



# **B** Parinita Bansode Coin (PBC)

The future of charity is now on the blockchain.

October 1, 2018 - October 31, 2018

Whitepaper Version 1.0

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# 1. Project Overview

## 1.1 PBC Concept

Parinita Bansode Coin is a reward-based, charitable marketplace, fundraising, and philanthropic ecosystem built on the Ethereum platform.

The team at Parinita Bansode Coin are dedicated to creating a system of giving that is transparent during all stages of the donation process. PBC tokens will be used for marketplace transactions, fundraising, donations, and last mile delivery.

**“We make a living by what we get, but we make a life by what we give”**

Winston Churchill’s famous observation considers the significance of donating to a charity that defines your personal values and works to support a cause you are passionate about.

## 1.2 Problem

Donors have become obsessed with the “wrong kind” of transparency. Social organizations are under massive pressure to cut costs. This has led to under investment in talent, infrastructure, and shifted the focus away from the much more important issue of delivering real impact. How can individuals contribute in a manner that is most beneficial to giver and receiver?

## 1.3 Solution

Until now, charitable giving followed the normal monetary process of cash, cheque, and bank card transactions. This process needed 3rd parties – such as banks, cards, institutions – who managed and controlled donations.

PBC is a new financial ecosystem designed to benefit both charities and donors. The PBC platform employs multiple smart contracts to benefit both donor and charity while generating revenue and attributing PBC tokens. This engine will power a virtual charitable economy where social and economic interactions are governed by rules prescribed by smart contracts resulting in absolutely no need for a third party or regulator. Its Ethereum blockchain-powered smart contracts make donations more measurable, traceable and impactful.



## 2. Let's Imagine

Imagine a web platform built on donor trust, with transparent donations, minimal transaction costs and clarity about how your donation reaches the right person

Imagine a marketplace that rewards donors and charities to truly change the paradigm of commerce and donations.

Imagine no more third parties or centralized financial institutions taking and controlling your donations without your knowledge.

## 3. Benefits

### 3.1 Disruption

The role of several third party agencies such as government agencies and financial institutions have been removed from our solution.

### 3.2 Transparency

Blockchain donors track their cryptocurrency through distributed ledger technology. The blockchain prevents transactions from being erased, providing immutable accounting.

### 3.3 Peer to Peer Solution

Thanks to the blockchain, we now have direct communication between the organizations and donor community

### 3.4 Lower Costs

Blockchain donations are executed directly and reach the charity instantaneously at a fraction of the traditional cost and fees.

## 4. What is ERC20 token?

### 4.1 ERC-20 tokens are tokens designed and used solely on the Ethereum platform.

They follow a list of standards so that they can be shared, exchanged for other tokens, or transferred to a crypto-wallet. In essence, ERC20 tokens are smart contracts that run on the Ethereum blockchain. While ERC20 tokens function within the framework set by the Ethereum team, the framework is broad enough to simultaneously allow developers considerable flexibility in the design and function of the tokens. Most tokens created through ICOs on Ethereum are ERC20 compliant.

### 4.2 Smart Contract

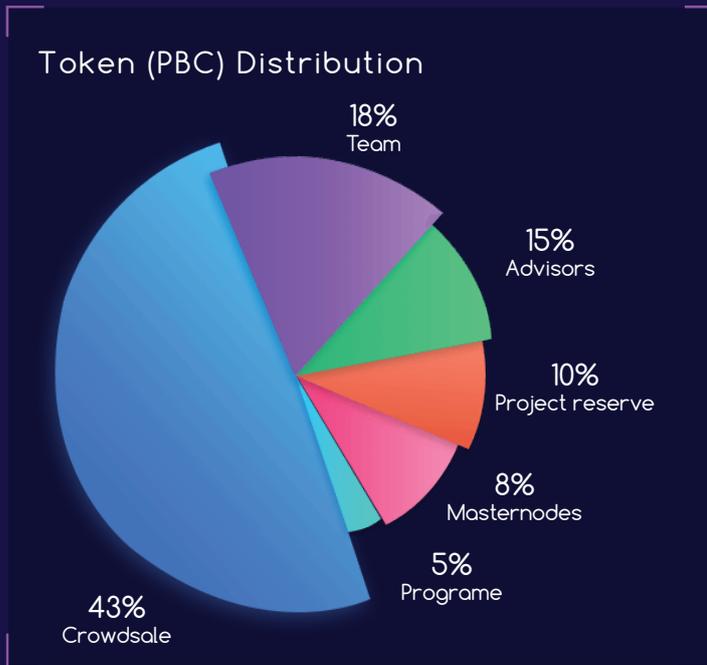
Smart contracts are how things get done in the Ethereum ecosystem. When someone wants to get a particular task done in Ethereum they initiate a smart contract with one or more people. Smart contracts are a series of instructions, written using the programming language “solidity”, which work on the basis of the IFTTT logic aka the IF-THIS-THEN-THAT logic. Basically, if the first set of instructions are done then execute the next function and after that the next and keep on repeating until you reach the end of the contract.

### 4.3 Role of smart contract

This is where ERC-20 comes in.

After a token has been created, it can be traded, spent, or given to someone else. ERC-20 is the universal language that all tokens on the Ethereum network use. It allows one token to be traded with another. Let's imagine we wanted to make a crypto-casino. Just like in a brick-and-mortar casino, we want our players to use our chips, for simplicity's sake. So, a player exchanges their fiat for our tokens and heads to a poker table.

## 5. Crowdsale Terms



### Token Sale (PBC)

Ethereum ERC-20	Compatible
Crowdsale dates	1 Oct 2018 - 31 Oct 2018
Total coins sale	1505000 PBC
Accepted currencies	BTC, ETH, BCH
Exchnage Rate	0.45000000 CPC
Min quantity for purchase	1.00000000 PBC
Max quantity for purchase	Available for crowdsale

## 6. Purchase Highlights

### No middleman fee

As a donor say goodbye to expensive middleman fees from different donation platforms.

### Programmable money and smart contracts

Cryptocurrencies enable new possibilities that are simply not possible with existing monetary systems

### Fraud prevention

This eliminates the risk of fraud for charity payments and thus allows donors to donate worldwide with confidence.

## 7. Details of ICO

Item	Description
Sales schedule	October 1, 2018 - October 31, 2018
Token sales schedule (Round 1)	October 1, 2018 - October 10, 2018
Basic price of token (Round 1)	0.55 USD
Token sales schedule (Round 2)	October 11, 2018 - October 20, 2018
Basic price of token (Round 2)	0.69 USD
Token sales schedule (Round 3)	October 21, 2018 - October 31, 2018
Basic price of token (Round 3)	0.82 USD
Accepted Currencies	BTC, ETH, BCH
Maximum token sales quantity	1505000 PBC Each Round
ICO termination condition	When a total amount comes to a hard cap
Refund condition	When a soft cap is not reached, the remittance amount is refunded to a remitter.

## 8. Roadmap



## 9. Team



Nandini Bansode  
CMD / CEO



Abilash Vazhapilly Kuriakose  
Managing Director



Mr. Parthiban  
Director



Shankar Sudhakar Pingulkar  
Advisor

## 10. About Risks

Unlike legal tender (JPY, USD, etc.), cryptocurrency is subject to various risks. Participants shall conduct transactions based solely on their own judgment and responsibility after knowing the mechanism and risks of cryptocurrency

### 10.1 Price Fluctuation Risk

Cryptocurrency will fluctuate with daily variations, and the market is small compared with that of legal tender. Therefore, the range of price fluctuations (volatility) is wide, and this may produce great financial losses, or money value may become zero.

### 10.2 Liquidity Risk

Due to the small market compared with that of legal tender, the counterparty to the sale and purchase may not be found, and transactions may become difficult. Or a situation may arise in which market participants may be forced to trade in unfavorable conditions.

### 10.3 Divergence Risk Due to Hard Fork

A hard fork means that a single cryptocurrency splits in two, and there is a risk that they are not inter-compatible. There have been cases in the past where the divergence between Ethereum and Ethereum Classic as well as between Bitcoin and Bitcoin Cash have occurred, and this kind of occurrence may result in a significant decline in value or invalid transactions.

### 10.4 Cyberattack Risk

There is a potential danger that your currency can be stolen by third parties accidentally through hacking or other means. By strengthening the certification of the currency exchange and wallet where cryptocurrency is controlled, it is important for us to strictly control a private key.

### 10.5 Risk of Losing Password

If you lose your secret key or password for managing cryptocurrencies, you might not be able to use your cryptocurrency anymore.