

Safeguard Realty



A Digital Asset Platform
Our aim is to foster collaborative thinking that drives innovation



Incubated in ROLTA, MANIT, Bhopal, MP, India

NOV, 2024

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Meet The Team



Shikhar Sahu
CEO,Co-Founder

Have helped banking clients implement enterprise level payments hub.

[www.linkedin.com/in/
shikharsahu/](https://www.linkedin.com/in/shikharsahu/)



Ashok Kumar Sahu
**President India,Co-
Founder**

Have decades of experience in Finance and Operations in Indian Telephone Industry.
(Gov. of india undertaking)



Kamlesh Nagware
Mentor

Have helped government clients implement enterprise level hyperledger platform.
<https://www.linkedin.com/in/kamlesh-nagware-1456094b/>



Dr.Sanjay Sharma
Mentor

Blockchain Professor & Liaison with Government tax and IGR departments.



Oleksii Konashevych
P.hd/Mentor

Theory for Certifications of digital assets.
<https://www.linkedin.com/in/oleksii-konashevych-89409042/>

One-Minute Pitch

Our startup, is developing A Digital Asset Platform to help Land registry departments move from web2.0 infrastructure to Permissioned web3.0 Governance, with our platform's robust link between asset-backed tokens and underlying collateral.

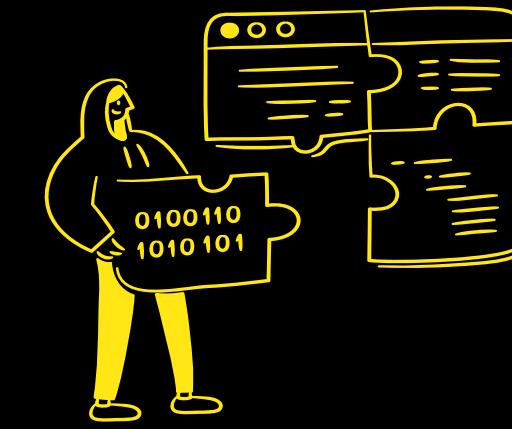
We compete in the growing Tokenization of real world asset market.

Being in similar market as Propy, Digishares, RealIT etc., Our focus is currently on, moving Land Registries to Tokenized Governance Infrastructure(USP).

We currently have 40-45% coding done, and are in ongoing discussions with Land registry team in MP, India. Where we have a team of 6 developers, 1 Lead, 3 Mentors working on APP Launch and POC in parallel.

Looking to raise 850k, to collaborate for establishing presence in US market.

The Problem



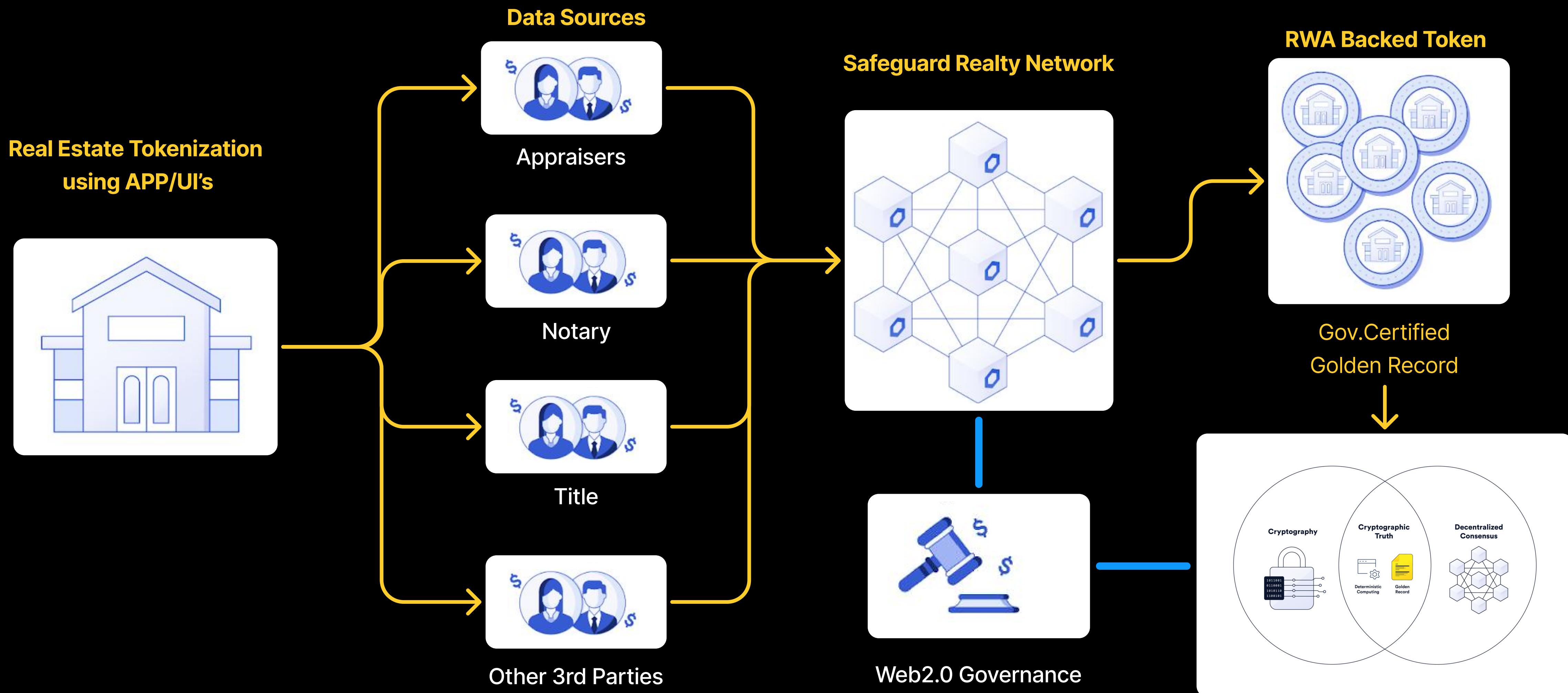
Traditional land registries face challenges like inefficiency, lack of transparency, high administrative costs.

Verification of land records remains a slow and manual process.

Also, lack of system to facilitate citizens to verify land records via online apps.

Hence, the need for a platform that can streamline interactions, increase trust and use of a common source of data with a permissioned network to perform verification and approvals for all interactions based on access levels.

Solution is Tokenization of RWAs and Collaboration



Phased approach towards Implementation

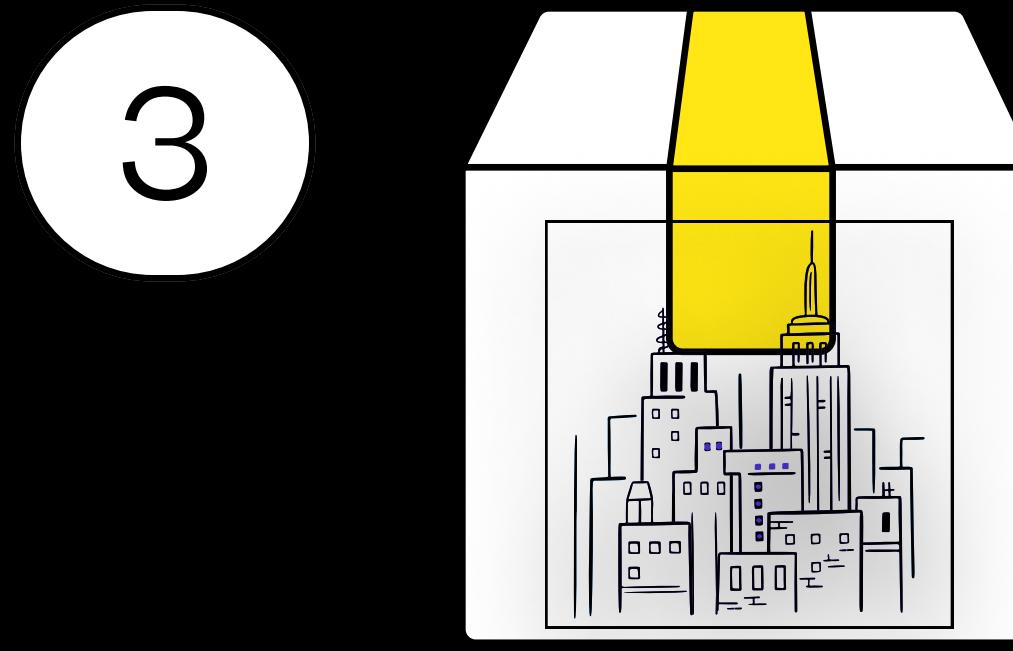
1. Pre-tokenization: The initial phase involving asset evaluation, ownership verification, legal due diligence, and strategic preparations for entering the digital realm.
2. Tokenization: The conversion stage where a digital twin of the asset is created, relevant information is encoded onto the blockchain, and digital tokens are minted.
3. Post-tokenization: The final phase that encompasses the distribution and management of tokens alongside the perpetual management of the underlying asset and digital asset.

Before even an end user can click to tokenize RWAs, user has to be KYC'ed and notarized using our App.



Here's how our digital asset platform will work, in 3 simple steps.

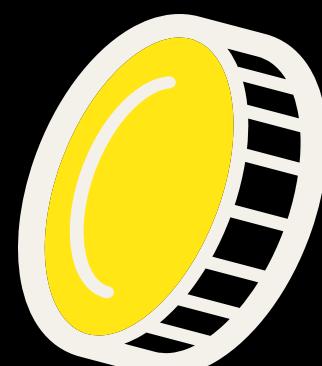
Imagine a future where managing your real estate is as simple as a few clicks—seamless, secure, and designed to evolve with you.



1. Buyer/Seller/Real estate agents, use our platform to select a property.
2. Buyer/Agent sends out offer using our platform,
3. Seller/Agent accepts the offer.

- Once deal is finalized and added to cart,
1. 3rd Parties provide the reports and all, once that is cleared.
 2. Governance needs to verify and update the transaction.
 3. Once done Payment is processed(DvP).

- In The End,
1. Buyer/Seller's Wallets are updated.
 2. Tokenized RWA is minted/ Transferred.
 3. Government ledger/s are updated using the network, that Safeguard Realty maintains in partnerships with local land registry departments.
- All Parties involved get an Utility token called SRR



Digital Asset Platform Benefits

Tokenization which is backbone of our platform, is set to enhance real-estate transactions by optimizing processes and lowering the barriers to entry.

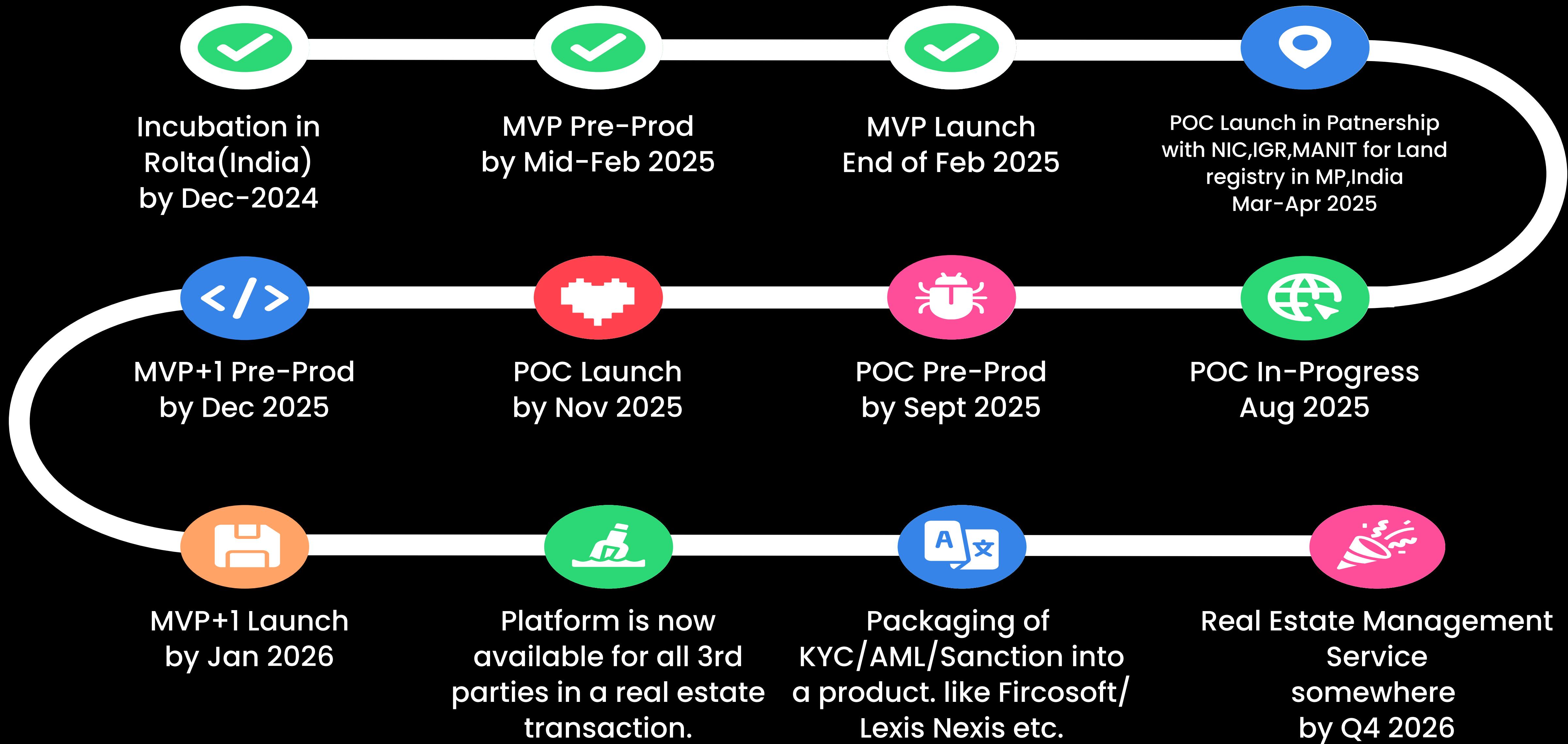


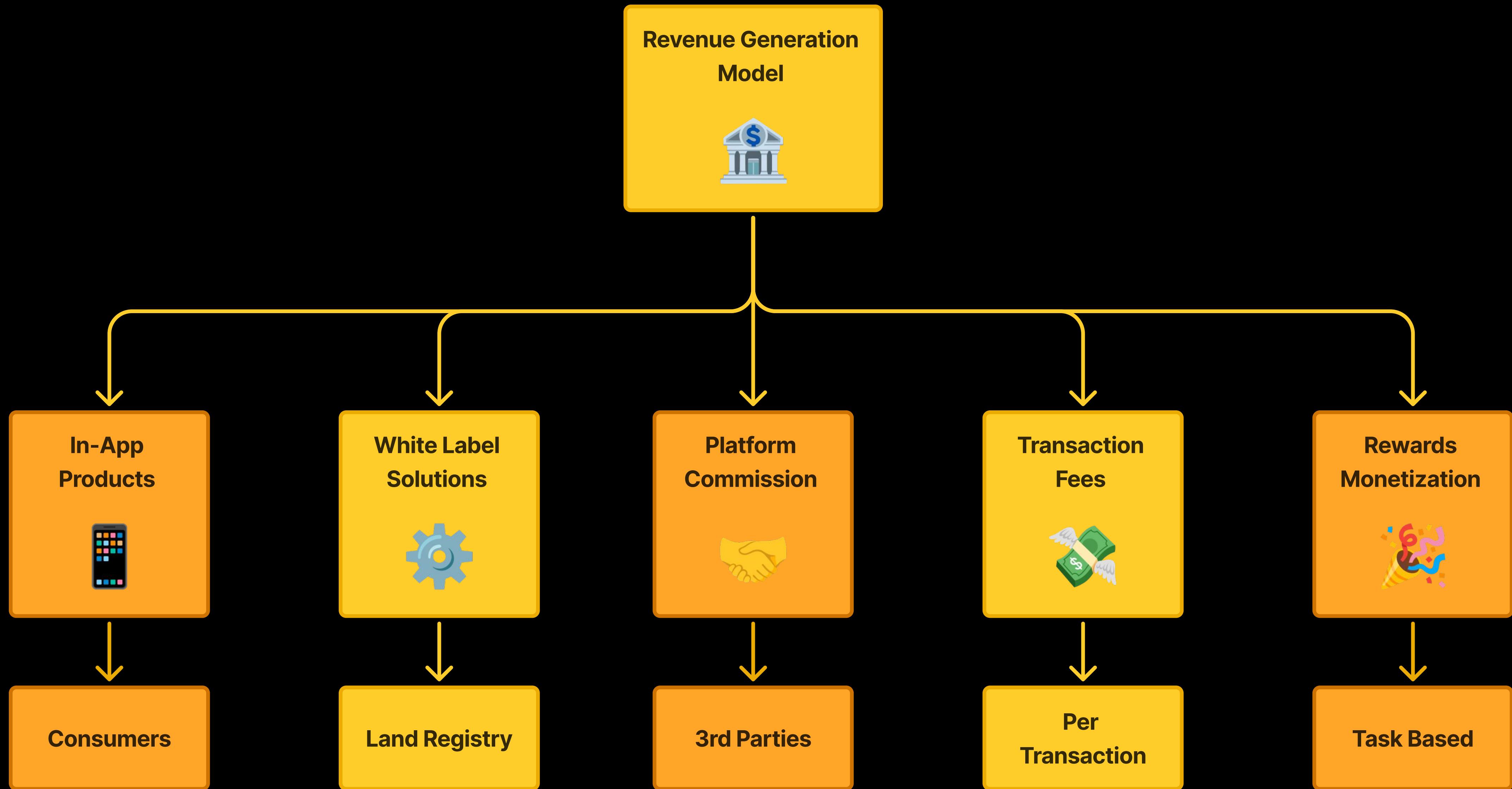
When an asset becomes easier to transact, there will be an increase in liquidity, better price discovery, and a reduction in transaction costs.

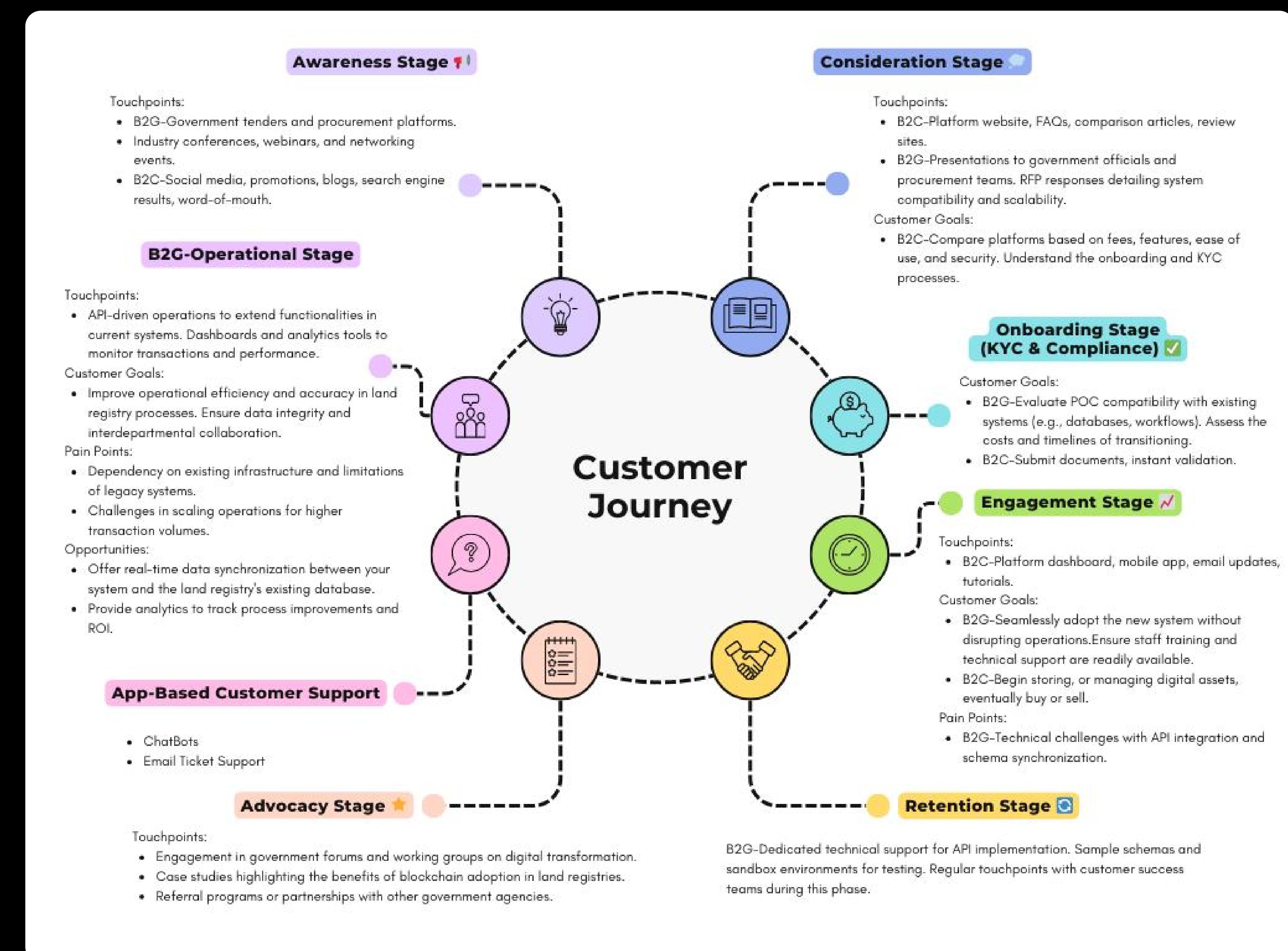
- Government agencies can earn more trust from citizens, as Tokenization increases transparency.
 - Reducing settlement risk using the concept of Synchronized Settlement(DvP).

<https://www.bis.org/publ/othp63.htm>

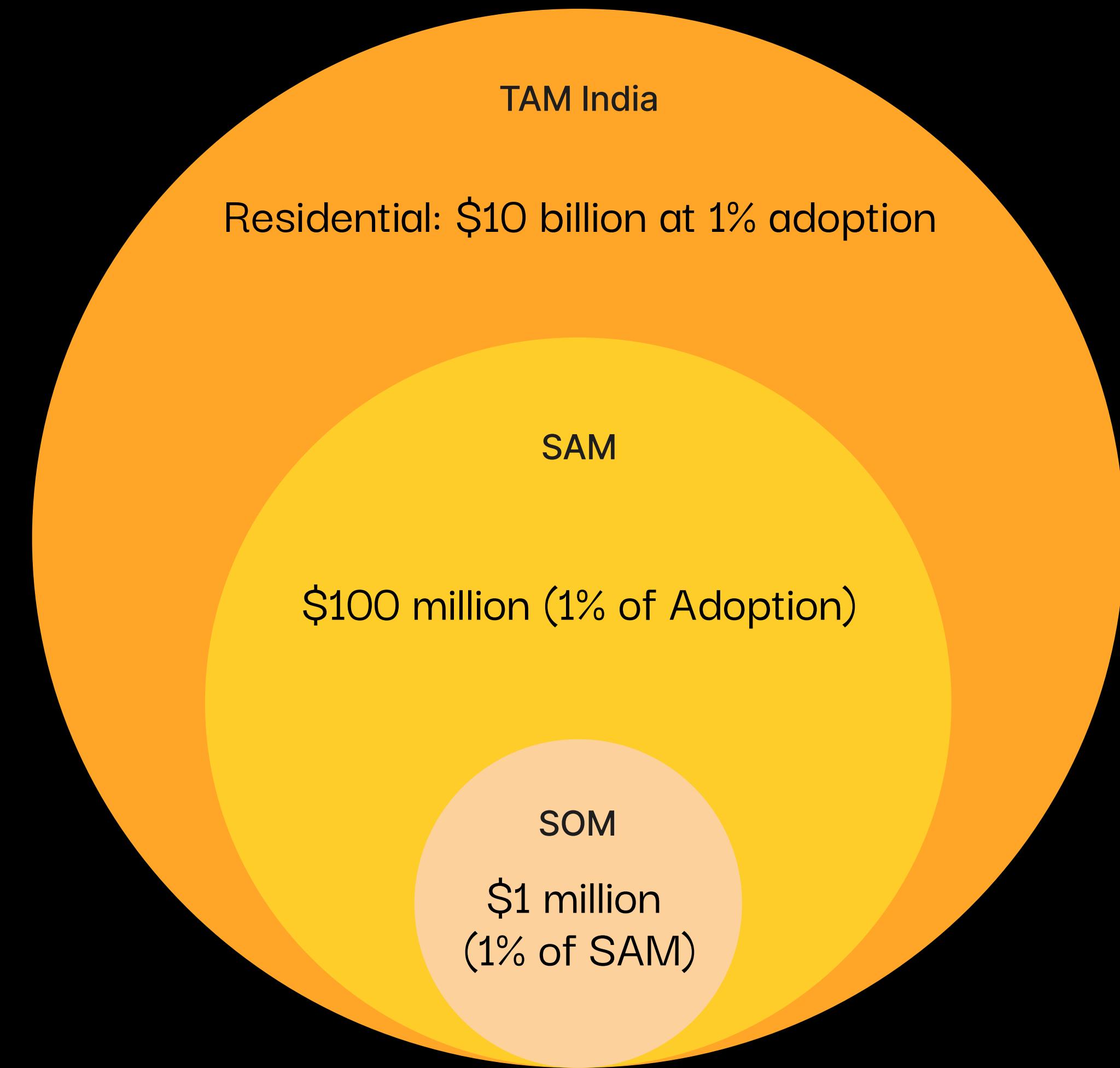
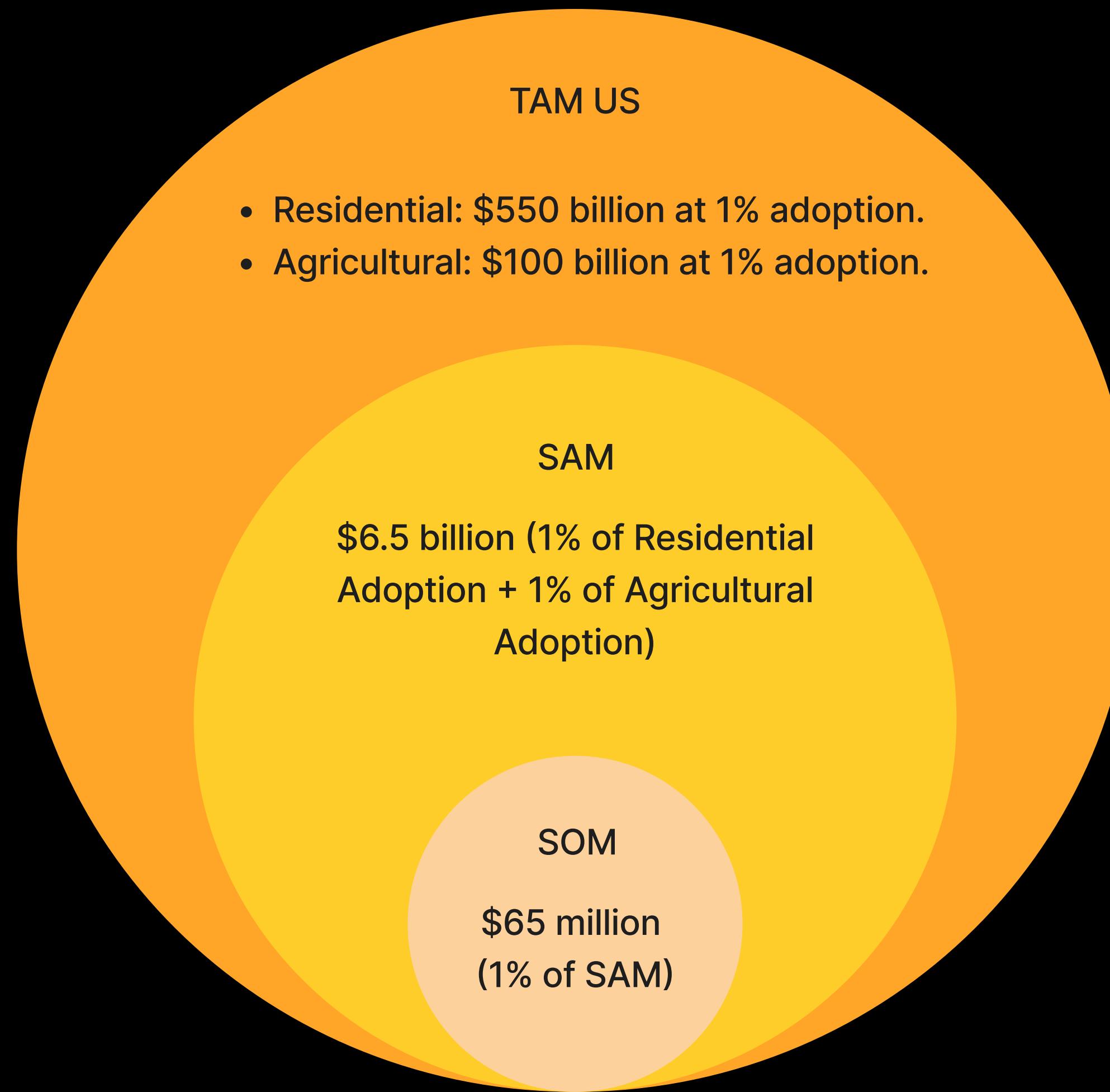
Product Roadmap

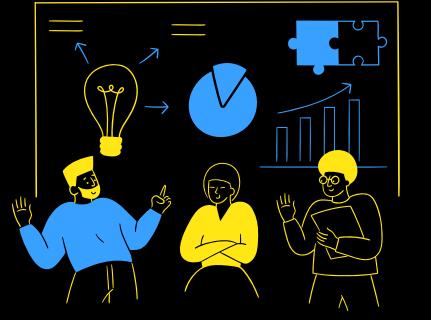






Market Numbers





We're raising first round to grow our business.

Target Investment
\$850k

Provides funding for next 12-15 months

Future Ownership Structure

- Saferguard Realty India(51%)
- Shikhar Sahu (39%)
- New Inverstor/s(10%)

WHICH WILL BE USED UP AS BELOW TILL DEC 2025

400k to be used to sustain US Operations
145k - Salaries & Compensations
140k - Operations(2 person)
100k - Marketing & Sales(1 person)
15k - Lawyers/ LLC Formation

60k budgeted for Marketing and Sales
25k - Customer Servicing
25k - Contract Basis sales effort
10k - Bonus component

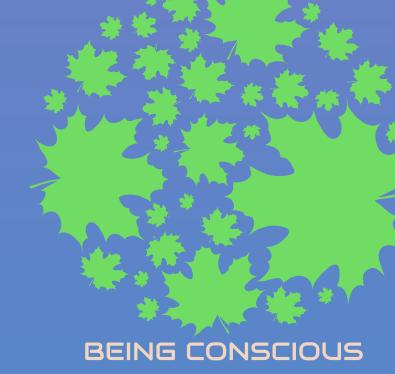
75k to be used for R&D
75k - Salaries & Compensations(1 person)

315k in Reserve for year 2 employee expenses

Our Government UI Sample

Dashboard

- [Home](#)
- [Profile](#)
- [Messages](#)
- [History](#)
- [Tasks](#)
- [Communities](#)
- [Setting](#)
- [Support](#)
- [Privacy](#)



BEING CONSCIOUS

New

Upload

Share



Worthy AG

Your Widgets

In-Flight Transactions
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Pulvinar nisl ipsum morbi diam scelerisque pulvinar elementum, viverra.

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Document Management
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★ ⚡ ⚡

Network Management
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Wallet Management
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Announcements

Site Maintenance
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Community Share Day
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Lorem amet mattis nisl nisi, pellentesq...

Updated Privacy Policy
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Inter-Office Ping

 @lizzie
World Peace Builder

 @daniel
Life Changing App

 @angelica
No Traffic Maker

SAFEGUARD REALTY

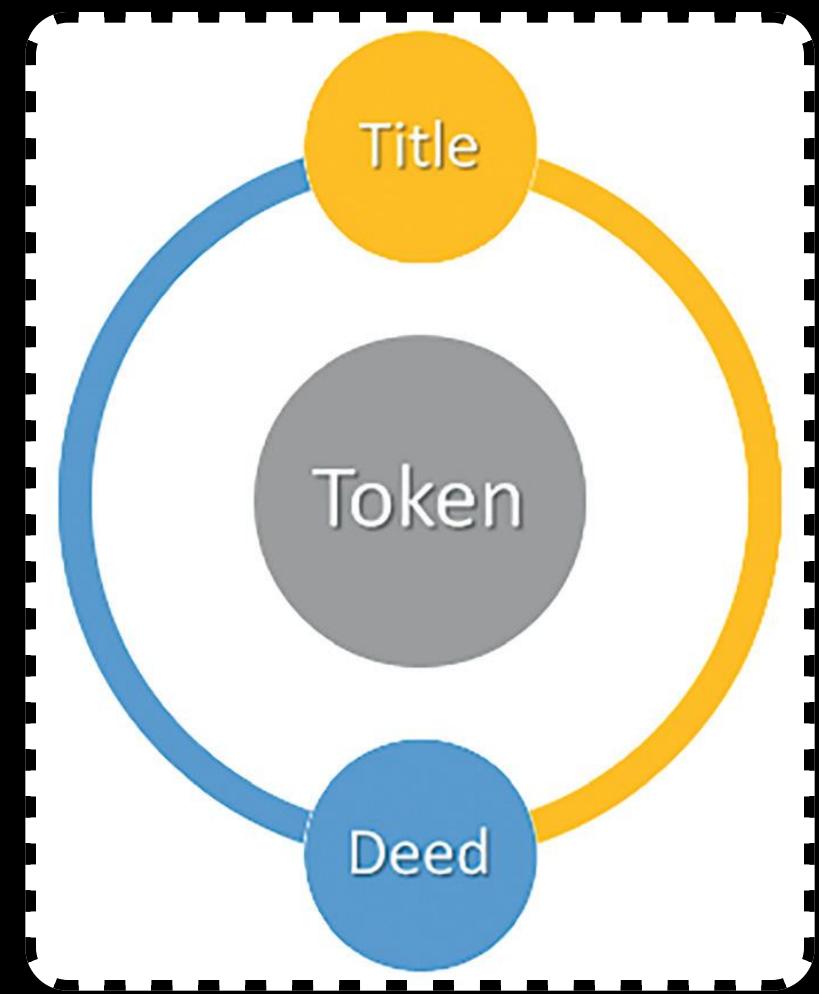
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How does a token become a title?

As Per Current Setup:- A Short Definition Of A Title – It Is Evidence Of Ownership (Cushman, 1937), (Systems Of Ownership And Registration, No Date).

It Is Commonly Known As A Theoretical Legal Concept. The Title Does Not Always Exist As A Single Legal Act But Rather A Combination Of Different Legal

Documents: Certificate Of Ownership, A Title Deed, Or Even A Court Decision. Together Various Legal Acts May Constitute A Title (Evidence Of Ownership).



As In The Torrens System And Civil Law Countries, Governments Maintain Land Title Registries. Typically, The Title's Identifying Element Is A Cadastral Number. The U. S. And Many Other Countries Keep Registries Of Deeds, So By Identifying The Chain Of Deeds, It Is Possible To Define Who Is The Current Title Owner.

The Title Represents The Property. It Points To The Object Of Ownership– A Plot Of Land, And Everything Which Is Attached To It, I.E., Buildings, Construction, Etc.

The Title Is Attributed To The Cadastral (Geographical) Information Of A Land Plot, I.E., Geolocation, Distances, And Other Measures, Which Is Usually Collected In One Document – A Survey Report (Hanstad, 1998).

Very Very High Level Steps replicating current setup mentioned on the left side:-

1. USER creates a token where the key is the title cadastral number (unique key), and value is a reference to registrar's token.
2. Registrar user then creates a token with the key, which user includes in token as the reference.
3. Registrar then adds in the field "Value" the record of status of user's token ("valid").

Tokenization lets you:-

1. Digitally represent asset ownership for any tangible or intangible asset – stocks or bonds, cash or real estate asset or artwork or loyalty points – on a blockchain.
2. Once your asset is represented by a token, you can quickly and cost-effectively transfer or trade it, use it as collateral and more.



Research Findings

Adoption of tokenization of assets by real estate firms globally 2023

Published by [Statista Research Department](#), Jul 1, 2024

 About 12 percent of real estate firms used tokenization, according to a 2023 survey among 750 CFOs at major companies worldwide. Tokenization is the use of blockchain and smart contracts to divide a real estate asset into digital tokens, or cryptoassets. Approximately 20 percent of respondents shared that their firm was in early-stage adoption, while 26 percent were piloting the technology. Meanwhile, about 13 percent of industry experts were not interested.

Real-world asset tokenization market size forecast 2023-2030, by industry

Published by [Statista Research Department](#), Jul 22, 2024

 Real estate is expected to become the largest type of tokenized asset in 2030, taking up nearly one-third of the overall market. This is according to a forecast made in 2023, which assumes that real-world asset (RWA) tokenization will take up less than one percent of the entire RWA market. The topic of tokenization is connected to both NFTs - most notably the digitalization of art pieces or digital variants of shoes - and the metaverse - with virtual real estate in online environments like Decentraland. Consequently, tokenization is a potential use case of blockchain technology.

Thank you

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References

MARKET RESEARCH SOURCES

<https://www.statista.com/markets/460/topic/601/property-services/#overview>

https://www.weforum.org/stories/2024/01/global-property-market-2024-wef24-davos/?utm_source=chatgpt.com

<https://app.rwa.xyz/>

TECHNOLOGY & LEGAL COMPLIANCE RELATED SOURCES

<https://www.bis.org/publ/othp63.htm>

<https://amlindia.in/registration-of-virtual-digital-asset-service-provider-in-fiu-india/>

https://finance.ec.europa.eu/digital-finance/crypto-assets_en

Safeguard Realty India Incorporation Details

5/27/24, 10:29 AM Print : Udyam Registration Certificate

 भारत सरकार
Government of India
सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय
Ministry of Micro, Small and Medium Enterprises

MSME
सूक्ष्म, लघु एवं मध्यम उद्यम
MICRO, SMALL & MEDIUM ENTERPRISES

UDYAM REGISTRATION CERTIFICATE

UDYAM REGISTRATION NUMBER **UDYAM-MP-10-0068664**

NAME OF ENTERPRISE **SAFEGUARD REALTY**

TYPE OF ENTERPRISE *

SNo.	Classification Year	Enterprise Type	Classification Date
1	2024-25	Micro	27/04/2024
2	2023-24	Micro	22/12/2023

MAJOR ACTIVITY **SERVICES**

NAME OF UNIT(S)

S.No.	Name of Unit(s)
1	SAFEGUARD REALTY

OFFICIAL ADDRESS OF ENTERPRISE

Flat/Door/Block No.	407 T6B	Name of Premises/Building	Sagar Lifestyle Towers
Village/Town	Salaiya	Block	-
Road/Street/Lane	-	City	Bhopal
State	MADHYA PRADESH	District	BHOPAL , Pin 462047
Mobile	9423560517	Email:	ashokkumarsahu1957@gmail.com

DATE OF INCORPORATION / REGISTRATION OF ENTERPRISE **21/12/2023**

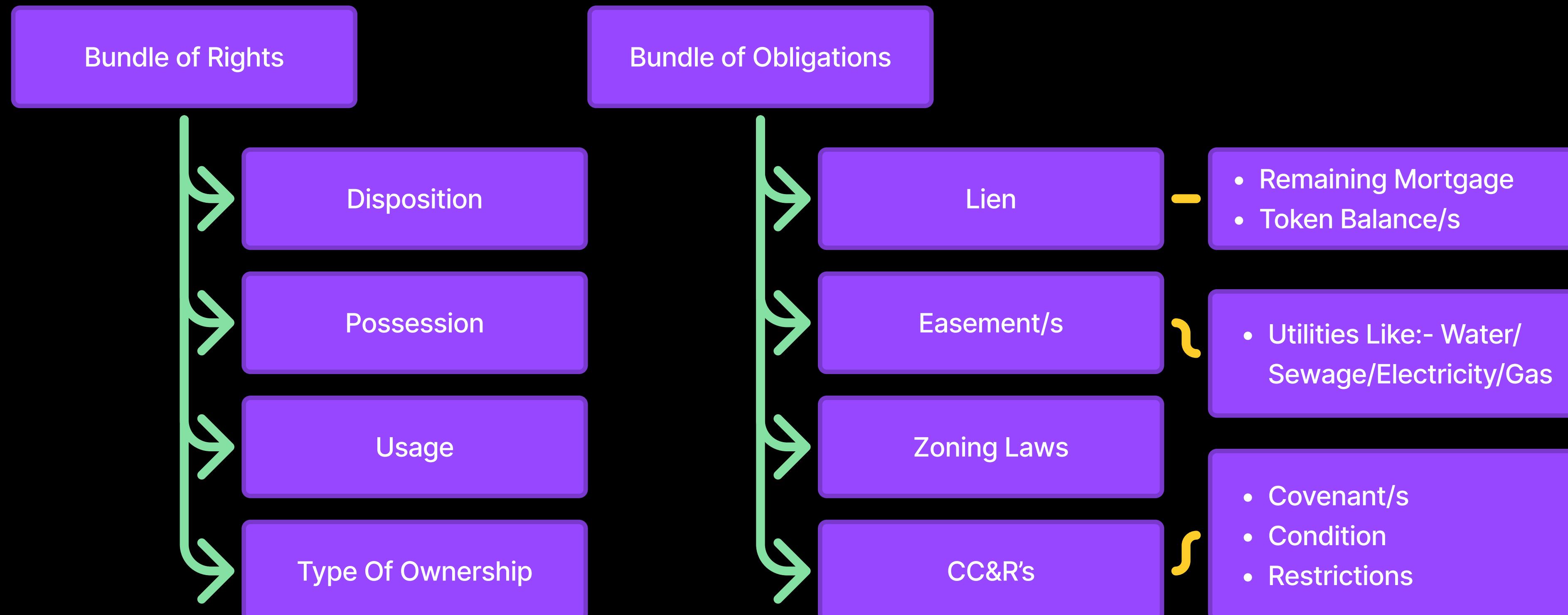
DATE OF COMMENCEMENT OF PRODUCTION/BUSINESS **21/12/2023**

Incubated in ROLTA,
MANIT, Bhopal, MP,
India

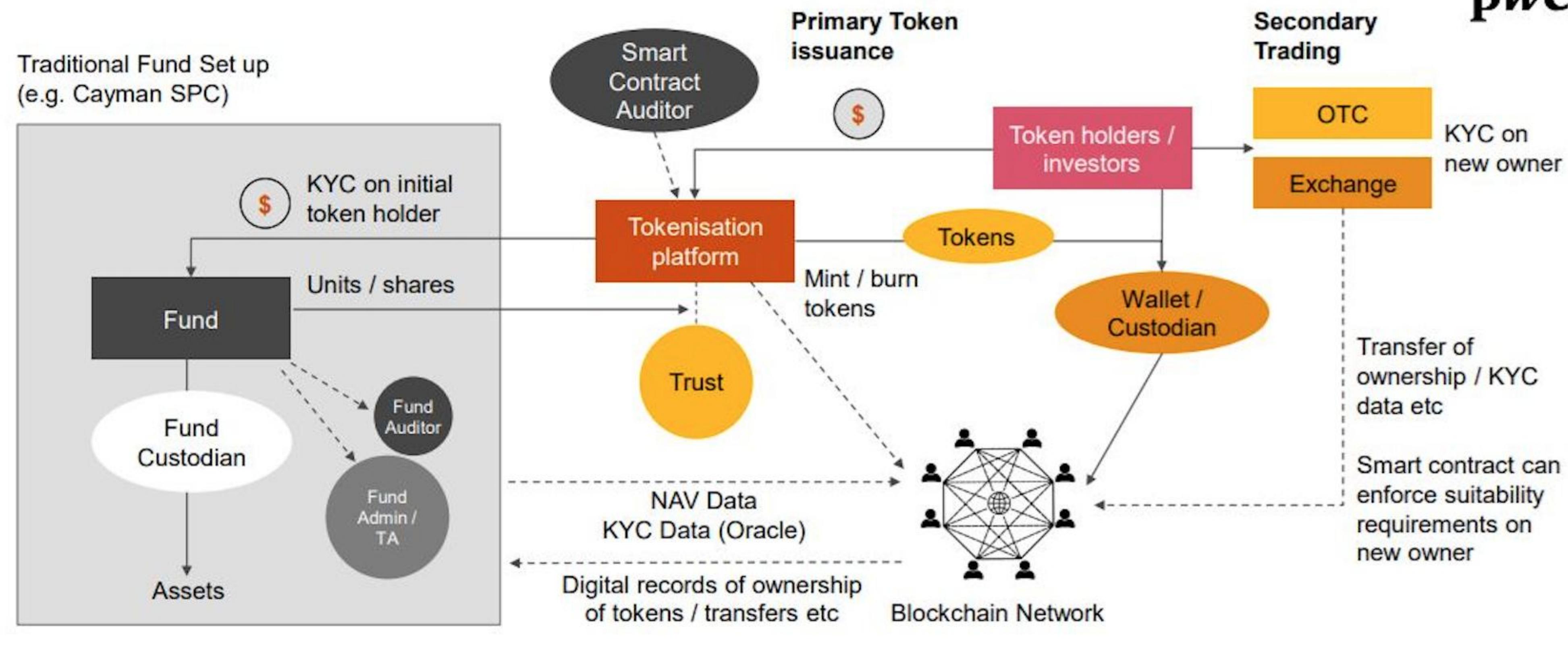
https://en.wikipedia.org/wiki/Maulana_Azad_National_Institute_of_Technology



How we are adding more value and certainty.



How do you actually create a token of a fund today?



Key Success Factors, that governs us

1. **Security** is paramount when it comes to asset tokenization. One of the greatest benefits of blockchain technology is its transparency, meaning anyone should be able to verify the state of collateralization in the system. In the case of tokenized assets, this collateralization data needs to be securely relayed on-chain to help ensure that the tokens remain sufficiently backed.
2. **Automated verification:** By enabling the ability to automatically verify the off-chain reserves backing an asset using smart contracts, asset tokenization can save costs for the issuer while also providing greater transparency to users.
3. **Transparency:** As more and more users demand trust-minimization from the applications they interact with, transparency becomes a vital aspect of tokenization projects. By providing real-time proof of collateralization through verification services provided by platform, certified tokenized asset/s will increase transparency and confidence in on-chain asset/s.
4. **Cross-chain interoperability:** Some tokenized assets need to be interoperable across different blockchain environments to access a broader pool of liquidity and a larger number of users across different platforms.

Key Activities our digital asset platform to perform



1. **Token creation:** Mint tokens that encapsulate the asset's value and the rights and obligations of token holders.
2. **Data integration(Interoperability):** Incorporate core and static asset data and use oracles as necessary to connect external dynamic data sources to the tokenized asset, guaranteeing up-to-date information flow. Also, connecting to other networks.
3. **Legal structure:** Set up the legal structure of your tokenized asset. The legal structure of a tokenization process can be done in multiple ways. One of the most common ways is creating an entity which will hold the asset getting tokenized, after which ownership of this entity is tokenized.
4. **Token distribution:** Employ targeted strategies to introduce the tokens to the market, leaning on niche exchanges or bespoke marketplaces for visibility.
5. **Asset oversight:** Carry out the previously made strategy for physical asset management, ensuring alignment between the token's promise and the asset's condition.

Current costs related to a Real Estate Transaction

Assuming a 300k home in Pittsburgh

Party	Expense	Amount	As per market research
Seller	Real Estate Agent Commissions	\$16,050	Based on 5.35% commission rate, typical for Pennsylvania.
	Seller's Transfer Tax	\$3,000	1% of the sale price (split with the buyer, total is 2%).
	Title Insurance (Owner's Policy)	\$1,500	Protects the seller in case of future title disputes.
	Recording Fees	\$600	Charged by the county to process the sale and record the deed.
	Home Warranty (Optional)	\$500	Often purchased to make the home more appealing to buyers.
	Repairs and Staging (Optional)	\$3,000	Includes basic repairs and professional staging.
Total Seller		\$24,650	Represents 8.2% of the home's value, higher with optional expenses.

Current costs related to a Real Estate Transaction

Assuming a 300k home in Pittsburgh

Party	Expense	Amount	Notes
Buyer	Buyer's Closing Costs	\$10,500	Includes lender fees, escrow fees, and other related charges.
	Buyer's Transfer Tax	\$3,000	1% of the purchase price, as part of the 2% Pennsylvania transfer tax.
	Title Insurance (Lender's Policy)	\$1,500	Protects the lender's interest in the property.
	Home Inspection	\$400	Typically required to identify issues in the property.
	Appraisal Fee	\$500	Mandatory for lender to confirm property value matches loan amount.
	Homeowners Insurance	\$1,200	The first year's premium, often required to close the mortgage.
Total Buyer		\$17,100	Represents 5.7% of the home's value.

Value Proposition for Stakeholders

For Tech-Savvy Property Owners:

Save 3-4% on agent fees through direct blockchain-enabled transactions.

Reduce notary fees by 50% with remote eNotary/eRON services.

Eliminate Time Waste: Sign documents remotely, avoiding travel and scheduling conflicts.

For Real Estate Developers:

Save 15-20% on administrative, legal, and registration costs through automation.

Speed up project timelines, increasing annual sales volume and improving cash flow.

Ensure regulatory compliance while reducing delays in the registration process.

For Real Estate Agents and Brokers:

Offload document management and transaction coordination for \$100/month, saving 10-15 hours/week.

Increase deal closure rates with remote eNotary/eRON, boosting commission income.

Reduce insurance costs through minimized legal risks from secure, verified transactions.

Value Proposition for Stakeholders

For Government Agencies and Registries:

Increase productivity by 10-15%, allowing more property transactions to be processed annually.
Generate 10-15% more revenue from faster property registrations and fewer legal disputes.
Save on fraud investigations with secure, immutable blockchain records.

For Legal and Compliance Firms:

Save 20-25% on document verification costs with remote notarization.
Increase billable hours by automating compliance and contract management.
Handle more clients without additional staff by leveraging eNotary/eRON for remote legal tasks.

For Surveyors and Inspectors:

Cut inspection times by 20-30% through streamlined property evaluations and reports submitted via blockchain.
Improve transparency and client trust, increasing repeat business and overall revenue.
Reduce administrative overhead with seamless collaboration and verified digital reports.

Shikhar Sahu, CEO, CoFounder- Unfair Advantage

Proven Track Record in Fintech Solution-ing : Has a background in implementing enterprise level payments hubs for banking clients, equipping the team with the ability to integrate advanced fintech solutions into the PropTech platform. This includes seamless payment processing, escrow services, and financial analytics, all of which are critical for a robust real estate marketplace.

System Integration and Scalability: His experience ensures that the platform can handle complex financial transactions securely and at scale, making it attractive to both institutional investors and individual users.

Vision for AI in Development: Shikhar's vision of using ChatGPT as a coding tool has significantly enhanced the learning curve of the development team, enabling faster skill acquisition while ensuring compliance with relevant laws and regulations. This approach not only accelerates the development process but also ensures that the solutions are built with the highest standards of quality and legal compliance.

Leveraging Professional Network for Product Enhancement: Shikhar has effectively used his professional network to gather valuable feedback on the product, identifying gaps in the current flows. His commitment to continuously enhance the product based on these suggestions ensures that the platform remains relevant, user friendly, and competitive in the market.