



# DeMonopol: Redefining Real Estate Investment Through Decentralization and Gamification.

## 1. Introduction:

### a. Vision and Mission:

DeMonopol aims to make real estate investing truly decentralized, accessible to all, and fun. By removing traditional barriers and allowing investments from **1 USD**, we create an ecosystem where every user can become a key player in the real estate market, learn and evolve.

### b. Market Background:

The real-world asset tokenization industry was valued at USD 300 billion in 2023 and is expected to reach USD 10 trillion by 2030. Increasing regulation in jurisdictions such as the European Union, Japan, Singapore and the United Kingdom is driving this growth.



## 2. Real Estate Market Problems

### a. High Upfront Costs:

Traditional real estate investment often requires large sums of money, making access difficult for the majority.

### b. Long Selling Process:

Real estate transactions can take months or even years, creating uncertainty and reducing investors' flexibility.

### c. Strict Credit Requirements:

Credit requirements from financial institutions are often a major hurdle for potential investors.

### d. Strict Asset Requirements:

Payment method requirements are strict and limited to fiat currency.

### e. Lack of Liquidity:

The difficulty of finding buyers and the lengthy due diligence process make real estate investing less attractive to those looking for more liquid assets.



### 3. Solutions Offered by DeMonopol

Accessibility to real estate simply, with any type of currency, crypto, and allow access with credit card, for a simple and transparent investment.

#### a. **Accessibility and Investment Fractionation:**

DeMonopol allows users to invest from 1 USD, democratizing access to real estate investment. Properties are fractionated using blockchain technology, with each fraction representing a portion of the usable property within the ecosystem

#### b. **User Submission of Properties:**

Users can submit properties to be split, thus incorporating a social and gamification aspect. This encourages active participation and organic growth of the platform.

#### c. **Property Submission by Existing Real Estate Players:**

Allowing recognized real estate professionals to submit properties brings benefits such as:

1. **Accelerated Growth:** The integration of properties by established players is driving the rapid growth of the platform.
2. **Trust and Credibility:** Recognized and trusted sellers increase the credibility of the platform.
3. **Improved Liquidity:** Properties from professional sellers, often of high quality, attract more investors, thus increasing market liquidity.



**d. AI and Property Valuation:**

AI algorithms are used for accurate and fast property valuations, providing predictive analytics and market trends.

**e. DeFi Platform for Lending:**

DeMonopol offers a DeFi platform for users to borrow and lend using cryptocurrencies or property NFTs as collateral. Flash loans and staking options maximize user returns.

**f. Gamification and Education:**

An immersive real estate simulator allows users to learn and test their real estate skills, adding an educational and fun layer to the platform, which will enhance our impact.



## 4. DeMonopol Marketplace

### a. Fractionation and Liquidity:

Properties are fractionated into NFTs, improving the liquidity of the real estate market. Users can buy and sell fractions of properties easily, reducing the time it takes to find buyers or sellers.

### b. Buyback Offers and Community Votes:

Users can make buyout offers to other users and submit properties for approval by DeMonopol token holders, strengthening community engagement.

### c. Data Transparency and Accessibility:

DeMonopol requires valuations, signed purchase agreements, and legal contracts for each property listed. All data is publicly accessible, enhancing transparency and investor confidence.



## 5. Mono Token

Use and Features:

### a. Protocol Fees:

The protocol will apply a variable tax rate on commissions depending on the type of property, and the request of the selling partner. Each property can call on the protocol's treasury in certain validations. Each request will be subject to the votes of the MONO token holders for their validations.

1. **For Long-Term Rental Property:** The Protocol can be requested for financing of the costs.
2. **For Summer/Tourist Rental Property:** The Protocol can be requested for financing of the costs, or an occupation by the owners.
3. **For Luxury Property:** The Protocol can be requested for funding of fees. The Protocol can be solicited for funding fees, or occupancy from owners, and invitation from MONO token holders.
4. **For Public Good Property:** Secret Information.
5. **For Professional Property:** Secret Information.
6. **For off-plan property and construction project:** Secret Information.

### b. Participation in the Protocol's Revenue Law:

MONO token holders will receive a share of the protocol's revenue once the protocol is fully mature and no longer needs additional funds. These funds will also be available for the maintenance of certain types of properties.

### c. Loan Payments:

Loan payments in MONO tokens benefit from reduced interest rates.



**d. Premium Access:**

MONO token stakers have access to premium real estate projects.

**e. Fair Access:**

Threshold for access to properties proportional to staker tokens (e.g., 1 token = x100 purchasing power, so 10,000 tokens to invest 1,000,000).

**f. Property Validation:**

MONO tokens are used to validate the addition of new properties.

**g. Protocol Governance:**

Token holders participate in the governance and decision making of the protocol.

**h. Moderation of Forums and Communications:**

Participation in the validation and moderation of forums and communication aspects.

**i. Seller Validation:**

Tokens are used to validate sellers, increase their reputation through various activities, webinars, and track their progress, and create a link related to customer requests.

**j. Participation in Platform Performance:**

Token holders can participate in the platform's performance if available.



## 6. Types of Properties to Invest in

DeMonopol offers six property types to diversify investment opportunities, each with specific characteristics:

**a. Long-Term Rental Investment:**

Residential properties rented out for extended periods of time, offering stable and predictable returns.

**b. Investment for Summer/Tourist Rental:**

Properties located in tourist areas, generating high income during the holiday seasons.

**c. Luxury Property Investment:**

High-end properties in prestigious locations, offering high returns and significant value appreciation.

**d. Public Good Investment:**

Investments in infrastructure such as cinemas, stadiums, theatres, conference halls, etc., contributing to public welfare while generating revenue.

**e. Professional Investment:**

Offices, coworking spaces and commercial buildings located in strategic business districts, offering solid rental income and constant demand from companies.

**f. Off-Plan Investment:**

Investments in real estate projects under development, allowing you to benefit from preferential prices and potential capital gain on delivery, while diversifying the real estate portfolio.





## 7. Blockchain Project Tokenomics & Vesting Plan for \$MONO tokens

### a. Tokenomics:

Total Fundraising Goal: \$42.3M

- Seed Round: \$6M
- Private Round: \$6.3M
- Community Round: \$30M

Total Supply: 15,000,000,000 MONO tokens.

Token Allocation

Category	% of Total Supply	Number of Tokens	Price/Token (\$)	Funds Raised(\$)
Seed Round	10.67%	1,600,000,000	\$0.00375	\$6,000,000
Private Round	8.40%	1,260,000,000	\$0.005	\$6,300,000
Community Round	32%	4,800,000,000	\$0.00625	\$30,000,000
Treasury	30%	4,500,000,000	N/A	N/A
Airdrop	18.93%	2,840,000,000	N/A	N/A



## b. Vesting Plan

The initial circulating supply is designed to ensure the initial market cap does not exceed \$1.6M, with only 430M tokens in circulation at TGE.

Category	Total Tokens	TGE Unlock	Cliff	Vesting Schedule
Seed Round	1.6B tokens	4% 64,000,000 tokens	6 months	3.2% 51,2M tokens per month for 30 months
Private Round	1.26B tokens	10% 126,000,000 tokens	3 months	5% 63M tokens per month for 18 months
Community Round	4.8B tokens	13.3% 240,000,000 tokens	None	15.83% 760M tokens per month for 6 months
Airdrop	2.84B tokens	3% 118,333,333 tokens	None	3% 118.3M tokens per month for 24 months



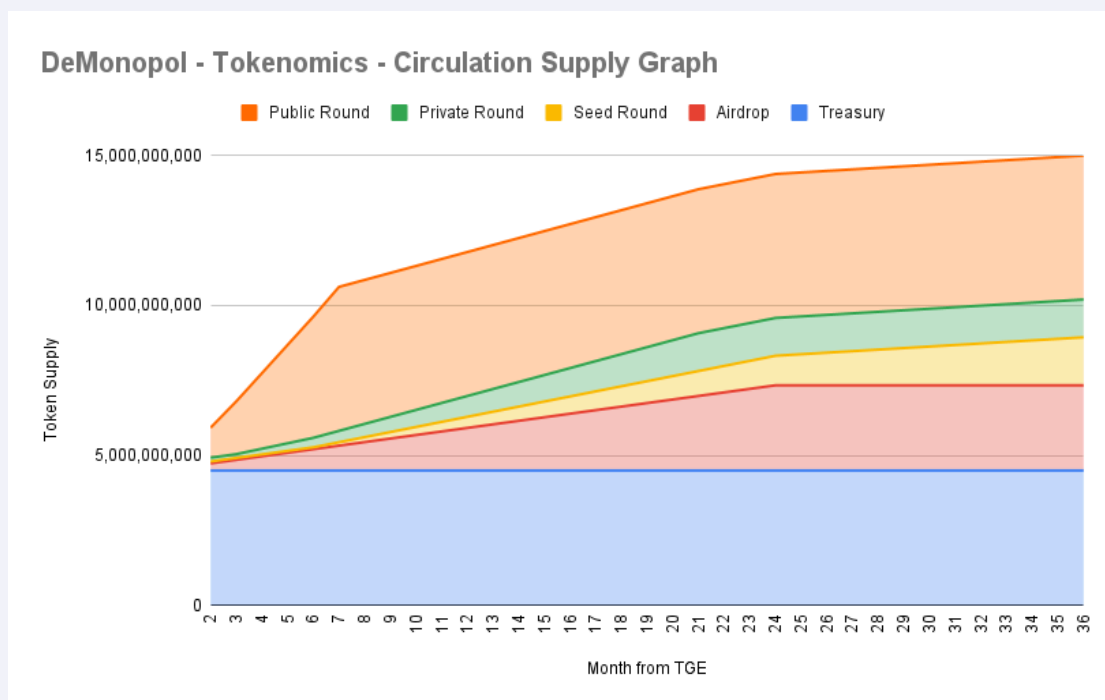
### c. Initial Market Cap at TGE

To maintain an initial market cap of \$1.6M, the community round price has been adjusted:

- Price at TGE: \$0.00372 per token
- Initial Circulating Supply: 430,000,000 tokens
- Market Cap: \$1.6M

### d. Key Points

- Treasury (30%): Reserved for long-term development, liquidity, market making, Initial DAO decision
- Airdrops (18.93%): Designed to reward early adopters, community engagement, partners, and strategic initiatives with progressive releases to avoid market dumps, until establishment of the protocol.
- Most of the AIRDROPS will be made with RWA NFTs.
- Undropped tokens will be burned, or transferred to Gamefi.
- Initial Market Cap: Strictly capped at \$1.6M to ensure a healthy launch and growth potential to be attractive on Exchanges, and speculative traders.





## 8. Strategic Partners

We collaborate with renowned professional partners to ensure quality and trust in the properties offered on our platform. Our partners include:

- Century 21 Maroc
- Century 21 Paris
- Prenga Immobilier Marbella
- Homes and Sales Marbella
- Privilège Properties Management Hanoi
- GroupInvest Huaux Consulting

and many more in the pipeline.



## 9. Roadmap

### a. Q3/Q4 2024:

Release of the first RWA GameFI table board game  
International Compliance to manage RWA assets  
First Real Estate/Real World Agencies.

### b. Q1 2025:

Gamification enhancements and community engagement, addition of strategic partnerships, MVP the first new properties. DeFi and DAO mechanism MVP.

### c. Q1/Q2 2025:

Development of the DeFi platform for lending, international expansion, addition of new blockchain partners to have access to greater liquidity.  
Launch of the DeMonopol platform, the first tokenized properties, TGE

### d. Q2/Q3 2025:

Launch of the real estate simulator, fun and educational, integration of AI assessments and evaluations

### e. Q3 2025:

Added and tested the user interface for adding properties from individuals.  
Added the reputation rating and voting system for a seller.



## 10. GameFi RWA

# DEMONOPOLY

## Rules & Mechanics

### Overview





## a. Game Introduction

Improve the World, One Civilization at a Time!

### 1. Concept:

In **DEMONOPOLY** players embark on a journey across a globe-shaped game board, exploring various civilizations from ancient times to the modern era. Each region is a unique historical or cultural setting where players acquire land, build infrastructure, and tackle local challenges to transform the area into a thriving, prosperous region.

### 2. Objective:

The goal is to establish impactful developments globally by solving regional challenges, building infrastructure, and uplifting civilizations. Players earn points based on their success. The player with the most impact points wins.

## b. Game Rules

### 1. Game Board:

36 board spaces (or more if expanded with Compliance Cards or Real-World Events).



## 2. NPCs (Non-Playable Characters):

Nine NPCs with unique behaviours.

Each NPC governs groups of 4 board spaces within a region (e.g., Africa has one NPC for four spaces).

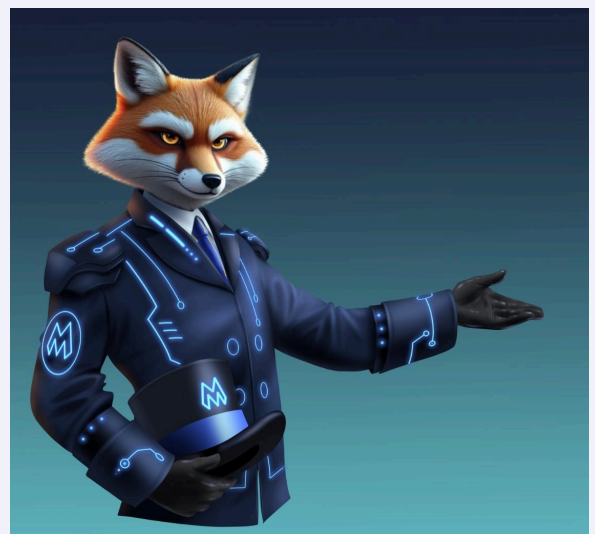
NPCs influence success rates for the represented civilizations.





### 3. Main DeMonopol Avatar:

Players get the narrative from the DeMonopol Main Character, and interact with the NPCs' civilisations. Avatar will teach the different Real Estates law across the Globes, and assist the player to improve his environment.



### 4. Leaderboard:

Ecosystem Participation Leaderboard tracks players' success in building and transforming regions. They will accumulate or lose points through their experience.





## c. Game Sequences :

### 1. Rolling the Dice:

- Players roll two dice every turn.
- Turns occur every 3 hours (real-time).
- Rolls accumulate if not used immediately.

### 2. Landing on a Property Square:

- If the player doesn't own the square:
- Option to apply for compliance to build, or refuse, or skip due to insufficient funds.
- If the player owns the square and it has passed the compliance state:
- They can place a building to increase their property improvement score.
- Properties can be improved 3 times, after which they can transform into their final stage (e.g., thriving businesses or sustainable environments).
- Owning a full set of squares within an area grants bonuses (e.g., grants, tax deductions).

### 3. Resolution of Actions (RPG-like System with dVRF):

- a. Critical Failure:  
Construction fails due to issues (e.g., legal disputes, natural disasters).  
Player cannot construct on the next visit and loses money.
- b. Failure:  
Construction fails, and the player loses money.
- c. Success:  
Construction succeeds.
- d. Great Success:  
Construction succeeds with higher rewards cards and saving money.

### 4. Cards & Special Events:



- News/Market Price/Events or Compliance/Regulation Cards.
- Draw cards with effects such as:  
In-game actions (e.g., +30% persuasion, extra die roll).
- Rewards: Virtual money, MONOs, exclusive Real-World Assets (RWA), wealthness perks.
- Movement: Move to a specific square or trigger rare locking events.

## 5. Special Dice Rolls:

- Low Rolls:  
Trigger penalties like a "Go to Jail", due to immigration or money laundering laws, etc. for 24 hours or until a player rolls a double, which will instantly free the player.
- Very Rare Rolls:  
Unlock a share of NFT RWA, MONO tokens, or special wellness perks.

## 6. Quizzes:

- Periodic quizzes provide educational content on real estate, with in-game rewards.

## 7. Referral System:

The referral system is designed to amplify network effects, rewarding users for driving community growth and engagement. Each successful referral can benefit both the referrer and the new player, creating a win-win dynamic.

Each will receive impact points, giving them extra opportunity to move up the leaderboard and better their odds of RWA rewards due to their position.

Matured referrers have the benefit upon referring new players, as they may receive onboarding perks to help them start



even stronger. This can encourage high clout clans to form to further accelerate growth.

This system boosts user acquisition and also deepens community ties by encouraging players to actively share and promote the platform. As referrals increase, the ecosystem benefits from heightened activity, enhanced social engagement, reinforcing the project's growth and sustainability promoting social engagement.

## d. Collectible & RWA NFT in GameFi Rewards System.

### 1. Minting Rewards:

- Group Completion:  
Mint a collectible NFT when a full group of squares is purchased.
- Property Maximization:  
Mint a collectible NFT when all properties in a group are fully upgraded.
- Ultimate Agent Reward:  
Mint a special collectible NFT that will allow you to claim upon maxing out the entire game board.





## 2. Leaderboard Rewards:

- Top players on the leaderboard receive big shares RWA rewards, with a real% of a \$1.5M luxury property. Rest distributed across winners.

We will create huge media hype around the hugely newsworthy fact that the first house sold on DeMonopol's blockchain will be given for free to the highest ranked players on the leaderboard. Transferring players to investors and investors to players is a WIN = WIN for promoting both the game and DeMonopol's RWA!

## Additional Notes

The game leverages **blockchain technology** to combine educational gamification with **GameFi mechanics**, teaching real estate principles while providing an engaging, competitive experience.

Players actively contribute to improving virtual environments while earning **real-world asset (RWA) rewards**, MONO tokens, and exclusive NFT achievements.

The **referral system** is designed to drive social engagement and amplify community growth, rewarding players for expanding the ecosystem.

By integrating **decentralized rewards and real-world impact**, the game bridges virtual progress with tangible benefits, converting **players into investors** and **investors into players**, creating a seamless blend of entertainment and financial empowerment.

We welcome collaborations and consultations with **GameFi specialists** to refine and enhance the gameplay experience further.