

The LIFE CHANGE Platform

&

CHRIST COIN

CREATED BY

Luke Forstmann, George O'Connor, Simone O'Connor,  
Laura Brooks & Emmanuel Ogunjumo

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## Life Change: Case for Action

Two millennia ago, God, through the person of Jesus Christ, showed humanity how radical life change can be accomplished. Jesus, born to low income parents and who lived in a seemingly forgettable town called Nazareth, might have been forgiven if he never amounted to much. Despite these odds, he irreversibly changed the lives of everyone he met so radically that he created a movement that began with twelve followers and has now reached approximately two billion purported followers to date. How did he accomplish this radical life change? He did it by addressing the spiritual and practical needs of the people around him.

When He left the earth, He empowered those who believed in Him (the church) with the ability to carry out a mandate which has been paraphrased here as the following: As I continue to meet your need, meet the spiritual and practical needs of the world around you so that through you the world may experience radical change for the betterment of all mankind.

At Life Change, we believe that God meets the needs of his church so that his church can meet the needs of the world. Therefore, we believe it is important to create an environment where the needs of both the church and the world can be met seamlessly and simultaneously.

As an example, from a practical needs perspective, some estimates say that about half of the world's population live on less than \$3 a day, and that this year alone, millions of children and adults alike will die of poverty-driven malnutrition and easily preventable diseases. Moreover, in all nations (developed or developing), poverty of the soul leads to wide-ranging issues such as gender inequality, sexual trafficking, drug trafficking, drug addiction, organ harvesting, and the rise of intolerance, just to name a few.

To combat these issues effectively requires that the global church community organize and come together outside of the four walls of the traditional building in an attempt to remove the unintended and unfortunate barrier that is at times present between different church organizations, and between the church and the world.

At Life Change, we believe there is no better place suited for achieving the goal that the global church community organize and interact than the barrier-free medium of the internet.

While today there are internet based platforms aimed at addressing the church's spiritual needs (e.g. RightNowMedia), access is often provided through existing church organizations, thereby leaving the organizational barrier in place. Moreover, they may not be "seeker-friendly" enough to allow a person new to the Christian Faith opportunity to naturally stumble upon life changing material.

Likewise, while there are established organizations that aim to meet the practical needs of our world (e.g. Red Cross), they are not completely able to meet the spiritual needs of the church and world.

At Life Change, we believe that spiritual poverty leads to practical poverty. Moreover, practical poverty encourages spiritual poverty. For the world's woes to be addressed, both the spiritual and the practical needs of people must be met simultaneously. This is why Life Change was built. Different than any existing platform, it allows the both the seeker and the believer to meet their spiritual needs while empowering members to meet their financial needs, as well as the needs of others who are less fortunate. This way, everyone, whether young or old can partake in Jesus' mandate.

*All authority in heaven and on earth has been given to me. Therefore, go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely, I am with you always, to the very end of the age. - Matthew 28:18-20*

*Preaching the kingdom of God, and teaching those things which concern the Lord Jesus Christ, with all confidence, no man forbidding him. - Acts 28:31*

*In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: 'It is more blessed to give than to receive. - Acts 20:35*

## Life Change: Mission Statement

*To meet the spiritual and practical needs of all people with the purpose of improving our collective experience on Earth.*

Life Change aims to achieve this mission by doing the following:

**Revive** hope: Knowing that Christ in us is the hope of glory, Life Change desires for all to come to know God more intimately and experience His glory. Life Change purposes to achieve this by giving members access to spiritual resources, and surrounding members with a community that will engage and support them along their personal journey with God. For those seeking out Christianity for the first time, our platform offers a safe environment where those seekers can interact with more established believers. Our desire is that the relationships formed in the community will be a source of hope and strength.

**Repair** broken lives through community: The more a person interacts with the community, the more that person's life will change and the more that person can become an instrument of life change. We know that when Christ changes a life dramatically, people take note. When it happens to person after person in a community, a movement of God takes place. Our Life Change Platform will allow for existing churches, pastors, missions, new church planters, and individuals to post content and provide support to those who need it most, so that they receive relief and restoration from their suffering.

**Rebuild** that which has been ruined by destruction, devastation and disaster: Life Change purposes to meet the practical needs of those affected by tragedy of all kinds. Moreover, Life Change purposes to help fight poverty, provide crisis relief, and help bring freedom to the oppressed by supporting various relief and restoration initiatives. In this way, members of the community make real impact around the world by helping to rebuild dreams.

## Introduction to Life Change

Life Change is a decentralized Christian platform that provides a safe and secure environment for people of all faith to socialize, transact, communicate and grow together in the knowledge of Christ. Life Change seeks to revive hopes, repair lives, and rebuild dreams of those who are a part of the community and those who are reached by the Life Change community.

Life Change plans to accomplish this goal by leveraging technology to create a unique cryptocurrency, **Christ Coin**. This allows the Life Change Platform to incentivize members who participate in this spiritual enrichment community to earn digital currency (tokens) that can be stored in digital wallets. The earned tokens may then be transferred peer to peer, spent as digital currency for retail items, redeemed for other digital currency (such as Ether) or fiat currencies (such as the U.S. dollar), deposited as tithes and offerings into wallets set up by the different religious and humanitarian organizations that participate on the platform, or gifted into special Life Change outreach wallets that will be used to meet the practical needs of communities on a global scale.

Since Christ Coin is pre-mined, meaning that a hard limit for tokens created has been set, the Life Change Platform limits the volume of currency in circulation, and hence provides a mechanism by which the earned tokens stored in digital wallets retain value and ostensibly grow in value over time. The fact that tokens can retain their value is invaluable in being able to maintain the financial fidelity and overall attractiveness of the Life Change Platform and Christ Coin. This will in turn empower the Life Change community to continue in the spirit of generosity inherent in the life and gospel of Christ.

With such a grand vision that has not hitherto been attempted with this type of model, Life Change is guided by a leadership team that works to shape the vision and direction of Life Change with transparency, ethical business practices, and full accountability so that the spiritual, moral, and financial integrity of Life Change and Christ Coin remains beyond reproach.

## How the Life Change Incentives System Works

Community members are incentivized to grow spiritually, earn passive income, raise funds for their affiliated church organization, and make a difference in their world by earning Christ Coin tokens as rewards for simple acts of daily devotion to knowing Christ more intimately.

### How to Earn Tokens

Tokens are earned by interacting on the Life Change platform. Some of the ways in which tokens may be earned are as follows:

- Reading the Bible and other biblical posts on the site
- Creating Bible studies
- Creating Bible-based curricula (bounty program)
- Posting content (written or video)
- Commenting on posts
- Liking posts
- Joining/volunteering for prayer team and other initiatives
- Becoming a fulfillment provider (Point of Sale)
- Creating a wallet for tithes
- Watching live streaming church services
- Streaming Christian music
- Watching other media content
- Posting / participating in kids' games & content

Token rewards will affect both content creators and content consumers. By tying token rewards to the posting of comments and likes, Life Change incentivizes users to be content producers and to post compelling, relevant, and spiritually enriching content. By tying token rewards to spiritual material consumed, Life Change incentivizes content consumers to continue their journey towards spiritual enrichment. To make the system equitable and balanced, different tiers of rewards are credited to the user based on the degree of their contribution. Moreover, there is a limit to the number of rewards that may be earned per day / content.

## **IMPACT: How to Increase Token Earnings**

By developing an IMPACT system, the Life Change platform rewards users for their progression and influence within the community. IMPACT is an achievement based, multi-tiered system where users can earn greater IMPACT (as measured by the IMPACT meter) by accomplishing preset goals and interacting with the community. Because the user can earn a greater number of tokens as they progress up through the tiers of the IMPACT system, the user is incentivized to continue their journey of spiritual growth and fulfillment.

In other words, members are rewarded with tokens for interaction on Life Change based on the amount of IMPACT they have accumulated. While everyone starts at a base earning level, the algorithm will adjust earning capability as the level of IMPACT increases. To minimize deflation in value, daily earning limits have been set at all levels of IMPACT.

*OWNERSHIP:* Earning ability increases in proportion to the level of ownership of tokens. While IMPACT is a way of increasing token ownership, another way of increasing token ownership is through direct investment. The owner (whether an individual or organization) is incentivized to increase token ownership because daily contribution ability and earning ability increases in proportion with total level of ownership.

A mock example of how contribution and earning ability increases with level of ownership is shown below.

Disclaimer: This mock example is provided only to better illustrate how ownership levels affect contribution and earning ability. The example below is not the final statement on how earning ability will work, but does serve to illustrate IMPACT. By not divulging the exact formula for earning tokens based on levels, Life Change is able to stay true to one of its core mission statements of commitment to the spiritual growth of its members.

Mock example:

**Level 1-** 1,000-10,000 tokens: 1 post per 24 hr. period - 5 likes - unlimited comments

**Level 2-** 10,000-50,000 tokens: 2 posts per 24 hr. period- 10 likes - unlimited comments

**Level 3-** 50,000-100,000 tokens: 3 posts per 24 hr. period- 15 likes- unlimited comments

**Level 4-** 100,000-500,000 tokens: 4 posts per 24 hr. period- 20 likes- unlimited comments

**Level 5-** 500,000-1,000,000 tokens: 5 posts per 24 hr. period- 25 likes- unlimited comments

**Voting Level-** 1,000,000 tokens: Voting rights - unlimited posts - unlimited likes - unlimited comments



## **Why Voting Rights Matter**

The user of the Life Change platform is incentivized to accumulate enough tokens to earn voting rights – either by investing in tokens and/or moving up the IMPACT meter. A user who has accumulated enough tokens to have voting rights can exponentially increase their ability to earn tokens through community interaction, including increasing tithing tokens earned. The user also gets to vote on how funds in stored wallets are used to help meet the practical needs of the global community.

By keeping voting rights at a moderately high token level, Life Change ensures that would-be voters share in the vision of Life Change while ensuring that the hurdle to vote is not insurmountable.

# Life Change Features

## Life Change Wallet Funds

To ensure future growth, half of all pre-mined coins may be kept in stored wallets. As the community grows, funds in specific wallets will be used to meet the needs in those areas for which the funds are earmarked.

A list of the long-term Life Change wallets is as follows:

- **Life Change Development Wallet:** Funds used to grow and build the platform as community grows
- **Church Tithe Wallet:** Funds to be given to churches in need
- **Mission Wallet:** Funds to help match or fund mission trips around the world
- **Church Planting Wallet:** Funds to help start-up churches
- **Kingdom Build Wallet:** Funds for special projects that the Life Change Community agrees upon for the sake of growing the kingdom.
- **Humanitarian Wallet:** Funds for humanitarian efforts globally
- **Pre-mined Wallet:** Funds distributed back to Life Change community members for their participation in the platform and the incentive program.

## Advertising Network

An in-house advertising (ad) network will allow Life Change to maximize ad revenue and ensure that certain types of ads stay off the network. We plan to empower anyone who would advertise with us and make sure that we are able to affect the demographic they are searching for. Whether it is a sponsored blog or video, to live streaming church services, we want to make sure that both sides mutually benefit.

## Quarterly Token Buy-Back and Burn

Life Change users will be given the opportunity to redeem stored tokens for a secondary digital currency (such as Ether or Bitcoin) or fiat currency (such as the U.S. dollar). Up to 50% of the quarterly revenue earned from all revenue sources will be used to fund the quarterly token cash out on a first come, first serve basis. A yet to be determined percentage of tokens that are bought back will be burned (taken out of circulation/taken off the market) to help sustain the market value of coins that remain in circulation.

## **Kids for Christ**

Life Change understands how important it is for children to learn about Christ. Moreover, kids often have a heart to meet the needs of others, but do not always have a way to do it. Life Change offers a solution by letting kids log in and earn tokens! They will have Christian-based games, videos and reading material at their fingertips. A lot of family-based content to enrich your children's lives and make learning fun!

## **Streaming Music**

Life Change will allow people to stream their favorite Christian music and earn Christ Coin tokens. Members will also be allowed to upload or launch their own music to a targeted audience.

## **Market Place**

The Life Change platform will accept Christ Coin tokens as payment for all items sold through the marketplace. A wide range of items will range from books & t-shirts to canned foods & toiletries. More items will be available as Life Change grows and partners with larger online retailers.

## **LifeXchange**

Our Christ Coin token exchange platform will allow for exchange of tokens in a user-friendly environment. The savings token will bring a stable element to those who shy away from risk. As we work to introduce the token to churches and pastors, we want to provide everyone with the easiest path to purchase and trade Christ Coins. The growth of the platform is dependent upon the Christian community supporting us.

## **Mobile App / Point of Sale**

Our mobile app and point of sale platform will allow for the exchange of tokens in a user-friendly environment with a scan or wallet id followed by a 6-digit pin. Because Christ Coin is a decentralized digital currency, transactions and the money transfer process takes place in a matter of minutes rather than a next day withdrawal. Also, the typical fee for debit cards or credit cards is significantly reduced using peer to peer point of sale. The mobile app will show wallet balances, other holdings, past transactions or ledger entries, and contact list. It will also have peer to peer chat or instant cryptocurrency market places.

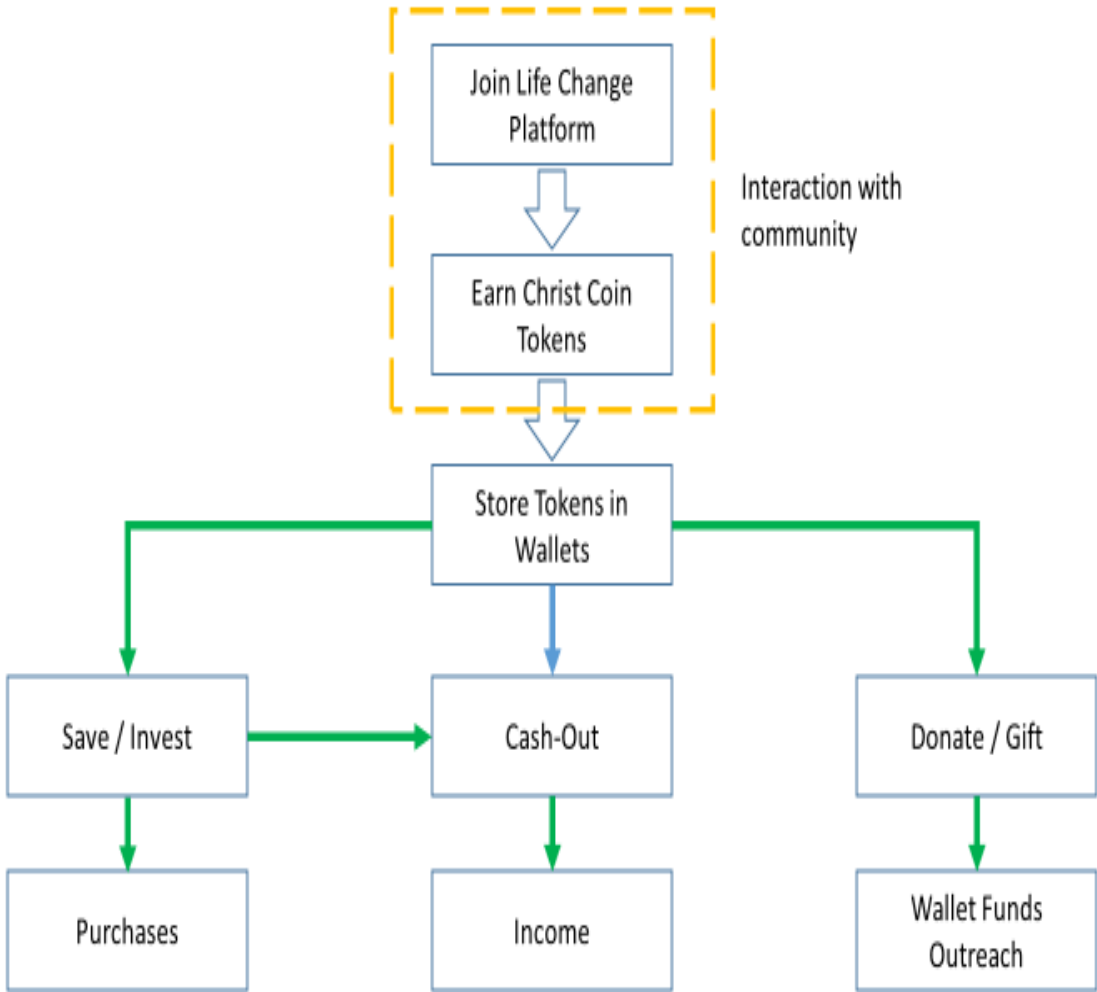
### **Social Media Connectivity**

Life Change provides social media outlet for content posted on the platform. Any media posted on the Life Change Platform can be linked to popular social media platforms. With the established link between, any comments and likes on the social media platform will earn Christ Coins on the Life Change Platform.

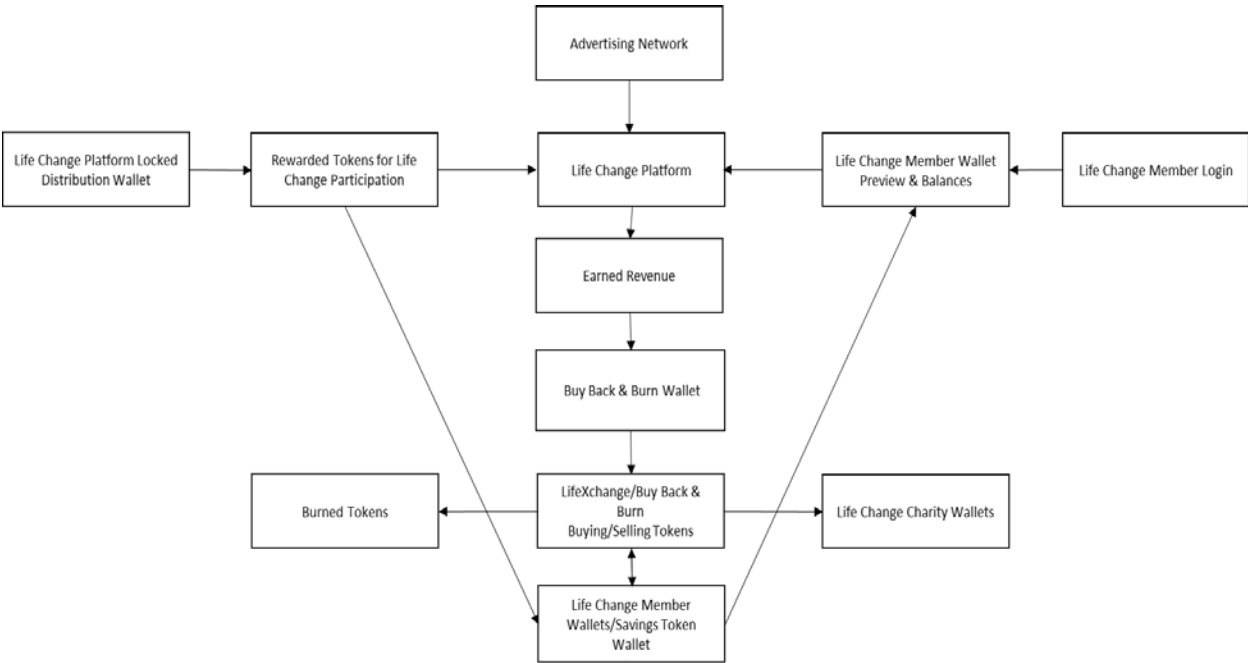
### **Partnerships**

To grow our community, we will need to lend our support to churches and affiliated Christian organizations and retailers. Life Change will accomplish this goal by creating attractive strategic partnerships designed to help grow churches and organizations.

# Appendix A – Life Change User Steps Flowchart



# Appendix B - Life Change Model



## Appendix C – Crowdfunding Incentive / Cost Breakdown

Distribution Process	Token Amount	Incentive	COST
Pre-Sale	75,000,000	25%	\$0.01
Round One	75,000,000	10%	\$0.03
Round Two	100,000,000	TBD	\$0.06
Round Three	200,000,000	TBD	\$0.09
Life Change Founders Wallet*	550,000,000*		
Pre-Mined Locked Distribution Wallet	9,000,000,000	TBD	Earned
TOTAL	10,000,000,000		

If all tokens are sold, an extra 25% bonus will be rewarded from the Life Change Founders' wallets to all token holders including bonus tokens. If there are any unsold tokens, they will be added to the locked distribution wallet and taken out of circulation.

\*Life Change Founders will keep 1% of tokens raised from initial Crowdfunding.

\*After bonuses are paid out, Life Change Founders will lock remaining tokens in a smart contract to be distributed over the next 7 years.

## Appendix D – Implementation Roadmap.

2017

- Q4 - Launch Platform w/ Google AdSense
- Q4 - Go to Exchange/Trading
- Q4 - Socials, Mission Planning, Church Planting, Outreach
- Q4 - Start In-house Ad Network
- Q4 - Start App Development / Point of Sale / Mobile Wallets
- Q4 - Launch Marketplace
- Q4 – Develop Streaming Music Page
- Q4 – Develop Kids for Christ Page (games & content)

2018

- Q1 - Platform Enhancements, Level Up Ranking System
- Q1 - Retailer Meetings / POS Prospecting
- Q1 - LifeXchange Platform Development - Buy/Sell Exchange Simplified- Savings Token
- Q2 - Fund Buy Back Wallet
- Q2 - Global Marketing Outreach
- Q2 - Bible Studies, Reading Plans, User-Generated Plans Upgrade
- Q3- Fund Buy Back Wallet
- Q3 – Roll Out Ad Network
- Q3 - Launch Beta LifeXchange Platform
- Q4 - Fund Buy Back Wallet
- Q4 - Integrate New Books For Reading