eTolar - new generation crypto
Whitepaper

v1.1b October 1, 2018

Contents

About eTolar Project

The purpose of the eTolar project is to offer an alternative to old-generation cryptocurrencies that have zero intrinsic value, and to demonstrate the usefulness of an asset backed currency in real-life operation. eTolar uses the newest blockchain technology which is capable of 3 seconds of transaction execution time and high throughput performance of 2,000 TPS.

The old generation social media uses a business model where content creators create monetizable content that brings social media operators $40 billion a year and content creators get nothing.

The aim of the project is also to demonstrate that brand new business model based on crypto-currency can successfully compete with this old business model.

The cryptocurrency, which will become the most widely used and popular, will get into this position through the use in the social media.

About Historical Tolar

Tolar is the historical silver coin minted in Czech Kingdom of Bohemia from 1520 to 1528.
It was the main currency in Bohemia from 1520 to 1750.

The modern word dollar was derived from the Spanish dollar, which in turn was derived from the tolar.

This is reverse side of tolar, with the Bohemian Lion and the name of Ludovicus, the Czech king.

Historical Tolar was a high quality and valuable coin.

The eTolar project would like to follow the beautiful tradition in a modern form.

Description Of The Problems

Problem 1
Old generation class of cryptocurrencies consists of cryptos with zero intrinsic value - these cryptos are backed by nothing.

If some currency, stock or company has zero intrinsic value, it is very difficult to determine its real value and fair price.

Solution
After 9 years of old generation cryptos service, it's the right time for introduction of a new class of an asset backed cryptos. With blockchain technology it is fast achievable goal.

Details below (page 3)

Problem 2

The old generation social media business model is based on a concept where writers, authors, (i.e. content creators) create monetizable (i.e. valuable) content that provides platform operators with $40 billion revenue a year and content creators get nothing.

Solution

With new technologies: blockchain and cryptocurrency, it is a perfect moment to develop and launch a new generation social media platform where content creators receive reward in crypto:

A new generation social media & marketplace platform **where enthusiasts become professionals.**

Business model: Social media platform **powered by cryptocurrency, financed by advertising.**

Press Club - Social Media & Marketplace Platform - Details below (page 7)

Problem 3

Business intelligence has been the domain of large companies and government institutions equipped with powerful and expensive hardware. For small businesses and ordinary people, there was little benefit and no profit.

Solution

The answer to the above problem is the developmental project:

"**Decentralized Business Intelligence Platform Powered By Cryptocurrency**"

Basically, 50,000 average home computers have the same performance in parallel applications as 5,000 costly business class servers.

Users with ordinary hardware - smartphone or average home PC, can participate in this lucrative business and will be rewarded in crypto for their provided CPU time.

Distributed apps of Decentralized Business Intelligence platform will use A.I. elements.

Platform operation and cryptocurrency circulation will be **funded by merchants**.

The DBI platform will be profitable right after deployment.

Details below (page 11)

eTolar - Asset Backed Token (Details)

The eTolar project is a link between the world of crypto and the world of tangible assets.

This is a ready-to-go project.

Cryptocurencies, digital coins, tokens etc. can serve not only as digital currency (as a payment instrument) but also as digital assets. I.E. cryptos may also represent tangible assets such as precious metals and other commodities, real estates, shares in hedge funds, shares in start-ups and other cryptos, antiques, collectors' items, etc.

eTolar

The vast majority of old generation cryptos were designed to have zero intrinsic value.
These older cryptocurrencies are backed by nothing.

For comparison: Stocks on stock exchanges are backed by the company's property, typically
20 - 40% relative to stock price. Fiat currencies are usually backed by the IOUs.

As these old generation cryptocurrencies are backed by nothing, the Swiss administration
has reflected this fact and recognizes 3 classes of cryptos and their hybrids:

1) Payment tokens (i.e. Digital currency)
2) Asset tokens (i.e. Digital asset)
3) Utility tokens (i.e. Digital utility - train/parking/concert tickets (tokens), club membership etc.)

eTolar is a combination of the above mentioned classes.

For legal reasons, tokens will be asset backed after the completion of Phase III.

Of course, after the completion of ICO, the eTolar.org site is required to regularly publish
a summary of assets, their value, the total value, and the value of the assets per one token.

Proportions of the planned asset allocation is described in the table and chart below.

It is realistic to expect revenue from assets from the spring - summer of 2019.

Note: Revenue from other consequent projects is expected to begin in Q3 2019.

**Digital currencies do not serve to finance government budget deficits. This is one of the many
reasons why the cryptocurrencies (in general) are thriving.**

eTolar - Asset Allocation
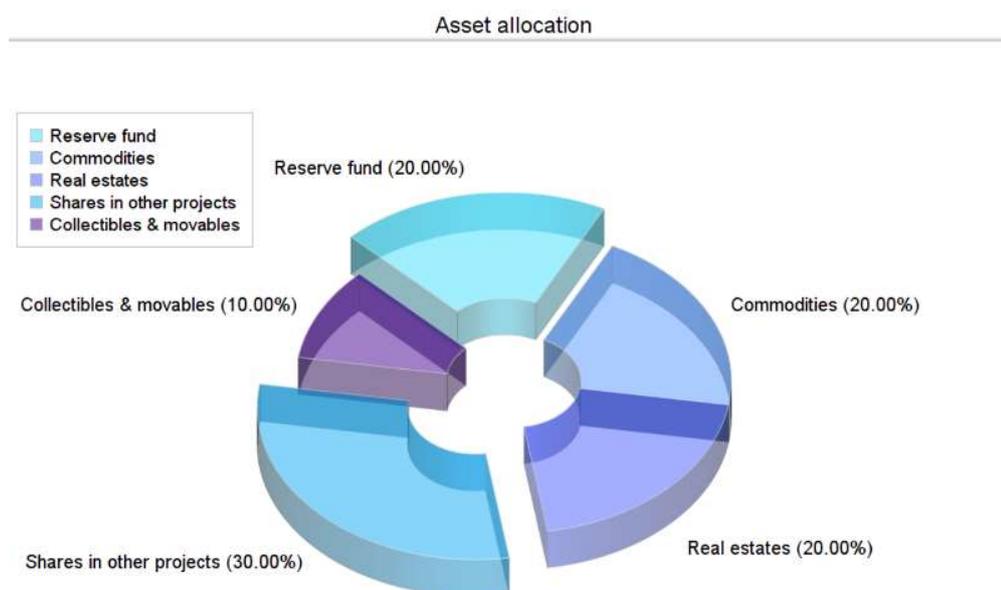
Asset allocation

Reserve fund
Commodities
Real estates
Shares in other projects
Collectibles & movables

Reserve fund (20.00%)

Commodities (20.00%)

Collectibles & movables (10.00%)

Real estates (20.00%)

Shares in other projects (30.00%)

Asset allocation

Reserve fund	20 %
Commodities	20 %
Real estates	20 %
Shares in other projects	30 %
Collectibles and movables	10 %

Components:

Reserve fund

It is statistically proven fact that who has a reserve fund of 15% or more is in a very favorable position during the period of market decline. Briefly: There are situations in the markets when "cash is king".

Commodities

The development of new technologies occasionally causes massive structural changes, including large changes in demand and, consequently, prices of some commodities. Analyzes of the development of new technologies in several sectors show very clearly that breakthrough changes will occur relatively soon.

Real estates

Low risk assets with stable revenues. With some exaggeration it can be considered as a "backup reserve fund". The strategy is very simple: Never be interested in overpriced assets.

Shares in other projects

This part consists of our own projects described here in White Paper, as well as participating in other projects, cryptos etc. The funds will be used predominantly for application development and platforms deployment. An important fact is: Blockchain and cryptocurrency technologies are the fastest growing sector in the economy.

Collectibles & movables

Really rare items are not items with 21 million units in circulation, but items with 1-200 pieces in existence, eg: historical coins, vintage & classic cars, etc. - two categories with the highest yields in collectibles class.
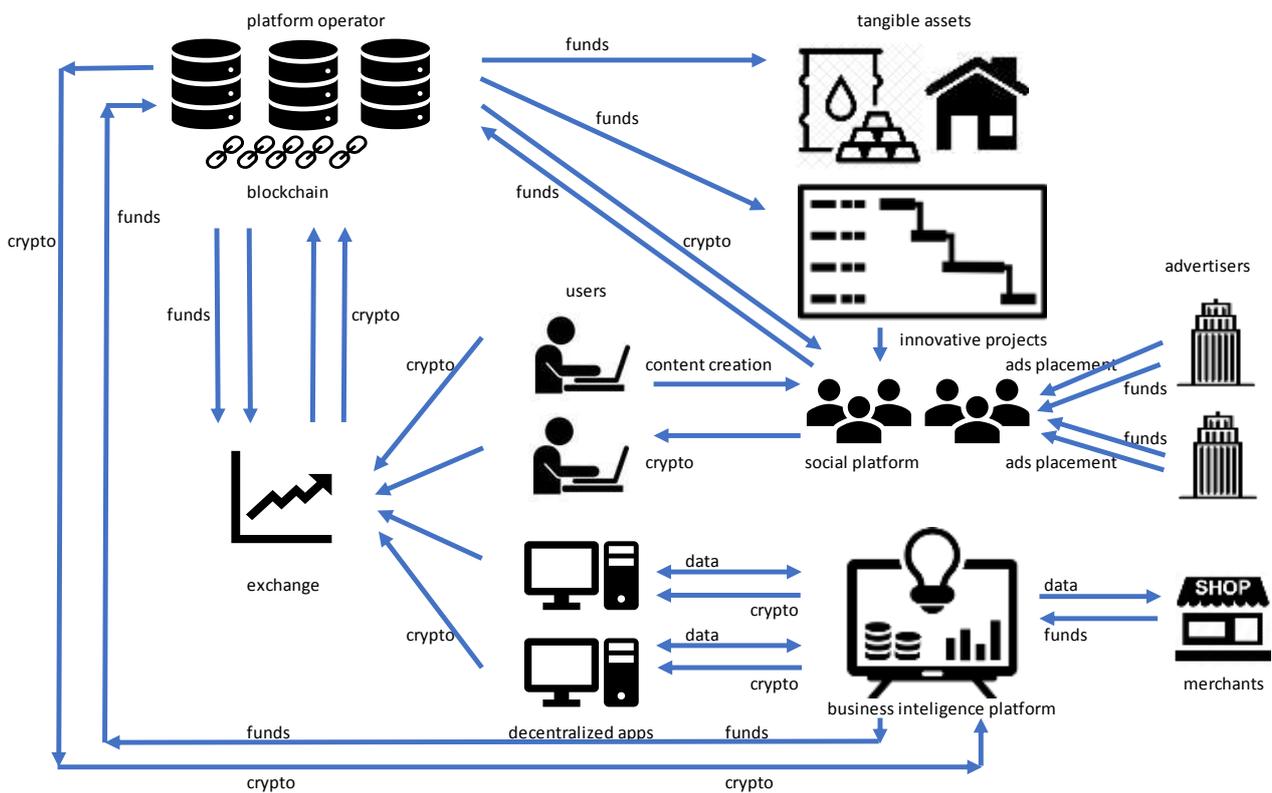
About total volume

A total of 8,000,000,000 (eight billion) eTolar tokens are available for distribution.

No more eTolar tokens will be created or mined.

All unsold tokens will be allocated to the existing buyers in the proportionate ratio.

eTolar

eTolar operations scheme: eTolar – New Class Of Cryptocurrency: 3 in 1

The platform operator must buy the cryptocurrency on the exchanges so that the content creators and DBI apps users can be rewarded. This ensures the circulation of the cryptocurrency.

Such demand, along with crypto investors and traders' demand, is an important aspect of creating a favorable environment for investors and traders on the cryptoexchanges.

Hedge funds are the next adopters of blockchain technology

The scope of hedge funds on a global scale

Source: Eurekahedge
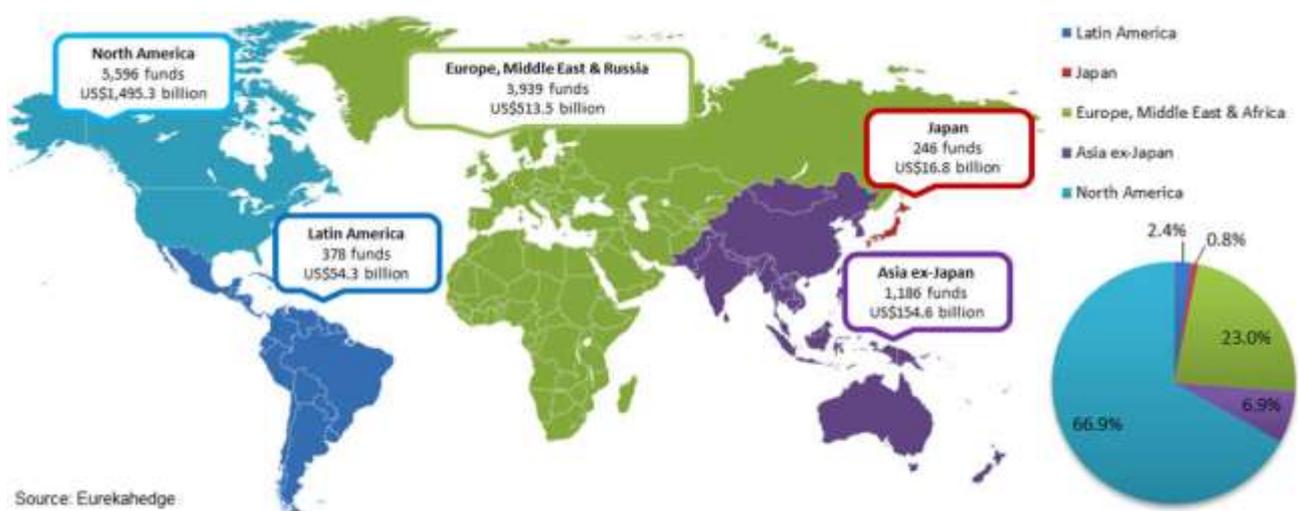
Today, transferring hedge funds shares is typically a slow and costly process.

Hedge funds do not yet exploit the potential of blockchain, cryptos and new technologies.

It's the trillion market that awaits innovation.

Investors' preferences and competitive pressure will force hedge funds to modernize in order to speed up the transfers of shares and reduce costs.

eTolar: 3 in 1 asset backed token, can be seen as a pioneer in this sector

Press Club - Social Media & Marketplace Platform Powered By Cryptos (Details)

A new generation social media & marketplace platform **where enthusiasts become professionals.**

Social Media & Marketplace platfom where content creators: enthusiasts, writers, educators, encyclopedists, photographers, hobbyists, DIYers, casual sellers etc. will be paid in crypto for their content creation.

There is space on the market for more social media than just Facebook, Instagram and Twitter. However, a revenue earned by them suggests market size. **It's $40 billion**. [1]

A new generation social media can start efficiently and quickly as a place where people publish their experiences from their fields of knowledge. With numerous categories: From repairing the house through building airplane models to Italian cuisine recipes and travelogues.

The preferred business model is different from the competition:
It is more sustainable to finance platform operation and currency circulation through advertising revenue than annual new cryptocurrency issues (which is a business model used by competitors).

The platform will publish the rules and share that content creators get - cca 40% share of platform revenue is economically viable.

The revenue share required to run the platform operations is nonlinear:

With fewer users, it can account for about 30%, with a larger number of users it can account for about 12-15%.

Operating costs of between 12% and 30% of revenue may seem low compared to other social media platforms, but they are not unrealistic.

Eg: Facebook has a **median** employee pay of $240,430 or $20,036 per month. On the other hand, in our region (Central Europe), the IT worker's starting salary is $1,400 per month and the wage of an experienced IT programmer is $2,000 per month. This is a **10 times difference in costs**. [2]

Economic Aspect Of The Social Media Platform Powered By Crypto

40% share of platform revenues as a rewards for content creators is economically viable.
12-25% revenue share is dedicated to the platform's operating costs (ex rewards).
35-48% of platform revenues as a gross profit.

Platform operational considerations:

One **average content creator** is able to generate ad revenue **$4 - $16 /yr** (revenue from all pages of one average content creator). $16 is relevant for social media where advertisers advertise directly and $4 for social media where advertisers advertise miniature banners through ad network agencies.

For estimate, let's assume $8 /year (for a new generation social media pages where one small banner is a direct ad and another small banner is placed through the ad network agency).

Advertising experts know: Every web page on social media is monetizable.

Growth expectations:

The goal of the 1st year of operation is 2 million active users and self-sufficient business.
The goal of the 2nd year of operation is 25 million users and considerable profit.
The goal of the 3rd year of operation is 150 million users and massive profit.

number of users (content creators)	annual revenue (platform) ($mil)	amount of rewards for content creators ($mil)	operational costs (ex rewards) ($mil)	gross profit (platform) ($mil)
2 mil	16	6.5	4.5	5
25 mil	200	80	25	95
150 mil	1200	480	120	600

Reminder: The wage of SW programmers in our region (Central Europe) is 1/10 of median pay at Facebook Inc.

Acquisition costs

The cost of acquiring one user (content creator) will not be high, the estimate is about $0.5

The prevailing motif of users will get the crypto and use the features completely free of charge. For most users this will be the first experience with the cryptocurrency.

A well-balanced business model must have a costs of user (content creator) acquisition that is much lower than its ability to monetize its users.

eTolar

Development Work On The Social Media & Marketplace Platform

1) The concept of social media in detail: Done (Spring 2018)

2) Development of a web app, including reward system functions:

   Estimated programming work: 6000-8000 man-hours.
   It may start at a later stage of the ICO (since December 2018) or after ICO (since February 2019)

   The estimated total cost of software development is $190,000 - $280,000.

3) Testing & deployment of platform:

   Estimated work cca 800 man-hours.
   The estimated cost of testing & deployment: cca $20,000

In summary, all development work (writing a code, testing and deployment) for the social media application can take 4-5 months.

Reminder: The wage of SW programmers in our region (Central Europe) is 1/10 of median pay at Facebook Inc.

Briefly: New Generation Social Media & Marketplace Platform Rules

1) Anyone can read posts, i.e. also unregistered visitors.

2) Only registered users can write posts, comments and make evaluations.

3) For each own orginal post, there is a reward in crypto depending on post view count.

4) For a comment under the article of another author, the commentator must pay a small amount
    in crypto.

5) Commentators must have their own earned deposit.

6) Evaluators may or may not have their own earned deposit.

7) A small reward in crypto is paid for the evaluation of the post. This reward is payable only
    to the evaluators who have their own earned deposit.

8) For insulting or great impoliteness, the author is fined in crypto (the amount of the fine
    is deducted from the refundable deposit or from the amount of the rewards).

9) For registration in the "Professional writer" category, there is a required refundable deposit
    in crypto.

10) In the "Professional writer" category, the posts of the author are assigned to the "professional
     news feed".

11) Free casual sellers and dating features - every page is monetizable through advertising.
     There is no reason for a paid service. This is an effective way of acquiring users compared
     to other costly ways.

Scheme: New Generation Social Media & Marketplace Platform Powered By Cryptocurrency
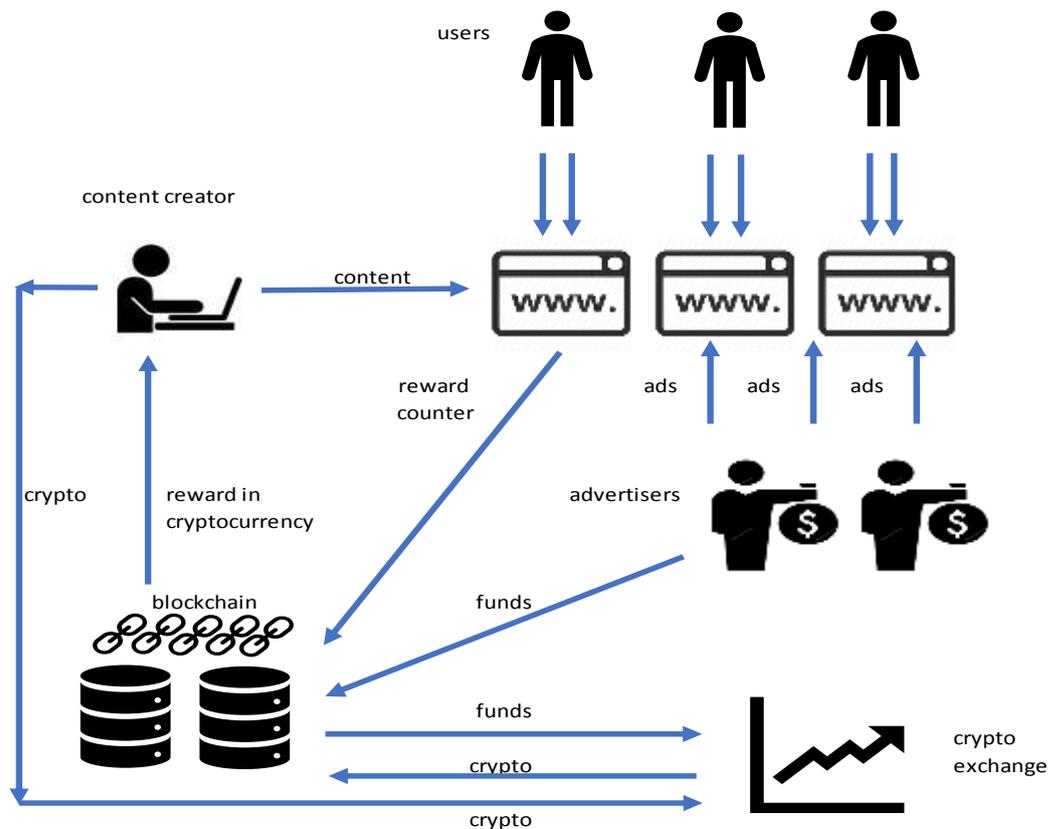
The platform operator must buy the cryptocurrency on the exchange so that the content creators can be rewarded. This ensures the circulation of the cryptocurrency. **Such demand, along with traders' demand, is an important aspect of creating a favorable environment for investors and traders on the cryptoexchanges**.

The adoption of cryptocurrencies among the population:

All cryptocurrencies combined market penetration rate: 0.8-3%

It's still a very low market saturation

Solution: Let the people get the cryptocurrency for something common and useful.

The cryptocurrency, which will become the most widely used and popular, will get into this position through the use in the social media and that kind of the cryptocurrency that will be asset backed will have one more competitive advantage.

Decentralized Business Intelligence Platform Powered By Cryptocurrency (Details)

There are 10 000 business intelligence apps in existence (mostly in "Big Business Class")
which don't take advantage of the decentralization and cryptocurrencies.

An essential part of the DBI platform will be desktop and mobile applications.

Those interested will download a desktop application or mobile phone application.

The application will perform a useful analytical work, conduct online business intelligence with
a focus on the currently requested topics.

Applications, in conjunction with other analytical features of the platform, can analyze markets,
prices, discounts, sell-offs, auctions, insurance premiums, etc. in the given business sectors.
The application will include A.I. elements.

Application operators will be rewarded in the crypto to provide CPU time and performance.

The biggest demand from merchants and business customers is for: a fire sales (sell-offs), auctions,
best insurance premiums, new IT and energy technology development etc.

The platform operator must buy the cryptocurrency on the exchange so that DBI app users can
be rewarded. This ensures the circulation of the cryptocurrency. Such demand, along with traders'
demand, is an important aspect of creating a favorable environment for investors and traders
on the cryptoexchanges.

The CPU utilization will be 3-12%. In comparison with mining applications, it will be
an undemanding application in terms of CPU and network load.

Decentralized Business Intelligence Intelligence platform will be **immediately profitable**
after launch.

Operational activity of the platform and currency circulation will be funded by merchants,
industrial companies, insurance brokers etc.

Revenue from the project will have an effect on increasing the intrinsic value of eTolar.

Economic Aspect Of The Decentralized Business Intelligence Platform Powered By Crypto

Assumption: Each individual DBI app user can generate revenue:

revenue $8-$12 mobile phone DBI app /month
revenue $18 - $45 home PC DBI app /month

Estimated number of DBI apps users: 50 000 - 200 000

Mobile app / desktop app ratio: 85/15%

With 50,000 users:

42,500 mobile app users x $8   = $340,000 /month
7,500   home PC users x $18   = $135,000 /month

Total revenue: $475 000/month x12 = **$5.7 mil/year**

Share of revenue (for users):   60% = **$3.42 mil/year**
Share of revenue (for platform operator):   40% = **$2.28 mil/year**

With 200 000 users:

170 000 mobile users x $12   = $2.04mil/month
30 000 Home PC users x $45   = $1.35mil/month

Total revenue: $3.39mil/month x12 = **$40.68 mil/year**

Share of revenue (for users):   60% = **$24.41mil/year**
Share of revenue (for platform operator):   40% = **$16.27 mil/year**

Development Work On The Decentralized Business Intelligence Platform Powered By Crypto

Concept in detail: Done
Writing code work: 2500 - 3500 man-hours
Deployment: 300 man-hours

Expected time for application development: 3-4 months
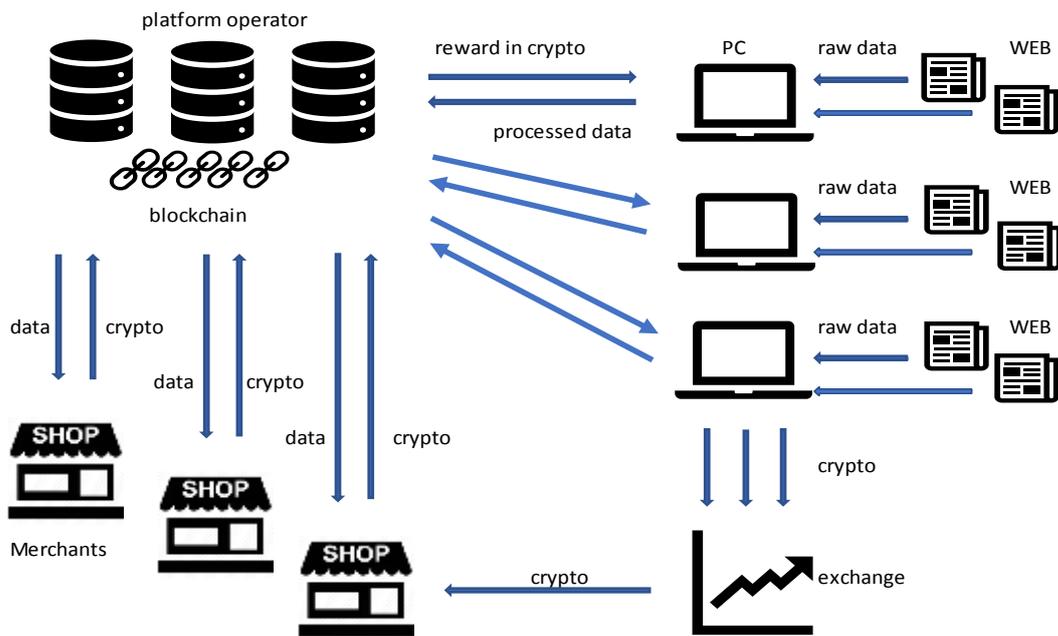
Deployment: 1 month

Estimated cost of developing apps:

Total cost of application implementation, incl. development and deployment: $85 000 - $140 000

An example of a mass use of a distributed application: Administrators of one successful cryptocurrency developed a quasi-miner mobile application. Their smatphone application, which simulates the cryptocurrency mining activity, earns an equivalent of $2 in crypto per month for each user. Nevertheless, 185,000 users are willing to have this app all day active on their mobile phones and be online, all for $2 a month. No, that's not a typo. [3]

If 185,000 users run an application that is otherwise useless and all this for a $2 monthly profit, it can be assumed that a Distributed Business Intelligence Application, that will give users a $6 equivalent in crypto per month, can also get your users.

Scheme: Decentralized Business Intelligence Platform Powered By Cryptocurrency

Timeline

December 2017
concept development
(eTolar, Social Media, DBI)

May 2018
ICO preparation

July 2018
ICO Pre-sale

August 2018
ICO Public sale Phase I.

September 2018
ICO Public sale Phase II.

September 2018
ICO Public sale Phase III.

December 2018
start of Social Media
app development

January 2019
start of Decentralized BI
app development

February 2019
completion of the ICO

February 2019
submitting requests for eTolar token
trading on the cryptoexchanges

March 2019
testing Beta versions of apps

April 2019
deployment of DBI app

April 2019
deployment of Social Media app

Description Of The Token, Token Sale & Token Distribution

Description Of The eTolar Token

eTolar token is the TronScan.org TRC20 standard token. The TronScan.org TRC20 standard token does not allow to set up different sales prices for different sales phases. That's why we've bought all the tokens and now the ICO admin can sell these tokens at the published prices.

Token name: eTolar

eTolar symbol: **ETL**

A total of 8,000,000,000 (eight billion) eTolar tokens are available for distribution.

No more eTolar tokens will be created or mined.

85% of the total quantity of tokens is intended for sale, i.e. 6,800,000,000 tokens are for sale.
5% of the tokens (for founders) are frozen for 365 days.
3% of the tokens (for team members) are frozen for 183 days.
1% of the tokens (for educational foundation) are frozen for 183 days.
6% of the tokens is intended for marketing purposes.

All unsold tokens will be allocated to the existing buyers in the proportionate ratio.
Note: ICO admin is not considered as buyer.

Platform: TRON network

eTolar transaction execution time: 3 seconds

Throughput performance: 2,000 TPS (transactions per second)

eTolar token transfers are possible **immediately and without limitation**.

eTolar (ETL) token contract: https://tronscan.org/#/token/eTolar

Note: eTolar tokens are not securities.

Note about relevant jurisdiction:

Technically, legally and factually, eTolar tokens are sold on the territory of the Czech Republic. Store and server are located on the territory of the Czech Republic, and if a citizen of USA or P.R.C. or some IBC (International Business Company) purchases tokens in the Czech shop located on the territory of the Czech Republic, everything is legal.

eTolar Token Sale

eTolar token pre-sale starts at 06:00 h GMT on July 16, 2018 with a discount of 35%

Pre-sale price for 1 eTolar token (ETL) = $0.0065

Accepted currencies: ETH, BTC, BCH, LTC, TRX, DASH, QTUM, NEO, XMR, XEM, USDT, ZEC
plus bank wire transfer is also possible.

Wallet adresses and bank wire details are published in: How To Join eTolar ICO

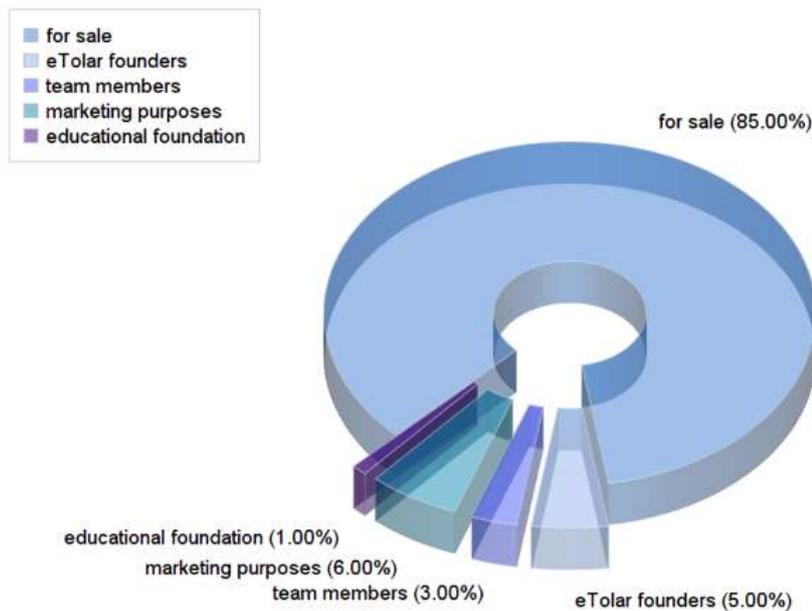For novices in cryptocurrencies there is Step-by-step guide

Token Distribution Table & Chart

ICO Phase	Sales period (GMT times)	Price for 1 eTolar token (ETL)	Discount rate	Number of eTolar tokens per $1
Pre-sale	July 16 - August 10	**$0.0065**	**35 %**	154 ETL
Phase I.	August 11 - September 2	**$0.008**	**20 %**	125 ETL
Phase II.	September 3 - September 16	**$0.009**	**10 %**	111 ETL
Phase III.	September 17 – February 17	**$0.01**	n/a	100 ETL

eTolar (ETL) token contract: https://tronscan.org/#/token/eTolar

A total of 8,000,000,000 (eight billion) eTolar tokens are available for distribution.
No more eTolar tokens will be created or mined.
All unsold tokens will be allocated to the existing buyers in the proportionate ratio.
For pre-sale and each phase is reserved max 25% of the quantity available for sale.
Note: eTolar tokens are not securities.


Tokens distribution

- for sale
- eTolar founders
- team members
- marketing purposes
- educational foundation

for sale (85.00%)

educational foundation (1.00%)
marketing purposes (6.00%)
team members (3.00%)
eTolar founders (5.00%)

Tokens distribution

85 % for sale
 5 % for eTolar founders
 3 % for SW developers and team members
 6 % for marketing purposes
 1 % for educational foundation

A total of 8,000,000,000 (eight billion) eTolar tokens are available for distribution.
No more eTolar tokens will be created or mined.
All unsold tokens will be allocated to the existing buyers in the proportionate ratio.

Asset allocation
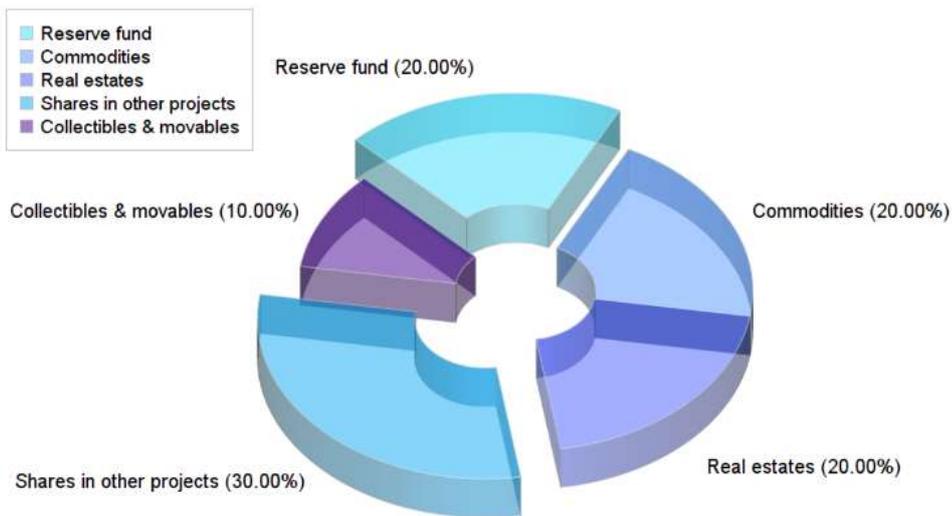
Asset allocation

Reserve fund	20 %
Commodities	20 %
Real estates	20 %
Shares in other projects	30 %
Collectibles and movables	10 %

Note: Depending on the total amount of proceeds in absolute terms, the specific percentages may vary, which means the amount of funds after taxes, bank wire and other fees, IT and common operating costs.

Reservation of tokens for each sale phase
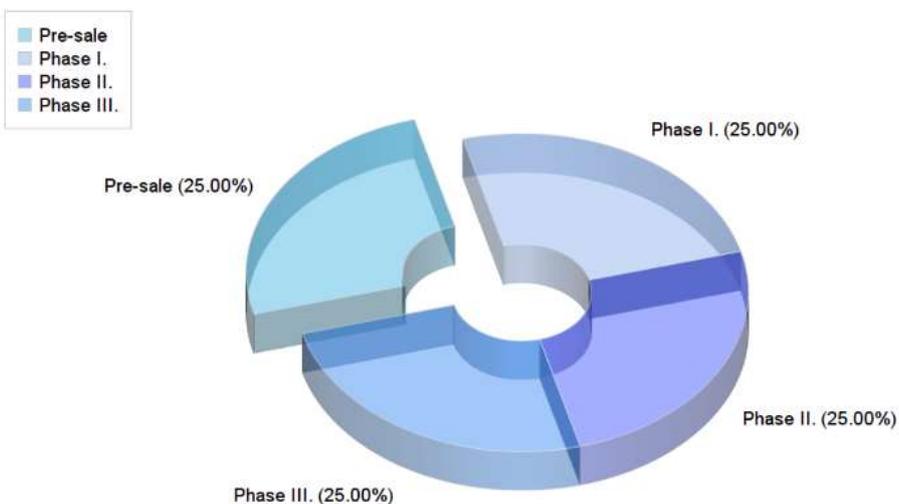
Note: For pre-sale and each phase is reserved max 25% of the quantity available for sale.

Upon completion of eTolar ICO, all unsold tokens will be allocated to the existing buyers in the proportionate ratio. The number of eTolar tokens in circulation and proportionate closing bonus ratio will be published on the website www.eTolar.org

Note: Total supply is also visible on TronScan

Subsequently, the ICO Administrator will submit a request for the admission to trading/listing of eTolar token on cryptocurrency exchanges, which are usually trading TRX pairs. Individual submissions for admission to trading will be published in the same way as the eventual approval of an eTolar token for trading.

For pre-sale and each sale phase is reserved max 25% of the quantity available for sale. If the sales limit is reached at some phase of sale or pre-sale, such a phase will be prematurely completed. Subsequently, a new timetable for the sale of tokens will be published and the next phase will be launched after new timetable publication.

Hardcap

Hardcap is calculated from the total amount of tokens: 8,000,000,000 and different sales prices during subsequent sales phases.

Note: 85% of the total quantity of tokens is intended for sale, i.e. 6,800,000,000 eTolar tokens are for sale.

Pre-sale: 1 700 000 000 tokens x $0.0065 = $11,050,000
Phase I.:   1 700 000 000 tokens x $0.008 = $13,600,000
Phase I.:   1 700 000 000 tokens x $0.009 = $15,300,000
Phase I.:   1 700 000 000 tokens x $0.01   = $17,000,000

Hardcap (in total)   = **$56 950 000**

Softcap

The eTolar project can go ahead even with a very small amount obtained through ICO.
Of course the speed of development would be reduced. For this reason, softcap is not specified.

KYC rules

Local legislation in Czech Rep. requires customer identification only for transactions **worth €1,000** (approximately $1,170) **or higher** (or an equivalent value in crypto).

Compliance with the legislation is made by customer registration - the procedure is described on the web page "How To Join eTolar ICO": http://etolar.org/how_to_join.html

Team Members

Ivan Samec
Founder
Project Leader
Czech Republic

In highest management positions (chairman, executive director) since 1990: WEBshop, DHC, Leavia leasing
IT, e-commerce, analysis of digital currencies since 1998

Irena Pavlova
Founder
System developer
Czech Republic

Chief operations officer, e-commerce, property insurance: WEBshop, CSOB pojistovna, Direct pojistovna
Economic & monetary analysis

Petr Brozek
Project manager
Social Media
Czech Republic

In highest management positions (executive director) since 2005: Health Efekt, Taybo, Amazing World
E-commerce, logistics, management science

Dalibor Pavel
Business Intelligence
Project manager
Slovakia

In highest management positions (executive director) since 2004. Ceska pojistovna, Real Prosperity
Insurance, e-commerce, statistical, probability & A.I. analysis

Radomir Juros
Blockchain & System
developer
Czech Republic

E-commerce development, big data, storage systems
Ruukki, Lanit

Tomas Uhrik
System developer
Social Media
Czech Republic

E-commerce, web app development
IT Stream, Smart Office, 4Consult

Karel Janasek
System developer
Business Intelligence
Czech Republic

System developer, big data analysis
LEA

Vanessa Pekarikova
Subcontractors
& Marketing Coordinator
Czech Republic

Executive assistant, e-commerce
WEBshop

ICO Administrator

Note: All technical and store operations, distribution and customer support related to eTolar ICO are provided / administered by:

ICO administrator:

WEBshop s.r.o.
Rohacova 145/14
CZ 130 00 Prague
Czech Republic

ID Number:
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Signal:	+420 728 571 681

hereinafter referred to as "ICO administrator"

Legal Disclaimer

The eTolar token is not a security, a commodity, or any other financial instrument and does not fall within the ambit of the securities law of any country or jurisdiction in which the potential holder of the tokens is a resident.

It is token holder's responsibility not to lose their eTolar tokens by losing access to the key file or private key that allow access to token holder's token wallet and/or allowing malicious third parties to access token holder's key file or private key and/or token wallet. ICO administrator will not be held liable for any loss of tokens and/or other damage incurred by tokenholder as a result of the loss of key file/private key and/or wallet password or attack on token holder's wallet.

eTolar tokens do not represent or grant any direct or indirect (e.g.conversion right) equity stake of ICO administrator or any other ownership right, share or equivalent right, voting right or any entitlement to receive future profit, shares, intellectual property rights or any other form of participation in ICO administrator or any other rights whatsoever.

Some statements, assessments, estimations and financial information contained herein are forward-looking statements or information. Such forward-looking statements and information address well-known and unknown risks and uncertainty factors which may cause actual events or results to substantially differ from the assessment or from the results which are implied or contained in the forward-looking statements or information.

References

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[2] http://www.businessinsider.com/facebook-median-pay-240000-2017-2018-4
[3] https://photos.app.goo.gl/VjGTvZf3QtXEwvWJ7