Pioneer of digital transformation in real estate
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BSCLand

Glossary

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<th>Term</th>
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<tr>
<td>BSCL</td>
<td>BSCL is the leading real estate token at the moment. BSC stands for Binance Smart Chain, the smart blockchain platform on BINANCE - the world's largest cryptocurrency exchange. The letter L stands for Land, as a representative of real estate in general.</td>
</tr>
<tr>
<td>NFT</td>
<td>NFT (Non-fungible token) is a type of digital asset that uses blockchain technology (blockchain) - similar to Bitcoin - to create a unique chain of codes that represents any items and unable to be replaced. These chains of codes are commonly used to identify digital assets such as cryptographic art, digital paintings, music tracks, online games, live chat and even a digital real estate, etc.</td>
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<tr>
<td>Smart Contract</td>
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<tr>
<td>Blockchain</td>
<td>Blockchain refers to blockchain technology that allows the transmission of data securely on a basis of an extremely complex encryption system, similar to a company's accounting ledger, where money is closely monitored, and record all transactions on the peer-to-peer network. Each block contains information about its creation time and is linked to the previous block, along with a timecode and transaction data. Once the data is accepted by the network, there is no way to change it. Blockchain is designed for fraud prevention and data alteration.</td>
</tr>
<tr>
<td>Bitcoin</td>
<td>Bitcoin is a cryptocurrency, invented by Satoshi Nakamoto in the form of open source software in 2009. Bitcoin can be exchanged directly using an Internet-connected device without going through a central financial institution.</td>
</tr>
<tr>
<td>Token</td>
<td>Tokens are digital assets issued by projects, which can be used as a payment method within that project's ecosystem, performing the same functions as Coins but allow holders of these Tokens to join in the network system.</td>
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I. INTRODUCTION

1. Issuer

BSCLand is a pioneer unit in real estate digital transformation technology which brings transparency in real estate investment by Blockchain technology.

With protocols of transforming real estate into digital assets, BSCLand opens up investment opportunities in the potential real estate market and supports the digitalization of real estate in emerging markets around the world, brings profitable opportunities for all investment classes from lower - class to upper-class with just a few taps.

2. Potential, Vision and Mission

Potential

Currently, digital information transformation is becoming increasingly explosive with more and more people researching and joining this industry and real estate is no exception to that trend. At the moment, as digital real estate is still in scarcity and in doubt to many people, it will be a pioneering and high-value product.

Just like how early Bitcoin investors became billionaires, our project is at the forefront of digital real estate transformation, opening investment opportunities to a wide range of investor classes worldwide.

Vision

Become a leading enterprise in real estate about digital transformation technology. Digital transformation in real estate means streamlining the process, making it as transparent as possible and especially creating more trust for buyers, improving quality and efficiency for all operations in this industry.

Our products enable to eliminate territorial boundaries in real estate investment, popularize digital transactions and reduce issuance time, procedures and costs.

Mission

We have a mission to change the viewpoint of real estate investment, bringing the popularity of digital real estate concept. Large real estates can be divided into many
parts and make access to a lot of investors at once. Financial benefits in the real estate sector, as being mentioned previously, have been greatly achieved by the elite, through the digital application into real estate, the benefits will be evenly distributed to the retail investors.

II. REALITY OF REAL ESTATE INVESTMENT NOWADAYS

1. Problems in reality

Real estate is a field with specific characteristics, bringing high returns along with high risks. Some problems in real estate investment can be observed as follows:

Investors need to possess a large amount of money

So far, real estate investments have been made and transacted only by the wealthy elite or large institutions. Profit - obviously a huge key to decide whether to invest in real estate or not nowadays. You will never be able to invest large amount of capital in even the least attractive and potential real estate if your account is not enough 5 billion Vietnamese dong.

It is believed that at present, the flow of real estate investment capital is often not abundant for both businesses and secondary investors. Just being incautious in planning the distribution of capital for the project or construction unit cost and lack of capital will not have provisions against risks. As the source of capital has problems, the project has to be delayed, causing great loss to both businesses and investors. Therefore, if the financial plan is not clear and the resources are not strong enough, you will have a big problem when you still invest heavily.

Complicated administrative procedures

Administrative procedures are clearly essential and in real estate, it is even more necessary for transparency as it is a large and specific type of property. However, in fact, for example, there are 20 steps that must be taken to be able to win a real estate project, then there are 16 steps that need overlapping procedures to apply for seals, signatures, etc. accounting for over 75% of the work to be done with only nearly 25% of the work volume is due to businesses or individuals being completely proactive.
Therefore, the implementation of administrative procedures always has potential inadequacies and risks such as: Working time completely depends on the process of solving work of agencies and authorities; The settlement results also completely depend on the capacity and responsibility of the person directly handling the profile or the seal issuer; All consequences arising from the administrative process of a real estate contract shall be borne by the enterprise or individual investor.

Need to undergo actual assessment

Choosing the best real estate is clearly necessary as every investor wants to possess high-quality products at reasonable prices.

This is due to the fact that locations with weak infrastructure and environmental pollution, lack of utilities ... have potential to reduce the exploitation value of the project, even failure to sell products. On the contrary, if the projects are in the synchronous infrastructure planning and the good living environment tends to attract customers, it will appeal to their interests and lead to buying decision of investors.

The problem hereby is that the investors themselves or that investment organization has to personally go to the site for actual assessment, otherwise they will be vulnerable to some risks such as the actual quality is not good such as weak infrastructure and models, etc. Or during the current COVID-19 pandemic, going directly to the site is not recommended due to 5K diseases prevention regulations.

2. Solutions to the aforementioned problems

Digital transformation technology is developing strongly in many fields and real estate is no exception. The application of digital technology in real estate is flourishing in line with the growth of the market as an inevitable consequence of the law, in order to solve outstanding problems. In particular:

Popularize real estate investment

Due to the fact that real estate investment needs to have a strong financial resource, the investment objects have previously been limited to the wealthy upper class, or else the middle class will have to bear the heavy burden on bank loans for investment. The problem is how to subdivide real estate and distribute it to a variety of investors to popularize investment, making investment activities equal for everyone to join in.
**Simplify transactions**

Digital transformation technology was born as a result of a long process of risky and complicated activities caused by administrative procedures. With the advances of technology, all transactions will be done through a few taps on a computer or phone. Real estate, though a unique asset, is not an exception if it is created on a basis of digital transformation.

**Need to verify and assess through an intermediary unit**

You have no opportunity to stay in a villa in California, USA but you can immediately decide to buy a land lot in Shanghai, China as it is impossible to verify the actual quality. But if everything is digitized and the unit is inspected, you can own it with just one click.

**Problem**

The problem is how to put the above solutions into practice? Where and how to solve all the outstanding aforementioned problems? Chapter III will answer all of these questions.

**III. Project BSCLand**

1. **About BSCLand and NFT**

   Our BSCLand ecosystem allows millions of individuals around the world to securely perform their digital real estate transactions of NFTs with BSCL tokens.

   From concept to practice, we will develop a complete NFT project, including initial mezzanine designs used on token and commodity collection with thousands of NFTs of real estate created and distributed to community members globally.

   In concept, NFT stands for Non-fungible Token. NFT can be divided into 2 terms in the following concepts:

   - **Non – Fungible:** not interchangeable, indivisible, unique, not copied or replaced or deleted
   - **Token:** ownership data storage on the blockchain. It is interpreted as a cryptocurrency developed on a basis of the existing coin.
In a nutshell, NFT is interpreted as a type of digital asset that uses blockchain technology to create a unique chain of codes that represents an item which could not be replaced. These chains of codes are commonly used to identify digital versions of digital assets such as cryptographic art, paintings, music, online games, live chat, even real estate. The NFTs also represent real-world tokenized assets such as lands, collectibles, paintings, etc. These non-fungible tokens can be exchanged for each other as they have the same value like a simple exchange between paper money of the same value.

2. How does BSCLand apply NFT technology to real estate?

NFT has made waves in digital technology, however, what is more surprising that you can now buy real estate through the digital world. NFTs can be used to represent ownership of real properties or real estate. An example of this might be segmented ownership or proportional ownership. Home owners can sell a portion of their real estates to a large number of different investors by issuing this NFT tokens on a platform by their choice. Investors can own these tokens and receive income when the owner rents, sells or transfers, profits divided according to the capital value when being sold or both.

This could also allow people to buy and sell proportional ownership in rental properties, potentially in a liquid market, without the need for a middleman. This will create real estate investment opportunities for more investors and create better options for those who need to develop equity without borrowing or trading.

2.1. BSCLand uses NFT technology to digitize real estate

BSCLand is used to connect real estate NFTs with individuals or financial institutions. Large assets can be subdivided and distributed to multiple financial institutions through BSCL tokens. Users, through financial institutions, can invest in small real properties divided by BSCL tokens, each of which is 1m², equivalent to 1 NFT. BSCLand, as an intermediary, is unable to be changed by any person or organization after the assets are distributed and bound, including the BSCL token itself. Therefore, through the ledgers on the BSCLand system, it is assured that the user's investment will be closely linked with real estate NFTs to invest on the online platform safely and stably.

At the same time, BSCL can connect real estate NFTs with members. These real properties are divided (corresponding to each NFT) and assigned to each member who
has successfully traded through BSCL tokens. Transaction information related to the purchase, sale, lease or transfer of ownership of NFT assets are stored in the smart BSCLand system with high security and safety. These trading contracts could not be cancelled.

2.2. New convention for convenience in real estate transactions

We estimate every square meter of land in the digital real estate to be 1 NFT, fully identified and fully informed about that property. Any investors can invest even with only 1m² of land in the BSCLand ecosystem.

\[ 1 \text{ NFT} = 1 \text{ M}^2 \]

From the above convention, investors can freely choose their investment area by square meter by owning their own NFTs on BSCLand. For buying, selling or even renting, investors can easily and quickly transact through the transfer of ownership of NFTs as it represents real estate and shows irreplaceability.

Accordingly, a real estate area can be owned by many investors from individuals to organizations and businesses through holding NFTs.

2.3. Create a platform allowing easy and fast investment

Participants in the BSCLand ecosystem are NFT digital asset investors and can also be the same subjects in traditional real estate transactions, including: Real estate owners (landlords, project owners); individuals and organizations legally authorized to put real estate assets into the investment ecosystem to obtain profits from the investment community and exploit the system; expert block (investors acting as experts participate in consulting, investment, appraisal and training activities...); suppliers of products and support services (design, project consulting, materials, contractors, laws, finance...).

Accordingly, the BSCLand platform is an intermediary operating machine that provides investment, management, exploitation and online trading support functions for participating objects. Through the platform's optimal solutions such as business solutions and AI technology, investors will gain maximum benefits when joining in this Ecosystem.
3. Token BSCL

In order to own, buy, sell, transfer or to settle the transfer fees of NFTs of real estate on BSCLand, investors need a tool to exchange. Token BSCL was created to serve this purpose.

In the digital asset market, BSCL is the leading real estate token at the moment. BSC stands for Binance Smart Chain, the smart blockchain platform on Binance - the world's largest cryptocurrency exchange. The letter L stands for Land, as a representation of real estate in general.

So far, financial benefits in the real estate sector have been mostly reserved for the elite to benefit. Through distributed ledger technology in blockchain, these benefits will be divided equally among investors in digital transformation. The application of NFT today is still limited to blockchain technology enthusiasts.

By using BSCL tokens, real estate investors can pay the cost of creating, digitizing and listing real estate NFTs on the NFT exchange. Individuals or investment organizations can use BSCL tokens to pay for the exchange fees of real estate NFTs on the exchange.

4. BSCLand Exchange

With commercial activities, a market exchange for trading being born is inevitable. BSCLand exchange was born to serve the needs of investors to buy, sell and rent NFTs of real estate. In other words, the BSCLand exchange plays a role as intermediary platform between investors and real estate owners so that subjects can perform NFT real estate transactions on it.

Currently, the BSCLand exchange supports the BSCL token as a tool to trade real estate NFTs on it.

5. Applications of BSCLand in the real estate industry

The commercial real estate industry accounts for a significant proportion of the world's economic asset transactions. According to a report by MSCI, the size of the professional real estate investment management market has grown from $7.4 trillion in 2016 to $8.5 trillion in 2017. However, today's real estate market includes a wide variety of individuals networks with transactional interactions and ambiguity between
existing systems. Token BSCL was born as a practical solution to clarify the roles and interests of industries, in particular:

**Real estate asset encryption**

- Establish efficient processes for the basic operations of the real estate industry
- Reduce costs through automation
- Global distribution of assets
- Reach out to more diverse investor groups
- Access to secondary market opportunities
- Data accessibility to increase transparency and inform better portfolio management and investment decisions

One of the most interesting ways for BSCL Tokens to benefit real estate is through the securitization of digital real estate assets, also known as cryptography. Digital assets can represent real-world assets such as real estate, real estate funds, revenue streams, governance. Once these assets are tokenized, they can be fractional, easily accessible to many investors at the same time, thereby leveraging it to raise capital from these investors. Once encrypted, the token chains have been programmed to allow the digitization of transactions and processes around these assets in the most secure and compliant way, including managing the issuance stages, commerce and circulation. In the marketplace, the knowledge and know-how of real estate professionals will remain crucial to buyers. However, operations, debt settlement, document management and accounting will inevitably have to change.

Blockchain technology in enterprise will transform the real estate industry with the following 9 applications:

- Asset management and real estate funds
- Project Finance
- Loan and mortgage securitization
- Urban planning
- Identification of investors and tenants
- Payment and Lease
- Real-time accounting
- Real Estate Registration, Business and Transfers
- Properties building and development
III. IMPLEMENTATION OF PROJECT

1. Executive Board in BSCLand Vietnam

DEVELOPMENT TEAMS

SPECIAL LEGAL CONSULTANT

Mr. Trần Quang Huy

Intensively trained in domestic economic law, Mr. Huy has a comprehensive understanding of Vietnamese law. Legal practice certificate No. 18168/TP/LS-CCHN.

Mr. Huy specializes in Enterprise/M&A/Franchise and supports other legal areas related to the operation of the Enterprise such as land and investment.
INFORMATION OF DEVELOPMENT TEAM

Mr. Đỗ Cơ Thạch
With extensive experiences in real estate, Mr. Thach is currently the Chairman of the Board of Directors at Anhomes Real Estate, Ngan Hong Hoa Pharmaceutical Company and DMC Investment Management Company; Founder and Chairman in Vietnamese Business Network.

Mr. Do Co Thach received the logo and certificate of Brand - Exclusive and prestigious trademark in 2020.

Mr. Nguyễn Minh Hải
With more than 10 years of working in multinational corporations and experiences in software application development with financial partners, Mr. Hai used to hold the position of Procedure Machine Operator for 10 years in Dutch Lady Vietnam.

In addition, in the years when blockchain technology began to appear on the world market, Mr. Hai soon approached, conducted in-depth research and advised on technology application for digital transformation businesses such as EB Capital. JSC.

Mr. Hà Mạnh Hùng
Mr. Hung is known to the community as Mr. Connector with extensive Marketing experience in technology and digital transformation companies. Mr. Hung is the Co-Founder and CGO of 2 startups Ecomtek and Omigo.

In addition, Mr. Hung has also participated and made great contributions to well-known organizations such as Moderator Group, Growth Mastermind Cafe, Customer Data Platform.

Head of Consultant Infusionsoft CRM Automation which is now called Keap
2. Roadmap

3. Aggregate supply

Digital assets are becoming scarcer and more valuable. In particular, BSCL token is a digital asset possessing the most modern technology, leading in the revolution of real estate digital transformation.

BSCL tokens are exchanged easily into USDT for trading.

3.1. Aggregate supply

Aggregate supply of BSCL token now is:

356,528,538 BSCL

Note: This amount cannot be changed, added or subtracted by any individual or organization due to the nature of Smart Contracts.

3.2. Distribution

- Community Distribution: 62% equivalent to 221,047,694 BSCL
62% of the aggregate supply is used for community building purposes. The community fund was established based on the number of members to ensure the balance between supply and demand in the market.

- **Reserve capital:** 25% equivalent to **89,132,135 BSCL**

  25% of aggregate supply is put into reserve capital for the reserve and development of BSCLand project.

- **Founding and Building Team:** 9% equivalent to **32,087,568 BSCL**

  9% of the aggregate supply of BSCL is distributed to Team of Developers and Founders, along with building the BSCLand ecosystem in the future.

- **Consultant:** 3% equivalent to **10,695,856 BSCL**

  We spend 3% on the Consultant with close supervision, to ensure the stable and safe development of the BSCLand ecosystem.

- **“Bounty Hunter” campaign:** 1% equivalent to **3,565,285 BSCL**

  A community campaign was built to spread the vision and mission of BSCLand, as well as a place to gain profits for those interested in the BSCLand project in particular and blockchain technology in general, which is called "Bounty Hunter". 1% of the aggregate supply is equivalent to 3,565,285 BSCL tokens will be distributed to this campaign.