

## GRACE PERIOD CAPITAL

(Quick Summary)

Use your future skill and knowledge to raise capital (\$50,000 -\$500,000) without requiring collateral such as land, car, house, jewelry etc. Everybody has time and ambition. With the right attention they can acquire great skill.

Problem: you need money to start a business, pay off mortgage/acquire rental property, pay school/apprenticeship tuition.

Solution: Borrow/Get from financiers or investors or banks

New Problem: They require collateral ( irony) or a fancy degree (splendid!)

Smart solution: Offers your brains and smarts as collateral

**“ Nobody will accept that. They will laugh and consider me an idiot”**

Enter the “GRACE PERIOD financier / trader

“I will-

I Accept Time and Future knowledge as collateral”

**WHAT! Wait- but how and why**

Because I'm awesome plus I unlocked a formula to finally make Human time & IP tradeable assets.

How

To make Human time & knowledge tradeable, two things have to be sorted out

1. Fungible.
2. Standard way to value.

A Dancer, Doctor and Dog walker earn different amount of money and value time differently. We search for commonalities between them ,that is economically quantifiable. Grace Period Formula has 3 quantifications. The biggest one is TENANT. They all have shelter the difference is only in the amount of rent they pay.

Using the TENANT description, is also valuable because the amount of rent one pays is a useful proxy to determine their level of income. When it comes to valuing your time for collateral, it is a matter of recognizing that now (Today) is Present income and tomorrow is Future income.

TENANT (Today) = Normal Rent

TENANT (Tomorrow) = Richer Tenant (afford to pay more)

Therefore if the dog walker wants to borrow \$5000 towards an IT certification, one simple trade would be to look for a landlord willing to pay \$5000 for a future tenant who will be able to afford rent.

Continuing with that line of thought, a simple profound question arises

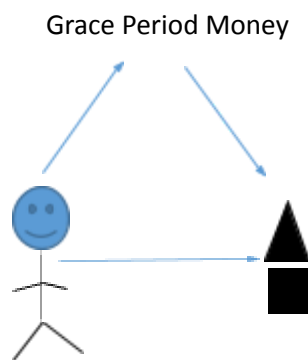
**'Who is willing to pay a huge fee for a future richer person?'** Some possibilities

Wealth Managers, Employers, Landlords, county Governments.

Therefore if loaning you the money today produces an increase of your skill/knowledge that makes you a richer person tomorrow, It becomes an easy lucrative decision to make.

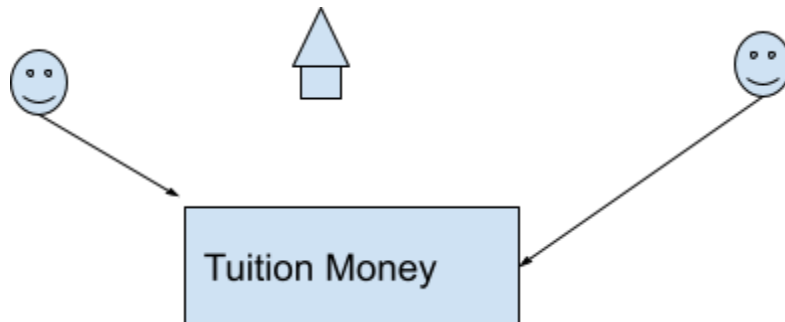
Last piece of the puzzle is RISK. We handle it elegantly. With the GP Formula if the borrower defaults the only thing that we lose is time (no pun intended) and the opportunity cost but not the money. How to avoid adverse selection, we let a crowd of people decide on our behalf who gets financed.

The Doctor wants to pay of His mortgage and the Dancer wants financing for college. Instead of giving money to both of them, we acquire an underlying asset and connect the two in a somewhat peer to peer manner.



Doctor gets financing for House. At this point the underlying house is obviously the security. How the repayment for the house is done is the interesting part.

Lets Introduce the Dancer



The monthly payment is redirected towards meeting the cost of Dancers tuition

**Future Knowledge----- The skill that the dancer is acquiring over time is the assurance that the house will be paid back.**

**TIME: Because the dancer is spending her Time/attention to study, we know her Value in the future is higher from a growing income.**

When she finally gets her Job.

- **Doctor Stops payment and the House is now His free and clear**
- **She pays a % of her Income to the Grace Period Philanthropists**

One last point, that won't be covered here( check the GP playbook).To avoid the feeling and accusation of indentured servitude, the GP trader doesn't actually take a direct cut of Her Income. Instead The Dancer builds her own Estate portfolio and this is where loan payment is derived from.

### **Conclusion:**

It starts at the top with a Grace Period Philanthropist who provides the \$50,000-500,000 interest Free capital.

Next -this money is delegated to the Grace Period Patrons/Traders, who finance skill and talent by building a portfolio of HUMAN TIME & IP(Knowledge)

To close the loop we have capable talent and creatives who get Interest/Debt Free Financing to meet their living expenses or Tuition costs so that they can focus Attention on acquiring more knowledge and gaining valuable & rare skills.

**See the GP Formula Playbook, for how all this fits together. How trustless Debt free Loans/Financing is now a possibility and why Time and Human IP are exciting profitable Assets.**

**To Become a Grace Period Patron/Trader, Have your Time bought by a Philanthropist. Learn The GP formula and start building your portfolio. No Investment required , the \$2000 Class is fully paid for, All you need is a small budget to buy 2 books on Amazon and for trading competitions between students. Successful Graduates get a minimum of \$50,000 from your philanthropist.**

**To Apply Email- [graceperiodtime@gmail.com](mailto:graceperiodtime@gmail.com). We will send you the first chapter of the playbook , for you to judge whether you will understand and master the class.**