



A NEW ERA IN REAL ESTATE

Merging Decentralized Finance and Real World Assets to Create a Tokenized Future

INTRODUCTION.

Welcome to PADZ, the pioneering platform at the intersection of real estate and cryptocurrency, powered by cutting-edge tokenization. At PADZ, we're on a mission to merge the realms of Decentralized Finance (DeFi) with tangible real-world assets, revolutionizing investment opportunities globally. Our innovative approach unlocks a new era of financial possibilities, bridging traditional real estate with the dynamic world of cryptocurrency for investors worldwide.



ABOUT US.

At PADZ, we are a team of visionaries driven by a passion for innovation. With diverse expertise spanning finance, technology, and real estate, we have come together with a shared goal: to redefine the investment landscape through tokenization. Our commitment lies in merging the traditional with the cutting-edge, harnessing the power of blockchain to democratize access to real estate investments and unlock new avenues of financial opportunity.



PROBLEMS.

Tokenization addresses the challenges of traditional real estate investment by increasing liquidity, accessibility, globalization, and transparency through fractional ownership and blockchain technology.

Liquidity

Tokenization enhances real estate liquidity by enabling fractional ownership, simplifying the buying and selling process of property portions, thus addressing the illiquidity issue of traditional real estate investments.

Globalization

Tokenization simplifies cross-border real estate investment by digitizing assets as tokens on blockchain platforms, overcoming regulatory, currency, and legal barriers to enable seamless transactions and global market access for investors.

Accessibility

Tokenization democratizes real estate investment by lowering entry barriers, enabling individuals to invest in fractional ownership of properties and expanding opportunities to a wider investor base beyond wealthy individuals or institutions.

Security

Tokenization minimizes intermediaries and paperwork, leveraging secure blockchain ledgers to streamline real estate transactions, enhance transparency, and boost investor trust and security.



SOLUTIONS.

These solutions outline how tokenization addresses the key challenges in real estate investment and presents four solutions aimed at enhancing liquidity, increasing accessibility, enabling cross-border transactions, and transparency and security.

Fractional Ownership:

Tokenization allows investors to purchase smaller portions of real estate assets, increasing liquidity by enabling easier buying and selling of property shares.

Secondary Markets:

By tokenizing real estate assets, investors gain access to secondary markets where they can trade their tokens, further enhancing liquidity in the market.

Lower Investment Thresholds:

Tokenization democratizes real estate investment by reducing entry barriers, enabling individuals to invest in property with lower capital requirements.

Global Market Access:

Through tokenization, investors can access real estate opportunities globally, transcending geographical limitations and expanding investment options.

Borderless Investing:

Tokenization eliminates regulatory and currency barriers, enabling investors to participate in cross-border real estate transactions without the complexities associated with traditional methods.

Instant Settlement:

Blockchain technology facilitates instant settlement of transactions, minimizing delays and simplifying cross-border investment processes.

Immutable Ledger:

Transactions recorded on blockchain ledgers are immutable and transparent, reducing the risk of fraud and enhancing investor confidence in the integrity of the investment process.

Smart Contracts:

Smart contracts automate and enforce transaction terms, enhancing transparency and security by eliminating the need for intermediaries and ensuring trustless execution of agreements.

FUNDING.

INITIAL COIN OFFERING

Complete

PADZ successfully executed an Initial Coin Offering (ICO) as a strategic fundraising method which generated crucial initial funds essential for project development, including research, marketing, and operational expenses.

SEED ROUND

Active

Seed round investment funds will be used for:

- Token Liquidity
- Marketing
- Property Acquisition and Tokenization Development

SERIES A - C+

TBD

Series A - C+ funding will fuel the next phase of growth and expansion. These funding rounds will be instrumental in scaling operations, driving market penetration, and solidifying our position as an industry leader.

INCENTIVES.

PADZ ECOSYSTEM

TOKEN

Holders receive a 2% dividend paid on every buy & sell transaction of the PADZ token.

The PADZ Ecosystem receives a 3% dividend to fund marketing, development and property acquisition.



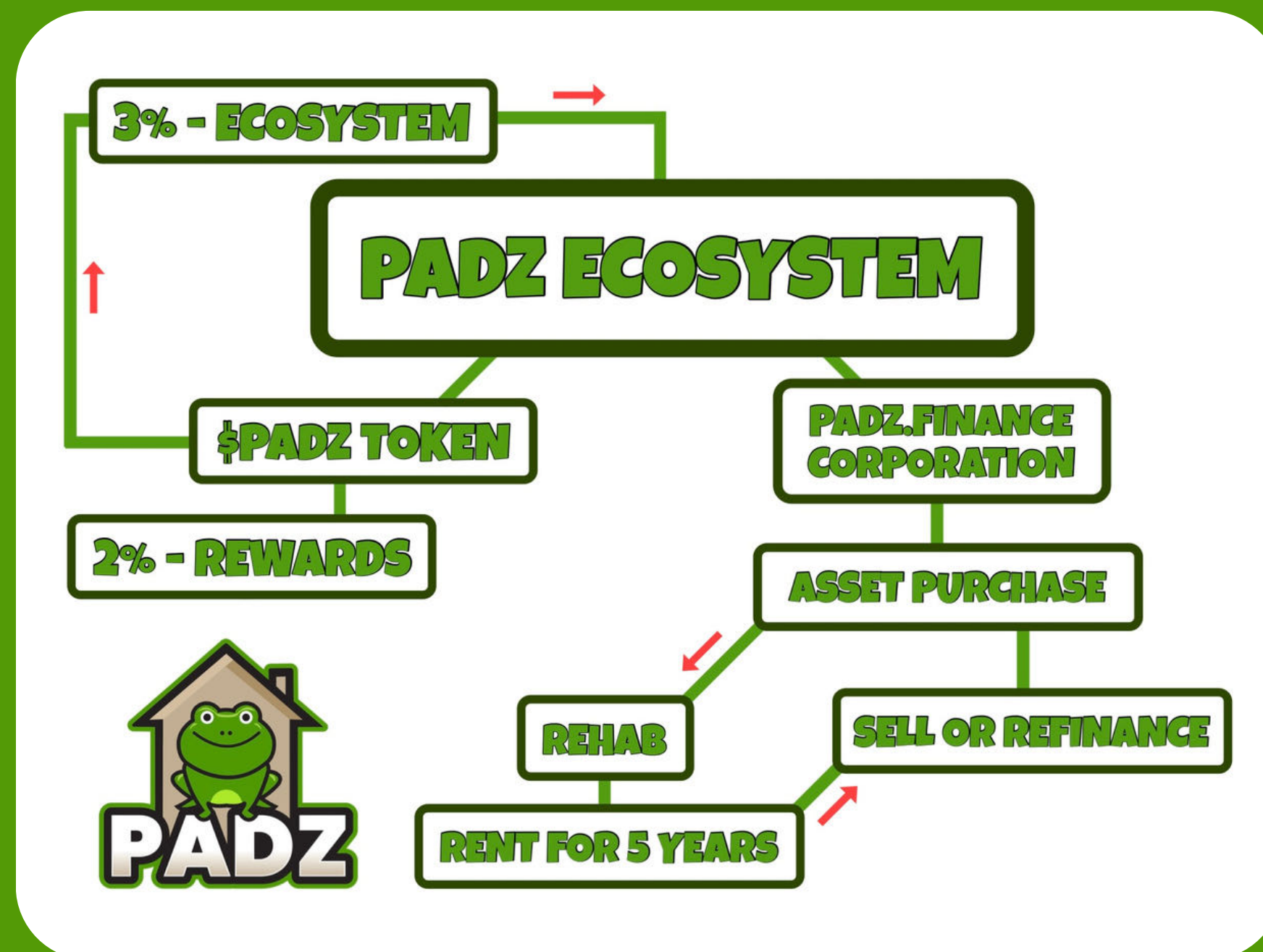
REAL ESTATE

All acquired properties will undergo thorough cleaning and leasing to qualified tenants who will pay a monthly rent in exchange for living there, with resulting profits reinvested back into the ecosystem.



ECOSYSTEM.

The PADZ ecosystem operates on a self-sustaining model with two integral divisions. The \$PADZ token division, supported by a 5% tax, allocates 2% to token holders and 3% to the ecosystem, funding vital areas such as marketing, development, and property acquisitions. Simultaneously, the property acquisition division purchases, enhances, and rents out homes to generate positive cash flow, with proceeds funnelling back into ecosystem initiatives. This symbiotic relationship ensures continuous growth, incentivizes community engagement, and positions PADZ for long-term success.



CASE STUDY.

In 2019, a Colorado hotel faced the challenge of limited liquidity and restricted investment opportunities. Through tokenization, the hotel transformed its ownership structure, allowing investors to purchase fractional shares. This innovative solution increased liquidity, democratized access to investment, and unlocked new avenues of growth for the hotel.



TARGET MARKET.

Canada presents a promising target due to its stable real estate market, strong legal framework, and growing interest in cryptocurrency and blockchain technology, offering ample opportunities for tokenization innovation.



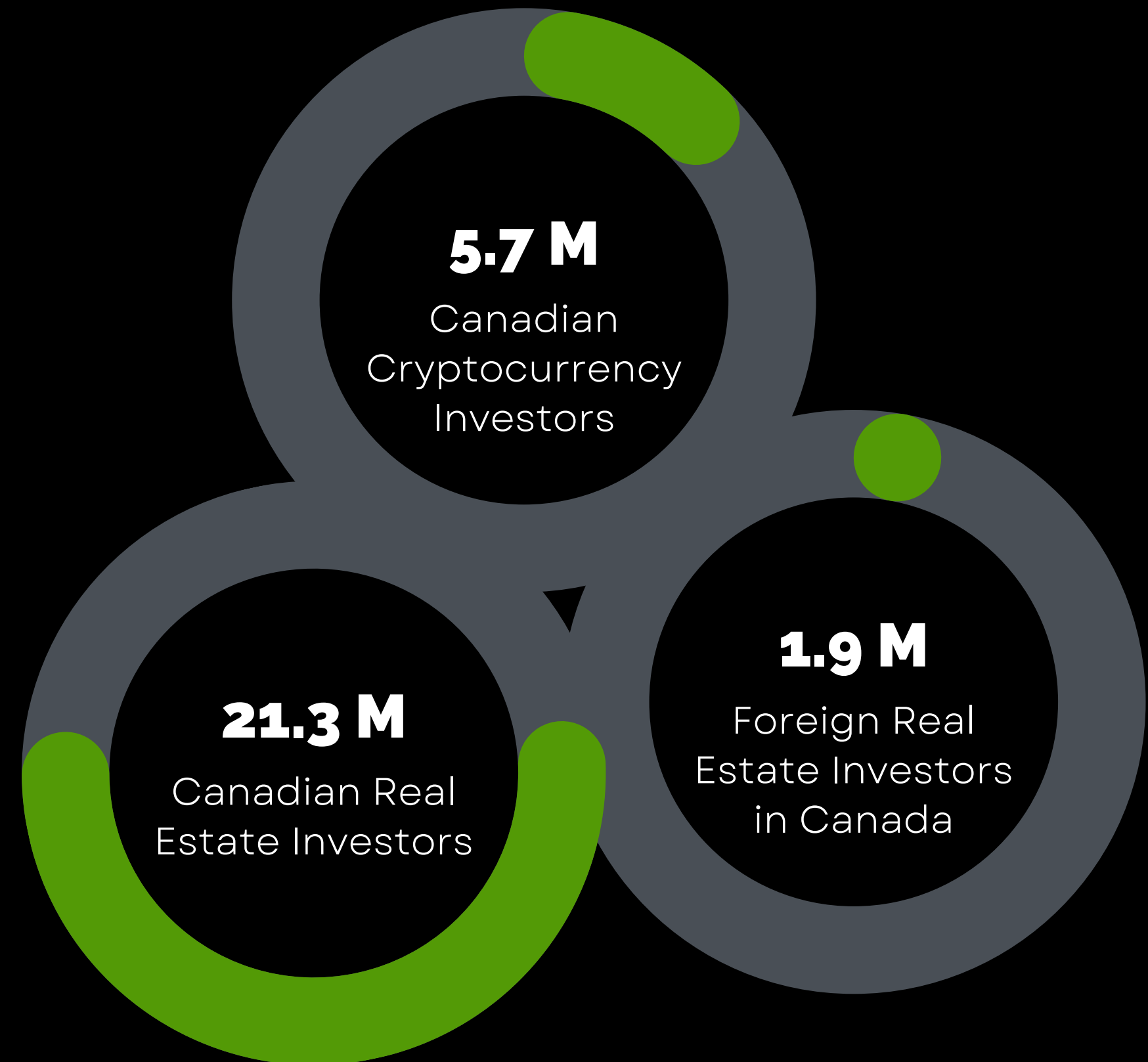
Canada

In recent years, the Canadian real estate market has seen notable interest from international investors seeking stable returns and portfolio diversification. Tokenization could further amplify this trend by offering fractional ownership opportunities in prime Canadian properties, thereby attracting a broader pool of investors, both domestically and internationally.

Furthermore, Canada's progressive stance on cryptocurrency regulation and its vibrant blockchain ecosystem provide a fertile ground for the adoption of tokenization solutions. Initiatives like the Toronto Blockchain Week and the Blockchain Research Institute showcase Canada's commitment to fostering blockchain innovation, positioning the country as a leader in the global digital asset landscape.

MARKET SIZE.

By analyzing these metrics, investors and stakeholders can gain a comprehensive understanding of the market size, dynamics, and potential opportunities for tokenization within the real estate industry.



OUTLOOK.

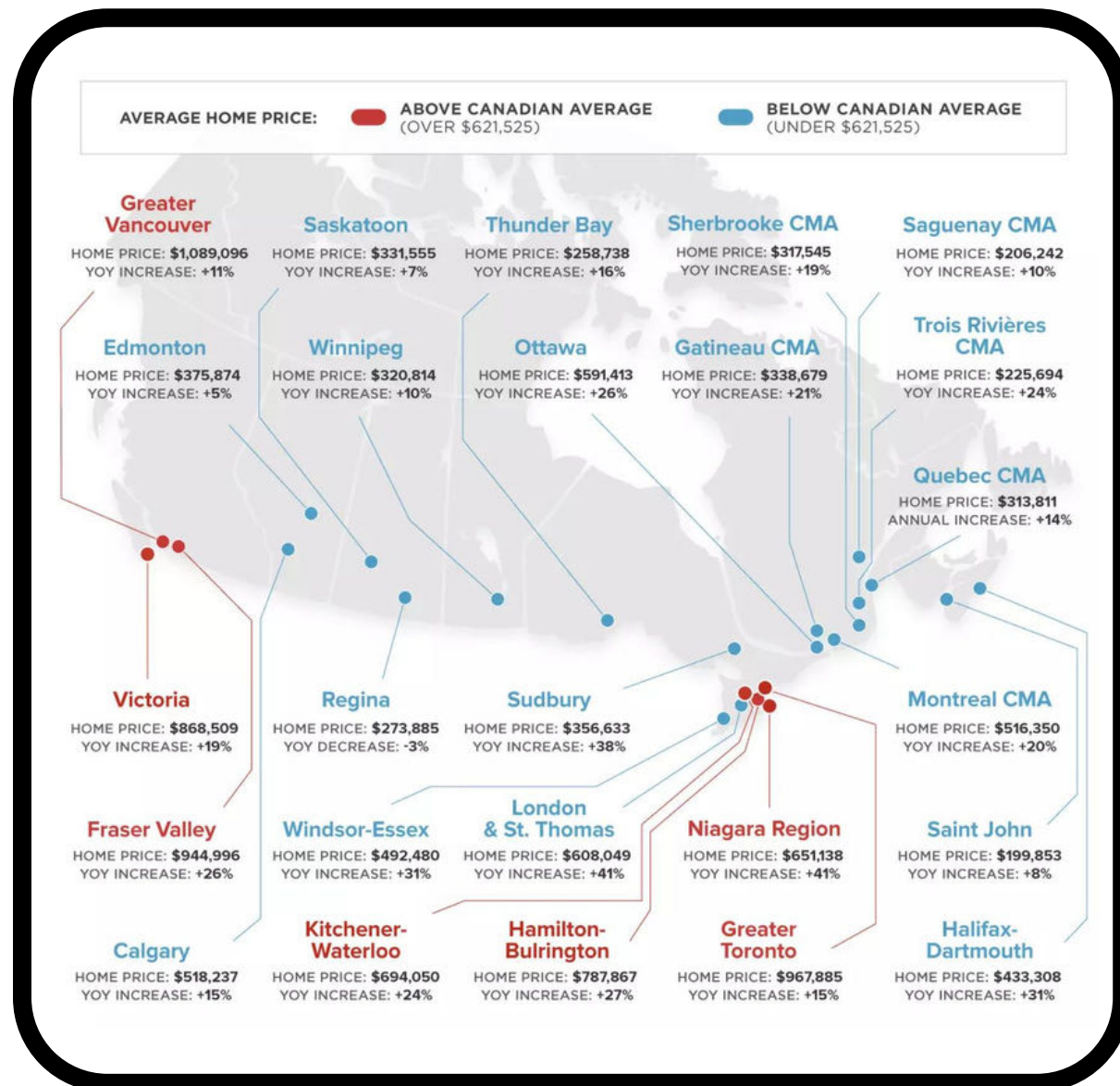


Table 1 Low stocks of more-affordable units

Share (%) of units with rent below 30% of income for first income quintile²

Selected CMAs	2022	2023
Vancouver	1.0	**
Edmonton	13.0	12.7
Calgary	5.0	3.1
Toronto	**	**
Ottawa	**	**
Montréal	23.0	18.1

**Data suppressed
Sources: CMHC, Statistics Canada Census

Table 2 The most affordable units are also the least available

Vacancy rate (%), for first rent quartile (Q1) and total³, 2-bedroom apartments

Selected CMAs	2022		2023	
	Q1	Total	Q1	Total
Vancouver	0.4	1.0	0.7	1.1
Edmonton	5.8	3.5	3.0	1.9
Calgary	1.7	2.5	0.8	1.3
Toronto	0.6	1.3	0.9	1.2
Ottawa	1.9	2.4	2.4	2.3
Montréal	**	2.1	**	1.7

**Data suppressed
Source: CMHC

PURPOSE-BUILT RENTAL MARKET

Vacancy Rate
1.5%

Average Two-Bedroom Rent
\$1,359
UP by 8.0%

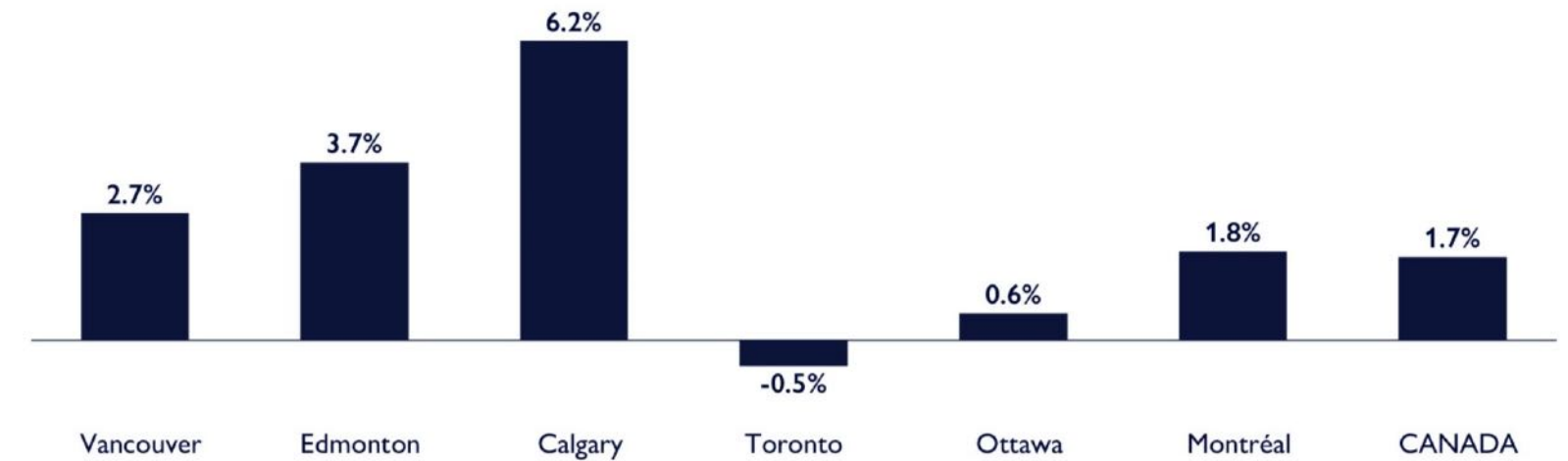
CONDOMINIUM APARTMENT MARKET

Vacancy Rate
0.9%

Average Two-Bedroom Rent
\$2,049

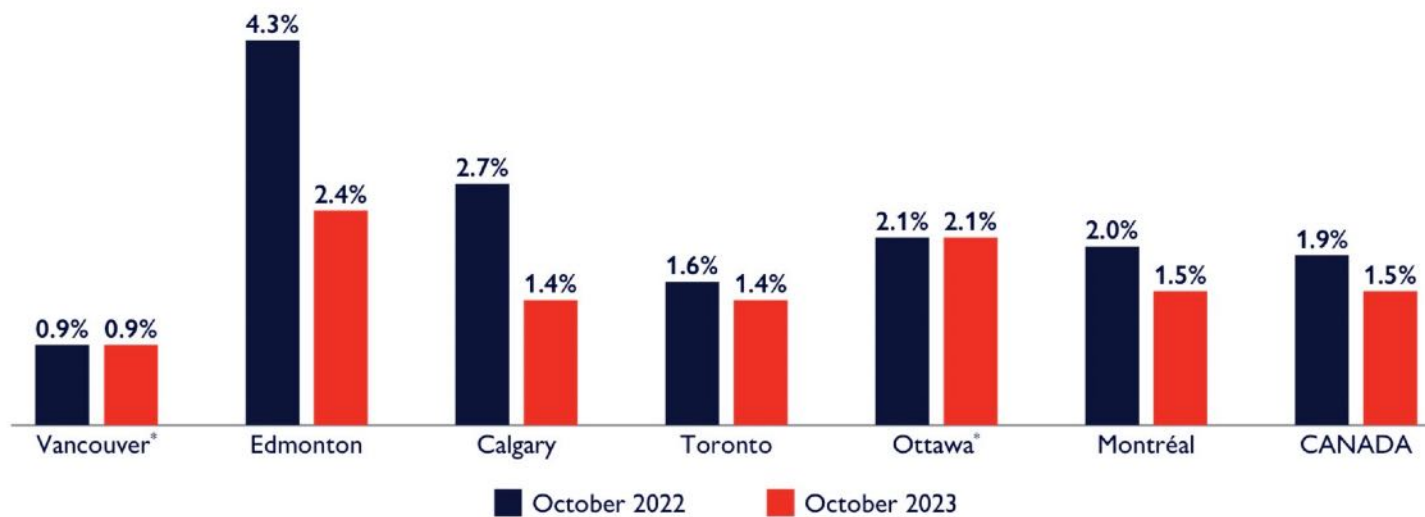
INSIGHT.

Figure 2 Supply grew in most markets, but not enough to prevent tightening



Change in the survey universe of privately initiated purpose-built rental apartment universe between October 2022 and October 2023.
 Note: Revisions to the Rental Market Survey (RMS) universe may lead to the removal of some dwellings and impact the overall change in the universe. See the Methodological Appendix at page 119 for more details.
 Source: CMHC

Figure 1 Vacancy rates (%) declined in most of Canada's larger rental markets



*Change in 2023 vacancy rate is not statistically significant. This means that the change from 2022 to 2023 isn't statistically different than zero (0).
 "CANADA" includes all centres with at least 10,000 inhabitants.
 Source: CMHC; Vacancy rate for privately initiated purpose-built rental apartments (3+ units)

Figure 3 Rent growth surged across the country for 2-bedroom purpose-built apartments, including Vancouver and Toronto



"CANADA" includes all centres with at least 10,000 inhabitants.
 Source: CMHC; Rent growth in 2023 measured for 2-bedroom units in privately initiated apartment structures of three or more units common to both the 2022 and 2023 surveys

OPPORTUNITY.

Our real estate investment case studies demonstrate a compelling opportunity for investors to capitalize on the dual benefits of positive cash flow and property appreciation in today's market.

Calgary AB



Purchase Price: \$199,900
Down Payment: \$40,000
Closing & Reno: \$3,000
Expenses: \$1,607/mo
5 Year FMV: \$275,000

Gross Income: \$2,000/mo
Net Income: \$393/mo

Projected 5 Year Profit:
\$23,580 income + \$72,000 appreciation

Airdrie AB



Purchase Price: \$320,000
Down Payment: \$64,000
Closing & Reno: \$3,000
Expenses: \$2,152/mo
5 Year FMV: \$375,000

Gross Income: \$2,500/mo
Net Income: \$348/mo

Projected 5 Year Profit:
\$20,880 income + \$52,000 appreciation

EXPANSION.

UNITED STATES

Several cities in the United States, such as Miami and New York, have shown a growing interest in cryptocurrency adoption. Miami, for instance, has been actively promoting itself as a crypto-friendly city, with discussions around accepting cryptocurrency for property transactions. Additionally, blockchain-based platforms for tokenized property titles have been emerging in the U.S. real estate market.

UNITED ARAB EMIRATES

Dubai, a city in the UAE, has been at the forefront of embracing blockchain technology in various sectors, including real estate. The Dubai Land Department has been exploring blockchain for property transactions, and there have been initiatives to tokenize real estate assets in the region. The UAE's progressive approach to technology and innovation makes it a potential hub for cryptocurrency-related real estate investments.

SWITZERLAND

Switzerland is known for its favorable regulatory environment for cryptocurrencies and blockchain technology. Cities like Zug, often referred to as "Crypto Valley," have attracted numerous blockchain startups and initiatives. While the focus has primarily been on fintech and blockchain companies, the country's supportive stance toward digital assets could pave the way for innovations in tokenized property titles and real estate investments.

COMPETITOR APPROACH.



PROPCHAIN
Focus: Traditional real estate platform
Target: Buyers, sellers and Agents
Services: Listings, Agent Profiles, Information
Value: Connect stakeholders
Disruption: Traditional market with digital tools
Reach: Region-specific

Market Cap: \$49 M

PROPY
Focus: Blockchain technology
Target: Users
Services: Property records
Value: Secure and transparent transactions
Disruption: Introduces blockchain for transactions
Reach: Global

Market Cap: \$273 M

PADZ
Focus: Tokenization of real estate
Target: Investors
Services: Fractional ownership
Value: Accessibility, Liquidity
Disruption: Democratizes investing
Reach: Global

Market Cap: N/A

BUSINESS MODEL.

Leveraging blockchain technology to digitize real estate assets, democratize access to investment opportunities, and create new revenue streams through dividends, investor access, and value-added services.



Dividends

Holder receive a 2% dividend on every transaction, rewarding them for their participation within the ecosystem.

Cash Flow

Holder benefit from cash flow generated by rental properties.

Appreciation

Holder enjoy the appreciation in property value as the underlying real estate assets increase over time.



INVESTOR EXIT STRATEGY.

Token Appreciation

Investors will benefit from the appreciation of the PADZ token as demand grows, driven by adoption, utility, and scarcity.

Dividend Payments

Our unique model distributes a 2% dividend to token holders, providing a steady stream of income based on the company's performance and trading volume.

Property Financing

Investors participating in property financing will receive returns through interest payments or preferred equity investments in real estate assets.

Property Tokenization

Investors may have the opportunity to invest in tokenized real estate assets, allowing for fractional ownership and liquidity through secondary markets.

Property Acquisition

In addition to the PADZ token, we're strategically exploring opportunities for real estate acquisition. Investors can profit from rental income, property appreciation, and development projects.

Equity Stake

Investors may hold equity stakes in PADZ LLC, allowing them to benefit from the overall growth and success of our business ventures, including both cryptocurrency and real estate initiatives.

Sale of Real Estate Assets

Investors can profit from the sale of real estate assets owned by PADZ.



PADZ GIVES.

Committed to making a positive impact beyond the world of real estate and cryptocurrency, PADZ takes pride in giving back to communities through meaningful charity work.



OUR TEAM.

Get to know the passionate individuals who bring our vision to life. Our team is comprised of diverse talents, each contributing unique perspectives, skills, and experiences.



Caleb Reich
Chief Executive Officer



Scotty
Chief Financial Officer



Dijon
Advisor



Cookie
Advisor



Steve
Advisor



GET IN TOUCH.

Thank you for considering PADZ!

Should you have any inquiries, please feel free to reach out to us or join our community. We look forward to connecting with you.

Website www.PADZ.finance

Email info@padz.finance

Telegram t.me/padzfinance

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THANK YOU.

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