



The Kikicoin Whitepaper



The Business Directory Coin

The Kikicoin (KIKI) project is a business directory currency that powers businesses on the business directory platform with application and use spreading to franchise, media, ecommerce, real estate, events and ticketing, jobs and freelance, agriculture, business social networking, business artificial intelligence, amongst other application in the business and client ecosystem.

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PART 1

INTRODUCTION

The Kikicoin (KIKI) project is a business directory currency that powers businesses on the business directory platform with application and use spreading to franchise, media, ecommerce, real estate, events and ticketing, jobs and freelance, agriculture, business social networking, business artificial intelligence, amongst other application in the client and business ecosystem.

The project is borne and nurtured by our parent company – Kikiconnect - and will introduce the blockchain to connecting service providers with clients who need their services and who can fill job vacancies, attend events, subscribe to their services and buy their products in the marketplace. The Kikicoin project will create a disruption the way businesses relate with clients.

The aim is to provide a platform where businesses can list their services, products, events, vacancies, real estate and special reward programs on site and connect easily with clients and even project backers. The mission is to cover emerging economies and then scale upwards as much as possible with our new disruptive method powered by the blockchain. We will be among the first to offer fully integrated cryptocurrency payment options, using Kikicoin.

Using smart contracts, we will offer transparent, reliable, secure, and anonymous transactions that will make online business directory, events, career, commerce and knowledge internationally viable and completely frictionless.

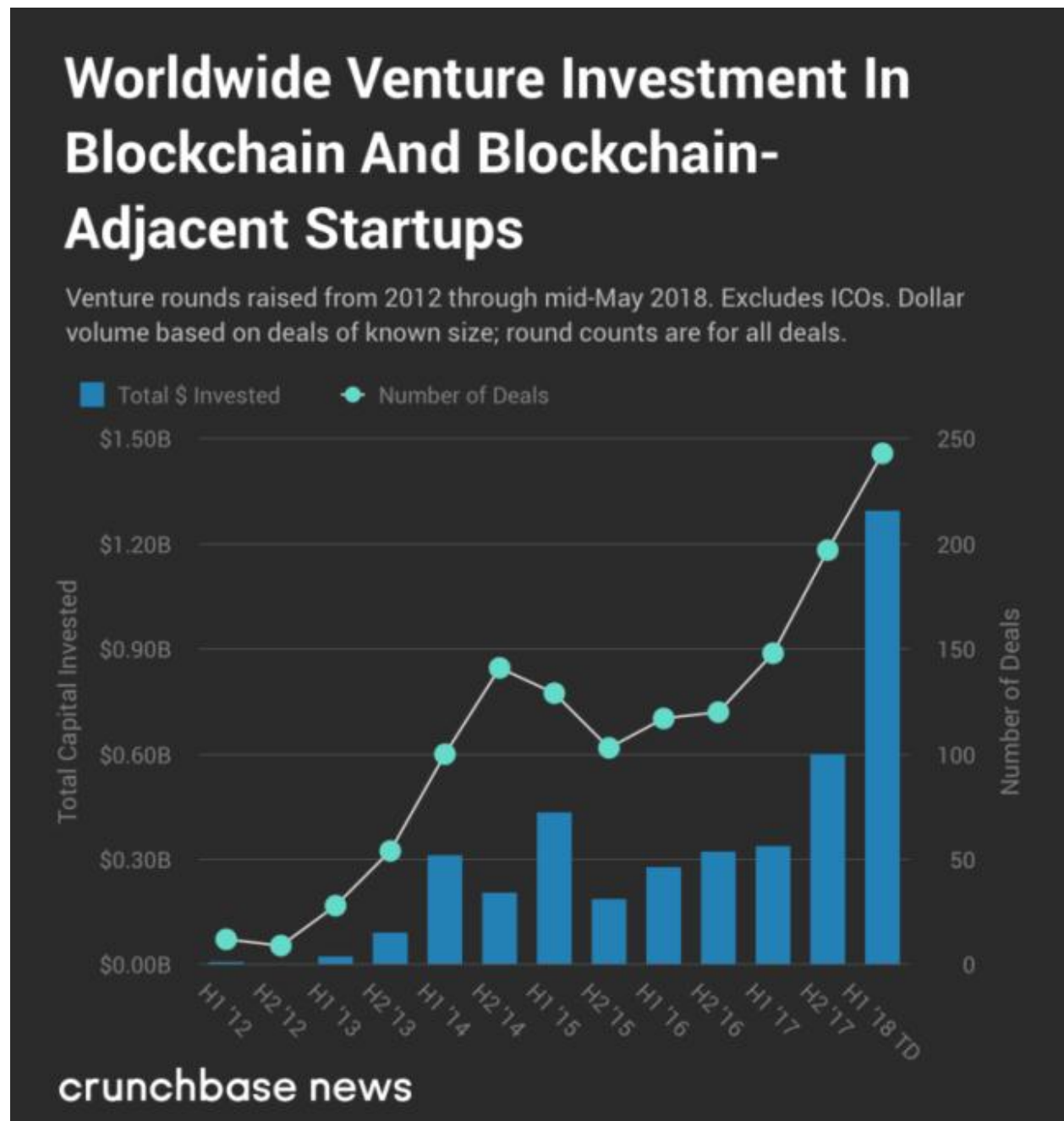
Users of the platform get a convenient instrument (Web/IOS/Android applications):

- o to connect with businesses and/or clients in a social and very rewarding way
- o to enjoy the e-commerce of creative assets to the web3.0 world through a decentralized platform, featuring token payments, business transactions and storage of digital resources made available
- o to deposit funds including fiat and also work with different currencies
- o to withdraw to card or bank account.

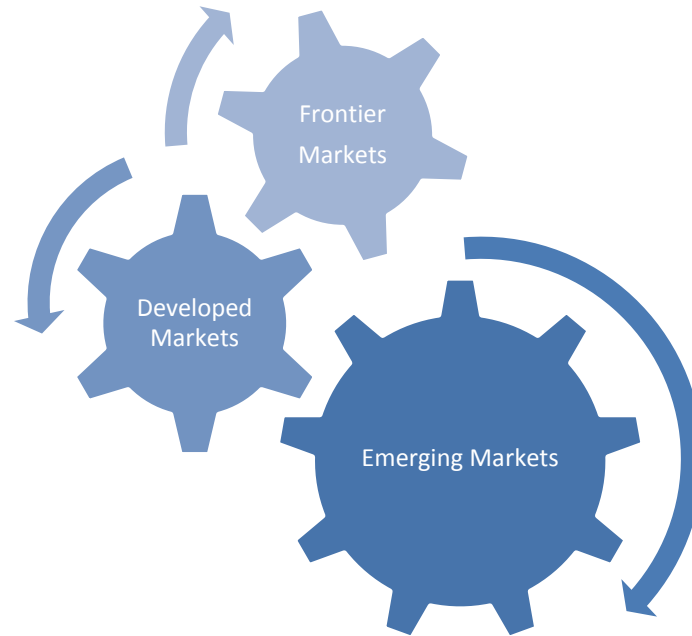
The platform is targeted to business people, freelancers, traders and developers that want to get involved in a new form of global e-commerce, business listing, promotion, and transactions - that is secure, smart and easy to use and completely changing the way businesses relate with customers and also the way people trade goods and services.

The blockchain is enabling us to bring old projects from past generations of the web to the new world and restore their values.

So far in 2017, approximately \$1.8 billion has been invested in blockchain startups, according to Smith & Crown, a specialist blockchain analyst firm. At the time of writing the overall cryptocurrency market was worth in excess of \$200 billion as noted by CoinMarketCap.



This paper has been prepared by the Kikiconnect team and may be updated as required. Most items discussed herein may change over time or become irrelevant as technology, business, trading and market forces evolve.



PART 2

MARKET AND INDUSTRY

Across global and emerging markets, information and communication technology (ICT) is facilitating the process of socioeconomic developments. ICT has offered new ways of exchanging information, managing and transacting business efficiently and cheaply. It has also changed the dynamic architectures of the financial, entertainment, and communication industries and provided better means of using the human and institutional capabilities of countries in both the public and private sectors.

A report by the Global Co-Head of Economics and Chief Asia Economist at the Morgan Stanley, Chetan Ahya, indicates that the emerging markets will be a key driver for global growth in 2018 and beyond.

The impact has been consequential: *“ICT is rapidly moving Africa toward knowledge-based economic structures and information societies, comprising networks of individuals, firms, and states that are linked electronically and in interdependent relationships.”* This was included in a report by HBR in 2018.

Businesses in both Developed, Emerging, and Frontier markets are closing shops and moving online as more and more of their customers continue to utilize online channels and the Kikiconnect(our sister coy) brand is already and always positioning to meet this new trend while the Kikicoins is ready to power this trend and create a massive industry disruption in the way businesses do their trade online.

PART 3

PROBLEM IDENTIFIED

According to a 2017 report published by Keith Speights of The Motley Fool, "...Around half of all businesses no longer exist after five years. Only one-third make it past their tenth anniversary. These statistics have been remarkably consistent through the years. Interestingly, major economic downturns don't seem to affect the survival rates for new businesses." We believe this to be very true as lots of challenges be that face the average entrepreneur out there, most of which we have experienced firsthand in the course of running our own business.

From experience and findings(*in our line of duty*) – as a business directory, some of the key problems affecting majority of established businesses include:

1. Resources and Resource Management -
Finding the right people and getting assistance with cash is one of the major bottlenecks of business ventures. Banks sometimes cite that the average entrepreneur misuse business loans for other purposes, but behind the scenes, most banks are taking the available funds and gambling on the global oil and other risk markets. Also included here are the likes of inadequate capital for business setup and/or business continuity, borrowing, cash and cash management.
2. Shortage of technical and technological infrastructure -
Insufficient access to relevant business information, poor tech infrastructure, low technological capabilities, having the right strategies and so forth.
3. Regulation -
According to a report published on forbes, A changing regulatory environment is always of concern in certain industries, and is wreaking havoc for nearly all companies today.
4. Managing customer loyalty and maintaining effective reward systems by businesses -
According to Patrick Palacios, CEO, Appsolutely, "customers who participate in loyalty programs are sitting on at least \$100 billion in unclaimed loyalty points. The scale of unclaimed points suggests participation in these programs is much easier to initiate than to redeem for value."
5. Uncertainty -
Uncertainty is definitely a serious pain in the wrong places as it cuts short the focus of an otherwise '*fly-high*' business person and entity. The sad news is that uncertainty leads to a short-term focus. A lot of businesses will rather just carry on oblivious of the uncertainties that face them than simply deal with them.
Because of global debt and economic struggles, uncertainty is more pronounced today than in the past. Due to uncertainty, companies tend to shy away from long-term planning in favor of shorter-term goals.

6. Problem solving and risks/rights management -

A major challenge for all companies is identifying, assessing, and mitigating risks, including human and financial capital, in addition to the macro economy. The lack of a sophisticated problem-solving competency among today's business leaders is limiting their ability to adequately deal with risks facing their businesses.

7. Ease of payment and remittance -

Businesses seek an easy way to accept money for their goods/services/events and fulfill financial obligations easier online, and moreover, seek out a new way to have these monies remitted to them.



Problem sketch

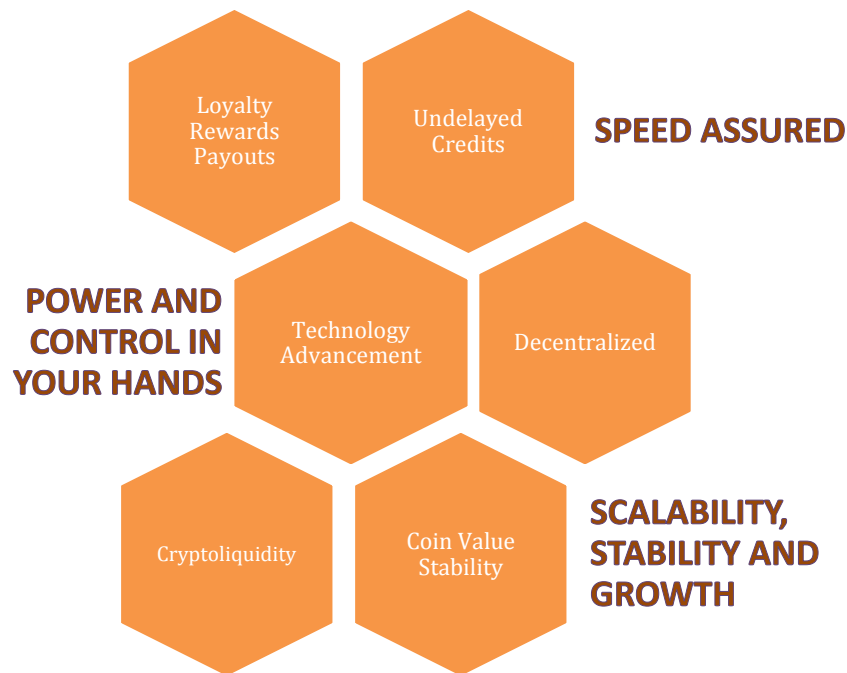
PART 4

THE KIKICOIN SOLUTION

This is how we will use the blockchain fueled by our own token, the Kikicoin, to solve a myriad of problems raised.

1. Businesses listed on the Kikicoin powered ecosystem (whether they be real estate, media, charity, educational, or tech-based firms), will get access to undelayed credits powered by Kikicoin which will be made available to use for trades, investments, even as loans and bonds; in crypto and in fiat. This will be a boost for the businesses as credits can be accessed easily and in quick time. This will be a major boost also for the Kikicoin and other holders of Kikicoin. (*This we believe, is going to encourage everyone to succeed*)
2. Businesses powered by the Kikicoin ecosystem and you will get unrivalled and quick time access to technical and technological advancements that will be introduced to the Kikicoin powered ecosystem, including: super advanced storage facilities and servers for several technologically powered services while earning crypto at the same time. **Business Artificial Intelligence** to help in decision making and in the work and profit-making process will be introduced at this stage to the Kikicoin powered ecosystem.
3. While we are not against regulations, however, we think that over-regulation of businesses can actually be counter-productive by instilling uncertainty and stifling growth. The Kikicoin system is built to be a totally decentralized system, giving you back total control and even privacy where it matters the most.
4. First, blockchain could help relieve a large balance-sheet liability that many in the industry are facing. Second, All loyalty programs are vulnerable to a blockchain revolution. Today's loyalty schemes have evolved over time, mostly based on proprietary technology and the basic concept of rewarding customers for their continued purchasing of a business product. Loyalty schemes have become a key marketing tool for hotels, airlines, credit card companies and retailers. The Kikicoin solution will fuel and efficiently power the loyalty schemes of businesses listed in the ecosystem through partnerships and deploying fast and efficient technology to use by businesses in the ecosystem. Businesses will in addition accept and redeem loyalty points with Kikicoin and it may be worthy of note that early adopters could benefit considerably.
5. The Kikicoin platform will add more competent hands and employ more capable measures to continue to increase, and/or atleast stabilize the value of the Kikicoin by adding more value-added businesses, features, methods and technology to the ecosystem, [ensuring] that businesses and holders can rest assured their investments will be backed by the value of their crypto assets, removing unnecessary fear from businesses and people who are invested in the Kikicoin project.

6. The Kikicoin platform and ecosystem will create efficiency and provide cryptoliquidity(where needed) in assets exchange, marketplace, and voting system, all in addition to the KIKI digital currency itself.
7. An online payment system, explorer and wallet dominated in the Kiki digital currency will be added. Funds will be made available to holders of the Kiki digital currency as at when needed. These funds could be used to carry out business transactions over the network and elsewhere on the blockchain, serve as instruments of trade and lending; and as the network continue to expand and legal [issues] established more firmly across borders, as a token of security for corporations and startups, paying out dividends, yield and more.



Solution sketch

PART 5

THE PLATFORM BEHIND OUR DIGITAL CURRENCY

The platform that backs us is the Apollo, which is made possible and maintained by the Apollo foundation.

The Apollo foundation also oversees and actively maintains the technology behind the ApolloCurrency and Apollo wallets respectively.

WHY WE CHOSE THE APOLLO SOLUTION

We had other options we considered; Ethereum being chief amongst them. We also considered Waves, Stellar and the Neo platforms respectively. However, either due to the rigorous work that will be involved in issuing an asset, or the enormous resources that will be wasted or just the lack of proper and/or detailed documentation of the considered platforms, we chose to go with the ApolloFoundation because:

1. It is a very fast network where transactions are performed and completed at great speed(most of us having also invested in the ApolloCurrency)
2. User account control features that is un-matched in any other blockchain we have seen
3. The ability to really issue an asset(currency, shares, bonds, debentures, etc) backed by crypto and that without beauracracy and heavy bottlenecks.
4. A voting system with several real world and corporate use cases

Basically, running on the Apollo provided blockchain, is akin to managing a Public Limited Company backed and secured by digital assets.

Below is something the Apollo foundation says will completely anonymize transactions on their blockchain:

Olympus protocol now integrates functions allowing for the simple choice of whether to send publicly on the blockchain or privately using the blockchain.

As part of this protocol we will be integrating an IP masking feature that will hide the user's IP address.

PART 6

ABOUT OUR TOKEN AND WHY WE ARE RAISING FUNDS

To begin, let us explain why we need funds and how our tokens will work.

In order for us to bring Kikicoin to an operational state, we will need to raise funds to cover the costs of expansion and implementing much more advanced new tech to our platform and to the businesses we power; plus artificial intelligence.

This is a small list of where raised funds will be needed at first:

- Pay team members (such as the developers) to rebuild a more glorified and high-tech website, wallet and mobile app.
- Purchase and/or hire the infrastructure needed to run our ecosystem securely in multiple locations and build a secure private infrastructure as a backup reference for all transactions.
- Run a rigorous marketing and promotional campaign.
- Have web security experts help us implement the best security protocols available.
- List on existing exchanges (exchange fees and more).
- Legal, auditing, licensing and other fees.
- A more robust customer support setup, power an efficient reward system and much more.

To raise the funds we need, we will be selling our digital asset, "KikiCoin ", aka the Business Directory Currency. These tokens will have many uses for buyers (unlike many other ICOs out there); but our objective is for the Kikicoin to be used to pay for services on the Kikiconnect platform; partner platforms and about 5 other new platforms we are raising in the near future, also, another objective is to see our crypto asset (Kikicoin) accepted by the number of businesses we power and that are listed on the Kikiconnect platform – this number could run in the millions in the near future considering the current rate of internet adoption by businesses in the climate we operate. We are setting up our platform to automatically charge a user in Kikicoin for a majority of transactions they initiate on all of our websites and via businesses listed and powered by the Kikiconnect platform. This includes, but not limited to: payment for services, subscription to events, products purchase, consultations, ticketing(for events) and payment for rights.

A user does not have to own Kikicoin in order to use any of Kikiconnects' or any services on her affiliate websites. However, it would be beneficial for a user to own Kikicoin before using

Kikiconnects' or any of her affiliate websites as it would save the user money. If a user does not own Kikicoin, then we will gladly charge the user the standard fee rate and then purchase Kikicoin to cover the user's fees.

WHERE WE ARE NOW AND OUR UNIQUENESS AS AT NOW

We are already several steps into profitable areas of business endeavors and we hope to consolidate further on this by launching our services on the mobile network for mobile users and more.

We have put a display of our products and services and how they fit in to our field.

Some of our services(offered via Kikiconnect) as at now include:

Business directory, with a difference, that not only lists businesses but also lists associated properties available via the business(in the case of a real estate or property dealer), job vacancies available, any events coming up and more alongside the business name right at the home page with no need for the a visitor to click on the individual businesses to view these details and connect with them.

Websites development, hosting and security, with a difference. We do not only develop, we market and promote businesses listed on the Kikiconnect platform.

eCommerce (for buyers, sellers and auctioneers to buy, sell and auction their products)

Marketing and promotional [premium] services that seeks to make businesses listed on the Kikiconnect platform take advantage of email, SMS, SEO, web and other forms of organic marketing, including SMO and SEM.

WHAT MAKES OUR SERVICES AND PRODUCTS UNIQUE AS IT IS NOW

We not only accept to list businesses (via Kikiconnect), we market and promote these names until they gain prominence.

Not only are business listings shown on the home page of the Kikiconnect platform, other information are displayed alongside them, such as; associated properties available via the business(in the case of a real estate or property dealer), job vacancies that may be available at the business location and any events that may be coming up at the business location.

Our webhosting features comes with full web security, full websites backup and web promotion services inclusive at no extra costs.

Our premium marketing programs can help boost a website up to 7x it's current exposure and lead generations rate.

We are undoubtedly, one of the finest in the industry as our services and products are geared towards helping the customer succeed in their current business and helping clients find not only a business but what they need in the business.

OUR ACCOMPLISHMENTS SO FAR

So far, we have been in operation for over a year and we can boast of a few tangible accomplishments

- 1.) Partnership with the Enaya Development Foundation, A UN partner based in Yemen which oversees contributions and funding for disadvantaged children who have been victims of humanitarian crisis in the country. We have partnered with this organization in the area of social media fund-raising for the firm(trying to raise funding for the firm via social media) in 2017 and have also handled IT infrastructure such as websites and server for the firm.
- 2.) Worked for ieasyhomes. A real estate firm based in Saudi Arabia where we handled ICT infrastructure for the firm.
- 3.) We have also handled online marketing, fundraising, and ICT for several other charity organizations and real estate firms as could be seen on our website.
- 4.)We have worked for and implemented technology(mostly in the area of ICT) and business solutions for several other organisations, most of which are listed on our website as we also gave them free publicity during this period.

WHAT MAKES OUR CURRENT TEAM SPECIAL

Our team works hard to deliver quality services that make it worth the while.

Our team combined, bring to the table, over 16 years' worth of computer programming experience(software and web development), over 10 years content management experience, over 3 years international business experience, and over 7 years marketing experience(field, affiliate, social media and search engine marketing)

PART 7

HERE IS WHERE WE ARE LOOKING AT GOING IN THE FUTURE

Intensive marketing will be carried out to get many more businesses to list on Kikiconnect and ultimately, join the Kikicoin ecosystem. We are also going to add some more platforms of our own to the ecosystem including but not limited to the following:

- ❖ Launch an online books, music and movies publishing platform.
- ❖ A full fledged real estate firm bring into bear our experience in working with other real estate firms across the continents.
- ❖ A schools connect program to bring quality educational services to schools, students and teachers.
- ❖ An agro-based initiative to connect farmers and other agro based practitioners to finding easy agro based materials(like seedlings, fertilizers, markets and agric extension services)
- ❖ A full fledged media outfit offering news, and content.
- ❖ Green tech products that utilizes wind, solar and other clean energy to light up communities and power businesses and homes.
- ❖ A charity organisation that will continue to provide and sponsor enlightenment programs and help to communities, businesses and individuals.
- ❖ Advanced web hosting and web security platform.
- ❖ A mobile app to bring Kikicoin and Kikiconnect to mobile users across all mobile OS available. A high quality tech team will be put in place to secure this.
- ❖ A financial payment platform, POS and debit cards.
- ❖ A crypto based bond and yield system for businesses and ideas all backed by the Kikicoin digital asset.
- ❖ A reward system featuring, but not limited to; The Best Seller Challenge; The Best Product Challenge; The Most Innovative Business Challenge; The Kikicoin Quarterly Partner Challenge; The Kikicoin Partner Of the Year Challenge; The Most Popular Challenge, *(Actual names of reward categories may change with time)*.

PART 8

TOKEN ISSUANCE AND SUMMARY

PRESALE [UP TO ICO] - GENERAL

The total amount of KIKIs to be issued is limited to 55bln. No more KIKIs will be issued in the future. 10% of the tokens will be sold during the presale to early adopters to raise funds for marketing and to begin earnest development of the entire platform. 30% of the tokens will be available for procurement in the Kikicoins crowdfunding in 2018/19.

10% will be issued for public bounties and giveaway [making 50% of total tokens issued.]

PRESALE [UP TO ICO] – BUSINESS DIRECTORY

10% will be issued on a private issuance agreement to businesses that apply for it and are listed on the Kikiconnect platform within this period.

TEAM

20% has been reserved for the Kikicoins team in the following order:

- Development – 5%
- Marketing – 5%
- Communications – 2.5%
- Legal, audits, - 2.5% (Post-Crowdfunding)
- Advisory – 5%

RESERVE FUND

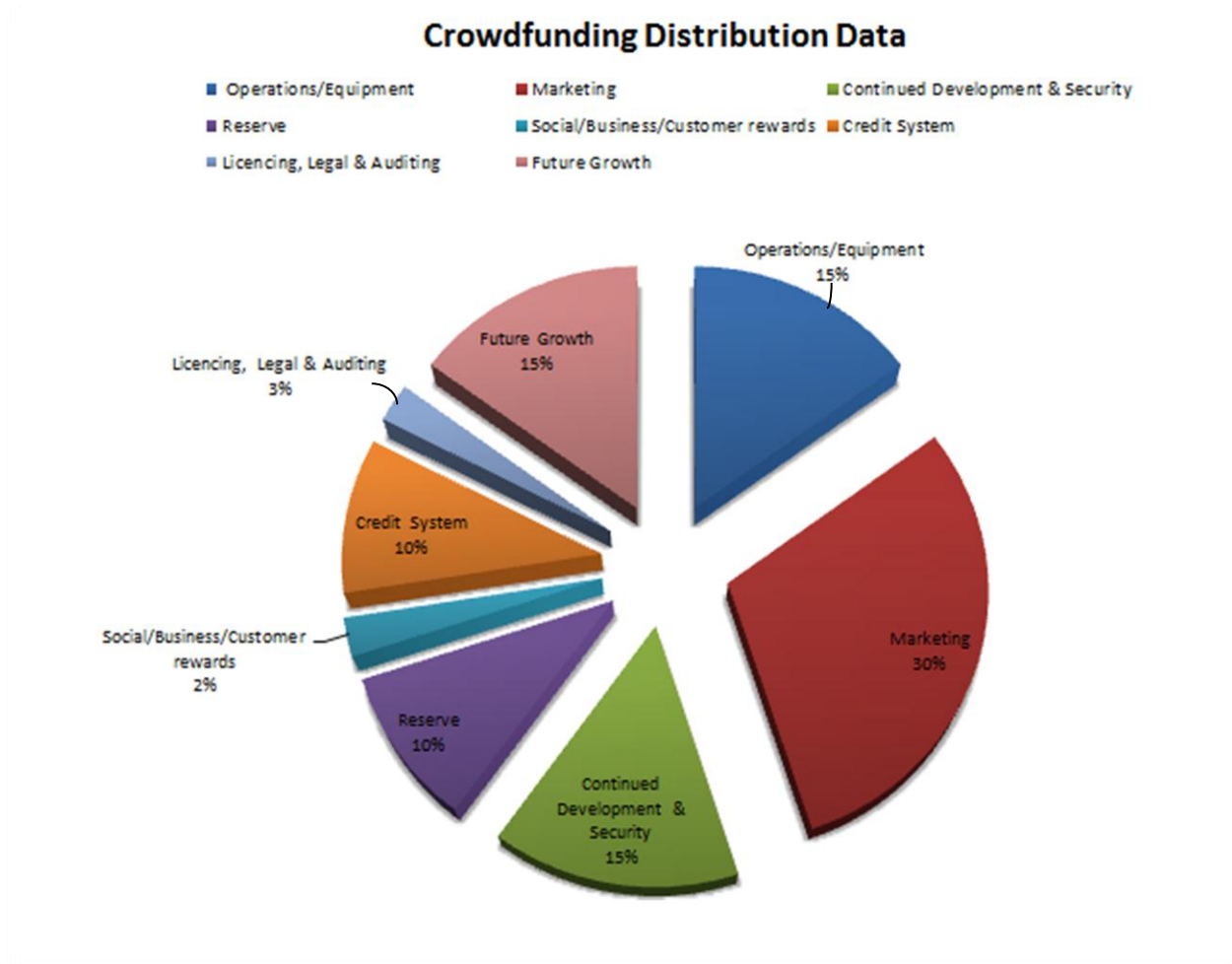
20% of tokens will be marked as 'Reserve' for the Kikicoins ecosystem; this is to ensure that the ecosystem stays liquid and that we are able to provide upcoming exchanges with enough Kikis to begin trading, and be used to provide funding and prizes for all members of the ecosystem.

Should there be any unsold or undistributed tokens among the quantity earmarked for sale or distribution. These free tokens shall be burned, locked away completely or donated to charity.

POST ICO

We will utilize funds raised in our Crowdfunding campaigns in the following order(barring any unforeseen circumstance), this will be in addition to work on our future advancements as stated in an earlier page in this material - [Check here](#).

Post Crowdfunding Income Distribution Plan (For Funds raised in our crowdfunding campaigns)



PART 9

ABOUT OUR PARENT COMPANY

The Kikicoin project is borne and nurtured by our parent company, Kikiconnect. Kikiconnect is an online business directory, web technology firm, and jobs/freelance portal that connects service providers with clients and customers who need their services and who can fill their job vacancies.

At the Kikiconnect HQ, we strive to make the best of technology and business solutions and services part of the everyday business persons routine.

We are a technology and business solutions provider which aim to create and bring out the best of what our clients have to offer.

Our major market is the developing world, however, through innovative partnerships and franchises, we would expand into the other markets at neck-breaking speed. So whether you are trying to find the latest services, products, jobs, events or you are simply trying to list your business, jobs, events and products; we got you covered at every step of the way.

We are also keen on, and partakers of the blockchain technology as we hope to introduce the blockchain to connecting service providers with clients and customers who need their services and who can fill their job vacancies.

The aim is to provide a platform where businesses can list their services, products, events, vacancies, real estate listings and more on site and connect easily with clients and project backers.

PART 10

RISK DISCLAIMER

1 NO WARRANTY FOR OBTAINING INCOME OR PROFIT

We intend to reach all the points described in this document, and beyond (You may take this to the moon); despite this, all parties involved in buying the tokens do so at their own risk. In the case of unforeseen circumstances, the aims described in this document may be changed without the prior consent of the holders. All calculations used in this document are foreseeable and can be adjusted at any time taking into account the market situation. They are not a guarantee of achieving marketing results. The possession of tokens does not give the holder the right to own the property of the company.

2 AMBIGUOUS LEGISLATION

Only individuals who are aware of the risks are allowed to participate in the project. In addition, certain categories of individuals are excluded from the scope of the project, including consumers in countries where legislative limitations have already been imposed or blockchain fundraising have already been outlawed. Technologies related to blockchain and digital tokens are subject to supervision and control by various regulatory bodies around the world. It is not excluded that Kikicoins can get under requests, actions or restrictions on their part, which may limit the functionality or redemption of tokens in the future.

3 RISK OF FUND LOSS

Funds collected in the crowdfunding process are not insured. In the case of loss or devaluation, there is no private or public insurance representative, to which the buyer can apply.

4 EMERGING TECHNOLOGY USE RISK

Crypto-tokens are a fairly new and relatively untested technology. In addition to the risks mentioned in this document, additional ones may appear that the project team can not foresee. These risks can materialize in other forms than those specified here.

5 FAILURE RISK

You agree that Kikiconnect shall not be liable for your use or failure to use the tokens. From the moment of release, Kikicoins will be sent to you without any guarantees (including guarantees of commercial value).

6 FRAUD RISK

Kikicoins are not offered or distributed, nor can they be resold or otherwise alienated by their owners to citizens, individuals and entities resident or registered in countries or territories where operations with crypto-currencies are prohibited or in any way restricted. If such a person acquires Kikicoins, his actions may be regarded as illegal, unauthorized and fraudulent, which may have negative consequences.