



A new frontier in finance

VISION

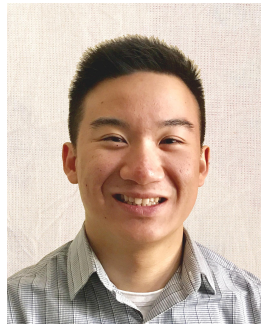
Increasing transparency and
financial inclusion through
reciprocal aid organizations
on the blockchain

TEAM



George Li

Stanford M.S., founder CottonBrew,
ex-McKinsey, ex-Google PM



Patrick Long

UC Berkeley B.A. Economics,
CPA, ex-EY Assurance



The General

Top university in SE & CS B.S./M.S.
Sr. Software Engineer at Fortune
100 Fintech



Ron Merom

ex-Google software veteran, blockchain
enthusiast, B.Sc./M.Sc. in CS



Tom Nash

Android developer, ex-web dev,
B.Sc. CS Lancaster University



Shine Lee

Ethereum miner, Solidity
developer, UC Davis B.S. CS

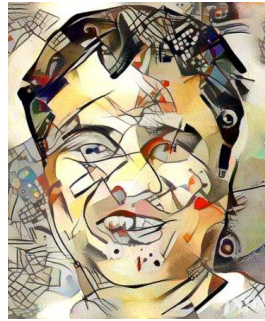


TEAM



Justin Zheng

ex-marketing associate at FirstBlood.io,
Ethereum developer

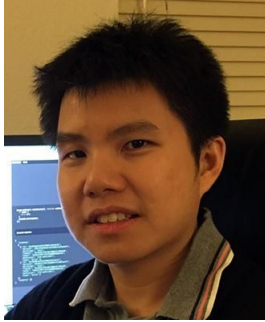


Mohamed Zahoor

Sr.. MTS at PayPal, industry
veteran, holds 8 tech patents



ADVISORS



Benedict Chan

Creator, Etherli - Ethereum's first Multi-sig
Wallet, Platform Lead BitGo, ex-Microsoft



Fennie Wang

GC at Moni Limited, ex- Latham Watkins,
ex-Wilmer Hale, Columbia JD



Daniel Cawrey

ex-CCO at Velocity, ex-COO at Zapchain,
Editor at Coindesk, ex-Google



THERE ARE 3 COMMON METHODS TO DEAL WITH ECONOMIC UNCERTAINTY



Government:

- Social Security
- Unemployment



Commercial:

- Insurance
- Lending



Reciprocal:

- Mutual Insurance
- ROSCAs

CHARACTERISTICS

- Unavailable in most countries
- Underfunded and unsustainable where currently available

- Misaligned incentives resulting in excessive risk taking (e.g., derivatives) and gov't dependency
- Shareholders first
- 2B adults have no access

- Lack of transparency/ability to scale
- Used widely, builds resilience, sustainable
- Increased demand after 2008 bailouts

A TRANSPARENT AND INCLUSIVE ALTERNATIVE FINANCIAL SYSTEM

WeTrust enables communities to create reciprocal aid organizations.

FEATURES



ROSCAs



Credit
Scores



Mutual
Insurance



Lending



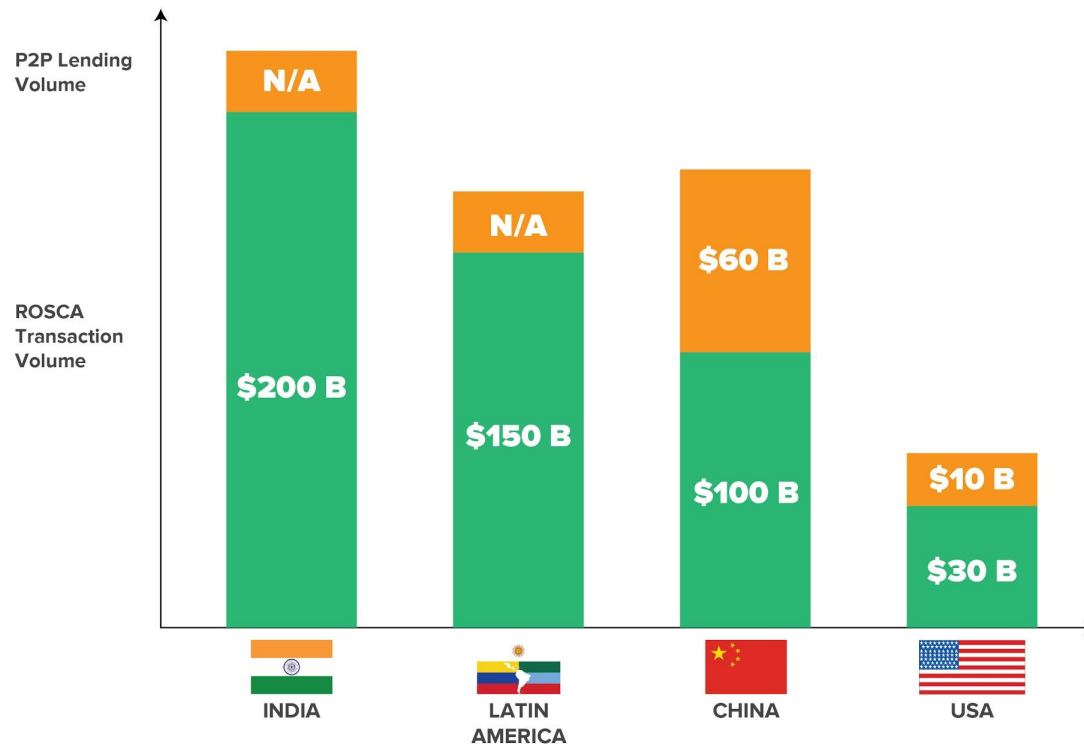
Fiat
Gateway



Commercial
Lending

MARKET SIZE IS MASSIVE

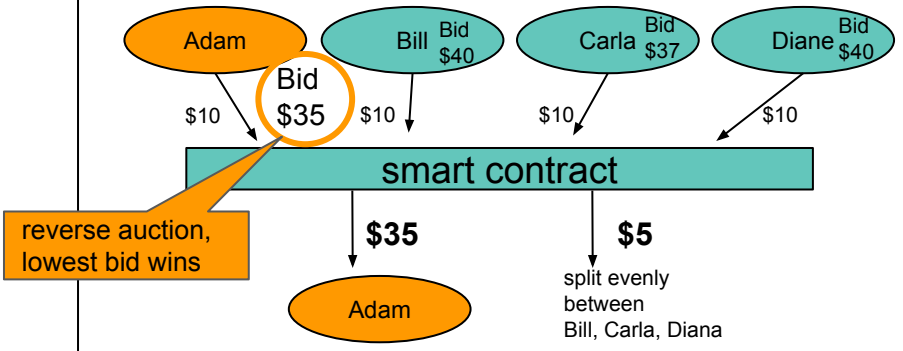
ROSCAs (aka *Chit Funds, Tandas, Cundinas, Hui*) are a \$500B market, and P2P lending is an additional >\$70 B/ yr growing 50% y-o-y



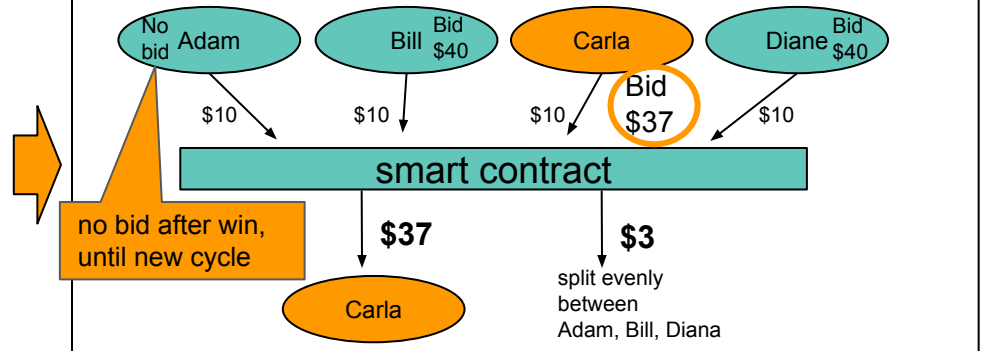
MARKET ENTRY VIA ROSCA, WHAT IS IT?

ROSCA Example: 4 members, \$10 contribution / period, a participant can win once every X periods, where X = # participants

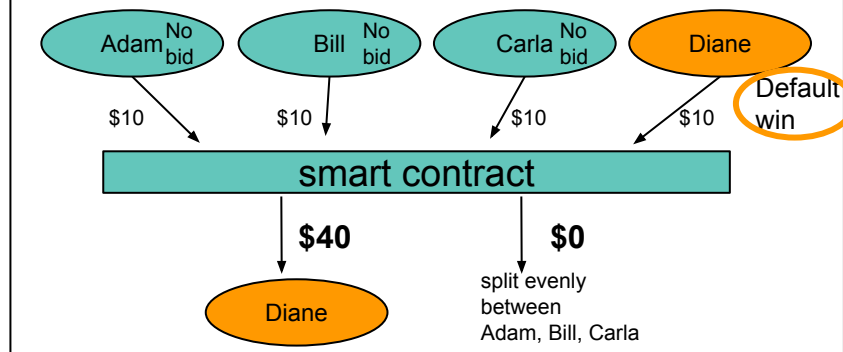
Period 1



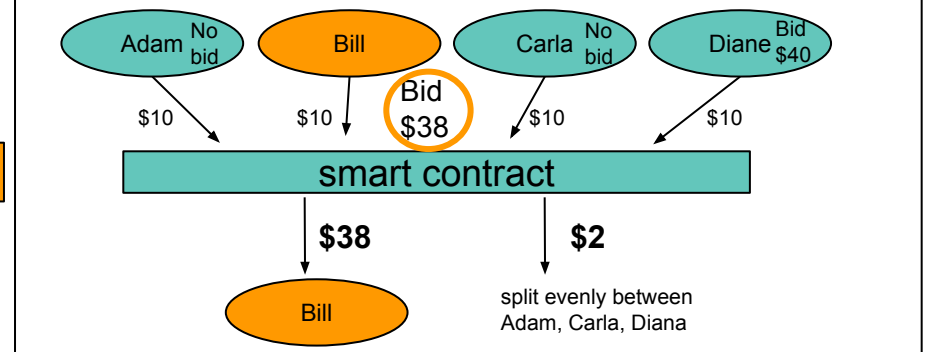
Period 2



Period 4



Period 3



FINANCIAL SUMMARY

Adam	Receives \$36.66 over 4 periods
Bill	Receives \$40.66 over 4 periods
Carla	Receives \$39.33 over 4 periods
Diane	Receives \$43.33 over 4 periods

IMPACT

- Those who need funds sooner bid lower within a period; savers receive low-risk "interest" from trusted associates
- Every participant is better off (pareto efficient), interest stays within community

ROSCA OPPORTUNITY IS VAST AND MANY HAVE TRIED

puddle

eMoneyPool

3 to 30% APY, no incentives for savers

SAVEMATES

Overcautious deployment

**Lessons learned from others' mistakes;
WeTrust uniquely positioned to reduce fees
and incentivize savers**

WeTrust IS AUTONOMOUS, FRICTIONLESS, AND DECENTRALIZED

Automate creation, accounting, tracking, management tasks for reciprocal aid organizations



Automation through smart contracts

Smart contracts will allow financial obligations to move smoothly and seamlessly



Multi-Signature

Multiple private keys secure each fund



Community based lending & voting

Keeps money within communities and lowers interest rates



Rock bottom fees capped at 1%

Our fees are the lowest in the industry



A new type of credit score

User can generate a "blockchain based credit score"



Incentives

Users are rewarded for referring new users and for loyalty

GO TO MARKET STRATEGY

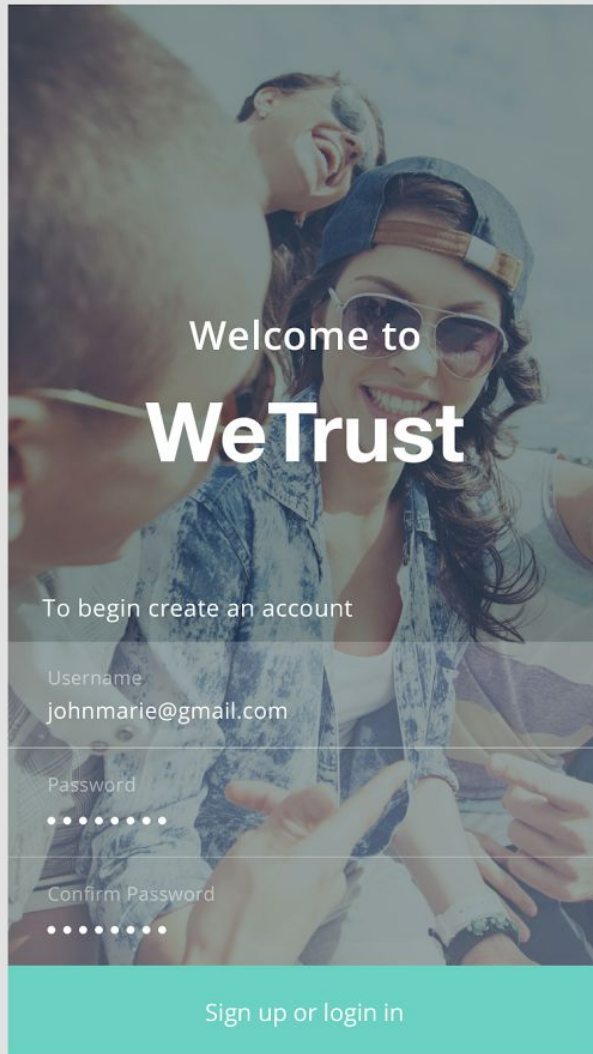
1st phase: crypto community (early-mid 2017)

- Collaborate with prominent community members to demonstrate value
- Drive awareness via social media
- Focus on **social impact** achievable from ROSCAs

2nd phase: (mid-end 2017)

- Incorporate stable-coin to abstract from blockchain
- Onboard country managers to drive adoption
- Build own network or partner with on/off-ramp services where applicable (e.g., ABRA) to drive adoption
- Focus on **personal impact** from ROSCA participation

HOW IT WORKS -- THE WeTrust ROSCA MOBILE APP (1/2)



Create New

New Rosca Join Rosca

Name
John Doe

Email
JohnDoe@gmail.com

Address
12345 Ethereum Rd San Francisco, CA 94105

Phone
(987) - 654- 3210

Contribution size
\$10 , \$50 , \$100....

Duration
1 Year

Frequency of contribution:
1 Week , 2 Weeks , 1 Month

Number of participants:
10 , 20 , 100...

Create new Manager Join Wallet 740 Credit score

Create New

New Rosca Join Rosca

It look like you are already
have a group!



Please enter your 'UNIQUE CODE' to join
xxx-xxx-xxx

or

Please check your email:
JohnDoe@gmail.com

Create new Manager Join Wallet 740 Credit score

HOW IT WORKS -- THE WeTrust ROSCA MOBILE APP (2/2)

 ROSCAs Manager 

Days

03

Hours

03

Minute


12


Until next contribution


Members	Roscas Won	Contribution
John Doe	3/3	✓✓✓
Jane Doe	2/3	✓✗✓
Janie Doe	1/3	✗✓✗


Make a bid

Contribute

 Create new



 Manager

 Join

 Wallet

740

Credit score

 Wallet 

BTC Wallet

64

ETH Wallet

32.3

ETC Wallet

45.6

DEPOSIT


WITHDRAW


Transactions Logs:


09/21 Withdrawal for school tuition -1.8 BTC
From BTC Wallet


09/24 Deposit for winning September ROSCA +5.8 BTC
From BTC Wallet

09/28 Contribution to October ROSCA -0.8 BTC
From BTC Wallet

 Create new

 Manager

 Join

 Wallet

740

Credit score

 Credit Score

740
YOUR SCORE

AS OF 10/4/16


Here's how you've been doing !

✓ ROSCAs completed successfully : 6/9 66%

✓ Average ROSCA size : 9.2 People

✓ Average ROSCA contribution: \$58

 Create new

 Manager

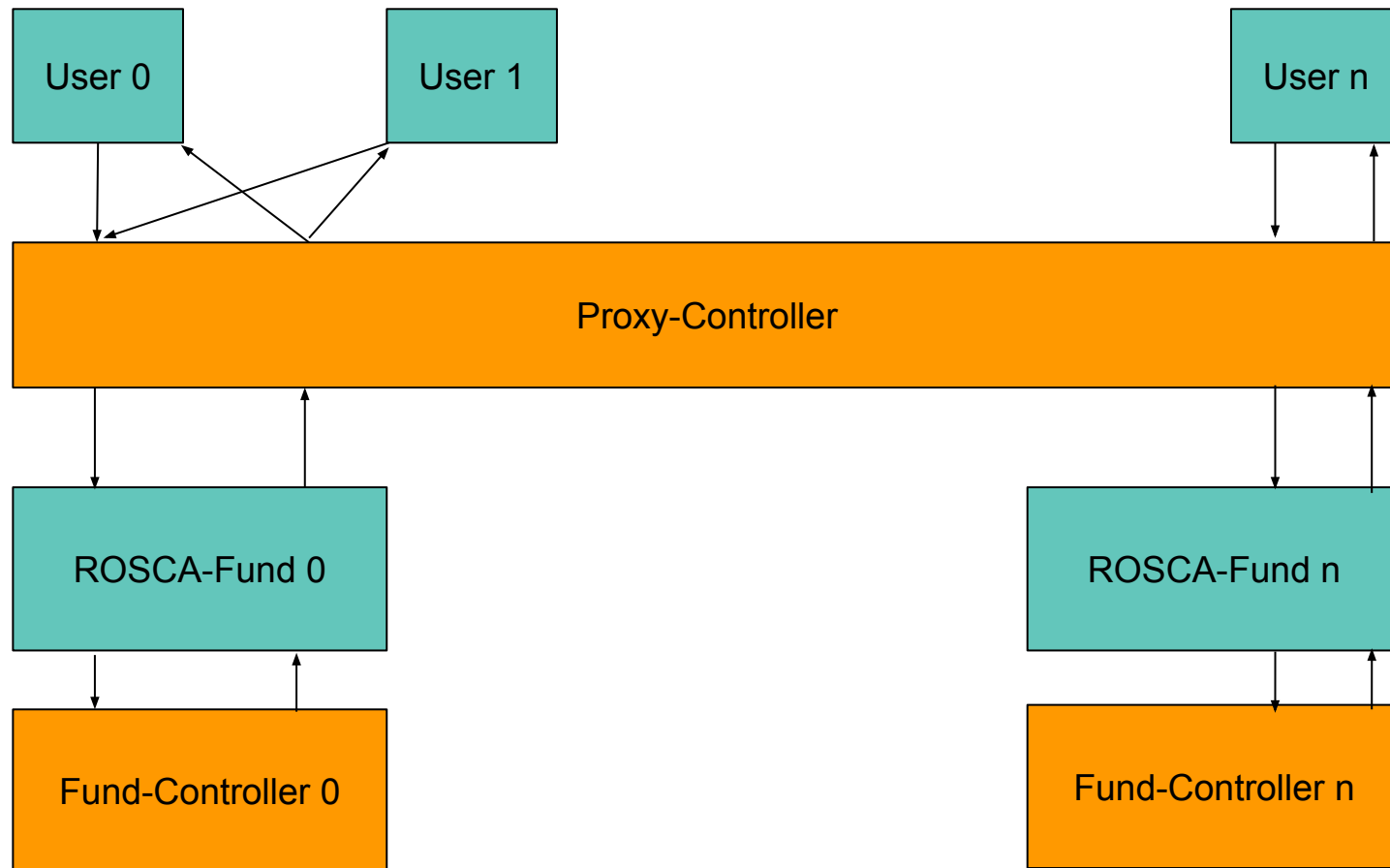
 Join

 Wallet

740

Credit score

HOW WeTrust ROSCA SMART CONTRACTS WILL WORK



LONG TERM ROADMAP

PHASE 1: 2016-2017

- Whitepaper Release
- Crowdsale
- Token Issuance
- ROSCA
- Credit Scores

PHASE 2: 2017-2019

- Insurance Platform
- Direct p2p lending
- Fiat Gateway Partnerships

PHASE 3: 2019 and beyond

- Commercial Lending
- Reciprocal Organization
Management tools



A new frontier in finance

Questions? Interest in our Whitepaper and upcoming token sale?

Contact george@wetrust.io