

# White Paper

## AGA Coin

### Summary

Aga Coin is the ERC20 token that aims to become the preferred and most usable payment method to donate transparently through Ethereum's blockchain platform, which will give access to the ecosystem of services provided by the AGA X platform, a platform that seeks to improve and facilitate the most important internal processes of non-profit organizations. The adoption of cryptocurrency will affect the way people pay and donate. Aga Coin is ready and prepared to face future challenges and play a leading role in this new era of fundraising.

AgaX is a platform that provides an ecosystem of services through a very easy and simple to use interface that connects the nonprofit community and allows full transparency and traceability of donations, generating accountability for all ecosystem participants and improving the impact of social funders, this makes it much easier to identify and scale projects that work in a demonstrable way. AgaX services include an internal exchange service to convert major currencies into Aga Coin, a built-in wallet for easy storage and donation, a donation tracking browser, tools to connect donors with all stakeholders in the non-profit sector.

Within the entire Aga ecosystem, we will have AgaW a payment and transfer widget that allows charities registered with AgaX to accept donations in different cryptomontages that instantly become Aga Coin, AgaW allows charities to manage all donations received within a single wallet and at the same time provide transparency and traceability through Aga Coin.

### 1. **The challenges facing AGA**

NGOs, charities and social enterprises today face a difficult funding environment; donations have stagnated in the West, and while impact investment is growing rapidly as statistics show, it is still far from reaching effective potential. The non-profit sector has an estimated value of US\$ 2 billion

worldwide, but the international press highlights the clumsiness, great inefficiencies, corruption and misuse of funds, causing donors to avoid funding good projects for lack of results and transparency, in which according to Essential Research 35% of American citizens have little or no confidence in charities, repeating the same pattern in Europe.

Social organizations are not transparent enough about the impact they have and as a result of this insufficiency they lose confidence, in addition to focusing their resources inefficiently and being under massive pressure they do not invest in human talent and correct infrastructure, making the problem considerably worse and to the point of not generating a real impact.

Donors are demanding accountability and more charity, so the nonprofit sector must seek more transparency and accountability. Many methodologies are now being used to provide transparency to donors, including those that are currently in use:

- a. Auotinformes: Through websites and annual reports, organizations report on their progress and where donations are flowing. In many projects funded through crowdfunding, the recipient of the crowdfunding is also running the project and reporting from the field.
- b. Recipient reports: Recipients and/or recipients of donations report on their own progress. This type of reporting is most prevalent on websites where organizations allow donors to donate to a specific person, cause or project.
- c. Third-party reports: Organizations such as GuideStar, Charity Navigator and others monitor organizations and rank them by performance. However, the resources in these reports are limited to public reporting by other charities.

In most cases donors do not have a single place to see how their money is being spent and they must rely on the information provided. Information is almost always incomplete and it is often very difficult to compare information from other organizations.

## 2. SWOT Matrix of the ONG's

NGOs	<ul style="list-style-type: none"> <li>- Strong relationship with government and strategic partners</li> <li>- Past activities and ongoing activities may include best applications</li> <li>- Good coordination and monitoring</li> </ul>
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	- Stable finances
Opportunities for an NGO	- Formation of a good community with a high communication and response - Favorable distribution of resources - Support from the media and media organizations defense and charity.
Weaknesses in the NGOs	- Low quality of human talent - Lack of management and monitoring of important processes such as so are the processes of: Evaluation, identification, formulation and execution. - Poor implementation and administration - Deficient system of operation in organizations that do not lucrative.
Threats from the NGOs	- Unsustainability due to lack of good administration - Having the wrong targets or a weak impact.

Knowing the opportunities we have to develop gives us the window to manage and carry out the different projects that need AGAX and AGAW to meet the needs of our clients.

Weaknesses and be able to take advantage of the opportunities that the nonprofit sector has to offer in an optimal and efficient manner.

### 3. **What AGA solves**

AGA solves the above problems by requiring that all social projects specify the objectives they seek to achieve and requires that the achievement of these objectives be independently verified and validated. Transparency is imposed by making funding conditional on impact; after receiving initial funding to start their projects, nonprofit organizations receive additional funding if they can demonstrate that they have achieved their objectives.

AGAX also encourages systematic comparison and benchmarking of existing projects to identify those that are most efficient. AGA ensures transparency in giving activities while developing a parallel community building to share information about all nonprofit organizations, improving the giving experience and increasing interest and empathy with the giving markets.

AGA has the potential to transform the industry; intelligent blockchain-driven contracts and the adoption of cryptocurrencies provide transparency, enable efficiency and reduce costs considerably.

The following points show what AGA Coin can do for charities:

- Lower costs: With traditional donations, money goes through various intermediaries, such as government agencies and financial institutions, and fees (which can average up to 3%) are charged from credit or debit cards, and in many other cases international transfers have excessive fees that can be substantial amounts of money. Donations at AGA Coin are executed directly, arriving instantly and at a fraction of the cost of traditional media.

- Efficiency: thanks to the Ledger technology, donors can track how their cryptocurrency is being used by the various charities through AGA Coin donations. Another factor to consider is that no records can be deleted from the block chain, which provides accountability and the ability to track the exact flow of any currency in the AGA ecosystem. Nonprofits can use the AGA platform to be more efficient in the most important processes of nonprofits such as managing resources, reducing overhead, optimizing the supply chain and wasting the least amount of resources. AGA offers the possibility of effectively controlling the following processes: evaluation, identification, formulation and execution.

- Transparency: If certain KPI's or other pre-determined conditions are not met, smart contracts allow donors to receive their donations or redirect them to causes that deserve their attention or urgent causes. In 2010 the Red Cross raised \$500 million to build 130,000 homes in Haiti, but only 6 homes were built, this would have been a major use case for the technology that AGA Coin.

- Tax Deduction: although formal guidance is not yet available, donations in kryptonite are not yet regulated by any government, so they can be used without taxation for donations received.

In order to provide greater transparency and traceability of donations, charities could benefit greatly from the blockchain technology that AGA has to offer. Although the benefits of transparency and the potential of cryptomoney are clear, nonprofit organizations are not well positioned to get started in new technologies run by blockchain, as organizations focus on their core business, which is to help

the recipients of donations. However, when presented with a new technology that does not require them to invest in the development and implementation of new technologies, nonprofit organizations can easily access the tremendous benefits that blockchain technology provides.

The benefits of applying Ledger technology to the non-profit sector are numerous as noted above. Donors will have more confidence in the sector and will therefore be more willing to donate.

To encourage transparency and traceability in the non-profit sector, we have designed AGA Coin, an ERC20 token that aims to become the preferred method of transparent donation through blockcasting.

- Verification of the identity of the recipients and information about the blockchain of the use of their funds.
- Tracking the administrative costs of nonprofit organizations.
- Ensure that the money for specific projects actually reaches those specific projects.
- Comparison of the effectiveness of one euro spent on a charity versus a different charity.
- Monitoring the investment policies of charities with the money they own.

Reducing the transaction costs of transferring money through cryptocurrency rather than through financial intermediaries. This becomes especially relevant when dealing with organizations operating in developing countries, where remittance transfer fees can be as high as 20%.

The scope for improvement and the untapped territories of blockchain opportunities are enormous. Even the sceptics of exaggeration and speculation behind many investments in kryptonemes, Barbas and Zuckerman admit that kryptonemes can drive the dialogue on financial inclusion in many promising ways.

The problems faced by charities around the world are countless and cannot be countered by traditional methods. Nor can we afford to maintain the status quo, nor can we doubt the impact that new technologies can have.

Wars, climate change, natural disasters, immigration and the erosion of the welfare state mean that services provided by non-profit organizations are increasingly in demand by millions around the world. The solution is simple and straightforward: the widespread adoption of blockchain technology

by charities and donors will restore confidence in the capacity of donors and increase the efficiency and fundraising of non-profit organizations.

#### 4. AGA Ecosystem

The AGA ecosystem is made up of three components that make the ecosystem a closed circuit that aims to make donors and nonprofit organizations have a unique experience.

AGA Coin	AGA Coin is the ERC20 token that aims to become the preferred method for donate in a transparent way through the blockchain platform by Ethereum
AGA X+	<p>-AGA X is a platform that generates a Ecosystem between donor and donor. non-profit organizations, giving way to the following benefits:</p> <ul style="list-style-type: none"> <li>- Registration and verification of identity of nonprofit organizations so that the donors feel organizations that from the management to the team that will be responsible for it. he drives</li> <li>- Donors may donate to charity of your choice and can turn your money into AGA Coins</li> <li>- With AGA X you can track your donations and you can see the impact they make donors will also be able to see notifications and progress of cases that are supporting.</li> <li>- Discover many causes you want support and connect with the ecosystem completely.</li> <li>- Non-profit companies may need to deploy very smart contracts so that we can easily collect donations in a transparent manner</li> <li>- Growth strategy for nonprofit organizations through of the new ERC721 protocol</li> </ul>
AGA W	AGA W is the integrable payment widget that allows organizations to receive donations of different cryptocurrency in your website itself, works as a wallet and media of donation.
AGA S	<p>AGA S is the internal system that allows the nonprofit organizations manage transparent way, putting its funds, putting emphasis on:</p> <ol style="list-style-type: none"> <li>a. Evaluation</li> <li>b. Identification</li> <li>c. Formulation</li> <li>d. Execution</li> </ol>

	<p>And by allocating resources publicly and transparent to provide an index of confidence greater than the organizations, the benefits of this platform are:</p> <ul style="list-style-type: none"> <li>- Emphasis on the processes that require more attention.</li> <li>- Transparency between workers within the same organization without for profit.</li> <li>- Improved management capacity</li> </ul>
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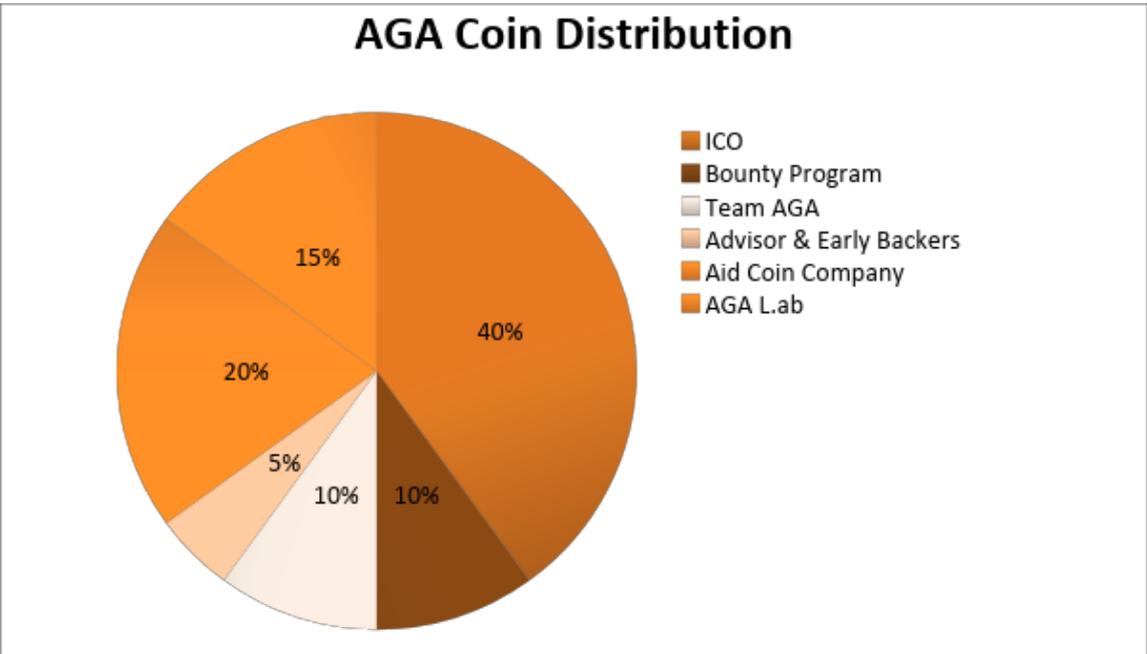
**5. Sale of Tokens**

AGA Coin Tokens to be issued on up to 100 million AGA Coin tokens

Symbol	AGA
Maximum Supply	100,000,00 AGA
Type	ERC20
Price	1 AGA = 1 US\$
Minimum capitalization	4,000 ETH
Hard Cap (including minimum capitalization)	14,333 ETH

**6. Token Distribution**

ICO	40%
Bounty Program	10%
Team AGA	10%
Advisor & Early Backers	5%
Aid Coin Company	20%
AGA Lab	15%



## 7. Development Road Map

Milestones	Development
August 2018	Launch of the pre-sale of AGA Coin tokens
November 2018	Launch of Token Crowdsale (ICO) and listing of AGA Coin in the best exchanges.
Q1 of 2019	Development of AGA Lab and the first beta of AGA X that will include a web wallet
Q2 of 2019	Development of AGA W for non-profit organizations and integration of buttons in the websites of the same ones.
Q3 of 2019	Relaunch of AGA X with the tracking system and the notifications of donations.
Q4 of 2019	Launch of the full version of AGA X and tools for deploying smart contracts and communication tools between users.
December 2019	Development of AGA S with functions that can be integrated into the different
Q1 of 2020	Development of a pool of API's for additional services of AGA X
Q2 of 2020	Development of the first beta of AGA X app mobile

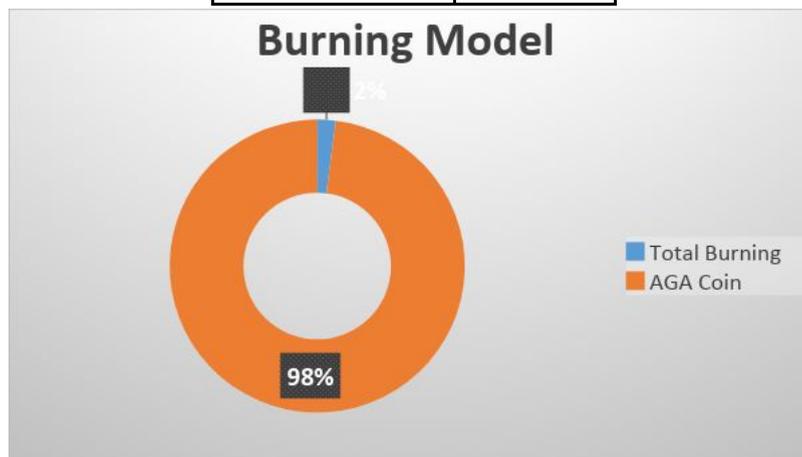


## 8. Burning Model

Our burning model will be a charitable cash out that will allow people who have purchased AGA Coin to receive a symbolic gift that can represent the vision of AGA Coin Company, for this

purpose, 2% of the total working capital will be burned to generate that the price of the currency can increase and generate purchase value among people who seek to invest in sustainable projects over time.

Total Burning	2
AGA Coin	98



### Final words

AGA Coin Company is born under the mission of being a company that can support the largest number of noble causes on the planet, seeking administrative efficiency and optimal management of donor resources to generate trust and transparency through blockchain technology.

We firmly believe that blockchain technology can improve and add value to people through courageous and noble initiatives and leave us with a sense of well-being by making it much easier and less bureaucratic for people to access donations.

AGA is a social finance and impact management platform built on Ethereum's blockchain platform.

[YOU CAN SEE OUR WHITEPAPER IN SPANISH HERE](https://www.agacoin.net/whitepaper/WhitePaper%20Aga%20Coin%20-%20SPANISH.pdf)

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