

SIMPLY CRYPTOCURRENCY

THE BLACK PAPER

An Educational Platform Empowering The Underserved

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Legal Disclaimer

Any buyer purchasing the “Simply Crypto” utility token acknowledges the technological and economic uncertainty of the project presented in this Black Paper. Therefore, purchasers are aware of the absence of any legal action against the company in case of failure, nonperformance or non implementation of the project, as well as in the case of the “Simply Crypto” utility token losing part or even the totality of its value. Purchase of the “Simply Crypto” utility token confers the ability to use the coming PerceptForm services. No other rights are transferred. Precisely, the company’s only obligation is to distribute the “Simply Crypto” utility token under the conditions defined in the Black Paper.

The company may not be held liable for any of the following:

- Use of the service that not compliant with the applicable terms;
- An error, malfunction, malicious action or violation of Black Paper’s terms by the user, a third party or service controlled by a third party;
- All direct or indirect damage that may occur during the operation: cryptocurrency losses, profits or financial losses or other damages whatsoever in the type;
- The loss of control, any reason (loss, hacking, unwanted disclosure or technical failure), of the users’ login credentials which would lead a fraudulent use of the tokens;
- The temporary or permanent suspension of the service, whatever the cause, and especially due to a request from the public authorities, judicial authority or any third party;
- Computer failure resulting in loss of data, including content in case of impact ;
- the activity of users;
- Lack of compatibility between the service specificity and the customers' requirements;
- Generally, all damage whose cause does not depend on the company: Internet network outage, failure specific to the user’s equipment, etc.

The “Simply Crypto” utility token is not a security or a financial instrument based on SEC standards. Purchasing utility tokens is a high-risk activity. The token grants no financial (income, capital or dividend) or voting rights in the company. The token is a crypto-asset issued by PerceptForm, Inc. which powered the brand “Simply Cryptocurrency”. The token will be used by the members of the PerceptForm community. Participants declare to understand and assume the following risks: the lack of regulation: the purchaser agrees not to benefit from any guarantees associated with IPOs on regulated financial markets or other regulated financial investments; capital loss: the purchaser accepts the risk of a total or partial capital loss in cryptocurrency or in the token; volatility or market risk: the value of tokens, just like that of cryptocurrencies in general, can be extremely volatile and subject to

significant, and largely unforeseeable fluctuations. Moreover, the market or markets on which these tokens are traded do not offer the same guarantees that are generally applicable to conventional financial markets. Very early stage projects in the cryptocurrency space aim to finance innovative projects based on new technology yet future evolutions are unpredictable. Therefore, the buyer accepts the risk of nonfulfillment of the project for technical, economic or legal reasons.

Ethereum Protocol: the token is developed on the Ethereum protocol which is still at an experimental stage. Therefore, the buyer understands and accepts the risk that an evolution of the protocol renders the token or service unusable.

Security risk: the buyer understands and accepts the risk of losing his or her total investment due to a security breach. If the company makes every effort to ensure the utility token's code is safe, the experimental nature of the operation does not exclude the realization of financial or IT damages. It is recommended that the buyer takes all measures to ensure the safety of his or her tokens and cryptocurrencies.

Legal risk: The utility token has been structured to comply with current regulations and good practices applicable. Nevertheless, the governing law and full definition of a utility token is under construction around the world. The company cannot be held liable in cases where restrictive regulations, injunctions by regulators, investigation or laws having an impact, in particular, on the issue, management or possession of a token or tokens were to be adopted. In addition, the rules applicable to cryptocurrencies or tokens are different in each country. This is why buyers are strongly advised to do a legal and tax analysis prior to their participation in such activities.

Risk of theft and piracy: The company cannot be held responsible for acts of hacking (infiltration, defacement or DDoS) or computer theft that would affect the funds, the distribution of tokens or the rollout of the utility token.

Risk of an error or weakness: The company cannot be held responsible for discovering a weakness in the cryptographic processes implemented in the context of the utility token. Similarly, the buyer declares to accept and understand the risk of an error in the code of the smart- contract or the software used for the utility token.

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I. Introduction

Simply Cryptocurrency aims to educate, empower and engage with the masses by creating a digital video hub that is cultivated for the sake of catering to minorities. The purpose of Simply Cryptocurrency is to aid in bringing about mass adoption of cryptocurrency technologies as a whole by educating, empowering and engaging with communities.

II. Problem

Lack of Educational Structures

The decentralized world of cryptocurrency is hungry for growth yet it can only take place if mass adoption is a reality. Mass adoption will only occur if the market at large deems a crypto project or tool as useful and they understand it. Many blockchain companies are creating technology but forgetting about education, which will empower those who use technology to understand.

Lack of Financial Literacy

During the time of 2017 when Bitcoin went mainstream, there were reports of people mortgaging their homes to get in on the bull run. When the market crashed in 2018, many lost everything. I believe that having an understanding of centralized financial concepts will only aid in having a greater understanding of decentralized concepts. Many companies in the cryptocurrency space are missing this.

Lack of Swift Application

There are many projects that aim to be the most technical and Simply Cryptocurrency does not want to be that because what is revered in the communities of the cyberpunks is dust under the feet of the masses. People will not care about cryptocurrency until cryptocurrency is positioned to aid the masses.

Lack of Representation

In times like these, it's easy to see that minorities are more user than owner or producer. We wish to change the narrative by empowering our own. Upon value being communicated in a way that is not above them but right on the level with where they are, minorities are loyal subscribers, patrons and customers. On top of all of this, they benefit most from blockchain technology yet are the furthest from it. Simply Cryptocurrency desires to change all of this. With this in mind, Simply Cryptocurrency will not ostracize its platform to exclusively people of color.

III. Solution

Our utility token known as the “Simply Crypto” token will be used to view content in our educational platform and exchangeable with other cryptocurrencies such as Bitcoin, Ethereum and more. The Simply Crypto course is live and has educated more than 3000 people from America and South Africa. Our audience will learn then be able to apply what knowledge they have learned on the decentralized side. Our educational hub will be a place that will be free to the masses but premium content, decentralized and centralized in the realm of financial literacy, will be only accessible by way of the Simply Crypto token. The educational hub’s business model would be based on ad revenue, 15 second commercials within the free video content. The capital would be used for business expenses as well as job creation within the community in fields such as video editing, filming, graphic design, and photography. With job creation, swift application, financial literacy and educational structures, Simply Cryptocurrency will measure success not solely by exchanges but by the most important metrics, real world impact based on our educational tools.

IV. Technology

The Simply Crypto token (PCTO) is an ERC-20 token. ERC20 tokens are built on the Ethereum blockchain. ERC is short for Ethereum Request for Comments. The 20 stands for the unique proposal ID number that separates the ERC20 platform from others based on the rules its protocol adheres to. ERC-20 tokens do not have any transfer restrictions and therefore can be freely traded by anyone. The smart contract was customized by Christopher Perceptions and deployed via MyWish.io as a way for those who use Simply Cryptocurrency to be able to easily trace the creation source.

V. Security

The ERC20 token is the standard on the Ethereum blockchain. One of the greatest benefits to the Simply Crypto token being an ERC20 token is enhanced liquidity, a myriad of options for exchanges and storage options as many exchanges accept ERC20 tokens as well as being able to store the Simply Crypto token in a myriad of digital wallets. This means every PCTO holder will be able to reduce the risk of theft.

VI. Tokenomics

PCTO has a total supply of 100,000,000,000 and it will run natively on the Ethereum blockchain as an ERC20 token. 4,000,000,000 PCTO tokens will be offered via an airdrop from May 21st - August 21st, 2020. The starting price for PCTO on an exchange is \$0.59. The goal is to offer the Simply Crypto token on three exchanges before the end of 2020.

The tokenomics of PCTO are the following:

New Contract Address: [0xBe9A630cF7f3CD38F199f25547d076b07392A8eC](#)

New Token Address: [0xc4A59854A63588a049f4E326af927400C6140746](#)



Token Name: Simply Crypto | Token Symbol: PCTO | Decimals: 3

Token Type: ERC20 | Token Rate: 395 PCTO = 1 ETH

Total Supply: 100,000,000,000 PCTO

Available Tokens: 66,000,000,000 PCTO

Token Owner Address: [0x263f831039e5F284ae5b105ED57C6450F8bbf523](#)

Investments Storage Address: [0xb1e12cf4eC9B00757B1D75223bc67FDDD0Fc0b82](#)

TITHE: 10,000,000,000

Address: [0xaf31505389cd0165bdb8807f6880888480132442](#)

DEVELOPMENT: 10,000,000,000

Address: [0xf457d557d13c3f1fba37708b448d15bf41bf28ac](#)

RESERVE: 10,000,000,000

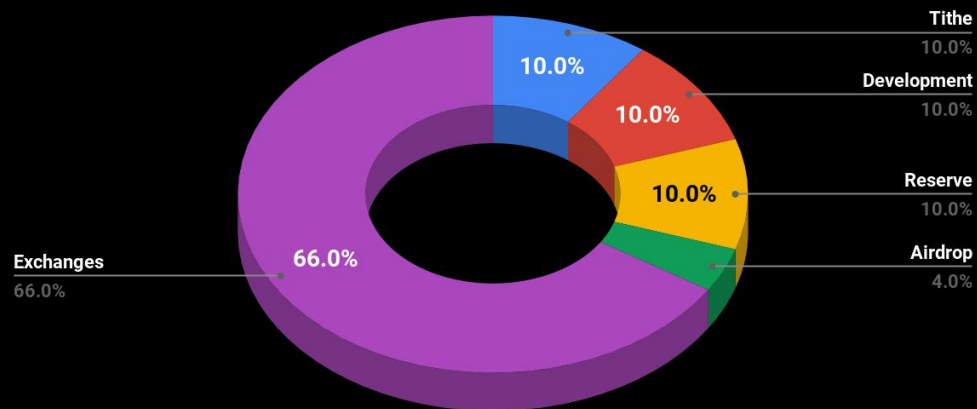
Address: [0xdffc6b14d882f9c45fce1377e0cdb2a8dff5e1a7](#)

AIRDROP: 4,000,000,000

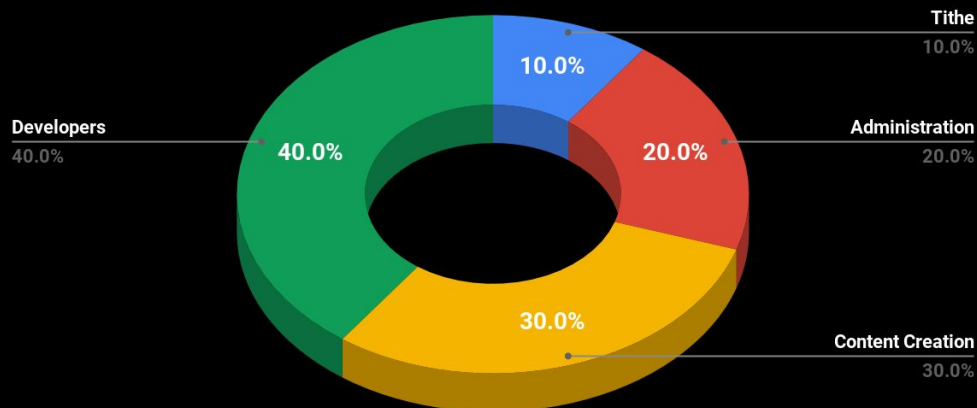
Address: [0xd9ee0d1af4b0b2bc48505237973ce3cc57bfe678](#)

The graphic below illustrates what is spoken on:

The Simply Crypto Token (PCTO)



Development Allocation



VII. Roadmap

The Simply Crypto token roadmap takes place in three phases.

Phase I - Offer of Donation, Airdrop, Tithe & Development (2020)

Simply Cryptocurrency will focus on educating, empowering and engaging our community and will leverage the utility token, PCTO, which will power our digital education hub that will launch by Q2 of 2021. For early users who purchase Simply Crypto educational courses, they will receive 100,000 PCTO tokens as long as they have proof of purchase. A social airdrop, bounty and exchange exclusive airdrops will be available as well. While the PCTO is offered, development will continue to further refine the output of its vision. The goal as it relates to exchanges is to have PCTO placed on at least one reputable and safe exchange before August 21st, 2020. Lastly, the "Tithe" portion of the entire token fund, which means "a tenth", will be given to LIV Village, a South African village for orphan and vulnerable children, to aid in educational development regarding cryptocurrency. The "Tithe" portion from the development budget will go toward American programs and organizations that are based in minority communities for the sake of aiding in educational development regarding cryptocurrency. American recipients will be announced by Q3 of 2020.

Phase II - Content Creation & Expansion (2020 - 2021)

Job creation will take place as qualified translators (who speak Mandarin, Zulu, Spanish and French) as well as high quality film makers / editors for content creation will be needed. Upon exchange placement, the PCTO token will expand in media presence, potential holders and users of the Simply Crypto platform.

Phase III - Platform Launch (2021 - 2022) (+)

No later than Q2 of 2021, the educational hub of Simply Crypto will launch on mobile app stores and as a web app for free. The platform will offer premium courses as well as leverage ad revenue to keep costs low, with the hopes of completely eliminating cost for users other than for premium courses. PCTO token holders will receive special incentives, discounts and free materials. The goal is to scale the user base of Simply Crypto to 1,000,000 by the end of 2021, based on aggressive marketing and partnerships with coding labs, companies and inner city community programs throughout various markets in the United States as well as far abroad, starting with expansion in South Africa.

VIII. Market

The market of e-learning has amazing statistics that are estimated to have grown due to the world becoming more technology reliant as COVID19 has placed the world on pause. For starters, the worldwide e-learning market is projected to be worth \$325 Billion in 2025. 98% of US corporations plan to incorporate e-learning by 2020. E-learning has a low barrier of entry due to less cost for the facilitators which directly affects students who may not be financially able to purchase books, supplies, etc. All that is needed is a device that can connect to the internet and they are able to learn from anywhere, at their own pace. Also, e-learning increases learning retention rates by between 25% and 60%. 49% of students worldwide stated they had taken an online course in the preceding 12 months. Along with this, the self-paced online learning market in the US is estimated to be worth \$15.86 billion in 2021. Not to mention, minorities in America have a desire to learn, especially about cryptocurrency. College-educated Black Americans are nearly twice as interested as college-educated White Americans in learning more about crypto and the majority of Black Americans believe tech will have a positive impact on society. People of color in America have the same needs as people of color on a global scale; everyone wants to know how to scale from where they are to where they want to be and cryptocurrency is a tool that can aid them in getting to their dreams of a life where they are financially in control of their own destiny. Gamification and microlearning will be coupled together with our unique go to market strategy as we curate content for our users via web apps and mobile applications.

IX. Founder

Christopher McIntyre Perceptions hails from Milwaukee, WI and has traveled to South Africa, Malta and throughout the United States more for the sake of aiding in mass adoption concerning cryptocurrency and community engagement. Christopher has worked within government bodies advising towards issues such as development, education and creative community outputs. Christopher has now devoted himself to aiding in the mass adoption of cryptocurrency and blockchain technology, starting within minority communities. Christopher is a creative polymath. He has exhibited in museums and galleries along with placing an exhibition called "Selling Symbols" on the blockchain in 2016. Christopher also goes by his artist name "C.M.P." and has his music heard all over the world. Christopher has a passion for empowering the powerless as he has created programs and done artist residencies in various schools impacting thousands of children and young adults.

X. Sources

<https://techjury.net/stats-about/elearning/>

<https://blog.coinbase.com/coinbase-reports-black-americans-crypto-97e54cc89f84>

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