



ECOREAL

GLOBAL INVESTMENT TOKEN

Revolutionizing REAL ESTATE



Global Investments with Crypto





Abstract

Global Real Estate is to attract private investors and other funders who are interested in financing sustainable development and land rehabilitation. The market is not as accessible to investors who can afford it as it should in the age of decentralization and digitalization. As capital markets are becoming global markets, real estate markets are no exception despite the difficulties posed by venturing overseas no investor can overlook the potential international investment holds out. This urges the need for a new decentralized solution to capitalize on this potential.

Ecoreal's objective is to introduce cryptocurrencies into this overly regulated and slow market to facilitate investments and transactions on a global scale. We plan on achieving this through the utilization of the core principles of the blockchain: fairness, accessibility, transparency and trust while applying them to an already existing, fully operational, with an annual income and a substantial annual profit. This will allow us to operate in our clients' best interest, essentially guaranteeing them an entry into domestic markets that are traditionally restricted to foreign crypto investments while enabling them to contribute to the sustainable development of local communities.

Ecoreal's next generation investment platform will revolutionize and democratize investment and property development globally by facilitating investors to capitalize on their cryptocurrency and invest in tangible, high sustainable ROI. Our aim is to give crypto holders direct access to opportunities in domestic and international markets where they can utilize their crypto funds in a secure, efficient and cost-effective way.

This provides a seamless, quick, and low-cost way to own real estate revenue streams for investors without any of the regulatory burdens associated with it. It streamlines real estate investment by offering a venue for the capitalization of cryptocurrencies and their conversion in actual, physical property. This model facilitates entry of investors into the market by offering them a chance to utilize their vast cryptocurrency wealth.

Challenges

Existing investment models have immense barriers to entry. These are, in part, caused by the lack of standardized models on the regulatory and financial side which make cryptocurrency investing in real estate unfeasible for most investors. Currently there are three main problems in the market:

- Traditional real estate investment processes (including traditional Real Estate Investment Trusts or REITs) are inefficient, slow, and expensive, while denying investors direct control of their funds.
- Real estate investing regulations are prohibitive and limit the potential pool of investors.
- Investment size restrictions price out most interested investors.

One of the biggest differentiators between real estate and other major asset classes is liquidity. Compared to exchange-traded securities, real estate markets are not as organized or efficient as other markets, which results in slow transaction times and less efficient price discovery mechanisms. The result is substantial capital trapped in less



liquid investments, often concentrated in certain geographic areas devoid of domestic investment opportunities.

While many investors with excess liquidity would welcome the opportunity to invest in real estate with crypto currency.

There are elements of this investment process that will likely require the assistance of specialists and third-party professionals to close such transactions. The investor needs a complete and easily understood picture of rules, regulations, and requirements governing investment. In some countries, the investment code is simply a guideline and the investor must research and examine other legislation, including the tax code, labour laws, property laws, and rulings and judgments from relevant authorities.

Traditional vs. Crypto

The question, however, will be how these sources of capital choose to invest. While the traditional real estate market is offering a blind pool, investors can choose to invest in the more liquid open-ended market, where some managers are working to create service offerings built around the architecture of blockchain and cryptocurrencies to allow for easy wealth transfer. The traditional real estate market channels offer a certain degree of stability, but they are slow, expensive and cumbersome. With so much crypto capital waiting to be invested in the real estate market, it is becoming clear that investors need a safe, quick and functional alternative to allow for greater diversification across their investment exposure.

As the number of international investors interested in real estate investment by crypto currency is expected to increase. Investors are increasingly turning to digital currency to hedge against the weakening EUR and USD, helping the cryptocurrency rally to beat every major currency, stock index and commodity contract since 2016.

Solution

By leveraging our industry expertise, the power of blockchain and the potential of the seamless integration of cryptocurrency markets, Ecoreal provides a safe, transparent and secure venue for cryptocurrency holders to diversify their investment opportunities and capitalize on their wealth.

Market Potential

Sustainable real estate investment and development is attracting investors.

Our Goal

Ecoreal brings a revolutionary way for people to get access to investment opportunities using blockchain technology to allow for the fast, efficient and secure transfer of funds. By combining the potential with the borderless transaction capabilities of cryptocurrencies we want to build an authentic and genuine investment experience that caters to the modern lifestyle.



ECOREAL investors benefit

All of the net revenue of the real estate assets (after costs, expenses, management and taxes) will be distributed to the ECOREAL Token holder each year.

Use of Funds

Funds collected will be invested into the acquisition of the identified real estate assets which are under exclusivity contracts.

ECOREAL Token Parameters and Distribution

Token:	Global Investment Token
Name:	Ecoreal Estate Token
ECOREAL TOKEN issued:	1,000,000,000 ECOREAL
Token shortcut:	ECOREAL
Project Protocol:	ERC20

No Mining

ECOREAL Tokens are not mineable. As built on the ERC20 standard, they will represent a fractional ownership in the investment through the token in all assets that the ECOREAL Token is representing.

Blockchain overview and benefits

The main benefits of the adoption of Bitcoin payments in the traditional real estate investment market are:

Speed processing. In many countries, investment in real estate development can take more than a month. Where the purchase involves KYC and traditional loan application, this period can extend to several months. These timelines exclude the buyer's search for an asset on the market.

It takes extended periods to finalize transactions because of the processes involved in collecting, verifying and authenticating documentations from different databases.

Cut costs. In making real estate transactions transparent and fast, transactions on the blockchain can also reduce the costs involved. This is possible through the elimination of third-party services used by traditional financial institutions.

Reduce fraud. Even with long and cumbersome processes of verification, fraud is a common problem in the real estate market. Acts of fraud are committed by investors, developers, and even financing agents.

Ultimately, Ecoreal will facilitate the capitalization of the vast cryptocurrency wealth by introducing it into an already existing and fully developed business model, thus enabling quicker, safer transfer of capital overseas and the investment in tangible assets in a high ROI market.



This innovative model will allow for the democratization of the uses of cryptocurrency, taking it out of the blockchain and facilitating its integration with existing, high valuation markets. By taking blockchain's underlying fund technology and moving it into the 'real world', Ecoreal is allowing for the movement of money through the blockchain to make it more mainstream, increase liquidity and control of wealth transfer to the benefit of local and International communities.

Team

Ahmed Muhammad Bu Khammas:

With a vast experience of over 30 years in various industries, he is the eldest son of one of the pioneer and well-known Khammas family in Dubai, UAE. They are entrepreneurs in contribution and growth of the country for nearly two centuries in the diversified sectors of Pharmaceuticals, Contracting, Manufacturing, FMCG, Real estate, Trading, Health care, Hotels and Media. Ahmed is the award recipient from MEERAS with whom he is directly associated with. He has successfully closed several blue-chip assets in the MENA region.

Syed Ahmed:

Cumulative experience of over 28 years in various fields of entrepreneurship, commodities trading, and business consultancy. In depth knowledge and skills in Management, Financial controlling, Marketing, Real estate investment / development; and other growth / profit generating business. Well connected with the royal private offices in the MENA region in addition to some of the most successful companies owned by reputable families in the gulf. Direct access to government and private offices in India and can bridge relationships.

Manoj Kumar Jain:

By profession a Chartered Accountant with an experience of 35 years. Founding team member of a television news channel. Owned and operated a factory of plastic consumer durables and a trader of nonferrous metals. Has experience of 20 plus years in the real estate industry alongside his professional career. He has successfully developed and sold several commercial and residential assets. Has direct access to Pan India distressed real estate.

Dr. Lakshmi Rayalu

is a Medical graduate from Armed Forces Medical College (AFMC) Pune, India and is licensed as a physician and surgeon in Philadelphia, Pennsylvania, California, USA and pan India to operate medical equipment in gynecological and urological procedures. As a senior Gynecologist having worked in the United States for over 35 years and performed over 5000 major surgeries and as a consultant in OB GYN, she brings in knowledge, expertise, experience, and a full team of highly trained doctors and nurses in specialized fields. She was the Chief Resident and Registrar of Leicester Hospital, UK. And House Sunderland General Hospital, UK.

Bharath Nandam

is a serial entrepreneur. He has got more than 10 years of Entrepreneurial Experience and trusts in Evangelistic Entrepreneurship approach. He holds a bachelor's degree in Electrical Engineering from JNTU-H and a fellowship program in Viral Marketing and crafting contagious content from Wharton school of business, Pennsylvania, USA with an ongoing Master's in Business Law.

He sold his first startup when he was 24yrs old and successfully took an exit and now run a Digital advertising agency called "Think Plus Creatives". With a strong belief in 1+1>2 and a passion for



Entrepreneurship with interest in public speaking, he strives to achieve his goal in the advertising industry to disrupt the digital marketing industry with a unique approach. He also heads a team of 45 professionals who are from app development, block chain technology, media content, digital advertising and product promotion.

Risk factors

An investment in the Ecoreal Estate Token involves certain risks. Prospective Investors should carefully consider, with their own independent financial and other professional advisors, the following risk factors and other investment considerations as well as all the other information contained in the Ecoreal Estate Token before deciding to acquire Ecoreal Estate Token's. Prospective Investors should ensure that they fully understand the nature of the Ecoreal Estate Token as well as the extent of their exposure to risks associated with an investment in the Ecoreal Estate Token – including a risk of loss of part or all their investment.

The risk factors set out below are a summary of the principal risks associated with an investment in Ecoreal Estate Token:

Risks relating to the Issuer

Investment range and performance

The Issuer will be dependent upon the Directors successful implementation of the Issuer's investment strategy, and of generating attractive returns. This implementation in turn will be subject to several factors, including market conditions and the timing of investments relative to market conditions which are inherent in the property development industry, many of which are beyond the control of the Issuer and difficult to predict. A key factor influencing the Issuer's investment returns will be the performance of the Portuguese property market, and the property market in the South Portugal, where the Issuer anticipates a high proportion of its investments taking place. Adverse conditions in the property market in the South of Portugal may affect the profitability of the Issuer.

Risks related to the Issuer's investment in the property market

The Issuer is exposed to general development risks. The risks of development or refurbishment include, but are not limited to, delays in timely completion of the project; cost overruns; poor quality workmanship and/or design; insolvency of building contractors and professional teams and inability to rent or inability to rent at a level sufficient to generate profits, any of which could have a material adverse effect on the financial condition and results of operations of the Issuer.

Property market may experience a possible downturn

Properties, including those in which the Issuer may invest in the future, can be relatively illiquid investments and are typically more difficult, and/or take longer, to realise than certain other investments such as equities, gilts or bonds. This lack of liquidity may affect the ability of the Issuer to realise valuation gains and to dispose of or acquire properties in a timely fashion and at satisfactory prices in response to changes in economic, real estate market or other conditions. While the Issuer monitors and updates its strategy to reflect market conditions, the current economic conditions could materially and adversely affect the ability of the Issuer to dispose of properties. A decline in the



value of the Issuer's investment property assets may limit or reduce the level of return on the Issuer's investment in the property, which in turn could have an adverse effect on the Issuer's business, results of operations, financial condition and/or prospects.

The Issuer may not identify all risks and liabilities in respect of an investment

The Issuer has no prior operating history and none of Issuer's investments have been acquired. Whilst the Directors have a large amount of experience in the property acquisition and development industry there can be no guarantee that the Directors possess all the skills necessary in order to carry out the investment strategies of the Issuer. The activity of identifying, completing and realising on attractive real estate related investments involves a high degree of uncertainty; this may impact on the profitability of the investment.

Risk to changes in regulation

The Issuer will be under a duty to comply with any new rules, regulations and laws applicable to ownership of real estate property, including changes to planning laws and environmental factors. Approvals, licences and permits are, as a practical matter, subject to the discretion of the applicable governments or governmental offices. The Issuer must comply with existing standards, laws and regulations that may entail greater or lesser costs and delays, depending on the nature of the activity to be permitted and the permitting authority. New laws and regulations could have a material adverse impact on the Issuer's results of operations and financial condition. The Issuer's intended activities will be dependent upon the grant and maintenance of appropriate licences, leases, permits and regulatory consents which could subsequently be withdrawn or made subject to limitations. There can be no assurance that they will be granted, renewed or, if so, on what terms.

Operational Risk

Operational risk and losses can result from external and internal failures or inadequacies, failure to comply with regulatory requirements and conduct of business rules, natural disasters or the failure of external systems, for example, those of the Issuer's contractual counterparties. Terrorist acts, other acts of war or hostility and geopolitical, pandemic or other such events may result in economic and political uncertainties which could have a material adverse effect on local and international economic conditions and more specifically on the Issuer's results of operations, financial condition or prospects. Notwithstanding anything in this risk factor, this risk factor should not be taken as implying that the Issuer will be unable to comply with its obligations as a Company with Ecoreal Estate Token admitted.

Dependence on key personnel

The Issuer's future performance and success is substantially dependent on the continued services and continuing contributions of its Directors and senior management. Although the Issuer has agreed contractual arrangements to secure the services of the Directors, the retention of these services cannot be guaranteed. The loss of the services of any of the Issuer's executive officers or senior management could have a material adverse effect on the Issuer's business. The Issuer's future success will also depend on its ability to attract and retain additional suitably qualified and experienced employees. There can be no guarantee that the Issuer will be able to



attract and retain such employees, and failure to do so could have a material adverse effect on the financial condition, results or operations of the Issuer.

Overseas taxation

The Issuer may be subject to tax under the tax rules of the jurisdictions in which it invests. Although the Issuer will endeavour to minimise any such taxes this may affect the performance of the business which may affect the Issuer's ability to provide returns to token holders.

Changes in tax legislation or practice

Statements in this document concerning the taxation of Ecoreal Estate Token holders or the Issuer are based on International tax law and practice as at the date of this document. Any changes to the tax status of the Issuer or any of its underlying investments, or to tax legislation or practice (in jurisdictions in which the Issuer invests), could affect the value of investments held by the Issuer, affect the Issuer's ability to provide returns to Ecoreal Estate Token holders and affect the tax treatment for Ecoreal Estate Token holders of their investments in the Issuer (including the applicable rates of tax and availability of reliefs).

Risk of damage to reputation and negative publicity

The Issuer's ability to retain existing management contracts and client relationships and to attract new business is dependent on the maintenance of its reputation. The Issuer is vulnerable to adverse market perception as it operates in an industry where a high level of integrity and client trust is paramount. Any perceived, actual or alleged mismanagement, fraud or failure to satisfy the Issuer's responsibilities, or the negative publicity resulting from such activities or the allegation by a third party of such activities (whether well founded or not) associated with the Issuer, could have a material adverse effect on the financial condition, results or operations of the Issuer.

Litigation

Legal proceedings may arise from time to time in the course of the Issuer's businesses. The Directors cannot preclude that litigation may be brought against the Issuer and that such litigation could have a material adverse effect on the financial condition, results or operations of the Issuer.

Risks related to the Ecoreal Estate Tokens generally.

The EU Directive on the taxation of savings income may result in the imposition of withholding taxes in certain jurisdictions. Under Council Directive 2003/48/EC on the taxation of savings income (the Savings Directive), Member States are required to provide to the tax authorities of other Member States details of certain payments of interest or similar income paid or secured by a person established in a Member State to or for the benefit of an individual resident in another Member State or certain limited types of entities established in another Member State. For a transitional period, Austria is required (unless during that period it elects otherwise) to operate a withholding system in relation to such payments. The end of the transitional period is dependent upon the conclusion of certain other agreements relating to information exchange with certain other countries. Several non-EU countries and territories including Switzerland have adopted similar measures (a withholding system in the case of Switzerland). If a



payment were to be made or collected through a Member State which has opted for a withholding system and an amount of, or in respect of, tax were to be withheld from that payment, the Issuer nor any other person would be obliged to pay additional amounts with respect to any Bond as a result of the imposition of such withholding tax.

Secured

Investors should note that the Ecoreal Estate Tokens, even being owners of the asset, might, as owners, rank equally or behind with any debts of the Project or the issuer. There is hard guarantee that the Issuer will be able to pay them. If the Issuer or the project were to become insolvent, there is a risk that some or all the interest and investment return due on the Ecoreal Estate Tokens will not be paid.

The issuer

TaHa Limited
Registration Number: IC/2811/10 RAKFTZ, UAE
LEI:25490038431V6IB49A17
VAT (TRN): 100261184400003
Suite 1, Al Harti Building
Al Mina Road, Bur Dubai
P.O. Box 116168 Dubai,
United Arab Emirates.