



Crays Business Nomads Club Association
Council Meeting | 04-04-2026 | 2pm to 8pm | Amara Cyprus

Not Just a Network — It's a Movement.
Where music, fashion, art, architecture & tech collide.

The Crays mantra: a clear focus on the Pareto principle

80% of operational focus is on Real Estate & Hospitality,
while 20% is on Web5 Tech.

However, 80% of profits will come from Web5 Tech, driven by our Crays Coin model, while 20% will come from Real Estate & Hospitality

————— *The* —————
BEST WAY
..... TO

**PREDICT
THE FUTURE**

IS TO

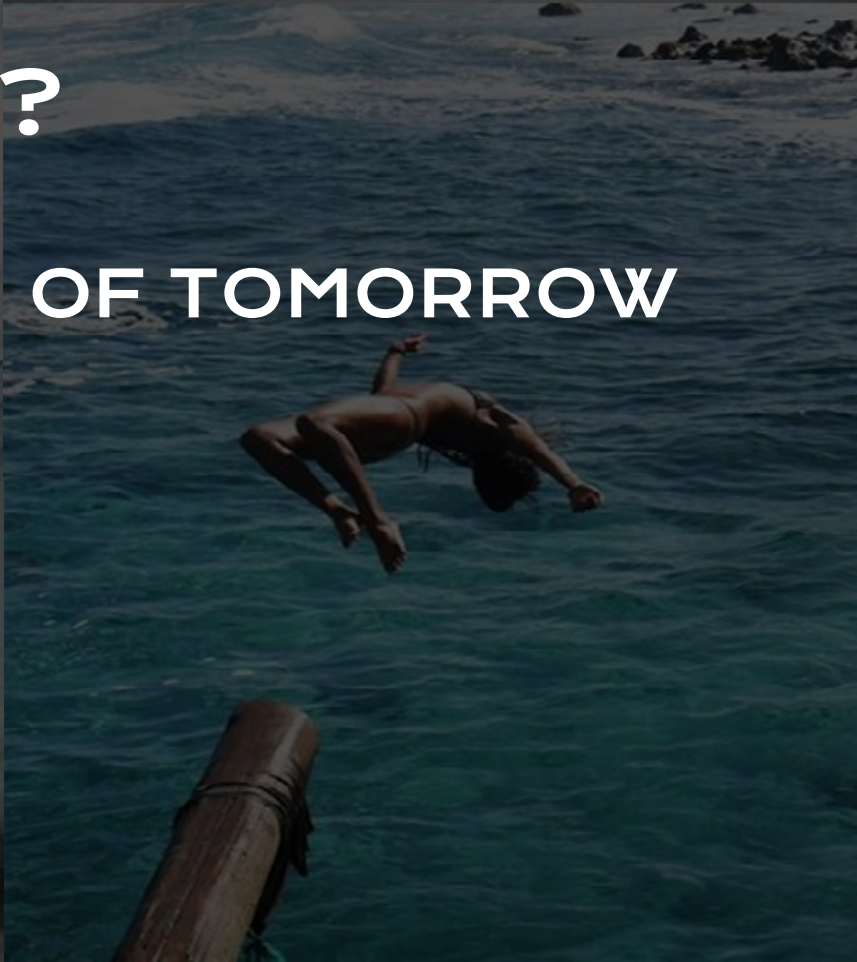
CREATE IT

— Abraham Lincoln —



WHAT IS CRAYS?

LET'S TALK ABOUT THE ECOSYSTEM OF TOMORROW



An Analogy as Introduction

- sometimes a business is not what it looks like

The core business of McDonald's is not primarily selling burgers, but rather a real estate-based franchise model. McDonald's is one of the largest real estate companies in the world, generating enormous profits through its franchise partners.

The Real Business: Real Estate Ownership & Franchising

A) Real Estate

Fun Fact: McDonald's owns over 38,000 locations worldwide and is one of the largest commercial real estate owners in the world.

- McDonald's owns prime locations worldwide and leases them to franchisees.
- Franchise partners operate the restaurants but must pay rent to McDonald's, often based on a percentage of their revenue.
- These rental payments generate stable, long-term income, regardless of whether the restaurant is profitable or not.

B) Franchise Model

Over 93% of McDonald's restaurants worldwide are operated by franchisees. This allows McDonald's to profit from every single restaurant without bearing the operational costs itself.

- Royalties for using the McDonald's brand.
- Rent & lease payments for the location.
- Marketing & operational fees.

Franchisees cover expenses for staff, inventory, and daily operations, keeping McDonald's overhead low. Its rental income remains stable regardless of individual restaurant performance. Even if a franchise fails, McDonald's retains ownership of valuable real estate, ensuring long-term financial security.

The logo for Ccrays, featuring a stylized 'C' icon followed by the word 'crays' in a lowercase, sans-serif font.

THE FIRST GLOBAL TOKENIZED BRAND

BUILT BY THE COMMUNITY



The first global tokenized brand for community and partner business use



CRAYS CLUB ECOSYSTEM

CRAYS REMOVES THE FRICTION IN BETWEEN TECH & LIFESTYLE

Real Estate & Web5 Tech

Coin, Mesh, Fragmented ownership, Trademark and RWAs for the community.

Global places built for work, live & play. Owned & governed by the community itself. All build on Web5 technology.

Brand & Ecosystem Partnerships

We'll bring the stories worth telling. Your brand becomes an integral part of our community members' lives.

Our community celebrates the biggest Artists, brands & entrepreneurs in our global work, live & play concept.

Online & IRL Community Events

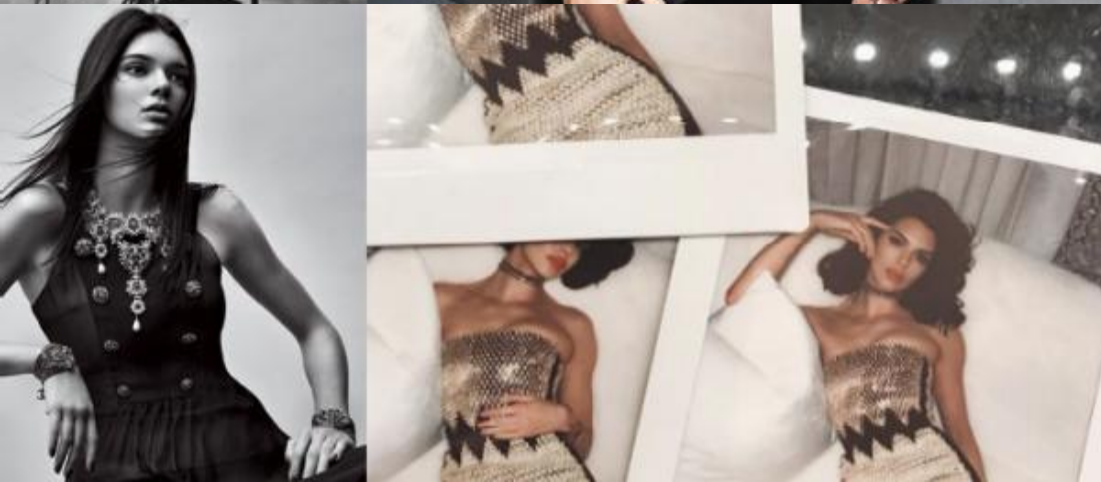
We provide a diversity of residential & global events for our community to enjoy and connect. All powered by our App - global citizen living.

That offers global online and offline connections to interact.

Lifestyle, Celebrities & Award

Crays People's Choice Award & Events will be the backbone of our lifestyle community.

Award winners will be firmly embedded in our Real Estate building concept. Walk of Fame gets global.



Consumer brand co-creation From 2020 “User Genertated Content” to a 2030 “User Generated Product”

The brand is no longer a backdrop to life—it has become the star of the show, created by the community. The consumer will become merely a cast member. Brands that don't evolve are boring brands, and boring brands are dead brands.

Crays aims to brand everything (with partners) related to work, live, and play into one unified global identity, building the world's most relevant brand by embedding itself into the heart, soul, and spirit of its members—created and driven by the community itself.



What is Web5?

Web5, while real, is in its infancy. Its emergence is being hastened by our community & developers, our entrepreneurial partners and corporate visionaries for innumerable applications in living, working, finance, retail, the arts and entertainment.

What is a NFT?

Memberships to an NFT community earns NFT holders lots of privileges such as access to a members-only chat, proposing voting rights, invitations to an array of global IRL events, and networking opportunities with people who got skin in the game.

What is a DAO?

DAO, is the perfect addition to Crays. A DAO is formed by a group of people who decide to abide by certain rules to meet common goals. However, what makes DAOs different from other systems is that these rules are written into codes of the organization.

What is RWA?

Community financing & ownership participation by tokenization existing assets. The core idea of real-world asset tokenization is basically to create a virtual investment vehicle on the blockchain linked to tangible things like real estate.



WORK ? LIVE ? PLAY

Who we build for.....



The Crays Association is a Bitcoin-native community of builders and makers, united by ownership, co-investment, and participation in tokenized real-world assets and decentralized business models for

- Early Adopters, Tech Enthusiast & Innovative Web5 Startups
- Entrepreneurs seeking business, Inspiration and networking
- Local and Global Lifestyle Community, Plebs, Digital/Crypto Nomads
- Representatives from Tech, Music, Film, Fashion, Art, and Media
- Lifestyle Brands & IRL Events, Brand Partnerships, Brand Integration
- Tech-oriented Lifestyle Brands, Influencers, and Podcasters
- Design and Architecture Lovers
- International Business Travelers, Remote Workers
- Local Professionals Looking for an Inspiring Work Environment

Crays inspires us to focus on what truly matters in life. It will always represent the core values of mental freedom, creative use of spaces, and shared community experiences.



Grow your business. Make friends, colleagues, business partners, and meet many new people.



Crays is where strangers become stories—and global citizens feel at home before they even check in. Our 10 Commandments:

1. Take care of your family, friends, and everyone at Crays
2. You are what you believe
3. Work how you want, where you want, and whenever you want
4. Grow relationships, not just transactions
5. Don't be cool—ask stupid questions
6. Live your life sustainably, in a green and healthy way
7. Be whatever you want to be—but always be nice and honest
8. Great organizations are driven by purpose, not profit alone
9. Young is a state of mind
10. Think different — change lives





The Crays Protocol is more than code –
a living example of how invisible layers create real-life moments.

The physical life for the era of hyperbitcoinization to come—enabled by Crays

Crays is about building a new Bitcoin-native lifestyle architecture that reconnects the digital and physical world – enabling real, in-venue interaction instead of passive social feeds.

It solves concrete problems in hospitality and travel by combining seamless digital control, local matching, and direct payments into one integrated system that increases connection, spending, and experience quality.

At its core, Crays removes extractive middlemen and replaces them with Bitcoin-based infrastructure that allows people and venues to interact, transact, and ultimately create wealth inside the ecosystem – aligning technology, culture, and economic incentives around real-world value.

Finally, over time, Crays aims to tokenize everything that is possible – even the brand itself. And we want to do this on Bitcoin. Then we can finance and operate our own physical lifestyle hospitality Crays Club chain together with you, the community.

*There are so many ideas we can build together with the community.
But let's just get started now.*



Mesh Meets the Real World

Plug-and-play Crays Mesh Kit for lifestyle venues – activate full offline interaction, matching, and payments in just 24 hours.

- 1 Hotels, Resorts & Rooftop Lounges**
“Someone upstairs shares your vibe. Rooftop drink?”
- 2 Cruise Ships & Yachts**
“Feeling calm? Catch the sunset at Deck C?”
- 3 Beach Lounges & Day Clubs**
“Vibes match. Meet where the beach beat lives?”
- 4 Airports, Harbors & Terminals**
“Think alike. Quick espresso before boarding?”
- 5 City Streets & Open Mesh Zones**
“Curious minds? Walk the old town together?”
- 6 Cultural Venues (Galleries, Museums)**
“Same depth. View the next room together?”

A New Era of Community Wealth Creation

Crays removes friction between ownership, finance, tech, and lifestyle.

Tokenized Intellectual Property (IP)

Crays tokenizes franchise IP—including systems, operational standards, and software—into structured digital units. These are licensed to Taxable REIT Subsidiaries (TRS) operating the properties or Real estate owners who can adopt the Crays brand, while usage rights and revenue flows remain traceable and contractually defined.

Intangible Assets as Financial Instruments

Tokenized IP is programmable. Licensing terms, royalty flows, and permissions are enforced via smart contracts. This reduces manual oversight and ensures legal and financial compliance.

Trademarks & Segregated Digital Rights

Trademarks and digital brand assets, or metaverse presence, are tokenized separately from the real estate. They are licensed through smart contracts within our Franchise-on-Blockchain model. This ensures that brand use is limited to verified partners and consistently enforced.

Operating within an international framework

All tokenized IP and licensing models are aligned with REIT and local legal frameworks. Crays uses standardized smart contracts supported by local agreements to ensure global applicability.



Crays' 3 Pillars of Crays

Web 5 Infrastructure & Fintech

Mesh Net, Coin, On-chain trade finance, tokenized real estate investment, and financial services

Real Estate

Market opportunities and project development within the Franchise-as-a-Service model.

Hospitality

Work, live & play integration with technology & automation for crypto nomads.

A global community to Work, Live, and Play in one App



A global network of work, live & play environments – blending community, technology, and ownership to redefine how we connect in the real world.



Crays Circle

Crays Coin

Crays Club

Crays Event

Crays Award

Decentralized Community

Real Estate Backed Coin

Work, Live & Play Spaces

Online & IRL Events

Global Celebration



Crays Circle Nostr networks turns every Venue into a seamless local network, connecting members instantly without internet connection

Crays Coin fuels the Crays ecosystem – your gateway to seamless payments, perks, and ownership in the world of work, live & play

Crays Real Estate & Hospitality is where work, life, and play come together – a next-gen space to connect, recharge, and build the future.

Crays brings the global community together – from rooftop to underground art, where ideas spark and real connections begin

The Crays Award celebrates bold thinkers and boundary-pushers shaping the future of how we work, live, and play.

A “community generated brand”

Crays will engage with our community through a blend of online and offline community-driven decision-making, and exclusive events.

A community of builders & makers

Crays is completely committed to a new business model. A Web3-oriented business model adopted to the times and the market

A lifestyle ecosystem

The aim is to bring all individual stakeholders into one lifestyle ecosystem. Finally, to transfer everything into a DAO community.



You cannot discover new oceans
unless you have the courage to
lose sight of the shore.

The Ecosystem Association

Crays is the first fully tokenized, community-owned global brand, managed and operated by the Crays Business Nomads Club Association as a DAO

Anyone can use the Crays brand name
if the DAO approves the project and its use under individually agreed terms

The Crays Business Nomads Club Association

Powering Profitability, Scale, and Investability Across the Crays Ecosystem

Don't predict the future. Let's go out and build it!

The Crays Business Nomads Association is structured as a Swiss non-profit to provide a legally robust and neutral framework for governing a global network of operators, investors, and partners. It enables shared access to opportunities such as capital markets, real estate, and venture funding—while partners remain economically independent and benefit from shared infrastructure, demand, and network effects.

Members include entrepreneurs, hospitality operators, and strategic partners across tech, legal, marketing, and lifestyle—bringing together the finance industry and real estate investors to partner with ecosystem members—forming a symbiosis of “finance, builders & makers” who actively co-create, invest, and grow the ecosystem. The structure brings together diverse areas of expertise, coordinated through council- and DAO-based mechanisms, creating a functional and aligned ecosystem.

Crays connects accommodation providers and lifestyle, travel, and hospitality venues with creators, fans, guests, and users through a Bitcoin-native ecosystem combining Nostr-based social profiles, Lightning monetization, and in-venue mesh networks to drive community-led growth and real-world engagement.

An AI-driven coordination layer transforms the social graph into actionable demand by automating matching, bookings, and payments, while providing partners with a full-stack hospitality and travel operating system that reduces costs, removes intermediaries, and increases revenue.



**YOUR
FUTURE
IS CREATED BY
WHAT YOU DO
TODAY
NOT
TOMORROW**



Swiss Association – Strategic Support for Ecosystem Growth

The Crays Business Nomads Club Association, based in Switzerland, serves as the backbone of the global Crays ecosystem. Established to integrate work, life, and play in interconnected spaces, the association is dedicated to fostering a thriving global community of digital nomads, Web3 builders, and professionals.



The Crays Association is much like an orchestra—an organization built on shared purpose, vision, and collaboration rather than rigid hierarchy. An orchestra’s goal is to deliver a beautiful composition, requiring precise organization where everyone knows their roles, takes responsibility, and contributes to the vision.

The conductor sets the tempo, interprets the score, and guides musicians to play in harmony, while the concertmaster ensures alignment between the conductor and the orchestra. Each section—strings, woodwinds, brass, and percussion—has unique responsibilities, but only together can they create something extraordinary.

This analogy mirrors Crays. Success isn’t about titles but synergy and collaboration. The president, like the conductor, defines the vision, the Council shapes and aligns it, and the vice president ensures coordination. Every team member contributes their expertise, blending strengths into a masterpiece of innovation, community, and precision.

We certainly don’t want it to sound—or worse, feel—like someone stepped on a cat’s tail!

Crays Business Nomads Club Association
Extended Steering Committee | 30 Persons

A Swiss association is a flexible legal structure for non-commercial purposes that can still carry out limited commercial activity. It requires at least three founding members and is typically governed by a one-member-one-vote system, although governance can be customized. It supports tokenisation and DAO-like structures, including tokenised membership rights, within certain limits. Profits must serve the association's purpose and cannot be distributed to members, which restricts direct economic upside. The association can hold shares in companies, but if its purpose is unlawful, it is treated as a simple partnership with corresponding legal risks.

DAO-Management (organized as a Swiss Association)

Executive Teams

General Secretary

President

Finance

Web5 Tech

Real Estate

Hospitality & Retail

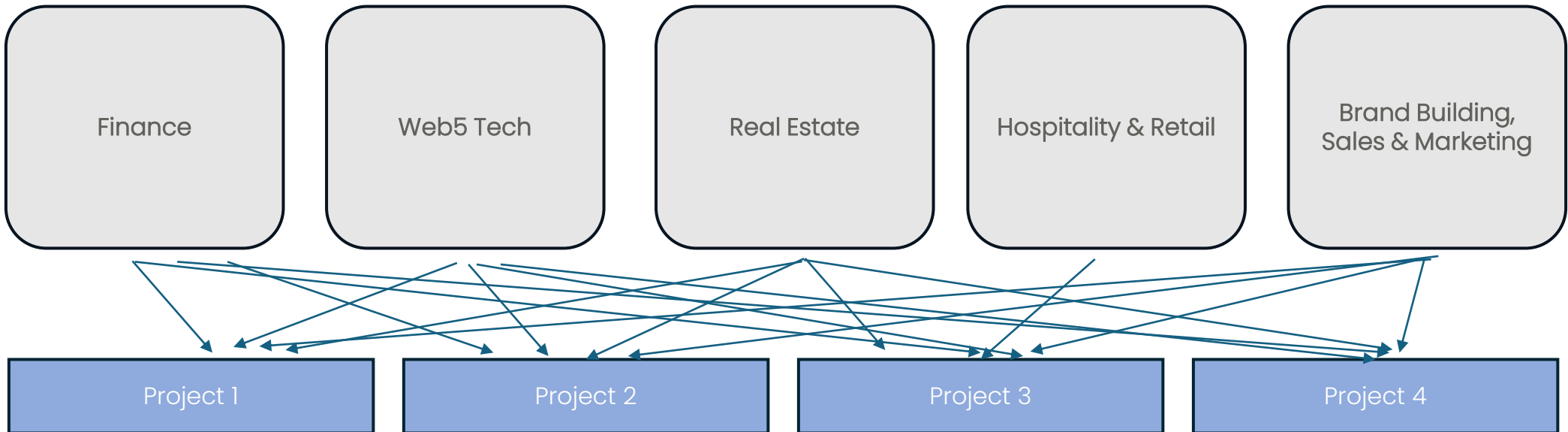
Brand Building,
Sales & Marketing

Project 1

Project 2

Project 3

Project 4



DAO-Management

General Secretariat

President Vice-President General Secretary Members of specialized competence areas

Representation Stakeholder Management General Secretariat Management Ecosystem Funding RE Planning incl. Costs Global Business Development Legal (plus TAX) AI, Blockchain & Web3, DA, RWA

Ecosystem & Network Growth Community Guideline Management Org. incl .DAO-Setup Investor Relations RE Construction Overview Hospitality Management Governance & Compliance Hospitality Tech | PMS etc

Strategic Leadership & Web3 Global Crays Club Concept Global Events, Crays Award Financial Asset Management RE Architect & Visualization Commercial Management Crays Real Estate Backed Coin On-Site Tech & Hardware

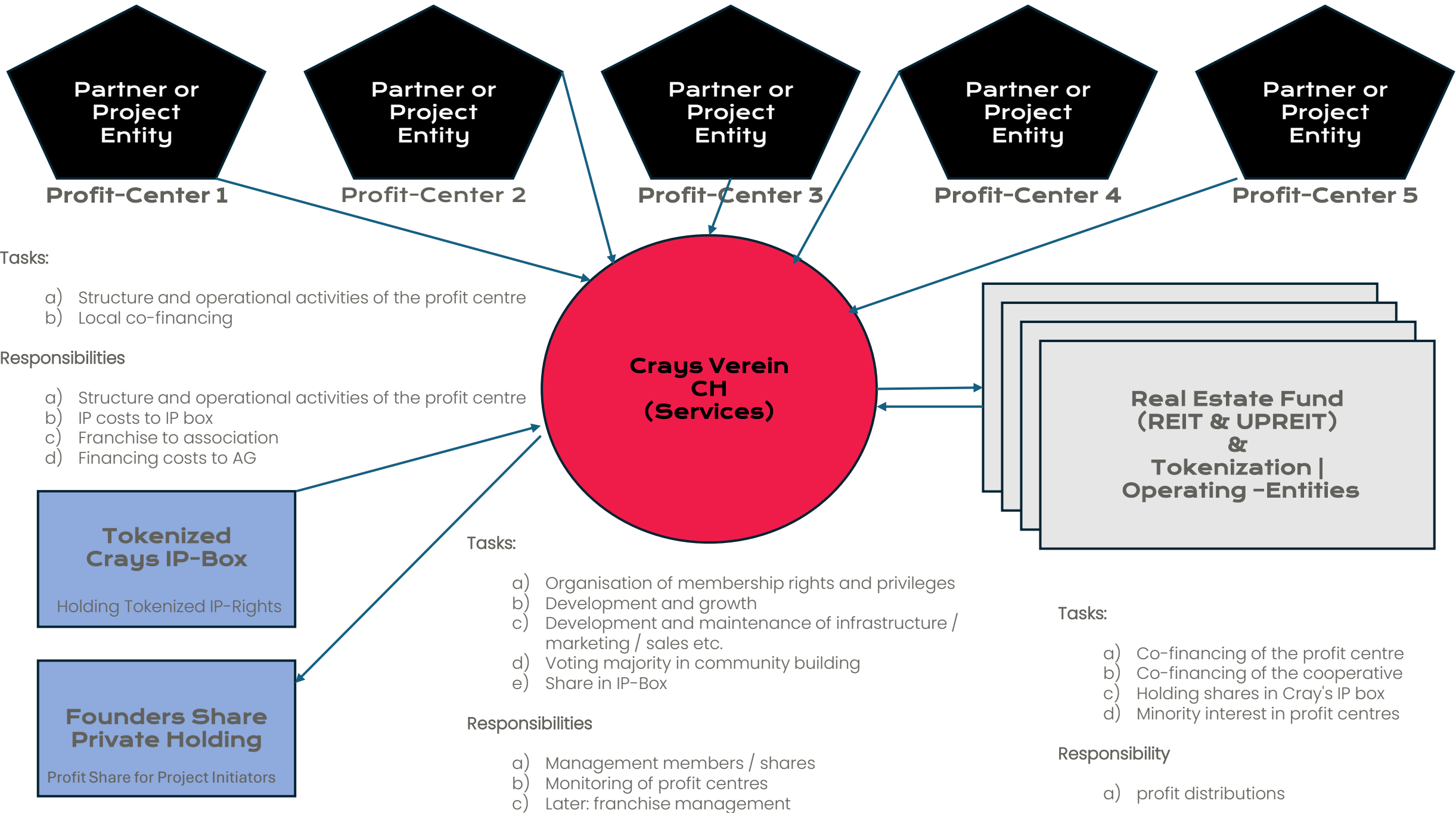
Visionary Coordinator Financial Modeling Crisis Management Support Exchange Bridge Tradfi/DA/RWA Operative Asset Management MICE Management Tokenomics | Utility Token / Securities Brand & Marketing

Entire Crays Council

President + General Council + Council = 30 Persons Crays Council

Global Solutions Risk Management: Project Controlling | Compliance & DD

Executive Teams managed by the Extended Steering Committee



Crays' Pillars of Business

Web5 x IRL Revenue Framework



Pareto in Business is Law. The 80/20 rule never fails -
Where physical trust fuels digital returns — and vice versa

Real Life Operating Business

80 %
of Activities

20 %
of Profits



Transaction based Revenue
Ecosystem for Association



Integrated Tech Monetization
(ARR Hardware + Software)



Various Platform Operation
& Ecosystem Licensing Fees



Monetizable Partner & MRR
Community Software Layer

Asset Referenced Web5 Fintech

20 %
of Activities

80 %
of Profits



Asset-Backed Yield
Stablecoin Model



Real World Asset-
Backed Liquidity Engine

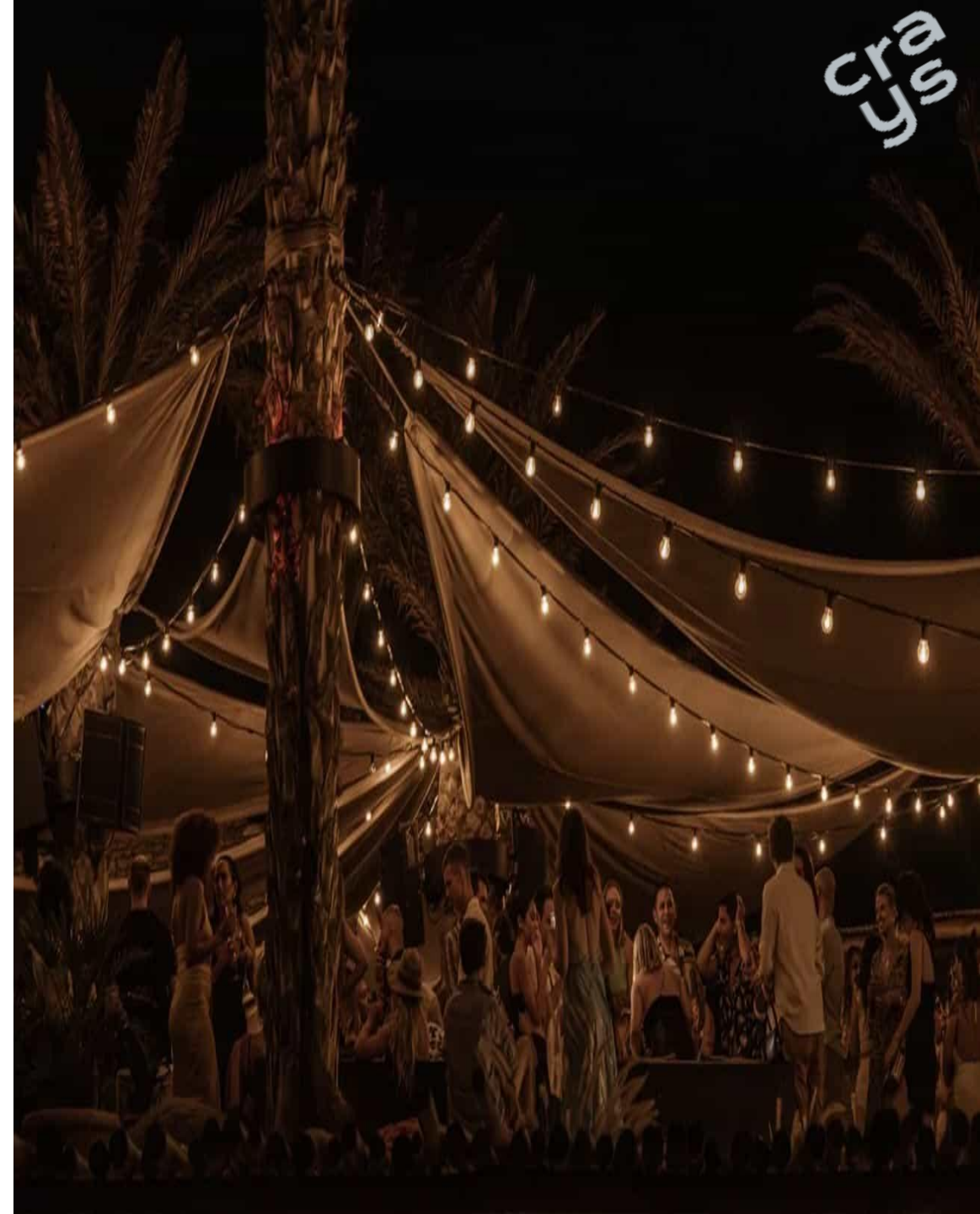


Decentralized Float-
Backed Payment Model



Seigniorage-Driven
RWA Treasury Model

cra
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Crays Revenue Engine 2035 - Digital - Phygital - Physical



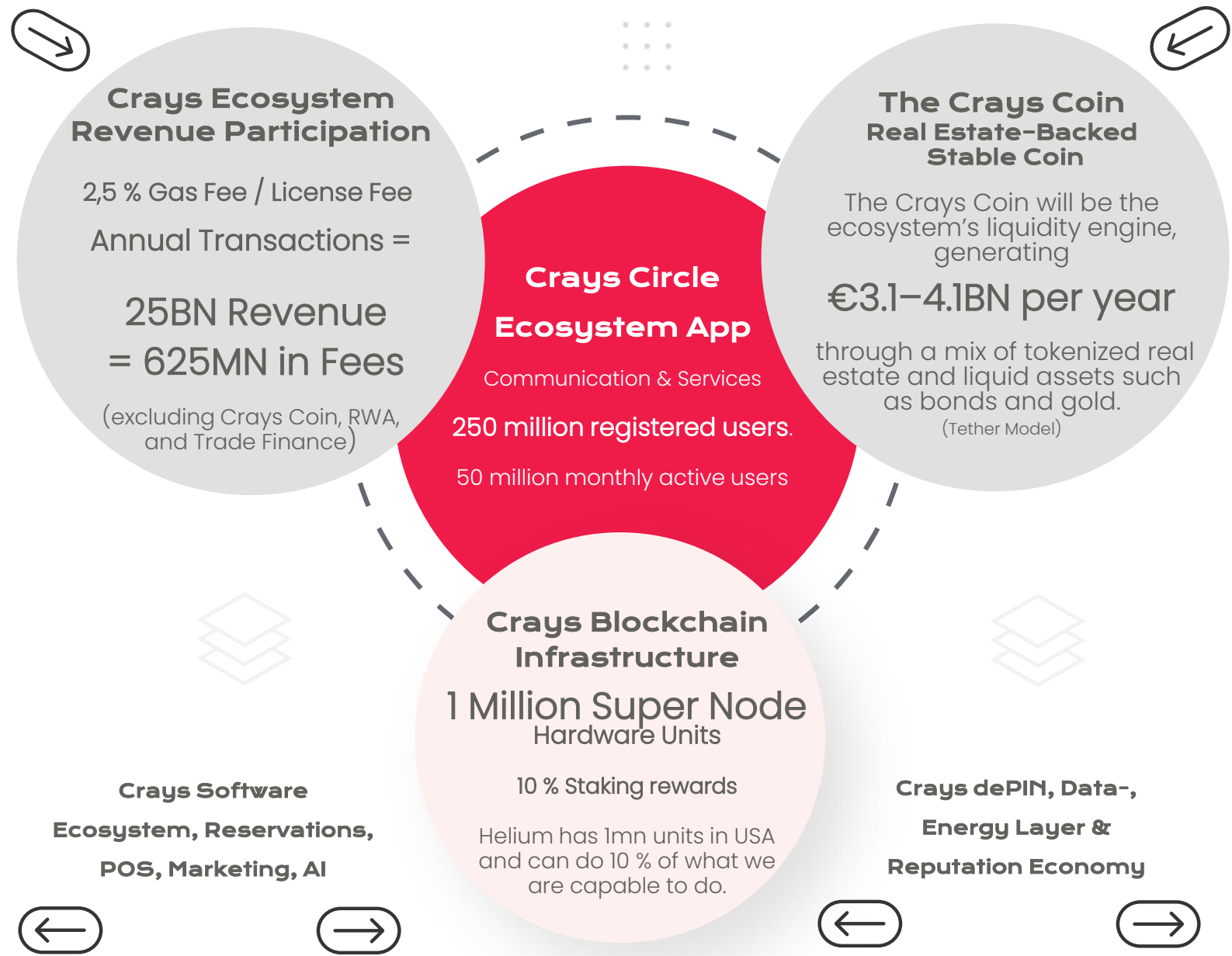
The Crays Ecosystem is positioning itself as a powerful liquidity engine at the intersection of real-world assets, trade finance, and the Web5 community – with 1,000 physical Crays Clubs anchoring real-world value.

RWA: 2,5 % Gas | License Fee

Crays Clubs Franchise on Blockchain
 1000 Franchise Clubs
 Revenue: 18 BN annually
 18 Million on average for Accommodation, F&B, Retail & Event per Club

Crays Peoples' Choice Award Events
 Crays Awards & Events are the heart of our lifestyle – celebrating creators, brands, and fans through blockchain voting and real-world experiences.

“Crays Brand” Tokenized Licensing
 Crays partners with brands, platforms, event creators, and Web3 utility providers to power its global ecosystem.



Fintech: Target Yield: 2–4 %

Tokenization of Real Estate
 Tokenized €50BN real estate. To meet regulatory requirements, Crays Coin is backed by a mix of illiquid and liquid assets.

Tokenized Products in Trade Finance
 On-chain trade finance – e.g. tokenized LC's, supply chain finance, and invoice factoring – boosts liquidity across the ecosystem. €50B coins.

Crays B2B & B2C Fintech Products
 Users get access to exchange, payments, lending, insurance, wallets, and more – all built into one seamless ecosystem.

Inside the three pillars, the Crays model is built on real-world business foundations

Fintech

Crays Ecosystem

Crays integrates fintech solutions into its ecosystem, offering on-chain trade finance, tokenized real estate investment, and financial services.

Decentralized Ownership

Harnessing blockchain, Web3 tools, DAOs, and tokenized assets to enable community-driven decision-making and shared operational ownership.

Real Estate

Buying Real Estate

Discovering the best market opportunities for the entire Crays community and making them accessible within the ecosystem.

Project Development

Project development within the Franchise-as-a-Service model for enables franchisees to seamlessly establish, operate, and scale their Crays Club locations.

Hospitality

Work, Live & Play Integration

Combining coworking, co-living, and lifestyle amenities into an online & offline ecosystem for digital nomads, remote workers, and Web3 builders.

Technology & Automation

Implementing AI-driven services, cashierless retail, robotic F&B solutions, and smart access to create an effortless, high-tech experience.

Blockchain business model integration into these three pillars

Crays Coin

With a projected Total Value Locked (TVL) exceeding \$50bn across 1,000 properties plus billionks in trade transactions Crays can play a key role in accelerating the growth strategy of MANTRA Chain.

Tokenization of RWAs

The tokenization of RWA like trade finance products, real estate, bonds, funds, company equity, and more bridges crypto and traditional finance, ensuring scalability through SDR-pegged stability and real estate-backed security.

Franchise on Blockchain

Crays' "Franchise on Blockchain" model merges real estate, hospitality, and fintech into a decentralized ecosystem. Franchisees operate under smart contract governance and on-chain voting.

Hospitality partners can operate through three different models

Asset light Businessmodel

Crays expands through three parallel real estate strategies: renting properties to launch locations quickly, funding and operating owned Crays Clubs via tokenized Swiss AG structures (e.g., the Berlin project), and integrating into existing hotels by securing management contracts with larger chains—also funded and operated through a Crays tokenized fund structure.

Asset heavy Businessmodel

Crays uses its Real Estate Backed Coin (REBC) as a store of value to fund and acquire real estate properties, combining the stability of tangible assets with the flexibility of blockchain. This model enables efficient funding, transparent structures, and tokenized ownership, creating a direct bridge between property investment and digital finance while empowering a global community.

Franchise on Blockchain

Crays' "Franchise on Blockchain" model connects real estate, hospitality, and fintech in a decentralized setup. Hotel groups and property owners can plug in as franchise partners, with operations, profits, and key decisions handled through smart contracts and on-chain voting. It's a practical way to scale globally while keeping ownership and control shared across the network.

Crays is building a decentralized, offline-first **Bitcoin-native platform** that turns smartphones into smart nodes and evolves into a global **real-world social, hospitality, and economic network** where people, venues, and communities connect, coordinate, and transact **without intermediaries**.



The Crays Circle App

Where Hospitality Meets the Web5 Generation



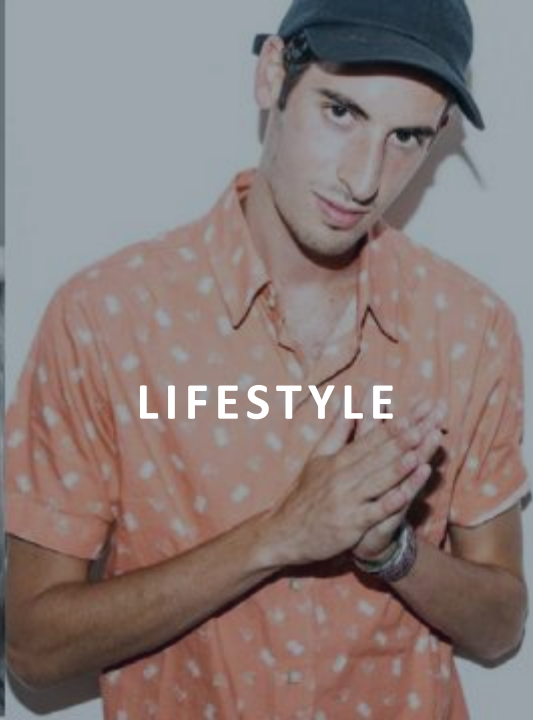
PARTY



EVENTS



BRANDS



LIFESTYLE



Mesh Up the World — One Community, Infinite Vibes.

Guests can connect, flirt, vibe, share, and enjoy your services — all inside the Crays Web5 MESH ecosystem, built for lifestyle venues.

Turn every physical venue into a digital Web5 lifestyle space

...where connections spark in the moment and reignite later. Let venue guests discover each other inside a lifestyle venue through real-time, hyper-local encounters & then stay connected to cross paths again.

Promoting events, content, and brand through the app, and grow a loyal community that keeps coming back — not just for the music, but for the people.



Built for real-life connection

A social & dating app with exclusive club content — all within local mesh networks. Built to connect communities, make club experiences unforgettable, and turn each venue into a network.



Meaningful stories. Synced across the globe

From club floors to city streets—no internet, just pure connection. Each Venue Node powers the mesh, and every guest's device joins in. One network. One vibe. Everywhere.



Matching Happens Everywhere

True Decentralization – Your Data. Your Rules.

The Crays App stores all user data locally – directly on each user’s own device. Venue Nodes never access private data unless explicitly permitted.

This is real decentralization: full control, no middlemen.

Hotels | Clubs | Beach Lounges | Cruise Ships | Airports | Retreats | City Streets

→ Whenever your phone is nearby and your vibe is on, Crays Circle connects – and helps you meet who matters.

Next-Gen Hospitality Starts Here

Crays App



The free Crays App activates a venue-based mesh node – enabling offline interaction and personality-based matching. It powers local discovery, real-world engagement, and on-chain identity and payments.



Crays Hardware



The Crays Super Node is a plug-and-play device that powers a local mesh network inside lifestyle venues. It enables offline-first guest matching, communication, and payments – with no need for internet or the cloud.

Crays Venues



Own & Partner venues operate the Crays Super Node Hardware on-site, creating a local mesh network for guests. This enables instant, offline-based matching and interaction – without cloud, or central servers.

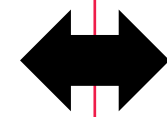


Mesh Hardware Meets the Real World Blockchain

1 Crays Super Node Hardware

The Crays Super Node hardware is the brain and backbone of the entire Crays ecosystem. It coordinates MESH traffic, boosts signal range, and hosts essential local services – from real-time chat and discovery features to venue-specific perks.

The Crays Super Node hardware will also serve as a full staking node for multiple blockchains, supporting on-chain participation, validation, and earning blockchain staking rewards



2 Smartphones as Light Nodes

Everyone’s device like smartphone or tablet in the network **becomes a regular node** – joining the mesh, sharing signals, and enabling real-time peer-to-peer connection. It’s what makes the network truly decentralized: **the crowd is the network.**

The Future of Hospitality Is Offline-First and On-Chain

Tech Roadmap and Project Planning: <https://opencollective.com/crays>



Crays Circle is launching by redefining hospitality and entertainment for the Bitcoin-native agentic Web5 era — enabling offline-first interaction and real-world community connection across venues. From beach clubs and hotels to festivals and Crays Clubs, our infrastructure connects people, staff, spaces, and value in real time, powered by mesh networks, Nostr, and Lightning.

From Mesh to Membership: Use Cases for the Future of Hospitality

Guest discovery, messaging & voting — without Wi-Fi or SIM cards

Guests connect via **local mesh**, instantly visible in the venue, able to **vote on music**, events, or offers

Token-gated access & NFT room keys

Entry to VIP areas, rooms, or exclusive experiences using **blockchain-verified NFTs**

On-site DAO voting & feedback loops

Let your community decide what happens in real time: from pool party themes to wellness pop-ups

Offline crypto payments & tipping

Use Crypto or Crays Coin to pay at bars, spas, and shops — even if the internet fails

Dynamic rewards for engagement

Guests earn tokens for engaging, voting, and sharing — turning every stay into loyalty and fun

Global Crays Club guest profile

One identity across all Crays venues — follow your vibe from **Berlin to Bali to Miami**

Tokenized co-ownership & real-world asset (RWA) rewards

Let loyal guests & creators own a piece of the venue through fractionalized tokens

From creators and communities to venues and infrastructure, Crays transforms the Nostr social graph into a real-world coordination engine — where OpenClaw AI agents reads live demand, predicts intent, and autonomously triggers matches, experiences, and payments on Bitcoin.



The Crays Ecosystem Fund

Tokenization: the Next Evolution of Real Estate Funds

This is a structured contribution model — not an automatic tax-free mechanism. Outcomes depend on jurisdiction, structuring, and execution.

1. Fund Structure

An investment vehicle that aggregates capital, acquires & manages assets, and provides institutional governance.

- Portfolio diversification across assets and markets
- Professional asset and operational management
- Structured capital allocation and distributions
- SPV-based asset isolation for risk control



2. REIT / SOCIMI Layer

An institutional holding structure designed to optimize taxes, scale efficiently, and enable capital market optionality.

- Potential tax-efficient real estate holding framework
- Clear ownership structure for institutional investors
- Basis for future liquidity (e.g. listing, share deals, portfolio exits)

3. UPREIT-Asset Swap

A key differentiator of Crays Fund: property owners can contribute assets in exchange for fund units or shares.

- Convert direct ownership into diversified exposure
- Retain upside participation instead of full exit
- Reduce concentration risk and gain access to institutional asset management



Why This Model Works For Property Owners

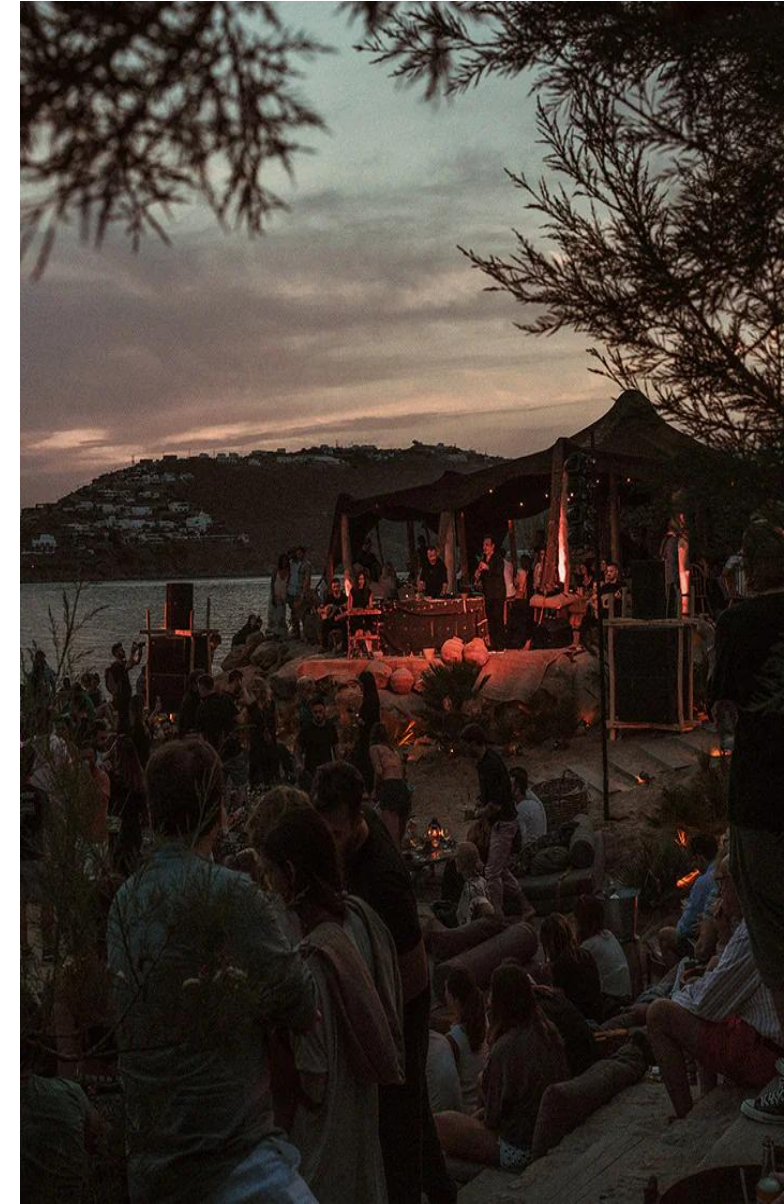
- Alternative to a full sale
- Continued participation in asset upside
- Access to a diversified, professionally managed portfolio
- Simplified ownership and potential liquidity over time

For Investors

- Access to high-quality real estate vehicle
- Exposure to deal flow beyond traditional acquisitions
- Participation in portfolio-scale value creation
- Institutional-grade governance and reporting

For the Platform

- Ability to scale faster than traditional acquisition-only funds
- Access to off-market assets via structured transactions
- Alignment between all stakeholders
- Flexible exit strategies (asset sales, share deals, portfolio transactions, potential REIT pathway)



The Crays Coin

CRAYS COIN: Market Timing And Crays' Fit RWAs - Unlocking the Future of Project Funding While Creating Wealth for the Community

Tokenized RWAs are projected to become a trillion-dollar market, yet early-stage inefficiencies continue to limit growth. Crays addresses this gap by integrating TradFi, digital assets, and RWAs into a unified blockchain-powered ecosystem, enabling efficient project funding, decentralized ownership, and community-driven wealth creation, while seamlessly connecting digital and real-world environments through its lifestyle and hospitality platform.



Live it, don't just capture it – **but challenges remain.**



Crypto Buyers Are Unimpressed



Yields are not high enough to attract crypto investors.

Crypto buyers are unimpressed by RWAs due to lower yields, added regulatory friction, illiquidity, and limited composability, as well as weaker upside and network effects compared to native crypto opportunities..



Institutions Are Uninterested

No urgency as they access RWAs directly through brokers.

Institutions are uninterested in RWAs on-chain because they can already access similar assets through traditional channels with better liquidity, regulatory clarity, and established infrastructure.



The Liquidity Myth

Tokenization doesn't inherently create liquidity; market-making infrastructure is needed

The “liquidity myth” persists because tokenization does not create real liquidity—without sufficient demand, market makers, and active trading infrastructure, most RWAs remain largely illiquid.

Crays Coin Bridging Institutional and Everyday Use

Most stablecoins are built for trading speed and institutional liquidity. Crays Coin is designed to combine institutional-grade stability with real-world usability for everyday people.



Why Stablecoins Matter

Crays introduces a real asset-backed coin pegged to the IMF's Special Drawing Rights (SDR), creating a more stable and globally diversified base than a single-currency peg.



Current Market Reality

Today, most usage comes from hedge funds, market makers, and professional traders. For private users, stablecoins are still mainly a niche tool for remittances or currency protection.

The Crays Coin Model

Crays introduces a real asset-backed coin pegged to the IMF's Special Drawing Rights (SDR), creating a more stable and globally diversified base than a single-currency peg.



Why the SDR Base Matters

The SDR is based on five major currencies: U.S. dollar, euro, renminbi, yen, and pound sterling. This basket structure supports stability beyond the logic of a pure trading token.

Built for Real-World Use

Unlike Tether, Crays Coin is not built only for markets. It is designed for earning, spending, and transacting inside the Crays ecosystem of work, live, and play spaces.



Institutional Stability, Everyday Utility

Crays Coin bridges institutional requirements and individual usability—bringing asset-backed digital money into daily life across the global Crays network.

Crays Coin – The Future of Trade Finance & Real Estate Investments



Crays: The Future of Decentralized Living, Finance & Real Estate

Crays merges financial innovation, real estate, lifestyle, hospitality, into a blockchain-powered ecosystem, bridging TradFi, digital assets, and real-world assets. By facilitating frictionless transitions between digital and physical environments, Crays is redefining the future of decentralized living and finance.

The Crays Coin Use Case – Unlocking the \$21 Trillion Trade Finance Opportunity

- The global trade finance market is experiencing significant growth. In 2024, it was valued at approximately \$10.88 trillion and is projected to reach \$21.18 trillion by 2033, growing at a CAGR of 7.83% over the next decade.
- Letters of Credit (LoCs) remain a dominant trade finance instrument, accounting for over 37% of trade finance transactions in Asia, compared to the global average of 26%. The global LoC market is estimated to be around \$2.83 trillion in 2024 and is expected to grow to \$5.51 trillion by 2033.
- As described above the trade finance market is massive, enabling Crays to issue more SDR pegged stablecoins within 10 years than the required \$50 billion SDR for Crays Clubs Real Estate investments. This creates a highly liquid, scalable financial system where capital remains in continuous circulation.

The Power of SDR for Global Expansion

SDRs are an IMF-created reserve currency, composed of USD (43.38%), EUR (29.31%), CNY (12.28%), JPY (7.59%), and GBP (7.44%). While SDRs provide liquidity for central banks, they are typically not accessible to individuals or businesses. Our SDR-pegged coin offers a global, stable digital asset for cross-border trade, financing, and real estate transactions.

Crays MiCAR Compliant Stablecoin

The Crays Stablecoin is 1:1 backed by real estate (plus liquidity pools to be MiCAR compliant), ensuring its value remains securely pegged to its designated currency. This asset-backed structure provides stability and intrinsic value, making it a trusted financial instrument for global trade transactions.

Crays Stablecoin & On-Chain Trade Finance

Crays Coin revolutionizes trade finance by enabling faster, more transparent, and cost-efficient transactions. Through e.g. on-chain LoCs, it replaces slow, costly banking processes with instant, automated smart contract settlements. This ensures trust, liquidity, and seamless capital flow without intermediaries.

Unlocking New Financial Frontiers in Real Estate & Beyond

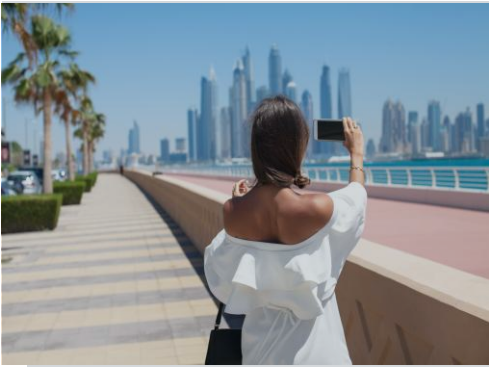
Beyond trade finance, real estate, Crays unlocks new financial opportunities through mortgages, travel insurance, and more ensuring revenue with every transaction. Members benefit from a subscription-based living pass, secured by NFT access keys, on-chain governance, and a loyalty rewards system.

Tether's Business Model Applied to Crays

Crays Real Estate Backed Coin

With a planned projected Total Value Locked (TVL) exceeding \$50 billion across 1,000 properties within the next 10-15 years and an estimated annual revenue of \$15 billion, the Crays Blockchain ecosystem is poised to compete with industry leaders like Solana.

Interest on Reserve Assets



Tether: Leverages its reserves by investing in short-term U.S. Treasury bonds, earning billions annually in interest

Crays: Crays Coin reserves are invested in short-term government bonds for stable returns, while REBC gains value through real estate appreciation and limited supply.

Transaction Fees



Tether: Charges fees for issuing and redeeming stablecoins, particularly for large fiat transactions.

Crays: Will apply fees for Crays Coin issuance, redemption, and transactions within the Crays ecosystem, ensuring a steady revenue stream

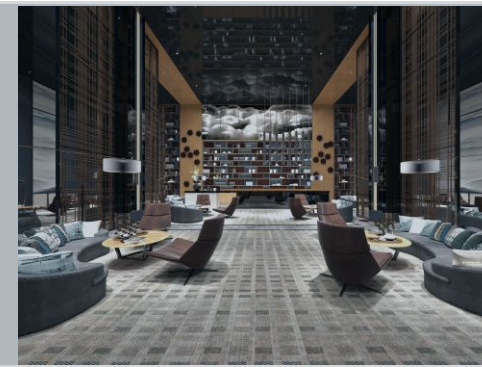
Token Issuance | Reserve Growth



Tether: Grows reserves with every new USDT issued, increasing profit potential.

Crays: Each newly issued Coin, backed by real estate, expands the reserve pool, amplifying interest-earning opportunities.

Market Positioning and Trust



Tether: Dominates the stablecoin market, creating a feedback loop of trust and adoption.

Crays: By aligning with MiCAR's robust regulations, Crays aims to position REBC as the trusted standard for tokenized real estate investments.

Integrated Services Layer



The platform unlocks additional opportunities through integrated services like mortgages, travel insurance, staking, and lending—creating revenue with every transaction.

Members access everything through one subscription pass, secured by NFT keys, with on-chain governance and token-based rewards.

Crays adopts a proven business model and tailors it to the realm of tokenized real estate. We will develop a unique model based on the synergy between real estate and digital financial solutions. With the Crays Real Estate Backed Coin, Crays we aim to establish a stable foundation rooted in tangible assets, combining it with the flexible capabilities of a digital coin.

Key Practical Uses of SDRs

Special Drawing Rights (SDRs) are an international reserve asset created by the International Monetary Fund (IMF) to supplement member countries' official reserves. While not a currency themselves, SDRs derive their value from a basket of five major currencies: the U.S. dollar, euro, Chinese renminbi, Japanese yen, and British pound sterling.

- **International Trade Finance & Emerging Use Cases**

Some financial institutions and trade finance networks explore SDRs as a backing mechanism for digital assets and stablecoins to provide stability beyond a single fiat currency. SDR-backed financial instruments could help mitigate currency risks in international trade finance.

- **Foreign Exchange Reserves**

Central banks hold SDRs as part of their foreign exchange reserves to stabilize their currency and manage liquidity. They can be exchanged for freely usable currencies (USD, EUR, CNY, JPY, GBP) through voluntary trading arrangements or IMF-mediated swaps.

International Trade, Logistics & Aviation

- **Aviation & Maritime Industry:**

- SDRs are used as a unit of account in international transportation and logistics agreements.
- Example: Under the Montreal Convention, airlines' liability for lost or damaged cargo is calculated in SDRs per kilogram.
- Maritime insurance contracts use SDRs to ensure stable compensation across different currencies.

- **Shipping & Transport Liability:**

- SDRs set liability limits for ocean freight and logistics contracts, making them an essential tool for global shipping.
- Many transportation insurance policies rely on SDR valuations to hedge against currency fluctuations.

- **IMF Loans & Crisis Support**

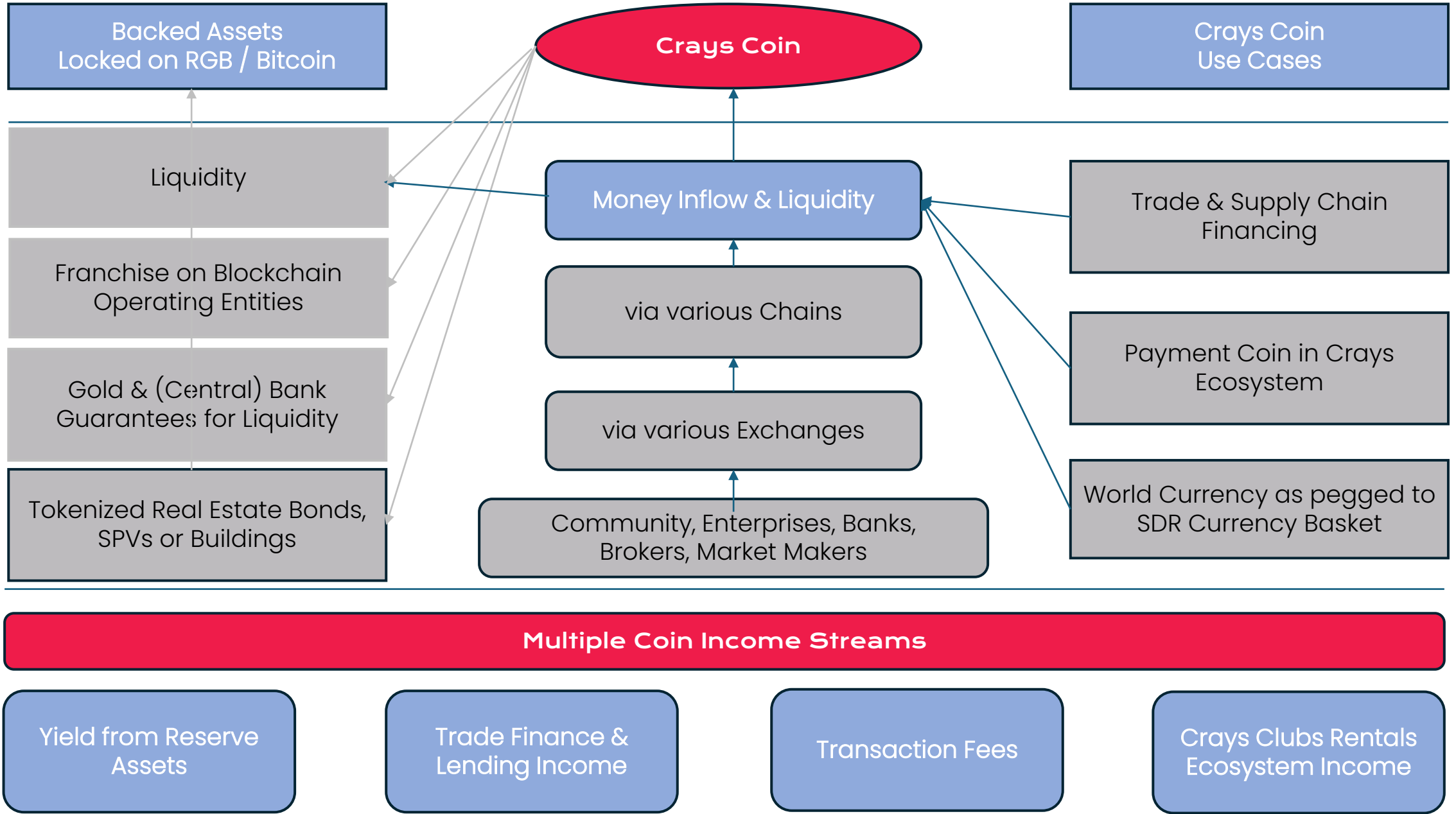
The IMF allocates SDRs to member countries during financial crises to boost liquidity and economic stability. Example: The IMF issued \$650 billion in SDRs in 2021 to help countries recover from COVID-19.

- **Debt Repayments & Settlements**

Countries use SDRs to settle debts with the IMF or repay loans to other nations. Example: Argentina has used SDRs to meet IMF debt obligations in recent years.

SDRs play a vital role in global finance, from foreign reserves and crisis support to trade liability and logistics. While not widely used by individuals, they are an essential tool for central banks, financial institutions, trade finance, aviation, and global logistics networks.


Crays Fintech - the Crays Real Estate Backed Coin



EU-Regulation: Markets in Crypto-Assets Regulation for Stablecoins


MiCAR's Regulatory Framework and Reserve Requirements for Stablecoins inside the European Union

Crays, operating out of Switzerland with most projects initially focused in Europe, embraces the European Union's Markets in Crypto-Assets Regulation (MiCAR), which sets a clear regulatory framework for stablecoin issuance, ensuring financial stability, transparency, and investor protection.



Full Reserve Backing

MiCAR requires stablecoins to be fully backed by reserves held in safe and low-risk investments, ensuring that every token is redeemable at its full value.




Liquidity Requirements

Significant stablecoins must maintain:

- 40% of reserves accessible within one day.
- 60% accessible within one week.

Non-significant stablecoins must maintain:

- 20% of reserves accessible within one day.
- 30% accessible within one week.




Allocation of Reserves

For significant stablecoins (+ €5bn reserves or 10mn users):

At least 60% of reserves must be held as deposits with regulated credit institutions.

For non-significant stablecoins: At least 30% of reserves must meet the same criteria.



Diversification

No more than 10% of reserves can be held at a single institution (5% if the institution is not classified as large).

The Crays Roadmap

Vision and Plan. Mesh local. Vibe global.

Bridging the Physical and Digital Worlds

The Crays Purpose –Dedicated to wealth creation.

→ **Social | Business | Dating**

Crays empowers a thriving global travel and lifestyle community through interconnected spaces



Meet the Mesh: Crays' Web5 Network That Lives Where the Party Is.



Select your state of mind
The Crays Lifestyle
Your vibe, your moment

1st Starting Point

Associations Foundation. Establishing the Crays App and the first Crays Club location launch in Berlin in 2025, setting the foundation for the Crays global ecosystem network.

2nd Web5 Fintech Platform

Crays bridges the physical and digital worlds through Web5 technology and tokenized RWAs. By combining innovative technology with real-world assets, Crays aims to redefine financial solutions and create new opportunities.

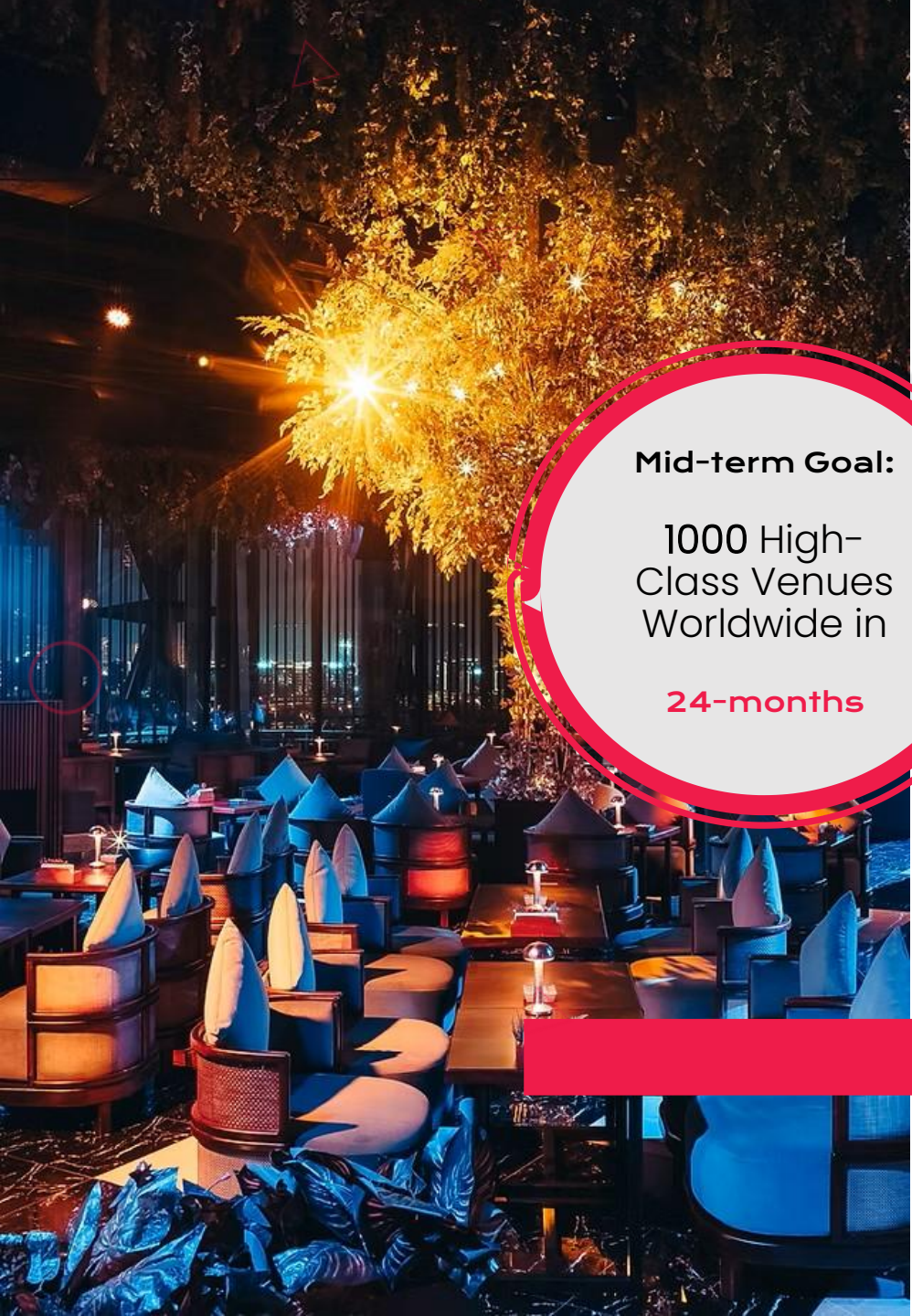
3rd Strategic Partnerships

Collaborations with real estate developers, technology & finance innovators, and lifestyle brands will ensure the seamless integration of services and community-focused amenities.

4th Community Ownership

Crays operates as a decentralized, community-driven model, fostering shared ownership and inclusivity while empowering entrepreneurs, startups, creatives, and professionals to build wealth within a global network.

The **decentralized comms layer** for tokenized real-world tribes.
Crays is the soft state of the 21st century — where people, places, and protocols sync up.



Mid-term Goal:

1000 High-Class Venues Worldwide in

24-months



1000 Global High-Class Venues within the next 24 months



Global Roll-Out



Global Community



1000 Global Venue Nodes

Our 18-24 Month Timeline to bring the FULL **CRAYS** vision to life



Crays Circle App (Launch in June 2026)

Tech | Crays Circle App
(1st live in 06/2026)



Dating

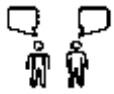


Socializing



Business

Crays Business Nomads Club Ass.
(Ecosystem partnership building)



Community
integration



Business
partnerships



Brand
partnerships

Chapter 1 (2026 onwards)

Starting summer 2026, the Swiss Association is established to anchor and govern the Crays ecosystem, led by a 30-member council overseeing operations and financing pre-tokenization under DAO principles.

CRAYS TOKENIZATION of Real World Assets (Financing) & Crays Club openings

TOKENIZATION of assets (Financing)



Residences & Hotels



Community Ownership



Community via NFT



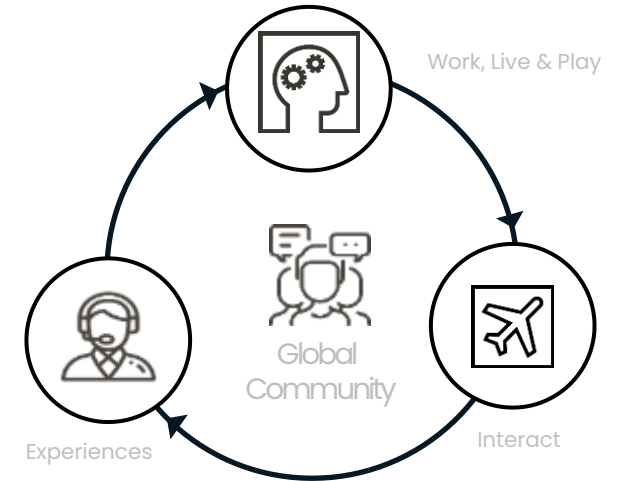
Shares on DAO

Chapter 2 (2027 onwards)

Tokenization of Assets, throughout the Crays community, thus making Crays properties the preferred **Hotspots** for Movie, Music, Art, Fashion, Tech & Entrepreneurship gatherings.

CRAYS Web5 Technology (Lifestyle & Sales)

Web5 Technology (Lifestyle & Sales)



Chapter 3 (2028 onwards)

Introduction of our Real Estate & Hospitality **Web 5 Operating System**, aiming to cut out all unnecessary middlemen, and making our **Crays TRIBE big savers of their money and building up their wealth alongside Crays.**

2035 Vision: Crays Becomes the Web5 Lifestyle Infrastructure



Crays evolves from a social app into a coordination system. It uses real-time data (profiles, payments, location, behavior) to connect people with each other and with places—automatically suggesting meetings, venues, bookings, and interactions based on intent, time, and location.

Inside venues, this works like a digital concierge. Users can discover people, check in, communicate, and pay directly via Lightning—while the system matches guests based on context and reputation instead of random discovery.

At the same time, Crays connects travel, housing, venues, and experiences into one continuous flow. Instead of searching and booking separately, users move through a coordinated journey where everything—from discovery to payment—happens seamlessly in one system.

For partners, Crays provides the full operating stack (booking, payments, CRM, POS), removing intermediaries, lowering costs, and increasing revenue per guest—making operations more efficient and scalable.

Long term, this builds a global network: a decentralized system connecting millions of people and venues, combining digital ownership, payments, and real-world experiences into one integrated layer of everyday life.

2026 (Phase 1): Foundation & Launch

In Phase 1, Crays builds the foundation of a global network of community-driven physical spaces and a digital platform based on the Nostr social media protocol that allows people to co-own, fund, and participate in places to live, work, and connect. Through the Crays app, users can interact directly, while token-based access enables simple, real-world community participation: <https://opencollective.com/crays>

2026–2030 (Phase 2)

Tokenization & Global Expansion

- Launch of **Brand-as-a-Service** with Crays tokenized franchise IP
- Launch of the **Crays Tokenized REIT** (real estate investment fund)
- **Tokenized investment in RWAs** tied to community infrastructure
- **Crays Coin pegged to SDRs** for international value stability
- Rollout of the **Franchise on Blockchain** model globally
- Launch of a **Web5-based operating system** for real estate and hospitality
- Community members earn **DAO-based profit participation**
- **NFT-based community awards system**
- **Celebrity and lifestyle events** integrated with NFT ownership
- **Fan Franchise Participation**: invest in and co-own branded assets

2030 and Beyond (Phase 3)

Full Ecosystem Activation

- Rollout of a **fully Web5 operating system** for venues and clubs
- Full **tokenization of RWAs**, including real estate and venue operations
- Integration of Crays Coin into **on-chain trade finance** use cases
- Expansion of **Crays Coin** as a **real estate-backed stablecoin**
- Introduction of **Subscription Living with Equity** (monthly rent = ownership)
- **Offline crypto payments** via Crays Coin (no ISP required)
- Full implementation of **tokenized IP & licensing models**
- Global scale: **1,000+ Crays venues** running on decentralized mesh
- Deployment of a **fully decentralized, AI-optimized P2P infrastructure**
- Smart routing through **AI-enhanced mesh optimization**
- Over **5 billion real-world reconnections** driven by Crays Circle



Genesis Block / Proof-of-Time Final Block

We reject kings, presidents, and voting, and we cannot expect governments, corporations, or other large, faceless organizations to grant us privacy — we believe in rough consensus and running code.

Our goal is to build a decentralized, Bitcoin-native social infrastructure as a global brand that enables real connections between people in the real world

Thorben & Crays: Born from Experience Built for the Future

A Vision Born from 20 Years on the Road.

For two decades, I lived on the move — 250 to 300 days a year, across 121 countries.

Along the way, as a traveler, I realized what was missing: real connection, seamless living, and hospitality spaces that truly bring people together.

Crays is my answer.

Much more than just an app —
Crays and the Crays Clubs form a full ecosystem that exists both physically and digitally.

I want to connect people through community and technology, transforming venues into smart, local hubs that grow into a global network of like-minded individuals.

**Crays is where strangers become stories —
and global citizens feel at home before they even check in.**



Thorben Biesenbach
Crays Ecosystem Co-Founder

My career has taken me through tech, fashion, hospitality, and real estate — from founding startups and scaling platforms to launching brands and leading complex transformation projects. I've worked hands-on across Europe, the UAE, the U.S., and Asia — always at the intersection of innovation, lifestyle, and entrepreneurship.

Crays is digitally native, physically grounded, and designed for people who live, build, and move across borders.

Backed by a growing network of pioneers, I'm turning decades of insight into a global infrastructure for the next generation of entrepreneurs, travelers, and builders.

Thank you |
We look forward
to working with you!



Crays

“SEEK THOSE WHO FAN YOUR FLAMES”

Crays Business Nomads Club Association

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