



SECOVI SP
O SINDICATO DA HABITAÇÃO
Desde 1946

Criptoativos

e o mercado imobiliário.



1. Como surgiu o Bitcoin e altcoins?
2. Os criptoativos tem valor intrínseco? E as moedas estatais possuem?
3. Qual a diferença entre Bitcoin e blockchain?
4. Cenário internacional e o Bitcoin. O que está acontecendo?
5. É um bom momento para investir em criptoativos?
6. É seguro guardar Bitcoin e outras criptoativos?
7. Como comprar e vender Bitcoin e altcoins?
8. É legal possuir e transacionar com criptoativos?
9. Posso comprar, vender ou alugar um imóvel utilizando Bitcoin ou altcoins?
10. Como declarar os criptoativos no IR?

DISCLAIMER

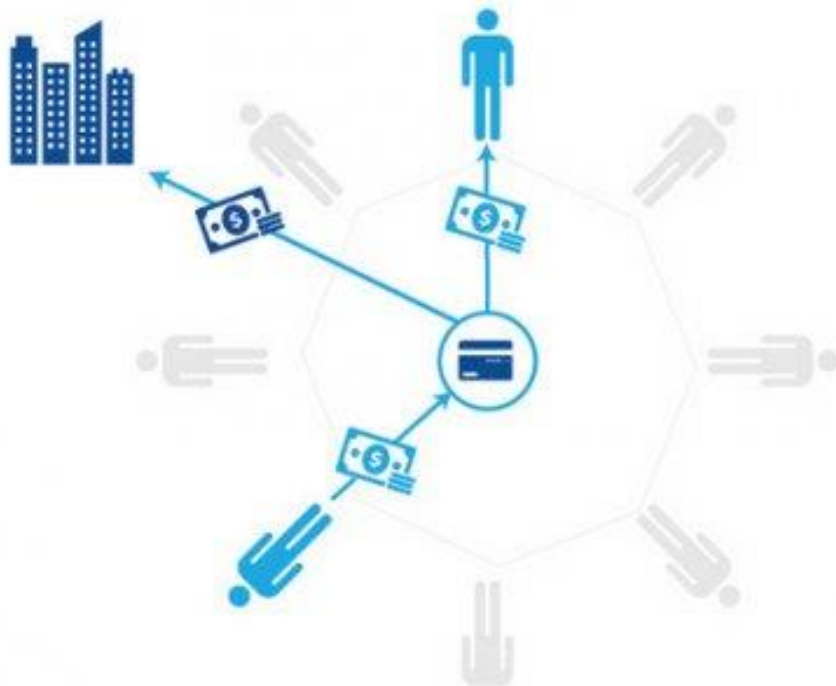
Atenção!

Este é um trabalho de pesquisa informativa.
Nada tratado nessa apresentação sugere qualquer
tipo de aconselhamento ou indicação de investimento.



BLOCKCHAIN

Sistema tradicional

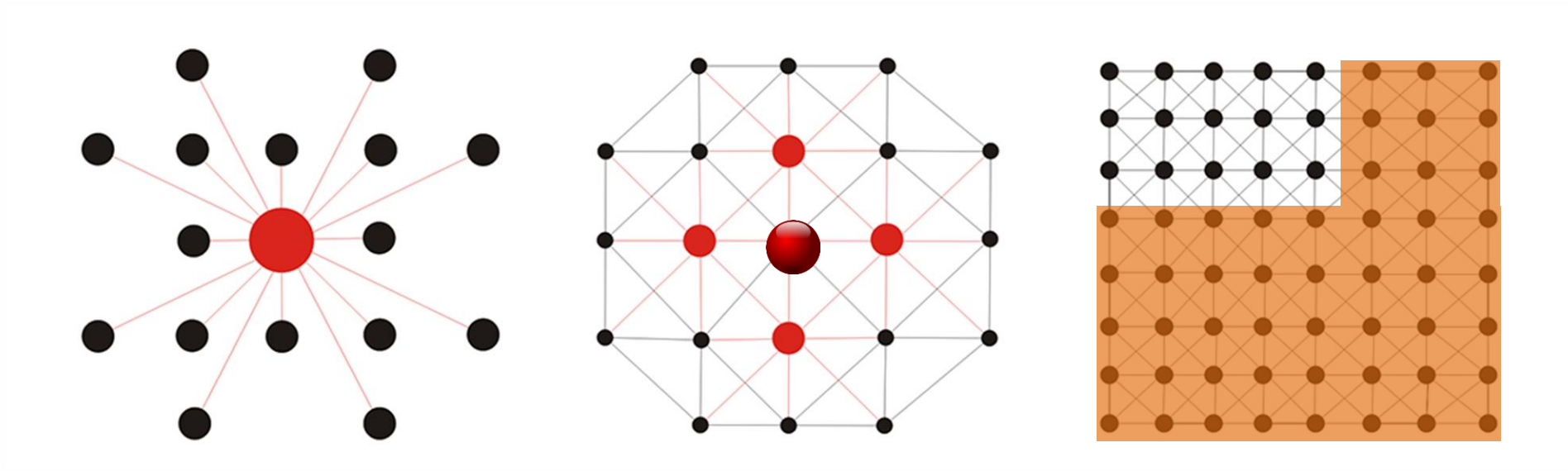


Requer um terceiro para intermediar e validar as transações

Transação numa blockchain



Sistema ponto-a-ponto utilizando o protocolo da blockchain do bitcoin



Centralizada

Descentralizada

Distribuída

Bitcoin Network Hash Rate

86.21M TH/s for Jun 28 2021

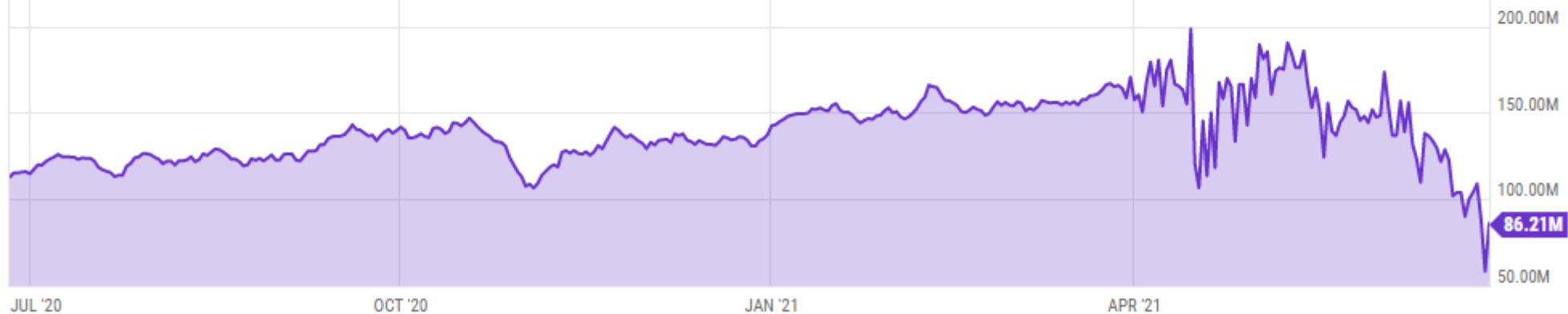
Overview

Interactive Chart

Level Chart

[VIEW FULL CHART](#)

1D 5D 1M 3M 6M YTD 1Y 3Y 5Y 10Y MAX





BLOCKCHAIN

🔑 **Block 0x43a5fc78**

```
7616E7433E23D00FA6318416D65
0676972A711B2EC3400FF70206F
64206957A3BC671A007D61
E20486510D3F5A8516E207463
16C6B735090BF1D016E2063
726565A32FAA55470900AA206865
852627145AB010010202C2061
13206F5590BF348B6C1020
74616C773192A33C00A12067
1070722174AF81F6206F63
4066E0139FC00106C642069
C7920740091AAEF242652073
20480810D3F5A89C7B346E203010
08B2C3FD5515700000AF338E
7E6420746865206E6746516642069
0AA206336860610207373
368646F206561A711B2642069
0A3BCF561AF87010FC28E0069
```



Blockchain Demo - Part 1

<https://andersbrownworth.com/blockchain/>

Blockchain 101 - A Visual Demo

Blockchain

3

37

012fa9b916eb9078f8d98a7864e697ae83

0b9015ce2a08b61216ba5a0778545bf4d

Mine

Block: # 4

Nonce: 35990

Data:

Prev: 0000b9015ce2a08b61216ba5a0778545bf4d

Hash: 0000ae8bbc96cf89c68be6e10a865cc47c6c4f

Mine

Block: # 5

Nonce: 56265

Data:

Prev: 0000ae8bbc96cf89c68be6e10a865cc47c6c4f

Hash: 0000e4b9052fd8aae92a8afda42e2ea0f17972

Mine

Crypto for the people

Now you can discover crypto in the PayPal app

Discover Crypto



Start exploring crypto with PayPal

INNOVATION

Why Mastercard is bringing crypto onto its network

FEBRUARY 10, 2021 | BY RAJ DHAMODHARAN

Whatever your opinions on cryptocurrencies — from a dyed-in-wool fanatic to utter skeptic — the fact remains that these digital assets are becoming a more important part of the payments world.

We are seeing this fact play out on the Mastercard network, with people using cards to buy crypto assets, especially during Bitcoin's recent surge in value. We are also seeing users increasingly take advantage of **crypto cards** to access these assets and convert them to traditional currencies for spending.

To be clear, this data is not of any individuals — it's anonymiz

Manage cookies

Mastercard will allow merchants to accept select cryptocurrencies on its network later this year

Shalini Nagarajan
Feb. 11, 2021, 05:03 AM

The card-payments firm is also "actively engaging" with central banks around the world to possibly launch new digital currencies.

REUTERS/Soe Zeya Tun

- Mastercard said it will offer support for customers to transact in some select cryptocurrencies this year.
- The card-payments firm is "actively engaging" with major central banks to launch digital currencies.
- All crypto coins won't be supported on its network because many still lack compliance measures.

Story from **Business** →

BNY Mellon Announces Crypto Custody and Spies Integrated Services

The world's biggest custodian bank beats rivals JPMorgan and Citi to the punch.



 **Ian Allison**

Feb 11, 2021 at 9:23 a.m.
Updated Feb 11, 2021 at 4:52 p.m.

BNY Mellon (NYSE: BK), the world's largest custodian bank with some \$41 trillion in assets in its safekeeping, is moving into

5 ESTADOS UNIDOS MEJORA LA CALIFICACIÓN DE VIAJE PARA EL PAÍS

9 de junio de 2021
Miércoles www.diarioelsalvador.com \$0.25
Edición 231 Año 1 56 páginas

Diario El Salvador

44 llega hoy
El dios de las mentiras estrena serie en Disney+.



ASAMBLEA APRUEBA LA LEY BITCOIN

4 La criptomoneda tendrá curso legal en el país. El BCR reafirma solidez del uso del dólar.

Congreso de El Salvador aprueba lei para adotar bitcoin como moeda de curso legal

País se torna primeiro país do mundo a aceitar oficialmente a criptomoneda. Pelo texto, qualquer agente econômico deverá aceitar o bitcoin como forma de pagamento.

Por France Presse
09/06/2021 07h49 · Atualizado há um dia



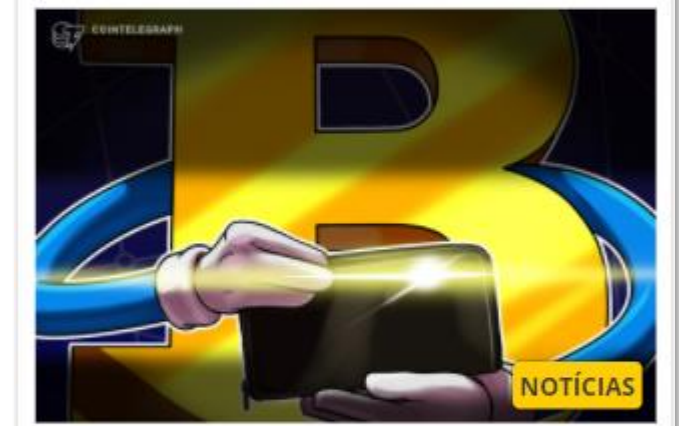
O Congresso de El Salvador aprovou na madrugada de quarta-feira (9) uma lei que classificará o bitcoin como uma moeda de curso legal no país, o que faz da nação da América Central **a primeira**

R\$ BTC R\$158.652 ETH R\$9.122 XRP R\$3,06

SAMUEL HAIG HÁ 8 HORAS

Airdrop de BTC: El Salvador enviará US\$ 30 em Bitcoin para cada cidadão adulto

Cada adulto salvadorenho que baixar o aplicativo de carteira Bitcoin do governo será elegível para um Airdrop de US\$ 30 em BTC.



O presidente de El Salvador anunciou que o governo vai realizar um airdrop de US\$ 30 em Bitcoin (BTC) para cada cidadão adulto do país.

O anúncio foi bem recebido pelos Bitcoiners, com influenciadores especulando que o governo de El Salvador precisará comprar o

The red flag act of 1865 | Reino Unido

Todo veículo tinha que circular com um engenheiro, um motorista e um homem com uma bandeira sinalizando a sua circulação limitando a sua velocidade a 3.2 km por hora.





COINTELEGRAPH

The future of money



COINTELEGRAPH

06 JUN 2021

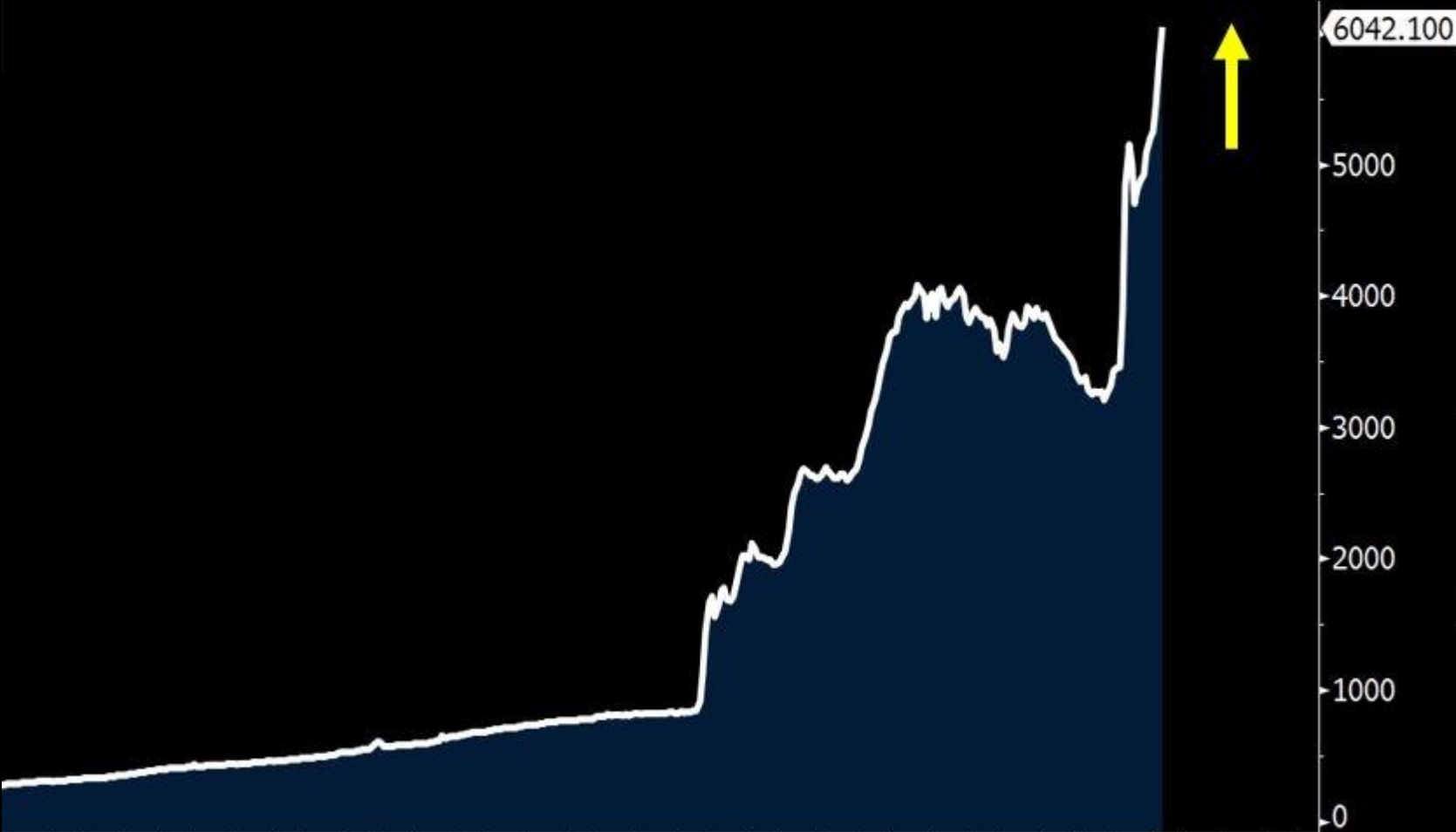
Conferência Bitcoin 2021 em Miami: Saiba o que aconteceu no segundo dia do maior evento da história

A maior conferência de Bitcoin de todos os tempos seguiu durante o sábado. Aqui está um resumo do que você pode ter perdido.

O dia 2 começou com um painel de discussão centrado na paisagem macro do Bitcoin, onde o fundador da Morgan Creek Digital, Mark Yusko, chamou a atenção para a destruição do dólar causada pela impressão interminável de dinheiro do Federal Reserve. “Trinta e nove por cento de todos os dólares foram criados nos últimos 12 meses”, disse ele, acrescentando que o dólar americano é hoje “a maior shitcoin de todos os tempos”.

US Monetary Base

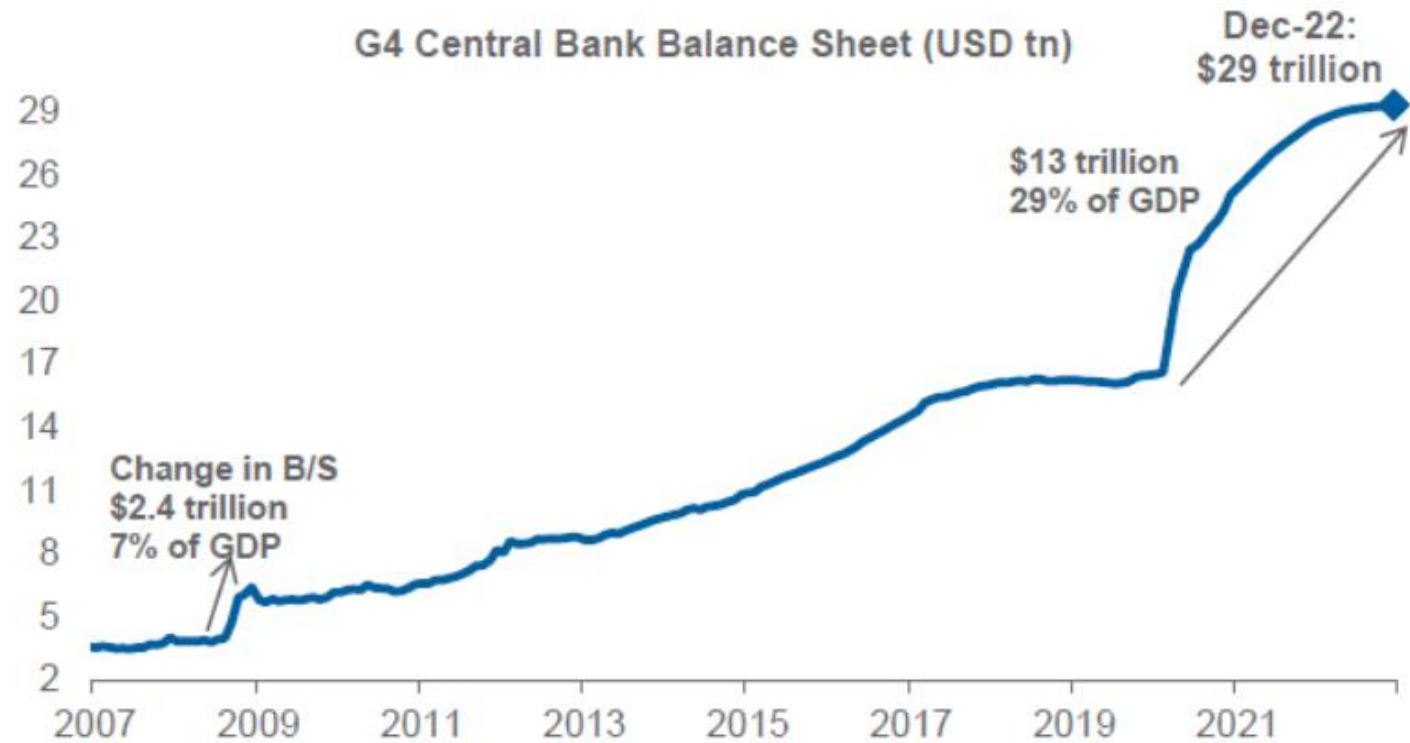
USD Billions



Source: Bloomberg

©2021 Crescat Capital LLC

G4 central banks' balance sheet



Source: Haver Analytics, national source, IMF, Morgan Stanley Research forecasts

THE GREAT ➤ RESET

01. Você não será proprietário de nada, e será feliz
02. Os EUA não serão mais uma potência dominante
03. Não morreremos por falta de transplantes de órgãos
04. Você comerá menos carne. A carne será um luxo ocasional
05. Imigração irrestrita e sem fronteiras
06. Carbono tarifado e não usaremos mais combustíveis fósseis
07. Podemos nos preparar para ir para Marte
08. Os valores ocidentais deverão ser revistos.



Special drawing rights

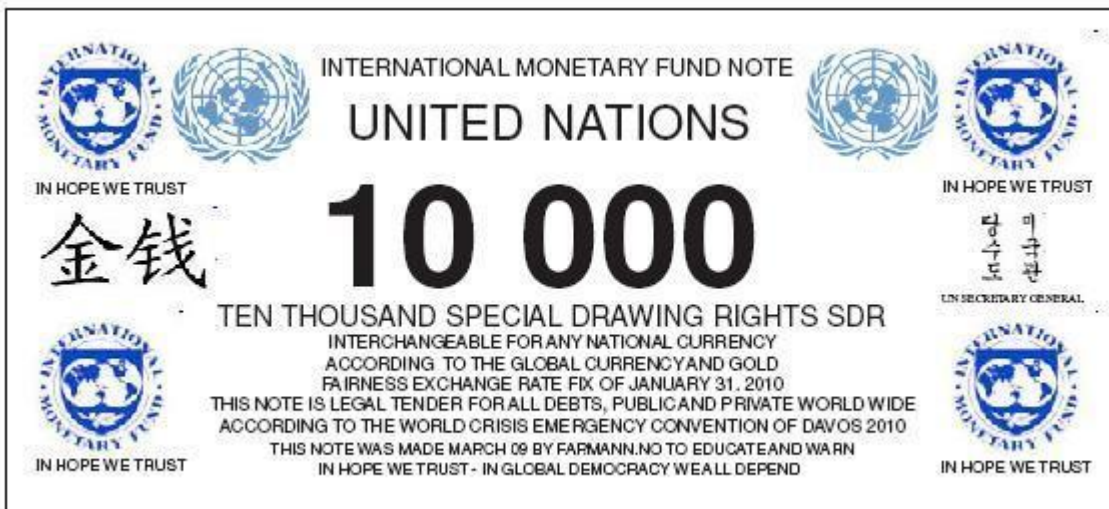
From Wikipedia, the free encyclopedia

Special drawing rights (SDRs) are supplementary [foreign exchange reserve](#) assets defined and maintained by the [International Monetary Fund \(IMF\)](#).^[1] SDRs are units of account for the IMF, and not a currency *per se*.^[2] They represent a claim to currency held by IMF member countries for which they may be exchanged.^[3] SDRs were created in 1969 to supplement a shortfall of preferred foreign exchange reserve assets, namely [gold](#) and U.S. dollars.^[3] The [ISO 4217](#) currency code for special drawing rights is **XDR** and the numeric code is *960*.^[4]

SDRs are allocated by the IMF to countries,^[3] and cannot be held or used by private parties.^[5] The number of SDRs in existence was around XDR 21.4 billion in August 2009. During the global financial crisis of 2009, an additional XDR 182.6 billion was allocated to "provide liquidity to the global economic system and supplement member countries' official reserves". By October 2014, the number of SDRs in existence was XDR 204 billion.^[6]

The value of a SDR is based on a basket of key international [currencies](#) reviewed by IMF every five years.^[3] The weights assigned to each currency in the XDR basket are adjusted to take into account their current prominence in terms of international trade and national foreign exchange reserves.^[3] In the review conducted in November 2015, the IMF decided to add the [Renminbi \(Chinese yuan\)](#) to the basket, effective 1 October 2016.^[7] Since that date, the XDR basket has consisted of the following five currencies: [U.S. dollar](#) 41.73%, [euro](#) 30.93%, [renminbi \(Chinese yuan\)](#) 10.92%, [Japanese yen](#) 8.33%, [British pound](#) 8.09%.^[8]

Special drawing rights	
ISO 4217	
Code	XDR
Number	960
Denominations	
Symbol	SDR
Demographics	
Date of introduction	1969
User(s)	IMF
Valuation	
Pegged with	U.S. dollar, euro, Chinese yuan, Japanese yen, and pound sterling



1970

1979

2009

CBDC

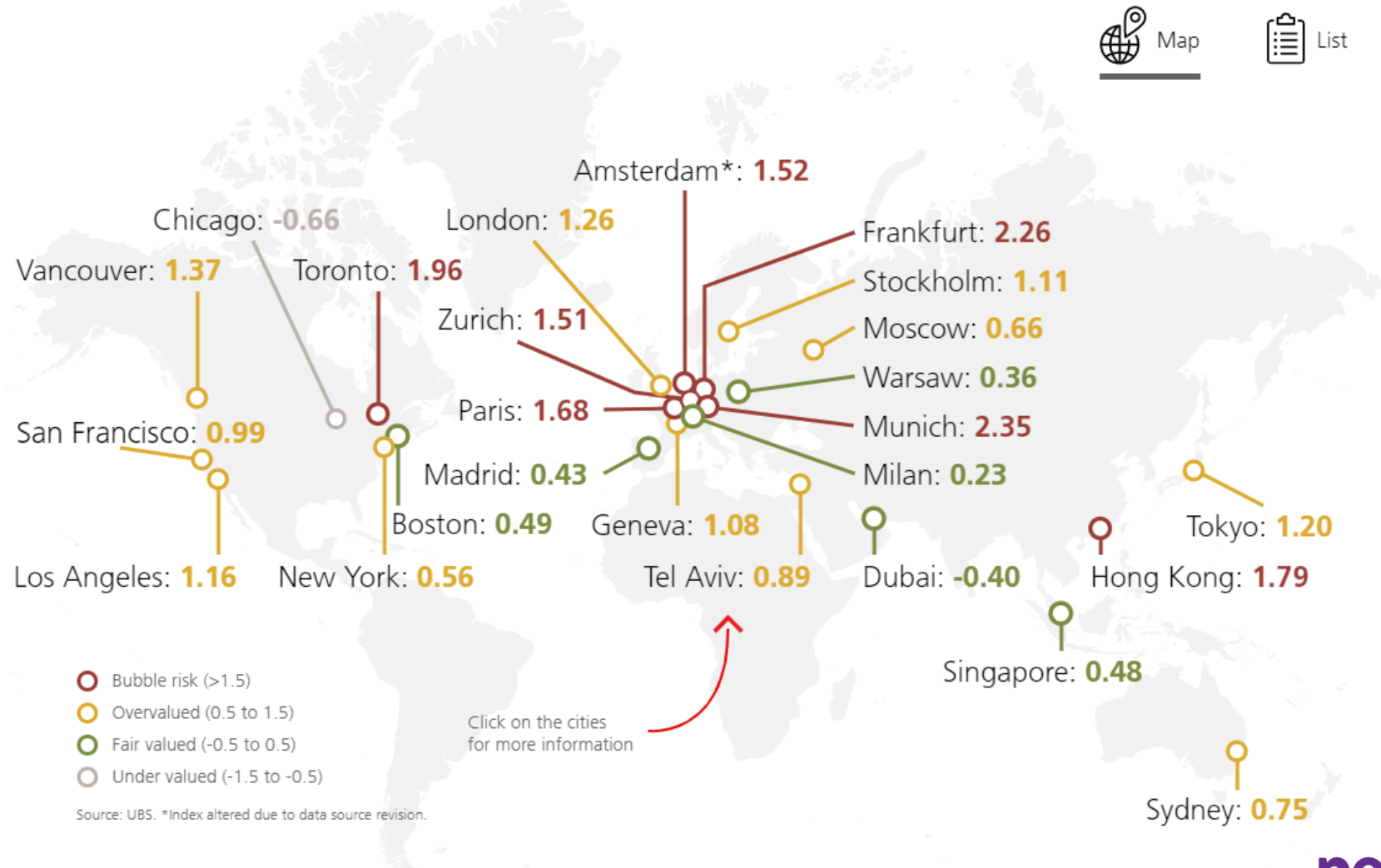
Central bank digital currency

THE GREAT ➤ RESET

➤ **Imóveis**, bitcoin, ações e ouro.
17/12/2020 | US\$ 22,450

Where are the greatest bubble risks in 2020?

Use our interactive Global Real Estate Bubble Index to track and compare the risk of bubbles in 25 cities around the world over the last three years. Munich and Frankfurt top our list in 2020. Risk is also elevated in Toronto, Hong Kong, Paris, and Amsterdam. Zurich is a new addition to the bubble risk zone.



Fonte: UBS | 2020

People are panic buying homes as prices skyrocket around the world

By [Hanna Ziady](#), CNN Business

Updated 0914 GMT (1714 HKT) May 13, 2021

It wasn't long ago that real estate experts were bracing for the worst.

The coronavirus pandemic had sent large parts of the world into lockdown, shuttering businesses, costing tens of millions of workers their jobs and putting the housing market into a deep freeze. The number of people asking lenders for more time on their mortgage payments surged as the global recession hit.

"This time last year we thought it was going to be 2008 all over again," said Kate Everett-Allen, the head of international residential research at real estate consultancy Knight Frank.

The fear was that house prices would collapse, as they reliably had done in past economic downturns. An increase in bankruptcies and unemployment would squeeze disposable incomes and make it

Real Estate

Sold over asking: Why homes are being sold for far more than their listing price

Willingness of some buyers to outspend everyone else imply homes in high-demand markets will sell at prices much higher than what they are listed for

Murtaza Haider and Stephen Moranis, Special to Financial Post
Apr 23, 2021 • April 23, 2021 • 4 minute read • 10 Comments



Coming up with a reasonable offer for a home is complicated when home sales turn into auctions. PHOTO BY LAURA PEDERSEN/NATIONAL POST FILES

The real estate market continued to break historic records in April, as home prices rose 21% YoY and the median home-sale price soared to \$348,500.

Swapna Venugopal Ramaswamy, USA TODAY
Published 1:01 AM GMT-3 May. 13, 2021 | Updated 3:53 PM GMT-3 May. 13, 2021

ILLUSTRATION: GETTY IMAGES

Mystoura "Misty" Afolabi, a real estate agent in the Los Angeles area, was working with a young family for more than a year, trying to find them a home. But every time they saw a house they liked, they were outbid.

Then in March, the couple decided to bid on a house even before they had a chance to see it.

The two-bedroom, two-bath property was listed at \$585,000, well below market value – a tactic increasingly used to trigger bidding wars in a super-competitive, pandemic housing market.

The couple offered \$620,000, or \$35,000 above asking. Their offer was rejected.

"We couldn't believe it," says Afolabi, an agent for Redfin.

US MARKETS OPEN		In the news	
▼ Dow Jones	+0.22%	▼ Nasdaq	+0.72%
▼ S&P 500	+0.5%	▼ TSX	+2.0%

HOME > REAL ESTATE

At least 3 US homes have recently sold for more than \$1 million over asking price. It's the latest sign that the housing market has gone completely off the rails.

Avery Hartmans Jun 3, 2021, 8:05 PM

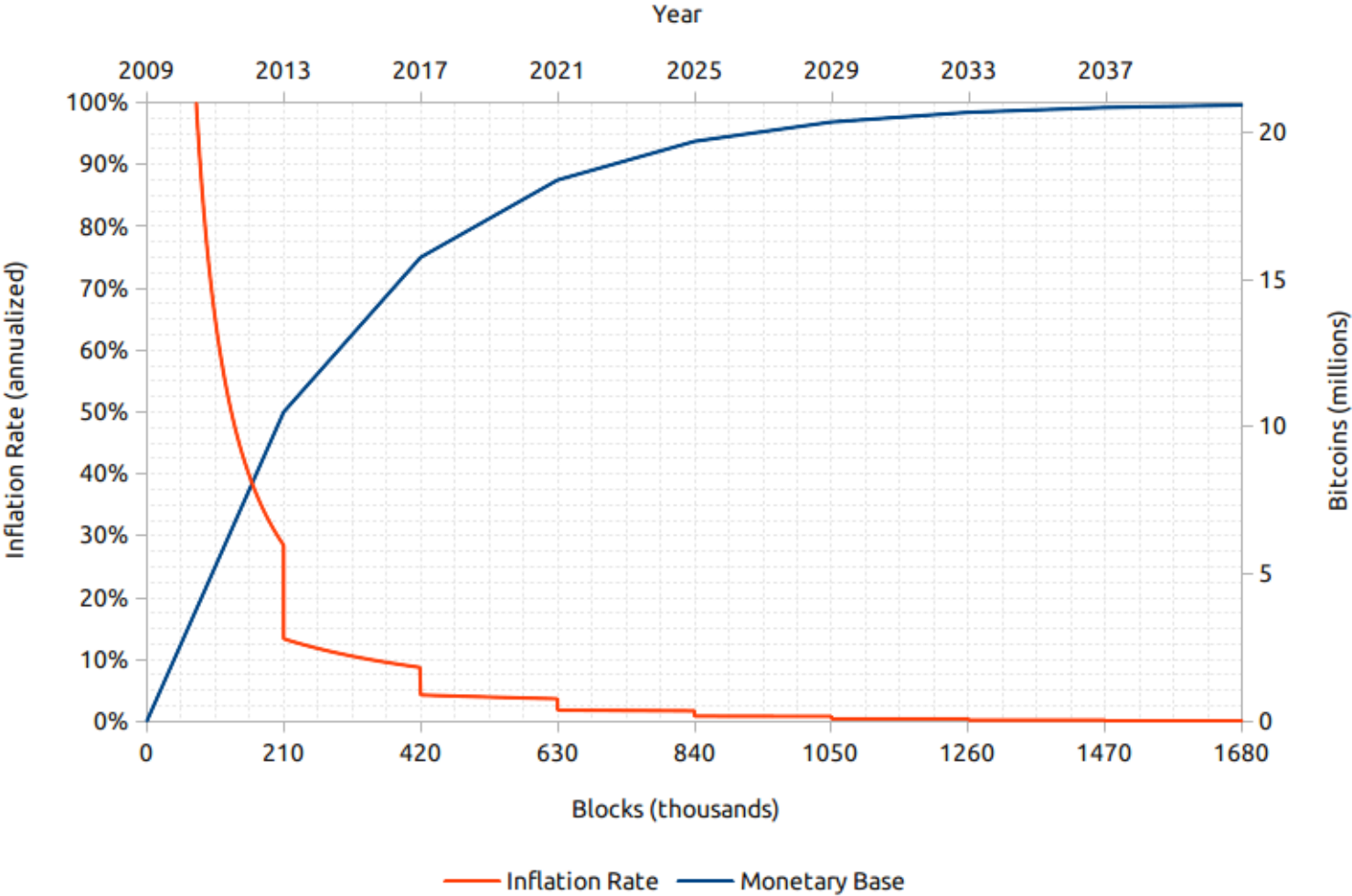


A house for sale in the Washington, DC, area. SAUL LOEB/AFP via Getty Images



Base monetária e mineração

Bitcoin Inflation vs. Time





The blockchain and us

<https://youtu.be/2iF73cybTBs>

How the blockchain is changing money and business | Don Tapscott

<https://youtu.be/PI8OIkkwRpc>

"Banco ou Bitcoin" na Netflix

<https://www.netflix.com/title/80154500?s=i&trkid=13752289>

Você acredita na sua moeda? Entenda o que acontecendo no mundo.

<https://ariano.com.br/voce-acredita-no-seu-dinheiro//>

Coinmarketcap

<https://coinmarketcap.com/>



Mercado Bitcoin



NovaDAX



Bitfy



Binance



Coinbase

Aplicativos de exchanges

Bitcoin 0,01000000 = US\$ 340,00
└──────────┘
Satoshi

ETF

HASH11

- **Bitcoin** (BTC): 78.61%;
- **Ethereum** (ETH): 16.86%;
- **Litecoin** (LTC): 1.58%;
- **Bitcoin Cash** (BCH): 1.03%;
- **Chainlink** (LINK): 1.27%;
- **Stellar Lumens** (XLM): 0.65%.

Pode?



Lote em condomínio para Venda Condomínio Gran Royale Casa Branca, Brumadinho

Imóveis para venda: [Lotes em condomínio, Brumadinho](#) > [Lote em condomínio, Condomínio Gran Royale Casa Branca](#) > 452889

FOTOS



Código do imóvel
452889

VENDA

Valor de venda
R\$ 225.000

Condomínio
R\$ 350

IPTU Mensal
R\$ 160

Quant. de parcelas IPTU
3

ENTRE EM CONTATO

GPO Netimóveis

(31) 3071- ver telefone

Nome



E-mail



() -



Olá, eu gostaria de obter mais informações sobre este imóvel: Lote em condomínio, R\$ 225.000, Condomínio Gran Royale Casa Branca - 452889. Aguardarei

Receber informações sobre imóveis da Netimóveis



Não sou um robô



IBREA

Advancing Real Estate Into The 21st Century

International Blockchain Real Estate Association

[INDIVIDUAL MEMBERSHIP →](#)

[INDUSTRY MEMBERSHIP →](#)

Founded in 2013, the **International Blockchain Real Estate Association** (IBREA) is a member-focused educational and trade organization dedicated to implementing blockchain in real estate. IBREA has over 4,400 members around the world.

IBREA has held events in over 23 cities. Whether you're an organization or individual, partner with us to host an event in your city!

[HOST AN EVENT →](#)

Blockchain offers an open source, universal protocol for property buying, conveyancing, recording, escrow, crowdfunding, and more. It can reduce costs, stamp out fraud, speed up transactions, increase financial privacy, internationalize markets, and make real estate a liquid asset.

Governo de Dubai anuncia que até 2020 todas informações cartoriais e estatais relativas aos imóveis estarão disponíveis em blockchain.





<https://scgn.smartdubai.ae/>



WHAT IS SMART CITIES GLOBAL NETWORK ?

The Smart Cities Global Network is an international network of smart-city stakeholders that connects cities and offers a comprehensive global platform for exchanging views, insights and ideas on the best mechanisms to create Smart Cities of the future.

LATEST UPDATES

STUDY: DATA IS HELPING CITIES DRIVE SOCIAL DEVELOPMENT GOALS

28 Apr 2021



Zero-Energy, Climate Adaptable Office Opens in Switzerland

28 Apr 2021

9
MAR
2021

netimóveis

Connected



Receita Federal

Bens e Direitos

Dados do Bem

Código
81 - Criptoativo Bitcoin - BTC.

Bem ou direito pertencente ao
 Titular Dependente

Localização (País)
105 - Brasil

Discriminação
0,1 bitcoin comprado em 30/03/2020 por meio da corretora ABCD (CNPJ 12.234.567/0001-88) e custodiado na mesma corretora.

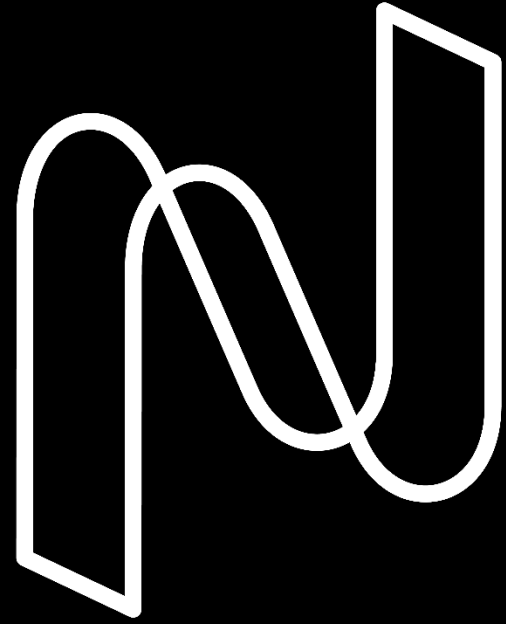
Situação em 31/12/2019 (R\$) Situação em 31/12/2020 (R\$)
0,00 10.500,30 Repete em 31/12/2020 o valor em reais de 31/12/2019



A tributação é progressiva, variando conforme o tamanho do lucro:

- 15% sobre o ganho líquido mensal de até R\$ 5 milhões
- 17,5% sobre o ganho acima de R\$ 5 milhões e abaixo de R\$ 10 milhões
- 20% sobre o ganho acima de R\$ 10 milhões e abaixo de R\$ 30 milhões
- 22,5% sobre o ganho mensal acima de R\$ 30 milhões





netimóveis

Vende | Aluga | Conecta