

## 1. Introduction

### Introduction

#### 1.1 Purpose of the document

The purpose of this document is to present the Marbella coin project in detail, including its concept, technology, issuance strategy, and benefits for investors. The whitepaper aims to provide potential investors, partners, and users with a complete picture of the project, its goals, and development plans. This document will serve as a comprehensive guide to help understand how Marbella coin is revolutionizing the real estate market by combining it with blockchain modern technology.

#### 1.2 Project Background

APOYA INVE is an innovative company that integrates the traditional real estate developer model with blockchain technology, creating unique investment opportunities. Marbella, with its exclusive residences, renowned golf clubs, yacht harbours and beautiful beaches, is one of the most desirable destinations in the world for investors. MRACoin, a cryptocurrency linked to the company's assets, reflects the value of luxury hotel and industrial properties in Marbella, allowing investors to participate in the real estate market in a transparent, secure and liquid manner.

## 2. Problem and Solution

### 2.1 Problem

Investing in real estate comes with many challenges that can discourage potential investors. Here are the main problems:

## 1. High entry costs:

- Buying a property requires a significant initial capital, which can be an insurmountable barrier for many individual investors. Traditional real estate investments often require hundreds of thousands, if not millions, of euros, which limits the availability of this form of investment.

## 2. Lack of Liquidity:

- Real estate is a relatively illiquid asset, which means that it can be time-consuming and expensive to sell. In a situation where investors need quick access to cash, the lack of liquidity is a significant risk.

## 3. Limited availability of information:

- Investors often have limited access to reliable information on the real estate market, detailed data on individual investments and market analyses. A lack of transparency can lead to poor investment decisions.

## 4. Property Management:

- Property management, including rental, maintenance, and administration, can be time-consuming and complicated. This requires specialist knowledge and resources, which is not always available to individual investors.

## 2.2 Solution

MRACoin offers innovative solutions that address the above problems, providing investors with new opportunities to participate in the real estate market:

1. Real Estate Tokenization:

- MRACoin tokenizes real estate assets by dividing them into smaller units (tokens) that can be easily bought and sold. Thanks to this, investors can participate in the real estate market even with a small initial capital.

2. Increased Liquidity:

- Tokenizing real estate and listing MRACoins on reputable cryptocurrency exchanges provides investors with the ability to trade easily and quickly. MRACoins can be sold and bought at any time, which significantly increases the liquidity of your investment.

3. Transparency and Access to Information:

- MRACoin uses blockchain technology that provides full transparency of all transactions and assets held. Investors have access to detailed information on each property, regular financial reports and audits, which enables them to make informed investment decisions.

4. Professional Property Management:

- APOYA INVE is engaged in property management, including rental, maintenance and administration. This allows investors to enjoy the benefits of owning real estate without having to manage it themselves.

3. MRACoin

3.1 Characteristics of MRACoin

- Token Name: Marbeacoin (MRA)

- Token Type: ERC-20 (based on Ethereum)
- Total Supply: 200,000,000 MRA
- Token Issuance: Issuance in 4 stages

### 3.2 Asset Relationship

The value of MRAcoin is linked to the value of luxury real estate owned by APOYA INVE SL. Regular audits and property valuations will ensure transparency and credibility in the value of the tokens.

## 4. Technology

### 4.1 Ethereum Blockchain

MRAcoin is based on the Ethereum blockchain, one of the most recognized and secure blockchain platforms in the world. The use of Ethereum technology provides numerous benefits:

- Security: The Ethereum blockchain uses advanced cryptographic mechanisms to protect data from unauthorized access and manipulation. Each transaction is validated by a network of decentralized nodes, which ensures a high level of security.
- Transparency: All transactions on the blockchain are public and immutable. This allows investors to keep track of every operation related to MRAcoin, which increases transparency and builds trust.
- Decentralization: Ethereum runs on a decentralized network of computers (nodes), which eliminates the risk of a central point of failure and censorship. Decentralization also provides greater resistance to attacks and system failures.

### 4.2 Smart Contracts

Smart contracts are programs that run on the Ethereum blockchain that automate and enforce contracts between parties. MRACoin uses smart contracts in several key areas:

- **Token Issuance:** The MRACoins issuance process is managed by smart contracts that automatically execute the rules for issuing and distributing tokens according to a specific schedule. This ensures transparency and compliance with the emission rules.
- **Dividend Distribution:** Smart contracts automate the distribution of dividends in the form of MRACoins. Investors receive their dividends directly into their crypto wallets, eliminating the need for manual processing and reducing the risk of errors.
- **Token Trading:** Smart contracts allow you to easily and securely trade MRACoins on cryptocurrency exchanges. Transactions are executed automatically and securely, which increases the liquidity and availability of tokens for investors.

#### 4.3 Process automation

Blockchain technology and smart contracts automate many processes that would traditionally require human intervention:

- **Property Rights Management:** Property registration and ownership transfers can be automatically managed by smart contracts, increasing efficiency and reducing administrative costs.
- **Payments:** All payments related to investments, such as token purchases, dividends, and salaries, can be completed automatically, ensuring timeliness and accuracy.

- Lease Management: Smart contracts can manage leases by automatically enforcing contract terms, processing rent payments, and resolving disputes.

#### 4.4 Benefits of Blockchain Technology

- Security and Data Protection: Blockchain provides a high level of security thanks to its decentralized structure and advanced cryptographic mechanisms.
- Transparency and Trust: A public ledger of transactions on the blockchain increases transparency and builds trust among investors.
- Automation and Efficiency: Smart contracts automate many processes, which increases operational efficiency and reduces the risk of errors.
- Flexibility and Scalability: The Ethereum blockchain offers flexibility and scalability, allowing new features to develop and the project to scale as it grows.

### 5. Issuance and Distribution

#### 5.1 Emission strategy

The MRACoins issuance strategy is designed to ensure the financial liquidity of the project and enable a wide distribution of tokens among various groups of investors.

The issue will be carried out in several stages:

- Stage 1: Initial issuance of 50,000,000 MRA (25% of the total supply).
- Phase 2: Additional issuance of 50,000,000 MRA (25% of the total supply).
- Stage 3: Additional issuance of 50,000,000 MRA (25% of the total supply).
- Stage 4: Final issuance of 50,000,000 MRA (25% of the total supply).

## 5.2 Token Distribution

The distribution of MRACoins will be carried out taking into account different groups of investors and stakeholders to ensure the sustainability of the project. Here are the details of the token allocation:

- Institutional investors: 40%
  - Large investment funds, asset management companies, and other financial institutions that can provide stable capital support for the project.
- Individual investors: 40%
  - Individual investors, both experienced and new to the cryptocurrency market, who want to participate in an innovative investment project.
- Team & Advisors: 10%
  - APOYA INVE SL team members and advisors who support the development of the project with their knowledge and experience.
- Reserve: 10%
  - Tokens intended for the future development of the project, including marketing, technology development, and other strategic initiatives.

## 5.3 Planned use of funds

The funds raised from the MRACoins issue will be used to achieve the project's key objectives. Here are the main areas for which the funds will be allocated:

- Purchase of real estate: 65%
  - Investing in real estate in Marbella and neighbouring municipalities, which will form the basis of the value of MRACoins.
- Technology development: 15%

- Investments in the development and maintenance of blockchain technology, smart contracts, and other technologies supporting the functioning of MRACoin.
- Marketing & Promotion: 5%
  - Marketing campaigns, cooperation with influencers and experts, participation in conferences and trade fairs to increase the awareness and attractiveness of the project.
- Operations & Management: 10%
  - Operating costs, including property management, team and advisor fees, and other costs related to the day-to-day running of the company.
- Contingency Reserve: 5%
  - Financial provision for unforeseen expenses and risks related to the implementation of the project.

#### 5.4 Broadcast Schedule

The issuance of MRACoins will be carried out according to the following schedule:

- Stage 1: First quarter of 2025
  - Initial issuance and distribution of tokens to early institutional and individual investors.
- Stage 2: Second quarter of 2025
  - A second token issuance, targeting a wider group of investors, including strategic partners and new investors.
- Stage 3: Third quarter of 2025
  - The third token issue, aimed at a wider group of investors, including strategic partners and new investors.
- Stage 4: First quarter of 2026



- Final token issuance, aimed at further supporting the development of the project and increasing the liquidity of MRACoins on the market.

## 5.5 Investor Protection Mechanisms

To ensure the safety and confidence of investors, APOYA INVE puts in place the following protection mechanisms:

- Regular Audits: Independent financial and operational audits, ensuring transparency and compliance.
- Technology Security: The use of advanced cryptographic mechanisms and regular technological security updates.
- Legal Protection: Ensuring compliance with local and international real estate and cryptocurrency regulations.

## 6. Dividends

### 6.1 Dividends from the Sale of Real Estate

MRACoin offers investors the opportunity to earn regular dividends from profits generated from the sale of real estate. Here's how it works:

- Profit Generation: When APOYA INVE sells a property, profits are generated which are converted into the value of MRACoins.
- Dividend Calculation: A portion of the profits from the sale is used to pay dividends to MRACoin holders. This amount is proportional to the number of tokens you hold.
- Dividend Payments: Dividends are automatically paid to investors in the form of MRACoins to their crypto wallets using smart contracts. The regularity of

payments can be determined based on specific dates, such as quarterly or annually.

## 6.2 Dividends from Rental of Real Estate

In addition to the profits from the sale, MRACoin investors can also benefit from the income generated from the rental of real estate:

- Rental Income: APOYA INVE rents out owned properties, generating a steady flow of income.
- Dividend Calculation: Similar to sales, a portion of the rental income is used to pay dividends to MRACoin holders. This amount is also proportional to the number of tokens you hold.
- Dividend Payments: Rental dividends are automatically paid to investors in the form of MRACoins to their crypto wallets, with a frequency depending on the lease agreements (e.g., monthly, quarterly).

## 6.3 Transparency and Automation

Thanks to blockchain technology and smart contracts, the dividend distribution process is completely transparent and automated:

- Transparency: All transactions related to dividend distribution are publicly available on the Ethereum blockchain, ensuring full transparency and investor confidence.
- Automation: Smart contracts manage the entire dividend distribution process, eliminating the risk of errors and delays associated with manual processing.

## 6.4 Benefits for Investors

MRAcoin investors can enjoy the many benefits of dividend payments:

- Fixed Income: Regular dividends from profits from the sale and rental of real estate provide investors with a stable source of income.
- Ease of Access: Dividends are automatically paid to investors' crypto wallets, eliminating the need for additional paperwork.
- Increased Investment Value: Regular dividend payments increase the attractiveness of Marbeacoins as an investment, potentially attracting more investors and increasing the value of the tokens.

#### 6.5 Future dividend planning

APOYA INVE is committed to regularly reviewing and optimizing its dividend policy to maximize the benefits for investors:

- Market Analysis: Regular market and financial analyses will be conducted to adapt the dividend policy to changing market conditions.
- Profit Optimization: The company will seek to maximize profits from the sale and rental of real estate to ensure competitive and attractive dividends for investors.

## 7. Team

### 7.1 Management

- CEO Lukasz Kosciuk
- Chief Financial Officer (CFO) Óscar Rodríguez García
- Chief Operating Officer (COO) José Manuel Rodríguez García
- Chief Technology Officer (CTO) Sergiej Prisenko

## 7.2 Operations Teams

- Real Estate specialists
- Blockchain and Cryptocurrency co-operant
- Sales & Marketing contractor
- Construction Supervisors
- Finance and Analysis Department

## 8. Marketing Strategy

### 8.1 Market segmentation

APOYA INVE identifies several key market segments to which marketing activities will be targeted:

#### 1. Individual investors

- Profile: People looking for innovative forms of investment, interested in both the real estate market and cryptocurrencies.
- Demographics: Mostly people aged 30-60, with medium and high incomes, with experience in investments.
- Geography: Mainly inhabitants of Western Europe, the Middle East.

#### 2. Institutional Investors

- Profile: Investment funds, asset management companies, financial institutions.
- Demographics: Representatives of companies with experience in managing large investment portfolios.
- Geography: Global institutions with a focus on Europe, Asia and the Middle East.

#### 3. Blockchain enthusiasts

- Profile: People interested in modern technologies, especially blockchain and cryptocurrencies.

- Demographics: Mostly younger people aged 25-45, with a technical or financial background.
- Geography: Global, with a focus on technologically advanced markets such as the US, Western Europe and Asia.

## 8.2 SWOT analysis

### Strengths:

- An innovative business model combining real estate with cryptocurrencies.
- Experienced management team.
- Transparency and security of transactions thanks to blockchain technology.
- Attractive property location in Marbella.

### Weaknesses:

- High upfront costs associated with buying a property.
- Risks associated with fluctuating prices of cryptocurrencies and real estate.
- The need to educate the market about the new investment model.

### Opportunities:

- Growing interest in the cryptocurrency market.
- Increase in property prices in Marbella.
- Possibility of expansion into new foreign markets.

### Hazards:

- Regulatory changes regarding the cryptocurrency market.
- Risk of falling real estate prices.
- Competition from other blockchain platforms and traditional developers.

## 8.3 Distribution Channels

### 1. Blockchain Platforms

- Use reputable platforms to issue and trade MRACoins.
- Facilitating access to investment for global investors.

### 2. Real Estate Portals

- Cooperation with popular real estate portals for the promotion and sale of real estate in Marbella.
- Increasing the visibility of offers and reaching a wide range of potential buyers and tenants.

### 3. Trading Platforms

- Partnering with platforms offering investments in tokenized real estate.
- Enabling easy and safe investment in MRACoins.

## 8.4 Promotion

### Information and Education Campaigns

- Organization of webinars, trainings and workshops on the connection of the real estate market with cryptocurrencies.
- Creating and distributing educational materials (e-books, whitepapers, articles).

### Cooperation with Influencers and Experts

- Partnering with influencers and experts in blockchain, crypto, and real estate.
- Promoting MarbeaCoin and real estate through social media, blogs, and vlogs.

### Participation in Conferences and Trade Fairs

- Active participation in international conferences, trade fairs and industry events related to real estate and blockchain technology.
- Presentations, discussion panels and promotional stands at the most important events.

#### Online and Offline Advertising

- Advertising campaigns in social media (Facebook, LinkedIn, Instagram, Twitter) and on specialized industry portals.
- Advertise in the trade press, investment magazines and local media in Marbella.

#### SEO and Content Marketing

- Search engine optimization (SEO) marbeacoin.com website.
- Regularly publish valuable content on the company's blog, including articles, market analysis, and case studies.

#### Public relations

- Building a positive image of the company through regular press releases, interviews and articles in industry media.
- Organization of events and networking meetings for investors and business partners.

### 8.5 Action Plan

#### Step 1: Preparation

- Creation of educational and informational materials.
- Establishing cooperation with influencers and experts.
- Preparation of advertising campaigns and SEO strategies.

#### Step 2: Market Launch

- Launching advertising campaigns in social media and trade press.
- Organization of webinars, trainings and workshops.
- Participation in conferences and trade fairs.

### Stage 3: Growth and Scaling

- Regular publication of valuable content and educational materials.
- Continued cooperation with influencers and experts.
- Expanding marketing activities to new markets and investment platforms.

## 8.6 Monitoring and Optimization

### Analysis of campaign effectiveness

- Regular monitoring of the results of marketing campaigns.
- Analysis of engagement, conversion, and ROI data.

### Align your strategy

- Optimization of the marketing strategy based on the collected data.
- Introducing new initiatives and marketing activities in response to changing market conditions and investor needs.

## 9. Risk Analysis

### 9.1 Market Risks

#### Fluctuations in real estate prices

- Description: Real estate prices can fluctuate significantly due to macroeconomic factors such as changes in interest rates, inflation, economic policies, and geopolitical developments.



- Management: Regular monitoring of the real estate market and analysis of economic trends will allow you to react quickly to price changes. Diversifying your real estate portfolio and investing in different market segments can also help you minimize risk.

### Decline in Rental Demand

- Description: Demand for rental properties may decrease because of a change in consumer preferences, an increase in the number of listings on the market, or demographic changes.
- Management: Adapting your rental offer to changing market needs, maintaining a high-quality property, and having an effective marketing strategy can help you maintain high levels of rental demand.

## 9.2 Regulatory risks

### Changes to Real Estate Regulations

- Description: Changes in real estate laws and regulations can affect operating costs, taxes, as well as procedures related to the purchase, sale and rental of real estate.
- Management: Working closely with lawyers and legal advisors, monitoring changes in regulations, and quickly adapting to new regulations can help minimize risk.

### Crypto regulation

- Description: Changing cryptocurrency regulations may affect the company's operations, including the issuance and trading of MRACoins.
- Governance: Ongoing cooperation with regulators and legal advisors in the field of cryptocurrencies,

monitoring regulatory changes, and adapting the company's activities to the applicable regulations can minimize regulatory risk.

### 9.3 Operational risks

#### Problems with the Implementation of Construction Projects

- Description: Delays, budget overruns, and technical issues can affect the profitability of your real estate investment.
- Management: Careful selection and supervision of contractors, regular monitoring of construction progress, and cost control can help minimize operational risks.

#### Risks of Blockchain Technology

- Description: Technical issues, cyberattacks, and other threats related to blockchain technology may affect the functioning of MRACoins.
- Governance: Collaboration with experienced blockchain specialists, regular security audits, investments in advanced technological security, and constant system updates can help minimize technological risks.

### 9.4 Risk Management Strategies

#### Diversification of the real estate portfolio

- Description: Investing in a variety of properties in different locations and market segments can reduce the risks associated with price and demand fluctuations.
- Activities: Regular market analysis, investing in various types of real estate (residential, commercial, tourist), geographical diversification.

## Market Monitoring and Analysis

- Description: Constant monitoring of market trends, legal regulations and consumer preferences allows for a quick response to changing market conditions.
- Activities: Regular market reports, cooperation with research companies, use of advanced analytical tools.

## Cooperation with Experts and Partners

- Description: Working with experienced construction, architectural, legal and technology companies can increase operational efficiency and ensure high quality services.
- Activities: Hiring renowned specialists, creating strategic partnerships, using the knowledge of industry experts.

## Flexibility and Innovation

- Description: The introduction of innovative technological solutions and a flexible approach to project management allows for quick adaptation to changing market conditions.
- Activities: Investments in modern technologies, flexible project management, continuous improvement of operational processes.

## Summary

APOYA INVE's risk analysis includes the identification of key risks related to the company's operations and the development of a strategy for managing them. By diversifying its portfolio, monitoring the market, working with experts, and a flexible management approach, the company is prepared to effectively deal with potential risks and achieve its investment goals.

## 10 Future Plans

### 10.1 Development of the real estate portfolio

APOYA INVE has ambitious plans to further develop its real estate portfolio to increase asset values and diversify investments. Here are the main aspects of this plan:

- **Purchase of Profitable Real Estate:** Continued purchase of properties that generate development opportunities, focusing on the most attractive locations. The goal is to have a portfolio of properties with high potential for value growth.
- **Modernisation and Renovation:** Investing in the modernisation and renovation of existing properties to increase their market value and attractiveness to potential buyers and tenants.
- **Diversification of Property Types:** Investing in different types of properties, such as commercial, industrial, hotels, tourist properties, to increase the stability and profitability of the portfolio.
- **Asset Management:** Professional property management, including rental, maintenance and administration, to maximize rental income and property value.

### 10.2 Expansion into New Markets

APOYA INVE plans to expand its operations into new foreign markets, which will allow for further development and diversification of investments:

- **Potential Market Analysis:** Conducting detailed market research to identify new attractive real estate markets in Europe, Asia and North America. Selection criteria will include political and economic stability, the

potential for property value growth, and local infrastructure.

- Partnering with Local Partners: Establishing strategic partnerships with local developers, construction companies, and real estate agencies to better understand local markets and increase operational efficiency.
- Investments in High Potential Cities: Concentration of investments in cities with high growth potential, such as London, Paris, New York, Dubai, Hong Kong and Singapore. These markets offer great investment opportunities and attract global investors.
- Expanding the Property Portfolio: Expanding into new markets will allow for greater diversity in the real estate portfolio, which in turn will reduce investment risk and increase the potential for returns.

### 10.3 Investments in Modern Technologies

Investments in modern technologies and ecological solutions in real estate will be a key element of the company's development strategy:

- Blockchain Technology: Continued investment in blockchain technology to ensure the security, transparency, and efficiency of transactions related to Marbeacoin. Development and implementation of new blockchain-based features and services.
- Smart Home and Automation: Investing in smart home technologies that increase the comfort and safety of residents. Property management automation, including energy and security management systems.
- Green Solutions: Implementing green solutions in buildings, such as energy-saving systems, solar panels, water recycling systems, and environmentally friendly

building materials. The goal is not only to reduce the carbon footprint, but also to increase the value of real estate through its sustainability.

## Summary

APOYA INVE has clearly defined plans for the future, which include the development of its real estate portfolio, expansion into new markets and investments in modern technologies. Through these activities, the company intends not only to increase the value of its assets, but also to provide investors with attractive investment opportunities that are both innovative and sustainable.

## 11. Summary

MRAcoin is an innovative cryptocurrency that allows investors to participate in the booming real estate market in Marbella through the tokenization of assets. APOYA INVE, as a pioneer in integrating traditional real estate investments with modern blockchain technology, offers unique and attractive investment opportunities. With this combination, investors can benefit from the high returns, security, and transparency that are hallmarks of this project.

## Key aspects of MRAcoin

### Asset tokenization:

- MRAcoin allows for the tokenization of hotel properties in Marbella and neighboring municipalities, which allows investors to buy part of the property without the need for large financial outlays. Thanks to tokenization, owning shares in prestigious properties becomes available to a wide range of investors.

### Security and Transparency:

- The use of blockchain technology ensures a high level of security and transparency of transactions. Every operation is recorded on the blockchain, which guarantees immutability and ease of tracking all activities related to MRACoin.

High returns:

- Real estate investments in Marbella, one of the most desirable locations in the world, offer significant potential for value growth. Thanks to carefully selected projects and professional management, investors can count on attractive returns on investment.

Fluency:

- MRACoin provides high liquidity for investments by listing on reputable cryptocurrency exchanges. Investors can easily buy and sell their tokens, which increases the flexibility and accessibility of investments.

Dividends:

- MRACoin investors can enjoy regular dividends paid out from profits from the sale and rental of real estate. Dividends are automatically paid out in the form of tokens, which ensures ease and speed of redemption.

Sustainability:

- APOYA INVE places great emphasis on sustainable development by investing in green technologies and solutions. As a result, the properties in the company's portfolio not only increase in value, but also contribute to environmental protection.

Strategic Partnerships:

- Partnering with local developers, construction companies, and blockchain experts enables APOYA

INVE to effectively manage projects and achieve ambitious development goals.

Flexibility and Innovation:

- The company is constantly looking for new, innovative methods of investing and managing real estate. Investments in modern technologies, such as smart home and automation, as well as ecological solutions, allow for quick adaptation to changing market conditions.

Summary of Benefits for Investors

- **Availability:** MRAcoin makes it possible to invest in hotel real estate and produce green energy even with little initial capital.
- **Security:** Blockchain technology ensures a high level of security and transparency in all transactions.
- **Liquidity:** The ability to easily trade tokens on cryptocurrency exchanges increases the liquidity of investments.
- **High Returns:** Investments in prestigious properties in Marbella offer significant potential for value growth.
- **Regular Dividends:** Automatic dividend payments in the form of MRAcoins from profits from the sale and rental of real estate.
- **Sustainability:** Investing in green solutions contributes to environmental protection and increases the value of real estate.
- **Innovation:** Constantly looking for new methods of investing and managing real estate in order to provide investors with the highest quality services.

Conclusion



MRAcoin is a unique project in the real estate and cryptocurrency market, offering investors the opportunity to participate in the booming real estate market in Marbella. Through its innovative approach, combining traditional investments with blockchain technology, and commitment to sustainability, APOYA INVE provides valuable and secure investment solutions. Investors can count on transparency, liquidity, and attractive returns, making MRAcoin one of the most promising projects on the market.