HELP Token
Blockchain Fundraising Solutions

HELP Token

HELP TOKEN SALE WHITEPAPER

Version: 1.0.0

Introduction

HELP FOR HUMANITY IS A 501 (C) (3) public charity organization incorporated in the state of New York. HELP FOR HUMANITY assists children and youths in developing countries to become productive members of their societies.

This charity for children and youths in developing countries provides food, clothing, transportation, educational, health and medical supplies to the needy.

Help for Humanity is one of the world's 1st Blockchain enabled "smart" donation processing and rewards systems serving political campaigns and nonprofits. This is currently a **$800 Billion market,** and one that Help For Humanity is uniquely positioned to disrupt and capture with its cutting-edge blockchain solutions model.

Our ultimate goal is to help great organizations raise more money and have a positive social impact on the world. Our second goal is to grow into a scalable multi-million dollar business within the next 2 -5 years and maximize capital returns for our investors. We do this be solving four major fundraising pain points that currently plagued the fundraising industry.

Those are -
1) High processing fees
2) A lack of trust
3) The inability to accept digital currency
4) Complicated Financial Reporting.

We solve all of these by processing donations on what's called "Blockchain". Using blockchain, we can process donations in a way that is faster, cheaper and more transparent than the current model.

HELP FOR HUMANITY engages in several programs in order to assist children and youths in developing countries:

Stepping For Success—Annual Walk-a-Thons will help to raise funds for the purchase of educational, health and medical supplies for children and youths in developing countries.

Breaching The Barriers-- Children in schools and day care centers will engage in fundraising activities to provide educational materials for children, youths, and teachers in developing countries. They would also become pen-pals to students in developing countries while learning about their cultures.

Jingles For Knowledge—children and teachers in day care centers and schools would solicit coins to assist in the purchase of uniforms, supplies and book bags for children in developing countries.

Cover Them with Love—New and lightly used clothing and shoes would be solicited from companies, individuals, day care centers, schools, churches and youth organizations to be shipped to children and youths in developing countries.

Bike For Life—Fundraising activities will help to purchase motorcycles and bicycles for youths to transport goods and people, thereby giving them a source of income. Youth in developing countries will also be trained create their own transportation business.

Hands Touching Lives—HELP FOR HUMANITY will engage in collaborative efforts with local community-based organizations to develop children and youths.

Collaborations

Gisimba Memorial Center (GMC)

Located in Kigali City, Rwanda, GMC serves about 200 children who are orphans from the 1994 genocide, HIV/AIDS, Malaria and other tropical diseases, poverty and abandonment. The center has three main goals:

to ensure that all of their children complete school, become independent, find employment and contribute to Rwanda's development

to help children and youths become self sufficient by developing projects for their consumption. These projects will also be a source of income to continue to provide a nurturing home environment for Rwandan children.

SOS CHILDREN'S VILLAGE- RWANDA

Located in Kigali, Rwanda, the Village provides a home for deprived children, as well as vital services for the local community.

MINISTRY OF EDUCATION (ST. VINCENT & the GRENADINES)

HELP FOR HUMANITY provides support for the children on the islands of St. Vincent and the Grenadines with donations of textbooks and other educational materials. We will soon provide teacher training in early childhood education to help teachers on the islands to become more proficient and have a greater impact on student success.

NATHAN RESTORATION OUTREACH MINISTRIES(NROM)

As a non governmental organization, NROM provides assistance to vulnerable children and young adults by providing them access to an education, vocational training as well as assisting with health, clothing and housing needs.

Help For Humanity Go-to-Market Strategy and Business Plan

<u>Core Values</u>

Help For Humanity was founded on 2009 and believes that having a clear set of corporate values will help us to grow into the successful organization we know it can be.

"A Scout is Trustworthy, Loyal, Helpful, **Friendly**, **Courteous**, **Kind**, Obedient, Cheerful, Thrifty, Brave, Clean and Reverent.''

The words "**Friendly** ", " **Courteous**" and " **Kind** " are in bold because Help For Humanity believes in the golden rule and that attitude is a little thing that makes a big difference. People don't want to work for *or with* people that are not friendly, courteous and

kind. Treating others with respect along with a positive attitude gets people excited in your company and inspires confidence.

> "Do not let what you cannot do interfere with what you can do"
> - John Wooden

Core Focus

Our ultimate goal is to help great organizations raise more money and have a positive social impact on the world. We do this be solving three major fundraising pain points that currently plagued the industry.

Those are –
1) High processing fees
2) A lack of trust and complicated year end filings and
3) The inability to accept digital currency.

We solve all three of these by processing donations on what's called "The Blockchain". The Blockchain is a revolutionary new technology that provides three primary advantages when incorporated into a donation processing system:

1. Allows organizations to safely receive online donations without the need for a centralized intermediary such as a bank or credit card company (lowering fees).
2. Records donations on what's called a "Distributed Ledger" as opposed to a "Centralized Ledger", which prevents donation data from being altered and provides transparency for how donations are used (increasing trust). This can also greatly simplify financial reporting.
3. Allows organizations accept both real (fiat) and digital (crypto) currencies.

Our secondary goal is to grow into a scalable multi-million dollar business over the next 2-5 years and maximize capital returns for its investors. Help For Humanity is an early mover in a giant market whose low cost/high revenue business model makes it a perfect candidate to become a "Unicorn" organization. The donation market we are going after is over $800 Billion. Help For Humanity is perfectly positioned to be one of the first companies capable of disrupting and capturing a large segment of this market by proving a faster, cheaper and more transparent way to donate using blockchain technology.

Core Advantages

Help For Humanity has several Core Advantages as to why **we** are the organization that will be the Ones to outshine its competitors:

1. Experienced core team (including tech talent) and advisory board already in place with many connections to the target market.
2. Has traction with a working Prototype, App and Website.
3. Fully and Proudly Registered with the SEC.
4. Already has a network of clients in place and ready to sign up with us on day

One.
5. Our project has a clear social good aspect that appeals to both ICO and Impact Investors.
6. Help For Humanity is an organization that already exists in the fundraising space and has been legitimized by various news sources
7. Strong Social Media Presence with a lot of followers on Twitter, Facebook and Telegram combined.
8. Our platform does not require the customers/investors to have any knowledge or Understanding of how the blockchain works.

Our Next 10-Year Target

When the clock strikes midnight on January 1 st , 2028, our goal is to have processed at least $4 Billion worth of donations on our platform for the previous calendar year. This is only 0.5% of the total market and what we believe is an achievable goal.

3-Year Picture

In the next three years we want to gain traction, establish our brand and scale rapidly. We also want to start expanding into other countries. Our goal will be to get as many organizations using the platform as possible and also become cash flow positive by the end of this time frame.

1-Year Plan

One year from now our goal is to achieve proof of concept and fine-tuned our product-market fit. We will use the money from investors to finish building out the platform, onboard organizations, establish a headquarters and hire the smartest people around the world to create the best donation platform the world has ever seen.

Hard Vs Soft Benefits

The success of Help For Humanity will depend on our ability to sell what we call "Hard Benefits" (or "need to haves") to our clients. These are benefits that will get organizations using our platform and provide immediate and direct value on day one. Soft Benefits (or "nice to haves") will have residual benefits to the organization, and may develop into substantial competitive advantages in the future.

Hard Benefits:
1. Lower Processing Fees – Credit card companies on average charge 2.5% on all transactions. In addition to this fee is an on average 5% payment processor fee. This means **7% of a donation is typically gone before the dollar even makes it to the organization's bank account.** These fees are so high because this payment model is outdated and relies on multiple intermediaries. Help For Humanity removes these intermediaries which will lower total processing fees to an average of **3% per donation while also generating substantial revenue for Help For Humanity.** As time goes on and digital currency adoption rates increase, total fees will decrease and our revenue will increase even further.

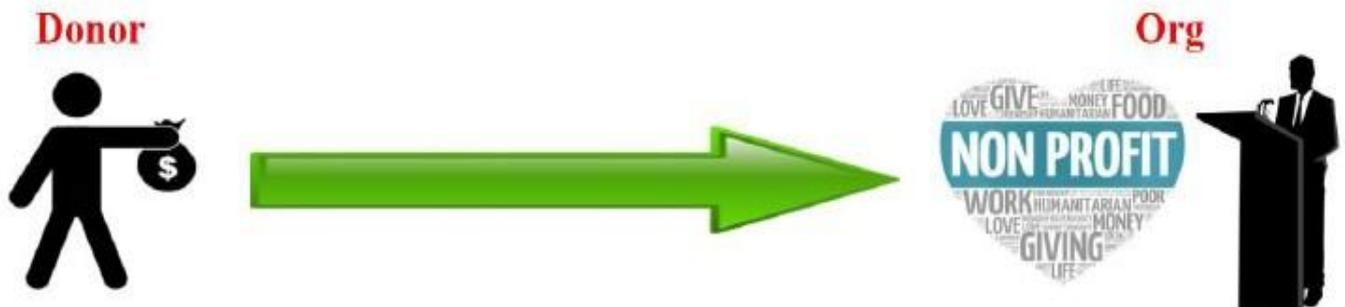**Hypothetical Case Study: The Task Force for Global Health**
The Task force for Global Health is the largest non-profit based out of Atlanta and processes approximately $1.8 Billion in revenue. If Help For Humanity can lower their processing fee even 2%, that's $36 Million in instant annual savings.

Outdated Current Model:
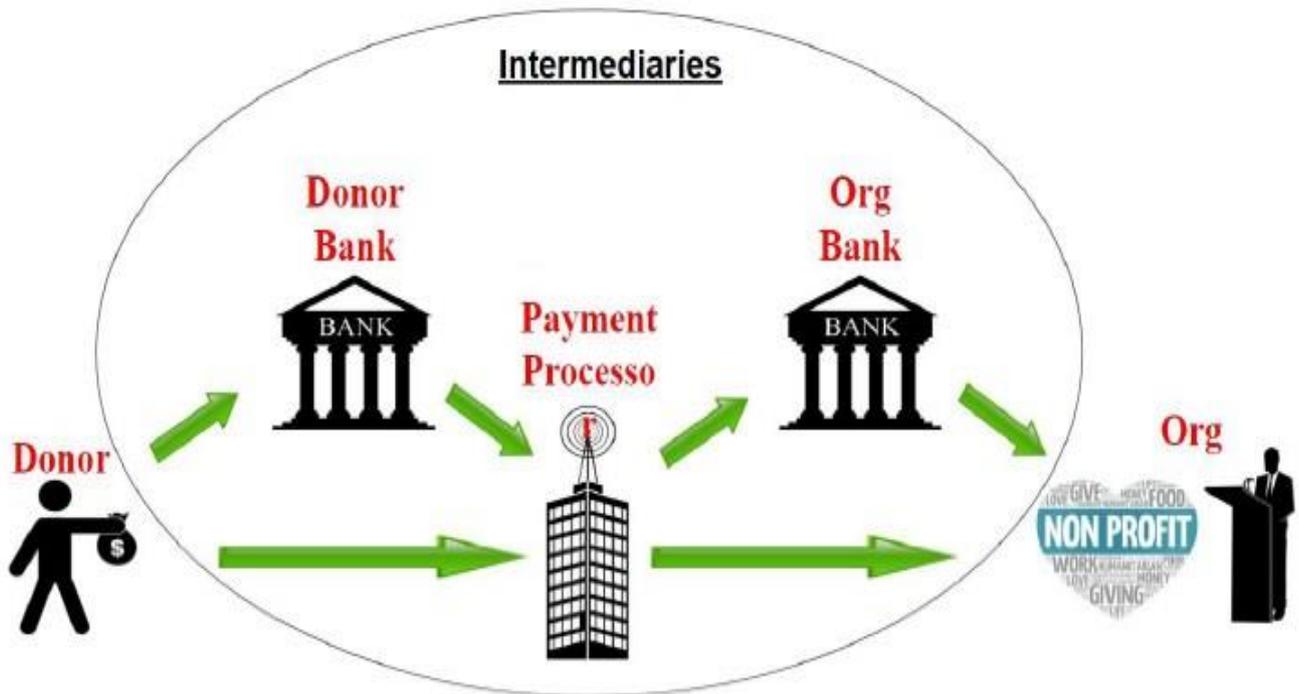
Our Model:

2. The Ability to Accept Digital Currencies – 99% of nonprofits and political campaigns today do not accept digital currency. Bitcoin, being the most popular form of digital currency, has a market cap of over $100 Billion. This means that 99% of organizations have no means to accept Bitcoin and are essentially leaving over $100 Billion on the table. Help For Humanity will change this and give organizations the ability to accept both real (fiat) and digital (crypto) currencies. All the research indicates that the usage, adoption rates and market caps of digital currency will only increase as time goes on.

Hypothetical Case Study: Make-A-Wish Foundation

Mark has $100,000 worth of Bitcoin and wants to donate some of it to the Make-A-Wish Foundation. The Make-A-Wish Foundation signed up for a free Help For Humanity account, and is now able to easily accept, track, report and deploy Mark's Bitcoin donation.

Soft Benefits:

1. Increased Donor Trust – Trust in non-profits is unfortunately at an all-time low. This lack of trust hurts everybody in the giving ecosystem. The needy are deprived of funds, organizations lack the resources to make a significant impact, legitimate organizations are given a bad name and donors **stop giving** .

Case Study 1: American Cancer Fund

In 2012, The Cancer Fund of America raised $187 Million. Of this, only 3% went to Fighting Cancer, and the other 97% was spent on items such as Cars, Vacations, Dating Site Dues, Tuition, Gym Memberships, etc...


Case Study 2: American Red Cross

In 2010, The American Red Cross raised and spent $500 Million for Haiti Earthquake Relief Efforts. The result: 6 houses were built (actual image below). The rest is unaccounted for even to this day.

With Help For Humanity, our donations will be recorded on what's called a Distributed Ledger as opposed to a Centralized Ledger, which prevents donation data from being altered and provides transparency for how donations are used.
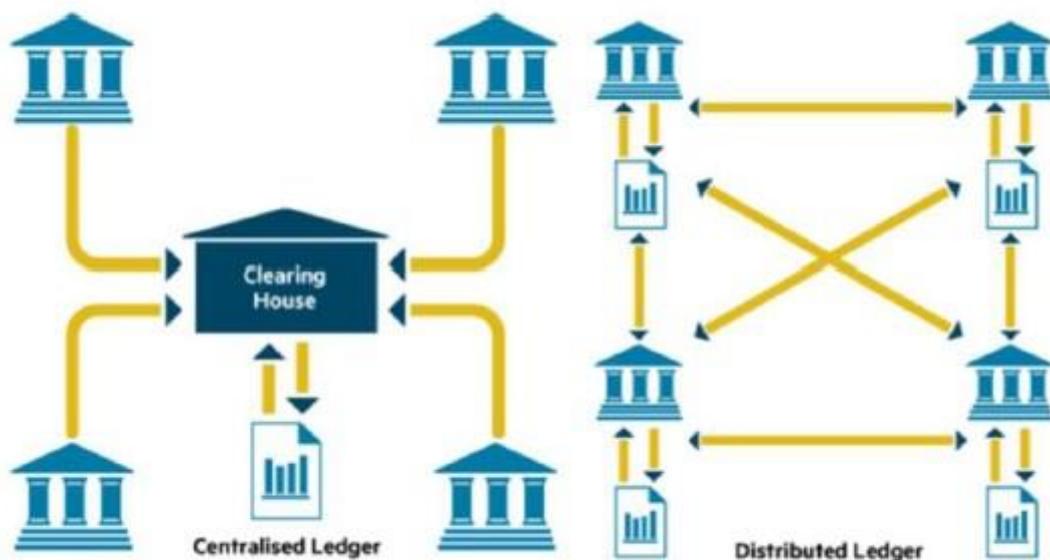
2. Simplified Year End Filings – Data from this Distributed Ledger can easily be inputted into financial reporting forms, and will greatly simplify the Year-end Filing Process for organizations on our platform.

3. Instant Settlement – It typically takes 2-3 days for a transaction to settle, however this can take weeks depending on type of currency used and jurisdiction of both the donor and organization. With Help For Humanity, people can send donations from anywhere in the planet in seconds.

4. The Help For Humanity Token – Help For Humanity will be issuing its own token which will provide a variety of benefits to organizations and serve as a medium of exchange on the platform.

One such benefit is that it allows donations, regardless of currency, to be seamlessly converted into Help For Humanity Tokens on the front and back-end via Smart Contracts. This means organizations can still benefit from innovations in blockchain without asking donors to change the way they have been supporting organizations for years. These tokens will become a hard benefit when organizations realize they can monetize aspects of their business that have previously been impossible to do so.

Individuals will be able to use the HELP Token to make their donation go even further, and will be rewarded in HELP Tokens for using our platform. These tokens may also be donated to an organization at reduced fees, show complete 100% transparency for how the donation is used via a trusted network of partners, redeemed for various e-commerce rewards/perks, or exchanged for other digital currencies like Bitcoin and Ethereum.

First Clients
Help For Humanity has leveraged its personal connections to identify what will be the first 10 large nonprofits and first 30 political campaigns to use our platform. Help For Humanity will also have a dedicated sales team whose full time job will be to get organizations using our platform.

Our close rate is typically 15% for political campaigns and 8% for nonprofits. With our initial sales pipeline, we project to acquire 300 clients within the first year, grow 3x from year 1-2 and then 2.5x, 2x, and 1.75x for the subsequent years after that.

For more information on the specific organizations in our pipeline, please send us email info@help-token.org

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Revenue Streams

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The Help For Humanity Network **could be easily monetized in a number of ways.**
1. Processing Fee: Should we capture only .02% of the market we are trying to penetrate and charge an unprecedented low 1% fee, that's $1,000,000 of revenue per year.

2. Help For Humanity Token Utility Value Appreciation: Help For Humanity will be keeping 24% of total token allocation in reserve. Because these tokens are designed to grow in value and pay out dividends as we grow as a company, Help For Humanity anticipates generating substantive revenue solely off its token value appreciation.

3. Service Fees: As an example and Case Study, The Task Force for Global Health, which is the largest Atlanta based non-profit, processed over $1.8 Billion dollars worth of donations in 2015. Even if Help For Humanity can only reduce their processing fees by 2%, that's $36,000,000 in instant annual savings. We believe that companies would be willing to pay set yearly rates to use this service.

4. Premium Account/Services: We could offer free accounts, and also premium paid accounts which come with additional features/access.

5. Date Collection: The data Help For Humanity collects will have huge monetary value, which can be strategically sold to generate profit without compromising our values.

Go-to-Market Overview

Platforms grow and conquer markets when they minimize the barriers to usage for their users. Help For Humanity needs to be designed to be so attractive it naturally pulls users into its orbit. A platform such as **Help For Humanity** *must attract users by structuring incentives for participation; preferably incentives that are organically connected to the interactions made possible by the platform (i.e. Help For Humanity token rewards, digital currency acceptance, decentralized platform, etc...). For Help For Humanity, we may have to operate as a loss leader in the initial onboarding phases and give users free tokens for signing up with our platform. We will likely not be able to completely replace an organization's current payment processor on day one, but will give them the option to try our products along with their current processor simultaneously. As the organization analyses the Hard and Soft Benefits our platform provides, they should start moving more money through our platform. Marketing also needs to be baked into our platform. Help For Humanity need to focus on the core interactions in the marketplace we wish to conquer and analyze the barriers that limit them.*

Market Opportunity

Many people don't think of the fundraising and donation space as its own market; however it's one of the largest on the planet. This market processed over $600 Billion in 2017 ($410 Billion just in the US Nonprofit Sector) and is expected to grow exponentially over time.

Market Strategy

Upon our ICO, we have a beachhead strategy to gain a foothold in the above mentioned market. Acquiring the initial user base creates the classic chicken or the egg problem. There

are a number of proven strategies to overcome this problem but in general it involves three techniques.

We will need to
1) Leverage our existing relationships with potential clients
2) Have a dedicated sales team to focus solely on onboarding and providing an amazing customer experience
3) Do simultaneous on-boarding for both and organizations and donors.

Initially, a reasonable approach is to onboard organizations first. Once these organizations are on boarded and satisfied, it will be substantially easier to onboard more and create a "Network Effect". Not only that, organizations will be financially incentivized to bring in new donors and take on marketing responsibilities for us. This should create a desirable donor base that should also start turning into a valuable source of data for both the organizations using Help For Humanity and Help For Humanity.

Pull marketing forces - Unlike traditional pipeline businesses, push marketing efforts do not work as well for platform type businesses. Instead, platform businesses such as Help For Humanity need to implement pull marketing forces. For example, some easy things to implement into Help For Humanity are incentives programs where users get Help For Humanity Tokens for signing up, receiving/giving their first, third, and fifth donation, and giving tokens to user for inviting new users onto the platform.

Corporate/Government Sponsorships

Corporate Partnerships – The research shows that having a social good component of a business can increase its bottom line. Investing in philanthropy increases an organization's brand, gives them a sense of purpose, facilitates employee engagement, builds bonds in different communities and connects with target demographics. Investment managers all around the world have allocated more than $8 trillion toward advancing for-profit impact-focused business models. As a for-profit Impact focused company, Help For Humanity anticipates being able to secure partnerships with companies that share similar social goals to Help For Humanity.

Government Partnerships – State and Federal Governments as well as various Government Departments allocate a portion of their budget each year (primarily from R&D) to funding new innovations for social good and promising new start-up companies that could generate positive economic returns. Help For Humanity fully anticipates being able to secure additional funding/resources from these various government entities. Help For Humanity is already an active member of the Advance Technology Development Center ("ATDC"), which is a State sponsored incubator program which provides injections of capital to early start-ups without taking equity.

2. Introduction to the Industry

2.1 Problems Facing the Industry

Today, if someone wants to send a payment, as an example, one US Dollar to an organization; the journey taken by that dollar before it reaches its destination is both extremely time consuming and costly. This problem becomes compounded even further when dealing with different currencies Every pit stop and loophole that dollar has to make on the way to its final destination decreases its value. It's eaten away in legal, transaction, processing and other fees until finally, when this dollar does arrive at its destination, only a fraction of it goes to the organization that it was originally intended for. With Help For Humanity, this entire process can occur anywhere on the planet in seconds, at virtually no cost.

Another large problem facing the current market, is the inability to hold organizations receiving funds accountable to the use of those funds. But now, in the age of blockchain and the distributed ledger, there is a perfect solution. Smart contracts can be used to streamline payments, even place certain conditions and contingencies on payments, to ensure resources and funding are allocated where they are needed the most. With the Help For Humanity Network, and our SP Token, individuals will be able to make contributions based on certainty as opposed to faith. Help For Humanity isn't designed to simply decrease corruption and responsible spending, but eliminate it entirely through the utilization of Smart contracts and the distributed ledger.

This distributed ledger will also make financial reporting far simpler than the current system in place, with the end goal being to eliminate year-end filing in its entirety. Transactions can be automatically tracked, monitored and sent off to revenue services for filing purposes. This process is fascinating in that it is both transparent and private at the same time.

2.2 The Path to Protocol
Our ability to facilitate change in the fundraising market will largely depend on the amount of capital raised during our token sale. At minimum, Help For Humanity will be building an application on top of the Ethereum Blockchain by issuing its own ERC20 Token. This alone is intended to create value for our early investors and solve many problems facing the fundraising market today. However, with enough funding, Our vision is to create its own protocol. A protocol that allows individual organizations participating on the Help For Humanity Network to issue their own tokens for fundraising purposes. These tokens can be issued in exchange for FIAT currencies such as Dollars/Euros, other cryptocurrencies, or even physical donation items (most popular being clothing, food and/or furniture). This allows organizations participating on our platform to essentially conduct mini SEED/Series A/Series B rounds on The Help For Humanity Network; a fundraising method and incentive structure for both parties that currently does not exist in the world today.

2.3 Mission and Vision
Our mission and vision is to create a new global standard for the fundraising industry by creating the first global and decentralized donation marketplace.

A market that provides organizations with a new and better method to raise funds by utilizing innovations in blockchain technology. A method that is cheaper, faster and more transparent than the current model all while rewarding people and organizations for participating in the process.

3. Background

3.1 Current Situation and Market Opportunity

Many people don't think of the fundraising and donation space as its own separate market; however it's one of the largest markets on the planet. This market processed approximately USD 700 billion worth of payments in 2017 alone and is expected to grow exponentially over time.

Of all fundraising organizations, the largest are Religious Groups, Political Campaigns, Nonprofits/NGOs, and Colleges/Universities. These organizations have dominated the donation and fundraising landscape for a long time, and have seen tremendous growth over the years. While there has been steady growth over the years, there are two specific events that changed the landscape most dramatically.

The **first event** was the invention of the internet. For the first time, organizations could expand their reach beyond local communities and accept payments online.

The **second event** was the rise of social media and social networking. For the first time, organizations could reach out to specific individuals and solicit donations via crowdfunding or other methods.

We believe that The Help For Humanity Network, and the underlying blockchain technology behind it, will be the **third event** .

There are currently millions of different, individual and centralized organizations around the world competing with each other for a seemingly finite amount of donor capital. This unfortunately also means that there are millions of different, individuals and centralized ways of processing payments. Help For Humanity aims to consolidate these organizations into one worldwide decentralized network. The value that would generate for the organizations participating on that network would be astronomical, especially for organizations in developing countries.

3.2 Crowdfunding Pitfalls

Despite a growing fundraising landscape, payment processing pain points as well as accountability issues have not been properly addressed. Furthermore, individuals and organizations in less developed countries have not been able to benefit because of roadblocks that still exists (mainly in terms of payment processing). One attempted solution has been use of crowdfunding platforms. Crowdfunding platforms addressed the issue of wider access and inclusivity. However, crowdfunding is still a centralized process that encounters the same problems of traditional fundraising. In addition, most of the larger crowdfunding sites (Kickstarter, GoFundMe, Indiegogo, etc...), due to numerous restrictions and other factors, can't even allow for larger organizations such as the aforementioned Religious Groups, Political Campaigns, Nonprofits/NGOs, and Colleges/Universities to participate on their platform.
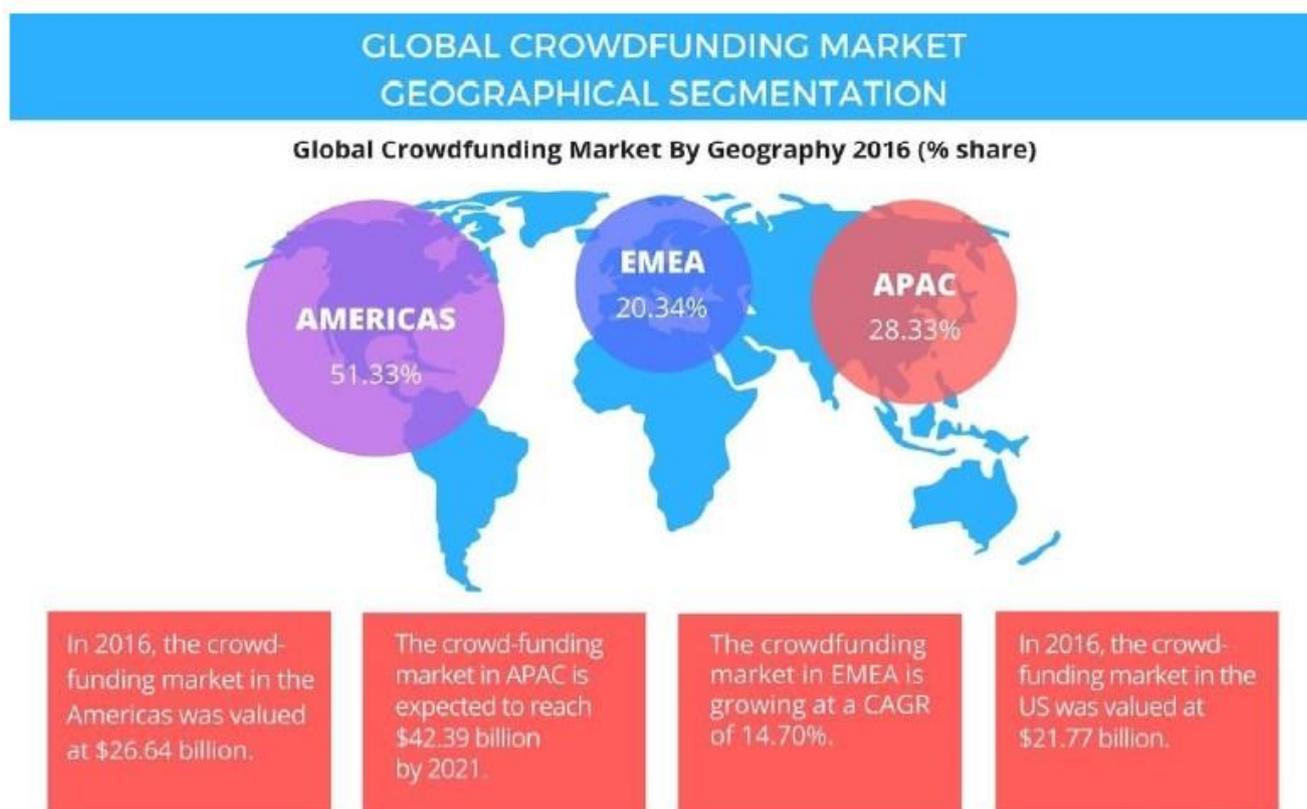
The existing crowdfunding model takes large percentages of donations in order to process

FIAT payments and stay afloat. For example, GoFundMe takes 5% of what every campaign raises in addition to passing along a credit card processing fee to donors. This is the same case with Kickstarter. Indiegogo charges up to 9% on the funds raised.

There is also processing fees between 3% to 5%, for currency exchange fees and wire fees. Razoo charges 7.9% of funds raised including a processing fees. Others such as Crowdrise, Fundly and RocketHub charge between 5%-8%, also in addition to processing fees. In addition to high fees, another problem is that very few crowdfunding campaigns are successful in raising the required funds. Donations go to the crowdfunding platform, not the actual campaign. Campaigns only receive funding after meeting strict fundraising goals and conditions.

Despite these inefficiencies, Technova released a report that estimates that the crowdfunding industry processed over USD $40 Billion in 2016, and World Bank predicts this segment to grow to over USD $96 billion by 2025 (which is approximately 1.8 times the size of the global venture capital industry today in 2017).

The Help For Humanity Network is designed to highly disrupt and capture this segment of the industry by utilizing the blockchain. The Help For Humanity Network will allow organizations participating on its network to raise funds at virtually no cost and without strict fundraising goals/conditions.

GLOBAL CROWDFUNDING MARKET GEOGRAPHICAL SEGMENTATION

Global Crowdfunding Market By Geography 2016 (% share)

EMEA 20.34%

APAC 28.33%

AMERICAS 51.33%

In 2016, the crowdfunding market in the Americas was valued at $26.64 billion.

The crowd-funding market in APAC is expected to reach $42.39 billion by 2021.

The crowdfunding market in EMEA is growing at a CAGR of 14.70%.

In 2016, the crowdfunding market in the US was valued at $21.77 billion.

3.3 Traditional Fundraising Pitfalls

Despite the growth of crowdfunding, it is still dwarfed by traditional fundraising which bring in hundreds of billions of dollars each year. In the current state, processing FIAT transactions for donations and fundraising are very inefficient.
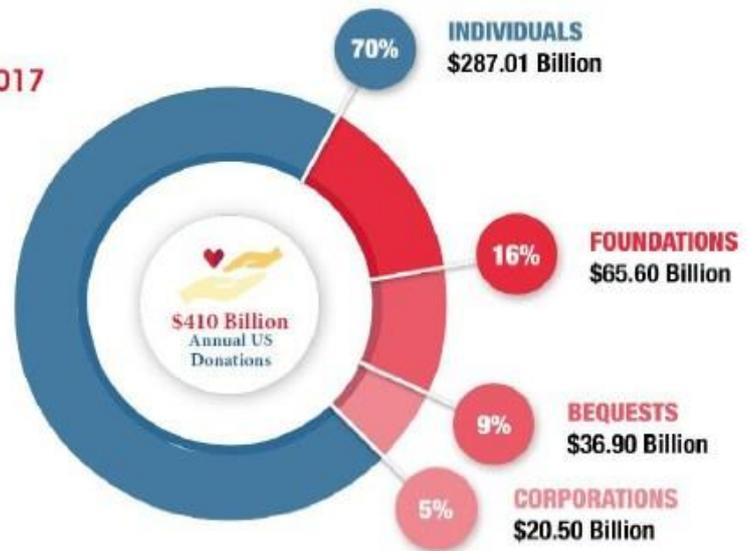
One of the ways through which payments for donations gets eaten up, is through foreign exchange margins. The bank determines the differences between exchange rates available in the money markets and the rate the bank will charge for the customer. There is also another fee called "correspondent banking'. A correspondent bank processes services on behalf of another financial institution. These include services such as facilitating wire transfers, business transactions and accepting deposits. Due to these long and complicated procedures, cross border payments could take up to 5 days to settle and incur high fees.

3.3 Market Opportunity

Market Opportunity

Market processed over **$600 Billion in 2017** ($410 Billion in the US Nonprofit Sector)

★ By 2028, if SupPorter only captures **0.3%** of the market, it will have processed **$2 Billion Dollars.**

$410 Billion Annual US Donations

INDIVIDUALS **70%** $287.01 Billion

FOUNDATIONS **16%** $65.60 Billion

BEQUESTS **9%** $36.90 Billion

CORPORATIONS **5%** $20.50 Billion

There is huge opportunity in leveraging on peer-to-peer models of facilitating local and international transfers that would completely change the way organizations view fundraising. Matching users via peer-to-peer networks on the blockchain is a cheaper and faster way of processing payments. With this faster and more efficient process, The Help For Humanity Network is anticipated to open up the floodgates in this already large market.

There are millions of people in need of the services provided by organizational participants in this market. However, due to restrictive nature of the current market, they are not always able to get the help they need.

4. How it Works

4.1 Overview
Help For Humanity will be world's 1st Blockchain enabled "Smart" Donation Processing and Rewards System serving Political Campaigns and Non-profits. Organizations will sign up with Help For Humanity at no cost, which will allow them to accept, deploy and track both FIAT and digital currency donations (including our SP Token). These donations will be processed in a decentralized manner without the need for a centralized intermediary such as a bank. This alone is expected to give an instant bump to an organization's bottom line by saving them 3-5% on processing fees.

Individuals will be able to use the HELP Token to make their donation go even further, and will be rewarded in SP Tokens for using our platform. These tokens may also be donated to an organization at reduced fees, show complete 100% transparency for how the donation is used via a trusted network of partners, redeemed for various e-commerce rewards/perks, or exchanged for other digital currencies like Bitcoin and Ethereum.

Donations will be automatically recorded on the Distributed Ledger, and the use of Smart Contracts will give donors the ability to implement "Conditional Giving". Meaning, donations can only be executed if certain requirements are met. This will provide donors with complete security knowing that their donation is being used as intended.

Help For Humanity is also expected to radically simplify and automate the Year-end filing process. Data from the Distributed Ledger can easily be sorted, analyzed and inputted into financial reporting forms. Normally, money is simply a store of value and almost impossible to put into different categories. However, because Help For Humanity is a "Smart Processing" system, different money can be classified into different categories, and special algorithms can auto generate and complete financial reporting forms based on these categories. For example, IRS Form 990 is currently a huge headache for Nonprofits. This form is typically over 50 pages and can take a team of accountants weeks to complete. With Help For Humanity, this process could be completed in a matter of minutes.

The beauty of Help For Humanity, is that donors don't have to use cryptocurrencies. This is because donations, regardless of currency, can be seamlessly converted into HELP Tokens on the front and back-end. This means we're not asking donors to change the way they have been supporting organizations for years. The Help For Humanity token will also have many other benefits/rewards to incentivize people to use our platform.

In Summary:
a. Transparency for Use of Funds and Automated Year End Filing via the Distributed Ledger.
b. Instant Conversions and Conditional Giving via Smart Contracts.
c. Low Processing Fees and Instant Settlements via the Blockchain.

Because there is a fixed supply, the SP Token is designed to grow in value as more organizations start using our platform and demand for the SP Token increases. The donor feels better about giving, and the organization received more money that it can seamlessly accept, track and report. It's a win-win.

4.2 How we Make Money

As mentioned previously, the management team of Help For Humanity's number one goal will be to increase the Help For Humanity Network and ecosystem of the Help For Humanity Token. However, The Help For Humanity Network could be easily monetized for Help For Humanity as a company in a number of ways.

a. 1% Processing Fee: For example, should we capture only .1% of the market we are trying to penetrate and charge an unprecedented low 1% fee, we are looking potential revenues of $3,000,000 - $5,000,000 per year.

b. Help For Humanity Token Utility Value Appreciation: Help For Humanity will be keeping 24% of total token allocation in reserve. Because these tokens are designed to grow in value as we grow as a company, Help For Humanity anticipates generating substantive revenue solely off it's token value appreciation.

c. Yearly Fee: As another example and Case Study, The Task Force for Global Health, which is the largest Atlanta Based Nonprofit, processed over $1.5 Billion dollars worth of donations in 2015. Should they switch to a cheaper and smarter payment processing system like Help For Humanity, they could save 1-3% per year on processing and overhead fees, which comes out to an estimated $15,000,000 - $45,000,000 in annual savings. We believe that companies would be willing to pay set yearly rates to use this service.

d. Date Collection: The data Help For Humanity collects will have huge monetary value, which can be strategically sold to generate profit without compromising our values.

4.3 As an Application

The HELP Token is designed to streamline the fundraising process and increase accountability by utilizing the Ethereum Blockchain. This way, users can create smart contracts that signify the relationship between the donor and the target organization. The users making payments can even contribute through buying smart contracts on the Help For Humanity Network. These smart contracts are then passed through to the intended organization. The advantage of smart contracts, is that they signify some relationship and agreement between two different parties. This will translate to more accountability and less overhead in the fundraising process.

4.4 As a Protocol

The Help For Humanity Protocol would offer multiple incentive structures to get people using HELP Tokens. This would be essential in building out a successful crypto market and one of the most important factors that would generate value for early token buyers. One of the more popular and proven incentive structures is coin mining; popularized by well known protocols such as Bitcoin and Ethereum. Like to these protocols, Help For Humanity will be creating a token that will be developed similar to a Proof of Work (PoW) implementation. This will enable people within the network to be incentivized for verifying donations and earn for doing so. This incentivized marketplace is much easier to scale globally and is a huge advantage that cryptocurrencies have over the existing centralized model controlled by large central banks. It would create a marketplace that could grow rapidly and organically, with the help of anybody on the planet with an internet connection.

Although HELP Token will serve as the primary medium of exchange on this decentralized donation marketplace, The Help For Humanity Protocol will also allow individual organizations participating on the Help For Humanity Network to issue their own tokens to the public for fundraising purposes. These tokens will have their own name, market price and liquidity.

Individuals and organizations will then be able to buy, farm and trade those tokens. HELP Tokens will always be available to be exchanged for these tokens and offer liquidity. Additionally, depending on the smart contracts, these tokens will also be able to be

exchanged with FIAT currencies such as Dollars/Euros, other cryptocurrencies, or even physical donation items (most popular being clothing, food and/or furniture).

Conceptually, this allows organizations participating on our platform to essentially conduct mini SEED/Series A/Series B rounds on The Help For Humanity Network; a fundraising method that currently does not exist in the world today.

4. 5 Current and Expected Incentive Structures

Currently, there are very few incentives when it comes to the individual making a donations, with small tax breaks being the current standard. However, The Help For Humanity Protocol would allow individuals the ability to receive and exchange cryptocurrencies for making a donation. For the first time, donors will not experience a near "total loss" when they give something away via current incentive structures in place. The receiving organization obviously benefits from the donation, but also the donor may also be rewarded in tokens. With these tokens, the individual may be able to discover potential future financial gains in the crypto market, or to decide to further assist organizations they supports on The Help For Humanity Network. This is a new personal incentive that does currently does not exist in the world today.

4.6 The Network Effect

Both The Help For Humanity Network and The Help For Humanity Protocol would create a "Network Effect", meaning the more organizations and individuals participating on our platform, the more value the HELP Token will retain.

5. Competitive Advantages

Decentralizing the already massive donation market comes with many advantages over the current centralized model:

5.1 Lower Fees and Faster Transactions

In today's environment, organizations receiving funds are forced to rely on traditional FIAT Banking Institutions which have a monopoly on the assets and transfer process.

When an individual or organization initiates a transaction, they are essentially requesting their bank to perform the transaction on their behalf. This centralized implementation in today's FIAT banking system causes loss of power and control from the end user, who is the true owner of the asset. These institutions can in turn perform actions not directly in the best interest of the end user. This process is time consuming and expensive, yet it occurs continually throughout the day. With Help For Humanity this process can be decentralized. Transactions can occur quickly anywhere on the planet with virtually no cost.

5.2 Year-end Filing and Financial Reporting: Transparent yet Private

Due to the decentralized nature of a blockchain, the distributed ledger allows for the public visibility of every transaction recorded. As the ledger is distributed across the network and its members, any transaction, once recorded within the ledger, is permanently recorded and is immutable and irrefutable within the network.

However, also due to the decentralized nature of blockchain, this is private and secure. No single entity controls this already encrypted data. This distribution of data intrinsically

ensures that the data remains secure. In addition, as the blockchain utilizes a hash address, the information can be identified by the initiator of the transaction, also known as the address holder, but not by the public.

This technology will allow for a more efficient year end filings system for tax purposes and all financial reporting in general. A distributed ledger is a disruptive technology in the financial space. It has the potential to completely overhaul the current regulatory and reporting landscape. While it may be going too far and be too soon to suggest these technologies will be able to eliminate specific filing requirements, they will certainly be able to reduce the back and forth between the organizations reporting financial information, and the organizations receiving and processing financial information.

5.3 Leveling the Playing Field

In today's centralized market, it is impossible to instantly send money from one country to another when dealing with different currencies. In order to facilitate this process, organizations rely on large central banks; banks that take large fees and multiple days to process a single payment. This process is especially hard, sometimes impossible for smaller organizations, or organizations that are located in smaller developing countries/principalities.

Help For Humanity would level the playing field on a global scale, so payment processing is cheap, fast and easy regardless of borders or the jurisdiction of any government. This was one of the primary reasons cryptocurrencies were created in the first place.

6. Token Sales

6.1 Why Participate in the HELP Token Sale?

If you are a accredited /non accredited investor and would like to participate in the Help For Humanity Token Sale, please visit: www.help-token.org **or send us email** info@help-token.org

As of June 2, 2018, over 15 Billion Dollars has been raised via token sales. This is 9X larger than traditional Venture capital fundraising. Token sales have become a very attractive investment opportunity because it allows for investors to essentially "get in early" with regards to blockchain companies. This has similar aspects to investing in a Pre-IPO company.

Historically, the only people allowed to participate and benefit from SEED and early round investing in Pre-IPO companies, have been venture capitalist firms or individuals that were already millionaires. Large companies that eventually went public such as Amazon, Facebook and Google were funded this way.

Case Study: The Snapchat IPO

Snapchat's journey to their IPO is a textbook example of normal individuals not being able to benefit from these types of investments.

In the early days of the company, the price for purchasing one share of Snapchat during its A1 round was $0.01 per share and limited to a small group of investors. Later, during its A round, the price for purchasing one share of Snapchat was $0.21 per share and also limited to

a small group of investors. When shares were finally offered to the general public via an IPO, the stock was trading at $24.00 per share. Most people could not benefit from being an early investor in Snapchat because of the closed nature of venture capital funding.

With cryptocurrency token sales, almost anybody has the opportunity to invest early in a blockchain company with hopes to make similar gains should the token and its network appreciate in value. Bitcoin for example, was worth approximately USD $0.07 per coin in 2010, but grew to USD $17,000 per coin as of December 11, 2017. If individuals invested in Bitcoin at the early stages, they would have realized a 242,857% return on their investment.

This also allows companies to raise funds from secondary markets without dilution. Combined with "The Network Effect", there is tremendous opportunity for a coin to increase in value because the investors are motivated not only to adopt the product, but also to extol the product's benefits to others.

The rapid growth of token sales has led to more than 1,500 new cryptocurrencies being created, which are traded on daily basis. Many which provide amazing returns.

Biggest Gainers*

#	Name	Symbol	Volume (24h)	Price	% 24h
1	Bitsum	BSM	$80,237	$0.000259	70.22%
2	Parkgene	GENE	$229,553	$0.006586	62.94%
3	Pylon Network	PYLNT	$273,542	$2.33	46.27%
4	Eidoo	EDO	$4,340,236	$0.969211	46.18%
5	Monoeci	XMCC	$114,230	$0.118117	40.11%
6	Scry.info	DDD	$922,735	$0.095579	34.75%
7	Lina	LINA	$140,977	$0.035599	33.42%
8	Veritaseum	VERI	$827,164	$36.75	33.04%
9	HeroNode	HER	$153,349	$0.003750	31.40%
10	Bob's Repair	BOB	$600,516	$0.017548	28.16%
11	Sapien	SPN	$127,881	$0.003524	25.39%
12	Tezos	XTZ	$4,246,167	$1.67	24.95%
13	PKG Token	PKG	$122,755	$0.000096	23.58%
14	Octoin Coin	OCC	$1,143,724	$0.217802	22.93%
15	BitRewards	BIT	$112,988	$0.001795	22.21%

The **Help For Humanity** Network and SP Token are designed to grow in value as the world discovers new uses for blockchain technologies. This white paper is only intended to highlight the more practical applications for The **Help For Humanity** Network, but we

believe this is only the beginning, and we anticipate other disruptive innovations that our community will discover using The **Help For Humanity** Network.

HOWEVER, TOKEN SALES ARE NOT WITHOUT RISK AND NOT AN APPROPRIATE INVESTMENT FOR EVERYBODY. PLEASE REFER TO THE "LEGAL, RISK FACTORS, TERMS AND CONDITIONS" SECTION AT THE BOTTOM OF THIS WHITE PAPER FOR A LIST OF THE MORE COMMON RISKS ASSOCIATED WITH INVESTING IN TOKEN SALES.

7. Token Distribution, Use of Proceeds and Burn Rate

There will be total of 999,999,999,999 pre-minted tokens. Out of this, 80% will be sold to the general public via an ICO (or "Token Generated Event"). An additional 20% will be set aside to offer Pre-Sale Investors extra tokens per a discount rate based on investment amount. Should this 5% not be fully allocated in the Pre-Sale, any remaining tokens will be allocated in the ICO. Each token is divisible by 18 decimal points.

Proceeds from the Pre-Sale will be primarily used to ensure a successful, properly registered, safe and legal ICO. Proceeds from the ICO will be used to build out the network with the objective of increasing the utility of the HELP Tokens distributed to investors.

Funds from the ICO will be allocated per the below (however percentage allocations may change based on company needs and fundraising goals reached):

PLEASE EMAIL info@help-token.org TO REQUEST AN INVESTOR KIT WHICH CONTAINS A DETAILED 5 YEAR FINANCIAL PLAN AND DETAILED 2 YEAR BUDGET/BURN RATE

Use of Funds

★ Completion of Technology **14%**

★ Implementation of Technology/Staffing **29%**

★ Go-to-Market Efforts **22%**

★ ICO Specific Marketing **12%**

★ Office Space & Initial Inventory **7%**

★ AWS and other Service Fees **4%**

★ Legal, Insurance and Accounting **5%**

★ Misc **7%**

Help For Humanity Burn Rate is also expected to change dependent on fundraising goals, company needs and token appreciation. Once the **Help For Humanity** Network is up and running, **Help For Humanity** anticipates being able to generate a positive revenue stream within two years of it's Token Generated Event. However, should **Help For Humanity** meet its minimum fundraising goals, the Company anticipates it will be able to operate at least up to 36 months without revenue generation.

It's worth noting that an investment in a token sale is far different from an investment in equity or an IPO. Token sales focus on increasing the utility value of the token and its underlying network, not necessarily the revenue generated by the company. Compensation to the Executive Team of **Help For Humanity** is tied to the utility value of the token to directly align their interest with that of its early investors. While there is great potential for **Help For Humanity** to add additional revenue streams from it's business operations, it will not do so if it impedes the adoption and appreciation of the SP Tokens in any way, as that is the primary goal of supporter and it's primary obligation to investors. For more detailed information on how token sales work, please review "The SAFT Project" documentation which may be found on our website in full at www.helptoken.org.

7.1 ICO Public Sale

Help For Humanity will be conducting two separate Public Sale Offerings. One will be a Real Agreement for Tokens and Equity ("RATE") which will be classified by the SEC as a Regulation Crowdfunding Offering ("Reg CF") under Title III of the JOBS Act and open to both accredited and non accredited investors. The second will be a Simple Agreement for Future Tokens ("SAFT) which will be classified by the SEC as a Regulation D Private Placement ("Reg D) and open to accredited investors only. We are seeking to raise up to $1,000,000 in the RATE and up to $2,000,000 in the SAFT. During this Public sale, **Help For Humanity** will be able to accept BTC, ETH, LTC and via Wire Transfer (including US Dollars).

The Public sale shall be executed on first-come, first-served basis. We can't guarantee the availability of tokens for all interested participants. The more an individual is willing to contribute in the Pre-sale, the larger a discount rate they can expect.

If you are interested in hearing more about the Terms of the RATE, please visit:
www.help-token.org

If you are interested in hearing more about the HELP Tokes sale, please email info@help-token.org

7.2 Token Allocation Schedule

- Help For Humanity (HELP) will have a total supply of 999,999,999,999 Tokens
- STANDARD HELP Token ICO Price is 1ETH = 10,000,000 HELP Tokens (20% bonus included)
- The Help For Humanity (HELP) Token will be an ERC20 Token Built on top of the Ethereum Blockchain
- The Help For Humanity (HELP) Token will have many specific benefits, including the seamless conversion of different currency types, donation tracking and conditional giving

Legend:
- 80% Tokens for Public Sale
- 5% Tokens for Bounty
- 15% Tokens for Foundation

7.3 Help For Humanity ICO

Our ICO will be held on the **Help For Humanity** Token Sale website (www.helptoken.org) with a start date and specific details to be announced after gauging interest via the Public Sale. The initial token sale will be opened to the public and will last for 14-30 days, however dates may change if the company deems it beneficial. It is possible to take part in the token sale with only Ethereum (ETH.

7.4 Monetary (Token) Policy

While the initial goal of **Help For Humanity** will be to increase the value of the HELP Token, **Help For Humanity** may engage in activities to incentivize organizations to only accept our currency as well as control the volatility of our token price, should the company deem it beneficial to do so. Although the token supply is fix, these can be seen as similar tools to the Federal Reserve's use of Open Market Operations, Setting the Discount Rate and Reserve Requirements. This is to help ease investor's mind with regards to the volatility associated with cryptocurrencies. However specific operations we may or may not use will not be known until the **Help For Humanity** Network is fully up and running.

8 Legal, Risk Factors, Terms and Conditions

The following Terms and Conditions ("Terms") govern the sale of cryptographic tokens – HELP Tokens ("HELP") -- that is required to transact on the **Help For Humanity** open source software platform ("**Help For Humanity** Platform") to purchasers of HELP Tokens. ("Purchasers" collectively, and "Purchaser" individually).

This document is not a solicitation for investment and does not pertain in any way to an offering of securities in any jurisdiction. This document describes the initial sale in which the token (HELP TOKENS) is sold, as well as the perpetual coordinated spontaneous creation of the HELP TOKENS Parties may be interested in purchasing HELP TOKENS in the initial sale to support the development of the Help For Humanity Platform, and to prepare for their use of the Help For Humanity Platform when it is fully operational. Individuals, businesses, and other organizations should carefully weigh the risks, costs, and benefits of acquiring HELP Tokens early in the

initial sale versus waiting to purchase HELP TOKENS on open, third-party exchanges once the system is operational and when they or their businesses actually require HELP Tokens to operate.

IMPORTANT
Ownership of HELP Tokens carries no rights express or implied. Purchases of HELP Tokens are non-refundable. Purchasers should have no expectation of influence over governance of the platform. By participating in the sale of HELP TOKENS , you expressly acknowledge and represent that you have carefully reviewed the Terms and fully understand the risks, costs, and benefits of purchasing HELP Tokens and agree to be bound by these Terms. As set forth below, you further represent and warrant that, to the extent permitted by law, you are authorized to purchase HELP Tokens in your relevant jurisdiction, are of a legal age to be bound by these Terms, and will not hold **Help For Humanity** its parent and affiliates, and the officers, directors, agents, joint ventures, employees and suppliers of **Help For Humanity** or our parent or affiliates, now or in the future and any other member of the **Help For Humanity** Team (collectively the "**Help For Humanity** Parties" or "The Company") liable for any losses or any special, incidental, or consequential damages arising out of, or in any way connected to the sale of HELP Tokens.

WARNING: DO NOT PURCHASE HELP TOKENS IF YOU DO NOT UNDERSTAND THE BENEFITS ASSOCIATED WITH BLOCKCHAIN TECHNOLOGIES.

Purchases of HELP Tokens should be undertaken only by individuals, entities, or companies that have experience with, and understanding of, the usage and intricacies of cryptographic tokens, like BitCoin ("BTC"), and blockchain based software systems. Purchasers should have functional understanding of storage and transmission mechanisms associated with cryptographic tokens.

While the **Help For Humanity** Team will be available to assist Purchasers of HELP Tokens during and after the sale, **Help For Humanity** will not be responsible for lost BTC or HELP Tokens resulting from actions taken by, or omitted by Purchasers. Note, in particular, that HELP TOKENS Purchasers should take great care to write down their wallet password and not lose it so as to be sure that they will be able to access their HELP Tokens when it becomes available after the initial sale. If you do not have such experience or expertise, then you should not purchase HELP Tokens or participate in the pre-sale of HELP Tokens.

WARNING: CRYPTOGRAPHIC TOKENS MAY EXPERIENCE EXTREME PRICE VOLATILITY

Cryptographic tokens that possess value in public markets, such as BTC, have demonstrated extreme fluctuations in price over short periods of time on a regular basis. A Purchaser of HELP Tokens should be prepared to expect similar fluctuations, both down and up, in the price of HELP Tokens denominated in BTC or United States dollars ("USD") or currencies of other such jurisdictions.

Such fluctuations are due to market forces and represent changes in the balance of supply and demand. **Help For Humanity** cannot and does not guarantee market liquidity for HELP Tokens and therefore there may be periods of time in which HELP TOKENS is difficult to buy. Additionally, due to different regulatory dictates in different jurisdictions and the

inability of citizens of certain countries to open accounts at exchanges located anywhere in the world, the liquidity of HELP Tokens may be markedly different in different countries and this would likely be reflected in significant price discrepancies. By purchasing HELP TOKENS , you expressly acknowledge and represent that you fully understand that HELP Tokens may experience volatility in pricing and will not seek to hold any of the **Help For Humanity** Parties liable for any losses or any special, incidental, or consequential damages arising from, or in any way connected to, the sale of HELP Tokens.

WARNING: THE PURCHASE OF HELP Tokens HAS A NUMBER OF RISKS

The purchase of HELP Tokens carries with it a number of risks. Prior to purchasing HELP Tokens, you should carefully consider the risks and, to the extent necessary, consult an appropriate lawyer, accountant, or tax professional. If any of the following risks are unacceptable to you, you should not purchase HELP TOKENS . By purchasing HELP Tokens, and to the extent permitted by law, you are agreeing not to hold any of the **Help For Humanity** Parties liable for any losses or any special, incidental, or consequential damages arising from, or in any way connected, to the sale of HELP TOKENS , including losses associated with the risks set forth above.

WARNING: FORWARD LOOKING STATEMENTS

The Company's Token Sale whitepaper contains forward-looking statements within the meaning of Section 27A of the Securities Act and Section 21E of the Exchange Act. These forward-looking statements are based on current expectations, estimates and projections about our industry, the Company management's beliefs, and assumptions made by Company management. Words such as "anticipates," "expects," "intends," "plans," "believes," "seeks," "estimates," and variations of such words and similar expressions are intended to identify such forward-looking statements. These statements are not guarantees of future performance and are subject to certain risks, uncertainties and assumptions that are difficult to predict; therefore, actual results may differ materially from those expressed or forecasted in any forward-looking statements. We undertake no obligation to update any forward-looking statements, whether as a result of new information, future events or otherwise, except to the extent that we are required to do so by law.