

Tokenising Private Market Securities, for easy investment & exit opportunities

Creating liquidity pool for angel investors, VC LPs & ESOP holders across borders

OUR INCUBATOR:



Confidential. Not to be shared without explicit consent of Crowd Investments Limited

Problem Statement

Secondary Market Transactions Today!

Shareholder Liquidity

- Founders of Series A+ start-ups want to give liquidity to their ESOP holders & investors
- Investing in the private markets is easy but no ready-made solution for finding an exit.

CapTable Control

- Founders also want to keep control on their CapTable and oversight of how many shares / securities can be sold in the market per seller, where it can be sold and to whom.

Secondary Deal Discovery

- New Investors may want to have access to equity ownership in certain private companies but do not have any easy way to discover and identify potential sellers.
- Buyers would also want to be certain about the veracity of the sellers' shareholding; identity and value of security holding.

Cost of Secondary Transaction

- Even if the buyer does find potential "verified" sellers today, the process involved is laborious and requires the involvement of the company, lawyers and bankers besides the buyer and seller which prima facie discourages low ticket transactions given the costs involved.

Manual Exercise

- Lastly, the procedures are typically paper-based, and thereby also time consuming

Problem Statement

Private Market Investments Today!

Cross-border Deal Syndication

- Receiving small ticket-size investments directly increases admin & paperwork for the start-ups.
- Manual record keeping of the identities and value of the holdings of UBOs increases the risk of mismanagement and inaccuracy in the records by accountants and lawyers.
- Risk of losing or damaging records in perpetuity by human errors for passing on the right value of assets to correct descendants

Cross-border Transactions

- Banks and intermediaries of investors and financial security issuers (start-ups) are involved in cross-border transactions which create hindrances due to data sharing issues for user verification (KYC, AML, PEP checks) and hiccups due to international private market investment transaction banking rules.

Solution

Web 3 SPV

- Secure record-keeping on Smart Contracts
- Perpetual record-keeping for passing on the assets to descendants

Web 3 Secondary Market

- Tokenising securities pegged by Start-up securities (RWA tokens)
- Creating Liquidity Pool for sellers by market making model
- Partnering with underwriters and DEXs for increase the visibility of RWA tokens for liquidity providers

Web 3 Infra

- Web3 Infra-based cross-border transactions for avoiding intermediaries
- Launching an instant cross-border transaction solution using stable coins
- Facilitating hassle-free without intermediaries instant cross-border transaction

Overview

Company Name Crowd Investments Limited	Company Reg. No. 09326120	Location United Kingdom
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Equity Deals



Investors

Pre-Deal Execution Activities	Deal Execution Activities	Post-Deal Execution Activities
Investor Onboarding	Syndicate Creation	Custody of Share Certificate
Deal Discovery	Money Pooling in Escrow	
Data Room		Trust Deed Creation
Due Diligence	Tokenisation of Securities	
Deal Room		
KYC + AML, Commitment	Transaction to Start-up	



Startups

Start-up Onboarding	Inviting Network	Set-up Smart Escrow for Fund Deployment,
Profile Creation		Receive funds
Campaign Creation	Escrow Account Set-up	Start-up Issues Share Certificate
KYB		

Pre-Deal Execution Activities	Deal Execution Activities	Post-Deal Execution Activities
Request for Secondary Listing	Listing on Secondary	Transfer of Shares/Tokens
 Valuation of Shares Report	Market Making	
		Matchmaking of Bid
	Acceptance of Bid	
Offer for Sell	Secondary Transaction	

Financial Instruments

Financial Instruments

Private Market Equity Instruments

Private Market Debt Instruments

Innovation Financial Instruments

Asset backed securities

Non-market linked securities

Tokenised Securities Offered by CI

Ordinary Shares, Preference Shares, etc

Invoice Financing, Venture Debt, Corporate Bonds

SAFT, SIP SAFT, Yield Farming, P2P lending

Real Estate, Gold, Other Commodities

Lease Rental securities



Issuers



Buyers

Start-ups

SMEs, Start-ups

SMEs

Angels, VCs, FOs

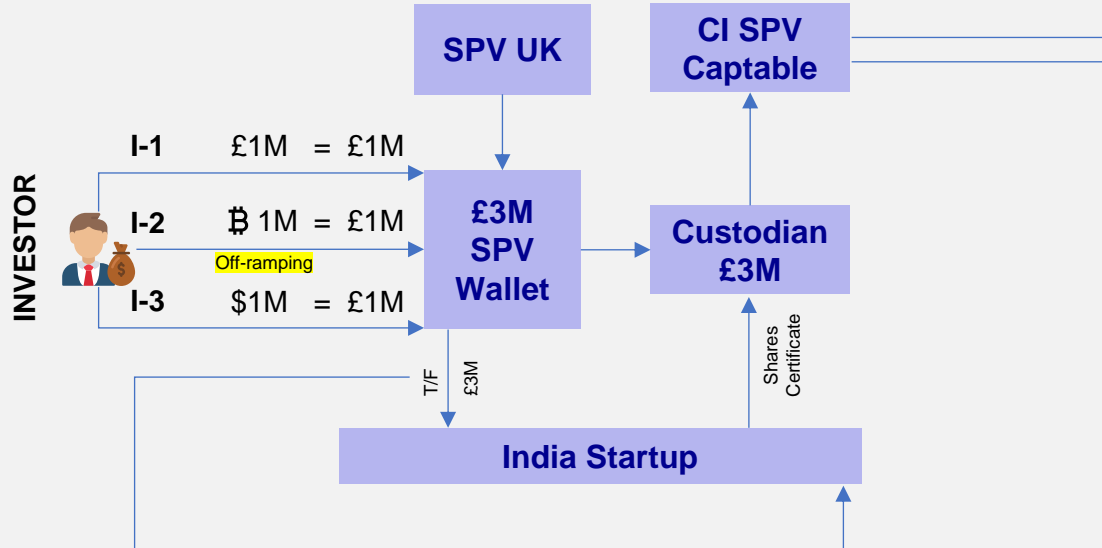
Angels, NBFC, Funds



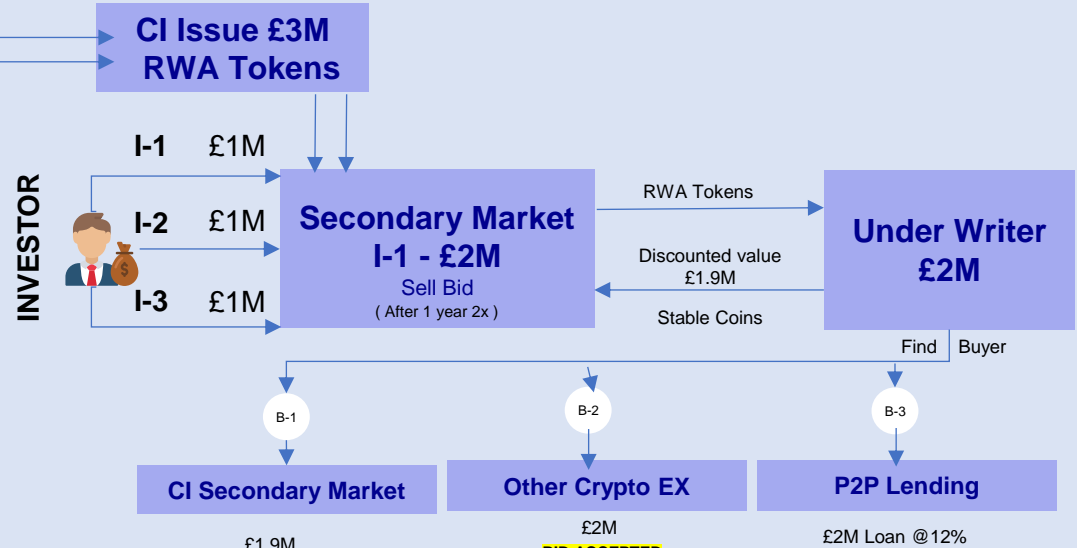
Live

Future Pipeline

Primary Market

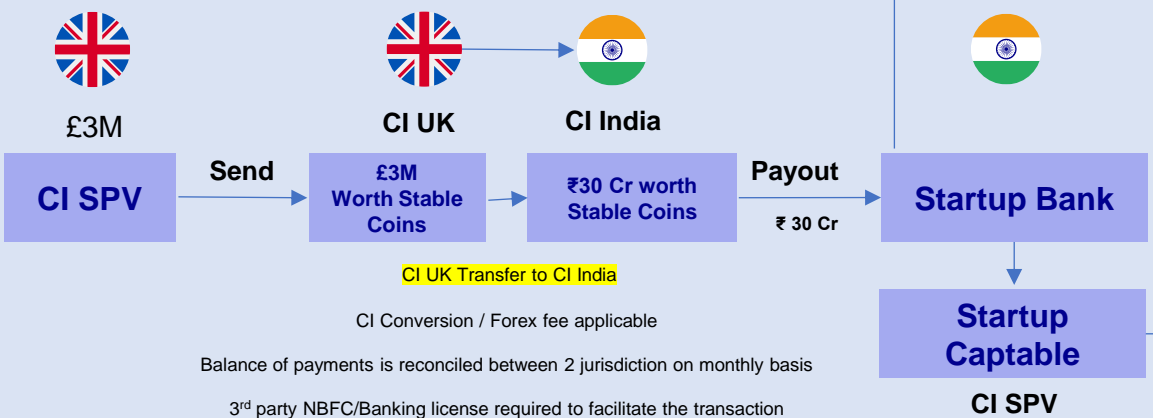


Secondary Market

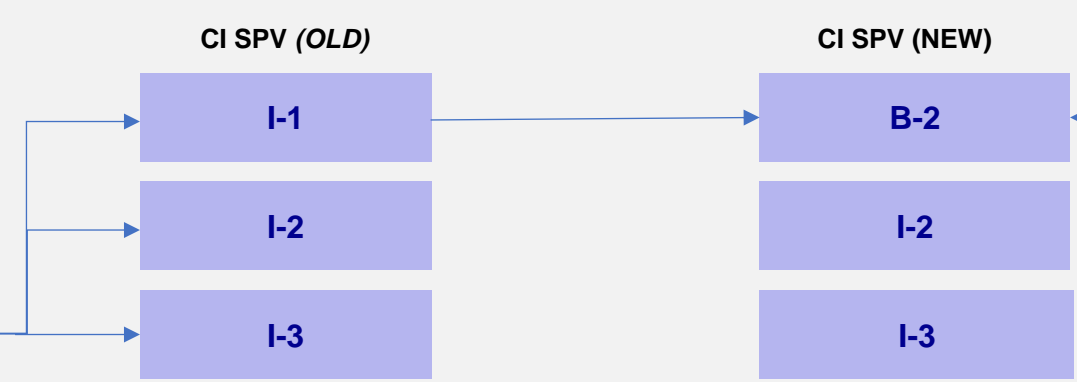


4 Pillars of CI functions

Cross Border Transactions



CI Cap table



CrowdInvest tokenomics for Secondary Market



RWA Tokens

Start-Up Security Pegged Tokens



CI Utility Tokens

Rewards Program

Ops GTM: Tokenisation of Securities

CI SPV Primary Market Investors

- ✓ Investors (beneficiary owners) holding tokens against custody of start-up securities
- ✓ SPV-based CapTable Management
- ✓ Access to liquidity Pool in CI Secondary Market

Series A & beyond Start-ups

- ✓ ESOP holders can sell their shares on the Secondary Market
- ✓ Giving Benefit to their shareholders to bring liquidity to their holdings
- ✓ Replicate the Start-up CapTable digitally through validations (identity, value) from Companies House / MCA and then creating a new token SPV
- ✓ Start-up to dictate terms of Secondary Market Listing
- ✓ Tokenise / Digitalising their CapTable for Transparency & Accountability Purposes

Direct Investor Leads

- ✓ Investors looking to liquidate shares at individual level
- ✓ Custody of Share Certificate by the seller
- ✓ Validation of share ownership and value of share from Startup company and Companies House/ MCA
- ✓ Start-up need to give written/recorded consent for investors' share Secondary Market Listing

Why our solution will improve Private Securities Liquidation Pool

As mentioned above our solution provides the infrastructure to tokenise private equity and facilitate access to the following 3 avenues for liquidity through listing with crypto exchanges, Underwriters buyout, and lending with P2P platforms. This will lead to additional capital flow as well as liquidity for the seller.

Understanding the 3 avenues

Crypto Exchanges

- ✓ **Liquidity Enhancement:** Tokenisation allows private equity assets to be traded on cryptocurrency exchanges. This brings liquidity to traditionally illiquid assets, enabling investors to buy and sell tokens easily across different CEX/DEX exchanges.
- ✓ **Global Accessibility:** Crypto exchanges operate globally, providing access to a broader investor base. This global reach can attract a diverse range of investors, potentially increasing demand for tokenised private equity.

OUR



Underwriters Buyout

- ✓ **Instant Buyouts:** Underwriting Institute buys RWA tokens through CI Stable coins at discounted rate to give instant liquidity to the seller and find a buyer in the open market to sell at Fair Market value in the long term.
- ✓ **Assurance:** To provide assurance to the underwriter in case of non-liquidity, CI Utility tokens are provided as collateral to underwriters which can be redeemed on the CrowdInvest platform as a substitute of RWA tokens non-liquidity and as a token of reward for providing liquidity to sellers on the CI platform.



P2P lending platforms

- ✓ **Collateralisation for Loans:** Collateralizing tokenized private equity for peer-to-peer lending, unlocking value without selling, offering liquidity for diverse financial needs, bridging traditional and digital finance.
- ✓ **Risk Mitigation and Transparency:** Blockchain enhances transparency, mitigates risk for lenders by offering clear collateral ownership, reducing risks tied to illiquid assets in lending.



GTM: Strategic Product Partnership





Productised Solution

.. that is built for tomorrow!



Secured Deal Room

A tamper-proof environment designed to safeguard sensitive transactions and data integrity.



Payment Through Fiat & Off-Ramping

Seamless integration of a secure payment gateway facilitating efficient transactions within the platform. Also, invest using cryptocurrencies easily by on-ramping and off-ramping facilities.



Tokenised Secondaries Access

Access to a marketplace featuring tokenised securities, enhancing liquidity and transparency by creating a liquidity pool.



Investor Community Building

Foster a strong investor network for connecting, sharing insights, and collaborating on investment strategies.



CRM for Investor Relations

Startups can now manage their investor network through an easy tool that allows them to share documents, set up meetings, send personalised/automated messages, etc.



CapTable Management

Streamline CapTable management, unify representation within the fundraising company, ensuring accuracy, and efficiency in tracking investor stakes.



Compliance Measures

Comprehensive KYC and AML protocols implemented to ensure regulatory compliance and mitigate risk.



API Integration for Startups

Tools that can allow startups to list their fundraising campaign across social media and on their website, where it's clients and followers can contribute to the round*.



KPI & Regulatory Reporting Tools

Carefully monitor the company's performance to optimise your investment strategy and get efficient tools for compliance adherence, and trust within regulatory frameworks

Our product is meticulously crafted to meet the demands of tomorrow's financial landscape, providing a sophisticated yet **user-friendly platform** for secure and **compliant** transactions.

Live

Coming soon

Future Pipeline

nakul@crowdinvest.com





Business Model

Value-driven pricing



Transactional Revenue

LIVE

Pay per transaction

Primary Market
Secondary Market
Risk Assurance



One time Revenue

LIVE

Set-up fees

SPV set-up
Tokenisation of Securities



Recurring Revenue

Coming Soon

Subscription

Secondary Market Listing
CapTable Management
White label Solutions
Investor Relations CRM

We earn revenues where customers realise **value**.

Ideal Customer Profile

Start-ups

- ✓ **Web 3 start-ups**
- ✓ **Series A+ start-ups**

Investors

- ✓ **Angle Syndicates**
- ✓ **Funds**
- ✓ **Asset Managers**
- ✓ **Trusts**

Case Study

10 investors from Singapore, MEA and the UK invested into a Delaware headquartered Kenyan Startup led by a person of Indian origin



Individual Investor 1 (Dubai)
\$2,000



Company (United Kingdom)
\$2,500



Micro Fund (Singapore)
£95,000



Individual Investor 2 (United States)
\$10,000



Deal

- [Tappi](#), a Kenyan startup specialising in an innovative chat tool that automates webpage generation, triumphed in securing an **oversubscribed pre-seed funding round** totalling **US\$1.5 million** using **CrowdInvest**.
- The deal spanned **international borders**, with investors dispersed globally across the UK, Dubai and Singapore composed of institutional and individual investors.
- CrowdInvest orchestrated the deal by navigating communication and facilitating required documentation which was challenging due to the global dispersion of stakeholders.

CrowdInvest facilitated onboarding, KYC/KYB and money movement to make this deal happen in **record time**

Success Stories

Growth stage Start-ups who raised more than £1M are as follows:



Open entertainment platform



Financial inclusion; providing loans to young entrepreneurs



Biotech company; 3D printed drug delivery platform



Indian fast food chain in the UK



India's Largest Tech Enabled EV-as-a-Service Platform

Early stage Start-ups raising on an average of £100K through us are as follows:



Wealth management for NRIs



B2B e-commerce in Africa



Vernacular Creator App



SaaS for Healthcare plans



Buy Now Pay Later



Traction – Key Metrics

Since our launch in Nov'2023, we have become the platform of choice for syndicating beyond borders!

200*+

Active Investors
From 5-7 different countries

20+

Start-ups
With founders/ syndicate leads of Indian origin

\$300k+

Throughput
In 6 months

20k

Followers
Active Community across social media

\$1m

Throughput
In current Pipeline through 7 startups

\$10m

Target Throughput
For next 24 months

*2000+ Investors In the Investor Waitlist Network



We engage with our community **everyday!**

Demo Days



Podcasts



Webinars



WhatsApp Community

👍 Join us now!* 👍

*Exclusive for investors only



Our clients



Awards & Recognition

Our efforts have garnered significant acclaim and acknowledgment within the industry

- ✓ Awarded as “Market Entrant of the year 2023”
- ✓ Featured as “Forbes Select 200 companies”
- ✓ Recognised as “ET 30 under 30” entrepreneur
- ✓ Published a Whitepaper, titled "[A Case for Integrating Blockchain based Smart Contracts in Cross-Border Investments](#)", in the esteemed SSRN.



In summary, our endeavors have received considerable acclaim and recognition within the industry, validating our commitment to excellence, innovation and impact.



Team

Core Team



Nakul Garg

Co-founder, Director & CEO

Recognised as a 30 under 30 entrepreneur and with a master's from LSE, Nakul has 10+ years of experience in fundraising, business consulting and risk assessment. His expertise lies in developing and maintaining strong client relationships.. He has a strong understanding of the Indian start-up eco-system, crowdfunding and cross-border investment space.



Avinash Sengar

Chief Technology Officer

Having 14 years of IT industry experience, with a dedicated focus on the blockchain space for the past 6 years. Expertise spans DeFi, NFTs, Marketplace and tokenization sectors, reflecting a commitment to innovation. A staunch advocate for decentralization, shaping digital ecosystems for a transparent future.



Steve Middleton

Chief Compliance Officer

Steve has over 25 years of experience and specialises in setting up SPVs, FCA compliance, reporting and legal structuring. He had been the COO of BNP Paribas UK in his 15-year tenure with them and had served the British Royal Air Force (RAF) in his initial days.



Technology & Design



Umid Ghimire

Software Dev. Manager



Bipul Neupane

Software Dev. Associate



Narasimhan

Head of Design



Zeal Lilani

Head of Operations



Rahul Rao

Legal Associate

nakul@crowdinvest.com





Team

Advisors & Mentors



Shubhanga Prasad 

Executive Director

Shubhanga has 15+ years of experience in financial services, predominantly in Business Strategy and Product Management. He was ex-COO at Oak North Bank and was instrumental in launching India's first bank-led fintech accelerator with YES bank.



Arvid Pedersen 

Director

Arvid is the Vice Chairman at Red Ribbon Asset Management Plc. He has 35+ years of experience in international investments, regulatory compliance and administration.



Suchit Punnose 

Strategic Advisor to the Board

Suchit is a serial entrepreneur with over 20 years of experience in investments, real estate, and ventures across India and the UK. He is the founder and CEO of Red Ribbon Asset Management Plc, which is the pioneer in the UK-India investment corridor.



Nayan Gala 

Strategic Advisor

Nayan brings a wealth of expertise. His determination, appetite for risk-taking, and unwavering dedication have led to remarkable achievements, including being recognised on the prestigious 40 Under 40 Euro-India's Young Leader List by EICBI in 2020.



Kamlesh Nagware 

Blockchain Advisor

Kamlesh, a TEDx speaker and CTO Blockchain at Snapper Future Tech, is a top 30 Blockchain Influencer in India and a founding member of India Blockchain Forum. He is Hyperledger India Co-Chair, a TSC member (2021-22), Blockchain Mentor at APIARY Blockchain COE, and advisor to Web3, Tokenization, and CBDC startups globally.



Prasanna Lohar

Blockchain Advisor

Award-winning CXO Banker, Digital Architect, and Fintech Influencer with 24+ years of global experience in engineering, management, and innovation. Expert in digital transformation, robust architecture, customer engagement, and fintech alignment. Board member, startup mentor, leadership coach, and advisor to banks, closely involved in cutting-edge technology and ecosystem collaboration.



Join us in building the future of cross-border alternative investments

Nakul Garg

Co-Founder & CEO

crowdinvest



Contact us at nakul@crowdinvest.com

For more information [Schedule a meeting](#)



Annexure

Why do we use tokenisation & Smart Contracts?

One may wonder why this is simply not done through a unit system. There are various advantages to this

Digital Identity

Giving digital identity to RWA (Start-up securities) on a blockchain network brings trust, transparency & accountability

Immutable Records

Keeping data on smart contracts keeps data immutable and secure which can be relied by the ecosystem to make decisions based the recorded information






Valuation Validation

When a buyer looks to buy tokens in the secondary market from the seller, they can validate the token values registered on the smart contracts

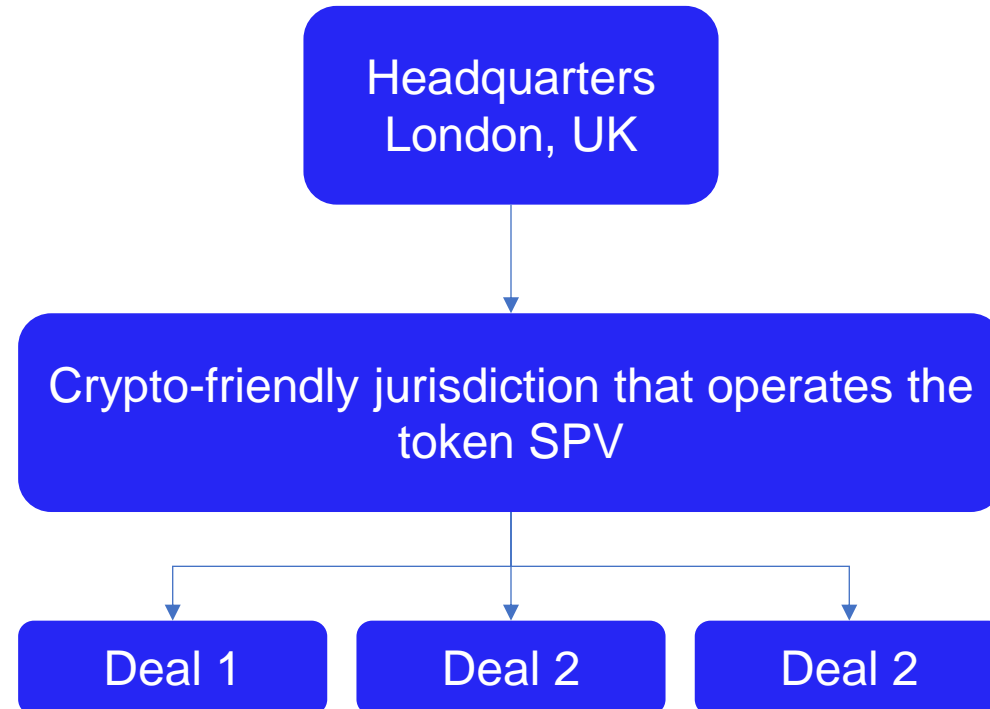
Increase Visibility & Exposure

Token cross-listing with DEX & CEX, increase its visibility to liquidity providers who creates liquidity pool for start-up securities secondary market

Competitive Landscape

Company Aspects	 DigiShares	 AngelList	PREQIN	 SECURITIZE	carta	 SEEDRS	crowdinvest 
Permanent Establishment	UK + US	US + India	UK	US	US+UK	US+UK+ SEA	UK + GCC
User Outreach	Institutional Investors	Professional Investors	Institutional & Professional Investors	Professional Investors	Professional Investors	Retail + Professional + Institutional Investors	Institutional + Professional Investors
Customer Focus Regions	US, UK, EU	US, India	Global	US, Japan	US, UK	US, UK, SEA	UK, EU, MENA, Asia
Topline Revenue (p.a.)	\$2.5M	\$134.3M	\$240M	\$25.6M	\$373M	\$33.2M	£477M (Projected)
Total Funding	\$2.55M	\$170.2M	\$972M	\$100.2M	\$1.1B	\$225M	£1.2M
Latest Valuation	\$25M	\$4B	\$3.2B (acquired by BlackRock)	\$240M	\$7.4B	\$600m - \$900m	£4.4M
Deal Discovery	✓	✓	✗	✓	✗	✓	✓
Deal Syndication	✗	✓	✗	✓	✓	✓	✓
Security Tokenisation	✓	✗	✗	✓	✗	✓	✓
CapTable & KPI Reporting	✗	✓	✓	✗	✓	✗	✓
Secondary Market Listing	✓	✗	✗	✓	✗	✓	✓
Liquidity Pool	✗	✗	✗	✗	✗	✓	✓
SPV on Smart Contracts	✗	✗	✗	✗	✗	✗	✓
White Label Solution	✓	✗	✗	✗	✗	✗	✓

A glimpse into the corporate structure



How it works

Permissioned tokens + digital identity

The transfer of ERC3643 tokens can only be triggered when both the investor rules (via ONCHAINID) and offering rules are fulfilled, ensuring compliance at the smart contract level.



Regulatory Landscape: EU

RWA Tokens

- ✓ Tokens backed by Real World Assets (RWA)
- ✓ Tokenized securities remain largely unaffected by MiCA.
- ✓ Not covered under MiCA Regulations
- ✓ MiCA does not apply to crypto-assets qualifying as financial instruments, such as transferable securities
- ✓ These assets continue to fall under the existing regulatory framework of MiFID II (Markets in Financial Instruments Directive II)



Security Tokens

- ✓ No Underlying Assets (Known for STOs)
- ✓ EU Prospectus Regulation applies if STO tokens are considered transferable securities under MiFID II.



Stable Tokens

- ✓ These tokens represent a digital form of money, pegged by real world asset or commodity.
- ✓ Regulated under MiCA
- ✓ ERC-3643 token standard to issue permissioned tokens
- ✓ Owner identification and additional controls.



Utility Tokens

- ✓ Utility tokens provide access to goods or services within a specific ecosystem or platform
- ✓ Do not represent ownership or investment rights and are not considered securities
- ✓ Regulated under MiCA, not under MiFID II
- ✓ ERC-3643 token standard to issue permissioned tokens
- ✓ Owner identification and additional controls.



- ✓ Crowdinvest provides Whitelable solutions for RWA tokenization on ERC 3643 protocol to issue permissioned tokens which helps in owner identification and additional controls.
- ✓ To clients such as Financial Institutions, Asset Managers and Fintechs who are regulated for MiFID II (Markets in Financial Instruments Directive II) or FCA in Europe.

Regulatory Landscape: UK

RWA Tokens

- ✓ Tokens pegged by Real World Assets (RWA)
- ✓ NO FCA guideline on it. Guidelines are provided by MiCa.
- ✓ Tokenized securities remain largely unaffected by MiCA
- ✓ Not covered under MiCA Regulations
- ✓ MiCA does not apply to crypto-assets qualifying as financial instruments, such as transferable securities
- ✓ These assets continue to fall under the existing regulatory framework of MiFID II (Markets in Financial Instruments Directive II)



Security Tokens

- ✓ No Underlying Assets (Known for STOs)
- ✓ Regulated by UK FCA



Stable Tokens

- ✓ These tokens represent a digital form of money, pegged by real world asset or commodity.
- ✓ Regulated by the UK FCA



Utility Tokens

- ✓ Utility tokens provide access to goods or services within a specific ecosystem or platform
- ✓ Do not represent ownership or investment rights and are not considered securities
- ✓ NOT Regulated by the UK FCA



- ✓ Altfin provides a Whelable solutions for RWA tokenization on ERC 3643 protocol to issue permissioned tokens which helps in owner identification and additional controls.
- ✓ To clients such as growth stage Start-ups (Series A & beyond) who has issued ESOPs to their employees.



- ✓ Altfin does NOT deal in Security tokens



- ✓ Altfin does NOT deal in Stable tokens



- ✓ Altfin does deal in Utility tokens





Competitive Landscape

Competitive Advantage



What our competitors are not doing?

At CrowdInvest, we aim to tokenise start-up securities to give them access to wider investor classes but also provide better liquidity to their investors by keeping it systems more inclusive, trustable, transparent and accountable operations across borders.

To achieve this we are:

- ✓ Syndicating through simple bare trust structures on a blockchain (no complex management of SPV)
- ✓ Transact in the currency of your choice into our escrow account. Invest in companies across borders from anywhere.
- ✓ Easy & transparent CapTable Management
- ✓ Exit through secondary markets

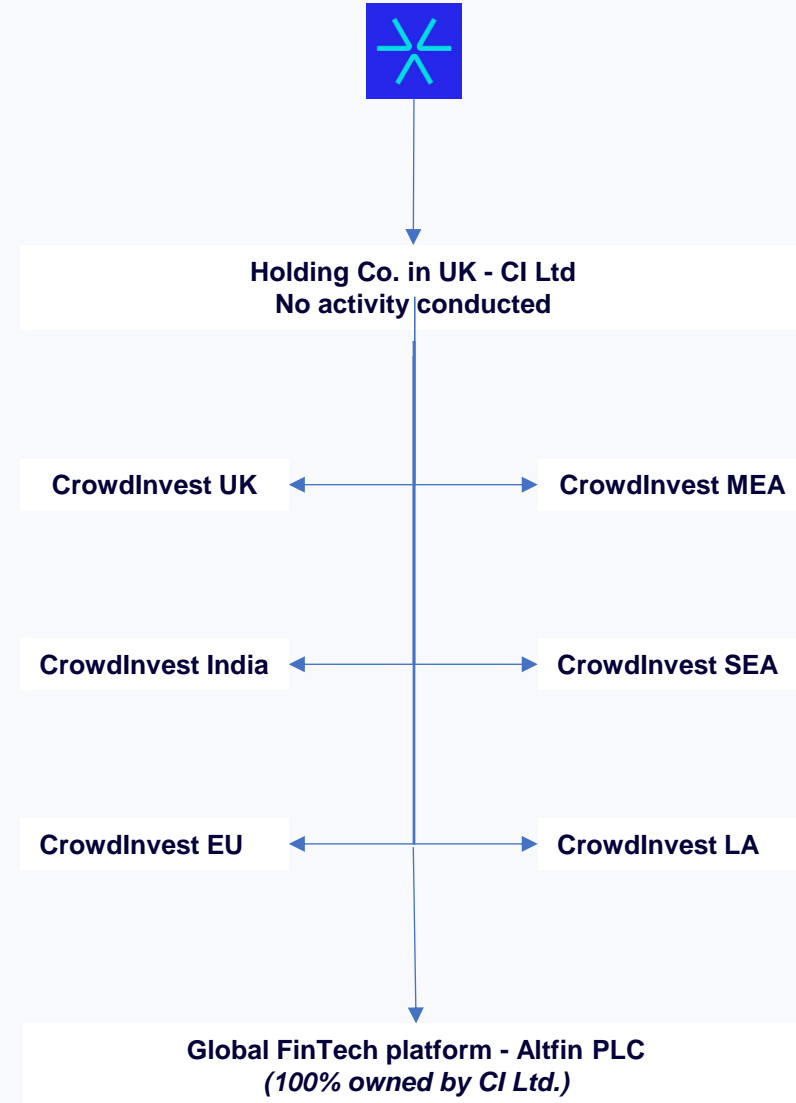
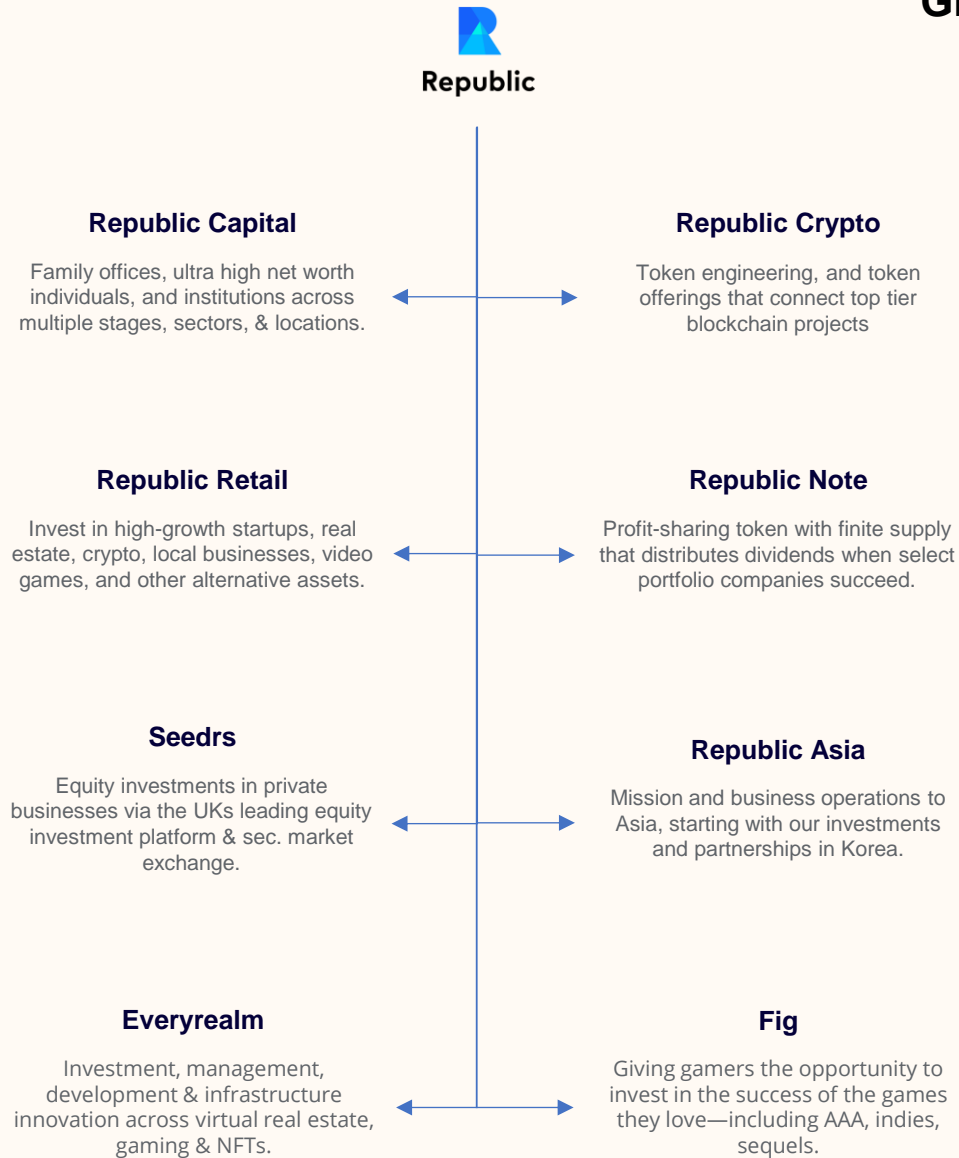
Our vision is to be **the first cross-border platform** to offer **end-to-end solutions** to small angel investors as well as institutional investors throughout their investment journey from deal sourcing to exits.

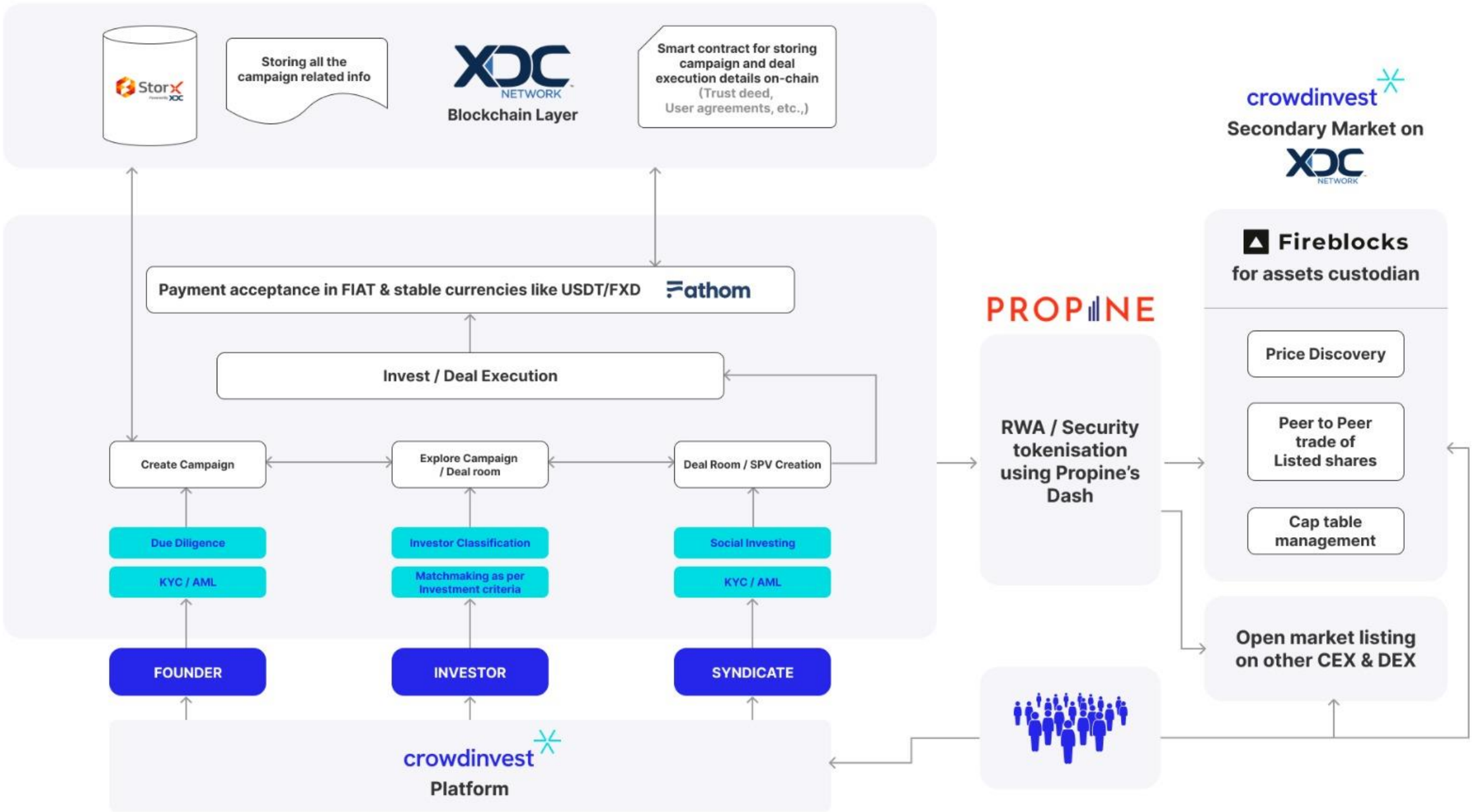
Risk Assurance for Underwriters

Underwriting Assurance	CrowdInvest Utility Token	CI Assurance Fees	Fees earned in CI Utility tokens	Example
10%	10%	2%	1%	<ol style="list-style-type: none"> 1. Tokens listed on CI Secondary Market. Token worth: £100K 2. Underwriter Discounted offer: £90K 3. Underwriter Assurance: £90K 4. 1 CI Utility token value = £1K 5. 90 CI Utility Tokens kept in Reserve until Underwriter is not able to sell the tokens in the open market 6. If not liquidated by end of term of assurance (eg 6 months or 1 yr), then 90 Utility tokens are allocated at 5% assurance fees. 7. If the underwriter is able to sell it in the open market, then the 90 utility tokens are released from the reserve.
25%	25%	2%	2%	
40%	50%	2%	2%	
50%	60%	2.5%	2%	
60%	75%	3%	2.5%	
75%	90%	5%	3%	
90%	95%	7%	5%	
100%	100%	10%	10%	

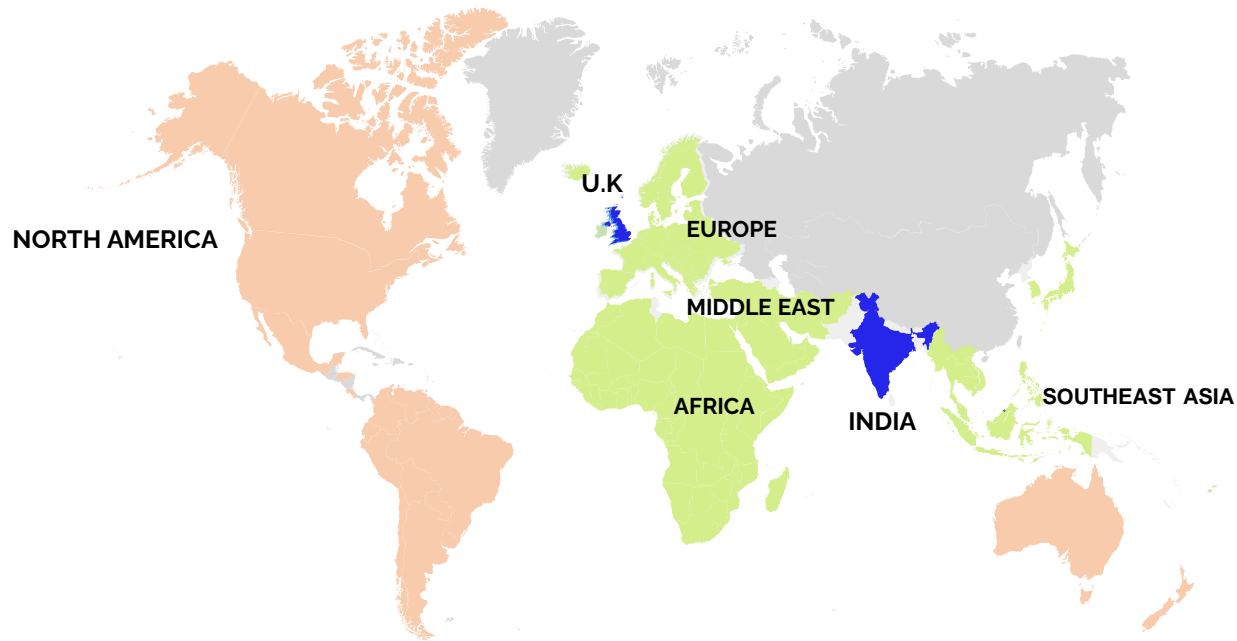
No Risk?

Corporate Structure Global Comparison





Expansion Plans



■ Phase 1 ■ Phase 2 ■ Phase 3

- **United Kingdom**
- **India**
- **MEA**
- **SEA**
- **EU**
- **North America**
- **Latin America**
- **Australia**