



## Impact Earth

The art of creating Financial and Social wealth on the blockchain.

IMPAXTXO from Impact Earth is the first blockchain platform to support origination, development and management of Real Estate Impact Investments in developing countries that support the Paris Agreement and the UN Sustainability Goals.

After the Paris Agreement, transparent Impact Investments will become the largest industry globally.

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This whitepaper has been developed in collaboration with our financial advisors and has been reviewed by our legal advisors.



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## 1. Executive Summary

This is an Initial Coin Offering (ICO) for IMPACTXO Coins and Earth Tokens by the Impact Earth Foundation. For 1 USD participants will receive 1 IMPACTXO Coin, everybody can participate with a minimum of 10 USD.

Driven by the Kyoto Protocol and the Paris Agreement, a multi-billion industry has emerged. Governments and companies alike need to reduce their CO2 footprint and want to improve their corporate Sustainability Image.

**The Mission of Impact Earth is to offer complete sustainable Impact Investments Solutions fully managed on the blockchain that will reduce CO2 and will assist in creating sustainable communities in Developing Countries. Impact Earth will be the go to place for companies that want to address their Sustainability Development Goals (SDG) or reduce their carbon footprint.**

Each IMPACTXO Coin will be backed by three streams of value creation.

- A blockchain company that created a protocol and a transparent blockchain platform to manage the complete lifecycle of the Impact Investments. The financial, social and sustainability impact is fully measured on the blockchain as well.
- A participation in a unique housing system that will be a solution to the global housing shortage and will contribute to CO2 reduction.
- Origination and pre-financing of a portfolio of sustainable real estate impact assets

70% of the crowdsourcing will be used to build a portfolio of **real estate impact assets** for our target clients and 30% is used to further improve our blockchain application and strengthen our partnership in the housing solution. Profits will be distributed quarterly to our coin holders.

### What problems does Impact Earth solve?

The world is facing global challenges for sustainable development with focus on:

- reducing CO2 emissions globally to reduce the effects of climate change
- urbanisation, solving the demand for affordable housing in urban and off grid rural areas
- energy transition, reducing energy consumption using smart, climate design, producing renewable energy on site, and storing and distributing energy through smart networks
- addressing water, food and resource scarcity through resource efficient design strategies

Impact Earth's approach to these problems is circular and inclusive, creating ecological and social value for its customers through community building and education managed on the Ethereum blockchain for transparency and control.

Impact investing is a way of investing that creates financial returns for the investor and that makes the world a better and more sustainable place at the same time. Impact projects are typically designed to make communities more sustainable and reduce CO2, to create jobs

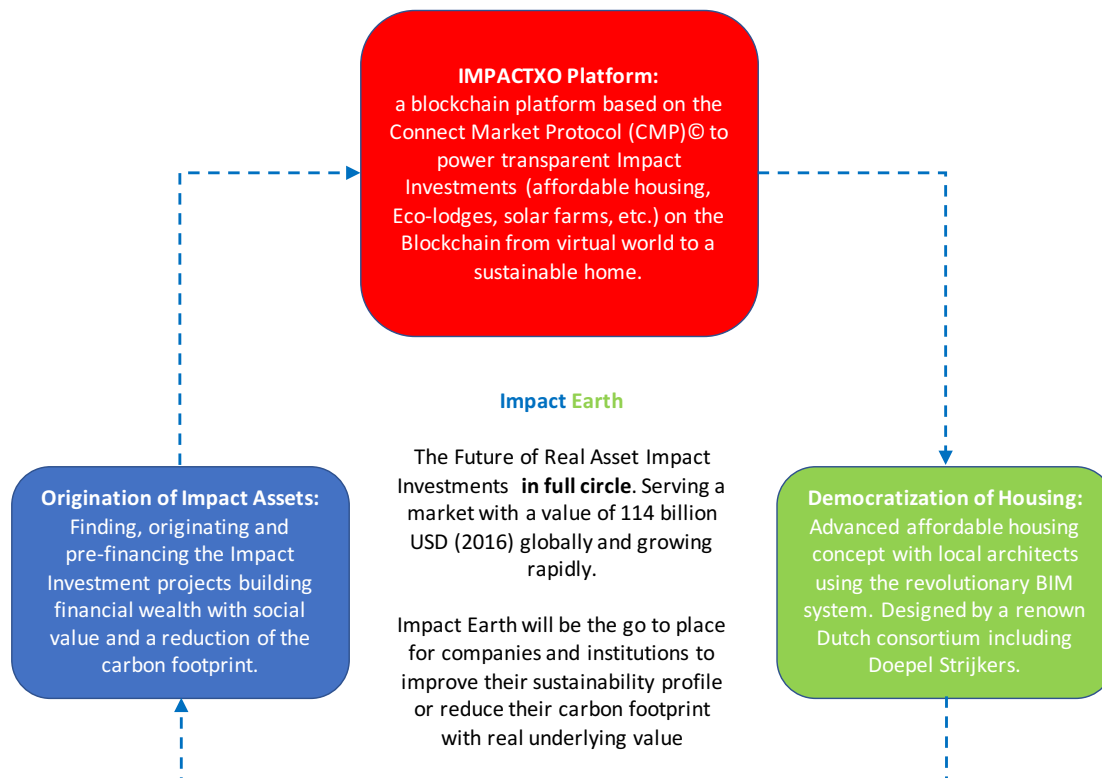


and provide people with means to improve their livelihood and generate income which will enable them to repay the investors.

However, in many cases these investments are difficult to find, not transparent, difficult to manage and measure. Investment funds, institutions, companies and governments are struggling to do so.

## The Impact Earth Solution

The Impact Earth Foundation will be able to offer a portfolio of services to our target clients. Ranging from managing an investment to offering full turnkey investment projects from origination to development and the financing structure. Based on three pillars, Impact Earth is able to provide a strong and unique base of value in this multi-billion industry for the holders of the IMPACTXO Coin:



- **IMPACTXO Platform:** The flexible IMPACTXO blockchain backbone solution based on the **Connect Market Protocol** © that makes the investment transparent from inception to exit.
- **The BIM Housing System:** Participation in a unique flexible housing BIM (Building Information Modelling) concept that will provide affordable houses for the less privileged and has the potential to solve the global housing crises as well as creating local jobs and offering a good investment. The housing concept and the materials used also assist in reducing CO2.
- **Origination and Financing of Impact Assets:** Origination of the best Impact Investments and a fund that will pre-finance these Impact projects with good returns



## Target Clients

Government, institutions and Industry participants will have the following goals under the Paris Agreement:

- To develop or improve **corporate sustainability guidelines** that describe their commitments to economic, environmental, safety and social sustainability in communities where they operate.
- To reduce their carbon footprint by participating in proven **CO2 reduction projects** anywhere and report on it.

Impact Earth will provide our target customers with a full end to end solution to address these goals and invest in transparent investments fully tracked and measured on the blockchain.

## The IMPACTXO Coin

This coin offering will add value to everybody that is thinking about the future and will allow you, our coin holder, to participate in what will be the largest industry of the next decade.

The IMPACTXO Coin will benefit our coin holders in several ways by providing:

- A link to a multi-billion-dollar industry
- A real tangible asset to support its value among others
- A price based on the underlying asset value of sustainable investments and a housing concept
- A link to inflation and a higher probability of increasing in value
- Little correlation to the dynamics of the cryptocurrency exchanges for diversification of risk
- Quarterly distributed profits by way of Earth Tokens
- A value that can be traded on the biggest exchanges

Additionally, the IMPACTXO Coin will:

- Be a good start of cryptocurrency holders who want to diversify their investments by investing in the future of sustainable investments
- Have Earth Tokens which can be exchanged for cash and be used to support philanthropic projects via the Impact Earth Foundation

## Company

The funds raised will be managed by the Impact Earth Foundation registered in the Netherlands. The solution is developed by the Transparent Concepts Company (also known as Realty Africa Connect) registered in the Netherlands. Deloitte has been tasked with the responsibility for auditing the projects developed with the funds of the coin offering.



## 2. Introduction

Investing in Real Estate has been the number one wealth creation tool for many financially successful people. Stepping in at the construction phase is most profitable, but not obtainable for everyone. Even better, construction of strategically researched property developments in developing countries offers greater financial return potential whilst creating social value simultaneously.

In 2014 Realty Africa began as a selection, origination and financial structuring company, offering secured lending into well selected real estate investments in Sub-Saharan Africa.

The market has evolved since then and the Paris Agreement has changed focus from mainstream developments to more sustainable and energy neutral solutions that improve lives and reduce the carbon footprint. These are environmentally friendly impact investments that generate a return on investment (ROI).

**After the Kyoto Protocol and the Paris Agreement, impact investments that solve the global challenges will become substantial global industry. The total market share of impact investing was already 114 billion in 2016. The UN has developed 17 Sustainability goals on <http://rab.one/UN> which will boost the industry to a whole new level.**

Developing sustainable projects in developing countries comes with a number of challenges:

- How to properly select and value a project?
- How to develop a good quality solution for an affordable price?
- How to manage the funds, prevent misuse and create trust?
- How to control to project and measure the impact transparently?
- How to finance the projects?

Using the power of the blockchain, Impact Earth has created an integrated solution to the above questions with the help of our advisors and partners.

The IMPACTXO platform makes it easy to deal with all such challenges by a symbiosis of smart contracts that manage the lifecycle of each project and the use of BIM (Building Information Modelling) technologies for developing a modular affordable housing system. Realty Africa will continue to offer project selection and origination services.

All technologies introduced within this platform will ultimately change the status quo in building and investing areas. We will make it easy for anyone to invest in good quality sustainable projects in developing countries with the underlying value of Real Estate.

**Impact Earth Team**



### 3. Industry Background

#### 3.1. Goals; The Paris Agreement a multi-billion industry

As stated by the UN on the homepage of the UN sustainable development goals;

"In 2015, countries adopted the [2030 Agenda for Sustainable Development](http://rab.one/SDG) (<http://rab.one/SDG>) and its 17 Sustainable Development Goals. In 2016, the [Paris Agreement on climate change](http://rab.one/Paris) (<http://rab.one/Paris>) entered into force, addressing the need to limit the rise of global temperatures.

**Governments, businesses and civil society together with the United Nations are mobilizing efforts to achieve the Sustainable Development Agenda by 2030. Universal, inclusive and indivisible, the Agenda calls for action by all countries to improve the lives of people everywhere."**



The UN has defined 17 sustainability goals which can be found on <http://rab.one/UN> for more information.

In addition, The Global Environment Facility (GEF) has calculated a budget available in grants per country to tackle the problems of the planets environmental problems available on <http://rab.one/money>

Tackling the global environmental problems and creating a more sustainable environment will become the biggest industry over the coming decades. The Impact Earth Foundation will contribute to these goals by offering sustainable Impact Investments fully managed on the blockchain that will create social impact, contribute to CO2 reduction and generate a return on investment (ROI).

Our focus will be to support five of the goals of the United Nations Sustainable Development Goals focussed on

Affordable and clean energy (goal 7)





Decent work and economic growth (goal 8)

Industry, Innovation and Infrastructure (goal 9)



Sustainable Cities and Communities (goal 11)

Climate Action through reduction of CO2 emission (goal 13)



## 3.2. Industry performance and growth

A new report ([http://rab.one/GIIN\\_FP](http://rab.one/GIIN_FP)) from the Global Impact Investing Network (GIIN) looks to recent research to explore what are appropriate and achievable financial performance expectations for Impact Investments.

This research shows that impact investors that target market-rate returns can achieve them. Across the three largest asset classes in impact investing — private debt (34%), real assets (22%) and private equity (19%) — the distribution of fund returns is similar to those in analogous conventional markets. This shows that focussing on sustainable investments does not mean that returns need to be sacrificed

According to the Annual Impact Investor Survey 2017 conducted by GIIN among 208 funds (<http://rab.one/GIIN>), the total market value in 2016 was estimated to be 114 billion USD. The expected growth rate was estimated by these funds to be around 17% to 20%.

This shows that Impact Investing is a fast-growing industry with a lot potential.

### 3.3. Creating Impact with Real Assets

The combination of creating Impact on a community, reducing CO2 and generating a financial return as well is very powerful. Change is no longer dependent on philanthropic institutions or the general goodwill of people. Impact Projects will directly add one or more of the following;

- Reduce CO2
- Create jobs
- Create affordable housing
- Add to sustainable development in the community, i.e., improve security and livelihoods
- Increase environmental protection
- increase climate resilience (make the houses fit with anti-hurricane or anti flood in line with changing house building policies)
- Create social impact by providing basic human needs, i.e., water and energy
- Offer some financial leeway with micro-mortgages

Real Asset Impact participations make this even more powerful. By participating in tangible assets, a real-life impact is established for people and the local environment. Tangible assets are long lasting, have a value and come with the advantage that they have the ability to create sustainable cash flows to ensure that the investor benefits through the receipt of a financial return.

We will use an impact investment index that shows the social impact of a project that the Foundation will support and in what way the project impacts people and the local community.





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## Creating CO2 reduction

Carbon reduction is a big issue to reduce global warming and stop negative climate change.

Important for reduction of CO2 is to create sustainable cities and communities that are carbon neutral by reducing the use of fossil energy and shifting to natural energy sources like solar and wind. Energy neutrality is easily achievable on an individual household scale or cluster. A well-insulated dwelling of 150m2 can be energy neutral by adding 12m2 PV solar panels in a moderate climate.

In warmer climates like Africa it is even easier to achieve due to the climate (mild winters and predictable sun). The affordable housing solution will offer typologies that can reduce energy demand through passive design principles. Currently 50% of the global population lives in the city and this will rise to 70% by 2050. Creating climate neutral cities has never been more important.

Reducing the carbon footprint through the creation of good quality affordable housing is possible through:

- sourcing local materials
- using a portable factory thereby reducing the need for shipping in the finished product
- Integrating solar energy
- Integrating more efficient cooking equipment with less CO2 production
- Using recycled materials

### 3.4. Main Challenges of our Clients

Our target clients are impacted by the Paris Agreement or the need to reduce their carbon footprint. Government, institutions and Industry participants will have the following goals under the Paris Agreement:

- To develop or improve **corporate sustainability guidelines** that describe their commitment to economic, environmental, safety and social sustainability in communities where they operate.
- To reduce their carbon footprint by participating in proven CO2 reduction projects anywhere and report on it.

Two types of approaches to CO2 reduction are available to our clients:

- Mitigation; reducing your GHG production in your own supply chain/production process
- Adaptation; which is creating a project that is more efficient/CO2 neutral.



Companies like oil, industry, aviation and energy intensive companies like it companies that need huge servers, cannot reduce enough through mitigation so they need the adaptation option or they need to buy the carbon credits.

However, executing these goals is not so easy. The main challenges they face when wanting to improve the sustainability profile or participate in a CO2 Adaption project are:

1. Lack of in-house knowledge on participating in or implementing sustainable projects
2. Lack of skills or staff to monitor the projects
3. Lack of time to properly find, originate or finance sustainable projects
4. Lack of financial capacity to be the sole investor in a project

With the integrated solution of Impact Earth, we can cater to all of those needs by offering a full turnkey and transparent solution.

### 3.5. Target Clients

The target clients of the Impact Earth Foundation will be:

- **Blue chip corporates:** Companies that are looking for ways to reduce their carbon footprint and are not able to accomplish that within their own organisations, like large manufacturing or oil companies. They will look for ways to reduce their carbon footprint by investing in projects globally with a proven CO2 reduction potential like the Impact Earth projects.
- **Large financial institutions or pension funds:** Institutions that want to diversify and boost their social sustainability profile.
- **Family Offices:** Family offices tend to typically be looking for sustainable projects as part of their nature.
- **Governments:** All governments that signed the Paris Agreement are bound by their promise to reduce CO2 and support the transition to more sustainable energy generation.

All our target clients can benefit from the product that Impact Earth will provide:

- Clear projects guided by the Impact Index and with calculated CO2 reduction potential
- Managed on the blockchain for transparency and trust
- Contribution to the sustainability goals of the UN
- A story to include in the financial report as part of the sustainability paragraph



## 3.1. Competitors

Many efforts have been made to address the challenges of making Real Estate investments more accessible to sophisticated and less sophisticated investors. Property Crowdfunding platforms come in all sorts and shapes and the blockchain revolution has inspired many to offer real estate investments.

The following companies tend to offer blockchain solutions for real estate investment:

- Propy
- ENSO Industry
- Agrello
- Brickblock
- Primalbase

Impact Earth is the first company to focus on real estate investments that support the Paris Agreement and the UN sustainability goals. Originating these projects in developing countries requires more attention to the identities of market participants and more flexibility in smart contracts since circumstances are not standard.

We added new advanced functionality with a flexible smart contract library and created digital identities for all our market participants. We combined this with an advanced housing concept developed by a Dutch consortium based on local fabrication and BIM (Building Information Modelling) and an existing organisation for originating projects and an existing financing structure.

## 3.2. Our Competitive Advantages

Impact Earth and the IMPACTXO platform offers competitive advantages:

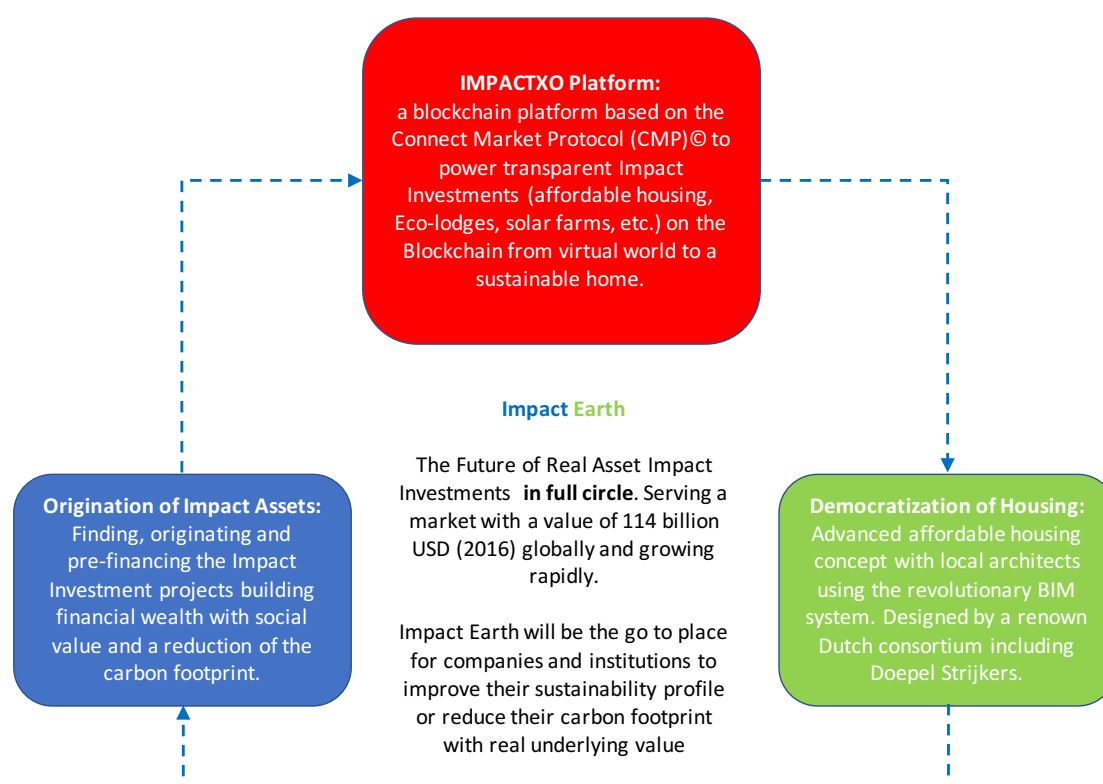
- Integration of the following technologies - Blockchain, Smart Contracts, BIM and digital identities.
- We offer a variety of solutions including a full turnkey solution for corporate clients
- The only company focussed on Impact Investments
- Already have origination/source company structure up and running
- Transparent and open to audit by 3<sup>rd</sup> parties

## 4. The Art of Impact Creation on the blockchain

### 4.1. The Integrated Solution of the Impact Earth Foundation

This will be the first full service platform for Impact Investments that supports implementation of the Paris Agreement. The power of the Impact Earth Foundation is the ability to quickly find, select, originate and implement the best Real Asset Impact projects by using the power of the blockchain.

We start by creating a brand-new cash pool from this ICO. You, the ICO participant, will provide the capital for the cash pool by buying IMPACTXO tokens. The Foundation will apply this cash pool to further implementing the three pillars of Impact Earth which creates a full value circle in a rapidly expanding market.



The three pillars are:

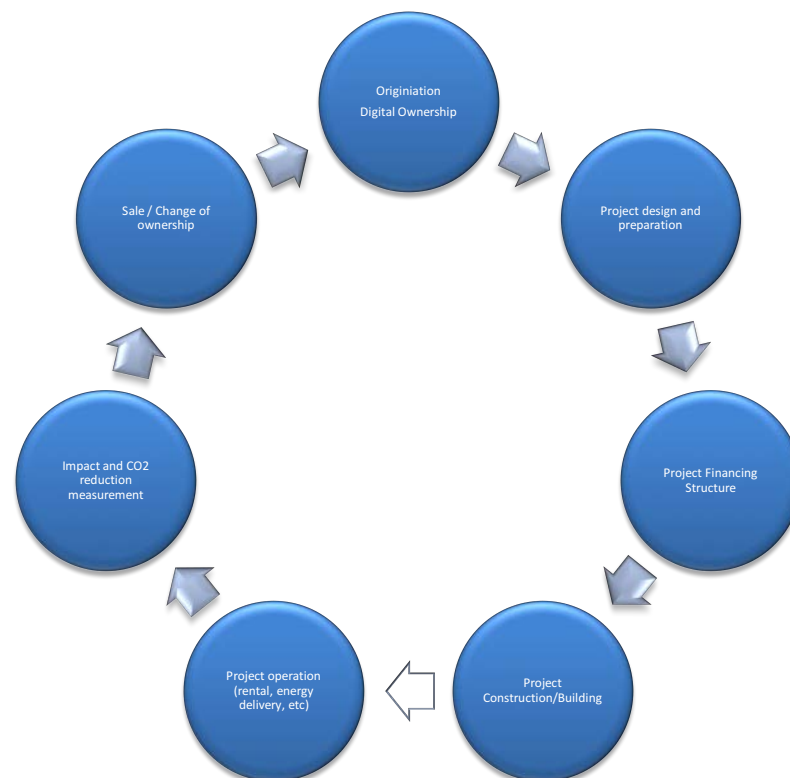
- **The IMPACTXO Platform:** The flexible blockchain backbone solution based on the **Connect Market Protocol** © that makes the investment transparent from inception to exit.



- **Democratization of Housing:** Participation in a unique flexible housing concept that will provide affordable houses for the less privileged (possible because of the low building costs and modular system) and has the potential to solve the global housing crises, reduce CO2 as well as creating local jobs and offering a great investment. With this system, a catalogue of low cost housing ranging from 5.000 USD to 30.000 USD will be compiled per country and brought to the market by local architects on the one hand, and by a renowned Dutch consortium on the other hand. This building system is modular and can be put on the blockchain as a smart contract.
- **Origination of a Portfolio of Impact Assets:** Finding, originating and pre-financing the best Impact projects with good returns.

## The Impact Earth solution support the complete lifecycle of the investment

The IMPACTXO platform covers the whole lifecycle which typically exists in the following phases



## The Impact Earth service offering

With the three components as mentioned above, we can create several services offerings to cater for our target customers:

1. **Origination on request of full turnkey Impact Asset investment:** Companies and institutions will have the obligation to improve their social responsibility and sustainability profile. Using the full potential of Impact Earth, we can find projects,





originate them, put the finance structure in place and manage the total project on the blockchain platform

2. **Manage in-house origination on the IMPACTXO platform:** Institutions with the potential to originate their own projects can use the platform to manage their project and create a track record.
3. **Pre-financing small impact investments and creating a portfolio:** Impact Earth can pre-finance small Impact Investments via our originating platform Realty Africa and create a portfolio. When the portfolio has enough substance, the portfolio will be offered to investors or the tokens will be combined and offered for an ICO.
4. **Affordable Housing projects:** We come across land purchase opportunities on a regular basis in places where there is a huge need for affordable housing and the creation of more sustainable communities. Impact Earth with the help of the local Realty Africa teams, can develop these projects and offer them to institutions for investment or pre-finance the project as part of a portfolio.
5. **CO2 reduction projects:** Under the Paris Agreement, many companies have a need to reduce their Carbon Footprint. This can be done by buying into CO2 reduction projects. The projects that we originate in affordable housing combined with clean energy sources, ECO-lodges or local solar farms, offer a huge CO2 reduction potential and will be an interesting investment or be eligible for UN funding. The asset and the CO2 reduction is managed and measured on the blockchain platform.
6. **Yellow page directory of all industry specialists in countries where Impact Earth will operate:** The database of Market Participants will be made available as a subscription service to find the best Real Estate specialist in the countries that Impact Earth will be active.

## 4.2. The IMPACTXO High Level Platform Overview

The experience of the founders with Realty Africa has led to the development of a blockchain architecture on top of the Ethereum blockchain that will revolutionise the impact investment world in real assets for any sized project. This will be achieved by developing a clear digital identity in the form of a token for each and every asset.

The solution will reduce the current inefficiencies and inaccuracies over the lifetime of the impact investment in real assets like real estate, green energy farms, etc., and will put transparent measurements and processes in place. These are needed to monitor, manage and ultimately sell the asset. Linking digital identities of properties to the digital identities of owners and tenants/customers. Keeping transparent records on impact creation and CO2 reduction. Creating valuable online records for each real asset to offer a clear and transparent track record.

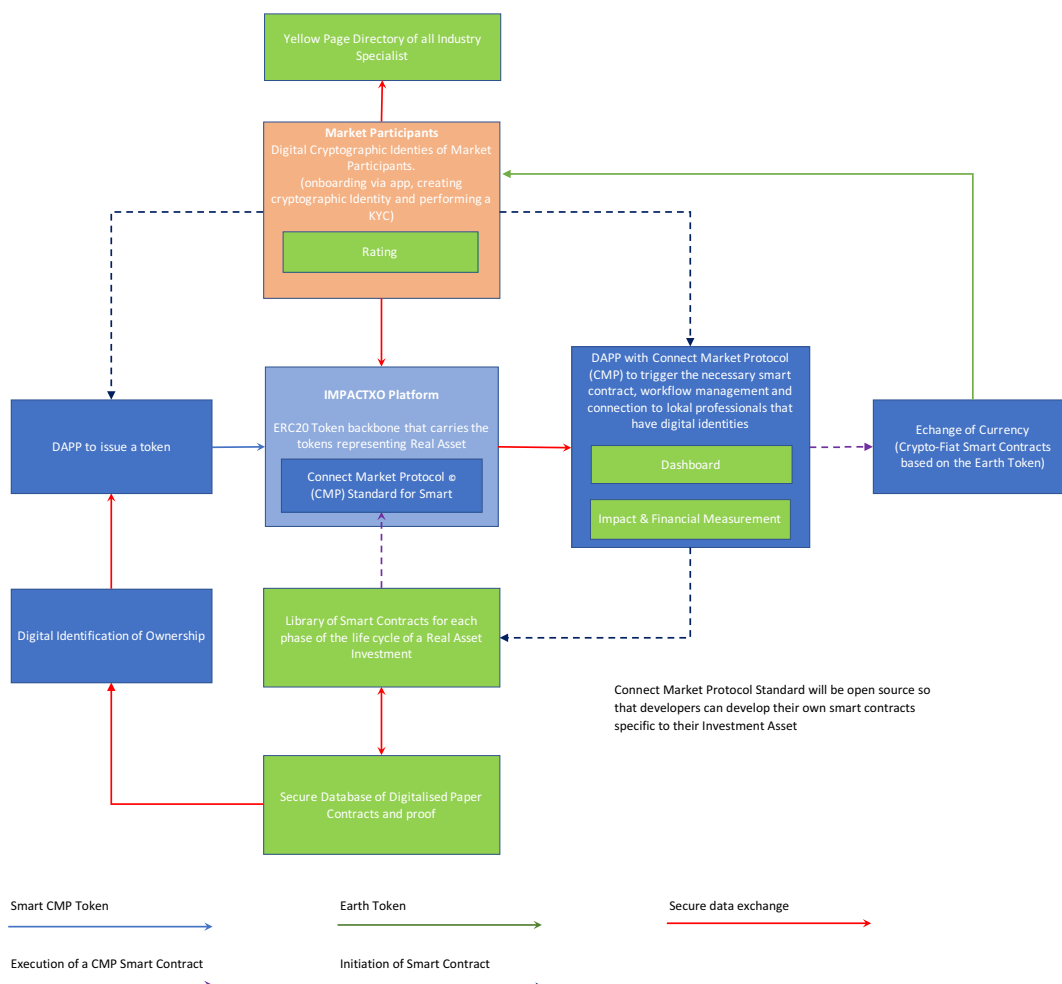
### Modular Blockchain Platform Setup

The architecture of the **IMPACTXO Platform** is a modular system in which a token is generated for each asset. All processes that can take place over the lifetime of an asset are



represented by smart contracts. The power of the architecture is to standardise the whole lifecycle of an investment asset and lays in the standardised token back-bone and the standard **Connect Market Protocol** © which provides the possibility to create a library of plug and play smart contracts.

## Functional Architecture of the IMPACTXO Platform



## Token for representing each Asset

A token will be created for each asset that is originated through the platform. Real Estate Assets are typically originated by using the title deed and transforming this into a digital identification of ownership. This makes asset investments ideal for managing on a blockchain platform once the true ownership is established from the local land registry via the local courts. The assets will also serve as collateral for the investor. Yet another reason why Impact Earth focusses on Real Estate and other Real Asset investments.



## Market participants

The Market participants are all the participants that play a role during the lifecycle of an asset. These could be property owners, land owners, architects, surveyors, specialists, lawyers, house brokers, builders, suppliers of building materials, mortgage brokers, banks, tenants and anyone else playing a role. Transparent Concepts (also known as Realty Africa Connect) started as a company building a yellow page directory on Real Estate specialists and available land on the African continent. Many of these specialists are forbidden by law to advertise their services so a registry of this kind is a very welcome solution for them.

The market participants will be identified and get a digital identity on the platform. These market participants can then perform actions on the smart contracts when appropriate and based on their participation, a rating will be established. At the same time, we will use this information to professionalise and populate our yellow page directory as an additional source of income on our existing [www.realtyafricaconnect.com](http://www.realtyafricaconnect.com) platform.

## Smart Contract Library

The smart contract library will contain all the smart contracts that are available. The smart contracts can be divided into a number of sections that represent the lifecycle of the asset:

- Establishing first ownership and creating the digital ownership
- Due diligence phase: Smart contracts to manage all documentation and process steps needed for the due diligence
- Risk profiling: Smart contracts to establish the risk profile
- Project monitoring: Smart contracts to manage the building phase depending on the type of build
- Operational phase: Smart contracts to enable easier, transparent, and efficient management of property and cash flows like lease contracts or rental contracts
- Impact measurement: Smart contract to measure the impact of a property from the perspective of impact investment.
- Selling off the asset: Smart contracts to establish a sale
- Crypto-fiat smart contracts: Smart contracts to establish the exchange of money in fiat currency.

For each section, various different versions of the smart contracts are possible. The due-diligence on an affordable housing project is different than the due diligence on a solar plant. These different asset types would each have their specific smart contract for the due diligence phase. Also, a smart contract can be changed or improved when new knowledge becomes available and will be updated in the library. On top of that, our future customers like investment funds might require their own version of the smart contract for due-diligence that represents their own specific requirements. They can add their own version to the library as well.

The library will hold all the smart contracts and offer a plug and play execution depending on the specific requirements. The Connect Market Protocol will standardize the smart contracts allowing the customer the option to easily select their preferred version of the smart contract.



## Centralised storage of Documents

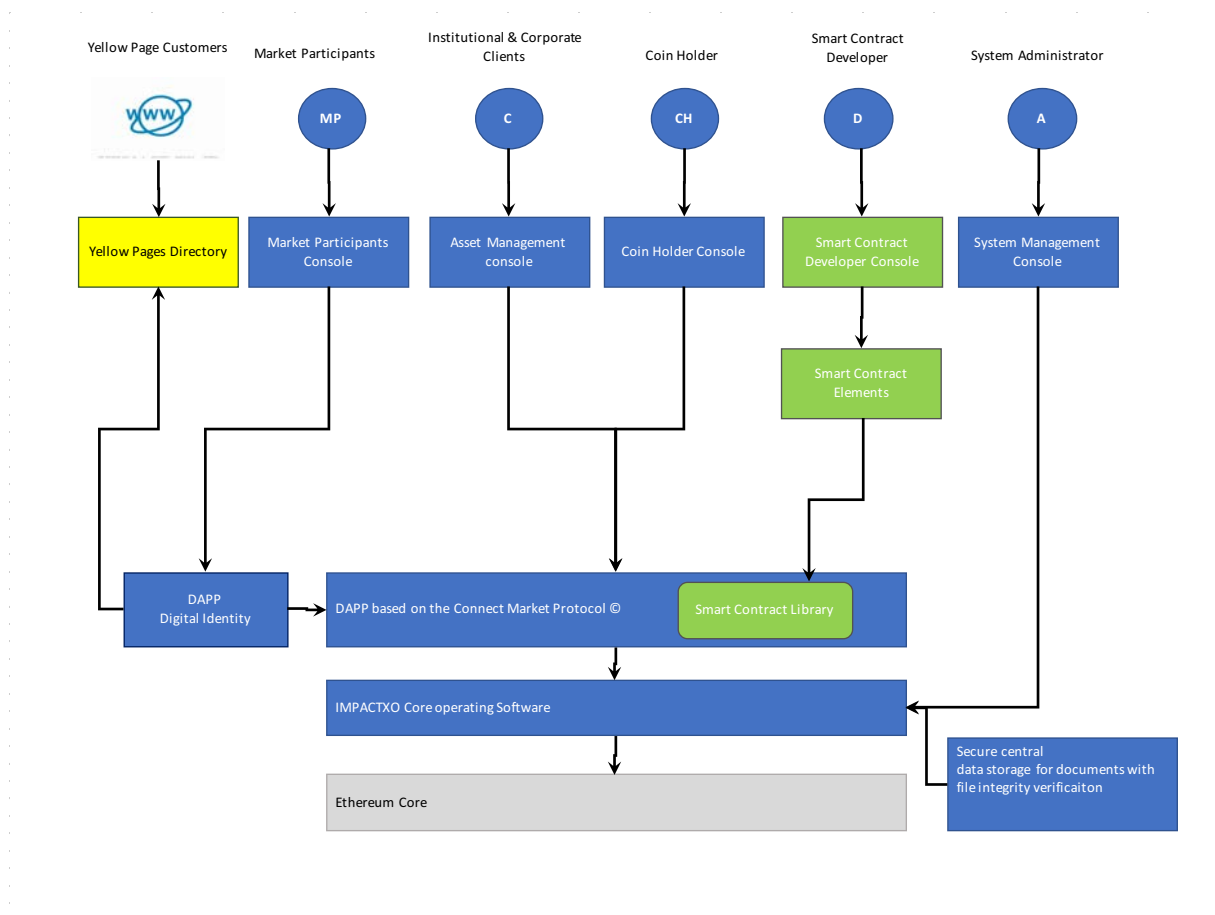
Also, each smart contract might require documentation in the non-crypto world. This documentation is then added and stored in the central database which is stored on Secure Amazon Services linked to the smart contract. If a process can only take place in the “real world”, then potentially the smart contract will only need to add the documentation that is generated by this process, still bringing the proof of execution and the evidence back to the blockchain for that token/asset.

## Fiat Currencies

The crypto-fiat smart contracts are special and will enable the payment of fiat currency on the blockchain. We will use the Earth Token as the currency for exchanging value on the platform. Once a payment takes place, the Earth Token is converted to fiat currency.

## Dashboard

We will develop several dashboards depending on the type of customers. Our coin holders will be granted access to their own dashboard to monitor the performance of the asset portfolio that was pre-financed with the proceeds from this ICO.



### 4.3. Democratization of Housing

The housing market is becoming less accessible, profit driven with little care for social benefit. This approach denies many people's right to decent and affordable housing. How can we address this situation for the people that need it most?

#### Portable building solution

Our initiative aims to facilitate access to decent housing for everyone and creates sustainable communities by focussing on LECRDS (low carbon emissions climate resilient development strategies). The concept is based on the use of BIM (Building Information Modelling) and a highly efficient, on site production facility that can be run by locally trained personnel. Local architects will be selected to design low cost housing typologies using the tools and components from the predetermined BIM library. In so doing, the consortium has bypassed the issues of culture, climate and local building regulations, ensuring that supply meets demand and that the design solutions are contextually based. The BIM models can directly be used for the engineering and production of the components on site, thereby reducing production costs and enabling endless variations.

#### The Consortium

The Impact Earth foundation partners with an initiative by a Dutch consortium. The consortium comprises of Doepel Strijkers (<http://rab.one/ds>), the renowned Rotterdam based firm and designer of the next sustainable icon for the port city of the Netherlands, the Dutch Wind Wheel (<http://rab.one/dutchwindwheel>), Botau Engineering & Construction (<http://rab.one/botau>), the LSF construction company and Anarchi (<http://rab.one/anarchi>), expert in sustainable development building.





Illustration: Dutch Wind wheel, a sustainable tourist attraction and real estate development the produces more than it consumes for the city of Rotterdam [Doepel Strijkers]

## Main Features

- In this project, we design, engineer, manufacture, and install a complete portable construction factory with all necessary production facilities and machines integrated in one High Cube Container. The project involves a highly advanced and innovative technology, to design and set up a portable construction factory. This factory enables the onsite production of galvanised profiles to create extremely low-cost steel structures (LSF) that can be constructed in a day. The construction process adjusts



local climate and culture oriented designs in order to ensure meeting the local community's demands and standards

The illustration above shows the High Cube Factory Container for onsite construction of light steel beams.

- A catalogue of low cost housing ranging from 5.000 USD to 30.000 USD will be compiled per country and brought to the market by the local architects on the one hand, and by the Dutch consortium on the other hand. This will enable both bottom-up housing development strategies and larger projects in rural and city settings, with a view to attract UN and global funding partners.
- Each location is different and will demand a tailor-made solution to fit stakeholders' requirements. From site and service models with incremental development, to larger community based projects utilising the power of the collective and sweat equity. Per development, a percentage of the revenues will be reinvested in the community to build flexible community facilities to function as day care centers, schools, churches or community centers according to the needs of the civil society stakeholders' desires.



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## Project Context and Scope

The consortium, together with the Impact Earth Foundation and local partners, will procure land, organise financing, and set up the structures on the ground for on the job training of people from the local community for the production and construction of the dwellings. The first concrete projects are in the pipeline for development in Rwanda in the coming years.

## Added Values

Our housing solution also benefits from the following added values:

- High level of efficiency and precision (due to the prefabrication technique);
- High degree of industrialization, which can be used for mass fabrication & construction;
- High quality standard and highly resistant (due to high structural stability)
- Energy efficiency (easy to maintain desired temperature; floor, roof & walls are insulated);
- Short construction period (less than 30% building time than the block method);
- User & environmental friendliness (easy to assemble, less pollution & 100% recyclable and demountable);
- Light dead load (less foundation & logistic requirements due to its light weight);
- Overall cost effectiveness, and therefore, offering highly affordable houses;
- Enable healthy and safe living on large community scale;
- Designing and detailing innovative and progressive architectural plans, those are socially, culturally and environmentally adjusted.

## And beyond these:

Enabling members of the local community and the local experts, on an equal and fully participatory basis, to get involved in a local project to design and build their houses by themselves.

## 4.4. Origination of a Portfolio of Impact Assets

A lot of expertise comes into play when making a sustainable investment in developing countries. Knowledge is necessary not only to select sound and viable projects but also to create legally sound structures and to monitor on-going projects from commencement to completion.

The Founders of the [www.Impact.Earth](http://www.Impact.Earth) company have gained a lot of experience with Real Asset Impact Investment projects in Sub-Saharan Africa.

They are the co-founders of a selection, origination and investment platform called Realty Africa (<http://invest.realtyafrica.com>) specialised in finding, selecting and originating the best investment projects and offering these projects to institutions and the general public for investing.

The establishment of Realty Africa provided the experience and knowledge to:



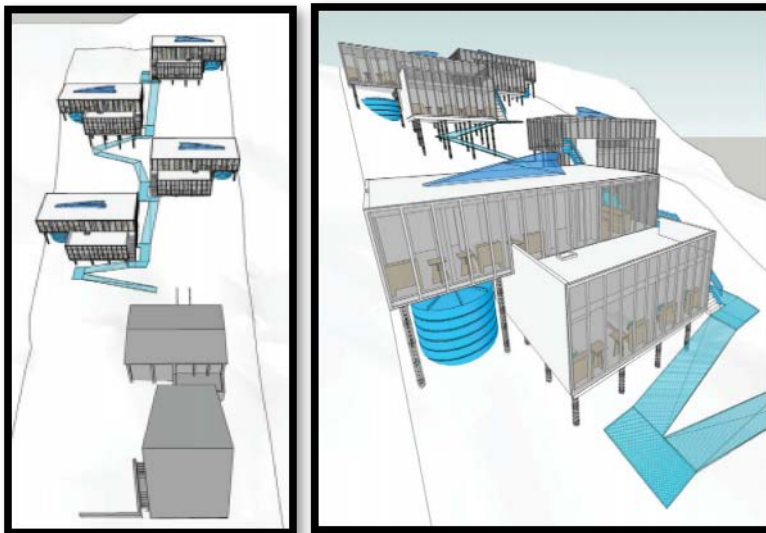


- Find and select the suitable projects
- Execute extensive Due Diligence on each project
- Create sound legal structures that minimises investor risk to safeguard project finances.
- Manage and monitor the projects through each stage of the process

The origination capabilities of Realty Africa will provide the Impact Earth Foundation easy access to a huge pipeline of exciting and viable projects.

By using Realty Africa as project originator, we can utilise an already functioning organization to find, select, originate and set up the financing structure for impact projects. Efficiently keeping costs and risks low.

Post ICO there are already projects in the pipeline, namely the retrofitting and expansion of a student housing complex in the City of Johannesburg. Here we can house more than 100 students from the University of Johannesburg. The demand for good quality affordable student accommodation is high.



Other projects include affordable housing in South Africa, Botswana, Zambia, Senegal and Ghana. Either retrofitting old buildings or creating new eco lodges in tourist areas like Victoria Falls. All these projects will provide jobs and make lifestyles more sustainable.



## 4.5. Advisors

At the Impact Earth Foundation, we are looking for the best advice to support the mission of the Foundation. A full list of advisors can be found at the end of this whitepaper. An example of some of our advisors:

**DOEPELSTRIJKERS** The famous architect firm Doepel Strijkers (<http://rab.one/ds>) is our advisor on affordable housing and sustainable building concepts.



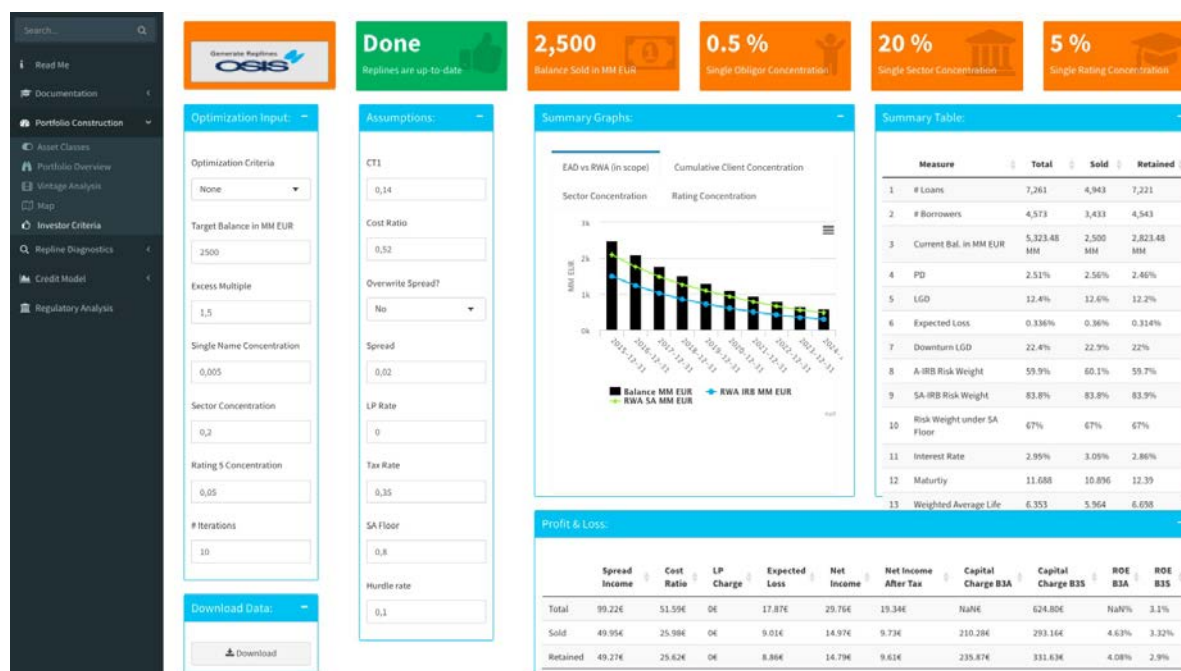
World Sustainability Fund (WSF <http://rab.one/wsf>) is our advisor on

sustainable project management and UN fund raising.

## 4.6. Transparency and Trust

Transparency and Trust are a key part of our core principles. We have secured **Deloitte** ([www.rab.one/Deloitte](http://www.rab.one/Deloitte)) as auditors of the projects conducted by Impact Earth Foundation.

We will also integrate state of the art reporting and analysis tools from **OSIS** (Open Source Investor Services <http://rab.one/osis>) to keep you, our coin holder, updated on all the relevant information about all our projects and their returns.



All share acquisitions, loan provisions and sales in entities around the globe will be published with date, share, purchase price, sales price.



## 5. Impact Earth Business Model

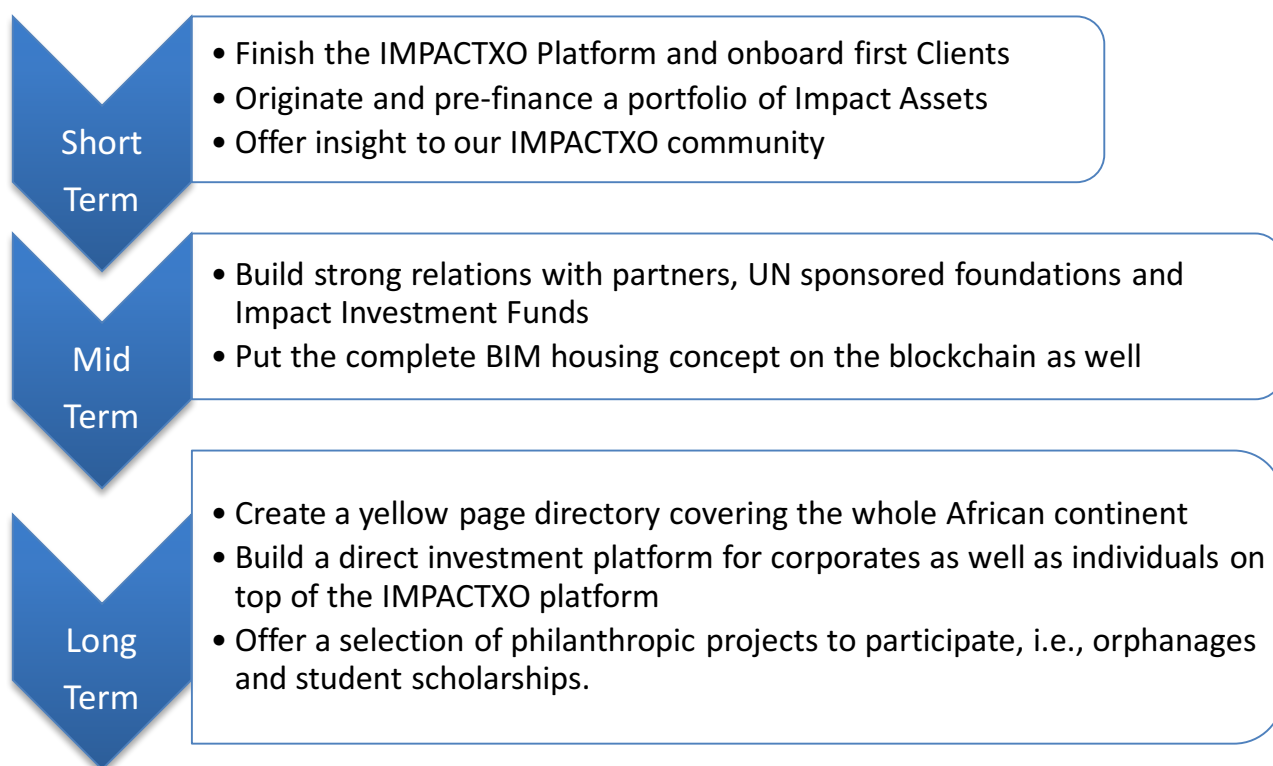
### 5.1. Strategy of the Impact Earth Foundation

The strategy of the Impact Earth Foundation is based on its mission:

**The Mission of Impact Earth is to offer complete sustainable Impact Investments Solutions fully managed on the blockchain that will reduce CO2 and will assist in creating sustainable communities in Developing Countries. Impact Earth will be the go to place for companies that want to improve their Sustainability Development Goals (SDG) or reduce their carbon footprint.**

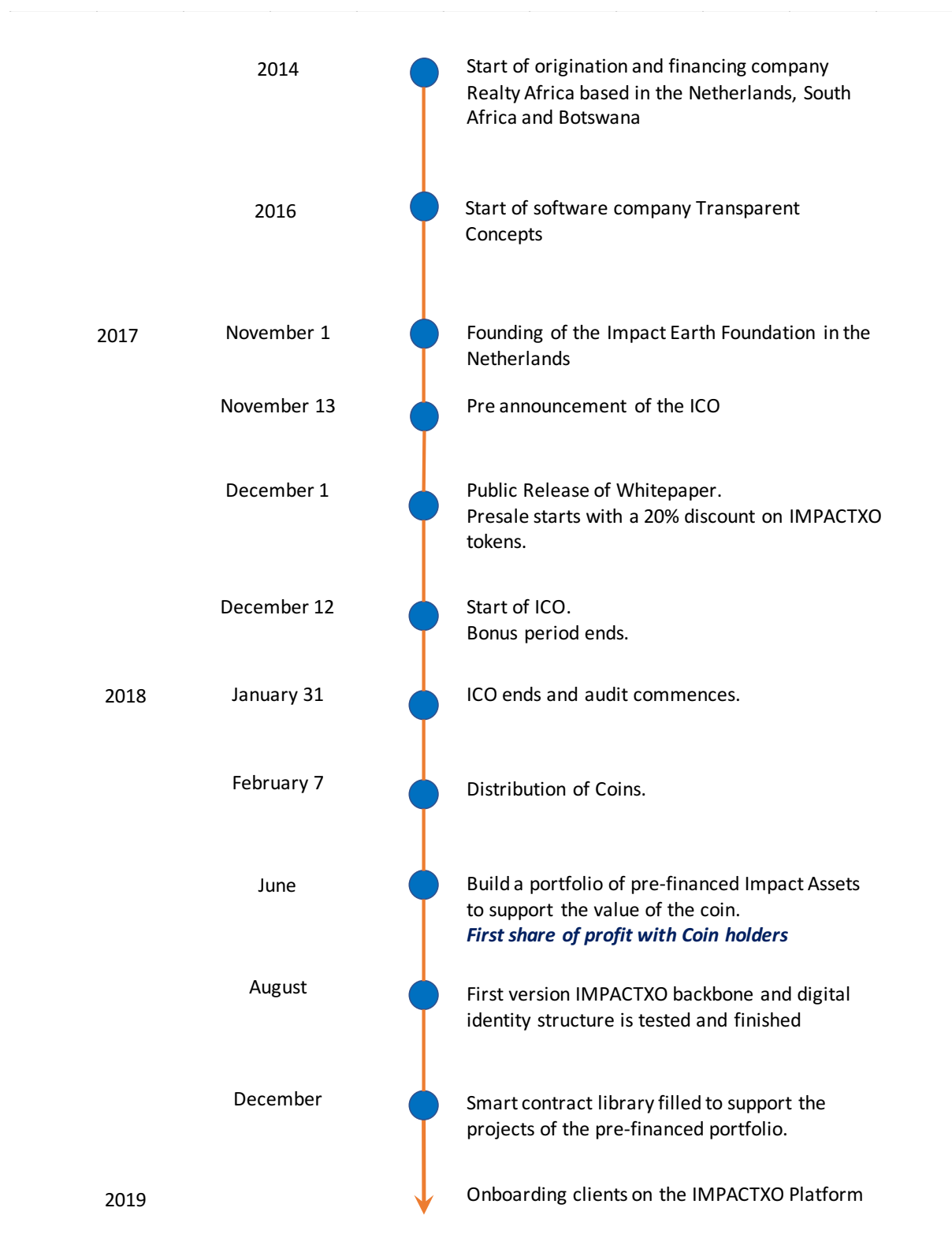
The power of Impact Earth is to specialise in origination, developing and managing Real Estate Asset projects. Real Estate assets have historically been the number one wealth creation instrument, because carefully selected Real Estate assets will always keep their value and appreciate with inflation. Real Estate assets also have the capability to generate cash flows from rental or sale. This will guarantee a good basis to support the value of the coin.

The strategic goals of Impact Earth are:





## 5.2. Roadmap





Disclaimer: the projected timelines are only estimates and serve to illustrate the general plan of Impact Earth. We reserve the right to make adjustments as reasonable, based on available resources and other constraints.

### **5.3. Quarterly reports**

The Impact Earth Foundation management team will publish quarterly business reports on the Impact Earth Foundation website [www.impact.earth](http://www.impact.earth) which will track our progress against our strategy and timelines.

- Create a yellow page directory covering the whole African continent
- Build a direct investment platform for corporates as well as individuals on top of the IMPACTXO platform
- Offer a selection of philanthropic projects to participate as an extra way to support communities in need with the likes of orphanages and student scholarships



## 6. ICO

### 6.1. Philosophy of IMPACTXO Coins and Earth Tokens

The IMPACTXO Coins are designed to reflect the value of the IMPACTXO platform and its underlying portfolio of Impact Assets. While the Earth Tokens have been designed as means of payment.

The Earth Tokens will be used to reward the IMPACTXO Coin holder by sharing the earnings. It will also be used as a means of payment for the services of the IMPACTXO Platform. We will offer the possibility on the platform to exchange Earth Tokens for cash.

The IMPACTXO Coin and the Earth tokens are built on the ERC-20 standard, which makes it easy to integrate them into customers' wallets and add them to the major exchanges.

### 6.2. Advantages of IMPACTXO Coins

#### The IMPACTXO Coin

This coin offering will add value to everybody that is thinking about the future and will allow you, our coin holder, to participate in what will be the largest industry of the next decade.

The IMPACTXO Coin will benefit our coin holders in several ways and will have:

- A link to a multi-billion-dollar industry
- A real tangible asset to support its value among others
- A price based on the underlying asset value of sustainable investments and a housing concept.
- A link to inflation and a higher probability of increasing in value
- Little correlation to the dynamics of the cryptocurrency exchanges for diversification of risk
- Quarterly distributable profits by way of Earth Tokens
- A value and will be tradable on the biggest exchanges

Additionally, the IMPACTXO Coin will:

- Be a good start of cryptocurrency holders who want to diversify their investments by investing in the future of sustainable investments
- Have a profit share in the form of Earth Tokens which can be exchanged for cash and be used to pay for services on the IMPACTXO Platform



## 6.3. Participation

The Impact Earth Foundation is raising funds by selling IMPACTXO Coins. The nominal value of each IMPACTXO Coin will be USD 1 and it is possible to participate with a minimum of 10 USD. The maximum number of tokens that can be purchased at any one time is limited to 1 million USD.

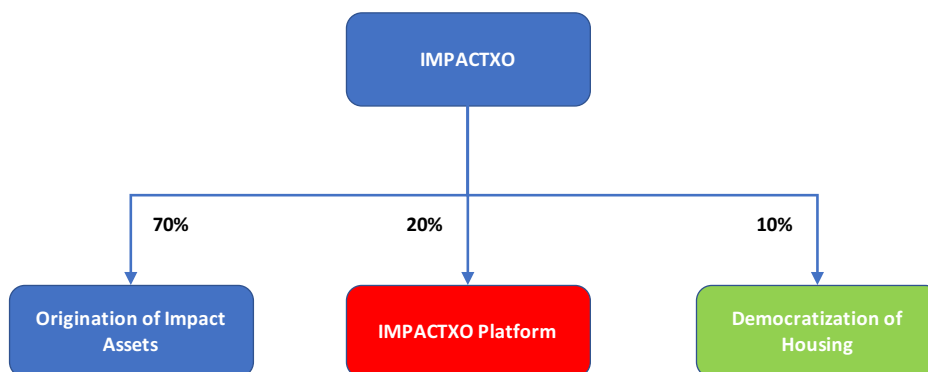
You can participate in IMPACTXO ICO of the IMPACT EARTH FOUNDATION (IMPACTXO) on: [www.impact.earth/pre-ICO](http://www.impact.earth/pre-ICO)

The total supply of tokens is 100 million. This total of 100 million tokens is available for the ICO, minus the tokens reserved for the bounty program, the team and the founders. In the event that not all tokens are taken up during the ICO, the tokens will be put in storage for at least one year.

The tokens will be distributed to the coin holders after the post ICO audit. This can take up to seven working days. The tokens distributed to the founders will not be traded within 6 months after the ICO ends.

## 6.4. How do you make money?

The funds raised with the ICO are distributed over the three pillars of the Impact Earth Foundation according to the overview below:



These three elements will all generate a profit to the benefit of our IMPACTXO Coin holders. At least 70% of net profit after tax) will be distributed to IMPACTXO holders quarterly each year.

The demand for Impact Projects is growing every year. According to a survey by the Global Impact Investment Network (<http://rab.one/GIIN>), the market is growing by 17% to 20% a year and the total amount invested globally is more than 114 Billion USD. The report shows



that return expectation by Impact Investors is close to market rate returns for more than 84% of the investors.

The Impact Earth Foundation makes money from cash flows earned on:

1. Offering our blockchain solution to companies and institutions for managing their investments
2. Developing sustainable projects with the housing solution
3. Finding and originating Impact Assets that are subsequently sold on to companies or institutions that want to improve their sustainability profile or reduce their carbon footprint.
4. Creating portfolios of pre-financed projects managed on our IMPACTXO platform which are subsequently sold to an investor.
5. The yellow pages subscription model

The key to the IMPACTXO concept is the focus on Real Assets that hold value and serve as collateral. We believe that the Real Asset Impact investment model will drive the future value of IMPACTXO to levels far beyond the launch price backed by its assets, generating positive cash flows, equity participations and cash pool. Either way, the IMPACTXO token value increases substantially when the value of the underlying asset increases.

Returns are distributed to our coin holders in the form of Earth Tokens on a quarterly basis. A pool of cash held by the Transparent Concepts Company will support the Earth Tokens.

Disclaimer: the projected division of funds estimates and serves to illustrate the general plan of Impact Earth. We reserve the right to make adjustments as reasonable, based on available resources and other constraints.

## **6.5. Secure storage of funds and escrow arrangement**

The bank accounts and cryptocurrency wallets on which the funds raised for this ICO will be received will be governed by Impact Earth Foundation.

The Transparent Concepts Company and the Impact Earth Foundation are public registered legal entities in the Netherlands with legal responsibilities and are subject to audits.

Transparent Concepts (formerly known as Realty Africa Connect) is registered under company number 6709293.

The Stichting Impact Earth Foundation is registered under company number 70009929.

Companies needed to support the origination of Real Asset Impact Development projects will also be publicly registered at a later stage.



## 6.6. IMPACTXO Coin and Earth Token Characteristics

IMPACTXO Coin	Earth Token
<p>Token name: IMPACTXO Coin</p> <p>Technology: ERC20 Ethereum based.</p> <p>Token supply: Total token supply will be a 100.000.000.</p> <p>ICO supply: 100.000.000 tokens will be supplied during the ICO minus the tokens reserved for setup, marketing, advisors and founders.</p> <p>Future tokens: The supply is fixed. Any tokens not taken up during the ICO, will be put in cold storage for one year after which a second ICO can be planned.</p> <p>Decimals: IMPACTXO Coin will have 10 decimals.</p> <p>Tradable: IMPACTXO Coin will be tradable on the major exchanges with the symbol IPX.</p> <p>IMPACTXO Coin Distribution:</p> <ul style="list-style-type: none"><li>• 85% investors</li><li>• 5% setup, marketing &amp; bounties</li><li>• 10% founders &amp; advisors</li></ul> <p>IMPACTXO profit share: Impact Earth will distribute a quarterly profit share of 70% of the profit in the form of Earth Tokens.</p> <p>Distribution of profit share: Earth Tokens will be pushed to all token holders automatically. The holders of the IMPACTXO token at that moment will receive the tokens.</p>	<p>Token name: Earth Token</p> <p>Technology: ERC20 Ethereum based with a smart contract that tokens are destroyed once sent to the Earth Token Foundation Wallet.</p> <p>Token supply: There will be an unlimited supply of tokens. The supply will be based on the availability of profit.</p> <p>ICO supply: The cash to support the Earth Token will be set aside. Earth Tokens will be distributed at first distribution of profits.</p> <p>Future tokens: Future tokens will only be issued when profit is distributed to the IMPACTXO token holders.</p> <p>Decimals: Earth Token will have 10 decimals.</p> <p>Tradable: Earth Token will be tradable on the major exchanges with the symbol EARTH.</p> <p>Earth Token Distribution:</p> <ul style="list-style-type: none"><li>• 97% investors</li><li>• 3% costs</li></ul> <p>Funds to Support the Earth Token: The Impact Earth Foundation will deposit cash in the Earth Token foundation to generate new tokens for distribution to the IMPACTXO token holders.</p> <p>Use of Earth Tokens: Sell for cash to the Earth Token Foundation or use the token to donate to a philanthropy project.</p>





## 6.7. ICO bonus

Early supporters will be offered a discount depending on when you join the ICO.

# of Tokens		Discount		Total Discount
From	To			
	0	2.500.000	50%	1.250.000
	2.500.000	5.000.000	20%	500.000
	5.000.000	7.500.000	10%	250.000
	7.500.000	10.000.000	5%	125.000
Total				2.125.000

Pre-subscription purchases will be kept in storage until 7 working days after the ICO ends at which point IMPACTXO tokens will be distributed to buyers. See timeline.

During the ICO, we accept payment in fiat currency or crypto currency. The USD will be the base currency for calculating the participation amount.

## 6.8. High Investment Bonus

Minimum investment of 50,000 USD during the ICO, will receive an additional 3% bonus in IMPACTXO Coins. This discount is also applicable to EUR BTC or ETH participants and the actual exchange rate is used to convert the dollars to these currencies.

Minimum investment of 150,000 USD during this period, will receive an additional 5% bonus in IMPACTXO Coins.

Participation amount	Bonus
➤ 50.000 USD	3%
➤ 150.000 USD	5%

Depending on the timing of your participation during the ICO, you can earn a maximum bonus of 55%.



## 6.9. ICO bounties

Impact Earth Foundation will also organise a bounty campaign program to reward everybody that assists in promoting the IMPACTXO Coin ICO. Participation is rewarded with free IMPACTXO Coins that are offered for sale.

**2.000.000** coins of all available IMPACTXO Coins are available to all participants and supporters that support the launch of this ICO. If very successful, we will raise the amount to **3.000.000** coins.

The latest version of the bounty program is explained fully on:

[www.rab.one/bounty](http://www.rab.one/bounty)

We are looking for support to promote this ICO across the following social media platforms

- **Bitcointalk**
- **Reddit**
- **Slack**

- **Facebook**
- **Twitter**
- **Telegram**



## 6.10. Exit of the IMPACTXO Coin and Earth Token

Impact Earth is planning to list the IMPACTXO Coin on top crypto exchanges (the list is to be confirmed)



## 6.11. Cost estimation of IMPACTXO Coins and Earth tokens

The costs of launching the IMPACTXO Coin and the Earth Token are dependent on the amount raised during the ICO and will vary between 2% and 4%

To be able to start, Transparent Concepts Company will need to cover the following expenses:

- Cryptocurrency exchange listing fees
- Office Costs
- Hardware costs
- Accountancy & tax advisory costs
- Legal advice
- License costs



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## 6.12. Keys to success

Our ability to sell IMPACTXO-token tokens in the global consumer market is the key that unlocks returns for all IMPACTXO Coin holders.

The keys to selling IMPACTXO-token tokens are:

1. Creating awareness: Getting our product visible in our target segments.
2. Educating our client: Helping people understand the product and how it benefits you and how you can go about buying and selling tokens.
3. Fuelling desire: Presenting our product as a meaningful part of everyone's future in creating social and financial impact for ourselves and others
4. Making it simple: Offering simple, easy ways to engage our product to buy or sell IMPACTXO-Coin.



## 7. Technology

IMPACTXO and IMPACTXO-token are ERC20 tokens forged on the Ethereum Platform. Ethereum is an open blockchain platform designed for ease of use and mass adoption.

“ETHEREUM is a decentralised blockchain platform focusing on custom blockchain tokens operations. National currencies transfer is maintained on the ETHEREUM blockchain through compliant gateway operators. Decentralized token exchange facilitates fundraising, crowdfunding, and trading of financial instruments on the blockchain.

Lightweight clients provide an easy installation procedure and a flat learning curve for end users.

### 7.1. User security

Things you can do to keep your account safe:

1. Write down your 15-word random key and store it in a very safe place, like a family lock safe or a lawyer's trust cabinet.
2. Never log into your account from any hyperlink especially those received via email.
3. Never update your client or any other app from an untrusted source.

The Ethereum wallet is a secure platform that allows users to manage their IMPACTXO Coin and Earth Token.

You can use any Ethereum wallet of your preference but use a wallet that is secure and trustworthy.

An example of a consumer Ethereum wallet can be accessed from the following link: <http://rab.one/wallet>

If you do not specify their Ethereum wallet at the pre-ICO or ICO, the tokens cannot be distributed. Tokens are deposited into that account and the account information stored in encrypted format in a secure cloud.

### 7.1. IMPACTXO Smart contract

The Ethereum platform is set to release their smart contract functionality. The due date for the first release is said to be in the last quarter of 2017. The IMPACTXO business model will be converted into a smart contract with each IMPACTXO token a beneficiary of this smart contract. Once published on the Ethereum blockchain all IMPACTXO related transactional information will be eternalised.



## **7.2. The IMPACTXO-token App**

The Impact Earth Foundation will create an app/dashboard for our community. The app will be focussed on the following functionality:

- Voting
- Monitoring performance
- Project overviews
- Selling Earth Tokens for cash

## **7.3. Oversight and Smart contract**

In the setup of a consumer-funded business-like Impact Earth Foundation, we ask you to place your money in our trust. We promise absolute integrity and accountability, but we also provide you with tools to verify that we are legitimate and fully accountable to you.



## 8. Legal Considerations

The most current version of this document, is accessible on the web at

[https://www.impact.earth/files/IMPACTXO\\_whitepaper.pdf](https://www.impact.earth/files/IMPACTXO_whitepaper.pdf)

represents the only valid version of our whitepaper.

IPX (IMPACTXO Coins) are only functional tokens intended to be used to compensate coin holders of the Impact Earth Foundation for their contribution to the cash pool. These tokens will give access to the IMPACTXO Dashboard as soon as possible. IPX are not for speculative investment. No promises regarding the value or future performance are made regarding IPX. No promises regarding any particular value of IPX are made. No other rights associated with holding IPX are given. Proceeds of the token sale may be spent as the company sees appropriate within the boundaries of the company mandate, which may change as deemed necessary in the maturation and advancement of IPX.

Our team is investing heavily in the safety and security of the services IPX provides. However, we cannot protect against all possible sources of error, especially those in parts of the technology stack we cannot control. Therefore, all risks assumed by using the Impact Earth platform in any capacity are solely assumed by the user. Users must measure the gravity of potential value loss against their trust in the services IPX will provide and act as they see appropriate. Never trust anything that one cannot afford to lose to any entity, IPX or otherwise, without fully understanding all of the mechanics involved in the whole procedure. IPX tokens are meant to be held and used by those well-versed in cryptographic tokens, only for the purpose of supporting the mission of the Impact Earth Foundation.

IPX and its team must abide within the laws set forth in its operational country(ies). We intend to provide our services in as decentralised a fashion as reasonably feasible, but our legal entity must act according to the rules and bounds encoded in applicable laws. This includes but is not necessarily limited to laws governing financial operations, employment, fee charging, and sales.

For more information on the terms and conditions, please visit:  
[www.impact.earth/files/terms.pdf](http://www.impact.earth/files/terms.pdf)



## 9. Impact Earth Foundation Team

NOTE: For up to date team data: [www.impact.earth/team](http://www.impact.earth/team)

A small, dynamic team with skill sets ranging from expert Fintech start-up management to core investment fund management have been working together over the past eight months to structure this business. The management team assembled a diverse advisory team that provides guidance on topics that cover legal, accounting, tax, investment and investment banking.

### 9.1. Management



#### **Patrick Chella, Co-founder**

Patrick is a Masters Graduate and brings in his experience from 17 years of working in Private Equity, Hedge Fund Services and the Banking sector. He started at an Asset Management firm in Zimbabwe and moved to the Netherlands to finish his education. He is passionate about how cryptocurrencies can affect Africa and has vast network of specialists all across the globe which we need to expand Impact Earth.



#### **Erik van Eeten, Co-founder**

Erik is a multiple Masters Graduate in finance and business and brings his vast experience in financial management and information management from 20 years of experience in working in Business Consulting, Fund Management and the Banking sector. He has several years of experience in fixed income and real estate. He previously worked for IBM Global Services, APG Asset Management and a mid-sized merchant bank in the Netherlands. Erik is passionate about change and creating the banking environment of the future in combination with creating impact, which can't be without blockchain.



#### **Emil Bengtsson, Co-founder**

Emil is a technologist and problem solver by heart with 16 years of experience. He is an all-round designer and programmer and mastered many programming languages. He is experienced in internet security and passionate about blockchain. He is an experienced blockchain programmer and as a co-founder and CTO of Impact Earth will lead in perfecting the architecture and completing the IMPACTXO platform.



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## 9.2. Advisory team



### **Duzan Doepel, Architect and Sustainable building advisor**

The belief that an interdisciplinary approach to design leads to sustainable spaces and an enhanced user experience led architect Duzan Doepel and interior architect Eline Strijkers to team up in 2007 to form DoepelStrijkers. Driven by a fascination for aesthetics with substance, they generate work that transcends the spatial by creating social, ecological and economic value. Giving form to the process and financing is just as important as the design itself. A firm belief that design can act as an agent for social renewal leads to strategies that contribute to both a circular and inclusive economy. In 2017 Chantal Vos joined the team as partner.

Over the last ten years they have developed concepts and realised projects from installations to large-scale interiors, architecture and urban interventions in which these principles are integrated. They are currently working on a disruptive solution for healthcare housing, a nature-based pavilion for the Floriade Expo, several museum conversions, new retail formulas and a radical concept for a building as a cluster of services.

Over the last decade their work has gained worldwide appreciation through numerous publications, exhibitions and awards.



### **Allan Zaramba, Legal advisor**

Allan is a founding member of BarefootLaw and Head of Digital Strategy. Allan has garnered years of experience in digital media with specific reference to areas of monetization, automated marketing, analysis, design and management of IT and digital media tools and products. His skills have equipped BarefootLaw with a wide range of innovative ways to deliver legal services. When Allan isn't typing away on his computer, he is on some adventure and spending time with his family.



**Mansi Jasuja-Vromans, Advisor on urban development and climate change**

Mansi Jasuja is an independent consultant working in the field of resilient urban development, climate change impacts and adaption. Mansi is working closely with the Royal Dutch Waternetwerk (KNW) and also holds the position of President, IHS Alumni International Board (Erasmus University, Rotterdam) since 2014. She is continuing this position for the second term since September 2017. Originating from India and living in the Netherlands since the year 2000 has given her the privilege to be a part of multiple worlds. Mansi uses the opportunities of having this cultural duality for co-creating creative solutions, networking and facilitating processes. What gives her a lot of energy are interactions that involve catalysing change and inspiring soul-searching that incites moves towards a sustainable world



**Munya Chiura, Advisor on applying technology to developing countries**

Munya is a highly experienced global technology executive who has had success in a variety of highly competitive, cutting-edge markets, and fast-paced industries including, Fintech, ICT, Financial Services, Human Resources, Healthcare and Venture Capital and Private Equity. He possesses a solid track record of more than 20 years of hands-on experience in strategic planning, business development, project and product management, and Lean Six Sigma/Operational Excellence strategies.

Munya is passionate about Africa and the great potential for the continent when it comes to innovation. After spending over 20 years in the USA, Munya decided to permanently relocate back to the country of his birth in Zimbabwe.



**Jeroen Batema, Financial Analysis advisor**

CEO of Open Source Investor Services, Fintech company specialist in credit risk based in the Netherlands. Jeroen is a co-founder of OSIS. He started his banking career in commercial lending at ING Bank, in 2000 he became head of Credit Portfolio Management at NIBC and in 2007 he continued as head of Securitization at Credit Portfolio Management at BNP Paribas Fortis. In the last role, he was responsible for several post crisis and Basel 2 compliant securitization transactions. Further he is the founding chairman of Global Credit Data, a global association of banks with the largest loan loss database in the world. He holds a MS in law from the University of Utrecht, the Netherlands.



**Robin Willing, Corporate Sustainability advisor**

Robin is currently Senior Sustainability Officer at NIBC Bank In the Netherlands. He has a long track record in banking and financial services in the Netherlands as well as the USA. With more than 25 years of managerial and operational experience in sustainability and communications. He is inspired by sustainability, corporate social responsibility, and entrepreneurial initiatives.



**Richard Pearson, Sustainability and UN funding advisor**

Richard is the founder of Tree Supporter that helps replace natural capital which is vital for maintaining economic growth. He is passionate about addressing climate change and reducing poverty in a sustainable and innovative manner. At <http://www.treesupporter.nl>, he focusses on happiness and the community spirit. He is also part of the team of the World Sustainability Fund and has deep knowledge on the UN sustainability goals and UN funding initiatives.



**Liang Shi, Financial Advisor**

Liang Shi holds CFA and FRM amongst his accomplishments. He brings on-board 8 years banking experience working as Financial Analyst to Senior Expert in Financial Products. He also works extensively for several years as a consultant in Capital Markets and also in Risk Management. Liang enjoys sharing his knowledge and assisting people to achieve the best solutions in financial services with a winning mentality, something he brings to Impact Earth



**Sophia Gallina, advisor on Africa affairs**

Sophia serves on the board of directors of Greenpeace Africa as both a board member and trustee. She also works for German Development Cooperation managing a programme on Peace, Security and Governance in the southern African region, working with both State and Non-State actors. She brings her vast knowledge on environmental and sustainable solutions combined with a never-ending fight for a better Africa.



### **Guoda Merkyte, Designer**



Guoda is a UX designer. She worked as an architect and she was specialized in the hotel industry, but she turned her career in UX design, where she combines architectural thinking in UX design. Architectural thinking starts from idea/concept which makes the client happy, suits his needs and fits into the environment. She enjoys sharing her knowledge with other people and offering solutions for which has a positive impact.

IMPACTXO ICO contact details

Buy on the ICO website [www.impact.earth/pre-ICO](http://www.impact.earth/pre-ICO)