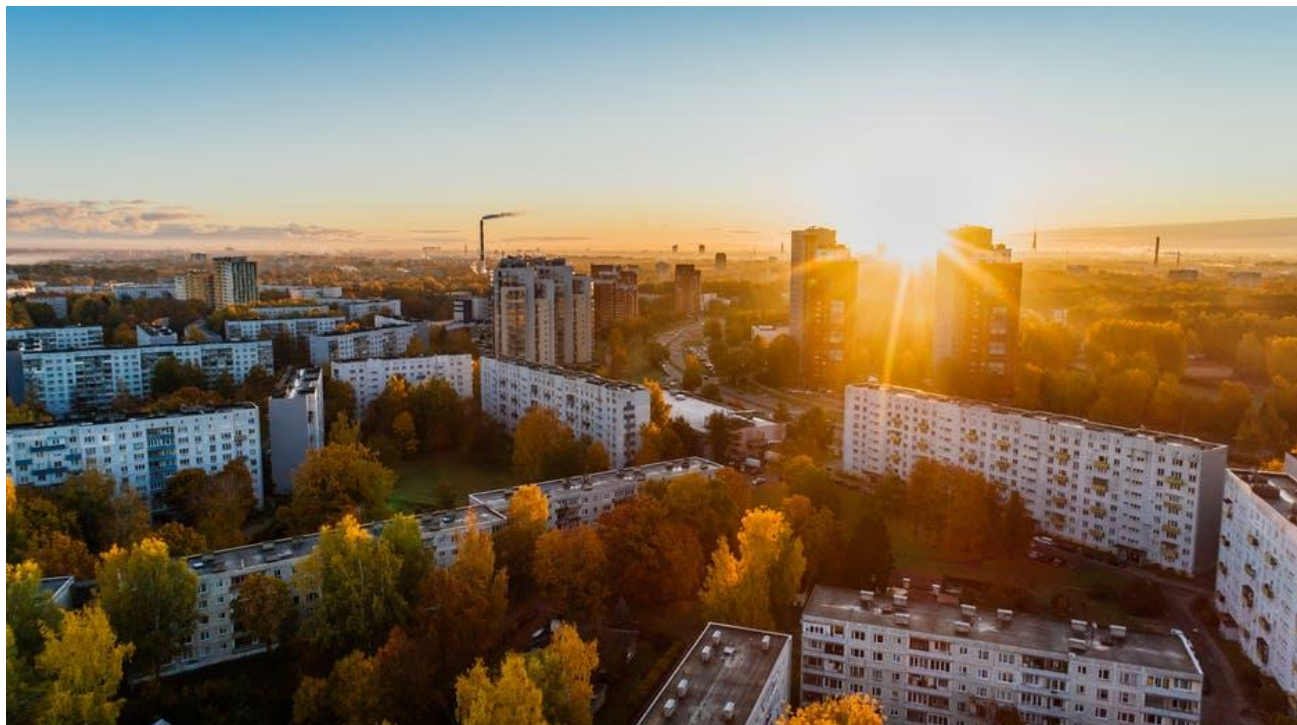


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# FTKA Real Estate Token

## Whitepaper 2.0



Please note that this whitepaper is a work in progress and the information in this whitepaper is current only as of the date on the cover hereof. Thereafter, the information, including information concerning FTKA real estate business operations and financial condition, may have changed. We reserve the right to update the whitepaper from time to time.

**1<sup>st</sup> Oct 2018**

Seller  
**FTKA real estate Ltd.**

Token Project  
**FTKA.io**

Blockchain  
**Ethereum Platform**

Proof type  
**Not mineable**

Token Name  
**FTKA Token**

Token Ticker  
**FTKA**

Sale Dates:  
***Pre-sale***  
**Start 5<sup>th</sup> Nov 2018 - End 16<sup>th</sup> Nov 2018**

***Public sale***  
**Start 16<sup>th</sup> Nov 2018 - End 31<sup>st</sup> Mar 2019**

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## Introduction

FTKA token is presented to you by FTKA, a full-service residential and commercial real estate company with capabilities in Investment, Finance, Asset Management, and Construction. We focus on acquiring and managing rental properties for residential and commercial purpose in urban cities around the world.

## Abstract

Real estate is one of the oldest forms of investing. It is even considered one of the safest and simple ways to invest money in the modern world. Besides that, the real estate market is changing from a local to a global market. Today's globalization affects the traditionally real estate market by attracting investors abroad.

Investing in real estate overseas is a complex process. Investment in foreign real estate requires active and ongoing management, administration and transparent finance. Investors cannot overlook the holds out of a potential international investment. Real estate investments overseas are expensive creating a barrier for foreign investor and also denying investors the control of their funds. Therefore, they require coordination from individuals to facilitate the investment. This creates the need to present a decentralized solution.

We will use cryptocurrencies to facilitate investments and transactions on a global scale. We seek to achieve this through the utilization of the core principles of the blockchain: fairness, accessibility, transparency, and trust while applying them to an already existing, operational and licensed portfolio.

## Real Estates Market Opportunities

**Real estate market involves buying, selling and renting, leasing of property for commercial and residential usage. According to Grand View Research, Inc., the global real estate market is expected to generate revenue of USD 4,263.7 billion by 2025. The commercial real estate business had grown exponentially in the last decade owing to increased number of key players entering the regional market. Government reforms, lower rentals, and mortgage rates in the developing countries are likely to boost the market over the forecast period.**

Recent studies by the United Nations shows that approximately 50% of the population lives in urban areas and this figure is set to reach up to 65% in the forecast period owing to the migration into cities which then turn into megacities with bustling urban amenities and lifestyle.

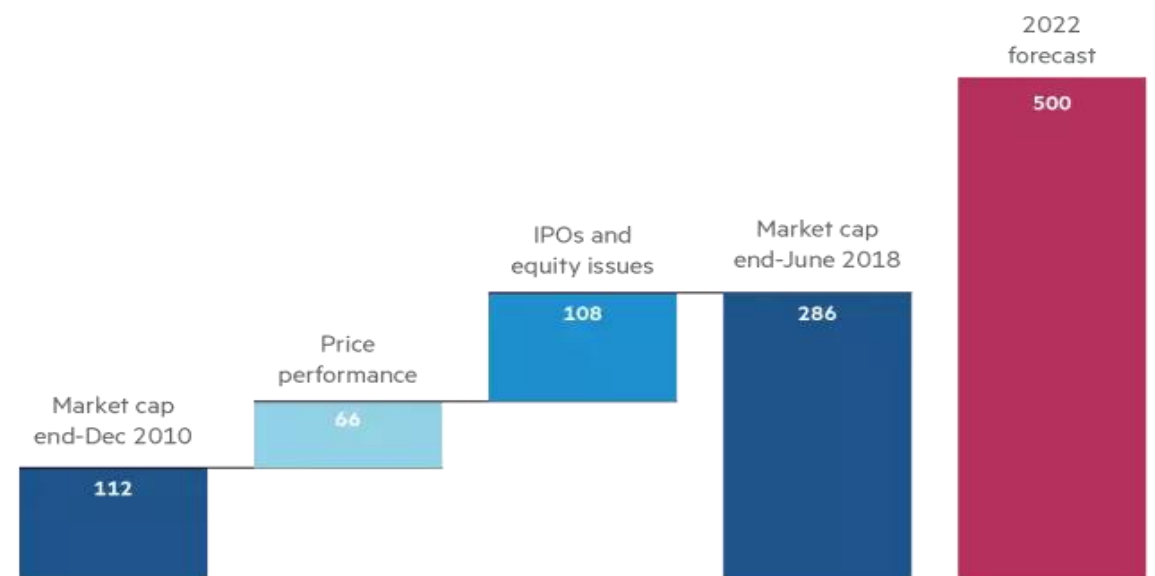


The market capitalization of the benchmark FTSE Epra Nareit Developed Europe listed real estate index is forecast to double to €500bn by the end of 2022 from around €250bn as at December 2017, according to Kempen, the Netherlands-based bank and investment manager. The benchmark index has already doubled in size since 2010, and it was helped by a number of real estate companies listing on the German stock exchange, such as Vonovia, LEG, Grand City Properties, and ADO Properties. Specialty or alternative real estate sectors are growing at a faster pace in Europe than traditional assets such as offices and retail, but they still represent a far smaller share of the overall listed property market in Europe than in the US.

Dick Boer, head of real estate at Kempen's corporate finance unit, said he expected to see more real estate companies focused on logistics, healthcare, and self-storage to seek stock market listings and providing new opportunities for institutional investors. "European listed real estate offers a rock-solid growth profile if you look at the market's fundamentals and cash flow," said Mr. Boer.

### Market value of listed European real estate sector

FTSE EPRA/NAREIT Developed Europe index (€bn)



### Challenge

The world population and migration have various impacts on the structure of a city. One of the most significant impacts on the real estate industry is that residential land is used to predominate over other land uses. In fact, there are urban cities that have difficulty in keeping the supply of living space in balance.

*“How can we ensure that urban cities remain sustainable for everyone on the long term?”*

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## Solution

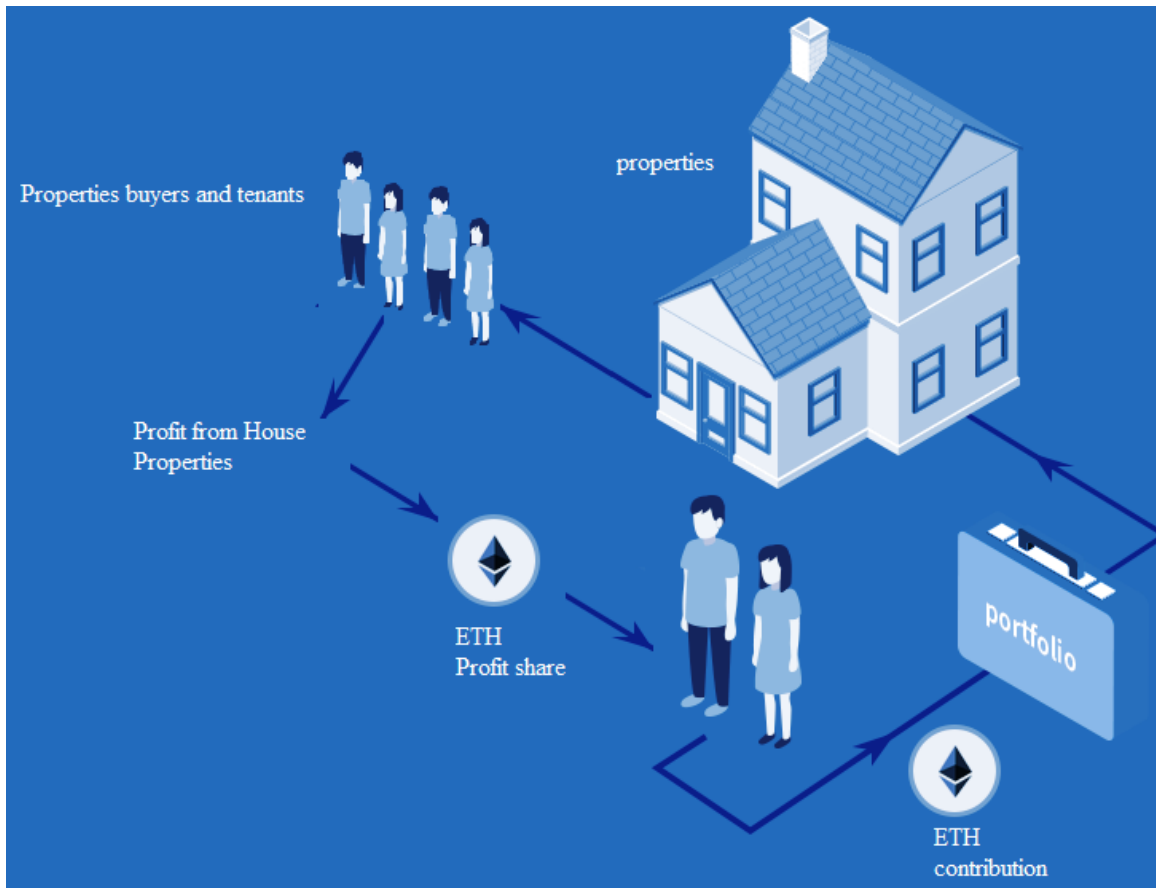
Globalization creates an interest for foreign investors to invest in overseas real estate markets. FTKA offers crypto capital to make it easy, quick and transparent for international investors to invest in these markets.

FTKA will focus on rescuing empty or abandoned properties that can be redeveloped into residential or commercial usage. Remodeling these properties with sustainability in mind will contribute to a positive impact on the world's energy consumption.

## FTKA Business Model

### FTKA Business Model





### **Vision**

The real estate projects that FTKA real estates carry out add short and long-term, social and economic value to the community, connecting urban cities and exploiting opportunities. Our property selection is based on customer needs, innovation, and successful solutions.

### **Goal**

Expanding to a global level, reaching 10 new countries such as Croatia, Germany, France, Greece, Belgium, Portugal and many more in the upcoming 3 years.

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## 1. FTKA blockchain tokenization

Fundraising and the use of FTKA Tokens will help finance portfolio growth, development, and marketing. FTKA team is raising approximately € 25 million.

We use blockchain because of the:

### ✓ **Costs reduction**

There are many parties involved in a real estate transaction.

These parties all have their own bookkeeping. This is logical, but with the result that small amounts of data are spread out in different locations.

It must be communicated back and forth to gather information. The costs incurred can be reduced by implementing blockchain. When all parties keep the administration on one blockchain, each authorized party can immediately view the data.

### ✓ **More trust**

Because processes of data management can be automated by blockchain, there is less chance of human error. A higher level of trust can be guaranteed through the implementation of blockchain.

If all data is on the blockchain, it is also impossible that a fraction of this data is lost due to external causes such as fire, damage, burglary, theft or water damage. This is because multiple computers have a copy of the blockchain.

### ✓ **Increasing efficiency**

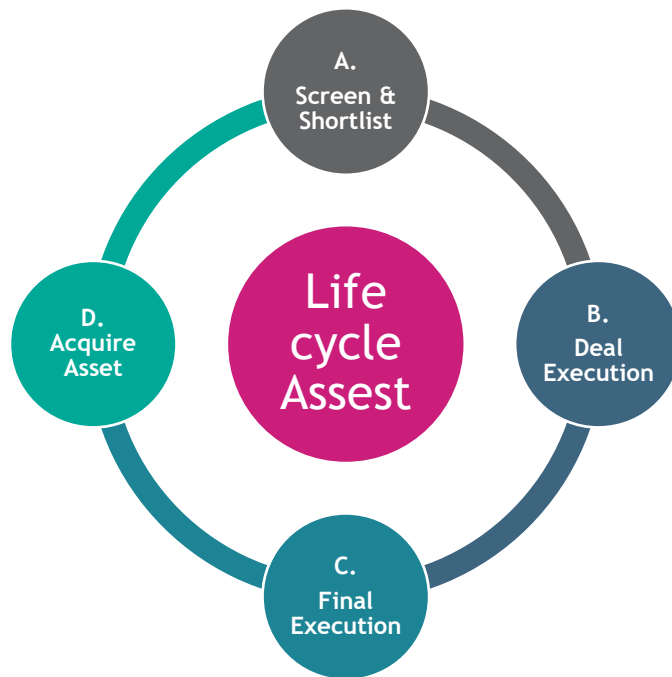
The process can be carried out faster by using blockchain because all parties have direct access to the data. The viewing of data, the processing of data and the authorization of data can be much faster. Also, the speed at which a transaction can be processed is faster when it is paid via a blockchain with a digital currency. This is particularly favorable in international transactions because this type of transaction takes a relatively long time.

Especially with large amounts of money involved.

By switching to a blockchain, control functions of banks and notaries also change. The time that a notary takes to work on a house can be significantly reduced. The transparency that the blockchain offers makes it possible to follow the process as a third party, often up to the second accurately. This allows blockchain to respond to developments quickly. With this, you create the opportunity to offer the buyer and other parties an excellent service experience.

## 2. Assets acquisition

FTKA asset manager will be responsible for all decisions to acquire properties with the funds raised from the Token Sales. The portfolio will include houses, apartments, and blocks. The diagram below lists the processes FTKA will undertake to acquire the properties.

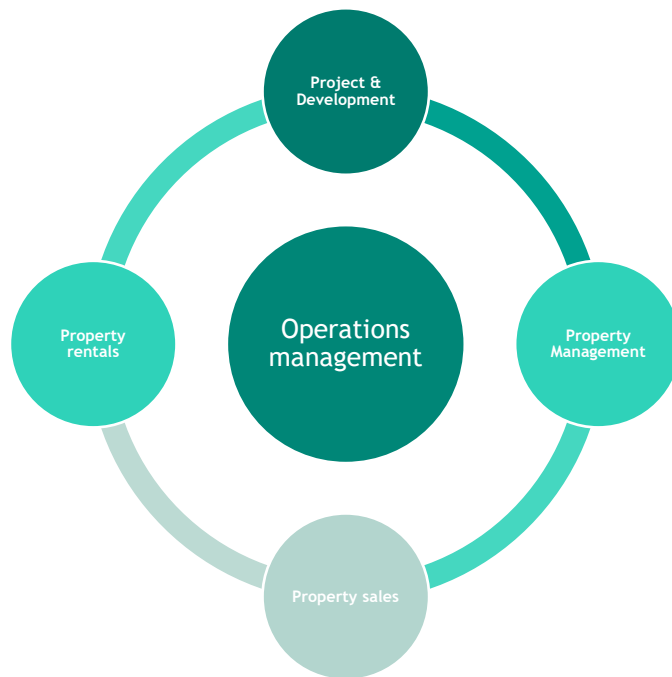


- A. **Screen & Shortlist:** Asset manager and advisors follow the guidelines to screen and shortlist properties after initial viewings.
- B. **Deal Execution:** The team with the intention to acquire relevant properties enters the sale process on an exclusive bilateral basis or via an auction. This process includes exercising due diligence (technical, structural, financial, commercial, regulatory and legal), initial terms negotiations, price valuations and the submission of price offers.
- C. **Final Execution (Negotiation):** The purchase price and final terms in the sales and purchase agreement (SPA), including relevant indemnities, guarantees, and other items, are negotiated and finalized before the SPA is signed.
- D. **Acquire Asset:** Once all relevant requirements are satisfied, the asset manager authorizes payments to acquire the property.

### 3. Operations management

Operation manager will be responsible for the successful and timely delivery of development projects and initiatives. As a member of the operations team, s/he will be responsible for a collection of (primarily) apartment properties. You will direct a team of on-site maintenance personnel responsible for the day-to-day operations of a property, collaborate with property managers on mid- and long-term projects, and report to the Director of Operations.





## FTKA Tokenization

FTKA token is the collection of funds through Crowdfunding. As an investment token, they will represent a fractional ownership in the investment through the token in all assets that the FTKA Token is representing.

Approved contributors will receive newly generated FTKA Tokens (“FTKA”). Debut tokens from the Initial Token Sale will be priced as discussed in the “Initial Token Sale” section.

The FTKA Real Estate Token (FTKA) is being issued on Ethereum blockchain and will become tradable on the Decentralized Exchange (DEX) on any 3rd party crypto token exchanges.

Why FTKA on Ethereum blockchain?

- ✓ is a global public blockchain platform.
- ✓ high level liquidity opportunity.
- ✓ It allows smart contracts and has many possibilities to set up a “wallet”.
- ✓ offers easy-to-use, highly functional platform for person or organization.

## Why invest in FTKA Tokens?

- ✓ Funds collected will be invested into real assets. This means your investment has a real value.
- ✓ We offer a profit share of 70 % of the net revenue of the projects (after costs, expenses, management and taxes) and it will be distributed to FTKA Token each year. With this revenue, tokens will be bought from the market.
- ✓ We offer a BUYBACK- and BURN program. Participants can easily sell their tokens to FTKA if they wish to. In that case, FTKA Real estate can offer up to 5% over the release price. Once sufficient tokens are available, they will be burned.

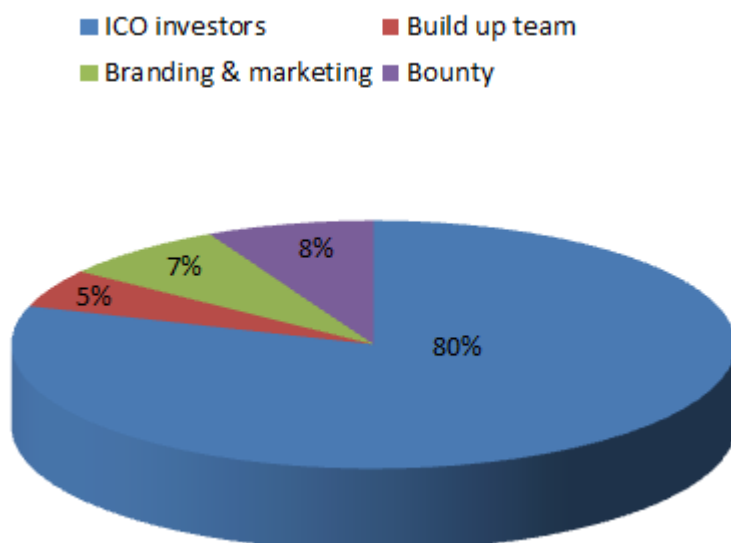
## Initial Token Sale

### Token details

<b>Token Name:</b>	FTKA Real Estate Token
<b>Token Shortcut:</b>	FTKA
<b>Token type:</b>	Security Token
<b>Total Supply:</b>	1.000.000.000 Token
<b>Token Sale:</b>	800.000.000 Token
<b>Token Reservation:</b>	200.000.000 Token
<b>Project Protocol:</b>	ETH
<b>Price 1 ETH</b>	5000 FTKA
<b>Decimals</b>	8

Public sale	Token Price (EUR)	Discount	Cap	Start date
<b>Final round</b>	€ 0,040	Week 1 25 %	€ 25.000.000	16 Nov 2018
		Week 2 20 %		
		Week 3 15 %		
		Week 4 10 %		
		Week 5 5 %		
		From week 6 0%		

### Initial Distribution



## Token Sales Contribution



## Token Sale schedule

### LIMITED TOKEN FIRST-SALE

- ✓ A public round with a limited token supply offered for sale to small audience of private investors during a pre-sale marketing campaign.
- ✓ Campaign start— 5 November, 2018. Campaign last 10 days.
- ✓ Token supply: up to 200.000.000 FTKA Token.
- ✓ First-sale Bonus Reward (40%)

### PUBLIC TOKEN SALE

- ✓ A public round with token supply offered for sale to a wide audience of private investors during a public sale marketing campaign.
- ✓ Campaign start— 16 Nov, 2018. Campaign last — 31 Mar, 2019.
- ✓ Token supply: up to **600.000.000** FTKA Token.
  - Week 1 > 25% token bonus
  - Week 2 > 20% token bonus
  - Week 3 > 15% token bonus
  - Week 4 > 10% token bonus
  - Week 5 > 5% token bonus
  - From week 6 > 0% No bonus

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## How to Buy FTKA tokens

### *Pre-sale*

**Start 5<sup>th</sup> Nov 2018 - End 16<sup>th</sup> Nov 2018**

The easiest way to purchase FTKA tokens during this stage is to register for the Token Pre-sale form on our website.

### *Public sale*

**Start 16<sup>th</sup> Nov 2018 - End 31<sup>st</sup> Mar 2019**

The easiest way to buy FTKA tokens is to send the ETH to the FTKA Smart contract address. The FTKA tokens will be transfer to your address.

Make sure you have a ETH wallet.

## Our buyback/Burn program

Starting from July 2019, 10% of all net profits generated by FTKA real estate are being used to buy back & burn FTKA tokens. This means that literally 10 cent of every single dollar/euro of profit earned by FTKA flows back into the FTKA Token holders market. This is besides the profit share.

Our commitment for the first year (2019) is to buy back 5.000,000 FTKA tokens. All FTKA bought back will then be sent to the public burn address to be burned.

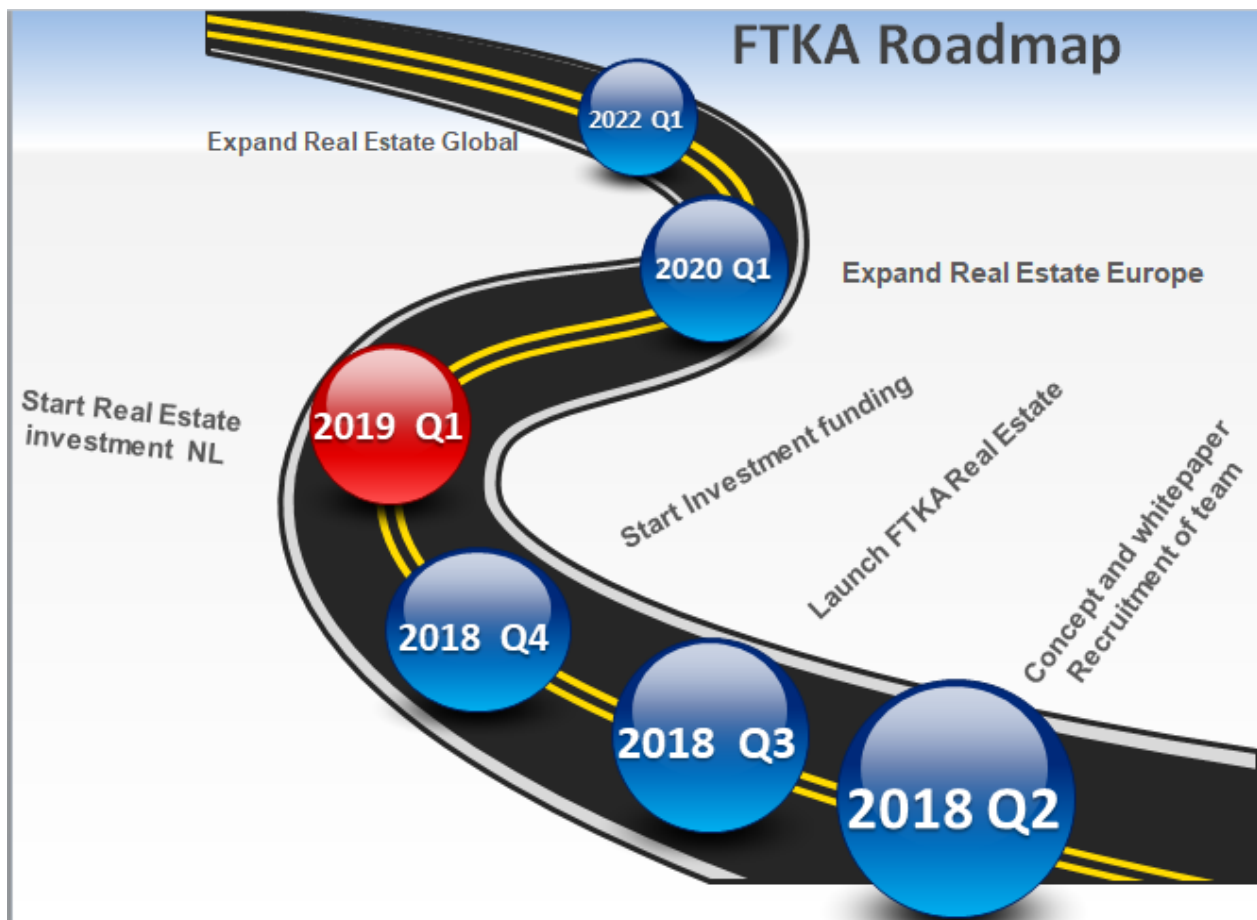
The total buyback of FTKA will be equivalent to 50% of total supply, or approximately 500 million tokens. On reaching this level, the buyback process will be stopped.

This is a sort of repayment program that serves the best interests of our token holders.

### **Details**

Numbers & Figures Buyback & Burn July 2019

## Roadmap



## Team

### Kevin Simid

#### **Co-founder, Blockchain & Real estate expert**

Kevin “K-brain” extensive background in Information and technology, Project Management, and Real Estate Sales has made him a vital part of the team. Kevin has what it takes to bring the Blockchain technology and Real estate together. Kevin has been engaged in online projects since 2004. He has developed and launched a number of online projects.

### Marcella Taylor

#### **Co-founder & Marketing expert**

Marcella has a background in Marketing and has helped build multiple successful businesses over the years. With a BA in Business Management, Marcella has a passion for business, real estate and helping people achieve their goals. She specializes in Buying and Selling residential and commercial properties.

### Ruud Flaire

#### **Co-founder & Financial Expert**

After finishing his MBA, Ruud started his career in the financial sector at Lehman Brothers until the company went bankrupt. When it comes to financial numbers and knowledge Ruud is a genius.

---

## **Jessi Kea**

### **Co-founder & Sales manager**

Jessi began his career in Real Estate Sales in 1995, and quickly became an award winning agent. After serving as the Sales Manager for a leading Istanbul firm, he started his own real estate company, in 2005. Jessi has spent many years overseeing the Acquisitions Department for a Commercial Real Estate Developer; buying and selling commercial properties and assisting with the development of real estates. Jessi has extensive knowledge of investment strategies, development opportunities and the governmental permitting issues involved at all levels of the development phases.

## **Dimitri Tornikov**

### **Full stack developer**

Dimitri has graduated as an Informatics Engineer at Saint -Petersburg State University, Russia, An has more than 10 years of experience in commercial development. He has an extensive list of projects implemented, varying from corporate sites to websites of state-owned enterprises, ministries, and large banks. He uses advanced technologies in development to ensure that the services perform at their best.

### **Advisors**

- Bert Morgan
- Elin Brown

## **Conclusion**

The purchase and rental of real estate is a lucrative and secure business. Not only the value of the property is increasing with high probability, but the leasing of real estate is also quite easy due to high demand. The disadvantage is that the laws for the protection of tenants greatly favor's them. Even a tenant who cannot or does not want to pay the rent is very difficult to remove from the apartment. A sufficiently good reference of the tenant is indispensable. A collection Procedures register output provides further protection.

When we decided to launch FTKA, we considered traditional funding methods, but in today's venture capital world, new real estates companies are rarely funded because the market is owned and controlled by the existing monopolies. In addition, funding a startup with venture capital puts you in a position where you need to be frequently raising additional funding, which takes your focus away from your main goal of growing the company. With a Token Sale, you build a community of users, clients, and partners that believe in your vision, with enough funding to focus on executing that vision for the next 5 years, instead of raising more funding.

## **Disclaimer**

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FTKA real estate will strive to serve in the best interest of the token holders; there might be cases where other key stakeholders' interest might not be aligned with the token holders' interest, in which case FTKA real estate is permitted to make a decision against the interest of the token holders. This means that token holders have limited rights of recourse against FTKA real estate in the event of disputes

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**FTKA real estate:**

- ✓ does not guarantee that an active secondary market will necessarily be developed for the FTKA Tokens. As a new entity as well as the issuer of the tokens, FTKA does not have an operating history prior to this project.
- ✓ does not provide advice on investment, legal or tax nature and nothing herein should be construed as being financial, legal, tax or other advice.
- ✓ does not represent that any products and services discussed herein are suitable for any purchaser who may or may not wish to purchase.
- ✓ has no control over, does not assume any responsibility for and does not make any warranties or representations as to, any third-party content or websites, including but not limited to, the accuracy, subject matter, quality or timeliness.
- ✓ has taken all reasonable care to ensure that the facts stated in this document are true and accurate in all material respects, and that there are no other facts the omission of which would make misleading any statement in the document, whether of facts or opinion.
- ✓ An investment in the FTKA Real Estate Token involves certain risks. Token sales are largely conducted and considered as either unregulated forms of crowdfunding or unregulated exchanges of cryptographically represented value. However, regulation interpretation and laws vary by jurisdiction. They involve and relate to the development and use of experimental software technologies and even business models that may not come to fruition or achieve the objectives specified in the information provided to contributors (e.g., any whitepaper).
- ✓ FTKA Real estate warns FTKA token holders that the purchase of FTKA tokens represents a very high risk to any participating contributors.
- ✓ Activity should only be undertaken by those with substantial knowledge and that are also able to understand the rules related to the token being offered.
- ✓ Your contributions may ultimately result in a usable or valuable token, and the value of your contributions may, therefore, be subject to total loss.
- ✓ does not give any warranty that the current regulatory regime will not change and that FTKA tokens will remain unaffected by any regulatory changes in the future.



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- ✓ not registered as financial institutions, financial advisors, or any other regulated activities under the Securities and Futures Act in the Netherlands
  - ✓ does not have any fiduciary duties towards token holders as a non-regulated entity.
  - ✓ is not responsible for any risk involving third parties, before, during and after the token sale, such as incompatibility of wallets, third-party fraud or security breach, which may incur some or all losses of the tokens purchased. Technology and Third Parties Risks As “token” is by nature recorded on a blockchain, which is in itself a still very nascent technology, substantial risks exist just by owning FTKA tokens. FTKA real estate does not make any reliability claim regarding the underlying blockchain technology that FTKA token will be created on as such things are beyond FTKA real estate’s control. The manner of which “token” will be created, transferred, and kept, will also likely involved third parties, such as wallets (software or hardware), and exchanges. FTKA real estate does not represent or assure that it can prevent external factors from having a direct or indirect impact to token holders.

### **Risk of changes in regulation**

- New laws and regulations could have an impact on the FTKA’s results of operations and financial condition.
- Terrorist acts, other acts of war or hostility and geopolitical, pandemic or other such events may result in economic and political uncertainties which could have a material adverse effect on international economic conditions and more specifically on the Issuer’s results of operations, financial condition or prospects.
- Overseas taxation: The Issuer may be subject to tax under the tax rules of the jurisdictions in which it invests.
- Changes in tax legislation or practice: Statements in this document concerning the taxation of FTKA Token holders or the Issuer are based on International tax law and practice as at the date of this document.
- Risk of damage to reputation and negative publicity: The Issuer’s ability to retain existing management contracts and client relationships and to attract new business is dependent on the maintenance of its reputation.
- The Issuer is vulnerable to adverse market perception as it operates in an industry where a high level of integrity and client trust is paramount.
- Any perceived, actual or alleged mismanagement, fraud or failure to satisfy the Issuer’s responsibilities, or the negative publicity resulting from such activities or the allegation by a third party of such activities (whether well founded or not) associated with the Issuer, could have a material adverse effect on the financial condition, results or operations of the Issuer.
- Litigation Legal proceedings may arise from time to time in the course of the Issuer’s businesses. The Directors cannot preclude that litigation may be brought against the Issuer and that such litigation could have a material adverse effect on the financial condition, results or operations of the Issuer.
- Risks related to the FTKA Tokens generally: The EU Directive on the taxation of savings income may result in the imposition of withholding taxes in certain jurisdictions Under Council Directive 2003/48/EC on the taxation of savings income (the Savings Directive), Member States are required to provide to the tax authorities of other Member States details of certain payments of interest or similar income paid or secured by a person established in a Member State to or for the benefit of an individual resident in another Member State or certain limited types of entities established in another Member State. For a transitional period, Austria is required (unless during that period it elects otherwise) to operate a withholding system in relation to such payments.

### **Contact**

FTKA website: <https://ftka.io>



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For more updates, subscribe to our website.

For more questions, visit our <https://ftka.io/#faq> to view our FAQ list

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Twitter: <https://twitter.com/ftka16>

Reddit: <https://www.reddit.com/u/ftka/>

Email: [contact@ftka.io](mailto:contact@ftka.io)

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