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DVLP WHITEPAPER

[DVLP]

Executive Summary

Real estate is one of the most important sectors in the world economy. History tells us that more great fortunes have been made in this asset class than any other. Traditional methods used to buy and sell real estate have failed to keep pace with public expectations and advances in technology. Ownership of a Real Estate Asset for investment purposes is becoming more and more difficult around the world. The DVLP Fund aims to disrupt the world of real estate by applying blockchain technology to an industry that is historically inefficient and not easily accessed by investors of all sizes. With the rapid rate of adoption of crypto-assets, DVLP strives to remedy the situation of hard to access explosive growth opportunities in the real estate market. DVLP uses ethereum based smart-contract technology to provide the best ecosystem for real estate investments. We aim to eliminate intermediaries, improve transparency and liquidity, lower barriers to entry, and alleviate tax issues associated with cross-border transactions. DVLP-COIN is a decentralized cryptocurrency that is robust, multi-use with significant future for the smart investor in the real estate industry. It has simultaneous use functions such as use on the investment platform, lending and trading on the exchanges we have in place ready for lunch. To make the project concrete, we aim to raise initial funding via ICO and PRE-ICO processes that will ensure we attract a diverse range of investors and a more democratic outcome. There will be a total of 250 million pre-mined tokens in the DVLP system. This white paper gives a detailed description of our planning and discusses the current status and future plans of the DVLP platform. It aims to demonstrate how we are using our teams' expertise to make real estate based investment easy and accessible for everyone.

Disclaimer

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Background

Real estate investments play a major role for private and institutional investors to help maintain a balanced investment portfolio. Access to loan capital is a decisive factor in real estate and we are utilizing the DVLP Fund as a cash rich buying superpower when we are accessing markets.

Due to the financial crisis and growing regulatory requirements in the banking sector, alternative financing models including real estate debt products have become more and more important for project developers and investors as well as a source of secure returns. However, despite having a tremendous size (\$217tn) and volume (\$1.4tn), it remains one of the most inefficient of assets.

Problem

The problem we see with the exponential growth in cryptocurrency is that a lot of the new technology and groundbreaking systems are high risk and volatile ventures. They can and have been extremely profitable for investors how have got in at the right times but can also have high impact on your crypto portfolio if you don't have some diversification in there. New Technology, Real Life Uses and Real Life Assets, in our opinion, are three key parts to your portfolio. We are the Real Life Assets part of your crypto portfolio.

DVLP: The Solution

The DVLP Fund aims to disrupt the world of real estate by applying blockchain technology to an industry that is historically inefficient and illiquid. With rapid rate of adoption of crypto-assets, DVLP strives to remedy the situation of illiquidity and opaqueness in the real estate market. DVLP uses ethereum based smart-contract technology to provide the best ecosystem for real estate investment. We aim to eliminate intermediaries, improve transparency and liquidity, lower barriers to entry, and alleviate tax issues associated with cross-border transactions.

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DVLP buys Real Estate in key territories around the world for short term explosive growth. The DVLP Investor platform provides opportunity for investors to place coins directly into a Real

Estate investment at a fixed return or into a finance model where developers apply for finance on their projects at a higher rate of return than if just an asset purchase.

DVLP will buy and develop the following opportunities:

- Repossessed or Dilapidated Property at 45% or higher discount
- Land with outline planning permission for developments over 15 units
- Large Buildings with outline planning permission for apartment or condo conversions
- Portfolios of over 5 units
- Buildings with 7 or more rooms suitable for HMO Conversions

DVLP The Currency of Modern Day Real- Estate

DVLP-COIN is a robust, multi-use with significant future for the smart investor especially in real estate industry with simultaneous use functions.

DVLP-COIN will significantly reduce the conventional banking and transactional overheads and timeline inefficiencies, as well as security issues that factually plague classical real estate ownership and purchase processes.

Our Vision

DVLP allows any amount of money to be contributed towards a real estate investment. Anyone can exchange DVLP tokens for ownership of part in a development or finance vehicle for 3rd party developers worldwide. Token Holders/investors would get profits in ether, and users can even trade/sell rights to those investments on the platform or one of the exchanges we are aligned with.

Why Invest in DVLP-COIN?

Investing into DVLP should be for the reasons listed here;

- You want to have exposure to a token sale that has explosive growth potential from PRE-ICO to public listing
- Your crypto portfolio does not have sufficient Real Life Asset exposure for stability
- You want to build a hands off property portfolio
- You want exposure into hard to reach markets worldwide with a minimal investment amount

Backed by Physical Assets

We believe the best part of crypto is the fact it is decentralized without any control of a specific government. This paired with a real life tangible asset such as Real Estate gives the coin holder the best of both worlds in an asset backed decentralized coin.

Peer to Peer Payment

DVLP has the built in functionality of peer to peer payment that facilitates the users to send and receive their earned amount directly into their e-wallets without having to worry about massive surcharges implemented on traditional payment methods.

Community Voting

You can take part in decision making process of the future, as it is based on Blockchain, so you don't have to worry about any centralized body controlling the process.

Lightning Fast Exchange

You can exchange all of your digital assets within fraction of seconds without having to worry about any additional fee or taxes.

Simple, Easy and Cheap

DVLP-COIN transactions are intended to be simple, easy and cheap. We would provide a simple to use interface using which you can easily do all of your transactional activities easily.

Portable

DVLP-COIN is designed to be portable. With the current major currencies, it is difficult to carry around large amounts of money. Cash amounting to millions is risky to carry for several reasons, which is why cryptocurrency investors prefer it to other currencies. With DVLP-COIN, you can easily carry around a large sums of DVLP on your smartphone.

Exchangeable

The DVLP-COIN coins can be traded in the exchanged markets by placing coins into the market approximately 1 Day after the closure of crowd sale.

No Inflation

DVLP-Coin supply will only have 250M Coins worldwide. This will create an economic system based on deflation allowing DVLP-Coin prices to rise, appreciating with high demand and limited supply of coins that cannot be increased.

Decentralized Income

By placing your DVLP coins into an investment, you receive an income based on Real Life assets that is returned to you in a set duration of time back into your decentralized wallet.

Investing or Trading

You have the option to hold your DVLP coins in your wallet, invest them into an asset for an agreed return or you can trade them on an exchange. For long term growth we believe that investing them is the better option but you have the choice of all 3.

Portfolio Diversification

If you are looking to trade DVLP on pre-ICO or ICO you are already aware of the explosive growth that ICO's and pre-icos' give investors who get in early. This can sometimes have our portfolio exposed to asset classes we would not normally invest in. DVLP gives your portfolio of

crypto coins the diversification into what is typically a steadier and safer asset class in Real Estate.

World Wide Acceptability

DVLP-COIN would offer worldwide acceptability. Designed for the real-estate industry we are also working with 3rd party providers to use DVLP on other exchanges in return for fund parts or part purchase in large scale crowdsale purchases.

Here is a brief list of the benefits you get with DVLP-COIN

- Access to markets around the world that are mature but still offering explosive growth
- Choice of Real Life Asset Purchase or Finance Vehicle

Our Competitive Edge

The DVLP platform stands out from the crowd as we actively seek 3rd party approval on all deals by some of the top advisors in the Real Estate field, with offices dotted in every key economy making them most equipped to guide us on investment for our three core functions.

DVLP | Advisors

Before we proceed with a deal we consult with a team of advisors to make sure that our due diligence is in line with the fund goals and the investment makes sense.

We have 3rd party advisors from the following companies and governing bodies all providing paid for advice. There are no coin incentives to 3rd party advisors for their services or ties to use them exclusively.

DTZ is a sub company of one of our other advisors - Cushman & Wakefield. DTZ cover advisory services for us in the Middle East and Asia.

Cushman and Wakefield are one the largest companies of their kind in the US, based out of Chicago, Illinois. They assist with due diligence for US based purchases.

RICS are the point of contact for us in Europe and they provide us with firm pricing for our purchases along with forecast pricing on the exit of the asset.

Our 3rd party advisors assist us with information gathering on all acquisitions. This means that every asset we purchase is assessed both in house by our expert team and also by an internationally recognized valuations department which we outsource at a fee or on a retainer depending on the company we use.

Backed by Legal Team

Our legal team has been involved in this process from the ground up, with regards to conceptualization, framework, development and registration, ensuring we have covered every angle from a legal perspective. The legal teams ensure that each aspect of planning and development has been executed with the legal framework and guidance embedded in our thought process. This is one of biggest competitive advantages that we hold over our competitors. Particularly, in an industry which is so complex and heavily regulated, we strive to a new level of transparency and trustworthiness in the services we provide. Much of these traits have disappeared from the finance industry since the 2008 collapse, and it's about time, they were brought back.

How We Add Value to the DVLP Ecosystem?

'Value' is defined as a something of worth, high opinion or usefulness. Something which cannot be bought in this world is trust, and therefore the single most valuable attribute that any service provider should strive for. Hence, trust and transparency were the driving factors behind the conceptualization of the DVLP Fund platform.

By being proactive and listening to the demands of consumers in the real-estate industry, we have attempted to satisfy as many of these desires possible by developing DVLP-COIN Platform on the Ethereum based platform using ERC20 with a smart contract. This combination of technological applications provides for the most efficient, secure, reliable and transparent system.

In summary, this is how DVLP-COIN will solve some key industry issues:

- **Investing in right area** advised by our experienced team of Investment advisors

The areas are:

- ✓ Land with outline planning permission for developments over 15 units
- ✓ Large Buildings with outline planning permission for apartment or condo conversions

- ✓ Portfolios of over 5 units
 - ✓ Buildings with 7 or more rooms suitable for HMO Conversions
 - ✓ Repossessed or Dilapidated Property at 45% or higher discount
-
- **Improving access to information**, creating **transparency** and **building investor confidence**.
 - **Digitalizing contracts** which can be customized with mutual terms, which are irreversible, immutable, auto controlled and executed in accordance with the terms.
 - **Securing of data through a distributed ledger** which is stored on millions of devices reducing the risk of hack, cybercrime and internal fraud, more commonly seen in financial institutions.
 - **Connecting investors and DVLP-COIN** holders in a peer to peer network, where trust and decisions can be made without the interference of banks and third-party intermediaries, and their costs.

How to Contribute in the DVLP-COIN?

You can contribute in various ways. We are launching four phases of the Initial Coin Offering(ICO) for fundraising including the Pre-ICO. Here is a detailed description of how to start getting involved with the DVLP Network.

INITIAL COIN OFFERING(ICO)

We are launching our ICO (Initial Coin Offering) on 22nd December, 2017. The ICO period will continue until 21st January 2018 after which the token sale will be closed. Locking the token sale would ensure DVLP-COIN may not be devalued due to inflation. In this phase, we will be providing you with the information on the multiple exchanges available to trade your DVLP on the day after public offering starts.

- People who wish to support DVLP-COIN will participate in the PRE-ICO or ICO by visiting our website.
- During the Pre-ICO and the main ICO sale, we will be releasing 125,000,000 DVLP-COIN.
- At the end of the Main ICO, each participant will receive DVLP corresponding to the amount of ether or its value in US dollars they contributed. The more DVLP-COIN that is raised during a crowdfund, the more valuable each token will be.

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- After the crowdfund ends, the tokens will be tradable on various exchanges where its value would be determined by supply and demand.
- The vast majority of DVLP-COIN available as part of a crowdfund would be distributed to the public, but 20% would be kept by the organization and 15% by the advisors.
- Tokens will be later sold to provide funds for investing in the future growth of the project, paying team members for their development efforts, and for further promoting the project as mentioned in the Pre ICO.
- We use the key concepts such as **cap, floor, escrow, audit, bonuses**, and **incentives** to protect crowdfund participants from unscrupulous projects, and avoid the DVLP-COIN from inflation. Furthermore, application of these regulations would ensure that people trying to scam the DVLP-COIN token holders of their hard-earned DVLP-COIN are remain unsuccessful and the token holders are rewarded for showing an enthusiasm for the project. The value of hardcap is kept as 250 Million DVLP-COIN.

Our ICO is a fundraising campaign which is based on Ethereum Smart Contracts. To participate in our ICO you must have crypto currency coins, which you will use to buy our tokens. You can contribute to the DVLP token sale using MyEtherWallet or MetaMask.

To join the DVLP token sale, you can purchase DVLP tokens directly from the Token Sale smart contract. Check out this guide to learn how to purchase using MyEtherWallet and MetaMask.

IMPORTANT NOTES

- Do not send ETH directly to the DVLP token sale contract address. Please follow instruction below on how to properly execute the purchase Tokens smart contract function in order to purchase DVLP tokens.
- DO NOT send funds from exchanges such as Poloniex, Bitfinex, Bittrex, Coinbase, GDAX, etc. Your DVLP may be lost if you do.
- Do not send ether before the specified start block number, which will be announced and published on this page closer to the public sale date.
- We recommend using the geth light client to avoid network congestion if you know how to use it. If you are new, read how to purchase using MyEtherWallet or MetaMask.
- Only ETH is accepted. Do no try sending anything other than ETH. *Always double check addresses you are sending ETH to.

- By participating in the token sale, you agree to the DVLP token sale
- All transactions sent to DVLP token sale contract are viewable on etherscan website.

Coin Distribution

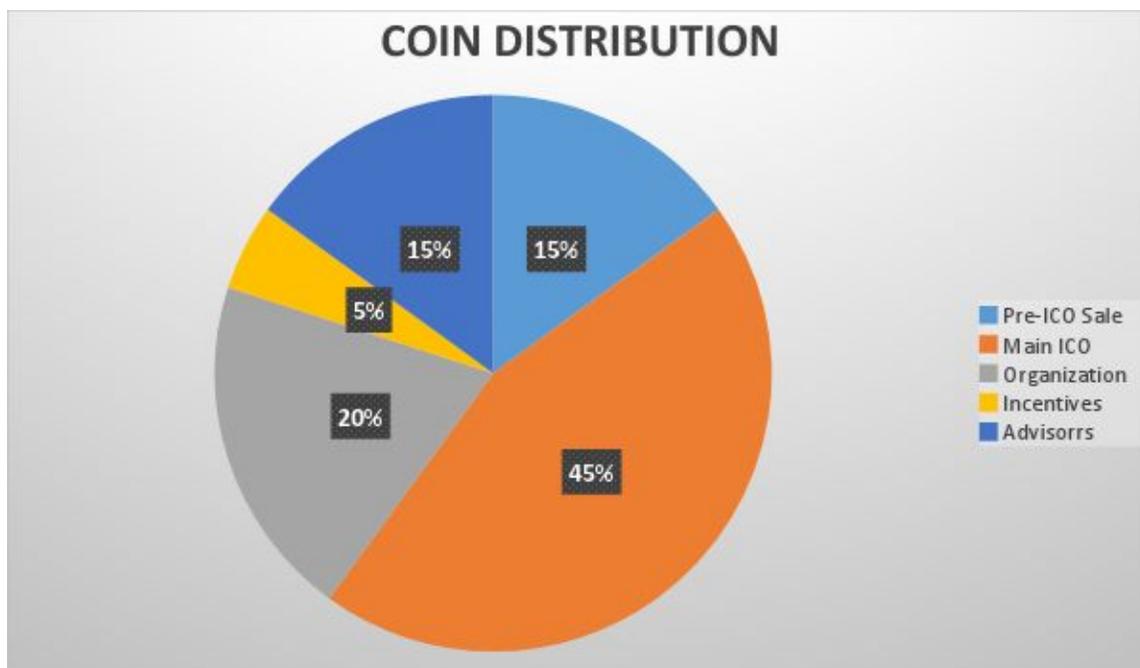
We aim to release a total of 60% DVLP-COINS for initial coin offering. In the first phase, our marketing team would be conducting a Pre-ICO sale that will be available on the website and would distribute a total of 15% DVLP-COINS.

After the successful completion of Pre-ICO sale, we will be conducting the main ICO, during which a total of 45% DVLP will be offered to the public.

In the remaining 40% of the total DVLP-COINS, 20% will be kept by the organization.

The DVLP-COIN ICO process will ensure we attract a diverse range of investors and a more democratic outcome. The plan for allocation of funds is milestone based, to ensure the focus is on planning and development and as per the road map. This will create confidence in early ICO participants, as our concept and implementation of the same is transparent and structured.

The distribution during ICO will be as follows:



Our commitment to our investors

With your contributions to DVLP, we'll be on track to deliver against the milestones on our road map and ultimately launch each new feature in the proposed timeframe. We have set aggressive, but what we believe to be achievable, milestones to ensure that DVLP is always evolving.

An important aspect of DVLP is maintaining its ease of use and improving the customer experience. We will continue with customer testing, gathering feedback and then improving the features, design and overall experience.

We have a passion for innovation, so we will continually explore new technologies and methodologies to improve DVLP-COIN and make it as exciting and as fun to use as possible.

If funding for a particular milestone is not reached, we will still use the funding for the features development, but will not be able to commit to the projected timeframe. Should funding exceed our target goal, we commit to use this funding to plan even more exciting new features and services for the DVLP platform and our customers.

Coin Pricing

- Pre-ICO: \$0.025 per DVLP Coin - 15th -21st December 2017
- ICO Phase 1: \$0.045 per DVLP Coin - 22nd - 29th December 2017
- ICO Phase 2: \$0.060 per DVLP Coin - 30th - 5th January 2018
- ICO Phase 3: \$0.075 per DVLP Coin - 5th - 21st January 2018
- Coins will then be set at minimum purchase price of \$0.10 per DVLP Coin
- Target Raise from Pre-ICO and ICO Combined: \$3,000,000

Our Team

Mark Castley

Mark has worked in Real Estate for over 15 years and has been featured on many major news outlets worldwide including SkyTV UK and HGTV USA as a Real Estate Expert. Mark has developed multiple large-scale Real Estate developments around the world and brings a business model to DVLP that is set for a great future.

Founder, DVLP Coin

Jamie Leigh

Jamie is the Business Development Manager for DVLP and brings a wealth of experience to the team. Jamie was previous the Business Development Director for the largest Real Estate Developer in Dubai and has firm connections worldwide to help build out the DVLP portfolio.

Business Development Manager

Anima Sar

Anima is the Director of Due Diligence for DVLP Residential Developments. She works within a company structure that allows her to monitor large amounts of incoming deals and and ensure we have the most accurate data on each opportunity before making a decision.

Due Dilligence Director

Conclusion

Traditional methods used to buy and sell real estate have failed to keep pace with public expectations and advances in technology. This is due to the fact that most real estate ownership globally is single ownership, or at most divided between just a few parties. High transaction costs and inefficiency in transactions themselves make redistribution of this market sub-optimal.

A new financial ecosystem was required for the real estate industry where problems associated with traditional real estate are addressed profoundly, and the user doesn't have to rely on central authorities whose action may result in the system to collapse and avoid unfair charges. DVLP-COIN is created with the vision to resolve problems associated with the traditional real estate industry. The DVLP Fund will disrupt the world of real estate by applying blockchain technology to an industry that is historically inefficient and illiquid. By using ethereum based smart-contract technology, DVLP-COIN will provide the best ecosystem for real estate investment. DVLP-COIN will eliminate intermediaries, improve transparency and liquidity, lower barriers to entry, and alleviate tax issues associated with cross-border transactions. DVLP will buy Real Estate in key territories around the world for short term explosive growth. The DVLP Investor platform provides opportunity for investors to place coins directly into a Real Estate investment at a fixed return or into a finance model where developers apply for finance on their projects at a higher rate of return. You can be a part of this revolutionary idea by participating in the ICO. [Click here to join our telegram channel](#) or follow us on [Our website](#) to keep yourself updated.