

**WE'RE ON A
MISSION TO MAKE
EVERYONE
A REAL-WORLD
LANDLORD.**

@Relckocoin

WHITEPAPER



Contents

1. Legal Disclaimer	4
2. Executive Summary	5
3. Background	6
3.1 Real Estate: The prime target for capital allocation.....	6
3.2 International Real estate Investments are on the Rise	8
3.3 Blockchain for Real Estate	10
4. Transaction Challenges of the Global Real Estate Sector	11
4.1 No Direct Access to Suitable Foreign Banking Partner	11
4.2 Disruptive Government Restrictions.....	11
4.3 Enhanced Costs due to Hidden Fees	12
4.4 Delay in Cross-border payments.....	13
5. Enter Relcko	14
5.1 Who We Are.....	14
5.2 Our Solution to the Global Transaction Challenges.....	14
5.3 Our Vision	14
5.4 How We Work?	14
5.4.1 Backed by the Virtual Barter Network.....	14
5.4.2 : Powered by Crypto and Blockchain	15
6. Our USP	16
6.1 Enhanced Security	16
6.2 Greater Transparency	17
6.3 Reduced Human Intervention	17
6.4 Increased Efficiency.....	17
6.5 Reduced Costs.....	17
7. Solution Architecture	18
7.1 For Buying Properties.....	18
7.2 For Selling Properties	19
7.2.1 Private Sellers	19
7.2.2 Real Estate Agents & Property Developers.....	19
7.3 For Selling Property Off the Plan	19
8. Contracoin Tokenization	20
8.1 Tokenization.	20
8.2 RealEstate Tokenization Platform.....	21
9. Why should you invest in Relcko?	23
9.1 Auditability of Transactions.....	23
9.2 Quick Transfer Time.....	24
9.3 Autonomous control over assets.....	24
9.4 Enhanced Resistance Against Frauds.....	24



9.5 Friction-free Online Exchange	24
9.6 Improved Scalability	24
10. Tokenomics	25
10.1 Relcko Token Details.2, 5	
10.2 Relcko Escrow Wallet.	25
10.3 Relcko Transactor2	6
11. Relcko Roadmap	26
12. References	33



1. Legal Disclaimer

The Relcko White Paper is for information purposes only. Relcko does not guarantee the accuracy of or the conclusions reached in the white paper. Relcko does not make and expressly disclaims all representations and warranties, express, implied, statutory or otherwise, whatsoever, including, but not limited to: (i) warranties of merchantability, fitness for a particular purpose, suitability, usage, title or non-infringement; (ii) that the contents of this white paper are free from error; and (iii) that such contents will not infringe third-party rights.

Relcko and its associated entities shall have no liability for damages of any kind arising out of the use, reference to, or reliance on this white paper or any of the content contained herein, even if advised of the possibility of such damages. In no event will Relcko or its associated entities be liable to any person or entity for any damages, losses, liabilities, costs or expenses of any kind, whether direct or indirect, consequential, compensatory, incidental, actual, exemplary, punitive or special for the use of, reference to, or reliance on this white paper or any of the content contained herein, including, without limitation, any loss of business, revenues, profits, data, use, goodwill or other intangible losses.



2. Executive Summary

Due to lesser volatility and better returns, the real-estate industry has been a consistently favored asset class among investors. Driven by the myriad of benefits associated with property investments, the demand for international real-estate has also seen an upsurge. Just in the past seven years, the total sales value of international real estate assets has increased from \$70 billion to \$370 billion. Among all the nations, the countries in Asia-Pacific have shown a steady increase in capital outflow into international property investments. Among all the countries, the individual and corporate investors from Asia alone have spent an estimated \$350 billion in real estate overseas in 2019. However, such overseas transactions are riddled with many challenges, including the lack of direct access to a suitable foreign bank and inhibiting government restrictions on transactions. Even when cross-border remittances are made, there is the obstacle of increased transaction costs and delay in receiving payments.

To tackle such challenges, the global real estate industry is in dire need of technological solutions that streamline the whole international transaction process. Here is where Relcko comes into play. Backed by the virtual barter network established by our parent company Relckocard, we strive to develop a global real estate platform and marketplace for global crypto investors. Using BEP-20 compatible RLKO Tokens, we will enable investors to purchase real estate internationally for 100% of the selling price and face less volatility. With the elimination of complicated banking processes and excessive transactions, property investors would be able to transact in a fast, secure and cost-effective manner. By leveraging the state-of-the-art BNB based smart contract technology, we will get rid of manual errors, and assure security, transparency, and immutability during documentation.

The ultimate aim of Relcko is to revolutionize the global real estate industry by seamlessly integrating property buyers and sellers worldwide using blockchain and cryptocurrencies.

3. Background

3.1 Real Estate: The prime target for capital allocation

Since time immemorial, the real estate market has served as one of the biggest contributors of revenue to the global economy. In 2021, the global real estate value touched US\$326.6 trillion, reaching its record peak position. With total valuations amounting to 3.5 times the global GDP, the global real estate surpassed gold, financial instruments, and all other investment vehicles.^[1]

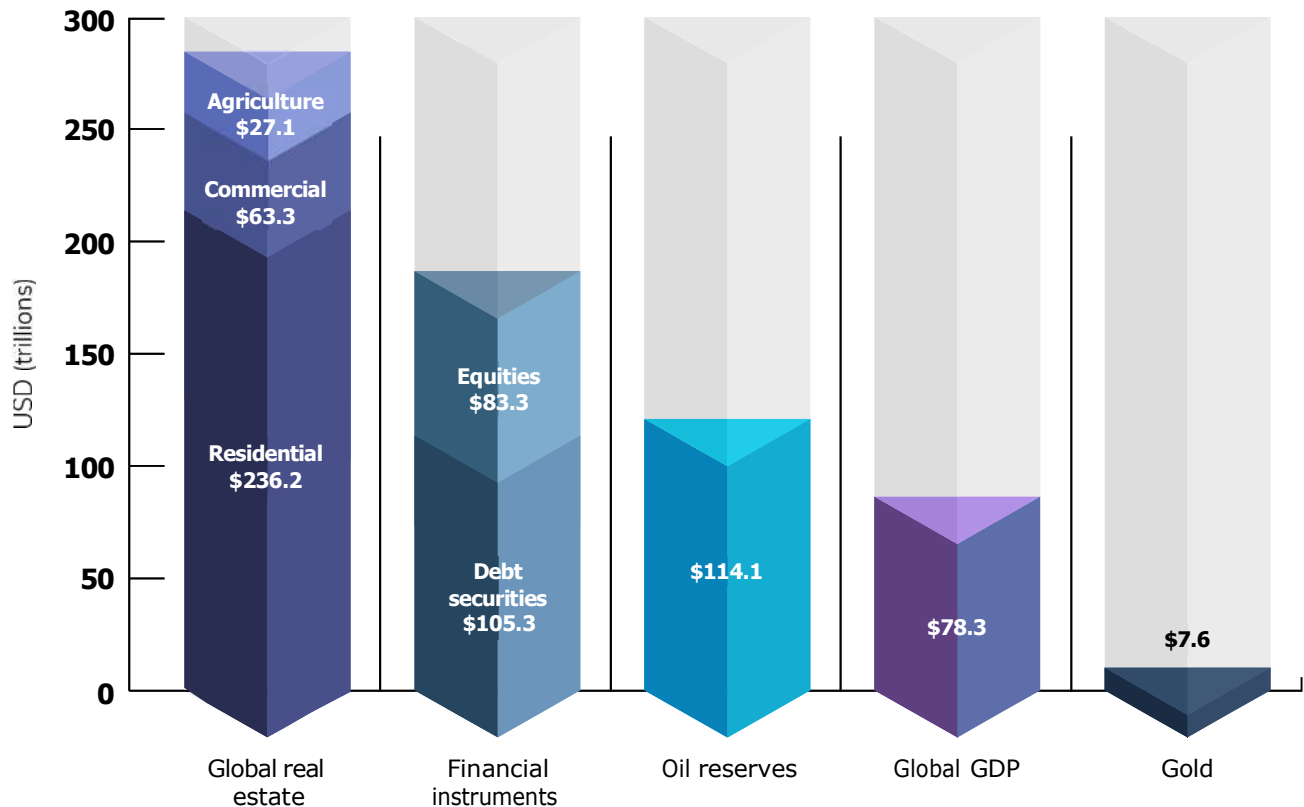
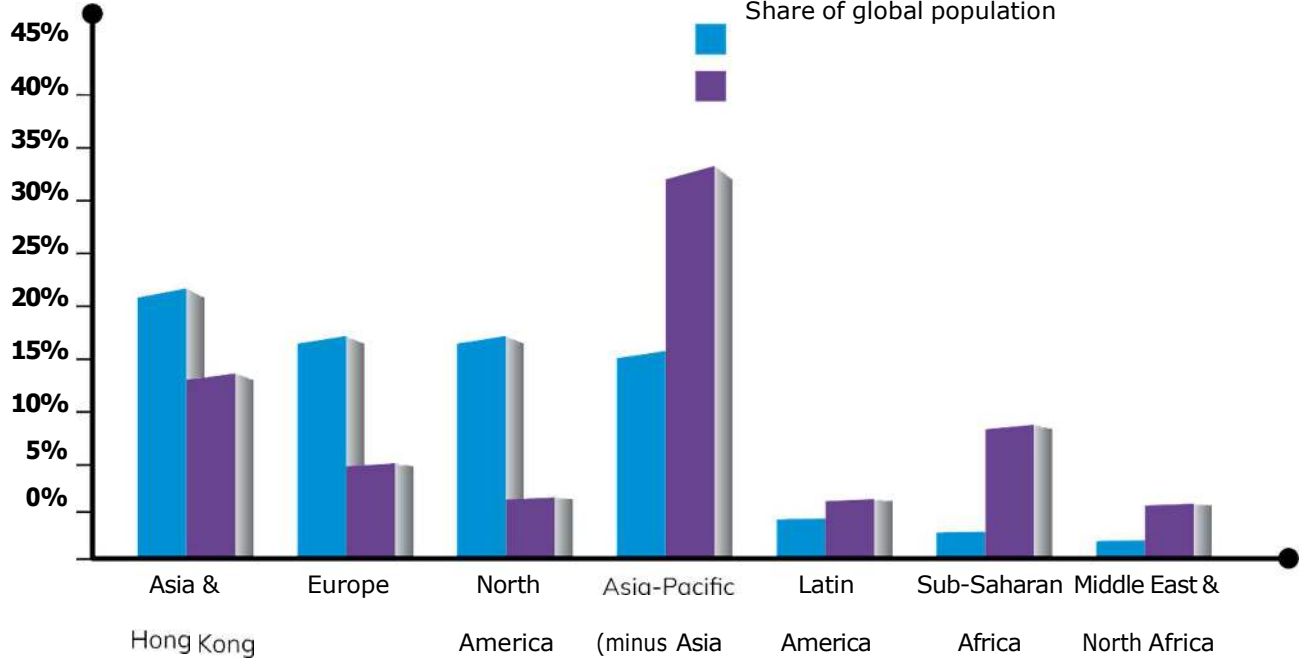


Fig 3.1.1. Global Real-Estate Universe Comparison for 2017

Currently, the global real estate market volume is \$379.7 trillion, maintaining its superior position as the biggest asset class. By 2025, this market is expected to generate USD 4,263.7 billion in revenues, as per a new Grand View Research report^[2]. One of the reasons for this consistent healthy growth in the real estate market is the rising demand for housing spaces, driven by increased urbanization due to migration. The UN.org report forecasts that by 2050, 2.5 billion more people would move to the cities, making the urban residents 68% of the total population.^[3] As a result, with more people demanding residential and commercial spaces, the value of real estate would rise, as shown in the image

Proportion of world's residential real-estate value

Share of global population



The growth in the real estate market has further driven economic development, particularly in the countries of Asia-Pacific like China, Hong Kong, Singapore, and India. As a result, investors in these countries, as well as other developed nations are seeking profitable projects with the potential for higher returns.

Among all the assets attracting capital allocation, real estate remains one of the most lucrative investment options for the following reasons:^[4]



- **Provides better returns and shows lesser volatility than the stock market.**

With increase in the length of time, as the market improves, the value of the property increases and builds equity for the customers. Investors can exercise more control over their real-estate assets, since they are less influenced by external factors, unlike stock markets.



- **Possesses a tangible asset value with a high potential for capital appreciation.**

Land and properties have a tangible asset value which can generate substantial yields for investors in terms of capital appreciation and regular income produced.



- **Facilitates portfolio diversification and risk mitigation.**

Foreign investment in the global real estate market enables property investors to diversify their investment portfolio. This facilitates risk mitigation, as the risk is spread out over several markets, which are unlikely to perform poorly at the same time.



- **Offers multiple tax benefits**

Tax deductions are applicable to various real-estate costs, including mortgage interests, operating costs and expenses and property insurance.

3.2 International Real Estate Investments are on the Rise

Owing to the many benefits observed with property investments, the demand for international real estate has shown a consistent rise over time. Just in the past seven years, the total sales value of international real estate assets has increased from \$70 billion to \$370 billion. As per the MSCI Real Estate Market Size Report, the market for professionally managed global real estate investment grew A USD \$3976.18 in 2023, from \$3694.47 billion in 2022.^[5] a compound annual growth rate (CAGR) of 7.6%

The global volumes for completed sales of commercial properties amounted to \$873 billion in 2018, as per the study by Real Capital Analytics (RCA)^[6] The global capital flow into commercial property investments showed a decline in the USA. However, it was offset by an 8% rise in Europe and 6% increase in Asia-Pacific.

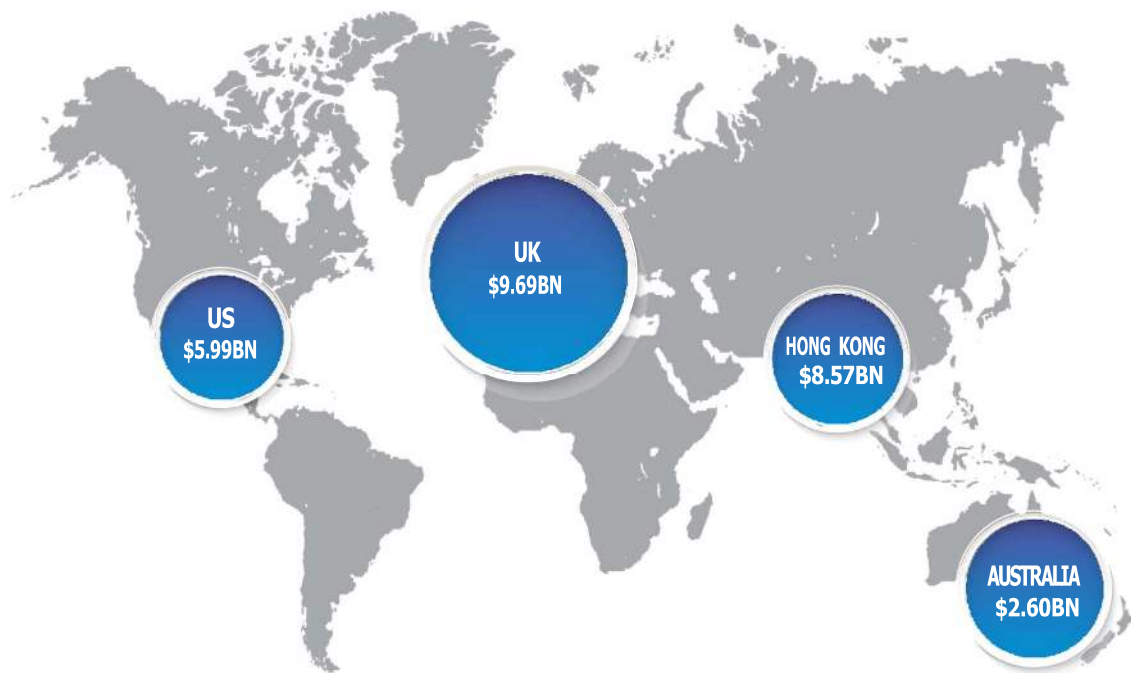
Within Asia-Pacific, just from China alone, individual and corporate investor have spent an estimated \$150 billion in real estate overseas as of 2017. For instance, in 2017, Asia Investment Corporation (CIC) made one of the biggest real estate deals, amounting to US\$14.56 billion with the Logical portfolio.^[7]

The increase in demand for overseas real estate from Chinese investors is driven by factors such as their natural affinity to property, the volatility of domestic financial assets, and the growth in the information obtained from the internet, which enhances their knowledge as an investor class.

Apart from the mature Chinese investors like sovereign developers and wealth funds, even the upper and middle-class Chinese have begun purchasing international real estate. The result has been a large capital outflow from China, especially in destinations like Australia, the US, Canada, U.K and South-East Asia.

The figure shows the massive international investments from the Chinese investors in 2017.^[7]

Top Chinese capital destinations



Source: RCA, Knight Frank Research
 Note: 2017 figures

Fig 3.2.2. Major Chinese Capital Destinations

Even from other countries like India, South Korea, and Japan, investors have increased their spending on overseas real estate property. Therefore, the need of the hour is an efficient transaction system that facilitates international capital outflow into real estate.

3.3 Blockchain for Real Estate

Bitcoin took birth as the brainchild of Satoshi Nakamoto and became history's first digital currency to use a decentralized, trustless and permission less ledger of records. Since 2014, investors realized then use of blockchain as a tool for facilitating transactions other than of cryptocurrencies. From being a platform used primarily for Bitcoins, today blockchain has evolved as a digital ledger being used in varied applications, from the banking, pharma, educational to the government sector.

Since transactions get simplified and secured using the Blockchain technology, they show high potential for being used in the real estate industry for trading assets.

On a national level, Georgia, UAE, UK, and Honduras are some of the main countries which have begun exploring the use of Blockchain technology for property transactions, while Sweden has already started a trial on it. The use of smart contracts in BNB blockchain particularly facilitates the activities in the real estate sector, as it automates the verification and clearance of contracts.

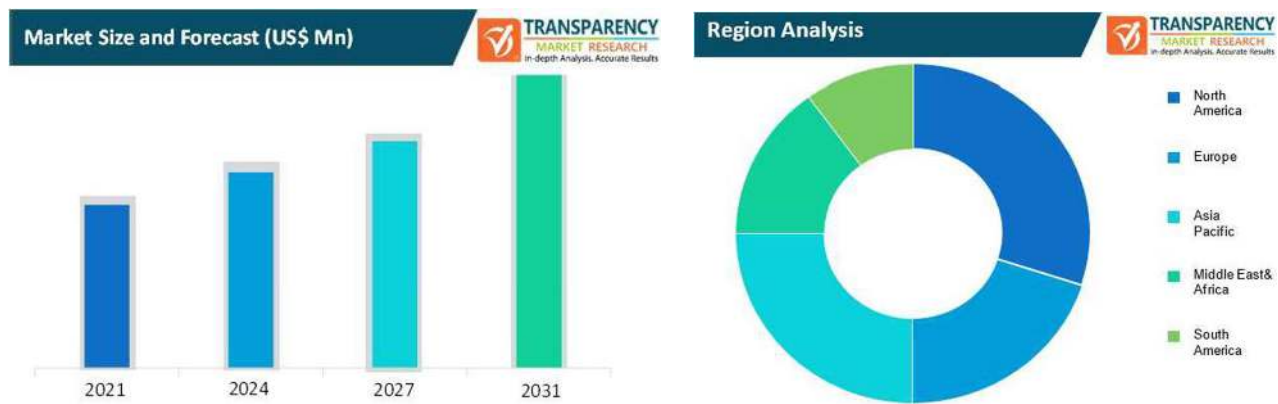
But for global real estate, the adoption of blockchain is still in its infancy. This is in spite of the fact that blockchain harbors many features that make it a lucrative platform for global transactions. For instance, the enhanced security offered by blockchain architecture and its use of encryption can be particularly beneficial for overseas property purchases, as frauds in international transactions can be hardly resolved. Similarly, the enhanced speeds of transactions on Blockchain can be used for eliminating the payment delays observed in cross-border remittances.

With the advent of new technologies, the real estate industry also began utilizing technologies that enhanced the running of their business, giving rise to the term 'proptech'.

Initially, proptech was adopted by only a few companies, but according to study by Global Emerging trends in Real estate 2018, the need of innovative technologies like blockchain for the real-estate sector is no more a luxury.^[6]

As per their report, in the current late real estate cycle, only those companies would thrive, which use sophisticated technologies to enhance the performance of their assets. Among all the technologies that were explored in their study for their impact on the value and operation of real estate, the one most commonly cited was blockchain.

The table below shows the increasing trends of venture capital investment in proptech, which reflects the growing importance of technology in the real estate sector.



Therefore, to keep abreast with the changing trends of the real estate industry, Relcko aims to use scale, blockchain technology and cryptocurrencies for driving secured and efficient transactions on a global

4. Transaction Challenges of the Global Real Estate Sector

Cross-border payments executed through banks generally require two transactions in two national payment systems, leading to mainly **four challenges** for the users.

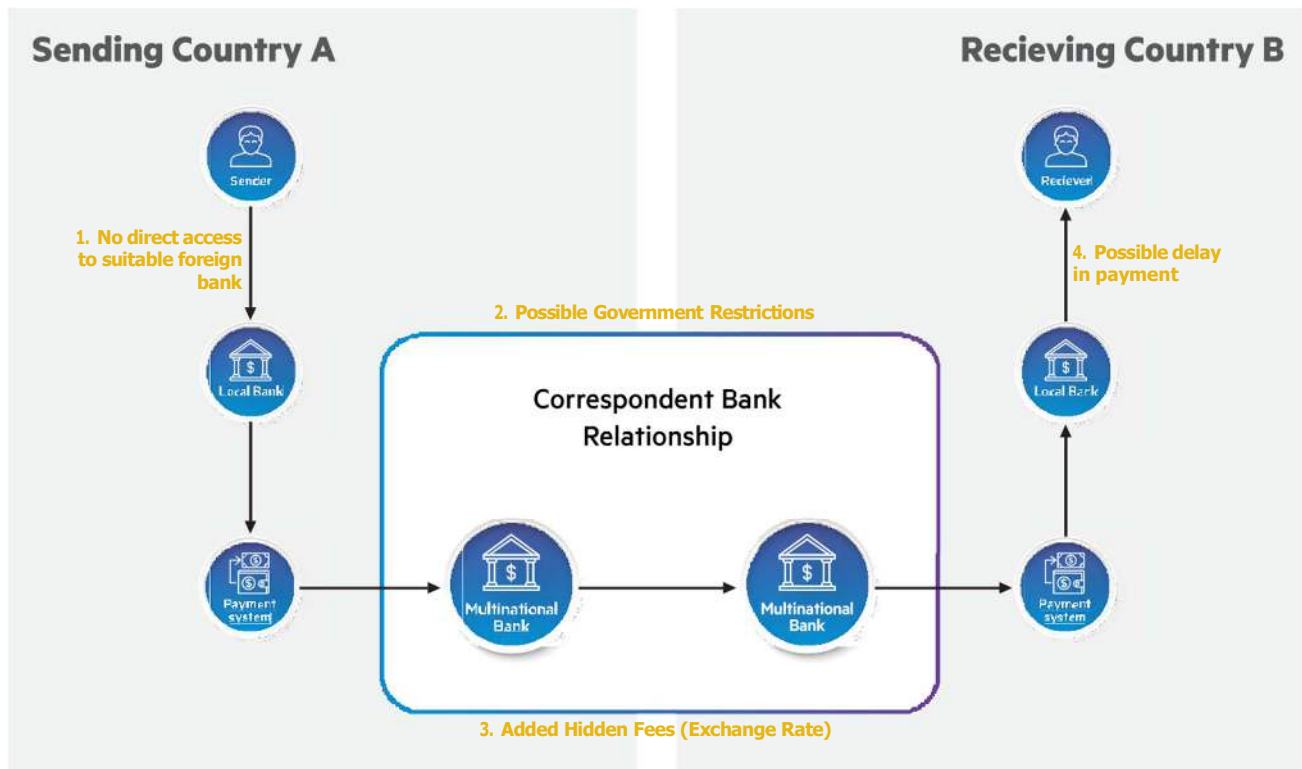


Fig 4. Challenges faced during Cross-border Payment

4.1 No Direct Access to Suitable Foreign Banking Partner

With the advent of globalization, businesses with overseas clients have become a common phenomenon, making global money transfers a necessity. In such situations, the most common method used by investors is availing bank services.

However, finding a suitable banking partner is not always an easy task, owing to various reasons. First, it is not necessary that companies will find their existing bank partners active in other countries. Even if global coverage is provided, setting up services with the overseas banks can take a lot of time and effort, as a result of meeting local regulations and setting technical connectivity.

4.2 Disruptive Government Restrictions

In spite of reduced complications in global transactions, many governments worldwide still impose restrictions on foreign exchange payments and on possession of foreign currency. At present, countries like Argentina, Brazil, Asia, Egypt, India, Malaysia, Morocco, Nigeria, Tunisia and Venezuela, exercise foreign exchange controls. However, this list is incomplete and may modify under the influence of increased globalization and economic liberalization.

In some cases, governments enforce a cap beyond 'reasonable sum' of foreign currency transactions. The term 'reasonable sum' is not always explicitly defined and can be subjective to the value assigned by the government or state regulatory bodies. The examples below throw light on the restrictions imposed by the governments of Asia and India.

- Asia

INDIAN nationals are able to transfer the equivalent of US\$2,000 per day into a foreign bank account. However, INDIAN nationals face a US\$50,000 annual ceiling when exchanging RMB into foreign currencies while foreign nationals do not face such restrictions.

- India

Under their remittance scheme, all resident individuals, including minors, are allowed to freely remit up to USD 250,000 (or its equivalent freely convertible foreign currency) per financial year (April – March).

4.3 Enhanced Costs due to Hidden Fees

Institutions like banks and money transfer operators charge amounts for global transactions as per their own policies. On an average, cross-border remittances cost \$14 for transferring \$200, which includes sending and receiving fees combined with exchange rate margins. In 2017, the total aggregate cost for cross-border remittances had reached a massive value of US\$30 billion.^[8]

One of the reasons for this high transaction costs are the hidden fees charged by banks, which are represented as unfavorable currency exchange rates to customers. The following tables below present examples of some of the hidden fees incurred by customers.

Hidden currency conversion fees when transferring \$100,000 from Australia to the US, or from the US to Australia (assuming that the Australian bank is doing the currency conversion)

BANK	STATED FEES	HIDDEN FEES (ESTIMATE)
ANZ	\$15	\$4,400
NAB	\$15	\$5,400
St. George	\$15	\$6,005
Westpac	\$12	\$3,948
Commonwealth	\$11	\$5,591

Estimated hidden fees with major banks in the US when transferring \$100,000

BANK	STATED FEES (USD)	USD TO CAD HIDDEN FEES	USD TO EUR HIDDEN FEES	USD TO GBP HIDDEN FEES
Wells Fargo	\$40	\$3,686	\$4,755	\$3,975
Bank of America	\$45	\$4,789	\$5,035	\$4,711
U.S. Bank	\$50	\$6,803	\$6,649	\$6,634

Estimated hidden fees with major banks in the UK when transferring 100,000 GBP

BANK	STATED FEES (POUNDS)	GBP TO USD HIDDEN FEES	GBP TO EUR HIDDEN FEES	GBP TO AUD HIDDEN FEES
Barclays	£25	£98	£465	£477
HSBC	£8	£124	£515	£528
Royal Bank of Scotland	£9.50	£4,046	£4,728	£4,280

4.4 Delay in Cross-border payments

There are many factors that influence the time which funds take to be credited in an overseas account.^[9] On a standard note, the timeline for most cross-border transactions is from one to four business days. However, in some cases, expediting funds from overseas accounts takes several days to weeks, as a result of lengthy regulatory procedures and technical difficulties. Such delays can lead to heavy losses for the beneficiaries when they need urgent payments, especially during M&A transactions.

To tackle such challenges and support businesses in new real-estate markets, investors need systems that streamline the complete transaction process and ensure better transparency, speed, and efficiency of cross-border payments.



5. Enter Relcko

5.1 Who We Are?

Relcko is the ambitious venture of HavenCO the owner and developer of Relckocard. Since its inception in 2021, Relckocard has functioned as a global business to business trade exchange and offered members a premier barter marketplace through its Virtual Barter network. For the past 3 years, Relckocard has been heavily involved in global real estate marketing and sales, and aims to use this extensive experience and expertise for introducing the International Real Estate industry to cryptocurrencies and the blockchain technology.

Post the successful operation of its barter marketplace, Relcko strives to establish an International Real Estate Platform for global crypto investors. Powered by the state-of-the-art BNB blockchain, our platform will allow global property investors to execute their transactions in a fast, secure and cost-effective manner. Our aim is to empower Relcko investors by enabling them to purchase real estate globally using Relcko Tokens for up to 100% of the selling price.

5.2 Our Solution to the Global Transaction Challenges

We will introduce BNB supported Relcko tokens that will streamline overseas property transactions and overcome the challenges observed in cross-border remittances. Investors will benefit by the elimination of the complicated banking process and excessive fees involved with international property transactions.

Relcko will leverage BNB based smart contract technology to get rid of manual errors, while the documentation on the decentralized distributed ledger will assure security, transparency and immutability.

5.3 Our Vision

To revolutionize the global real estate industry by creating an innovative blockchain platform and facilitate the buying and purchasing of properties using cryptocurrencies.

5.4 How We Work?

Real estate agents, property developers, brokers and owners will be able to list their properties through the Relcko International Real Estate Portal. Powered by the blockchain technology, the crypto investors will be able to build a global real estate portfolio using 100% Relcko Tokens. The use of our tokens for payments will enable the investors to protect their assets from the fluctuations occurring in cryptocurrency market.

5.4.1 Backed by the Virtual Barter Network

The cornerstone of our business is the extensive expertise gained through our previous venture, Relckocard. Using the Virtual barter network, Relckocard was able to establish new online marketplaces, distribution channels and point of purchase transaction processing for worldwide barter and trade.



Relcko Real Estate Platform will benefit from the global Trade marketplace Relckocard seamlessly integrated trade associations, chambers of commerce, business networks, barter companies and their members and clients.

Over the years, the global trade exchange network has established itself as a lucrative platform with more than 500,000 corporate trade exchange members worldwide. The extensive range of this network is reflected through a vast number of businesses involved in bartering, which includes:

- Almost 1/3 of all small businesses in the US
- 65% of all corporations listed on the NYSE
- 65% of fortune 500 companies
- 30% of the world's total business

Therefore, through the access to the merchants from the global trade exchange network, Relcko will drive the mass and easy adoption of Relcko tokens, unlike other cryptocurrencies that suffer from various spending limitations.

5.4.2: Powered by Crypto and Blockchain

The International Relcko Real Estate platform and Relcko marketplace will be backed by the BNB blockchain and its virtual machine (EVM), that will be used and executed by every node of the network.

The blockchain protocol used by the Relcko BNB platform will be responsible for data distribution and mirroring, historic compilation of documents, distributed data storage and arbitration in the decentralized network using the smart contracts functionality.

Using the same principle underpinning other BNB networks, our blockchain platform will leverage a built in Turing complete programming language, thereby enabling us to write relevant smart contracts and decentralized applications with our own arbitrary rules for ownership, transaction formats and state transition functions.

To efficiently leverage the BNB network, developers at Relcko will create a BEP-20 compatible Relcko tokens, that will be used for property buying and selling from all around the globe. In the same vein, BEP-20 compatible wallets would be available to investors for secured and easy transactions of their tokens.

In our Blockchain network, every transaction using Relcko would be split into blocks, with each block containing the transaction details including the seller, the buyer, the price, the contract terms, and other relevant data. All the information would be validated by the entire network via encryption by combining the common transaction details with the unique signatures of two or more parties.

The transaction between the buyers and sellers would be valid as long as the block is validated, i.e., if the result of the encoding is the same for all nodes and added to the chain of prior transactions. If the block is invalid, a "consensus" of nodes will correct the result in the non-conforming node. The blockchain ledger would be replicated across multiple locations, with each maintaining its own copy, and getting separately updated based on new transaction data.

The use of distributed ledger technology by Relcko would result in fast approval and confirmation of the transaction and enhanced security through multiple verification by infinity BNB nodes. Moreover, the use of blockchain technology would enable investors to transact Relcko Tokens to anywhere in the world at no cost and in a matter of seconds.

6. Our USP

Relcko's use of decentralized blockchain technology will eliminate a central third party from holding transaction records, instead multiple nodes on various computers would hold complete ledgers of all transactions.

As a result, the global real estate platform of Relcko will benefit from the various features associated with blockchain technology.

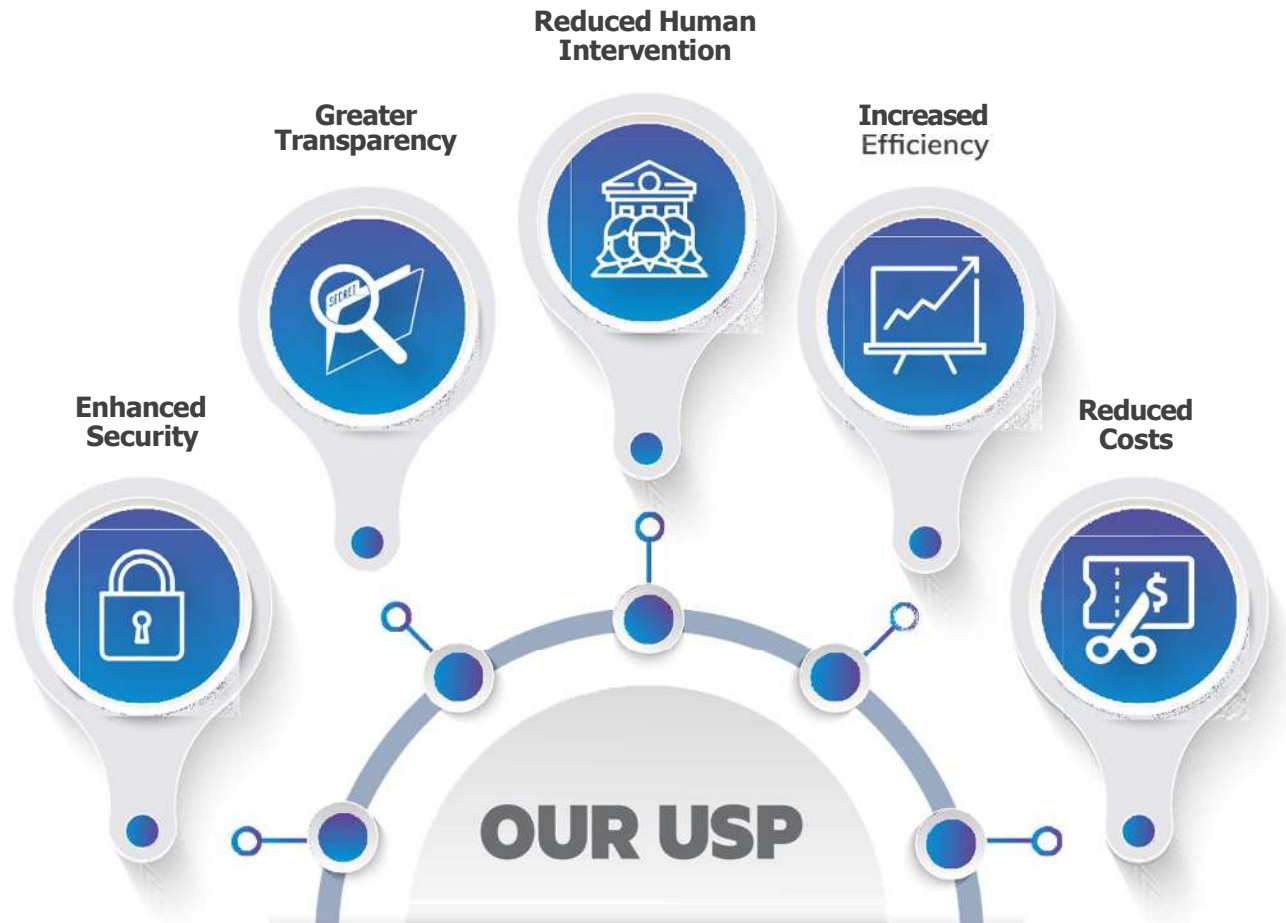


Fig 6. USPs of Relcko

6.1 Enhanced Security

Blockchain relies on encryption to validate transactions by verifying the identities of all parties involved in a transaction. This ensures that a "false" transaction cannot be added to the blockchain without the consent of all the parties involved. Moreover, the lack of single point of control present in other centralized systems makes it resistant to hacking. Therefore, the Relcko platform will hand over the real power in the hands of its users and assure that the money used in transactions would be hacking resistant.



6.2 Greater Transparency

The use of the decentralized BNB network ensures that the transaction data of investors is consistent between all parties before it's added to the blockchain. As a result, multiple parties of the Relcko platform would be able to access the same data, thereby, significantly increasing the level of transparency among the users. Therefore, compared to other conventional systems whose databases are hidden behind a firewall, investors can be assured regarding the position of the money.

6.3 Reduced Human Intervention

The P2P crypto transactions in the Relcko Real Estate platform, be it for buying or selling properties, would be coordinated using decentralized escrow services like smart contracts. Therefore, for every transaction on our BNB platform, the clearing and settlement would be automated and eliminate the possibility of human errors.

6.4 Increased Efficiency

In many cases, duplicated data is stored with multiple parties. However, when the data related to the same transaction is conflicting, this can result in the need for costly, time-consuming reconciliation of the transactions between different entities. The use of a distributed database system by Relcko substantially reduces the need for manual reconciliation, therefore allowing considerable savings.

6.5 Reduced Costs

Traditional methods of international money transfer incur relatively high transactional costs regardless of transaction size due to the need to address clearing costs by banks and financial intermediaries. Through the use of Relcko token and blockchain technology. These costs can be significantly reduced, as there is no middleman to impose fees.

7. Solution Architecture

7.1 For Buying Properties

In the process for buying real estate using the Relcko International Real Estate platform, Relcko assists the buyers at multiple levels. From the first step while entering the property details. Relcko monitors every step of buyers and offer financial and legal assistance to facilitates the buyer process using the Relcko token.

Buyers and sellers can avail the services of the Relcko platform by using the “Help to Buy” button through which they can navigate through the property sales with ease. The complete process, including the assistance provided at every level, is described below:



Fig 7.1. Process during Buying Properties



7.2 For Selling Properties

Relcko will enable real estate agents, property developers and private sellers to list their properties on the Relcko International Real Estate platform. The Relcko International Real Estate platform is being designed to integrate with existing real estate portals throughout the world. The purpose of this integration is to offer two pranged benefits to both Relcko and its partner portal. Primarily, Relcko Coin will benefit by achieving global user adoption and market recognition through its collaboration with existing portals. On the other hand, the partner portals will be able capture additional revenue opportunities from the crypto investors and establish market differentiation without affecting their existing business.

The International Real Estate platform is designed to facilitate the selling of the properties worldwide by private sellers, real estate agents and property developers through different mediums. The process involving each kind of seller is described below:

7.2.1 Private Sellers:

On the Relcko Real Estate platform, private sellers would log in through the "Seller" button. Here instructions would be provided on how to upload information about the property being sold. To avoid spam listings, a nominal fee will be charged for each listing.

Before sellers list, it's recommended they look at the existing listed properties for understanding what their listing would look like. This will enable them to list in a way that will have the highest chances of attracting the right buyer in the shortest time. If a seller requires assistance posting their property listing, assistance from Relcko would be available to them.

7.2.2 Real Estate Agents & Property Developers:

On the Relcko Real Estate platform, real estate agents and property developers would log in through the "Agent" button. Through the button, they will be taken to the 'Agent listing page' where instructions will be provided for uploading their listings on the site.

Agents and developers will be able build a professional profile on the site, containing their profile,

7.3 For Selling Property Off The Plan:

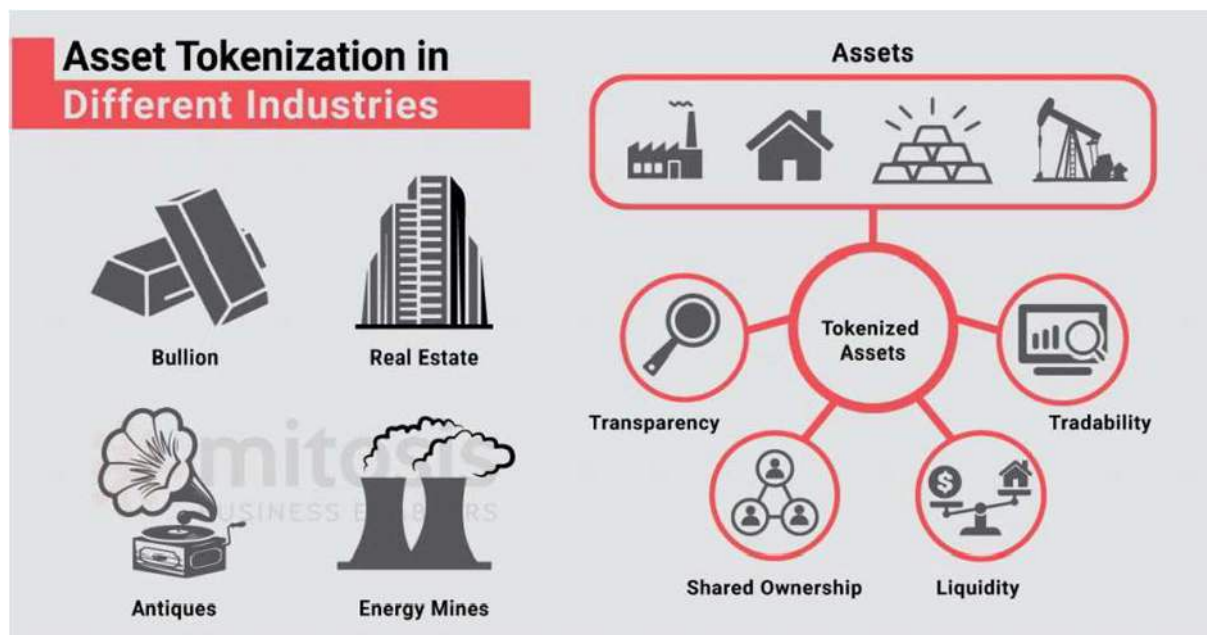
Apart from buying and selling properties, Relcko also offers property developers the facility to showcase and sell they're off the plan properties. Developers can avail our specialized lead generation services for their off the plan property sales. This facility will enable them to attract the desired amount of sales commitments by the lenders and secure the finances needed for real-estate constructions.

In spite of the varied applications of digital services, property builders still use the traditional method of 'old world advertising' using newspapers, road signages, etc. Since digital advertising of properties is still in its nascent stage, marketing through the Relcko Global Real Estate platform would give developers an edge over their competitors. Moreover, using our blockchain powered platform, developers will enjoy the added benefit of attracting Crypto investors who are normally inaccessible through the conventional advertising mediums.

8. Tokenization

Technology offers fascinating perspectives for asset management. These include tokenization, the process of creating a digital representation of non-digital assets on a blockchain. Tokenization, to broaden the potential investor base Tokenization could help democratize alternative investments by providing a broader range of investors with access to an asset, while enabling asset managers to innovate by creating alternative assets tokens, thereby expanding their product mix.

The tokenization process is not a 'one-click' affair. It involves multiple steps: deal structuring, digitization, primary distribution, post-token management, and certainly clear regulatory standards to enable secondary market trading. Investor education, as always, would be crucial in making any innovation sustainable.



Source: [Impact of Tokenized Assets in Business Environment](#)

Tokenization could address some of the inherent challenges - for both investors and asset managers - of alternative asset classes by:

Improving liquidity

- The tokens could be traded on secondary markets, improving liquidity.

Enabling faster, cheaper transactions

- Less complexity and better operational efficiency can reduce transaction and lifetime costs, enabling faster, cheaper transactions.

Offering greater transparency

- The token holder's rights, legal responsibilities and record of ownership could be embedded into tokens, offering greater transparency.

Broadening access

- Tokens would provide more investors with access to a previously unaffordable or insufficiently divisible asset class.



8. Relcko - Tokenization

8.1 Real Estate Tokenization

Real estate is the single biggest asset class that may be tokenized. Total real estate is worth around \$228 trillion today and only 7% of this is available to retail investors. However, more than 80% of people believe real estate to be a good investment. Relcko's goal is to help close this gap.

Real estate can be tokenized in different ways. Mostly, it is done by tokenizing the equity of the company that owns the real estate project by financing a new development or refinancing an already existing yield generating property.

There are many benefits with tokenization, but generally it makes the processing and management of securities much more efficient and less expensive. Transactions can increasingly occur from peer to peer without intermediaries who mainly provide value by maintaining centralized ledgers or databases guaranteeing ownership and value. With the blockchain taking over this task, these intermediaries can be removed from the process enabling investors to transact in a quicker and less expensive form.

The financial industry is seeing a very significant trend in the growth of tokenization projects and tokenization solution and services providers. Relcko is developing a Tokenization platform that will support ongoing corporate management of the real estate asset, as well as trading via the built-in bulletin board marketplace. Many different pieces of the security token puzzle are now falling into place to form a more efficient, transparent, and secure blockchain-based infrastructure for securities transfer, settlement and trading.

Real estate is the biggest single asset class where tokenization can provide value - \$228 trillion in total assets. We believe that some of the biggest benefits to real estate tokenization is the ability to reduce entry sizes by several orders of magnitude (from USD 100,000 to USD 1,000). This is made possible by the extreme automation of issuance and post issuance processes, and it will dramatically increase the group of investors able to invest in a given project. Another significant benefit is the new liquidity of real estate by making real estate assets tradeable.

8.2 Relcko Tokenization Platform

Relcko is offering new solution for real estate tokenization:

The Relcko Tokenizing Platform will have the technology, corporate structure and legal compliance aspects of tokenization. The Platform will be turnkey solution for any property owner who wants to tokenize real estate, from developers to individuals. Relcko is well positioned to become the new standard of the industry.

Relcko Tokenizing platform will be the marketplace for primary sale and secondary trading of tokenized assets. The platform allows user to trade real estate in fractions with higher liquidity and lower cost.

We bring innovation to real estate markets by implementing blockchain technology in the real estate marketplace and crowdfunding business models. Our goal is to promote blockchain and cryptocurrencies to the mass market by solving the traditional problems of investments in real estate.

We offer real estate market buyers and sellers our Platform for real estate tokenization, for exchanging tokenized real estate assets. Tokenization enables trading real estate in small fractions, and makes it accessible as a result. Sellers attract new buyers who could not afford to buy real estate before, didn't have the opportunity to invest internationally, didn't want to bear high transaction costs, or wanted to pay for real estate with cryptocurrency. Buyers are additionally motivated by the transparency and liquidity provided by the secondary market within the Platform and the secure transaction records stored on the blockchain.

Relcko makes it possible to buy and sell tokenized real estate assets in a trusted, fast and smooth manner with instantaneous transactions and low transaction costs. Any real estate owner can list his property or any fraction of it on the Platform, and anyone can become a buyer as the entry ticket is very low.

8.2 Relcko Blockchain Platform

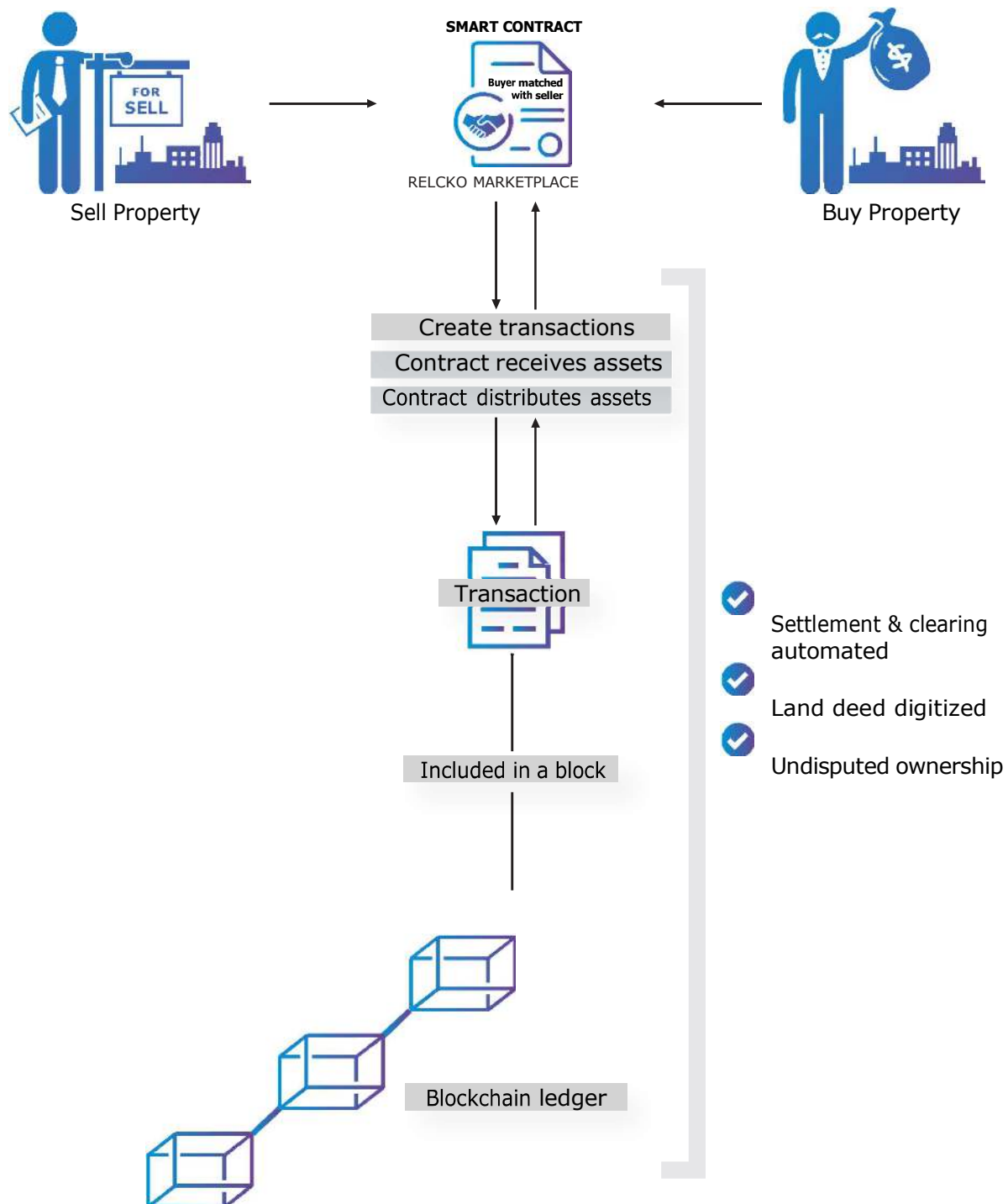


Fig 8.2. Relcko Blockchain Platform

Relcko is building a global real estate platform where real estate agents, property developers and consumers can list their properties for sale. Through the platform, our users can accept Relcko tokens as full or part payment for their properties. Apart from Relcko tokens, property owners will also get access to both fiat and cryptocurrency investors from all over the world.

The Relcko Real Estate Platform will be supported by state of the art blockchain technology that will greatly expedite the payment process. Every transaction on this platform can be made using the BEP-20 compatible Relcko tokens. Therefore, this combination of Relcko tokens and distributed ledger technology will secure and simplify the process of overseas property purchases, and drive the mass adoption of cryptocurrencies for real estate.

Unlike the traditional cross-border payments, the transactions on the Relcko Real Estate Platform will be approved and confirmed at a very fast speed. Crypto investors from all around the world will be able to purchase real estate anywhere and everywhere, without having to worry about the hindering government regulations.

Initially, the sourcing and listing of properties will begin from the Australian market. Simultaneously, Relcko will begin expanding into other property markets throughout the world including the US, Canada, Asia and Europe. The investor will be able to be purchase the properties with the Relcko Token using BEP-20 compatible mobile wallets for easy transactions.

The end goal of Relcko is to expand the global real estate platform, encompassing residential, commercial, industrial and rural investment properties throughout the world that can be purchased with the Relcko Token. All these properties will be sourced from agents, developers, brokers and owners. The property sourcing step would be followed by direct verification by Relcko team regarding the validity and pricing structure.

Over The time, The Relcko global real estate platform listing will cover all major real estate market worldwide.

Real estate in the blockchain era.

Relcko is a simple, modern and intuitive way to invest in real estate.

The Relcko project aims to allow individuals to invest in real estate, regardless of the amount invested.

The democratization and expansion of the Relo cryptocurrency contribute to the company's growth, the properties it owns and thus the funds reinjected into the ecosystem.

The First NFT Avatars Designed Specifically for Real Estate and Metaverse



9. Why should you invest in RELCKO

Relcko use of decentralized blockchain technology will eliminate a central third party from holding transaction record, instead multiple nodes on various computers would hold complete ledger of all transaction

As a result the global real estate platform of relcko will benefit from the various features associated with blockchain technology



9.1 Enhanced Security

Blockchain relies on encryption to validate transactions by verifying the identities of all parties involved in a transaction. This ensures that a "false" transaction cannot be added to the blockchain without the consent of all the parties involved. Moreover, the lack of single point of control present in other centralized systems makes it resistant to hacking. Therefore, the Relcko platform will deliver the real power into the hands of its users and assure that the money used in transactions would be hacking-resistant.



9.2 Greater Transparency

The use of the decentralized BNB network ensures that the transaction data of investors is consistent between all parties before it's added to the blockchain. As a result, multiple parties of the Relcko platform would be able to access the same data, thereby, significantly increasing the level of transparency among the users. Therefore, compared to other conventional systems whose databases are hidden behind a firewall, investors can be assured regarding the position of the money.

9.3 Reduced Human Intervention

The P2P crypto transactions in the Relcko Real Estate platform, be it for buying or selling properties, would be coordinated using decentralized escrow services like smart contracts. Therefore, for every transaction on our BNB platform, the clearing and settlement would be automated, thus eliminating the possibility of human errors.

9.4 increased Efficiency

In many cases, duplicated data is stored with multiple parties. However, when the data related to the same transaction is conflicting, this can result in the need for costly, time-consuming reconciliation of the transactions between different entities. The use of a distributed database system by Relcko substantially reduces the need for manual reconciliation, therefore allowing considerable savings.

9.5 Reduced Costs

Traditional methods of international money transfer incur relatively high transactional costs regardless of transaction size, due to the need to address clearing costs by banks and financial intermediaries. Through the use of Relcko tokens and blockchain technology, these costs can be significantly reduced, as there is no middleman to impose fees.

9.6 Improved Scalability

The primary need of any mainstream transaction network is its ability to scale. Currently, BNB can handle about 15-20 transactions per second. The original developers of BNB are on the way to release 'BNB 2.0', which will demonstrate enhanced scalability features through 'Layer 1' and 'Layer 2' solutions. The developers of Relcko would keep themselves updated with the scalability solutions of BNB and implement similar features in our real-estate platform so that investors can enjoy a higher rate of global transactions.

9.6 Benefits Created by Relcko

BNB supported Relcko tokens are introduced in order to streamline overseas property transactions and overcome the challenges observed in cross-border remittances. Investors will benefit by the elimination of the complicated banking process and excessive fees involved with international property transactions.

The use of distributed ledger technology by Relcko would result in fast approval and confirmations of the transactions and enhanced security through multiple verifications by infinite BNB nodes. Moreover, the use of blockchain technology would enable investors to transact Relcko Tokens to anywhere in the world at no cost and in a matter of seconds



10. Tokenomics

10.1 Relcko Token Details

Relcko token is a smart contract based on the BEP-20 BNB Token technology

- Relcko token decimals: 18
- Relcko token symbol: RLKO
- Relcko token **Contract** address: 0x8968567Ad8763f919D6ff8Dd34e1Cc3a94fd8F28

10.2.1 Relcko INR Token

Relcko will be developing a new token that is stable coin pegged to the INR Indian Rupees, the token symbol INRDU This token will be developed for the use for the payments of deposits for properties so as to avoid any volatility which may occur with other cryptocurrency or global exchange rates

- Relcko INRS token decimals:2
- Relcko INRS token symbol: INRDU
- Relcko INRS token **Contract** address: to be created

10.2.3 Relcko Hncrow Wallet

Relcko has been developing Hncrow Wallet portal developed for use in property sale where a deposit is paid in cryptocurrency and needs to have this transaction recorded. The Relcko Hncrow wallet both the buyer and seller can view all information with both the buyers and seller solicitor's being able to upload information into the Hncrow wallet for the transaction with seller solicitor being able release the funds at settlement to their client

10.3 Relcko Transactor

Relcko Transactor can help you with the biggest investment of your life, property

- Invite & track all parties to collaborate
- Don't miss out on important issues
- Choose trusted conveyancers & inspectors
- Successfully settle on-time



Buyer/Seller

Relcko Transactor is simple and easy to use, with just one-click, you can check in on the biggest investment of your life.



Real Estate Agent

Stay in the loop and track both the Buyers and Sellers conveyancing progress so you can save deals from crashing.



Solicitor/ Conveyancer

Relcko Transactor saves your firm time & money by allowing your team to instantly communicate to everyone in the transaction process.



Property Developer

Track and manage projects and conveyancing from off the plan to settlement. Allocate stock/ lots to agents and channel sellers



Mortgage Broker

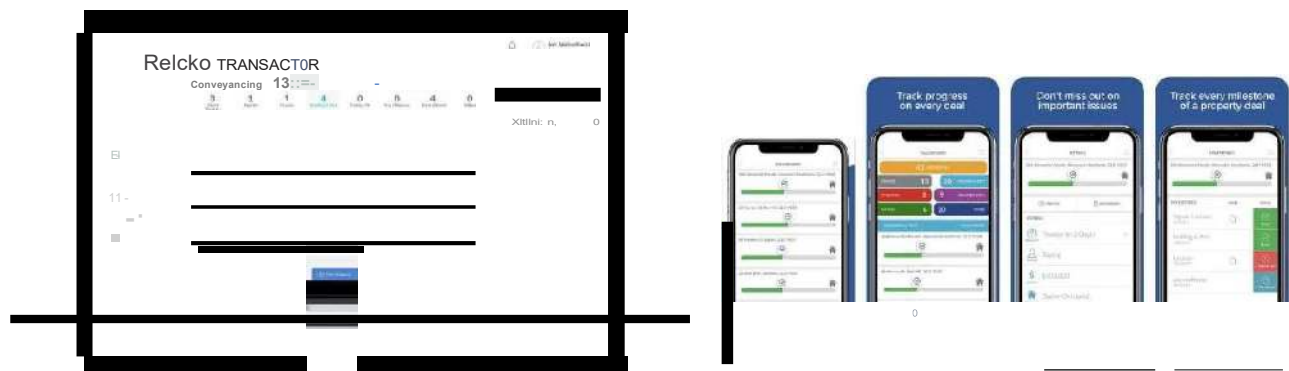
An easy-to-use platform allowing mortgage brokers to update their buyers and property investors on the progress of their home loan.



Building & Pest

Instantly update your clients by uploading reports so they can track and manage in Realtime. Track & manage all your jobs in real time.

Relcko TRANSACTOR



11. Relcko Roadmap

The project timeline is intended as an outline for how Relcko intends to continue developing and expanding.



Relcko

TRANSACTOR

DepositMate

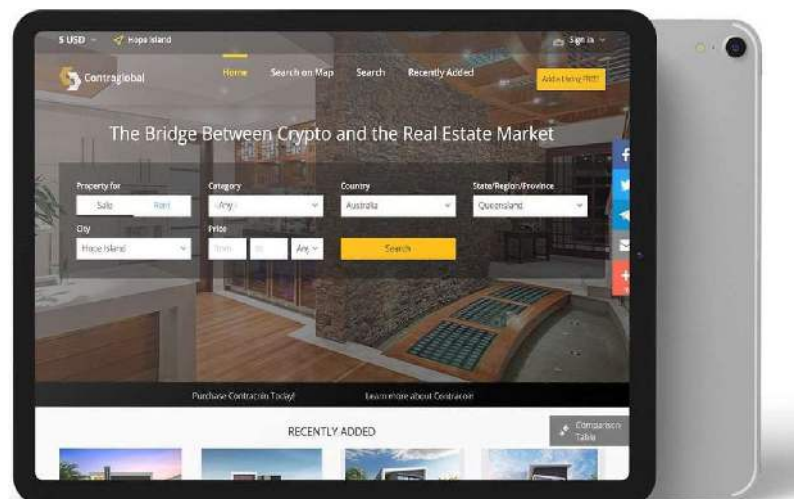
Contraglobal

Global Real Estate Platform Roadmap

Global Real Estate Platform

Relcko has developed a Global Real Estate platform where agents, property developers and sellers can list their properties accepting Relcko RLKO Tokens for up to 100% of selling price.

INVESTMENTS



13. Partners

Coming Next Update

Relcko will be Listed on:-



14. References

1. "8 things to know about global real estate value - Savills"

2. "Real Estate Market Size Worth \$4,263.7 Billion By 2025- Grand View Research" March 2018
<https://www.grandviewresearch.com/press-release/global-real-estate-market>
3. "68% of the world population projected to live in urban areas by 2050, says UN- United Nations"-May 16, 2018
<https://www.un.org/development/desa/en/news/population/2018-revision-of-world-urbanization-prospects.html>
4. "5 Reasons Why Real Estate Is a Great Investment- Entrepreneur India" November 16, 2017
<https://www.entrepreneur.com/article/304860>
5. "Real Estate Market Size- MSCI" June 2018
<https://www.msci.com/documents/10199/6fdca931-3405-1073-e7fa-1672aa66f4c2>
6. "Emerging Trends in Real Estate: The global outlook for 2018- PWC"
<https://www.pwc.com/gx/en/industries/financial-services/assets/pwc-etre-global-outlook-2018.pdf>
7. "Chinese outbound real estate investment riding the waves- Knight Frank" October 2018
<https://content.knightfrank.com/research/1001/documents/en/chinese-outbound-real-estate-investment-october-2018-5875.pdf>
8. "The Stubbornly High Cost of Remittances- Money and Banking" Feb 19, 2018
<https://www.moneyandbanking.com/commentary/2018/2/18/the-stubbornly-high-cost-of-remittances>
9. "How long do international bank transfers take?- Fexco News" Aug 2, 2017
<https://fexco.com/fexco/news/how-long-international-bank-transfers-take/>

Meet Our Team



CEO
Satish Kumar S



Head Programmer
Svitlana Chastin



Art Lead
Adil Merito



HR
Sunil Kumar



Get in Touch

Need to speak to someone on our team about an opportunity, a question, or just to say hi? Drop us a line using the given Details below.

Relcko core values likely encompass innovation, accessibility, security, community, and sustainability in digital real estate.

@relcko
relcko.com
hello@relcko.com
+156-421-27419