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Smarter Investing and Savings Through Blockchain Bonds.

Local governments in the United States could save billions of dollars by using a blockchain-based system to issue bonds. SmartLedger Blockchain Solutions Inc. this week published a proposal for its “[Strategic Blockchain Infrastructure Matrix](#)” (SBIM) that would introduce massive cost savings and efficiency gains to the municipal bond market, freeing up valuable taxpayer funds for other vital projects like education, health, and public infrastructure.

There is currently \$4 trillion worth of debt in the U.S. municipal bond market. However, a percentage of this money, vital for public use, is wasted on inefficiencies in the legacy systems used for issuing and administering the process. The results of this, SmartLedger says, are higher taxes, delayed infrastructure, and limited opportunities for everyday investors to become involved.

Using the SBIM instead would make the municipal bond market more transparent and efficient, compliant by design. It would also introduce more liquidity with narrower spreads and allow fractional ownership, which would mean even small investors could invest directly in their local communities. Blockchain inherently provides a secure and permanent record of transactions that are public and auditable.

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