



WORKFORCECOIN

WHITEPAPER

Security Token Offering



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EXECUTIVE SUMMARY

“There is a strong interest to use blockchain-enabled solutions by real estate corporations around the world as well as escrow companies and governments, because they trust this technology can prevent fraud. It is believed that as blockchain becomes more mainstream, more real estate firms will adopt this technology.”

Forbes – December 18, 2017

Work Force Coin cryptocurrency token will one day trade on a decentralized crypto-trading platform powered by the block chain. We hope to provide a level playing ground for investors of all levels and create opportunities for real estate players around the globe to make better yields on their investments. This paper highlights the value we create as well as our approach.

1. INTRODUCTION

1.1 The Industry

Since 2012, the prices of residential and commercial properties in the United States have continued to rise after going through a decline during the global financial crisis. As at 2016, over 560 thousand residential houses were sold in the United States, which is considered the largest figure on home sales since 2008. ^[1]

Statistics shows that there are about 136 million housing units in the United States, with an average of 450 thousand new homes sold between 2010 and 2016. ^[2] In the same period, the number of both new and old residential properties sold in Southern California averaged 25 thousand units, which is a 1.5% increase if property sales in the previous year are considered.

^[3] This growth is in line with the 74 billion dollars worth of commercial properties that has witnessed comparative growth since 2010. ^[4] This growth has caused industrial vacancy rates to be on the gradual rise, with the rates projected to average a 7% y-o-y increase from

2017 through 2019. ^[5] It is safe to say that with these projections, we can expect a large influx of funds coming into the industry in the coming years.

1.2 The Problem

Despite the immense growth witnessed by the real estate industry in the United States, there have been challenges plaguing both local and international investors at all levels. Cost of purchasing real property and attaining the finances to acquire these properties. Apart from the rising cost of acquiring residential and commercial properties, these costs makes it difficult for many investors who would like to participate in investing in real estate.

Property in some areas are rising too fast for an average investor to qualify for funding need to acquire these properties, therefore investors are getting left behind and are unable to invest.

Not only that, but because the prices are rising so fast, trying to qualify for funding is becoming more difficult, which only allow those investors to participate who already have money or for those investors who have access to an investor group are able to participate in investing in the real estate market.

Because of these costs to acquire, repair and hold these issues make it difficult for investors to get a return on investment that makes it worth the investment to acquire real estate.

Also, there are problems of higher taxes, transaction costs and management fees and government financial regulations and bureaucracy. It is clear that if this trend continues, real estate investors will likely become discouraged and the real estate market will suffer.

On the other hand, the fund managers who take investments from real estate investors do face a host of challenges. From running around the tough and complex regulatory environment, to compliance in disclosing investors' information, to managing the cost of hedging foreign currency; these roadblocks makes the whole process of real estate investing very cumbersome and time wasting.

1.3 The Opportunity

Despite the challenges facing the real estate industry in the United States, the immense growth potential cannot be over emphasized. With talks over the financial deregulation and integration of global real estate markets ongoing, and investors looking to capitalize on the changing perspective to take on international property investments, there is an opportunity to create supportive systems that will help smoothen real estate investment processes, reduce costs and provide better exposure to market opportunities for investors.

More so, when you consider that the demand for real estate has been on the rise since the end of the global financial crisis, rising up to \$500 billion worth of transaction per year in the U.S, then you'll see that there is an immense need to create services that will support this growth by sorting through the market to find lucrative deals and dealing away with roadblocks such as exorbitant commission costs and the complex regulatory environment.

What is essentially clear is that investors putting their money into the U.S real estate market want to clearly understand and navigate the opportunity as well as the regulatory paths needed to make the investment a worthwhile activity. They also want to find bargain deals in uprisng markets that will yield better profits in the future.

That is why the popular narrative is to employ newer technologies such as the blockchain to create an open, distributed and decentralized system where deals can be easily crowdsourced and transactions can be smoothly processed using clearly laid out rules in the smart contract.

With the Work Force Coin offering, we are looking to change the game in this space by creating a combination and correlation between our Work Force Coin cryptocurrency and a progressive real estate investments where investors can securely invest in our Work Force Coin cryptocurrency token, thereby helping to raise needed funding for real estate residential and commercial acquisitions.

We can use our real estate expertise to discovering high-value discounted, distress, and foreclosure real estate properties throughout the United States, Southern California specifically, Europe, Asia and North America.

We are launching the WorkForceCoin because we see the trends of cryptocurrency and the underlying opportunities that cryptocurrency provides and investing in a true hard asset such as real estate creating a real **intrinsic** value for Work Force Coin and out investors.

What is intrinsic value: - Very Important

Market Watch by Mitch Tuchman

<https://www.msn.com/en-ca/money/savingandinvesting/opinion-heed-warren-buffett's-warning-bitcoin-is-pure-fomo/ar-BBHolGj>

"Buffett is having none of it." You can't value bitcoin, because it's not a value-producing asset," he [said recently](#). Earlier, in 2014, when bitcoin was worth much, much less, Buffett said, "Stay away from it. It's a mirage, basically," adding, "The idea that it has some huge *intrinsic value* is just a joke, in my view."

So what drives the value of an essentially value-free asset? FOMO — [fear of missing out](#).

The real danger

Who buys a home expecting it to double in value in a year? Who buys an unproven web startup certain that it will disrupt an entire industry in short order?

Think back to the housing bubble and, before that, the dot-com stock bubble. There was a time, early on, when these investments were nearly worthless.

Yet investors pounced on dot-coms and real estate fixer-uppers. They feared missing out on a chance to get rich quickly.

As with dot-coms and real estate, the fuel driving the bitcoin fire is the continual entry of new investors, more and more people motivated by FOMO, fear of missing out. (Remember [Beanie Babies](#)? Exactly...) This can happen to even large stocks, of course. Nearly every asset class has its heady moments. Yet [stocks bounce back, over and over](#), thanks to Buffett's notion of *intrinsic value*.

So what is *intrinsic value*? Imagine you buy stock in a company, say, Coca-Cola.

Huge numbers of people around the world consume Coke products. They pay cash, billions of dollars of cash, to buy and drink it. Whatever the value of drinking Coke might be, millions of people do so every day.

Now subtract the cost of making Coca-Cola, which is sugar, water and a few other ingredients, and you have a real stream of profits.

Waterfall of cash

Intrinsic value is this continuous waterfall of cash. It's not the stock price of Coke but the actual cash flow of the business, after costs.

Buffett made his billions by divining when the gap is greatest between intrinsic value and a stock's share price, then buying loads of shares, [tickets to real cash flow other investors would want](#).

Given that bitcoin is supposed to replace cash, what is the ultimate source of cash flow from digital coins created on the internet? It's dollars flowing from the pockets of buyers who want to own those coins.

Cut off the supply of new investors and the bitcoin craze ends.

Read: [This is where we are in the life cycle of cryptocurrencies](#)

The fact is, bitcoin has no **intrinsic value** at all. While many digital coin "investors" would argue that neither does a dollar, I counter that just about nobody thinks of American cash as an investment, except for perhaps currency speculators.

Rather, dollars are a temporary store of value, a means of transmitting that value from one person to another. As Buffett says, valuing bitcoin is like trying to value a paper check drawn on a bank. Pointless.

"But Mitch," you might counter, ["bitcoin is different"](#). It's a revolutionary new idea." Sure, and it's also an unregulated international marketplace rife with fraudulent actors. Just [ask the Securities and Exchange Commission](#).

There is just one reason that bitcoin's price currently is hovering around \$15,000 rather than zero and that's FOMO, plain and simple."

We believe that combining both cryptocurrency with real estate you are creating possible intrinsic value, and on top of that you get the best possibility of both worlds. Work Force Coin cryptocurrency and the old hard asset real estate hopefully providing steady growth. Investors who invest in Work Force Coin hopefully will be able to harness the financial gains of cryptocurrency and real estate together.

2. BLOCKCHAIN APPLICATION IN REAL ESTATE INVESTING

It's already proven that the blockchain, through its distributed ledger technology can be useful for many types of real estate transactions. For example, purchasing properties without intermediaries using cryptocurrency is already happening.

In January 2017, a residential property was purchased in California in the U.S for around \$4 million in value using Bitcoin. ^[6] The information concerning the real estate transaction like the title registration, the conditions of rights transfer, and other property encumbrances are entered into the distributed ledger and are accessible to all parties.

✓ Advantages

It's well-known that the adoption of the blockchain and other distributed ledger technologies for real estate investing will no doubt make transactions easier, quicker and cheaper. It is also believed that the blockchain would rid the market of unnecessary intermediary costs, and make it safer, more transparent and more liquid. Below are some of the advantages.

- **Reduced costs:** Since the blockchain will usually make use of its smart contracts to execute real estate transactions, there will be no need for agents and commission costs as is required in the traditional model. This will significantly reduce the transaction costs and help investors make more on property deals.
- **Increased transaction speed:** With the blockchain technology, real estate transactions are bound to be processed faster than the usual week-long processing times often experienced in the traditional model. In this system, there will be no need for paper work to close real estate transactions. Therefore, making cross-border fund transfers and conversions will be quicker.
- **Guaranteed safety:** Since it is almost impossible to manipulate or hack a blockchain powered network, there is increased investors' confidence and trust in the system based on the guaranteed safety of funds and transactions. To game the system, one would have to go through extreme measures and expend enormous resources that are worth well over any reasonable profit that can be gotten from such activities. This significantly reduces opportunities for manipulation or other fraudulent motives.
- **Transparency and Liquidity:** Through the ledgers available on the blockchain, investors would gain customizable access to all documents relating to particular transactions on the network and be able to check every one of them for authenticity and accuracy. This transparency and liquidity would make real estate more attractive as a more liquid investment vehicle; leading to a stronger capital inflow. Also, the

absence of governmental restrictions will make the withdrawal and exchange of funds faster than in normal brick and mortar real estate transactions.

3. THE WORKFORCECOIN CROWDFUNDING & OR ICO

The WorkForceCoin CROWDFUNDING AND OR ICO one day will be positioned to revolutionize the U.S real estate investment landscape by creating a platform where properties are tokenized and exchanged securely in an effective way.

Today CROWDFUNDING AND OR ICO platforms will help us raise the needed capital or funding and provide us with an opportunity to search real estate markets around the country for valuable and profitable distress real estate residential and commercial property units. We will do all the research before choosing a distress property so that the value of the investment can be harnessed.

Our goal is to initiate an IPO (Initial Public Offering) between 2yrs and 5yrs where holders of the WorkForceCoin tokens will also get a great chance and opportunity to convert their Work Force Coin tokens for the same value amount of Work Force Coin stock shares or keep their cryptocurrency.

Investors can get the WorkForceCoin through the following ways:

1. Participating in our Crowdsale
2. Exchanging other cryptocurrencies like the Bitcoin, Ethereum for WorkForceCoin
3. Peer-to-peer WorkForceCoin transfers
4. Cryptocurrency trading exchanges

Work Force Coin will one day represent the only medium of transaction on our platform when created. It will one day be available for purchase through our Pre-sale Token Issuance. After the pre-sale, we will hold a final Crowdsale and soon afterwards, users will have the option to make purchases and exchange Work Force Coin on our [Exchange](#) as well as on major exchanges.

Investors willing to join our platform will have to purchase WorkForceCoin from one of the available options as above, it will be required for most of the activities on the platform. Investors can purchase the WorkForceCoin by exchanging their Bitcoin, Litecoin, Ethereum or other primitive tokens using our exchange rates at any period in time. Direct fiat currency purchases may also be available.

3.1 Our Mission Statement

The WorkForceCoin was created to coalesce cryptocurrency and real estate which will hopefully be a powerful platform cryptocurrency with the steady and security of real estate. Our goal is to seek and acquire what we think may be the best and most profitable real estate discounted transactions, in Southern California as well as throughout the United States at large, Europe, Asia and North America.

We know what it takes to find profitable discounted real estate properties and what it means to invest in one. That is why we are building a cryptocurrency and real estate platform. Our system of locating and negotiating real estate transactions allows us to close these real estate transactions in a seamless process.

Here are some reasons why you should use WorkForceCoin:

- **Ease of transaction** – The WorkForceCoin platform hopefully will be built with clarity of using the cryptocurrency and the steady and security of real estate.
- **It's secure & fast** – The WorkForceCoin client will feature 2-factor authentication to protect user accounts and transactions processed on the platform.
- **High-Value discounted properties** – We thoroughly understand the dynamics of this industry, and that is why we go all out to find the best discounted real estate properties of the highest value to ensure better return on investment for our investors. We will seek to make agreements with some of the top real estate investment groups in the U.S to ensure that a wide range of quality residential and commercial properties are available to us as investors.
- **Solid support network** – Sometimes, it could be hard to complete a particular real estate investment, even with the added service of a real estate agent. We understand that these glitches can happen sometimes that is why we have taken the time to provide a useful knowledge base and a solid support network, especially for new investors.

3.2 Purchasing Property Service Transparency

If you are a Work Force Coin investor and you have the required amount of Work Force Coin Tokens value in your account and you would like to purchase a Work Force Coin property that is for sale in our portfolio we will provide you an opportunity to acquire that property at a discount.

As a Work Force Coin investor, you will have to register your interest in that asset by initiating a purchase contract, the required value of Work Force Coin tokens negotiated for purchase and then the required amount of WorkForceCoin tokens will be deducted and real estate commissions paid to Work Force Coin, from their wallet and processed for that property purchase. The transaction details will then be added to the distributed ledger so that it can be viewed and reviewed by all parties at any time.

The distributed nature of the block chain keeps our platform transparent and ensures that every transaction is verifiable at any time. This means that transactions cannot be manipulated, and every incentive or profit associated with each activity will be linked to the right investor.

3.3 The WorkForceCoin

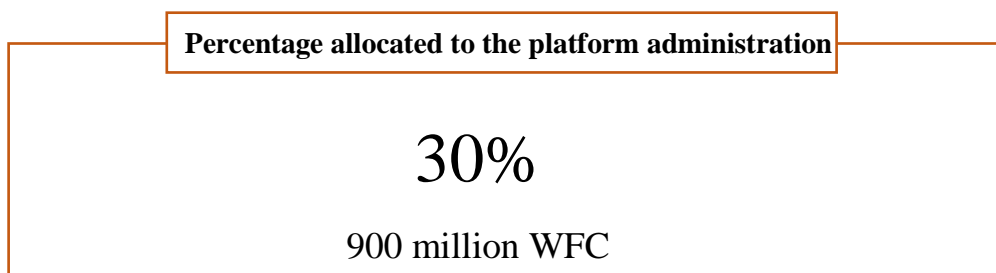
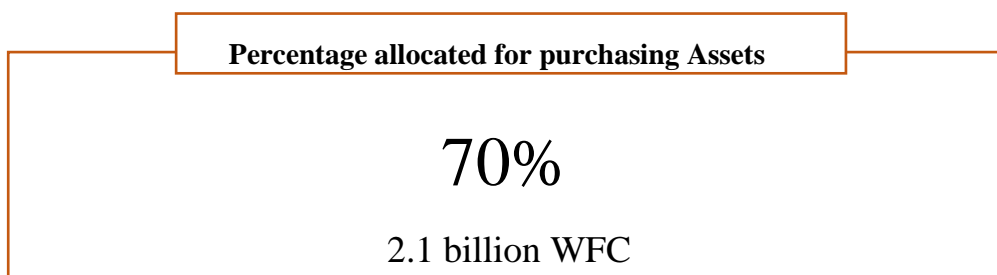
We would like to in the distant future hopefully have our Tokens known as WorkForceCoin (WFC), which investors could possibly use in purchasing discounted real estate properties on our platform if and when Work Force Coin builds and create a platform. The WFC will be issued during the presale and the crowdsale, and will be the base currency for our platform.

After the launch of our CROWDFUNDING AND OR ICO, we hope that the volume of property purchases to run up to millions of dollars. With every new user trading in Work Force Coin tokens and we are purchasing and divesting of real estate, hopefully creating earnings and profits increasing the supply and demand for the Work Force Coin's cryptocurrency tokens we hope will continue to increase in price.

Here are some of the features of the WorkForceCoin Platform if and when Work Force Coin builds and create:

- Fast, secure and transparent transactions
- Special bonuses available for early investors
- Exchange Bitcoin, Litecoin and Ethereum for WFC
- WFC to be available on several other exchanges during the crowdsale
- Guaranteed support all through the way
- Use WFC for purchasing valuable discounted real estate properties
- WFC can be used as a collateral with other investors on the platform
- 100% investment value guaranteed
- Access and use all funds in your wallet immediately

3.4 WorkForceCoin Distribution



3.5 WorkForceCoin Issuance

We will hopefully be issuing the WorkForceCoin as a token to raise funds for buying discounted residential and commercial real estate units in Southern California and other high-value locations in the United States. Some of the funds will also be used in developing the WorkForceCoin platform and marketing new real estate opportunities. The Initial Coin Offering will hopefully run from January 20th, 2018 through March 20th, 2018. Here are the details:

- **Token Name:** WorkForceCoin (WFC)
- **Issuance of WFC Tokens:** 10,000,000,000

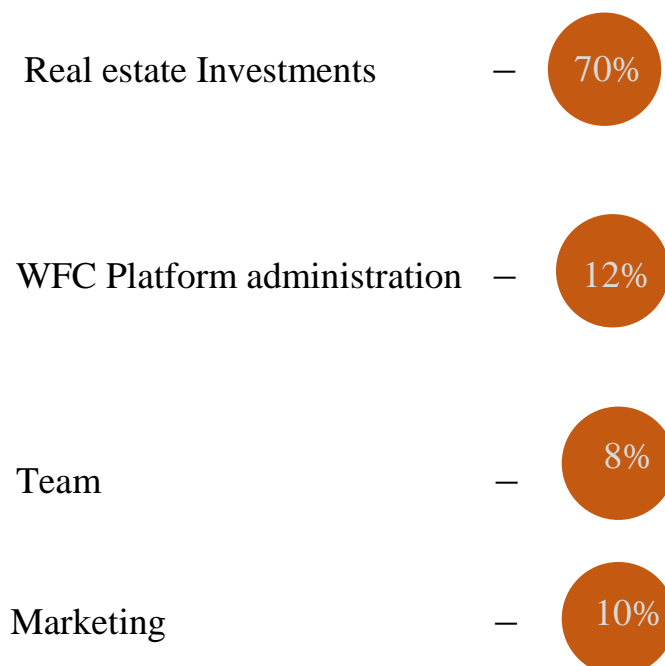
- **Tokens Exchange rate:** Presently 0.000060 ETH per WFC
- **Minimum transaction amount:** 500 WFC
- **Total Bonus tokens:** 400,000,000 WFC
- **Maximum transaction amount:** 200,000,000 WFC
- **Total Sale goal:** \$30,000,000 ETH
- **Minimal Sale goal:** \$1,000,000 ETH
- **Accepted Fiat Currencies:** EUR, USD
- **Accepted Cryptocurrencies:** BTC, BCH, ETH, LTC, DASH, NEO, etc.
- **Exchanges:** Our Exchange at workforcecoin.io and other popular Exchanges

For your investment you are entitled to:

- **Ownership**
- **Distribution/Profits**
- **Voting Rights**

3.6 Crowdsale Distribution

Depending on the success of the crowdsale and other funding tiers, hopefully we see the raised funds able to purchase the required assets and fuel the growth of the platform accordingly. We plan to distribute the funds in this order:



3.7 WorkForceCoin Bonus Model

The base price of 1 WFC equals 0.1 ETH. The value in other primitive digital tokens like the BTC, LTC and fiat currency will be communicated to investors in each funding tier. The price for each tier is calculated using a bonus model as listed in this section, and is distributed based on a first-come-first-served basis. Simply put, the earlier you purchase the WorkForceCoin, the higher the bonus you will get.

Here are the details of our Weekly Bonus capping:

1 st week	20%, up to 1 Million WFC
2 nd week	18%, up to 2 Million WFC
3 rd week	15%, up to 2.5 Million WFC
4 th week	12%, up to 3 Million WFC
4 th week	10%, up to 3.5 Million WFC
5 th week	8%, up to 5 Million WFC
6 th week	5%, up to 7 Million WFC
7 th week	2%, up to 10 Million WFC

THE ROADMAP

This roadmap details our plans for the first phase of development and the respective timelines. We will be updating this roadmap going forward.



Idea Creation

Over the past 25 years we have bought and sold stocks on American Indexes. In 2016 we began mining both Bitcoin and Ethereum. In 2017, Bitcoin traded between \$1000 to over \$20000.

Many stock analysts expressed their concerns of the sudden increase since digital cryptocurrencies are not backed by assets. When trading stocks, you can figure out the underlining value of a company's stock price, because of the assets and goodwill that a company has at its disposal. On the other hand, digital currencies are traded on fantasy and illusion with no real substances behind them. Where is the guarantee if something goes wrong?

Our goal is to connect cryptocurrency with real estate. We chose real estate because it's an asset you can see and touch. Real Estate rarely decreases to zero value. Real Estate maintains its value base on an amount a buyer is willing and able to pay. You can get a true value of real estate by having the real estate appraised. There's value in business, commercial or residential properties. It's not fake, it is real, because real estate and businesses are tangible. They are things you can see, touch, and feel. Real estate is real.

Feasibility Study completed

We think that if you can get people to see the correlation of using WorkForce coin and real estate as one, then you may have a real winner. Our hope is that combining WorkForceCoin and real estate together, there will be a correlation, and WorkForceCoin will maintain its value through the real estate purchased in our portfolio.

As the real estate and or businesses profit value increases, you should also see WorkForceCoin value increase as well hopefully. Our goal is to purchase distressed properties for at least 15% below market value minus repair cost; rehab properties and sell the properties for a profit. This will give us an opportunity to leaseback properties.

White Paper completed

White paper was created to explain the correlation and difference of combining cryptocurrency (WorkForceCoin) and real estate a hard asset. Combining cryptocurrency potential with a true establish asset such as real estate, should stabilize the value of WorkForceCoin then you have the best of both worlds.

Website Launched

Website: Workforcecoin.io



Presale Launch

Early 1st quarter of January

Look for details @ workforcecoin.io

For: presale of WorkForceCoin

Presale end date? – 60 days

Crowd sale beginning date? – 30 days

1. THE COMPANY

The WorkForceCoin project was founded by Mark Hayes, who has taken the time to assemble a team of special individuals who have a deep understanding of the opportunities of the U.S real estate market, and the skills needed to harness it.

The team boasts of a combine 3 decades of experience in various roles ranging from financial markets, I.T, real estate, business and law. Meet the team:



2. THE COMPANY

Work Force Coin project was founded by Mark Hayes, who has taken the time to assemble a team of special individuals who have a deep understanding of the opportunities of the U.S real estate market, and the skills needed to harness it. The team boasts of a combine 3 decades of experience in various roles ranging from financial markets, I.T, real estate, business and law. Meet the team:



Mark Hayes

workforcecoin@gmail.com

EDUCATION

California State Dominguez Hills University

- Bachelor in Criminal Justice

EMPLOYMENT HISTORY

30 years Business/Real Estate/Insurance

- Business Owner
- Real Estate Investing
- Negotiated Acquisitions,
- Divestments of businesses/real estate Projects;
 - Managed Operations/production;
- Reviewed/Developed Real Estate/Construction Analysis for acquisitions;
 - Reviewed operations/manufactured budgets;
- implemented best practices procedures; Reviewed
 - Cost Cutting for B2B/B2C Accounts;
 - Negotiated business contracts;
- Analyzed business operations to determine problem areas,
 - Implemented problem solving solutions;
 - Improved production resulting in increased ROI;

- Negotiated 3rd Party Vendor Developments;
- Reviewed and Analyzed Bids on contracts regarding costs/pricing.
- Insurance – claims bodily injury (Car Accident Reviewer – caraccidentreviewer.com)

Computer Skills:

- Fluent in: php, html

Personal Interests:

Basketball; Football, Baseball, Stock Investing, Website Building (iwantininformationnow.com, iwantinfonow.com, acquisitiondivestments.com, caraccidentreviewer.com, coindinero.com, loanlendingbranch.com, thepeoplesites.com, talkatcha.com) and many more



Ethel Hayes
workforcecoin@gmail.com

EDUCATION

California State Dominguez Hills University

- Bachelor in Business Administration/Accounting

EMPLOYMENT HISTORY

20 years Business/Real Estate/Insurance

- Business Owner
- Real Estate Investing
- Negotiated Acquisitions,
- Divestments of businesses/real estate Projects;
 - Managed Operations/production;
- Reviewed/Developed Real Estate/Construction Analysis for acquisitions;
 - Auditor Insurance
- implemented best practices procedures; Reviewed
 - Cost Cutting for B2B/B2C Accounts;
 - Negotiated Real Estate contracts;
- Analyzed real estate operations to determine problem areas,
 - Implemented problem solving solutions;
 - Improved production resulting in increased ROI;

Computer Skills:

- Fluent in: basic Microsoft (word, excel and access)

Personal Interests:

Real Estate, Stock Investing



Ayaz Gul Solangi

A-2303 Gulshan-e-Hadeed Phase-II

Bin Qasim Karachi 49.

Cell: 03058345383

Skype:snopyayaz

OBJECTIVE

Looking for challenging position in healthy and fast growing organization which provides learning opportunities and enhances my skills

PERSONAL INFORMATION:

- Father's Name : Gul Mohammad Solangi
- Date of Birth : 9th April 1990
- Nationality : Pakistani.
- N.I.C# : 42501-4072797-7

- Marital Status : Single
- Email Address : ayazgul@outlook.com

ACADEMIC STATUS:

- Matriculation : Science.
- Intermediate : Pre Eng
- BSCS Computer Science : Sir Syed University Of Engineering & Technology

PROFESSIONAL SKILLS:

Work As .Net Developer: .NET Desktop Apps, Asp.net MVC5, Entity Framework, Language Integrated Query (Linq), Odata Web services, Database First & Code First DB Context Generation in ASP.NET

Work AS Server Administrator: Have High Skills in Linux UBUNTU, CENTOS & DEBIAN
Create Bash Scripts or Installing Scripts like LAMP Stack, LEMP Stack, varnish cache etc
Installing cPanel WHM, WHM Modules, Open Source Control Panel Installation (ispconfig 3, zpanel etc)

REFERENCE:

Available on request

EXPERIENCE:

5 YEAR EXP AS FREELANCE WEB DEVELOPER

<https://www.freelancer.pk/u/ayazgul.html>

<https://www.fiverr.com/vertexsofts>

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