



FOHO COIN

FOHO Ecosystem Market Participant *Litepaper*

The Future of Shared Real Estate

FOHO Coin is a new crypto-currency that allows holders to participate in the sharing economy of the FOHO Ecosystem. The FOHO Coin allows holders to become members in the FOHO Ecosystem and participate as a passive user or an active market participant in blockchain-based usage and ownership* of fractional property.

THE FOHO ECOSYSTEM



FOHO COIN

The Lifeblood Of The FOHO
Ecosystem



FOHO HAUS

Blockchain-Based Residential Real
Estate Marketplace



FOHO WORK

Blockchain-Based Commercial Real
Estate Marketplace



FOHO CLUB

Blockchain-Based Sharing Economy
Of The Future

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Dated **17th November 2021** (Please check www.fohocoins.com for the latest version of the whitepaper)

*By purchasing FOHO Coin, you're not purchasing a security/investment product.

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Market Opportunity & Vision

Today's fractional ownership and timeshare solutions are developer-driven and accountability is low and dependent on the solvency of the system. Customers are courted with various promises on yield, future potential, etc. but cannot organise themselves to discuss and diligence such deals together and have no way to demand accountability.

FOHO aims to build a more transparent ecosystem that uses the wisdom of crowds to uncover deals, hold sellers and property managers accountable and make using a shared property a stress-free experience.

Team (Founders)



Vijay Thomas

Director CEO, Tangentia Inc. and Tangentia Ventures

Vijay is the Founder & CEO of Tangentia, an agile digital transformation company, headquartered in Toronto with operations globally, primarily in Canada, India and USA. He is also Founder and CEO of Tangentia Ventures, which invests in early-stage companies in global technology services, 'make local' manufacturing and niche e-commerce services in Canada and India.



Roshan Lionel Dsilva

Director CEO, Tripvillas

Roshan is one of the leading experts on Vacation Properties having been the founder and CEO of Tripvillas - since inception. Roshan has direct experience with the creation, sales, marketing and management of holiday homes in multiple geographies such as India, South East Asia, Australia, parts of Europe and the United States.

Token Offering

The token offering is open to any registered KYC-compliant client of the Bitbns exchange and the decentralised IEO platform

www.launchonascent.com and thus offers an easy way for investors to participate in the sharing economy.

The FOHO token has a hard cap of 1 billion tokens. The first sale (Private Sale + IEO) will be of 85 million tokens @ 0.1 USDT/token.

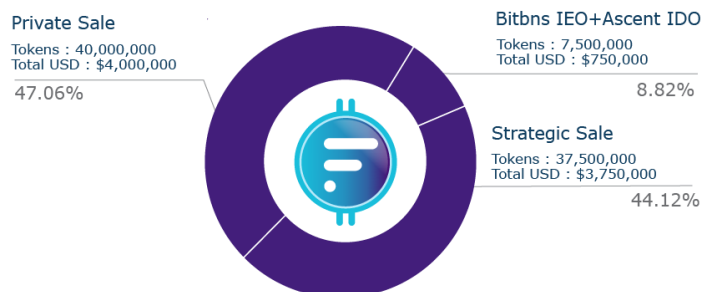
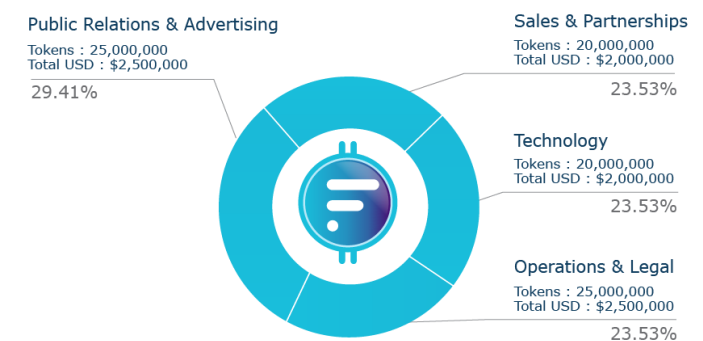
More details including whitepaper can be found at



Total Supply (Chart 1)

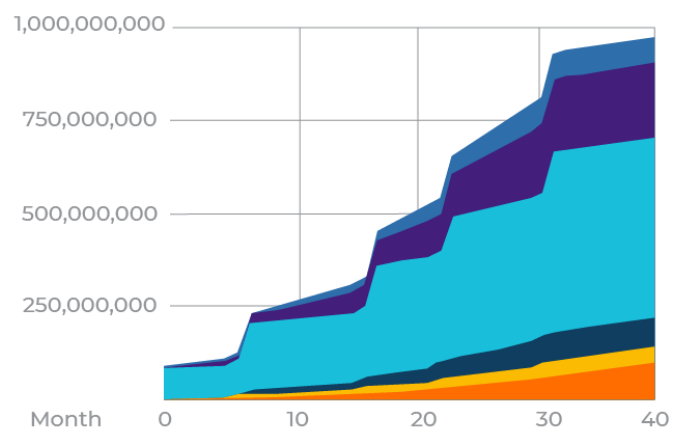


IEO Funds Allocation (Chart 2)



Token Release Forecast Schedule

- Operations
- Team
- Token Sale (Public Round)
- Technology
- Sales, Marketing & Partnerships
- Airdrop



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Opportunities for Participants in the FOHO Ecosystem



IEO will go live on 27th July 2021 on Bitbns, and will close on 3rd August 2021. The listing of tokens and trading will begin on 15th August 2021.

The opportunities for Participants in the FOHO Ecosystem are as follows:

Property Deal on FOHO Haus and FOHO Work

Deal Sponsors could be property developers, real estate investors who have a proprietary network and deal flow in real estate as well as property owners*. By bringing these deals to the FOHO Ecosystem you can benefit from an under-writing fee and a discount on your own investment into such properties. Deal Sponsors will be governed by individual real estate geographies, and this would be the benefits in each geography.

Type of Sponsor	USD Equivalent FOHO Coins to be Staked	Minimum Staking Period	Ability to Sponsor Properties	Minimum Property Sponsor Deposit *	Sponsor Incentives
Platinum	\$50,000	12 month	Unlimited	5%	2%
Gold	\$25,000	6 months	Up to 5 per month	10%	2%
Silver	\$10,000	6 months	Up to 1 per month	15%	2%
Starter	\$5,000	3 months	1 property	20%	2%

*The deposit is held for the period the deal is open for subscription and for a period of 12 months from deal close.

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Realtors/Agents on FOHO Haus or FOHO Work

Realtors/ Agents can sell properties faster and in a more liquid manner through the FOHO Ecosystem. In many ways, certain deals may not appeal to a single buyer but may be of interest to a more diversified group of buyers who may have more appetite for shared risk. By participating in the FOHO Ecosystem, Realtors can access the FOHO database of properties and trust driven fractional model to sell to their customers. Realtors will be governed by individual real estate geographies like the Property Deal Sponsors, and this would be the benefits in each geography.

Type of Realtor	USD Equivalent FOHO Coins to be Staked	Minimum Staking Period	Ability to Represent properties	Sponsor Approval	Realtor Incentives
Exclusive	\$10,000	12 month	Unlimited	Necessary	2%
Non-Exclusive	\$1,000	6 months	Unlimited	Can represent all non-exclusive properties	2%

Club Organisers on FOHO Club

Club Organisers could be tour operators, community leaders, property management companies that can bring together a group in individuals to share assets that they collectively lease or rent out and create a governance model and rule for usage that is unique to the Club. These could be rentals of holiday homes from FOHO Haus or commercial properties from FOHO Work or properties or experiences from outside the FOHO Ecosystem. Club Organisers will be governed by individual real estate geographies like the Property Deal Sponsors, and this would be the benefits in each geography.

Type of Club Organiser	USD Equivalent FOHO Coins to be Staked	Minimum Staking Period	Ability to Organise Clubs	Minimum Club Organiser Deposit as %age of Value of the Club **	Organiser Incentives as %age of Value of Club
Gold	\$10,000	12 months	12/year	15% of value of the club	Maximum 30%
Starter	0	None	Unlimited	N.A	Nil

**The deposit is held for the period the deal is open for subscription and for until the Club is in existence.

Realtors/Agents on FOHO Club

Realtors/Agents can sell memberships in clubs to their customers easily through the FOHO Ecosystem. By participating in the FOHO Ecosystem, Realtors can access the FOHO database of buyers while ensuring their commissions are protected. Realtors will be governed by individual real estate geographies like the Property Deal Sponsors, and this would be the benefits in each geography.

Type of Realtor	USD Equivalent FOHO Coins to be Staked	Minimum Staking Period	Ability to Represent Clubs	Organiser Approval	Realtor/ Agent Incentives
Exclusive	\$2,500	12 month	Unlimited	Necessary	8%
Non-Exclusive	\$1,000	6 months	Unlimited	Can represent all non-exclusive Clubs	8%

Lenders on FOHO Haus, FOHO Work, FOHO Club and FOHO Coin

Lenders can benefit from the new opportunities that FOHO opens up by financing the purchase of income-generating properties for customers. They can set ratios of equity to debt and offer loans at different points in the financing stack. All income and assets are restricted until the charges are satisfied. This allows financial institutions to embrace the fractional ownership* economy of the future and allows tremendous opportunities for growth. Lenders will be governed by individual real estate geographies like the Property Deal Sponsors, and this would be the benefits in each geography.

Type of Lender	USD equivalent FOHO Coins to be Staked	Minimum Staking Period	Ability to Finance Deals/ Clubs	Property Deal Sponsor/ Club Organiser Approval
Specific Deal/ Club Exclusive	\$10,000	12 month	Unlimited	Necessary
Non-Exclusive	\$5,000	6 months	Unlimited	Can provide financing for all non-exclusive properties and Clubs

Margin Lenders providing financing against FOHO Coins

Lenders can provide funding to FOHO Coin holders if they stake their coins Staking Wallet for periods in days or months or years as they think will appeal to the vendors. Lenders provide financing in USDT or any other crypto or fiat currency against FOHO Coins. Lenders will be governed by individual real estate geographies like the Property Deal Sponsors, and this would be the benefits in each geography.

Type of Lender	USD Equivalent FOHO Coins to be Staked	Staking Period
Empaneled Margin Lender	\$25,000	12 months

In order to participate in the FOHO Ecosystem, please go to the site below and enter your details.

Join the telegram group



[fohocoins.com](https://www.fohocoins.com)



[FOHO Telegram Group](#)

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The FOHO team suggests you conduct your own due diligence and consult your financial advisor before making any investment decisions. By purchasing FOHO Coin, you agree that you are not purchasing a security or investment product and you deem the FOHO team harmless and not liable for any losses or taxes you may incur. The FOHO token will be used in the future to purchase tokens that represent fractional ownership in actual properties in FOHO Haus and FOHO Work and those tokens will be issued in compliance with all securities regulations in the jurisdiction where the properties are located. You also agree that the FOHO team is presenting the products “as is” and is not required to provide any support or services. You should have no expectations from the FOHO Ecosystem and its team. Although FOHO is a community driven DeFi Ecosystem and not a registered digital currency, the FOHO team strongly recommends that citizens in areas with government bans on crypto currencies do not purchase it because the FOHO team cannot ensure compliance within your territory’s regulations. Always make sure that you are in compliance with your local laws and regulations before you make any purchase.