

# CAREBIG TOKEN WHITE PAPER

December, 2021



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# LEGAL DISCLAIMER

PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. THIS WHITEPAPER IS FOR INFORMATIONAL PURPOSES ONLY AND MAY BE SUBJECT TO CHANGE.

Our purpose is to provide you with information regarding the CareBig Token and the exciting ecosystem being created around it. Because of this, and other factors, this Whitepaper contains forward-looking statements, information, and representations (collectively, “forward-looking statements”) relating to our expectations and goals, as well as estimates regarding future events. In each case, forward-looking statements involve many risks and uncertainties which may result in different results than anticipated in this Whitepaper.

Moreover, please note that the information set forth herein is not exhaustive, nor does it create any contractual relationship between you and us. Should you choose to purchase CareBig Tokens, or to utilize the CareBeyond platform, in each case such actions will be governed by the relevant terms and conditions, or agreements entered into in connection therewith. This Whitepaper, while not constituting a prospectus or offering statement of any sort, is offered purely to provide you with information regarding the CareBig Token. While we make every effort to ensure that any material in this Whitepaper is accurate and up to date, such material in no way constitutes the provision of professional advice or a representation or warranty of any sort.

# VISION OF THE LEADER

## Make a difference, change the world!

Today blockchain becomes emerging to be a disruptive force transforming all aspects of human endeavour. Areas such as charity, philanthropy, volunteerism, and even the Rewards and Recognition programs for Employees and Partners are undergoing a process of revolution.

At the same time, we see a strong desire for people to be useful and contribute to society. Younger generations want to make a difference and create a positive social impact. Volunteering is one form of the activity. It helps people provide a healthy boost to life satisfaction, self-confidence, and self-esteem.

We at CareBig believe that the implementation of blockchain in charity and loyalty systems in companies eliminates the limitations, increases engagement of employees, labour efficiency and productivity of teams. It also creates conditions for Global Network Growth, Social Equity, Wealth Building and Global Access.

We created CareBig Token that is focused on the Utility aspect and hence, in a true sense, brings value for all users of CareBig Ecosystem. CareBig Token is a new form of long-term incentive for employees, partners, donors.

CareBig Token is the first token focused on causes such as wellness, healthcare, education and technology, which transform those living sectors and affect a large part of society.

To take full blockchain advantage, we integrate smart contracts, which allow us to build transparent, trusted, win-win systems of a partnership between employers and employees, partners, vendors, sellers and buyers.

We strongly believe that good deeds create a better society and hence need to be rewarded. These good deeds can be from donors, volunteer efforts as well as through the tireless perseverance of employees, influencers and team members achieving great things together.

The CareBig token was created for expanding the goodwill in the community, and hence it is only natural to have an expanding ecosystem that can add.

**Rajiv Sanghvi**

**Founder and CEO at CareBig**

# TEAM LEADER



## Rajiv Sanghvi

Founder & CEO at CareBig

- Born in India
- Bachelors in Electrical Engineering
- Masters in Computer Science
- Favorite Family Activity: Travel and Explore
- Philosophy: Do no harm, help the less fortunate, multiplicity of opinion
- Motto: Strive to make small improvements in other's lives.

A veteran C-Suite executive with deep expertise in driving growth strategies for over 20 years, leading rapid revenue and EBITDA growth via market share expansion, de novo operations, and mergers & acquisitions.

Founder of Nexus Health MSO which manages organic healthcare ventures in Post Acute Care, Primary Care, and Medicare Advantage Managed Care that services the Southern California market. Founder of Leaf Ventures that manages several national Nutraceutical brands.

Rajiv is skilled at putting together highly effective management teams along with a strong company culture of effectiveness at a fast pace along with compliance and clinical excellence.

He has proven the ability to launch multi-site businesses leveraging scaled infrastructure and deploying high-capacity operational / sales teams to achieve results.

Rajiv played a key role in the development of charitable organizations, including Marke Foundation as a means to give back to the communities they serve.

May areas of expertise: Lead Finance, Revenue & Reimbursement, Operations, Sales, Information Technology, Business Development, and Compliance in Healthcare, Green Energy and IT industries.

# MISSION STATEMENT

## REVOLUTIONIZE TRADITIONAL CHARITY AND REWARD PROGRAMS!

CareBig's ultimate goal is to positively impact as many lives as possible.

We transform a traditional and outmoded charity, volunteerism, and even the Rewards and Recognition programs for Employees and Partners .

CareBig token is a utility token that supports CareBig global partners' network growth, social equity, wealth building and provides a better experience in partnership between people in different ways: talent recruiting, attraction, engagement and retention and charity.

Our multi-chain implementation strategy is unique and is focused on the utility of the token within the CareBig network, reliable wellness networks, nonprofits as well as out-of-the-network affiliate companies.



# HISTORY OF EVOLUTION

## The Evolution of Gratitude

Gratitude is one of the fundamentally important parts of our life. It helps build social bonds and partnership between individuals and companies.

We started to build a community of health and wellness specialists more than 10 years ago. And we figured such patterns:

- Physicians as a representatives of a traditional industry become more open to a variety of treatment modalities, when additionally incentivised.
- Patients have less compliance issues taking meds or data collection for chronic conditions, when they are rewarded for their discipline and are aware of the usefulness of such data collection for human health in general.
- Even small gratitude gestures motivate people towards positive social impact actions. The feeling of appreciation reduces stress and increases people's self-esteem. Our research shows that, when rewarded, people engage in charitable actions and social projects with more passion and anticipation.

Care Beyond, a direct marketing company focused on health and wellness has implemented a variety of reward systems for Associates and employees. The incentive programs have shown over years an increase in brand loyalty and associates' engagement. Care Beyond also promotes partner reward system to build strong network and reliable relationships.

Now CareBeyond is one of the first partners engaged in CareBig ecosystem. We share the same vision and are very excited about creating a united ecosystem for health and wellness players.

# MILESTONES

## CARE BIG TOKEN ROAD MAP FOR 2021 - 2022

### June 2021

Created the Vision & Mission for CareBig Utility Token.

Created a CareBig value proposition for Care Beyond Associates & Leaders

Create CareBeyond Founders Packages with CareBigTokens as a Proof-of-concept

### July 2021

First successful pilot case with CareBeyond

Create Roadmap for CareBig Token

Plan the Marketing System with CareBig Tokens

### August 2021

CareBig Foundation established

Develop & Test the Marketing System

### November 2021

Complete Token Marketing White Paper

Launch the CareBig Token



# MILESTONES

## CARE BIG TOKEN ROAD MAP FOR 2021 - 2022

### December 2021

Launch the Social Media Affiliate Program with CareBig Token

Incentivize the Studies of Reliable Health Network and it's IRB with CareBig Tokens

Create a CareBig Partner Rewards platform that can customize how the reward CareBig tokens are distributed and claimed.

### 2022

Launch CareBig in Dubai, Australia, Japan

Incentives for White Label Clients at Leaf Ventures

Incentives for recruiting Providers and Patients in to Reliable Wellness Network

Incentives for Influencer based marketing and adoption of token

Create incentives for people to donate for causes (Health, Social justice, Climate Change, Natural Disasters etc.)

Create a CB Apps of multiple product brands

Get the CareBig Token trading on a reputed exchange

Annual CareBig Event in Vegas

50x growth in Partners by the end of 2022

# MARKET OVERVIEW

## REWARDS AND RECOGNITION MARKET OUTLOOK

CareBig token is designed to improve all aspects of human existence, especially the major areas of life such as health, wealth, education, and improved living conditions (climate, ecology, clean water, social conditions, etc). We see that incentivising people for their input in any of these areas will have the viral effect of social contribution. That's why we are starting our work at the intersection of the two markets: reward & charity.

Recognition and reward systems refer to programs set up by for-profit and non-profit organizations to reward performance, retain, engage and motivate employees, customers and partners (associates). Every company needs a reward and loyalty system to manage appreciation, benefits and recognition.

The Global Employee Recognition and Reward System market is anticipated to rise at a considerable rate during the forecast period, between 2021 and 2026, owing to an increase in the adoption of cloud-based solutions.

**The Employee Recognition and Reward System market worldwide is worth US \$46 billion in 2021 (Source: Deloitte); it is estimated to grow at a CAGR of 14.1% during the 2021–2028. In 2021, the market is growing at a steady rate and with the rising adoption of strategies by key players, the market is expected to rise over the projected horizon.**

Blockchain, big data, Increasing Internet penetration fuel the growth of the market. As well as, intensive integration of technology in Human Resources industry provides opportunities for transformation of the incentive system in general.

Reward & recognition programs are categorized into healthcare, manufacturing, education, transportation & logistics, retail, and others, thus covering all of the main CareBig areas of focus.

# MARKET OVERVIEW

## REWARDS AND RECOGNITION MARKET OUTLOOK

There are two main types of rewards for associates:

- Bonus payable for the length of association (loyalty);
- Rewards linked to measured performance (KPI's).

Companies with well-developed incentive programs also include rewards such as adventure, travel, wellness and activities that energize employees and allow them to feel involved in significant social deeds. Thus, CareBig hits the social activity trend by offering its exclusive approach.



# MARKET OVERVIEW

## REWARDS AND RECOGNITION MARKET OUTLOOK

### Reward systems in Figures

The importance of recognition and motivation:

# 90%

of HR experts agreed that an effective recognition and reward program helps drive business results.

# 91%

of HR experts agree recognition and reward has a positive effect on employee retention.

# 80%

of HR employees surveyed said they would be likely to invest in recognition and reward programs within the next year.

# MARKET OVERVIEW

## US DONATIONS, AND ENDOWMENT MARKET OUTLOOK

Revenue in Donations and Endowment industry is expected to grow in 2022.

Starting from 2020 we face a global health pandemic and an economic downturn. Facing hard times, despite any political and economical issues, we see that the world unites, and people help those most impacted. Philanthropy today is seen as a component of unity and cohesion.

Americans gave **a record \$471.44 billion** in 2020. This equates to **more than \$1.29 billion per day**. By adding the individual and bequest numbers, we see that individuals contributed about 78% of all dollars given to charity in 2020.

Source: <https://blog.stelster.com/2021/06/15/giving-usa-2021-inside-the-numbers/>

CareBig incentivises charitable actions and will stimulate the rapid growth for this market, improving the life conditions for those who's in need.



# MARKET OVERVIEW

## US DONATIONS, AND ENDOWMENT MARKET OUTLOOK

The NGOs and charitable organizations market is also segmented by mode of donation into online, and offline. The online market is the largest segment of the NGOs and charitable organizations.

### 10 charitable sectors that saw growth in 2020. Where did the charitable dollars go?

**28%** to Religion - \$131.08Bn  
(increase over 2019)

**15%** to Education - \$71.34Bn  
(increase over 2019)

**14%** to Human Services - \$65.14Bn  
(increase over 2019)

**12%** to Foundations - \$58.17Bn  
(increase over 2019)

**10%** to Public-Society Benefit - \$48.00Bn  
(increase over 2019)

**9%** to Health - \$42.12Bn  
(decrease from 2019)

**5%** to International Affairs - \$25.89Bn  
(increase over 2019)

**4%** to Art, Culture and Humanities -  
\$19.47Bn(decrease from 2019)

**3%** to Individuals - \$16.22Bn  
(increase over 2019)

**3%** to Environment/Animals - \$16.14Bn  
(increase over 2019)

## CHARITY MARKET IN FIGURES

Market Size: **\$1.5 trillion\***

Number of Businesses:

**260,000** foundations in **39** countries.

*\*Global Philanthropy Report, UBS*



# MARKET OVERVIEW

## MARKET TRENDS

### Rewards & Recognition industry

Due to the technological and social trends, we see that non-cash rewards industry keeps changing over the years. Nowadays, we recognise the following patterns:

- **Social Recognition becomes a necessity**

Almost 40% of programs are now using social recognition. Employee engagement drives demand for social recognition value: taking part in charitable actions, running positive social impact projects.

- **Technology implementation**

Reward programs' power increases when they are amplified with technology, such as SaaS programs, VR technology, AI, blockchain etc.

- **Sales shifting to online stores**

Employees obtaining awards look for a comfortable way to shop and purchase goods online, which has shifted the goal for e-commerce bonus rewards.



# MARKET OVERVIEW

## MARKET TRENDS

### Giving industry

Corporations and other for-profit groups will likely continue to open trusts and foundations, as well as individuals will keep on taking part in charitable action.

There are several main key drivers for the charity industry to grow:



- **Innovation & Technology:**

There are many creative ways to show impact, build relationships and reach new audiences. We see this trend continuing. Video is one of the ways to get donors' attention to the cause. Transparency is highly appreciated.

Blockchain can play a pivotal role to enhance the development of global philanthropy. However, it is still too little considered due to the lack of knowledge and public awareness about the technology.



- **Online giving & Promotion:**

Nearly every donor is online now. That's why charity organizations need to make their own landing pages to increase awareness on the cause and run successful fundraising campaign. Increasing public awareness on the causes results in new donors. Donor retention is key to build support for your organization.



- **Gestures of gratitude:**

The increase in donor retention is key to build support for charitable actions. The biggest impact is made through small genuine gestures of gratitude. A simple thank-you can have a powerful domino effect and increase donors involvement.

**CareBig hits all of the trends of the changing markets and responds to the challenges faced by these industries, removing barriers to growth and contributing to the welfare of society as a whole.**



# CHALLENGES

## Incentive and Giving Industries' Challenges

- **Bring input to social health-wellness and wealth-wellness.**

These are the key factors influencing the satisfaction and productivity of the personnel and volunteers. By offering social health initiatives, companies can increase staff loyalty, lowering retention rates, and save the high cost and time investments of hiring.

- **Adopt rewards programs in small- and medium-sized firms and non-profit organizations.**

As a rule, they do not have such cost item as “increasing the motivation of employees”, “thanking partners for their help”, or “awarding volunteers”, which affects the effectiveness of the resolution of social, environmental, and health problems due to the low involvement of the population and cause awareness.

- **Incentivise good deeds: taking part in charitable actions, health studies and other social impact projects.**

Rewarding donor, volunteers, physicians and patients who take part in health studies stimulates general social welfare.

The right and timely response to these challenges will help involve more socially responsible businesses and people in solving socio-critical problems, which means a more rapid resolution of them, the development of people's standard of living and building new models of attitude and partnerships based on the principles of gratitude and care.



**THE  
SOLUTION**

# SOLUTION

## WHAT IS CAREBIG?

CareBig is a community impact project. We offer a comprehensive solution for all industries to positively impact the wealth and health of society through a smart contract.

Our technology is built on blockchain and adopts CareBig tokens issued by the Foundation. It is a smart token designed with the context in mind. It can be used for savings and dividends when purchased on an exchange, as well as rewards and incentives with many community development partners, with each partner having its own redemption rules.

All of the above makes CareBig unique and focuses our primary impact on community development as well as wealth building.

**CareBig increases wellness of the population by providing rewards and an effective incentive system for positive impact actions, such as donations, volunteerism, participation in healthcare studies, etc.**

By implementing blockchain technology, CareBig creates a relationship with donors and recipients as well as with other stakeholders motivating them to take part in charitable actions.

By implementing CareBig token as a corporate incentive, Partners reduce costs through automation, acquire funds rapidly for their business development and create a wider and complete synergy between the numerous partners: employees, business partners and non-profit organizations.

# SOLUTION

## WHAT IS CAREBIG?

Small- and medium-sized businesses can also adopt the CareBig token in their reward system as there is no minimum entry budget.

**All partners may create their own scenario of token allocation and vesting schedule.**  
**Social impact projects may require CareBig funding as well as non-profit organizations.**

We strongly believe that good deeds create a better society and therefore should be rewarded, it will lift up the whole society. That's why we built an ecosystem based on shared values of mutual assistance.

CareBig goal is to create an environment and provide the technology to implement various motivation and reward scenarios to support businesses, entrepreneurs, and their employees, as well as non-profit organizations, encouraging their activities and rewarding all caring people for their involvement.



# SOLUTION

## WHAT WE OFFER

The CareBig token is designed as a multi-chain blockchain implementation, because the goal of the token is broader use, and a multi-chain implementation can provide that.

The initial implementation of the CareBig token is done on BSC (Binance Smart Chain).

Using CareBig token allows an employer to deploy various scenarios (staking, reward, etc) in order to develop its business and improve employees' financial capabilities and productivity through rewarding them in CareBig tokens.

Joining the CareBig ecosystem provides an opportunity for effective financial wellness programs for any budget. Education and healthcare programs offered by CareBig partners and vendors will help employees to reduce money-related stress and budget better. More specifically, financial wellness programs help employees increase their asset-building finances.



# SOLUTION

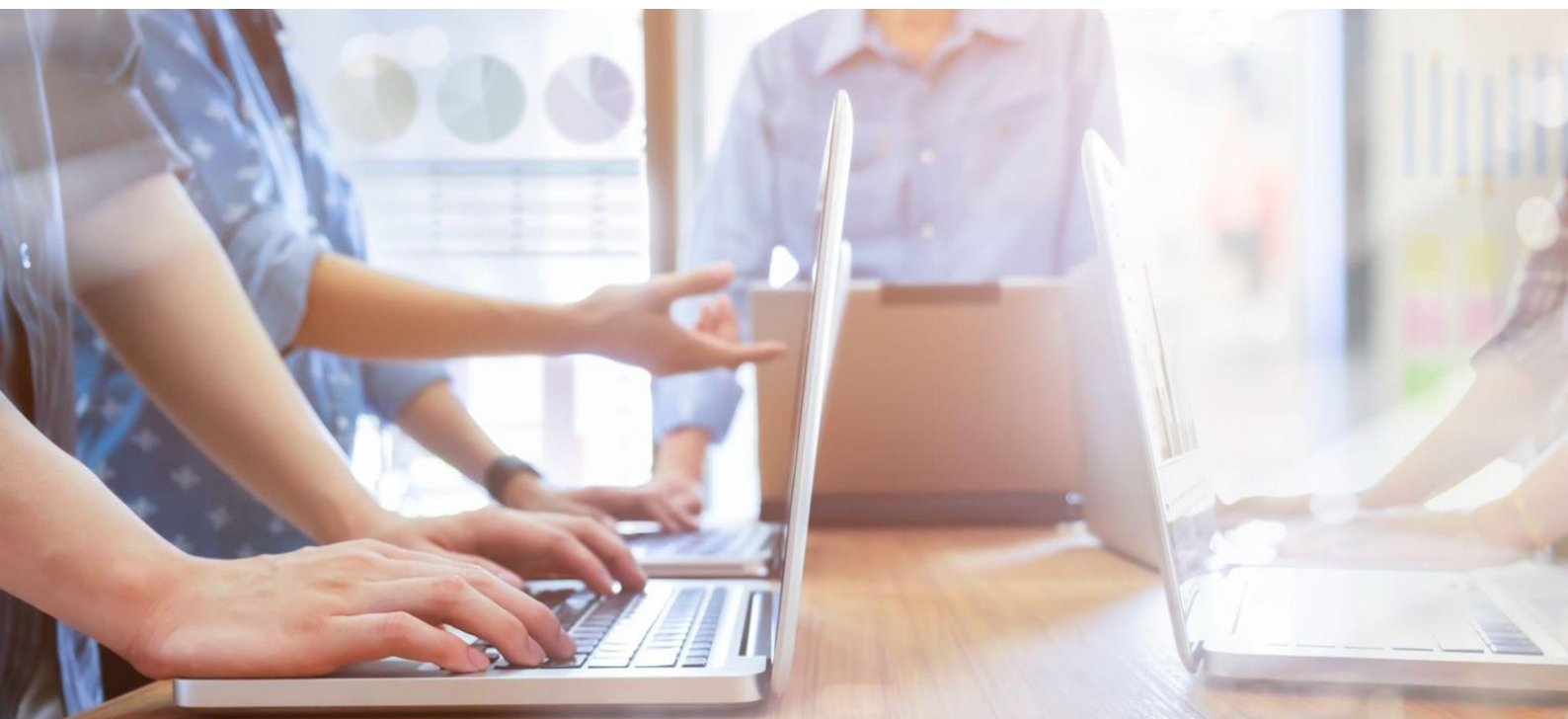
## WHAT WE OFFER

Another way of ensuring that reward and recognition programs positively impact the "vibe" among teams is by adding social health initiatives such as volunteering or other social activities to the mix of integrative wellness offerings.

Non-profit organizations invited by CareBig foundation will have an opportunity to address CareBig ecosystem members while running their fundraising campaigns. This will increase the cause awareness and allow anyone to do good deeds.

Volunteering and gathering for a cause are also great ways to connect employees.

CareBig ecosystem focusing on the main areas of human-being: Health, Education, Technology & Wellness, allows any user to stay aware of the weight loss, fitness opportunities, have access to nutrition supplements and other products offered by CareBig ecosystem vendors, of which CareBeyond is the first.



# SOLUTION

## ROLES ON CAREBIG

At this point, we see several key roles in which CareBig users can act:

### Partner

is a corporate for-profit organization, which joins the ecosystem with a purpose to reward its Associates for corporate activity, loyalty or any other performance. Any Partner can become a Vendor. (We can also call it Employer).

### Vendor

is any organization (for profit or non-profit) that offers its goods and services for the CareBig ecosystem members. Only partners can become CareBig ecosystem vendors.

### Nonprofits

are not-for-profit organizations that join the CareBig ecosystem with a purpose of bringing value for the society, rewarding their donors, employees, volunteers and other Associates.

### Associate

is an individual user, employee, donor or volunteer invited by a Partner or a non-profit organization to join the ecosystem with the purpose of claiming rewards, developing the ecosystem and adopting CareBig token.

# SOLUTION

## BENEFITS

CAREBIG REWARDS OR BONUSSES ARE A GREAT WAY TO BUILD A LOYAL COMMUNITY FOR AN ORGANIZATION. THE REWARDS CAN BE CUSTOMIZED FOR MANY DIFFERENT KINDS OF BEHAVIORS.



### Associate gets:

- Access to the CareBig ecosystem with a variety of bonus.
- Access to CareBig marketplace with discounts on CareBig vendor's products and services.
- You get CareBig tokens according to the vesting schedule the Partner or a Non-profit sets up for its Associates.
- Staking rewards. Rewards for taking part in healthcare studies.



### Partner gets:

- New inventory for an efficient motivation program for their Associates.
- Access to the CareBig ecosystem with a variety of bonuses for Partners.
- Access to CareBig marketplace with discounts on CareBig vendor's products and services.
- Rewards for donations to worthy causes in a community.
- Bonus tokens and Rewards for the adoption of the tokens into a business for redemption.
- Acting in a Role of Vendor, Partners get access to a new supply channel.

### Non-profit organization

The CareBig foundation will evaluate the community impact of each organization and grant CareBig tokens as well as marketing funds, to bring awareness and create an adoption strategy.





# MARKETING STRATEGY

“ Crypto’s not a commodity thing or a suitcase or something. Getting into crypto is very much a cultural thing. ”

Crypto.com Chief Marketing Officer Steven Kalifowitz

We use a fundamentally new approach to marketing strategy in the CareBig Ecosystem.

People is a new oil and all crypto projects take part in an arms race for user acquisition. All this is to go beyond the current crypto user base to reach the masses. Experts say that total global crypto users have doubled year-over-year from 106 million to 221 million (Source: Crypto.com, a study conducted in July).

However, just a fraction of those are currently crypto’s users and even fewer of them can suggest that it is possible to get tokens at work.

That's why we are at CareBig planning to use traditional and creative advertising methods for building trust in the CareBig Token brand.

One of our key objectives clearly and understandably is to tell the average person about blockchain technology, the benefits of using tokens in easily navigable formats. On top of that our mission is to get the word out about how digital tokens can truly be utilized in a variety of spheres in the health-wellness and wealth-wellness spaces. A mix of information and education on our platform should get the necessary intention and traction we need to make people globally aware and interested in our platform.

We rely on a personalized approach for the target audience to generate the desired results.

# MARKETING STRATEGY

To avoid wasting time and money on mass mailings and narrowing your target audience for generating better results, we are planning to build partnerships with existing and potential members of the CareBig ecosystem and work with them to target their audiences. That approach allows us to focus on strengthening relationships with companies' employees through personalized outreach tailored to their needs.

However, our main target audience is companies' decision-makers. Our goal is to pay attention to how the CareBig platform can help to build an effective mechanism for building a secure and trusted charity and efficient reward system.

Social media will be one of the priority communication channels for CareBig. We are launching targeted social media campaigns, especially aimed at the cryptocurrency community but broad enough to reach ordinary people globally.

We shall integrate educational programs to train the community partners on creating a comprehensive tokenomics for their business and use CareBig tokens for rewards, consumption or redemption strategy to increase community awareness and hence community impact.

Digital tokens can be utilized in health-wellness and wealth wellness spaces.

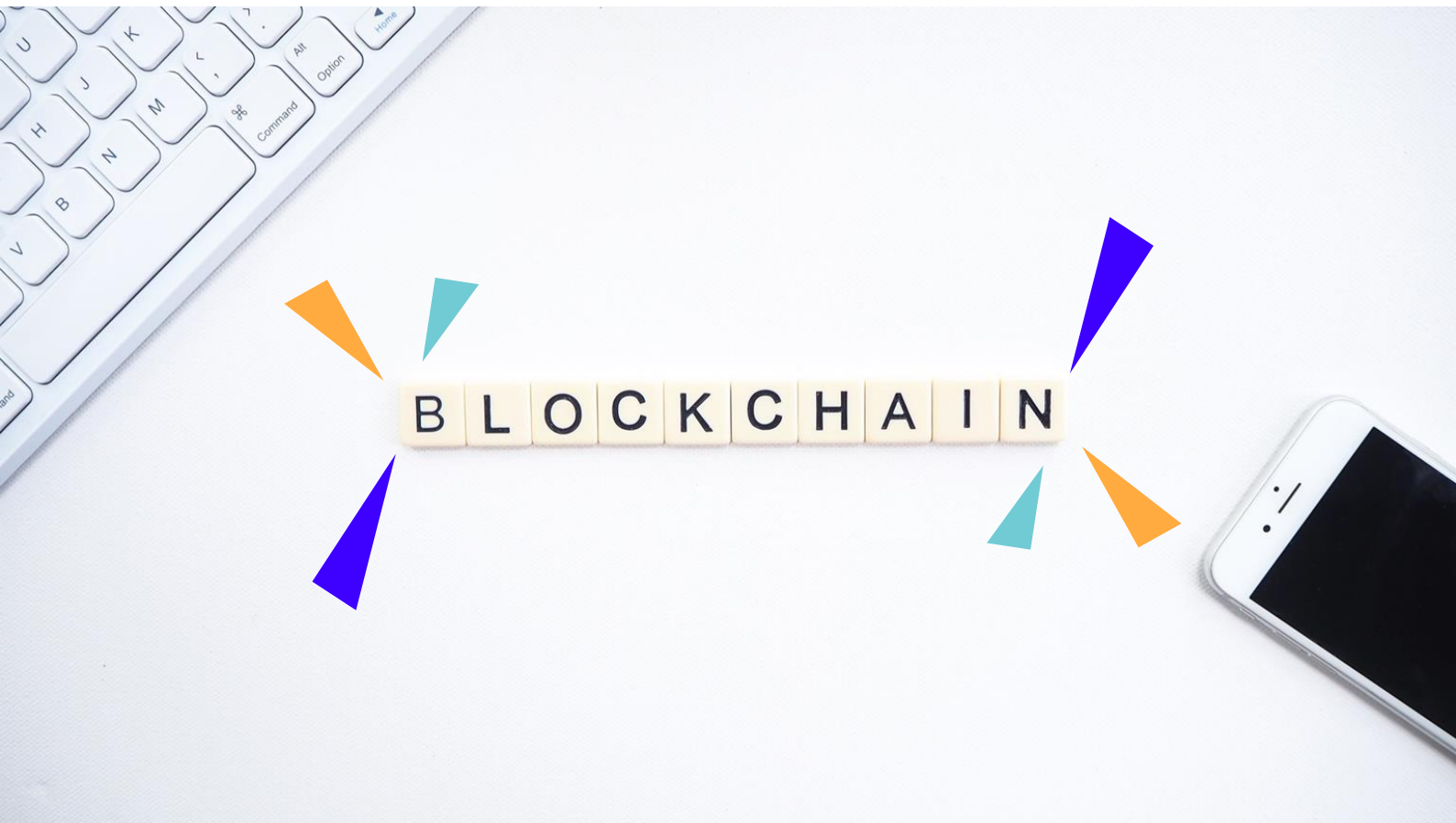
Creating tokenomics - educational programs for the community.

Strengthening relationships through personalized CB ecosystem.

# TECHNOLOGY OVERVIEW

The primary architectural goal for CareBig is to build a decentralized platform that works on multiple blockchains and can sustain high traffic of a global user base.

Therefore, the platform is designed to properly escalate on heavy load moments. This way, we guarantee a fluid and robust experience for our users. Based on vast knowledge and previous experiences of crypto platforms and market best practices, the CareBig development team has carefully evaluated the best development practices and adopted them for the CareBig platform.



# TECHNOLOGY OVERVIEW

## CAREBIG TOKEN

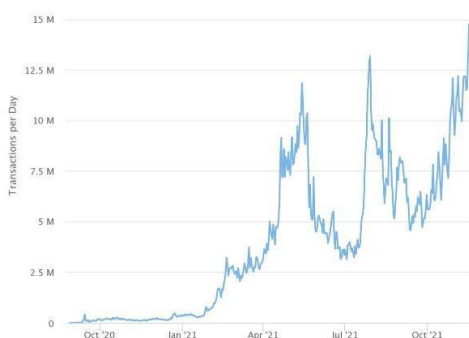
The Initial implementation of the CareBig Utility Token is on Binance Smart Chain (BSC) and eventually will be a multi-chain implementation. BSC is a state of the art Blockchain that is built on security and speed. There are several smart-contracts implemented for CareBig, for Issuing Tokens, Minting Reward Tokens, Staking etc. BSC has clocked the highest number of blockchain transactions than any other chain by an order of magnitude.

CareBig Token is designed to be used in On-Chain and Off-Chain applications designed by the ecosystem partners. These systems may be built from scratch or legacy systems and still provide the functionality of utilizing the Token.

## BINANCE SMART CHAIN (BSC)

This dual-chain architecture will empower its users to build their decentralized apps and digital assets on one blockchain and take advantage of the fast trading to exchange on the other.

Binance Smart Chain Daily Transactions Chart



### Highlights:

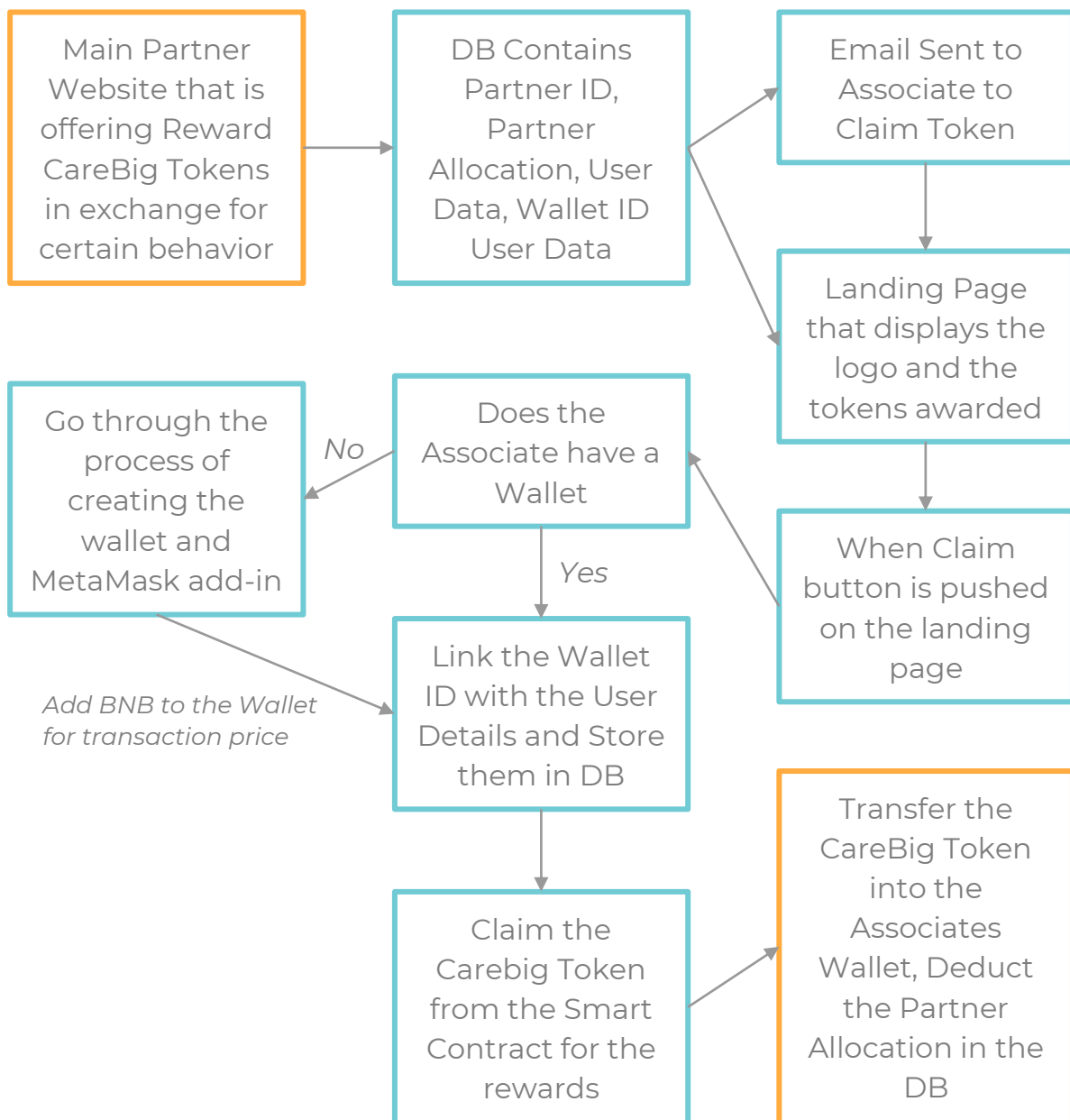
- EVM Compatible
- Proof of Staked Authority
- Cross-Chain Transfer
- Block time ~ 3 seconds

# TECHNOLOGY OVERVIEW

## DAPPS

We have implemented a dapp for carebig ecosystem partners to reward tokens to their stakeholders as part of their business models. App also utilizes muon connect to communicate with the main contracts as well as the reward contract.

### General Reward System



*The User will pay Gas or Transaction Fees*

# TECHNOLOGY OVERVIEW

## MUON CONNECTS

### The Future of Interoperability and Instantaneous Data Access

Muon natively connects all applications on all chains with the off-chain world. Muon fills the gaps between different networks through a sonar-like system of decentralized autonomous nodes, which can speak and understand any language.

Muon nodes communicate, read and transmit data to any chain quickly, efficiently, and securely. Building oracles, bridges, or off-chain workers has never been as simple, decentralized, and secure as it is with Muon.

#### Muon Nodes do:

##### What?

Communicate, read and transmit data to any chain.

##### How?

Quickly, efficiently and securely.

##### Why?

Simple, decentralized and more secure than ever.

# TECHNOLOGY OVERVIEW

## MUON USPs

### Scaling & efficiency

Speed up your dApp & lower gas costs

Scaling blockchain applications while keeping gas costs low is one of today's greatest challenges. Muon is similar to Rollups or the bitcoin Lightning network, significantly lowering gas costs - for ALL connected blockchains.

### High-speed processing power

Supercharge decentralized software - Muon acts as Memory & CPU for blockchains

Blockchains are great for storing crucial data, but the next generation of the internet needs powerful processing power and storage interfaces - Muon securely makes this possible - so you can focus on building your web3 software.

### High frequency data feeds

Feed large quality of oracle-verified data from off- and on- chain sources into your dApp

The digital economy needs data, but many blockchains are currently facing bottlenecks. Muon can securely feed in large quantities of verified data. Furthermore, data theft and manipulation are a real risk - Muon is very hard to attack.

### Interface cross-chain

Many great blockchain protocols out there, but users shouldn't have to choose

Projects building on Muon can give users a carefree cross-chain experience with their Tokens & NFTs, allowing users and projects to use their chain-of-choice. The Muon node network offers much higher security than custom bridges.

### Secure your infrastructure

Valuable/private data needs affordable high level security

On-chain can be slower and expensive but off-chain is insecure. The Muon network bridges this gap with a fast decentralized node network and (optionally) a subsequential-consensus insurance.

# TOKENOMICS



# TOKENOMICS

The CareBig Token focuses on the utility aspect and therefore, in a true sense, creates a platform for action rather than being driven by securitization.

The CareBig token will use smart contracts and therefore will be context-sensitive in how you can use the tokens. CareBig tokens are used on both demand and supply sides.

Partners use our tokens to reward its associates, while associates require the same tokens to purchase and get products at a discounted rates from Vendors. Partners may also become ecosystem vendors. This way there is a constant need for tokens on both sides.

Furthermore, when partners take part in charitable actions, they may also be rewarded by non-profit organizations in CareBig tokens. Similarly, non-profit organizations receive CareBig tokens when they join the CareBig ecosystem and claim CareBig token from out of the Charity pool.

CareBig token price will be determined by the default growth dynamic set by the specific business rules: as the demand grows, so will the price of the tokens.

CareBig ecosystem would be made up of members that adopt tokens for specific purposes and have to justify the use of tokens for an allocation from the foundation.

# TOKENOMICS



## SUPPLY

Partners need to fill out a form, which details their usage of the tokens and how they may benefit the foundation. There is several options to choose from:

- Buy tokens at a discount upfront and use them to build business. The partner has an option to provide royalty payments for a certain time instead of upfront payments.
- The foundation may allocate the tokens for free for not-for-profit organizations, however, the organization may have to pay for gas fees for claiming the tokens on the token rewards platform. Unclaimed tokens will be burned.

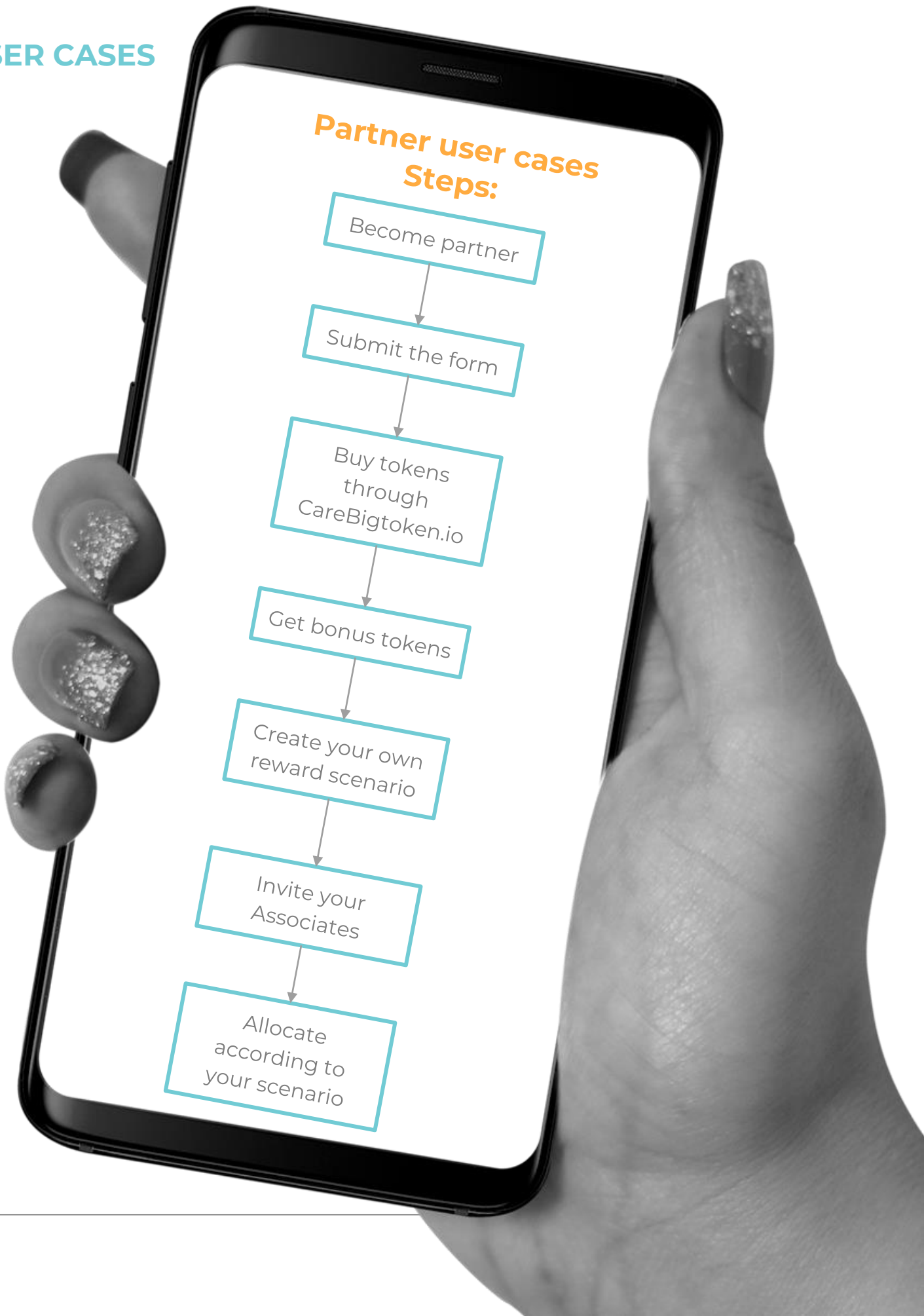


## DEMAND

- The partner's personal account will be branded.
- CareBig token can be used in a variety of scenarios where a partner company or a nonprofit organization may reward someone for specific behaviors.
- Employee recruitment or reward scenario: reward employees for loyalty, performance or other activities and have them Vest tokens for periods worked. Each partner creates its own scenario and a vesting schedule.
- Fundraising scenario: Partners get rewarded for donating to non-profits over certain amounts. It would typically vest immediately.
- Special promotions scenario: CareBig platform can provide marketing service for its members by organizing an email campaign to its partners network. Any user can stay subscribed, receive emails and claim rewards for reading them.
- Any unclaimed tokens can be burned based on the partner policy.

# TOKENOMICS

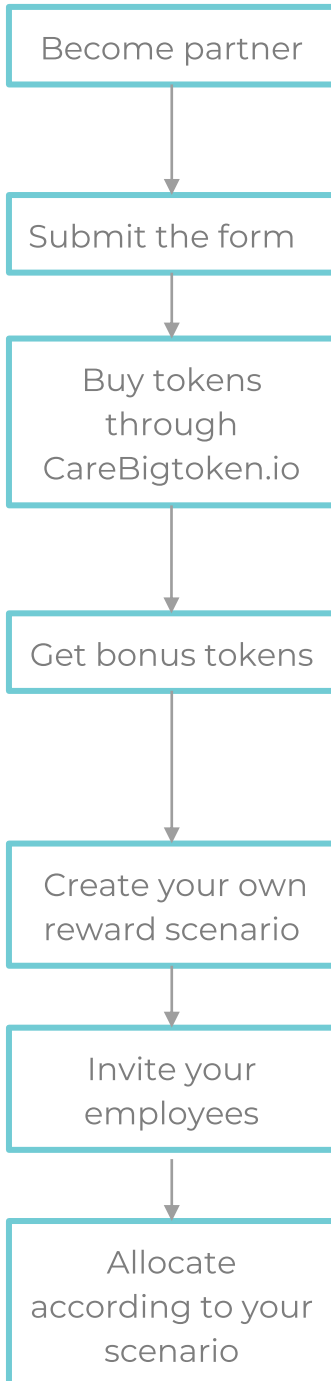
## USER CASES



# TOKENOMICS

## PARTNER USE CASES

### Steps:



### Reward use case

Partners at CareBig can reward its associates (partners, employees), allocate tokens their way according to their corporate scenario (vesting bonus, loyalty reward, KPI reward).

Partners can register at CareBigtoken.io to buy tokens from the Foundation directly at a discount. A Partner gets a token bonus when purchasing a "certain" amount of tokens. The bonus is to be allocated for a "certain" period of time. If the bonus token is not spent in "x" days/weeks/months, it will burn. (read more in Token Allocation, page 44).

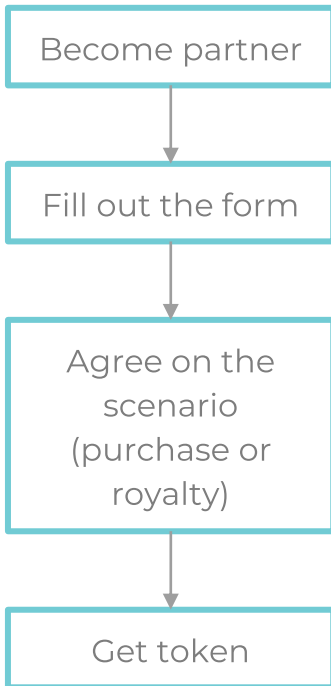
Once the Partner is registered, an account is created, branded, a corporate allocation scenario is set and the tokens are purchased from the Foundation, they appear in Partner's wallet balance. From there Partner may allocate the tokens to Employees according to their own scenario and vesting schedule.

Partner invites its employees to join the system by email.

# TOKENOMICS

## PARTNER USE CASES

### Steps:



### Royalty use case

Partners can go for a Royalty scenario in case if they don't have enough funding to purchase tokens.

They can ask the Foundation to fund them with tokens on a royalty basis for their for-profit social impact business development purposes. For example, marketing or promotion campaigns.

The issued tokens can be used as rewards for influencers, publishers, content creators and other associates who support the campaigns.

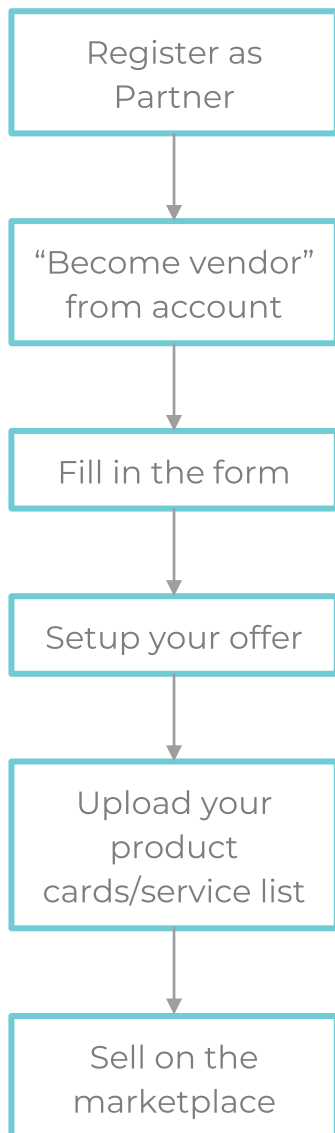
In this case, the Partner must pay Royalty fees to CareBig Labs.



# TOKENOMICS

## PARTNER USER CASES

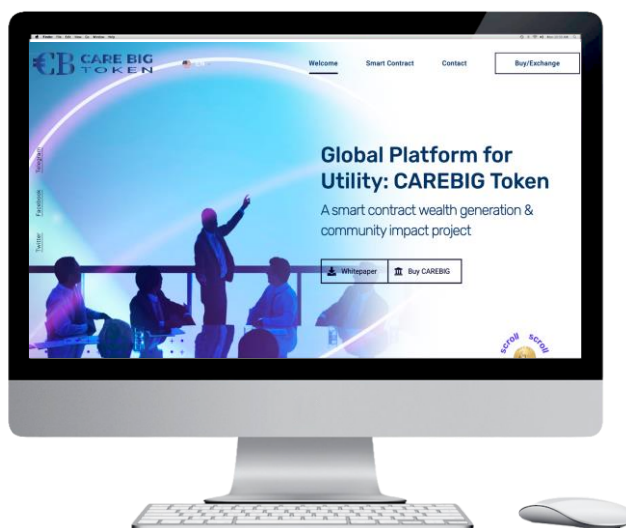
### Steps:



### Sell use case

Any partner can become a Vendor on the Care Beyond platform. In order to do that they need to follow the steps.

Partners can support other ecosystem members by offering their products and services at discounted rates by supporting CareBig token.



### Special promotion use case

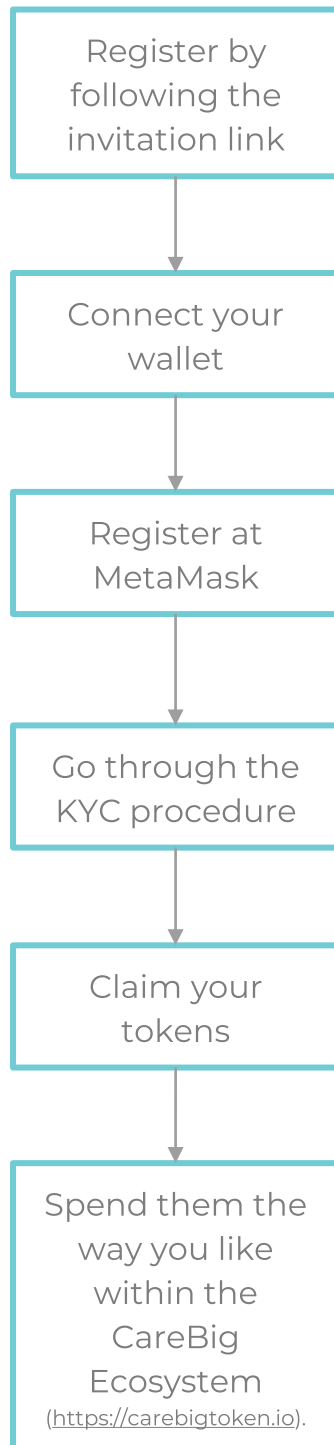
Partners can launch/run special promotions on CareBig platform in order to acquire clients, buyers, Associates' engagement, etc. In this case, the platform sends emails or texts to its ecosystem users.

Those users that stay subscribed for the newsletters, receive emails and can claim rewards after reading them through. In order to launch a special promotions campaign, a Partner must pay the platform for the service in CareBig tokens that can be purchased from the CareBigtoken.io or use the accumulated tokens (previously purchased and rewards).

# TOKENOMICS

## ASSOCIATE USER CASES

### Steps:



Individuals can register as Associates on CareBigtoken.io by following the invitation link from Partner (their employer or business partner) or from Non-profit organization sent by email. Thus, they become a member of CareBig ecosystem and when entering the ecosystem, associates get access to the partner marketplace (dashboard) in their personal account on CareBigtoken.io.

Associates can claim their reward tokens from Partners and get them according to the Partners' allocation scenarios.

### Buy use case

Associates can purchase services and goods on <https://carebigtoken.io> There is a marketplace icon on the Dashboard in the user account.

Associates get CareBig tokens as rewards from the Partner and can redeem them for the discounts within the CareBig ecosystem.

They can find thousands of items for sale by CareBig Ecosystem's vendors.

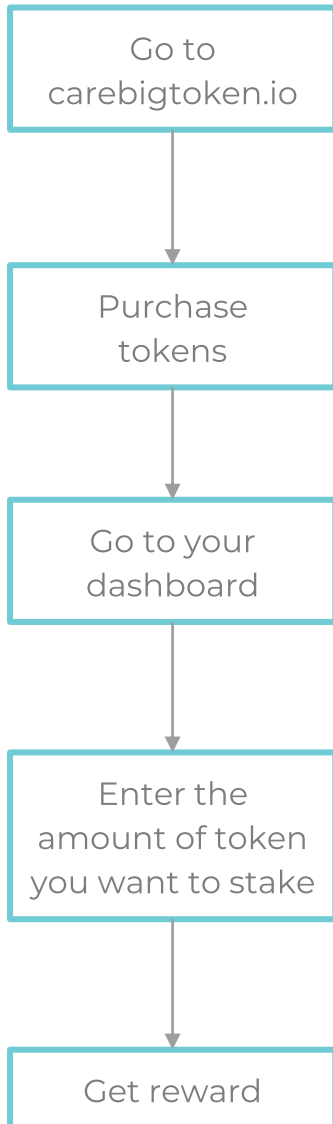
CareBig marketplace allows Associates to find items such as HealthCare goods, Wellness goods (products, services), Education & Media services and many more.

Buying things on CareBig marketplace is as simple as shopping at any other marketplace. Browsing using filters allows users to find the desired product, put them in a shopping cart and purchase by applying any payment methods they prefer, including discounts for CareBig tokens up to 100%.

# TOKENOMICS

## ASSOCIATE USER CASES

### Steps:



### Staking use case

Associate can stake tokens to earn staking rewards per staking period. If Tokens are staked for multiple periods, when claiming the reward, it calculates it based on compounding per period.

#### For Example:

*1000 Tokens Staked at 2% Per Period (month), staked for 3 periods would be*

$$1000+(1000*.02)+(1020*.02)+(1040.4*.02) = 1060.848$$

*If you remove the tokens from staking, you would not get the staking rewards for that period. Tokens can be staked after 3 months of Pre-launch.*

### Special promotion use case

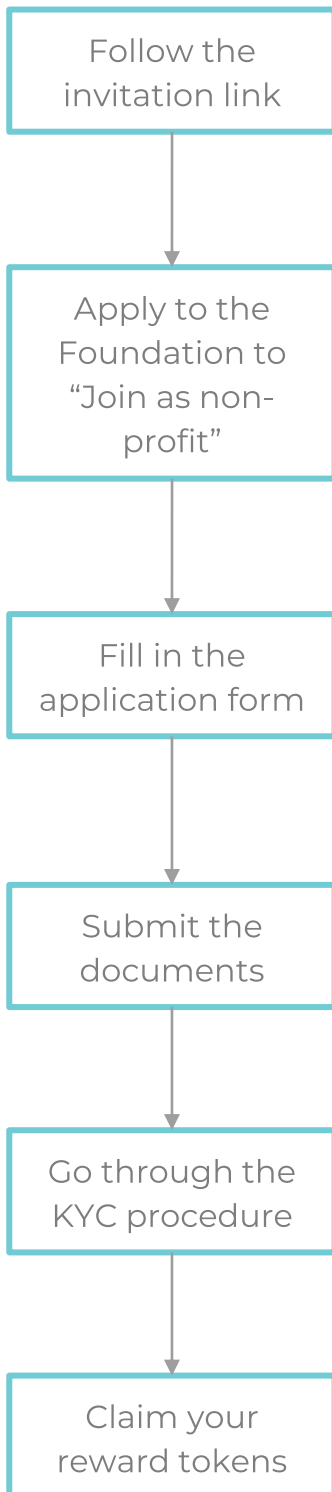
Associates claim rewards for certain actions within Partners' special promotion campaigns. By staying subscribed for the newsletters, Associates get emails and texts with the invitation to take part in research, studies, education, etc. By completing actions (for example: going through the video, taking part in meetings, polls, etc.), Associates get rewarded.



# TOKENOMICS

## NON -PROFIT ORGANIZATION USE CASE

### Steps:



Non-profit organizations can join the CareBig ecosystem by invitation from the Ecosystem members, including the Foundation itself. They may claim the reward tokens for free, but they may have to pay gas fees for claiming the tokens on the token rewards platform.

Unclaimed tokens will be burned.

### Reward for charity use case

CareBig foundation is focused on community wellness, and we want to partner with nonprofits that benefit communities all over the world by their selfless acts. Nonprofits help communities solve larger issues such as Education, Clean Water, Clean Air, Better Nutrition, Physical and Mental Healthcare Access and Healthy Habits Creating Technologies.

By partnering with these organizations CareBig foundation seeks to incentivize community members who donate or act (volunteers, employees etc.) for a certain cause to do the right thing.

Non-profit partners can set up rewards tokens for campaigns and causes and utilize the Rewards Platform, to send email or text links to donors and benefactors to claim their rewards.

The donor or actor will be able to see their total tokens on their dashboard at CareBigToken.io.

If the awarded associate is not a member of the ecosystem yet, he/she will be invited to join and claim for the reward token.

# TOKENOMICS

## NON -PROFIT ORGANIZATION USE CASE

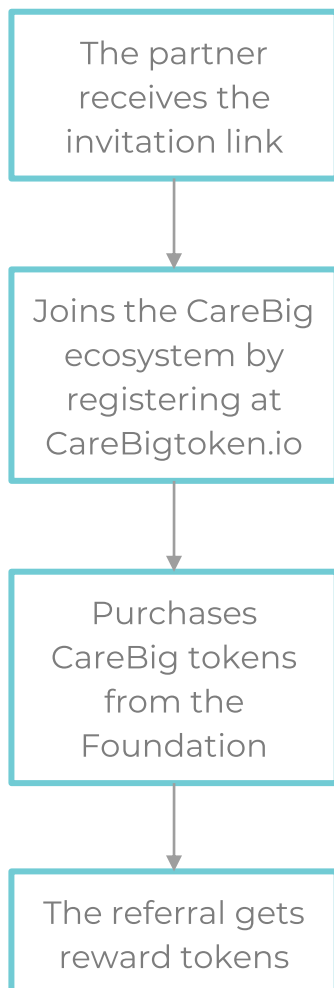
If the tokens are not claimed within the period of time, they remain unclaimed for a “certain period” of time and are burned after that. This incentive may enable larger donations, create a larger donor pool, bring more awareness to the causes and may enable more adoption and compliance to the causes.

Our goal is that good deeds need to be rewarded and these deeds will have a viral effect and multiply, thus a few good deeds can raise a wellness level in society.

Foundation allocates reward token among non-profit organizations from the Charity pool. Foundation works with the charity organizations to expand their donor networks. Foundation works with Social Media and journals to spread the word about the good deeds

## REFERRAL USE CASES

### Steps:



Any CareBig ecosystem member can act as a referral. To become a referral user needs to press the “Invite New member” button in the personal/corporate account. The system generates the invitation link with a personal referral ID that is sent to the invited business partner.

More use cases are to be implemented.

# TOKENOMICS

## TOKEN ISSUANCE

CareBig Foundation will mint **12Bn.**

Most of the tokens will be in reserve and will be released to partners only based on the need and contract.

Initial Supply	Name	Type	Symbol	Platform	Token Value	Public Sale
12 Bn	CareBig TOKEN	ERC20	CareBig TOKEN	Binance Smart chain	USD 0.1	IEO

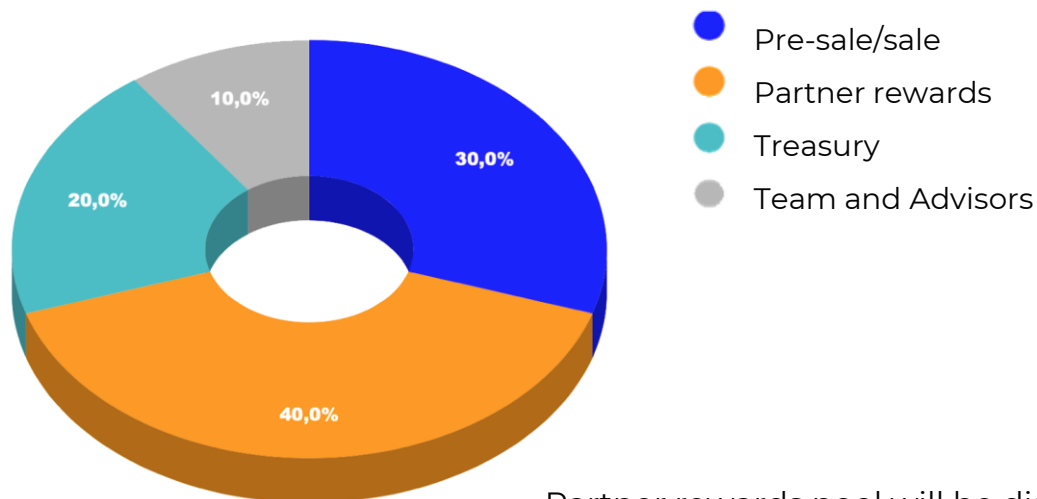
## IEO TIMELINE

Private sale	Private pre-sale	Public sale
Feb 2022 - April 2022	May 2022 - August 2022	August 31 2022
\$0.025	\$0.05	\$0.1
Bonus tokens	Bonus tokens	Based on exchange policy

# TOKENOMICS

## TOKEN ALLOCATION

CareBig tokens will be allocated the following way:



Partner rewards pool will be distributed among CareBig partners for supporting their social impact for- and non-profit business development.

## TOKEN BONUS

Partner wholesale bonus will be granted at the amounts as states in table below:

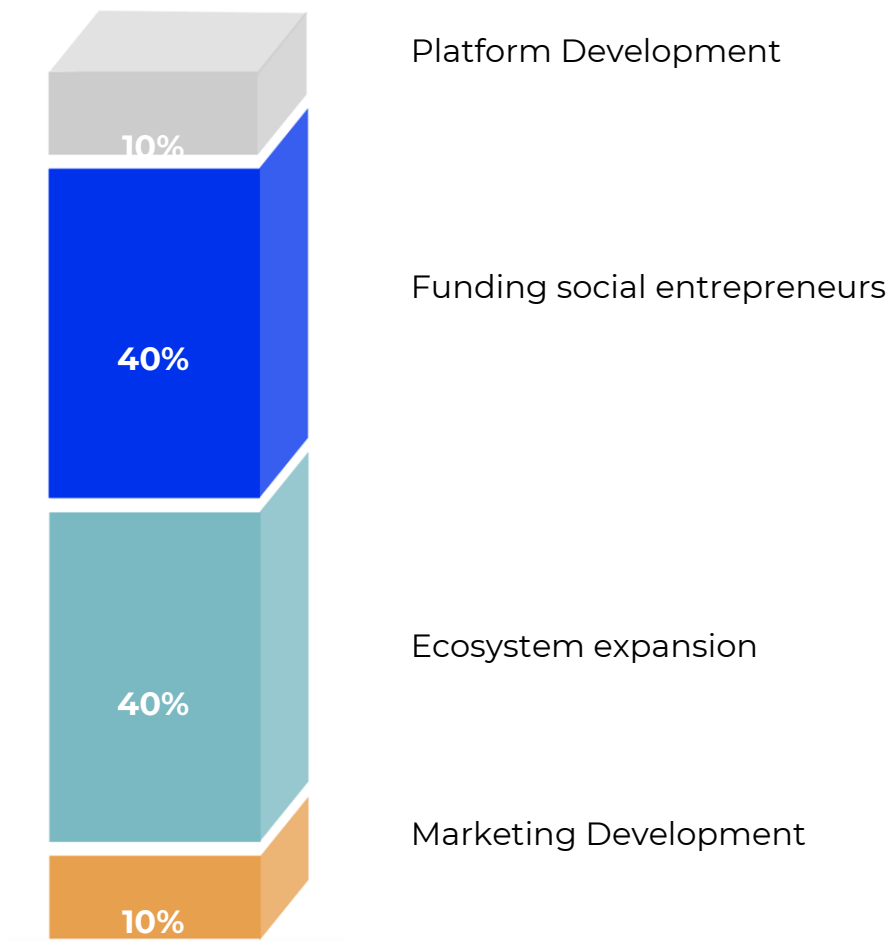
10%	15%	20%
at \$1,000 - \$100,000	at \$100,001 - \$500,000	at \$500,001 +

# TOKENOMICS

## USE OF PROCEEDS

- At least 40% of the capital raised from the token sale will be used for funding social entrepreneurship that promotes a CareBig vision
- Ecosystem expansion: 40%
- Marketing 10%
- Platform Development: 10%

While the funds are not being actively use will deploy them in growth strategies.



# TOKENOMICS

## TOKEN VALUE

By directly connecting the usage of the Token to the price of the Token we have truly focused on value creation. CareBig can be purchased from the CareBigtoken.io or can be acquired as a reward through the community partners. Based on the sources we can customize the smart contract behavior. The total amount of CareBig tokens in circulation and reserves is 12 Billion tokens.

Until the Token is listed on a public exchange, the number of transactions, as well as frequency, would determine how the value of the token goes up.

- Every **2000 transactions** (Purchase, Redemption, Rewards, transfers, activity fees, staking rewards) will increase the redemption value of token by **\$01**.
- Every **1000 transactions** in a 24 hour period would increase the value of token by \$ 005.
- Every **1000 transactions** in a 7 day period would increase the value of token by **\$005**.

There would be a limit of How many coins can be transferred/redeemed on a monthly basis.

Target for listing on the exchange is **10,000/mo** transactions by August 31, 2022.

## MONTHLY PROJECTIONS IN TRANSACTION PER MONTH

Redeem the token to buy products, Ecommerce, Subscription - 1000 transactions

Every redemption using tokens would:

- Generate reward tokens - 500 transactions.
- Create a commission in tokens for the affiliate and bonus tokens for 2 levels of upline - 2000 transactions.
- Utilize the token to build and grow a network of affiliates, rewards for attending Corporate sponsored events and meetings set up by affiliates - 500 transactions.
- Grant bonus tokens for product purchase (Bulk products & Packs) - 200 transactions.
- Grant tokens for recruiting leaders and health professional advisors - 100 transactions.
- Grant Reward tokens for meeting recruiting and transaction goals - 200 transactions.
- Grant or transfer tokens to influencers that they can give away on social media and print marketing to bring affiliates/customers to Care Beyond - 500 transactions.

**TOTAL Projected Monthly CareBig Token Transactions = 5000 Transaction projections Per Month**

# RISK FACTORS

## **1. Risk of losing access to tokens due to loss of private key(s), custodial error or purchaser error**

A private key, or a combination of private keys, is necessary to control and dispose of Tokens stored in your Purchaser Wallet or other digital wallet or vault. Accordingly, loss of requisite private key(s) associated with your Purchaser Wallet or other digital wallet or vault storing Tokens will result in loss of such Tokens.

## **2. Risks associated with blockchain**

Because Tokens and the Platform are based on the Binance Security Chain, any malfunction, breakdown or abandonment of the Ethereum blockchain may have a material adverse effect on the Platform or Tokens.

## **3. Risk of mining attacks**

As with other decentralized cryptographic tokens based on the Binance Security Chain, Tokens are susceptible to attacks by miners in the course of validating Tokens transactions on the Ethereum blockchain, including, but not limited, to double-spend attacks, majority mining power attacks, and selfish-mining attacks.

## **4. Risk of hacking and security weaknesses**

Hackers or other malicious groups or organizations may attempt to interfere with the Platform or Tokens in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing.

## **5. Risks associated with markets for tokens**

Tokens are intended to be used solely in connection with the Platform, and the Foundation does not support or otherwise facilitate any secondary trading or external valuation of Tokens.

## **6. Risk of uninsured losses**

Unlike bank accounts or accounts at some other financial institutions, Tokens are uninsured unless you specifically obtain private insurance to insure them. Thus, in the event of loss or loss of utility value, there is no public insurer to offer recourse to you.

# RISK FACTORS

## 7. Risks arising from taxation

The tax characterization of Tokens is uncertain. You must seek your own tax advice in connection with purchasing Tokens or redeeming of tokens, which may result in adverse tax consequences to you, including withholding taxes, income taxes and tax reporting requirements.

## 8. Risk of insufficient interest in the platform or distributed applications

It is possible that the Platform will not be used by a large number of individuals, companies and other entities or that there will be limited public interest in the creation and development of distributed protocols and decentralized applications, more generally. Such a lack of use or interest could negatively impact the development of the Platform and the potential utility of Tokens, including its use for Token Utility.

## 9. Risks associated with the development of the platform

Although the Platform will be deployed and operational at the time of the Token Sale, it is still subject to ongoing development and may undergo significant changes over time. How other participants will use the Platform is also outside of the Foundation's control. This could create the risk that Tokens or the Platform, as further developed and used, may not meet your expectations at the time of purchasing Tokens.

## 10. Risks associated with new and evolving laws impacting decentralized application technology

The distributed ledger and decentralized application ecosystem, and by extension the Platform, may be subject to a variety of federal, state and international laws and regulations, including those with respect to financial services, consumer privacy, data protection, consumer protection, content regulation, network neutrality, cyber security, intellectual property (including copyright, patent, trademark and trade secret laws), and others. These laws and regulations, and the interpretation or application of these laws and regulations, could change. In addition, new laws or regulations affecting the Platform could be enacted, which could adversely impact the Foundation, the Platform and Tokens, including Tokens' use for Token Utility.



# TEAM AND ADVISORS

## BUSINESS TEAM



**Tim Taylor**  
President of Care Beyond



**Nate Jackson**  
EVP of Care Beyond



**Sanjay Vyas**  
Middle East  
Market Expert

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Development Lead  
Engineer



**Tyler McWatters**  
Lead Developer,  
Web Computing

## ADVISORS



**Dr. Bharat Patel**  
Surgeon, Philanthropist



**Habeeb Sayed**  
Legal advisor



**Dr. Nicholas Jauregui**  
Chief Medical Officer,  
Reliable Health



**Parmy Fils-Aime**  
Crypto Subject Matter Expert



**Dr Karim Khan**  
Nutraceutical and  
formulation Expert

# VOCABULARY

**Partner** is a corporate for-profit organisation, which joins the ecosystem with a purpose to reward its Associates for corporate activity, loyalty or any other performance. Any Partner can become a Vendor.

(We can also call it Employer)

**Vendor** is any organisation (for profit or non-profit) that offers its goods and services for the CareBig ecosystem members. Only partners can become CareBig ecosystem vendors.

(We can also call it Seller, Provider, Supplier)

**Nonprofits** are not-for-profit organisations that join the CareBig ecosystem with a purpose of bringing value for the society, rewarding their donors, employees, volunteers and other Associates.

**Associate** is an individual user or an employee invited by a Partner to join the ecosystem with a purpose of claiming rewards, developing the ecosystem and adopting CareBig token (can also be called Buyer, Individual user).

**CareBig ecosystem** is a decentralised socio-technical system that adopts and incentivises the adoption of CareBig token. All CareBig ecosystem members accept the rules and follow them.

Technically these are the systems and members of CareBigtoken.io

**CareBig Labs** is the owner of CareBig platform (CareBigtoken.io), which can act as a marketplace for CareBig ecosystem Vendors' goods and services.

**Reliable Wellness Network** is a business association for health & wellness businesses.

**CareBig ecosystem** - is a decentralised socio-technical system that adopts and incentivises the adoption of CareBig token. All CareBig ecosystem members accept the rules and follow them.

Technically these are the systems and members of CareBigtoken.io (can also be called CareBig network).

# CONTACT

## Join CareBig Ecosystem!

info@carebigtoken.io

Schedule Zoom Call

<https://carebigtoken.io>

