CoExistCoin

EMPOWER THE LESS FORTUNATE

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Organization and Purpose

CoExistCoin is a charitable nonprofit organization which was legally incorporated as an exempt non-stock corporation in the State of Delaware, USA, in August 2017 . We have applied to the IRS to be recognized as a 501(c)(3) tax-exempt public charity.

Using CoExistCoin, all transactions are recorded on the blockchain and cannot be altered or tampered with. Everyone has access at any time to view all transactions and keep tabs on where funds are going by using the block explorer. CoExistCoin aims to change how charities operate and how donors interact with charity. Our mission is to help empower the less fortunate.

Introduction

So many people in the world live in desperate and horrible circumstances. CoExistCoin is determined to help empower those in need with the knowledge and tools to get themselves out of these situations.

There are millions of people with thousands of different needs in the world we share. It becomes a daunting task to decide who and how to help them. Where does one even start? The world of charity has run the gauntlet of shapes and forms, from the late Victorian era by philanthropists with pet projects until today's modern mega charities serving the whims of a corporate board. Our small growing world of decentralized crypto is pushing the boundaries of ideas and shaping the future of how people interact. Charities should follow crypto's lead.

Crypto is eliminating borders and naturally forcing us to share ideas. It is clear that each individual has many different beliefs, desires, and knowledge about who and where they personally wish to help. We find ourselves in a position of asking many questions, in the prospect of turning block-chain technology into something that actually eases suffering around the world, even in places that we do not know exist.

One of the important goals of CoExistCoin will be to create a strong community. We all believe that in the 21st Century there are no excuses for people on this planet to struggle with attaining clean water, maintaining good health and receiving adequate education.

These things should be be easier for all to attain. Donations to CoExistCoin will go towards the efforts in ending these problems globally.

Another consideration is what type of currency one wants to use to give with and how to facilitate them all. CoExistCoin aims to change how charity operates in the 21st Century and how donors interact with charities. The aim is to provide a clear and simple path for donors to watch their donations reach people in need quickly and without interactions by corrupt officials, corporate interest or bureaucracy and currency hegemony. Why should people around the world suffer because of Institutional Banking and approved payment methods? If one chooses to use bitcoin or other cryptocurrencies instead, we will facilitate that.

History of CoExistCoin

In the beginning there was Bitcoin. In 2009 a genius programmer or group of programmers that went under the name Satoshi Nakamoto released their open-source software. In the process Blockchain was invented.

Forward to early 2013 - chatter of bitcoin and other early cryptocurrency like litecoin, doge and darkcoin (rebranded to dash) catches the attention of Philip Lima. He on his leisure time gets obsessed with crypto, reading and researching all he can about it and imagining all the uses of blockchain technology. It is clear to Phil that blockchain was going to change the future of transactions.

In late 2014 Philip Lima, inspired after his disgust of learning about the misappropriation of funds that the majority of charity organizations commit, he comes up and writes his plan of using Blockchain technology to keep checks and balances on charity. In the last week of 2014 Phil recruits 2 like minded enthusiasts that believed in his vision to help create a source code.

In April of 2015 CoExistCoin's Genesis block was mined starting its blockchain and birthing CoExistCoin into the universe. The next 2 years was a rough go. The high costs of maintaining and trying to keep up to date with wide spread user access was overwhelming for 1 person. 100% of donations were given directly to charity over those years. Phil chose to give to charities rather than updating the source. There was a point where it seemed dead. No updates. No new news. Then as if by fate spring of 2017 listie, the very first investor of CoExistCoin brokers a relationship that has the WAVES platform migrate CoExistCoin onto its platform instantly solving almost all of its technical needs.

Problem

Things we know about modern day charities: The majority of charities keep a high percentage of what's donated for day to day operations causing only a small percentage of funds to actually meet their intended purpose. The largest charities pay their directors multi-million dollar salaries and maybe 10% of donations ever see their way to the local level. On top of that, how much of the money received at the local level even finds its way to the needy? I'm sorry to say very little is the answer. We all know this.

If you don't just check out the "operating expenses" for the largest Charities.

https://www.charitynavigator.org/index.cfm?bay=topten.detail&listid=24

An easy Google search will show the abuse and mismanagement of major charities. We all want to help others. We all have become jaded by a world that says give and only takes. There is no way to keep track of how and where an organization is using its funds. These abuses cause mistrust and people stop donating because they feel they are just lining someone else's pockets. Many charities are not forthright at best and others obfusticate their transparency regarding what they are doing with donated funds.

Solution

For the first time in history we have a technology in Blockchain that can be used as an incorruptible world ledger. The use of Blockchain in this manner provides us with a way to document transactions that can never be changed or altered in order to give a false impression. Using blockchain tech is clear, it is open, it is immutable, it never sleeps, it is forever; It shows you at any time now or in the future, what exactly happened to your donation. This is so powerful that it amazes us as to why this technology has not been adopted worldwide yet?

 Why is this not being implemented in a large scale? Perhaps it is because of greed or corruption. Maybe it is because of incompetence or laziness towards new technologies. It just may be too new of a technology and the world is waiting on others to show them how it can be used. We do not know. All we know is that in a world of abundance with the majority of the world filled with men and women of good morals and compassion, too many people are still suffering.

We on the other hand inhabit a world on the cutting edge of technology, freeing us for the first time in history to reach out to anyone in the world, learn about their culture, know their names, see their faces and see that people are the same wherever you go. Some of

them need water, some of them need food, some of them need shelter. Then there are the environmental issues at the root of some of their problems as well as animal rights.

Implementation

Most of the people reading this know that blockchain technology is incredibly powerful. It offers huge benefits in the transfer of value, peer to peer trading, decentralized voting, secure messaging and complete transparent open accounting. Via the blockchain many new and exciting applications are being developed and adopted daily.

CoExistCoin's wallet is on the Waves Platform. The Waves platform affords CoExistCoin the use of the most advanced, mass adoptable and user friendly cryptocurrency lite client wallet available that requires no download of the blockchain. For the first time in the world of charity it allows users the leverage the speed, security and transparency of the blockchain with adoption of established currencies like the Euro , Us Dollar as well as forms of digital cash. Gateways enable users to hold digital tokens representing USD, BTC, ETH and other forms of money, including gold or pieces of companies physical or intellectual properties.

 This cures one of the ongoing goals of CoExistCoin in offering a donation web page that accepts as many crypto currencies, fiat and other tokens of value that we can endeavor to accept. The reason for this is of course is obvious yet no one else is doing it. Why should the needy be restricted by what type of currency one wishes to use?

So how does one start a small charity with the lofty goal of helping the world and use crypto to realize its goals ? By having a lot of heart, clear goals and completely open accounting via the blockchain with clear monetary goals guided towards the intended purpose at all times.

Spotlighting charity

The community will choose a charity in which to spotlight and in which the CoExistCoin Foundation will be more hands on. This charity will change every quarter (3 months) and will be properly vetted and documented. We want unknown causes to have a voice. Out f possibly 100s of charities, 5 will be end up in the top 5 places in a community poll every quarter. Of those 5, 1 will be chosen by a random number generator and become the CoExistCoin Spotlight charity for 3 months. We will not take the Charity with the most votes to Spotlight. We don't want popularity contests. During that time 100% of all spotlight donations will go to the charity. We will travel to the charities location and make a video

blog about it. We will report to you from the field and show progress or completion of the spotlighted campaign.

Empower

On one part of the website we will provide a simple vetting process to allow unknown charities or needful groups to link their website and allow crypto donations to their charity or cause. The Gateways will allow each charity to receive funds in their currency of choice. The motto of CoExistCoin is, "Empower the Less Fortunate". We plan to do this by connecting the crypto world directly to people in need wherever they be. This is a major focus.

We understand that many people in the cryptosphere already give to charity. We want everyone to be able to continue donating to their current charities of choice. The option to give to currently established charities will be available to everyone. These charities would have to operate within the guidelines and views of our organization as well as community members. CoExistCoin will give you the ability for the first time to do it with cryptocurrencies. At this time the majority of established charities in the world have no way of accepting Bitcoin let alone any other type of crypto. We can facilitate this for them and for you. This however is not the major focus of CoExistCoin.

From massive established charities to unknown needful, yet vetted organizations and groups that have no voice, you will be able to decide how much and at what percentage you would like to donate.

Public Ledger

A custom built publicly viewable block explorer, that will double as a simple to read ledger will be created. This will give everyone access to view all of CoExistCoin's fund movements from the moment of creation until the end of time. It will also allow for ongoing oversight for those that have started a charity on our webpage as well as any other charity on the CoExistCoin.org. We will keep tabs to the penny or satoshi on when, where and whom we sent funds to. This is very important to us. Providing 100% transparency should be a requirement of every charity organization in our humble opinion.

Community Token (CECCT)

The CoExistCommunity Token (CECCT) will be used to encourage people to interact within the website. All donation transactions naturally get a receipt. In addition one will get a community token containing a digital receipt at the time of any donation. This token will record the transaction id and all relevant donation details onto the blockchain. There will be digital proof of your donation for all time. This community token could possibly be used on the website for voting on what charities to spotlight. To restrict donation "Whales" there will be a 1 vote per 24 hour restriction. Votes will be reset every quarter giving community favorites time to be in the spotlight. The community token can also be accumulated as rewards points and exchanged for CoExistCoin merchandise. We will use these tokens for giveaways and promotions bringing new eyes and users to the website.

Social media funding platform

Our first mid-term goal for the latter part of the first quarter of 2018 will be for CoExistCoin to create an open social media funding platform within our site. This will give individual users an opportunity to create a space for their own ideas to start a charity campaign that they are passionate about. These individual campaigns will be screened by board members and approved by community members. It is very important that we back just and worthy causes.

CoExistCoin will be used to set up and submit one's individual campaign. CoExistCoin foundation will adjust fees to 5% of individual donations for the first 3 months of a new campaign. This will put more initial funds in the hands of these individual or small group campaigns. Upvoting with Community Tokens for a spotlight position will be used in this space as well. This will serve to educate our community on interesting and worthy causes far afield of where our community members reside.

Charity subscription baskets

One of our first longer term goals for the third quarter of 2018 will be to set up a way for donors to pick a basket of charities and adjust what percentage they want donated to each. Donors will be able to set recurring payments towards their entire basket of charities. Simple in concept but we need a good basket of charities on board before we implement this fully.

CoExistCoin merchant solution

A long term vision and goal is to set up a CoExistCoin merchant service. With cryptocurrency growing and slowly being adopted world wide there are many companies facilitating these services. Being synonymous with charity and donations, we will approach all major charities to accept CoExistCoin as a payment system to allow them to show trust and transparency to their own donors by using the blockchain.

Reaching out and networking

Once CoExistCoin is fully established, we will spend time communicating with industry leaders and people working on cutting edge projects that can help ease the suffering in the world. Whether it be super high efficiency water filters, clean sustainable electric power, low cost modular housing, bankless banking or the many other wonderful projects popping up all over the world; We want to be there and to be a conduit between the needy and technology.

In the not too distant future as CoExistCoin fund grows we will build relationships locally with volunteers from around the world to empower communities. Getting the basic tools of survival, health care and education to communities is a large undertaking. Having volunteer help is essential. If mankind is going to move forward, it cannot leave anyone behind. We will attempt to work with governments worldwide to help with this mission. A small fraction of help from everyone globally could end these unfortunate conditions.

Retaining Value in the World of Crypto

So the big question. How does one make and retain value by donating to a charity coin and still help the world. How can it be done ? Certainly not with flowery words, platitudes and finger crossing that the market will go up. None of us are that foolish. We are *all* wondering if it's possible for the blockchain to help the world.

Our contention is that you can help the world at the same time as helping to maintain the value of CoExistCoin in the market through your donation. Your purchase of CoExistCoin supports the further efforts of funding the CoExistCoin Foundation in helping other organizations, groups, individuals and charities around the world. Any purchase of CoExistCoin Tokens is a donation that will be used to further the goals, work and infrastructure of CoExistCoin's mission.

HOW ?

The easiest thing to do is to cap the percentage of money ever taken for expenses by the CoExistCoin Foundation. We have encountered only a small handful of charities that take less than 20% of all donations. One has to be realistic. There has to be a staff, there has to be money for electric and webpages and marketing, lawyers, accountants on and on.

That however does not require 90% of all donated funds.

That is absurd, yet seems to be the norm in charity.

We propose that CoExistCoin never retain more than 5-10% of any funds donated. That is promise #1.

Now, imagine if you will, a website that is automated to accept all of the largest cryptos and fiat in the world for donation. 10% will be taken out and retained in the foundation wallet. The remaining funds (90%) would immediately be sent on to the charity you have chosen to donate to; be it our spotlight foundation charity or any of the other charities on CoExistCoins website.

<p align="center" style="color:teal">10%</p>

The 10% retained by the CoExistCoin foundation will be used for two important purposes:

- 50% will be used to pay normal ongoing business expenses.

The largest portion will be used to obtain at a hugely discounted rate, a law firm to represent CoExistCoin and your interests. The world is a murk and litigious beast and we want you to always know everything is above board. All expenses will be open to review at anytime on our public ledger, updated frequently. Full transparency, full stop.

Funds will also be used for normal day to day business operations and expenses as well as website maintenance and updates.

- 50% will be to repurchase CoExistCoin

50% Will be used at random throughout the month to repurchase CoExistCoin off the market at the ASKING price.

We believe that constant reacquiring of CoExistCoin will help stabilize and support the long term goals of the foundation by stabilizing the market.

All repurchased CoExistCoins would be auctioned off at a once a year live charity drive event, simulcasted online. We will endeavor to get donations of goods from various companies and individuals to sell in the auctions, pricing those items in CoExistCoin.

Donating with crypto ?

It is true that you don't even need CoExistCoin to donate in fiat to your favorite cause.

We explained earlier what the benefits were of using CoExistCoin's website and token.

So why would you use CoExistCoin, another crypto coin or token over fiat anyway ?

There are a few reasons which include:

- The ability to track your donation, which you do not have with Fiat
- The permanency of a record on the blockchain ledger forever
- The permanency of your receipt when you need it, going forward forever
- And for some individuals a very simple reason to use crypto over fiat - Taxes

CoExistCoin's Foundation will be a registered charity with the stated business goal of facilitating charity donations through the use of crypto currencies.

Obviously tax situations are wildly different around the world and we are far from tax experts in any country let alone our own. The following scenarios are a crude example of paying capital gains taxes BEFORE vs AFTER a distribution into Fiat. It's obvious that if you convert less BTC to USD: you owe less in taxes because you have gained less fiat.

HAVING SAID THAT, PLEASE DO NOT TAKE THIS AS TAX ADVICE AND CONTACT SOMEONE WHO IS REGISTERED AND CERTIFIED AS A TAX PREPARER, THAT IS COMPETENT TO ADVISE YOU IN THE PARTICULARS OF THE TAX LAW IN YOUR STATE OR COUNTRY.

Imagine two possible scenarios in the Nonexistent country of Taxlandia...

Tax Definition : Taxlandia short term capital gains taxes

In the country of Taxlandia you are required to pay 50 percent in short term capital gain taxes on each sell of all non same "type" assets.

If you sell an asset you have held for 365 days or less, any profit you make is considered a short-term capital gain. (IE: You sell Bitcoin for Taxlandia Pesos. You need to pay 50% in short-term capital gains taxes)

Let's do a small math experiment.

(TP) in these scenarios represent the fiat currency Taxlandia Pesos.

Scenario 1:

John makes a great return on his crypto and wants to cash out. He sells his crypto for Taxlandia Pesos and makes 10,000 TP. John is required at that point to pay 5000 TP to the Taxlandia government in order to fulfill his tax obligation.

John wants to donate 10% of his gains to help a charity and also to offset his tax liability. He donates 1000TP to an established charity. John can now write of 1000TP of his 5000 TP tax liability and pays 4000 TP in Taxes. John keeps 6000 TP

(Caveat: This scenario is obviously wildly oversimplified. It does not take into consideration John's other incomes and tax bracket etc.etc.)

Scenario 2:

John makes a great return on his crypto and wants to cash out. Before he cashes out to Taxlandia Pesos he donates 1000 TP worth of his BTC to CoExistCoin. John is now required to pay 4500 TP short term capital gains taxes on the 9000 TP. John can however write off the Charitable donation of 1000 TP of BTC. John ends up with a tax liability of 3500 TP. John keeps 6500 TP.

John paid 500 TP (%) less in taxes. John Retained 8.3% more in TP and gave the same amount to charity.

Token offering

15 million CoExistCoin tokens will be distributed in the crowdfund. We are seeking to build CoExistCoin to a viable size in order to facilitate our previously stated goals. All purchases of CoExistCoin are to be considered a Donation on the part of the purchaser.

The Token offering start date is set tentatively for September 30th 2017 and will run until November 4'th 2017 or earlier if 8 million USD is raised. This is capped to ensure fair amount distribution of CoExistCoin token to all. Donations during the time of the Token Offering will have the option to participate and receive CoExistCoin Tokens.

pre-Token offering / Bonuses / Distribution

There will be a pre-Token offering available for 72 hours and exclusively for the WAVES platform. Waves and Waves Community Token (WCT) only will be accepted for 48 hours and receive a 15% bonus CoExistCoin at distribution time. This will be available for those September 28'th - September 29'th.

There will be surprise bonus days for select cryptocurrency communities. ETH, LTC, DOGE, DASH, XRP. CoExistCoin will celebrate and spotlight those communities and give a 5% bonus at distribution time.

The distribution of CoExistCoin will start on November 12'th 2017 or 7 days after the Token offering ends if our funding goals are met prior to the 30 days.

A portion of the Token Offering donated funds will be used immediately to set up all previously stated goals in the Implementation section of this whitepaper, as well as pre funding a number of charity campaigns. Remaining funds will be divided over a period of years to run CoExistCoin charity foundation and offsetting day to day operation costs. This will ensure that CoExistCoin charity organization cements itself with its unique ideas as well as being able to run and maintain long term growth with the guidelines we have established. If the capped goal is meet, this will guarantee fully fund CoExistCoin's day to day operations for 10 years without ever using donations for any administration fees and

labor payroll. We want to use all donations for the business of funding projects all over the world; Empowering those in need while being 100% transparent.

Disclaimer

The Securities Act of 1933 sec. 2 (a) defines "security" as: "any note, stock, treasury stock,

security feature, security-based swap, bond, debenture, evidence of indebtedness, certificate of interest or participation in any profit-sharing agreement, collateral-trust certificate, preorganization certificate or subscription, transferable share, investment contract, voting-trust certificate, certificate of deposit for a security, fractional undivided interest in oil, gas, or other mineral rights, any put, call, straddle, option, or privilege on any security, certificate of deposit, or group or index of securities (including any interest therein or based on the value thereof), or any put, call, straddle, option, or privilege entered into on a national securities exchange relating to foreign currency, or, in general, any interest or instrument commonly known as a "security," or any certificate of interest or participation in, temporary or interim certificate for, receipt for, guarantee of, or warrant or right to subscribe to or purchase, any of the foregoing."

CoExistCoin is not an investment-grade security of any kind. CoExistCoin is a digital token for participation and use of the CoExistCoin charity pairing web network and use of: donations, merchandising, the advertising network, charity set ups and does not confer ownership of a stake in the organization. In recognition of the fact that the United States government has not provided guidance or law around the sale of digital tokens, we believe it best that no United States-based individuals participate in the purchase of CoExistCoin without the specific intent of making a charity donation to CoExistCoin. It is generally to be used by the partners, charities, brands, vendors, and publishers who are a part of the CoExistCoin charity pairing network addressed herein, with the "whitepaper"

1 https://www.gpo.gov/fdsys/pkg/PLAW-104publ67/html/PLAW-104publ67.htm
2 https://www.sec.gov/about/laws/sa33.pdf[1]

1

[1] Top Ten US Charities Yearly expenses

https://www.charitynavigator.org/index.cfm?bay=topten.detail&listid=24