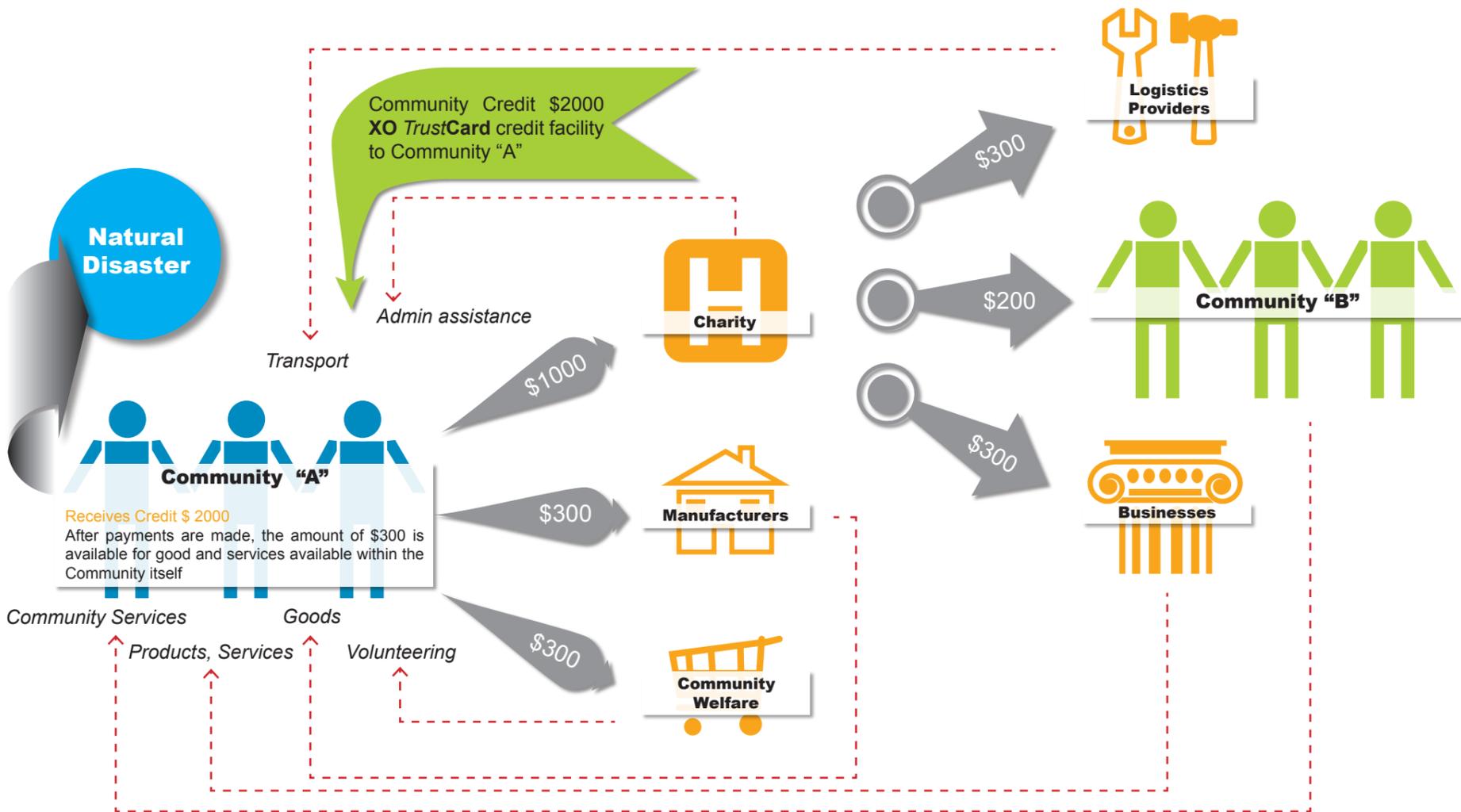


XO TrustCard

Overview of using the XO TrustCard by non-profits, business and communities when faced with a natural disaster

Example 1: In the event of a natural disaster like a Hurricane or a Tsunami

Solution: This prompts community members and businesses to donate time, products, and money. Large underperforming, non performing or assets in good condition suffering from a marketing blunder or logo change that prevents these products from selling through usual channels, this could include services that can be donated to get cash stimulation for their fair value.



Community Credit Total Receipts, Payments and Balances per group

Member Totals for Received and Paid Amounts			
	Community "A" \$2000 credit made available for use by the community		
Period 1	Received \$	Paid \$	Balance
Totals	\$ 0	\$ - 1700	\$ - 1700

Member Totals for Received and Paid Amounts			
	Charity		
Period 1	Received \$	Paid \$	Balance
Totals	\$ + 1000	\$ - 800	\$ + 200

Member Totals for Received and Paid Amounts			
	Logistics Providers		
Period 1	Received \$	Paid \$	Balance
Totals	\$ + 300	\$ 0	\$ + 300

Member Totals for Received and Paid Amounts			
	Community "B"		
Period 1	Received \$	Paid \$	Balance
Totals	\$ + 200	\$ 0	\$ + 200

Member Totals for Received and Paid Amounts			
	Businesses		
Period 1	Received \$	Paid \$	Balance
Totals	\$ + 300	\$ 0	\$ + 300

Member Totals for Received and Paid Amounts			
	Manufacturers		
Period 1	Received \$	Paid \$	Balance
Totals	\$ + 300	\$ 0	\$ + 300

Member Totals for Received and Paid Amounts			
	Community Welfare Group		
Period 1	Received \$	Paid \$	Balance
Totals	\$ + 300	\$ 0	\$ + 300

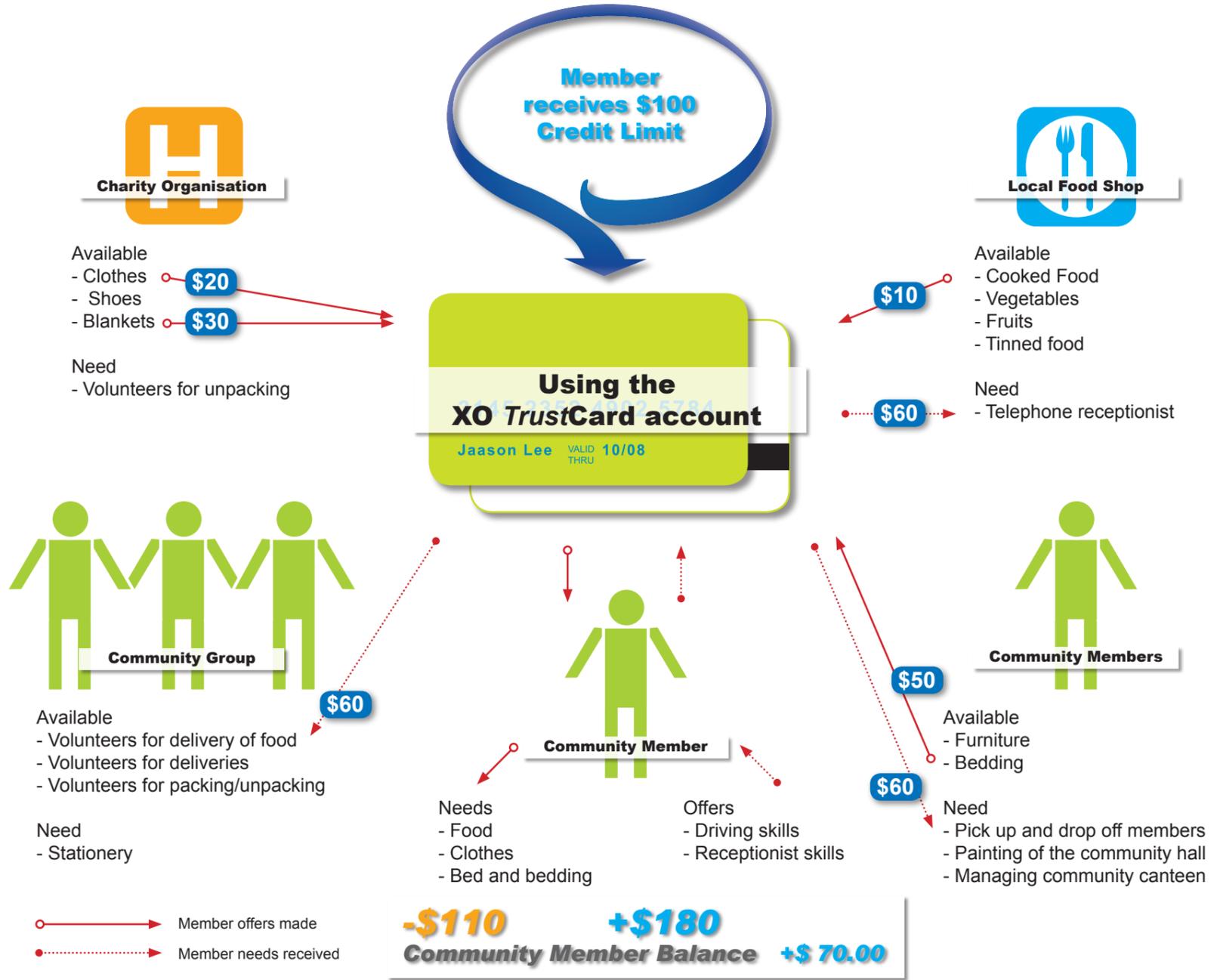
Member Totals for Received and Paid Amounts			
	Total for all participants		
Period 1	Received \$	Paid \$	Balance
Totals	\$ + 2200	\$ - 2200	\$ 0

Injecting \$1,800 credits in circulation has created a total of \$ 2,200 worth of total wealth exchanged between the members in period one

XO TrustCard

Overview of using the XO TrustCard by a member relating to non-profits, businesses and other community members

Example 2: In the event of providing support for a community member's wellbeing during a downturn



Community Credit Total Receipts, Payments and Balances

Transaction Number	Member - Paid \$ and Received \$	Description	Balance
\$100 credit facility			
1	Pay \$ 20 -	Clothes – Charity Organisation	- \$ 20
2	Pay \$ 30 -	Blankets – Charity Organisation	- \$ 50
3	Recd \$ 60 +	Driving – Furniture shop	+ \$ 10
4	Recd \$ 60 +	Driving – Community Group	+ \$ 70
5	Pay \$ 50 -	Bedding – Furniture Shop	+ \$ 20
6	Pay \$ 10 -	Meals – Food Shop	+ \$ 10
7	Recd \$ 60 +	Receptionist work – Food Shop	+ \$ 70
Balances			Balance at end of period 1
			+\$ 70
Total \$ +	Total \$ Received	For offered services	\$ 180 +
Total \$ -	Total \$ Paid	For received products/services	\$ 170 -

Organisation	Community Group	Description	Balance
\$100 credit facility			
1			
2			
3	Pay \$ 60 -	Member	- \$ 60
4			
5	Recd \$ 50 +	Member	- \$ 10
6			
7			
Balances			End of Period
			- \$ 10
Total \$ +	Period 1	Received	+ \$ 50
Total \$ -	Period 1	Paid	- \$ 60

Organisation	Food Shop	Description	Balance
\$100 credit facility			
1			
2			
3			
4			
5			
6	Recd \$ 10 +	Member	+ \$ 10
7	Paid \$ 60 -	Member	- \$ 50
Balances			End of Period
			- \$ 40
Total \$ +	Period 1	Received	+ \$ 10
Total \$ -	Period 1	Paid	- \$ 50

Community Credit per Member Total Receipts and Payments

Injecting \$100 credits in circulation has created a total of \$350 worth of wealth exchanged between the members in period one
Total worth of \$310 wealth generated in the group
Total worth of \$310 expenses covered in the group

Organisation Totals for Received and Paid Amounts			
Furniture Shop			
Cycles 1-3	Received \$	Paid \$	Balance
Totals	\$ + 50	\$ - 60	- \$ 10
Food Shop			
Cycles 1-3	Received \$	Paid \$	Balance
Totals	\$ + 10	\$ - 50	- \$ 40
Charity Organisation			
Cycles 1-3	Received \$	Paid \$	Balance
Totals	\$ + 70	\$ 0	\$ + 70
Community Organisation			
Cycles 1-3	Received \$	Paid \$	Balance
Totals	\$ 0	\$ - 60	\$ - 60

GROUP Balance = NIL

Organisation	Charity Organisation	Description	Balance
\$100 credit facility			
1	Recd \$20 +	Member	+ \$ 20
2	Recd \$30 +	Member	+ \$ 50
3			
4			
5			
6			
7			
Balances			End of Period
			+ \$ 70
Total \$ +	Period 1	Received	+ \$ 70
Total \$ -	Period 1	Paid	\$ 0

Organisation	Community Members	Description	Balance
\$100 credit facility			
1			
2			
3			
4	Pay \$ 60 -	Member	- \$ 60
5			
6			
7			
Balances			End of Period
			- \$ 60
Total \$ +	Period 1	Received	\$ 0
Total \$ -	Period 1	Paid	- \$ 60