

# Project overview

Xaurum is a crypto-currency with a continuously growing gold base. It has appreciated from the initial 0.00625 \$ per XAUR to the current 0.30 \$ and has increased its common gold reserves from 1016 g to the current 129251 g. Xaurum Gamma is a commonwealth within the Xaurum commonwealth, that applies the concept of Xaurum within its established economic framework, and benefits both. Gamma increases the use of Xaurum and its coinage, and Xaurum enhances the value of Gamma.

Xaurum Gamma is a commonwealth of the first crypto smart-street. It is composed of six luxury villas on the island Krk in Croatia, a prime tourist real-estate. The goal of Xaurum projects is to preserve and increase value. The investments must therefore be long-term, relatively safe, yield the most profit and be augmentable by speculation. Real-estate is a safe investment, especially in a touristic setting. However, the time required for profitability makes it infeasible for small investors and crypto can mitigate this downside. The creation of Xaurum Gamma, a crypto-asset that represents half of the profit (and accumulates it in xaurum), creates a way for investors to benefit from speculation. It avoids its potential downside by employing scarcity (the number of Xaurum Gamma tokens is limited), guaranteeing a minimal value through its use (Xaurum Gamma tokens can be used to rent a villa at the rate 1 XGM : 100 € or higher when recapitalized) and the growth of its xaurum reserves.

The transparency and speed of crypto will enable the project owners to see all the economic activity in real time on the Gamma platform. Gamma project profits and the acquisition of new xaurum reserves will be visible in real time. All villas, smart fridges, drones, etc. will be represented on the blockchain, where Gamma owners will be able to monitor all the transactions and profit creation of each individual object.

Half of the profit from the smart-street and its services will be reinvested in the growth of the project and the second half will be used to acquire xaurum (XAUR) for the Gamma commonwealth. The reserves of gamma (XGM) kept in xaurum will be increased as the project grows, and their value will

grow as xaurum (XAUR) price increases. Gamma (XGM) itself is continuously increasing itself in value and size by the use of the crypto-smart street and its services. This increase will additionally speed up the process of acquisition of new xaurum reserves per gamma (XGM).

Xaurum Gamma will be recapitalized with additional funds when required, at the rate higher than the initial offer - the rate of issuing new XGM will be determined by the market, and the new funds will be used to grow the common real-estate assets. The ICO funds cap is determined by the costs required for the project, and all the funds will be used for this purpose only; once the development of the first Xaurum street is completed, the valuation of the land and the built objects will increase. The low ICO ratio, determined by costs, along with the absence of rewards for developers and marketing, make it an excellent opportunity for investment, that will benefit investors from the start of the project, and keep benefiting with the profits of the growth of the project and the gamma xaurum reserves.

Xaurum street will consist of six luxury villas of modern designs, equipped with the latest smarthouse and crypto accessories, their own pools and lounge areas. The villas will be built to the highest aesthetic standards, with functionality in mind. They will provide their guests with the highest rate of luxury and privacy, while still being accessible and connected to the infrastructure. The first street is built on a premium location, in the south-west of the Island of Krk and is connected with nice roads, markets, fine restaurants, beautiful beaches etc. The island itself is well connected, accessible via highway from EU and has its own airport and plenty of ports. The street will be private, accessible only to Xaurum users and will include the possibility of renting luxury cars, yachts, boats, and drone deliveries.

The initial goal of the project is to secure enough funds to build the first private Xaurum luxury smart-street, and acquire the Croatian company that owns the plot with the first object already built. The completion of the building development is scheduled in May 2018, making it open for use and rent in the summer season of 2018. Because one object is already built, the profit from the already opened villa will start to accumulate soon after the ICO. After the final development of the initial buildings and infrastructure, half of the rent profits will accumulate, until the expansion of the street or a creation of a new street will be viable.



## **Project Details**

#### **Xaurum Gamma Details**

x gamma (XGM) can be melted (or directly exchanged and provably destroyed) for a villa on the Xaurum smart-street, for a value determined by the number of XGM at the start of the project

x every villa will be valued for an amount of gamma tokens, that will continuously decrease for melt or "direct exchange"

x because gamma (XGM)'s value grows with reinvestment and recapitalization, the number of gamma (XGM) required to melt for an object, will decrease with the growth of the project

x the same gamma tokens can be melted or "directly exchanged" for all additional real-estate the project will acquire

when gamma (XGM) is melted, the owner receives the ownership of the villa and the XAUR that it has accumulated

x Croatian taxation will apply in case of transfer of ownership

x implemented as a token on Ethereum network

x Xaurum Gamma will be traded in pair with Xaurum and Bitcoin

x ICO capped at 54800 XGM (5 480 000 €)

x in case the goal is reached before the 2 month period, the gamma token distribution will start sooner

¤ the initial price of 1 Xaurum Gamma (XGM) will be 100 €

x recapitalization of Xaurum Gamma will be at 1 Xaurum Gamma to its market price

x 1 Xaurum Gamma can be used to rent a villa from Xaurum street, at the market rate or at 100 € per 1 XGM if lower (higher when recapitalized)

x the supply of Xaurum Gamma tokens represents continuously growing xaurum reserves by investing half of the profits made by Xaurum Gamma project into xaurum

x the second half of the profits are used to reinvest in the project (additional buildings, locations)

x Gamma tokens (XGM) can be destroyed to receive XAUR & to use as payment for rent

¤ gamma commonwealth xaurum reserves will increase soon after the end of the ICO (from the profit of the already built object)

### **Gamma Platform Details**

x rental will be transparently done on a user-friendly platform where users will be able to rent villas and services

x all objects will be represented on the blockchain

x all economic transactions will be visible in real time

x the web platform will be developed during ICO

¤ the platform will be developed into a Gamma ĐAPP after Ethereum Metropolis release and connected to Xaurum ĐAPP

¤ powered by Xaurum

### **Xaurum Street Details**

x it will be a smart-street of luxury villas, with all the services payable in xaurum

x usability and renting only in xaurum (XAUR) and gamma (XGM)

x Xaurum street will be located on the south-west of the island Krk, Croatia

x the street will be private, accessible only to residents

¤ one villa has already been built, and will be opened during ICO, the rest will be built in the next year

x building will be finished on the 1st of May 2018 and opened for the summer season of 2018

**¤** the construction starts during ICO and will be broadcasted live

¤ legal documentation, Terms of Agreement and proof of investment

x extras: users will have the option of renting luxury cars, boats and drone delivery services

## **Gamma Project risk mitigation**

x selected company controlling the actual building procedure and quality assurance

x we have performed market analysis on investors interest

x we're expecting a court approved valuation of the Xaurum smart-street higher than the initial investment

x building plot and plans have been reviewed and approved by our advisory council in Slovenia and Lichtenstein

x request for insurance estimates has already been referred to insurance companies in the region

x we have selected crucial managing and oversight partners to become board members of the project

x if the project does not succeed, the real-estates will be sold and distributed to gamma users in xaurum