

AUT

AUMA TOKEN

WHITE PAPER
2.0

ABSTRACT AND DISCLAIMER

The Auma Utility Tokens White Paper introduces the concept of Auma Utility Tokens (AUTs) and outlines their purpose, functionality, and the underlying blockchain technology that supports them. AUTs serve as an integral part of the Auma Group, enabling users to access and utilize various services and benefits from the company's operations. This document provides a comprehensive overview of AUTs, their benefits, and the purpose they are designed to foster. It also outlines the potential impact of AUTs on the broader digital economy.

Disclaimer:

This Auma Utility Tokens White Paper ("White Paper") is intended solely for informational purposes and does not constitute financial, legal, or investment advice. The Auma project and the information presented in this White Paper are subject to change without notice. Readers are strongly encouraged to conduct their own due diligence and consult with qualified financial and legal professionals before participating in any activities related to Auma Utility Tokens (AUTs).

The Auma Group makes no representations or warranties regarding the accuracy or completeness of the information contained in this White Paper. Any forward-looking statements or projections are subject to various risks, uncertainties, and assumptions, and actual results may differ materially from those presented in this document.

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This White Paper does not constitute an offer to sell or a solicitation of an offer to buy any Auma Utility Tokens (AUTs) or any other securities or financial instruments. Any such offer or solicitation will be made only through official channels and in full compliance with applicable laws and regulations.

The Auma Token is a dynamic and evolving initiative. Readers are advised to consult the latest official documents and announcements for the most current and accurate information regarding the project.

DUBAI REAL ESTATE MARKET OVERVIEW

Over the past few years, Dubai has emerged as a preferred destination for elite investors and business leaders. This status is largely attributable to the emirate's investor-friendly policies, streamlined administrative processes, and ambitious real estate developments. While certain geopolitical events and the COVID-19 pandemic temporarily slowed demand over the past two years, Dubai's real estate market is now in a strong recovery phase—driven by strategic planning and the implementation of regulatory measures aimed at mitigating market fluctuations.

Dubai's real estate market was projected to reach its peak in 2023, with high-end residential properties experiencing a notable price surge—growth rates ranging between 6% and 7.9% during the year. This performance was expected to outpace that of other global cities such as Miami and Milan. With investor-centric initiatives in place, Dubai's rental market remains poised for continued and significant expansion.

Several factors influence the demand for real estate in Dubai:

Economic Growth and Stability: Dubai's robust and stable economy continues to play a pivotal role in driving real estate demand. As the economy grows, individuals and businesses experience higher income levels and improved financial confidence, leading to increased investment in fixed assets such as residential and commercial properties.

Population Growth and Demographics: Dubai's population continues to grow steadily, driven by international migration and a rapidly expanding expatriate community. This demographic expansion is fueling strong demand for residential properties and increasing the need for commercial spaces as businesses scale and new enterprises are established.

Tourism and Hospitality Sector: Dubai's status as a global tourist hotspot attracts millions of visitors each year, driving demand for hotels, resorts, and serviced apartments. This presents lucrative opportunities for real estate developers and investors.

Government Policies and Regulations: Dubai's government has introduced investor-friendly policies, including attractive housing schemes for non-resident investors (NRIs), tax incentives, long-term residency options, and streamlined administrative procedures. These measures have significantly boosted confidence and demand in the real estate sector.

Infrastructure Development: Significant government investments in transportation networks, airports, seaports, and public amenities have greatly enhanced Dubai's connectivity, accessibility, and overall quality of life.

Residential Demand: Dubai experiences strong demand for residential properties, including apartments, villas, and townhouses. This demand is fueled by a growing local population and an increasing number of non-resident investors (NRIs) seeking long-term residence in the city.

Housing Demand for Local Residents: The UAE government has launched various initiatives to provide affordable housing options for its citizens, such as the Sheikh Zayed Housing Programme and housing societies offering cost-effective solutions.

Demand for Luxury Properties: Dubai's reputation for luxury homes and apartments has attracted substantial investments from non-resident Indians (NRIs) and high-net-worth individuals, resulting in growing demand for upscale properties.

Rental Demand from Expatriates: The large expatriate population in Dubai has contributed to a robust rental market, with areas such as Dubai Marina, Downtown Dubai, and Jumeirah Beach Residence experiencing consistently strong demand.

Commercial Demand: Dubai's thriving business environment has led to increased demand for commercial properties, particularly office spaces, retail outlets, and industrial properties.

Office Space Demand from Businesses: The presence of numerous multinational corporations (MNCs) and international companies in Dubai has driven strong demand for office spaces equipped with modern amenities.

Retail Demand and Shopping Centers: Dubai's high-end shopping malls have driven strong demand for retail spaces, as the development of large-scale malls requires extensive retail real estate.

Demand for Industrial and Warehouse Properties: Dubai's strategic location and well-developed logistics infrastructure have boosted demand for industrial and warehouse properties, particularly among manufacturing, logistics, and distribution businesses.

Hospitality Demand: Dubai's tourism industry fuels demand for hospitality properties, including hotels, resorts, and serviced apartments, as tourists and visitors seek accommodation options.

Hotel and Resort Demand for Tourists: As a global tourist destination, Dubai consistently experiences strong demand for hotels and resorts, catering to business travelers and tourists from around the world.



PALM JUMEIRAH

Key drivers of Dubai's real estate demand include:

Investor Demand: Both local and international investors play a pivotal role in driving Dubai's real estate market. They seek high returns on investment through investments in high-end properties.

Foreign Investors and International Buyers: Dubai's favorable investment climate, relaxed ownership policies, and tax incentives make it an attractive destination for foreign investors and international buyers.

Local Investor Appetite and Diversification Strategies: Local investors in Dubai exhibit a strong appetite for real estate investments, diversifying their portfolios and generating income through property holdings.

Lifestyle and Quality of Living: Dubai offers a high-quality lifestyle, featuring luxurious amenities, world-class entertainment, and a vibrant social scene. The city's cosmopolitan environment, safety, and security attract individuals and families seeking an exceptional quality of life.

Amenities, Facilities, and Community Features: The presence of amenities, facilities, and community features significantly enhances the appeal of real estate properties, driving demand in the market. Well-developed properties offering a wide range of amenities, strong infrastructure, and convenient locations are particularly sought after.

Rental Yield and Return on Investment (ROI): Rental yield and the potential for a favorable return on investment (ROI) are pivotal considerations for property investors. Properties located in high-demand communities and developed to high-quality standards are prime choices for discerning investors.

Rental Income Potential and Market Dynamics: The prospect of generating rental income plays a vital role in driving real estate demand in Dubai. Rental demand remains robust, particularly among Non-Resident Indians (NRIs), who often prefer rental apartments as a means to generate steady income from their investments. Attractive rental income potential combined with favorable market dynamics makes such properties highly appealing to investors.

Capital Appreciation Prospects: Dubai’s real estate market has historically experienced substantial capital appreciation, attracting investors seeking long-term value growth.

Market Trends and Challenges in Dubai Real Estate Demand

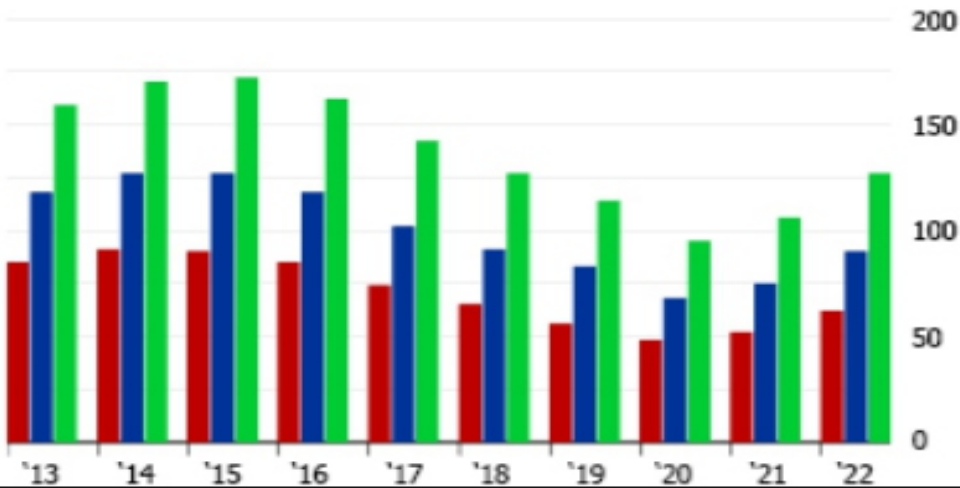
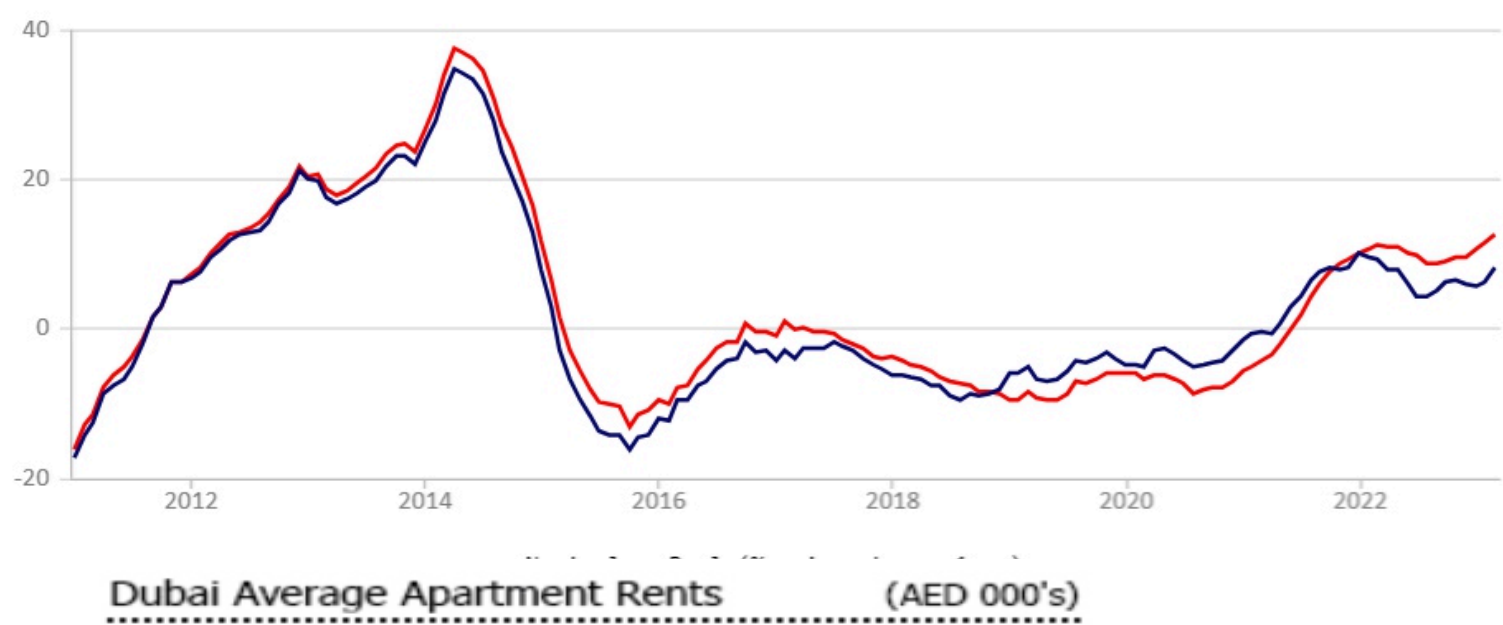
Emerging trends, such as sustainable and eco-friendly features in properties, have become increasingly attractive to buyers. These features not only promote environmentally responsible living but also help reduce energy consumption. Additionally, lavish amenities like clubhouses, gyms, and swimming pools have become popular, further enhancing property desirability among investors.

Housing Affordability Challenges: Affordability remains a challenge for prospective buyers, as property prices in Dubai, like in many other markets, can fluctuate. To address this issue, sellers are offering attractive payment plans and flexible financing options to make housing more accessible.

Regulatory Changes and Their Effects on Demand: Government-implemented regulations and policies aimed at enhancing transparency, investor protection, and market stability have positively impacted the market’s credibility and attractiveness. Initiatives such as Golden Visas and relaxed regulations for expatriates have also significantly influenced property demand in Dubai.

The Future Outlook for Dubai Real Estate Demand: Dubai’s real estate market is projected to grow by AED 300 billion by the end of 2023, driven by increased demand for both residential and commercial properties. The residential property market has experienced a substantial surge of 46.7% in 2023, while the commercial market has seen a 30% increase compared to 2022.

A survey conducted by JLL Future reveals a rising demand for high-quality offices and commercial properties, with growth registering an impressive 77%, indicating a substantial trend in recent years.



EXECUTIVE SUMMARY

Real estate investment has always been a cornerstone of diversified portfolios, offering attractive returns and stability. However, traditional real estate markets face barriers to entry, illiquidity, and complexity, which have limited accessibility and efficiency.

Auma Group addresses these challenges by introducing Auma Tokens, a utility token that provides investors with unprecedented access to profit from the company's upcoming residential developments in Dubai through value appreciation and rewards. This paper outlines the innovative features of Auma Tokens, including their issuance, value proposition, tradability, and transformative impact on real estate investment.

INTRODUCTION

The allure of real estate investment lies in its potential for wealth accumulation and risk diversification. Historically, this asset class has been favored by investors seeking stable, long-term returns. However, conventional real estate investment methods come with limitations, such as high capital requirements, limited liquidity, and complex market dynamics. Auma Group recognizes these challenges and presents a groundbreaking solution through the introduction of Auma Tokens.

AUMA GROUP MODEL

In the realm of decentralization, blockchain stands as a transformative force reshaping the world. Enterprises worldwide are exploring and implementing their own iterations of blockchain technology. At its core, blockchain champions trust, transparency, and security.

Embracing decentralization not only aligns with these principles but also fosters heightened efficiency—a trait that defines the essence of our approach at AUMA GROUP. With Auma Tokens, holders can receive rewards from our real estate operations.

REAL ESTATE TOKENIZATION

In the contemporary landscape, the ascent of blockchain technology and cryptocurrencies has introduced a pioneering avenue for real estate ownership and investment, achieved through the tokenization of proposed real estate projects. Tokenization, a procedure involving the transformation of various assets into blockchain-based tokens, facilitates issuance, transfer, recording, and storage. This transformative process imparts inherent value to both tangible and intangible assets, enabling seamless exchange within the framework of distributed ledger technology. The regulatory laws around real estate tokenization are still evolving and vary in different countries. We are not engaging in this directly at this moment. Auma tokens are utility tokens that offers holders rewards from our real estate projects and operations.

ADVANTAGES OF REAL ESTATE TOKENIZATION

Utility tokens are tokens that grant access to upcoming products and services associated with a particular project. Furthermore, they have the potential to serve as a form of concession or enhanced access to the offerings within the project's scope.

Reduced Entry Barriers: Auma Tokens break down the traditional substantial upfront capital requirements, making real estate investment accessible to a broader range of investors. This innovation allows the distribution of profits in the form of rewards to a wider investor pool, opening up previously untapped investment opportunities.

Enhanced Operational Efficiency: Smart contracts, executed on the blockchain, automate a variety of processes, including compliance checks, investor whitelisting, and post-issuance tasks such as profit and rewards distribution. These contracts also offer the capability to program tokens with unique attributes.

Streamlined Settlement: Transactions achieve nearly instant settlement, a significant improvement over the often prolonged settlement times of traditional financial or real estate dealings.

Transparent Data Handling: The blockchain, acting as a distributed ledger, offers immutability and resilience against cyberattacks due to its decentralized nature. While transaction details remain trackable and visible on the blockchain, cryptographic hashes protect the anonymity of data within these transactions.

Versatility: Streamlined operations and quicker settlement facilitate swift rewards transfers, while the transparent data system provides up-to-date information for thorough investment analysis.

Enhanced Liquidity: A portion of the income generated from Auma Group's real estate projects and operations is consistently reinvested into Auma Tokens as liquidity. This mechanism supports healthy token circulation, improves tradability on exchanges, and enhances investor confidence by maintaining market depth and stability.



Mission

Our mission is to democratize real estate investment by enhancing accessibility, reliability, and flexibility for all. We are committed to consistently delivering superior investment outcomes by continuously pioneering exceptional real estate projects that generate long-term value for our investors.

Vision

We aspire to be at the forefront of real estate investment management, becoming the premier choice for investors. Our vision is driven by a passion for delivering sustainable returns to our clients, partners, and shareholders through innovation, transparency, and excellence.

Values

- **Trustworthiness** – We uphold the highest standards of reliability and transparency in all our dealings.
- **Integrity** – We conduct our business with honesty, fairness, and strong ethical principles.
- **Entrepreneurial Spirit** – We embrace initiative, agility, and bold thinking to drive growth and innovation.
- **Collaboration** – We believe in the power of teamwork, partnerships, and shared success.
- **Ambition** – We are committed to excellence and continuously strive to surpass expectations.
- **Innovation** – We leverage forward-thinking solutions to shape the future of real estate investment.

AUMA GROUP OFFERS

Auma token holders are poised to benefit from value appreciation, along with receiving rewards and advantages derived from off-plan sales, leasing, and the management of our residential developments.

Accessible Entry

Say goodbye to prolonged waiting periods for entering the property market. With Auma tokens, you can start earning rewards with a minimal investment—eliminating the need for a substantial upfront deposit.

Enhanced Liquidity

Real estate, though one of the largest asset classes, has traditionally suffered from low liquidity. Blockchain technology revolutionizes this by enabling the sale of assets through fungible and non-fungible tokens, allowing for hundreds or even thousands of transactions per minute. This breakthrough eliminates long waiting periods and opens the door to a more dynamic and fluid market.

Capital Appreciation

Over the past 25 years, Dubai's property market has experienced remarkable growth, highlighting its strong potential for capital appreciation. At Auma Group, our core activities and ongoing real estate projects—coupled with the resulting liquidity—are expected to drive the long-term value of Auma tokens.

Rewards

Your Auma tokens grant you discounted access to our upcoming projects, along with a consistent stream of rewards generated through our operations in apartment sales, leasing, and property management.

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TOKEN TYPE

AUMA TOKEN

The native utility token of Auma Group, AUT enables investors and stakeholders to benefit from rewards linked to our upcoming residential developments. Holders of Auma tokens are entitled to receive future rewards derived from a portion of the profits generated by our real estate development projects.

Benefits for Auma Utility Token Holders

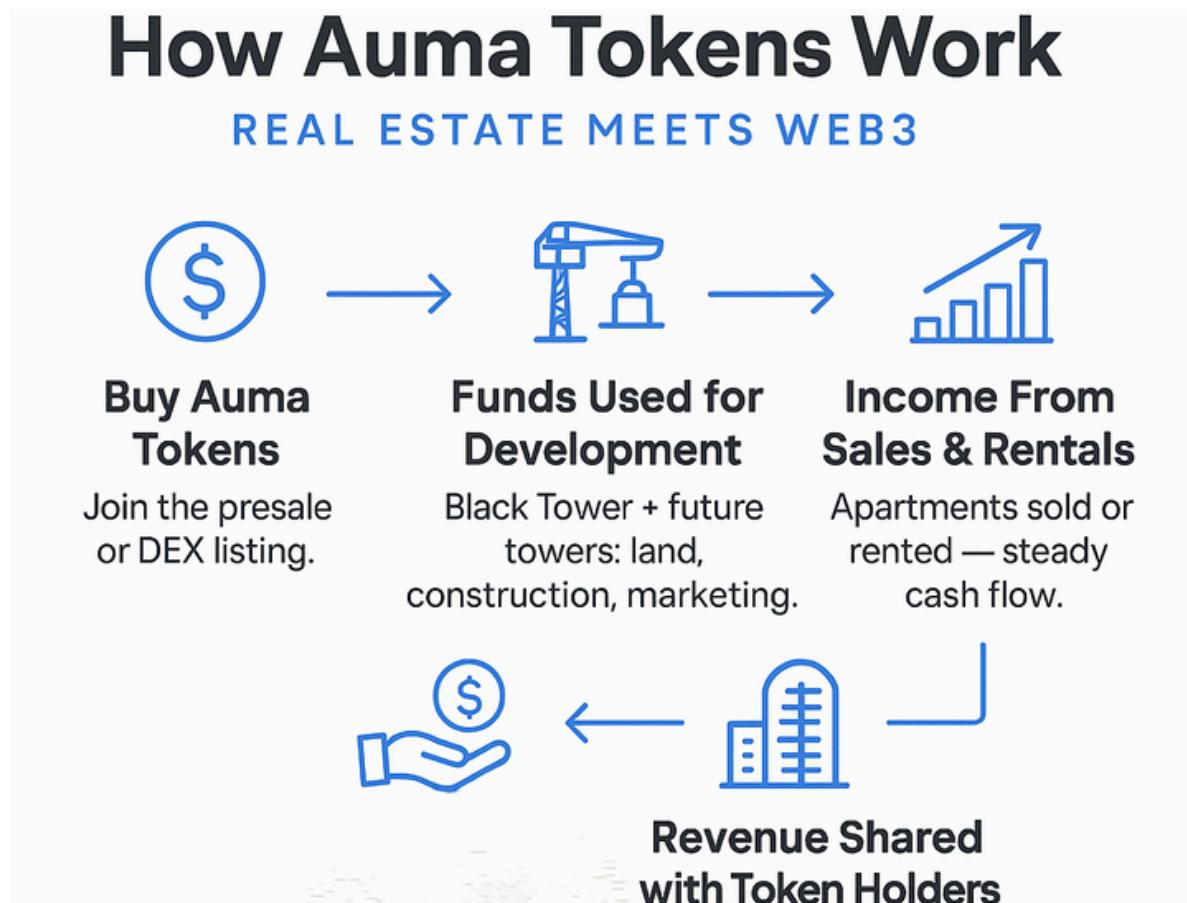
Unlimited Growth Potential: Auma tokens offer boundless potential for growth, presenting an opportunity for significant value appreciation.

Elevated Transaction Fees from Expanding Assets: As projects reach completion, Auma token holders stand to benefit from increased rental returns, enhancing potential profitability.

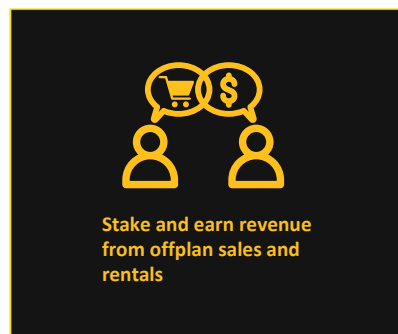
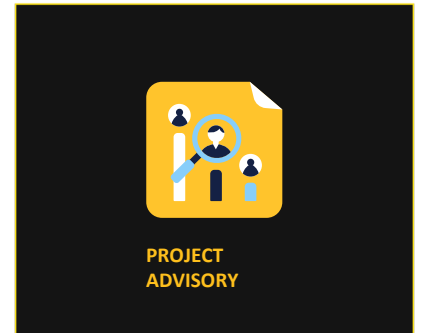
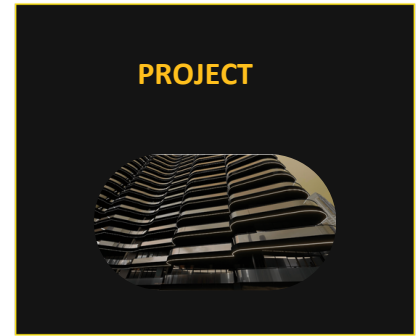
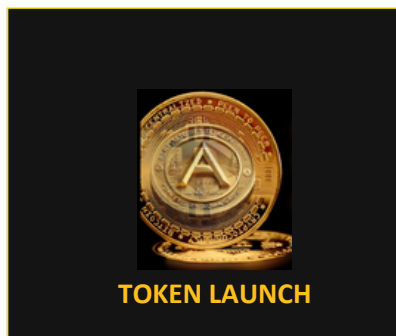
Profits from Real Estate Projects Utilized for Token Buyback: A portion of the profits generated from real estate developments will be used to buy back Auma tokens, supporting token value and liquidity.

Direct Investment in Tangible Projects:

We are actively engaged in real-world projects with intrinsic value, independent of token market fluctuations. Auma Group unites investors and crypto enthusiasts to share in the profits of our upcoming residential project.



BUSINESS MODEL



BLACK TOWER

The project will be primarily funded by our strategic partner, The Porsche Oil Group. In addition, Auma token holders will hold a stake in the project and enjoy a share of the benefits and returns generated from its development, sales, and operations.

Revenue: This will be generated from the off plan sales, leasing and management of apartments in the building.

Cost of Development: This includes expenses related to land , approvals, construction and operations

Cost of land: This is the cost of acquiring the land on which the building will be built.

Marketing and Advertising Costs: This includes expenses related to advertising, promotion, branding, digital campaigns, and other outreach efforts to attract investors and buyers.

Operating Costs: These include expenses for maintaining the building, facility management, utilities, security, cleaning, and the provision of essential services to residents.

Dubai land department fees: This includes any and all approval fees associated with the project.

PROJECT COST SUMMARY

Financial Breakdown

- Total Built-up Area: 480,000 sq.ft
- Selling Price (Average): AED 1,500 per sq.ft
- Total Revenue:
- $588,000 \text{ sq.ft} \times \text{AED } 1,500 =$
- **AED 882,000,000**
- Total Development Cost:
- **AED 465,000,000**
- (inclusive of land, construction, marketing, operations, and regulatory fees)

PROJECT FUNDING & FINANCIAL FORECAST



POSSIBLE RISK FACTORS

Clearly stating the risks is very important to us as a company. Investors need to be aware of all potential shortcomings in order to make informed and intelligent decisions about whether to invest in Auma Tokens. Transparency enables investors to understand all possible threats and also helps us plan more effectively to mitigate any issues that may arise.

Market Risk

Real estate markets can be volatile, with property values fluctuating due to changes in supply and demand, economic conditions, and local market dynamics. Investing in a new project carries the risk of market downturns, which may affect the value of the underlying assets and, consequently, the performance and rewards associated with Auma Tokens.

Construction and Development Risk

Real estate projects undergo complex construction and development phases that are often subject to cost overruns, delays, regulatory hurdles, or unforeseen complications. These issues can impact timelines, increase expenditures, and delay the generation of returns, potentially reducing the overall profitability for Auma Token holders.

Regulatory and Zoning Risk

Changes in local zoning laws, building codes, or government regulations can significantly affect project development timelines and feasibility. Unexpected requirements or policy shifts may necessitate costly modifications. Additionally, delays in obtaining permits and approvals can hinder progress, increasing both risk and development costs.

Competition

New developments may face significant competition from other projects within the same locality. An oversupply of similar properties can drive down rental yields and sales prices, directly impacting projected returns. Investors should be aware that market saturation can affect both occupancy rates and profitability.

Economic Downturns

Economic downturns can significantly reduce demand for real estate, making it more challenging to secure tenants or buyers. This may result in lower rental income and decreased property values, which can adversely affect investment returns.

Tenant or Buyer

The success of a real estate project often depends on securing reliable tenants or buyers. High tenant turnover or difficulties in finding buyers can negatively impact projected income and overall returns.

Management

Effective property management is essential for the success of any real estate project. Poor management can result in increased expenses, lower occupancy rates, and ultimately a negative impact on your investment returns.

Currency and Inflation

If you invest in real estate in a foreign country or a region with high inflation, currency fluctuations and inflation can erode the value of your investment over time.

Liquidity

Real estate investments are generally less liquid compared to other asset classes, meaning it may take considerable time to sell the property or convert the investment into cash.

Our team has taken all necessary professional measures to mitigate these and all other potential risks to the greatest extent possible.

AUMA GROUP BUSINESS MODEL

Three Key Domains:

Fund Origination

We establish and initiate real estate projects and provide Auma utility tokens to investors and shareholders interested in receiving rewards and benefits from our projects.

Project Delivery

Auma Group manages and oversees the development and operations of real estate projects, generating income through multiple revenue streams such as property sales, rentals, and comprehensive property management services.

Investment Advisory Services

Our seasoned investment advisors perform comprehensive market research and rigorous screening to identify prime locations for development.

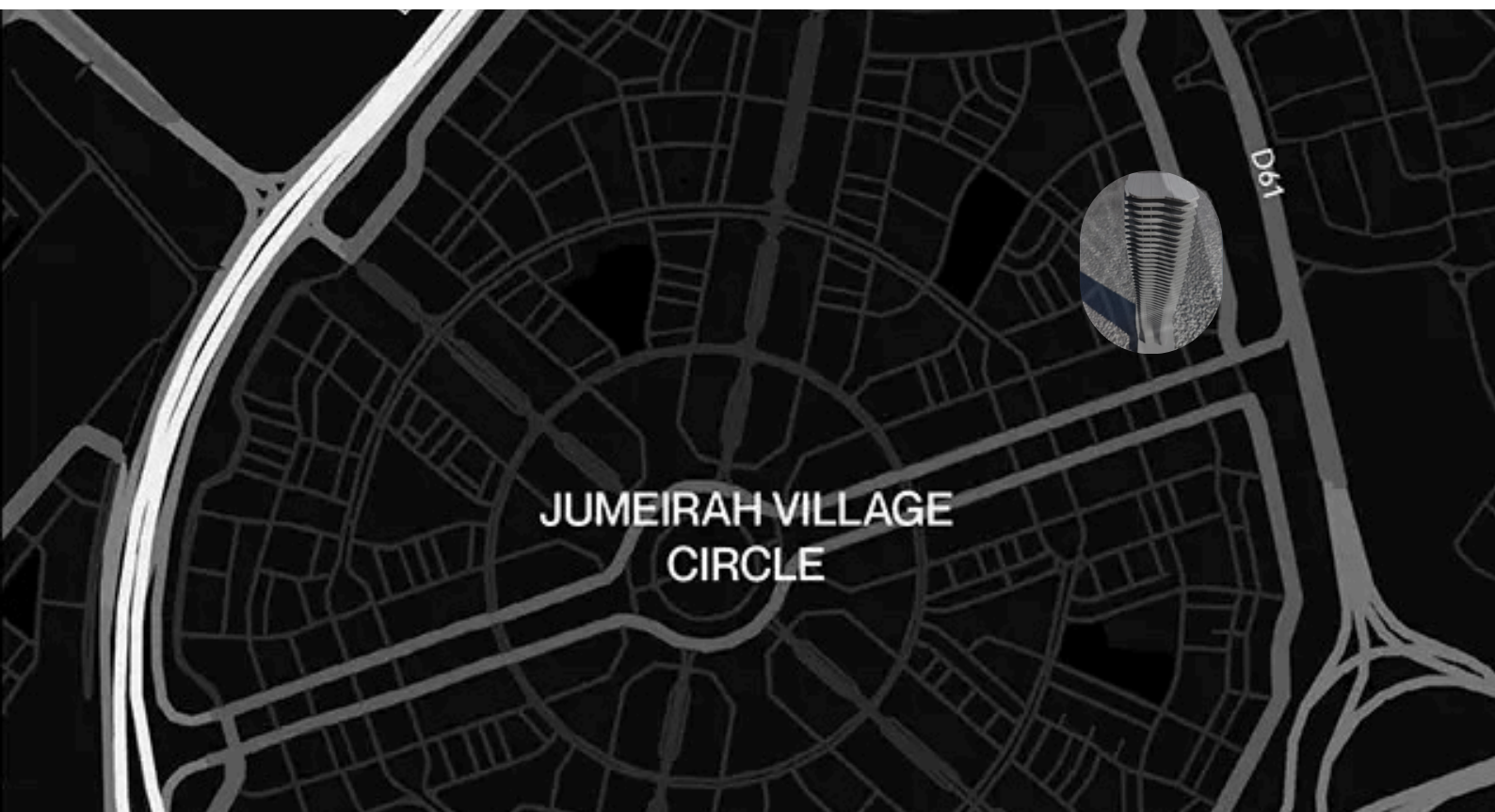
Fund Distribution

A percentage of the funds raised is allocated to our operations as follows.

- Completing land acquisition
- Finalizing project registration with the local municipality
- Fulfilling registration requirements for off-plan sales
- Launching project sales
- Marketing and engaging brokers
- Launching Auma tokens on the exchange

Profit Sharing:

A percentage of the revenue generated will be reinvested as liquidity for Auma tokens and distributed as rewards to token holders via smart contracts.



REVENUE MODEL

Token Creation and Sale:

Creating and selling real estate-backed crypto tokens that represent participation in our real estate project. Investors can purchase these tokens using cryptocurrencies or fiat money, providing essential capital inflow for the development.

Tokenization Fees:

Auma Group issues and manages real estate-backed utility tokens and charges fees related to tokenization services. These fees cover legal compliance, token creation, blockchain infrastructure maintenance, and ongoing platform support.

Trading and Liquidity:

Auma tokens can be traded on cryptocurrency exchanges or secondary markets. The platform may charge transaction fees for buying and selling tokens. Additionally, liquidity providers may earn fees by facilitating trades, enhancing market liquidity for token holders.

Sales and Rental Income Distribution:

Upon project completion, rental income generated from the property will be distributed to Auma token holders as rewards and benefits. This process will be automated through smart contracts, minimizing administrative costs and ensuring transparent, timely payments.

Capital Appreciation:

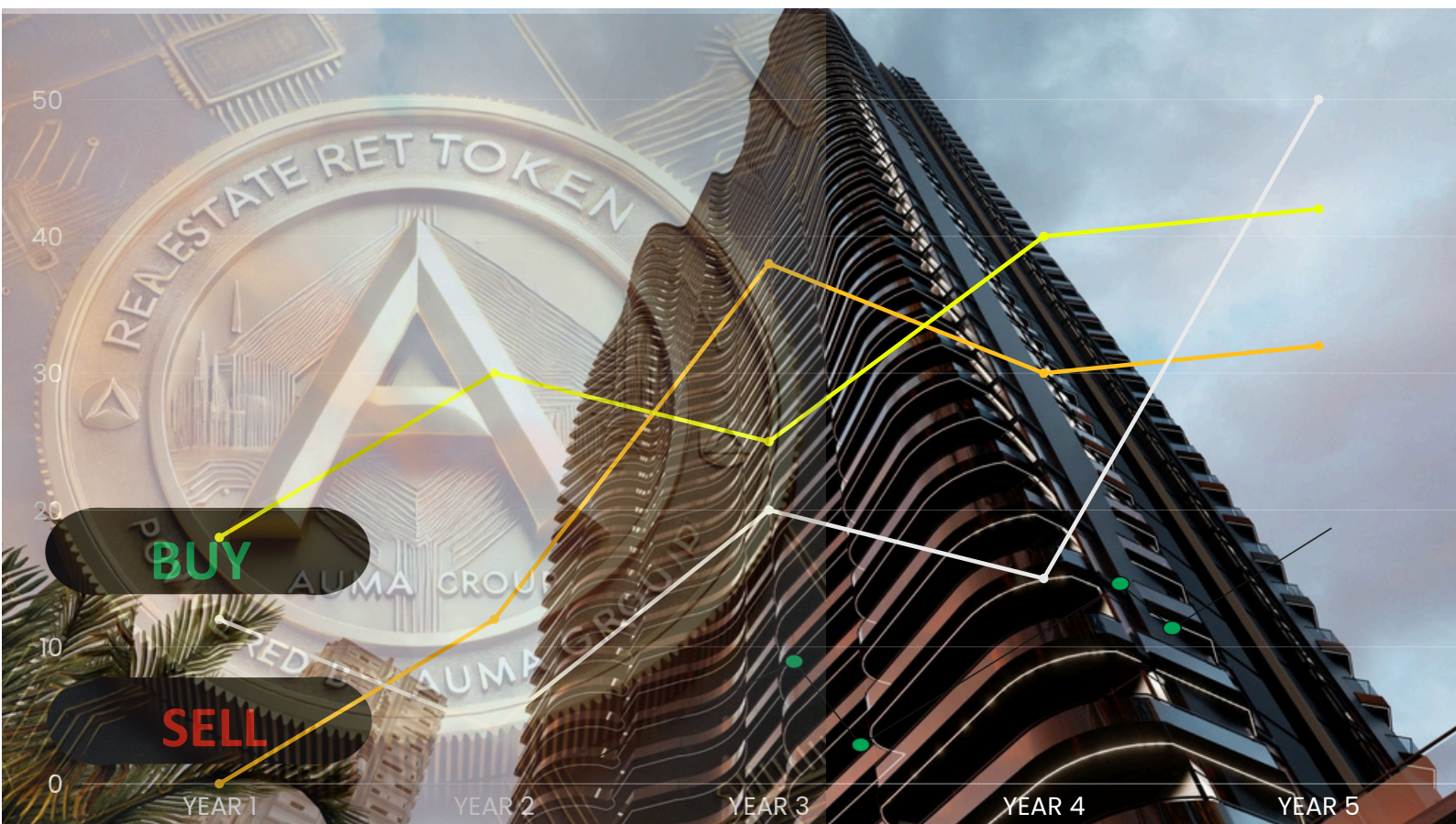
As the underlying real estate project progresses and is completed, its value is expected to increase. Token holders may benefit from capital gains by selling their tokens at a price higher than their initial purchase cost.

Staking:

Token holders have the option to stake their tokens to earn additional rewards. The platform may charge fees for providing and managing these staking services.

Real Estate Services Integration:

Companies issuing real estate-backed crypto tokens can collaborate with real estate service providers—such as property management firms, real estate agents, and construction companies—and earn referral fees or commissions by facilitating transactions or strategic partnerships.



AUMA GROUP DUE DILIGENCE PROCESS

**LOCATION
ANALYSIS**

**MARKET
APPRAISAL**

**LAND
AQUISITION**

FINANCIAL ANALYSIS

ARCHITECTURE

TOKENIZATION

**PROJECT
REGISTRATION**

**CONSTRUCTION 36
MONTHS**

**ENGAGE REAL
ESTATE
BROKERS**

**PROJECT
SALES
LAUNCH**

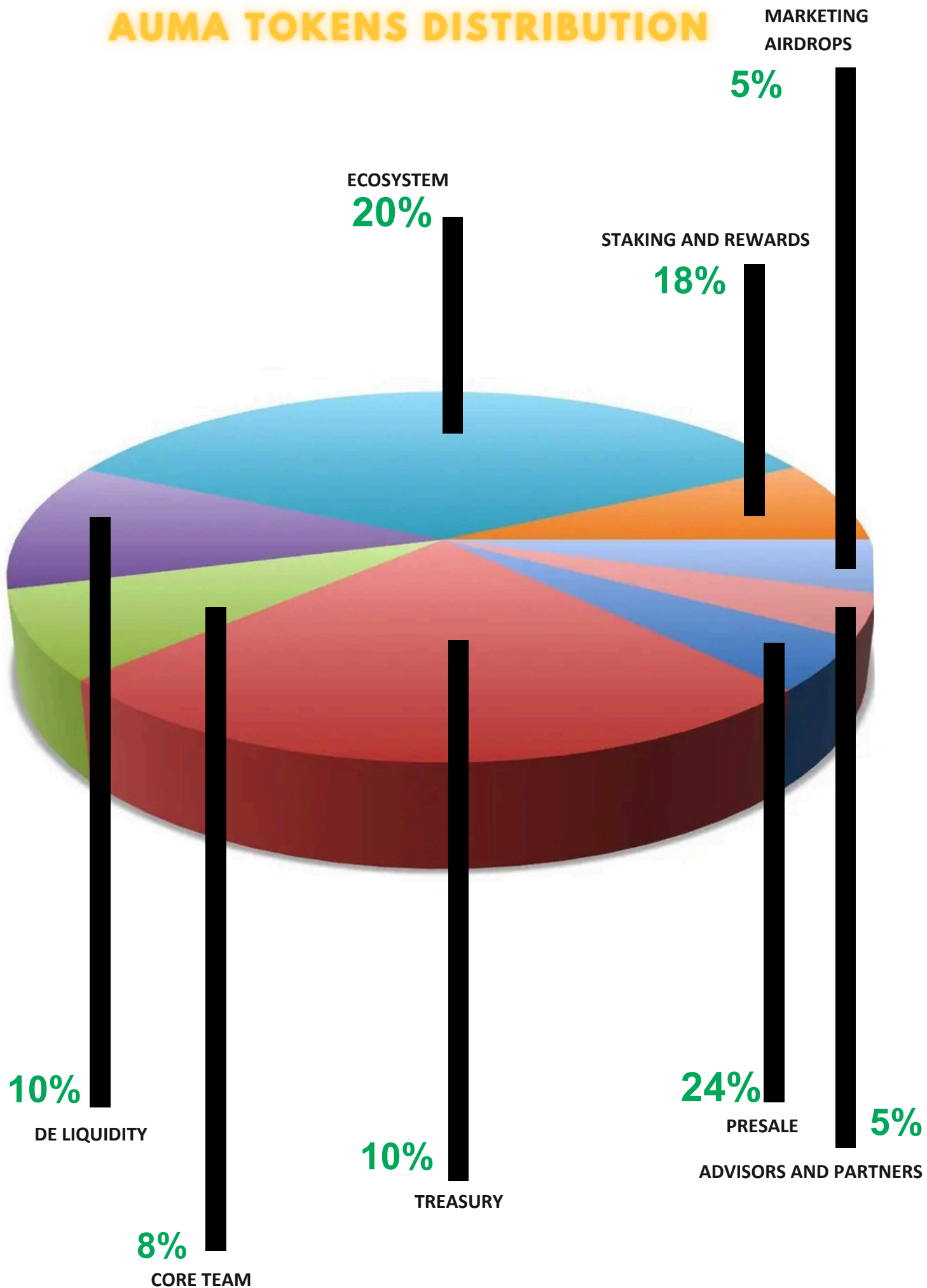
**SALES 50% OF
APARTMENT
UNITS**

**LEGAL &
COMPLIANCE
CHECK**

AUMA TOKEN UTILITIES

- Earn Passive Income
 - Share in profits from real estate projects like Black Tower.
- Discount on Property Purchases
 - Get up to 15% off AUMA Group properties.
- Staking Rewards (APY)
 - Lock tokens and earn high annual returns.
- Early Access to Tokenized Real Estate
 - Invest in exclusive property offerings before the public.
- Governance Rights (DAO)
 - Vote on project decisions like locations and designs.
- NFT Airdrops
 - Receive premium NFTs with perks (e.g., villa stays, VIP access).
- Guaranteed Allocation in Future Sales
 - Priority access to next rounds of AUMA ecosystem projects.
- Token Buyback Program
 - Company uses profits to repurchase tokens, supporting price.
- Metaverse Integration
 - Access virtual real estate experiences and tools.
- Referral Rewards
 - Earn bonuses for bringing in new investors.

AUMA TOKENS DISTRIBUTION



ROAD MAP

2025

QUARTER 1

- Auma group in blockchain networks
- Company launch
- Key founding team, investors and partners formed.
- Business idea and technological proposal for Auma tokens
- Plot selection in Dubai, MOU and Architectural design for residential tower with 400 apartments.

2025

QUARTER 2

- Project details and roadmap released.
- Business model and Auma group concept
- Set up for token sale and business operation
- White paper V1.0 release

2025

QUARTER 3

- Presale • marketing activities
- Partnership agreements
- Land acquisition

2025

QUARTER 4

- Public token sale round
- Marketing activities
- Token listing activities List token on exchange
- Project sales Launch

PARTNERS



TOKEN VESTING SCHEDULE



Presale (All Rounds)	24%	240,000,000	Cliff: None Linear unlock over 6–12 months	Fundraising for Black Tower & platform development
Liquidity (DEX)	10%	100,000,000	100% unlocked at TGE	DEX liquidity pools (Uniswap, etc.)
Staking Rewards	18%	180,000,000	Released monthly over 5 years	Yield Boost staking incentives
Team & Founders	8%	80,000,000	12-month cliff, 24-month linear vesting	Core team alignment & long-term commitment
Advisors & Partners	5%	50,000,000	3-month cliff, 12-month linear vesting	Strategic advisors & growth partners
Ecosystem & Community	20%	200,000,000	Monthly over 3 years	Grants, user incentives, campaigns
Treasury & Operations	10%	100,000,000	10% at TGE, rest over 36 months	Project ops, R&D, reserves
Marketing & Airdrops	5%	50,000,000	Up to 20% unlocked at TGE, rest monthly over 1 year	KOLs, airdrops, influencer partnerships
TOTAL UTILITY TOKENS	100%	1,000,000,000		



OUR TEAM



Patrick Nwabia
Founder CEO

Visionary leader and strategic decision-maker

CTO
Blockchain architecture and product development head.

CMO
Builds AumaToken's global brand and community presence



Dirl Coetser
Head of Development

Oversees project delivery of Black Tower and future towers

CONCLUSION

Auma Token is not just another digital asset—it's a gateway to real, tangible value in one of the world's most thriving real estate markets: Dubai. Backed by premium developments like Black Tower and guided by a visionary roadmap, Auma offers investors a rare blend of blockchain innovation, stable real estate fundamentals, and long-term growth.

With tokenized access to property rewards, lower entry thresholds, and a proven development pipeline, Auma stands at the intersection of crypto opportunity and real-world utility.

Join us today—not just to invest in property, but to shape the future of how real estate is owned, shared, and rewarded.

Own the future. Hold Auma.

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