



Revolutionizing the Global Real Estate Market

Whitepaper V 2.1

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1. Legal Disclaimer

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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 Contracein 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 Contracein 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 Contracein 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]

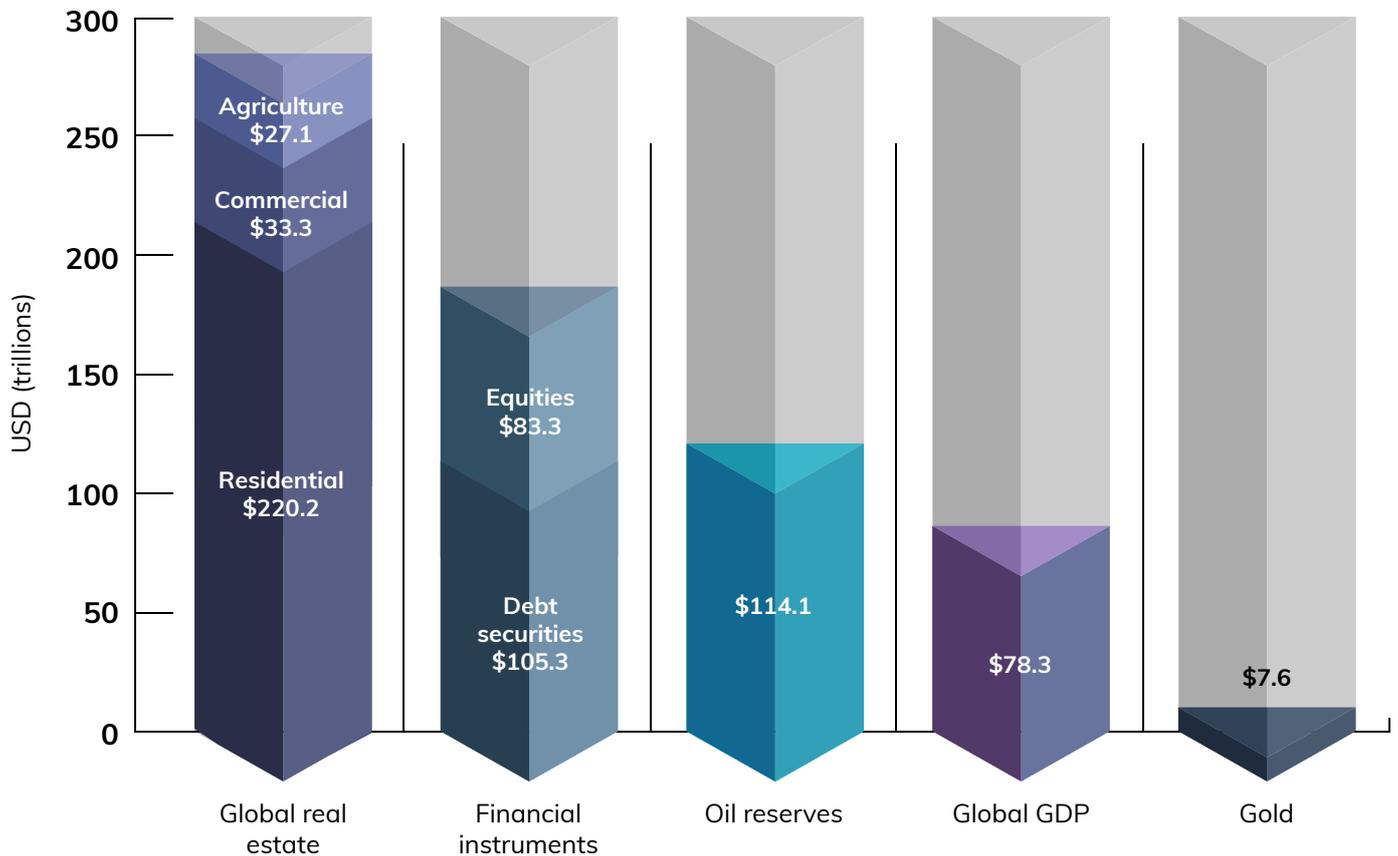


Fig 3.1.1. Global Real-Estate Universe Comparison for 2017

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

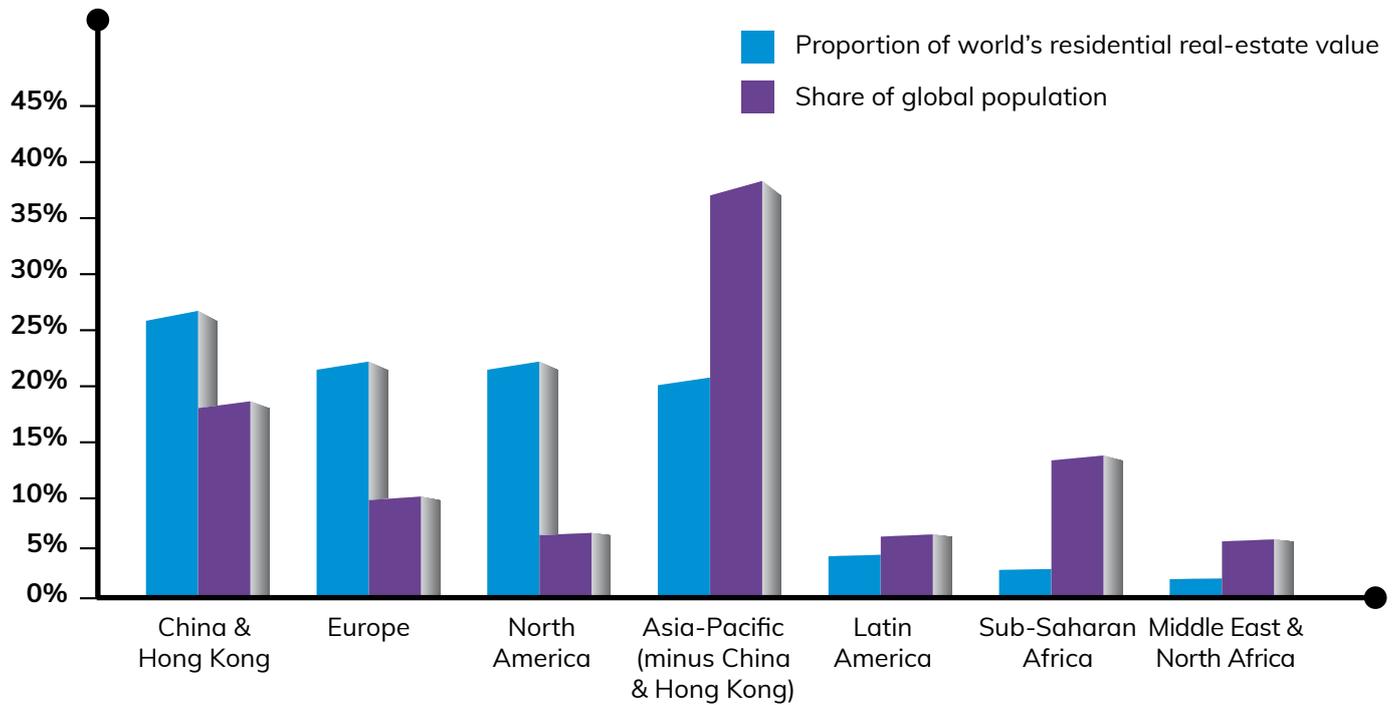


Fig 3.1.2. Global Distribution of Real-estate versus Population

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 Logikor 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 amount of venture capital investment in proptech, which reflects the growing importance of technology in the real estate sector.

Year	Amount raised (\$m)	Deals
2011	186	40
2012	218	70
2013	446	105
2014	1,142	170
2015	1,714	191
2016	2,600	277
2017 (estimate)	3,400	n/a

Source: CB Insights

Fig 3.3. VC investment in Proptech from 2011-2017

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.

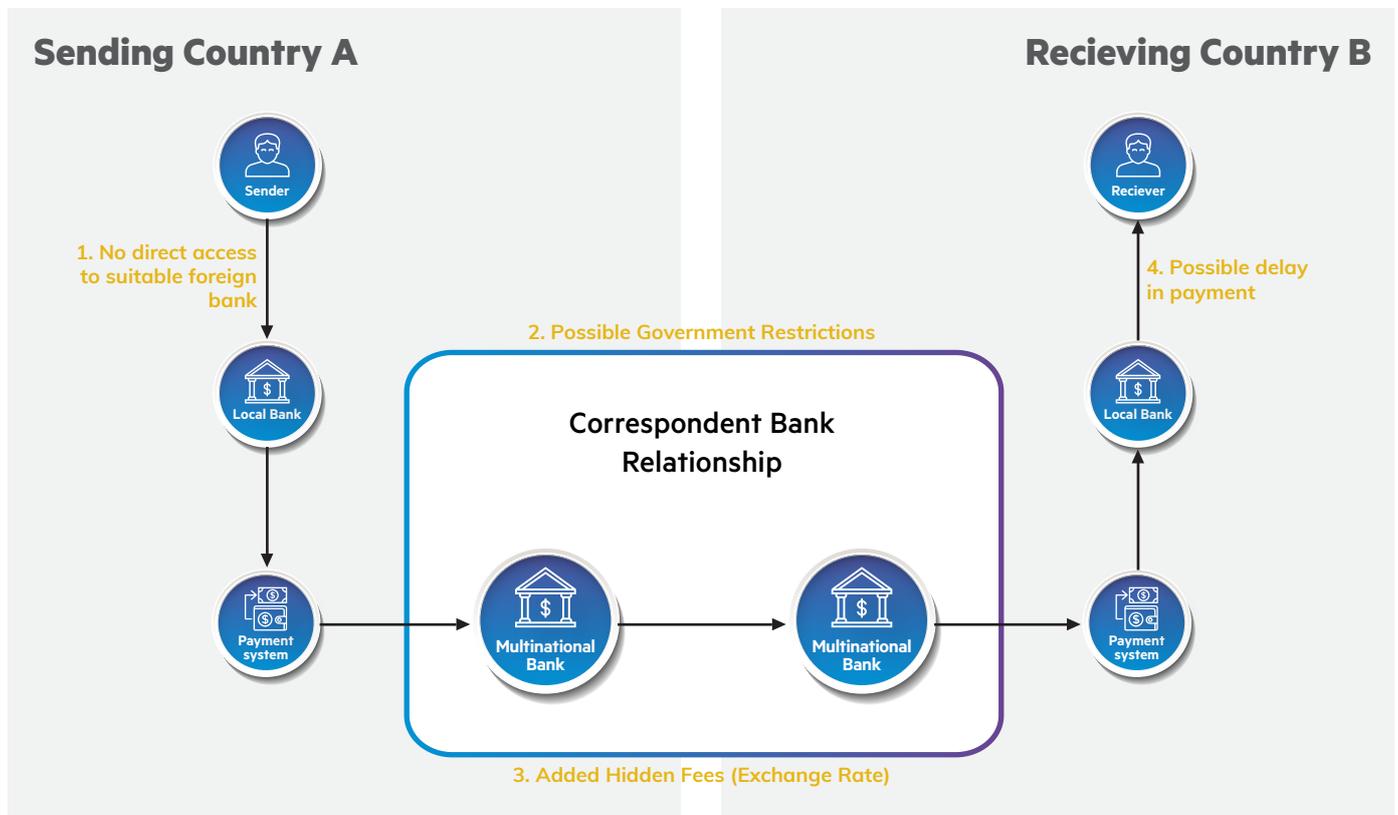


Fig 4. Challenges faced during Cross-border Payment

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 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.

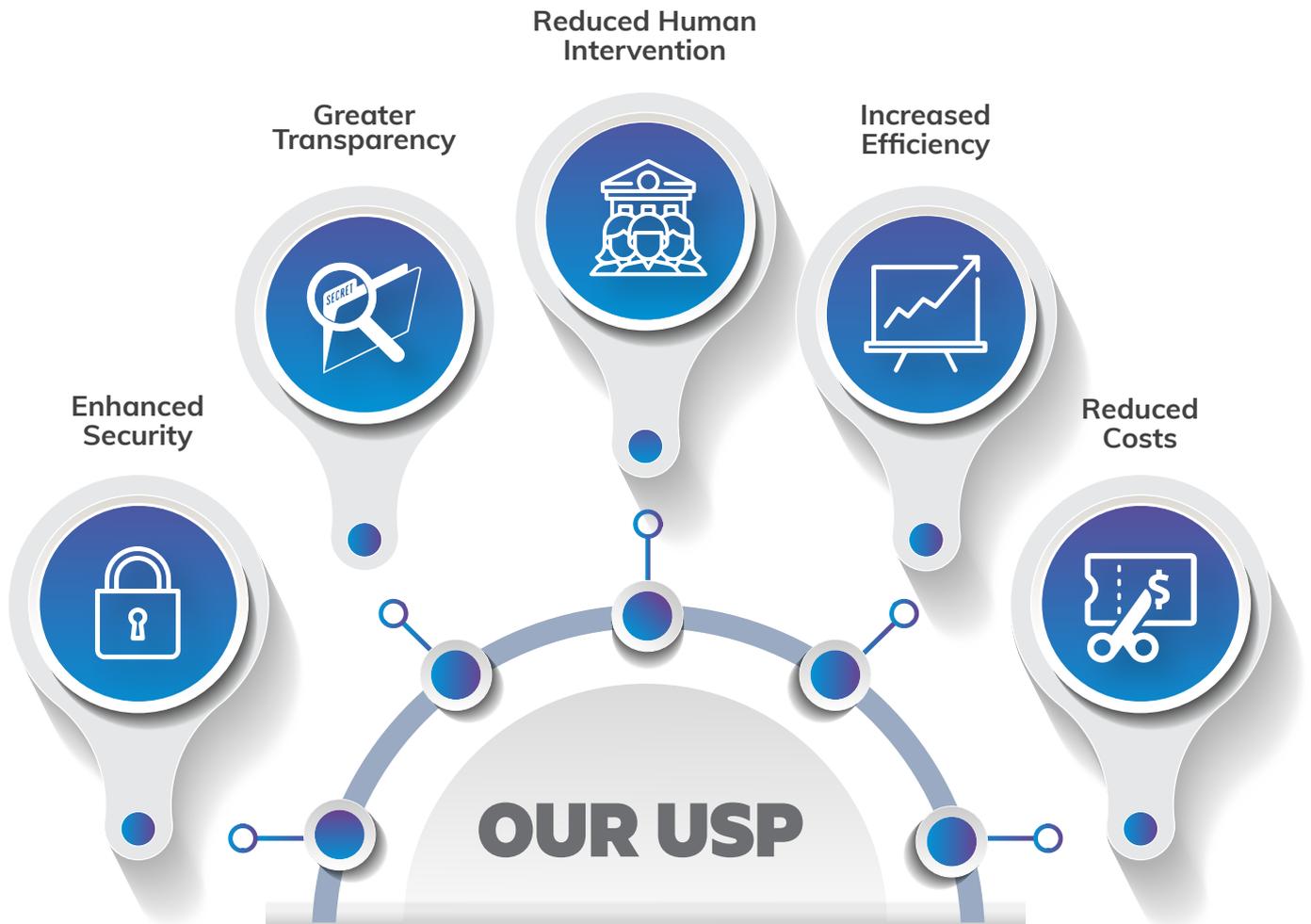


Fig 6. USPs of ContraCoin

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:



7.4 For Selling Property Off The Plan



8. Contracoin Products and Services

8.1 Contracoin Marketplace

Contracoin aims to revolutionize the role played by cryptocurrencies in commerce and payments. Currently, a majority of cryptocurrency exchanges only offer investors the facility of trading currencies, and provide no opportunity for using cryptocurrencies for payments.

As per Spendbitcoins.com, more than 29 million merchants accept credit and debit cards for payment worldwide, but less than 20,000 businesses accept Bitcoin for payment. A more bleak picture is painted for other 1200 cryptocurrencies, which are used even less in spite of a total market cap of more than \$550 billion.

Most businesses that accept cryptocurrency as a form of payment are large corporations that allow purchasing their online products with Bitcoin. To avoid missing out the benefits of digital coins, several small businesses have also started accepting cryptocurrencies. But, unlike the widespread use of cash and credit/debit cards for payment, the use of cryptocurrencies for general purchases still poses a challenge.

To realize the vision of Bitcoin’s creator of making digital assets a global payment mode, Contracoin will develop a Contracoin Marketplace for enabling cryptocurrency transactions between buyers and sellers.

Using the Contracoin Marketplace, cryptocurrency investors can enjoy the opportunity to use varied digital assets like Contracoin, Bitcoin, Ether and other major altcoins. Our platform would leverage the Ethereum blockchain to streamline and secure the transactions of products and services with digital coins. The strength of the Contracoin marketplace lies in its extensive database of more than 200,000 global merchants associated through our parent company, Contracard and the Virtual Barter network.

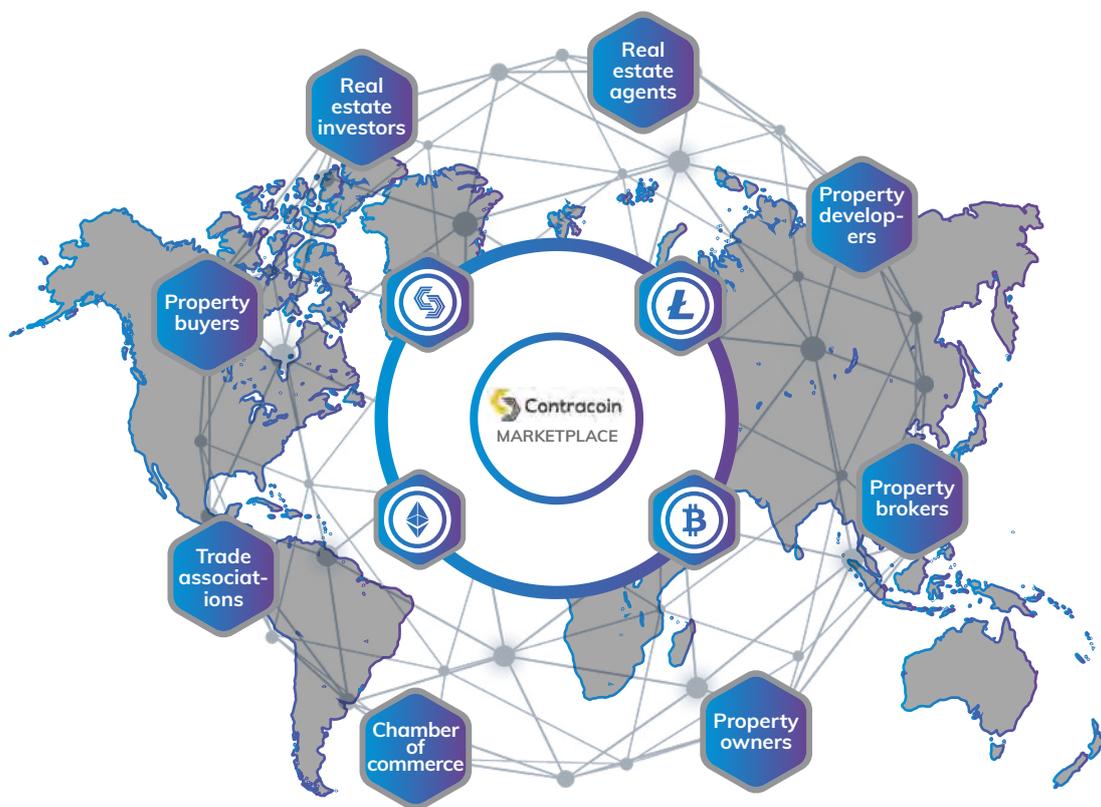


Fig 8.1. Contracoin Marketplace

8.2 Contracoin Blockchain Platform

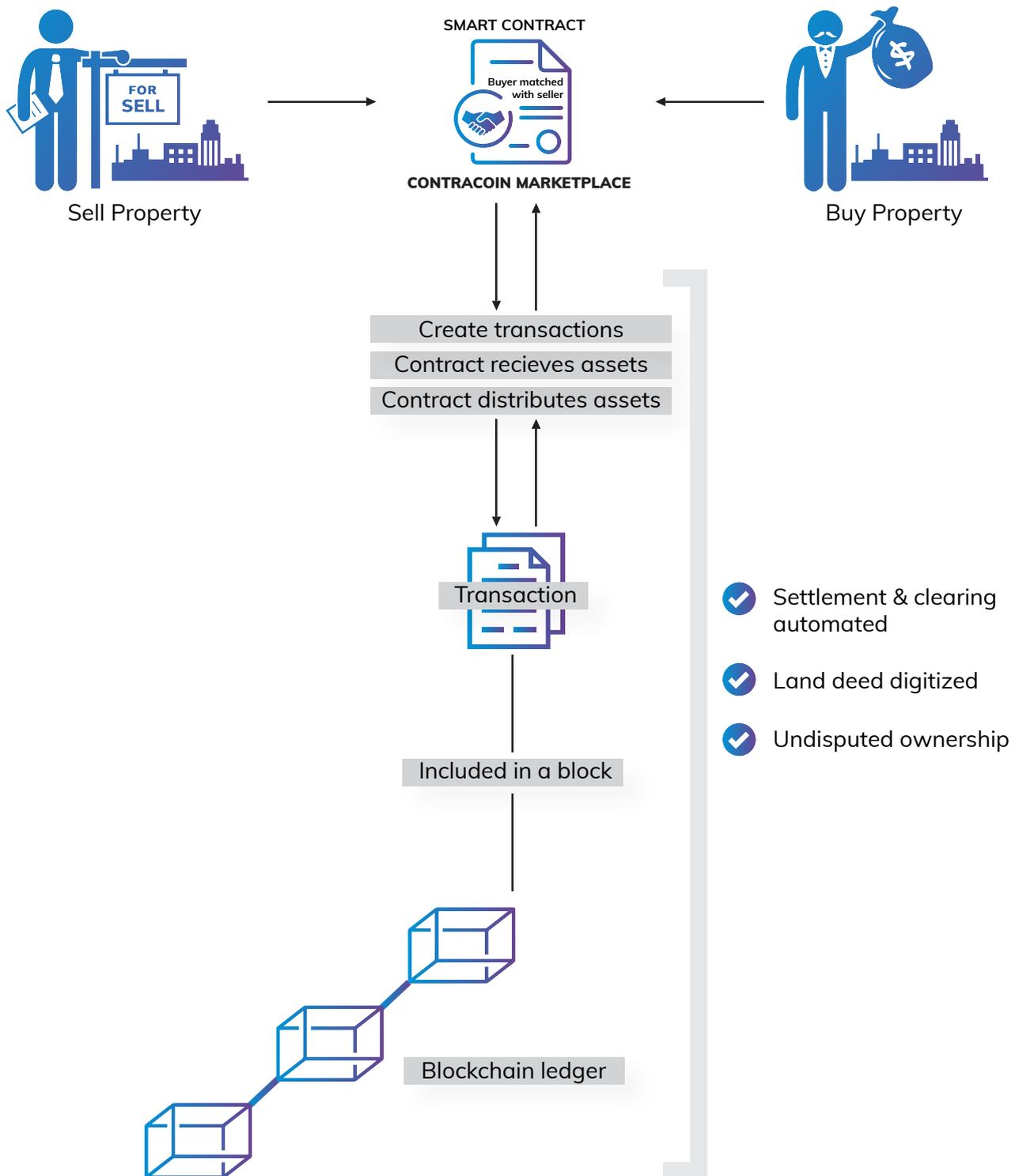


Fig 8.2. Contracoin Blockchain Platform

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 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 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 Escrow Portal

10.3 Token Distribution

Contracoin will be retaining 30% of the tokens in reserve which will held in escrow for 24 months and will be sold to buyers at a later date as the demand for the token increases. The tokens that are distributed to Founders and Partner/Advisors will also be held in escrow for a period of 24 months.

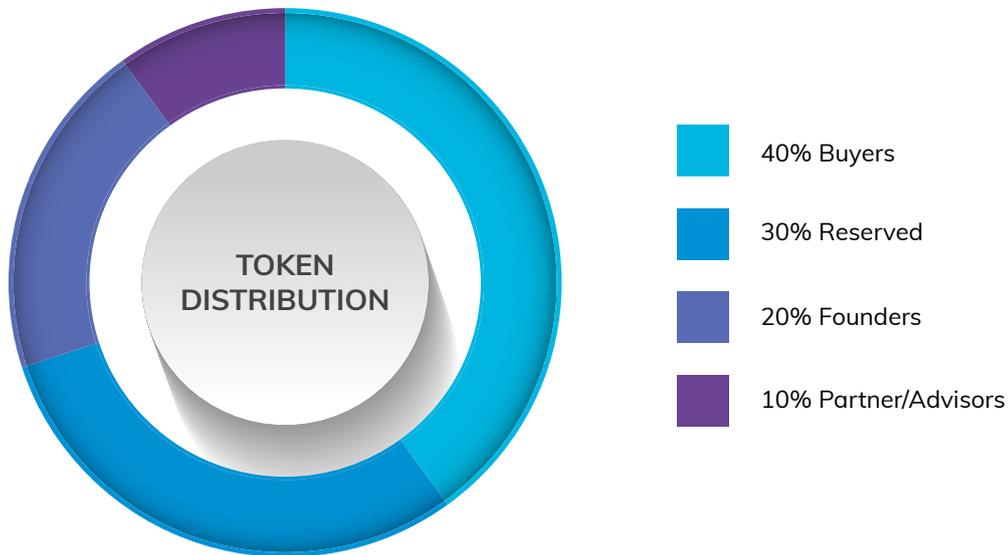


Fig 10.3. Contracoin Token Distribution

10.4 Allocation of Proceeds

Funds raised during the Contracoin ICO will be used for research and development of the Contracoin platform and for the ongoing operational and marketing expenses involved in the growth of the Contracoin system.

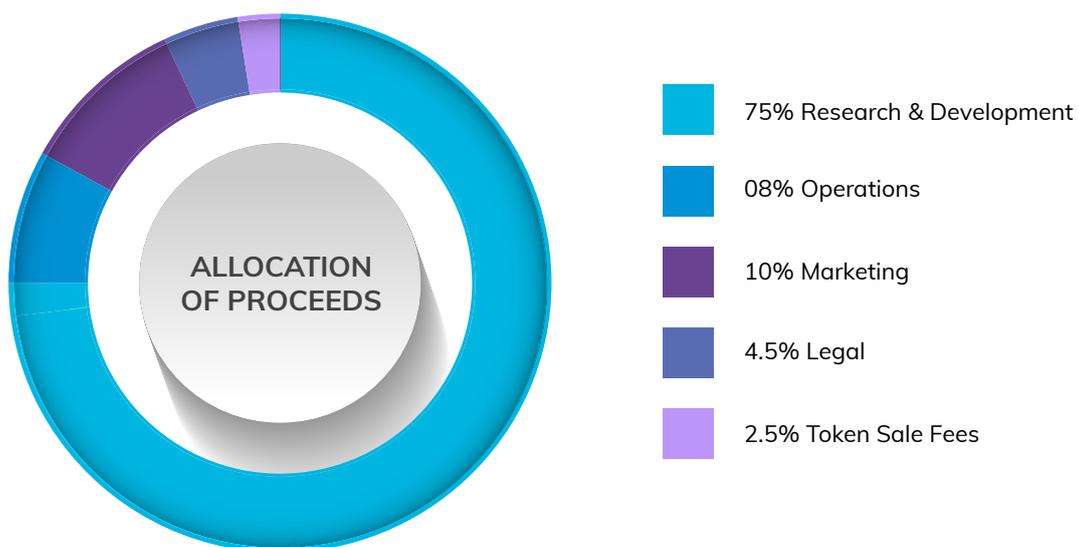


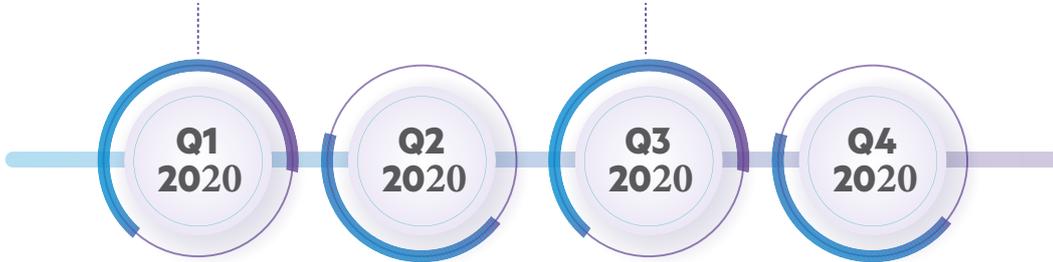
Fig 10.4. Allocation of Proceeds from Contracoin Distribution

11. Contracoin Roadmap

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

- Develop an Escrow Wallet for holding deposits for property transactions with a stable coin. Establishing a Vietnam office and marketing throughout Vietnam.

- 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.



- Develop the AUDC stable coin to be used for deposits on Australian properties to avoid fluctuations in currency exchange rates. List on major currency exchanges and begin development on a Contracoin CTCN Wallet.

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

- Continue to market the Contracoin CTCN Token and the Contraglobal Real Estate platform throughout China and Asia.

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.



- Expand the marketing of the Contracoin CTCN Token and the Contraglobal Real Estate platform throughout Europe and the USA

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

Contracoin

Blockchain technology & cryptocurrency revolutionizing global property transactions

- Security
- Transparency
- No Restrictions
- Immutability
- Reduced costs
- Speed up funds transfer

Contraglobal

Real Estate for the Digital Age

Fig 11.1. Contracoin Global Real Estate Platform Development

Global Real Estate Platform Roadmap

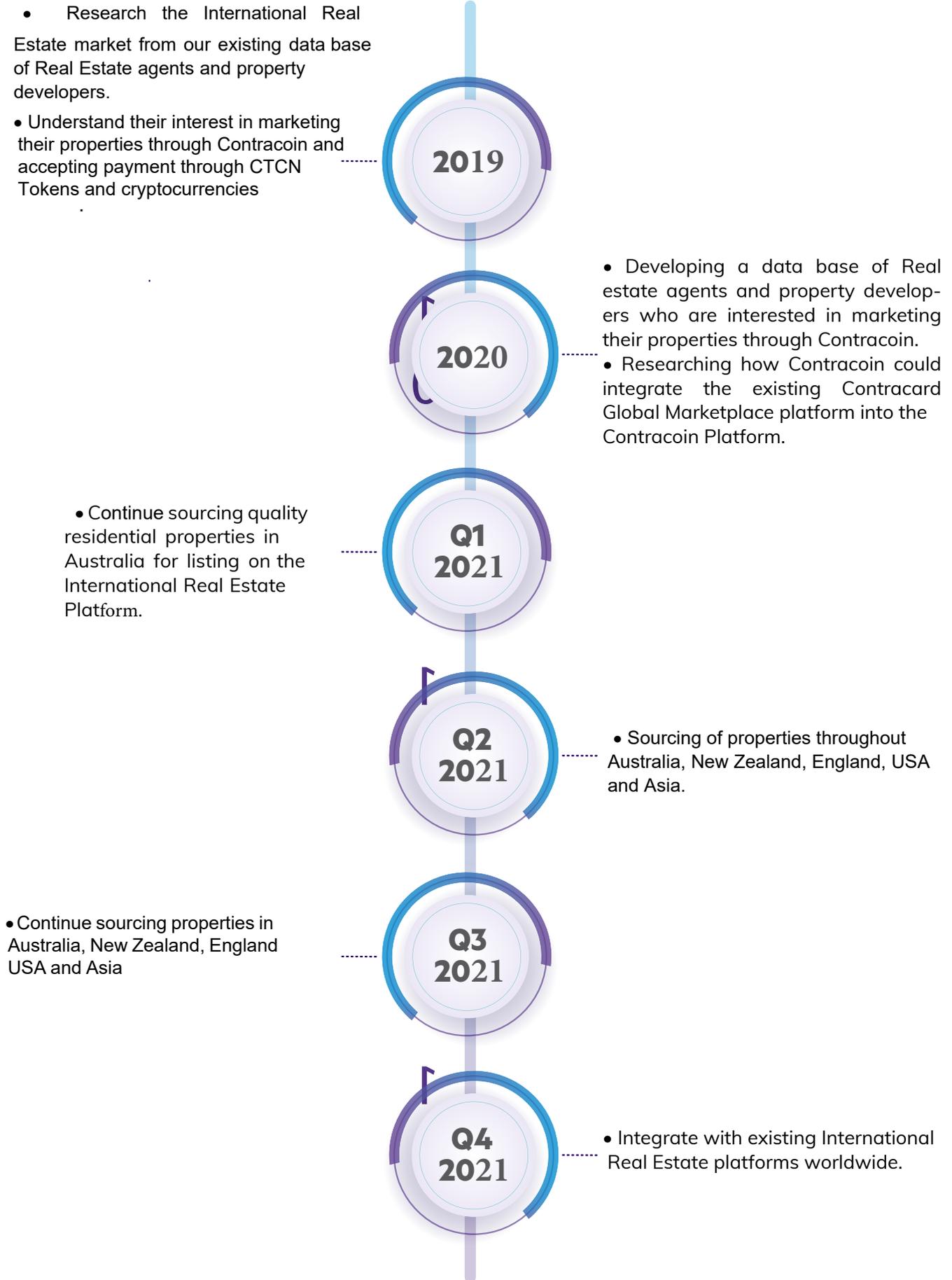


Fig 11.2. Contracoin Real Estate Platform Development

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.



CEO: Barry Lipscombe

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 market-ing 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 co 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.



Partner/Advisor: Robert Li

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.



Partner/Advisor: Lindy Chen

Founder & CEO, Certificate IV in Enterprise Management of Australian Institute of Technology. The former founder of ChinaDirect Sourcing Pty. Ltd., The author of the best-selling book "How to Do Business in Australia." and "How to Import from China", the auxiliary textbook for international trade by Queensland University of Technology. Mentor with The Queensland Government of Australia.



Partner/Advisor: Sam Kennedy

As the Primest Director for Greater China Region, Sam focuses on development and expansion to deliver high quality services to our clients around the globe. Sam joined the team in April 2010 and is directly responsible for the investment and co-foundation of the following: Primest Capital Limited - Resources Industry - CBRE Resource Services - Hong Kong - Integrated Securities - Senior Debt fund manager - Residential Real Estate Industry. Sam has extensive experience across multi sector mergers and acquisitions. His Career began with Prudential Capital until 2009, shortly after which he relocated to Hong Kong. Sam is the co-founder Emerging Markets Energy Singapore and in 2010 was appointed the CEO of Primest Capital covering leveraged management buyouts. He is also a board member of Integrated Securities and advisory board member for the Option Group.



IT Director: Robin Shadgett

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.



Technical Lead: Gregory McCubbin

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



International Trade/Real Estate: Gus McClure

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 busi-ness 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.



Partner / Advisor: Bruce Walden

Bruce has extensive experience in the finance and banking area at which time he became involved in the early 70s initially with companies like Associated Securities Limited (ASL) General Credits Limited where he had senior positions within the lending areas. He then joined Heine Merchant bank and specialised in all facets of investment lending as well as investigating I/V opportunities not only in Australia but also through-out SE Asia for some 20 years. In the late 90's he held seminars for a major Qld building group and was highly successful in increasing their market share by some 100% over a 5 year period. His understanding of blockchain and its benefits to investors as well as the banking fraternity is paramount as this will become the cornerstone of international business in the not too distant future and recognises the benefits of being involved in Contracoin.



Partner/Advisor: George Magafa

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. His key strengths are people and cementing relationships and ensuring the right partnership are assigned to deliver strong return and the highest quality product.



Chairman - Bruce Francis

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.



Advisor - Verne Gardiner

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.



Partner/Advisor - Johnny Phan

Johnny is a digital-transformed-marketer passionate about how digital marketing has been turning traditional businesses to become more efficient, customer-centric, agile marketing focus, and data-centric to the business objectives in the concrete vision. Experienced as one of the pioneering digital marketers in Vietnam in 2011, who also worked in client and advertising agency sides in the global scale, his constant learning, and experience in inbound marketing methodology, lead generation, branding/corporate communication, CRM/ERP implementation to build up the seamless communication amongst internal and external stakeholders. His curiosity is to put all challenges into best practices in his career path. Blockchain and cryptocurrency have become his favourite topics since 2015 when he had first known about Bitcoin, its most initial pure purpose of peer to peer exchange made him gradually become the genuine crypto-investor and believer. Once he met the Contracoin project owner in 2019 and was shared about its vision, real estate investment, and the trading's pain points to understand how the project can be changing the concept of real estate investment and trading for profitability with no restrictions, immutability, transparency, and security. Therefore, he decided to take part in development.



Ambassador / Advisor - Maggie Webber

Maggie Webber - also widely known as “The Working Mother’s Mentor”- is a passionate Professional Speaker and Amazon International Best-Selling Author, plus a Start-Up and Small Business Coach and Consultant. More than 35years ago she launched her marketing and management consultancy firm and has coached corporations and individuals ever since.

Her (other) passion is studying how the Blockchain will make the world a better, fairer, and more sustainable place to live. Her recently published book “A Working Mother’s Guide to Blockchain and Cryptocurrency” became her second best-seller on Amazon, and it also earned her an International Stevie Award in the “Best E-book category”. It is Maggie’s mission to help educate and mentor women around the world about investing and the many pitfalls that may occur, helping to guide them into safer and more equitable financial future that is beyond the traditional banking system.

13. Partners



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



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Contraglobal Global Real Estate Website: www.contraglobal.net