

# Atlantis - Concept Note

## 1. Executive Summary

Atlantis is a full-stack, AI-powered, multi-asset investment intelligence and execution platform designed to become the default retail investment operating system for Bangladesh and comparable emerging markets. The platform enables individuals irrespective of financial literacy—to discover, analyze, receive AI-assisted guidance, and execute investments across a wide range of regulated financial instruments through a unified digital wallet.

Atlantis is positioned as **financial market infrastructure**, not a financial product issuer. All investment instruments remain owned, issued, and regulated by licensed third-party institutions including banks, brokerages, fintechs, agri-fintechs, commodity providers, and asset managers. Atlantis functions as the **distribution, intelligence, and execution layer**, integrated via secure APIs.

The platform combines TradingView-grade analytics, robo-advisory intelligence adapted for first-time investors, brokerage-grade execution, and wallet-level transparency—localized for emerging-market realities, low minimum investments ( $\approx$  USD 9–10), and regulatory compliance.

## 2. Core Problem

Despite the availability of regulated financial instruments, retail participation in capital markets remains structurally low due to:

- Fragmented access across multiple institutions and applications
- Execution-only broker platforms lacking decision support
- High minimum investment thresholds
- Low financial literacy and trust deficits
- Absence of a unified wallet and consolidated portfolio view

As a result, over **\$170B+ in household savings** remain parked in low-yield bank deposits, creating a significant inefficiency in capital allocation and long-term wealth creation.

## 3. Atlantis Solution

Atlantis delivers a **360-degree investment journey**:

1. **Onboarding & Profiling** – Digital KYC, risk tolerance, goal definition
2. **Education & Discovery** – Plain-language explainers and AI-curated learning paths
3. **AI Analysis** – Forecasting, scenario modeling, risk-adjusted insights (probabilistic,  $\sim 95\%$  confidence bands)
4. **Decision Support** – Explainable, personalized recommendations
5. **Execution** – One-click buy/sell via licensed third-party APIs
6. **Wallet & Portfolio** – Real-time balances, holdings, performance
7. **Exit & Liquidity** – Seamless selling and settlement

|The platform is designed so that a **first-time investor can invest confidently within minutes**.

## 4. Financial Instruments Coverage

Atlantis supports all major regulated retail instruments available in Bangladesh and comparable emerging markets (aligned with platforms such as Mudraa):

- **Equities & ETFs** – Listed stocks, ETFs (via licensed brokers)
- **Fixed Income** – Government bonds, corporate bonds, Sukuk
- **Savings Products** – Bank savings, term deposits, digital savings
- **Mutual & Managed Funds** – Equity, debt, balanced, Shariah-compliant
- **Gold & Commodities** – Digital gold, commodity-backed instruments
- **Agri-Fintech Products** – Warehouse receipt-backed investments, crop-linked financing, input financing with structured returns
- **Structured & Alternative Products** – Capital-protected and thematic instruments (regulatory-permitted)

| Atlantis does not custody assets or issue products.

## 5. Target Users

**Primary Segment:** Retail individuals aged 21–55, urban and semi-urban, smartphone-first, zero to intermediate financial literacy.

**Secondary Segment:** SMEs managing surplus liquidity and expatriate Bangladeshis (subject to regulation).

## 6. Market Opportunity (USD)

### Macro Indicators

- Adult population: ~115M
- Smartphone users: ~75M
- Banked adults: ~60M
- Digitally active financial users: ~25–30M

### Retail-Investable Asset Base

- Household bank deposits: ~\$170B
- Equity free float: ~\$25B
- Bonds & Sukuk (retail-eligible): ~\$12B
- Gold & commodity investment (retail): ~\$15B
- Agri-finance retail instruments: ~\$8B

### TAM, SAM, SOM

- **TAM:** ~\$46–50B (20% of digitally addressable retail assets)
- **SAM:** ~\$16–18B (regulation-compatible, digitally reachable subset)
- **SOM (5-Year):** ~\$110–140M AUM (0.6–0.8% penetration)

| Target active users: 350,000–500,000

## 7. Competitive Landscape & Differentiation

## Key International & Regional Players

- **TradingView** – Best-in-class analytics, no execution
- **Robinhood** – Low-cost execution, limited guidance
- **eToro** – Social investing, higher-risk orientation
- **Wealthfront / Betterment** – Robo-advisory, limited asset diversity
- **Groww / Zerodha (India)** – Equity-led, fragmented product stacks
- **Mudraa (India)** – Multi-asset advisory, limited execution depth

## Local Market (Bangladesh)

- Traditional banks – Deposit-centric, limited investment UX
- Broker apps – Execution-only, equity-focused
- Comparison portals – Information-only, no transaction capability

## Competitive Differentiation Matrix

Feature / Platform	Atlantis	TradingView	Robinhood	eToro	Local Banks	Broker Apps	Mudraa
AI Investment Guidance	✓ Advanced	✗	Limited	Limited	✗	✗	Limited
Explainable Recommendations	✓	✗	✗	✗	✗	✗	Partial
Multi-Asset Coverage	✓ Broad	Partial	Partial	Partial	Partial	Partial	Broad
Unified Wallet	✓	✗	Partial	Partial	Partial	✗	Partial
Integrated Execution	✓	✗	✓	✓	Partial	✓	Limited
Low Minimum Investment	✓ (~\$10)	✗	✗	✗	High	Varies	Varies
Education for Beginners	✓ Native	✗	Limited	Limited	✗	✗	Partial

Atlantis uniquely combines AI intelligence, education, wallet, execution, and broad asset access in a single platform, creating a new category rather than competing feature-by-feature.

## 8. Technology Architecture (Summary)

- Microservices-based backend
- AI/ML engine for forecasting, personalization, and risk scoring
- Secure API integrations with banks, brokers, fintechs, agri-fintechs
- Ledger-based wallet with real-time reconciliation
- Cloud-native, scalable, regulator-auditable infrastructure]

## 9. Regulatory Positioning

Atlantis operates as a **technology and distribution platform**:

- No asset issuance
- No balance-sheet exposure
- No asset custody
- Progressive licensing and approvals as required
- Alignment with BSEC, Bangladesh Bank, AML/KYC, and data protection standards

## 10. Revenue Model

- Transaction commissions (shared with product partners)
- Platform fees on AUM (basis points)
- Premium AI & analytics subscriptions
- B2B distribution and white-label fees

| Target blended take rate: **0.6–0.9% annually on AUM.**

## **11. Phased Rollout**

- **Phase 1:** Analytics, savings, mutual funds, equities
- **Phase 2:** Gold, bonds, agri-fintech products
- **Phase 3:** Advanced AI, personalization, regional expansion

## **12. Strategic Vision**

Atlantis aims to become the **trusted financial gateway for the next generation of retail investors in emerging markets**, transforming idle savings into productive, intelligently allocated capital.