

# THE FREEDOM COIN (TFC) WHITE PAPER



THE COIN YOU CAN BANK ON

## ABSTRACT

This whitepaper highlights the current challenges of new start-ups in the cryptocurrency domain. The high failure rate of start-ups requires a solution with proof of sustainability beyond the underpinning technology of a coin and the funding stage of launching the coin. The Freedom Coin addresses the need for sustainable long term returns to the crypto community through a decentralised TFC Product, providing returns to the TFC crypto community over the long term. The structure of the solution provides a governed approach through a unique voting system protecting the interests of the TFC crypto community and the sustainability of The Freedom Coin. The solution aims to provide increased peace of mind to the cryptocurrency community within the volatile environment.



# OUTLINE

1. Background / Problem Statement	3
1.1 TFC Vision	4
1.2 TFC Objectives	4
1.3 TFC Customer Persona	4
2. The Solution: TFC Service Offerings	5
Figure 2: TFC Service offerings	5
2.1 TFC Product: TFC Masternode	6
Graph 1: Distribution of TFC start-up funds	6
Graph 2: The TFC Products	7
2.2 TFC Governance: Voting process	8
2.2.1 Charities	9
2.2.1 Initial Coin Offerings	9
2.2.1 Mining Pools	9
2.2.2 Other Opportunities	9
2.3 TFC Platform	9
2.4 Technology	10
3. Execution from concept to reality	11
3.1 TFC Realisation Roadmap	11
Figure 3: TFC realisation roadmap	11
Table 1: TFC realisation roadmap description	12
4. TFC team	13
Figure 4: TFC Team	13
5. Conclusion	13
6. Development Team	14
Annexure A: Detailed Road map	15
Annexure B: TFC Portal User Interface Design	16
Annexure C: TFC Governance	20
Annexure D: Masternode Voting Process	22
Annexure E: Incident Investigation Process	23
Annexure F: Service Delivery Process	24
Annexure G: IT Security	25
Annexure H: Proposal Submission template	26
Annexure I: Risk Matrix	27
Annexure J: Network Fee Payout Projection	28
Annexure K: Network Fee Payout Projection Graph	31
References	32
Disclaimer	33





## BACKGROUND / PROBLEM STATEMENT

New cryptocurrencies pose a high threat as the fundamental basis of competing with other coins is the underlying technology. With this high risk the lessons learned are that investments within blockchain technology and cryptocurrency require more than just the technology to back up the token. McFarlane (2018) mentions that the existence of the following elements has a positive contribution to the success of a new coin:

- An existing prototype or better still an alpha
- A team whose members have proven experience in business execution
- Existing venture capital or angel backing,
- Existing developer activity on their platform
- A beta with active users

Further Kariuki (2017) states that “although Bitcoin and Ethereum are tried and tested projects, their decision-making processes are not explicit and efficient enough and they do not completely empower the user in the decision-making process.” Dash offered the “first cryptocurrency blockchain governance mechanisms inside the blockchain protocol” (Kariuki, 2017) through Masternode voting. Khatwani (2018) mentions Masternode ownership and operating as one of the methods to earn within the cryptocurrency sphere. “A Masternode is simply a cryptocurrency full node or computer wallet that keeps the full copy of the blockchain in real-time, just like you have Bitcoin full nodes, and is always up & running.” (Khatwani, 2018). Additionally Masternodes have special functions (Khatwani, 2018) that the nodes perform namely:

- Increasing privacy of transactions
- Doing instant transactions
- Participating in governance and voting
- Enable budgeting and treasury system in cryptos

The problem with Masternode setup and operation are that:

- Rewards generated for Masternode investors decrease due to more Masternodes coming online making the long term incentive less attractive in the event that the value of the coin decreases.
- To recover losses the Masternode investors dissolve their Masternodes if the cost of running the Masternode becomes more than the rewards generated by the Masternodes thus weakening the coin's network.
- The value of Masternode coins are backed by the technology and concept of the technology only.

A solution that proofs sustainability beyond the technological architecture of a cryptocurrency and includes governance within the blockchain protocol is needed.



## 1.1 TFC Vision

Make TFC the HODL coin of choice. The rationale is to provide the crypto community with a coin suitable for transacting, governed by the holders of TFC Masternodes and linked to a TFC reward system.

## 1.2 TFC Objectives

To realise the vision of TFC requires the provision of a coin backed by more than just the underlying technology. The objectives of TFC are:

- Ownership of a product in the form of TFC Masternodes.
- Provision of Product owners / Masternode Holders on a continuous basis.
- Provision of Value Added Product Services (VAPS) which diversifies the exposure of Masternode Holders to opportunities and sources of income.
- Transparency through the TFC platform enabling real-time insights to Masternode Holders.
- Assurance through the Blockchain Governance Protocol allowing Masternode Holders voting rights on proposals.

## 1.3 TFC Customer Persona

The TFC customer has been assessed using the Customer Experience Management (CEM) method and depicted in a Successful Customer Outcome Canvas in Figure 1. The TFC customer is a member of the cryptocurrency market or domain. They are technologically inclined with a healthy risk appetite based on their understanding of the cryptocurrency market volatility. They are early adopters and not change resistant. Their expectation is that they will have real-time insights on the performance of the initiatives they support. They have a low tolerance of undependable technology. They want to see performance and expect to generate income from the opportunities that exist within the cryptocurrency domain. In short the TFC customer believes they are in the process of acquiring long term income and wealth. In this process they expect real-time performance tracking, milestone feedback on the implementation of initiatives, performance reports and rewards paid to them on a continuous basis. Further with their risk outlook and entrepreneurial characteristic they expect access to new opportunities as they arise. The current status quo offers the customer unstable technology that is not consistently available. Currently companies and initiatives offer customers limited insights into operations and performance. Cryptocurrency initiatives often have short lived performance and high failure rates.

Success for the TFC customer is the ability to acquire **Financial Freedom**.



## 2. The Solution: TFC Service Offerings

The Freedom Coin (TFC) is a response to the current challenges faced by the crypto community and the TFC customer persona. The TFC provides ownership of TFC Masternodes as their product. TFC service offerings are tailored to address the current problem in the cryptocurrency domain. TFC service offerings are depicted in Figure 2 structured as follows:

- TFC provides a method of instant payment that is anonymous and includes a DarkSend / PrivateSend option which obfuscates the flow of funds.
- TFC and TFC Masternode Holders have access to the merchants that support TFC. Merchant agreements are established on an ongoing basis and positively contribute to the support and value of TFC.
- TFC holders and TFC Masternode Holders have access to TFC exchange which enables the trading of TFC for BTC
- TFC Masternode Holders are paid network support fees (in Bitcoin) for servicing TFC network.
- Proof of stake rewards are paid in TFC to TFC holders and TFC Masternode Holders for providing support to TFC.
- Daily TFC production reward is paid to TFC Masternode Holders from daily TFC production.
- TFC Masternode Holders participate in the governance of TFC through a voting system.
- TFC Masternode Holders have access to additional Value Added product services governed by the voting system such as:
  - Access to cryptocurrency trading.
  - Initial Coin Offering (ICO) research and investment.
  - Social responsibility through the support of charitable organisations or causes.
  - TFC and cryptocurrency mining.
  - Other investments within the cryptocurrency domain that proves viable.

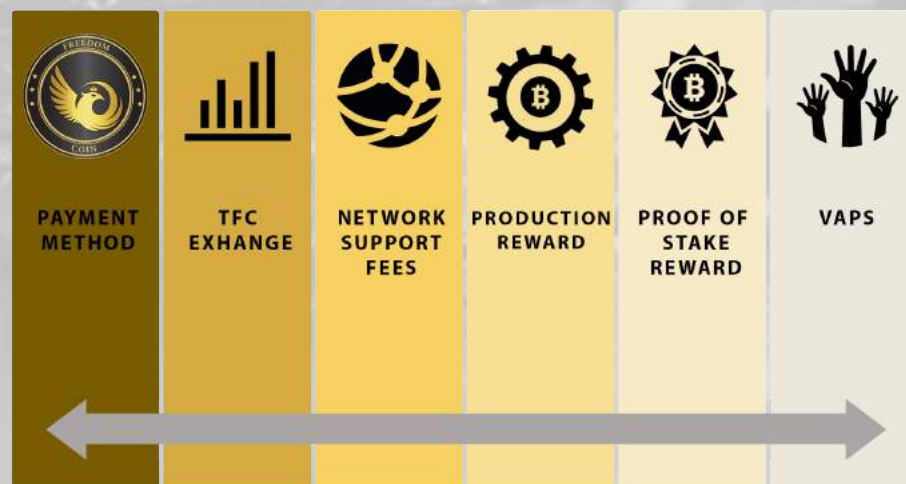


Figure 2: TFC Service offerings





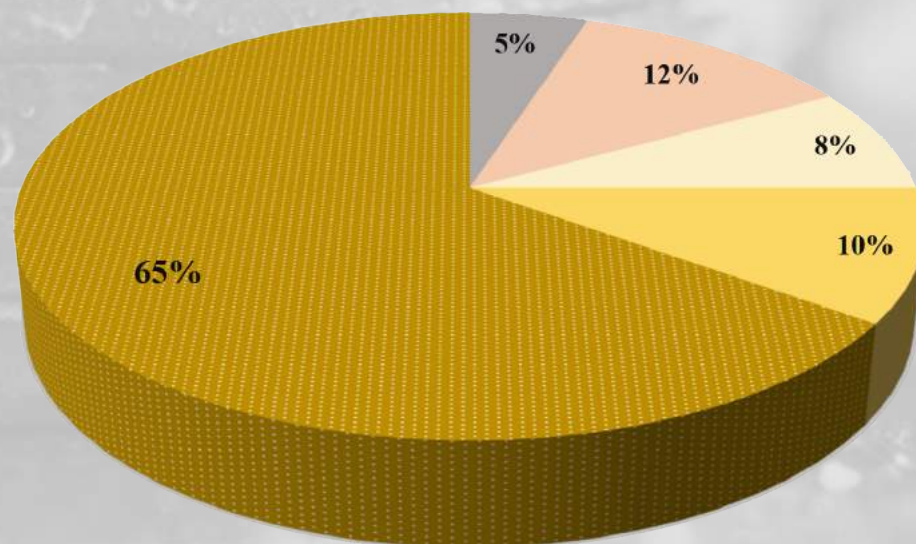
## 2.1 TFC Product: TFC Masternode

The Masternode is the core requirement for establishing and maintaining the successful operation of a coin. A TFC Masternode requires 5 000 TFCs for setup. The TFC Products setup costs will be financed with pre-mined TFC coins (25%) and a presale of Masternodes. Distribution of generated funds is as follows:

- 65% TFC Products
- 5% - TFC exchange listings
- 12% - Developers
- 8% -Cost, Legal Fees and Accounting Fees
- 10% - Marketing

The funds generated will be applied as depicted in Graph 1. The majority of the funds generated are invested in the TFC Products ensuring transparency and oversight to the TFC Community.

**Graph 1: Distribution of TFC start-up funds**



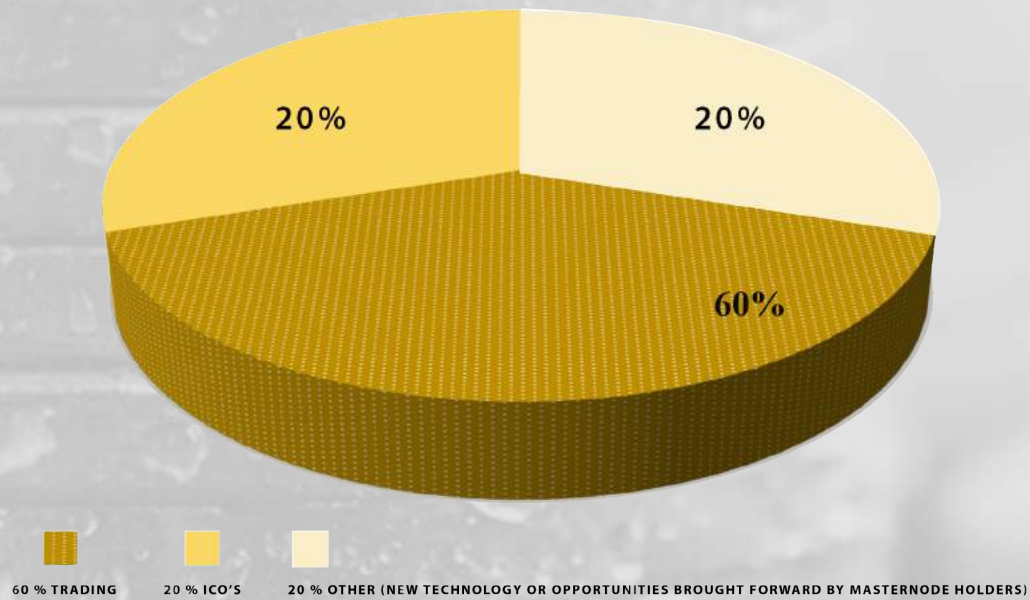
For Example : If you buy a Masternode for 1 BTC the below chart will be how the funds will be allocated.

0,65 BTC TFC Products (See Graph 2)  
0,05 BTC Exchange Listings  
0,12 BTC Developers  
0,08 BTC Cost Legal Fees, Set Up Fees and  
Accounting Fees 0,10 BTC Marketing Fees



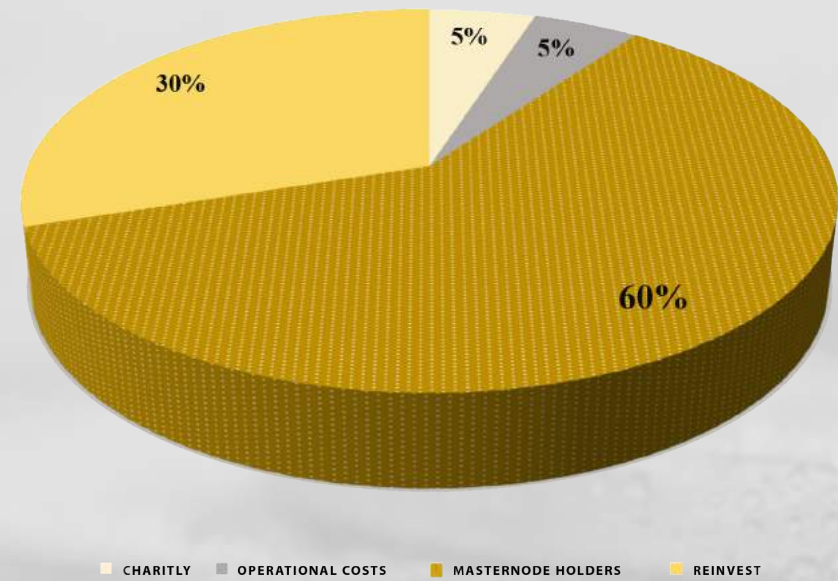
The 65% Allocated to the products will be split.

Graph 2 : The TFC Products



Product Profits Monthly Distribution in BTC

Graph 3





## 2.2 TFC Governance: Voting Process

Top advocates insist that cryptocurrency has no “governance,” and no need for it. But this exposes a fundamental misunderstanding of what governance is. Governance is not equivalent to state government. Governance is simply how choices are made. Every group, every project, and even every person practices governance of some form or another.

Cryptocurrencies are not inanimate objects. They are, at their core, a software project. Yes, it is much more than this; it is also a monetary system and a social experiment. But fundamentally cryptocurrencies always start as, and remain software projects. They have developers who make decisions about the project, and as such they must be governed.

Each Masternode Holder will have a vote for each node they own. Voting will happen through the Masternodes. The development team will make decisions affecting the code however the oversight is provided by the Chief Technical Officer (CTO). A deadline is set for each vote to be casted. Once the deadline is reached majority vote will be implemented, unless substantial proof can be given by a Masternode Holder that implementing the decision will be detrimental to TFC. In the event of a tie, no investment will be made.

Minimum participation in the voting process is 5% of Masternode Holders. Proposals that are supported by the majority votes will be deemed successful. In the event of a tie or if the minimum participation threshold is not reached the proposal will not be considered further.

***Proverbs 15:22***

***Plans go wrong for lack of advice, many advisors bring success.***



### **2.2.1 Charities**

The choice of charity will be determined via the voting process. Masternode Holders will be able to recommend charities for the donation. Proposals for charities will be listed and Masternode Holders will vote on the charity (or charities) to receive the funds.

### **2.2.1 Initial Coin Offerings**

Initial Coin Offerings (ICOs) are coin or tokens launched within the cryptocurrency domain accompanied by a whitepaper detailing the intended use of the token / coin. Support of ICOs will be proposed to Masternode Holders and governed by the voting process.

### **2.2.1 Mining Pools**

The creation and setup of a mining pool is a short term future consideration. The establishment of a mining pool will enable Masternode Holders to invest in mining equipment and leverage the size of the mining pool to generate an additional income from the verification of cryptocurrency transactions.

### **2.2.2 Other Opportunities**

Additional opportunities will be considered if and when TFC value and performance permits. Masternode Holders will be able to recommend investments on the TFC online platform that will be launched in June 2018.

## **2.3 TFC Platform**

TFC Masternode Holders have real-time insights into the TFC coin and service offerings. TFC Masternode Holders receive access to a personalised dashboard on the TFC platform ([freedom-coin.io](https://freedom-coin.io)). All votes on proposals will be consolidated and communicated on the platform. Provision of the TFC platform promotes transparency and facilitates informed decision-making. The TFC User Interface Design is attached as Annexure B.



## 2.4 Technology

The technology related to The Freedom Coin is as follows:

Coin Name: The Freedom Coin

Algorithm: X11

Ticker: TFC

Type: PoS/Masternode

POS Reward: 10

Masternode Reward: 10

Masternode Collateral: 5 000

Block Size: 3 MB

Max Supply: 25,000,000

Premined: 26,625 % (6 656 250 Premine Total)

Block Time: 60 Sec

Block Halving: -18% / Year

Block Reward : 20

Min Stake Age: 24 Hours

Mainnet: P2P port 7118  
RPC port 7117





### 3. Execution From Concept To Reality

Execution of the TFC roadmap is a joint effort between the initiators, developers and TFC Masternode Holders.

#### 3.1 TFC Realisation Roadmap

The approach to realising the TFC coin is aimed at expediting the setup and launch process. Funding is secured through pre-mining 25% of the coins and selling of Masternodes. This decreases the risk to Masternode Holders. The Figure 3 depicts the main stages in the realisation roadmap with accompanying description in Table 1. The detailed roadmap is attached as Annexure A.



**Figure 3: TFC realisation roadmap**

### 3.2 TFC Masternode Pre-Sale

Stage	Description
<b>TFC Pre-mine</b>	<ul style="list-style-type: none"><li>• Pre-mine 26,625% (6 656 250 Premine Total) of the TFC coins.</li></ul>
<b>Masternode Setup</b>	<ul style="list-style-type: none"><li>• 5 000 TFCs required to set up a Masternode</li><li>• The TFC Products and Masternode setup costs will be financed with the pre-mined TFC coins and a presale of Masternodes.</li></ul>
<b>Masternode sale</b>	<ul style="list-style-type: none"><li>• 30 April –31 May 2018 Masternodes will be sold at 1 BTC Shared Masternodes will be divided in to 20 Units and will be sold at 0,0625 BTC</li><li>• 1 June –14 June 2018 Masternodes will be sold at 1,5 Shared Masternodes will be divided in to 20 Units and will be sold at 0,09375 BTC</li><li>• 15 June –30 June 2018 Masternodes will be sold at 2 BTC Shared Masternodes will be divided in to 20 Units and will be sold at 0,125 BTC</li></ul> <p>* Note : Total Masternodes available for the Pre-Sale 1000, if all the Masternodes are sold before the set dates the Pre-Sale will close early.</p>

**Table 1: TFC realisation roadmap description**

\*Only people buying masternodes or units in shared masternodes within the presale will earn network support fees monthly in BTC

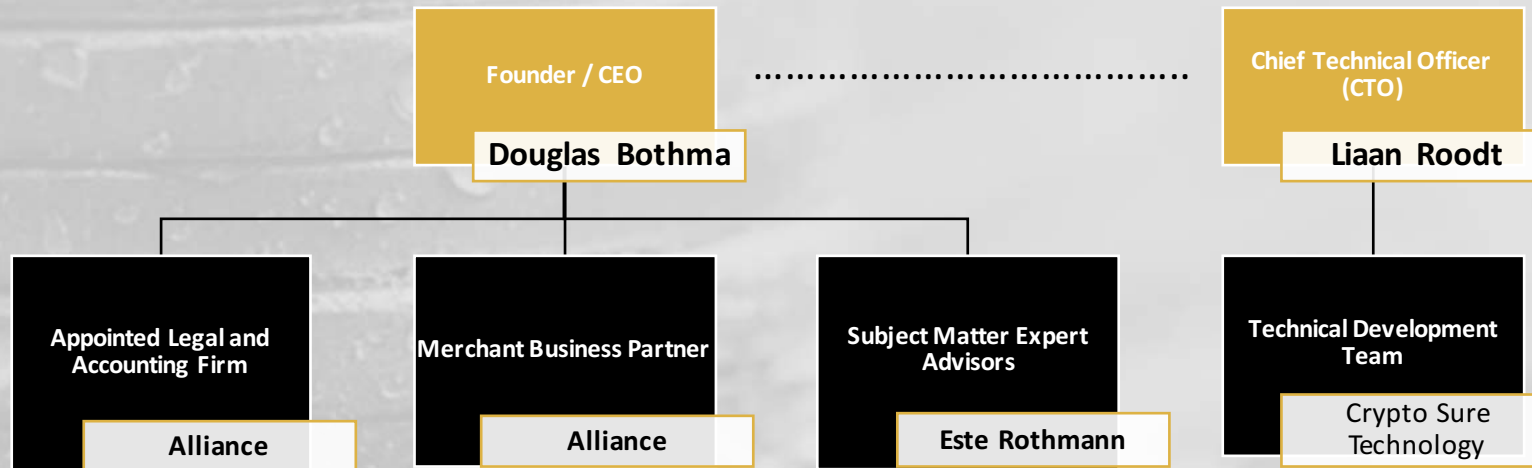
### 3.3 Monthly Network Support Fees in BTC pay outs and Shared Masternode Holders Rewards Distribution

Network Support Fees and Shared Masternode Holders will be will receive rewards and fee payments between the 25th – 30th of each month.



## 4. TFC Team

The management team of TFC consists of executive level portfolios managing specialists and subject matter experts either in-house or via third party service providers. This ensures oversight of the operations and risk management across the various business areas. Service providers are utilised as depicted in the structure in Figure 4.



*Figure 4: TFC Team*

## 5. Conclusion

Within the cryptocurrency domain a need exists to provide sustainable value beyond the underlying technology. The structure of the TFC solution allows a governed approach through voting by Masternode Holders. The provision of Value Added Product Services promotes the long term sustainability of the coin and consistent returns to Masternode Holders.

The Freedom Coin endeavours to serve the needs of their customer personas and address known shortcomings in the current cryptocurrency domain.





## 6. Development Team

This document was influenced and supported by the following:

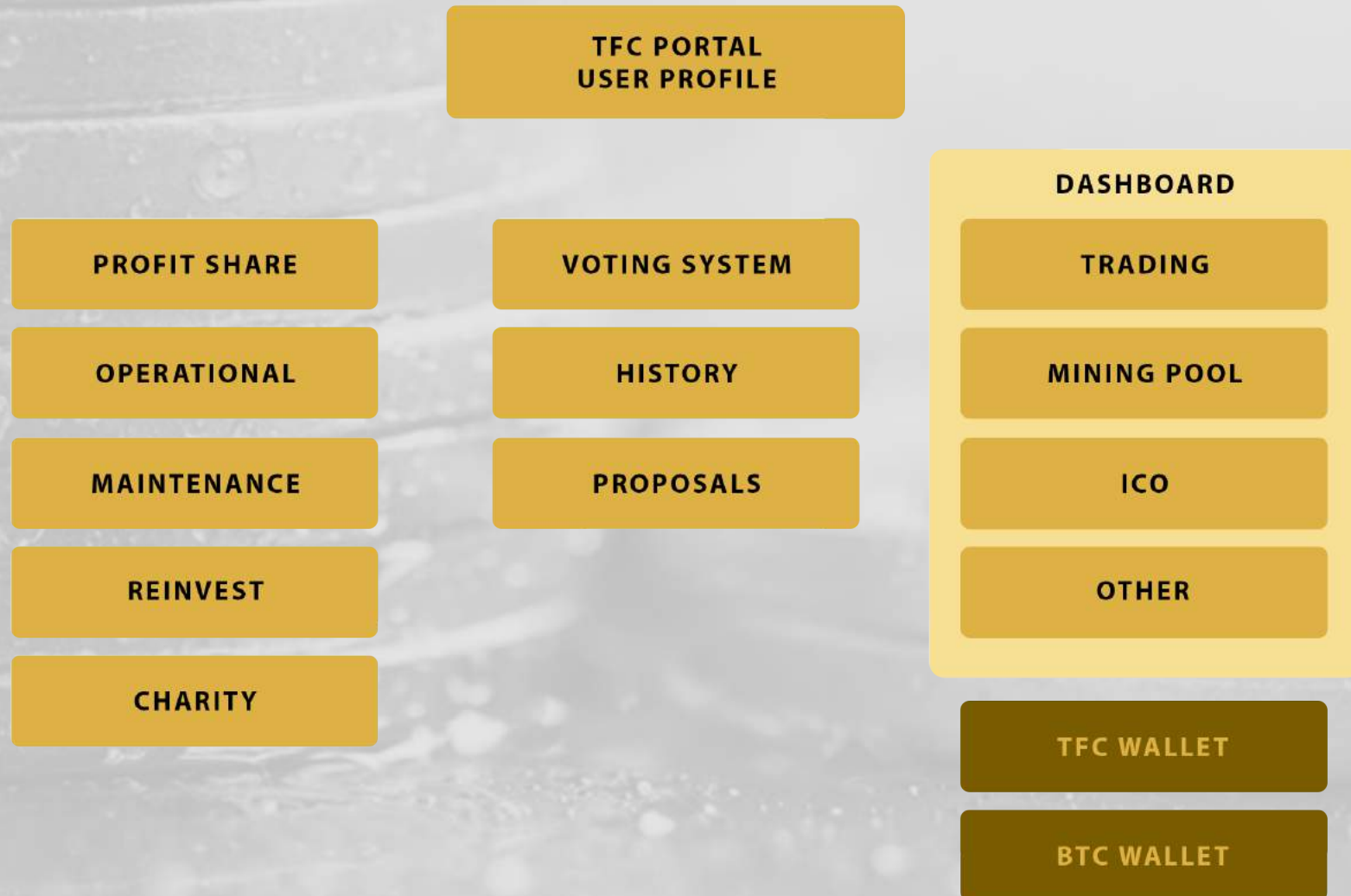
Name	Role
Douglas Bothma	CEO
Liaan Roodt	CTO
Este Rothmann	Advisor
Ashton Dookhilal	Graphic Designer/ Web Developer
Jessi Fann	Administration



Annexure A: Detailed Road Map



## Annexure B: TFC Portal User Interface Design





## Annexure B: TFC Portal User Interface Design

**FREEDOM COIN**

MY PROFILE

TRADING

ICO

OTHER

Voting

Search...

Help

### MY PROFILE

#### DETAILS

Name	Surname	Mobile Number	Email
Douglas	Botma	0078 531 7338	douglas@customappsa.co.za

#### MATERNODE DETAILS

Masternode Address	Masternode Rewards	Masternode Value
wedrschPjcrbw3o8y8thikufu0	2900	0.56188 BTC

#### TRANSACTIONS - NETWORK SUPPORT FEES PAID

Date	BTC Paid	Successful
16-04-2018	0.1	✓
16-04-2018	0.1	✓

**FREEDOM COIN**

MY PROFILE

TRADING

ICO

OTHER

Voting

Search...

Help

### TRADING

OPEN AMOUNT  
0,005 BTC

CURRENT VALUE  
3 BTC

TOTAL VALUE  
200 BTC

#### OPEN TRADES

Pair	Last Price	Buy Price	Purchase Date	BTC Purchase Value	Balance Coin Value	Balance BTC Value
Ripple/BTC	0.0003	0.0002	03 : 04 : 2018	10 BTC	10.000	15.91C
Ripple/BTC	0.0003	0.0002	03 : 04 : 2018	10 BTC	10.000	15.91C
Ripple/BTC	0.0003	0.0002	03 : 04 : 2018	10 BTC	10.000	15.91C
Ripple/BTC	0.0003	0.0002	03 : 04 : 2018	10 BTC	10.000	15.91C
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Ripple/BTC	0.0003	0.0002	03 : 04 : 2018	10 BTC	10.000	15.91C
Ripple/BTC	0.0003	0.0002	03 : 04 : 2018	10 BTC	10.000	15.91C

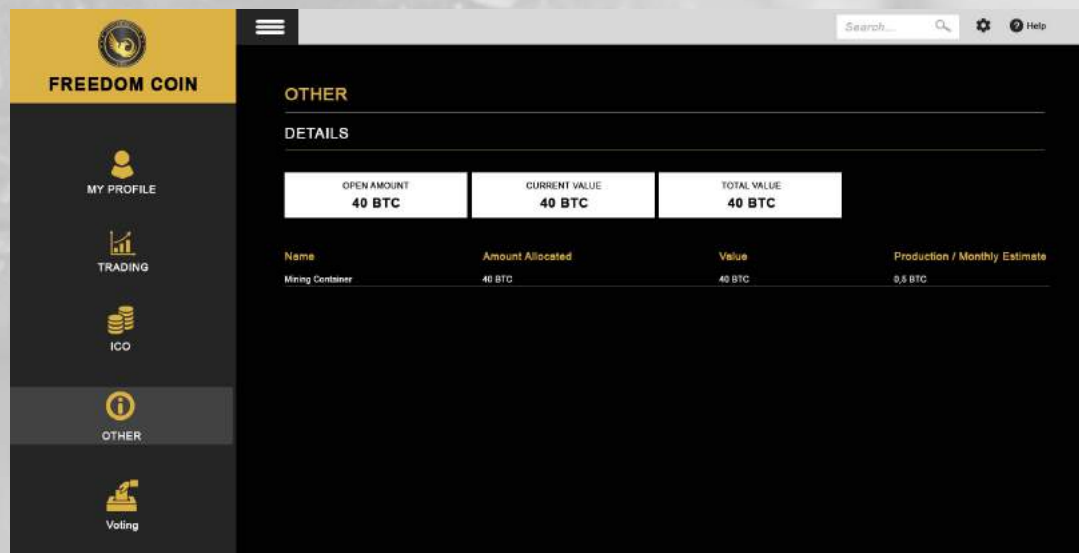
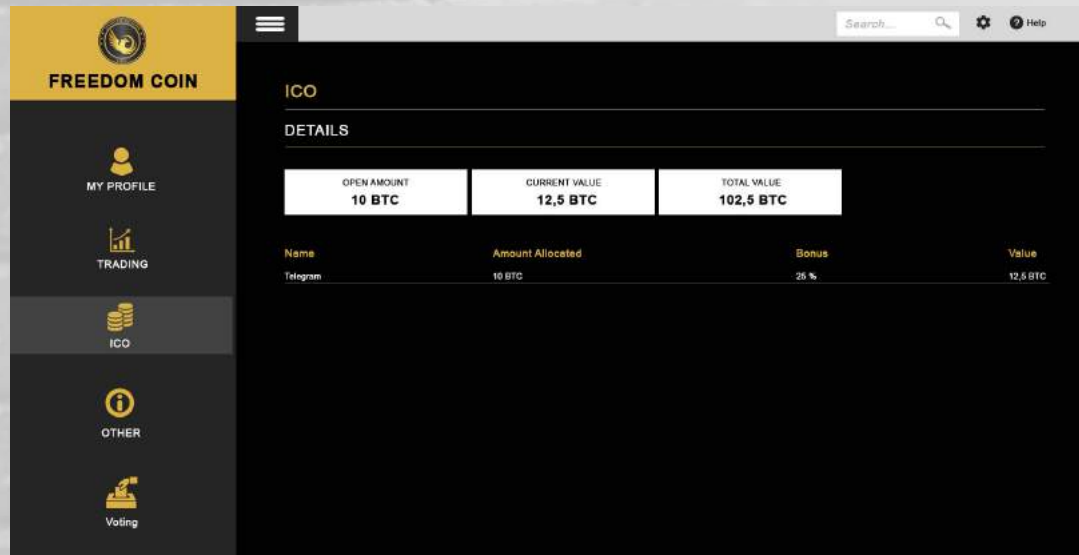
#### TRADING

#### CLOSED TRADES

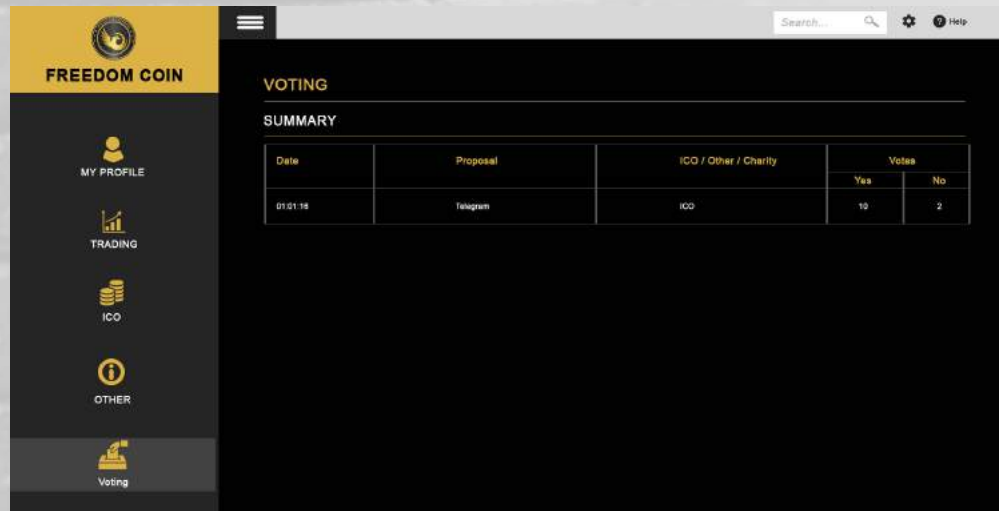
Pair	Sold Price	Buy Price	Date Sold	Profit/Loss
Ripple/BTC	0.0003	0.0002	10 BTC	0.0001
Ripple/BTC	0.0003	0.0002	10 BTC	0.0001
Ripple/BTC	0.0003	0.0002	10 BTC	0.0001
Ripple/BTC	0.0003	0.0002	10 BTC	0.0001
Ripple/BTC	0.0003	0.0002	10 BTC	0.0001
Ripple/BTC	0.0003	0.0002	10 BTC	0.0001



## Annexure B: TFC Portal User Interface Design



## Annexure B: TFC Portal User Interface Design



The screenshot displays the 'PORTAL REGISTRATION' page of the TFC Portal. The left sidebar contains navigation links: LOGIN, HOW IT WORKS, DONATIONS, and a large 'HDL' logo. The main content area includes the following sections:

**PORTAL REGISTRATION**

When registering you will be able to see the products growth and progress. Masternode Holders and Shared Masternode Holders will also have access to the live trades, full Masternode Holders will have access to the Governance System for ICO, Other investment and Charity Contributions.

**PLEASE FILL IN THE FIELDS BELOW**

Type in your first name  Type in your last name

Type in your email address

Type in your password

**PROMO CODE**

EARLYBIRD

**KNOW YOUR CUSTOMER (KYC)**

Type in your mobile number

Type in your ID or passport number

Browse... No file selected.

To make sure we comply with current & future compliance on Cryptokit we require to comply with KYC, please provide us with a copy of your Passport, ID Document or ID Card.

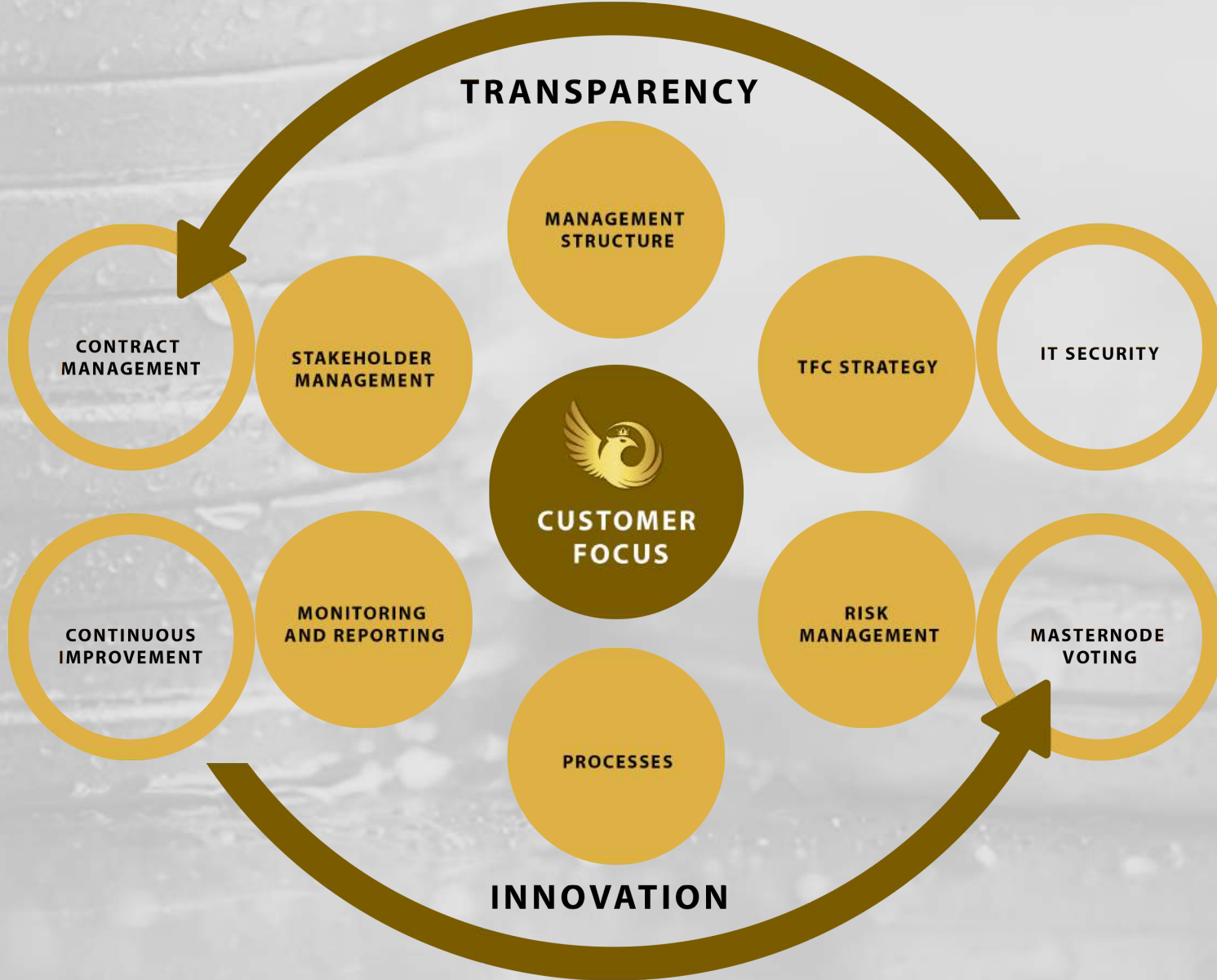
☐ By registering you agree to our Terms and Conditions.

After you have validated your email address you can login and go to the private page to buy coins, purchase a masternode or units on a shared masternode or register your own masternode. Join our social channels and check the airdrop to earn extra coins to get you started with The Freedom coin.





Annexure C: TFC Governance Framework



## Strategy

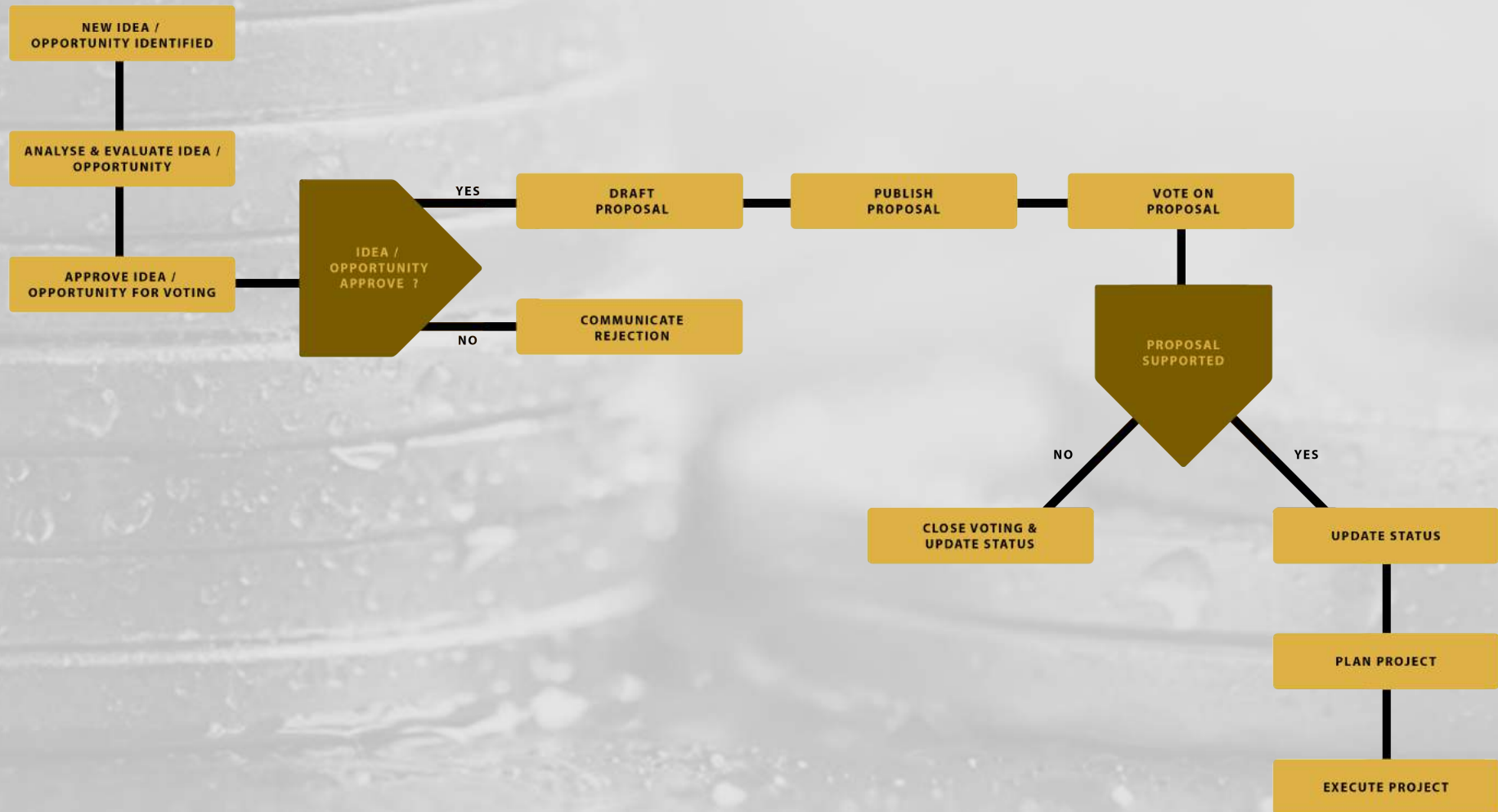
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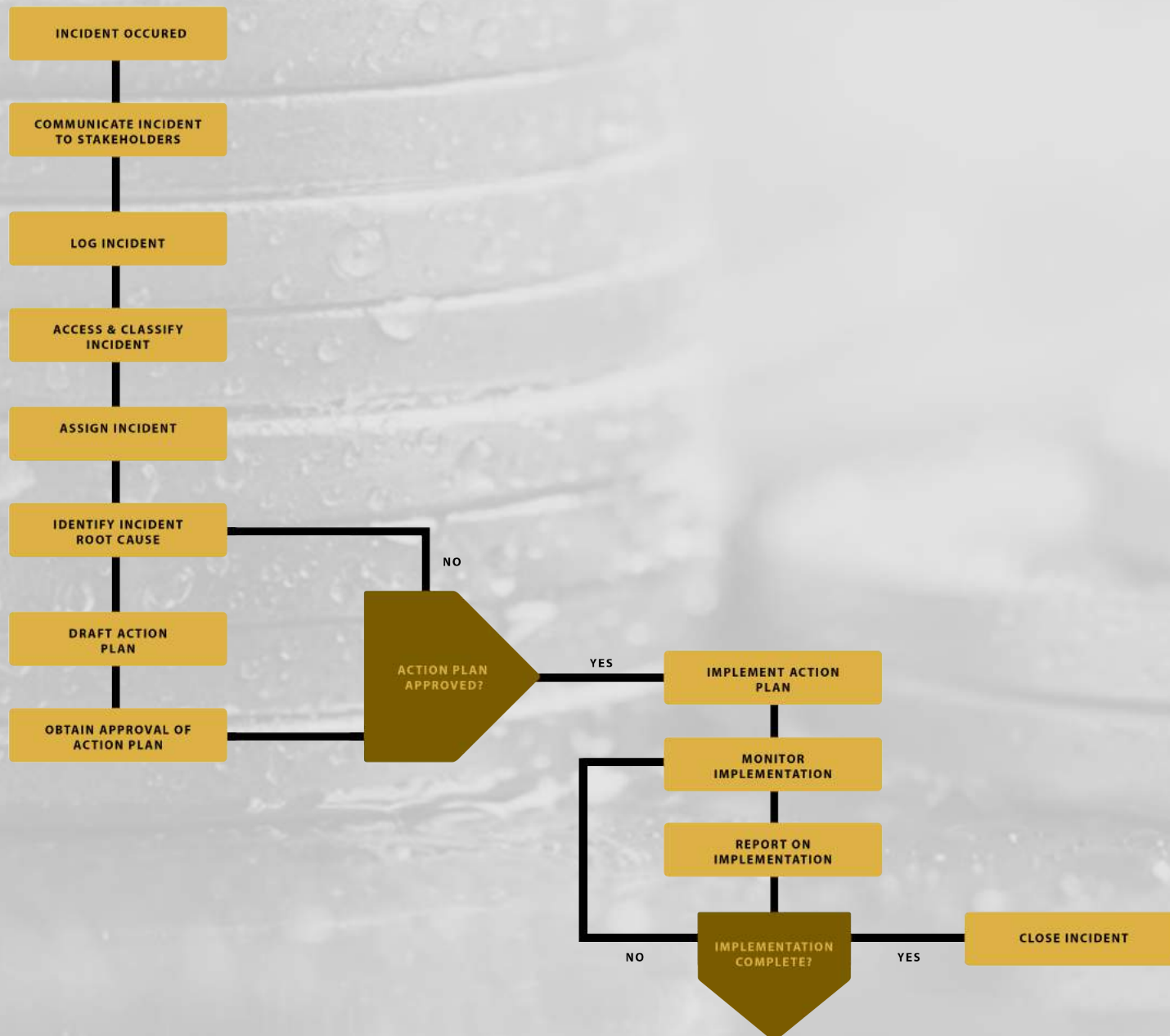
## TFC Process



## Annexure D: Masternode Voting Process



## Annexure E: Incident Investigation Process





## Annexure F: Service Delivery Process



## Annexure G: IT Security

- TFC Platform
  - User password management
  - User Two Factor Authentication (2FA)
- User profiles

User Type	Access
Admin	Read, Write, Delete, Update
Accountant	Read
Trader	Read, Write, Update
Masternode Holder	Read, Write, Update
Shared Masternode Holder	Read, Write, Update
Guest	Limited View



## Annexure H: Proposal Submission Template

### Proposal Title

#### MASTERNODE APPLICANTS DETAILS

Name

Name

Surname

Surname

Mobile Number

Mobile Number

Email

Email

ID Number

ID Number

Date of Birth

Date of Birth

#### MASTERNODE DETAILS

Masternode Voting Date Start

dd

mm

yyyy

Masternode Voting Date Finish

dd

mm

yyyy

Background

Background

Motivation

Motivation:

Technical information

Technical information

Risk Assessment (Exposure): (Incl plot on Risk matrix)

Risk Assessment

Estimations

Estimations



## Annexure I: Risk Matrix

### Risk Matrix

<b>Likelihood</b>	<b>5</b> Near Certainty	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>25</b>
	<b>4</b> Highy Likely	<b>4</b>	<b>8</b>	<b>12</b>	<b>16</b>	<b>20</b>
	<b>3</b> Likely	<b>3</b>	<b>6</b>	<b>9</b>	<b>12</b>	<b>15</b>
	<b>2</b> Low Likelihood	<b>2</b>	<b>4</b>	<b>5</b>	<b>8</b>	<b>10</b>
	<b>1</b> Extremely Improbable	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>6</b>

### Risk Value Legend

Low:  $\leq 5$  - Black

Med:  $> 5 \leq 12$  - Dark Gold

High:  $> 12$  - Light Gold





## Annexure J: Network Fee Payout Projection – Scenario 1 and 2

	Month 1	Month 3	Month 6	Month 12
<b>Scenario 1 Product Perform @ 5%</b>				
Number of Masternodes	100	100	100	100
Masternode Price (BTC)	1,0000	1,0000	1,0000	1,0000
Fund Value 100 MN's (BTC)	68,2500	75,2456	87,1062	116,7307
Total Products Profits@5% (BTC)	3,2500	3,5831	4,1479	5,5586
Rewards Fees Per Masternode (BTC)	0,3765	0,3765	0,3765	0,3765
Network Support Fees Per Masternode (BTC)	0,0211	0,0233	0,0270	0,0361
<b>Total BTC Per Month</b>	<b>0,3976</b>	<b>0,3998</b>	<b>0,4034</b>	<b>0,4126</b>
<b>ROI p/a %</b>	<b>477</b>	<b>479</b>	<b>484</b>	<b>495</b>
<b>5 % Product Performance Total Return</b>	<b>0,3976</b>	<b>1,1960</b>	<b>2,4026</b>	<b>4,8540</b>
<b>Scenario 2 Product Perform @ 10%</b>				
Number of Masternodes	100	100	100	100
Masternode Price (BTC)	1,0000	1,0000	1,0000	1,0000
Fund Value 100 MN's (BTC)	71,5000	86,5150	115,1515	203,9978
Total Products Profits@10% (BTC)	6,5000	7,8650	10,4683	18,5453
Rewards Fees Per Masternode (BTC)	0,3765	0,3765	0,3765	0,3765
Network Support Fees Per Masternode (BTC)	0,0423	0,0511	0,0680	0,1205
<b>Total BTC Per Month</b>	<b>0,4187</b>	<b>0,4276</b>	<b>0,4445</b>	<b>0,4970</b>
<b>ROI p/a %</b>	<b>502</b>	<b>513</b>	<b>533</b>	<b>596</b>
<b>10 % Product Performance Total Return</b>	<b>0,4187</b>	<b>1,2693</b>	<b>2,5848</b>	<b>5,4212</b>



## Network Fee Payout Projection – Scenario 3 and 4

	Month 1	Month 3	Month 6	Month 12
<b>Scenario 3 Product Perform @ 15%</b>				
Number of Masternodes	100	100	100	100
Masternode Price (BTC)	1,0000	1,0000	1,0000	1,0000
Fund Value 100 MN's (BTC)	74,7500	98,8569	150,3489	347,7663
Total Products Profits@15% (BTC)	9,7500	12,8944	19,6107	45,3608
Rewards Fees Per Masternode (BTC)	0,3765	0,3765	0,3765	0,3765
Network Support Fees Per Masternode (BTC)	0,0634	0,0838	0,1275	0,2948
<b>Total BTC Per Month</b>	<b>0,4399</b>	<b>0,4603</b>	<b>0,5039</b>	<b>0,6713</b>
<b>ROI p/a %</b>	<b>527</b>	<b>552</b>	<b>604</b>	<b>805</b>
<b>15 % Product Performance Total Return</b>	<b>0,4399</b>	<b>1,3495</b>	<b>2,8136</b>	<b>6,3557</b>
<b>Scenario 4 Product Perform @ 20%</b>				
Number of Masternodes	100	100	100	100
Masternode Price (BTC)	1,0000	1,0000	1,0000	1,0000
Fund Value 100 MN's (BTC)	78,0000	112,3200	194,0890	579,5465
Total Products Profits@20% (BTC)	13,0000	18,7200	32,3482	96,5911
Rewards Fees Per Masternode (BTC)	0,3765	0,3765	0,3765	0,3765
Network Support Fees Per Masternode (BTC)	0,0845	0,1217	0,2103	0,6278
<b>Total BTC Per Month</b>	<b>0,4610</b>	<b>0,4982</b>	<b>0,5867</b>	<b>1,0043</b>
<b>ROI p/a %</b>	<b>553</b>	<b>597</b>	<b>704</b>	<b>1205</b>
<b>20 % Product Performance Total Return</b>	<b>0,4610</b>	<b>1,4370</b>	<b>3,0979</b>	<b>7,8623</b>



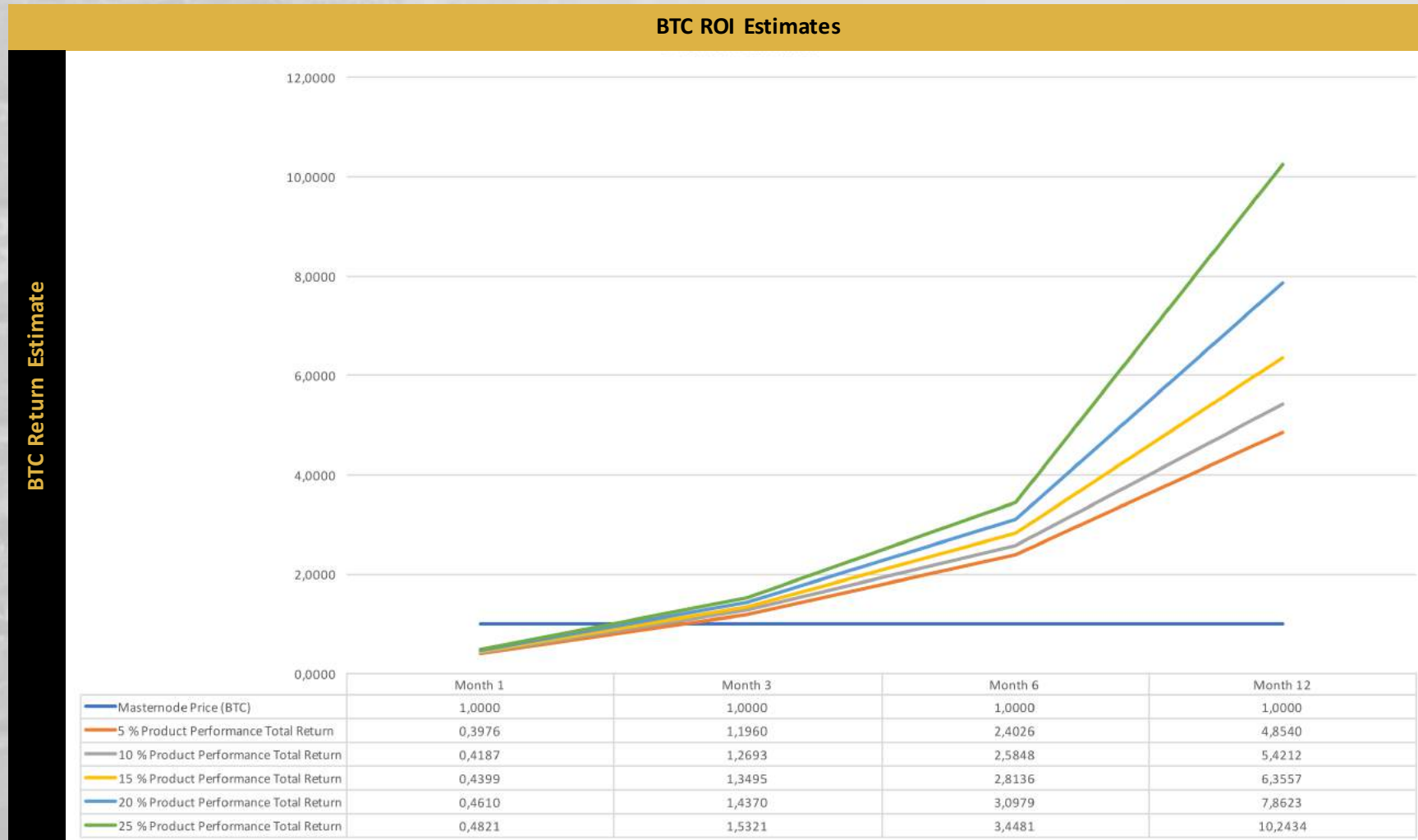
## Network Fee Payout Projection – Scenario 5

	Month 1	Month 3	Month 6	Month 12
<b>Scenario 5 Product Perform @ 25%</b>				
<b>Number of Masternodes</b>	100	100	100	100
<b>Masternode Price (BTC)</b>	1,0000	1,0000	1,0000	1,0000
<b>Fund Value 100 MN's (BTC)</b>	81,2500	126,9531	247,9553	945,8745
<b>Total Products Profits@25% (BTC)</b>	16,2500	25,3906	49,5911	189,1749
<b>Rewards Fees Per Masternode (BTC)</b>	0,3765	0,3765	0,3765	0,3765
<b>Network Support Fees Per Masternode (BTC)</b>	0,1056	0,1650	0,3223	1,2296
<b>Total BTC Per Month</b>	0,4821	0,5415	0,6988	1,6061
<b>ROI p/a %</b>	578	649	838	1927
<b>25 % Product Performance Total Return</b>	0,4821	1,5321	3,4481	10,2434

The above figures are calculated on the value of 1 TFC being 0,0002 BTC please note these are estimates.



## Annexure K: Network Fee Payout Projection Graph





## References

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