



AB GROUP TOKEN

WHITEPAPER

2024



AB GROUP TOKEN

WHITEPAPER



Designed and Powered by
MUSTAFA CAN ERCAN & İBRAHİM TAŞKIN





AB GROUP TOKEN WHITE PAPER



AVALANCHE

“Avalanche’s first blockchain-based platform for property tokenization and transaction.”

ABSTRACT

This whitepaper will explain what AB Group Token is, what problem the platform solves, the benefits of blockchain technology for property transactions, tokenization, and fractional ownership. It will also lay out a utility case for a native token called ABG, and a staking protocol designed to bring new users to the platform.

AB Group is developing a platform focused on the practical application of smart contracts and blockchain technology in real estate transactions in a way that is possible with current technology. Our goal is to make real estate transactions more transparent, efficient, secure, and understandable.



Table Of Contents

INTRODUCTION

- 1.1 THE PROBLEM WITH REAL ESTATE 2
- 1.2 CHALLENGES TODAY IN REAL ESTATE 2-3
- 1.3 CHALLENGES TODAY IN REAL ESTATE 4
- 1.4 BRIDGING THE GAP BETWEEN PHYSICAL AND DIGITAL ASSETS 5
- 1.5 POWERFUL TRANSFORMATION 6

2. MARKET OVERVIEW

- 2.1 BLOCKCHAIN AND TOKENIZATION 7-8
- 2.2 SMART CONTRACTS & PROPERTY TRANSACTIONS 9
- 2.3 TRADING WITH SECURITY IN MIND 9
- 2.4 REDUCED FRICTION, REDUCED FEES 9

3. TOKENIZATION

- 3.1 TOKENIZATION 10
- 3.2. FRACTIONAL OWNERSHIP 11
- 3.3 BENEFITS OF TOKENIZATION 11

4. INFRASTRUCTURE & FRAMEWORK

- 4.1 AB GROUP TOKENIZATION MODULE 12
- 4.2 REGULATORY FRAMEWORK 13

5. ARCHITECTURE & DESIGN

- 5.1 ABG APP DEVELOPMENT 14
- 5.2 ABG BLOCKCHAIN EXPLORER 14
- 5.3 STANDARDIZATION OF DATA SETS 15
- 5.4 API'S & INTEROPERABILITY 15
- 5.5.AVALANCHE BLOCKCHAIN 16
 - 5.5.1. WHY WE CHOOSE AVALANCHE®? 16-17

6.BUSINESS MODEL

- 6.1 USER DEMOGRAPHICS 18
- 6.2 STRATEGY 18
- 6.3 REVENUE CHANNELS 19

7.TOKENOMICS 20-23



INTRODUCTION

1.1 THE PROBLEM WITH REAL ESTATE

The global property market is over \$235 Trillion (USD) in value, with residential property accounting for 79% of all global real estate value. That is more valuable than all global equities and debt securities combined, and almost four times that of the global GDP. The real estate industry worldwide is one where slow, paper-dependent processes cause major delays in the change of property ownership, resulting in property being a highly valuable, but non-liquid asset.

1.2 CHALLENGES TODAY IN REAL ESTATE

★ **LOW LIQUIDITY**

Real estate is an illiquid asset class where your investment is tied up for long periods of time.

★ **HIGH FEES**

Transacting property can be costly, with fees ranging from 6-10% of the total property value.

★ **LACK OF TRANSPARENCY**

New investors don't have sufficient records to make an informed decision and are often pressured by agents.

★ **HARD TO DIVERSIFY**

Usually property investment is tied up in very few individual assets or even a single asset.

★ **HIGH ENTRY BARRIERS**

Many new investors feel property is out of reach, expensive, and involves a large decision-making process.

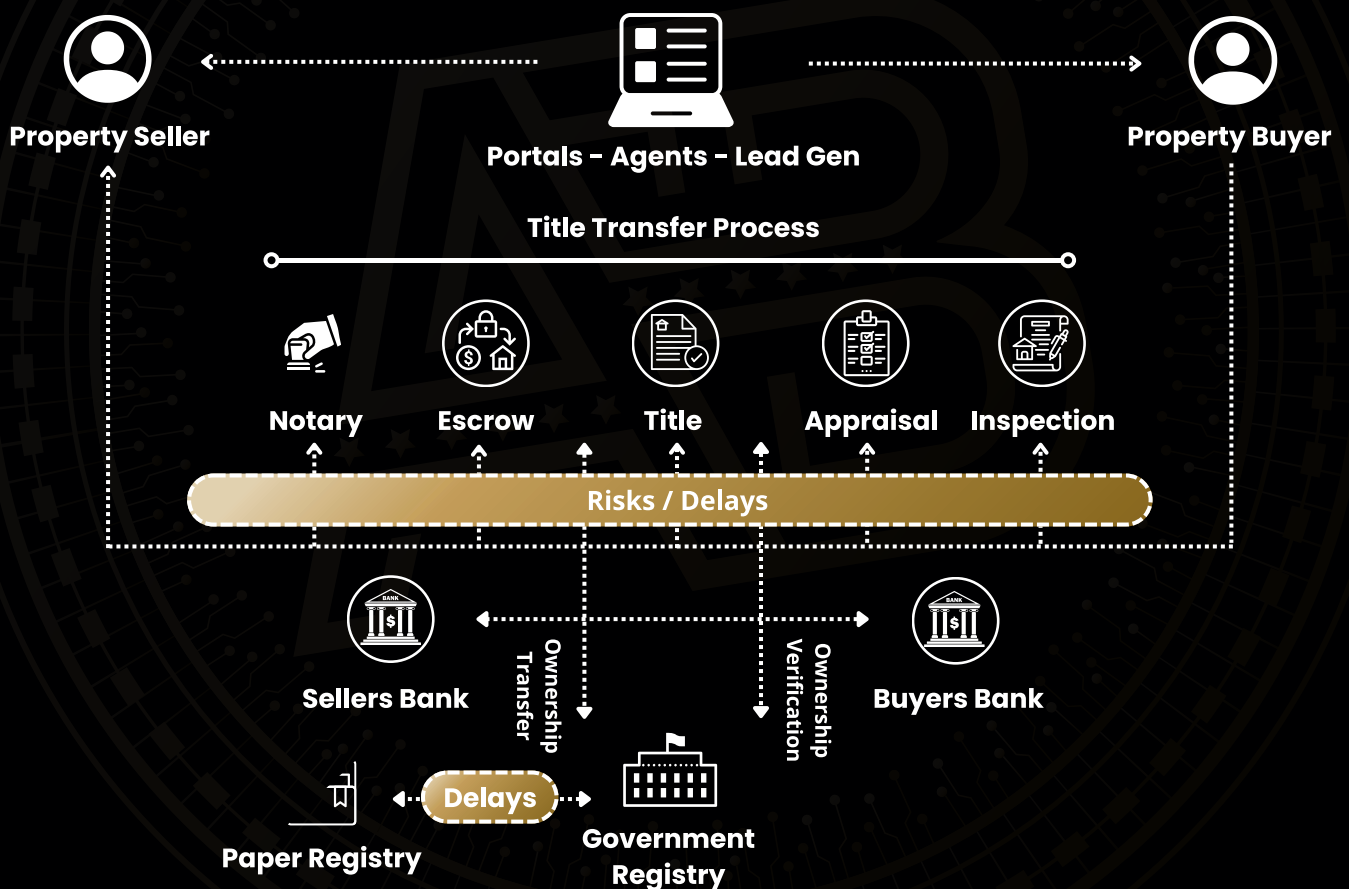
★ **TIME CONSUMING**

Property transactions can be slow and time consuming, selling can take at times between 3-6 months all documentation.

The property buying and investment experience has largely remained the same for the last half century, especially when compared to other technological advancements made in the financial and information sectors. The main reason investing in property remains slow, costly, and lacks transparency revolves around trust.

Blockchain technology has the ability to enable the real estate industry to address inefficiencies and inaccuracies. It can broaden property accessibility to everyday investors and provide close to real-time settlement of recorded transactions—reducing friction, costs, risks, & eliminating trust. Tokenization and fractional ownership provide a clear solution to these problems and allow for retail investors to participate with lower barriers to entry.

Accessibility of property investment has been restrictive to most emographics, due to increasing land value worldwide and global inflation for the past five decades. Property ownership has reached the lowest percentage of the total population per capita worldwide in 2022 and continues on a downward trajectory for most retail investors and younger generations.





1.3 CHALLENGES TODAY IN REAL ESTATE

Our mission is to solve these main problems today, namely:

(1) Democratizing the benefits of real estate investment through fractional ownership, making property ownership accessible to everyone, and Bridging the gap between digital and physical assets.

TRANSFORMING PROPERTY OWNERSHIP INTO A MODERN LIQUID ASSET CLASS

AB Group Token is revolutionizing property transactions for retail investors to buy and sell real estate assets within a few minutes right from your smartphone. AB Group Token will have a secure platform to enable real estate investors to safely and securely trade individual property holdings anytime and from anywhere. This is a game changing transformation, giving real estate investors freedom previously unheard of in the industry.

Starting with as little as \$100, ABG App enables the benefits from property ownership to be accessible to everyone. On top of this all our tokens have insurance from AB Group which is a sector leader in real estate.

Before our app, investors could only trade indirectly owned real estate via REITs, stocks, and funds on the stock market, but these options are costly, with little tax breaks, no controls, low returns, and of course, big penalties for withdrawing funds early.

This process not only takes time, but also requires that the company has a dedicated back office operations team – this also means the process costs money in the form of salaries.

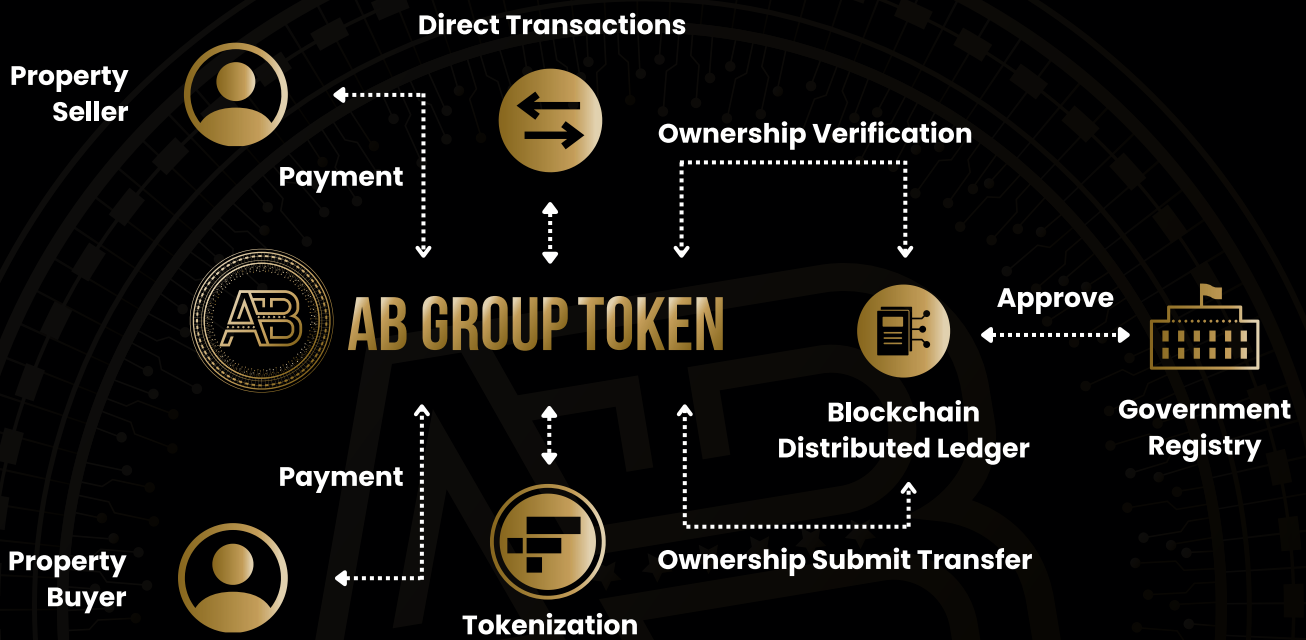
Every time someone buys a share in an LLC the traditional way, both parties are required to sign a sales & purchase agreement that then needs to be updated by a government registry, adding the new investor as a shareholder of the underlying entity. This is costly and time-consuming.

As a solution, ABG App does not have a dedicated backoffice because we have put the ownership of the holding entity on the blockchain, which is a public ledger that anyone can check and verify. The AB Group Registry, records an immutable history of every transaction for every property, ever transacted on ABG. As a result, you are able to publicly see exactly which wallet owns which property and how much of that property that wallet owns.



Therefore, we never have to update the holding entity’s list of membership ourselves when investors purchase or sell a share in the ownership stake. Instead, the Operating Agreements of the property holding entity would simply point to a specific token on the AB Registrar blockchain for its member ownership list and information.

Should a government entity have valid claims to request ownership information beyond that of wallet addresses on the blockchain, we can simply output names associated with the wallets automatically for them, at little to no cost.



1.4 BRIDGING THE GAP BETWEEN PHYSICAL AND DIGITAL ASSETS

AB Group is developing a full custody, multi-signature ("multi-sig") crypto wallet that users own and control. We eliminate the need for a separate crypto wallet before ever joining the AB Group ecosystem. Giving users a bridge between physical and digital assets, allowing users to have the benefits of blockchain technology without the hassle or headaches.

Our overall mission is to make property investment accessible to everyone, and a crucial factor in making that happen is building a AB 'multi-sig' wallet, included natively in the ABG App. It hits a perfect point between usability, security, and control, unrivaled by traditional wallets.



The AB wallet will be the first multisig wallet embedded in an app that brings real-world assets onto the blockchain for practical investment usecase.

The AB Wallet gives users control and protection with multi-signature technology. The wallet has two keys, one held by users and one held by AB Group.

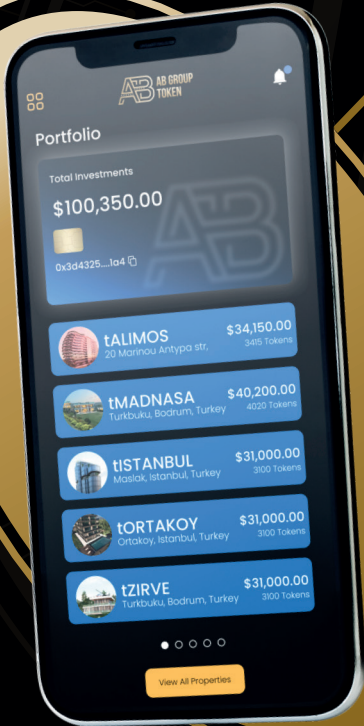
Users can use the wallet without needing ABG set of keys, which are encrypted and safeguarded similar to how your bank would secure your bank account.

If users keys are lost or compromised, users can still access the AB Wallet via their ABG App Account and transfer your assets to a new AB Wallet or external wallet.

Users are always in control with the AB Wallet; your keys, your wallet. There is no method or circumstance, that users can be locked out of their AB Wallet, since users have the keys and the keys cannot change.

1.5 POWERFUL TRANSFORMATION

We are building the infrastructure for modern real estate transactions. Using cutting-edge technology, we eliminate fees, processing times, and barriers to entry, enabling property investment to be accessible for everyone.



FRACTIONAL OWNERSHIP

Each tokenized property is ractionalized, so you can diversify your portfolio by purchasing shares of multiple properties.



DIVERSIFICATION

You can now diversify your portfolio through fractional ownership, choose locations that are right for you and diversify according to your strategy.



TRANSPARENCY

Unparalleled standard of clear and auditable track records for every property listed on the platform, verifiable on a public global blockchain ledger.



MARKETPLACE

An intelligently-designed P2P marketplace that enables options for listings, live auctions, trade functionality



LIQUIDITY

Through fractionalizing property ownership on a specific property, shares can be easily bought and sold.



REDUCED FRICTION

No longer do you have to pay high agent commission, can take control and buy and sell your stake at almost zero fees.



2. MARKET OVERVIEW

2.1 BLOCKCHAIN AND TOKENIZATION

Over the last 12 years since Satoshi Nakamoto released the seminal Bitcoin white paper on a cryptographic emailing list, blockchain has emerged into a range of industries and use cases, including real estate. The main driver of this adaption revolves around trustless and decentralized blockchain infrastructure, which uploads content that can be verified and agreed upon by a network of independent actors. For new data sets to be added onto a block – for instance, real estate transactions – the independent verifiers must come to a consensus on the validity of the data within the block.

Each block and the corresponding data within the block, is cryptographically linked to the previous block. It is extremely difficult to change data stored in the blockchain, and should unverified or suspicious changes occur, it would be easily identifiable and detected. Therefore, blockchains are widely considered to be the most attractive technology for providing an immutable ledger of record and for property, and can serve as a valid method for proof of ownership.

Blockchain technology is becoming widely adapted throughout the world. As of 2022, estimated global crypto ownership rates are at an average of 3.9%, with over 300 million crypto users worldwide and over 18,000 businesses interacting with crypto and blockchain technology on a consistent basis.

This adoption has led to the emergence of other distributed ledger-capable blockchains which allow for “smart contracts.” Smart contracts are self-verifying, self-executing, and tamper-resistant programs stored on the blockchain that allow for autonomous protocols to execute more complex transactions than just financial digital currencies.

The rise of layer one solutions such as Ethereum, Avalanche, Solana, Aptos, Kadena, and many more have allowed for the creation of decentralized applications or DApps. A DApp is an application where the back end code runs on a decentralized ledger and a user interface allows interaction with the blockchain. The DApp code is open-source, publicly-accessible, and running on multiple computers and/or nodes across the world, prohibiting any single one point of failure.

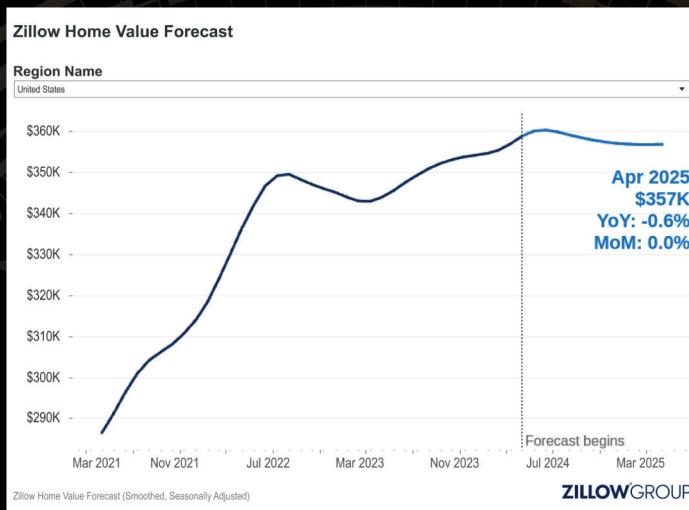
Blockchain technology is widely considered the most secure technology for the storage and transmission of data worldwide. Smart contracts and the creation of DApp programs, therefore, provide the most valid solution for recording and verifying real estate transactions through a universal distributed ledger system that does not require trust in a single third party.



2.1.1 MARKET DYNAMICS

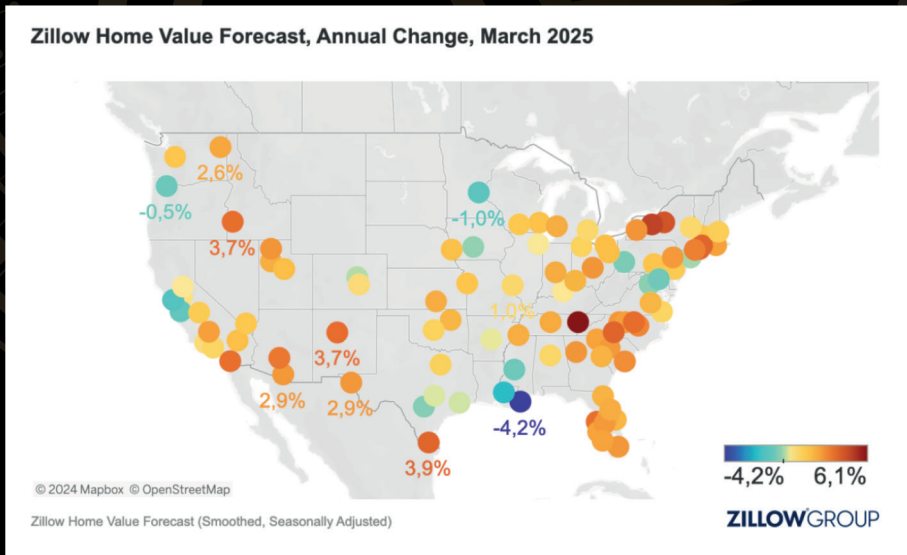
According to Savills Research, the value of all world real estate totals around US\$220 trillion. Approximately 17% of that is commercial real estate and 83% is residential real estate. Of the residential real estate, 72% is owner-occupied, while the other 25% is rented out to tenants. In the United States alone as of January of 2024, there are nearly 122 million renters, according to the Rental Protection Agency®, and nearly 23 million landlords. The number of renters and landlords is increasing, with approximately 2,654 new renters and 544 new landlords added per day, on average.

Sales of new single-family houses in November 2017 were at a seasonally adjusted annual rate of 733,000, according to estimates released jointly by the U.S. Census Bureau and the Department of Housing and Urban Development. This is 17.5 percent above the revised October rate of 624,000 and is 26.6 percent above the November 2024 estimate of 579,000.



Based on the above referenced data and the current U.S. Population of 323.1 million, it's safe to assume that about one-third of all adult U.S. residents are currently renting their home, and nearly two thirds are homeowners.

Simply put, that means nearly every adult in a country like the United States is currently involved in at least one real estate contract of one type or another, be it a lease (oral or written), mortgage, or owner-finance or lease-option agreement.





2.2 SMART CONTRACTS & PROPERTY TRANSACTIONS

AB Group will design a modularized transaction platform powered by smart contracts for all tokenized real estate assets, that allows fractional property ownership to be bought and sold on the platform within minutes.

With the AB Group marketplace, every fully-funded property instantly becomes available for trade. Investors can now diversify their holdings without the limitation of whole property ownership, and invest in high demand properties that they missed out on during the initial sale. Properties on our app will be in high demand and the best properties will become very competitive, we forecast properties listed on the platform to sell out within minutes. Before the introduction of trading, investors who missed out on these high demand properties had to hope that another investor would re-list and sell the tokens to other users in a high-friction, manual way, that involves excess fees. AB Ecosystem technologies, new trading capabilities, provides the most efficient and transparent form of real estate investment not yet experienced by traditional investors.

2.3 TRADING WITH SECURITY IN MIND

AB Ecosystem app verifies all property and participants on our marketplace at every step of the transaction process, through smart contracts. When a trade is executed, the user is benefiting from a trustless, immutable, decentralized, secure smart contract, audited by the leading firm, CertiK. Using a smart contract provides unprecedented transparency, where every transaction is tracked in a public blockchain ledger.

2.4 REDUCED FRICTION, REDUCED FEES

There is no fee for buyers and a 1.0% transaction fee for sellers. This low seller fee provides game-changing savings compared with the traditional 6-10% fee paid if you were to sell an entire house in the traditional way. AB Group is the only platform where users can frequently buy and sell without the hassle of excessive transaction fees, penalties, and back end office costs, that would otherwise eat away at users' hard-earned profit.

3. TOKENIZATION

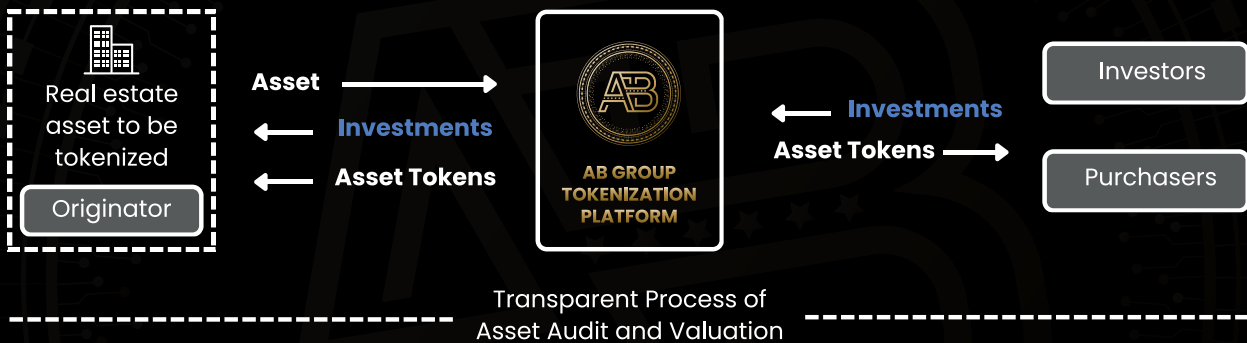
3.1 TOKENIZATION

Asset tokenization is the process of converting physical assets or their underlying value, into digital assets (tokens) on the blockchain that represent fractional ownership and rights to the real asset that is being tokenized.

The decentralized AB Group registry stores information in a digital ledger on the blockchain. These divisible tokens each represent a fraction of the share ownership stake in the real estate asset. Real estate tokens are similar to non-fungible tokens (NFTs), which are noninterchangeable units of data that can be sold and traded and tied to the value of the physical asset.

A clear benefit of real estate tokenization is the advent of smart contracts to distribute yield generated by real estate assets (i.e. rental income). Smart contracts can be written to disperse an amount of the income proportionate to a specific token value.

STAGE 1: Tokenization



STAGE 2: Yield / Income Stream





3.2. FRACTIONAL OWNERSHIP

One of the greatest advantages that fractional ownership brings to the table is liquidity. Since high value homes and commercial properties face difficulty being sold to a single entity, real estate assets have remained largely an illiquid asset class.

Fractional ownership opens the floodgates for participation from small-ticket investors. This brings much needed liquidity to the asset class and enables retail investors to build a diversified real estate investment portfolio.

3.3 BENEFITS OF TOKENIZATION

I. LOWER BARRIER TO ENTRY

As mentioned earlier, by facilitating investment in fractional proportions of properties, real estate tokenization enables small-ticket participation and lower barriers to entry for retail investors. Lower minimums and smaller investment amounts thus enable access to the benefit of high-potential returns available from traditional real estate assets, which typically require significantly more upfront capital.

II. ABILITY TO CREATE BUY/SELL LIQUIDITY

Real estate tokens are easily and securely transferable by way of blockchain technology, allowing investors to diversify their portfolios, minimize risk, and trade easily in the real estate market. Conversely, issuers are provided access to a wider pool of potential investors.

III. LOWER TRANSACTION COSTS

Through automated smart contracts processes and a permanent, unchangeable digital ledger, blockchain technology streamlines investment transactions and lowers transaction costs. As a result, there are higher potential returns for investors. Tokenization also provides a host of other benefits, such as real-time capitalization table tracking, improved accessibility, and greater transparency for investors.

IV. DIVERSIFICATION

Users can participate in a smaller shareholding through fractional ownership structure and diversify their investment portfolio across multiple assets in a variety of attributes, and across multiple countries or regions. AB Group offers real estate assets of different prices, property types, and locations.

V. YIELD / RENTAL INCOME

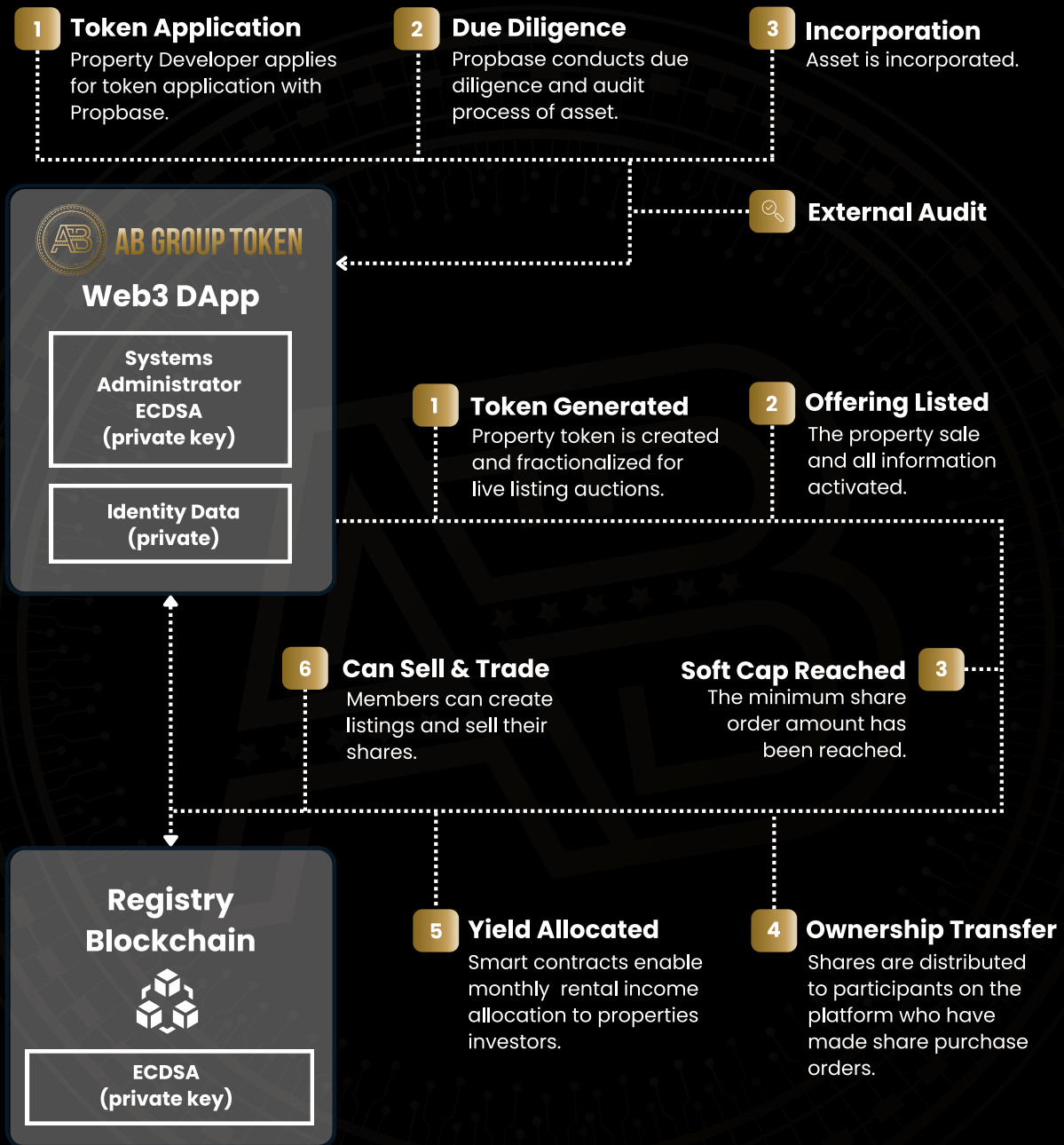
Investment properties generate yield through monthly rental income, which is distributed through smart contracts directly to user accounts on a monthly basis. This income is considered profit and separate from the asset value.



4. INFRASTRUCTURE & FRAMEWORK

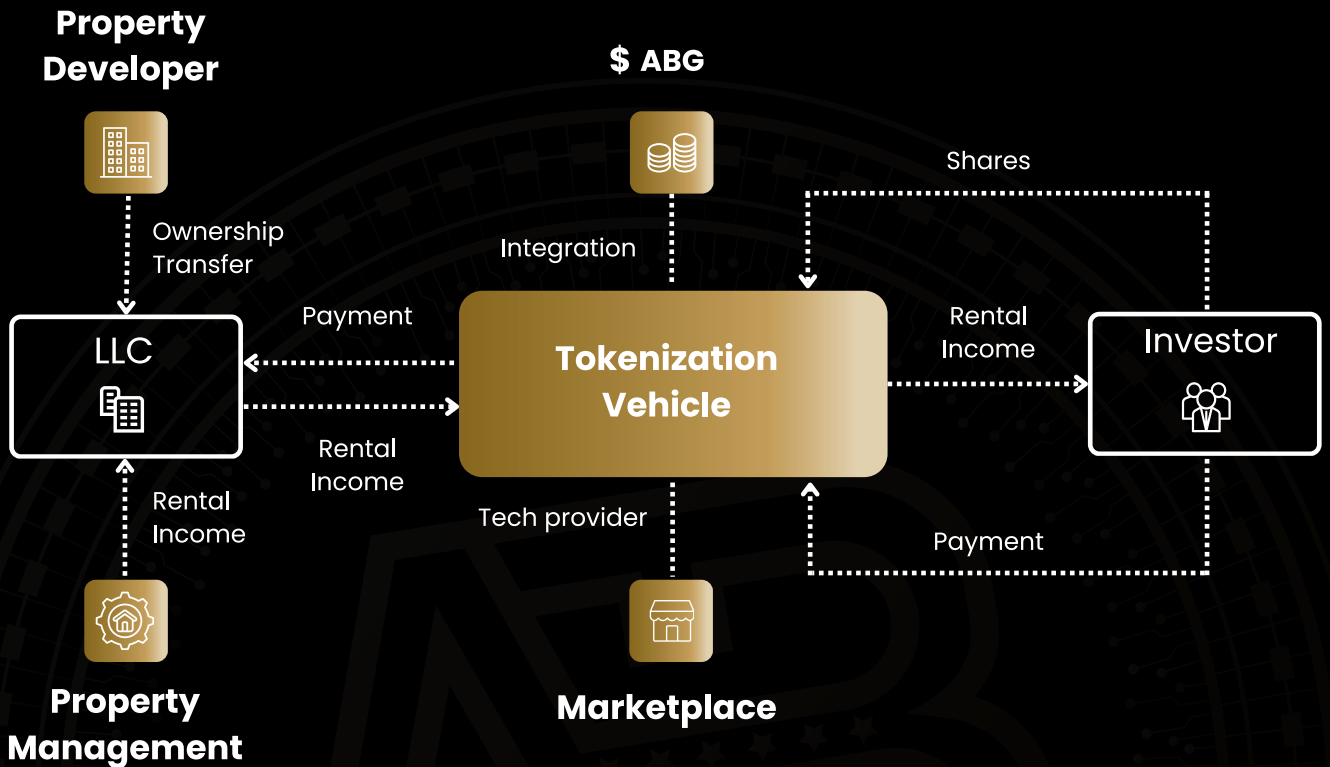
4.1 AB GROUP TOKENIZATION MODULE

The ABG tokenization module consist of two main components (1) off chain; property application, audit, and incorporation, and (2) on chain; tokenization, listing, and smart contract integration. The on-chain mechanism allows for users to buy, sell their shares in minutes directly on our P2P marketplace.



4.2 REGULATORY FRAMEWORK

All tokenized properties listed on the platform are held in a Limited Liability Company (LLC) and fractionalized shares representing the assets underlying value are traded by users.



AB GROUP ENTITY

ABG has multiple entities, with a regulated and established operating entity in Turkey. Performs tokenization of real estate assets, to property investors via the ABG platform.

Oversees and in cooperation with an external auditing partner the LLC formation and corresponding documentation associated with the physical asset.

5. ARCHITECTURE & DESIGN

5.1 ABG App Development



MARKETPLACE

Full UI/UX front end and back end interactive marketplace with live and new listing feature sets.



TRANSACTION MODULE

Tokenized property is transacted on the platform through a fully P2P module and new listing module.



WALLET (FULL CUSTODY)

A digital wallet (custody) for securing your digital assets safely, with military-grade encryption and elliptical signature technology



AUTOMATED ORDERBOOK

A fully-integrated P2P exchange module for creating your property listings and selling directly on our platform.



GLOBAL REGISTRY

A public open source registry of all property transactions on propbase. All records, history, and logs can be verified on the blockchain.



FIAT ON/OFF RAMP

Integrations with Circle will enable users to directly transfer funds on and off the platform instantly.

5.2 ABG BLOCKCHAIN EXPLORER

AB Group will develop a Explorer front-end gateway for participants to access information on the ABG Blockchain including the ABG Registry and ABG utility token.

The ABG registry consists of six smart contracts each designed unique to the specific task required to execute in the property transaction process, and two smart contracts for digital identity (remains private) and a digital signature (for smart contract task recording).

Address – query results for ABG utility token
 Transaction Hash – query results for property transfers
 Property ID – query results for all activity on a specific property
 Transfer Hash – query results for all activity on a specific transfer.



ABG Blockchain
Chain ID: #32204

Search all Subnets for tx hash, block ID, address, token, etc...

Explorer Stats Details

Network Token: ABG \circ
\$0.64 ∇ -3.16% Last 24h
 0.017018 AVAX

24h Volume \circ
\$508,009
 792,223 ABG

Latest Block \circ
18,615,567
 Average Block Time: 2.02s

Total Transactions \circ
80,621,967
 5.20 TPS

Latest Blocks					Latest Successful Transactions				
Block	Hash	Age	Transactions	Fee	Tx Hash	From	To	Age	Value Total
18615568	0x172...1bbb	3s ago	9	0.0523 ALOT	0x41b...5aef	0x642...d003	0x093...9bbf	3s ago	0 ALOT
18615567	0xddc...e45e	5s ago	15	0.1449 ALOT	0x94f...5a90	0x0F8...29FE	0x093...9bbf	3s ago	0 ALOT
18615566	0x141...19e5	8s ago	2	0.0166 ALOT	0x06f...3349	0x1ed...F6a8	0x093...9bbf	3s ago	0 ALOT
18615565	0x664...749c	10s ago	13	0.1386 ALOT	0xa40...39ce	0xE48...d436	0x093...9bbf	3s ago	0 ALOT
18615564	0xa3b...37a7	11s ago	5	0.0480 ALOT	0x718...9968	0xE48...d436	0x093...9bbf	3s ago	0 ALOT
18615563	0xad8...62b6	13s ago	10	0.1459 ALOT	0x40b...4a9b	0x4ad...2f1e	0x093...9bbf	3s ago	0 ALOT
18615562	0x188...2f3f	15s ago	7	0.0785 ALOT	0xe83...e24a	0x05E...cc8D	0x093...9bbf	3s ago	0 ALOT
18615561	0x0f8...de05	18s ago	15	0.1574 ALOT	0xd5d...4f48	0x05E...cc8D	0x093...9bbf	3s ago	0 ALOT
18615560	0xd95...af91	20s ago	10	0.1355 ALOT	0x054...8535	0x05E...cc8D	0x093...9bbf	3s ago	0 ALOT
18615559	0x4cc...f711	21s ago	11	0.1121 ALOT	0xae0...c421	0x642...d003	0x093...9bbf	5s ago	0 ALOT
18615558	0x844...8946	23s ago	8	0.0866 ALOT	0x8dc...da03	0xb6A...d06F	0x093...9bbf	5s ago	0 ALOT
18615557	0xa2e...6f9c	25s ago	14	0.1705 ALOT	0x3a2...6f46	0xa67...35eF	0x093...9bbf	5s ago	0 ALOT
18615556	0xf83...bffb	27s ago	11	0.1264 ALOT	0x2f0...ffe5	0x1ed...F6a8	0x093...9bbf	5s ago	0 ALOT

5.3 STANDARDIZATION OF DATA SETS

Each country has traditional and established regulations, laws, conventions in place by a governing body. As a result, there is a lack of standards on a global level for property transactions. This, coupled with blockchain adoption being at an early stage, will provide a unique opportunity for the ABG registry and transaction module to set the bar for governments to adapt blockchain technology as an alternative for the traditional paper-based government registry systems. The ABG registry sets a new standard for property transactions and is compliant with legal and regulatory frameworks in the property transaction process. Through immutable ledger technology and public access, the ABG registry reduces the complexities and inefficiencies for property investment, and allows for access to universally transparent property investing.

5.4 API's & INTEROPERABILITY

ABG will provide APIs for third party integration across various portals, MLS providers, and other vendors. The standardized API libraries will allow additional parties to interact directly with the registry. However, all fees occurred by entities will require the ABG token to process transactions via smart contracts.



5.5.AVALANCHE BLOCKCHAIN

Avalanche is an open-source platform for launching decentralized finance applications and enterprise blockchain deployments in one interoperable, highly scalable ecosystem. Therefore Avalanche® is the fastest, most reliable smart contracts platform in the world. Its revolutionary consensus protocol and novel Subnets enable Web3 developers to easily launch highly-scalable solutions.

5.5.1. WHY WE CHOOSE AVALANCHE®?

Avalanche uses Proof-of-Stake, which allows tens of thousands of validators to have a first-hand say in the system while consuming minimal energy.

Avalanche is powered by the Avalanche consensus protocol; for specific use-cases on Avalanche, the platform is made to be totally-ordered and linear; this totally-ordered protocol is known as the Snowman consensus protocol.

Avalanche was designed to be customizable, scalable, and interoperable. Everything on Avalanche is a Subnet, and every chain is part of a Subnet. (avalanche logo)

We choose AVALANCHE® for future development of ABG Chain as Subnets and integrate via Avax Chain to the masses. Secure, customizable and scalable development of our ABG App with the power of Avalanche.JS and other features are all major reasons for working with this innovative technology.

DIRECT TRANSACTIONS

Many property developers are adapting to blockchain technology as a channel to acquire more buyers. Below is a use-case scenario where a property developer can utilize the ABG transaction platform and transact directly with the purchasers for traditional property transactions on ABG.

Offer Confirmed

Buyer and property developer agree on a asset price via our platform and the buyer submits a booking fee

Property Inspection

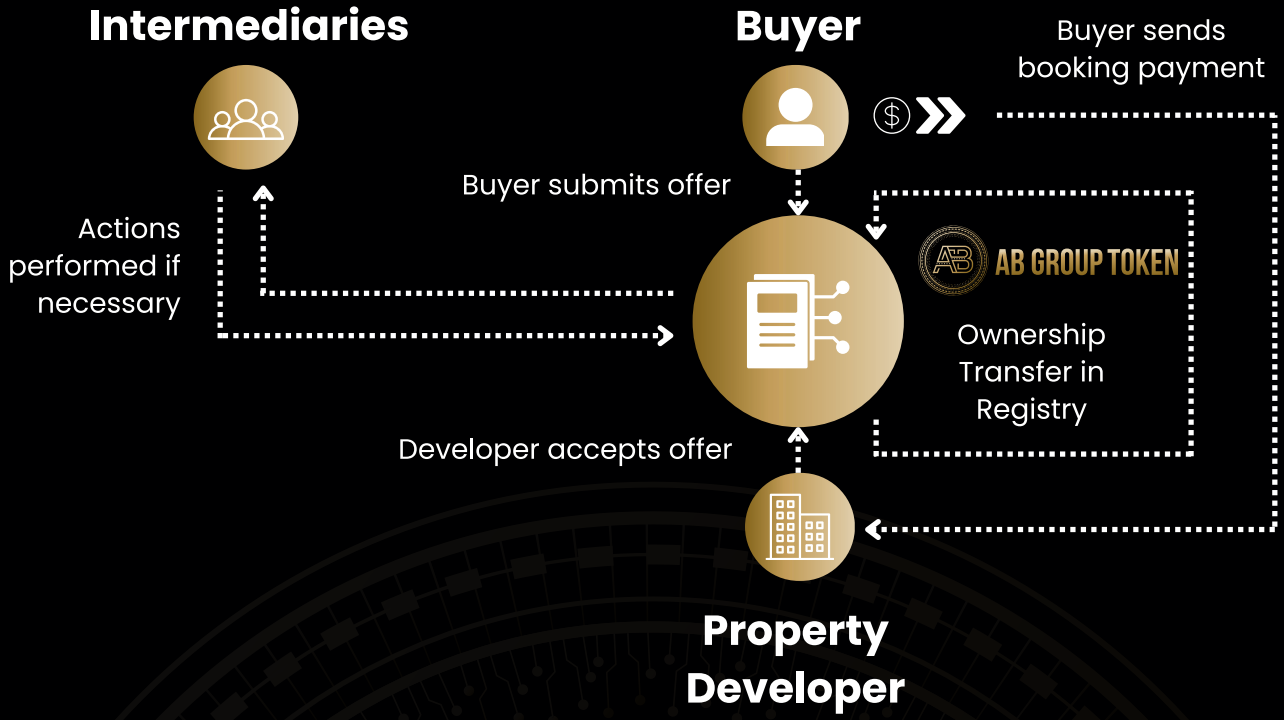
Buyers will have 2 weeks to inspect the property or assign a representative on their behalf.

Contracts & Finance

Buyer will commence with sale and purchase agreement directly with the property developer.

Title Transfer Process

When title deed transfer is ready, the property will be transferred from seller to the buyer.





6. BUSINESS MODEL

Token holders for utility purposes are individuals, enterprise, and funds who use the platform and interact with smart contracts. Users will be required to use ABG as a uniform method of settlement for all transactions on the platform.

6.1 USER DEMOGRAPHICS

Avalanche is an open-source platform for launching decentralized finance applications and enterprise blockchain deployments in one interoperable, highly scalable ecosystem. Therefore Avalanche® is the fastest, most reliable smart contracts platform in the world. Its revolutionary consensus protocol and novel Subnets enable Web3 developers to easily launch highly-scalable solutions.

INDIVIDUALS

Small retail investors who want to build a diversified real estate investment portfolio and enjoy annual asset appreciation and rental income from properties.

ENTERPRISE

Corporations investing for a store of value to offset global inflation and generate healthier balance sheets, but want to have liquidity and freedom to divest.

FUNDS

Funds interested in building a high performance diversified portfolio of assets with competitive yield and compounding strategies.

6.2 STRATEGY

The ABG team of industry experts seek out the best possible properties, using research-driven analysis, backed by a data-driven approach. Only quality properties that meet regulatory and legal requirements are listed on the platform.

Our properties offer the benefits of monthly rental cash flow and long-term asset appreciation. All income generating properties are backed by guaranteed leasing returns offered by property management companies for a fixed period of time.



RESIDENTIAL

Residential real estate assets perform better in an economic downturn. Yield Generating assets with guaranteed rental returns for a fixed period of time.

CONDO LAUNCHES

Pre-sales offered by real estate developers at discounted rates, to qualify the development for project-oriented bank loans for construction costs.

COMMERCIAL

Service office and commercial leasing offer investors stable and guaranteed rental income with professional property management services.

6.3 REVENUE CHANNELS

Business model of the ABG marketplace, registry, and transaction platform, will comprise of:

- A percentage of the transaction fee for records updated on the ABG registry and transaction platform, using ABG tokens.

- A percentage of the property transfer process equal to the percentage of the property value paid by the seller, in ABG tokens, the fiat equivalent at the time of transfer.

Both of the above income streams, will be allocated as follows;

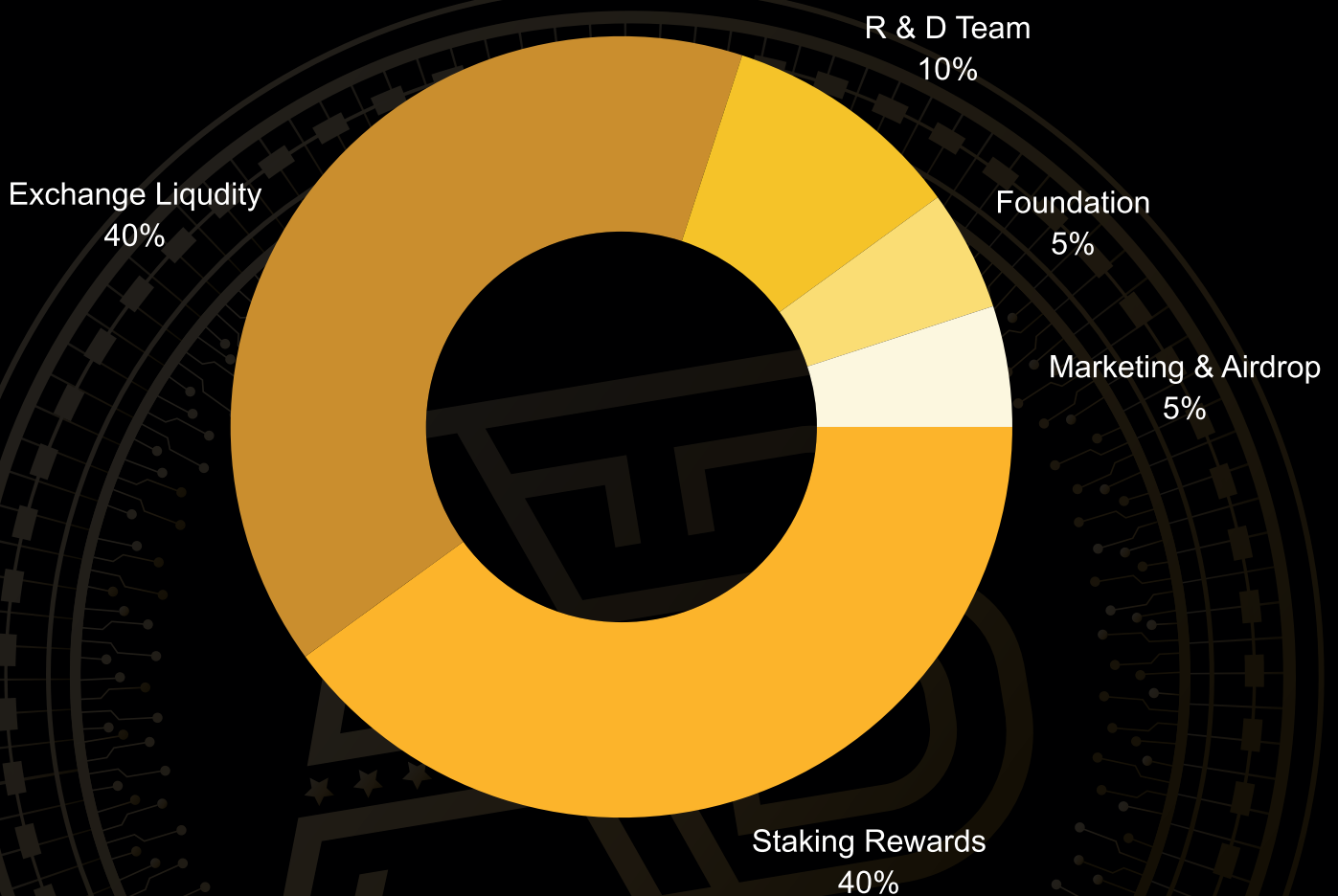
- 5% Rewards Protocol, for user growth acquisition.

- 5% Foundation, R&D and regulatory framework.

- 90% Company, administrative and development costs.

7.TOKENOMICS

The ABG token has a fixed supply of 220 million tokens. Of the total fixed supply, 40% will be used as exchange liquidity at a dynamic value, 40% of supply will be used as staking rewards, 10% allocated to R&D team vested for 12 months, the company, 5% for foundation, 5% for marketing and airdrop. Each allocation has a tiered unlocking period up to 12 months from the beginning of the general sales date.



The entire supply of tokens will be issued at the beginning of the sale process. New tokens cannot be minted and existing tokens cannot be burned. Value will rise as demand increases as ABG tokens are required to utilize the ABG platform regardless if accessed by a third party or other entities.



ABG : Native Utility Token for AB Group Ecosystem

The ABG token's main utility feature is to facilitate processing of transactions via smart contracts that record a specific data point, which subsequently can be verified on the blockchain by all parties. ABG tokens are built on the Avalanche blockchain, with low transaction fees, secure,scalable and up taken into consideration. The ABG app requires the user to interact with smart contracts on the Avalanche blockchain, with fees paid in the Avax tokens. Users who do not have ABG tokens must buy them on an exchange in order to participate in the ABG marketplace, registry, and transaction platform.

Benefits of ABG Token to the AB Ecosystem:

A uniform method of settlement on the AB Ecosystem.

A decentralized platform and registry requires a barrier to entry to initiate a transaction, otherwise there is potential for system overload from spam and DOS attacks, preventing legitimate transaction requests from reaching validators in the network.

Our staking protocol designed to bring new users to the platform and educate users on the benefits of tokenized real estate asset ownership.





ABG : Native Utility Token for AB Group Ecosystem

The ABG token's main utility feature is to facilitate processing of transactions via smart contracts that record a specific data point, which subsequently can be verified on the blockchain by all parties. ABG tokens are built on the Avalanche blockchain, with low transaction fees, secure,scalable and up taken into consideration. The ABG app requires the user to interact with smart contracts on the Avalanche blockchain, with fees paid in the Avax tokens. Users who do not have ABG tokens must buy them on an exchange in order to participate in the ABG marketplace, registry, and transaction platform.

Benefits of ABG Token to the AB Ecosystem:

A uniform method of settlement on the AB Ecosystem.

A decentralized platform and registry requires a barrier to entry to initiate a transaction, otherwise there is potential for system overload from spam and DOS attacks, preventing legitimate transaction requests from reaching validators in the network.

Our staking protocol designed to bring new users to the platform and educate users on the benefits of tokenized real estate asset ownership.

ABG: STAKING REWARDS

Initially, 40% of the supply will be allocated to the Staking Rewards Protocol, in addition to 5% of all fees collected in ABG tokens generated by transactions on the platform. The staking protocol will be used to incentivize new users to the platform. For example, when a user completes an investment, rewards will be provided and early adopters of the abg marketplace will benefit.

Additionally, AB Group has developed a staking platform to rewards existing ABG holders the ability to earn rewards in ABG tokens for staking their holdings, locking up a portion of circulating supply, increasing scarcity, and benefiting long term growth.

R&D TEAM

R&D Team tokens are vested for 12 months unlocking period from the start of exchange listing. R&D Team tokens will be used for future developments of AB Group Ecosystem including but not limited to

- Technical & physical developments,
- Monthly fees of decentralized services,
- Salaries of R&D Team
- Beta testers & services for future app development
- Workshop fees for programmers and engineers both RWA & real time projects.



FOUNDATION

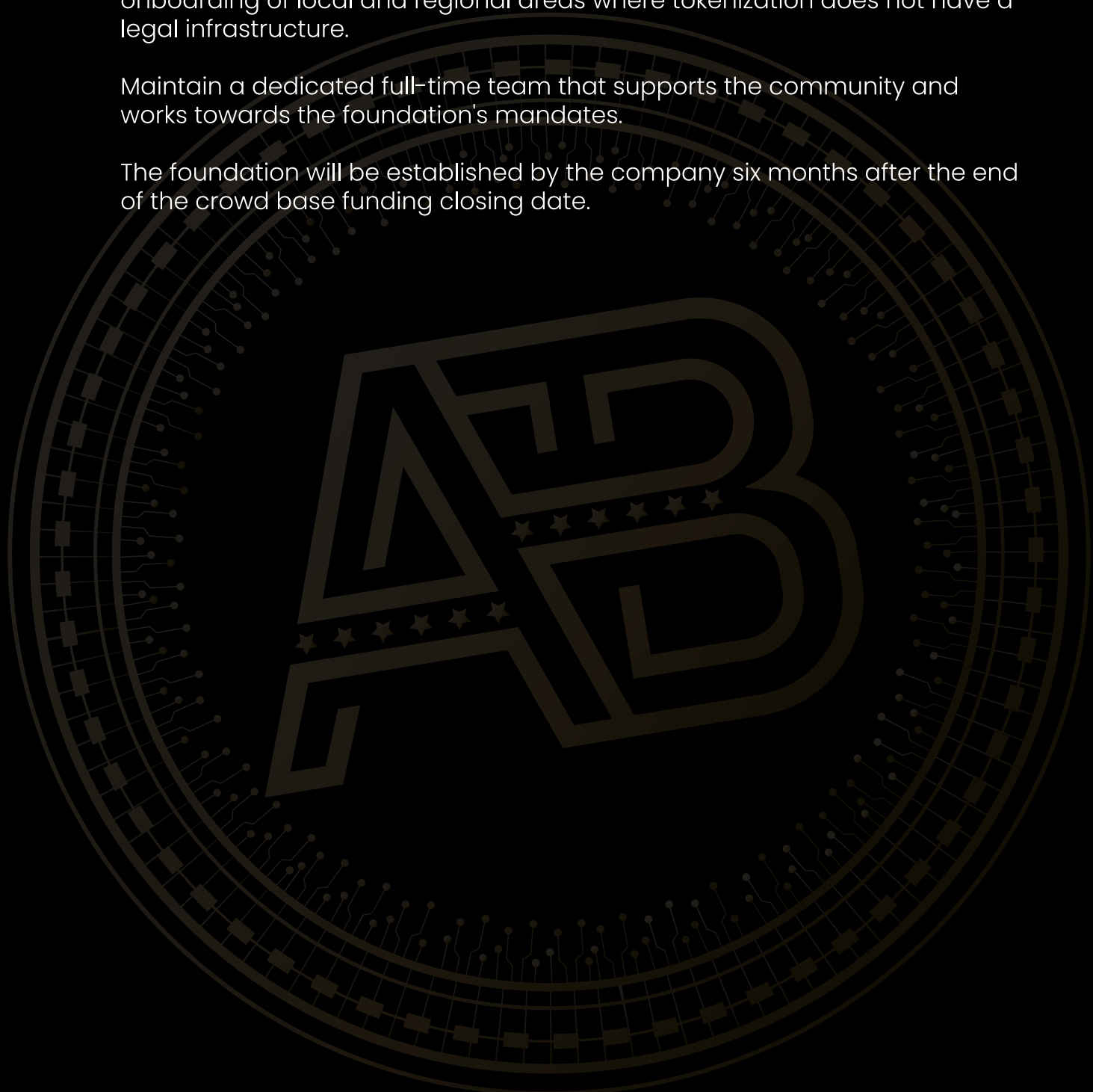
The overall objective of ABG is to make property investment accessible to everyone and bridge the gap between digital and physical asset ownership. The establishment of an administration will enable the funding of a separate community based team, volunteers, and strategic individuals who can contribute to this process.

Support the adoption of ABG and its blockchain - based tokenization and fractionalized ownership rights.

Develop and localize playbooks, educational content, and processes for onboarding of local and regional areas where tokenization does not have a legal infrastructure.

Maintain a dedicated full-time team that supports the community and works towards the foundation's mandates.

The foundation will be established by the company six months after the end of the crowd base funding closing date.





SUMMARY

The above whitepaper outlines the AB Group vision in a detailed implementation, execution, and adoption model for transacting property faster, easier, and more securely by utilizing blockchain technology and smart contracts.

AB Ecosystem's decentralized property registry and real-time transaction and tokenization process will transform real estate investment and make property investment accessible to everyone. Through continued thought leadership, strong user uptake, and community support, ABG is positioned to become the global brand name in real estate investing.

With the technical power of Avalanche Network and backers of AB Group Holding, the project will always have strong position amongst other RWA projects.

AB Group always has a vision to be the best in all sectors incl. real estate, e-commerce, payment modules etc. With our strong community and great future planning, we are ready to add value to crypto market. If you share the same vision and ambition, we expect all enthusiasts and investors to great family.



AB GROUP TOKEN

WHITEPAPER, 2024



Designed and Powered by
MUSTAFA CAN ERCAN & İBRAHİM TAŞKIN

