



# **WHITEPAPER**

Innovative project of a construction company  
SAIS BVBA (Belgium)

## ANNOTATION

Cottage is an innovative project of the SAIS BVBA construction company, registered in Belgium. The company has been doing business in the European Union for 10 years, organizing the construction of real estate, mainly private houses, as well as providing various construction and repair services. At the moment SAIS BVBA expands its presence in the market. The construction of real estate in Belgium, Spain and the south of France is planned.

Now we are going to combine the best practices and experience in the construction industry with innovative ideas and trends that have already started to change the real estate market. The Cottage project aims to apply the technology of blockchain and smart contracts in the implementation of construction and development projects.

The Cottage project offers the opportunity to **BUY** and **RENT** real estate built by **SAIS BVBA**, including custom-made in the territory of the European Union, for **CRYPTOCURRENCY**, and at the same time to reduce transaction costs for the implementation of the facilities. The ICO participants of the project get the opportunity to **INVEST** in the real estate with digital assets, regardless of the volume of investment and the jurisdiction of the investor himself.

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## INTRODUCTION

The real estate market is so large that it is difficult to assess on a global scale. At the same time, the total volume of transactions is estimated at \$ 1.4 trillion, and market capitalization has already exceeded the \$ 200 trillion barrier.

Real estate is traditionally one of the most reliable assets. In 2017, the volume of investment transactions in the global real estate market is estimated at only \$ 700 billion. The size of the professionally managed global real estate investment market has grown slightly from \$ 7.1 trillion in 2015 to \$ 7.4 trillion in 2016. The real estate market traditionally hasn't got the lack of investments. And the value of assets is continuously growing.

North America, Europe and Asia are among the most popular regions of investments in real estate. For us, the most attractive are the countries of the European Union, where we have been building business for more than 9 years, have accumulated enough experience and opportunities to implement large-scale business projects.

In addition, the European real estate market continues to be characterized by economic growth, limited supply and relatively attractive price. The slow but sure exit of the Eurozone from a protracted crisis leads to an increase in investors' interest, the purchasing power of citizens, the inflow of foreign capital and, as a result, an increase in demand for real estate. Replenishment of the vacuum is already manifested in the volume of construction of new real estate increase and an increase in the demand of investments.

Although the real estate market is a conservative and traditional industry, as we will show below, it is ready for changes. New technological and social trends are able to change it, giving investors who first saw the new opportunities to get additional profits.

**We see several trends that change the market and provide an opportunity to earn more than with a standard investment in real estate.**

### Blockchain

The searching of a new technology that gives more guarantees of the impossibility of falsifying important information than existing ones began with the appearance of writing and continues to this day. In 1991, when humanity had already passed the way from stamped stamps to the appearance of digital marks, Stuart Haber and W. Scott Stornett first theoretically described the possibility of creating a chain of information blocks.

In 2008, blockchain technology was used in practice in the network of the bitcoin ecosystem. But do not confuse these concepts: blockchain is a technology, and crypto currency is one of the options for using this technology.

The technology of blockchain is increasingly called the engine of the fourth technological revolution. The main value of blockchain is that it brings confidence in the sphere of any interaction, where it is not enough. Trust is controlled by technology that can't be bribed or seduced, and it is still very expensive and difficult to break, with a small probability of success. This allows to abandon the existence of intermediaries, and, consequently, to increase both the speed of decision-making and the transaction itself, and to reduce commission costs to third parties in all industries where there is a need for them now.

So, blockchain can be used wherever there is a question of trust. Operations with assets such as real estate are no exception.

According to the forecast of the Accenture consulting company, in 2018-2024, the blockchain will spread to many different types of assets, and by 2025 it will become a mass phenomenon and an integral part of the world capital.

As a rule, the implementation of blockchain in the real estate sector will take place in three directions:

- transfer of the property register rights to the blockchain;
- transfer of document circulation on real estate transactions to for blockchain;
- property tokenization.

In some countries of the world, experiments on transferring the state property to blockchain are already under way. It is assumed that this will ensure reliable storage of data on property rights and reduce the time of registration.

But for private companies, the second and third directions are optimal, which makes it possible to fix transactions on owning real estate through tokens. The work of the Cottage project is planned in the same direction.

## Crypto-currencies and tokens

Bitcoin became the first crypto currency in history. Its popularity is indicated by the fact that at the time of writing this document, according to CryptoCurrency Market Capitalizations, its capitalization exceeded \$ 100 billion for the first time in history. The total capitalization of the crypto currency exceeded \$ 170 billion. Now bitcoin is growing at a record pace. But, what will happen tomorrow, no one can say for sure. Some experts say that the bitcoin rate may collapse at any moment, others are confident that its rate will only grow. This applies equally to other currencies. In just 9 and half years, more than a thousand of crypto-currencies and tokens based on blockchain technology were created. The total number of owners of crypto-currencies in the world is about 12-13 million people.

**There are a lot of reasons to believe that investors who earn on the crypto currency will soon want to move part of their capital into a less risky and simpler, real and reliable tool - real estate.**

Having earned in growing markets, investors will want to invest part of the money in more stable assets. The purchase of real estate for crypto currency is a trend that is already gaining momentum around the world. The first deals were made earlier. In September 2017, the first deal with a real

estate object entirely made in bitcoins was made in Texas: the total cost of the new mansion was transferred to the seller-developer in the cryptocurrency, after which he converted it into dollars.

After only a few days, a similar deal was announced in Ukraine. Here the sold asset was the apartment in Kiev. It was exchanged for the ETH crypto currency using the Ethereum block contract. This is the first real estate transaction registered in the Ethereum network. In this case, both the seller and the buyer paid taxes to the budget from the transaction - albeit in fiat money. At the same time, the transactions fully complied with the legislation of the country where the real estate was located, and neither in the first nor in the second case, it was not necessary to make any changes in advance.

However, investors who have already felt the taste of profit, which new technologies can provide, will purchase real estate without excessive conservatism. Today, for bitcoins and other cryptocurrencies, you can buy a lot, including real estate. And you can buy tokens, provided by real estate.

**As the number of cryptocurrencies and their capitalization increases, the demand for tokens provided by real-world objects will increase. And, consequently, such tokens become an attractive object of investment with constantly growing value.**

If in 2016 the trend was blockchain and cryptocurrencies, then in 2017 - ICO and tokens. Over the first half of 2017, more than \$ 1.2 billion was raised in the release of tokens.

There are several types of tokens. One of them is tokens, secured by assets of the material world. Tokens of this category certify the rights of their owners in relation to objects of the material world. Such objects can be a share in the right to use real estate. This project uses just such tokens, which are provided by the real estate under construction.

### **Crowdfunding and ICO**

Not so long ago, it was difficult to implement a project that required investments, especially if conservatively thinking investors do not believe in the success of the idea.

However, now, the development of the global communication infrastructure and the emergence of instant money transfers has given entrepreneurs the opportunity to collect enough money for realization of the project by increasing the number of small investors. This investment has been called crowdfunding, in fact it is a process of raising funds for various purposes with the help of people interested in the project.

The leader of the crowdfunding market today is the Kickstarter platform that has been developing rapidly since 2010. All the time, Kickstarter helped to raise more than \$ 3 billion, more than 13 million people supported at least one fund-raising campaign.

Today, ICO is replacing crowdfunding. Initial Coin Offerings (ICO) is the process of publicly attracting investments in the form of a crypto-currency in a business project in exchange for providing its own tokens.

ICO and crowdfunding are similar - they represent a way of financing the project at an early stage, without the need of complex legal procedures. Today, ICO is mostly conducted on the Ethereum platform (75% of all issues), which determined our decision in choosing a site for placing the Cottage project tokens.

## Sharing Economy

Sharing Economy is an economic model based on the collective use of goods or services. Instead of owning something, people borrow or lease assets belonging to someone else. This is a social and technological trend that is already changing the world.

The UK forecasts growth in the economy of joint consumption to 9 billion pounds by 2025. The model of the economy of joint consumption is used when the price of a particular asset is high and the asset is not used completely all the time. This model ideally suits the real estate market, creating a huge rental niche in it.

The advent of the Internet made the process of finding each other easier for asset owners and those who try to use these assets. This kind of interaction is sometimes called the peer-to-peer lease market (p2p). At the new stage of the transformation of this market, we see the optimization of the next step action search - the conclusion of a lease agreement and related payments, as well as ensuring a high transaction speed with guaranteed procedure safety. And at this stage, the technology of blockchain and smart contracts plays its role.

Especially rapid development of the economy of joint consumption in the real estate use has been in the Eurozone that is familiar to us. The percentage of demountable housing here varies from 7.5% in Spain to 54.3% in Germany. And the profitability of this business continues to create an additional offer on the market.

## Eco houses

Today, the problem of saving energy resources is very acute in the countries of the European Union. And among the priorities of most European countries is the introduction of technologies that will help to abandon traditional energy sources. Eco houses are built with relation to these technologies. Outwardly they are not unlike ordinary ones - they are attractive outside and comfortable inside. However, solar energy plays the most important role in the heating of eco-houses. Solar panels are installed on the roofs of buildings for its accumulation, the energy of which is sufficient for everyday needs of eco house residents.

In winter, when there is not enough energy of the sun, the inhabitants of eco-houses use autonomous generators that can function on biogas. Eco houses are very popular in central Europe - here their construction is very fast. The architecture of these houses is directed to the maximum effective retention of the construction heat. In addition, to construct eco-houses only environmental materials are used, that do not harm the nature - wood, soil blocks. Thus, these buildings not only consume energy efficiently, but also do not pollute the environment. The maintenance of such real estate requires lower costs, and hence is commercially profitable.

## Cottage Project

We see large, but not yet realized, opportunities to optimize business processes in the real estate market by introducing new technologies and using their potential to create a more efficient economic model. The Cottage project will maximize the benefits of rapidly growing trends and, if possible, mitigate the negative effects of the transformation of the industry that we see now. In addition, we are opening a new way of investing in real estate markets.

The world of the fourth technological era is the active development of crypto-economics, where traditional national currency systems exist either in parallel with crypto-currency systems or they penetrate each other. Either way, digital assets will not go anywhere, and the most flexible jurisdictions in their evolutionary strategy (Switzerland, Norway, Malta, Singapore) actively implement their use, while emerging economies see this as a chance for a better life.

At the moment, there are, in fact, two large territorial areas, where 90% of the holders of assets are in the form of crypto-currency: Europe and the United States. The Cottage project is able to give these people, especially representatives of the European continent, where the founders of SAIS BVBA have been conducting their business for a decade, the opportunity to use their digital assets as means of payment when buying real estate. The company intends to expand the volume of construction of eco houses that do not generate waste and use energy only from renewable sources. It is possible to purchase both ready-made objects and construction on request.

**The Cottage project envisages the participation of all comers in the investment of SAIS BVBA's construction of new facilities in Belgium, Spain, France and other countries in exchange for receiving dividends from the profits brought by these facilities.**

We intend to realize the full potential of the p2p model and the technology of distributed registries to reduce losses when performing transactions through intermediary structures.

First, the use of blockchain technology and the implementation of the logic of a smart contract can guarantee an honest distribution of assets between counterparties, which eliminates the need for intermediaries.

Secondly, the unique feature of the project is that all interested parties: buyers of real estate, tenants and investors, interact directly with the owner of the facilities - the Cottage company, which is also the issuer of tokens, which eliminates not only the costs of intermediaries, but also increases trust between counterparties.



## Business model

We intend to deal with the implementation of construction projects in European countries. That's what we did before. But now we will do it taking into account the new technological realities, combining our traditional experience in the construction industry with the opportunities that technologies open to us today, in particular, such as blockchain, smart contracts and the Internet of things.

In the near future, we intend to implement a number of construction projects in Belgium, Spain and the south of France. We have already found land in attractive regions of these countries.

With the help of ICO, we intend to attract investment resources for the implementation of these projects. As we think, our token will be interesting for holders of digital currencies who would like to transfer them into a more reliable means of investment and do not flinch every time from reports of a possible drop in the rate of bitcoin.

The funds raised at the ICO, except administrative expenses, will be spent on the redemption of land and construction of facilities. After commissioning, any object, house and apartment, can be sold for both the crypto currency and project tokens, and for ordinary money. Objects that do not find their customers immediately will not stand idle. We want to lease them to let the funds work.

Funds collected from the sale and lease of objects will flow into the fund - crypto-coin, which smart contract will distribute dividends among the holders of the tokens. 85% of proceeds will go to further development and construction of new facilities, and 15% will be paid to the owners of the tokens.

Thus, the Cottage business model cycle provides:

- construction of facilities;
- sale of the constructed objects and their leasing;
- distribution of proceeds to the holders of the tokens.
- construction of new facilities for the proceeds;

We are aiming at increasing the capitalization of the real estate assets of the people participating in Cottage, increasing the income of the tokens owners and increasing the price of tokens themselves.

The entire Cottage business project is united by the use of innovative technologies at each stage:

- raising funds for construction;
- customer search;
- conclusion of lease agreements and their execution;
- sale of objects for digital currencies;

## Property For Sale

To date, the market in which real estate could be sold for crypto currency has not yet been formed. The deals shown by the press are single. They are more likely for advertising purposes and for demonstrating of technology. Including with the purpose of working out the legal practice of committing such transactions.

Currently, digital assets are not recognized as legal tender in most countries. Despite this, such successful transactions demonstrate the transfer of ownership of real estate in exchange for a digital currency does not contradict the law.

Sale of real estate should be accompanied by the introduction of relevant entries in the state register of the country where the real estate is located. Therefore, the implementation of the constructed facilities, with the payment in crypto assets, will be done in the manner as far as possible in accordance with the legislation, for example, by concluding a barter agreement providing for the exchange of the object for a corresponding amount of crypto currency, with subsequent registration of the ownership transfer. Of course, the legislation will be changed, and we will monitor this to provide our customers with the most convenient and safe terms of the transaction.

In addition, the market does not have enough supply and choice of objects for purchasing. The owner of a crypto currency purposefully wishing to spend it on the purchase of real estate will not find a suitable object. Rather, on the contrary, the objects put up for sale for bitcoins will find buyers who are ready to pay off the seller with fiat money.

Cottage project is able to offer a choice of apartments and mansions in different regions of Europe. We will be able to provide a wide selection of objects to a large number of buyers who have a digital currency.

## Rental Property

Not requiring, in most cases, registration in public registers, real estate will be rented with minimal formalities, thanks to the technology of smart contracts. Leasing cottages with payment in the ETH and tokens of the CTG project will occur using a special smart contract on the Ethereum platform. After receiving payment, the intellectual contract will generate a temporary access code into the house, install it on a smart lock and send it to the tenant. To access the house, the tenant will have to dial it on the smart pad. The code will only be valid for the duration of the lease.

Intelligent locks will also be used when paying in other ways, including without payment by crypto assets. Personnel access to the objects will occur using a conventional key.

We can also offer additional services to those, who buy our property. Only few people use a cottage during the whole year. At the same time there is a great number of people, who are interested in renting the property in the most beautiful parts of Europe. We're ready to take the responsibility for tenants search. In addition we also take care of maintenance service of estate objects. Our clients will be able to save costs on the upkeep of the bought cottages and apartments. The profit from rental will compensate it with a vengeance. We only charge 15% of the funds, collected from tenants.

## Benefits for Token Owners

The owners of the tokens will be able to reserve for temporary residence and rest any of the Cottage project houses for rent, and from the moment they are put into operation, they can use them. The lease can be paid for with project tokens, crypto currency or fiat money. The used tokens are written off from the owner's account by a smart contract and are burned.

### *Example 1*

Eric lives in Gothenburg (Sweden) and annually spends holidays in the south of Europe. Several years ago he invested his savings in the crypto currency. Since then, its course has grown significantly. Now he intends to purchase real estate on the Mediterranean coast to spend there a few weeks a year with his family.

It remains only to choose where to buy a house. His wife Olivia prefers the south of France. But the economically Eric believes that in Spain real estate is cheaper. In addition, he is concerned about the high maintenance costs of maintaining the house, which are to be incurred.

In the end, Eric decided to buy the CottageCoin tokens. Next year Eric and Olivia, and their two daughters, go on holiday to Spain. By this time the cottage settlement construction, which was financed by Eric and other investors, will be completed. Then to France, as Olivia wanted.

As a result, instead of buying a house and spending only a short period of the year in it, they can choose a new one every year in a new country, with interiors and a different view from the window. In addition, the problem of expenses for the maintenance of the house has disappeared by itself.

### *Example 2*

Alexander is an entrepreneur from St. Petersburg. He invested in the construction of a mining farm and accumulated a certain amount of crypto currency. Now he is looking for a new investment of his funds. Moreover, he does not want to transfer them into ordinary currency. Alexander bought the CottageCoin tokens on the ICO, counting on the growth of their price and the share in the distribution of profits. Now he receives payments on his tokens. Seeing the growth in their value, he also plans to purchase more.

### *Example 3*

Michael is a designer from Hamburg. He supports all the ideas that, in his opinion, can make the future closer. Therefore, when customers offer to pay for his work by bitcoins or other digital currency, he does not refuse. As a result, Michael has accumulated a substantial amount. He does not want to spend it on some little things. But to buy a house all the collected crypto currency is still not enough. So he bought the CottageCoin tokens. As Michael believes, this is not only a profitable investment, it is something more.

### Construction projects of the first stage

How quickly the constructed object will be sold and at what price depends on the correct choice of a site for construction. We carefully approach the search for land and two such sites for Cottage project have already chosen.

The first of them, with an area of more than 2,000 square meters, is located in the old town of Eze Bordes-du-Mer, in the eastern French Riviera, between Nice and Monaco, 5 minutes from the sea. The territory offers a superb view of the sea and mountains. This is a great place to build several villas.



The second, also in France. In a small municipality of Beausoleil, adjacent to the Principality of Monaco, but in fact located above it. Its area is also slightly more than 2,000 sq.m. This is an ideal place for an apartment complex. The unique location will provide a magnificent view of the sea and the territory of the principality from each floor.



## ECOSYSTEM OF THE COTTAGE TOKEN

Ecosystem - the main algorithms and rules, as well as their combinations, on which the interactions between contractors are built, and also the processes running in the Cottage project network are managed.

### About token

Cottage token is a digital asset issued by the Cottage organization, which is a subsidiary of the SAIS BVBA construction company. It is believed that the digital token, this is a manifestation of technological progress, which ensures high liquidity of objects in the material world and lower transaction costs. However, at a fundamental level, such a token a little differs from existing and well-known mechanisms of rights recording to objects in the material world, which does not require additional costs to explain its nature.

### Why do we need a token in the project?

Cottage Token represents certain rights to its holders. Namely:

- The right to purchase real estate for crypto currency: both ready-made objects and customized construction. All details are negotiated and fixed during the conclusion of the contract (traditional legal practice) and, in parallel, a smart contract. For payment, a Cottage token is used, equivalent to the cost of the building. This is necessary to enable the use of assets in different crypto-currencies, as well as to avoid excessive volatility of their rate.
- The right to access the leased object. The right to lease is formalized by a traditional contract. Payment can be made in Cottage tokens.
- The right to receive annual dividends in the crypto currency with the profit brought by real estate objects, the construction of which was invested in the purchase of Cottage project tokens.

Token do not imply the rights to influence the policy of the company.

### Turnover of the token

The token will be used inside the ecosystem as an tool for transferring the rights from one person to another.

It is also planned to issue a token to crypto- exchanges in order to ensure its convertibility with other types of assets, as well as to realize the possibility of valuing value relative to other assets and trading potential.

The value of the token is tied to the rights on real-world assets, real estate objects, which can significantly reduce the negative effect of risks of instability of both traditional currencies caused by geopolitical tensions and crypto-currencies, with their incredibly high volatility.

## TECHNOLOGY AND SAFETY

### Application of blockchain in the platform

The task of blockchain technology in the Cottage project is to ensure transparency, security and reliability of information about transactions. However, for the conclusion of the transactions themselves, smart contract technology is used, based on the distributed registry of the Ethereum blockchain.

### Smart contract

In 1996, Nick Szabo described the smart contract as "a set of promises in digital form, including the protocols by which the parties fulfill these promises." As a rule, smart contracts are implemented on the blockchain, although their deployment on other platforms is also quite acceptable. From the point of view of the blockchain, the software logic of the smart contract is in the block, that is, the program-generated container that contains messages related to one smart contract. Such messages can work as inputs or outputs of the software logic of a smart contract, and can also point to another computer code.

A smart contract is a computer algorithm, and its purpose is to automate compliance with the terms of the contract when all the conditions prescribed in it are identical.

The development of a smart contract for the Cottage project was carried out by the partner IT-Laboratories of smart contracts Smart Contracts IT Laboratory, located in St. Petersburg (Russia).

Smart contract project Cottage monitors:

- Distribution of tokens after their sale on the primary offer
- Distribution of dividends between holders of a token
- Transactions in tokens

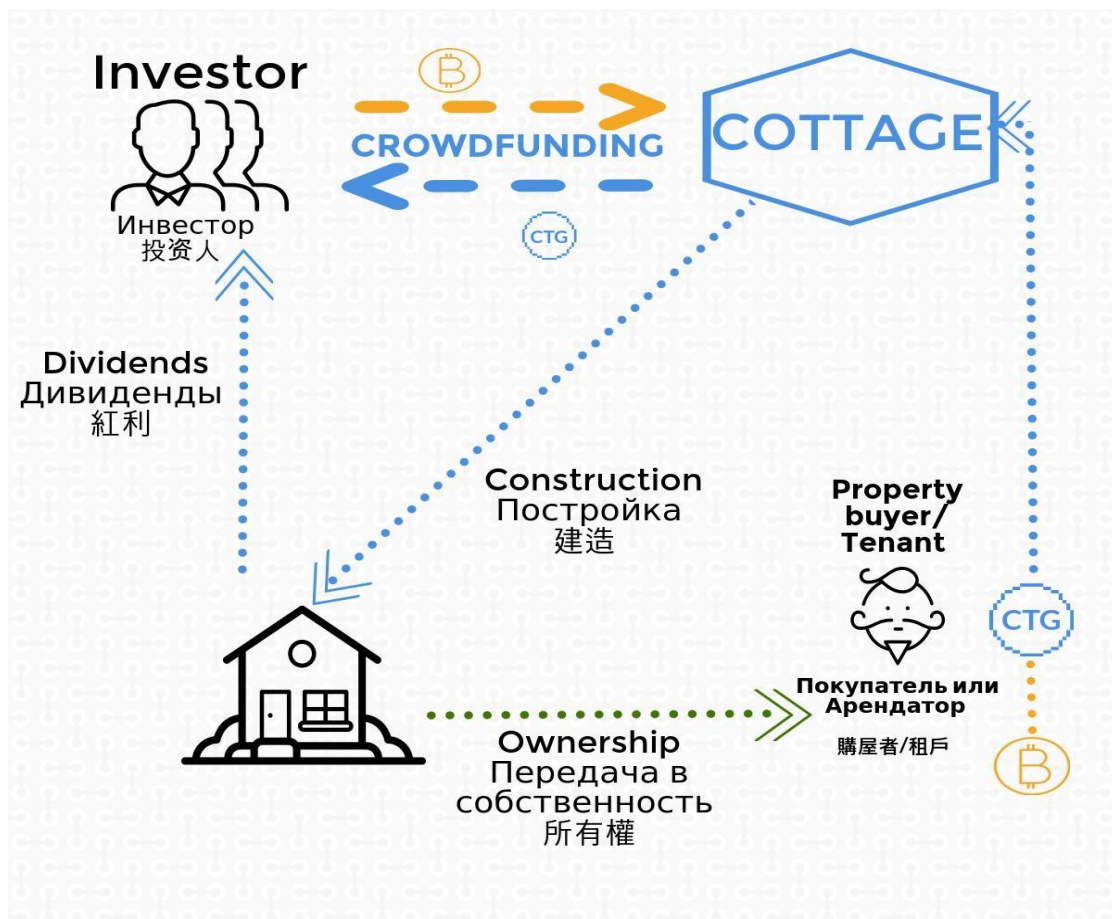
## LEGAL STATUS OF THE PROJECT

### SAIS BVBA company

SAIS LTD is registered in Belgium (Vat: BE 0896243673), a construction company engaged in the construction of residential and non-residential properties.

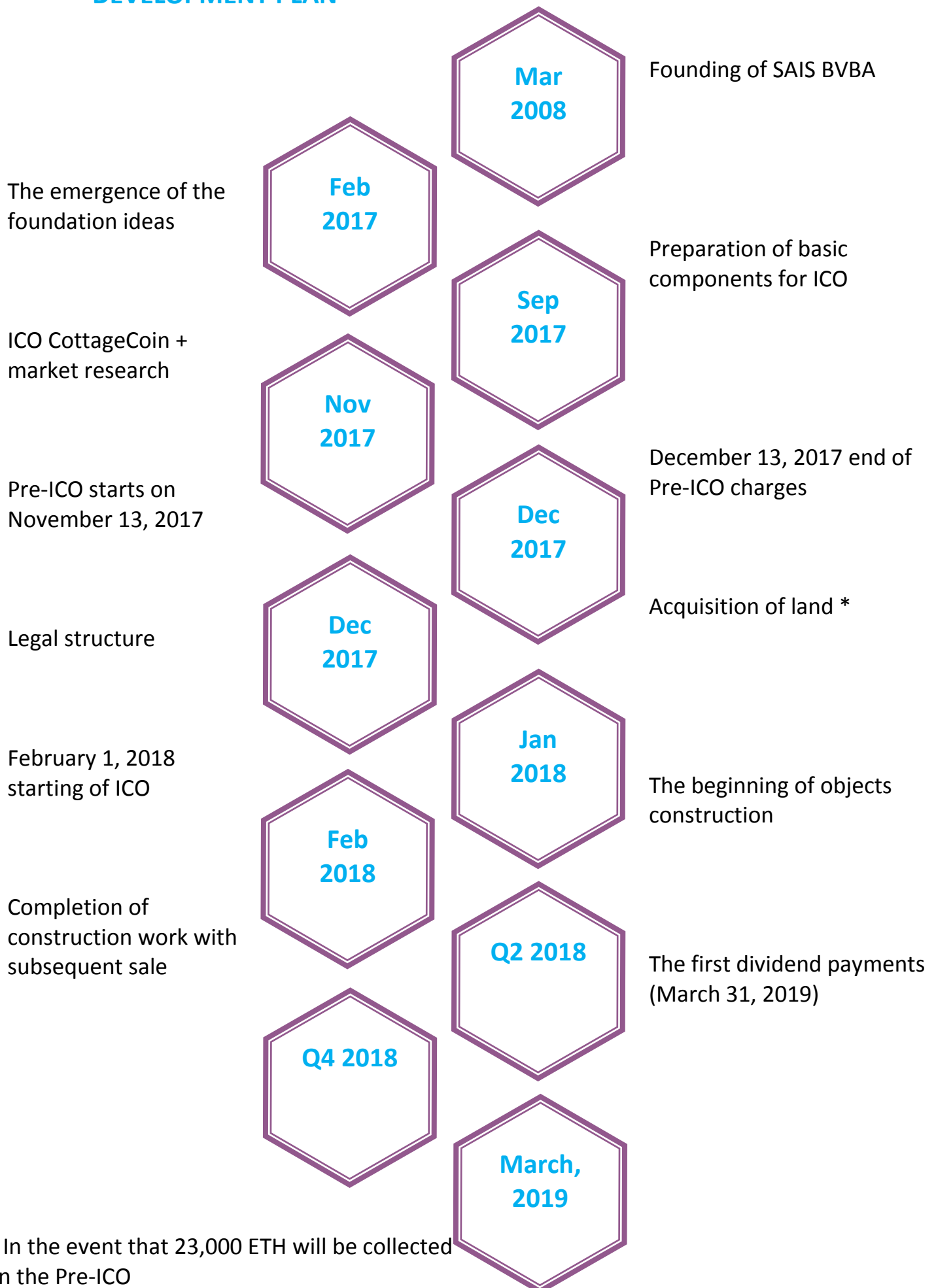
### About the subsidiary of Cottage company

The company Cottage is a legal entity of the project, the owner of real estate and the person ☐ issuer of tokens. Cottage Token is used exclusively within the ecosystem of the project, while not being a traditional securities.





## DEVELOPMENT PLAN



\* In the event that 23,000 ETH will be collected on the Pre-ICO



## PUBLIC OFFER OF TOKENS

The Cottage project intends to publicly offer tokens or ICO (Initial Coin Offering), as well as initial placement (Pre-ICO) to create a community of Cottage token holders, which have their rights to all previously described opportunities. The collected funds will be used to implement the construction of new facilities, improve the system and reward the team.

**Name of the token:** CottageCoin (CTG)

**Standard of token:** Ethereum ERC20

**Decimals:** 18

### Pre-ICO

**The emission volume** — 1 000 000 CTG

**Start date:** November 27, 2017

**Duration:** 1 month

**Price:** 1 ETH = 600 CTG

**Bonuses:**

- purchase from 200 ETH - bonus + 20%
- purchase up to 200 ETH - bonus + 12%

Our task at Pre-ICO is to collect at least 23 000 ETH, in this case we will be able to purchase land for our projects already at this stage.

### ICO

**The emission volume** — 140 000 000 CTG

**Start date:** February 1, 2018

**Duration:** 4 weeks

**Price:** 1 ETH = 600 CTG

**Bonuses:**

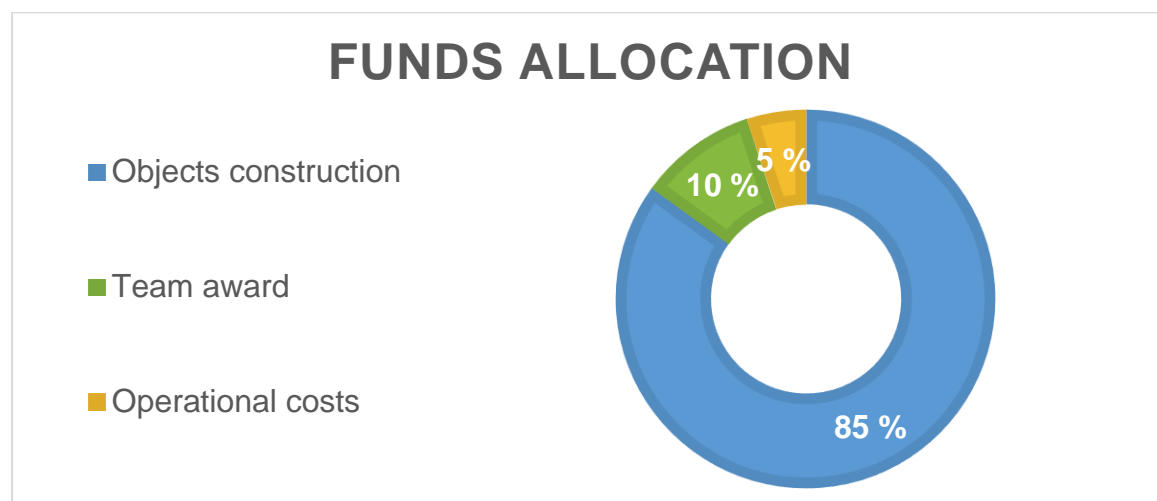
- 1 week: + 10% bonus
- 2 week: + 8% bonus
- 3 week: + 5% bonus
- 4 week: bonuses are not accrued

ICO will be considered successful when selling at least 2,000,000 CTGs. If this does not happen, all the funds raised will be returned to investors after the completion of the ICO.

### Allocation of collected funds

The Cottage project tokens will be generated immediately after the end of the ICO. 85% of the tokens, from the issued total number, at the initial location, are intended on the construction of facilities. Other tokens are for team reward and other operating expenses.

Thus, the following proportions are established:



### Dividends

**First dividend payment:** March 31. 2019

Subsequent payment of dividends in a year  $\approx$  annually every March 31. Dividends (15% of total revenue) are paid to all the holders of the tokens at 00:00 GMT on March 31.

## TEAM

**Radik Sadei**

Founder of Cottagecoin, SAIS BVBA and several other businesses. He prefers to invest finances and soul in innovative ideas / projects.

**Svetlana Isakhanyan**

Chief Director of a construction company. Has an economic education in the field of business management.

**Pavel Kavalchuk**

Easily copes with the responsibilities of the construction manager and the personnel department. For 12 years of work in the field of construction gained tremendous experience.

**Vladimir Andronov**

He is the best friend of any works, concerning web development. After working with him it seems that he was absorbing knowledge in his profession with his mother's milk.

**Nikolai Zabashtansky**

Excellent specialist in UI / UX. Perfectly understands the psychology and habits of people due to what boldly calls himself "Profi."

**Vitaliy Stetsyuk**

Programmer by education, god of video by vocation. Videos of any complexity (including 3D graphics). Successfully copes with the distribution of tasks in the team.

**Michael Blank**  
Blockchain specialist**Alexander Naumov**  
Blockchain programmer

## CONTACT INFORMATION

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