

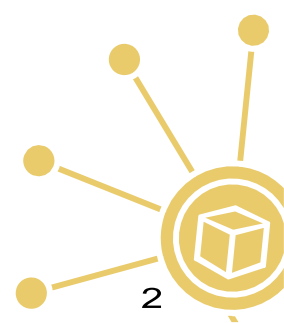


PGcoin



TABLE OF CONTENTS

1. Table of Contents	2
2. Executive Summary	3
3. PGcoin Introduction	4
4. Real Estate Market Pain Points	7
5. The Highlight of Our Solutions	11
6. Benefits of PGcoin	12
7. Why Blockchain For Real Estate	14
8. Why PGcoin?	15
9. How It Works	16
10. Token Economics	17-18
11. Allocations of Funds	19





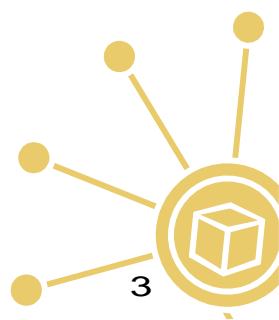
EXECUTIVE SUMMARY



PGcoin (PGC) is the blockchain utility token for www.PGproperty.sg. PGproperty is the next-generation real estate market place. PGproperty offers a paradigm shift in the industry and provides a highly innovative real estate transactions platform, scalable on an international level, completely changing market practices with all its inefficiencies.

Real estate transactions are faced with a limited number of leading portals dominating the market, lacking in transparency and leaving real estate owners without control of the position of their listings in portal search results. Their processes are inefficient and mostly slow; resulting in superfluous costs for the key players involved being dependent on portal traffic. Real estate owners either have the choice to work with agents or with advertising portals such as Property Guru, HomeAway, or Airbnb. In any case, this always results in high commissions and non-transparent advertising fees.

As a one stop DIY real estate portal, it completely changes the way the real estate market operates today and providing a state-of-the-art scalable infrastructure including smart-contract-based features to tackle current inefficiencies in rental and buying processes. PGcoin challenges the real estate status quo offering for a small fee property listings both to owners putting an end to the fragmented property offer for buyers.





PGcoin Introduction

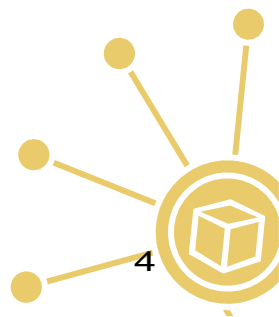
INTRODUCTION

PGcoin is the blockchain utility token for www.PGproperty.sg

Current market pitfalls and the fact that blockchain offers great possibilities to automate processes and streamline transactions incited us to set up a revolutionary and highly innovative real estate platform, completely international and different from the rest.

PGcoin has numerous features that differentiated it from the existing real estate portals to solve current market problems and provide real added value for real estate owners.

The use of blockchain and smart contracts will take away inefficiencies of current real estate business processes

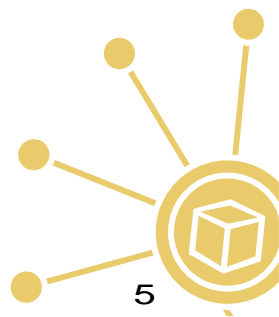




PGcoin

PGcoin provides real estate owners a transparent and flexible system, without minimum monthly fees and 0% commission payment. This is a unique feature as the leading real estate portals do not offer control on individual property positions. Real estate owners will gain from PGcoin one-stop-shop marketing & sales solution with automatic listing translation and easy access to international buyers.

Thanks to blockchain-based smart contracts, real estate deals will be facilitated in real-time, with or without real estate agents, making interaction faster, more transparent, and cost-effective.





PGcoin Solutions

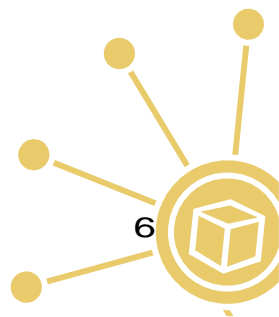


How does PGcoin solve the current pain points in the market?

THIRD PARTIES SOLUTION

PGcoin is an open infrastructure platform, giving access and interaction not only to the main players but also to a variety of real estate-related services, like notaries, lawyers, mortgage brokers, banks, insurance companies, valuation companies, movers, construction companies, cleaning, maintenance, security, utility provisions, etc. PGcoin will have a highly relevant audience for those third parties who offer their services to homeowners, buyers, and renters. Individual user data will not be sold and users can choose to make use of trusted expert third party services. Users will be guided through a clear process flow and can interact directly with experts. Users will be offered token-based advantages generating additional revenues for third parties.

With this model, PGcoin is offering more than just branding, promotion. While processes are managed through smart contracts which is a more effective way of management, the foreseen growth of the platform will offer additional valuable services to third parties, like big data and real estate market insights.



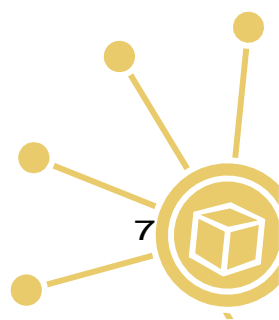


Real Estate Market Pain Points

Before going into more details on how PGcoin is an innovative solution, this section will draw attention to current market practices of real estate pain points.

Over the years we have experienced firsthand that the real estate business is in many ways still a very traditional market with a few parties involved in the sale/rental of real estate. This makes the process long, costly, non-transparent, and inefficient, especially in global transactions.

Nowadays when searching for real estate to buy or to rent anywhere in the world, the majority of people start their search using Google. The Google search results are dominated by the main real estate portals, which are mainly designed for real estate agents and make it difficult for owners to promote their listings. Hence buying an international property seems so difficult.





Real Estate Market Pain Points

In the current real estate market that is controlled mainly by major agencies and a limited number of leading advertising portals that allows owners to advertise themselves, we encounter the following issues:

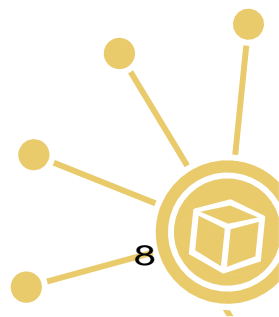
EXPENSIVE REAL ESTATE PORTALS DESIGNED MAINLY FOR AGENT USAGE

It is well known that most leading real estate portals require a monthly subscription and they usually set high prices per property listing without certainty of results from amounts spent on advertising fees. As there are only a few leading portals per country, serving thousands and thousands of real estate agents, costs per lead keep on rising. The worst thing is, they are mainly designed for the usage of their own agency agents for them to post their listings and not for owners even if they are willing to subscribe to one.



NATIONAL FOCUS BY REAL ESTATE PORTALS

Property portals are mainly focused on their local market and often offer limited listings and attention. For international buyers, property listings are fragmented. A total view is missing, complicating the search process.





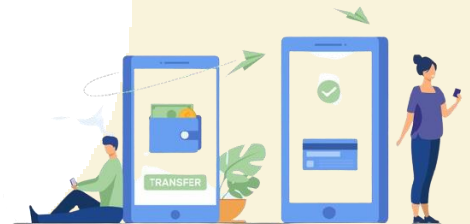
DIFFICULTY IN SELLING A PROPERTY WITHOUT AN AGENCY

For real estate owners looking to sell their property without an agent, getting exposure is quite difficult. Major agencies only allow their internal agents to market the listings while only a few real estate portals that aren't as established as leading advertising portals accept listings directly from owners. Hence for property owners to promote individual properties online seems inclined towards having agents to get the maximum exposure to advertising on major platforms with the right database.



LACK OF TRUST MECHANISM IN TRANSACTIONS BETWEEN BUYER AND SELLER

In a negotiation between buyer and seller, without the support and knowledge of a real estate agent, trust is important. Often agreements initially are oral and in many countries, third-party escrow systems for down payments are not available and less in international surroundings.



INEFFICIENT DEAL CLOSING AND TRANSACTION PROCESSES

The full process of buying a property abroad can be difficult and full of uncertainties. Availability and accessibility of the correct legal papers, negotiation of terms, pre-sales agreement, manual processes, and various parties involved make the process non-transparent and inefficient for the international buyer. Not only distance but also different and varying legal systems, unfamiliar paperwork, language problems, and international down payments often cause the mechanism to slow down or even come to a stop.

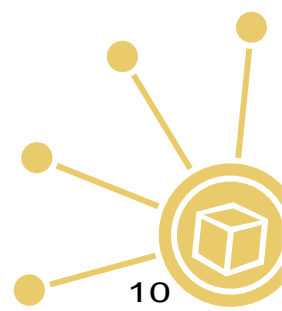




THE COMPETITIVE LANDSCAPE OF PROPERTY PORTALS

Taking a look at the main real estate portals in Europe, a limited number of them control the landscape. United Kingdom's top portals Zoopla and Rightmove are among the largest players, both of them offering overseas only as a side business. Zoopla is particularly interesting since an essential part of their impressive growth comes from diversification, adding corresponding value chain services like comparison and financing to their portfolio.

In Spain, mainly local portals are found with Idealista being the market leader. Kyero is a UK portal specifically aiming at foreign buyers in Spain (and Portugal) but in a traditional way. In France, SeLoger is the leading portal for the national market, focusing also on lead-generating services. Green Acres is a successful French portal aimed at foreign buyers in 12 countries, working with the traditionally paid listings. In Germany Axel Springer group Immobilien Scout24 is quite large and aimed at the national market. In Benelux and the Nordics, no significant internationally aimed portals are found. As for Singapore, Property Guru offers the largest database to connect real estate sellers/buyers/renters.





Highlight of Our Solutions

HIGHLIGHTS

EASY
TRANSACTIONS FOR
ALL PARTIES

FREE RELEVANT
TRAFFIC FROM ALL
MAIN MARKETING
CHANNELS

BLOCKCHAIN BASED
SMART BOOKING AND
ESCROW SOLUTIONS

FULL MARKETING
CONTROL OVER REAL
ESTATE LISTING

EFFICIENT
BLOCKCHAIN DIRECT
REAL ESTATE
TRANSACTION
CLOSING PROCESSES

EASY ACCESS TO
LOCAL AND
INTERNATIONAL
BUYERS

EFFICIENT
BLOCKCHAIN DEAL
CLOSING PROCESSES

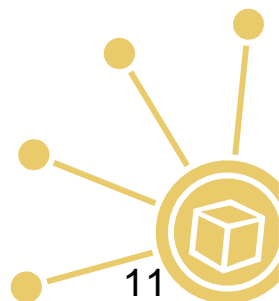
TRANSPARENT REAL
ESTATE TRANSACTION
CLOSING PROCESS

ONE STOP SHOP
INTERNATIONAL REAL
ESTATE PORTAL

TRUSTED THIRD PARTY
ASSISTANCE

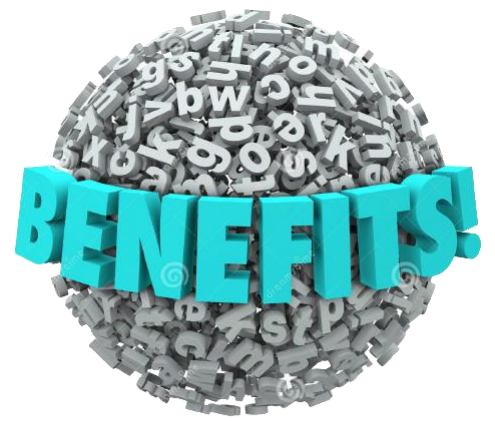
DOCUMENTATION
PROVIDED

SMART TOOLS AND
TRANSACTION
BUYING GUIDES





Benefits of PGcoin



HOME OWNERS BENEFIT

LISTING OF REAL ESTATE ON THE PLATFORM WITHOUT THE NEED OF AN AGENT

Low Fees

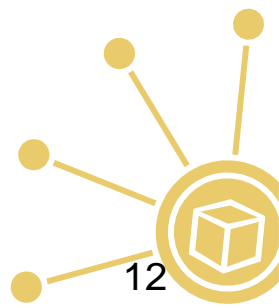
ACCESS TO INTERNATIONAL BUYERS

DIRECT REAL ESTATE TRANSACTION CLOSING BACKED ON AN EFFICIENT TECHNOLOGY BLOCKCHAIN

LISTING OF INDIVIDUAL REAL ESTATE THAT IS AFFORDABLE AND FLEXIBLE

DOCUMENTATION PROVIDED

FULL CONTROL OF GENUINE REAL ESTATE LISTING WITH REALISTIC PRICING AIMING TO TRANACT IN 30 DAYS





Benefits of PGcoin



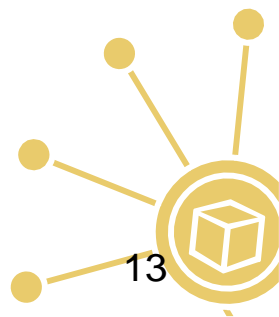
BENEFITS

ACCESS TO A ONE
STOP SHOP
INTERNATIONAL
REAL ESTATE
PORTAL

TRANSPARENT AND
EFFICIENT REAL
ESTATE TRANSACTION
CLOSING PROCESS

TRUSTED THIRD
PARTY HELP

SMART TOOLS AND
REAL ESTATE BUYING
GUIDES





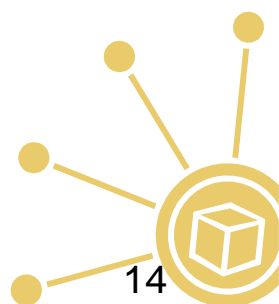
WHY BLOCKCHAIN FOR REAL ESTATE



Blockchain can record transactions between two parties efficiently and securely. Its ability to authenticate and track transactions in real-time makes it a game-changer in the real estate market. Blockchain technology with real-time public ledgers will make it possible to have transparent transactions and much faster processes. Ownership of real estate can be recorded securely and this completely transforms the process of real estate buying and selling transactions.

Digital goods or services are validated and tracked by a system that is transparent yet secure, which guarantees indisputable truth regarding ownership of an asset and ownership of transactions made on that asset. As a network, blockchain connects the various participants in a market in previously impossible ways. Blockchain can create a new trustless abstraction for things such as real estate, currency, reputation or identity. No trusted third party is required; blockchain cryptology removes intermediaries, establishing a trustless environment between contracting parties and sharply reducing transaction risks.

Blockchain as a decentralized public ledger for real estate offers the possibility to transform processes and make them more efficient and transparent. The ability to create smart contracts for the key interactions between the market participants will automate processes, streamline transactions and avoid the need for third parties' assistance, which will result in much lower costs.





WHY PGcoin



PGcoin causes a revolution in the real estate market using blockchain technology and a disruptive business model to break the dominance of the leading portals making the real estate transaction processes more efficient.

Blockchain allows PGcoin to operate without the need for a central authority which not only reduces risk but also eliminates many of the processing and transaction fees for real estate globally. PGcoin is a utility token to create a global digital marketplace for real estate transactions using smart contracts and blockchain technology. PGcoin token is the driver of a comprehensive ecosystem bringing together all key players in one global real estate platform.

Exponential Property Listings & User Growth

This disruptive model for a small fee and 0% commission will drive the platform to grow. A small listing fee will provide the necessary real estate transaction documentations to the homeowners with a dedicated customer support team. This is also to ensure genuine listings in the portal for buyers and tenants. Fee structure as such
Rental: 1 year lease - 0.25 month of rent, 2 year lease - 0.35 month of rent. Applicable for rent for both HDB & private residential properties.
Sale: HDB-0.4% of Transacted Price, Private Properties-0.3% of Transacted Price



Adoption of Blockchain

PGcoin enables real estate owners to adopt blockchain to make their transaction processes more secured and efficient



The Team

It comprises seasoned personnel in real estate, technology, and marketing to come together to build the team



Expansion in the pipeline

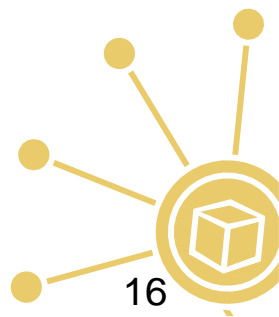
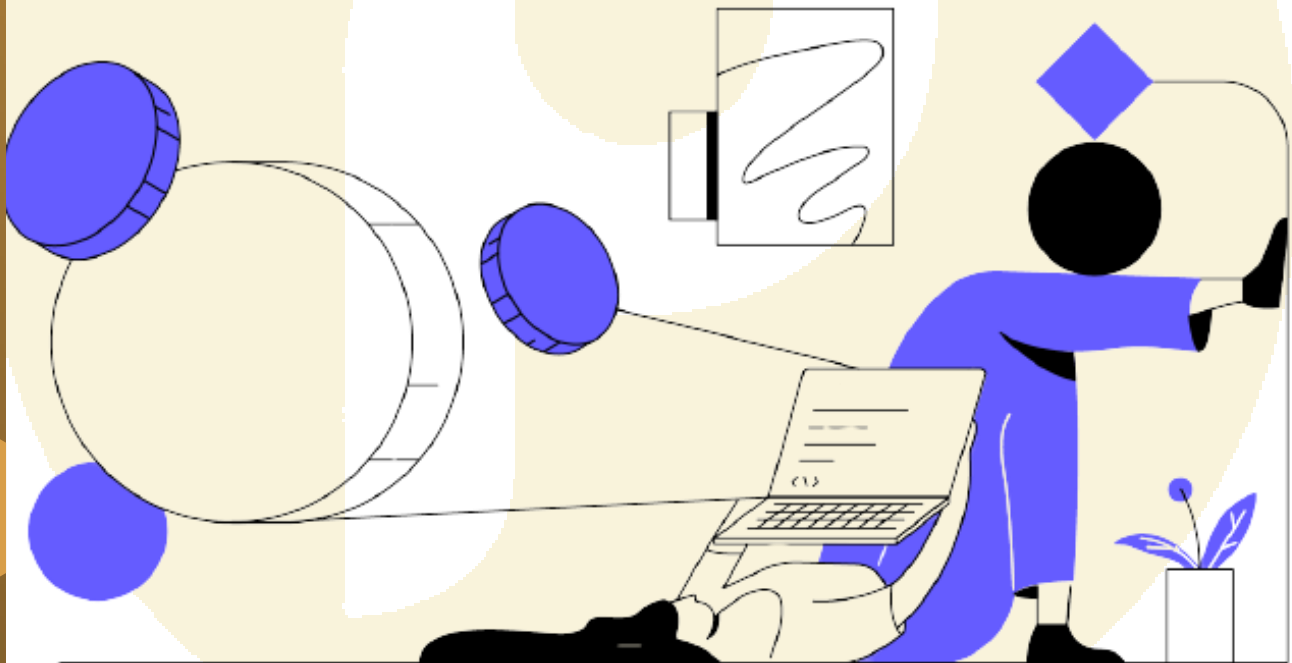
We are always ahead proven in advanced markets especially real estates



HOW IT WORKS

PGcoin is about using blockchain to make real estate processes more efficient. With the help of clear processes and smart contracts, PGcoin offers a platform for buyers and sellers to interact directly with each other.

PGcoin brings transparency to the real estate market by connecting the various participants through the blockchain and the economy created by the PGcoin token.





TOKEN ECONOMICS

PURPOSE FOR TOKEN SALE

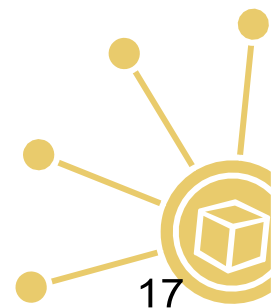
PGcoin token sale has the following purposes

- To raise financial resources to further the technological development of the PGcoin platform for its full functionality
- Provide the needed funds for marketing and promotion of PGcoin in its global expansion
- To create a real estate ecosystem where the PGC token will increase in usage thereby driving acquisition by customers, property listings, revenues, and premium functionalities.

TOKEN UTILITY

The PGC tokens will have an important role in the real estate ecosystem, not only within the www.PGproperty.sg but also in related platforms and future third-party collaborations. This token has the ambition to have a long-term positive impact in the real estate market by disrupting and making several processes that are currently costly and burdensome to be more efficient. We propose that the best way to achieve the long-term vision is to optimize token utility.

Blockchain, tokens and smart contracts are not yet regular business for real estate stakeholders. Therefore in the first phase, we will incentivize early adopters for activating their accounts and the creation of their PGC token wallet. Next, we will provide a limited amount of tokens to stakeholders for certain actions that drive platform usage and revenue-generating transactions. With push actions and promotions for token usage at the start, we expect that further on token usage will increase rapidly because of the large number of stakeholders worldwide, high traffic, and also given that tokens can be used for a variety of functions in the ecosystem.





FUNDS ALLOCATION

After the successful token sale, the budgets will be used to further develop the platform. The following allocation of funds is foreseen:

- 45% Platform Technical Development
- 25% Marketing and International
- 15% Integrations and Partnerships
- 10% Operations
- 5% Legal, Accounting and Advisors

