

REIDAO Long Term Vision

Property Tokens Exchange (PTX) Board — Global Opportunities

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After spending some time talking to a few parties in regards to what REIDAO is doing — tokenising real estate — it appears that many are still unsure about what we ultimately want to achieve with it. How is the property tokens going to change *the world*?

This post is aimed towards general explanation and walkthrough with examples on our primary grand vision towards creating accessibility to real estate opportunities globally, for everyone.

The Problem

Imagine an average Joe, middle-class workforce in Singapore. Most of Joe's monthly income will go towards his living expenses, and some might go towards his savings. Of course he has been told or read about getting his money to work for him, so after accumulating a bit of money — let us say \$10,000 — he decided to look around to find way to invest this money.

Currently there is really not much that he could do with \$10,000. The easiest might be to put it into a fixed deposit. Another common option is to put his money to a Mutual Fund, or if Joe is a more risk-taking type he can buy shares of publicly listed companies, or even invest in a REIT.

Of course Joe has heard about his friend making a lot of money off real estates. He has always wanted to participate but property prices in Singapore is really expensive and his \$10,000 just doesn't cut it.

Joe has also heard about his friend making money out of distressed real estate assets in the US during the downturn, but he doesn't know where to start.

The solution

Now imagine if there exists an Exchange Board, just like what you have for Stocks, but for Properties. Let's call it Property Tokens Exchange (PTX) Board.

This board listed many available properties from many jurisdictions in the tokenised version. You think it is a good time to buy distressed properties in Greece? Or you fancy the safe market of Japan? Or you are feeling adventurous and is interested in properties

in Cambodia? You search for it on the PTX and it shows you all available property tokens listed on the exchange. Simple as that.

You will be able to see reports on the current property market values, including peripheral information such as past dividends information, how has the property fared during the past years, and so on.

Once you have zeroed in on a certain property, you can proceed to buy the property tokens from available sellers (if any). You only have \$10,000 you said? No problem, there is no minimum to transact on the exchange. You don't need to risk your entire lifesaving on this, just an amount that you are comfortable with.

Transact directly on the exchange from the tokens seller, and your property tokens will be delivered directly to your digital wallet.

You are now the proud (fractional) owner of the underlying property that is backing the tokens that you bought. If there is any income generated on that property, you will have the right to get your share proportionately.

Sounds good?

Property Tokens Exchange (PTX) Board — Example Entries

We will start with a few properties in Kuala Lumpur, Malaysia for our Proof of Concept. Details for these properties will be announced soon enough, but for now let us use the following:

Note: DGX is a gold backed currency.

1. Property Name: The Hotel Room

Country: Malaysia

City: Kuala Lumpur

Property Type: Commercial (Hotel Room)

Token Code: REIKLMY1701

Available Tokens: 1,000,000

Token Face Value (per Token): RM 2 / US\$ 0.50 / 0.0125 DGX

2. Property Name: The Great Apartment

Country: Malaysia

City: Kuala Lumpur

Property Type: Residential

Token Code: REIKLMY1702

Available Tokens: 1,000,000

Token Face Value (per Token): RM 4/ US\$ 1.00 / 0.025 DGX

3. Property Name: The Branded Apartment

Country: Malaysia

City: Kuala Lumpur

Property Type: Residential

Token Code: REIKLMY1703

Available Tokens: 1,000,000

Token Face Value (per Token): RM 6/ US\$ 1.50 / 0.0375 DGX

From your research you believe that “The Branded Apartment” is a good choice and you decided to buy 1% ownership tokens (10,000 tokens). You find willing sellers on the exchange that is willing to sell it off at face value, for a total of 375 DGX. You made payment of 375 DGX to the seller, and 10,000 property tokens of “REIKLMY1703” is delivered to your digital wallet address.

One year later, Malaysian economy might pick up and the Token Face Value of “REIKLMY1703” might have increased to 0.05 DGX. You decided to liquidate your position at face value, so you go to the PTX Board, list your tokens for sale for a total of 500 DGX, and you will have made a tidy profit (not to mention the dividend that you might have got last year).

Mainstream Users

As we have mentioned again and again, our goal in setting up REIDAO is not to target all of you cryptocurrencies guru, but rather we want to bring fresh faces into the ecosystem, that means we have to appeal to the moms and pops. Real estate is one of the industries that has been around the longest, so we believe we have a good chance in intriguing the mainstream users causing them to have a taste of cryptoassets.

We want to be able to go around the country and pitch to new users about the ability to buy fractional property ownerships, using cryptoassets as a tool of ownership.

This is really the reason why we picked DGX as our stablecoin of choice — telling people to buy a property with gold is easier than telling them to buy a property with Eth (what is Eth?! they say).

Email us at connect@reidao.io if you want to get in touch. We'd love suggestions, thoughts, or praises (this we love best).

More communication channels:

- Twitter: <http://twitter.com/REIDAOio>
- Slack: <http://slack.reidao.io>
- Reddit: <http://reddit.com/r/REIDAO>