100% NOT CRYPTO • PURPOSE-LOCKED CONVENIENCE COIN

VYBELAN COIN

A Bridge of Trust: Rethinking How We Give

PURPOSE-LOCKED
Food stays food

100% TRACEABLE
Real-time donor data

APP & PAPER CARDS
Printed at any cyber

MERCHANT NETWORK
Direct shop settlement

EXECUTIVE SUMMARY

Vybelan Coin is a digital giving and loyalty platform built around one central idea: **when you give, you should be able to see that your gift did exactly what you intended.** We connect charitable organizations, individual givers, and merchants through a coin that carries purpose with it. A coin issued for food can only be spent on food. A coin issued for a specific shop can only be spent at that shop. The giver decides the purpose. The receiver keeps the freedom to choose within it. The merchant is paid. Everyone wins.

This paper explains why that matters, how it works, and why we believe it can scale across Kenya and beyond.

DIAGNOSING THE AID ECOSYSTEM: THE TRUST GAP IN GIVING

Every person who has ever given to charity has asked the same quiet question: *Did this actually help?*

The question is not cynical. It is rational. Money is fungible. A donation intended for school fees can end up paying rent. A food budget can end up buying something else. A parent helping a street child cannot know what the child will do with the cash. An NGO delivering aid to a community cannot easily prove to its donors that the aid reached the intended hands, in the intended form.

> ***"This is the trust gap. It is not a failure of generosity. It is a failure of tools."***

THE COSTLY RESULTS OF THE TRUST GAP

1 Individuals Hesitate to Give
Givers worry their money will be misused, so they give less or not at all.

2 NGOs Struggle for Proof
NGOs do good work but cannot easily prove impact in a way donors find convincing.

3 Beneficiaries Are Distrusted
People genuinely in need are treated with suspicion due to lack of verification tools.

4 Merchants Lose Out
Local vendors and food shops who could be part of the solution are left outside the chain.

THE TRUST GAP IS NOT A MORAL PROBLEM. IT IS A DESIGN PROBLEM. AND IT CAN BE DESIGNED AWAY.

PURPOSE-LOCKED VALUE: MONEY WITHOUT PURPOSE IS THE PROBLEM

The reason the trust gap exists is that money carries no instruction. Once cash leaves the giver's hand, it becomes anonymous. It can be used for anything, by anyone, anywhere.

The insight behind Vybelan Coin is simple but powerful: **what if the value you give carries its purpose with it?**

- If value only works for food, the question of "what will they spend it on?" disappears.
- If value only works at a specific shop, the question of "will it reach the right place?" disappears.
- If an NGO issues aid locked to approved merchants, proof of impact is instant.

This is not charity with strings attached. It is charity with clarity attached. The giver keeps control over the purpose. The receiver keeps control over the choice within that purpose. Both sides gain.

VYBELAN COIN AS A BRIDGE: THE THREE CORE PRINCIPLES

Vybelan Coin is the bridge between the giver and the receiver, built on three unshakeable principles:

1

LOCKED TO PURPOSE

A coin issued for food can only be spent on food. A coin issued for a specific merchant can only be spent at that merchant. The giver decides the boundary. The coin enforces it.

2

100% TRACEABLE

The giver can see when the coin is redeemed, where, and for what. The NGO can see the redemption data in real time. The merchant is paid. Nothing is hidden.

3

FLEXIBLE FOR THE RECEIVER (DIGNITY WITH DIRECTION)

Within the purpose set by the giver, the receiver chooses what to buy, when, and where. A mother receiving a food coin chooses the food her family actually needs. A student receiving a meal coin eats at the partner canteen. They are handed dignity with direction.

COORDINATION LAYER ARCHITECTURE

VYBELAN COIN IS NOT A PAYMENT SYSTEM. IT IS NOT A BANK. IT IS NOT A WALLET. IT IS A COORDINATION LAYER THAT LETS PEOPLE WHO WANT TO HELP CONNECT WITH PEOPLE WHO NEED HELP, IN A WAY THAT BOTH SIDES CAN TRUST.

NGO PROGRAM MANAGEMENT: HOW IT WORKS

Imagine an NGO running a feeding programme for students and anyone else in need. Today, manual paper vouchers or cash transfers create room for delay and doubt. With Vybelan Coin, the process becomes seamless:

STEP 1 **Publish Call for Applications**

Students and anyone else apply through NGO portal on Vybelan platform. NGO sees all in one place.

STEP 2 **Human Assessment**

NGO reviews applications against criteria. No algorithm deciding—the NGO decides.

STEP 3 **Issue Purpose-Locked Coins**

Issue coins loaded with specific value & locked to food vendors in the designated area.

STEP 4 **Instant Beneficiary Redemption**

Beneficiaries scan coin or present paper card at approved vendor. Vendor serves meal.

STEP 5 **Real-Time Transparency**

NGO dashboard shows redemptions in real time: who, where, when, and amount.

ULTRA LOW-COST PAPER CARDS: PRINTED AT ANY LOCAL CYBER (NO SMARTPHONE NEEDED)

Not everyone has a smartphone. Not everyone wants to download an app. Not everyone has digital confidence.



PRINTED AT ANY LOCAL CYBER CAFE FOR PENNIES

The cards are not expensive plastic. They are a simple piece of paper printed in a typical local cyber cafe and cut into shape. This is a massive advantage: it is extremely affordable, zero-waste, and carries the scannable QR code that works instantly at the merchant.

"A student without a smartphone, a rural parent, or a street child receives a paper card. It carries the exact same purpose-locked value. The point-of-sale scanner reads it, the merchant is paid, and no one is excluded."

ECOSYSTEM BENEFICIARIES: WHY EVERYONE WINS

THE INDIVIDUAL GIVER

Gets confidence. Gift is locked to purpose, verified on redemption. No guessing whether money did what was intended.

THE NGO

Gets credibility & control. Demonstrates exact impact to donors with real-time data rather than anecdotes.

THE BENEFICIARY

Gets dignity. Chooses what they need within set purpose. Trusted to make the right decisions with direction.

THE MERCHANT

Gets paid. Local food vendors & shops join giving chain, gaining new customers & reliable payments.

THE COMMUNITY: Rebuilt trust, effective aid delivery, and confident generosity.

MARKET & TECH READINESS: VIABILITY AND POTENTIAL

Vybelan Coin is not a theoretical idea. It is built on a simple, tested insight: **people give more when they trust the outcome, and they trust the outcome when they can see it.**

THE MARKET IS REAL

Kenya has a deep giving culture (harambees, church, community) alongside a growing NGO sector & merchant mobile network.

SCALABLE ARCHITECTURE

Starts with one campus feeding program, scales to nationwide aid distribution on identical infrastructure.

TECHNOLOGY IS READY

Already functional. Coins work, paper cyber cards work, dashboard works. Working system seeking partners.

DEMAND INTERSECTION

Sits at the exact intersection of donors, NGOs, merchants, and beneficiaries.

THE FUTURE OF CHARITY: A VISION FOR THE FUTURE

We see a future where giving is no longer a leap of faith. Where a giver can hand over value that carries their intention with it. Where an NGO can show its donors exactly what their money did. Where a student can eat with dignity, a mother can feed her family with choice, and a street child can be helped without being doubted.

"VYBELAN COIN IS A BRIDGE. IT CONNECTS THE GIVER'S INTENTION TO THE RECEIVER'S NEED, THROUGH A MERCHANT WHO IS PAID, WITH A RECORD THAT PROVES IT HAPPENED."

We are not trying to replace generosity. We are trying to make generosity work better. We are not trying to control what people give. We are trying to make sure what they give reaches the purpose they intended.

FOR NGOS	FOR DONORS	FOR MERCHANTS
Demonstrate impact to donors with data.	Give with 100% confidence & clarity.	Become a part of the giving chain.

BUILDING TRUST IN GIVING

ABOUT VYBELAN COIN

Vybelan Coin is a digital giving and loyalty platform built to bring trust back into charitable giving. It connects NGOs, individual givers, merchants, and beneficiaries through a purpose-locked coin that can only be spent where the giver intended. It is built in Kenya, for Kenya, and for anyone who believes that giving should be as clear as it is generous.

DEVELOPED BY
VYBELAN TECHNOLOGIES

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