



kwiktrust

NEXT GENERATION DIGITAL SIGNING

Sign. Record. Store. Relax.



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KWIKTRUST

KwikTrust is the next generation e-validation platform, and the home of the SuperNFT (*patent pending*) providing increased file security and creating secure transferable assets.

Our goal is to become the new global standard for signing and securing files, and transferring assets

The problems that we solve are the security risks, high costs and bad data inherent in the file validation processes. Litigation is reliant on the authenticity of a document and different parties present their own versions of a file that may not be identical. Bad actors manipulate files and users don't want to rely on third-party custodians, given the risks of deletion, and errors outside the user's control.

- Data verification, authentication and due diligence is not a static one-time process, it is dynamic. Once it is complete, information may change or expire, creating a security risk.
- The process is fragmented involving a number of parties, including external validators.
- Third-party validations cause bottlenecks in the system, slow the process and increase costs.
- Current digital signature solutions are slow, not secure and static by nature. Is there an easier way?

Enter KwikTrust, the next-generation e-validation platform, enabling users to create a tamper-proof record on the blockchain of important information.

The mvp is live, with active users in professional services sectors, and is growing quickly with a product roadmap developed in conjunction with, and endorsed by, its users.

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Around the world, governments are offering support for the uptake of e-verification solutions.

In all, 75 countries have the legal mandates for this technology, including the US, EU and India.

The KwikTrust tokenomics model is designed to maximise and reward user engagement, build a scalable cross-border business, and create a long-term use and demand for the KwikTrust KTX ERC-20 utility token.

The Tokenomics model is attractive to investment funds because the business model solves a fundamental business problem and creates business efficiency. At the heart of KwikTrust is a viable, profitable and scalable business. This value can be realised in the growth in value, caused by the long-term need and demand for the KTX token. This demand is achieved by setting the token as the exclusive method of payment for a portion of the services in the KwikTrust ecosystem.

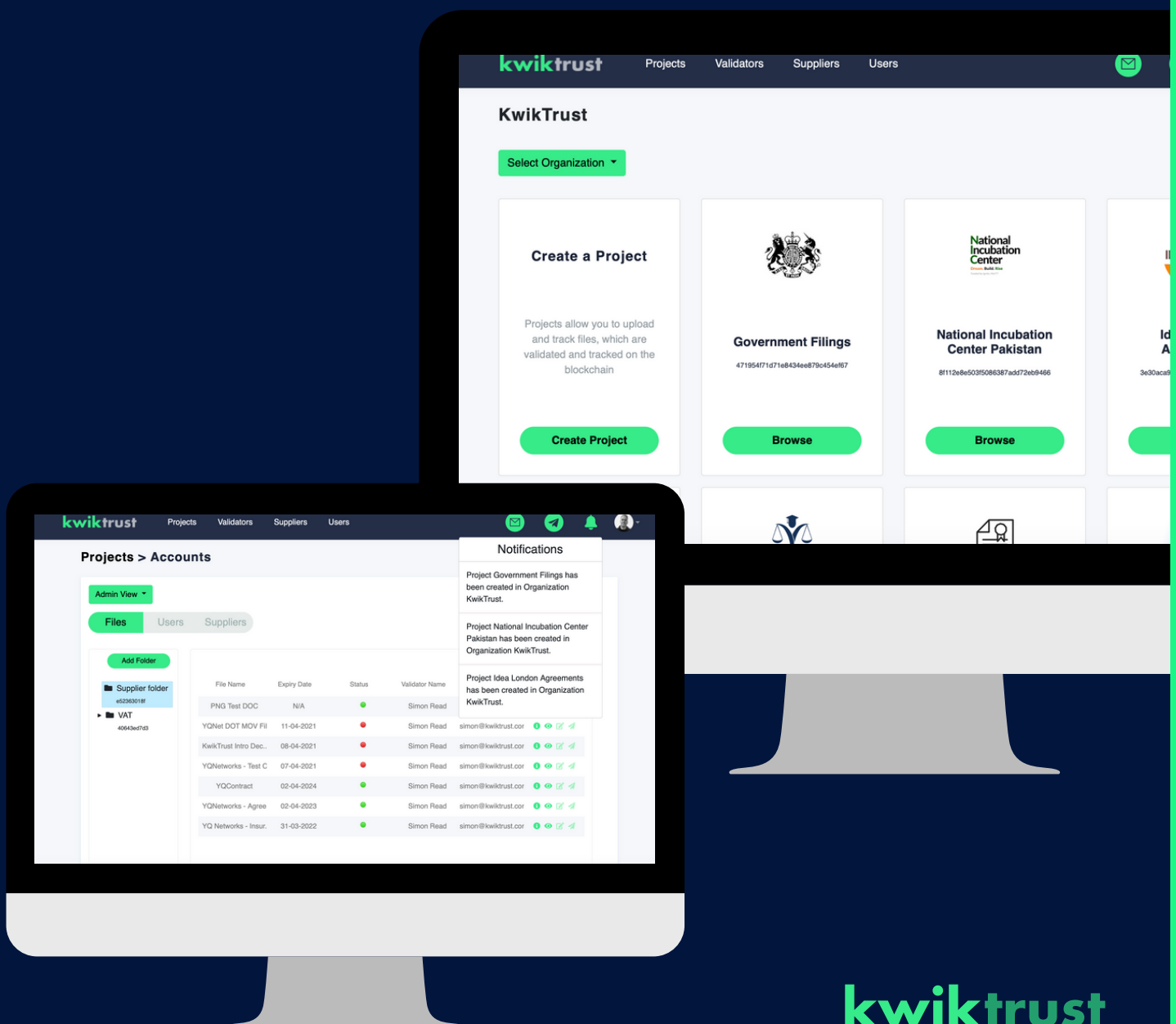
Because of the size of the market opportunity, and the current, yet declining, resistance of some traditional market sectors, including legal and financial, to transacting exclusively in crypto payment solutions, KwikTrust provides multi payment rails to our users including fiat payments, KTX, USDT and USDC. As the market matures and converts KwikTrust will fully transition to exclusively crypto payments once the market is mature. Until that time KwikTrust will not exclude any sectors that are traditionally more resistant to adopting new technologies.

THE PLATFORM

KwikTrust is an e-validation platform that provides provenance and legal protection. The platform enables self-certified and third-party validation of files, with the results stored securely on a blockchain, creating an irrefutable record of activity.

Users can record and validate intellectual property origination, contracts, accounts, invoices, references, qualifications, identities, video and audio files, and undertake know-your-client checks. Intellectual property and other assets can be represented digitally - including property deeds, company shares, asset ownership, and validated identities - which can be minted into a NFT (non-fungible token) as a permanent and transferable record of ownership.

The KwikTrust solution is faster, simpler, more secure and less expensive than competitors. It features triple lock security- each file is locked onto the blockchain with three separate hashes.



USE CASES

1. **Create collaborative, secure digital working environments** with full audit trail capabilities and tamper-proof file management, for working with business partners.
2. **Record property deeds and other high-value assets** by locking together the owner's identity and proof of ownership into a transferable Super-NFT (*patent pending*).
3. **Onboard clients in a regulatory compliant manner** for legal, accounting and professional services businesses, from KYC through to working in a secure digital working environment, sharing and granting privileged access to files.
4. **Manage time-sensitive files online**, like contracts that have an expiry date. KwikTrust will send you a reminder when a contract is about to expire.
5. **Collate evidence for a legal case**, so all parties agree in advance that the record is true, saving expense and time for the court.
6. **Send invoices to customers on KwikTrust** to prevent fraudsters from intercepting emails and changing bank details.
7. **Record Covid data for individuals on the blockchain so records can't be changed**. Link an individual's Covid test results, vaccination certificate, and vaccine batch numbers with their ID to create a verifiable 'health certificate' that can be used for travel and access to secured locations.
8. **Record proof of ownership and origination of digital property**, demonstrate provenance and authorship, and mint into a Super-NFT (patent pending) as a transferable asset; including
 - Intellectual Property, Designs, Computer Code and Digital Copyright
 - Digital Artworks, Music and Video
9. **Record proof of ownership of physical and digital assets**, demonstrate provenance, validate owner's identity, and lock together into a Super-NFT as a secure transferable asset; including
 - Physical artworks, collectibles, wines, and precious metals
 - Car, boat and aircraft ownership
10. **Make company records tamper-proof** such as the shareholder's register, a shareholders' agreement, or minutes of a board meeting.
11. **Manage supply chain relationships more efficiently** by assessing risks, carrying out due diligence and validating information, in order to create and maintain clean and trusted data.

MEET THE SUPERNFT

The limitation with old-style NFTs is that they aren't linked to the owner's identity so they can be easily lost or stolen.

This prevents people from storing higher value assets as NFTs. Why?

Because we don't trust them enough. For the NFT to reach its true potential and hit the global mainstream it first needs to grow up. It needs to become a store of value that extends far beyond representing ownership of a digital artwork. It needs to be capable of storing everything, everywhere, forever. Above all it needs to do so safely.

To achieve this lofty status, there are three issues that need to be resolved first: Identity, Provenance, and Security.

So how do we solve this problem?

By combining the owner's validated identity, together with validated proof of the creation of the asset, and locking them together into a SuperNFT.

KwikTrust's, patent pending, SuperNFT uses blockchain technology to produce an irrefutable and permanent record of ownership, creating a fully transferable and tradeable asset, with a verifiable audit trail of activity.



SuperNFTs are minted on the KwikTrust platform. The platform utilises the KwikTrust Protocol (KTP) and other popular technologies to drive software-as-a-service excellence in state-of-the-art SNFT's infrastructure. The KwikTrust protocol is composed of a modular stack which includes IPFS, Hyperledger and Identity chain. Our modular stack works with Blockchain protocols to mint SuperNFTs. Our technology is blockchain agnostic.

This opens-up whole new asset classes, including, but not limited to: Financial securities and savings, share ownership of property, proof of ownership of physical assets intellectual property.

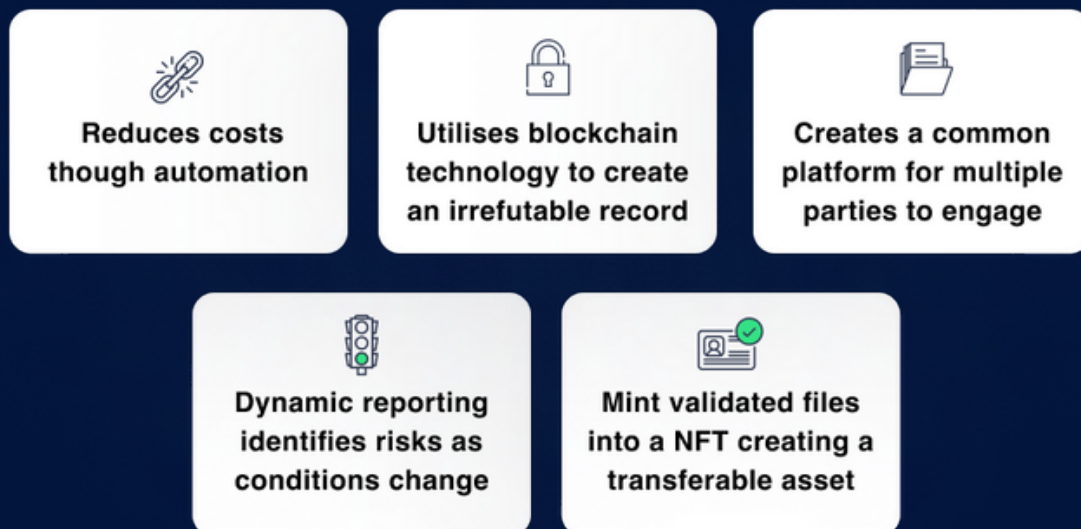
The KwikTrust SuperNFT enables NFTs to reach their full potential.

BUSINESS MODEL

The platform operates as a SaaS model with a freemium and tiered pricing structure to facilitate easy user onboarding and upselling.

Subscriptions generate monthly recurring revenues and the add-on chargeable services of know-your-client and anti-money laundering checks, as well as minting validated information onto a non-fungible token to become a transferable asset, create additional revenues.

Delivering enterprise solutions, platform integrations and consulting services further diversifies the revenue streams.



COMPETITIVE ENVIRONMENT

PROFILE

| Competition Analysis | KWIKTRUST | DOCUSIGN | ADOBESIGN | HELLOSIGN |
|-----------------------|---|---|--|--|
| Competitive Advantage | <ul style="list-style-type: none"> • Security • Competitive cost and value • Blockchain technology service (Hyperledger fabric) • Responsive risk alert | <ul style="list-style-type: none"> • Established reach for customers • Low cost • Maximum apps integration • User friendly interface (mobile) • Cloud, SaaS, Web-based | <ul style="list-style-type: none"> • Enterprise integration • Signature creation devices • Cloud, SaaS, Web-based | <ul style="list-style-type: none"> • Focus on simplifying process • Great for beginners |
| Product Features | <ul style="list-style-type: none"> • Audit trail • Automation • Progress tracking • Reminders • Document analytics(traffic light system) • Electronic signatures • Digital signatures • Mobile signature capture • Contracts (Gov, International, Law firms, etc...) • Contract lifecycle management • KYC (Phase 2) • AML (Phase 2) • Multi-signature (Phase 2) | <ul style="list-style-type: none"> • Audit trail • Multi-signature • Progress tracking • Reminders • Mobile signature capture • Document analytics • Electronic signatures | <ul style="list-style-type: none"> • Audit trail • Multi-signature • Progress tracking • Reminders • Mobile signature capture • Electronic signatures • Digital signatures • Gov contracts • Contract lifecycle management • Compliance tracking | <ul style="list-style-type: none"> • Audit Trail • Document analytics • Multi-signature • Mobile signature capture • Progress tracking • Reminders |
| Pricing & Model | <ul style="list-style-type: none"> • \$0 to \$30 /month • Per transaction model • Free trial • Free Version | <ul style="list-style-type: none"> • \$10/month • Per user model • Free trial • Free version | <ul style="list-style-type: none"> • \$24.99/month • Per user model • Free trial • No free version | <ul style="list-style-type: none"> • \$15/month • Per user model • Free trial • Free version |

PRODUCT PROFILE

COMPETITIVE ENVIRONMENT

DEFINING KWIKTRUST'S COMPETITIVE ADVANTAGE

SWOT ANALYSIS

| | | | | |
|----------------------|--|---|---|--|
| Strengths | <ul style="list-style-type: none"> • Competitive cost • Irrefutable record of validated information on blockchain • Secure document storage (hacking repellent) • Tokenisation (Phase 2) | <ul style="list-style-type: none"> • Competitive cost • Brand (Awareness) • Product portfolio • Strategic partnerships | <ul style="list-style-type: none"> • Strategic partnerships • Product portfolio | <ul style="list-style-type: none"> • Focus on Simplicity • Extremely user friendly • Targets beginners |
| Weaknesses | <ul style="list-style-type: none"> • New entrant | <ul style="list-style-type: none"> • No digital signatures • KYC (N.A) • AML (N.A) • User security for large enterprise • Only native integrations | <ul style="list-style-type: none"> • 150 Transactions per user per year • Cloud-based Service • Non-comprehensive KYC, AML (N.A) • Only native integrations • User security for small/medium enterprises | <ul style="list-style-type: none"> • Branding • Features • Performance dashboards • KYC (N.A), AML (N.A) • Expensive for professionals • No digital Signatures |
| Opportunities | <ul style="list-style-type: none"> • Enterprise integration • New geographical markets • Strategic partnerships | <ul style="list-style-type: none"> • Technology advancement (blockchain) • Crypto market (Token) | <ul style="list-style-type: none"> • Technology advancement (blockchain) • Crypto market (Token) | <ul style="list-style-type: none"> • Technology advancement (blockchain) • Crypto market (Token) |
| Threats | <ul style="list-style-type: none"> • \$0 or \$30 /month | <ul style="list-style-type: none"> • \$10 /month • \$24.99 /month • \$15 /month | <ul style="list-style-type: none"> • Hacking (Security Risk) | <ul style="list-style-type: none"> • Hacking (Security Risk) • Simplicity can hurt functionality |

MARKET OPPORTUNITY

The COVID19 pandemic has affected every aspect of society particularly businesses and individuals who have been forced into remote working. **As a result, the dependency on online business solutions is increasing and digital security holds enormous importance.** In this era of increased reliance on technology, we also witness bad actors in society exploiting the loose knots within technological ecosystems. ZDNet states that there is a vulnerability for small and medium-sized businesses to supply chain cyber-attacks. Innovation in authenticating and validating documents is needed at a rapid pace in order to evolve and address supply chain issues relying on certificates and complex algorithms. Organisations are replacing traditional methods of authenticating and signing documents with e-signatures and digital signatures. (Source: Apacentrepreneur)

The digital signature market is categorised between Service, Hardware and Software. The software segment is expected to lead the market share. Increased implementation of paperless work and the capability of instant signature conversion are the perceived drivers. From a deployment perspective, Cloud and on-premises are the market segments and the on-premises category is most likely to gain the higher share due to increasing concerns around the security of cloud. However, Cloud is gaining traction due to increased technology developments and security advancements.

The regional analysis shows North America will dictate the domination purely due to early adoption and the US government's attention through introducing regulations and favourable policies. Asia Pacific and Europe come with an expectation to grow significantly after North America due to increased government initiatives. China and India are at the forefront in this quest from Asia-Pacific and the United Kingdom along with Germany are expected to lead the market in Europe. In the UK, small and medium enterprises are the main driving force in the adoption and going through the transition. (Source: FortuneBusinessInsights, 2020)

The Total Addressable Market for digital signatures is currently \$25Bn. In all, 75 countries already have legal mandates for this technology, and their number is still rising, thus helping the market advance. Such measures are expected to propel the global e-signature market, which generated \$951.3 million in revenue in 2019, at a 24.6% CAGR between 2020 and 2030. (Source: Global NewsWire). A study carried out by Marketsandmarkets reveals that the digital signature market is estimated to grow from \$2.8 billion in 2020 to \$14.1 billion by 2026, at an expected compound annual growth rate of 31% (Source: MarketsandMarkets).

Digital signatures utilise secure algorithms and certificates to ensure protection against forgery. However, security issues still exist.*
That is where KwikTrust's Blockchain-based, secure platform comes to the rescue.

*(Source: Cybelangel)

KwikTrust focuses on the safety and security of data.

The system's robustness is achieved through a modular blockchain framework of hyperledger fabric which enables performance at scale while preserving data privacy enterprises demand.

Our approach has a greater chance of success because our solution is lower cost, more secure and simpler. Moreover, KwikTrust fulfills the requirement of advanced security solutions amidst pandemic lockdowns and working from home environments. Existing security concerns in the adoption of cloud deployment and its integrated technology systems legitimise the gap in the market. KwikTrust operates as a freemium model, and our channels to market are through professional services firms including:

- Legal professionals
- Patent and Trademark attorneys
- Accountancy and financial services professionals
- Media production management
- Engineering
- Management and business consultants
- Banking and insurance
- Membership based organisations

KwikTrust aims to improve supply chain processes by increasing transparency and traceability of transactions within the network.



MARKETING STRATEGY

Our goal is to make KwikTrust the global standard for signing and securing files. Building a brand name that is synonymous with efficiency, security, and trust is key.

Our strategy will focus on creating brand awareness, recognition, and user adoption. This will be achieved by crafting a data-backed marketing system that can adapt to the ever-changing trends of the marketplace.

Key elements of this strategy include:



Messaging - Placing not only what we do, but why we do it at the forefront of our messaging will ultimately help users to buy into the brand and platform as an ecosystem rather than simply a tool. Focusing on the ability to reduce unnecessary costs, save time, and build security is key to this message.



Targeting - The use case applications for KwikTrust stretch across most industries and market segments. In order to narrow our focus and hone targeted campaigns, our initial target market will be the legal sector, with additional use cases to follow. This targeted approach will allow us to craft truly impactful messaging and campaigns that can easily adapt and shift to additional key industries. We will expand targeting using this initial sector as a campaign model.



Demand Generation - Through a series of activities and campaigns, we aim to build a sustainable marketing funnel that will consistently pull in qualified leads. Essential areas of development will include

- Content marketing, specifically the creation of educational and thought leadership elements.
- Establishing an engaged and active community across multiple platforms
- Trust establishment through case studies, events, and authentic messaging



User Advocacy - Building out a user advocacy program. KwikTrust benefits from a natural referral and customer advocacy environment that is enabled by users' third-party validation of documents. An advocacy program will help to expand this natural expansion of users.



Strategic Partnerships and Direct Distribution - Tapping into existing network contacts to distribute messaging, materials and establish meaningful partnerships and distribution ecosystems.



Industry body collaborations and third-party integrations: Tapping into external marketing systems to build trust, recognition, and reach.

These activities will be implemented in a phased approach that is guided by the attainment of key performance indicators and selective data points.

Our first step in this process is the retention of an industry-leading marketing agency to help implement our strategy and begin to build out content, community, and engagement.

A portion of our strategy will also be reserved for marketing activities that allow for an additional level of creativity and outside-the-box thinking, (for example live AMA's, roundtable discussions, community engagement events), in order to build a brand that is recognizable as an industry leader in every sense of the word.

Our Strategy is set to be adaptable, data-driven, and innovative - leading KwikTrust to greater brand recognition and user demand.

PRICING AND REVENUES

Our model operates on multiple payment rails and revenue streams consist of:

1. Monthly subscriptions
2. Licensing to platforms
3. Consulting and coding for bespoke developments
4. Enterprise onboarding
5. Know-your-client and know-your-business checks (KYC / KYB)
6. NFT minting of IP and other assets

| Revenue Category | Pricing (FIAT, USDT, USDC, KTX) |
|---|--|
| Subscriptions (Monthly Recurring Revenue) | Freemium and tiered pricing: Individual, 1Gb = \$0 Business <10Gb = \$30 Pro <100Gb = \$100 Super-Pro <1Tb = \$300 |
| Enterprise Solution | Variable, bespoke scoping |
| Consulting and coding for bespoke developments | Variable, bespoke scoping |
| Interating KwikTrust functionality into other platforms | Variable, licensing fee and platform must purchase and maintain a minimum account balance of %KTX 5,000 |
| KYC / KYB | Cost +15% |
| Super-NFT Minting / Creating asset on hyperledger | 1 x KTX |

TECHNOLOGY STACK

KwikTrust is built on hyperledger fabric (HLF) permissioned blockchain, enabling validations to be managed on-chain and creating an immutable record. Each file is created as a unique asset on HLF.

Assets created on the KwikTrust platform are validated by authorised parties which are recorded on HLF using smart-contract (chaincode). The decentralised nature of blockchain prevents data tampering with no central point of failure.

KwikTrust creates a separate channel for each organisation to ensure the privacy of data. The ecosystem enables the identity of participants to be established with a KYC process which further enhances data security with permissioned access being granted to subsets of information. Permissions can also be revoked as required.

KwikTrust is implementing IPFS Web 3.0 standard to replace standard servers, to create a decentralised system, while maintaining security, reliability and control of the entire IT infrastructure.

The technology stack is as follows:

- NodeJS Server Side
- Microsoft SQL Server for Database
- NodeJS
- Hyperledger Fabric
- HTML/CSS with bootstrap for UI
- Angular Web Application



SECURITY AND FUNCTIONALITY

Summary Functionality

- Create new project
- Authorise users to access a project
- Upload files to a project
- Set validator for a file (internal / external)
- Validate file in a project
- Traffic light status and expiry flags to manage time sensitive files
- Record the origination of intellectual property
- Mint IP and other files into a NFT as a transferable asset
- View hashes and validation details stored on blockchain explorer

Blockchain Protocol

- Hyperledger fabric permissioned blockchain

User Authentication

- Unique user credentials
- 2-factor authentication, 6-digit token expires every 30-seconds

File Formats

- PDF, JPEG, PNG, DOCX, XLSX, PPT, MOV, MPV

Storage

- IPFS Web 3.0 standard will replace IBM managed machines currently running nodes, application servers and a cloud-based document storage solution for users

API Integration

- APIs and API documentation provided

KYC/AML

- Integrated KYC/AML
- Advanced AML screening, ongoing monitoring, PEP and adverse media screening
- Identity and document matching
- Risk-based approach that follows global and local regulatory norms (including FATF, FINMA, FCA, CySEC, MAS)
- Ongoing monitoring for document validity and constant checking against all the PEPs
- Results date and time-stamped and recorded securely on the blockchain to provide an irrefutable record of events

OUR JOURNEY

December 2019

Problem identified. Work begins on workflows and designs

April 2020

Technical build commences

April 2021

MVP Released

May 2021

Pilot testing

June 2021

First users onboarded

PRODUCT ROADMAP



KWIKTRUST UTILITY TOKEN KTX

The KwikTrust KTX ERC-20 utility token has been designed to form an integral part of the KwikTrust ecosystem to create long term demand and use for the token.

Specifically the minting of a SuperNFT can only be paid for with a KTX utility token, and rights to integrate KwikTrust functionality into other platforms and deliver services to others on the KwikTrust platform, can only be exercised by purchasing and maintaining a minimum quantity of KTX tokens.

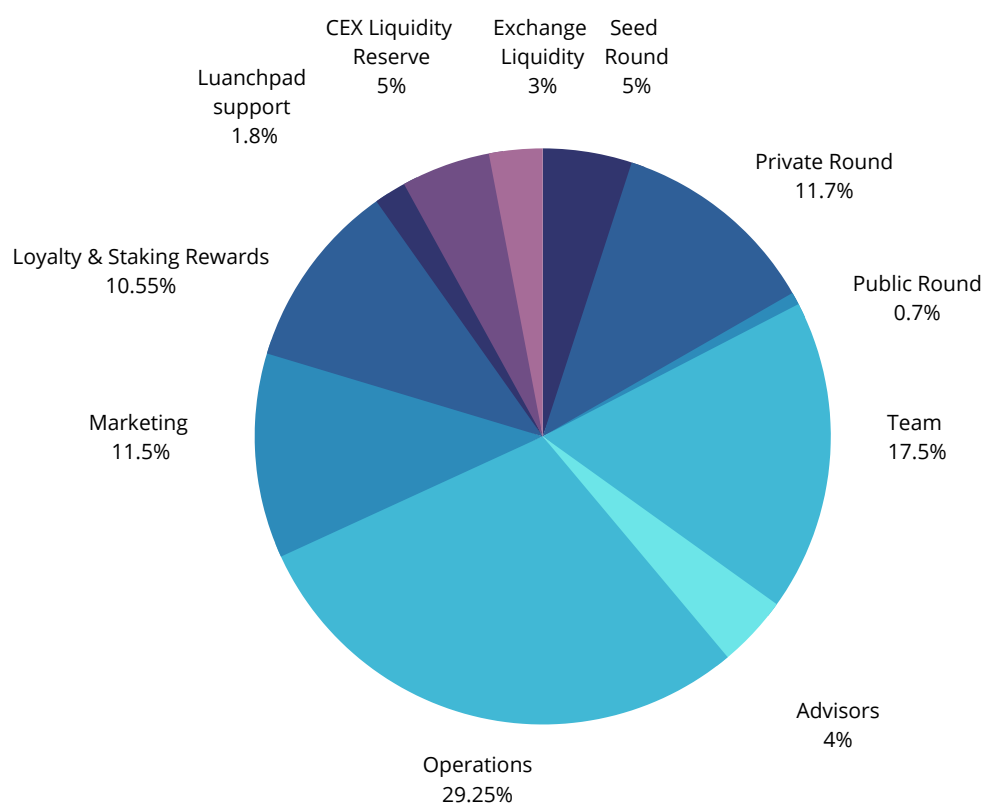
The uses of the KTX utility token are:

- 1 . **Mint Super NFT** (1 x KTX pays for 1 x SuperNFT). This price can be increased or decreased over time to maintain the value of the KTX. NFT minting cannot be paid for directly with fiat currencies.
- 2 . **The right to integrate KwikTrust functionality into token holder's own platforms.** Platform owners need to maintain a minimum holding of KTX 5,000.
- 3 . **The right to provide a service to others on the KwikTrust network.** Service providers need to maintain a minimum holding of KTX 5,000.
- 4 . **Discounted services for users.** Services paid for in KTX receive a 15% discount.
- 5 . **Staking.** Token owners can join and benefit from staking pools.
- 6 . **Purchase a voting identity to vote on Governance issues.**

TOKENOMICS

The KwikTrust Utility Token has a maximum supply of 100 Million tokens (100,000,000 KTX), distributed over 5 years.

- 5.00% Seed Round (5,000,000 KTX)
- 11.70% Private Round (11,700,000 KTX)
- 0.70% Public Round (700,000 KTX)
- 17.50% Team (17,500,000 KTX)
- 4.00% Advisors (4,000,000 KTX)
- 29.25% Operations (29,250,000 KTX)
- 11.50% Marketing (11,500,000 KTX)
- 10.55% Loyalty & Staking Rewards (10,550,000 KTX)
- 1.80% Launchpad Support (1,800,000 KTX)
- 5.00% CEX Liquidity Reserve (5,000,000 KTX)
- 3.00% Exchange Liquidity (3,000,000 KTX)
- Total: 100,000,000 KTX

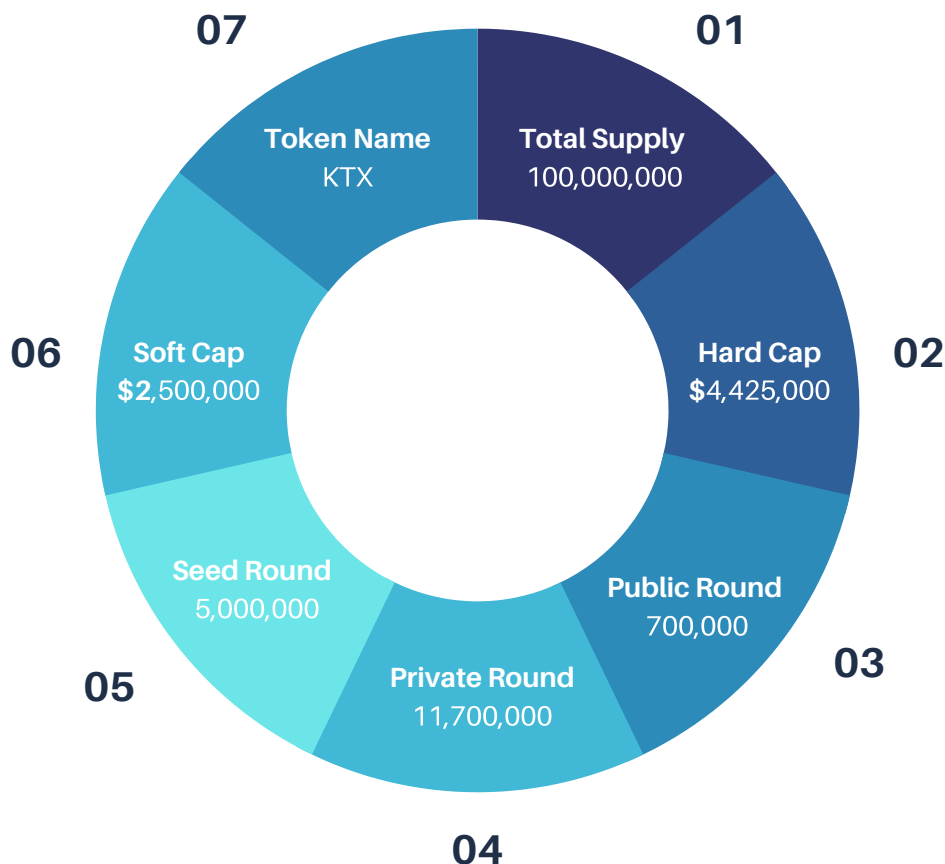


Genesis Supply

On TGE 40.36 Million tokens will be minted. In years 2-5 the balance of tokens will be minted annually and released on a quarterly basis.

Year 1 total supply

- Seed Round Investors 5,000,000 KTX
- Strategic Round Investors 11,700,000 KTX
- Public Round Investors 700,000 KTX
- Team 2,500,000 KTX maximum
- Advisors 4,000,000 KTX maximum
- Operations 5,850,000 KTX
- Marketing 2,300,000 KTX
- Loyalty and Staking Rewards 2,110,000 KTX
- Launchpad Support 1,800,000 KTX
- CEX Liquidity Reserve 5,000,000 KTX
- Exchange Liquidity 3,000,000 KTX
- **Total 40,360,000 KTX**



The Soft Cap is \$2,500,000. The Hard Cap is \$4,425,000 and any funds received above this amount will be returned.

On day 1 the total supply will be 14.51 Million tokens .

Day 1 total supply

- Seed Round Investors 1,000,000 KTX
- Strategic Round Investors 2,340,000 KTX
- Public Round Investors 700,000 KTX
- Team 0 KTX
- Advisors 0 KTX
- Operations 0 KTX
- Marketing 0 KTX
- Loyalty and Staking Rewards 2,110,000 KTX
- Launchpad Support 360,000 KTX
- CEX Liquidity Reserve 5,000,000 KTX
- Exchange Liquidity 3,000,000 KTX
- **Total 14,510,000 KTX**

ALLOCATION & VESTING SCHEDULE

The token release schedule will be coded into a smart contract, and the smart contract will be audited by the Launchpad.

Seed Round

The 5.00% of tokens allocated to Seed Investors will be released as follows:

KwikTrust will release 20% of the tokens at the IDO launch on 10 March 2022. The remaining tokens will unlock every 49 days in linear instalments completing 29 December 2022.

Strategic Round

The 11.70% of tokens allocated to the Strategic Investors will be released as follows:

KwikTrust will release 20% of the tokens at the IDO launch on 10 March 2022. The remaining tokens will unlock every 49 days in linear instalments completing 29 December 2022.

Public Round

A maximum of 0.70% of the tokens will release and will be unlocked immediately.

Team

17.5% of the tokens are allocated to the founders and management of the KwikTrust platform.

The tokens are used to retain, recruit and incentivise team members. 10% of the tokens are minted and locked into a vesting contract for the founders to be unlocked on 29 December 2022. 7.5% of the tokens are issued to the team against KPI targets over a three-year period, with a maximum of 2.5% issued each year.

Advisors

A maximum of 4% of the tokens will be allocated to the Advisors.

Each advisor is allocated 0.25% with a 3-month cliff and a further 3 quarterly linear instalments, plus additional tokens are issued against KPI targets over an eighteen-month period.

Launchpad

Of the 1.8% of the tokens allocated to the Launchpad 20% will be unlocked at the IDO and the balance will unlock over a 12 month period bi-monthly in linear instalments.

Operations

29.25% of the tokens will be allocated for operational costs.

The tokens will be minted and distributed over a 5 year period in equal instalments.

Marketing

11.50% will be allocated for marketing expenses.

The tokens will be minted and distributed over a 5 year period in equal instalments.

Loyalty and Staking Rewards

10.55% of the tokens will be allocated to loyalty and staking rewards

CEX Liquidity Reserve

5.00% of the tokens will be allocated as a liquidity reserve for the centralised exchange.

Exchange Liquidity

3.00% of the tokens will be allocated for exchange liquidity.

GOVERNANCE STRUCTURE

Governance is central to the ethos of the KTX token specifically relating to the management and implementation of changes. A KwikTrust voting identity enables voting on the following issues:

- Staking pools and distribution
- KwikTrust functionality
- Vertical market strategies
- Community funds and allocations
- Buyback and locking periods

USE OF FUNDS

Sources of capital for KwikTrust to date are the investments made by the founding team to both build the KwikTrust mvp technology platform, which is now operational, and create the legal infrastructure required to enable the issuance of the Simple Agreement for Future Tokens (SAFT) to distribute the KwikTrust KTX utility token.

Proceeds from the sales of the KTX tokens will be used to achieve the deliverables specified in the product roadmap, to create the regulatory compliant structure for the Token Generation Event (TGE), execute the marketing strategy, meet the operational costs, create liquidity pools, and to incentivise and reward the community.

TEAM AND ADVISORS



Simon Read, CEO

Judge and mentor for Deutsche Bank Tech accelerator. Launched 3 digital businesses over the last 18 months, each achieving six figure revenues in first quarter, and sales across 24 countries. M&A experience. University of Oxford Blockchain Strategy Programme. Director of a diversified global media group with annual growth of >25% over the last 3 years.



Yasir Qayam, COO & Head of Product

University of Oxford, Blockchain Strategy Programme. Project management and product development expertise, APM - Project Management Qualifications, BEng Queen Mary University.



Christina Ashley, CMO

Experienced in results-driven strategic marketing with a passion for digital led business models and market disruption. Expert in harnessing technology to drive innovation and build profitable businesses. Passionate about marketing that leads to compelling customer outcomes. Held positions within blockchain technology groups, SaaS startups, and AWS partner marketing programs.



Hassam Khawaja, CFO

Experienced in quantitative research, market research and financial analysis. Formerly at JLT plc in group tax. First-class holder bachelors in Finance and Accounting (Anglia Ruskin University). Distinction holder in MSc International Finance (London SouthBank University) and Distinction holder in Masters Business Administration (University of Wales).

**Paul Morgan, CTO**

Formerly of Microsoft and Barclays, A Blockchain Enterprise Architect and specialist in blockchain software solutions, distributed ledger technologies, digital apps, digital exchanges, digital wallets, cryptocurrencies, and smart contract audits. Successfully built and launched several DeFi projects and utility tokens.

**Nick Spiller, Head of Product Design**

Hands on product leader, who's previously held senior director roles in various Fintech startups, FTSE 100 companies, and Crypto unicorns. Has scaled and sold his previous business. Qualifications in user experience and behavioural psychology.

**Dr Owais Shaikh, Head of Legal**

Intellectual property specialist having 15 years of professional experience. He advises on both IP law and management as well as innovation & competition Strategy. He has a PhD and an LLM in IP law. He is also a Tutor in the course "Intellectual Property Management" at the World Intellectual Property Academy since 2015.

**Renaldo Da Costa, Legal Affairs Manager**

Solicitor in England and Wales, Graduate of BPP Law School and Newcastle University, and completed training contract at Lisa's Law in London. Previous experience including legal internship at AIA Group and Debevoise and Plimpton (Private Equity Department). Blockchain enthusiast and Hong Kong national.



Peter Longworth

Founder and CEO of Asset Labs, a blockchain development and advisory company building iTrust. An advisor to, and investor in, various blockchain and DeFi projects and comes with 20 years experience in traditional finance with HSBC and Citi Bank.



Delia Sabau

20 years of experience working in the world's leading financial services firms, and managed global investments with in-depth industry expertise, quantitative investment research, and cutting-edge technology experience. MBA from University of California, Berkeley and University of Oxford Blockchain Strategy Programme.



Artur Pszczoikowski

Managed digital activities at a Swiss-based global corporation with an annual turnover of more than \$4 Billion. Extensive networks in Poland, UK and Switzerland (Crypto Valley). Expertise in business analysis and marketing strategies for blockchain projects. Oxford University Alumni – Blockchain Strategy Program 2018. Christies NFTs for Experts 2021.



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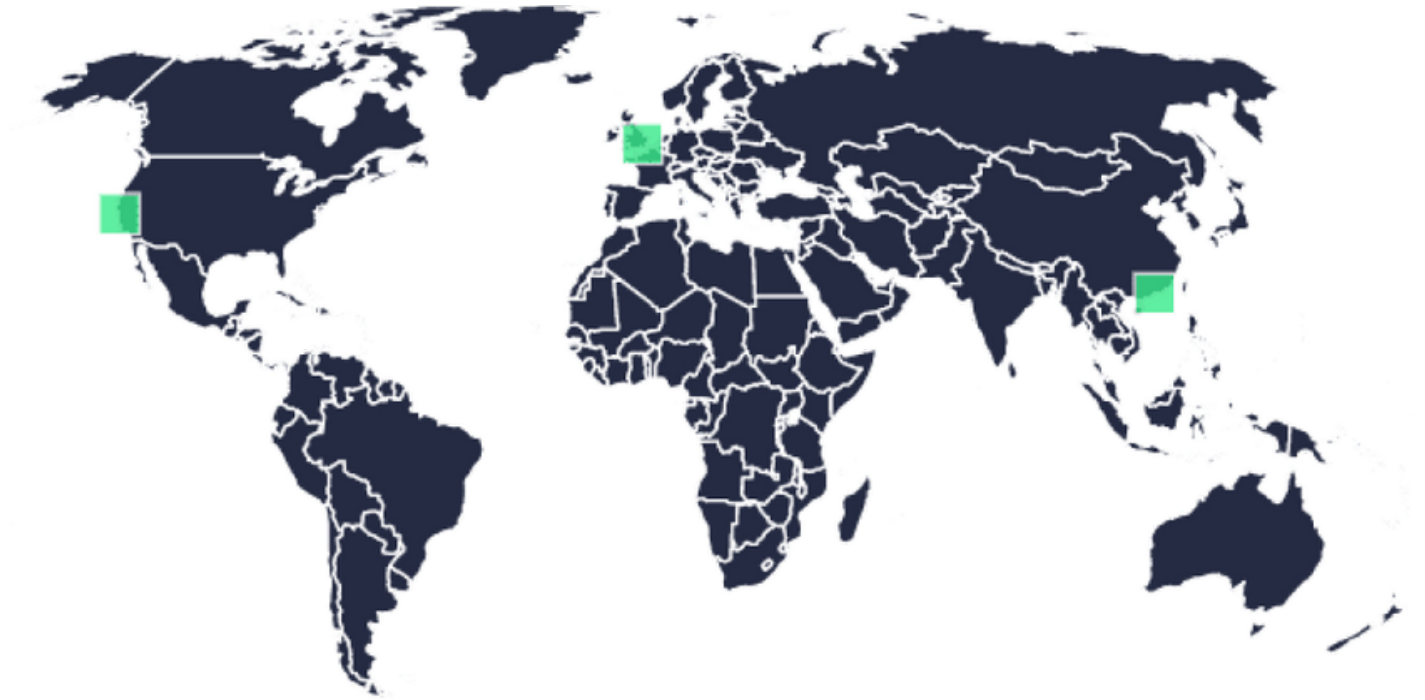


Our incredible team knows how to deliver.

The KwikTrust team is capable of delivering against the product roadmap and executing the business strategy because our team members have:

- **Previously launched and advised successful utility token projects** (Gamerhash, iTrust and Coinchum)
- **A physical presence** across Europe, the US, Canada, Hong Kong and Pakistan
- **Proven expertise within the core business disciplines** of Technology, Blockchain Strategy, Legal, Intellectual Property, Finance, Marketing, Product Design and Business Management
- **Previously launched and advised successful global businesses**
- **Vertical market expertise** covering the core target markets of legal, patents and trademarks, accounting, banking and financial services, media, engineering and business consulting.
- **Experience working in global NGO and blue-chip organisations** including HSBC, Citi, Grant Thornton, NatWest, Lloyds, United Nations, BlackRock, and the World Intellectual Property Organisation.

CONTACT US



Email:

Team@kwiktrust.com

Website:

[KwikTrust.com](https://www.kwiktrust.com)

London Office

69 Wilson Street
London
EC2A 2BB
UK

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