

Lightpaper  
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# Strength in Numbers

ommer



# Using blockchain to open up global investment opportunities for young, tech-savvy working professionals

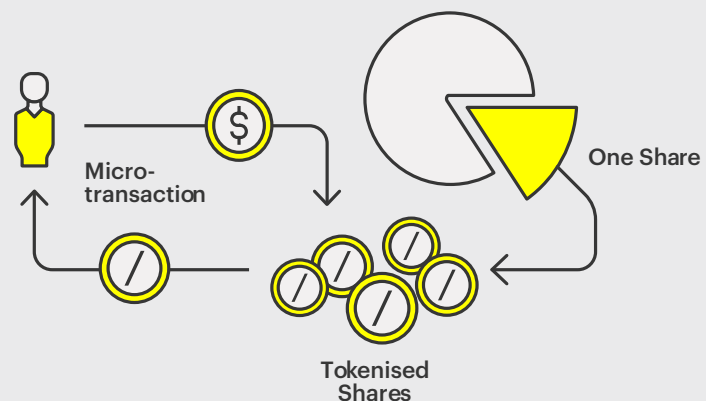
The digital age has opened many doors when it comes to managing one's finances. The myriad of asset classes out there is available to view and buy at a few clicks of an app. The tech-savvy investor can now tap on investment products that were offered only to those in the know, or for those who have engaged brokers and advisors.

While the technology has improved vastly in favour of both consumers and the industry at large, some major setbacks remain.

The first and most significant setback is the high upfront cost when it comes to investing. For example, attractive stocks that generate substantial and stable dividends, require a high upfront cost and a large minimum lot size, making investing out-of-reach to young working adults who have yet to accumulate sufficient savings.

The second setback is the large amount of paperwork, both digital and physical, it takes to open a brokerage account. For young investors, who want things done quickly and conveniently, buying into traditional asset classes, such as stocks and bonds, requires one to choose a brokerage firm, out of the many in the market. They may also be put off by filling in numerous forms as part of know-your-customer regulations.

The onset of virtual currencies has democratised investing in a way where even university students on a budget can participate in its growth story. A victim of its own success, virtual currencies' extreme volatility has deterred many from buying into it as a long-term investment.



## A decentralised network that brings micro-investment to the masses

There is considerable demand for a lower barrier of entry when it comes to investing. Ommer intends to bridge this gap through a blockchain-powered, decentralised network that offers a tokenised form of investing in publicly listed stocks.

With our network, companies who want to become game changers in the industry can finally tap on the sought-after Millennial segment, by offering them a much more affordable and convenient way to invest in their future.

The demand for a straightforward and affordable way to invest is clearly present. Ommer leverages this aspect, instead of volatile digital currencies, to make conventional asset classes more accessible to Millennials.

With a much lower barrier of entry, users can invest more confidently. This is particularly important for Millennials, most of whom are investing in traditional asset classes for the first time.

Ommer operates on three key fundamental principles:



### **Fractionalising**

The Ommer network provides the technology for breaking down and distributing these asset classes into smaller tokens at a rapid rate, enabling microtransactions at a much lower upfront cost.

Through the Ommer network, all units are fractionalised. Users not only have access to fractionalised real-world assets, as multiple users come together to purchase the asset as a single transaction, the fees will be divided and each user will only have to pay a portion of it.



### **Democratising**

Our network will empower everyone to invest in their future by making it affordable to access global markets. Similarly, major stock exchanges will now have liquidity from investors all over the world through different integrated user platforms.

Since the participants of the Ommer Network are licensed, the assets are all backed officially. Instead of investing in a derivative, such as contracts-for-difference, users will be buying directly into the asset.



### **Decentralising**

Blockchains will automate compliance processes and minimise both transactional and counterparty risks with each transaction. Smart contracts eliminate human error while blockchains ensure transaction records are immutable.

With the decentralised and open source architecture, our network allows any regulation compliant entities to participate autonomously. The trust between these parties is formalised with the use of blockchains and smart contracts, operating on a set of pre-agreed rules on the network.

With our three key fundamentals at work, young investors can kickstart their financial journey earlier. With our network making investing easy and affordable, finance companies can engage the Millennial market more effectively than traditional investment outlets.



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