



# **THE FUTURE OF REAL ESTATE**

## **WHITE PAPER 8.0**

28.11.2018

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# 1. ETHEERA EXECUTIVE SUMMARY

## 2. The Future of Real Estate and Economy

Over the past decades, there have been so many changes concerning life and lifestyles, which implies that we are moving forward much more and faster today, in the same time period than we did before. We are no longer living in our parents' home until we retire and enjoy the rest of our life in there. People today are much more active and brave in all decisions than ever before. According to that fact, more travel trips are made to greater distances and to other countries, and as it often happens today, we fall in love very quickly with new cultures and would like to stay there or at least buy or rent a residence in that area. We all know that feeling. All these rapid movements have changed a lot, so much that right now, it is completely normal for someone to live in Zurich, but take flights to London or somewhere else for work. Unbelievable but true.

We change apartments on rent much more often than ever before, and owners of buildings and family houses are increasingly experiencing, that many potential requests from buyers are coming from foreign countries, which means there is much more professionalism demanded from real estate agents. Broad international network connections and global publications are indispensable and are the basis for high quality service and customer satisfaction.

There will be many innovations that we are not aware of, starting from construction planning and execution, building materials and architectural technology up to finished buildings and marketing. The surface of the earth and its human population will force us to build differently than we do now and the materials involved in this will be shipped from anywhere in the world. Global communication, networking and collaboration will become more and more important for the real estate economy.

# 3. WHAT IS ETHEERA

Etheera is a project founded by IZ Immobilien Kriens GMBH from Switzerland. Commercial register extract: CHE 178.993.268 Register excerpt: <https://goo.gl/19yyn9>

## **IZ Immobilien Kriens GmbH Founder:**

Artan Ibrahim  
Isa Zeqiraj

## **Etheera Founder:**

Alexandar Bojat

## **Etheera Co-founder:**

Artan Ibrahim  
Isa Zeqiraj

## **Several years of experience for the best results**

The Etheera project was established initially in 2017 by IZ Immobilien Kriens GmbH.

The IZ Real Estate Kriens GmbH is a Swiss-based company that is active in the real estate field since 2013. As industry insiders with very wide expertise, market knowledge and informative exchange with business partners, owners, landlords and potential buyers, we have recognized problems and suboptimal processes already at the national level without imagining the same but much wider problems on international levels! With Etheera, we have found the ALL IN ONE solution.

Etheera offers the first decentralized global real estate platform, based on the Ethereum blockchain, which provides properties for purchasing, renting and bed & breakfast offers. This platform is ideal for everybody and everyone, even if you as a private person want to provide a room for one night or longer period of time, or whether you are looking anything else. Etheera also thinks about the real estate brokers and professionals of the industry and offers a complete software tool which has integrated possibilities and will match all needs. Simply the ALL IN ONE solution for everyone!

Human technology is so advanced that we were surprised by what we noticed after research, analyses, tests and results from existing solutions offered by the market today. Companies are working mostly with solutions provided locally which seem to be very limited in their scope and cannot handle mandatory processes or in other words, multiple functions as an all in one solution. Daily business tasks are still carried out manually, but should be automated in order to avoid hand made mistakes and allow employees to focus on other processes so as to be more efficient during the same time period.

**Etheera GLOBAL ALL IN ONE SOLUTION FOR REAL ESTATE**

## 4. COMPARING THE WORLD'S PORTALS AND REAL ESTATE SOFTWARE WITH NEW BLOCKCHAIN SYSTEMS

	LEADING SOFTWARE PORTALS	TRADITIONAL TOOLS & SOFTWARE	BLOCKCHAIN PORTAL AND SOFTWARE
<b>Countries of Operation</b>	Limited by Technology, Marketing and Interest		Unlimited, There Are No Boundaries
<b>Number Of Clients</b>	Unlimited but mostly local Service only		Unlimited
<b>International Agents Network Relation &amp; Commission</b>	Mostly Locally or not Integrated in Tool		Unlimited, Agents can finally connect internally
<b>Different Daily Tasks in one Solution</b>	Not Really Or Each Tool Need To Be Paid Additionally		All In One with One Price Structure
<b>Licence and Agreement Models</b>	Unflexible / Yearly Base And Expensive		Flexible / Monthly Base or One Payment Fees / Fair Pricing
<b>Data Export</b>	Expensive, Very Unflexible or Loose Data Cause Of Limited Export Features		Free Of Cost, Export And Backup Always Given
<b>Further Development</b>	Company Decide		Client Oriented Solution
<b>Payment Control</b>	Centralized		Decentralized
<b>Security of Transactions and Funds</b>	The Banc		The Client
<b>Fund Control</b>	Trust to The Banc		The Client is The Banc
<b>Integration of New Services Or Partners</b>	Slow, Difficult, Expensive, Not Accepted or Not Care About		Easy and Fast
<b>Partnerships for better Tool Quality and Service</b>	Self Developer, Not Open For Cooperations		Cooperations Welcome, to Provide Best Possible Service and Tools

# 5. PROBLEM

1. To expensive portal costs. From a financial overview, it forces the agents to be much more limited and he does not publish objects everywhere anymore.
2. Resulting from the first point above, there are many matching opportunities missing between sellers and interested buyers.
3. Unsold or unleased properties automatically extend the empty stands and bringing in just highly missed revenue that kills businesses.
4. Bad network and relationships between national brokers. Scaled on international levels, it is pretty much bad. Although very often, buyers are from other countries and not familiar with local languages. This results in bad services and loss of mandates.
5. Brokers are so important, because many parts and processes such as the price estimate of the property, visits, relationships with banks and much more are mandatory and can't be done by a robot. The brokers have to be top equipped to be ready for efficient operations.
6. Currently, the software tools and working instruments for brokers offer too little, or it will need a lot of individual tools which will need to be combined in the daily process. Most tools are too expensive and inefficient, confusing and with no satisfaction and this results in many errors on the human side.
7. We are missing the international all in one tool for the agents that covers all needs in one screen or program from A to Z!
8. The same applies to the prospectors and seekers of objects to buy, to rent or for bed & breakfast deals.

# 6. SOLUTION / DOWNLOAD PORTAL APP APPLE AND ANDROID

## All in one:

Global portal + Software

## Matching:

Find immediately what you are interested in and what you are looking for, no matter where in the world. Ideal for brokers with an existing customer and property portfolio. The matching allows a search query about all brokers' network with their existing customers and search requests and wishes. International transfers and sales have never been easier.

## Huge tools:

Many integrated tools including CRM functions, calendars, callbacks, visits and publications, newsletter, inbox / outbox, adding external APIs and services, database with owners, prospectors, project management, dashboard, settings and access rights, import and export of datas, document creation, real estate estimates, global broker network and much more.

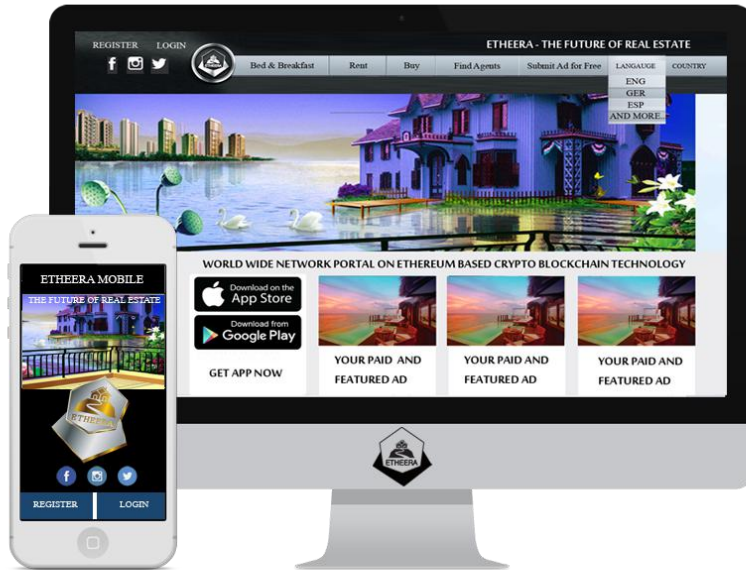
## Consulting:

Bring and deliver the perfect service to your customers with Etheera. Reports and statistics for the owner or a structured settlement with the prospective of the acquisition of properties to the rental or purchase.

## DOWNLAOD THE ETHEERA PORTAL APP:







## 7. PORTAL DESKTOP / MOBILE VERSION

- Advertise as an individual or company
- Search and find objects in a global network
- Search the right broker whom you want to sell a property
- Global purchase, rent, bed & breakfast deals
- Different advertising opportunities
- Free or paid front banner advertisements
- Easy price structure
- Advertise without subscriptions possible
- Pay with Bitcoins, Altcoins or by PayPal and credit card
- No hidden costs
- Direct link to the software with synchronization for the brokers

## 8. SOFTWARE DASHBOARD VISION



## 9. Software Features

### Objects:

New buildings detection, editing, publishing and more.

### Contacts:

Add contacts manually, detect automatically from inquiries of the portals and import, or edit them. Just keep a clean database and only active leads.

### Matching:

Matching between objects and prospects. Propose directly fitting objects. Fast and safe sales.

**Partner network:**

Matching with the contacts of partners and in this way, building a network extension with new international potential customers. Possibility in the system to directly create new partnerships and contracts for deals and commissions with other agents.

**Recall:**

Put your planned callbacks with any clients and the system will constantly remind you on the tasks until you're done. Never miss planned telephone appointments anymore. Forgotten recalls are now the past!

**Diary:**

All types of schedules, whether for visits or memories for scheduled processes or birthdays of clients.

**Planned visits:**

Taking a glance at the potential customers you made planned visits to, in order to have a deal preparation and a clear structure.

**Process management:**

Create your own to-do processes and individual tasks with added control, reporting, deadlines and timings.

**Sync tool:**

Synchronize your contacts and owner contacts with your mobile and at the same time, you can also have the agenda with the mobile and outlook synced. Stay always up to date with all devices.

**Create letters:**

Write letters and create PDF files or use filters.

**Inbox / Outbox:**

Connect your existing email with the system and send or receive emails.

**Newsletter tool:**

Use the stored contacts from the system for your newsletter campaigns and make analyses of delivered emails sent, the open rate, click rate and much more to improve your campaigns like a kind of split testing.

**Publications:**

Have a complete overview of all published objects.

**Owner:**

Owner database where you can send and create reports of current statistics from the concerned.

**Analytics:**

Make analyses and reports about different things, such as periods from sales and regions and more. These reports are very good tools for meetings and analyses over the entire market.

**Export / Import:**

Export and import data by a simple click with the mouse. These excel files can be used for telephone actions or other benefits. Stay a lord of your data and do backups as much as you like.

**Social share:**

Share objects per mouse click with your connected Facebook and Instagram accounts.

**Install external APIs:**

This tool is allowing you to install any new added external APIs that we setup constantly to keep the best possible tools in one desk. It is mandatory to cooperate with external companies regarding quality and new possible working ways.

**Settings:**

Import your logos and company user data and setup rights for your employees and other configurations.

**Add new employees:**

Simply create a new login for new employees and award them with the necessary system rights.

**Estimation tool:**

Create price estimates for your customers' properties and keep the data in the system.

**Management:**

Keep your tenant under control, make leases, send automatic letters and reminders on outstanding rental payments, create invoices and more.

**More tools:**

More tools will be added constantly to the system.

**Free lifetime updates:**

All kinds of updates on the system, including new features and tools will be free of additional charges.

# 10. SERVICES TO BE OFFERED

Etheera is aiming to become a fully fledged global portal and software solution for the real estate blockchain era and will offer four core lines of services:

## **Software licenses / subscriptions:**

The use of the software is mainly intended for all real estate professionals. This cloud based software will not be offered as a download or as a purchasable product. The customers will be able to flexibly rent the service with monthly or annual subscriptions.

## **Portal listings / subscriptions:**

Customers will be able to flexibly choose between paying for listing a single object or countless objects with monthly or annual subscriptions for all supported genres. The listing prices will be fixed and Etheera will not charge any additional costs of success or commissions.

## **Paid advertising:**

The portal will create room for premium listings, banners and featured ads, which will be very useful to reach more visitors and better advertisement.

## **Third Party Service Providers:**

Etheera will work together with third party service providers to keep always maximum quality. This includes various external API services for the software and payment providers.

## **Further development / Future thoughts:**

Etheera is thinking about the future and is considering expanding the portal with additional services such as car buying and renting, insurance and precaution services. This is a pure vision for the moment, but Etheera not want to exclude completely.

## **Offered payment solution and support:**

Etheera's payment solution will include traditional products such as globally accepted IBAN, debit cards, paypal and payment processing, but will also support most of the cryptocurrencies including Bitcoin, Dash, Ethereum and others.

On top of that, all services will be accessed through an easy to use user interface in more than 20 languages with live 24/7 support.

# 11. FINANCIALS

Etheera's revenue can be assigned to each services of its products: **Software licenses, Portal listings, Paid advertising and Third Party Service Providers.**

**The whole payments revenue reflects the revenue from all services as follow:**

The software license costs per company are monthly 49 EUR and yearly 399 EUR including 0.5% commission costs for the third party services. Publishing one single object in the portal costs 1 EUR or an unlimited objects subscription for

9 EUR monthly or yearly 89 EUR including 0.5% commission costs for the third party services. The normal portal listings for the Software subscribers is free of charge for unlimited objects and it comes only to a payment for booked paid advertising. Etheera predicts that at least 70% of all available advertising slots will be booked constantly and generate a monthly revenue of 10'000 EUR.

**These assumed percentage statistics from various customers and the fixed service costs resulting in the following expected yearly revenue:**

From 100 customers are 10% companies and 90% private users.

10 companies with the yearly software subscription = 3990 EUR

90 private users. From this 90 users 10% with the yearly portal subscription and 81 a single object = 882 EUR

70% occupied advertising slots = 120'000 EUR

**Total yearly revenue 100 customer = EUR 124'872**

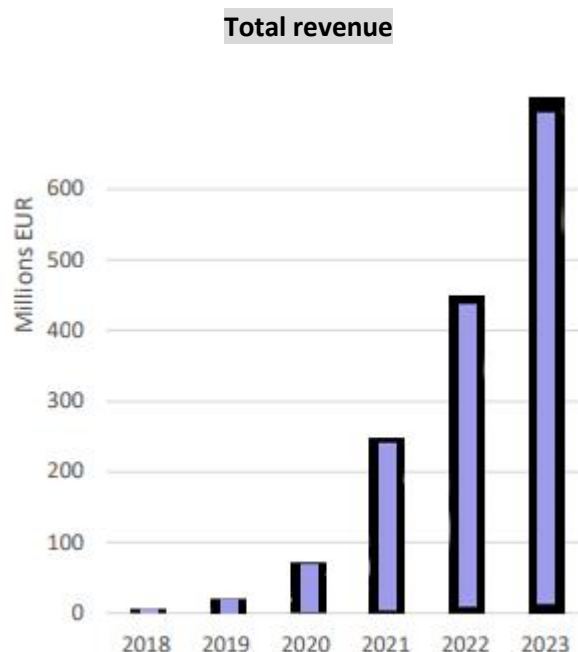
**Total yearly revenue 1'000 customer = EUR 168'720**

**Total yearly revenue 10'000 customer = EUR 607'200**

**Total yearly revenue 100'000 customer = EUR 4'992'000**

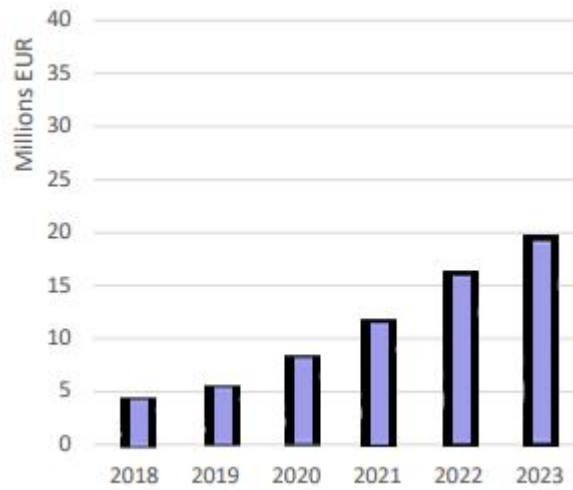
**Total yearly revenue 1 million customer = EUR 48'840'000**

These estimates are based on our expansion & marketing plan.



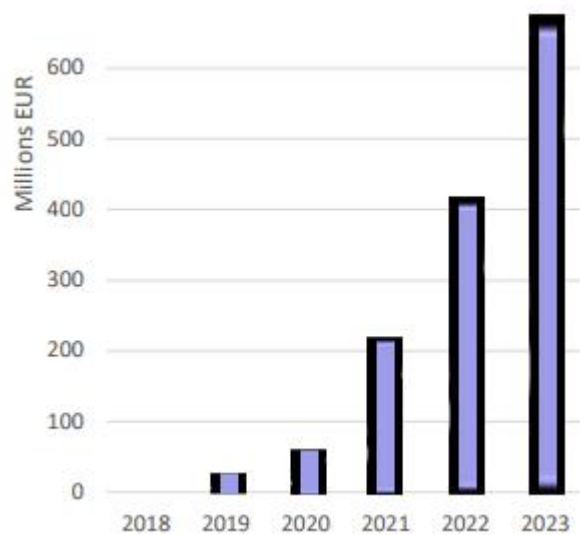
Most of the costs will consist of wages for the employees as well as legal and IT expenses. These estimates are based on current business salary heights and growing of employees within the next years.

### Expenses



Due to needed development, marketing and other costs, Etheera is expected to be profitable from 2019.

### Profit



# 12. Expansion & Marketing Plan

We plan to expand internationally by partnering with other companies in the real estate space, acquiring competitors, and doing extensive marketing. The marketing channels include the traditional press/publications, social media channels (Twitter, Facebook, Instagram), opinion influencers, real estate conferences, and word of mouth.

Following is an illustration of the possible growth. Please note that all numbers are only projections based on our estimates.

## 2018

Users: 0.01 million

Listed Properties: 0.005 million

Applikations processed: 0.001 million

## 2019

Users: 0.2 million

Listed Properties: 0.1 million

Applikations processed: 0.05 million

## 2020

Users: 1 million

Listed Properties: 0.6 million

Applikations processed: 0.4 million

## 2021

Users: 5 million

Listed Properties: 3 million

Applikations processed: 1.5 million

## 2022

Users: 9 million

Listed Properties: 4 million

Applikations processed: 2 million

## 2023

Users: 15 million

Listed Properties: 5 million

Applikations processed: 3 million



# 13. SMART CONTRACT

## Smart Contract

0x9195E00402abe385f2D00A32Af40b271F2e87925

ETA on etherscan Blockchain:

<https://etherscan.io/token/0x9195e00402abe385f2d00a32af40b271f2e87925>

## TOKEN STRUCTURE

### TOKEN ALLOCATION:

70% TOKEN SALE  
10% RESERVED FUNDING  
15% FOUNDERS AND TEAM  
3% ADVISORS  
2% BOUNTIES

### TOKEN PROCEED:

60% SOFTWARE DEVELOPMENT  
20% MARKETING AND BUSINESS DEVELOPMENT  
5% LEGAL EXPENSES  
5% TOURNAMENT  
5% SECURITY  
5% OPERATING EXPENSES / ADMIN

# 14. ROADMAP

## 2013

Establishing the IZ Immobilien Kriens GmbH

## 2013 - 2016

Active participation in the property market

Analysis and monitoring of the whole real estate sector

## Q1 2017

Survey of partners and customers about possible improvements, wishes and values in the market Information and issues analysis

Mystery shopping with different providers and service providers for the real estate industry

## Q2 2017

Birth of the Etheera project

First investigations with IT companies for the possibility and realization of Etheera Idea to realize an ICO with Etheera

## Q3 - Q4 2017

ICO Preparations

Etheera ICO website with full project overview

Smart contract programming in solidity

Multilingual white paper

Team recruitment for Etheera

Additional meetings with different IT companies for the recruitment of the software developers.

## 2018

ICO timeline

Etheera listed on first exchanges

Development phase of the ETHEERA Portal

Presentation of the beta version of the Etheera portal

## 2019

Development phase of the ETHEERA Software

## 2020

TBA

# 15. LINKS & SUPPORT

## **MAIN SITE**

<https://www.etheera.com>

## **FACEBOOK**

<https://goo.gl/DATN9j>

## **TWITTER**

<https://twitter.com/Etheera1>

## **TELEGRAM**

[https://t.me/etheera\\_chat](https://t.me/etheera_chat)

## **BITCOINTALK**

<https://bitcointalk.org/index.php?topic=2939669>

## **YOUTUBE**

<https://www.youtube.com/channel/UCQpveFhsBrO8zrElpyJQhCA>

## **MEDIUM**

<https://medium.com/@etheera>

## **REDDIT**

<https://www.reddit.com/user/Etheera-ICO/>

## **GITHUB**

<https://github.com/Etheera>

## **LINKEDIN**

<https://www.linkedin.com/company/etheera/>

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# ADHERENCE TO ALL LEGAL AND REGULATORY STANDARDS

The purchase of any tokens involves a high degree of risk, including but not limited to the risks described below. Before purchasing ETA Tokens, it is recommended that each participant carefully weighs all the information and risks detailed in this White Paper, and, specifically, the following risk factors.

## **A. Taxes.**

Token holders may be required to pay taxes associated with the transactions involving ETA Tokens. It will be a sole responsibility of the token holders to comply with the tax laws of the relevant jurisdictions and pay all required taxes.

## **B. Smart contract limitations**

Smart contract technology is still in its early stages of development, and its application is of experimental nature. This may carry significant operational, technological, regulatory, reputational and financial risks. Consequently, although the audit conducted by independent third party increases the level of security, reliability, and accuracy, this audit cannot serve as any form of warranty, including any expressed or implied warranty that the ETA Smart Contract is fit for purpose or that it contains no flaws, vulnerabilities or issues which could cause technical problems or the complete loss of ETA Tokens.

## **C. Regulatory risks**

The Blockchain technology, including but not limited to the issue of tokens, may be a new concept in some jurisdictions, which may then apply existing regulations or introduce new regulations regarding Blockchain technology-based applications, and such regulations may conflict with the current ETA Smart Contract setup and ETA Token concept. This may result in substantial modifications of the ETA Smart Contract, including but not limited to its termination and the loss of ETA Tokens as well as a suspension or termination of all ETA Token functions.

#### **D. Force Majeure.**

IZ Immobilien Kriens GmbH (Etheera) performance may be interrupted, suspended or delayed due to force majeure circumstances. For the purposes of this White Paper, force majeure shall mean extraordinary events ETHEERA WHITEPAPER VERSION 8.0 / 28.11.2018 and circumstances which could not be prevented by IZ Immobilien Kriens GmbH(Etheera) and shall include: acts of nature, wars, armed conflicts, mass civil disorders, industrial actions, epidemics, lockouts, slowdowns, prolonged shortage or other failures of energy supplies or communication service, acts of municipal, state or federal governmental agencies, other circumstances beyond IZ Immobilien Kriens GmbH(Etheera)control, which were not in existence at the time of Token sale. If such circumstances occur then the IZ Immobilien Kriens GmbH(Etheera) can not be held liable for any financial damages or similar consequences.

#### **E. Disclosure of information.**

Personal information received from ETA token holders, the information about the number of tokens owned, the wallet addresses used, and any other relevant information may be disclosed to law enforcement, government officials, and other third parties when IZ Immobilien Kriens GmbH (Etheera) is required to disclose such information by law, subpoena, or court order. IZ Immobilien Kriens GmbH (Etheera) shall at no time be held responsible for such information disclosure.

#### **F. Value of ETA Token.**

Once purchased, the value of ETA Token may significantly fluctuate due to various reasons. IZ Immobilien Kriens GmbH (Etheera) does not guarantee any specific value of the ETA Token over any specific period of time. IZ Immobilien Kriens GmbH (Etheera) shall not be held responsible for any change in the value of ETA Token. Assumptions with respect to the foregoing involve, among other things, judgments about the future economic, competitive and market conditions and business decisions, most of which are beyond the control of the IZ Immobilien Kriens GmbH (Etheera) team and therefore difficult or impossible to accurately predict. Although the IZ Immobilien Kriens GmbH (Etheera) team believes that its assumptions underlying its forward-looking statements are reasonable, any of these may prove to be inaccurate. As a result, the IZ Immobilien Kriens GmbH (Etheera) team can offer no assurances that the forward-looking statements contained in this White Paper will prove to be accurate. In light of the significant uncertainties inherent in the forward-looking statements contained herein, the inclusion of such information may not be interpreted as a warranty on the part of IZ Immobilien Kriens GmbH (Etheera) or any other entity that the objectives and plans of the Etheera project will be successfully achieved. Please note that the Etheera project ETA Token may be subject to other risks not foreseen by its team at this time.