

CaliCoin

White Paper

Helping Animals of Determination
Around the World



Table of Contents



Personal Disclaimer	01
<hr/>	
01. Abstract	02
<hr/>	
02. The Opportunity	03
<hr/>	
03. The Solution & How it Works	04
<hr/>	
04. The Business Plan	05
<hr/>	
05. Overview	06
<hr/>	
06. The CaliCoin Story	07
<hr/>	
07. The CaliCoin Core Team	08
<hr/>	
08. Legalities	11
<hr/>	



Important Personal Disclaimer

We Respect your Time and Intellect

The Procter & Gamble Company ("P&G") is a world-renowned consumer goods titan and training ground for leading executives.



A hallmark of P&G is the famous concept of the “One Page Memo” which means no matter how complex or large the business is, good ideas and proposals are inherently simple; and, should be able to be clearly explained on one sheet of paper.



Leaders in P&G are not paid “per page” or length of memo; but are paid for smart ideas and clarity of thought. Longer is NOT better! In fact, longer means, “Lack of clear thinking”.

In reading 100's of whitepapers for various coins and tokens, it is clear this is a lesson in clarity of thought and communication many coin/token developers could have benefited from. So many coins and tokens seemingly equate length with quality of idea; many having whitepapers running over 30 pages of garrulousness and cluttered with fancy designs.

But underneath there was no clear idea whatsoever, no winning proposition, and despite all the “fluff” many of these coins and tokens are already dead and gone. They lacked a clear right to exist, and this simple fact was camouflaged behind wordiness and pretty pictures.

At CaliCoin we believe in clear ideas and clear propositions. We don't seek to complicate things and mask lack of thinking by cluttered communication. This whitepaper is hence a mere 11 pages of text. It is crisp and clear and to-the-point. If you believe whitepapers need to be long, and the “longer the better”, CaliCoin is perhaps not the proposition for you.

01. Abstract (or "Summary")



90%

Percent of Pet Owners
in the United States
state that their pet is a
"Part of the Family"

Whilst it is a fundamental of humanity to demonstrate charity and to help those less fortunate than ourselves, it is safe to say the world of charitable giving is fraught with issues and scandals. From outright fraud, to unreasonable overhead fees, to diversion of funds, to lack of transparency, not a week goes by in which a prominent charity is not in the news for such transgressions.

Charities exist across a vast range of societal needs; including animal welfare. An estimated 10% of all charitable giving is directed towards animal-based charities. And unfortunately, these charities suffer from the same issues and scandals. They are not immune.

An opportunity exists to provide animal lovers & pet owners (90% of pet owners in research in the U.S. state their pet is "part of the family") a means to safely and with confidence make donations to qualified animal charities, knowing their donations are free from fees and excessive overheads, and that their contributions go directly to the animals, in a transparent manner.

This is where CaliCoin comes in.

CaliCoin is a charity token focused on helping what we term, "Animals of Determination" ("AOD") meaning mainly cats and dogs which suffer from a disability and/or are homeless.

CaliCoin provides a 100% flow-through of funds (0% commissions, overhead fees or other charges) directly to pre-qualified animal-based charities serving AODs around the world. The charities can, in-turn, use CaliCoin in a variety of means to serve a wider base of AODs.

CaliCoin donors can rest assured that their donations are helping animals of determination around the globe, and their funds are going directly to helping the animals without any of the issues which plague existing charitable giving options. CaliCoin leverages all of the inherent strengths of cryptocurrencies to ensure transparent, seamless, and documented donations.

02. The Opportunity

There exists a natural intersection of Four Varied Dynamics in the charitable world today:

Dynamic 1

Despite total worldwide charitable giving exceeding a whopping \$2 Trillion, research indicates demand for charitable assistance far outstrips the supply of charitable funds. More than one-half, or 52% of all charities report a lack of funding which in-turn restricts their ability to meet the needs of prospective recipients.

Dynamic 2

The charitable industry suffers from a lack of credibility and associated donor concerns, driven by a steady stream of high-profile scandals. Major concerns are centered around two key areas, namely (i) *Do the funds go to where I expect them to go, directly to those in need?* And (ii) *The % of a donation which is “diverted” to pay overheads of charitable organizations themselves; and for often questionable expenses such as travel and other executive perks.* Research conducted in the U.S. and U.K. both indicate fully 1/3 of all consumers have little to no trust in charities. And this figure is growing.

Dynamic 3

Animal lovers represent a significant and highly passionate subset of charitable donors, representing an estimated 10% of all donations. In the U.S., 67% of all households are pet owners as reported by APPA, and of these, 90% report their pets are “A part of the family”. A key focus area is on Animals of Determination (AODs) which is a heart-breaking and highly emotional subject. However, unfortunately, these charities can be far from immune to the same concerns of charities in general; one of the most prominent animal shelter organizations globally has come under fire after investigations reported over 10% of donated funds being utilized for questionable overhead costs.

Dynamic 4

There is a strong generational correlation for linking cryptocurrency with animal advocacy. The Millennial generation are the early adopters of cryptocurrency; and they have the highest affinity to pet ownership across the generations.

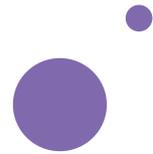
These four related points, all lead to the opportunity, expressed as a simple question:



How can an animal lover, with deep passion and emotions for AODs, make donations to needy AOD-based charities around the world, and know, with confidence, their donations are going directly to helping the AODs and are not being siphoned-off into questionable uses such as executive perks?

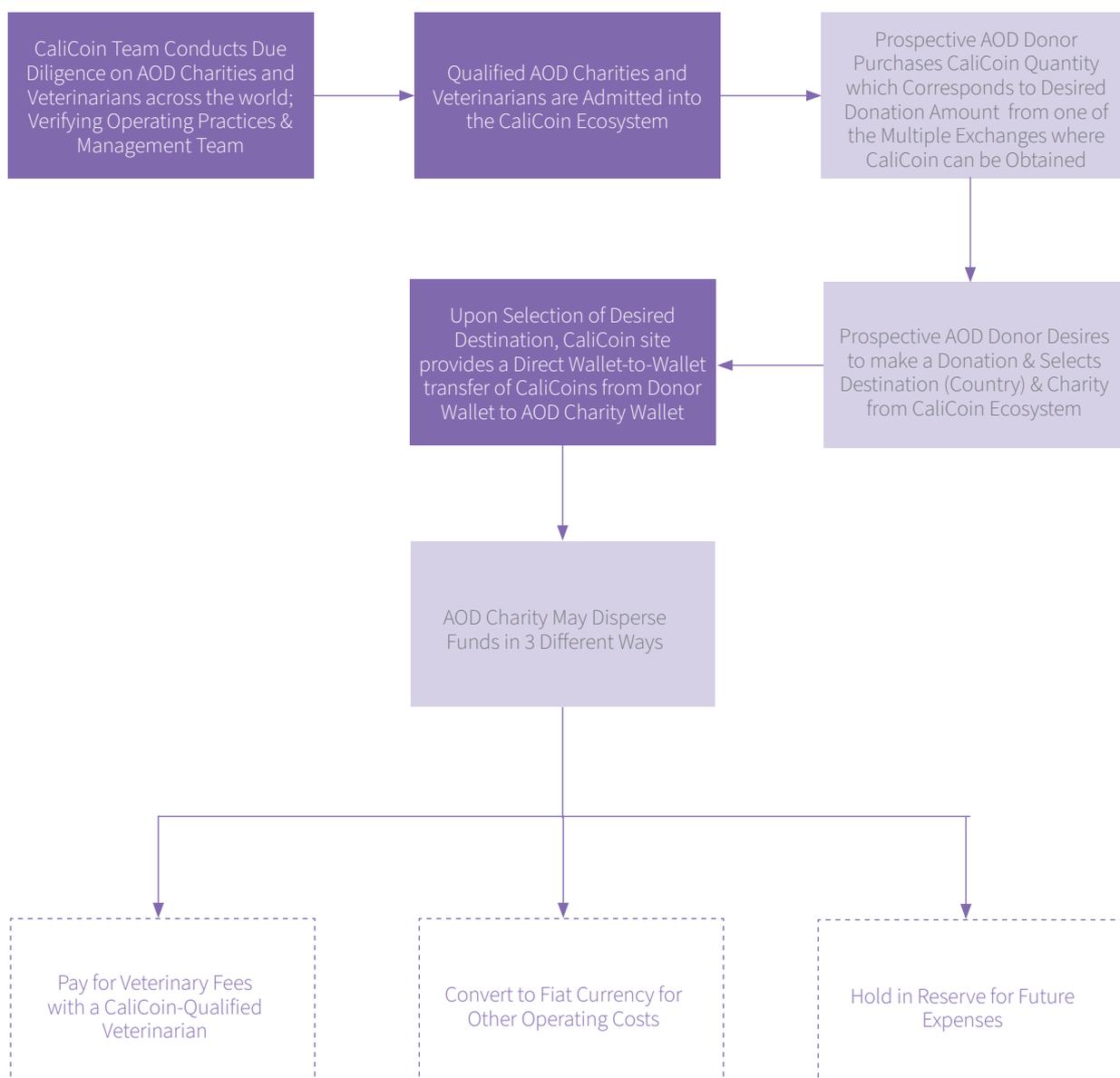
03. CaliCoin

The Solution & How it Works



CaliCoin is an ERC-20 token, piggybacking off the established and high-pedigree Ethereum platform. CaliCoin is offered for sale across multiple exchanges, both centralized and decentralized.

The simple flow diagram below illustrates how the CaliCoin ecosystem works:



04. Business Plan

Timeline

CaliCoin’s leadership team, coming from the world of fast-moving-consumer-goods (FMCG) aims to leverage best practices and a prudent approach to ensure operations are well-qualified; and all the aims and commitments behind CaliCoin are delivered upon.

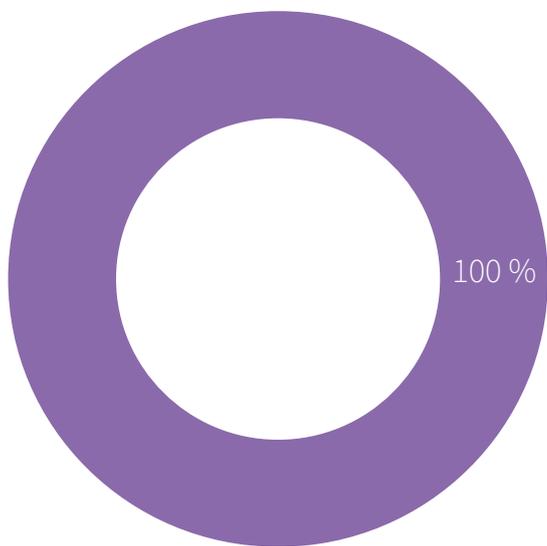
The goal is to begin full operations on April 5, 2021 and be fully global on a gradual, phased basis within 6 months, or by end-September 2021. Approach and timeline as follows:

2021	
Pre-April 5	Seed funding to finance all CaliCoin operating costs will be privately raised, primarily via CaliCoin founders. This is in order to deliver on the commitment that 100% of CaliCoin donations will go directly to the desired charity; and all operating costs of CaliCoin are separately, and privately, funded. Donors will pay nothing towards the operations of CaliCoin!
April 5	CaliCoin is listed on multiple exchanges, with focus on UniSwap (Decentralized) and ProBit (Centralized) which is a world-wide top 25 exchange based out of Korea. The initial lead market, the United Arab Emirates, will also be open for CaliCoin donations with qualified recipients on parallel timing.
April 6	Marketing of CaliCoin shall commence, including targeted digital marketing using state of the art techniques. Marketing will NOT be focused on fundraising for CaliCoin, but for Donations via CaliCoin. All costs of marketing are funded via the private seed funding and is not financed in any manner via CaliCoin purchases and donations.
April 5 to End September	The CaliCoin team will be qualifying new countries and recipients at a rate of 2 countries per week. Target of a qualified presence in the top 50 pet markets will be achieved by September 30, 2021.
Ongoing	CaliCoin will be utilizing techniques leveraged in leading businesses to capture continual learnings and feedback loops to fine-tune the operation. This will include periodic inspections of recipient organizations to ensure compliance to CaliCoin’s rigorous standards for being a qualified recipient. CaliCoin will operate a “zero tolerance” policy and any deviation from good stewardship shall result in an organization being dropped from the qualified CaliCoin list.

05. Overview

CaliCoin Facts

- » ERC-20 Token
- » 100 Million Tokens; Fixed Supply
- » Listed on: Uniswap (DEX) and Probit (CEX)

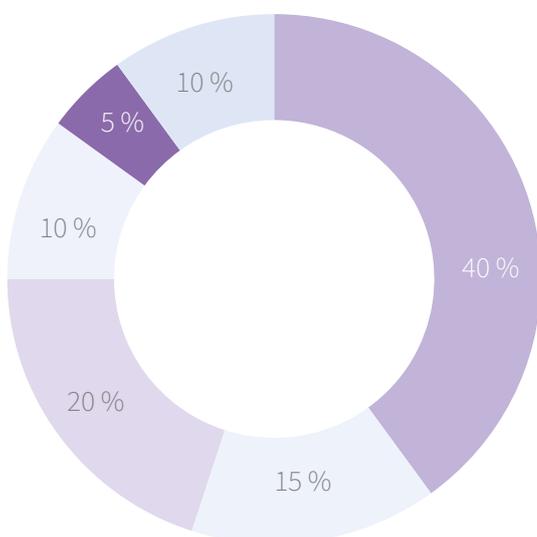


Allocation of Funds

- 100 % to Target AOD Recipient Charity

All Operating Costs are Funded Privately & Separately to Fulfill CaliCoin Mission

Token Distribution



- 40 % ICO; Initial Float
- 20 % Early Backers & Investors; Initial Advisors*
- 15 % Team*
- 10 % Member Veterinarians*
- 10 % Reserve
- 5 % Bounty Programs

** Tokens are locked for a 12-month period via Smart Contracts*

06. The CaliCoin Story

The Power of Diversity & Inclusion



A Dog. A Cat. One Homeless. One with an Amputated Leg.

The CaliCoin story starts with a family in Dubai with two pets: A Yorkie dog named “Cali” and an Arabian Mau cat named “Karma”.

The Lafferty Family adopted Cali from the Philippines in 2017, a Yorkshire Terrier from German and Canadian blood lines. Unfortunately, it was discovered Cali suffers from a genetic disorder called Osteopenia in which her bones do not heal properly. After multiple surgeries and casts, Cali’s rear left leg needed to be amputated in mid-2020 after many rehabilitation efforts failed. But this setback did not dim Cali’s spirit and she forged on with three legs with total abandon, enjoying life to the fullest.

A big moment in Cali’s life occurred on October 11, 2020 when during Covid Lockdowns, a stray kitten to be named “Karma” appeared near the

Lafferty home at a neighbouring construction site; and clearly in need of a good meal. Karma was adopted and became over time a dear “sister” to Cali and they became the best of friends. They enjoy playing with each other on the sandy beach, and also watching happenings on the street in front of their house. The 3-legged dog, and the orphan cat, became best friends and became full-fledged members of the Lafferty Family!

Cali and Karma are the inspirations behind the CaliCoin project idea. They are AOD's and they demonstrate the joy and love an AOD can bring to a family and the world. They want to help other AOD's, they know they are among the few lucky ones to be well-cared for and adopted—so CaliCoin is born!

07. The CaliCoin Team

Cali Lafferty
(a.k.a: "CaliBear")



Honourary Co-ChairPets



Karma Lafferty
(a.k.a: "Karmie")



Our Core Team



James Michael Lafferty
Founder & Chairman of the Board

James is a Fortune 100 CEO, having held CEO roles in Procter and Gamble, Coca-Cola, British American Tobacco and is presently CEO of Fine Hygienic Holding.

James is one of the most respected and diversified CEOs in the world today, and has a proven track record of success across 5 continents and over 50 countries.

What many proclaim to be James' most admirable attribute is his ability to be successful across multiple passions in life.

Beyond being a 7-time CEO of the Year, James is an Olympic Track and Field Coach; an award-winning journalist; a college professor; and most importantly, a husband, father of 5 and grandfather of 3!

More information on James can be found at JamesMichaelLafferty.com



Caroline Lafferty

Founder & Chief Executive Officer

Caroline was educated at the prestigious University of Toronto, double-majoring in Neuroscience and Biochemistry. She is also a certified nutritionist and yoga instructor; and, works with Olympic athletes and gold medalists from around the globe for the 2016 Rio Olympic and 2021 Tokyo Olympics.

During the Covid-19 pandemic Carol worked with Fine Hygienic Holding and designed, developed, and marketed a reusable mask combining fashion, technology, and style called “Fine Guard by Caroline” which expanded worldwide as a leader in the fashionable protection segment; and, was adopted for use by prestigious global luxury brands like LVMH.

Further, Caroline is an entrepreneur and is the founder of multiple successful corporations based in both Asia and the Middle East.



Dr. Dorian Gaeta, DVM, BSc (Hons), PgC (SAS) MRCVS

Veterinary Advisor

An Austrian born in Hong Kong, Dorian has worked as a veterinarian in multiple countries for various clinics and charities. He finally settled in Dubai 5 years ago where he continued his veterinary education obtaining his post graduate qualification in small animal surgery.

Dorian is currently the Medical Director at the Small Animal Blood Bank in Dubai.



Mary Rose Driz

Director of Business Development

Mary Rose is a graduate of Business Administration Major in Marketing at Batangas State University and is currently working as the Senior Executive Assistant of the CEO of Fine Hygienic Holding, James Michael Lafferty, and is also the business systems lead tester of the same company. Mary has 10 years of professional experience,

Mary Rose is a powerful force in the workplace and uses her positive attitude and tireless energy to encourage others to work hard and succeed. Her curiosity and fascination to improve people has shaped her determination to help build high performance organizations to make a difference to people's lives.

Whilst fulfilling satisfaction in her professional career, she wanted to extend her attention and compassion to humankind's companions. Mary's love of cats stems from early childhood when her family adopted 9 purr babies!



Richelen Bacanto Reyes

Director of Operations

Richelen is an executive professional playing important roles within her organizations. With more than 10 years of professional experience in business world, Richelen has harnessed the skills and qualities of successful people in the field.

Richelen attended Xavier University-Ateneo de Cagayan majoring in Business Management. She also gained international certifications and advancement trainings.

Richelen is currently working as Director of Operations for a Sharjah-based consulting company. Richelen has always been passionate in giving back to the community and volunteering work. Richelen has a strong love for animals that led her to be more involved in animal welfare and rescue movements.



Marife Perez Balangue

CaliCoin Administrator

Marife is a graduate of multiple administrator certifications from the University of Cincinnati in the USA. She has over 15 years experience in administration, commencing with several organisations in her native Philippines, and progressing to roles within multiple corporations in the UAE. She is a keen pet owner and has counted numerous pets as family members since her childhood!

Marife organised and led the development of a “AOD Rescue” in her native Batangas, Philippines, providing homes to several hundred homeless cats and dogs!



08. Legalities

Whilst it goes without saying, we unfortunately need to make a few points abundantly clear:



8.1

Buying and investing in cryptocurrencies is inherently volatile and risky, and anyone partaking of a purchase and/or investment in CaliCoin does so at their own discretion and risk. The founders and management team of CaliCoin take no responsibility whatsoever for any material losses, tangible or intangible, related to the purchase or investment in CaliCoin. We are all grown-ups, and we all take responsibility for the choices we make in life!

8.2

The Founders and Management team of CaliCoin shall make every reasonable effort to perform due diligence on prospective recipient AOD charities and ensure ethical and transparent operations. However, with such institutions being based in far-flung external markets, CaliCoin cannot 100% guarantee that in each case the recipient AOD charity is truly operating to the standards outlined in this white paper. CaliCoin shall endeavor to do very best efforts to ensure quality standards of operation are upheld and will expel any recipient charity not abiding by the principles and standards. But it is inevitable possible violations shall fall below the radar screen of regular inspections.

8.3

CaliCoin founders and management team reserves the right to amend any of the operating principles and strategies outlined in this white paper, if justified based upon real market learnings upon expansion. Any such changes shall be clearly communicated to purchasers and investors in CaliCoin via the official website: www.CaliCoin.me

CaliCoin

Helping Animals of Determination
Around the World

White Paper 2021
www.CaliCoin.me

