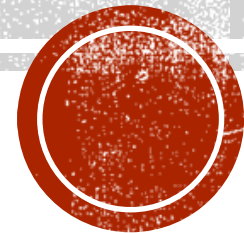


# TEXAS HOLDINGS, INC

2016 BUSINESS MODEL



# HOW DOES THIS WORK?

- The TEXAS HOLDINGS, INC BUSINESS MODEL is based on the operations of the TEXAS HOLDINGS, INC BUSINESS MART
- See [www.change2100.com/THIBMART/](http://www.change2100.com/THIBMART/)



# IT CAN ALL BEGIN WITH...

- A REAL-ESTATE CONTRACT AND PAYMENT
- A PRO-FORMA INVOICE AND PAYMENT
- AN APPLICATION FOR A PRIVATE BUSINESS LOAN AND FUNDING
- ANY OTHER PAYMENT BY TEXAS HOLDINGS, INC
- **...ALL OF WHICH PAYMENTS/FUNDS MAY BE PROVIDED BY TEXAS HOLDINGS, INC WITH “ADVERTISING CREDIT PROMISSORY NOTES” (“ACPN”) ISSUED, AS PER TEXAS LAW, BY HOWSE SERVICES, INC.**
- HOWSE SERVICES, INC IS A TEXAS CORPORATION THAT IS WHOLLY OWNED BY TEXAS HOLDINGS, INC.



# REAL ESTATE CONTRACT AND PAYMENT

- SEE <http://www.change2100.com/THIBMART/MAKING PROPERTY OWNERSHIP PROFITABLE.pdf>



# PRO-FORMA INVOICE

- NUMBER 19 IN

<http://www.change2100.com/THIBMART/DIRECTORY/directory.html>



# PRIVATE BUSINESS LOAN

- SEE <http://www.change2100.com/THIBMART/APPLICATION FOR A PRIVATE BUSINESS LOAN.pdf>
- SEE <http://www.change2100.com/THIBMART/NOTES ON REQUESTING A LOAN AND INSURING DOCUMENTS.pdf>
- SEE <http://www.change2100.com/THIBMART/MORE NOTES ON LOANS.pdf>



# OTHER PAYMENTS

- SEE <http://www.change2100.com/THIBMART/index.html>



# ACPN

- SEE [http://www.change2100.com/THIBMART/ACPN FORMAT.pdf](http://www.change2100.com/THIBMART/ACPN%20FORMAT.pdf)
- SEE [http://www.change2100.com/THIBMART/ADVERTISING CREDIT PROMISSORY NOTES.pdf](http://www.change2100.com/THIBMART/ADVERTISING%20CREDIT%20PROMISSORY%20NOTES.pdf)
- **TO OBTAIN AN ACPN, FOR ANY REASON, IT IS REQUIRED THAT**, FOR EACH \$1 MILLION UNITED STATES DOLLARS OR PORTION THEREOF OF THE VALUE OF A REQUESTED ACPN, “UNIFORM ADVERTISING WEEK SERVICES” (“UAWS”) VALUED AT \$5,000 UNITED STATES DOLLARS BE ACQUIRED AND PROVIDED TO TEXAS HOLDINGS, INC FOR THE “PAY-IT-FORWARD” PURPOSE OF PROVIDING ADVERTISING TO SUPPLIERS THAT MAY BE SELECTED SOLELY BY TEXAS HOLDINGS, INC.
- SEE <http://www.zcash.org/NEWS7004.pdf>
- **THE UAWS MAY BE ORDERED THROUGH AN INDEPENDENT CONTRACTOR LOCATION IN “CONTRACTORS” IN [www.change2100.com/THIBMART](http://www.change2100.com/THIBMART) AND MAY BE PAID BY DEPOSITING FUNDS INTO COMMERCIAL BANK ACCOUNT COORDINATES THAT WILL BE PROVIDED. THE MODE AND TIMING OF PAYMENT MAY BE NEGOTIATED THROUGH AN INDEPENDENT CONTRACTOR BUT IS SUBJECT TO APPROVAL BY THE FIRM THAT OFFERS UAWS.**





# “MARK TO MARKET VALUE”

- A BENFICIARY OF AN ACPN MAY APPLY WITH AN INDEPENDENT CONTRACTOR TO ISSUE A PURCHASE ORDER AND A REPURCHASE AGREEMENT USINF COMMERCIAL CERDIT PROVIDED BY TEXAS HOLDINGS, INC.
- BASED ON THE PURCHASE ORDER AND REPURCHASE AGREEMENT, THE BENEFICIARY MAY APPLY FOR A BUSINESS LOAN, AS PER <http://www.change2100.com/THIBMART/APPLICATION FOR A PRIVATE BUSINESS LOAN.pdf>
- IF APPROVED, THE LOAN WOULD BE PROVIDED WITH A NEW ACPN ACCOMPANIED BY AN INTERNATIONAL BILL OF EXCHANGE (“IBOE”) ISSUED AS PER <http://www.change2100.com/THIBMART/FORMAT OF INTERNATIONAL BILL OF EXCHANGE TO BE ISSUED AS OFFER TO BUY AN ACPN.pdf>
- THE IBOE WOULD PROVIDE “MARK TO MARKET VALUE” FOR THE NEW ACPN
- THE LOAN AMOUNT WOULD BE NEGOTIABLE BUT WOULD NORMALLY BE FOR A MUCH GREATER AMOUNT THAN THE ORIGINAL ACPN
- ***VERSUS A “NOTE”, WHICH IS PAID WHEN COLLECTED, AN IBOE IS COMMERCIAL CURRENCY THAT IS PAID WHEN ISSUED AND ACCEPTED***
- ***IN ADDITION TO “PAY-IT-FORWARD” REQUIREMENTS FOR THE NEW ACPN, FOR AN IBOE TO BE ISSUED A “PAY-IT-FORWARD” REQUIREMENT OF \$5,000 UNITED STATES DOLLARS VALUE IN UAWS, PER EACH \$1 MILLION UNITED STATES DOLLARS OR PORTION THEREOF OF VALUE OF THE IBOE, MUST BE SATISFIED WITH PAYMENT NEGOTIATED AND MADE THROUGH A TEXAS HOLDINGS, INC BUSINESS MART CALL CENTER, PLUS WHATEVER CHARGES THE ISSUING INSTITUTION MAY LEVY.***
- SEE <http://www.change2100.com/THIBMART/BUSINESS MART CALL CENTERS.pdf>



# PAYING FOR UAWS

- ***PAYING FOR UAWS MAY REQUIRE SIGNIFICANT AMOUNTS OF CASH FUNDS***
- ***TO EARN THE NECESSARY FUNDS, ANY PARTY MAY REFER BUSINESS TO SATISFY ANY PURCHASE ORDER AND REPURCHASE AGREEMENT IN PLACE FOR ANY OTHER ENTITY***
- SEE [http://www.change2100.com/THIBMART/PURCHASE\\_ORDER.pdf](http://www.change2100.com/THIBMART/PURCHASE_ORDER.pdf)
- SEE [http://www.change2100.com/THIBMART/REPURCHASE\\_AGREEMENT.pdf](http://www.change2100.com/THIBMART/REPURCHASE_AGREEMENT.pdf)
- AND/OR...
- ***TO EARN THE NECESSARY FUNDS, ANY PARTY MAY APPLY TO WORK WITH A TEXAS HOLDINGS, INC BUSINESS MART CALL CENTER AS AN “INDEPENDENT CONTRACTOR”***



# USING ACPN

- **ACPN MAY BE USED, ALONE OR ACCOMPANIED WITH AN IBOE:**
- 1) TO PROVIDE PAYMENT TO ANY ACCEPTING PARTY IN A BUSINESS TRANSACTION
- 2) TO PROVIDE PAYMENT OF AN EXISTING DEBT IF THE DEBT CONTRACT AND JURISDICTIONAL LAW DO NOT PRECLUDE DOING SO
- 3) TO MAKE A DEPOSIT WITH ANY BANK THAT CHOOSES TO ACCEPT IT
- 4) AS A SECURITY ASSET WITH ANY BROKERAGE FIRM THAT MAY LEGALLY DO SO AND THAT CHOOSES TO ACCEPT IT
- 5) IN A TRANSFER, ASSIGNMENT, AND/OR SALE TRANSACTION
- 6) AS A FINANCIAL BASIS TO UNDERTAKE BUY/SELL TRANSACTIONS
- 7) AS COLLATERAL TO ESTABLISH A CREDIT FACILITY
- **BUT, SPECIFICALLY, ACPN ARE DESIGNED TO BE USED AS COLLATERAL FOR COMMERCIAL CREDIT TO BE PROVIDED BY TEXAS HOLDINGS, INC TO THE BENEFICIARY OR TO A PARTY SUPPORTED BY THAT BENEFICIARY**
- **THUS, ACCEPTANCE OR REJECTION BY ENTITIES OTHER THAN TEXAS HOLDINGS, INC IS NOT RELEVANT TO THE VALUE AND USE FOR WHICH ACPN ARE DESIGNED!**
- **BUT, IN MANY INSTANCES, USA STATES' UCC LAW MAY REQUIRE THE ACCEPTANCE OF ACPN/IBOE WHEN PRESENTED FOR PAYMENT IN THE USA, AND, ACCORDINGLY, THE "LAW OF NATIONS" MAY REQUIRE THEIR ACCEPTANCE WHEN PRESENTED FOR PAYMENT IN JURISDICTIONS OUTSIDE THE USA THAT MAY BE SUBJECT TO USA MONETARY LAW BECAUSE OF USE AND ACCEPTANCE OF UNITED STATES DOLLARS IN THOSE JURISDICTIONS.**



# COMMERCIAL CREDIT

- **TEXAS HOLDINGS, INC PROVIDES COMMERCIAL CREDIT TO BENEFICIARIES OF ACPN AND/OR TO ENTITIES THESE MAY CHOOSE TO SUPPORT**
- COMMERCIAL CREDIT MAY BE USED TO ACQUIRE “ADVERTISING CREDITS” ORDERED, ALONG WITH OTHER ITEMS TO BE ACQUIRED THROUGH SUPPLIERS REGISTERED WITH TEXAS HOLDINGS, INC, THROUGH PURCHASE ORDERS THAT MAY BE ISSUED
- SEE [http://www.change2100.com/THIBMART/PURCHASE\\_ORDER.pdf](http://www.change2100.com/THIBMART/PURCHASE_ORDER.pdf)
- **TEXAS HOLDINGS, INC HAS PRE-ACQUIRED A LARGE VALUE OF UAWS AND PACKAGES THESE IN BLOCKS IT DENOMINATES “ADVERTISING CREDITS”**
- SEE <http://www.zcash.org/NEWS7004.pdf>
- **ALTHOUGH ALL VALUES MAY BE OTHERWISE NEGOTIATED, THE BASIC BUSINESS MODEL CALLS FOR THE ADVERTISING CREDITS TO BE OFFERED BY TEXAS HOLDINGS, INC AS A “LOSS-LEADER” AT A 75% DISCOUNT**
- ADVERTISING CREDITS MAY BE RESOLD THROUGH A TEXAS HOLDINGS, INC BUSINESS MART CALL CENTER BY WAY OF A REPURCHASE AGREEMENT
- SEE [http://www.change2100.com/THIBMART/REPURCHASE\\_AGREEMENT.pdf](http://www.change2100.com/THIBMART/REPURCHASE_AGREEMENT.pdf)
- **INCOME FROM RESELLING, AT FULL FACE VALUE, COULD THUS PROVIDE TWICE THE VALUE OF THE PURCHASE ORDER; PROVIDING FUNDS FOR PAYMENT OF THE COMMERCIAL CREDIT USED TO ACQUIRE THE ADVERTISING CREDITS, PROVIDING FUNDS FOR PAYMENT OF THE OTHER ITEMS ORDERED, PLUS PROVIDING FUNDS OF AN AMOUNT EQUAL TO THE FULL VALUE OF THE PURCHASE ORDER AS PROFIT**
- **THE PROFIT WOULD BE DISTRIBUTED ON A PRO-RATA BASIS TO THE PARTIES THAT SATISFIED THE BUSINESS REFERRAL REQUIREMENTS OF THE REPURCHASE AGREEMENT**



# FORCE MAJEURE LOSS RECOVERY

- ENTITIES THAT HAVE ACPN MAY FUNCTION AS SUPPLIERS WITH TEXAS HOLDINGS, INC AND USE COMMERCIAL CREDIT OR PROVIDE IT TO OTHERS
- ANY ENTITY THAT HAS LOST FUNDS OR VALUE BECAUSE OF FORCE MAJEURE MAY APPLY WITH SUPPLIERS REGISTERED WITH TEXAS HOLDINGS, INC TO UNDERTAKE TRANSACTIONS USING COMMERCIAL CREDIT TO RECOVER THOSE LOSSES
- FORCE MAJEURE LOSSES ARE DEFINED HEREIN TO INCLUDE ALL LOSSES DUE TO CIRCUMSTANCES BEYOND THE CONTROL OF THE ENTITY
- ***SPECIFICALLY, LOSSES IN MARKET FLUCTUATIONS ARE INCLUDED***



# VIRTUAL CURRENCY

- ***ANY HOLDER OF VIRTUAL CURRENCY MAY APPLY WITH TEXAS HOLDINGS, INC SUPPLIERS TO USE THAT CURRENCY AS COLLATERAL SO THAT THE SUPPLIER MAY USE ITS ACPN FOR COMMERCIAL CREDIT TO BENEFIT THE VIRTUAL CURRENCY HOLDER***



# PURCHASE ORDER AND REPURCHASE AGREEMENT SET

- ***A REPURCHASE AGREEMENT IS AN INCOME CONTRACT BASED ON RESELLING ADVERTISING CREDITS ACQUIRED THROUGH A PURCHASE ORDER***
- A PURCHASE ORDER WITH A REPURCHASE AGREEMENT, AS A SET, MAY BE USED, ALONE OR ACCOMPANIED WITH AN ACPN OR WITH AN ACPN & IBOE, AND POSSIBLY A TRADE CREDIT INSURANCE POLICY:
  - 1) TO PROVIDE PAYMENT TO ANY ACCEPTING PARTY IN A BUSINESS TRANSACTION
  - 2) TO PROVIDE PAYMENT OF AN EXISTING DEBT IF THE DEBT CONTRACT AND JURISDICTIONAL LAW DO NOT PRECLUDE DOING SO
  - 3) TO MAKE A DEPOSIT WITH ANY BANK THAT CHOOSES TO ACCEPT IT
  - 4) AS A SECURITY ASSET WITH ANY BROKERAGE FIRM THAT MAY LEGALLY DO SO AND THAT CHOOSES TO ACCEPT IT
  - 5) IN A TRANSFER, ASSIGNMENT, AND/OR SALE TRANSACTION
  - 6) AS A FINANCIAL BASIS TO UNDERTAKE BUY/SELL TRANSACTIONS
  - 7) AS COLLATERAL TO ESTABLISH A CREDIT FACILITY
- ***BUT, A PURCHASE ORDER AND REPURCHASE AGREEMENT SET IS DESIGNED SPECIFICALLY FOR THE PURPOSE OF PROVIDING A PLATFORM FOR THE ISSUER AND FOR OTHER PARTIES THAT WANT TO EARN SIGNIFICANT INCOME TO REFER BUSINESS THROUGH WHICH PROFITS MAY BE OBTAINED THAT MAY BE APPLIED TO PAYING FOR THE REPURCHASE OF THE ADVERTISING CREDITS ACQUIRED THROUGH THE PURCHASE ORDER***
- ***THUS, ACCEPTANCE OR REJECTION BY OTHERS IS NOT RELEVANT TO THE VALUE AND USE OF A PURCHASE ORDER AND REPURCHASE AGREEMENT SET***



# REFERRING BUSINESS

- ***A SOLUTION FOR ANY BUSINESS FINANCIAL PROBLEM MAY BE CUSTOMIZED BY A TEXAS HOLDINGS, INC BUSINESS MART CALL CENTER.***
- SEE <http://www.change2100.com/THIBMART/BUSINESS MART CALL CENTERS.pdf>
- HOWEVER, BEFORE ANY ENTITY WILL BE ALLOWED TO ISSUE A PURCHASE ORDER AND REPURCHASE AGREEMENT, AN AGREEMENT MUST BE IN PLACE REGARDING THE “PAY-IT-FORWARD” UAWS REQUIREMENT OF \$5,000 UNITED STATES DOLLARS FOR EACH \$1 MILLION UNITED STATES DOLLARS OR PORTION THEREOF OF THE VALUE OF ITEMS OTHER THAN ADVERTISING CREDITS REQUESTED IN A PURCHASE ORDER
- ADDITIONALLY, A PLAN MUST BE CUSTOMIZED AND AGREED TO FOR THE FULL MONETIZATION OF THE REPURCHASE AGREEMENT, WHICH WILL REQUIRE INCOME TO BE ALLOCATED THROUGH THE PLAN EQUAL IN VALUE TO EIGHT TIMES THE TOTAL AMOUNT OF PURCHASE ORDER, OR EIGHT TIMES THE TOTAL AMOUNT OF ADVERTISING CREDITS ORDERED
- ***AS EXAMPLES, BUT NOT LIMITED TO, PLEASE REVIEW***
- <http://www.change2100.com/THIBMART/MAKE MONEY BY PURCHASING.pdf>
- <http://www.change2100.com/THIBMART/APPLICATION FOR A PRIVATE BUSINESS LOAN.pdf>
- <http://www.change2100.com/THIBMART/NOTES ON REQUESTING A LOAN AND INSURING DOCUMENTS.pdf>
- <http://www.change2100.com/THIBMART/MORE NOTES ON LOANS.pdf>





# EXCHANGING ACPN&IBOE

- **IF ACPN&IBOE ARE EXCHANGED**
- **1) FOR AN ISSUE OF TAX CREDITS**, THE EXCHANGE COULD BE HIGHLY BENEFICIAL TO A TAXING AUTHORITY AND TO THE ENTITY PROVIDING THE ACPN&IBOE
- **2) FOR OTHER DEBENTURES, BOND ISSUES AND/OR FOR TREASURY SHARES**, THE EXCHANGE COULD BE HIGHLY BENEFICIAL FOR THE ENTITY PROVIDING THE DEBENTURES, ISSUING THE BONDS, AND/OR PROVIDING THE TREASURY SHARES
- **3) FOR PHYSICAL ASSETS AND/OR FOR FUTURE DELIVERY OF PRODUCTS/SERVICES**, THE EXCHANGE COULD BE HIGHLY BENEFICIAL FOR THE ENTITY PROVIDING THE ASSETS AND/OR THE PRODUCTS/SERVICES AND FOR THE ENTITY PROVIDING THE ACPN&IBOE
- **EXCHANGES MAY BE PERMANENT OR REVERSIBLE, ALLOWING FOR CUSTOMIZED TRANSACTIONS**
- **CUSTOMIZED AND DETAILED DISCUSSIONS MAY BE ENGAGED IN WITH A TEXAS HOLDINGS, INC BUSINESS MART CALL CENTER**

