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Whitepaper from 11 / 2017

Version 1.0



The 1st Whitepaper of Project Laya

Author Contact

Andre U.



Laya Lending



Laya Academy



Laya Payments



Laya Merchants



Laya Marketplace



Laya Village

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November 2017



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Introduction

November 2017



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What is Laya?

Laya is a decentralized Crypto Currency for Remittance to anywhere in the world. The Technology behind Laya is based on the Ethereum Blockchain. The Laya Token was developed by experienced Bitcoin Pioneers and Blockchain Experts. Laya is not a simple crypto currency just like thousands of others flooding on the market, it is backed up by multiple Business Concepts. Our Management called it "Project Laya".

Our vision is to create branding with liquidity. A brand for everyone that will merge well with the crypto currency sector. Our target is to bring crypto currency to the mainstream, turn a niche to the whole world! The biggest problem each crypto currency have is that, it is often so complicated to handle. Secondly, altcoins are often not useable or sustainable enough to keep it alive! Do you know that 95% of all current traded crypto currency will dry out in the next 5-10 years? This is a sad statistic.

Our Development team analyze daily new upcoming crypto currency and they found out that over 80% of them still doing the same mistake like everyone else before. There is no real value behind it! They don't think outside the box. No Concept => No Value. No Use => No Value.

This makes our own Project Laya unique. We learned over 5 years from the Blockchain niche and now, we can proudly present to you not just an ordinary crypto currency, but a total complete solution. You can read all about Project Laya in the following pages.

Please take note that we upload every month a new updated version of our Whitepaper. Our Management is continuously developing daily project to make sure that we always provide the best services and experiences. It is our pleasure to share our innovations to the world!

Join our Initial Coin Offer – You deserve the best!

ICO 8th January 2018 - 8th February 2018








Specs:

Technology:	Erc20 Token - Ethereum Blockchain
Smart Contract:	0x
Symbol:	AYA
Decimals:	18
Total Supply:	8.000.000
Platform:	4.000.000
ICO:	4.000.000* (\$2M Hard Cap)

*unsold tokens during ICO will be burned

Development Road Map

It is our pleasure to meet the schedule of the road map in time. We always provide for our Customer an outstanding support, for an unforgettable experience in our whole Project Laya Platform.

Q3/4 2017	Public Announcement	
Q1 2018	Laya Token Crowdsale Listing on Public Exchange Sites Lending Platform	
Q1/2 2018	Crypto Academy Platform	
Q3/4 2018	Laya Payments - Mobile App - Crypto Currency Debit Card - Crypto Currency ATM - Crypto Currency Voucher Cards	
Q1 2019	Laya Merchants	
Q1 2020	Laya Online Marketplace	
ETA 2025	Laya Village – The Silicon Valley of Asia	



The Market

November 2017



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The Billion-Dollar Pawn Shop Industry

Philippines is one of the Countries in Asia with the most number of Pawn Shops. There is no other Country that pawning or lending for a loan is more popular as in the Philippines. Most of the Filipinos even prefer a Pawnshop more than a Bank when it comes to lending and borrowing money.

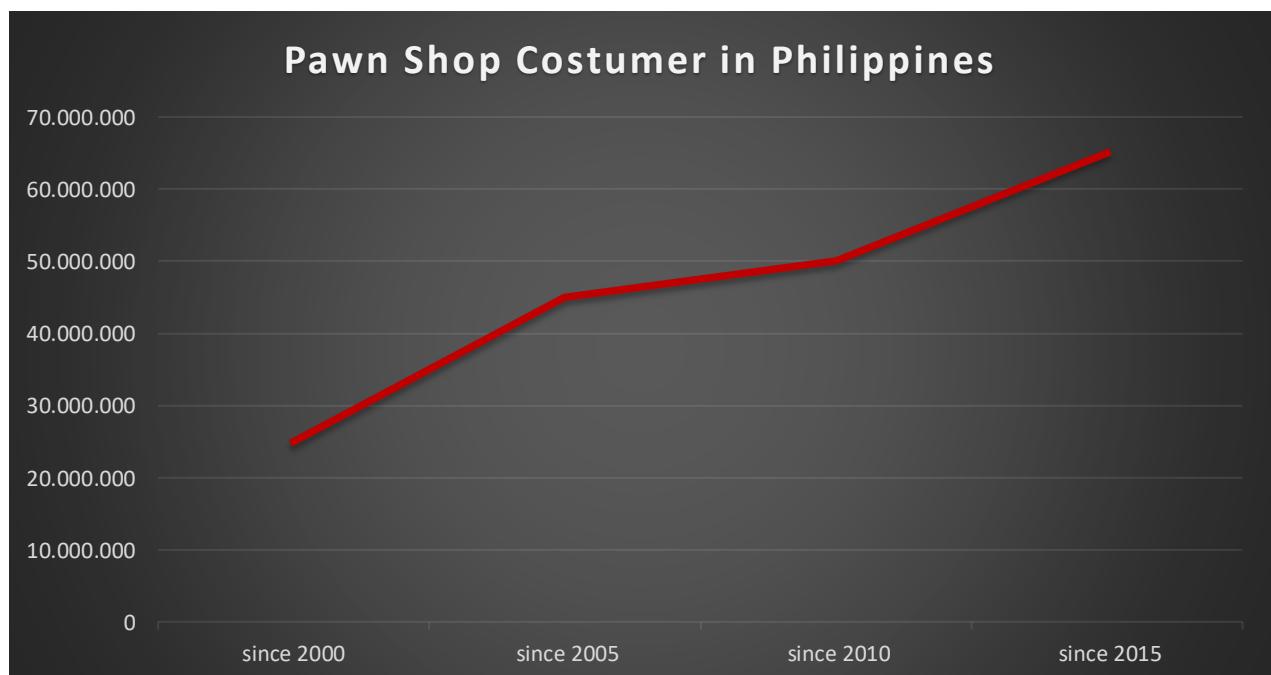


That is one of the reason, why the pawning industries already hit over 2,3 Billion USD in revenue just in the Philippines. Micro Lending a good Opportunity for both, the lender and the borrower bridge difficult times, on the other side, there are also many Black Sheep (mostly Foreigner) .They offered them extremely high lending fees of 20% or more per month. Imagine, that is over 240% fee per year! They called it "Five-Six", and is well-known all over the Philippines.

The Definition of "Five-Six" is when a Person barrows \$5 and have to pay them back \$6 within a month. The Philippine Government already tried since early 2017 to ban the "Five-Six" Business, to protect people to encumber with debts, but it is almost impossible to control it all. The Most Horrible thing is that, this is not a problem in Philippines alone, we have the same problem in every other Development country around the world.

Our Solution called Laya Lending

Our Team studied long time for a solution and finally we found a proven system that works! We created a person-to-person (P2P) lending platform project, based on the newest Blockchain Technology. We called it Laya-Lending. Our Platform guarantees a zero fee lending experience and we even give everyone who lends someone, our own currencies as a daily reward and it will be distributed instantly to their wallet! More information about Laya Lending on site 12.



The Oversea (Worker) Remittances

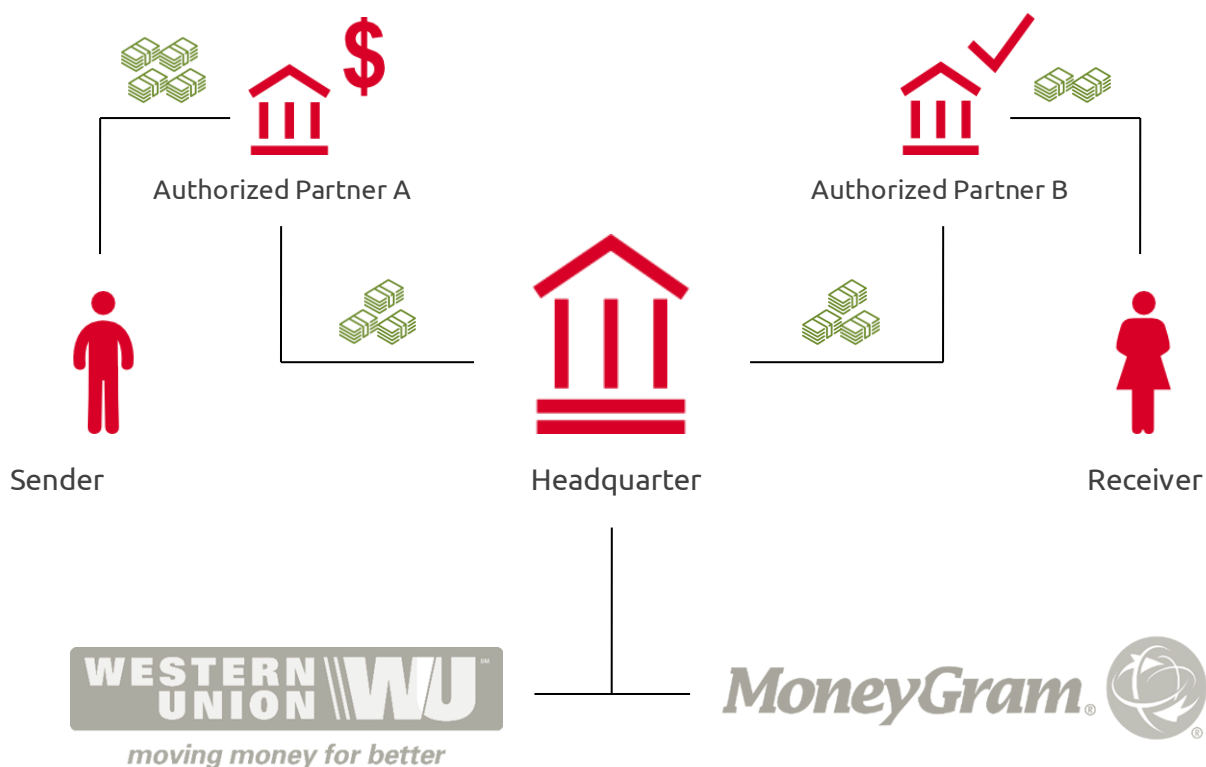
How does traditional Oversea Remittances work?

Person A goes to an authorized Western Union / Money Gram Partner, filled a complicated application form and stand in average 10-15minutes in the line, because most of transactions are made in the last 3 days of the months (incoming salary) and that's why remittance center are often full. After successful transaction, the recipient can pick up the money of the remittance with a unique code in a nearby Pawn Shop. Why Pawn Shops? Because most of them are authorized Western union and Money Gram partner. Another reason, is that over 2 Billion people around the world do not own a Bank Account. They even pick up their local salary trough Pawn shop.

However, what happens now exactly with your deposit money, When you use these remittance service provider, you spend incredible high fees and are forced to use an unsatisfactory exchange rate. Why? Because two authorized Partners plus the Headquarter are earning from it. Partner A earns commission from your deposit, the Headquarter earns from the exchange rate and Partner B earns from picking up the money. Imagine the revenue of Western Union reached 460 Million USD per Month and the monthly revenue from Money Gram already hit over 100 Million USD.

Project Laya found way to be the best alternative of this Business Niche and will provide even an easier, cheaper and better services than these two giants! Stay stuned!

Example of a traditional Oversea Remittance Process:



The Oversea (Worker) Remittances

Sneak Peak: The Solution called Laya Payments

Members can download the Laya Payments Mobile App in the Apple / Google Play Store and deposit their Laya Tokens. With our App you can send or receive Laya Tokens or virtual cash in an instant. You can convert also your Laya Tokens into real cash anytime you wish. It is so simple and can be done with few fingertips instantly. There are so many benefits, that's why Laya Payments are much better than a traditional remittance company. Few samples of them are listed below.

Method 1

Sender send virtual cash (Laya Token) instantly via Laya Payment mobile app. Receiver can Withdraw it any time into real cash or keep the virtual balance.



Method 2

Receiver withdraw virtual balance directly via Laya Payment Debit Card on a located ATM. You can also use the Debit Card for shopping.



Method 3

Sender send Laya Token instantly via Laya Payment mobile app. Receiver can keep the Token and exchange it later into real cash when the exchange rate of the Token increase.



More information about Laya Payments on site 11-14.

Project Laya

November 2017



Laya Lending



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Laya Payments



Laya Merchants



Laya Marketplace



Laya Village

Project Laya

Company Portfolio



1st Project
Blockchain based Lending Platform



Laya Lending

Project Description:

The Laya Lending Website is a social community Based Platform, where members can help each other by lending the Laya Crypto Currency to one another.

One Lending Period mature at 110%.

Every active Member who participate at Laya Lending will receive sharing rewards. The value of the rewards depends from the Company profits and will be credited instantly.



Project Website:
www.Laya-Lending.com



Project Pre-Launch:
15th January 2018



Project Manager:
Andre U.
+ 7 others



Laya Lending



Laya Academy



Laya Payments



Laya Merchants



Laya Marketplace



Laya Village

Project Laya Company Portfolio



2nd Project
Crypto Academy Platform



Laya Academy



www.Laya-Academy.com



Est. Q1-Q2 / 2018

Laya Academy is one of our beloved part in this project. Everything begins by learning something new. We want to create an Academy where everyone learn all about ins and out crypto currency, so we can prepare them for the future. A humanity workplace, where we connect all kinds of people together from young to old and teach them about the new technology of Blockchain. We teach here, how to handle crypto currency, what are the benefits of using crypto currency and much more. Every Questions and doubts will be answered after finishing the Academy. We will also translate curriculum of the Academy in over 10 different languages so there will be no barrier to learn. Every participant will also receive a Certificate after completion of the course. We can turn the world to a better place, but first, it is our mission to teach everyone about the phenomenal technology of crypto currency. Don't forget, Knowledge is Power!



Laya Lending



Laya Academy



Laya Payments



Laya Merchants



Laya Marketplace



Laya Village

Project Laya

Company Portfolio



3rd Project

Laya Payments - Mobile App



Laya Payments



www.Laya-Payments.com



Est. Q3-Q4 / 2018

After our Laya Academy Launch, members will already know all the risk and benefits of Crypto Currency. The next Step is to provide the members an easy to handle tool, the Laya Payments App. The App will be available in the Apple Store & Google Play Store. Just register in three simple steps and your Laya Payments App is ready to use. You can send or receive Laya Token or virtual cash or exchange them for real cash on the current local rate. For receiving Laya Token or virtual cash, you only need to scan the QR Code and the transaction will be done instantly. Our Mobile Application will also include the highest security features. For example, the 3D Bio Identity scan, where you can unlock the App just with your Face or with your fingers scanned.



Laya Lending



Laya Academy



Laya Payments



Laya Merchants



Laya Marketplace



Laya Village

Project Laya

Company Portfolio



3rd Project
Laya Payments - Crypto Debit Cards



Laya Payments



www.Laya-Payments.com



Est. Q3-Q4 / 2018

The Laya Payments Debit Cards are connected to the Mobile App. You can order your personalized Debit Card on the Mobile App. It's a normal Debit Card and you can use them to withdraw money from an ATM or spend it thru shopping all over the world who accept card payments. All Transactions you made with the card will be visible on your App. That's a great feature, because you can track anytime the usage of the card and have your financial always under control. We will offer three different debit cards. The Pearl White Card, the Prestige Black Card and the Red Oversea (Worker) Card. All Cards will have different benefits and limitations. One amazing benefit for the Red Oversea (Worker) Card Holder is that they will have zero fees. More Information about the Laya Payments Debit Cards will be announced soon.



Laya Lending



Laya Academy



Laya Payments



Laya Merchants



Laya Marketplace



Laya Village

Project Laya Company Portfolio



3rd Project
Laya Payments – Crypto ATM



Laya Payments



www.Laya-Payments.com



Est. Q3-Q4 / 2018

You read it right! We will place Laya Payments branded Crypto Currency ATM on every hotspot around the world. People can buy and sell Bitcoins & Laya Tokens for real Fiat Money, but this part cannot be done overnight. It is a long-term process. Our Goal is to place the first batch of our Crypto Currency ATM in the Metropole of the Philippines. Our Mobile App User can spot the place our ATM based with few clicks in the App. You can even start a walking route and you just need to follow the lines. Cool right? That's not even all! Our Laya Cards Holder will have additional benefits simply by using our ATM. More Information about the ATM will be announced in an updated version of the Whitepaper or during an official local event from us.



Laya Lending



Laya Academy



Laya Payments



Laya Merchants



Laya Marketplace



Laya Village

Project Laya Company Portfolio



3rd Project Laya Payments – Crypto Voucher



Laya Payments



www.Laya-Payments.com



Est. Q3-Q4 / 2018

We will also launch Crypto Currency Voucher, which can be purchased on verified local offline stores. It is like a scratch card to top up your prepaid phone card. You can also buy and redeem it online thru our Laya Payments Website or our Mobile App and convert the voucher to Bitcoin or Laya Token based on the current daily exchange rates and will be instantly credited into your Wallet. The Crypto Currency Voucher is an important step to integrate crypto currency to the mainstream. It is also a perfect gift for every special occasion.



Laya Lending



Laya Academy



Laya Payments



Laya Merchants



Laya Marketplace



Laya Village

Project Laya

Company Portfolio



3rd Project
Laya Merchants



Laya Merchants



www.Laya-Merchants.com



Est. Q1 2019

In the Year 2019, we will start to acquire local merchants all over the world, who will be accepting our crypto currency Laya Token as additional way of payment. Why? Because there will be many benefits for the merchant. Thousands of Laya token holders will be their new costumers. They will also be a pioneer of merchants accepting crypto currencies and we will also offer free advertisement for every participating merchant in our network. Our Mobile App will also spot every merchant who are verified by us on a map with a description. We will also open our own exclusive Laya branded stores, where we accept 100% Crypto Currency based payments in all products and services we offer.



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Laya Payments



Laya Merchants



Laya Marketplace



Laya Village

Project Laya

Company Portfolio



4rd Project
Laya Online Marketplace



Laya Marketplace



www.Laya-Marketplace.com



Est. Q1 2020

Laya will also operate in the e-commerce sector like all other big players, but the main difference of what we do is, that we will operate the full marketplace system under the Blockchain Technology and control it with Smart Contracts. It will be a Zero Fee Crypto Marketplace and we will be the global pioneer! Business Owners and Individuals can sell their products or services online by accepting crypto currencies payments like our Laya Token or just bitcoin as usual. We are sure, that Laya Online Marketplace will be a true game changer in the e-commerce sector.



Laya Lending



Laya Academy



Laya Payments



Laya Merchants



Laya Marketplace



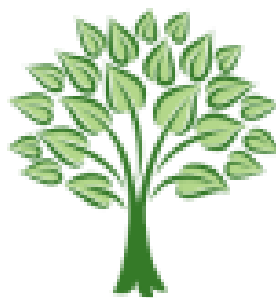
Laya Village

Project Laya

Company Portfolio



Final Project
Laya Village – The Silicon Valley of Asia



Laya Village



www.Laya-Village.com



Est. 2025

Laya Village will be our Final Prestige Project. This will be the 1st Crypto Currency Village in the world. We will build a futuristic, sustainable economy with a high-class living experience. A combination of Silicon Valley with the natural beauty of the Philippines. Laya Village is a pilot project which will provide a living without fiat money. The Estimate population will be 500 families. The Village will have everything you can imagine. Multiple Restaurants, Coffee Shops, Grocery, GYM, Laundry Service, Kinder garden and many leisure activities. We will even provide a free to use shuttle service. More information about this prestige project will be explained on a separate whitepaper.



Laya Lending



Laya Academy



Laya Payments



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Laya Marketplace



Laya Village

Token Crowdsale

November 2017



Laya Lending



Laya Academy



Laya Payments



Laya Merchants



Laya Marketplace



Laya Village

Token Crowdsale (ICO)

4.1 Token Crowdsale Price

Our Public Crowdfunding for the Laya Token starts on **8th January 2018** and everyone all around the world, who want to be part of us, can participate. The Crowdsale are available for four weeks and will split into four different stages. Early participants can avail a special discounted price during the crowdfunding stages. First come, first served basis.

On every stage, the price per Token will be increased by **+\$0.20**. The maximum available supply per stage is 1,000,000 AYA Tokens. Unsold Tokens will be burned directly after ICO and no more coins can be produced.

Stage 1	Stage 2	Stage 3	Stage 4
1,000,000 Tokens	1,000,000 Tokens	1,000,000 Tokens	1,000,000 Tokens
\$0.20	\$0.40	\$0.60	\$0.80
In Bitcoin	In Bitcoin	In Bitcoin	in Bitcoin

4.2 Token Distribution

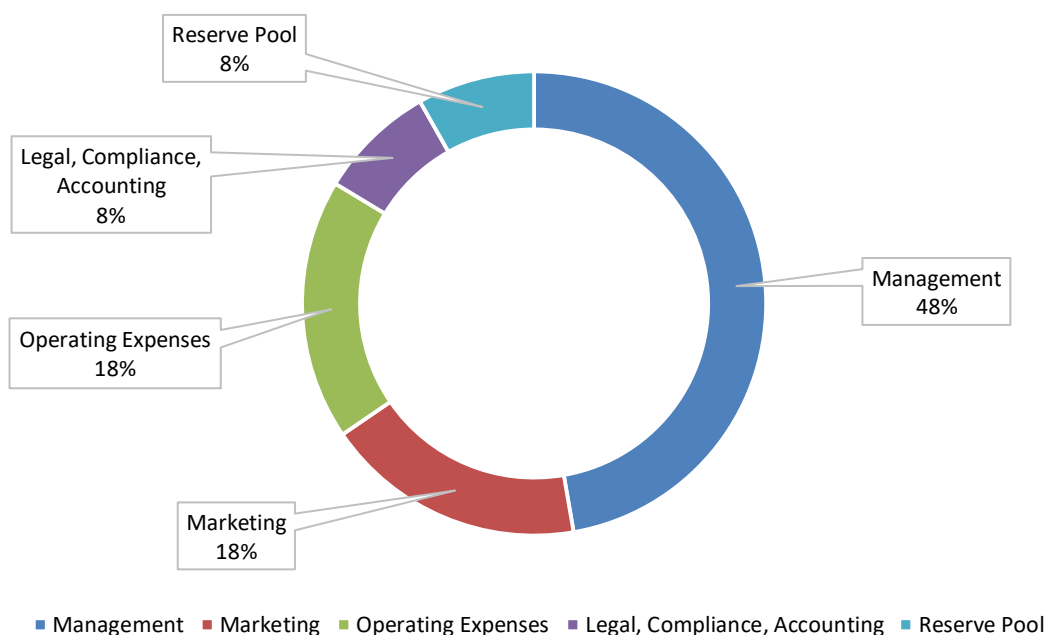
Project Laya guarantee with its Blockchain Smart Contract Technology to all participants an automatic instantly Token distribution. We highly recommend for a safety-decentralized storage, the MyEtherwallet.com service.

4.3 Crypto Currency Exchange

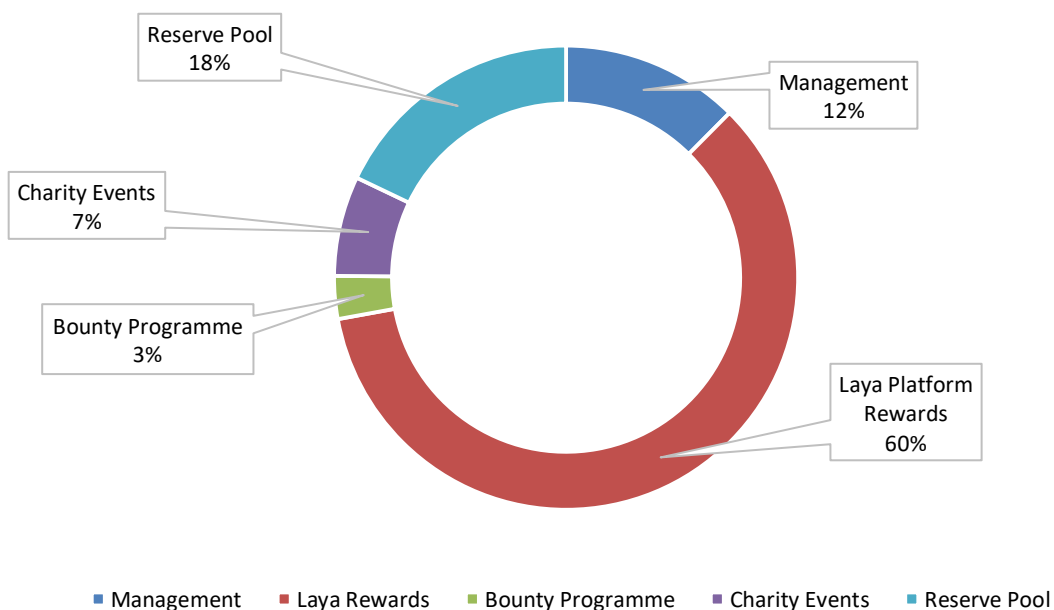
The Management will list Laya Token to all major Crypto Currency Exchanger in Q1 2018. Holder can exchange there their Tokens into Bitcoins from person to person, but that's not the only way! We, as the company, will also launch a service called Laya Payments. Laya Payments will integrate the Token to the fiat world by its own Debit Card, ATM, Payment POS/API and Voucher System.

Crowdfunding & Reserves Statistics

Crowdfunding Finances



Reserved Token



The Management

November 2017



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Laya Academy



Laya Payments



Laya Merchants



Laya Marketplace



Laya Village

Chief Visionary Officer

Closing Words



André U.

Chief Visionary Officer

“Success can only be done with a Trustworthy Management”

André U. is a young and energetic Entrepreneur, Investment Guru and a certified Blockchain Expert. With the very young age of 16, after finishing successfully from the Business College in Germany, he started his own IT business and managed his own company. In the end of 2012, he came first in contact with the Blockchain Technology and Bitcoins. Just two years later, he already earned a seven-figure income in Crypto Currency. In the Year 2014, he started also a career in another sector called Network Marketing. He touched many people lives by his success stories and help them to reach their goals in unbelievable short span of times. Today he operate in multiple business sectors with his white label companies and actively participating as supporter for charities.

The newest lifetime project, which André is developing with his Professional Management team is to create a global prestige brand, called „Project Laya“. The Headquarter will be based in Asia, in Hong Kong. The first Country Agency will be launched in Philippines & Germany. Over 10 specialists from the Management are now dedicated to success of this majestic project. Project Laya have a concrete business plan until 2025 and beyond. It's Vision is to be a Billion USD worth Crypto Currency Company within the next 7 Years.

You can be a part of it! Are you ready?

Thank You.

gracias.

谢谢.

ありがとう.

- Laya Management



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