



GER COIN

E-investment in the
construction industry



GER
COIN

Project to introduce
cryptocurrency in the
construction industry
2.0



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Overview

Today, the development of blockchain technology has been used in many fields and areas around the world. In Mongolia, it has settled in certain sectors. The construction and real estate sectors should not lag behind this technological revolution.

The term "construction" is a general term that contains many sectors. This includes everything that is being built by human and technical forces, such as apartment buildings, office buildings, schools, kindergartens, hospitals, roads, bridges, solar, wind, and hydropower plants. This, in turn, improves the quality of our lives, on the one hand, meets the basic needs of human life, and on the other hand creates enormous wealth..

The construction industry, which creates this wealth and plays a key role in social development, is now under pressure from brokers and high-interest loans. Buildings built on sales fees and high-interest loans, in turn, continue to put financial and psychological pressure on buyers. Complicated laws that make it impossible to invest in small amounts, unstable government policies, and poor protection of the investment climate continue to block foreign and domestic investment flows..

The Gert ecosystem and the Ger coin project are the only solutions to radically change these challenges based on the Fourth Industrial Revolution or blockchain technology. The Gert ecosystem will evolve into an ecosystem that connects construction, inventory trade, and investors, providing access for everyone interested in investing and benefiting from the construction industry. The payment instrument for this ecosystem will be Ger coin..

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Gert ecosystem, Ger Coin aims to answer the following questions.

For the construction industry:

- Do I have to pay high fee in order to sell real estate?
- Can I build a building at a lower cost instead of a high-interest loan?
- Can I protect myself from market risk when selling real estate?
- Do I have to follow the complicated process of real estate transactions??

For investors:

- Can I invest directly in a fast-growing real estate market?
- Can I invest a small amount of money?
- If I need money urgently, can I trade my investment wholly or partially?
- Can I pay a certain percentage of Ger coin in advance when buying real estate?

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Mission

Ger Coin is aimed to expand the Gert platform and to supply and construct housing with real price, without capital flows, no intermediaries between buyers, and no debt burden by enabling everyone to invest in the construction, benefiting from real estate loans, expanding and accelerating economic turnover. By placing Ger it will be introduced to the international unit and Ger coin holder not only takes the risk, but also allowed to play with the world accepted USD. Ger holders are immune to risk and inflationary pressure.



Building Industry

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Why **construction**?

The construction industry has accounted for 3.7-4.2 percent of the country's GDP over the past four years, generating an average of 1.4 trillion MNT in value added annually. About 40 percent of the total budget or 500 billion MNT is spent on housing construction. This indicates a lack of working capital in the current market and is the main reason why the supply of housing does not exceed demand. Based on the number of mortgage applications submitted by individuals to commercial banks and the number of ger area households, the actual demand for 35,437 apartments can be seen in data from the Ministry of Construction and Urban Development, the Mongolian Mortgage Corporation, and Axis Brokerage. In terms of supply, however, only about 1,000 apartments are commissioned each year, which is insufficient.



By type of households and apartments in Ulaanbaatar, 2020.

Districts	Total households	Стандарт хангасан	Дутуу хангасан	Гэрт	Нийт багтаамж
Bayangol	63,079	51,166	8,104	3,809	11,913
Bayanzurkh	105,791	52,900	28,745	24,146	52,891
СонгSonginokhairkhan	94,132	26,319	36,830	30,983	67,813
Sukhbaatar	39,507	20,557	10,966	7,984	18,950
Khan-Uul	52,769	33,098	12,237	7,434	19,671
Chingeltei	39,113	8,750	19,964	10,399	30,363
Others	19,901	7,218	6,189	6,494	12,683
Ulaanbaatar	414,292	200,008	123,035	91,249	14,284

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Why construction?

According to a study conducted by JICA Mongolia, the gap between housing supply and demand in Ulaanbaatar will be balanced in 2027-2030. So, in the next 10 years, the difference between the supply and demand of housing is estimated to be 20-68 thousand per year.



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Why **construction**?

As of the end of 2020, 52 percent of all households or 784,825 people out of 214 thousand households in the capital city live in ger areas. Although there is a strong interest in buying housing, the cost of construction has exceeded the living standards of the middle class due to high interest rates on bank loans. National companies operating in the construction industry have the capacity to implement government policies to provide their citizens with comfortable housing with full access to infrastructure, but they still face challenges such as a lack of investment and disruptions in material supplies. In order to address these issues in a comprehensive manner, young people from the construction, banking, finance and IT sectors have joined together to initiate a blockchain-based project. This is Ger Coin based on smart technology.

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Why **blockchain**?

Blockchain is the organization of information that allows you to create and share electronic databases between networks of individual users. Blockchain has been raised as the "Industrial Revolution IV" or "V Revolution" of computer development. Therefore, we are working on a strategic plan to introduce Ger coin and Gert platform in the construction industry by combining our future goals and objectives with blockchain technology.

By using this technology we intend to increase the participation of investors in the construction industry and create opportunities for businesses to cooperate and grow to a new level. Although the technical and legal conditions for registering and transferring property using blockchain technology are not well established, it is possible to create an environment for fully functional Gert ecosystem. Blockchain has many advantages, such as more openness, decentralization, unmodifiable, complete data security, direct communication between two users, and no third party involvement..





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Solution of Ger coin

- In order to supply cheap buildings with quality resources to the market and to improve the living conditions of individuals and organizations to invest and benefit in the construction industry, GER COIN tokens are offered at the primary market for 200 billion pieces each for 0.1 MNT or 10 mungu. Ger Coin will operate in a manner similar to Security Tokens under the current legislation. It has an advantage to distribute to the buyers of Ger coin, the benefits of the construction materials trade in addition to the benefits of the housing project. Ger coin holders can have double benefit from the sale of construction and building materials..
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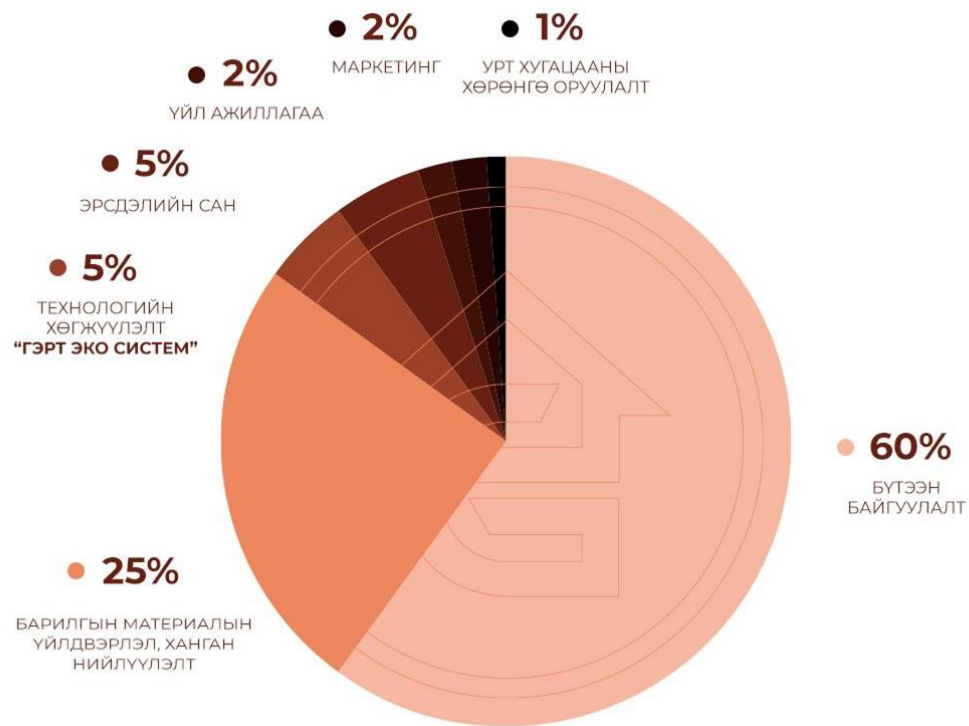
20 тэрбум төгрөг



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Plan of Ger coin

TOTAL SUPPLY	1.000.000.000.000
IEO allocation	200.000.000.000
IEO Airdrop Reward Allocation	20.000.000.000
IFO allocation	80.000.000.000
Ger building project	300.000.000.000
Strategic Partnership, Usage Adaptation Allocation	50.000.000.000
Token Burn Protocol Reserves	90.000.000.000
DEFI Liquidity Pool Making (Locked for 10 years)	90.000.000.000
Founders, Team, & Advisors Allocation (Locked for 1-5 years)	100.000.000.000
Strategic Reserves	70.000.000.000



"IEO" -Distribution of investment from the IEO will be done as above..



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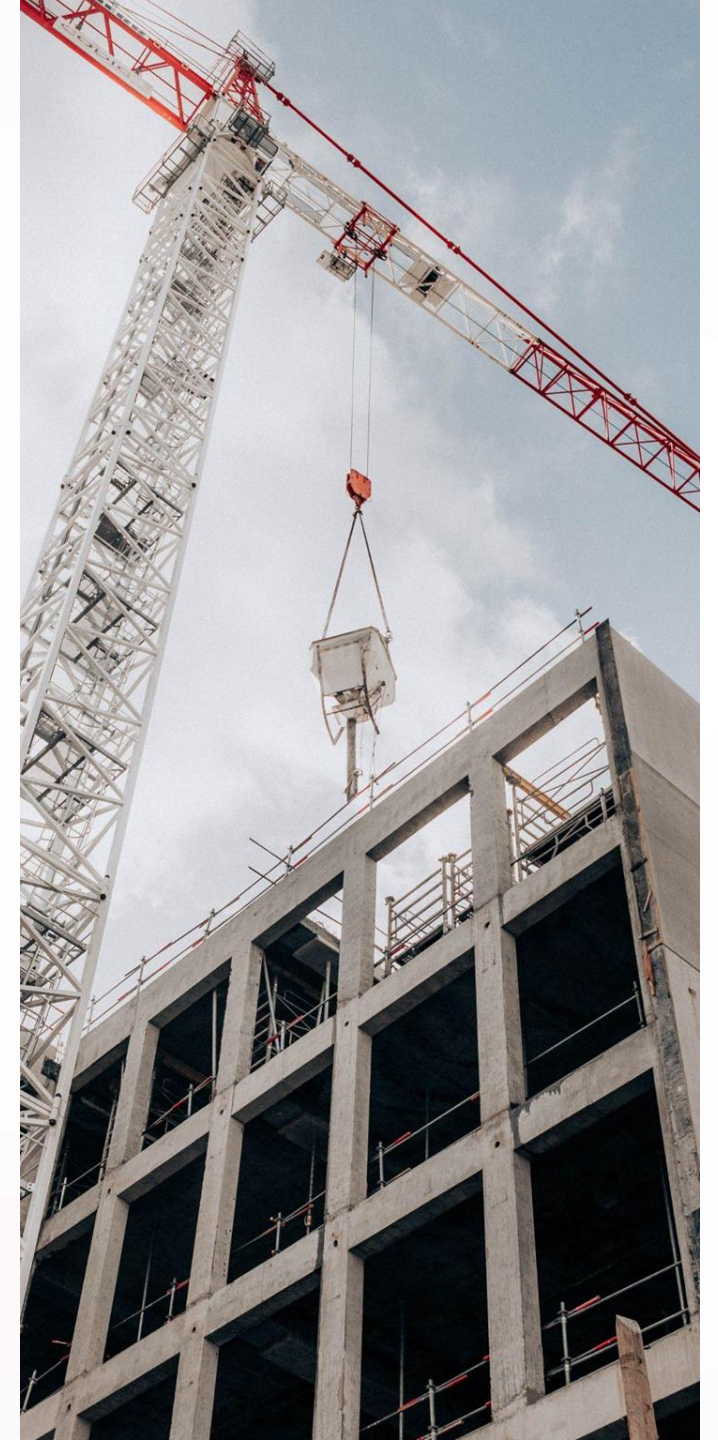
60%

Construction, development:

- Housing, which is a basic human need, must be designed to meet the needs of consumers. It is classified as public or private housing. There is a standard that construction companies build apartments that meet this requirement in 1.6-2 years.

- In terms of efficiency, the profit per construction project is at least 30-40 percent. Assuming an average profit of 100 percent, 40 percent will go to the project company and 60 percent to Ger Coin holder.

- Ger coin construction project contractor will be openly selected. Project selection will be based on the current Construction Law, norms and regulations. The procedure will be developed by the project management team and will be made available to coin holders. Ger coin holders can purchase real estate on a preferential basis from a construction project in the form of a coin conversion. Therefore, Ger Coin can be understood as a token based on real estate. This is the first time that an asset-backed cryptocurrency has been created in Mongolia.



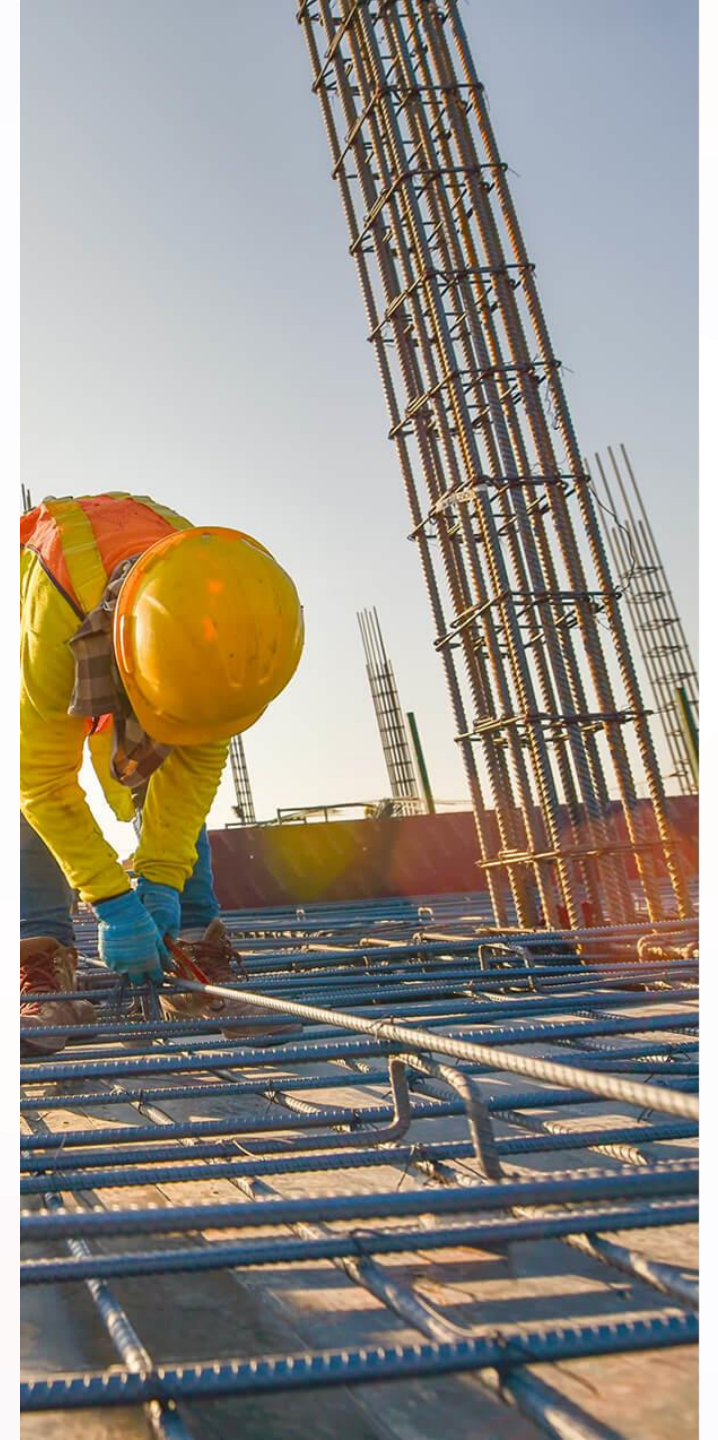


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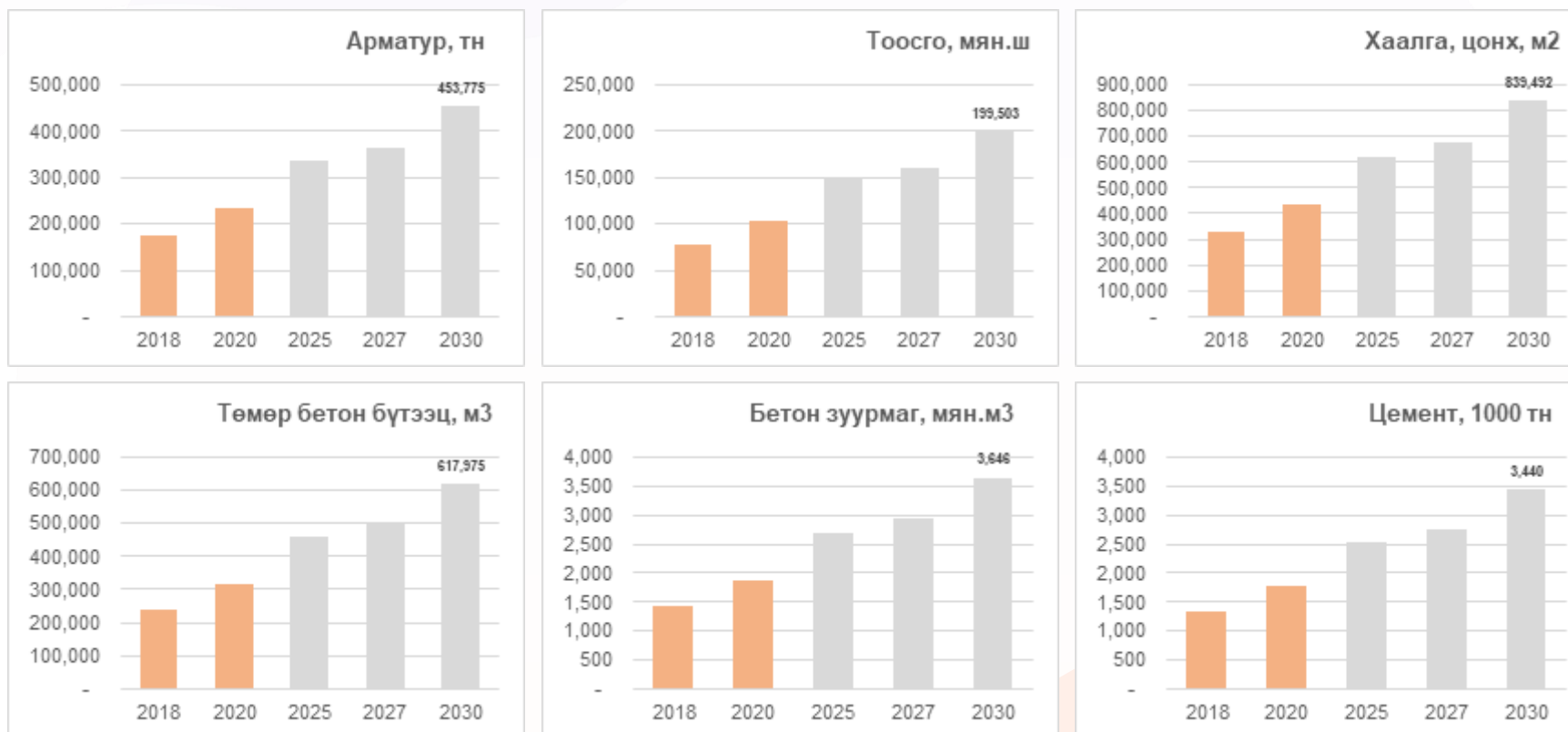
25%

Production and trade of construction materials

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- The Ger Coin project will also operate in the construction materials and trade sectors. Investors can earn 60 percent of their profits by investing in the production and sale of construction materials by purchasing Ger Coin. The project team developed a master plan to generate 10 percent profit from the production and sale of construction materials based on a study by an international organization that the demand for basic construction materials will increase 2.5-3 times in the next 10 years..
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Demand for construction materials in 2030



According to the above research, the demand for construction materials in the market is expected to grow steadily over the next 10 years. This project of Ger Coin team will ensure a stable supply of construction materials and a pricing policy that will reduce the risk of increase in the housing prices and lost time. The project implementer will have a reliable supply of materials, which will create the basic conditions for the commissioning of the apartment buildings on time. In other words, Ger Coin holders will benefit steadily over a period of time..

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2%

Marketing planning

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- The marketing team will ensure the sustainable operation of Ger coin and provide accurate information to the public on a regular basis. We will always increase the growth potential of Ger coin and further export it to the international market. For the first time in Mongolia, Ger coin is secured by real estate, so diversified marketing is needed..
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8%

Other expenses

- Investing 1 percent of investment made in the Ger coin, in long-term sustainable growth source, it will further ensure reliability, risk-freeness, and increase liquidity.
- 2 percent of the funds will be spent on the activities of the Ger coin team.
- The Ger coin project team will invest in the construction project and establish Risk fund to protect against risks from rising exchange rates and natural disasters, placing 5 percent of the investment in the coin. This will be a one-time on initial investment and will continue on a long-term investment.





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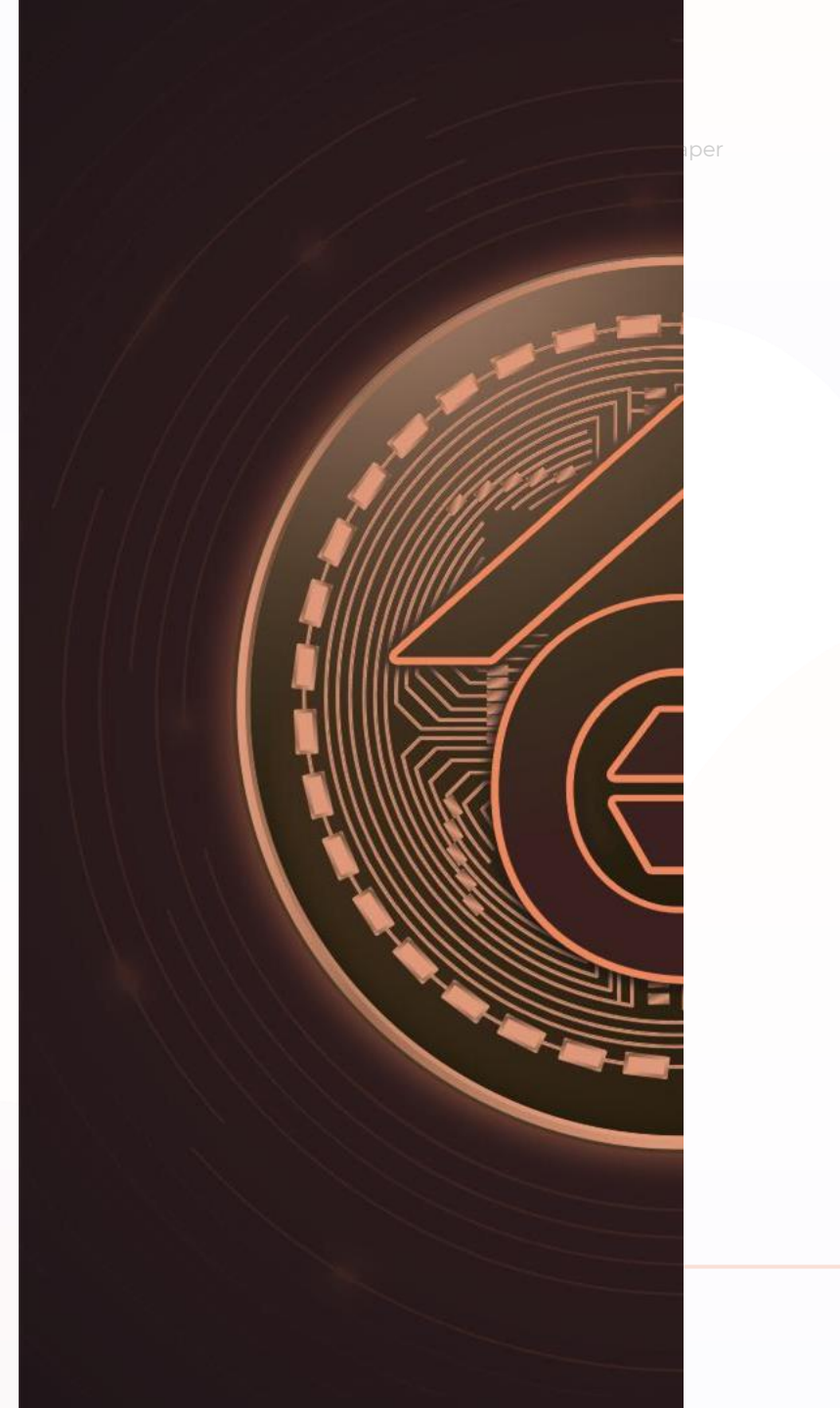
5%

“Gert ecosystem” Technology development

- Gert ERP system is an integrated business platform that allows you to increase sales, reduce costs, improve departmental liaison, and stay in touch with your customers' markets by digitizing organization's traditional business model.

- The Gert ecosystem is a decentralized blockchain-based ecosystem that allows individuals and companies investing in the real estate market to participate freely from anywhere in the world.

- Gert platform participants will be able to trade and invest safely according to their needs and responsibilities. Individuals and organizations involved in real estate investing can easily participate in the Gert ecosystem through a web application, SDK or API connection.



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Ger Token

- Blockchain technology, the basic technology for GER tokens, is a network that reliably distributes and stores electronic databases. In the early days of development, blockchain was simply a term used in computer science to organize and transmit information. The first network of blocks protected by cryptographic encryption was introduced in 1991 by Stuart Haber and W. Scott Scornetta. In 1992, Bayer, Haber, and Scornetta merged Merkle trees into a blockchain, enabling them to collect multiple pieces of information per blockchain.
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The first decentralized blockchain concept was developed by Satoshi Nakamoto in 2008, and the introduction of e-money called bitcoin in 2009 laid the foundation for public recognition for the technology





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Ger Token

- In 2014, additional developments were made in blockchain technology, with the advent of second-generation blockchain technology, eliminating the need for an intermediary to act as an arbitrator of information in transactions and transfers.
- Second-generation blockchain technology makes it possible to store electronic user IDs and personal information. Blockchain technology is being rapidly tested and introduced in all sectors of the economy, including the stock market, banking, health, trade, services, public services, as well as education and professional organizations and researchers have concluded that blockchain is a basic technology capable of making new changes and revolutions in today's economic and social systems..





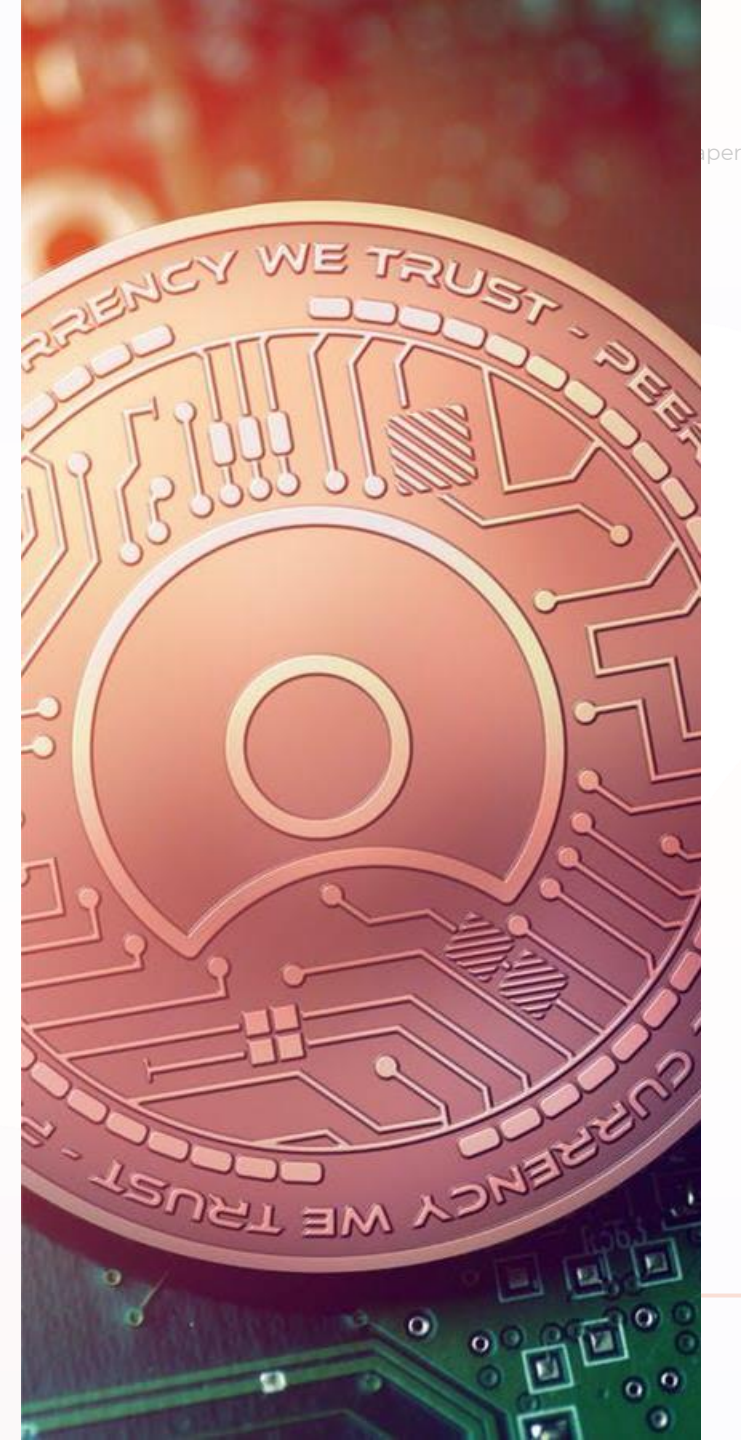
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Ger Token

ERC means Ethereum Request for Comment

- It is a technical standard for creating tokens. It is used in all smart contracts on the network, and the standard defines a list of rules to be followed by token issuers using the Ethereum network. This standard contains 6 mandatory rules and 3 additional rules. The Ethereum network serves as the backbone of many well-known tokens and cryptocurrencies. As of December 2020, more than 350,000 tokens worldwide were created based on this standard.

- Using the technology, Tesla Inc. launched its Tokenized Stock Token, the first of its kind in the world, which is believed that it will promote the product and attract other companies, thereby increasing the demand for smart contract companies..





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Ger Token

- Ger coin is capable of operating in accordance with the BEP20 standard of the Binance Smart Chain network, and the BEP20 standard can be understood as an improved version of the ERC20 standard of the Ethereum network. The main advantage of the BEP20 standard is that the network fee is cheaper than the ERC20 standard.
- The ger token supports the following functions. This includes
 - Detailed / meets all the requirements of BEP20 standard/
 - Capped / impossible create more than original amount/
 - Burnable /Tokens can be deleted as needed /
 - Operable Token /Create a notification that the transfer was successful/

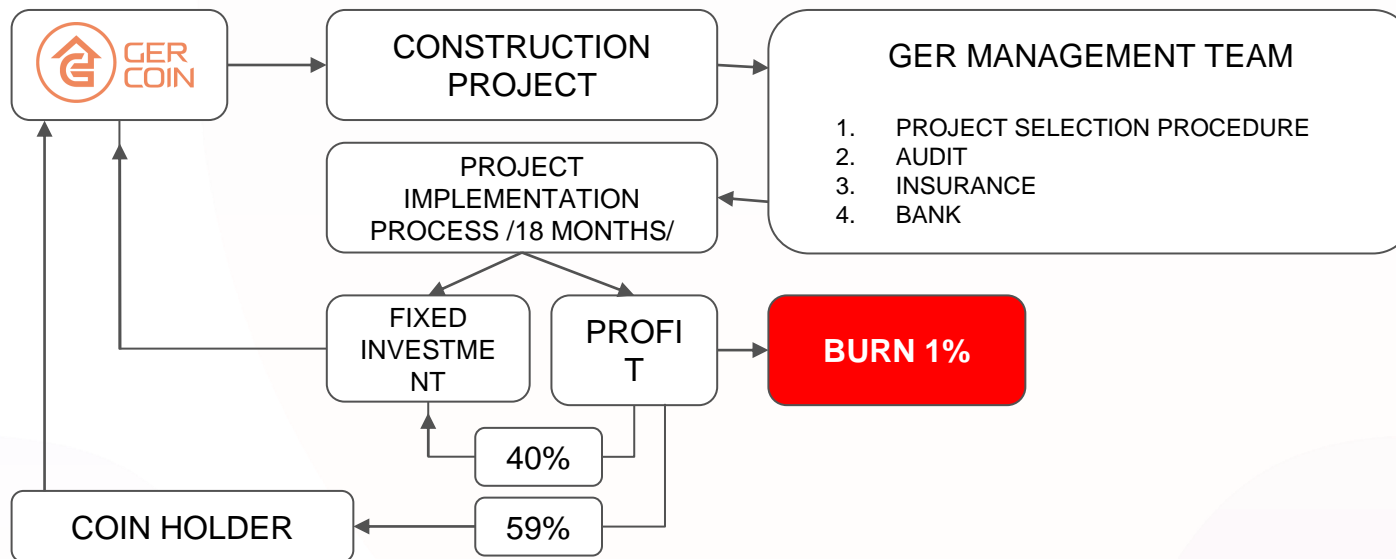




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Ger Token

BURNABLE /Tokens can be removed/burnt as needed amount./

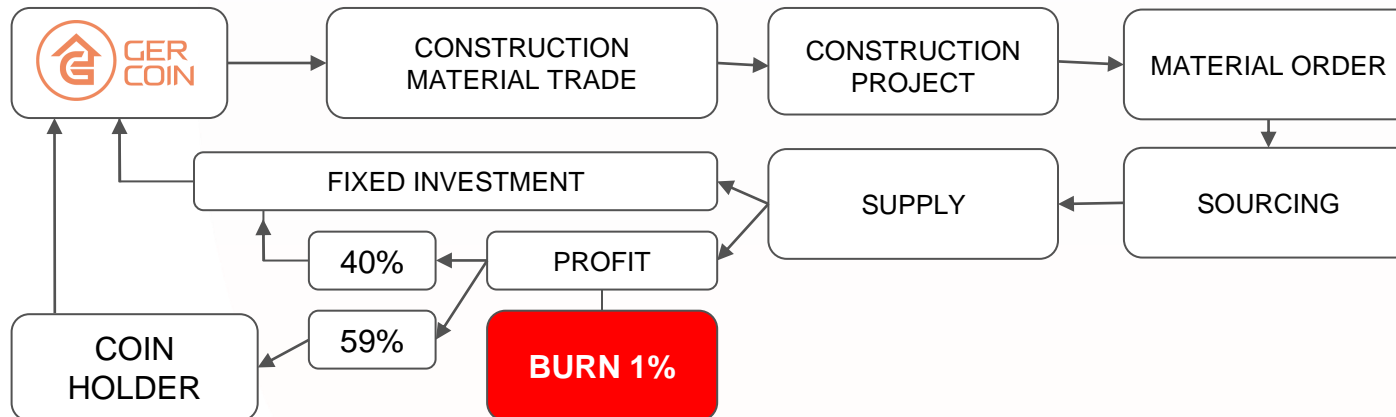




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Ger Token

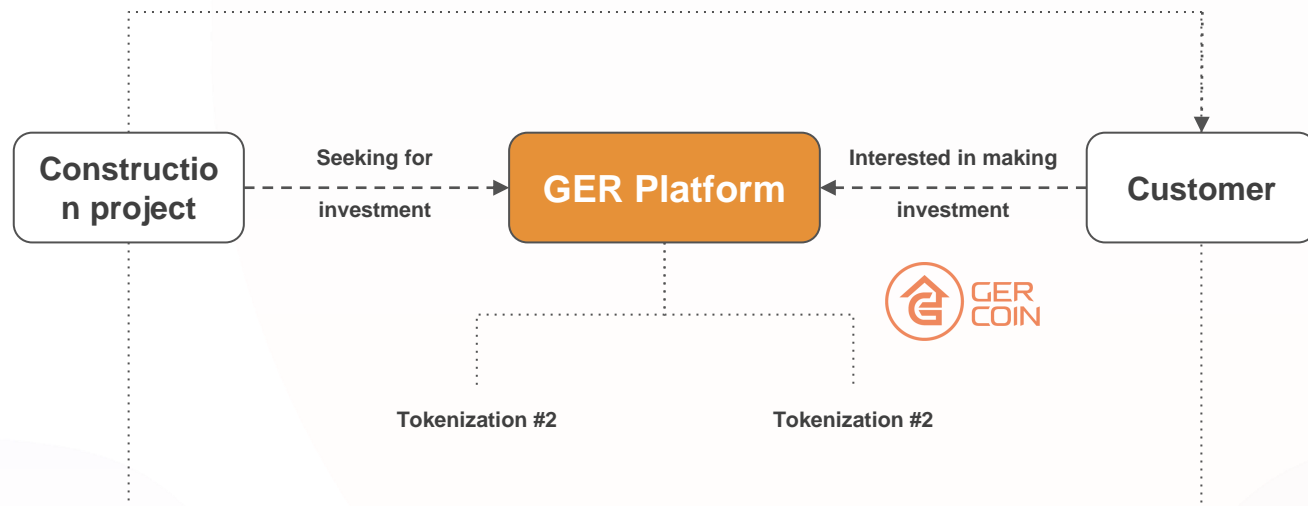
BURNABLE /Tokens can be removed/burnt as needed amount /



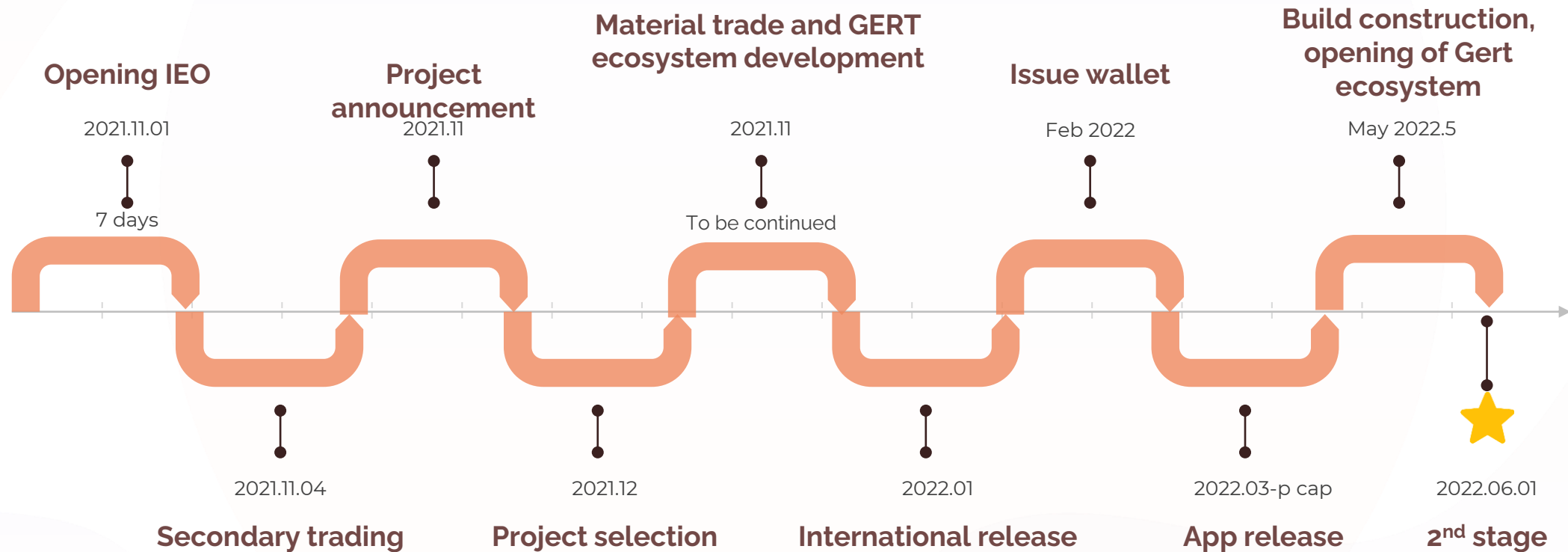


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Gert ekosystem



Strategic plan



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Social contributions of Ger coin

The Ger coin itself is secured by real estate. In a word, we offer you an alternative investment option.

- Long-term sustainable benefits
- Housing with a small investment
- Effective ger area redevelopment
- Ensure sustainable development of the construction industry
- Provide citizens with affordable housing

Team introduction

**M. Byambasuren, CEO**

Specialized in software.

*2004-2006 STARSOFT LLC software developer
2006-2009 NEWCOM SYSTEM LLC senior software developer
2009-2011 MOBICOM CORPORATION system administrator
2011-2014 MOBICOM CORPORATION engineer
CEO of INVERSE LLC since 2012
2014-2017 ECOMMERCE MONGOLIA LLC project manager
2015-2017 METRONETWORKS LLC project manager
2018-2020 GOLOMT BANK architect manager*

**B.Ser-Od**

CTO / Chief Technological Officer/

Specialized in software.

*2003-2006 STARSOFT LLC senior software developer
2006-2010 MOBICOM CORPORATION software developer
2011-2019 Developer and Department Director of GOLOMT BANK
Since 2019, CEO of ASRAY SOFT LLC
Since 2020, CEO of TRADE.MN*

Team introduction

**J. Nyambayar**

*CPO /Chief Project Director /
Specialized in Project Management and Software.
2005-2008 OLLOO LC software and engineer
2008-2009 Senior Specialist, General Prosecutor's Office
Since 2010 Director of ISTS LLC software company
Since 2019, leading the Ger Area Redevelopment Project*

**А.Нямхишиг**

*CBE /Chief Building Officer/Engineer/
Specialized in construction and engineer
2008-2012 KOOKMIN UNIVERSITY Civil Engineer, Korea
2012-2014 SHANGRI LA Construction Project Contractor SAMSUNG LLC Chief Engineer
2015-2019 ASIA CONSTRUCTION GROUP Chief Construction Engineer
Since 2019 General Director of ASIA CONSTRUCTION CONSTRUCTION LLC*

**B. Dashdorj**

*CFO /Chief Financial Officer /
2005-2007 Senior Loan Specialist, KHAS BANK
2007-2010 Auditor, Internal Audit Department, KHAS BANK
2010-2012 Bayanzurkh branch business manager, KHAS BANK
2012-2018 Director of Risk Management Division of KHAS LEASING LLC
Since 2018, Deputy Director, BOGD LEASING LLC*

Team introduction

**U. Baasanjargal**

DFT / Director of Foreign Trade /

Specialized in taxation, transportation and logistics.

2004-2008 Tax inspection, ULAANBAATAR UNIVERSITY

2008-2014, Construction materials and foreign trade specialist in charge of PRC at the MNCCI

2008-2014 Director of Procurement of Construction Materials Supply BARS HOUSE LLC

Since 2014 Contracted supply of domestic construction materials

**B. Oidovdorj**

SMO /Social Media Optimization/Marketing Team Leader /

Specialized in Architecture and Marketing Management.

2016 DORNOD AIMAG, CHOIBALSAN CITY GENERAL PLAN survey

2017 DARKHAN UUL AIMAG, DARKHAN CITY PARTIAL GENERAL PLAN survey

2018 PARTIAL GENERAL PLAN OF KHAILAAST AND CHINGELTEI, ULAANBAATAR

2018 BAYANKHONGOR CITY, BAYANKHONGOR PROVINCE GENERAL PLAN survey and planning

2019, SME EXPORT MONGOLIA project Leader, Ministry of Food, Agriculture and Light Industry and the

Since 2019 Director of marketing company AZERO LLC

Since 2020, CEO of BUYANT SUTAIN KHISHIG LLC

Since 2016, AGARAGA LLC project coordinator and planner

2017, 2018 and 2019 General coordinator and planning of Mongolian entertainment international freestyle wrestling competition

2019 General coordinator and planner of the U23 Asian Freestyle Wrestling Championships

2018 Project consultant, CHINE BUSINESS CENTER LLC, PRC

2019 Management Consultant, ASIAPHARM LCC

Team introduction

**B. Gankhuyag****PROJECT CONSULTANT**

Consulting Engineer of Mongolia specialized in construction

Russian ACADEMY OF MILITARY CONSTRUCTION ENGINEERS Civil Engineer

1996-1997 Civil Engineer, CONSTRUCTION MILITARY UNIT 012

1997-1998 Civil Engineer, CONSTRUCTION MILITARY UNIT 110

1998-1999 Civil Engineer, CONSTRUCTION MILITARY UNIT 047

1999-2005 Civil Engineer. CONSTRUCTION MILITARY UNIT 030

2005-2011 Senior Officer and Supervision Engineer, GENERAL INTELLIGENCE AGENCY

2011-2014, Chief Engineer and Chief of Staff, GENERAL INTELLIGENCE AGENCY

2014-2016, Head of the Special Services, GENERAL INTELLIGENCE AGENCY

2016-2019 Department in charge of construction budget and control, GENERAL INTELLIGENCE AGENCY

**O. Tserenpuntsag** Consulting Engineer of the Project

LEGAL ADVISOR /Leader, Legal Team/

1994-1998 Lawyer, ULAANBAATAR UNIVERSITY

2015, graduated from the Institute of Social Sciences with Master's degree in Public Administration

2018, Master's degree in law from the University of the Humanities

2020 Psychology, MSUE

1998-1999 Control Prosecutor, BULGAN PROVINCE

1999-2001 Senior Prosecutor, KHENTII PROVINCE

2001-2004 Head of the KHUVSGUL PROVINCE Prosecutor's Office

2004-2006 Control Prosecutor, SELENGE PROVINCE

2006-2012 Investigator of the Investigation Office under Prosecutor General

Since 2013 MONGOLIAN BAR ASSOCIATION

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Ulaanbaatar



www.gercoin.mn

An isometric illustration in shades of brown and gold. It depicts a cityscape with various buildings, including a prominent classical building with columns in the foreground. A large, glowing gold coin with the Ger Coin logo is positioned in the upper left, appearing to float or be placed on the city. The entire scene is framed by a large, light-colored circular shape on the right side of the slide.

Thank you for your attention

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