



ASSET  
VALUE  
TOKEN

n~VILLAGE

WHITEPAPER

# ASSET VALUE TOKEN

AVT.V1.0



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# PREFACE

The rise of Bitcoin and other cryptocurrencies is revolutionizing financial transactions, creating new ways to pay and remit online without going through pre-existing credit and point-based payment systems. Depending on how they further develop, cryptocurrencies have the potential to create a truly open and borderless world of finance.

AVT Community (“AVT” or the “Company”) is in a unique position to provide access to our valued members in our existing and expanding network of cryptocurrency platform, many of which are in underserved markets with illiquid fiat currencies. As we have created our own ecosystem where we are in a unique position to provide access to cryptocurrencies and markets across a variety of jurisdictions.

The purpose of this whitepaper is to describe the offering of the **N~Village Platform @ AVT Community & Asset Value Token (AVT)**, the primary purpose of which is to provide liquidity and trading support to our secure network of ecosystem and provide our members with the most secure and efficient trade executions at competitive prices. AVT is designed to act as the medium of exchange in our ecosystem & services including to pay for fees in all N~Village platforms.

# MONEY IN THE 4.0 WORLD

Blockchain as the future medium. Today, we live in a world of unprecedented change and innovation. For the last 20 years, the rise of distributed computing network called the internet has enabled billions of humans to connect and share information instantly and securely, with zero consumer cost. The benefit is immense and immeasurable.

In the last 2 - 3 years, we have seen the rising adoption of QR Code-based payment systems. These payment systems are operated by digital wallet providers. While these services bring tremendous convenience for consumers to transact locally, there are two weaknesses of this approach.

First, all of the balance records and financial transactions that ever happened on these platforms are stored in a centralized entity, meaning that a sophisticated, malicious attacker could potentially infiltrate and manipulate those balances and transactions. Secondly, as closed platforms, the money stored at any service provider can only be used by users and merchants within the system, which prevents important use cases such as cross application settlement, cross-border remittances, and international transactions.

We believe that distributed ledger technology, or blockchain, will bring the next step in the evolution of money. Just as the internet allowed for borderless and instantaneous movement of information, blockchain technology will allow us to exchange value and transact with one another in the same way: instant, global, secure and at low cost.



## **N~VILLAGE PROJECT**

The N~Village Project is a tourism platform that utilizes blockchain as the foundation of its ecosystem. It introduces the concept of a "property assets ecosystem" within a single tourism location.

It integrates a complete range of tourism services, including transportation, accommodation, dining, and products, making the N~Village Project the only platform in the world that promotes a fully comprehensive tourism service.

Everyone can enjoy the services offered and also generate additional income through the platform. We call this ecosystem "All Heaven on Earth in One Village."



**21,000,000 AVT**

**Binance Smart Chain**

**SC : 0xD5FDbC68F2D98f5Ac7a7aF  
413839198BD86AAa86**

## **ASSET VALUE TOKEN**

Asset Value Token (AVT) is the first crypto-asset specifically designed for property-tourism development, with its price stability driven by community demand. AVT is issued by the N-Village project, an Indonesia-based tourism company, for its property-tourism platform. We developed the token and its ecosystem on the Binance Smart Chain (BEP20), leveraging its speed, security, transparency, and other key advantages.

AVT may collaborate with third-party market makers or independent traders on cryptocurrency exchanges to help ensure it trades at optimal value. Branding efforts and market education will also play a key role in establishing a consensus among traders that AVT's value is driven by supply and demand dynamics. However, the ultimate price of AVT on any cryptocurrency exchange will be determined solely by market forces. AVT has no contractual obligation to repurchase tokens from its holders and does not represent any form of debt or debenture to AVT holders.

# AVT BENEFITS PROPERTY–TOURISM

Blockchain technology can significantly improve property and tourism investments by enhancing transparency, reducing costs, and providing more flexible and secure investment opportunities. Here's how blockchain can contribute to these industries:

## 1. Transparency and Trust

Blockchain's decentralized ledger provides a transparent, immutable record of transactions. For property and tourism investments, this means all stakeholders can trust the data on ownership, investment history, and legal compliance. Every transaction is traceable, which reduces the risk of fraud and ensures investors have reliable information before committing capital.

In tourism investments, transparency in service bookings, asset management, and customer feedback systems can improve trust between travelers, property owners, and service providers. Tourists can verify claims such as hotel ratings, eco-friendly practices, and authenticity of local experiences.

## 2. Fractional Ownership and Investment

Blockchain allows for the tokenization of real estate assets, meaning properties can be divided into smaller, tradable tokens. This enables fractional ownership, making it easier for investors to participate in high-value real estate or tourism assets without needing large amounts of capital. Tokenized real estate allows multiple investors to share ownership of hotels, resorts, or vacation homes, democratizing access to property investments.

This model benefits both industries by allowing smaller investors to invest in tourism properties like resorts or eco-tourism projects, while property developers can raise funds more efficiently.

## 3. Cost Efficiency

Traditional real estate transactions involve multiple intermediaries, such as brokers, banks, and lawyers, which increases costs. Blockchain reduces the need for intermediaries by enabling peer-to-peer transactions through smart contracts. These automated contracts handle everything from property transfers to payments, minimizing the fees and administrative burdens associated with real estate deals.

In tourism, direct booking platforms on the blockchain can eliminate the need for third-party booking sites, reducing commission fees and giving service providers direct access to travelers. This, in turn, can lower costs for consumers and increase profit margins for businesses.

# AVT BENEFITS PROPERTY–TOURISM

## **4. Improved Liquidity**

One of the challenges of real estate investment is its illiquidity—properties often take time to sell, and it's hard to access the value of your investment quickly. Blockchain-based tokenization allows investors to trade real estate tokens on secondary markets, providing more liquidity. This means investors can enter or exit positions in property investments more easily than with traditional real estate.

For tourism investments, tokenized projects (such as hotels, resorts, or entertainment centers) can be traded more fluidly, giving investors the ability to manage and adjust their portfolios quickly based on market trends or personal needs.

## **5. Enhanced Security and Reduced Fraud**

Blockchain's cryptographic security ensures that property records, investment contracts, and financial transactions are secure from tampering or hacking. Fraudulent transactions and fake ownership claims, which are common issues in property investments, can be mitigated with blockchain's transparent and secure system.

In tourism, blockchain can also secure traveller identity, booking information, and payment data. For instance, travel itineraries and bookings can be stored on blockchain, allowing tourists to manage their plans with greater confidence that their data is protected.

## **6. Smart Contracts for Efficiency**

Smart contracts are self-executing contracts with the terms of the agreement directly written into code. In property investments, smart contracts can automate processes such as transferring ownership, managing rental agreements, and distributing profits among stakeholders. This eliminates the need for lengthy paperwork and middlemen, speeding up transactions and reducing human error.

For tourism, smart contracts can streamline the booking process, automatically handling reservations, payments, cancellations, and refunds. This reduces delays and provides a seamless experience for travellers and businesses alike.

## **7. Global Access and Cross-Border Investments**

Blockchain opens up cross-border investment opportunities by removing the traditional barriers associated with international real estate transactions, such as currency exchange, legal regulations, and logistical challenges. Investors can easily buy tokens representing property in different countries, including tourist destinations like Bali, with minimal friction.

Similarly, global tourists can directly invest in or purchase fractional ownership in vacation properties or tourism projects in various regions through blockchain platforms. This can bring new capital into local tourism markets and encourage international investment in emerging destinations.

# AVT BENEFITS PROPERTY–TOURISM

## 8. Loyalty Programs and Incentives

Blockchain can improve the tourism sector by offering decentralized, token-based loyalty programs. Hotels, resorts, and airlines can create tokens that reward tourists for their loyalty, which can be redeemed across different businesses within the ecosystem. These loyalty tokens could also represent partial ownership of local tourism properties, providing further incentives for return visits.

For property investments, blockchain-based reward tokens can incentivize stakeholders to promote and maintain the property, creating a more engaged and supportive community of investors.

## 9. Sustainability and Responsible Tourism

Blockchain can track and verify the sustainability practices of properties and tourism businesses. For example, tokenized systems can track whether a property is using eco-friendly practices, and investors or tourists can verify claims such as carbon offsets or fair-trade sourcing. This transparency encourages businesses to adopt more responsible tourism practices, attracting environmentally conscious travellers and investors.

## 10. Crowdfunding for Tourism and Property Projects

Blockchain platforms can facilitate crowdfunding for property development and tourism projects. Entrepreneurs can raise funds from global investors by offering tokens representing a stake in the project. This model provides businesses with an alternative way to finance new developments or tourism ventures, while also giving investors early access to promising opportunities.

In summary, blockchain can transform property and tourism investments by making them more transparent, accessible, and efficient. Tokenization, smart contracts, and secure transactions streamline processes, reduce costs, and open up new opportunities for both investors and tourism stakeholders.





# FOUNDATION OF AVT (LASIC PRINCIPLES)

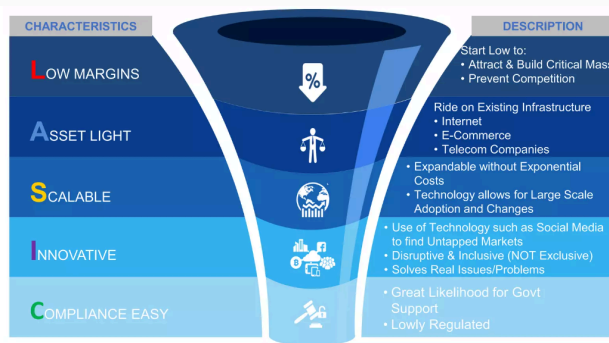
## L : Low Profit Margin

Alternatively, the subsequent build-up of big consumer data can be monetized either through third parties or by creating new products. One such example is N-Village Mart, which utilizes consumer spending behaviour to extend credit to worthy customers identified through big data analytics.

In the technology and internet space, most users expect information to be provided for free. Most products or services in this industry exhibit large network effects; consumers benefit more from the product, if many others also use it. From the perspective of the providers, there is a need to build a critical mass from the very beginning of the business. This will entail a period of high burn rate with low or no-revenue period (usually by giving away the product for free), followed by exponential growth with multiple sources of revenue (such as advertising and selling complementary products or services). Over a long period of time, the initial margin will appear low but will increase over time as different sources of revenue are captured.

## A : Asset Light

Asset light businesses are able to be innovative and scalable without incurring large fixed costs on assets. This results in relatively low marginal costs, which reinforces the first principle of "low profit margin." One can add on to an existing system (such as the mobile phone) that depreciates quickly but offers an alternative revenue source (such as an internet phone messaging service) at low marginal costs. By riding on existing infrastructure, fixed costs and initial setup costs can be minimized.



## S : Scalable

N-Village FinTech project may start small but it have the capability being scalable, in order to reap the full benefits of network externalities. N-Village project has to be mindful of the fact that when developing technology, it needs to be able to increase in scale without drastically increasing costs or compromising the efficiency of the technology. As more business gets conducted online, the need for physical outlets is greatly reduced. This makes N-Village project easier to scale. However, N-Village project need to be mindful and ensure that the technology itself is scalable. One such example is the Bitcoin protocol. Although very innovative, the protocol's implementation is hard to scale, as it is unable to manage a massive amount of transactions at an instantaneous speed. This is also hard to change because of the way the protocol was implemented. That is why N-Village project developed its own crypto to cater the current and future needs.

# FOUNDATION OF AVT (LASIC PRINCIPLES)

## I: Innovative

To be a successful FinTech businesses, N-Village project need to be innovative, both in terms of products and operations. With the increasingly widespread use of mobile phones and internet services, much innovation can be made in mobile technologies (such as contactless technologies) in the FinTech space. Some examples of such innovations will be described in the following sections.

## C: Compliance Easy

N-Village projects are not subject to high compliance regimes, with this we will be able to be innovative and have lower capital requirement. While financial stability and consumer protection are important for a market to function, tight regulatory environment has its trade-off.



## THE ECOSYSTEM Innovative Use Of Technology

1. Social Networks
2. Crowd Knowledge / Wisdom
3. Big Data
  - Market Analysis
  - Credit Scoring
4. Artificial Intelligence
5. Cybersecurity
  - Private Key
  - Touch / Face Recognition
6. Crowd Funding
7. Saving / Investment

# THE BENEFITS

## VIPs & VVIPs membership

### VIP Membership

The VIP card is an exclusive privilege available to only 150 members. VIP members will enjoy the following benefits:

1. Free rental of an Alphard for 4 days per month
2. F&B vouchers worth Rp2 million (approximately \$130) per month
3. A 3-night hotel stay voucher per month
4. Access to other facilities available at N~Village



### VVIP Membership

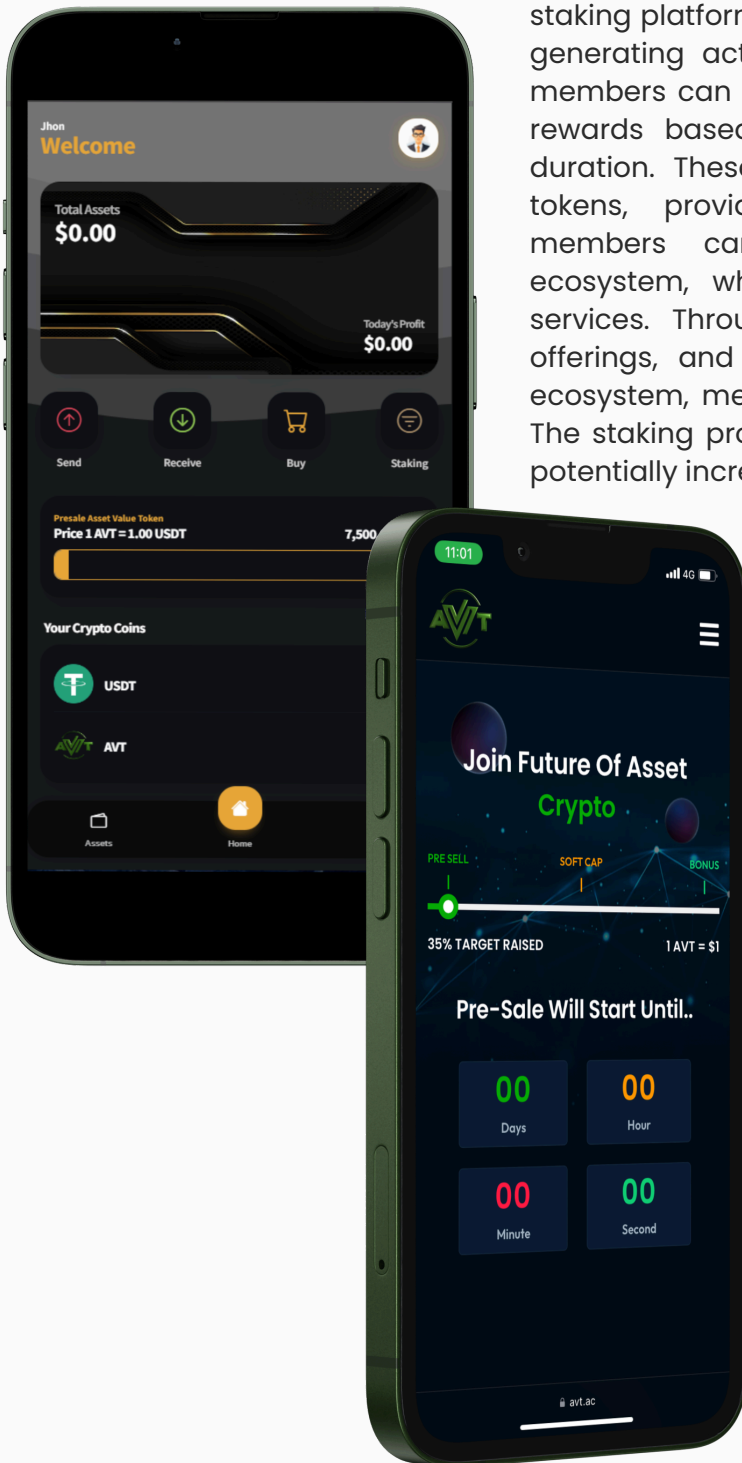
The VVIP card is an exclusive privilege available to only 50 members. VVIP members will enjoy the following benefits:

1. Ownership of a hotel room for 15 years, with the option to rent it out to other guests
2. Free rental of an Alphard for 4 days per month
3. F&B vouchers worth Rp2 million (approximately \$130) per month
4. A 3-night hotel stay voucher per month
5. Access to other facilities available at N~Village

# THE BENEFITS

## AVT wallet & staking platform

Members can earn more from the AVT wallet and staking platform by participating in several income-generating activities. By staking their AVT tokens, members can lock their assets and receive regular rewards based on the amount staked and the duration. These rewards, often distributed in AVT tokens, provide passive income. Additionally, members can earn through the platform's ecosystem, which offers various tourism-related services. Through property rentals, exclusive VIP offerings, and token utilities within the N~Village ecosystem, members can maximize their earnings. The staking program also enhances token scarcity, potentially increasing the value of AVT over time.



# ROADMAP



**Q1 2024**  
**February**

## Concept, Studies, and Blueprint

The AVT development team will create the blueprint for the project, laying the foundation for future growth.



**Q2 2024**  
**April**

## Property-Tourism Negotiations

Conduct field studies, secure approvals, and acquire property for tourism development in Bali.



**Q3 2024**  
**August**

## Token Development

The AVT development team will create and launch AVT on the Binance Smart Chain.



**Q4 2024**  
**October**

## Private Sale

7,350,000 AVT tokens will be made available for private sale.



**Q2 2025**  
**April**

## Staking Program

Holders can start participating in the AVT staking program.



**Q2 2025**  
**May**

## Internal Exchange

Holders and stakers will be able to exchange tokens on our internal platform.



**Q2 2025**  
**June**

## Products & Utilities

Introducing tourism products, services, and utilities for members and VIPs.



**Q3 2025**  
**July**

## Merchants & Services

Launching partnerships with merchants to provide exclusive offers for members and VIPs.

# ROADMAP



**Q3 2025  
September**

## N~Village Platform

Launching partnerships with merchants to provide exclusive offers for members and VIPs.



**Q1 2026  
January**

## External Exchange

Expanding token trading to external cryptocurrency exchanges.



# 21,000,000 AVT TOKEN DISTRIBUTION

- PRIVATE SALE: 35%
- STAKING: 35%
- ADS AND TEAM: 10%
- DEVELOPMENT: 6%
- BACKUP: 4%
- COMMUNITY: 10%

**WE TARGETED 1MILLION MEMBERS USED AVT & ITS ECOSYSTEM. LET'S CREATE MORE AVT HOLDER, USERS, DEMAND AND MAKE AVT MORE VALUEABLE WITH POWERFUL ECOSYSTEM.**

**GIVING STAKING CREDIT PLAYS A SIGNIFICANT ROLE IN OUR ECOSYSTEM BECAUSE IT CREATES AN INCENTIVE FOR ALL OF THE COMMUNITY TO PARTICIPATE AND PRODUCTIVITY OF THE N~VILLAGE PLATFORM. IT IS THE ACTIVE PARTICIPATION OF THE COMMUNITY THAT EMPOWERS THE PLATFORM TO OPERATE AND CONTINUE EFFECTIVELY.**

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