



# Nipperture

**Total Asset Digital Platform**

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# 1. Overview

Digital assets are the main concern of the global economy in recent years. Digital Asset is essentially a binary format that exists and has the right to use. Data not authorized to be used is not considered a digital asset. Includes, but is not limited to, digital documents, audible content, movies, and other relevant digital data currently in circulation or published in digital devices. Despite the ownership of the physical device where the digital asset is located, there may be separate rights, and its meaning has been expanded.

The concept of ownership must be explained when describing digital assets. Currently, 'ownership' we presuppose is a right protected on the basis of liberalism. Liberalism is an idea that minimizes interference in activities and guarantees the individuality of economic subjects by guaranteeing individual freedom of life, body, and property. From this point of view, the term "freedom of property" includes all of the rights to use an object, earn profits from that object, and dispose of the object. Most liberal countries guarantee people's property rights in the Constitution, including basic rights, and delegate their contents and limitations to laws, and on this basis, individual ownership is stably recognized.

The protection of property rights by the transcendent power of such a state was documented and guaranteed, resulting in a great effect on us. This documentation work, also known as the process of converting dead capital into live capital, has led to a tremendous increase in asset value. And the rights guaranteed by this recognized document were soon computerized by the development of IT technology. And computerization has expanded the scope of ownership of people around the world. The reason why we can buy stocks of Amazon in the U.S. in Korea is purely because we are connected to a communication network. To summarize the discussion so far in one sentence, it can be said that the documented and computerized ownership system led to the expansion of liquidity, resulting in an increase in the value of assets.

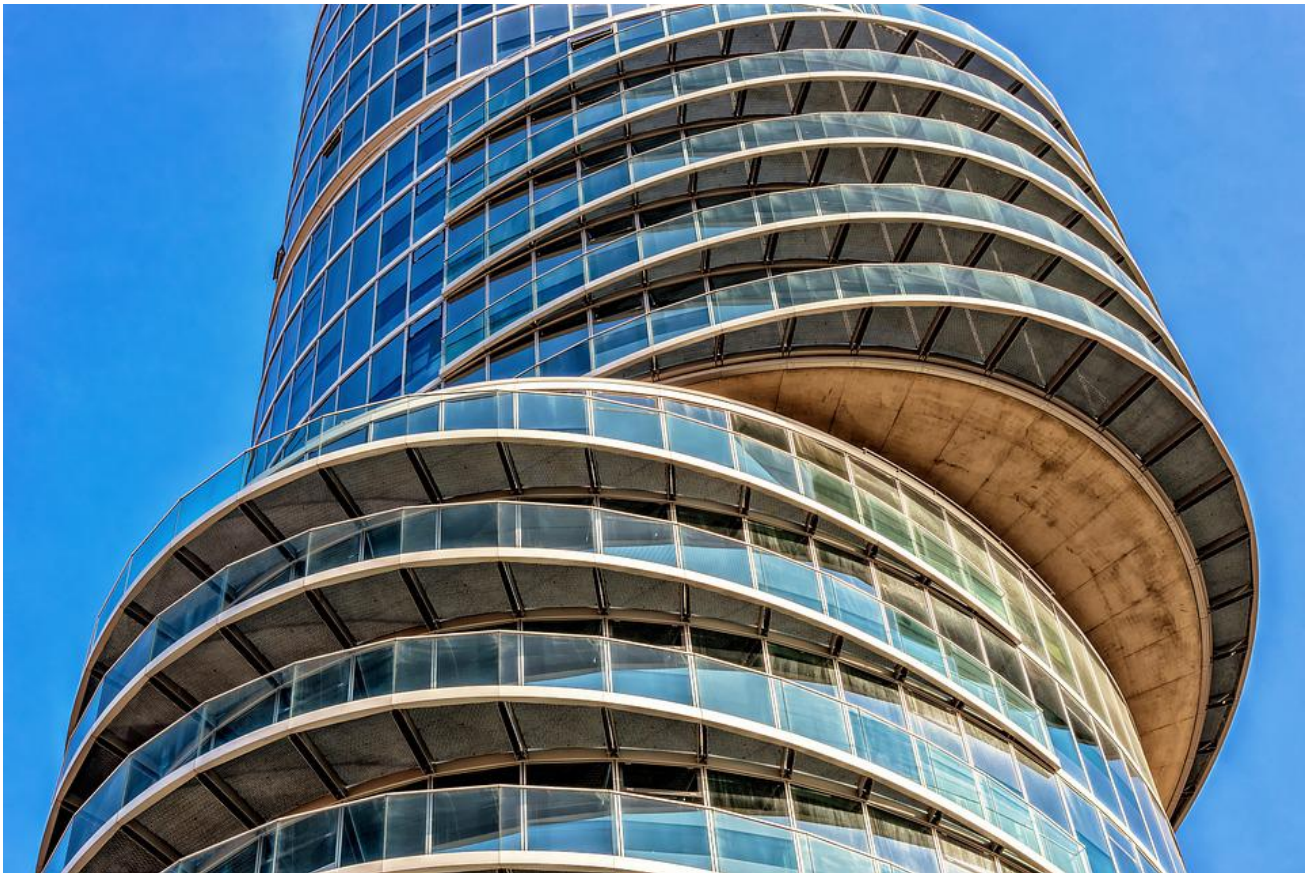
Nevertheless, existing system limitations still exist.

First, the brokerage cost incurred in the process of ownership transactions prevents the active development of asset transactions between countries. Imagine a situation where Koreans buy real estate in the United States. Non-resident foreigners must provide high fees to brokers existing in complicated processes such as ownership transfer registration and sale price withdrawal from the time of withdrawing real estate acquisition funds, and legal and technical complexity acts as an entry barrier to investment. Furthermore, in the situation of co-ownership of a stake in real estate in the United States, a more complex process is added.

Second, due to the high price of unit assets, there is a limit to owning expensive assets that are familiar to a small number of capitalists and institutional investors, but not to the public. There are still assets (buildings, unlisted stocks and venture investments, expensive artworks, etc.) that the public can't easily invest in, and only a few who are allowed, implicitly or explicitly, monopolize the opportunity.

Third, there is a limit to the paradigm of thinking separately between consumption and investment. And it is preventing a real sharing economy. The separation of concepts between consumption and investment assumed by the existing macroeconomic balance function ( $Y=C+I+G$ ) eventually leaves consumers simply as consumers' and deprives them of the opportunity to create additional value through consumption behavior.

The digitization of assets using blockchain will overcome the previous three limitations and change the concept of 'ownership of Ownership' that we have thought so far. This is possible because the blockchain operates as a "Distributed Ledger System" that is not restricted by borders. Nipperture aims to be a comprehensive digital asset platform. It will develop a service that encompasses not only real-world digital assets but also virtual digital assets. Within the platform of Nipperture, customers will have the opportunity to recognize and share their own digital assets.



## 2. Mission

With most of the world-changing innovative technologies becoming a means to further increase the dominance of companies that already dominate the market, it was noted that blockchain technology is a technology in which participants are not excluded, but rather, participants are the main characters. The Nipperture team will resolve unfairness and create a participant-centered economy through blockchain technology. Blockchain is a technology that changes the rules of games in the global economy. If most IT technologies are focused on automation and outsourcing, blockchain technology is focused on trust and processes among network participants. It does not exclude participants, but actively attract them. Participants can be individuals or groups or companies. What is important here is to ensure that the process is driven completely without an existing trust relationship between participants. For example, Nipperture guarantees a process that provides customers with a variety of benefits if they choose to view advertisements from stores that enter the Nipperture platform. In this process, the role of the operator can be weakened and the benefits can be designed to be evenly distributed to the participants. In general, this process is called a decentralized service. However, what is more important than the perspective of decentralization is whether the fruits generated on the platform are distributed to participants. Nipperture pursues services for all participants who share or consume digital assets within the platform. Nipperture sees endless possibilities for digital assets and is confident that the paradigm of the world will change. Everything in the world is being digitized, and this trend is accelerating due to COVID-19. On top of that, as the cost of value exchange due to the blockchain approaches free, digital asset transactions can be made easily and cheaply. Eventually, everything that exists in the world will be digitized, and digital assets will play a very important role as a part of individual property. Nipperture wants to be a leader in this digital asset era.



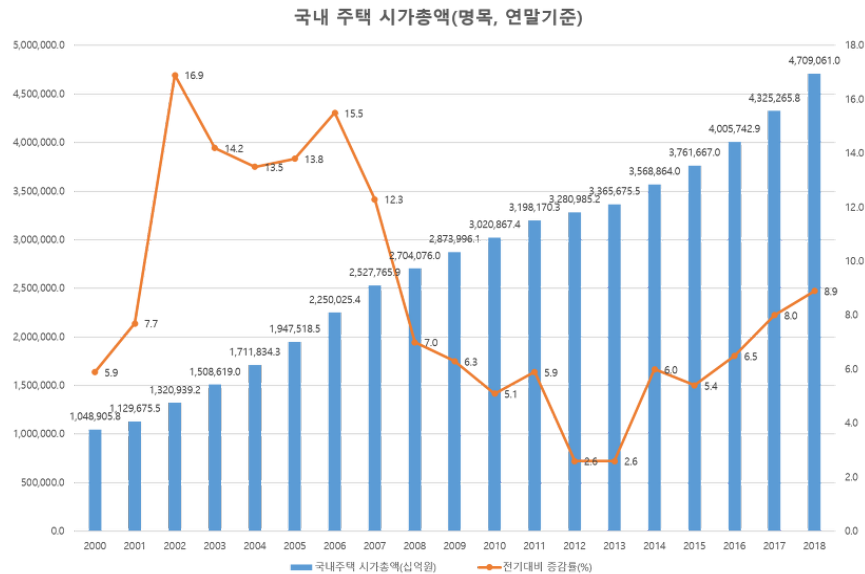
## 3. Propulsion background

Nipperture's first Asset Digital Asset project starts with real estate assets. Real estate has historically been an immutable asset and is still the most popular stable real asset. Although real estate is valuable as a very good asset, the lack of liquidity can be selected as the most disadvantage of real estate assets. The digitization of real estate assets through Nipperture, especially commercial real estate that Nipperture focuses on, will be the best way to solve the liquidity of real estate assets and increase investment accessibility. The real estate market is at a high level without being caught by the 24th government's measures. In addition, as liquidity in the market surpassed 3,100 trillion won due to COVID-19, investors' interest in real estate is growing due to growing concerns over bubbles in real assets.

### 3-1. Global/Korean Real Estate Market Capitalization Growth

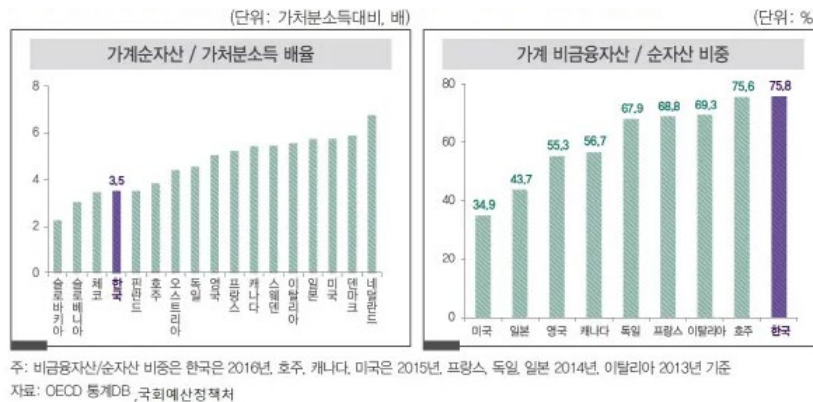
In 2019, the market capitalization of domestic housing surpassed KRW 5,000 trillion for the first time. According to the "National Balance Sheet 2019" released by the Bank of Korea on July 21, 2020, the nominal market capitalization of houses, the sum of the domestic housing (including housing and attached land), reached a record high of KRW 5056.7924 trillion at the end of last year. Market capitalization increased 7.4% (347.1806 trillion won) compared to the end of last year. Considering that last year's consumer price growth rate (0.4%) was the lowest since 1965 when statistics were compiled, the rise in housing prices was particularly high.





< Bank of Korea Economic Statistics System >

The price rise is continuing in 2021. A record low of key interest rate by effect of this year, including real estate prices are down to 0.5 % a year and to overheating. Thanks to this trend nipperture The platform is real estate transactions and brisk investment through increased access as an alternative to real estate investment of the eco-system.



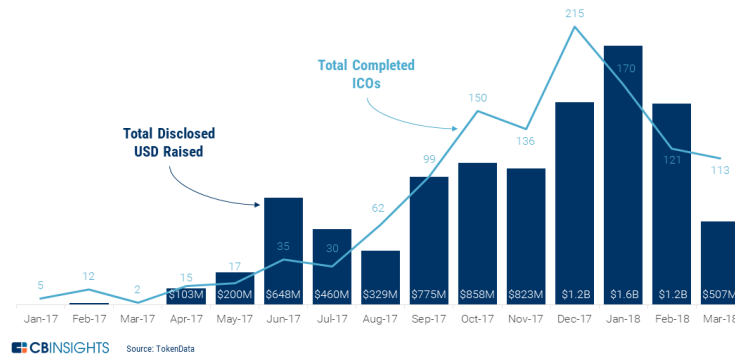
## 3-2. Trends in the Cryptocurrency Market

It is no exaggeration to say that it has been an initial coin offering (ICO) craze over the past few years due to the rise in the value of the current major coins such as Bitcoin (BTC) and Ethereum (ETH). However, in just a few years, the ICO bubble is disappearing, and the price of cryptocurrency continues to fall without keeping the public offering price or listed price of cryptocurrency exchanges, except for a



## Pure-play ICOs are losing steam

Disclosed funding of completed ICOs. January 2017 – March 2018.



few things called major coins Bithumb, Korea's largest cryptocurrency exchange, also invested in companies specializing in asset tokenization amid the trend of the cryptocurrency market. Nipperture wants to join the recent trend of the cryptocurrency market with its own platform and asset tokens.

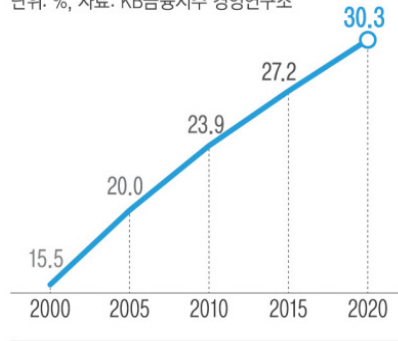
### 3-3. Increasing single-person households and changing investor sentiment

In most countries around the world, including South Korea, single-person households are increasing. As a result, there is a big change in lifestyle, and this effect is also greatly affecting real estate. In particular, single-person households in Korea accounted for more than 30% of all households for the first time. It should be noted that these single-person households have been reducing the proportion of deposits and installment savings and increasing the proportion of cash and stocks since the COVID-19 pandemic.



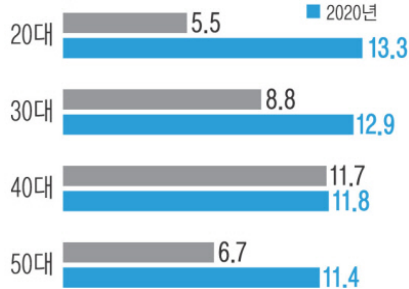
### 전체 가구 중 1인 가구 비중

단위: %, 자료: KB금융지주 경영연구소



### 1인 가구 투자자산 중 주식 비중

단위: %, 자료: KB금융지주 경영연구소



According to the "2020 Korea Single-Person Household Report" released by KB Financial Group, the proportion of single-person households' financial assets in 2020 fell compared to the previous year, and the proportion of investment assets such as cash and stocks rose.

Among investment assets, the proportion of stock assets increased significantly. Last year's investment asset composition ratio was followed by insurance (8.8%), stocks (8.4%), funds and trusts (4.2%), and others (1.1%), but this year, stocks exceeded insurance in the order of stocks (12.3%), insurance (8.3%), funds and trusts (4.9%), and others (1.8%). In addition, on the change in asset composition, the report analyzed, "It is estimated that the low interest rates have reduced the commercial value of deposits and installment savings, while the demand for cash, including living expenses, has increased and stock investment and investment waiting funds have increased." Based on the report, interest in asset investment of single-person households, especially in the younger age group, is expected to continue in the future. This huge interest in asset investment by the younger generation will naturally serve as the basis for expanding the Nipperture ecosystem.

## 4. Nipperture's Real Estate Investment Platform

Nipperture tokenizes each real estate product and sells it in the form of an asset-type token. The sale of real estate is conducted under delegation from buyers of Nipperture real estate tokens, and the sale will proceed automatically if the promised return is achieved at the time of purchase. Rental income is paid every three months, and sales income is paid at the time of sale. Real estate token investors can resell real estate tokens through the Nipperture platform token market to have exchangeability

### 4-1. Nipperture real estate purchase type

The purchase type actually purchases real estate with the amount invested in real estate products and automatically distributes profits from the Nipperture's own wallet according to the ratio of holding Nipperture products and asset tokens that distribute monthly rent and sales profits.

Investment amount	Purchase amount of real estate
rental income	Available in 3-month dividend form
proceeds from sale	Dividend upon token incineration in case of sale

### 4-2. Nipperture a regeneration formation

재전대형은 부동산 상품에 투자 받은 금액으로 "전세" 매물을 구하고 "월세"로 전대차 하여 발생하는 월세 수익을 배분하는 상품이다.

Investment amount	Real estate lease amount
rental income	Available in 3-month dividend form

### 4-3. Nipperture Development investment type

The development investment type is a product in which real estate developers set some of the funds necessary for development and issue them in the form of tokens, and investors hold the tokens until the development is completed and receive the profits agreed by the developer after the development is completed.

As a product with a high expected profit after development, Nipperture is conducted under the supervision of the developer to create devices for investor safety and safely distribute the profits promised by the developer.

Investment	Part of the real estate development amount
Return on investment	Available at a rate set after completion of development

### 4-4. Nipperture Metabus Land Investment

Nipperture's Metabus Land investment is a platform that combines real estate value with Nipperture Land profitability. At Nipperture Metabus Land, you can own property assets based on local characteristics and earn revenue from them.

\* Nipperture Metabus Land is currently under development.

Investment amount	Part of the real estate development amount
Return on investment	Automatic distribution of investment returns on a quarterly basis
proceeds from sale	Distribution of dividends as soon as token is incinerated in case of sale



#### **4-5. Nipperture commercial real estate lease**

In order to revitalize commercial real estate (commercial property), Nipperture will mobilize the financial power of the initial Nipperture to promote the lease of commercial real estate in a good and undervalued location. Individuals or business operators who want to rent can look at information on commercial real estate on the Nipperture platform and rent, and benefits will be given if rent is paid with the Nipperture token. In addition, if a business is registered in the Nipperture platform and enters the ecosystem, it can also be rewarded as a platform participant.

#### **4-6. Nipperture unmanned store operation**

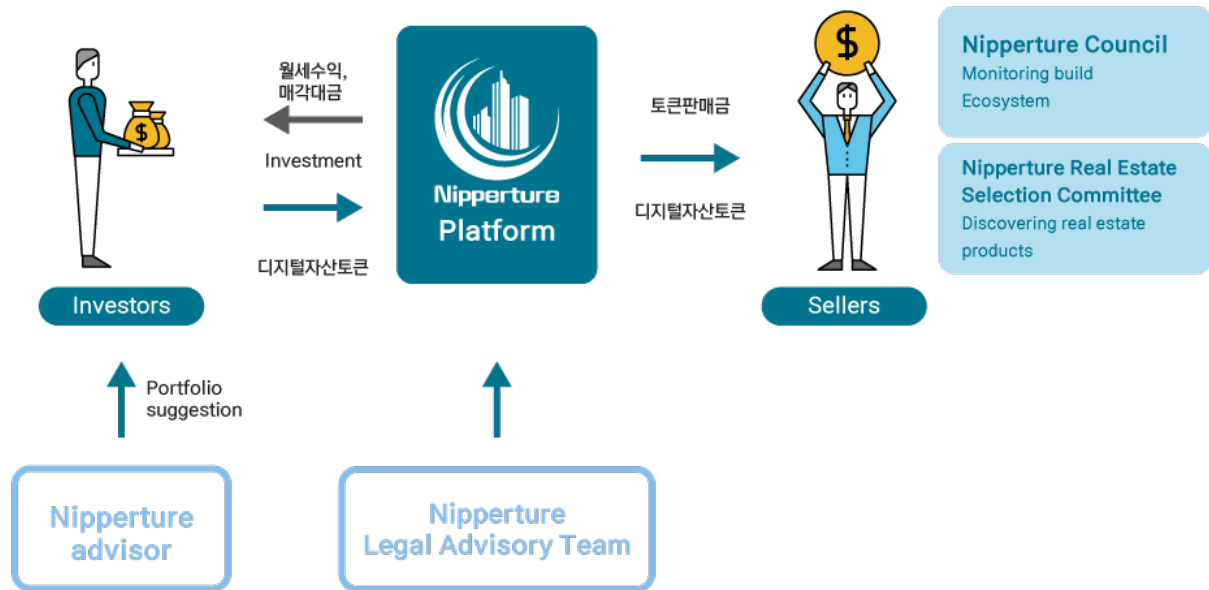
Recently, unmanned stores are exploring new markets. From small retailers such as convenience stores to large stores such as marts, unmanned is taking place. Unmanned stores are a good answer to the problem of commercial real estate (commercial stores) that have recently increased vacancies. It will actively attract unmanned stores to commercial real estate assets linked to the Nipperture platform. Both operators and users of unmanned stores will induce the use of the store in a way that provides benefits by using the Nipperture token.



< Source: Touch to go unmanned store >

## 5. Nipperture Platform ecosystem

Nipperture is a blockchain-based decentralized ecosystem where various individuals and companies related to real estate investment can freely participate in relatively small amounts. Participants in the Nipperture platform can be rewarded within the Nipperture platform when they perform their respective needs and roles within the ecosystem and perform their respective roles normally.



### 5-1. Nipperture Ecosystem Configuration

#### 1) an investor

Investors in Nipperture are divided into general investors and VIP investors.

##### a. a general investor

General investors are individuals who want to earn profits by investing a small amount in real estate products provided within the Nipperture ecosystem. Investors can make diversified investments in property portfolio products proposed by a number of advisors

## **b. VIP an investor**

VIP investors are individuals and institutions that want to earn profits by investing a large amount in real estate products provided within the Nipperture ecosystem. VIP investors must hold a certain amount of Nipperture tokens as a registration requirement. Real estate information can be obtained before ordinary investors (through the official community of Nipperture), and invest in real estate tokens on better terms in commission and profit distribution.

## **c. Nipperture Commercial Property Tenants**

The Nippererture Commercial Building Lease is a tenant of a shopping mall linked to the Nippererture platform, and is an individual and business operator who leases and conducts business of a shopping mall building through the Nippererture platform. If you rent a real estate asset that came out as a rental product of the Nipperture platform, you can pay rent with a Nipperture token.

## **5-2. Nipperture property sellers and consignors**

### **a. General Seller and Consignor**

It refers to individuals and institutions that want to earn profits by selling their real estate assets to the Nipperture platform. It can be sold by tokenizing all or part of the general seller's own assets.

### **b. a real estate developer**

In the case of real estate developers, construction costs can be raised preferentially within the Nipperture ecosystem. Developers can raise construction costs by pre-selling real estate assets through the Nipperture platform, and prepare for future liquid asset sales and rental situations.

## **5-3. Nipperture adviser**

Advisors play a very important role on the Nipperture platform. Advisors can organize a portfolio of high-quality real estate investment products and sell them on the Nipperture platform. Advisors can earn profits by selling various portfolios, and investors can make profitable and stable investments using advisors' portfolios. The more advisors participate, the more diverse the asset types of the Nipperture platform will be. Nipperture will strictly review and manage its advisors' portfolios.



## **5-4. Nipperture Management Team and Asset Assessment Committee**

The Nipperture Management Team is a team that manages a healthy ecosystem by selecting and supervising each participant in the Nipperture ecosystem, which consists of investors, sellers, and advisors. In the early days of the Nipperture platform, it will be managed by the management team.

The Nipperture Asset Assessment Committee is responsible for helping investors invest in superior real estate assets by selecting property asset products to be sold on the Nipperture platform according to strict standards. The evaluation is conducted at the request of real estate asset sellers and properties recommended to investors can be listed on the platform directly by the Nipperture Asset Evaluation Committee. When evaluating, monthly rent income, management costs, and loans will be carefully checked, and in the case of real estate developers' sales applications, financial information and liability construction will be strictly reviewed to find optimal investment assets.

## **5-5. Nipperture a legal advisory team**

Since the Nipperture platform is a new form of investment in real estate assets, a lot of legal advice is needed and somewhat complicated business processing is inevitable. In order to smoothly perform these tasks and protect the rights and interests of participants in the Nipperture platform ecosystem, Nipperture plans to sign a business agreement with a leading law firm in Korea. Furthermore, a legal team specializing in platforms will be established to reduce the possibility of various disputes so that safe investment can be made

## **5-6. Nipperture an unmanned store**

All tenants who rent commercial real estate through the Nipperture platform will be eligible to enter the Nipperture platform, pay with rent tokens through the platform, and opportunities for advertising in the platform will also be given.

## 6. Nipperture Token

It is used in various transactions such as registration requirements for participation in the Nipperture token ecosystem, digital transaction fees, digital transaction fees, rent for platform-linked businesses, and payment methods at the Nipperture platform store.

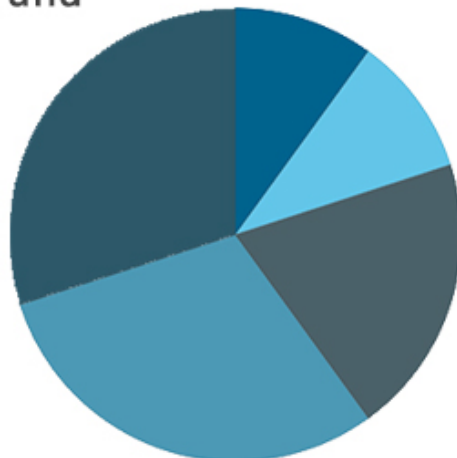
### Publication Information

Coin name	Symbol	Protocol
<b>Nipperture</b>	<b>NPR</b>	<b>ERC-20</b>

Total Issuance  
**300,000,000 NPR**



### Use of Fund



- Sale : 10%
- Team : 10%
- Marketing : 20%
- Ecosystem : 30%
- Reserve : 30%

## 7. Roadmap

### 2021.

- 1Q – Nipperture Home Page / White Paper / Token Development
- 2Q – Real Estate Asset Digitization Plan
- 3Q – Recruitment of Digital Asset Transaction Advisors
- 4Q – Initiate development of the Nipperture platform

### 2022.

- 1Q – Nipperture's Own Wallet Development
- 2Q – Nipperture's own Wallet App development
- 3Q – Listed on the Global 10th Exchange
- 4Q – Development of Nipperture Real Estate Digital Assets NFT Exchange begins

### 2023.

- 1Q – Additional listing on top global exchanges
- 2Q – Launching a Commercial Real Estate Information System
- 3Q – Digital Assetization Diversification Market Expansion
- 4Q – Development of services linked to platform entrants

## 8. Disclaimers

We, NIPPERTURE (collectively referred to as the NIPPERTURE project team and its shareholders, employees, and affiliates) have prepared this white paper to provide specific information planned by the NIPPERTURE team for reference purposes.

This document is not intended to encourage sales offers or investments and does not in any form apply to general solicitation or advertising of profits related to investments directly or indirectly managed by stakeholders/partners.

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