



Colony Finance

White Paper



Colony Break Down

The purpose of this whitepaper is to provide potential purchasers and users with the information on Colony's ecosystem to allow the user to make their own decision as to whether Colony and any of the Colony products is right for them. Estimates made in this document may be subject to change according to the team or votes by the ecosystem.

Who we are

Why is node sustainability so hard?

Our Solution

Reward Distribution

Road Map

Governance



Who we are

- Colony's core team members are made up of individuals who have years of experience in:
 - Real estate Investing/Development
 - Forex Trading
 - Crypto Investments
 - Crypto Mining
- We have taken our years of experience and created an idea that is unlike any other node/NFT concept.

Meet the Team

Kumar P (Chief Executive Officer)

A successful day trader, Kumar, has been able to replace his 9-5 strictly with crypto and forex trading. After seeing a complete lack of knowledge from most node protocols in regards to investing, Kumar has made it his mission to show that node protocols can work when in the hands of an experienced investor.

Tyler C (Officer of Operations)

An experienced investor in defi with an extensive background in risk analysis, real estate and operational management. Prior to defi he was an operations manager for a major airport in North America. Tyler will be able to bring structure and organization to Colony investments on a day-to-day basis with his ability to assess risk both in defi and in real world assets

Christian C (Strategy Officer)

A successful entrepreneur, engineer, and recent cryptocurrency investor. Christian owns two mining facilities all based in Ontario. Christian has designed and built each facility. His analytical mind, connections and experience has played a pivotal role in the design of Colony Investments.

Paul E.A (Chief Investment Officer)

A real estate entrepreneur and a veteran crypto currency investor. Paul has spent the last few years creating an extensive network and team that has been an amazing asset to Colony. Their ability to find information as well as new innovating projects has been a major component to the success of his team and now colony investments

As Colony progresses, each team member will be fully KYC.

Why nodes just don't work

Almost all nodes rely on ponzinomics, meaning you need a continuous flow of new investors to support/increase the price, each time this number gets bigger and bigger. Anyone who has invested in nodes is probably seeing the crash of all these protocols to name a few Strong, Thor, Power, Hive and the dozens of protocols that have either rugged or just failed within 1-2 cycles. In the end these protocols typically reward the early investor if that. Ponzinomics requires someone to lose and it is always the vast majority of investors in the protocol.

Most node projects emphasize that they will bring amazing an unique utility to the crypto world. They claim to be the next bitcoin or Ethereum and 99% of the time it never happens. Is it true that you can find the next bitcoin or Ethereum in the defi space? Absolutely but the likely hood is almost impossible.

Next, node projects claim that they can have an incredible model for sustainability and are offering 100% ROI in 2-3 months. This in of itself is a failed model. 2-3 percent daily is highly unlikely for the average trader let alone to consistently do it everyday for years on end. It is important to remember most of these defi projects consist of teams of programmers NOT Successful investors or forex traders or even day traders.



Our Solution

- So, is there a project that can actually give you consistent passive income? Yes! The team behind this project are all experienced and successful investors. Our ages range between 20-32 and we are all millionaires. We understand what it takes to invest and what the market needs both in the real world and in the crypto space. Today we have the pleasure of starting Colony Finance. Like an Ant colony everyone has a part to play, you won't just be an investor in this project, you will be an active participant. But what does that mean? As we dive into this protocol, everything will become clearer.
- In the next few weeks, we will be launching NFT's that act in a similar manner to nodes. With each purchase of an NFT, you will be contributing to this year's Colony project. The success of the colony project will determine rewards and monthly income.
- So what is this year's colony project? Well Colony Investments owns land in the Caribbean and Dubai. We will be creating budget friendly homes for people. Budget friendly??? That does not sound too profitable. Well, it can be if you understand residential and commercial development. The land that we own has homes in the area that go for around 175,000-250,000 USD, and we plan on building 100 homes.
- The current cost of development for each home is 20,000-25,000. The reason for such a low cost is due to the fact we have acquired an excellent contact in the east who will be providing pre-fabricated homes. On average it takes 24 - 48 hours to build each individual home providing the foundation has already been laid. We plan on selling 50 brand new homes at the price of 125,000 and for each NFT holder they will receive approximately 4 - 5x on their initial investment over the course of year.
- Now you may be asking what about the other 50 homes? Well, that will be directly rented out and used towards the sustainability model giving everyone a monthly passive income. Now you may be asking what's in it for us? Well, we are supplying the land so we have decided that the homes will run and operate under our property management company. We will charge a condo fee for each property to maintain and to profit off the properties. In regards to the tax implications, we own and operate several businesses around the world. Our headquarters is in Dubai, We will be using this company to avoid any income or Vat tax.
- Now in regards to rewards, all rewards will be paid in stable coin as Colony progresses we will vote on which stable coin we will use. We also have plans on migrating over to the RLF block chain as colony expands and progresses should this happen the rewards will be paid in USDTR. As real world investors and crypto investors the two things we hate most are taxes and gas fees.

Colony NFT's Sale of Homes Reward

Type	Cost	Availability	Reward From Sales Approximately
Bronze	250 USDT	2000	1000-1250USDT
Silver	500 USDT	1000	2000-2500USDT
Gold	750 USDT	750	3000-3750USDT
Platinum	1000USDT	500	4000-5000USDT

Colony NFT's Rental Reward Program

Type	Percentage	Availability	Reward Per Month	Rental Reward Per Year
Bronze	20%	2000	10-12.50 USDT	120 -150USDT
Silver	25%	1000	25-30 USDT	300-360USDT
Gold	25%	750	33-40 USDT	369-480USDT
Platinum	30%	500	60-72 USDT	720-864USDT

The average 2–3-bedroom home rents for 2000-2400 monthly with 50 homes available we are estimating an income of 100-120k per month distributed amongst all NFT holders these figures are not exact but should roughly be equal to the income that will be generated each month



Timeline-Road Map Core Components



Governance

VOTING

- This year is just the beginning of Colony Finance as we move forward with our project. We will allow the community to help vote on options during the process and development of Colony Investments first project as well as many others to come.
- Moving Forward we will also hold votes for new projects. We are not big enough yet to handle multiple projects at a time so we will have the community choose what endeavors we get into next. However, all NFT holders will have priority in buying the next upcoming project. This is to ensure that the day one investor or rather the community members who have started this project always have a chance of getting into future projects without the fear of bots purchasing all the NFTS.
- Amas will be held three times a week, two of which will be held by individual members and one ama will be held with the entire team. We want to remain as transparent as possible and stay engaged with our community. Often Protocols fail in this aspect losing trust within their community and essentially creating their own FUD.



Summary

We are not the next Ethereum or Bitcoin we will not make you a millionaire by the end of year however we will be a consistent investment that turns a sizeable profit with a consistent monthly reward that you can count on we are a team we are community we are Colony investment.

Thank You

Colony Finance

