



domineum

Land & Real Estate
Blockchain Solutions

**SCHEDULED PRIVATE TOKEN SALE
& TOKEN DISTRIBUTION EVENT**

Whitepaper

March 2018
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ABSTRACT



This whitepaper describes utilization of distributed ledger technology for record management of real estate titles, financial data, and property encumbrance, held within a federated blockchain operated by government departments, financial institutions, and domineum. Through use of smart contracts and digital signatures, property title registration, mortgage origination, and title transfer can be accomplished on a disintermediated, highly secured network. Due diligence processes become rapid and cost effective with all encumbrance directly linked to property through unique identifiers in the digital ledger. Domineum presents the business model, products and services, and token structure, to serve as the vehicle in which these systems are built bespoke to jurisdictional requirements and implanted with minimal capital outlay from governments.

OUR MISSION

To effectively and profitably drive socioeconomic development by enabling access to trusted digital records of ownership for land, real estate and real property, delivered through enterprise level distributed ledger and smart contract technologies.

OUR TOKEN

The DMN token is the underlying payment mechanism for all products and services offered by the Domineum Service Network. Enabled by the Domineum Reserve, an automated exchange which manages frictionless trusted transfer of fiat currency into DMN token, within the secured backend of the Domineum system. DMN is a utility token and represents future access to Domineum products and services.

FOUN DER'S MES SAGE

FOUNDER'S MESSAGE



FOUNDER'S MESSAGE



Hi, my name is Geoffrey Weli-Wosu, a Nigerian, born and bred. I schooled both home and abroad, and after several years of living and working in the UK, I co-founded VoguePAY, an online payment processing company, which has grown to become a successful international fintech business with over 40 employees located in Nigeria and the UK.

I decided it was time to return home to Nigeria and contribute towards making my country a better place, helping to ease the already stressful Nigerian system any way I could.

I had realized a long time ago that proper technology, when applied correctly, can make a difference in terms of productivity, effectiveness, credibility, fairness and efficiency in any system or operation. The Domineum model was borne out of this realization, applying Blockchain technology to effect change and add value.

Simply put Domineum is a success in the making. Our cloud-based as-a-service blockchain products and services are scalable, replicable and repeatable – and they are applicable across a broad set of emerging markets in Africa, and beyond.

We've assembled a strong team of dedicated expertise within the business, through our esteemed advisors and via a select and esteemed set of technology partners and service providers, all of whom you'll meet later in this document. As, perhaps even more importantly, in our target first-market of Nigeria we have the contacts, the contracts. And we also have valuable endorsements from the most senior levels of State and Central Government in Nigeria based on their views that the Domineum LRS solution addresses and impacts critical elements of economic policies ranging from land control to economic enablement and from local content development to the creation of local employment opportunities.

These relationships testify to and bolster our credibility in terms of the market reach and our ability to deliver to our target market, particularly when combined with our experienced and committed, participating professional partnerships with Blockchain land registrations database and graphics/communications capabilities – and our committed, experienced global advisors.

While I feel your analysis will determine that this domineum Utility Token Offering (UTO) is as a solid, commercially sound and viable a business proposition and opportunity that you'll find in the blockchain space today (a solid set of clients with needs that are only increasing, a set of segregated but interconnected use cases applicable to multiple products, as well as multiple revenue paths to add value to our token – and our viable and achievable scaling plans) I also want to point out that this is also an opportunity to make a true difference in the lives and business of individuals and their economies, which can prove a very satisfying element.

I look forward to having you join team domineum!

Best regards,

Geoffrey Weli Wosu

CEO & FOUNDER, DOMINEUM

THE BUSI- NESS



THE BUSINESS

Real estate and real property are major assets in developed and developing countries, constituting one half to three quarters of all wealth in most economies (world bank). Yet that wealth is predicated on reliable record systems able to accurately reflect property ownership and facilitate transfer of title between parties.

In many jurisdictions however, government registry departments are mired with record issues that prevent real estate stakeholders from obtaining, verifying or transferring legal proof of ownership. In further complication, financial institutions servicing real estate markets generally operate discrete systems, having only intermediary contact with land registry databases. Both factored, introduce immense friction in the flow of liquidity from banks to real estate actors, perpetuating massive uncertainty in economies of all scale.

Domineum resolves both issues by delivering an immutable distributed ledger accessible directly by government authorities, the financial sector, and real estate consumers throughout the lifecycle of real estate assets. Additionally permitting transfer of title through deed smart contracts that embed legal property description, government authorization, and the identity verified digital signature of all involved parties, in a federated blockchain.

MARKET FOCUS

Domineum has adopted an emerging economy implementation strategy. Specifically, for two markets where our government relationships and business development activity are paramount.

Nigeria

The Nigerian market represents a broad opportunity with a customer base in clear need of modernised land registry solutions. As a developing African powerhouse rich in skilled ICT resources, Nigeria has clearly recognized that the intelligent application of technology will enable sustainable economic development and increase governance efficiency.

To date, we have lobbied relevant industry actors, politicians, and officials at every level of government with tremendously positive feedback on all fronts. Domineum is endorsed by the Nigerian Minister for Communications and ICT, the African Real Estate Society, and prominent African authorities on real estate and asset rights. Additionally, we are working with the Federal Mortgage Bank of Nigeria on implementation processes for the Domineum Mortgage Tracking System. Concurrently, Domineum has a decidedly sophisticated and established implementation arm, anchored in Nigeria. Through this in-country partnership, Domineum has the capability to execute in the biggest economy in Africa.

The Bahamas

Domineum is to establish a first use case scenario for the implementation of a blockchain based land registry system in the Bahamas.

This use case will occur in partnership with the District of South Andros and Flowers Estate in Driggs Hill. The beta will be duplicated throughout the Bahamas, with the approval of each District Council. It requires GIS mapping based on aerial survey and digitizing the paper-based land title system to the Domineum LRS distributed, blockchain database.

This system will allow Town Planning Committees to readily ascertain title and ownership for all property in South Andros and accelerate progress towards Bahamian 2040 development goals.

CORPORATE STRUCTURE

Domineum has entities in multiple countries to facilitate operations, continued product development, and the implementation of those product-services in principle markets where business is conducted.

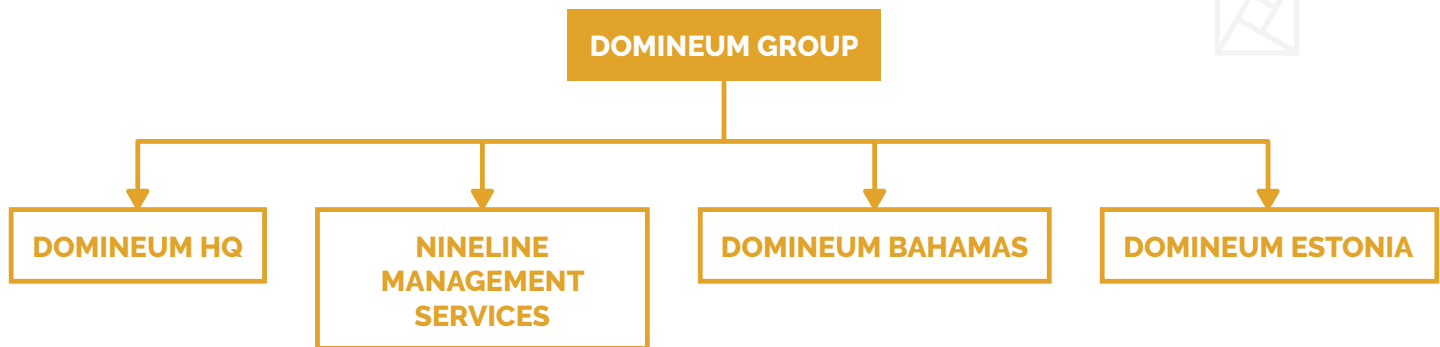


Figure 1. Corporate Structure

Domineum HQ

- Entity responsible for general corporate governance, administrative, operational, and technical development functions
- Maintains Intellectual Property
- Licenses technology to in-country partner entities
- Location (provisional): Geneva, Switzerland

Domineum Estonia

- Entity issuing domineum token and receiving Ether during private presale and public UTO
- Serves as legal shield mitigating regulatory risk during and after UTO
- Mitigates asset exposure for Domineum HQ and in-country partners
- Located in Tallinn, Estonia

Domineum Nigeria

- Partner entity responsible for business development and implementation of technology in Nigeria
- Receives in-country revenue flows
- Domineum HQ licenses all technology for use in Nigeria
- Located in Lagos, Nigeria

Domineum Bahamas

- Partner entity responsible for business development and implementation of technology in the Bahamas
- Receives in-country revenue flows
- Domineum HQ licenses all technology for use in the Bahamas and Caribbean
- Located in Nassau, Bahamas

COMMERCIAL FLOWS

The following figure illustrates the financial, product and information flows of Domineum group companies. Domineum HQ creates a license structure for each in-country, partner company. This license structure is a function of all revenue flows generated from business operations within the country, and developed based on characteristics such as local economy, land regulatory framework, and government organization.

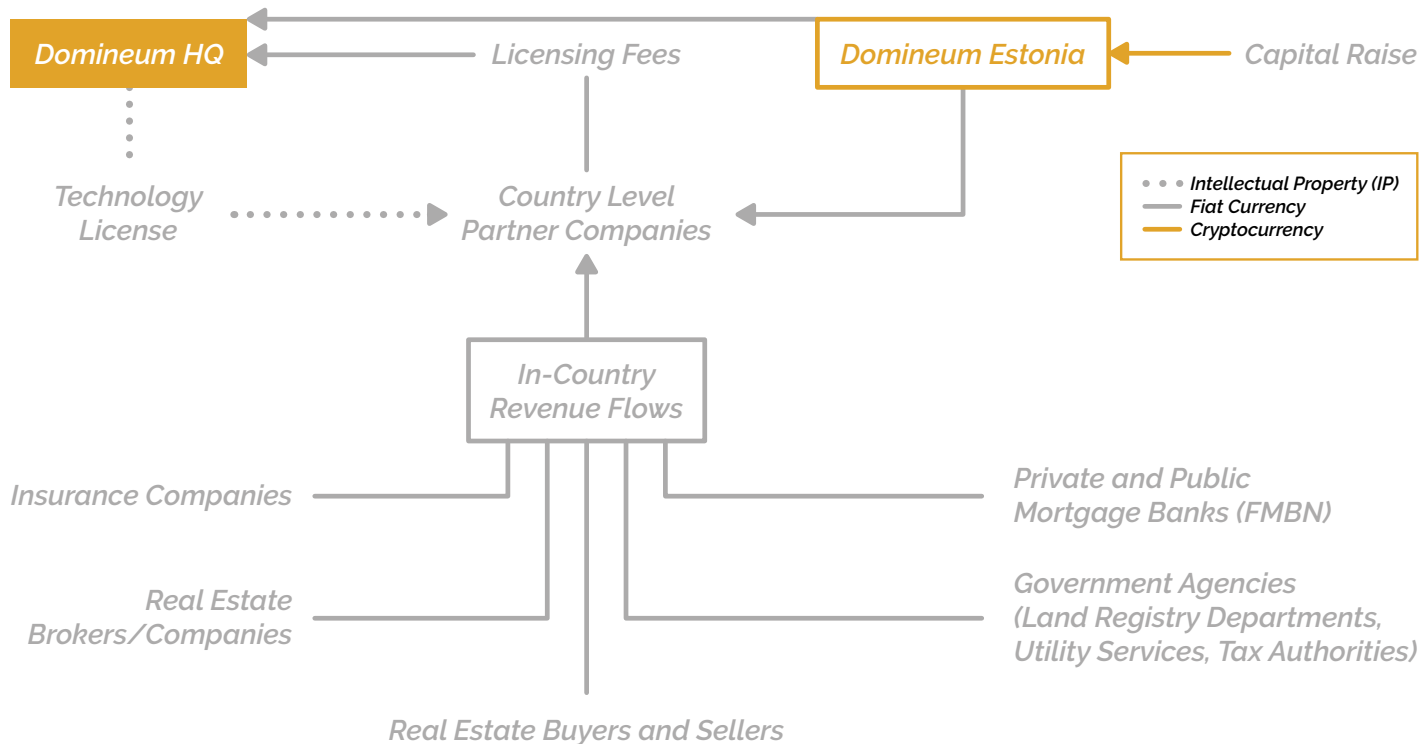


Figure 2. Commercial Flows

MODEL

The domineum commercial model is comprised of financial flows from product-services sold to governments, businesses and consumers constituting real estate markets. These product-services, and the corresponding revenue models, are designed to encourage early adoption of a digital ledger real estate network, which services the entire sector.

This is accomplished by engaging in revenue agreements which reduce transactional costs for consumers and allow the primary government and business stakeholders, to pay for product-services over time. In practice, domineum consults with the relevant jurisdictional bodies, then builds a bespoke real estate service network, and implements it at little or no up-front cost.

- 1) Token exchange: enabling services across domineum platforms
- 2) Mapping and GIS data services
- 3) Revenue sharing with primary stakeholders
- 4) Secondary stakeholder license fees
- 5) Data migration
- 6) Property search and due diligence
- 7) Smart contract enablement, validation, and execution
- 8) Advisory services

Primary stakeholders are the governments, businesses, and titleholders who have direct interest in the underlying assets through ownership or tax basis. This generally includes revenue authorities, mortgage banks, and home owners. In government and business cases, the real estate service network will activate a surge in institutional efficiency, thereby lowering operating costs, increasing account receivables and overall margin. Consequently, the domineum primary stakeholder model incorporates a revenue share agreement between domineum and relevant entities, based on efficiencies gained.

Secondary stakeholders are mostly comprised of actors in the real estate services sector, such as agents, banks and insurance companies, with domineum revenues derived from scheduled service fees incurred on a repeating use basis. The following, describes pricing models for relevant industry actors, categorized by channel:

	Government Land Registry Department, Property Tax Authorities	Business Bank, Mortgage House, Insurance Company, Real Estate Agents	Consumer Real Estate Buyer, Seller
Rate Basis	percentage of derivative increase in government revenues	Fixed Monthly Fee for platform/ API access, variable fees on transaction volume and feature set	per transaction
Principle Deliverables	backend blockchain and GIS technical infrastructure, precision surveying/mapping systems, accurate reflection of proprietary rights (possessory and non- possessory) within jurisdictional area, increased property tax visibility and A/R	real estate search, due diligence services, identity verification, smart contract enablement	real estate search, due diligence, title transfer

Table 1. Model

DMN TOKEN EXCHANGE

In order to facilitate a frictionless payment environment for all products and services, domineum sells DMN token in fiat currencies through the Reserve and charges minor exchange fees.

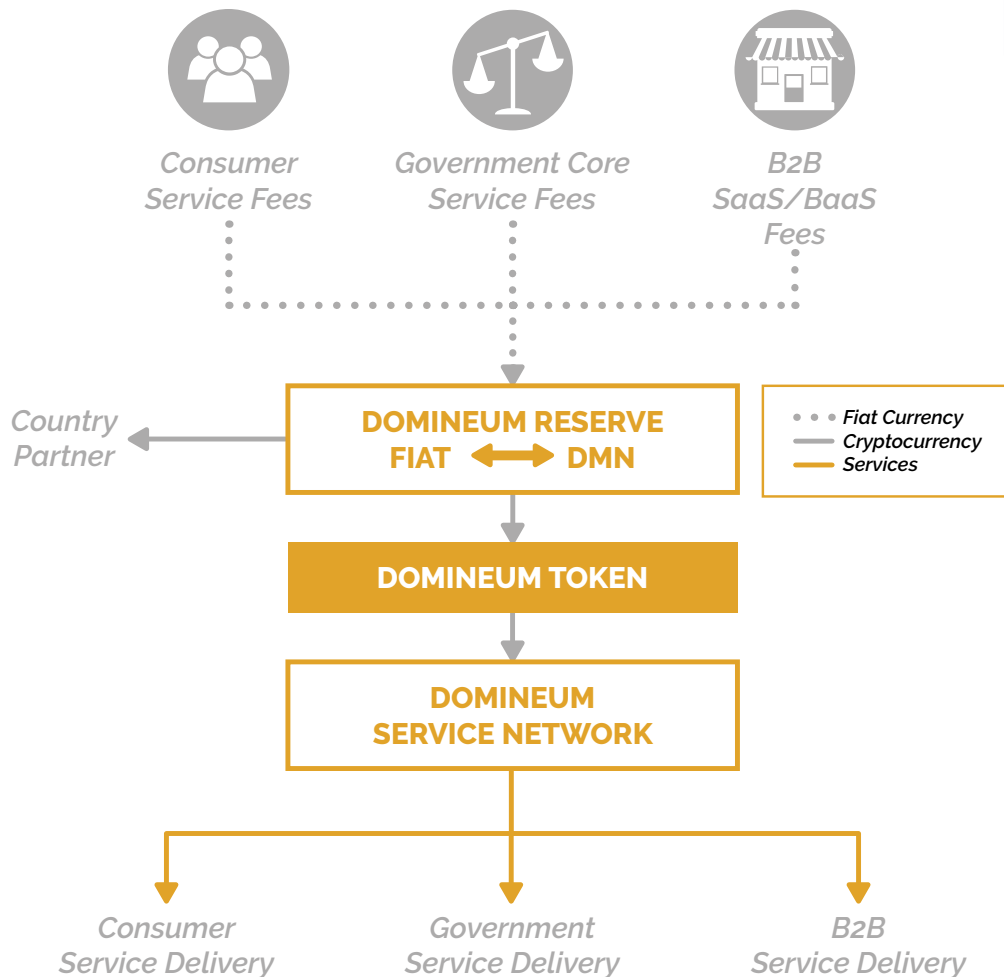


Figure 3.DMN Toke Exchange

While most revenues flow to Domineum HQ and the country partner network to facilitate continued operations and product development, fees earned from exchanging fiat currencies to domineum token remain with the Reserve. This necessitates an increase in Reserve fiat capitals, supporting the value of domineum tokens in circulation.

PRO DUCTS AND SERVICES

PRODUCT AND SERVICES



DOMINEUM SERVICE NETWORK

Domineum delivers digital identity, blockchain, geospatial, and smart contract technology systems designed to increase overall efficiency of real estate economies. Deployed through the Domineum Service Network, these systems are built bespoke according to jurisdictional regulatory framework and implemented specific to market.

The Domineum Service Network is a federated blockchain, operated by government agencies, financial institutions and domineum, creating an immutable, distributed database for people, property, location, title, and mortgages.

All industry actors participate and use this network as the principle ecosystem for storing and interacting with real estate data. The distributed nature of which guarantees a single version of the truth and reconciles discrepancies arising from government and other industry databases existing within confined silos. Through use of a Byzantine Fault Tolerance consensus algorithm, real estate actors who traditionally have data integrity concerns and are overly pre-cautious in due diligence, can now confidently engage without the need of third party intermediaries, reducing cost and expediting processing times.

Operationally, the Domineum Service Network assigns unique digital identifiers for all necessitated components comprising real estate transactions. These identifiers allow geospatial information, legal contract language, and financial instruments to be embedded in the federated blockchain, permitting transactions such as land registration, title transfer, and mortgage origination within a smart contract architecture.

Further, the entirety of these transactional processes is possible completely via web and mobile interface, allowing individuals to submit information, and government, business to authenticate/approve in greatly expedited fashion.

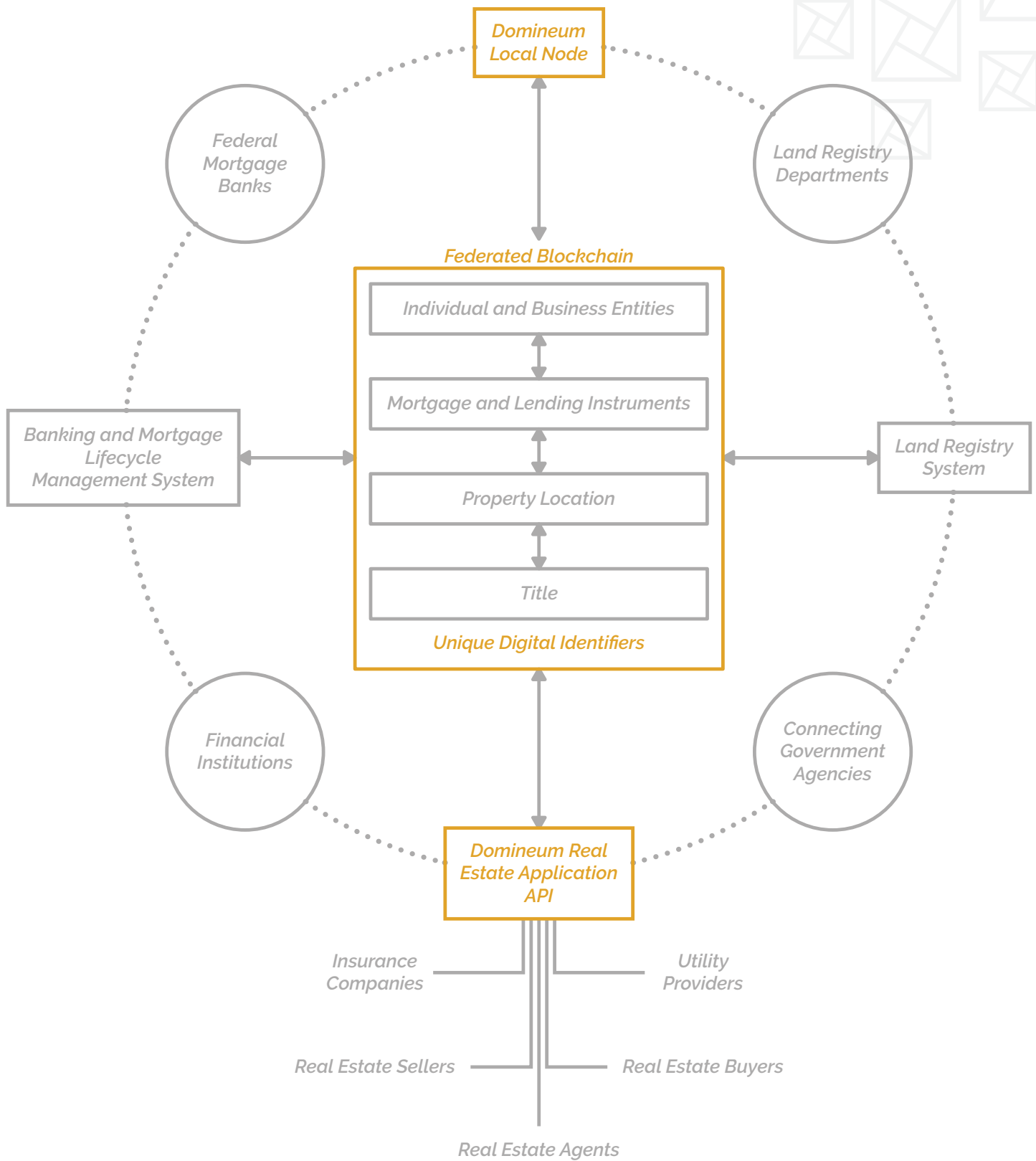


Figure 4. Domineum Service Network



This Domineum Service Network is accessible through the LRS and MTS platform products, the domineum real estate application and associated API, allowing industry participants to interact in a highly secured environment and on a disintermediated basis.

As illustrated in the figure above, pertinent government entities act as nodes which process transactions on the blockchain and interface through the Land Registry System. Similarly, mortgage banks and financial institutions serve as network nodes, interfacing through the Mortgage Tracking System. Domineum additionally serves as a local (in-country) node, ensuring network stability.

Finally, the Domineum Real Estate Application and API allows buyers and sellers, and the remaining industry participants, to interface with the network and conduct applicable business via web and mobile UI's.

Architecture

RE Identifier and Classification

By assigning unique digital identifiers to individuals, property, mortgages, and titles, the Domineum Service Network allows for real estate instruments to be held in relational and spatial database schemas, within the federated blockchain.

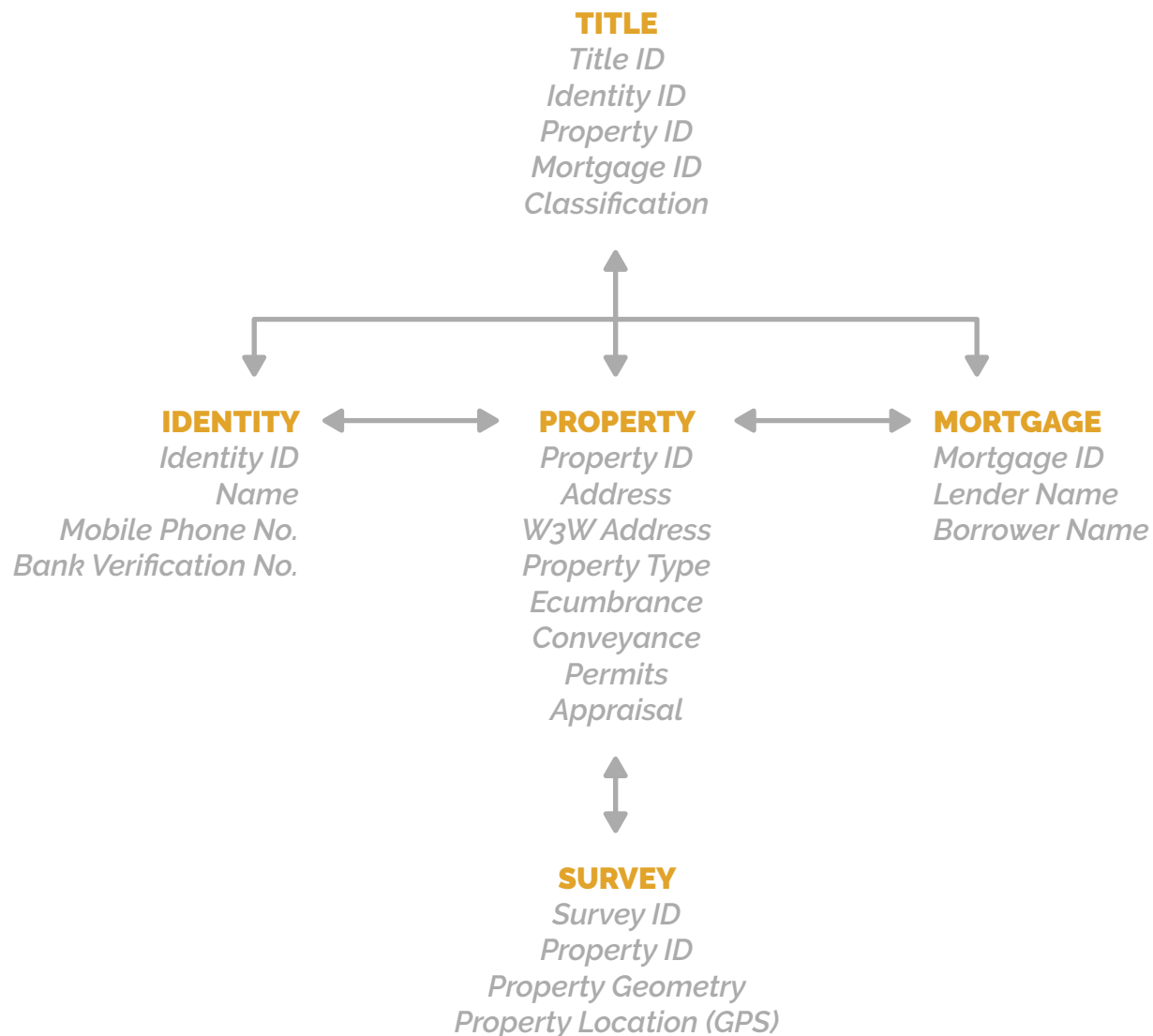


Figure 5. Architecture



In the base case this allows for title and mortgage origination and makes property transferable between parties. More elaborately it makes various instruments, such as mortgages, tax liens or other encumbrance, assignable to a given property. Permitting all existing ownership and claim on property to be aggregated from various disintermediated sources, migrated to the federated blockchain and thereby accessible to the entire real estate industry.

The title, mortgage, and any additional encumbrances declare two things to the network: who owns the property and any claim against the property that would restrict the title from being transferred without proper legal consent or governing approval.

Generally, there are three classifications of real estate ownership title in the domineum service network:

1) Clean Title

- a) Property is wholly owned by a party, with no encumbrances
- b) Can be readily transferred without restriction

2) Mortgaged Title

- a) Property in which a bank or financial institution has lent monies on
- b) Restricted title transfer

3) Title with Encumbrance(s)

- a) Property may or may not have mortgage associated with it
- b) Financial or non-financial claim on the property by parties other than the title holder
- c) Restricted title transfer

By providing government departments, financial institutions, and real estate consumers with a completely inclusive and transparent view of all property data (migrated from existing sources and through origination), due diligence can be expedited by the party of interest cost effectively and comprehensively. Concurrently reducing fraudulent activity, increasing consumer protections, and providing encumbrance holders' mechanism to address claims within the legal and court systems of a jurisdiction.

Depending on the jurisdiction, the array of instruments capable of being stored and managed by the domineum service network, includes:

- Deed
- Mortgages
- Surveys
- Plans and Permits
- Appraisals
- Assessments
- Conveyances
- Entitlements
- Easements
- Liens
- Other Encumbrances



Identity Verification

Identity of individuals utilizing the domineum service network are validated through a government ID, mobile phone number or bank verification number. Upon successful validation, these digital identities permit electronic signatures on the instruments required in land registration and title transfer processes. Authentication protocols provide acknowledgment that registrations, titles, and the smart contracts relevant to title transfer, are signed only by authorized persons.

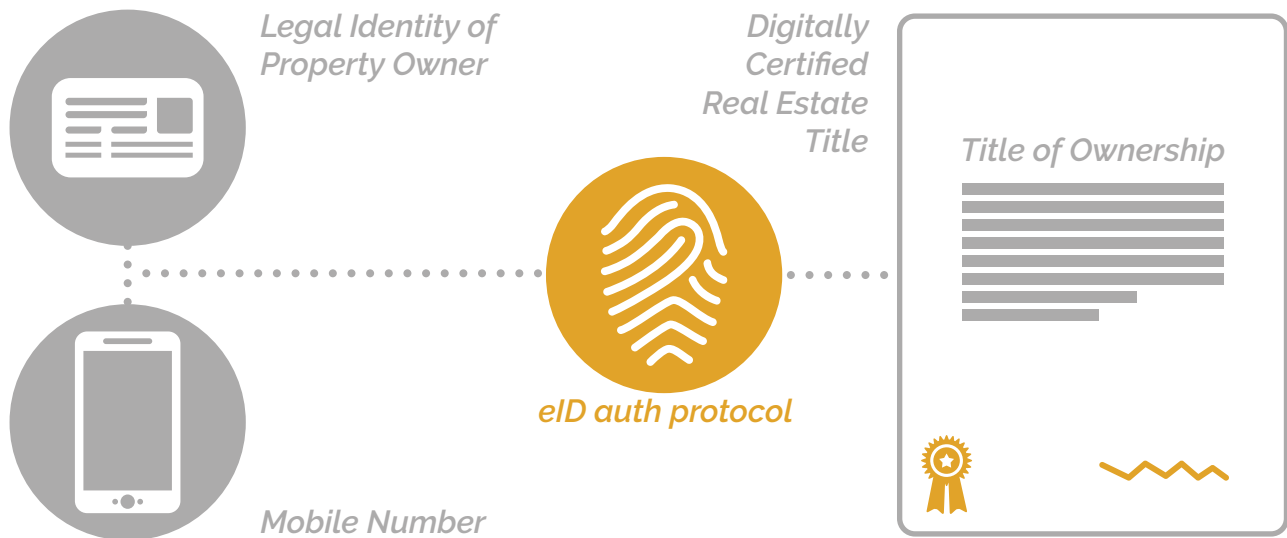


Figure 6. Identity Verification

Digital Signatures

Individuals, banks, and the governing land registry, are all assigned unique cryptographic keys which confirm their authenticated identity to the network and authorize permissible actions.

Upon agreement between real estate buyers, sellers, and the relevant banks, terms and property characteristics are embedded into smart contract framework, then executed using the public-private key pairs of all associated parties.

With final approval of the governing registry, the title contract is executed and transfer of real estate to the new title holder complete.



PRODUCT AND SERVICES

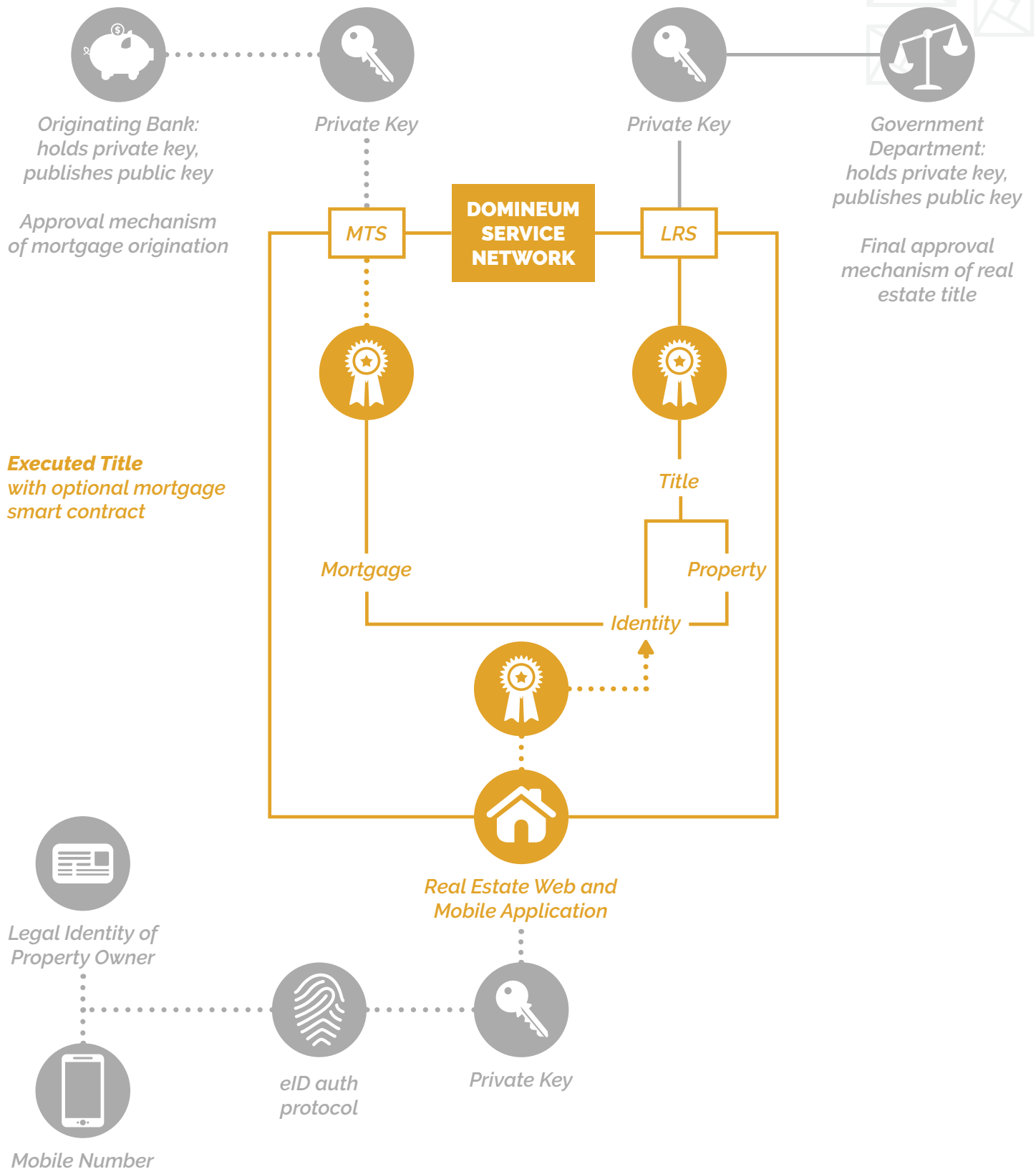


Figure 7. Digital Signatures



Devised to further drive national development successes by providing benefits to citizens, businesses and government, the domineum Land Registry System has been structured to facilitate automation of administrative tasks in land registry and government services. Processing and documentation of land registrations and related real estate transactions is accomplished in a transparent journal where an inalterable audit trail is created and maintained.

The domineum LRS is designed to augment existing government land registry agencies, allowing title departments to digitally acknowledge and approve registry requests with the security of cryptographic keys. Final government consent for land registration and title transfers occurs quickly and with reduced administrative burden through government specific interfaces, architected for implementation with existing registry software and database infrastructure.

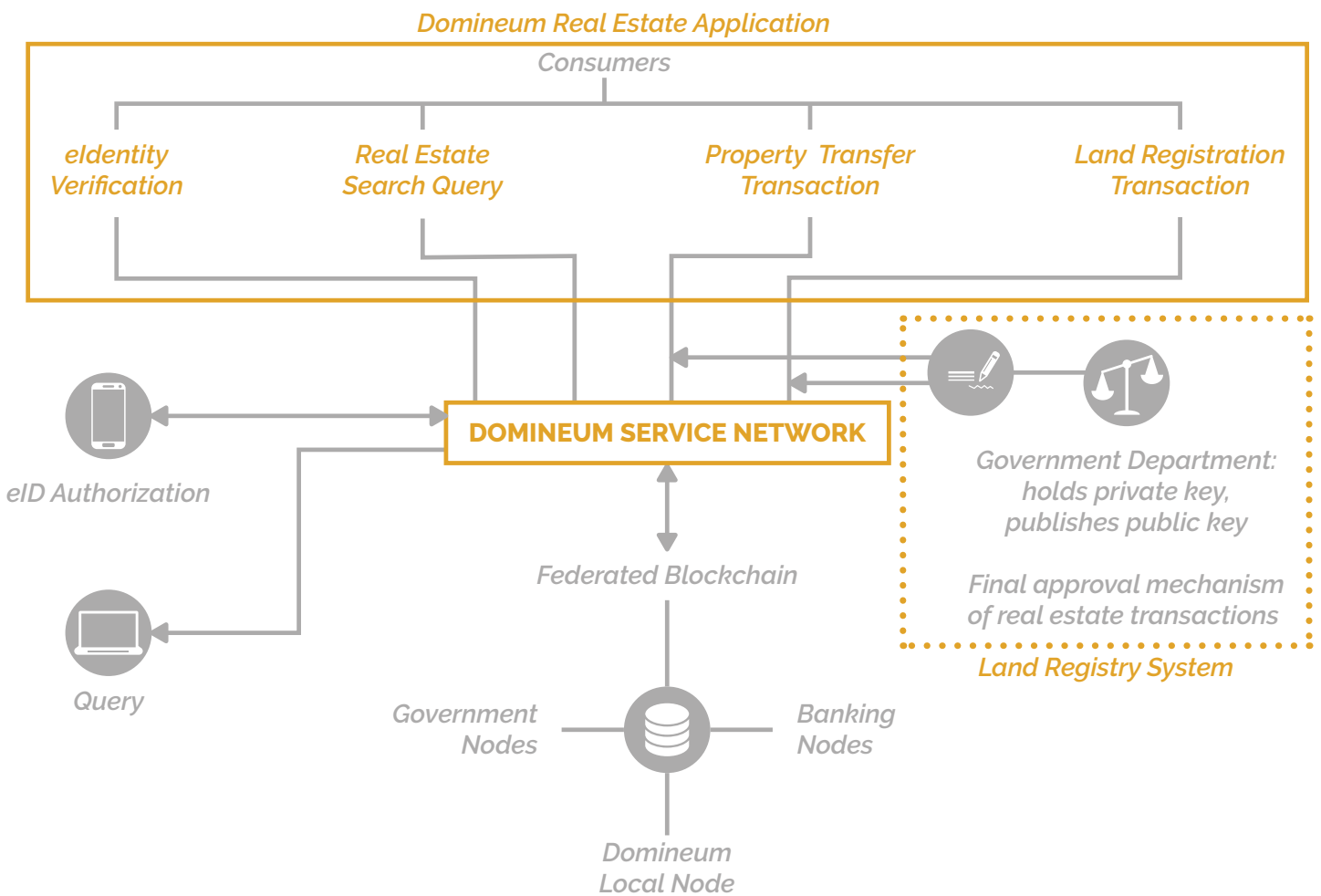


Figure 8.. Domineum Real Estate Application



LRS Deliverables

Survey

Domineum supplements government surveyors and private industry requiring precision geospatial mapping with technology kits that increase the quality and efficiency of land surveys. These kits are comprised of drones, imagery, and other equipment that allow surveyors to capture vastly detailed and high precision data at greatly increased speeds. Built to readily incorporate captured survey data into the network, domineum technology kits assist real estate economies by accurately defining lands at reduced costs.

Property Boundaries

LIDAR and high res imagery collected by domineum sourced surveys is aggregated, reconciled and overlain on master GIS map sets, then combined with precision GPS data points to create a highly accurate three dimensional geospatial interface.

Address Systems

In many parts of the world, reliable and comprehensive address systems simply do not exist. In Nigeria, for example, it is not uncommon for locations to be described relative to landmarks (e.g. a residential address may be specified as "off River Road, behind the corner store, 2 blocks to the right, the place with the blue metal gates"). To solve this problem for stakeholders as broad as Police and Emergency services, postal and other logistics or delivery services, as well as census and voter registration amongst other Government needs, domineum has partnered with What3Words to provide an easy, simple but precise alternate address system, accessible via the LRS geospatial interface.

Blockchain Based Electronic Titles

The LRS backend puts real estate ownership titles securely in the blockchain, allowing for title origination and subsequent title transfers to be held permanently and immutably.

Upon approval of registry requests by relevant jurisdictional bodies, electronic titles are accessible to real estate owners, property buyers, government, and relevant businesses, providing authenticated proof of ownership immediately.

Data Migration

In combination with the Domineum Service Network, the LRS incorporates a suite of data migration tools to assist land registry and other government departments migrate real estate data from existing file systems, into the federated blockchain.

MORTGAGE TRACKING SYSTEM

The Domineum Mortgage Tracking System (MTS) provides a mechanism for tracing financial, regulatory, geographical, physical, and other information flows, throughout the real estate development and title transfer processes. It interfaces directly with the Domineum Service Network and allows mortgage banks and financial institutions to conduct advanced due diligence queries, mortgage origination, approvals and authorizations on real estate facilitated in the federated blockchain.



Enterprise grade limits and collateral solutions enable a pervasive and seamless convergence of information for a centralized view of bank exposure. Driving profitability through real-time visibility of global asset positions, the MTS yields greater transparency and tighter controls provided by a management point solution.

The basis of this system ensures that all data and transactions are kept in the immutable digital ledger. Allowing the various credentials affiliated with housing development projects, such as design schematics, GPS/cadastral location, debt notes, construction invoicing, and title, to be maintained and readily accessible by banking institutions.

Fundamentally, this system is designed to link all materials, documents, references, and payments to a given real estate property. With increased transparency, reduced administrative burden, and improved accountability, mortgage banks gain the functionality required to most efficiently allocate and recoup mortgage debts.

Key Functionality:

- Accurate and reliable tracking of property addresses and the associated coordinates
- Tagging of developer plans and property documents (permits, surveys, blueprints, GPS coordinates, photographs) to the originally approved real estate designation
- UI (user interface) with interactive geospatial interface
- Redundant and immutable blockchain database architecture
- Stage based accounting throughout loan issuance, construction, and property sale processes

FUTURE DEVELOPMENTS

As a means of early market traction measurement – and to contribute towards the startup expenses of domineum, we have taken on selected advisory contracts in both the public and private sectors, some of which have early indications that design and development engagements will be available.

While we remain focused on our core, primary offerings, the identification of complimentary opportunities in our first target markets, particularly given our broad access to vast amounts of technically skilled resources, bears note and a placeholder for future planning.

DSN Ecosystem

The Domineum Service Network, motivated on the land and real estate services, includes a broad cross-section of industry clients all anchored by their own requirements for efficiency, reliability, transparency, and accuracy. The following diagram is an overview of interactions across additional ecosystem stakeholders:



PRODUCT AND SERVICES

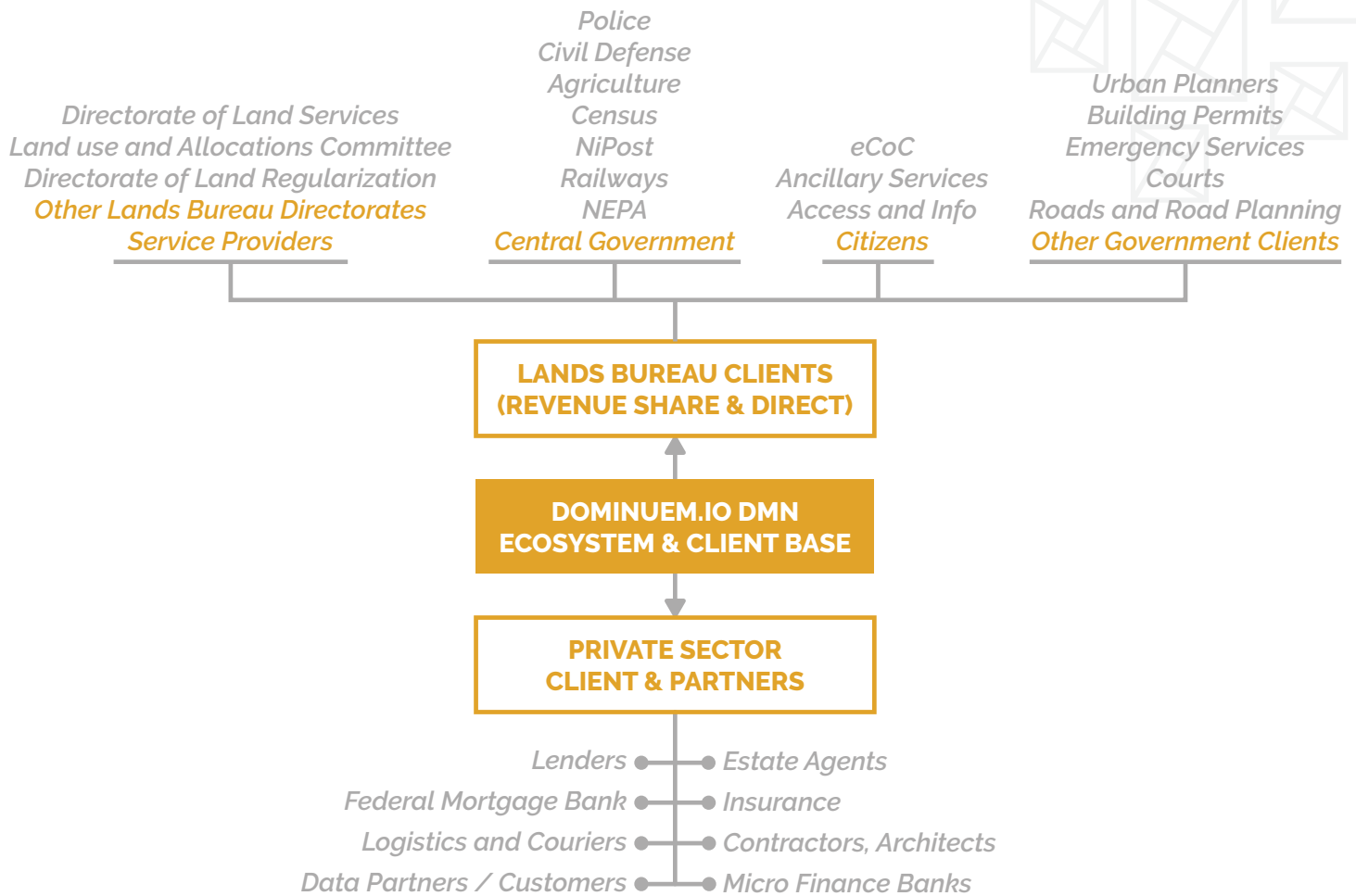


Figure 9. DNS Ecosystem

Product Pipeline

While our focus remains on the real property and land sector complementary opportunities which allow domineum to create and strengthen existing land registry ecosystem relationships, we have discovered preliminary demand and high interest in our first markets for solutions in the following areas, which will be followed up when resources are available.

- Vehicle ownership registration, certification and insurance system
- Bespoke back-end financial security systems
- Blockchain Enterprise resource planning system for supply chain management and logistics
- Patient health record, treatment and prescription systems
-

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TOKEN

THE DMN TOKEN

Domineum is creating a token which will serve as the digital currency by which all products and services offered by Domineum, are paid for in. The Domineum token (DMN) is an asset which has utility within the Domineum ecosystem.

By tokenizing real estate registration and transaction processes, Domineum can build bespoke land service products at no upfront cost to governments, banks, and other industry actors. Subsequently lowering the barrier to entry of leap frog technologies, far superior to physical and outmoded database systems used by many land governance bodies in frontier markets.

The DMN token ultimately enables initial use and subsequent adoption of blockchain and distributed ledger as the principle basis of real estate ownership. Domineum facilitates this by providing an ecosystem for real estate stakeholders to interact within, efficiently and securely.

Domineum token will be issued on the Ethereum blockchain, compliant with ERC223 standards, and have associated DMN smart contracts written in Solidity.

Local Mechanics

In order to facilitate a frictionless payment environment for the end user, an automated exchange manages transfer of fiat currency into Domineum token, occurring within the secured backend of the Domineum system. A variety of payment options are made available (credit card, debit card, mobile pay) allowing for applicable fees to be processed in the local fiat currency: there will be no requirement for end users to acquire or trade in Domineum tokens.

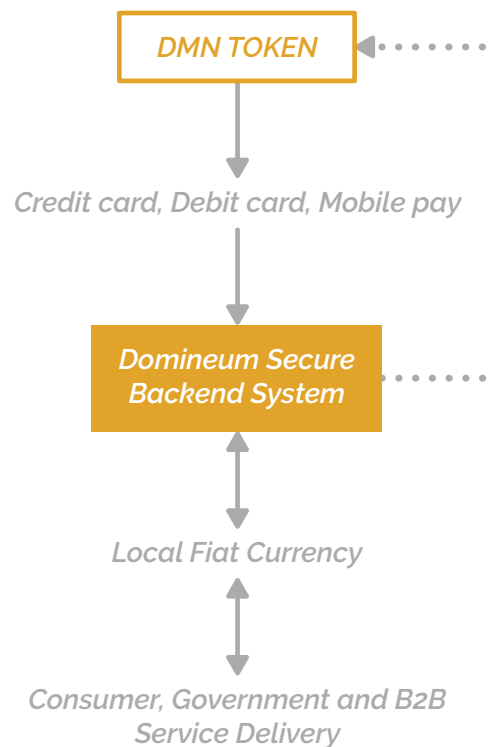


Figure 10. Local DMN Token Mechanics

Secondary Trading

Domineum tokens will also be valid for trading on secondary cryptocurrency exchanges. Valuation determined by factors such as supply and demand, company performance, systems activities and transactions, and by the overall Domineum user base.

As Domineum on-boards new land governance bodies and adds enterprise level industry clients, natural demand for DMN token will increase. This expanding user base combined with vastly improved real estate services, utilized by the entire sector of given jurisdictions, will further develop the value of Domineum tokens.

SUPPLY AND ALLOCATION

DMN Token Supply

500,000,000

Table 2. DMN Token Supply

- Five hundred million Domineum tokens will be created, in total
- 65% (325,000,000) will be offered during a private token sale and Token Distribution Event
- 20% will be allocated for the Domineum Reserve
- 15% will be distributed for Domineum founders, employees, and advisors

Allocation (DMN)	
Token Distribution Event	250,000,000
Reserve	100,000,000
Founders/Employees/Advisors	75,000,000
Private Token Sale	75,000,000

Table 2. DMN Token Allocation

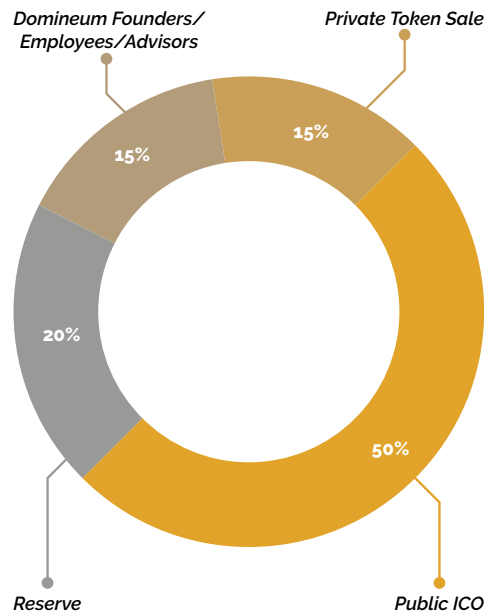


Figure 11. DMN Token Allocation

Domineum Reserve

Domineum will utilize DMN tokens in the Reserve to facilitate exchange of fiat currencies, enable economic stability, and ensure products-services are delivered in an efficient manner.

Secondly, Domineum will utilize the reserve to mitigate fluctuations of DMN token supply that may adversely impact use of the DMN token as an effective medium of exchange for products and services. Consequently, we may elect to use the Reserve for purchasing or selling DMN token on open secondary markets or may opt to burn (permanently remove) DMN token from circulation.

The Domineum Reserve is the sole property of Domineum.

USE OF FUNDS

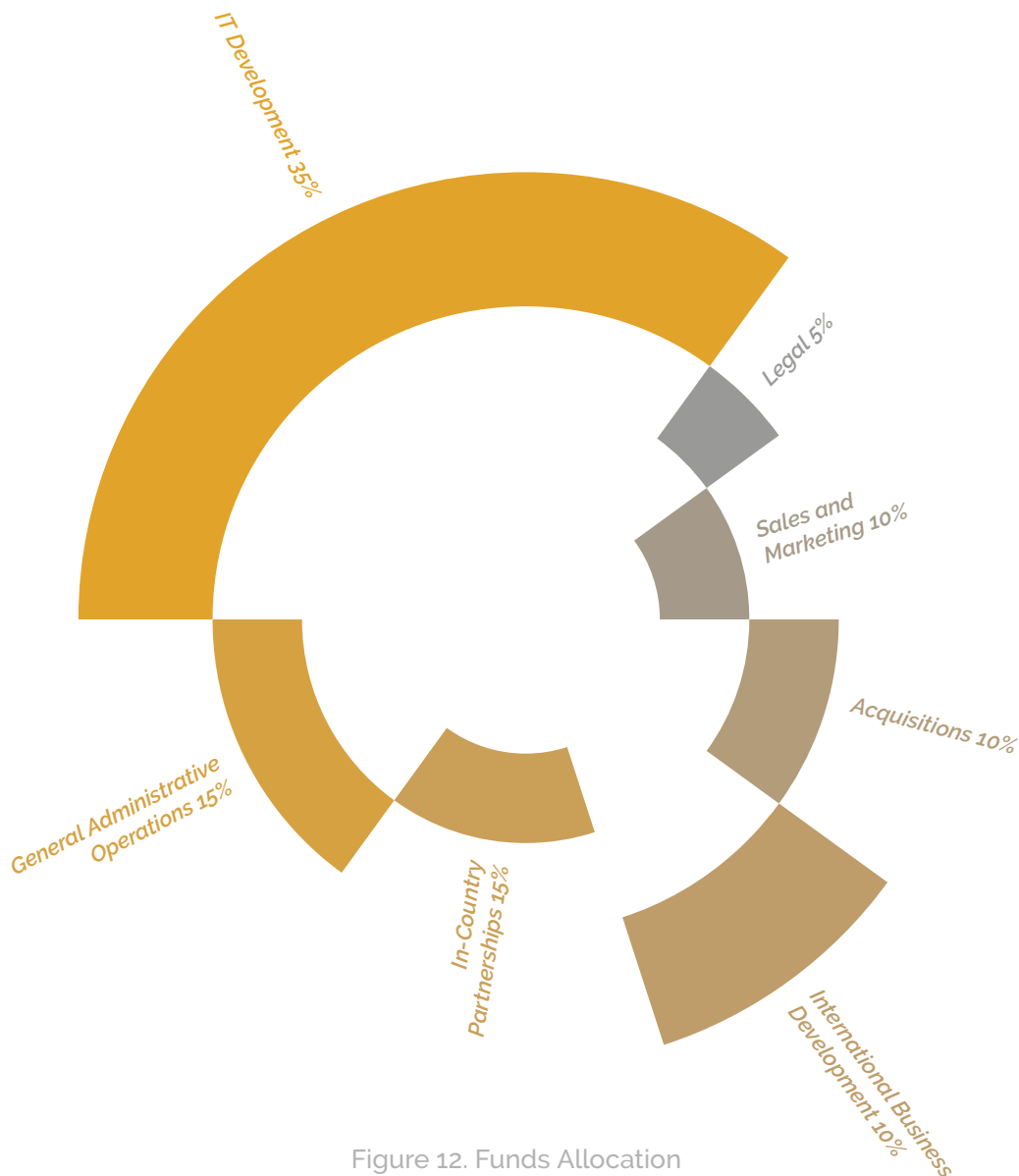


Figure 12. Funds Allocation

It Development

Technical development of Domineum core products and services that constitute the real estate services ecosystem; including the land registry platform and mortgage tracking system. Domineum strives to continuously support and introduce new products and services that will enable the real estate services sector to function more efficiently and with greatly reduced administrative burden.

In-Country Partnerships

Domineum works with and supports local companies who implement Domineum products and services. These in-country partnerships allow us to leverage the knowledge and expertise of local industry actors and government participants. We support white labeling of Domineum products and engage in Public-Private-Partnership where relevant.

General, Administrative, Operations

Domineum operates on lean start up methodology and focuses on core revenue streams in order to expedite company profitability. Nonetheless to function at the highest level and provide best of breed land registry and real estate service products, we must allocate funds for administrative, accounting, and operating expenses.

Sales And Marketing

Preparing materials and presentations for governments, banks, and large institutions is no easy task. Domineum understands that in order to be successful and achieve mass user adoptions, efficient sales and marketing strategies have to be put into place. We'll provide structured support to our sales and marketing teams, with KPI's focused on reducing cycle times and maximizing conversion.

International Business Development

As a global company with staff and customers in multiple countries, we use many communication tools common to companies with a distributed global presence. However, we also recognize that sometimes there's no substitute for having your people on-ground and in-person. A portion of funds will be allocated to making sure we have our best people, in the right places, at the right time.

Acquisitions

Domineum plans to make strategic acquisition of companies which will increase technological prowess, give depth to our IP, and advance market expansion efforts.

Legal

Ensuring Domineum is compliant with the regulatory environment in the multiple countries we operate in, requires seasoned counsel.

OF FFER

OFFER

TOKEN SALE STRUCTURE

1 ETH = 3,000 DMN

*All Domineum token will be sold in Ether

Table 4. Domineum Token Base Rate

Domineum token is offered first to private pre-sale investors, followed by a public UTO. As a private sale investor, those institutions and individuals will have access to preferential bonus structures.

As investors increase purchase amount of Domineum token, they receive the base rate plus a DMN token bonus. The following table shows the bonus structure available during the private pre-sale.

Private Sale Bonus Structure

Minimum Purchase Amount (ETH)	Allocation (DMN)	DMN per ETH
1,000	150%	7,500
500	133%	7,000
250	117%	6,500
100	100%	6,000
20	83%	5,500

Table 5. Private Sale Bonus Structure

For example, if an investor makes a purchase of 1,000 ETH, they qualify for a 150% bonus on the Domineum base rate, and now can buy Domineum token at a rate of 7,500 DMN per ETH.

DMN Base = 3,000 DMN per ETH

Bonus if purchasing a minimum of 1,000 ETH = 150%

(DMN Base) * (Bonus % at 1,000 ETH) = (Bonus Amount)

3,000 * 150% = 4,500

(Base Rate) + (Bonus Amount) = Total DMN per ETH

3,000 + 4,500 = 7,500

Total Sale = 1,000 (ETH) * 7,500 (DMN/ETH) = 7,500,000 (DMN)

Public UTO Bonus Structure

The smallest amount an investor may purchase is 0.1 ETH, which qualifies for a rate of 3,000 DMN per ETH (base rate).

Minimum Purchase Amount (ETH)	Allocation (DMN)	DMN per ETH
15	67%	5,000
10	50%	4,500
10	33%	4,000
1	17%	3,500
0.1	0%	3,000

Table 6. Token Distribution Event Bonus Structure

SALE DATES

Private Token Sales will commence from May 1, 2018 and run through May 31, 2018. During this time, private investors qualify for the Private Sale Bonus Structure, as described above in Table 5.

Domineum will then proceed with planned Public UTO token offering, starting in October of 2018. During the Public UTO, token buyers will be subject to the Public UTO Bonus Structure, as described in Table 6.

ROAD MAP



ROADMAP

The Business	The Products
2017	
<i>Domineum.io conceived and launched in 2017.</i>	<i>Market and Client research conducted.</i>
<i>On-going Whitepaper, Token Distribution Event and Launch.</i>	<i>Business viability and opportunities affirmed.</i>
<i>European and Nigerian business entities registred.</i>	<i>Flagship LRS solution design commences</i>
<i>Domineum corporate structure finalized.</i>	
<i>Core team and advisors appointed</i>	<i>FMBN engaged; negotiations and design commerce</i>
2018	
<i>Work on Domineum whitepaper and Token Distribution Event continues.</i>	<i>Technical Partnersio and Strategic Provider in place VBank blockchain advisory relationship secured</i>
<i>Domineum Token Distribution Event pre-sale commences.</i>	
<i>Expansion model determination (direct, franchise)</i>	<i>Launch FMBN proof of concept</i>
	<i>LRS: First migration of land registry data to blockchain</i>
	<i>Build-out FMBN anti-fraud platform</i>
	<i>Build-out flagship LRS product</i>
2019	
<i>Expansion Marketing Campaigns (sub-Saharan Africa + Internationa)</i>	<i>LRSeID launch; open new applicant property registrations</i>
	<i>FMBN: Full platform release</i>
2020	
	<i>LRS: First State, full LRS product launch</i>

Table 7. Roadmap

THE TEAM



THE TEAM



Geoffrey Weli Wosu
Founder and CEO

Geoffrey is an Entrepreneur, with over 11 years' experience in commercial law and finance. He is a co-founder of VoguePay, a leading online payment processing company in Africa, and Estoresms.com. Geoffrey served as a member of the Funding Mechanism Committee and was placed the responsibility of increasing growth, development, and actualization of the ICT Sector Road-map for the current Minister of Communication of Nigeria.

With a unique blend of legal and business experience, Geoffrey has been directly involved in commercial transactions involving both local and foreign organizations, in the areas of mergers and acquisitions, securitizations, and project finance, with his core specialty being corporate governance. Geoffrey also advises on complex structural and legal issues relating to various forms of financing techniques.

He additionally acted on the Local Organizing Committee member for the 2017 E-Government Summit 2017 by E-Payment Providers Association of Nigeria Government (EPPAN), in Collaboration with the Central Bank of Nigeria (CBN).

Blake Sanders,
Cofounder and COO

Blake is a global entrepreneur with 10 years of experience conducting business in both western and frontier markets. He has founded and helped launch multiple start-ups, taking each through early lifecycle development to post revenue. Blake brings a depth of expertise in business dynamics, marketing, financial modeling, and economic optimization to the domineum team.



With heavy emphasis on using data to drive strategic business decisions, Blake focuses on building sustainable business systems and creating an organizational structure that will allow domineum to achieve long term success in the rapidly advancing blockchain industry.



Mayur Pabari, CTO

Entrepreneur, Blockchain evangelist and firm believer that decentralisation and peer-to-peer governance systems can help define a new path for the progress of humanity. Into research and development, it is Mayur's passion to explore new things and grab opportunities where found. He has been involved in blockchain from soup-to-nuts including building a team of development elites.



Mohammed Ibrahim Jega

Cofounder, Business Development Director

A serial entrepreneur and tech savvy marketer with vast experience in Business Development, Project Management, Content Marketing and Development, Mohammed has co-founded several successful startups, including Emerge Tech Africa, a ICT Technology and Consulting firm and Startup Arewa, a sustainable development platform. Also Head of Business Development Africa at VoguePay Africa, a Founding Director at the Young CEOs Business Forum and a Board Member at Young Innovators Nigeria, Cyber Security Challenge Nigeria, Aiesec Zaria LC and KickCity.

Mark Flowers

Bahamas Implementation Director

Mark is a corporate and commercial attorney who has been called to the Bar of England and Wales as well as the Bahamas. Mark has been awarded numerous prizes throughout his schooling from the Warrington College of Business as well as the University of Buckingham, United Kingdom. Mark has built up substantial work experience in a top IFLR 1000 law firm and joins the Domineum team as a Director for developing countries in the Caribbean and Latin American region.



Ojikutu Olawale

Nigeria Implementation Director

Land Administration and Land Policy Advisor, Ojikutu is a registered Estate Surveyor, a Fellow of the Nigerian Institution of Estate Surveyors and a member of the African Real Estate Society. Ojikutu obtained an MSc in Land Administration with GIS and Remote sensing from University of Twente in the Netherlands. A Postgraduate diploma in Land Market and Informal Settlement Regularisation from IHS/ Erasmus University, Rotterdam. Ojikutu has over twenty years of experience as a Land Administration Advisor and works with the Lagos State Land Bureau particularly in the land registry and service departments.

Kenneth Ichenwo

Technical Solutions Manager

An ISTQB certified IT System Testing Consultant with System, Functional, Integration and User Acceptance testing experience. He is well-versed in defect management, risk assessment and software development life cycle including web and mobile, performance and native application testing.



With a Computing BSc and an ISEB certification Kenneth is currently studying for his post-graduate degree in Cyber Security, and has worked with UK enterprises such as Santander, Virgin Money, ATOS, and various public and private sectors agencies. He is a Member British Computing Society.



I. Oshapi Imoagene **Project Developer**

A Java Developer and Researcher, Oshapi is familiar and experienced with multiple front-end programming languages. Educated in Canada, Nigeria and the United Kingdom, Oshapi is the Co-Founder of Stage5 Creative Technology Hub. With experience also at Nigerian Breweries' Logistics Department, he works across IT based network issues and has also been researching Facial & Object Recognition in CCTV for security, as well as blockchain. Oshapi holds a Bachelor's in Computer Science.

ADVISORS

Eric Benz, with 10 years of experience working in and around Financial Technology, has delivered innovative SaaS systems for some of today's biggest institutions around payments, identity, and banking infrastructure. Eric has been in the Blockchain space for the past few years and has been responsible for helping build some of today's most exciting Blockchain businesses and is currently MD at Cryptopay, one of the longest running bitcoin exchanges, processors, and card issuers.



A Canadian-born, German-based consultant and entrepreneur, **Daniel Steeves** applies his more than thirty five years of international cross-sector experience to deliver to clear targets: enable, strengthen and scale his fintech, blockchain and emerging technology clients by ensuring the alignment and viability of their propositions, their products and their positioning with their business models, targets, token/coin models, whitepapers and ICOs, from the points of view and value perceptions of their supply and value chains: their consumers, partners and investors.

Listed in top 100 high-profile representatives of the crypto community, **Ismail Malik**, Founder and CEO of BlockchainLab as well as Editor In Chief of ICO CROWD and Co-Founder of CoinViral and CoinDesk. At present, the expert is mainly focused on strategic management of projects related to e-money, cryptocurrencies, and mobile services. Also a PR expert, he has experience in developing and convening large-scale media campaigns involving all media sources.



Dr. Regis Cabral is a technology transfer specialist: a hydrogen physicist and a historian of science and technology, he has published more than 300 books, articles and reports, is known internationally for the Cabral Dahab Science Park Management Paradigm and has had a long engagement with European projects where he holds several elected / trusted positions, and is currently Director of FEPRO Funding for European Projects.



THE TEAM



Sebastian Savolainen is an architect by profession and entrepreneur and innovator by passion, with more than 10 years of experience in the building sector with a steady growing interest in blockchain solutions since 2013. He is the CEO of New Autonomous Design that specializes planning for clients, and CEO of Locomotive Solutions that concentrates on bridging a broader spectrum of solutions within the building sector, blockchain technology, real-estate and know-how from the Nordics. He is also the Co-Founder and COO of Ace Cards, a blockchain fin-tech start-up.

TECHNICAL PARTNERS AND SERVICE PROVIDERS

Domineum will utilize technical service providers and partners, in order to construct various aspects of the land registry platform. All components developed specifically for use thereof, will remain intellectual property of domineum. Partner companies will work with domineum, providing technical expertise and case implementations, ensuring platform functionality.

Technical Partners

SOVA3D provides a modeling interface for 3D geospatial data. This technology takes data generated from high res imagery, satellites, and LIDAR, creates a point cloud, and then overlays this information onto a mapping UI with detail coverage from satellite view to property perimeters as well as the capability to map city and other services and 3d CAD architectural renderings.



Domineum will use this tech as the interface by which users can interact with and explore various metrics related to real estate; such as property boundary lines. In subsequent iterations, domineum will add tools for developers, architects, city planners, and utility companies, allowing for virtual construction of building assets and infrastructure in a 3D environment as well as a broad set of consumer-focused products.

.WHAT3WORDS have developed an algorithm that takes GPS coordinates and converts them into 3 word addresses. The system is designed such that the world is divided into a 3-meter by 3-meter (3m²) grid, each with a unique 3 word identifier letting non-technical people more easily understand, communicate, and share locations, even in areas that do not have readily defined postal systems.



WHAT3WORDS

Domineum has partnered with What3Words to augment dated or non-existent address systems, providing reliable location services for commerce, government, utilities, emergency services, and the general public. This combination with the domineum LRS platform opens our market to supply chains, logistics and delivery as well as service applications such as Uber, to greatly increase their end-to-end reliability.



SMART SENSE is a development house well versed in blockchain, database architecture, mobile app dev, and UI/UX design with deep-skilled experience including Ethereum, Hyperledger, multichain and bitcoin blockchains, developing and maintaining applications in the insurance and fintech industries.

Domineum utilizes Smart Sense as a technical service provider, who assist in development of various aspects of the land registry platform. In addition, Smart Sense works with domineum in DevOps processes related to smart contract functionality, crypto wallets, and the domineum ICO.

Service Providers

CHROMAWAY is a leader in the blockchain space and has developed and deployed blockchain smart-contract enabled products in the financial and land registry sectors. Notably, ChromaWay has instituted projects with the Swedish Land Registry (Lantmateriet) and the government of Andhra Pradesh (India), deploying principle products for use in titling and transferring of real estate. In the case of the Andhra Pradesh, the use of blockchain technology to mitigate fraudulent activity and reduce administrative burdens was of principle focus.



CRYPTOPAY is an online Bitcoin Wallet which offers greater functionality than simpler services for buying and selling bitcoins. Users can, via Android and iPhone, link cryptocurrencies and the domineum token with traditional finances, working with any point of sale terminal everywhere major cards are accepted, to move from cryptocurrencies to USD, EUR or GBP, to send funds to friends, for ATM withdrawals and for shopping, anywhere.

With flexible options ranging from virtual and prepaid cards through to flexible crypto accounts and a five-minute support response from trained engineers, Cryptopay will support Domineum, our clients and our ecosystem of partners and stakeholders with money and coin / token transfers and conversion.

Domineum has partnered with **ORACLE** in order to provide IaaS database services to relevant government agencies and enterprise business clients.



Many of these clients do not have the database infrastructure required to handle blockchain based land registry services... and those that do more often than not, use Oracle systems. Through partnership with Oracle, domineum offers new database structures and updates existing systems to position clients for current and future technologies related to the domineum land registry platform.

Additionally, domineum will develop proprietary ERP (enterprise resource planning) modules on top of various Oracle products to handle the large data sets, financial, and information flows, emanating from business and development operations. Concurrently, this partnership with a global MNC gives additional credibility as domineum onboards new government agencies, business clients, and proceeds with token generation.

CON TAC TS



CONTACTS



CONTACTS

e-Mail	info@domineum.io.
Support	support@domineum.io.
Subscribers	pr@domineum.io
Investors	investors@domineum.io
Website	http://www.domineum.io
Reddit	http://www.reddit.com/r/domineum
Facebook	https://www.facebook.com/Domineum/ - "Sorry, this content isn't available right now"
Twitter	https://twitter.com/domineum
Slack	http://www.domineum.slack.com - Giving NET::ERR_CERT_COMMON_NAME_INVALID
BTC Talk	https://bitcointalk.org/index.php?topic=2197802.new#new
Telegram	https://t.me/joinchat/DeHGzUPCc55eYarbZ6R1cw

Table 7. Contact links

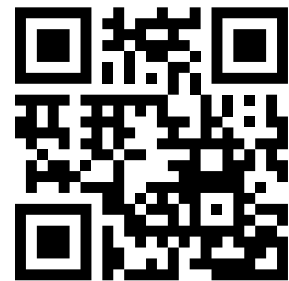
www.domineum.io



Domineum Reddit



@domineum on Twitter



BTC Talk



Domineum on Telegram



Figure 13. QR Links

DIS CLAIMER



DISCLAIMER

This document is for informational purposes only and does not constitute an offer or solicitation to sell shares or securities in Domineum or any related or associated company: any such offer or solicitation will be made only by means of a confidential offering memorandum and in accordance with the terms of all applicable securities and other laws.

PLEASE READ THIS DISCLAIMER CAREFULLY. IF IN DOUBT AS TO THE ACTION YOU SHOULD TAKE IN RELATION TO THIS DOCUMENT, PLEASE CONSULT YOUR LEGAL, COMMERCIAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISORS.

This Whitepaper is a summary of the Domineum business model, technology, and an introduction to the Domineum token sale features and targets. This token sale is being conducted to raise funds for development and commercialisation of the products and services described and the business and product roadmaps laid out within this Whitepaper. None of the information or analysis presented is intended to form the basis for any investment decision, and no specific recommendations are intended. The nature of the information provided herein is descriptive only and cannot be considered binding.

Accordingly, this document does not constitute investment advice or counsel or solicitation for investment in any security. This document does not constitute or form part of, and should not be construed as, any offer for sale or subscription of, or any invitation to offer to buy or subscribe for, any securities, nor should it or any part of it form the basis of, or be relied on in any connection with, any contract or commitment whatsoever.

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Risk disclosures will be made available at
<http://domineum.io/legal/>
prior to the beginning of the token sale.

BUSINESS REGISTRATIONS AND MAILING ADDRESS

Our business is incorporated under the relevant law of Estonia as Domineum Blockchain Solutions Ltd.

Estonia Address:

Harju Maakond, Tallinn, Kesklinna linnaosa, Tina tn 9 10126 Estonia.

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FIGURES AND TABLES

FIGURES AND TABLES

BITCOIN HISTORY

<https://en.bitcoin.it/wiki/Category>

ETHEREUM WHITEPAPER

<https://github.com/ethereum/wiki/wiki/White-Paper>

ETHEREUM YELLOWPAPER

<https://ethereum.github.io/yellowpaper/paper.pdf>

**ETHEREUM CLASSIC
BLOCKCHAIN**

https://en.wikipedia.org/wiki/Ethereum_Classic

**TRENDS IN WEALTH AND
REAL ESTATE**

http://www.savills.co.uk/research_articles/188297/172003-0

**BLOCKCHAIN LAND
REGISTRY REPORT**

https://chromaway.com/papers/Blockchain_Landregistry_Report_2017.pdf

LINKS AND REFERENCES

LINKS AND REFERENCES



APPENDICES

APPENDICES



Endorsement from Nigerian Minister for Communications and ICT - Abuja, Nigeria



MINISTRY OF COMMUNICATIONS
OFFICE OF THE HONOURABLE MINISTER
P.M.B. 12578, Federal Secretariat Complex,
Phase 1, Annex III, Shehu Shagari Way, Abuja.
e-mail: info@commtech.gov.ng.

HMC/026/GEN/Vol.III

15th January, 2018

Domineum Block-Chain Team,
No.7, Ibiyinka Olorunbe Close,
Victoria Island,
Lagos.

**ENDORSEMENT OF ICT SOLUTION FOR IMPLEMENTATION OF
FIRST BLOCK-CHAIN, PUBLIC LAND-OWNERSHIP RECORD IN
HISTORY OF AFRICA**

I am directed to confirm that the above project proposal/solution is in line with the current Government's national priorities, and the commitments made by Domineum Block-Chain is under the relevant roadmap of the Ministry of Communications, and in accordance with the Ministry's policy on ICT and public involvement.

2. This solution was borne out of the encouragement and enabling environment created by the Ministry of Communications and we encourage all stakeholders to implement this solution in order to help organize our land registry as well as help activate prosperity to our people.
3. Accordingly, I am directed to endorse the preparation of the above project proposal/solution with the support of the Ministry of Communications.
4. *Please* accept the assurances of the Honourable Minister's warm regards.

David A. Awotunde
Special Assistant (Admin) to the Hon. Minister
For: Honourable Minister



Partnership Letter With The South Andros District - The Bahamas

LONG BAY CAYS TOWN COMMITTEE

South Andros District

Tel: (1) 242-369-4629 Fax: (1) 242-369-4628

General Delivery

Email: sadistrictcouncil@hotmail.com



14 March 2018

To: Geoffrey Welh-Wosu

Domineum.io

Domineum Blockchain Solutions Ltd.

Harju Maakond, Tallinn, Kesklinna Linnaosa, Tina

TN 9 10126, Estonia

Re: Partnership with Domineum.io

The Township Area of Driggs Hill and Long Bay Cays of the South Andros and Mangrove Cay District is pleased to announce its partnership with Domineum.io to commence the preliminary land reform measures necessary to map all properties on a blockchain based land registry system within the Township of Driggs Hill and Long Bay Cays, at no cost to the Township.

Yours Sincerely,
Chairman,

Township Representative

Township Representative

Michael A. Flowers

Wayde Forbes

A. Baird
Rodney Flowers

Rev. James W. Pratt

Rodney Flowers

Michael Anthony Flowers

Rev. James W. Pratt

Rodney Flowers

Michael Anthony Flowers,
Senior

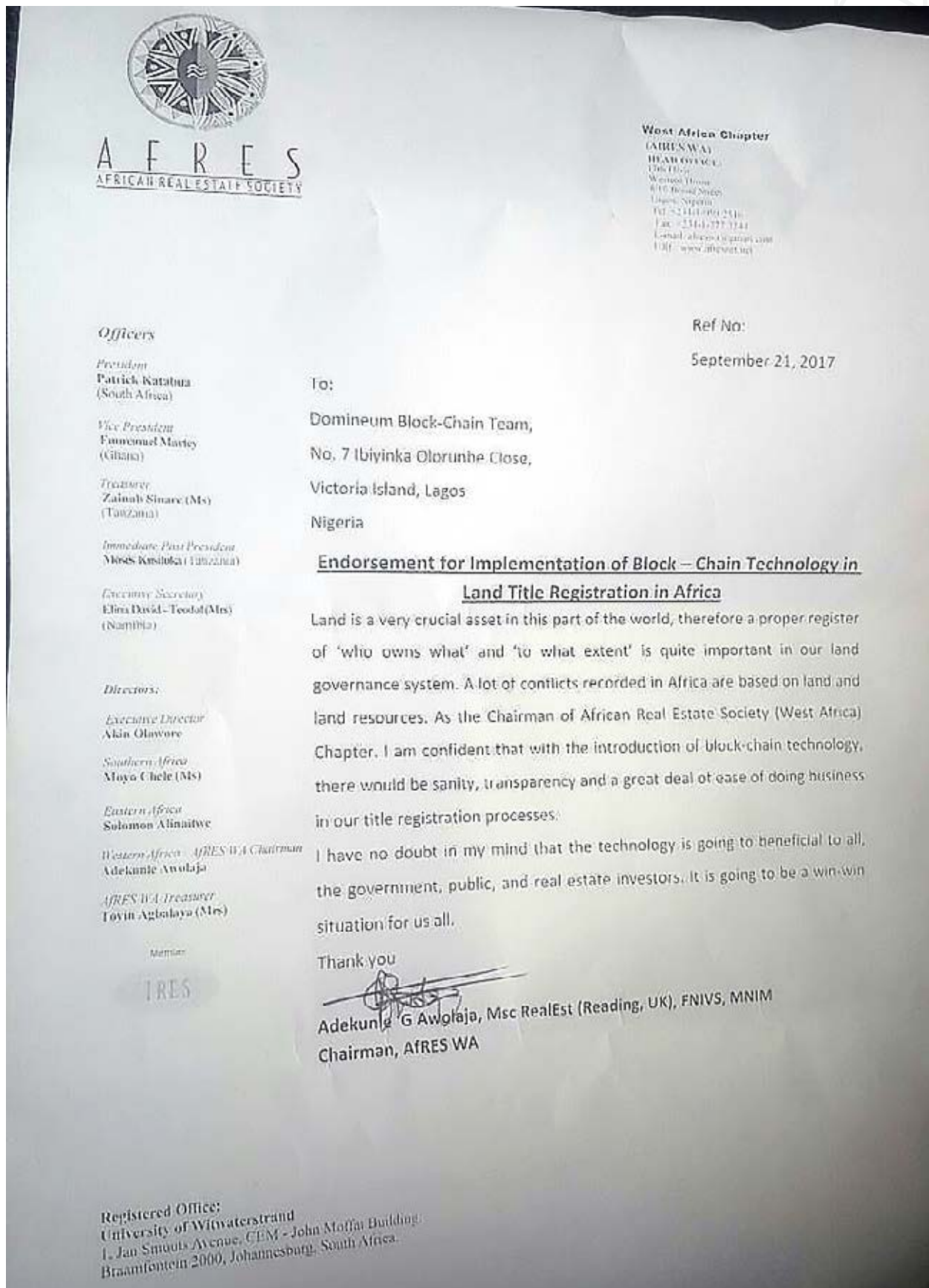
cc

Terry Duvalier, Chairman of the Town & Planning Committee

Zebedee Rolle, Chief Counsellor of the Local Government, District of South Andros

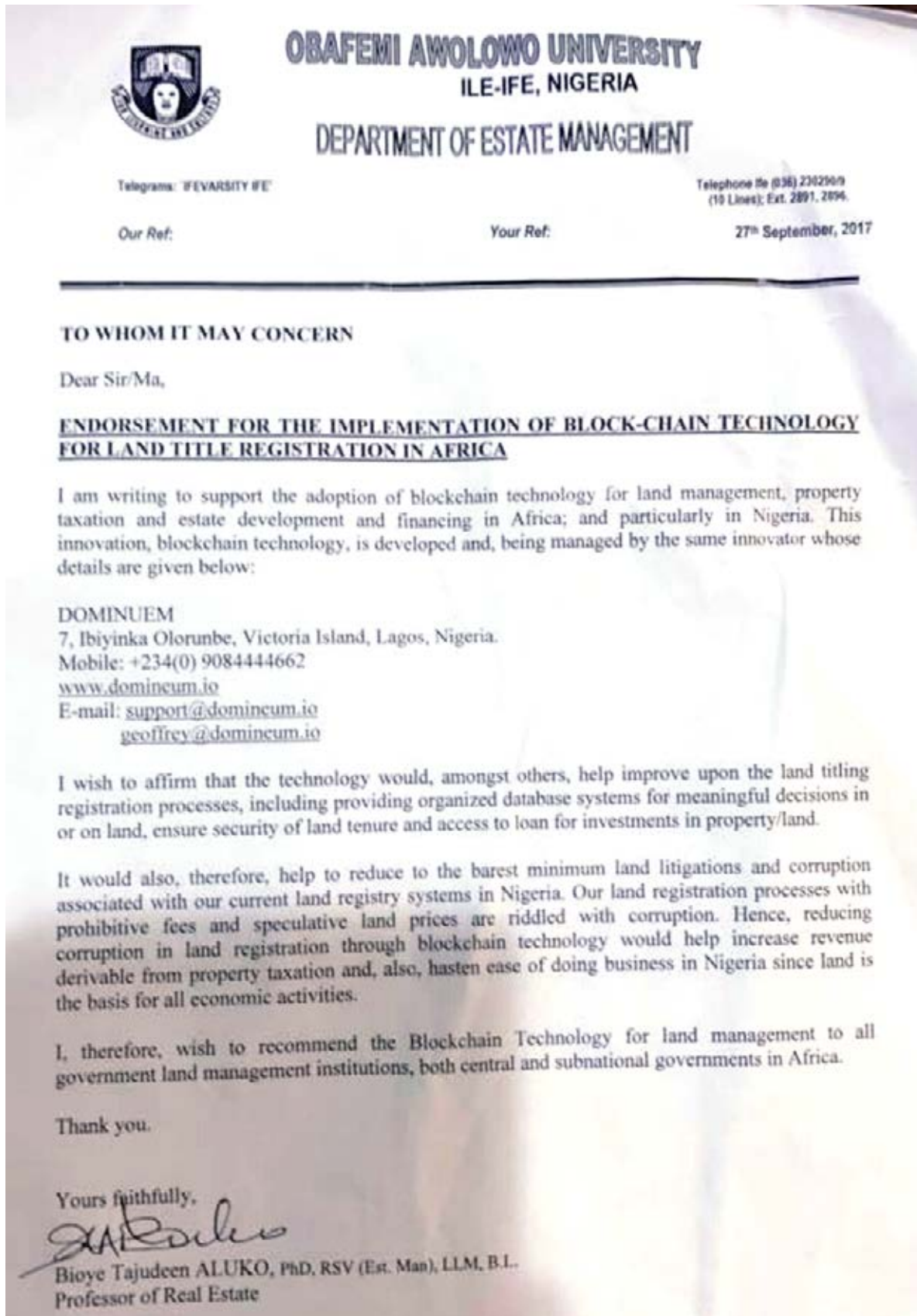


Endorsement from African Real Estate Society - Lagos, Nigeria





Endorsement from a Prominent African Professor and Authority on Real Estate and Asset Rights - Obafemi Awolowo University, Ile-Ife, Nigeria





domineum

Whitepaper

March 2018

Blake Sanders & Daniel Steeves