

ELAD Network Executive Summary

Combining Blockchain, Real Estate & Artificial Intelligence for a smarter way to invest!

ELAD Network combines Blockchain, Smart Contracts and Artificial Intelligence technology to provide a revolutionary real estate platform that will change the way we invest, buy, sell and exchange property all over the globe.

Our focus is to give everyone a new and improved experience when purchasing real estate allowing 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. 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. 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, from 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.

To facilitate the purchase of property shares on our platform we use ELAD tokens which are exchanged for EQ (Equity) coins upon transfer to the property asset. ELAD Network members will then hold EQ coins which are named after the property that has been purchased. For instance, 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 called 300 Hill Street, Mayfair.

The ROI will be directly related to the value of the investment placed upon the property and its rental income regardless its inhabitancy status, the EQ coins could also be traded on the ELAD Network platform with our members.

We are also a conduit for cross border international property purchases using cryptocurrency.

MOST INVESTMENTS ARE TRANSACTED THROUGH LARGE, MULTINATIONAL COMPANIES, THUS RESTRICTING ACCESS TO THE AVERAGE PERSON OR INVESTOR.

Shelter is a basic human necessity. The demand for shelter and work fuels the world's largest asset class and generates huge cash flow 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.

Total world real estate value grew by 5% in 2016. GDP grew by 2.3% in 2015/16, 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). 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 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.

Global real estate is more valuable an asset class than all other stocks, shares and securitised debt combined which together amounts to just US\$170 trillion. The value of all gold ever 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.

THE COST OF HOUSING IS A KEY DRIVER OF POVERTY IN THE CAPITAL. MANY LONDONERS DO NOT HAVE ACCESS TO GENUINELY AFFORDABLE HOUSING WHICH IS ALSO OF GOOD QUALITY AND OFFERS STABILITY. PROVIDING SUCH HOMES IS ESSENTIAL, AS IS ADDRESSING THE PERSISTENT, AND LINKED, PROBLEM OF HOMELESSNESS.*¹

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.

In Manchester, for example, the population is growing at 15 times the rate new homes are being built at. The city also has one of the youngest populations in the country, with a quarter of Manchester's entire 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.

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.

OUR PLATFORM IS FOR PEOPLE BUYING REAL ESTATE, TRADERS AND PROPERTY INVESTORS, FRACTIONAL SHARED OWNERSHIP LOWERS THE MINIMAL INVESTMENT BECAUSE YOU CAN BUY A PIECE FROM AS LITTLE AS \$50, THE BLOCKCHAIN ALLOWS YOU TO TRADE YOUR PIECE TO ANYONE IN THE NETWORK WHEN YOU'RE READY TO SELL. THE BLOCKCHAIN CREATES A GLOBAL PAYMENT GATEWAY SO PEOPLE CAN BUY, INVEST OR RECEIVE PAYMENTS WITH EASE. IT IS NOW POSSIBLE TO BUY & SELL REAL ESTATE IN MANY COUNTRIES WITHOUT THE HASSLE OF EXCHANGING CURRENCY. ALL INVESTMENT PROPERTIES ARE MANAGED BY US TO CREATE A HASSLE-FREE INVESTMENT VEHICLE FOR OUR CUSTOMERS, ALL PAYMENTS AND RETURNS FROM INVESTMENTS ARE ALSO RECORDED ON THE BLOCKCHAIN AND SENT DIRECT TO INVESTORS ON A MONTHLY OR QUARTERLY BASIS.

ELAD Network believes that everyone should have access to investment opportunities, and we will utilize real estate in a manner that gives them full control of their assets. Our vision is that Blockchain technology will be the driving force behind the smart cities of the world, giving transparent information and access to services and exchange of data.

ELAD Network. Your Token to Real Estate!

*¹ <https://www.trustforlondon.org.uk/issues/housing/>