

**Trust Funding Coin**

## **White Paper**

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# SUMMARY

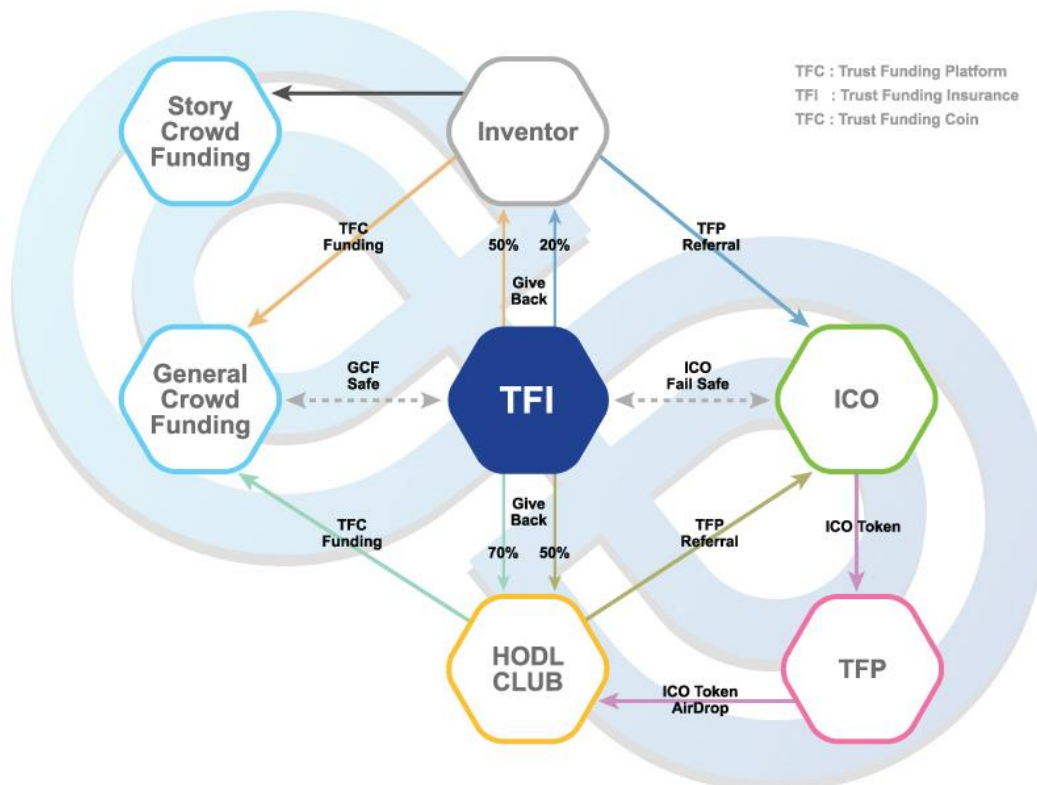
Our core value and business model at Trust Funding Association (TFA) focus on the protection of the assets of our investors. We pledge to use Trust Funding Platform (TFP) to analyze business feasibility of ICO and crowdfunding in the rapidly growing virtual currency and to monitor and review the distribution of the new coins. In addition, we will enable our investors to anticipate profits as well as protect their assets by sharing select information with the investors. Furthermore, the investors will not only be able to preserve parts of their invested assets through Trust Funding Insurance (TFI) even in case of fraud, but also enjoy a wider scope of benefits simply by joining the TFC (Trust Funding Coin)Holder Club.

By executing MOU in the technological/sales perspectives with the coin companies newly emerging in the virtual money market, we at Trust Funding Association (TFA) will screen companies for fraud potentials during the initial phase, and promote and register only companies with significant business potentials at the Trust Funding Platform (TFP).

We will provide insurance to the investors through Trust Funding Insurance (TFI), and by operating the Holder Club of Trust Funding Coin (TFC), we will enable the investors who joined the club to receive dividends for the new coins as well as to have a higher insurance rate applied when the investment is carried out.

In sum, our objectives at Trust Funding Association (TFA) are to allow the investors to create profits while receiving protection. The protection of investors is the core value at TFA.

## “We Fund Your Dream”



## What is ICO?

ICO is the acronym of Initial Coin Offering. This is the event also known as “crowdsale,” in which the company that developed the cryptocurrency offers it to the public for funding purposes. In general, certain quantities of encrypted tokens are released to the public during ICO.

If investors interested in the encrypted token purchase them by paying Bitcoins and other cryptocurrency, the coin company procures the fund with which they can achieve continued growth, and the investors become entitled to the equity share in the tokens.

Typically, the company conducting ICO allows the investors to purchase the coins at a discounted price during pre-ICO and ICO. For this reason, if investors evaluate certain coins to have a good prospect and business feasibility, they can anticipate larger profits by aggressively investing earlier.



**WHAT IS ICO AND HOW TO MAKE MONEY ON IT?**

## Problems in ICO Market

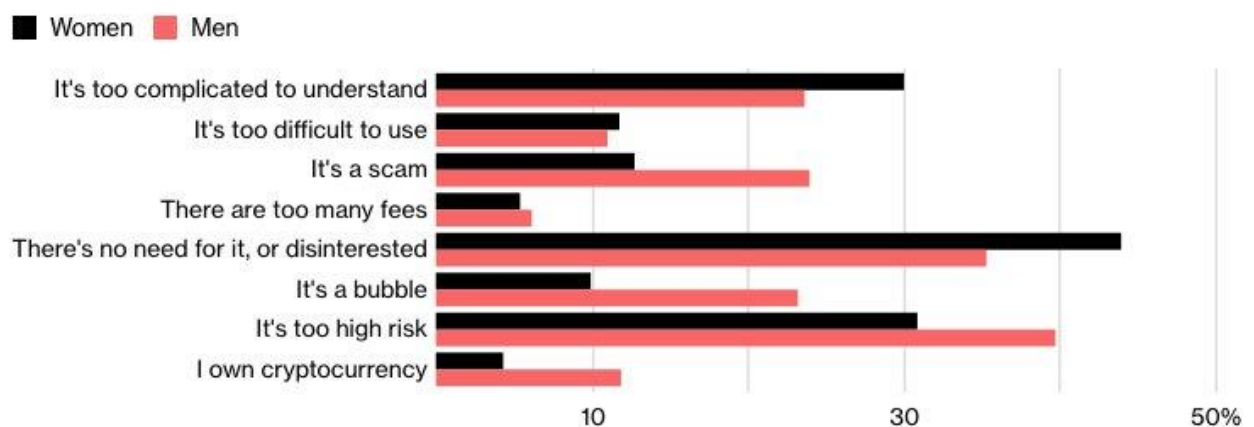
As the ICO market becomes the more popular, larger number of companies are participating in this market as a financing method. However, different countries and corporations have different viewpoints regarding the approaches to ICO and the cryptocurrency. The fundamental problem derives from the fact that there is no uniform regulation for ICO: separate ICO regulations exist for various countries and local jurisdictions. As such, investors and coin companies are expected to fully understand the applicable regulations in their country or area when participating in and executing ICO.

Yet another problem is the absence of the universal standards. For instance, Ethereum and Bitcoin process transactions using different back-end technologies. Though this type of diversity may be conducive to the blockchain innovation, it can cause difficulties in resolution of problems caused by the lack of compatibility among the developers.

The last problem is the cost. In order to launch a cryptocurrency through ICO, the company must be able to execute \$250,000 or more (in some cases, the cost is as high as \$1,000,000 or more). In addition, a dedicated development team is required to carry out the preliminary definition and development regarding the initial coin platform, as well as other electronic wallet and blockchain technology. Finally, marketing, legal and other operational expenses are required to execute a successful ICO.

### Why Haven't You Invested in Cryptocurrency?

Answers by gender



Source: Finder-commissioned survey of 2,001 American adults

# Problems in Crowdfunding Market

Although crowdfunding is achieving a substantial growth in volume, the largest problem with the conventional crowdfunding model is that the users who sponsor or participate in the funding campaign are kept from information about the status their invested projects. There is an abundance of other related problems in the current crowdfunding model, which are addressed briefly in the introductory part of this white paper.

First, there is a high risk of fraud with ICOs under the current model, with a large number of campaigns grossly miscalculated more exaggerated in terms of their value and the success prospect .

Second, access to crowdfunding projects is increasingly becoming more restricted. Only certain places in the world allow crowdfunding, and different regulations are enforced by different economic agencies.

Third, platforms or some crowdfunding institutions charge large commissions (15~20%) when raising funds.

Fourth, even projects known promoted as crowdfunding endeavors are sometimes changed to compensation or loan projects. For instance, a water bottle manufacturer may advertise that it is financing its business via crowdfunding in which the company sends finished products to the investors, but in reality the investors may receive money, not products.

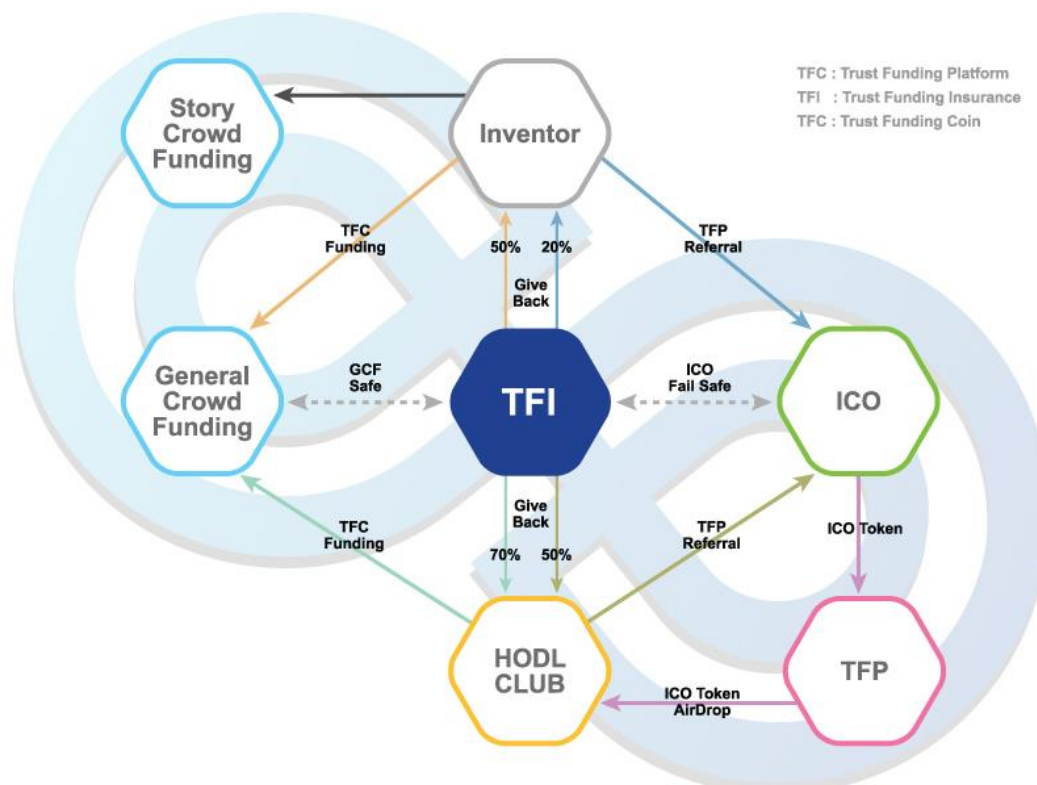
Crowdfunding can be categorized into contribution (investors receive the joy of sharing), compensation (goods or services), loan (interest) and profit distribution (beneficiary certificate) types. Higher growth rate of crowdfunding projects lead to increasing default rates, which may in turn cause problems regarding investor protection

# Introduction to TFA

We at Trust Funding Association(TFA) will strive to resolve problems in the crowdfunding market. First and foremost, we are planning to focus our capabilities on enhancing reliability by registering and managing only new companies that passed business feasibility review and fraud screening conducted our internal verification team. Trust Funding Platform (TFP) is the technology platform for the crowd funding market. This platform is user-friendly and intuitive and is the complete fund-raising tool to resolve all problems faced by the creators trying to realize their ideas.

Unlike other platforms based on crowd participation, investors can quickly participate in funding projects within minutes using Trust Funding Platform (TFP) created with our superb technology. Within Trust Funding Association (TFA), Trust Funding Insurance (TFI) will be offered for preservation and protection of the investor assets, which will prevent larger losses by preserving a certain amount of the investment principal, in case the invested company turns out to be a fraud. Our team composed of the crowdfunding experts will provide everything necessary such as technological solutions including smart contracts demanded by the investors, the potential marketing efforts, advisory services, specialty management services and others. Moreover, additional profit structures and high compensation ratio of the investment principal are offered for the TFC Holders Club.

TFA does not only protect investors through TFI but it also provides diversified types of utility through TFP.



# Introduction to Trust Funding Insurance (TFI)

A very important component as well as the supreme safety device, TFI is the insurance company for investors funding verified businesses. Of course, although TFA experts conduct two audits, verification, and evaluation to validate the companies, we prepare for the worst case scenarios through this mechanism. TFI is applied to all investors without additional charges. 70% of the investment principal is preserved if the crowdfunding project fails and up to 50% is preserved at the maximum in case the ICO funding fails. However, the insurance is not applied to StoryFunding.

	Capital preservation	
	General investors	Holder's Club member
Storyfunding	n/a	n/a
ICO	20%	50%
Crowdfunding	50%	70%

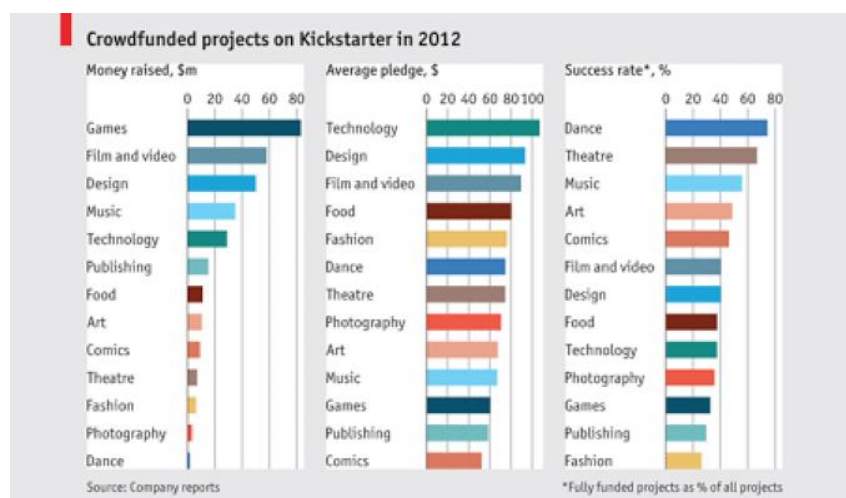




## Business Structure of ICO/Crowd Funding

As for ICO Funding, after execution of MOU with the party in charge of the corresponding business in regard of the ICO for the new coin, the agency service is provided for ICO sales and meet-up activities for the corresponding coin. The verified company carrying out ICO will be registered at TFP and when the recruitment of investors is completed, 3% of the funds raised by the offering is to be paid to TFA by ETH and 5% by the coins issued by the company. The 3% paid in ETH will be dispensed for TFP/TFI insurance assets and the costs for management, maintenance and repairs and upgrading. 5% paid in the coins issued by the company will be distributed to the TFC Holders Club.

In the case of crowdfunding, investors possess the equity share of the company and can exercise all types of relevant rights as the shareholders, such as participating in all types of company decisions. Investments are made in the form of equity shares to the businesses currently under progress or to the new startup companies. The party conducting the ICO sets the project period (maximum 1 year), as well as the objective amount and interest rate on it or compensation amount. After receiving the prospectus form for the business from the company or individual, the companies, which are screened through the strict process of examination and evaluation by the experts in 2 separate phases, are publicized on our website while the investors are invited. When the target amount set by the party conducting ICO is attained, the amount after deducting the 3% TFA commission is paid to the party. This commission is dispensed for TFP/TFI insurance assets and the costs of management, maintenance, repairs and upgrading. In case the target amount set by the party conducting ICO is not attained, the full investment amount is returned to the investors.



# Structure of STORYFUNDING Business

StoryFunding is the platform for sponsoring content creators. Under our system, everybody is allowed to autonomously open projects and produce contents, establish sponsorship period and the manage target amounts. The final amount raised by the end of the period is paid to the creator after deducting the commission (3%) on the 15th of the following month. While the creator can exercise all rights related to the contents, TFA is allowed to amend the contents should the appropriate amendment or restructuring is necessary, depending on the content exposure area on the main screen or the contents do not satisfy the standards.

Crowdfunding aims to aid all producers including artists and musicians, as well as producers of design work, IT products, internet of things (IoT) platforms, and others, helping them find necessary resources and realize their ideas. If the total funds raised is short of the base amount, the full investment amount is returned to the investors without any commissions charged.



# Introduction to TFC Holders Club

The objective of TFC Holders Club is to reward the investors' trust for the services offered by Trust Funding Platform (TFP), which is provided to the members with Trust Funding Coins (TFC).

## 1 Condition for Joining TFC Holders Club

Members possessing 100,000 TFC or more.

## 2 How to Join TFC Holders Club

2.1 Log-in to our site.

2.2 Send TFC to the wallet address allocated to the applicant on the club management menu

2.3 After completing the token transmission, check e-mail to confirm club registration.

## 3 Benefits for TFC Holders Club Members

- After new ICO is completed on Trust Funding Platform (TFP) website, up to 5% of the raised fund is distributed to the club members, depending on their equity share in TFC(members can check their equity shares for each ICO on the website club menu).

- In case TFC Holders Club members invest in companies which turn out to be fraudulent, TFI reimburses the investors up to 70% of the principal.

\* Refer to the [TFA introduction webpage on our website](#) for more information on the reimbursement rate.

## 4 Conditions for TFC Holders Club Membership Cancellation

The membership can be cancelled at any time, but the dividends related to incomplete ICOs cannot be provided to the cancelling member. The TFCs used for joining the club can be returned to the cancelling member's wallet within 24 hours.

# About TFC

- 1 Token Name: TFC (Trust Funding Coin): Investment coin that can be trusted.
- 2 Quantity of Issued Coins: A limited quantity of 400,000,000 Trust Funding Coins (TFCs) will be issued through the ICO in which the total coin amount will be internally paid for. 70% of the coins will be provided during the Pre-ICO and ICO phases. Our ICO will be executed for 2 months. Trust Funding Coins (TFCs) are offered at a discounted rate during the ICO. Trust Funding Coins (TFCs) supplied but not sold during the ICO will all be burned. Within weeks after the ICO, Trust Funding Coins (TFCs) will be listed on Yobit, HitBTC and KuCoin Listing on main exchanges such as Bitrex, Binance, Huobi and others is also planned.
- 3 Sharing of Profits: TFC holders can acquire new ICO coins simply by joining the Holders Club. In addition, investors can participate in verified Crowdfunding to make investments in which the principals are preserved. Because we have business agreements with coins verified and registered on Trust Funding Platform (TFP), all members with Trust Funding Coins (TFCs) can receive a larger bonus by participating in these ICOs. In particular, the members who joined the TFC Holders Club will receive 5% of the raised funds, depending on the equity share that they hold. Fraudulent new coins are screened by careful analysis and verification by our technical and verification teams. When the coins supplied through these ICOs are registered at Trust Funding Platform (TFP), an additional 1% of new coins is provided as the bonus.

For ICO and Crowdfunding projects registered at Trust Funding Platform (TFP), 3% of the raised fund is charged as the commission. This fee is used as operating expenses and technology development costs.

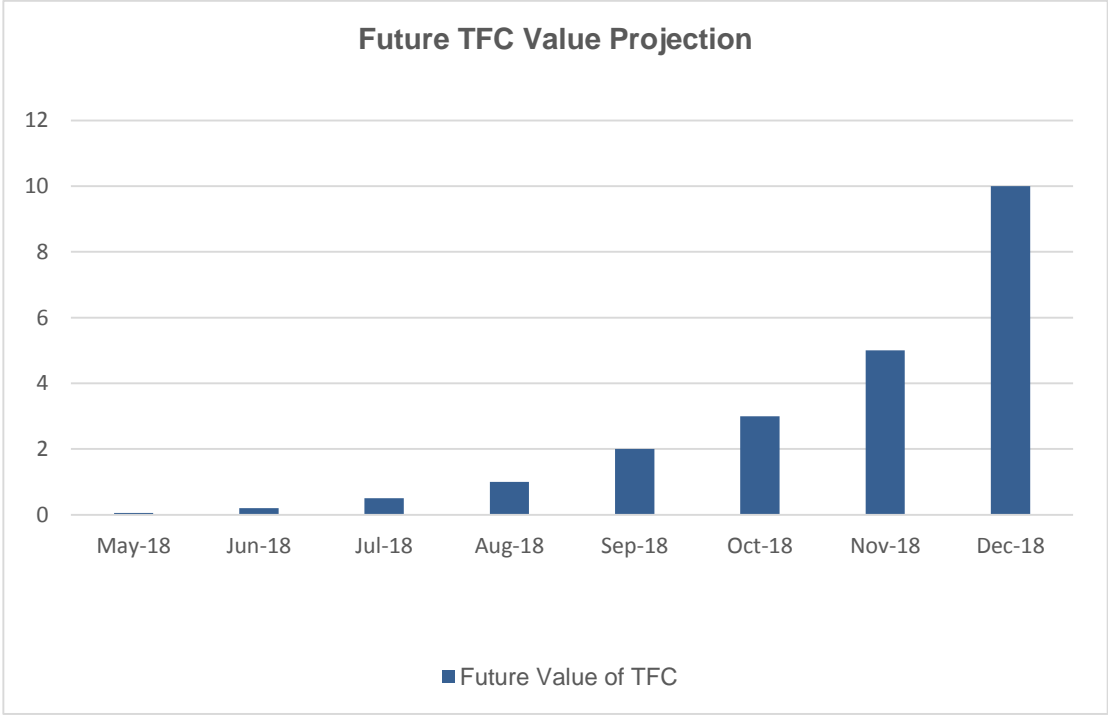
# About TFC

4 Initial Exchange Ratio: 1000\$ = 20,000 TFC (1FC = 0.05\$)

5 Minimum Participation Amount: 100\$

Basis of Participation: Investors can participate with Ethereum. coinmarketcap Ethereum rates are applied, which may mean that the number of tokens at time of participation may vary.

6 Future TFC Value Projection



# About TFC

## 7 Quantity of Issued TFCs

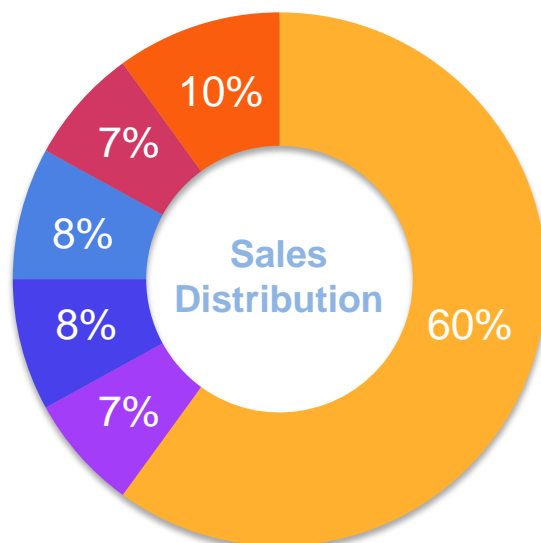
The total quantity of issued TFCs is limited to 400,000,000 (400 million) coins. 70% of the issued coins, or 280,000,000 (280 million) coins, will be supplied during Pre-ICO and ICO. The coins left not sold during Pre-ICO and ICO will be burned.

The coins will be allocated based on the following scheme		
Category	Issued Quantity	Period
Pre-ICO 10%	40,000,000 TFC	Apr. 15, 2018~ Apr. 30, 2018
ICO 60%	240,000,000 TFC	May 1, 2018 ~ Jun. 30, 2018
Development Fund 15%	60,000,000 TFC	Jun. 30, 2018
Founder 8%	32,000,000 TFC	
Development Team and Advisors 7%	28,000,000 TFC	
<b>Total</b>	<b>400,000,000 TFC</b>	

TFC is created from the Ethereum blockchain and complies with the ERC-20 standard, which is most widely used and supported in most exchange platforms today.

TFC is transmitted to the wallets of individuals on the day after ICO is completed (July 1, 2018).

The founder pool of 15% will be frozen for 1 year (by June 30, 2019).



**ICO**  
ICO Sales Quantity (600 million Coins)

**ICO Dividends**  
Dividends Paid to Participants at ICO

**Development Fund**  
Provision of Development Fund

**Founder**  
Coins Retained by Founders

**Development Team and Advisors**  
Allocation to Development Team and Advisors

**Development Team and Advisors**  
Pre-ICO Sales Quantity (100 million Coins)

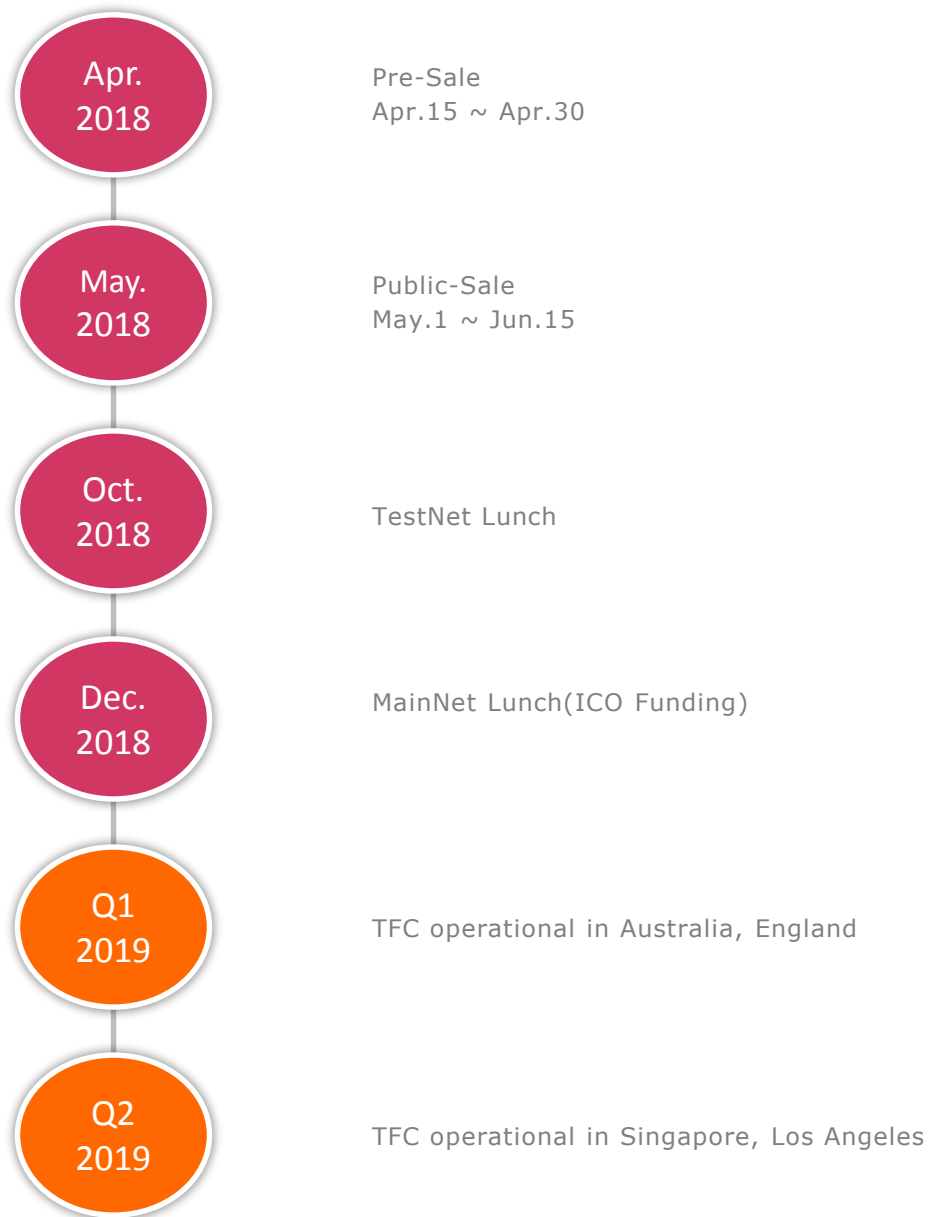
# TFC ICO Schedule

The schedule of bonuses for the purchasers of Trust Funding Coins (TFC) is as follows.

Pre-ICO	
Bonus	Schedule
50% Bonus	Apr.15 – Apr.30

ICO, Commences on May 1. 2018	
Bonus	Schedule
30 % Bonus	May 1 ~ May 10
20 % Bonus	May 11 ~ May 20
10 % Bonus	May 21 ~ May 30
5 % Bonus	May 31 ~ Jun. 10
3 % Bonus	Jun. 11 ~ Jun. 20
1 % Bonus	Jun. 21 ~ Jun. 30

# ROADMAP





# Disclaimer

This document is provided only for the purpose of supplying information and is neither a proposal or solicitation to trade shares or other securities on Trust Funding Platform (TFP).

## **TFC Tokens Are Not Securities**

The users acknowledge, understand and agree to the fact that TFC tokens are not securities and cannot be deemed as such, and that they are not to be registered by any government agency. The users acknowledge, understand and agree that the ownership of TFC tokens does not guarantee rights to any profit, income, payment, return, gains from retention, management or disposal, event and the expiry of validity period, any other rights, any interest, any profits within TFC or Trust Funding Platform (TFP) or otherwise any right on all or any part of the TFC token assets.

## **No Guarantee of Income or Profits**

There is no guarantee that the value of TFC tokens will be increased continuously. We do not provide any guarantee or assurance that the price of TFC tokens will not be lowered by unexpected events, situation the developers cannot control or any other force majeure.

## **Risks Related to Ethereum**

TFC tokens are issued from the Ethereum blockchain. For this reason, there is a risk that the trading network of TFC tokens may not function as intended due to errors or malfunctions caused within the Ethereum protocol.

## **Regulatory Uncertainty**

The blockchain technology is administrated and controlled by a diversity of regulatory authorities across the world. In the future, TFC tokens may be subject to one or more requests or measures including, but not limited to, the restrictions in the use or possession of the digital tokens like the TFC tokens which may make slower or restrict the functionality or repurchase of the TFC tokens.

## **TFC Tokens Are Not Investments**

TFC tokens are not investments bound by formal or legal effects. If unexpected situations develop, the objectives specified in this document may be changed. Despite any and all intentions to accomplish all objectives described in this document, everyone and every party purchasing TFC tokens do so under their own responsibilities.

## **Quantum Computer**

Technological innovations such as the development of quantum computers and others can cause risks to cryptocurrencies including TFC

## **Risk of Monetary Losses**

Funds created by fundraising efforts are not covered by insurance. In case the funds are lost or their value is degraded, there is no individual or official insurance representative that the purchaser can contact.

## **Return of Funds**

If the campaign is not successfully completed or is cancelled by the founder or evaluator, the funds are returned to the wallets of the users who remitted the fund to the wallet of the campaign. In case the users have paid by fiat money (USD, EUR, RUR or others), the funds are returned to their ETH wallets on Trust Funding Platform (TFP). The user can either withdraw ETH or use it to participate in the other campaigns launched at Trust Funding Platform (TFP).

# Disclaimer

## Risk From the Application of New Technologies

TFC is a new technology that is tested less. Apart from the risks mentioned in this document, there may be additional risks which cannot be projected by our team at Trust Funding Platform (TFP). These risks can appear in any of the forms other than those described in this document.

Trust Funding Platform (TFP) denies any and all responsibilities or obligations in relation to the obligations presented by the founder of the crowdfunding project to the investors who purchased the tokens at Trust Funding Platform (TFP). Trust Funding Platform (TFP) is no more than an intermediary between the founder of campaign and the investors. The function of Trust Funding Platform (TFP) is limited to transferring funds from the investors to the founder and transferring the tokens from the founder of the crowdfunding investors. TFC does not guarantee the assertions of the founder of the crowdfunding projects.

## Consolidation

This contract comprises the complete agreement between the parties in regard of the contents of the contract. All of the prior contracts, discussions, presentations, guarantees and conditions are hitherto consolidated in this document. Except for the particulars articulately specified in this contract, there are no other guarantees, statements, conditions or agreements, whether explicit or implicit, between the parties. This contract can only be changed or amended by the written documents duly executed by the parties to this contract.