



# DEVELOPMENT REPORT

MAY 2020

[WWW.ELITIUM.IO](http://WWW.ELITIUM.IO)

# Behind The Scenes

What's happened, what's happening, and what's next:  
everything an investor needs to know.

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## **...But first, a short thank you.**

When we started Elitium in 2017, we didn't expect the ride to be easy.

Suffice to say; it hasn't been. The progress you'll find in this document is a credit to the hard work of our dedicated team.

If you've been wondering what we've been up to over the last few years, wonder no more: you'll find the answer to that question in the next few pages — and we're confident you'll agree, the progress is impressive.

We'd also like to take this opportunity to thank you for your time: both in supporting us since the early days as much as for still being here to read this report.

Kind regards,  
Raoul

# 1. A Brief Introduction

Over the last few years, Elitium has invested time to build a dynamic and dedicated team.

And it's only through this initial focus on the quality of our people that we have been able to scale our operation into what you see today. Still, while we are proud of what we've accomplished...

**...we are more excited about what's to come.**

The [Elitium Whitepaper](#) contains a comprehensive overview of everything Elitium, including the overarching strategy that's guiding our path forward. In this document, we will give you a more succinct company introduction.

Then, we will cover the products we've just released (as well as the developments we're currently working on) so that you're up-to-date on how our blockchain technology is now advancing real-world experiences.

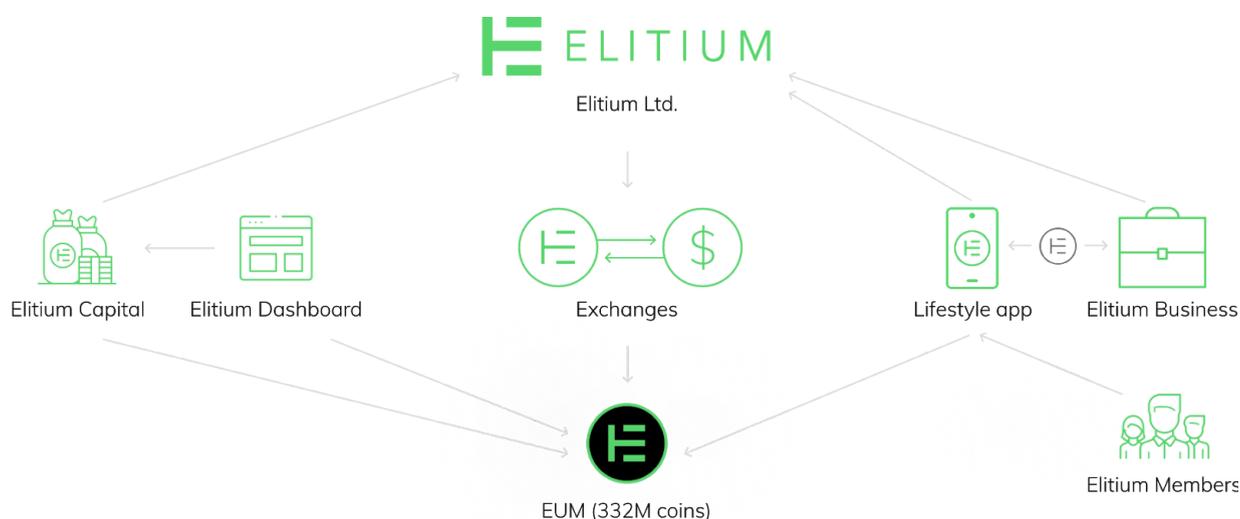
## 1.1 What is Elitium?

**Elitium stands for more than cryptocurrency or blockchain.**

We are building products that will power a shifting economy, connecting the old world to the new. Digital solutions that solve problems related to currency, to finance, to how people enjoy their everyday lives.

What we are building is a 'Digital Economy' spanning digital investments and digital luxuries that will alter expectations around what currency can do.

Elitium encapsulates what the new era in digital holds.



## 1.2 Executive Team

The Elitium executive team blends experience in blockchain technology, legal, finance, and marketing to create the perfect foundation on which to develop our offering — if you're yet to meet the founders, find a short introduction below.



### **Raoul Milhado**

Founder & CEO

*The visionary leader and driven entrepreneur who spearheaded Boatsters move into crypto, paving the path to Elitium: backs up ideas with experience covering digital marketing, mobile app & web solutions, and business development.*

### **Jean-Pierre Morand**

Founder & CTO

*The technical specialist and leading blockchain expert with 20+ years of IT experience. JP has always been at the forefront of innovative technology, including leading projects on the mass adoption of the internet in France during 1999 and he already has 5 years in mining, crypto, and blockchain solutions under his belt.*

### **Collin Nicolaas Gelevert**

Chairman & CFO

*A highly knowledgeable financial expert with 30+ years of experience creating international company structures and applying "out of the box" business solutions, with additional expertise in financial and legal strategy across all aspects.*



## 1.2.1 Core Team

The Elitium team is based across the world, but team-members meet face-to-face as much as working conditions allow. We chose a distributed setup as it lets us hire the right talent in every role.

Had we prioritized geography over skillset, there is no way we would have achieved what we have to date: our continued success relies on a balanced blend of technical and commercial expertise.

On the **technology side**, we work with domain specialists Syncrasy. Syncrasy has 150+ in-house blockchain developers in Delhi, India, led by established Techpreneur Sachin Singh.

Sachin has guided his team through the building of cryptocurrency exchanges, wholesale cryptocurrency trading desks, and other ground-breaking blockchain products. Syncrasy has 14 developers working full-time on Elitium Capital and they are a key asset in the Elitium journey.

On the **commercial side**, we have a core team of nine focused on operations, business development, marketing (both digital and offline), and brand development. We have been selective in our hiring to ensure we only onboard employees with diverse enough experience to scale our rapidly growing proposition.

Expect the commercial team to grow in the coming months — but only as and when we find the right people to fit each role.

## 1.3 EUM Performance Update

EUM is the native cryptocurrency of the Elitium ecosystem. We'll share a brief status update of the coin later in this document. Below you can find an overview of its performance in recent months.

- **Price:** ±\$0.90
- **Rank:** ±350
- **Market Cap:** ±\$10m
- **Average 24hr volume:** ±\$100,000

[Click here](#) to see the latest stats on Coinmarketcap.

Given the relative infancy of our cryptocurrency, coupled with our low levels of marketing, we are pleased to see EUM perform so strongly on Coinmarketcap. Moreover, when other assets crashed as the Coronavirus crisis unfolded, we were delighted to see the price stability of our coin.

[EUM continues to display similar strength relative to the wider market](#) — in no small part thanks to you, our investor network, and your continued belief in both the long-term value of the coin as well as the broader Elitium vision.

## 1.4 Elitium Vision

At Elitium, we see currency as a means of earning personal freedom.

A way to create value for yourself, or set yourself free from the constraints of an overly restrictive financial system.

**And so we're building a 'Digital Economy'** powered by a cryptocurrency that can unlock liberty for anyone. We can achieve this ambition through the continued loyalty of our users as much as the inherent quality of our products and services.

The path to seeing a fully-functional Digital Economy operating in the real-world looks like this:

1. Create an **easy on-ramp into crypto** so people have an easy entrance and get rewards (Elitium Staking)
2. Help people **invest rewards in real-world assets** (Elitium Capital and Digital Shares)
3. Offer a digital ecosystem in which people can **spend cryptocurrency** (Elitium App, Elitium Card)
4. Add new partners, integrations and list more digital share offerings to complete the vision of a **highly accessible and user-friendly environment in which users can hold, invest, trade and spend EUM**
5. **Enjoy the freedom** of being part of an **independent, global ecosystem**, powered by blockchain technology and fueled by a decentralized currency that creates value for those who use it.

Milestone 4 is where we watch the Digital Economy take hold in the real world. You can read more about this vision in our [Whitepaper](#).

In this document, let's maintain focus on recent and imminent progress.

## 2. Company Developments

A lot has happened at Elitium in recent months.

Let's start by reviewing the developments of our parent company, Elitium Ltd, before covering technical progress and product launches.

### 2.1 Offices

Elitium Ltd. has its headquarters in Gibraltar. We chose the jurisdiction as it has **some of the most progressive and evolved cryptocurrency regulations in the world**, which ensure we operate in a legally-compliant way at all times.

We also have team members working in the Netherlands, Spain, Germany, UK and Ukraine, as well as fourteen full-time developers in Delhi working on Elitium Capital.

Elitium Capital is set up as a new company in Switzerland. The next step in that journey is to open a physical office in the same area, which is currently in progress.

### 2.2 Licenses

Our Gibraltar limited company gives us the necessary legal standing to operate a cryptocurrency, with which we hold a utility token license.

We are now in the process of earning two further licenses under an Estonian subsidiary, enabling Elitium to offer our services throughout the European Union. The two licenses in question are:

1. Provider of a service of exchanging a virtual currency against a fiat currency
2. Provider of a virtual currency wallet service

Moreover, we recently submitted an application to the Swiss FINMA (Swiss Financial Market Supervisory Authority) as we require a 'No Action' letter to approve operations at our digital share platform Elitium Capital.

We expect a positive response in the coming weeks.

### 2.3 Partnerships

Every day, we explore partnerships that could power the growth of the Elitium ecosystem. The most notable partnership to date is a **joint venture with Syncrasy**: the technical experts developing Elitium Capital.

The Syncrasy team has been largely responsible for bringing the blockchain to India (soon to be one of the world's leading crypto markets), having built the first Indian cryptocurrency exchange and introduced a unique platform for wholesale cryptocurrency trading.

Syncrasy continues to work with specialists across industries to evolve the idea of a 'decentralized Web 3.0' in which entities such as Elitium Capital are sure to play a leading role (the fact that Elitium Capital is using HUSD as its stablecoin — and accessing Huobi's liquidity pool — backs up such ambitions).

Every new partnership complements our **ongoing working relationship with Boatsters**: what started as a pilot crypto payments solution is rapidly evolving into a fully-fledged blockchain-powered yacht charter framework, which you can read more about later in this update.

We are also looking to add EUM to the **world's leading exchanges, wallets, and other cryptocurrency tools** to encourage a high level of adoption in the industry. Progress on this front will ensure an ease of accessibility and the usability of our currency.

Experience has shown us that success here will strengthen future growth, which is the highest internal priority. This aligns to our decision to stay as an ERC-20 coin, the most compatible blockchain technology today, rather than to swap to EOS.

## 2.4 Purpose

Our achievements are not all on the ground. Elitium has developed at a higher level as well.

As the team has grown, we have doubled-down on finding our reason for being, and have centered ourselves on creating premium products that deliver the highest quality customer experience at every touchpoint.

**Our efforts have culminated in a clear idea for what Elitium is**: more than just a way to improve processes in the luxury industry, Elitium is an ecosystem of solutions that will reinvent how people interact with money thanks to our innovative Digital Economy.

And we exist to give our users a way to find freedom in a world constrained by authority: we will always do our best to help you find independence, away from any third party or centralized institution.

Our origins are in the luxury industry. Yet today, we are working towards so much more than a luxury offering. We are creating premium-quality products for everyone to use, not just products for use within the premium, or luxury, industry.

Elitium exists to serve anyone who enjoys life on their own terms, the people who refuse to let others dictate how we live.

It's a purpose we hope you'll identify with as you read this update.

## 3. Product Developments

Understandably, Elitium investors want to know what’s coming in 2020 and beyond.

We are now in a position to share extensive updates around everything we’ve been working on — much of which we are about to release.

### 3.1 Elitium App

First up, the Elitium app.

The app is a user’s gateway into the Elitium ecosystem. It offers users a simple way to interact with every single one of Elitium’s products and services.



If you’ve been with us since the start, you may have noticed a change in the app’s name (it’s no longer the ‘Elitium Lifestyle app’) as well as the fact the setup sounds different from the original proposition.

Since we’ve grown the vision for what Elitium *is* (that is, from a pure-play marketplace for luxury goods and services to an all-encompassing currency innovation platform), we want the app to reflect the developments as well.

The app will now not only offer a marketplace for luxury goods and services (known as the Elitium Suite), but become the gateway into ‘Everything Elitium’ — that is, it will include wallet functionality, staking management, and the Elitium Card, among other offerings.

#### 3.1.1 Release Date

The expansion in scope has delayed the release. However, we are on course to have the **beta version of the app in your hands in the second half of 2020.**

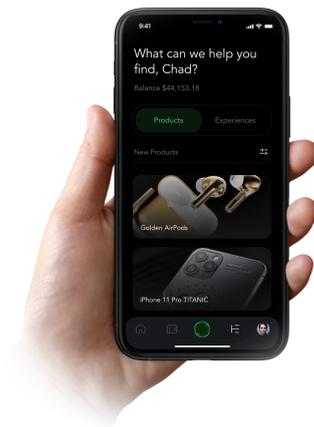
We're more than aware we won't hit perfection in phase 1. This beta prototype gives us scope to show you our work as soon as possible, then add functionality based on your feedback as we move forward.

For an insight into what is already planned, the next section shows the functionality that will be available as a mobile web app on **both iOS and Android**.

## 3.1.2 App Functionality

- **Staking:** Users can already access [Staking](#) via the [Elitium web-app](#) and generate up to 6.5% annual rewards. Soon, users will be able to stake straight from a mobile app in one click: simply put EUM into a dedicated staking balance to start, with no lock-up period or minimum staking amount.
- **Balance management:** Users can purchase EUM with fiat or cryptocurrencies, directly in the app, or deposit and withdraw EUM from private wallets. There's also dashboards to track rewards earned via staking or other Elitium loyalty programs, as well as functionality to manage connected bank and card accounts, while also reviewing transactions and spending across the Elitium ecosystem.
- **The Elitium Suite:** The initial concept for Elitium was for a streamlined marketplace in which users could access luxury goods and services.

That concept still exists, but now it's called the Elitium Suite and it's just one part of the broader Elitium offering: users can access the Suite from within the app and book exclusive money-can't-buy experiences in just a few clicks.



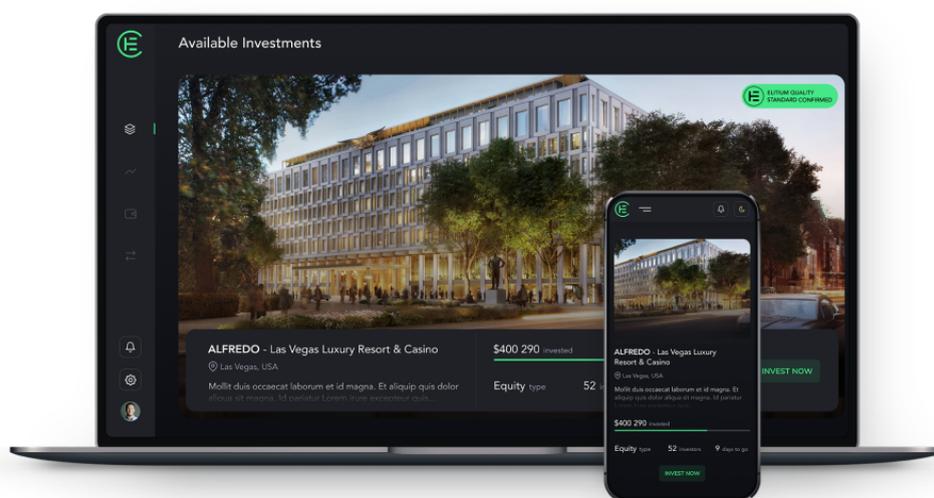
- **Vera:** Elitium's very own **Virtual Executive Robot Assistant** — chatbot Vera is there to help with all your Elitium needs, starting life as an easy way to get questions about Elitium answered, 24/7. All powered by artificial intelligence.
- **Identity verification & account management:** We need users to confirm their identity to use products like staking, or to buy EUM — this is for their own security and legal standing as it allows Elitium to ensure we always stay on the right side of regulations.

## 3.2 Elitium Capital

If you want to know why we've been quiet for some time, the development of this platform is one of the big reasons.

Elitium Capital has taken a lot of our time over the last twelve months, and it is arguably the innovation we are most proud of: not least because we have been able to launch it at a time when companies across the world need it most. But what is it?

Well, as we've said so little about it to anyone, let's start from the beginning.



### 3.2.1 A Joint Venture Digital Share Platform

Elitium Capital is a digital share platform that lets high-quality companies raise capital quickly, efficiently, and compliantly by selling digital shares to accredited investors.

The platform uses tokenization to enable vetted organizations — from well-funded technology start-ups to luxury real estate developers to exploratory gold mining operations — to turn real-world assets into digital shares that investors can trade.

At the same time, accredited investors can use the platform to build the perfectly diversified portfolio by buying an array of unique investments that span a variety of sectors with everything underpinned by blockchain technology.

The project is the result of a joint venture between Elitium Ltd. and Syncrasy: the technology partner mentioned earlier in this report.

### 3.2.2 Features & Benefits

As with every Elitium product, we designed Elitium Capital to be user friendly as possible for investors and businesses alike. It is feature-rich and guarantees to deliver a host of benefits to its user-base from day one:



- **100% transparency**  
Investors can access the detail of every investment via project-specific blockchains
- **Guaranteed liquidity**  
Investors can buy, sell, and trade digital shares on our 24/7 exchange
- **Completely secure**  
The blockchain solution enables better security than traditional investment platforms

To make everyone’s lives even easier, Elitium Capital manages the end-to-end investment cycle via a compliant process, covering:

- The legal framework to issue digital shares (inc. administration & distribution)
- Identity verification and AML/CFT compliance across USA and Europe
- Dividend payouts, exchange access, and 24/7 trading opportunities
- Extensive reporting, settlement functionality, and automated tax filing

Elitium Capital is also working with HUSD as its main liquidity partner. HUSD is one of the safest and most secure stablecoins on the market, combining the stability of the U.S. dollar with the efficiency of blockchain technology.

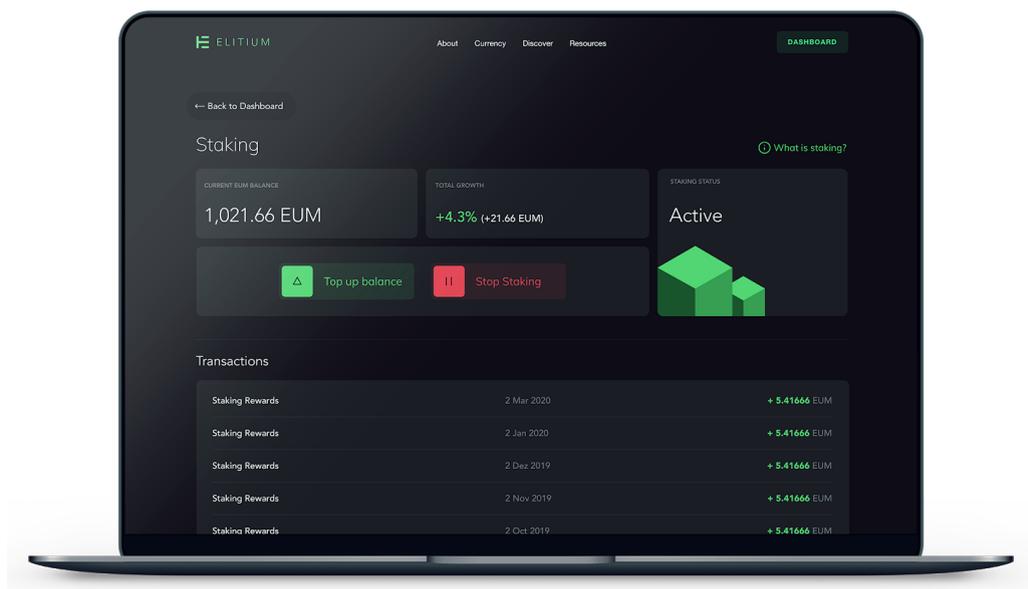
The stablecoin’s setup enables a secure, convenient, highly-liquid, yet value-stable investment currency: one that Elitium Capital can use to process high-volume Fiat transactions on the blockchain by converting them into HUSD.

All Elitium Capital investments are, in effect, in HUSD, which allows the digital share platform to verify every transaction on the blockchain, and the stablecoin to safeguard the value of each investment.

On top of that, dividend payouts will be in HUSD as well.

## 3.3 Crypto's Simplest Staking Program

As you can see, our upgraded staking program is all kinds of simple.



Very few staking platforms let you stake cryptocurrency in one click. That's precisely what you can do with Elitium.

- Buy EUM using a credit card or one of 50 different cryptos
- Stake in one click to earn up to 6.5% rewards per year
- Stop staking to withdraw in an instant

There's no minimum staking amount, there's no lock-up period. You don't even need to have extensive technological knowledge around the subject to start staking.

This is the easiest on-ramp into cryptocurrency, giving old-hats and new users a way to enter the space — or for those who simply want to diversify a crypto portfolio, the rewards make it an attractive proposition.

More so because you don't have to keep your wallet connected (so your device turned on) to stake. While dedicated cold-storage and multi-signature protection ensures maximum security.

The Elitium staking program can help drive the mass adoption of cryptocurrency — it does so by making digital currency accessible to all.

## 3.3.1 Elitium Staking Technology

If you used the original Elitium staking program, the setup is essentially the same.

The program still uses a separate blockchain, which is a fork of the PivX Proof of Stake protocol, to ensure the rewards. But back-end updates have automated steps in the process — before we explain, let's quickly recap:

1. Elitium's native cryptocurrency is EUM
2. Elitium's staking program runs off a separate blockchain, which is a fork of PivX
3. The staking program still uses a separate coin, EUMS, whose sole purpose is to confirm transactions on the staking network and keep it hyper-secure

...but step 3 is where the change has happened.

The original staking program asked users to download a software wallet and manually swap EUM for EUMS before staking. Users received staking rewards in EUMS, which they then had to swap back to EUM before being able to withdraw.

**Today, there is no manual swap at any stage.** We automate the swap in the back-end. All you have to do to stake is confirm how many EUM to add to your staking wallet and let Elitium's technology take care of the rest.

The process is very easy. The interface is super clean. The user experience is second to none. And you'd be hard-pressed to find a simpler staking program anywhere. Moreover, the dual-blockchain setup with PIVX is hyper-secure.

When combining its simplicity with the 6.5% rewards, this is one of the most competitively positioned products on the market.

## 3.3.2 How To Start Staking

Whether you're a **crypto enthusiast** looking for a great holding opportunity; a **hedger** diversifying your portfolio; a **trader** searching for a fast-growing market; a **newb** looking for a simple, secure onramp into crypto — or a **Elitium fan** making the most of your EUM...

...you can easily stake, just follow the simple steps below:

1. Sign up to the [Elitium Dashboard](#)
2. Buy EUM and click the option to start staking automatically (if you already own EUM, you can stake your existing balance in one click)
3. Stop staking, and withdraw coins at any time



## 4. Further Key Developments

Alongside major product and service developments, Elitium has hit a number of other key milestones in recent months.

### **First Use Case — In Flight**

At Elitium, we talk a lot about real-world utility. As you have seen, our products serve a variety of users in several real-world contexts. Now, we're launching our very first real-world application of smart contract technology.

The initiative is *already under way* (it's in a prototype testing mode). And it builds on the pilot crypto-payments solution that the Elitium founders developed while working with Boatsters — it's just now, it extends beyond payments to how smart contract technology can optimize the entire [yacht charter process](#).

After all, we will never forget the reason we exist: we wanted to re-invent outdated processes in the luxury industry to make them more efficient, secure, and transparent — this next project will show you precisely how this looks in the world of yacht charters.

### **Specialist Crypto Consultancy**

Throughout our journey, we have had several businesses seek advice on how to leverage blockchain technology. The requests gave rise to a new concept. Elitium Business is a specialist consultancy for businesses listing on the Elitium app or issuing digital shares on Elitium Capital.

The aim of the service is to support partners in extending their reach, optimizing business operations, or raising funds. The service is operational and spans business development, marketing, and technology. Ultimately, we hope Elitium Business can expedite the mass adoption of blockchain technology.

### **The Elitium Card**

A core part of our mission is to make cryptocurrency available to all. The Elitium card moves us one step closer to this goal.



The Elitium card makes EUM useful in everyday life.

It gives cardholders a simple way to spend EUM anywhere in the world that accepts Visa (that's over 46m merchants dotted across the globe). It comes with its own app. It is compatible with Apple Pay, Google Pay, and Samsung Pay. It has no fees on transactions, deposits, or exchange (and it offers cashback on purchases).

Importantly, the Elitium card is one of the few crypto cards that keeps a cardholder's funds in crypto, right up until the moment of purchase.

### **Responding To Coronavirus**

As you have noted with Elitium Capital, we are not only working hard to prevent recent events from disrupting our plans. We are actively seeking solutions during a time of crisis for all.

The [Elitium Growth program](#) is one such solution. It shows how our forward-thinking team responds to adversity by creating opportunities — and it's giving anyone a chance to get EUM rewards by helping to grow our platform.

### **EUM Stays On Ethereum**

As a final note: the technical team decided to keep EUM on Ethereum. Industry developments have led us to believe Ethereum is best placed to support the long-term requirements of our global platform.

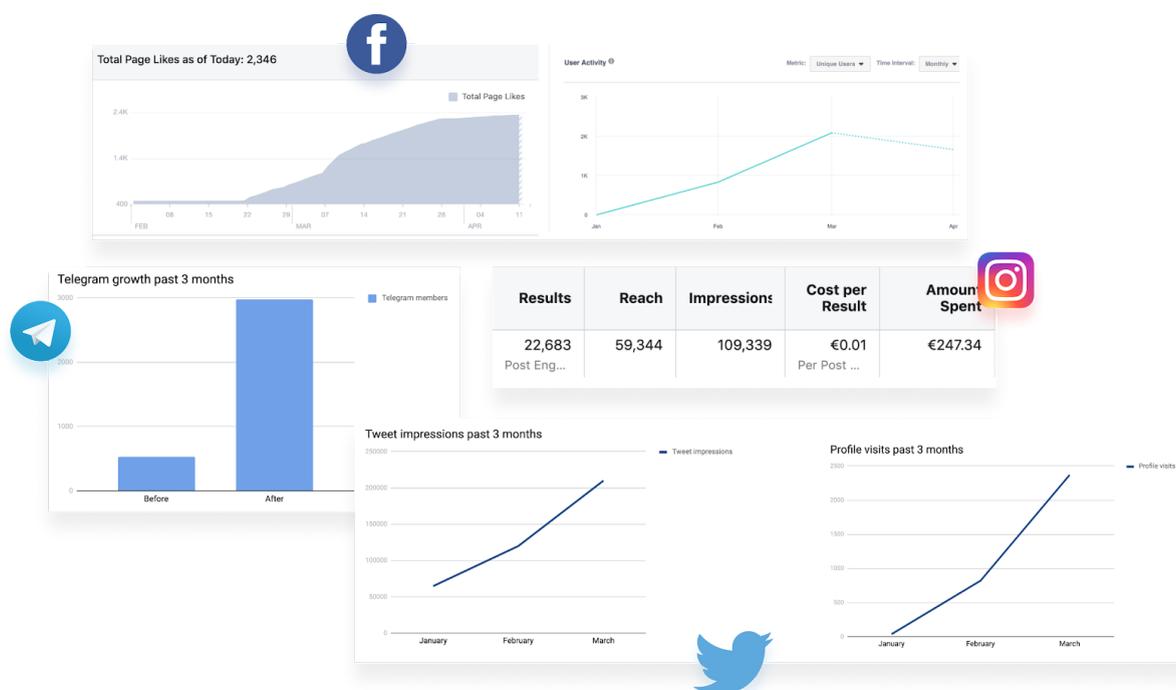


## 5. Social Media

Product leads the way at Elitium. Then, once the product is out there, promotion comes next. As we've started to launch new products in 2020, we've ramped up marketing activity as well — including a revamped push across social media.

As you can see, we're seeing results after just a few months.

- **Telegram:** from a few hundred users to 4,000+ in two months
- **Twitter:** 700+ followers and nearly 2,500 visits every month
- **Instagram:** 1,000+ followers with significant growth in engagement
- **Facebook:** 2,700 followers and 2,695 likes
- **LinkedIn:** 2,000+ followers and connections following recent promotions



Admittedly, the results remain modest. However, they are extremely promising given we are in the first phases of social media promotion — and we're yet to release some of our most exciting innovations.

When Elitium Capital goes live, and with the Elitium app not far behind, we anticipate exponential growth as momentum and promotion combine.

## 6. Elitium Vs. The Competition

People often ask, ‘*What makes Elitium unique?*’ There is no one defining feature. There are several. We created a direct comparison with the competition to give you a market overview of how different coins compare.

### Comparison of Bitcoin, other cryptos & Elitium

User advantages	Bitcoin	Other cryptos	Elitium
Discounted presale (ICO)	✗	Most	✗
Competitive transaction fees	✗	Some	✓
Fast transactions	✗	Some	✓
Staking rewards for holding	✗	Some	✓
MasterNodes	✗	Some	✓
Business use case	✗	Some	✓
Functional smart contracts	✗	Some	✓
Industry-segment leading coin	✓	Some	✓
Digital Share investment possibilities	✗	✗	✓
Debit card	✓	Some	✓
Mobile app	✗	Some	✓
Inhouse Insurance (EUM-i)	✗	✗	✓
Personalized user support	✗	Rare	✓
Environmentally friendly	✗	Some	✓
Escrow services used for treasury	✗	Rare	✓
Purchasable with credit card	✓	Rare	✓
Backed by tangible assets	✗	Some	✓ (future)
Deep-rooted value & vast growth potential	✓	Some	✓

## 7. What's Next? Roadmap, Explained.

We hope this report demonstrates the level of application behind the scenes.

We appreciate that given not everything is immediately visible, it can seem like a project has gone quiet. All we can say is:

— *“It takes time to build something special.”*

Thank you for sticking with us throughout this time.

We will reward you in the coming weeks and months as you see how Elitium is working to change the world. That said, we're not fooling ourselves into thinking everything will be perfect from the start.

- There will be things you don't like
- You will find things that might not work
- You'll definitely have feedback

All we can ask is, ***'Please give us your honest opinion.'***

There's plenty of work to do.

But we wanted you to see our ideas as soon as possible. And it was proving impossible to stay quiet for much longer. It's over to you to help us make these products as perfect as can be so that others can start to experience the benefits of the blockchain.

Now, a quick rundown of what's coming:

### 1 Elitium App

- I. Beta web-app launch on the iOS App Store and Google Play with functionalities for a virtual wallet, staking and basic account management
- II. Elitium Suite launch, putting an online marketplace for luxury experiences just a few screen taps away, with partners added every month
- III. App updates later in the year, including VERA: your very own AI-enabled [Virtual Executive Robot Assistant](#)

### 2 Elitium Card

- I. Launching to US and European cardholders, meaning you can pay with cryptocurrency on two continents
- II. Cashback integration on all transactions, rewarding cardholders for spending
- III. Adding the card interface into the Elitium app to create one single experience reflecting our Digital Economy

## 3 Elitium Capital

- I. Soft launch releasing the public website and offering early access to investors
- II. First luxury hotel tokenization on the blockchain followed by a global launch with the full feature set
- III. Platform expansion, onboarding new investment opportunities for investors to create a truly diversified portfolio

## 4 Smart Contracts

- I. Showcasing Elitium's first custom smart contract in the real world as clients charter a yacht on the blockchain through Boatsters Black
- II. Launching Elitium Business to brands listed on the Elitium app, bringing Blockchain-as-a-Service (BaaS) to partners
- III. Global roll-out of Elitium's BaaS to corporate clients, including technology solutions and marketing power plays focused on profit optimization

## 5 The Digital Economy

- I. Integration of major wallet providers, and crypto-focused tools and services to grow the utility of our ecosystem
- II. List EUM on at least three top-tier global exchanges to increase accessibility to the general public (within 6 months)
- III. Drive the adoption of EUM through Europe, Asia, then the rest of the world (throughout the next 18 months)

In hitting the milestones of steps 1 through 5, we will have succeeded in showing the world the value of the Digital Economy we are building.

If the world sees the vision, and if people interact with the Digital Economy, freedom could be just a few steps away for all. If you're as excited as we are about the potential of the blockchain, join us on the journey to a world built on independence.

You can be part of this blockchain revolution, here's how:

1. [Sign up to Elitium](#) and start staking today
2. Buy EUM at STEX ([BTC/EUM](#))
3. Buy EUM at BitMart ([BTC/EUM](#)) ([ETH/EUM](#))

If you want to learn more, check out our [website](#), read our [Whitepaper](#), or head over to our [blog](#) for our latest industry musings.

Oh, and don't forget to follow us on social...

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