

Whitepaper for ADF Coin

Index

Abstract.....	3
Introduction.....	4
No access for market.....	5
How to buy?.....	5
What to buy, HODL and stake.....	5
When and how to take out profits.....	5
Adf token approach.....	6
Background.....	6
A Buffett model.....	6
Reporting.....	7
Buy back.....	7
Holding token.....	7
Sales of token.....	7
Restriction on ICO tokens.....	7
Allocation model.....	7
Conclusion.....	8
Core data.....	8



ABSTRACT

With today's increasing interest in crypto investments and crypto currencies in general, much misconception of crypto investments is seen in the market. Many are promoting HYIPs (High Yield Investment Programs) and other system promising to pay a return of 1-10% daily on peoples investments. 99% of these investments are fraud and people never see their investments again. Those type of investments have nothing to do with Crypto currency or Crypto asset investments other that those receiving the investment gets paid in Bitcoin or another Crypto currency.

ADF provides a real crypto asset portfolio in the same way as investment funds have done for the stocks, bonds and other assets for decades. With an easy accessible model giving the user the option to access this with use of fiat currencies.



INTRODUCTION

A \$10,000 investment in Berkshire Hathaway on May 10, 1965 (the day Warren Buffett took control of the company) would be worth over \$55 million at the end of 2009, an annual compounded return of 21% per annum.

The same \$10,000 invested in the general stock market would be worth just \$500,000 at the end of 2009, a compounded return of 9% per annum and only 0.91% of the value of the Berkshire stock.

Warren Buffett has been said to be one of the greatest investors of all time. But we are living in changing times. In 2013 Cameron and Tyler **Winklevoss** spend 11 mio\$ of their 68 mio\$ facebook settlement on bitcoins. The medias wrote:

"The Winklevoss Twins Want You to Invest in Bitcoin—Don't!" - theatlantic.com

World famous investor Peter Schiff literally laughed and said to CNBC "I don't see bitcoins as an alternative to gold," he said. "If anything, [the creators of bitcoin are] modern-day alchemists, but you can't make gold digitally. It's no better than a fiat currency."

What did Warren Buffett say about Bitcoins. He's called it "rat poison squared," a "mirage," and a "gambling device."

Today Cameron and Tyler **Winklevoss** bitcoins are worth 3.4 billion US\$. That is an annual compounded return of 520% per annum. And bitcoins marketcap is 1.5 times the marketcap of Berkshire Hathaway.

This sounds like a fairy tale but its not. This is the biggest change of wealth for centuries. Today there is more than 8000 crypto currencies and more than 35 of them have a marketcap of more than 1B USD.

This clearly shows that it not that easy to identify the crypto currencies that have success and those who will loose.

NO ACCESS FOR MARKET

How to buy?

Knowing what crypto asset to buy is not the only problem. How to buy it has only been a problem. Many private investors that have been used to invest through their bank or stockbroker have not been able to access the crypto asset market. As a result the number of people holding crypto assets are much lower than those holding stocks, bonds and even gold.

As institutional investors now have joined the the range of investors in crypto assets the liquidity flowing into crypto currencies will increase drastically. This will leave the main street investor or the Mr. and Mrs. Smith behind and they will loose out on the biggest shift in wealth the world have seen.

What to buy, HODL and stake

What to buy is also an issue investors will meet. Everybody knows Bitcoin but bitcoin is not the only crypto asset to buy. A clever investor does not invest all their money in just one stock. In this case it would be like investing all your money in Gold. Investments in Gold have not been bad at all seen over the last 50 years. A more than 3100% return. Gold have out performed Dow Jones industrial index by more than 600% in the same period of time. But a diversified investment portfolio with investments in the right assets would over the same period have given a return much higher. A portfolio with a combination of asset.

The same is the case with Crypto assets. With the new DeFi revolution divided giving crypto assets could be an important part of the investment portfolio. These asset that your can "stake" can provide an annual return of 5-17% in dividends. The returns that would normally be taken but investment funds and traders when offering bonds or stocks to the market are now being given directly to the asset holder.

However holding such a portfolio would require access the multiple platforms and networks. Something that is not that easy for an average investor.

When and how to take out profits

With a crypto currency market that is so volatile as we see today knowing when to enter and when to exit the market is very difficult. It requires a lot of time to follow the market and to see when and why the market will go from bull to bear.



ADF TOKEN APPROACH

Background

ADF token was created on 23. April 2020 on the Ethereum network. The token was created as a utility token for online advertising by AdFellaz Limited in Hong Kong. The project was abandoned as the parties behind split up during the Covid19 pandemic.

One of the original driving forces in the project, Engineer Rene Holmgren, decided together with his team located in Malta to utilize the fact that it already have a user platform from the AdFellaz partners.

Originally 100B tokens was created. 89,999,999,999 was burned on 4 May 2020.¹

On 5. January 2021 further 9,154,265,846 was burned.²

This leaves a total of 845,734,155 tokens available.

The tokens will be sold at a value at 0.001182405 tether.

A Buffett model

Since June 2020, Rene Holmgren and his team have tested a crypto asset allocation model. During these months they have made a return of 267% without any leverage or margin trading. This model is based on placing liquidity in assets that make sense. Assets that are going to be in demand.

1 0x82402ddcc5ea6427a1060fd94be494f18720f576fa44481e96b50d23d0759256

2 0x8ffb0cf1e84d13ea8b33988a25f5b1c27d331092924fa300a3319d477533bf5

This is how the underlying asset of ADF will be allocated.

Reporting

All holder of ADF tokens will be able to get weekly updated on the value of the token. This means that the real value and not speculative value will be used when setting the value of the token.

Buy back

The ADF fund will buy back the tokens to the real value when ever a token holder wants to. The price paid will be the real value without taking into consideration future earning, dividends etc.

The token holder can at any time choose to sell the token OTC or on marked places that decides to trade ADF.

Holding token

The ADF tokens can be hold through any Ethereum wallet accepting ERC20 tokens. This means that any smartphone using Android or iOS will be able to hold ADF token in an app based Wallet.

Sales of token

The tokens will be sold through preferred partners through whom it will be possible not only to purchase tokens with other crypto assets but also with the use of fiat currency.

Restriction on ICO tokens

Token holders that have taken part in the original ICO will not be able to redeem their token through the Buy back program until January 2024.

Allocation model

The allocation model will be based on a 60/30/10 model. 60% will be none yielding coins/token like bitcoin, monero etc. 30% will be stake-able coin/token like Polkadot. 10% will be tether and other stable coins for the purpose of more speculative coins and token investments.

The allocation of asset in the individual sections will be published every 3 month. Portfolio value will be published weekly.



CONCLUSION

The ADF token will allow users to invest in crypto assets in a diversified way without need of access to multiple platforms and exchanges. Users will be able to acquire these assets without much technical knowledge. It is a buy and hold token with the focus of accumulating underlying crypto assets in the same way and investment funds have done for the last century.

CORE DATA

Blockchain network: Ethereum mainnet

Contract ID: 0x3810e0C32d47c81E02f8dC0Feb439f1775596A8d