

## Smartlands Platform Ltd.

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### Key Milestones

- Established in late 2017 in London, UK. Proof of concept was created and the first utility token sale was conducted on Stellar network.
- First use case was introduced in May 2019 with a project on student accommodation, making it the first property to be tokenized in the UK.
- Smartlands hopes to be licensed and ready to tokenize index funds by 2022.
- Smartlands aims to become a fully automated decentralized global investment bank through AI by 2022, allowing the company to offer automated issuance, audit, underwriting, and custody services. (Company's roadmap)

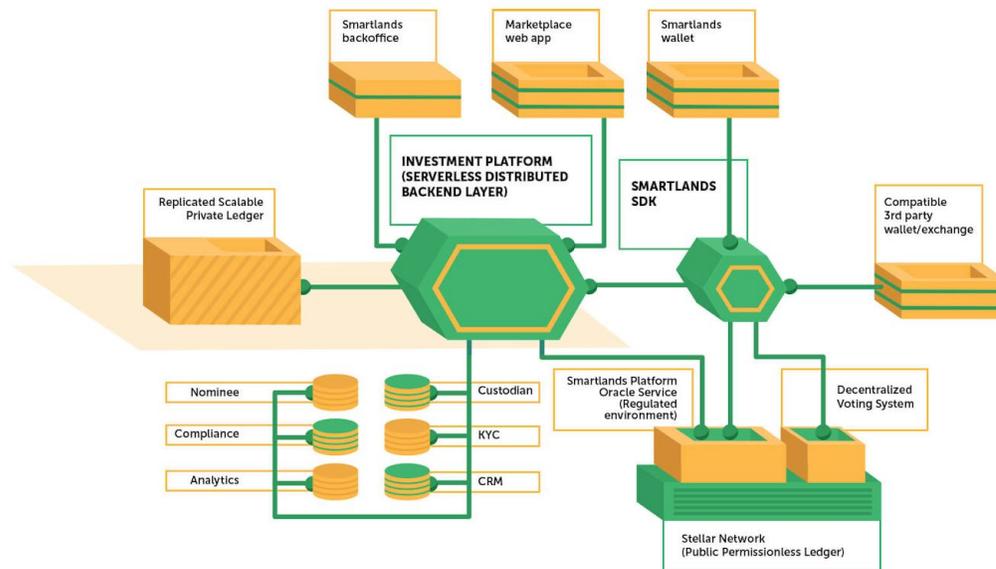
### Jurisdiction

The regulated activities of the platform are currently being transferred to the jurisdiction of Liechtenstein. Smartlands Platform Ltd. UK provides non-regulated B2B White Label and SaaS tech solutions.

### Technology

The Smartlands Platform builds on the Stellar network and advanced blockchain technology. The company ultimately chose Stellar over Ethereum after being contacted to be a use-case, and realized that they could save a significant amount of transaction fees. The platform's architecture consists of three parts: Platform Core, SDK (Software Development Kit), and front-end applications to accomplish simultaneous STOs at lightning speed. The private ledger is interconnected with Stellar's public ledger through the Platform Core in a fully automated and compliant process. The SDK is an API layer that allows front-end applications to integrate with third-party services and ledgers. Overall, the infrastructure makes it possible to increase the number of investors while decreasing the time for onboarding as the engineers seek to prioritize integration and automation over interoperability on the blockchain.

Smartlands also offers a mobile application called "Smartee", which allows investors to track offers and manage portfolios on the go. It also has a built in exchange and instant notification system to keep the process convenient. Smartlands Card is another product offered by the company to enable customers to hold, exchange, and spend their fiat and crypto. It helps the customers avoid a multi-wallet system by keeping all of their assets in one place.



Source: [smartlands.io/blog/smartlands-platform-architecture-high-level-review/](https://smartlands.io/blog/smartlands-platform-architecture-high-level-review/)

## Traction

Smartlands has one current project and one past project focused on real estate. However, Smartlands is looking to expand its global traction by pursuing projects in three other sectors in the near future: Disruptive Technologies, Precious Metals, and Industrial Logistics Properties. In regards to the Disruptive Technologies sector, the company is planning to acquire up to 20% in mid-stage FinTech startups with a 25%-30% rate of return on the fund level. As for Precious Metals and Industrial Logistics Properties, each will entail a tokenization of a £5,000,000 (\$6,543,275)<sup>1</sup> equity pool. The Precious Metals fund expects a return of 5-10% with an overwhelmingly majority focus in gold. The Industrial Logistics Properties fund expects a return of 13-16%.

- **Lillie Square** (ongoing): this project is a Single Property Offering with 100% ownership stake and 7.5% profitability in partnership with Sotheby's International Realty, a luxury real estate brand.
- **Student Accommodation** (past project): Smartlands' pilot STO, which has a three-year investment period on a student accommodation building in Nottingham, UK. The property was valued at £12.06 in 2018, Smartlands Platform raised enough capital to purchase 30% of the company that owns the property- Winrise One Limited. Investors are expecting an

<sup>1</sup> Based on the exchange rate on July 30, 2020.

income return of 5.74% on average with total expected Return On Invested Capital to be 47.17% over three years.

### Ecosystem Players

- Archax: an institutional-grade exchange for asset-backed tokens trading.
- Globacap: a platform that automates the fundraising management to streamline funding by performing KYC/AML checks with built-in compliance.
- CMS: a global law firm for all industry and commercial areas of law. It is a client-centric and performance-driven firm that provides full services to multiple sectors.
- Onfido: a company that provides AI technology to verify the users' identity to assure security and safety on the platform.

### Key Team Members

- **Arnoldas Nauseda** is the CEO and founder of Smartlands. He has a bachelor's degree in Economics and an MBA in Finance and International Executive. Nauseda was also heavily involved in FinTech companies, consulting, and real estate, and was an entrepreneur for a few years.

## References

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3. Tardif, Antoine. "Arnoldas Nauseda, CEO of Smartlands – Interview Series." Securities.io, 5 June 2019, [www.securities.io/arnoldas-nauseda-ceo-of-smartlands-interview-series/](https://www.securities.io/arnoldas-nauseda-ceo-of-smartlands-interview-series/).
4. "Smartlands Platform Architecture: High-Level Review." Smartlands, 21 Aug. 2019, [smartlands.io/blog/smartlands-platform-architecture-high-level-review/](https://smartlands.io/blog/smartlands-platform-architecture-high-level-review/).
5. "Smartlands Rounds Up Current Projects, Invites Investors to Participate in Project Selection." *Smartlands*, 3 Oct. 2019, <https://smartlands.io/news/smartlands-rounds-up-current-projects-invites-investors-to-participate-in-project-selection>.