

# WHITE PAPER

VERSION 1.0



# HAPPYCOIN

HAPPYCOIN LTD

White paper will be updated continuously.  
HAPPYGROUP will notify investors when a new version is available

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## 1. INTRODUCTION

### HAPPYCOIN LTD

HAPPYCOIN LTD was founded by the founder of HAPPYGROUP, Mr. HAPPY (Bill Pham).

### WHAT IS HAPPYCOIN ?



Happycoin is a cryptocurrency positioned by HAPPYCOIN LTD as a shared currency for the happy community around the world and together with them create a happier, better quality life.

- Happycoin is property.
- Happycoin is a place to store property values in the Happygroup ecosystem and community.
- Happycoin is a vehicle, a tool to exchange goods and services.
- Based on blockchain technology, Happycoin is applied in smart contracts (Smart Contracts) for peer-to-peer exchanges in the Happygroup ecosystem, the connection ecosystem and the Happier community.
- Happycoin is the blockchain ledger – because it stores all data, it can be said that Happycoin is used to trace origins and value chains.
- Happycoin is an investment tool, a tool to realize startup ideas at Happygroup, with Happygroup. Investors must own Happycoin to be able to invest in projects at Happygroup.
- Happycoin is used for specific operations in the ecosystem such as:

- Advance
- Lending
- Guarantee
- Derivative...

Happycoin meets the payment needs for any service in HAPPYGROUP's ecosystem quickly, safely, transparently, with the most incentives.

Happycoin offers the opportunity to invest and enjoy multiple benefits in an extremely potential ecosystem with existing projects (which have been operating with good revenue - good potential) and an expanded ecosystem with many partners worldwide.

Happycoin is a happiness coin used by Happier worldwide to pay for products and services for themselves and their loved ones with sustainable and happy values.

Happycoin is the currency of the community, by the community, for the community.



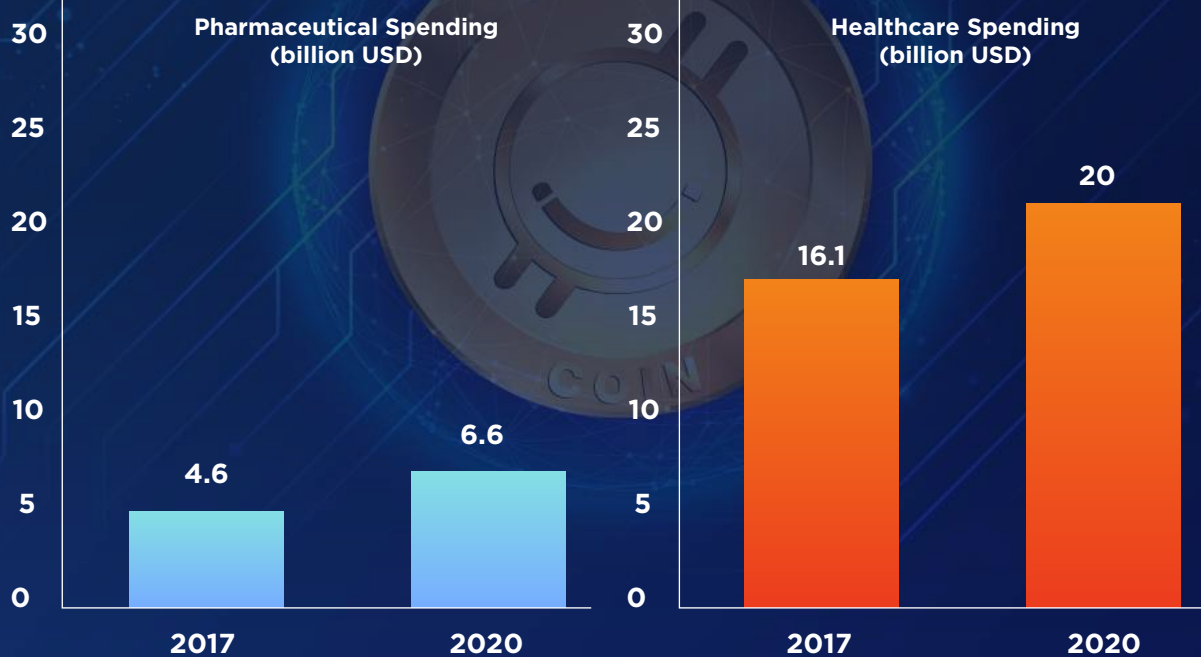
## 2. MARKET OVERVIEW

Happygroup aims to build a multifaceted ecosystem and pioneer in the field of happiness science with many products and services of sustainable and essential value for people.

### HEALTH AND HEALTH MANAGEMENT

#### Healthcare industry

In Vietnam, the healthcare industry market is growing rapidly. Total spending on health increased from \$16.1 billion (2017) to \$20 billion (2020). Pharmaceutical spending also increased to \$6.6 billion in 2020.



*Total health spending increases from \$16.1 billion in 2017 to \$20 billion in 2020 (Med247)*

However, the health sector is facing a big problem that is overcrowding in hospitals. Some hospitals are always operating at over 100% capacity. At the same time, a new concept referring to a major change in the medical field in recent years is the shift in focus from treatment to health management, a term that includes health maintenance, healthy living, disease prevention and rehabilitation... It is called "Smart Health."

The Global Health Institute report claims that the physical activity economy will exceed \$1.1 trillion by 2023. The report also says that Asia-Pacific will overtake North America as becoming the largest market, with 40% global growth through 2023. Mindfulness movement will be the #1 growth sector (12% annualized from 2018-2023), growing from \$29 billion to a market of 52 billion USD.

According to Mckinsey, the global healthcare market is estimated at more than \$1.5 trillion, with annual growth between 5% and 10%.

# Global Health and Wellness Market



Market growth will **ACCELERATE**  
of a CAGR of over

**6%**



Growth Gcontributed by  
APAC

**32%**



Incremental growth (SB)

**1,299.84**



Growth for 2020

**6.30%**



The market is **FRAGMENTED**  
with several players occupying the  
market



Market impact  
**NEGATIVE**

*(It is expected that the medical and healthcare market value will increase by 1,299.84 billion USD between 2020-2024.)*

## Healthcare tourism industry

The value of this industry is approximately \$3.7 trillion globally, accounting for more than 5% of total world economic output. No longer a niche market for hippies or spiritual travelers, Wellness tourism now accounts for 16% of total travel industry spending. Or it is understood that for every 6 USD spent on tourism, they spend 1 USD on Wellness form.

In Vietnam, according to statistics of the General Department of Tourism in 2019, there are about 85 million domestic tourists, of which about 70% of tourist destinations are located in rural areas. In addition to relaxing and enjoying the trip, it is also about experiencing and discovering new and interesting things. With a population of over 100 million people, almost every year of that period, every Vietnamese person had at least one trip with family, friends or colleagues...

According to Business Wire, the global healthcare travel market is expected to reach \$1.2 trillion by 2027, growing at a CAGR of 6.6% between 2020-2027.

The healthcare tourism market in the US is estimated at \$212.7 billion in 2020. Currently, the US holds a 28.9% share of the global market. Besides the US, China is forecast to reach an estimated market size of USD 220 billion by 2027 with a CAGR of 10.5%.

# Global Wellness Economy



*The global healthcare economy is now valued at \$4.5 trillion - 5.3% global economic output. (2018 data).*

*Note: Mental Health numbers for 2019; the number for Physical Activity is for 2018; Figures for all other sectors are for 2017.*

*Source: Global Wellness Institute*

## Revenue in the meditation app segment

One of the interesting statistics for the meditation app is revenue. As reported by Statista, the revenue of meditation apps is expected to show an annual growth rate of 18.61%. In 2021 it is expected to reach USD 5,008.93 million, the market volume is expected to be USD 9,914.80 million in 2025. Average revenue per user is expected to reach USD 41.94.

With these statistics and growing health consciousness (health consciousness and governance), the future of health and wellness industry growth is rising with the way consumers access to their physical, emotional and mental health. This shows that the healthcare industry has a huge scope for organizations to make the most of the forecast and upcoming healthcare market trends.

HAPPYGROUP pioneers in the field of health science, Health care – something everyone cares about in this life. HappyZen Farm and HappyHill Sapa are two of the projects built under the model of "Happiness Meditation Center". This is not only a place for meditation, yoga, health care but also organizes health management courses, happiness management.



## ART MARKET



The Global Art Market is a marketplace of buyers and sellers dealing in services, articles and artworks often related to the arts and culture sector.

In 2020 with a volume of approximately 31 million transactions, equivalent to a total value of 50 billion USD (while in 2019 there were about 40 million transactions). The total sales of the online art and antiques market have doubled in 2020 compared to the previous year.



Global art market volume of transactions from 2007 to 2020 (in millions)

## DOMAIN BUSINESS

As of January 2021, there were 4.66 billion active internet users worldwide - 59.5% of the global population. Globalization coupled with increasing Internet penetration, rapid urbanization. The growing popularity of e-commerce, the rise of blogging trends, the increasing number of websites.

However, hundreds of millions of domain names are registered and there are thousands of domain name registrations every day. This means that good domain names have been or will be owned soon, it will be difficult for later users to own a satisfactory domain name for their website.

In a way, it is not too difficult for us to own a domain name. It's for sale everywhere for \$200 to \$500, but there are also domains like nutifoods.com (which coincides with the NutiFoods brand) for \$8,500; daidongtiencorp.com (coincides with Dai Dong Tien plastic brand) up to 10,000 USD... These are domain names associated with professions, business fields or large enterprises but have been quickly bought and sold by domainer.

Domainbank participates in this market and currently owns many domains, trademarks, copyrights .... most valuable in Vietnam.

In addition, according to a report by Technavio (a leading global technology research and consulting company), the publishing market is expected to grow by \$23.73 billion between 2020-2024. This is not only a potential market but also a humane market. Happybook aims to provide a remarkable experience for you to tell stories, share knowledge and realize your creative potential. Want to be happier at work and in life? We will bring it to you! Experience Happybook in any way that works for you, from our blog of happiness articles to our great books and more!

## HAPPYBOOK

Theo báo cáo của Technavio (công ty tư vấn và nghiên cứu công nghệ hàng đầu toàn cầu) thị trường xuất bản dự kiến sẽ tăng 23,73 tỷ USD trong giai đoạn 2020-2024.

HAPPYBOOK sở hữu dự án sách Happy Stories các nước, năm 2017 Happybook xuất bản cuốn Happy Stories in Viet Nam, năm 2018 xuất bản cuốn Happy Stories in America cho chính Mr.Happy là tác giả. Kế hoạch xuất bản sách số các nước và nền tảng xuất bản số là một trong những dự án thay đổi nền xuất bản của các quốc gia.

## 3. HAPPYGROUP'S REVENUE MODEL

HAPPYGROUP – Happycoin aims to provide all valuable services, serving the needs of happy living for communities around the world.

Current revenue of HAPPYGROUP – Happycoin can be mentioned as:



Real Estate: Farm for sale or rent



Growing and selling medicinal herbs and clean agricultural products



Selling health care, convalescence and treatment services



Selling employee well-being packages for companies, meditation cards for individuals



Growing and selling medicinal herbs and clean agricultural products.



Selling e-books, hard books, copyrights, content, advertising





Sell artworks, rent art school, paint art online

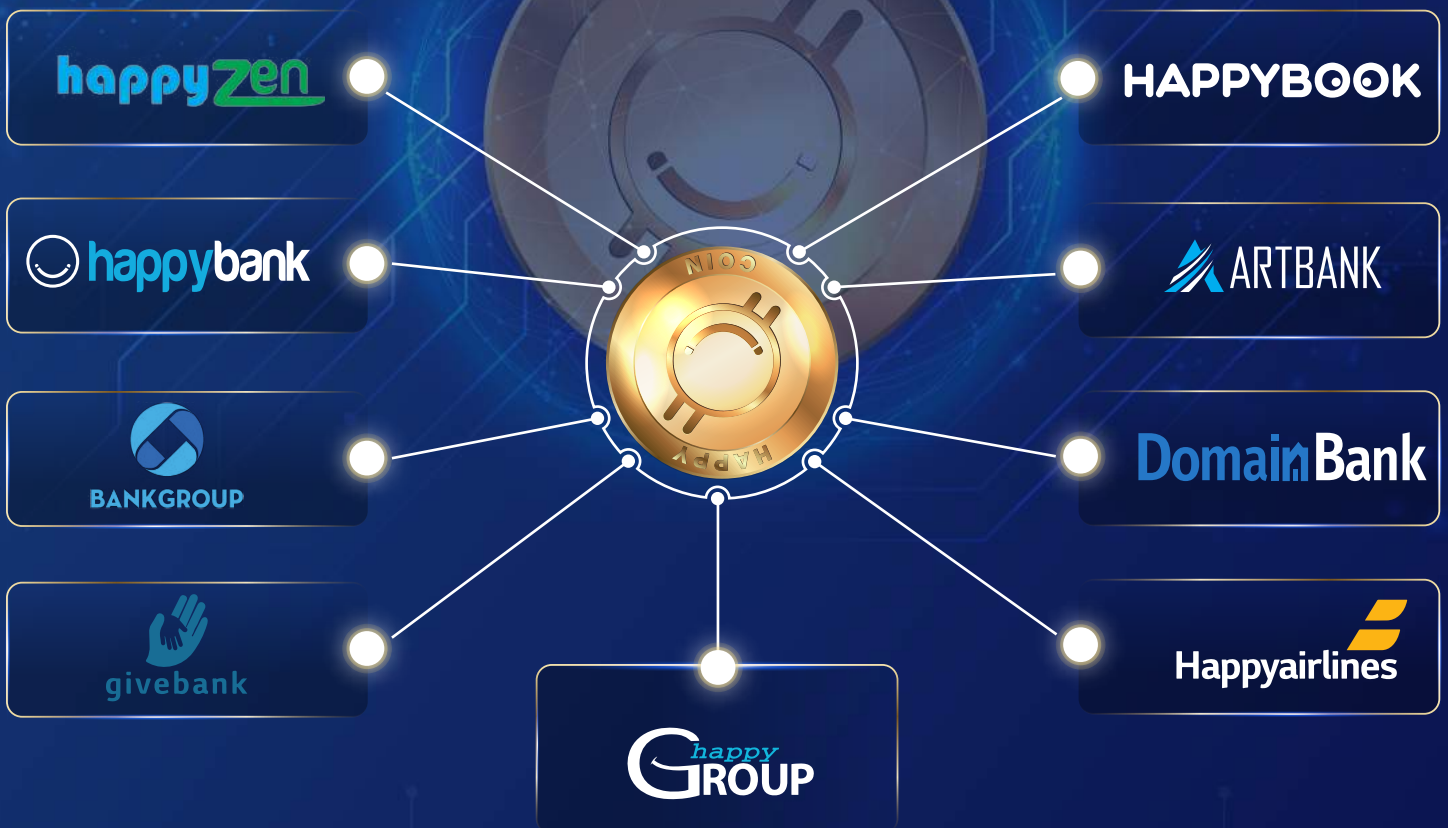


Buy, sell, rent, appraise domain names



Tuition fees, fees for training courses, instructions....

#### 4. HAPPYCOIN ECOSYSTEM



#### Why did we build the community and ecosystem first before releasing Happycoin?

- Because we are the model pioneers in this world. We need to find and create a community of Happier people.
- Because we need to experience the model, products and services in reality before starting to avoid risks for investors as well as expand the model faster to the whole world.

- We build a diverse ecosystem such as the Farm ecosystem with farm services and activities (farm sale, farm rental, cultivation and sale of medicinal herbs, clean agricultural products...). Ecosystem of health care, convalescence and treatment services at Farm. Meditation centers, publishing activities, painting activities, Education - training, air transportation ... (See more projects of Happygroup)

## OUTSTANDING PROJECTS OF HAPPYGROUP

 happybank happy GROUP Happyhill happyzen ARTBANK BANKGROUP DomainBank givebank Happyairlines

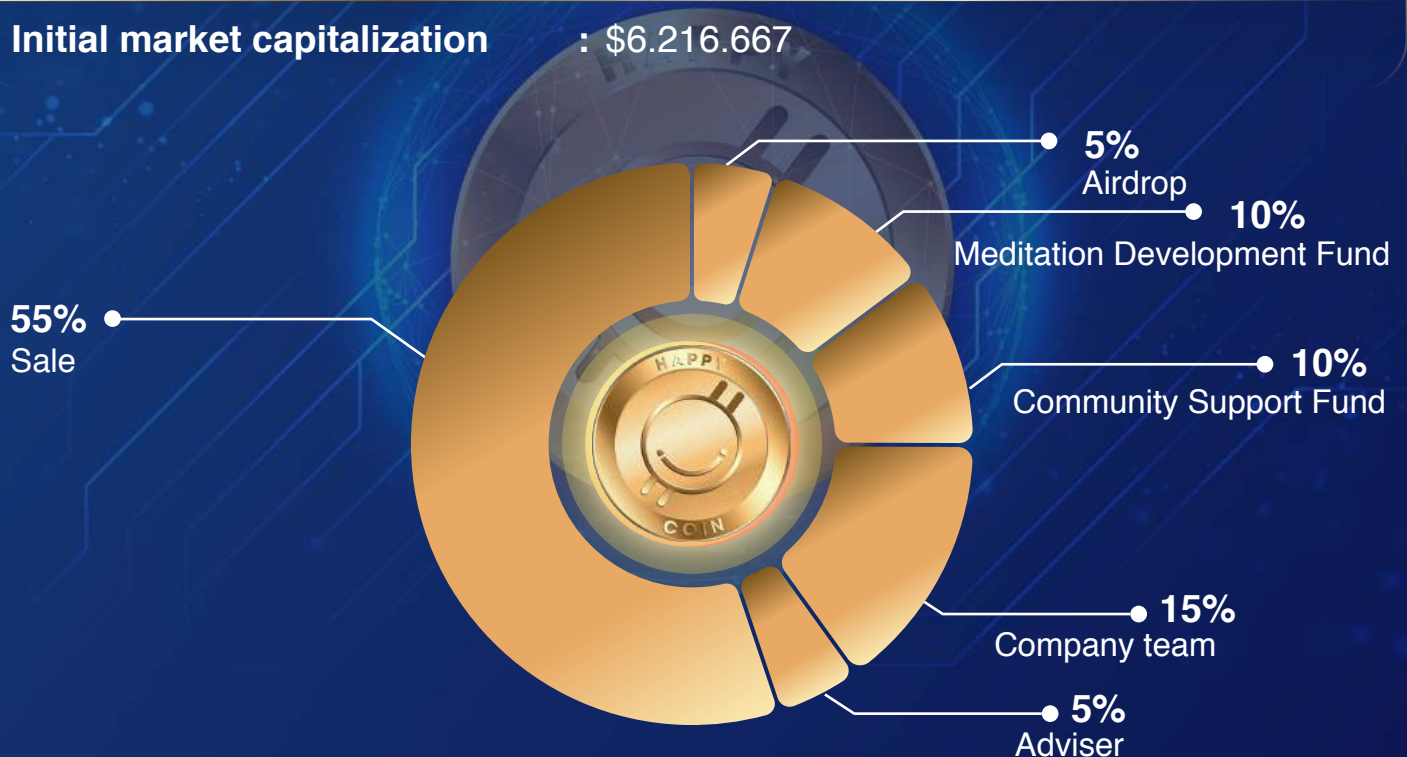
## 5. DEVELOPMENT ROAD

- Exchange and payment in Happygroup ecosystem.
- Listing on 5ROI GLOBAL and some other digital currency exchanges in the near future.
- Contributing shares in Happygroup's projects.
- Developing the HappyZen farm model to all provinces in Vietnam and around the world. Franchise and cooperate to develop regions with rapid growth.
- Developing the HappyZen meditation technology platform, allowing citizens of other countries to learn meditation online, and companies to take care of their employees' happiness on the HappyZen platform.
- Issue meditation cards, healthcare cards using blockchain technology.
- Completing the HappyBook digital publishing platform, publishing Happy Stories books from other countries, franchising the publishing model.
- Invest in developing ArtBank platform, digitizing artworks and paintings.
- Invest in DomainBank platform, digitizing training processes, domain appraisal certificates.
- Volunteering: Happycoin owners can join hands, contribute together and with Happygroup through sponsoring, contributing Happycoin to activities at Givebank and other expansion activities.

## 6. HAPPYCOIN TOKEN

## SPECIFICATIONS

<b>Infrastructure</b>	: BEP20 (Binance Smart Chain)
<b>Smart contract</b>	: 0x9c1647706cab462942ba784e310f0a1fd67f51e0
<b>Maximum supply</b>	: 500.000.000 Happycoin
<b>Pricing</b>	: \$0,02
<b>Initial circulating supply</b>	: 360.833.337
<b>Initial market capitalization</b>	: \$6.216.667



## ALLOCATION PLAN

Category	Rate	Budget allocation
Sale	55%	Listed sale
Airdrop	5%	Paying staking rewards
Meditation Development Fund	10%	
Community Support Fund	10%	
Company team	15%	Reward the team
Adviser	5%	Cooperation with advisors, experts
<b>Total</b>	<b>100%</b>	



## TOKENOMICS

### WHY HAPPYCOIN?

Happycoin has a solid ecosystem foundation and high-value services, pioneering the pursuit of human happiness.

- Happycoin has a solid ecosystem foundation and high-value services, pioneering the pursuit of human happiness.
- Happycoin is used to enjoy valuable services with Happygroup ecosystem and connection ecosystem.
- Happycoin is a condition to invest in projects at Happygroup, a tool to realize startup ideas at Happygroup - with Happygroup.
- Happycoin is used for specific operations in the ecosystem such as:
  - Advance
  - Lending
  - Guarantee
  - Derivative
- Happycoin is an investment, enjoy profits when buying, selling, and exchanging Happycoin on exchanges.

## 7. PARTNER



## 8. TEAM AND ADVISORS

### Mr. Phong Pham (Bill Pham) - Founder & CEO

Mr. Bill Pham has over 20 years of experience in business, investment, training and community activities. He is also the Founder of many successful and valuable projects for the community, such as:

- Founder/Chairman at TITAN CORP. (SINCE 2001)
- Chairman at HAPPYBANK USA
- Founder/Author at HAPPYBOOK
- Founder/ Zen Coach at HappyZen Co.,Ltd
- Founder at ArtBank Co.,Ltd
- Founder at DomainBank Co.,Ltd
- Founder at HAPPYGROUP
- Author of Books: Happy Stories in Vietnam and Stories in America, Happiness Now, Don't Look Back, Happiness Management Happiness Coach and Zen Coach for many corporations like Roche



### Mr. Nguyen Hai Linh - Product Manager

He has 12 years working as software and CTO for domestic and foreign software companies. Participated in many projects for Mercedes, Ford, Subaru, and Hyundai Cars.



### Mr. Nguyen Khoa Binh - Data Engineer

He has 19 years of software implementation and software applications in businesses and banks such as:

- Mobile Banking System for SMARTLINK - NAPAS
- Mobile Banking Native Application for Vietcombank, ACB
- Database Management System for VNPay, VNPT Pay, Viettel...



### Mr. Dao Tien Phong - Legal Director

Mr. Phong has over 17 years working experience in business law practices with many kinds of investment projects as distribution, construction, production, real estate, education, logistics projects, banking, M&A, E-commerce, Fintech, Blockchain ...



## 8. ĐỘI NGŨ

### ADVISORS



#### **Allan Gleisinger - Financial Advisor**

He has more than 20 years of experience in finance and banking. Former Vice President of Wells Fargo, Former Fund Manager of Morgan Stanley.



#### **Larry Hudson - Strategic Advisor**

He has more than 30 years of experience in the fields of finance, banking, M&A.



#### **Dang Minh Tuan - Technology Advisor.**

Director at CIST  
Head of Blockchain Labs (Posts and Telecommunications Institute)  
Software Author Vietkey.



# HAPPYCOIN



## CONTACT INFORMATION

### **HAPPYCOIN LTD**

Website: [www.happycoin.me](http://www.happycoin.me)

Email: [hi@happycoin.me](mailto:hi@happycoin.me)

Address: 27 Old Gloucester Street, LONDON, WC1N 3AX