



# Blockchain-Based Family Finances

## Improving Financial Literacy From Cradle Through College

### WHAT IS KIDCOIN?

Kidcoin is a blockchain-based family finance platform that teaches kids how to value and manage money, while offering incentives for them to earn rewards for their contributions, achievements and good deeds.

Our vision is to raise the next generation of kids to be more fiscally responsible citizens, by managing their money proactively, minimizing debt wherever possible, and practicing healthy financial habits such as budgeting, goal-setting and reconciling their accounts periodically.

By engaging parents, family members and communities in the process, Kidcoin embraces an interactive, open architecture model, that is conducive to collaboration and in line with the saying - "It takes a village to raise a [financially savvy] child."

### HOW WILL KIDCOIN WORK?

The essence of life is in the details. Kidcoin will hone in on micro-efforts that correspond to positive daily actions - like taking out the garbage, going to soccer practice, or getting a better grade on a test. Micro-efforts garner micro-rewards, and micro-scholarships can be earned for micro-achievements or good deeds.

Sponsors — who can be anyone from parents and relatives to brands, nonprofits and institutional donors — will define a campaign's required tasks and conditions as well as the corresponding reward, all of which are recorded on the blockchain.

The platform and supporting ecosystem will then work to:

- 1 identify the most relevant users to participate,
- 2 confirm potential recipients' acceptance of terms,
- 3 verify uploaded proof of achievement, and
- 4 release funds when all requirements have been met.

Kidcoin will thereby be accumulated as a powerful currency that can either be stored or invested for future use, or utilized immediately to acquire products and services within Kidcoin's vetted, age-appropriate primary and secondary (P2P) digital marketplaces.

For businesses and nonprofits, Kidcoin will offer a new way to meaningfully engage with their target audience while enabling them to build brand loyalty and gather automated analytics that can help to inform their strategic decisions.

To make all of this possible, the Kidcoin ecosystem will be powered by Ethereum smart contracts and Hyperledger which will provide partners and auditors an easy way to integrate with Kidcoin.

### ECOSYSTEM MODULES

Supporting both fiat and cryptocurrencies, Kidcoin's family finance platform will offer its users hands-on, gamified opportunities to earn, spend, save, invest and give back to their community within a secure, vetted digital ecosystem.



Hybrid Digital Wallet with Parental Monitoring



Family & Friend P2P Funding



Micro-Scholarships and Micro-Rewards



Primary and Secondary P2P Digital Marketplaces



Education Savings Advice and Fund Management

The Kidcoin token (ERC20 compliant) will give users the ability to access and engage with numerous premium features and services available within the Kidcoin ecosystem.

### ROADMAP

#### 2018

- Q1 Jan: Initial Whitepaper Released  
Mar: Kidcoin Private Sale Opened
- Q3 Aug: New Website Launched
- Q4 Nov: Kidcoin Presale Round 1 Begins  
Dec: Kidcoin Presale Round 2 Begins

#### 2019

- Q1 Jan: MVP Released  
Feb: Kidcoin Token Sale Begins  
Feb: Hybrid Digital Wallet - Beta Release  
Feb: Family & Friends Module - Beta Release  
Mar: Micros Earnings Module - Beta Release
- Q2 Apr: Gated Access Marketplace Module - Beta Release  
Jun: Education Savings Plan Module - Beta Release
- Q3 Aug: Fund Management Module - Beta Release
- Q4 Oct: Secondary P2P Marketplace Module - Beta Release

## TOKEN SALE

**Presale Phase 1**  
 Dates: September 2018  
 Target: \$2.5MM USD

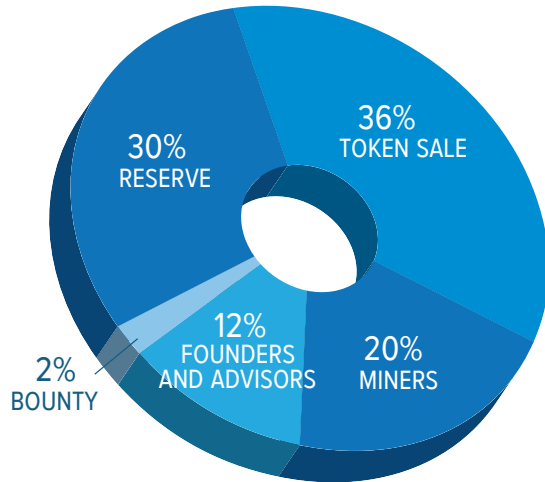
**Presale Phase 2**  
 Dates: October 2018  
 Target: \$4.5MM USD

**Token Generation Event**  
 Dates: November 2018  
 Target: \$16MM\* USD

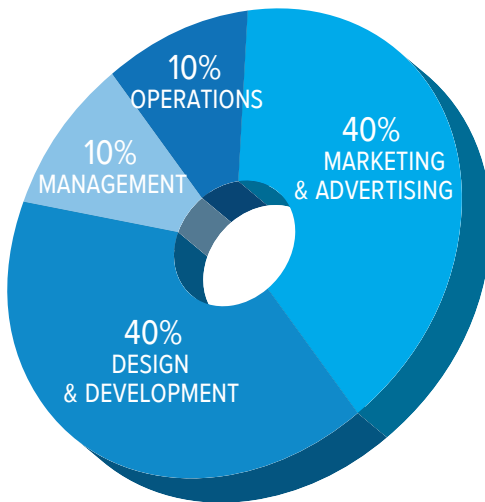
United States and Cayman Islands Jurisdiction

\* All figures will be finalized following forecasting results and be announced at least 5 days before the Token Generation Event begins.

## TOKEN DISTRIBUTION



## USE OF PROCEEDS



Whitelisting is now available at  
[www.kidcoin.com](http://www.kidcoin.com).

**JOIN OUR COMMUNITY**

[t.me/kidcoin](https://t.me/kidcoin)

200+ Years of Collective FinTech, MarCom and Startup Experience supported by a Global Design, Development & Marketing Agency in Operation for over 17 Years.

## MANAGEMENT TEAM



**Arman Rousta**  
 Inventor and Serial Entrepreneur  
 Founder of b.labs Ventures



**David Houle**  
 Globally Recognized Futurist  
 Founding Team of MTV, Nickelodeon, VH1



**Kirill Kirikov**  
 Lead Blockchain / Solution Architect

## ADVISORS



**Carmine Vona**  
 Founding Father of SWIFT  
 Former CIO at Deutsche Bank



**Babak Saleh, PhD**  
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 AIG, Walt Disney, Adobe



**Chris Henry**  
 CEO, BlockSafe Technologies  
 Data Security Expert



**Justin Litchfield, PhD**  
 CTO at BTC Labs  
 Builds products at the intersection of FinTech, blockchain, and the media.



**Jason Voss**  
 Retired Co-Portfolio Manager  
 Global Content Director at CFA Institute