The Community Coin



The Securitized-Utility Token of

The Community Platform

Participate in our crowdfunding campaign at: www.startengine.com/onesphera



Executive Summary

Community

One Sphera, Inc. was formed as a Nevada Public Benefit Company to help create, engage, support, and energize collaborative communities. We have created **The Community Platform**, a new Blockchain-based, machine-learning-assisted, collaborative ecosystem that supports its members in engaging and improving communities.

CommunityCoin (CC) Overview

CommunityCoin represents a revolution in cryptocurrency: a coin that is a Security Backed Smart Token (based on ERC20) on the global blockchain, allowing liquidity on exchanges, and is a Security Backed Smart Utility Token on the internal blockchain of The Community Platform.

This multidimensional approach resolves the seeming conflict between Securitized Tokens and Utility Tokens.

On our Platform, CommunityCoin (CC) can be used in daily exchanges that people and organizations require for community and business activities. We highlight in this White Paper some of these real-world use cases showing how CC becomes integral to all of the features, functions, and engines of the Community Platform.

CC Tokens are used to reward and incentivize the positive activities of Proof of Community Cooperation[™] (PoCC) and Proof of Community Influence[™] (PoCI). The Community Platform and its ability to validate and reward Community activity with CC improves collaboration opportunities, increases access to qualified goods and services, and increases the overall quality and value of the community and network.

Empowering Everyone

Globally, groups of people are collaborating, interacting, and supporting one another. As consumers, we buy goods and services in our real and online worlds. As entrepreneurs, we may decide to join and help create a new venture. Non-profits reach into the network and offer their services. Enterprises provide essential goods to the community. Governing bodies help balance resources.

Each group has a unique feel and flavor to it. Community Platform respects diversity and promotes activity within each community that's in alignment with The Golden Rule, where we all allow each other to be, and even help one another thrive.





Every positive action within a community increases the value of that community.

What if you could participate in that increased value?

With The Community Platform you can!





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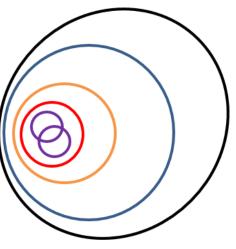


The Challenge

Silos of Disconnected Communities

We live and interact in sub-communities (silos, spheres of interest, spheres of influence, etc.) that are nested within larger communities, that all exist within even greater spheres.

Cooperation as a group is a fundamental aspect of human nature and built into our DNA. Alone in the wild, ancient man had a poor chance of survival. When operating as team, early man could collect food, care for one another, create shelter, protect mothers with children, share stories, teach, and thrive. This challenge to operate as a cooperative community still exists today and becomes more difficult as community's scale in size.



Spheres within Spheres

Communities are defined by many things: geography, politics, family, food and water, religion, and an endless array of interests. These communities can foster connection, support, growth, and much more. The intrinsic challenge built into these nested sub-communities, is **by their very nature they create a sense of separation from the other sub-communities.** While these silos of experience can provide great value, they also have the downside of isolating knowledge, resources and even people.

What's missing from today's community? The Community itself.

The Need for a Collaborative Economy

One Sphera is aligned with the collaborative economy movement, which shifts market power to people and communities. The movement is a reaction to the national and global consolidation of products, services, information, and market approaches that have lost touch with local communities and lost trust by continuously placing profits above society's heath and economic wellbeing.

Conversely, the collaborative economy movement provides a technology enabled peer-to-peer connection and localized, collective, immediate, trusted, and values-based engagement. In an information-based global society, the collaborative economy is an economic model that reestablishes an information focus on the local community.





There are powerful social, economic, and technology drivers that are accelerating this market. It is one of the fastest growing segments of venture finance with (18 months ago) over 200 companies and \$2B already committed and as such cannot be ignored. However, there are a number of missing elements from the applications that are being offered from our perspective.





The One Sphera Solution

The Community Platform is a machine-learning-based ecosystem that uses advanced interest mapping and secure Blockchain technology to help people and organizations connect in ways not possible with existing tools. It provides an entertaining and secure business and personal networking environment. The Community Platform is interest-based and connects you to people you NEED to know. Instead of clutter and silos, we give you quality and an expanded sphere of influence.

Our Company was founded on the core notion that *collaboration* supports us in connecting to the goodness already existing in our communities.

The Spheres and SubSpheres of One Sphera

The Community Platform offers an interest-based application suite that promotes civic engagement, community support, and real-world human interactions. It does this by explicitly and implicitly mapping individual interests and providing a powerful platform for member engagement.

Each Sphere represents a broad category of interests, as well as a sphere of influence. Within each Sphere are Static SubSpheres, which define categories of

engagement. Beneath that are unique SubSpheres that provide value to all members and the Community. We can drill down into Dynamic Spheres and MicroSpheres that support even more specialization.

One Sphera's **CommunityCoin** provides further engagement incentive with The Community Platform as a means to "invert the pyramid" of our current economic system. By that, we mean that the system becomes non-hierarchical and non-stratified, and rather than an extractive economy, becomes a vastly more inclusive and customer-valuing economy.







Primary Spheres of The Community Platform





Who We Are

One Sphera, Inc.

http://OneSphera.com

One Sphera is a Nevada Public Benefit Company that was first incorporated in 2015 and formed to create and market Blockchain and Machine Learning-based connectivity software designed to promote community engagement. While its primary focus is to be a leading-edge Software Development company, as a Public Benefit Company it has the mandate to provide public goodness. It is a for-profit corporate entity that includes a positive impact on society, the community, the environment, its employees, vendors, and stakeholders — in addition to profit as its legally defined goals.

One Sphera provides the technology and resources to support trusted connectivity, effective civic engagement, and quality community interactions by connecting people and organizations in regions and interest spheres around the world to create increasingly conscious, self-reliant communities. Our connectivity suite facilitates local, regional, national, and international connections for the purpose of generating positive social results and acting on actionable needs.

Connecting the Good Worldwide

http://ConnectingTheGood.com

Connecting the Good Worldwide, Corp. (CTGW), a Nevada Non-profit Operating Foundation, has provided a common ground both digitally and in person since 2003, for creating and growing community by empowering non-profits, commercial enterprises, government agencies, community groups, and individuals to interconnect and collaborate.

CTGW has partnered with One Sphera, a NV Public Benefit corporation and software developer, to build a web and mobile-based Community Platform to translate CTGW's real-world collaborative network experience into a technology platform. A pilot program, *Let's Work!*TM was launched in Q1 2018 to support organizations in Northern Nevada to find the right people, with the right interests, who have the skills and willingness to provide a role in local community projects.

CTGW has been building collaborative community networks for 15 years in Northern Nevada. Examples include:

• A "buy local business" network, strengthening the local economy and resulting in the State of Nevada declaring "We Think Local" as a policy of economic development statewide.





- A local food system network bringing together stakeholders including ranchers, farmers, restaurants, food banks, urban food enthusiasts, and local government resulting in the fastest growing food cooperative in the US, as well as City of Reno funding for the area's first ever public farmer's market, the West St. Market.
- A neighbor-to-neighbor movement that resulted in thousands of residents initiating activities to bring their neighbors together, and was highlighted in *Parade Magazine*, the nation's largest weekly publication with a circulation of 40 million.

The Community Platform Features and Engines

The Community Platform creates powerful bridges of collaboration and connectivity around shared interests. Based on decades of successful, real-world, community development experience in transforming silos and networks, The Community Platform has translated these methodologies into a universal technology platform.

CommunityCoin is used throughout the system of Features that include:







With *Let's Play!*, members will be able to connect, game, and grow with likeminded people and organizations to expand their hobbies and interests in new and exciting ways.



Let's Talk! allows
connected and
approved members to
communicate with
one another through a
number of channels,
including messaging,
text, email, and
phone.



Let's Trade! User participation is encouraged through the appropriate use of dynamic feedback, badges, titles, awards, points, etc. Users are given the opportunity to receive One Sphera Points and Tokens (CommunityCoin) as they actively participate.



Through *Let's Connect!* our members be able to connect with others in ways never before possible.



Through *Let's Meet!*, our members will be able to use powerful event calendar aggregation and creation tools to better organize their personal and professional time using a single interface that helps them to plan and attend virtual and inperson events.



Let's Work! allows users to create events and projects. Users can organize events and members who participate and/or connect the event to others. Project Managers will also find essential resources to help them create and complete the projects.





Data Sovereignty

It is YOUR data and YOUR relationships. You decide what you will share, with whom, when, how, and can change it at any time. Your Privacy and Security are our number one concerns.

Opt-in Everything

YOU decide what you see in your Newsfeed and in your Inbox, especially advertising. Only see what you want to see.

Safety

The Community
Platform encourages
safe civil discourse
and exchange in a
supportive
community
environment. It
breaks down barriers
by focusing on what
connects, not
separates, us.

Community

One Sphera seeks to support the creation of self-reliant, local economies. One Sphera donates a certain percent of membership revenue back to each community's NPOs

Transparency

As a Public Benefit Company, One Sphera values transparency in corporate activities, transactions, and its impact both locally and globally.

Tolerance

One Sphera supports and encourages using The Golden Rule as the appropriate guideline for behavior in all relationships, formal and informal.

Collaboration

One Sphera looks to uncover and create opportunities for collaboration between individuals, groups, organizations, regions, and the world.

Connectivity

One Sphera offers technology platforms that provide a common ground to empower individuals, organizations, and government agencies to interact locally, nationally, and internationally.

Quality

One Sphera is
designed to reduce the
"Signal-to-Noise"
ratio of modern
communication,
thereby increasing the
value of the
interaction and
usability of the
information.

Consistency

One Sphera uses and fosters consistent high value, compassionate thoughts, words, and actions in personal and professional relationships.

Communication

One Sphera seeks to improve the quality, quantity, and velocity of communication within connections sharing common interests.





Scope of CommunityCoin (CC)

CommunityCoin will be created by One Sphera, Inc., a Nevada Public Benefit Company. CC, a **Securitized-Utility Token**. It will used inside and outside of The Community Platform, which is a large-scale application that addresses a wide range of needs:

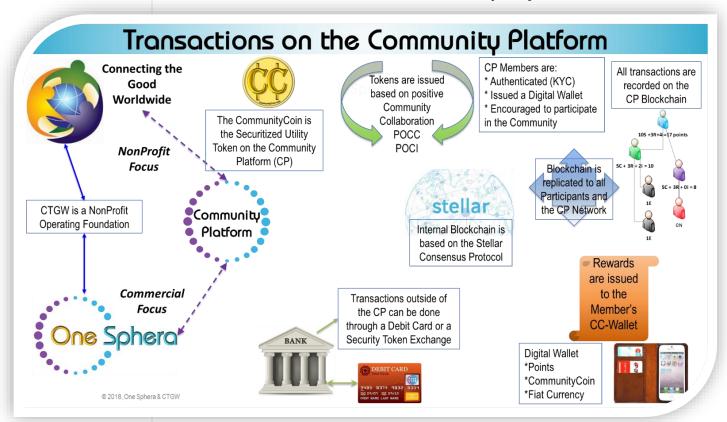
- The entrepreneur who wants to grow their business
- The non-profit that wants to fundraise
- The organization that wants to advertise
- The individual who wants to meet like-minded people and organizations
- CC circulates internally within The Community Platform, is tracked internally on the distributed CC-Blockchain, and is issued and received through the Rewards Engine. CC is exchanged based on the Proof points of:
 - **Proof of Community Cooperation**[™] (PoCC) and
 - **Proof of Community Influence**[™] (PoCI)
- 2. Any time a member of The Platform participates in a **Campaign** using the Rewards Engine, they will hold a **copy of the internal distributed blockchain ledger** generated for that Campaign.
 - There are **multiple Blockchains** on The Platform
 - The Rewards Engine is based on well-researched Game Theory and Applied Human Behavior Algorithms
- 3. Each member of the Platform has a **Digital CC-Wallet** that cryptographically secures their:
 - Points earned within The Platform
 - CC (CommunityCoin)
 - Other Platform-approved Tokens (see the section on the Bancor Protocol)
 - Fiat currency
- 4. **Externally** the Token is based on Ethereum Smart Contracts standard (ERC20). **Internally** within The Community Platform, the CC-Blockchain and CC Token is based on the **Stellar Consensus Protocol**.
- 5. Once approved, a **Debit Card** that is backed by a banking institution will be available to members.
 - It is connected to their CC-Wallet and the bank, so the member can spend and transact the various Tokens held in their CC-Wallet





- 6. If CC is exchanged to Fiat Currency on The Platform, and it qualifies as a **taxable event**, the appropriate **IRS reporting** and 1099 documentation is created.
- 7. The Community Platform will support the **Bancor Protocol** and create a reserve that maintains a significant balance of other Tokens and fiat currencies to aid in transfer and currency stability.
- 8. A small portion (<5%) of the total proceeds of the **Token Distribution Events** will be used for development and internal expenses. A significant portion of the remaining balance, (~23%) will be used to fund the Bancor Protocol matching reserves, and the rest (~72%) will be made available to support Community PoCC and PoCI activity.

Transactions on the Community Platform







Creating Trust on The Community Platform

Blockchain

Why use Blockchain technology? In a word, Trust.1

Our goal is to create a distributed, trusted platform that no longer needs to be controlled by a single entity like a bank or a legal system. Through crypto-economics, our members don't need to trust in any individual or organization, but rather in the observation that humans will behave rationally when correctly incentivized. The immutability of public blockchains allows network participants to be confident in the fact that the data written to them hasn't been tampered with or changed in any way and that it will be available and accessible far into the future.

Proof Points on the Blockchain

Each Blockchain technology has a way to **prove** that the "next" block that is added to the chain is **correct**, **unique**, and the person or node adding the block has the **qualifications** to conduct the transaction.²

It also raises the "cost" of the transaction to reduce spamming, attacks (like DDoS) and increase the validity of the transaction. (There is a fascinating parallel in biology and in gaming theory to this technology called "The Handicap Principle"³.)

Each cryptocurrency relies on a specific type of "proof" to validate a cryptocoin transaction. Many of the coins on the market use one of the following core protocols:

³ https://en.wikipedia.org/wiki/Handicap_principle



¹ https://www.coindesk.com/information/applications-use-cases-blockchains/

² http://nakamotoinstitute.org/mempool/the-proof-of-work-concept/



Protocol	Core Cryptocurrency	
Proof of Work	Bitcoin	
Proof of Stake	Ethereum (Casper)	
Delegate Proof of Stake	Bitshares	
Proof of Activity	Potential future for Bitcoin	
Proof of Capacity/Space	Burstcoin	
Proof of Burn	Slimcoin	
Proof of Time	Intel (TEE)	
Transaction as Proof of Stake	EOS	
Delegated Byzantine Fault Tolerance	NEO	
Federated Byzantine Agreement	Stellar (SCP)	
Proof of Location	Platin	
Holographic Distributed Hash Table/Holochain	HoloFuel (Ceptr)	
Proof of Community (on SCP)	CommunityCoin (One Sphera)	

Consensus

Consensus is a dynamic way of reaching agreement in a group. While voting just settles for a majority rule without any thought for the feelings and wellbeing of the minority, a consensus on the other hand makes sure that an agreement is reached which could benefit the entire group as a whole.⁴

What is important about consensus is that it's the basis for community cooperation and agreement.

Our Approach

The approach the Community Platform takes **internally** is to use an existing consensus protocol, like Stellar's SCP, and **add** our Proof Points to it. We add **Proof of Community Cooperation** and **Proof of Community Influence.**

Proof of Community Cooperation

Proof of Community Cooperation (PoCC) is the core measurement that The Community Platform uses to determine proper **cooperative** activity within a community. PoCC occurs within a wide range of activities, from passive to incredibly dynamic. Anything that helps a collaborative network expand, grow, and thrive in a positive way could be considered PoCC.

⁴ https://blockgeeks.com/guides/blockchain-consensus/





For instance, PoCC could be a concerned group of organizations, government agencies and individuals creating a project to clean up a park, paint walls, or feed the hungry. It could also be a Pizza Parlor opening a new shop in a local community retail mall, and then running a CTGW Advertising Campaign. It could be a local fundraiser put on by a local non-profit to plant trees. On a personal level, simply introducing two people with the same interests counts as PoCC, as does connecting to like-minded people within your collaborative network.

Proof of Community Influence

When a member of a collaborative network supports another member with information, time or resources, they are often having a positive influence on their community. **Proof of Community Influence (PoCI)** is the measurement that The Community Platform uses to determine that a specific activity is having a positive influence on the community.

The key difference between PoCC and PoCI is that an **influence** is usually a **singular** event, where **cooperation** may be ongoing. For instance, in our example of a Park Cleanup, that one activity is a **single influencing event** (PoCI). If the group decided to formally create an organization that continued to look for and participate in similar activities that are in alignment with the values of The Community Platform, that would create an **ongoing theme of civic cooperation** (PoCC).

Other examples of positive influence (PoCI) include attendance at a collaborative event or being a member of a community project. A member could purchase or acquire promoted offerings from their Collaborative Network and share their honest experience and appraisal of it. Someone else could read their appraisal, and decide to purchase the item or contribute time, money, or resources to support it. This can all be done online and/or in person. Each act, when taken as part of the whole, can be seen as a positive influencing event.

PoCI also occurs when a member posts stories or blogs that have to do with things that could impact their interest-aligned community. PoCI includes adding comments, emojis, pictures, videos, and ratings about the offering. If they directly share their experience through emails, text messages, sharing links, or files, that could be considered PoCI. If a member cuts and pastes content about the offering into other shared media, that could also be considered PoCI.





Ripples in a Pond

The impact of **community influencing** is measured in two parts, in the same way that there are at least two influencing elements of a pebble being tossed into a pond. The first measurement is the initial pebble entering the water. PoCI measures the equivalent of how much water is being displaced by the pebble. Is it a small pebble being tossed gently? What if that pebble is dropped from 10,000 feet? How big is the pebble? Is it the size of a quarter? A baseball? A boulder?

The next measurement of PoCI is the ripple effect. How many other members of the community are being influenced by the pebble? One, two hundred, three thousand? PoCI ripples occur when one member adds a comment to a story, rates a picture, or even adds another picture. This marks the beginning of a **chain** of members who are influenced by the original pebble. Each time another person is influenced by a previous member activity, that ripple in the Value Chain is PoCI.

The Rewards Engine

The Community Platform is more than just a productivity tool — it is a Community Building Ecosystem that is fun and profitable to use! In addition to the powerful connectivity engines under the hood, The Rewards Engine is built around well-researched collaborative engagement methodologies and psychological research. Member participation is encouraged through the appropriate utilization of focused incentives through dynamic feedback, badges, titles, awards, points, CC, and more.

The distribution of CC Tokens within the system is done through the Rewards Engine. Activity is tracked in a Secure Ledger or Blockchain set up specifically for each designated Project or Campaign, and verified participation is based on Proof of Community Cooperation/Influence (PoCC/I).

The Rewards Engine awards CC directly to a member based on appropriate, verified activity within the system. This includes earning points for the length of time the member has offered a Service or Good to the Community, the overall quality of their offerings, member interactions, how they have supported other members, and more.

In our transactional community marketplace, CC Tokens increase the velocity and acceleration of the economic multiplier effect. The internal token-based economy is often more dynamic and improves participation in the overall platform.

For example, our patent-pending **Value Chain Fundraising Model** allows members to earn points as they contribute to the success of a Fundraising





Campaign for a non-profit organization or Project. Members can earn PoCC points in direct relationship to their contribution to the Project. For instance, they may participate in Community Projects such as a River or Park Cleanup, a Literacy Drive, or a Community Fundraiser. They may earn by serving on a specific role on the Project or contribute time or resources to the success of the Project.

They can earn PoCI points as they post videos, pictures, write stories, add comments, ratings, and more. They will also have the ability to earn points based on how they influence others to support and participate in the Campaign.

At the end of the Project or Campaign, the points are added, and the designated rewards are distributed to each validated participant. It could include individual tiers of prizes and/or splitting a pool of currency. Based on the rules of the Campaign, the members can trade their points in for various prizes including Merchant Awards such as dinners, show tickets, discounts and more. They may also be awarded CC or cash.

The Science Behind Incentivization

Our approach to creating the Rewards Engine was inspired by the work of Peter S. Dodds et al⁵ that found that **individual incentives** were key to successfully engaging social networks. The work of Mason and Watts⁶ also informed us of how to use **financial incentives** to motivate productivity in groups and individuals.

Security

Know Your Customer and Compliance Protocol

Complying with FINRA Anti-Money Laundering⁷ (AML) laws and IRS Know Your Customer⁸ (KYC) requires The Community Platform to properly validate their member's identity. It also needs to know who their members are sending currency to and who their members are receiving currency from. However, The Platform also needs to keep the member's data safe and secure.

That is why we have created the "Authenticated Member" concept. In some jurisdictions, organizations can trust the AML procedures of other licensed organizations. In other jurisdictions, each issuer must do its own sanction

⁸ https://www.irs.gov/businesses/international-businesses/list-of-approved-kyc-rules



⁵ Dodds P.S., Muhamad, R., and Watts, D.J. *An experimental study of search in global social networks*. Science 301, 5634 (Aug. 8, 2003), 827–829.

⁶ Mason, W.A. and Watts, D.J. *Financial incentives and the 'performance of crowds.'* In Proceedings of the KDD Workshop on Human Computation (Paris, June 28–July 1). ACM Press, New York, 2009, 77–85.

⁷ https://www.finra.org/industry/aml



checking of both the sender and the receiver. The Compliance Protocol built into The Community Platform handles all these scenarios.

Private Key Cryptography

Information security, Data Sovereignty, and Identity Sovereignty are at the heart of The Community Platform. Each member owns their own data, owns their identity and roles, owns their relationships with other members, and can define what they share with whom. Part of this security and privacy is done using Public/Private keys pairs. Each member's Profile and CC-Wallet data are identified by a public key pair and saved in the secure database and Blockchain. Everything in the system is anchored and therefore encrypted to a specific member or key system function.

Member Profile access is controlled by public/private key cryptography. For an account to perform a transaction, e.g., make a donation, the transaction must be signed by the private key that corresponds to the sending member's public key and the receiving member's public key. Each time the member participates on The Platform, such as creating a Need, responding to an Offer or posting a Blog, the transaction is validated using their public/private keys.

Members can also set up more complicated multi-signature schemes for authorizing transactions on The Platform if they require higher levels of security.

The Digital Wallet

An important feature of The Community Platform is the highly secure **Digital Wallet** that stores and tracks CommunityCoin, as well as fiat currency, the member's various other Badges, Tokens, and points they collect.

Think of the member's Digital Wallet as a firewall between the external world and the internal Community Platform (CP). Outside of the CP, CC is based on the ERC20 Standard and can be traded on Exchanges that trade Securitized Tokens, like <u>tZero</u>. The exchange rate outside of The Community Platform is based on the market and subject to change. Members can use their CP Digital Wallet to trade CC to and from their Wallet.

Internally within the CP, the Digital Wallet is the medium that exchanges transactions within The Platform. For instance, with the Needs and Offers Marketplace, the seller and buyer would settle their accounts using their highly secure and authenticated Digital Wallet. It's easily accessible through their cell phone and other devices, so buying and selling become quick and easy.





The Stellar Consensus Protocol

Internally, the Community Platform uses the <u>Stellar Consensus Protocol</u> (**SCP**) as it's a highly secure, localized blockchain protocol that sits UNDER the Community Proofs. The <u>SCP</u> is a model suitable for fast, efficient blockchain consensus. The Stellar network operates through a collection of Stellar Cores, each maintained by different people and organizations within the network. The distributed nature of the network makes it reliable, safe, and has a very low transaction cost.

The Community Platform will be an Anchor on the Stellar Network and will be able to hold deposits and issue credits internally within the highly distributed Community Platform blockchain, as well as interact with external Stellar Nodes.

SCP is a provably safe consensus mechanism that simultaneously enjoys four key properties:

- Decentralized Control
- Low Latency
- Flexible Trust
- Asymptotic Security

MECHANISM	DECENTRALIZED CONTROL	LOW LATENCY	FLEXIBLE TRUST	ASYMPTOTIC SECURITY
Proof of work	✓			
Proof of stake	√	maybe		Maybe
Byzantine agreement		√	✓	✓
Tendermint	√	✓		√
Stellar Consensus Protocol	✓	✓	✓	✓

Figure # Comparison of Blockchain Features





Earning and Using CommunityCoin

How Can I Earn CC?

CommunityCoin is earned when Members conduct **Proof of Community Cooperation** and **Proof of Community Influence** (PoCC/PoCI) activities that are incentivized by The Community Platform. This can include connecting two people, creating Groups, donating to a local community non-profit, etc.

CC can also be awarded as part of a Community Project or Contest that a Community Organizer creates or sponsors. During the Campaign, the participant earns Value Points based on their activity and the Campaign Rules. These Points can be traded in for prizes, badges, titles, merchandise, services, and/or other awards as decided by the Group or Community organization at the end of the Campaign.

Tracking Qualifying and Influencing Activities

During each campaign, a tracking and distribution utility is used that issues Value Chain Points (VCPs). Per the Campaign Rules, each **authorized activity** will reward the participant with a certain amount of VCPs. Each participant will have a Dashboard that allows them to see all their specific activity during the Campaign. It also displays how they have been contributing to the Campaign, and what else they might do to continue to contribute and earn VCP's.

During the Campaign, VCPs are issued to the participant's Platform Dashboard, which is an extension of their secure Digital Wallet. Upon Campaign close, VCP are redeemable for cash, CommunityCoin, badges, and/or prizes based on the Advertiser's Campaign Rules. The Advertiser defines in advance of the Campaign the VCP's that each activity is worth.

The Qualifying and Influencing Activities could be a one-time event, or the Campaign Rules could allow the participant to do the same activity multiple times. For instance, they may be limited to buying no more than five Pizzas and can only write one story per Pizza. If appropriate, the Campaign Administrator should define a limit on easily multiplied activities to limit "gaming" the system.





Distributing Rewards

At the end of the Campaign, the system analyzes the total Value Chain based on all Value Chain Activity recorded during the Campaign and creates a detailed report. After approval by the Advertiser or its delegate, additional influencing VCPs are distributed to the member's Platform Wallet.

A series of VCA Campaigns could allow the participants to keep their Advertiser aligned VCP's in their Platform Wallet, and earn Badges, Titles, and special discount offerings after they have reached certain levels.

Participants can individually choose what they would like to do with their rewards. This exchange activity is also a function that is defined by the Advertiser's Campaign Administrator and is established during the instantiation of the Campaign. For instance, participants can trade in their Value Chain Points and exchange them for cash, tokens, or other rewards, or donate a portion of their proceeds to another individual member or organization. This exchange activity is all conducted in The Platform member's Digital Wallet.

Examples

The following are examples of earning CommunityCoin using our **Value Chain Advertising System.**

Local Pizza's BOGO Pizza Campaign

Our Friendly Local Pizza Parlor is offering a "Buy One Get One Free" weekend and is using the VCA Platform to create a "buzz" leading up to the event, and real-time promotion during the weekend. Each consumer can choose to buy and eat a pizza at the parlor and get a second one to eat there or take home - or donate the second pizza to the nearby Boys & Girls Club. Local Pizza supports and has an arrangement to deliver pizza on Saturdays to the Club, and this is one of the ways they get sponsorship to do it.

At the end of the Campaign, in addition to already getting a free pizza and/or the satisfaction of sharing, the validated participants who added value to the campaign would get rewarded. They can trade the points they earned at the end of the Campaign for cash or CommunityCoin. Players can participate as much as they want and are only limited by the maximum reward amounts defined in the Campaign Rules.





BOGO Pizza Campaign Rules

1. Who can participate, when, and how?

- a. Anyone can participate.
- b. The Campaign start and end dates are 8:00am __/_ to midnight __/_.
- c. Players buy a salad or pizza during the Campaign at one of our participating locations.

2. What is the offering, and what are the Rewards?

- a. Buy a pizza or salad and get one free.
- b. A pool of \$500 USD or CommunityCoin has been created for this Campaign.
- c. Players who are both PoCC and PoCI-verified contributors to the Campaign will receive a distribution of cash or CommunityCoin at the end of the Campaign.

3. What is the measure for a Qualifying Activity? (PoCC)

- a. Players must buy a salad or pizza during the Campaign at one of our participating locations.
- b. They will need to be a member of The Platform to receive a reward other than our Buy One Get One offer.

4. What is the measure and reward for Influencing activity? (PoCI)

- a. Players receive recognition for influencing others.
 - i. Donate their second pizza to the Boys & Girls Club.
 - ii. Add videos, stories, comments, ratings, and emojis.
- b. Share product info with others.
 - i. Limit of 2 donations, 2 videos, 2 stories, 4 comments, 2 ratings, and 10 emojis.
- c. Point Distribution:

PoCI Activity	Letter	Color	Points
Donation	(P)	[Pink]	30
Video	(V)	[Gold]	20
Story	(S)	[Blue]	10
Comment	(C)	[Green]	5
Rating	(R)	[Purple]	3
Emoji	(E)	[Black]	1
No Purchase	(N)	[Red]	0
Influencer	(i)		1





Value Chain Advertising

Advertise BOGO Pizza 60-Day Campaign



Local Pizza: "Buy One Get One Free!"

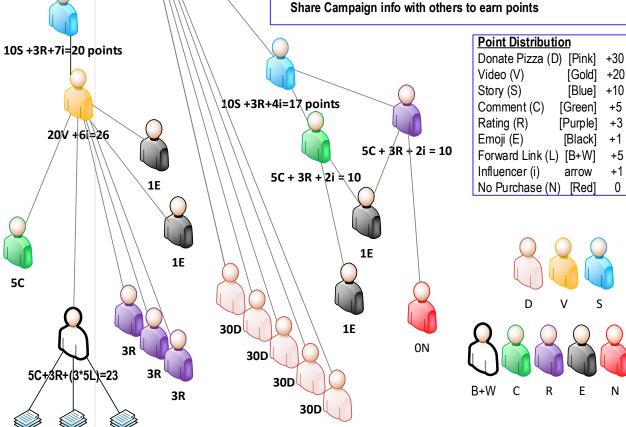
Total Rewards for this Campaign: 500 USD/CC

Rules:

- 1. Anyone can participate and get a BOGO Pizza/Salad
- 2. Players will need to join the Campaign to get Rewards
- 3. Players that are both PoCC and POCI verified contributors to the Campaign will receive Rewards upon its completion.
- 4. Limit of 2 Donations, 2 Videos, 2 Stories, 4 Comments, 2 Ratings, 10 Emojis

Qualifying Activity (PoCC)

- 1. Players must buy either a Salad or a Pizza Influencing Activity (PoCI)
- 1. Players receive recognition for influencing others
- 2. Donate, add Stories, Ratings, Comments, Emoji's, Video and Share Campaign info with others to earn points



Activity is tracked in a Secure Ledger or Blockchain. At the end of the Campaign the points are added and the total rewards are distributed. Participation is based on Qualifying and Influencing activities (PoCC/I).

This example is a segment of a VCA Campaign where 20 Members are participating. On close and confirmation of the Campaign, the Platform will calculate and divide the Total Campaign Rewards. The Reward Amount will be deposited in the Member's Wallet.

Patent Pending James, Flyer, Melton, ©2017. 2018, Diagram 1



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Example: Value Chain Advertising for a Concert

In the following example, we have created an advertising Campaign for a band that has launched a new album, is on tour, and is coming to a town where they will use the VCA to increase interest and participation. They know they have a fan base and even a Fan Club in the destination town. So, they are willing to reward their loyal fans based on their level of participation and influence.

Concert Campaign Rules

1. Who can participate, when, and how?

- a. Anyone can participate.
- b. The Campaign start and end dates are 8:00am __/_ to midnight

2. What is the offering, and what are the Rewards?

- a. Buy a ticket and earn your money back.
- b. A pool of \$10,000 to \$100,00 USD is anticipated for this Campaign.
- c. Players that are both PoCC and PoCI-verified contributors to the Campaign will receive a distribution of CommunityCoin or cash at the end of the Campaign.

3. What is the measure for a Qualifying Activity? (PoCC)

- a. Players must either attend the concert in person or pay for the livestreaming.
- b. Unlimited additional points can be earned by purchasing album or band merchandise.
- c. They will need to be a member of The Platform to receive a reward.

4. What is the measure and reward for Influencing activity? (PoCI)

- a. Players receive recognition for influencing others.
 - i. Add stories, ratings, comments, emojis, videos, and pictures.
- b. Share Campaign info with others to earn points.
 - i. Limit of 3 videos, 2 stories, 4 comments, 2 ratings, 5 pictures, 10 emojis, and 100 links.
 - ii. Additional Influencing points can be earned by Fan Clubs or websites for posting and sharing links.
- c. Point Distribution:

Point Distribution		
Buy Album (B)	[Pink]	+30
Buy Band Merchandise	[Yellow]	10%
(Can also choose \$1=1point))	
Story (S)	[Blue]	+10
Rating (R)	[Purple]	+3
Comment (C)	[Green]	+5
Video (V)	[Gold]	+20
Forward Link (L)	[B+W]	+5
Emoji (E)	[Black]	+1
No Purchase (N)	[Red]	0
Influencer (i)	•	+1





Value Chain Advertising





Fan Club

Band
Website

10S +3R+7i=20 points

10S +3R+4i=17 points

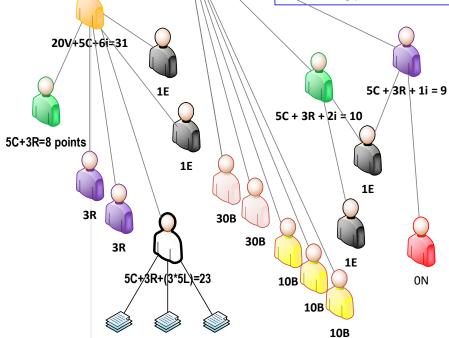
Total Rewards Pool for this Campaign: Estimated at 10-100k USD/CC (Campaign Owner adds \$1 USD/CC per attendee plus 10% of merchandise sales to the total Pool)

Rules:

- 1. Anyone can participate
- 2. Players will need to join the Campaign to get Rewards and Wallet
- 3. Players that are both PoCC and POCI verified contributors to the Campaign will receive Rewards upon its completion.
- 4. Limit of 2 Videos, 2 Stories, 4 Comments, 2 Ratings, 10 Emojis, 5 Shares, etc.

Qualifying Activity (Proof of Community Cooperation)

- 1. Players must either attend the concert in person or paid streaming Influencing Activity (Proof of Community Influence)
- Players receive recognition for influencing others
 * Add Stories, Ratings, Comments, Emoji's, Video and Share Campaign info with others to earn points
- 2. Additional points can be earned by purchasing album or band merchandise.
- 3. Influencing points can be earned by Fan Clubs or Websites



Point Distribution

Buy Album (B) [Pink] +30 Buy Band Merch [Yellow] 10% (Can also choose \$1=1point) Story (S) [Blue] +10 Rating (R) [Purple] +3 Comment (C) [Green] +5 Video (V) [Gold] +20 Forward Link (L) +5 [B+W] Emoji (E) [Black] +1 No Purchase (N) [Red] 0 Influencer (i) +1

Activity is tracked in a Secure Ledger or Blockchain. At the end of the Campaign the points are added and the total rewards are distributed based on a percentage of the final pool. Participation is based on Qualifying and Influencing activities (PoCC/I).

This example is a segment of a VCAS Campaign where 19 Members are participating (out of potentially thousands). On close and confirmation of the Campaign, the Platform will calculate and divide the Total Campaign Rewards. The Reward Amount will be deposited in the Member's Digital Wallet.

Patent Pending James, Flyer, Melton, ©2017. 2018, Diagram 1





Example: Value Chain Fundraising for a Non-Profit

In the following example, we have created a Community Engagement Campaign for a non-profit that is conducting a local River Cleanup Event. Typically, the volunteers and donors simply receive personal satisfaction for participating, and that could be enough. However, by adding a Value Chain Fundraising Campaign, the excitement, visibility, and rewards offered to the participants can take their Campaign to an entirely new level! By using the Value Chain Fundraising Campaign approach, they can reward their donors and volunteers based on their level of participation and influence.

Fundraising Campaign Rules

1. Who can participate, when, and how?

- a. Anyone can participate.
- b. The Campaign start and end dates are 8:00am __/_ to midnight

2. What is the offering, and what are the Rewards?

- a. Contribute time or resources to the Event, or attend the Event.
- b. A pool of \$500 dollars' worth of CommunityCoin or cash.
- c. Players that are both PoCC and POCI verified contributors to the Campaign will receive a distribution of CommunityCoin or Cash at the end of the Campaign.
- d. Note: Winners can choose to donate some or all of their earnings back to the non-profit.

3. What is the measure for a Qualifying Activity? (PoCC)

- a. Players must attend the Cleanup Event, Volunteer time before or during the Event.
- b. Unlimited additional points can be earned by donating CommunityCoin, cash, or other resources to the non-profit during this Campaign.
- c. They will need to be a member of The Platform to receive a reward.

4. What is the measure and reward for Influencing activity? (PoCI)

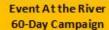
- a. Players receive recognition for influencing others.
 - i. Add stories, ratings, comments, emojis, videos, and pictures
- b. Share Campaign info with others to earn points
 - i. Limit of 3 videos, 3 stories, 10 comments, 5 ratings, 5 pictures ,10 emojis, and 100 forwarding posts and links.
- c. Point Distribution:

Point Distribution		
Event Volunteer	[Pink]	+30
Resource Provider	[Grey]	10%
Story	[Blue]	+10
Rating	[Purple]	+3
Comment	[Green]	+5
Video	[Gold]	+20
Forward Link	[B+W]	+5
Emoji	[Black]	+1
No Participation	[Red]	0
Influencer (i)	+1	





Value Chain Fundraising System





Total Rewards for this Campaign: 500 USD/CC

Rules:

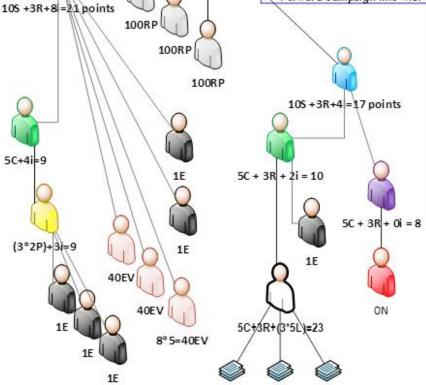
- 1. Anyone can participate
- 2. Players will need to join the Campaign to receive Rewards
- Players that are both PoCC and PoCI verified contributors to the Campaign will receive a distribution of Rewards at its completion.
- Limit of 1 Video, 3 Pictures, 1 Story, 3 Comments, 1 Rating, 10 Emojis, 100 Forwards, 100 hours of Event Volunteer Time
- 5. Unlimited Donations of Resources

Qualifying Activity (Proof of Community Cooperation)

- 1. Contribute Time or Resources to the Event, or
- 2. Attend the Event

Influencing Activity (Proof of Community Influence)

- 1. Players receive recognition for influencing others
- Add Stories, Ratings, Comments, Emoji's, Video, Pictures, and Forward Campaign info with others to earn points



Point Distribution	1	
Event Volunteer	[Pink]	+5/hour
Resource Provider	[Grey]	+1/10th
Video	[Gold]	+20
Story	[Blue]	+10
Comment	[Green]	+5
Rating	[Purple]	+3
Picture	[Yellow]	+2
Emoji	[Black]	+1
Forward Posts	[B+W]	+5
Influencer	[Value Chair	1] +1
No PoCC	[Red]	0

Activity is tracked in a Secure Blockchain Ledger.

At the end of the Campaign the points are added and the total rewards are distributed.

Participation is based on Qualifying and Influencing activities - Proof of Community Cooperation and Proof of Community Influencing (PoCC/I).

In this example, there are 20 Members who are participating. When the Campaign is closed, the VCFS will calculate, verify, and divide the Total Campaign Rewards (500). The appropriate portion of Reward Amount will be deposited in the Member's Wallet.

Patent Pending James, Flyer, Melton, @2017. 2018, Diagram 1.





How Can I Spend my CC?

Once earned, CommunityCoin can be exchanged for a number of goods and services offered on The Community Platform.

- Use CC to pay for a Value Chain or Targeted Advertising Campaign to promote an **Event or Opportunity**.
 - o Anything from a virtual garage sale to a real live rock concert!
- Use CC as a method of exchange within The Community Platform's **Marketplace**.
 - o Post **Needs** and offer barter, cash, or CC as payment
 - o Post **Offers** and request payment in CC, cash, or barter
- Use CC to pay for The Platform's **Premium Services**.
 - Increase the level of promotion for an Offer or Project
 - Increase the number of simultaneous Needs or Offers that you can launch

Exchange CC

- For marketing products such as The Community Platform logo'd pens, mugs, t-shirts, mousepads, etc.
- Eventually, our Securitized-Token will be available to be traded on a public exchange
- Total Points and CC earned each month and averaged over a year can increase one's **Reputation in the Community**.







About CommunityCoin

Securitized-Utility Token

CC Utility Tokens are intended for use as an exchange of value on The Community Platform, a new Secure, Transparent Ledger and Blockchain-based Community Collaboration Ecosystem. **Internally**, the CommunityCoin is based on a combination of the Stellar Consensus Protocol and Proof of Community Cooperation/Incentivization. **External** to The Platform, CC is based on Ethereum, and is transferable and fungible. The seamless exchange of the Token from Internal to External all occurs in the member's Digital Wallet.

Denominations of CC

There are two denominations of CC. Just like there are dollars and cents, we have Tokens (**CC**) and MicroTokens (**mCC**). A MicroToken is 1/10,000th of a Token. This allows for ease of distribution within the Rewards Engine.

Community Coin Denominations		
Micro CC = mCC	1 mCC	
Kilo CC = kCC	1,000 mCC	
One CC = CC	10,000 mCC	

Example: A cup of coffee				
\$2.50	USD			
25,000	mCC	(Pennies)		
2,500	kCC	(Dimes)		
2.5	CC	(Dollars)		

One CC = 10,000 mCC
Members would earn mCC, which
are a fraction of a CC.
kCC is an optional denomination.

Fees

Each transaction within the platform has a **Base Transaction Fee** (**BTF**)⁹ of 1 mCC (.0001 CC) per transaction element. This fee prevents users with malicious intentions from flooding the network as each transaction has to be processed on the Blockchain. CC fees also work as a form of electronic security, mitigating DoS attacks that attempt to generate large numbers of transactions or consume large amounts of space in the ledger. The transaction's source CC-Wallet will be charged for all transaction fees.

For example, a transaction that establishes trust on a member's account (operation 1) and sends a payment to that account (operation 2) would have a fee of $2 \times BTF = 2mCC$.

⁹ The current BTF is 1 mCC and the MB is 1CC. This rate may vary, but should not do so more than once a year, so think of them as fixed values. It is mapped to the base rates of The Community Platform and will be agreed upon by consensus.



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The Community Platform requires all active CC-Wallets to hold a **Minimum Balance** (**MB**) of 1 CC. This requirement ensures that accounts are authentic, which helps the network maintain a seamless flow of transactions. Each transaction automatically calculates the base transaction fee and the minimum balance of the member.

We initiate every CC-Wallet with a free amount of CC to begin the process of circulation and PoCC/I. If the member chooses to reduce their balance to less than 1CC, The Platform will ask if they wish to close their CC-Wallet and set it as inactive. If accepted, this status will preclude the member from participating financially in activities on The Platform until they choose to fund and activate it again.

Transaction Life Cycle

1. Creation

- a. The member creates a CC based transaction, like purchasing an Offer from another member for a certain amount of CC.
- b. The **Marketplace Transaction Engine (MTE)** creates a unique Sequence Number that is assigned to the transaction and opens a ledger block submission envelope.

2. Signing

- a. Once the transaction is filled out, all the needed member signatures must be collected and added to the ledger envelope.
- b. Commonly, it's just the signature of the member doing the transaction, but more complicated setups can require collecting signatures from multiple members.

3. Submitting

- a. After signing, the transaction is initially validated by the MTE and can be submitted for processing and propagating.
- b. Once submitted by the member, an amount in the member's CC-Wallet is reserved for the transaction.

4. Propagating

- a. Once the MTE receives a submitted transaction, it does preliminary checks to see if the transaction is valid.
 - i. It makes sure that the transaction is correctly formed.
 - ii. It checks the validity of both parties in the transaction.
 - iii. Verifies that the sending member's CC-Wallet has an adequate balance to pay for the transaction, the transaction fees (BTF), and remain above their minimum balance (MB).
- b. If the preliminary checks pass, the MTE propagates the transaction to all the other servers to which it's connected. In this way, a valid transaction is flooded to the whole Community Platform Network.



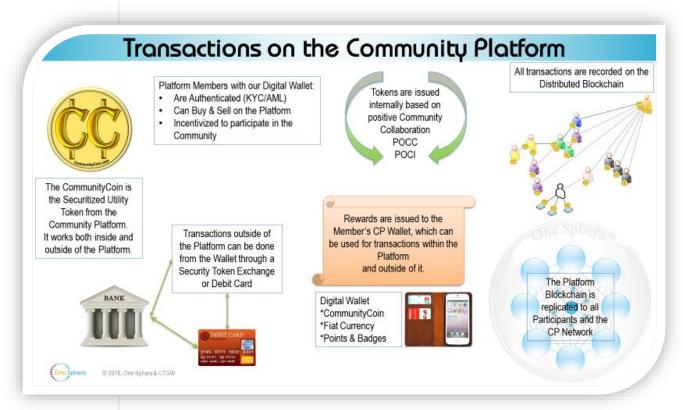


5. Determine the Block

- a. Each successfully propagated transaction will eventually become part of a permanent ledger block on the Blockchain.
- b. When it's time to close the ledger and add that block to the Blockchain, the MTE takes all the transactions it has heard about since last ledger close and collects them into a transaction set.
- c. If it hears about any incoming transactions during this activity, it puts them aside for next ledger block close.
- d. The MTE nominates the transaction set it has collected.
- e. The Platform resolves the differences between the various transaction sets proposed and decides on the one transaction set that the network will apply.

6. Application

- a. Once The Platform agrees on a particular transaction set, that set is applied to the internal Community Platform Blockchain.
- b. At this point, a fee is taken from the source account for every transaction in that set.
- c. Operations are attempted in the order they occur in the transaction.
- d. If any operation fails, the whole transaction fails, and the effects of previous operations in that transaction are rolled back.
- e. Successful operations mint new CommunityCoin, which are then added to the Reserves.
- f. After all the transactions in the set are applied, a new ledger block is created, and the process starts over.







Mining

CC has three statuses: **Reserved**, **Authorized**, and **Issued**.

- *Reserved*: The Tokens that remain unused (banked) and unavailable to the public.
- *Authorized*: The Tokens are available to be earned (mined).
- *Issued:* Once the proper PoCC/PoCI activity has been validated the Tokens are issued to the recipient.

There will be an initial Mining Event that will take place at the Genesis Event to support the Token Distribution Events. After that, the remainder of the coins will be placed in a "Reserved" status until Authorized through The Community Platform Rewards Engine. At that point, they will be available for Issuing (mining) by validated PoCC and PoCI activity.

Parental Controls and ESRB Ratings

Everything in The Community Platform has an associated ESRB Rating. For instance, if an Event is created on The Platform, it will be defined and limited in transmission and reception by its ESRB Ratings. Since The Platform will know (and not share) the age of the members, it will limit the scope of activity that a minor can see and be exposed to.

Parental Approval is also required for all minors to have an active CC-Wallet on The Community Platform. They can choose the limits of transactions, or simply set it to inactive. This will allow the young member to participate in various age appropriate activities, but not be at risk financially.







The RATE Model

The Real Agreement for Tokens and Equity

The RATE structure offers both equity in the company and tokens. This double incentive could be very attractive to investors who want to maximize their investment in two ways.

One Sphera has determined that using the "Real Agreement for Tokens and Equity" (RATE) Model to add CommunityCoin Tokens to its public offering is an exciting and appropriate action for a Public Benefit Company to consider. As a result, we are utilizing the RATE Model to extend to our investors a ratio-matching number of Tokens based on the level of their investment.

RATE is a combination of an equity raise, where a company sells shares to its investors, and a token offering, where the utility tokens are offered as perks. This structure has advantages for both the company and the investor. Companies are not taxed on the investment received, and investors get equity. Investors who only receive utility or securities tokens in a company won't get anything if the company is sold, pays dividends, or goes public. Investors may not care about this, but most of the wealth in our country has been generated through equity and not purchasing services.

Investors will be able to use the CommunityCoin Tokens on The Community Platform, as well as get liquidity after their required one-year holding period if that is desired. Two ventures, tZERO and StartEngine Secondary, have announced their intentions to launch regulated marketplaces in 2018. Both will have SEC registered Alternative Trading Systems (ATS). More are likely going to be announced shortly. The shares sold under RATE will be transferable and once the tokens are issued, they will also find themselves on registered ATS platforms.

The main benefit of using a RATE and the JOBs ACT exemptions are simple — it reduces risk to everyone concerned. This will protect the officers and professionals involved in the offerings and, more importantly, will allow investors to make an informed investment without the risk of the company being sued by the SEC because it illegally sold securities to investors.

For more information, here is the link to a copy of the RATE Agreement.





Using the Bancor Protocol

The Bancor Protocol enables automatic price determination and an autonomous liquidity mechanism for tokens on smart contract blockchains. These Smart Tokens have one or more connectors to a network, that hold balances of other tokens, and enable any party to instantly purchase or liquidate the Smart Token for any of its connected tokens — directly through the Smart Token's contract — at a continuously calculated price, according to a formula that balances buy and sell volumes.

At the core of Bancor's technology is a set of formulas that solve the double coincidence of wants problem for asset exchange.

"It is an important category of transaction costs that impose severe limitations on economies lacking a medium of exchange (such as money), which have to rely on barter or other in-kind transactions. The problem is caused by the improbability of the wants, needs, or events that cause or motivate a transaction occurring at the same time and the same place.

One example is the bar musician who is "paid" with liquor or food, items which his landlord will not accept as rent payment, when the musician would rather have a month's shelter. If, instead, the musician's landlord were to throw a party and desire music for it, hiring the musician to play it by offering

the month's rent in exchange, a coincidence of wants would exist."10

For **barter**, the coincidence of the "wants" problem was solved through money, allowing people to transact asynchronously, over time and space.

For **money**, the existing exchange model relies on the labor of market makers providing **liquidity**, meaning that the value of the money can be

traded for something else without losing value along the way.

When converting cryptocurrency to a base currency, cryptocurrency exchanges will typically have a "buy/sell spread." This means that the exchange will buy

Ban

your cryptocurrency from you at the sell price and then sell it to another user at the buy price. The difference between the buy price and sell price is what the exchange earns, common for any type of currency exchange.

¹⁰ https://en.wikipedia.org/wiki/Coincidence of wants



While using Bancor Platform, there is no spread. Users can buy and sell at the exact same price, thanks to a non-profit automated market maker of the Bancor Protocol. The platform also incorporates transaction size and needs no order book, so prices are transparent. We can convert any token directly with a smart contract; no exchanges, no counter parties are needed.

How the Bancor Reserve Works

It works by creating a token backed by one or more reserve tokens — for example Ether, Bitcoin, and Litecoin — at a Constant Reserve Ratio (CRR). Let's assume that we create 1,000,000 CommunityCoin, which are backed to a reserve of 20% by 100 ETH, 10 BTC, and 1000 LTC.

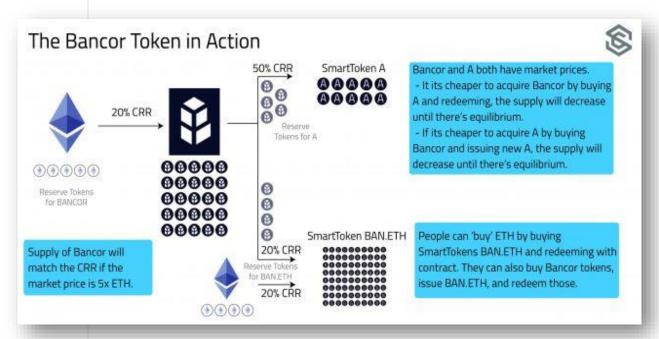
We buy that amount of foreign coin and create a reserve that we hold on The Community Platform.

The way the Bancor math works out is that each of our CC Tokens will have a price equal to a ratio of its reserve total (i.e. 100 ETH,10 BTC, and 1,000 LTC) extended by the reserve percentage (say 20%) and divided by its supply (1,000,000 CC issued).

A
$$/B = C$$

(Total Value of the Reserves/ (20%) / (Total CC Issued) = Ratio

If you fix B or C, you solve for the amount of Bancor Reserve to buy/sell based on the unfixed value.



From https://coinpupil.com/altcoins/what-is-bancor-bnt-liquidity





Token Distribution

The first set of Token Distribution Events (TDE's) will be limited to a total of less than 5% of the total authorized Token pool. After the TDE's, Tokens will be authorized through The Platform Rewards Engine to the membership and issued as they are earned throughout the year. CC Tokens will be authorized to be issued through the Rewards Engine to the membership based on PoCC/I validated activities.

There will be three major distribution events.

- 1. Initial Token Distribution Event (Crowdfunding and Reg-D Raise)
- 2. Establishment of the PoCC/I Fund, Initial Platform Funding, and Bancor Reserves
- 3. Global Token Distribution Event (Reg A+ Raise)

Distribution Analysis

Communi	ty Coin Se	curitized	-Utility Tol	ken			
(At Genesis event only)							
If one CC = \$.20 USD	CC	\$0.20	USD				
If Ether (ETH) is trading at \$400 USD			\$400.00	USD			
Then one CC = .0005 ETH			0.00050	ETH			
Initial Genesis Count of Authorized Tokens		10	00,000,000,000				
CommunityCoin Sec	uritized-U	tility Tok	en Distribu	ıtion Ana	lysis		
CC Token Distro Events	Share Price	Ratio CC To Share	Token Price	Shares Issued	Tokens Issued	\$ of Total Tokens	USD
Crowdfunding (Reg CF) (25k – \$1M)	\$.50	2.50	\$0.20	2,050,000	15,187,500	0.02%	\$1,070,00
Reg D (Accredited Only) (\$6 – \$10M)	\$.50	2.50	\$0.20	20,100,000	324,166,667	0.32%	\$10,000,00
Subtotal Initial Raises				22,150,000	339,354,167	0.34%	\$11,070,00
Reg A+ (Global) (\$60 – \$75M)	\$5.00	5	\$1.00	75,000,000	3,765,625,000	3.77%	\$75,000,00
				75,000,000	3,765,625,000	3.77%	\$75,000,00
Subtotal after TDE's	\$5.00	5	\$1.00	97,150,000	4,104,979,167	4.10%	86,070,00
Reserved Tokens							
Reserved for Crowdfunding Raise (Reg CF) (25k – \$1.07M)					(15,187,500)		
Reserved for REG D Raise (\$6 – \$10M)				(324,166,667)			
Reserved for the Reg A+ Raise (\$60 – \$75M)					(3,765,625,000)		
Reserved for 2M Members to receive \$5 of CC when they Authenticate			(100,000,000)				
Reserved for the Bancor Protocol Reserves *					(500,000,000)		
Reserved for the non-profit foundation "Connecting the Good Worldwide				(130,000,000)			
Reserved for the Public Benefit Company "One Sphera"					(125,000,000)		
Total Reserves					(4,959,979,167)		
Available for Community PoCC Rewards					95,040,020,833		
* Note: The Bancor Protocol Reserves are held as a cryptocurrency stab	ility fund		<u> </u>		55,040,020,033		





Use of Funds: Combined Crowdfunding and Reg-D Token Distribution Event							
Distribution	USD	PCT %	Token Price	Token Count			
Total Proceeds	\$11,120,000	100%	\$0.20				
Less Offering Expenses	\$667,200	6%					
Net Proceeds	\$10,452,800						
Development Operations Marketing	\$5,853,568 \$1,672,448 \$1,045,280	56% 16% 10%					
4. Legal & Security	\$836,224	8%					
5. Investors	\$522,640	5%					
6. Contingency	\$522,640	5%					
	\$10,452,800	100%					
Seed CC from Reserve*							
Amount of seed CC issued to Members*	\$5.00		\$10,000,000	50,000,000			
Member Count	2,000,000		25 CC each	0.05%			

^{* \$5} value of CC will be given to the first 2,000,000 New Members as they onboard to initiate their wallet (PoCC).

Token Distribution Event Offerings

Standard Token Price: \$.20

Share Price: \$.50

		One Spher	Token Price	\$0.20	
Tier	Minimum	Investment Range	Bonuses Community Platform (Each Tier gets previous Tier included) Tools		Discounted Token Price
1	\$250	to \$499	T-shirt and our endless appreciation!	Lifetime Membership	\$0.10
2	\$500	to \$999	Premium Needs & Offers Campaign	Let's Trade!	\$0.08
3	\$1,000	to \$2,499	1 Premium Project Resourcing Campaign	Let's Work!	\$0.06
4	\$2,500	to \$9,999	1 Premium Value Chain Advertising/Fundraising Campaign	Let's Talk!	\$0.05
5	\$10,000	to \$49,999	Full Premium Services for 1 year	Your Community	\$0.04
6	\$50,000	to \$99,999	1 Full Community Corner Setup	Community Corner	\$0.03
7	\$100,000	plus	Full Super Sphere Services for 2 years	Super Sphere	\$0.02

For Example:

When you invest \$250, you will receive 500 shares of stock and 2,500 CommunityCoin Tokens When you invest \$100,000, you will receive 200,000 shares of stock and 5,000,000 CommunityCoin Tokens





Reserve and Release Strategy

New CommunityCoin (CC) will be minted based on PoCC/I activity in the Community and added to the reserve. The intention will be to maintain the reserves at a level that supports quick distribution and exchange on The Community Platform. Once the ratio of "Reserves to Issued" has been determined, The Platform will make adjustments to the Reserve based on the computed algorithm on a daily and weekly basis.

Each action on the platform that involves currency (Fiat or Alt Currency) will incur a Base Transaction Fee. These fees will be charged based on prevailing rates. A portion of this fee will be returned to the Community PoCC Reserves, and a portion will be issued to the Initiating Company (such as One Sphera or CTGW) to cover transaction costs.



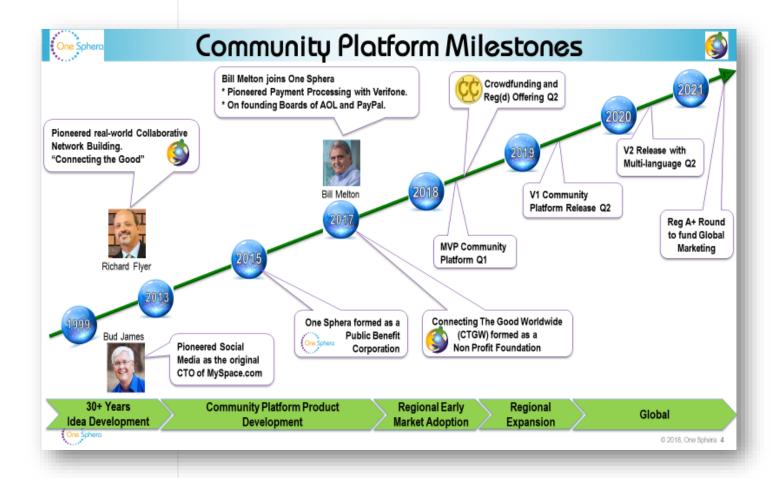


Appendix A:

Milestones

The current timeline for The Community Platform build is as follows:

- Q1 2018: MVP of the Community Platform is released
- Q2 2019: Release V1 of the Platform
- Q2 2020: Release V2 of the Platform
- Q2 2021: Release V3 of the Platform
- 2021: Reg A+ Raise to fund Global Marketing







Appendix B:

Pro-Forma Cash Flow Analysis and Break-Even

The following is a projected multi-year Income and Expense Analysis. We anticipate (but cannot guarantee) **break-even** in 30 to 36 months of operation. Additional details are available upon request.

One Sphera Pro-Forma					X			
Year Ending	2016	2017	2018	2019	2020	2021	2022	2023
Total Community	12.00 m	-	5	654,684	2,711,710	6,070,723	10,848,370	14,880,86
Total Super Spheres	1.		-		12	39	82	13
Total US & Intl Geographic Regions	(=	-	-	1	24	42	106	41
Revenue from Advertising & Premium Services		45,000	\$45,000	\$1,537,152	\$11,208,134	\$33,184,498	\$97,207,545	\$132,883,89
Investment Capital			\$6,050,000	\$5,025,000	\$0	\$38,437,500	\$38,437,500	
Total Expenses	\$10,575	\$24,840	\$2,109,311	\$6,293,821	\$9,450,048	\$14,506,342	\$32,140,803	\$31,658,22
Support-a-Sphere Donations	\$0	\$0	\$0	\$13,747	\$100,242	\$296,793	\$869,395	\$1,188,47
EBITA Net	(\$10,575)	\$20,160	(\$2,064,311)	(\$4,756,669)	\$1,758,087	\$18,678,156	\$65,066,742	\$101,225,67
On Hand @ YE	\$15,425	\$29,555	\$4,015,244	\$4,283,575	\$6,041,662	\$88,782,318	\$192,286,560	\$293,512,23
A-Shares Issued to Investors This Year			22,150,000			153,750,000		
A-Shares Issued to Employees & Advisors This Year	9,208,750	543,600	591,611	422,197	224,526	80,517	301,807	88,03
B-Shares Issued to Core Team	50,000,000							
Total A & B Shares Issued To Date	61,708,750	62,252,350	84,993,961	85,416,158	85,640,684	239,471,201	239,773,008	239,861,04
Projected Share Price	\$0.10	\$0.10	\$1.00	\$1.00	\$1.00	\$5.00	\$5.00	\$8.00
N.E. D. OL	n/a	n/a	-\$0.02	0\$0.06	\$0.02	\$0,08	\$0.27	\$0.42
Net Earnings Per Share		7						\$1,012M
Company Valuation Based On 10 Times Net Earnings	n/a	n/a	n/a	\$-48M	\$18M	\$187M	\$651M	φ1,012IVI
Company Valuation Based	n/a	n/a	n/a 43,000,000	\$-48M 39,375,000	\$18M	\$187M 379,687,500	\$651M 379,687,500	\$1,012W
Company Valuation Based On 10 Times Net Earnings	n/a \$6.2M	n/a \$6M		18	\$18M \$86M			\$1,012IW





Appendix C:

Our Mission

The Community Platform provides the technology, resources, and incentives to create increasingly conscious, self-reliant communities. We do this by connecting people, organizations, and government agencies to needed resources in regions and interest spheres around the world. Our intelligent connectivity suite facilitates local, regional, national, and international connections, education, and interaction for the purpose of generating positive social results and quickly responding to actionable needs.

Our Goals

- Support the expansion of wealth by incentivizing and rewarding the positive activities of Proof of Community Cooperation and Proof of Community Influence
- **Support** the positive evolution of community groups by providing technology infrastructure that facilitates exploring and creating strategic liaisons
- Support altruistic acts and more purposeful civic engagement strategies
- **Support** the expansion of the number of viable local links among people engaged in value exchanges
- **Support** the development of strategies to improve, restore, and sustain the integrity of people, organizations, and systems
- **Support** the education and evolution of public life, the analysis of issues, and the design of processes that build social capacity
- **Support** the application of information systems and development of knowledge bases applied to the theory and practice of public engagement and social action
- **Support** purpose, sustainability, and the ability to bring community to a much higher level of commitment, and set the stage for action in fully implementing purpose within the community and manifesting ideas in everyday living
- **Support** individuals and the community to become fully empowered as stewards of their ongoing evolution and the community, beginning the processes of changing the society in which the community exists





The Team

One Sphera is the brainchild of two men with a great passion for making a difference. Richard Flyer brings his keen community development vision, with more than 30 years of building real-world, collaborative networks. Robert "Bud" James, PhD was the original CTO of MySpace.com, and a key architect of modern social media. He has over 35 years of technological experience in C-Level positions from startups to Fortune 500 companies.

To date, they have researched and designed The Community Platform software architecture, created a Minimum Viable Prototype, and prepared the company with some seed money to begin a series of raises needed to launch this really incredible product.



Richard Flyer Co-Founder and CEO

Mr. Flyer, MS, brings over 30 years of C-level for-profit and non-profit business experience involving the venture capital, business consulting, medical, instructional design, and community development sectors. He has been CEO and Director of One Sphera, a software development company since May 2015 and owner of Flyer Associates since 2017, a consultancy working in the Medical, Technical, and Community Building industries. He works 4 hours at week at this job. As a pioneer in "Social

Enterprise," his hands-on community development experience built a new collaborative networking methodology and is the basis for the civic engagement technology of One Sphera.



Robert "Bud" James, PhD
Co-Founder and President/CTO

Dr. James is a seasoned C-Level executive with more than 40 years of proven expertise in designing and building large scale IT systems, with a focus on security and collaboration. As the original CTO of MySpace.com, he helped design and manage the world's first Social Media platform, on-boarding 6M users in 9 months. He has extensive, in-depth experience in successfully running a global technology enterprise in nearly every key area. He has been full time CTO and Director of One Sphera, a software development company since 2015 and a part-time Director (2 hours/week) of New Vistas International since 2013, a training school.



William Melton Chief Strategic Adviser, Financial Innovator

Over the course of his celebrated career, William "Bill" Melton, has been a founding executive and/or early investor in multiple startups that went on to become successful, billion-dollar companies (Verifone, PayPal, AOL, FirstData). Spanning decades, these successful first-mover endeavors have blazed a trail that defines much of the current technology landscape: retail electronic payment systems; online commerce; and platform-based commerce and community solutions. Bill also foresees that online and offline experiences will converge in the era of blockchain, with community engagement the new holy grail. As the Chief Strategy Officer of One Sphera, his vision inspired the team to develop the blockchain based distributed Value Chain Platform.





• Dr. A.T Ariyaratne, Community Development Advisor

Dr. Ahangamage Tudor Ariyaratne (Dr. Ari) is founder and President of Sri Lanka's Sarvodaya Shramadana Movement, the country's largest non-profit organization that involves millions of people in 15,000 villages in development projects. Sarvodaya has helped thousands of villages to become self-reliant, building homes, hospitals and schools, digging wells and promoting alternative energy and food infrastructures, as well as defending women's and children's rights and promoting religious tolerance and cooperation. Dr. Ari received the Ghandi Peace Prize in 1996 and the Sushil Kumar International Peace Award in 2006, two years after it was awarded to His Holiness the Dalai Lama. Nomiated for Noble Peace Prize in 2006.

• Steve Breitman, CPA, Consulting CFO

Mr. Breitman trained as a CPA and has over 30 years of accounting, financial, and operational management experience. Steve's career path led him to work in public accounting and to hold a variety of management positions including CFO, Regional Controller, Corporate Director of Management Reporting, Executive Director, and Regional Manager.

• **David Christel**, Educator, Author, Editor, Designer, Communications Advisor

For Mr. Christel, education, personal identity, and self-expression have been primary themes throughout his life. He was the Creative Director for the Tony Robbins organization. He has developed courses for many high-profile companies including NASA/Lockheed, Northern Telecom, Top Gun School, Naval Strategic Communications, American Airlines Flight Attendant, the CIA, Halliburton Oil, Honeywell, Fireman's Fund, Ford Motor Company, and McDonnell-Douglas.

• Amanda Kay Creighton, Community & Media Adviser

Amanda has focused her professional experience on small business development and non-profit management. She catalyzes lasting community transformation through sharing best practices. She is a leading expert on principles and practices of community development and sustainability, having lived in various intentional communities. She brings a vast experience advising One Sphera on best practices in online community and social media management.





• Tyson Cross, Attorney, Cryptocurrency Specialist, Attorney

Mr. Cross is one of the leading authorities on cryptocurrency taxation and regulation. Licensed in California and Nevada, he helps clients in all 50 states with federal tax and regulatory matters.

• **Doug Damon**, Business Development Advisor, Investor/Director, Business Development Adviser

Mr. Damon brings 40 years plus experience to business development and networking. He is the founder and current President of Damon Industries (DI), a food manufacturer, that has been in continuous operation since 1946. He has been a Director of One Sphera, a software development company, since 2015. He is an Arete International High-Performance Advisor, consulting to businesses and organizations on human and cultural development and facilitates strategic planning.

• Dr. David Gruder, Business Strategy and Branding, Integrity Expert

Dr. Gruder is A Psychological Business Strategist whose PhD is in clinical & organizational development psychology. He is an eight-award-winning bestselling author who has written or contributed to 23 books, has given a TEDx Talk, and has sat on numerous for-profit and nonprofit boards. Named "America's Integrity Expert" by Radio & Television Interview Reports, he has also been the recipient of a leadership award and a culture creation award.

 Andrei Ivasko, Fullstack Developer, Blockchain Specialist Developer, Blockchain Specialist

Mr. Ivasko is a cryptocurrency and cryptography specialist. His master's thesis focused on password authentication for the Android platform and he participated and co-authored a number of data security projects including data migration, cryptography, malware analysis and malicious software threat reduction. He brings a deep background in Blockchain, ERC20 Smart Contracts, Ethereum, and Solidity.

• Clifton Maclin, Investment and Management Advisor

Mr. Maclin is an Investment Advisor with forty years of experience as a foreign Trade Finance specialist, Merger and Acquisition specialist, and Quantitative Securities Analyst. He was present in the circle of leaders laying the framework for the development of Silicon Valley and arranged the first financing of Atari.





• Karen McNamara

Caren founded Conscious Container to establish a returnable glass bottle marketplace here in the United States. She has been a senior project and change manager for IBM for 20 years including successfully delivered Change Management for large multi-national procurement software implementation. And, was in a trusted adviser role and enabled collaborative project management risk management, schedule and change delivery.

• Jason Molt, Full stack developer and Data Scientist

Jason brings a strong background in data science, having run the company Harmony Data Science. He recently founded Block Party Labs, a digital research and development company focused on bringing distributed ledger and blockchain use cases to life — also building enterprise SaaS products, statistical methods and modeling, deep learning networks.

• Mark S.A. Smith, Executive Business Growth Strategist

Mr. Smith is a 36-year veteran of the business world, running his own company for 28 years, and works with companies large and small to achieve their sales and marketing goals. Mark is the author of 14 published books and sales guides and has authored more than 400 magazine articles. His latest: "Pivot to Profit from IT Disruption." He is a genuine Guerrilla Marketing guru, co-authoring three books with Jay Conrad Levinson, and is a certified Guerrilla Marketing Coach.

• Asher Tuggle, Lead Developer

Mr. Tuggle is One Sphera's Lead Developer, co-designer, and a Unity and .NET superstar. He is a game developer, software architect, and enthusiast of all things programming. He has a passion for quality, efficiency, elegance and standards in coding, which he sees just as much an art as a science.





Appendix D:

FAQ's

- 1. What is the Name of the Token?
 - A = The CommunityCoin (CC)
- 2. What is the underlying Blockchain for the Token?
 - A = Ethereum (ERC20 Smart Contracts)
- 3. How are CommunityCoin Tokens valued?
 - A = The initial price of the CC Tokens is \$.20 each.
- 4. How are the Tokens being offered?
 - A = Through the Real Agreement for Tokens and Equity (RATE).
 - A = The RATE structure offers both equity in the company and tokens.
 - A = For more information, click here
- 5. What is the relationship of StartEngine to One Sphera?
 - A = <u>StartEngine Capital</u>, <u>LLC</u> is our trusted Transfer Agent. They will be handling all of the initial onboarding of investors and walking them through the authentication process (KYC/AML) process.
- 6. What is the holding period for the CC Tokens?
 - A = Under RATE, our investors will receive an initial security token issued by StartEngine (SE Tokens) that under SEC Regulations CF/D must be held for a one-year period by our investors prior to being traded.
 - A = Investors will be given the opportunity to exchange their SE Tokens for CommunityCoin Tokens as soon as they are available.
- 7. When will CC Tokens be available?
 - A = The Community Platform runs on fiat (local) currency, as well as CommunityCoin. Before we issue CC Tokens, we want to be sure The Platform can operate properly on fiat and alternative currency safely and securely using our digital Wallet. Once it does, we will create the CC Tokens and offer them to our investors.





8. What rights are conferred to the CC Token holders?

A = CommunityCoin are non-voting, equity-backed Tokens.

9. Will CC Tokens be tradable on a cryptocurrency exchange?

A = Yes.

A = Two ventures, tZERO and StartEngine Secondary, have announced their intentions to launch regulated marketplaces in 2018. Both will have SEC registered Alternative Trading Systems (ATS). More are likely going to be announced shortly. The shares sold under RATE will be transferable and once the tokens are issued, they will also find themselves on registered ATS platforms.

10. How does the Community Coin work on The Community Platform?

- A = CC circulates through The Community Platform amongst authenticated members, is tracked on the internal distributed **CC-Blockchain**, and is issued and received through the **Rewards Engine**.
- A = CC is exchanged based on the Proof points of:
 - Proof of Community Cooperation (PoCC), and
 - **Proof of Community Influence** (PoCI).

11. How can I earn CC Tokens?

A = CC is earned when members conduct PoCC/I activities incentivized by The Community Platform, such as connecting two people, creating Groups, donating to a local community non-profit, etc. Once earned, CC can be exchanged for a number of services and goods within The Platform.

12. What is the functionality of the CC Token?

- A = The CC is a **Securitized-Utility Token** used on The Community Platform and can be used by:
 - The entrepreneur who want to grow their business
 - The non-profit that wants to fundraise
 - The organization that wants to advertise
 - The individual who wants to buy and sell goods and services
 - For purchasing Community Platform logo'd pens, mugs, t-shirts, mousepads, etc.
 - And more!

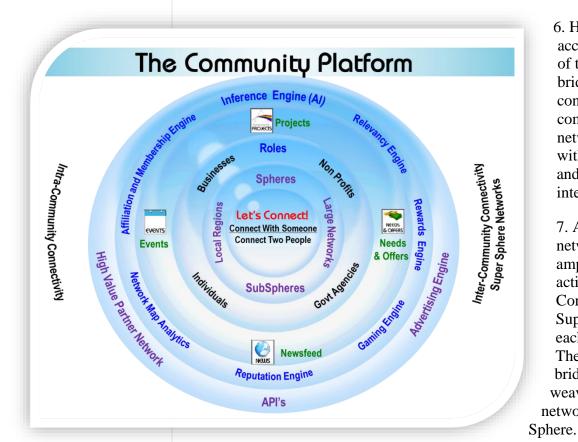




Appendix E:

The Value Proposition for The Community Platform

- 1. Gives YOU security, safety, and full control of your data and your relationships. It's your data and you have the volume control knob on what you see and share.
- 2. Connects and aligns people around shared values and passions (Spheres) via a rich, community toolset of Features that unites rather than divides.
- 3. Creates a unique and powerful **Fundraising Platform** for non-profits.
- 4. Creates a unique and powerful **Advertising Platform** for commercial applications.
- 5. Provides a **Marketplace** for needs, offers, buying, selling, and trading using global and alternative currency that connects people and organizations that share similar interests, thus resolving the challenge of silos.



- 6. Harnesses and accelerates the power of trusted third-party, bridge-building connections to drive community networking focused within precise Sphere and SubSphere interests.
- 7. Accelerates
 network building by
 amplifying the
 activities of
 Connectors and
 Super-Connectors in
 each of the Spheres.
 These connectors
 bridge to each other,
 weaving a cohesive
 network within every

