



WHITEPAPER

LandOrc NFT + DEFI Technology Bridges the Global
Real Estate Funding Gap with Digitalization

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Executive Summary



Executive Summary

Creative Funding for Real Estate Industry via Collateralized Digital Asset Staking

The calamity that befell the year 2020 caused by the drastic spread of Covid-19 has certainly altered the entire global living landscape and looks like it will continue to affect, some more than others, virtually every person in every country globally. Such drastic changes that bring about impact on the key trends in the day-to-day living sphere will definitely have a huge impact on the use of real estate, thus causing uncertainties in the real estate markets. Strict regulations and enforcements that regulate and control public movements as well as work-from-home policies have broadly affected the dynamics of the real estate market. Many offices, in general, have shut down or have had restrictions being imposed. On the other hand, logistic facilities, warehouses, data centers and home offices are generally thriving.

The pandemic had caused a historic decline in gross domestic product (GDP) and jobs due to prolonged and continuous government-ordered shutdowns of all non-essential businesses and stay-at-home orders.

This effectively crippled the real estate markets especially in March and April 2020, before it began functioning again in the 2nd quarter of 2020, albeit, at a very slow pace. Since then, financing has been tight for real estate developers casting doubts on the future of real estate prices.

Such impact has also adversely affected the development/redevelopment market where capital funding is diminishing rapidly.



Notwithstanding, technology is quickly emerging and shaping the future of real estate, directly and indirectly, and our coping with the pandemic is fueling the mass adoption of many new technologies. Awareness and forward-thinking will be vital in strategy and the approach to certain aspects of the ever-evolving real estate environment. Artificial Intelligence (“AI”) is revolutionizing the real estate industry where some applications are already in place that allow agents and brokers to better understand and dissect data to assist their clients and secure a sale. Convergence of blockchain (secure storage of data) with AI (data analysis) can certainly enhance machine learning and allows for creation of trading super-platform that enhance buying, selling and even leveraging experience at your convenience anytime.

Land Oracle (“LandOrc”) seeks to create a unique platform to resolve these key challenges by providing a blockchain-based solution that allows participating globally-distributed parties to raise liquidity requirements, through LandOrc Financing or herein known as “LorcFinancing”, for the real estate industry.

LorcFinancing is backed by existing real estate assets as collateral, in return for providing a stable yet consistent reward stream for digital asset owners and/or crypto-investors alike that participate in staking through the LandOrc platform.



LandOrc platform can be seen as a digital-bridge that connects the crypto ecosystem with mainstream financing opportunities where digital asset owners as well as crypto-investors alike can now participate in the realm of real estate lending to enjoy a relatively more stable and consistent returns.

LandOrc is focusing on geographies that have high lending rates and estimates the real estate capital requirements to be in the tune of USD 500 billion per annum in these markets. Given the assumption that just a small portion of the above, for example 0.5%, will see up to USD2.5 billion pass through the LandOrc platform for DeFi leveraging and for global market exposure.



Sample List of Countries with High Base Lending Rates

Top Regions	Top Countries	Base Lending Rate (%)
South America	Argentina, Brazil, Dominican Republic, Venezuela	67, 37, 15, 21
Africa	Angola, Congo, Uganda	19, 27, 20
East Europe	Uzbekistan, Azerbaijan, Ukraine	24, 17, 20
Asia	Myanmar, Iran, Mongolia	15, 18, 17

Source : World Bank

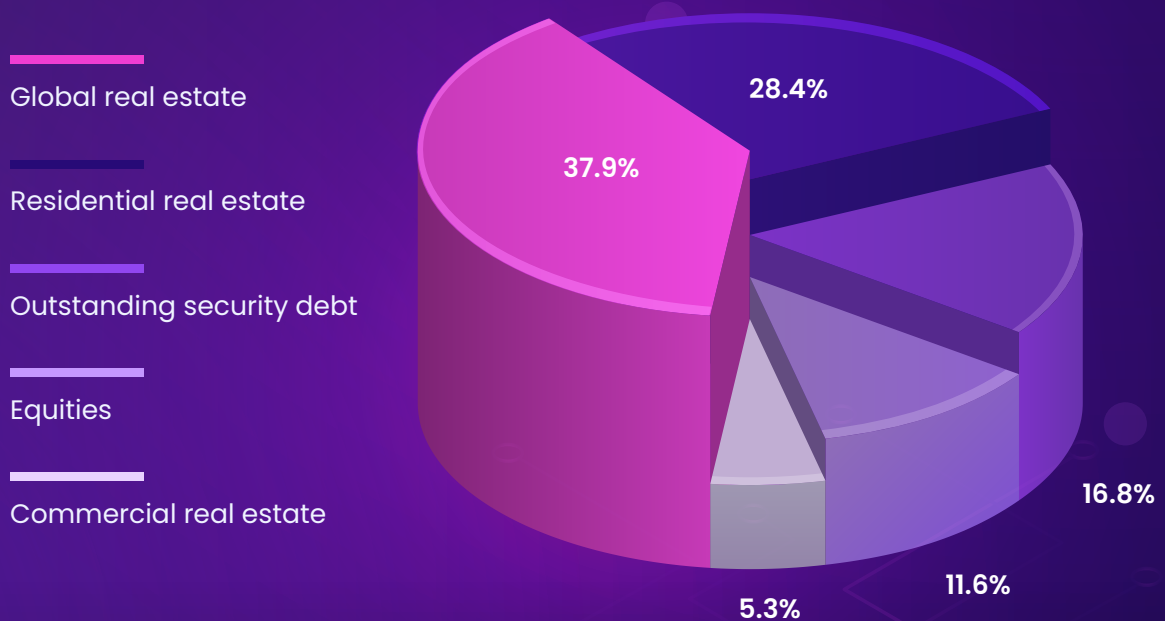


General Market Overview And Opportunity



Market Overview And Opportunity

Real estate is one of the most important and highly transacted sectors in the global economy. Historically, real estate investments had been the foundation for many great fortunes as well as the spark that led to many financial crisis bubbles. Real estate as an asset class is currently larger than global equity, as seen in the Savills Report 2020 that estimated the global real estate industry to be \$2,696.7 billion and is larger than other asset classes like equities.



The fundamentals behind real estate investments have always been capitalization on both the value appreciation growth as well as yield-based income and, more often than not, owners are able to generate great wealth through both.

Despite such strong fundamentals, the real estate sector has been negatively affected recently by pandemic-related shut downs and market volatility. Major changes in key living trends had negatively affected the entire demand and supply chain in the real estate sector. PERE Debt Fund reports total debt funds raised for real estate are on a diminishing trend from 2018 onwards. Financing has been tight in the real estate market due to lack of liquidity thus, casting doubts on the future of real estate prices. Such impact also adversely affected the development/redevelopment market where capital funding is diminishing rapidly.

Real estate developers and/or property owners affected by the lack of mainstream financing affecting the sector can look into alternative financing opportunities like LorcFinancing, through LandOrc platform, in order to seek liquidity.

Tightening of mainstream financing due to lack of liquidity will also likely to cause a rise in borrowing rates in general which will subsequently erode profit margins for the real estate development/redevelopment market. LandOrc platform provides a creative alternative via LorcFinancing, details of which are shown and explained below, at relatively lower borrowing rates. Such creative alternatives will provide impetus to bring about new growth for the global real estate market as well as to bring new blockchain based use cases to the global markets.



LandOrc Solution



LandOrc Solution

Some of these technologies that it seeks to deploy include :



Digitalization of Land Title



Lorc Financing :
Collateralized Financing for
Real Estate Projects



Staking Opportunities for
Digital Asset Owners and
Crypto-Investors Alike



Crypto-to-Fiat
Conversion Through Respective
Local Digital Asset Jurisdiction

Digitalization of Land Title

LandOrc provides greater transparency to land titles by tokenizing their ownership of land or property titles through the issuance of Land Non-Fungible Tokens ("LandNFT"), to facilitate digital transactions, including the ability to use the title as a collateral for raising funding.

LandOrc works together with legal counsels, professional valuers and relevant local entities to authenticate ownership, value assessment as well as all other compliance requirements for respective jurisdiction for each LandNFT. This process of value assessment is done by a minimum of 3 independent valuers and lawyers to determine a consensus valuation range.

LandOrc platform also enables storage of multiple offline data points like GPS enabled visuals, vicinity analysis of the land based on location data along with the assessment of the land value. Data management of the NFT is synchronized to a IPFS (Inter Planetary File System) database via referral key.

LandNFT is used in facilitating the process of collateralization under LorcFinancing, details of which are further described below.



Lorc Financing : Collateralized Financing for Real Estate Projects

For real estate developers and / or land owners who strive to raise funds for their upcoming projects, LandOrc, through LorcFinancing, offers an opportunity to raise liquidity through the crypto ecosystem at a relatively lower rate by collateralizing their real estate assets and/or projects in order to secure the required liquidity financing subject to clearance from voting process via Land Governance tokens ("LGOV").

Upon clearance obtained for LorcFinancing and its corresponding LandNFT being issued, the participating real estate developer will have to provide a land collateral at an overcollateralization ratio of two-times (2x) over the aggregate financing amount. The asset collateral will be pledged to a local special purpose vehicle that is affiliated with LandOrc. The overcollateralization ratio of 2x is to ensure sufficient liquidity cover in the event of a force-sale situation.

LandOrc would enable real estate developers to gain access to a global capital marketplace as well as borderless crypto ecosystem, allowing them to secure financing at a comparatively lower interest than their domestic markets and without costly fees, slow processes and restrictive conditions that is typical of mainstream financing options like banking loan.



Staking Opportunities for Digital Asset Owners and Crypto-Investors Alike

LandOrc offers easy visibility and exciting investment avenues to Digital Asset owners through staking opportunities whereby the rewards are fundamentally backed by the interest rates being charged on LorcFinancing. Transparency of information on real estate and/or project development details, collateral and rate of return enables crypto-investors to easily identify opportunities across the platform or for specific projects.

In order to participate in the staking process, digital assets owner and/or potential crypto-investors need to first purchase or swap for LandOrc tokens ("LORC") from an exchange and then, subsequently, stake/transfer the LORC to platform wallet via smart contract. Digital asset owners and/or crypto-investors will be offered a staking reward or annual percentage rate (or "APR") that the specific chosen real estate assets and/or development project will deliver. This APR will be included in the staking smart contract.

The staking smart contract covers, based on percentage of staking, the proportionate amount of collateral value associated with the specific real estate assets in the event of a default on the repayment of LorcFinancing. This process, should it arise, will be featured in the platform after being validated and sale of the collateral executed by independent specialists.



LandOrc platform is the bridge that links up the crypto ecosystem with mainstream investment opportunities where digital asset owners as well as crypto-investors alike can now participate in the realm of real estate lending to enjoy a relatively more stable and consistent returns.

The process flow for staking on the LandOrc platform would be as follows :

01

Participants keen to lend on LandOrc and have with them "X" number of Ether (currency token used on the Ethereum protocol) would first need to convert the same to LandOrc tokens of comparable value via an exchange.

02

The LandOrc tokens would then be staked on the overall platform or specific project via a smart contract and the owner would be offered an APR of "Y%" for a tenure of "Z" years.

03

Based on the success of the property development, the Digital Asset owner would receive "Y%" of LandOrc tokens each year during the tenure of "Z" years and any staking bonuses that the LandOrc platform may announce from time to time.

04

At the end of the tenure of "Z" years, Digital Asset owner will get back the entire staked amount of "X" LandOrc token which will be transferred to their wallet via the initial smart contract.

Crypto-to-Fiat Conversion Through Respective Local Digital Asset Jurisdiction

LORC issued will have to be converted to Fiat currencies in order to provide liquidity to property developers. The conversion to fiat is done at the LANDORC DEX (Decentralized Exchange) based on the average prevailing rates of LORC tokens across multiple CEX (Centralised Exchange) This ensures fast and efficient conversion to stable coins like USDT/USDC. Cost of fund transfer is kept low allowing for relevant property developers to receive funds in fiat as foreign direct investment (FDI) or short-term business loan via a locally domiciled affiliated special purpose vehicle entity or SPV.

The purpose of the affiliated SPV is to disburse fiat currencies to the real estate owner and/or property developer and be the legal entity that holds the pledged collateralized assets under LorcFinancing. The SPV shall be operating within the same legal jurisdiction with the real estate owners and/or property developers to ensure operational efficiency (i.e. compliance with local authorities and on-the-ground communication point).

Under LorcFinancing smart contract, the real estate owner and/or property developer will be obligated to pay (i) the contractual periodic interest payments to the affiliated SPV in local currency; and (ii) repayment of principal LorcFinancing amount in local currency to the SPV.

Upon maturity of the financing period, the affiliated SPV will process the loan repayment remittance of the equivalent fiat to the Digital Asset Hub. At the Digital Asset Hub, all fiat remittance will be converted into LORC of the equivalent value based on prevailing rates at the exchanges.

This converted LORC would then be returned back to the respective Digital Asset owners' wallets in accordance to their staking smart contracts as part of fulfilling contract obligation.



Technology Behind LandOrc



Technology Behind LandOrc

LandOrc's technology stack is currently built on the Ethereum blockchain and the platform mechanism is powered by the following three distinctive tokens:

Land NFT Tokens ("LandNFT")

LandNFT, a Non-Fungible Token, is based on the ERC-721 standard of Ethereum. LandNFT, via blockchain, represents a form of digitization of land titles whereby it enables storage and security for all relevant land title information for collateralization of assets under LorcFinancing by real estate owners and/or property developers. Any real estate owners and/or property developers who secured LorcFinancing will be issued LandNFT for authentication and to be transferred into an escrow wallet during the financing period. The LandNFT will be returned back to real estate owners and/or property developers for upon full repayment of LorcFinancing at the end of the LorcFinancing period. LandNFT are connected and synchronized to the IPFS database for storage of additional information on collateralized assets like owner information, periodic assessed valuations, GPS enabled visuals, local vicinity analysis, etc.

LandOrc Tokens ("LORC")

LORC are utility tokens based on the ERC20 standard and provide the sole means for staking on property development projects on the LandOrc platform. Smart contracts using ERC20 allows for Digital Asset owners and/or crypto-investors alike to be assured of a defined annual percentage rate based on the period of staking.

Staked LORC are then transferred into the platform wallet and distributed to local special purpose vehicle or SPV for conversion into fiat currencies and then distributed to real estate owners and/or property developers under the terms of LorcFinancing. LORC can also be swapped or bought from exchanges and its value will vary depending on the market dynamics of the crypto ecosystem.



Land Governance Tokens (“LGOV”)

LGOV are also based on ERC20 standard and are distributed across all relevant players in the LandOrc ecosystem – real estate owners and / or property developers, lawyers, valuers, Digital Asset owners and technology partners.

LGOV, to be distributed across the LandOrc ecosystem, are designed to allow members of the community to vote on key decisions for the platform like the property development projects that are suitable to be brought on to the LandOrc platform for LorcFinancing, percentage of transaction fee to be charged on the platform etc.

Clearance for LorcFinancing and project staking will be given for respective real estate assets and/or property development projects once the minimum threshold vote of 30% out of all issued LGOV (up to an estimated total of 1 billion units) has been achieved. The voting process is such that the independent professional bloc like legal counsels, valuers, auditors will consist of 20% voting rights, with a minimum of another 10% consisting of votes coming from public Digital Asset owners. However, the entire voting process will also hang in the absence of this Independent professional bloc. This is to ensure that each project staking and LorcFinancing is carefully reviewed and voted on by both independent professionals and digital asset owners. Details of voting results can be accessible in the LandOrc platform.

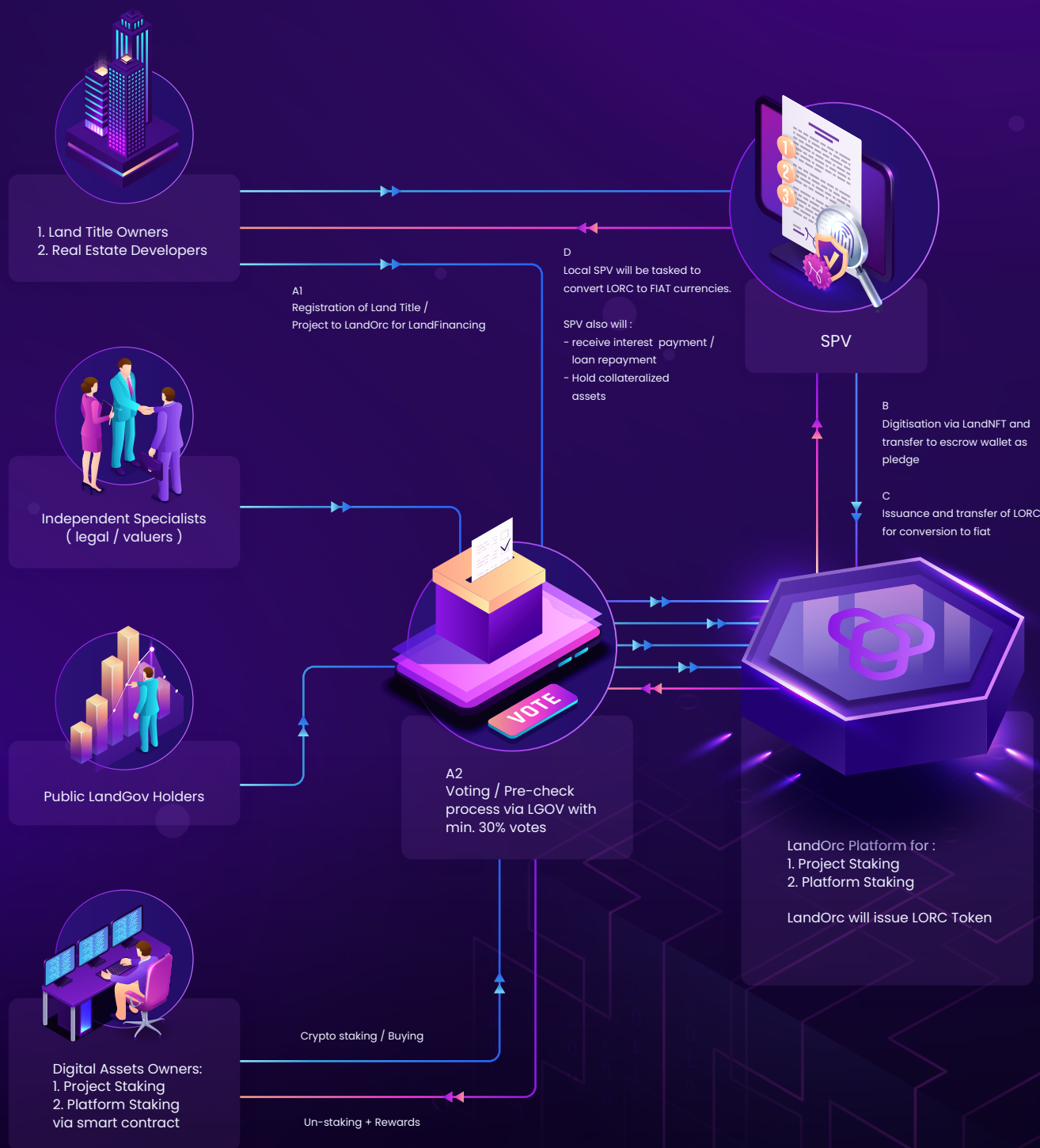
It should be noted that real estate assets and / or projects to be registered in LandOrc platform are expected to be widely spread across the world and it would not be possible for all independent professional specialists to have a deep understanding of the dynamics of each respective project in its locality which differs geographically. Thus, the independent professional specialists voting will be regarded as unanimous en-bloc vote; where the en-bloc vote will represent the consensus of agreement from all participating independent professionals from around the world. The en-bloc voting will be executed via a multi-signatory wallet.

LandOrc Platform: How It Works?



LandOrc Platform: How It Works?

Snapshot Overview of the LandOrc Platform:



The previous flowchart is further explained via three modular components of LandOrc platform:

The Lending Marketplace

The marketplace lists all participating real estate assets and property development projects that are seeking funding. This includes details of the projects including developer credentials, financing requirement, information on the associated collateral, return rate and the tenure of the project.

Digital Asset owners can stake their LORC on the Lending Marketplace by choosing platform wide or by specific projects.

The staking process has been detailed in section 2C above.

The screenshot displays a web application interface for staking LORC. It is divided into two main panels: 'General Staking' on the left and 'Summary' on the right.

General Staking Panel:

- LORC:** Represented by a circular icon with a stylized 'L'.
- Duration:** A button labeled 'Flexible' is selected.
- Available Balance:** 10 LORC.
- Lock Amount:** A text input field shows '0.00', with a 'LORC | MAX' label to its right.
- Locked Amount Limitation:** A table showing the range of lockable amounts.

Minimum	Maximum
10 LORC	1,000,000 LORC

Summary Panel:

- Stake Date:** 2021-08-13 20:51
- Value Date:** 2021-08-14 00:00
- Interest Period:** 30 Days
- Redemption Period:** Immediate
- Est. APY:** 8.8%
- Estimated Interest (per day):** 0 LORC
- Information:** A blue circular icon with an 'i' is followed by the text: 'The APY is adjusted daily based on the on-chain staking rewards, and the specific APY is subject to the page display on the day.'
- Agreement:** An unchecked checkbox is followed by the text: 'I have read and I agree to LandOrc Staking Service Agreement'.
- Confirm Stake:** A large button at the bottom right of the summary panel.

Tokenization Module

The tokenization process will require participating real estate developers and/or landowners to go through a KYC process and to provide all relevant documentation to authenticate ownership. The information will then be analyzed by multiple independent specialists like valuers and lawyers who would then use LGOV for voting process

The Tokenization module of LandOrc has tremendous capability for future growth where LandOrc aspire to enable transaction of real estate assets (sale and purchase including transfer of legal ownership) via LandOrc platform by establishing synchronization access with land registrar database in respective countries and integrating with proptech (property technology companies that facilitate sale of real estate assets digitally).

The screenshot shows the LandOrc web interface for the Identity Verification KYC process. The page has a dark theme with a purple header. The main content area is titled "Identity Verification KYC" and features a progress bar with three steps: 1. Personal Details, 2. Identity Verification, and 3. Your Cryptic Wallet. The first step, "Personal Details", is active and shows a form with the following fields: First Name (landorc), Last Name (landorc), Date of Birth (01/08/2003), Nationality (Malaysia), Mobile No (+60 341420625), Email (sm@landorc.io), Address (No.1 jalan raya wata), City (Kuala Lumpur), State (Selangor), and Postcode (61300). A "Next" button is located at the bottom right of the form. The footer of the page includes the copyright notice "© 2021 LandOrc.io. All rights reserved." and social media icons for Twitter, Facebook, and Instagram.

LandOrc

KYC Property Catalogue Land Title Investor Hi, landorc

Identity Verification KYC

- 1 Personal Details
Single personal information, required for identification
- 2 Identity Verification
Upload documents to verify your identity
- 3 Your Cryptic Wallet
Follow your wallet address that you can going to send funds

Personal Details
Please carefully fill out the form with your personal details. You can't edit these details once you submitted the form.

First Name	landorc	Last Name	landorc
Date of Birth	01/08/2003	Nationality	Malaysia
Mobile No	+60 341420625	Email	sm@landorc.io
Address	No.1 jalan raya wata	City	Kuala Lumpur
State	Selangor	Postcode	61300

Next

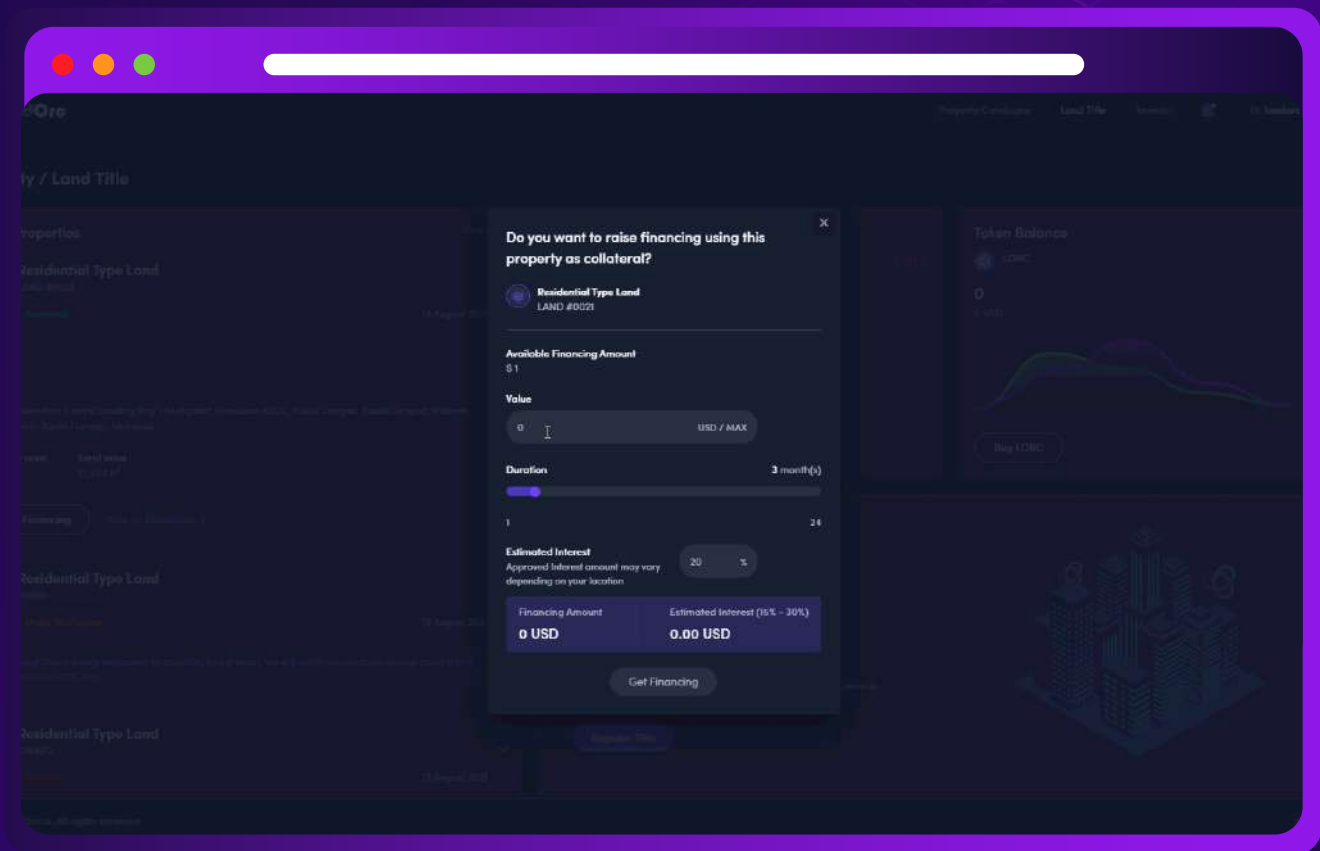
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LorcFinancing Portal – The portal for Property Developer to seek funding

Developers seeking to raise funding access LandOrc via LorcFinancing portal. The on-boarding process would require participating developers to go through a KYC (Know-Your-Customer) process and to provide all relevant details of the project (return rate, period of the project, credentials etc). The portal also allows the developer to upload the NFT token of the land title that the developer is keen to offer as a collateral for the loan sought.

There are two options for participating developers in LorcFinancing:

- Use personal real estate land (free of encumbrances) to be pledged as collateral to raise required funding for completing the project. The process would then involve converting the land title into LandNFT and go through a process of valuation and verification via independent third party of lawyers and valuers; or
- Option to create a joint-venture partnership with other landowners whereby the other landowners agree to pledge their land (free of encumbrances) as collateral for LorcFinancing in return for a profit-sharing guarantee on the development project.



The LandNFT will facilitate the process of pledging collateral assets where the respective LandNFT will be transferred to an escrow wallet during the borrowing period and will be returned upon full repayment of the financing amount. The above process is done on the blockchain via smart contracts for security and convenience for all parties in the transaction.

At the same time, the physical real estate asset and / or land will be legally pledged to an affiliated local SPV that operates in the same jurisdiction as the property developer.

In the event of the default on payment of financing and/or interest amount, the land title will be transferred to the local SPV operating in the local jurisdiction to be liquidated legally to recover the required liquidity. The overcollateralized ratio of 2x the amount of financing is to ensure full recovery liquidity, as best possible, in the event of a force-sale event. It should be noted that the legality and timing of such a liquidation process varies subject to different legislation and laws around the world.

Revenue Stream for LandOrc



Revenue Stream for LandOrc

Key revenue drivers for LandOrc:



Transaction Fee

Charged on staking as well as fiat-crypto conversion during fiat remittance. This will be subject to funding size, financing period, other local charges specific to respective jurisdiction.



Interest Spread on LorcFinancing Rates

Charged on staking and certain agreed upon % payable by participating developers will be retained by LandOrc.



One-off Fixed Fee

Charged on issuance of LandNFT (conversion of land title including valuation and legal counsel services).

Tokenomics of LORC



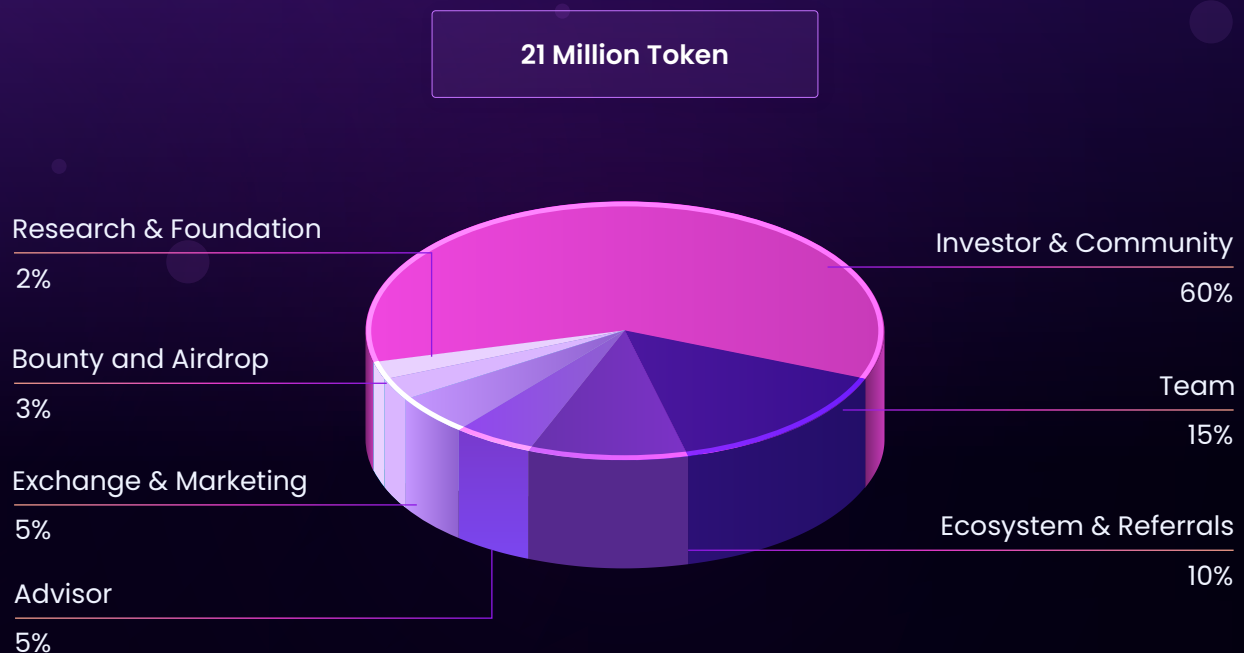
Tokenomics for LORC

LORC will be pre-minted at a limited initial token supply of 21 million, the breakdown of which are shown below. Subsequent LORC will be minted based on issuance of LandNFT (from conversion of land title) on the LandOrc platform. The new LORC tokens are minted is proportional to their verified value of the collateral, based on current market pricing of LORC. This is to ensure that the dynamics of LORC is fundamentally backed by collateralized assets and directly connected to its usage on the LandOrc platform.

It should be noted that 45% of the newly minted LORC will be retained in the LandOrc platform to be used as staking bonus rewards payout to Digital Asset owners and to be used as reserves to stabilize token value during the LorcFinancing period, if the need arises.

Requirement to use LORC for staking and remittance for LorcFinancing on LandOrc platform ensures continuous consistent demand for LORC, which will be featured in both centralized and decentralized exchanges.

The breakdown allocation of 21 million LORC as follows:



Marketing Strategy for LandOrc



Marketing Strategy For LandOrc



Real Estate Developers in High Interest Rate

Real estate developers in the high interest rate market will be keen to explore opportunities offered by LandOrc as it can open doors to relatively cheaper financing and thus boosting higher earnings for their development projects. LandOrc will expand its digital marketing and on-the-ground sales channel via local SPV to ensure maximum marketing exposure.



Digital Asset Owners

LandOrc platform can be seen as a bridge that links up the crypto ecosystem with mainstream investment opportunities where digital asset owners as well as crypto-investors alike can now participate in the realm of real estate investment to enjoy relatively more stable and consistent returns. Hence, LandOrc will engage in a more targeted approach to Digital Asset owners who are looking at more secure long-term opportunities that also provide consistent returns within the DeFi space.



Landowners

Partnership with online platforms that feature property and/or land listings to maximize awareness of LandOrc platform to property and/or landowners.

Indicative Roadmap Timeline for LandOrc



Road Map

Note that the above Indicative Timeline is for reference only and development progress will be updated from time to time

Q2 2021

- Market planning
- Proof of concept development
- Incorporation of company and hiring process
- Seed-capital fund raising

Q4 2021

- Token sale and listing on multiple exchanges
- Launch at least 20 property development projects
- Scale up marketing efforts in Africa

Q2 - Q4 2022

- Extend to markets across rest of world
- Improve legal consensus protocol
- To feature listing on more exchanges

Q3 2021

- Launch of Private financinG round
- Beta Testing
- Scale-up platform for security and use experience
- Mint initial batch of 200 land title tokens
- Marketing efforts on initial markets within Asia and Eastern Europe

Q1 2022

- Launch interoperability on blockchain and scale up operation in Latin America



The Future of LandOrc

The blockchain behind LandNFT ensures security of ownership which has a wider potential use beside just digitization of land title. LandNFT feature is able to provide a faster and more transparent mean and capacity for transactions like sale and purchase of assets.

LandOrc aspires to become a super-platform that consist of an integrated digital one-stop-point-of-contact for land and/or property transactions as well as to synchronize LandNFT authentication of ownership (including digital signature to authenticate transfer of ownership) with respective land registrar's database. With this, LandOrc strives to transform and to provide more impactful solutions with regards to transactional, land administrative and legislative matters within the real industry, globally.



Key Team Members



Our Team



Damodharan. V CEO, Global Operation

Technology and business visionary CEO for multinational corporations across Europe and SouthEast Asia, with a demonstrated history of working in information technology and services industry.

Well known for his in-depth experience in analyzing IT strategy and deployment, corporate strategy, business development, investors relationship, fund-raising, and asset management.

Daniel Ignatius Ng Advisor, Marketing

Daniel is a design architect turned brand strategist and design consultant. After realising the vast influential similarities between spaces and brands, he decided to create Ten Cave Men, a holistic branding, creative and design agency that empowers businesses to find their true nature and stand out from the crowd.

His next challenge is to help more SMEs stand out in the saturated marketplace, empowering entrepreneurs to build legendary brands together.



Our Team



Greg Duffell

Advisor, Market Entry, SEA

Highly motivated and Asia Pacific influential leader, strategist & entrepreneur in Education, FinTech/Payments, Travel & Tourism, Marketplaces, and Franchising. Greg is a problem solver for past three decades heading up both private (Thomas Cook - MD; Indochina Services Travel Group - CEO), semi-Govt. (Emirates-dhata - BD) and Not-For-Profit organizations (PATA - CEO), franchising (Budget Rent-A-Car - Reg. Dir).

He is a business re-engineering and hands-on "Mr. Fix-it" consultant for a number of companies (Illusions Online - Dubai; SOTA - Malaysia; GolfAsian) and start-ups (Coded-Minds.org, STEM Learning Lab and Silicon Valley (Migo Software - co-founder). Greg has been an advisor and fundraiser on a number of infrastructure & property development projects globally.

Wong Peng Yew

Advisor Real Estate Industry

Currently a Lecturer in the School of Property, Construction and Project Management of the RMIT University, Australia. His doctoral dissertation explored the determinants of overseas investments in the Australian residential property market in 2016.

Prior to his academia career, Peng Yew held senior management positions in the United States of America and public listed companies in Asia. His professional career specialised in property investment, merger and acquisition exercises that have covered multiple industries and geographies.



Our Team



Manoharan Shanmugam CEO, India Operations

An experienced legal counsellor with a demonstrated history of working in the technology industry and Insurance. He provides advice primarily to the executive team, board of directors and committees of the board.

He has been responsible for all the company's general corporate matters, government relations and policy as well as, employment and real estate matters and equity compensation in Malaysia and the emerging markets. A strong legal professional with experience that uniquely straddles both legal, policy engagement and communications. Manoharan has had leadership stints in corporates as well international stints in MNCs.

Jason Lim Senior Data Analyst (Real Estate)

Big Data specialist, his professional experience covers multiple sectors in real estate, hospitality, banking, data centers, telecommunication, e-commerce and fast moving consumer goods.

Jason's professional specialization includes developing data science solutions, digital consumer marketing, prospecting, intelligence gathering and due diligence. He has deep understanding of the property sector having been part of a large regional proptech player. He has published property market insights and analysis write ups in major real estate magazines and local news outlets. He has served as Community Organizer of Big Data Malaysia, a professional network for individuals with interest in all aspects of Big Data, and Member of the Founder Institute for Malaysian Chapter, the world's largest entrepreneur training and startup launch program.



Our Team



Suresh Naidu

Advisor, Innovation & Communication

Experienced and certified blockchain expert with 8 years prior experience. He has been an Innovation Advisor to BLOKTEX on Blockchain Implementation. He is a member of ACCESS Malaysia and Business Development Strategist for FALCON9 TECH.

Suresh is a member of Blockchain Council (US), he's also the Director of Academic for Blockchain Council (Malaysian Chapter). In addition to that he is also Senior Blockchain Consultant for Asia Pacific University of Technology & Innovation (APU), Kuala Lumpur, Malaysia, and was part of Putra Business School of University Putra Malaysia. He is skilled in Entrepreneurship, Event Management, Team Building, Online Business and Public Speaking. He has executed multiple training session on blockchain for public and large corporates.

Prakash Mathavan

Advisor, Finance Management

Finance professional with extensive experience in the Agri Commodities space. Over a period of 24 years he has functioned in the capacities of Director-Finance and COO. His experience includes evaluating key investment decisions, raising financing for green field projects for cross border investments, project management and cash flow management. FOREX management and commodity risk management.

Prakash is an Associate of the Chartered Institute of Management Accountants (UK), Fellow of the Association of Chartered Certified Accountants (UK) and a Chartered Accountant of the Malaysian Institute of Accountants (MIA).



Our Team



Sree Murthi Chief Technology Officer

With two decades of leadership experience in effective delivery of information technology solutions in BFSI domain . He has overseen applications development initiatives and technology infrastructure implementations.

He has designed and deployed department structures and teams to effectively accomplish deliverables. He is a Blockchain & IEO advisor for various blockchain initiatives. He was part of the leadership team a listed company which designed and implemented alternative data based AI credit scoring system in Malaysia.

Navonil Roy Principle Advisor

He is passionate about growing businesses via deeper consumer understanding and innovation. He has had strategic and operational experience in multiple companies like Moving Walls, Redtone, Digital Way Ventures, Media Prima, Maxis, and Leo Burnett.

Navonil has executed projects across multiple markets including Malaysia, India, Philippines, Myanmar, Nigeria, United Kingdom and Indonesia. A well networked personality within the Asian digital services. Navonil's scope of projects have involved the digital era of technology as the Internet of Things, Machine Learning, Blockchain, TeleHealth, Peer to Peer Commerce and Mobile Virtual Networks.



Our Team



Nick Low Advisor, Technology

With 10 years of professional experience and expertise in Operations, Product, Customer Service Management with experience of working in the Online Gaming industry. Skilled in helping organizations Business Planning, Business Consulting, Technical Troubleshooting, Customer Relations, Operation Coordination, and Market Research and take the best advantage of organization investments in technology, people, and processes.

Nick ensures a customer centric approach starting at business goals and through all the processes of the organization. He loves working on complex problems and helping customers organize, prioritize, and execute around service as a part of a strategic agenda.

Herdetya UI/UX Design & Dev

A multidisciplinary designer with a set of skills that has expanding with years of experience in designing and developing user friendly interfaces for websites and web applications.

Herdetya is a UI/UX Architect, applying analytical and innovative thinking and continuous improvement on projects. He brings Leadership, Communication, Concept Development, Ideation, Prototyping, Sketching while bringing to life Hi/Low fidelity mockups.



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Ahmad Animation

An experienced 3D Artist with a demonstrated history of working in the animation industry. Skilled in ZBrush, 3Ds Max, Maya, Substance Painter, Mari, V-ray, Marvelous Designer, After Effect, Adobe Premiere Pro, V-Ray, and Adobe Photoshop.

Ahmad is talented concept artist with 5+ years of experience. Highly organized, dedicated, creative and enthusiastic team player with good sense of responsibility and self-motivation. A goal oriented personality, with a positive attitude.

Andra Ann Project Coordinator

She is experienced across a variety of technology industries and has a clear goal focus that has greatly influenced her working methods, always creating exceptional customer benefits.

Andra has demonstrated undeniable professional qualities, a real sense of listening, project management and business proposal development. She brings an understanding of the company's trades. And likes to work with people, lead business in change and work together towards a common vision.



Our Team



Praveena Premakumar Senior Manager Operations

Business driven with broad experience within Business Transformation, Operations, Communication, Human Resources, Process Excellence, Strategy and Consulting over 15+ years of hands-on experience.

Praveena is has worked across multiple markets, including offshore software development operations and with start-ups. She is strong in creating value adding activities, stakeholder management, data, managing cross functional teams and people management. She also teaches bachelor and master students and has been a public speaker in Sri Lanka.

Mirza Mahfuza Project Management

A software engineer she graduated from Limkokwing University. Her interest is in the Information Technology sector and has worked on multiple projects that cover areas like digital communication and service development.

Originally from Bangladesh she brings a first hand understanding of the microfinance industry.



Our Team



Raymond David Legal Partner

Dual qualified lawyer in England & Wales and Malaysia and a sole practitioner at Messrs. Raymond Thurston, Advocates & Solicitors. He is also a certified Licensed Company Secretary at Companies Commission Malaysia and the Senior VP of Legal & Corporate at a well-known and established Labuan Trust Company.

Raymond graduated from the University of East London in Essex, England with an Upper Second Class degree in LLB and was admitted to the Roll of Solicitors of England & Wales. A highly experienced consultant on business management he has continued being in practice for over 22 years. He adapts easily to the existing local and corporate cultures across geographies he has advised at.



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