

Aqaro

August 2023

Fantastic Whitepaper

Revolutionizing the Real Estate Industry

Abstract

Aqaro, a groundbreaking project in the realm of blockchain technology, is on a mission to revolutionize the real estate industry. This whitepaper unveils Aqaro's ambitious vision of revolutionizing the real estate industry, addressing the pressing challenges faced by the current real estate market.

By eliminating traditional financial institutions, Aqaro aims to create a future where individuals have greater control over their financial destiny, and the housing market becomes truly democratized. The paper highlights the challenges faced by consumers and businesses in the current real estate market, from limited financing options and high-interest rates to exclusive investment opportunities.

Aqaro's innovative solutions to these challenges are showcased in the form of its core features. The DeFi Mortgage Protocol empowers buyers to secure mortgages directly through the platform, while investors benefit from attractive returns on their staked ETH. The Fractionalization of Real Estate feature redefines real estate investment opportunities, allowing multiple investors to participate in business properties through NFTs. Aqaro's revolutionary Decentralized Autonomous Organization (DAO) empowers the community to shape the platform's future, with a unique profit-sharing model for active participants. Sellers and buyers can effortlessly interact through the Listings Properties feature, while the Escrow Service acts as a reliable intermediary for secure and seamless real estate transactions.

Aqaro's whitepaper provides in-depth insights into the underlying blockchain technology, security measures, and roadmap, showcasing its commitment to transparency, efficiency, and user-friendliness. With a focus on empowering users, democratizing access to housing, and fostering community-driven growth, Aqaro emerges as a platform that redefines the landscape of decentralized real estate investment.

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Introduction

Welcome to the Aqaro Whitepaper, where real estate meets decentralization, and a new era of transparent, efficient, and equitable housing transactions unfolds. At Aqaro, we envision a world where the barriers to homeownership and real estate investment are shattered, replaced by a decentralized housing platform that empowers individuals and reshapes the future of the real estate industry.

The current real estate market is rife with challenges, restricting access to financing options and burdening buyers with high transaction costs. Traditional financial institutions dictate the lending process, often excluding individuals with unconventional income sources or limited credit history from the opportunity to own a home. Moreover, real estate investment in business properties has been confined to a privileged few, leaving a vast majority of potential investors excluded from lucrative opportunities.

Aqaro sets out to change this landscape by leveraging the revolutionary power of blockchain technology and decentralized finance (DeFi). Our platform not only democratizes access to mortgages but also introduces fractionalization of real estate, opening doors to a new realm of investment possibilities for a broader audience. With Aqaro, we are eliminating intermediaries, reducing costs, and providing a transparent and secure ecosystem where buyers, sellers, and investors can engage seamlessly.

In this whitepaper, we present a comprehensive overview of Aqaro's mission, core features, and technological foundation. We will delve into the DeFi Mortgage Protocol, the Fractionalization of Real Estate, and the transformative impact of our Decentralized Autonomous Organization (DAO). By actively involving the community in decision-making, Aqaro aims to create a platform that truly reflects the needs and aspirations of its users.

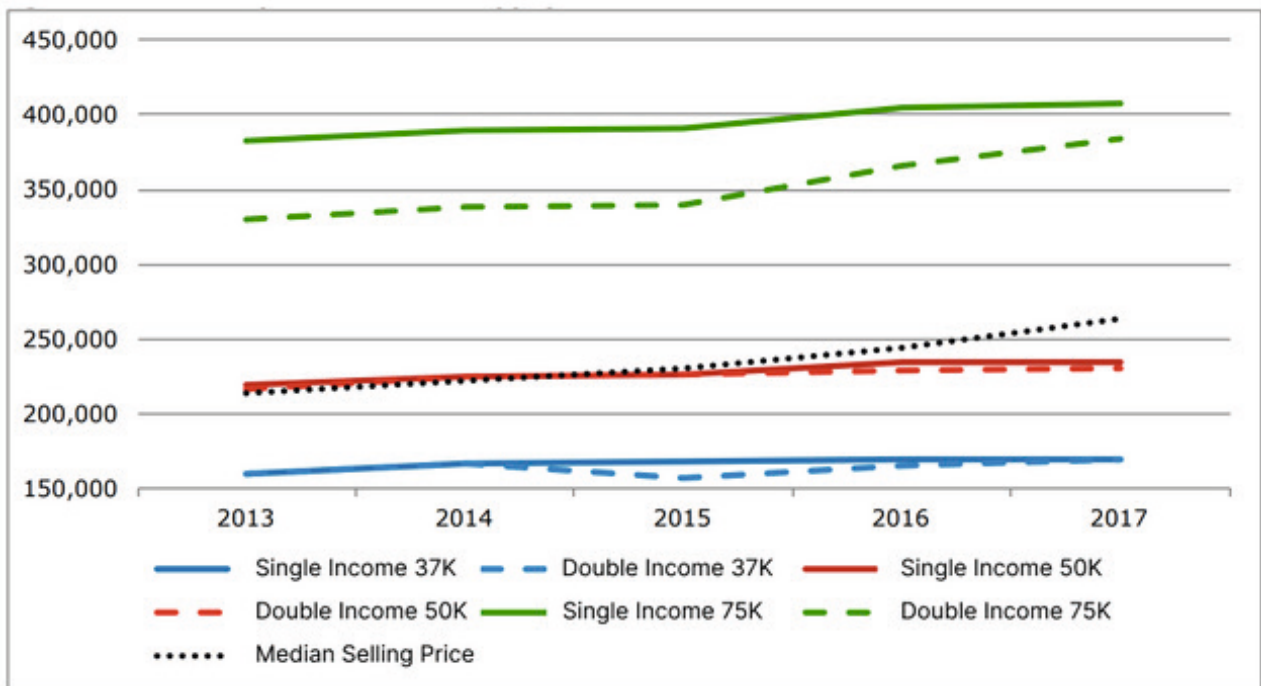
At Aqaro, we believe in harnessing the potential of promising technologies to elevate our platform's capabilities and user experience. Artificial Intelligence (AI) stands as one such technology that holds immense promise in revolutionizing various industries, including real estate. In the context of Aqaro, AI serves as a supportive tool to provide invaluable mortgage creditworthiness advice.

Join us on this transformative journey as we unveil the potential of blockchain technology in reshaping the real estate market. Together, we will unlock a future where financial inclusivity prevails, homeownership becomes attainable for all, and real estate investment is made accessible to the many. Let's embark on a path of innovation and empowerment with Aqaro: The Decentralized Housing Market of Tomorrow.

Problem Statement

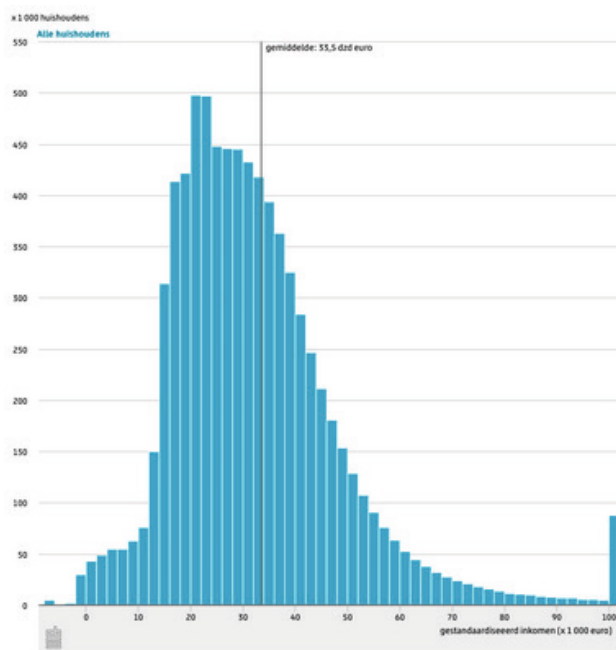
Consumer Market

In today's real estate market, many people face two major challenges: high-interest rates and limited financing options. Banks often have strict criteria for granting loans, making it tough for individuals with unconventional income sources or limited credit history to get mortgages. Additionally, the process of applying for a loan can be lengthy and bureaucratic, causing delays in property purchases. These obstacles make it hard for many aspiring buyers to own a home, contribute to economic inequality, and hinder overall market growth. In addition to the challenges of limited access to financing options, high interest rates, and barriers to real estate investment, the housing market also faces soaring prices, reaching new heights that make homeownership increasingly unattainable for many. This surge in housing prices further exacerbates the affordability crisis and poses significant obstacles for aspiring homeowners.

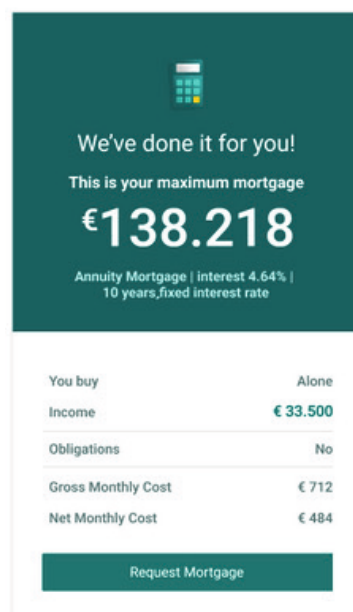


Median Property Sales Price Exceeds \$50,000 Salary¹

The real estate market is facing a significant challenge, highlighted by the widening gap between property prices and average salaries. In the Netherlands, for instance, since 2015, property prices have been consistently on the rise, while the average annual salary hovers around 33.5K. This disparity between property prices and average earnings creates a daunting obstacle for aspiring homeowners, as the median sale price far exceeds what is realistically affordable for many.



Avg salary in Netherlands (2022)²



Mortgage based on 33.5K salary³

The current state of the housing market confirms the gravity of this problem. Limited access to financing options, coupled with high interest rates, further exacerbates the difficulties faced by potential buyers. Additionally, the soaring property prices have reached unprecedented levels, the average property now costs around \$250,000, making homeownership an increasingly unattainable dream for a significant portion of the population.

In light of these challenges, it is evident that a transformative solution is needed to address the existing barriers in the real estate industry. Aqaro recognizes the pressing need to democratize the housing market, empowering individuals with a more accessible, efficient, and equitable platform.

Through the power of blockchain technology and innovative features like the DeFi mortgage protocol, Aqaro aims to revolutionize the real estate landscape, providing a viable path towards property ownership. By

eliminating intermediaries, reducing transaction costs, and embracing transparency, Aqaro is poised to reshape the future of real estate, making it a realm where financial inclusivity and prosperity are no longer elusive goals.

Business market

Traditionally, real estate investment in business properties has been limited to a privileged few who could afford to purchase entire properties and lease them out. This exclusivity restricted access to lucrative investment opportunities for many individuals. In the current market, there are some platforms like [mogelijk.nl](https://www.mogelijk.nl/)⁴ that offer options for investors to buy business properties together, but such investments typically require a significant initial capital starting at 50,000 euros. This high barrier to entry restricts the participation of many potential investors, limiting their access to the benefits of real estate investment.

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Invest one-on-one in an entrepreneur's business mortgage and receive an attractive interest rate. Take control and select the object in which you want to invest. Every Tuesday we publish the current offer and you can claim or opt for an object.

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- > First right of mortgage in your name
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1) https://www.eerstekamer.nl/nonav/overig/20171113/staat_van_de_woningmarkt/document

2) <https://www.cbs.nl/nl-nl/visualisaties/inkomensverdeling>

3) <https://www.abnamro.nl/nl/prive/hypotheken/maximale-hypotheek-berekenen.html>

4) <https://www.mogelijk.nl/investeren/>

The Solution

Aqaro, real estate meets decentralization

Imagine a world where we are no longer reliant on banks. A world where expensive and lengthy lending processes become a thing of the past, and people have the opportunity to earn and benefit directly. Decentralization presents a solution that frees us from the clutches of traditional financial institutions, allowing individuals to thrive and banks to fade into obscurity.

Aqaro is a groundbreaking—decentralized housing platform that transforms the way people buy, sell, and invest in real estate. Our vision is to create a more accessible, efficient, and equitable housing market by eliminating intermediaries and harnessing the transparency and security offered by blockchain. With Aqaro, we are unlocking a future where individuals have greater control

over their financial destiny and the housing market becomes truly democratized.

At Aqaro, our determination lies in creating a platform that is not only appealing to consumers but also attractive to investors by providing a target APY of 8%. Our goal is to offer a range of benefits, including lower interest rates, flexible financing options, and a decentralized finance system that empowers individuals. Additionally, we strive to offer intriguing investment opportunities, thereby making housing opportunities accessible to all.

Core Feature Solutions

Aqaro proudly presents five core features that form the bedrock of our platform's solutions:

1. DeFi Mortgage Protocol: Empowering potential buyers to secure mortgages directly through our platform, streamlining the process and making it more accessible.
2. Fractionalization of Real Estate: Offering unique investment opportunities for multiple investors to participate in business properties through NFTs, revolutionizing real estate investments.
3. DAO: Introducing a decentralized autonomous organization where the community actively participates in crucial decisions concerning platform development and mortgage requests, ensuring a collective and transparent approach.

- 3a. Aqaro leverages the power of artificial intelligence to provide valuable feedback on mortgage applications. Our AI model is trained on comprehensive data sets, enabling it to calculate a creditworthiness score for each mortgage applicant.
4. Listing Properties: Providing a seamless and efficient platform for sellers to list their properties, making the selling process easier and more convenient.
5. Escrow Service: Serving as a reliable and secure intermediary between sellers and buyers in cases where a mortgage is not required, safeguarding transactions and facilitating smooth real estate dealings.

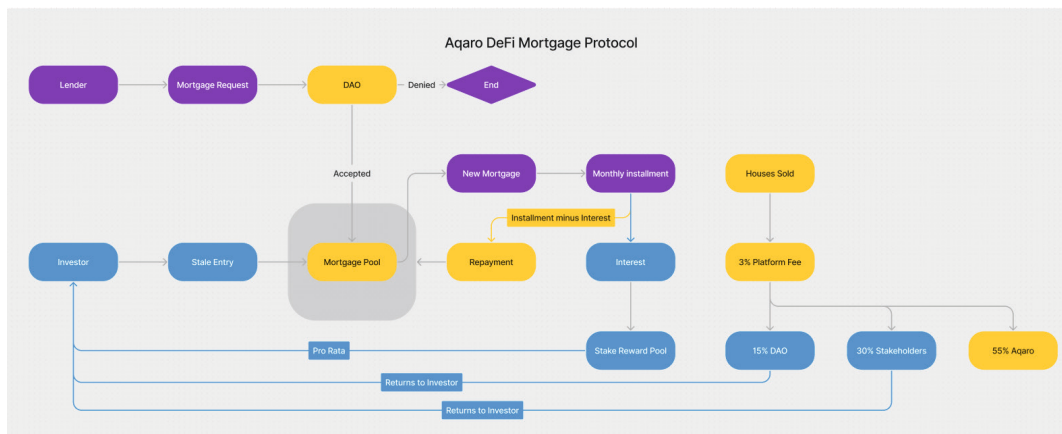
DeFi Mortgage Protocol

The DeFi Mortgage Protocol is a game-changer for both buyers and investors, offering unique benefits tailored to each group.

For Buyers: Aqaro's DeFi Mortgage Protocol presents a pool of staked ETH that allows us to offer mortgages with competitive interest rates, surpassing those prevalent in the current market. Additionally, we provide flexible finance options, making homeownership more attainable. The best part? Interest earned from these mortgages flows directly back to the investors, ensuring a win-win situation for all parties involved.

For Investors: Investing with Aqaro not only empowers individuals in finding their dream homes but also puts their ETH to work, generating passive income through interest earnings. Our profit-sharing mechanism recognizes the invaluable role played by our investors, who form the backbone of our platform. By sharing the cash flow, we demonstrate our commitment to rewarding and appreciating their pivotal contributions to our ecosystem.

In the flowchart below, it shows that Aqaro takes a 3% platform fee on sold properties. 45% of this will flow back to the investors. Divided over 30% for investors who stake ETH and 15% additional to DAO participants, creating a self-sustaining platform that benefits stakeholders and investors.



Aqaro DeFi Mortgage Protocol Flowchart

With Aqaro’s innovative DeFi Mortgage Protocol, we are breaking the barriers to traditional financing, offering a transformative solution to the challenges faced by potential homeowners. By leveraging blockchain technology, we enable a seamless mortgage process that benefits both buyers and investors. As buyers secure mortgages with competitive interest rates, they become part of a rewarding cycle where interest payments flow directly back to investors, contributing to a self-sustaining platform. This innovative approach fosters a community-driven ecosystem where stakeholders are rewarded, and financial inclusivity becomes a reality.

Fractionalization of Real Estate

The Fractionalization of Real Estate feature is a groundbreaking offering that redefines real estate investment opportunities.

By leveraging NFTs, we open the doors for multiple investors to participate in business properties, significantly lowering the barriers to entry in the real estate market. Each NFT represents a fraction of the property, granting investors the unique opportunity to earn interest from the business property while it is leased out. With Aqaro, investing in real estate has never been this accessible and hassle-free, unlocking a new era of simplicity and convenience for potential investors.

NFT pricing now involves creating 2 NFTs for every m2 of a property, fostering accessibility and fairness in real estate investments. For instance, a property valued at \$300,000 with a total area of 100m2 will result in 200 NFTs priced at \$1500 each. This approach ensures an equitable representation of the property’s value, making NFT investments in real estate more accessible and inclusive for all interested parties.

Investment overview

Aqaro is considering the purchase of a property with a price tag of 320,000 US dollars. The property has a usable area of 121 square meters. Aqaro plans to rent out the property at a rate of 160 US dollars per square meter per year. This would result in an annual gross rental income of 19,360 US dollars.

Maintenance costs are an inevitable part of property ownership. Aqaro expects these costs to be about 10% of the rental income. This means that after deducting these costs, the net annual rental income comes to 17,424 US dollars.

If we project this over a period of 5 years, then the total net rental income would amount to 87,120 US dollars. In addition, Aqaro expects the value of the property to increase by 30% during this period. This would yield an additional income of 96,000 US dollars. Therefore, the total income after 5 years would come to 183,120 US dollars.

Aqaro also plans to divide the property into Non-Fungible Tokens (NFTs). In this example, we assume 2 NFTs per square meter, resulting in a total of 242 NFTs. The price of each NFT, based on the value of the property plus a markup of 4.5%, comes to 334,400 US dollars divided by 242 NFTs. This amounts to about 1,381.82 US dollars per NFT.

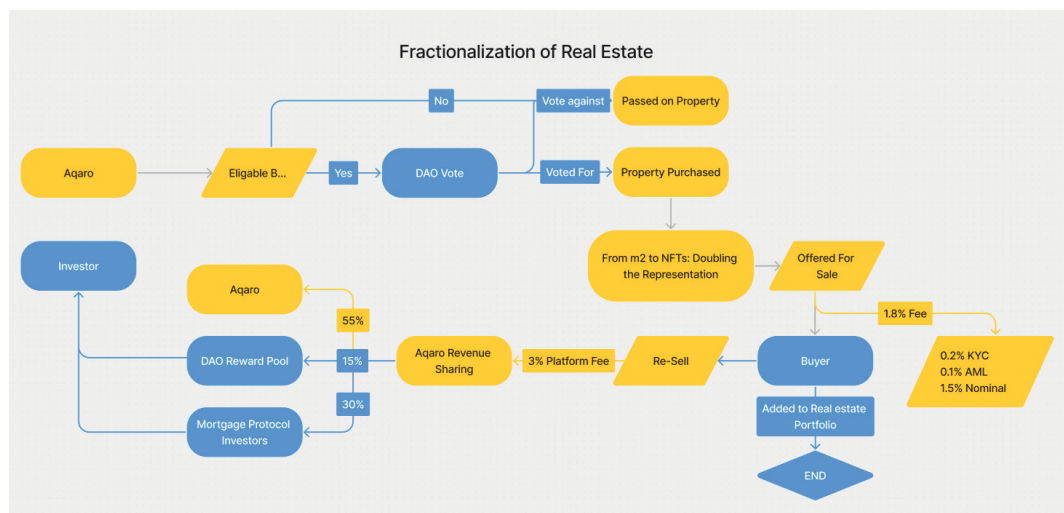
The ROI (Return on Investment) of this investment, calculated as the total income after 5 years divided by the total costs (the price of all NFTs), comes to about 54.76%. This means that each invested dollar is expected to yield a return of 0.5476 dollars after a period of 5 years.

Moreover, each NFT is expected to receive an annual payout of about 72.01 US dollars, or about 1.38 US dollars per week, based on the net rental income.



Aqaro Fractionalization of Real Estate projected ROI

The flowchart below illustrates the process of fractionalizing the property into NFTs. When these NFTs are sold, a 3% fee is charged, and an impressive 45% of that fee is thoughtfully redirected back to our valued stakeholders. It's a win-win for all participants in our ecosystem!



Aqaro Fractionalization of Real Estate Flowchart

Decentralized Autonomous Organization (DAO)

Aqaro introduces its revolutionary Decentralized Autonomous Organization (DAO), empowering the community to actively shape the platform's future. Through the DAO, users can propose Aqaro Improvement Proposals (AIP) to enhance and sustain the platform's performance and capabilities. Beyond platform development, the DAO also plays a pivotal role in evaluating mortgage requests. Aqaro provides unbiased mortgage proposals, sharing only essential data with the DAO, which then assesses each request through a comprehensive evaluation process, resulting in three scores. The first score reflects the collective community's perspective, as contributed by the DAO, while the second score offers additional insights from AI.

To further enhance the mortgage evaluation process, Aqaro incorporates AI Mortgage Advice, a cutting-edge feature that utilizes artificial intelligence to provide valuable feedback on mortgage applications. Leveraging advanced machine learning algorithms and extensive data sets, the AI model calculates a creditworthiness score for each mortgage applicant. This data-driven approach not only streamlines the assessment process but also ensures more accurate and transparent evaluations of applicants' creditworthiness. By combining insights from both the DAO and AI, Aqaro aims to empower borrowers and investors with comprehensive and informed mortgage decisions.

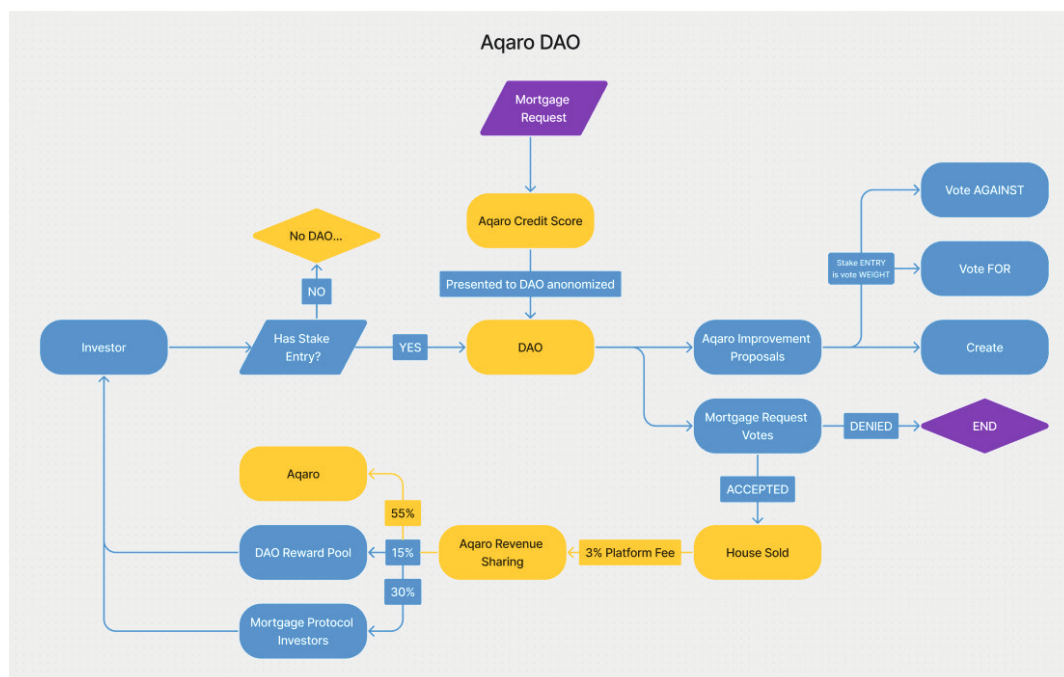
While the DAO and AI serve as crucial components in our decision-making process, Aqaro also acknowledges the value of human expertise. Aqaro retains the final decision-making authority, ensuring a democratic and

transparent approach. As such, our financial advisors will play an essential role in providing valuable insights and guidance. The integration of the DAO and AI fosters a collaborative and inclusive ecosystem where users actively contribute to the platform's growth and success. Aqaro's community becomes active stakeholders, shaping the future of decentralized real estate investment.

As part of our commitment to community-driven growth and inclusivity, Aqaro introduces a unique profit-sharing model reserved for active participants in the DAO. This innovative profit-sharing system allocates 15% of profits in ETH to reward valuable contributions made by DAO members, reinforcing our dedication to empowering users. The distribution of profits will be based on the performance of individual mortgages over time, fostering a sense of ownership and responsibility within the community.

By engaging in the DAO and contributing to platform improvement, users play a crucial role in shaping Aqaro's future, driving innovation and ensuring the continued growth and sustainability of our decentralized real estate investment ecosystem. Aqaro's transformative vision for the real estate market becomes a collective effort, making the platform a true reflection of the community's needs and aspirations.

The flowchart below elaborates on how mortgage requests are routed to the DAO for evaluation. A sophisticated Credit Score system assesses and scores these requests, ensuring a comprehensive and fair evaluation process. Notably, investors within Aqaro play a crucial role by actively participating in voting on these requests, further reinforcing our community-driven approach.



Aqaro DAO Flowchart

The flowchart also provides clarity on how the 3% platform fee is derived from the sale value of the property. Our innovative revenue-sharing model allocates a significant portion of this fee back to our stakeholders, demonstrating our commitment to fostering a mutually beneficial ecosystem. Through the DAO's collaborative efforts and the active involvement of our community, Aqaro strives to set new standards in decentralized real estate investment, making it a seamless and empowering experience for all participants.

Listing properties

Listing your property on Aqaro is effortless. You can easily upload the required documents, including taxation details (which will be refunded by the platform once the property is sold) and a captivating 3D tour, which can be done with third-party apps like [zillow.com](#)⁵, to showcase the property's unique features. Through our platform, you can directly connect with potential buyers, facilitating communication and negotiations. Sellers have the flexibility to accept or decline offers, making the entire process simple and user-friendly.

With Aqaro's Properties Listing feature, we aim to empower sellers, ensuring a smooth and effective experience that maximizes opportunities and streamlines property transactions. Our platform's comprehensive tools and intuitive interface redefine the property listing process, enhancing the overall selling journey for our valued users.

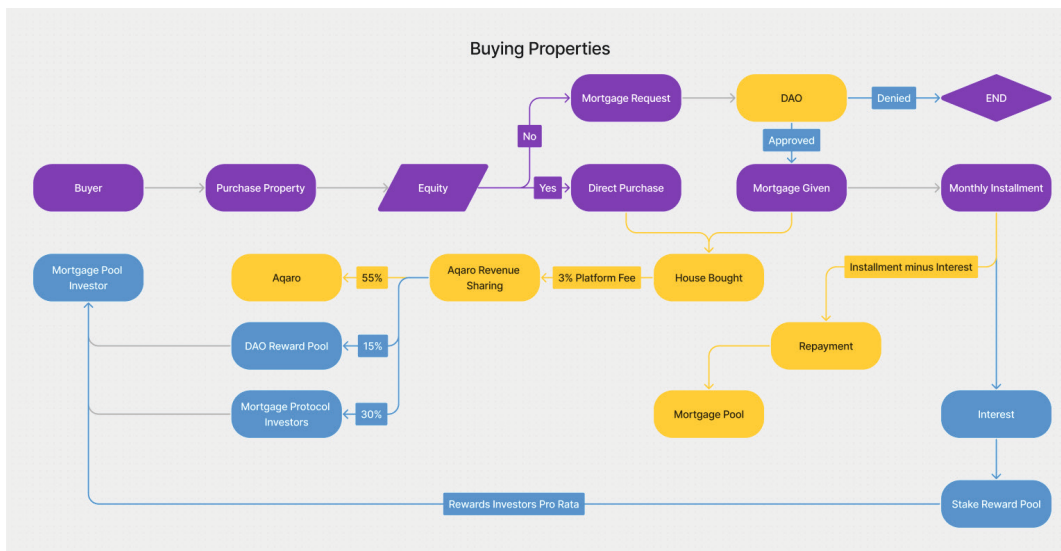
Escrow Service

Aqaro's Escrow Service feature acts as a trustworthy intermediary between buyers and sellers when a mortgage is not involved, ensuring secure and seamless real estate transactions.

In cases where a mortgage isn't needed, Aqaro can be utilized as an efficient escrow service for property buyers and sellers. We handle all the necessary paperwork and facilitate a transparent process, safeguarding the transaction until both parties have accepted the agreed-upon terms. Once the terms are met and mutually agreed upon, Aqaro will release the funds, ensuring a smooth and hassle-free experience for both buyers and sellers.

With Aqaro's Escrow Service, users can rely on our platform's robust security measures and meticulous attention to detail, providing peace of mind throughout the real estate transaction process. Our commitment to efficiency and transparency fosters trust and confidence among all stakeholders involved, making Aqaro the ideal choice for secure and reliable real estate dealings.

The buying flowchart outlines the steps involved in purchasing properties, with options for buying with or without a mortgage. It further illustrates the mortgage repayment process and how the fees are distributed among the stakeholders involved in the transaction.



Aqaro DAO Flowchart

Physical world meets decentralization

Aqaro understands that while the benefits of decentralization are profound, the real estate industry also requires a seamless integration of physical world practices to ensure legal binding and compliance. In this part of the whitepaper, we explore how Aqaro bridges the physical and decentralized worlds by forming strategic partnerships with notaries, appraisers, and other professionals crucial for ensuring legal and secure property transactions. By collaborating with these professionals, Aqaro enhances the trust and reliability of its platform, providing users with the confidence to engage in real-world transactions in a decentralized environment.

Importance of Physical World Integration

The real estate industry operates within legal frameworks, where property ownership, transfers, and transactions require strict adherence to local regulations and laws. Aqaro understands that to facilitate real-world property transactions effectively, it must integrate traditional legal processes into its decentralized platform. By doing so, Aqaro offers a comprehensive ecosystem that combines the benefits of blockchain technology with the expertise of licensed professionals, ensuring that each transaction is legally binding and protected from potential disputes.

Partnerships with Notaries and Appraisers

Aqaro actively seeks partnerships with licensed notaries and appraisers, recognizing their crucial role in validating and certifying property ownership and values. These professionals play a vital role in real estate transactions, providing essential legal and valuation services that instill confidence in both buyers and sellers.

Through partnerships, Aqaro ensures that notarized documents and property appraisals are securely recorded. This integration allows for transparent records, enhancing the variability of property details and historical transactions. Users can access these records and verify property ownership and valuations with ease, promoting trust and transparency within the ecosystem.

Collaboration with Legal Advisors

Aqaro recognizes the significance of legal advice and expertise in navigating the complex legal landscape of real estate transactions. To empower users with accurate legal information, Aqaro forms alliances with legal advisors who specialize in real estate and blockchain law. Additionally, legal advisors offer insights on local regulations, helping Aqaro adapt its platform to different legal jurisdictions and promote global usability.

Compliance and Regulatory Adherence

Aqaro maintains a strong approach to compliance and regulatory adherence. Through its partnerships with legal professionals and advisory boards, Aqaro stays up-to-date with evolving real estate and blockchain regulations worldwide.

By adhering to relevant regulations and industry standards, Aqaro provides users with a platform that fosters legal, transparent, and compliant real estate transactions. This dedication to compliance ensures the long-term sustainability and growth of the Aqaro ecosystem.

Aqaro's commitment to bridging the physical and decentralized worlds is a testament to its dedication to building a trusted and inclusive real estate ecosystem. By forming strategic partnerships with notaries, appraisers, and legal advisors, Aqaro empowers users to engage in real-world transactions with the confidence and security that blockchain technology brings.

Through this integration of the physical and decentralized worlds, Aqaro solidifies its position as a pioneer in revolutionizing the decentralized housing market. By combining the benefits of blockchain technology with the expertise of licensed professionals, Aqaro offers a seamless and reliable platform that empowers individuals to unlock their full potential on the real estate market.

KYC & AML

Aqaro prioritizes security and user privacy. To comply with KYC regulations and protect user data, Aqaro is considering the integration of Ockto's advanced KYC solutions. Ockto's technology simplifies the KYC process, enabling users to securely share their identity and financial information from trusted sources⁶. This integration would ensure that only verified and legitimate users can request loans in Aqaro's mortgage system.

Aqaro is also considering the adoption of Self-Sovereign Identity (SSI) principles, which would give users complete control over their personal data. With SSI, users can securely store and manage their identity information on decentralized platforms, reducing the risk of data breaches and identity theft⁷. By potentially merging Ockto's KYC solutions with SSI principles, Aqaro could create a robust security framework that safeguards user data while adhering to regulatory standards. Through these innovative measures, Aqaro is paving the way for users to access mortgage opportunities with confidence, while reshaping the future of real estate financing on a decentralized platform.

Revenue sharing

At Aqaro, we recognize the invaluable role played by our ETH investors, and we are committed to rewarding their contributions generously. As a result, a substantial 45% of the platform's revenue flows back to our vibrant community.

Of the total revenue, 30% is specifically allocated to ETH investors, providing them with a direct and meaningful return on their investment. This profit-sharing mechanism enables our investors to earn passive income through interest earnings and enjoy the benefits of participating in Aqaro's transformative platform. In addition to the 30% share, our ETH investors have the opportunity to earn an extra 15% by actively engaging with the Decentralized Autonomous Organization (DAO). The DAO empowers the community to shape Aqaro's future through proposals, voting on crucial decisions, and contributing their valuable insights. By participating in the DAO, ETH investors not only enhance the platform's development but also become eligible for an additional reward, strengthening the sense of ownership and community engagement within our ecosystem.

Our revenue-sharing approach underscores our commitment to creating a platform that revolves around its community of investors. By fostering an environment where active participation is rewarded, Aqaro ensures that our stakeholders have a vested interest in the platform's success. We firmly believe that by sharing our revenue with the community, we can collectively drive Aqaro's growth and create a truly decentralized and empowering real estate investment platform.

6) <https://www.ockto.com/about-ockto/>

7) <https://www.techtarget.com/searchsecurity/definition/self-sovereign-identity>

Security

Imagine a world where we are no longer reliant on banks. A world where expensive and lengthy lending processes become a thing of the past, and people have the opportunity to earn and benefit directly. Decentralization presents a solution that frees us from the clutches of traditional financial institutions, allowing individuals to thrive and banks to fade into obscurity.

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over their financial destiny and the housing market becomes truly democratized.

At Aqaro, our determination lies in creating a platform that is not only appealing to consumers but also attractive to investors by providing a target APY of 8%. Our goal is to offer a range of benefits, including lower interest rates, flexible financing options, and a decentralized finance system that empowers individuals. Additionally, we strive to offer intriguing investment opportunities, thereby making housing opportunities accessible to all.

As a pioneering crypto platform that enables new frontiers in economics and finance, security is paramount at Aqaro. We recognize the importance of instilling trust and confidence in our users, and thus, we are committed to providing robust security measures to safeguard their assets and information.

To ensure the highest level of security, Aqaro will enable wallet authentication with passwords and two-factor authentication (2FA). This dual-layered authentication process adds an extra layer of protection, mitigating the risk of unauthorized access to user accounts and funds.

Furthermore, Aqaro will prioritize security at every step of its operation. All smart contracts within the platform will undergo rigorous audits conducted by multiple reputable firms. These audits serve as a crucial validation of the code's integrity and help identify and address potential vulnerabilities.

As part of our dedication to maintaining a secure and reliable platform, Aqaro will also run a contest on code4rena. This contest will invite security researchers and auditors to identify and report any security vulnerabilities they may discover. This proactive approach allows us to address potential weaknesses and further fortify our platform against potential threats.

When it comes to handling mortgage funds, Aqaro maintains the utmost caution. We assure our users that provided mortgages will never be directly sent to wallets. Instead, these funds will be securely locked within smart contracts, ensuring that they are safeguarded and protected throughout the mortgage process. At Aqaro, we take security very seriously, and our comprehensive security measures underscore our commitment to providing a safe and secure environment for our users. By prioritizing security at every level of our platform, we aim to build trust and confidence among our community, making Aqaro the go-to platform for decentralized real estate investment and financing.

Roadmap

Aqaro has an ambitious roadmap that outlines the key milestones and development plans to drive the platform's growth and expansion. The roadmap reflects our commitment to continuous innovation and improvement, ensuring that Aqaro remains at the forefront of the decentralized housing market.

Phase 1: Introducing Aqaro

During the initial stage of Aqaro, community engagement will be at the core of our approach. We understand the importance of building a platform that resonates with our users, and to achieve this, we will actively seek feedback and suggestions from the community. Through open dialogue and collaboration, we aim to gather valuable insights that will shape the development of Aqaro, ensuring it caters to the specific needs and concerns of our users.

1. **Product Introduction:** We will unveil Aqaro to the public, introducing the concept, vision, and core features of our revolutionary decentralized real estate platform. This launch will mark the beginning of our journey to transform the real estate industry through blockchain technology.
2. **Infographic Design:** To effectively communicate our mission and platform features, we will invest in visually engaging infographic designs. These graphics will serve as a user-friendly way to convey complex ideas, making it easier for the community to understand the intricacies of Aqaro.
3. **Grant Applications for Funding:** As we embark on this transformative journey, securing funding will be crucial to realizing our goals.
4. **Venture Capital (VC) Engagement:** In addition to grants, we will explore partnerships with venture capital firms that share our passion for disrupting the real estate market. These strategic partnerships will provide us with the necessary financial backing and access to resources to fuel our growth.
5. **Social Media Reach:** To expand our outreach and engage with a broader audience, we will leverage social media platforms to share updates, insights, and progress on the development of Aqaro. Through consistent and transparent communication, we aim to build a strong community of supporters who believe in our mission.

Phase 2: Engage & Empower

At this crucial stage of Aqaro's journey, we are committed to fostering a strong sense of engagement and empowerment within our community. Phase 2 centers around enhancing the user experience and encouraging active participation, making Aqaro an inclusive and user-centric platform. We prioritize community feedback, leveraging it to drive meaningful improvements and ensure that Aqaro remains responsive to the needs of our users. By actively participating in the Decentralized Autonomous Organization (DAO), users can influence the platform's future direction and contribute to shaping a vibrant ecosystem. As we progress through Phase 2, expect an enriched platform with a focus on intuitive design, impactful social media engagement, and a collective-driven approach to development.

1. **Completion of Visual Design:** In this activity, we will invest dedicated efforts in elevating the visual design of the Aqaro platform. A refreshed and intuitive interface will offer users a seamless and aesthetically pleasing experience, enhancing their interactions with the platform. The completion of the visual design reflects our commitment to delivering a user-centric product.
2. **Launch of New Website:** Our team will launch an all-new website that showcases the comprehensive features and opportunities offered by Aqaro. The new website will serve as a gateway for users, providing easy navigation and access to essential information. From detailed project overviews to comprehensive user guides, the website will be a valuable resource for our growing community.
4. **Impactful Social Media Campaign:** To spread awareness and reach a wider audience, we will initiate a powerful social media campaign. Through engaging content and interactive posts, we aim to create a buzz around Aqaro's transformative potential. This campaign will encourage active community participation, fostering discussions, and driving excitement about the future of real estate through Aqaro.
5. **Exclusive Aqaro Improvement Proposals (AIP) Participation:** At this stage, Aqaro exclusively accepts Aqaro Improvement Proposals (AIP) from our dedicated community of users. We firmly believe in decentralized decision-making and community-driven growth, which is why we invite active participation in the Decentralized Autonomous Organization (DAO). As a valued member of the Aqaro ecosystem, you can contribute your insights, propose valuable improvements, and have a direct say in shaping the trajectory of Aqaro. By participating in the DAO, you become an active stakeholder in the platform's future development, fostering an inclusive and collective-driven approach to creating the real estate ecosystem of tomorrow.

Phase 3: Beta Launch

In Phase 3, we are gearing up for an exciting beta launch of Aqaro's core features. This milestone marks a significant step forward in realizing our vision of revolutionizing the real estate industry. As we approach this stage, we will kick-start a comprehensive marketing campaign to generate awareness and excitement among potential users and investors.

1. Beta Launch and Core Feature Implementation:
 - a) Prepare and execute the beta launch of Aqaro's platform with a focus on essential core features, including the DeFi Mortgage Protocol and Fractionalization of Real Estate.
 - b) Ensure seamless integration and functionality of these core features to provide users with a smooth and intuitive experience.
2. Marketing Campaign Kickoff:
 - a) Launch a strategic and multi-faceted marketing campaign to introduce Aqaro to a wider audience.
 - b) Utilize various channels, including social media, online advertising, and partnerships, to maximize reach and engagement.
 - c) Leverage the power of compelling content, such as blogs, videos, and infographics, to showcase Aqaro's unique offerings and benefits.
3. AIP Implementation from Phase 2:
 - a) Implement valuable Aqaro Improvement Proposals (AIP) submitted by our community during Phase 2.
 - b) Leverage the insights and ideas gathered from our active participants to enhance the platform's functionalities, user experience, and overall performance.

Phase 4: Auditing and Security

In Phase 4, Aqaro places paramount importance on ensuring the utmost security and reliability of our platform. We understand that trust and confidence are essential in the real estate industry, and we are committed to delivering a robust and secure ecosystem for our users.

1. **Smart Contract Audits:** We prioritize the security of our users' transactions and data. To guarantee the integrity and safety of our smart contracts, we will conduct rigorous audits by reputable third-party firms. This proactive approach will identify and address potential vulnerabilities, ensuring a robust and secure ecosystem.
2. **Data Protection and Security:** At Aqaro, safeguarding user data is paramount. We will implement robust data protection measures and advanced encryption protocols to guarantee the privacy and confidentiality of all user information. Rigorous security testing will be undertaken to fortify our defenses against any potential threats.
3. **Platform Testing:** Prior to the public release, we will thoroughly test the platform's functionalities and user experience. Our dedicated testing team will simulate real-world scenarios, ensuring seamless interactions and detecting and resolving any operational issues. This comprehensive testing phase aims to deliver a smooth and user-friendly platform to our community.
4. **Global Marketing Campaign:** To expand Aqaro's reach and impact, we will launch a dynamic Global Marketing Campaign. Leveraging tailored strategies and partnerships, we will engage diverse real estate markets worldwide. This campaign will showcase the unique benefits of Aqaro's decentralized solutions and foster widespread adoption, driving our vision of a more equitable and accessible housing market on a global scale.

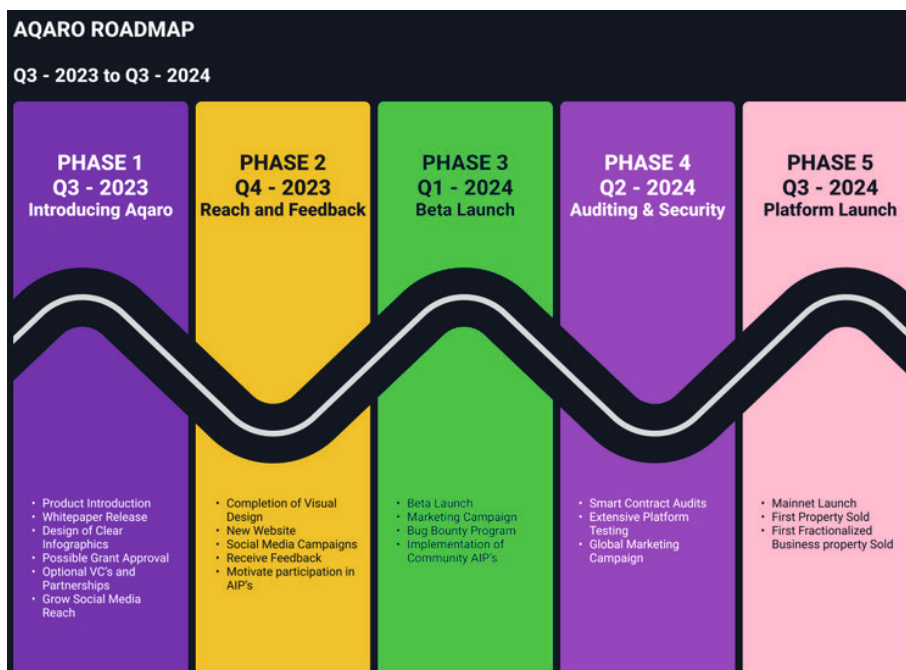
Phase 5: Platform launch

Phase 5 marks the highly anticipated Platform Launch, where Aqaro becomes fully operational, introducing groundbreaking opportunities to revolutionize the real estate industry.

Mainnet Launch: Aqaro's platform will transition to the mainnet, ensuring the highest level of security and efficiency for our users. This major step signifies the platform's readiness for real-world transactions and lays the foundation for the transformative journey ahead.

First Property Sold & Financed: With the platform now live, we will celebrate the successful sale and financing of the first property on Aqaro. This achievement showcases the effectiveness of our DeFi Mortgage Protocol, empowering buyers to secure mortgages directly on the platform while generating passive income for investors.

First Fractionalization Business Property Sold: Aqaro will proudly complete its first fractionalized business property sale. This marks a significant milestone in democratizing real estate investment, providing opportunities for multiple investors to participate in lucrative business properties through NFTs. The successful fractionalization opens new doors for a diverse range of investors to access the benefits of commercial real estate ownership.



Roadmap visualized

The team

Aqaro's success is driven by a dedicated and skilled team of professionals with diverse expertise. The core team members are passionate about revolutionizing the decentralized housing market and bringing the vision of Aqaro to life. Let's meet our key individuals behind Aqaro:

Jordy de Koning

Fueled by a passion to challenge the status quo and empower individuals, Jordy envisioned a decentralized housing platform that disrupts the traditional market and diminishes the dominance of banks. His leadership and industry knowledge guides Aqaro's strategic direction. Jordy plays a crucial role in the development and execution of Aqaro's platform and ecosystem.

Nick Brouwer

Meet Nick Brouwer, a key asset to our team, who plays a vital role as the Blockchain Projects Advisor and Vice President. Drawing from his extensive experience working on ambitious ventures like the Crypto Tower and Gold Exchange in Dubai, Nick brings invaluable advice and insights to the table for blockchain projects. His expertise significantly contributes to the success of Aqaro's mission, driving us closer to our goals in the decentralized real estate industry.

Daan Heijnen

Introducing Daan Heijnen, our dedicated expert in client adoption. With a keen focus on understanding our clients' needs, Daan ensures that their requirements are effectively translated into implemented features. Daan possesses a remarkable ability to articulate concepts in a way that resonates with people, making it easier for them to grasp the essence of our work.

Bastian Cuperus

Another valued member of our team, whose expertise lies in video editing, marketing strategies, and design. With his creative flair and dedication, Bastian plays a crucial role in shaping our marketing campaigns and ensuring that our platform stands out in the competitive landscape. His passion for delivering visually captivating content enhances our user experience and helps us communicate our message effectively.

Tijs Ots

Meet Tijs Ots, the talented product designer behind Aqaro. With a diverse range of project experience, Tijs brings a wealth of expertise to the team. In the realm of technical applications, Tijs excels at crafting a seamless and user-friendly interface, ensuring that Aqaro's platform is easily understandable and highly user-friendly.

Tim Brouwer & Timothy Willighagen

Introducing Tim and Timothy, our beloved community managers with experience in handling community growth and maintenance, with a pocket full of humor and a passion to create and maintain community, it's the perfect duo to lead our vibrant and engaging community! Tim and Timothy's dedication to fostering a welcoming and inclusive atmosphere is evident in everything they do.

Partnerships

Financial Advisor, John Benjamins

Allow us to introduce John Benjamins, our esteemed financial advisor who plays a vital role in ensuring the smooth operation of our blockchain endeavors. With his expertise in finance, John diligently oversees the implementation of all components to guarantee their seamless functioning. Not only does he provide valuable financial insights, but John also actively contributes to the development of Aqaro's mortgage DeFi system. His involvement strengthens our commitment to delivering a robust and reliable platform.

Conclusion

In conclusion, Aqaro is pioneering the future of real estate investment through the power of blockchain technology and decentralized finance. With our innovative DeFi Mortgage Protocol, fractionalization of real estate, and community-driven DAO, we are reshaping the landscape of real estate transactions, making them more accessible, efficient, and inclusive. Our commitment to transparency, security, and sustainable growth is at the core of our platform, ensuring that both buyers and investors can benefit from a seamless and rewarding experience.

By embracing the principles of decentralization, Aqaro empowers individuals worldwide to participate in the real estate market like never before. Through our revenue-sharing model, we prioritize our stakeholders and investors, rewarding them for their essential contributions to our ecosystem. As we continue to develop and expand our platform, we invite you to join us on this revolutionary journey to transform the way we buy, sell, and invest in real estate. Together, let's usher in a new era of democratized and decentralized real estate opportunities for everyone.