

2018

*Whitepaper: smART OF GIVING (AOG) – “Coin  
with a Purpose, Team with a Heart”*



AES SIGNATUM LLP

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- (c) changes in interest rates and exchange rates of fiat currencies and crypto currencies;
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- (h) changes in competitive conditions under which AOG and/or the Distributor operate, and the ability of AOG and/or the Distributor to compete under such conditions;
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By purchasing AOG Tokens, you agree to your personal data, i.e. e-mail address and/or name, being processed by AOG for its business purposes or the purposes of building, promoting, and communicating (about) the AOG system and the AOG Tokens.

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The Whitepaper does not comprise any advice by company, the directors, the investment manager or any other person, or recommendation to any receiver, by the virtues of participation in the Token Sale.

AOG whitepaper does not necessarily identify, or claim to identify, all the risk factors connected with company. All the participants must make their own independent evaluation, after making such investigations as they consider essential, of the merits of participating in the Token Sale.

The accomplice should check with and rely upon their own contribution, accounting, legal and tax representatives and consultants as such matters concerning company and to assess separately the financial risks, consequences and appropriateness of an contribution in company, or if in any doubt about the facts of this presentation.

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## **BLOCKCHAIN TECHNOLOGY**

A Blockchain is a series of records known as blocks. Such blocks are continuously growing records that are combined and secured using cryptographic technology. All the blocks in a blockchain inherit:

1. A hash pointer as equal as a connection to its previous block: A hash function is a mathematical algorithm that maps the data of an inconsistent size to a string (bit string) of a rigid size; known as a hash function which is constructed to be a one way function, which makes it impossible to alter or invert the transactions.
2. A Time Stamp: The Time Stamp keeps track of the creation time of a block.
3. Transaction Data: All data related to the transaction.

Basically, Blockchain Technology is a way for one user of the internet to transfer an exclusive fragment of digital asset to another internet user in such a way which is assured to be safe and protected, Every person in the world knows that the transfer has taken place, and nobody can challenge the authority of the transfer.

Blockchains are the most secured by construction and can be stated as a distributed computing system with High Byzantine Fault Tolerance: That means it tolerates the class of failures known as Byzantine Generals. Therefore Decentralized Harmony is therefore achieved with the Blockchain Technology. As a result the blockchains are most convenient for the recording of activities such as Medical data, Events, Government data, Identity Management, Transaction Processing, Food and other items such as Traceability etc.

The first Distributed Blockchain that was conceptualized and implemented by Satoshi Nakamoto back in 2008; it serves as a core component of the digital currency Bitcoin.

## **The Charity/Gaming Project**

In the previous decades, relatively every nation on the planet has seen an exponential development in the impact and exercises of non-profit driven associations. Philanthropies have turned out to be integral to arrangement making, the advancement of urban activity, and the conveyance of new semi open administrations. Most present day not-for-profit associations are more universalist in their administration conveyance and policymaking yearnings, and more professionalized and marketed in their tasks than prior emphases established in religious philanthropy, political developments, or grassroots group and intentional activity. The number of charities framed after 1990 has expanded considerably. There were just 1,440,000 social orders enlisted till the year 1970, trailed by 1,790,000 enrollments in the period 1971 to 1980, 5,520,000 enrollments in the period 1981 to 1990, 11,200,000 enlistments in the period 1991 to 2000, and upwards of 11,350,000 social orders enrolled after 2000.

Even with so many NGO's and charities worldwide and with over 7 billion people, why is Poverty still claiming lives? We identified the most common reasons why willing people don't end up donating for a great cause. Some of the top reasons for not donating by willing individuals are listed below. AOG coin is our sincere attempt at creating an effective, streamlined, transparent alternative mode of donation.

### **“I need to save for my future.”**

At AOG, we don't ask you for your hard-earned money. All we ask for is that you download our free game on your mobile device and play in your free time. Each game play generates funds for our pre-selected deserving charities. “Your Pass Time can be someone's Life Line.”

### **“My donation is too small”**

Actually, small donations can make a far reaching difference. Basic human needs can be met at a fraction of a cost in the developing countries as compared to those in the developed nations.

### **“Poverty is too big of a problem to be solved”**

While sustainable development is critical to the elimination of extreme poverty, individual contribution plays a major role in the combat. For instance, in a country like India £57 can put a child through school for one year.

### **“Poverty isn't the problem, it's the symptom.”**

Extreme poverty is an after effect of numerous factors — historical and current financial, political and social causes. In any case, the truth of the matter is that helping individuals now decreases pointless enduring and spares lives, as well as makes the conditions that support disposing of both extreme poverty and a large number of the variables that look after it. Better well being empowers individuals living in destitution to contribute considerably more to their own particular achievement — they can work, they can go to class, they can add to their family unit wage, and they don't take another person's chance and ability to work by requiring care.

**“Donations don't help those who need them the most.”**

There are thousands of organizations that you can choose to give to, and the process of selecting which organization to support can feel like a daunting task. Fortunately, we conduct extensive research in order to determine which charities will most effectively use the money you generate to help the world's neediest people.

**“Why can't people solve their own problems?”**

The Nobel prize winning social researcher Hubert Simon assesses around 90% of what individuals procure depends on their social capital — the spots, systems, and openings that make up their current conditions. Without stable establishments like productive banks, a solid police constrain, working schools and reasonable criminal equity frameworks, it is exceptionally hard to contend on a worldwide scale.

Add to that the way that individuals in poverty are considerably more prone to be weakened by sickness and its eventual outcomes, and you can see that their beginning conditions are fundamentally stacked against them. All around, four out of five individuals who are visually impaired experience the ill effects of treatable visual deficiency — yet absence of access to treatment implies they can't work and take an interest in social life completely because of their weakness.

Besides, individuals in underdeveloped nations need to work extremely hard just to cover their essential needs: for instance, women all around the world work 200 million hours daily fetching safe water for their families – equivalent of building 28 Empire State Buildings daily.

As an answer to the above challenges.

We have created the first working Smart Contract in a way that utilizes technology to help the under privileged whilst providing mobile gaming entertainment and transparency to the contributors.



The model boasts the following features:

- Every game will be such that it is easy to understand and play by people of all demographics.
- New games will be added every two months for enhanced gaming entertainment
- Game updates to follow every month
- The game will be free to download and will be available on IOS and Android platforms.
- There will be no In-App purchases or In-App advertisements. In other words, the Company shall make no revenue of any kind from the Game.
- The smart contract is written such that new charities and NGO's can be added as and when they apply and after their thorough selection process culminates.

- The player will be given the option at the end of each game play to select which charity/NGO/cause they would like to donate to. The generated donation from that game play will be sent over to their selected organization.
- Smart Contract will make calculations of game plays, generated donation and beneficiary organizations in real time. However, the transfer of AOG tokens from company's wallet into the charity organization's respective wallet shall occur when a total of 250 AOG coins have been accumulated for donation. We believe in getting the best bang for the buck and transferring tokens after each game play equates to a tremendous amount of wasted ether on transaction costs when that money could very well be utilized on saving lives.
- For the sake of transparency, the transaction hash will be updated on the company website as well as a link of the same will be provided on the gaming application. Players can see that their game play is actually generating funds by verifying the transaction hash on etherscan.io.
- Contribution widgets will be placed on the beneficiary charity organization's website for even more transparency, wherever possible. Similar widgets will be placed on the company website [www.SMARTOFGIVING.com](http://www.SMARTOFGIVING.com).

**“How does my game play help people in need?”**

**\$1.90 a day is where the World Bank sets the standard of extreme poverty. As of 2015, 9.6% of the world's population falls in this category. Let's see how far your game play would go for these people: (at the time of this writing when 1 AOG = 10 cents)**

**Take the bird through 20 pipes 10 times and you will have provided 1 child with micro-nutrient fortification for one year**

**Take the bird through 20 pipes 100 times and you will have donated enough to prevent 2 kids from Malaria for 3 years**

**Take the bird through 20 pipes 1000 times and you will have donated enough to provide 23 community members with safe drinking water for one year**

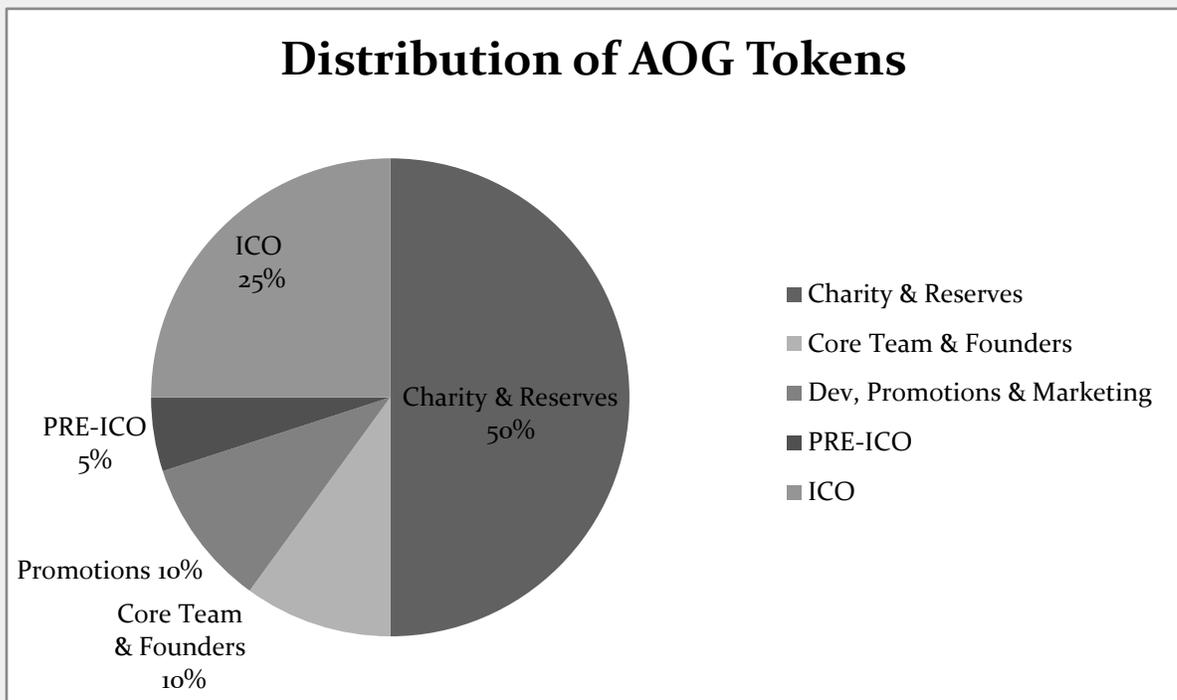
**Take the bird through 20 pipes 2300 times and you will have sent 1 kid through school for an entire year where meals are served too!**

## AOG TOKEN

The AOG token is an ERC20 compatible token on the Ethereum blockchain, distributed by The Distributor during the stages of token sale.

The AOG token will be essential for its system to function and will be independent of any cryptocurrencies. It will be a unit of value within our system only.

There will be a total of 2.7 Billion tokens altogether. The tokens in the Public Token Sale will facilitate the entire ecosystem, giving an instantaneous business model to various projects. The distribution of the tokens is displayed below:



## TOKEN SALE

AOG Token sale will be done in two parts, PRE-ICO and ICO. The details of the crowd sale are as under:

**PRE-ICO: (May 1<sup>st</sup>, 2018 – May 31<sup>st</sup>, 2018)**

A total of 5% or 135 Million tokens will be sold in the PRE-ICO. 1 ETH = 5000 AOG

Preferential rates will be given to investors as follows:

<b>ETHER</b>	<b>AOG</b>
0.1 – 5	7000
5 – 15	8000
15 – 30	9000
30 – 60	10000
60 – 100	11250
100 +	12500

Any unsold tokens will be burnt at the end of the PRE-ICO.

**ICO: (June 15<sup>th</sup>, 2018 – July 27<sup>th</sup>, 2018)**

A total of 25% or 675 Million tokens will be sold in the ICO. 1 ETH = 5000 AOG

Preferential rates will be given to investors as follows:

<b>ETHER</b>	<b>AOG</b>
0.1 – 5	5000
5 – 15	5500
15 – 30	6000
30 – 60	6250
60 – 100	6500
100 +	7000

20% Bonus coins will be allotted to those who purchase within the first week of the ICO

10% Bonus coins will be allotted to those who purchase during the second week of the ICO

Any unsold tokens will be burned at the end of the ICO.

AOG will begin trading on crypto currency exchanges on August 1<sup>st</sup>, 2018. The listing price of AOG will be determined based on the market scenario and ETH and BTC prices at that time such that the spread and bonus received by early and/or large investors will remain in effect.

## Launch Summary



### AOG SYSTEM CRITERIA

The AOG token will be an ERC20 token on the Ethereum blockchain.

The AOG token will be the native cryptocurrency of the AOG system. Funds collected through the token sale will be used to develop the AOG system. The value of AOG tokens is fully dependent upon the developments of AOG and market demand.

The AOG token does not represent or confer any ownership right or stake, share or security or equivalent rights, voting right or any right to receive future revenue

shares, intellectual property rights or any other form of participation in or relating to the AOG system, other than rights relating to the use of the platform.

AOG token is a unit of donation/payment inside a single system. According to law, the AOG token is not a security. AOG makes no representation that the AOG token is, or is not, a security.

AOG will work to get AOG tokens listed on several exchanges. We cannot guarantee they will be listed, accepted to specific exchanges or, in the case where they are listed on an exchange, remain on that exchange.

# **AOG EXCHANGE SYSTEM**

## **CRYPTOCURRENCY MARKET ANALYSIS**

Currently, the customer demands are changing and are looking to have a less time consuming financial services to make their life easier and effortless. Due to this, people are moving to online transactions such as Cryptocurrency Transactions as a form of payment. Cryptocurrencies are virtual currencies that can be used by anyone across the world for various purchases. It is a medium of exchange using cryptography technology, so as to secure the transactions and to control the creation of additional units of the currency to stop inflation.

Cryptocurrencies are the future revenue stream in the digital financial world. Cryptocurrency addresses are established by using public and private keys. They are politically neutral as they are not bound by any rules or regulations of any specific government, exchange rates, interest rates, and country to country transaction fee, which makes international transactions and remittances fastest and cheapest compared to any other form of payment.

Cryptocurrency are said to be more secure than conventional financial instruments, eliminating the chances of identity theft and other issues that currently plague fiat based electronic payment infrastructure.

### **Cryptocurrency Market: Drivers and Challenges**

Cryptocurrencies provide proper security, authentication, and ease of use allowing the cryptocurrency holder to send exactly what they wish without any other identification information which is one of the major hurdles of the market. Apart from this the increasing online transactions over mobile phones, the cryptocurrency holder can expect less transaction fees and faster transactions. Changing consumer and business landscapes. have led the demand for the market growth. Other factors for the rising online business market is the use of mobile based wallet.

### **Cryptocurrency Market:**

#### **Segmentation:**

The Cryptocurrency market can be segmented on the basis of end-user, Such End users may be sectors such as retail, media & entertainment, gaming, healthcare, travel & tourism, transportation & logistics sector and education. On the basis of a worldwide region, the cryptocurrency market is believed to be decentralized, that means it covers all the areas of the world connected to the internet.

#### **Regional Outlook:**

North America and Europe market is in advanced stage of adoption of Cryptocurrency. However, the Asia Pacific and MEA are expected to the emerging

regions. In the places like India and Africa, the popularity and the usage of various cryptocurrencies are expected to increase gradually in the coming years.

**Key Market Exchanges:**

Some of the leading players of Cryptocurrency exchanges are: Binance, Poloniex, LocalBitcoins, Cex.io, Kraken, Coinmama, Bitfinex, Yobit, Bitstamp, Bitsquare, GDAX, etc. However, there are a lot of new players entering the market as it holds huge business opportunities.

## **ECONOMICAL ASPECTS**

A number of internet based digital currency platforms based on decentralized public ledger have come into the picture since the inception of Bitcoin in 2008. An essential aspect of these public ledger platforms is an incentive system that brings out efforts from a distributed global workforce to authenticate and record transactions on the public ledger and a governance system for the platform. The mechanics of being able to transfer an entry from one person to another are based on advances in cryptology that use open-architecture algorithms to convert one string of data into another. Although the formulas by which the output is calculated are totally open and public, it is essentially infeasible to do the operation in reverse. Cryptocurrencies has two potential advantages over credit cards and other payment method for providing such liquidity services. The supporting network only needs to verify that the private code is valid, which is cheaper than verifying the rightful owner of a credit card or a check slip. With a conventional credit card, pay slip etc. the merchant needs to pay the card company or the bank a significant fee for the transaction which in an economic sense results from that high cost of verifying everybody's compliance. This is the reason why many merchants are embracing Cryptocurrencies.

These public ledger platforms generally have the following features.

**Internet-based:**

Cryptocurrencies rely on the Internet as the physical network for sending and receiving currency. That is different from most payment platforms, such as Visa, which typically rely on private secure communication networks.

**Public Ledger Protocol:**

Cryptocurrencies have a protocol for sending, receiving and recording value. The protocol is based on a public ledger that uses cryptographic methods to secure the values that are sent and received and provides a public record of transactions. The

operation of the public ledger is decentralized. A collective pool of Individuals verify and record transactions. The valid public ledger is essentially a consensus among these individuals. This public ledger is called the blockchain and is widely recognized as the key disruptive innovation.

**Container for Value:**

There is container that is used to carry value on the public ledger. The container is used to send and receive value. The container is usually called a „coin“ or „token“ which suggests that it is intended to be a currency or store of value.

**Incentive Scheme for Labor Force:**

There is an incentive scheme for the effort and contribution of resources for people to conduct various record-keeping and verification activities to maintain the public ledger. At this stage, the public-ledgers for digital currencies are intensive in labor and computer processing time. The incentive scheme provides a reward to people for providing labor, computing power, and other resources.

**Open Source Licensing Model:**

There is a licensing model to enable people to make changes to the software for the platform. Typically, public ledger currency platforms use one of the standard open-source licenses so that people can use the software underlying the public ledger and make changes to it.

**Platform Governance System:**

There is a governance system to determine key operating principles for the platform, to adopt changes to the protocol and other add features to the software, and to drive the evolution of the platform.

The AOG Wallet will be stacked with features like:

1. AOG Wallet will be an Open Source Wallet.
2. It can be accessed on Mobile platforms like on iPhone, Android devices as well as on the Desktop by any Web browser.
3. Our Wallet is decentralized and thus all of the user’s information will be safe and protected on our servers, therefore, AOG will provide a highly secured free Wallet platform.
4. AOG Wallet will support Cryptocurrencies like Bitcoins, Ripple, Litecoin and Ethereum.
5. Saving Securely: AOG Wallet users can safeguard their assets in the form of digital currencies, and over a time, can even earn a considerable amount of profit for it.
6. Global Approach: AOG Wallet allows users to accept and transfer around the globe, and exchange with their local fiat currencies.

7. Personal Control: The AOG Wallet permits the user to have full access over their private keys, thus making it a trustworthy and user-friendly wallet.

**AOG Exchange** shall allow users to buy, sell, send, receive, and manage crypto contributions. The AOG crypto exchange platform will be launched in the upcoming year i.e. January, 2019. As a result of the recent trends of cryptocurrencies, AOG will permit the users to trade in major cryptocurrencies like Bitcoin, Ethereum, Ripple, Litecoin, and AOG. Further, to enhance our services, AOG can start to support other cryptocurrencies as well.

**The key differentiator of AOG Exchange will be that 30% of the total collected brokerage fees will be donated. Users currently pay an average of 0.15% of the transaction value as brokerage fees to existing crypto exchanges every time they purchase crypto currencies and another 0.15% of the transaction value when they sell. At AOG exchange, 30% of these fees will be passed on to qualifying charity organizations.**

## **RISKS**

AOG platform users should carefully read all the information, understand and analyze the risk related factors, before deciding to participate in the contribution and purchase of AOG tokens.

The purchase and any other acquisition of AOG tokens carries with it significant risk. Prior to participation, carefully consider the potential risks and, to the extent necessary, consult a lawyer, accountant, and/or tax professional to evaluate the risk entailed. Do not over commit. We make no promises of possible gains or returns. You can potentially lose all your money if the market price drops to zero. AOG tokens are ERC20 tokens on the Ethereum blockchain. You must access and use them using an ERC20-compliant wallet. It is your responsibility to not lose your tokens.

This is early-stage project finance. The team is unproven. The market is unpredictable. It is possible that even if the sale threshold is met, funds won't be sufficient to feasibly develop the AOG system or there could be enough execution error to cause the project to fail. By holding AOG's token, the acquirer acknowledges that he/she understands that while every effort will be made to execute AOG's vision for the AOG system, it is possible that it will never be realized.

Cryptocurrencies and project financing through cryptocurrencies have been the subject of regulatory scrutiny by various regulatory bodies around the world. AOG and the AOG project may need to change their operations to comply with applicable regulation, and they may become subject to licensing requirements. AOG tokens

could be impacted by one or more regulatory actions or regulatory enforcement, which could impede or limit the ability to continue to develop the AOG system. This uncertainty significantly adds up to risks connected with the acquisition and use of AOG tokens. AOG will make every effort to adopt its practices to accommodate regulatory needs and changes as they occur.

The field of digital cryptography is very new and for this reason there is a risk of unforeseen attacks on several or all parts of the AOG system.

Owing to the market prospective, holding and purchasing AOG tokens can be a risky and speculative contribution. By purchasing, holding and using AOG Tokens, the user, contributor or anyone holding the token clearly recognize and presume the risks which are likely to be:

1. Risk of losing access to AOG Tokens due to loss of Private keys, or any kind of custodial or purchaser errors.
2. The user needs to have a private key, or a combination of private keys, which is necessary to control and dispose of AOG Tokens stored in your digital wallet.
3. Because of Owing to the market risks and unprecedented nature of the crypto world, the contributions can become zero.
4. The funds raised in the token generation event are exposed to risks of theft.
5. AOG can be significantly and unfavorably affected, if it fails to efficiently administer its procedures, as its business builds up and progresses, which would have a straight blow on its capability to maintain the AOG platform or even to launch any other future platforms.
6. Risks arising from lack of governance rights or any changes made to put restrictions over the cryptocurrency utilization.
7. Risk of mining attacks, uninsured losses, from taxation, uncertain regulations and enforcement actions, associated with markets for AOG tokens etc.
8. Risks arising from dissolution of the company, unfavorable fluctuation of Bitcoin, Ether values, hacking, cyberattacks and security weaknesses
9. Risks associated with the Ethereum protocol, because AOG tokens and the Platform are based on the Ethereum protocol, any malfunction, breakdown or abandonment of the Ethereum protocol may have an adverse effect on the platform or AOG Tokens.
10. General global market and economic conditions may have an adverse impact on AOG's operating performance, results of operations, and cash flows.
11. Contributing in AOG's Pre Token Sale and Token Sale can be risky because of the uncertainties in the initial stages.
12. AOG token holders can lose their contributions if owing to the AOG tokens falls to zero, by any means of market forces.

13. The risks related to the Token Sale contributions should be carefully analysed, and speculated correctly, so as to avoid any hassles after or during the Token Sale stages.

## **FINAL PROVISIONS**

AOG will cooperate with all law enforcement inquiries, subpoenas, or requests provided they are in congruence with law.

AOG reserves the right to change, modify, add, or remove portions of these terms at any time during the sale and afterward by posting the amended terms on the AOG project website ([www.SMARTOFGIVING.com](http://www.SMARTOFGIVING.com), referred to as the website“), as well as making a public announcement. The revised version will be effective at the time AOG posts it on the website unless indicated otherwise. Nonetheless, AOG will provide 7 working day notice of any substantial changes.

If any term, clause or provision of these Terms is held unlawful, void or unenforceable, then that term, clause or provision will be severable from these Terms and will not affect the validity or enforceability of any remaining part of that term, clause or provision, or any other term, clause or provision of these Terms. The company may, at its sole discretion, assign its rights and/or delegate its duties under this contract.

You may not assign your rights or delegate your duties, and any assignment or delegation without the written consent of the company, which the company may withhold at its sole discretion.

By acquiring AOG tokens, you confirm that, to the extent permitted by law, you are authorized to acquire the tokens and accept to be bound by these terms in your relevant jurisdiction.