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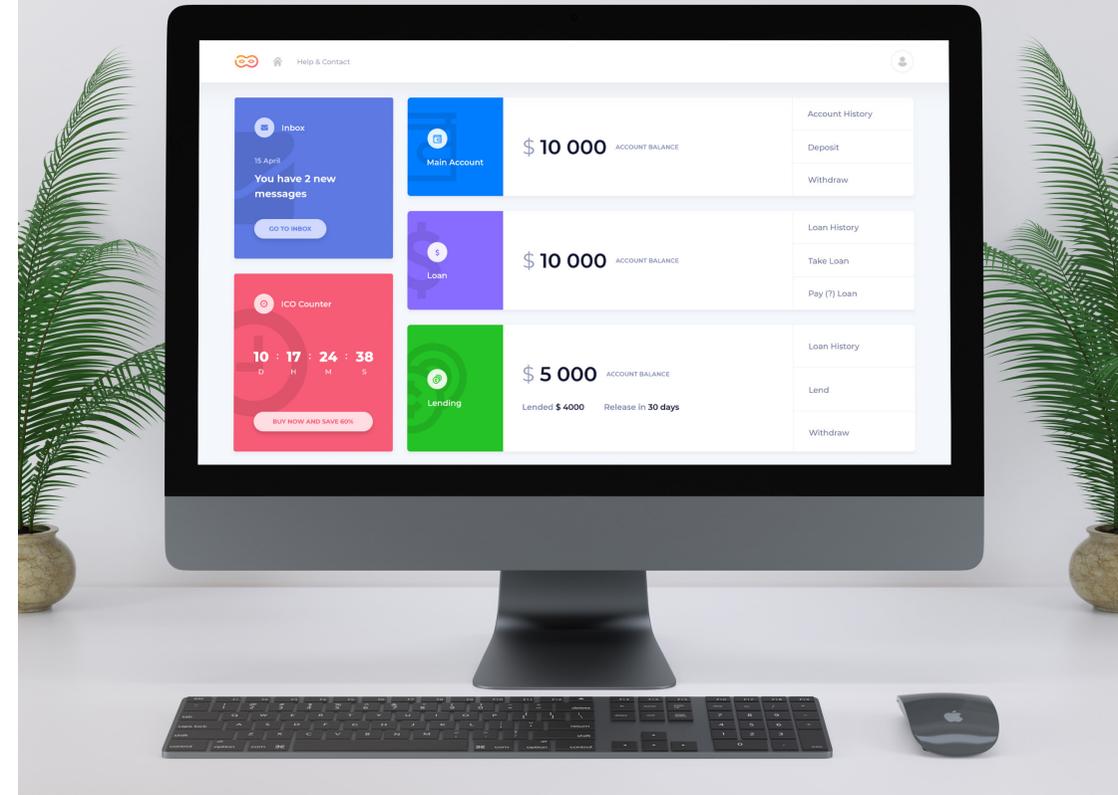
Anonymus crypto-based loans

Whitepaper



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Abstract

Innovative technologies such as cryptocurrencies and the Blockchain were invented about ten years ago. Many experts believe that the Bitcoin, which is the oldest and most popular cryptocurrency, can become a true legal tender recognized by the laws and accepted in all parts of the world. On the other hand, the Blockchain is regarded as a revolutionary technology that can be used in all types of industries such as finance, healthcare, data management, IT, Space agencies, Smart Contracts, and Dapps, among others.

There are over 5,000 cryptocurrencies on the market. However, only a small percentage offers real value. Many of the coins or tokens exist only for a short time and become obsolete for reasons such as failure to develop the project, an exit scam occurred, or the investors were too few. Also, market conditions have a significant impact on the success of cryptocurrency projects. The well-known FOMO and FUD form an intrinsic part of the market that influences the success of such projects.

The Alendoo project already has active products. We have been referred to as a “crypto bank” that offers services similar to the traditional banks. However, our operations are based on only cryptocurrencies at the moment. Alendoo customers can take loans with the leverage of their crypto. Customers can also lend crypto and gain fair interests in return. In addition, customers who decide to hold crypto in Alendoo wallets are rewarded with 12% APR interests, at a value higher than what is offered by regular banks.

Our team is impressed by the level of customer satisfaction regarding the Alendoo project, and we plan to extend our offer to become more competitive in the market. To accomplish this goal, Alendoo has decided to launch an Initial Coin Offering (ICO) of their token – Alendoo Token (XAL). The company plans to raise funds to launch a Near Field Communication (NFC) payment application which will be based on cryptocurrencies. Currently, Alendoo Loans are paid out in USDT only, with the aim of giving customers access to a commonly used currency. The company remains committed to offering the benefits of anonymity; hence the traditional Debit or Prepaid Cards cannot be issued because the process will require KYC and AML procedures. Our team found the best solution for the NFC payment project that does not require any card to be connected while it functions. There will be a daily limitation due to standard AML regulations, but the anonymity of our customers will be protected.



What is Alendoo

Alendoo stands for A- Anonymous and LEND- Lending, as some readers may have already guessed. Alendoo is an advanced cryptocurrency platform that offers crypto backed Loans and Lending for which crypto is used as interest. One of the most important values in Alendoo is anonymity. The government authorities tend to discourage anonymity regarding crypto because they cannot gain access to information about citizen's assets. Governments compel financial companies to implement Anti-Money Laundering and Know Your Customer policies. The official reasons given for enforcing these policies is the prevention of terrorism funding or money laundering. However, the hidden agenda may be to control individual finances. Bitcoin transactions should be anonymous, but currently, exchanging Bitcoin to USD or another national currency will require proof of your identity, address, and other personal information. This process eliminates anonymity as Bitcoin can be tracked and linked with exchanges that have your personal information.

At Alendoo, we are committed to protecting our customer's funds from the public; therefore our processes only require an active email address to get started. We do not make details such as company registration public to avoid a ban in the country we are located. Our team takes the necessary measures to protect our customers and promote anonymity. At Alendoo, our motto is, "Your anonymity is our priority."

Our operations at Alendoo can be likened to a cryptocurrency bank. We offer three types of accounts.

Main account

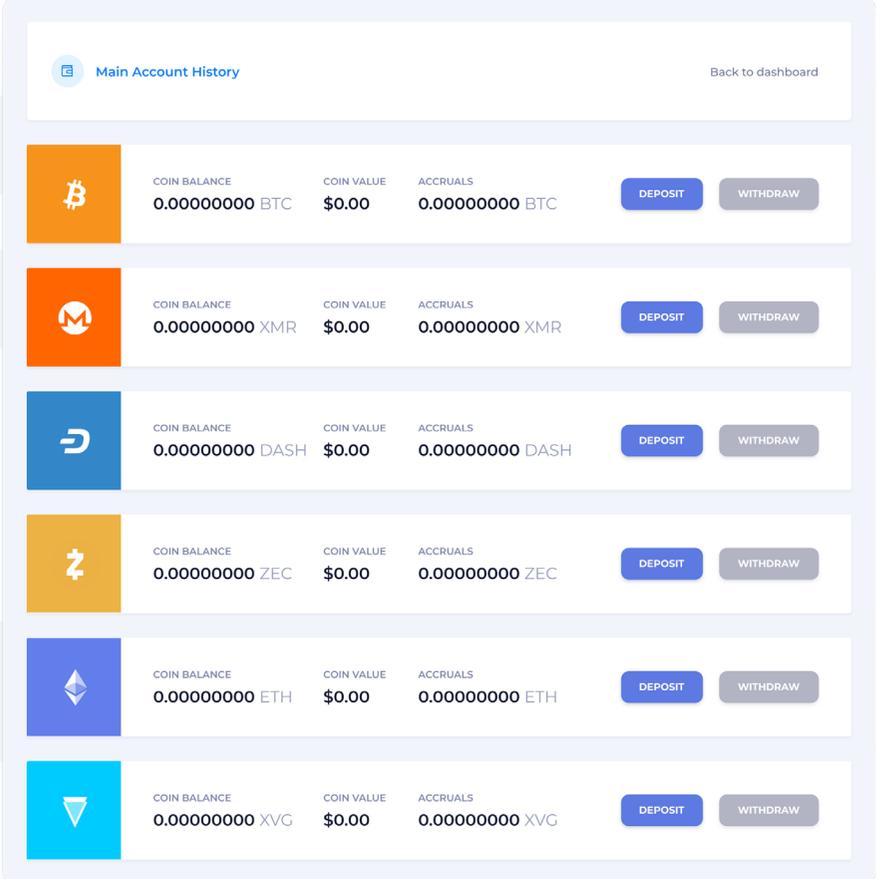
The Main account has features that allow customers to perform internal and external transactions on the Alendoo platform. This means it is possible to deposit crypto as well as withdraw crypto. The following is a list of supported crypto on the platform:

- | | | |
|---|---|--|
|  Bitcoin (BTC) |  Ethereum (ETH) |  Verge (XVG) |
|  Dash (DASH) |  Monero (XMR) |  Zcash (ZEC) |
|  Tether (USDT) | | |

It is necessary to highlight one very important feature of the Main account. It works like a cryptocurrency wallet, and customers who hold their coins in the account are rewarded with **5% APR** interest that is added to the account balance once a month.

Majority of the coins are regarded as 'privacy coins,' customers who use these coins can remain anonymous when transferring their crypto. It is free to deposit coins to the Alendoo platform. However, a fee is charged to withdraw coins, and this charge exists only to cover the Blockchain transaction fees.

This means every customer who deposits their crypto into the Main account will receive monthly interests for just holding their assets on the platform. It can be concluded that Alendoo offers its customers similar advantages obtainable from the regular banking system, but in this case, Alendoo offers only benefits while eliminating negative features.



The screenshot displays the 'Main Account History' page. At the top, there is a 'Main Account History' header with a 'Back to dashboard' link. Below this, there are six rows, each representing a different cryptocurrency. Each row includes a coin icon, a table with columns for 'COIN BALANCE', 'COIN VALUE', and 'ACCRUALS', and two buttons: 'DEPOSIT' and 'WITHDRAW'. All coin values and accruals are currently listed as \$0.00.

COIN BALANCE	COIN VALUE	ACCRUALS	DEPOSIT	WITHDRAW
0.00000000 BTC	\$0.00	0.00000000 BTC	DEPOSIT	WITHDRAW
0.00000000 XMR	\$0.00	0.00000000 XMR	DEPOSIT	WITHDRAW
0.00000000 DASH	\$0.00	0.00000000 DASH	DEPOSIT	WITHDRAW
0.00000000 ZEC	\$0.00	0.00000000 ZEC	DEPOSIT	WITHDRAW
0.00000000 ETH	\$0.00	0.00000000 ETH	DEPOSIT	WITHDRAW
0.00000000 XVG	\$0.00	0.00000000 XVG	DEPOSIT	WITHDRAW

Loan account

The Loan account is the main product offered on the Alendoo platform. Customers who use this account can secure crypto backed loans that are paid out in USDT. In the near future, loan values will be paid out in FIAT currencies (if the Alendoo ICO is successful).

How to get the Loan?



Register

Provide the email and password. You will be receiving notifications regarding your account activity.



Transfer

Send your cryptos to Main account. This account works like a crypto wallet and allows to take Loan, to Lend or to participate in ICO.



Loan

Check how much you can get and apply. The collateral is collected from your Main account and borrowed money are instantly available to withdraw.



Withdraw

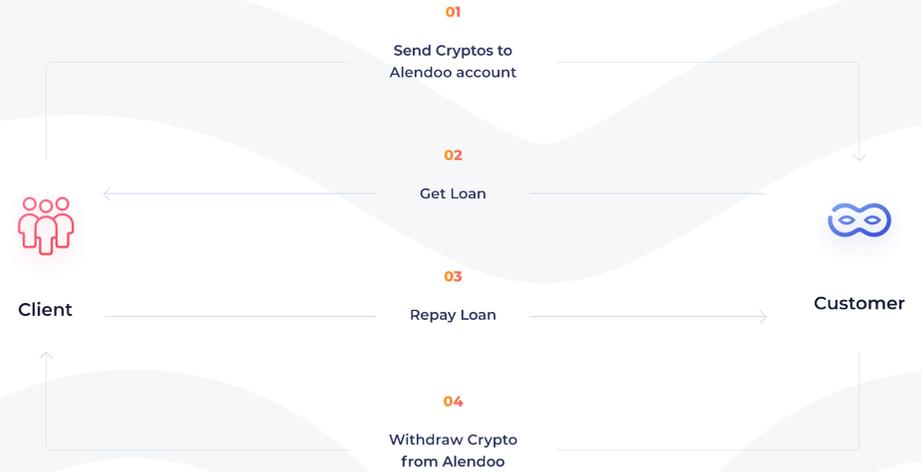
The loan is available instantly and you can use borrowed money on anything you like.



Pay back

Return your loan at any time within 12 months. You can pay it as a lump sum or in installments. The sooner you pay back the less interests you have to return.

Business Model



Every Loan is backed by the value of a customer's crypto held in their Main account. Customers can choose from the range of 20-70% Loan to Value (LTV). The APR depends on the LTV selected; a small LTV lowers the value of the APR. The process does not require Credit Checks, Credit Score assessments or verification. Every decision is made instantly, and the funds are available for instant withdrawal.

Customers are given as long as 12 months, from the date of receipt, to repay the loan. Loans can be repaid as a lump sum or instalments. Each customer can decide how they want to repay loans. It is also possible for loans to be repaid in any supported currency.

Lending account

The features of this Lending account will interest crypto investors. Operations on the Alendoo platform are similar to the way regular banks work; hence Lending can be regarded as a form of saving with interest. Alendoo offers much better terms than banks, so the expected income of investors will be higher. Lending is done only with cryptocurrencies. Interests are paid daily in the same crypto the deposit was made, to ensure the effectiveness of our anonymity policy.

Alendoo offers low Loan APRs and Lending funding is usually made available from Loans-to-Value higher than 50%. This type of funding can limit the number of active Lending. From this perspective, Alendoo strives to manage transactions for both products to ensure interests from Loans cover the interest paid in Lendings.

How to Lend:



Register

Provide an email and password only. You will be receiving notifications regarding your account activity.



Transfer

Send your cryptos to Main account. This account works like a crypto wallet and allows to take Loan, Lend or to participate in ICO.



Lend

Go to your Lending account and choose how much you wish to Lend. The offer will be displayed to you on the screen.



Earn

Receive daily accruals to your Main account for 30 days and get your deposit back after a lock period.



Withdraw

Transfer your accruals from Main account at any time. Deposit can be also withdrawn once it backs to the Main account.



Alendoo Coin (XAL) ICO

The performance of Alendoo platform is impressive; we meet our customer's needs and look for opportunities to improve. We have received multiple requests regarding the addition of an option to withdraw Loans in the customer's national currency. Alendoo is committed to allowing its users to remain anonymous; this is why the company cannot offer an option for withdrawals in FIAT currencies as this process will require KYC verification and AML. It was impossible for the company to find a bank that would cooperate without requesting every customer's personal details. The process would have been easier a couple months ago when governments were not interested in regulating the crypto market. At that time, many operators offered financial intermediations without KYC; however, these services are no longer anonymous.

It was necessary for Alendoo to 'think outside the box' to fulfil its existing promises to customers and find a way to extend their offering by adding Loans paid out in FIATs. An innovative solution has been selected for this issue. Alendoo decided to design an NFC mobile application that will function without the need to register a debit or credit card. The company found a partner who will act as an intermediary for transactions between Alendoo and the customer's balance. Subsequently, it will be possible to access Alendoo Loans instantly on an NFC application balance; the application will also be used to pay for goods anywhere NFC transactions are done.

The design of an NFC application and creating the right infrastructure for the entire process will require large funding. Alendoo cannot handle this project independently, hence the search for a potential investor. The company has made plans to launch an Initial Coin Offering for their token—the Alendoo coin (XAL). The initial calculations revealed that at least USD 3 million is needed to fund the NFC project; this is why the company sets its soft cap at that amount. It is the minimum that must be raised, failure to achieve this will lead to a postponement of the project, and all funds will be returned to investors.

A hard cap was also set at USD 7 million, if it is attained, our team will upgrade the NFC application to have features which allow users to top up their accounts with crypto and receive FIATs if preferred. This task requires additional funds, which will be used to create the initial structure and some level of KYC verification may be necessary as our partner may not be willing to provide anonymous services to a large number of customers. For this reason, Alendoo has initiated talks with other potential partners in consideration of the option to split financial intermediation among different providers.

1

TOP UP YOUR NFC APPLICATION WITH CRYPTO



2

USE YOUR PHONE TO PAY FOR GOODS AND SERVICES

The use of XAL

The XAL token was primarily created to initiate the development of crypto loaded NFC application and securing its future. However, XAL will serve essential complex purposes due to its properties as a utility coin. The following are some uses of the Alendoo Coin:

Discounted Loan interests

the collateral made in XAL will be presented with a 50% discount to APR.

Increased Lending interests

every Lending made in XAL will be rewarded with a 10% bonus to the standard interests.

Revenue share

20% of the revenue generated by Alendoo will be shared among all users holding XAL on the Alendoo platform. The revenue will be paid once a month in Alendoo Currency.

Extras

Alendoo has established a cooperative agreement with many crypto related companies, and there is a plan to offer extras to their customers, for example, a discount to some products, etc.

XAL in details

COIN NAME

Alendoo Coin

TICKER

XAL

PROJECT PROTOCOL

ERC20 Token

DECIMAL

8

MAXIMUM SUPPLY

100,000,000

TOTAL SUPPLY

100,000,000

Targets

\$3,000,000

Soft Cap

This is the minimum value of cryptocurrencies, in USD, we aim to generate through the ICO. If this target is not achieved, the ICO will be considered invalid, and all cryptocurrency purchased by investors will be returned.

All unsold XAL tokens will be burned.

\$7,000,000

Hard Cap

This is the maximum value of cryptocurrency in USD that needs to be raised through the ICO. If the hard cap is achieved, the ICO will automatically be terminated.

Token Allocation

During the ICO, 100,000,000 XAL tokens will be issued. They will be used in the project according to this White Paper.

75,000,000 (75% of the total) XAL tokens will be sold during ICO.*

10,000,000 (10% of the total) XAL tokens will be sold during the presale.*

10,000,000 (10% of the total) XAL tokens will be distributed among Alendoo team members. These coins will be locked for 12 months.

5,000,000 (5% of the total) XAL tokens will be distributed as incentives and a bounty campaign.

* If the ICO fails to sell the full amount of tokens (85,000,000), the distribution of Tokens to the remaining allocations will be reversed accordingly.



XAL tokens will be distributed to the owners after all ICO rounds are completed or when the hard cap is reached.

Token funds distribution

In case of a successful ICO, the cryptocurrencies received in the exchange of XAL will be distributed as follows:



	%	Soft cap	Optimal	Hard cap
NFC Solution	50	\$1,500,00	\$2,500,000	\$3,500,00
Marketing	20	\$600,000	\$1,000,000	\$1,400,000
Research	10	\$300,000	\$500,000	\$700,000
Management	10	\$300,000	\$500,000	\$700,00
Advisers	5	\$150,000	\$250,000	\$350,000
Reserves	5	\$150,000	\$250,000	\$350,000

ICO Sale

Presale

DATE
18.03.2019

NUMBER OF XAL TOKENS FOR SALE
10,000,000*

DISCOUNT
30%

XAL COST IN USD
~ \$0.07

Round 1

25% ICO TOKENS

DATE
01.04.2019

NUMBER OF XAL TOKENS FOR SALE
18,750,000*

DISCOUNT
20%

XAL COST IN USD
~ \$0.08

Round 2

35% ICO TOKENS

DATE
15.04.2019

NUMBER OF XAL TOKENS FOR SALE
26,250,000*

DISCOUNT
10%

XAL COST IN USD
~ \$0.09

Round 3

40% ICO TOKENS

DATE
29.04.2019

NUMBER OF XAL TOKENS FOR SALE
30,000,000*

DISCOUNT
0%

XAL COST IN USD
~ \$0.10

* Any unsold tokens in a certain round will be added to the next round of ICO.

Roadmap

Q1 2019

- Launch the Alendoo website
- XAL presale
- Aggressive marketing campaign
- XAL ICO

Q2 2019

- Bounty event
- Adding more privacy coins (ZEN, AEON, etc.)
- XAL ICO sale last round
- Implementing XAL usability in the Alendoo platform
- Listing XAL on the exchange
- Recruiting development team
- Finding IT and financial partners.

Q3 2019

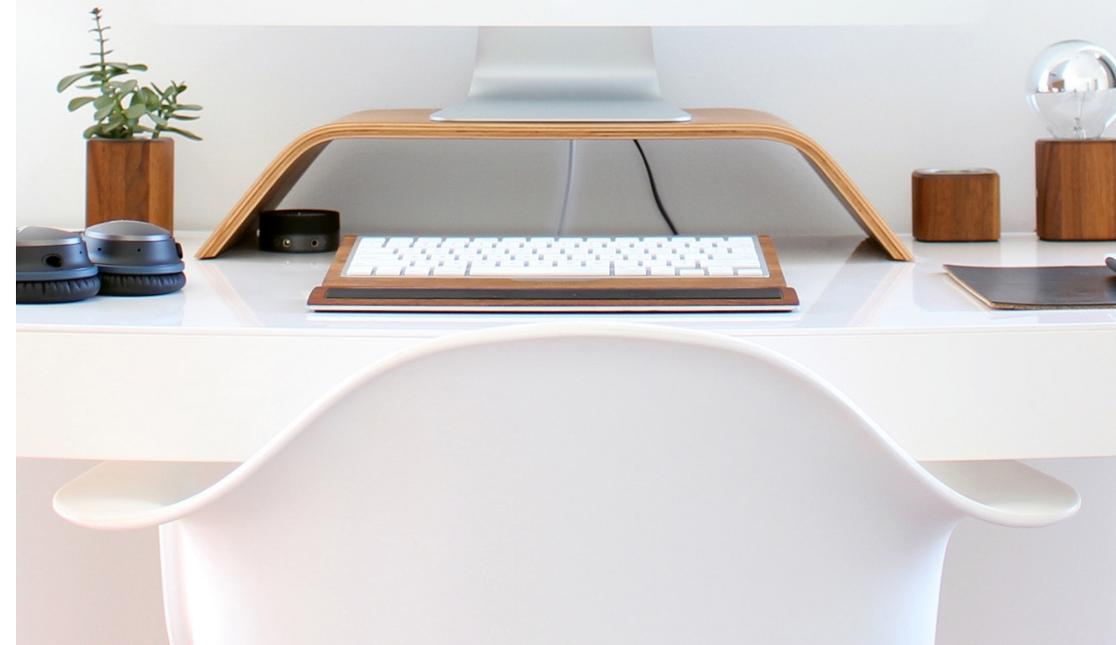
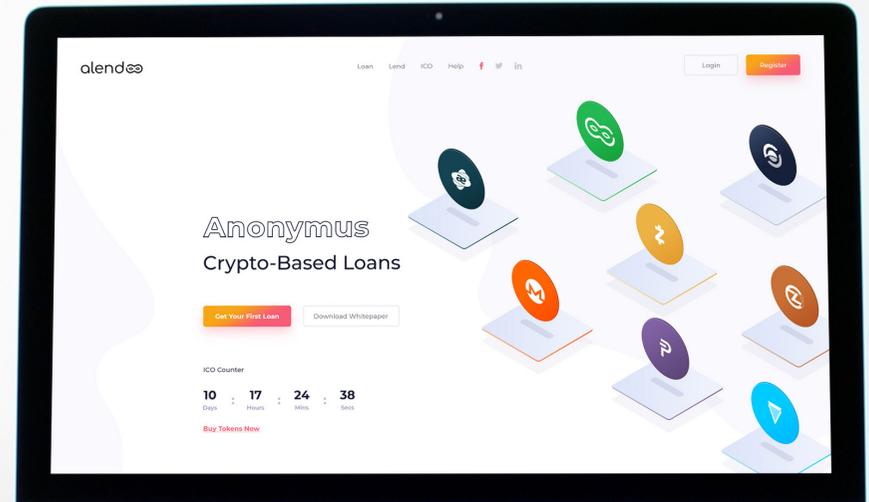
- NFC app development
- Loan and Lending audit
- XAL revenue program introduction
- Roadmap update
- Contracting of advisers
- Ambassadors program

Q4 2019

- NFC app development
- Closed NFC beta tests
- Alendoo annual report
- Increasing the team

Q4 2019

- Public NFC beta tests
- Crypto loaded NFC app launch



Disclaimer

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