

ASSET CHAIN

WHITEPAPER

V1



TABLE OF CONTENT

LEGAL DISCLAIMER	4
EXECUTIVE SUMMARY	5
INTRODUCTION - ASSET CHAINn	6
MISSION	7
VISION	7
PROBLEMS THAT PLAGUE THE INDUSTRY	8
Challenges in Traditional Rent Payments:	8
Lack of Integration with Cryptocurrency:	8
Inefficient Financial Planning:	8
Security Concerns and Trust Issues:	8
Limited Wealth-Building Opportunities:	8
SOLUTIONS OFFERED BY ASSET CHAINn	9
Rent as an Investment Model:	9
Cryptocurrency Integration:	9
Effective Financial Planning:	9
Transparent Smart Contracts:	9
Wealth-Building Opportunities:	9
MARKET OPPORTUNITIES OF ASSET CHAINn	10
Remarkable Growth in Tokenization:	10
NFTs as Property Representation:	10
ASSET CHAINn ECOSYSTEM	11
Stakeholders and their Benefits	11
1. Tenants	11



2. Property Owners	12
3. RTB Token Holders	12
4. Community Members	13
5. Real Estate and Crypto Industry Partners: (In Future)	13
High-Level Workflow	13
RTB - The Native Utility Token	14
Token Utilities:	14
Property Escrow: Ensuring Security & Trust	15
How Property Escrow Works?	15
Our Revenue Model	16
TECHSTACK BEHIND ASSET CHAINn	17
Blockchain	17
Polygon Network	18
Cryptocurrency	18
TOKENOMICS	19
Token Details	19
Token Distribution	20
ROADMAP	21
MASTERMINDS POWERING ASSET CHAINn	22
CONTACT PARTICULARS	22



LEGAL DISCLAIMER

NOTE: WE STRONGLY SUGGEST THE READER TO GO THROUGH THE SECTION TITLED “DISCLAIMER OF LIABILITY” COMPLETELY BEFORE PROCEEDING TO READ THE OTHER CONTENTS OF THIS WHITEPAPER ISSUED BY ASSET CHAINn.

Any kind of information, predictions, assumptions, and statistics represented in this whitepaper are completely for GENERAL PURPOSES. It is advised that the information accommodated in this whitepaper cannot be understood as a financial, legal, or advisory council. This whitepaper does not lead to an INVITATION TO INVEST and does not organize or promote any type of contractual obligation. If you come across any queries or doubts, we recommend that you seek assistance from an attorney, accountant, or any other deemed fiduciary of your choice. Any reference to external resources or third-party material in the whitepaper is provided for representational purposes only and cannot be understood as any form of approval or endorsement of their information or estimations.

By reading this whitepaper, you agree to absolve ASSET CHAINn from any responsibility for any damages arising directly or indirectly from relying on any information provided in this document. Regarding more queries about legislation and regulations concerning cryptocurrency, we highly recommend that you seek counsel from qualified professionals and your attorney, accountant, or trusted fiduciary.

When drafting this whitepaper, the utmost care and diligence were exercised to ensure the integrity of the facts and statements mentioned in the document. However, ASSET CHAINn does not guarantee the complete accuracy or legal relevancy of the information presented in this whitepaper.

By reviewing and seeking information about ASSET CHAINn, the reviewer confesses that they have read, understood, agreed, and embraced all the terms and conditions mentioned in the section labeled “DISCLAIMER.”

EXECUTIVE SUMMARY

The real estate industry is undergoing a profound transformation, driven by shifting perceptions and aspirations regarding rental properties. In this contemporary landscape, the act of renting a property has transcended the boundaries of a mere living arrangement; it now stands as a symbol of an evolving investment opportunity. Tenants are no longer content with a simple roof over their heads; they are visionary investors, aiming to harness the power of their monthly rent payments as a vehicle for wealth accumulation and asset diversification.

This paradigm shift is reshaping the real estate market, fostering a climate where tenants actively view their rent as an avenue for converting their financial commitments into investment vehicles. This transformation is not a mere trend; it's a seismic shift in the way we perceive and engage with rental properties. This is where blockchain comes into the picture.

The integration of web3 technology into the rental landscape is emblematic of the evolving financial technology landscape, providing tenants with a novel mechanism to build their digital asset portfolios. Such innovation reflects a broader societal trend wherein traditional financial boundaries blur, and individuals are encouraged to embrace diverse investment opportunities. This evolving mindset represents an exciting chapter in the world of real estate, as the distinction between renting and investing continues to blur, offering tenants newfound financial prospects.

And this is where ASSET CHAINn comes into play!

ASSET CHAINn is a groundbreaking web3 project that seeks to redefine the conventional tenant-landlord relationship by offering a glimpse into the possibilities of amalgamating real estate and cryptocurrency. The project represents a growing synergy between real estate and the digital economy, allowing for enhanced financial inclusion and opportunities for wealth creation in a previously underutilized sector.

INTRODUCTION - ASSET CHAINn

“Rent is no longer an expense. It is an INVESTMENT in a brighter future.”

ASSET CHAINn is at the forefront, bridging the gap between the real estate and blockchain worlds. Our project offers a glimpse into the future of the rental market, where tenants can reap financial rewards while property owners enjoy increased demand and loyalty. It is a promising platform that consists of a creative business model that truly leaves an indelible mark on both tenants and property owners.

ASSET CHAINn's platform is strategically constructed on the Polygon network, a blockchain ecosystem known for its scalability and cost-efficiency. This choice offers numerous advantages to our project, allowing for seamless, high-speed transactions and lower gas fees, all of which enhance the overall user experience. Furthermore, our native utility token, RTB, adheres to the ERC-20 standard but is specifically designed within the Polygon network. This design not only ensures compatibility with the platform but also takes full advantage of Polygon's robust infrastructure.

ASSET CHAINn is a cutting-edge platform, where tenants can effortlessly upload their rental agreements and specify their desired cashback option, choosing between 5%, 10%, or 20%. In exchange for a fee, tenants receive an NFT that symbolizes their selected cashback agreement. The platform accepts fees in the form of popular cryptocurrencies, such as MATIC, USDT, and BNB.

Over time, ASSET CHAINn's project-native tokens will be disbursed on a monthly basis in accordance with the chosen cashback rate for the duration of the rental agreement. The NFT, along with these tokens, will be delivered to the tenant's designated MetaMask wallet address, which they provide during the submission process. When the rental agreement naturally concludes, the NFTs are systematically burned, and tenants have the option to renew the contract by paying a fee.

This renewal fee can be settled in either the project's native tokens or other compatible cryptocurrencies (MATIC, USDT, BNB), with the advantage of a lower renewal cost compared to initiating an entirely new contract. This innovative approach transforms the traditional rental process into a dynamic and rewarding experience for tenants, bridging the worlds of blockchain and real estate in a secure and user-friendly manner.

MISSION

ASSET CHAINn mission is:

- ✓ To foster financial inclusion by empowering tenants to convert their rent payments into digital assets, creating a pathway to economic growth and security.
- ✓ To revolutionize the real estate industry by redefining the tenant-landlord relationship, making renting a property an investment opportunity rather than a financial obligation.
- ✓ To provide a secure and transparent platform that leverages blockchain technology, ensuring trust and efficiency for all stakeholders in the rental process.
- ✓ To create a user-centric platform that simplifies the process of converting rent into an investment, ensuring accessibility for all.

VISION

Being backed by adept blockchain enthusiasts, ASSET CHAINn vision is:

- ✓ To promote the adoption of blockchain and cryptocurrency in the real estate sector, opening up new horizons for wealth creation and diversification.
- ✓ To lead the real estate industry into a new era, where renting becomes an appealing investment opportunity.
- ✓ To see a world where blockchain, cryptocurrency, and real estate harmoniously coexist, creating a lasting ecosystem that propels the industry into the digital age.
- ✓ To imagine a future where ASSET CHAINn's platform becomes a cornerstone of the real estate world, an enduring symbol of innovation and financial inclusion.

PROBLEMS THAT PLAGUE THE INDUSTRY

In traditional real estate, tenants face a multitude of challenges and missed opportunities. This section delves into the problems that persist in the current rental landscape, from the lack of financial incentives for rent payments to the sluggish adoption of cryptocurrency and blockchain technology.

Challenges in Traditional Rent Payments:

Traditional rent payments serve the primary purpose of securing accommodation, but in their simplicity, they fall short of offering tenants any financial benefits beyond this fundamental need. It's a paradox of sorts, where the very act that sustains one's residence remains a missed opportunity for wealth accumulation.

Lack of Integration with Cryptocurrency:

The real estate industry, despite its forward momentum in various aspects, lags significantly in embracing the revolutionary potential of cryptocurrency and blockchain technology.

Inefficient Financial Planning:

Many tenants miss out on diversifying their financial portfolios because they lack an accessible means to invest their rent.

Security Concerns and Trust Issues:

The specter of security breaches and fraudulent activities looms large within the rental market. The absence of transparent financial mechanisms is a breeding ground for tenant trust issues.

Limited Wealth-Building Opportunities:

Traditional rent payments do not align with the growing trend of cryptocurrency investment, resulting in missed opportunities for wealth creation.

SOLUTIONS OFFERED BY ASSET CHAINn

In response to the pressing challenges within the traditional real estate and rental markets, ASSET CHAINn introduces innovative solutions that redefine the tenant-landlord relationship. This section outlines the strategic measures taken to address each of the aforementioned challenges.

Rent as an Investment Model:

ASSET CHAINn encourages efficient financial planning by enabling tenants to invest their monthly rent, fostering diversification and long-term financial growth. By offering cashback options, ASSET CHAINn transforms rent payments into a wealth-building tool, allowing tenants to invest and grow their financial resources.

Cryptocurrency Integration:

ASSET CHAINn's integration with cryptocurrency, including the use of crypto assets, such as MATIC, USDT, and BNB, offers tenants a simple and secure way to convert their rent into digital assets. Also, the user-friendly platform makes cryptocurrency accessible for varying levels of technical expertise.

Effective Financial Planning:

By converting rent into an investment opportunity, tenants can embark on a journey of long-term financial growth. ASSET CHAINn encourages the accumulation of digital assets, which can appreciate in value over time, thereby enhancing their overall financial well-being.

Transparent Smart Contracts:

The use of smart contracts within the platform offers a transparent, automated, and tamper-proof way of handling financial transactions, enhancing trust between tenants and property owners. It provides transparent reporting on how rental payments are utilized, ensuring tenants have clarity and trust in the process.

Wealth-Building Opportunities:

ASSET CHAINn encourages efficient financial planning by enabling tenants to invest a portion of their monthly rent, fostering diversification and long-term financial growth. Tenants can choose their desired cashback rate, aligning their investment strategy with their unique financial goals.

MARKET OPPORTUNITIES OF ASSET CHAIN

The web3 real estate commercial market is currently undergoing a paradigm shift driven by Web3 technologies, which are fundamentally reshaping the way commercial real estate transactions and operations are conducted. According to Grand View Research's report, the global web3 blockchain market reached 1.73 billion USD in 2022 and it is expected to grow at a Compound Annual Growth Rate (CAGR) of 47.1% from 2023 to 2030.

Leading commercial real estate firms are increasingly adopting blockchain technology for property transactions and management. A study by Zipdo's reveals that blockchain-based cross-border transactions in real estate was projected to reach 56 billion USD in 2020. Also, the global blockchain in real estate markets is predicted to reach USD 3,884.8 million by 2028. The rental property management application segment is expected to register the fastest CAGR of 59.0% from 2021 to 2028. Experts believe that approximately 50% of all transactions could be done with the help of blockchain by the year 2025. It is said that the commercial sector will account for the largest share of the blockchain real estate market over the forecast period.

Remarkable Growth in Tokenization:

According to a report by Forbes, the market size for real estate tokenization went up to 2.7 billion USD in 2022, and it is anticipated to reach 18.2 billion USD by 2032. This surge in property tokenization is empowering investors with the ability to purchase fractional ownership in high-value commercial properties, breaking down barriers to entry and offering a level of accessibility previously unseen in the market.

NFTs as Property Representation:

The utilization of Non-Fungible Tokens (NFTs) to represent ownership of real estate assets is a defining trend within the Web3 commercial real estate market. According to a recent report by Parcel, virtual real estate NFT sales exceeded 1.4 billion USD in 2022, compared to 0.5 billion USD in 2021. The report asserts that the metaverses account for 90% of the total market cap for virtual real estate

In light of these developments, it is evident that the web3 real estate commercial market is poised for further growth and innovation. As more players within the industry recognize the potential of these technologies to streamline operations and enhance transparency, we can anticipate a future where the traditional barriers and complexities of commercial real estate transactions are gradually dismantled, making way for a more inclusive, efficient, and accessible market.

ASSET CHAINn ECOSYSTEM

The ASSET CHAINn ecosystem is a dynamic and innovative platform that seeks to revolutionize the traditional tenant-landlord relationship within the real estate sector. In an era where the lines between real estate and cryptocurrency are increasingly blurring, ASSET CHAINn stands at the forefront, offering a cutting-edge ecosystem that bridges the two worlds. This ecosystem is underpinned by transparency, security, and the potential for financial empowerment, addressing the unique challenges and opportunities inherent to the rental market.

At the heart of the ASSET CHAINn ecosystem is its user-centric platform, which empowers tenants to convert their monthly rent payments into cryptocurrency, thus transforming an otherwise conventional financial commitment into a valuable investment. Property owners also play a pivotal role within this ecosystem, as they provide the properties and agreements that enable this groundbreaking transformation.

Stakeholders and their Benefits

The ASSET CHAINn ecosystem encompasses a diverse set of stakeholders, each of whom derives unique advantages from their participation. This section sheds light on these stakeholders and the benefits they experience within the ASSET CHAINn ecosystem.

1. Tenants

Wealth Accumulation: Tenants have the opportunity to convert their monthly rent payments into cryptocurrency, facilitating wealth accumulation and asset diversification.

Customized Investment Strategies: ASSET CHAINn empowers tenants to choose their desired cashback rate, aligning their investment strategy with their financial goals and preferences.

Financial Inclusion: ASSET CHAINn promotes financial inclusion by offering tenants, regardless of their income level, the opportunity to invest and engage in the digital economy.

2. Property Owners

Increased Demand: Property owners who participate in the ASSET CHAINn ecosystem can attract a broader tenant base by offering the allure of cashback options, leading to increased demand for their properties.

Enhanced Tenant Loyalty: Property owners benefit from enhanced tenant loyalty, as tenants are more likely to renew their agreements and maintain long-term relationships due to the financial benefits provided by ASSET CHAINn.

Financial Growth: Property owners may explore opportunities for financial growth by engaging in innovative real estate investment models and potential appreciation in the value of their properties.

3. RTB Token Holders

Utility and Use-Case: Holders of ASSET CHAINn's native RTB token experience benefits from its utility within the ecosystem, such as reduced transaction fees and staking options.

Participation in Governance: RTB token holders have a say in the project's governance, enabling them to influence the direction and development of the ASSET CHAINn ecosystem.

Potential Value Appreciation: As the ecosystem grows and adoption increases, RTB token holders may witness potential value appreciation due to the token's integral role within the platform.

4. Community Members

Influence and Participation: Community members have the opportunity to actively engage in the ASSET CHAINn project, participate in decision-making processes, and contribute to the growth of the ecosystem.

Access to Educational Resources: ASSET CHAINn's community provides valuable educational resources and support for individuals seeking to navigate the world of cryptocurrency and real estate investment.

5. Real Estate and Crypto Industry Partners: (In Future)

Collaborative Opportunities: Industry partners can collaborate with ASSET CHAINn, expanding their reach within the real estate and cryptocurrency sectors.

Innovative Real Estate Solutions: Partners benefit from participating in the development of innovative solutions and models that cater to the evolving demands of the real estate market.

ASSET CHAINn's ecosystem is designed to ensure that each stakeholder group enjoys a range of unique benefits, fostering an environment of collaboration, financial growth, and inclusivity. The alignment of interests among these stakeholders is fundamental to the success and sustainability of the ASSET CHAINn project.

High-Level Workflow

This simplified flow chart outlines the core steps of the ASSET CHAINn project, demonstrating how tenants can convert their monthly rent payments into cryptocurrency and potentially accumulate wealth while also benefiting property owners and the RTB token ecosystem.



- 1 **Tenants Submit Rental Agreement:** Tenants upload their rental agreement to the ASSET CHAINn platform.
- 2 **Cashback Selection:** Tenants select their desired cashback rate (5%, 10%, or 20%) within the platform.
- 3 **Fee Payment:** Tenants pay a fee for the NFT in MATIC, USDT, or BNB.
- 4 **NFT Generation:** The platform tokenizes the rental agreement and generates the NFT for tenants.
- 5 **Monthly Cashback in the form of Native Tokens:** As tenants pay their monthly rent, ASSET CHAINn distributes RTB tokens based on the selected cashback option.
- 6 **Wealth Accumulation:** Tenants can choose to hold, trade, or invest their RTB tokens, potentially building wealth over time.
- 7 **Contract Renewal:** At the end of the rental agreement, tenants can choose to renew by paying a fee. If renewed, a new NFT is generated. If not, the NFT is burned, marking the end of the agreement.

RTB - The Native Utility Token

RTB is the indigenous token of the platform. It is an ERC-20 standard token built on the robust Polygon network. It plays a pivotal role in the ecosystem, serving as the catalyst for several crucial functions and benefits. The RTB token is not only a means of transacting within the ASSET CHAINn ecosystem but also an essential component that fosters utility, value, and participation, thereby contributing to the project's overarching mission of financial empowerment and inclusivity within the real estate sector.

Token Utilities:

Cashback Distribution:

RTB tokens are the primary medium for the distribution of monthly cashback to tenants. As tenants receive their cashback in the form of RTB tokens, it becomes an integral part of their investment portfolio.

Listings:

RTB tokens will be listed on popular cryptocurrency exchanges, and holders can choose to buy, sell, trade, stake, and withdraw the tokens to maximize their profits.

Staking & Governance:

RTB token holders have the opportunity to stake their tokens on the platform, potentially earning rewards. Furthermore, RTB token holders participate in the governance of the ASSET CHAINn ecosystem by having a say in decision-making processes and the evolution of the project.

Value Appreciation Potential:

As the ASSET CHAINn ecosystem grows and adoption increases, RTB tokens may experience value appreciation, aligning with the project's success.

Long-Term Ecosystem Development:

RTB tokens play a crucial role in ensuring the sustainability and development of the ASSET CHAINn ecosystem, connecting various stakeholders and aligning their interests.

Property Escrow: Ensuring Security & Trust

In the intricate architecture of the ASSET CHAINn project, the implementation of a robust property escrow system stands as a fundamental and non-negotiable component. Its purpose is as multifaceted as the facets of a diamond, serving to safeguard the interests of all stakeholders involved in the rental process. Property escrow serves as a vital mechanism, aligning the interests of tenants and property owners while providing a transparent and secure platform for all financial transactions.

How Property Escrow Works?

Transaction Security: When a tenant chooses to participate in the ASSET CHAINn ecosystem, the agreed-upon rental payment is placed in escrow, ensuring that the funds are secured and protected.

Conditional Release: The release of the escrowed funds is contingent on the fulfillment of the rental agreement terms. This mechanism provides a safety net for both tenants and property owners.

Automatic Monthly Cashback: Once the monthly rent payment is received, the escrow system automatically calculates and releases the designated cashback amount in the form of RTB tokens to the tenant's wallet.

Secure and Transparent: Property escrow operates on blockchain technology, guaranteeing the transparency and immutability of transactions. This ensures that all parties can verify the accuracy and fairness of cashback distribution.

Our Revenue Model

ASSET CHAINn operates on a sustainable revenue model designed to ensure the growth and longevity of the project while maintaining a fair and transparent approach to revenue generation. Our revenue model is multifaceted, drawing upon various sources of income within the ASSET CHAINn ecosystem.

Smart Contract Development Fee: ASSET CHAINn generates revenue from offering smart contract development services for those who wish to integrate their rental agreements with the ASSET CHAINn platform.

Renewal Fee: When tenants choose to renew their rental agreements, they may be required to pay a renewal fee.

Transaction Fee: ASSET CHAINn levies nominal fees on stakeholders for performing any type of transaction within the platform.

Miscellaneous Fee: Community members who actively engage with the ASSET CHAINn platform may be subject to miscellaneous fees, such as platform usage fee.

TECHSTACK BEHIND ASSET CHAIN

Blockchain

At its core, blockchain is a distributed ledger system that records transactions across a network of computers. These transactions are grouped into blocks, which are then linked together in a chain, creating an immutable and transparent record of every transaction. This technology addresses various challenges within the real estate market, particularly in terms of trust, transparency, and security.

Blockchain technology has emerged as a disruptive force in the real estate sector, revolutionizing the way transactions are conducted and recorded. This innovative technology, most famously associated with cryptocurrencies, extends its capabilities far beyond digital currencies to create a secure, transparent, and efficient ecosystem for real estate operations.

Benefits of Blockchain in Real Estate:

Transparency: Blockchain ensures that all parties involved in a real estate transaction have access to the same information.

Efficiency: Blockchain streamlines the process of transferring ownership and managing property records.

Fractional Ownership: Blockchain enables the fractional ownership of properties, allowing individuals to invest in real estate with lower barriers to entry.

Tokenization: Real estate assets can be tokenized, representing ownership through digital tokens, providing liquidity and investment opportunities.

Global Accessibility: Blockchain's global nature allows for cross-border transactions and investments, expanding opportunities for international real estate transactions.

Polygon Network

Polygon, previously known as Matic network, is a framework to build and connect Ethereum-compatible blockchain networks. It operates with the primary objective of solving the barriers in the blockchain networks, including high transaction costs and a slower pace of transactions, without compromising on security. It lends its 100% support to the promising concepts in the crypto space, including Decentralized Finance, Decentralized Applications, Decentralized Autonomous Organizations, and Non-Fungible Tokens. ETH-compatibility, scalability, robust security, interoperability, and user experience are some of the key highlights of the network.

Cryptocurrency

Cryptocurrency represents a groundbreaking shift in the world of finance. It is a form of digital or virtual currency that uses cryptography for security. Unlike traditional currencies issued by governments, cryptocurrencies are decentralized and typically rely on blockchain technology, a distributed ledger system, for record-keeping.

The emergence of Bitcoin in 2009 marked the beginning of the cryptocurrency era, with thousands of different cryptocurrencies now in existence, each with its own unique features and use cases. Cryptocurrencies have not only disrupted traditional financial systems but have also sparked innovation in various industries, from finance and real estate to supply chain management and healthcare. As the cryptocurrency landscape continues to evolve, it represents a fundamental shift in how we think about and interact with money and the broader digital economy.

Cryptocurrency's integration into the real estate market is emblematic of the industry's evolution towards a more accessible, efficient, and secure ecosystem. Its potential to lower costs, increase speed, and broaden investment horizons aligns with the desire for innovation and inclusivity in the real estate sector, positioning it as a pioneering force in shaping the industry's future.

TOKENOMICS

Token Details	
TOKEN NAME	
TOKEN SYMBOL	
TOKEN TYPE	
TOTAL TOKEN SUPPLY	
DECIMAL SUPPORT	
SUPPLY TYPE	
ACCESS TYPE	
VERIFIED SOURCE CODE	
MINTABLE	
BURNABLE	
SOFT CAP	
HARD CAP	

Token Distribution

ROADMAP



CONTACT PARTICULARS

Reach out to us through any one of the following media:

Website	
Email	
Twitter	
Facebook	
Reddit	
Telegram	
Instagram	
Discord	