



Cryptoflow Developments

WHITE PAPER V1.0



Abstract

This white paper examined the real estate industries rapidly changing global economy's performance and opportunities. It dives into our economy of today and the ability to now open up various funding avenues using the technology readily available. Combining both researches CryptoFlow Developments has come up with a unique system that not only allows for Property development and Blockchain technology to work seamlessly together but also allows for the adoption of investors both familiar and unfamiliar with Blockchain technology to still be involved in the fast-paced sector of real estate and at a level that suits their investment.

CryptoFlow Developments integration of the Blockchain technology not only provides a constant use-case for the token CFD but also allows for a system that pays out in local Fiat currency or CryptoCurrency upon completion of the development projects.

The White Paper also provides an insight into the uncomplicated nature of how each project will be funded, set up and managed in the most seamless of ways from a couple of clicks on the CryptoFlow Developments app to monitoring a project in real-time from start to finish.

This White Paper is of the date first above written, represents work in progress, may not be final or complete, does not contain all material information regarding investment, including specific information relating to investment risks, and is subject to change. This White Paper illustrates the intent of the Company to develop, launch and market the CFD Platform, Website, APP and details of the Property Developments investment procedures themselves. As well as an existing format which is Property Development the implementations of these products are built also on new technologies and it is expected that significant changes will be continually required to meet the evolving requirements of the market's and customer's demands.



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1. Legal

1.1 Legal Disclaimer

The CFD Token is designed as a pure payment token (cryptocurrency) and does, therefore, according to their structure, not constitute a security or financial instrument. Nothing in this White Paper shall be deemed to constitute a prospectus or offer document for securities or financial instruments of any kind in any jurisdiction nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction.

1.2 Purpose of White Paper

This White Paper is for project description and informational, illustration and discussion purposes only and does in no way provide an offer to sell or a solicitation of any offer to buy neither the planned CFD nor any security or other financial instrument. Furthermore, this White Paper does not constitute an investment recommendation to acquire CFDs or for the disinvestment of other securities, financial instruments or other assets.

1.3 Non-Binding White Paper

This White Paper does not imply any elements of a contractual relationship. The content of this White Paper is not binding for the CryptoFlow Developments and is subject to change in line with the on-going research and development of the CryptoFlow Developments platform and associated Project Developments process. Any legal relationship between a token purchaser of the planned CFD and CryptoFlow Developments is not established by this document but solely based on separate individual agreements and conditions, in which the rights and obligations of a token purchaser and CryptoFlow Developments are ruled. In case of any ambiguities or contradictions, the regulations of the individual agreement take precedence over the information contained in this White Paper.

1.4 White Paper Distribution

This White Paper must not be completely or partially reproduced, copied, published, or saved in an information system regardless whichever way and by which means and must not be distributed to third parties.

1.5 No representation or Warranty

The information contained in this White Paper is for general understanding purposes only. This White Paper is for discussion and presentation purposes only. CryptoFlow Developments endeavours to keep the information contained in this White Paper up-to-date and correct, however, CryptoFlow Developments has no obligation to update



or keep current any information or projections contained in this White Paper. CryptoFlow Developments does not make any representation or warranty of any kind as to the accuracy, completeness, reliability, suitability or availability of the information contained and the conclusions reached in this White Paper.

1.6 Only Invest what you can afford

We strongly advise against the financing of the purchase of CFDs through a loan. The obligations to pay interest and amortization remain even if the purchased CFDs should become worthless.

1.7 High Risk of Loss

The purchase of CFDs involves considerable risks. Therefore, a token purchaser should not invest a substantial part of his or her assets for the purchase of CFDs and should be economically able to cope with a total loss of the investment. A token purchaser should have experience with cryptocurrencies, in particular, issued by start-up companies, and should be able to understand the economic and technical interdependencies of the entrepreneurial activities of CryptoFlow Developments and the impact on the value of the CFD

1.8 Risks of Property Development

Property Development is not without risk. CryptoFlow Developments are not responsible for a recession in the property market either global or local to where the development is taken place. This could result in any monies allocated to a development been extremely diminished or tied up within that development for a considerable amount of time

2. Background

2.1 The Company

CryptoFlow Developments is a Trading Name of CryptoFlow Services Ltd set up on the 16th August 2018 with an address at Brulimar House, Jubilee Road, Middleton Manchester, England, M24 2LX

2.2 The Team:

Barry Doyle
CEO



Barry has been involved in Construction for over 20+ years having managed an array of different projects from social housing for Dublin City Council to Multi-Million High-end housing developments. His attention to detail and delivering on schedule has also seen him carry out projects for some of the biggest names in the world such as Apple, having built every store in Ireland for them since 2010. He has also carried out projects for some major UAE companies across Ireland and the UK. He has also been involved in commercial fabrication working directly for the Porcelanosa group in Spain and clients such as Dublin Airport Authority.

Andrew Silverman
Operations Manager



Specialising in high-end residential and commercial fit-outs for the last 20 years Andrew has gained a keen eye for managing Financial controls on projects as well as a vast knowledge in the Mechanical sector. From having his impressive property portfolio Andrew is an expert in seeking out extensive Property Development opportunities.



Colm Doyle

Operations Supervisor

Having been involved in the Construction Industry for more than 15 years Colm has moved through different sectors of Electrical, Mechanical and Home automation supervising multi-million-pound jobs.

From been an expert of the Legrand Home Automation systems over 10 years ago he has followed that path further and has extensive knowledge of how a house such feel and work for each clients needs as well as been as economically and ecofriendly as possible.



Square Root Solutions

Development Team

Square Root IT Services, have been providing professional, customized solutions and services to a global clientèle.

Their vast experience not only in Blockchain Technology but their award winning success in App and Web development make them the perfect partner. Along with that come a team of professionals in Business Development and Digital Marketing.



Ben Marchant

Online Marketing Manager

With his valued experience in network and communications as well as his expertise behind digital marketing Ben is a huge asset to the company. He is certified in CompTIA+, Network+ and HTML/CSS.

His passion is working with companies and helping them grow and has a massive satisfied user base.

3. The Market

3.1 Global Study:

On a recent report carried out by Savills, at the end of 2017, the value of the world's real estate reached US\$280.6 trillion, the highest figure we've ever recorded and an annual increase of 6.2%. Residential real estate accounted for the largest share (\$US220.6 trillion) of that huge figure, with commercial real estate (US\$33.3 trillion) and agricultural and forestry real estate (\$US27.1 trillion) making up the rest. By any measure, real estate is by far the most significant store of wealth, representing more than 3.5 times the total global GDP.

Most residential real-estate value is contained in the mature markets of North America and Europe, with more than 44% of value belonging to just 17% of the global population.

It is clear to see there is a great amount of value in the Real Estate market and while the total Crypto Currency market, still in its infancy stands at approx. \$300 billion there has never been a better opportunity for a merger of the two so prompt as now.

3.2 Top Cities for Real Estate Investment 2018 and continuing the trend:

United States

Seattle
Austin
Salt Lake City
Raleigh/Durham
Dallas/Fort Worth
Fort Lauderdale
Los Angeles
San Jose
Nashville
Boston

Canada

Vancouver
Toronto
Montreal

Europe

Berlin
Copenhagen
Frankfurt
Munich
Madrid
Hamburg
Dublin
Stockholm
Luxembourg
Amsterdam

Asia Pacific

Bangalore
Bangkok
Guangzhou
Ho Chi Minh City
Jakarta
Manila
Mumbai
Shanghai
Shenzhen
Sydney





4. The Problem

4.1 Property Investment Entry Constraints:

Many people who have limited capital they wish to invest with often never venture near the Property Sector due to the pre-conceived notion that it is only for large investors and venture capitalists etc.

CryptoFlow Developments aims to change this perception and make property development accessible to all no matter what their investment level but by also making the whole process straight forward and easily understood and managed without the need for lengthy paperwork.

4.2 Develop myself:

On a smaller scale, while many people feel they would love to be involved in Property Development and carry out projects themselves they only get so far before the start hitting stumbling blocks. These may not be just knowledge of construction or experience causing them to hit a wall but more time constraints. Without the proper amount of time and resources at their disposal, a lot of self-build projects can run on for a lot longer than first anticipated. Not only that, but there is also the fact that if someone feels they want to jump into Project Development themselves it would usually mean taking this road as a career path which would result in not guaranteed income while working on the development as it would become their full-time job.

5. CryptoFlow Developments Approach

5.1 Why is CryptoFlow Developments different?

Most Project Development companies raise initial capital for the carrying out and completion of projects and return dividends to their investors and then use that money again to carry out more projects.

With CryptoFlow Developments the setup we have does not limit us to a certain number of projects as we can continuously move forward with more and more project-specific funding, which will also allow for quick expansion globally.

5.2 What is CFD?

CFD is the Token associated with CryptoFlow Developments. Most other Crypto Currencies such as Bitcoin and majority of Altcoins they can be mined by the use of specialized electronic mining equipment in terms of Proof of Work or through sophisticated computer software running Masternodes, these coins carry a huge pressure to remain profitable as everyone mining them through the various ways is also selling portions of what they mine to earn back the cost they paid for the equipment or software necessary. This also brings additional risk of exploits and hacks.



With CFD the Token is fully mined therefore eliminating the constant down pressure associated with other coins/tokens. Once CFD hits the open market if you purchase tokens then your investment will only lose out if you sell at a lower price. There are no additional coins been generated by anyone and so the token value will be solely down to the success of the company.

5.3 So why involve a Crypto Currency?

More and more businesses and companies across all sectors are finding different use cases to adopt this highly disruptive technology into their operations. The introduction of smart contracts can truly bring business developments and processes to a new level.

“A smart contract, also known as a cryptocontract, is a computer program that directly controls the transfer of digital currencies or assets between parties under certain conditions. A smart contract not only defines the rules and penalties related to an agreement in the same way that a traditional contract does, but it can also automatically enforce those obligations.”

With CryptoFlow Developments the addition of a Crypto Currency simplifies the ease of investing in our projects but also future proofs us for the further adaptation of it into bigger plans down the line.

Apart from that, we have also adapted it in a way that from a marketing point of view will gain the interest of the thousands of Crypto enthusiasts around the world without scaring away those that are not familiar of the Technology.

5.4 Diversification within:

It's a commonly said term that Real Estate is a safe investment. However, it is also said that everyone's portfolio should contain a certain degree of diversification. With CryptoFlow Developments you can add several variations to your portfolio all in the one place.

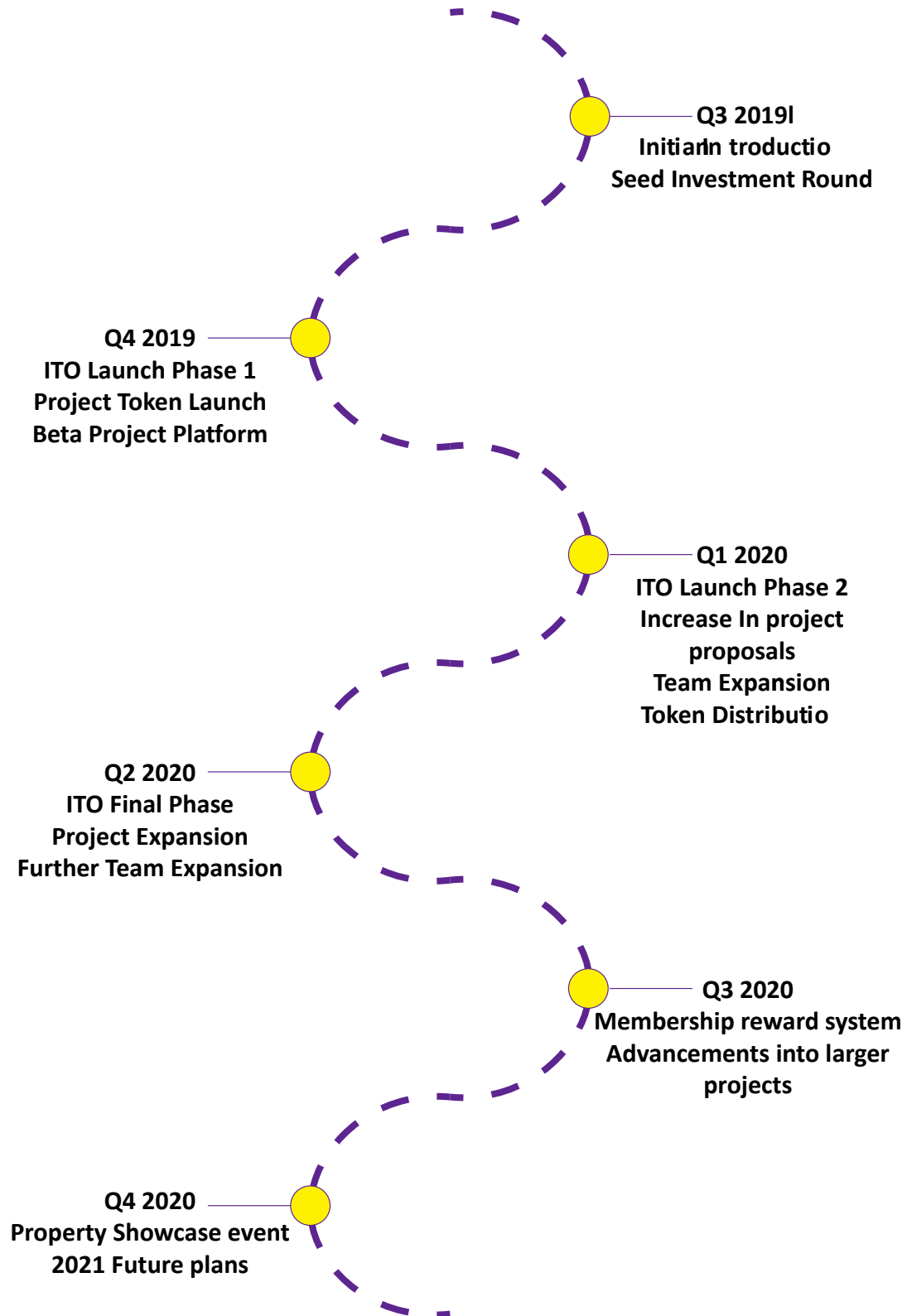
For the investors who like short-term investment, they can get involved in residential and commercial developments that will be sold as soon as they are built returning immediate profits.

For long-term investors they can get involved in residential and commercial developments that will be instead of been sold immediately they will enter a lease or rental program for several years returning monthly earnings as well.

For Blockchain enthusiast investors you can simply enter the ICO and purchase coins on the success of the company.

Or for a mixture of both Blockchain enthusiasts and property investors you can invest in the developments run by CryptoFlow Developments and receive both returns of Fiat and Crypto on a project completion should you wish.

6.1 Roadmap





7. Global to Local Opportunities

About the Slot Funding section above as the company can increase to global expansion very quickly, it also has the added effect of producing a lot of employment to all the places of development.

Contractors across all sections of construction will be able to tender for different elements of every project. We will start as we mean to go on as a company that wants to bring equal opportunities to investors and communities that would not normally get those chances.

7.1 Global Employment:

CryptoFlow Developments intend to run several Property Development Projects initially in Ireland and the UK but expanding quickly to other Prime Development Areas globally. We envisage the rate of expansion to be very progressive once we establish the right team in new areas.

We will be seeking several positions in the Property Development industry constantly. The following professional services will be whom we have in mind, Architects, Engineers, Project Managers, Real Estate Agents, Solicitors and more.

7.2 Architects:

Some projects may initially be the acquisition of a development site. Architects will then have the opportunity to tender different proposals for the sites that they would see been the most beneficial to the Development.

7.3 Engineers:

With any project, there would be several engineering issues to overcome. Engineers will be able to submit different fee proposals for each project.

7.4 Auctioneers:

Experienced Real Estate Auctioneers will be vital for each development depending on what type the development is. For example, if an apartment complex was underway, they could be selling units from the plans leading to better security for the investors including a quicker sale near the end of the project. Also, we would aim to build good relationships with the Realtors in different areas in order for them to look out for great potential projects for us and in return, they would become the Realtors for that development.

7.5 Project Managers:

Finding experienced Project Managers is going to be one of the highest tasks. Once a Project Manager is selected to work for CryptoFlow Developments they will become known to all investors and given their profile page on the website on which they will be performance rated based on how well they manage a development regarding costs, schedule etc. This will in return give investors further confidence in that Project Manager in that should they then move onto another project.



7.6 Solicitors:

While every purchase comes with legal fees and paperwork, we want to be able to again obtain close relationships with several solicitors who in turn can put forward fee proposals per project. We also would hope that working this close together would ultimately lead to quicker final sign-offs in return getting investors' money back to them faster.

7.7 Quantity Surveyors:

A Quantity Surveyor located within the same country as a Development should have a good grasp of the costings for a project. While we already have some Quantity Surveyors, we use regularly we are open to also put together a panel that can propose fees for particular projects and also in other countries so to be ready should a project arise there.

8. Project Tokens Explained

8.1 Project Tokens:

The main process of CryptoFlow Developments will be Property Development. Following a rigorous survey and report on each Development, several projects will be constantly uploaded to the funding section under different price ranges. Each development will then be broken down to slots for investment.

The slots and the cost per slot will vary per project. The slots will be classed in CFD coins and the cost per coin. To obtain a slot you will be purchasing coins for that slot only directly from CryptoFlow Developments. Using Smart contracts these coins are then locked in your slot for the duration of the project.

8.2 Milestones

There will be two aspects at least to every project, the first that will be labelled as the "Milestone" will most likely always be the acquisition of the site or premises for development. Once the Milestone is reached the acquisition of the site for the development will take place while the second aspect the funding for the actual development continues.

The Milestones, however, will only be very prominent at the beginning and will gradually decrease on projects. This will be a result of CryptoFlow Developments purchasing up the Developments before funding. This will help speed up all funding rounds. More details on this are further down.



8.3 Backed by Escrow

Every project will only start once a Milestone is reached or it is funded in full, in the case of projects with no Milestones. Up until that point, any payments made will be held in a reputable trusted Escrow service and will only be released to CryptoFlow Developments at those stages.

This ensures that should a project not go ahead the funds are not locked into smart contracts at this point and will be returned to the investors.

Any monies paid into the Escrow system for purchase of a slot, however, will be the exact amount returned if the project does not proceed. In the case of any CryptoCurrency paid into the Escrow account, it will be immediately exchanged for Fiat and should the project not proceed that money will either be converted back to the CryptoCurrency of choice at the current rate, not of the initial exchange.

CryptoFlow Developments will not gamble with the market using your funding, so it is of utmost importance that any investor realises that once they pay in Crypto Currency for a slot purchase, they are effectively exchanging for Fiat at that point.

8.4 Finance Partnership

To overcome any issues people may see with their Cryptocurrency been exchanged to Fiat straight away we have a solution.

We have partnered with a major Top 100 Crypto Company according to CoinMarketCap that will provide a finance option where you will be able to borrow Fiat against your Crypto to buy into a project slot.

While you will have to allow for interest and repayment on that loan we see this as a great option as you will still maintain your current Cryptocurrency balance but also have the added advantage of possibly making a profit from the development or gaining from a price increase in the CFD tokens over time that where associated with your slot purchase.

8.5 Payout Options on Project Completion

Once a project is complete and sold the investors will have a few different options:

Option 1: CryptoFlow Developments purchase the locked coins back from the investor at the cost they paid for them plus a percentage of profit made from the sale of the development

Option 2: The Tokens are unlocked, and the investor can then choose to sell them on the open market. This option would generally only be done if the market price were considerably more than the purchase buy-back price in Option 1.

Option 3: The investor has the opportunity to re-invest the amount allocated in option 1 into another project, as an added incentive to re-invest will receive 2.5% of the reinvestment amount in CFD coins to use on the open market.



9. The ITO Sale explained

9.1 Token Supply:

CryptoFlow Developments Token CFD will be an ERC-20 Token for the implementation of smart contracts across different setups we will be providing. The Token will be fully mined with a total supply of 2,000,000,000 tokens. Initial supply will be distributed out several ways as per below.

9.2 ITO Explained

As an alternative to investing in a project, you can get involved by buying CryptoFlow Developments coins (CFD) in the ITO (Initial Token Offering). The CFD token of CryptoFlow Developments will be fully mined ERC-20 token to be able to add smart contracts to different elements of the structure. As time goes on more and more use cases for CFD will become apparent but the rest of this section will list some of them now and what's to come in the future. A lot of them rely on a strong CFD market but are also reasons why we envisage such a market also.

9.3 Tendering Fees

As projects become more and more frequent, we will ultimately introduce a tender process for different elements of each development. Administration of all the tenders will be needed and as such we will put forward a fee per tender. These fees will not be huge as we do not want to deter services from tendering and working with us so they will be relatively small however when a lot of projects are in motion each project will have a lot of contractors so the need for purchasing CFD for these small fees will all add up and have a positive effect on the price.

9.4 Slot Purchase with own CFD

Not initially but in time we will look at allowing a certain number of slots to be purchased on each project by investors using their CFD coins as opposed to having to purchase them directly from CryptoFlow Developments.

This, however, will only begin on the back of a strong market and will be limited to a certain number of slots per project. We see this as one of many great incentives for people to hold their CFD.

9.5 Purchase & Rent property with CFD

Since we are going to be a Property Development company that will grow with the help of its investors and community it would be wrong of us to not try to give something back to the investors or the community. As such on completion of different developments and depending on their purpose and location we will allow for the short-term holiday rental of such premises prior to them been sold. This will be only in the cases of CryptoFlow Development buyouts, which you can read more on below in section 14.

In addition to the above, we will also look into the possibility of a small portion of units of a Development to be purchased using CFD. This in itself will encourage huge



interest for people to purchase and hold CFD. We will announce more details on this late next year.

9.6 Token Buy Backs

As each project is put up for funding by using slots of CFD tokens CryptoFlow Developments need to make sure they maintain a supply of tokens to continue being able to introduce new projects. This will entail CryptoFlow Developments purchasing tokens back from the market to further increase their token hold. This is something that we see going hand in hand with section 9.4 above. It will also undoubtedly have a positive effect on the market.

10. Company Funding

10.1 Pre-ITO:

There will be an initial Pre-ITO sale lasting 4 weeks only. This will be aimed at those looking to get rewarded for investing in the project earlier than everyone else and will also come with the best bonus package available out of all the rounds associated with purchasing CFD tokens in the ITO. However, numbers will be limited.

10.2 Equity Investors

Starting alongside the Pre-ITO will be a similar Pitch put forward on a UK Angel Investment network in which it holds a great offer for those wanting to not only be involved long term but also possibly earn a good portion of their investment back at the start. The Pitch states the following figures:

Per £2,500 investment the investor receives:

- 250 Equity Shares in CryptoFlow Developments with Non-voting Rights
- Shareholding is equivalent to 0.25% of CryptoFlow Developments
- A 2.5% share in the investor's fund allocation from the ITO (see below)
- 20,000 CFD Tokens locked for 18 months

10.3 ITO Rounds



Pre-ITO:

Duration:

6 weeks

CFD Tokens available:

12,500,000 CFD

Cost per CFD:

£0.05 GBP

Bonus:

+ 50% of purchased CFD

**Round 1:**

Duration:	10 weeks
CFD Tokens available:	61,000,000 CFD
Cost per CFD:	£0.05 GBP
Bonus:	+ 40% of purchased CFD

Round 2:

Duration:	10 weeks
CFD Tokens available:	150,000,000 CFD
Cost per CFD:	£0.05 GBP
Bonus:	+ 30% of purchased CFD

Round 3:

Duration:	10 weeks
CFD Tokens available:	250,000,000 CFD
Cost per CFD:	£0.05 GBP
Bonus:	+ 20% of purchased CFD

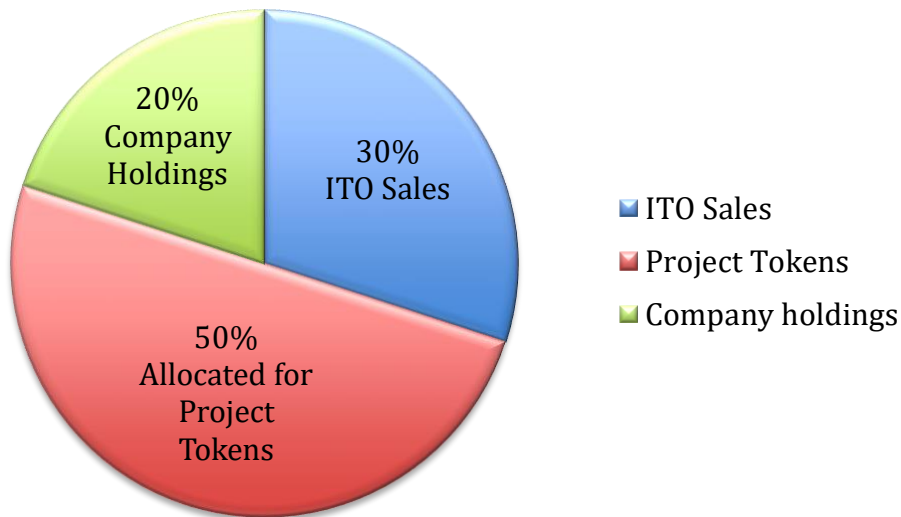
10.4 Project Token Rounds:

Starting at Round 1 of the ITO the first projects will be also put up and slots of tokens will be available for purchase. The number of slot tokens available will be relevant to the project itself.

As the funding for these projects will be running while the ITO is live there will be an additional discount on all slots purchased on the projects of 25% bonus CFD on completion of the project. This offer will run up until the last day of Round 3 of the ITO.

For example: If a slot is 10000 CFD @ £0.05 per Token you can book that slot now and have your coins locked in that slot. Once the project is complete you will have the offer for us to purchase your 10000 CFD back from you for the price you paid for them plus a percentage of any profit made on the project, but in addition to that you will also receive 25% of the initial 10000 CFD in tokens to use on the open market. To engage in a project full details will be available to be viewed on the website including potential returns, potential costs, costs per slot and how to purchase CFD for a slot.

10.5 Full Distribution of Tokens:



10.6 Breakdown of Company Holdings

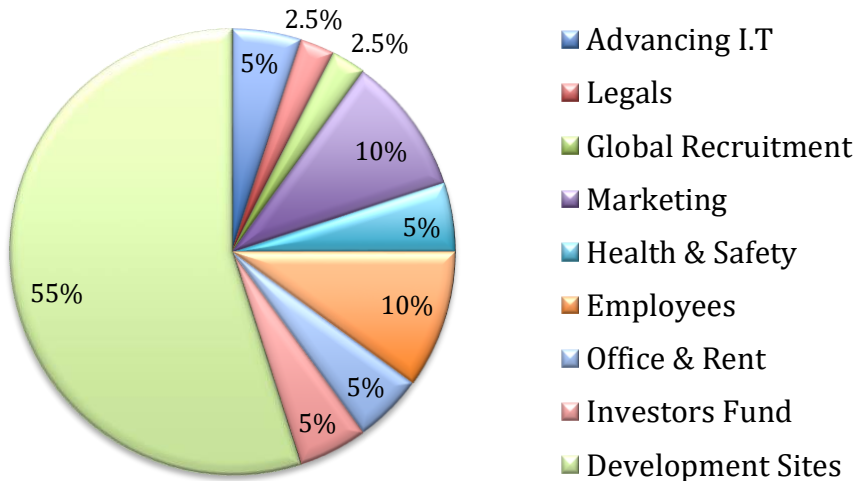
Of the 20% of total CFD held by the company the breakdown is as follows:

Founders:	75%. Locked, to be released at a rate of 15% per year. First release date 01/07/21
Marketing:	15%. Locked, to be released at a rate of 50% per year. First release date 01/07/21
Advisors:	10%. Locked, to be released at a rate of 50% per year. First release date 01/07/21

Team tokens are locked in order to ensure our contributors that we have the best intention and maintain a long-term vision for CryptoFlow Developments. These tokens will be secured via smart contract and will be paid out as per above.



10.7 Allocation of ITO Funds raised



The 55% of the ITO funding allocated for Development Sites is not for CryptoFlow Developments to carry out their projects, it is an allocation of funding to allow us to purchase Greenfield sites or Vacant premises that we see potential in.

We will then complete all the necessary purchasing and planning of these projects behind the scenes and then put them up for slot funding so everyone can get involved. The idea behind this is that once these particular sites are funded, they will start immediately and will have higher potential profits as we would have created and designed the proposed development ourselves rather than purchasing an already designed development like normal.

10.8 CryptoFlow Developments Fees

CryptoFlow Developments will take 15% of the profit on each project leaving a huge 85% payout to investors. However, this percentage is negotiable to leave some flexibility should a large investor want to part-take in a particular development themselves, this will also encourage major interest from bigger investors globally. Anyone who has been involved in Property development investments before will know they usually pay out investor's dividends of 10-20% per year on company profits however with CryptoFlow Developments you are getting a return on every project. It also makes it more appealing to CryptoFlow Developments as well to fill up funding slots to make sure Development goes ahead and as a result, we make money alongside all the investors making the company stronger.



11. Company Advancements

11.1 Project Slot Funding vs. Traditional Development Funding:

A lot of companies seek funding initially and using that funding they plan to carry out a development or number of developments each year and provide investors with a return on their investment via the form of dividends.

With the Project Slot funding system, it means we are not limited to the number of Developments we can carry out. It also allows us to keep growing as every new project can seek funding via the slot system no matter what part of the world we venture into, unlike other development companies who are just limited to the funding they have. The key point to this is strong reliable team members across the globe, which CryptoFlow Developments intend on constantly seeking out to ensure we have the best workforce available across all areas.

11.2 Project Running and Operations:

As with all Property Development projects the investors always want to see progress continuously. One of the main delays with standard project development can be funding, delay between solicitors and banks getting the money released at different stage payments.

As CryptoFlow Developments will have all the funding initially before a project starts, we cut out all these delays and as result projects will run much quicker and smoother.

11.3 CFD Bridging Loan:

While bridging loans usually come with the stigmata of a huge interest rate attached to them this will not be the case with CryptoFlow Developments. The idea is to offset a certain amount of money raised through the ICO to provide a bridging loan to cut out the time it takes for the sale of a property to go through. For instance, once a property confirmed as sold it can take a number of weeks of solicitor interactions to get the deeds sorted and money transfers complete. CryptoFlow Developments want to get its investors' money back to them as soon as possible as the hope would be at least some of those investors would re-invest in another project hence the advantage of this. Therefore, CryptoFlow Developments will use this funding to purchase the slots back from its investors at this point saving them the wait should they wish to take this offer. There will be a fee for this but will be minimal as we see more benefit in people re-investing. It will also be an option process not mandatory by any means.



11.4 CFD Property Purchase:

Similar in a way to the Bridging Loan process CFD will access each Development potential for Long-term rental returns. If a Development is deemed to have a great potential for returns, then CFD will look at purchasing the slots directly back from investors upon completion of the Development. Again though this will not be a mandatory option and the long-term report for the development will be put to each and every investor in the slots and they will have a choice to stay in the Development and receive a monthly return also or if they would like to sell out at that point. Upon the eventual selling of the property the investors will still be entitled to their slot portion of the sale.

11.5 Health & Safety:

Safety and Welfare on every project will be of paramount importance. CryptoFlow Developments will hire a verified safety management company in each jurisdiction or country that a Development takes place. These will be to ensure every project adheres to all local legislation and rules on-site to provide a safer working environment on every job.

12. CryptoFlow Developments Tech

12.1 Website:

Advancing the tech side of things is of utmost importance to us. The website itself will be laid out in the most simplistic of manner. While the Blockchain will be a major part of the project setups it will not have a majority focus on the website as we want the platform and services to feel as neutral as possible for everyone. Each user will have their own profile and portfolio page where they will have exclusive content available to them regarding each project they are invested into.

12.2 Development Video Monitoring:

One exciting addition that will be available to those that are invested into a project will be the ability to monitor the project themselves in real-time. Every project that begins will have a number of cameras installed around the site/premises that will be sending a constant live stream out. At any point, an investor of that project can log onto their account and view everything as it happens on-site putting them at ease and allowing them to see their investment being built as it happens.

12.3 CryptoFlow Developments App:

While the website will be a slightly more formal approach to things the APP will be a slight contrast to this in that we will have an open forum where investors can communicate with each other freely and put forward any thoughts they have on



various projects either ongoing, upcoming or projects they may even like to see added themselves.

The APP is also aiming to be as user-friendly as possible where you will be able to get involved in projects with the ease of a few clicks.

We will also put a lot of work around keeping customers with us and re-investing once they are happy with how things are running and as such will incorporate a CFD wallet and Fiat wallets into the APP over time.

13. Community Programs

13.1 Community Programs:

As the success of the company increases we will get more and more into charity donations and specific projects to help out others however one option we will develop early into the life of the company is the option for local communities in towns or cities to get together and propose a project that is needed by them all. These will be not-for-profit projects and will essentially be owned by the communities once complete.

Once proposed the same process of breaking it down into slots for funding would be done and would be available not just locally to the communities, people globally could buy in if they felt generous enough to help out. The idea would be for something that once built could create revenue in order to cover the running costs of the project, or for example, a project such as a sports field for a local community and admission fees would cover maintenance costs. Upon completion, a committee would be set up and the facility/premises would be handed over to the committee to own and run themselves.

The opportunities could be endless but CFD would provide the platform for these projects to succeed.

14. Introduction of the Membership Program

14.1 Overview

Aimed for launch in late 2020 we will introduce our membership program in which valued customers and newcomers will be invited to sign up to a CryptoFlow Developments member account to gain added rewards for continued support in the companies' projects.



14.2 Membership Levels

Levels will be ranked as Gold, Platinum and Titanium. Each tier will have different advantages and rewards. A points system will be introduced from day 1 at the beginning of the first Project funding round and all points will be accumulated throughout the previous year or more prior to the Membership Program even starting. The level of membership you achieve will be based on the number of points accumulated and will not be set at that as you can continue to increase your points to rise to a new level.

14.3 Membership Rewards

Over the next year, a full list of rewards will be set out for valued members which will include such things as all-inclusive holidays to developments globally that would have been just completed prior to them going for sale, invitations to fully catered event nights, priority invitations to new projects coming up and much more. This section will be updated in time with a full set out of the levels and rewards at each level.

15. Conclusion

With Property Development been a proven means of great financial income for years, we believe CryptoFlow Developments is at the forefront in bringing advancements to the industry.

Not only do we intend to enter the market with great expertise and knowledge behind us but the introduction of a unique setup using Blockchain technology keeps the company future proof for further years to come.

In addition, the use of Blockchain Technology not only engages the current Property Development investor market but also the ever-growing Cryptocurrency Market and brings further cross-awareness to both industries.

16. Forward-Looking Statement:

This Whitepaper contains forward-looking statements or information (collectively “forward-looking statements”) that relate to CryptoFlow Developments current expectations and views of future events. In some cases, these forward-looking statements can be identified by words or phrases such as “may”, “will”, “expect”, “anticipate”, “aim”, “estimate”, “intend”, “plan”, “seek”, “believe”, “potential”, “continue”, “is/are likely to” or the negative of these terms, or other similar expressions intended to identify forward-looking statements. Ube Ltd has based these forward-looking statements on its current expectations and projections about future events and financial trends that it believes may affect its financial condition, results of operations, business strategy, financial needs, or the results of the ICO or the value or



price stability of the CFD Tokens.

In addition to statements relating to the matters set out here, this Whitepaper contains forward-looking statements related to CryptoFlow Developments proposed operating model. The model speaks to its objectives only and is not a forecast, projection or prediction of future results of operations.

Forward-looking statements are based on certain assumptions and analysis made by CryptoFlow Developments in light of its experience and perception of historical trends, current conditions and expected future developments and other factors it believes are appropriate and are subject to risks and uncertainties. Although the forward-looking statements contained in this whitepaper are based upon what CryptoFlow Developments believes are reasonable assumptions, these risks, uncertainties, assumptions, and other factors could cause CryptoFlow Developments actual results, performance, achievements, and experience to differ materially from its expectations expressed, implied, or perceived in forward-looking statements. Given such risks, prospective participants in an ICO or in Project Tokens should not place undue reliance on these forward-looking statements. Risks and uncertainties include, but are not limited to those identified in the ICO's T&Cs. These are not a definitive list of all factors associated with a making a contribution to CryptoFlow Developments, in connection with its operations.

CryptoFlow Developments undertakes no obligation to update any forward-looking statement to reflect events or circumstances after the date of this Whitepaper.

CryptoFlow Developments business is subject to various laws and regulations in the countries where it operates or intends to operate. There is a risk that certain activities of CryptoFlow Developments may be deemed in violation of any such law or regulation. Penalties for any such potential violation would be unknown. Additionally, changes in applicable laws or regulations or evolving interpretations of existing law could, in certain circumstances, result in increased compliance costs or capital expenditures, which could affect CryptoFlow Developments profitability, or impede CryptoFlow Developments ability to carry on the business model and the CFD Tokens model proposed in this White Paper

17. References:

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Emerging Trends in Real Estate, The Global Outlook for 2018, PWC

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Annex A:

Sample Project Available Mid-range:

58 CARYSFORT AVENUE BLACKROCK CO. DUBLIN

Renovation and extension to existing property

Est. cost price:	€695,000
Renovation cost:	<u>€350,000</u>
Total:	€1,045,000
Auctioneers Valuation:	<u>€1,350,000</u>
Potential profit:	€305,000
Margin:	22.5%
Duration:	9 months
Total Slots:	1000
Cost per slot:	€1050
CFD per slot during ICO:	21000 CFD
Rental Potential:	€3750 per month



Full Brochure available here:


<https://www.dropbox.com/s/h0huse5wgzxjr1d/Carysfort%20Brochure.pdf?dl=0>


Annex B:

Sample Project Available High-range:

**CARMONA GARDENS
CAVENDISH ROAD
SALFORD
MANCHESTER**

Development consisting of:
1no. 3 Bed House
5no. 3 Bed Apartments
7no. 2 Bed Apartments





Est. cost price:	£1,250,000
Development cost:	£2,450,000
Total:	£3,700,000
Auctioneers Valuation:	£4,765,000
Potential profit:	£1,065,000
Margin:	22%
Duration:	18 months
Total Slots:	2500
Cost per slot:	£1480
CFD locked per slot during ICO:	29600 CFD

Full Brochure available here:

<https://www.dropbox.com/s/nk1112p4abvh045/Carmona%20Gardens.pdf?dl=0>