

WHITE  
PAPER

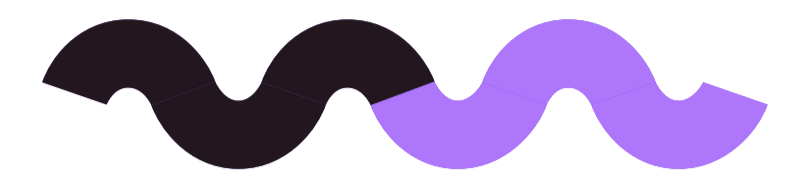
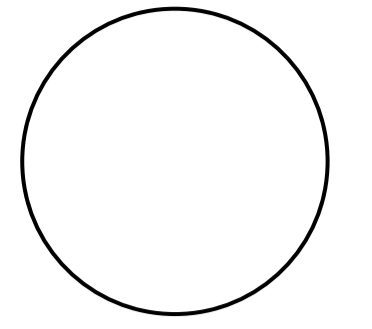


ICO

esillium

**MOBILE APPLICATION  
FOR NEIGHBORS:**

home services, message board, event organization,  
exchange of recommendations



In this document, we will reveal the main aspects of the work of NAME and offer the review of possible solutions for the integration of cryptocurrency and blockchain technologies into the home services market and related services. There will be also presented information about the Esillum ICO: ICO roadmap; cost, distribution and user value of tokens.

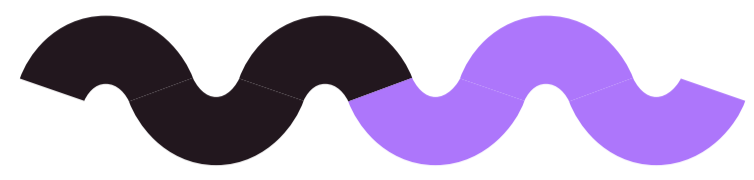
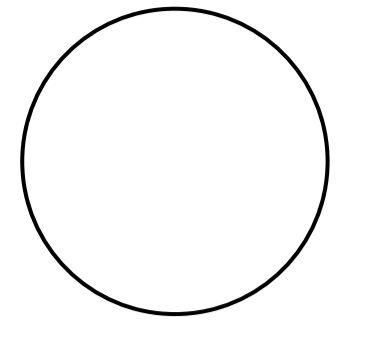
NAME is a mobile application for sharing useful information between neighbors. These are mainly ads about the search and provision of services, buying and selling goods and organizing events. The application will act as a highly specialized social network that includes a service exchange and an online message board. The key feature of the project is the use of blockchain to speed up, reduce the cost and increase the security of financial transactions.

Blockchain is hardly the only advantage of NAME over competitors, all of them will be described in the fourth section of the white paper (page \*\*\*).

Improvement is carried out on the technical side. Nothing changes for users, so they don't need to learn anything or change their habits. So, if a user has used Craigslist, Nextdoor, BlaBlaCar or OfferUp, then he will understand how to use NAME at a glance.

## **Key information on NAME App:**

- Target market: xxxx billion worldwide and xxx in the US.
- Target audience of the application: xxxxx residents in the world and in the USA (owners of smartphones over 16 years old).
- Platform token: name -, protocol - ERC-20, type - utility.
- ICO start date: Date in words and numbers.



## Disclaimer

The present text is the document that describes the current and future philosophical, economic, marketing and technical aspects of NAME application and service. This document is for informational purposes only and should not be considered as a statement of current future intentions. Unless expressly stated the opposite, the products and innovations described in this document are under development and are not currently used.

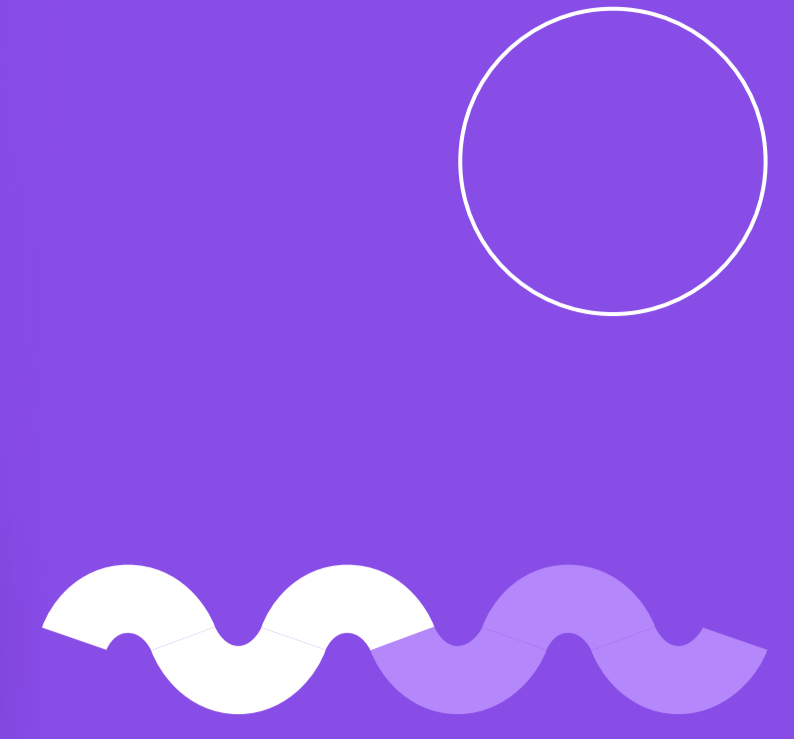
The company does not give any guarantees and/or affirmations regarding the successful development of the development project, the implementation of the described technologies and innovations or the achievement of any other goals noted in the document, and disclaims any guarantees implied by law or otherwise, to the extent allowed by law.

## Restrictions for users

You should not buy XXX COINS if you are a citizen or resident (tax or other) of any country or state in which the purchase of XXX COIN or similar cryptocurrency assets may be prohibited or does not comply with applicable laws or other fiscal, tax and procedural rules of local jurisdiction.

Only individuals, companies or organizations that have significant experience in using and understanding the entire complexity of cryptocurrency tokens and software systems based on blockchain technologies should buy XXX COINS. Buyers of XXX should also have a functional understanding of the mechanisms for receiving, buying, selling, storing and transferring crypto assets. The company is not responsible for the loss of XXX coins by action or omission of buyers. If you do not have the necessary experience or knowledge, you should not buy XXX tokens or participate in the Esillum ICO.

If you are considering the possibility of buying XXX or participating in the Esillum ICO, you should carefully consider all the risks, limitations, costs and any other disadvantages of such actions and get independent advice on this matter. If you are unable to understand and accept the risks associated with the purchase and sale of the XXX token, including the risk of not finishing the development of NAME application, you should not buy XXX tokens until you receive independent advice.



## Risks of participation in the ICO, buying XXX

The purchase of XXX carries significant risks, so each buyer should carefully consider all of the following and other risks and, as necessary, ask for advice of an investment and finance expert, as well as a lawyer, accountant and/or tax expert before accepting decision to participate in the Esillum ICO and/or buy XXX in another way.

### Risks of participation in the ICO, buying XXX

**A**

The application is under development and its functionality, design and other aspects may undergo significant changes before launch. Any expectations of the buyer of XXX regarding NAME application may not be met and this does not impose any responsibility on the developers and other persons involved in the development process.

**B**

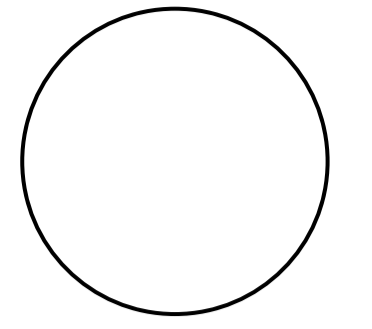
The company will make every effort to complete the development on time, but this process can be significantly delayed, which will lead to the postponement of the official launch date of the application for some time.

**C**

XXX coins implemented during the ICO will be stored in a wallet, access to which will be possible only with the password and login specified by the buyer. If the password is weak, the wallet can be hacked and the tokens will be lost, so the buyer must use a complex password. In addition, the buyer must be responsible for the cybersecurity of their computer devices.

**D**

The company will make every effort to include the XXX token in the trading listings of cryptocurrency and other exchanges, which may lead to a change in the value (including a decrease) and liquidity of the token.



E

Just like in the case of other cryptocurrency tokens, the cost of XXX can greatly float (including going down) for a number of reasons: supply-and-demand situation, general run of market, regulatory changes, etc.

F

XXX token will be released based on the ERC-20 protocol of the Ethereum blockchain. Thus, any malfunctions and changes in the functionality of Ethereum may affect the cost of XXX and functionality of NAME.

G

Other factors that may affect the development and operation of NAME or the course of XXX.



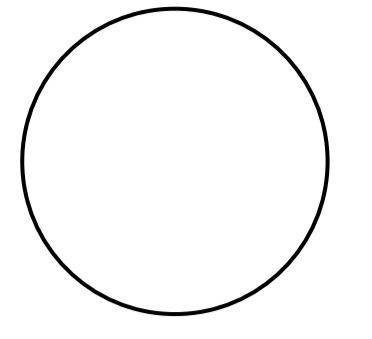
## Information about the market and the target audience

This document includes information on industry, market, target audience and forecasts obtained from research, surveys and reports taken from public sources, and generally claims to be reliable, complete, verified, and scientifically and statistically correct. However, there is no guarantee that this is true. The company does not conduct any independent analysis of the quality of information in the used sources, therefore it does not bear any responsibility for the information provided in them.



## White paper changes

The company reserves the right to make changes to the white paper at its sole discretion and desire at any time at any stage of the Esillum ICO by posting the updated document on the project website. If you do not agree with this condition, you should not buy XXX coins.



# Review of Name App

Basically, the NAME app is a friendly social network for neighbors with an emphasis on helping with everyday tasks: finding a plumber, tutor, nanny, courier, organizing events and selling goods. The application will be free and anyone will be able to become a member. Moreover, each user can be both a client and a performer.

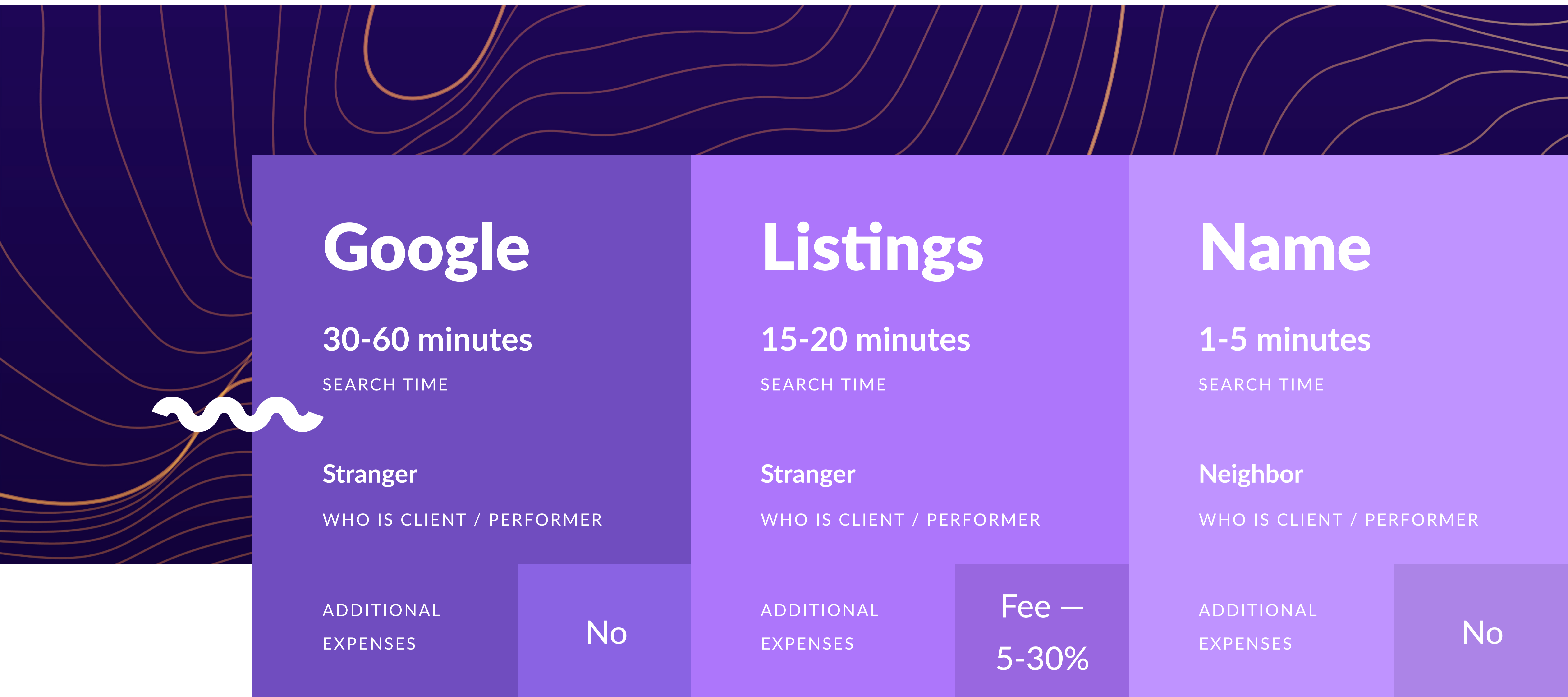
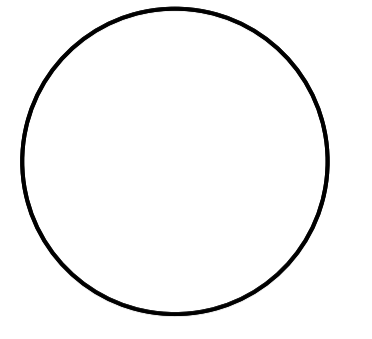
## User's app value

Let's say you need someone to mow your lawn. Usually, in this case, you go to Google and look for a company or person who works in the area you need. Then you need to find and read reviews of potential performers on Yelp or Facebook, find out when they are available and agree on the time and price of work, as well as the form of payment: cash, card. You will spend on all this from half an hour of your time, during which you yourself would have coped with the lawn.

The second option is to use online services with a listing of performers. They reduce the time spent searching for candidates, but in this case, you will need to spend 15-20 minutes on reviews, the final selection of the performer and agreeing on the conditions. At the same time, you have no guarantees, except for reviews that the performer will do everything professionally and will not turn out to be a fraud or a robber. In addition, such services usually take a commission - from 5 to 30% from each order.

And the last, optimal option - you can use NAME. In this case, you open the application and indicate the desired service, after which the system shows which of the neighbors is ready to mow the lawn. Since the performers are your neighbors, you can immediately make a choice, because you know these people and have seen their lawns. You can contact a neighbor, agree on the time and cost of work, as well as make payment within the application.





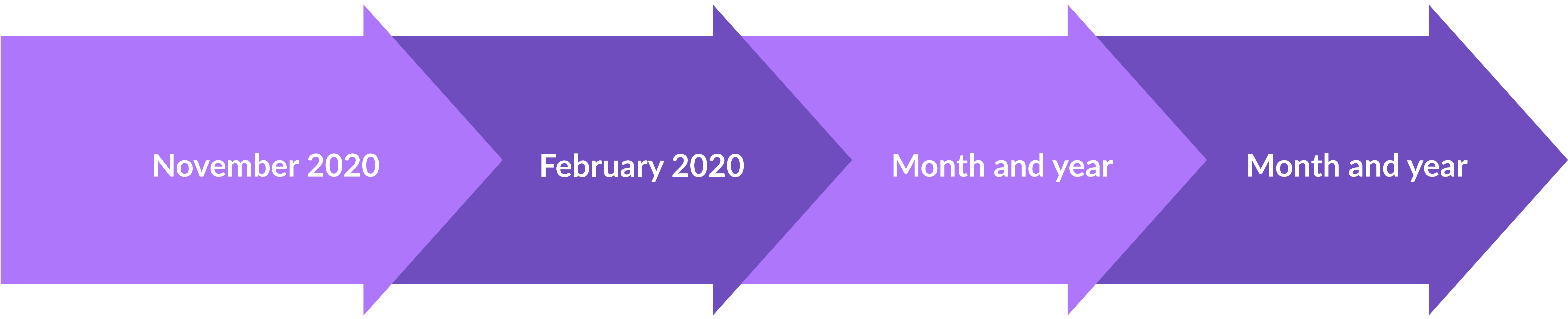
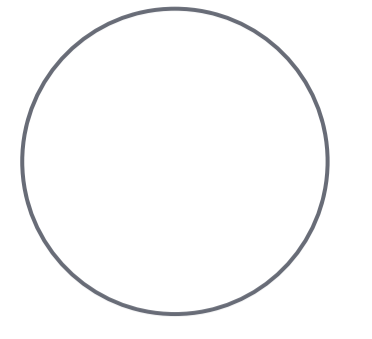
## Other use cases

In addition to mowing lawns, you can find performers for other services (home services) on NAME: plumbing repair, cleaning, roofing, babysitting, caring for the sick or the elderly, and the like. The service will also have a section for selling goods, organizing events and finding fellow travelers.

**Event organization.** These can be garage sales, holidays, yoga courses and other events. In case of sales or courses, you specify the time and place, after which the system makes an alert between neighbors. If it's a birthday, you can also indicate that you need clowns, magicians and a confectioner for the cake and then select the best candidates among your neighbors.

**Search for a driver / fellow traveler.** Also, it will be possible to find on NAME a driver or fellow traveler for a trip to a store, to work or another area of the city. It will be like BlaBlaCar or Uber, only for relatively short distances and only neighbors will be able to give each other a lift.

**Marketplace.** The function will be implemented in the form of bulletin boards familiar to everyone, like Craigslist and OfferUp. The only difference is that ads will not be shown to all users, but to neighbors.



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## Market and target audience

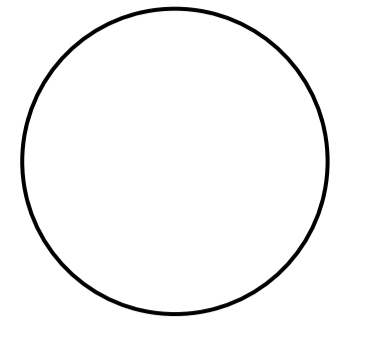
NAME app is focused on the local home services market. The target audience is urban and suburban residents aged 16+ who own smartphones and use and/or provide home services. The geographical distribution is the United States and other English-speaking countries, in future the coverage will be expanded to other countries.

## Market analysis and its prospects

The global home services market was valued at \$ 281 billion in 2018 and is expected to grow by 19% per annum by 2026 and reach \$ 1.133 trillion. The main drivers of growth are two trends: the growth in the spread of smartphones with network access and the integration of new technologies that improve the quality of home services and their security.







## Growth prospects of smartphone infiltration

Figure (there are some statistics and forecasts on the growth of the popularity of smartphones on the left, in the center - an arrow from left to right, on the right - statistics and forecast on the growth of the home services market).

The home services market is closely related to the spread of mobile phones, since the search for performers and clients with their help is much easier and more accessible than using referral connections (friends, relatives, acquaintances), newspapers, telephone directories and even computers (no mobility).

At the same time, now only 62% of the world's population uses smartphones, only 52% have mobile Internet. This implies that there is still a fairly large space for the growth in the number of smartphone and mobile Internet users, which also implies the growth of the home services market.

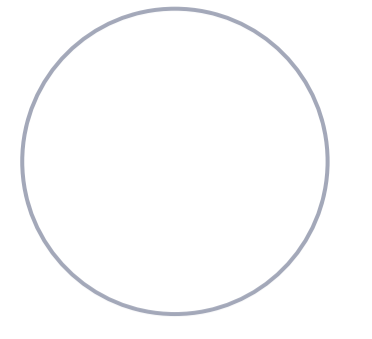


## Integration of new technologies into the home services

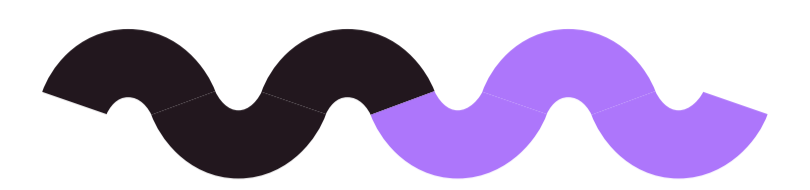
Smartphones are the main technological innovation in the home services market, but not the only one. The market growth was also facilitated by the development of digital systems (online banking, PayPal, Stripe), an increase in the level of transaction security (KYC and AML procedures, cryptography, new anti-fraud protection practices) and various technologies that increase the user experience - from push notifications to geolocation of parties in real time.

In the next five years, it is assumed that the quality of home services will continue to improve due to the integration of blockchain technologies and smart contracts (protection and automation of transactions), artificial intelligence (automation of many processes) and big data (increasing personalization).





# Analysis of the target audience of the application



The application will be useful to everyone who lives in relatively densely populated residential areas of cities, suburbs and villages. They may be parents who need to find someone to take their kids to soccer practice. Homeowners who need a roof renovation. Seniors who need help with their daily activities. Busy people who don't have time to go to the grocery store. And also all those who are ready to help with these and other home services - from teenagers looking for a part-time job as a courier to professional plumbers and veterinarians. Neighbors can offer their services both as a private person and as a company representative. The main thing is that the performer is your neighbor.

## How users search for local service providers

90% of users are looking for a home services provider on the Internet, 55% do an in-depth analysis of each performer before making an appointment and/or fulfillment of an order. Most of the efforts are made by those who need the services of a cargo transportation (82%), a disinfectant (75%) and a locksmith (73%). 33% of users search for home services providers every day.

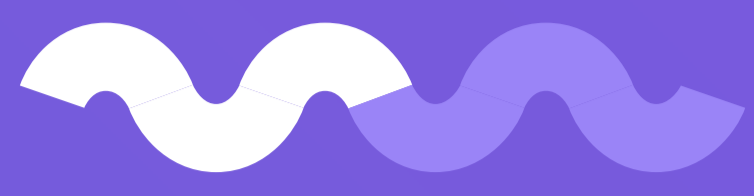
In 78% of cases, searches for service providers using mobile devices lead to the conclusion of deal within 24 hours. In 90% of such cases, consumers usually call immediately after conducting a search. For comparison, after searching on Google, people call in 58-92% of cases (depending on the specific service) and such calls lead to a deal only in 40%.

Google searches with "near me" and "local" key words have grown 350 times since 2009. At the same time, only in 24% of cases, users mean a specific company or person.

86% of consumers read reviews on performers before choosing, 52% of people between the ages of 18 and 55 always do so. Most often users read 10 or more. 89% of people read reviews on their phone.

Users who read reviews on a mobile device are 127% more likely to make purchases than desktop users.

When choosing a service provider, 78% of people trust family, friends, neighbors and acquaintances most of all - those whom they know personally. (72%?)

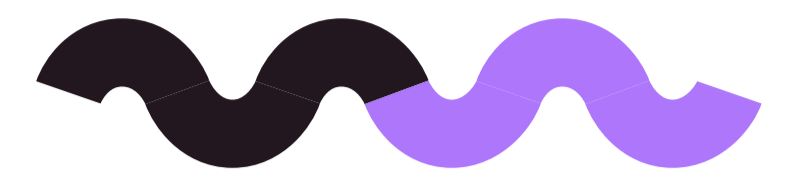
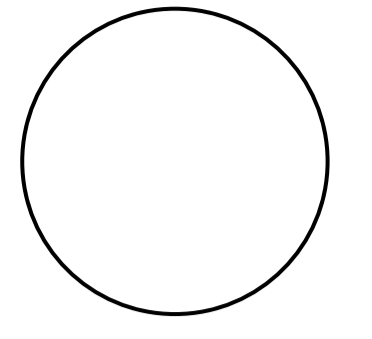


## What are the pains and needs of the target audience

- 74% of people can change the supplier if they find the process of buying a product or service too complicated, incomprehensible or tiring.
- 75% of people think it takes too long to find a valid service provider. So, the average waiting time for a response from a service provider in social networks is nine hours.
- 61% of people are more likely to connect with a local business if they have a mobile-optimized website or app.
- 86% of consumers read reviews on performers before choosing, 52% of people between the ages of 18 and 55 always do so. Most often users read 10 or more. 89% of people read reviews on their phone.
- Users who read reviews on a mobile device are 127% more likely to make purchases than desktop users.
- 18% of calls to suppliers on weekdays remain unanswered, and 41% on weekends.

## What service does the target audience need

If we summarize the above studies, we can conclude that home services users need a simple mobile application with a listing of local service providers, voice communication and a marker that will show which suppliers are ready to fulfill an order at the moment. There should also be a rating and reviews, and it is desirable that the users see the reviews of those whom they know. This is exactly what NAME application will be!



# Industry problems and solutions from NAME

## Poor data and transaction security

The essence. By 2021, cybercrime-related damage will exceed US \$ 6 trillion per year. The financial sector and the service market have the most problems, where either money or personal and business data are stolen. At the same time, 70% of companies openly talk about the low level of their cybersecurity, and 82% report on a lack of skills in their employees responsible for cybersecurity.

### As a result of such state of affairs:

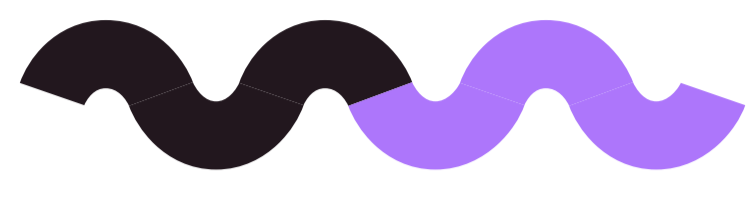
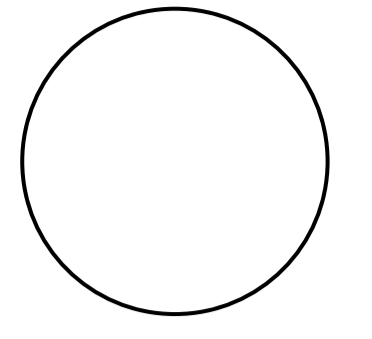
In 2019, the US Federal Trade Commission reported 14,392 violations in mobile banking applications, resulting in \$ 40 million in damages. The number of attacks on banking applications increased by 50% from 2018 to 2019.

Almost all mobile banking applications contain at least one known security risk, 25% have at least one "high-risk security vulnerability". 92% of ATMs are vulnerable to hacker attacks.

89% of losses associated with digital fraud are the seizure of control over online accounts and the subsequent theft of users' money.

One hacker attack occurs every 39 seconds. At the same time, on average, hackers steal 75 accounts in one second.

You can buy bank card details on the black market for \$ 3-24, account details for most online services and applications for \$ 1. For example, a Netflix account costs only \$ 1.25.



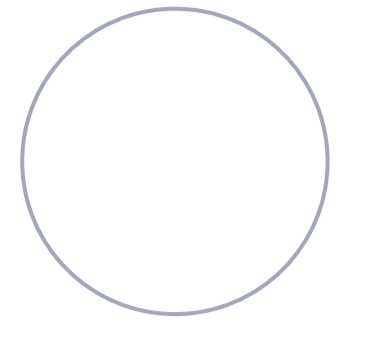
**Solution from NAME.** You just need to remove all unnecessary things that are not related to services, trade and organization of events. Neighborhood security should be left to the police, close communication - to Facebook, aggressive advertising - to Amazon and Google, politics - to Bazfit and The New York Times. A good social network for neighbors such as NAME should help solve their specific problems. blockchain for this. Now there are more than 7000 of such nodes, each of them is a separate computer with its own protection and connection.

## Lack of trust in the counterparty

**The essence.** Bringing a stranger into your home is a big risk to your property and health. Therefore, in the field of domestic services, reviews and ratings, which help at least somehow confirm the integrity of the second party, are so highly valued. But ratings and reviews are not a panacea: the media with amazing regularity reports that the nanny abused the children, the worker robbed the employer, the employer refused to pay the bills after finishing work, and the like.

**Solution from NAME.** In our application, everyone knows each other or can ask a neighbor about a contractor, so the problem of assessing the integrity of the second party almost completely disappears. Neighbors usually know who is good and who is bad in their area. In addition, people will not rob you, damage property or deceive you if they know that you know who they are and where they live.






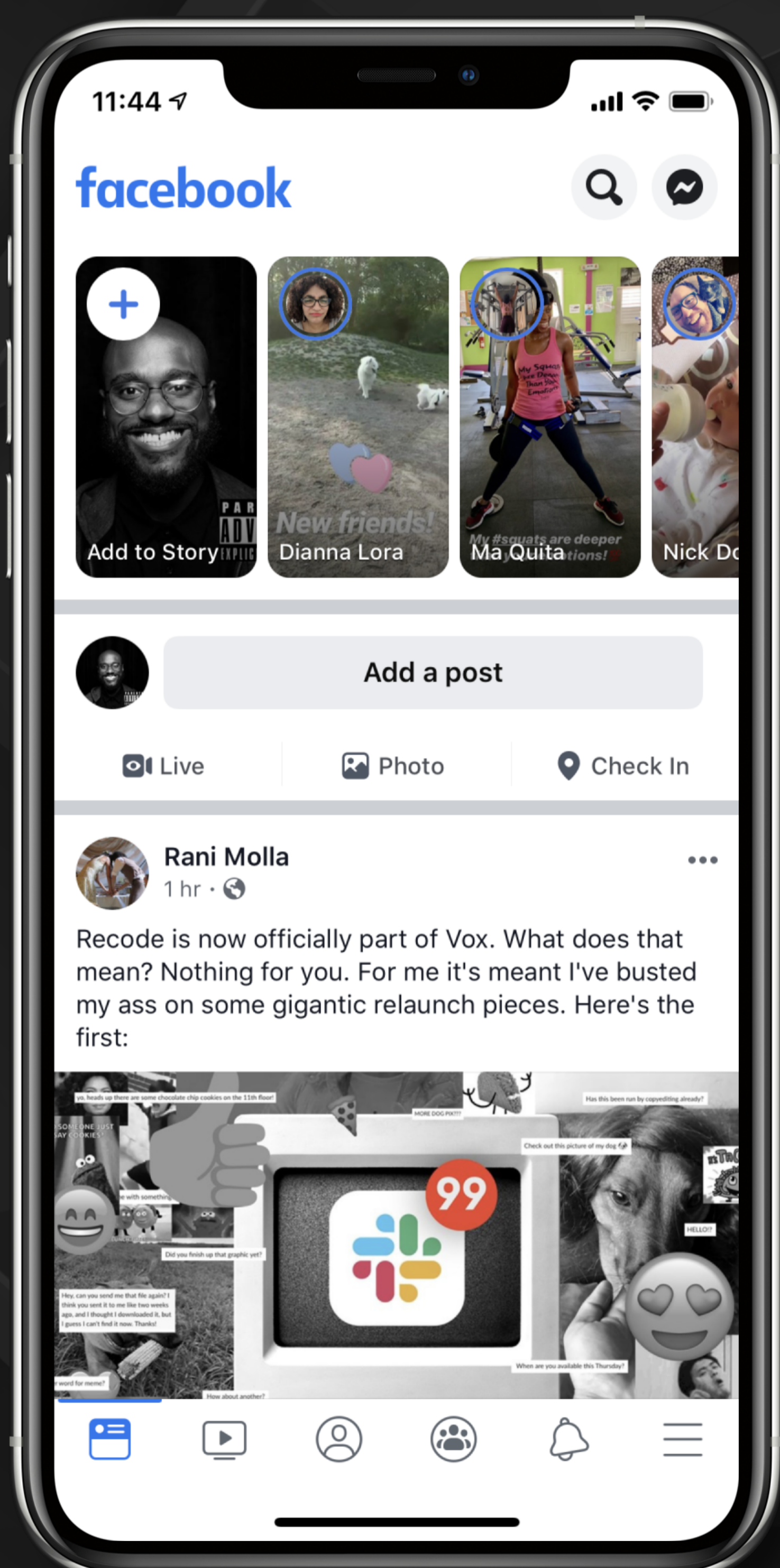


## A lot of unnecessary and wrong

**The essence.** Existing social networks for neighbors very often become breeding grounds for racism, bullying, unfounded accusations and neverending spam notifications like “I think I heard a shot”, “suspicious Audi around the corner”, “I was being followed while jogging” and the like. This, of course, is not what such services were created for, but many people use them this way.

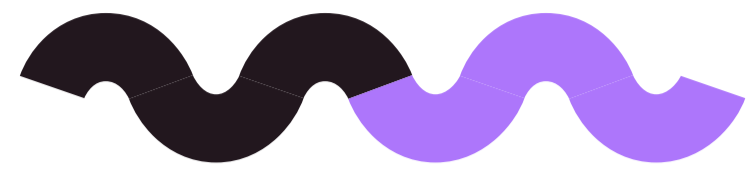
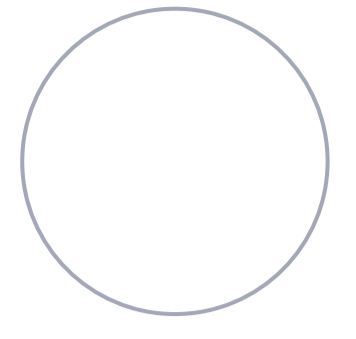
### Also, don't forget about other problems:

- 
 Constant spam with messages about their services or just thoughts about politics, philosophy, TV shows, cars or a neighbor from house no. 125.
- 
 Too much of brand ads shown on every screen.
- 
 Inability to limit listing only to your area.



**Solution from NAME.** You just need to remove all unnecessary things that are not related to services, trade and organization of events.

Neighborhood security should be left to the police, close communication - to Facebook, aggressive advertising - to Amazon and Google, politics - to Bazfit and The New York Times. A good social network for neighbors such as NAME should help solve their specific problems.



# Role of the token in the application

COMPARISON OF PAYMENT SYSTEMS				
	TOKEN XXX	BITCOIN	BANKS	PAYPAL
SPEED				
FEE				
SAFETY				
CONVENIENCE				

The application will use the XXX utility token to service financial transactions within the application, similar to how many large banks use the XRP crypto token for cross-national transactions. XXX role will be limited to a means of payment. It will not give dividend rights, company ownership or voting rights.

The XXX token will operate on the basis of the ERC-20 protocol of the Ethereum blockchain. This choice is due to the fact that the Ethereum network is secure, allows the use of smart contracts, has a high penetration level and is constantly evolving. Calculations in XXX tokens will be made as on Amazon: you link your bank card to your profile and carry out transactions when needed. You don't need to buy tokens in advance and store them on your wallet in the app.

## Main characteristics of the token:

- Basis — Ethereum (ETH).
- Block creation speed - 15 seconds.
- Bandwidth - 15 transactions per second.
- Consensus algorithm — POW (Proof-of-work).

