



# The Future of Human Trust

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## Abstract

yeswetrust offers sustainable products, services and meet-up-points throughout the world to its members. Premium members in the community of yeswetrust additionally profit of advanced features in the application, member discounts on products and events within the partner network of yeswetrust. The company launches a decentralized application to guarantee transparency of democratic voting for investments in NPOs, startups and real estate projects with the distribution of Trustshares (YWT), which will be primary used as an asset token of yeswetrust AG, Switzerland. Furthermore, our MVP offers a broad variety of tools for self-transformation and networking which will be rewarded with Trustcoins (YWTc).

The economic growth will be driven by a future orientated community of working nomads, freelancers and volunteers who may resort to the resources yeswetrust AG will provide. Besides growth, driven by community, yeswetrust AG will actively broaden its activities on worldwide scale by building Trustpoints (coworkspace and innovation centers) and funding startups with sustainable products and technologies.

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# 1 Executive summary

People are driven through various motivations. Many of us follow the simple rules of capitalism which in general is not sustainable for the human being itself nor for the environment we live in. The average human being is either part of a stressed first world country, with a financially-driven community, established infrastructure and work environment or living in a society with lack of education and too little options to cover the most basic needs in life.

Only a few visionary people actively try to change the most fundamental terms of living, risking the safety and convenience of their daily life. The Founder of yeswetrust may be regarded as one of those individuals.

yeswetrust wants to significantly increase the number of people working for others AND themselves in a sustainable way.

*Ideological excursion:*

*In a time where more peoples' death is caused by overweight than hunger. In a world where the gap between poor and rich is bigger than ever before. A planet where global companies compete to achieve enormous yet financially focused goals exploiting millions of people and the environment.*

*A world ruled by a few yet inhabited by many. A planet marked by ruthless consumption on the edge to its perdition.*

**The only conclusion shall be: We need to change!**

But how can we change in an environment where a single person needs to follow the rules of lobbyists and double-edged politicians?

Our determination is to deploy an environment cut-free from all burdens. An environment for people to fulfil their dreams and follow their passion.

We do not want to stop globalization, growth or industrial advance; but we want to do it the good way. Within the new-established environment the following key factors come into play:

- We provide knowledge and tools to manage your life in a sustainable way.
- We provide financial power to create a better world.
- We provide freedom of speech, so everyone is heard and understood.
- We raise awareness.
- We care for others and planet earth.

**yeswetrust - for a better you, for a better us!**

## 2 Introduction

Approaching one of the most ambitious topics of this age yeswetrust cannot succeed alone. Due to this reason, we won't solely focus on humanitarian projects alone, we will provide a unique opportunity to gain financial power and ideological authority to the supporters of the yeswetrust network.

For the first time, investors get the chance to support a sustainable branch in the industry while gaining profits for themselves. Our ecosystem is designed to be part of a functional economy, covering several emerging business branches with high profit potential without disrupting our main ideological pillars:

- Support and funding of sustainable startups (private equity investments)
- Coworkspace and Meetpoints (real estate investments)
- Apps and Dapps (technological business development)

As controversial this approach may seem, we are convinced the current system can only be influenced by adopting its ideology before disrupting it from the inside. To maintain the community focused approach, the members of yeswetrust determine the future alignment of the company and participate actively in our business.

## 3 Background

The age of tokenized ecosystems has begun – the shift from centralized to decentralized blockchain-based value creation and transfer of assets is ongoing. Before cryptocurrencies were introduced, there were only traditional assets such as cash, gold, real estate and securities. The 21st century has since brought dramatic changes to various sectors of our economy, through innovative use of technology and as a result of the digitalization. This development won't stop anytime soon, so we should be prepared for the consequences.

However, the status quo remains untouched. The one percent is still gaining more wealth while the masses are struggling as never before.

yeswetrust aims to do the opposite. We want to give power back to the people and are happy to see many people following our vision.

### 3.1 Significant problems

Within the last years our team focused to determine the main issues of the ongoing iniquities. The following few will be in our focus.

Besides glamour and lifestyle orientated global communities, such as Instagram or other social media, there is no way to connect globally. A platform for people who do not judge by religion or origin does not exist. The tools to voice opinions freely without fear of getting haunted, an opportunity to build a community and strive for visions are not established.

#### 3.1.1 Trust and transparency

Transparency is a vital part of trust. Nevertheless, many business activities are shady and not transparent. Nevertheless, people are forced to trust authorities and global companies. The technological transformation of data is the latest example of confusion and dependence.

Many people are experiencing difficulties to trust yet have no other choice than following the smoothed path of regulators and industry leaders.

Even global committees extensively discuss these issues but cannot conclude how to clean up the mess produced by mismanagement throughout several decades.

### **3.1.2 Community and compassion**

Sleep, work, eat, repeat. We are not given enough time to rethink our actions or realise their consequences. We are forced to follow the rules and sets of values of our society. At least this is what most people think.

Actually, people have far more power than thought. The only missing link is the community.

Global media coverage is biased, and big media companies are acting as an agenda setter to dictate our society's discussions and decisions. They're eliminating our hopes for a different future; a future of human trust.

### **3.1.3 Financial monopolies**

The majority of people are not able to change due to financial reasons. Influencing the ongoing economy is impossible for most of us as we are dependent on our monthly income and do not want to get out of the comfort zone. Simultaneously wealth is relentlessly flowing in one direction only; the one percent.

## **3.2 The yeswetrust solution**

Not only we want to create a fair environment for the simple people but also, we want to gain influence in on a global scale to force a change upon capitalist motivations.

### **3.2.1 Creating a transparent digital ecosystem**

We establish an ecosystem for all people throughout the planet independent of monetary contingencies combining centralized technology with decentralized partitions. The developed ywt application primary functions as an opportunity to confide and share personal condition and concepts with other people of the public or a specific workforce. Furthermore, the provided technology may be used for self-optimization, inspiration and networking.

The future development of the yeswetrust digital ecosystem is designed in a way, so it may be expanded with different features on a modular basis:

- Self-optimization tools for users
- Motivation area for users or workforces
- Area for E-Learning
- Shop with sustainable brands and fair-trade products
- Investment matching for sustainable business ideas and startups
- Voting area for decision-making
- Workforce optimization tools
- Support area for video-coachings
- Decentralized crowdfunding platform

In accordance to our business-related goals some of the features will only be available to premium members or shareholders.

### **3.2.2 Creating a global community without prejudice**

Within our roadmap we anticipate creating a global community encouraging compassion.

As member numbers are growing we already established a strong community all around the world gathering more traction and power than expected.

### **3.2.3 Providing financial liquidity and independence**

Our approach in providing financial support is to gather as many new ideas from all different backgrounds and places, evaluate them and mutually agree to support only the best of all ideas as a community. We want to enable projects and ideas to follow their vision by providing financial security and initial funding.

With this approach we can gain enormous influence in the economy and create a sustainable business branch for our followers and members. Everyone, independent of financial power, has the chance to be given a financial jumpstart if the community evaluates the project as profitable in economical or ecological terms of view.

## **3.3 Our values**

Within the following section we will provide a short overview of our values:

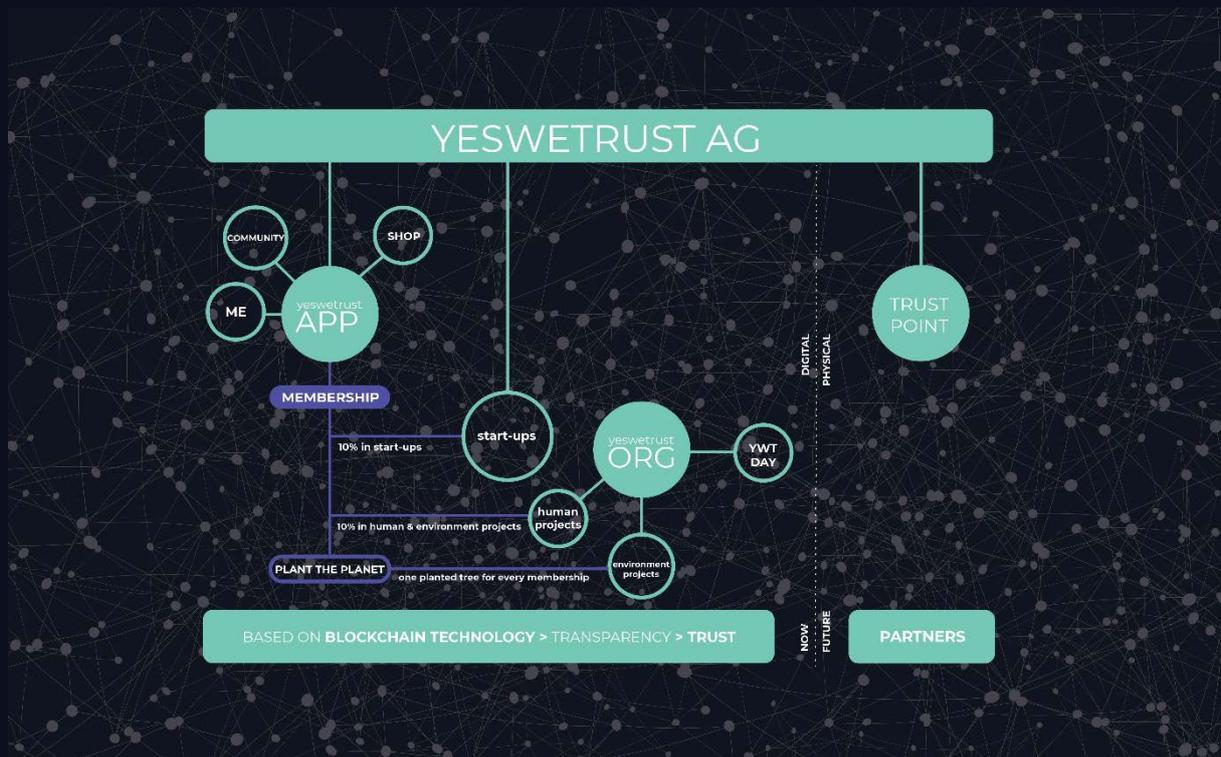
- We encourage and inspire people to become balanced and successful
- We support people and projects to build a sustainable future
- Our ecosystem is fair and transparent
- Our partners are trustworthy and conscientious

## **4 Core Business**

The mission of yeswetrust combines three main branches with high potential for synergies.

- Apps & DApps
- Coworkspace & Meetpoints
- Support & funding of sustainable startups and business ideas

In the following chapters those sections are discussed individually and explained why yeswetrust is the player who can make this unique combination work properly.



## 4.1 Apps & DApps

We're currently developing a lifestyle app, which is already available in the apple store, to cover the needs of our growing community. The content respectively the structure of the app is split into the following parts:

- Me
- Community
- Shop

Those sections contain different tools and infrastructure to cover the full bandwidth needed to create a working and sustainable community.

### 4.1.1 Me

The main focus in section "Me" is to provide tools to monitor the individuals state of mind and physical health. The idea behind this concept is to give people the chance to change instead of criticizing the system. Everyone needs to start evolving and function as role model for others. #groweveryday

Our app helps you to start living healthy, get rewarded for reaching your daily goals and achievements. With further development the tools in the app will be connected to smart gadgets to track your progress but also to provide additional supportive measures to gain mental strength and a well-developed self-esteem and confidence.

Being thankful is a main criterion for being happy. This is the reason why we want to accredit incentives for those people who spread good vibes, motivate themselves and others.

In order to shape your personal lifestyle, we implemented a vision board which can be arranged individually and subsequently shared with other members of the community.

#### **4.1.2 Community**

The “Community” section represents a wide range of tools to build a working community with high attention to mental well-being.

Within the platform users can share their ideas and thoughts with the public or share a post within a private workforce. The users can connect to each other by mutual agreement and subsequently create private conversations. Regarding several newly-developed project management strategies the personal condition of the team members is a key factor for building a successful business. Therefore, the communication of personal needs and current state of mind within a workforce is a crucial part of developing a sustainable workforce for all projects and businesses. This is why we want to create a chat environment for workforces where motivational posts can be shared, and users can profit from others experience and confidence.

Another tool of the “Community” section is the E-Learning platform. Within this area premium users may share experiences and knowledge in return for incentives. The uploaded videos and interviews can be published to public, or within a private group or workforce, complementing the soft-skill related motivation platform. Each user can decide by himself if and how much is charged for the shared information.

The third function of the “Community” section is business related and covers the publishing, financing and support of projects. Within this area premium users may promote their workforce and project to the public and to potential investors. Projects can be presented in detail and assessed by the community through voting.

After publishing a new project, members of the community may apply for a private conversation to proceed with negotiations about investments, about joining the project’s workforce or simply motivating the project’s publisher.

Besides presenting the project in detail, the ecosystem will automatically create a group chat for all team members. The owner of the project can add or remove members from the group chat.

The published projects can have different purposes and goals. For example, you may be looking for people to join in a sports-related activity or a new business idea is published. The variety of projects submitted depends on the premium users and their engagement.

The assessments of the projects by public voting simultaneously serves to select those projects which will be examined in detail by the company and its shareholders for potential investments of the yeswetrust company.

The last section in the community partition is the meet point where all active chats are listed. Unlike other messengers within the yeswetrust ecosystem only mutually agreed conversation can take place. There are several different approaches to start a conversation.

- Looking for nearby people
- Show your interest based on a motivational post
- Show your interest in a project

- Create a project

The specific chats will only be established if both parties mutually agree to the conversation.

### **4.1.3 Shop**

The last section within the application is the “Shop”. The shop functions as marketplace for sustainable and fair-trade products. Premium users can apply to the company to sell their products within the shop of the application. As soon as the company considers the applicant to be a serious and trustworthy retailer, its products can be managed from the backend and sold to the community through the app’s shop interface.

### **4.1.4 Wallet & Voting**

In order to build a community driven ecosystem all major decisions for investments will be assessed by the shareholders of yeswetrust AG. The shareholders will be able to deposit their shares in the applications wallet and be granted access to a separate voting section. Within the voting section, shareholders, as members of the community, may decide which projects, startups or other investments will be realized. Each shareholder will be granted one single vote in these decisions.

Besides the right of voting, the company will pay out dividends to the shareholders depending on the number of tokens hold in the wallet at the effective date and time.

### **4.1.5 Decentralized functions**

Since the development of the decentralized partitions of the app is not finished yet. We will give a short overview of the planned functions on the Ethereum network.

The issuance of the Trustshare will cover the following functionality:

- Deposit in Wallet (established)
- Grant access to shareholder voting (Q3 2018)
- Decentralized shareholder voting (Q3/Q4 2018)

Regarding the main roadmap the issuance of a secondary token will follow the main ICO of yeswetrust. The secondary token will be issued as payment token fulfilling the following functions:

- Buy and sell goods in store (Q1 2019)
- Buy and sell virtual goods in coaching area (Q1 2019)
- Earn rewards for healthy lifestyle and achievement of goals (Q2 2019)
- Earn rewards for motivating the community (Q2 2019)
- Payment for coworkspace (2020)
- Investments in projects and startups (2020)

According the further development of the application many more features will be covered by decentralized functions.

## 4.2 Coworkspace and Meetpoints

In dependence to the established online environment we will focus on providing coworkspace and meetpoints all over the planet to our premium users. The main goal of the company will be to provide workspace throughout the world where the digitally created workforces can meet, learn to know each other and start working on their projects.

In order to reach a worldwide coverage, we are currently partnering up with several market leaders for coworkspace. Our aim is to provide free workspace for our premium members for a certain number of hours, days or weeks depending on the status of support the project receives from the company.

Besides partnering up with existing coworkspace providers the company strongly focuses to build own working environments for the support of projects and startups. As the community will grow the trustshare holders may decide where a new workspace should be established. In addition shareholders also have a say in how the workspace should look like respectively how big it will be built (e.g. small office or huge coworkspace).

### 4.2.1 Elite hub

Besides usual workspace the company focuses on providing elite workspace for those projects which were chosen by the community and trustshare holders. Projects which are granted to work within such a hub will profit from several advantages:

- Free workspace
- Legal Advisory
- Business Consulting
- Investment matching
- Marketing, Web and IT support

The chosen projects can perform within this elite framework for a certain time until they can move on to their own office and manage their business on the market.

The company will establish several elite hubs for startups all over the planet. The first elite hub will be located in Liechtenstein.

## 4.3 Support and funding of sustainable startups

After being assessed by the community some projects are elected for potential investments and supported by the company. The company aims to support the most promising ideas in a financial way and provide them with helpful business knowledge.

The yeswetrust company will provide different support levels depending on the business idea and potential. The category each elected project will belong to is defined by the company itself:

- Elite\*
- Grand Prix\*
- Little Champion\*
- Hidden Hero\*

\*exact packages are yet to be defined.

#### **4.3.1 Elite**

The supported projects within this level will be covered with all their needs to start a sustainable business.

- Cost coverage up to CHF 200'000.-
- 2 year free workspace for up to 6 people
- Unlimited Legal Advisory
- Unlimited Business Consulting incl. blockchain related topics
- Unlimited Marketing, Web and IT support
- Premium access to Investors

#### **4.3.2 Grand Prix**

The supported projects within this level will be covered with a full package of advantages:

- Cost coverage up to CHF 100'000.-
- 1 year free workspace for up to 6 people
- Up to 20h Legal Advisory
- Up to 20h Business Consulting incl. blockchain related topics
- Up to 20h Marketing, Web and IT support
- Premium access to Investors

#### **4.3.3 Little Champion**

The supported projects within this level will be covered with a nice package of advantages:

- Cost coverage up to CHF 50'000.-
- 1 year free workspace for up to 4 people
- Up to 5h Legal Advisory
- Up to 5h Business Consulting incl. blockchain related topics
- Up to 5h Marketing, Web and IT support
- Premium Access to Investors

#### **4.3.4 Hidden Hero**

The supported projects within this level will be covered with a good package of advantages:

- Cost coverage up to CHF 10'000.-
- 1 year free workspace for up to 2 people
- Up to 5h Legal Advisory
- Up to 5h Business Consulting incl. blockchain related topics
- Up to 5h Marketing, Web and IT support
- Premium Access to Investors

## 4.4 Support of NGOs

Besides all business-related investments, we are aiming to support several non-profit projects.

All chosen NGO projects will be supported with 10% of the company's profit each and every year.

## 4.5 Our members

At first, we must point out, that all people regardless of financial strength can be a part of our community and interact on the platform. Nevertheless, the company aims to gather membership fees from premium users whilst providing premium features within the environment.

The membership includes the following advantages:

- Create own projects and get a chance to be supported
  - Regular users can be a part of the workforce and attend the chatroom
- Match with people in the neighbourhood
- Earn incentives and payments for sharing educational videos and information in the coaching area
- Customize the self-optimization partition to their own behalf
- Apply to become a retailer in the shop and sell their own goods
- Receive discount on coworkspace usage from our partners
- Receive one free Trustshare and be granted access to the voting area

The premium membership can be purchased for CHF 7.- / month or CHF 84.- / year.

## 5 Markets and potential

yeswetrust aims to change the world, our way of thinking and approach challenges in life. To achieve the goals mentioned earlier in this paper, some continuous cash flow is needed. That is ensured through several pillars of steady cash streams such as:

- Private Equity Investments
- Real Estate Income
- In-App purchases
- Commissions in Shop and Marketplace

In the following section the focus will be on returns generated through Private Equity investments.

## 5.1 Private equity

Private equity is an asset class for investing in public and non-public companies or physical assets, such as real estate. These investments typically result in either a majority or substantial minority ownership stake in a company. The investments can offer very strong return streams.

However, the main impediment executing these types of investment is, that these investments are much less liquid and require a longer investment period. Depending on the fund size and investment strategy, yeswetrust exit its investments in 3-5 years in order to generate a multiple on invested capital of 1.5 - 4.5x and an internal rate of return of around 15-30%.

The decision, which Private equity investments are done is taken by yeswetrust in collaboration with its shareholders through the apps voting tool.

### 5.1.1 Private equity investment criteria

To ensure every PE investment opportunity is assessed in a proper and continuous way, therefore general investment criteria is roughly defined by following dimensions:

1. Strong market position and sustainable competitive advantages
2. Multiple avenues of growth
3. Stable, recurring cash flows
4. Favourable industry trends
5. Strong management team
6. Multiple areas to create value

Each Private Equity investment opportunity is rated and presented by those dimensions and as a result of that compared to other projects. The assessment of those individual projects is either done by experts within the ywt community or by the yeswetrust company itself.

In the following section an additional income stream is being assessed and explained, return on investment through real estate investments.

## 5.2 Real estate investments

yeswetrust is planning to ensure income through real estate investments and will follow three different approaches to create revenue:

- **Return on Investment (ROI)**  
In terms of importance the ROI is considered to be the most important factor, when it comes to real estate investments, by yeswetrust. The ROI is a measure which is used to evaluate the efficiency, or profitability, of an investment. It gauges the amount of return on a certain investment (i.e., the rental income in case of real estate) relative to the investment's cost.

Formula:

$$\text{ROI} = \text{Annual rental income} / \text{Total cash investment (fixed costs and variable costs)}$$

YWT goal:

yeswetrust aims to achieve an annual ROI of 6 – 20% on every real estate investment.

- **Capitalization Rate**

The capitalization rate, or the cap rate for short, is another metric used by yeswetrust for measuring return on real estate investment. The cap rate is the rate of return on an income property based on the net operating income (NOI).

Formula:

Cap Rate = NOI/Price

YWT goal:

yeswetrust aims for a cap rate in the region of 8 - 15% annually.

- **Cash on Cash Return**

A third used metric by yewetrust for determining the profitability of a real estate investment is the cash on cash return, or the CoC return. Unlike the cap rate, the CoC return varies with the method of financing. The CoC return measures the annual return on your investment based on the NOI and the total cash investment.

Formula:

CoC return = NOI/Total cash investment

YWT goal:

yewetrust aims for CoC return of 8-12% annually.

All in all, through the YWT investor's eye, you look at returns, differing on the metrics used, in the region of 6 – 20% annually regarding real estate investments.

## **6 Marketing**

In the following section there will be a brief overview of our marketing activities to push this project toward our goals and raise awareness for yeswetrust. In a first step the focus will be on classical marketing issues by defining our brand, target audience and marking out why people should choose us.

### **6.1 Target Group**

Whose life will be most enhanced by our app?

- Men and women, mainly aged between 18 – 37 years
- Yearly income: 35'000 \$ - 100'000\$
- unsatisfied Millennials, who want to improve their lives
- lower- and middle-class bargain shoppers: "You get to buy sustainable things that will make your life better, without the heavy price tag."
- entrepreneurs & innovative companies who need funding: "Our obsession is to build the best engagement model in the world to take sustainable ideas to market."

After defining our target group we'll have a look at the WHY? Why is yeswetrust so unique, why us? This question will be approached in the following sections.

### **6.2 yeswetrust: the purpose of being**

The future of our generation is at stake. People label our generation as dreamers, but hope is not the only tool we have. What if blockchain technology could enable

every smartphone to shape a better future and create change? yeswetrust aims to be that very gateway.

Our mission is to encourage and inspire people to reach their full potential, make an impact and actively shape our future by providing a voting system partly based on blockchain technology.

Our obsession is to build the best engagement model in the world to take sustainable ideas to market.

yeswetrust: for a better you. for a better us.

Creates value for a better version of yourself and a better world.

### **6.3 yeswetrust: the impact**

One may ask, why are we doing it? What is the reason we get out and try to make the world a better place? What does yeswetrust strive for?

We help people to live a healthy and conscious life.

We support and encourage people and pave the way to self-fulfillment.

We impart knowledge.

We develop and promote startups for health, sustainability and technology.

We accelerate the way to a sustainable future.

### **6.4 yeswetrust: the stories**

“Marketing is no longer about the stuff you make, but about the stories you tell.” - Seth Godin

- Skilled successful people or experts as role models show inspiration how the app helps them to reach their goals. If they can do it. You can do it.
- Social Media can be addictive. scrolling, consuming without purpose! Use this addiction for a good cause. for a better you. for a better us.
- Communication and connection is to be human. Our technology broke the barriers of distance and time, of presence and visibility. Enough with superficial staging, show us your goals, what makes you get up in the morning. Let's use this digital platform to make a difference in the world. For a better you. For a better us.
- Collectivism: What is your reason to get out of bed in the morning?
- Inspirational commitment story of the founder of yeswetrust: Wow-milestone moments. Not giving up.
- Elimination of complexity: APP is the connection tool. never been this easy to make an impact.

## 7 Partners

We are approaching several leaders of the economy to initialize a future-oriented ecosystem for our members.

Company name	Category	Collaboration	Country
Müller & Papparis	Legal	Legal operations	Switzerland
Blockstein	Blockchain & ICOs	Business Consulting ICO execution Blockchain Development	Switzerland
Arctic Blue	Apps & Investments	Coworkspace Elite Hub Legal Advisory for startups	Liechtenstein
Auryn Jewellery	Retail	Brand collection Shop	Switzerland
PM Fit	Sports and motivation	E-Learning Shop	Switzerland
Twing	Gadgets and wearables	Shop	Switzerland
SAKKU	Solarpowered gadgets	Shop	Switzerland
Amrita Grounding shoes	Shoes	Shop	Greece
Mentalidad	Jewellery	Shop	Switzerland
Swissshape	Fitness Supplements	Shop	Switzerland
Ringana	Natural Cosmetics and supplements	Shop	Austria
Generationnow	Watches	Shop	Switzerland
Arameic Relief	NGO	Nonprofit support	Switzerland /Syria
Karmaflight	NGO	Nonprofit support	Nepal

## 8 Business Roadmap

June 2013

- Founding of yeswetrust GmbH by Stefan Kanalgä
- Idea development and concept

2014

- Proof of concept and initial partnerships
- Formation of core team and initial setup of environment

2015

- Economical study regarding Trustpoint in Switzerland
- Initializing development of the yeswetrust ecosystem

2016

- Proof of concept for blockchain integration
- Growth of team and partnerships for international broadening

Q1/Q2 2017

- Community engagement through ambassadors initialized
- Start development of yeswetrust application
- Partnerships with NGOs

Q3/Q4 2017

- Alpha release of yeswetrust application on IOS
- Expansion of partnerships for sustainable services and products
- Initial yeswetrust event in Brugg AG, Switzerland
- Proof of concept marketing and sales
- Proof of concept Kickstarter campaign
- Initializing legal structure and formalities

Q1-Q2 2018

- Initializing blockchain development and ICO procedure
- Start Kickstarter campaign/ marketing campaign for ITO main event
- Beta release of IOS application

Q3-Q4 2018

- Final release of IOS and Android application V1 and V2 including decentralized partitions.
- Public offering YWT/YWTc
- Bounty campaign
- Development of YWTc infrastructure
- Worldwide marketing
- First voting for shareholders

- Expanding partnerships and business to several countries
- Case study for AI integration in app

## 2019

- Release of final applications with token based payment and exchange
- Integration of AI features in app
- Member growth
- Financing of at least 4 startups
- Building of first Trustpoint
- Support of NGOs

## 2020-2025

- Worldwide partner network for usage of YWTc in sustainable shops and services
- Enlarging of the yeswetrust ecosystem

# 9 Company structure

## 9.1 yeswetrust AG Team

- Stefan Kanalga | founder and CEO
- Andre Zimmerli | CFO
- Mark Trautvetter | CSO
- Samuel Gergin | COO Sweden
- Vikram Seth | COO England
- Emiliano Brown | COO Spain
- Fabrizio Milani | COO Italy
- Andreas Fries | COO Austria
- Christian Kendlbacher | COO Lichtenstein
- Alex Warmulla | Head of R&D
- Susi Krummenacher | Head of marketing
- Corinne Woodtli | Life coach
- Cassandra Michael | Positive psychology and mindset coach
- Martin Müller | Products and brand manager ecommerce

## 9.2 Ambassadors

- Samuel Eriksson | MMA fighter | Sweden
- Patrick Incir | Icehockey player | Switzerland
- Many more TBA soon

### 9.3 Advisory Board

- Benjamin Kissling | Unternehmensberater
- Bremley Lyngdoh | Global sustainability advisor
- Evan Luthra | Blockchain | Multiple Entrepreneur
- Ladislav Kazan | Senior Management Advisor
- Markus Rey | Immobilien / Rey Real Estate
- Pirmin Loetscher | Lifecoach und Bestsellerautor
- Predi Vukovic | Medien / AZ Medien
- Raphael Ledergerber | Unternehmensberater / Ledergerber & Partner
- Rolf Müller | Müller & Paporis Anwälte

## 10 Investor overview

Within the public offering of yeswetrust the investor will be given two different opportunities to participate early in the project. There will be two subsequent offerings within 3 months in Q3/Q4 2018. The primary offering of Trustshare (YWT), the security tokens of yeswetrust, is followed up by a bounty period for token holders and active users of the application. By the end of this period the public offering of Trustcoins (YWTc), the native payment currency of yeswetrust, will take place.

Summary of yeswetrust public offering (YWT/YWTc):

ICO Detail	Trustshare (YWT)	Trustcoin (YWTc)
Hardcap	CHF 39 Mio.	CHF 14 Mio
Bonus	Max 25%	0%
Privat Sale	Until 15. July 2018	-
Public Sale	Q3 2018	Q4 2018
Number of Tokens minted*	8 Billion YWT	120 Billion YWTc
Contribution currency	BTC, ETH	BTC, ETH
Usage of Token	Security, Decision-making	Payment, Rewards, Incentives

\*There will be only one token generation event for each token.

# 11 Security token offering of Trustshares (YWT)

## 11.1 Use of Token

The issued ERC23 Token Trustshare (YWT) will be used mainly as security token representing the asset value of yeswetrust AG. Furthermore, holders of YWT are able to actively participate in decision-making regarding investments of the company and therefore can influence the strategy of yeswetrust AG significantly. To ensure a fair decision-making in the ecosystem of yeswetrust, YWT owners will be able to access a decentralized voting platform within the published application.

The following use-cases are planned to endorse growth of value and usage of YWT:

- Right of decision making for investments of yeswetrust AG
- Distribution of profits of yeswetrust AG to YWT owners

## 11.2 Voting model for shareholders

Regarding Swiss regulations YWT owners will be invited to participate in a yearly general assembly (GA). Within this meet-up strategic orientation and financial affairs of yeswetrust AG will be directed. The meeting is subject to Swiss law for corporations.

Besides the general assembly several decisions regarding investments will be made throughout the year. To ensure a profitable investment strategy all YWT holders, will be given an equal vote independent of the quantity of YWT in possession.

## 11.3 Revenue model for shareholders

The internal policy specifies to reinvest 50% of the profits in different branches to ensure a sustainable growth of returns and the company itself.

Specifically, the company aims to invest in the following markets:

- 10% funding of innovative startups (private equity)
- 30% funding of real estate projects (Trustpoints)
- 10% funding of NGOs and non-profit organizations

This measure is taken to ensure enduring growth of business activity and profit for shareholders.

Besides the above-mentioned reinvestment strategy, yeswetrust will reward YWT owners with 50% of the profit generated through business activity within private equity, real estate and the ecosystem of yeswetrust applications.

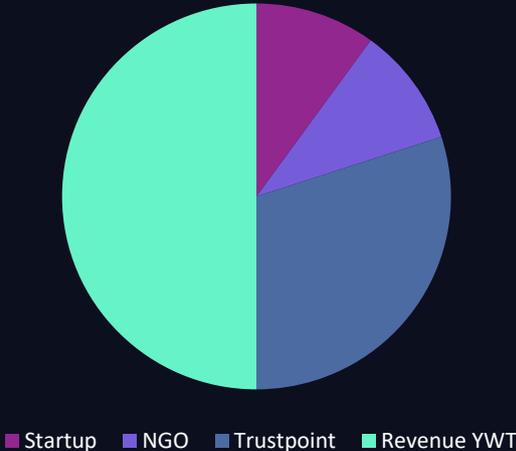
In specific this will be the following revenue streams:

- Disposition of shares (PE) of supported startups
- Disposition of shares of subsidiaries e.g. Trustpoints
- Revenue of subsidiaries e.g. rents or leasing
- In App purchases e.g. marketplace, e-learning, products
- Revenue of premium memberships

The revenue allocated to YWT holders will be issued in YWTc to the owner after the end of each financial year of yeswetrust AG. The principle of profit sharing underlies

the decision of yeswetrust AG in terms of distributing the owed amount economically and fast.

### Revenue Allocation



### 11.3.1 Staking program for YWT holders

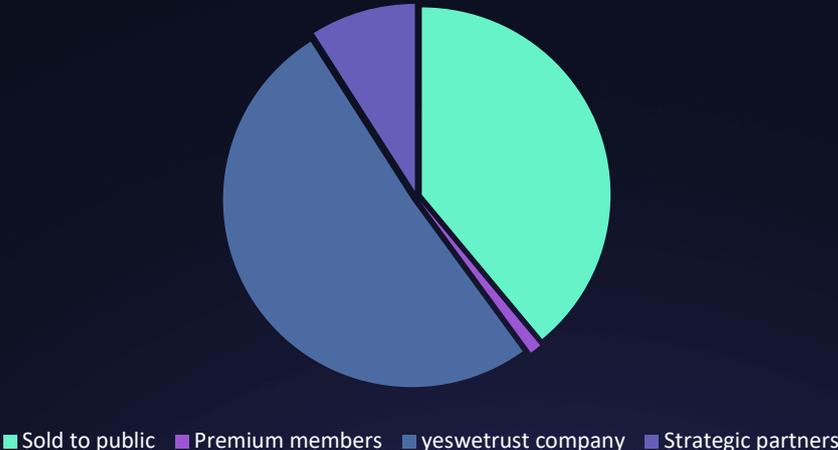
Within the three-month period between the two offerings YWT holders can stake their tokens in the yeswetrust application to earn YWTc for free. For more details please review the corresponding section (Chapter 14).

### 11.4 Token allocation

Alongside the initial coin offering (39% of YWT sold to public) the company will hold a certain amount of YWT (1%) as a reserve for future allocations to new premium members of the ecosystem. Each new premium member of yeswetrust will be able to claim one YWT for free to underpin a fair environment and voting formula.

10% minus 1 YWT of the issued Trustshares will be sold to strategic partners within the progress of business activity of yeswetrust AG. The company itself will hold 50% plus 1 YWT to be able to interfere manipulative decision making within business activity.

### YWT security token allocation



## 11.5 Token Metrics

There will be only one token generating event for YWT where a total number of 8'000'000'000 YWT will be minted. Those 8B YWT represent a total number of 8'000'000 company shares of yeswetrust AG.

Therefore, a minimum of 1000 YWT will be necessary to be able to participate the GA. Nevertheless only 1 YWT is needed to attend executive decision-making within the ecosystem of yeswetrust.

## 11.6 Lock-up period

To avoid price manipulation of YWT after the token issuance all major investments, e.g. private sale or strategic partners, will be restricted to transfer YWT for at least 3 and up to 6 months depending on the investment amount and bonus.

The company itself does not intend to sell YWT on the market at all. To ensure this policy all YWT owned by the company will be locked for 5 years. After this period the company will be responsible to hold on to the policy and store the YWT in a secure environment.

Investment amount in presale	Lockup period
Up to 250k CHF	3 month
Up to 1 Mio. CHF	6 month
More than 1 Mio. CHF	12 month

## 11.7 Token Sale

The overall hard cap targeted for the public issuance of 39% Trustshares is 39 Mio. CHF without the consideration of bonuses. The company aims to sell up to 15% of YWT previously to the public sale (4% already sold in angel seed round) which reduces the Hardcap to 33.4 Mio. CHF considering bonus terms in private sale.

The market capitalisation of the circulating supply after the public sale will be approximately 24-30 Mio. CHF depending on the amount raised in private sale and earlier rounds.

Currency accepted in public sale is ETH only. Private sale investments are accepted in ETH, CHF or US\$ only. The exchange rate between ETH and CHF will be published before the public sale.

Fixed price for the public sale is 0.0125 CHF per 1 YWT (no bonus).

The Token sale will close early if targeted amount is reached.

Private sale hard cap is 8.8 Mio. CHF with a discount price of up to 25% and minimum investment of 50k CHF.

There will be no lockup of tokens after token distribution for investments in public sale. Investments in earlier rounds will be locked-up for at least 3 months depending on the investment amount.

The token distribution in public sale will be realised by an Ethereum smart contract. Trustshares sold in private sale, to strategic partners or owned by the

company itself will be distributed by a separate smart contract after the lock-up period ends.

## 11.8 Use of proceeds

It is one of the highest priority for yeswetrust AG to ensure all funds raised in the public offering are being used in a sustainable way to guarantee a long-term income stream for shareholders.

E.g. Assuming the Hardcap is reached during the sale, a total amount of over 11 Mio. CHF will be used for initial investments in real estate, startups and non-profit projects. This initial investment will guarantee a fast development of revenue and reward early believers with high profits.

In summary, yeswetrust AG will use the proceeds of the token sale as following:

- 25% for funding first real estate project (Trustpoint in Switzerland)
- 15% for marketing, ambassadors and sponsoring
- 13% for salaries founders & team
- 12% for operations and legal
- 10% for strategic partnerships
- 5% for supporting NGOs
- 5% for private equity investments in startups
- 5% for financing the token sale and exchange listings
- 5% for tech development
- 5% as a reserve

## 11.9 Secondary market strategy YWT

It is one of the major concerns of yeswetrust AG to ensure liquidity on the market. For this concern as much as over 1'000'000 CHF will be used for listings on major security token exchanges within the first months after the public sale.

# 12 Payment token offering of Trustcoins (YWTc)

## 12.1 Use of Token

The issued ERC23 Token Trustcoin (YWTc) will be used mainly as payment token for incentives or purchases within the yeswetrust network. Active users in the ecosystem of yeswetrust will be paid with YWTc for a sustainable lifestyle or for selling knowledge and goods over the platform.

The following use-cases are planned to endorse growth of value and usage of YWTc:

- Payment in Shop, E-Learning and other In App Purchases
- Dividend payout for YWT holder
- Acceptance and discount in partner shops and Trustpoints

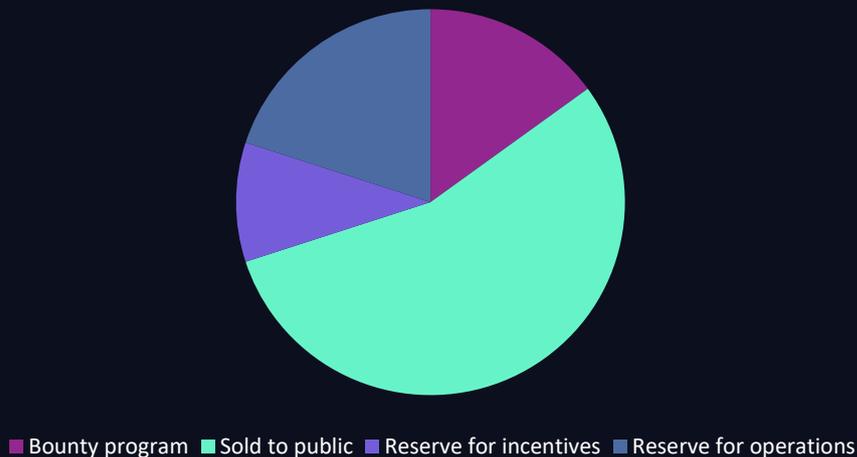
## 12.2 Revenue model for coin holders

Due to the listing on the secondary market and expected growth of the user base and network the value of the YWTc token will be rising in the future. The limited number of tokens available in the network makes it to a scarce resource while enlarging the usage of the developed tools and applications. Furthermore, yeswetrust aims to build a strong partnership network where discounts and bonuses can be claimed by using YWTc for payments.

## 12.3 Token allocation

Alongside the initial coin offering (55% of YWTc sold to public, 15% of YWTc claimed in bounty program) the company will hold a certain amount of YWTc (10%) as a reserve for future bounty programs and payment of incentives. The company itself will hold 20% YWTc to guarantee liquidity for strategic allocations in the future.

YWTc payment token allocation



## 12.4 Token Metrics

There will be only one token generating event for YWTc where a total number of 120'000'000'000 YWT will be minted.

## 12.5 Lock-up period

There will be no lockup-period for YWTc.

## 12.6 Token Sale

The overall hard cap targeted for the public issuance of 55% YWTc is CHF 14 Mio. The company distributes up to 15% of YWTc within the bounty program to YWT holders and active users of the application. The number of YWTc reserved for bounties is equivalent to CHF 3.818 Mio.

The market capitalisation of the circulating supply after the public sale will be approximately 20 Mio. CHF.

Currency accepted in public sale is ETH and BTC only. Private sale investments are accepted in ETH, BTC, CHF or US\$ only. The exchange rate between ETH/CHF and BTC/CHF will be published before the public sale.

Fixed price for the public sale is 0.0002125 CHF per 1 YWTc.

The Token sale will close early if targeted amount is reached.

## 12.7 Use of proceeds

yeswetrust will use the proceeds of the token sale as following:

- 25% for marketing, ambassadors and sponsoring
- 15% building coworkspace for supported startups and premium members
- 13% for salaries founders & team
- 12% for operations and legal
- 10% for strategic partnerships
- 5% for supporting NGOs
- 5% for private equity investments in startups
- 5% for financing the token sale and exchange listings
- 5% for tech development
- 5% as a reserve

## 12.8 Secondary market strategy YWTc

It is one of the major concerns of yeswetrust AG to ensure liquidity on the market. For this concern as much as over 1'000'000 CHF will be used for listings on major exchanges within the first months after the public sale.

## 13 ICO Roadmap

The yeswetrust company is currently applying for FINMA certification. After this process will be finished the public sale of the security tokens (YWT) will take place.

### Q4 2017 | Concept

- Proof of concept public offering
- Adapting business case

### Q1 2018 | Onboarding

- Building of advisory board
- Adaption of technical roadmap
- Legal setup

### Q2 2018 | Staging

- Whitepaper publishing
- Website for ICOs
- FINMA application
- Start private sale

### Q3 2018 | Launch

- Launch app version 2 on IOS and Android

- Execute public sale of YWT
- TGE and distribution of YWT

#### Q4 2018 | Expand

- Start bounty program
- Extend technical development
- Execute public sale of YWTc
- TGE and distribution of YWTc

## 14 yeswetrust bounty program

Total amount of 15% YWTc (3.818 Mio CHF equivalent) will be used for stake rewards and bounties during the 3-month period. A total of 5% of YWTc will be used for rewarding active users. 10% of YWTc are used for stake rewards of YWT in the provided wallet.

There will be three snapshots of the YWT stake of each users app wallet at an interval of 4 weeks. The exact dates will be communicated after the TGE.

E.g. Investment in YWT security offering for CHF 10'000.- will be equivalent to 800'000 YWT. If a user stakes all YWT for 12 weeks he can claim a total of 1'200'000 YWTc to his account guaranteeing a 2.55% revenue for shareholders. The amount can be higher depending on the total amount of YWT staked in the app wallet.

yeswetrust is eager to receive many community feedbacks to further develop the most needed tools and functions in the application. For this reason there will be an activity based bounty program after the public offering of YWT in Q3 2018. Within this period of time every purchaser of YWT will be granted access to the premium features of the application.

In total yeswetrust will distribute 5% (6'000'000'000 YWTc) of all YWTc minted to users of the yeswetrust app by the end of the 12 week period based on their level of activeness.

The distribution of reward is as following:

Level reward for users: 0.5% (600'000'000 YWTc)

E-Learning: 2.5% (3'000'000'000 YWTc)

Motivation: 1% (1'200'000'000 YWTc)

Member Referrals: 1% (1'200'000'000 YWTc)

## Bounty Programm | 5% of YWTc



The following incentives\* will be distributed to the members:

*\*If a certain reward category will not be reached by any user the amount will be added to the lower category. E.g. No user reaches level 14. Then the 240 Mio. YWTc will be located to the users in level 11-13.*

Level of tree reached after 12 weeks	Incentives in YWTc / number of members in the category	Equivalent in CHF
1-5	30'000'000	6'375.-
6-7	60'000'000	12'750.-
8-10	90'000'000	19'125.-
11-13	180'000'000	38'250.-
14+	240'000'000	51'000.-

Trustcoins earned with E-Learning	Incentives in YWTc / number of members in the category	Equivalent in CHF
100-1'000	50'000'000	10'625.-
1'001-5'000	200'000'000	42'500.-
5'001-10'000	500'000'000	106'250.-
10'001-25'000	1'500'000'000	318'750.-
25'001-100'000	500'000'000	106'250.-
100'001-500'000	350'000'000	74'375.-
500'001+	400'000'000	85'000.-

«thx» earned from other users	Incentives in YWTc / number of members in the category	Equivalent in CHF
1-5	20'000'000	4250.-
6-20	50'000'000	10'625.-
21-100	100'000'000	21'250.-
101-500	500'000'000	106'250.-
501-2000	330'000'000	70'125.-
2001+	200'000'000	42'500.-

Incentives for member referrals will be calculated with the following formula:

$(\text{Number of referrals of one user} * 1'200'000'000) / \text{total referrals of all users} = \text{total amount of YWTc for individual user}$

E.g. If one user has 10 referrals and in total there were 100'000 new users registered by referral the user can claim 120'000 YWTc (equi. CHF 25.50).

## 15 Risks and legal

This is no investment advice. yeswetrust is obeying Swiss federal law.

## 16 Contact

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