



BAZA FOUNDATION
WHITE PAPER



**BAZA
FOUNDATION**

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1. Introduction

Donation and charity platforms have been in existence since time immemorial. The Internet has made taking donations online become an essential tool for charity advocates. As such a large number of donation and charity groups have now gone digital and are currently exploring the different opportunities offered by the internet to provide a wide range of services and solutions.

However, this digital revolution has plagued the donation and charity world with a myriad of issues as charity organizations have a hard time securing adequate funding, if gotten at all. Sadly, a main reason is because many have been labeled with concerns and scandals. With periodic front page and bulletin topics ranging from the mismanagement of funds to corruption; the so-called social organizations, charity bodies and NGOs advertising their causes are quickly losing the transparency of their impact. As a result, the trust in donation and charity platforms is wearing thin, and there is an urgent and imperative need to seek a long-lasting alternative solution.

The Baza Foundation is a 100% donor centric US-based non-profit charitable organization with goals to change the conventional modus operandi of donations. It aims to implement core values of transparency, trust, decentralization and disintermediation by employing the convenience of the secure ledger technology to provide the traceability of the donations. This will be used to create a Baza token that will be the native currency of the platform with which donations will be made and disbursed to recipients, and can be redeemable into their local currencies through exchanges.

The token will be used to access the various services provided by the Baza Foundation which includes an in-platform digital wallet to quickly and conveniently store Baza tokens and donate with ease. The platform will transparently track donations as well as mechanisms to directly connect donors with recipients. The adoption of a secure payment system is set to have a positive impact in the way we donate now and in the future. Baza Foundation is composed and persistent in playing a leading role in the new era of fundraising that is set to be unleashed.

1.1. Pain Points of Present Charity

According to a report on Financial Magnates, charities in the United States accrued over \$2 trillion in revenue in 2015. About \$373 billion of the staggering amount of donor contributions came from both individuals and charitable organizations. It is sad to know that while charitable giving and donations are increasingly popular, the niche still has issues with transparency and other problems and even sadder to know that these problems have persisted for years. Cases of money laundering, fraud, embezzlement, and other examples like these have changed the attitudes of people towards donating to charitable causes. The increased prevalence of such cases has prevented some people from donating.

In recent times, headlines have seen the sector come under criticism with cases of false expense reports, mismanagement and misuses of funds as well as gross inefficiencies and many other instances of corruption scandals. One of these is the misappropriation of donations to cancer charities, up to the tune of USD 187 million by James Reynolds as well as corruption charges pressed against Helpers Community Inc. regarding the misuse and misappropriation of funds.

Apart from all these, donors are concerned about the lack of impact from their donations. A classic study of this is the Red Cross Society's failure to effectively use half a billion dollars in charitable donations for an adequate recovery of Indonesia from the 2004 Tsunami. This example and many more have led to a decline in trust with donation, charity and giving by an existing a would-be donor.

Trust in organizations and charity foundations is falling due to incessant scandal and criminal cases on the reputation of charities across the world even including the United Kingdom. Donations are decreasing at an alarming rate. In fact, 52% of charities in the United States are unable to provide their full mandated services to their constituents due to inadequate funding.

As a result of these negative issues, donors are being more cautious and choosing to deal with charities that operate with a high level of accountability. Interestingly, forerunners like Give Directly, Kiva and our very own Baza Foundation are such non-profits? that foster a transparent mode of operation to give donors the very much deserved peace of mind and trust they desire.

1.2. Solutions to Pain Points Using Current Technology

Secure ledger technology is the latest innovation in the digital world. It is a self-auditing network of interconnected systems that is verifiable by every participant in the ecosystem. Essentially, before anyone can make any change in the data or record, that is stored in the digital ledger, the individual has to get the nod and approval of everyone within the system.

This characteristic makes the secure ledger technology the supreme and paramount mechanism that brings every individual to the highest degree of accountability. With it, there will be no more missed transactions, machine error, human errors or even a change that is not authorized by the concerned parties. It is the underlying technology powering bitcoin (the initial reason of its invention) and other cryptocurrencies. The validity of financial transactions, data and information recorded with secure ledger technology is guaranteed as it is not registered on a single mechanism, instead a distributed system. The ledger is publicly accessible and networked through a highly secure mechanism of validation; thus making it free from theft, corruption, and other ill acts. As such, it takes financial authority from the central banks, government and oligarchs and returns it to the common people.

Baza Foundation will harness its full potential to solve the current and any anticipatory future issues plaguing the donation process and charities, with the purpose to forever keep them in check. We highlight and expound on proposed solutions by means of tapping into the technological convenience of this awesome innovation.

Reduction of Transaction Costs to the Barest Minimum: Being a decentralized alternative, secure ledger technology will help to significantly reduce transaction or remittance cost for donors and recipients. This is because it is not owned, controlled or operated by any single organization or person, but rather controlled amongst the majority of people from different geographical locations with many unknown to each other. This removes the need to use remittance options like (PayPal, Charity reps etc.) as the technology creates smart contracts, like Baza tokens, which can be used to carry out transparent transactions.

Many of us still participate in the current charity process and feel the ill effects of fees, as high as 3% of our donations, being charged by payment processors. These fees and other hidden costs often increase as high as 5%, when a third-party charity solution, such as a crowdfunding platform, is involved. In addition to these fees, charities also have high administrative costs often resulting in 20% or less of our donations going to the actual cause. This illustrates that different parties and middlemen often make an exorbitant amount of profit from charitable transactions. With Baza token, the donation goes directly to the charity cause with immediate alacrity and no transaction fees. Imagine if 1% is removed from the 1 billion (USD) charity fund donated by India to Nepal after the earthquake that rocked it in 2015 that is a whopping 10 million USD more that could have gone to aid and relief to the people that need it.

Increased Accountability and Transparency :

The secure ledger technology is by its design transparent such that anybody in the network or ecosystem, at any given time, can witness precisely the mode of operation and movement of donations. With it, a platform patron is able to keep track of their giving. The technology will help to drastically reduce the corruption that has severely marred the charity cycle because every penny that is given to charities will be adequately tracked and monitored from the point of donation to its final destination. Baza Foundation incorporates this technology to enhance transparency and accountability. With it, giving and accountability will be open, and a donor can vocalize their concerns and notify the necessary authorities if any inconsistency is suspected.

Disintermediation :

In addition to banks, there are government agencies, bodies and even individuals meddling in the movement of anything with significant value (money, data, information, goods, etc.). Sadly, each entity continues to demand more of a share or percentage, drastically reducing the amount that should go to the right charity cause. It should be noted that there are fair means to charge for a service rendered. Using secure ledger technology will reduce and may even eliminate the need for governments, that are hell-bent on making profit off of charitable contributions, since every transaction is handled within the network and safely recorded in the public ledger. With this, the adequate funds will get to the right people with the additional ability to keep track of all transactions.

Enhanced Trust :

The most important thing in financial transactions, including charities, is trust. However, these days the trust has been broken between donors and charities. Thankfully, the solution adopted by the Baza Foundation offers real-time opportunities to renew and enhance the trust still abound in charity causes. The removal of profitable payment processors and replacement by the secure ledger technology means that we don't need to depend on any central agency or governing body to get donations to the recipient.

Accurate Record Keeping :

The secure ledger technology stores data and information using a set of mathematical rules that ensure the safety of operations and the security for any transactions made on it. This is because each transaction is assigned a unique cryptographic hash that makes it immutable. As such it is a very secure means to keep information regarding donations including the amount, donor and even how the funds are used. With it, there is no threat of record loss, theft or hack.

Smart Contracts and Automated Distribution :

Baza Foundation employs smart contract technology to build trust with our citizens such that each donation made is maximized towards distribution with an automated decentralized administration process.

2. Mission Statement



Baza Foundation is a digital platform built with the objective of re-imagining a nonprofit organization by adapting the principles of basic income, smart contracts, and secure ledger technology. Because everyone needs a basic foundation.

3. Organization Goals and Objectives

Our goal is to utilize current innovative technology to provide a basic foundation for everyone. The purpose of universal basic income is to liberate people from the work reward cycle. One's own dignity and survival is not codependent on their jobs or its income. We recognize that the present day understanding of "income" is more than just a "payout". Advocates of the basic income community are really working to foster a basic foundation for all people to help them thrive and not just survive.

In summary the Baza Foundation determines to be a socially responsible platform that empowers charitable individuals to utilize digital assets for direct disbursements. Using this method enables donors to audit the full effectiveness of their contributions.

Our initial objectives are:

- Administrative overhead costs of less than 7% of donations
- Fundraiser
- Donor outreach and support
- The Baza token distribution

4. Platform Features

Baza Foundation platform includes features allowing every donor to follow the distribution process. We pay attention towards form, design, and function in building groups a member can engage in at all levels. Members will be able to communicate with other members and staff through our internal messaging service. Donors will have a donation payment system supported by secure ledger technology . Initially recipients will be able to receive the Baza token and be able to transfer it between other members.

Beta releases: Q4-2018 (Features launched in Q1-2019)



Non-profit Administration Management



Online Support



Group Forums



Distribution Reporting



Online Digital Wallet



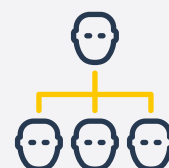
Messenger Service



Donation Payment System



Member to Member Transfers



Token Reimbursement System

Beta releases: Q4-2018 (Features launched in Q1-2019)

- BAZ Token
- Full Distribution

5. Organization structure and future board

Executive Director

The primary role of the director will be to ensure the continued course of the Baza Foundation platform towards social responsibility of honesty, security, decentralization, and monetary safety net. The director will receive a complimentary salary based on guidance and provisions laid out according to United States non-profits.

Board Members : 5

The initial five board members will be hand picked through a vigorous process to determine honesty and integrity. The board members will be unpaid with shorter terms according to the bylaws. They will be tasked with forming committees and bringing recommendations to the executive director.

6. Founder and Stake

M. Andrew Witham, the visionary and founder of the Baza Foundation, started in 2011 with an idea that what people needed was a passive income. Following bitcoin's deployment, with the history of money in mind, he realized the next evolution of our monetary system is the use of secure ledger technology combined with passive income. He soon learned that passive income, better known as basic income, would become the forefront solution to resolve social injustice in the concepts of providing a basic foundation.

One time founder payout within reason after the second fundraising series.

Zero founder and team token stake.

7. Members Status

Everyone that signs up for a Baza Foundation online account will be regarded as a citizen of this community platform. Active donors within the platform will be considered patron citizens. Patrons will have access to become actual foundational members through special subscriptions for future board role eligibility and other status.

8. Token Value

Token distributions initial value will be set at USD 2 to 0.01 BAZ. A special committee of platform citizens will set this pegged value. There will be plans to allow the principles of free market economy to drive variations of price indexing. This means that the price will be left to depend on the interplay of market forces, mainly supply and demand. Demand side will likely rule the market which will ultimately drive up the value of Baza token over time.

9. Distribution Process

When donations reach the amount of 2 USD per recipient, donation plus administration fee + development fund + processor fee, then the distribution will take place. The next distribution is based on the total new recipient signups plus the current ones. Anyone who signs up after will have to wait for the next distribution.

10. Baza Token Details

Token name	: Baza
Total current supply	: 10 billion
Initial value	: 0.01000 BAZ = 2 USD
Token ticker/symbol	: BAZ
Mining	: Infinite
Allocated to foundation	: 1 billion
Token type	: Security
Algo	: XMR Clone

11. Fundraising and Details

Pre-ICO Fundraising

(Q2-2019) (USD 1.5+ Million)

- Launch Production Site
- Launch Baza Token
- Reward Token 0.01000 BAZ = 1 USD
- 1-3 Years Operational Funding
- Starts: March 31st 06:00:00 UTC-5
- Ends: April 30th 23:59:59 UTC-5
- Soft Cap: 15000 BAZ
- Hard Cap: None

Series A Fundraiser

(Q4-2019) (USD 15+ Million)

- Full Tech Team
- Decentralization Development
- Reward Token 0.01000 BAZ = 1.5 USD
- 3-5 Years Operational Funding
- Starts: Q4 2019

Fundraiser Details

- We are launching our Pre-ICO fundraiser of 1.5M USD by offering investors a limited 50% off • bonded token sale of BAZ.
- Accepted fundraiser currency : ETH, BTC, LTC, BCH
- Our platform is built to be donor centric, so we'll be setting a percent of each donation and allocating it to a development fund. The Foundation will then offer some of these funds as buybacks on the exchanges at the pegged BAZ value.
- Private sales offerings are an additional 10% bonded for anything over 10k USD.
- Any unsold soft cap tokens will be burned.
- We will require know your client terms (KYC).
- Tokens are not stock and represent zero stake in the Foundation.
- No bonuses
- Restricted countries : N/A
- 1 billion reserved for the foundation fundraising.
- Sale location <https://baza.foundation/>
- Purchases secured through Coinbase.com commerce API.
- Emailed receipts of token purchases.
- Tokens purchase will be sent to and reflect in your Baza Foundation online wallet.

12. Distribution of Funds

Distribution of Pre-ICO Fundraiser Funds

(Projection of distribution is subject to change over more comprehensible study of distribution breakdown after successful Pre-ICO fundraiser)

- 32% to General Fund
- 25% to Team
- 20% to Marketing
- 15% to Platform
- 8% to Legal and Professional

13. Roadmap

2012	-	Concept
2013	-	UBI Wallet App Concept
2015	-	Ekata Social
2017	-	Birth of Baza Foundation
2018	Q1	- Tech Team and Feature Development
	Q2	- Intro Video and Private Investor
	Q3	- Baza White Paper and Marketing
	Q4	- Beta Release
2019	Q1	- Production Launch Pre-ICO Fundraiser Series
	Q2	- Baza Token / Full Distribution Starts Exchange Listings
	Q3	- Desktop Wallets Federal Nonprofit Status
	Q4	- Series A ICO Decentral Beta Platform

14. Team



Founder,
Executive Director,
Project Manager
M. ANDREW WITHAM



Full - Stack
Developer
PRASANTA KAKATI



Front - End
Developer
TUSHAR KANT



Marketing,
Graphics Designer,
UI & UX Designer
SHARAD KANT

15. Official Social Media

- Facebook : <https://www.facebook.com/bazafoundation>
- Twitter : <https://twitter.com/BazaFoundation>
- Telegram : <https://t.me/bazafoundation>
- Reddit : <https://www.reddit.com/r/BazaFoundation>
- Youtube : https://youtu.be/ObkuKcqjC_k
- Instagram : <https://www.instagram.com/bazafoundation>
- LinkedIn : <https://www.linkedin.com/company/bazafoundation>

16. Poverty Level - Statistics & Facts

Poverty can be defined as the condition of a person or group of people who lack a certain amount of money or material goods. The World Bank defines poverty as follows: "Poverty is characterized by deprivation of well-being and encompasses many dimensions, including low-income ones, and the inability to acquire the basic goods and services necessary for survival in the dignity of poverty also includes low income, level of health and education, lack of access to safe drinking water and sanitation, inadequate physical security, lack of voice and lack of capacity, and opportunities to improve life."

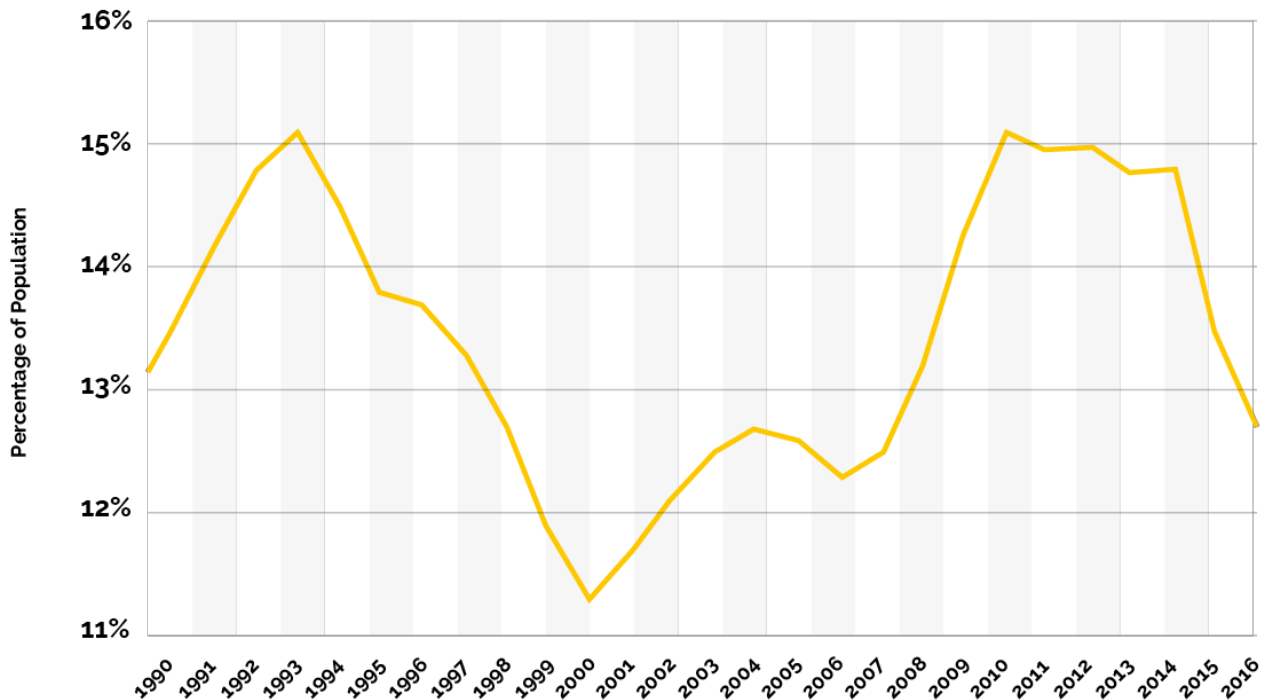
The definition of the World Bank follows the concept of absolute poverty. This approach is generally used to measure poverty in developing countries, where poverty is often a matter of life. According to this concept, poverty is defined as extreme poverty, living with less than \$ 1.25 per day (purchasing power parity) and experiencing moderate poverty of less than \$ 2 per day. Developed countries generally show poverty rates based on relative poverty. Relative poverty is generally determined by a certain percentage of the society's average income. Anyone who lives below the poverty line is considered poor. (Worldbank)

Poverty in the United States

US Census Bureau UU. A similar approach is followed to calculate the poverty rate in the United States. In this measure, 13.5% of the population lived in poverty in 2015. The child poverty rate in the United States was 19.7 percent compared to 2015, with 16.2 percent in 2000. The poverty rate in the United States group. While only 9.1 percent of the white population lived below the poverty line in 2015, the poverty rate for blacks and hispanics was 24.1 and 21.4 percent respectively.

In other parts of the world, the level of poverty is much more dramatic. In 2016, more than 792 million people suffered from malnutrition and hunger in the world according to the diet and agriculture of the United Nations. While the situation is constantly improving in South and East Asia, sub-Saharan Africa continues to suffer from extremely high levels of poverty.

Poverty rate in the United States from 1990 to 2018



Source
US Census Bureau
© Statista 2018

Additional Information
United States : 1990 - 2016

This graph shows the poverty rate in the United States for all people between 1990 and 2016. More than 11% of the population lived below the poverty line in 2000. In 2016, the poverty rate was 12.7. %. In the U.S.

The United Nations Organization for Education, Science, and Culture (UNESCO) defines poverty as follows: "Absolute poverty measures poverty about basic needs, such as food, clothing, and housing. Absolute poverty has nothing to do with more general problems of quality of life or general level of inequality in society.

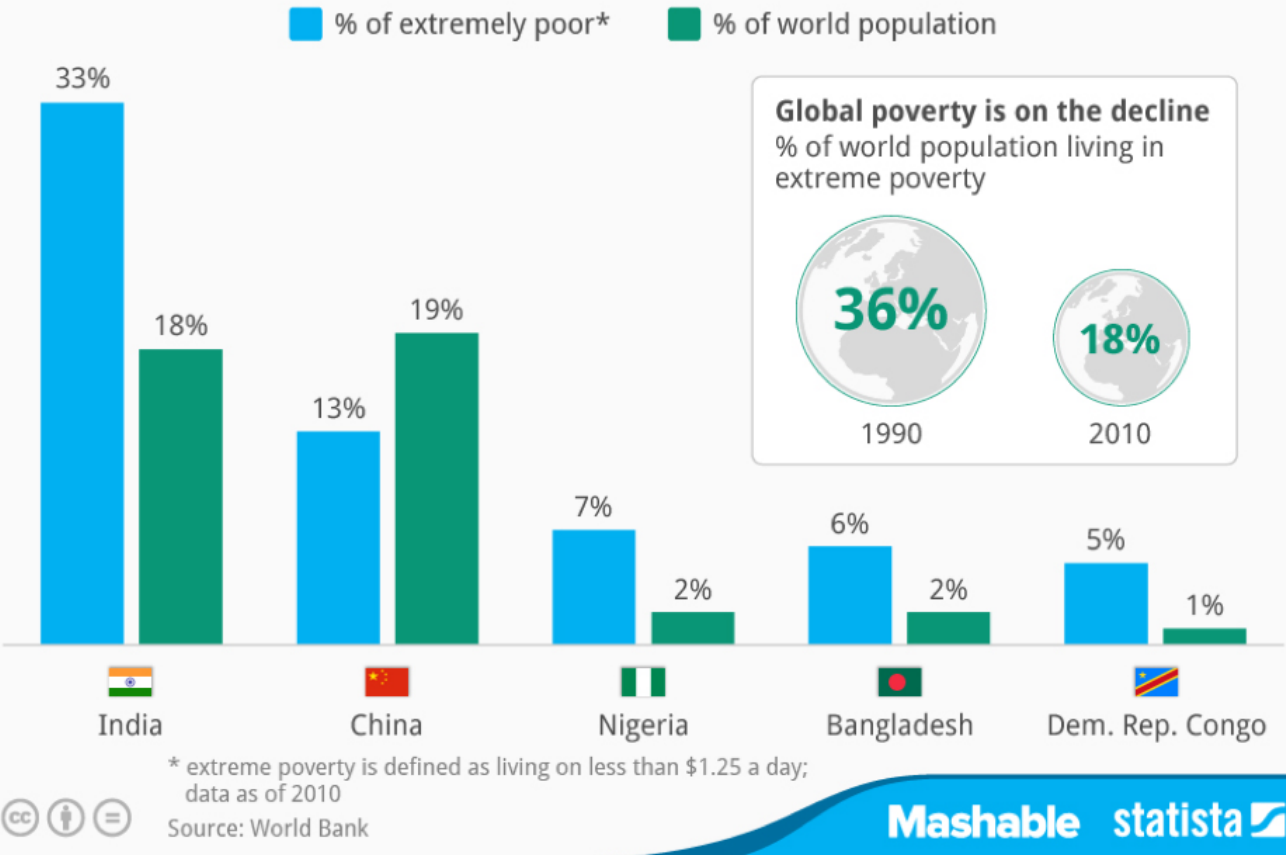
In the United States, the poverty rate varies considerably by ethnic group. African Americans are an ethnic group with the majority of people living in poverty in 2016, with a 22% share of the black population living below the poverty line. In comparison, only 8.8% of white (non-Latino) populations lived below the poverty line.

Children are one of the most vulnerable population groups in the United States between 1990 and 2016. Poverty among children peaked in 1993 and 18% of children living in poverty that year in the United States. The United States Between 2000 and 2010, the rate of child poverty in the United States has increased every year; however, in recent years, there has been a decrease, reaching 18% in 2016.

The number of people living in poverty in the United States alone differs from one state to another. Compared to California, where about 13.9% of the population lived in poverty in 2016 (around 5.44 million citizens), Minnesota had a poverty rate of around 8% (around 470,000 citizens)

The IMF and the World Bank hold their annual spring meetings this weekend, and one of the main issues on the agenda is the fight against extreme poverty. On this occasion, the World Bank published a report on global poverty, which contains interesting information.

64% of the World's Extremely Poor Live in Just 5 Countries



According to the report, 64% of the world's poorest people live in only five countries: India, China, Nigeria, Bangladesh and the Democratic Republic of the Congo. Our chart shows the participation of each of these countries in the poorest population of the world, as well as the participation of the countries of the world population. Given the population, it is clear that the general situation is much worse in India and Nigeria than in China. China represents 19% of the world population, but "only" 13% of the world's poorest population. With India, it's just the opposite: 18% of the world's population and 33% of the world's poorest people live in India.

This statistic shows the additional number of people below the extreme poverty threshold caused by agriculture worldwide in 2030. In the positive (high impact) scenario, agriculture is forecasted to put 73.5 million additional people worldwide below the extreme poverty line.

(Source: <https://www.statista.com/topics/781/poverty/>)

More information on world poverty can be found here:

<http://blogs.worldbank.org/developmenttalk/april-2018-global-poverty-update-world-bank>

17. Legal / Disclaimer

PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX, OR OTHER PROFESSIONAL ADVISOR(S).

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Some of the statements in the White Paper include forward-looking statements which reflect the Company's and/or the Management current views with respect to product development, execution roadmap, financial performance, business strategy and future plans, both with respect to the Company and the sectors and industries in which the Company operates. Statements which include the words "expects", "intends", "plans", "believes", "projects", "anticipates", "will", "targets", "aims", "may", "would", "could", "continue" and similar statements are of a future or forward-looking nature. All forward-looking statements address matters that involve risks and uncertainties. Accordingly, there are or will be important factors that could cause the actual results to differ materially from those indicated in these statements. These factors include but are not limited to those described in the part of the White Paper entitled "Risk Factors", which should be read in conjunction with the other cautionary statements that are included in the White Paper. Any forward-looking statements in the White Paper reflect the current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to the operations, results of operations and growth strategy. These forward-looking statements speak only as of the date of the White Paper. Subject to industry acceptable disclosure and transparency rules and common practices, the Company undertakes no obligation publicly to update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. All subsequent written and oral forward-looking statements attributable to the Company or individuals acting on behalf of the Company are expressly qualified in their entirety by this paragraph. Prospective buyers of the Baza Token should specifically consider the factors identified in the White Paper, which could cause actual results to differ before making a purchase decision. No statement in the White Paper is intended as a profit forecast and no statement in the White Paper should be interpreted to mean that the earnings of the Company for the current or future years would be as may be implied in this White Paper. By purchasing the BAZA token I hereby acknowledge that I have read and understood the notices and disclaimers set out above.

ANTI MONEY LAUNDERING

Being an active international market player Baza pays attention to be in compliance with international Anti-Money Laundering and Combating the financing of terrorism (AML & CFT) standards. There will be a certain Policy covering AML & CFT requirements in Baza upgraded on a regular basis to ensure its best fit and compliance with the constantly changing environment of AML & CFT regulations and best market practices. Besides, Baza will set up a set of regular AML & CFT trainings for its employees and officers. We welcome any legitimate person interested in our project and supporting it by purchasing the Baza Tokens. We do not discriminate on the basis of race, color, gender, religion, sexual orientation or to any other class protected by law. We are building a sustainable, transparent and safe ecosystem. That's why it is important for us to know our clients and provide them with legally solid solutions. We will implement efficient and high-quality Know Your Client (KYC) procedures, ensure compliance with AML & CFT requirements and best market practices.

18. References

What is Blockchain Technology? A Step-by-Step Guide

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An Introduction to Fundraising

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