



Lending system  
**WHITEPAPER** | **2017**

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## ABSTRACT

The global digital investment market is blooming worldwide with various models. It opens a new ear on the investment field for new generation, helps to create a competitive, dynamic and level playing field. Yet most models are over-complicated structures that lay barriers to investors such as: old-fashioned interface, weak operating system, stagnant transaction, non-transparent financial institute.

These problems are eliminated by FUTURECASH (FCH), a simple but extremely efficient financial models with three essential outstanding features: Lending, Trading and Referrals . This is where anyone can invest and gain prompt return on their investment within a limited time-frame.

FutureCash introduces decentralized lending on Ethereum network by using ERC-20 compatible tokens. FutureCash solves the problem on reducing the loss of capital on default and provides decentralized solutions to avoid loss of capital and to make one true global lending market available.

# FutureCash Outline

Disclaimer

Abstract

Outline

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- Key success factors

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  - + Profit Trading up to 40%

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# 1. FUTURECASH

## Lending platform Overview

**FUTURECASH** (FCH) not only aims to create a lending platform but also helps ensure your finances are safe, secure and increase thanks to our innovative proof-of-stake algorithm.

**FutureCash** will give you with an opportunity to invest in the financial field, receive dividends and increase your capital in future.

Pioneers in the Fintech industry, we want to develop something important and to break the process-heavy and unfair lending market we have all become familiar with. We want to make lending available on global scale. Instead of relying on local banks and financial organizations, we believe that investors from anywhere in the world should have the possibility to obtain a huge profit from Futurecash.



## 1.1

# FUTURECASH

## Vison & Mission

**FutureCash** seeks to pull all individuals worldwide **from marginalized to mainstream** by building Blockchain into every step of the investment industry and by working towards full security, transparency and simplification. Thus, even those new to investing will find it easy to gain access to a new era of digital investment market. We want to accelerate this smart technology and make it accessible for citizens. We are passionate about moving forward in an ethical, morally responsible and legal way.

Our name of **FutureCash** has its own special meaning that is the way our community spreads to your country:

- We generate a smart investment system to lengthen its sustainable interests.
- We support new era of the Blockchain community
- We are working towards a shared global platform
- We are transparent
- We create a simple but efficient system

**FutureCash** commits to make an effort in developing a bright future of financial investors offering a professional team, pioneering technology and experienced leadership, which makes this cryptocurrency be a natural choice for our industry..



## 1.2

## FUTURECASH

### Alternative solution for lending

Currently, there is no access to true global lending market. This is about to change. Traditional lending market is controlled by governmental monetary policies, which affect the competition on lending market. Furthermore, politics casts a dark shadow on the lending market. This has resulted in banks controlling on how they lend and at what price.

Blockchain provides global access to transactions. Blockchain makes it possible to send transactions uninterrupted and uncompromised globally. By using the Ethereum blockchain technology, anyone can send to anywhere a transaction of value. Thanks to Ethereum Smart Contracts complex and sophisticated transaction can take place in a secure way.

In the context of fluctuated investment market, lending is still of important factor despite its highly uncontrolled and complicated feature. Therefore, **FUTURECASH** was born to solve problems of lending. Such as:

- Improve transparency into business development
- Optimize the lending origination process
- Track outstanding post-closing documents
- Limit the number of sold Tokens to each investor
- The inequality between the investors will be relieved
- As everyone doesn't know one another we are working in a fully decentralized environment, therefore the solution should be on chain as well.

## 1.3

# FUTURECASH

## Key success factors

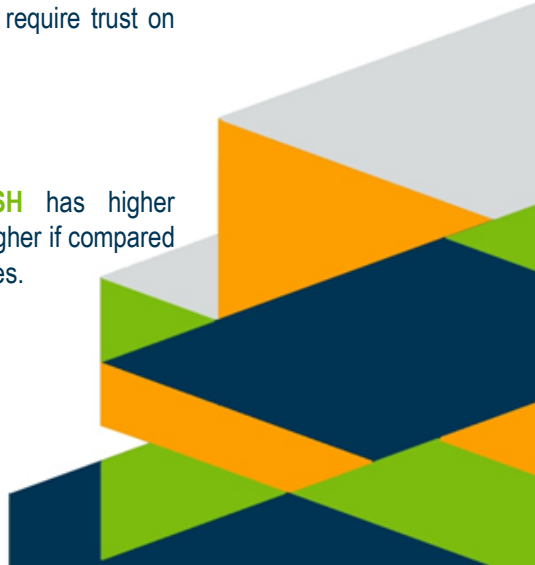
### APPLICABLE BLOCKCHAIN

**FUTURECASH** are one of successors of applying anonymous Blockchain technology on investments. This salient feature of Blockchain is that it enables a database to be directly shared without a central administrator and third-party organization. Additionally, the data is highly secured with a distributed database, locked down by clever cryptography.

Risk of default as a barrier in decentralized crypto-currency lending. There are no obstacles on lending crypto-currency as such. Within FutureCash platform, the crypto-currency could be lend to anyone anywhere, and it would be a simple transaction in a way that does not require trust on third parties.

### HIGH LENDING INTEREST RATE

Lending model of **FUTURECASH** has higher interest rate of **up to 40%**, much higher if compared with the bank, other financial services.





# FUTURECASH

## 1.3 Key success factors

### FAST RETURN ON INVESTMENT, AROUND 89 DAYS

**FutureCash** helps investors recover their capital faster, within 89 days in comparison with Bitconnect 120 days, Hextracoin 99 days respectively.

Public exchange listing on FCH exchange & external exchange early, 1 to 3 months after ICO

### EQUAL OPPORTUNITY

The Token Sale will be public on our official site for every buyer to ensure that all buyers have a fair and equal chance to obtain tokens.

### SELF-SUSTAINABILITY

It is important for initial and later token holders to know that FutureCash platform can be self-sustainable over a long-term period and achieve profits to pay interest for investors. FutureCash plans to finalize the advanced technology solution, set up operations and expand in many markets around the world to truly create a global lending model.

Our business plan roadmap indicates each its step.



## 2

## FCH TOKEN

# Ethereum ERC20 Token

In order to enable a entirely free and security financial system, a new crypto-token, called FCH, will be issued by the FutureCash to smart investors before **FUTURECASH** (FCH) is released in the open market.

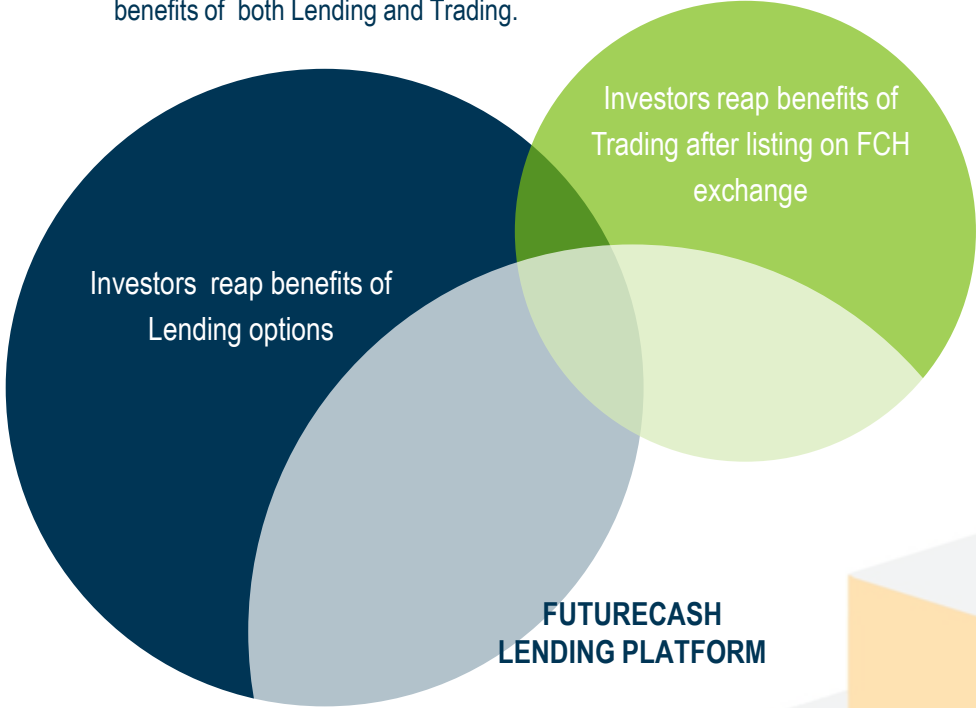
**FUTURECASH** is designed for peer-to-peer trade, provide multiple investment opportunities for people who are seeking the possibility of income stability in the decentralized era of money and finance.

The **FutureCash** supplies 25 million **FUTURECASH** coins only. This ensures that inflation will not occur in the future. At the same time, we maintain the development of the value's coins. It helps ensure our investors always receive the maximum profit.



## 2.1 FCH TOKEN Token-Holder Benefits

**FUTURECASH** (FCH) provides our contributors with great & unbelievable opportunities by combining the benefits of both Lending and Trading.



Investors reap benefits of  
Lending options

Investors reap benefits of  
Trading after listing on FCH  
exchange

**FUTURECASH  
LENDING PLATFORM**

## 2.1 FCH TOKEN Token-Holder Benefits

### PROFIT LENDING

The **FUTURECASH** is a new critically acclaimed service likened to a gold rush. The platform enables only our investors to contribute and make lending requests, which is an incredible investment opportunity.

#### Lending interest table

Every participant of The FUTURECASH ICO will own FCH tokens which could prove an immense return on investment. With a return of up to 40% per month, approx 1,6% daily interest rate, the potential profit is vastly greater than that you would receive from others.



# FCH TOKEN

## Token-Holder Benefits

### Lending interest table

Daily pay-out & calculation

Package 1	Package 2	Package 3	Package 4
from <b>\$200</b>	from <b>\$1,010</b>	from <b>\$5,010</b>	from <b>\$10,010</b>
INTEREST	INTEREST	INTEREST	INTEREST
Volatility software	Volatility software	Volatility software	Volatility software
Bonus	Bonus	Bonus	Bonus
	+0.10% daily	+0.12% daily	+0.14% daily
Profit up to 16%	Profit up to 18%	Profit up to 20%	Profit up to 22%
<b>179 DAYS</b>	<b>159 DAYS</b>	<b>149 DAYS</b>	<b>139 DAYS</b>
Package 5	Package 6	Package 7	Package 8
from <b>\$20,010</b>	from <b>\$40,010</b>	from <b>\$60,010</b>	from <b>\$100,010</b>
INTEREST	INTEREST	INTEREST	INTEREST
Volatility software	Volatility software	Volatility software	Volatility software
Bonus	Bonus	Bonus	Bonus
+0.16% daily	+0.18% daily	+0.20% daily	+0.22% daily
Profit up to 25%	Profit up to 30%	Profit up to 35%	Profit up to 40%
<b>129 DAYS</b>	<b>119 DAYS</b>	<b>99 DAYS</b>	<b>89 DAYS</b>

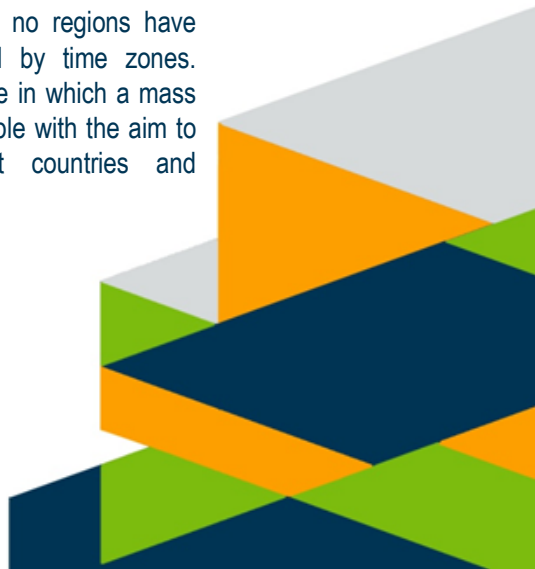
## 2.1 FCH TOKEN Token-Holder Benefits

### PROFIT TRADING

**FCH** tokens will be issued on the **FutureCash** platform and can be traded freely on exchanges after FCH ICO is finished. You can earn capital by taking a few simple steps, and can be achieved by using **FCH** trading through multiple methods.

Thanks to using a Blockchain based, well automated exchange, low cost are being achieved and making accessible to a large range of people. Moreover, there is no influence from political, security, problems of economic or third parties.

**FCH** are built in an international environment since they can be exchanged globally; no regions have been discriminated, nor affected by time zones. **FutureCash** has its own milestone in which a mass of events and activities are available with the aim to connect the investor amongst countries and continents.



## 3

## FUTURECASH ICO Purpose & Terms

**FutureCash** (FCH) aims to create a direct & easy financial investment channel for everyone, everywhere.

FutureCash ICO is also a mechanism to raise funds for our lending operations. It also helps participants to finance the development of their company and reap the benefits of such an investment in the future.

FutureCash is a part of the fast-growing ecosystem, which constantly develops innovative solutions for users of cryptocurrency to make their investment easier and more efficient.



## 3.1

# FUTURECASH Token Sale Purpose

**FutureCash** is offering to potential users of our FutureCash platform the right to pre-purchase. FutureCash (FCH) token is based on the decentralized Ethereum market standard, smart contract , ERC20 token.

The ICO means will be distributed as per the development of the project. FutureCash plans to spend crowd funded capital on expending its support system of supports, developing new features, incorporating a lending system, and introducing a new financial services based on Blockchain.

We are committed to providing a safe, honest, fair and transparent financing service platform for the legitimate benefiting purpose of investors.





## 3.2

# FUTURECASH

## ICO Model & Terms

Symbol:	FCH
Token Standard:	ERC-20
Payout:	Purchased Tokens will be released in ICO
Hard-cap:	25,000,000 Tokens
Distribution during ICO:	10,000,000 Tokens
Price per Token:	\$1 per token during the whole Token Sale
Min purchase:	200 FCH tokens
Max purchase:	No limitation

Token Sale of 30 days: 25<sup>th</sup> Dec (9:00 UTC-5) – 24<sup>th</sup> Jan 2018 (9:00 UTC-5)

**Token Sale will complete if 10 million tokens are sold out, even before 24th Jan 2018.**

Secured methods of token purchase: BTC, ETH

Handover of tokens: With smart contract exchange

Lending: Lending tokens option will be available after having tokens on your balance

Transferability & Trading: Commences on after launching internal exchanges

Any coins that go unsold will be added back to the Company Inventory and planned for a period of two years.

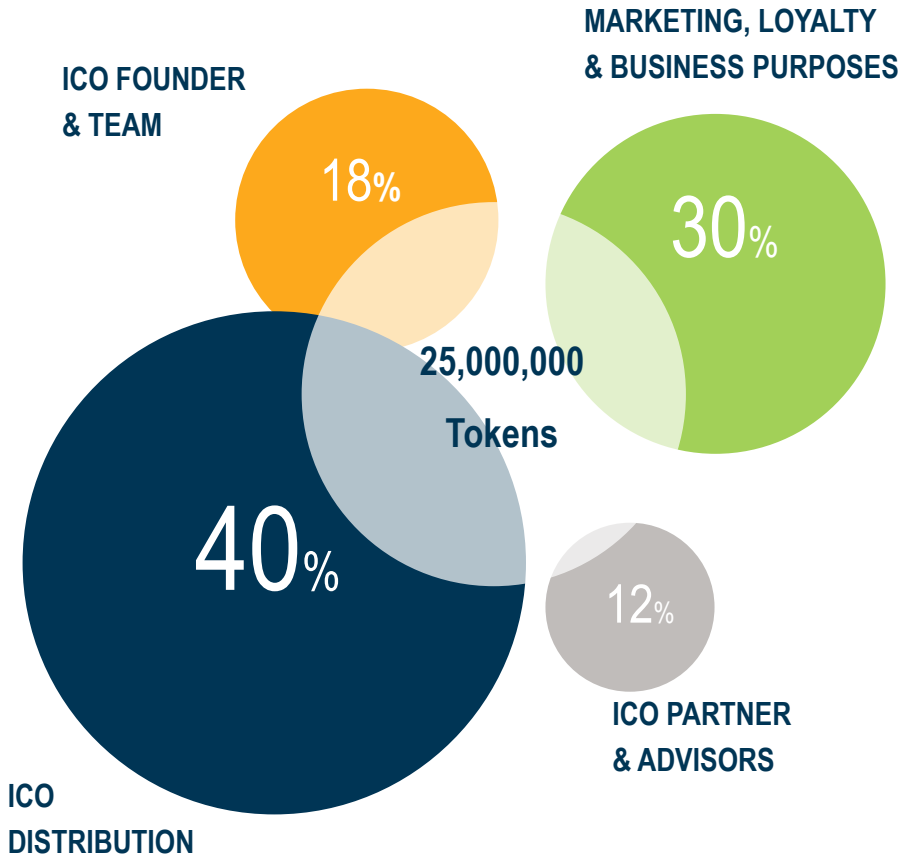
**PLEASE NOTE:** any individual or organization that is located in a jurisdiction where coin offerings have been outlawed will be prohibited from participating in this Token sale. It is incumbent upon any prospective purchaser to be aware of and comply with any laws or regulations governing your participation.

## 3.3

## FUTURECASH

## ICO Distribution of Token

We aim to engender confidence and trust within the FCH token holder community. 40% of all FCH tokens will be distributed.



## 3.3

## FUTURECASH

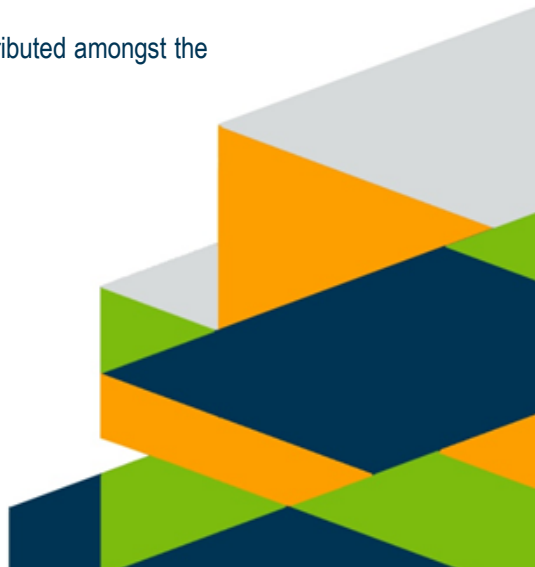
### ICO Distribution of Token

This includes the FutureCash token sale, community initiatives.

- 40%: Total ICO distribution to the community including the participants of referral campaign.
- 30%: Tokens allocated for marketing and loyalty purposes
- 18%: Reserved for the founders and management of the ICO
- 12%: Reserved for ICO partner advisers

30% of tokens will be allocated for marketing and loyalty purposes and gradually released to promote FutureCash development and to fulfill our referral program.

The final 30% of tokens will be distributed amongst the project team, advisors.



## 3.4

## FUTURECASH

### Revenue Usage

A large majority of our expenses will be used to fund FutureCash development engineers tasked with designing and building the platform. Operational costs will include stipends for consultations with legal and regulatory experts, customer relationship management, human resources, and related expenditures.

- 50%: Software development
- 20%: Operational costs
- 15%: Marketing expenses
- 15%: Open source software development

Marketing funds will be reserved for large-scale advertising campaigns managed by experts.

A portion of our revenue will be reserved for incentivizing engineers to work on the core protocols of public blockchain. We will pay developers to contribute to some of the most impactful open-source software packages in the space.

A number of contributions will be used to fund security, legal and operational needs.

The exact usage of fund received will be adjusted by the total amount of funds received.

## 4

# FUTURECASH

## Referral Terms & Rewards

As well as receiving benefits of the lending and trading, we incentive our participants to join our referral campaign. Our vision is to create a decentralized health data economy and would like our shareholders to help spread our message on a global-scale. Proof is starting a referral campaign so that participants within our cryptocurrency community can get rewarded income in BTC / ETH.

You will **receive** with an instant **15% of purchased tokens from your referrals in BTC and ETH** and on any investment made through your individual referral link. To earn money, firstly you need to create an account. Then, you start sharing information about the FUTURECASH ICO. The **FutureCash** system will automatically pay income to your balance on a daily-basis.

There is no limitation of the number of members that can join, therefore you can suggest your referral link to your network as wide as possible and you will receive amount of commission in return. Payment schedules and account information is accessible by login 24/7 on the website.

### Referral's Structure

Total rewards you can earn from the value of FCH of your referrals will include: 10% from F1's purchases, 3% from F2's purchases and 2% from F3's purchases.

Level of Your referrals	Rate of Your rewards
F1	10%
F2	3%
F3	2%

## 5

## FUTURECASH

# Potential Future Forecasts

Transgressing into a completely shared global market is imperative, as people prefer to co-operate with others worldwide to maximum their profits and also create new value for their community. The appearance and development of the Blockchain is of paramount importance in the investment industry.

When applying this outstanding technology, investors have more smart choices in investing and returning, which seems basically sound. However, all new trend face challenges such as overloaded multiple cryptocurrency and prolific lending models, which leads to a diffused financial market for investors. After, discovering this prerequisite the need to have clear, stable and efficient system was evident, and that's the reason why FutureCash was born.

**FUTURECASH** is of the very potential project with its mission: "Create a new world for crypto financial activities".

FutureCash moves toward generating a source of sustainable income for both individuals and communities.



# FUTURECASH

## Potential Future Forecasts

**RELIABLE INVESTMENT:** Each Investment pack is simple and easy to use. Our platform includes a new feature that allow investors to calculate their balance, with pioneering technology allowing you to foresee interest rates. The platform also features an automatic system on all types of transactions, especially the interest rate payment is automatically transferred on your account.

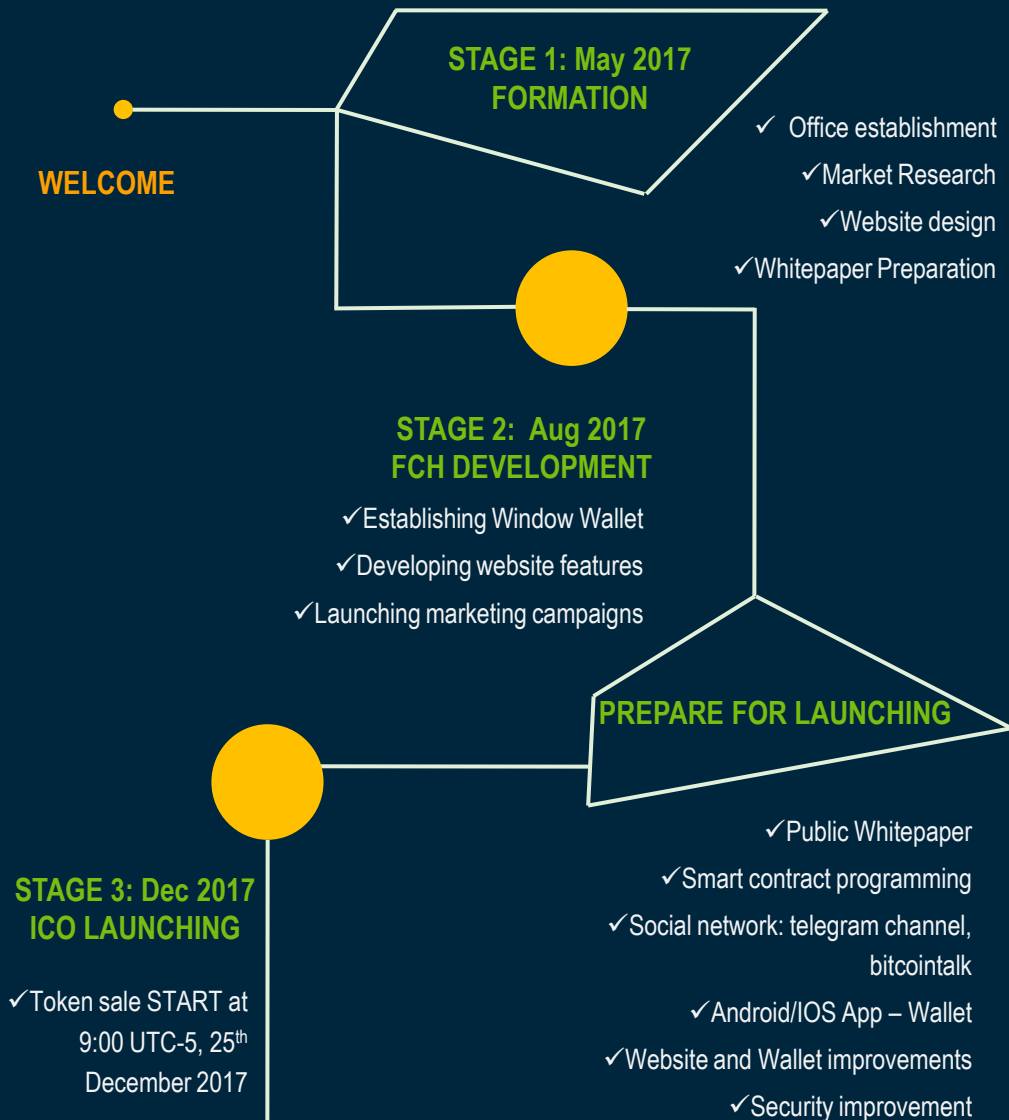
**A SHARED & GUARANTEED SYSTEM:** **FUTURECASH** desires to connect people and create a globally integrated investment community with fully preferential policies for our members.

**SIMPLY & EASY APPLICATION:** The FutureCash goal is to share a future without borders world where all citizens find it easy to invest together in the same size of piece of cake without professional knowledge or experience or technical trouble

**FAST & STABLE INVESTMENT:** FutureCash focuses on its project generous disposition with the increasingly stable growth. The ICO floor price is normally \$20 in the starting point, with the potential of reaching double in the first amount by \$40 after three months, and \$90 in six months later. With such a remarkable growth, the return on equity will increase drastically.

# 6 FUTURECASH

## Details of roadmap in 2 years





6

# FUTURECASH

## Details of roadmap in 2 years

### ICO SUMMARY

- ✓ Distribution of all sold tokens
- ✓ Referral campaign summary
  - ✓ Website upgrade
  - ✓ Listing Preparation

### STAGE 4: 2018 LENDING LAUNCHING & LISTING ON EXCHANGE

- ✓ FCH Lending Program launching & Public FCH internal exchange
- ✓ Android/IOS App update

### STAGE 5: 2019, 2020

- ✓ FCH newest version release
- ✓ Update new features of FCH internal exchange
- ✓ New support channel upgrade
- ✓ Launching of new offices in Asia to develop FCH platform worldwide

Plans for  
breaking into  
new Markets in  
Asia.

# FUTURECASH

## Conclusion & Commitment

**FUTURECASH** makes effort to create a modern, safe and convenient financial system, centralizing on the equal opportunity for each individual over the world participating to our evident investment network. **FutureCash**, though entering late in the market, promises to bring a better and reliable system for users basing on solutions for the obstacles of current investment situation. Our mission is creating a simplistic interface with full of essential functional features that is useful and convenient to investors. Joining with **FutureCash**, you are on the stable path to be successful in the future.

Our biggest business goal is to build strong relationship with investors by creating a profound profile, make our information accessible and transparent worldwide, ensure trading and lending activity operate faster and more efficiently, provide interface that is simple and streamline, certify that our investors' interests are completely warranted and secured by restricting the number of sold tokens per capita.

There are a vast of benefits for FutureCash ICO investors to buy during period with our particular preferential policy. It is an incredibly successful method to create a good social community, partly contribute to the development of cryptocurrency world. **FutureCash** is gradually breaking into potential segmented markets to manage and incentive investors' demand, generating profits and improving a shared global.

