

Tokens for Business Investments



PROJECT
EREUM

May, 2018
Version 3.1.

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1. Introduction

The aim of this Whitepaper is to give a potential investor a quick and transparent overview of our start-up company and present a roadmap for our product.

We are a team of dedicated professionals who are willing to bring their knowledge and skills to the next level. We have a professional business experience and work background in order to perform and manage this project. The project is in a start-up stage, therefore we are constantly working on existing developments and our product.

2. Market situation

To begin with, we have created a global investment solution, where cryptocurrency holders can invest in real-life projects and start-up companies. Our target market is not only Bitcoin and other currency holders, but also small private investors who will have a chance to participate in a crowd-investment and receive their fair share of the business somewhere in the world, for example – London.

ProjectEreum tokens and Decentralized Investment platform “Market of Ideas” are designed to gather investments and create new businesses around the world. Using our Token, investors will be able to obtain business shares of different companies or buy start-up ideas all around the world.

We are redesigning the way that people can invest in promising new start-ups. Our project solves several problems and benefits all the parties involved:

1. Digital cryptocurrency holders can now invest their cryptocurrency funds and assets in the real world.
2. Young entrepreneurs around the world can now receive funding for their start-ups or business ideas.
3. Governments of each country we do the investment in, are benefiting due to the creation of new jobs, new taxpayers, as well as our platform, bringing back the money from blockchain to the real world. (That's what governments are trying to do at the moment with new regulatory laws)

3. Our Solution – ProjectEreum

A smart platform for entrepreneurs and investors, where digital money is used for investment. We carefully analyze start-ups and fund the most potential candidates for investment. Using our token, built on Ethereum blockchain, individuals can now invest in exciting new start-ups that need funding. ProjectEreum acts as an *intermediary* between these two parties.

Approximately 43% of the global youth labor force is either unemployed or working but living in poverty. More than 73 million youth are unemployed – making up 37% of the global unemployed. This is one of the main reasons why we are supporting youth in general and young entrepreneurs in particular.

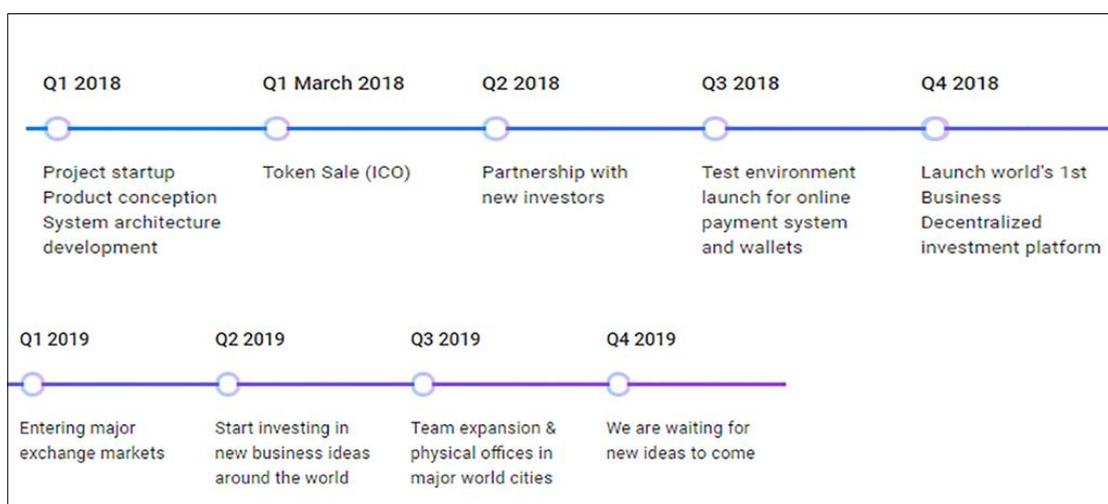
Our decentralized investment platform “Market of Ideas” involves a global solution for entrepreneurs with great business ideas to realize their dreams. Entrepreneurs can submit their business ideas to our platform, and after verification, we submit them to the market.

Our platform allows cryptocurrency investors to choose from different business ideas and startups around the world, and become a partner investing in them. On the platform, investors can request and read online versions of business ideas and receive all the information necessary to evaluate a potential investment.

We believe that young people, in particular, can deliver great ideas and solutions, therefore our companies policy allows investing only in 18-25-year-old persons. We are aiming to support aspiring and existing young entrepreneurs to start up and grow new businesses around the world.

Additionally, the platform allows transactions to be made between investors and entrepreneurs themselves, therefore we participate as a connecting factor for these people.

3.1. Roadmap



3.2. Decentralized Business Investment Platform "Market of Ideas"

DECENTRALISED BUSINESS INVESTMENT PLATFORM



MARKET OF IDEAS

GLOBAL SOLUTION FOR INVESTORS AND ENTREPRENEURS

European Union

5 STAR HOTEL IN ENGLAND	9 800 000 €	9,8 Million PJR	MORE INFO
MOBILE APP TECHNOLOGY PATENT	400 000 €	400K PJR	MORE INFO
SPA COMPLEX IN SPAIN	280 000 €	280K PJR	MORE INFO
KARTING HALL IN SWEDEN	120 000 €	120K PJR	MORE INFO

Asia

PROPERTY COMPLEX IN SINGAPORE	370 000 €	370K PJR	MORE INFO
CASINO IN KOREA	7 000 000 €	7 Million PJR	MORE INFO
HOSTEL IN THAILAND	83 000 €	83K PJR	MORE INFO
AQUA PARK IN CHINA	1 200 000 €	1,2 Million PJR	MORE INFO

[INVESTORS SIGN IN](#)

[SUBMIT BUSINESS IDEA](#)

PREVIEW / TESTING UNTIL OCTOBER 2018

4. ProjectEreum token – PJR

We have developed Utility token PJR (abbreviation/symbol for ProjectEreum). It has a certain use within our platform, but it does not provide token holders with companies' shares. The main purpose of PJR tokens is to use them on our platform in order to exchange them for a real life investment, for example, a 5-star Hotel in London.

This transaction allows the tokens circulating between the digital world of cryptocurrencies and the real world, resulting in a non-stop token circulation within the blockchain where the value of the token rises significantly after each transaction is made.

As the token is based on Ethereum ecosystem, it meets the SHA3 standard, and the standards process made a late change in the padding of the finalized hash algorithm.

Written using Solidity programming language.

Benefits:

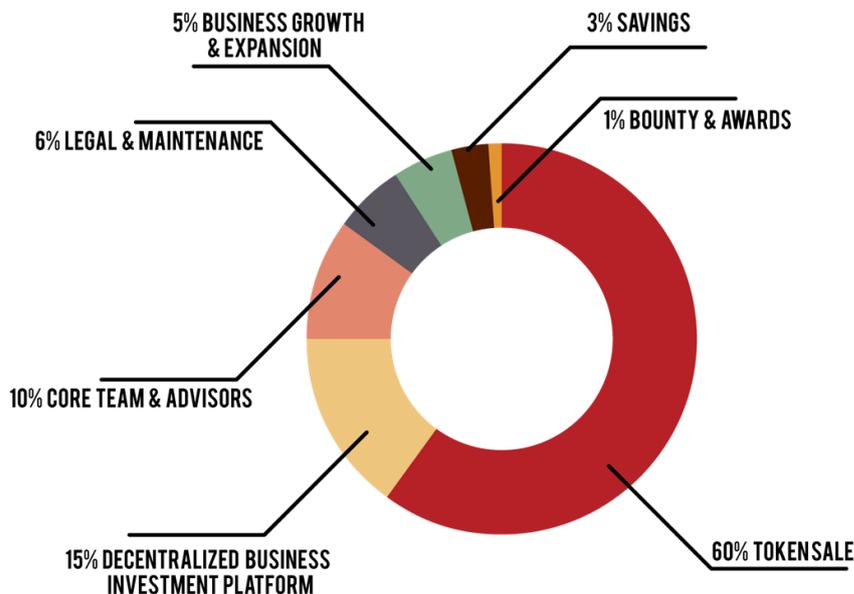
- Almost instant transactions
- Implemented ERC20 interface
- Fully Secured
- Meets Ethereum protocols
- Fast synchronization
- Fully decentralised cryptocurrency
- Faster than Bitcoin

Token mining is excluded, in order to avoid unnecessary problems arising from people randomly becoming owners of our companies tokens and therefore the real investors are not losing any money and value.

5. Token Distribution

- Name of Token - ProjectCoin
- Symbol of Token - PJR
- Total number of Tokens:120 000 000 (120 million)

- 60% Token Sale
- 15% Decentralized Business Investment Platform (2019 Q1)
(Development & Maintenance of the platform, Expansion)
- 10% Core Team and Advisors
- 6% Legal & Maintenance
- 5% Business Growth & New Developments
- 3% Savings / Reserve
- 1% Bounty and Rewards



TOTAL AMOUNT OF PROJECTCOIN TOKENS:
120,000,000



6. New Developments

Looking closely into the blockchain industry we understand that nobody is offering a token system that provides an investment opportunity in real life, benefiting both the investor and the entrepreneur. Understanding potential risks and problems in the blockchain market, allows us to realize the potential of our business project. Therefore, at the end of the day, it is all about the value. We, the ProjectEreum team, think that creating value should not be an afterthought but a core business strategy.

Developments and innovations within our project:

- KYC Service that allows to verify users and to prevent fraud.(Using blockchain powered "Civic Decentralized Reusable KYC Service")
- Integrated Notary/solicitor contract on platform. (Every investment made towards real-life start-ups, gets physically signed and stamped by an official notary and we then save additional contracts in physical escrow bank safe. (Ensuring full transparency of our company if any questions arise after transactions are made)
- Our platforms wallet which allows investors to hold their tokens and allows the transactions on our decentralized investment platform to be made between investors and entrepreneurs themselves.
- Token circulation between the real world and the blockchain users - Our unique platform allows the tokens which were used for start-up investments to be transferred back to the market. This exchange allows us to increase the value of token each time we invest in a new business.

Developments we are researching and implementing:

- Coin Governance System (CGS provided by ICOFunding / <https://cgs.vote>)
The funds raised in an ICO will be protected by the CGS. If ICO supporters disagree with steps that the project is taking or the way they spend the capital raised, they can submit a claim through the Coin Governance System to withdraw the remaining funds.)
- KYT – Know Your Transaction (A tool provided by "Chainalysis " enables organizations to track clients that might be engaged with illegal cryptocurrency and money related transactions. The organization's customers incorporate the Federal Bureau of Investigation (FBI), the Drug Enforcement Administration (DEA) and Europol.
- Creating our own peer to peer blockchain based cryptocurrency, ProjectCoin. A P2Ppayment system that allows *its* users to transfer value with no central authority or third party involved.

7. Anti-Fraud Policy

First of all, we have advisors and experts following our ICO in order to avoid any unnecessary issues regarding regulatory laws of Initial Coin Offering.

The trust of our clients and customers is very important to us. We do not want to be associated with any kind of money laundering. The purpose of our Anti-Fraud Policy is to set out key responsibilities regarding both the prevention of fraud and the procedures to be followed where a fraud is detected or suspected.

Doing everything within legal requirements and providing security for investors as well as entrepreneurs, we want to want to become the leading investment fund on the blockchain.

Anti-Money Laundering & Know Your Customer (AML/KYC) protocols regarding ICO helps to prevent important regulatory and security problems. In addition, business is carrying out checks, keeping records and putting a system in place in order to protect the company from any possible money laundering allegations.

ProjectEreum ICO and the investments made by our company as well as any investment made within platform will have to be compliant with securities laws in Malta's jurisdiction, where the company is located. As well as in jurisdictions where the investment is being realized.

Our companies transparency allows clients and investors to see that our goal and our company mission is to provide valuable service to the blockchain industry.

Disclaimers for Projectereum Ltd. :

All the information on this whitepaper as well as on website www.projectereum.com is published in good faith and for general information purpose only. We are a real business and real people behind the project. We will do the best effort to achieve our targets and become successful blockchain company.

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Update: Should we update, amend or make any changes to this document, those changes will be prominently posted on our webpage.



8. Why Blockchain?

"ProjectEreum" will bring a huge value to the blockchain industry. Our goal is to make a platform available to the public where token holders can choose from our digital market of ideas and invest in real businesses around the world. We believe that this is the start of a new era in the cryptocurrency world.

9. Why do We Need the Investment?

As a start-up company, we are looking for new investment opportunities every day in order to grow our company and our brand quicker and better.

Reaching SoftCap and receiving Additional funding for the company will allow us to finalize all our upcoming projects and give a great boost to our ideas and start-up. Most importantly, finalizing existing developments as well as implementing new developments and innovations would allow us to start using our Decentralized investment platform immediately.

Moreover, achieving soft cap or more would give us the necessary resources to get our tokens on major cryptocurrency exchanges. This could result in significant increase of the token price due to the attraction of a large number of online cryptocurrency traders worldwide.

Reaching HardCap will give our start-up the strength to become the leading investment company on the blockchain as well as compete with big investment funds in the real world. Moreover, development of projects will be executed immediately, achieving HardCap.

Soft cap: 12 million \$

Hard cap: 72million \$

10. Benefits & the Value

Benefiting both investors and entrepreneurs, we are helping young people to fulfill their dreams.

Investors:

Our Decentralized Investment platform "market of Ideas" provides the liquidity of digital assets in real life. It's a great opportunity to support young entrepreneurs as well as become an owner of several businesses around the world using our tokens. Receive shares and dividends from companies and people you invest in through our platform.



Token Price and Expected Forecast:

As soon as the demand for our product and service would grow, the utility token would grow in price. In our case, using investments in real life as a backup, the rise of token price could be significant.

We are expecting private investors as well as cryptocurrency investment funds to use our platform, allowing us to reinvest used tokens, in exchanges or for private cryptocurrency holders again, resulting in a significant price increase of the Token.

We will also be accepting private donations, which will be privately but publicly transferred to the partner company, www.selfhelpafrica.com.

11. Competitors

Looking closely into the blockchain industry we understand that there is no other company that is offering a token system that provides an investment opportunity in real life, benefiting both the investor and the entrepreneur.

However, we are aware that in near future we will be dealing with competitors and we are ready to finalize our projects and move on with new innovations in order to become leading investment company on the blockchain.

12. Conclusion

Bringing together a hardworking team with the aim to show high results and provide significant profit for investors is a must-have in any good start-up. We negotiate new deals every day, we expect long-term benefits for our token holders, as our token value could increase significantly in the future.

Our blockchain project has a great value and it changes the way investments could be made in the future. Support us on early stages and become a part of ProjectEreum!