Saint James Holdings and Investment Company Trust
Self-Sustaining Intentional Communities
Coin Securities - Symbol: (SJT)

Table of Content:

1: Introduction 02
2: History of Saint James Holding and Investment Company Trust 02-03
3: SJT Coin Opportunity 03-05
4: Break Down and Coin Allocation 05-06
5: Legal Disclaimer 07
6: Website and Contact Information 07
INTRODUCTION

Saint James Holdings Investment Trust (SJT) is proud to announce the availability of the Self-Sustaining Intentional Communities (SSIC) Coin Securities. The SJT cryptocurrency offers extensible diversity in the use of the coin over current coins like Bitcoins for both financial and societal gain.

Most cryptocurrencies are essentially commodities, that are bought and sold, with value created only upon sale of the coin, and only benefiting the seller. With the sale of the SJT coins, it will generate the needed capital to create self-sustaining intentional communities across the US and across 57 nations. Municipal and Rural infrastructures may be improved through the investment into eco-friendly housing and businesses that create products and services for the benefits of the community and of consumers.

Holders of the coin will gain in profit sharing from this type of models where their digital wallets will be loaded with their percentage distribution of the allocated profit sharing pools, through the companies’ transfer agent on a quarterly basis.

Within the document are hyperlinks for additional presentations and supplemental information.

HISTORY OF SAINT JAMES HOLDINGS AND INVESTMENT COMPANY TRUST

Saint James Holding and Investment Company Trust was originally founded in 1993 by Elder Jeffre Saint James, D. PSc, MBA, ordained minister, and a Service Disabled Veteran, as a small boutique financial service provider. It branched off into the real estate / mortgage banking world up until 2007.

After the fall of the real estate market in 2008, that phase of the business ended. With the renewed health of the managing member in 2010, a second chance at completing a lifelong passion and dream was restarted through a real estate development and management service firm through R.A. Management Group LLC. Spending 7 years in research and development for self-sustaining intentional communities. SJT has re-launched its platform to assist with the capital raising and backing of projects in the Americas - Africa and 57 nations worldwide.

Finalizing contracts, joint venture agreements, strategic partners and site control, SJT is now primed to complete projects and provide a sound return to all their partners, investors and cooperative member groups.

The SJT Coin is designed for cooperative living, working and healthier lives. Most cities and towns of today are not sustainable based on older infrastructure and housing that is not conducive to harsh climates. This idea was conceived by Elder Jeffre Saint James who set up various
organizations and partnered with other groups to purchase land to create viable alternative lifestyle in sustainable green eco friendly buildings, renewable energy systems, independent clean water, co-op housing, employment, and organic farming, for supportive manufactured products. In addition, our communities will offer a sports and entertainment complex for the public for health and wellness care and additional revenue income for its members and investors.

SJT is a Delaware Statutory Trust (DST) which is a legally recognized trust that is set up for business but not necessarily in the U.S. state of Delaware. It may also be referred to as an Unincorporated Business Trust or UBO.

Delaware statutory trusts are formed as private governing agreements under which either (1) property (real, tangible and intangible) is held, managed, administered, invested and/or operated; or business or professional activities for profit are carried on by one or more trustees for the benefit of the trust or entitled to a beneficial interest in the trust property.

THE SJT COIN OPPORTUNITY

Some of SJT Investments are offered to accredited investors seeking to defer their capital gains taxes using a 1031 tax-deferred exchange and as straight cash investments for those wishing to diversify their real estate holdings. The SJT property ownership structure allows the smaller investor to own a fractional interest in large, institutional quality and professionally managed commercial properties along with other investors, not as limited partners, but as individual owners within a Trust.

Investments are made into creating communities (adjacent to existing towns and cities) that are based on a real estate purchases and economic development.

Each SJT Coin owner receives their percentage share of the cash flow income, tax benefits, and appreciation of the entire community that their investment is utilized. SJTs provide the investor the potential for annual appreciation and depreciation (tax shelter), and most have minimum investments as low as $100,000, allowing some investors the benefit of diversification into several properties.

The SJT Coin Securities has registered as securities with the SEC as an Exemption Filing 506, under Saint James Holding & Investment Co. Trust, to follow their viewpoint that cryptocurrencies that offer a dividend structure are securities. You can view our Edgar filing. (goo.gl/xBdhef). We are only accepting accredited investors with a minimum buy-in of $100,000.

How our coin operates:

Example: An Investor 1 purchases $1M in SJT coin. $500K of the money is used to invest in Community A and $500k in Community B. Community A and B have additional $500K invested in each by other investors. The example Investor 1 is entitled to 50% of the investor profit-sharing pool from Community A & B because their $500K out of $1M was invested into the communities.
The Investor profit sharing pool is defined as 25% of the Gross Profits (after overhead and taxes have been deducted) from the community project. The percentage of investment capital by investors is used to determine payouts.

Other profit sharing pools: 25% is offered to all members of the cooperative, 25% to the developer, and 25% for reinvestments. Profit-sharing is offered for the lifetime of the community.

Example: Investor 1 in Community A has 50% of the capital invested. They are entitled to 50% of the profit sharing pool.

The dividends from the profit sharing are placed back in the SJT Wallet as Cash or Coin. The SJT coin generates revenue to the investors through the profit sharing as well as the increasing value of the SJT Coin.
The SJT ownership option essentially offers the same benefits and risks that an investor would receive as a single large-scale investment property owner, but without the management responsibility. Each SJT community property asset is managed by professional investment real estate asset managers and property managers.

As a viable 1031 exchange replacement property option through SJT, individual investors can invest in a diversified selection of institutional quality, investment property types that they otherwise could not purchase individually. SJT Investments are initially located throughout the United States. Property types may include multifamily apartment communities, office buildings, industrial properties, multi-tenant retail, student housing, assisted living, self-storage facilities, medical office, single tenant retail properties and others. Business investments can range from a Bakery to manufacturing facility.

**PROJECT BREAKDOWN AND FUNDS ALLOCATION**

The four main focuses for each intentional community:

**Coop Housing**
This is a special form of home ownership that requires you to own a part of cooperation that owns a building instead of owning the real estate. The shareholder contributes to the payment of the maintenance and mortgage of a specific building when living in coop housing. An example is The New La 9th, a healthy housing initiative (goo.gl/cskBGK) created by S.M.C. L Foundation and Associates and R.A. Management Group LLC as part of a non-profit organization with the aim of improving communities’ lives. Housing will be developed using Structural Insulated Panels (SIP) that provide with energy savings along with sustainability.

**Organic Farming**

An example can be seen in the case of New Orleans Smart Organic Farmers Network (SOFN) model homes with the intention of providing new model of transitional house that will allow the new generation of low income earners located in both the rural and urban region to benefit from the ownership of a highly efficient organic food production business.

**Sport Entertainment**

Consider the scenario of S.M.C.L Foundation & Associates Inc. and R.A. Management Group LLC, Sport and Super Bowling and Family Entertainment Center LLC Development (goo.gl/5pVigz) where sport facilities that includes basketball courts, indoor track, weight room, fitness studio, 50M Swimming pool and adaptive pools will be provided to enhance fun and enjoyment.

Entertainment Center includes but not limited to: Bowling Alleys, Roller Rink, Indoor Go Karts, Movie Theaters, Hotel Conference Center, Indoor Laser Tag etc.
**Compassion Center**

Members of the community will be able to utilize evidence-based / holistic methods to proactively and reactively address issues that affect health and wellness. The compassion center will address all issues from emotional to physical treatments relying heavily on non-pharmaceutical approaches.

**Manufacturing Products**

These are some of the products developed in the SSIC.

- Organic Fruit and Vegetables
- Freshwater Fish
- Alkaline Water
- Cattail Products - Biofuel, Straw, Cooking Oil
- Hemp Products - Boards, Crape, Oil, Paint, Toilet Paper, Material for Clothing

**SUMMARY**

While blockchain-based tokens currently fall in unregulated markets and have no regulatory clarity, some countries like Japan, Switzerland have legalized payments through Bitcoin. Many other countries have taken an open stand on cryptocurrencies and may regulate them in the future. SJT does not aim to be an end to end player in the intentional communities, but only aims to provide community driven tools and resolve real problems with sustainability worldwide. SJT aims to be fully compliant with the laws of the land and work with authorized/regulated entities in various geographies where it can provide its communities.

In the USA, we have filed with the SEC to ensure we are fully in compliance with Security Trading laws.

The SJT Coin offers a profit-sharing arrangement where the Coin value appreciates as well as earns dividends.
Legal Disclaimer

This white paper does not constitute an offer or solicitation to sell securities or shares and is for informational purposes only. Saint James Holding and Investment Co. Trust SJT Coin Securities (SJT) Coin is considered a securities built on Blockchain technology. The SJT Coin offering does sale securities only to accredited investors. The SJT Coin does not grant equity or voting rights. The SJT Coin does not grant ownership rights directly or indirectly to the Saint James Holding and Investment Co. Trust. The SJT Coin does not grant a debt security and is not an instrument of debt. The SJT Coin does pay dividends to coin holders. If any future offers are made available they will be made through confidential and appropriate channels and follow all necessary legal requirements.

WEBSITE AND CONTACT INFORMATION

Visit our website to learn more about latest developments at:
https://stjameshdinvtrust.co/

Details on how to purchase the SJT Coin can be found under the SJT Coin tab.

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