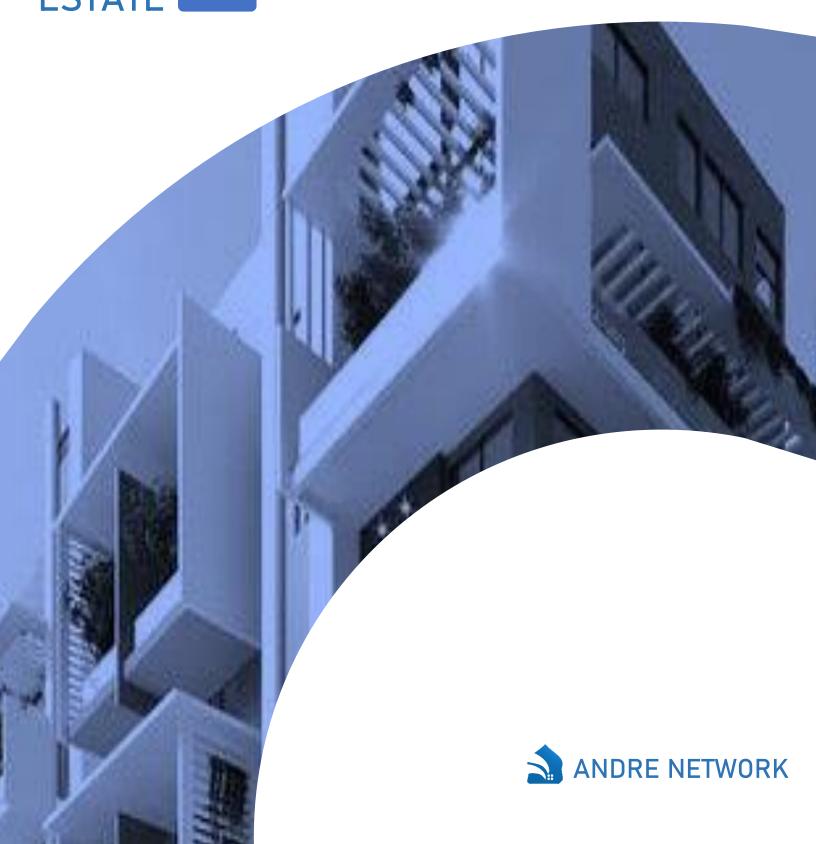
## WHITEPAPER

## ANDRE REAL ESTATE





WHITEPAPER

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## **Overview**

The real estate sector is a broad term that encompasses the buying, selling and renting of land, buildings and housing. It is a significant contributor to an economy, as it provides opportunities for development of communities and investments. Real estate market has long been affected by variety of market factors, such as the state of the economy, interest rates and government policies. This sector is also closely tied to the construction industries, as the development of new buildings and infrastructure is often necessary to support the growth of the real estate market. Overall, the use of technology has greatly benefited the real estate market by making it more efficient, accessible and transparent.

## 1.1 The global real estate market

The real estate industry is one of the world largest industries around the globe with a direct addition to the world economic amounted to just \$3.8 trillion in 2022. In fact, its 100% possible that this global real estate market size will increase to the market size of \$5.85 Trillion by 2030, registering a compound yearly growth rate (CAGR) of 5.2 percent from 2022 to 2023.

Despite being one of the largest and oldest industries, the real estate market/sector still growing fast due to multiple reasons, some of the reason igniting the increase of the real estate sector would be enlightened here.

According to the report by research and markets, which featured some of the worlds real estate firm's rapid economic expansion in developing countries such as India, China and several African countries including Nigeria has increased income levels and favored the real estate industry. Property and condominiums are purchased, sold, rented and leased in the market for business and personal household or business usage.

Due to the expanded number of significant companies joining the area regional market, the commercial real estate business has risen dramatically in the recent decade.

Government reforms, reduced rentals prices and lowered mortgage rates in developing countries are expected to increase industry growth

in the foreseeable future. This in short are signs that the real estate global market is showing no sign of moving at a slow pace.

## 1.2 The problem

#### LACK OF GLOBAL EXPOSURE

Lack of real estate exposure can lead to real estate buyers having limited knowledge about properties and not having the right means to access properties of their choice to buy/rent globally. This can lead to real estate clients having little access to buy or rent properties across the globe. The major core problem is the lack of real estate properties exposure globally to attract real estate buyers or property rentals.

### **INADEQUATE DATABASE OF PROPERTIES**

Data on properties tends to be lacking for real estate purchasers to have a full database about the state of the properties before the purchase. This gap in data creates challenging situation for real estate purchasers to have full access to reliable and up-to-date information or data about properties listed on the market

#### TECHNOLOGY IS SCARCE

In the real estate industry, technology is scarce due to limited access to digital tools and resources that can help real estate clients to optimize their operations. This includes lack of software to managing property listing, lack of digital change of ownership system, lack of digital land

registry system, conducting market analysis or automating marketing and communications with clients.

## 1.3 The solution

### **INCREASING REAL ESTATE PROMOTION**

Andre real estate network tends to solve these problems by marketing and advertising of real estate properties listed on the platform to potential real estate buyers/rentals globally with the aim of increasing its value and raising awareness of it in order to generate more interest. This involves promotion strategies such as advertising, utilizing digital and traditional media outlets, identifying key influencers, giving promotional items, optimizing the visibility of more listing and more.

### **EFFICIENT REAL ESTATE DATABASE**

Andre real estate network tends to solve these issues by gathering up a wide variety of information/ data about the state of properties condition before official listing of properties on Andre platform. This will provide potential real estate Buyers and Rentals to have access to reliable and up-to-date information about the states of properties listed on the platform.

#### **TECHNOLOGY EMPLOYMENT**

Andre real estate network tends to solve this problem by developing new technologies to increase the efficiency and effectiveness of the real estate industry. The innovation of this technologies will enable Andre real estate network to quickly identify properties for sale/rent, carry out an online home appraisals system with more than 95% accuracy, carry out an online title deeds registry, and land registry.

## What is Andre real estate

Andre real estate network is an online platform created to give real estate buyers and rentals access to purchase real estate properties easily. Andre Network provides access to useful tools and resource on the platform to help users of the platform to buy/rent and sell properties or look out for new great ideas in any country of the world. We provide our customers with a library of useful tools to pre-screen vendors and make informed decision through their real estate buying process.

Andre real estate network is independently owned and operated. And we have built our technology to support

all real estate vendor that specialize in listing lands, buildings, properties and other real estate using our advanced and secured listing process. The Andre platform has a built-in smart contract technology system that facilitate blockchain enabled secured ledger to register all real estate data securely. In the same manner, The Andre Token (ANDE) is used directly on the platform to carry out transactions.



## 2.1 Blockchain solution to real estate industry

With the fast-growing rate of the blockchain sector, its hard not to bring in any knowledge to it and see it grow. For this reason, Andre real estate network is focused on using crypto solutions in solving most issues on the real estate sector. Breaking down some of the key solution in details that'll help this sector.

#### **CRYPTO PAYMENT**

Crypto payment in real estate is the process of using cryptocurrency to purchase a property or pay for real estate services. Andre real estate network is pleased to announce a new partnership using advanced Blockchain technology that makes it possible to pay for real estate property and services with crypto currency. Stable coins such as USDT and USDC will be used as a form of payment to purchase real estate property and services on Andre real estate Network. Crypto payments are attractive to both buyers and sellers as they tend to offer lower transaction costs and faster settlements. Additionally, crypto payments offer greater security than traditional payment methods by encrypting each transaction with a unique digital key.

#### **SECURITY**

This have been one of the most talked about if not the most, when we mention the blockchain sector. And as such, with every new development comes its own security system to protect investors and funds. On Andre real estate network, we will be using the p2p system

for chats within any party that'll be involved in having a transaction on the platform, which immediately terminates the need to chat outside the platform to help both parties. KYC (know your customer) is a must, having users verify to access the platform, with user data kept save on a database. Users on the platform is assured maximum safety, on discussions, KYC details kept from an outside observer, as it's the investors right.

#### **SPEED**

Blockchain technology is still considered one of the fast means to have payments done, and Andre real estate network, which will be built on the Binance smart chain is no different. Payments, have never been fast, by having to confirm in less than a minute, even on a congested network, and this will help Andre real estate network, where buyers can have all this speed in making payments for properties bought, and confirmation is immediately, as the receiving party gets notified that payment have been made, and needs to confirm immediately.

#### **TRANSPARENCY**

This topic is no longer news that for every transaction that takes place on the Blockchain sector, everyone with a smartphone can get to view when, and how much was sent, from wherever he/she chooses to access that information from. That's how transparent the sector is, and yes, it helps Andre real estate investors, as all transactions carried out will be visible on every party to be seen. This happens on every payment system, but the crypto system helps not just the user and can be viewed immediately in a case of dispute to get corrections done on all parties involved.

#### **NOT SO MANY HUMAN INTERFERENCES**

This is one area the Blockchain sector have been able to provide with users, where every transaction is in-between just two individuals and not having third parties to the transaction. Andre real estate network is taking advantage of this already existing feature, using the p2p chat system and payment system, were only two users gets on talking till completing payment and selling of a property, no matter the location they find their selves on.

#### **LOW FEES**

It's no story that, the crypto sector boasts of low feature on even transactions amounting to millions of US dollars, from a particular wallet on a phone. And this have helped users as they don't have to pass the bank system and having to request forms or even have to wait to carry out millions of dollars transactions on daily basis. Andre real estate network identifies this and is willing to give users the absolute benefits of buying properties, and owning them.

### STREAMLINING PROCESSES.

Blockchain-based smart contracts are used to automate many of the manual processes involved in buying and selling real estate, making the process faster and more efficient.

## 2.2 What to expect from Andre real estate network

All users would generally experience the Andre real estate platform to provide a convenient way to search for properties and view listings. Andre Real estate platforms would have a user-friendly interface that allows users to easily browse properties and filter their search by location, price, and other criteria.

The platforms would also provide detailed information about each property, including photos, descriptions, and key features. Our real estate platform also offers tools and resources to help users with their property search, such as personalized recommendations and information on financing options.

We provide our clients with library of useful tools on the platform, allowing them to pre-screen vendors and make informed decision throughout their property buying and selling process. And the team of Andre real estate network is delighted to have its own technology team built to support the real estate clients be it buyers, sellers or investors.

Andre real estate network is unique from all the existing real estate firms in the crypto space and globally. The Andre real estate platform uses blockchain provided stable coins to carry out payment for homes or properties purchase. When a buyer or rental is having a house purchase, 100% of this payment is issued in the form of stable coins such as USDT, while 0.2% is the charged fee collected for using our platform when payment is being processed, these calculations will be done on the system for every property that's to be bought on the

Andre real estate network. This payment can be made using the platform inbuilt wallet or a third-party wallet like Metamask or any other secured crypto wallet that supports the Andre standard payment stable coin (USDT or USDC).

An innovative real estate platform with cutting edge solutions that best serve the real estate buyers, sellers and investors. The platform has a unique state of the art property search systems which features crypto currency payment options 100% digital escrow. Buying and selling of a house could be troublesome most especially when buying a house due to the up-front-fees paid, such as agent fees. Andre real estate platform is here to eliminate those up-front-fees such as agent fees by having the buyer/rental of a property to deal with property owners directly without the need of an agent. Thus, no agent fees will be paid by buyers on the Andre real estate platform if a buyer successful purchase a house through platform.

## 2.3 Andre platform V.1 workflow

Below is the main flow of activities expected to occur in Andre V1 platform as currently envisioned in purchasing real estate properties in Nigeria.

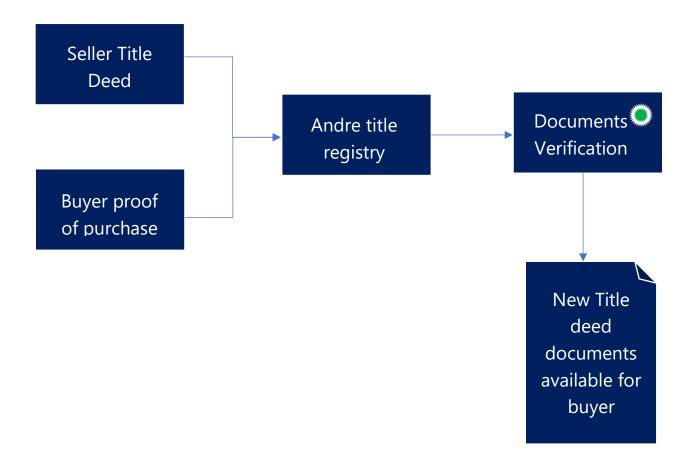
- 1. Seller list property with the eligible document which proofs he/she is the true owner of the property
- 2. Buyers looking out for property to buy finds the property using the search option on our platform

- 3. Buyers opens negotiation with the seller via our inbuilt chatting system
- 4. Andre lawyer perform a due diligence on the property
- 5. If the buyer request for an home inspection on the interested property, then with 5 working days Andre will provide at an additional cost an inspection prepared by a 3<sup>rd</sup> party providers.
- 6. If both property buyer or seller agree on terms of purchase then they can now proceed to the next stage
- 7. Buyers makes payments to the seller's receiving address
- 8. Our Team lawyer prepare detailed documents for transfer of ownership
- 9. Our team lawyer sends document to both transacting parties to sign and send back to the Andre platform
- 10. Recording office changes ownership records to reflect the new owner of said property in question

## 2.4 Andre title registry

Amongst of our major technologies, Andre title registry system works to compliment both digital and traditional title deed or property title registry system. It is designed to not only scale but solve the digital-divide of digital and traditional title registry system around any region on the globe. During the process of property listing the current title deed document belongs to the current individual interested in listing the property on the platform and the name corresponds to every other document applicable for listing that particular property. After which, when this particular property is has been paid for by a new buyer and

the Andre title registry technology has been activated to carry out property change of ownership and title deed, our technology would be automatically notified on this request and carry out an initial sales contract verification. Once our system has given a 100% guarantee on the terms of sales agreement and payment has been fully made. The Andre title registry system automatically carryout the change of property title deed registration on both the Andre platform database and the public blockchain which would be made available on the Andre Explorer for both transacting parties to view anytime using the registry identity number that would be made available. Both buyers and sellers would sign this deed with their signature (Full names) and date at which this title registry is being carried out. Once completed, our platform would notify both the property buyer and seller and the new title deed document would be made available for the new property owner (buyer).



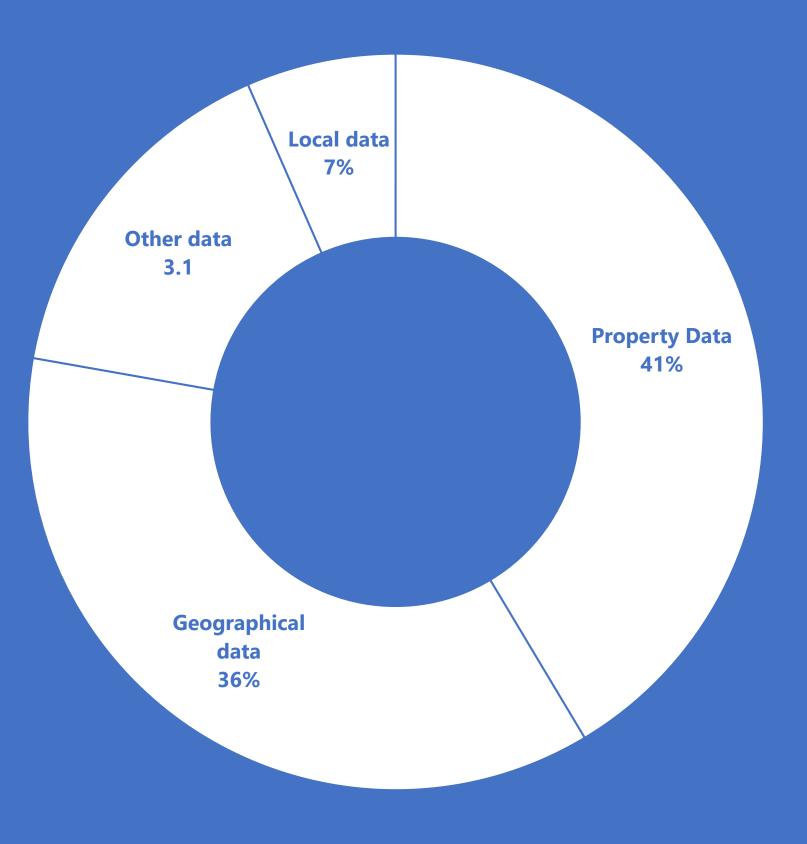
## 2.5 Andre land registry

Andre land registry works both for properties listed on the Andre real estate platform and external hosted platforms, it also provides professional standard used on both local and international land registry system as we work closely and collectively with acquired government issued licenses form supported country on the Andre real estate platform. Our land registry issued document is valid and provable on any legal tender. All customers interested in using Andre land registry system must be a registered member on the Andre real estate platform so as to be able to provide personal information and necessary documents to carry out land registry process and backup for issued land registry document on both Andre database and the blockchain public distributed database. To carry out the land registry process, a registered user logs into their user dashboard and access the Andre land registry panel, A certain amount of charged fees would be paid to carry out this process and this requested fee varies depending on the country at which this land is to be registered on. Once this payment fees have been made by the customer interested in carry out the land registry process, the Andre land registry system automatically collet the particular land to be registered and the customer details and all necessary land documents to carry out this process. The progress of this process can be viewed and tracked by the customer from their user dashboard. Immediately the process of land registry is completed by the Andre land registry system a notification is sent to the customer dashboard to download the newly issued document in required format for use in any legal request.

## 2.6 Andre home appraisal

Andre home appraisal technology is a digital home appraisal tool accessible on Andre real estate platform. It allows an appraiser to perform property valuation digitally on Andre network without the need to physically visit the property and at a much lesser fee, the system is designed to use a combination of data sources and algorithm to estimate the value of a home. Whenever a home appraisal request is to be carried out on a property on our appraiser system, The appraisal technology automatically collects the property location address, and some other basic information of the property such as, number of bedrooms, number of bathrooms, size, property age and other data of that property. After which the system accesses a variety of other external data sources to gather information about the property and the surrounding area, such as recent sales data, property tax records and geographic areas data. The system uses this data to generate an estimate of the property's value taking into account potential factors such as condition of the property, the local real estate market and other unique features of the properties. The appraisal system reviews the estimate and may make adjustments based on its machine learning knowledge and expertise, once the process is complete, the final report is generated and provided to the appraiser requested client. This process is fast, efficient and secured and has the ability to perform appraisal with shortage of quality and qualified appraisal system. Andre home appraisal technology is accessible to both properties listed on the platform or listed on an external platform and an appraiser can be done by both a potential buyer or seller of a property.

## ANDRE HOME APPRAISER TECHNOLOGY



## 2.7 Andre Explorer

The Andre explorer is a free to use platform application build on the Andre real estate technology and powered by the Andre real estate database and blockchain technology. This technology is built to enable the platform customers review historical transaction carried out from an account, publicly registered land registry and title deed done on the Andre platform, The Andre explorer can be used to carry out log proof of all public real estate activities done either by a property buyer or seller and most importantly the blockchain related activities done during the buying and selling of real estate on Andre platform. By design the Andre explorer provides a search engine that is built on both Blockchain technology and Andre database to allow users carry out full log process for legal data, documents or proof of purchase connected to a particular account address.

## Andre platform V.2 workflow

Below is the main flow of activities expected to occur in Andre platform as currently envisioned in purchasing real estate properties in Nigeria.

- 1. Sellers list property with the credible documents which proves he/she is the owner of the property
- 2. Buyers looking for a property finds the property with the search option on the platform
- 3. Buyers opens negotiation with the seller via our inbuild chatting system
- 4. If the buyer request for a home appraisal on the interested property then with an additional cost within 2 working days and home appraisal report done by the Andre home appraisal system will be prepared for the buyer and also made available for the seller to view

- 5. An Andre lawyer performs a due diligence on the property
- 6. If both parties agree on terms of purchase, they can then proceed to the payment stage
- 7. Buyer makes full payment for the property to the seller receiving address
- 8. Smart contract technology receives this action and automatically ownership is transferred from sellers to buyers
- Andre explorer records the title deed done by Andre title registry
- 10. If the buyer of a property request for a land or property registration, then an additional cost for the land and property registration would be issued, Andre land registry system will have the requested property registered and stored on the Andre explorer.

## **Our Mission and Vision**

Andre real estate network its created with the goal and vision to make property buyers lands investors easily have access to lands and properties around the globe by harnessing the power of the Blockchain sector.

#### Vision:

Our We're devoted in achieving our project vision by creating an energetic, positive, results-driven work platform focused on providing properties and Houses to the Masses for leasing and owning of properties on the long term. We rate our success by the results delivered to clients. Our morals are rated on our commitment to offer a top-notch platform for customer and clients.

### **Mission:**

Our mission is to make lands and properties available for the Masses around the globe to easily have access in buying/renting of lands and properties with the help of our platform. We aim to build a collaborative partnership with properties owner around the globe, based on transparency and mutual trust. As we expand, we aim to be committed to these principles which will serve as our guidelines.

# Charged by crypto and blockchain

Andre Real Estate platform and all Andre products will be backed by the Binance blockchain network and its virtual machine used for all smart contract on the Andre Platform which will be used and executed by every node of the network.

The blockchain protocol used by the Andre Network (Binance Smart Chain) 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.

Our technology selected blockchain platform 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.

The Andre token, will be used on Andre staking Dapp and all other Andre products to give rewards to participating users on the platform from all around the globe. In the same vein, BEP-20 compatible wallets would be available to investors for secured and easy transactions on Andre real estate platform. On the Binance Blockchain network, every transaction 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.

## **Target Audience**

Andre platform aims on bringing the general public as a means of using cryptocurrency as its main payment structure, as crypto over the years have been used globally. Although, there is also an advantage as the whole platform will not just attract crypto users, but the large number of individuals outside the crypto space, indicating the real estate clients, now this will be the biggest breakthrough for the platform, as the team will be aiming to bring in two of the biggest user-based sectors, in cryptocurrency and real estate into one project. With a community and a team that's committed and competent it will be more than possible to get our mission sorted out as the project matures over the years, the target is simple, bring everyone in the real estate sector, in the crypto sector to Andre platform and also

create an opportunity to reach out to none crypto users and real estate to see both sectors value and potential in order to being them onboard into Andre platform.

## How to grow the network

Growth on Andre real estate platform is fueled by chain of business growth characteristics, included are market demand, physical and digital marketing, advertising, partnership and collaboration, technological innovation, customer services and internal regulations.

There is a strong demand for the real estate platforms globally as it provides an effective way for people to search and find properties for sale or rent. Andre real estate platform typically offers a wide range of tools to help users search for properties based on their location, prices, size and other description, with results of detailed listing and photos of properties. Andre real estate platform also provide tools for buyers and rentals to connect with agents and brokers, scheduling dates for viewing and making offers or application of interest.

In addition, Andre real estate platform is designed for both non-technical and professional in real estate like agents, broker and property managers to market and manage real estate properties.

Over the course of long-term growth, the platform would be carrying out third-parties technology integration to allow comprehensive and more accurate view of real estate market to users. This third-parties partnership and collaboration are to expand global reach of the network and provide wide range of optional tools and resources for our users and build credible trust.

# USP for Andre real estate network

### **GLOBAL EXPOSURE**

Properties listed on the platform will gain exposure to international/domestic real estate buyer/rental. And this will be achieved by steady networking, marketing, promotion and global influencers advertise the platform on their various social media accounts. Thus, this medium of promotion will definitely act as an edge to bring in more exposure to properties listed on the platform for quick buys/rental on Properties.

### LIGHTER FEES

It's no story that, the crypto sector boasts of low feature on even transactions amounting to millions of US dollars, from a particular wallet on a phone. And this have helped users as they don't have to pass the bank system and having to request forms or even have to wait to carry out millions of dollars transactions on daily basis which will result to paying of huge fees. Andre real estate network identifies this and is willing to give users the absolute benefits of buying properties, and owning them with just a little fee paid to the platform as commission

#### **EASILY OPERATED PLATFORM**

The platform is built for clients to have easy access when using the platform to list or purchase a house for changing of ownership as the potential buyers or rental. There will be a guide tools on the platform for listing a property's and also when buying a property for fast deal to be carried out on the platform. High professional videos/pictures properties: According to studies homes online high-quality photos and videos sell 32 percent faster. Properties with more photos sell more quickly too. For example, a house with just one photo takes, on average, 70 days on the market. Properties with 20 photos, meanwhile, only take 32 days on the market. Thus, research shows that if the listing of a property has very high-quality videos and pictures there's every possibility that the property can sell higher.

#### NETWORKING

Networking is the sharing of information and services between people, businesses, or groups. It is also a way for individuals to grow their business. Andre real estate team will be reaching out to more people, groups and organization to increase the exposure of our platform globally/domestic.

#### **EVENT SPONSORS**

You spend money to make money, there will be some events to be sponsored by the Andre real estate team in order to gain more exposure and bring in more eyes to the platform and the project ecosystem. Eliminating agent and their fees: This is actually a mature boast to the real estate sector, as in traditional forms, owners tend to give their properties to agents, to help market and at the end sell them. But as we all know this process comes with a percentage for the agent, of up to 10% of the total amount in which the property was acquired with. Yes, 10% looks small, but what if, you're no longer giving an agent this fee anymore, because you as a property seller now deals with the buyers directly and gets a deal across the line. Yes, this is possible and Andre real estate network is making it a reality.

## **Tokenomics**

PROGRAM	PERCENTAGE/QUANTITY	
Supply	1 billion	
Liquidity	2% of supply	
Presale	30% of supply	
Development	10% of supply	
Team	10% of supply	
Partner	10% of supply	
Advisor	5% of supply	
Marketing	10% of supply	
Platform	5% of supply	
Circulating supply	18% of supply	

## **Vesting Period**

2.5% is the amount of token % that would be released to presale investors twice every month. First release will be on the  $15^{th}$  of each month, while second release would be on the  $30^{th}$  of every month

Round	Number of Tokens	%	Description
Presale	300,000,000	30%	Tokens sold as a part of the Presale round will be subject to a vesting schedule spanning a period of 20 months
Development	100,000,000	10%	Tokens allocated from the development pool will be subject to a vesting schedule spanning a 36 months period
Teams	100,000,000	10%	Tokens allocated from the team pool will be subject to a vesting schedule spanning a 36 months period
Advisors	500,000,000	5%	Tokens allocated from the advisors pool will be subject to a vesting schedule spanning a 36 months period
Marketing	100,000,000	10%	Tokens allocated from the marketing pool will be subject to a vesting schedule spanning a 36 months period
Partnership	100,000,000	10%	Partnership tokens are vested for the period of 36 months.

## **Products**

### **ANDRE-PAY**

Andre pay is a platform used bringing the fiat currency market and cryptocurrency market closer to each other with the aid of cryptocurrency lighting network allowing users to securely and conveniently buy currencies with speed and less fees.

### ANDRE NFT MARKETPLACE

A web3 NFT marketplace and system where users get to explore their creativity and create their own NFT art, carry out minting and utilize the right tools to actually have a suitable price tag for all NFT's for better selling and buying structure. With the constant fluctuation of NFT prices, this marketplace tends to eliminate excessive price range on NFT's and create an atmosphere for everyone to be involved in both listing and selling.

## **ANDRE-PLAY PLATFORM**

Andre Play app is a system designed to make users earn passively on the app where you get earnings by streaming music, videos and even download games to earn cryptocurrencies (Andre Token) and allow users have full access to unlimited fun time while earning.

#### ANDRE STAKING PLATFORM

A staking platform that serves as a means for all crypto buyers and sellers who desire to earn passive income in cryptocurrency of their choice as reward. Our staking Dapp is here to make staking in all BEP20 tokens possible by having two independent projects, one on their staking end while the other on the receiving end, making sure all token on bep20 can be used as a staking and reward system.

## **ANDRE P2P PAYMENT PLATFORM**

Our P2P payment system allows cryptocurrency financial transfer between individuals to send and receive crypto directly between each other without the need for intermediaries.

## Roadmap

Q1	Q2	Q3	Q4
website	IDO	Listing on exchange	Marketing
Social Media	CMC/CG/AUDIT	Farming	Andre-Play
Whitepaper	LP Staking	Mainnet	Andre NFT marketplace
Smart Contract	Beta Launch	Multichain	Andre pay
		Andre Staking Dapp	Andre P2P marketplace