



# POWERLOAN WHITEPAPER V2.0

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POWERLOAN utilizes SHA256 algorithm to create an independent and self-regulated funding system that allows participants to give out micro-loans to the development of projects related to renewable energy.

Owners of POWERLOAN can earn more tokens through loan, referral, mining, staking and trading.

POWERLOAN tokens is offered in Pre-ICO and ICO during launch to gather participants and promote ownership opportunities to people from countries that does not ban ICO.

## THE POWERLOAN TEAM



### JOHAN – Chief Executive Officer

Johan is an IT program manager involved in implementation of ERP and large-scale projects in countries such as Japan, Hong Kong, Australia and etc. In his tenure he has manage projects with budgets up to \$30,000,000.00 for public and private sectors in implementation of financials systems.

### ETHAN – Chief Operation Officer

Ethan is currently taking care of POWERLOAN's investment in distribution of consumer grade renewable energy products (Solar PV and smart home equipment) and handling the operation of green datacenter our existing green datacenter.

### PAUL – Actuarial

Paul have been serving as actuarial consultants for insurance services, financial institutions and investment funds for the past 13 years. He is now team leader at one of the leading insurance companies in Asia.

### KAREN – Financial Officer

Karen is currently an ex-financial consultant for one of the big 4. Karen have been involved in providing financial consultancy and strategies for many large organizations, as well as stream lining operational processes within financial institutions. She currently in charge of POWERLOAN's finance.

### NATHEN, ROB, RYBI and JERRY – Development Team

Team of seasoned blockchain developers who have done at least 3 full cycle of implementation. Nathen is the team leader with more than 15 years of experience in development projects.

### GORAN - Marketing Strategist

A senior marketing strategist with more than 12 years of online marketing experience. Goran have been active in marketing blockchain and ICO for the past 1 year and have several successful (non-lending) project launches.

### HACKET - Security and Infra

Leading infrastructure and security consultant who have worked on IT projects for online-casinos and banking sectors.



## RELEASE AND QUALITY STRATEGY

The POWERLOAN release strategy consist of three-tiered environment where work is executed in stages through rigorous testing to ensure codes deployed are bug free.



Small group of POWERLOAN owners can register themselves as testers. This group of users will be invited for testing the system in our quality system before the version is deployed to production.

## SECURITY

POWERLOAN will as much as possible comply to ISO/IEC 27001 standard for security posture through Cyber Security Posture Assessments. POWERLOAN commit to close vulnerabilities to ensure our participants are secure, and as much as possible follow the best practices in the IT Industry.

To protect our owners, 2FA can be enabled to ensure owner's account is not compromised. Bounties will also be offered for vulnerabilities found on POWERLOAN site and wallet.



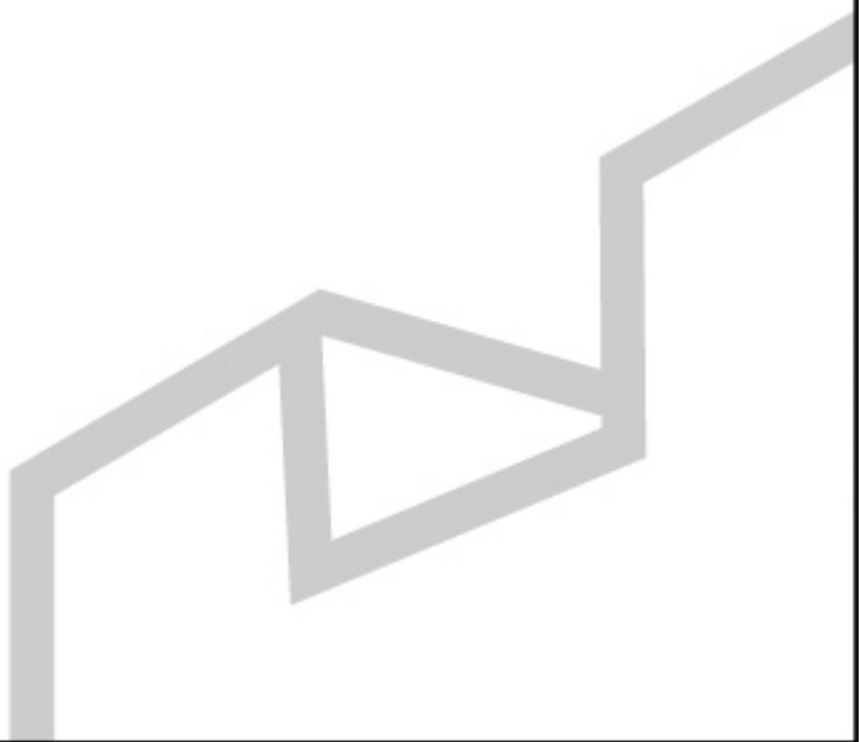


## Management of Funds

Funds gathered during the offering will be used in multiple efforts to ensure our payout of interest is consistent and sustainable.

### Allocation

- 35% - Investment in businesses targeting consumer grade renewable energy technology and smart home technology in tropical countries where solar is optimum throughout the year. Creating OEM products that are affordable to end consumers.
- 35% - Creation of tokenized green energy and technology blockchain, where tokens can be utilized to procure services from green datacenters and e-services. 30% of new tokens will be airdropped to POWERLOAN owners.
- 20% - Post-ICO marketing. To ensure demand in POWERLOAN token continues to increase after the ICO. This will ensure stability in token price and long term rewards.
- 10% - Running the operation and keeping the lights on.



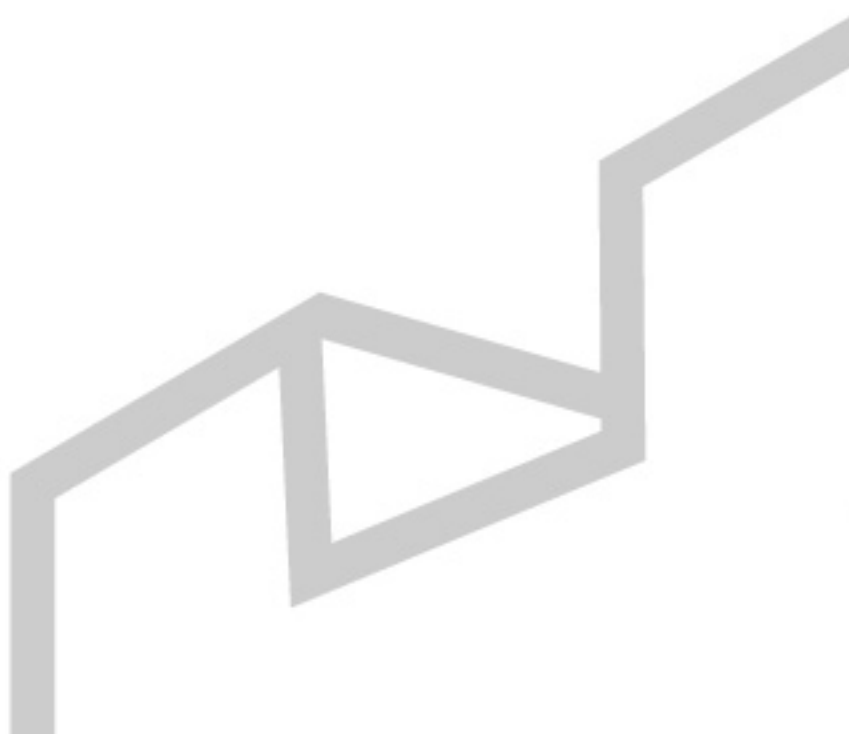


## Token Attributes

Token Name :	POWERLOAN Coin
Token Ticker :	POWL
Algorithm :	SHA-256
Max Supply :	21,000,000
Premine Amount :	13,000,000
Confirmation :	3 Confirmations

### **Token Allocation:**

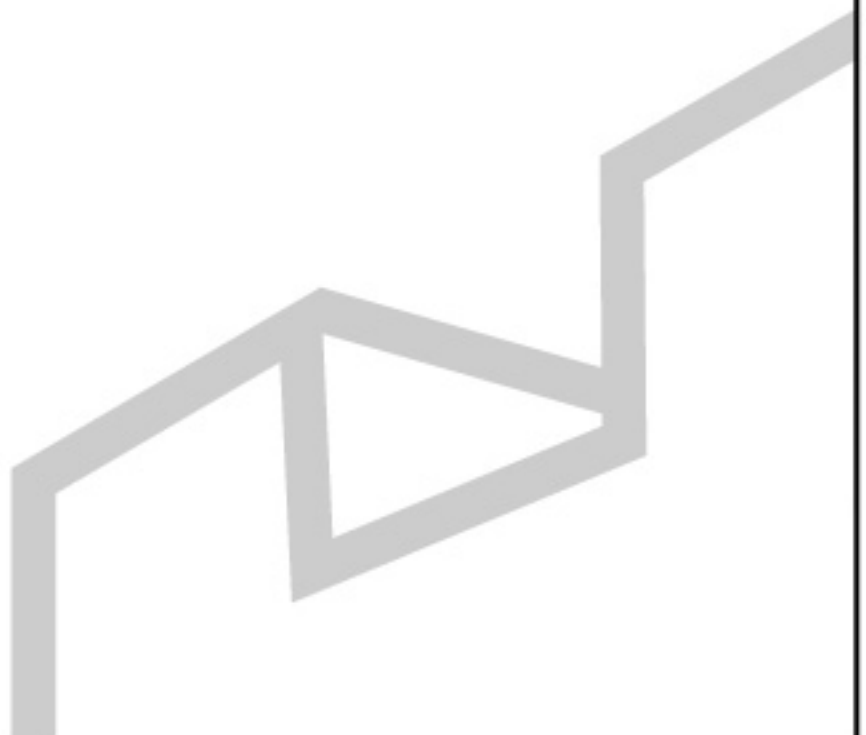
ICO	6,000,000
House Coin	1,400,000
Referral Program	600,000
Marketing Rewards	500,000
Lending Reserve	4,000,000
Airdrop	500,000



## WHY POWERLOAN?



Item	Description
<b>Coinburn</b>	Coinburn of transaction fee from internal exchange on a monthly basis and unsold ICO coins to control circulation.
<b>60 days buy back</b>	Every 60 days, POWERLOAN will initiate a buy-back program with a portion of funds earned.
<b>Conversion to POWL and BTC</b>	Interest can be converted to BTC for withdrawal or POWL for re-loan. No more dumping coin for cashing out.
<b>Support SLA 24 Hour</b>	All support ticket will be closed within 24 hours.
<b>Staking</b>	Owners can stake PowerLoan coins in our desktop POS wallet to earn variable rewards from 3% to 15% per annum.
<b>Bonus Airdrop</b>	Owners will be rewarded with new coins launched under PowerLoan. New wallet will be added to the owner's account.





## Pre-ICO

**PRE-ICO Price Per Unit: \$0.50**

**Amount: 1,500,000**

POWERLOAN Pre-ICO is open to the public. **Early depositors will get priority** to purchase on the first 2 hour, limited to 2,000 token every 15 minutes.

**Bonus Airdrop of 30%** at end of Pre-ICO.

## ICO Stage 1

**Price Per Unit: \$0.75**

**Amount: 1,500,000**

**Airdrop:** To be Announced

## ICO Stage 2

**Price Per Unit: \$0.90**

**Amount: 1,500,000**

**Airdrop:** To be Announced

## ICO Stage 3

**Price Per Unit: \$1.10**

**Amount: 1,500,000**

**No Airdrop**



## LOAN PACKAGES

### Loan Package A

Duration: 60 days

Principle Interest: Up to 1.5%

Base Interest: 0.25%

Early Withdrawal Penalty: 5%

### Loan Package B

Duration: 90 days

Principle Interest: Up to 1.5%

Base Interest: 0.35%

Early Withdrawal Penalty: 6%

### Loan Package C

Duration: 180 days

Principle Interest: Up to 1.5%

Base Interest: 0.50%

Early Withdrawal Penalty: 7%

## MULTIPLIERS

### Standard Loan Level

Amount: \$0.01 to \$1000.00

Package Multiplier: 1.10

### Boss Loan Level

Amount: \$1000.01 to \$5000.00

Package Multiplier: 1.20

### VIP Loan Level

Amount: \$5000.01 and above

Package Multiplier: 1.35







## Referral Rewards

### Tier 1

Crowdsale Bonus 8%

Daily Referral Loan Bonus 0.25%.

### Tier 2

Crowdsale Bonus 4%

Daily Referral Loan Bonus 0.20%.

### Tier 3

Crowdsale Bonus 2%

Daily Referral Loan Bonus 0.15%.

### Tier 4

Crowdsale Bonus 1%

Daily Referral Loan Bonus 0.05%.

### Tier 5

Crowdsale Bonus 1%

Daily Referral Loan Bonus 0.05%.

## Daily Interest Formula

Daily Interest = [ [ Principle Interest + ( Base Interest \* Multiplier) ] + Daily Referral Interest ] \* Loan Amount

## ROADMAP



We believe that the success of a lending program depends on the careful planning, testing and carefully orchestrated sequence of event.

### November 2017

The POWERLOAN team forming, storming and conforming. Mutually agreeing on the roadmap and objective and vision for POWERLOAN.

Conduct POWERLOAN Workshop with certified professional actuaries.

Finalize business and system requirement documents.

### December 2017

Start development of blockchain, wallet and block explorer.

Finalize design concept and themes for POWERLOAN website and dashboard.

Start development of website.

Internal Testing for Blockchain, Wallet and Block Explorer.

### January 2018

Development of marketing strategy.

Finalize whitepaper and distribute to developers as final requirement.

Acceptance Test of POWERLOAN Website.

### Feb 2018

Finalizing support strategy and team structure.

### Mar 2018

Launch POWERLOAN Website.

Release Block Explorer.

Initiate Social Media Communication and Support Channel.

Enable referral program. Launch Pre-ICO marketing.

### Apr 2018

Launch ICO marketing.

### May 2018

ICO Crowdsale.

Registration on external exchange.

Beta testing for POWERLOAN Exchange (for registered owners).



### June 2018

Listing on External Exchange.

Launch Lending Program.

Opening POWERLOAN Exchange.

Coin Burn for unsold coins during ICO.

Enable download for POWERLOAN Staking Wallet.

### July 2018

Execute Buy-Back.

Airdrop new coin from the POWERLOAN team.

### Aug 2018

Announcement of dividend payout.

Listing on new exchange (not on current list).

Execute lessons learned and gather feedback from owners.

Announce plan for Q3 and Q4 2018.

