



Property Industrial Stable Coin

White paper

22.11.22

We are glad to share with you today the Property Coin white paper document - an innovative industrial stable coin, which is secured by the real square meters of property. Our goal is to launch and further develop a business model that can easily pass the barriers for property investments and to provide changes for the cost of construction with its affordability for the majority of families stepping onto property ladder, today.

At the same time our business model will create constant demand between all final property buyers looking for affordable homes possibilities which is achieved by reducing the number of middleman companies and reducing the cost of construction respectively.

We will take a closer look at the main challenges that capital market participants face while investing into real estate, as well as restrictions which lead to significant risks as for traditional methods of financing construction and home sales respectively. Our analysis is based on the research and experience of a wide range of market participants, such as institutional and private investors, developers, realtors, appraisers, legal advisors, audit companies, tax experts, crypto technology consultants, etc.

Additionally, the present white paper aims to attract business and public opinions about the opened Crypto market and blockchain technology advantages as for tokenizing the property market while offering its stakeholders the opportunity to benefit from the growth of Property Coin purchase path. This includes a stable platform through which the financing of residential construction projects, profits distribution and property sale will be carried out.

Property Coin Key Factors

| | |
|---------------------|---|
| Crypto Market Niche | Property Market Tokenization |
| Target Audience | Institutional & Private investors Property buyers in needCrypto market participants |
| Chosen blockchain | Polygon |
| Tokensale place | TGE/IDO |
| Exchange ticket | PISC |
| Start date | October 2023 |
| Initial token price | 0,081 USDT |

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Introduction

Property Industrial Stable Coin: as the property market revolution tool

Affordable homes price troubleshooting is one of the most complex and commonly used challenges for modern society. In almost all countries, real estate prices are at a rate that cannot be satisfied by the increase in the incomes of ordinary citizens. For the last 10 years, prices per square meter in many countries have increased one and a half, two and even three times. Average wages over the same period did not achieve the same tangible figures as prices for the square meters: for example, in Israel, real estate prices rose by 345% over last 10 years, while wages increased by only 17.5%; the total Switzerland property market has risen in price by 165.5%, while wages have grown by 2.4%; in Germany, the price of real estate increased by 162%, compare to wages growth by only 14.2% [1].

Banking systems with their loans and non-stable mortgage interest rates do not solve this problem at all, as they require large initial investments or simply complicate the decision for issuing the mortgage loans, especially for their young clients.

As a result, between the generations of baby boomers and generations of zoomers, there is always a real "property GAP": the former owns property, while the latter simply cannot afford to buy it.

Such conditions not only make it difficult for many people around the world to access their own homes and safe place for their kids, but as a result also lead to increased social inequality, while creating the risk of economic, social and political takeover.

However, thanks to Crypto market and blockchain technology that create transparency for the Property Coin objectives, the problem can be resolved. Thus, we offer a simple financial scheme for the properties' construction with further sale at affordable price respectively. Where the stable coin usage plays the role of finance as the price relates always to its capitalization ratio and equal to the property capacity volumes we have built.

These provide sustainability and guarantee for the project's target audience outreach, minimizing investment risk as well as risk for homebuyers. After that, the Property Coin and its business model allows the buyer to choose instalments terms themselves, thereby reducing the expenses for their families. Thus, the Property Coin project is interesting for all Crypto and property market participants:

- Institutional & private Investors receive simple, cross-borders, and backed by real square meters financial instrument that also guarantee profit from the constantly grown capacity of our residential construction.
- Home buyers from now can afford to buy property equal to the cost of construction and up to 35% below the market price.
- Landlords and projects without relevant financial sources and thanks to Property Stable Coin, will be able to get an increased profit from investment & sale deals with our Company, as well as the opportunity to receive lifetime payments for their plots and projects, in special cases.
- Governments and municipalities that accept and allow the usage of cryptocurrencies in their legislation will be able to save budget funds for affordable property programs and thereby solve the issue of its provision, reducing at the same time social tension within the local society.
- Property Investors who chose shared ownership, either those in search for new tenants or repariments needs with red tape bills, those who might get lost among thousands of actually poor property investment mentors catching you everywhere in order to teach something. Troubleshooting is your considered move towards Property Stable coin: The more we build – you earn; The higher the property price – you profit respectively higher and without any headache.

Property Coin Review

2.1.

Project Concept and the Idea

The concept of the Property Coin is simple and consists of our stable coin usage to finance the residential property construction with its following sale at cost of construction and instalments ranging from 5 to 25 years. The major idea is that coin capitalization ratio and price respectively always belongs to the value of all property we built according to the following formula:

$$1 \text{ Property Coin Price} = \frac{\text{Property Asset Market Price}}{\text{Property Coin Emission Quantity}}$$

For example, when we built a property valued by the market at 8 100 000 USDT with first Property Coin supply of 100 000 000 (one hundred million), then the price per 1 Coin will be equal to **0,081 USDT**.

$$\frac{8\,100\,000 \text{ USDT}}{100\,000\,000 \text{ Property Coin}} = 0,081 \text{ USDT per 1 Property Coin}$$

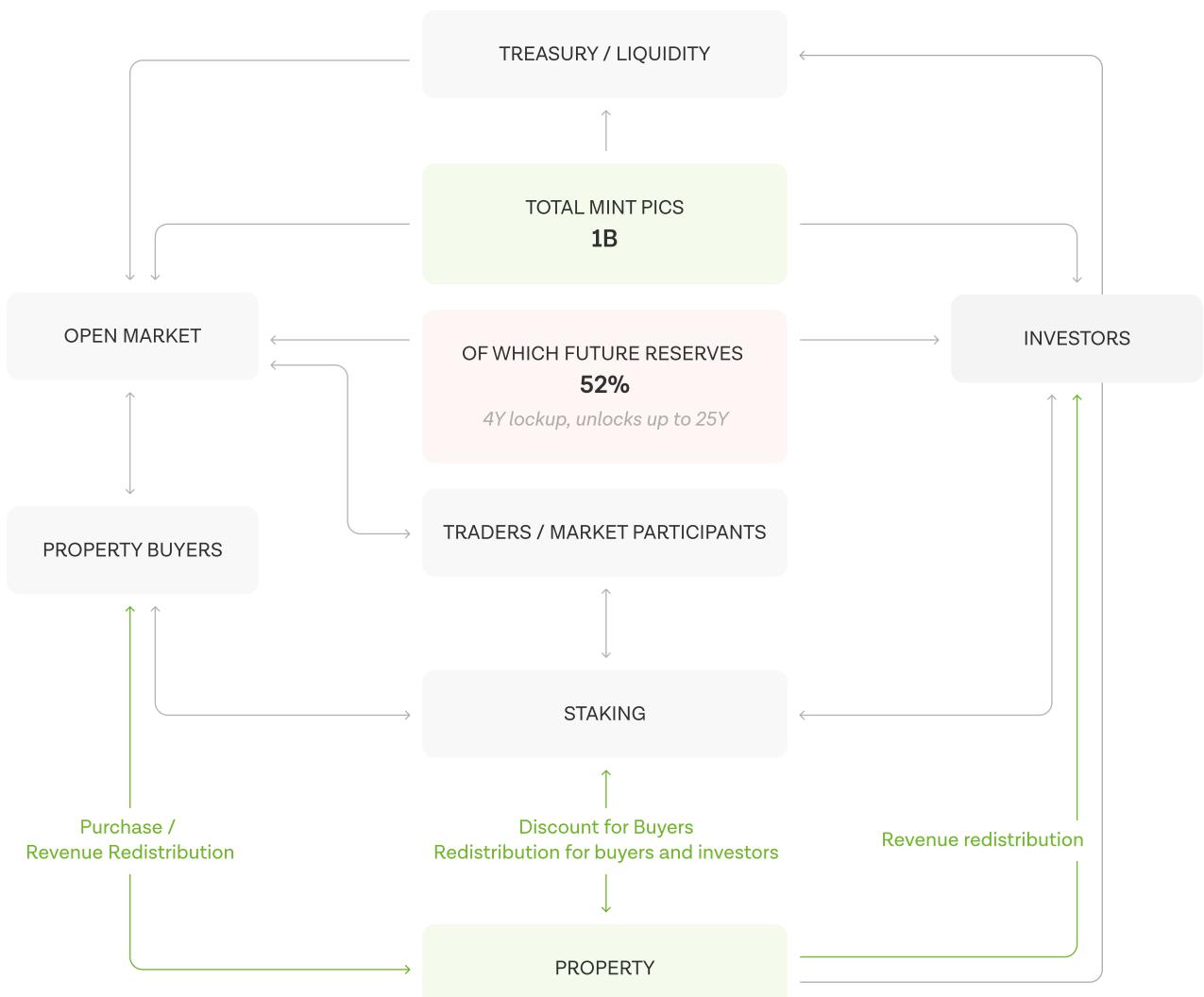
When the volume of property construction grows for example to 170,000,000 USDT, which is the average equivalent of 56,000 square meters only, and the coins issued number is stable and has well planned unlock periods, then the price of 1 Property coin will increase to 1.7 USDT.

$$\frac{170\,000\,000 \text{ USDT}}{100\,000\,000 \text{ Property Coin}} = 1,7 \text{ USDT per 1 Property Coin}$$

Such a binding formula allows our company to have a stable and predictable price for Industrial Stable coin which despite inflation forecast will grow steadily with an increase in construction volumes and projects geography respectively. The number of properties built and their sales system - where the number of property deals is also the coin demand index and extra cash flow to our company's fully transparent balance sheet - always available for an audit by the property and crypto markets communities.

Thus, every single time we sell a newly built property and receive payment via Property Coin, we use them again to keep the supply for crypto public as well as refinance our next construction project. These increases the number of square meters within the company's assets portfolio and directly contributes to the growth in demand for our stable coins among all the stakers - both those who prefer the property market investments either those who diversify their investment portfolios by Crypto.

The bottom line, is we obtain a simple, long-term and stable business model.



Business model

1. Our Company sells Industrial Stable coins to investors and those who are interested in the property market without its physical ownership. At the same time, an investor is eager to receive both a financial tool secured by the real square meters and personal benefit from the capitalization volume of the entire industry.
2. The funds raised through the sale of our Property Coin are used to build residential property on our own and without the involvement of third-parties, agencies and intermediaries.
3. We sell built properties to clients via our Property Coin and at the cost of construction with the 0% interest rate. At the same time, we create a foreseeable business model where demand for property (hype) always exceeds the present proposal. Therefore, further customers stream and sale growth are guaranteed.
4. Long-term property repayment terms (from 5 up to 25 years) guarantee a constant demand for our Property Industrial Stable Coin.
5. From achieved funds for the property units sold out with the stable coin we continue to buy land plots and a part of the issued coins planning to burn in order to increase the capitalization ratio as well as to control inflation.
6. Next, we increase the construction capacity and expand the project's geography.
7. Repeat the whole cycle again.

2.2.

Users Roles and functions

There will be three user roles in the Property Coin business model:

- The Foundation — Property Development & Digital Assets Holding
- Private & Institutional Investors
- Stakers
- Property Buyers

The Foundation

Our company Property Development & Digital Assets Holding is responsible for organizing a token launch; managing the ecosystem, smart contracts development, the treasury and the liquidity; tokens sale and its future ICO; organizing and supervising property construction directly by the company's construction team; all project stages legal support and aftersales property management.

As The Foundation, Property Development & Digital Assets Holding plans to generate income from the company initial share in Property Coin circulation and its capitalization growth respectively.

The property management after the end of construction also belongs to the company.

Information about Property Development & Digital Assets Holding

| | |
|-------------------------|--|
| Address of registration | 2 Castle Business Village, Station Road. Hampton, United Kingdom TW12 2BX |
| Form of Control | Private Limited Company (Ltd) |
| Shareholders | Yevgen Ocheretyuk |
| Company's Web Page | www.propcoin.uk |

Private and Institutional Investors

Any interested individuals, investment and venture funds, third party companies will be able to buy Property Industrial stable coins and receive investment income from its market capitalization growth which is also extra secured by the asset's continuing growth – non-stop construction process. Thus, during the first stage of the project development, the sale scheme is presumed to be carried out through IDO.

All distributed initial coins include a required vesting period up to 48 months according to corresponding matrix in our tokenomics plan; Further stable coins purchase and sale will take place on the secondary market: crypto exchanges, peer-to-peer markets, crypto launchpads, etc.

How to become an IDO round participant

- Fulfill the Application Form
- Pass Verification stage (KYC)
- Pay and receive stable coins onto verified wallets during the IFO

Home Buyers

All residential property built with the usage of Property Coin can be purchased from our company with 0% interest rate. The sale will be carried out only via payments in Property Stable coin with the right to choose an installment term from 5 to 25 years. There will be no direct purchase with the usage of fiat currencies.

Such an approach will remove the possibility of property coin speculation, high volatility, as well as keep the value at a stable analytics ratio; avoiding Japanese candlesticks charts in the value of our stable coin due to sales on the secondary market.

Stakers

Private investors based already long time on the property market and those who want to diversify their portfolios are able now to receive higher passive income while significantly saving during the property acquisition and management, banking payments, etc. There is finally the new safety tool available for them in sense of risk insurance or unconfirmed assets.

Crypto market participants also achieve new possibility for the long-term planning staking and that one will secure them while choosing high-risk crypto projects with possible short-term income flow.

Property Purchase terms with the usage of stable coin

| | |
|-------------------------|---|
| Payment Currency option | Property Industrial Stablecoin only |
| Payment method | Installment payments term from 5 to 25 years |
| Buyer requirements | KYC form, credit history and police record check |
| Initial deposit | 10% from a property cost, payment via ProPCoin only |
| Payments Holiday | Yes, 3 months and up to 3 times for terms 10 - 25 years |

2.3.

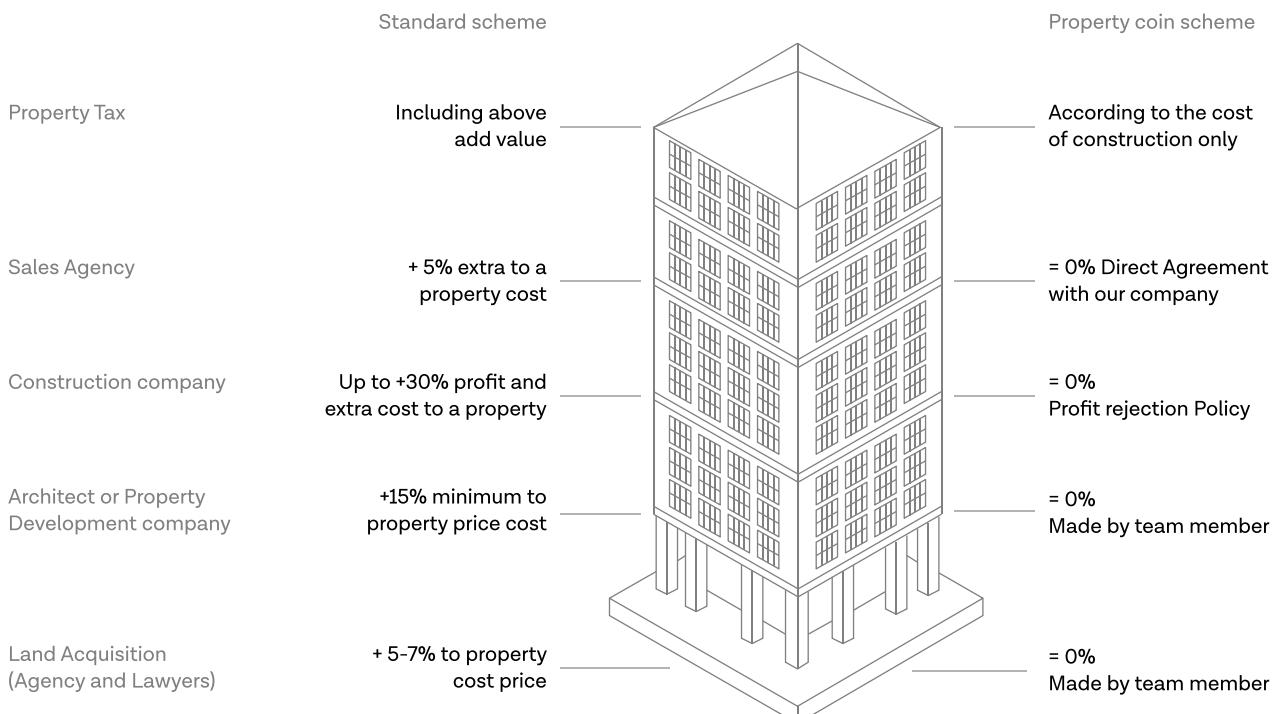
Value Proposition

Our Property Coin project presents today a fully transparent and long-term business model for the residential real estate industry with the aim to improve and change it, provide benefits and troubleshooting at the same time for all the industry participants.

Property price formation scheme

Our company itself deals with all the processes related to property construction: from managing an investment project and plots purchasing questions, developing an architectural plan, obtaining planning and building permits, supervising and managing construction sites up to creating of sales campaigns with the usage of 3D technologies and aftersales quality management in order to keep and further maintain the properties.

Thanks to a revolutionary blockchain technology and finance model with the DeFi tools usage, as well as third-party contractors and intermediaries' rejection, the market price of our property will be up to 30% lower than competitors offer today. Thus, the Property Coin project will provide an opportunity for people and families in property needs to choose an option to become homeowners rather than stay a long-term tenant despite their incomes.



0% Interest rate

Traditionally, when a family or a client considers to acquire a home or flat with the usage of a mortgage, they are required to pay interest on the loan over a long period of time, which significantly increases not only the cost of the home, however creates limits for their other needs due to the mandatory monthly payment. The new world economy with blockchain technology has given us the opportunity to develop the innovative Property Coin business model, where buyers can purchase property without paying interest, since the interest rate is always 0%.

It is also worth considering an additional advantage - the cost of the property is always equal to the cost of construction.

All these significantly reduce the major financial strain on families and buyers, and basically on society making property more affordable. Thereby, the revolutionary advantage of the Property Coin project opens opportunities for many people who dream about their own home however face financial constraints when obtaining a mortgage.

Investment profit

Since the price for our property stable coin is tied to the market value of the properties we have built, including acquired land plots respectively, Investors can always use such a ratio and our construction capacity annual reports in order to determine the rise in stable coin prices and simply receive the profit from coin sales they possess. With that point - property stable coins would never decrease in price below the assets value - tokenized residential property that is now intended to diversify any Crypto portfolio.

In accordance with the roadmap, we expect a constant steady growth in property construction and increase in demand for its acquisition with 0% percent interest rate. Which is also based on long term installment options for the end buyers. Thus, depending on the number of finished building projects and the number of sale deals per year we look forward to achieve the target of a £1 billion (GBP) capitalization ratio within the next 9 years.

The figure above corresponds to only 117-150 000 square meters of construction capacity. Nevertheless, with the strategy expansion to other low risk countries that already support crypto projects and innovations - such as Sweden, Norway, Germany, Japan and the United States, we assume our first capacity target will be achieved in a shorter time frame.

The exceptional proposal for landlords from our company will allow us to buy those required and smaller land plots in order we could easily obtain the ratio of a middle European construction company with volumes starting from 100,000 square meters annually.

The bottom line is our Property Industrial Stable coin considers long term planning only and provides a fully transparent business model which due to growing demand for our properties guarantee the capital gains for our investors and take away Crypto industry concern as for possible “investment autism” for any future start-up projects.

IDO 2023

2025

2027

2029

\$0.081 per
1 ProPCoin

ProPCoin initial price

\$XX per
1 ProPCoin

Finished property market
price /coins emission

\$XXX per
1 ProPCoin

Finished property market
price /coins emission

\$XXXX per
1 ProPCoin

Finished property market
price /coins emission

Protection against Crypto market volatility

The Property stable coin price is always linked to our completed construction capacity. Accordingly, the higher the construction capacity growth - the lower risk ratio for our investors and clients. Each newly built square meter of a property only enhances the security of investments from its volatility on the cryptocurrency market. Such a simple approach for our business model will ensure a stable increase in price for both: medium- and long-term investment terms.

Moreover, increase in construction capacity and the constant demand for our property guarantee long-term cash flow to be made in our property stable coins only. This is from monthly repayments for the property sold out. Such a competitive advantage compared to standard "build to sell" exhausted model used by the majority of construction companies, gives us possibility for purchasing new land plots in order to keep capacity growth in construction, however also to create a stabilization budget - in case of possible property market volatility in a country project location.



Transparency and reliability

Thanks to Polygon blockchain and smart contracts based on its platform all property deals and payment transactions to be recorded. Property market and its sales have never before had a chance to become open for any user or a company to hold their own audit and ensure the presented business model has no red sign bills and debts as well as developed to make the property market open for the public.

Independent and world-known agencies will provide audits for the cost of finished property and check smart contracts. In addition, Property & Crypto Assets Holding will regularly report on all received funds and expenses - as it was mentioned previously all the transactions to be available throughout the Polygon blockchain for check in.

- The audit for the finished construction and its market valuation to be carried out by: **PricewaterhouseCoopers, Deloitte, Ernst & Young or KPMG.**
- Smart contracts will be audited by: **Certik, SlowMist and Techrate.**

Investments return guarantee

In case Property Coin fails to raise the required amount to start the project or launch the property sales, all raised funds will be repaid to investors. In case the project is closed for any other reason after the launch, all properties on the company's balance sheet will be sold out with a discount price on the open market which guarantee quick return of investments to all Property Coin holders according to their share of participation.

Social Responsibility

Our project also resolves the problem of a property price formation which has existed for over 50 years and contains the exhausted schemes that sometimes unreasonably blow up the property sale price and push people into debts.

With the Property Coin business model people will be able to buy property below the market price on a long-term installments base and 0% interest rate. Additionally, we will develop and train our staff within the countries we expand to, contributing to increase the employment ratio for the local population, strengthen local budget and economy, reduce social inequality and improve quality of life.

2.4.

Property Coin Road Map

The project launch will take a place in three stages:

1. Concept Test.
2. Increase in construction capacity
3. Expansion to foreign markets

Stage One – Concept Test

At the first stage, we plan a token sale with raising funds for the acquisition of land plots and the construction of 8 (eight) small private houses / townhouses (up to 85 sq. meters); 2 (two) low-rise construction projects with the number of units from 6 to 10 and a size of property no more than 37 sq. meters; The total area of construction for the Stage One equals to approx. 2000 sq. m (two thousand) in London and suburbs.

Such an initial scale will allow our company quickly and without risks to test the concept, work out the technology for property sale with the payments online to be made by our stablecoin; schedule the transactions through the company's App, where customers always can check: their monthly payments graph; rest of amount to pay; apply for holiday payments or attach and download required documents online.

We plan to spend 2 (two) years to launch Stage One and confirm the concept and the App are working; the newly developed property sold out to final buyers; payments via our stable coin operates on the major crypto exchanges that increase its capitalization; And, to announce officially about the new property market Niche.

The total project development terms with expansion to the international market, presence in more than 17 countries and billions market capitalization of a construction capacity, is 25 years.

Step 1. Fundraising through property coin sale

The first step is the production and limited supply of 80,000,000 stablecoins at a discount price and their sale via IDO. The initial price per coin will be \$0.081 USDT and equal to the Stage One raised target. Private and institutional investors, venture funds with an entry limit of 100 000 USDT will be able to take part in pre-seed round.

Step 2. Landplots acquisition in London and Greater London, UK

With the first funds raised from the Property coin sale, we will already start to buy land plots in London and suburbs for construction. Moreover, the initial construction capacity will also depend from raised funds. Thereby, no postponed construction or idle land plots.

Basically, we had chosen London because of our construction experience in the UK.

And also, because it is one of the most stable markets, where property demand always exceeds supply, however it is limited by boomed to sky property prices. In addition, the UK is a leader in the overall use of cryptocurrencies and its government actively supports the launch of innovative crypto projects.

For the Stage One construction properties, we plan to buy following plots:

CRYSTAL PALACE. SE19

| | |
|-----------------------|--|
| Location | London, Southern part |
| Total plot area | 400 square meters (0,04 Ha) |
| Land price | 67 000 GBP |
| Status | Awaiting planning permission |
| Construction plan | 2 units townhouse = 85 sq. m. each |
| Basement | None |
| Construction terms | 2 months for Planning Permission updates + 5 months construction terms |
| Property market price | 470 000 GBP |



WOODFORD STUDIO HOUSE E18

| | |
|-----------------------|---|
| Location | London, Eastern part |
| Total plot area | 1006 square meters = 0,10 Ha |
| Land price | 53 700 GBP |
| Status | Awaiting planning permission |
| Construction plan | 2 bedroom private house with 67 sq.m living space |
| Basement | Yes |
| Construction terms | 6 months after obtaining planning permission |
| Property market price | 360 000 GBP |

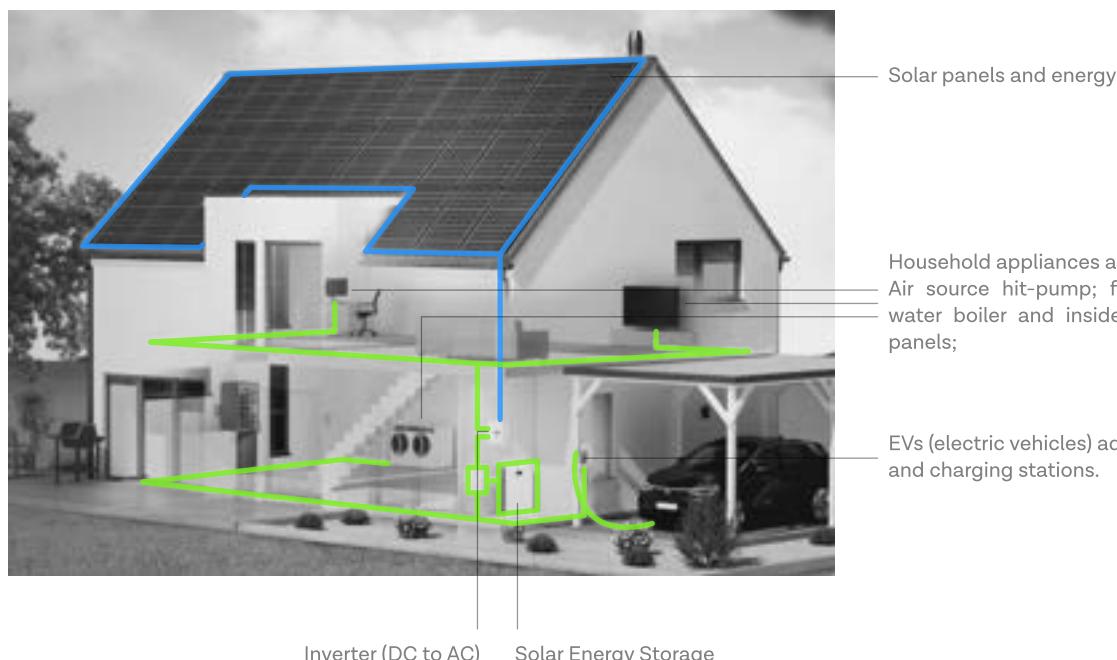


ENFIELD TOWNHOUSE

| | |
|-----------------------|--|
| Location | Greater London. EN5 |
| Total plot area | 1200 square meters (0,12 Ha) |
| Land price | 147 000 GBP |
| Status | Awaiting planning permission |
| Construction plan | 4 units townhouse (260 sq.m living space) |
| Basement | None |
| Construction terms | 9 months |
| Property market price | 870 000 GBP |

**Step 3. Property Construction Start**

After the land is purchased, our company will immediately start construction. This includes: an architectural project; planning the energy efficiency for the future building; initial ground works and laying the basement; erecting the walls and roof layout including solar panels installation and eco-heating for all our private homes projects and small height construction; installing doors and windows, exterior and interior works; gardening and parking space.



Step 4. Property Sale

While the land is acquired and construction starts, IT developers will create the mobile App for the property buyers. Initially, everyone will be able to apply for a newly constructed property via Web page or App; There is no extra agency fee. The purchase currency is Property stable coin. You can buy a property only through installments for a period from 5 to 25 years. There are no limits, regardless of buyers' location, citizenship and their status.

Increase in construction capacity

When all the business and technology processes are working fine, we plan to expand the scale of the project by increasing construction capacity and building several properties in London and other UK cities at once. This will lead to an increase in property value on our company's balance sheet and respectively provide further coin capitalization growth.

Project expansion to other countries

Expansion to developed and low risk countries will take place systematically and will start during the round 1 of the project. For the market research and further geo-diversification we consider such regions as Japan, Switzerland, Luxembourg, the United States, Canada and most EU countries. For expansion into mentioned regions, we already develop exclusive offers for land owners and financially distressed projects.

With such measures and detailed planning ahead, whether it is the project construction or its IT part, we want to deliver to an Investment Board of any venture fund or private investor that all our steps and strategy are directed only towards achieving a high capitalization ratio for our Industrial Property stable coin.

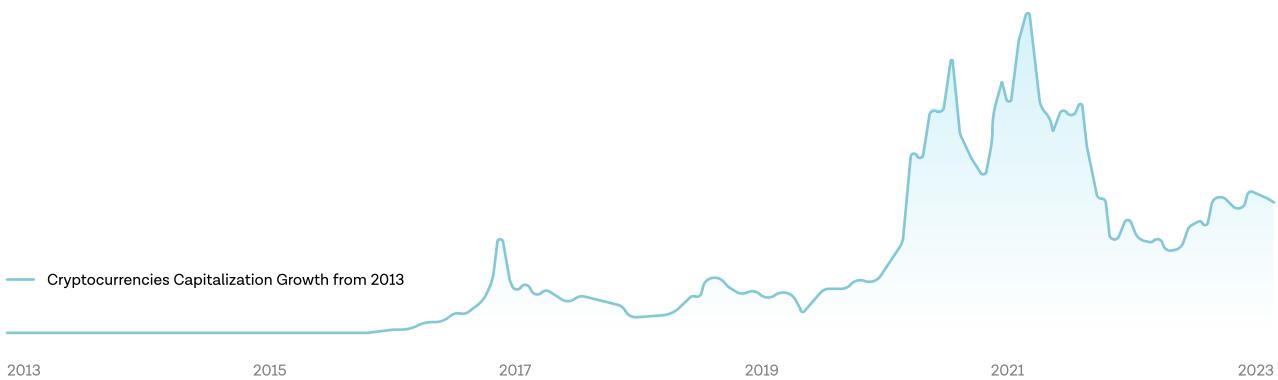
Market and target audience

As the business model and blockchain platform for property finance and its tokenization, Industrial Stable Coin is focused on the intersection of two markets: cryptocurrencies and property one, respectively. Our target audience are: investors in cryptocurrency; investors into property construction and final property buyers. Geographic coverage: at the start - Great Britain, Sweden, Norway, Germany and most of the EU countries in the future. These countries have the highest figures as for cryptocurrency users [2].

3.1.

Target market research

Despite the Covid-19 pandemic, high global energy prices, and the economic consequences led by Russia's large-scale military invasion of Ukraine, the capitalization of the cryptocurrency market has grown more than tenfold times since 2020, from \$200 billion to \$1.2 trillion [3]. It is not that big in comparison with the volume of the world economy (only 0.25%), however it is already comparable to the gold market (12%). At the same time, the number of cryptocurrency users reached 320 million people – 220 million more than it was in 2020 [4].



Regarding the forecasts and prospects for the further development of the cryptocurrency market, according to almost all opinions, including Bank of America [5], Goldman Sachs [6], Fortune Business Insights [7], Facts & Factors [8], JPMorgan [9], The Motley Fool [10] and Global Market Insights [11], the capitalization of the crypto market in the medium and long terms will only grow. The main drivers for such a growth will be decentralized finance (DeFi), as well as support from industrial whales and institutional investors due to inflationary processes in large economies [12].

Additionally, according to the forecast of the World Economic Forum and such consulting companies as Deloitte and McKinsey, by 2027 up to 10% of the global gross product will be tokenized using the blockchain [13, 14]. Especially when Giant players such as BlackRock join the growing number of companies supporting the tokenization of the economy [15].

Global Property Market

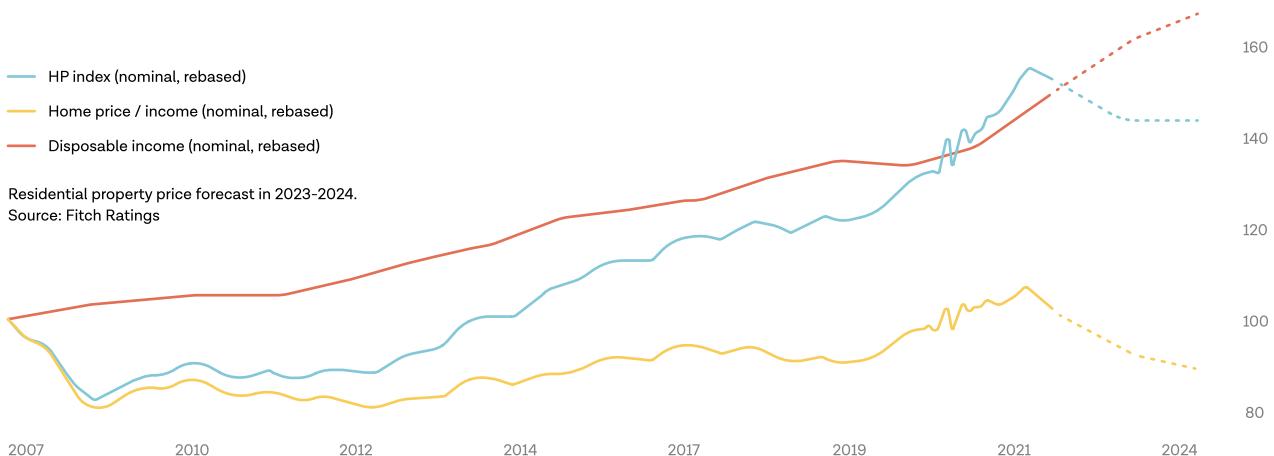
According to a report by the Global Property Guide, after several years of rapid growth, global residential property markets have begun to slow down sharply. The main reason for the correction is the increase in interest rates due to record breaking inflation. High inflation creates the illusion that property continues to grow up in price or decrease slightly, while real prices are falling. For example, in Lithuania, the nominal price of property increased by 19.1%, but in real terms it fell by 2%. In Argentina, nominal house prices sank by 6.03%, but if inflation is taken into account, a more tangible drop is obtained - -51.76% [16].

The largest decrease in property prices in 2022 was recorded in Argentina (-51.76%), New Zealand (-18.13%) and Colombia (-17.38%). At the same time, in general, the market sank in 39 and 20 countries showed growth. Prices rose the most in Turkey (63.02%), Vietnam (10.07%) and Russia (9.96%). In the US, prices rose by 1.22%, while in the UK they sank by 4.21%.

Moreover, in case interest rates continue to be high, the residential property market will continue to fall. For example, Fitch Ratings expects UK rates to be 5-6% in 2023 and 2024, which will cause the nominal value of property to rise by 5-7%, while the real price will either remain the same or fall slightly - by 1-3% [17]. Goldman Sachs gives a similar forecast – a 3% decline in real prices in 2023-2024 [18].

Home Prices and Affordability

Graphs shows the mid-point of the forecast ranges



3.2.

Target audience research

Cryptocurrency Investors

The average active crypto investor is a male under 35 with a good education and advanced technical skills. The needs of such people are quite obvious: passive income with minimal risks, security (and often anonymity), the availability of investment tools (we are talking about the size of the minimum deposit and access restriction), a simple and clear interface.

| | |
|-----|---|
| 62% | Do not understand enough in cryptocurrency |
| 35% | Big concerns about the safety of such investments |
| 33% | Not enough free money to buy cryptocurrencies |
| 31% | Do not know how to invest in cryptocurrency |
| 30% | Fear high volatility |

Property Investors

It is a group of people who buy property with the intention of further resale at a higher price. The average age of such investors is 48 years, and about one third of them are women. When choosing an investment property, they most of all pay attention to location, type of property, risk level and accessibility. The focus of investors is on apartment buildings, student residences (PBSA) and shared ownership (co-living) [20].

| | |
|-----|--|
| 91% | Record breaking inflation |
| 88% | change in interest rates |
| 53% | Possibility of refinancing (remortgage) |
| 49% | High volatility of the national currency |
| 48% | Tenants demand in a property location |
| 30% | High volatility |

Property Final buyers

If we focus on the United Kingdom, then residential property in this country is bought by everyone - people of different origins, gender, education and national (ethnic) identity. At the same time, the market is dominated by baby boomers and millennials aged 25 to 65. The first prefer to buy property for cash, the second - with a mortgage [22].

Here is what buyers pay attention to besides the price [23]:

| | |
|-----|--|
| 90% | property size |
| 87% | property interior and decoration, garage or parking presence |
| 83% | transport connections (highway access, tube station/bus stop) |
| 82% | broadband internet and mobile quality connection |
| 79% | infrastructure in a short distance (school, shop, parks, etc.) |
| 30% | mortgage availability |

3.3.

Conclusions by Niche and Audience

Investment in residential property is a large and well-established market. Now it has dipped a little due to the covid pandemic, record breaking inflation in the world and crisis phenomena caused by Russia's large-scale military invasion of Ukraine. But this is a temporary phenomenon. In the medium and long term, almost all specialized agencies predict a way out from the crisis for the market. The market is expected to grow from \$7.063 billion in 2022 to \$7.954 billion in 2028, demonstrating a growth rate (CAGR) of 1.8% [24].

As for the target audience of the Property Industrial Stable Coin project, these are primarily young people aged 25 to 45 who are looking for affordable and effective tools for investing into residential property, as well as end property buyers. Surveys show that such people perceive technological innovations well and pay more attention to new financial instruments [25].

In order to summarize the above analytical information, we may conclude that Property Coin is focused on creating and developing a promising Niche with significant market share in developed and low risk countries. The advantages of the business model create open possibilities to gain the trust of the target audience - both property buyers and cryptocurrency investors, private and institutional investors to property and Crypto.

Industry troubleshooting with the Property Coin

Despite huge potential for significant further growth in the property investment market, there are also structural issues within the market that prevent developers and investors from exploiting this growth for personal gain, especially with regard to financial sources and market access for ordinary people. After the launch of the Property Coin project, some of these problems will be fully or partially resolved.

4.1.

High property prices

Problem Identification

High property prices are one of the biggest problems in the global real estate market. The problem has several aspects. First, property price growth has outpaced income growth, making it difficult for young families, low-wage employees, and other social groups to access the market. Secondly, property demand exceeds supply, especially in popular cities and districts, which also affects further property price growth.

Which countries have seen the biggest growth in property prices from 2010?

| Housing prices by country | Real price growth | Nominal price growth |
|---------------------------|-------------------|----------------------|
| Iceland | 103% | 202% |
| Estonia | 97% | 196% |
| New Zealand | 97% | 152% |
| Chile | 95% | 205% |
| Turkey | 91% | 902% |
| Canada | 90% | 148% |
| Luxembourg | 85% | 135% |
| Hungary | 84% | 168% |

Solution from Property Coin

With the provision of a new finance scheme for the properties construction and holding of all works by the efforts of one company, our business model allows us to provide property with a lower market price. Potentially, the difference between our price and the price of a competitor can reach 35%. Basically, we do not see competitors on the market today due to their impossibility to reject the profit during all the construction and sale stages or to start construction likewise ours.

4.2.

Mortgage high cost

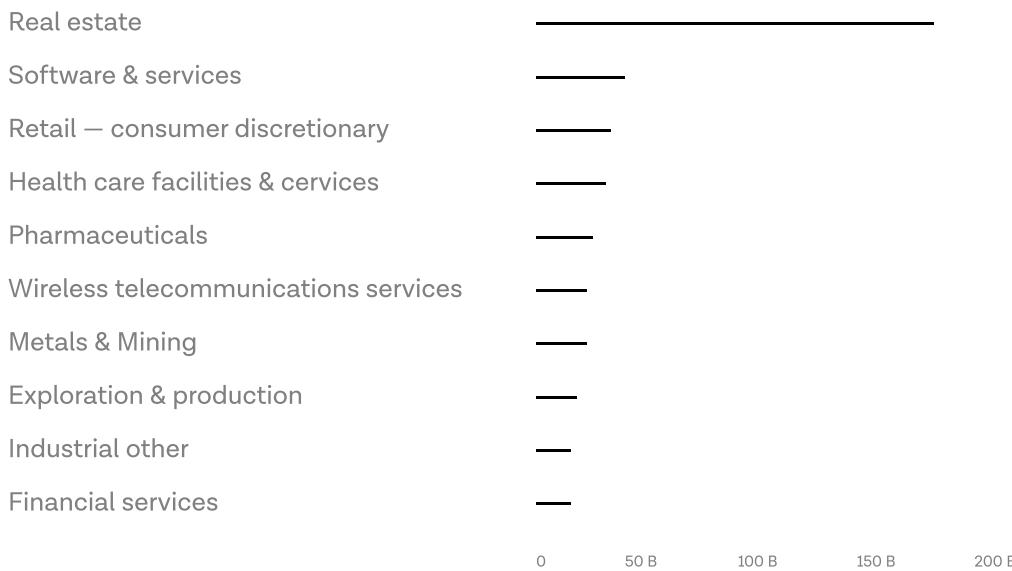
Problem Identification

An increase in the interest rate by the regulation authorities automatically led to an increase in the mortgage interest rate in most countries. For example, in the US market, the size of a 30-year mortgage increased from 3.29% at the beginning of January 2022 to 6.81% at the beginning of June 2023. In the UK, during the same time, the interest on a 2-year mortgage increased from 1.95% to 5.74%, in Germany - from 1.2% to 3.88% respectively. Such a high percentage on behalf with increased requirements for initial payment makes the mortgage unaffordable for a large number of buyers.

Additionally, almost \$175 billions of real estate mortgages are already in distress this year, according to Bloomberg. This can create big problems in the event of even a similar situation of the mortgage crisis 2007-2009 in the United States [26].

Real Estate Has Far More Distress Than Other Industries

Distressed bonds and loans in US dollars



Additionally, almost \$175 billion of real estate mortgages are already in distress this year, according to Bloomberg. This can create big problems in the event of even a similar situation of the mortgage crisis 2007-2009 in the United States [26].

Solution from Property Coin

Our project proposes an option of 0% interest rate for property acquisition and installments that no longer depend on increase in interest rates dictated by someone; or an increase in macroeconomic figures that are incomparable with the present reality on the property market; as well as speculation that we remove from our clients, providing them with fully transparent and clear payments.

These will help to reduce financial barriers and make property more affordable. It also will create constant demand, and hence property industry further development.

4.3.

Market access restrictions

Problem Identification

These days, access to investment opportunities into property market projects is usually limited by the constructors themselves or by a selected investment community, which usually includes banks, institutional or private investors with ultra-high profit and large-scale capitals.

For example, to enter a small construction project with shared ownership, you need an initial capital of 50K USDT minimum. For exceptional projects, the entry threshold can very quickly grow up to 100K USDT. Moreover, after joining such an investment, your funds are likely to be frozen for 3 - 7 years with no guarantee for construction terms. This proves such an investment is extremely illiquid compared to other tools that can make the profit.

Solution from Property Coin

Our business model removes all entry barriers for potential investors. Anyone who understands crypto or property can invest even 100 USDT. Profit is guaranteed from the price growth for our stable coin - its capitalization is always confirmed by construction capacity and completed residential projects. In the future, tokenized property will attract the global investment market providing a highly liquid financial tool, which is always insured against volatility, as well as predictable and stable.

The bottom line is any investor of any rank, regardless of his experience, must understand and realize that the construction process is, first of all, time. Thereby, quick earnings and opportunities to get rich suddenly are not expected.

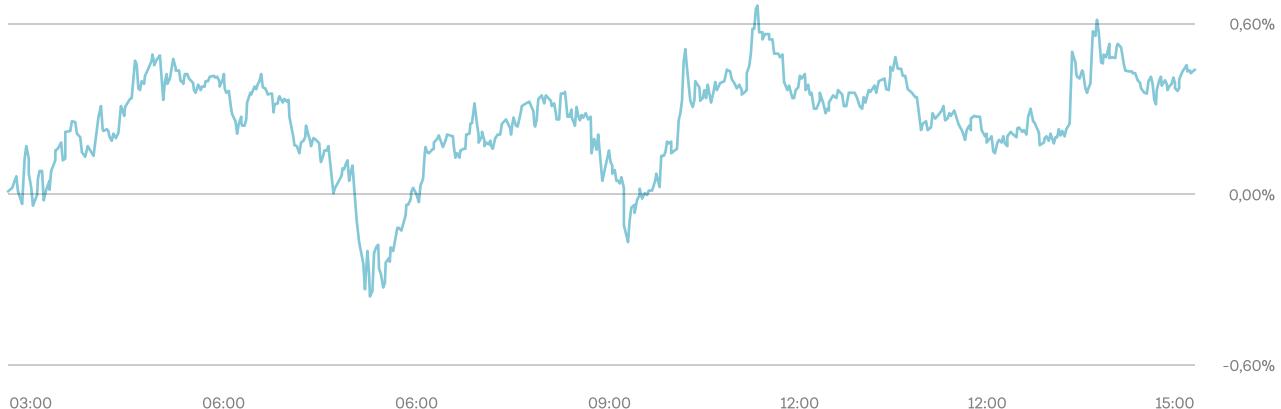
4.4.

High volatility of cryptocurrencies

Problem Identification

The extremely high volatility of cryptocurrencies is one of the main issues that obstruct the mass adoption and cryptocurrencies usage in the property industry. Rapid and significant changes in the ratio and price of crypto-currency assets create uncertainty and risks for investors that lead to an "investment autism" towards such a kind of assets.

Bitcoin / Dollar USA. Price change per 1 day



The Bitcoin dynamics of the price change per 1 day and its relative strength index, demonstrating the extreme volatility of the cryptocurrency. Source: tradingview

Solution from Property Coin

By linking the Property Coin price to the value of all properties cost in the company's assets and its capitalization indexes, interested participants willing to invest in the crypto and property markets can easily direct and store their funds in our stable coins.

From our side we guarantee the price would not roll back due to the limited terms of repayments for the finished property, as well as due to constant increase in construction capacity. This, in turn, guarantees both the absence of high volatility for our Property Industrial Stable Coin, and its «stable» status directly on the cryptocurrency market.

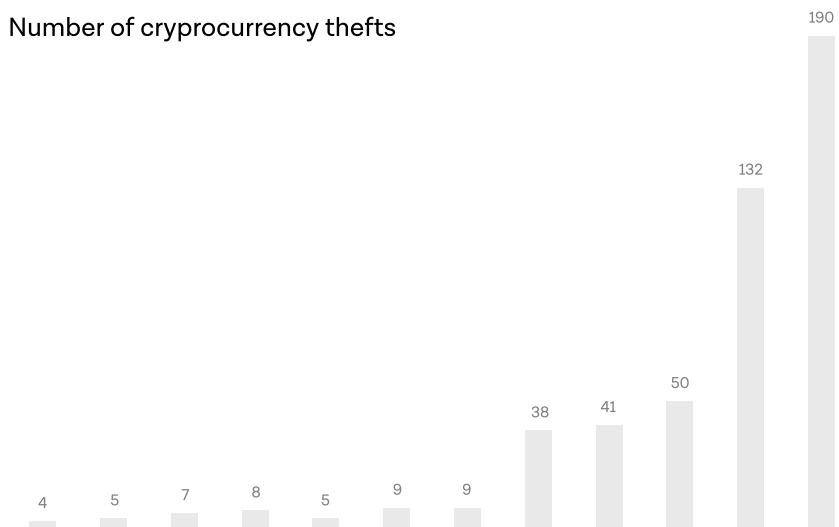
4.5.

Cyber Security Risks

Problem Identification

According to a report by Immunefi - a cryptocurrency security company, 2022 was the biggest year in terms of stolen users' funds.

In total, \$3.9 billion worth of assets were stolen from digital currency hacks and scams, most of which - \$2.36 billion - was stolen in just 5 hacks (Ronin Bridge, Wormhole, Nomad, BNB Chain, FTX). There were especially many hacks in the DeFi market, where hackers used exploits in the code of exchanges, wallets, and smart contracts to steal users' money with impunity [27].



The number of thefts and hacks in the crypto market from 2011 to 2022. Source: statista

Solution from Property Coin

Our platform pays a high attention to security and offers a solution to minimize cybersecurity risks. All transactions with our stable coins to be recorded on the chosen blockchain and available for verification and audit by any users or individual company, which allow us to create absolute transparency for all transactions, expenses and investments, and thus reduces the risk of fraud.

Additionally, the decentralized nature of the preferred blockchain eliminates a single point of failure and makes the system resistant to hacker attacks. All our data repositories are located in independent and neutral territories/countries, so neither force majeure nor geopolitical reforms/war can disrupt our platform and business model.

Tocenomics

Property Industrial Stable Coin is an RWA-backed (real-world assets) token that acts as a core underlying link within the ecosystem. It is backed by the present property market valuation that consequently acts as a soft capitalization – with that meaning the adjusted market cap of the token can never be lower than the valuation of properties constructed.

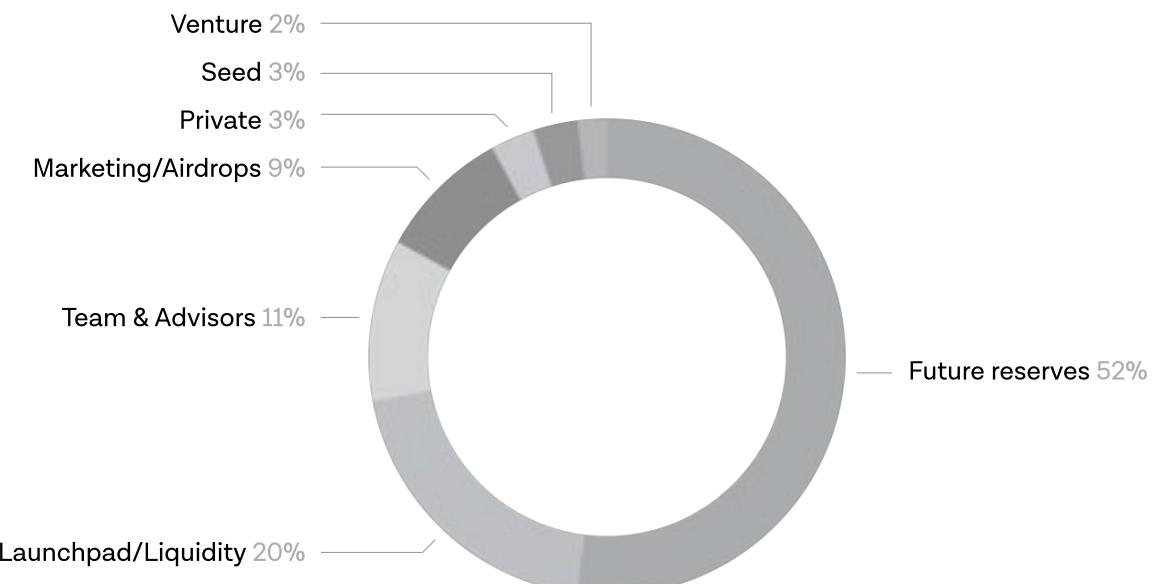
As it was mentioned before – there are four key ecosystem actors: The Foundation, Investors, Token holders (Stakers) and Property buyers. Foundation is responsible for constructing the real-estate, managing the PISC ecosystem, smart contract and the treasury, the liquidity; Investors make the construction of real-estate a reality, in return for their investment they receive the equivalent amount of PISC tokens and a given percentage of all the repayments.

Token holders are able to participate in staking framework to receive a certain % in the form of yield from repayments. And lastly property buyers – they will be able to purchase properties with Property tokens for a very competitive price, with repayments ranging from 5 to 25 years on exclusive and non-available for other world conditions; All four-ecosystem participant are crucial for sustainability and success of the PISC protocol.

Maximum supply for the Property Industrial Stable Coin is 1B token and is achieved after 25 years term planning; 52% of the tokens is locked for at least 48 months, reserved for future property construction and can be unlocked solely based on appropriate audit report. This way ensuring a low rate of inflation and the backing of the token valuation by the RWA.

Repayments should be done in Property token; hence the Foundation is responsible for maintaining enough liquidity on the open market to support the liquidity needs.

Additionally, revenue redistribution acts as an important driver of the ecosystem sustainability.



Initial Industrial Stable Coin Offer

Why should you invest in the foundation?

1. As an investor you receive an amount of tokens with 20-35% discount to the public price that is backed by the real asset – property; meaning that as the market price will be much higher than the construction price, your investment already profits for the corresponding %;
2. As an investor you are eligible for a proportional share from every repayment made on the market;
3. PISC token has a soft cap with the market value of the underlying properties, hence the downside in token pricing is very limited while the upside with the implemented mechanisms is enormous;

The bottom line, is that our proposal is a long-term partnership search in order to gain a share from the global property market; to represent and further develop the newly created own market Niche; Brining some fresh and such a necessary for decades solutions for the property market further development and growth.

Project team

Founder and CEO is experienced property development and commodities markets player. Number of projects finished under own control are measured from London to Al-Kuwait. Challenge and desire to develop properties projects, its construction and human satisfaction from usual people - our buyers, became a life philosophy;

Treasury Director - is a young and highly skilled Crypto market professional. with PhD in finance and the life desire do not only study & work for the personal development, however to create and penetrate the new generation brains he represents himself for the new World of a Crypto Economy;

All of the references and meetings with the team is always available for all potential investors and partners / clients with the prior request through our official landing page.

Disclaimer

Please read the following information very carefully before joining our project and using the platform and our business model for your participation in Property Industrial stable coin acquisition.

Investment Risk

Investing in property and cryptocurrencies comes with financial risks and can be an extraordinary stress for many. Thus, when deciding to invest into Property through the usage of Property Industrial Stable coin, please remember that property prices may also fluctuate and your investment size may be subject to change in its value. Strongly recommended that you carefully study and evaluate the risks of Property and Crypto markets before making a decision to invest.

Regulation and Law Enforcement

Please be aware that the usage of cryptocurrencies and blockchain technologies may be subject to regulatory and other restrictions in different countries. At the same time our company guarantees full transparency business and adherence to all changes in the legislation in the field of cryptocurrencies. Our users and customers must take appropriate circumspection in doing so, such as using strong passwords, two-factor authentication, and updating software on their devices.

Security and protection

We make every effort to ensure the security of the Property Coin platform and the protection of your data. However, users and customers should be aware of the risks associated with cybersecurity, such as hacker attacks or identity theft. It is recommended that you take precautions such as using strong passwords and updating software.

Information Character

Any information provided on the Property Coin platform, including data about real estate, financial instruments and markets, is for informational purposes only and does not constitute financial advice or recommendation. We are not responsible for decisions made on the basis of such information, and we recommend that you contact professional financial advisors with experience in both the property market and the crypto industry for advice.

Denial of responsibility

Please be so kind as to realize the possibility to purchase the digital currency as well as the possibility to acquire your dream home from our Company.

By purchasing our ProPCoin digital product you agree that you are buying secured by the property and square meters respectively, investment product with help and support to be provided from our team.

All the queries regarding the future acquisition of a chosen property, monthly payments with 0% interest, available contract terms according to clients' affordability and due diligence will be available from our official web page and Telegram chat Bot. At the same time, clients willing to provide their interest for the usage of ProPCoin for the speculative trade purpose would not be serviced or supported in any way.

*All the information above does not conclude investment advice, property or crypto trade either sort of advises you should accept content as such.

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