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CANADIAN HOME TOKEN

Be a pioneer in real estate
tokenization in Canada

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The Canadian real estate market

In Canada, the booming real estate market, coupled with our high quality of life and consistent immigration growth, presents an ideal investment opportunity.

However, this success has also led to one of the most significant housing crises of our time, with a severe shortage of available homes driving soaring prices and making homeownership unattainable for many. Real estate investment is pivotal for Canadians, yet accessibility remains a challenge.

To address this, we aim to democratize real estate investment through our platform that will enable instant buying, selling, and financing of real estate directly from mobile devices, offering diversified portfolios and decentralized financing opportunities.

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Mission

Accessibility to Real Estate Investment:

We strive to democratize real estate investment, making it accessible to everyone. Our goal is to empower individuals who cannot afford traditional real estate investments to accumulate property and shield themselves from inflation.

Independence from Monetary Policies:
We aim to build rental homes independently of central bank monetary policies. By reducing dependency on interest rate fluctuations and economic cycles, we ensure stability and reliability in providing rental housing for our communities.

Creating Stable Assets on the Blockchain:
We are dedicated to creating tangible assets on the blockchain that offer lower volatility compared to traditional crypto markets. Our mission is to provide investors with a reliable alternative for preserving wealth while harnessing the benefits of blockchain technology.

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Tokenisation of real estate on the blockchain

Breaking Down Property Ownership

Traditionally, owning real estate involves holding physical documents such as deeds or titles. With tokenization, these ownership rights are represented digitally by tokens on a blockchain.

Creating Digital Tokens

Each property is divided into digital tokens, similar to shares of a company. These tokens represent fractional ownership of the property.

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Recording on the Blockchain

The ownership information and details of the property are recorded on a blockchain, which is a secure and transparent digital ledger.

Tokenemics

The Canadian Home Token Platform introduces an innovative ecosystem comprised of two tokens: the Security Token CHTX and the Utility Token CHT.

The CHTX token is a variable token that is attributed to a specific property. X changes depending on the project. The amount of CHTX tokens vary depending on the project and cost. T
Furthermore, the

The CHT token is used for transactions in the CHT ecosystem to buy CHTX tokens and to pay out dividends each month.

CHT

CHTX

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CHTX Security Token

The CHTX Security token represents fractional ownership of a real estate investment.

A limited number of CHTX tokens are issued for each specific property brought into the CHT ecosystem.

The CHTX token can be easily bought and sold from primary and secondary markets. Owners of CHTX tokens will receive income generated from the actual property in tokens CHT convertible in fiat on a monthly basis.

CHTX token owners will also be given specific voting rights for each property.

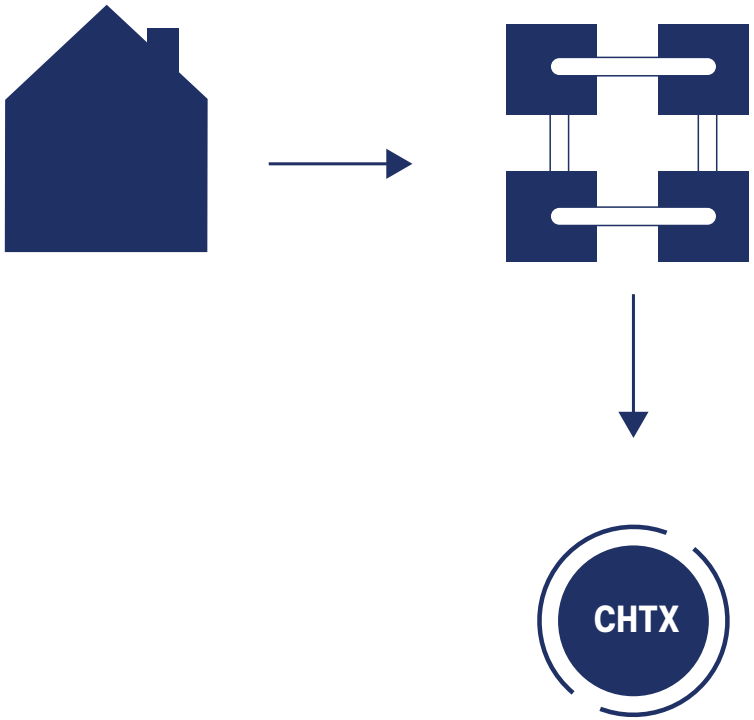
Number of CHTX for each property is determined this way:

Property tokens quantity count is determined according to the price of the property.

To make sure tokens are available to all investors, initial price of the CHTX tokens when listing a new property is always around 50$.

In the secondary market CHTX varies according to the demands and supply as well as the real estate market.

The CHTX tokens are directly link to the value of the property in the real estate market therefore, prices increase depending on the most recent valuation of the property (ROI around 5-7 % annualy)



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CHT Utility Token

The CHT token is built on the ERC 20 standard for its security and widespread adoption.

The initial supply of the coin is 1 260 869 565 tokens that is distributed according to pre-established standards (see token allocation).

The CHT token will be listed and advertised for buying and selling across multiple exchanges.The token can be instantly converted into fiat currency, such as the dollar or euro if desired.

The CHT token can be used for payments, with token owners able to pay for products and services with their tokens, much like cash

The CHT Token can be stacked for an APY

The CHT ecosystem

Accessibility

Passive Income

Safety

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Low Volatility

Leverage your assets

Diversification

Benefits of CHT

Accessibility
1 in 3 Canadians can't afford real estate investment. With CHT, start investing with as low as $50, instantly from your phone. Open doors to real estate investment like never before.

Passive Income
Real estate delivers monthly income. With CHT, enjoy steady earnings with no management required.

Low Volatility
Unlike the highly volatile crypto market, real estate offers stability. With CHT, enjoy steady growth and easy access to your funds at any time

Borrow against your assets
Unlock the potential of your assets. With CHT, leverage your investments to secure loans for personal or other investment purposes. Repay with the cash flow generated by your investment.

Diversification
Spread your risk across multiple locations in Canada. With CHT, invest in different properties to tailor your exposure and mitigate risk.

Safety
Trust in blockchain technology for security. With CHT, your investments are protected by the transparency and immutability of the blockchain, ensuring safe and secure transactions.

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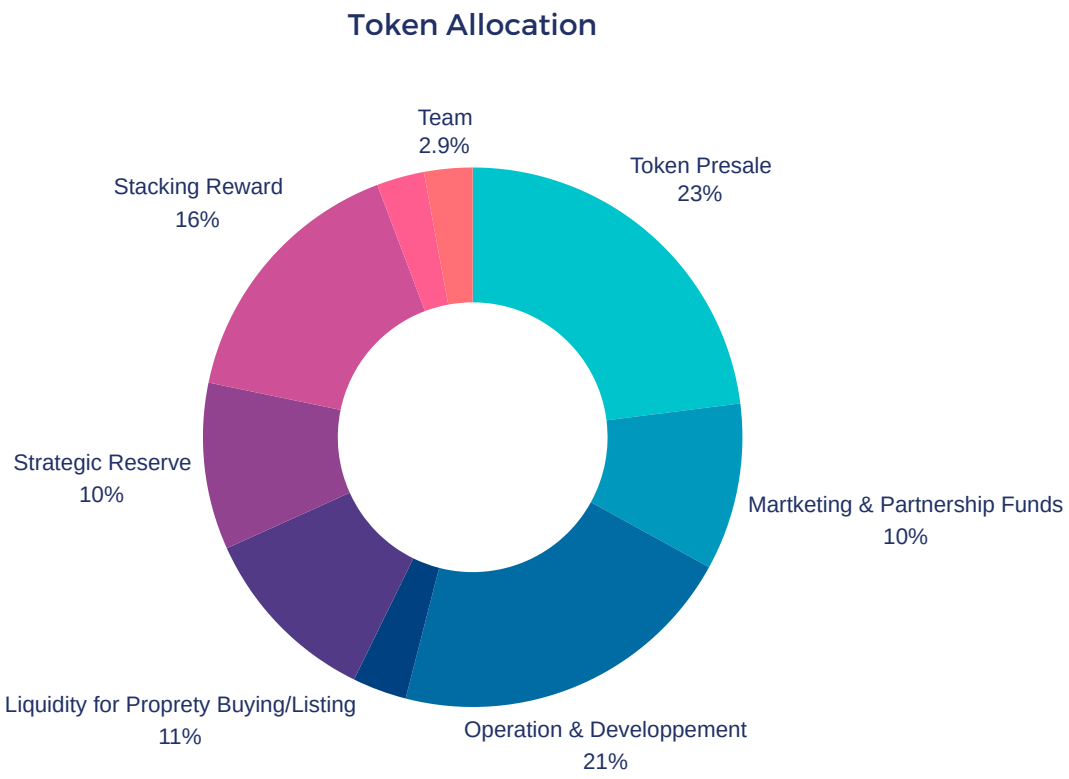
Token allocation

Total Token Available 1 260 869 565. As part of our ICO to introduce our real estate asset tokenization-related token, we have carefully determined the allocation of funds to ensure the success and long-term growth of our project.

Each allocation is strategically designed to support our short and long-term goals while ensuring the viability and sustainable growth of our real estate asset tokenization project.



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Token allocation categories

Here is an overview of the different allocation categories:

Presales (23.4%): The presale allocation will be divided into three different phases, each with progressively increasing pricing. This strategic approach aims to incentivize early participation and reward early supporters of our project.

Marketing (10%): A portion of our funds is allocated specifically to marketing initiatives for our ICO. This includes building a strong community for the long run and allocating budgets for advertising our first properties. These efforts aim to increase awareness, engagement, and participation in our ICO, laying a solid foundation for the future growth and success of our project.

Operations and Development (21%): A significant portion of the funds is allocated to daily operations and the ongoing development of our platform. This includes costs related to project management, staff, and resources needed to ensure a smooth progression of our business.

Liquidity for Property Buying and Listing (11%): We allocate funds to ensure the liquidity needed for the acquisition and listing of properties on our platform. This will ensure a continuous flow of investment opportunities for our token holders.

Strategic Reserve (10%): A portion of the funds is reserved to meet unforeseen future needs and to seize strategic growth opportunities that may arise in the market.

Stacking Rewards (16%): We plan to encourage engagement and active participation from our community by offering stacking rewards for long-term holding of our tokens.

Advisors 3.25%: Allocating tokens to external professionals for consulting services in areas such as technical development, digital marketing or business strategy.

Team 2,9%: allocating tokens to the project's founding and operational members in recognition of their contribution to the development, management and promotion of the project.

Bonus Tokens (2.9%): A small allocation is dedicated to the distribution of bonus tokens, thus rewarding our early investors and contributors.

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Construction developement & Crowdfunding Process

Crowdfunding the construction of new properties through the token CHTX allows us to construct faster and cheaper. A building project, from start to finish will undergo the 6 steps listed bellow:

Step 1: Purchase of land recorded on the blockchain

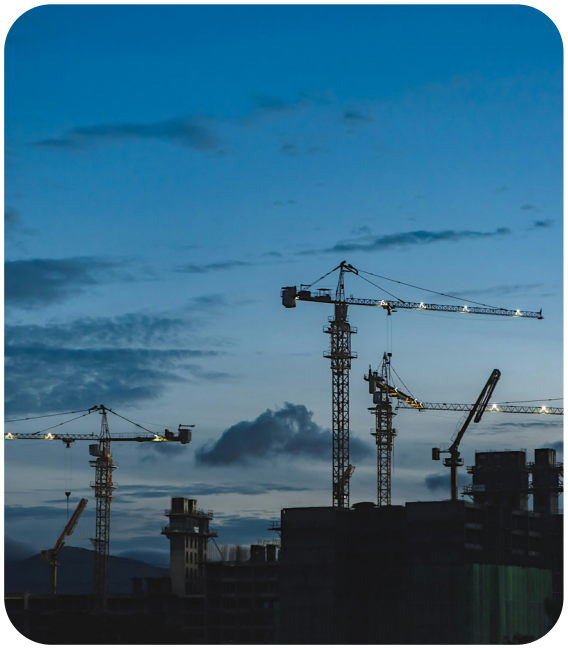
Step 2: Presentation of development project and forthcoming costs

Step 3: Launch of CHTX token specific to the proprety

Step 4: Once funds are collect construction begins

Step 5: After the construction, the value of the CHTX token increas of an average of 8-14%

Step 6: Tokenholders decisions to rent or sell the property.



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Construction & developement tokenisation example

The first example shown here is a property we have just constructed and will soon be putting up for sale. This example is shown for demonstrative purposes only based on market data and analysis.

Offering name: CHTx8975rueGisele,Rawdon,QC,CA
Of Tokens in this Offering: 7312
Offering Price per CHTxToken before construction: 50$
Offering Price per CHTxToken after construction: 54,84-58,8$

Information about the property

Neighborhood Rawdon
Year Built 2024
Property Type Single Family
Building Class C
Square Feet 1,900
Monthly Rent (USD) 2350
Lot Size (sqft) 20000
Number of Units 1
Tenant Portion (USD) 2350
Parking 4
Roof Covering shingle
Total revenue for the year: 28200$-administration fees (12,5%)= 24 675
Increased valuation from Beginning to End of Construction: 9,68-17,61%
Percentage of revenue 6,56-7,1% years (according to other properties in the area)
Total ROI first year 12,55-21,11%
ROI following years 9-12%

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Construction & developement tokenisation example

Activities	Total for Project (USDT)	Percentage (%)	Tokens (n)
Land acquisition cost	19000	5,2%	380
Acquisition related fees	877,09	0,0024%	18
Construction Permits	3654,52	1%	73
Construction	268973,04	73,57%	5379
Project Workforce, administration, and operational Expenses	73090,5	20%	1462
Total Construction Cost	365595,15	100%	7312
Market Value After Construction	401k-430k		

Disclaimer: This is only an example provided for illustrative purposes regarding cost comprehension. The figures are solely for illustrative purposes and not factual. The example is based on a previously conducted construction project

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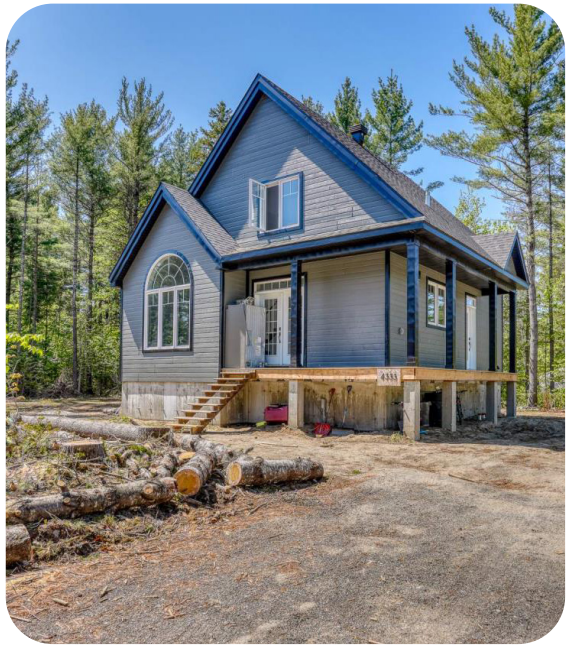
Acquisition & tokenisation example

The property shown in this example is located in Rawdon and has 4 beds, 3 baths. All prices are in USD

Offering name: CHTx4333ruehonti,ste-Julienne,QC,Ca
Of Tokens in this Offering: 7700
Offering Price per CHTxToken: 50,01$
Minimum Investment Amount for RealTokens: 50,01
Maximum Investment Amount: 385031,03



Information about the property

Neighborhood Sainte-Julienne
Year Built 2023
Property Type Single Family
Building Class C
Square Feet 1,900
Monthly Rent (USD) 2050
Lot Size (sqft) 20000
Number of Units 1
Tenant Portion (USD) 2050
Parking 4
Roof Covering shingle
Total revenue for the year 24600$-administration fees (12,5%)=21 525
Percentage of revenue 5,6% years (Based on properties in the area)
Total ROI per year 10,59%-13,39%

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Acquisition & tokenisation example

Activities	Total for Project(USD)	Percentage (%)	Tokens (n)
Aquisition cost	347 125	88.55	6803
Aquisition fees	6942.5	2	154
Maintenance Reserve and Insurance	5727.56	1.46	112
Renovation Budget	937.23	0.24	18
Operating Expense	27 770	7.08	545
Administrative Fees	3124.12	0.8	61
Miscellaneous	347.12	0.09	7
Total	391 973.53	100	7700

Disclaimer: This is only an example provided for illustrative purposes regarding cost comprehension. The figures are solely for illustrative purposes and not factual. The example is based on a previously conducted construction project

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Target audience

Young Adults Seeking Financial Stability

We prioritize individuals aged 18 to 30 in Canada, France and the United States who are looking to build their financial future but may lack the means to purchase their first property or establish initial savings.

Experienced Cryptocurrency Investors

Our offering caters to seasoned investors already active in the cryptocurrency landscape. These individuals are seeking a reliable and less volatile financial instrument that offers unique advantages not found in traditional crypto products.

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Traders Seeking Stability and Innovation

We aim to attract traders who desire a financial product with lower volatility and innovative features. Our platform provides an alternative investment opportunity that stands out from traditional crypto offerings.

Users of Decentralized Lending Platforms

Lastly, we target individuals who are already engaged with decentralized borrowing and lending platforms such as the Aave protocol. We offer them an accessible alternative featuring real-world assets, available for investment.

Market potential

Canada, France & USA

Canada

Younger investors, aged 18 to 34, own more properties than their older counterparts. They account for 44% of those owning more than one property, compared to 29% for those aged 35 to 54, and 25% for those aged 55 and older. They have quick access to information and opportunities online, whereas past generations were accustomed to visiting locations to see what was available
Additionally, 33% of real estate investors aged 18 to 34 have purchased income properties even before owning their own primary residence, it's quite common for young investors to rent longer and live more modestly to invest in their future.
Roughly 1.6 million Canadians own crypto Currencies.

France

France closely resembles the Quebec market due to shared cultural ties linked to the language. With extensive connections in the crypto network and influencer sphere in France, we aim to tap into this market to promote foreign investments. We're looking at a target market of approximately 1.7 million people in a well-received and growing market.

USA

In today's dynamic environment, there exists a target audience in the United States eager to diversify their investment portfolios by tapping into the burgeoning Canadian real estate market. This audience comprises approximately 21 million individuals, drawn by the market's robust growth prospects.USA Market reference

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Roadmap

2023 Q3

- Market Research and Analysis
- Concept Development
- Start of construction development

Q4

- Technical Feasibility Study

2024 Q1

- Legal and Compliance Framework
- Partnerships and Collaborations
- Launching First Marketing Presence on Social Media

Q2

- First Draft Platform Development
- Token Offering Preparation
- ICO Launch

Q3

- Regulatory Approval and Compliance
- Strategic Team Expansion

Q1 **2025**

- Launching Alpha Platform Marketplace
- Tokenization of Existing Real Estate Assets
- Second stage of ICO
- Secondary market opening

Q4

- Scaling up real estate acquisition team
- Opening of second version of Marketplace
- Asset Management and Governance:

Q2

- Expansion and Scaling

*for a more detailed roadmap, please download the full document on the website

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Team & advisors

Cyril Yadak
Co-Founder
General Contractor in Construction

Eli Breton Choinière
Co-Founder
Architect

Umair Riaz
Software developer

Umair Riaz
Software developer

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