

Thane Property Investments Ltd

ThaneCoin (TPI)

WHITEPAPER

Registered in England No 11240016

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The Brief

The internet is changing. We are in the middle of a new revolution. The age old trusted institutions are being replaced by the blockchain which gives everyone a chance to check the authenticity of a transaction. The new system is fool proof. It is an open system. It is a peer to peer system with no middle man. The system has been proven ever since Satoshi Nakamoto created BitCoin and the first transaction was confirmed in January 2009. According to CoinMarketCapital the market capital of cryptocurrency is over 200 Trillion Dollars. The daily volume is almost 10 Trillion Dollars.

Our Aim is to DeCentralised the property market. Through the sale of ThaneCoin TPI's we will be investing our funds in properties in the UK. We registered Thane Property Investments Ltd in the UK in March 2018. Through this company we will be buying properties in the UK. Our properties will never have any mortgage or loans attached to it. This would give us a free hand on how we rent our properties.

We have started to create our own cryptocurrency exchange/EBank platform. Through this platform we want to give everyone from anywhere in the world to create their own current bank account and trade cryptocurrency. The Cryptocurrency Exchange will be ready for trading by the end of November 2018, followed by the EBank in December 2018. These two platforms will merge to become one state of the art platform like no other platforms in 2019. A mobile App for money transfer will also be ready to use in 2019. Both IOS & Android Apps will be made available for download in 2019.

We strongly believe that without the creation of the cryptocurrencies the development of the Blockchain will not progress. To help new coins to succeed there will be a page for them to list their coins in our Exchange platform. The ultimate goal of ThaneCoin TPI is to create a system where not only it will be available to purchase properties it can be used for everyday purchases small and large. It will be a cheap people's coin starting from January 2019.

Introduction

In 1920 the Tory MP Noel Skelton coined the phrase “**property owning democracy**”. In 1975 in her first speech at the Tory Party conference Margaret Thatcher declared her belief in this. She believed that everyone in Britain should own the property they lived in. She created the right to buy idea and gave the opportunity to council flat tenants to at last buy the homes they lived in. So the belief that a property was something you lived in, went to work from, and played with your children in the garden started slowly to change. Property all of a sudden became an asset. Michael Heseltine, put it later: **"Home ownership stimulates the attitudes of independence and self-reliance that are the bedrock of a free society."** Every working man and woman started to dream about owning their own property. Owning their own property slowly became the norm. From the day one started working their goals became to find a partner, get married then work towards owning their own home. The property they bought went up in price naturally this gave them the extra cash flow they needed. People started to take a portion of their investment and used it for certain luxuries they couldn't afford before. They started to go on holidays to faraway places they never thought they could go before. Life was good. Home ownership in Britain grew from 55% of the total population in 1980 to 67% in 1990. In 2003 it peaked to 70.9%.

In mid 1980s the interest rates slowly started to rise. In 1988 the interest rate went up to 10% and kept on rising. The autumn of 1989 the interest rates went as high as 15%. In the autumn of 1990 Britain went into a

recession for the first time since the great depression of the 1960s. People started to lose their jobs and this made them unable to pay their mortgages. Banks had no option but to reposes their properties. The recession lasted till 1993. Many people's dreams were shattered. They lost the only thing they worked for all their life to the banks. People started rioting in the streets. Birmingham, Bristol, Oxford, Tyneside and Cardiff reacted to unemployment. Once major thriving towns were reduced to ghost towns with unemployment. The property market crashed. Those who had money bought a second home as an investment. People needed a place to stay so the rental market started to boom. Then again in 2007 the global economy started to shrink. Britain again went into a recession until 2012. Again more people lost their homes. Thriving towns were again reduced to ghost towns. In 2016 the property ownership fell to 62.9%. Once a dream for the everyday working man to one day own his own property slowly started to disappear. Property prices reached a level where only rich overseas buyers could afford properties in London and the major cities. Kids never left their parents' home even after started working. They simply couldn't afford to buy a property with their own salaries. Government tried to introduce many schemes to encourage first time buyers to buy their own homes. Only a handful could get in the so called property ladder.

In 2009 a man named Satoshi Nakamoto mined the first block of Bitcoin of 50 coins. While the Chancellor was announcing the second bailout to the banks Satoshi sent 10 Bitcoins to a programmer in the USA by the name of Hal Finney. It was the first ever Bitcoin transaction. After few obstacles and

hiccups in 2011 the Bitcoin as we know it today emerged in a purer form. Since then other cryptocurrencies has started to evolve based on the Bitcoins open source code. Most notably Ethereum was created by a man named Vitalik Buterin through an online crowdsale. An open source Blockchain based distributed computing platform and operating system featuring smart contract was created. Bitcoin needed a scripting language for application development whereas Ethereum had a more general scripting language. It made it easy for others to create various applications using the Ethereum Blockchain. Today anyone with basic knowledge of computing can create an application based on the Ethereum Blockchain protocol.

In 2014 the first Ethereum based crowdsale known as the ICO was conducted. It raised \$2.3 million in its first 12 hours. Since then there has been many Initial coin offerings and currently there are more than a 100 new coins created and offered for crowdsale a week.

We created a decentralised token based on the [Ethereum ERC20](#) smart contract. The proceeds from the Token sale will be used to purchase residential and commercial properties for the rental market in the UK. Since the properties will be purchased through the token sale there will be no debts attached to the properties. This will give us a free hand to charge an affordable rent to our tenants. This system of purchase will also help us during any future recessions. Our tenants will never be put in any difficult situation during any recession.

At any time during their agreement if they lose their jobs or fall sick we will work out an affordable rent with them and allow them to stay in their property. No one gets kicked out of their properties.

According to [Savills](#) the UK homes are worth a staggering £ 6.8 trillion. The tokens are limited to 91,000,000. Therefore each coin has a potential to be worth a staggering £ 74,725. But this is just the residential properties. If you add the commercial properties to this equation it would be ten times more. Just imagine the potential. Bitcoin without any backing is worth over £ 5000 today. It is just a code with letters & numbers. Anything can happen to it yet no one knows what will happen to the price. Whereas ThaneCoin have a value. The value can only increase since it is invested in property. Due to globalisation we can buy properties anywhere in the world so the potential is enormous.

Investments for your children. Every month buy a small amount of coins for your children. Let it grow with them. When they are ready to flee the nest cash your coins and help them to buy their own property. If you don't have enough money for the deposit we will happily lend you the balance. All we

ask is that you have ThaneCoin in your portfolio and have held it for at least 5 years. We have many other schemes for property ownership and will announce them on our company website www.thaneproperty.investments

Those who are about to lose their properties due to non-payment of mortgage will be helped. Repossessions will be stopped. We will negotiate on your behalf with your bank or mortgage company and buy your property from them and work out an affordable payment with them and allow them to stay in their property.

We believe that homelessness is not due to their own fault and will work with the homeless charities to help provide accommodation to those who need a place to stay. We have allocated 1% from the Token sale for charities. We will be talking to Crisis, CenterPoint & other charities who work with homelessness. We will be in talks with them as soon as the Token sale has started. We believe in Children and admire what the Prince's Trust is doing and like to help them in any way possible. Again we will be talking to them to find out how best we can help them. School children over the age of 16 will be asked to volunteer with the homelessness charities and in return their schools will be rewarded with extra-curricular goods.

A private independent property valuation company will be asked to value our assets every six months and the results will be published on our website. This not only gives assurance to our investors it also gives us an indication of where the company is heading.

To make the purchase of cryptocurrency easy we are releasing our own cryptocurrency exchange/EBank platform. Anyone from anywhere in the world can create an account with us and have their own crypto friendly bank/crypto exchange. The exchange will be available at www.thane.exchange by end of November followed by the Ebank in December 2018. In 2019 these two will merge to create a state of the art platform like no other in the market. An App on your mobile phone to make money transfers to anyone anywhere will also be available 2019 in both IOS and Android versions.

We have many great ideas and we need your help to achieve these goals. Let us create a world where there is less suffering and people actually enjoyed living instead of existing. So buy ThaneCoin TPI. Also tell your friends and family about what we are trying to achieve. We cannot achieve anything without your support.

Token Price.

The Token price is 1 ETH = 1000 TPI

1 TPI = 0.001 ETH

We are currently trading on livecoin.net. You can buy directly from us on our site through our [coinbase App](#) or with FIAT paid directly into our UK bank account. You can also join www.LiveCoin.net and transfer your BTC/ETH to your LiveCoin account and buy ThaneCoin TPI.



Support Our TPI Man

He wants to create a just society.

Disclaimer

GENERAL INFORMATION

The ThaneCoin does not have the legal qualification of a security, since it does not give any rights to dividends or interests. The sale of ThaneCoin is final and non-refundable. ThaneCoin are not shares and do not give any right to participate to the general meeting of Thane Property Investments Ltd.'s board of director. ThaneCoin cannot have a performance or a particular value outside the ThaneCoin Platform. ThaneCoin shall therefore not be used or purchased for speculative or investment purposes. The purchaser of ThaneCoin is aware that national securities laws, which ensure that investors are sold investments that include all the proper disclosures and are subject to regulatory scrutiny for the investors' protection, are not applicable. Anyone purchasing ThaneCoin expressly acknowledges and represents that she/he has carefully reviewed this white paper and fully understands the risks, costs and benefits associated with the purchase of ThaneCoin.

KNOWLEDGE REQUIRED

The purchaser of ThaneCoin undertakes that she/he understands and has significant experience of cryptocurrencies, Blockchain systems and services, and that she/he fully understands the risks associated with this as well as the mechanism related to the use of cryptocurrencies (incl. storage). ThaneCoin shall not be responsible for any loss of ThaneCoin or situations making it impossible to access ThaneCoin, which may result from any actions or omissions of the user or any person undertaking to acquire ThaneCoin as well as in case of hacker attacks.

RISKS

Acquiring ThaneCoin and storing them involves various risks, in particular the risk that ThaneCoin may not be able to launch its operations and develop its Blockchain and provide the services promised. Therefore, and prior to acquiring ThaneCoin, any user should carefully consider the risks, costs and benefits of acquiring ThaneCoin in the context of this whitepaper and, if necessary, obtain any independent advice in this regard. Any interested person who is not in the position to accept or to understand the risks associated with the activity (incl. the risks related to the non-development of the ThaneCoin platform) or any other risks as indicated in this Terms & Conditions should not acquire ThaneCoin.

IMPORTANT DISCLAIMER

This white paper shall not and cannot be considered as an invitation to enter into an investment. It does not constitute or relate in any way nor should it be considered as an offering of securities in any jurisdiction. This white paper does not include or contain any information or indication that might be considered as a recommendation or that might be used as a basis for any investment decision. ThaneCoin are just utility tokens which can be used only on the ThaneCoin platform and are not intended to be used as an investment.

The offering of ThaneCoin on a trading platform is done in order to allow the use of the ThaneCoin platform and not for speculative purposes. The offering of ThaneCoin tokens on a trading platform does not change the legal qualification of the tokens, which remain a simple means for the use of the ThaneCoin platform and are not a security. ThaneCoin is not to be considered as an advisor in any legal, tax or financial matters. Any information in the white paper is provided for general information purposes only and ThaneCoin does not provide any warranty as to the accuracy and completeness of this information. ThaneCoin is not a financial intermediary according to Swiss law and is not required to obtain any authorization for Anti Money Laundering purposes. Acquiring ThaneCoin shall not grant any right or influence over ThaneCoin's organization and governance to the Purchasers. Regulatory authorities are carefully scrutinizing businesses and operations associated to cryptocurrencies in the world. In that respect, regulatory measures, investigations or actions may impact ThaneCoin's business and even limit or prevent it from developing its operations in the future. Any person undertaking to acquire ThaneCoin must be aware of the ThaneCoin business model, the white paper or terms and conditions may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such a case, purchasers and anyone undertaking to acquire ThaneCoin acknowledge and understand that neither ThaneCoin nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes. ThaneCoin will do its utmost to launch its operations and develop the ThaneCoin platform. Anyone undertaking to acquire ThaneCoin acknowledges and understands that ThaneCoin does not provide any guarantee that it will manage to achieve it. They acknowledge and understand therefore that ThaneCoin (incl. its bodies and employees) assumes no liability or responsibility for any loss or damage that would result from or relate to the incapacity to use ThaneCoin, except in case of intentional misconduct or gross negligence.

REPRESENTATION AND WARRANTIES

By participating, the purchaser agrees to the above and in particular, they represent and warrant that they:

- have read carefully the terms and conditions attached to the white paper; agree to their full contents and accept to be legally bound by them;
- are authorized and have full power to purchase ThaneCoin according to the laws that apply in their jurisdiction of domicile;
- live in a jurisdiction which allows ThaneCoin to sell ThaneCoin through a without requiring any local authorization;
- are familiar with all related regulations in the specific jurisdiction in which they are based and that purchasing cryptographic coins in that jurisdiction is not prohibited, restricted or subject to additional conditions of any kind;
- will not use ThaneCoin for any illegal activity, including but not limited to money laundering and the financing of terrorism;
- have sufficient knowledge about the nature of the cryptographic coins and have significant experience with, and functional understanding of, the usage and intricacies of dealing with cryptographic coins and currencies and Blockchain-based systems and services;
- purchase ThaneCoin because they wish to have access to the ThaneCoin platform;

FORWARD LOOKING STATEMENTS

All statements contained in this White paper, statements made in press releases or in any place accessible by the public and oral statements that may be made by ThaneCoin or their respective directors, advisors, executive officers or employees acting on behalf of ThaneCoin, that are not statements of historical fact, constitute “forward looking statements”. Some of these statements can be identified by forward-looking terms such as “aim”, “target”, “anticipate”, “believe”, “could”, “estimate”, “expect”, “if”, “intend”, “may”, “plan”, “possible”, “probable”, “project”, “should”, “would”,

“will” or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding ThaneCoin financial position, business strategies, plans and prospects and the future prospects of the industry which ThaneCoin is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to ThaneCoin’s revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this White Paper regarding ThaneCoin are matters that are not historic facts, but only predictions. These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of ThaneCoin to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others: (a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in ThaneCoin conducts its respective operations; (b) the risk that ThaneCoin may be unable or execute or implement their respective strategies and future plans; (c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies; (d) changes in the anticipated growth strategies and expected internal growth of ThaneCoin; (e) changes in the availability and fees payable to ThaneCoin in connection with their respective businesses and operations; (f) changes in the availability and salaries of employees who are required by ThaneCoin to operate their respective businesses and operations; (g) changes in preferences of participants of ThaneCoin; (h) changes in the future capital needs of ThaneCoin and the availability of financing and capital to fund such needs; (i) war or acts of international or domestic terrorism; (j) occurrences of catastrophic events, natural disasters that affect operations of ThaneCoin; (k) other factors beyond the control of ThaneCoin; and (l) any risk and uncertainties associated with ThaneCoin and its businesses and operations, including the tokens.