E S C R O W
P R O T O C O L

On behalf of our Team,
I want to Thank You for your interest in the ESCROW PROTOCOL PROJECT.

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Dennis Schulte - CEO

ESCROW TOKEN

The ESCROW Token we deployed to facilitate the Companies ICO Sales is running on the Binance Smart Chain. A total supply of 1 Billion ESCROW tokens has been minted. Escrow Protocol Platform will be built and operate on the Polygon Network and will allow for mult-chain interaction.

The ESCROW Blockchain Oracle will facilitate the transactions on a user-friendly Web 3 Platform. We envision the creation of a product that can establish itself into a fundamental part of investment standards in the upcoming new digital world.

Token Utility

Holding ESCROW tokens will have the following utilities:

- Investment funds will be wrapped/stored on the ESCROW PROTOCOL (EP) Blockchain
- The Blockchain will continuously mint NFTs to act as access tokens of project specific information on the Platform
- Holders receive 3% transaction fee kickback
- Weighted voting power for investor community decisions
- Automatically be included for entries in weekly Holder Lottery

4 Core Features

- Investment funds remain in escrow for the duration of the entire project development and only get released in pre-arranged sums for successful Milestone completions.

- Minting NFTs to act as access tokens for investor exclusive parts of the website

- Automatic Staking of un-used funds onto stablecoin yield farming protocols

- Investor exclusive Chatroom with tiered access depending on reputation ranking or investment amount (Chatrooms for whales only – no Spam, no small investor FUD)

- Education on Blockchain integration in the real world. How to protect your investments.

Our Services & Vision

We are a decentralized (crowd)funding platform, that releases investors' contributions to a funded project in pre-arranged funding payouts for successful Milestone completions.

The Escrow Protocol is working towards forming a global standard for secure funding allocations and investor protection.

Start-up companies can map their Milestone promises as fundable Targets and make the project available to the investor audience on a user-friendly web platform that deploys the funding conditions in a Smart-Contract specifically created for the project. Contracts are written to release funding in portions with pre-arranged sums required for various development milestones.

There is a great need for regulatory oversight to protect investors in the crypto space. Because of its generally decentralized nature, the easiest way to offer protection to the industry is by creating an investment protocol that is built on mutual agreement and governed by code. Easily accessible for project Issuers and Investors.
This mechanism is the **ESCROW PROTOCOL**..

We propose a **unique platform** that allows start-up companies to map their **Milestones / Funding Targets** on a user-friendly web platform that deploys the funding conditions in a Smart-Contract specifically created for the project looking for funding. Contracts are written to release funding in portions with pre-arranged sums required for various development milestones.

The investor community holds the power to block future funding release with a majority vote. This function allows investors to retrieve their funds, should a company fail to deliver on the promises it made to raise the investments.

A core feature of the ESCROW PROTOCOL PLATFORM is the automatic **staking of investment funds** that are held in escrow. While funds are waiting to be released for the next funding Milestones of the Start-up project, the system will automatically stake funds to stablecoin yield-farming protocols until funds are required for release in an upcoming Milestone completion.

There is no need for any Start-Up to sit on gigantic sums of raised money for months or years while they are developing basic infrastructure of their project. Instead of the entire raised money sitting stale with the funded Start-up, the ESCROW PROTOCOL will stake the not yet released investment funds and pays yield farming dividends of 80% to the investor, 10% to the Start-Up Company as short-term cash flow and 10% to the ESCROW PROTOCOL for company developments. The 10% paid to the Start-Up Company will get credited with the token of the funded project and get distributed amongst investors.

For example (using round numbers & easy math)

A start-up project that is looking to raise 10 Million Dollars in 1 year and has set their payout for 10 separate Milestones on their Roadmap of 1 Million each, they would be receiving the first 1 Million at launch while the remaining 9 Million waiting for payout would be allocated on yield-farming staking protocols. Over that year, there would be 4,5 Million Dollars being staked, easily generating over 1 Million $ in freely generated profits.

Why are we different?

Besides innovations in concept and technology like being a completely decentralized platform on Web 3, we value the building of this company on ethical pillars, advised by thought leaders in the industry. This approach will allow us to grow into a worldwide trusted standard for funding applications compliant with local financial regulations in the global arena. Our vision is beyond ICO hype, we are here to form a fundamental part of the new digital world.

Solutions we provide

In this section we will outline 2 major problems that investors in the crypto industry experience, as well as the solutions that the ESCROW PROTOCOL provides.

Due to the lack of regulation and enforcement of law, ICOs have been the vehicle for scams and fraud. Fewer than half of all ICOs survive four months after their offering, while almost half of ICOs sold in 2017 failed by February 2018.

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Problem 1 | Most investors of a crypto or blockchain project have faced, in one form or another, the lack of security and protection that comes with investments that are outside of regulatory reach and observation and harbor a high failure rate.

Once funds have left the investors wallet, there is very little that can be done to guarantee any kind of ROI. Investors must carefully study a project before investing in it, must verify its

connections within the industry and chances of success; and even then, may be caught off guard when the project fails on its promises and the investment value is nulled.

Theses cases are common and have resulted in 100's of Millions of dollars in losses for investors while having led to projects with good intentions to be seen in a general light of initial mis-trust.

The problem to be solved is that there is no agency to protect cryptocurrency investments neither act as a validating authoritative figure to give approval to Start-up projects.

Solution 1 | THE ESCROW PROTOCOL provides a decentralized intermediary platform that allows investors to remain in control of their funds, by releasing the funded sum in pre arranged payouts. Allocating the investment to specific funding targets which are set in the form of company development milestones. This means that investors are able to recover their non allocated funds, should a funded start-up project fail to deliver on its original promises.

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Problem 2 | A major downside that comes with investing funds into a start-up project, is that they generally no longer serve the investor in appreciation or interest payments.
As most cryptocurrency holders know, crypto funds are able to generate very lucrative gains as passive income. Once an investment in a project is made, these funds might not bring any ROI for months or years.

Solution 2 | Investment funds held on THE ESCROW PROTOCOL, which are waiting to be released to fund the future Milestone of the start-up project, are automatically staked on stablecoin Yield -Farming Protocols. This allows the unallocated investment funds to return continued profits to the investor while the funds held in ESCROW are waiting to be paid out and used. Yield-Farming

profits are returned 80% to the investor, 10% to the Start-up project as short term cash flow and 10% to the ESCROW PROTOCOL.

On a 10 Million Dollar project, spread over 10 Milestone Funding points, with 10 equal payments of 1 Million Dollar each, investors will have been able to stake 5 Million Dollars. This is a considerable amount of money to be producing profits in lending interest.

Potential Market Share & Userbase

USER BASE

Our userbase will consist of a global audience, we are aiming to attract users from outside of the cryptocurrency space. Users within the industry that are more accustomed to this advanced technology, should easily be convinced to prefer the ESCROW PROTOCOL over other available platforms. Traditional crowdfunding has raise over 17 Billion USD last year in North America alone. In addition to the end-user influx, we will approach traditional crowdfunding companies on a corporate level to offer the EP as technology to run their web platforms on.

We aim to become a plug and play standard in secure money allocations.

1st month: Mostly current investors will test use the app. (100-500 Users)

Month: 3: New users from other ICO Sites will switch to using EP, users from traditional crowdfuding sites are expect to find out about EP and join (1000- 10,000 Users)
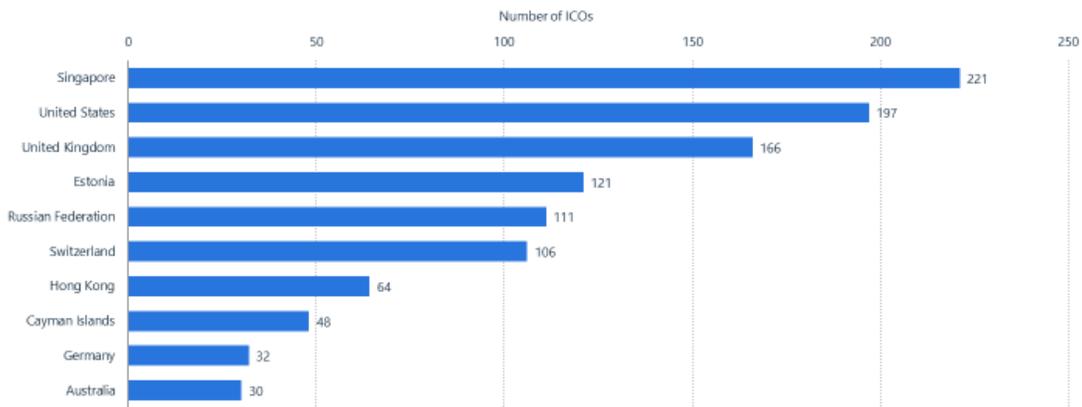
Month 6: Continued marketing and global community expansion we believe that users from other ICO Sites and traditional crowdfunding sites will continue to join using EP (10,000- 50,000 Users)

Year 1-3: Gauging that traditional websites like GoFund me have an active userbase of 70 Million Investors and Kickstarter a userbase of over 19 Million, it is realistic to assume that the ESCROW PROTOCOL will be able to secure a userbase of 20 Million users or more.
We offer a significantly advanced platform to provide the same service. Due to the general adoption of blockchain technology, we will be ahead in development and can offer traditional crowdfunding sites the ESCROW PROTOCOL as a platform to host their services with our technology

Number of successful cryptocurrency initial coin offering (ICO) projects worldwide as of November 2019

Number of funded cryptocurrency ICO projects by country/region 2019

Country/region	Number of ICOs
Singapore	221
United States	197
United Kingdom	166
Estonia	121
Russian Federation	111
Switzerland	106
Hong Kong	64
Cayman Islands	48
Germany	32
Australia	30

Note(s): Worldwide; 2019
Further information regarding this statistic can be found on page 8.
Source(s): ICObench; ID 802921

statista

The size of the global crowdfunding market is growing and the largest markets are North America and Asia.

Crowdfunding is the collective effort of a large number of individuals who network and pool small amounts of capital to finance a new or existing business venture. Each campaign is set for a

goal amount of money and a fixed timeframe, each day is counted down and the money raised will be tallied up for visitors to follow its success.

A single platform like Kickstarter has funded 516,812 projects, raising 17 Billion in 2019. The Global Crowdfunding market is supposed to reach 39.7 Billion Dollar in 2026
Source Link: marketwatch.com

There is over 2000 successful ICOs that have been launched to date, raising 12 Billion in 2019.

These figures demonstrate an extremely active and financially prospering funding market. It is safe to say that by providing a fundamental piece of technology like the ESCROW PROTOCOL, we can assume that within the first year of operation, we will have hosted around 20 ICO and 200 traditional crowdfunding projects, taking a market capitalization of 500 Million – 1 Billion.

Competition / Advantages

There are many ICO Websites that offer a platform for start-up projects to get funded, but the extend of their service ends with the end of the ICO. We are here to protect the investors money for the duration of the project, ensuring that their invested funds are being spent as was promised.

We are providing a platform with a user-friendly interface that will allow a clean merger for investors of traditional finance to get involved in funding crypto start-up projects.

Through showcasing the advantages in security and transparency of blockchain technology in an easy to use process, it will be enticing to new users from outside of the crypto space to join the platform. In North America alone, 17 Billion Dollars were raised in 2019 through traditional crowdfunding sites.

Why investors of all classes will prefer ESCROW PROTOCOL as their investment platform of choice.

Control of investment funds

When investing into a project that is funded through the EP, investors are able to stay in control of their funds until the project is successfully completed. Funds are only released to the start-up project in pre-arranged amounts that fund the development of that specific milestone target. This means that if a project is not delivering on the promises it has made to raise the funds, investors can vote to block any further funding.

Yield Farming Profits

While investment funds are held in ESCROW waiting to be allocated to the next funding round, we automatically stake them on stablecoin yield-farming protocols until they are required for the funding milestone. Over the course of a 1 or 2 year project, huge amounts of money can be put to use, generating additional profits.

Security of Blockchain

Today, there are two main types of blockchain, public and private, with a number of variations. Public and private blockchains differ in a couple of key ways that can affect the level of security they provide.

The most obvious difference is that public blockchains use computers connected to the public internet to validate transactions and bundle them into blocks to add to the ledger. Any computer connected to the internet can join the party. Private blockchains, on the other hand, typically only permit known organizations to join. Together, they form a private, members-only *business network*.

This difference has significant implications in terms of where the (potentially confidential) information moving through the network is stored and who has access to it. Just from that, you can probably see how a public blockchain might not be right for enterprise. Another important and related difference is that public blockchains are typically designed around the principle of

anonymity, whereas private blockchains use identity to confirm membership and access privileges, and so the participants in the network know exactly who they are dealing with.

The other main way public and private blockchains differ is how transactions are verified. Basically, for a transaction to be added to a blockchain, network participants must agree that it is the one and only version of the truth.

Transparency

Transparency and Trust of Blockchain Technology displayed through the web-interface of ESCROW PROTOCOL will give investors the transparency they deserve. As an ethically orientated company that provides this global intermediary service, we are putting transaction transparency at the core of our operations.

Access to a global investment portfolio

Investors of all classes, industries and locations can participate in funding start-up projects through the ESCROW PROTOCOL. We are working towards a global image of reputation and trust, allowing the EP to become an accredited standard for trusted investments. The world is getting more and more connected, so should investors and their exposure to an inclusive portfolio. We provide this gateway.

HOW IT WORKS

The Product

The ESCROW PROTOCOL is a blockchain based web-platform for investing and funding. Start-Up companies can easily deploy smart contracts that divide their roadmap milestones into funding release targets. Should a funded start-up project not deliver on its promises, investors can agree through a majority vote to block any further funding of the project and get their investments returned. Funding release conditions are generally set to auto-release funds but a majority investor vote will be able to block further funding and returns the money to investors. We will employ an internal service of having industry experts monitor the development of the project and can inform the investor community of potential issues they may need to be aware of.

Our platform will allow investors to conveniently manage their investment portfolio of funded projects. Besides post ICO money management and browsing for new investment opportunities, investors can use the platform to access investor exclusive project-specific chatrooms, build a social profile within the platform and manage their profit returns of the staked yield-farming..

NFT as Access Code Tokens

We will be the first platform to mint NFTs on our own Escrow Blockchain and use them to store the investor specific information. This access token will then reveal a link to the projects description page and provide the user with his log in credentials.

The NFT minted will also hold the information about how much an investor is worth, giving access to specific parts of the platform, like exclusive chatrooms for investors of $50,000 or more etc.

Insurance Pool

We will offer our investors the option to pay a small percentage into an insurance fund that pools together and could cover the occurred losses of investing in a failed project that lost the funds of the initial round of payout.

Use Cases

Investment in a Start-Up Company

Problem: An investor is looking at various projects, everything looks good at first sight, but he/she knows that there is very little provable information. Even though all the ideas and promises made by the Start-Up sound great and worth investing into, the investor needs to take a leap of faith to make the decision in trusting the project and believing in its capability to complete the project. The investor is also hesitant to invest his money because he/she is generating safe and steady profits through having their money staked in yield-farming protocols and does not want to have the invested funds sitting stale, not producing interest payment profits.

Solution: Using the ESCROW PROTOCOL PLATFORM to search for start-up projects that opt in to receiving payments in pre-arranged sums to fund specific milestones.
Exercising this option allows for investors to get full exposure in early investment opportunities, while not exposing the entire investment sum to the risks of business failure.

Example: (using round number and easy math)

- Start Up A is looking to raise $1,000,000 in funding to successfully complete their project.
- The project is expected to be completed as advertised within 1 year.
- There is 10 major Milestones that have been set to act as Funding Release Points.
- Each Funding Release Point (FRP) is set for $100,000

After the project raises the $1,000,000 for a complete project funding, the first round of funding is automatically released to the Start-up in good faith.
During this time, the funded Start-up needs to prove its worth to the investors by fulfilling the promises it made for this Milestone FRP.
If the progress is satisfactory, the next round of funding will be released for the project to

continue its operation. In a case where the project has not delivered on its initial promises, the investor community can vote to block further funding and will release funds back to investors. The $100,000 supplied for the first funding round are lost, but it saved the remaining $900,000 from being spent unwisely.

Tokenomics

Token Distribution:

Total Tokens minted	1,000,000,000	100%
Public Sale	750000000	75%
Core Team	100000000	10%
Bounties	15000000	2%
Community Rewards	12000000	12%
Company Reserves (NFS)	150000	1%

Funds Distribution:

Funds Allocations	100%
Marketing & Community Growth	45%
Project Development & Payroll	35%
Market Expansion / Partnerships	15%
Licensing & Insurance Fund	5%

Categories	Vesting
Seed	Locked for 1 month after listing, 13% per month on the first 3 months, then equal parts of 5% over a total of 15 months
Early Investor Round 1	40% at listing, 10% per month released over 6 months
Early Investor Round 2	40% at listing, 10% per month released over 6 months
ICO Public	100% at listing
Airdrop	10% at listing, then equal parts of 11% over a total of 9 months
Team Founders	Locked for 12 months, 2% on first release, then equal parts of 5% over a total of 60 months
Advisors	Locked for 10 months, 8% on first release, then equal parts of 8% over a total of 12 months
Partnerships	Locked for 6 months, 2% on first release, then equal parts of 2% over a total of 48 months
Development	Locked for 0 months, 3% on first release, then equal parts of 3% over a total of 36 months
Marketing	Locked for 0 months, 2% on first release, then equal parts of 2% over a total of 48 months
Reserve	Locked for 18 months, 2% on first release, then equal parts of 2% over a total of 60 months

The Company

The Company that the ESCROW PROTOCOL is registered under is founded in Portugal. The reason behind this choice is the great legal support of the Portuguese Government which has enacted several laws that greatly favor international cryptocurrency investors.
For example the law of 0% tax on cryptocurrency gains for personal investments

References: https://freemanlaw.com/portugal-and-cryptocurrency/

The Company CFO, Jean Claude, is located in Portugal and is our local representation.
Through this company structure, we are able to receive investors funds from outside the crypto space. Tax free and legal.

A second holding company will be opened in Singapore, to allow a convenient participation for investors in the Asian Markets.

Development

The development of the Blockchain is led by 3 main principles:

- A Blockchain infrastructure loyal to the essence of the technology: open source, decentralized and democratic;
- A service that is accessible and usable by the general public by focusing on user experiences optimized around everyday man-machine interfaces: web and mobile applications.
- A business model on the native token of the Matic Blockchain offering investors a clear, fair and directly correlated value creation trajectory to the success of the project.

- These principles are implemented thanks to the Matic Blockchain which allows the secure storage and transmission of data, a Software Development Kit (SDK) to facilitate the development of mobile or Web applications making the Blockchain Matic accessible to all use cases.

  How we will use the Blockchain:

  Creating user friendly interface to allow investors to create their "offer" and put Milestone promises/targets as fulfillable functions in the smart contract with an easy to use platform. It needs to be an intuitive way to build out the roadmap and required funding for each step.

- Investor VETO feature to intervene should funding need to be stopped or investigated.

- Start Up projects are able to update the roadmap with investor approval, change funding amounts and timelines. Also add new funding requests for un-anticipated steps in the project development.

- Minting NFTs as access tokens for investor exclusive log in feature for project specific information and a chatroom that only investors have access to.

- Social Ranking & Reputation feature to identify community members (optional for investors) This way we can identify continued investors vs. one time players.. Big fish vs little fish. The Chatroom will also be divided into investor rankings, this way the Spam and useless chatter is cut out, and bigger investors are able to communicate amongst themselves having productive conversation.

- Allocating escrowed investment funds to stablecoin Yield-Farming protocols and paying profits out 80% investors, 10% ESCROW, 10% Start Up project. Initially we will manually

allocate funds to yield farming protocol, but will automate this process with AI to look for the best performing protocols and allocate funds.

By employing state-of-the-art technological solutions, our cross-chain platform offers our users a convenient investment mobile and web application. Our user experience (UI | UX) is made for both advanced and new users. A user friendly interface with intuitive work flow will give investors a modern experience.

The Escrow Protocol Platform will be structured to merge with the coming new digital world. We are building the platform to work with Layer 2, building it for web 3.0 and use Oracles for accessibility for users of all Blockchains.

Marketing & Expansion

Our main marketing goals as a company is to build awareness of our revolutionary product. Our advertising dollars will be spent in two main channels.

1. Awareness and Education with a primary goal of educating investors of this unique new investment opportunity and why it is better then traditional launchpads.

2. Investor Outreach with the primary goal of making direct contact with developing projects and small to medium investors and explaining how Escrow Protocol can provide a safer investment vehicle for both investors and the accrediting trust for development teams.

3. We are taking a customized investment approach for large investors and investment firms that are looking to incorporate the ESCROW PROTOCOL in their funding operations. We are specifically targeting investment firms, offering a secure merger from traditional finance to utilizing the power of blockchain technology and web 3.0

Branches of marketing

As a company our main channel of income will be from protecting investors capital while funding new startup ICO's. New ICO's will want to list with us because informed investors will prefer our auto-staking and protection that we provide to their capital while being staked in a startup ICO, at the same time the ICO will benefit from a ROI from investors capital, and a roadmap that can be properly funded at key moments while projecting a projects capital funds from being maliciously attacks that are so common in the crypto space.

Investors - Marketing to investors will be a natural process due to the fact that their funds will be staked and protected, interest will be earned, and they will be in control of when their money is released to projects. They will be sure that they are not overspending or personally using investor money for non project related expenses. This is the unique difference that Escrow Protocol provides, and the entire crypto industry has been waiting for.

Outreach and explaining our product, and the difference between other products will be the main focus of this our marketing efforts, and we hope to reach the largest audience possible in the most effective channels to accomplish these goals.

Asian & Arab Markets

Our aim is to build a globally accredited brand of trust that the ESCROW PROTOCOL represents. We want to focus the development of the platform to act as a gateway for investors to explore a worldwide portfolio of investment opportunities.

We are seeking expert advice for legal compliances and are going to employ country specific market development managers for Singapore, Japan and Indonesia as well as the United Arab Emirates and Saudi Arabia.

Local Community Building

A key focus of our community building operations involves the creation of local Community Groups via social media (ie. Telegram)
Our strategy is to directly employ experienced group managers in the local Community and to have them organize the creation and translation of content in the native language, tailored to the culture of the community.
It is important to grow the ESCROW PROTOCOL simultaneously on a global scale to aid with the mission of establishing a world wide accredited and trusted brand.