



# ACCRUE TOKEN

( ACCRUE DECENTRALIZED WEALTH ACCELERATOR PROJECT )

Prepared for: Token Holders

Prepared by: Accruemulate

# 1. Abstract:

## **Accrue Token: Empowering Passive Income through Tokenization**

This white paper introduces Accrue Token, a groundbreaking passive income project that leverages tokenization to unlock the potential of various assets. The project aims to tokenize real estate properties and airplanes, providing investors with an opportunity to generate consistent returns.

This paper outlines the concept of tokenization, delves into the tokenization of real estate properties and airplanes, presents the project roadmap from 2022 to 2025 and clarifies the valuation and insurance of Accrue Tokens.

### **1.1. Introduction:**

Accrue Token aims to revolutionize the investment landscape by offering a secure and transparent platform for tokenizing real estate properties and airplanes. By digitizing these assets into tokens, Accrue Token unlocks the liquidity and income potential that was previously confined to traditional investment avenues.

We already have ongoing Asset management and Crypto Mining Projects providing revenue for our shareholders and Investors since 2020 ( visit our website [www.accruemulate.net](http://www.accruemulate.net) ).

With the addition of the Accrue Tokenization Projects, we look towards expanding into the Real Estate and Aviation market.

The project's roadmap outlines the strategic direction and growth projections, while the valuation and insurance mechanism ensure investor confidence.

## 2. what is Asset Tokenization?

Asset tokenization refers to the process of converting ownership rights of an asset into digital tokens on a blockchain. It involves representing the value and ownership of an asset as tradable digital tokens, which can be bought, sold, and traded on a decentralized platform. Traditionally, investing in real estate and Aviation has been restricted to large-scale investors due to high costs, illiquidity, and limited accessibility.

However, tokenization revolutionizes this space by breaking down real estate and aviation assets into smaller, fractional ownership units, making them more affordable and accessible to a broader range of investors. The tokens created through real estate tokenization represent a share or stake in the underlying property.

These tokens can be backed by physical assets such as residential, commercial, or industrial properties, and the value of the tokens is typically derived from the value of the underlying asset. By tokenizing real estate, several benefits are realized. Firstly, it enhances liquidity by enabling fractional ownership, as investors can buy and sell smaller portions of an asset, rather than being tied to whole property ownership. This opens up new opportunities for investors to diversify their portfolios and access markets that were previously out of reach. Secondly, real estate tokenization offers increased transparency and security.

The use of blockchain technology ensures immutability and traceability of transactions, reducing the risk of fraud and enhancing the trust between parties involved. Additionally, tokenization can potentially lower barriers to entry and reduce the need for intermediaries in real estate transactions. It allows for faster and more efficient transactions, as well as streamlined processes such as automated payments and smart contracts. Moreover, real estate tokenization has the potential to unlock liquidity in traditionally illiquid assets. By fractionalizing ownership, it becomes easier for investors to exit their positions, creating a secondary market for trading real estate tokens.

Overall, asset tokenization represents a transformative shift in the real estate industry, offering new opportunities for investors, increasing liquidity, enhancing transparency, and streamlining processes. It has the potential to reshape how real estate and aviation assets are bought, sold, and invested in, opening up a world of possibilities for both investors and asset owners.

## 3. Real Estate Tokenization

Real estate property tokenization is a process where a property's value, ownership, or rights are represented digitally through tokens on a blockchain or distributed ledger system. In simple terms, it involves breaking down a real estate asset into smaller digital units, called tokens, which can then be bought, sold, or traded.

Tokenization offers several benefits to both property owners and investors. Here are some key advantages:

**Increased Liquidity:** Tokenization allows fractional ownership of real estate, meaning that investors can buy and sell smaller portions of a property rather than investing in the entire property. This increases liquidity in the market as it becomes easier to buy and sell these smaller units, enabling a broader range of investors to participate.

**Accessibility:** Tokenization lowers the barriers to entry for investing in real estate. It enables individuals to invest in properties with lower capital requirements, as they can purchase tokens representing a fraction of the property's value.

**Diversification:** By tokenizing multiple properties, investors can create diversified portfolios and spread their risk across different types of real estate assets.

**Transparency and Security:** Blockchain technology provides transparency by recording property ownership, transactions, and related information on a decentralized ledger. This increases trust and reduces the potential for fraud or disputes.

**Efficient Transactions:** Tokenization streamlines the process of buying and selling real estate. Smart contracts on the blockchain can automate various aspects of the transaction, such as verification, transfer of ownership, and distribution of rental income.

Global Market Access: Tokenization allows for the creation of global real estate investment opportunities. Investors from different parts of the world can participate in tokenized properties, enabling cross-border investments and diversification.

It's important to note that real estate property tokenization is subject to regulatory frameworks in different jurisdictions.

Compliance with securities laws and other regulations is crucial to ensure a legally compliant and trustworthy tokenization process.

Overall, real estate property tokenization has the potential to revolutionize the real estate industry by making it more accessible, efficient, and liquid, providing new opportunities for investors and property owners alike.



## 4. Aviation Tokenization

Aviation tokenization refers to the process of digitizing and representing aviation assets, such as aircraft or aviation-related investments, through tokens on a blockchain or distributed ledger system.

It involves breaking down the value, ownership, or rights associated with aviation assets into digital tokens that can be bought, sold, or traded.

Here are some key aspects and benefits of aviation tokenization:

**Fractional Ownership:** Tokenization allows for fractional ownership of aviation assets. Investors can purchase tokens representing a portion of an aircraft or aviation-related investment, enabling them to have a stake in high-value assets that may have been traditionally inaccessible due to high capital requirements.

**Increased Liquidity:** By tokenizing aviation assets, the market for buying and selling shares or stakes in aircraft becomes more liquid. Fractional ownership through tokens facilitates easier and faster transactions, providing investors with increased flexibility to enter or exit investments.

**Accessibility:** Aviation tokenization broadens access to aviation investments. It allows individuals and organizations to invest in aviation assets with smaller amounts of capital, making it possible for a wider range of investors to participate in the aviation industry.

**Portfolio Diversification:** Tokenization enables investors to create diversified portfolios by investing in different aviation assets across various aircraft types, airlines, or aviation-related projects. This diversification can help spread risk and potentially enhance investment returns.

**Transparency and Security:** Blockchain technology provides transparency and security in aviation tokenization. Ownership, transactions, and other relevant information are recorded on a decentralized ledger, ensuring an immutable and auditable record. This enhances trust, reduces fraud risks, and provides transparency throughout the asset lifecycle.

**Streamlined Processes:** Tokenization can streamline various processes related to aviation investments. Smart contracts on the blockchain can automate tasks such as ownership transfers, rental income distributions, maintenance records, and compliance with regulatory requirements.

**Access to Global Market:** Aviation tokenization allows for global participation in aviation investments. Investors from different geographical locations can invest in aviation assets through tokenized offerings, providing access to international markets and investment opportunities.

It's important to note that aviation tokenization may be subject to regulatory oversight and compliance with applicable securities laws in different jurisdictions. Complying with regulations and investor protection requirements is essential to ensure the legitimacy and regulatory compliance of aviation tokenization projects.

Overall, aviation tokenization has the potential to democratize access to aviation investments, increase market liquidity, and streamline processes in the aviation industry, providing benefits to investors, aviation companies, and the overall market.





# Valuation

The project is currently valued at \$40,000,000 because this is the combined profits generated from the ongoing Crypto mining and Asset management projects from 2020 to June, 2023.

Accruemulate has set aside this Profit as a Liquid equivalent to the Tokens that will be distributed to our Investors, thereby making it possible for our Investors to liquidate their Tokens Instantly.

We have minted 40,000,000 Accrue Tokens valued at \$1 per token until the Token sale is completed.

Investors can only buy a minimum of 0.5% and a maximum of 1.25% of the 40 million Tokens within a specified timeframe.

This \$40,000,000 also acts as an insurance buffer for our Investors. If there's a meltdown in the markets tied to these 3 projects, our Investors will have access to the equivalent value of their initial purchase price of \$1 per token.

Therefore, the opportunity to invest closes once we hit \$40,000,000.

<b>Minimum AT available for purchase;</b>	<b>0.5% X \$40,000,000 = \$200,000</b>
<b>Maximum AT available for purchase;</b>	<b>1.25% X \$40,000,000 = \$500,000</b>
<b>Token sale;</b>	<b>July 1, 2023 - December 1, 2023</b>
<b>Project value by January 1, 2025</b>	<b>\$100,000,000 ( \$2.5 per Token )</b>



# Roadmap

Accrue Token's roadmap outlines the key milestones and objectives for the period from 2022 to 2025. It includes the following stages:

## **3.1 2022 - Platform Development and Asset Acquisition:**

Development of the Accrue Token platform, ensuring user-friendly functionality and robust security measures. Acquisition of a diverse portfolio of high-quality real estate properties and airplanes. Completion of legal and regulatory requirements to ensure compliance.

## **3.2 2023 - Token Launch and Investor Onboarding:**

Launch of the Accrue Token Initial Token Offering (ITO), during which 40 million tokens will be made available for purchase at a fixed price of \$1 per token. Onboarding of investors onto the platform, with a focus on transparency, accessibility, and ease of use. Distribution of rental income and profits to token holders.

## **3.3 2024 - Expansion and Growth:**

Addition of new real estate and airplane tokenization projects, increasing the total value of the Accrue Token ecosystem. Strengthening strategic partnerships to enhance asset acquisition capabilities and market reach. Implementation of advanced trading features and liquidity options.

## **3.4 2025 - Growth:**

Expected valuation of the Accrue Token project to reach \$100,000,000 reflecting the growth and success of the platform.



# Insurance

To assure investors that their investment in the Accrue Token Project is safe, we have established an insurance model that backs up and protects the value of the tokens.

**Here's a detailed explanation of the insurance model:**

## **Token-Backing Mechanism:**

The \$40,000,000 we have set aside will serve as the backing for the 40,000,000 tokens that will be minted for the Accrue Token Project. This means that each token will have a direct claim on a specific amount of the reserve funds.

## **Reserve Fund Protection:**

The reserve fund acts as a safeguard to protect the value of the tokens. It ensures that the tokens have tangible value and mitigates potential risks that could impact their worth.

## **Asset Allocation:**

The reserve fund can be allocated across different asset classes to minimize risks and optimize returns. This may include a diversified portfolio of low-risk investments such as government bonds, high-grade corporate bonds, cash equivalents, or other stable assets with reliable returns

## **Legal Framework:**

Establish a robust legal framework to govern the insurance model and protect the interests of investors. This includes clear terms and conditions, contractual agreements, and compliance with relevant securities regulations to provide investors with legal recourse and enforceability.

### **Regular Reporting:**

Provide regular reports and updates to investors regarding the status of the reserve fund, its performance, and any changes to the insurance coverage. Transparency in reporting builds trust and confidence among investors, demonstrating that their investment is being safeguarded.

### **Investor Communication:**

By implementing a comprehensive insurance model and following the above steps, we aim to demonstrate to investors that their investment in the Accrue Token Project is secure. This model provides assurance that the value of the tokens is backed by real assets and protected against potential risks, giving investors peace of mind and confidence in their investment.



# Investment options

Minimum	Maximum	Duration	Estimated valuation	Minimum R.O.I
\$200,000	\$500,000	December 2, 2023 - January 1, 2025.	\$100,000,000	250%

The next step is to choose an investment option from the 2 options outlined above and submit a copy of this document to your Accruemulate Advisor.

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John Matthew

accrue Project Manager

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Emily Anderson

Project Advisor.

