



**PROSPEROUS CAPITAL
& CREDIT LIMITED**



Digital Credit Bridge

Powered by Blockchain

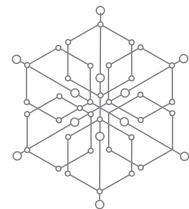


WHITE PAPER

Towards a Decentralized
Sustainable Microfinance Ecosystem

Digital credit Bridge

Powered by Blockchain



World First
Decentralized
Sustainable Microfinance Ecosystem

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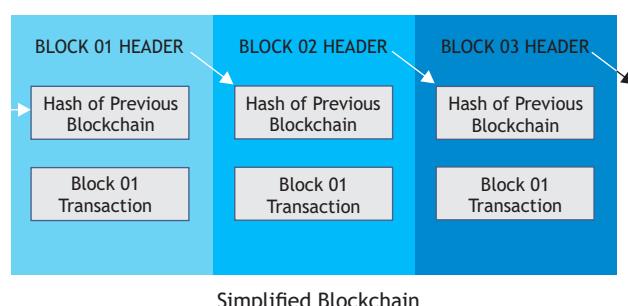
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Preamble

Introduction of the internet to the contemporary world successfully erased borders between countries and people. It managed to eliminate certain differences between cultures leading to the development of a unified globe. Although the Internet brought equality and freedom to a certain extent, the world is still full of limitations and obstacles. The blockchain was introduced as a solution. Renowned as the magnificent fourth industrial revolution, the blockchain technology not only took leadership in solutions where data authenticity, consistency and availability are vital. It also fueled the evolution of crowd funding and fund raising platforms to make them more efficient and accessible.

Background

Blockchain - A type of distributed ledger or a decentralized database, where digital transaction records are stored. All database instances (nodes) are connected to each other via the Internet. Data is synchronized in real time between nodes and visible to anyone within the network.



After each digital transaction is processed, it is grouped with other transactions processes at the same time in a crypto-graphically encrypted block. The block is then crypto-graphically signed (validated) and added to the blockchain.

The key advantage of this technology is that all blocks are linked to the previous block, forming a chain. The chain therefore contains the entire transaction history from the very first ("genesis") block to the very last. This gives every member the ability to prove who owns what at any given time.

Smart contracts - An embedded tool of Ethereum blockchain. The Ethereum blockchain is essentially a decentralized computer which allows the execution of complex script-based instructions, called "smart contracts".

These instructions are mandatory for all parties and cannot be circumnavigated because smart contracts not only define the rules and penalties around the agreement, they also automatically enforce the obligations.

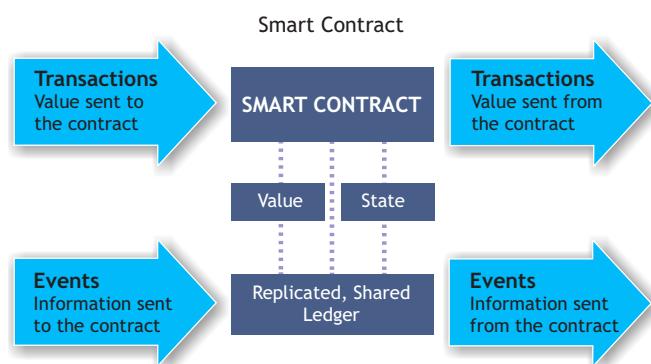
Tokens

The fungible, tradable good, minted and governed by smart contracts in the Ethereum blockchain.

ERC-20

A standard interface that guarantees interoperability between tokens. ERC-20 tokens are a subgroup of the Ethereum tokens that comply to a defined standard. For instance, to comply with ERC-20, the token's smart contract must allow the execution of all the following instructions:

1. Total token supply
2. Account balance
3. Token transfer
4. Spending approval





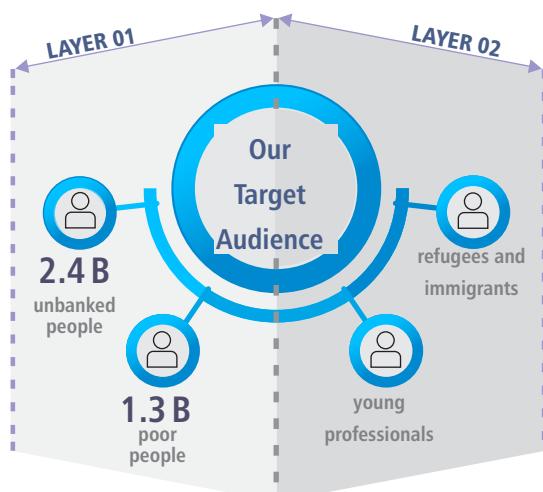
Abstract

Microfinance is defined as “the provision of savings accounts, loans, insurance, money transfers and other banking services to customers that lack access to traditional financial services, usually because of poverty”.

It was introduced as a potential solution for poverty. Prosperous capital & Credit Limited is a smart sustainable microfinance solution for this globally burdening economic problem-poverty. We can solve this.

Financial services such as the accessibility to loans are a vital part of the contemporary world which puts daily life at ease. Unfortunately, the world has a vast collective lagoon of individuals who are deprived of access to basic financial services. Their lives are not at ease. The scale of the issue is undoubtedly quite large because a population who doesn't have access to financial services directly translates into an economy which is deprived of the ability tap its extreme potential. This population of people are approximately represented by two layers:

- LAYER 01** **1.3 billion poor people**
 2.4 billion Unbanked people
- LAYER 02** **Refugees & immigrants**
 Young professionals



Aligning by our theme “**We assure your prosperity**”, Prosperous capital & Credit Limited's mission is to solve this global problem. Prosperous capital & Credit Limited was established as a sustainable smart microfinance institution and is reputed with a long four year experience which signifies our journey as a smart microfinance company through its experimental, practical and methodological approach within the MF industry. The company has made various contributions to reduce Sri Lanka's credit gap. Holding its stance at this phase PCCL proceeds to function as a **blockchain based decentralized open source**.

Digital Credit Bridge

Our goal is to build a robust and reliable ecosystem to provide the Micro and SME sectors with short term and long term loans as a mean of support to accomplish their financial needs. Prosperous capital & Credit Limited offers a digital app and an innovative risk scoring mechanism powered by AI.

Our core objective is to help our target population build themselves a multi-purpose digital identity, creditworthiness and a financial reputation which would bring them to a new global decentralized digital currency economy.

We aim to provide financial support using the blockchain as the bridging credit platform. It will be used to gather big life data which in turn will be used to enhance the living standards of our clients through the app (Other sections includes health services, education services, transport services, water, etc). Consequently, providers are granted the authority to use **big life data based products and services** which acts like a Ferris wheel bouncing back to develop our audience both socially and economically.

Introduction

The Solution for the target audience

With the overall structural integrity held up by its compact ecosystem, PCCL directs its focus on providing financial services to our target population-unbanked people, poor people, young professionals, refugees and immigrants - who do not have access to basic financial services. PCCL focuses on economically advancing them at the grass root level in addition to improving living standards and socially developing them. The solution we offer is the most advanced blockchain technology for this purpose.

The foundational unit of the ecosystem is the PCCL global digital app through which we aim to revolutionize the way of life of our target audience. We also divert our focus towards transforming micro entrepreneurs lending, the SME business, environment investments, the bill payment and associated products like domestic and cross boarder remittance , insurance , savings , etc. using the blockchain.

We offer the global app to every global citizen helping them enhance their lives through predictions by AI.

We have many key contributory factors for our success.

We cannot reach our destination-the globalized **Digital Credit Bridge**- by ourselves. Through the ICO, we believe we can reach our destination. In order to achieve it we are required to accomplish three basic components. They are funds, technology and partners. Initially, we aim to raise funds to accomplish the funds component .Then we need global partners which we do by gratefully lending our hands to real potential partners across Asia, Africa and Middle east as a mean of inviting them to join our appealing journey which can also be named as our global expansion.

At the back end, we have our team of highly professional and well experienced blockchain developers who in association with us work together to develop our Ethereum and hyper ledger based digital lending platform and digital remittance platform which is accessible through the PCCL APP. The platform will provide a set of tools for potential investors and loan originators via user friendly web interface.

Lending Platform for Token Investors

The core features of token lending will be as follows:

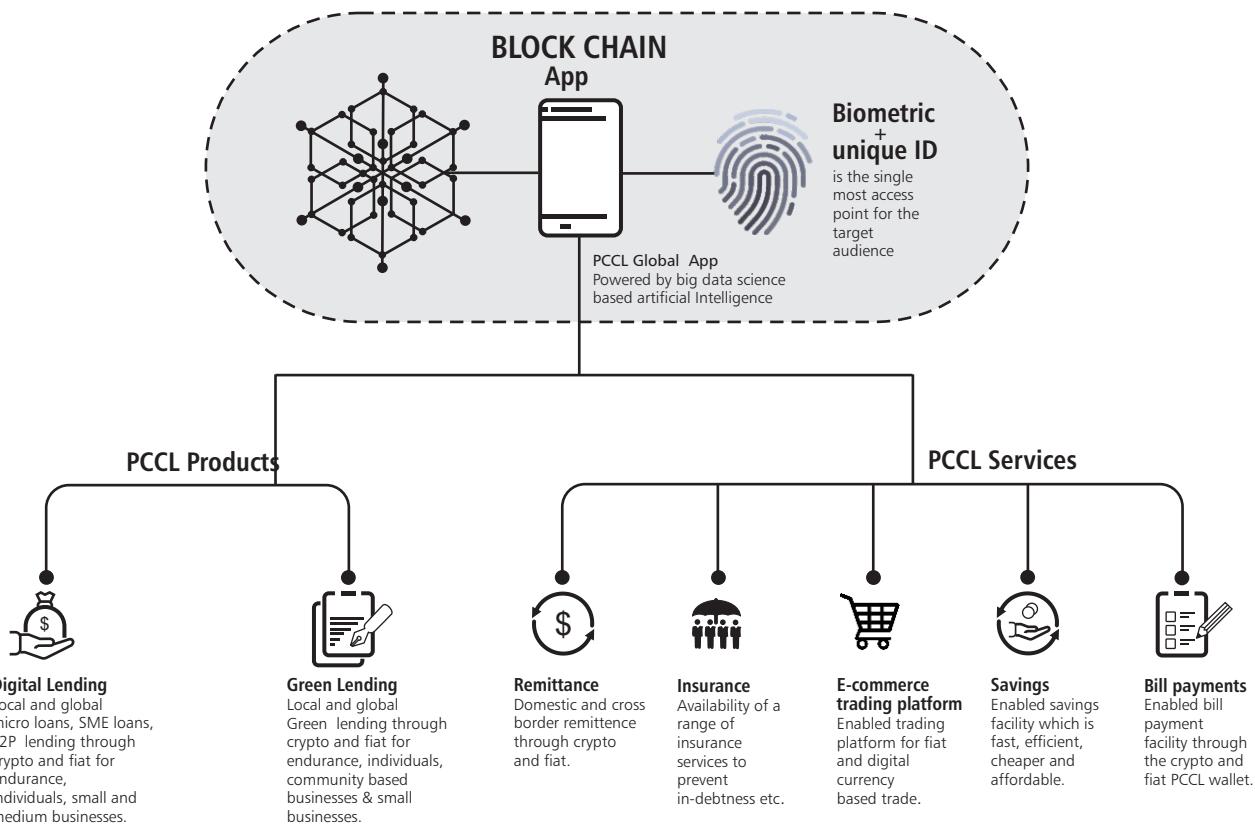
- The loan marketplace where loan originators will offer opportunities for users to invest and receive income.
- The **Secondary Market (SM)** where users can trade ongoing investments for immediate liquidity.
- Payments gateway which will enable users and loan originators to make deposits and

The loan smart contract will issue loan repayments according to the repayment schedule and distribute the payment amounts between the loan's secondary market holders. Each payment will consist of two parts: loan principal and interest. Users, who had invested their SM tokens instead of US\$ will receive SM's back as loan principal and US\$ - as a loan interest. In this case, SM tokens will be deposited back to their Ethereum wallets according to the number of SM's owned by each specific wallet address at the time. Interest payments will be deposited in US\$ to the account balance on the platform. Repaid SMs will be available for immediate investment to other available loans.

Users will be able to withdraw their earnings from the platform in US\$ or crypto currency. Crypto currency withdrawals will be performed at the market exchange rate at the given date and time.

Global Ecosystem

World's first Decentralized Sustainable Microfinance Ecosystem



The contemporary centralized micro finance system is quite problematic and less supple due to its inclusion of intermediates. It also requires a lot of documentation to prove one's financial history, identity etc in the collateral procedures. These are a few of the prime reasons for why the centralized micro finance system can never fulfill the financial needs of that population.

Unfastening from the centralized sustainable financial system, PCCL has granted the world a better solution through its ecosystem which enables the elimination of collateral documents and intermediaries in the finance procedures which would enable us to serve our target audience in addition to various other added benefits such as reduced costs. It is the blockchain technology.

The blockchain is the ideal solution as it enables storing transactions within its chained network, eliminates complicated procedures and savings and investments giving people more financial autonomy.

No joke. This is very practical and possible

All we need is to provide access to the global economy through sustainable financial inclusion and improve the lives of over 1.3 Billion poor people, 2.4 Billion unbanked people, young professionals, refugees and migrants through the globalized digital credit bridge.

However most of these people may not have a credit history. Many might not even have a savings history or private property. However, they are very smart! Because they use mobile devices.

Our solution only requires a mobile device!

With it, we have the power to improve the lives of our target audience.

Upon the base of big data science, blockchain technology and AI (artificial intelligence) for scoring, PCCL is currently developing a digital platform which is accessible through its PCCL APP.



Digital credit bridge and big data science

Building a digital credit bridge on the block chain

PCCL issues a biometric plus unit ID to every individual on our target audience. Through it, we enable business access, offer credit facilities and best service through loans

Big Data Science within the business

Big data science plays quite a significant role within the business. We aim to financially support our target audience using the blockchain as the bridging platform. Fully focused on micro financing in the money lending industry, aiming to provide the best solution to individuals and SME's, PCCL gathers big data enabled by big life data which will be used to enhance businesses and clients through the blockchain.

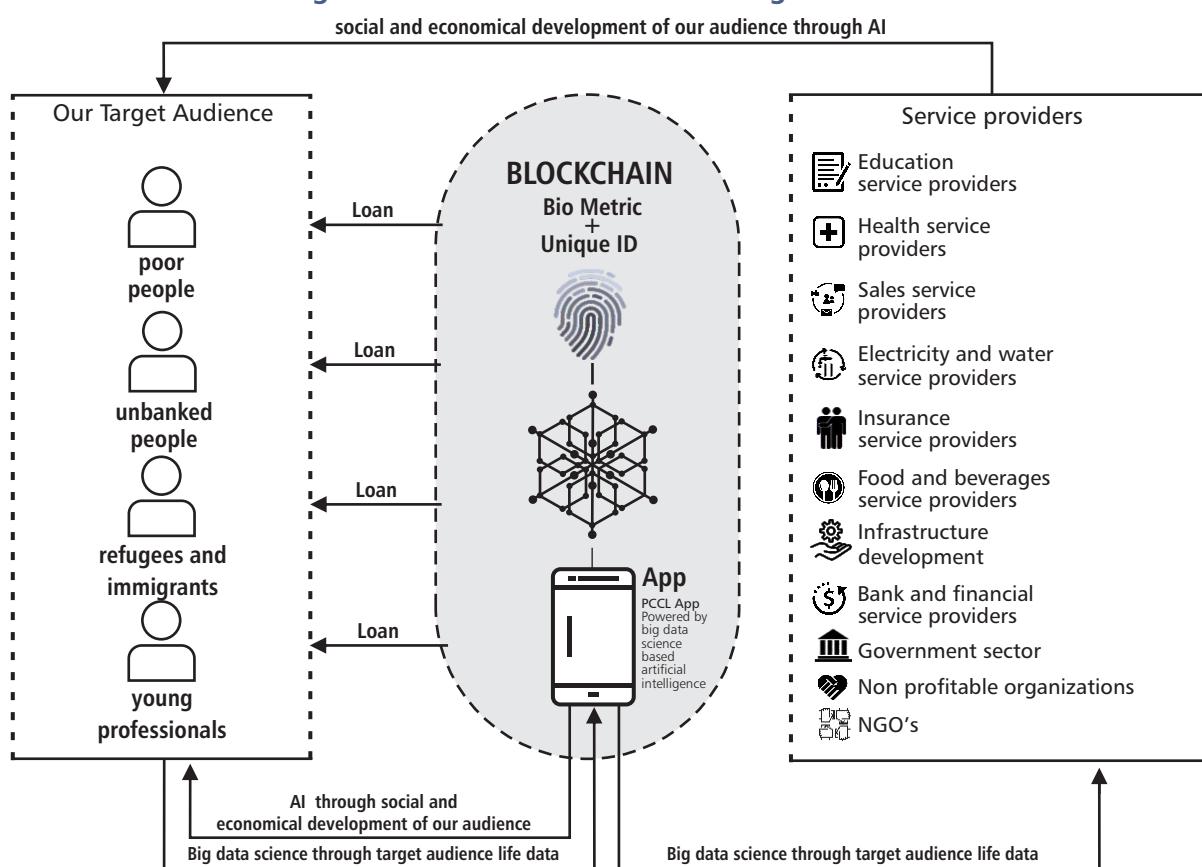
When we give out loans, big data will be used to select the suitable customers through KYC procedures. We can find the repayment capacity properly which can be an effective method to reduce poverty.

Through them, we plan on enhancing our target audience both socially and economically by providing and improving educational services, health services, transport services, electricity, water, infrastructure developers, charities, government bodies, non-profitable organizations, corporate products and service providers, etc. which are done through the app. Therefore, our products represent a digital financial identity encrypted on the blockchain and big data gathered from our target audience's smart phones.

Consequently, service providers within the government sector, corporate sector and non-profitable organizations are given the authority to use big life data based products and services which acts like a ferris-wheel bouncing back to uplift their lives. However, we do not engage in any kind of business activities with them.

Our solution has a unique speciality. Big data makes it possible to accomplish the socioeconomic development through AI which was done using social performance management and customer protection principles so far.

Target audience enhancement with big data science





PCCL Global App

Powered by big data science based artificial Intelligence

PCCL app developers have developed a big data science based unique scoring algorithm on artificial intelligence (AI). The algorithm collects and analyses parameters which aids in making precise predictions about the borrowers trustworthiness. Precise predictions is a very important facet. We frequently improve the system to get more precise predictions.

We receive customer related data from the social networks used by the customers through their e-mail and phone numbers. This process creates an ample customer profile. With this profile, we are able to provide micro, small and medium loans to the poor people, unbanked people, young professionals, refugees and immigrants who do not have access to basic financial services without the requirement of a credit history.

The PCCL app is the focal access point to the financial services provided by the PCCL Eco system. The app can be used by token holders and the target audience for multiple purposes. It has a wallet which can be used as a token storage by those who have tokens. Another featured wallet available in the PCCL app allows borrowers to store their fiat currencies.



Stage 1: Basic version - For sMSE

This version is offered to borrowers for micro, small and medium scale entrepreneurs lending. When the basic version is launched, we can offer the fiat wallet facility to other borrowers.

Stage 2 : Standard version - For P2P

The standard version is offered for Peer to peer lending and remittance.



PCCL wallet for your investments

PCCL will develop its own e-wallet, which will be integrated across all compatible platforms so that investors only need to transfer money to one single account. Investors can then easily browse and view loans, as well as select the desired loans and the desired investment amount, completing the loan investment with merely a few clicks. This makes investment and diversification of assets an extremely simple and streamlined process.

Through this globalized e-wallet one could micro lend, complete payments – bill payments, and make money transfers. The facilities are available to whosoever accesses the **PCCL Ecosystem**. Borrowers can store the fiat currency they receive from Micro, MSME and green loans in the wallet. A small, medium or micro businessman can make payments through the wallet.



Stage 3: Multiple purpose version

The purpose is to enhance our target audience's social and economic development globally. Through it we can increase their financial and social knowledge, notify them, save them from natural disasters like hurricanes, tornados etc, take them to an aim and finally, completely change their lifestyle.

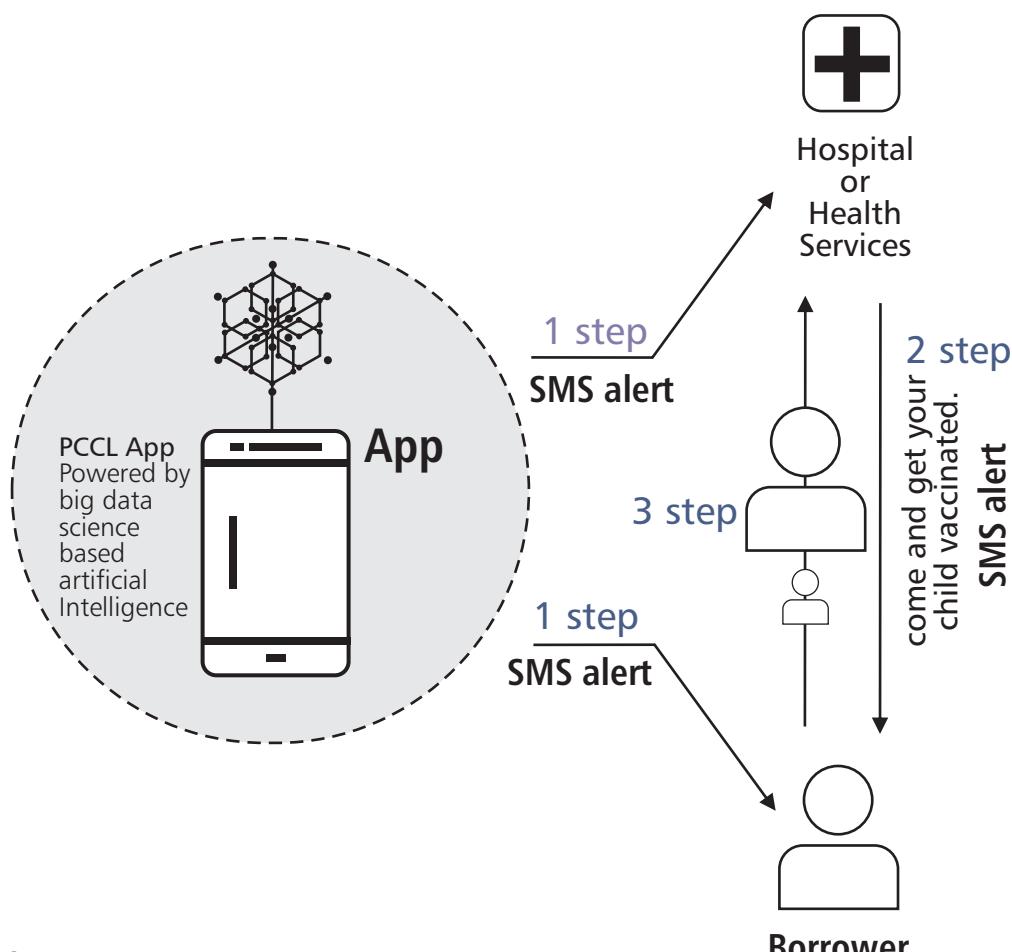
For example: Lets say a certain country is facing a devastating natural disaster [Flood, tsunami, earthquake, thunderstorm, etc.] and one of its citizens happen to be one of our loan applicants. At times like this, we can use the AI through the app to detect the phenomenon and let him/her know that there is no use of requesting for a loan since the natural disaster prevents us from issuing the loan through a notification. This act would prevent indebtedness within our client base and secure their future.

For example: What if one of our clients have failed to vaccinate his/her child with the rubella vaccine by due time? It is important to tackle issues such as these, in order to socially and economically develop our target audience. As step one , the

app sends an SMS alert to the borrower and the hospital / health services provider notifying the inconsistency. As step two, the hospital/ health services provider sends a SMS alert to the borrower reminding them to come and get the child vaccinated. As step three, the borrower will then proceed by the sent notification and visit the hospital/ health services provider to get the child vaccinated.

Through it we promise to eliminate poverty and achieve sustainable development through the universal concept of 'people planet and profit' of the triple bottom line. This type of Big Data analytics has a convincing market approval within the education, health, financial and food industries. Apart from the social services it offers, the data can be used by providers to provide advantages to the target audience.

For example, if a health service provider can use our big data to choose who is best suited to receive the services . The target audience can connect to obtain the services they are deprived of.



The multi-purpose app has three segments

1 Multipurpose version 3.1 Economic management

This aspect focuses more on **financial literacy, financial management, marketing** and the knowledge and consultancy aspect with more focus on guidance to the micro and SME sector.

- The app contains an E-commerce platform that entrepreneurs can use to sell their goods to buyers.
- Through this version of the app, one could view savings with ease and speed.
- The app also provides insurance facilities. Now, one could easily select a suitable insurance scheme without the trouble of visiting insurance service providers at the distance of one's fingertips.
- The app gives access to a variety of vocational training courses to guide and empower entrepreneurs.

2 Multipurpose version 3.2 Social management

Provides the support needed to develop the social aspect of our target audience with the guidance and consultancy on related aspects.

3 Multipurpose version 3.3 Risk management

Provides guidance to manage the risks of a variety of important subjects: health , mental well-being, economic aspect, political aspect and the environmental aspect.

Health- Advice and instructions will be provided to tackle physiological problems. **For example-** If one experiences a sudden weight gain, the risk management segment of the app would offer instructions about what steps should be taken.

Mental health- Knowledge and guidance upon an abundant psychological illnesses and conditions will be provided to help the target audience and its.

Environment- Flooding, volcano eruptions, tsunami's, droughts, earthquakes, hurricanes, tornado's. The application will provide notifications and guidelines to those of the target audience helping them avoid the risk of possible danger depending upon the geographical proximity to the site of impact.

Economic - Especially in relation to the predictions about the increase and decrease of the dollar sum.

Political - In relation to the global and local situations, the app will predict the risks and help individuals decide on appropriate action.

This is very important for the token investors as it can provide predictions in relation to the token sales and token issues etc. Guidelines will be provided to investors and members of our target audience which are life changing. These will be based on the predictions obtained by the analyses conducted. These predictions, through the AI has the potential to alter lives in an amazing way in the future.

PCCL Products



Digital lending

Digital lending includes micro loans and SME loans. Local and international micro, SME and peer to peer via crypto and fiat for endurance, small and medium businesses.

Micro & SME loans

Micro & SME loans are among PCCL's special micro-lending products. The loans are applicable online making it instantly possible and accessible which is accustomed as the globalized world today. Loan approval is possible online and is based on our own scoring algorithm. It takes a 10 second loan approval with no collateral requirements or the need of a credit history. Money/Cryptocurrency delivery follows a 15 minute time gap since the loan approval.

- Mainly targets entrepreneurs who are deprived of financial backing. They also act as an emergency loan in times of temporary-money-outs and in life events where one requires money.
- Loans can be obtained as crypto and fiat currency.
- The average loan amount of MSME loans- US \$50 - US \$3000
- Loan tenor- 14 days to 180 days.

Easy steps to MSME Lending

- Borrowers post loan applications online
- Lenders search online for loans to fund
- Lenders accept the loan application
- Borrowers get their loans funded

- When obtaining the third loan, it is important to have a good repayment history in relation to previous loans. If the repayment history is okay, then the interest rates will be reduced.

- Depending on the repayment pattern, individual's get auto- selected for ratings. When the ratings go up, they can apply for the next loan amount. Ratings are labelled gold, silver & bronze.

- In micro and SME level loans, once an individual completes the third loan, he gets rated at the bronze level. Individuals at the bronze level are granted a special privilege. They get the ability to introduce two persons , whom they place trust upon , to the loan process. The interest rate of the person who introduces reduces as a result.

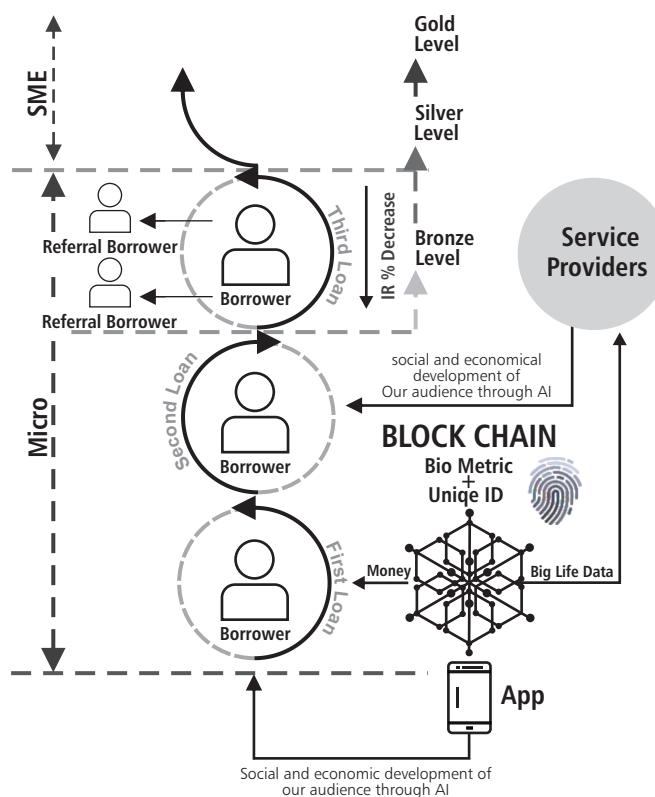
- Anyone who completes three loans and introduces two people falls into the highest trusted level. They are recognized as trustful clients. This pattern of trusted behavior would ensure consistency within client rating. They would go from bronze to silver and then silver to gold.

- Borrowers can also use PCCL tokens as a form of collateral in order to potentially reduce loan interest rates. Tokens will also be awarded as rewards to anyone who has a good re-payment history of his own along with good repayment histories of friends.

Benefits for borrowers

- Good Credit Rating
- Certification system
- No fraud
- Simple application process
- Quick & no collateral processed
- Simple application process
- Quick funding
- Transparent fees

MSME Loan Processes



Green Lending

- Agricultural loans
- Renewable energy loans

As a company which functions in alignment with the triple bottom line concept, we have a scope of making investments focused on protecting the planet. We strongly hold onto our sustainable concept – **"Go Green. There is no B planet"**. By focusing on ways to reduce the ecological impact and improve the overall environmental conditions of the planet. We practice sustainable micro financial solutions which also play a role in bringing PCCL a profit.

We provide loans to businesses whose conduct certifies reduced ecological impact and improved environmental conditions.

Examples:

Includes organic plantations, organic fertilizer businesses, organic pesticide businesses, bio-gas projects, solar power encouraging businesses etc.

Easy steps to GREEN Lending

- Borrowers post loan applications online
- Lenders search online for loans to fund
- Lenders accept the loan application
- Borrowers get their loans funded

Benefits for borrowers

- Good credit rating
- Certification system
- No fraud
- Simple application process
- Quick & no collateral processed
- Quick funding
- Transparent fees



P2P Lending

P2P lending represents an alternative form of lending which is more effective because it simplifies the borrower experience by cutting out the traditional middleman—the banking industry. Elimination of the middleman offers end-to-end loan solutions to borrowers and lenders and is more secure.

Lending without the middleman

In the model of traditional lending , the middleman has a big role. Because there is no immediate connection between borrower and lender, the middleman- banks- are the primary institutional lending party. Borrowers apply to the banking institutions for loans, offering collateral documentation which is a slow process. The bank can then utilize, among other things, the deposited assets to offer loans to borrowers that meet their risk criteria.

P2P lending provides a direct pathway between retail/institutional lenders and business and consumer borrowers, with less or no need for collateral, erasing the need for the third-party involvement of banks. This provides efficiency, speed, and greater accessibility and mobility to capital.

Easy steps to P2P Lending

- Borrowers post loan applications online on P2P
- Lenders search online for loans to fund
- Lenders accept the loan application, often on multiple loans to diversify and spread risk of default
- Borrowers get their loans funded
- Lenders receive debt service

Better P2P lending through Blockchain technology

This is achieved through digital lending platforms, where algorithms and extensive data collection allows for real-time risk-score assessments of borrowers, as well as fast underwriting of loans. This significantly reduces the time spent to a matter of hours or days, as opposed to the week- (and often month-) long process of the traditional lending institutions. P2P lending caters to many different needs of borrowing, including, but not limited to consumers, small and medium enterprises, student loans and mortgages. Essentially, P2P lending is a viable model for every conceivable form of lending.

Through the merging of financial instruments with digital technology, P2P lending provides greater efficiency in the loan process by streamlining the process of loan application, acceptance and funding. It allows greater flexibility and control for lenders, both retail and institutional, and it gives vastly greater access to capital for borrowers.

Benefits P2P lenders

- Diversify and spread risk
- Potential for consistent returns
- Choose who to lend to

Benefits for P2P borrowers

- Simple application process
- Quick funding
- Transparent fees



Model 01

Peer to peer - investor to borrower

PCCL's token investors are a support to our ecosystem. Once they buy our tokens, they can use it for other lending purposes which is accomplished through our platform using ethereum smart contracts. We receive a small sum as a commission from them every time they use the platform. Also, since they have invested on us, we are able to provide them a wide variety of facilities.

Model 02

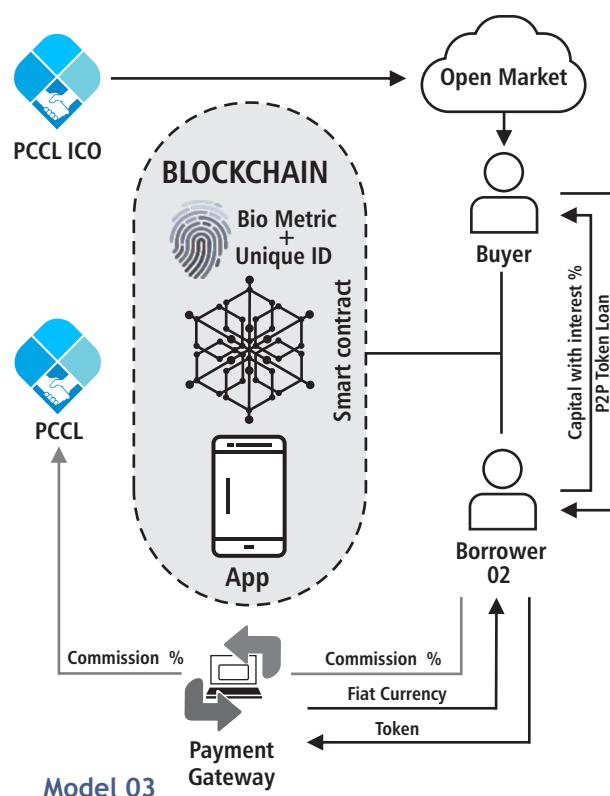
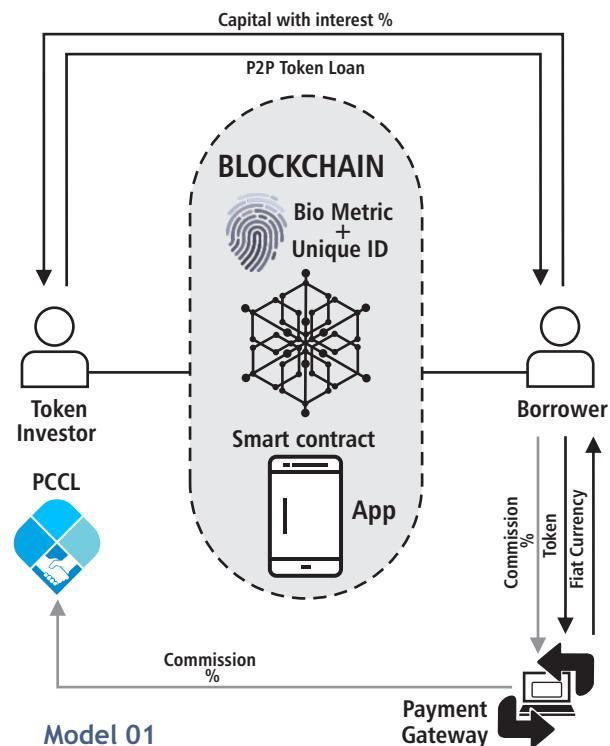
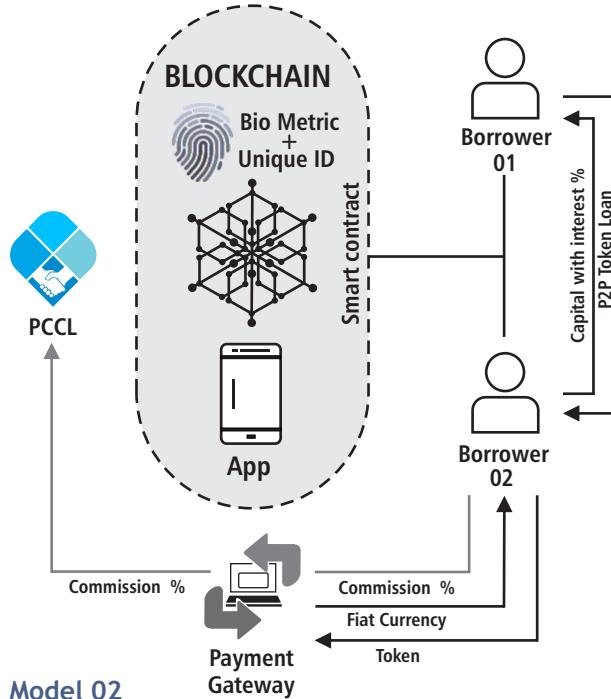
Peer to peer - borrower to borrower

The opportunities available for the token investors are similarly available to buyers from the open market.

Model 03

Peer to peer - buyer to borrower

The opportunities available for the token investors and buyers are similarly available to borrowers.



PCCL Services

Remittance

PCCL app, PCCL unique ID and PCCL token are the prime features which forms the core of the PCCL ecosystem. PCCL wallet gathers the crew for the ecosystem . The PCCL ID creates easy verification without difficult KYC procedures and PCCL token enables quick and cheaper transfers within the related communities, both domestically and internationally.

Remittance is largely associated with immigrants living in various parts of the world. Remittance is a prime method through which they send their money home. A considerable percentage of the Asian population is reported to be living in parts of the world like the Middle East region.

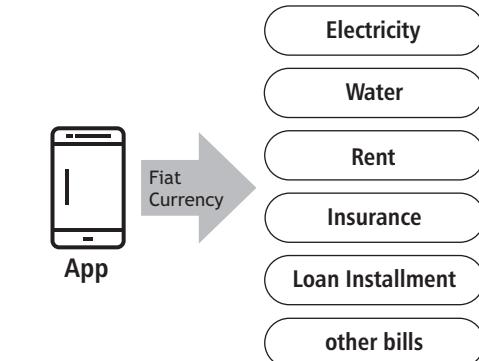
They are a classic example of a suppressed unbanked population. Whatever they earn as their salary is sent home through remittance. However, the problem is, a significant sum of the money is diverted to the middle man due to high exchange fees leaving them with very little money. The remittance fee reduces by 50% because of the blockchain which will uplift lives.

PCCL transfer is a potential solution for this problem. It has the ability to provide an efficient and faster service at a global stance with a very little affordable fee.

Benefits

- The efficiency is very high and faster
- Costs are cheaper and more affordable
- No fraud
- Transparent fees

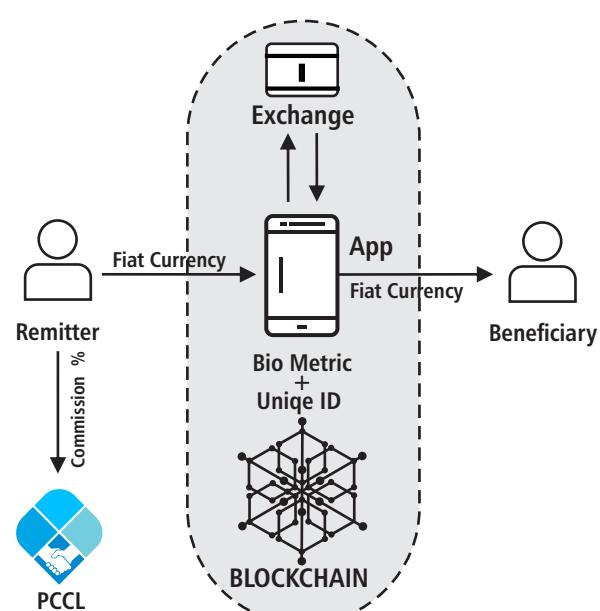
Billpayment



The introduction of the utility feature of our tokens will literally put a stop to the third man meaning no intermediaries and the loss of high fees as individuals can now make bill payments both locally and internationally with a little affordable fee. Bill payments are possible across the world through the PCCL wallet.

Benefits

- The efficiency is very high and faster
- costs are cheaper and more affordable



Remittance Process



Insurance

We provide loan protection insurances. A loan protection insurance is a form of insurance intended to protect loans. If a borrower is not able to re-pay the loan by time due to some circumstance, we will recover the loan and pay behalf of them. Afterwards, the borrower has to pay the insurance amount to us at once or in installments. To make this possible we will be signing agreements with insurance service providers of respective countries. The magnitude might differ depending on the country.

Insurances are just one door which opens other doors such as pension schemes within the app. One can select a range of services: life insurances, pension schemes etc. Applying for insurances and pension schemes through the app is quite efficient because it is less time consuming, easy and fast. There will be no repeated visits to insurance companies. A lot of time will be saved. Digital policies can be established through smart contracts.

Benefits

- The efficiency is very high and faster
- costs are cheaper and more affordable
- Transparent fees

Savings

Savings are a compulsory component of microfinance which is looked into when one applies for a loan. Our app makes it possible to look into the savings of our clients making the loan issuing procedure quite at ease. One can also deposit savings at banks through the app.

Benefits

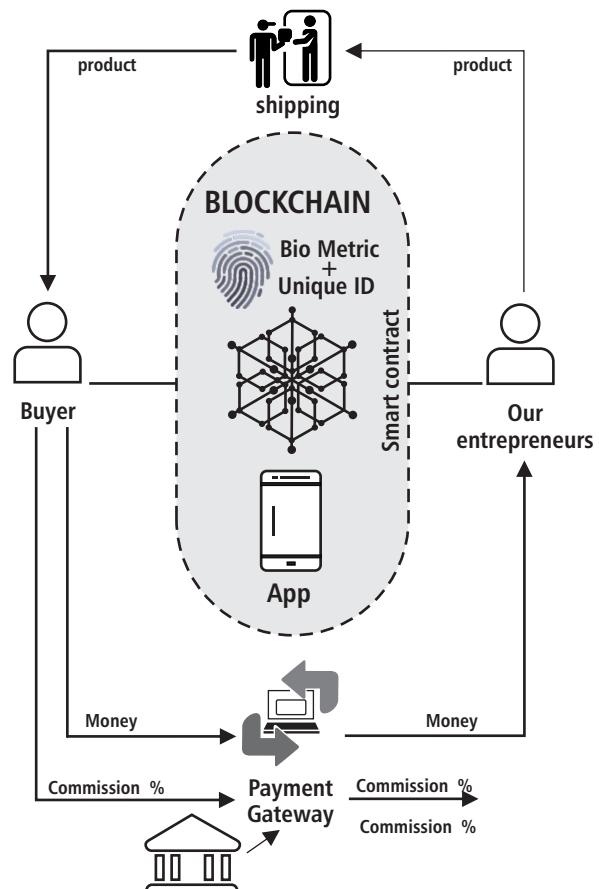
- The efficiency is very high and faster
- costs are cheaper and more affordable
- Transparent fees

E commerce trading

Our entrepreneurs deal with a local buying platform. We plan to build a global market place. It would open countless opportunities. Our entrepreneurs will be able to reach an international audience of buyers beyond boundaries. Our local products will receive a global demand which leads to more demand, more supply, more income and an enhanced economic standards. Token can be used during this process in addition to both fiat and digital currencies.

Benefits

- The efficiency is very high and faster
- costs are cheaper and more affordable
- Simple application process
- Transparent fees
- No fraud



E commerce trading Process

Value proposition for Token Investors

Apart from its unique features – fungible and tradable- the value of a token is symbolized by its representation of a certain useful feature such as PCCL products or accessibility to a service. Not just by their utility as a currency or a store of value. Below mentioned are the features we offer to represent the value of the PCCL tokens.

Reward system

Enabled reward system that provisions tokens as rewards based on consistent reward points generated by our well developed reward scheme. When borrowers pay back the loan , they are rewarded with PCCL tokens which will follow the reward scheme. These tokens can be used for various purposes. Among them, it can be used as a collateral medium to potentially reduce product interest rates. Furthermore, tokens will be offered to token investors as rewards when they utilize their tokens.

Credit history

To paint a clearer picture of big data and how it can be used to your advantage, these kinds of intricate analytics can be used for:

- Social listening
- Comparative analytics
- Marketing analysis
- Targeting
- Customer satisfaction

As the world of digital continues to evolve, more big data metrics are being generated from an ever-expanding range of sources, meaning businesses like ours can really drill down and find out everything we need to know about our customers, both on a mass and individual basis. In the modern world, information is power – and with big data, you stand to become more powerful than ever before. The credit history is very important for banking, finance sectors. If necessary, we offer the opportunity to purchase credit history records using tokens.

Multiple app version

The three segments of the multipurpose app- version 3.1, version 3.2, and version 3.3- allows investors to tap into economic management, social management and risk management. Through it the life data could be accessed using tokens as the exchange medium creating wholesome opportunities for the investors. This is very important for token investors as it can provide predictions in relation to token sales, token issues et

Peer to Peer lending

P2P lending represents three P2P models we introduce. The token loans enabled through the models authorizes income generation and interests to the investor.

Remittance

PCCL remittance platform will be a competitive money transfer service providing economic immigrants a safe and cost-effective means of transferring money worldwide. When PCCL tokens are utilized token, holders will receive lower fees for transaction.

Insurance

We aim to be the most competitive insurance provider in countries we operate. All our insurance premiums will be charged in PCCL tokens.

E-Commerce

PCCL global market place will be powered by PCCL tokens and will act as the standard medium of exchange for goods and services.

Technology & MVP

To execute a seamless Blockchain technology, the PCCL team has been aligning by certain core principles while enduring its entanglement with the pain of dealing with the real-life problems of the target audience (about 1.3 billion poor people, over 2.4 billion unbanked people who holds stance below the poverty line, young professionals, refugees and immigrants).

The team has come to a conclusion regarding the geographical locations which will be covered in the expansion and the products & services which would be offered. Our underprivileged target audience experiences a variety of basic issues which has been unsolved by the global network of partnerships, the advanced and consistent block chain technology, a mix of digital cash. The base technology is quite strong.

Key areas we focus on when building the app

- How do we completely transform the lives of the target audience through a loan.
- The target audience is one such used to fiat currency. They lack awareness and familiarity to the works and functionality of cryptocurrencies and the technology.
- Increasing individual trust within the client setting unlike the group trust which was fundamental to traditional lending.
- How will a populace who are unbanked without banks accounts use a wallet (digital account) which is in similar context to a bank account?
- Smart contracts build trust between investors and the borrowers in P2P lending.
- Remittance still requires cash.
- Our target audience experiences a development which goes beyond usual premises and extends to social, economic, and environment.

AI based Algorithm

Predictions play a strong role in determining the functionality of the App. The app is constantly improved to get precise predictions. It uses a scoring system which uses machine learning powered by Blockchain to the purpose. The more data we collect, the better predictions we obtain from it. The hyper ledger base which is a mix of ethereum for ER20 is used for transactions at the moment and is an essential component of the PCCL platform.



Development Roadmap

We have a clear path to our vision and we have prepared a development roadmap for the technology. Our team prefers a staged approach which means that each stage will have its deliverables:

Stage 1. The PCCL wallet is under development by our highly professional IT team. Once developed, it will be **launched in parallel to the initiation of the end of the private sale.**

Stage 2. The basic version of the app and MSME platform will be **launched three months after the end of crowd sale.** We can then begin micro and SME loans.

Stage 3. **Six months after the crowd sale the standard version of the app and P2P lending platform will be launched.** Remittance will be made functional at this time period. It will be firstly introduced in UAE in terms of business function. Following two months after the introduction in UAE, the app be introduced in Qatar . Then in Saudi Arabia another 4 months later.

Stage 4. With the end of the crowd sale, we will initiate procedures to begin the multiple purpose app with the collaboration of an AI expert team. **The multiple purpose app will arrive after 18 months.**

Bio Metric + unique ID



Powered by Artificial Intelligence

Our main aim is to fulfil our target audience's financial needs. So how do we provide loans to a population without a credit history. We have a solution for that. It is the biometric plus unique ID. We plan to create a unique ID using the biometric (Finger-print) .We do it through our ecosystem. This system enables us to collect our target audience's life data – personal, social, physical, economic - which would be consequently used to level up the social and economic standards of our target audience.

The target population is often deprived of the right to own/use basic facilities to property and insurances because they lack a proof of identity. The biometric plus unique ID literally dashes all of it because it doesn't need documentation to prove identity.

At the end, the biometric unique ID is the single most access point for the target audience to gain access to educational, health, financial, food industrial , financial and other services.

Predictions through Big Data Science

Powered by Artificial Intelligence

"Artificial Intelligence is looking quite interesting for 2018 and the near future with the attempts to apply reinforcement learning to problems, which enables machines to model human psychology in order to make better predictions; or contesting neural networks with generative adversarial networks algorithms which requires less human supervision and enables computers to learn from unlabeled data; making them more intelligent" – (Exastax, 2017)

The greatest benefit of big data science through predictions is the ability to help make decisions in a fast and efficient way, such as the acceptance or rejection of a customer or increase or decrease loan values, interest rates, or terms. The resulting speed and accuracy of making such decisions have made big data science the cornerstone in risk management across various sectors.

In the face of disasters- such as hurricanes, earthquakes, tornados etc- this action fueled by predictions would literally have the ability to potentially save individual lives due to its risk management feature. In this process, we cover a wide variety of subjects which will be analyzed. There will be five analyses conducted in total. The political, economic, social, technical, environment and legal analyses. The app covers all of them and provide customers the awareness in relation to the contemporary situation through the AI. In the SME side of course, the AI will provide accurate predictions on whether or not to invest, when to invest, where to invest and so on helping the businesses..



PCCL Token

The PCCL tokens are released according to the **ERC20 standard** on the ethereum blockchain. The total number of **issued tokens will be 253,125,000 PCCL** & new tokens (total of unsolved) can be issued for future investment projects in relation to the ecosystem. Tokens assigned to the team will be frozen for six months.

PCCL Referral Program

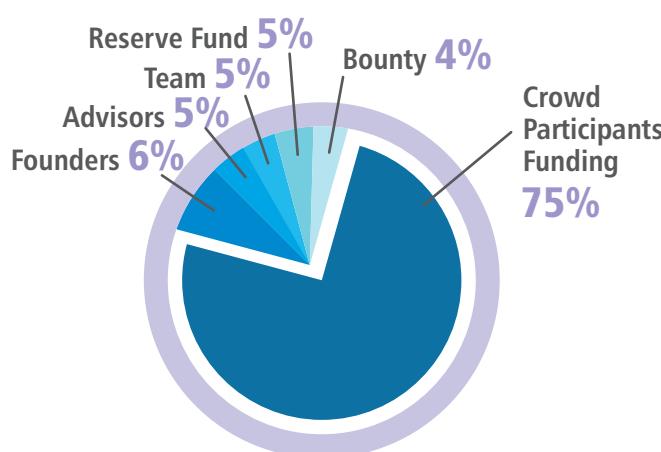
- A unique referral ID(PCCL.BUY.XXXXXXXXXXXX) will be provided to each crowd sale participant.
- Once an account login is created the system will automatically generate a unique referral ID.
- Referred participants will be displayed in a list under each account.
- Referral link can be shared via social media platforms, messengers, signatures on forums, blog reviews and blockchain social media groups.
- A referrer will receive an additional 5% of PCCL tokens equal to the total purchases referred by them using the unique referral ID.
- This additional 5% will be taken out from the reserve fund.

Unsold Tokens

Should any of the tokens allocated for public sale remain unsold at the end of the ICO, they will be distributed back to PCCL and will be used to support future investment projects. This structure protects the investor by allowing only those who participate in the ICO to receive the upside of free tokens, helping control price speculation.

Token Distribution Model

Token Distribution Structure



Highlight's of PCCL Token

Token name	(Symbol) PCCL
Type	ERC 20
Maximum emission	253,125,000 Tokens
Soft cap	3,000,000 US \$
Hard cap	15,000,000 US \$

Accepted currency
Ethereum (ETH)
Litecoin, Bitcoin Cash, BlackCoin, Dash, Decred, Dogecoin, Ether Classic, Ether, GameCredits, Komodo, PotCoin, Qtum, USD

*The token amount is open to changes with the changes in the crypto market prices | ETH price source-coin market cap <https://coinmarketcap.com/>

Private - ICO Token sale

Period	One Month
Sale start date	04 JULY 2018
	at 9 PM (Singapore time)
Sale end date	01 AUGUST 2018
Pre-sale price	1 ETH=5,000 PCCL
Mini: buying transaction	50 ETH
Max: buying transaction	500 ETH

Pre - ICO Token sale

Period	One Month
Sale start date	02 AUGUST 2018
	at 9 PM (Singapore time)
Sale end date	29 AUGUST 2018
Pre-sale price	1 ETH=5,000 PCCL
Mini: buying transaction	0.1 ETH
Maxi: buying transaction	Unlimited

Crowd - ICO Token sale

Period	One Month
Sale start date	30 AUGUST 2018
	at 9 PM (Singapore time)
Sale end date	27 September 2018
Pre-sale price	01 PCCL = 0.0002 ETH
	or 1 ETH=5,000 PCCL
Mini: buying transaction	0.01 ETH
Maxi: buying transaction	Unlimited

Bonuses

Pre sale	Crowd sale
1 st day	50%
1 st Week	45%
2 nd Week	40%
3 rd week	35%
4 th week	30%
1 st day	25%
1 st Week	20%
2 nd Week	15%
3 rd week	10%
4 th week	05%

Bounty Campaign

Social Media Campaign Bounty: 45% of the total reward;

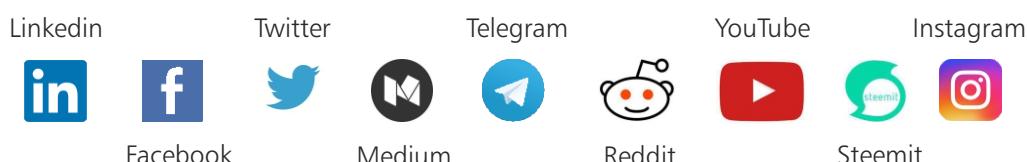
Signature Campaign Bounty: 30% of the total reward;

Translations Bounty: 25% of the total reward;

Please visit our web site <https://prosperousca.io> to see available bounty campaign.

Social Media Campaign Bounty

45% of the total Bounty Pool will be allocated for Social Media Campaign bounties which will be divided equally Between Facebook, Twitter, Medium, Telegram, You Tube, Reddit, Steemit and Instagram bounties



Signature Campaign Bounty

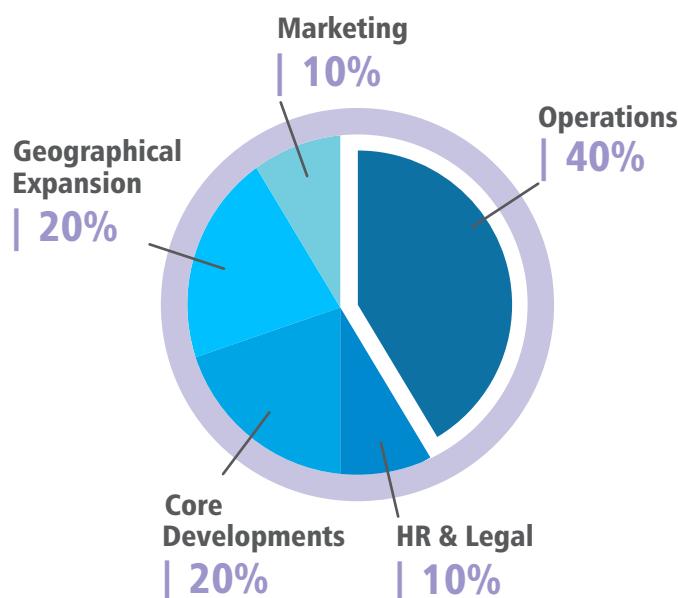
30% of the total Bounty Pool will be allocated for our Signature and Avatar to their Profiles and Help us in promoting the project in all over the forum.

Translations Bounty

25% of total bounty pool reserved for all valid translators and community managers. Translate LaLa Token ANN thread, Whitepaper and Manage local community/thread and get your Reward.

Use of Funds

Funds from our token sale will aid the development of the **PCCL Ecosystem**. The following is a detailed diagram of how the funds will be broken down for the purpose.



Core Development | 20%

The largest percentage of the funds we receive will go to the core development procedures related to the PCCL App which includes several ranges.

Marketing | 10%

This budget will also be used for local awareness and community activities in

Operations | 40%

This covers the day-to-day costs incurred for a functional system.

HR & Legal | 10%

To comply with the industry's numerous regulations related to legal and human resources.

Geographical Expansion | 20%

This fund will be used for expansion purposes.

Partners

Technical and Consultancy partner



Partners



Prosperous Capital Holdings

Membership & Collaboration



Member
of
UN Global Compact

**Lanka Micro finance
Practitioner's Associations**

Member of
Sri Lanka Micro Finance
Practitioner's Association



Member of
Banking with the
Poor Network



Member of
Social Performance
Task Force

Team



Madhawa Edussuriya
Founder, CEO, Chief Strategist
Prosperous Capital & Credit Limited

A Fellow of Micro Finance Association in the UK – FMA (UK) and has more than 15 years of experience in Finance Industry in a capacity of various senior management positions with many challenging achievements. He started his career at HNB Grameen (former Ceylinco Grameen Group) in 2002. He also served for a short stint at NWS Holdings, an Organic Tea and Teak plantation company as a Director / Chief Executive Officer in 2009. And then, joined Commercial Credit and Finance PLC (CCL) in 2009. Madhawa was a General Manager in Nation Lanka Finance PLC (NLF) in 2011. Madhawa currently serves for One Asia Investment Partners (OAIP), Sri Lanka as a Director. He is currently a Founder and Managing Director of Prosperous Capital & Credit Limited in Sri Lanka and also a Director of Micromoney Lanka.

<https://www.linkedin.com/in/madhawa-edussuriya-91139148/>



Charith Amarasekara
Non-Executive Director,
Co-Founder of Prosperous Capital & Credit Limited

He is a non-Independent & non-Executive Director and a Co-Founder of Prosperous Capital and Credit Limited. He is also a member of the Association of Chartered Certified Accountants UK. He holds a BA (Hons) in accounting and financial management from the University of Sheffield UK. He has over 12 years of working experience in the cooperative, advisory, cooperative finance and investments sectors in Afghanistan, Bangladesh, India, USA, UK and in Sri Lanka. Possesses prior work experience in leading global firms such as PWC, Deutsche Bank and Royal Bank of Scotland. He is the head of equity research at the National Lanka Finance. He is also one of the youngest CEO's in Sri Lanka among publicly listed companies and operates as a Consultant to ADB and World Bank funded projects.

<https://www.linkedin.com/in/charith-amarasekara-52a1a9149/>



Sahan Deshapriya
Executive Director,
Co-Founder of Prosperous Capital & Credit Limited

As the Executive Director and Co-Founder of Prosperous Capital and Credit Limited, Sahan possesses an over 12 year old experience in the microfinance industry obtained due to functionality within various institutions such as Ceylinco Grameen, Commercial Credit and Nation Lanka Finance. He has held several senior management positions in the past. In addition to operating as the head of the automobile easy payment scheme, he has held several branch manager positions. He has gained recognition as the "Best Branch Manager" and presently serves as a Director of Pro IT Solutions (Pvt) Limited.

<https://www.linkedin.com/in/sahan-gamage-654b19145/>



Advisors



Tetsuji Nagata San,
East Wing Capital

Starting a financial career in 1988 at Sanyo Securities (Japan), Mr Nagata has been engaged in a variety of business activities for 7 years, earned a lot of valuable experience and showed excellent performance. He worked as Head of Sales at Bloomberg L.P. (Tokyo) where he dedicated himself to sales activities with his customary ability and market analysis from 1995 to 2006. In 2006, he founded East Wing Asset Management LLP now reorganized as East Wing Consultancy Pte. Ltd., with current investments amounting to over 20 million USD.

In 2010, Mr Nagata founded East Wing ASA Capital Pte. Ltd as a Managing Director. He also runs Sonatra Microfinan e Institution PLC and Sonatra Construction Co., Ltd, a Cambodiabased financial ompany, as a CEO. In August 2013, together with other partners, he founded Nexasia Capital Pte. Ltd. Mr Nagata holds an MBA at Thunderbird, the Garvin School .

<https://www.linkedin.com/in/tetsuji-nagata-89075847/>



Oknha Sorn Sokna,
SONATRA Group, Cambodia

Adviser for Cambodia financial sector of Prime Minister of Cambodia Mr Hun Sen. Oknha Sorn Sokna has the highest social rank called "Oknha" among Cambodian citizens. He is one of the founders of SOKIMEX GROUP, a large conglomerate company that focuses on the oil industry as well as a vice president of Cambodia Chambers of Commerce which is similar to Japan Business Federation (日本経団連).

In 2010, he launched Sonatra Group, operating a variety of services such as banking,securities, investment, construction, auditing, and accounting. He is also the main shareholder of Sokha Hotel Co., Ltd from SOKIMEX GROUP.



Anton Dzyatkovskiy,
Co-founder, IT & Scoring

A successful entrepreneur, strong negotiator, and creative expert in marketing. Passionate and hardworking business leader with more than 13 years of experience in different positions within FinTech, Retail, and E-Commerce. Experienced in expanding financial businesses to totally new markets.

<http://linkedin.com/in/anton-dzyatkovski-47012a95>



Sai Hnin Aung,
Co-founder, Operations Director

Serial Entrepreneur, experienced business development professional, investor, strategic leader, and executive with 18+ years of experience in microfinance & financial services, new loan products initiative, risk management, business start-up, financial analysis. 2 years in recent blockchain development, enthusiast and online lending professional for Asia markets. Master's degrees from Asian Institute of Technology and the Earth Institute, Columbia University.

<https://www.linkedin.com/in/sai-hnin-aung-03528b24/>



Mr Yoshiyuki Taira,
Grand Corporation Osaka

Grand Corporation Osaka. Japan, Director of Grand Corporation Osaka

Advisors



Naviin Kapoor, Advisor
Blockchain & ICO consultant &
business transformation leader

More than eleven and half years of experience in project management and business analysis and more than one year of experience in ethereum, bitcoin, hyper ledger, EOS, consensus protocol and distributed/shared ledger technology. He has also attained various industry certifications such as PMP, CBAP, ITIL & CSM. He had worked on various banking transformation projects – “sustainable and disruption”, which were initiated in various domains such as Retail Banking, Cash Management, Integrated Liquidity Management (ILM), Corporate Banking, Asset & Wealth Management, Financial Messaging, Regulatory Sanctions Filtering and Local and International Payment Systems.

<https://www.linkedin.com/in/naviinkapoor/>



Ishmeet Singh, Advisor
ICO Advisor at Expercoin
Visionary Entrepreneur
Blockchain & Cryptocurrency
Consultant, Technology Expert

After graduating with a degree in Electronics Engineering from Guru Nanak Dev University, India He began his career with Wipro Technologies in 2006. As one of the youngest software developers leading a team of 14 members, he played a critical role in executing several projects. He also has gained over ten years of extensive global experience as a serial entrepreneur, investor and technology consultant. He is a Blockchain and Cryptocurrency specialist and a seasoned financial technology professional and currently an Advisory Board member at DEEP AERO, a company using the power of Artificial Intelligence and Blockchain to reimagine urban transportation.

<https://www.linkedin.com/in/singhishmeet/>



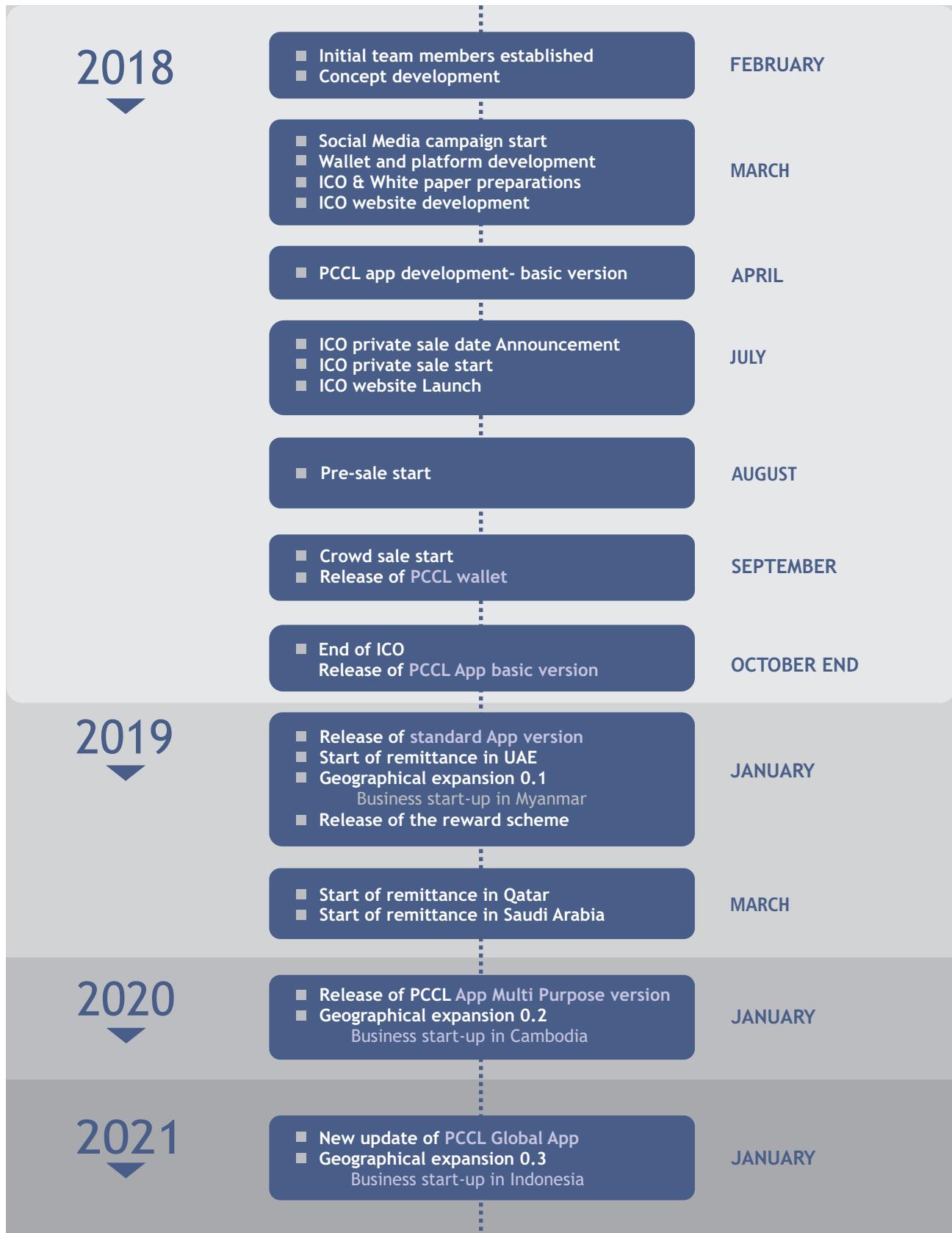
Sydney Ifergan
CMO | Crypto & ICO Community
Expert | FX Consultant
| Digital Marketing Specialist
| ICO Advisor

Sydney holds a degree in computer science and has 20+ years commercial experience. He has spent the last 10 years working in the online marketing arena and was the CMO for a large FX brokerage. In recent years, he has been consulting to various brokerages globally on their online marketing and the utilization of technology to improve their results.

<https://www.linkedin.com/in/sydneyifergan/>



Road Map



Disclaimer

The PCCL whitepaper is a summary of the PCCL ICO, its ecosystem, the business model and the products and services it offers. Once purchased, it is important to note that the PCCL will not be liable to any form of indirect, incidental, consequential losses, and risks or otherwise which might accompany the act of acceptance or reliance on the whitepaper and purchasing the PCCL token.

If you are in any doubt as to what action you should take, immediately navigate away from any activity relating to PCCL and PCCL tokens. Consult appropriate legal, financial, tax and other related kind of legal advice from a related professional figure.

No Advice

The information in this whitepaper should be considered solely as a summary. No information in this whitepaper should be considered to be business, legal, financial or tax advice regarding the PCCL, PCCL tokens and the PCCL wallet. Consult appropriate legal, financial, tax and other related kind of legal advice from a related professional figure regarding PCCL, PCCL tokens, and the PCCL wallet. It is important to be aware of the fact that you will be the sole bearer of any financial risk that might accompany the act of purchasing the PCCL tokens for an indefinite period of time.

Risks and uncertainties

Purchasers of the PCCL tokens should be careful in terms of risks and uncertainties. One should carefully consider and evaluate all the risks and uncertainties associated with PCCL, the PCCL tokens , the business, operations, the PCCL ICO and the PCCL wallet. Everything in relation to the whitepaper and the PCCL tokens should be carefully looked up, considered and evaluated.

If any such predicted and assumed risks and uncertainties prove its existence by growing into actual risks and uncertainties, it should be known that the business, financial conditions , results of the operation and prospects of PCCL would be adversely effected materially. If such an incident may arise, make note that you are prone to losing the value of your tokens. It is impossible to predict about the exact degree to which the token value might fall, however, it is assumed that the value would fall either partly or completely.



Annex# 1. Investment Summary

Expansion of Operations

Sri Lanka

Investment - (in USD)	YR 1	YR 2	YR 3	Total
Portfolio Investment	1,107,692	1,998,718	1,188,462	4,294,872
OPEX & CAPEX Investment	-	-	-	-
Total Investment	1,107,692	1,998,718	1,188,462	4,294,872
Volume Indicators	YR 1	YR 2	YR 3	Total
No of Loans Issued	5,062	10,480	18,000	33,542
Amount Disbursed - (in USD)	2,092,949	4,865,385	6,675,000	13,633,333
Loan Portfolio-EOY - (in USD)	1,643,073	4,266,171	6,716,579	12,625,822
Growth in Portfolio - Y2Y- (in USD)	1,198,595	2,623,099	2,450,407	6,272,101
Financial Info. - (in USD)	YR 1	YR 2	YR 3	Total
Revenue	806,302	1,697,624	2,752,610	5,256,537
Financial Cost	(13,443)	(6,696)	(6,916)	(27,054)
Marketing & promotion Cost	(18,009)	(21,900)	(26,280)	(66,190)
Maintenance & Administration Cost	(211,511)	(253,814)	(304,576)	(769,901)
Salaries & Staff related Cost	(464,520)	(605,477)	(726,573)	(1,796,570)
Other Costs	(11,236)	(24,440)	(51,326)	(87,002)
Net Profit Before Taxes	87,583	785,297	1,636,939	2,509,819
ROE	4.58%	50.99%	70.39%	

Break Even Period	04 months
Pay-back Period	26 months
Total Investment	USD 4,294,872
Loan Portfolio Growth Rate	102%
Revenue Growth Rate	85%



Geographical Expansion

Cambodia

Investments - (in USD)	YR 1	YR 2	YR 3	Total
Portfolio Investment	293,250	663,500	325,301	1,282,051
OPEX & CAPEX Investment	61,250	-	-	61,250
Total Investment	354,500	663,500	325,301	1,343,301
Volume Indicators	YR 1	YR 2	YR 3	Total
No of Loans Issued	1,574	5,932	8,607	16,113
Amount Disbursed - (in USD)	315,250	1,186,750	1,722,000	3,224,000
Loan Portfolio-EOY - (in USD)	253,758	989,159	1,547,513	2,790,430
Growth in Portfolio - Y2Y- (in USD)	253,758	735,401	558,354	1,547,513
Financial Info. - (in USD)	YR 1	YR 2	YR 3	Total
Revenue	102,125	299,795	606,206	1,008,126
Financial Cost	(173)	(265)	(282)	(720)
Marketing & promotion Cost	(5,903)	(22,245)	(32,276)	(60,424)
Maintenance & Administration Cost	(25,902)	(31,082)	(39,667)	(96,651)
Salaries & Staff related Cost	(115,545)	(150,607)	(192,203)	(458,354)
Other Costs	(7,870)	(11,373)	(19,836)	(39,078)
Net Profit Before Taxes	(53,266)	84,223	321,943	352,899
ROE	-3.97%	4.22%	15.56%	

Break Even Period	14 months
Pay-back Period	31 months
Total Investment	USD 1,343,301
Loan Portfolio Growth Rate	147%
Revenue Growth Rate	144%



Geographical Expansion

Myanmar

Investments - (in USD)	YR 1	YR 2	YR 3	Total
Portfolio Investment	336,726	723,363	221,963	1,282,051
OPEX & CAPEX Investment	51,327	-	-	51,327
Total Investment	388,053	723,363	221,963	1,333,379
Volume Indicators	YR 1	YR 2	YR 3	Total
No of Loans Issued	1,778	6,308	7,232	15,318
Amount Disbursed - (in USD)	393,540	1,395,575	1,600,000	3,389,115
Loan Portfolio-EOY - (in USD)	309,093	1,086,991	1,432,774	2,828,858
Growth in Portfolio - Y2Y- (in USD)	309,093	777,898	345,784	1,432,774
Financial Info. - (in USD)	YR 1	YR 2	YR 3	Total
Revenue	93,659	234,602	359,935	688,197
Financial Cost	(598)	(565)	(617)	(1,780)
Marketing & promotion Cost	(2,360)	(8,373)	(9,600)	(20,334)
Maintenance & Administration Cost	(32,622)	(39,147)	(44,739)	(116,509)
Salaries & Staff related Cost	(80,756)	(105,261)	(120,298)	(306,315)
Other Costs	(13,699)	(17,748)	(25,306)	(56,753)
Net Profit Before Taxes	(36,376)	63,508	159,374	186,506
ROE	-2.73%	3.17%	7.74%	

Break Even Period	14 months
Pay-back Period	30 months
Total Investment	USD 1,333,379
Loan Portfolio Growth Rate	115%
Revenue Growth Rate	96%



Geographical Expansion

Indonesia

Investments - (in USD)	YR 1	YR 2	YR 3	Total
Portfolio Investment	184,519	297,630	158,877	641,026
OPEX & CAPEX Investment	73,704	-	-	73,704
Total Investment	258,222	297,630	158,877	714,729
Volume Indicators	YR 1	YR 2	YR 3	Total
No of Loans Issued	2,287	7,056	9,578	18,921
Amount Disbursed - (in USD)	169,407	522,667	709,481	1,401,556
Loan Portfolio-EOY - (in USD)	134,127	426,294	629,799	1,190,220
Growth in Portfolio - Y2Y- (in USD)	134,127	292,167	203,505	629,799
Financial Info. - (in USD)	YR 1	YR 2	YR 3	Total
Revenue	52,374	143,873	254,342	450,589
Financial Cost	(64)	(87)	(85)	(236)
Marketing & promotion Cost	(8,470)	(26,133)	(35,474)	(70,078)
Maintenance & Administration Cost	(41,577)	(49,893)	(63,673)	(155,143)
Salaries & Staff related Cost	(67,655)	(88,185)	(112,540)	(268,380)
Other Costs	(1,529)	(3,044)	(5,712)	(10,285)
Net Profit Before Taxes	(66,922)	(23,468)	36,857	(53,533)
ROE	-9.36%	-3.64%	3.84%	

Break Even Period	21 months
Pay-back Period	34 months
Total Investment	USD 714,729
Loan Portfolio Growth Rate	117%
Revenue Growth Rate	120%

Annex# 02. History of PCCL

Prosperous Capital & Credit Limited Footsteps of Successful 4 Years

What we are about

People and planet are at the heart of our purposeful story.

And it all begins with a woman. Women are the center of a home. They work hard not only in their households, but in the workforce too, as making ends meet also falls on their shoulders.



“Empowering women through women”

Prosperous Capital & Credit Limited (PCCL) operates on this philosophy, using sustainable micro finance solutions. Based on sustainable development, we strive to contribute to the socioeconomic progress in Sri Lanka by empowering women in rural parts of the country to generate an income and become economically self-sufficient.

We don't stop there

By empowering the woman in home, we strengthen the family. Women in a family unit and family-run businesses are our main target group. Our development officers, all women, identify women in rural parts of Sri Lanka who do not qualify for traditional banking services. When we finance a woman, the **micro, small or medium enterprise** (MSME) loans we provide are analyzed under various criteria, including health, hygiene, the business' environmental impact, and access to education. They receive an initial capital of LKR 25,000-100,000 to start a small business of their choosing. Once they start generating a healthy income, they gradually pay back the loan. The women set up small businesses in agriculture, pottery, weaving, and livestock farming industries, among others.

None of this would be possible without our staff. We offer them a qualification in microfinance, and build their capacity through training programs, including overseas training and exposure visits. Our field staff receive life insurance, motor cycles, fuel, uniforms, mobile phone facilities and training.

To do what we do for people, we need the planet. In addition to financing MSME projects that have a positive environmental impact, we distribute a plant with each loan we give, and closely monitor the outcome.

We have also launched a number of **green microfinance initiatives**. However, we don't stop here. Together with our developers, Prosperous capital developed a loan providing app which acts as the focal access point in financially enhancing our target audience. The entire loan process is proceeded by a MIS (Management Information system) which was involved with the company processes right from the beginning.



PROSPEROUS CAPITAL & CREDIT LIMITED

We Assure Your Prosperity

Where we started

In 2006, the Norwegian Nobel Committee recognized that to achieve lasting peace, poverty-stricken populations need means and methods to develop their socioeconomic status. They awarded the 2006 Nobel Peace Prize, divided into two equal parts, to Muhammad Yunus and Grameen Bank for their efforts to create economic and social development from below. Micro-credit is one such means.

Through the Grameen Bank, Yunus developed micro-credit into a solution to alleviate the struggle against poverty. The Grameen model of financing the poor or those unable to access loan capital from commercial banks has functioned as a basis upon which many organizations in the field of microfinance establish themselves.

PCCL's journey in microfinance began in 2013, in Colombo. While the microfinance industry started growing in the mid to late 2000s, the focus remained largely on lending; in 2014, there were almost 14,000 financial institutions in Sri Lanka providing microcredit products. We sought to change this dynamic, and bring the focus back to its original aim – "development from below".

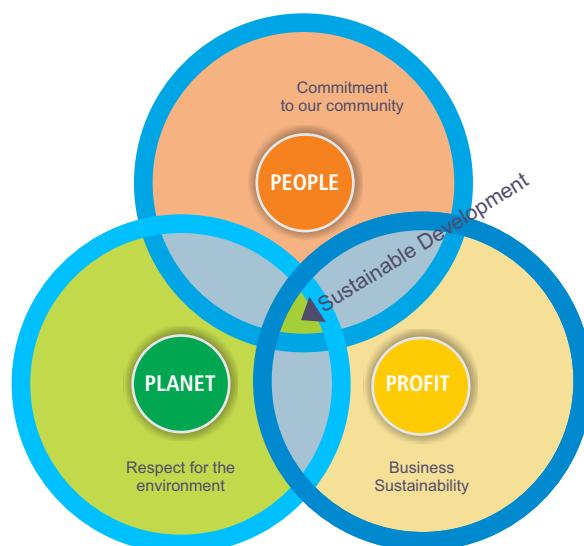
Hence our triple bottom line – People, Planet and Profit

PCCL was able to leverage on the knowledge and expertise of the senior management who account to over 20 years in the finance, and specifically microfinance sector. We embarked on a holistic and hands-on approach to community empowerment beyond offering monetary assistance, and achieved stable growth within our first year of operations.

In August 2014, we opened our first out-of-colombo branch in Sooriyawewa, a rural town to the south of the island. This venture can be regarded as one among firsts in the finance industry involving an area microfinance was yet to penetrate.

We went on to open ten other branches across Sri Lanka, including the north. Today we function as a triple bottom line based sustainable microfinance company, with an asset base of USD 2 million.

Triple Bottom Line – People, Planet and Profit



Vision, Mission & Promise

Our Vision

To create an opportunity for the rural people of Sri Lanka to achieve a life free from poverty, with dignity and purpose.

Our Mission

To create an opportunity for the rural people of Sri Lanka to achieve a life free from poverty, with dignity and purpose.

Our Promise

We assure your prosperity

Our sustainable way

Purpose.

PEOPLE...PLANET...PROFIT

What we do is driven by this. How?

By building a human force to improve the living standards of rural families' through productive socioeconomic opportunities.

This is our mission. Our ultimate vision is to alleviate them from a state of poverty to live a dignified, purposeful and prosperous life. And this is our promise – we strive to assure their prosperity. Understanding that we need international best practices and standards to make good on our promise, we are a signatory of the United Nations Global Compact. We follow the universal standards for social performance management, and follow the Smart Campaign's client protection principles.



These make us accountable and transparent, and keeps our purpose on track. They also measure our impact.

Our commitment

We are committed to building an:

EMPOWERED WORK FORCE – proactive, trustworthy personnel with the knowledge, skills and creativity to achieve our goal. Without a passion for what we do, PCCL would not be able to function. And so we collectively work towards inspiring a

CULTURE OF PASSION.

TECHNOLOGY is the key. We PROMOTE PARTNERSHIPS with stakeholders who share our interests. We have partnered with Prima Ceylon (Pvt) Ltd, Fonterra Brands Lanka and Link Natural Products (Pvt) Ltd for a number of our green initiatives as you will find out below. As a signatory to the

UN Global Compact and a supporter of the **UN Sustainable Development Goals**,



we ensure **GENDER EQUALITY** in our work force, and employ female development officers. We don't stop learning **CONTINUOUS IMPROVEMENT** is the way we grow in our efforts to **CHANGE THE MICRO FINANCE LANDSCAPE IN SRI LANKA**.



PEOPLE

Our Human Force

Our social impact begins with our staff.

We provide them free education opportunities and a life insurance scheme. We strive to uphold universal values stipulated in **Great Place to Work®** and consequently, PCCL has already been subjected to an independent cultural audit to assess any shortcoming that may exist in meeting with specific criteria

Empowering our staff establishes a resourceful human capital. Our field staff in particular are effectively mobilized with motor cycles, fuel, uniforms, mobile phone facilities and adequate training. Training and education is a major endeavor that we undertake for our staff including the Board of Directors. **Our highest investment is in our staff.**



Customer protection Principles

Keeping it client-centric

We practice the **seven Customer Protection Principles**, a common, global framework for client protection. It helps us keep our clients at the centre of the business, factoring in their best interests in key decisions we make.

1. Appropriate product design and delivery
2. Prevention of over-indebtedness
3. Transparency
4. Responsible pricing
5. Fair and respectful treatment of clients
6. Privacy of client data
7. Mechanisms for complaint resolution

Social performance management

In our work for people, we operate according to seven social objectives. These objectives are a functional reflection of the Universal Standards for Social Performance Management.

Our social objectives cover

1. Developing micro and small enterprises
2. Creating employment opportunities
3. Increase household assets
4. Assuring access to health care
5. Ensuring minimum education qualifications
6. Producing food and improving environmental protection
7. Growing collective assets and capabilities

PLANET



Green World
PROSPEROUS CAPITAL & CREDIT
NATIONAL PROGRAM
on organic food production, income generation
and environment sustainability



Asia Responsible
Entrepreneur Awards 2017
Award Category – Green Leadership
Award Title – Green World



Green World initiatives

In 2017, we rolled out a number of planet focused green initiatives in each of the provinces in which we are present. The aim of our **Green World initiatives** is to enable rural communities to produce and consume organic food while generating an income from that in an environmentally sustainable way. While our business has always operated on the basis of ensuring a positive environmental impact, we wanted to take direct, proactive steps to implement programs that actively foster green opportunities.



Ruk Ropa plant donation programme

We give each household we lend to a plant for cultivation. PCCL has contributed around **5,179,200** pounds of oxygen and gotten rid of about **956,160 lbs** of carbon dioxide from the globe's atmosphere annually **by donating over 19,920 plants through its 'Ruk Ropa' program**



Haritha Shakthi Green Investment programme

These are our targeted green investment programs. To earn an income and create a positive environmental impact. Through our women investment societies we learned that there is a high demand for anthurium, dairy farming, maize, mushrooms, and beekeeping. **We have issued over 2214 green loans for now.**

We first introduced the initiatives to our staff in each branch with an awareness programme and training on how the initiatives work in practice. We then informed rural communities through posters in common places that we would be holding free training for anyone who wished to participate in the programme, with the ultimate goal of generating an income the 'green' way.



Haritha
Gardening Programme

Haritha Home gardening Programme
Having a home garden (Tikiri Kotuwa) is a compulsory prerequisite to obtaining a loan to develop it as a business. **For now, we have developed 16,420 home gardens**



Jaiwashakthi
Bio Gas Development
Programme

Vibahwa Solar Power Programme
All of our branches are going solar. We are partnering with Green Ray Solar Solutions for this initiative.
1440 solar panels unit have been distributed.



Jaiwashakthi
Bio Gas Development Programme
These are our targeted green investment programs.

To reduce carbon emission by purchasing a home bio-gas unit (on a loan). Using a bio-gas unit reduces household expenses as it can be used to produce gas for cooking, liquid fertilizer and to light gas lamps.

Over 1180 bio has units have been issued.



PROFIT

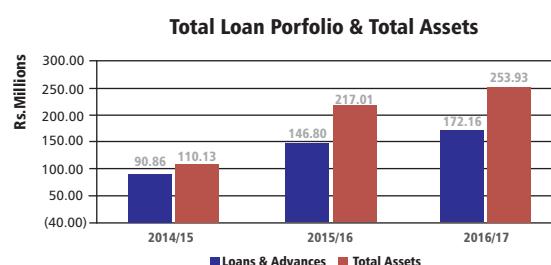
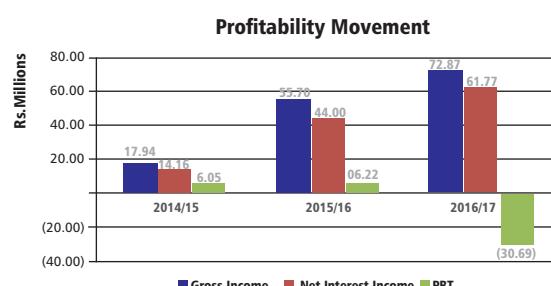
Financial Sustainability

We measure our financial impact not only through our revenue, but also through our social and environmental initiatives.

We have served over 12000 clients since our inception in 2013.

Partnering with NGOs and private sector industry leaders – by partnering with **Prima Ceylon (Pvt) Ltd**, **Fonterra Brands Lanka** and **Link Natural Products (Pvt) Ltd**, **Mahima Plant Nursery**, **Aqua Pets**, the **Sri Lankan Export Development Board**, **Haritha Hetak**, and **People in Need** – to name a few – we are able to operate sustainably and create a direct market for our clients. We are also receiving support from the Presidential Secretariat for our home gardening programme. Through domestic financial management we provide our clients personalized financial advice on how to grow their wealth and manage their finances on a daily basis.

Domestic financial management we provide our clients personalized financial advise on how to grow their wealth and manage their finances on a daily basis.



Identification of customer needs

We do this through women's investment society. First we carry out a socioeconomic survey in our target areas and identify those who are somewhat financially independent, and have less loans. We organize a meeting with these individuals and brief them on our programme and if they wish to participate, we hold another meeting with them in a week's time, sharing details of the loaning process. We set them up as a women's investment society with at least 20 members (based on the '**grameen' model** and **Asa framework12**).

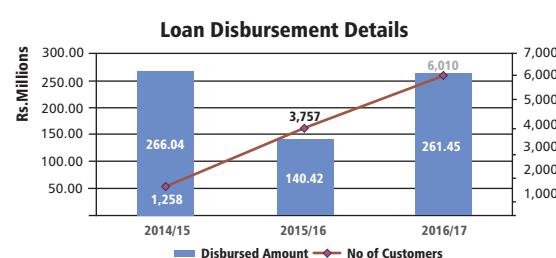
They appoint a president and split into five groups of four. Each group has a leader who is responsible for ensuring group members repay their loan according to the commitment made.

Loan eligibility

We assess client's eligibility by checking their repayment capacity based on factors such as their total monthly income, house rent (if any), and other expenses such as food, school fees, transport, amenities, and health. We analyze where they stand on the poverty index scale 13. We also collect their social and economic information to provide them support in these areas. This accords with our compliance with the universal Standards for Social Performance Management.

Maintaining an internal audit system

We have an internal audit department overseen by an audit committee that reports to the Board. The audit department carries out random and quarterly audits.



International Awards & Certification

International Awards



International Finance Magazine Review Award 2015
Best New Micro-finance & small enterprise Finance Provider in Sri Lanka 2015



Global Finance & Booking Review Award 2015
Best New Micro-finance & small enterprise Finance Provider in Sri Lanka 2015



Asia Responsible Entrepreneur Awards 2016
Award Category - Investment in people
Award Title - Women empowering through women



Finance Magazine Review Award 2016
Best New Micro-finance & small enterprise Finance Provider in Sri Lanka 2016



SLIM NASCO Awards 2016 Bronze Medal
Award Category - Financial Products and Service
Award Title - Best Sales Supervisor won by Team Leader Mrs.Chamila Krishanthi



Asia Responsible Entrepreneur Awards 2017
Award Category - Green Leadership
Award Title - Green World



SLIM NASCO Awards 2017 Merit awards
Award Category - Financial Products and Service
Award Title - won 4 merit awards

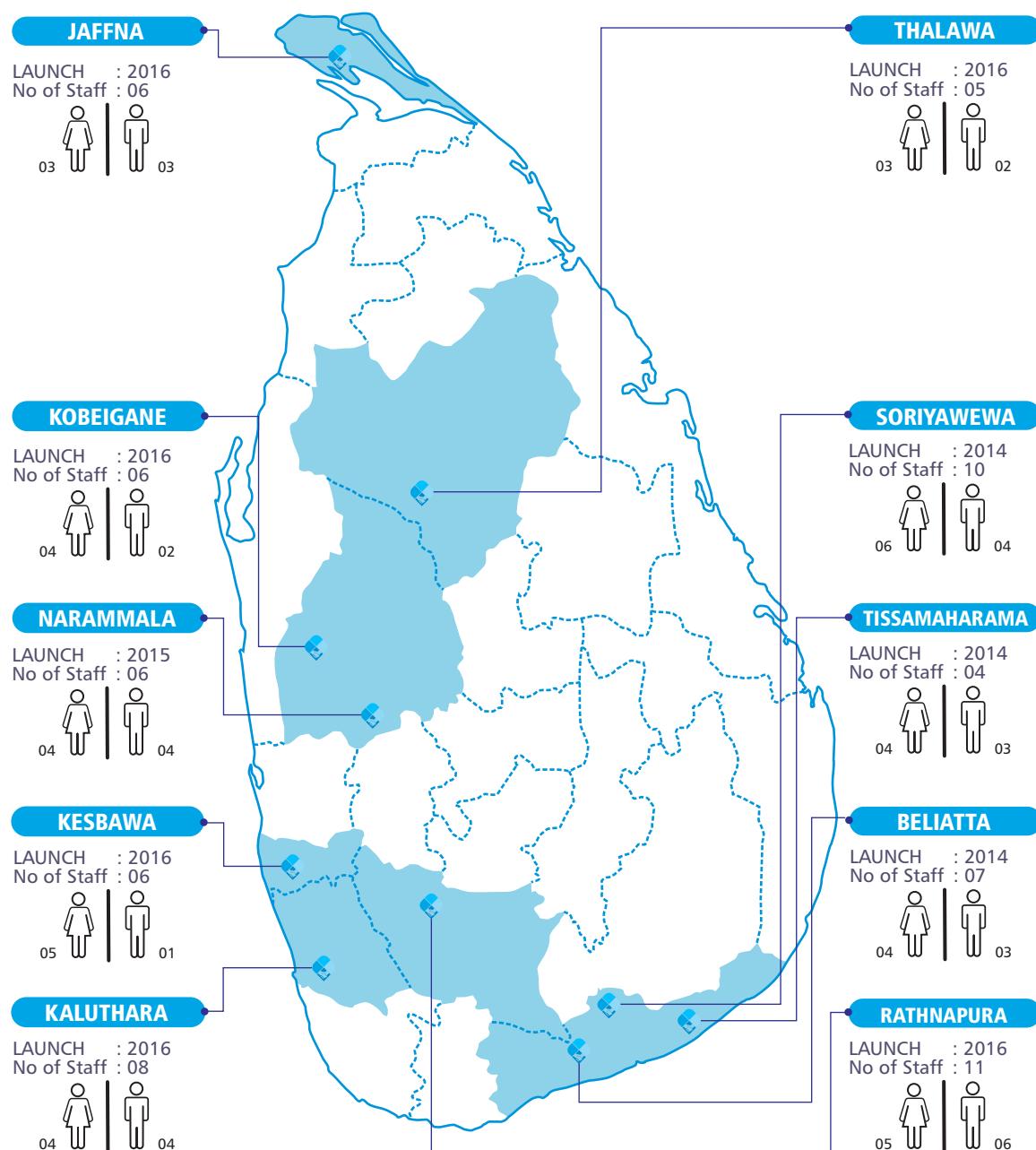


ISO 9001-2008
Quality Management Certified Microfinance Company.

Certification



PCCL Branch Network





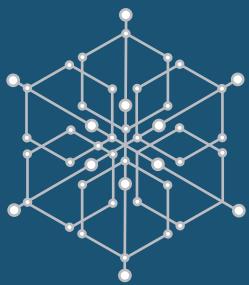
Annex# 3. Company name

Prosperous capital & credit limited is a registered legal body staying within the bounds of the law in each country we operate.

Company Name	: PAL Token Distribution Company Ltd
Company Registration Number	: 204780
Office	: Global Gateway 8, Rue de la Perle, Providence, Mahe, Seychelles



www.prosperousca.io



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