



ELAD NETWORK

ELAD Tech LTD presents...

# ELAD Network Property Transactions on the Blockchain

COMBINING REAL ESTATE, BLOCKCHAIN & ARTIFICIAL INTELLIGENCE FOR A  
SMARTER WAY TO INVEST!

Buy, Sell or Invest in Property using Digital Currency and Fractional Ownership

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# Executive Summary

## ELAD Network is a Blockchain based Property Agent that allows cross border property sales and fractional ownership of property without the traditional limitations

Our focus is to give everyone a new and improved experience when purchasing or investing in real estate. It is well known that the exchange of property has traditionally been a long arduous task, with the burden of viewing multiple properties whilst searching for a new home to the finer inequities of the conveyancing process, a potentially joyful task has been overshadowed by these limiting factors.

By harnessing the power of Blockchain, smart contract and artificial intelligence technology, ELAD Network has developed a platform where anyone, anywhere in the world can invest as little as £50 into a property be it in London, Miami or Dubai. It is now possible to apply digital currency to pretty much anything through Blockchain technology and the mere fact that real estate is the world's largest asset class lends to reason that inevitably, fractionalising this asset is by far the most lucrative investment anyone can make no matter how small the initial investment may be.

We are dedicated to making this process streamlined, efficient and most importantly a pleasure. The possibility of a complete property transaction in days as opposed to months and to also allow customers to invest in property through fractional ownership using our unique online platform is a world class solution for anyone looking to get on the property ladder, invest in real estate or to sell their property to the billions of digital currency holders across the globe.

This new style of investment is designed to open the market to new investors all over the world and to create affordable smart homes. Fractional ownership allows property to be divided into chunks or shares which can be traded at a profit using our auction style platform held for future growth.

ELAD Network provides property investment opportunities from £50 to creating a monthly return from the rent which is directly relational to the size of the initial investment. A catalogue of Real Estate properties will be traded through the ELAD Network online platform via the traditional purchase and sale process, to crowdfunding multimillion-dollar property investments.

ELAD Network will bring P2P exchange and investment together in one place, opening doors, cutting costs and lowering barriers for all.

# Abstract

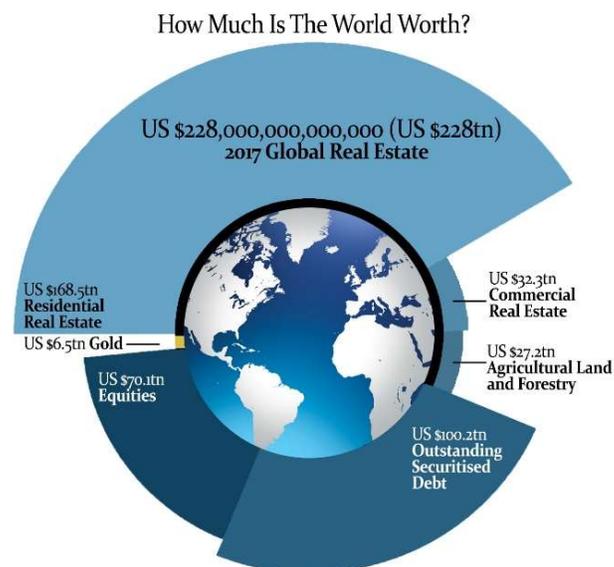
## Shelter is a basic human necessity.

The demand for shelter and work fuels the world's largest asset class and generates huge cash flows from all directions. Copious amounts of this hard-earned equity and profit flows into intermediaries and giant corporations whilst causing time-delays, inefficiencies, excessive costs and barriers to entry. This creates many problems for cross-border applicants, landlords, tenants, investors and buyers alike.

Most investments are transacted through large multinational companies thus restricting access to the average person or investor.

Total world real estate values grew by 5% in 2016. GDP grew by 2.3% in 2015/16<sup>1</sup>, meaning the world's real estate asset value grew faster than its income. The world now owns real estate assets worth 2.8 times its annual income (GDP)<sup>1</sup>. This real estate asset-to-income ratio has increased from 2.7 in 2015 and is continually rising, meaning not only has the property ladder grown out of reach for some, but it now generates more money as an asset in equity appreciation and rent, than the average wage. Early in 2016 World Research reported that global real estate values totalled US\$217 trillion. Our research in 2017 shows that this figure has risen. Global asset price inflation has now increased the amount to US\$228 trillion at constant prices – an increase of 5% in real terms<sup>1</sup>.

Global real estate is a more valuable asset class than all stocks, shares and securitised debt combined, which together amounts to just US\$170 trillion<sup>1</sup>. The value of all gold mined throughout history pales into even greater insignificance at a mere US\$6.5 trillion. The market value of UK real estate is £1,662bn, representing 21% of total net wealth. Real estate contributes £94bn to the UK economy – 5.4% of GDP<sup>2</sup>.



### Source

1. Savills World Research team, posted by Yolande Barnes Head of Savills World Research
2. Britain's Property Credentials

# Mission Statement

**ELAD Network (Equity Ledger Assets Decentralised) is a decentralised platform that will transform investment strategies and the real estate market as we know it.**

### **Our Customers**

Using blockchain technology, smart contracts, artificial Intelligence and innovation, the equity ladder of ELAD Network has created a digital currency and real estate portfolio to combine the liquidity of the world's largest asset class with the velocity of the newest.

A variety of real estate transactions will be traded through the ELAD Network platform, whether traditional purchase and sales of property or crowdfunding multi-million dollar investments, ELAD Network will bring together P2P (peer-to-peer) exchange and investments in one place, opening doors, cutting costs and lowering barriers for all.

### **Our Employees**

It comes by no surprise that a dog well fed is a happy, loyal partner who will do anything to make their owner happy. By the same notion this can humorously be applied to a company and its employees, therefore ELAD Tech LTD has made it a promise that we will continue to reward our employees with realistic salaries and benefits which allow a comfortable and pleasurable lifestyle. We believe that no one should struggle to provide the basics for their families and should also be compensated appropriately for committing the best part of their day, week, month to an organisation that has the potential to be a global leader in the real estate arena.

### **Our Owners**

Every business has one main goal, to make as much revenue as possible. ELAD Network understands this and endeavours to monopolise the property market, but, it is also our aim to ensure that everyone, from all walks of life has the opportunity to benefit from fractional Ownership or property through our platform, **this is our promise.**

In the same breath we have a duty to our shareholders to ensure that year on year, ELAD Network exceeds expectations and continues to grow exponentially. Although we may have the potential to initially pay large dividends, we will be pumping profit back into the business and assets to boost our footprint and supply first class developments to the world. It is for this reason that we ask our shareholders to see this investment as a long term solution to larger future returns as opposed to making a "quick buck".

# ELAD Tokens and EQ Coins

## The ELAD Token

ELAD tokens are used to participate in the exchange of real estate or capital and are the means by which returns are earned on property.

The ELAD token complies with the ERC20 standard and is deployed on the Ethereum network, it can be used as a storage of value or a medium of exchange

- ELAD tokens can be bought with both fiat or digital currency and can be traded and stored on wallets or exchanges like other altcoins.
- ELAD tokens can be converted to EQ (Equity) coins on the ELAD Network platform allowing investors to participate in fractional ownership and crowdfunding of real estate on the Blockchain.

## The EQ Coin

The EQ coin is an ERC20 token that can only be obtained on the ELAD Network property platform. This token provides unique features that are appropriate for a security token, one of its most important features is the ability to clone itself at a given block count (only by a member of ELAD Tech Ltd), effectively creating a utility version of itself. It is this ability to create utility clones of the token that becomes useful to implement features such as voting mechanisms which will be heavily utilised on the ELAD Network platform.

Our custom smart contracts will generate separate EQ coins for each property allowing a clear distinction between separate entities and investments.

To facilitate fractional ownership on our platform, ELAD tokens are exchanged for EQ (Equity) coins upon transfer to the property asset. ELAD Network members will relinquish their ELAD Tokens in exchange for EQ coins which are named after the property that the EQ coins have been allocated to. For example, if an investor purchased a share of a property at 300 Hill Street, Mayfair for \$10,000, the investor would receive EQ coins to the value of \$10,000 and the EQ coin would be named 300 Hill Street, Mayfair. The ROI on investment will be directly related to the value of the investment placed upon the property and its rental income, regardless of its inhabitancy status.

## The EQ Coin...

The ELAD Network platform will use EQ coins to establish market caps on individual properties, calculate investor percentage ownership and protect investors from fluctuations in the price of cryptocurrency. This token represents a share and gives ownership rights to real estate.

EQ coins will:

- Protect individual real estate equity and liquidity.
- Allow transactions on established real estate without affecting other investors.
- Give share rights on real estate
- Generate a voting token that is burned once you vote.
- Generate a token that can be used to give explicit support to an action or a campaign, like polling.
- Generate a token to enable the token holders to collect monthly, yearly or equity payments.
- Generate a token to be received for participation in a crowdfund or similar event.
- Generate a token that allows a central party complete control to transfer/generate/destroy tokens at will.
- Generate a token that can be passed between peers.
- Pause a token to comply with security measures.

This incentive is designed to maintain a thriving, healthy ecosystem for the ELAD community, network and blockchain.

Once the EQ token is created it acts as a completely independent token with its own functionalities, this token is a share and provides returns on investment.

# Platform features

## Fractional Ownership

Fractional ownership simply means the division of any asset into portions or shares. If the "asset" is a property, the title or [deed](#) can be legally divided into shares. In certain instances, this is done by creating a "mezzanine structure", i.e., creating a company which owns the property then allowing multiple owners or investors to own shares in the company. Those shares can then be purchased and owned by more than one individual. The reasons for a "mezzanine structure" can vary. Two common reasons are to allow transfer of shares without the need to reflect changes on the title or deed to the property, and for tax benefits.

Another type of fractional ownership, not part of a securitized business plan is Tenancy in Common, which is grounded in the real property laws of most, if not all states. The main difference is there is no right of survivorship to the sponsor or other owners if one or more of owners were to pass away. Where there are similarities with the equal sharing of operational expenses, rental income and access, the striking difference is free transferability of the owner's interest in the property without regard to the other owners in the property.

Shared ownership of the property and its deed will also entitle shareholders to certain usage rights, usually in the form of weeks. Conceptually, fractional ownership is *not* the same as timeshare. Fractional ownership affords much of the freedom and usage benefits offered in timeshare, however, the fundamental difference with fractional ownership is that the purchaser owns *part of the title* (as opposed to units of "time"). Therefore, if the property appreciates in value, then so do the shares. As with whole ownership, fractional owners can sell whenever they deem necessary or prudent, releasing the capital growth from their "bricks & mortar" investment.

## Property Sales

ELAD Network has formed symbiotic partnerships with Lawyers, OTC providers and traditional Estate agents to facilitate all facets for the sale of property on the Blockchain. Our partners primarily own assets located in the UK, but as we grow, we will be forming new relationships which will allow us to provide quality homes all over the globe. Once you are ready to sell your property, ELAD Network will take extensive care of the advertisement of your property. We will take many High resolution (4K where possible) pictures and panoramic views in every case achievable to demonstrate your property on our platform to its full potential. We are hopeful that the quality of pictures and walkthrough video footage will give our members the confidence to buy your property as if they had viewed it themselves. Because we are a Blockchain based company we are a conduit for real estate transactions using digital currency. This means your property will be available to holders of popular digital currencies such as Bitcoin. Once your property is sold, our smart contracts will deal with the conveyancing process and our solicitors will take care of the transfer of funds. We can even exchange the digital currency for fiat such as GBP or USD.

## Property Purchase

Every Bitcoin millionaire would like to transfer their digital currency to something tangible such as real estate. Until now this was just a dream!

We have the network to turn your BTC into property in IRAs. Simply browse our catalogue of real estate on the ELAD Network platform or find a property which you would like to purchase and leave the rest to us. We will engage our partners to facilitate the transaction and ultimately supply you with the home of your dreams.

Our smart contracts will deliver the necessary documents in record time and remind the active party to complete their part of the process. It will also take care of the passage of funds between you the buyer and our solicitors. Once the transaction has been completed, the smart contract will then exchange contracts between the buyer and seller and stamp the transaction on the Blockchain provided by HM Land Registry (we are currently working in the Digital Street community to make this happen). Once the deeds are exchanged our solicitors will then deal with the passing of the keys to the new happy owner of the property.

# EQ Coin Auction House

Invest in Internationally Renowned Areas (IRAs) and benefit from owning a much sought after asset which could exceed its initial value.

The ELAD Network platform offers a wide range of opportunities, which includes investments for fractional ownership, crowdfunding, p2p sales and lettings, buy to sell projects, new builds and real estate advertising.

Another benefit that we provide to our members that own shares in IRAs is the ability to take advantage of the innate desire that we all have to own something that everyone wants. This is called supply and demand, when demand outweighs supply, the value of the object or asset naturally increases. By using the ELAD Network auction facility, our members can set a buy price of their portfolio via our online portal in the hope that a keen Eagle eyed investor will see the future potential for the property in the IRA and purchase it higher than current market value. Conversely, should a member be “strapped for cash” they can choose (unwisely so) to auction their fraction lower than market value for a quick sale.

Whilst EQ coins can be traded and auctioned on the ELAD Network platform with other ELAD Network members, EQ coins are not tradeable outside our platform and would need to be “sold” back to ELAD Network in exchange for ELAD Tokens. Thus, all returns from fractional ownership of real estate would then cease and the holder would then be free to exchange them on a digital currency exchange or hold them as an alternative investment method.

The auction process is part of our secondary market, its purpose is for control and freedom to sell your assets at any time and to give others opportunity to participate in previously up and running investment properties with track records.

All properties are divided into blocks, you can sell your block at any time through auction, the system runs similar to eBay and is open for anyone to buy through the secondary market.

Block pricing is set by the ELAD token price at the start of the auction, Blocks may gain in price due to bidding, as 1 block price rises, all other blocks gain in value due to an immediate increase in the asset value.

*The ELAD Network platform offers global exposure to sellers and property landlords, as well as vetted developers and companies that will be able to submit plans for future ventures to secure crowdfunding. By advertising sales (local agents), lettings short (like Airbnb) and long (like Zoopla) ELAD Network creates access to pre-market opportunities and a rental client stream while simultaneously creating a demand for ELAD tokens. This will increase profitability and investment opportunities, cut costs and expand the audience of potential property buyers and sellers globally!*

# Why Ethereum?

Ethereum's open source project for smart contracts has set the industry standard whilst producing human readable wallet addresses and domain names on their blockchain (ELADCOIN.ETH), in very much the same way that DNS does for IP addressing on the internet.

This allows for humans to easily remember and read wallet address names instead of the hexadecimal format currently used. Ethereum has held a strong position in the top ten market cap of cryptocurrencies, the Ethereum ecosystem, community, team and predecessors have shown leading innovation and strong growth of infrastructure in the cryptocurrency space.

ELAD Tech Ltd will use custom smart contracts and tested solidity code for investments or advancements, all smart contracts will be independently audited and the results will be made public. Innovation and cooperation will ensure the best infrastructure and developments can be utilized by ELAD Tech Ltd.

## DAPP and Smart Contracts

A "**DAPP**" is a decentralized application that runs on the Blockchain.

The ELAD Network and Metamask DAPP's enables users to interact with the Blockchain and online platform, thereby allowing investment monitoring, management and liquidation, as well as multi-signature security combined. The ELAD Network DAPP will connect buyers, sellers and interested parties to projects, promotions and market history.

Smart contracts are self-executing contracts with the terms of the agreement between buyer and seller written directly into the code. The code and the agreements contained therein exist across the ELAD Network and Ethereum blockchain.

Smart contracts execute the conditions on completion of a task, as for example token weighted pay-outs, refunds or delay settlement pending disputes. The smart contracts created by ELAD Tech Ltd are the instrument by which P2P connection is decentralized, allowing exchanges of property, funds and information to be hashed on the blockchain.

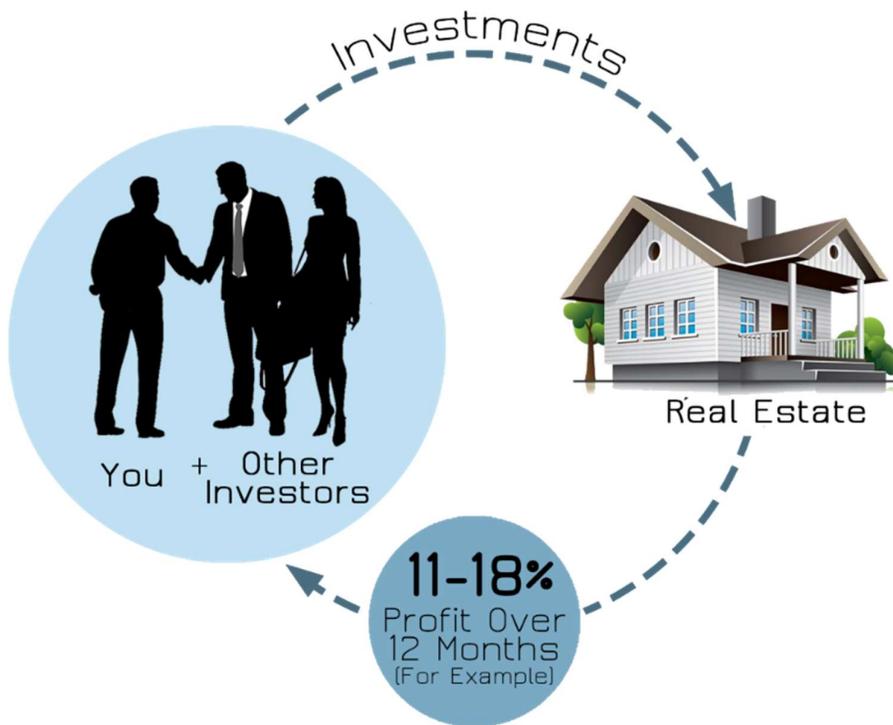
All custom ELAD Tech Ltd smart contracts are called "**LADE**" (Load, Assets, Distribute, Equity). LADE contracts/contract will create EQ coins for each property, payment scheme, crowdfunding opportunity and binding agreement.

The ELAD Network Blockchain, DAPP and smart contracts create security, management of investments, transfer of information and property, and automatic contract execution.

# DAPP and Smart Contracts...

The DAPP, Smart contracts, code testing (Solidity) and ENS domains will be tested and deployed on the Ethereum network. ELAD Tech Ltd will use a side chain on Ethereum until the ELAD Network Blockchain is built.

By implementing the ERC20 Standard, adopting the Ethereum ecosystem and working with open source code, the ELAD token will seamlessly integrate with established wallets to produce secure transactions with widely tested technologies.



ELAD Network will pave the way for the real estate industry to adopt the digital currency class, as well as enable individuals to self-generate wealth in previously inaccessible markets

## A report by the UK Government Chief Scientific Adviser

*“We know there will be challenges as Distributed Ledgers mature and disrupt how we think about and store data. The UK is in a unique position to explore those challenges and help maximise the benefits to our public services and our economy. We already have world-class digital capability, innovative financial services, a strong research community and growing private sector expertise. It is vital that our key assets – including the Alan Turing Institute, Open Data Institute and the Digital Catapult – work together with the private sector and with international partners to unlock the full potential of this technology. We are both, therefore, delighted to be jointly leading efforts in this area, and look forward to working with other departments on seizing the opportunity as well as understanding how its use can be implemented for the benefit of UK citizens and the economy. Algorithms that enable the creation of distributed ledgers are powerful, disruptive innovations that could transform the delivery of public and private services and enhance productivity through a wide range of applications.”*

[\\*https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/492972/gs-16-1-distributed-ledger-technology.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/492972/gs-16-1-distributed-ledger-technology.pdf)

# The Problem

## Investment Opportunities

Rising prices are preventing many prospective buyers from purchasing their ideal home or investing in real estate as the market outgrows their wages and affects savings.

### Our Solution

Fractional ownership allows property purchases in small chunks making it affordable to start a property portfolio or diversify an ongoing one.

Fractional ownership applies your funds to the property asset allowing it to grow with the market.

We plan to work with the U.K. government and local authorities to support shared ownership schemes and provide a streamlined service with lower fees and possible guaranteed rents.

## New Homes

In Manchester U.K, the population is growing 15 times the rate new homes are being built. The city also has one of the youngest populations in the country, with a quarter of Manchester's population aged 20-29, a key demographic for the city's rental sector and with a 58% graduate retention rate of Manchester's universities creating 20,000 new workers in the city annually, the demand continues to rise each year.

Over 40% of people in Britain born between 1980 and 1996 will be renting their homes by the age of 30. It's a trend that's not only limited to the UK's young. Over the last 15 years, the number of families living in the UK's private rental sector has also tripled; 1.8 million families now rent their homes.

By 2022, residential housing in Manchester will meet just 25% of annual demand. As a result, rental rates are likely to maintain their upward trajectory. (reported by Select property group).

### Our Solution

Fractional ownership can create new homes with the crowdfunding model, and provide new homes to rent for people and students that don't plan own real estate, fractional ownership also provides an option to be invested in the property you plan to rent helping to offset payment on rent depending on how many blocks you own.

## Purchasing Property

Buying property can be time consuming, costly and hard work. Profit can be lost due to information asymmetry between investors and agents, on top of expensive fees and limited availability. Buyers may be prevented from securing the best price for their investment or home due to malpractice or conflicts of interest and depending on geographical location may have no legal recourse or guarantee.

For many, access to the property ladder is restricted with no guarantee of ever owning real estate.

### Our Solution

- P2P transactions cut out intermediaries and reduces costs to produce better prices and profits, along with accurate representation, smart contracts insure trust, thus increasing transparency and maximized profit for all.
- Digital agents work 24/7 and connect you through multiple social media outlets to ensure you never miss an opportunity.
- ELAD Network will provide easy access to property investment, including cross border transactions, and crowdfunding opportunities.

## Selling Property

Many companies charge clients significant fees and/or a percentage to sell real estate (Agents on Zoopla). The process can be slow and inefficient, wasting time and money needlessly.

Selling is also affected by inhouse agendas, malpractice, scare mongering and out of contract monetary incentives for agents, which causes property to be sold under value or prevented from entering the market and achieving its maximum potential, hampering investment opportunities, and denying the seller to the best possible outcome.

### Our Solution

- Sellers will be able to sell properties for a small fixed fee from 0.25% through our secure online platform.
- Sellers will have the opportunity to expose their assets to global crowdfunding, part ownership and direct P2P sales which will increase access to liquidity due to a wider audience.
- Agreements, deposits and funds will be managed securely through smart contracts to create a efficient, fair, borderless service.
- The ELAD Network platform will provide relevant information and tailored searches for real estate agents and clients to save valuable time for both parties, this will include digital agents to serve you or work for your estate agents 24/7.

# Renting

Agents charge landlords and prospective tenants a percentage of rental income and/or a finder's fee.

Some agents discriminate against prospective tenants due to unreasonable and unfair criteria such as marital status, whilst others charge for access to landlords. Short-term renting is all but impossible in some major global cities and renting property overseas can be even harder.

Withheld security deposits and references, property damage disputes, extreme amount of rent advances (up to 12 months) and illegal sub-letting issues continue to plague the industry.

## Our Solution

- Landlords pay a one-off, small fixed fee for an advert on the ELAD Network platform, which will then allow direct P2P contact between themselves and prospective tenants.
- With reviews from genuine users stored on the network blockchain creating references for landlords and tenants, landlords and applicants will be able to have open and transparent discussions regarding potential rental agreements resulting in fairer rates and happier parties.
- The global nature of the platform will allow for easier overseas rental.
- Automated payments by smart contract and P2P contact to will eliminate third parties.

## P2P

P2P short-term letting runs the risk of exposure to fake/ misleading real estate which could result in the loss of funds or bad experiences. Large fees for both landlord and tenant (Airbnb), controlled reviews and costly fiat conversion rates are widespread practice in the industry.

## Our Solution

- The ELAD Network ecosystem puts the power back in the hands of the people by eliminating fake reviews, fake real estate and expensive fees.

The online platform reduces costs for both parties, secures funds through smart contracts and allows global access to funds using cryptocurrency wallets and cryptocurrency exchanges of choice.

# Crowdfunding

The revolution of crowdfunding has opened new doors for many.

However, entry is restricted because many companies only permit credited investors with a minimum net worth, which only allows people that already have access to real estate and investments to participate.

The ability to exit an investment still provides problems for people invested in crowdfunded property's and normally have no say in the future decisions made for the property.

## Our solution

Small size block investment lowers barriers, secondary markets and tokens permit easy exit of investments, voting through tokens allow you to have your say on property's your invested in.

The ELAD Network platform offers many different options for crowdfunding. A fantastic feature of crowdfunding combined with smart contracts is that if the desired funds are not achieved, they can be instantaneously returned to investors.

By bringing together individual investors with fully vetted real estate companies and developers, value creation will be maximized, and the true potential of the property market can be realized.

# Storage and Security

ELAD Tech LTD will utilize government backed legal structures to protect investors and secure investments. We will abide by all applicable laws, legislation and regulations of every geographical site in which we operate and invest.

Please note:

This infrastructure is designed to create a template for other promising geographical cryptocurrency hot spots backed by governments. This also means we may use our liquidity to facilitate faster transaction processing than traditional online business accounts, which is crucial for the instant payments needed for smart contracts.

ELAD Tech Ltd business accounts will be used for purchases, payments and rental income.

The ELAD Network platform will use a two-type authentication to protect investors, and the ELAD DAPP may require multi-signature for investment access. Our site will run on a monitored cloud instance with automatic data replication across geographical territories (data protection allowing) along with virtual layers to protect our hardware and keep threats and costs down.

## Cold Storage Wallets

ELAD tokens can be stored on hardware wallets like Trezor or Ledger Nano X. This allows offline (cold) storage of cryptocurrency, providing decentralized and stress-free ownership.

*MyEtherWallet (MEW) is a free, open-source, client-side interface for generating ERC20 compatible wallets and interacting with the blockchain easily through Parity, Mist, Jaxx or Mew. This process is considered to be very safe and secure.*

ELAD tokens can be stored in a DAPP browser wallet like Meta Mask which should be used in conjunction with site scanners like Metacert to ensure safe browsing and secure purchases.

Taking these precautions (backups, secure passwords and keys, up to date software) allows reactivation of wallets even if a device is changed or lost, which rules out hackers and any unforeseen circumstances concerning your hardware.

While we may recommend that our clients use cold storage for their investments, it remains the customers responsibility to ensure their investments are safe and secure.

- ELAD Tech Ltd and ELAD Network's data will be stored and hashed on the blockchain.
- Our DAPP and smart contracts will interact with our platform and blockchain to create a secure and safe investing method for everyone, everywhere.

# Leverage

ELAD Network will provide different types of property for investment, our main aim is to target IRA's (internationally Renowned Area's) as they will appeal to a global audience. There will be three categories to choose from:

1. Low yield - Residential property.
  - a. Existing tenants or prospect tenant producing a low return on investment, but high prospect for instant returns on investment due to current tenant or high demand for rental properties in the area.
2. Medium yield - Residential or commercial underdeveloped or fix and flip.
  - a. Underdeveloped residential or commercial would mean a better return on rent once rented and brought up to high spec of development, but a longer period of time before the property is ready to rent or produce returns.
  - b. Fix and flip would follow similar time delays but would be sold on the open market instead of being rented, which could produce extra time delays but also a better return.
3. High yield - HMO/New builds/shared office space.
  - a. HMO (House in multiple occupation) can produce high returns but also high running costs with more risk in terms of management and property upkeep.
  - b. New builds can produce high returns and are eligible for UK government schemes but carry long time periods to produce a return and carry bigger risks for completion times.
  - c. Shared office space follows a similar model to HMO, but could be subject to higher running costs for insurance local taxes and client turn over, but produce a slightly higher return than HMO.

By avoiding large loans or mortgages, ELAD Network property portfolio will largely be protected from monetary policies, increase central bank rates or other unforeseen events that could turn assets into liabilities.

Based on market research, we are aiming to achieve high returns on the investment portfolio by targeting undervalued high growth opportunities in popular locations.

The ELAD Network platform will pay returns in cryptocurrencies with the biggest market cap or fiat of the country residing property, so investors can move or liquidate payments at will.

Investors that want to increase their cryptocurrency portfolio, can enjoy monthly payments in cryptocurrency to have controlled access to the rapid new asset class.

*Competitions and prizes will be available as part of our marketing and PR plan, to increase ELAD Network awareness, test and improve ELAD network technology and create a healthy active community to power the decentralised network.*

# Our Partners & Communities

## Partners



## Our Communities

HM Land Registry  
Digital Street



GEOVATION

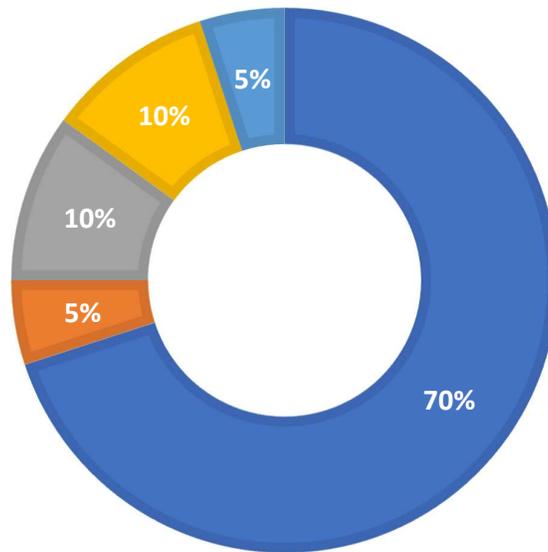


# Crowdsale

# ELAD Token Distribution

- 100,000,000 ELAD Tokens will be minted on a fixed supply, the reserve will be stored or burnt after the token sale which will alter the availability of supplies.
- A maximum of 15% of the total supply will be used as a long-term incentive to ensure alignment of the founder's interests with investors, engage partners into the ELAD Network community and increase application loyalty.
- 5% of ELAD tokens will be held in a reserve to provide immediate liquidity if ELAD tokens have high demand once listed on the exchange.  
Any unused tokens will be burned after 12 months or kept and locked for future growth.

■ Crowd Sale  
 ■ Airdrop & Bounty  
 ■ Team  
 ■ Partners  
 ■ Reserve



Crowd Sale	70,000,000 ELAD
Bounty & Airdrop	5,000,000 ELAD
Team	10,000,000 ELAD
Partners	10,000,000 ELAD
Reserve	5,000,000 ELAD
<b>Total (Mint)</b>	<b>100,000,000 ELAD</b>

# Order-book Exchange Offering (OEO)

## Reserve

- The reserved ELAD tokens will be held offline in cold storage for 12 to 24 months, and will be used for future ventures, exchange liquidity, competitions and challenges.
- If deemed unnecessary or counterproductive the tokens will be burned.

## Founders, Team and Partners

- Tokens held by the ELAD Network team, founders, partners and advisors will be released on completion of service.
- Most will be held for 12-24 months periods to ensure good work ethics, promote growth and guarantee team interests are aligned with investors.

# Private Sale & Order-Book Exchange Offering Stage 1

- 15% of all ELAD tokens will be available during the OEO and private sale with a bonus of up to 40%
- Registered users will be able to get early access to participate in the private sale and pre-sale.
- A Smart contract will distribute tokens immediately after the sale, once the stage is over distributed tokens will be locked in your wallet until the end of all sales.
- If the soft cap is not hit all transaction will be refunded minus the gas used to power the transaction.

Exchange Offering Stage 1 Start Date	6 <sup>th</sup> Aug 2019 9:00 UTC
Exchange Offering Stage 1 End Date	6 <sup>th</sup> October 2019 9:00 UTC
Exchange Offering Stage 1 Supply	10,000,000 ELAD
Exchange Offering Stage 1 Token Value	1 ETH = 2000 ELAD
Maximum Transaction Amount	2000 ETH
Minimum Transaction Amount	0.001ETH
Accepted Currencies	ETH, BTC, USDT, EUR

## Order-book Exchange Offering Stage 2

The final number of ELAD tokens will depend on the number of tokens distributed during the private sale and pre-sale.

Start Date	Oct 10 <sup>th</sup> 2019, 9:00 UTC
End Date	Nov 10 <sup>th</sup> 2019 9:00 UTC
Maximum Token Supply	60,000,000 ELAD
Main Sale Token Value	0.00075 – 0.00125 ETH Per ELAD Token
Minimum Transaction Amount	0.01 ETH
Maximum Transaction Amount	2000 ETH

### Token Bonuses

1st	15m ELAD tokens	0.00075 ETH Per ELAD Token
2nd	20m ELAD tokens	0.00100 ETH Per ELAD Token
3rd	25m ELAD tokens	0.00125 ETH Per ELAD Token
	Any remaining ELAD tokens	0.00125 ETH Per ELAD Token

## How to buy ELAD tokens

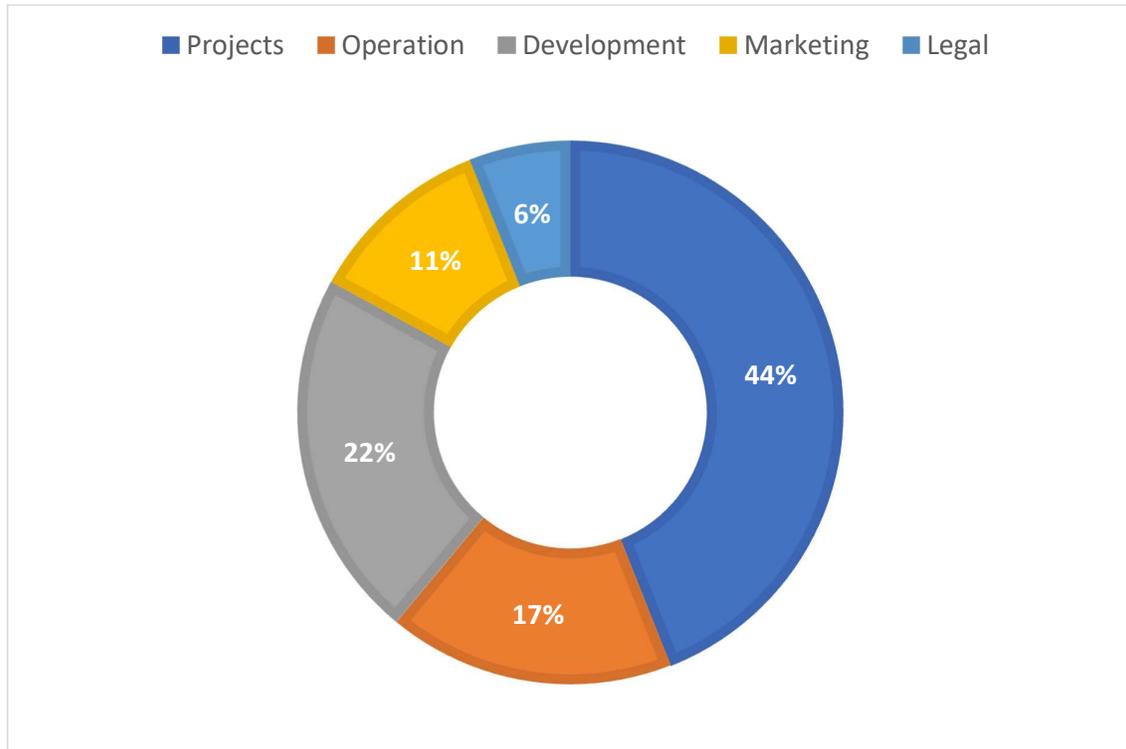
ELAD Network is conducting an OEO (Order-book Exchange Offering), ELAD tokens can be purchased through [CBX.one](https://www.cbx.one) and (<https://www.cbx.one/>) digital currency exchanges. Please visit our website for more information [www.elad.network](http://www.elad.network).



During our private sale all tokens will be purchased through the [ELAD Network dashboard](https://dashboard.eladnetwork.io/login). (<https://dashboard.eladnetwork.io/login>)

# Expenditure Forecast

ELAD Network will distribute the funds from our token sales as displayed below, we will start our search for real estate and continue to develop our online platform immediately after the Crowdsale has completed.



Projects	44%
Operation	17%
Development	22%
Marketing	11%
Legal	6%

## Projects

- Obtain real estate or land to increase platform investable portfolio and create revenue flow.
- Part of the fund may be held as reserve for future investments.

## Operations

- Operation and further development of the ELAD Tech Ltd team and company.
- Includes full and part time employees, contractors and consultants.

## Development

- Client creation in digital currency and real estate, network frame, creation of opportunities to supply new revenue and supply of investments

## Marketing

- Reach out to the real estate market, build a strong cryptocurrency community, increase and maintain social networking presence.

## Legal

- Accounts, legal and lawyer fees, registrations and non-profit taxes.

# Appendix

# Property Yield Calculations.

	Property Investment
Loan-to-Value Ratio (LTV)	= Loan Amount/Property Value
Capital Gain	= Sale Price - (Purchase Price + Costs)
Return on Investment (ROI)	= Capital Gain/(Purchase Price + Costs)

	Property Rental
Gross Yield	= Annual Rental Income/Property Value
Net Yield	= (Annual Rental Income - Operational Costs)/Property Value
Capital Value	= (Annual R.I./Yield of Equiv. Properties) x 100
Gross Scheduled Income (GSI)	= Annual Rental Income x No. of Units
Gross Operating Income (GOI)	= Gross Scheduled Income x Occupancy
Net Operating Income (NOI)	= Gross Operating Income - Expenses

To calculate annual property yield, take the property's yearly rental income and express it as a percentage of your investment in the property. For example, if you charge £1500 per month in rent for a property that you bought for £200,000, your yield would be as follows:

$£1500 \times 12 = £18,000$  per year rental income

$£18,000 / £200,000 \times 100 = 9\%$

The gross return on the above example would be 9% per year.

For transparency all net yield information will be displayed on our platform.

## Targets

ELAD Network has a strong interest in high yielding real estate, but we believe it's all about location, so we will be targeting IRA's (Internationally Renowned Areas) to create better opportunities for sales in the secondary markets, profit can be passed on by selling property on the blockchain, we will eliminate expensive 3<sup>rd</sup> party fees through our P2P network.

## Management Team

- The ELAD Tech Ltd team will be funded by the online platform, memberships and subscriptions, property management, contracts and fees.
- The aim is to remove intermediaries and produce highly competitive rates while eliminating and reducing costs.
  - Many aspects of our platform will allow self-management (P2P or sales) or choice of management and structure (crowdfund through voting).
- The management team will arrange regular upkeep and maintenance duties of the assigned physical property.
  - The management team will assist in the screening of tenants and address any additional enquires and verifications.
  - Relationships and trust are important to us, so please see our terms and conditions and privacy policy for information on how your data will be treated.

## Vetting

- All parties involved in real estate transactions must comply with laws and legislations applicable in operating jurisdictions.
- All real estate will be submitted to the ELAD Tech Ltd legal team for review before any agreements progress. Some real estate investments will need to be surveyed by the ELAD Network real estate team or a certified surveyor to guarantee general condition.
- The ELAD Network real estate team may perform an independent review on investments to give a second opinion on current price value as part of the vetting process.
- Both the ELAD Tech Ltd real estate and ELAD Tech Ltd management team will be part of the vetting process depending on the desired use of the online platform.
- ELAD Tech Ltd has a strong network in the property industry and will hire or use independent parties to secure safe investments and transactions through the online platform.

## Regulatory Policy

- ELAD Tech Ltd is selling tokens that are a method of utility on the ELAD Network platform, the token is not a security, but the tokens (EQ coins) generated for each property may be considered to be.
- The platform will be an advertising a crowdfunding service that specializes in real estate.
- The platform, companies and umbrella companies are separate from the ELAD token.
- EQ coins and some of the offerings from the online platform may be seen as securities depending on location, therefore all license's and regulatory framework for all investment and service locations will be in place after the token sale, allowing ELAD Network to legally offer all such items and services globally.

*Once the Crowdsale is complete, we will immediately begin sourcing real estate in the UK and mainland Europe. Being a UK based company, these activities will enable ELAD Tech Ltd to strengthen its legal and compliance processes before scaling.*

*Our long-term goals are to advance into the North American, African and Caribbean markets.*

*Please read the Terms and Conditions, privacy policy and memorandum of understanding memorandum found on our website <https://www.elad.network/>*

# Road map

## Quarter 1 2017

- Idea Development
- Build Team & Legal Research

## Quarter 2 2017

- Create Business Model & Organisational Structure

## Quarter 4 2017

- Company Formation
- Smart Contract Development & Develop Real Estate Platform MVP

## Quarter 1 2018

- Join Government Initiatives, Communities & Attend Hackathons

## Quarter 3 2018

- Start to Develop MVP Platform Demo

## Quarter 1 2019

- Marketing Campaign
- Build Crowdsale Platform

## Quarter 2 2019

- ELAD Network Private Sale

## Quarter 3 2019

- Release MVP Demo
- ELAD Network Order-book Exchange Offering Stage 1 on Eterbase and CBX Exchanges
- Travel to China with Catapult to meet property investors

## Quarter 4 2019

- ELAD Network Order-book Exchange Offering Stage 2 on Eterbase and CBX Exchanges

## Quarter 1 2020

- Distribute ELAD Tokens
- Acquire Real Estate for Sale and Investments

## Quarter 2 2020

- Complete Real Estate Platform and AI Agent

# ELAD Network Team

**Dale Perkins-McCook**  
**Founder & Chief Executive Officer**

Dale is the Founder and CEO of ELAD Tech LTD as well as his property company, Make Better Moves LTD.

He bought his first London property at the age of 23 and has been involved in local London real estate ever since.

Dale has also nurtured a strong interest in technology, dating back to the 80's. It is this interest combined with his passion for real estate that presented the opportunity to marry both, in the form of stable and secure cryptocurrency.

<https://www.linkedin.com/in/dale-mccook-956310154/>



**Brennon Williams**  
**Chief Technology Officer**

For more than two decades, Brennon has worked around the globe as a contract software engineer, Chief Technology Officer and consultant technical advisor to companies such as Microsoft, Motorola, Nokia and eBay as well as several smaller design and user experience (UX) focused agencies both in London and New York.

With primary focusses on Cognitive Artificial Intelligence and Robotics hardware, Brennon has been building the future with the world's most advanced conversational AI.

Brennon gained a BSc Computer Science from New York University (NYU), as well as several internationally recognised qualifications. He is a twice published author of technical books and receive the Most Valuable Professional of the Year (Global) award from Microsoft in 2013.

<https://www.linkedin.com/in/brennonwilliams/>



**Steve Craig**  
**Chief Operational Officer**

Steve has worked in operations and manufacturing in several industries, primarily Security Printing.

Steve's core technical background is the arenas of quality and lean manufacturing. He has the ability to engage with staff at all levels, developing winning teams that are focused on delivering high quality products and services to tight deadlines.

Steve has a Master of Business Administration (MBA) focused on Quality Management from University of Leicester.

<https://www.linkedin.com/in/steve-craig-67718433/>

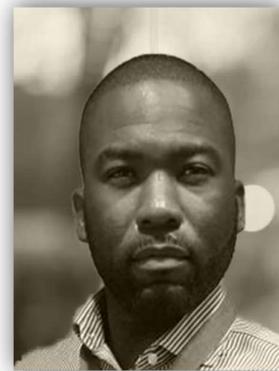


**Adrian Morson**  
**Chief Infrastructure Officer**

Adrian has over 20 years of broad-based IT experience working in London for Government, Banking, Education and the Private sector.

He has worked alongside CESG and the MOD on large scale projects including the London Olympics in 2012. Adrian has also worked with the Bank of England, the Metropolitan Police Association, the Crown Prosecution Service and weapons contractor Qinetiq.

<https://www.linkedin.com/in/adrianmorson/>



**Billie-Jean Perkins**

**Property Sales and Management**

Billie-Jean specialises in the sale of all types of shared ownership homes, both new build and resale to applicants and nominees, guiding them through the buying process.

Her expertise allows her to build external relationships with partners such as Local Authorities/GLA, solicitors, streamlining the implementation of allocation policies while meeting nomination and S106 agreements; proactively working to open up eligibility criteria and cascading eligibilities, which ensure homes are sold efficiently.

<https://www.linkedin.com/in/billie-jean-perkins-3aba55112/>



**Natasha Barnes**  
**Marketing Executive**

Natasha has nearly twenty years' experience within the marketing and experiential industry.

She has worked with prestigious clients such as McLaren, Levi, Shell, Standard Chartered and Atomico during her tenure at several creative agencies.

Running diverse operational teams globally from Live to experiential events, digital, social media, comms and creative design, Natasha is well practiced in strategic planning, content development, research and pitching.

<https://www.linkedin.com/in/natasha-barnes-1419181/>



**Bertrand Bayuga**  
**Blockchain Analyst**

Bayuga is a young entrepreneur, co-founder of Trans Delivery and Edsoco Homeware Africa, he has a bachelor's degree in Business management and leadership as well as business administration. He is a Blockchain analyst and Cryptocurrency investor.

<https://www.linkedin.com/in/betrand-bayuga-086550b9/>



**Daniel Martins**  
**Blockchain Developer**

Certified Ethereum and Hyperledger Blockchain Developer, Daniel Martins holds a BSc in Computer Science and has been involved in Blockchain technology since 2016.

He currently works with GOBlockchain on education and solutions development, and with BlockchainBH, giving courses, workshops and organizing events around the technology.

Dedicating his time studying all there is to know about technologies in the field, he publishes articles, studies, experiments and applications on his website [operationblockchain.org](http://operationblockchain.org)

<https://www.linkedin.com/in/daniel-martins-0a7128115/>



**Frederico Arnaud Lacs**  
**Blockchain Developer**

A full-time nerd with a part-time fascination for nature, always trying to crack new problems. Fred is a Computer Science student at King's College London and avid developer, focusing most of his spare time into the Blockchain space in the London community. You might find Fred looming about various technical workshops or passing down his knowledge to new developers breaking into the Blockchain scene.

<https://www.linkedin.com/in/fredlacs/>



**Artyom Kozyrev**  
**Developer**

Artyom is a developer with experience in Unix system administration, network communication and programming, he started his career building web-apps in different network protocols and integrating API's into complex networks. He also has experience in Cryptography algorithms and Chatbots.



# ELAD Network Advisors

**Dave Stow**  
**Lead Enterprise Architect**

Dave is currently Lead Enterprise Architect at Ordnance Survey where he is helping the business implement its strategy of delivering managed digital services. He also chairs the board of trustees for a small non-profit, Winchester Street Reach, providing youth work services to the local community with the aim of enabling young people in difficult situations to realise their full potential.

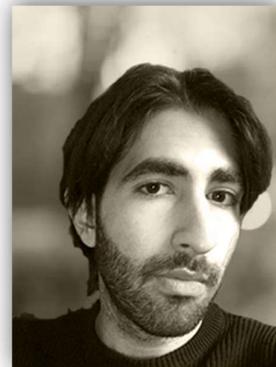
Earlier in his career, Dave architected version 1 of the Ordnance Survey digital platform, and has in his past been Design Authority for a large water utility's remote monitoring and control network that he claims as an early incarnation of the Internet of Things.

<https://www.linkedin.com/in/davestow/>

**Christian Dos Santos**  
**ICO Project Evaluator**

Building the Future of Money  
Fintech, Trading, and Business passionate  
Musician, Multi-instrumentalist

<https://www.linkedin.com/in/davestow/>



**Jackie Wang**  
**Business Lead Advisor - London Blockchain Labs**

Global Elite at Huobi Group;  
BD Director at Cryptopian (Algo Trading);  
UK Tier 1 Entrepreneur Graduate Visa Holder;  
Student Representative at Cass Business School;  
President of CASS Chinese Careers Society;  
Student Ambassador at CPA Australia  
President at Cass K-Club Trading Society. Organised weekly trading workshops for over 300 society members;  
Vice President & Co-Founder of Wenhua Teenager Group Limited: A teenager educational organisation offering paid self-development programs with more than 1000 members;



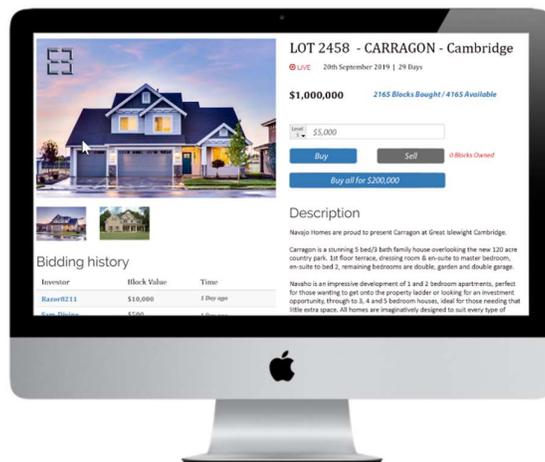
<https://www.linkedin.com/in/keqi-wang/>

**Armit Parekh**  
**Trader**

Trader at J.P. Morgan  
Oak Capital  
Current Member of Chartered Accountants of India



<https://www.linkedin.com/in/amit-parekh-898770a1/>



The screenshot shows the ELAD NETWORK DASHBOARD interface. On the left is a dark sidebar with navigation options: My Investments, Properties, Property Tokens, Get Ether (Ropsten), and Logout. The main content area displays the user's wallet address and balance, followed by a 'My Investments' table.

**DASHBOARD / Dashboard** **My Wallet Address:** 0x069C512503aAc2e8409dCe160123E5B919f3a69c | **Balance:** 0.0982 ETH

### My Investments

PROPERTY NAME (SYMBOL)	TOTAL SUPPLY	MY BALANCE	TOKENS LEFT	TOKEN ADDRESS
House in Chelsea (CHE)	5,700,000	2,800	5,696,660	0xb8aaafec521d34e5a2fa673b96847682f51a0730 <a href="#">↗</a>
Apartment in Kensington (KEN)	3,100,000	101	3,099,398	0x785a94b3b9ffdfa38e0c59feb109ca9356411872 <a href="#">↗</a>
Apartment in Notting Hill (NHI)	2,100,000	1,000	2,098,900	0x16dc24c2f2a9edc6e11be18939547c64285a768c <a href="#">↗</a>

[www.elad.network](http://www.elad.network)

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