

Do you wish your money was working as hard
as you are?

Do you wish you could stop working
and have your money work for you?

CASH FOR CASH

Summary document

*Initial discussion document; numbers in
orange illustrative and not actual;*

Overview

- New type of product for “average Joe and Sue” who would like to see >2% returns
- Based on their risk profile and flexibility for locking up the cash, returns will vary:
 - Short term non-committed monies could see up to 5%
 - Long term commitment (>12 month lock-up) could see up to 10%
- Provide 100% transparency on where the money is and how it's working for participant
- Flexible mechanism to “cash-out” or “double-down”



How does it work?

- TBD

How do we make money?

(Part I)

New Product Launch

Company granted % ownership in each new "product" which they can either hold or sell at their discretion

- Performing loan (PL): 10% fee at creation of product
 - Example: \$150K PL purchased by company; 165K smart contracts issued @ \$1 each valuing loan at \$165K; company received 15K smart contracts
- Non-performing loan (NPL): *<do we want to increase % for NPL?>*
- New construction: 10% fee at creation of product
 - Example: \$450K required to purchase and construct property (all construction costs already contain 25% buffer); 495K smart contracts issued at \$1 each valuing property at \$495K; company receives 45K smart contracts

How do we make money?

(Part II)

Asset Sale

Company receives % of proceeds upon disposing of assets

- Seized properties: After all original participants get their money back, the company takes 20% of the profits prior to distributing the remaining profits to the participants
 - Example: loan purchased for \$165K is sold for \$200K; company gets 20% of \$35K or \$7K; remaining \$28K split between participants
- Developed properties: After all original participants get their money back, the company takes 20% of the profits prior to distributing the remaining profits to the participants.
 - Example: property developed for \$495K is sold for \$600K; company gets 20% of \$105K or \$21K; remaining \$84K split between participants

How do we make money?

(Part III)

Cash Management

Company receives % of monthly interest for managing products

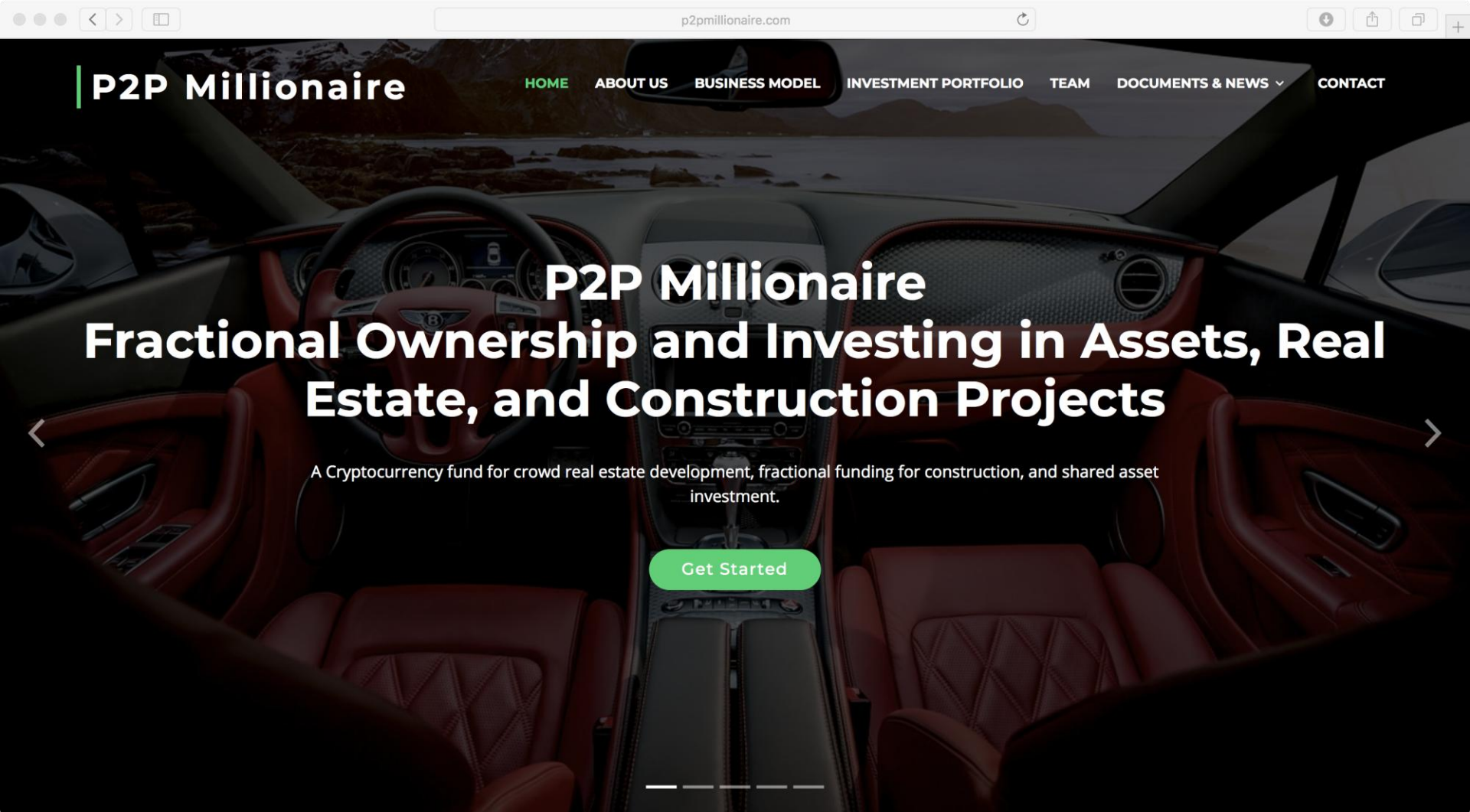
- Performing Loan: the company takes 15% of interest paid prior to distributing remaining interest to participants
 - Example: 7% interest on \$100K loan collected monthly; company 15% of \$7K or \$1,050; remaining \$5,950 split between participants
- Non-performing Loan: the company takes 25% of interest paid prior to distributing remaining interest to participants

Next steps

- Discuss points in orange
- Discuss website changes
- Discuss "open market" concept and how users will be able to exit investments ...
 - is it open market or is it back to us?
 - What will require less regulation?
 - What is safer?
 - What would customers want?
- Build out / storyboard interface

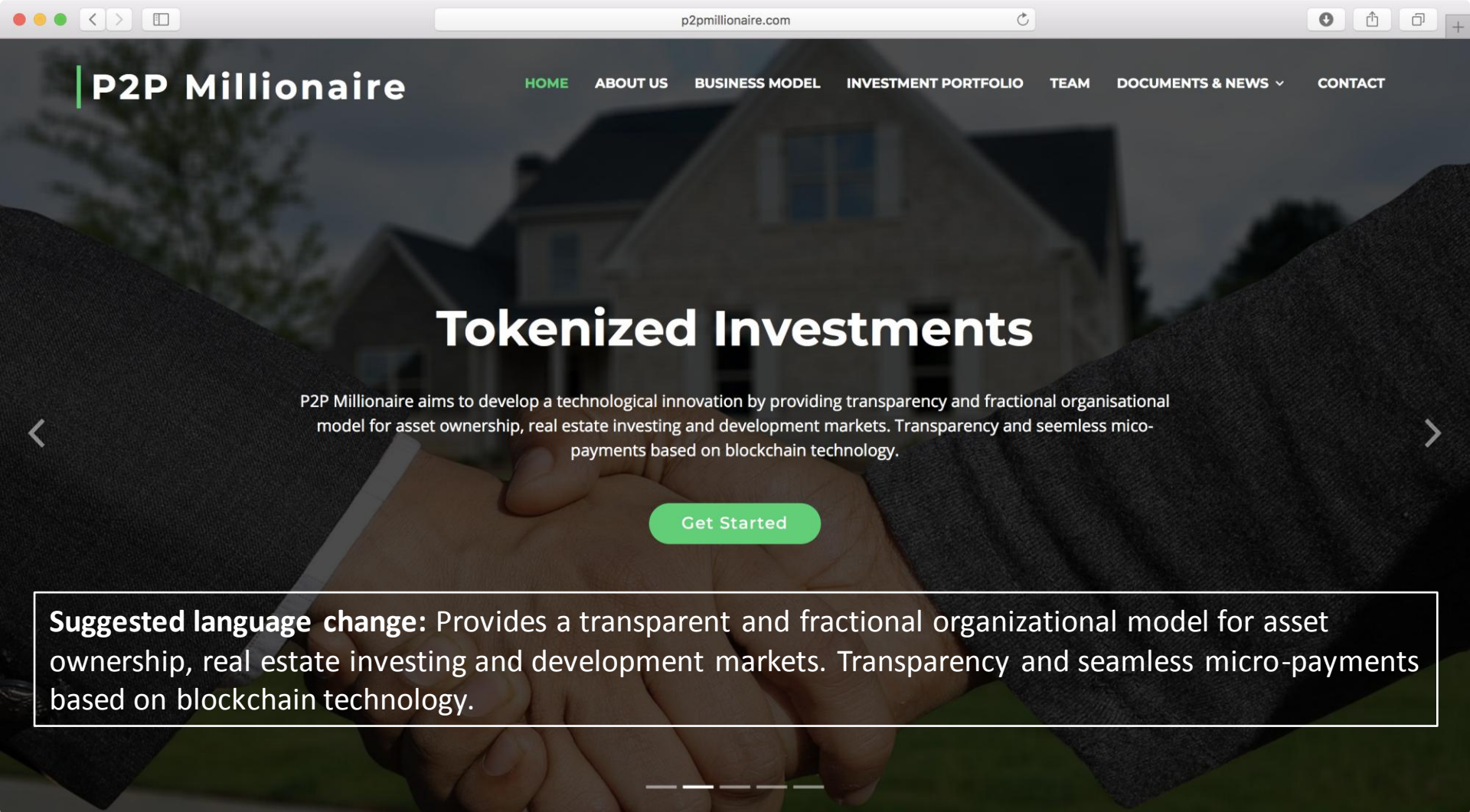
Website feedback

- Basic feedback inline with summary document
- Not commenting on name and other features that will change over time



COMMENTS

- Should we stay away from the word "investing"? Is there more regulatory scrutiny? We should look at what others are doing
- I believe with the change of direction away from tokens and into smart contracts, the "cryptocurrency fund" portion would go away but not sure how to replace that with block chain or smart contract terminology



Tokenized Investments

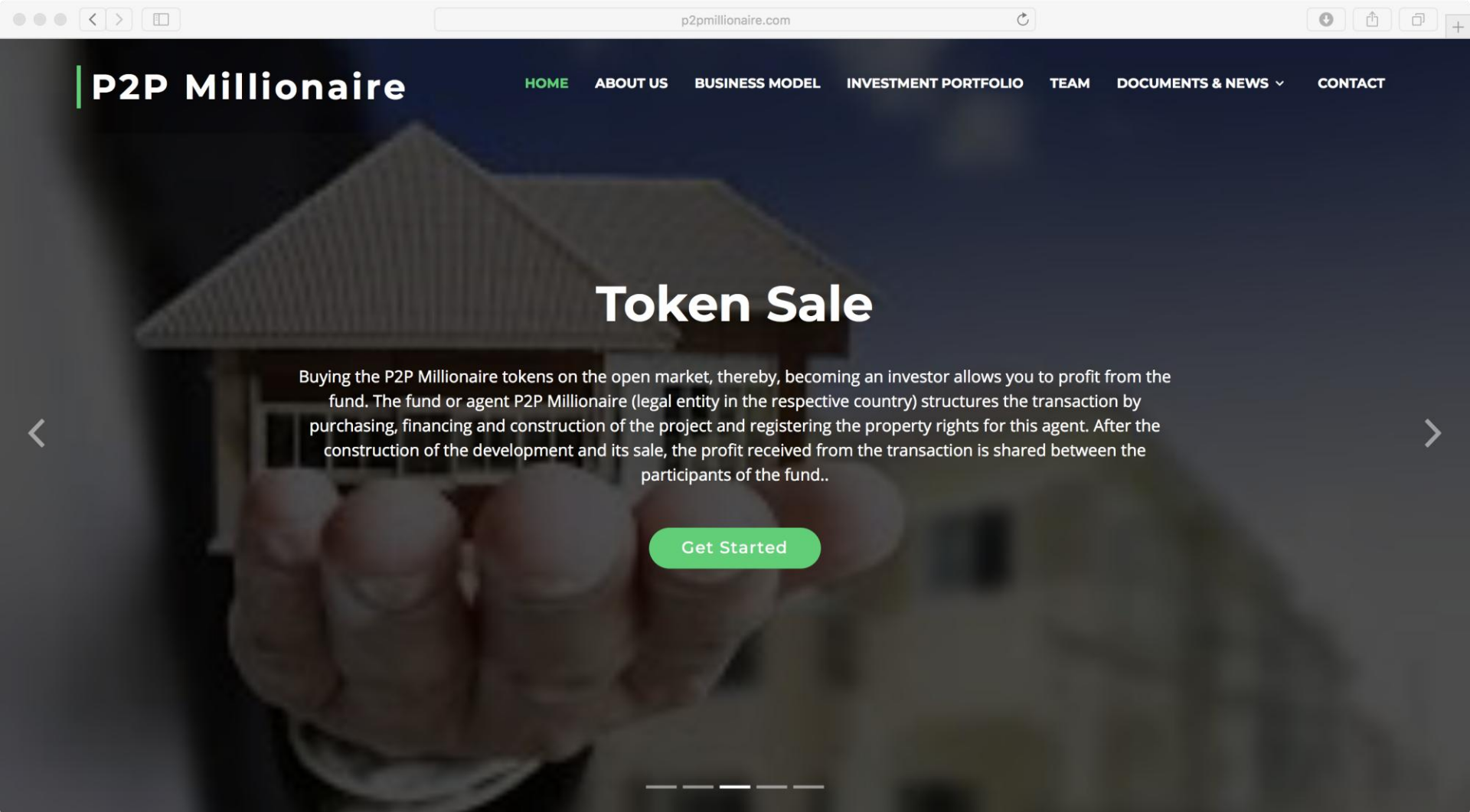
P2P Millionaire aims to develop a technological innovation by providing transparency and fractional organisational model for asset ownership, real estate investing and development markets. Transparency and seamless micro-payments based on blockchain technology.

Get Started

Suggested language change: Provides a transparent and fractional organizational model for asset ownership, real estate investing and development markets. Transparency and seamless micro-payments based on blockchain technology.

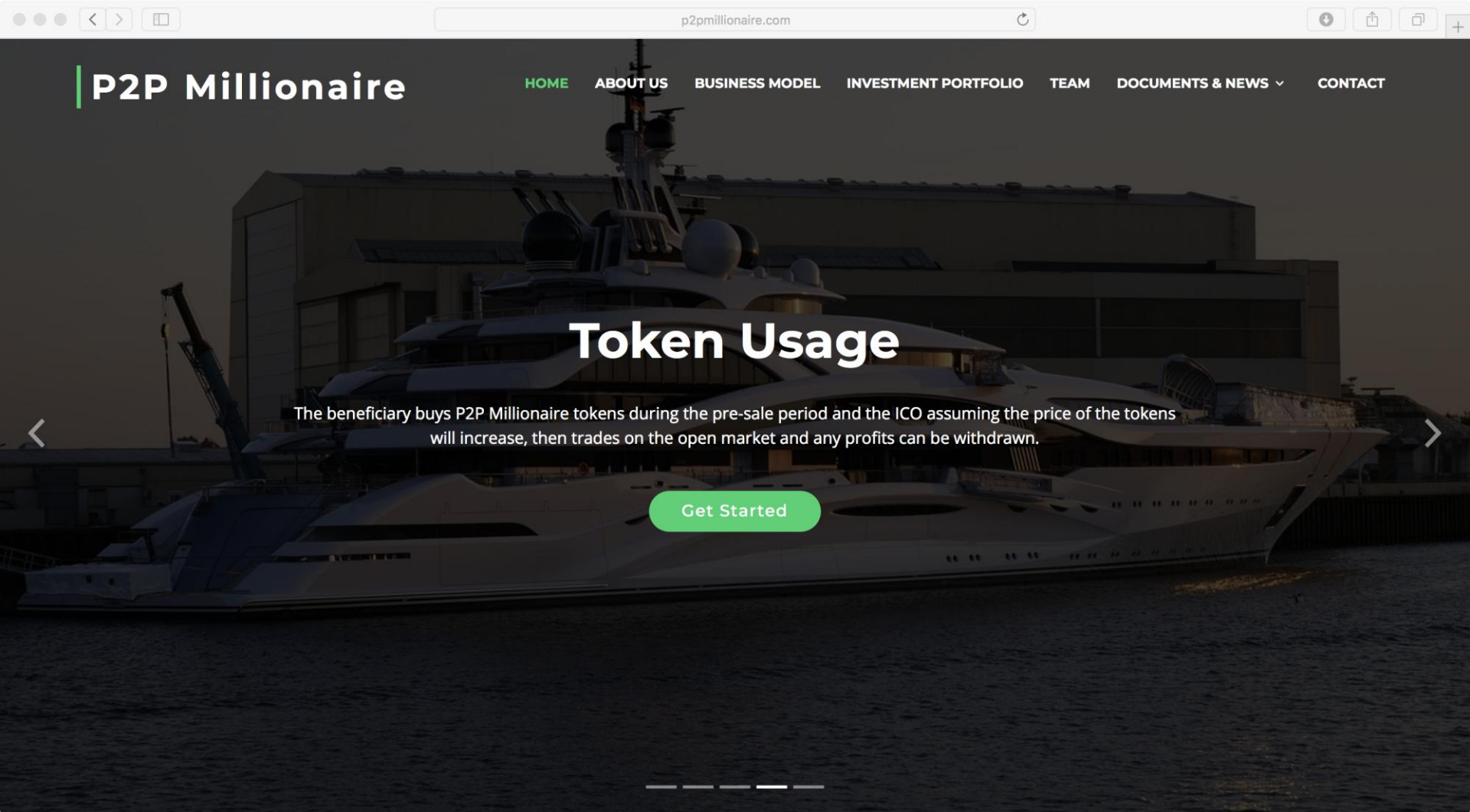
COMMENTS

- Should we stay away from the word "investing"? Is there more regulatory scrutiny? We should look at what others are doing
- Would we still call this "tokenized investments"?
- Should we be saying "aims to develop" if we already have it done?



COMMENTS

- Should we stay away from the word "investing"? Is there more regulatory scrutiny? We should look at what others are doing
- I forgot to cover this in the overview but we do need to talk about the "transferability" of the fractional ownership and associated revenue stream. Would the smart contract be a token?
- Do we want to talk about "open market"? If so, how is that market regulated? Are they selling to the open market or selling back to us?



COMMENTS

- I believe this goes away now as we're not talking about ICO. Or is there something else?

Fractionalizing Investments

P2P Millionaire technologies will allow investors to enter into real estate transactions at all levels of financial security, thus everyone can invest any amount of money in the purchase and construction of the development regardless of its location.

Get Started

COMMENTS

- Should we stay away from the word "investing"? Is there more regulatory scrutiny? We should look at what others are doing



Shared Asset Ownership

The beneficiary buys P2P Millionaire tokens on the open market, the profit received from the asset, or asset's income is shared between the participants of the fund in a transparent blockchain with full disclosure on all transactions, revenue shares, and payments.



Real Estate and Construction

Investor buys token. After the construction of the development and its sale, the profit received from the transaction is shared transparently via blockchain between the participants of the fund.



P2P Millionaire Token for Fractional Investing

The beneficiary buys P2P Millionaire tokens during the pre-sale period, ICO, expecting the price of the tokens to increase, then trades on the free market and secures the profit.

Shared **Revenue Generating** Asset Ownership

Gain access to products through the purchase of smart contracts to a fund from the **company or open market**, the profit received from the sale of the asset or the asset's income, is shared between the participants of the fund in a transparent blockchain with full disclosures on all transactions, revenue shares, and payments

Real Estate and Construction

<Don't know how to introduce this>. After the construction of the development and its sale, the profit received from the transaction is shared transparently via blockchain between the participants of the fund.

I think we remove this one ... or is there something you want to replace that with for now?

COMMENTS

- Does the word beneficiary have any connotation with financial sector and investment?
- Still need to resolve open market vs. company in terms of purchases
- Is "fund" the correct word?
- Smart Contract vs. Token. Help me understand

ABOUT US

P2P Millionaire tokens will allow interested parties to share ownership in assets, or even development projects for the purchase and fractional sharing of any asset such as: real estate notes, construction of new real estate projects, and revenue share on commercial real estate. Innovating technology allows full transparency and management with high speed and unsurpassed blockchain security. .

ABOUT US

We are challenging the age old saying that *"it takes money to make money."* With Cash 4 Cash, anyone can put their money to work like millionaires for as little as \$20. We are democratizing financial products using innovative technologies which allow full transparency and management with high speed unsurpassed blockchain security.

Option 2 for second sentence...

We are democratizing financial products through secure smart contracts and transparent fractional ownership **powered through high speed unsurpassed blockchain technologies.** <is this right?>

Our Mission

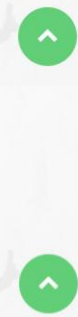
With the P2P Millionaire token, anyone can

Fractional Investing in Construction

Investing in P2P Millionaire Tokens

Our Mission Our Products

Trying to think what we should put here in two or three columns. Need to be clear what the difference is between "About us" ... "Our Mission" ... and anything else we put up.



ABOUT US

P2P Millionaire tokens will allow interested parties to share ownership in assets, or even development projects for the purchase and fractional sharing of any asset such as: real estate notes, construction of new real estate projects, and revenue share on commercial real estate. Innovating technology allows full transparency and management with high speed and unsurpassed blockchain security. .



Our Mission

With the P2P Millionaire token, anyone can invest in the fund for crowd shared assets, real estate, or construction investments. Token holders participate in fractional owned development or investment property opportunities. All investors will have their own ICO-wallet and will be able to govern P2P Millionaire tokens securely and quickly. The P2P Millionaire Token uses the Crowdfunding process to secure the best sites for developing projects thereby creating capital to make a profit for participants.

Our Mission

We wanted to challenge the age old saying “that it takes money to make money.” So we created Cash 4 Cash, where anyone can start investing like millionaires for as little as \$20.

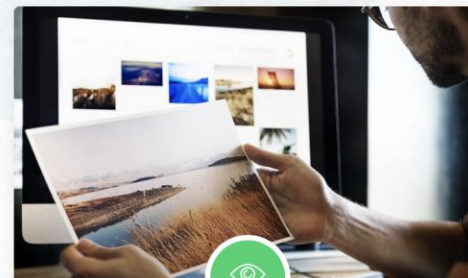
Cash 4 cash smart contracts will allow interested parties to share ownership in assets or even development projects.

With the Cash 4 Cash platform, anyone can participate in crowd shared assets, real estate, or new construction development. All participants will have their own **fully secured smart contract** portfolio to manage their products and choose how to use their cash proceeds.

Investing in P2P Millionaire Tokens

I think we remove this; not sure if / what to put in it's place

ment projects for the purchase and fractional
nue share on commercial real estate. Innovating
urpassed blockchain security. .



Investing in P2P Millionaire Tokens

The beneficiary buys P2P Millionaire tokens during the pre-sale period and the ICO assuming the price of the tokens will increase, then trades on the open market and any profits can be withdrawn. These assets are chosen by the fund manager, and are additionally voted on by token holders via proof of stake.

PROJECT BUSINESS MODEL

The basis of the technical innovation is that P2P Millionaire is built on a private blockchain, constructed on Bitcoin Core blockchain technology integrating an RSK Java layer allowing smart software and contracts. Investors will be provided with tokens in return for raised funds at the stages of pre-sale and ICO. The tokens themselves can be exchanged in a free market when they are listed on the exchange. Holders of tokens can count on making a profit from investing in Per Fund tokens in the shared assets, real estate notes, commercial projects, and construction of various developments.



Fractional Ownership Investment Model

Token holders will earn a return backed by a shared asset, real estate notes, or a construction project.



Profit Distribution

The founders of the P2P Millionaire reserve 25% of the profits, while 75% of the profits are automatically distributed, in Ethereum, among the participants through the smart contracts mechanism.



ICO Structure

The initial number of tokens is set at 65 000 000. The final number of tokens is not established, since it may be necessary to issue tokens before the end of the placement and / or the destruction of the unsold balance upon its completion.



Pre Sale Tokens

P2P Millionaire is raising funds for launching the platform and financing the primary fund. The start rate of one token is set at \$1 (USD).



Token Distribution

Among users: 86%;
• Purchased by P2P Millionaire Fund: 12%;
• Incentive campaign: 2%;



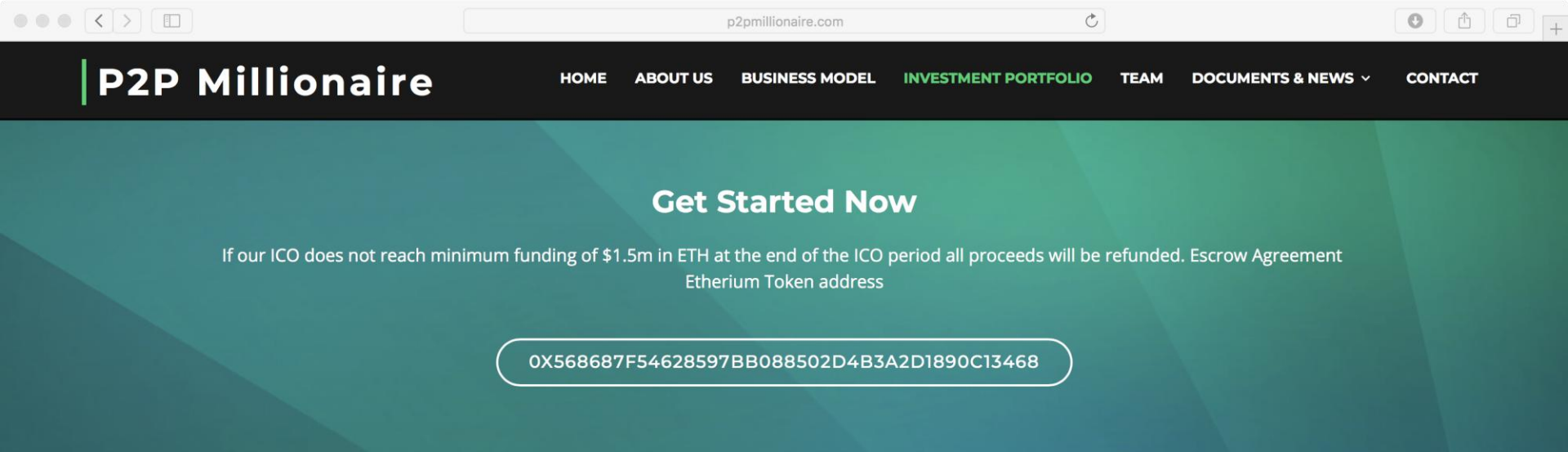
Bounty Program

Social media and referral program: 35% of the total remuneration; • Translations to other languages on Bitcointalk: 15% of the total remuneration; • For special support: 40% of the total remuneration;



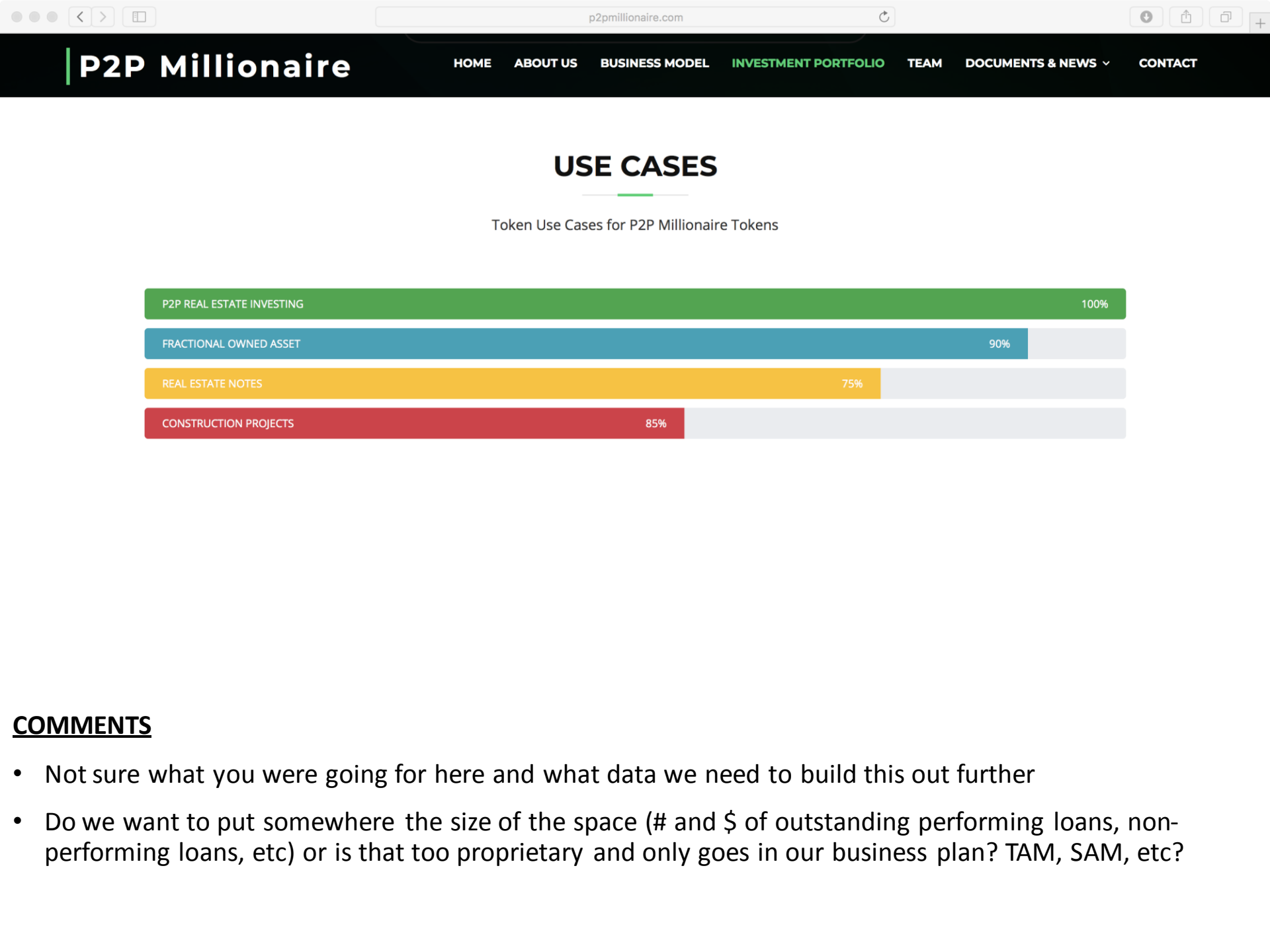
COMMENTS

• asdf



COMMENTS

- Remove correct?



FACTS

Private Blockchain and Ecosystem Based on Bitcoin Core. Java Based Smart Contracts

274

Token Holder's

21

Funded Real Estate Projects

1,364,900

Total \$US Invested

122

Annual Return % - Net Profit ROI %
2018 Q2

COMMENTS

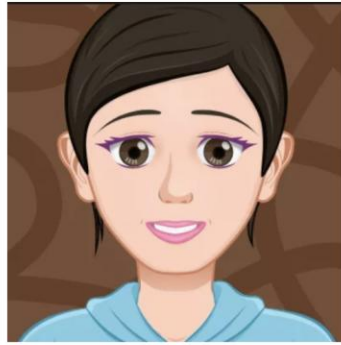
- I like this ... assuming it's all fake now so we need to find out what gets put in there as a placeholder

COMMENTS

- Need to develop this interface a bit ... let's brainstorm / whiteboard on Thursday

TEAM

Meet Our Team



CONTACT US



COMMENTS

- Let's build this out with you and me. Who else would you want to put?

CONTACT US

Private Blockchain and Ecosystem Based on Bitcoin Core. Java Based Smart Contracts



ADDRESS

202 Ocean Drive, Miami Beach, Fl 33154, USA



PHONE NUMBER

+1 3106229784



EMAIL

info@p2pmillionaire.com



COMMENTS

- Is this actually going somewhere?