

WHITEPAPER



PALCOIN

Together We Invest

A Revolutionary Hybrid AI driven Venture Investment Platform

Version 2

16th Jan, 2024

By PALCOIN Team



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LEGAL DISCLAIMER

General Disclaimer

Investing in Token Generating Events (TGE) and other crypto-currency transactions carries a certain amount of risk. As a result, it is anticipated that the reader will have the financial skills, expertise, and understanding necessary to assess the risk of and participate in this TGE.

Not financial advice or recommendation

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Before relying on or acting on any information offered, it is highly advised that the reader conduct research and get independent expert financial advice. If the reader chooses to invest based on the information provided, they do so entirely at their own risk.

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INTRODUCTION



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WELCOME TO PALCOIN TOKEN

where a technological breakthrough in the VC industry is going to begin. In today's hectic and dynamic crypto world, agile early bird investors, small investors and venture capital firms constantly search for new Crypto startup projects that will skyrocket in the future.

Identifying and choosing high-potential attractive project is a major challenge. Many investors, especially small investors, don't possess the knowledge, expertise, and vision to unveil the true potential behind new startups. Because of these limitations, they tend to overlook bright projects that have the potential to become game changers in the future.

Furthermore, many startups that have great potential for future growth fail due to lack of capital, the ability to raise funds or just not enough market confidence behind their great startup ideas.

That's when an investor needs Palcoin on their side! Palcoin will be a major player in Cryptocurrency venture capital investments. Palcoin is an innovative AI driven venture capital token that will revolutionize the VC industry.

The Palcoin Ecosystem is a community of competent investors and entrepreneurs who specialize in leading smart and creative crypto projects to success, with ease and efficiency. Palcoin will provide direct liquidity to great digital assets that meet its investment criteria and most importantly - are game changers.

Palcoin is a BEP20 token run on the BNB Smart Chain Network. BNB Smart Chain, formerly Binance Smart Chain, is a blockchain platform compatible with Ethereum Virtual Machine (EVM), capable of executing smart contracts for general purposes. It is a base layer, or Layer 1 (L1), which is a fundamental element of the BNB Chain ecosystem of blockchains that is developed with the support of the cryptocurrency exchange Binance. It is known for its fast transaction times and low transaction cost.

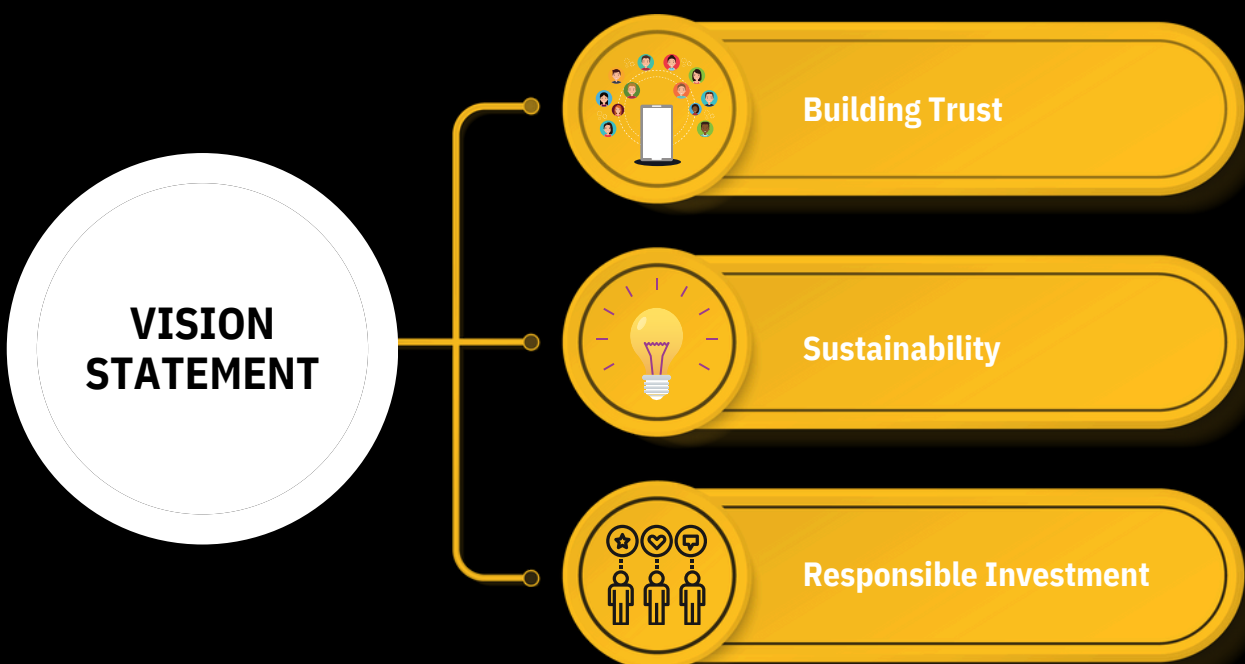


VISION



The Palcoin vision is to be the premier and most trust worthy "Venture Capital" crypto currency, by providing holders of Palcoin with a constant stream of perpetually free new crypto assets and, by doing so, deliver superior returns to the stakeholders.

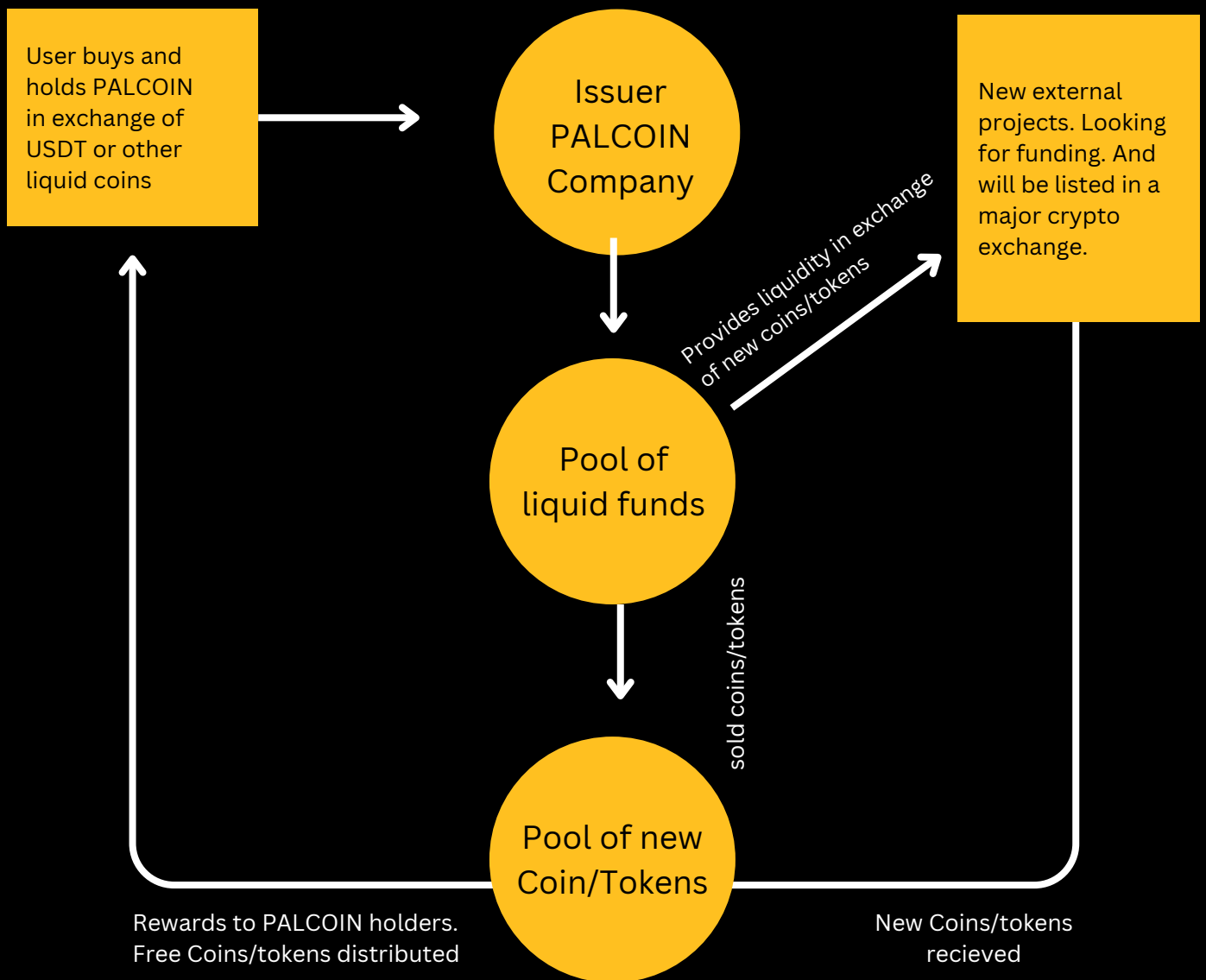
Palcoin Vision is Encapsulated With Three Main Components:





PALCOIN IN BRIEF

The diagram below summarizes the Palcoin concept and how it solves problems encountered by both investors and startups.

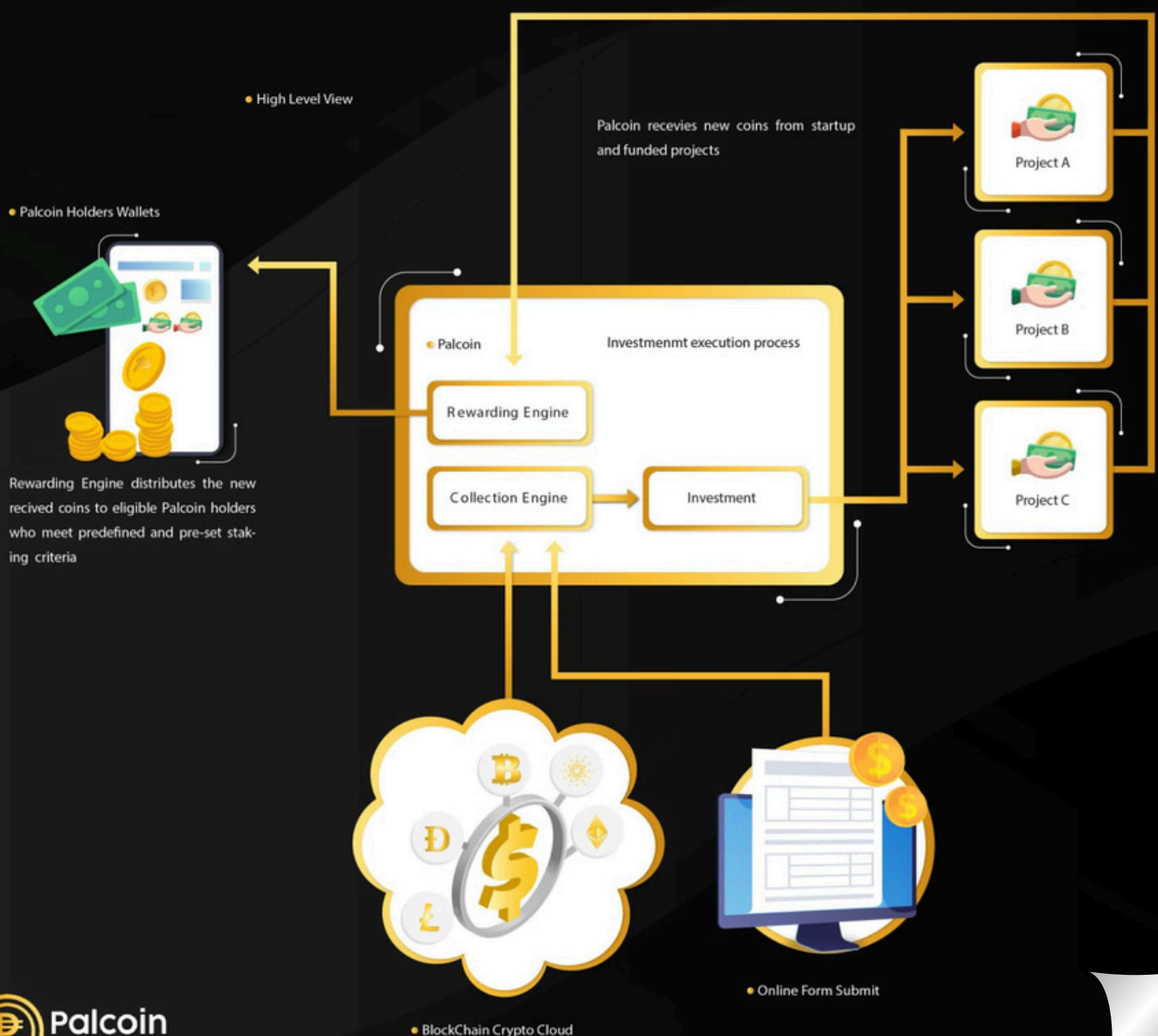




ECOSYSTEM

Palcoin is a BEP20 token run on the BNB Smart Chain Network. Palcoin holders benefit from investments made by Palcoin in new crypto projects. Investors will be rewarded with free Startup Coins/tokens, which can be liquidated in the future.

Palcoin will utilize an advanced AI driven engine to support the investment team, which will first analyze new opportunities to determine future potential for success and growth. The process will begin with the performance of careful due diligence on a project, where it will be required to pass stringent selection criteria. After that, the new crypto project will be presented to PALCOIN holders for voting. Once a project is funded, PALCOIN will receive new coins/tokens in the funded project. A portion of these new coins/tokens will be distributed for free as a reward to PALCOIN holders through the platform's staking engine.





ECOSYSTEM





PROBLEMS & SOLUTIONS

PROBLEMS

SOLUTIONS

Investing in a crypto project is not an easy task, but a complete process that requires the investor to perform their own research (DYOR) and possess a wealth of knowledge.

The Palcoin investment department will implement comprehensive investment research methodologies and perform due diligence prior to investing in any proposed project.

It can be costly and time consuming to perform reliable research and information gathering. In addition, public information about new projects is usually limited or even unavailable.

As an institutional investor, Palcoin will have access to reliable information recourses, data banks and premium research subscriptions. In addition Palcoin will have information gathered by the platform's advanced and reliable Artificial Intelligence engine.

Small and unqualified investors are usually unable to build a well-diversified portfolio of holdings.

Palcoin investors will be granted free tokens and crypto assets as a reward of staking, to be deposited in their crypto wallet and accordingly build their diversified portfolio.

Small investors are eager to participate in crypto startups that have great future potential, at a discounted price prior to be listed in a tier I exchange. At the same time these investors do not want to be a victim of scammers and fake projects. Such investors usually have a small amount to invest, lack negotiation skills or are even not allowed to negotiate an entry price. Startups are reluctant to share important information about the project or accept personal meetings.

Passionate investors collectively form the Palcoin community. Functioning as the Palcoin community, investors will have a competitive advantage when negotiating and investing. This advantage will provide access to better opportunities and hidden products that have previously only been available as a privilege to wealthy investors. Palcoin lets good hidden opportunities come to the community.



PROBLEMS & SOLUTIONS

PROBLEMS

SOLUTIONS

Due to the stringent listing criteria, including financial considerations, crypto currency startups find it extremely difficult to get listed on a tier 1 exchange.

The Palcoin investment terms will require a startup to apply for an exchange listing. The platform's experts will assist startups in meeting exchange listing criteria before and after listing.

It is extremely challenging for startups to obtain funding and financing. This is because they lack access to investment banks, early investors, individual investors, and institutional investors who have followed strict investment due diligence processes and financing criteria prior to investment.

MAGINTO is the Palcoin startup panel, which is an easy online tool to use, making it simple for startups to apply for a financing. This function will be accessible online to accept project proposals.

Small investors typically lack the resources, knowledge, and tools required to evaluate startups. It is challenging for small investors to diversify their portfolios and control risk due to liquidity constraints.

The secured smart Pal Pocket wallet will provide Palcoin holders with free advanced investment and risk tools.

Creative people come up with great business ideas but lack even pre-seed capital.

The Palcoin Creative Corner will host these creative people and provide all the resources they need, as well as providing them with a monthly income.



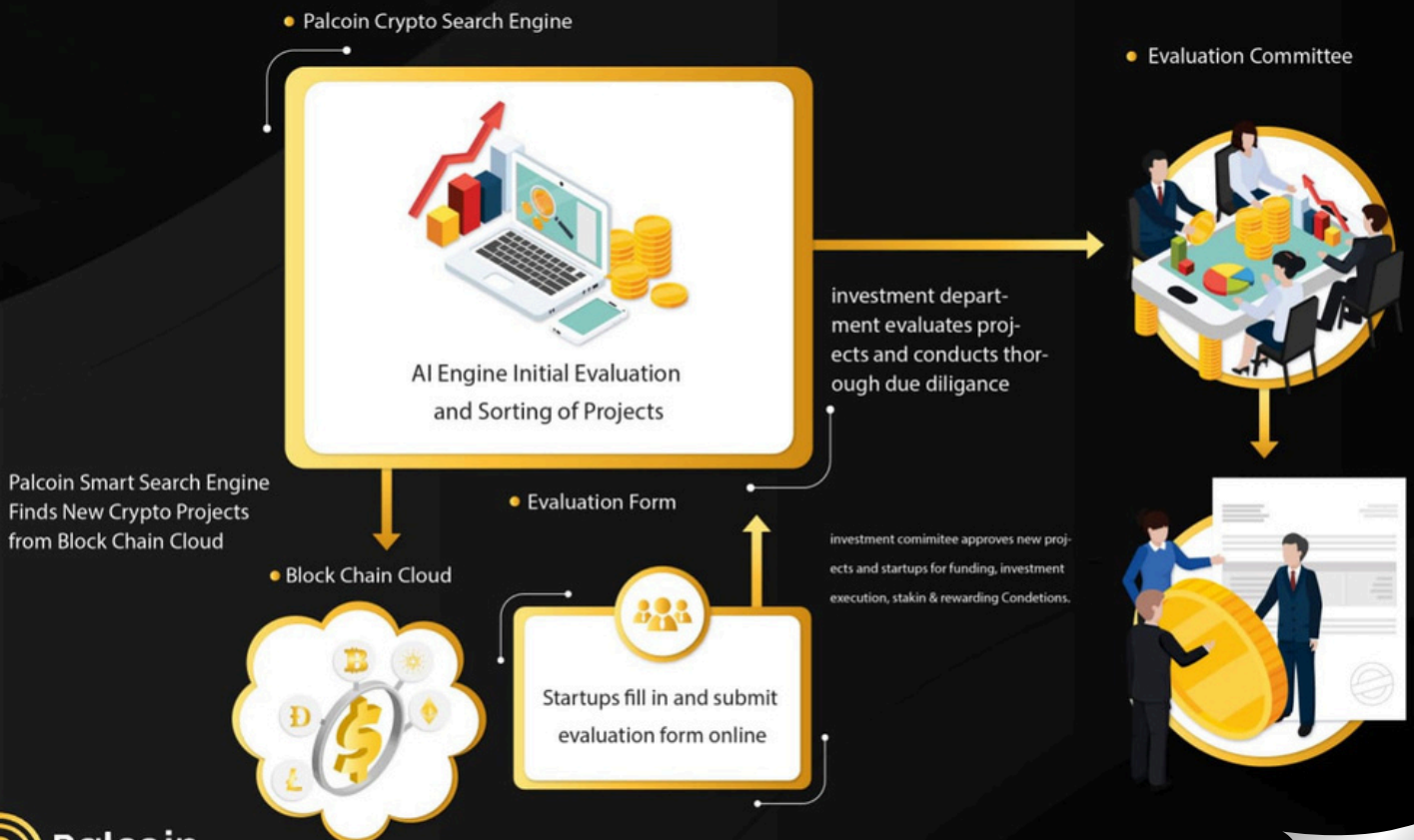
HOW DOES IT WORK?

Palcoin is developing an artificial intelligence-based engine that will screen and evaluate new cryptocurrency projects, and send evaluation reports to the team at the company's investment department.

Artificial intelligence utilizes machine learning along with deep learning to extract knowledge about crypto startups and blockchain projects. It then evaluates this knowledge by checking predefined parameters like market cap, roadmap, and upcoming events, along with some technicalities like the existence of a liquidity locked and anti-rug pull ecosystem. The AI can extract the knowledge from various sources such as white papers, project websites, referrals to well-known professionals in the field etc.

Palcoin will follow a strict investment process. The AI only collects and analyzes the information. The Palcoin investment team will perform additional research and due diligence, including meeting with the startup founders face to face. Selected projects will be forwarded to the company investment committee, which will vote on which projects are to be presented to the Palcoin holders, who will then vote on whether to fund the project.

Once Palcoin holders approve a project for funding, the platform will secure its share of tokens or coins. Palcoin might be involved in management of the new project, after the project has been selected for funding. Palcoin will start the investment process by closing the deal, and handle the administration of marketing, operations and exchange listing.





HOW DOES IT WORK?

After Palcoin receives its share of new tokens in the funded project, a portion of these tokens will be distributed to the Palcoin holders for free through the staking process. Palcoin holders can thus enjoy receiving tokens in different new projects for free, as long as Palcoin keeps investing and Palcoin holders keep holding the tokens. The remaining balance of the tokens received will be kept in a Palcoin Tokens Pool. This pool of the tokens received from new projects can later be liquidated and sold in the market to maintain the long-term sustainability of Palcoin, and keep the cycle running for the best of the community.

In addition, projects will be funded out of the Palcoin Liquidity Fund Pool, a pool that consists of liquid assets such as USDT, Bitcoin, Ethereum etc... This will ensure that new projects will not dilute the token or create supply pressure in the market that will lower the price of the Palcoin token.



VALUE GROWTH MECHANISM

Value Growth Mechanism for Palcoin holders



Value Growth Mechanism





BUILDING TRUST

Trust makes a coin valuable, sustainable and viable. Unfortunately, trust is not instantaneously acquired but requires a committed strategy built over time.

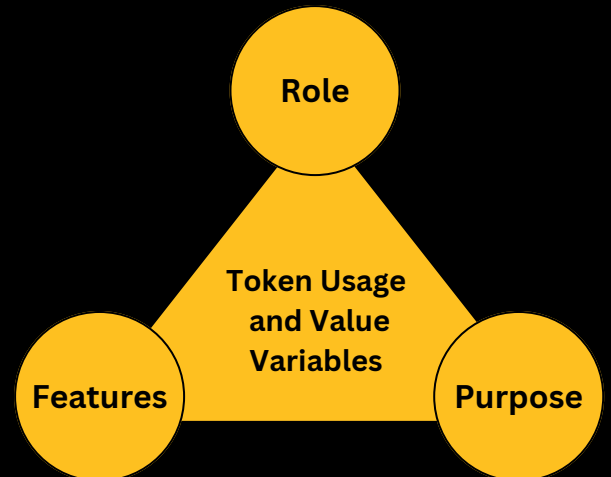
Factors affecting trust over time:





USAGE AND VALUE

The key objective of a crypto currency is to create or produce value. To make that happen, there needs to be a specific linkage between user actions and the resulting positive effects of those actions on the overall value to the organization. According to William Mougayar: “Usage without value linkage is a waste and will result in a failure backlash. A new DAO (distributed autonomous organization) is like a startup. It requires a product/market fit, business model realization and a lot of users/customers.”



WHY BUY PALCOIN ?

Invest in New Crypto Projects

By buying Palcoin token the investor provides liquidity to the project, allowing it to professionally invest in new crypto startups with a high success rate, which will ultimately lead to appreciation in Palcoin value.

Improve Crypto Investment Option

Since Palcoin will perform deep and thorough due diligence prior to investing, it ensures that the Palcoin community avoids falling into the traps set by scammers. By doing this, the whole community will improve the image of crypto investing.

Be part of the Community

Once an investor buys and holds Palcoin, they will automatically be part of the Palcoin community. This grants the investor the right to:

- Vote on future projects
- Present new projects
- Receive free token rewards

Exchangeability

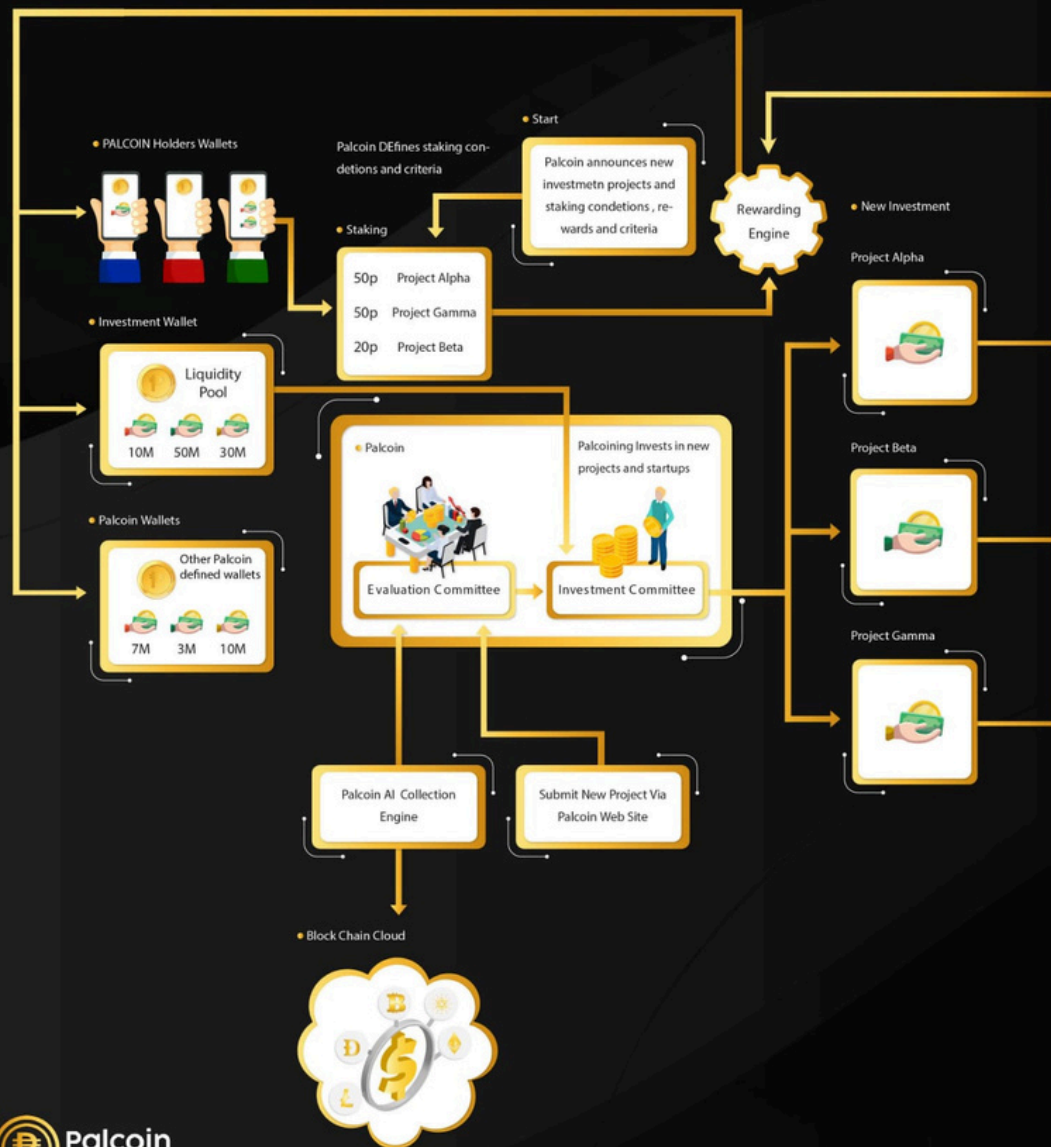
Palcoin will be listed on centralized crypto currency exchanges. This will guarantee it can be exchanged for other cryptocurrencies listed on those exchanges. In addition, the token is listed in DeFi exchanges (decentralized exchanges).



STAKING

Palcoin will offer a Staking technique, undoubtedly one of the safest and most user-friendly methods to make passive income. The platform will utilize a secure wallet and a double-checking method to hold all staked tokens. Staking is helpful in cryptocurrencies because it provides the incentive of new tokens, which delivers a stream of passive revenue on any exchange through the Staking tokens.

The Staking mechanism will reward the Palcoin community by giving them tokens in new projects. Once a crypto project is funded, it will be placed in the Palcoin staking platform to receive new tokens for free, in accordance with the terms and conditions.





WALLET

The Palcoin wallet, Pal Pocket, places a high premium on enabling users to manage their tokens and confidentially integrate with the ecosystem. Pal Pocket will provide users with access to decentralized exchanges so they can swiftly and effectively convert their tokens. This function will be instantaneous and secure, and typically have a cheaper transaction fee than other options. Users can stake, receive rewards, hold, and trade by using the Pal Pocket wallet.

Using Pal Pocket means the user will keep their key secret, which allows them to check their balance and confidentially give and receive tokens. This process allows for rapid cross-border transactions. The wallet's private keys are retained on the user's device and are securely safeguarded by Secure Enclave and biometric authentication technology. The wallet is barrier-free, since no middlemen are involved, which showcases how conveniently the wallet connects users to decentralized exchanges, allowing them to convert their tokens with little effort.

Pal Pocket will be a state-of-the-art platform that provides its users with advanced portfolio and risk management features and tools to its users.

KEY FEATURES

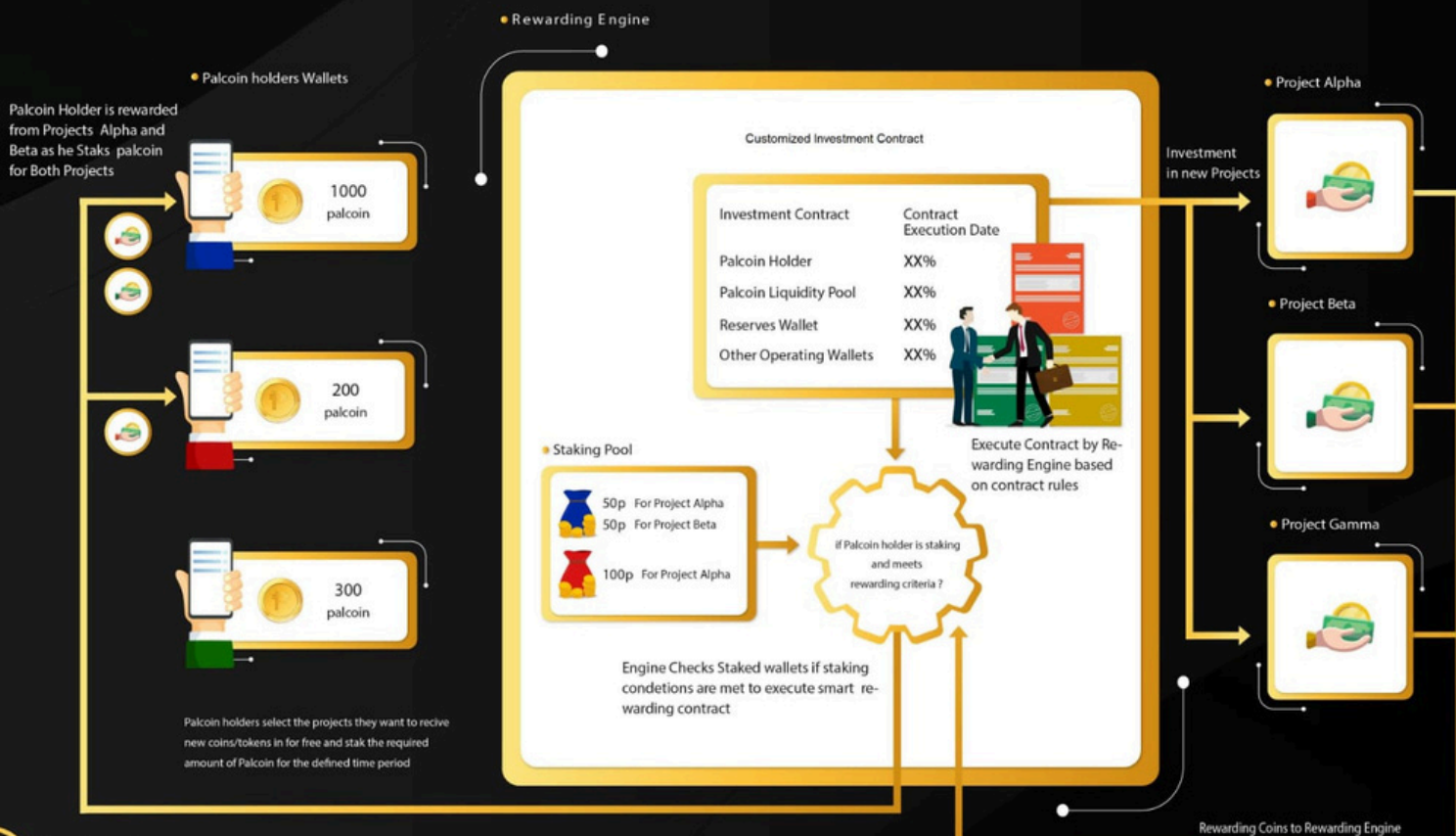
- Dashboard with deposit and withdrawal
- Charts fully responsive, with dynamic design
- Dashboard history chart
- Wallet activity and transaction record
- Generation of wallet address
- User profile
- Advanced portfolio and risk management tools and features
- Secured withdrawal using queue
- All files are well-documented
- Free updates
- 24/7 Customer support



REWARDING ENGINE

Rewarding systems are crucial because they help encourage individuals, raise productivity, and improve work efficiency. Members in Palcoin are more likely to invest if they know they will be rewarded. People considering new methods to earn points or prizes might be a great source of new ideas and solutions for the Palcoin platform. Many companies are starting to provide incentive programs that combine monetary and non-monetary advantages.

Every cryptocurrency project Palcoin invests in will be subject to the terms of a defined investment agreement. Contract fulfillment is accomplished by a rewarding engine based on contract rules. If a Palcoin holder stakes and meets contract rules, that investor will be rewarded with new coins/tokens in the start-ups and projects invested in by the platform.



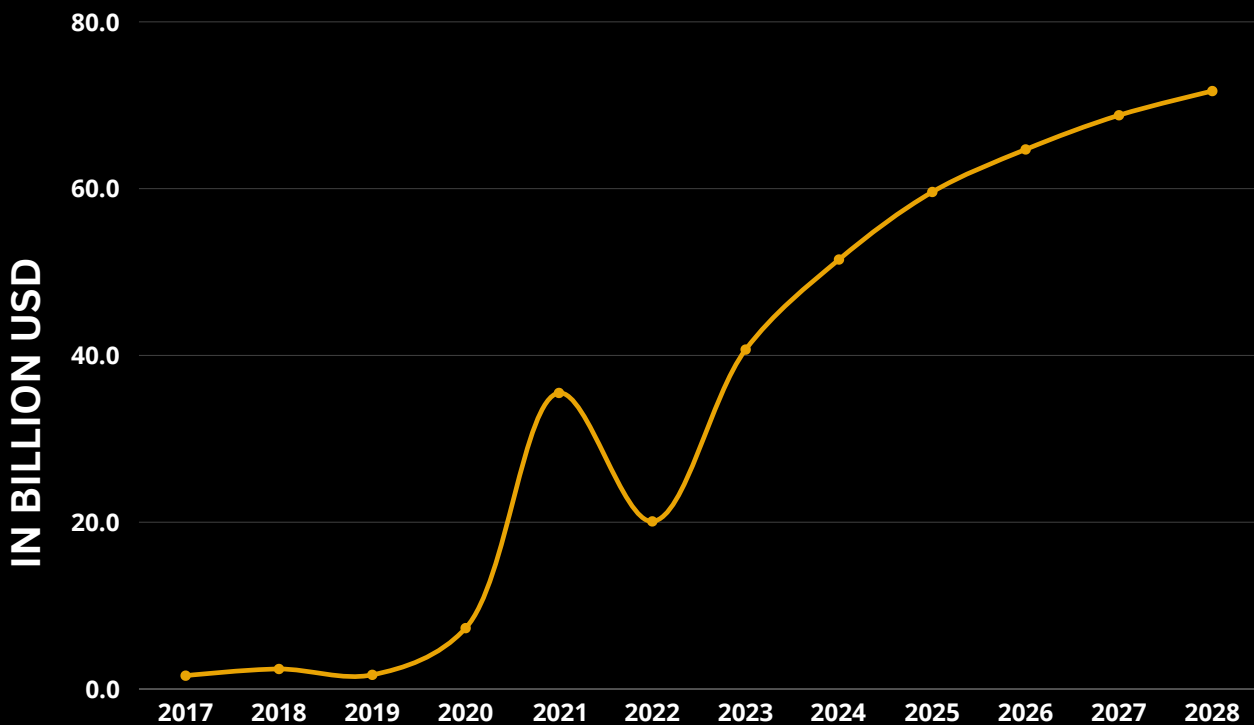


GLOBAL CRYPTO MARKET SIZE

- Revenue in the Cryptocurrencies market is projected to reach US\$40.7bn in 2023.
- Revenue is expected to show an annual growth rate (CAGR 2023-2028) of 11.98% resulting in a projected total amount of US\$71.7bn by 2028.
- The average revenue per user in the Cryptocurrencies market amounts to US\$60.8 in 2023.
- From a global comparison perspective it is shown that the highest revenue is reached in the United States (US\$17,960.00m in 2023).
- In the Cryptocurrencies market, the number of users is expected to amount to 992.50m users by 2028.
- User penetration will be 8.73% in 2023 and is expected to hit 12.39% by 2028.

11.98%
CAGR 2023-2028

2028
US\$ 71.7 B





BUSINESS MODEL

01.

The business plan for Palcoin will be similar to that of a "Venture Fund." New Palcoin tokens are sold in return for approved crypto coins such as: USDT, Bitcoin, and ETH. The assets will be deposited in the company's liquidity pool wallet and invested in future start-up businesses. Palcoin holders will receive free coins or tokens in the startups invested in, as long as Palcoin keeps investing.

02.

Holders of Palcoin will have cutting-edge on-chain tools at their disposal to create their investment portfolio. Holders will have total discretion to decide which assets to include in their portfolio and how much of each investment to include.

03.

Palcoin will focus on investing in growth-oriented projects and startups on-chain and off-chain, judiciously mix investment portfolios, and strive to minimize risks and maximize returns. Through the advanced AI engine and internal professional divisions and teams of Palcoin, the company strives to improve the identification of projects, the investment management process and service capabilities. Palcoin has built an investment industry chain and value chain, to reduce service costs and improve service efficiency.

04.

The company ensures that the startups invested in won't liquidate the coins, since they won't be funded in Palcoin token.

06.

Based on the company's business model it is expected that Palcoin buyers will continue to hold coins of the company as long as they continue to get rewards, which will drive the price of Palcoin token up over time.



Investing in Islamic Sharia finance not only aligns with ethical principles but also serves as a pathway to financial growth, where profit is earned with integrity and social responsibility, creating a harmonious balance between wealth creation and ethical values.





ISLAMIC SHARIA COMPLIANT PROJECTS



Palcoin will invest in projects that adhere to Islamic investment principles. Islamic finance is increasingly attracting attention among investors worldwide, especially in 2019 which saw a double-digit growth in assets. There is growing interest in Islamic finance for three reasons:

- Greater appreciation of the role that Islamic finance plays in responsible investing
- Geographic interest in markets where Islamic finance is gaining prominence
- Digital transformation, which makes Islamic investments more accessible

In 2019, Islamic finance assets amounted to US\$2.88 trillion, the highest recorded growth for the industry since the global financial crisis. The prospects look positive: by 2024, this number is expected to rise to US\$3.69 trillion. Muslim countries have turned to Shariah financing to fund their thirst for capital. Another underlying reason for the popularity of Islamic finance is that Shariah financing is broadening its appeal among non-Muslim countries.

As awareness and knowledge of Islamic finance builds up in non-Muslim countries, the company expects to see steady growth in Islamic finance assets, along with expansion in Shariah-compliant investment products and services to cater to the rising demand.

Today, Islamic finance is a multi-trillion dollar industry that no longer operates on the fringes of global financial markets. In the coming years, Shariah-compliant assets are expected to keep growing, driven by rising interest from investors beyond Muslim economies, due to:

- **Increasing demand for a sustainable, stakeholder-focused and socially responsible financial system, which emphasizes synergies between ESG (environmental, social and governance) investing and Islamic finance.**
- **Greater digitalization and Fintech collaboration, which creates new avenues for growth and enhances transparency.**
- **Opportunities for scalability and industry efficiencies via greater harmonization of Shariah practices and standards**

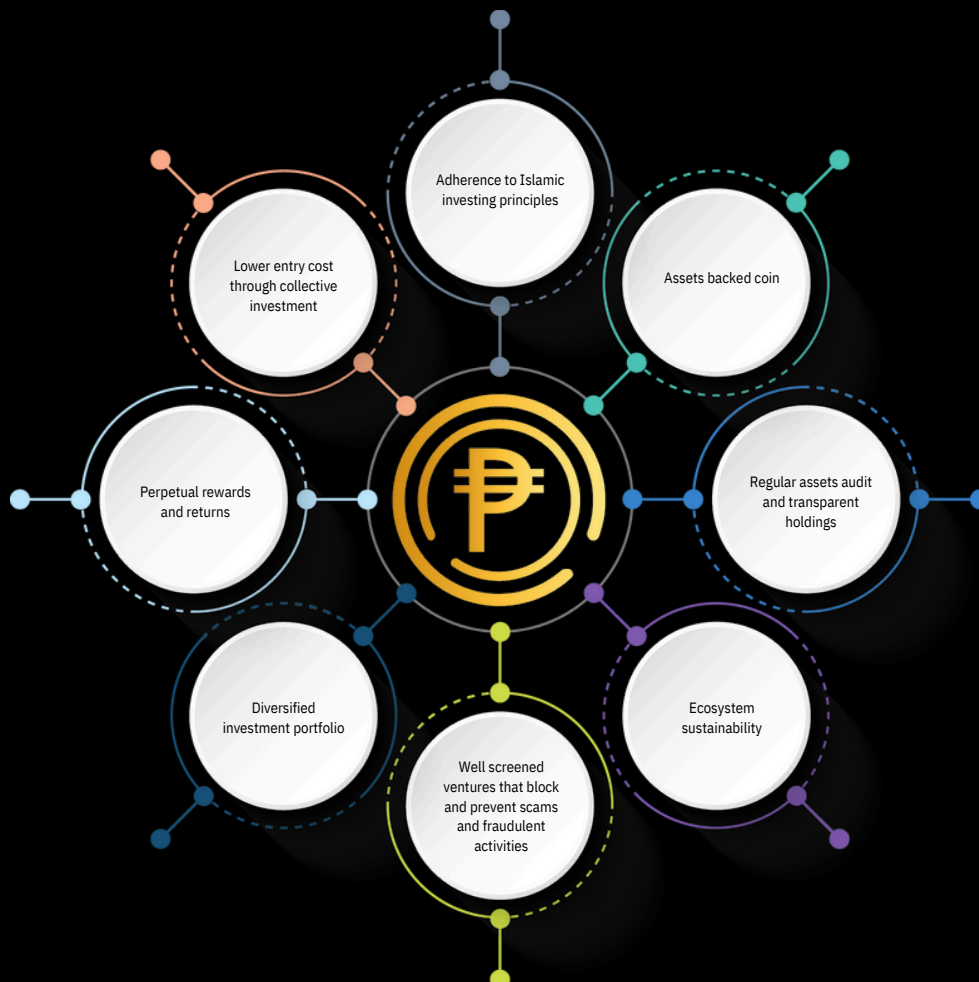
When moving in this direction, investors will require the infrastructure, insights and related solutions to safeguard and manage their Islamic finance assets through every stage of the investment life cycle.



ISLAMIC SHARIA COMPLIANT PROJECTS

There is growing awareness among global investors of the synergy between ESG investing and Islamic finance. This has contributed to the rising appetite for Shariah-compliant investments, as investors look for greater portfolio diversification and an alternative to more traditional ESG investments.

Islamic finance and ESG investing are complementary investment approaches which share significant common ground, such as being a good steward to the society and the environment. Both elements offer products that appeal to Muslim and non-Muslim investors alike, and each operates according to strong practices and policies, so that each can learn from the other.





TOKENOMICS

NAME

Palcoin

SYMBOL

PLAC

BLOCKCHAIN

BNB Smart Chain

CONTRACT ADDRESS

0x78945b9E4687c9aE4E6682B2196347bE019A2F85

TOTAL SUPPLY

1 Billion Tokens

MINTING

One time Generation

BURNING

No

FOUNDERS' TOKENS LOCKED

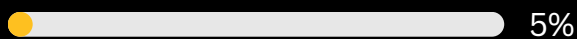
Yes, unlocked according to project progress

TOKENS DISTRIBUTION PLAN

Private Placements, ICOs & IEOs



Capital Reserves



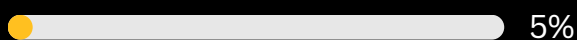
Environment & Social responsibility reserves



Advisory board



Promotions, rewards & incentives



Team & founders



USES OF RAISED FUNDS

Investment in startups



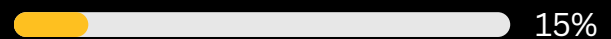
Marketing



Software, hardware & office furniture



Operations





ACHIEVED MILESTONES



Project inception



Team formation



Advisory board formation



Research and technical studies



Initial tokenomics design



System design and analysis – engines flowcharts



Smart contract development



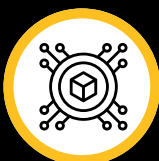
White Paper drafting



Website and social media launch



Angel investors onboarding



Token built on BNB smart chain



Decentralized exchange listing – Pancakeswap



Listing in marketing voting websites



Community building and engagement



Strategic partnership exploration



Initial exchange offering strategy



Initial exchange offering draft agreement



CEX listing and market making strategy



CEX listing and market making draft agreement



FUTURE ROADMAP

Q1

2024



Q2 - Q3

2024



Q4

2024



- CoinMarketCap and CoinGecko listing
- Private and public (DEX) sale of tokens to raise funds for operations, listing and products development
- White Paper update and copy right editing
- New website design
- Airdrops and competitions to increase community engagement and awareness
- Brand awareness
- Completing initial exchange offering
- Centralized exchange listing
- 5 year business plan preparation
- Setting investment policy statements and procedures
- Defining investment return objectives
- Team expansion
- Strategic partnership with VCs and incubators
- Office rent in Turkey
- Hiring staff in Turkey

- Developing crypto smart AI engine: named MAGINTO
- Developing evaluation committee module: named Musketeer
- Developing investment committee portal: named BABEL
- Developing Staking and Rewarding engine: named Gold Pot
- Developing startups portal: named The Hive
- Developing customer wallet: named Pal Pocket
- Developing community voting portal
- Expand employees and physical presence
- Expand marketing and branding campaigns
- Public sale of tokens to raise funds operations and products development
- Expand centralized exchange listing

- Testing engines
- IT audit
- Soft launching
- Expand and physical presence
- Expand marketing and branding campaigns
- Public sale of tokens to raise funds for investment purposes
- Designing and initializing incubator labs worldwide



TEAM DETAIL



Mohammed AbuTaha

Co-Founder & Chief Executive Officer

Mo has accumulated over 25 years of experience in investments, portfolio management, venture capital, startups and real estate. He led several companies and startups in the MENA region. Mo was also the Chief Investment officer of Palestine Social Security Corporation. In addition, he was the founder and Chief Executive officer of Value Suisse Investments AG, a private equity holding firm based in Zug-Switzerland. Mo was also the founder and Chief executive officer of Demas Capital Markets AG, a regulated Swiss Asset Management firm based in Zurich-Switzerland. Mo received a Bachelor's degree, with honors, in Accounting from Cyprus College located in Nicosia, Cyprus, in 1997, and passed the CFA Level I exam in 2002.



Saed Majdalawi

Co-Founder & Chief Technical Officer

More than 25 years' experience in IT Operations, Commercial Services, Business Development, and Project Management of diverse IT telecommunication projects and other industries with proven hand on experience in leading large IT Project with excellent technical and management skills , holds BA in computer Science, any Large number of IT certifications, worked in the largest Enterprise companies.



TEAM DETAIL



Dr. Hong Phan

Co-Founder & Chief Investment Officer

A multi talented Medical Doctor and Technology expert and a member of the Swiss AI association. Dr. Hong Phan (M.D.) has studied medicine at the Charité University of Berlin and is based in Switzerland within the heart of Crypto Valley. His passion and technology expertise stems from very early web adoption, software programming, block chain development and cryptocurrency. He has experience in Trading and Investment for more than 25 years. He is involved in helping numerous startups (e.g. Neptune.cash) as their trusted advisor focused on developing their technology, business and communications. He is also adviser at Ideax Ventures and cofounder of Maidoc.ai



Ahmad Azzam

Chief Operating Officer

Senior HR expert with 24 years of experience. Ahmad is holding MBA from the Lebanese American University in Beirut. He is SPHRi certified - Senior Professional in Human Resources from Human Resources Certification Institute at USA – HRCI. He is also Certified Professional in Talent Development - CPTD from the Association for Talent Development at USA - TD, and certified as Project Management Professional - PMP from PMI. He has practiced HR functions in healthcare, IT consultancy, education, society development and NGO. His main experience is in HR strategy, HR transformation, HR policies, organizational design, compensation, employee engagement, performance management. He has worked in HR in setting up, operational and strategic levels.

We thank you for your ongoing support for our project.

