

MARCO POLO TECHNOLOGIES

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Introduction

At Marco Polo Technologies, we believe that finance is not just about numbers, but about people.

We are on a relentless mission to connect real world assets to everyone's fingertips and make private markets converge to a public-like frictionless model, granting more liquidity and accessibility to opportunities.

We are committed to bridging access to previously inaccessible opportunities to as many participants to the economy as possible, supported by our strong team and partners, first adopters and a clear roadmap that is helping us achieve one goal after the other.

Our infrastructure empowers businesses to build their own platforms and power alternative finance models, and participate in markets that have till now been exposed to fewer participants, while bridging access to previously inaccessible opportunities to as many participants to the economy as possible.

Join us in creating a more inclusive and connected financial world.

Market Opportunity

The combination of real world assets and digital alternative finance has transformative implications for private markets, bringing increased liquidity, accessibility, and transparency to private market investments, while making them more attractive to a wider range of investors.

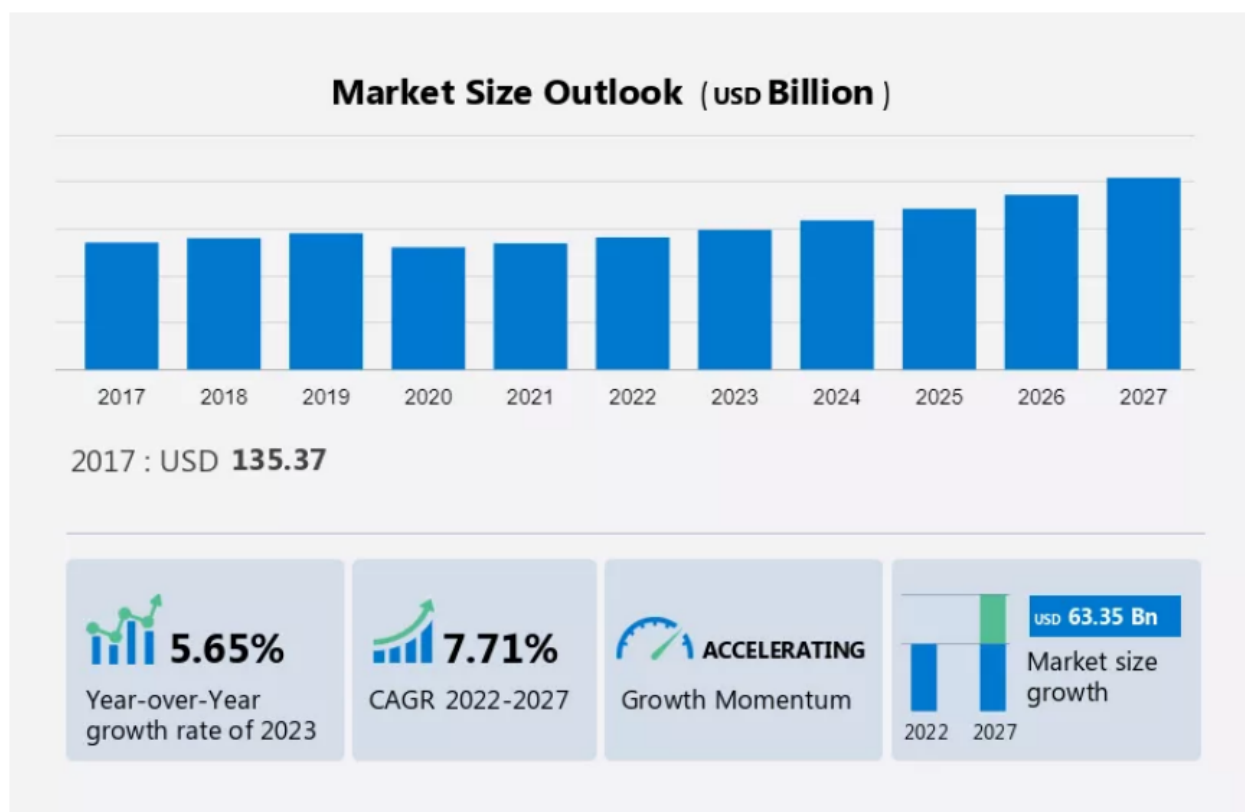
On-chain asset tokenization unlocks new opportunities for fractional ownership, diversification, and risk mitigation through alternative funding mechanisms, facilitating the flow of capital into private markets and enabling businesses to access financing in a more efficient and flexible manner.

Alternative finance: how to access financing and investing

The global alternative finance market is experiencing rapid growth, with the estimated market value on the way to reach \$200 billion by 2027, marking a significant increase of \$63.35 billion between 2022 and 2027¹. This growth is propelled by various factors, including the proliferation of internet and mobile technologies across rising regions of the world such as APAC, escalating demand for alternative investment products and services, the rising popularity of digital assets, and the need for more efficient and transparent financial markets. Alternative finance offers private investors diversification and increased control over their investments.

¹ Technavio. (2023). Alternative Finance Market - Global Industry Analysis Report. Technavio. Retrieved from <https://www.technavio.com/report/alternative-finance-market-industry-analysis>





Source: Technavio ²

The alternative finance market operates outside traditional banking and capital markets and encompasses a wide range of finance instruments sources such as peer-to-peer lending and equity financing, and other alternative lending and financing mechanisms made possible by the use of digital models. Such approach unlocks fresh avenues for alternative financing, sought by asset owners, investment funds (GPs) and entrepreneurs across the market, while providing access to previously inaccessible asset classes to a new wave of investors.

Tokenization of RWAs

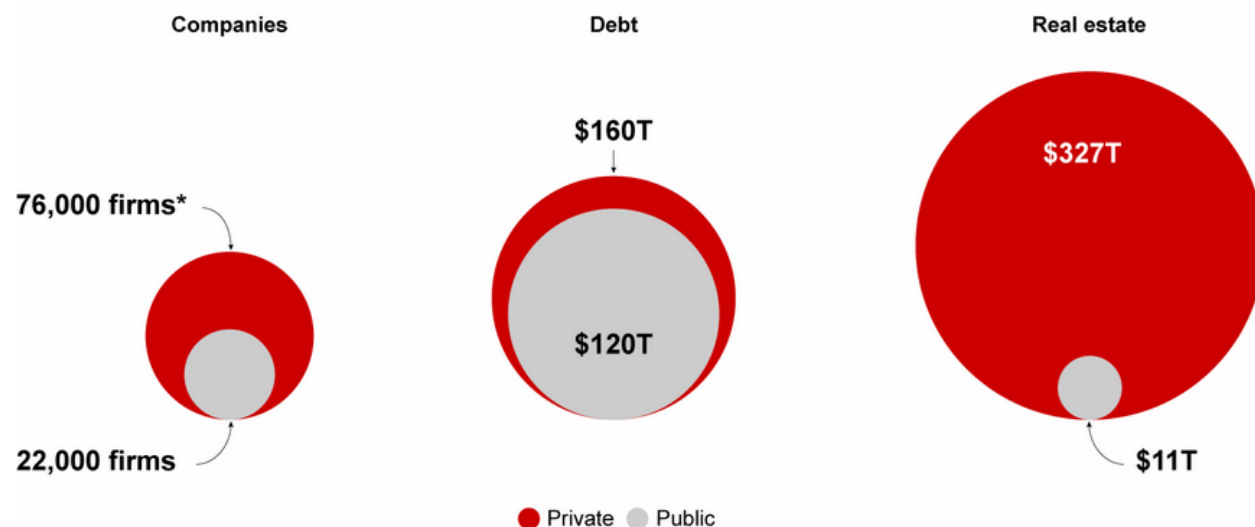
Real world assets (RWAs) present a significant economic opportunity within the alternative market landscape. RWAs encompass tangible assets like real estate, infrastructure, commodities, SMEs, land, art and collectibles and the list goes on. The total addressable market for tokenized real world assets is projected to reach \$24 trillion by 2027³ and the tokenization of these assets enables fractional ownership and trading, overcoming the historical barriers of illiquidity and limited access for smaller investors, with the inherent benefits of transparency, immutability, and automated compliance to ownership records, making private

² Technavio. (2023). Alternative Finance Market - Global Industry Analysis Report. Technavio. Retrieved from <https://www.technavio.com/report/alternative-finance-market-industry-analysis>

³ Bain & Company. (2023). Web3 Remains Highly Relevant. Global Private Equity Report 2023. Retrieved from <https://www.bain.com/insights/web3-remains-highly-relevant-global-private-equity-report-2023/>



market transactions more efficient and secure. These benefits instill trust and reduce friction within the alternative finance market, making it more accessible and appealing to a wider range of investors and borrowers.



Source: Bain & Company⁴

While not all alternative finance models involve the tokenization of real world assets, the tokenization of RWAs foster the development of new alternative finance models. Tokenization facilitates efficient and liquid markets, enabling innovative forms of financing and investment. Fractional ownership, made possible through tokenization, empowers smaller investors to participate in owning real world assets, while asset owners can easily raise capital by selling fractional ownership stakes.

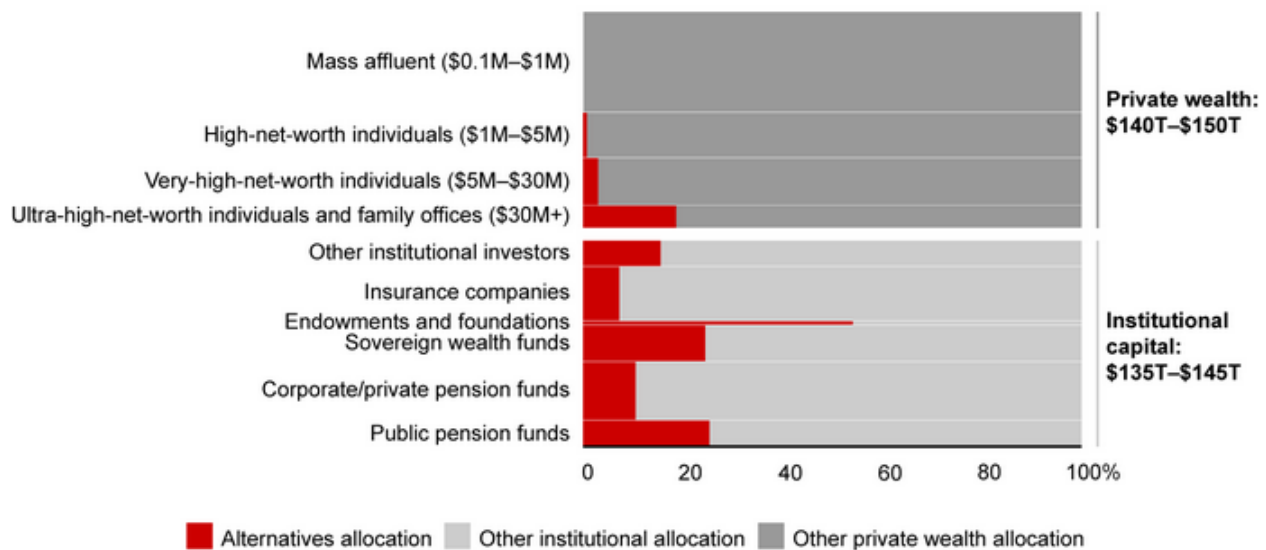
Private markets and investor classes

Investor interest in private markets continues to grow among different investor classes, driven by the potential for higher returns and the opportunity to invest in illiquid assets. In response, general partners (GPs) and small and medium enterprises (SMEs) are exploring alternative funding options and methods for selling their portfolios and shares.

⁴ Bain & Company. (2023). Web3 Remains Highly Relevant. Global Private Equity Report 2023. Retrieved from <https://www.bain.com/insights/web3-remains-highly-relevant-global-private-equity-report-2023/>



Global wealth by investor type, 2022



Source: Bain & Company⁵

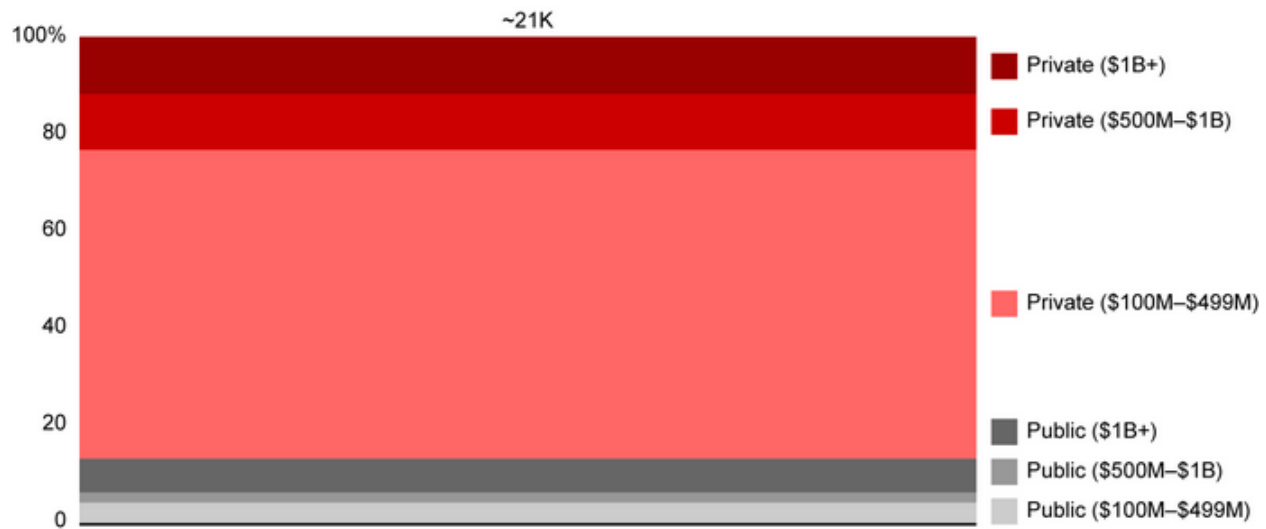
Private markets offer a broader range of investment opportunities, including those in alternative asset classes. Institutional investors, high-net-worth individuals, and private equity firms are among the key participants in private markets.

The increasing interest in privately held companies, real estate properties, infrastructure projects, and other non-publicly traded assets has prompted investors and platform owners to seek alternative models that enhance accessibility to a wider investor base. However, it is essential to carefully consider the risks associated with investing in private markets before making investment decisions.

⁵ Bain & Company. (2023). Why Private Equity Is Targeting Individual Investors. Global Private Equity Report 2023. Retrieved from <https://www.bain.com/insights/why-private-equity-is-targeting-individual-investors-global-private-equity-report-2023/>



Number of US companies with \$100M or more in annual revenue



Notes: S&P Capital IQ data as of December 2022; most recent data from Statistics of US Businesses (2017) used to triangulate S&P Capital IQ estimates for privately held company counts by revenue band
 Sources: S&P Capital IQ; Statistics of US Businesses; Bain analysis

Source: Bain & Company⁶

Investment behavior

Different classes of investors have varying liquidity requirements for private markets allocation. Institutional limited partners (LPs) typically have longer investment horizons and can withstand illiquidity. However, individual investors tend to withdraw funds when needed, often without considering the cash flow concerns of small and medium enterprises (SMEs) or funds.

In the past, general partners (GPs) relied on limited partners (LPs) for support during challenging times. However, to enable greater participation in private investments, education on investing in relatively illiquid assets is crucial, as other investors need to understand the risks, rewards, and restrictions associated with these investments to make informed decisions and navigate the unique dynamics of private markets.⁷

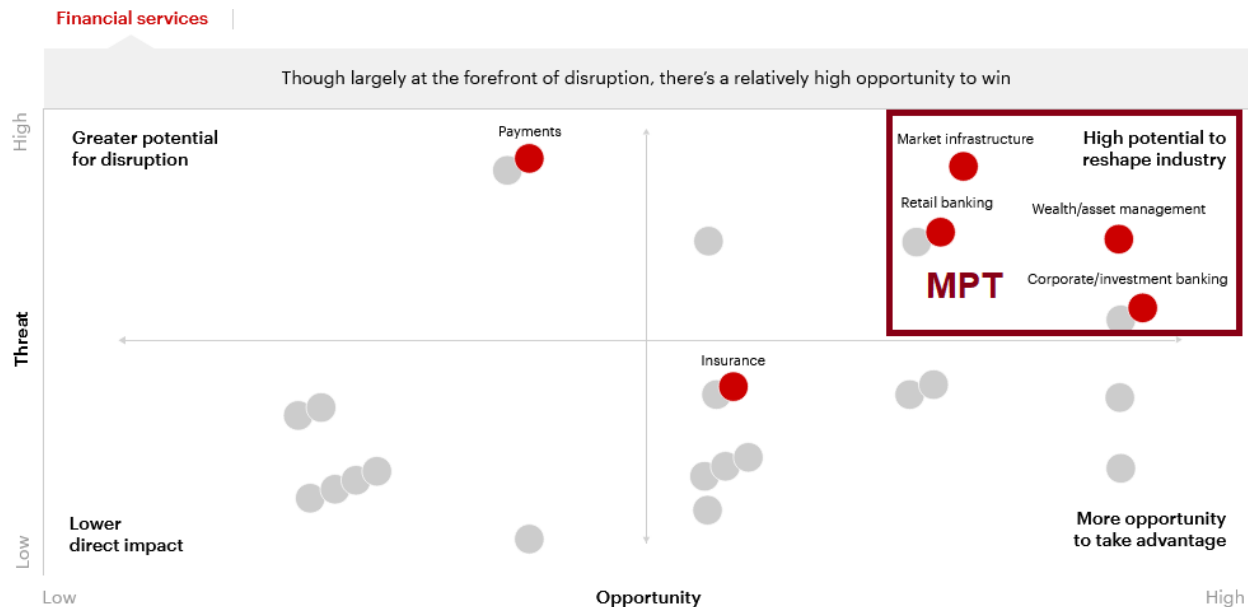
⁶ Bain & Company. (2023). Why Private Equity Is Targeting Individual Investors. Global Private Equity Report 2023. Retrieved from <https://www.bain.com/insights/why-private-equity-is-targeting-individual-investors-global-private-equity-report-2023/>

⁷ Bain & Company. (2023). Why Private Equity Is Targeting Individual Investors. Global Private Equity Report 2023. Retrieved from <https://www.bain.com/insights/why-private-equity-is-targeting-individual-investors-global-private-equity-report-2023/>



Marco Polo Technologies

Marco Polo Technologies (MPT) offers a comprehensive solution for alternative finance, empowering businesses to navigate the digital finance world and connect investors with real-world assets and private markets.



Source: Bain & Company⁸

Current product overview (MPT layer 0)

MPT flexible infrastructure and customizable workflows allow clients to operate their own alternative finance platforms, supported by a range of pre-built and *ad hoc* functions, such as:

- *Your Own Circle*, a social network based on proximity of relationships to onboard reliable and known clients
- *Compliant on-boarding* comprehensive of an automated KYC⁹
- *Platform Clients' onboarding* to streamline platform owners' business models
- *Profiling* to acquire various clients inputs, from compliance questionnaires to personal choices
- *Suggestion engine* based on clients' individual inputs
- *Multi-organization and multi-asset* creation to add dealflow and run customer due diligence in real time
- *Multi-offering* creation to manage different financial instruments

⁸ Bain & Company. (2023). Why Private Equity Is Targeting Individual Investors. Global Private Equity Report 2023. Retrieved from <https://www.bain.com/insights/why-private-equity-is-targeting-individual-investors-global-private-equity-report-2023/>

⁹ KYB and AML integrated functions where applicable



- *Financial instruments*: a growing set of alternative financial instruments and mechanisms, namely:
 - Equity issuance
 - Equity crowdfunding
 - Equity sales (M&A)
 - Convertible and safe notes
 - Loans (bond issuance, loan refinancing, etc.)
 - Recurring micro/micro investing in private portfolios (similar to ETFs), real estate, etc.

To enable any digital investment flow.

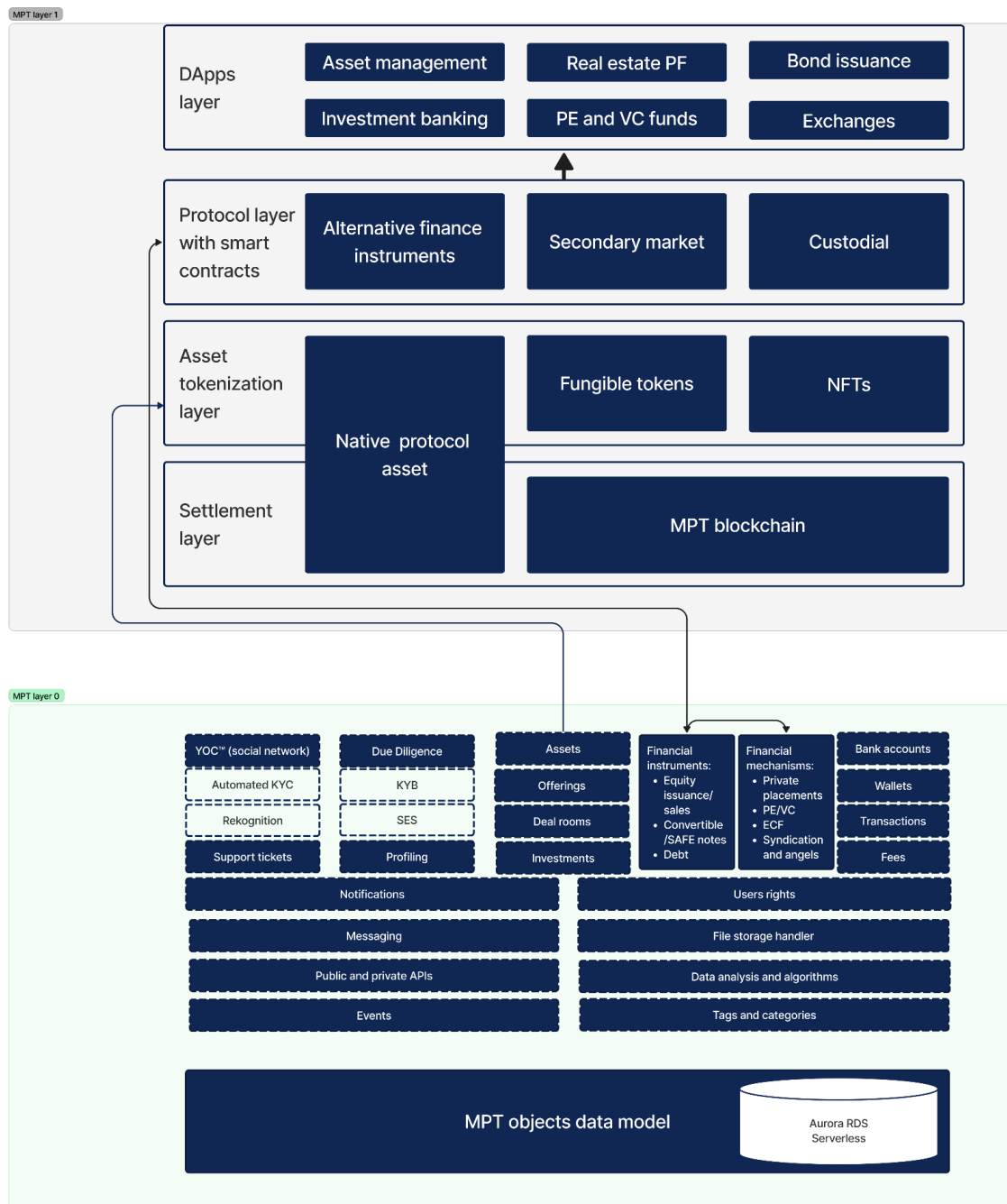
- *Encrypted deal rooms* with a public and private space to chat and share documents in real time
- *Lounges* to showcase offerings connected to a specific sponsor
- *Bank accounts, e-wallets, transactions and fees* support
- *Events* creation
- *Public and private APIs, notifications, messaging, storage handler, data analysis, tags&categories, clients' ticket support*

Next product iteration (MPT layer 1)

Our infrastructure has been built with scalability in mind, whereas a solid UI architecture will allow for a *drag-and-drop* experience for clients to build their platforms with embedded alternative finance models.

Moreover, we are adding a liquidity protocol for real-world assets (RWAs) trading on MPT proprietary blockchain, that will include a full system (see image below), providing reliable and secure trading and issuance of assets in the digital world, to create a more accessible and liquid investment ecosystem, with the aim of making private markets more accessible, efficient, and secure.





Technology stack

We leverage modern frameworks and languages, to make sure our *web3* infrastructure ensures privacy, compliance, and access to new opportunities, allowing for seamless user authentication and soon transaction processing.



MPT's technology aims to become a core infrastructure for private issuance and asset exchanges, revolutionizing the way real-world assets are traded and bringing the benefits of blockchain technology to the alternative finance industry.

Competitive Landscape

The competitive landscape of digital alternative finance for private markets, supported by tokenization, is undergoing rapid evolution. In this early stage of the market, both emerging startups and established companies are striving to carve out their competitive niches and determine the optimal features and technical solutions to present to the market.

Marco Polo Technologies distinguishes itself by focusing on providing a robust and modular infrastructure with customizable workflows, specifically designed to facilitate the fragmentation and exchange of Real-World Assets (RWAs) on a purpose-built blockchain. While many participants have entered the DeFi market in pursuit of liquidity, our approach sets us apart. We have implemented a unique social network that leverages existing communities and real-life relationships. This approach not only allows us to access the wider internet base but also enables our clients to onboard pre-vetted assets from trusted actors onto our platforms. Furthermore, the social network aspect empowers our clients to add trusted and reliable participants to enhance their clients' offerings while ensuring scalability for users.

