

CurveBlock

The Future of Real Estate Powered by Blockchain

WHITE PAPER

2019

V2.5

Abstract

This white paper examined the performance and prospects of the real estate industry in the face of a fast-changing global economy. It established that while the sector has experienced marked growth in terms of earnings and impact on human development, that it is still faced by a number of challenges which include difficulty in accessing project funding, low property appraisals, complex government regulatory setups, lack of contingency structures to balance times of 'boom and bust' periods and personal disclosure issues. It was also established that the way forward in tackling these challenges is to innovate and embrace emerging technologies.

Consequently, the paper canvassed the adoption of the Blockchain technology, providing a detailed use case via the CurveBlock Real Estate Platform. CurveBlock comes in as a trailblazing project geared towards liberating the real estate development ecosystem by providing a platform that pays token holders direct dividends and charity voting rights from every project completed via staking smart wallets via the CurveBlock Exchange. The ecosystem is designed in such a way that dividend payments are written at various block heights when projects complete and become liquid.

Also, the paper provides a deeper insight into the operational framework of the CurveBlock platform Exchange, highlighting the key features of the unique value proposition/benefits of signing up to the platform Exchange. Details of the platform Exchange and basic functionalities as well as an outlay explaining the expected coin cap and token distribution.

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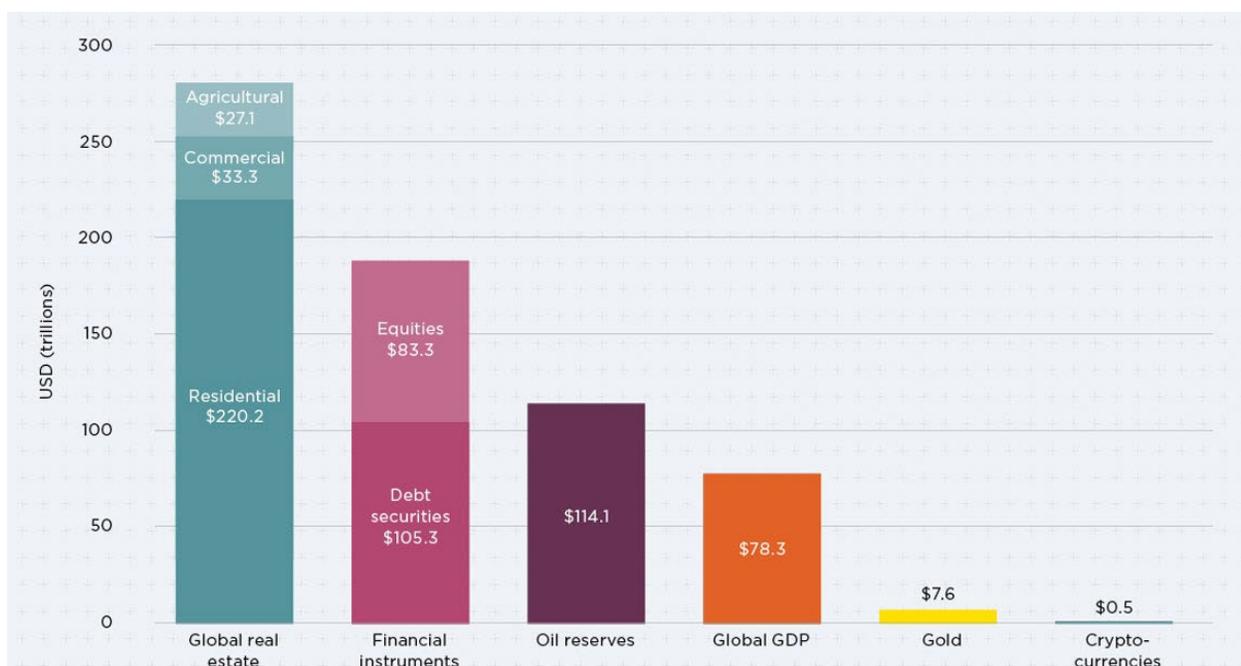
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1. Background

Over the years, real estate developments have remained the largest and most profitable asset class across the globe, with a 2017 report by research outfit, Savills, putting the economic value at \$280.6 Trillion. (1) Global real estate is 3.5 times the value of Global GDP. Of that total, \$220.6 Trillion is attributed to homes that people live in, with an ownership spread of about 2.5 billion households. These figures make more sense when viewed against the backdrop of world population figures standing at 7.6 billion (2). The real estate development asset class, with all of its profitability has heretofore not been available for the average investor and where it is available, offers no liquidity.

By extension also, the figures also underscore the importance of shelter in the hierarchy of human needs as well as its value as a highly lucrative investment option.



Source: Savills World Research 1

1.1 Industry Challenges

Despite its position as the leading global earner, the real estate development industry has had, and still faces, challenges that undermine its true economic and human development impact. Apart from having to deal with the inevitable challenges that arise from the dynamics of climate change, fluctuations in forex and global economies and societal values, other endemic issues require urgent attention. Amongst other things, these include the problems of individuals not qualifying for loans to develop projects, low property appraisals which lead to excessive low

home values, the complexity of government regulatory setups, and lack of structures to balance times of boom and financial downturns, and disclosure of personal information.

While some of the challenges are influenced by factors beyond the immediate control of industry operators and investors, most of them call for a different approach. The view of this paper is that such an approach must take cognizance of the fact that at the heart of most of these endemic challenges is the issue of democratization of the industry by ensuring projects and processes are decentralized and offer more earning opportunity for small-scale players. This is exactly where the idea of adopting emerging technologies like Blockchain can make a difference.

1.2 The Team

CurveBlock has a team with 117+ years construction and development experience as well as 30+ years executive business experience. This experience melds to create a team with the experience and the skills to succeed and create a world class development company. From experienced land men for property acquisition to every stage of development, the CurveBlock team is ready to bring a new kind of development company. Strong entrepreneurial business experience, including general contracting balances the building skills with the knowledge to run CurveBlock with efficiency and revenue growth in mind.

1.3 Why Blockchain?

The integration of this highly disruptive technology has already caused major waves in the fintech world, but more than that, more sectors of the global economy are finding use cases to adapt it to their operational frameworks. The results have been astounding in terms of delivering more efficiency and earnings. The reason is simple: Blockchain simplifies existing business models. The technology can be the panacea for the challenges in the real estate industry because the basic operating principle of a decentralized, peer-to-peer and smart contracts enabled network will eliminate dependence on lending houses to facilitate projects and deliver more speed, security and value to users.

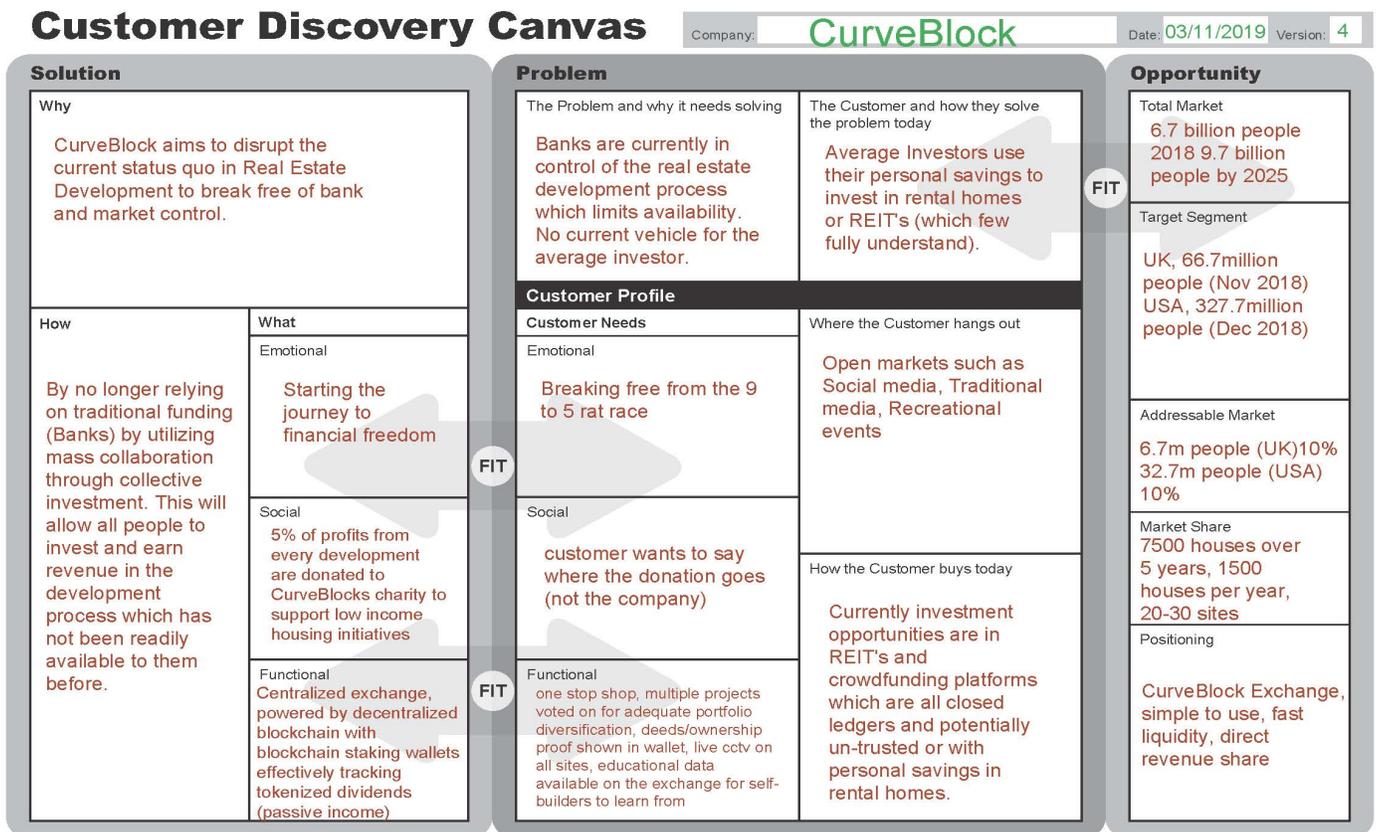
The focus of this paper, therefore, is to show how CurveBlock leverages this technology in a pioneering effort to change the game and deliver better value to its market.

2. CurveBlock Digital Solution

CurveBlock aims to be the world's first ever Blockchain-based property development company which pays token holders direct dividends from every project completed via a staking smart wallet and offers liquidity of your assets. Designed as a perfect antidote to the age-old challenges facing the industry, the platform aims to reward token holders with unlimited dividend potential & project and charity voting rights. The ecosystem is designed in such a way that dividend payments will be confirmed at various block height snapshots of the blockchain ledger when projects become liquid.

2.1 Value Proposition

Beyond being a pioneering effort in the deploying of Blockchain into real estate development and dividends, the CurveBlock solution aims to change the game for the industry. By tokenizing your investment, the platform liberates the industry by creating a transparent project execution model which is both self-sustaining and self-regulated at the same time. The key features of this value proposition are listed below.



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2.2 Key Features/Benefits of CurveBlock Ecosystem

- Aims to be the World's first ever Property Development Company which pays the token holders direct Dividends from every project completed using the power of the Blockchain and Blockchain ledger snapshots to allow dividends.
- Full liquidity of your investment through the CurveBlock exchange, buy and sell when you need to.

- Voting rights for token holders for projects undertaken and charity donations made per each completed development, aims to give users the right to vote and decide which charity needs are funded per project and which projects are taken on in the portfolio.
- Property ownership not only issued via land registry but also written onto the Blockchain for transparency via the open source Blockchain ledger.
- Future Proof Development strategy for both Boom & Bust Property Markets, aiming for lifelong Dividends for token holders.
- Multifunctional community wallet, showing past/previous/future projects along with ROI per development.
- Our Smart Wallet plans to allow native token storage as well as facilitate the dividend payments; we plan to also have the facility for token holders to implement their project and charity votes which will be showcased in detail via our wallet.

2.3 Operational Framework

CurveBlock smart wallet plans to use dividend payment Blockchain snapshots to ensure all staking of the native token receives the dividend payout upon a project being completed and becoming liquid.

2.3.1 "Boom Years" and "Bust Years" Proof Mechanism

During what is termed "Boom Years", all developments plan to be sold on the open market and profits shared accordingly with Token Holders. During "Bust Years" (aka recessions) all developments plan to be held and parked into the open rental market until market recovery, during these periods rental profits aim to be shared with token holders, capital employed during such markets plans to be released through FCA financial mortgage sectors specifically designed for the rental market asset class.

The rationale behind the "Boom Years" and "Bust Years" strategy is to allow CurveBlock to develop and expand during all market cycles while the community permanently benefits from earnings from the native token dividends.

2.3.2 CurveBlock Charity

CurveBlock will contribute 5% of all profits to charity. We aim to create CurveBlock Helps, a nonprofit organization for helping low income families and individuals with their housing needs to receive those funds. CurveBlock Helps will work with individuals, organizations and local governments to identify appropriate recipients. Those identified will then submit a video to CurveBlock Helps outlining the need and why they deserve it. As a CurveBlock community

token holder you will then be able to vote on the video's you deem worthy of receiving assistance.

Creating CurveBlock Helps fits hand in glove with our goal of impacting homelessness and poor living conditions. CurveBlock Helps will also allow CurveBlock and the community to transparently see how the charity contributions are being spent so that we can all see the funds are being spent in the appropriate places. As a token holder you will be able to participate and see firsthand the impact our contributions are making. CurveBlock aims to build a better world and CurveBlock Helps is one piece in accomplishing that goal.

2.3.3 The CurveBlock Exchange & Wallet

As is obtainable with standard Blockchain-driven ecosystem practice, CurveBlock plans to have its own Exchange which delivers a great user experience for web and mobile operating systems. This Exchange aims to essentially offer the CurveBlock community several functionalities which include:

1. An in-depth view of upcoming development projects with predicted ROI;
2. Live development project data with development progress and predicted ROI in wallet;
3. Previous development projects with actual ROI;
4. Upcoming & previous charity's recipients/donations;
5. Charity Voting rights in wallet;
6. Showcasing of Global development projects for independent contractors, which CurveBlock plans to take 1st charge of and fund said independent developers via the financial Tranche payment method currently offered by the traditional financial sectors.

2.3.4 The CurveBlock Token CBUK

CurveBlock plans to produce its native token and ecosystem using open source protocol which aims to be the unit of account or currency on the CurveBlock Blockchain Platform, both in the mobile or web experience, and project and charity donation voting rights.

3. The Market Opportunity

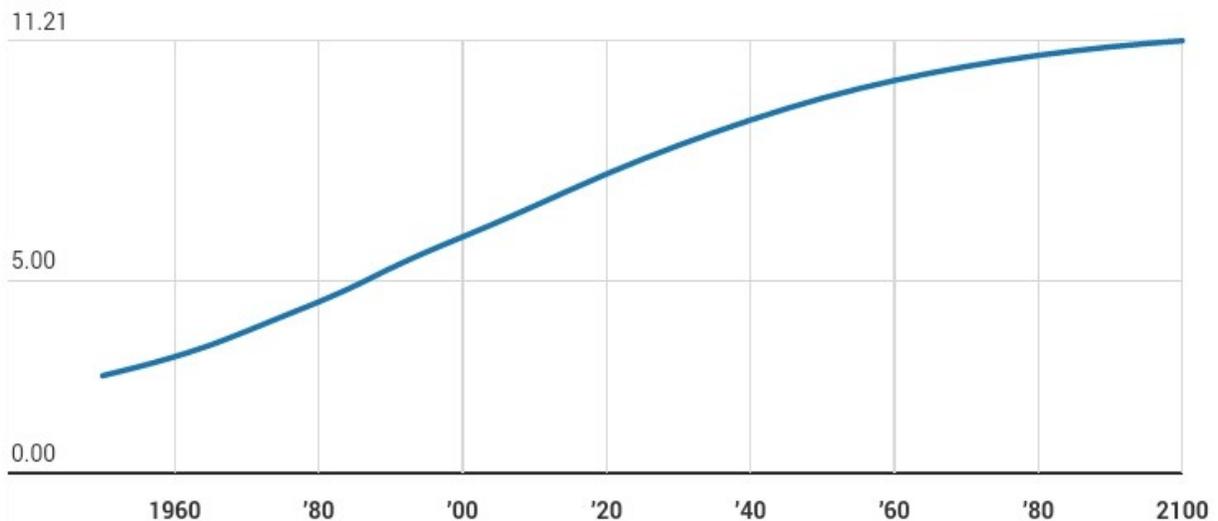
Is there a market for a Blockchain-driven real estate development concern? The answer is "Yes." Population drives real estate business, and with world population figures projected to hit 9.7 Billion, according to the United Nations Department of Economic and Social Affairs, UN DESA, the real estate sector will have more than enough ground to hit. (3) When we place that against the background of bleak reports about the current global housing deficit situation, the picture of the size of the market we are talking about becomes even clearer. For instance, available data suggests that nearly 900 million people around the world live in slums, lacking access to adequate water and sanitation or adequate housing, that by 2025 it is estimated that

1.6 billion people—a fifth of the world’s population—will lack access to secure, adequate, and affordable housing. That is how bleak it is, but also how big the opportunities are. (4)

Beyond the encouraging numbers from population projections, the need for a smarter and more efficient way of running real estate business also makes CurveBlock a viable project with a better appeal to its target market compared to companies running the traditional model privately which is embattled with all the challenges already mentioned in this paper.

A combination of these factors with the formidable team, Advisors, Associated Contractors & Sub Contractors and future on boarded members driving the project should very well escalate the CurveBlock platform and register it as an authority in the market.

World Population and Projection to 2100 (Billions)



Source: [UN Medium-Variant Projection, 2015](#) [Get the data](#)

4. Project Financing

In line with the dictates of decentralized self-sustaining ecosystem, the CurveBlock project has put up an STO program to raise 50 Million GBP via a sale of 250 million native tokens. This sum is to be raised via decentralised STO that is billed to start the 1st Quarter of 2019 as stated in the Roadmap. The details of the STO program and the distribution of funds to the ecosystem as well as the breakdown of expenditures on the project are given below. CurveBlock will charge a 1.5% management fee of invested funds for on going operations of the project. We will also receive a VAT rebate quarterly and a materials rebate monthly for cash flow purposes.

4.1 Token Details

Total Supply: 500 Million Tokens

Token Sale Hard Cap: £50m GBP

Token Ticker: CBUK

Token Type: ERC20

4.2 Token Distribution

20% - Team & Strategic Partners (Vested over 5 years)

19% - Company Reserve (Vested over 5 years)

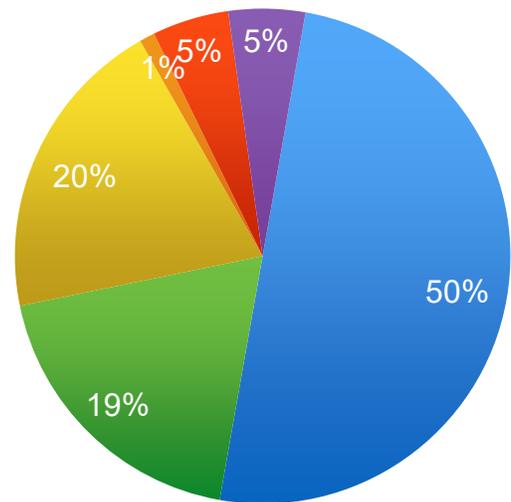
50% - Token Sale - £00.20 Per Token

1% - Bounty Program

5% - Seed Funding

5% - Seed Funding Bonus

- Token Sale
- Company Reserve (Vested over 5 Years)
- Team & Strategic Partners (Vested over 5 Years)
- AirDrop & Bounty
- Seed Funding
- Seed Funding Bonus



4.3 Allocation of Funds

5% - Admin & Legal Fees

5% - Back Office Funds (staff wages & office fees)

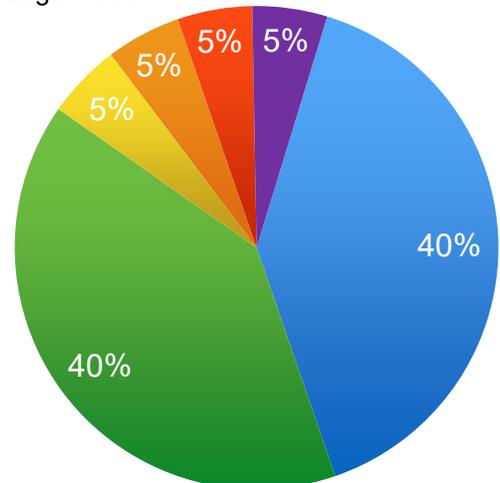
5% - Blockchain R&D

5% - Marketing Fees

40% - Development land purchase funds

40% - Development funds (contractors & subcontractors)

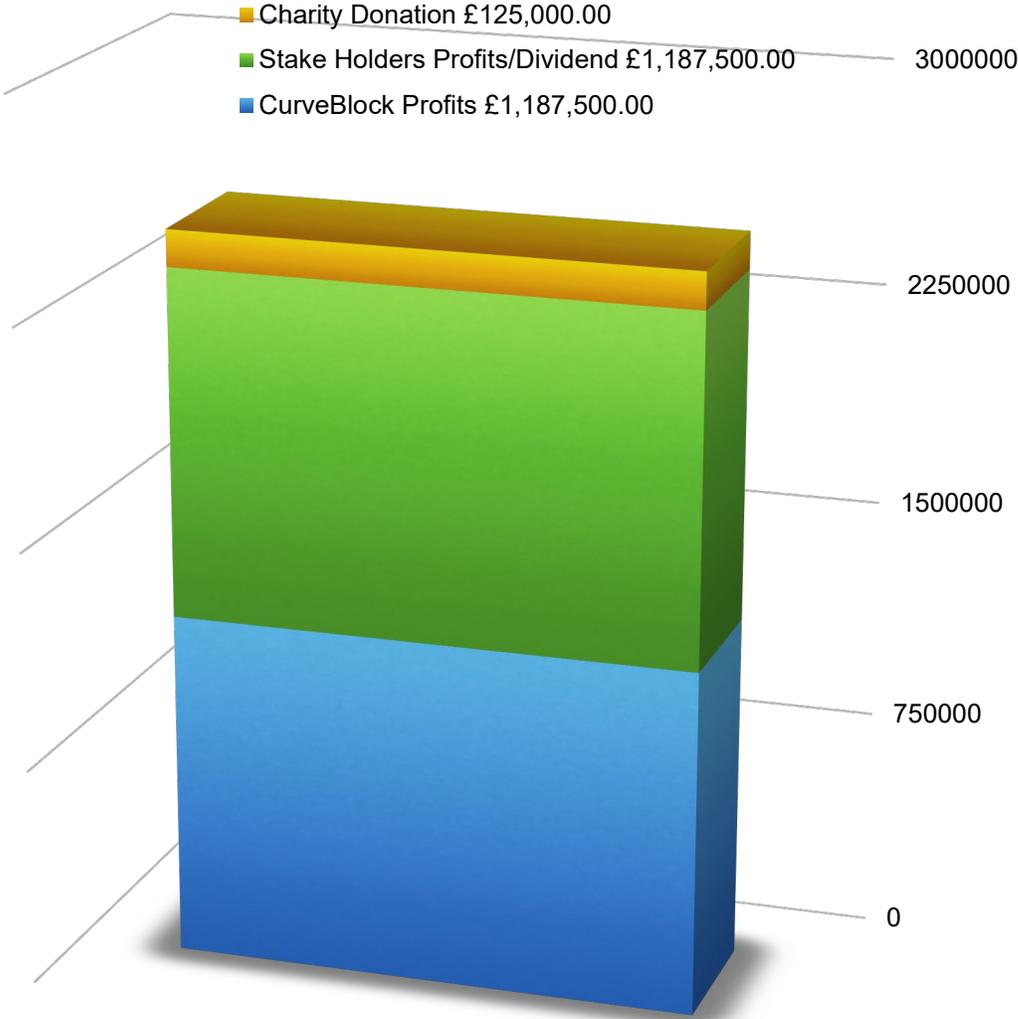
- Development Funds
- Development Land Purchase Funds
- Marketing Fees
- Blockchain R&D
- Back office Funds
- Admin & Legal Fees



4.4.1 U.K. CurveBlock Developed Project

CurveBlock UK Development

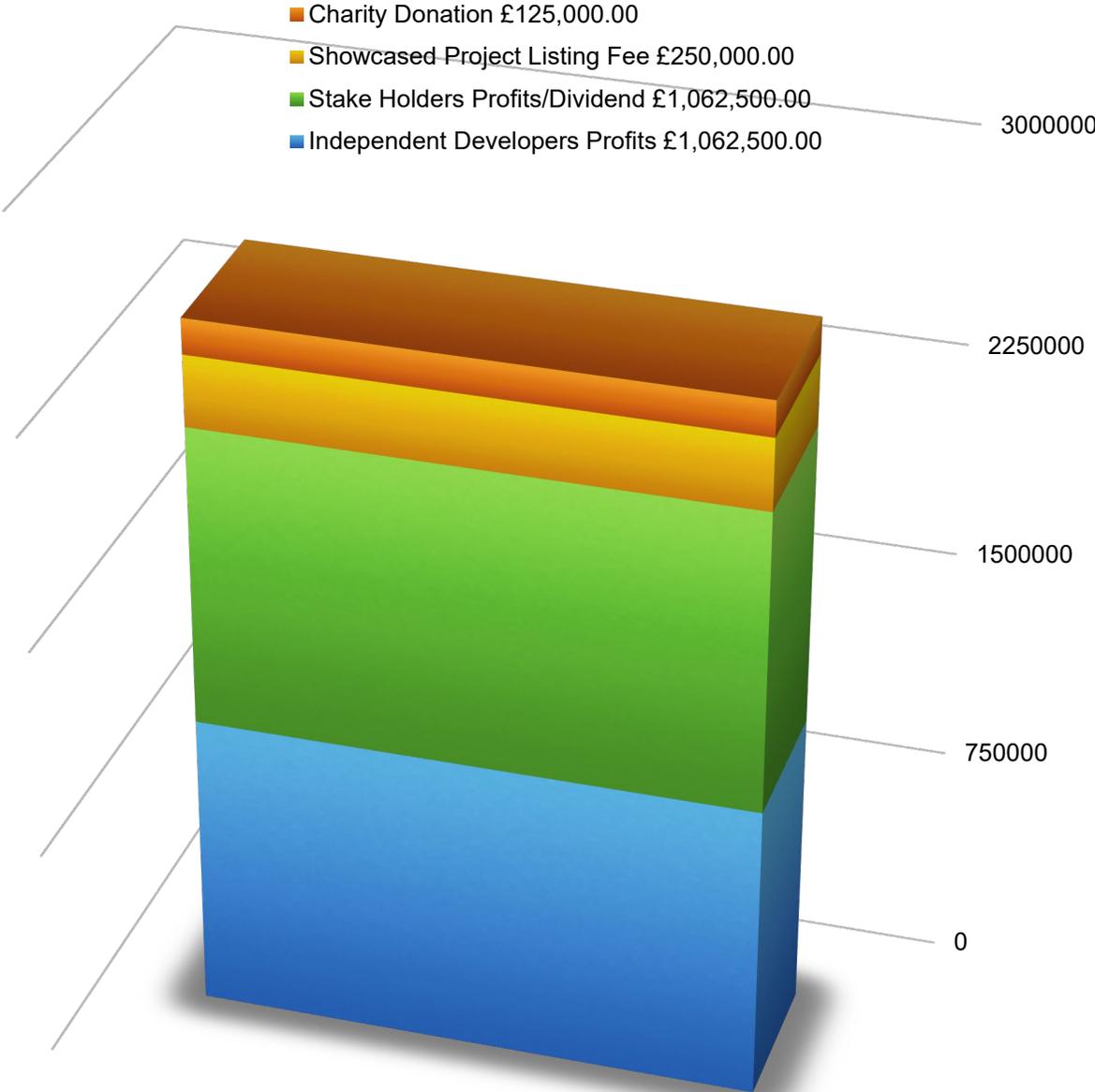
£2.5m Net Profits Real Estate Development Example



4.4.2 Global Independent Developers Project

Independent Global Developers

£2.5m Net Profits Real Estate Development Example



4.5 Seed Round Bonus

Fundamentally the seed round is the most important aspect of CurveBlock's three funding phases (Seed/Private/Public), seed funding primarily executes the initial real estate developments and the CurveBlock Exchange, where as the private and public funding rounds simply increases the volume of additional developments.

It is for exactly this reason that CurveBlock has implemented the Seed round additional bonus which allows the larger investors from the seed stage to be granted a lifetime observatory board position within CurveBlock, effectively allowing said investors personal involvement within CurveBlock, both at a board meeting and site meeting level.



For the initial seed round, CurveBlock is seeking £500,000 and is willing to give initial seed investors 1% equity in CurveBlock for every £50,000 investment up to £500,000 for a maximum of 10% equity in this round. Initial seed round investors will be granted CBUK tokens at a 100% bonus (2 for 1) at a £0.20 token valuation. The initial seed round has closed, Seed round B offered a 50% bonus on £0.20 token valuation and round B has now closed as well. Seed round C is currently underway with no discounts currently available. These funds will be used to build the wallet, exchange, smart contracts and all technology, marketing, administration and legal STO fillings. Half of the initial £500k seed funds will be used for development of new projects in collaboration with CurveBlock Holdings Ltd.

In the private round CurveBlock is seeking £4.5 million. Investors who invest £500,000 will be given a lifetime observer board seat. These private round funds will be used to quickly scale CurveBlock in broader development opportunities.

The public round is to raise £45 million. Investors investing over £1 million will be offered a five-year observer board seat with opportunity for renewal of that seat.

Board Meetings will take place once per quarter and may be attended in person or via video chat or phone (4 Per Annum), CurveBlock will cover all food & accommodation costs if attending in person. We will have scheduled site meetings periodically.



5. Road Map

The project aspirations for CurveBlock are captured in a phased process below to provide clarity and simplicity both for comprehension and execution. The focus for the 2018, 2019 and 2020 calendar years are represented below:

Q1/Q2 2019: £115k raised, accepted to NatWest Bank accelerator program – first STO to be accelerated by a commercial bank in the UK

Q3 2019: Regional Finalist in Startup of the Year with Great British Entrepreneur Awards

Q4 2018 – Q4 2019: Seed round

Q4 2019 – Q1 2020: Private round starts

Q4 2019: Property Development Projects Commence (UK)

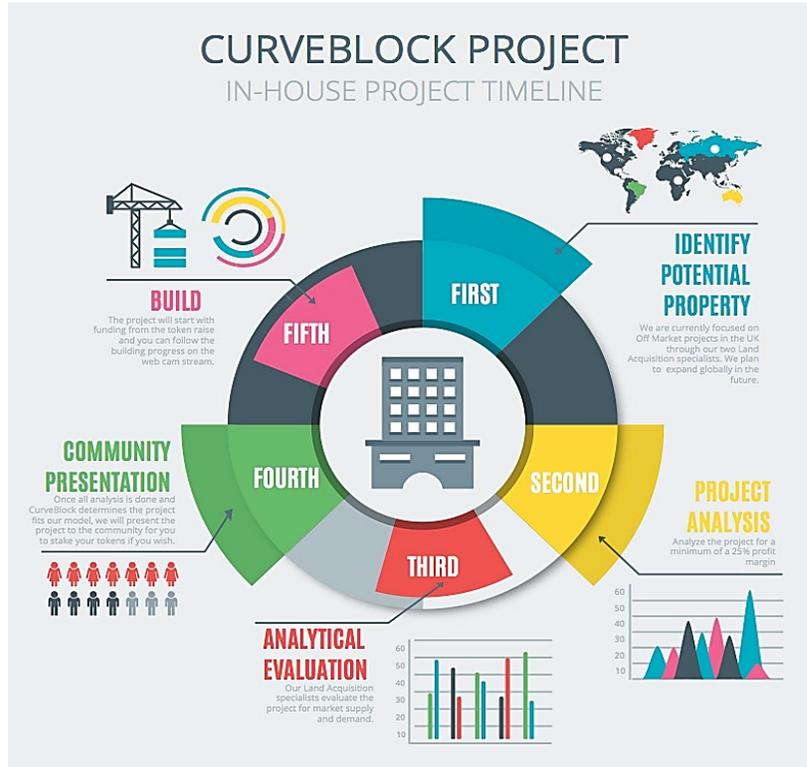
Q1 2020: Exchange Launch / Property Development Voting and Projects purchased / POS smart wallet available

2020: Public round

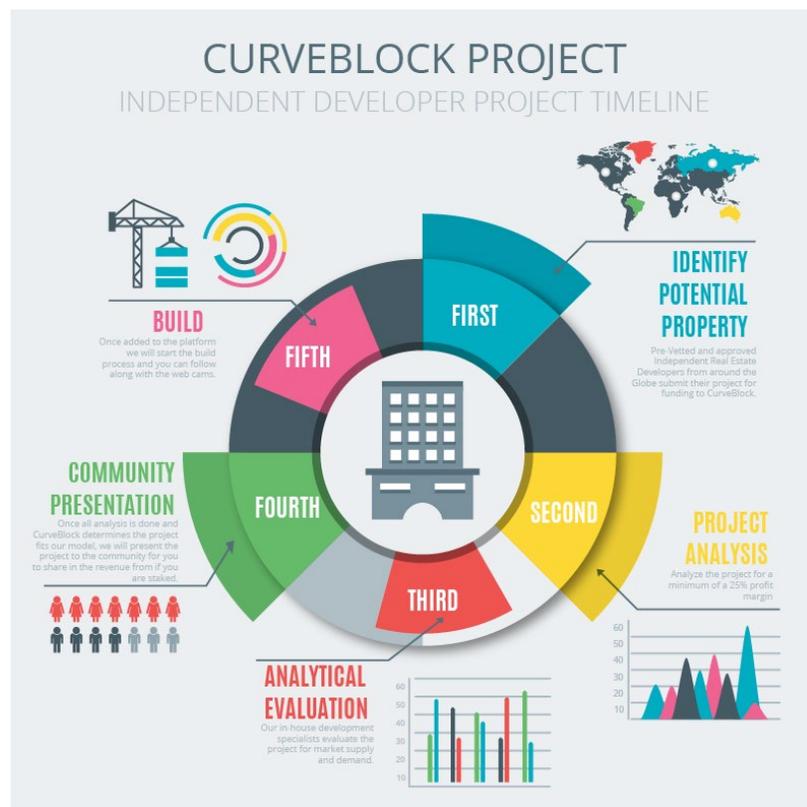
2020: Property Development Projects Complete (UK) / POS Dividends issued to holders / Charity voting commences / New Property Development Voting and Projects Start (UK) / Showcasing of Global independent Property Developments commence

2021 & Beyond: CurveBlock continues to scale while repeating 2019/2020 roadmap goals

5.1 CurveBlock In-House Project Timeline (U.K.)



5.1.2 CurveBlock Independent Developer Project Timeline (Global)



5.2 Profit & Loss (P&L) Based on a raise of £5m Forecast

Seed Numbers £5 *=Estimated **=actual	2019	2020	2021	2022	2023	2024
Real Estate Development Purchase Cost*	£2,000,000	£1,821,875	£1,935,214	£2,073,395	£2,244,217	£2,384,127
Real Estate Buildout Costs*	£2,000,000	£1,821,875	£1,935,214	£2,073,395	£2,244,217	£2,384,127
Sale & Marketing**	£200,000	£200,000	£200,000	£200,000	£250,000	£300,000
Internal & External Team & Support Costs**	£500,000	£350,000	£350,000	£350,000	£450,000	£500,000
Hardware Costs & Upgrades*	£100,000	£50,000	£50,000	£50,000	£50,000	£50,000
Management Fee (1.5%)**	£75,000	£72,328	£76,700	£77,073	£77,562	£77,099
Total Cost*	£875,000	£672,328	£676,700	£677,073	£827,562	£927,099
Real Estate Sales*	£2,500,000	£4,554,688	£4,838,036	£5,183,488	£5,610,543	£5,960,317
Total Revenue from Projects*	£500,000	£910,938	£967,607	£1,036,698	£1,122,109	£1,192,063
Profit & Loss*	-£356,250	£226,679	£276,362	£341,644	£279,819	£251,716

5.3 Profit & Loss (P&L) Based on a raise of £25m Forecast

Seed Numbers £25 *=Estimated **=actual	2019	2020	2021	2022	2023	2024
Real Estate Development Purchase Cost*	£10,000,000	£10,486,875	£12,415,914	£14,697,824	£17,424,174	£20,699,865
Real Estate Buildout Costs*	£10,000,000	£10,486,875	£12,415,914	£14,697,824	£17,424,174	£20,699,865
Sale & Marketing**	£200,000	£300,000	£400,000	£500,000	£500,000	£500,000
Internal & External Team & Support Costs**	£750,000	£450,000	£550,000	£650,000	£850,000	£1,000,000
Hardware Costs & Upgrades*	£150,000	£50,000	£50,000	£50,000	£50,000	£50,000
Management Fee (1.5%)**	£375,000	£382,303	£403,936	£409,229	£415,895	£424,135
Total Cost*	£1,475,000	£1,182,303	£1,403,936	£1,609,229	£1,815,895	£1,974,135
Real Estate Sales*	£12,500,000	£26,217,188	£31,039,785	£36,744,560	£43,560,434	£51,749,661
Total Revenue from Projects*	£2,500,000	£5,243,438	£6,207,957	£7,348,912	£8,712,087	£10,349,932
Profit & Loss*	£973,750	£3,858,078	£4,563,820	£5,452,699	£6,551,382	£7,957,007

5.4 Profit & Loss (P&L) Based on a raise of £50m Forecast

Seed Numbers £50 *= Estimated **= actual	2019	2020	2021	2022	2023	2024
Real Estate Development Purchase Cost*	£20,000,000	£21,496,250	£25,854,699	£31,132,886	£37,563,089	£45,417,257
Real Estate Buildout Costs*	£20,000,000	£21,496,250	£25,854,699	£31,132,886	£37,563,089	£45,417,257
Sale & Marketing**	£200,000	£300,000	£400,000	£500,000	£500,000	£500,000
Internal & External Team & Support Costs**	£750,000	£450,000	£550,000	£650,000	£850,000	£1,000,000
Hardware Costs & Upgrades*	£150,000	£50,000	£50,000	£50,000	£50,000	£50,000
Management Fee (1.5%)**	£750,000	£772,444	£815,377	£829,173	£846,453	£867,813
Total Cost*	£1,850,000	£1,572,444	£1,815,377	£2,029,173	£2,246,453	£2,417,813
Real Estate Sales*	£25,000,000	£53,740,625	£64,636,746	£77,832,214	£93,907,722	£113,543,143
Total Revenue from Projects*	£5,000,000	£10,748,125	£12,927,349	£15,566,443	£18,781,544	£22,708,629
Profit & Loss*	£2,992,500	£8,716,897	£10,556,374	£12,860,406	£15,708,337	£19,276,275

5.5 Business Model Canvas

CurveBlock Business Model Canvas

Key Partners  <p><u>Integrations</u> NatWest Bank Dell Technologies Deloitte/Propel USAT Stratis Platform UK QuantStamp Hacken Savills SetSquared Partnership FrontRow Legal</p> <p><u>Ads</u> Facebook Twitter Instagram Medium Reddit</p> <p><u>Mentors/Advisors</u> Toni Lane Casserly Laura Inamedinova Simon Cocking Savio Gomez Sanem Avcil Rob Moore</p>	Key Activities  <p>Ease of use platform Marketing Fundraising Streamline Product Research & Development Optimise revenue Community Growth Off Market Development Land Acquisition</p>	Value Propositions  <p>Empowering the masses in a space which has historically been the playground of the rich.</p> <p>Passive Income Customer Exit route if required (liquidity) Permanent Charitable Donations Real Estate Developments Education</p>	Customer Relationships  <p>Social Media Referral Programs Non Executive Chairs for larger investors Onsite team coverage Onsite CCTV Community choice of Projects and Charity's donated too</p>	Customer Segments  <p>Retail Investors Accredited Investors Investment Pools VC's Angels HNW's UJHNW's</p>	
Key Resources  <p>Funding User Feedback Network Marketing Community Growth</p>		Channels  <p>Website Mobile App Events/Conferences Blogs Social media coverage posts & Ads Email Newsletters In-Person</p>			
Cost Structure  <p>Hosting & Development Land Purchases Development costs (contractors & subcontractors) General : Salaries/Admin/Legals/Accounting/Marketing/Commissions/Ambassadors</p>			Revenue Streams  <p>Showcased Projects (10% net margin) Beach-Head Projects (45% net margin) Project Management Fee (1.5% of assets) Vested company reserve tokens 20% PA Targeted Ads & Community Growth</p>		

6. Conclusion

The CurveBlock project comes at a time when the real estate development economy needs to step up to the endemic challenges that have bedeviled it throughout the years. But more importantly, it comes at a time when there is much to be done to bridge the gap caused by the global housing deficit crisis caused by poor funding and all the other factors highlighted in this paper.

By leveraging its innovative platform on Blockchain, CurveBlock as a trailblazing project aims to liberate the real estate development ecosystem by providing a platform Exchange that pays token holders infinite dividends and charity voting rights from every development project. Unique to CurveBlock is that all the above benefits do not come at the cost of liquidity as traditional real estate development investment so. Through the use of tokenization, the aim is for all investors will maintain liquidity throughout the process.

The deeper implication is that just about anyone from any corner of the world may have an impact in solving the global housing problem by purchasing and supporting CurveBlock via its native token.

7. References

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[www.worldometers.info › world-population...](http://www.worldometers.info/world-population/)

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4. RICHARD FLORIDA, 2017 - How Cities Are Making the Global Housing Crisis Worse

<https://www.citylab.com/amp/article/533592/>

8. Team

Gary Woodhead, CEO/Co-Founder

<https://www.linkedin.com/in/gary-woodhead-5ab00b132/>

With over 20 years construction industry experience, not only within the real estate development market but also other development sectors such as Commercial, Industrial & Agricultural developments. Along with Gary's extensive construction experience & knowledge he's also deeply involved in the world of BlockChain which unexpectedly created his concept and vision of CurveBlock and its core fundamentals. Personally, mentored by two of the UK's most successful property entrepreneurs; multi-millionaires Rob Moore & Mark Homer (ICME Inner Circle Mastermind Elite, invitation only).



Joey Jones, Co-Founder/Chief Revenue & Compliance Officer

<https://www.linkedin.com/in/joey-jones-01>

Joey has many years of business management experience building successful teams and companies. Joey is also a Former Registered Investment Adviser with 37 agents geographically dispersed and has built business from \$0-\$50M+ portfolios. This experience gave Joey deep understanding and knowledge within the Securities Compliance Arena. Working in the computing space for the last 10 year, and blockchain since 2016, Joey connects quickly with any target market and communicates well with all parties and publicly, which will have a substantial impact for CurveBlock around the world.



Matthew Couch, CO-Founder/MD Land & Development

<https://www.linkedin.com/in/matthew-couch-07753-356-318-87665931/>

Matthew has 15 years' experience in the real estate sector working with developers, agents and investors- both on the client and delivery side. Matthew has a vast experience in sourcing development sites with and without planning, or sites with capacity for planning gain- both on and off market and across the UK, but with a specific focus on London and the South. Matthew has developed a reputation for being able to add value to existing sites with consent by improving unit mix, optimising unit plans and delivering additional capacity on both surplus and under utilised land. Having been involved in the acquisition, development and sales functions for a number of developers (both regional and national), Matthew has an acute understanding of the complexities of the development process and is able to offer clients advice on unlocking access to additional revenue streams (entry and exit), complex financial modelling and exit strategy planning to meet, and improve upon, required financial returns.



Roger Ransome, CTO

<https://www.linkedin.com/in/roger-ransome-a0a6a3167/>

Following a successful career in corporate IT for several multi-national enterprises, responsible for multi-million-pound infrastructure projects, Roger brings real-world experience of IT Technical Architecture, Networks & Security, and Systems Design to CurveBlock. Since 2004 Roger has been a



property investor. In addition to this he founded a successful business in 2015, gaining useful experience in finance, marketing and other business skills. He is passionate about crypto and the many use cases and efficiency benefits it brings.

Jordan Cohen, BIM Specialist

<https://www.linkedin.com/in/jordan-cohen-57377797/>

Jordan has worked in several areas of construction for the past 6 Years, over that time working to the highest standards on award winning projects across the world. During his time at some of the UK's largest architectural practices Jordan honed his skills to become a specialist in BIM (Building Information Modelling). Using BIM on real-world projects allowed Jordan to assist the design teams in making the construction process more efficient. The BIM process is an infinitely scalable process which can be applied to any project no matter the size or project value, Jordan has worked on a large array of projects which include; Rail and infrastructure, manufacturing and commercial, education, civil, healthcare and residential to name a few.



Ryan Wall, Investor Relations

Ryan Wall gave 13 years of service in the British Army, serving within the Royal Engineers. Ryan was part of the team that built Camp Bastion. The field squadron received later the 2007 Judges Special Award for Construction. Through his military career Ryan was part of construction sites all over the world such as Iraq, Oman and Kenya to name a few.



Since leaving the military with a background and understanding of construction, he found himself in property helping high net worth investors invest within the Build to Rent market. Ryan now brings his knowledge and skill to bear to help those same investors and others with his latest passion, CurveBlock.

Appendix A

Previous Projects



NEW BUILD - LUXURY 6 BED

Schedule of Works - On Time

Actual ROI - 47%

Calderdale



NEW BUILD - 15 1&2 BED + A TOP FLOOR DUPLEX

Schedule of Works - On Time

Actual ROI - 24%

West Yorkshire



4 WEEK FLIP - 77 1&2 BED

Schedule of Works - N/A

Actual ROI - 12%

West Yorkshire



NEW BUILD - 222 1&2 BED

Schedule of Works - On Time

Actual ROI - Confidential

Walsall



4 WEEK FLIP - 19 1&2 BED

Schedule of Works - N/A

Actual ROI - 17%

West Yorkshire



NEW BUILD - 12 1&2 BED

Schedule of Works - Over Run 7 Weeks

Actual ROI - 27%

West Yorkshire



NEW BUILD - 9 APARTMENTS

Schedule of Works - On Time

Actual ROI - Confidential

London



7 WEEK FLIP - 18 1&2 BED

Schedule of Works - N/A

Actual ROI - 16%

West Yorkshire



NEW BUILD - 6 HOUSES, 6 APARTMENTS

Schedule of Works - Over Run 5 Weeks

Actual ROI - 23%

West Yorkshire



5 WEEK FLIP - 15 FLATS

Schedule of Works - N/A

Actual ROI - 21%

West Yorkshire



11 WEEK FLIP - 68 FLATS

Schedule of Works - N/A

Actual ROI - 17%

West Yorkshire



11 WEEK FLIP - 68 FLATS

Schedule of Works - N/A

Actual ROI - 17%

West Yorkshire

Appendix B

Potential Projects – Sourced and Verified

Mitcham – extension of existing building

London & South

- LIVE SITE, agreements in place
- 3-way JV
- Existing building extension providing additional 10 flats (full planning)
- Located in Mitcham- London Borough of Merton
- Starting November 2019

Forecasts

- 12-month Build
- Gross Development Value (GDV) £3.45m
- 20% Projected Profit Margin
- Projected Profit £570k



Wallington – part conversion, part new build

London & South

- LIVE SITE, agreements in place
- 3-way JV
- Part conversion (5 units), part new build (7 units) (Active planning)
- Located in Wallington- London Borough of Sutton
- Forecast start date November 2019

Forecasts

- 12-month Build
- Gross Development Value (GDV) £3.645m
- 80% Projected Profit Margin
- Projected Profit £1.6m

Croydon – residential redevelopment

London & South

- LIVE SITE, agreements in place
- CurveBlock only project
- Site with potential for residential redevelopment subject to planning permission (Pre App submission Q3/2019)
- Located in Croydon- London Borough of Croydon
- Planning & Build timeline TBD
- Forecast start date TBD

Forecasts

- TBD-month Build
- Gross Development Value (GDV) £32.9m
- 36% Projected Profit Margin
- Projected Profit £8.9m

Mixed-use New Build

London & South

- A new-build comprising two commercial units plus nine flats.
- Located in a large town to the south of London, within the M25.

Forecasts

- 15-month Build
- Gross Development Value (GDV) £3.3m
- 29% Projected Profit Margin
- Projected Profit £773k

Residential New Build

Manchester & North

- A new-build comprising eighty residential apartments.
- Under 1 hour from Central Manchester.

Forecasts

- 19-month Build
- GDV £10m
- 29% Projected Profit Margin
- Projected Profit £2.9m

Luxury New Build Homes

London & South

- Seven top-quality 5-bed homes.
- Full planning in place.
- 37 minutes from Central London

Forecasts

- 24-month Build
- GDV £6.1m
- 22% Projected Profit Margin
- Projected Profit £1.1m

Modernisation & Additional Build

London & South

- Modernisation of an existing property.
- Addition of six 2-bed Flats.

Forecasts

- 18-month Build
- GDV £3.3m
- 32% Projected Profit Margin
- Projected Profit £822k

Residential New Build

Manchester & North

- A new build comprising 63 houses.
- Under 1hr to Central Manchester.

Forecasts

- 30-month Build
- GDV £12.6m
- 30% Projected Profit Margin
- Projected Profit £3.78m

Appendix C

UN Sustainable Development

How does CurveBlock fit in?

Goal 1 - No Poverty: CurveBlock aims to donate 5% of all profits to charity.

Goal 6 - Clean water and Sanitation: CurveBlock will use low use water appliances and fixtures in all developments.

Goal 7 - Affordable and Clean Energy: CurveBlock will use energy efficient appliances and light bulbs everywhere appropriate.

Goal 8 - Decent Work and Economic Growth: CurveBlock will buy from green companies that are equal opportunity employers where ever possible.

Goal 9 - Industry, Innovation and Infrastructure: CurveBlock will always strive to use the most innovative repurposed products available in the construction space when possible.

Goal 12 - Responsible Production and Consumption: CurveBlock will always strive to recycle all possible materials and provide appropriate spaces for recyclables in our developments.

Goal 15 - Life on Land: CurveBlock will always strive to plant green space and low water use plants and trees on our developments when possible.