

smarthex.io



SMARTHEX

WHITE PAPER

Africa's Leading Blockchain-Based Real Estate Platform

This Whitepaper is being provided by Smarthex for informational purposes only and is not a binding legal agreement. It might be amended or updated in the long term.

BACKGROUND AND INTRODUCTION

Real estate remains one of the planet's greatest stores of wealth and throughout history, it has proven to be one of the strongest performing asset classes hedging against inflation. As the largest asset class in the world with a combined estimated value of over \$228 trillion, investing in Real Estate has many advantages.

The most notable benefits of investing in Real Estate and Real Estate-based financial products typically include a predictable cash flow and ability to generate passive income, an appreciable asset with the ability to escalate in value, and an array of benefits surrounding leverage capabilities and tax advantages. It's also the basis for several businesses, a part of a nation's wealth, and a source of economic revenues.

Although global real estate is worth hundreds of trillions of dollars, it is dominated by the wealthy and large corporations. Through blockchain technology, it is possible that more people will be able to access the market where transactions can be made more transparent, secure, affordable, and equitable. We hereby introduce to you – SmartHex (SMHX)! With SmartHex, Real estate transactions will eventually become truly peer-to-peer activities on the blockchain.

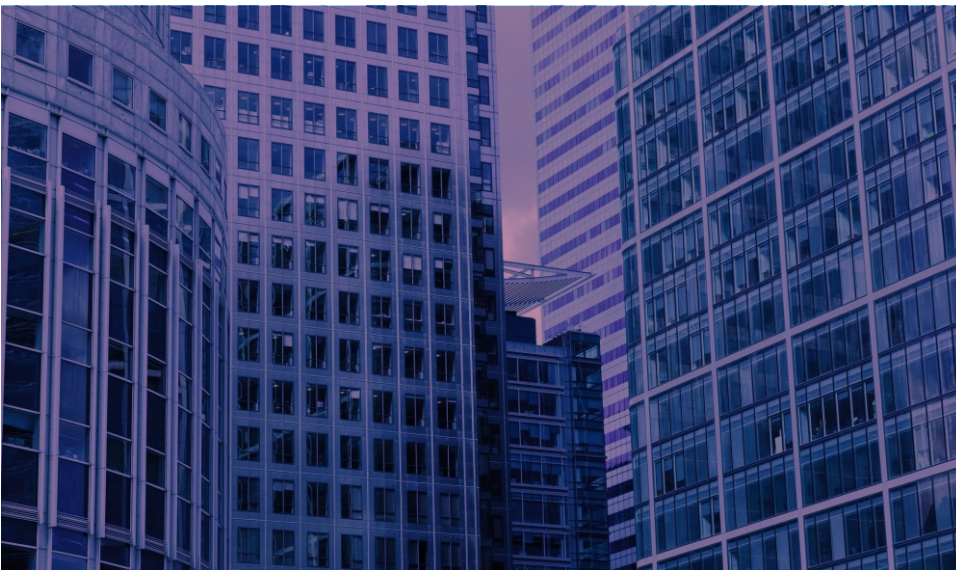
SmartHEX is a collaborative homemaker with forthright experience in real estate and Blockchain expertise. We opine to redefine real estate experience to every potential person with the guts for new things in a smart way using modern technology by harnessing physical and virtual real estate strategy together for the benefit of all, with open physical relationships and unending virtual transaction and profit-making.

SmartHEX is a collaborative real estate firm with a combined 25 years of experience in estate development and management strategy in Africa and the UAE. The current advanced technology has informed our vision to expand the scope of our operation to the benefit of our prospective clients, collaborators, and investors. We are driven by a passion to further explore the African real estate market while it's still young. We plan to expedite the future as much as we can by bringing tomorrow to now. We hope to make happen the futuristic goals of virtual homes and physical smart homes experience in Africa to the current development.



SMARTHEX MISSION AND VISION

- **Mission:** To create modern smart affordable homes for home buyers, tenants, expatriates, and investors with an honest, dependable transaction leading to a long-term relationship through open visible management and developmental strategy. We strive to be satisfactory in all our dealings... Smart, up-to-date, and forthright where everyone can grow, benefit and improve.
- **Vision:** We aspire to be the leading real estate firm in Africa, the first to debut smart affordable homes and virtual home experience through the Metaverse. And to continue building our trust to a crescendo where the home of yesterday is relevant today and tomorrow through constant upgrade and envisioned mapped outbuilding plans to accommodate technical upgrades.





THE PROBLEM

There are many reasons to view the real estate market in Africa positively. Economies are growing; demographics are improving and there is increasing political stability. Stock is improving, adoption of cryptocurrency is increasing and many markets are becoming attractive investment destinations. There are, of course, inherent setbacks that must be considered.

Real Estate is supposed to satisfy the basic human need for living space and security. However, the urbanization process that began in some parts of African specifically Nigeria in the 1950s significantly changed land use in the country, as the growing urbanization caused by intense rural exodus and migration towards cities, combined with a lack of investments in urban development, created a severe housing shortage in that country. Rwanda sees a major turnaround when the real estate business was launched in her. Now, she is ranked one of the fast-growing African countries. This growth is put to about 7.5% annually since 2018 and in Kigali alone, demand for new houses over the next three years is projected at nearly 350,000, with the current pace of only 1,000 housing units built per year illustrating a widening gap. The most recent study on this matter in Nigeria, reveals that, in 2015, the housing shortage is over 6,300,000 homes, which represents 9.3% of all private residences. Assessing real estate problems and blockchain solutions through asset tokenization will be the focus of this Whitepaper. This we can make possible through blockchain technology. It is a possibility that can become a reality with the simple solution strategy adopted when you subscribe to our token SmartHex (SMHX).



WHY BLOCKCHAIN?

SmartHex on Blockchain is purposely to create an open-ended market and transparency. It is a signature of trust and accountability. It is of note that blockchain is corruption proof and we need the trust of our investors. Aside from the other advantages such as; cost reduction, accessibility, and public partnership, and the ilk, It is noteworthy that accountability is the sole of every business which only blockchain could offer at the moment. It will also help to fast-track our vision as soon as possible and generate fast-growing income for every subscriber of SMHX. It is a way to further decentralize the real estate monopoly and affordability which is the concept behind the SmartHEX as an entity.

HOW SMARTHEX ON BLOCKCHAIN WILL IMPROVE REAL ESTATE

Given blockchain's disruption of financial services and subsequent widespread application across industries, it's hard to find a segment that has not been influenced by the technology. Cryptocurrencies have made a strong impact on payments, remittances, and foreign exchange. Even the food supply chain industry has been upended by blockchain.

Real estate hasn't escaped blockchain disruption either. Previously, transacting high-value assets such as real estate exclusively through digital channels has never been the norm. Real estate transactions are often conducted offline involving face-to-face engagements with various entities. Blockchain, however, opened up ways to change this. The introduction of smart contracts in blockchain platforms now allows assets like real estate to be tokenized and be traded like cryptocurrencies.

Trading real estate this way varies. Here are six ways Blockchain will change the real estate game.





1. Platforms and Marketplaces

Real estate technology has traditionally been primarily concerned with listings and with connecting buyers and sellers. However, SmartHex on blockchain will introduce new ways to trade real estate by enabling trading platforms and online marketplaces to support real estate transactions more comprehensively. SmartHex is developing a platform that uses blockchain technology to facilitate real estate and rental property transactions. By tokenizing real property, assets can then be traded much like stocks on an exchange and transactions can be done online.

SmartHex allows sellers to tokenize assets, essentially handling it like a stock sale, and liquidating that asset through a token sale. The collected tokens can be exchanged for fiat currency, with buyers owning a percentage stake of the property.



2. No Intermediaries

Brokers, lawyers, and banks have long been part of the real estate ecosystem. However, blockchain is fast ushering in a shift in their roles and participation in real estate transactions. Cutting out the intermediaries will result in buyers and sellers getting more out of their money as they save on commissions and fees charged by these intermediaries. This also makes the process much quicker as the back-and-forth between these middlemen gets cut.



3. Liquidity

Real estate has long been considered an illiquid asset since it takes time for sales to conclude. This isn't the case using SMHX tokens for real estate deals since they can, in theory, be readily traded for fiat currencies through exchanges. However, as tokens, real estate can be readily traded. A seller doesn't have to wait for a buyer who can afford the whole property in order to get some value out of their property.





4. Fractional Ownership

By allowing fractional ownership, blockchain also lowers the barriers to real estate investing. Typically, investments would require significant money upfront in order to acquire property. Through blockchain, investors would only need fractions of SMHX tokens to participate in real estate deals or become an owner. In addition, fractional ownership would also help them avoid managing the properties themselves such as maintenance and leasing.



5. Decentralization

Blockchain commands trust and security as a decentralized technology. Information stored in the blockchain is accessible to all peers on the network, making data transparent and immutable. A decentralized exchange has trust built into the system. Since information can be verifiable to peers, buyers and sellers can have more confidence in conducting transactions. Fraud attempts would also be lessened. Smart contracts are increasingly becoming admissible records. As such, smart contracts would have more enforceability beyond the technology itself.



WHAT DISTINGUISHES SMARTHEX?



SmartHEX is the future of the real estate. Your trusted ally and dependable companion. Our combined 25 years of experience under different entities, private and public establishments even government, have sharpened our approach and strategies to the real estate business.

We have combined all these wits to make this pilot body SmartHEX (Smart Home Experience) to showcase the possibility of lifetime goals beginning from now. Our client's satisfaction is our priority and so we have created this platform to acquire a fast-growing trend, modify our business approach and counter the doubts, by creating a possible solution to affordable homes without having to invalidate our core goals but adopting a holistic approach to support, develop and integrate many.

We are solution makers and developers. We are poised to make homes clean and habitable. We hope to convert meadows into a city and enclaves to suited apartments. We have partners with proper research methodology and a flare for green and renewable energy. We hope to incorporate our homes with modern power supply and natural attraction. In developing our estate, protection and preservation of the natural habitat are the endgames.



WHAT DISTINGUISHES SMARTHEX?

Nature is our top priority, as it will reduce the health hazards and improve the lifespan of every residence on our properties. Our estates are going to have natural gardens, trees, and water fountains.

We are determined to make comfort affordable and sustainable. We will recommend sustainability alongside affordability to keep things in proper view and make our maintenance easy, consistent and upgradable.

Talking about affordability, we will make a home in Africa affordable to anyone in Europe via virtual homes. We hope to incorporate the avatar technology into our home-ownership plan and accessibility, such that if you cannot buy it physically, you can own it virtually.

The grandiosity of this plan gives us hope that every partner of SmartHEX is indeed a smart person as the sky is the limit. We hope to outshine and reduce the home hazards and avoidable accidents caused by negligence, lack of professionalism, profit maximization, and ignorance.

SmartHex on blockchain will also introduce new ways to trade real estate by enabling trading platforms and online marketplaces to support real estate transactions more comprehensively. Aside from being a real asset token, SmartHex is developing a platform that uses blockchain technology to facilitate real estate and rental property transactions.

It is a risk worth taking and a journey worth trying. Join us at this early stage now to give you the utmost opportunity and develop the future when you still can.



SMARTHEX SERVICES



Home Sales and Leasing

SmartHEX is a builder and a developer for public consumption. We have the goal to build homes for people to buy or lease. Our residential serviced apartments offer all kinds of family structures putting into consideration their comfort and circumstances. Our team will ensure clients, investors or residence are well-advised and cultured into the development of the community.



Commercial Sales and Leasing

Industrial growth cannot be over-emphasized. As we have grown in population, we will need industries to drive the need of the people. SmartHEX Commercial Real-estate will cater to the industrial development to provide workspace, adopting new residential technology to make the smart industry grow and the work environment less hazardous.



Property Development and Management

SmartHEX is organically a developer and a partner in real estate advisory roles. We hope to build our homes from the scratch and would thus expand our service to others in the industry by harmonizing our technology to the benefit of the general public. Managing the properties is the sole of the business as we hope to manage effectively our properties and third-party estates in our care to generate consistent revenue for the growth of our entity, investors, and partners. We hope to maintain a unique taste for our clients whereby we can transfer your former home in your previous location to your new home in a new location. Our properties are expected to retain their initial taste and could be upgraded as requested by clients or maintained as vintage.





DEVELOPING LAKE VIEW CITY

SmartHEX will develop some of its already acquired properties and estates in some parts of Africa. One of such is the Lake View City - 250,000 square meters of land, surrounded by lake and fancy creeks. We hope not to tamper with the topography of the land but nest it into our architectural designs to make nature live. It is proposed to have high-rise residential & commercial buildings with condominiums and duplexes. Specialists in SmartHEX real estate market will offer buyers and tenants alike credible service and the goal is value for their money. You will get sound accurate and assuring advice when it comes to property investment with us or otherwise.

ILLUSTRATION



ILLUSTRATION



Token

Token Name : SmartHex

Symbol: SMHX tokens

Type of token: Utility Asset Token

SMHX token is the gateway to SmartHEX real estate services. It will be a mandatory currency to access any of our services. Furthermore, to buy or lease our properties, prospects are required to transact with us with SMHX thereby the legal tender, as this is to ensure safety, security, and transparency.

The implication of this wherefore is that as we expand the scope of our estates and projects physically and virtually, either sales or maintenance, there will be a high demand for SMHX, and the more it increases in value.

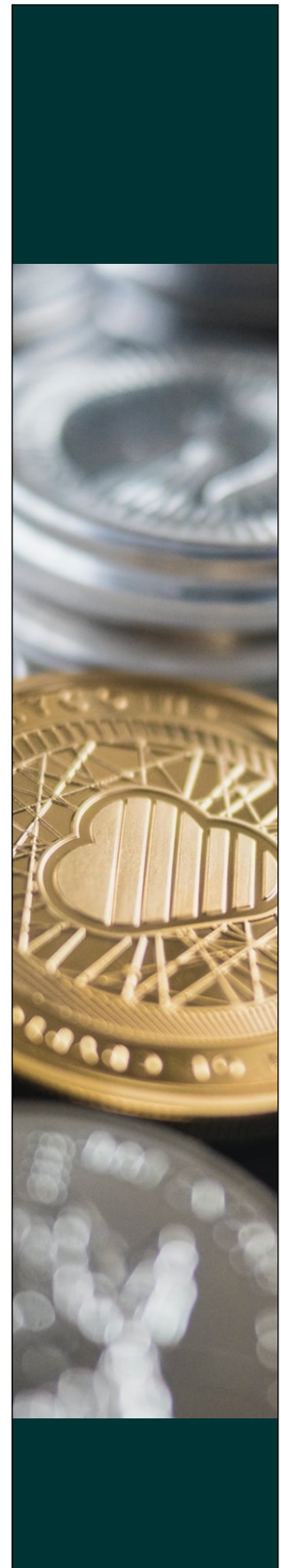
Early SMHX holders will make massive gains due to the eventual demand and supply of the coin. We projected SMHX to be the next 1000x coin in the short-midterm. SHX will be listed on leading Centralized and Decentralized platforms for accessibility and pairing with other cryptocurrencies.

The SMHX token is classified as a utility token since the owners will not have any ownership or shares of the corporate private fund and do not receive any dividend. However, they will be able to benefit from its use and deployment through the SMHX platform.

ADVANTAGES OF SMHX WITH UNDERLYING REAL ESTATE

The majority of cryptocurrencies are prone to high volatility. By combining SMHX token with real estate we aim to offer a level of backing. By backing cryptocurrency with real estate assets, we hope to increase the stability of the token itself and still obtain high-value growth potential. As the token will be used by parties to purchase or rent properties of SmartHEX on the platform, transactions will be frequent meaning that the token will not be liable to stagnation in the market. Experience has shown us that tokens which have real use cases and are used on a daily basis are much more stable than those which do not.

Through the strategic use of SMHX token SmartHEX real estate services will create its own ecosystem driven by the platform. The aim is to maximize the growth possibility of the SMHX token value through the utilization of tokens in real life and to ensure that the users of SMHX tokens, our partners, and various communities all benefit.



Through the consultative management of the fund, up to 40 percent of issued SMHX tokens will be kept as a liquidity fund. This means that when a large amount of traffic is experienced in certain periods by token use, SmartHEX can ensure that in these peaks of token demands, they will be able to partially assist with the supply of tokens in the market, but only up to 50 percent of requested amount at market price. The highest percentage possible of a maximum of 40 percent will always be maintained as an operating liquidity pool, so those who use SMHX tokens will have the ability to convert the funds back into fiat currencies through our partner payment providers. This added liquidity will ensure that SMHX is also able to manage the properties within it effectively, never maximizing the fund into capital, killing the liquidity element of the project. In doing so it ensures that there is a full operating capital element and protection for SMHX token users.

LAKE VIEW CITY Metaverse (Virtual Estate)

When we invest, especially in real estate, we must attempt to predict the future – a future 10 or more years down the road. In 10 years, today's children will be young adults and their preferences will dictate what becomes mainstream and normative. In this light, we will be launching the first real estate metaverse in Africa.

Moreso, digital real estate has become a legitimate asset class, one worthy of investors' consideration and one we believe is likely to appreciate exponentially over the near term.

Not only is digital real estate capable of delivering outsized returns due to its alignment with the rapidly growing crypto-investment universe, but it also appears likely to become a viable store of wealth, almost like real-world art and real-world real estate. Digital real estate exists inside virtual worlds, each its own “digital nation” with a system of clearly delineated, irrevocable property rights.

In SmartHex virtual world, residents will interact with the world, or “metaverse,” while inhabiting an avatar's body. They will be able to interact with other users, buy art in galleries, shop in the mall, attend concerts and events, and do lots of other things.

What distinguishes Lake View City Metaverse is that its economy will be based upon a cryptocurrency and the Virtual LVC will be the same as the Physical (real-world) LVC. Lands and apartments except for roads and plazas can be bought, sold, and developed by individuals using “SmartHex token,” LVC's own crypto-token.



SmartHEX Wallet

SmartHEX Wallet is a suitable and sustainable crypto payment solution.

It is an App that provides access for receiving, sending, and holding top cryptocurrencies. On SmartHEX Wallet, you will be able swap various cryptocurrencies to SmartHEX. The SmartHEX Wallet will also make it easier to use (SMHX) token at our partner hotels and short let homes around the world.

On SmartHEX wallet, you will be able to use your fiat to buy SMHX seamlessly. You will also be able to stake SMHX to earn NFTs that will be used in SmartHEX Virtual Estates. SMHX is here! Buy. Hodl. Prepare for Profit

Road Map

Planning and Core Team Formation

Q3 2021

Private sales & Website Launch

Q4 2021

Public Presale

Q1 2022

Public sales on DEX & CEX

Q2 2022

Construction and Development Starts

Q3 2022

Auditing, Marketing, Advertising & Promotion

Q4 2022

Project live

Q1 2023



TOKEN ECONOMICS & THE IEO

Total Supply: 5,000,000,000 SMHX

Private sale start date: December 19th 2021

Max Supply for Private Sales; 1,000,000,000 SMHX

Price per token for private sale; 1 SMHX = \$0.01 to \$0.009

Public Presale: January 18th, 2022

Max Supply for Public sale: 1,000,000,000 SMHX

Price per token for public sale: 1 SMHX = \$0.01

Public sale / IEO: March 1, 2022

Max Supply for Public sale / IEO; 1,000,000,000 SMHX

Price per token for Public sale / IEO; 1 SMHX = \$0.1

Remaining 40% which is 2,000,000,000 SHMX will be locked for 2 years and will be injected into the market for 10 years i.e. 200,000,000 SHMX per year for 10 years. This token activation/injection will start from 2023 to 2033. Every year we shall allocate 10% in the growth of SMHX to the SmartHEX Group or Founding Members.

SMARTHEX token will be built on the Binance Smart Chain Network (BEP20). During private sales, only BSC (BINANCE SMART CHAIN) payments will be accepted via the BEP20 network and all participants need to also provide a BNB (BEP 20) wallet address to receive the SMHX tokens

TOKEN DISTRIBUTION

Project development 11%

Marketing 5%

Liquidity 20%

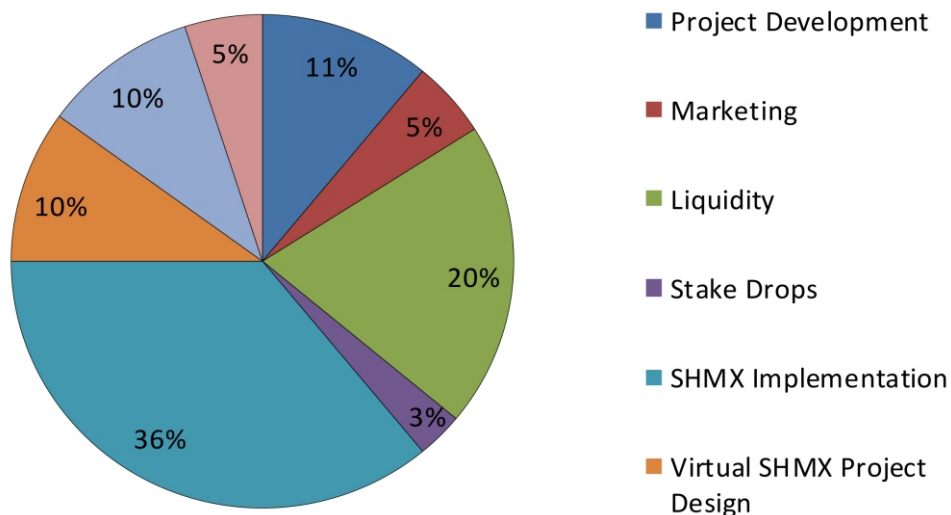
Stakedrops 3%

SHMX implementation 36%

Virtual SHMX project design 10%

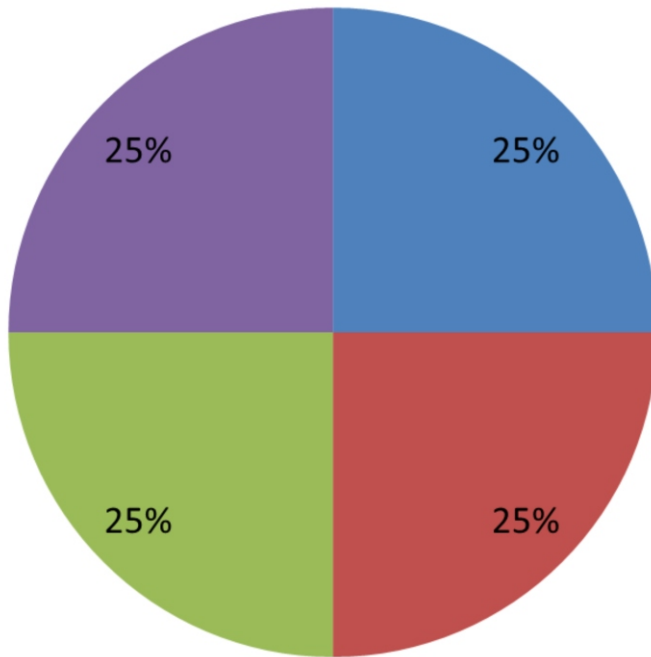
Team 10%

Maintenance 5%



HOW THE TEAM 10% WILL BE USED:

- 25% 3 months after SHMX Public Sales
- 25% 6month after first team token claim
- 25% 24month after the first team token claim
- 25% 5 years after first team token claim



- 3 Months after SHMX Public Sales
- 6 Months after first team token claim
- 24 Months after first team token claim
- 5 Years after first team token claim



