



IRG-EDU FTRs & Sponsorship Units

TROT Edu Platform introduces **Future Tuition Rights (FTRs)** and **Sponsorship Units**—blockchain-registered, tradable entitlements that lock in pre-fixed educational costs for future eligibility-based admissions while enabling non-debt funding for institutes.

The model scales seamlessly from **local to national to global** levels, enabling global philanthropic entities, corporates, and diaspora donors to fund education across borders with full transparency.

EXECUTIVE SUMMARY

TROT Edu introduces two blockchain-registered instruments:

1. **Future Tuition Rights (FTRs)** – tradable tokens that lock today’s tuition fee for any future eligible student.
2. **Sponsorship Units (SUs)** – non-enforceable, non-tradable rights that allow a sponsor to fully fund a deserving student’s education with zero cost to the student.

Both are generated and issued through a dedicated TROT Edu Portal, by accredited post-secondary institutes (engineering, medical, management, IT diplomas, healthcare technician training, hospitality, aviation, etc.) in exchange for immediate, non-debt corpus.

It offers a globally consistent educational funding mechanism

GLOBAL INTERCHANGEABILITY – A GAME-CHANGER

Every FTR and Sponsorship Unit is minted to a ****global standard****. A holder (or their child) can swap or redeem it for an equivalent seat at ****any participating**

institute worldwide** — Delhi engineering today, Bengaluru medical tomorrow, Singapore hospitality the year after — with full blockchain-tracked transparency and zero friction.

No existing education funding mechanism on the planet offers this level of flexibility and future-proofing.

PRESENT CHALLENGES

- **Institute Challenge:** Rising capex needs (₹100–500 crore for expansion) amid fee inflation (8–12% annually), the issue compounded by **AI/AGI challenge**, a disruption



to soon force paradigm shift in the educational courses, calling for heavy investment; the issue compounded by dwindling government budgetary support world-over.

- **Corporate Challenge:** Talent attrition (20–25% in India) due to family education costs (25% of household spend).
- **Societal Challenge:** Access barriers for 264 million global students, with 40% in vocational paths.
- **Affordability:** High cost of education starves the corporates of high talent, results in high drop-out rates, and low enrollments that results in still higher fees, a paradox

The model simultaneously solves all the four interlocking crises:

THE SOLUTION

Edu FTR issues two clean instruments on a permissioned blockchain (Polygon/Ethereum Layer-2):

Instrument	Nature	Student Pays	Sponsor/ Company Pays	Tradable?	Tax Treatment (India)
Future Tuition Right	Pre-paid locked-fee entitlement	Fixed historical fee	Full amount upfront	Yes	Cost = perquisite only; no tax on inflation difference
Sponsorship Unit	Pure philanthropic right	₹0	Full current fee upfront	No	Pure donation → 80G + CSR eligible

GOVERNANCE, TRANSPARENCY & COMPLIANCE

- Merit-based admission only (fully AICTE/UGC/NBA compliant; no capitation).
- Clear legal separation from securities, CIS, or VDA investment products.
- Trustee Banking for the collection of the FTR sales/Donations, and Corpus Fund creation
- End-to-end blockchain audit trail (every unit traceable from sponsor → student → institute).
- Real-time impact dashboards for sponsors and regulators.
- Strict non-VDA, non-security architecture (confirmed via legal opinions).

VALUE DELIVERABLE



Stakeholder	Benefit
Institutes	₹25–500 crore immediate tax-exempt corpus; no debt, no management control dilution
Corporates	100 % deductible expense (Section 37 + CSR); 15–25 % attrition reduction (NASSCOM 2025)
Employees	₹10–50 lakh lifetime savings per child; predictable family budgeting
Needy Students	Full-cost sponsorship with zero financial liability
Sponsors (NRI/Global Philanthropists)	Real-time, verifiable impact across borders; unified dashboards
Households	Build Edu FTR stock to hedge children's future education cost – with flexibility and liquidity, if need be

THE AFFORDABILITY PARADOX

High fees → falling enrolments → institutes raise fees further to cover fixed costs → even fewer students → a death spiral that starves both talent and revenue.

TROT Edu ends this vicious cycle in one stroke:

- Institutes receive **100 % upfront, zero-interest, non-repayable corpus** — eliminating crushing loan interest and repayment burdens that today consume 20–40 % of fee revenue.
- Every redeemed FTR or Sponsorship Unit **frees up a seat** → the institute immediately issues a fresh FTR/SU against that seat → creating a **self-replenishing, perpetual funding loop**.
- Issuance is strictly capped under the TROT framework at **maximum 600 % of annual sanctioned intake** (50 % of annual intake × 12 future years), preventing oversupply and guaranteeing seat availability for regular fee-paying students.

Result: cash flows improve dramatically, expansion becomes debt-free, enrolments rise, effective cost per student falls, and fees can actually stabilise or reduce over time — turning the paradox into a virtuous circle.

DOUBLE PHILANTHROPY — THE UNIQUE POWER OF EDU SUs

Every rupee invested delivers ****two permanent outcomes****: 1. Immediate, non-debt corpus that stays with the institute forever (infrastructure, faculty, labs). 2. A fully sponsored seat for a deserving/needy student (zero fee, merit-based).

No other education CSR or sponsorship program in India achieves this 2× multiplier from the same capital. It **helps create “permanent assets” in addition to one-time benefits**.



A globally standard rated institute can attract high-fee paying students from Europe and Far East countries where the tuition fees are very high. This opens the global demand for the FTRs and donations offering the SUs as return gift.

INTELLECTUAL OWNERSHIP

Visit: irg-eco.com
The underlying framework is conceptualized and copyrighted by **Rohit Tidke (MS in Computer Science from TUM, Germany)** and comprehensively documented in the 539-page published book “**TROT Exchange – Redefining the World of Finance**”. Edu FTR / SU is its first real-world, sector-specific implementation. TROT Edu FTRs and the Sponsorship units are generated under the IPR license.

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