



DeFi & Real Estate: The Mechanics of Decentralised Trust

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Introduction

August 2018 in a Telegram chat between Ethereum developers and entrepreneurs the term “DeFi” was coined for the first time referring to Decentralized Finance. Less than two years later, the term became widely popular due to the exponential growth of the sector.

First there was the internet (Web1). Then the ability to form distributed groups exchanging data emerged (Web2) which resulted in the growth of social media with Facebook, Twitter, WhatsApp etc. DeFi allows distributed groups now to exchange value, for example Aave – where groups can come together to form lending pools which can then transact without a trusted third party. These new technologies are now known as Web3.

Thanks to Blockchain technology DeFi brings today the opportunity to unlock liquidity while enhancing security and transparency, disrupting the traditional financial model; which is plenty of frictions, centralization, and what is more, already left aside 33% of the adult population of the World unbanked. Nowadays, the different tokens, protocols, DEX's can be combined in different imaginative ways and solve different financial situations or create new concepts.

The amalgamation of DeFi tools is infinite, and the exponential growth of DeFi ecosystems without trusted third-parties creates transparency and encourages price and market efficiency. Giving control of assets to users has the potential to disrupt the global Real Estate model as well, which is the second largest global market behind Financial Services.

London is the engine room for growth and development of frontier technologies. Two major players, FIBREE (The Foundation for International Blockchain for Real Estate Expertise) and the ‘DigitalDisruption’ consortium at the Bartlett Faculty of Built Environment, UCL have joined together to bring a stellar panel of experts in DeFi and Real Estate for a roundtable discussion which will explore the complexities and possibilities for institutional development, investment and operation of assets.

This panel will explain what the technology can do with speakers from KR1, the leading London investor in this sector, Polkadot, Aave and Robonomics. It will then consider how the RealEstate sector can use these technologies with speakers from Greystar, Team Blockchain and Blockchain.com. Finally CMS and others will consider the legal and regulatory issues that arise.

DigitalDisruption are working on ‘The Coolhouse project’ which is looking at how the Polkadot protocol can be used to create ‘parachains’ which will allow individual owners, investors and managers of real estate assets to build their own blockchain communities.

Speakers

The Tech:

Irina Karagyaur (FIBREE Chair) - Head Ambassador Western Europe at Polkadot & Kusama Networks, Director of Strategic Partnerships at Marhaba DeFi

George McDonough - MD and Co Founder KR1

Yakub Sheikh - CMO Robonomics Network

Sergei Lonshakov - Blockchain and IoT projects developer, Robonomics network architect

The Market:

Thomas Wünsche - Senior Director, Greystar, Investment Management, Head of Germany and Austria

Nic Cary - Co Founder and President Blockchain.com

Jonny Fry - CEO TeamBlockchain

Regulatory Issues:

Ajit Tripathi - Head of Institutional Business at Aave

Charles Kerrigan - From our Legal Partners, CMS, who have supported this event.

Moderator

Jeremy Barnett - Founder, RPL and Honorary Professor of Algorithmic Regulation, The Bartlett Real Estate Institute, UCL

Speaker Profiles

Irina is a strategic thinker who focuses on Blockchain technology implementations for business. She is the Head Ambassador for Western Europe at Polkadot and Kusama Networks, Regional Co-Chair London to FIBREE (Foundation for International Blockchain and Real Estate Expertise), and an evangelist of the Internet of Value.



Irina Karagyaur

FIBREE, Polkadot

Irina co-founded Design B2C, a crypto fintech boutique advisory with focus on DeFi, Web 3.0 services, NFT's, and real estate tokenization in London, UK. She advises real estate companies, family offices, fintech companies and runs lectures and workshops for universities and private clients.

Irina began her career as an architect and worked on the award-winning Piano di Governo del Territorio (Land Management Plan) at Comune di Desio, Italy, and. She was a contributor to the research for the book Trans Eurasian development corridor

Irina holds a BArch from the Southern Federal University in Russia and a MSc in Urban Planning and Policy Design from Politecnico di Milano, Italy. She successfully accomplished an executive course on International Marketing Business Planning delivered by NIBI (New Institute of International Business, Milan, Italy) in collaboration with Milan Chamber of Commerce and PROMOS, and Blockchain Revolution Specialization by INSEAD.



**George
McDonough**

KR1

George has been involved in bitcoin and use cases for blockchain technology for the last 7 years. He is the CEO of Kr1 plc, which is a publicly listed investment company focussed on the blockchain ecosystem.

Kr1 invests in early stage projects and blockchain-based digital assets. These assets power the decentralised platforms and protocols that form the emerging Web3 infrastructure..



Yakub Sheikh

Robonomics

Yakub is the Chief Marketing Officer at Robonomics. He is an experienced growth strategist focused on information technology and the blockchain industry.

Robonomics is building a secure, cost-effective, and futuristic IoT platform for connecting robotics under Polkadot and Ethereum control. They provide a Web3 Framework for smart cities and industry 4.0 app developers.



Sergei Lonshakov

Robonomics

Sergei is a blockchain and IoT projects developer who is currently the network architect at Robonomics. He has been focused on Research and Development on the frontier between blockchain and robotics since 2015 publishing several articles.

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Thomas Wünsche

Greystar

Thomas Wünsche is a Senior Director and leads the Greystar business in Germany and Austria. He is responsible for driving the company's growth in the German-speaking markets and directs all real estate investment and development activities undertaken by his team. Thomas also oversees debt and equity capital relationships across the two countries.

Prior to moving to Frankfurt in 2018, Thomas was based in the London office where he worked as part of the European investment team driving Greystar's expansion across the region. He has previously held positions at Oceans & Company, an asset management and investment advisory firm, where he specialised in institutional grade commercial properties and KPMG where he was part of the corporate finance team focused on capital advisory, mergers and acquisitions, and valuations across Europe.

Thomas is a visiting lecturer on real estate private equity at EBS Business School in Oestrich-Winkel, Germany and a member of the Urban Land Institute. He received his Master of Science degree in finance at Free University Berlin, Germany, and Lund University, Sweden, and has an executive program certification from INSEAD, France.



Nicolas Cary

British Property
Federation

Nicolas Cary is the Co-Founder and Vice Chairman of Blockchain.com. The company, is headquartered in London, with an international team spread across the world, is the most trusted and fastest growing crypto company, helping millions across the globe – from single individuals to the largest institutions – safely access cryptocurrency. Through the use of block chain technology, Blockchain is revolutionizing the \$14T financial services industry. Blockchain has raised over \$190 million in funding from leading, global investors including: Eldridge, GV, Kyle Bass, Lakestar, Lightspeed Venture Partners, Moore Strategic Ventures, Roviada Kruptos Assets Limited and others.



Jonny Fry

Team Blockchain Limited

Jonny is a Blockchain, Digital Assets and funds specialist. He founded, and was the CEO for over 20 years, of Premier Asset Management Plc which he floated on the London Stock Exchange. He is Chairman of GemCap UK whose Irish subsidiary provides fund administration services for over €3billion of UCITS. Jonny is regulated by the Central Bank of Ireland.

He advises organisations on how Blockchain and Digital Assets are being used in the commercial world and writes -Digital Bytes- which is a weekly analysis looking at how, where and why Blockchain technology and Digital Assets are being used and their impact. He works closely with a number of professional firms, such as accountants and lawyers, advising their client's on corporate strategy and adoption of Blockchain technology



Ajit Tripathi

Aave

Aave is the world's leading DeFi liquidity protocol. Decentralised finance creates significant opportunities for financial institutions to enhance market transparency, market efficiency, financial inclusion and systemic risk reduction for consumers worldwide. Ajit's role involves driving institutional growth, strategy and partnerships to enable institutions to participate in decentralised finance.

For the last 5 years he has been devoted to building bridges between financial institutions and the crypto/internet of value ecosystem. This includes building banking and payments rails for Binance and Paxful, advising crypto startups, driving the buildout of the fintech practice for ConsenSys and building the UK Blockchain Business for PwC.

He is also the co host of Breaking Banks Fintech podcast and a columnist for Coindesk in addition to being an active angel investor in high quality crypto startups.



Charles Kerrigan

CMS

Charles Kerrigan – charles.kerrigan@cms-cmno.com – is a Partner in the international law firm CMS. He is a Fintech lawyer advising on corporate finance and venture capital fundraising transactions for companies, funds, platforms and financial institutions.

He works on projects in blockchain, digital assets (including crypto and DeFi), AI and automation/transformation for corporates, public bodies, policy makers and standards institutions.

The Blockchain Industry Landscape Overview 2018 named Charles as one of the UK's leading influencers on blockchain. He is on the advisory board of the All Party Parliamentary Groups on Blockchain and AI and is the UK's "recommended lawyer" for blockchain and digital technology in the UK Parliament Hub.

Charles sits on the technology working groups of both the Investment Association and the Association of Real Estate Funds. He is the author of various books including *The Financing of Intangible Assets*, *TMT Finance and Emerging Technologies* (Butterworths, 2019). "Charles Kerrigan is the go-to person in the London market for funding intangible and digital assets." – *Legal 500*, 2019



Jeremy Barnett

Resilience Partners

Jeremy is Executive Director at Resilience Partners Limited (RPL). He is also a Regulatory Barrister and an Honorary Professor of Algorithmic Regulation at the Bartlett Real Estate Institute, UCL. He was a founder of the CBC at UCL and is currently a joint leader of the Real Estate Consortium 'DigitalDisruption@BREI'. He is also joint London Chair of FIBREE. Jeremy has published papers: 'E-Legal Services 'To Speed up Justice for B2B systems' 2006, 'Algorithmic Dispute Resolution' 2017 & 'Algorithms and the Law' 2019.

RPL is a consultancy that specialises in converting critical information to add value. By collecting and validating key data and by using emerging technologies (blockchain, AI, IoT & BIM), RPL organises its clients data to avoid and (where necessary) resolve disputes; ensure regulatory compliance; lower risk and insurance cost; and help clients monetise their data. We work with property owners, developers and professional bodies to design bespoke verification processes and understand how to best harness these disruptive technologies for their individual businesses.