



INSTANT ASSETS **TOKENS**

**WHITEPAPER**

**2018**

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- (b) you are not a citizen, person domiciled in, or resident of a country the laws of which prohibit or conflict with the Token Sale or your participation in the Token Sale;
- (c) you agree and acknowledge that this Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment in any jurisdiction, or a solicitation for any form of investment, and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of this Whitepaper;
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- (e) you agree and acknowledge that no regulatory authority has examined or approved of the information set out in this Whitepaper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of this Whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;
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  - (vi) units in a business trust;
  - (vii) derivatives of units in a business trust; or
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# Executive Summary

Real estate investing has been one of the most profitable ventures known to man. Totalling up the global property value (inclusive of residential, commercial, industrial and agricultural land), the market cap is a staggering value of above US\$210 trillion with residential property making up about 75% of it.

However, getting into the market has not been the easiest for the masses for various reasons such as:

- High capital requirements
- Stringent financial regulations to gain access to mortgages
- Restrictions on foreign ownership
- High upfront charges and taxes on resale
- Clear ownership transfer
- Lack of transparency in the entire process framework which is especially so in developing countries

With the introduction of Instant Assets Tokens (IAT), the company aims to make property investment easily available to the masses through the digitization of assets. The company has plans to expand to other developing countries with focus first being placed on the Philippines market.

Other areas which we aim to target include the transparency of the resale and leasing processes. We will also be integrating other utilities for the tokens on the platform which includes paying for furnishing, legal fees and fees for engaging tax auditors.

The company will create our own IAT blockchain and utilize the funds from the ICO to acquire and create the first pool of assets on the IAT blockchain. The platform will also have multiple channels of usage with various partner merchants.

To learn more about the Instant Assets Tokens ICO, you can visit our website:  
[www.iatokens.com](http://www.iatokens.com)

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# 1.0 Introduction

The story of Philippine Real Estate is one that many investors have found promising. Gross yields for property investments in the Philippines are the highest in Asia, making it the “most attractive” location for foreign investors in the region, according to property management and research firm Colliers International.

In the Q2 2017 Global Cap Rate Report released by Colliers International Valuation and Advisory Services (CIVAS), office spaces in the country yielded the highest growth of 7.7 percent compared to other gross yields in Asia which only ranges from three to five percent.

## Office Rental Rates in Metro Manila

LOCATION	Q3 2017	%CHANGE (QoQ)
Makati CBD	800-1,750	1.8%
Fort Bonifacio	800-1,500	2.4%
Ortigas Center	500-900	0.9%
Manila Bay Area	675-875	3.2%

Source: Colliers International Philippines Research

The demand for office space and condominiums have increased because of the continuous growth of the Information Technology and Business Process Outsourcing (BPO) industry.

## Comparative Residential Capital Value (PHP/Sqm)

LOCATION	Q2 2017	Q3 2017	%CHANGE (QoQ)	Q3 2018F	%CHANGE (YoY)
Fort Bonifacio	110,500-236,200	111,600-238-600	1.0%	121,800-260,400	9.1%
Makati CBD	108,900-274,500	110,300-277,900	1.2%	122,300-308,200	10.9%
Rockwell Center	188,800-226,500	197,200-236,600	4.5%	214,400-257,300	8.74%

Source: Colliers International Philippines Research

The company will use the proceeds from the sale of the tokens to purchase real estate in the commercial and residential sector. The properties purchased by IAT will be digitized and organized into legal holding structures. This will serve as the first pool of assets that can be transacted over the IAT blockchain.

The country’s current administration has also committed to various infrastructure, road improvements and major master planning for the coming years. As such, we are expecting growing demand from the population of the Philippines which is over 100 million with another estimated 10 million of Overseas Filipino Workers (OFWs) who are remitting close to US\$30 billion back annually.



Currently, we have an asset management company that is already operational and profitable; as such, the properties acquired will be entrusted to the management company. Discounts will be given to buyers and tenants if tokens are being used in the transactions via the platform.

The company will also handle major project requests such as to digitize a commercial building or mall for resale and will also be looking to work with landowners and developers for project developments.

The company will also incorporate functions where agents/brokers, landlords, and tenants will be reviewed and rated by other users of the platform to promote ethical practices from all parties.

We will encourage the usage of tokens by providing discounts when it is being used for transactions. Examples could include reduction of rental rate or asset management fees.

We will also be giving airdrops of the IA tokens to the first 1000 agents/brokers, unit owners, and prospective tenants to register with the platform to encourage usage, gain traction and boost acceptance of the market. Additional airdrops will be considered if deemed necessary.

IAT plans to take a leading role in all facets of real estate locally and hopefully globally to make this a reality, starting with disrupting the rental and property market and tokenizing large real estate assets.



## 2.0 The Companies

### DigiAssets Pte Ltd

DigiAssets Pte Ltd is a Singapore registered entity and will be the company wholly in charge of the management of Instant Assets Tokens (IAT).

### Realty Beacon Philippines Inc.

Realty Beacon Philippines Inc. (RBPI) is a property management company registered in the Philippines and will be managing properties pegged to the IAT efforts discussed in this whitepaper. In the last five years, founders of the company have transacted over one 1 billion pesos worth of properties which essentially lead to the setting up of RBPI.

### Compliance

A non-profit organization named Public Company Limited by Guarantee in Singapore will be set up. The main task of the organization is to support the development team and will be the ICO fundraising entity. The registration will be done upon the legal advice being finalized.

The companies will be relying on the small offers exemption under Section 302B of the SFA. This exemption, which provides for an exemption from the authorization requirements mentioned above, relates to “personal offers” of units in a collective investment scheme, and where (among other things) there is a cap on the amount of funds raised.

The Platform Operator will be the operating company for the development of the Platform and the on-boarding of its users, such as the participants, agents/brokers, and various partner companies. The Platform Operator could also focus on the IAT ecosystem development.



## 3.0 The Problems with Traditional Real Estate Market

Despite the potential profits of the real estate market, buyers face numerous problems and limitations. IAT, to maximize benefits and minimize losses people might incur, aims to solve the following through the adoption of the blockchain technology:

### All Round Transactional Costs

Cutting out inflated costs by parties such as developers, taxes, brokers, and agents. The total cost of buying and selling a property in the Philippines is at times inflated to as high as 24% of the property value. We are looking to cut that total costs down by at least half.

### Integrity and Security

The decentralized nature of the Blockchain technology ensures that records stored on it cannot be changed or controlled by a single source, thus providing security against malicious attacks such as hacking.

### Transparency of Transfer

Information stored on the blockchain is accessible by all which makes the data transparent and immutable. The possibility of frauds and ownership dispute can be almost eliminated with the high degree of transparency.

### Time and Costs Savings

The current process of ownership transfer can take months due to the various parties involved and the need to verify the documentation during various stages, usually with the assistance of a lawyer. The blockchain technology will be able to address the above by maintaining a uniform source of information for all the parties that are involved in the transaction. Also, emerging platforms focusing on other functions such as payments can be integrated in future. The project will also be providing a platform for listings.

### Restrictions to Foreign Investors

Countries have been known to implement regulations to curb a growing real estate market by imposing restrictions on foreign purchases in an attempt to slow or stop the market from ballooning or forming a bubble.

Take Singapore for example, prices of subsidized government housing have shot through the roof in the last few years to a staggering US\$750,000 which has caused the government to implement multiple rounds of cooling measures to curb the market growth.



## 4.0 The Solutions

With the numerous challenges involving real estate ownership, we have deemed it necessary to find ways to make traditional property investing and management easier for investors.

### 4.1 Instant Assets Tokens (IAT)

The IA Tokens concept is a form of real estate tokenization and will be released via a process of Initial Coin Offering or ICO on the Ethereum network and will be ERC-20 compatible.

Funds raised from this ICO will be used to develop the IAT blockchain and assets will be acquired to form the initial bulk of properties in the IAT ecosystem. The asset management will be undertaken by our existing management company that is currently operational.

### 4.2 Native Instant Assets Tokens (NIAT)

The NIAT will be the local token equivalent of the IA Tokens. It will reside within each individual real estate market and is pegged against the country's native currency. As such, each country will have its own NIAT. It will not be minted on its own and can only be purchased using IA Tokens. This is to ensure that end users are not being exposed to the volatility of the cryptocurrency markets.



### 4.3 Primary Focus

#### Asset Digitization and Management

One of the biggest factors which property owners are facing in the Philippines is the extremely high all-around costs of a property transaction from the buying to the sale of the property eventually.

Purchasing a property will involve costs such as documentary stamp tax, transfer tax and title registration fee which ranges between 2.25% to 3%. However, if you are buying from a developer, the norm for them is to pass on certain fees and taxes onto the buyer which will increase the total fees to a range of 6% to 12%.

There are also a few smaller charges to be paid upon the completion of the property such as having the connection of water and power supply to be done. One has to also note that property of a certain value will also have a 12% value-added tax (VAT) included in the property price.

Selling a property presents a different set of charges and fees which includes capital gains tax of 6% (charged on the sales price or zonal value whichever is higher) that is essentially a sales tax and agent commission of between 5% to 6%.

As such, all-around transactional costs for a property owner in the Philippines will range between 17% to 24% which is extremely high.

However, if we are able to reduce the total costs drastically by 70% to 90% to a nominal fee, the booming real estate market of the Philippines presents huge potential growth and profitability in the coming years with an excellent administration and commitment to improving infrastructure in the country.

The company will focus on acquiring commercial real estate where demand and the concept of co-working spaces have been increasing over the last few years.

The residential segment acquisition will also be a focus but mainly in terms of acquiring in bulk and focusing on projects within key development areas and Central Business Districts (CBDs) such as Makati, Ortigas and Bonifacio Global City (BGC).

The properties purchased by the company will form the initial asset pool for the IAT ecosystem. The company's management arm will also be providing asset management services for asset owners who wishes to engage us. The rate of engagement will be lowered if transactions are done over the platform using NIAT.

Lastly, the company will also be open in working with landowners and developers in project development.

### Individual Owners

A section of the web portal will be catered to individual owners where we aim to break the stronghold of traditional channels such as Airbnb and the various booking sites. By implementing a fee of only 5% on successful reservations, we will significantly increase the rental returns of the owners as the traditional channels charges fees of between 15% to as high as 20%.

A nominal fee will also be applied to each listing with payment via NIAT; this is to avoid owners from listing with inaccurate details of their assets as well as unnecessary price competitions.



### Agents/Brokers

Another section of the web portal will be catered to agents/brokers for their listing of assets for sale and lease. Leasing activities here will be only for long term leases to be in line with the country's regulations on short term leases by an agent/broker.

A nominal fee will be applicable for each listing. With the continual adoption of cryptocurrency, we envision that cryptocurrency investors will be looking to transfer some of their crypto wealth to tangible assets such as real estate.

## 4.4 Backed by Revenue Model

Unlike other ICOs that has its value pegged to the future profitability and sustainability of their business model, the IAT ICO is based on an existing profitable business model where we have the actual business operations already up and running.

The IAT ecosystem is set to revolutionize the traditional real estate market. In fact, this has been a largely untapped segment in the cryptocurrency market.



## 5.0 IA Tokens Utilities & Benefits

The IAT ecosystem encourages the use of NIAT for various benefits and this section shall explain in detail the different channels:



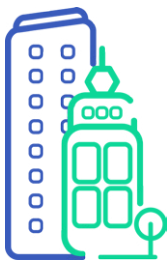
### Rental Payment

Tenants are encouraged to use NIAT for paying rent and rate reduction will be provided.



### Partner Merchants

The company will be looking to bring in various merchant partners into the IAT ecosystem to increase the avenues of usage. One such merchant is “Beacon Cloth Care” who is providing laundry services, there are currently 2 outlets in Makati and the merchant has plans to expand the operation to a total of 100 outlets by the end of 2018. NIAT will be used to prevent volatility in the cost of the merchant’s goods and services.



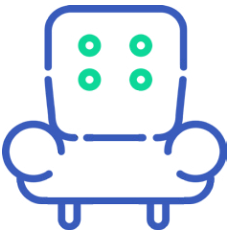
### Purchase of Assets

NIAT can be used to purchase assets and resides within the IAT ecosystem.



### Payment for Asset Management Services

Tokens holders can opt to utilise NIAT to make payment for our asset management services. Further discount on the fees will be given to encourage the use of NIAT.



### Payment for Furnishing

Tokens holders can opt to utilise NIAT to make payment for purchasing items for furnishing their asset. Further discount on the fees will be given to encourage the use of NIAT. NIAT will be used to prevent volatility in the cost of the merchant's goods and services.



### Payment for Tax Advisory & Services

Tokens holders can opt to utilise NIAT to make payment for engaging the services of tax advisors. Further discount on the fees will be given to encourage the use of NIAT.



### Payment for Legal Services

Tokens holders can opt to utilise NIAT to make payment for engaging the services of lawyers or legal advisors. Further discount on the fees will be given to encourage the use of NIAT.



### Payment for Agents/Brokers Commission

In the event where commission is required to be paid to the agent/broker, tokens holders can opt to pay the commission of their agent/broker with NIAT.



### Listing of Assets for Sale or Rent

Tokens holders can opt to use NIAT for paying listing fees when they list the assets on the web portal. The company will provide discounts on the fees if NIAT are being used. Listing may be initiated by either agents, brokers or individual owners.



### Receiving Rental/Sale Proceeds

Asset owners can opt to receive rental or sale proceeds in the form of NIAT. The IAT ecosystem will also allow the asset owner to provide a slight discount to the tenant or buyer as an incentive for utilizing NIAT for the transaction.

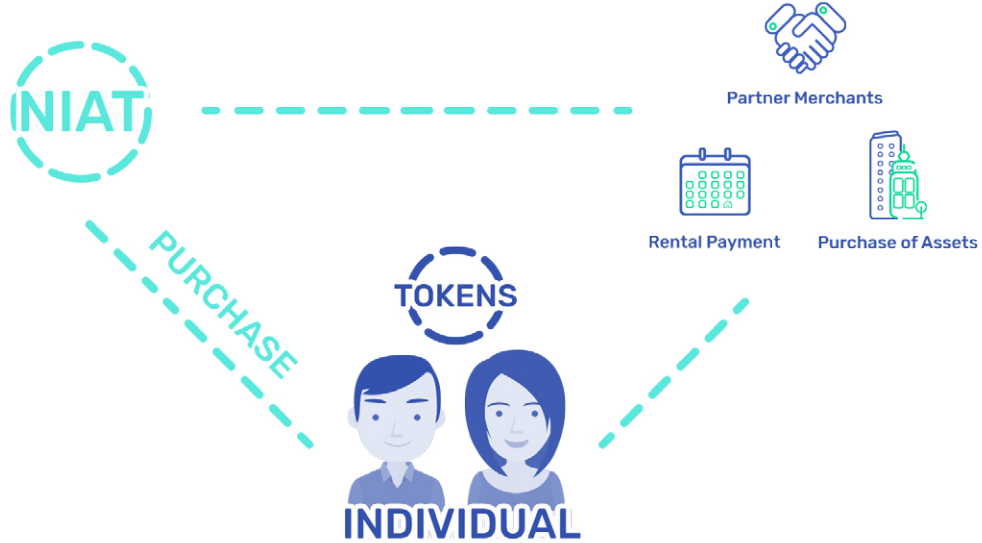


### Receiving Commission for Agents/Brokers

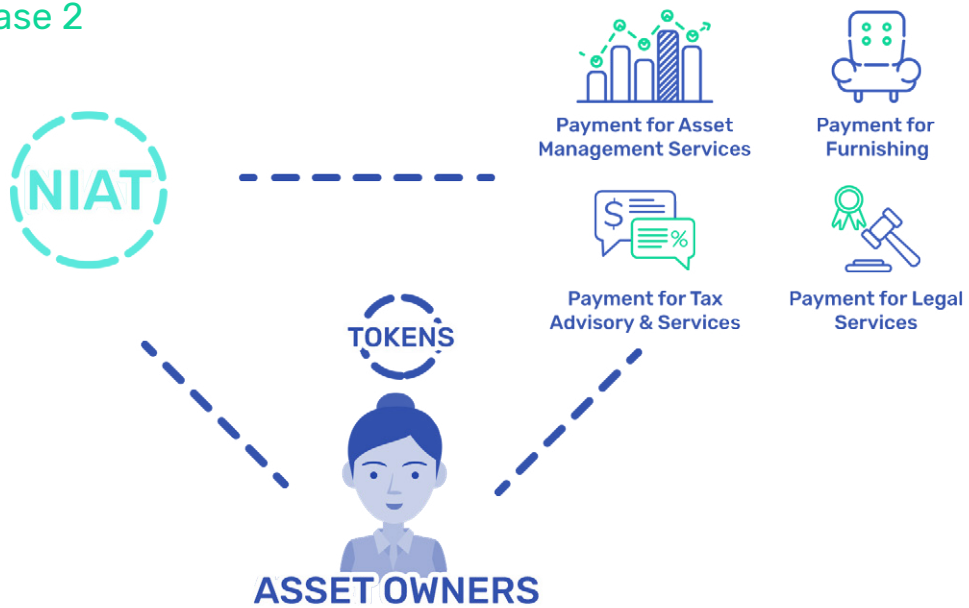
Agents/Brokers can opt to receive their commission in the form of NIAT. The IAT ecosystem will also allow the agent/broker to provide a slight discount to their clients as an incentive for utilizing NIAT for the transaction.

# 6.0 Use Cases

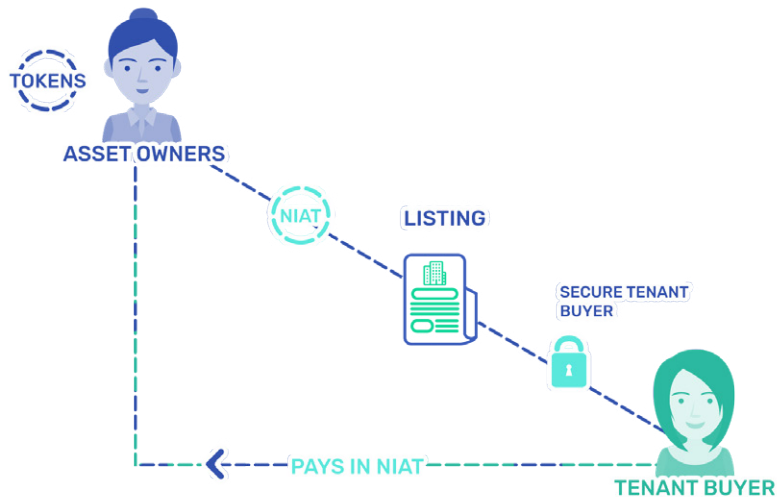
## Use Case 1



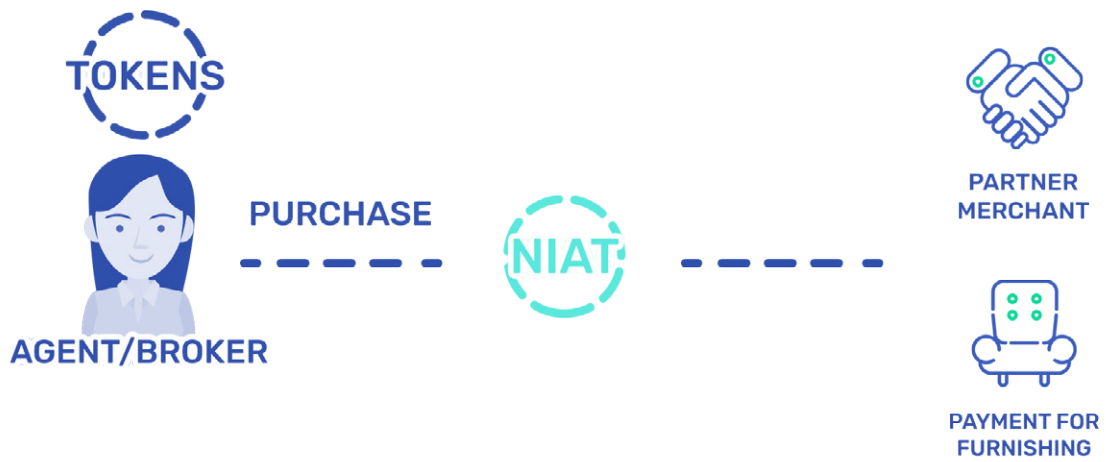
## Use Case 2



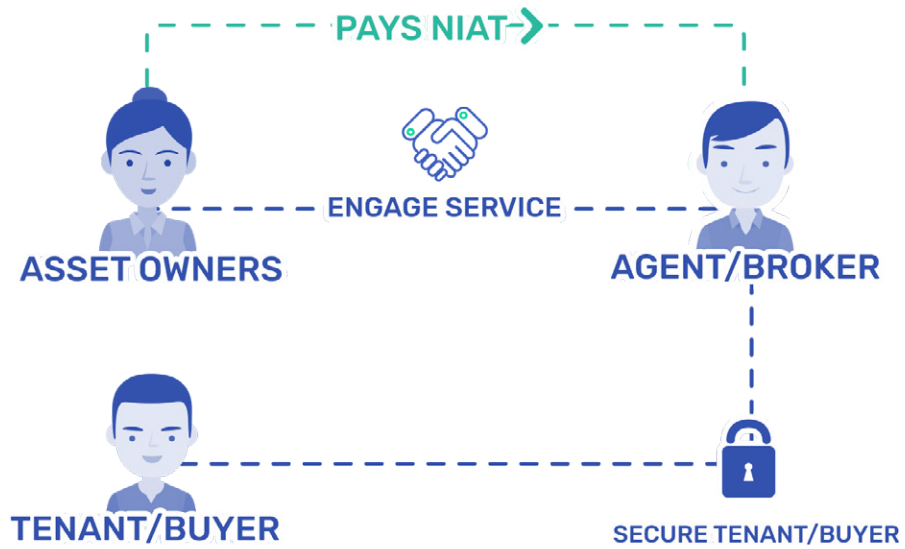
## Use Case 3



Use Case 4



Use Case 5



## 7.0 Revenue Model

Every acquisition that the company makes will focus on distressed, new projects, developments or purchase from existing owners who are motivated to sell. This is to ensure that the assets acquired are undervalued and that will also increase the rental revenue of the operation.



### Leasing of Company Owned Assets

Revenue will be generated from the leasing activities of the assets under management which will be operational upon acquisition. Our existing property management company, Realty Beacon Philippines Inc. allows the leasing activities to be put in place almost immediately upon acquisition. The company will also be expanding the team to more effectively manage the newly acquired assets.



### Selling of Company Owned Assets

The company may look at reselling a small portion of the assets under management which displays high profitability such as distress properties or joint development with landowners.



### Property Management Services

The company will be promoting our property management services on the platform and additional revenue will be generated via add-on services such as the furnishing of the units.



### Individual Owners

The company will be taking 5% of successful rental cases to ensure profitability and still remain advantageous for owners to continue using the platform. Channels and platforms such as Airbnb generally take about 15% to 20% from the owners.



### Agent/Broker Listing

The company will be generating revenue when agents/brokers utilizes NIAT on the IAT ecosystem for their client's property listings.



## 8.0 The IA Tokens Ecosystem

We want to create an ecosystem where token holders freely trade and interact with other token holders and as well as investors who are looking to acquire IA Tokens for their portfolio.

As such, the company commits to acquire listing with various exchanges so as to facilitate the trading and liquidity of the tokens.

### 8.1 Liquidity of IA Tokens

We look towards maintaining the high liquidity of the IA tokens by creating various channels of token utility to reduce the supply of the tokens and acquiring quality properties to be digitized into the ecosystem of IAT.

### 8.2 Liquidity of NIAT

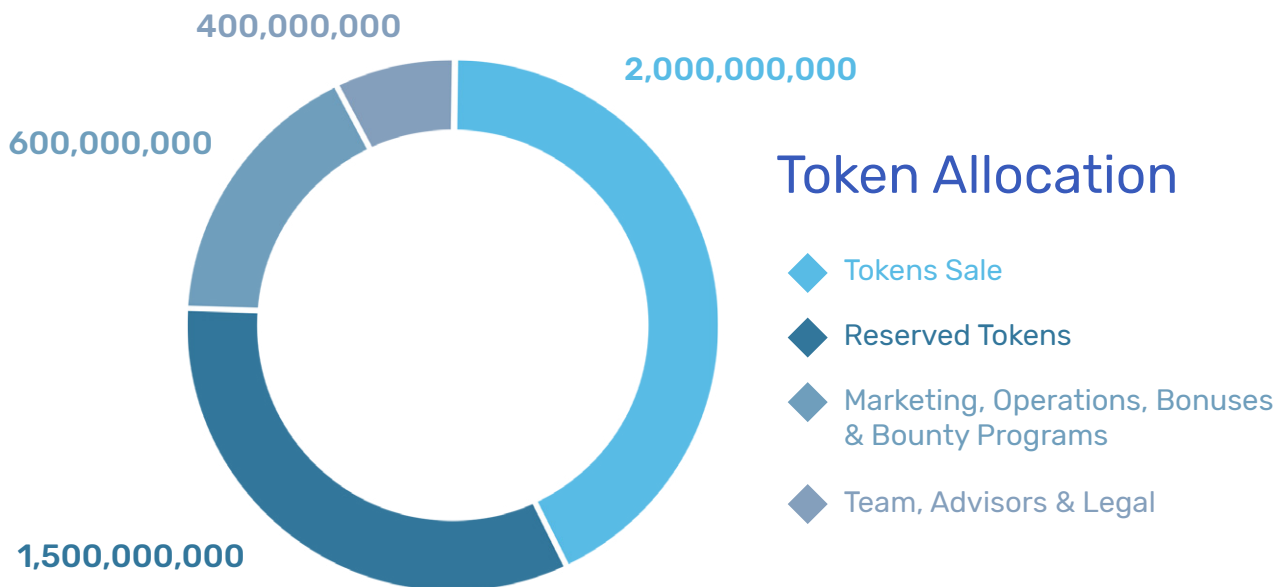
We will be reserving a portion of the funds raised to form a liquidity pool for the purchase of NIAT using the IA Tokens.



## 9.0 Token Economics and Timeline

IAT will be issued via a Token sale with a total supply of 4,500,000,000 IA Tokens. The price of the IA Tokens will be pegged to US\$0.01 per token, ETH and BTC will be accepted.

Value of tokens for sale will be US\$20 million (inclusive of Early Investors, Pre-sale and Crowd-sale) with distribution according to the table below. Unsold IA Tokens (cap at 40,000,000 IA Tokens) will be given to charity organizations and remaining IA Tokens will be burned. Pre-Sale will commence in early April with the crowd sale subsequently commencing in 15 June 2018.



### Reserved Tokens

The allocation of reserved tokens is targeted at increasing the overall portfolio value of the company by acquiring more assets mainly targeted at the co-working space segment. However, the reserved tokens will only be released and made available for usage when assets acquired from utilising the funds of the initial tokens sale has reached a minimum of 50% occupancy rate.

## Funds Allocation

BUDGET ALLOCATION	%	USD	PURPOSE
Asset Acquisition	70%	14,000,000	Acquisition of assets in terms of residential and commercial properties. The team has shortlisted a few projects and will be engaging the owners for negotiation of the purchase. The team will push for the acquisition to be secured below market valuation to maximize the eventual yield on the acquired assets. We are not able to disclose the projects so as to not affect the negotiation but will be focusing on projects in key areas within Metro Manila and upcoming cities.
Liquidity Pool	20%	4,000,000	This amount will be maintained with the liquidity pool for the purchase of NIAT with IA Tokens.
Expansion of Team	1.40%	280,000	Team expansion will include positions such as property managers, sales, marketing, public relations, administrator, customer service, human resource, accounts and software engineers
PR & Marketing	4.00%	800,000	Working with various media channels and platforms where we have already established working relationships as well as exploring new channels. Creating events, endorsement campaigns and educating the public to increase awareness and adoption.
Onboarding of Agents/ Brokers/Owners	0.60%	120,000	Events and campaigns to increase the user base. Campaigns can be providing airdrops for new user registration on the IAT platform
Web Portal & Functionalities Development	4.00%	800,000	Development of the web portal and various functionalities to cater to the wide range of features and services. Creation of a wallet function for token holders to store IA Tokens for direct usage on the web portal. Research will be done into the benefits and scalability of developing our own blockchain to complement business.



## Soft Cap Allocation

Development of the web portal and various functionalities to cater to the wide range of features and services. Creation of a wallet function for token holders to store IA Tokens for direct usage on the web portal.

BUDGET ALLOCATION	%	USD	PURPOSE
Liquidity Pool	15%	150,000	This amount will be maintained with the liquidity pool for the purchase of NIAT with IA Tokens.
Expansion of Team	5%	50,000	Team expansion will include positions such as property managers, sales, marketing, public relations, administrator, customer service, human resource, accounts and software engineers
PR & Marketing	20%	200,000	Working with various media channels and platforms where we have already established working relationships as well as exploring new channels. Creating events, endorsement campaigns and educating the public to increase awareness and adoption.
Onboarding of Agents/ Brokers/Owners	20%	200,000	Events and campaigns to increase the user base. Campaigns can be providing airdrops for new user registration on the IAT platform
Web Portal & Functionalities Development	40%	400,000	Development of the web portal and various functionalities to cater to the wide range of features and services. Creation of a wallet function for token holders to store IA Tokens for direct usage on the web portal.

## IA Tokens Break down

### • 2,000,000,000 Tokens

Purchase/Development of assets (Unsold tokens cap at 40,000,000 will be given to charity organizations with the remaining being burned)

- o 70% will be allocated for immediate assets acquisition
- o 20% will be allocated for the liquidity pool
- o 10% will be allocated for expansion, acquiring of agents/brokers and individual users accounts, hiring and development of the web portal

### • 1,500,000,000 Tokens

Reserve held for contingencies and future expansion

- o 60% of future acquisition of assets
- o 20% will be allocated for the liquidity pool
- o 20% for continual growth and development

### • 600,000,000 Tokens

Marketing, operations, bonuses & bounty programs

### • 400,000,000 Tokens

Team, Advisors & Legal

This ratio will be maintained in accordance with the final amount raised.

### Pre-Sale Bonus (Early April 2018)

- Minimum 1 ETH
- We will announce the bonus at a later date.

### Crowd Sale Bonus (15 June 2018)

- We will announce the bonus at a later date.



# 10.0 The Business Growth Strategy

We have currently shortlisted projects, where at least 100 asset owners are keen to sell their properties with the total value of the assets, amount to an estimate of US\$10 million. This is excluding commercial properties which we will be looking to acquire as well.



## 11.0 The Team & Advisors

### The Team – Key Personnel



#### Lim Kim Hwee

##### CEO

Lim Kim Hwee is a business coach with more than 20 years of experience in business consulting, sales and marketing. Trained entrepreneurs, salespeople, professionals, CEOs and business owners from US, Indonesia, Malaysia, Singapore, Taiwan and in the Philippines.

He offers expert knowledge & guidance to companies to create effective business models that work. These include successfully improving their cash flows and profitability, setting up an efficient risk management system and creating successful marketing strategies.

Founder of RBG Philippines Inc., Realty Beacon Philippines Inc. and Realty Beacon Pte Ltd, property investment companies making waves in the Philippines and Singapore. Venturing into the digital age, Lim Kim Hwee founded and created the Digitokens Inc. a cryptocurrency company that offers digital assets to the global investors.

Expert in Marketing, Sales, and Initial Coin Offering

Graduated from the National University of Singapore with a Bachelor Degree in Business Management.



## Chiew Zi Kai

### Co-Founder & Director

Zi Kai is an entrepreneur with 10 years of experience in the real estate industry and has invested in properties in Singapore, Australia, United Kingdom, Malaysia, and the Philippines. A former corporate banker with Standard Chartered Bank, he found his passion for real estate during his time in the bank and bought his first investment property at the age of 26. From there, he then went on to create a portfolio of 5 properties within the next 2 years by only accessing equity from the existing properties.

Zi Kai was also actively providing portfolio advisory from 2008 to 2010 where he helped hundreds of retail investors to realize and unlock equity from their assets to increase their real estate portfolio. In this 2 years, he had managed over 400 millions worth of property portfolio including a property that was featured in the “Top 10 most Expensive properties in Singapore”.

He has been focused on the Philippines real estate market for the last 5 years and is looking to revolutionize the market with his new-found passion in Cryptocurrency and the Blockchain technology.

Co-Founder of RBG Philippines Inc., Realty Beacon Philippines Inc., Realty Beacon (Inc.) Pte Ltd (Singapore), Digitokens Inc. and Ethereum Philippines.

Zi Kai graduated with a Bachelor’s Degree in Marketing from University College Dublin.



## The Advisors



### Maury G

#### Senior Advisor

Maury is an entrepreneur, investor, mentor, and advisor who worked in Fortune 500, Startups, and Management Consulting over the past 18 years.

He is currently the co-founder and Managing Partner of Levels Consulting, a strategic consulting and advisory firm focusing on ICOs, cryptocurrencies, blockchain, and token powered organizations.

Maury's advisory and consulting practice covers Asia, Europe, and Middle East Markets.

Maury's forte is in translating strategy into execution to develop and bring products to market. Expertise driving product strategy, go to market plans, and managing people.

He developed his strategy based on building Unique, Scalable, and Profitable business model for all his clients (the USP methodology).

Maury is currently providing ICO advisory and consultancy to the following:

- SmartValley
- Hycon
- Glosfer
- R2V
- ZenAir
- BCW

Core Consulting / Advisory skills include:

- Assessing market opportunities.
- Risk Management
- Development of Channel strategies and partnership roadmaps.
- Go to market strategy development including new business models, channel, and marketing strategies.

Core Sales / Marketing Channel management best practices including:

- Assessing market opportunities.
- Risk Management
- Development of Channel strategies and partnership roadmaps.
- Go to market strategy development including new business models, channel, and marketing strategies.
- Experience working in a variety of markets: VR, AI, DBMS, DMS, CMS, CRM, ERP, enterprise, Digital Marketing and consumer both domestic and international

Specialties

- Fortune 500 Companies
- Startups
- Strategic Alliance
- Channel definition, Partners recruitment, Partners Program
- Business case development
- Go to market strategy, new business models, partner strategies, and contract negotiations
- Excellent team management
- Individual contribution skills
- Experienced in dealing with various business models in complex cross-cultural organizations



### Reuben Godfrey

#### Senior Advisor

Reuben has worked in sales, business development, finance, and operations roles for major multinationals and start-ups in the tech, telecoms and pharmaceutical industries globally. He has worked as a journalist and is frequently interviewed and asked for comment by tech and mainstream media as well as speaking at and hosting seminars and conferences and as an advisor to numerous successful ICOs.

He is co-founder the Blockchain Association of Ireland and the Irish Chamber of Commerce in Slovakia and sits on the NSAI National Mirror Committee to ISO TC 307



## Malcolm Tan

### Legal Advisor

CEO of Gravitas Holdings Malcolm Tan is an established Singaporean lawyer-entrepreneur with extensive experience in the construction, telecommunications, engineering, retail, IT and financial industries. Trained as a lawyer, Malcolm is also skilled in litigation, corporate law, and mergers and acquisitions.

He previously held legal counsel positions in both global and regional capacities across the Asia-Pacific region, MENA, and North America. In addition to owning and running a diverse suite of companies, including the BlueSky Group which owns back-office solution provider ActivBM, Malcolm's keen interest in investment opportunities sees him play an active role in crowdfunding projects through his online platform FundedByMe.com.

Malcolm also has direct interests and/or companies in legal services, corporate services, corporate advisory, finance and wealth management and digital marketing, which directly contribute to the success factors required for new companies and businesses. He also has exposure and connections in multiple industries, including corporate advisory, technology, and finance (venture capital, private equity) which are particularly pertinent for fintech and the crowdfunding space.

He published a book recently on "How to ICO/ITO – Legal and Regulatory Framework in Singapore" and has advised and is currently advising several companies intending to ICO/ITO in Singapore and around the world. Gravitas Holdings will also be launching an ICO in early 2018 to fund an entrepreneurial community project, AEXON, unifying co-working spaces Our Space, business operations software ActivBM and other business partnerships in a singular AEXON token community and economy.



## Emerson Santos

### Financial Advisor

Graduated with a double bachelor degree in banking finance and economics in 1989.

Pursued MBA in corporate finance and graduated in 1995 from University of Hull, UK.

Worked with Citibank NYC as assistant to VP of loan department from 1989 – 1993 and started a career in Singapore with an MNC group based from the US as director of their floor covering division. Formulating strategies on how to expand their operation in U.S. and Europe. The whole portfolio is more than \$35 million.

He set up his own company in 2003 selling floor covering to both US and Europe. In a span of 12 years, he is now handling a portfolio worth over \$15 million. He is still the CEO of this company up to present.

# Corporate and Contact Information

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**Website** [www.iatokens.com](http://www.iatokens.com)

