



DON'T LET BITCOIN WHALES EAT YOUR CRYPTO.

Crypto is extremely volatile. Investors are often victims of currency manipulation, with few options to spread their portfolio into more stable assets. Welltrado solves the problem by connecting 4500+ P2P investment platforms into a single network, making over 1 million investments available to the Crypto Community.



P2P INVESTMENT PLATFORM

Welltrado connects over 4500+ P2P investment marketplaces into a single network. One platform.

WHITEPAPER APRIL



Welltrado aims to be the best diversification option in crypto.

By giving crypto access to 1M already existing P2P investments, **with return rates ranging between 5% and 25%**. We deliver unmatched diversification into credit-checked stable assets, offering crypto a flexible and convenient alternative, to the ever volatile markets of cryptocurrency.

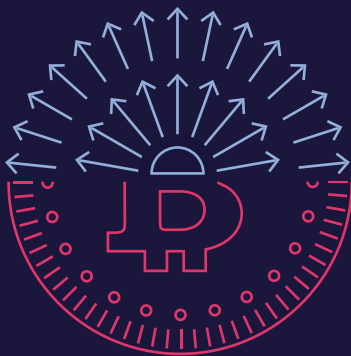
Welltrado is an already operating platform that seeks to enable investors to buy and sell loans from thousands of different loan providers globally, invest into peer-to-peer lending funds (P2P) and manage investment portfolios.

Benefits



THE BEST DIVERSIFICATION PLATFORM IN CRYPTO. PERIOD.

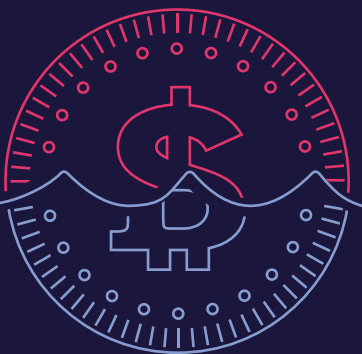
Our assets are global. The opportunities diverse and the selection extensive. But more importantly. We are unchained. P2P investments are not chained to central exchanges, and is a truly decentralized asset class. That's why P2P investments can deliver strong returns, without the volatility. In short, the perfect companion to balance your crypto portfolio.



THE P2P ASSET IS BUILT TO SPREAD RISK.

1 ETH = 450+ INVESTMENTS

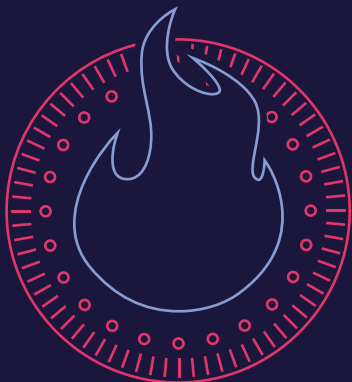
Every investor only needs to spend as little as 5€ on every investment. 1 ETH would yield about 500 loan investments. The 500 investments can be spread across marketplaces, countries and a wide range of asset types. This efficiently reduces the investment risks, while still allowing good returns.



HEDGE YOUR CRYPTO.

DIVE IN AND OUT OF CRYPTO, ON YOUR TERMS.

When Bitcoin plummets, so does the market. Invest in 1000x Altcoins, the result is the same. Nobody invests in crypto to be safe, but seeing your hard-earned money disappear into thin air due to market volatility is a real possibility. The sensible solution is to stash parts of your gains in a more stable asset class outside crypto. **Welltrado: Invest any coin. Wait for ideal market, while gaining returns. Withdraw when, and in, any coin you want.**



WE BURN... FOR YOU.

WE POSITIVELY REGULATE SUPPLY AND DEMAND.

50% of the fees charged are spent on burning WTL tokens. The tokens we burn is sent to an unspendable address that can be verified transparently, this action takes the tokens out of circulation forever. As a result the community using the platform will positively affect price through deflation. This, we believe, will more than likely compensate for the small fee.



WE ARE ALL TIRED OF BANKS.

GET RID OF THEM.

Banks don't need your money. They have a direct line of almost free credit from national bank reserves. This means your savings are trivial business for banks, and the reason why the returns on your savings account is at best 2.5% annually. Invest in WTLs and gain access to our investment platform. Banks don't need your money anyway.



INVEST SAFELY WITH GOOD DATA .

AI-FUELED RATING SYSTEM MADE TRUSTLESS WITH BLOCKCHAIN.

One of the biggest problems for P2P investment industry is lack of a reliable third party to track performance. Using the blockchain Welltrado aims to change that, and give our investors a completely unique investment advantage, not seen anywhere in the P2P investment world. This is only possible because we are a neutral third-party platform, connecting all marketplaces into a single network.

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Executive Summary

The P2P investment market is a market that is currently experiencing explosive growth. The global market volume reached €109 billion in 2017, with no sign of slowing down.

However, this expansive growth has presented three major problems:

1. Difficulties in diversifying and managing investments
2. Issues with transparency and reputation
3. No entry for cryptocurrency and lack of crossborder-transactions.

We propose three solutions to them:

1. Cross platform loan aggregator with ratings and blockchain
2. Welltrado P2P fund for global and cross-border investors
3. Portfolio management of loans across platforms in a single dashboard

We believe that this toolbox of solutions is a win for all.

- The Crypto Community will gain unprecedented access to a decentralized and stable asset class. A great mix to any portfolio.
- The large risk-averse institutional investors will get a method to trade the high volumes they seek.
- The retail investors will benefit of a large amount of assets formerly inaccessible to them.



Welltrado believes that the P2P market needs technologically advanced tools for making investments and managing loans, as well as a global P2P fund that allows cross-border and crypto investments

Welltrado is already an experienced player in the P2P platform market, with an early version P2P platform aggregator already up and running.

Intro to P2P Investments

Peer-to-peer lending investments, or simply P2P investments, is part of the growing industry of alternative lending/investment forms. Through digital technology, P2P investment platforms seek to simplify the borrower experience by cutting out the traditional middleman—the banking industry—and instead offering end-to-end loan solutions to borrowers and lenders.

P2P INVESTING EXPLAINED IN 5 EASY STEPS

1. Borrowers post loan applications online on P2P platforms
2. Lenders search online for loans to fund
3. Lenders accept the loan application, often on multiple loans to diversify and spread risk of default
4. Borrowers get their loans funded
5. Lenders receive debt service

P2P FOR INVESTORS

- + Diversify and spread risk
- + Potential for consistent returns
- + Choose who to lend to

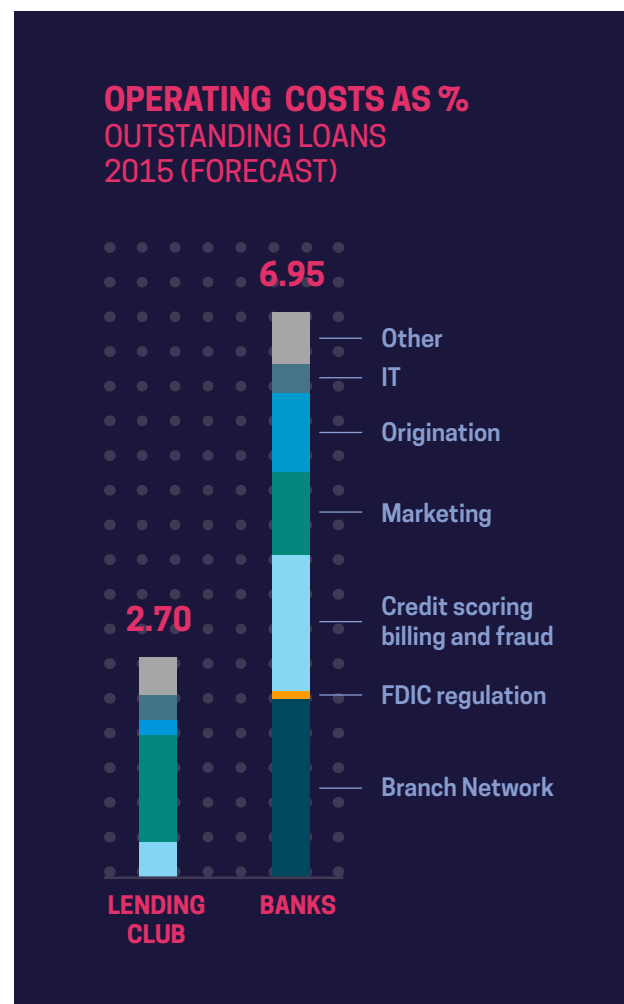
P2P FOR BORROWERS

- + Simple application process
- + Quick funding
- + Transparent fees

Lending without the Middle man

In the model of traditional lending institutions, there is no immediate connection between borrower and lender, as banks are the primary institutional lending party. Individuals deposit assets in the bank, gaining interest from this investment. Borrowers apply to the banking institutions for loans, offering collateral in one way or another. The bank can then utilize, among other things, the deposited assets to offer loans to borrowers that meet their risk criteria.

P2P platforms provides a direct pathway between retail/institutional lenders and business and consumer borrowers, with less or no need for collateral, erasing the need for the third-party involvement of banks. This provides efficiency, speed, and greater accessibility and mobility to capital.



Better P2P investments through technology

Greater efficiency, speed, as well as greater accessibility and mobility to capital is achieved through digital lending platforms, where algorithms and extensive data collection allows for real-time risk-score assessments of borrowers, as well as fast underwriting of loans. This significantly reduces the time spent to a matter of hours or days, as opposed to the week- (and often month-) long process of the traditional lending institutions.

P2P platforms caters to many different needs of borrowing, including, but not limited to consumers, small and medium enterprises, student loans and mortgages. Essentially, P2P is a viable model for every conceivable form of lending.

Through the merging of financial instruments with digital technology, P2P platforms provides greater efficiency in the loan process by streamlining the process of loan application, acceptance and funding. It allows greater flexibility and control for lenders, both retail and institutional, and it gives vastly greater access to capital for borrowers.



Forbes believes that investors are choosing P2P lending investments, due to higher returns (500% higher returns than the average deposit rate in the US) and a low correlation with the stock market.

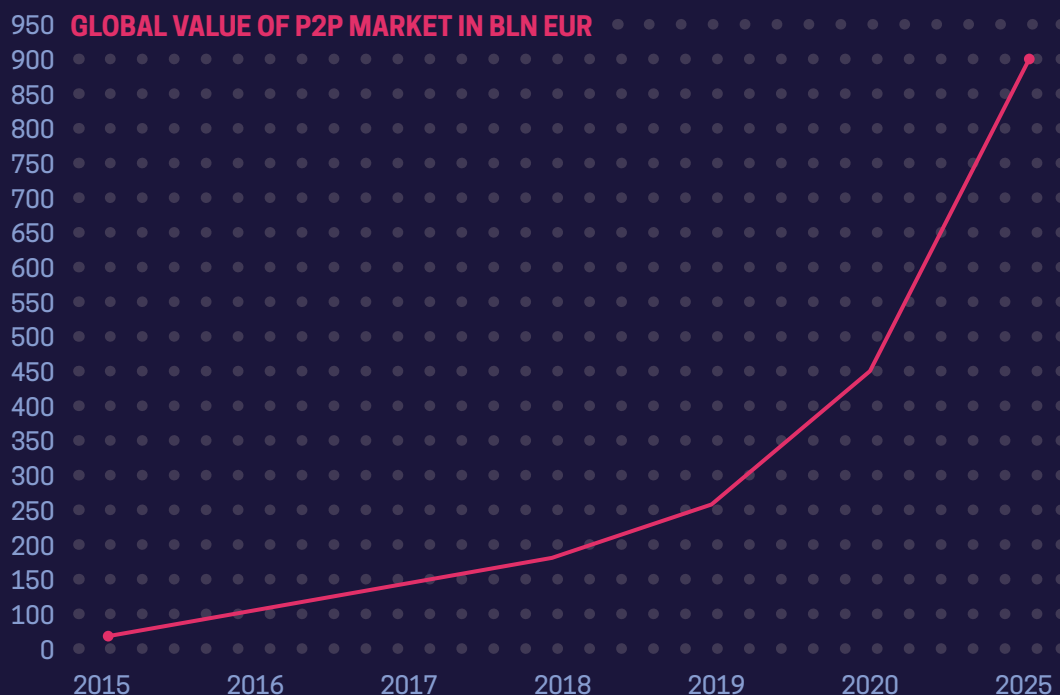
- Forbes.com

Market overview P2P investments

A MARKET IN MASSIVE GROWTH

The global P2P market reached a market cap of €102,59 billion in 2016 and is still experiencing massive growth, which is expected to continue through 2025.

As the graph below shows, the market is expected to accelerate massively around 2019, making the market a very attractive investment. All major markets are experiencing this growth, but the P2P lending market is very diverse right now.



Overview of the P2P platform landscape

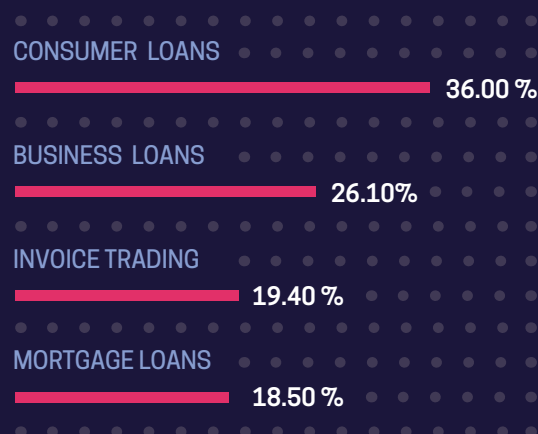
The P2P investment industry is already huge. There are an estimated 2000+ P2P platforms globally, excluding China, which until recently housed more than 4000 platforms on its own.

LOAN SEGMENTS

As seen in the table to the right, the largest segment of current P2P investments is personal loans, which consist of car loans, pawnbroking and short-term loans. This is followed by business loans, which account for both company loans and agricultural loans. These are followed by mortgage loans and invoice trading.

Until the third quarter of 2016, the development of loans in the P2P market in Europe shows an average growth rate of 50% in the consumer segment and nearly 300% in P2P for business. These growth rates suggest that in the future, the business loan segment will play a larger role in the overall market volume for P2P lending.

P2P INVESTMENTS SEGMENTED



THERE ARE

300+

**INVESTMENT PLATFORMS
CURRENTLY OPERATING
IN EUROPE.**

Of these, 100 platforms are already partners with Welltrado, and many more are waiting in line.

Future growths

This all-around growth only accounts for the traditional internet lending industry worldwide. If we consider other investor niches, the size of investment opportunities is tremendous:

◆ COMMODITIES

From 2007 to 2016, the number of contracts traded in the agricultural, energy and industrial metals categories rose from €1.16 billion to €5.77 billion, with a total nominal value of more than €100 trillion.

◆ DEBT MARKET

The global debt market value grew by €7.6 trillion to more than €215 trillion in 2016, with a total trading value of €52 trillion annually. Transaction costs of trading debt are currently estimated at €150 billion.

◆ REAL ESTATE

The size of the global real estate market has reached €217 trillion, and residential property makes up about 75% of the total value.

◆ EQUITY MARKET

The world market cap of listed domestic companies as of 2016 was €64.82 trillion, while the global annual stock turnover as of 2016 was €85.71 trillion.



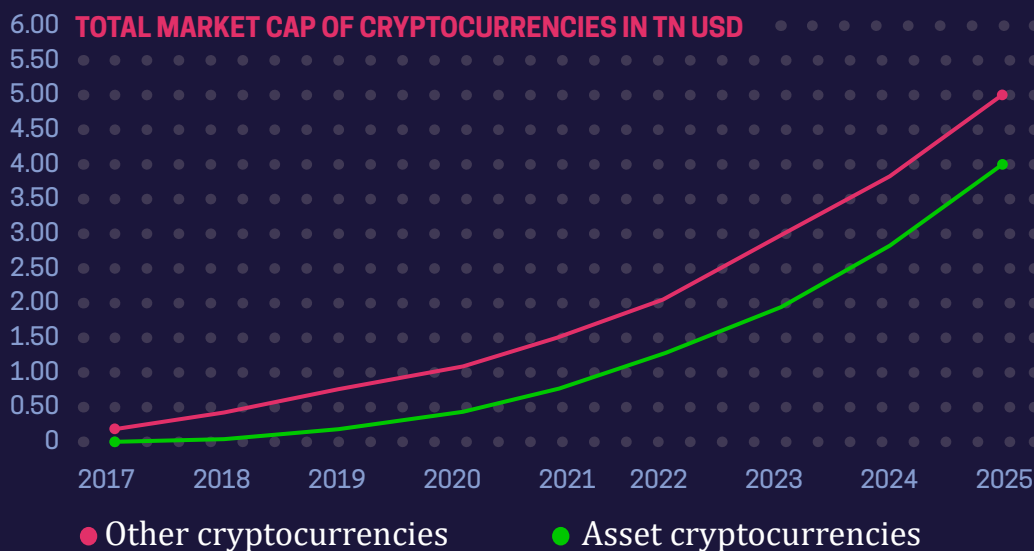
The market for P2P investments is growing immensely, reaching a volume of \$125,87 billion in 2016. This number is expected to be nearly 10 times higher by 2025. With Welltrado in the market, the sky would be the limit.

Market overview Cryptocurrency

Because Welltrado intends to build a strong bridge between the crypto markets and P2P lending platforms and markets, it is important to look at the current state of the cryptocurrency market both inside and outside of P2P lending.

CURRENT STATE OF CRYPTO MARKETS

First of all, the crypto market is growing quickly right now, and represents a huge untapped resource for P2P markets. The total market cap of cryptocurrencies reached €165 billion in August 2017 and is expected to grow continuously throughout 2025, as the graph below illustrates:



Crypto assets

There are currently two categories of crypto assets on the global market: cryptocurrencies and crypto tokens. However, describing the difference between the two can be difficult and blurry.

CRYPTOCURRENCY AND P2P PLATFORMS

The notable thing about the crypto markets is, however, that very few P2P lending platforms support the use of cryptocurrency, despite the large market volume. Therefore, this section will also be quite brief. Only a few platforms and other projects have recently begun to cater to this market, such as ETHLend.io, Blackmoon Crypto, ICONOMI, among others.

CRYPTO ASSET GROWTH

The market for crypto assets has grown by over 2900% since 2015. This market growth rate has remained consistently high, even above regular fiat capital markets. The market of listed crypto assets has reached 170 billion EUR, while the true market size is considerably higher, as not all assets are listed on exchanges.

Welltrado in the market

Welltrado is already established in the P2P market, with a successful comparing and investing platform.

We have already been working in the business for more than 12 months.

Welltrado currently focuses on the European market where there are ~300 platforms in all four segments (real estate financing, invoice financing, SME loans and personal loans), but we have much bigger ambitions than that.

Currently, we are in contact with 60% of the players in the markets (~200 platforms), and most of them treat us as partners. They see our activity as very meaningful for their own business and the market in general. We already have 100 integrated platforms, and more waiting in line!

We continue to connect with the rest of the market platforms.



PLATFORM SUPPORT

P2P platforms already support us with insights into their markets, sharing statistical data and data about their investors' profiles—things that are vital to the success of Welltrado's solutions.

Competitors

Welltrado has a unique and strong position amongst possible competitors. We engage with market competitors both as aggregators, a P2P crypto fund, and as a management tool. No other competitor engages these areas simultaneously in the way that Welltrado does.

Most competitors, as aggregators of loan investments, are limited to single jurisdictions, especially within the UK or the USA. Welltrado, on the other hand, would operate in all European countries at first, and later expand to other continents. One of our main goals is to facilitate cross-border investments.

FEATURE / PLATFORM

PLATFORM	VALUATION IN MLN. EUR	WORKS WITH CRYPTO CURRENCY INDUSTRY	ENABLES INVESTMENTS VIA PLATFORM	PROVIDES EDUCATIONAL MATERIAL / INDUSTRY NEWS	PROVIDES UNIFIED PRIMARY MARKET. BUY LOANS	PROVIDES UNIFIED SECONDARY MARKET. BUY/SELL LOANS
Welltrado.io	EXPT. TO RAISE 20	+	+	+	+	+
Orchard Platform	200	-	+	+	+	-
Orca Money	3,45	-	-	+	-	-
BlackMoon Crypto	40	+	+	-	+	-

PROBLEM #1

Diversification and management of investments

In the growing P2P investment market, the opportunities for profit are huge. **There are currently over 4500 P2P platforms in the world, which means there are over 4500 different account interfaces to understand, navigate and control.** But this also means that P2P lending investments are difficult to diversify and manage.



DIVERSIFICATION

Difficulties with diversifying and managing assets: Because P2P investment platforms are not backed by guarantees from states or large financial institutions, it is very desirable for P2P investors to diversify their investments—spread them out on several loans—so that one bad apple will not spoil the entire basket. Diversification is very important for any healthy investment on a large scale. By spreading investments across several loans, the chances of bankruptcy or default of one investment are mitigated by the others.

However, this can become an almost impossible task to achieve for even the most hard-working investors. To ensure a healthy asset, they must perform individual and in-depth research into every single investment, and to do this equally well for 50 different investments is too huge a task.

MANAGEMENT

Difficulties with managing properly diversified investments: Once the gigantic task of researching opportunities and correctly diversifying assets to secure the bulk of capital is complete, another problem immediately appears for the investor. Just how do you properly manage and monitor these 50 investments made? With the investments made across a host of different platforms, the investor needs to log-in to every account separately, each time they need to check on the investment. That is 50 times that a website address must be entered and a username and password needs to be entered as well! Every single time.

PROBLEM CONCLUSION

The current approach to the P2P market does not encourage or help diversification of assets, even though it is of vital importance for any larger P2P investments.

SOLUTION TO PROBLEM #1

Loan aggregator

To help investors easily diversify their investments, Welltrado has developed a loan aggregator for P2P platforms, which gathers information on loans from all affiliated platforms, and aggregates them through numerous data points. This provides a reliable rating and accurate risk assessment for every loan and platform. **By utilizing big data collection, all available loans are gathered and aggregated at Welltrado, allowing investors to browse and invest in rated loans across hundreds of individual platforms through a single, easy-to-use dashboard.**



At the core of Welltrado's vision is the aggregator tool, with the idea of gathering P2P platforms and building an online marketplace for them. This tool has already existed in a basic form for more than a year and has enjoyed success as a simple and easy display of loans and platforms.

AN E-WALLET FOR YOUR INVESTING

From this data, we start by building the marketplace and presenting the many loans in a simple, easy fashion. Welltrado will then develop its own e-wallet, which will be integrated across all compatible platforms so that investors only need to transfer money to one single account. Investors can then easily browse and view loans, as well as select the desired loans and the desired investment amount, completing the loan investment with merely a few clicks.

This makes investment and diversification of assets an extremely simple and streamlined process.

HOW DOES THE AGGREGATOR WORK?

Essentially, it means that we connect with numerous data points at all interested platforms. From there, we gather vital information about the structure of the individual platform, collect information about their equity, buyback policies, and everything else that potential investors might want to know.



HARD MAINTAINANCE

Performing well as an investor in the P2P market today is extremely time consuming. The task of investing and diversifying assets, as well as managing their successful progress takes an unreasonable amount of time and effort.



WELLTRADO

SOLVING PROBLEMS

The Welltrado aggregator and will help solve a host of issues in the P2P investment market:



DIVERSIFICATION

The aggregator will help investors easily diversify their assets by spreading their investments over many smaller loans, ensuring the investor's bulk capital if one of the platforms goes bankrupt or if a loan defaults.



SUSTAINABILITY

By using blockchain technology in data collection and rating platforms, Welltrado will provide sustainability to the P2P lending market by exposing and keeping track the "bad seeds" of the industry.



TRANSPARENCY

The big data collection and rating system will provide much-needed transparency for the market. Investors can view the basis of the loans they are choosing.



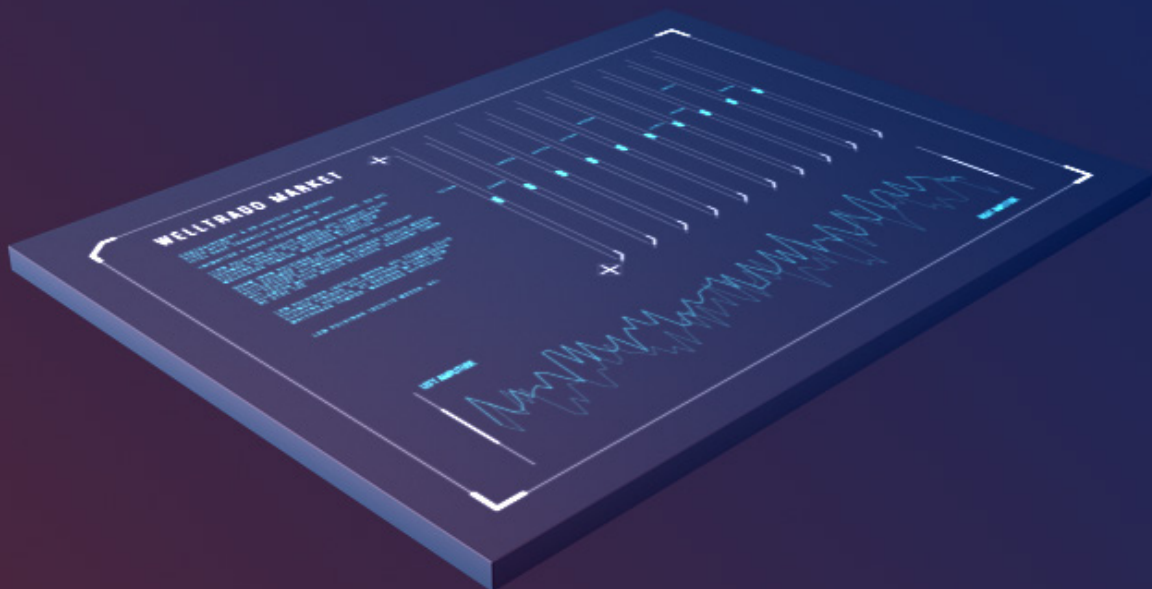
EFFECTIVENESS

The aggregation of loans into a single, browsable dashboard at Welltrado will greatly increase efficiency for investors looking for new opportunities.

SOLUTION ON PROBLEM #1

Powerful loan dashboard

To further facilitate and greatly enhance the investor experience, Welltrado will also develop a dashboard where **investors can manage and monitor their entire portfolio of investments made through the Welltrado platform across all P2P platforms.**



Management and liquidity

MANAGEMENT TOOL

The concept of the Welltrado management portfolio of loans is very simple. This tool essentially works just like an e-mail inbox, where any account, be it Gmail, Hotmail or any other, can be added and monitored in a single dashboard, if you provide the login details to the application.

Similarly, investors can input their login details to Welltrado. The system would then crawl the accounts on all provided platforms, gathering all available information and presenting it in a single, simple, professional and easily managed dashboard.

This eliminates the need for investors to log into dozens of different individual P2P platforms to manage and monitor their investments. And it also eliminates the need for filling out and updating annoying excel spreadsheets and diagrams.

CREATING LIQUIDITY: THE POSSIBILITY OF SECONDARY MARKETS

This management tool would also work like an e-wallet for loans. This means the possibility of a straightforward secondary market of loans on Welltrado. Normally, investments would be tied to the loans for the agreed duration.

But with this tool, investors could trade loans and create liquidity when needed, making the P2P investment market even more dynamic than it is today.

FACT:

On average, a retail investor will invest in 5-7 different platforms and monitors the returns/defaults in endless excel sheets



WELLTRADO

SOLVING PROBLEMS

The Welltrado Loan Portfolio Management tool will help solve the following problems in the P2P market:



MANAGEMENT

The portfolio dashboard will make managing and monitoring investments much easier, by gathering information from all committed loans.



DIVERSIFICATION

Using the tool will also make it much easier to maintain oversight and control of diversified capital, as all investments are displayed in a single dashboard.



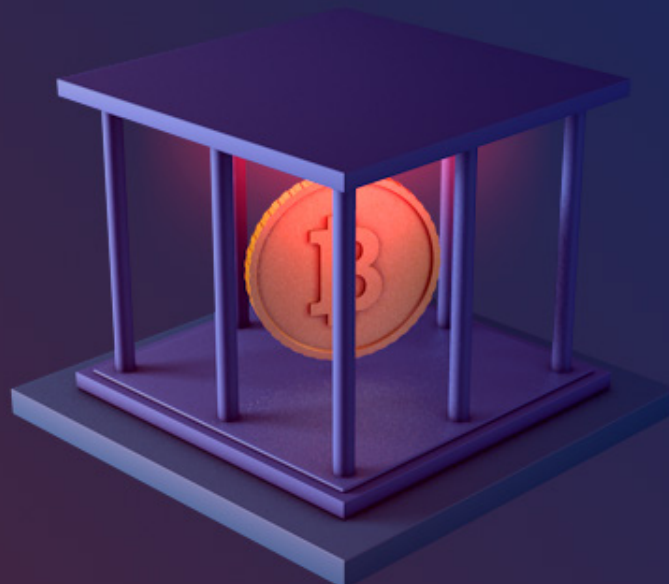
LIQUIDITY

By having the management tool act as a loan wallet, Welltrado will effectively be able to create a secondary market for investments. Investors would gain much greater liquidity as a result.

PROBLEM #2

Cryptocurrency and cross-border mobility

Because the P2P investment market is either unregulated or differently regulated in almost every country, cross-border investments are virtually non-existent; it is simply easier to invest at home, even though there may be much more profitable investments to be made abroad. Similarly, **the markets of cryptocurrencies have not yet found a viable way into the P2P investment market, even though the two are obviously compatible with their decentralized structures and interest in free flow and better access to capital.**



Crypto needs a way in

CRYPTOCURRENCY

Cryptocurrencies need a serious entry to the P2P market: As stated in the market overview, the market for cryptocurrency is ripe and ready for use on the P2P investment markets. Currently, only a tiny handful of current P2P platforms operate with cryptocurrencies, such as bitbond.com and ethlend.io. Large crypto-assets are waiting and interested in investing, and these could provide greater mobility, more liquidity, and grant access to a much larger amount of capital. But the crypto market has yet to find a stable entrance to the P2P market, even though the rising use of blockchain technology and the philosophy of decentralized freedom of cryptocurrencies is a perfect match for the P2P market.

In addition, P2P lending markets and platforms need to utilize the cryptographic technologies that have come to light recently. These include technologies such as blockchain and smart

contracts, as they present great opportunities for the market in terms of increased efficiency, security and, of course, profits.

Crypto investors need investment options tailored specifically to many different crypto investor profiles and their currencies, both for short-term and long-term investments, as well as software and infrastructure that facilitates a free and easy flow between fiat and cryptocurrencies in the P2P investment industry.

NO FLOW

According to the 2016 Moving-Main stream report from University of Cambridge on alternative finance, about 50% of firms in the EU indicated that there was no flow of funding from outside of their country, and 72% of platforms cited that there was no outflow of funds to other countries.

Cross-border mobility

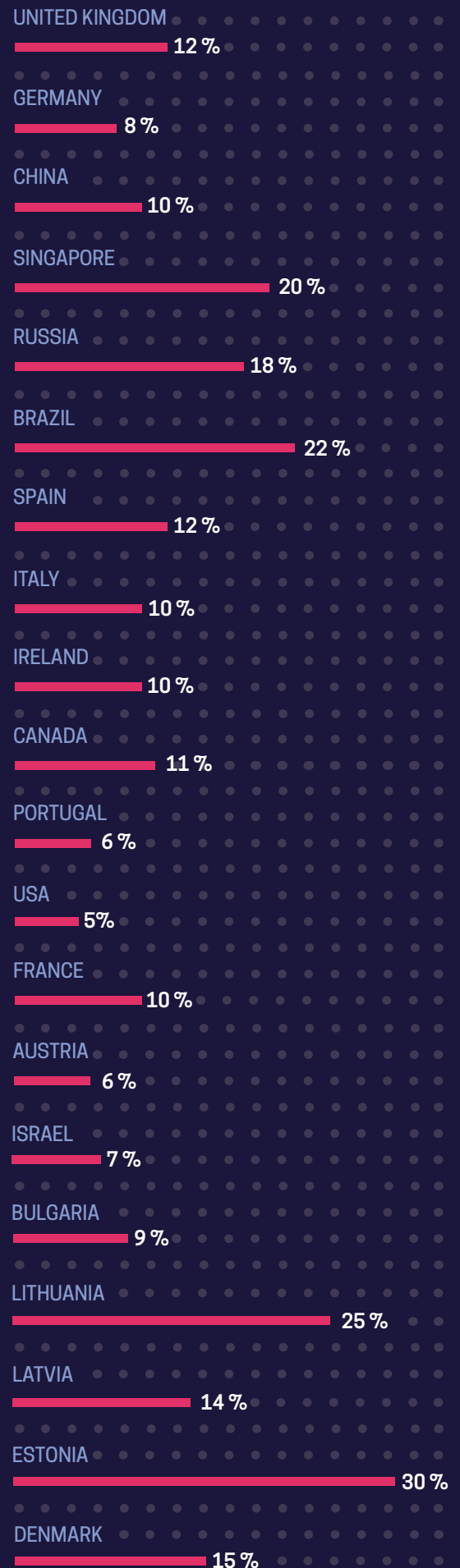
CROSS-BORDER MOBILITY

Low mobility of funding in the EU: The continuously low levels of cross-border investments are mainly attributed to poor regulatory harmony between countries, as regulation is fragmented across Europe. Regulations in countries are either too vague or too complex for investors to enter into cross-border investments. The most promising parts of Europe regarding cross-border investments are in the Nordic countries, as well as Central and Eastern Europe. But even so, the entire EU needs tools and structures that encourage cross-border investments.

Mobility is not only desirable within the EU. As the graph to the left illustrates, there are widely varying ROIs across the world.

Investors should have full opportunity to invest in their desired ROI across the globe. Profits should not be limited by borders.

ROI ACROSS THE WORLD (UP TO %)



SOLUTION TO PROBLEM #2

Setting global crypto free.

Global crypto investors do not have any real opportunities to enter the European P2P market properly. Most platforms require you to have an European bank account, or even an account in the local country. **So crypto investors stay out of the market, even though it could be the perfect way to diversify their crypto portfolio. A fund structure, together with the aggregator will give crypto the toolset it needs.**



Funding visions for the future

INVITING THE CRYPTOCURRENCIES

One of the greatest abilities of the fund will be that **crypto investors can invest cryptocurrencies in long-term P2P investments.** Using smart contracts and a token system, both fiat and crypto investors could invest in the fund. This means building a very important bridge between cryptocurrencies and the fiat market, as well as creating a flow between fiat and cryptocurrencies in the Welltrado ecosystem.

The Welltrado P2P lending fund will invest directly or indirectly into alternative lending products globally, and thereby become frontrunners in the development of the entire alternative lending investment industry. This is also important, as Welltrado intends to champion sound and healthy regulations, but especially to incentivize a harmonization of regulations internationally and globally.

The fund could also be used to help the aggregator tool grow, as investments in alternative lending forms would encourage platforms to develop APIs that connect the platforms with Welltrado's aggregation and portfolio-management tools. **By having the fund invest in new projects on the alternative lending market, Welltrado itself could grow directly as a result.**

TAILORED INVESTOR-PROFILES

To best serve the needs of investors, Welltrado plans to develop up to five different investment funds, so that many different types of investor profiles can be accommodated; short-, middle- and long-term investments would be available for both fiat and crypto investors.

Investment across borders

REGULATORY PROBLEMS

Because regulations currently are either too complicated or non-existent, investors have no good incentive to make investments across borders. It is an enormous task to keep track of the different regulations in different countries.

Keeping investments at home is currently much easier, as regulations are familiar and investments are easier to monitor—but it is not necessarily the best financial investment!

To solve the problem of lacking cross-border investments and at the same time allow cryptocurrencies to enter the P2P market, Welltrado will establish a P2P crypto fund. The fund will at first strive to make pan-European investments and later spread to the rest of the world.

HOW DOES THE WELLTRADO CRYPTO FUND WORK?

Investors would enter into a management agreement with Welltrado. The fund will then invest in cross-border loans and portfolios on behalf of the investors.

By investing in the Welltrado P2P fund, investors will find an easy way to make P2P investments across borders, using the Welltrado structure as a fund vehicle.



WELLTRADO

SOLVING PROBLEMS

The Welltrado P2P fund tool will help solve the following problems in the P2P market:



CROSS-BORDER INVESTMENTS

The Welltrado P2P fund would help investors make cross-border investments in an easy fashion, without the need to be familiar with dozens of individual national regulations.



ACCESS FOR CRYPTOCURRENCIES

By making different investment funds that appeal to crypto investors, the cryptocurrencies will be invited to invest in P2P investments, thereby acquiring a huge amount of potential capital for the market.



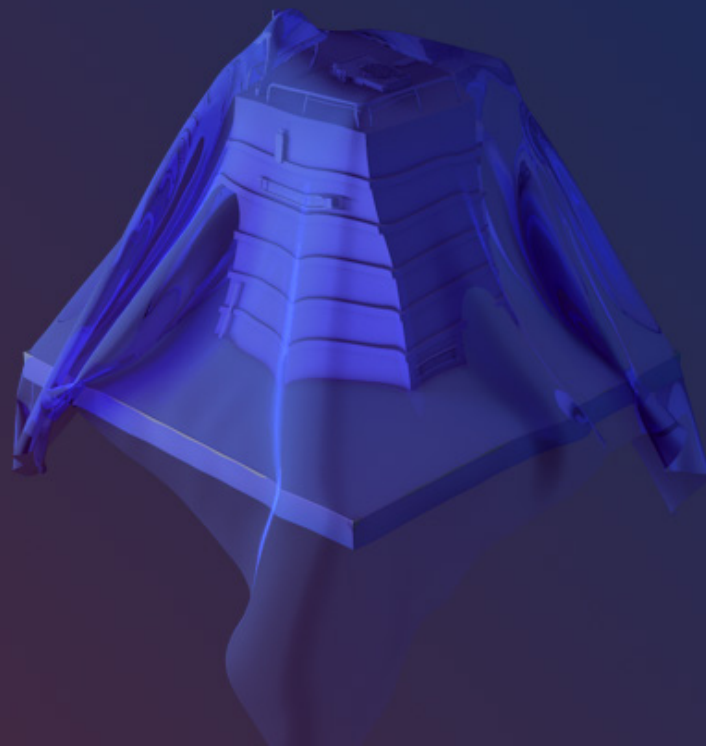
CHAMPIONING REGULATIONS AND VISIONS FOR THE FUTURE OF THE MARKET

By actively investing in alternative finance forms, Welltrado will help shape, build and grow the P2P market, as well as advocating for better and more unified regulations on the market.

PROBLEM 3#

Transparency, trust and reputation

As the market continues to grow, issues with transparency, trust and reputation arise. Investors need better tools based on massive data collection to scrutinize the investment opportunities, and to create more transparency on the market. Likewise, the market needs to hold itself accountable, as bankrupt platforms can reappear with new faces, while the market has no effective way of tracking them.



Not enough data

TRANSPARENCY

Diminishing transparency on the market: Because of the massive growth of the P2P market, both in market volume and in the number of platforms, the transparency of the investments and loans has been greatly weakened. There is too much to choose from, too little information provided, and too little done to earn the trust of investors.

Recent reports from Deloitte, Bloomberg, ECRI and many others agree that the biggest problem of a future P2P market is how to maintain transparency of assets, controlling and monitoring platform default rates, etc

There is not enough transparency on P2P investments for investors to make informed and sound decisions.

TRUST AND REPUTATION

Need for community regulation and trust-building: In the same vein as the issue with transparency regarding loans, we find a major problem in maintaining reliable trust and reputation in platforms and loans. The P2P investment market needs better instruments that rely on high-level technology and data collection, such as blockchain technology and algorithms, which would provide risk assessments of platforms and loan investments. Equally, the market needs tools to track and trace the “bad seeds” of the P2P market; the ones that go bankrupt and start over again under a new name, even though their model is still unhealthy.



The P2P market is vulnerable to those with less than good intentions. The P2P market needs new and better tools to create a sustainable P2P ecosystem for the future, where trust and reputation are well-founded in hard data, and with the market itself holding the platforms responsible

SOLUTION TO PROBLEM #3

Rating System

Tied to each loan investment and platform, we calculate a specific rating, which is based on the data points and APIs of the platforms. This combined rating and credit score is calculated through proprietary algorithms and provides a solid and transparent basis for investors to make their decisions.

PLATFORM RATING

is the first step in building market transparency, as it is the easiest and fastest to implement. Such a rating will help demonstrate the trustworthiness of platforms and the quality of the data that has been provided.

RISK BENCHMARKING

Risk benchmarking is the second, but more costly and difficult step in building transparency. However, here lie the biggest gains for investors; in addition to the platform rating, every loan is rescored with a proprietary credit risk model and assigned an individual EL grade.

Platforms are rated and evaluated on a range of parameters:

- + Years of operation, products, portfolio size
- + Pricing and appetite for risk
- + Continuity of business
- + Experience of team and shareholders
- + Transparency and disclosure of information
- + Historical accuracy of PD (Probability of Default) and LGD (Loss Given Default)
- + Credit risk process and external data objectivity/availability
- + Recovery strategy

Creating Transparency

PLATFORM EVALUATION

With the rating system toolset investors will be able to check ratios of platforms before they invest.

Welltrado uses the ratings to find the platforms that are going bankrupt or close to it. We will not make relationships with or recommend these platforms, and investors will be able to see transparently why through our ratings.

This rating system would then not just be helpful to the investors. Borrowers and platforms would have great interest in getting a good rating on the Welltrado platform, as it would save them the need to build reputation on several different rating systems.

BLOCKCHAIN-TECHNOLOGY

To help create a market based on trust, reputation and security, all collected data is kept through blockchain technology. This means that the aggregator will detect platforms that go bankrupt, platforms that have a large number of late loans and defaults, and platforms not managed by competent people.

It will also allow Welltrado, investors and the entire P2P investment market to keep track of platforms developed by people who have already had P2P platforms go bankrupt and are starting new ones. Finally, and most importantly, blockchain allows the storage of transaction data with no risk of data manipulation.



ALL IN REAL-TIME

All ratings and data will be constantly updated in real-time, providing vast and instant statistical data about every single loan and platform on several different parameters

Token model

The Welltrado token sold during the token launch is known as the **Welltrado token, or WTL**. This is the only time that these tokens can be created, and therefore the total supply of WTL s fixed.

TOKEN MODEL

Only WTL token holders are able to use the Welltrado platform. Every time a person gets returns on successful investments **a fee of 5% of the profits is taken and divided into two chunks: 2,5% of the fee goes to token burn. 2,5% goes back to Welltrado development.**

The tokens we burn is sent to an unspendable address that can be verified transparently, this action takes the tokens out of circulation forever. As a result the community using the platform will positively affect price through deflation. This we believe will more than likely compensate for the small 5% fee. Ownership of WTL creates a reserve that can be used as the fuel for future services

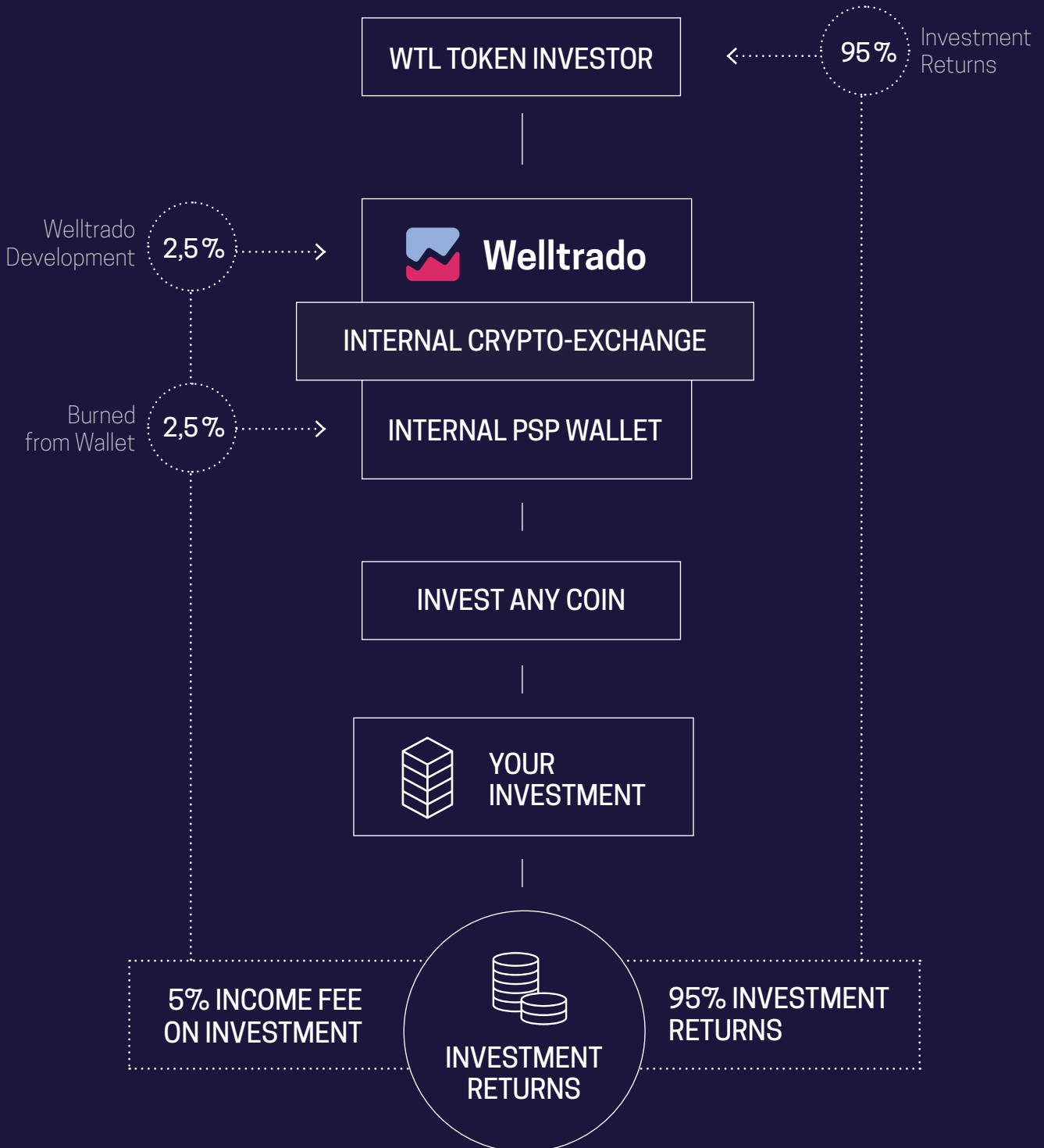
TRANSPARENCY

Thanks to Welltrado's intelligent proprietary technology, this 5% is transparent to the user, carried out immediately, at current exchange rate available.

In fact, Welltrado's built-in exchange will automatically search for the optimal rate for the fee transaction, on all exchanges with which Welltrado has integrated, and the instant formation of a corresponding lot for the purchase or sale of cryptocurrency on the selected currency exchange, will ensure that the customer gets the best conversion rate possible for the whole transaction.

WELLTRADO

TOKEN STRUCTURE



Sustainability, token sales terms

SUSTAINABILITY

How can Welltrado remain viable if participants do not want to buy and pay in WTL?

A core value proposition of Welltrado (and decentralization) is to guarantee future characteristics of platforms to both retail and institutional investors, without relying on the trustworthiness of an operating company. In order to do this, elements including fee rates must be codified into the software itself. It is expected that WTL will be the overwhelmingly predominant method for paying fees in the Welltrado ecosystem.

TOKEN SALES TERMS

Start: 09/04/2018

Total Token Supply:
100,000,000

Soft Cap:
1,500,000 WTL

Hard Cap:
65,000,000 WTL

All unsold tokens will be burned.

No token creation after ICO

Purchase Method:
ETH
BTC
LTC
- possibly others

Crowdfunding details

1 ETH = 1000 WTL

PHASE	DATE	DISCOUNT	HARDCAP
#0	Apr 9 - Apr 16	25 %	1,500,000 WTL
#1	Apr 30 - May 7	20 %	8,500,000 WTL
#2	May 7 - May 14	15 %	7,000,000 WTL
#3	May 14 - May 21	10 %	7,000,000 WTL
#4	May 21 - May 28	7 %	7,000,000 WTL
#5	May 28 - Jun 4	5 %	7,000,000 WTL
#6	Jun 4 - Jun 11	3 %	9,000,000 WTL
#7	Jun 11 - Jun 18	0 %	9,000,000 WTL
#8	Jun 18 - Jun 25	0 %	9,000,000 WTL

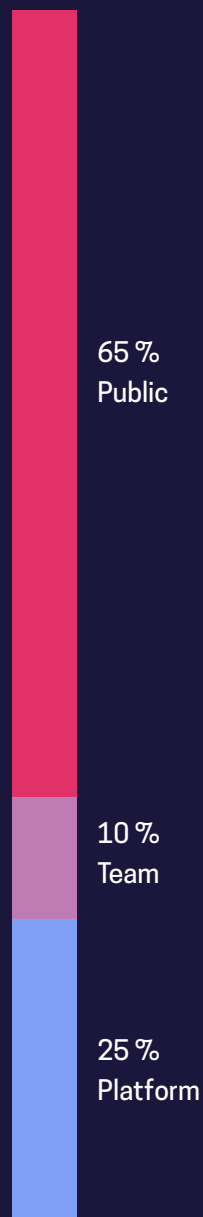
Total: 65,000,000 WTL

All unsold tokens will be burnt

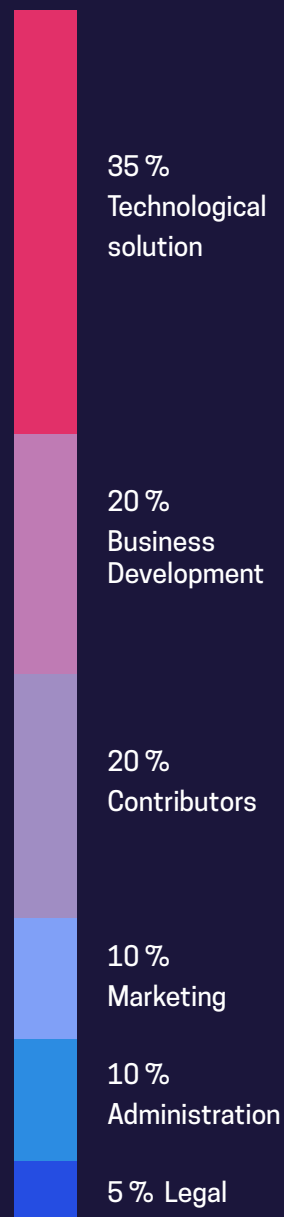
No token creation after ICO

Token allocation and use of funds.

Token allocation



Use of funds



ROADMAP



Dec 2016

Built a fully working MVP and integrated first 10 P2P lending platforms



Mar 2017

30 P2P lending platforms integrated and 300 investors referred through Welltrado



Mar 2017

Welltrado raised first investment from StartupWiseGuys



Sep 2017

50000 unique visitors at Welltrado. P2P loan aggregation mechanism initiated



Nov 2017

70 P2P lending platforms prepared for integration to Welltrado. Ready for token distribution



Dec 2017

Legal structure developed for institutional investors to get access to P2P market through Welltrado



Apr 2018

Distribution of Welltrado Platform Tokens



Oct 2018

Application for fund management license in Europe



Dec 2018

Version 2.0 of Welltrado loan portfolio management platform for retail investors unveiled



Jan 2019

Token distribution of the first fund: Low yield fixed fiat income



Feb 2019

Version 3.0 of Welltrado loan portfolio management platform for institutional investors unveiled



Mar 2019

Receive the fund managing license

MEET THE TEAM

Leadership team



TOMAS MEDECKIS

CEO, Co-founder

Experienced Managing Partner with a demonstrated history of working in the information technology and services industry. Skilled in Negotiation, Sales, Asset Management, Sales Management, and Equities. Strong business development professional with a Master's degree focused in Accounting and Finance from Syddansk Universitet.



KIM NIELSEN

CDO, Co-founder

Senior designer and strategist, with a decade of experience in the creative field. Kim has earned recognition for his work in over 300+ newspapers, including interviews with New York Times and BBC. Skilled in complex visualization, UX and strategy with a strong focus on innovative and human-centered solutions. Kim studied 5 years at one of the top Design Schools in Denmark.



ZYGIMANTAS STANCELIS

CTO, Co-founder

Zygimantas is an IT generalist with 5 years of professional experience in web development and functional programming. Self-driven business-minded developer who is highly familiar with asynchronous services, APIs and automated data collection.



ARTURAS SVIRKIS

CBDO, Co-founder

I feel the best in business development and marketing positions. I have deep understanding and experience in these Fintech industries: P2P Lending; ICO marketing and process development; Payment Service Providers and e-currency exchangers; Blockchain and cryptocurrencies.



POVILAS URBONAS

BDO, Co-founder

Passionate about entrepreneurship and innovations. Great business strategist, organizer, communicator and simply problem solver. Has a long term experience in analyzing and investing to different types of equity. 6+ years of studies in pure economics.



AISTE PALIUKAITE

Business development manager

Aiste is a Certified Financial Broker and Investment Advisor with 5 years of experience in investment banking field. Aiste role is to identify how each of our clients envisages their wealth and then help them create and implement an action plan to achieve defined objectives in light of their own lifestyle and life goals.



ALEX LEVCHENKO

App developer

Alex Levchenko is a Software Engineer who is passionate about mobile development. His mobile development experience has primarily been in building apps from scratch to revenue Alex Levchenko has been engineering mobile apps for ages but he is comfortable with other languages such as C#, JavaScript and Java.

MEET THE TEAM

Advisors



NICK EVDOKIMOV

Founder at [ICObox.io](#)

Nick Evdokimov is an inspired visionary blockchain entrepreneur with vast experience founding and developing innovative blockchain projects and automating and scaling up digital marketing processes. Nick has been engaged in Blockchain projects since 2014, and has become an active participant in the ICO market since 2016. Nick was also one of the first on the market to provide ICO 'on demand'. Founder of more than 10 companies, including IcoBox, Cryptonomics, ICORoadshow. He is also a consultant and advisor in numerous projects in the field of Blockchain. Author of seven books and numerous articles on internet marketing and blockchain technologies.



TOMAS MARTUNAS

Managing Partner [GoldfishFund](#)

Managing Partner at Goldfish Fund – Venture Capital Fund that Invests into Global Leaders. Experienced early stage investor. Spectacular entrepreneurial & operational experience. Director of various departments at Swedbank. CEO, App Camp – No.1 App development company in the Baltics.



XIAOCHEN ZHANG

CEO [Blockchain Frontier Group](#) President, [Fintech4Good](#)

Xiaochen leads the implementation of FinTech4Good and Blockchain Frontier Group's strategy which aims to introduce cutting edge fintech and blockchain solutions to emerging markets through incubation, acceleration and investment. He brings more than 16 years to scale up innovative ideas in North America, Africa, Latin America, Europe and Asia.



EDWARD W. MANDEL

Blockchain advisor

Edward is an Ernst and Young Entrepreneur of the Year Finalist, Blockchain Enthusiast and visionary behind many successful organizations. An avid entrepreneur, Edward has a knack for designing distinctive business models complemented with superior technology to deliver unparalleled service and profitability.



PHILLIP MCFALL

Fixed income analyst

Phillip studied accounting and finance in Denmark and had a summer abroad at London School of Economics. Phillip moved to London in 2015 and has since worked in the FinTech sector. First as a Fixed Income analyst with a focus on structured finance and currently within Financial Product Sales.



SARUNAS BELICKAS

Entrepreneur, IT City – managing director

Sarunas newest venture is a modern lottery company – Smart Lotto. He has 12 years experience in business. Sarunas has been managing IT company – IT City which has branches in UK and Denmark.



JOIN US IN DISRUPTING A €109 BILLION INDUSTRY.

Unlike other ICOs that do not yet have a product at launch and bear product development risks, Welltrado is an existing developed product with a monetization model.

The team has extensive expertise in asset management. We have all the ingredients in place to scale the Welltrado platform and business right after the ICO.