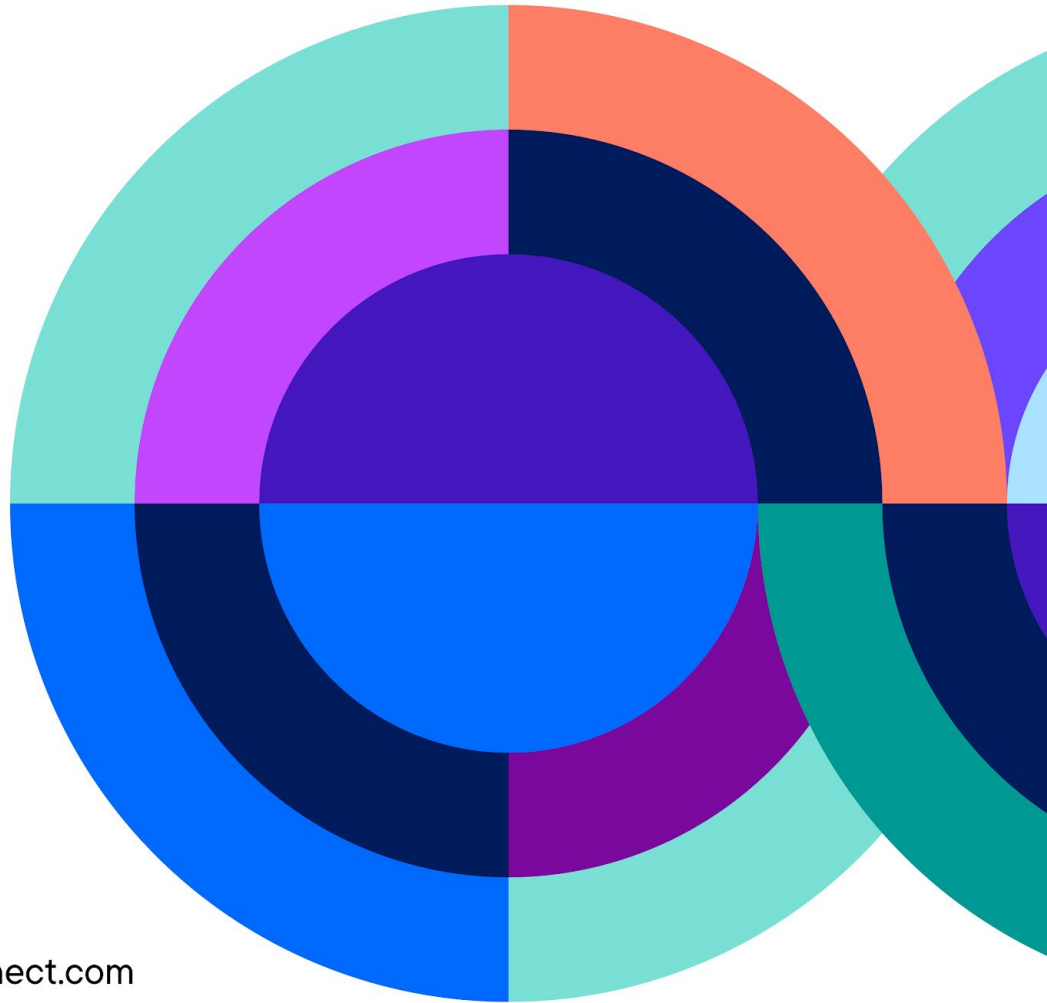


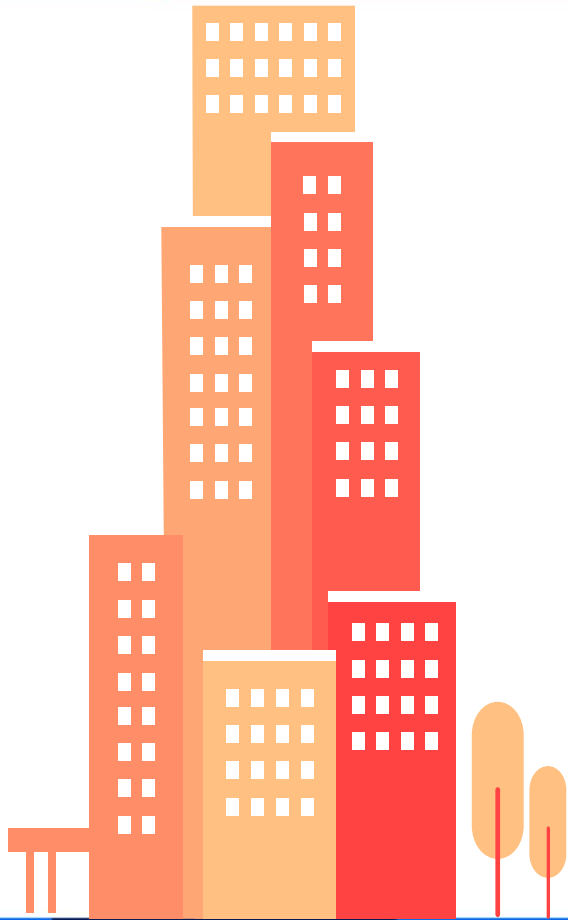
 **ripple**impact | university blockchain
research initiative

UBRI CONNECT

Fractionate - Real World Asset Tokenization (Demo)

September 10–11 • Zurich, Switzerland • ubriconnect.com





Proof of concept

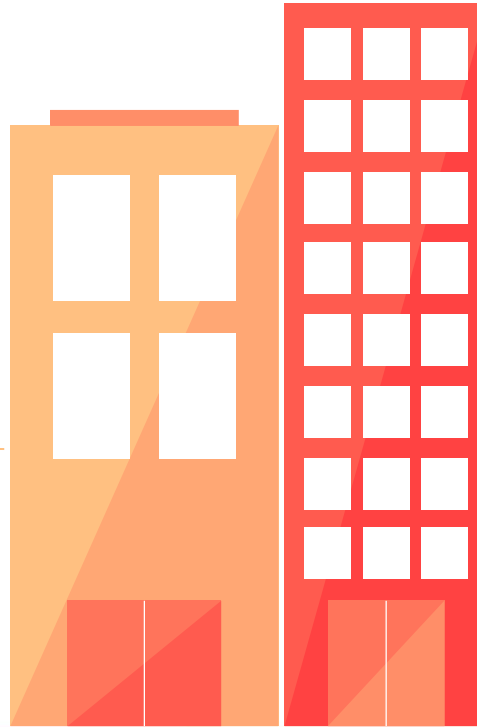
Fractionate

Property Tokenization (Demo)

Pain Points

Difficult Entry for Smaller Investors

Traditional real estate investment requires substantial capital, often making it inaccessible for many individuals.



Liquidity Limitations

Real estate is generally illiquid, making it challenging to quickly sell property without significant time and effort.

Transaction costs & complexity

Real estate transactions involve high fees, legal complexities, and lengthy processes, making the investment cumbersome.

Introducing:



Fractionate

A real estate tokenization platform that targets pain points by
leveraging on blockchain technologies

Our Aim



01

Fractionate streamlines the process for registering properties for investment.

02

Fractionate lowers barrier of entry on real estate investments through **Fractional Ownership**

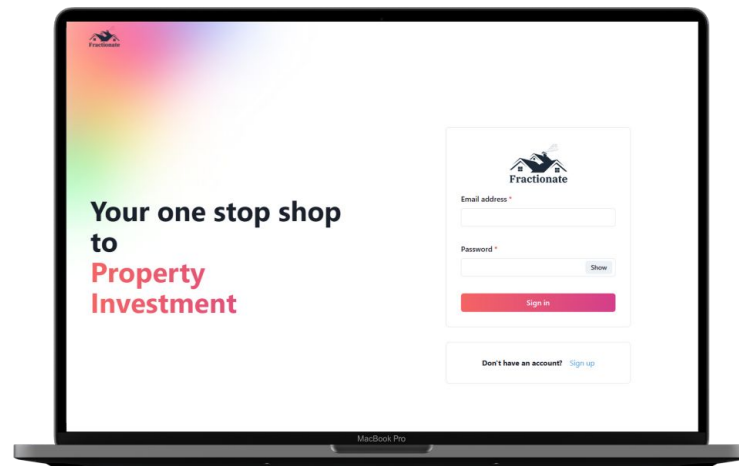
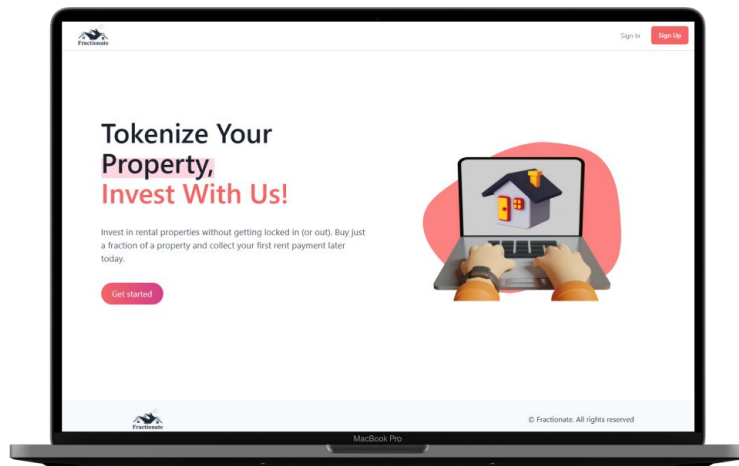
03

Fractionate allows all users to buy and sell property tokens via a decentralized **trading system**

Let's see how it all works

DEMO

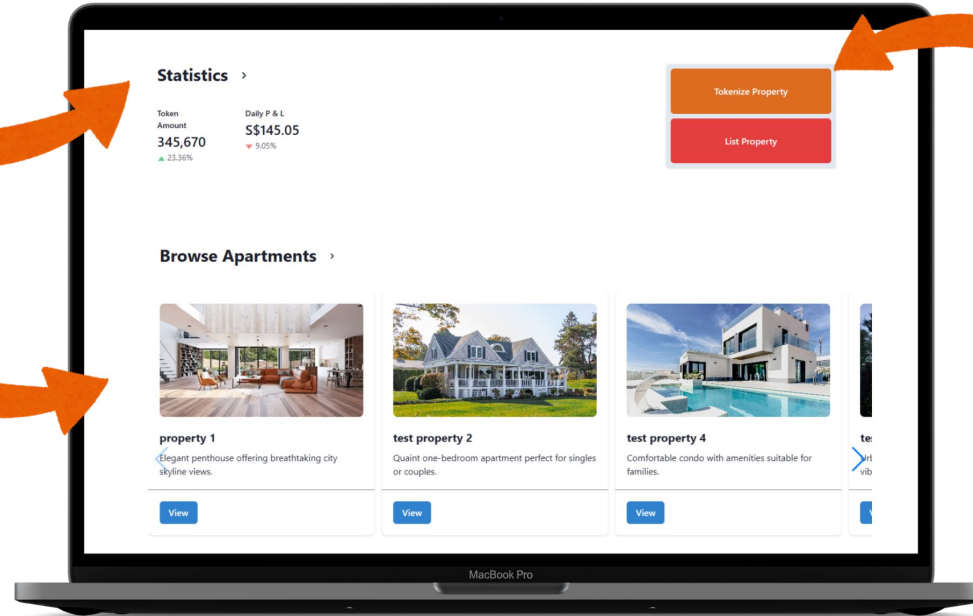




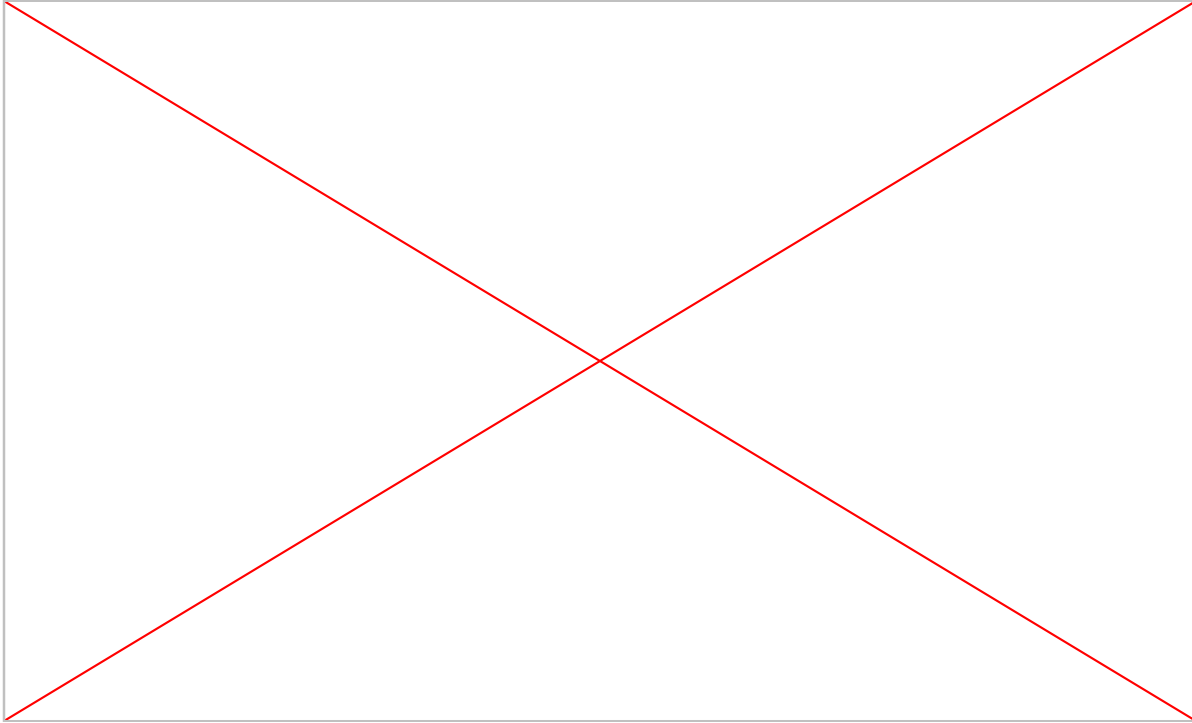
Asset Tokenization

Statistics

Token
Trading



Tokenization



Utilizing...

singpass

Singpass is a trusted digital identity that allows residents to access government and business services online

Proof of ownership with: **singpass**

**Retrieve Myinfo
with singpass**

Scan with Singpass app
to log in



singpass

Singpass retrieves personal data from relevant government agencies to pre-fill the relevant fields, making digital transactions faster and more convenient.
This digital service is requesting the following information from Singpass, for the purpose of demonstrating MyInfo APIs

- NRIC/IN
- Home Contact Number
- Mailing Address
- Billing Address
- Employment Sector
- Household Income
- Employer's Name
- Occupation
- Highest Education Level
- Name of School
- Year of Graduation
- District
- Passport Number
- Passport Expiry Date
- Marital Status
- Last Marriage Date
- Last Divorce Date
- CPF Housing Withdrawal

Clicking the "I Agree" button permits this digital service to retrieve your data based on the [Terms of Use](#).

Cancel
I Agree

1

Clicking on the
retrieve Myinfo

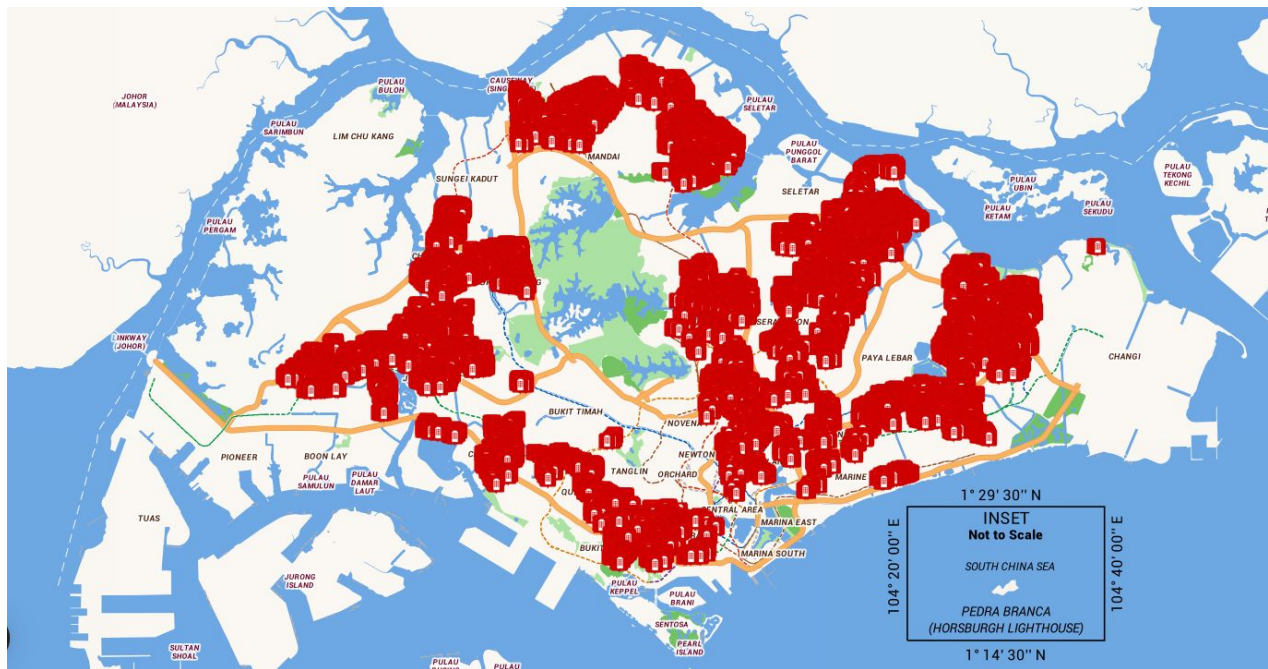
2

Scan using
Singpass app for
authentication

3

Retrieval of
information

Automated Valuation



Source: <https://services2.hdb.gov.sg/web/ft10/emap.html?kt=BLDGGL&k=&d=4000&z=3&ap=10&ec=DEC>

Automated Valuation

Source: <https://services2.hdb.gov.sg/web/ft10/emap.html?kt=BLDGGL&k=&d=4000&z=3&ap=10&ec=DEC>

Token details

Postal Code:
460102

Unit Number:
#20-21

Padding

Raw info

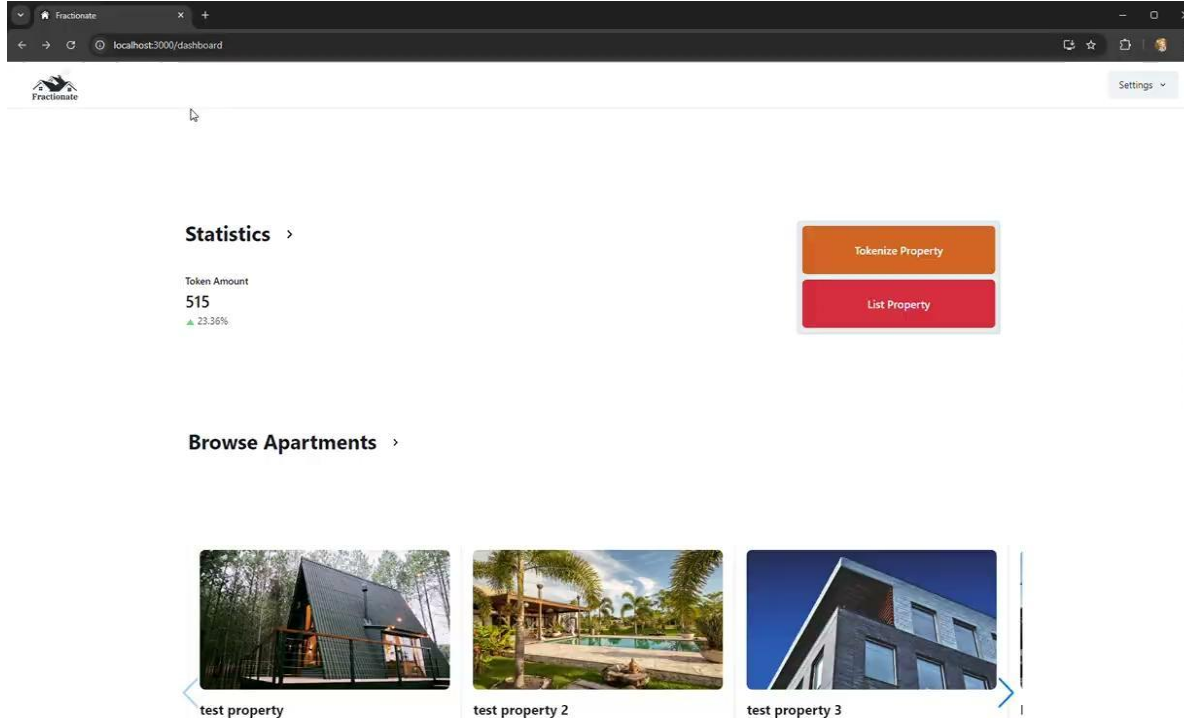
Token Statistics

3436303130322332302D32312020202020202020: 10 tokens owned >

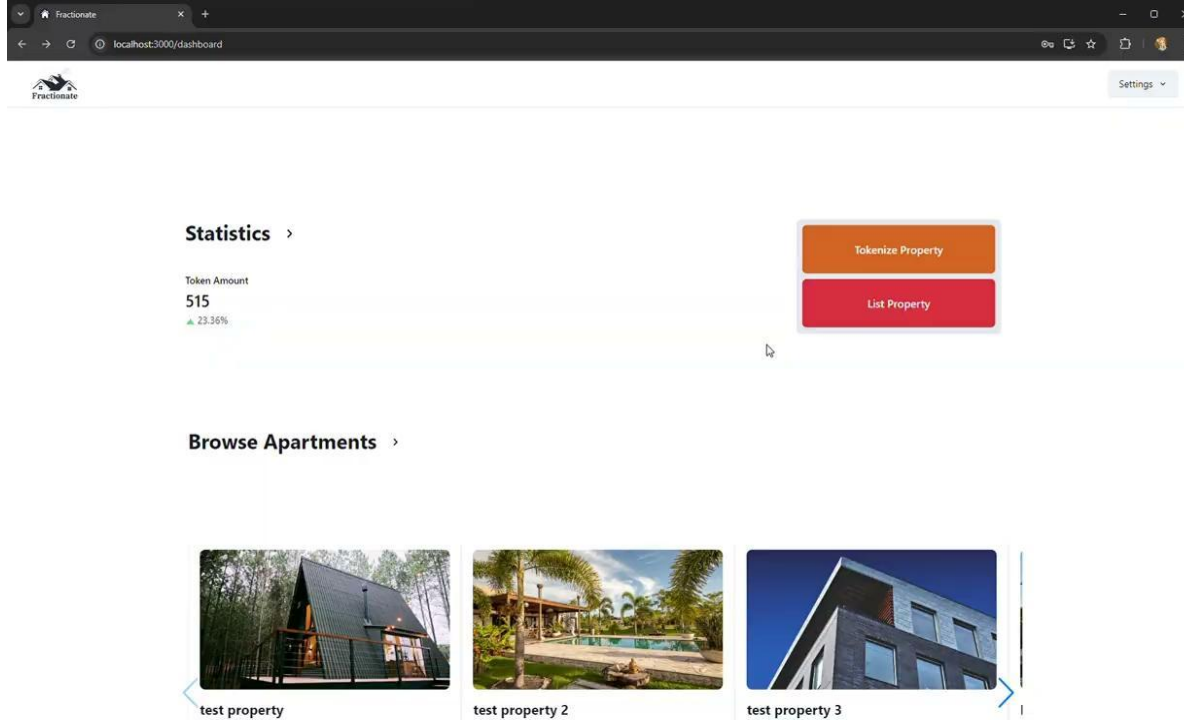
View Token Info

Hex + padding
(For uniqueness)

Token Selling



Token Buying



As with most applications...

Current Limitations

1. Not fully decentralized as the government is required to verify the legitimacy of ownership of a property
2. Country specific, in its current iteration, it is only built for Singapore
3. Price estimations. Prices are taken from existing data available, therefore limited to HDB pricing details.

However, we are currently exploring on “X-value” calculations using algorithms/ML.

Moving forward!

Future Plans

1. Geographical Expansion

- a. **Target New Markets:** Expand the platform beyond Singapore to other regions such as Southeast Asia, Europe, and North America.

2. Decentralization

- a. **Enhanced Decentralization:** Work towards minimizing reliance on centralized authorities by exploring partnerships with government bodies for a more automated property verification process.

3. Advanced Valuation Models

- a. **Machine Learning Algorithms:** Implement advanced machine learning algorithms for real-time property valuation using diverse datasets.

QR code



Questions for Getty:

1. How long is the presentation going to be?
2. Live demo? Deployment has been done
3. Content of the presentation
 - a. Technical? Do we delve into the details of the implementations?
 - b. Business?



Business Model

Free Basic Plan

- **Objective:** Introduce users to Fractionate's functionalities and encourage platform exploration.
- **Features:**
 - Basic asset submission for tokenization
 - Limited tokenization for a set number of properties
- **Trial Period:** 30 days

Premium Plan

- **Objective:** Cater to individual investors seeking advanced features and generate subscription revenue.
- **Features:**
 - Expanded tokenization capabilities
 - Token exchange and rent proposal features
 - Lower unit charge per request
 - Reduced latency for requests
- **Trial Period:** No trial period (Paid plan)

Enterprise Plan

- **Objective:** Target institutional investors with large portfolios and offer personalized services.
- **Features:**
 - Custom solutions for large portfolios
 - Competitive unit charges
 - Dedicated support and tailored features
- **Trial Period:** Custom options based on enterprise needs

Competitor Analysis

RealT :

- **Strengths:** Offers fractional ownership and rental income on tokenized properties in the U.S. with a strong user base and established market presence.
- **Weaknesses:** Primarily focused on the U.S. market, limiting geographical diversity.

Propy:

- **Strengths:** Provides a comprehensive platform for real estate transactions using blockchain technology, known for seamless property registration.
- **Weaknesses:** Primarily focused on property transaction efficiency rather than fractional ownership.

Brickblock:

- **Strengths:** Facilitates real estate investment through blockchain, providing a wide range of asset tokenization services.
- **Weaknesses:** Limited user engagement and a smaller market footprint compared to more established competitors.