

# HOTEL RESTAURANT

RECREATION CENTER
SHOPPING MALL

PROPERTY ASSET

## TOKEN & SYMBOL

01

SiLOK

An identification symbol for this token, which can be referred to as the SiLOK Token.

02

SUPPLAY

The supply of SiLOK Tokens is only 750 million tokens

03

PURCHASE

SiLOK Token can be obtained through digital asset trading platforms and the official website www.sealook.id



Project: Combining Real Assets and Digital Assets
Tourist Destination
Pasir Mayang Resort
By:
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#### **ABSTRACT**

Property is an asset that has financial value and significant income potential, as well as intrinsic value in providing security, stability, and comfort for its owner with various uses including as a safe investment tool, a symbol of homeownership, a business asset, a credit guarantee, inheritance, and inflation hedging.

However, despite being a valuable asset, there are several weaknesses related to property ownership, including high initial ownership costs, high maintenance and upkeep costs, the risk of decreasing value, the lack of liquidity in converting property investment into cash in a short period of time, and the inability to relocate. Additionally, there are no established standards in the property trading process, and the industry is still conventional and does not use more advantageous digital means in terms of income and growth.

SEALOOK is specifically designed to address this issue by developing a blockchain-based digital asset platform that will tokenize physical properties such as land and buildings located in tourist areas into crypto tokens that are cryptographically secured under the name SiLOK. With this, the token owners indirectly own the physical property that is managed and developed by SEALOOK through the SiLOK token. The benefit of owning these tokens is the opportunity to receive additional income in the form of token dividends every year from the transaction process of physical property assets managed by SEALOOK, which is calculated based on the percentage of ownership of SiLOK tokens. The number of property assets owned by SEALOOK will be the basis for the amount of SiLOK tokens in circulation. At the same time, SEALOOK will manage technology infrastructure, physical buildings, asset management, and tokenize property assets. SEALOOK's focus is on developing new tourist attractions that are funded by SiLOK tokens. The SiLOK token uses the basis of the well-known and stable ERC20 Token to build a new ecosystem in the crypto world. The SiLOK token is specifically supported by physical property assets such as land and buildings, and all assets owned will be managed on behalf of SEALOOK with proof of ownership audited by third parties that can be viewed by anyone through reports published by SEALOOK on their website and social media.

This document outlines our vision and philosophy behind the SEALOOK Platform and SiLOK Token, as well as details the core components and products that support this innovative ecosystem. Furthermore, this document shows how we leverage our team's expertise to revolutionize the tourism property industry and bridge property ownership universally through the SiLOK token while providing maximum liquidity and transparency. Moreover, the analysis provided specifically highlights the specifications of the unique SEALOOK currency and quantitatively proves that the concept behind the property asset ownership system through crypto tokens works well, securely, and transparently.



## **TABLE OF CONTENTS**

ABSTRACT	3
TABLE OF CONTENTS	4
SUMMARY OF TOKEN SALES	
INTRODUCTION	6
ABOUT US	
VISION AND MISSION	8
KEY FEATURES	
BACKGROUND	
MARKET ANALYSIS	
STATISTICS	14
ISSUES AND SOLUTIONS	
IDEAS BEHIND PROPERTY ASSET TOKENIZATION	17
BUSINESS MODEL	18
IMPLEMENTATION	
TEAMWORK	
HOW TO OBTAIN TOKENS	
CONCLUSION	23
REFERENCES	24





## **SUMMARY OF TOKEN SALES**

**Beginning of token sales**: First Quarter of 2023

Duration : 1 month or until all allocations are sold

Coin symbol : SiLOK
Token standard : ERC-20

Token price : 1 SiLOK = 1 cm Asset Property





#### INTRODUCTION

SEALOOK is a digital asset company that manages the SiLOK Token. This token is backed by physical property assets such as land and buildings with a vision to build a modern tourism property industry. SEALOOK is expected to transform the traditional property industry into a modern property industry by utilizing blockchain technology infrastructure to ensure smooth, secure, and transparent transactions. The SEALOOK platform is specifically designed to address the weaknesses faced by the traditional property industry by developing a blockchain-based monetary system that is universally accepted and decentralized. With SiLOK Token as the core currency, this ecosystem will be efficient, secure, fair, and transparent. This platform will function as an infrastructure that combines decentralized technology with the property industry, bringing the property market into the modern era in the form of crypto currency to empower and serve our interests equally and capitalistically.

SEALOOK aims to leverage the innovative power of cryptographic blockchain technology and smart contracts to tokenize property, creating stable, secure, and liquid digital assets. SEALOOK strives to increase trust among transacting parties by allowing transactions to take place on a transparently distributed ledger through blockchain technology without room for corporate bias, fraud, or manipulation. The SiLOK Token will function as a truly democratic digital asset backed by physical property such as land and buildings. The stability of property value and the liquidity of crypto currency on crypto currency exchanges combined and used on decentralized blockchain will help SEALOOK solve inherent problems in the property industry, and enable easy liquidation of value storage, thus overcoming the volatility problem for the crypto currency industry.

The SiLOK Token will be a powerful tool for investors, individuals, and organizations to invest in the property world. In addition, this Token will also create a complete ecosystem for the property market by providing blockchain-based features and solutions such as limitless property trading through crypto currency exchange on the SEALOOK platform. Overall, this Token will be supported by physical property assets such as land and buildings acquired by SEALOOK, with proof of property ownership regularly published through our official website and audited by third-party services that can be viewed by anyone.





## **ABOUT US**

SEALOOK and its founders have extensive experience in the tourism property industry as owners, managers, developers, and marketers. During their decade-long tenure in this industry, SEALOOK's founders have been acutely aware of the challenges it faces. Therefore, we strive to offer viable solutions to all the challenges that the industry faces. SEALOOK's management aims to revolutionize the property trading process through SiLOK tokens that are stable, secure, and highly liquid. We will add value to these tokens by developing property assets and trading SiLOK tokens. Our team targets the low-priced property market through SiLOK tokens, which we hope will maximize SEALOOK's performance and revenue. SEALOOK's management team adopts a top-down asset management approach. This means that various macroeconomic phenomena, such as inflation, price levels, growth rates, and unemployment rates in a country, will be thoroughly evaluated before considering the next project (prospectus). We strongly believe in value investing, where the interests of the company and investors are always prioritized in decision-making.





#### VISION AND MISSION

#### **OUR VISION**

Our vision at SEALOOK is to build a valuable and high-quality digital asset based on property by utilizing decentralized blockchain technology, which contributes to the monetary and economic system by providing digital tokens that are backed by physical property assets such as land and buildings located in tourist destinations. This allows investors to easily and securely invest in properties around the world, while also providing property owners with a more effective and efficient way to utilize their assets.

#### **OUR MISSION**

SEALOOK's mission is to build modern tourist attractions and facilitate property transactions efficiently and transparently using blockchain technology with the following objectives:

- 1. To make property ownership more affordable and accessible,
- 2. To make it easy for investors and property owners to access,
- 3. To simplify property investment,
- 4. To accelerate property transaction processes,
- 5. To increase property liquidity,
- 6. To eliminate intermediaries in property transactions, and
- 7. To provide access to global properties.





## **KEY FEATURES**

The SiLOK token is a token supported by physical property assets such as land and commercial buildings located in tourist destinations, which serves as a means of payment and investment for investors. By utilizing the stability of property prices combined with the liquidity of cryptocurrency, a stable exchange value will be created that continues to increase as SEALOOK acquires more properties.

Some of the standout features of the SEALOOK and SILOK Token platforms are:

#### Assets with High Value Support

The SiLOK token is supported by property assets such as land and commercial buildings located in a tourist location that has intrinsic value to provide confidence to investors that the value of these assets can be maintained and withstand high crypto market fluctuations. SEALOOK will focus on expanding its network and physical assets such as land and buildings to enhance a broad ecosystem worldwide by accumulating all properties listed in SEALOOK to be tokenized into SiLOK tokens. Some assets that will be developed in tourist locations after land acquisition include the development of physical assets such as hotels, restaurants, recreational and entertainment centers, and shopping centers. The development of these physical properties will strengthen the exchange rate of SiLOK tokens that can be directly seen on crypto exchange markets.

#### Can be Converted into Physical Property Assets

The Token SiLOK is a tangible manifestation of the property owned by SEALOOK as a developer of tourist objects. Therefore, holders of this token have the same rights over a number of properties owned by SEALOOK, calculated based on the amount of tokens they hold.

#### Low Volatility

The SiLOK token has a different underlying value compared to other cryptocurrencies. Other cryptocurrencies rely solely on the supply and demand sensation to determine their value, which lacks inherent value. Meanwhile, the underlying value of the SiLOK token comes from the amount of commercial properties owned by SEALOOK in tourist areas, such as land and buildings, to provide a stable token value and low token price volatility.

#### **Maximum Liquidity**

The SiLOK token represents a physical property asset, which allows the asset to be easily traded in the global crypto market. In this case, the SiLOK token, which is based on a physical asset, can open up a new and broad market for investors who want to invest in property assets without having to buy the actual physical property.

#### Security

The SiLOK token runs on the Ethereum blockchain network, which is secured



cryptographically in a decentralized manner, thereby minimizing the possibility of any transaction failures, no matter how small. In addition, proof of ownership of physical property is secured in third-party licensed vaults and insured by leading companies.

#### Scalable and Easily Adaptable

In SEALOOK, our goal is to build a vast tourism property industry. All of SEALOOK's platform solutions can be easily integrated with existing supply chain management systems and are designed with important factors such as scalability, flexibility, and resilience to handle even the most complex supply chain workflows.

#### Transparency

The transparent and immutable nature of blockchain provides open access to information at all times. Therefore, this ensures a fully transparent process, accurate data records, and equal terms for everyone.

#### Cheap Transaction Fees

Buying and selling physical properties can be an expensive and complicated process. On the SEALOOK platform, selling and buying properties is very easy with lower fees using the SiLOK token. Investors can buy and sell physical assets quickly and cheaply.

#### Portfolio Diversification

SiLOK token allows investors to have diverse property assets from all over the world on the SEALOOK platform. It helps investors maximize their profit potential by investing in different types of properties that have different profit potentials. This can help investors achieve their investment goals more effectively and efficiently.

#### Accessibility

Property investment is currently limited by location and accessibility. SEALOOK with its SiLOK token allows investors to invest in property assets from anywhere in the world without any location barriers.

#### Token Dividends

SEALOOK provides dividends to token holders calculated based on the number of tokens and the length of ownership. The dividend is obtained from the management of commercial property assets managed and owned by SEALOOK.

#### Limited Token Supply

The number of SiLOK tokens issued and in circulation depends on the number of property assets owned by SEALOOK. This is intended to ensure price stability and increase the value of SiLOK tokens to prevent inflation and a decrease in token value. Additionally, the limited token supply creates high demand from the market for SiLOK tokens, which in turn affects the SiLOK token price.



#### Becoming a Transaction Tool

The SiLOK token will become a payment transaction tool for every property managed by SEALOOK. This applies to all types of transactions and will impact the high demand for SiLOK tokens.





#### **BACKGROUND**

The creation of crypto tokens based on physical property assets has emerged as a result of blockchain technology advancements and the market's need for innovation in investment. Along with the increasing interest in crypto asset investment, there is a growing demand for the tokenization of physical assets such as real estate and property. Using blockchain technology, physical assets can be represented by digital tokens that can be traded on crypto exchange platforms. This provides flexibility in asset ownership and opens up new investment opportunities for investors.

Tokenization also allows for the division of physical assets into smaller parts, enabling investors to purchase a small portion of the property with a more affordable investment. Furthermore, tokenization can also increase market liquidity and reduce transaction costs associated with investing in physical assets. In some cases, tokenization can eliminate the need to involve third parties such as banks or other financial institutions.

Overall, the creation of crypto tokens based on physical property assets is an important innovation in the investment world that can improve accessibility and market liquidity for investors.

Ownership of property can provide many benefits, such as:

#### • LONG-TERM FINANCIAL SECURITY

Property, especially a house, can be a long-term investment that provides financial benefits to its owner. The value of property tends to increase over time, allowing its owner to benefit from the appreciation of its value.

#### • PASSIVE INCOME

Property can provide passive income through rental or lease. If the owner decides to rent out the property, they can receive regular rental income, which can help cover the financing and expenses of the property.

#### OWNERSHIP OF AN ASSET THAT CAN BE USED AS COLLATERAL

Ownership of property can serve as collateral that can be used to obtain loans or credit from financial institutions, such as banks.

#### • PROPERTY AS AN INVESTMENT WITH THE LOWEST RISK LEVEL

Property is an asset that is highly relied upon by investors during times of political or fiscal uncertainty. Unlike currency, property value will not be affected by inflation.

12



## **MARKET ANALYSIS**

Market analysis on the tokenization of tourism property assets shows that the tourism property industry is increasingly in demand and promising for investors. According to data from Statista, the total revenue of the global tourism industry reached 7.6 trillion US dollars in 2019 and is expected to continue growing to 10.5 trillion US dollars in 2027.

The use of blockchain technology and tokenization of tourism property assets can provide benefits for investors in developing the tourism industry. With tokenization of tourism property assets, investors can purchase crypto tokens that represent a portion of the ownership of the tourism property, enabling investment in small and affordable amounts. In addition, investment in the form of crypto tokens also makes it easier for investors to transact with more transparent and efficient prices.

The use of blockchain technology can also enhance security in transactions and asset ownership. Each transaction will be recorded in a transparent and difficult-to-change blockchain network, minimizing the risk of fraud and manipulation.

In terms of tourism industry development, tokenization of tourism property assets can also provide flexibility in the management of tourism property. With tokenization, ownership and management of tourism property can be divided, enabling more efficient and diversified property management.

However, tokenization of tourism property assets also has some risks that need to be considered. One of the risks is the highly volatile fluctuation of crypto asset values, which can affect the value of tourism property. In addition, security risks also need to be considered, especially when involving the transfer of digital assets that have significant value.

In conclusion, the use of blockchain technology and tokenization of tourism property assets have great potential to help build the tourism industry. With the use of this technology, investors can gain access to the tourism industry in a way that is easier, safer, and more affordable. However, it is important to always consider and anticipate the risks associated with tokenization of tourism property assets.





## **STATISTICS**

#### A. PROPERTY INDUSTRY GROWTH

According to data from the Global Property Guide, some countries that have experienced the fastest growth in property prices over the past 10 years are:

- 1. Turkey Property prices grew around 218% over the past 10 years (2011-2021).
- 2. Spain Property prices grew around 67% over the past 10 years (2011-2021).
- 3. Australia Property prices grew around 57% over the past 10 years (2011-2021).
- 4. Canada Property prices grew around 56% over the past 10 years (2011-2021).
- 5. United States Property prices grew around 53% over the past 10 years (2011-2021).
- 6. For Indonesia, the growth of property over the past 10 years can be described in the graph below:



The property growth data over the past 10 years has declined due to the decrease in purchasing power of the people.

#### B. THE GROWTH OF THE TOURISM INDUSTRY

The statistics of tourism growth over the past 10 years (2011-2020) can be described as follows:

- 1. In 2011, the number of international tourist arrivals worldwide was 980 million. In 2019, the number of international tourist arrivals reached 1.5 billion, an increase of approximately 53% over 8 years.
- 2. Asia has had the most significant growth in tourism over the past 10 years. In 2011, the number of international tourist arrivals in Asia was 204 million, while in 2019 it reached 347 million, an increase of approximately 70% over 8 years.
- 3. According to data from the World Tourism Organization, tourism growth was significantly impacted by the COVID-19 pandemic in 2020. In 2020, the number of international tourist arrivals decreased by approximately 74% compared to 2019, reaching 381 million international tourists.
- 4. Over the past 10 years, the countries with the largest number of international tourist



- arrivals were France, the United States, Spain, China, and Italy.
- 5. According to data from the Indonesian Government, the number of tourist visits to Indonesia in 2011 was 7.65 million tourists, while in 2019 it reached 16.1 million tourists, an increase of approximately 110% over 8 years.

Despite the significant decline in 2020, before the pandemic, tourism growth had consistently increased over the past 10 years. However, the COVID-19 pandemic has significantly impacted the tourism industry and will require time to recover.

In Indonesia, the growth of tourism over the past 10 years can be described in the graph below:



Viewed from the increasing number of tourist visits post-pandemic, the growth of the tourism industry is very good and rapidly increasing. Therefore, it is very appropriate for this token to be based on tourism properties.





## PROBLEM AND SOLUTIONS

The problems faced in the development of the tourism property industry are:

- 1. Large capital requirement: Developing tourism properties requires a significant amount of capital. Investors need to provide a large sum of money to build these properties, which can be a barrier for those interested in investing in the tourism property industry.
- 2. Lack of liquidity: Tourism properties usually have high asset values but low liquidity. It is difficult to sell tourism properties quickly and easily because it is hard to find buyers willing to pay the desired price.
- 3. High transaction costs: Transaction costs in the tourism property industry tend to be higher because they involve multiple parties, such as developers, real estate agents, and local governments. This can be a hindrance for investors interested in investing in this industry.

The solution is the use of crypto assets that can help address these problems as follows:

- 1. Property tokenization: SEALOOK, as the developer, will issue the SiLOK crypto token that represents the tourism property. This allows investors to invest in the property we own and develop by purchasing our crypto tokens at a much more affordable price than buying the entire property. Additionally, SiLOK tokens are more easily traded and have higher liquidity.
- 2. Crowdfunding: Crypto assets can be used to raise funds from different investors online. This can help address the problem of large capital requirements in developing tourism properties. Through crowdfunding, smaller investors can invest in tourism properties and benefit from the increase in property value through SiLOK tokens.
- 3. Fast and cheap transactions: Transactions using SiLOK tokens can reduce transaction costs and speed up the transaction process. This can make it easier for investors to invest in the tourism property industry and also make it easier for developers to buy and sell properties through SiLOK tokens.

Therefore, the use of SiLOK tokens can help address some of the problems faced in the development of the tourism property industry, including large capital requirements, lack of liquidity, and high transaction costs. Through blockchain technology and tokenization, investors can invest in tourism properties more easily, safely, and affordably.





WWW.SEALOOK.ID

#### **BEHIND PROPERTY ASSET TOKENIZATION IDEA**

SEALOOK is a platform that facilitates the tokenization of property assets into crypto tokens called SiLOK. The purpose of this platform is to provide easier and more flexible access for investors to invest in properties developed by SEALOOK.

Here are the ideas behind the creation of SiLOK tokens:

- 1. Converting Property Ownership into Crypto Tokens: SiLOK is designed to allow property owners to convert their ownership into crypto tokens called SiLOK. These tokens can be traded on a crypto exchange that is integrated with the platform, allowing investors to buy and sell properties flexibly and at lower costs.
- 2. Improving Property Asset Liquidity: SiLOK tokens are designed to help increase the liquidity of property assets that may have been difficult to sell previously. With tokenization, property owners can raise capital by selling a portion of their ownership in the form of SiLOK tokens without having to sell the entire asset. This also provides an opportunity for investors who previously did not have access to the traditional property market to invest in property assets with smaller capital.
- 3. Crowdfunding: SiLOK tokens are designed to allow property owners to raise large amounts of funds for new property projects. In this case, SiLOK tokens can be issued as a form of initial funding (crowdfunding) for new projects, allowing property owners to start their projects without relying on institutional investors or traditional financial institutions.

Overall, the SEALOOK platform can expand access to the property market and increase the liquidity of property assets. By utilizing blockchain technology, SiLOK tokens can also provide a high level of transparency and security for investors and property owners.





## **BUSINESS MODEL**

The business model that we apply in tokenizing physical property assets into SiLOK tokens is by using the Real Estate Investment Trusts (REITs) method, which is a collective investment that allows investors to profit from physical properties without having to own or manage them directly. In the implementation of the REITs mode property tokenization, the steps are as follows:

- 1. Property acquisition: SEALOOK searches for suitable property assets to be acquired and tokenized according to the company's needs by buying or paying a predetermined amount to the property owner.
- 2. Collaboration with property owners: SEALOOK collaborates with property owners to tokenize their physical property into SiLOK tokens. Property owners will receive SiLOK tokens in exchange for ownership of their property. These tokens can be traded or sold on available exchanges or platforms.
- 3. SiLOK token marketing: SEALOOK will market SiLOK tokens to investors and SEALOOK platform users who are interested in investing in properties managed by SEALOOK. Various service benefits will be offered to SiLOK token holders, such as profit sharing or dividends from commercial property management through SiLOK token ownership, special access to property facilities, and priority as customers in receiving services provided by SEALOOK.
- 4. Building a trading platform: SEALOOK will also build a trading platform or exchange that allows SiLOK token holders to buy and sell their tokens easily. This platform will prioritize security, reliability, and ease of use.
- 5. Developing smart contracts: SEALOOK will develop smart contracts to ensure the security and transparency of transactions on the trading platform. Smart contracts will facilitate transaction processes and help prevent fraud or deception.
- 6. Establishing policies and regulations: SEALOOK will ensure that SiLOK tokens comply with applicable regulations and regulations in the countries where they operate. This will help build investor confidence and ensure the sustainability of SEALOOK's business.

In implementing this business model, SEALOOK will consider various risks associated with tokenizing physical property assets, including regulatory risks, cyber security risks, and market risks. Therefore, SEALOOK is committed to building strong infrastructure and policies to ensure business continuity.





## **IMPLEMENTATION**

The implementation of the property asset tokenization that we carried out involves several stages, including:

#### A. ASSET IDENTIFICATION

- 1. Property Asset Market Analysis: The type of property asset that has potential for growth and a large market share to be developed and suitable for implementation in this tourism object are commercial properties such as hotels, restaurants, entertainment centers, and shopping centers.
- 2. Digital Asset Market Analysis: To provide consumers with comfort and access to available services and facilities without limits, we apply the use of SiLOK tokens as a single payment tool for booking rooms, entertainment reservations, and product purchases. These tokens can also offer incentives and discounts to increase consumer interest and loyalty to SiLOK token users.
- 3. Based on the above analysis, the compatibility of property assets and digital assets can be applied and has a great potential for success in the market by considering the following factors:
  - a. Technology Infrastructure: Using blockchain technology, this technology infrastructure will support the implementation of property assets and digital assets in the SiLOK token project.
  - b. Target Market: The most potential target market is millennial tourists who are technology-savvy and those who have a level of technological literacy and interest in digital assets.
  - c. Regulations: In implementation, we will apply the applicable regulations in the tourism and digital asset industries to ensure compatibility with the business strategy that we apply in SiLOK Token.

#### B. COMPATIBILITY IMPLEMENTATION

Tokenization is the chosen method for compatibility between property assets and digital assets. The creation of SiLOK crypto tokens represents property assets traded in the digital market based on their purpose and needs. To realize this, we have prepared everything very carefully so that it can be accepted in both the property and digital worlds.

#### C. BUSINESS PROCESS IMPLEMENTATION

The business process implementation used to manage and store information on property assets and digital assets is as follows:

- 1. Asset registration: The process of registering new assets by recording information about property assets or digital assets and entering it into the database.
- 2. Asset verification: The process of verifying assets to ensure the validity and accuracy of the information received.
- 3. Monitoring and reporting: Continuous monitoring and reporting processes to ensure that asset information remains up-to-date and accurate.
- 4. Asset transactions: The process of asset transactions, including buying, selling, and exchanging, which are supported by smart contracts to ensure transparency and efficiency.



- 5. Integration with related systems: Integration with related systems, such as payment systems, tax systems, and accounting systems, to ensure smooth and efficient business processes.
- 6. Audit and compliance: The process of auditing and compliance to ensure that the platform and business processes comply with applicable regulations and standards.
- 7. Monitoring and evaluation: Monitoring and evaluation of the implementation of solutions to ensure that property assets and digital assets can be effectively and efficiently combined.

By implementing these solutions, it is expected to improve efficiency and transparency in the management of property assets and digital assets. This also opens up new opportunities in business and investment that are more inclusive and open to all parties.





## **TEAM WORK**

In tokenizing property assets, we involve cooperation between several individuals and groups who have skills and expertise in their respective fields to achieve a common goal. In this case, some of the tasks we do together include conducting market research, assessing asset value, determining investment strategies, and monitoring and managing assets. Effective and synergistic collaboration is necessary to succeed in the SEALOOK project. The following is the team we have to succeed in the SEALOOK project:

- ✓ KOBA\_JELEK as the owner, designer, and developer of the SEALOOK project and SiLOK Token.
- ✓ CIMIT as the Asset Manager, Tourism and Financial Development Manager.
- ✓ SEALOOK Project acceleration team.
- ✓ Engaging the best consultants, contractors, and developers in Indonesia.





## **HOW TO GET SILOK TOKEN**

For the initial stage up to its release on the digital asset trading platform, SiLOK Token will only be sold in limited quantities through:

- 1. Presale with the address :
- 2. through our official website at : www.sealook.id Subsequently, this token will be released on the digital asset trading platform, which will make it tradable on major centralized crypto currency exchanges and will be traded on several crypto exchanges using bitcoin, Ethereum, and other currency pairs.



## **CONCLUSION**

The following is the conclusion that can be drawn from the property asset tokenization that we have developed:

- 1. Efficiency: Property asset tokenization allows for more efficient and transparent asset management.
- 2. Inclusive: It opens up new opportunities for more inclusive and open business and investment for all parties.
- 3. Security: The blockchain technology used in asset tokenization provides a high level of data security and integrity.
- 4. Planning and Management: The asset management platform provided makes asset planning and management easier.
- 5. Regulation: The implementation of applicable standards and regulations ensures that the property asset tokenization implementation meets the necessary standards.

Overall, property asset tokenization has the potential to improve efficiency, transparency, and security in asset management, as well as open up new opportunities for more inclusive and open business and investment for all parties.





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- 13. Ministry of Communication and Information Technology a government institution responsible for regulating information and communication technology, including applications and the use of cryptocurrency.
- 14. Bank Indonesia the central bank of the Republic of Indonesia, responsible for maintaining the stability of the financial system and monitoring economic activities, including the use of cryptocurrency.