How smart contracts & tokenisation will transform Real Estate?

Luca Ambrosini
CEO & Co-Founder

Who we are

Andrea Ravano

Bachelor in Product Design @ PoliMI

Product designer since ever UI & UX Developer

He is a magician in creating engaging experience that abstract complex technology

He designed the interface for the container logistic management at the biggest European Port

Francesco Di Brino

Bachelor in Software Engineering @ SUPSI Software

Former Lead DevOps @ Paradox

Manages complex IT infrastructures, insuring the highest level of reliability and security

Gaspar Felipe Cardoso De Santana

Master in Software Engineering & Data Analysis @ SUPSI

Former Lead Researcher in Data Analysis @ SUPSI

Bends reality with technology and extracts insights from data

Published multiple research papers on users social media behaviours
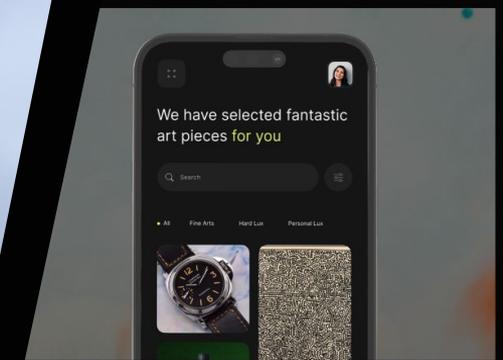
Luca Ambrosini

Master in Software Engineering & AI @ SUPSI & UPV

Head of Blockchain research area @ SUPSI
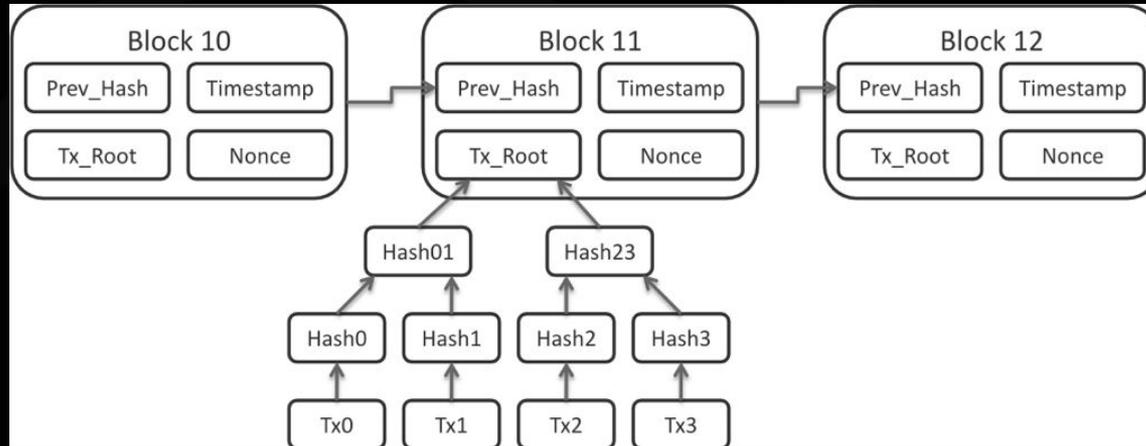
Former professional videogame player

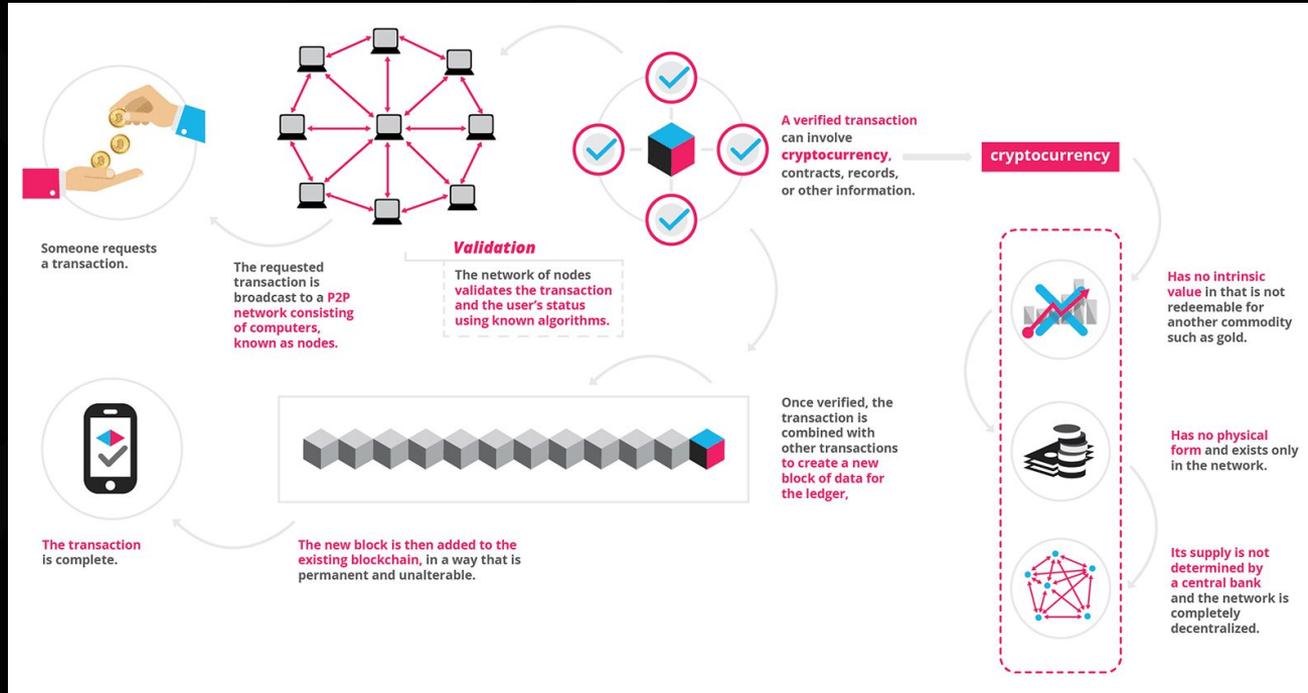Blockchain and Tech entrepreneur since 2013

Cos'é una blockchain?

Le tecnologie blockchain sono un registro di informazioni distribuito, che può essere letto e modificato da più nodi di una rete. Per validare le modifiche da effettuare al registro, in assenza di un ente centrale, i nodi devono raggiungere il consenso. Le modalità con cui si raggiunge il consenso e la struttura del registro sono alcune delle caratteristiche che connotano le diverse tecnologie blockchain.

La blockchain è quindi un insieme di tecnologie in cui il registro di informazioni è strutturato come una catena di blocchi contenenti le transazioni e il consenso è distribuito su tutti i nodi della rete.

Come funziona?

Someone requests a transaction.

The requested transaction is broadcast to a P2P network consisting of computers, known as nodes.

Validation
The network of nodes validates the transaction and the user's status using known algorithms.

A verified transaction can involve **cryptocurrency**, contracts, records, or other information.

cryptocurrency

Once verified, the transaction is combined with other transactions **to create a new block of data for the ledger,**

The new block is then added to the existing blockchain, in a way that is permanent and unalterable.

The transaction is complete.

Has no intrinsic value in that is not redeemable for another commodity such as gold.

Has no physical form and exists only in the network.

Its supply is not determined by a central bank and the network is completely decentralized.

Casi d'uso e applicazioni

Layer 1 protocols	Layer 2 technologies	Decentralized apps	Asset tokenization	Private blockchains	Service & infrastructure
• **Store of value** (BTC, Monero, ZCash) • Piattaforme **smart contract** (ETH, Flow, Near, Solana, Concordium, Cardano, EOS, NEO, Dfinity, Specemesh)	• **Scalabilità** (Lightning, Plasma, Raiden, State channels, Sidechains) • **Interoperabilità** (Polkadot, Cosmos) • **Privacy** (Zkp, StarkWare) • Internet decentralizzato (NuCypher, Oasis Labs, Aragon)	• **Stablecoins** (Dai) • Pagamenti (Flexa, Terra) • Remittances (Celo) • **DeFi** (MakerDao, Compound, YFI) • DEX (Ox, UniSwap, Serum, Curve) • **Gaming** (FLOW) • Prediction markets (Augur, Chainlink, Plymarkets) • Storage / computation (IPFS, Arweave) • **Identità digitale** (Civic) • Fund management (SET, Melonport) • **Video** (Stream, LPeer) • **Musica** (Audius) • Telecom (Helium) • Social Media (Brave)	• **Arte & collezionismo** (NFT, COdex) • Immobiliare • IP & Musica • Titoli, prestiti, altri strumenti finanziari • Stablecoins (USDT, USDC)	• Blockchain private (Hyperledger, Ripple, R3 Corda, Stellar) • Supply chain management • Bank settlement • Trade finance • KYC & compliance & Digital identity • Assicurazioni • Dati medici • Distribuzione elettricità • E-government • Valute digitali di Banche Centrali	• **Exchanges** (Deribit, Coinbase, Binance, Kraken, Bakkt, FTX) • Brokerage, lending, short selling (CryptoBroker, Genesis, Circle, Jump) • Storage & Wallets (CryptoStorage, Coinbase, Anchorage, Ledger, BitGo) • **Mining** & ASICs (BitMain, BitGo) • Fiat on-ramps • Asset management • Blockchain as a service • **Tokenization** • Staking • Chain analytics • Security tools • KYC Compliance
Payment Tokens	Utility tokens	Utility tokens	Asset tokens & Stablecoins	Security tokens	Venture equity & Hybrids

Token categories

Token are a very flexible instrument and they can be the digital representation of every object or right. Each type, from utility to security, serves a unique role and offers distinct advantages in the digital landscape. Grasp their core differences and potential applications to maximize your digital economy strategy.

Utility Tokens

Utility tokens are your key to blockchain-based services and features. While they're not traditional investments, their value can soar alongside the platform's growth, thanks to strategic tokenomics. An innovative choice for forward-thinking digital portfolios

RWA Tokens (Securities)

Security tokens are digital shares in real-world assets – from stocks to real estate. They offer ownership rights, dividends, and profit shares, all governed by securities regulations. A perfect blend of traditional investment and digital innovation.

Payment Tokens

Payment tokens are the backbone of blockchain transactions. They're digital currencies that not only streamline purchasing and transferring funds but also comply with stringent financial regulations, including anti-money laundering licenses, ensuring both security and legality.

NFTs

NFTs are the game-changers of virtual items. Each one is a unique token representing items like exclusive art, rare collectibles, or even gaming items. They authenticate ownership and originality, creating exciting opportunities for creators and collectors in the digital marketplace.

Tokenizing Real World Assets

an asset converts its value into digital tokens where ownership of the tokens are recorded on the blockchain. This gives asset owners capital flexibility and options with their asset.
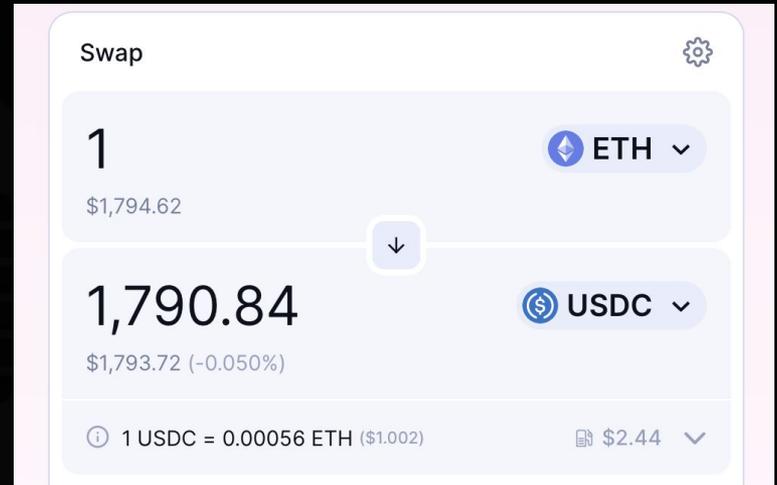
1 Property ➡ 100'000 Tokens/Fractions

Increased Liquidity

Lower initial investment ~100$

Instant secondary market

Trade it 24/7/365

New potential customers

Swap

1   ◆ ETH ⌄
$1,794.62

↓

1,790.84 $ USDC ⌄
$1,793.72 (-0.050%)

ⓘ 1 USDC = 0.00056 ETH ($1.002)   🗎 $2.44 ⌄

Crypto Investors

2.5T$ Market

Do not invest in non-tokenized assets

Looking for Yield

Desire diversifications

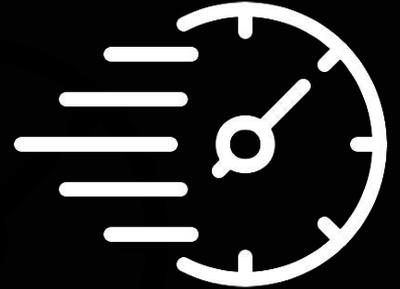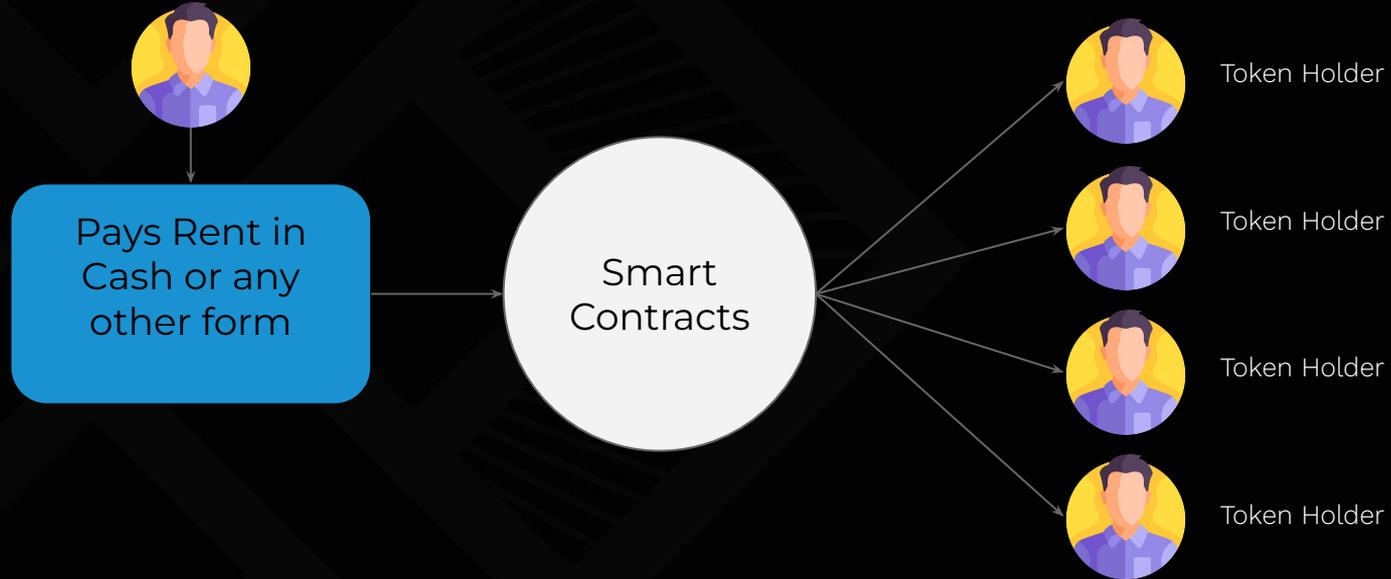| #	Name	Price	1h %	24h %	7d %	Market Cap	Volume(24h)
1	Bitcoin BTC	$66,070.89	▲ 0.29%	▲ 1.30%	▼ 0.05%	$1,300,837,943,018	$25,229,445,493 381,870 BTC
2	Ethereum ETH	$3,201.95	▼ 0.01%	▲ 1.09%	▼ 0.82%	$384,466,175,029	$10,947,384,585 3,420,983 ETH
3	Tether USDT	$1.00	▼ 0.02%	▼ 0.00%	▼ 0.02%	$109,881,745,816	$48,392,189,436 48,372,393,134 USDT
4	BNB BNB	$595.22	▼ 0.83%	▲ 2.96%	▲ 2.92%	$87,747,840,020	$1,227,462,312 2,062,447 BNB
5	Solana SOL	$154.25	▲ 0.04%	▲ 2.35%	▲ 1.66%	$68,937,203,456	$2,746,641,998 17,833,997 SOL
6	USDC USDC	$0.9999	▼ 0.02%	▼ 0.02%	▲ 0.02%	$34,062,693,803	$6,275,940,877 6,275,623,098 USDC
7	XRP XRP	$0.5348	▲ 0.10%	▲ 1.09%	▲ 4.28%	$29,480,350,999	$1,123,857,363 2,101,188,109 XRP
8	Dogecoin DOGE	$0.1609	▲ 0.51%	▲ 0.06%	▼ 1.05%	$23,167,968,084	$1,295,997,255 8,055,343,853 DOGE

Lower Costs
Higher Speed

Self-custody, free

Automated transfers, ~1$ or less
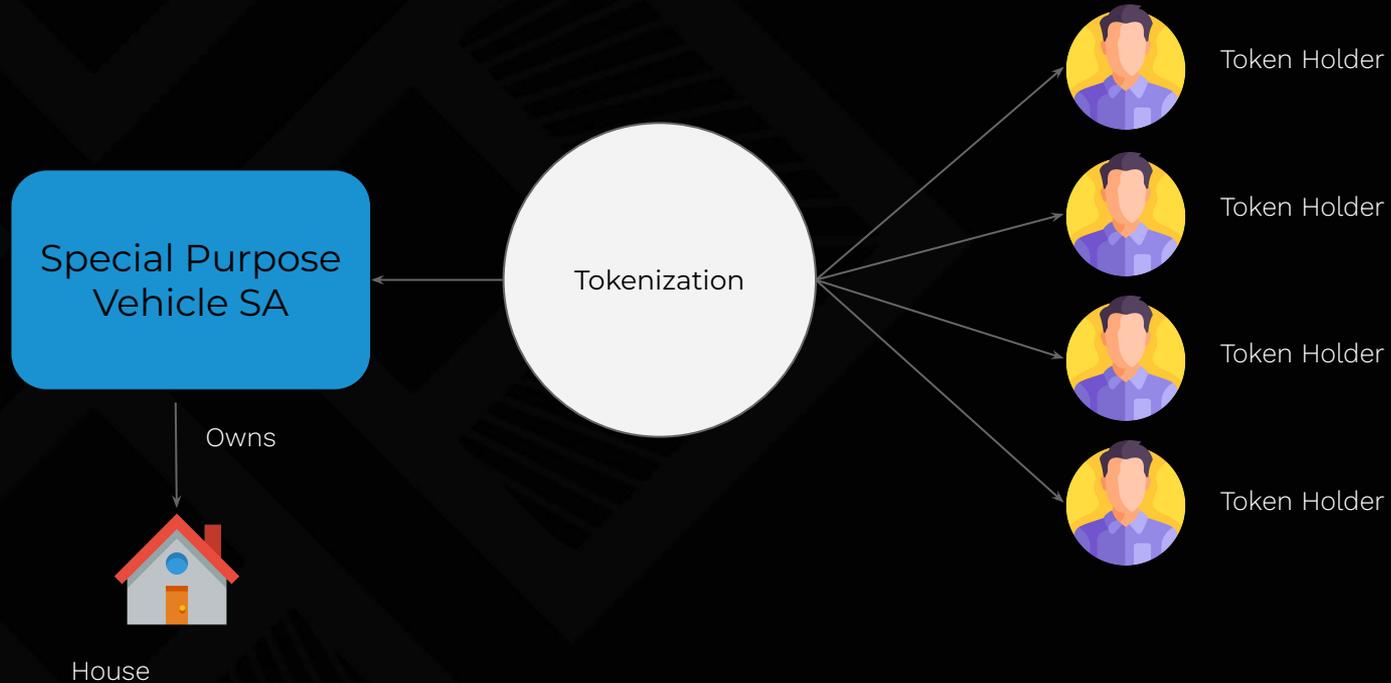
Cheap trading, ~1$ or less

Smartphone UX

Automatic distribution

Pays Rent in Cash or any other form

Smart Contracts

Token Holder

Token Holder

Token Holder

Token Holder

Property Tokenization

Special Purpose Vehicle SA

Owns

House

Tokenization

Token Holder

Token Holder

Token Holder

Token Holder

KYC & AML

Access may be restricted to Accredited Investors

Buy Tokens → **Trade Transfer Exchange Use** → **Sell Tokens**

Real Estate Investment Platforms

Arrived (150M$)

US Single Family Units

Securitisation, without tokens (no secondary)

Entitled to rent

High demand: sell out in pre market

US$367,460

Invested

100% | **952**
Funded | Investors

Real Estate Investment Platforms

Reental (25M$)

Spanish Real Estate

Each token represents Debt in Spain or Company shares in US

Entitled to rent

High demand: sell out in ~24h
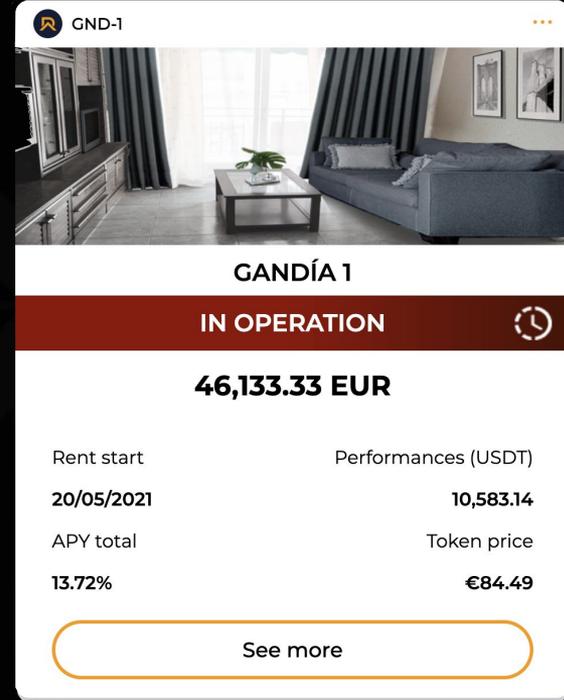
GND-1

GANDÍA 1

IN OPERATION

46,133.33 EUR

Rent start	Performances (USDT)
20/05/2021	10,583.14
APY total	Token price
13.72%	€84.49

See more

Summary

1. Affordable Real Estate Fractions have proven to be extremely appealing for retail investors

2. No established platform in Europe or Switzerland

3. We have no easy playbook to follow, but rules are clear

Thank you

Rubicon Studio offers a turn-key solutions to set up your Real Estate Investment Platform

rubiconstudio.ch