



POWERLOAN WHITEPAPER V1.0

POWERLOAN utilizes SHA256 algorithm to create an independent and self-regulated funding system that allow our owners to participate in giving micro loans and earning more coins through referral, mining and trading.

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



The Team

CEO – Johan

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.

Chief Operation Officer – Ethan

Ethan is currently taking care of Powerloan's investment. He is the person in charge for running Powerloan's green datacenter and sales for consumer grade renewable energy + smart home equipments.

Actuarial Services –Paul

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.



The Team

Financial Consultant – Karen

Karen is currently a 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.

Development Team – Nathen, Rob, Rybi and Jerry

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.

Marketing Strategist – Goran

Goran 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.

Security and Infra – Hacket

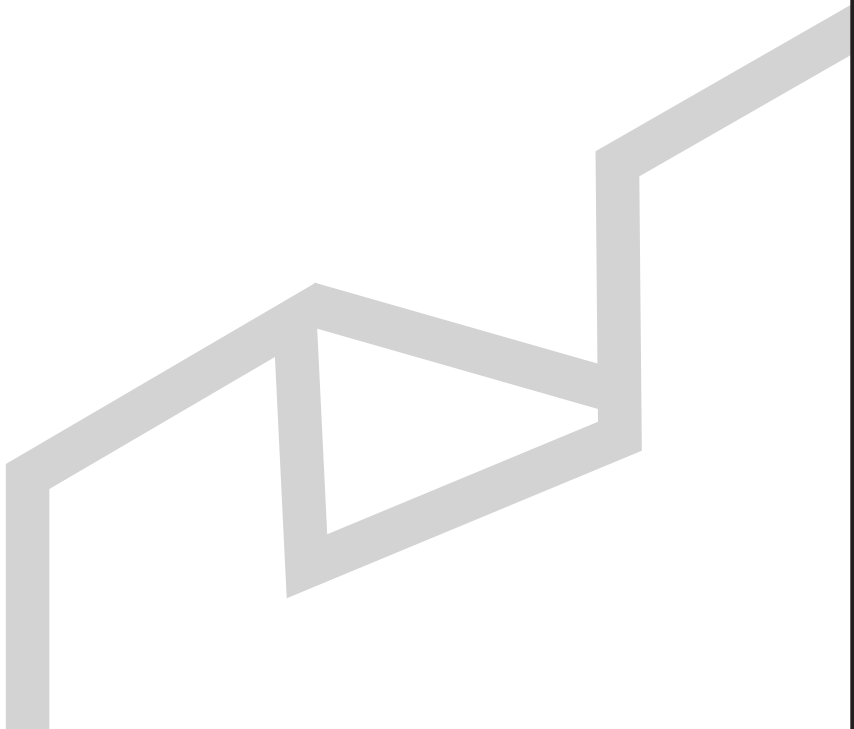
Hacket is a leading infrastructure and security consultant who have worked on IT projects for online-casinos and banking sectors.

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.



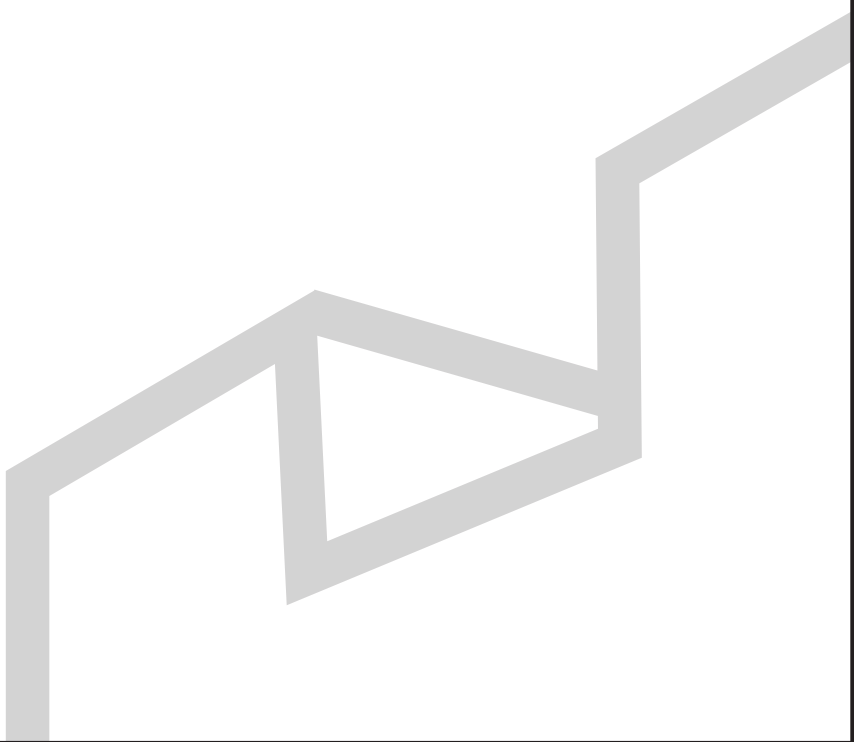


Security

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.

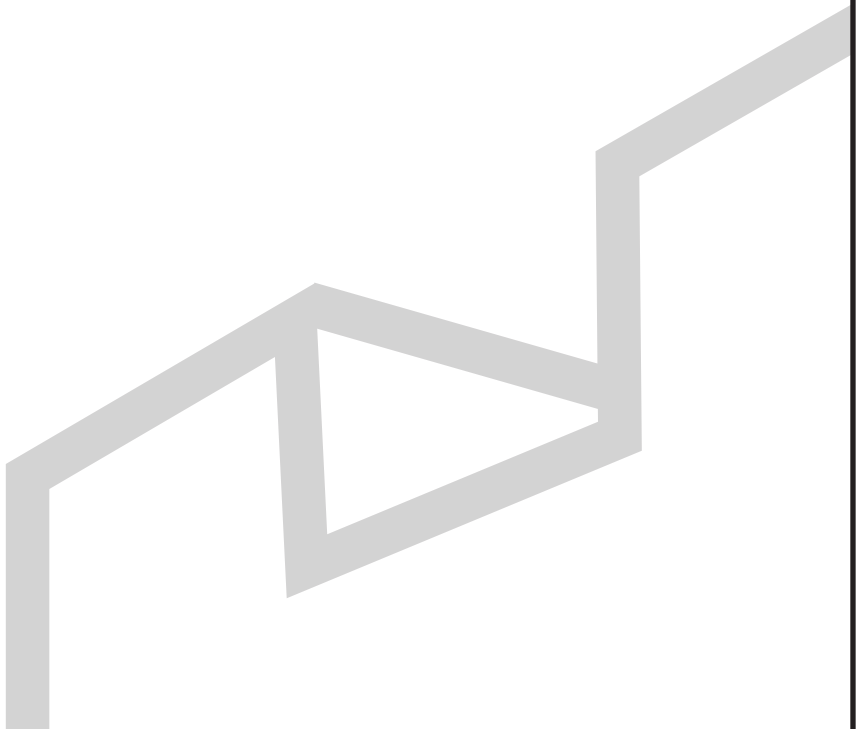
20% - Post-ICO marketing. To ensure demand in POWERLOAN token continues to increase after the ICO. This will ensure stability in token price and long term rewards.

10% - Running the operation and keeping the lights on.



Coin Attributes

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





How to Earn POWERLOAN Coins

Participate in ICO

POWL can be purchased during our Pre-ICO and ICO Crowdsale.

Trade

POWL can be purchase and traded on internal exchange or external exchange.

Staking

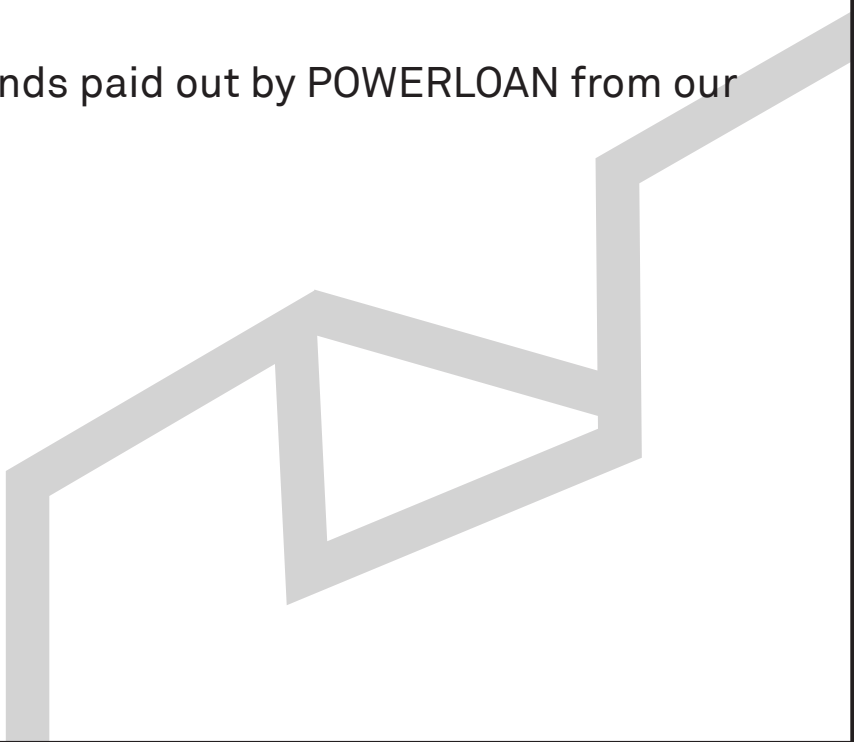
Earn more POWL by holding POWL Coins.

Referral

Earn multi-tier from referral purchases and lending.

Bonus and Rewards

Earn bonuses through dividends paid out by POWERLOAN from our investments.





How to Earn POWERLOAN Coins

PRE-ICO and ICO

PRE-ICO

Price Per Unit: \$0.50

Amount: 1,500,000

ICO Stage 1

Price Per Unit: \$0.75

Amount: 1,500,000

ICO Stage 2

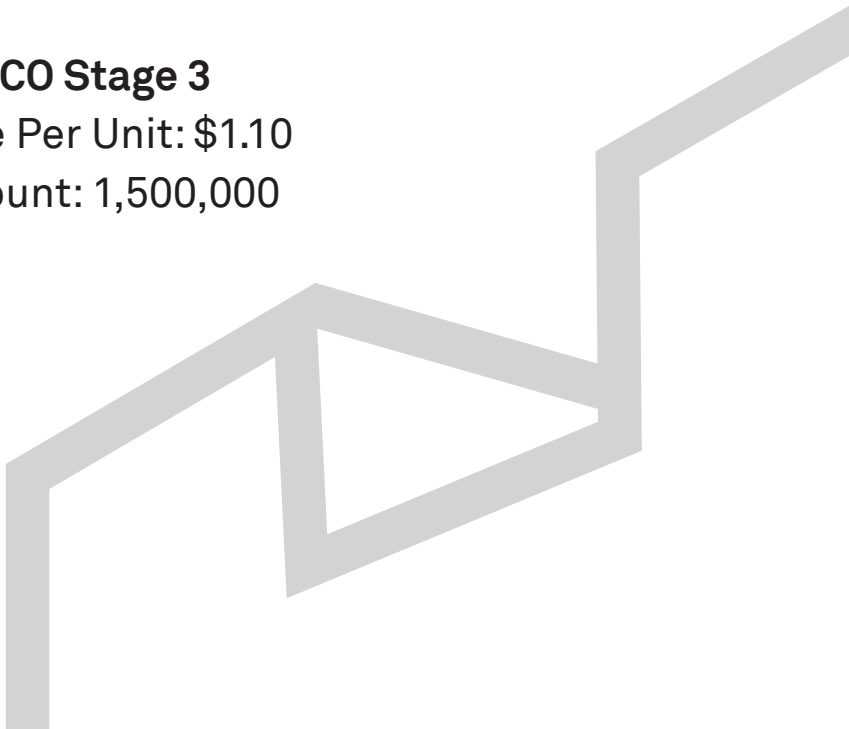
Price Per Unit: \$0.90

Amount: 1,500,000

ICO Stage 3

Price Per Unit: \$1.10

Amount: 1,500,000





Lending Rewards - Packages

Earn daily interest when you loan your POWERLOAN Coin. Different duration of loan generate different interest rates.

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%



Lending Rewards - Multipliers

Multipliers are given based on the loan amount for each lending package.

Standard Loan Level

Amount: \$0.01 to \$1000.00

Package Multiplier: 1.10

Boss Loan Level

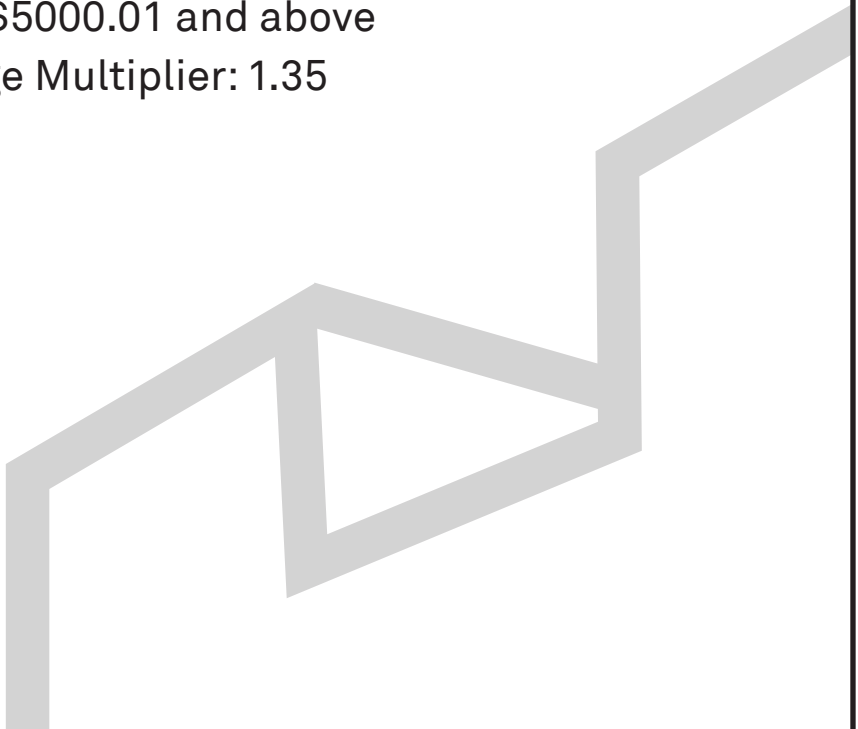
Amount: \$1000.01 to \$5000.00

Package Multiplier: 1.20

VIP Loan Level

Amount: \$5000.01 and above

Package Multiplier: 1.35





Other Initiatives and Rewards

Coin Burn

Coins not sold at the end of ICO Round 3 will be burned.

Staking

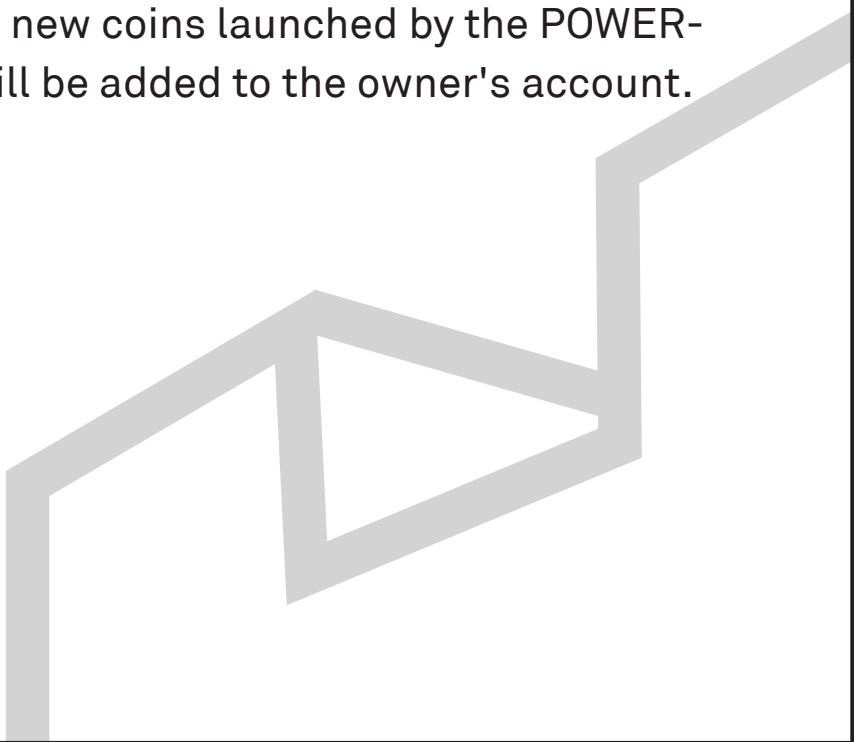
Owners can stake POWERLOAN coins in our desktop POS wallet to earn variable rewards from 3% to 15% per annum.

60 Days Buy-Back

Every 60 days, POWERLOAN will initiate a buy-back program with a portion of funds earned.

Airdrop Bonus

Owners will be rewarded with new coins launched by the POWERLOAN team. New wallet will be added to the owner's account.





Referral Rewards

POWERLOAN Owners will be rewarded with referral bonuses from Pre-ICO to ICO Round 3.

Tier 1

Crowdsale Bonus 8%, Daily Referral Loan Bonus 0.25%.

Tier 2

Crowdsale Bonus 4%, Daily Referral Loan Bonus 0.20%.

Tier 3

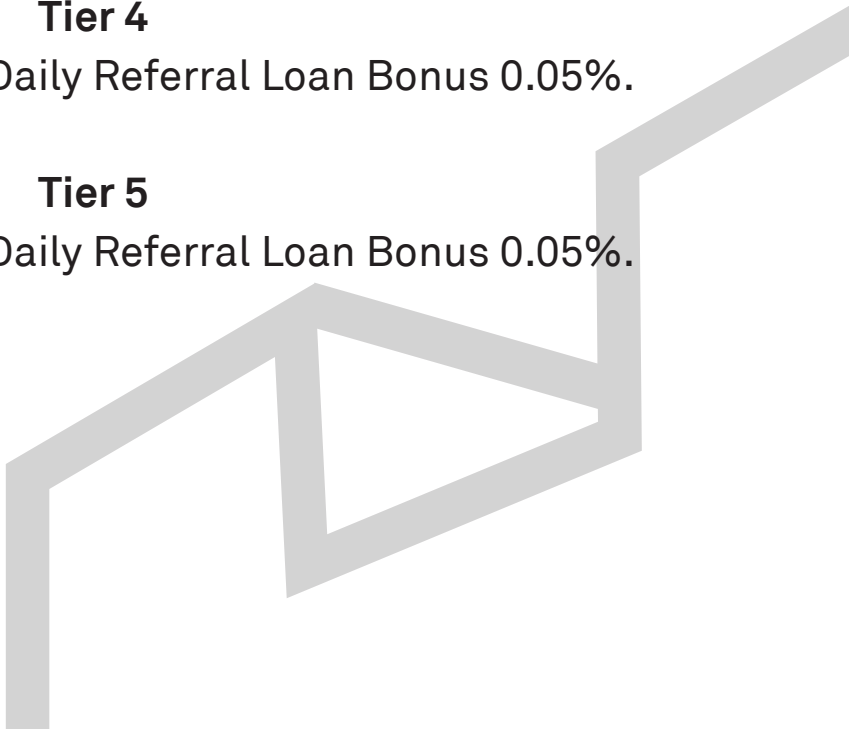
Crowdsale Bonus 2%, Daily Referral Loan Bonus 0.15%.

Tier 4

Crowdsale Bonus 1%, Daily Referral Loan Bonus 0.05%.

Tier 5

Crowdsale Bonus 1%, Daily Referral Loan Bonus 0.05%.



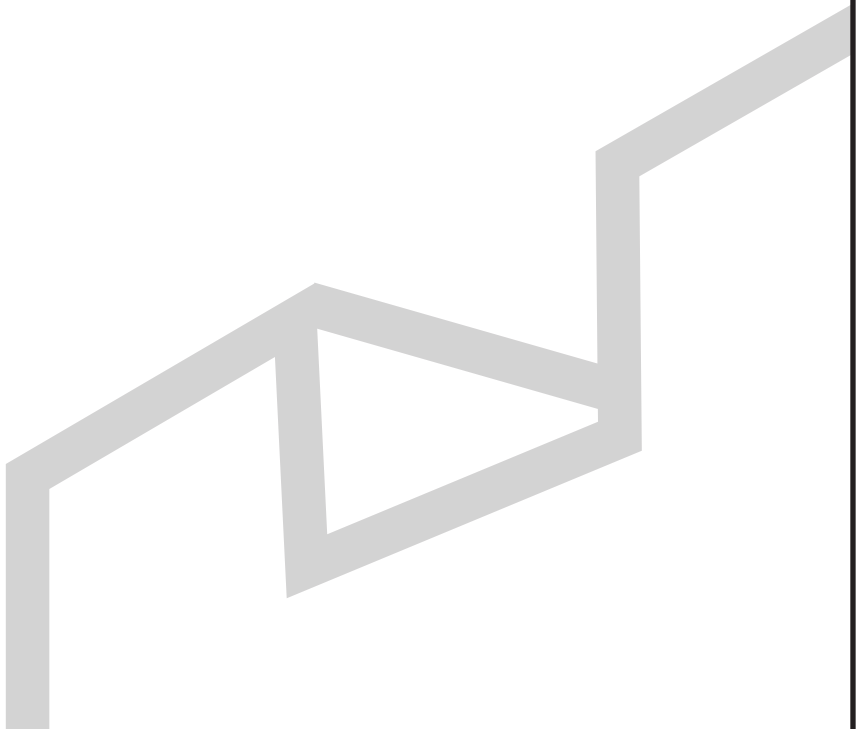


Referral Rewards

Even though we are actively marketing POWERLOAN on multiple channels, we believe that the word of mouth is the best kind of marketing.

If you are a Crypto Influencer, YouTube Video Creator or running ICO/Cryptocurrency related websites. Do contact us at rewards@powerloan.io.

Attractive amount of POWERLOAN coin have been reserved as marketing rewards on top of the affiliate bonus.





Exchange

POWERLOAN will apply to the exchange below to be listed after ICO in no particular order. Our listing process will start concurrently after Pre-ICO in no particular order.





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.

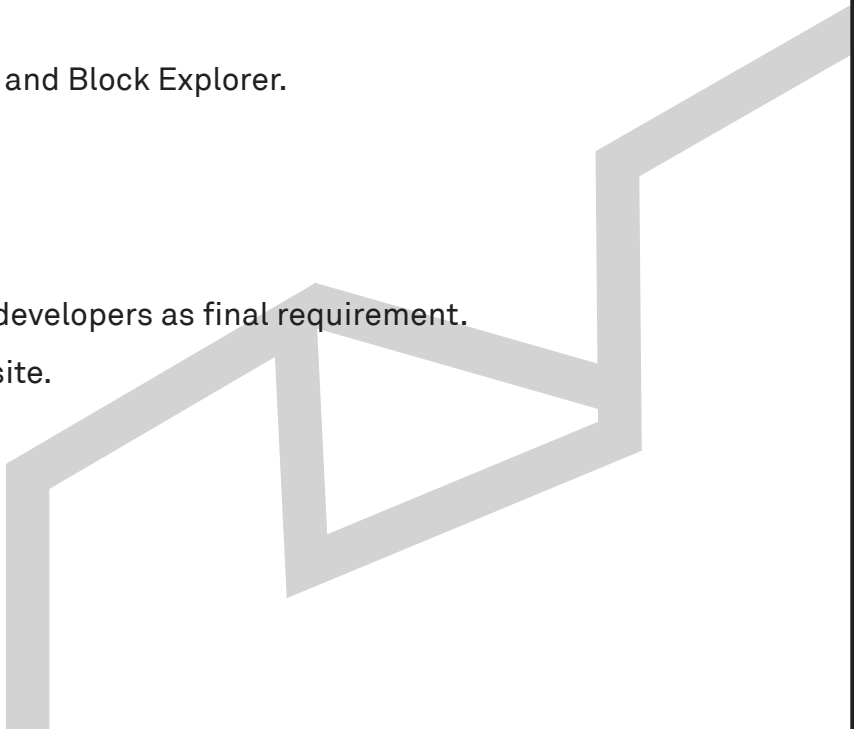
Internal Testing for Blockchain, Wallet and Block Explorer.

January 2018

Development of marketing strategy.

Finalize whitepaper and distribute to developers as final requirement.

Acceptance Test of POWERLOAN Website.





Roadmap

February 2018

Finalizing support strategy and team structure.

March 2018

Launch POWERLOAN Website.

Release Block Explorer.

Initiate Social Media Communication and Support Channel.

Enable referral program.

Launch Pre-ICO marketing.

April 2018

Launch ICO marketing.

May 2018

ICO Crowdsale.

Registration on external exchange.

Beta testing for POWERLOAN Exchange (for registered owners).





Roadmap

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

- Change POWERLOAN lending value from fixed value to POWERLOAN Exchange Value.
- Execute Buy-Back.
- Airdrop new coin from the POWERLOAN team.

August 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.

