



DeMonopol

The Future of Decentralized Real Estate

DeMonopol: Redefining Real Estate Investment Through Decentralization and Gamification.

1. Introduction

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.

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

- **High Upfront Costs:** Traditional real estate investment often requires large sums of money, making access difficult for the majority.
- **Long Selling Process:** Real estate transactions can take months or even years, creating uncertainty and reducing investors' flexibility.
- **Strict Credit Requirements:** Credit requirements from financial institutions are often a major hurdle for potential investors.
- **Strict Asset Requirements:** Payment method requirements are strict and limited to fiat currency.
- **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.

- **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.
- **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.
- **Property Submission by Existing Real Estate Players:** Allowing recognized real estate professionals to submit properties brings benefits such as:
 - **Accelerated Growth:** The integration of properties by established players is driving the rapid growth of the platform.
 - **Trust and Credibility:** Recognized and trusted sellers increase the credibility of the platform.
 - **Improved Liquidity:** Properties from professional sellers, often of high quality, attract more investors, thus increasing market liquidity.
- **AI and Property Valuation:** AI algorithms are used for accurate and fast property valuations, providing predictive analytics and market trends.
- **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.
- **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

- **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.
- **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.

- **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:

- **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.
 - **For Long-Term Rental Property:** The Protocol can be requested for financing of the costs.
 - **For Summer/Tourist Rental Property:** The Protocol can be requested for financing of the costs, or an occupation by the owners.
 - **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.
 - **For Public Good Property: Secret Information**
 - **For Professional Property: ---- Secret Information**
 - **For off-plan property and construction project: ---- Secret Information**
- **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.
- **Loan Payments:** Loan payments in MONO tokens benefit from reduced interest rates.
- **Premium Access:** MONO token stakers have access to premium real estate projects.
- **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).
- **Property Validation:** MONO tokens are used to validate the addition of new properties.

- **Protocol Governance:** Token holders participate in the governance and decision-making of the protocol.
- **Moderation of Forums and Communications:** Participation in the validation and moderation of forums and communication aspects.
- **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.
- **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:

- **Long-Term Rental Investment:** Residential properties rented out for extended periods of time, offering stable and predictable returns.
- **Investment for Summer/Tourist Rental:** Properties located in tourist areas, generating high income during the holiday seasons.
- **Luxury Property Investment:** High-end properties in prestigious locations, offering high returns and significant value appreciation.
- **Public Good Investment:** Investments in infrastructure such as cinemas, stadiums, theatres, conference halls, etc., contributing to public welfare while generating revenue.
- **Professional Investment:** Offices, coworking spaces and commercial buildings located in strategic business districts, offering solid rental income and constant demand from companies.
- **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. Jetonomics

Token Distribution:

- **Total Supply:** 1,000,000,000 MONO

- **Seed Sales:** 5% (50,000,000 MONO) - Value: 0.004 USD - Total Raised: 200,000 USD
- **Private Sales:** 30% (300,000,000 MONO) - 9 rounds with price increment starting at 0.005 USD - Approx. 1.5M USD raised
- **Community Rounds:** 20% (200,000,000 MONO) - Price: 0.01 USD - Approx. 2M USD raised
- **Airdrop:** 15% (150,000,000 MONO) - Approx. value: 1.5M USD
- **Project Treasury:** 30% (300,000,000 MONO) - For liquidity, advisors, marketing, development, etc.

Vesting Rules:

- **Seed Sales:** 5% TGE, 3-month cliff, 10-month linear unlock
- **Private Sales:** 8% TGE, 2-month cliff, 8-month linear unlock
- **Public and Airdrop:** 10% TGE, 2-month cliff, 6-month linear unlock

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

And many more in pipeline.

9. Roadmap

- **Q3/Q4 2024:** Launch of the DeMonopol platform, the first tokenized properties, TGE.
- **Q1 2025:** Gamification enhancements and community engagement, addition of strategic partnerships, addition of new properties

- **Q1/Q2 2025:** Development of the DeFi platform for lending, international expansion, addition of new blockchain partners to have access to greater liquidity.
- **Q2/Q3 2025:** Launch of the real estate simulator, fun and educational, integration of AI assessments.
- **Q3 2025:** Added and tested the user interface for adding properties from individuals. Added the reputation rating and voting system for a seller.

10. Conclusion

DeMonopol aims to revolutionize real estate investing by making it more accessible, decentralized and fun. By combining advanced technologies with a community-centric approach, we create a platform where every user can actively participate and take advantage of the opportunities offered by the real estate market. Join us on this exciting journey and help redefine the future