JOINT VENTURE JUNCTION (JVJ)

Connecting to Create Something from Nothing.

Making Joint Ventures Easy.

Legal Disclaimer

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EXECUTIVE SUMMARY

Joint Venture Junction (jvjunction.io) focuses on making peer-to-peer joint venture projects easier and convenient. It enables the issuance and distribution of tokenized Joint venture (JVJ Token) backed by real world and digital real estate and business assets. The goal is to fractionalize joint ventures through tokenization, leveraging blockchain technology to increase operational efficiency in fractional ownership, lower the barriers of investment entry, and unlock liquidity in previously illiquid ventures in small businesses and real estate. Joint Venture Junction (JVJ) will employ the first two joint venture strategies: Joint Venture Development (JVD) and Joint Venture Roll Up (JVR). The platform will be based on the robust Ethereum Network as well as the Binance Smart Chain. The token is expected to liberalize the small businesses and real estate joint ventures, opening more opportunities for joint venture stakeholders and external investors to actively invest in small businesses and real estate.

INTRODUCTION

The global commercial real estate industry is expected to grow by 10.8% by the end of 2021 to hit the unprecedented $3.9 trillion. Averagely, the market size of the Global Commercial Real Estate industry has been growing by 0.2% annually since 2026. Traditionally, a real estate venture is one of the most illiquid asset classes, requiring significant capital commitment, and a whole range of deal-making teams (landowners, developer experts, agents, legal advisors, and contract labor). The paper transactions between these entities are usually expensive and cumbersome, hence a hindrance to the growth of the real estate industry. The old real estate model also has stakeholders such as advisors (developer experts) and contract labor working on one-off deals. This model creates even more illiquidity in the industry, as centralized real estate companies work to preserve their percentage earnings (usually 10%-25%) from the deals they facilitate. However, the dynamics are changing as a new breed of stakeholders are demanding better opportunities to be part of the entire ecosystem during and after the deal is completed. And there's no better way this can be achieved than by the use of blockchain technology and cryptocurrency. This new technology is bring greater efficiency, higher security, and lower costs of transaction in the financial industry through a process known as tokenization that heralds innovative real estate products to facilitate decentralized ownership.

Small businesses, on the other hand, have had liquidity problems due to the increasing number of baby boomers retiring and selling their businesses. However, the majority of them do not want to sell their small businesses via broker-listed sites. Moreover, most of their children do not want to take over the businesses. The result is small businesses that remain stagnated and illiquid. The retirees' lifetime wealth stays tied up in these businesses.

Tokenization is a rapidly developing area in the financial industry that enables investment in the form of digital tokens backed by real-world assets. For this paper, "tokenization" will be used as a general description of the process of opening up joint venture development deals to make it easy for every stakeholder to be part of the business in the long term. The local communities owning the JV tokens will be part of the decision-making process. Through Joint Venture Facilitation (JVF) and Joint Venture Roll Up (JVR), we offer smooth entry into the real estate industry and an easy and profitable exit route for these small business owners, respectively.

Joint Venture Junction empowers its community with utility tokens that give them a wide variety of benefits in the cryptocurrency ecosystem. JVJ offerings include a user friendly platform with simplified processes for structuring joint venture deals and tokenization of assets. Governance rights will give industry experts and local communities a voice as well as rewards for their collective contributions to the performance of local businesses and development deals. Once a target number of community members and Joint Venture deals are completed we will move into the next phase where we may develop a V.R. Game pegged to real world and digital assets. The VR game will be full of real world business lessons and experiences procured from our acquisition experts, advisors, and users. The next phase will lead into a DEX that allow of seem less exchange of tokenized assets. These features ensure that the platform benefits all community members.

Decentralized Autonomous Organization

Joint Venture Junctions goal is to become the first 100% fully decentralized community-driven project in space. To achieve it, we are going to offer DAO's to the community, thus the community can control and drive the project.

BLOCKCHAIN TECHNOLOGY

At the core of tokenization is blockchain technology, a type of distributed ledger which secures identical copies of data across a network of authorized stakeholders. In contrast to a centralized database, there is no single point of failure for data stored on the blockchain, and unauthorized access to or alteration of data is near impossible. Leveraging the secure, immutable qualities of blockchain technology, tokenization facilitates digital fractional ownership with secure transaction records and swift settlement processes.

Tokenization is quickly gaining traction in the small businesses and real estate sectors. As more and more technology-backed small businesses and real estate projects come to fruition, we expect that investments in these sectors will be invigorated by increased investor access to quality projects. The process will facilitate the expanding network of small businesses and traditional real estate stakeholders.

BENEFITS OF TOKENIZING JOINT VENTURE DEALS

Increased Access to Business Deals

The real estate and small businesses sectors are known for their illiquidity. While the former requires large upfront capital to penetrate, the latter is stuck with no ideas on how to grow due to low liquidity. Tokenization will lower the barriers to entry for investment by enabling interests in an asset to be more readily divided across a wider pool of investors, including expert advisors, democratizing access to the market. Fractional ownership is securely managed by a digital register of members (ROM) on the blockchain. In this case, Ethereum Network will the blockchain to run Joint Venture Deals and JV Token. It will expand the possibilities of creating new financial products to be distributed to a wider pool of investors at a lower per-unit cost, with a fee structure inclusive of an access premium for the previously inaccessible investment opportunity.

Increased Operational Efficiency

Smart contracts, pioneered by Ethereum Network, are programmable actions on the blockchain that facilitate the automation of processes such as compliance checks, investor whitelisting, and post-issuance matters including dividend distribution. Smart contracts also enable the programming of tokens with unique qualities, such that characteristics of each share class and customizable fee structures could be created for tokenized ventures at a relatively low operational cost.

Reduced Settlement Time

The traditional real estate industry is highly bureaucratic, and delays in settlement of fees and commissions can take up to weeks, or sometimes months. Small businesses under retirees can't grow because they don't have liquidity and lack fair platforms to sell. But with the tokenized process, transactions can be settled almost instantly, making the process much more convenient.

Increased Data Transparency

One of the most important features of blockchain technology is its immutability. This reduced the possibilities of cyber-attacks, as data is distributed across a network of participants known as nodes as opposed to a single centralized database in the traditional setup. While transaction information is made traceable and visible on the blockchain, data anonymity of blockchain transactions is preserved by cryptographic hashes.

Investment Flexibility

As earlier stated, investing in the current joint ventures is hard because of the many barriers to entry, including high capital requirements. A tokenized joint venture, which in essence is fractionalization, enables flexible portfolio construction and diversification. Operational efficiency and reduced settlement time also allow for faster transfer of investment interests.

Liquidity

For the company to expand and reach new heights, it needs higher liquidity. Joint venture deals tokenization will enable liquidity by enabling the secure transfer of shares between investors, with every transaction securely recorded on the blockchain. There is already an increased acceptance by regulatory regimes worldwide, and establishing a framework for the regulation is underway in many jurisdictions. Additionally, cryptocurrency exchanges are expanding to accommodate tokenized ventures as well.

JOINT VENTURE STRATEGIES

The Platform presents two joint venture strategies that will define its success. They include Joint Venture Development (JVD) and Joint Venture Roll Up.

1. JOINT VENTURE DEVELOPMENT (JVD)

This is a joint venture between a Free and Clear Land Owner and a Developer or a Contractor. The JV tokens will be given to professionals (Engineers, Architects, Contractors, or key Community members act from anywhere in the world to provide their input on how to achieve the highest and best use of a particular piece of land. Other than the land, another key determinant of the value of the land is the structure built on it.

How JVD work:

I. We find a free and clear landowner that is looking to sell but can't for various reasons.
There are 3 possible statuses of the land:

a) An existing structure on the land that nobody wants to buy or remove
b) The land is bare but the owner does not have the expertise or capital to develop it.
c) The landowner has extra land that could optimize the value but they don't have the expertise to make it happen.

II. We find the current value of the owners land through a professional designated appraiser

III. We determine the Estimated Future Value (AOV or After Optimized Value) of an agreed project

IV. We tokenize the land through an on chain fractionalization system such as Algorand

V. We bring in a local developer or contractor with expertise in that niche to build the structure agreed upon by both parties.

VI. A Joint Venture is formed and the land, developer labor, and Materials are tokenized through JV token.

VII. The project is developed and sold

VIII. Profits are distributed to all participating parties in their local stable token or they may be able to swap tokens through a service like Uniswap, Pancake Swap, or Balancer.

2. JOINT VENTURE ROLL UPS (JVR)

Joint Venture Roll Ups is a joint venture between the smartest business minds in the world and small business owners. It involves rolling up several small existing businesses in a given sector to make a larger combined entity.

It can also be defined as growth by acquisition, and it involves the advisory board getting JVJ advisory rewards in the form of JVJ tokens for their expert input on how to optimize a given business conglomerate. They may also get paid a bonuses should a conglomerate be sold.

The acquisition targets will be primarily baby boomers looking to retire but can't find an exit. Through Joint Venture Roll Up, we offer an easy and profitable exit route for these small business owners.

Local community members holding JV Tokens will also have the right to vote to determine what happens with a given conglomerate. Distributions will be paid to all employees and contributors to a given project.

How Joint Venture Roll Up Works

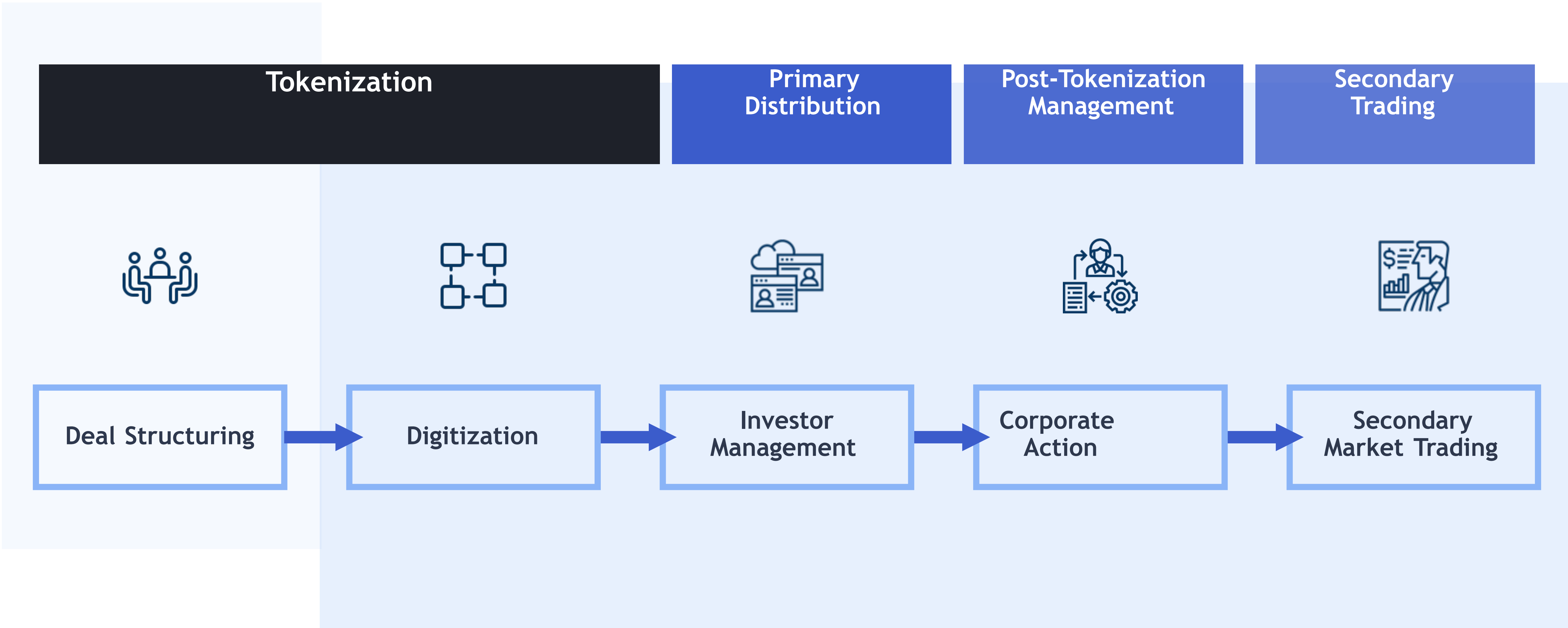
I. A local acquisition team finds an acquisition target

II. All experts contributing will be rewarded with JVJ Advisory tokens for their knowledge contribution within the niche. Note that this contribution is not monetary, but a knowledge contribution.

III. A business is purchased using traditional commercial bank debt

IV. A series of acquisitions are done until the conglomerate is big enough to exit to the public market or a crypto market like Coinbase under its own symbol.

LIFECYCLE OF JV TOKEN



The lifecycle of a tokenized venture can broadly be divided into 5 stages.

The plan is to manage the tokenization process via Algorand, although this may change based on new developments. The logistics aspect is to be managed by decentralized voting system like Aragon.

1. In the first stage, some crucial decisions must be made regarding the terms and conditions of the JV Token. This stage, known as the deal structuring stage, is where deals are made the traditional way, awaiting the tokenization stage to calculate the value of each participant is supposed to take in terms of JV Token.

2. The digitization stage is where information traditionally stored in paper or document form is uploaded to the blockchainand coded in smart contracts, and governance, advisory, or utility tokens are issued.

3. Primary distribution is the process where tokens are distributed to all those involved in the deal, in exchange for the Contract labor and developer expert consultation, and the information is recorded on the Ethereum Blockchain.

4. Post-tokenization management involves corporate action management processes including dividend distribution and shareholder voting. The process will be automated by smart contracts coded on the token. Post tokenization management of JV Token will continue throughout the life cycle of the token until maturity or redemption.

5. The final stage, secondary market trading, is where the value of tokenization enhances liquidity. This is where JV token holders can trade their tokens with another investor in the JV platform or on an exchange where the token is listed. JV Token is expected to appreciate over time, which should be more evident as soon as secondary trading starts.

TOKEN GOVERNANCE

The wave of earlier digital asset financing had mostly unregulated Initial Coin Offerings (ICOs). However, a governance token in the mold of the JV token and all its offerings operate under a clear regulatory framework under the business community. The regulatory regime entails requirements related to licensing, risk monitoring, and reporting for the issuers of tokens, their service providers (such as operators of token exchanges), as well as token investors. Under this framework, the creation, ownership, and transfer of governance tokens are generally regulated. The community will be key stakeholders as far as decision-making is concerned, hence will have a say in the direction of the joint venture investments. Accordingly, similar governance and regulatory considerations will be taken into account, including legal ownership, Know Your Customer (KYC) procedures & compliance, accounting, and investment due diligence, examples of which are set out below. We intend to use Aragon to manage our token governance.

Legal Ownership Structure

To set up funds structure based on the value drawn from each participant's deal share. The legal ownership structure ensures that token owners are granted rights and/or ownership through appropriate legal documentations.

KYC & Compliance

JVJ Platform will ensure that all stakeholders in the deal and secondary token holders understand and comply with local regulatory and licensing requirements, including, among others, the monitoring of token owners and service providers in accordance with the local AML/KYC requirements.

Accounting Procedures

Clearly stating the nature of the underlying asset in order to account for the governance tokens as "financial assets". This will be done under the normal accounting principles.

Investment Due Diligence

JVJ Platform will ensure market participants behind JV Token are informed about their rights, the technology behind the token, how JVJ Token has been backed and the rights attached to their tokens. They will also get informed about the issuance and transaction flow of the process through issuance, distribution, and exchange platforms where the JV token is listed.

TOKENOMICS

Our token will be based on an audited smart contract, which will generate the requisite tokens (JV token). To purchase JV tokens, investors will need to use either ETH or a stable coin such as USDT or TRUCAD.

We have minted 100,000,000 JVJ Tokens.

The token contract address for JVJ ERC20 Token on the Ethereum Network is: **0x4a45d4a46d56248ea0556ae1335fe521f4626ea8**

Link:

The token contract address for JVJ BEP20 Token on the Binance Smart Chain is: **0x35206aD1B924170Fb278Fe50823f9DC18a3b15Eb**

Link:https://bscscan.com/token/0x35206aD1B924170Fb278Fe50823f9DC18a3b15Eb

The token allocation will be as follows:

- Team Tokens: 10% (20,000 Signing Bonus + 4 year Vesting Period)
- Advisory Tokens: 10% (20,000 Signing Bonus + 4 Year Vesting Period
- Advertising/Marketing: 10%
- Materials Reserve: 10% (Project Based/Escrowed until Project Completion)
- Labor Tokens: 10% (Project Based/Escrowed until Project Completion)
- Community Tokens (Liquidity Pool): 45%

We will also apply the following transaction fee structure as follows:

- Fund administration fees (1.25%)
- Bookkeeping fee (1.25%)
- Custody fee (1.25%)
- Intermediation fees (1.25%)

(Tokenomics Graph In Development)

CONCLUSION

Traditional joint ventures in real estate and small businesses involve some of the most cumbersome processes, including significant financial commitments. The process is usually lengthy, excessive paperwork, and inefficient information flow. JVJ and the JV token address these problems by bringing operational efficiencies and information transparency to small businesses JVRs and real estate JVJ transactions. This will not only open the market to external investors but also give stakeholders to increase their market value in a more transparent ownership structure. The fractionalized ownership will also remove the barrier to entry into real estate ownership and sales of small businesses.