**Fractional Investment Service Platform**

Software Design Document

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**Summary:**

CRE is booming and evergreen business segment. Middle class with excess investible income is also increasing and searching for medium risk opportunities to invest in. This coming together of increase and viability of growth for both the borrower and investor base, is an opportunity for fintechs to leverage. There is already a mildly crowded market of ~20+ platforms for retail shares in real estate market over and above the REIT capital sourcing. But nearly all of these platforms seem profitable and have healthy funding.

**Models**:

**Users**

Enterprise : EnterpriseFinancials : EnterpriseLocation : EnterpriseContact : EnterpriseAddress :

Investor : InvestorProfile : InvestorContact : InvestorAddress : ...

Advisor/Broker : AdvisorProfile : AdvisorContact : AdvisorAddress : AdvisorDetails

Admin/Super/Tech....

**Project**:

Project Master : Project : ProjectDetails : ...

**Transactions**:

ProjectShare : ProjectShareBuyTransaction / ProjectShareSellTransaction : ProjectShareNFT / BlockchainInfo

ProjectAssetEarningShares ?

**Accounting**:

Account: GeneralLedger : SubLedger : VirtualGL : ...?

Cashflows : Incoming / Outgoing ? OR subsume this in transaction itself.. ??

**Workflows**:

Onboarding (create) : PrimaryTrade / SecondaryTrade : AssetEarnings

Authorization/Authentication

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**AI/ML:**

\* Location Specific Property Rent Value prediction

\* Default Risk / Rating for properties and enterprise/venture

\* Investor ownership pattern, predict property fit

\* Investor earning projections

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**Metaverse / 3D virtual worlds:**

\* Property walkthroughs virtual with avatars

\* Advisor / Robo Advisor / Enterprise connects virtual

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**Drone / GIS Tech Integration:**

\* GIS overlayed information / images

\* Drone image/videos/progress information updates

Requests driven when critical % of investors are interested