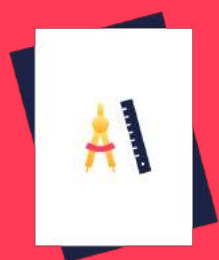
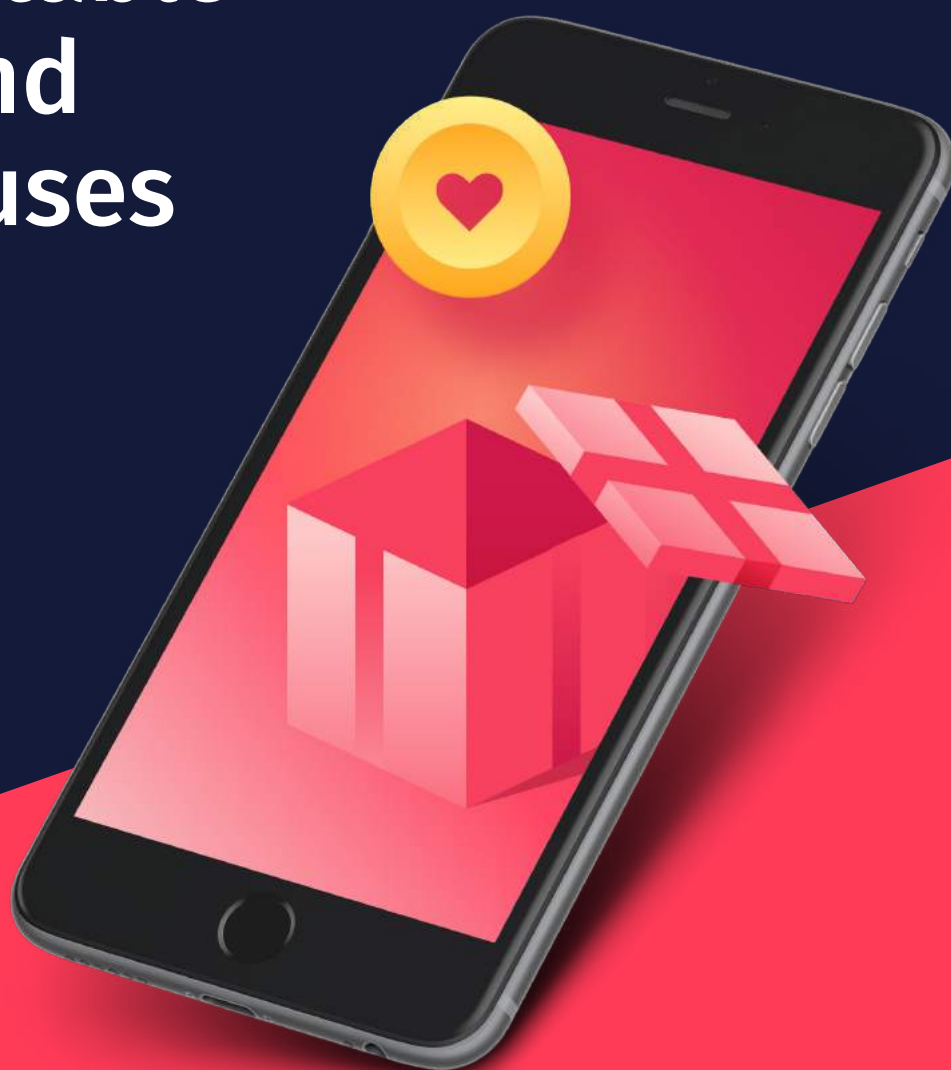




The world's first  
cryptocurrency  
for charitable  
giving and  
good causes



White Paper - V1.4

Copyright © 2017 Gift Coin Limited



“

*The social feedback loop is about giving power to those on the frontlines of our biggest global problems. I believe Giftcoin, by completing the circle between giving and the spending of donations, has the potential to trigger a new and much more effective wave of social giving.*

**Jon Duschinsky**

*World renowned charity advisor,  
(including ALS's Ice Bucket Challenge)*

“

*If you send money to a Third World state, a lot of it sticks to the fingers of officials and ends up in their Swiss bank accounts. Giftcoin presents a revolutionary solution that guarantees the money goes where it is intended.*

**Shirley Conran OBE**

*Giftcoin advisor*



“

*Giftcoin is a revolutionary concept of charitable giving which shows the route from the pound to the project. This is exactly what the charitable sector needs in the C21st. An open, protected and satisfying digital method of giving.*

**Lady Astor of Hever**

*Giftcoin advisor*





Our vision is to create a world in which every time you give money to charity and good causes you can have total trust that your funds are going exactly where you want them to.

## Partner Charities



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# Abstract

***Giftcoin is a groundbreaking new system designed to revolutionise charitable giving. With confidence in the charitable sector being seriously compromised, never has cultivating trust with donors been more important.***

## Our vision

Our vision is to create a world in which every time you give money to charity and good causes, you have total trust that your funds are going exactly where you want them to. By giving absolute trust and confidence, we believe donors will choose to give more money to the causes they care about.

At a time in history of seemingly endless natural disasters, the refugee crises in the Middle East, and a greater divide between rich and poor than ever before, the need has never been greater for such a platform.

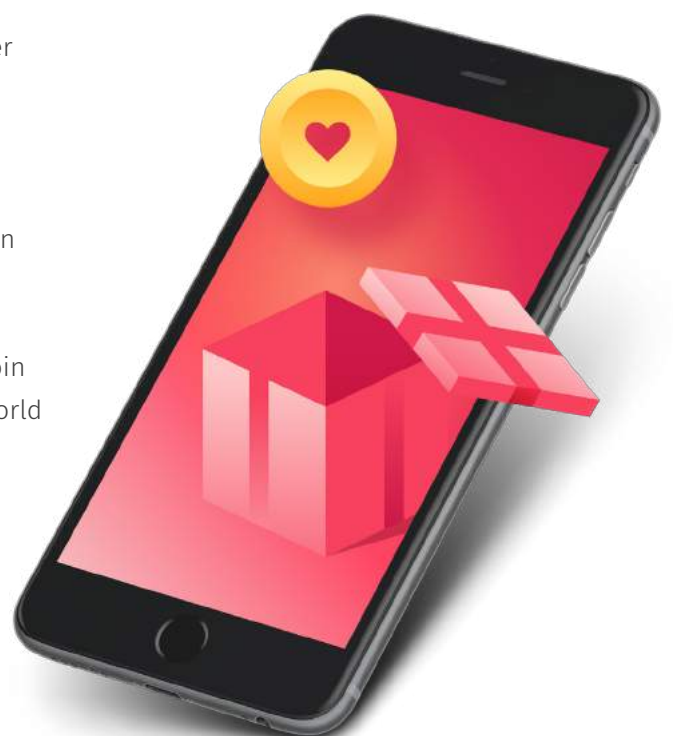
## For donors

We give them absolute confidence that their funds are being used for the purpose they donated.

## For good causes

We offer the chance to build trust and confidence via greater transparency, bringing them more money to increase their impact.

Giftcoin is more than just another alt cryptocurrency. Giftcoin has the potential to radically transform the general public's attitude not only to the process of giving, but towards the value of cryptocurrencies as a whole. We believe that Giftcoin is the crossover application of blockchain technology the world has been waiting for.



# A revolution in charitable giving



***Giftcoin is about creating transparency and trust in the giving process. Right now, giving money to charity is a one-directional experience. You give money, and you hope it goes where you intended it. When you give with Giftcoin, you can have absolute confidence that your money is going exactly where you intended.***

## How charitable is the world?

Charitable donations are big business and we believe they could be bigger. Global total charitable donations are estimated to be in excess of \$500 billion a year. In 2015 the US gave \$373 billion (1), Australia AU\$134 billion (2) and the UK £10 billion (3). Not-for-profits in the US have an annual income exceeding \$2 trillion.

And, charitable giving is not just for the rich. Although high net worth donors in the US gave an average of \$25,509 to charity in 2016, general population households still gave \$2,520 (4). Charities also hold vast amounts in cash reserves, in 2015 the Salvation Army was holding \$2.9 billion.

This is all well and good. But, we believe that with greater transparency, the amount of money donated to charities globally could increase dramatically. After all, when we know exactly what our funds are doing, it only makes sense that we would want to give more.

## How do charities currently receive money?

Charities currently have limited options to receive funds. The majority of donations from fundraising campaigns are received using services such as Giving.com and Virgin Money. However, fees are high. Giving charges a 5% fee and Virgin Money a 2%

(1) <https://givingusa.org/giving-usa-2016/>

(2) [http://www.csi.edu.au/media/Australian\\_Charities\\_Summary\\_Report\\_2015\\_links.pdf](http://www.csi.edu.au/media/Australian_Charities_Summary_Report_2015_links.pdf)

(3) <https://www.cafonline.org/docs/default-source/about-us-publications/caf-uk-giving-web.pdf>

(4) <https://www.nptrust.org/philanthropic-resources/charitable-giving-statistics>

fee for processing funds, and this is before credit card fees of around 1.5%.

The only way that individuals can currently donate using cryptocurrency is by converting to Bitcoin and donating using a service such as Fidelity Charitable. This is inefficient and not easily scalable. Furthermore, services such as this do nothing to leverage the power of blockchain technology; and change attitudes to the experience of giving.

## Feeless giving

Traditional giving platforms are expensive because they are inefficient. The power of the blockchain means that donations in Giftcoin, in addition to the revolution in the giving process that is offered, are also feeless. That means; that not only do you have confidence that every cent you give is going to the cause which you donated it to, but you are not wasting any fees in the process of giving.

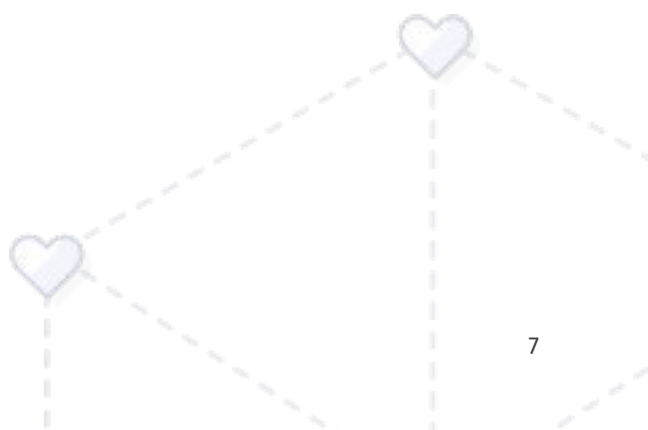
## Millennial giving

Millennials are the next generation of charitable donors, and their giving habits are fundamentally different to previous generations. 84% of millennials donate to charity, but 38% believe that only a small amount will go towards the actual cause (5). Addressing this fundamental lack of trust amongst millennials is crucial to driving deeper engagement. Indeed 60% of millennials said the ability to see the direct impact of their donation has a significant bearing on their decision to give. Giftcoin directly solves this problem.

## A revolution in building trust with donors

Blockchain technology presents a revolution in the way that charities build trust and engagement with donors. By being able to track the impact of donations, donors are given total confidence that their funds are being used for the cause donated. Furthermore, each stage of the tracking process give charities a powerful opportunity to drive engagement by communicating the value of their work. These communications will foster a deeper relationship with the donor, whilst also providing social media assets the donor can share with their network, putting the charity in front of further future donors.

(5) <http://www.themillennialimpact.com/>



# How Giftcoin works

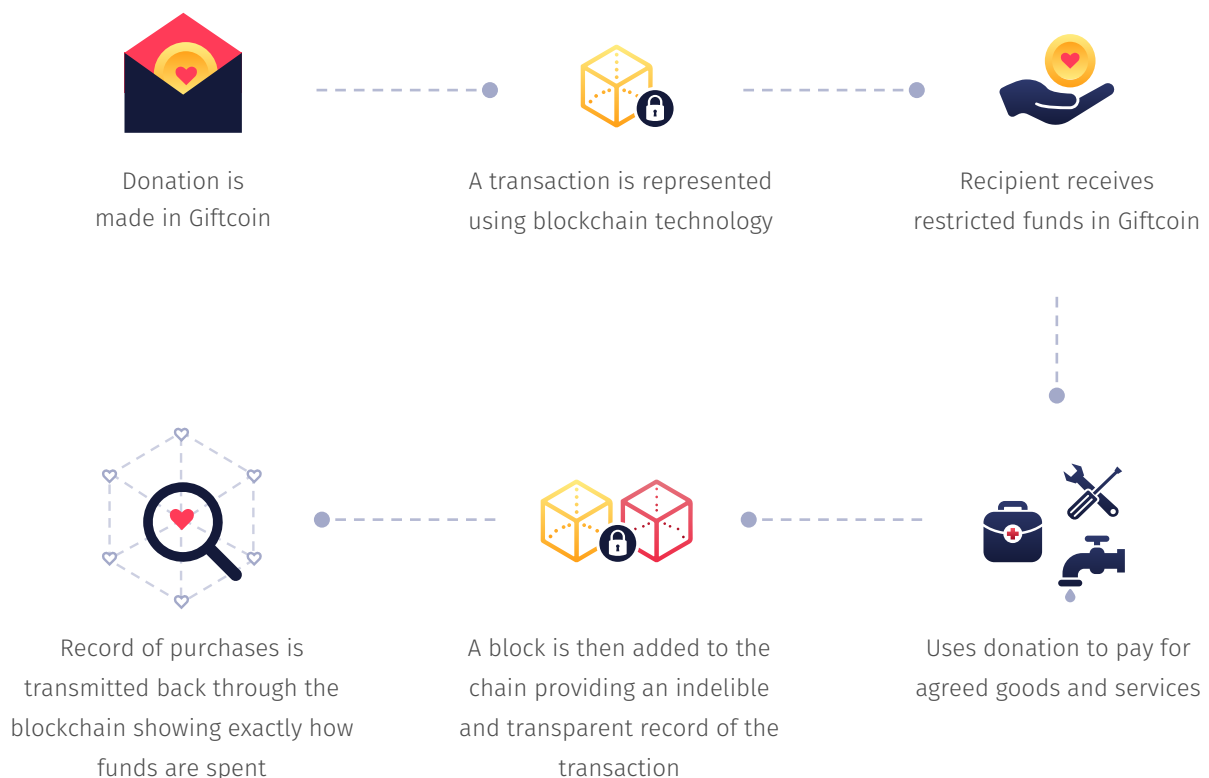
**The long-term vision of Giftcoin is end-to-end giving. That means, that using a distributed ledger and blockchains you will be able to track the path of the funds you donate to a charity or good cause right up to the point they are spent.**

By using a cryptographically secure and tamper-proof system which has full public accountability you have utter confidence in the system you are using.

Furthermore, by utilising a smart contract in the token, it is possible to release funds in stages only when projects reach key milestones. This means that if a project falters or fails, the funds not yet released can be returned to you as the donor to be donated to a new project.

## End-to-end giving

End-to-end giving is a revolution in the charitable giving process that means you can track the path of your donation right up until the point it is spent. Here is how a distributed ledger and the blockchain makes it possible:





Here is an example of end-to-end giving in action...

## Case study 1: Sponsoring a girl's education in India

Saloni is a bright little girl, but her family are poor and cannot afford the fees to send her to school. The Giftcoin community agree to support the family with the school fees and send donations in Giftcoin. As the funds are specifically restricted to pay the local school fees, the community has complete confidence that donation is used as intended. Each

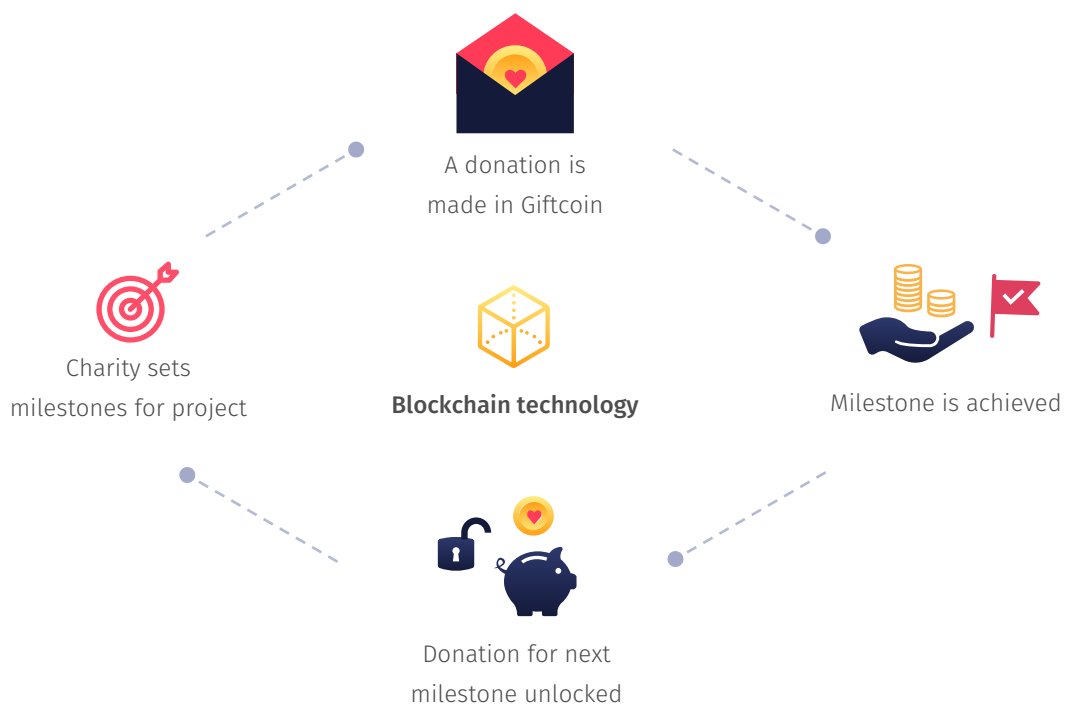
time the school fees are paid, the donors receive an alert, building their trust and engagement in the project.

In addition, the simplicity of the transaction and the absence of wire transfer fees ensure that Saloni's family can keep 100% of the donation to pay for her education.

## The power of smart contracts

End-to-end giving is our long-term vision, and we recognise this will only be fully possible when those at the end of the value chain (such as workers on the ground, or suppliers providing resources) can be paid in Giftcoin. Although this is technically possible now, it requires greater adoption of cryptocurrencies which is still several years away.

Therefore, as a stepping stone towards the potential of end-to-end giving, we will begin by offering a system where projects are broken into milestones and funds are only released when projects reach these milestones. This means that we can deliver an initial, working version of the system that delivers some core value and utilises the power of smart contracts as a stepping stone to our eventual vision.



## Case study 2: Building a well in Uganda

Charity Water want to build a well in Uganda. Projects in Africa have attracted a lot of criticism over the years for money being lost in bribes and corruption. To engage donors and create total trust that funds are being used as promised, Charity Water breaks the project into the following milestones.

- Sourcing the land and purchasing equipment
- Digging the well
- Kitting out the well and handing over to the local community.

As the project reaches each milestone, an email is sent to the donors showing the work that has been done. An independent verifier authorises the milestone has been achieved; and triggers the smart contract to release the next stage of funds. This process is a powerful way for donors to stay connected to the project, and for charities to demonstrate the work they are doing. This ultimately inspires donors to want to give more in the future.

After the minimal viable product of Giftcoin has been built and tested, we will build out a full end-to-end giving platform. Phase 2 is all about integrations with other systems and growing the number of charities and projects who can use Giftcoin. By integrating with existing end-user systems in recipient countries, we believe we can support the mass adoption we are looking to create., examples include:

- Grameen lending and other finance solutions for the unbanked
- Open-source financial software (e.g. Apache Fineract)
- End-user software, such as apps for featurephones and low-end Android
- Other financial software and markets, to allow for more sophisticated contracts
- Charities back-end systems, to allow greater internal transparency
- Supplier-chain payment systems enabling “pay with Giftcoin” options

The developing world, where a considerable amount of charitable work is done, has particularly strong potential for a product such as this because the market has shown that new technical solutions can quickly gain market share due to the existing infrastructure being poor or incomplete. These legacy systems can be “leapfrogged” and new generations of infrastructure can be built, such as mobile payment systems that rely on mobile phones.

# Technical specifications of Giftcoin

*The Giftcoin ledger will be publicly readable to encourage transparency and to provide a valuable resource for researchers, foundations, NGOs, governments and individuals to see precisely how the money is being used. We also believe that a large body of data showing the flow of funds will enable better policy-making and better use of charitable spend.*



However, the project does present certain technical challenges which are not present in other crypto projects, namely:

## **We would like to avoid Proof of Work algorithms as much as possible**

Some of the most important projects that Giftcoin will fund are based around the decarbonisation of the developing world. Proof of Work algorithms are notorious for consuming vast amounts of energy and the problem is only likely to get worse. We feel that heavy use of PoW verification is not aligned with the Giftcoin mission.

## The system will need to have a semi offline mode

For true end-to-end verification in some of our use cases, Giftcoin must work in a semi-offline mode, at least during the early years of adoption.

For example, confirmation of receipt of funds can be made cryptographically secure even in the absence of internet access (for example as a simple digitally signed transaction). These confirms can then be converted into on-chain transactions when the payment agent returns to network coverage. As the agent typically has no access to the sending address this removes the possibility of double-spend at the recipient end.

To address this issue, we will make use of a differentiated network topology. This will allow nodes on the Giftcoin network that are close to the recipients and may have limited bandwidth to still be capable of forwarding transactions and submitting blocks.

## The system will need to handle large transaction volumes

Given the size of our Total Addressable Market, once established, Giftcoin is likely to attract a large number of transactions. Any solution must therefore be highly scalable in this regard.

### **The key features of Giftcoin are therefore:**

- No public mining or PoW
- High transaction volume
- Heterogeneous ledger network - not all nodes are equal
- Adapted for networks that have very low bandwidth at the edge

## Public vs Permissioned Blockchain

One of the visions of Giftcoin has been to use a permissioned blockchain maintained by non-profits themselves. This would allow us to address the technical constraints above. Because the non-profits contribute to the maintenance of the network and we do not need to use PoW, we would be able to provide almost feeless transactions once users are inside the Giftcoin ecosystem.

However we also recognise that the whole crypto movement is about transparency and decentralisation. Some users will want the trust that comes from using a public blockchain that is outside the control of any one organisation and is maintained by the wider community.

Our current architecture design aims to leverage the best of both of these worlds and is detailed below.

Although the solution is built on an ERC 20 token, the bulk of transactions are handled off-chain by a separate permissioned ledger. Transactions in a Giftcoin block are hashed and the hash is sent back to the Ethereum network and written on-chain along with a hash of the ledger source that was used to create the block.

Any user is able to see a block hash on the Etheruem blockchain and use this hash to query the Giftcoin Blocks API. The Giftcoin system will then return a complete breakdown of the Giftcoin block in question.

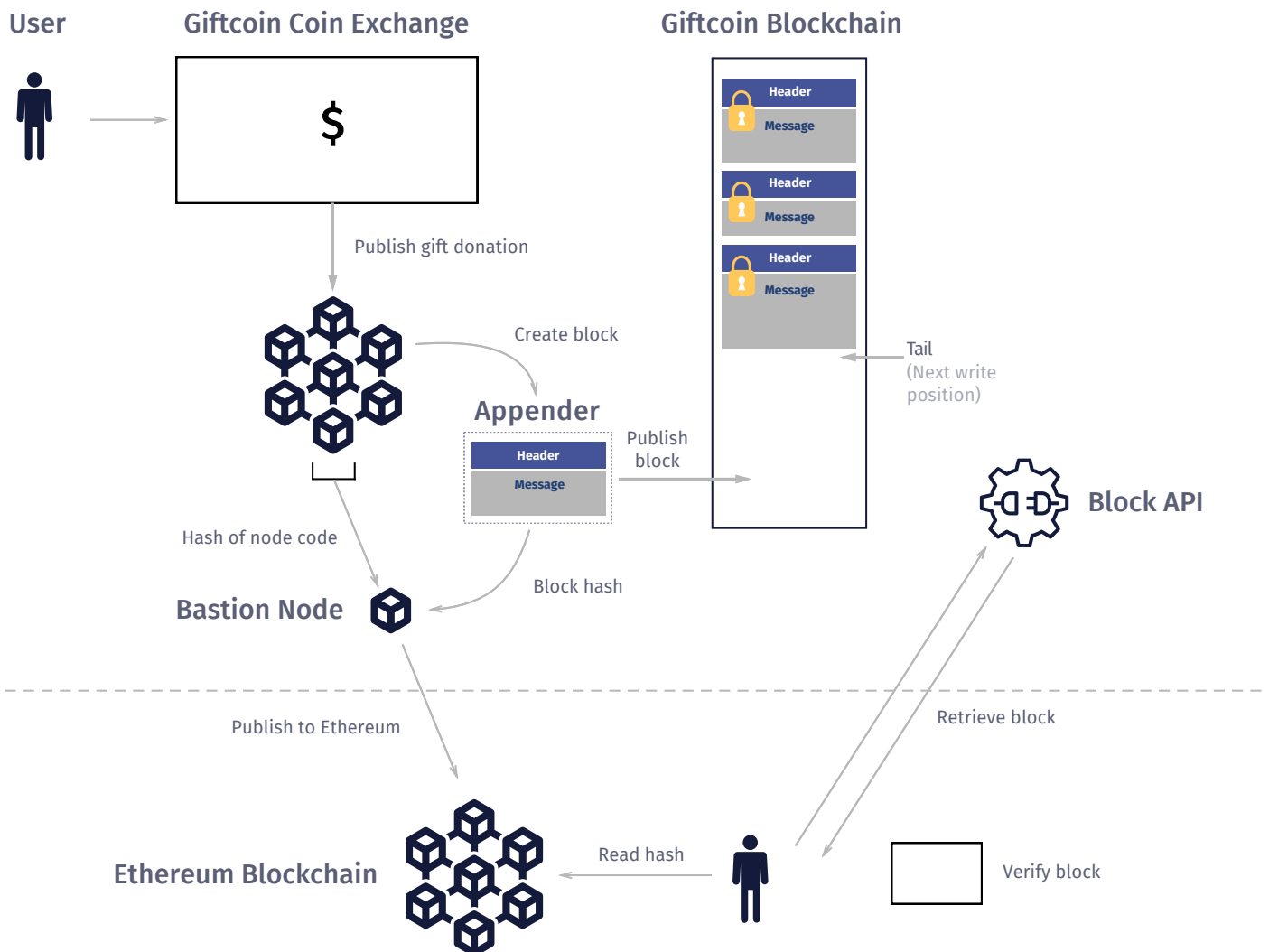
Because of the published hashes, it would be impossible for the Giftcoin system to falsify any records – any user can take the Giftcoin block and verify that the published code will actually produce the claimed hash.

Effectively, this means that the entire chain of Giftcoin blocks can be reconstructed by anyone that chooses to do so. This ensures that, as long as the Ethereum network is trusted, so too is the Giftcoin ecosystem.

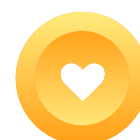
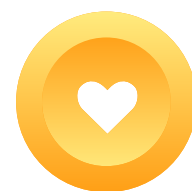
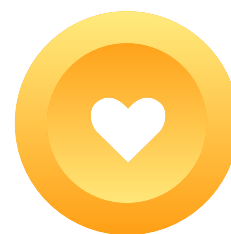
From our initial research, we have identified R3 Corda as a potential technology to run the permissioned side of the solution. It is designed for permissioned use, has both public ledger information and private facts. It is also designed for financial use cases, including a good library of pre-existing financial contracts and other useful smart contract primitives.

A final decision will be taken post ICO before we start building out our MVP.

## Giftcoin Architecture (Proposed)



# Helping donors to accumulate Giftcoin



***Round-ups have become popular in investment products in recent years through apps such as Acorn. Day-to-day spending is rounded up to the nearest dollar and the funds accumulated are invested on behalf of the user.***

Charities have been using a rudimentary version of this system at point-of-sale for a number of years, but in an inflexible system where they are making donations on spending at certain locations to a charity of the retailers choice. This is both inconsistent and impersonal. We believe that donors should be helped to support the causes they most care about.

The Giftcoin app will allow users to accumulate Giftcoin by rounding up their daily spending to the nearest dollar, and converting the difference into Giftcoin. By accumulating small amounts as part of daily life, the giving becomes an automated process.

## Consider Joseph

*Joseph is a graphic designer living in San Francisco. Joseph's aunt has recently been battling cancer and he wants to do something to help. Joseph registers with Giftcoin and so each time he makes a purchase the Giftcoin system rounds up his payments to the nearest dollar and converts the difference to Giftcoin.*

*At the end of each month, Joseph averages around \$20 in Giftcoin. Joseph wants to keep things simple, so he sets his wallet to automatically donate his Giftcoin to Cancer Research at the end of each month. Thanks to the blockchain technology tracking the impact of his donations, Joseph receives regular updates from the charity which gives him a powerful sense of connection to Cancer Research and he also loves sharing the updates with his family and friends via social media as way of inspiring them to get involved. This all results in increased donations for Cancer Research.*

## How will the Giftcoin round-up app work?

We believe that accumulating Giftcoin should be as simple as going about your daily life. This allows you to automatically support the causes you care about, or when something happens in the world that moves you, you already have the resources to have an impact.

Micropayments which happen in the background with no input required from the user, will allow you to accumulate Giftcoin. Having created some of the biggest apps on the App store and with decades of experience in technology and fintech, we are obsessed with creating products that are seamless and people love to use and we believe the Giftcoin round up will be a key way to get people automatically accumulating the currency.

## The Giftcoin collection process

**The process of collecting and donating Giftcoin goes like this:**



### **Step 1: Setup**

In a series of simple steps the user downloads their secure wallet and links it to their bank account. They then set a maximum amount per month of Giftcoin they would like to purchase to avoid any surprises.



### **Step 2: Spend**

Each time the user makes purchases, their Giftcoin wallet rounds up to the nearest dollar and converts the difference to Giftcoin which is stored in the users wallet.



### **Step 3: Donate**

As Giftcoin accumulates in the users wallet, they have three options. They can automate the wallet to donate to their selected cause(s) each month, they can manually donate to different causes as they wish, or they can accumulate Giftcoin to use in the future.

## What is the potential?

Small change really can make a huge difference. \$0.25 here \$0.75 there it all adds up and before you know it you've got a good chunk of small change a month. Put another way, spare change can create a big impact. Just as it is important to having savings for a rainy day, we believe we should have Giftcoin ready to support the causes that matter to us when they most need us.

# The Giftcoin business plan...

**Roadmap 1: We are preparing for a big day when you will be able to participate in our cause. Giftcoin will start selling on 20th March to sophisticated and high net-worth investors.**

## March 2018

### 1. First token event

We are preparing for a big day when you will be able to participate in our cause. Giftcoin will start selling on 20th of March 2018, at 9:30 EST. We hope you can join us!



**MVP**

## July 2018

### 2. MVP release

Our MVP will meet all the core requirements for the platform to exercise its purpose. We hope to have the first batch of charity organisations to choose from and a fully operational currency.

## September 2018

### 3. Beta version release

We plan to start the second Giftcoin token sale, with a fully functional product.

**Beta**

## October 2018

### 4. Final product rollout

The full, all guns blazing rollout of Giftcoin is planned as THE charitable and good causes currency. It's time to small change the world!





***The Giftcoin vision is to offer a feeless system for end-to-end giving. This means that all funds that exist within the Giftcoin system can move without any fees. To ensure a viable business model for the long-term and to make sure the platform can sustain beyond the planned token offerings, a small charge (anticipated to be 1%) will be levied for exchanging fiat into Giftcoin and vice versa. This will also incentivise users to keep funds within the Giftcoin system.***

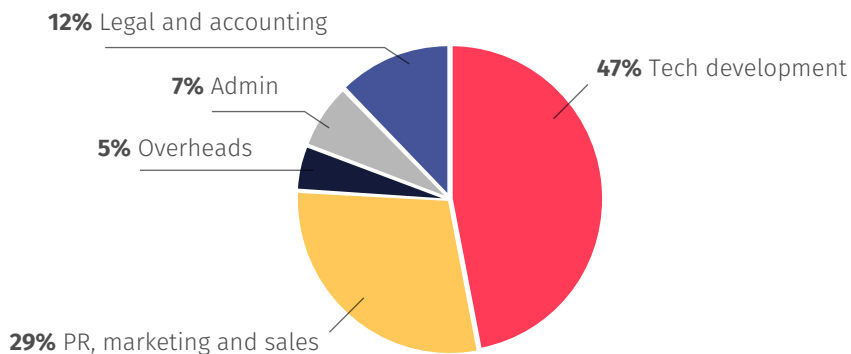
For charities concerned about the volatility of Giftcoin and the risk this might present to funding pre-committed projects, an additional feature will be offered (for an anticipated fee of 1%) to exchange Giftcoin for a fiat token which maintains the integrity of the smart contract but pegged to the dollar.

## Use of proceeds

Proceeds from Token Offering 1 will be primarily invested in development of the tech platform. Additional funds will also be used to establish the foundations of the core business, which will include investing in relationships with charitable partners for testing of the platform.

### **The anticipated breakdown is as follows:**

- 47% tech development
- 5% overheads
- 29% PR, marketing and sales
- 12% legal and accounting
- 7% admin



<b>Percentage of charitable donations in Giftcoin</b>	<b>1% annual commission to Giftcoin</b>
0.001%	\$25 million
0.01%	\$250 million
0.1%	\$2.5 billion
1%	\$25 billion

*These figures are based only on funds coming into Giftcoin. Obviously funds coming out of the system will increase this revenue further. We believe having a robust business model such as this is important for market confidence in the longevity of the Giftcoin project.*

## Feeless giving

It is anticipated that with a small fee on conversions into and out of Giftcoin significant funds can be generated to support the continued development and support of Giftcoin. With charitable donations being around \$500 billion a year, and not-for-profit revenue in the US alone being calculated at \$2 trillion, a 1% fee levied on transactions into Giftcoin has the potential to generate considerable revenue.

## The Giftcoin exchange

In addition to building the technology and platform that underpins Giftcoin, Giftcoin will act as an exchange to provide liquidity in the market. The reserves used to support the exchange will be owned and held by The Giftcoin Foundation, an independent entity which will have its own independent oversight committee. Any movements of funds between the Foundation and the exchange will be handled via the blockchain and be transparent on the public ledger. This will be to ensure there is no risk of Gift Coin Limited manipulating the currency.

# The token offering

***The first Giftcoin token offering is taking place in March 2018 with the aim of raising between \$2.5 million and \$10 million.***

***These funds will be used to develop an MVP and run initial tests of the platform with selected charitable partners. This first token offering will be limited to sophisticated and high net-worth investors.***

***A second token offering will be delivered in October 2018 to support a global role out of Giftcoin and will be open to all the general public.***

## Token Offering 1 - 20th March 2018

1 billion tokens of Giftcoin will be minted. The hard cap for Token Offering 1 is to sell 10% of the tokens (100 million tokens) at a price of \$0.10 a token. If a minimum raise of \$2.5 million is not achieved all funds will be returned to participants.

An incentive schedule will be offered to support Token Offering 1 with the following discounts:

- 50% in the pre-sale
- 25% first 24 hours
- 15% first week
- 5% second week
- 10% bonus are available for advanced whitelisting for the public sale.

The token on sale at ICO 1 will be a placeholder token that will be exchanged for Giftcoin. This exchange will need to be done before the token can be sold on an exchange, which we anticipate being possible very soon after ICO 2 in October 2018.

## Token allocation

- Token Offering 1: 10%
- Token Offering 2: 35%
- Giftcoin Foundation reserves: 25%
- Founders and team: 15%
- Undefined: 15%
- Undefined tokens will be retained for distribution for community initiatives, business development, academic research, education and market expansion.

Founder coins will have a one year lock-in and vest for a further five years allowing founders to sell no more than 20% of their allocation each year.

## Certify as a sophisticated investor or high net-worth individual

To participate in Token Offering 1 you need to self-certify as a sophisticated investor as well as pass KYC (Know Your Customer) and Anti Money Laundering (AML) checks. If you do not meet these criteria you will be unable to participate at this time. For investments greater than \$10k additional checks may be carried out.

# Who are we?

*Giftcoin is led by a team of seasoned entrepreneurs, advised and supported by titans of the charitable not-for-profit sector along with seasoned investors and experts in blockchain.*

## Founders



### **Alex Howard**

Alex is a serial entrepreneur. In 2004 he founded The Optimum Health Clinic, one of the world leading integrative medicine clinics with patients in 40 countries; and now run as a UK charity. More recently he founded online self-development platform Conscious Life which has produced programs with world-leading teachers such as Byron Katie, Ken Wilber and Marianne Williamson.

Alex has also written several books; and published academic papers in journals such as British Medical Journal and Psychology Health. He has won a number of awards and was recently recognised by the UK Parliamentary Review.



### **Tim Bichara**

Tim is an serial entrepreneur and technologist with over 20 years experience in technology. Actively involved in the London startup scene for a number of years he has launched several technology businesses and brought a number of successful technology products to market.

He was the co-founder of fintech start up Q App (acquired by Yoyo wallet in 2016), as well as award-winning product consultancy Nimble Mobile. His awards include Times 2015 top 10 disrupters to watch, Startups 100 two years running and two interactive BAFTAs.



### ***Jonathan Beddoes***

Jonathan began his entrepreneurial career at school aged 17 when he founded a web-hosting company which sold within its first year of trading. Whilst at university Jonathan co-developed a popular music software application that was downloaded by over 30 million people. In 2008, Jonathan joined Zugo, a leading search solutions platform and aggregator, which became a cornerstone of distribution for major search engines (most notably Microsoft Bing).

In 2014, he co-founded Safer Technologies (a security software company) which was acquired by Avast Software in March 2017.



### ***Chris Cain***

Christopher is a systems analyst, IT consultant, an entrepreneur. Since 2004, he has been a specialist in the design and implementation of decentralised peer-to-peer networks and technology. He consults on projects involving peer-to-peer blockchain platforms in the cryptocurrency and digital asset space.



### ***Ben Evans***

Ben was previously at Morgan Stanley, where he was chief performance engineer for the Google IPO in 2004. Subsequently he was the lead architect at Deutsche Bank (listed derivatives) before becoming the co-founder and CEO at JClarity.

A blockchain enthusiast for many years, Ben is heavily involved in the Java community and has written several books on Java Development. Ben has a MA in Maths from Cambridge University.

# Charity advisors



## ***Jon Duschinsky***

### **Charity advisor and co-creator of the ALS Ice Bucket Challenge**

Jon Duschinsky is one of the world's leading social innovators and entrepreneurs. Recently voted the world's second most influential communicator in social innovation (second only to Bill Clinton), he has shared speaking platforms with leaders such as Mikhail Gorbachev, Kofi Annan & Steve Wozniak.

Duschinsky is the author of two books, "Philanthropy in a Flat World" (2008) and "(me)volution" (2012).



## ***Lady Astor of Hever***

### **Author and charity advisor**

Lady Astor of Hever has been fundraising for charity for twenty years and is patron of several charities both local and national. Her main focus is the National Autistic Society of which she is a vice president and for which she has raised over £250,000 to date.



## ***Shirley Conran OBE***

### **Author and charity advisor**

Previously the women's editor of the Daily Mail and The Observer, Shirley Conran is an international best-selling author of books such as Superwoman, Savages and Lace.

Shirley has been heavily involved in charitable work for the last thirty years, including being founder of The Work Life Balance Trust, which was responsible for introducing the concept of flexi-hours into the UK workplace. At its peak 3 million people were participating in The Work Life Balance Trust's campaigns and Shirley Conran was awarded an OBE in the UK honours for her contribution to equality. More recently she founded the educational non-profit Maths Action.

## Blockchain advisors



### ***Marc Avedissian***

#### **Blockchain entrepreneur**

Previously a quant at Deutsche Bank, Marc was a co-founder of blockchain start up Tramonex and more recently founded fiat token Altalix where he tested payments to charities via smart contracts under the supervision of the FCA.

## Legal and compliance advisors



### ***Calum McWhir***

#### **Fintech compliance advisor at Thistle**

Thistle Initiatives are specialist consultants providing businesses operating in the financial services, insurance and energy sectors, the expert advice and support they need for all their FCA Regulatory Requirements.



### ***Eitan Jankelewitz***

#### **Partner Sheridans**

Eitan is an intellectual property lawyer specialising in digital media and interactive entertainment, with a particular focus on performance marketing and bitcoin. He recently advised on the \$30M Funfair ICO.

## Financial Advisor



***Lee Davy-Martin***

**Partner at Wilson Wright LLP**

Chartered accountant and advisor to ambitious tech companies. Represents a number of HNW and UHNW individuals, and has recently begun advising UK blockchain companies.

## Marketing and PR Advisors



***John Ndege***

**Blockchain marketing specialist**

Founding partner of Renowned and Co marketing who has worked on projects such as Hdad.io, Codex and Cardstack.



***Jonas Karlberg***

**Founder and CEO of Amazix**

Founder and CEO of Amazix community management who have worked on projects such as Bancor and We Power.





***Bridget Greenwood***  
**Head of communications**

Starting as an Independent Financial Adviser, Bridget pivoted her career to emerge as a pioneer in financial services social media. A founding director of Financial Social Media UK, Bridget has attracted multiple industry awards. More recently she has been working with several blockchain companies.

## Investors



***Mark Hirschfield***  
**Entrepreneur and Investor**

Internet lawyer turned entrepreneur founding, invested and advised on several start ups most notably Zugo which sold in 2012, Copypress, Faceit, Conscious Life, Tectopia and Lifecake (recently acquired by Canon). Mark has been one of the early mentors at Techstars and an early investor and adaptor of Bitcoin & Ethereum.



***Jonathan Oakley***  
**Music mogul**

Former music manager of the year, representing artists such as Zane Lowe, Pendulum and Chase and Status.



***Kristopher B. Jones***  
**Entrepreneur and Investor**

Founder of Pepperjam (sold to eBay in 2009), founder of angel fund KBJ Capital, best-selling author, and featured on Planet of the Apps.



## ***Simon Squibb***

### **Entrepreneur and Investor**

Entrepreneur and angel investor with over 20 years experience. Built one of the top 5 creatives x data agencies in Asia called Fluid which he sold in 2016 to PwC. Founder & Chairman of Nest.



## ***PSG Capital***

Established in July 2016, PSG Capital is an investment firm based in London and New York, operating investment management and advisory services across public markets and principal finance. PSG is led by Paul Salama-Caro and Simon Goodman and now has 15 employees across its two offices, backed by a small number of large family offices based in the UK, USA and Switzerland, as well as its Partners. PSG Capital has extensive experience in the crypto currency and blockchain arena, both in advisory and principle investment arenas and has worked on multiple successful ICO's to date.



For more information on Giftcoin or the Gifcoin token sale please get in touch at [contact@giftcoin.org](mailto:contact@giftcoin.org)