

ORTAKEV (OEV)

Institutional Whitepaper – Version 2.0

Turkey - First EUR10M Real Asset Strategy

SAYA REAL ESTATE & INVESTMENT LTD. STI.

1. Legal Notice

This document is provided for informational purposes only.

OEV tokens:

- Do not represent equity
- Do not grant ownership in SAYA REAL ESTATE & INVESTMENT LTD. STI.
- Do not entitle holders to rental income
- Do not provide guaranteed returns

Participation involves capital risk.

2. Executive Thesis

OrtakEV (OEV) is a fixed-supply blockchain-aligned capital framework designed to scale a diversified residential real estate portfolio to EUR10M+ within five years.

The model is built on:

- Standardized asset acquisition
- Conservative leverage discipline
- Geographic diversification
- Structured compounding

The objective is asset-backed balance sheet growth, not speculative token expansion.

3. Strategic Mandate

Phase 1 (Years 1–5):

- Accumulate 100 standardized 1+1 residential units
- Diversify across multiple Turkish growth corridors
- Maintain leverage at approximately 20 percent
- Build operational infrastructure capable of institutional scale

No single city will exceed 25 percent of portfolio exposure.

Primary markets:

Sakarya
Duzce
Bursa
Istanbul
Izmir

4. Asset Selection Framework

Acquisition criteria:

- Residential 1+1 format
- High-liquidity urban districts
- Seismic compliance
- Clear legal title
- Discount-to-market acquisition where feasible

The 1+1 segment was selected for liquidity, rental stability and exit flexibility.

5. Capital Structure Policy

Target portfolio value: EUR10M–EUR12M.

Capital composition:

- ~80 percent equity
- ~20 percent debt

This leverage ceiling:

- Limits refinancing exposure
- Reduces sensitivity to interest rate volatility
- Preserves capital during downturn cycles

Debt will not be used as a growth accelerant beyond defined thresholds.

6. Private Capital Raise

Private Round:

- EUR2,000,000 target
- EUR0.40 per OEV
- 5,000,000 tokens allocated (25 percent of total supply)

Vesting:

- 6 month cliff
- 18 month linear release

Private capital is allocated toward asset acquisition support, liquidity stabilization and operational development.

No yield representations are made.

7. Use of Capital

Allocation of EUR2,000,000:

- 60 percent – Real estate equity
- 20 percent – Strategic liquidity reserve
- 10 percent – Ecosystem liquidity
- 10 percent – Legal, compliance and operational setup

A liquidity reserve is maintained as a structural requirement, not an optional buffer.

8. Portfolio Projection Model

- Year 1 – 10 units – EUR1M portfolio
- Year 2 – 25 units – EUR2.8M portfolio
- Year 3 – 50 units – EUR5.7M portfolio
- Year 4 – 75 units – EUR8.6M portfolio
- Year 5 – 100 units – EUR11.5M portfolio

Debt ratio maintained near 20 percent throughout the scaling phase.

At 100 units:

- Approximate gross annual rental income: EUR600,000+

The model combines rental stability with controlled appreciation and refinancing cycles.

9. Token Architecture

OEV is a fixed-supply digital asset.

Total supply: 20,000,000

No minting mechanism.

Token allocation:

25 percent – Private Round

20 percent – Strategic Reserve

20 percent – Real Estate Expansion

10 percent – Liquidity

10 percent – Marketing

7.5 percent – Advisory

7.5 percent – Treasury

Circulating supply is managed to reduce volatility pressure.

The token is not structured as a security instrument.

10. Risk Governance

The strategy acknowledges structural risks:

Market Risk

Interest Rate Risk

Liquidity Risk

Regulatory Risk

Operational Scaling Risk

Digital Asset Volatility

Mitigation:

- Diversified geographic exposure
- 20 percent leverage cap
- Liquidity reserve maintenance
- Structured vesting schedules
- Compliance-first positioning

Capital preservation supersedes acceleration.

11. Governance Philosophy

The leadership model is operator-driven and capital-preservation focused.

Yakup Kazakci
Founder and Managing Director

Five years of direct real estate execution experience.

The leadership framework prioritizes:

- Controlled scaling
- Balance sheet strength
- Conservative financing
- Long-term compounding

12. Post EUR10M Expansion

Upon stabilization at EUR10M+ portfolio value:

Phase 2 expansion will evaluate:

- Austria market entry
- Germany residential scaling
- Holding and SPV structures
- Cross-border financing

Internationalization is milestone-driven, not speculative.

13. Strategic Position

OrtakEV is structured as a disciplined capital growth platform.

The model does not rely on:

- Excess leverage
- Unrealistic yield projections
- Aggressive token inflation
- Short-term speculation

The EUR10M milestone represents a structural transformation into an institutional-grade asset platform.