

Cuandeoro Whitepaper (EN)

WHITE PAPER: CUANDEORO The Blockchain Standard for Cross-Border Real Estate Settlement Version 1.0 | December 2025

Abstract

Cuandeoro represents a paradigm shift in the European real estate market. By fusing the fiscal efficiency of an Irish corporate structure with the high-value asset class of Spanish real estate, we are building a trustless settlement layer on the XRP Ledger (XRPL). Unlike traditional PropTech models that require heavy intermediaries, Cuandeoro operates as a "Transaction Oracle," utilizing cryptographic Escrows to facilitate instant, secure, and transparent property sales without taking custody of client funds.

1. Market Overview & Problem Statement

The cross-border real estate market between Northern Europe and Spain is plagued by friction:

- Settlement Risk: Transactions take 30-90 days to close, exposing parties to currency fluctuation and "gazumping."
- High Intermediation Costs: Legal, notary, and agency fees can consume 10-15% of the asset value.
- Lack of Transparency: Buyers rely on opaque paper trails.

The Cuandeoro Solution: A decentralized "Realtor" protocol. We do not buy buildings; we provide the cryptographic rail for others to trade them safely.

2. Brand Identity: The Celtic-Iberian Bridge

Our brand reflects our dual heritage. The Irish Wolf (Cuan) symbolizes protection and loyalty—the guardian of the transaction. The Spanish Gold (Oro) represents the underlying value of the real estate asset.

3. Technology Architecture: The XRPL "Oracle" Model

We have chosen the XRP Ledger over Ethereum or Solana due to its native support for Escrow and Settlement Finality (3-5 seconds). Cuandeoro does not hold client funds. Instead, we act as a "Key Holder" in a cryptographic arrangement.

3.1 The Trustless Workflow

1. Buyer locks funds (XRP/Stablecoin) into an XRPL Escrow. 2. Condition: The funds are locked with a cryptographic puzzle (Preimage SHA-256). 3. Cuandeoro (The Oracle): Verifies the legal paperwork (Title Deed/Nota Simple) off-chain. 4. Settlement: Upon verification, Cuandeoro broadcasts the "Key" to the ledger. 5. Atomic Execution: The ledger instantly moves the principal to the Seller and the commission to Cuandeoro. If the deal fails, funds return to the Buyer automatically.

4. Corporate Structure & Fiscal Strategy

To maximize capital efficiency and investor safety, Cuandeoro utilizes a sophisticated cross-border legal structure.

4.1 Entity: The Optimized Irish Micro-LTD

- HQ: Dublin, Ireland.
- Classification: Private Company Limited by Shares (LTD) reporting as a Micro-Entity.
- Governance: The COO (Irish Resident) holds executive power to ensure tax residency

remains in Ireland (12.5% Corp Tax). The CEO (Spanish Resident) acts as a non-executive strategist, receiving travel expenses but no salary, to mitigate "Permanent Establishment" risks in Spain.

4.2 Cost Efficiency Analysis

By utilizing the "Micro-Entity" audit exemption and an EEA-resident COO, we reduce corporate maintenance costs by ~65% compared to a standard foreign-owned setup.

5. Risk Management: The "POEM" Protocol

Operating between Ireland and Spain requires strict adherence to international tax treaties. We manage the risk of Place of Effective Management (POEM) drifting to Spain.

- Rule: Strategic decisions are made in Ireland.
- Implementation: Board meetings are held physically in Dublin. The COO signs all binding contracts. The CEO does not have "habitual authority" to conclude contracts from Valencia.

6. Tokenomics: The \$CDO Ecosystem

The \$CDO token is a utility instrument designed to incentivize liquidity and governance within the platform. It is not a security token representing property ownership; it is the "fuel" of the Cuandeoro network.

6.1 Token Metrics

- Ticker: \$CDO
- Total Supply: 100,000,000 (Fixed/Deflationary)
- Network: XRPL (Issued Currency)

6.2 Distribution Strategy

We allocate capital to ensure long-term alignment. The CEO and COO have long vesting periods (4 years) to demonstrate commitment to investors.

7. Public Funding Roadmap (Non-Dilutive Capital)

We are positioned as an "Internationally Traded Services Platform" (Tech Export), not a local agency. This qualifies us for premium EU/Irish grants.

- Q1 2026: Feasibility Grant (Enterprise Ireland/LEO) - €15,000 to validate the XRPL tech stack.