



Nate Ross
Membership Card

200445



Investor Deck

The world's first real estate investing
platform focused on flexible living

Timeshare meets coliving

with ⚡ lightning speed liquidity, higher 💰 returns and 💪 more power over your money

What is Atria?

Atria is a crowd equity and financial services platform with a focus on real estate.





How we operate?

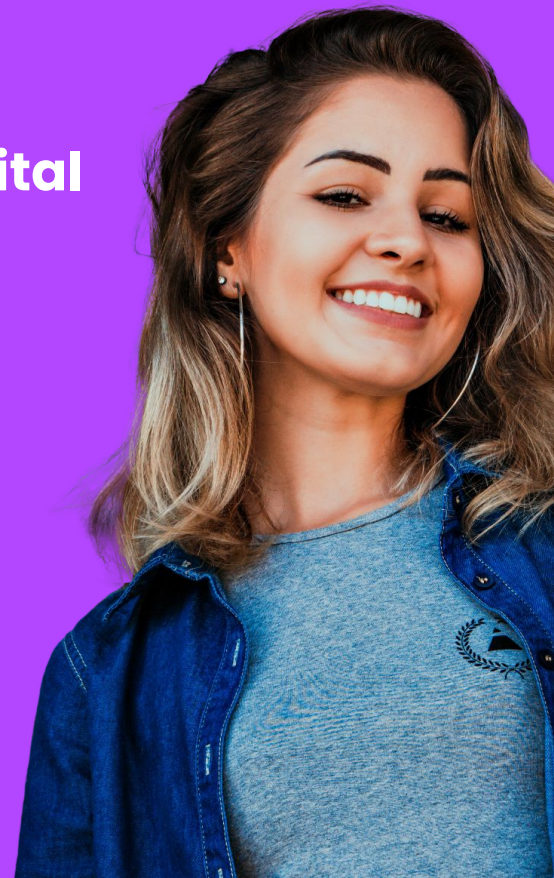
Atria revolutionizes real estate by fractionalizing properties for flexible living. Our mission is to empower generations, restoring the dream of property ownership. We make real estate accessible by operating in emerging communities and carefully picking projects with affordable prices and high-return plans. Atria bridges security and exploration, meeting Millennials' and Gen Z's urges. This is what is setting us apart in the market

What is flexible living?

Flexible living provides digital nomads, full-hybrid, and remote workers with the opportunity to combine relocation/stays, work and lifestyle preferences, allowing them to embrace a more flexible, dynamic, and fulfilling way of living and working.

78 Millions of Americans and international digital nomads, full-hybrid, and remote workers

Gen Z and Millennials, mainly  tech-workers, with  fast investment decision, and a simultaneous lost dream of  home ownership and urge to  explore



[Click for source](#)

Deloitte

Collage Group

GoldmanSachs



The Problem

People leading a flexible lifestyle currently rely on platforms like AirBnB, colivings and similar, where they often encounter higher short-term accommodation rates. Simultaneously, the majority of this demographic, comprised of the Gen Z and Millennial generation, faces substantial hurdles in achieving homeownership. This puts them at a disadvantage, as they spend money on temporary stays without the ability to save for a future home in a system with severe roadblocks to secure real estate financing.



The Solution

Atria empowers individuals leading a flexible lifestyle to live on their own terms, enabling financial freedom and security to a booming demographic through real estate ownership, the generation of passive income, cheaper stays, and access to instant loans.

Atria Model Value proposition to our clients

Our platform has two main areas of operation

1

Invest & Impact

Accessible fractional ownership empowering market-driven real estate investments and promoting local impact.

2

Earn & Live

Passive income generation, sell properties fractions in minutes, and stake portfolio to access credit loans in seconds. Have access to your investment - anytime.



How it Works to the Client



Click for live mockup

Click for full details

Sign up & verify your **account**

Client **chooses** the property

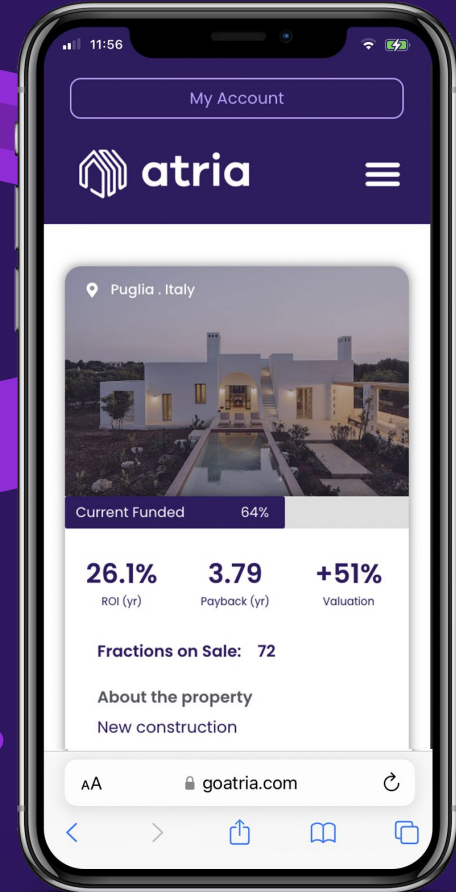
Buy the fractions

Get **loans**, book with **cashback**, **stay** at discounted prices

Select **property manager** and receive **passive income**

Maintain or **sell** the fractions

Manage the portfolio and access legal and fiscal services



Atria Model

How we turn profit Our Fees

1 Invest & Impact

4%

Purchase Fee

Overall fraction(s)
purchase(s) at primary and
secondary market

+50%

Property Profits

From +25% to +50% over
costs at primary market
launchings

2 Earn & Live

25%

External Host Fee

Over hosting and
management
services offered
by users

13%

Booking Fee

Over intra-platform
booking listings

25%

Property Management

Over hosting and
management services
performed by Atria

4%

Sale Fee

Overall fraction(s)
sale(s) at primary and
secondary market

2.5%

Loans

Overall asset-backed
loans operations

8%

Services Fee

Over services offered
by users at Atria's
marketplace

Where Atria buys

- Following AI+Data driven tools analysis
- Upcoming cities with projected upswing market and lively lifestyle
- Affordable coastal and touristic regions with travel connections
- Villages with leisure capability and good internet
- Areas to develop frame-building units

How Atria captures properties

- Cash Reserves (Atria buys property upfront)
- Early Launch (Step 1: Priority rights with vendor. Step 2: Early-buy reservation period by the client. Step 3: Once 70% of funding is reached the operation is performed with cash reserve and the SPV is formalized)
- Dedicated RE Investors (3rd-pty real estate investors/partners)
- *Each property is held in a dedicated SPV (Securitization)*



Check our properties categories

Pod

Flex

Pick



Countries
First RE markets



Atria Model

How are our properties

- Flexible architecture to host single or several guests
- Flexible architecture for flexible workers, company retreat or tourism
- Fast, scalable, economic and ecological building (Pods & Flex)
- Strategically located and high return properties (Pick)
- Greater focus in multi-units developments

What it means

- High demand meets affordable offerings
- Higher markups for Atria at launchings
- Higher ROI (1.2% to 2% monthly / 14.4% to 28% annual) to Atrians due to repurposing cities and areas
- Representative ownerships (10% and up) starting only at \$1990
- Faster payback due to frame-building model
- More empowerment for the client



Below first multi-unit project in Tuscany



Check our properties categories

Pod

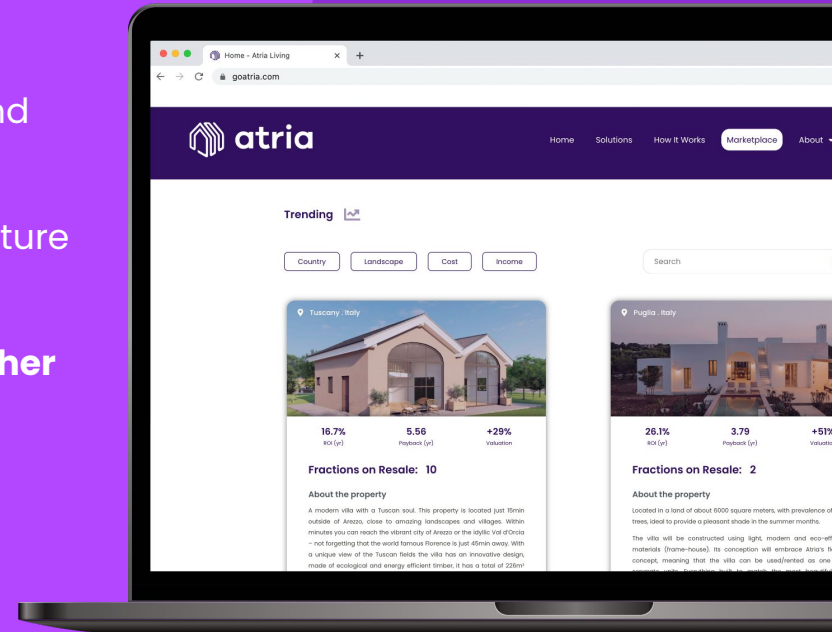
Flex

Pick

Leverage Points



1. **Greater scalability, no competitors** at its core model and **entry** in short-term blocked cities
2. **Empowerment** and **livable experience** versus passive role with share-like operations
3. The **exponential** flexible living market as a focus and tourism market as an **extended target**
4. **Discounted stays** and **cashback** at bookings for future fraction purchases
5. **Lower property taxes** due to securitization and **higher returns** (ROIs) due to flexible and cost-effective properties and locations



Our Journey. From conceptualization, we assembled an experienced team, conducted thorough research and public interviews, forged key partnerships in construction, law, and technology, built our platform (v.01), secured initial marketing collaborations, acquired land for the project, obtained project approval, and completed the incorporation process.

[Click here to scroll and see our progress in details](#)

The Ask

\$200.000,00

We are looking for \$200.000 in funds to expand the RE portfolio, incorporate LLCs, release a second version of our platform, establish the license, invest in marketing and hire key staff.

Currently the founders holds 100% of the equity

50% in RE direct into SPVs

50% into the company



RE Portfolio Expansion

\$100.000



Tech & Licenses

\$30.000



Team, Cashflow & Marketing

\$50.000



Incorporations & Legal

\$20.000

Reyton Scheffel

Founder & CEO

- Email: r.scheffel@goatria.com
- Phone +39 333 260 4744
- Telegram: [@reyscheffel](https://www.telegram.com/@reyscheffel)
- LinkedIn: [reyton.scheffel](https://www.linkedin.com/in/reyton.scheffel)





Appendix

- Team
- Business model
- Market
- Competitors
- Technology
- Legislation
- Timeline

For interactive
presentation please visit
goatria.com

User live mock-up
goatria.com/access

Meet our Team

Atria Team

Business Model

Model Comparison

Atria vs Competitors

Market Numbers

Market Demands

Go To Market

Tech & Regulation

Timeline

Key Team



Reyton Scheffel
CEO
Serial entrepreneur



Filippo Paluzzi
CFO, COO
Lead at BCG Europe



Andrea Piga
CCO
Senior Digital Marketing Specialist



Marcel Bonfim
CTO
+20yrs of IT project mngnt experience



Giacomo Rossi
Real Estate
+15yrs of Realtor experience in Europe

Advisors



Valentina Corbetta
Strategy
Meta Strategy Consultant



Walmir Kesseli
Finances
TIM S.p.A./SA Board Member



Dan Wheeldon
Mkt & Comms
Partner at EPIC (+\$20M in accounts)



Tim Surgenor
Governance
Doctor in Corporate & M&A Law

Team



A team with background, proven track record and vision to succeed

[Click to explore all our team in details](#)

Atria Business Model

Atria innovatively combines the strengths of various models while eliminating their drawbacks



And implement them in an untapped and rapidly growing market

78 Millions of potential core clients

From the US and around the world leading a flexible lifestyle, with a strong desire for mobility and exploration, particularly from the Gen Z and Millennial generation, and possessing investment capital but facing barriers in the traditional RE financing system which often fails to provide properties aligned with their needs.

With extended operation at a multi-trillion established market

Tourism

When not accommodating owners on their flexible living journey, the properties will be open to other users who embrace a similar lifestyle, as well as to the broader tourism audience. **WIN-WIN**

Atria Team

Business Model

Model Comparison

Atria vs Competitors

Market Numbers

Market Demands

Go To Market

Tech & Regulation

Timeline

Atria Business Model & AIT Market Size

Atria Team

Business Model

Model Comparison

Atria vs Competitors

Market Numbers

Market Demands

Go To Market

Tech & Regulation

Timeline

Business Model Axes

1. Real estate crowd equity via securitization (Holdings + SPVs Units)
2. Primary and secondary marketplaces of assets
3. Dedicate and flexible real estate for the flexible living market/public
4. Higher ROI due to demographic flexibility, enabling focus on upcoming and cost-effective cities, and faster payback when building with frame-building
5. Lower taxes for both Atria and clients (due to securitization) and easing of cross-border taxes and accounting for clients (3rd-party integrations)

TAM \$ 13.2 B

Alternative Investment Trends: Alternative investments, including real estate, are gaining popularity among investors seeking diversification and higher returns. Real estate crowdfunding, one of the key components of our platform, has witnessed remarkable growth, with a CAGR of 58% in the past five years, reaching a market size of \$13.2 billion

SOM \$149 million

By combining the 1% market capture, estimated transaction volume, and average transaction value + value-added services

Hypothesis and business model verified with

Iven De Hoon, from De Hoon & Partners, specialist in european cross borders tax and regulations.

LeewayHertz, Securities & DLT and legal consultants for US and EU markets.

CrowdCheck, leading crowdfunding and securities law firm in the USA.

Drummond, prominent business advisor for internationalization, tax and legal in the USA.

Mauro Andriotto, finance professor and board member of the Swiss Chamber of Commerce for Digital & Blockchain Finance.

BrightNode, prominent and pioneer DLT and Business consulting company in Switzerland.

Atria Model vs Current Models



Atria Team

Business Model

Model Comparison

Atria vs Competitors

Market Numbers

Market Demands

Go To Market

Tech & Regulation

Timeline

Areas	atria	Timeshare	Coliving	REITs/Funds	Traditional Fractioning
Real estate ownership	Real and representative (+%)	Partial and distant	No	Limited and distant	Limited and distant
Passive income	Constant and High	Limited	No	Limited	Limited
Long-term commitment	Investor decide	High	No	Investor decide	Medium
Liquidity, ROI & Payback	High (due to public and asset type)	Low	None	Liquidity: High ROI-PB: Low	Liquidity: High ROI-PB: Low
Financial freedom building	High (via sales, income and loans)	Yes	Low	Yes	Yes
Management	Freedom to choose manager and vote over developments	Hands off (but powerless)	None	Hands off (but powerless)	Hands off (but powerless)
Maintenance Fees	Inv. decide (HOAs)	Fixed/Included	Fixed/Included	Fixed/Included	Fixed/Included
Stay or live in your investments	Flexible and not limited	Low flexibility and limited	No	No	No.
Flexible properties for flexible living	Yes	No	Yes	No	No
Scalability	High. Economic-fast building and clients as managers/hosts (multi-job profile)	Low	Low	High	Medium

Our total audience



Nomads (DN), remote (RW), full-hybrid (FHW) and retreat (CR) workers are taking charge ([Time](#))

The number of people with flexible lifestyles is expected to duplicate until 2025 ([Forbes](#)). Another recent phenomenon is hybrid working positions where workers are allowed to go fully remote for a certain period of the year (avg. 100 days). While the characteristics of nomads, remote and full-hybrid workers are known ([MBO](#)), the numbers of this demographic are often underestimated by researches and governmental data ([MIT/NYT](#)) due to the non-traditional interactions that they have with their data surveys/census. The movement boosted by the pandemic is expected to continue on personal, corporate and governmental level. With 57% of professionals stating that they would look for a new job if their current company didn't allow remote work ([Forbes](#)), with 30% of US companies currently offering fully remote positions ([FlexOS](#)) and with an increasing number of governments offering the commonly known 'digital nomad' visa ([Bloomberg](#)). Companies' retreats are also due to experiment a surge in popularity in the midst of a new standard of work-life balance ([Hubspot](#)).

2023

17.3 Millions

US DN+RW

17.7 Millions

International DN+RW

7.1 Millions

Global FHW+CR

2025

32.6 Millions

US DN+RW

33.8 Millions

International DN+RW

12.2 Millions

Global FHW+CR

+78.6 M

Potential core users.

Millions more at marginal markets

attended by Atria such as tourism clients and investors, and retirement properties users and investors.

Atria Team

Business Model

Model Comparison

Atria vs Competitors

Market Numbers

Market Demands

Go To Market

Tech & Regulation

Timeline

Our audience urges and trends



Atria Team

Business Model

Model Comparison

Atria vs Competitors

Market Numbers

Market Demands

Go To Market

Tech & Regulation

Timeline

The Gen Z and Millennials feel that they will never be able to buy a house, most are not ready to settle down, or that they want to explore the world but don't have the wallet to do so. And that's why Atria exists. That's why we bridge the gap.

- 61% of Gen Zs and 62% of millennials think buying a house will become harder or impossible
- 38% of Gen Zs and 46% of millennials has increase of income as motivation for a side job
- 50% of Gen Zs and 49% of millennials think it will become harder or impossible to get a promotion and/or increase their income
- 61% of Gen Zs and 55% of millennials as currently in hybrid or remote/flexible work (2023), and are heavily worried in sustaining a healthy work-balance dynamic. This numbers increases to 65% and 64% respectively of people that wish to move into this lifestyle soon.
- 60% of Gen Zs and 64% of millennials have a strong urge to travel the world
- Condensed work weeks and part-time jobs are rising in popularity
- Gen Zs and millennials want to prioritize environmental sustainability, but they are struggling to afford it
- Gen Z is strongly driven by a desire for adventure. When forced to choose, they would rather be doing exciting things than relaxing on vacation.
- 66 million people with flexible lifestyle globally (by 2025). Spending \$297B per year in hotels or rental apartments
- 27% of Americans already migrated to remote/hybrid working. Investing \$872B per year in retirement accounts, stocks, real estate, and other assets



[Click for source](#)

[Deloitte](#)

[Collage Group](#)

[GoldmanSachs](#)

Go to Market

How do we drive people and partners in

1

RE Portfolio Expansion

The real estate offering will increase mainly via dedicated 3rd-party real-estate investors direct into Atria SPVs (SLLCs). And secondly via our operations (cashflow usage, priority early launches, external vendors).

Investors, RE partners, RE Funds

3

1

2

Clients Direct Reach

Partnering with remote jobs and nomadic communities with millions of clients (approx 6M) within direct reach. Integrating their services into our 3rd business core and boosting the reach of our 1st & 2nd cores.

NomadList, Nomads on Reddit, WeWorkRemotely, NomadCap, Cosmico, Upwork and others

1

2

3

General Exposure

It will be based on 3 pillars. We'll perform intensive digital marketing strategies via; (1) PR campaigns, (2) social media (TikTok, Instagram and YouTube ads), and (3) SEM/Google campaigns.

Atria Team

Business Model

Model Comparison

Atria vs Competitors

Market Numbers

Market Demands

Go To Market

Tech & Regulation

Timeline

Atria Technology, Regulation and Compliance

Atria Team

Business Model

Model Comparison

Atria vs Competitors

Market Numbers

Market Demands

Go To Market

Tech & Regulation

Timeline

At Atria, we use advanced technology to boost investment accessibility, speed up transactions, cut operational costs, and ensure transparent, legal ownership. Teaming up with trusted partners, we rely on regulated asset custodians and wallet providers to safeguard our clients' assets.

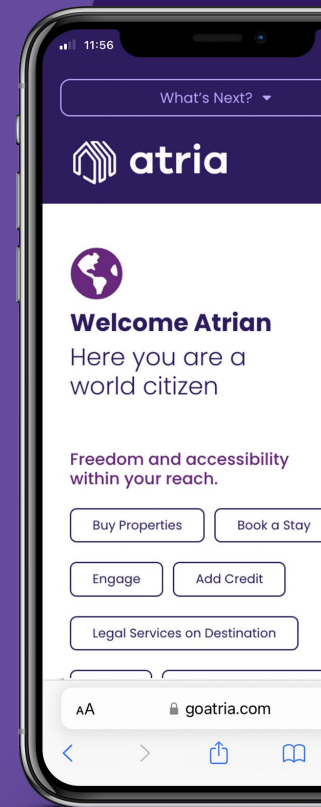
Our real estate digital assets work like traditional shares, purchasable via credit card or bank transfer. AI helps our team to identify optimal property sites, and crowd equity technology secures real assets. Fractional Ownership (F.O.) simplifies real estate representation, enabling investors to acquire shares. Each fractional owner has specific shares, and profit distributions follow a performance-based model.

Aligned with digital asset practices, users enjoy an accessible, transparent, and secure transaction environment. Clients can sell their assets anytime, adhering to regulations, facilitated on our platform with the launch of the secondary market.

- Compliantly operates under SEC crowd equity regulations (Reg. A and Reg. CF - Jobs Act 2012)
- Takes advantage of Reg. A/CF security exchange legal frame as a new form of license for digital assets trading venues, with lower requirements for smaller trading facilities
- Use of vetted and regulated custodians of digital assets
- Issue of digital assets held in local SPVs, following the host/local country regulations
- Preview future operation under DLT Regulation in Switzerland (DLT-Act 2019)
- Use of ledger-based securities, enabling the digitization of ownership shares and rights
- Takes advantages of favorable American and Swiss DTAs with partner countries to offer the best income taxes for its clients

[Click here to visit SEC website](#)

[Click here to visit FINMA website](#)



Atria Team

Business Model

Model Comparison

Atria vs Competitors

Market Numbers

Market Demands

Go To Market

Tech & Regulation

Timeline

Already Developed

- Atria's initial conceptual and operational frame development
- Team creation
- Legal and technological frames verification and definition
- Architectural projects and suppliers development for building properties type
- Land purchase and project approval in Tuscany for real estate pilot unit
- Platform development (v.01 - accounts, wallet, layout, management features, smart-contracts, marketplaces, and others)
- Conclusion of financial and legal structure architecture
- Development of operational technological and financial partners (SEC license)
- Marketing strategy and partnerships
- Company incorporation

Next Stage

- Model validation (MVP)
- RE portfolio expansion (related SPVs setups)
- Funding for a dedicated team