



Revolutionizing the Global Real Estate Market

Whitepaper V 2.5

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2. Executive Summary

Due to lesser volatility and better returns, the real-estate industry has been a consistently favored asset class among investors. Driven by the myriad of benefits associated with property investments, the demand for international real-estate has also seen an upsurge. Just in the past seven years, the total sales value of international real estate assets has increased from \$70 billion to \$370 billion. Among all the nations, the countries in Asia-Pacific have shown a steady increase in capital outflow into international property investments. Among all the countries, the individual and corporate investors from China alone have spent an estimated \$150 billion in real estate overseas in 2017. However, such overseas transactions are riddled with many challenges, including the lack of direct access to a suitable foreign bank and inhibiting government restrictions on transactions. Even when cross-border remittances are made, there is the obstacle of increased transaction costs and delay in receiving payments.

To tackle such challenges, the global real estate industry is in dire need of technological solutions that streamline the whole international transaction process. Here is where Contracoin comes into play. Backed by the virtual barter network established by our parent company Contracard, we strive to develop a global real estate platform and marketplace for global crypto investors. Using ERC-20 compatible Contracoin Tokens, we will enable investors to purchase real estate internationally for 100% of the selling price and face less volatility. With the elimination of complicated banking processes and excessive transactions, property investors would be able to transact in a fast, secure and cost-effective manner. By leveraging the state of the art Ethereum based smart contract technology, we will get rid of manual errors, and assure security, transparency, and immutability during documentation.

The ultimate aim of Contracoin is to revolutionize the global real estate industry by seamlessly integrating property buyers and sellers worldwide using blockchain and cryptocurrencies.

3. Background

3.1 Real Estate: The prime target for capital allocation

Since time immemorial, the real estate market has served as one of the biggest contributors of revenue to the global economy. In 2017, the global real estate value touched US\$280.6 trillion, reaching its record peak position. With total valuations amounting to 3.5 times the global GDP, the global real estate surpassed gold, financial instruments, and all other investment vehicles.^[1]

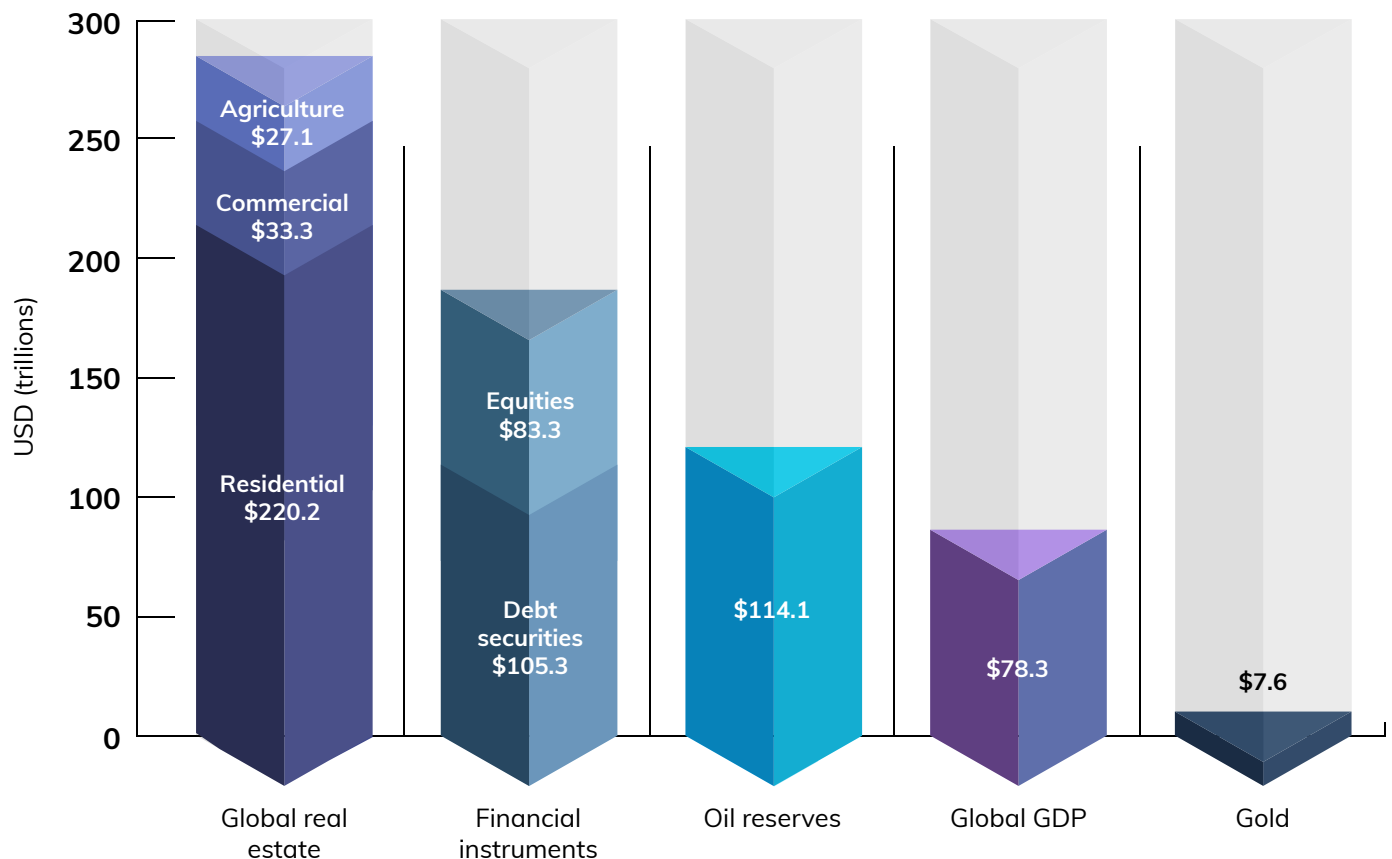


Fig 3.1.1. Global Real-Estate Universe Comparison for 2017

Currently, the global real estate market volume is \$228 trillion, maintaining its superior position as the biggest asset class. By 2025, this market is expected to generate USD 4,263.7 billion in revenues, as per a new Grand View Research report^[2] One of the reasons for this consistent healthy growth in the real estate market is the rising demand for housing spaces, driven by increased urbanization due to migration. The UN. org report forecasts that by 2050, 2.5 billion more people would move to the cities, making the urban residents 68% of the total population.^[3] As a result, with more people demanding residential and commercial spaces, the value of real estate would rise, as shown in the image

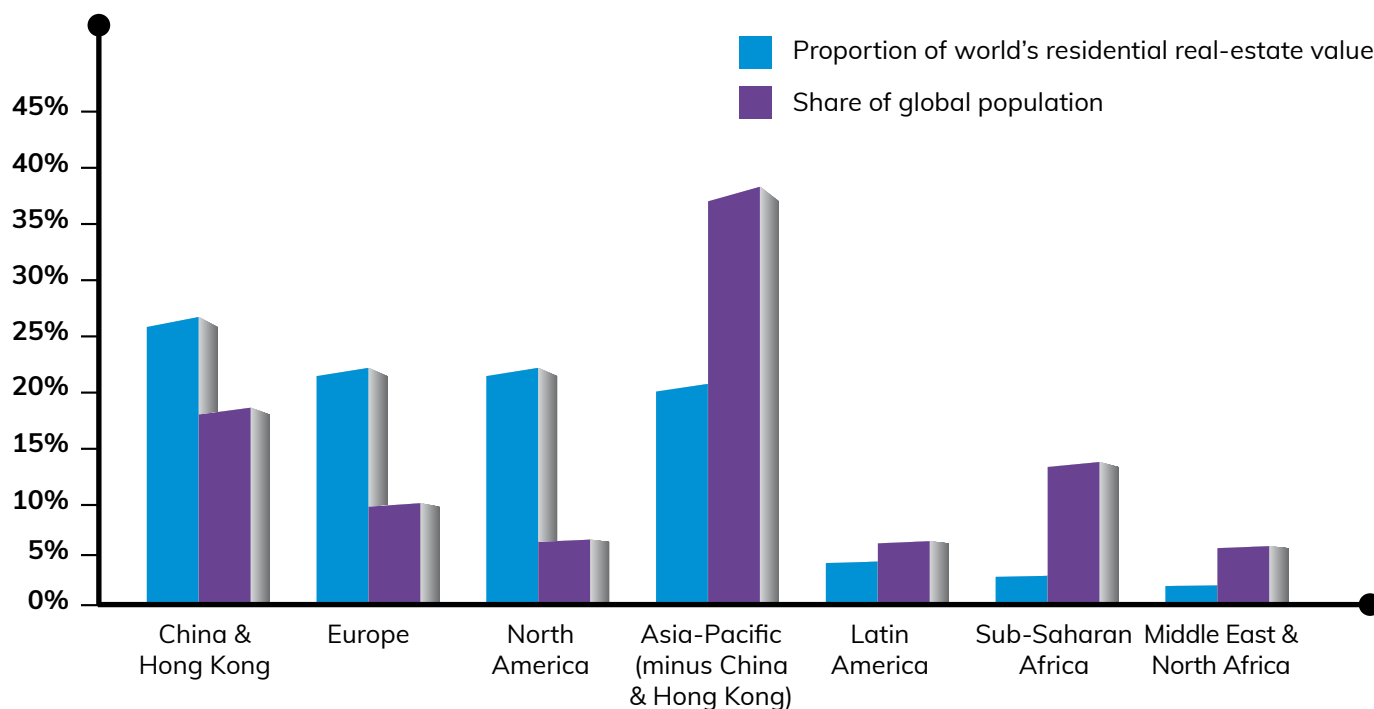


Fig 3.1.2. Global Distribution of Real-estate versus Population

The growth in the real estate market has further driven economic development, particularly in the countries of Asia-Pacific like China, Hong Kong, Singapore, and India. As a result, investors in these countries, as well as other developed nations are seeking profitable projects with the potential for higher returns.

Among all the assets attracting capital allocation, real-estate remains one of the most lucrative investment options for the following reasons:^[4]



- **Provides better returns and shows lesser volatility than the stock market.**

With increase in the length of time, as the market improves, the value of the property increases and builds equity for the customers. Investors can exercise more control over their real-estate assets, since they are less influenced by external factors, unlike stock markets.



- **Possesses a tangible asset value with a high potential for capital appreciation.**

Land and properties have a tangible asset value which can generate substantial yields for investors in terms of capital appreciation and regular income production.



- **Facilitates portfolio diversification and risk mitigation.**

Foreign investment in the global real estate market enables property investors to diversify their investment portfolio. This facilitates risk mitigation, as the risk is spread out over several markets, which are unlikely to perform poorly at the same time.



• Offers multiple tax benefits

Tax deductions are applicable to various real-estate costs, including mortgage interests, operating costs and expenses and property insurance.

3.2 International Real Estate Investments are on the Rise

Owing to the many benefits observed with property investments, the demand for international real estate has shown a consistent rise over time. Just in the past seven years, the total sales value of international real estate assets has increased from \$70 billion to \$370 billion. As per the MSCI Real Estate Market Size Report, the market for professionally managed global real estate investment grew by 15% to USD 8.5 trillion in 2017, from USD 7.4 trillion in 2016.^[5]

Change in National Market Sizes between 2016 and 2017, USD Billion

	↓ Market size in 2017	↓ Net change from 2016
United states	2974	244.5
Japan	798	68.3
United Kingdom	720	115.3
Germany	514	118.4
China	483	67.1
France	422	69.3
Hong Kong	342	31.7
Canada	320	32.3
Australia	281	54.9
Switzerland	235	22.0
Sweden	213	47.2
Netherlands	163	33.9
Singapore	157	17.4
Italy	128	22.5
Spain	102	29.0
Finland	76	15.1
South Korea	73	12.6
Denmark	64	13.8
Belgium	58	6.5
Norway	54	5.7
Poland	48	10.4
South Africa	48	8.1
Taiwan	44	8.2
Austria	42	8.1
Ireland	31	4.6
Portugal	30	6.2
Malaysia	29	5.8
Czech republic	21	4.3
Thailand	19	2.4
New Zealand	19	1.4
Indonesia	12	0.9
Hungary	10	2.0

Fig 3.2.1. Real Estate Market Size changes in 2016 and 2017

The global volumes for completed sales of commercial properties amounted to \$873 billion in 2018, as per the study by Real Capital Analytics (RCA) ^[6]. The global capital flow into commercial property investments showed a decline in the USA. However, it was offset by an 8% rise in Europe and 6% increase in Asia-Pacific.

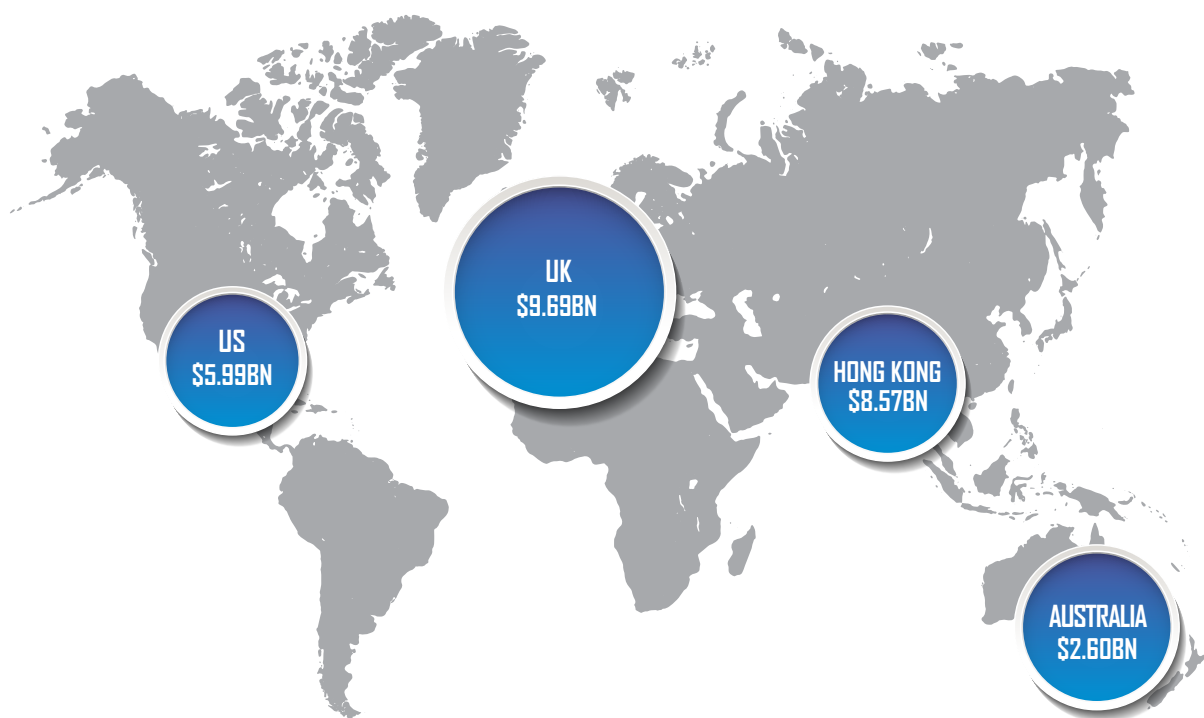
Within Asia-Pacific, just from China alone, individual and corporate investor have spent an estimated \$150 billion in real estate overseas as of 2017. For instance, in 2017, China Investment Corporation (CIC) made one of the biggest real estate deals, amounting to US\$14.56 billion with the Logisor portfolio.^[7]

The increase in demand for overseas real estate from Chinese investors is driven by factors such as their natural affinity to property, the volatility of domestic financial assets, and the growth in the information obtained from the internet, which enhances their knowledge as an investor class.

Apart from the mature Chinese investors like sovereign developers and wealth funds, even the upper and middle-class Chinese have begun purchasing international real estate. The result has been a large capital outflow from China, especially in destinations like Australia, the US, Canada, U.K and South-East Asia.

The figure shows the massive international investments from the Chinese investors in 2017.^[7]

Top Chinese capital destinations



Source: RCA, Knight Frank Research
Note: 2017 figures

Fig 3.2.2. Major Chinese Capital Destinations

Even from other countries like India, South Korea, and Japan, investors have increased their spending on overseas real estate property. Therefore, the need of the hour is an efficient transaction system that facilitates international capital outflow into real estate.

3.3 Blockchain for Real Estate

Bitcoin took birth as the brainchild of Satoshi Nakamoto and became history's first digital currency to use a decentralized, trustless and permissionless ledger of records. Since 2014, investors realized then use of blockchain as a tool for facilitating transactions other than of cryptocurrencies. From being a platform used primarily for Bitcoins, today blockchain has evolved as a digital ledger being used in varied applications, from the banking, pharma, educational to the government sector.

Since transactions get simplified and secured using the Blockchain technology, they show high potential for being used in the real estate industry for trading assets.

On a national level, Georgia, UAE, UK, and Honduras are some of the main countries which have begun exploring the use of Blockchain technology for property transactions, while Sweden has already started a trial on it. The use of smart contracts in Ethereum blockchain particularly facilitates the activities in the real estate sector, as it automates the verification and clearance of contracts.

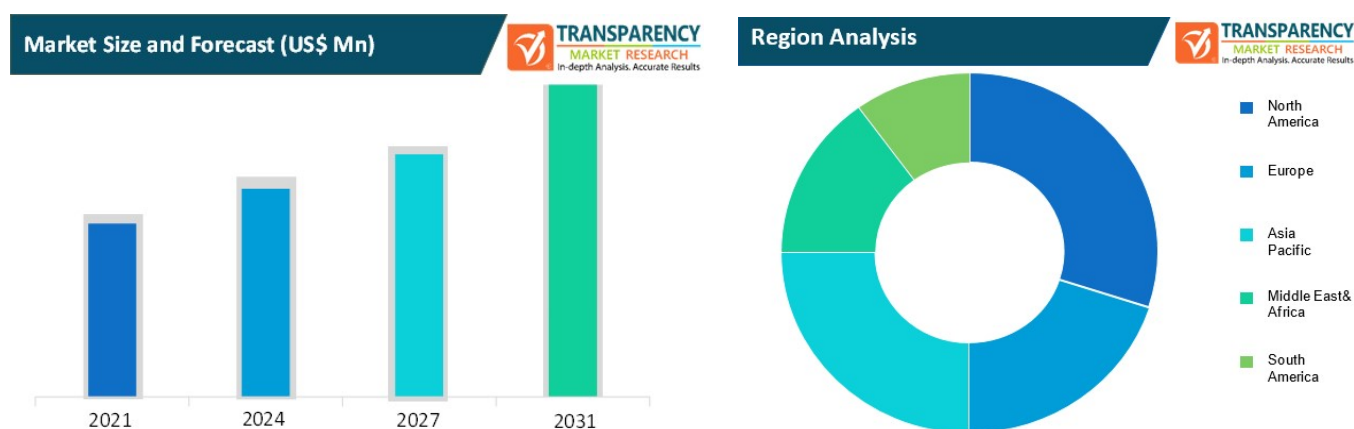
But for global real estate, the adoption of blockchain is still in its infancy. This is in spite of the fact that blockchain harbors many features that make it a lucrative platform for global transactions. For instance, the enhanced security offered by blockchain architecture and its use of encryption can be particularly beneficial for overseas property purchases, as frauds in international transactions can be hardly resolved. Similarly, the enhanced speeds of transactions on Blockchain can be used for eliminating the payment delays observed in cross-border remittances.

With the advent of new technologies, the real estate industry also began utilizing technologies that enhanced the running of their business, giving rise to the term 'proptech'.

Initially, proptech was adopted by only a few companies, but according to study by Global Emerging trends in Real estate 2018, the need of innovative technologies like blockchain for the real-estate sector is no more a luxury.^[6]

As per their report, in the current late real estate cycle, only those companies would thrive, which use sophisticated technologies to enhance the performance of their assets. Among all the technologies that were explored in their study for their impact on the value and operation of real estate, the one most commonly cited was blockchain.

The table below shows the increasing trends of venture capital investment in proptech, which reflects the growing importance of technology in the real estate sector.



Therefore, to keep abreast with the changing trends of the real estate industry, Contracoin aims to use blockchain technology and cryptocurrencies for driving secured and efficient transactions on a global scale.

4. Transaction Challenges of the Global Real Estate Sector

Cross-border payments executed through banks generally require two transactions in two national payment systems, leading to mainly **four challenges** for the users.

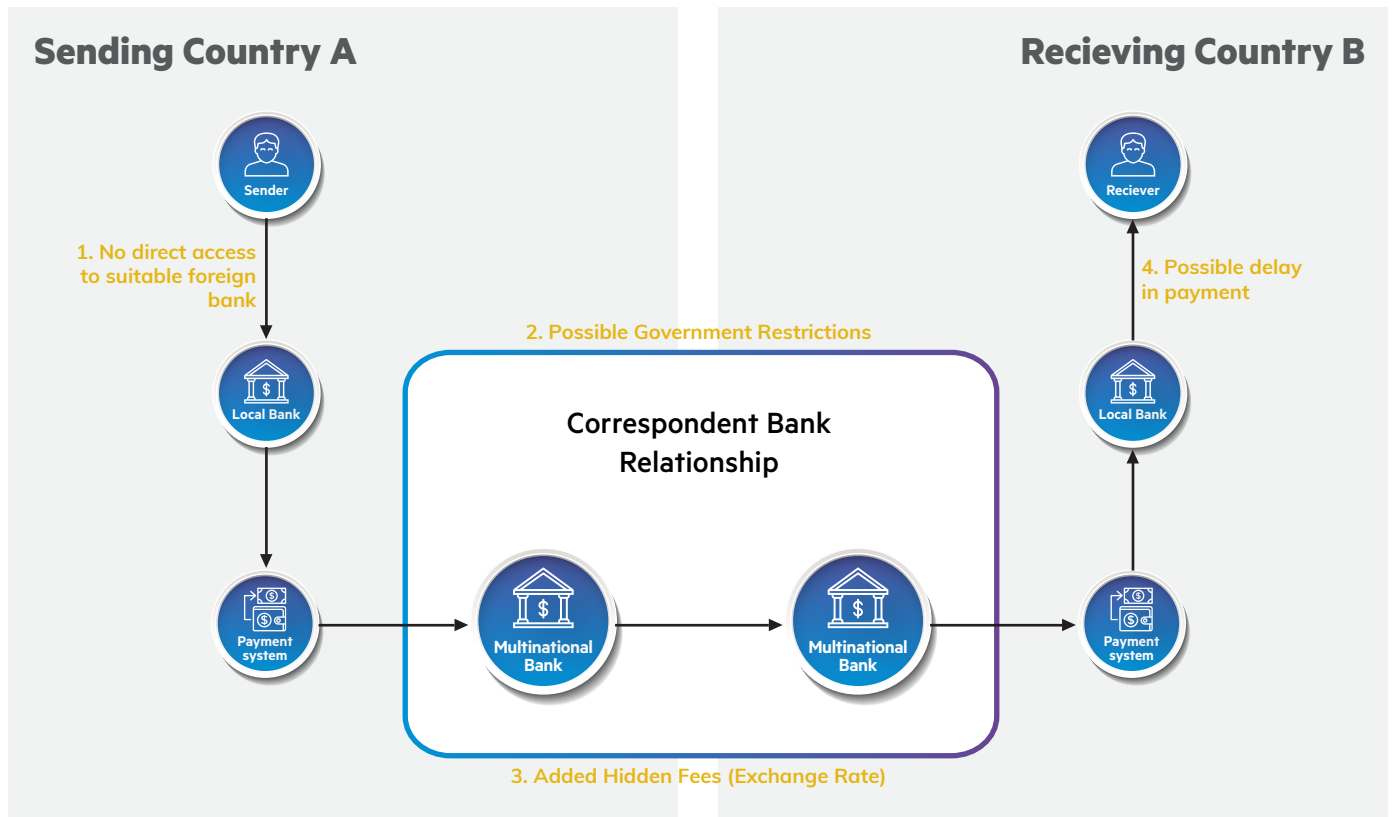


Fig 4. Challenges faced during Cross-border Payment

4.1 No Direct Access to Suitable Foreign Banking Partner

With the advent of globalization, businesses with overseas clients have become a common phenomenon, making global money transfers a necessity. In such situations, the most common method used by investors is availing bank services.

However, finding a suitable banking partner is not always an easy task, owing to various reasons. First, it is not necessary that companies will find their existing bank partners active in other countries. Even if global coverage is provided, setting up services with the overseas banks can take a lot of time and effort, as a result of meeting local regulations and setting technical connectivity.

4.2 Disruptive Government Restrictions

In spite of reduced complications in global transactions, many governments worldwide still impose restrictions on foreign exchange payments and on possession of foreign currency. At present, countries like Argentina, Brazil, China, Egypt, India, Malaysia, Morocco, Nigeria, Tunisia and Venezuela, exercise foreign exchange controls. However, this list is incomplete and may modify under the influence of increased globalization and economic liberalization.

In some cases, governments enforce a cap beyond 'reasonable sum' of foreign currency transactions. The term 'reasonable sum' is not always explicitly defined and can be subjective to the value assigned by the government or state regulatory bodies.

The examples below throw light on the restrictions imposed by the governments of China and India.

- **China**

Chinese nationals are able to transfer the equivalent of US\$2,000 per day into a foreign bank account. However, Chinese nationals face a US\$50,000 annual ceiling when exchanging RMB into foreign currencies while foreign nationals do not face such restrictions.

- **India**

Under their remittance scheme, all resident individuals, including minors, are allowed to freely remit up to USD 250,000 (or its equivalent freely convertible foreign currency) per financial year (April – March).

4.3 Enhanced Costs due to Hidden Fees

Institutions like banks and money transfer operators charge amounts for global transactions as per their own policies. On an average, cross-border remittances cost \$14 for transferring \$200, which includes sending and receiving fees combined with exchange rate margins. In 2017, the total aggregate cost for cross-border remittances had reached a massive value of US\$30 billion.^[8]

One of the reasons for this high transaction costs are the hidden fees charged by banks, which are represented as unfavourable currency exchange rates to customers. The following tables below present examples of some of the hidden fees incurred by customers.

Hidden currency conversion fees when transferring \$100,000 from Australia to the US, or from the US to Australia (assuming that the Australian bank is doing the currency conversion)

BANK	STATED FEES	HIDDEN FEES (ESTIMATE)
ANZ	\$15	\$4,400
NAB	\$15	\$5,400
St. George	\$15	\$6,005
Westpac	\$12	\$3,948
Commonwealth	\$11	\$5,591

Estimated hidden fees with major banks in the US when transferring \$100,000

BANK	STATED FEES (USD)	USD TO CAD HIDDEN FEES	USD TO EUR HIDDEN FEES	USD TO GBP HIDDEN FEES
Wells Fargo	\$40	\$3,686	\$4,755	\$3,975
Bank of America	\$45	\$4,789	\$5,035	\$4,711
U.S. Bank	\$50	\$6,803	\$6,649	\$6,634

Estimated hidden fees with major banks in the UK when transferring 100,000 GBP

BANK	STATED FEES (POUNDS)	GBP TO USD HIDDEN FEES	GBP TO EUR HIDDEN FEES	GBP TO AUD HIDDEN FEES
Barclays	£25	£98	£465	£477
HSBC	£8	£124	£515	£528
Royal Bank of Scotland	£9.50	£4,046	£4,728	£4,280

4.4 Delay in Cross-border payments

There are many factors that influence the time which funds take to be credited in an overseas account.^[9] On a standard note, the timeline for most cross-border transactions is from one to four business days. However, in some cases, expediting funds from overseas accounts takes several days to weeks, as a result of lengthy regulatory procedures and technical difficulties. Such delays can lead to heavy losses for the beneficiaries when they need urgent payments, especially during M&A transactions.

To tackle such challenges and support businesses in new real-estate markets, investors need systems that streamline the complete transaction process and ensure better transparency, speed, and efficiency of cross-border payments.

5. Enter Contracoin

5.1 Who We Are

Contracoin is the ambitious venture of Contracorp Limited; the owner and developer of Contracard. Since its inception in 1992, Contracard has functioned as a global business to business trade exchange and offered members a premier barter marketplace through its Virtual Barter network. For the past 20 years, Contracard has been heavily involved in global real estate marketing and sales, and aims to use this extensive experience and expertise for introducing the International Real Estate industry to cryptocurrencies and the blockchain technology.

Post the successful operation of its barter marketplace, Contracoin strives to establish an International Real Estate Platform for global crypto investors. Powered by the state of the art Ethereum blockchain, our platform will allow global property investors to execute their transactions in a fast, secure and cost-effective manner. Our aim is to empower Contracoin investors by enabling them to purchase real estate globally using Contracoin Tokens for up to 100% of the selling price.

5.2 Our Solution to the Global Transaction Challenges

We will introduce Ethereum supported Contracoin tokens that will streamline overseas property transactions and overcome the challenges observed in cross-border remittances. Investors will benefit by the elimination of the complicated banking process and excessive fees involved with international property transactions.

Contracoin will leverage Ethereum based smart contract technology to get rid of manual errors, while the documentation on the decentralized distributed ledger will assure security, transparency and immutability.

5.3 Our Vision

To revolutionize the global real estate industry by creating an innovative blockchain platform and facilitate the buying and purchasing of properties using cryptocurrencies.

5.4 How We Work?

Real estate agents, property developers, brokers and owners will be able to list their properties through the Contracoin International Real Estate Portal. Powered by the blockchain technology, the crypto investors will be able to build a global real estate portfolio using 100% Contracoin Tokens. The use of our tokens for payments will enable the investors to protect their assets from the fluctuations occurring in cryptocurrency market.

5.4.1 Backed by the Virtual Barter Network

The cornerstone of our business is the extensive expertise gained through our previous venture, Contracard. Using the Virtual barter network, Contracard was able to establish new online marketplaces, distribution channels and point of purchase transaction processing for worldwide barter and trade.

Contracoin's Real Estate Platform will benefit from the Global Trade Marketplace of Contracard that seamlessly integrated trade associations, chambers of commerce, business networks, barter companies and their members and clients.

Over the years, the global trade exchange network has established itself as a lucrative platform with more than 500,000 corporate trade exchange members worldwide. The extensive range of this network is reflected through a vast number of businesses involved in bartering, which includes:

- Almost 1/3 of all small businesses in the US
- 65% of all corporations listed on the NYSE
- 65% of fortune 500 companies
- 30% of the world's total business

Therefore, through the access to the merchants from the global trade exchange network, Contracoin will drive the mass and easy adoption of Contracoin tokens, unlike other cryptocurrencies that suffer from various spending limitations.

5.4.2: Powered by Crypto and Blockchain

The International Contracoin Real Estate platform and Contracoin marketplace will be backed by the Ethereum blockchain and its virtual machine (EVM), that will be used and executed by every node of the network.

The blockchain protocol used by the Contracoin Ethereum platform will be responsible for data distribution and mirroring, historic compilation of documents, distributed data storage and arbitration in the decentralized network using the smart contracts functionality.

Using the same principle underpinning other Ethereum networks, our blockchain platform will leverage a built in Turing complete programming language, thereby enabling us to write relevant smart contracts and decentralized applications with our own arbitrary rules for ownership, transaction formats and state transition functions.

To efficiently leverage the Ethereum network, developers at Contracoin will create ERC-20 compatible Contracoin tokens, that will be used for property buying and selling from all around the globe. In the same vein, ERC-20 compatible wallets would be available to investors for secured and easy transactions of their tokens.

In our Blockchain network, every transaction using Contracoin would be split into blocks, with each block containing the transaction details including the seller, the buyer, the price, the contract terms, and other relevant data. All the information would be validated by the entire network via encryption by combining the common transaction details with the unique signatures of two or more parties.

The transaction between the buyers and sellers would be valid as long as the block is validated, i.e, if the result of the encoding is the same for all nodes and added to the chain of prior transactions. If the block is invalid, a "consensus" of nodes will correct the result in the non-conforming node. The blockchain ledger would be replicated across multiple locations, with each maintaining its own copy, and getting separately updated based on new transaction data.

The use of distributed ledger technology by Contracoin would result in fast approval and confirmations of the transactions and enhanced security through multiple verifications by infinite Ethereum nodes. Moreover, the use of blockchain technology would enable investors to transact Contracoin Tokens to anywhere in the world at no cost and in a matter of seconds.

6. Our USP

Contracoin's use of decentralized blockchain technology will eliminate a central third party from holding transaction records, instead multiple nodes on various computers would hold complete ledgers of all transactions.

As a result, the global real estate platform of Contracoin will benefit from the various features associated with blockchain technology.

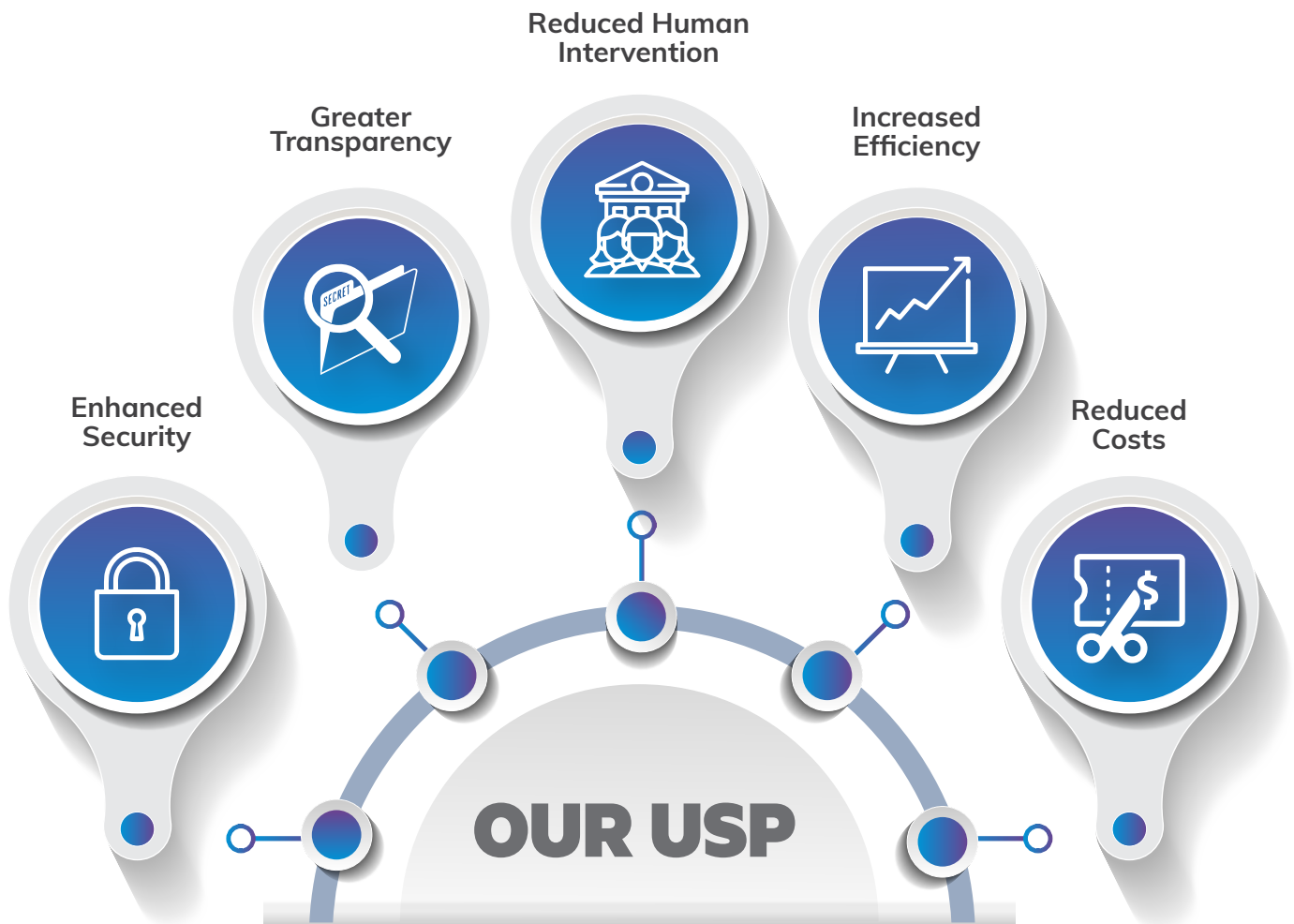


Fig 6. USPs of Contracoin

6.1 Enhanced Security

Blockchain relies on encryption to validate transactions by verifying the identities of all parties involved in a transaction. This ensures that a “false” transaction cannot be added to the blockchain without the consent of all the parties involved. Moreover, the lack of single point of control present in other centralized systems makes it resistant to hacking. Therefore, the Contracoin platform will handover the real power in the hands of its users and assure that the money used in transactions would be hacking resistant.

6.2 Greater Transparency

The use of the decentralized Ethereum network ensures that the transaction data of investors is consistent between all parties before it's added to the blockchain. As a result, multiple parties of the Contracoin platform would be able to access the same data, thereby, significantly increasing the level of transparency among the users. Therefore, compared to other conventional systems whose databases are hidden behind a firewall, investors can be assured regarding the position of the money.

6.3 Reduced Human Intervention

The P2P crypto transactions in the Contracoin Real Estate platform, be it for buying or selling properties, would be coordinated using decentralized escrow services like smart contracts. Therefore, for every transaction on our Ethereum platform, the clearing and settlement would be automated and eliminate the possibility of human errors.

6.4 Increased Efficiency

In many cases, duplicated data is stored with multiple parties. However, when the data related to the same transaction is conflicting, this can result in the need for costly, time-consuming reconciliation of the transactions between different entities. The use of a distributed database system by Contracoin substantially reduces the need for manual reconciliation, therefore allowing considerable savings.

6.5 Reduced Costs

Traditional methods of international money transfer incur relatively high transactional costs regardless of transaction size, due to the need to address clearing costs by banks and financial intermediaries. Through the use of Contracoin tokens and blockchain technology, these costs can be significantly reduced, as there is no middleman to impose fees.

7. Solution Architecture

7.1 For Buying Properties

In the process for buying real estate using the Contracoin International Real Estate platform, Contracoin assists the buyers at multiple levels. From the first step while entering the property details, Contracoin monitors every step of the buyer and offers financial and legal assistance to facilitate the buying process using the Contracoin token.

Buyers and sellers can avail the services of the Contracoin platform by using the “Help to Buy” button through which they can navigate through the property sales with ease. The complete process, including the assistance provided at every level, is described below:

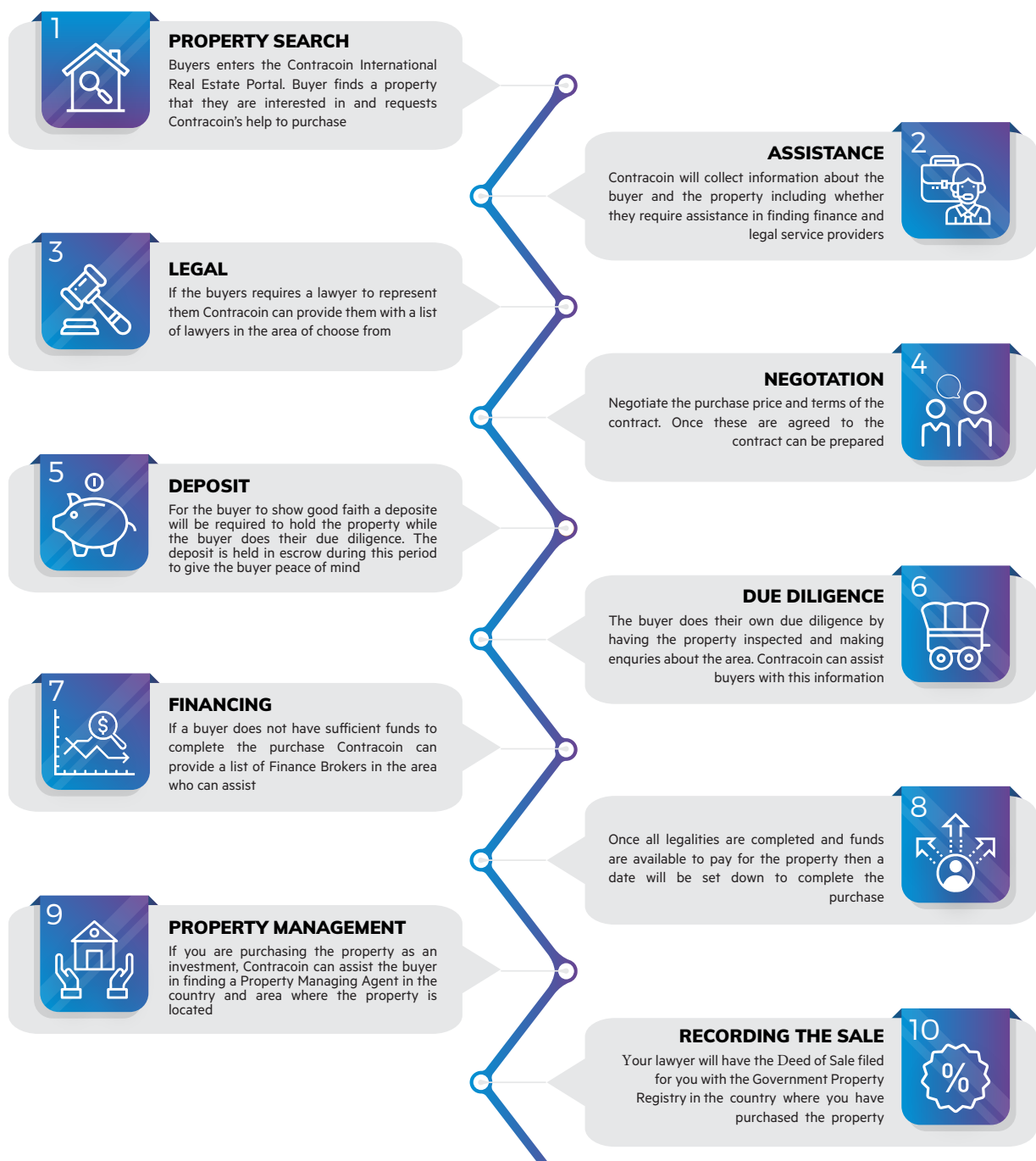


Fig 7.1. Process during Buying Properties

7.2 For Selling Properties

Contracoin will enable real estate agents, property developers and private sellers to list their properties on the Contracoin International Real Estate platform. The Contracoin International Real Estate platform is being designed to integrate with existing real estate portals throughout the world. The purpose of this integration is to offer two pronged benefits to both Contracoin and its partner portals. Primarily, Contracoin will benefit by achieving global user adoption and market recognition through its collaboration with existing portals. On the other hand, the partner portals will be able capture additional revenue opportunities from the crypto investors and establish market differentiation without affecting their existing business.

The International Real Estate platform is designed to facilitate the selling of the properties worldwide by private sellers, real estate agents and property developers through different mediums. The process involving each kind of seller is described below:

7.2.1 Private Sellers:

On the Contracoin Real Estate platform, private sellers would log in through the “Seller” button. Here instructions would be provided on how to upload information about the property being sold. To avoid spam listings, a nominal fee will be charged for each listing.

Before sellers list, it's recommended they look at the existing listed properties for understanding what their listing would look like. This will enable them to list in a way that will have the highest chances of attracting the right buyer in the shortest time. If a seller requires assistance posting their property listing, assistance from Contracoin would be available to them.

7.2.2 Real Estate Agents & Property Developers:

On the Contracoin Real Estate platform, real estate agents and property developers would log in through the “Agent” button. Through the button, they will be taken to the ‘Agent listing page’ where instructions will be provided for uploading their listings on the site.

Agents and developers will be able build a professional profile on the site, containing their profile,

7.3 For Selling Property Off The Plan:

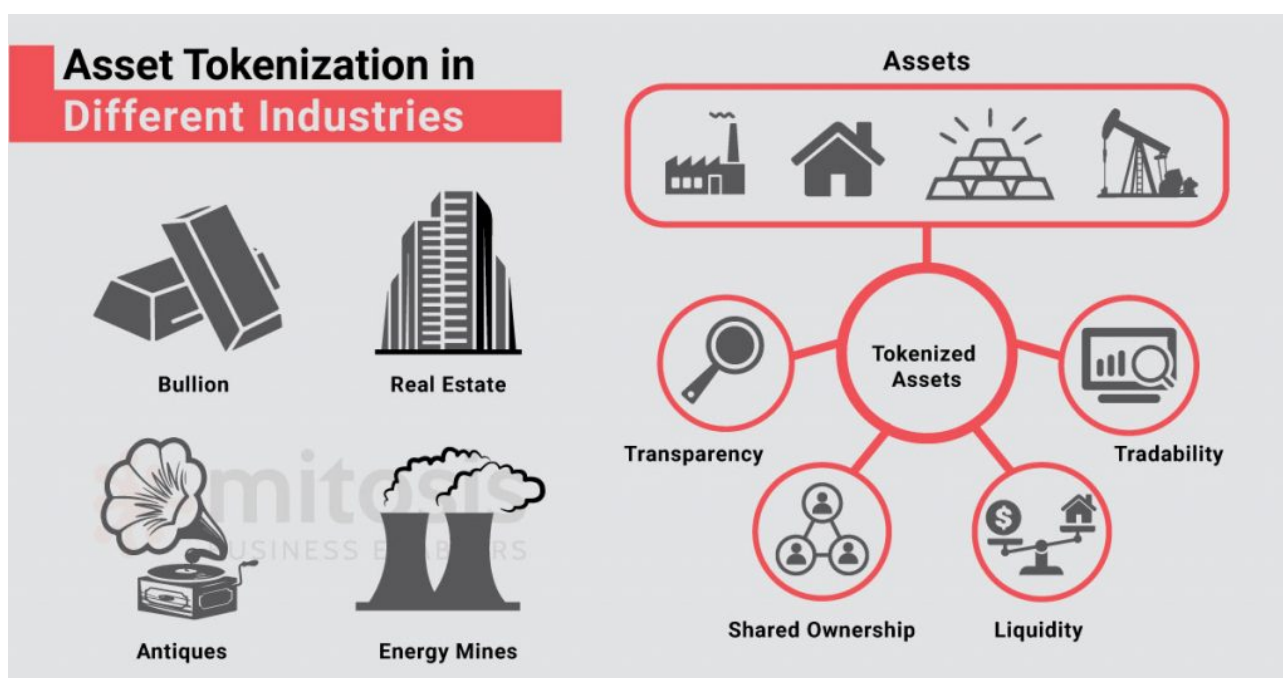
Apart from buying and selling properties, Contracoin also offers property developers the facility to showcase and sell their off the plan properties. Developers can avail our specialized lead generation services for their off the plan property sales. This facility will enable them to attract the desired amount of sales commitments by the lenders and secure the finances needed for real-estate constructions.

In spite of the varied applications of digital services, property builders still use the traditional method of ‘old world advertising’ using newspapers, road signages, etc. Since digital advertising of properties is still in its nascent stage, marketing through the Contracoin Global Real Estate platform would give developers an edge over their competitors. Moreover, using our blockchain powered platform, developers will enjoy the added benefit of attracting Crypto investors who are normally inaccessible through the conventional advertising mediums.

8. Tokenization

Technology offers fascinating perspectives for asset management. These include tokenization, the process of creating a digital representation of non-digital assets on a blockchain. Tokenization, to broaden the potential investor base Tokenization could help democratise alternative investments by providing a broader range of investors with access to an asset, while enabling asset managers to innovate by creating alternative assets tokens, thereby expanding their product mix.

The tokenization process is not a 'one-click' affair. It involves multiple steps: deal structuring, digitisation, primary distribution, post-token management, and certainly clear regulatory standards to enable secondary market trading. Investor education, as always, would be crucial in making any innovation sustainable.



Source: [Impact of Tokenized Assets in Business Environment](#)

Tokenization could address some of the inherent challenges – for both investors and asset managers – of alternative asset classes by:

Improving liquidity

- The tokens could be traded on secondary markets, improving liquidity.

Enabling faster, cheaper transactions

- Less complexity and better operational efficiency can reduce transaction and lifetime costs, enabling faster, cheaper transactions.

Offering greater transparency

- The token holder's rights, legal responsibilities and record of ownership could be embedded into tokens, offering greater transparency.

Broadening access

- Tokens would provide more investors with access to a previously unaffordable or insufficiently divisible asset classes.

8. Contracoin - Tokenization

8.1 Real Estate Tokenization

Real estate is the single biggest asset class that may be tokenized. Total real estate is worth around \$228 trillion today and only 7% of this is available to retail investors. However, more than 80% of people believe real estate to be a good investment. Contracoin's goal is to help close this gap.

Real estate can be tokenized in different ways. Mostly, it is done by tokenizing the equity of the company that owns the real estate project by financing a new development or refinancing an already existing yield generating property.

There are many benefits with tokenization, but generally it makes the processing and management of securities much more efficient and less expensive. Transactions can increasingly occur from peer to peer without intermediaries who mainly provide value by maintaining centralized ledgers or databases guaranteeing ownership and value. With the blockchain taking over this task, these intermediaries can be removed from the process enabling investors to transact in a quicker and less expensive form.

The financial industry is seeing a very significant trend in the growth of tokenization projects and tokenization solution and services providers. Contracoin is developing a Tokenization platform that will support ongoing corporate management of the real estate asset, as well as trading via the built in bulletin board marketplace. Many different pieces of the security token puzzle are now falling into place to form a more efficient, transparent, and secure blockchain-based infrastructure for securities transfer, settlement and trading.

Real estate is the biggest single asset class where tokenization can provide value – \$228 trillion in total assets. We believe that some of the biggest benefits to real estate tokenization is the ability to reduce entry sizes by several orders of magnitude (from USD 100,000 to USD 1,000). This is made possible by the extreme automation of issuance and post issuance processes, and it will dramatically increase the group of investors able to invest in a given project. Another significant benefit is the new liquidity of real estate by making real estate assets tradeable.

8.2 Contracoin Tokenization Platform

Contracoin is offering a new solution for real estate tokenization:

The Contracoin Tokenizing Platform, will have the technology, corporate structure and legal compliance aspects of tokenization. The Platform will be a turnkey solution for any property owner who wants to tokenize real estate, from developers to individuals. Contracoin is well positioned to become the new standard of the industry.

Contracoin Tokenizing Platform will be the marketplace for primary sales and secondary trading of tokenized assets. The Platform allows users to trade real estate in fractions with higher liquidity and lower costs.

We bring innovation to real estate markets by implementing blockchain technology in the real estate marketplace and crowdfunding business models. Our goal is to promote blockchain and cryptocurrencies to the mass market by solving the traditional problems of investments in real estate.

We offer real estate market buyers and sellers our Platform for real estate tokenization, for exchanging tokenized real estate assets. Tokenization enables trading real estate in small fractions, and makes it accessible as a result. Sellers attract new buyers who could not afford to buy real estate before, didn't have the opportunity to invest internationally, didn't want to bear high transaction costs, or wanted to pay for real estate with cryptocurrency. Buyers are additionally motivated by the transparency and liquidity provided by the secondary market within the Platform and the secure transaction records stored on the blockchain.

Contracoin makes it possible to buy and sell tokenized real estate assets in a trusted, fast and smooth manner with instantaneous transactions and low transaction costs. Any real estate owner can list his property or any fraction of it on the Platform, and anyone can become a buyer as the entry ticket is very low.

8.2 Contracoin Blockchain Platform

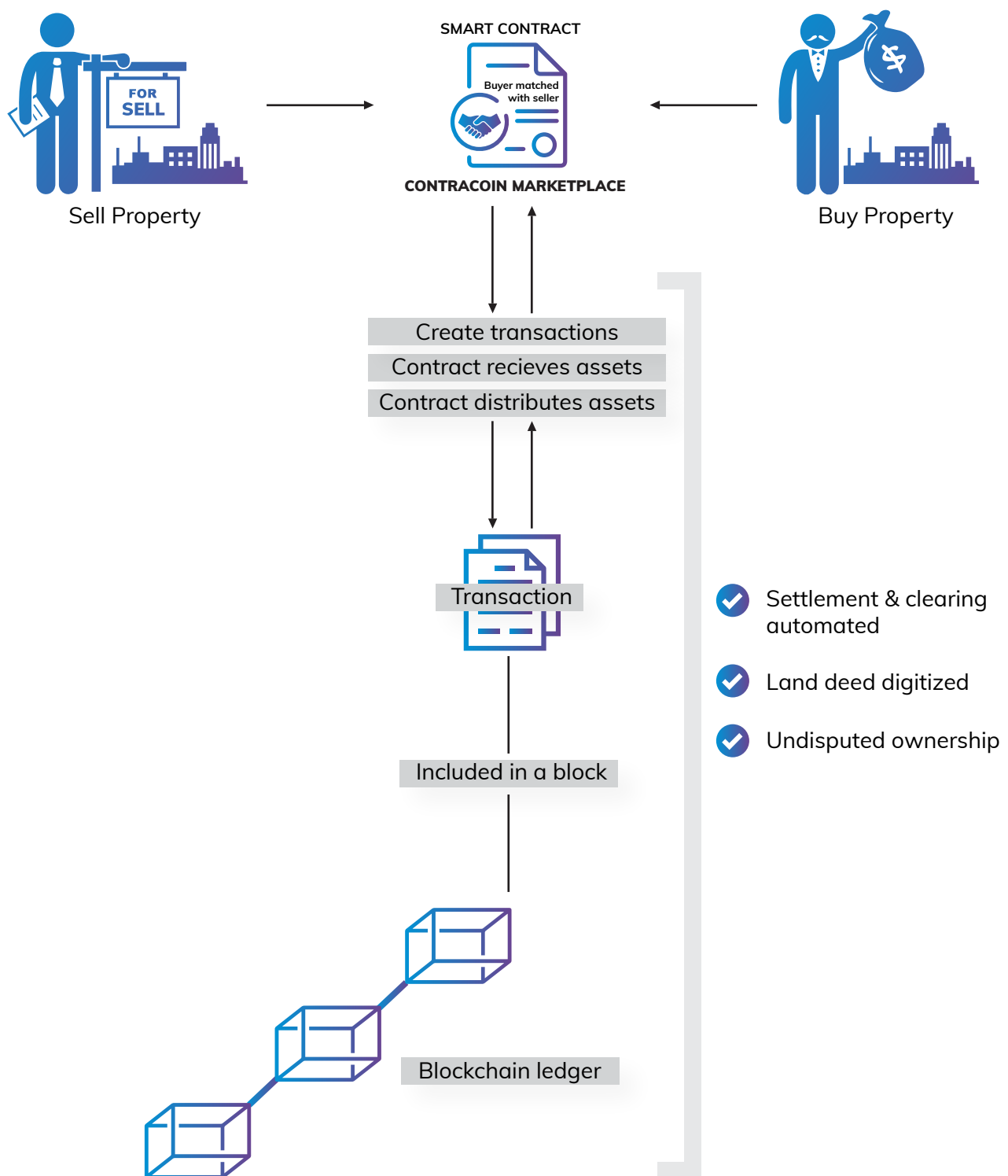


Fig 8.2. Contracoin Blockchain Platform

Contracoin is building a global real estate platform where real estate agents, property developers and consumers can list their properties for sale. Through the platform, our users can accept Contracoin tokens as full or part payment for their properties. Apart from Contracoin tokens, property owners will also get access to both fiat and cryptocurrency investors from all over the world.

The Contracoin Real Estate Platform will be supported by state of the art blockchain technology that will greatly expedite the payment process. Every transaction on this platform can be made using the ERC-20 compatible Contracoin tokens. Therefore, this combination of Contracoin tokens and distributed ledger technology will secure and simplify the process of overseas property purchases, and drive the mass adoption of cryptocurrencies for real estate.

Unlike the traditional cross-border payments, the transactions on the Contracoin Real Estate Platform will be approved and confirmed at a very fast speed. Crypto investors from all around the world will be able to purchase real estate anywhere and everywhere, without having to worry about the hindering government regulations.

Initially, the sourcing and listing of properties will begin from the Australian market. Simultaneously, Contracoin will begin expanding into other property markets throughout the world including the US, Canada, Asia and Europe. The investor will be able to be purchase the properties with the Contracoin Token using ERC20 compatible mobile wallets for easy transactions.

The end goal of Contracoin is to expand the global real estate platform, encompassing residential, commercial, industrial and rural investment properties throughout the world that can be purchased with the Contracoin Token. All these properties will be sourced from agents, developers, brokers and owners. The property sourcing step would be followed by direct verification by the Contracoin team regarding the validity and pricing structure.

Over time, the Contracoin global real estate platform listings will cover all major real estate markets worldwide.



9. Why should you invest in Contracoin?

Contracoin's use of decentralized blockchain technology will eliminate a central third party from holding transaction records, instead multiple nodes on various computers would hold complete ledgers of all transactions.

As a result, the global real estate platform of Contracoin will benefit from the various features associated with blockchain technology.



Fig 9. Advantages of Investing in Contracoin

9.1 Enhanced Security

Blockchain relies on encryption to validate transactions by verifying the identities of all parties involved in a transaction. This ensures that a "false" transaction cannot be added to the blockchain without the consent of all the parties involved. Moreover, the lack of single point of control present in other centralized systems makes it resistant to hacking. Therefore, the Contracoin platform will deliver the real power into the hands of its users and assure that the money used in transactions would be hacking-resistant.

9.2 Greater Transparency

The use of the decentralized Ethereum network ensures that the transaction data of investors is consistent between all parties before it's added to the blockchain. As a result, multiple parties of the Contracoin platform would be able to access the same data, thereby, significantly increasing the level of transparency among the users. Therefore, compared to other conventional systems whose databases are hidden behind a firewall, investors can be assured regarding the position of the money.

9.3 Reduced Human Intervention

The P2P crypto transactions in the Contracoin Real Estate platform, be it for buying or selling properties, would be coordinated using decentralized escrow services like smart contracts. Therefore, for every transaction on our Ethereum platform, the clearing and settlement would be automated, thus eliminating the possibility of human errors.

9.4 Increased Efficiency

In many cases, duplicated data is stored with multiple parties. However, when the data related to the same transaction is conflicting, this can result in the need for costly, time-consuming reconciliation of the transactions between different entities. The use of a distributed database system by Contracoin substantially reduces the need for manual reconciliation, therefore allowing considerable savings.

9.5 Reduced Costs

Traditional methods of international money transfer incur relatively high transactional costs regardless of transaction size, due to the need to address clearing costs by banks and financial intermediaries. Through the use of Contracoin tokens and blockchain technology, these costs can be significantly reduced, as there is no middleman to impose fees.

9.6 Improved Scalability

The primary need of any mainstream transaction network is its ability to scale. Currently, Ethereum can handle about 15-20 transactions per second. The original developers of Ethereum are on the way to release 'Ethereum 2.0', which will demonstrate enhanced scalability features through 'Layer 1' and 'Layer 2' solutions. The developers of Contracoin would keep themselves updated with the scalability solutions of Ethereum and implement similar features in our real-estate platform so that investors can enjoy a higher rate of global transactions.

9.6 Benefits Created by Contracoin

Ethereum supported Contracoin tokens are introduced in order to streamline overseas property transactions and overcome the challenges observed in cross-border remittances. Investors will benefit by the elimination of the complicated banking process and excessive fees involved with international property transactions.

The use of distributed ledger technology by Contracoin would result in fast approval and confirmations of the transactions and enhanced security through multiple verifications by infinite Ethereum nodes. Moreover, the use of blockchain technology would enable investors to transact Contracoin Tokens to anywhere in the world at no cost and in a matter of seconds

10. Tokenomics

10.1 Contracoin Token Details

Contracoin token is a smart contract based on the ERC20 Ethereum Token technology

- Contracoin token decimals: 18
- Contracoin token symbol: CTCN
- Contracoin token Contract address: 0xFD6C31bb6F05Fc8dB64F4b740Ab758605c271FD8

10.2.1 Contracoin AUD Token

Contracoin has recently developed a new token that is a stable coin pegged to the Australian dollar, the token symbol is AUDC. This Token has been developed for use for the payments of deposits for Australian properties so as to avoid any volatility which may occur with other cryptocurrencies or global exchange rates.

- Contracoin AUD token decimals: 2
- Contracoin AUD token symbol: AUDC
- Contracoin AUD token Contract address: 0xdd6f21a3e5a47021e0cd973b5ef8a503d41dc698

10.2 Contracoin Escrow Wallet

Contracoin has had an Escrow Wallet Portal developed for use in property sales where a deposit is paid in a cryptocurrency and needs to have this transaction recorded. With the Contracoin escrow wallet both the buyer and seller can view all information with both the buyers and sellers solicitor's being able to upload information into the Escrow wallet for the transaction with the sellers solicitor being able to release the funds at settlement to their client.

Security

Every Escrow contract is preconfigured with transaction details upfront then approved by transaction participants before being deployed onto the Ethereum blockchain. This process ensures transparency between transaction participants and establishes a secure payment rail between depositors and recipients, reducing the risk of fraud.

Contracoin Transactor

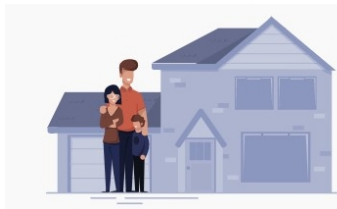
Contracoin has teamed up with the leading property communication and transaction platform, Transactor, enabling the integration of the Contracoin Escrow Portal that will allow buyers and sellers to rapidly transact properties from anywhere in the world with complete transparency.



10.3 Contracoin Transactor

Contracoin Transactor can help you with the biggest investment of your life, property

- Invite & track all parties to collaborate
- Don't miss out on important issues
- Choose trusted conveyancers & inspectors
- Successfully settle on-time



Buyer/Seller

Contracoin Transactor is simple and easy to use, with just one-click, you can check in on the biggest investment of your life.



Real Estate Agent

Stay in the loop and track both the Buyers and Sellers conveyancing progress so you can save deals from crashing.



Solicitor / Conveyancer

Contracoin Transactor saves your firm time & money by allowing your team to instantly communicate to everyone in the transaction process.



Property Developer

Track and manage projects and conveyancing from off the plan to settlement. Allocate stock/lots to agents and channel sellers



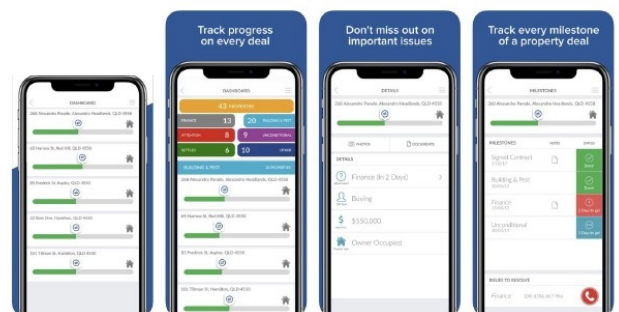
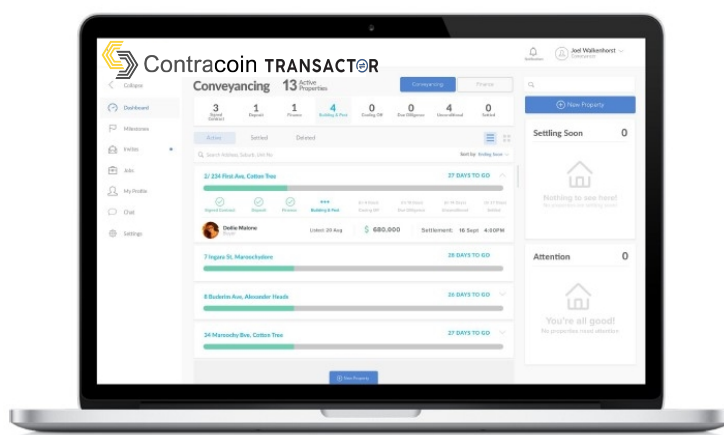
Mortgage Broker

An easy-to-use platform allowing mortgage brokers to update their buyers and property investors on the progress of their home loan.



Building & Pest

Instantly update your clients by uploading reports so they can track and manage in realtime. Track & manage all your jobs in real time.



11. Contracoin Roadmap

The project timeline is intended as an outline for how Contracoin intends to continue developing and expanding.

Contracoin Roadmap 2022

Q1

- Develop an Escrow Wallet for holding deposits for property transactions with the Contracoin AUDC stable coin.
- Global marketing of the Contracoin and the Contraglobal Real Estate platform

Q2

- Develop the AUDC stable coin to be used for deposits on Australian properties to avoid fluctuations in currency exchange rates. Intergrate the Contracoin Escrow Wallet with Transactor. Further development of the DepositMate program

Q3

- Further development of the Contracoin CTCN Wallet. Marketing of both the CTCN Token and the Contraglobal Real Estate platform. Listing on other major currency exchanges.

Q4

- Commence marketing the Contracoin CTCN Token and the Contraglobal Real Estate platform extensively throughout Australia, China, Asia, Europe and the US.

Contracoin Roadmap 2023

Q1

- Continue to market the Contracoin CTCN Token and the Contraglobal Real Estate platform throughout Australia, China, Asia, Europe and the US.
- Develop a Tokenizing platform for the for the Tokenizing of real estate and other assets

Q2

- Expand the marketing of the Contracoin CTCN Token and the Contraglobal Real Estate platform and Tokenization globally

Q3

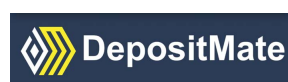
- Intergrate with other major global real estate platforms to market the Contraglobal Real Estate platform and the acceptance of cryptocurrencies as a method of payment.

Q4

- Continue marketing of the Contracoin CTCN Token and the Contraglobal Real Estate platform so as to get global attention.



TRANSACTOR



Global Real Estate Platform Roadmap

Real Estate Roadmap 2022

Q1

- Further research and development of the Global Real Estate platform and introducing the DepositMate program

Q2

- Continue with the integration of Contra Escrow and the Transactor App. The sourcing of more properties and professional services for the Contraglobal platform.

Q3

- Continue sourcing quality residential properties in Australia suitable or the DepositMate program. Development of the Contracoin Real Estate Tokenization platform.

Q4

- Sourcing of quality properties throughout Australia, New Zealand, England, USA and Asia. Further development of the Tokenization platform

Real Estate Roadmap 2023

Q1

- Developing a data base of Real estate agents and property developers globally for marketing and / or Tokenizing of their properties. Sourcing properties in Australia, New Zealand, England USA and Asia

Q2

- Integrate with existing International Real Estate platforms worldwide. Introduce the DepositMate program and the Tokenization platform to other countries globally.

Q3

- Market the Contraglobal platform worldwide and commence sourcing properties throughout Europe. Expand the areas for Tokenization.

Q4

- Continue expanding and improving the Contraglobal real Estate platform.

Global Real Estate Platform

Contracoin has developed a Global Real Estate platform where agents, property developers and sellers can list their properties accepting Contracoin CTN Tokens for up to 100% of selling price.

azzura
INVESTMENTS

Sunland Group

SEQ
PROPERTY

Ferro
PROPERTY GROUP

THE PROPERTY TEAM

KARAM
MIDDLE EASTERN RESIDENTIAL

Homecorp

www.contra-global.com

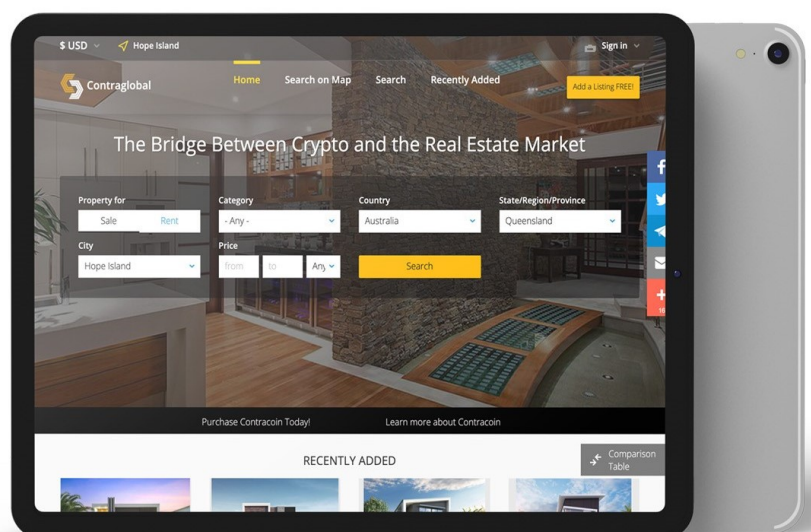


Fig 11.1. Contracoin Global Real Estate Platform Development

12.Team and Advisors

The Contracoin team, which has been selected from a group of world class advisors with a diverse range of skills, specialized in a wide variety of fields including real estate, blockchain, finance, legal, marketing and IT development. The core development team members have years of experience and expertise in building scalable projects for large corporations worldwide.



Barry Lipscombe - CEO

Owned and operated a successful Air Conditioning and Electrical Contracting business from 1969 up until 1992 at which time Barry became interested in the barter / trade exchange industry. Founder and CEO of Contracard, business to business global trade exchange that has been in business since 1992. With more than 26 years' experience in the international real estate industry and global trading market. Experienced in marketing and selling a vast range of properties from residential, industrial, commercial, rural and development sites internationally. Studied Blockchain Technology at RMIT University in Melbourne and is the founder of Contracoin. CEO and founder of Contracorp Limited which provides solutions for the Global Real Estate Market and owns both Contracoin, a Global Real Estate Blockchain & Cryptocurrency platform and Contracoin a Global Real Estate Barter Marketplace.



Bruce Francis - Chairman

Bruce is an expert in creative funding for disruptive technology and real estate projects Fin Tec Bio Tec and Recycling Technology's. Over 20 years' experience in Mergers and Acquisitions with exit strategies to IPOs. Providing due diligence for acquisitions of properties, hotel developments and commercial fishing fleets. Bruce is also the CEO Future Proof Financial Ltd Hong Kong. Having lived and worked in China for 1years gives me the experience and edge to deliver successful outcomes.



Henson Liang - Partner / Advisor

Henson Liang, Justice of Peace, was born in Chongqing and brought up in Guangdong, went abroad to study in the late 1980s and graduated from University of Sydney as a Master of Architectural Design. Later, he qualified as a registered property appraiser. In 1997, Henson founded Henson Real Estate Co., Ltd. in Ashfield City, Sydney, "known as Small Shanghai". Member of United Nations Association of Australia, Honorary Advisors of Australia Fujian Entrepreneurs Association Incorporated, Honorary Advisors of Australian Northern Chinese Chamber of Commerce, Member of China Chamber of Commerce in Australia, On March 9, 2010, he was put on the Legislative Council ticket of NSW for March of 2011 by the NSW Liberal Party and is the only Chinese candidate to run for the Upper House. Henson is the Manager Director of Crown Partners Holdings Pty Ltd, providing Financial Advisory, Commercial Lending, Mortgage Lending, Property Management, Real Estate Appraisal, and Real Estate Marketing throughout Sydney.



Chris Adams – Partner / Advisor

Chris has worked for: Facebook.com, Participant Media, Amazon.com, Comcast Cable and Interactive, Lycos.com and more recently: National Storage, Sensis/Found Digital, Seven West Media, Arrive Wealth Management, MitchellLake, as Entrepreneur in Residence for Greater Outcomes plus Advises a whole host of start-ups including as a Director to green-tech company, Oxamii.

He is a frequent Key Note speaker with engagements at VidCon Australia, Seven West Media, Melbourne United, Ignite Australia, Adelaide Entrepreneurs Week, CMO/CIO Summit, Family Business Australia, Gold Coast Film Festival, The Zero Waste Conference in Adelaide, V21/AIMIA Conference, The TV 3.0 Conference, ideaCity, X Media Labs, Keynote at SPAA and SPADA, The On Hollywood Conference, Telstra's muruD, ADMA Exec Connect and many others.

**Robin Shadgett - IT Director**

Robin has been Chief Solutions Architect to Arrowsaint Ltd, a Hong Kong based fintech company, for the previous seven years. Robin has developed and delivered numerous complex software solutions to the financial services industry, with emphasis upon high volume transactional processing, big data and data security.

**Gregory McCubbin - Technical Lead**

Gregory runs Dapp University where he educates thousands of programmers on emerging Ethereum blockchain technologies. His technical knowledge of the Ethereum ecosystem makes him the perfect asset to provide Ethereum based solutions for Contracoin

**Gus McClure - International Trade/Real Estate**

Gus started business as a Motor Dealer in Brisbane in the late 60's was the first official Porsche dealer in Qld having a staff of 70 in the 60-90's ventured into the Marine business and in later years having 21 years involved in all facets of Real Estate primarily with Trade Exchanges. He is currently the Director of Global Property International.

**Robert Li – Partner Advisor**

Director of Blockchain and Artificial Intelligence Research Centre of Shanghai International Community College, Ph.D. in Economics (post), Hong Kong Securities Industry Qualification and holder of Mainland China Securities Qualifications, Distinguished Professor of Hong Kong Business School, BMI (Shanghai) Chief Economist, Chairman of the Board of Directors. He has coached more than 100 companies to list, and published more than ten books in Hong Kong and mainland China.

**George Magafa - Partner /Advisor**

George has had over 26 years' experience in retail and international trade. During the (80 and 90s) he owned and managed a chain of HiFi stores in Sydney. Later in his career he moved into importing a range of telecommunication products, supplying to large retail outlets such as Strathfield Car Radios (100 store's Australia wide) Harvey Norman and Australia Post. He also was involved in manufacturing where he produced and supplied a range of telecommunications accessories for Uniden Australia. For the past 12 years he has been involved in the real estate industry, where he was project manager for key residential properties nationwide for eight years.

**Verne Gardiner – Partner / Advisor**

Verne, with 35 years practical experience in business and real estate has a great breadth and depth of knowledge of the property market and he has advised at corpo-rate levels both in Australia and overseas. During this time he has directly participated in an extensive variety of projects involving real estate acquisition and development of subdivisions several which were award winning, units and housing either as a public company development buyer, project consultant, real estate agent or in his own right.

13. Partners



區塊鏈應用與投資聯盟
Blockchain Application and Investment Alliance



Contracoin Listed on:



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Contraglobal Global Real Estate Website: www.contraglobal.net