

PLANET SAYARI GROUP

TOKENIZATION OF ASSETS
www.planet-sayari.com



THE PROBLEM



A. USUALLY, CLIENTS ARE COMING TO US REQUESTING TOKENIZATION OF ILLIQUID ASSETS :

1. REAL ESTATE
2. COMMODITIES
3. NON BANKED BONDS AND FINANCIAL INSTRUMENTS

B. CLIENTS ARE REQUESTING US TO CREATE SECURITY A LIQUIDITY BASED ON THESE ASSETS USING THE BLOCKCHAIN TECHNOLOGY .

THERE ARE TWO TYPES OF TOKENS ABLE TO GIVE A LEGALITY TO WHAT THEY ARE ASKING :

SECURITY TOKENS

ASSET BACKED TOKENS

WHAT WE CAN DO



- WHAT WE CREATE IS THE FOLLOWING FINANCIAL ARCHITECTURE :

1

TOKENIZATION OF
THE ASSET ILLIQUID

ACCORDING TO THE
TYPOLOGY OF ASSET
PROPOSED TO US, WE
CAN DO

1. OR SECURITY
TOKENS
2. OR ASSET BACKED
TOKENS

2

GIVING OR GETTING
LIQUIDITY TO THE
TOKENIZED ASSET

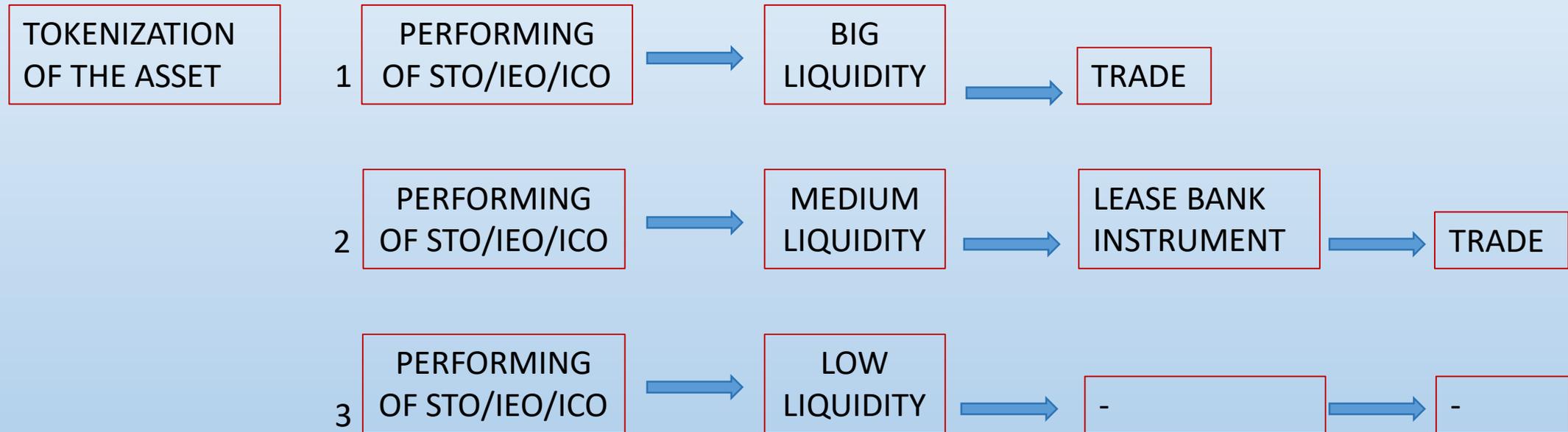
1. STO , EIO , ICO
2. ISSUING OF
GUARANTEES BASED
ON SECURITY TOKENS
3. ANY OTHER
POSSIBLE WAY TO GET
LIQUIDITY

3

INVESTMENT OF THE
RAISED LIQUIDITY IN
TRADE PROGRAMs

1. THERE ARE SEVERAL
PROGRAMS AVAILABLE
TO WHO THE CLIENT
CAN APPLY.
2. APPLY FOR A BANK
INSTRUMENT

SCENARIO : ASSETS BACKED TOKENS STO/IEO/ICO



- SCENARIO : TOKENS SECURITYAS FINANCIAL ASSETS



SECURITY TOKENS



ADVANTAGES	CHALLENGES AND WEAK POINTS
<p>1. Increased Liquidity: Security tokens can be traded on secondary markets, providing greater liquidity compared to traditional securities.</p>	<p>1. Regulatory Compliance: Issuers must navigate complex securities regulations, which can vary across jurisdictions. Compliance can be time-consuming and costly.</p>
<p>2. Fractional Ownership: They allow for fractional ownership of high-value assets, making it easier for smaller investors to participate in markets like real estate or art.</p>	<p>2. Market Volatility: Like all investments, security tokens are subject to market fluctuations, which can affect their value.</p>
<p>3. Transparency: Blockchain technology ensures transparent and immutable records of ownership and transactions, enhancing trust and security.</p>	<p>3. Lack of Liquidity: While security tokens aim to improve liquidity, some assets may remain illiquid due to market dynamics.</p>
<p>4. Global Accessibility: Security tokens can be accessed by investors worldwide, breaking down geographical barriers and expanding the pool of potential investors.</p>	<p>4. Technology Risks: Security tokens rely on blockchain technology, which can be vulnerable to hacking, technical failures, and other cybersecurity threats.</p>
<p>5. Efficiency: The use of smart contracts can automate and streamline processes such as dividend payments, reducing administrative costs and errors.</p>	<p>5. Investor Accreditation: There are often restrictions on who can invest in security tokens, limiting access to accredited investors.</p>
<p>6. Regulatory Compliance: Security tokens are designed to comply with securities regulations, providing a level of legal assurance that is often lacking in other digital assets.</p>	<p>6. Issuance Costs: The process of issuing security tokens can be expensive, involving legal, technical, and regulatory costs.</p>

ASSETS BACKED TOKENS



ADVANTAGES	CHALLENGES AND WEAK POINTS
1. Stability and Reduced Volatility: These tokens are pegged to tangible assets, providing more stability compared to other cryptocurrencies.	1. Regulatory Uncertainty: Different jurisdictions have varying regulations, which can create legal complexities and compliance issues.
2. Transparency and Verifiability: Blockchain technology ensures transparent and immutable records of ownership and transactions.	2. Verification of Underlying Assets: Ensuring the existence and proper management of the underlying assets can be challenging. Lack of transparency or mismanagement can erode trust.
3. Lower Transaction Costs: By eliminating intermediaries, asset-backed tokens can reduce transaction costs.	3. Liquidity Issues: Despite the promise of increased liquidity, some asset-backed tokens may still face liquidity constraints, especially in less mature markets.
4. Lower Counterparty Risk: The use of smart contracts minimizes the risk of default by automating and enforcing agreements.	4. Technological Risks: As with all blockchain-based assets, there are risks related to cybersecurity, smart contract vulnerabilities, and technological failures.
5. Increased Accessibility and Inclusion: They allow a broader range of investors to participate in markets that were previously inaccessible.	5. Market Volatility: While asset-backed tokens are generally more stable than other cryptocurrencies, they are still subject to market fluctuations and the value of the underlying assets.
6. Fractional Ownership and Liquidity: Investors can buy fractions of high-value assets, increasing liquidity and making it easier to trade.	6. High Issuance Cost: The process of tokenizing assets can be expensive, involving legal, technical, and regulatory costs.
7. Portfolio Diversification: These tokens provide an opportunity to diversify investment portfolios with tangible assets.	7. Counterparty Risk: There is always a risk that the issuer may not fulfill their obligations, which can affect the token's value and trustworthiness.
8. Global Reach and Efficiency: Asset-backed tokens can be traded globally, providing greater market efficiency and reach.	

DOCUMENTS



Creating a token security involves several key documents to ensure compliance and transparency. Here are the main ones:

1. **Whitepaper:** This document outlines the details of the token offering, including the business model, the underlying assets, the technology used, and the benefits for investors.
2. **Prospectus:** Similar to a whitepaper but more detailed, this document is required by regulatory bodies and provides comprehensive information about the investment opportunity, risks, and financial statements.
3. **Legal Opinion:** A document from a legal firm confirming that the token complies with relevant securities laws and regulations¹.
4. **Token Purchase Agreement:** This contract outlines the terms and conditions under which investors can purchase the tokens.



5. **KYC/AML Documentation: Know Your Customer (KYC) and Anti-Money Laundering (AML) documents** are necessary to verify the identity of investors and ensure compliance with financial regulations.
6. **Technical Documentation:** This includes details about the blockchain technology, smart contracts, and any other technical aspects of the token.
7. **Marketing Materials:** Brochures, presentations, and other materials used to promote the token offering to potential investors.

OBSERVATIONS :



- 1. SINCE A SECURITY TOKEN CAN CREATE LEGAL ISSUES RELATED TO THE OWNERSHIP OF THE ASSET THAT THE TOKENS REPRESENT, I BELIEVE IT WOULD BE SAFER TO ISSUE THE TOKENS IN THE FORM OF A DERIVATIVE PRODUCT OF THE ASSET ITSELF.**
- 2. IT IS INTERESTING TO PRODUCE A UTILITY TOKEN THAT IS TRADED INSTEAD OF THE SECURITY TOKEN TO PROTECT OWNERSHIP. HOWEVER, IN THIS CASE, IT IS NOT CLEAR TO ME HOW THE MARKET WILL PERCEIVE A UTILITY TOKEN THAT REPRESENTS A SECURITY TOKEN. PERHAPS THIS COULD SLOW DOWN A POTENTIAL STO/ICO/IEO.**
- 3. THERE ARE GROUPS OF INVESTORS WHO INVEST HEAVILY IN CRYPTO TO ACHIEVE LARGE PROFITS. THESE ARE ELEMENTS THAT CAN MAKE A POTENTIAL STO/ICO/IEO ATTRACTIVE.**
- 4. IN THE CASE OF ASSET BACKED TOKENS, AS WITH SECURITY TOKENS, THE TIMING FOR POTENTIAL TOKEN MONETIZATION IS THE KEY TO THE BUSINESS.**



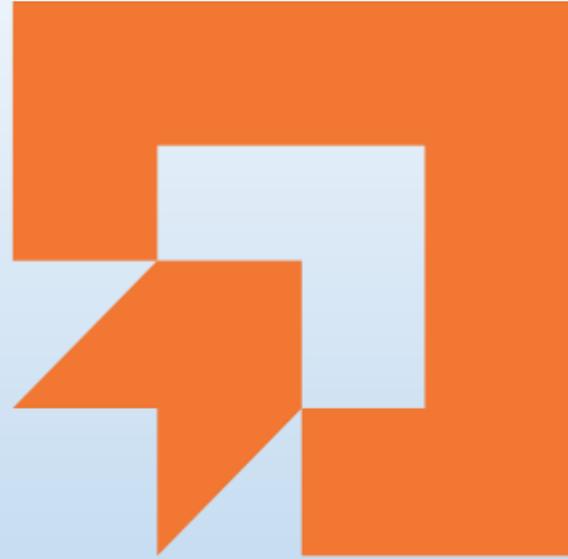
Where We Are

USA
SPAIN
ITALY
ENGLAND
IRELAND
ROMANIA
KENYA
GHANA
SOUTH AFRICA
EMIRATES
INDIA
SINGAPORE
PHILIPPINES



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The new born of the Group



PLANET SAYARI

— BANK —

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