What you would like to build using Substrate

We would like to use Substrate to build a liquidity protocol for real-world assets (RWAs), connecting it to our current system (see annex 1). The aim is to provide automated, reliable and secure primary issuance and trading of RWAs in the digital world, in order to support the creation of frictionless and more accessible private markets for all real world asset owners and investor classes.

High level technical architecture

Marco Polo Technologies infrastructure (see annex 1) has been built with scalability in mind, in order to reach ease of adoption for traditional market participants, a solid UI architecture is under construction and will soon allow for a close to a *drag-and-drop* experience for clients to build their platforms with all sorts of alternative finance workflows, entirely back-end powered.

High level milestones x3

In the context of this grant application we want to:

1. **Set up our RWAs focused blockchain for private markets and develop its initial attributes:** specifically designed for issuance and trading of RWAs. **~ 2 months**

2. **Set up the initial role of the tokens for primary and secondary issuance through smart contracts:** creating a token standard that will make it easy for asset owners to issue tokens that represent their RWAs, and allow investors to invest in and trade these tokens on decentralized exchanges. **~ 1 month**

3. **Set up the initial wallet functions and how to interact with multiple users owning multiple assets, including fiat:** we aim at creating a wallet that will allow users to store and manage their RWAs. **~ 1 month**

Amount applied for and budget

We are committed to work towards the buildout of a Substrate layer and would like to create a long term relationship with Parity, as well as to ask for support while we are developing the solution with the Substrate framework with our own resources.

Level 2 -Target: Small teams/start-ups - Amount: $30,000-$50,000

How this benefits the Polkadot ecosystem

Substrate has been our technology of choice to add the decentralized ledger layer, supporting our clients' journey towards Web3 and positioning our organization at the forefront of the next iteration of digital finance.

With almost a decade of experience in financial technologies for private markets, we recognize the need for a social network to simplify fintech interactions digitally. Our social network, based on neuroscientific principles, ensures safe onboarding of market participants and facilitates secure transactions.

By building a liquidity protocol for RWAs on Substrate and connecting it with our comprehensive infrastructure, Marco Polo Technologies (MPT) aims to share the following benefits with the Polkadot ecosystem:

1. **Enhancing asset interoperability:** enabling seamless transfer and trading of RWAs across the Polkadot network, increasing liquidity and accessibility for all market participants.

2. **Expanding market access:** providing a gateway for a diverse range of participants to access private markets and RWAs issuance and trading, enriching the Polkadot ecosystem's financial landscape.

3. **Fostering DeFi innovation:** leveraging RWAs within the decentralized finance (DeFi) space, supporting existing possibilities for DeFi applications such as fractional ownership, collateralization, and asset-backed lending, while attracting new clients and assets.

4. **Promoting financial inclusion:** onboarding reliable clients through established social connections, making digital private markets more accessible to a wider range of investors and asset owners.

5. **Building a robust ecosystem:** adding a layer of financial functionality that complements and strengthens the overall infrastructure of Polkadot, attracting more platforms and clients to the ecosystem and expanding its use cases.

6. **Interoperability with other blockchains:** supporting a variety of RWAs and facilitating easy trading and investments across the network.

7. **Wallet support:** to be interoperable with other wallets in the Polkadot ecosystem, supporting various fiat currencies, making it easier for users to store and manage their RWAs.

Our ultimate goal is to strengthen our technical relationship with Parity, through our working deliverables and market we are trying to bring online, and to become a leading provider of liquidity for real-world assets on the Polkadot ecosystem.

MARCO
POLO◆
TECHNOLOGIES

Annex 1

SUBSTRATE

DApps layer

| Asset management | Real estate PF | Bond issuance |
| Investment banking | PE and VC funds | Exchanges |

Protocol layer with smart contracts

| Alternative finance instruments | Secondary market | Custodial |

Asset tokenization layer

| Native protocol asset | Fungible tokens | NFTs |

Settlement layer

| | MPT blockchain |

MARCO POLO

YOC™ (social network)	Due Diligence	Assets	Financial instruments: • Equity issuance/ sales • Convertible /SAFE notes • Debt	Financial mechanisms: • Private placements • PE/VC • ECF • Syndication and angels	Bank accounts
Automated KYC	KYB	Offerings			Wallets
Rekognition	SES	Deal rooms			Transactions
Support tickets	Profiling	Investments			Fees

Notifications	Users rights
Messaging	File storage handler
Public and private APIs	Data analysis and algorithms
Events	Tags and categories

| MPT objects data model | Aurora RDS Serverless |

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