

– WHITEPAPER –

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“Crypto-currency, real-world assets.”



Foreword...

Cryptocurrency based projects have provided an opportunity to investors that has never been seen before.

Almost anyone can participate in a project, with very little money, and stand a real chance of achieving 10x, 100x or even 1000x return in a very short period.

Common barriers such as having little investment capital, being 'time poor' and having to apply for investment accounts have all but been removed.

However, cryptocurrency's greatest asset (decentralisation) has also become its greatest threat. There have been numerous projects that have disappeared under suspicious circumstances and stories similar to the 'pump-and-dump' days of the 90's.

TRUST is a project that aims to celebrate every positive of cryptocurrency – decentralisation, ease of access and massive growth potential to name a few.

We hope that in the pages that follow, you too will see the massive potential for growth, disruption and stability that TRUST offers.

To your success and ours,
The TRUST team.





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Introduction

TRUST is a ERC20 smart contract built on the Ethereum blockchain. TRUST incorporates all the benefits of a cryptocurrency, such as decentralisation and low barriers to entry for participants, combined with tangible real estate investments.

This gives rise to the TRUST ethos – *“Crypto-currency, real-world assets”*.

The token’s tie to hard assets will not only help to promote stability of the token but also provide a reliable return for token holders. Equally as important is the increase in the inherent value of the token due to the capital appreciation of the property and reinvestment of capital.

The project will purchase and subsequently develop and/or let residential and commercial real estate. This income will be used to provide bonuses on a six-monthly basis for token holders and act as a source of continuous cash flow for future investments, as well as enable the project to benefit from the capital appreciation of the assets held.

In essence, TRUST is a property investment portal for the digital age, run for the benefit of the projects supporters (token holders) and not large commercial institutions.





Outline Plan

The TRUST assessment and investment criteria aim to make investment decisions as straight forward as possible.

When assessing a property or project as a potential investment opportunity the following criteria will be considered.

a) The annual net return of the property, as a percentage of its purchase price.

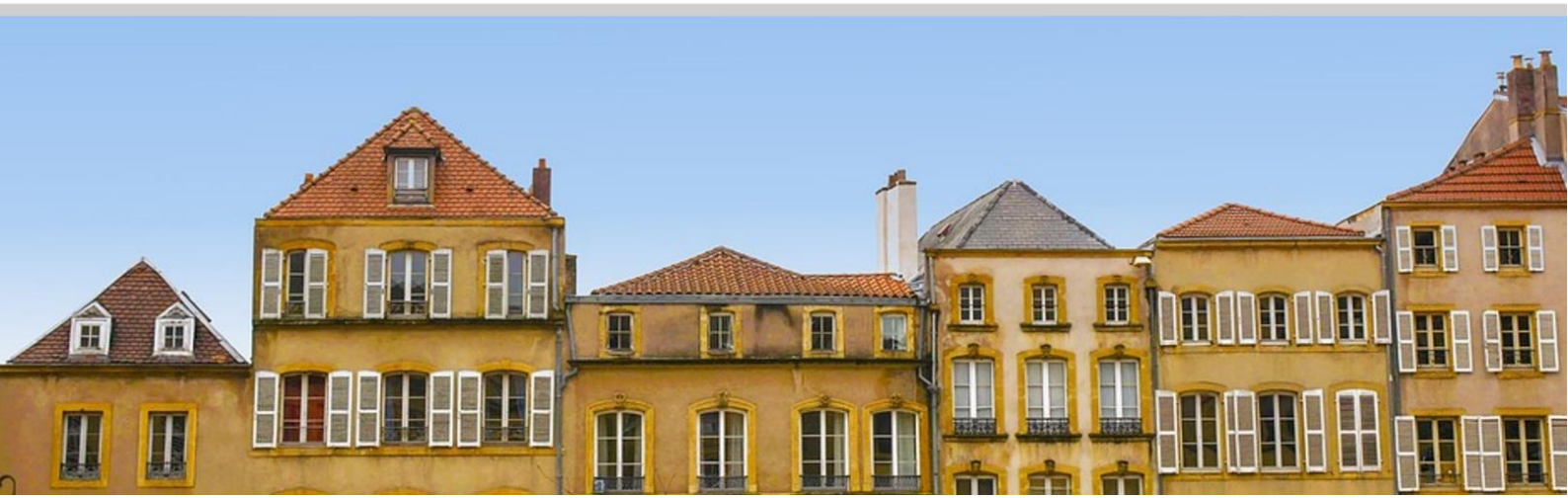
Traditionally, “houses of multiple occupancy” (multi-family homes) provide significantly higher returns than the market average. A return of 13% percent after management and contingency is commonly achievable. Student housing is a good example of such property. The fact that there are two or more tenants also means that the portfolio is less affected by periods of inoccupancy.

b) Potential for capital appreciation

Simply the current value of the property compared to its potential future value after capital investment. To accurately assess this, perceived ‘ceiling prices’ will also need to be taken into account.

c) Ease of letting

Inherently, there will be more demand for housing in some geographic areas than others. This will have a massive impact on the property’s return over the life of the ownership – an empty property doesn’t generate regular income.





Project Flowchart – Allocation/Distribution

Potential investment identified, and due diligence conducted.



Property purchased and let to occupant.



40%

Bonuses to
token holders
(6 monthly)

20%

Marketing,
operation and
infrastructure

40%

Reinvestment

The set asset allocation profile ensures transparency, continuity and sustainability.

6 monthly bonus pay-outs offer a tangible reason to hold the TRUST token and not simply try to profit from short term price increases – further adding to the stability of TRUST.





Development Roadmap

Phase 1



Website



Social media presence



Proposed structure



Whitepaper



Phase one - now complete, meaning that a basic infrastructure is already in place.

A web presence has been established and the capital allocation structure has been signed off.

You join us at phase two of the roadmap.

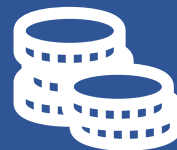
Phase 2 Q2 2018

Phase two - arguably the most exciting and rewarding point of the entire project. This is where it all begins.

Tokens will initially be offered on EtherDelta at a price of £0.01/\$0.014/ETH0.000016362 (accurate at time of writing). This price is the lowest that TRUST will ever be offered to the market.

This will aim to raise £250k/\$346k, funding the purchase of property number one.

Initial token offering



Purchase of first property



Launch web wallet



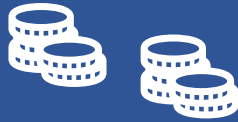
HitBTC listing





Phase 3 Q4 2018

Second token offering



Purchase of ten further properties



Listing on additional exchanges



Payment of first bonuses to token holders



Phase three - an important step in taking the project to the next level.

25m Tokens will offered on (out of total supply of 100m) at a price of £0.10/\$0.14/ETH 0.000163624 (accurate at time of writing).

This will raise £2.5m/\$3.47m, funding the purchase of 10 properties.

This is the first major upscale and will significantly increase the inherent value of TRUST – Where the price goes from here is anyone's guess!

Phase 4 Q3 2019

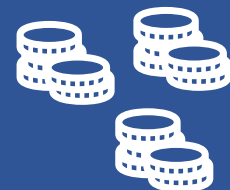
Phase four - the penultimate phase of a now proven project.

25m Tokens will offered on (out of total supply of 100m) at a price of £0.20/\$0.28/ETH 0.000327248 (accurate at time of writing).

Funds will now be allocated towards development of properties requiring capital investment, providing a substantial short-term increase in capital value.

Staffing and infrastructure requirements will also be reviewed.

Third token offering



Purchase of development property



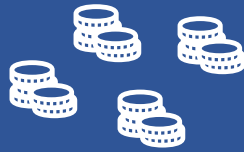
Review of staffing requirements/infrastructure





Phase 5 ^{Q3} 2020

Final token offering



Purchase of commercial property



Return comparison

50X

100% community owned

100%

Phase five - the completion stage.

25m Tokens will be offered on (out of total supply of 100m) at a price of £0.50/\$0.70/ETH 0.000777535 (accurate at time of writing).

Funds will now be allocated towards commercial property, as opposed to residential, thus diversifying TRUST's income streams and promoting stability.

At this point a £0.50 token value will mean a 50X ROI for initial supporters of the project.

This final stage will result in 100% the TRUST token being owned by the TRUST community

Community Owned

Allocation and Reallocation

As described above, the allocation of funds raised from the 'letting' of the properties will be split 40/20/40 - between bonus payments, infrastructure and reinvestment respectively.

The allocation of the capital raised through the distribution of TRUST tokens will be split 50/25/25 - between property acquisition & development, retained working capital and infrastructure respectively.

These two separate structures will help TRUST to be as efficient as possible and maintain a strong financial model.



Ownership and Structure



100%

Community Owned

No TRUST tokens will be retained by the TRUST development team; the token will be entirely owned by the community following the proposed distribution schedule.



100%

Decentralised

No bank finance will be used to fund any part of the project i.e. no mortgages, no bank loans, no big corporations.



100%

Transparent

All TRUST records will be made available to TRUST members, ensuring that the community knows exactly where funds are held and allocated.

We hope that we have demonstrated the practically unlimited potential of TRUST in disrupting and decentralising the housing market. But more so, we hope that we've given you the motivation to get involved in a truly exciting and unique project.

