



INVESTMENTS IN REAL ASSETS

at all stages of Value Chain

Whitepaper

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Liquidus Assets Inc. | Intershore Chambers, Road Town, Tortola, VG1110, British Virgin Islands



CAPITALIZING ON TRANSFORMATION

in everyday goods and commodities



FOCUS ON VALUE CREATION

by investing at optimal stages of transformation processes



EMPOWERING THE VISIONARIES

to capitalize on change and progress



PREMIUM AND SUSTAINABLE RETURNS

with 25% to 35% p.a.



LIQUID AND COST-EFFICIENT GATEWAY

to an improved and diversified portfolio

Table of contents

Abstract	4
Introduction	5
The need in the future of transformation	6
CASHETS™ – Powering the Transformation	7
Vision	8
Mission	8
Characteristics of CASHETS™	8
CASHETS™ Investment Allocation	9
CASHETS™ Investment Strategies	10
Production Procurement Income Strategy	10
Development Procurement Income Strategy	12
Transit Trade Income Strategy	14
Amortized Structured Income Strategy	16
Hybrid Opportunistic Income Strategy	17
CASHETS™ – A Digital Instrument	18
Investment Process	18
CASHETS™ Deal Sourcing and Partners	19
Our Focus on Value Creation	19
Attractiveness of investing in Physical Assets on CASHETS™ Business Model	20
The CASHETS™ Edge	21
Team	22
Token Sale Structure	24
Use of Funds	24
Benefits to the Participants	25
CASHETS™ Offering	25
Issuance & Operations	26
Token Purchase Process	27
Minting, Burning and Supply	28
Technical Implementation	28
Transparency	29
Future Outlook	29
Conclusion	30
Social Media	30
Disclaimer	31

Abstract

CASHETS™ is a digital instrument that allows people to profit from countless transformations taking place in renewables, industry, technology, real estate, construction, healthcare, fashion and more. CASHETS™ enables the visionaries, allowing them to invest in change and progress with high returns and low risk.

Transformations in goods and commodities are necessary in order to meet the ever-growing demands of our world, as well as to support the innovations and progress that are shaping today. We truly believe that people should be able to capitalize on investing into real, tangible assets with proven, empirically validated, and persistently recurring patterns. Those assets include metals and minerals used in top-tier technologies, such as electric vehicles and aerospace equipment, as well as real estate developments, trading corporations, electronics manufacturing plants, advanced healthcare, and more.

The CASHETS™ investment strategies offer a liquid and cost-efficient gateway to improved portfolio efficiency by reducing dependency on long term time bound instruments or assets as the dominant sources of returns in most portfolios. We follow and apply 5 different investment strategies at varied ablation levels with varying asset categories and holding periods, to achieve the targeted cumulative and blended income rates ranging between 25% to 35% p.a.

You can join us and start investing into change and transformation through the Utopian Global Eco-system platform. CASHETS™ is built on the Ethereum blockchain using the ERC-20 token standard.

In this way, CASHETS™ is eliminating the barriers to entry to the actual physical assets market. As a fractional stake in these assets can be purchased online for as low as Euro 200, the minimum investment required to enter the market is dramatically lowered, enabling investors to diversify by purchasing stakes in multiple assets through one instrument. The platform that offers CASHETS™ will bring unprecedented transparency, security and liquidity to a market that was previously only accessible to a few.

Introduction

CASHETS™ is essentially in the business of augmenting and capitalizing transformations. The ability to identify, and optimize the right opportunities in such transformations offers many benefits. In fact, these activities have been an integral part of our existence and have accompanied the evolution of human lives. It is the most fundamental principle that supports the growth and sustenance of mankind. Without these transformations, it is unimaginable to have a life that we live today.

Basic commodities that become the food we eat, the energy that fuels our transportation and heats and lights our homes, and metals that are present in the myriad objects we employ in our daily lives represent the oldest forms of economic activities that exist today. Yet, even though these activities trace their origins into prehistory, they are often widely misunderstood or overlooked.

Transformations in commodities and goods are essential to balance supply and demand. There are many changes that raw goods and materials undergo before they are ready for our use and consumption. These transformations take place in space, time, and form domains:



in space

- using logistics



in time

- through storage



in form

- with processing

The basic principle is to perform physical “arbitrages” which enhances value through these various transformations.

The stakeholders in the industry that engage in these transformational activities are tremendously diverse. They vary in size, commodities they trade and transform, types of transformations they undertake, financing, and forms of ownership. Each one has their share of risks and returns, level of profitability and the life cycle of the transformation they operate in.

Investing in the trade of real assets and being part of this transformational industry has not been made accessible to many institutional investors. It is also not offered as an option for investors through any instruments. There are many reasons as to why financial institutions haven't been able to profit from transformations, including restricted access, lack of expertise, high transactional cost, high degree of involvement, and monitoring and prioritizing financial arbitrage rather than physical. Irrespective of all of these limitations, the profitability, necessity, trading volumes and the potential of this asset class could not be ignored.



The need in the future of Transformation

The current average population increase is estimated at 81 million people per year by the Worldometer. The global demand for food, clothing, homes and basic necessities is ever increasing and will only accelerate in the upcoming years. The transformations that are necessary for meeting those needs are expanding, giving rise to challenges, as well as creating opportunities.

On the other hand, the tremendous amount of innovation and progress that the industry has seen in the last few decades has elevated the complexity of change. These innovations are powered by intricate transformations of many basic and advanced materials and the critical need for such materials and commodities is inevitable. Simultaneously, the transformations that these materials have to undergo are becoming more complex and augmented.

CASHETS™ – Powering the Transformation

CASHETS™ was conceptualized and designed to support innovation. It enables the visionaries, the people who believe in the future, and grants them the opportunity to profit from change and transformation.

All the projects and assets selected under the CASHETS™ program engage in the power of change and development stemming from either the growing basic needs of our society or the innovations that are shaping our world today. Capitalizing on the increasing demand for metals and minerals used in top-tier technologies, such as electric vehicles and aerospace equipment, along with profiting off the demand on other materials, needed to satisfy the expanding needs of the population should be open to the general public.

CASHETS™ is equipped with an expert team that is involved in the process of transformation of the physical assets, and are able to harness the potentials of the blockchain ecosystem. We offer exposure to this asset class with all its benefits. In a nutshell, CASHETS™ is a cryptographic, asset backed instrument that allows profiting from the trading of tangible assets.

These assets are valued at least two times the value of the instrument offering, verifiable via valuations and financials, with an estimated cumulative and blended profitability between twenty five (25%) to thirty five percent (35%) per annum. The system and strategies employed by CASHETS™ provide confidence in its stability and true market value.

Our team has extensive experience in alternative investment strategies, portfolio distribution and management, and business operations. We provide sourcing and structuring capabilities, along with trading and execution expertise. We aim to provide higher levels of returns, strong measures of investment safety, and capital preservation with diversification at its core and hedging market risks. Our objective is to help people capitalize through value creation by investing at the optimal stages of transformation processes.

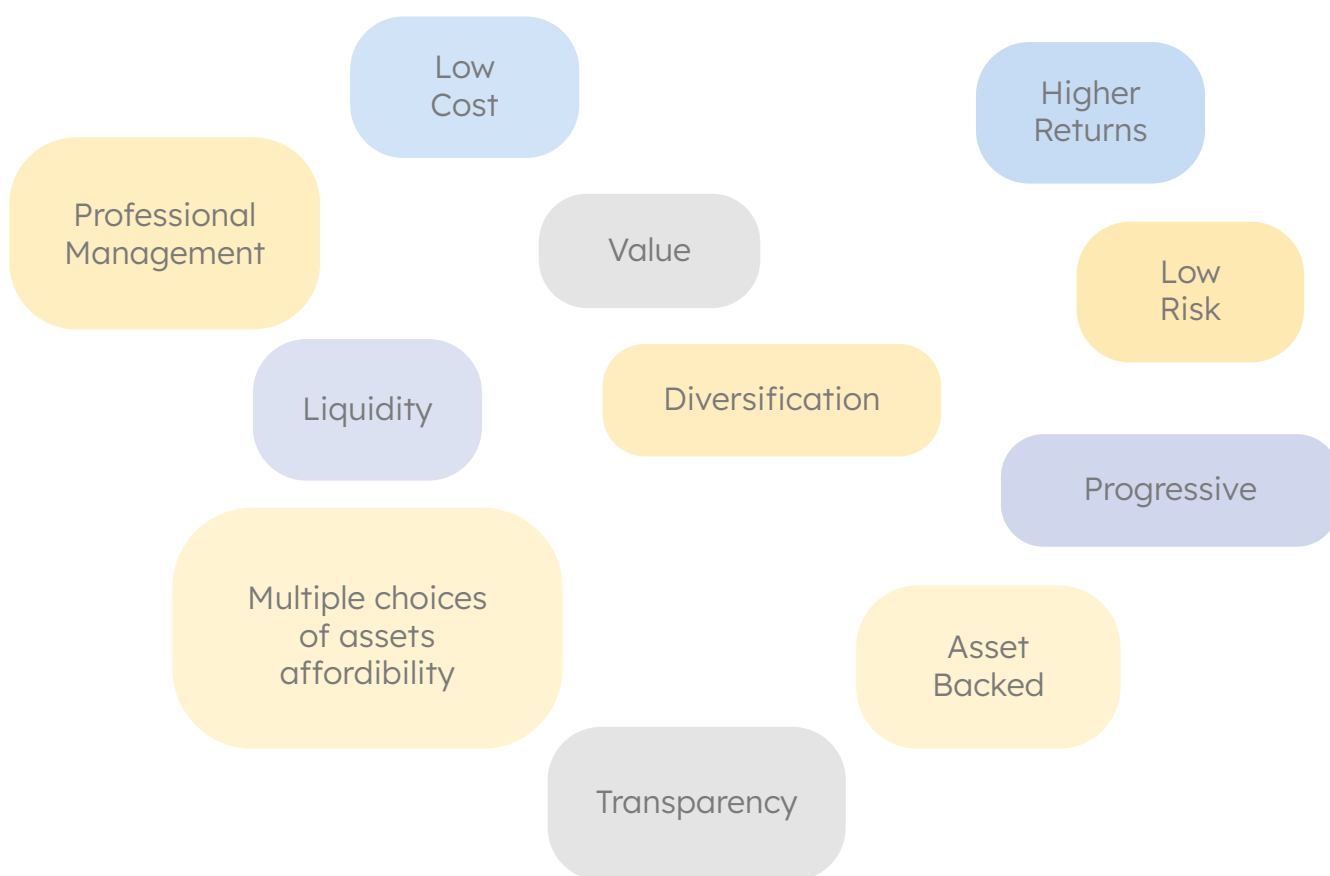
Vision

We aim to empower society to embark on a new borderless economy. Based on a unique business model, this is a pioneer digital investment tool with access to investment opportunities in real assets at all stages of development, focused on the most needed transformations in the world today and tomorrow.

Mission

Our mission is to empower individuals to become the driving force of change and transformation. We strive to provide extraordinary value and liquidity to tangible assets in a new borderless economy.

Characteristics of CASHETS™





CASHETS™ Investment Allocation

The CASHETS™ investment strategies offer a liquid and cost-efficient gateway to improved portfolio efficiency by reducing dependency on long term time bound instruments or assets as the dominant sources of returns in most portfolios. They are accrued by following a systematic process that builds on the robustness of fundamentally anchored, empirically validated, and persistently recurring patterns driving cross-asset returns over different time horizons.

Based on our fundamental research and understanding of the cause-effect linkages that drive alternative returns, we create explicit buying and selling rules that are robust and stress tested across time, countries and market environments. Above all, the implementation of all strategies follow a fully systematic process to eliminate emotional and other biases, especially in high-stress situations. While investing, we balance risk across good, unrelated return streams to raise return-to-risk ratios and minimize the portfolio’s dependency on any one pattern, asset, country, sector or instrument.

The portfolio will be managed and allocated through five dominant strategies as below:

STRATEGY TITLE	ALLOCATION
Production Procurement Income Strategy	up to 80%
Development Procurement Income Strategy	up to 80%
Transit Trade Income Strategy	up to 50%
Amortized Structured Income Strategy	up to 30%
Hybrid Opportunistic Income Strategy	up to 40%

CASHETS™ Investment Strategies

Strategies are designed to capitalize with efficiency on investments, timings, assets, geographies and structures. Each strategy operates within different assets and geographies, providing investors with a double layered diversification. The details of each strategy is outlined below.

PRODUCTION PROCUREMENT INCOME STRATEGY

Investment Description

A six to eighteen months investment linked to the price appreciation of four categories of assets from pre-production to production, pre-processing and/or pre-manufacturing to processed and/or manufactured stage. The four categories of assets include Minerals, Metals, Food & Beverages, and Industrial Materials.

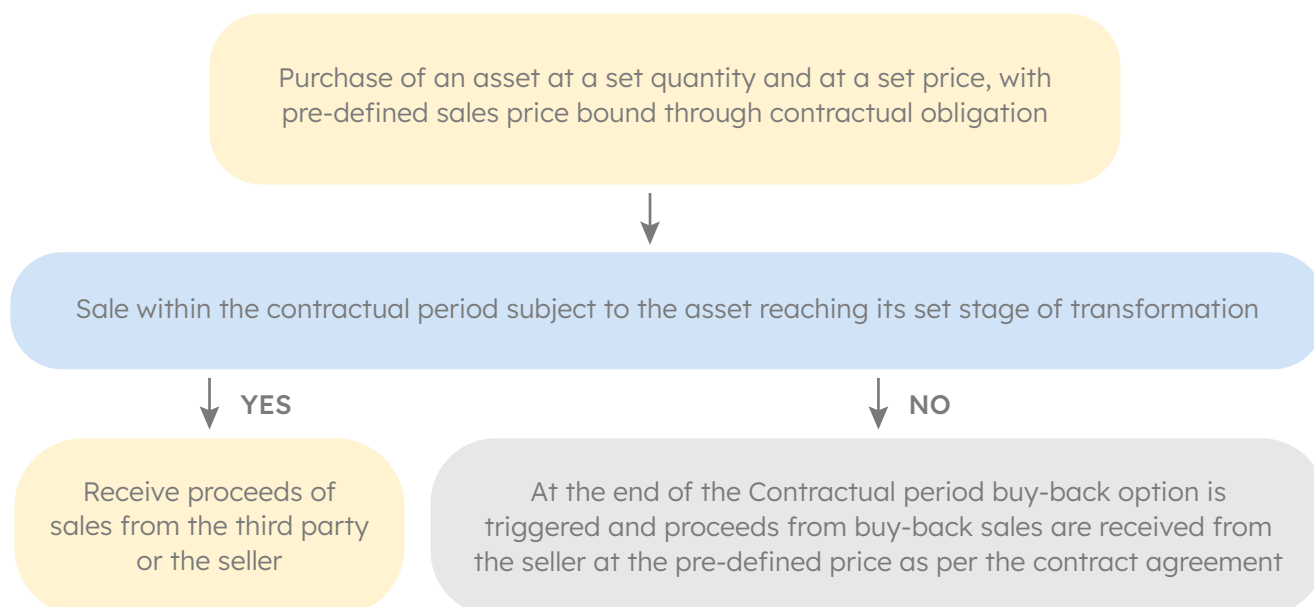
Assets falling under the approved underlying basket of industries will be procured at the pre-production stage but with proven reserves, and/or proof of confirmed offtake arrangements. The operational process will also be managed and fully monitored by the CASHETS™ team. The buying and selling prices will be fixed for the quantities procured. If the sale is not triggered any time before the eighteen-month period is expired, there will be an automatic trigger through a buy back option for the seller at the end of eighteenth month at a pre-set price.

FACTS AND FEATURES

Holding Period	6 - 18 Months
Expected Income Rate	18% - 38% p.a.
Price monitoring	Monthly
Capital Risk	MV - FSV
Underlying Basket	Minerals, Metals, Food & Beverages, Industrial Material

How the Investment work

After the selection and due diligence processes have been completed



Benefits

- Opportunity for higher returns with medium-term and low risk
- If sales proceeds are received before the expiry of the contractual period, the rollover of the cash flow increases the yearly returns accordingly.
- Sales price within or at the end of the contractual period will be set at a minimum of a 20% increase from the purchase price.
- With buy-back options, the risk is locked to the lowest minimum.

Risks & Features

- The risk is limited to the pre-defined investment terms
- The income within the contractual period is conditional on the underlying performance.
- There is conditional risk to the capital based on an occurrence of any Negative Triggers.
- Participants will be exposed to market risks.
- The selection of assets is based on a robust and efficient research process.
- All deals are finalized with diligent selection, efficient structuring, and thorough negotiations.

DEVELOPMENT PROCUREMENT INCOME STRATEGY

Investment Description

A four to twenty-four month investment linked to the price appreciation within four industries from pre-development to development stage. The four industries catered under this strategy are Renewables, Real Estate, Construction and Technology.

Assets falling under the approved underlying basket of industries will be procured at the pre-development stage but with a confirmed locked offtake, and/or an underwritten sales. The operational process will be managed and fully monitored by the CASHETS™ team. The buying and selling prices will be fixed for the quantities procured with automatic trigger of a buy back option applicable on the seller at the end of twenty four month at the contracted selling price if the sale is not triggered any time before the twenty-four-month period expiration.

FACTS AND FEATURES

Holding Period	4- 24 Months
Expected Income Rate	15% - 32% p.a.
Price monitoring	Monthly
Capital Risk	MV - FSV
Underlying Basket	Renewables, Technology, Real Estate, Construction

How the Investment work

After the selection and due diligence processes have been completed

Purchase of an asset at a set quantity and at a set price with a pre-defined sales price bound through contractual obligation



Sale within the contractual period subject to the asset reaching its set stage of transformation

↓ YES

Receive proceeds of sales from the third party or the seller

↓ NO

At the end of the Contractual period buy-back option is triggered and proceeds from buy-back sales are received from the seller at the pre-defined price as per the contract agreement

Benefits

- Opportunity for higher returns with medium-term and low risk
- If sales proceeds are received before the expiry of the contractual period, the rollover of the cash flow increases the yearly returns accordingly.
- Sales price within or at the end of the contractual period will be set at a minimum of a 20% increase from the purchase price.
- With buy-back options, the risk is locked to the lowest minimum.

Risks & Features

- The risk is limited to the pre-defined investment terms
- The income within the contractual period is conditional on the underlying performance.
- There is conditional risk to the capital based on occurrence of any Negative Triggers.
- Participants will be exposed to market risks.
- The selection of assets is based on a robust and efficient research process.
- All deals are finalized with diligent selection, efficient structuring, and thorough negotiations.



TRANSIT TRADE INCOME STRATEGY

Investment Description

A 15 days to six months investment linked to the price appreciation through the transit and supply partnership within four categories of assets. The investment is primarily for the period of transit and/or storage. The four categories of assets are Commodities, F&B, Raw Materials and Electronics.

Assets falling under the approved underlying basket will be procured before the initiation of transit of goods, but with confirmed and locked sales. The operational process will be managed and fully monitored by the CASHETS™ team.

FACTS AND FEATURES

Holding Period	0.5 - 6 Months
Expected Income Rate	15% - 35% p.a.
Price monitoring	Monthly
Capital Risk	MV - FSV
Underlying Basket	Commodities, Food & Beverages, Raw Material, Electronics

How the Investment work

After the selection and due diligence processes have been completed

Purchase (with safety margin) of the asset or consignment is executed partially or in full at the time or before the transit or storage is in effect



Sale is executed at the completion of transit or storage



Receive proceeds from sales



The buy-back option is triggered/forced sale of the asset is conducted/insurance is claimed/underwriter is called upon to settle

Benefits

- Opportunity for higher returns with medium term and medium risk
- High rollover of cashflow as the transaction cycle time is reduced
- Safety margins are built at the time of Purchase, so in case of a forced sale, the margin can be used to cover the losses.
- In every transaction there will either be one or more of the options below:
 - Buy-Back Option
 - Insurance
 - Underwriting
 - Forced sale authority

Risks & Features

- The risk is limited to the pre-defined investment terms
- The income within the transit period is pre-defined.
- Capital risk is only limited to MV-FSV-Margin.
- Participants will be exposed to market risk.
- Selection of assets is based on a robust and efficient research process.
- All deals are finalized with diligent selection, efficient structuring, and through negotiations.

AMORTIZED STRUCTURED INCOME STRATEGY

Investment Description

A six to twenty-four month investment. This strategy follows a form of “cost + investment”. CASHETS™ will purchase an asset and sell it on to the buyer for an amount made up of the cost of the asset plus a profit margin for doing the transaction. However, the buyer pays the consideration on a deferred basis. The consideration can be one single bullet payment or a series of phased payments. The buyer grants security over the assets to CASHETS™ in respect of its obligation to CASHETS™.

This structure works particularly well for amortized sales with a premium. However, it is not particularly suitable for longer term financings, as the profit margin will be set on day one and CASHETS™ may lose money if the cost of funds increases.

FACTS AND FEATURES

Holding Period	6 - 24 Months
Expected Income Rate	10% - 30% p.a.
Price monitoring	Monthly
Capital Risk	MV - FSV
Underlying Basket	Industrial Equipment, Plant & Machinery, Specialized Equipment, Others

How the Investment work

After the selection and due diligence processes have been completed

Purchase the Asset and sell it to the buyer at a “cost + premium” based on a contractual period or a set date



Proceeds from sale are received on set parameters and schedule

↓ YES

Contract is honored and closed

↓ NO

The insurance is claimed / guarantee is called upon / equity is claimed against conversion options

Benefits

- Opportunity for higher returns with medium term and medium risk
- Rollover of cashflow if the transaction is closed earlier
- In case of default, the CASHETS™ has a right on claiming equity in the business or call upon the guarantee
- In every transaction there will either be one or more of the options below:
 - Equity conversion option
 - Insurance
 - Guarantee (Bank/Cash/Instrument)

Risks & Features

- The risk is limited to the pre-defined investment terms
- The income can be amortized as per the contract.
- Capital risk is only limited to equity if invoked.
- Participants will be exposed to market risk.
- Selection of assets is based on a robust and efficient research process.
- All deals are finalized diligent selection, efficient structuring and through negotiations.

HYBRID OPPORTUNISTIC INCOME STRATEGY

Investment Description

A one months to eighteen months investment linked to the price appreciation of the asset procured at any stage of its lifecycle. Assets and deals will be assessed on a deal to deal basis only allowing opportunities with acceptable risk and exceptional reward and a quick turnaround.

Assets have to have a confirmed locked offtake, and/or sales underwritten. The operational process will be managed and fully monitored by the CASHETS™ team. The buying and selling prices will be fixed for the quantities procured with automatic trigger of buy-back option from the seller at a definite date if the sale is not triggered anytime within a fixed period of time. The structures will be defined based on the conditions and terms negotiated.

FACTS AND FEATURES

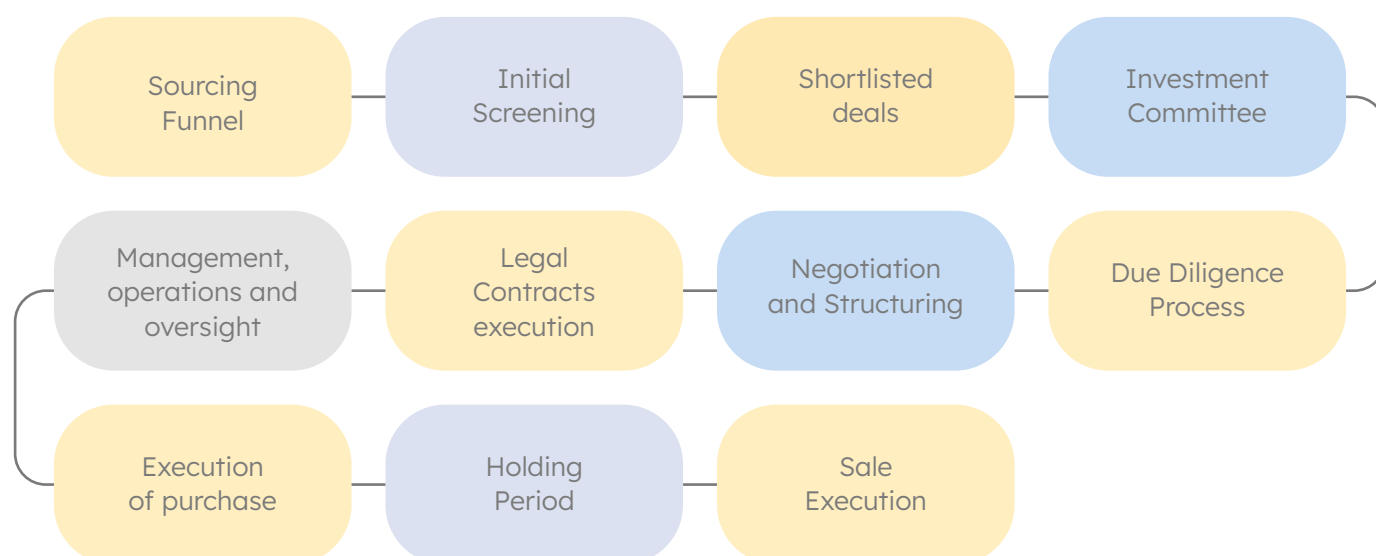
Holding Period	1 - 18 Months
Expected Income Rate	25% - 40% p.a.
Price monitoring	Monthly
Capital Risk	MV - FSV
Underlying Basket	Commodities, FMCG, Electronics, Healthcare, Digital, Others

CASHETS™ – A Digital Instrument

CASHETS™ is a legal digital instrument issued by the Liquidus Assets Inc. (LA) for the purchase of equity in a Swiss registered company fully controlled by LA/CASHETS™ will be used to implement LA's investments and allocation strategies, as well as to produce returns for distributions to the instrument participants. Liquidus Assets Inc. is a company registered and operating under the British Virgin Islands laws.

The LA team along with all its advisors serve the CASHETS™ investment objectives, processes and operations. The objective of LA is to invest in opportunities that have a quick turn-around that generate yield from real world assets through the CASHETS™. By leveraging the team's knowledge and industry expertise we are able to identify unique opportunities for developing tangible yield producing assets. Our team specializes in finding opportunities that minimize operational and/or marketing related risks, and instead focus on developing core parts of the value chain for businesses around the world.

Investment process



CASHETS™ Deal Sourcing and Partners

CASHETS™ has strong transactional relations with major industry players. That allows us to source out the best deals and have an in-depth insight into each project. CASHETS™ has access to one of the best mines for rare earth minerals and to most demanded metals in the industry. We have connections with the newest real estate developments, trading corporations, electronics manufacturing plants, advanced healthcare, and industrial developments.

The opportunities are vast and the deal pipeline for CASHETS™ is immense, which ensures that the most premium opportunities are selected. A strong investment ecosystem will be nurtured and made available for investments.

Our Focus on Value Creation

Processes

- Price modelling with portfolio management
- Three layered due diligence
- Continuous engagement in each project
- Value aggregation matrix
- Efficient deal structuring
- Compliance & Corporate governance

Capital, Scale & Expertise

- Physical arbitrage & efficient deal pipeline
- Funding capacity to identify and purchase assets alongside principals and partners, for increased alignment of interest.
- Available capital for portfolio or singular acquisition, profit sharing solutions or hybrid customized solutions

Capital Maximization

Proprietary

- Exclusive platform offering
- Automated investigation system
- Social Media integration
- Autonomous member yield calculation

Capital, Scale & Expertise

- Team with multidisciplinary skills as architects, Physical commodity traders, engineers, lawyers, financial experts, etc.
- Large network of partners specialized in:
 - Business operations and trading
 - Deal sourcing, structuring and execution
 - Investigative Intelligence

Attractiveness of investing in Physical Assets on CASHETS™ Business Model



Better-than-market-average performance



Uncorrelated returns



Illiquidity premiums



Portfolio diversification



High absolute and risk-adjusted returns



Inflation hedge and reliable income stream from trade and asset flips



High risk-adjusted returns and reliable income stream

The CASHETS™ Edge



Market resilience

We steward growth and capitalization for our investors by building a robust, market resilient investment company with a diverse project portfolio and value chain.



Executable projects

All projects are credible and executable with near-term yields and high-growth potential.



Single, agile vehicle

Creating a single investment vehicle to encompass a diverse project portfolio allows us to balance growth while cultivating the necessarily agility to capture emerging and future opportunities.



Physical Asset Backed w/ cashability

Backed by physical assets and cashable anytime through the Utopian Global platform via instrument buyback option.



Liquidity

CASHETS™ asset backing creates future liquidity for investors in a traditionally illiquid market within the physical asset space.



Leadership expertise

Our combined international sector experience enables us to understand and evaluate potential opportunities in transformation, procurement, development, advancements, value extraction, and more.

Team

Our team has extensive experience in alternative investment strategies, portfolio distribution and management, and business operations. We are committed to empowering more people to benefit from investing in real world assets, businesses, and processes.



WILLIAM ROWELL,
Founder / CEO

Since 1986, William Rowell has been building successful businesses, with main focus in acquisitions, turnarounds and exits for multiple hotels and effectively launched and operated a multi million dollar business of Gold, Silver and other commodities.

With more than 35 years of experience in various industries and market segments, William has launched successful startups, digitalized assets, launched and operates multiple businesses with from Switzerland, Germany, Australia and UAE.



Danish RIZVI,
Chief Strategy Officer (Investments)

With an experience of more than 22 years in investment banking, private equity, capital markets, M&As, transaction and fund structuring, Danish Rizvi has advised and managed more than US\$ 3 Billion worth of mandates till date.

Held senior management positions in investment firms. In 2018, launched Middle East first ever on spot fund raising platform for the startup industry.

Executed major physical commodities trades across the globe worth more than US\$ 120 Million. Specializes in asset management for various alternative assets. Developed and launched many sukuk issuances, securitization, commercial papers and project financings.



CLAUDIA EIFERT,
Chief Marketing Officer

A proven successful entrepreneur, investor, philanthropist, personal development coach and networker with more than 20 years of experience in the Financial and Marketing World.

Claudia is specialized in the field of conventional and digital investments, precious metals, cryptocurrency, wealth growth and management strategies. She has managed more than 2000 interactive sessions, public speeches in multiple countries among diversified groups on various topics.



SYED HUSSAIN,
Executive Director (Engineering)

Syed Hussain has over thirty-five years of multifaceted managerial and marketing experience in the international arena with exceptional performance. Successfully managed not only business start-ups, but also periods of rapid growth. These start-ups required substantial initial capital and growth rate sustenance over an extended period. Experience entails, Renewable Energy, Oil Sector Services, Pollution Abatement Systems, Telecommunication, Safety and Security.

Entrepreneur with Multifaceted responsibilities include marketing, human resources, finance, and engineering. During his tenure at Kuwait Investment Authority helped in setting up Enertech, a wholly owned subsidiary, in the renewable energy realm. Chem. Engg with Minor in Economics, University of Wisconsin along with International Marketing, Master level Business program at Drexel. Owns US Patents in flame retardant additives.



MADALIN MOCANITA,
Chief Technology Officer

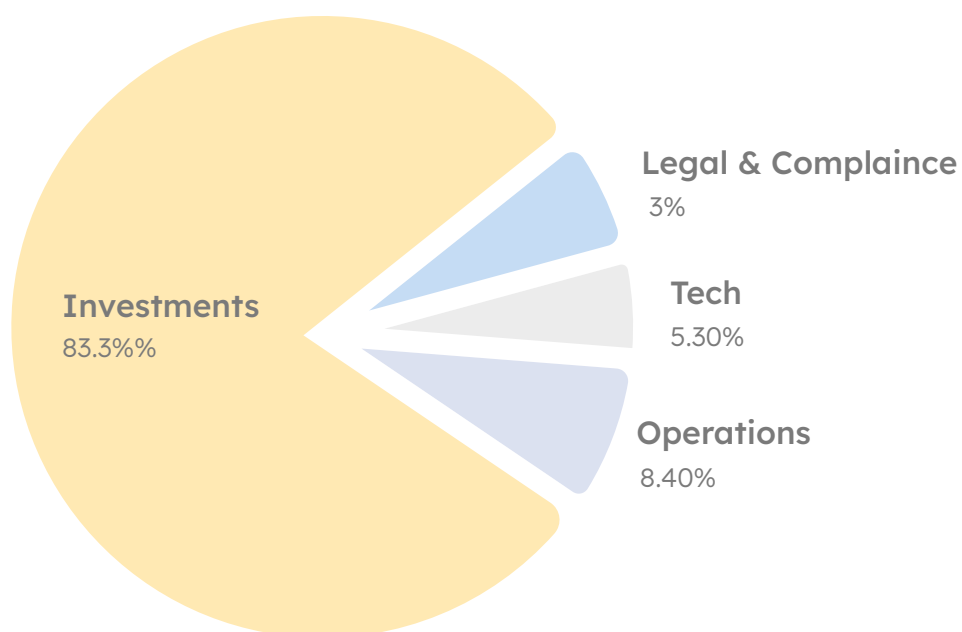
He has previously served as CTO and Lead developer for three successful FinTech companies and has been instrumental in market development, business planning, management & structuring, proposed and implemented secure development, built high-available and fault tolerance sales endpoints and implementing it through technology. He has also served in the military communications, encryptions, planning, managing and deploying the technical equipment and the infrastructure.

Token Sale Structure

CASHETS™ DIGITAL INSTRUMENT

Token Name	CASHETS™
Technology	ERC - 20 Ethereum
Price of Offer	Up to 350,000,000 digital instruments @ EUR 0.10 per CASHETS™
Type of Supply	Fixed
Total Supply	350,000,000 digital instruments
Soft Cap	EUR 5,000,000
Currency Accepted	BTC, ETH, EUR & USD

Use of Funds



Benefits to the Participants

Our instrument intends to provide CASHETS™ holders with the following benefits, namely:

- An asset-backed digital instrument in a market that is dominated by tokens lacking intrinsic value
- Access to investments in real assets to people that may be unable to invest in them directly
- Access to transformational commodities, assets and projects
- An evergreen vehicle that reinvests all or a large part of the cash flow from operations into new opportunities
- Future liquidity in a secondary market
- The ability to withdraw distributions of profits based on the number of CASHETS™ held
- CASHETS™ holders have several potential ways to profit from the purchase of these instruments
- Tokens are expected to reflect the appreciation of the fair value of the Target Assets. This will become more apparent as soon as secondary trading is available.

CASHETS™ Offering

We are offering CASHETS™ as an efficient mechanism to capture and redistribute the value of our LA's investments in productive assets. CASHETS™ is exclusively offered for sale and purchase on the Utopian Global Eco-system. Utopian Global is a world-class user portal which is a transparent, secure, and accessible. It is built for investing in high-end real-world assets while assisting in creating and managing an investment portfolio for its members.

The Utopian Global platform offers services such as precious metals purchasing, cryptocurrency eWallet services, active memberships, financial mentoring, and training programs. Utopian Global allows its members to hold CASHETS™ via Infinity Vaults. You will be able to liquidate your CASHETS™ anytime at a premium by selling your positions to the platform. Utopian Global Eco-system also provides a regular yield calculation of individual tokens along with other beneficial features.

To join the Utopian Global team, one needs to create an account and validate their associated email and phone number for compliant Know Your Customer (KYC) regulations. Once KYC is complete and confirmed by Utopian Global, there is an option for choosing the type of Yield/Rewards Program you prefer to avail. Members are able to invest in CASHETS™ using Fiat, Bitcoin, Ether or any other approved currency. CASHETS™ is built on the Ethereum block-chain using the ERC-20 token standard.

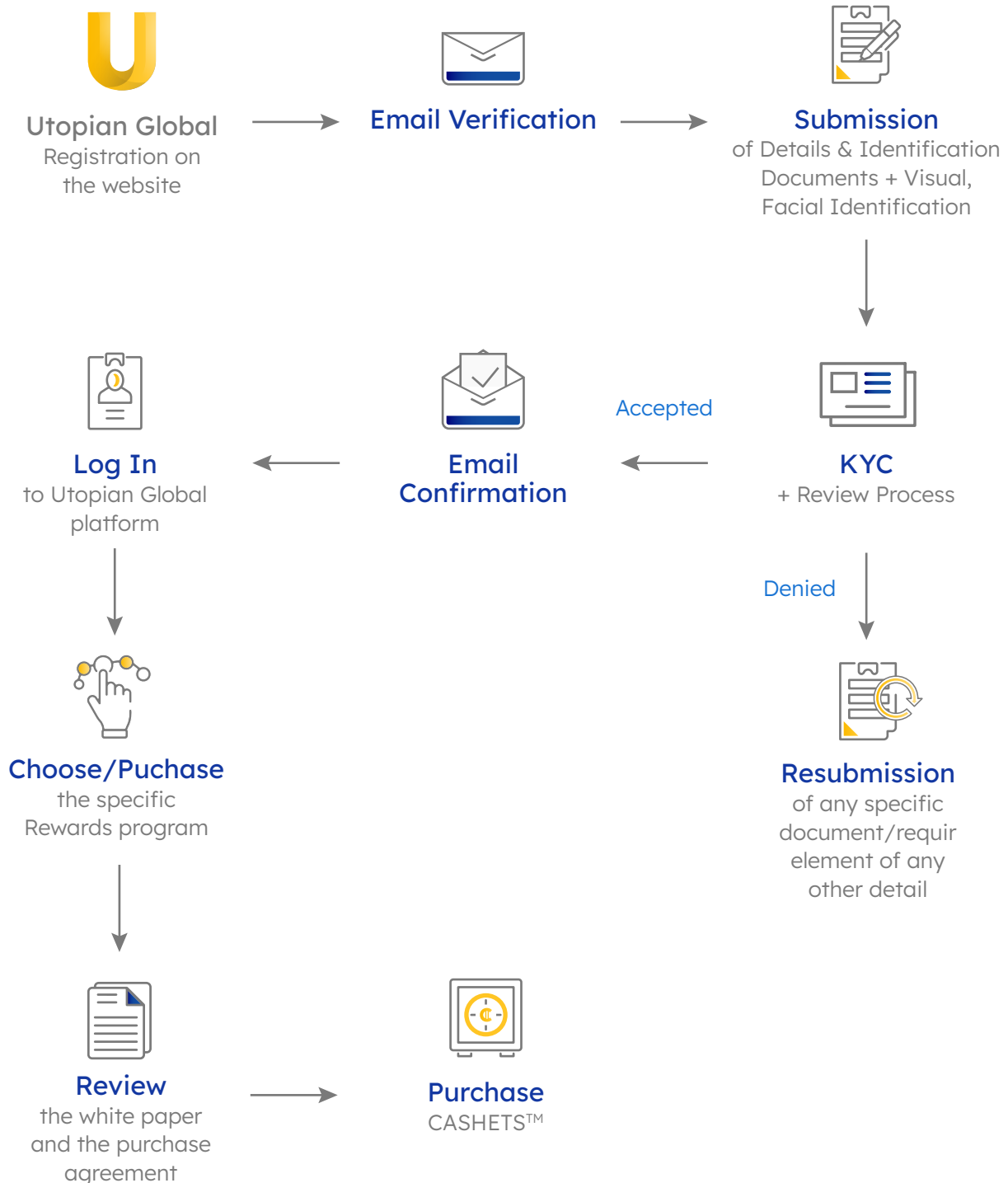
Issuance and operation

CASHETS™ business model promotes orderly and compliant fundraise. The offer is a law-abiding, blockchain based instrument issued to the digital asset participant through a legal Purchase Agreement.

To achieve arbitration and law enforcement, Liquidus Asset remains as the counterparty requiring KYC/AML compliance which it follows through the Utopian Global platform. The following describes issuance and operation of the CASHETS™ for primary issuance against cryptocurrencies:

1. A smart contract with certain set of features (see further, section: Technical Implementation) is created on behalf of LA. The smart contract contains a token transfer logic, whereas all other data/transaction checks are stored in their dedicated smart-contracts.
2. The smart contract represents the terms of the sales contract or shareholder/owner agreement.
3. Each participant of the digital asset purchase first goes through a compliance check and is then registered. This step is carried out by Utopian Global.
4. When issuance is concluded, the tokens, representing terms of the contract, are released and distributed to the respective participants. The tokens are sent to the indicated wallets owned and operated by the participants.
5. After token distribution, the issuer may opt to list the token on any exchange at a later stage. If listing follows the primary issuance, there are no additional requirements. If listing is applied for using other STO implementation, a token swap may be needed among other criteria according to listing framework requirements.

Token Purchase Process



Minting, Burning and Supply

CASHETS™ are minted when investors use cryptocurrencies or fiat currency to purchase the digital instrument. Each instrument is issued at a price of EUR 0.1. There will be an initial supply of 320 million digital instruments minted to raise capital for the investments in assets by LA representing EUR 32 million. The initial minting of 320 million CASHETS™ is allocated to LA to complete investment deals available to the company at the time of launching the instrument.

All dividends paid out to CASHETS™ holders based on the yield produced by investments made by LA are paid out at the end of a 12 months period. CASHETS™ cannot be made arbitrarily by LA and can only be made under three conditions:

1. cryptocurrency or fiat is used to purchase the CASHETS™ or
2. CASHETS™ are minted and distributed against new projects and assets fund raising. When CASHETS™ are redeemed for cryptocurrency or fiat they are immediately burned when the payout request is processed.
3. for distribution of yield/profits to CASHETS™ holders

Technical Implementation

The token won't have an ICO, but more a conservative approach, being backed by real assets. CASHETS™ will be written in solidity with the latest pragma closest to the deployment window. It is a merge between a home written and public libraries as OpenZeppelin, having modular and reusable fragments for smart contracts. Few imports, constants, methods, events, modifiers, aside SafeMath and coding derivation: Ownable @openzeppelin/contracts/access/Ownable.sol # suppressing certain actions over onlyOwner modifier - function *() public onlyOwner # transfer the ownership to a diff wallet - function transferOwnership(address newOwner) # revoking the ownership in the eventuality of switching to a decentralised contract - function renounceOwnership() Roles @openzeppelin/contracts/access/AccessControl.sol # check role for a specific account - function _checkRole(role, account) - function hasRole(role, account) # adding new minter/ burner role only by the owner - function grantRole(role, account) where roles constants bytes32 public constant MINTER_ROLE = keccak256("MINTER_ROLE"); bytes32 public constant BURNER_ROLE = keccak256("BURNER_ROLE"); bytes32 public constant KYC_APPROVER_ROLE = keccak256("KYC_APPROVER_ROLE"); bytes32 public constant KYC_DENIER_ROLE = keccak256("KYC_DENIER_ROLE"); bytes32 public constant CONTRACT_PAUSER_ROLE = keccak256("CONTRACT_PAUSER_ROLE"); # revoking minter/ burner role - function revokeRole(role, account) Mintable @openzeppelin/contracts/token/ERC20/ERC20.sol # minting new tokens - function mint(address to, uint256 amount) public { require(hasRole(MINTER_ROLE, msg.sender), "Caller not having minter role"); _mint(to, amount); } Burnable @openzeppelin/contracts/token/ERC20/ERC20.sol # burn tokens on demand function burn(address from, uint256 amount) public { require(hasRole(BURNER_ROLE, msg.sender), "Caller not having burner role"); _burn(from, amount); } KYC/ AML # KYC/ AML approve - function setKYC(address account) public { ... } # KYC/AML deny - function denyKYC(address account) public { ... } # hasKYCAML - function hasKYC(address investor) public view returns(bool memory) { ... }

Transparency

CASHETS™ strongly believes in being transparent in reporting, investments, and all related matter with their participants.

- CASHETS™ will be issuing quarterly newsletters to provide various updates in the market, areas of active involvement, as well as future plans.
- Through weekly webcasts conducted by the Utopian Global platform, CASHETS™ team will discuss various aspects of industries, strategies, assets and plans with the
- participants. Half yearly and yearly financial extracts will be provided to give financial transparency on the performance of CASHETS™.

Future Outlook

First Phase

- Successful fundraise, investment, and management of regular yield generation from the investments
- Addition of further assets and projects, focusing on Emerging Markets to boost returns
- Implementation of a combination of 3 different hedging strategies
- Additional 2 long strategies to create value appreciation of the instrument in the long run
- Introduction of fixed income strategies
- Performance-based price appreciation of the instrument due to high yield and low risk business model
- More than 150 projects have been accessed, some are shortlisted, and more are being screened according to the criteria and standard yield generation capabilities

Second Phase

- The instrument will be available on other public exchanges, providing a strong secondary market
- Gaining exposure in the physical commodities futures market
- Live project deal submission and viewing options are introduced online
- Further fundraise is initiated to cater the increasing demand from other projects and assets

Conclusion

In this paper, we have introduced the new CASHETS™, described its features and unique advantages, as well as outlined different investment strategies applied.

Based on a unique business model, CASHETS™ grants access to investment opportunities in real assets at all stages of development, focused on the most needed transformations in the world today and tomorrow.

CASHETS™ allows for a robust and market resilient presence with a diverse project portfolio. CASHETS™ grants an exclusive access to premium investment opportunities in high demand rare earth minerals, newest real estate developments, trading corporations, electronics manufacturing plants, advanced healthcare, industrial developments and more.

By facilitating investment in numerous transformations and developments that take place in these industries, we offer a liquid and cost-efficient gateway to improved portfolio efficiency. The investment strategies we apply are based on fundamentally anchored, empirically validated, and persistently recurring patterns driving cross-asset returns over different time horizons.

We at LA truly believe that individual people should be the driving force of change and transformation, and we are hoping to empower more people to profit from investing in real world assets, businesses, and processes.

Social Media



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No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of CASHETS™, and no cryptocurrency or other form of payment is to be accepted on the basis of this White Paper.

Potential purchasers should refer to the CASHETS™ Purchase Agreement, which is available on the Utopian Global website and will be required to agree to the CASHETS™ Purchase Agreement before purchasing any CASHETS™. The CASHETS™ are not and shall not be used in any way as equity, assets, bonds, securities, a collective investment scheme, derivatives or any other financial instruments. CASHETS™ are not shares and do not give any right associated to the shareholding or the management of any company, including the application of any projects, or any of the affiliates or subsidiaries.

Please recognize that the yields / returns and the withdrawal of the capital / principal in part or full are dependent on a number of factors and subject to risks. All investments involve risk and may lose money. It is entirely possible that the CASHETS™ and/or its strategies will never be implemented or adopted, or that only a portion of the vision will be realized. We do not guarantee, represent or warrant any of the statements in this business plan, because they are based on our current beliefs, expectations and assumptions, about which there can be no assurance due to various anticipated and unanticipated events that may occur.

Please know that we plan to work hard in seeking to achieve the vision laid out in this White paper, but that you cannot rely on any of it coming true. Blockchain, cryptocurrencies and other aspects of such technology and these markets are in their infancy and will be subject to many challenges, competition and a changing environment. We will try to update our community as things grow and change, but undertake no obligation to do so.



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