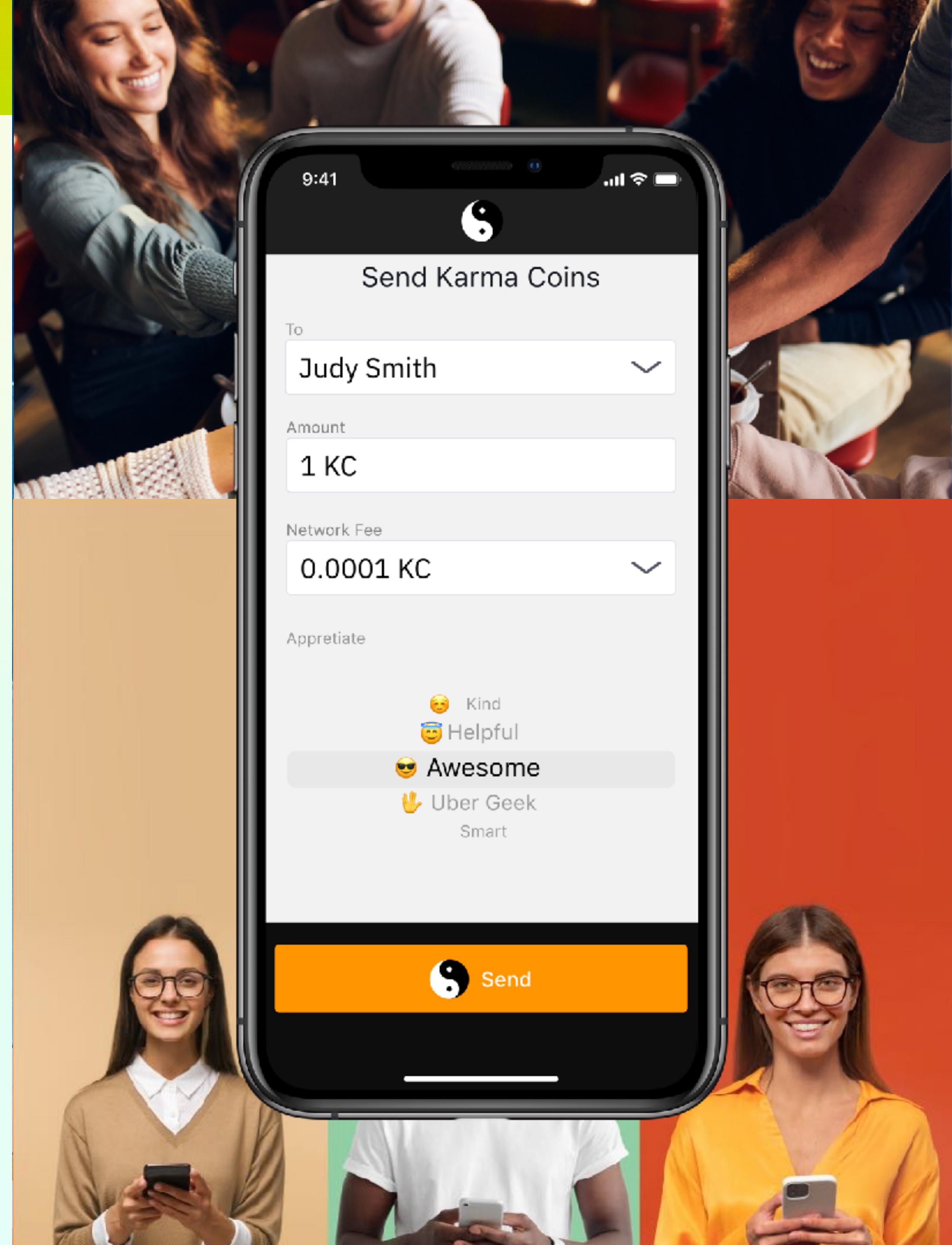


# PRODUCT

## PHASE 2 - MASS ADOPTION

The app is now used as a way to show appreciation to businesses and to other people.

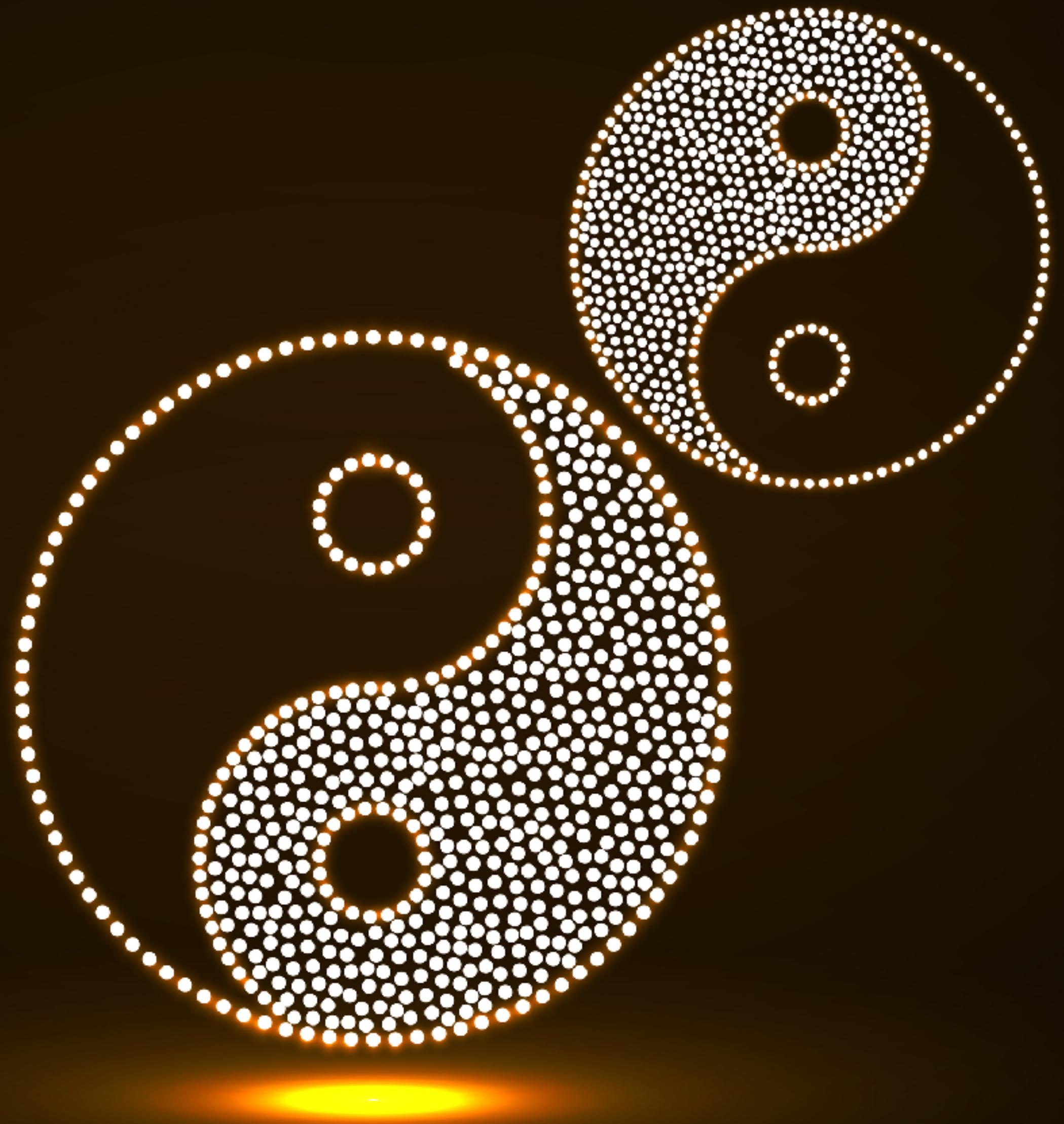
- Users can appreciate other users by transferring a tiny amount of KC to them as well as specifying a reason: kindness, helpfulness, love, etc...
- Upon reception, the receiver's score goes up by one point in the applicable trait. Receiver's karma goes up as it is computed from his character traits.
- Built-in safeguards in the backend prevent cyclical giving.
- KC is started to be used as means of payment beyond appreciation use cases.



# TECH

## KARMA MINING

- Uses a dedicated, custom-built blockchain for KC.
- PoStake consensus protocol. Validators earn KC minted rewards.
- Ledger includes user accounts: verified mobile number, KC balance, character trait scores, transactions history.
- New coins are minted and airdropped on users based on real users and usage growth.
- Multiple community services SMS gateways for mobile numbers verifications and user invites.
- Beautiful and simple native mobile client for Android and iOS - the main KC App - no separate wallet or web app needed.

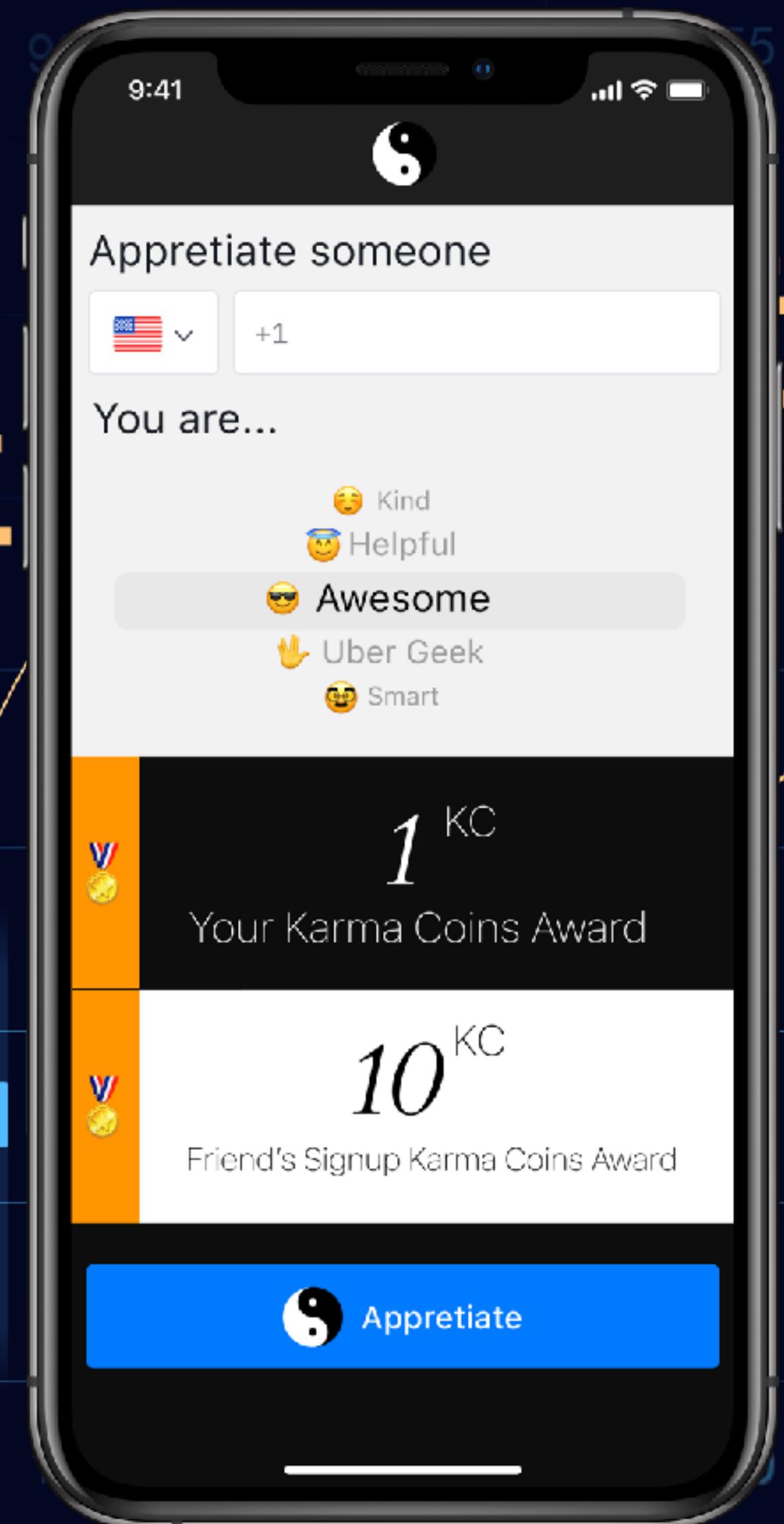


# TOKENOMICS

## KARMA COINS

|                    |      |                 |
|--------------------|------|-----------------|
| Total Supply       | 2.5B | Capped          |
| Treasury           | 250M | 10% of supply   |
| Investors          | 250M | Over 5 years    |
| Users Minted       | 1.5B | Variable period |
| Validators Rewards | 500M | Over 10 years   |

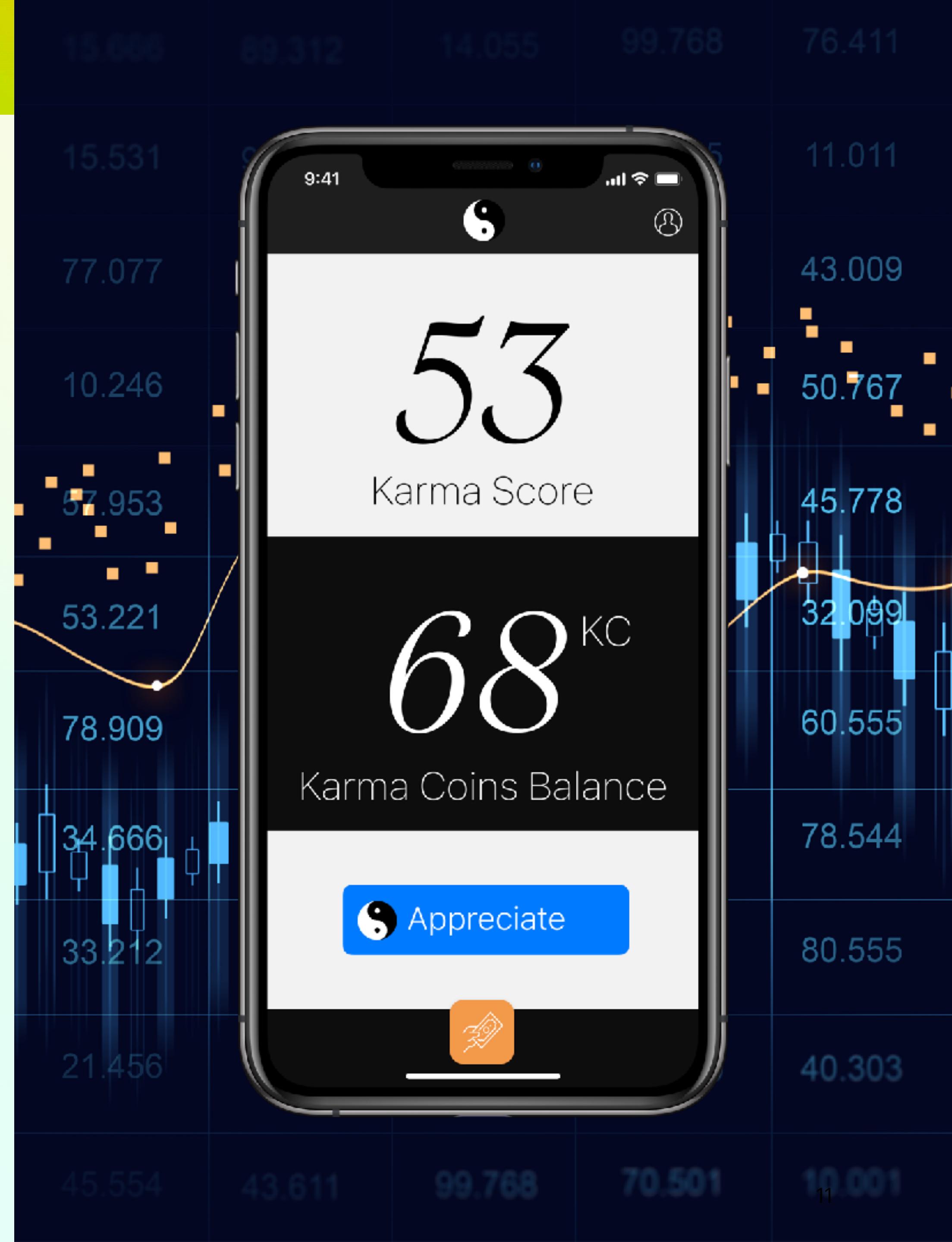
1 KCOIN =  $10^6$  KCENTS



# SECURITY AND USABILITY

## THE UNHOLY TRADEOFF

1. Too strict security poses a major road block for mass crypto adoption.
2. We strongly side with **usability and growth** to give people a usable spending currency in the early days of the project.
3. The security risks related to SMS-based identity are well **worth taking**.
4. Large KC amounts should not live in spending wallets so attacks should be low-value and rare - KC is a **spending and an appreciation coin, not your savings token**.



# KARMA COIN

THE COIN FOR POSITIVE HUMANITY

THANK YOU

