



# The Digital Dock

Manage your assets smarter, not harder.

# Current issues

An overview of the current financial landscape and where we fall short.

Crypto volatility: Current crypto solutions lack stability and tangible value.

Bank dependency: Current banks mainly operate for profit, not for user autonomy.

Tokenization homogeneity: Widespread lack of innovative infrastructure, creating a cycle of dependency without adding real value or diversity to the sector.

# Introduction

Welcome to the Digital Dock, where modern finance meets independence. Our platform redefines traditional banking with a secure, innovative, & user-centric ecosystem.



# Beta marketplace

We introduce the world's first open-source and decentralized marketplace exclusively for tokenized assets. Already on board, over 25 committed customers with contracts that bring more than €600,000 to our market.

- Already integrated +3 token standards, and always expanding.
- First automated verification if an asset is a tokenized on-chain security or not.
- Automated mortgages for any digital asset, completely decentralized.
- Integrated KYC & KYB. GDPR compliant and in cooperation with the authorities.

## Discover

All Categories

Real Estate

Commodities

Patents

Pokémon Cards

Vehicles

Art

Watches

All Filters



**Property: Frankfurt**

◆ 1.25 ETH

Info

Buy



**Patent: Loan Solutions**

◆ 0.25 ETH

Info

Buy

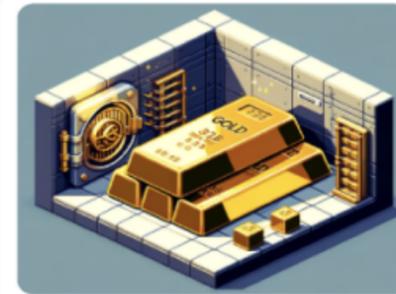


**Silver: 1kg**

◆ 0.25 ETH

Info

Buy



**Gold: 1kg**

◆ 0.25 ETH

Info

Buy



**Tesla: Model Y**

◆ 0.25 ETH

Info

Buy



**Coin: 1933, France**

◆ 0.25 ETH

Info

Buy



**Watch: Rolex**

◆ 0.25 ETH

Info

Buy



**Watch: Omega**

◆ 0.25 ETH

Info

Buy

# Tokenization 2.0

Our tokenization solution allows any asset to be deployed independently on any blockchain. Our legal framework keeps the user in control, ensuring total asset security, even in an event of our bankruptcy.

## Automations

Automating legal right management:  
Dividends, building rights, renting contracts, abandonment management, and much more, completely decentralized and at no hidden fees.

## Use-cases

Users can stake their assets at no risk, sell them on the marketplace, gain instant liquidity with our loan solutions, or just hold them securely in any wallet that supports their tokens.

# Secure tokenization

Pioneering a robust legal structure for digital asset management.

Verified entrypoints: Partnering with verified companies, who utilize our legal tokenization stratum and digital solutions to tokenize customer assets, like real estate companies.

SPV company safeguards: In any adverse scenario, the most trusted Entrypoint takes over the SPV, with customer assets fully protected.

Asset reversion simplified: Users can easily convert tokenized assets back to physical form through a token burn and receipt process.

Robust protection and partnerships: Comprehensive insurance for all SPV assets and partnering with secure storage providers and digital custody experts.

# Credit, redefined.

Our innovative loan solutions increase the liquidity of any asset from zero to one, at absolutely no risk. Just a fingertap away, while staying completely independent, at any time, everywhere.

## Mortgages

Users can pay a down-payment of 20%, which secures the listed asset in an escrow contract until repayment.

## Secured loans

Allows customers to use their assets as collateral and enables risk-free liquidity with one click.

## Unsecured loans

Request loans without any collateral from a decentralized voting committee of thousands of stakers.

# On-chain mortgages.

This method lets you use the asset you're buying as collateral after an initial payment of 20%. It remains in a secure escrow contract until the loan is repaid, after which it's fully yours. This innovative approach minimizes risk and maximizes accessibility.

1

Instant approvals, 24/7/365.

Post-ownership through contract security.

100% security for the borrower and the lender.

Flexible repayments, if not repaid, the asset simply goes back to the lender

+ a little fee.

# Secured loans.

Discover a world where your assets unlock potential, not risks. Apply for a loan with just one click, for any asset. Through dynamic collateral and insurance pool adjustments, we eliminated the price-based liquidation risk completely.

2

Unlock the value of your assets anytime, anywhere.

Instant, risk-free liquidity for any on-chain asset.

Providing stability in an unstable market.

# Unsecured loans.

Unsecured loans allow anyone to claim a loan privately from a decentralized voting committee without any collateral. Empowering voters to earn interest, and borrowers to leverage their financial growth without any dependencies, on-chain.

3

No lender risk through our legal overlay structure.

Max. loan amount increases with every repaid loan.

Approvals as fast as 2-4 days.

Anyone can participate in voting on loan requests and earn interest.

**We are establishing a financial system centered around the needs of our customers. It offers a platform where individuals can express their financial autonomy, moving beyond the limitations of traditional banking.**

**This network is secure, sophisticated, and completely independent, providing a space where users can manage their financials in any way they can think of, at no cost, and just a fingertap away.**

# Market impact & potential

- We are advancing in the rapidly growing FinTech market, currently valued at \$167.54 billion and projected to surpass \$400 billion by 2027 (CAGR of 25.18% – Exploding Topics).
- By 2030, the FinTech industry is expected to reach \$1.5 trillion, with banking FinTechs potentially representing about 25% of global banking valuations (Boston Consulting Group).
- Our digital infrastructure, would offer a cost-free, independent, and automated infrastructure for any asset, unlocking trillions of liquidity.

“The next big thing is going to be tokenization”

-Larry Fink, CEO of BlackRock.

# Our target audience

At The Digital Dock, we serve dynamic individuals and enterprises. From asset owners looking for innovative asset management and loan solutions, to asset management companies and commodity resellers seeking growth through tokenization and our 24/7 accessible liquidity.

- Asset-savvy individuals: \$10K+ assets, ready for smart financial growth.
- Real estate visionaries: Unlocking liquidity and investment through tokenization.
- Commodity resellers: Revolutionizing asset management in commodities like gold.
- Franchise innovators: Benefiting from our flexible financial solutions.

# Competitive analysis

Our biggest competitor is BitBond. This Berlin FinTech was the first to establish tokenized Bonds in Europe and has the current leading infrastructure for tokenization.

## BitBond

- Asset secured through an SPV structure.
- Infrastructure dependent on current Ethereum DeFi projects.
- No advanced liquidity or management options for legal rights.

## The Digital Dock

- Asset secured through an expanded community-owned SPV structure.
- Infrastructure for multiple chains already established on our marketplace.
- One-click liquidity and management automations for legal rights.

# Team



Paul Ilami, a self-taught developer prodigy, started his coding journey at 16. With a rich background at a leading Austrian bank, he is working on the Digital Dock since 2021. His expertise spans over five years blockchain development.

-LinkedIn-



Federico Freddi, a senior in blockchain technology, has collaborated with Fortune 500 entities and top Italian and German banks and crypto firms. He brings over seven years of industry leadership.

-LinkedIn-

# Financial projections

With €630,000 already under contract, The Digital Dock stands at the precipice of significant growth. Awaiting legal licensure to operationalize our assets, we're poised to transition from potential to profitability.

- Earning model: Our strategy is very subtle; we capitalize on the financial ecosystem by acquiring a share of repaid interest from multiple of our lending solutions.
- Asset foundation: Over €630,000 in assets secured under contracts, setting the stage for revenue generation upon acquiring necessary legal licenses.
- Partnership in progress: Developing a bespoke partner solution for a franchise fitness company. Success within a 3-month timeframe will unlock €30-50 million in loans for our marketplace, offering us a full capture of completed interest rates.

# Use of funds

The Digital Dock is in the exciting pre-seed stage, seeking a total of 6.000.000€ which will be used for:

- Regulatory compliance: Securing a German license for marketplace and tokenization.
- Operational costs: Staking pool, asset brochures, branch setup & infrastructure.
- Legal team: Hiring legal experts for compliance and protection.
- Tech development: Expanding our developer team for faster innovation.
- Tokenization preparations: Preparing our customer service, contractors, asset storage infrastructure, and more.
- Market entry: Support for impactful launch preparations like marketing campaigns.

Investments are starting at 200.000€

# Embark with us

Seize the opportunity to revolutionize FinTech. Invest, partner, or innovate with us.

Contact us

Email: [contact@digitaldock.org](mailto:contact@digitaldock.org)

