

# PURICOIN (PUR) WHITEPAPER

A Hybrid Real-World Asset (RWA) & Utility Token  
Funding the Wrocław Student Housing Project

## 1. Executive Summary

Puricoín (PUR) is a professionally structured **financial funding instrument** developed by **Puritoken**, in partnership with **Constantin Belikoff** and **IKO Real Estate**, to finance the construction and long-term operation of a **2,500-unit student housing development in Wrocław, Poland**.

Puricoín is **not designed as a speculative cryptocurrency**. Instead, it functions as a modern capital-raising and value-distribution mechanism, using blockchain technology solely as **financial infrastructure**—similar to digital settlement rails used in contemporary banking systems.

The real-estate component of the project is reinforced by **IKO Real Estate**, an established real-estate development and investment firm with experience in delivering and managing large-scale residential and commercial assets. Their involvement provides execution discipline, development oversight, and institutional real-estate credibility.

Puricoín combines three complementary pillars:

- 1. A large-scale, income-producing real asset**  
A purpose-built student housing development designed for long-term occupancy and rental stability.
- 2. A disciplined income participation structure**  
A defined portion of rental income is distributed to capital participants, while the majority is reinvested to preserve asset quality and long-term value.
- 3. A transactional utility layer**  
Puricoín is designed to function as a payment and settlement medium on selected online platforms, with controlled supply reduction mechanisms that support long-term value integrity.

Through this structure, Puricoín bridges **traditional real-estate fundamentals** with **modern global funding infrastructure**, offering investors a familiar, asset-backed investment logic delivered through a more efficient and transparent framework.

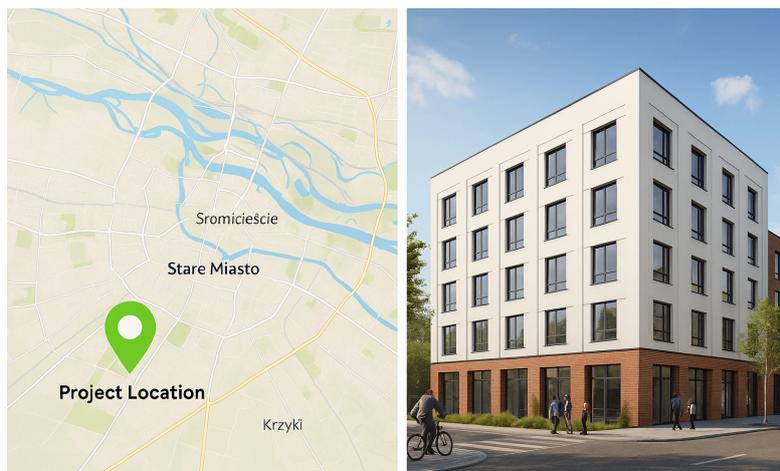
## 2. Project Overview – Wrocław Student Housing

### 2.1 Project Description

The Wrocław Student Housing Development is a large-scale, purpose-built student accommodation project located in one of Central Europe's fastest-growing academic cities. Wrocław hosts a strong concentration of universities and international programs, creating consistent demand for professionally managed student housing.

### Key Project Metrics

- **Total Units:** 2,500 student housing units
- **Average Monthly Rent:** €350 per unit
- **Estimated Annual Rental Income:** €10,500,000
- **Total Construction Cost:** USD \$200,000,000
- **Construction Timeline:** 24 months
- The project qualifies as **institutional-grade Purpose-Built Student Accommodation (PBSA)**, a sector known for stable occupancy and resilient long-term demand.



Project Location

Student Accommodation

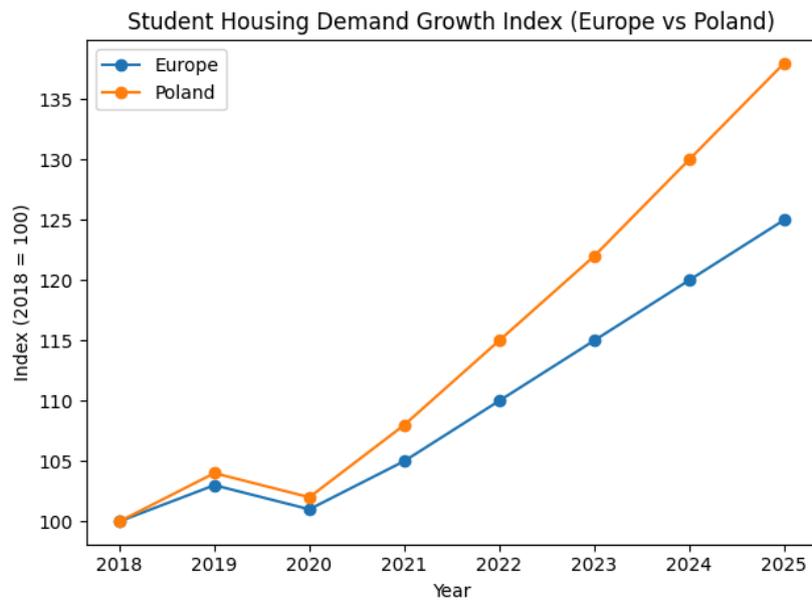
## 3. Market Analysis

### 3.1 Student Housing Market – Europe & Poland

Student housing remains one of the most resilient real-estate asset classes in Europe due to:

- Growing tertiary education enrollment
- Increasing international student mobility
- Structural undersupply of purpose-built accommodation

Poland has consistently outperformed the broader European average in student housing demand growth. Wrocław, in particular, benefits from competitive tuition costs, international appeal, and sustained urban development.



### 3.2 Digital Asset & Utility Market

In parallel, Puricoïn is designed to operate as a **transactional settlement instrument**. Online gaming and entertainment platforms require fast, borderless, and auditable payment solutions.

Puritoken is in advanced discussions with established operators including **MGM, Virgin, and Knockout Gaming** to enable Puricoïn as an online payment medium.

- **Projected annual transaction volume:** USD \$300,000,000

This utility layer supports continuous demand independent of real-estate cycles.

## 4. Legal & Compliance Positioning

Puricoïn is structured using a **compliance-first approach**, aligned with international best practices for real-world asset funding and digital financial instruments.

Core principles include:

- Full KYC/AML onboarding
- Jurisdiction-based access controls
- Transparent disclosures and reporting
- Clear separation between asset backing and payment utility

Final legal structuring will be completed in accordance with applicable EU and international regulatory frameworks prior to issuance.

## 5. Financial Structure & Token Design

### 5.1 Token Overview

- **Token Name:** Puricoïn
- **Ticker:** PUR
- **Total Supply:** 999,999,999 PUR
- **Token Type:** Hybrid Real-World Asset & Utility Instrument

Each PUR functions as a **digital participation unit**, not a property ownership certificate. It represents a method of capital contribution, income participation, and transactional use within the ecosystem.

### 5.2 Capital Structure

- **Target Capital Raise:** USD \$250,000,000
- **Construction Allocation:** USD \$200,000,000
- **Remaining Capital:** Liquidity reserves, compliance, operational buffers, ecosystem development

This structure ensures full construction funding while maintaining financial resilience.

### 5.3 Rental Income Distribution

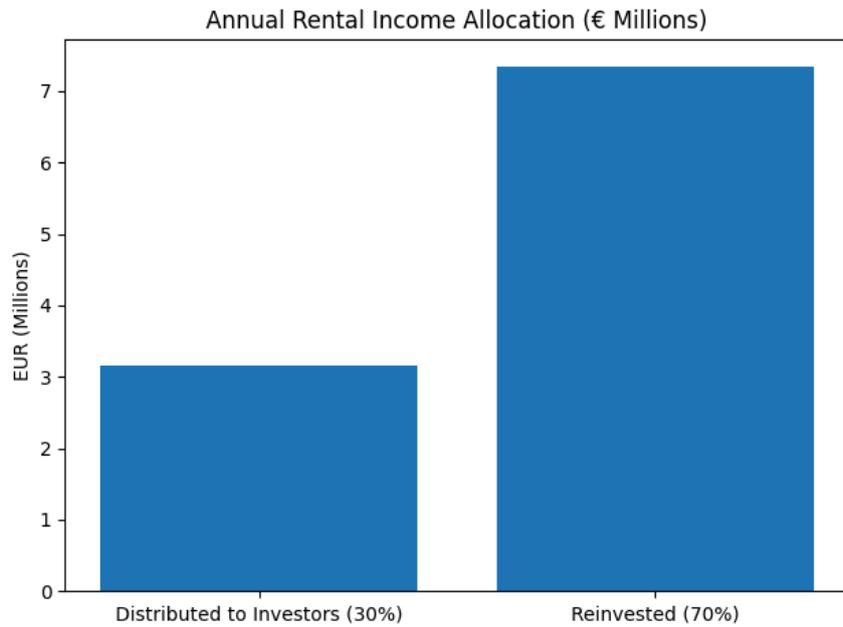
Upon operational launch:

- **30% of annual rental income (€3,150,000)** is distributed to PUR holders
- **70% (€7,350,000)** is reinvested into asset maintenance, operations, and long-term value protection

This mirrors conservative real-estate fund structures and prioritizes sustainability.

#### Rental Income Policy

- **30% of annual rental income (€3,150,000)** distributed to token holders
- **70% (€7,350,000)** reinvested for sustainability and asset growth



## 5.4 Investor Yield Scenarios (Illustrative Examples)

To help prospective participants understand how rental income distribution works in practice, the following scenarios provide **illustrative, non-promissory examples** based on the project's confirmed financial assumptions.

### Key Assumptions

- **Annual Gross Rental Income:** €10,500,000
- **Distribution to Participants:** 30% (€3,150,000 annually)
- **Total Capital Raised:** USD \$250,000,000
- **Distribution Basis:** Proportional participation

These examples reflect **rental income only** and do **not** include any potential appreciation in asset value or the impact of reduced token supply through utility usage.

### Illustrative Annual Rental Income Participation

Capital Participation	Estimated Annual Rental Distribution*
<b>\$10,000</b>	~€126 per year
<b>\$50,000</b>	~€630 per year
<b>\$100,000</b>	~€1,260 per year
<b>\$500,000</b>	~€6,300 per year
<b>\$1,000,000</b>	~€12,600 per year

\*Figures are estimates based on proportional allocation of the €3.15M annual distribution pool.

## How Investors Should Read These Numbers

- These distributions represent **income participation**, not interest payments.
- Returns fluctuate with **actual rental performance**, similar to traditional real-estate funds.
- The majority of income (70%) is deliberately reinvested to preserve asset quality, long-term occupancy, and property value.

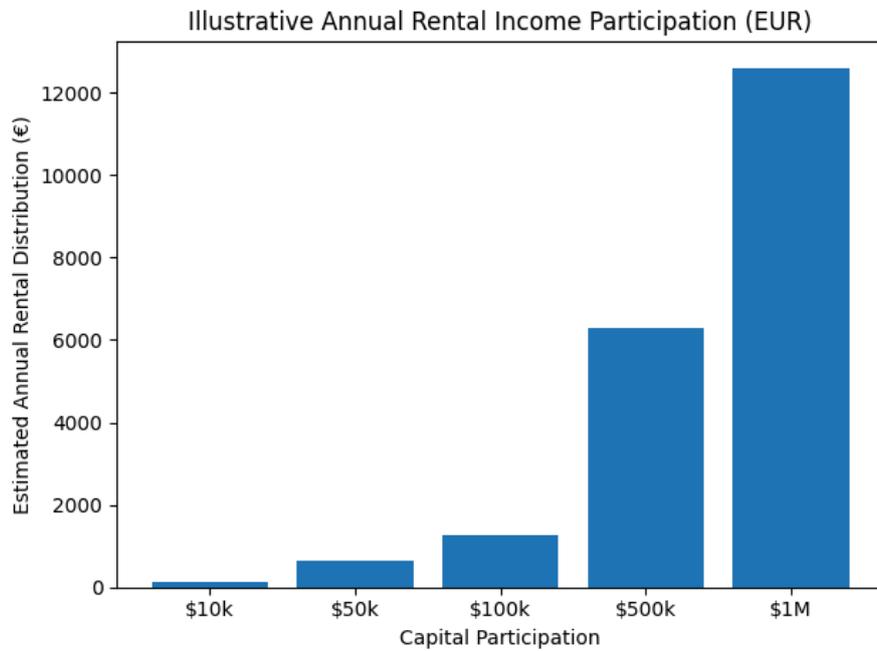
This conservative structure mirrors **institutional real-estate investment models**, prioritizing sustainability over short-term yield maximization.

## Additional Upside Considerations (Not Included Above)

The above scenarios do **not** account for:

- Long-term property value appreciation
- Increased demand resulting from utility adoption
- Supply reduction effects from the token burn mechanism
- Secondary market liquidity

These factors may influence overall value but are treated separately from rental income participation.

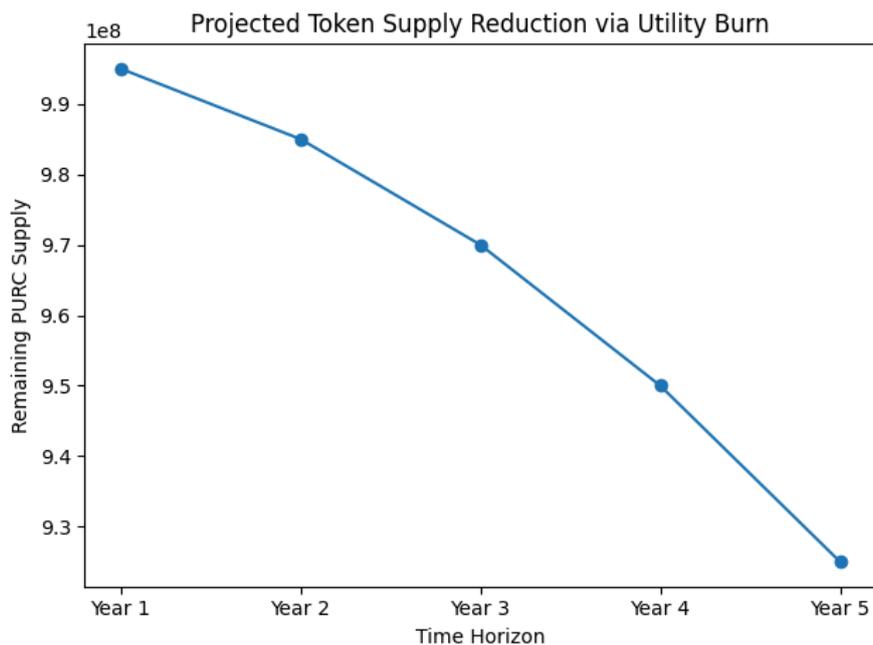


## 5.5 Utility & Controlled Supply Reduction

When PUR is used as a payment medium:

- A predefined portion of tokens is permanently removed from circulation
- Circulating supply decreases gradually over time

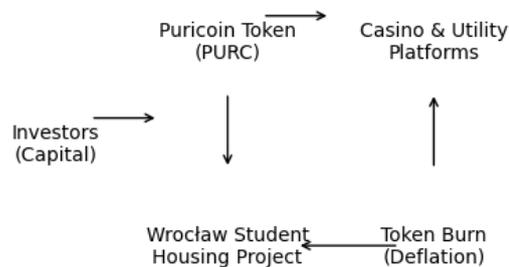
This mechanism is comparable to **share buybacks** or **unit redemptions** in traditional finance, implemented transparently through automated processes.



## 6. Value Flow Model

1. Capital is contributed via PUR
2. Funds are deployed into real-estate development
3. Rental operations generate income
4. 30% of income is distributed to participants
5. PUR is used for real-world transactions
6. Transactional usage reduces circulating supply

This closed-loop structure aligns capital participation with real economic activity.



## 7. Roadmap (24-Month Execution Plan)

Phase	Milestone	Timeline
1	Project setup & permits	Months 0–3
2	Token launch & fundraising	Months 3–6
3	Construction Phase 1	Months 6–12
4	Construction Phase 2	Months 12–18
5	Project completion	Month 18
6	Rental income activation & yield distribution	Month 24
7	Utility activation	Month 9 onward

## 8. Governance & Reporting

Puritoken acts as the **structuring, governance, and reporting coordinator**, applying standards comparable to traditional real-estate and investment funds, including:

- Periodic financial reports
- Construction progress updates
- Operational transparency
- Ongoing investor communications

Participants are treated as **financial stakeholders**, not speculative traders.

## 9. Risk Factors

Key risks include:

- Construction delays or cost overruns
- Rental occupancy variations
- Regulatory changes
- Utility adoption pace

These risks are mitigated through staged capital deployment, diversified value drivers, professional oversight, and conservative financial design.

## 10. Team & Partners

### Puritoken

Capital structuring, governance, compliance, documentation, and utility integration.

### IKO Real Estate

Real-estate development and investment partner providing execution oversight and asset management expertise.

### Constantin Belikoff

Project sponsor and director overseeing strategic coordination and development alignment.

### Strategic Partners

- Real estate advisors
- Legal & compliance firms
- Blockchain infrastructure providers
- Casino & merchant partners

## 11. Conclusion

Puricoïn represents a **disciplined evolution of real-world asset funding**. By combining institutional-grade real estate, conservative income participation, and carefully managed transactional utility, Puricoïn offers a familiar investment logic delivered through modern financial infrastructure.

Puritoken's objective is not speculation, but **structured, transparent, and sustainable capital formation**. Puricoïn is built to reflect that philosophy.