



# KARMA COIN

HARNESSING HUMAN CONNECTION  
V0.5

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# MOTIVATION

MAKE MONEY GREAT AGAIN

“The original purpose of money is simply to connect human gifts with human needs so that we might all live in greater abundance.

So how is it that instead money has come to generate scarcity rather than abundance, separation rather than connection?”

“We recognize the exchange of gifts as a sacred occasion, which is why we instinctively make a ceremony out of gift giving.”

— Charles Eistenstein, Sacred Economics



# PROBLEM

## TIPPING AND APPRECIATION IS TOO CHALLENGING

- The global migration to cashless makes tipping and money gifting less common and harder to do
- No global, broadly-accessible means of showing appreciation and gratitude
- Limited new digital tipping options
- International tipping high transaction fees
- Limited access to traditional banking for appreciated service providers
- Cryptocurrencies failed to date to fulfill the promise of crypto as global usable Internet money



# OPPORTUNITY

## UNLOCKING THE POWER OF APPRECIATION

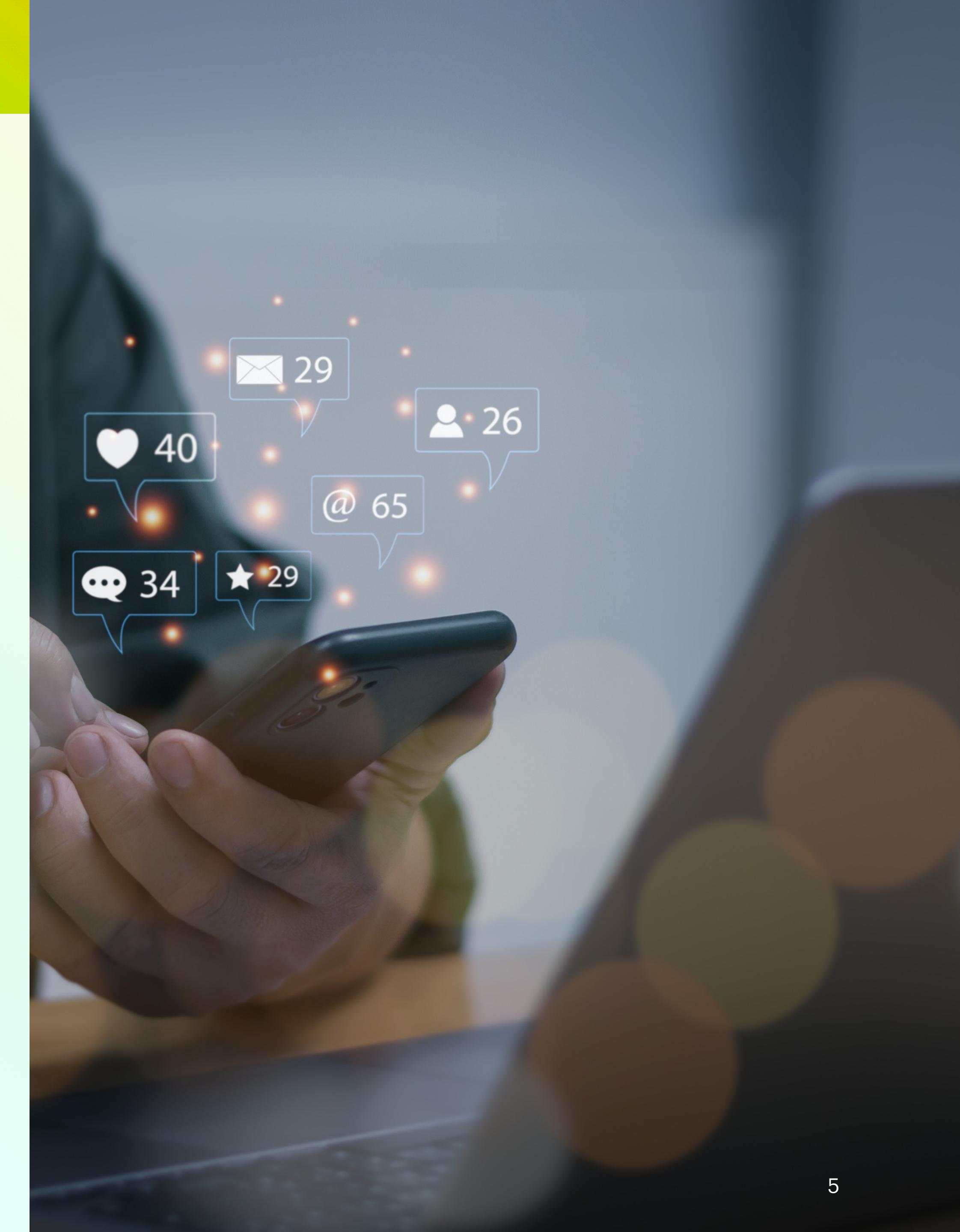
- Fulfill the original intention for cryptocurrency
- Create a coin that everyday people actually use in the real-world
- Kindness and good actions appreciates the coin value
- Newly created revenue and income
- Expanding the gifting economy currently at \$475B
- Community resource and tool for connection
- Enhancing charities and good causes



# MARKET

ALL PEOPLE WITH A MOBILE PHONE ABOVE THE POVERTY LINE

- 6.4B smartphone users worldwide
- \$31B global online gifts market
- \$50B US tipping economy
- \$1T total value of existing cryptocurrencies
- 103M Coinbase users
- 30M Metamask wallet users
- \$47B / year estimated annual tips in the U.S. food industry alone, the service provider industry is valued at \$1.2T
- Many millions of young people worldwide who wants to use crypto as a force of good in society



# VISION

Empower people and communities  
to appreciate and tip,  
fostering generosity, connection,  
and positivity on a global scale.



# SOLUTION

A GLOBAL CURRENCY AND APP FOR TIPPING & EVERYDAY APPRECIATION

- Create a new standard global token of appreciation
- Easy to use app with dead-simple onboarding
- Preloaded with karma coins for instant gratification
- Karma Mining. The more you give, the more we all get
- Partnerships with communities
- An open, permission-less app-blockchain and a native cryptocurrency



# FOUNDING TEAM

## THE VISION AND THE HEART TO BRING KARMA COIN TO THE MASSES



Rachel Kiner

Head of Communities

[r@karmaco.in](mailto:r@karmaco.in)

a healing-arts practitioner, communication specialist, and organizational development ambassador

Decade of experience in business and nonprofit sectors. Startup experience in community building and engagement. Strong in communications and team management.



Oriya Pollak

Head of Partnerships

[o@karmaco.in](mailto:o@karmaco.in)

20 years of experience in technology, product development, psychedelic & consciousness research and sales

At Spacemesh, Oriya was responsible for driving the development and advancement of a new blockchain protocol, strategic planning, and project management.



Aviv Eyal

Founder & CEO

[a@karmaco.in](mailto:a@karmaco.in)



Serial entrepreneur with 23 years of experience building consumer web and mobile applications. Designed top-charting iOS Apps. 8 years experience building blockchain and web3 platforms. Created one of the first NFTs and worked on the first successful crypto game

# LAUNCH TIMELINE

## BUILDING A BETTER FUTURE WITH KARMA COIN

### SPRING 23

- Open source product and tech development
- Finalize community and validator v0.1 launch partners

### SUMMER 23

- Launch app v0.1 for iOS, Android and Web with a permissioned blockchain
- Initial coin distribution to community launch partners
- Permissionless Karma Coin blockchain testnet

### FALL 23

- Improve user experience based on real-world usage

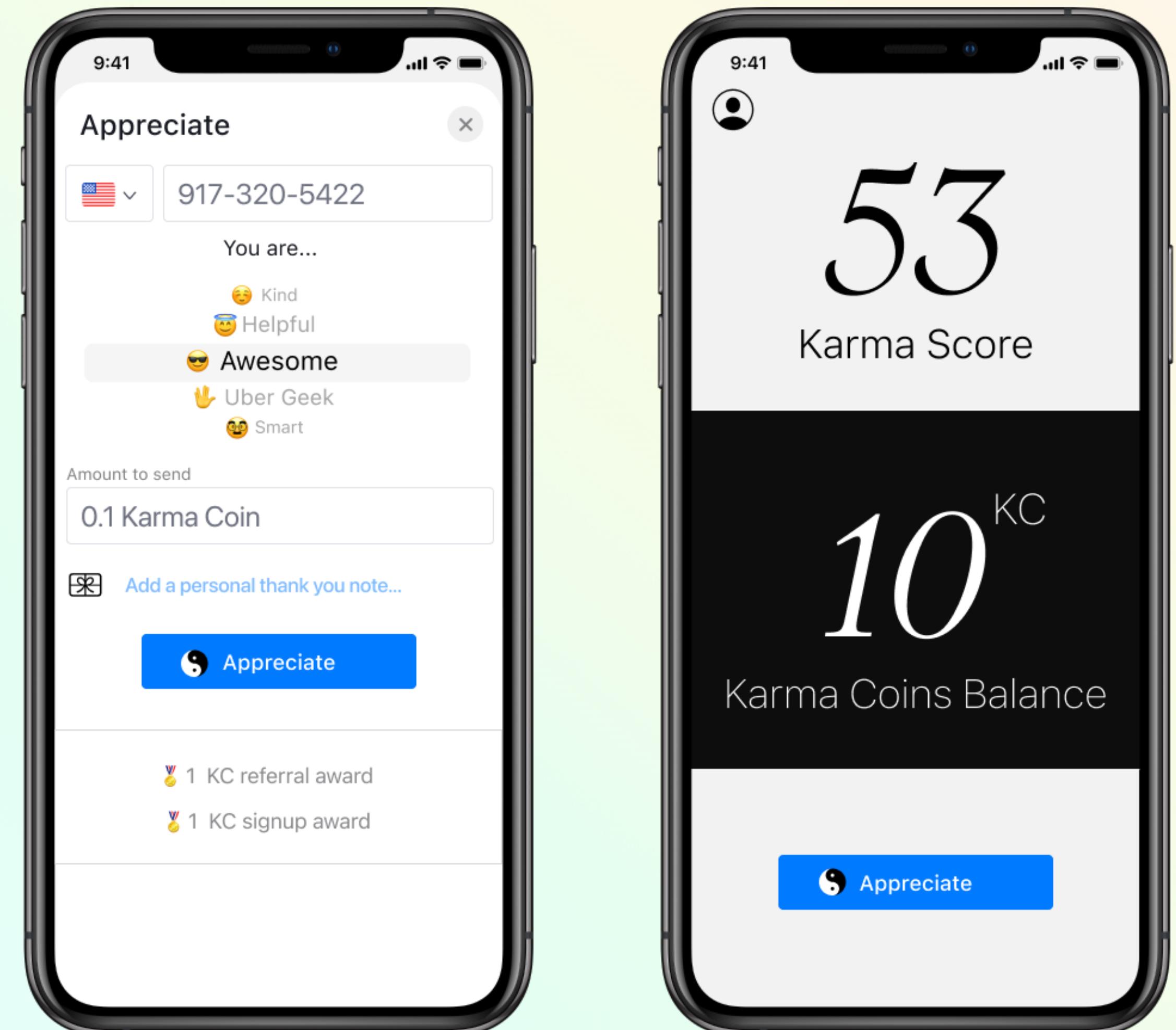
### WINTER 23

- Launch App v0.2 with the permissionless Karma Coin blockchain backend

# PRODUCT

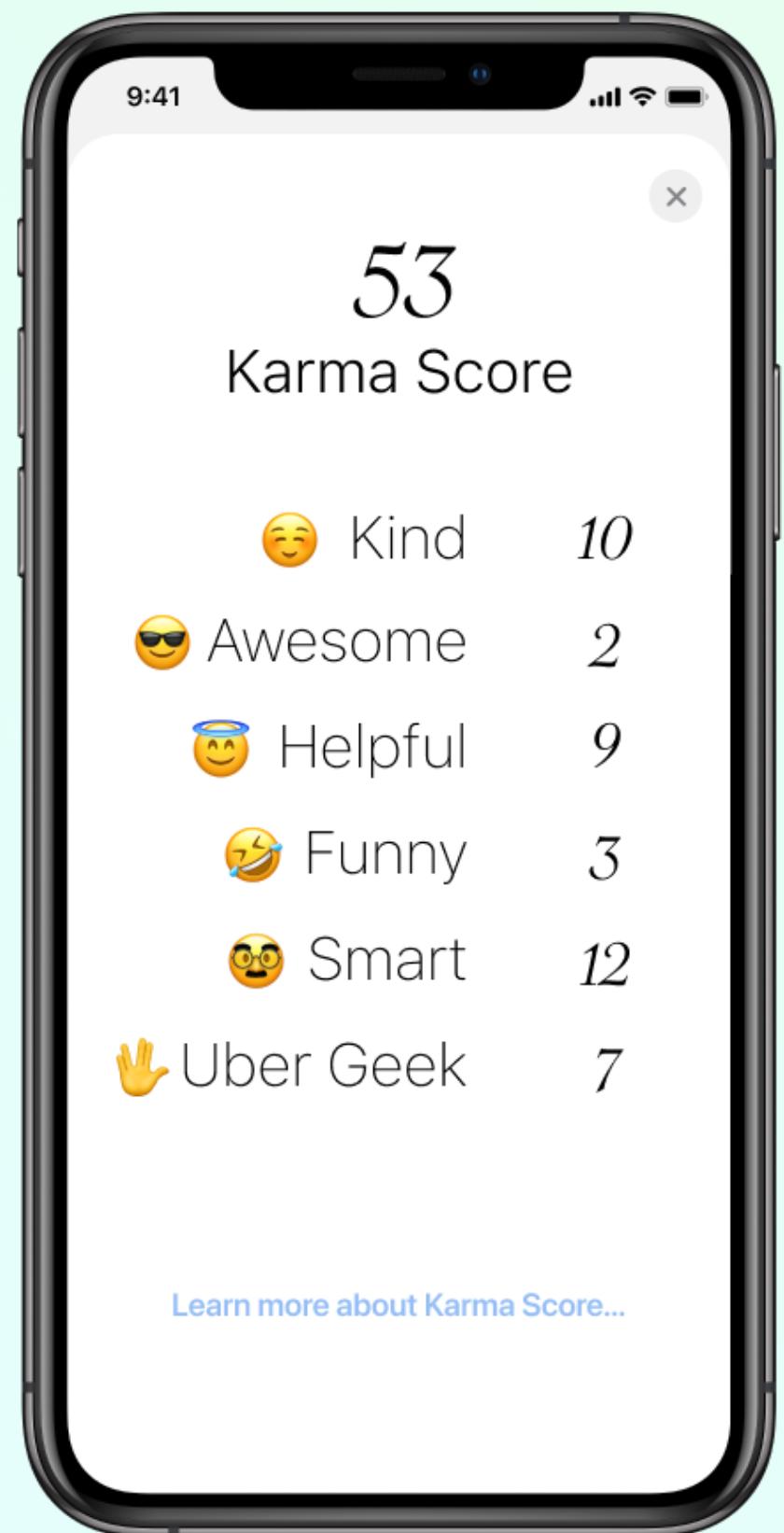
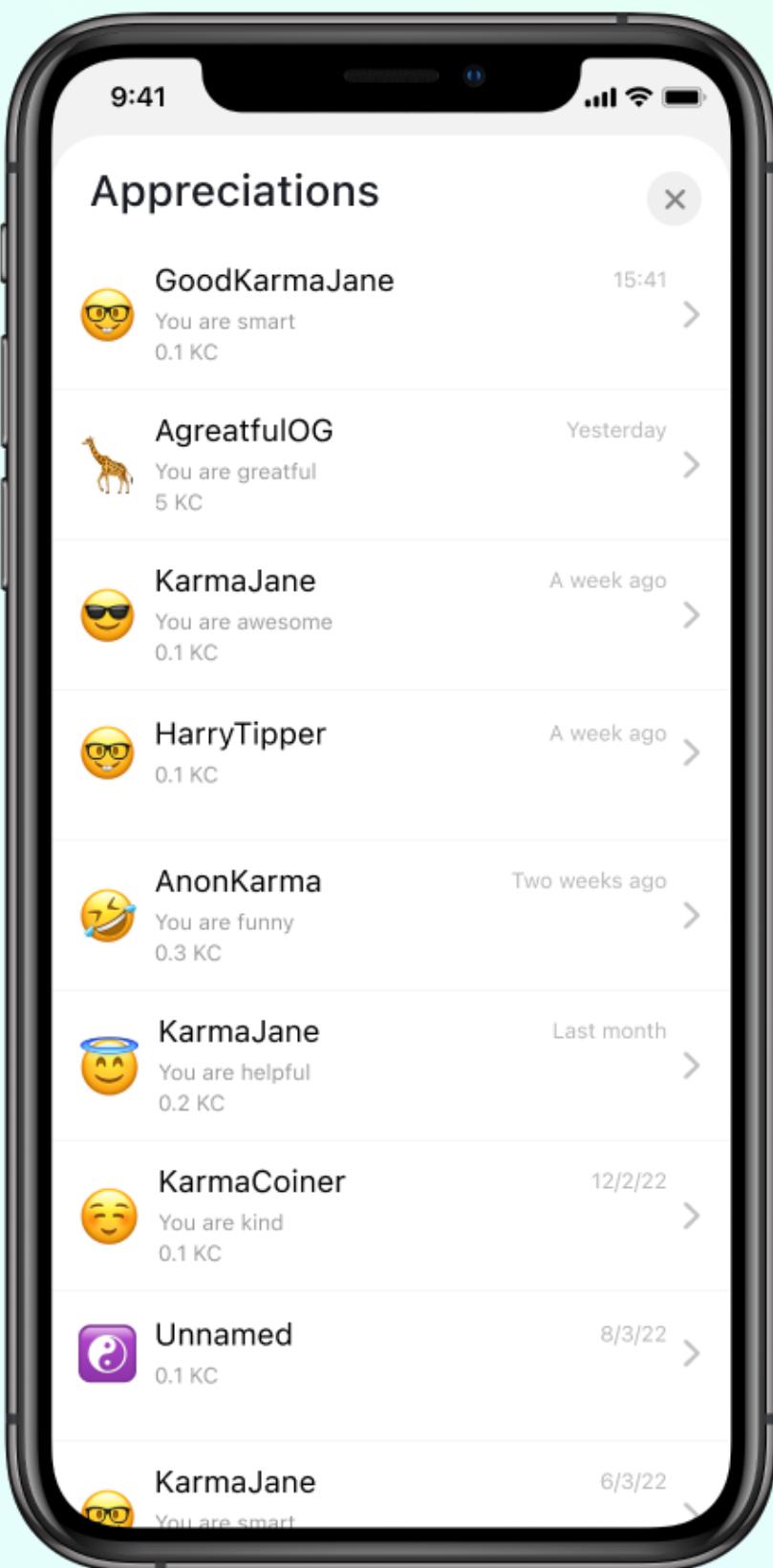
## ONE APP FOR GLOBAL TIPPING & APPRECIATION

- iOS, Android, and Web platforms
- Super easy to use without sacrificing funds security
- Simple onboarding in less than a minute
- Zero crypto jargon
- No crypto onramp or KYC needed
- Gamified karma and appreciations
- Branded communities experience



# KARMA COIN APP

## DEMO





# **VALIDATORS GENESIS PARTNERS PROGRAM**

# KARMA COIN SOFTWARE

## SECURITY, USABILITY AND ACCESSIBILITY

### Blockchain Node

- A Rust implementation of the Karma Coin blockchain node
- Provides the Karma Coin api for mobile, web and desktop apps

### Verifier

- A Dart implementation of the Karma Coin Verifier
- Used to verify users' mobile phone numbers to prevent fraud and abuse and to facilitate sign-up rewards

### App

- Web, iOS and Android platforms
- A user-friendly interface for appreciations, coin transfer and karma mining
- Uses the node api and the verifier



# KARMA COIN BLOCKCHAIN

## AN APP-OPTIMIZED DEDICATED BLOCKCHAIN WITH A NOVEL ECONOMIC MODEL

- The backbone of our giving network
- Optimized for appreciations, gifting, causes and communities
- On-chain data includes Karma Coin balances, karma points, appreciations, causes, and giving transactions
- A modern delegated proof of stake consensus protocol with robust governance capabilities and fast block finality
- Implemented using modern Rust programming language and the Substrate blockchain framework
- A novel tokenomics algorithm that rewards real-world usage, causes and users beyond just miners
- Full control over our whole tech stack, so we can innovate and evolve it to fit our needs without reliance on any 3rd party
- Ultra low gas fees
- 100% open source at <https://github.com/karma-coin>



# TOKEN ECONOMICS

## 20 YEARS SUPPLY BREAKDOWN

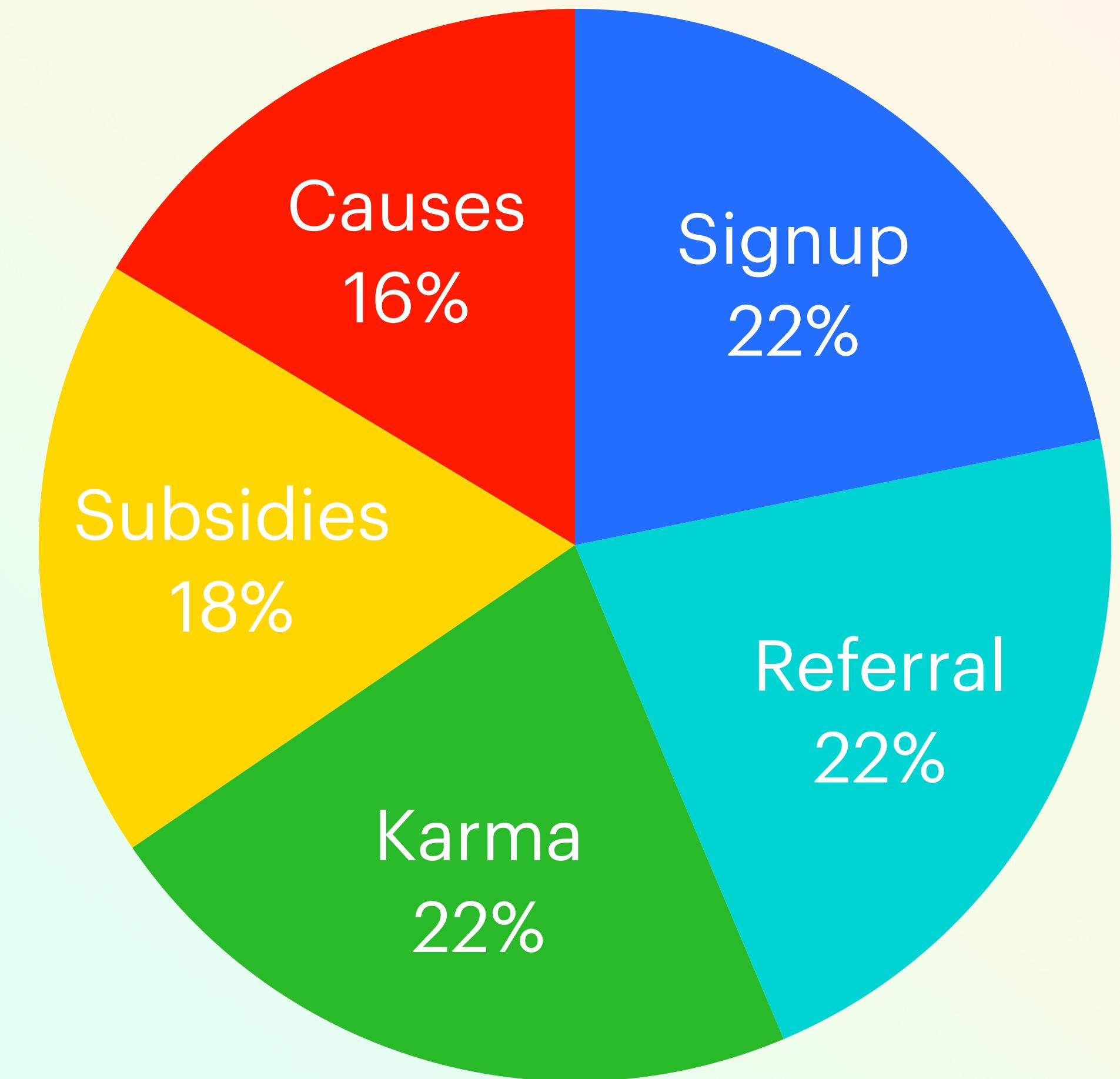
- Total supply: 2.5B KC
- Protocol minted rewards: 1.875B KC
  - Validators and block producers rewards: 500M KC
  - Karma Mining: 1.375B KC
- Genesis mined: 625M KC
  - Treasury: 375M KC
  - Validators stake: 250M KC
- Year 21-40 minted validators reward: 3M KC
- Additional details at <https://karmacoin.in/docs/tokenomics>



# KARMA MINING

## REWARDING GOOD KARMA

- The Karma Coin blockchain is optimized for rewarding users for good actions
- Total rewards minted over 20 years: 1.375B KC
- Users rewards
  - Signup: 300M KC
  - Referral: 300M KC
  - Karma: 300M KC
  - Transactions fees subsidies: 250M KC
  - Causes: 225M KC



# JOIN US

REDEFINE THE FUTURE OF CRYPTOCURRENCY WITH US

- Join the Karma Coin mission to restore faith in the crypto space and bring the original vision of cryptocurrency to life
- Secure and validate the user-first app-chain cryptocurrency
- Purchase stake at a discount
- Participate in governance and decision making to shape the direction of his project
- We have a solution if you do not want to run your own nodes via a partnership with a solid staking service provider



# PROGRAM DETAILS

- Join us as a launch partner and benefit from an initial valuation of **0.02 USD** per one Karma Coin
- 4 available commitment levels
- Additional discount for 3 commitment levels
- Total of \$5M USD of stake sold to partners

Commitment Level	Price USD	Proceeds KC	Discount
1	\$50K	2.5M	
2	\$100K	5.5M	1%
3	\$500K	27M	2%
4	\$1M	55M	5%

## Validation Economics

- Minimum stake amount: 2.5M KC
- 60 seconds block time
- Block production and blocks finality rewards
- Rewards frequency based on staked KC amount
- ROI depends on coin valuation in period of users growth

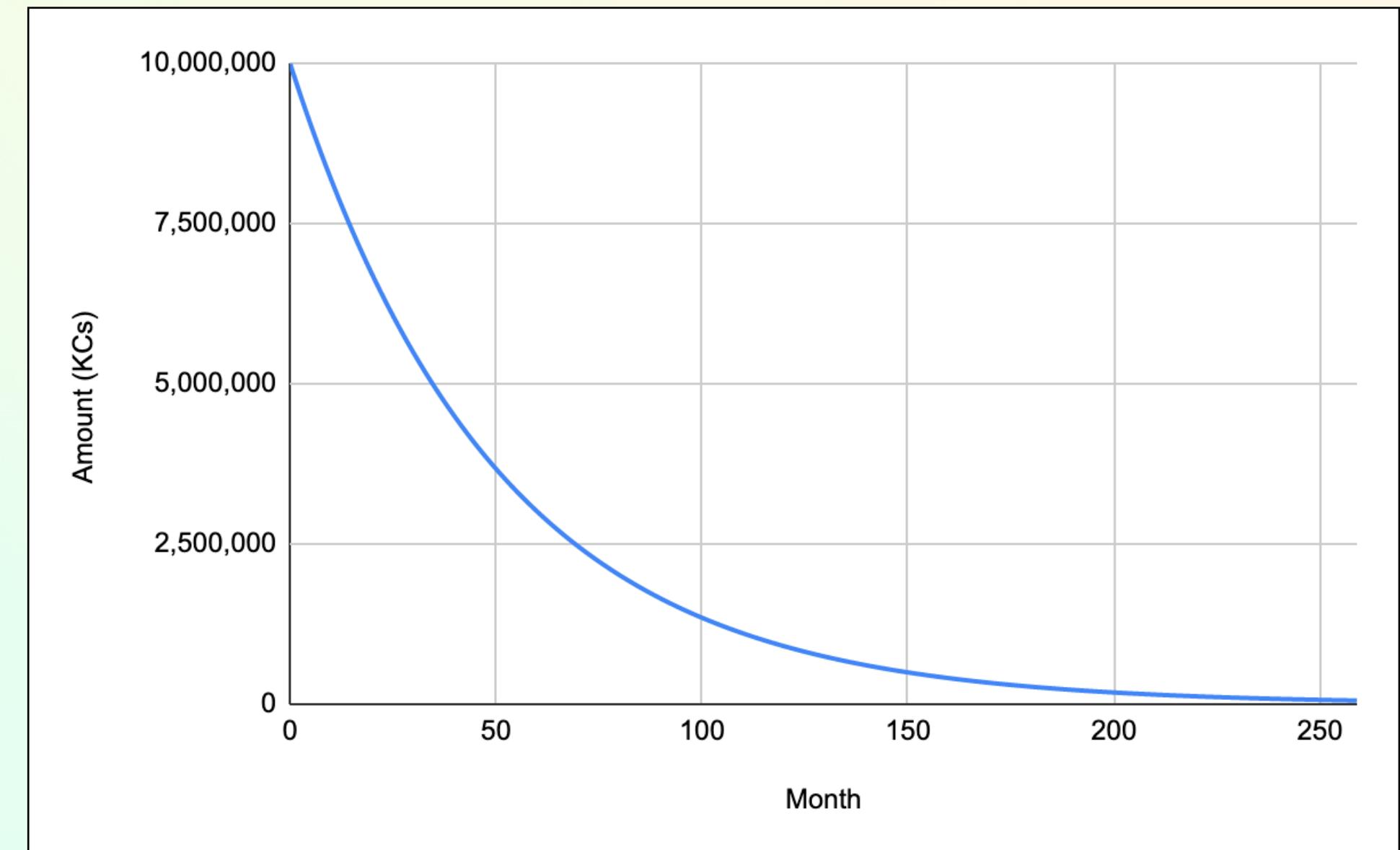
# VALIDATORS REWARDS

## ISSUANCE MODEL

- The early bird gets the worm
- 10M KC in first month since genesis
- Decreasing rewards issuance rate (Lambda) **0.020036**
- 500M KC issued in 250 month
- 3M KC issued in next 250 months (todo: find this)

Month	Issued KC	Formula	Total Minted
0	10M	N/A	10M
1	9.8M	$10 - 10 \times 0.2$	19.8M
4	9.2M	$9.8 - 9.8 \times 0.2$	29M
5	9M	$9.2 - 9.2 \times 0.2$	38M
250	81K	...	~500M

## REWARDS OVER TIME



# VALIDATOR REWARDS

\$100K COMMITMENT SIZE STAKED FOR 12 MONTHS

- Pay \$100K for 5M KC (\$0.02/KC)
- Total expected reward for period is 100M KC
- Your 5M KC stake amounts to 2% of staked coins
- You expected earn is 2M KC (\$40K at \$0.02/KC)
- Estimated base ROI: ~40%
- Model doesn't account for Karma Coin price appreciation and fluctuations that could affect ROI



# BECOME A GENESIS VALIDATOR

LET'S COMMIT TO EACH OTHER TO BRING THIS TO MARKET

- Become a Karma Coin genesis validator
- A non-binding soft-commitment to validate and stake
- Choose your desirable commitment level
- Investment commitments will only be executed once we have...
  - A functional alpha mobile app running over a permissioned blockchain
  - A fully functional testnet of the permissionless Karma Coin blockchain



# PARTNERS TIMELINE

SPRING 23

- Decide on commitment level that fits your budget and goals
- Make a soft commitment to validate

AUGUST 23

- Purchase validation stake at your commitment level

FALL 23

- Validate on the permissionless Karma Coin blockchain testnet

WINTER 23

- Start validating on genesis of the permissionless Karma Coin mainnet



"Sacred money then will be a medium of giving, a means to imbue the global economy with the spirit of the gift that governed tribal and village cultures, and still does today, wherever people do things for each other outside of the money economy."

— Charles Eistenstein, Sacred Economics

# THANK YOU

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