



## Financial Instruments

**Target your Impact**

**Annual Rewards**

**Equity with Liquidity**

**Trade your Investments**

**MONEY WITH PURPOSE**

**BANKING AND INVESTMENTS**

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ValuesEnabler  
Whitepaper 13.12  
(18 August 2019)  
London

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Imagine a bank which holds everything that is valuable - money, gold, land, equities, bonds ... love, happiness, hope, kindness, generosity.

This is DLT open banking re-engineered using blockchain to hold both financial and non-financial assets, and to make one contingent on the other.

A radical new instrument making mainstream banking more impactful, introducing mobile payment systems to transact our values, and allowing our collective softpower to make our world more positively socially driven.

Seratio

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# ValuesEnabler

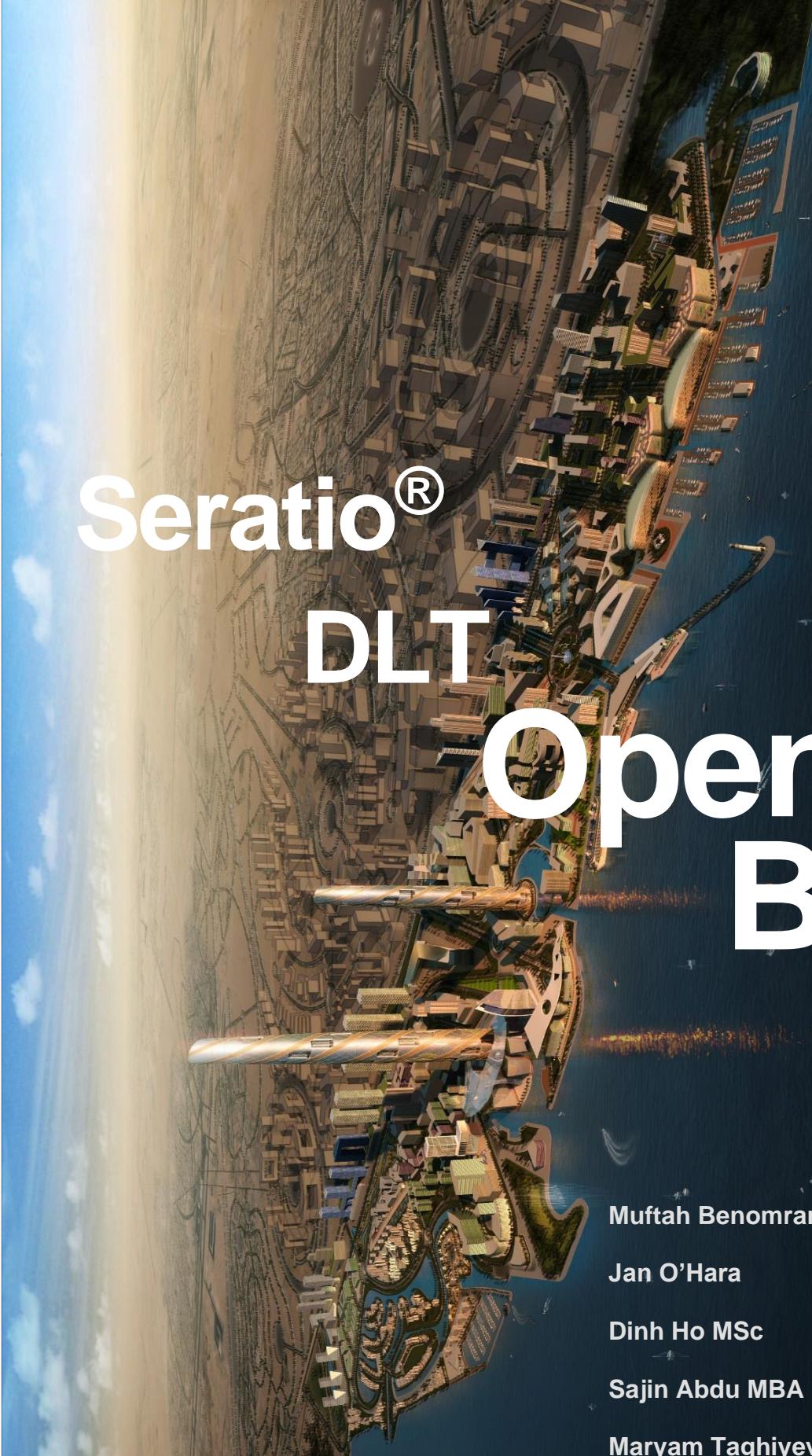
Investment across all sectors – whether government, institutional, personal, venture capital, sovereign funds, crowd or coin offerings have mature evaluation and reporting mechanisms developed over thousands of years. The hallmark of this millennium is the recognition that whilst financial return is mandatory, other kinds of return are often discretionary but targeted albeit historically difficult to achieve. Three problems challenge the investment world. First a robust, objective and cost effective measurement system of intangible assets, secondly a way of harmonizing a ‘blend’ of both financial and non-financial returns on a common basis, and finally the ability to transact those blended returns to achieve a mixture of hard and soft impacts. Following extensive research, this Holy Grail has finally been materialized by **ValuesEnabler (VS)**.

**ValuesEnabler** pegs investments in companies, organisations, projects, products, processes and people through both the price earnings ratio (financial value) and its corollary, the social earnings ratio® (non-financial value). Buy and sell decisions are made based on p/e and s/e® portfolio performance including index linking one to the other through the use of smart contracts based on stakeholder requirements. By converting all returns into monetary value,

instruments can be devised that allow for deliverables to meet all kinds of value against user criteria particularly germane to impact investments across the spectrum from national targets through to individual social and environmental preferences. Finally security tokenization provides for further returns from regulated secondary and derivative markets.

This radical instrument has applications across many kinds of value based arbitrage scenarios including but not limited to banking, angel equity funding, government strategies, tax, and even UN Sustainable Development Goals (SDG). **ValuesEnabler** has developed a supra-instrument with not only the advantages of both fintech and social innovation, but eradicating the disadvantage of each, whilst introducing completely new features unique to **ValuesEnabler** including post-investment controls, options liquidity, automatic trading systems, global impact exchanges that operate like carbon credits, etc. Based on blockchain, this whitepaper will introduce the technology, application sets and methodology, meeting the G20 goals set out in Buenos Aires in December 2018.





# Seratio® DLT Open Bank

**Muftah Benomran**

**Jan O'Hara**

**Dinh Ho MSc**

**Sajin Abdu MBA**

**Maryam Taghiyeva-Zaynalova MA**

**Mengnan Gao BA**

**Barbara Mellish MBA ACIB MIRM**

**Prof Olinga Taeed PhD FloD**



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**Banking Summit  
November 2019**

**Roger Tempest**  
Values Enabler Limited

32<sup>nd</sup> custodian of Broughton Hall, UK - 900 years old ancestry, 3000 acres, 97 rooms

# We get that which we reward

## 1. THE WHY

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Financial Markets are at the centre of the world's economic systems. Beyond their own increasingly complex financial instruments, they have evolved very little, performing the same services as 100 years ago albeit they are now in modern setting<sup>1</sup>. Certainly the banking system has not kept pace with the changing expectations of the world's economic priorities. Until now, they have had few tools or incentive to recognise total value, that is financial and non-financial value. Ill equipped to measure impact and sustainability of organisations or projects, the financial markets have only been prepared to consider the hard financial impact; the result remaining as an unhealthy balance for the world's economies.

The next generation of financial firms are set to take a giant leap forward to recognise, assess, measure, report and take action based on the non-financial impacts. This can take place at all levels including transaction, project, individual or entity.

## 2. TOTAL VALUE RETURNS

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Banks are enabled to set interest rates both for risk (traditional model) and impact (new model). Automation of investment to buy/sell positions will be based on financial metrics (traditional model) and non-financial metrics (new model). For example, "Only when total returns are aligned with my Family Office Fund investment criteria; if total returns fall out of alignment we divest".

The economic systems are now able to assess and reward/price for impact returns for any Non-financial value alignment<sup>2</sup>, be that Environmental, Social, Impact, Sustainable Development Goals etc. Financial value alone has dominated the capital markets for decades<sup>3</sup>. Almost lost in time are the philanthropic philosophies of earlier industrial times. Great examples such as Cadburys in the UK or Hershey in the US, both of which built entire towns for their workers, providing health and social benefits for employees. Those employers took a holistic approach to HR management and it made great business sense at that time to ensure a healthy, loyal, localised workforce. When the social need is clear, then the business case becomes clear, and appropriate action will follow.

Fast forward to the present and the social case and therefore the corresponding business case is much more complex. A far cry from labour force protection in its whole sense; it is abhorrent that in our modern times of plenty that we need regulation and legislation to detect and prevent Modern Slavery within supply chains. Responsibility and accountability has become delegated further and further down the supply chain layers to the point of obscurity. In addition the common practice of squeezing suppliers to the point of breaking and having no regard to the consequences is common practice in many firms.

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<sup>1</sup> <https://www.mx.com/moneysummit/banking-in-1914-vs-2014-nothing-is-different-but-everything-has-changed>

<sup>2</sup> [https://www.ey.com/Publication/vwLUAssets/EY\\_-\\_Nonfinancial\\_performance\\_may\\_influence\\_investors/\\$FILE/ey-nonfinancial-performance-may-influence-investors.pdf](https://www.ey.com/Publication/vwLUAssets/EY_-_Nonfinancial_performance_may_influence_investors/$FILE/ey-nonfinancial-performance-may-influence-investors.pdf)

<sup>3</sup> <https://www.bedelfinancial.com/dominance-in-the-stock-market>

### 3. TRADING VALUE

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We get that which we reward. The financial markets reward profitable performance. If that profit is at the cost of human suffering, or environmental damage, currently the downside of that for the organisation in question is limited. Corporate Social Responsibility simply isn't effective enough, external measures of success, peer comparison and standards with clear impacts on cost of funds or shareholder expectations are the only sustainable long-term change agents.

However, the dominance of Financial Value alone is beginning to diminish, as a London School of Economics report identifies "Impact investing as a form of investment has risen to prominence in recent years"<sup>4</sup>. The age of the Non-Financial Value measurement has begun, the key debate being the pace of acceleration over the next decade. There are several factors and enablers shaping this:

- i. Never have environmental considerations been stronger<sup>5</sup>
- ii. Never has the social movement for transparency and accountability been more demanded<sup>6</sup>
- iii. Never has the world's inequalities been so marked and so agreed upon (SDG's)<sup>7</sup>
- iv. Never before has there been a currency of Non-financial Value that could be easily traded by individuals and organisations alike in the token markets<sup>8</sup>

The Carbon Credit market is a useful example of non-financial value being traded. However, it is limited and far from main-stream. The social credit system being trialled in China at the moment is a fascinating experimentation in a mass market to shape society. Using the SE Ratio, we all have a personal value score. In China this is known as your Social Score and is based on behaviours. These behaviours may include caring for others, volunteering, how much you re-cycle the level of healthy lifestyle you have etc... A person's "Social Score" may ultimately determine the job they are able to do or the promotion level they can attain. That score also dictating when or where that person could travel, and /or imposing restrictions on the food or beverage that person could buy. With a clear methodology for scoring and a clear direction for steering social ambitions, it is simple to see that the use of these scores can be very effective to shift behaviours en masse.

Most in the west will interpret these measures as severe, draconian, an afront of freedom or downright frightening. However, the underlying principles for engendering positive change come from a good place. Applying those principles of measurement and scoring to a western free-markets is a smaller step than you might think. We already have the tools in place. In our free market, the introduction, promotion and use of social scores in themselves may be enough to change behaviours and dynamics without the need for restrictions and sanctions for under-performing scorers. Layer on that the free-market philosophy to enable the buying and selling of social credits, through tokenisation, and a new market is born.

The trading of social value is possible at all levels, personally, institutionally, by region and even nationally. When a unit of social value is measured, then it can also be exchanged, traded, banked, spent, gifted etc. When a unit of social value is measured it can be Financially valued. Just like the carbon credit market, it has a value and price which is fully tradable.

Finally the missing piece of the Jigsaw becomes clear. The missing non-financial value part of the business case becomes fully costed. Targets and expectations for achieving cohesive societies become available. The value of organisation and their share prices will be based on the total value of the organisations and their impact on the globe and its inhabitants, not simply the financial profit it declares and forecasts.

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<sup>4</sup> [https://lsecities.net/wp-content/uploads/2013/10/Measuring\\_Impact-full-length-Oct-20131.pdf](https://lsecities.net/wp-content/uploads/2013/10/Measuring_Impact-full-length-Oct-20131.pdf)

<sup>5</sup> <https://news.un.org/en/story/2018/12/1027251>

<sup>6</sup> <https://sproutsocial.com/insights/social-media-trends/>

<sup>7</sup> <https://www.undp.org/content/undp/en/home/sustainable-development-goals.html>

<sup>8</sup> <https://coinmarketcap.com/tokens/>

## 5. RETAIL INVESTORS

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The ability to take into account non-financial alignment has material relevance in the investment market. Crowdfunding, and Angel Funding are attracting capital raising opportunities for new and fledgling businesses. Unlike the hard nose VC markets, the personal preferences and feelings of the investor are much more prominent. This allows a great fit once value sets are aligned. A willing and able investor matched with a business in need of seed funding, both fully aligned to achieve the same goals, financially and non-financially. Layer on top of this an automated matching service and the result is a best crowdfunding platform ever created. Full alignment of values for both parties. Investment that feels great for the investor, and is welcomed by the business.

The start point for implementation is through the financial systems. Considering non-financial value institutionally, at transaction level, and through market participation creates the bedrock for economic growth and adoption. The trend for Tokenisation provides an ideal product to digitise non-financial value enabling the exchange and trade as already illustrated.

Digitisation enables smart contracts to automate decisions, providing the mechanism for approval or rejection of transactions. The financial transaction only occurring once the non-financial value is aligned. The transaction being rejected if the stated alignment is not met. With this enabled, a holistic approach to total value alignment is not only possible but necessary to adopt a balanced economic policy and execution.

# ValuesEnabler Ultimate Impact Investment

What are the key features of an impact investment system that has the ability to deliver both financial and non-financial impact through a measurable evidence-based quantifiable assessment? *ValuesEnabler* has carefully researched the best in class methodologies, instruments and current technologies to deliver democratized equity investment. In this section we outline the main potential deliverables of a system and discuss the possible merits and problems of each component.

The selection of which of the potential features to include in *ValuesEnabler* specific implementation is dependent on the vision, the regulatory framework of the chosen jurisdiction, the target timescale and the funding available. The market is extremely dynamic and fluid with some significant risks associated with sometimes unpredictable regulatory intervention.



## Reward what you value

Whether purely financial goals, or social goals, or a blend, the investor must be able to incentivize those who deliver the desired target. What we have developed is a Total Investment instrument where:

$$\begin{array}{lcl} \text{Total Value} & = & \text{Financial Value} + \text{Non-Financial Value} \\ \text{TV} & = & \$ + \$^+ \end{array}$$

To operate a Total Value paradigm one has to be able to articulate both kinds of value with a common deonimantor, preferably financial.

## Reward what the world values

Traditional investment favours the elite. The *ValuesEnabler* vision is bigger than this; investors should be able to invest into their passions and what they believe in. *ValuesEnabler* wants to connect entrepreneurs and changemakers who are making a difference. Connecting visionary businesses to like-minded investors, helping them in their shared vision to change the world. The United Nations 17 Sustainable Development Goals (SDG) deliverable in 2030 defines the uniting rallying point for the world ... and for *ValuesEnabler*. Categorising investments in terms of the 17 SDG's mainstreams the goals.

SDG<sup>1</sup>, SDG<sup>2</sup>, SDG<sup>3</sup> ... SDG<sup>17</sup>

## Measuring Impact

*ValuesEnabler* believes in a data-driven approach, enabling to measure and drive impact results throughout the course of an investment. There are, however, some 2000 impact measurement systems<sup>9</sup> all valid for particular applications but with little to no consensus although some larger methodologies have gained traction including SROI (Social Return on Investment), S/E Ratio (Social Earnings Ratio), IRIS, etc. There are, however, two reasons why metrics are required and now the norm. First, the social innovation industry has accepted to evaluate delivery one has to measure it. Secondly, imagining there are 165 million SME's in Europe, 35m in USA, 40m in China, then it is not conceivable for an investor to evaluate opportunities without a categorization and filter system based on metrics.

## Monitor Investments

Both prior to and post investment it is critical to evaluate performance, ideally on a live platform transparently available to all stakeholders. It is common practice for criteria to be met before contractual agreement, and failure to deliver value post money transfer. Whilst there is no agreed methodology to evaluate investments, the key is consistency; NPS (net promoter score) is the universally standard to monitor marketing efficiency but is by no means perfect. Similarly, some kind of performance monitoring system must exist even if necessarily not used to liquidate the investment. Common criteria include turnover, profit, net asset value, price earnings ratio (p/e), etc. Less clear is impact reporting techniques but the trend is towards impact metrics to ensure progress.

<sup>9</sup> <http://ow.ly/CbFUa>



## Fintech Innovation

The hallmark of this decade has been the burgeoning fintech market whether in AI, Blockchain, Tokenisation, Banking, Impact Investing, etc. In the main they bring trusted arbitration systems to all stakeholders with specific advantages such as transparency, trustless, equitable, efficiency and volume.

*ValuesEnabler* has gathered fintech expertise particularly in Blockchain, Tokenisation and Social Innovation to provide a forward momentum driven solution good for the next decade.

## Comprehensive Portfolio

Some of the investment opportunities for *ValuesEnabler* will be SME (small to medium size enterprises) covering products, projects, processes, organisations and even people. Not only does the system require to offer flexibility in any of these scenarios, but also allow multi-portfolio fund management in diverse investments with liquidity to allow movement. To do this requires a common approach to evaluating all investment types so apples and oranges can be compared.

## Setting Filter Criteria

To aid filtering, and mid-term liquidity decisions, minimum and maximum performance (historic, actual, forecast) need to be set for both financial and non-financial criteria. This will also allow for automatic trading if this option is implemented in the system or in the future. For example across 3 years:

Price Earnings Ratio – P/E<sup>max</sup> P/E<sub>min</sub> P/E<sub>y1</sub> P/E<sub>y2</sub> P/E<sub>y3</sub>

Social Earnings Ratio – S/E<sup>max</sup> S/E<sub>min</sub> S/E<sub>y1</sub> S/E<sub>y2</sub> S/E<sub>y3</sub>

Generated value  $\int_1^3 Total\_Value$

## Logic Decision Trees

To ensure efficiency of operations (and hence of administrative fees) coded decision trees must be implemented through Smart Contracts. Essentially these are IF THIS THEN DO THAT legal undertakings which can cover 100% financial decisions, 100% impact decisions, or where one is contingent on another. For example setting uplift expectation scenarios

IF  $\frac{P/E_{y2}}{P/E_{y1}} > 1.2$  THEN exercise options

IF  $\frac{\$2}{\$1} < 1.05$  THEN liquidate options



## Reporting

Online live portal populated by the investee company displaying audited historic, unaudited current and unaudited forecast performance both in financial and impact. Alerts for budget against actual comparisons, notifications of under and over performance, register of smart contracts, max/min settings, offers and purchase opportunities, total *ValuesEnabler* fund performance, SDG sector figures, *ValuesEnabler* Token access, etc.

## ATS

More sophisticated trading systems are automated, particularly germane to tokenization where volatility can be extreme and exits/buys have to be rapid. In addition, ATS are part of secondary token markets that operate within regulations in the USA with SEC compliance<sup>10</sup> so can provide exits within the SME market.

## Multiple Exits

Unlike quoted stock, equity exits from SME's are always a challenge even if unusually the investor has majority control. Outside a highly unlikely minority shareholder action, it is a lottery. Equity investment is regulated in every country in the world, but tokenisation of equity allows other markets to be exploited whilst holding equity safely in traditional vehicles. This includes shareholder options, creating impact SDG credits (operating like Carbon Credits), social investment bonds (SIB) which is a financial bet on a social outcome, and other highly creative solutions. *ValuesEnabler* embraces tokenization and the many advantages it brings.

## Regulated Security Token Exchange

The token exchange is the virtual place where one can swap one value for another, whether that be token (equity) for another of the same class, or token for FIAT (regular) currency, or a token of a completely different value(s) set unrelated to the original investment. The exchange represents another form of exit for investors and is now becoming largely regulated. Decentralized exchanges which are peer-to-peer are on the whole more trusted, however, with the emphasis of regulation they are struggling to remain compliant with a light touch on administration for AML, KYC, CTF.

<sup>10</sup> <https://templuminc.com/>

## All kinds of Investment Funds



Impact, Sovereign, SDG, Crowd, Personal, Institutional

## Multiple Markets

The same system can be applied to all kinds of impact investment scenarios including personal and SDG investment, crowd and institutional funding, and sovereign investors. The latter are the giants of the financial world carrying 15% of total global assets under management. Some US\$15 trillion are projected to be in the hands of about 140 sovereign funds in 2020 which is equivalent to about 6 times the GDP of France in 2016. It is also slightly more than the GDP of the USA, the first economy in the world in 2010. Sovereign investors are also quickly growing in size and numbers, however, their identity as a new category of investors is still forming, prompting a search for new instruments to deliver value.



## Return on Investment

The ROI could be expressed simply as financial returns to investors (typically targeted at 40% annually). The *ValuesEnabler* Token is a representation of the value of the investments and thus is akin to being a shareholder of *ValuesEnabler* itself. It can represent many kinds of value.

$$\text{ValuesEnabler Token (financial)} = \sum_0^3 \$ (SDG1, SDG2, SDG3 \dots SDG17)$$

$$\text{ValuesEnabler Token (total value)} = \sum_0^3 TV (SDG1, SDG2, SDG3 \dots SDG17)$$

The value will only increase if the token has utility and thus will be linked to the ROI of the token in terms of desirability, but this will not be evident until exits are evident if only dependent on financial value; this would not be the case if the token represents Total Value.

## Why *ValuesEnabler*?

*ValuesEnabler* is a social enterprise that will enrich nations. It is a company to equip governments, corporates and civil societies with tools to enable social values through a financial instrument. The company has access to a range of 4<sup>th</sup> generation technologies in blockchain, AI, IoT and social innovation to measure, transact and deliver value across the globe.

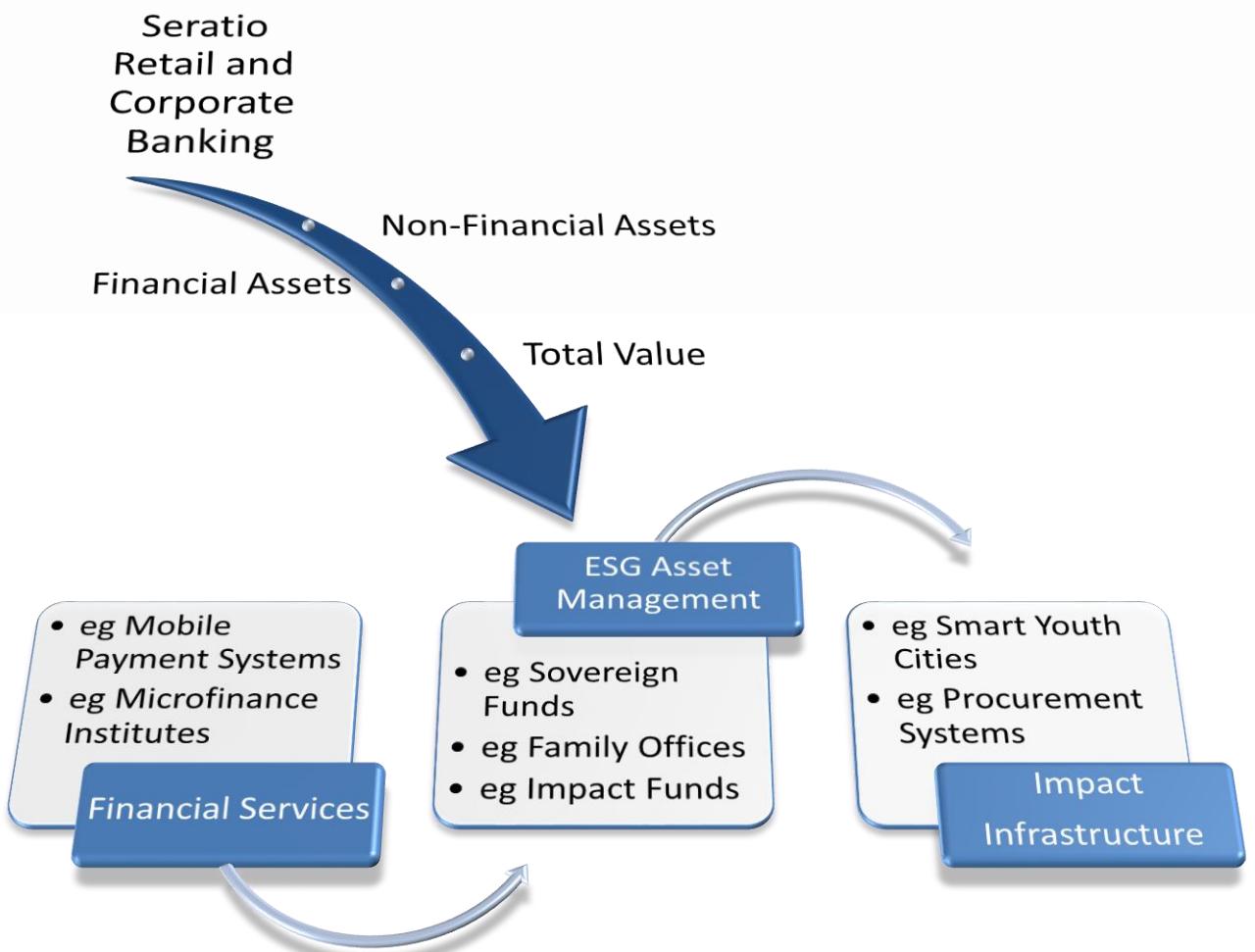
The principle method is to first assess value, whether hard financial assets or soft non-financial assets, on a common basis. Through tokenization such tangible or intangible assets can be represented on a common platform, and using blockchain both kinds of assets can be transacted seamlessly. Finally using Artificial Intelligence the delivery of the value is automated aligning the values of both investors and investees.

*ValuesEnabler* provides turnkey management of platforms to allow this process to take place seamlessly, efficiently and at minimal comparative cost.



An early ValuesEnabler project is the Seratio® Bank which is being established in London with an e-Money license and a full banking license under the UK PRA and FCA regulators. This bank will offer typical corporate and retail services but with the ability to deal with both financial and non-financial assets, as well as any contingency of one on the other. Under the umbrella of the Seratio Bank are a number of germane services utilizing the same technologies for particular niche sectors.

This paper will explain the methodology, the technology and the implementation architecture for a set of sample fintech applications although the list is endless. The provenance and pedigree behind the bank, which have been developed since 2008, are transparently elucidated for due diligence purposes as well as outline commercial terms.



**Values Enabler Foundation** is a pioneer in the banking industry with the mission to build a progressive services and technology bridge between traditional and the new emerging asset classes as profiled recently by **Facebook Libra** initiative. These are the first of many challenger payment and banking services emanating equally from the West and the East with the sole aim to promote a values based economy, thus redefining the future of financial system.

Like the Libra Coin, it is envisaged that the investors behind the Seratio Bank will see a secondary upside value from tokenization of the bank itself allowing exit liquidity in addition to an IPO of the bank giving traditional equity listing liquidity.

# Automated *ValuesEnabler* Categorisation, Filters and Notification System

Investments are a marriage of alignment between the investor and the company. *ValuesEnabler* is here to ensure that both parties don't waste time scrolling through long list of choices but can rely on the *ValuesEnabler* system to help recommend opportunities with an automated notification system. The *ValuesEnabler* tagging and filters takes away the complications of not only identifying suitable investor-company partnerships but also monitoring the basis of that partnership post-investment.

*ValuesEnabler* have chosen industry standard tagging categories and metrics for both financial and non-financial (sometimes called social) value that articulate performance regardless of size or category. *ValuesEnabler* considers an investment into a company must consider both the shareholder and stakeholder values but leave it up to both parties in the deal to decide to inform their decision based on historic, current and future data or to ignore.

$$\text{Total Value} = \text{Financial} + \text{Non-Financial}$$

**Value (p/e)**      **Value (s/e)**

## Sector Tags



Ordinarily investors have to carry out detailed DD on each project, organization, product, process and even people. This includes examination of the business plan, background checks on the executives, and statutory checks on the company. Only when this information passes the *ValuesEnabler* verification system is the company accepted onto the *ValuesEnabler* platform. Whilst this does not replace investor initiated checks, nor guarantee business success, nevertheless it provides a large degree of comfort about the transparency surrounding opportunities.

## Price Earnings Ratio (p/e)



The P/E Ratio is the universally accepted single number index used in all global stock exchanges to convey historical, present and future financial performance and value. Usually used for listed companies, *ValuesEnabler* use the P/E Ratio to articulate information to investors so they may instantly gauge market appetite and potential through a single index. Each project will generate live P/E information on the *ValuesEnabler* platform so the investor can make independent and uniform comparisons between campaigns.

Social Impact Analysis has come a long way since 2008. The social innovation industry no longer accepts qualitative and unsubstantiated claims of impact, but demands evidenced quantitative impact measurement and metric systems.

## UN 17 SDG's



*ValuesEnabler* categorises each campaign against the 17 United Nations Sustainable Development Goals which represent the agreed goals of each country for the year 2030.



## Social Earnings Ratio (s/e)



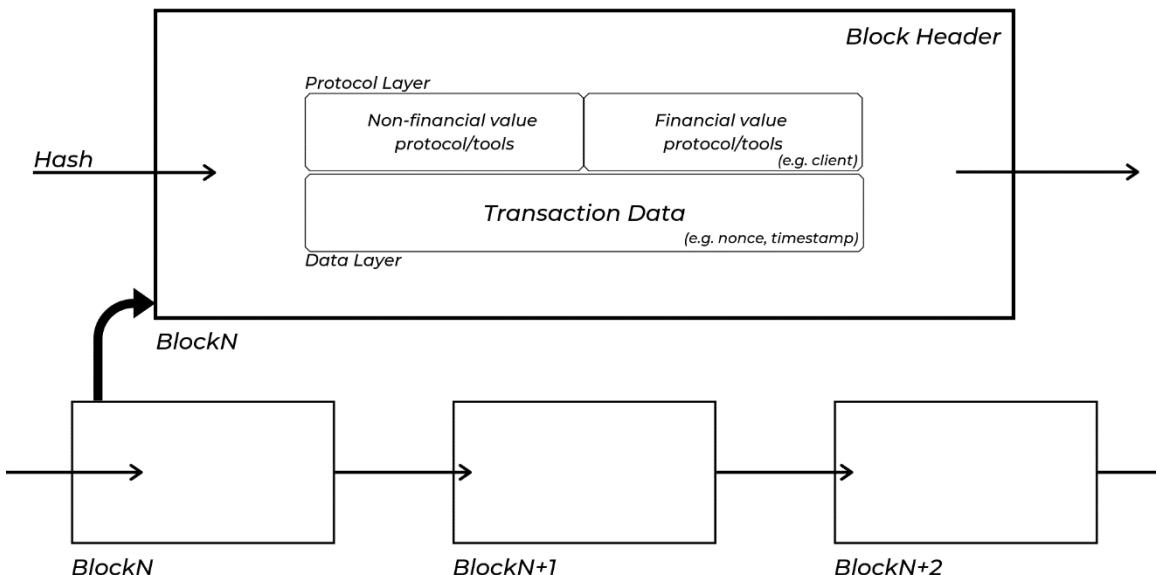
The corollary to the P/E Ratio, the S/E Ratio is the most rapidly adopted impact metric in the world producing a single number metric to represent non-financial value. Total Value is considered to be the combination of both Financial Value (P/E) and Social Value (S/E). Used by governments to underpin legislation, *ValuesEnabler* use it to convey to both investors and investees their added intangible value from the company activities. Investment decisions can then be made on the basis of Total Value not just shareholder value.

# Values Enabler System Architecture

Integration is through 3<sup>rd</sup> party API

In the heart of this system is Seratio Blockchain of Total Value (SBTV)<sup>11</sup> - a blockchain that enables exchange of both financial and non-financial value. In other words, a blockchain that supports both financial assets and intangibles. SBTB consists of two layers:

- Financial layer powered by existing protocols and consensus mechanisms (e.g. Ethereum Blockchain, Multichain Blockchain);
- Non-financial layer powered by the Seratio Smart Contracts and the Social Earnings Ratio based software tools.



Using the S/E metric and principles of the Theory of Total Value, Seratio team has developed a special set of smart contracts and S/E based software tools that help capture, digitise and then transact intangibles, such as personal beliefs for examples, together with (or separately to)<sup>12</sup> the financial assets. The process includes:

- gathering of the necessary data within the blockchain system;
- validation and sorting in the Seratio off-chain data storage;
- processing of the sorted data in SAPI - an off-chain data processing engine;
- compiling of the processed data into so-called Proof-of-Value (PoV) Certificates and registering it on the blockchain by means of the smart contracts.

PoV (proof of value) certificates are fully anonymous - they do not carry any personal information and represent a set of numbers. The users can choose to tie their PoV certificates to their Seratio wallet address. PoV certificates can help ensure credibility of the exchanging sides and prevent the transfer of precarious, valueless and originating from nowhere financial assets (e.g. crypto assets from the black markets).

Seratio Blockchain of Total Value Proof-of-Concept (PoC) was built on Multichain blockchain and is open-source. The code is available on Github. Latest version of SBTB has been implemented in the Seratio Blockchain Platform and Cryptocurrencies with Values Project, built on top of the Ethereum and Ethereum Classic blockchains

<sup>11</sup> Taghiyeva-Zeynalova M., Wang Y. and Taeed O., Blockchain as a Value Enabler: Bridging Financial Assets and Intangibles, ACM BSCI'19, July, Auckland.

<sup>12</sup> According to the Seratio Whipepaper 6.0 and Seratio Whipepaper 7.0, non-financial value can be transacted independently on the blockchain. Assets that carry non-financial value only are called Microshares.

([www.seratio-coins.world](http://www.seratio-coins.world)). Seratio Blockchain Platform and Cryptocurrencies with Values is a complete blockchain environment that consists of:

- Seratio Platform (incl. platform embedded services such as multicurrency wallet and non-financial value tracker);
- Add-on Services (Provenance Engine, Seratio AI Wallet, Retailer's Portal, Rewarding Body Portal);
- Decentralised Exchange;
- Decentralised Autonomous Foundation (DAF)

Development of the Seratio Platform, also Retailer's Portal and Rewarding Body portal have been completed as of October 2018.

## ValuesEnabler Token Exchange

The June 2019 announcement of the Facebook Libra token with global scale and investors (below) brings mainstream scale and sustainability for the first time to hitherto questionable market where bitcoin has been the only real user case.



This means it is now no longer necessary to dwell on the justification of the use of tokens, but rather to explain the components. ValuesEnabler has access to the Seratio Token Exchange. An outline of each component has been described in various published papers but includes a Token Exchange<sup>13</sup> with the following key components:

- Liquidity of Listed Exchanges brought to Small Cap Equities
- Secondary Token Market
- Alternative Trading System
- Automated smart contract transactions
- Tethered to local currencies

The key to implementation is to operate within a regulatory and compliant framework within the principle markets of the UK (FCA), USA (SEC) and Switzerland (FINMA).

<sup>13</sup> <https://ccgblockchain.com/2018/06/13/classic-delta/>

# ValuesEnabler Technology

Representing over a century of software know-how, *ValuesEnabler* has been built and tested by experienced, innovative, enterprise level engineers.

## Security

*ValuesEnabler* Platform is hosted on an enterprise level SSL EVL platform with 2 layer firewall, IP tracking and obfuscation, and separate mobile firewall portal. All cryptos are stored wallets with mnemonic codes held in bank vaults

## Audit

All code has been independently externally audited by Sandblock Consulting, bounty tested and published on Github as open source

L  
C

[rothbadi.com](http://rothbadi.com)

## Regulations

All appropriate regulatory frameworks are adhered to and is the basis of compliance for Anti-Money Laundering (AML), KYC (Know-your-Customer) and Counter Terrorist Financing (CTF) regulations.

## Transparency

*ValuesEnabler* is using InterPlanetary File System (IPFS)<sup>14</sup> to store reports/financial records/proof of analysis/XBRL data. The same has been replicating in Hyperledger Fabric.

*Links to  
explore ...*

[www.cceg.org.uk](http://www.cceg.org.uk)

BLOCKCHAIN

[ccegblockchain.com](http://ccegblockchain.com)

[rothbadi.com](http://rothbadi.com)

[bisgit.org](http://bisgit.org)

[seratio-coins.world](http://seratio-coins.world)

ACADEMIC

[frontiersin.org/blockchain](http://frontiersin.org/blockchain)

[issuu.com/seratio](http://issuu.com/seratio)

[efficiencyexchange.ac.uk](http://efficiencyexchange.ac.uk)

[seratio.org](http://seratio.org)

TOKEN PROJECTS

[timetraveler.tech](http://timetraveler.tech)

[womenscoin.com](http://womenscoin.com)

[cityblockcha.in](http://cityblockcha.in)

[ubuntucoin.io](http://ubuntucoin.io)

METRICS

[seratio.com](http://seratio.com)

[socialearningsratio.com](http://socialearningsratio.com)

[publicvalue.online](http://publicvalue.online)

[modernslavery.uk](http://modernslavery.uk)

[socialvalue.eu](http://socialvalue.eu)

[serat.io](http://serat.io)

<sup>14</sup> <https://ipfs.io/>



For each potential investment, we will define key outcome areas, aligned with UN Sustainable Development Goals

# principles #1

## Seratio Bank: total value assets

An open banking based on Distributed Ledger Technology (DLT). Where you can deposit, track and transact all financial and non-financial assets, and make them interdependent.

Financial value is tagged through the p/e ratio

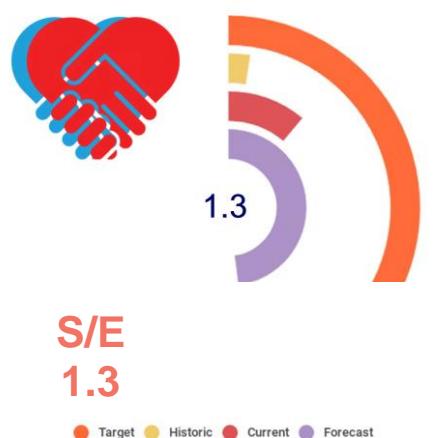


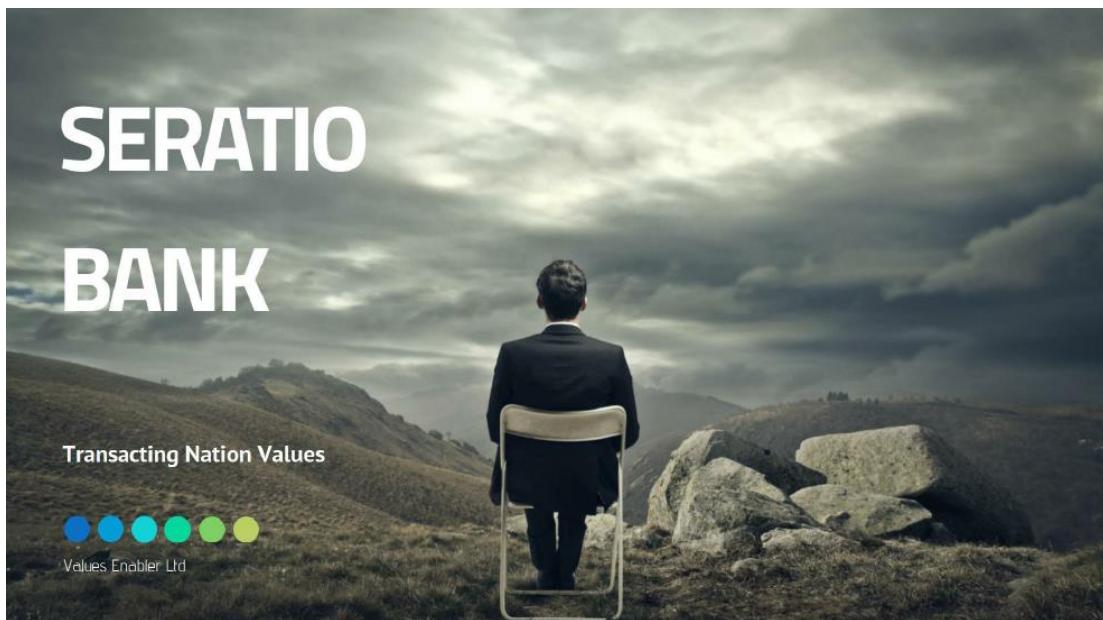
*Non-Financial value is tagged through the s/e ratio*

**TOTAL VALUE = p/e + s/e**

The full management team of 32 individuals has been identified:

- **Bank Board** – Chair, CEO, CFO, COO + Chair of Values Board
- **Values Board** – Chair, Media, Tokenisation, Personal Data, Global Banking, Social Impact, Emerging Markets, SDG Finance
- **Leadership Team** – General Counsel, Chief Risk Officer, Chief Compliance Officer, HR
- **Management Team** – Operations Director, Finance Director, Transaction Banking Director, Data Analytics Director, Engagement and CSR Director, Commercial Banking Director, People Director, PSA and FSA Compliance Officer, Financial Crime Director
- **MENA Advisory Board** – 7 appointed



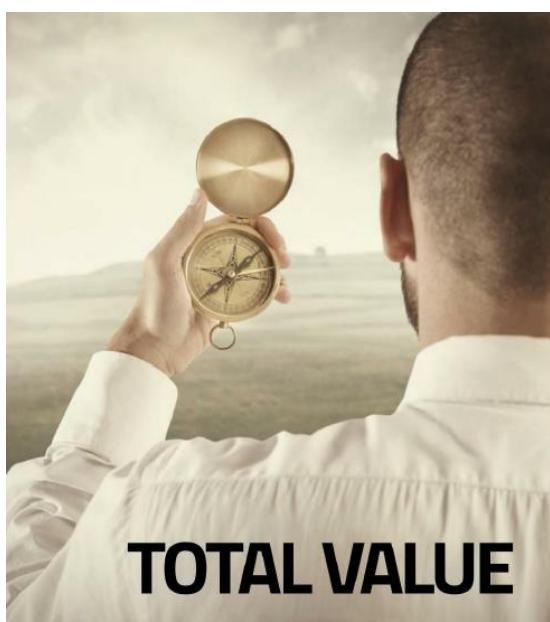


**PLEASE ... NOT ANOTHER BANK**

We are not just a ...  
challenger bank  
disruptive bank  
fintech bank  
retail bank  
investment bank

We are all of the above

But with something truly unique

A dark rectangular panel on the left contains the text. To its right is a photograph of a man in a light-colored shirt, covering his ears with both hands, suggesting he is ignoring or not listening to what is being said.

## **WE DEAL WITH TOTAL ASSETS**

Like other banks we deal with Financial Assets  
But we also bank Non-financial Assets  
And allow transactions between them  
This Flexibility delivers tangible returns  
Including elusive intangible returns



## WE BANK EVERYTHING THAT HAS VALUE

Freely exchange one kind of value for another  
or make one transaction contingent on the other

Money, land, property, gold,  
diamonds ...

But also soft assets like art,  
carbon trading, infrastructure,  
knowledge, excess capacity ...

And even nation happiness,  
impact, empowerment, hope ...

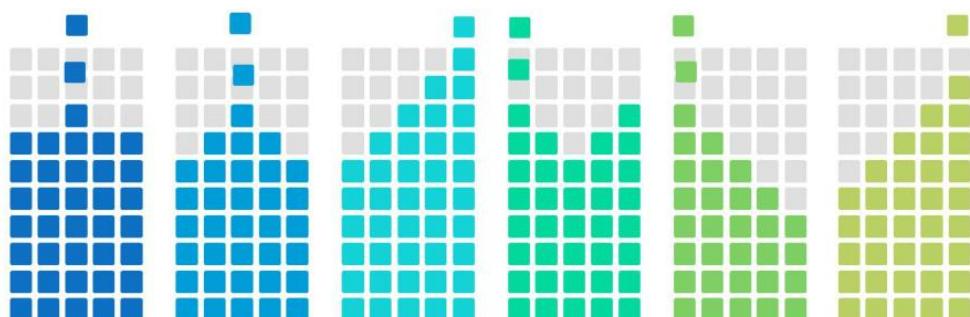
# EVOLUTION IN BANKING NOT REVOLUTION

A BANK ENABLED BY YOUR VALUES  
FULFILLING A 30 YEAR VISION  
BASED ON 7 YEARS OF WORLD LEADING  
UNIVERSITY RESEARCH  
DELIVERED BY A TOP TEAM OF  
SENIOR BANKERS, SOCIAL ENTREPRENEURS,  
AND FINTECH EXPERTS

## A BANK TO HOLD ASSETS OF ALL KINDS

Money is just a token, but there are many other kinds of capital and assets. By tokenising intangibles, we can hold these in our bank to achieve the wider goals of our society. These tokens can be seamlessly transacting using blockchain technology.

Financial      Non-Financial      Volunteering      Happiness      Faith      Education



## VALUES PYRAMID

Translating Nation's Values to Realisable Outcomes



align and drive government policy to create social good and satisfaction



Nation's  
Values



Seratio  
Bank



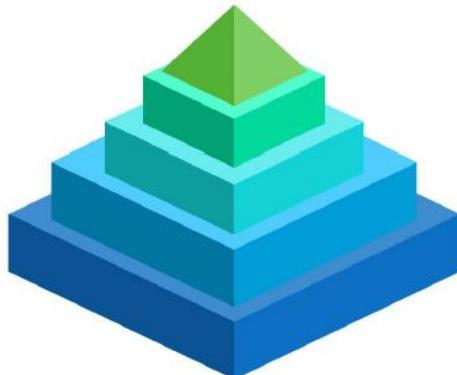
Impact  
Instruments



Impact  
Initiatives

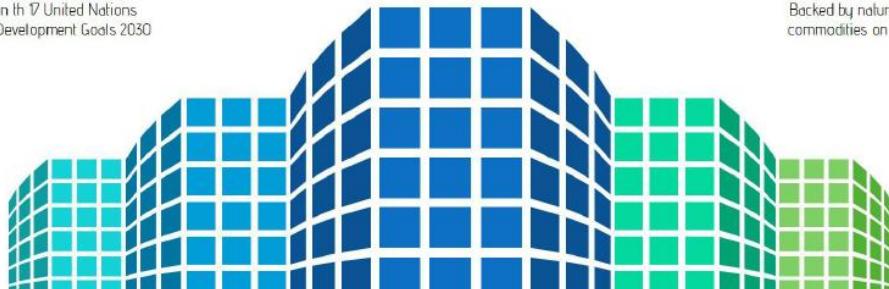


Nation's  
Value  
Token



## FUTURE STRUCTURE

The Total Value banking proposition will lead to many other financial structures promoting specific social goals



## LICENCED IN LONDON

Prudential  
Regulation  
Authority

Financial  
Conduct  
Authority



# SERATIO BANK FOUNDATION

Primary goal of Seratio Bank Foundation is to measure, transact and deliver nation impact through world leading research and development of scalable and sustainable sovereign instruments.

<b>Value &amp; Values</b> Values Charter Centre aligned to United Nations SDG 2030		<b>Blockchain and Cybersecurity</b> Identity, Unbanked and Sovereign Systems   Barbara Mellish MBA ACIB MIRM Director of Payments Integrity and Security
	<b>Transparency &amp; Openness</b> AI and Open Banking Lab	<b>Cyber Threat Intelligence</b> <small>An analysis of an intelligence led, threat centric, approach to Cyber Security strategy within the UK Banking and Payment Services sector</small> <small>A Research Whitepaper</small> 

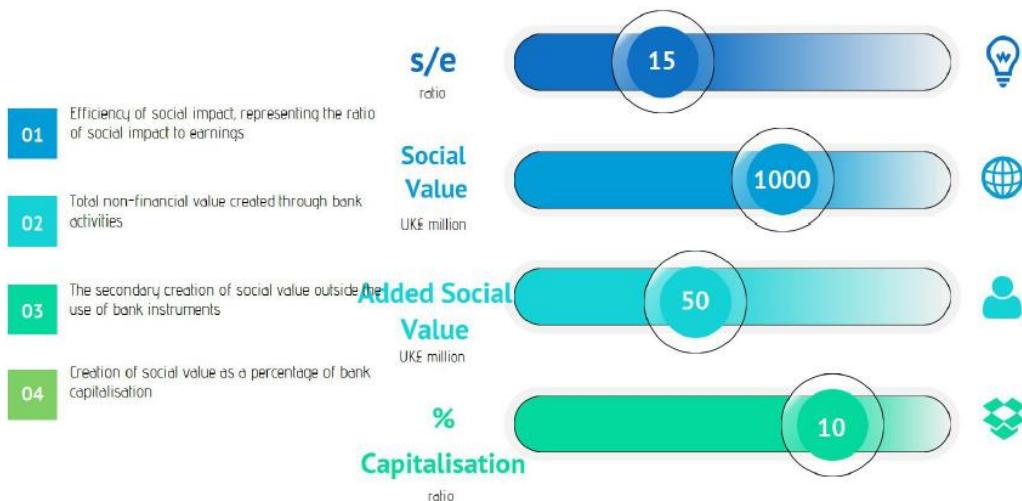
## FINANCIAL KEY PERFORMANCE INDICATORS

Banking Performance Targets



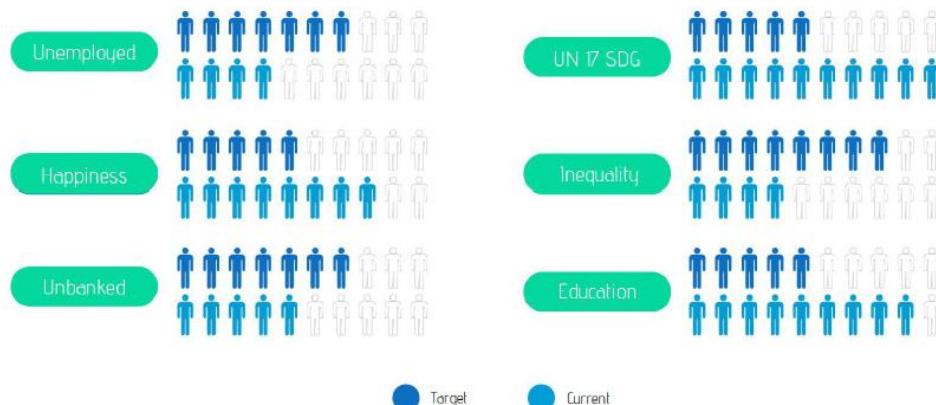
## NON-FINANCIAL TARGET KPI'S

Intangible Assets 5 year plan



## NATIONAL SOCIAL TARGETS

Political national goals and ambitions. Examples we can achieve are ...



# NON-FINANCIAL Analysis

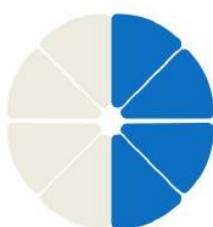
Since 2011 our work underpins laws globally. Governments rely on our theoretical framework and software to determine Total Value of \$ billion of procurement. Assessing decisions on the basis of both financial and non-financial value allows for a degree of innovation hitherto absent from the banking sector



Seratio Block of Total Value

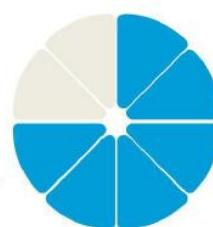
## INTEGRATED INTO TRADITIONAL LEGACY BANKING INSTRUMENTS

where both financial and non-financial returns are treated equally



50% increase in  
LOANS and CREDITS

Repayments are a mixture of financial and non-financial returns at choice of customer



62.5% increase in  
BONDS and FOREX

Financial performance contingent on social performance



75% increase in  
INVESTMENTS

Projects, companies, processes, products, people, organisations with social impact outcomes

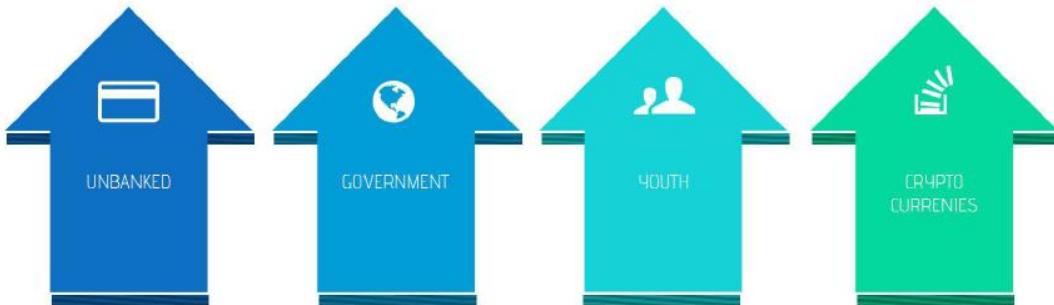


87.5% increase in  
REMITTANCE

Ratings dependent on social history

## ENABLES NEW ADDITIONAL MARKETS

Tokenisation of non-financial instruments allows expansion into new unexplored sectors, such as

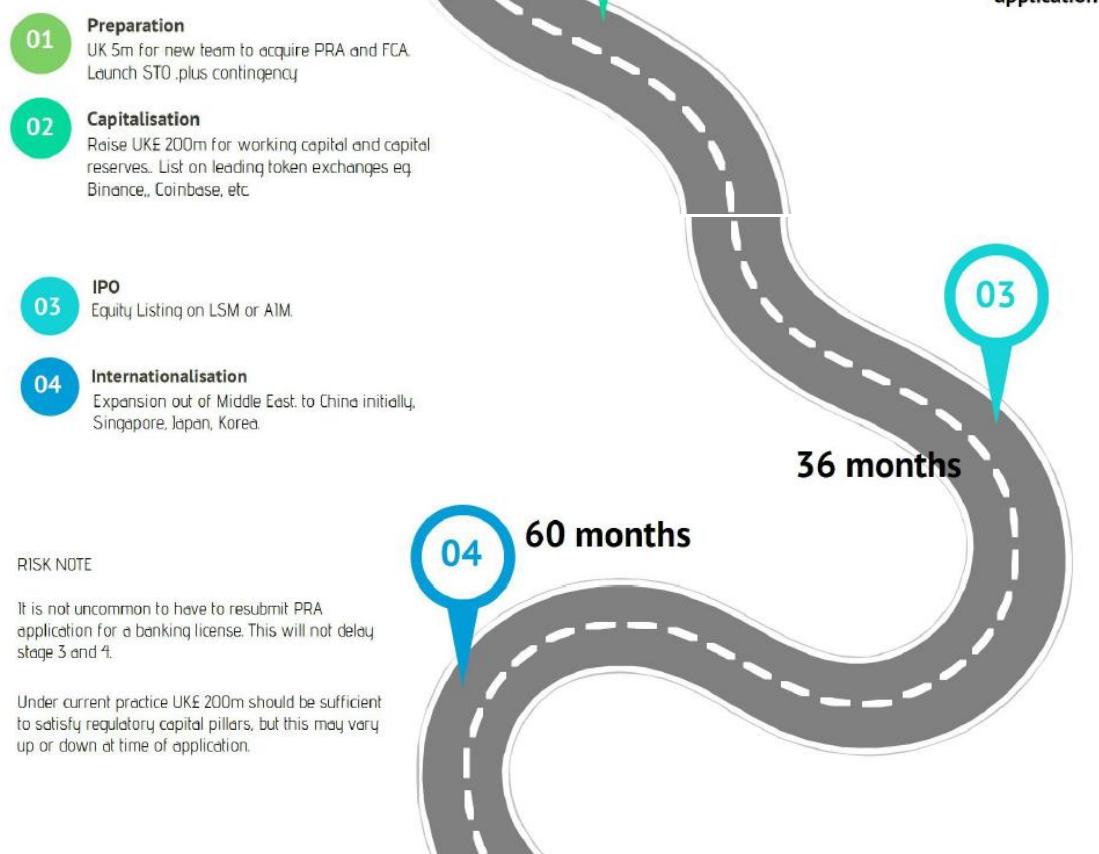


The Seratio Bank not only can operate using standard paradigms of banking, but will expand its offering on legacy banking products, as well as completely new sectors such as the unbanked which is a US\$ 380 billion market serving 2.2 billion people in Africa, Asia, Middle East and Latin America. More modest, the cryptomarket is currently capitalised at c. US\$ 55 billion, down from US\$ 480 billion in January 2018, but set to rise again with more stable regulated tokens.

## ROAD MAP

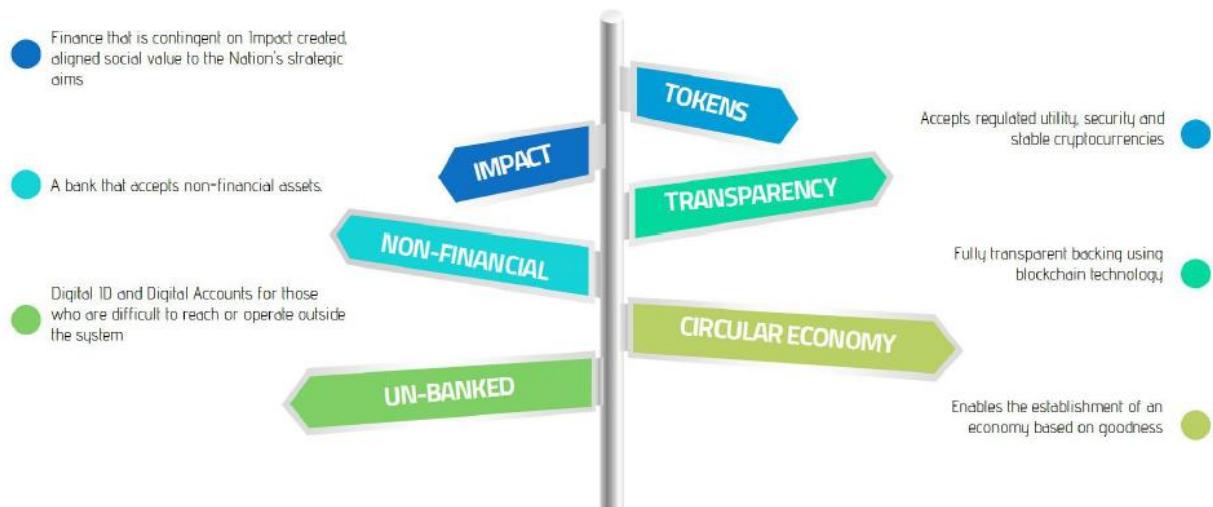
Stages of delivery

UK£ 210 million



## BANK USP'S

Banking instruments to address a US\$ 380 billion opportunity



## SERATIO BANK

### SUSTAINABLE DEVELOPMENT GOALS



### VALUES CHARTER

## INVESTMENT

Equity holders will be rewarded with holdings in both the parent bank and subsequent sibling banks and token offerings

**25%**

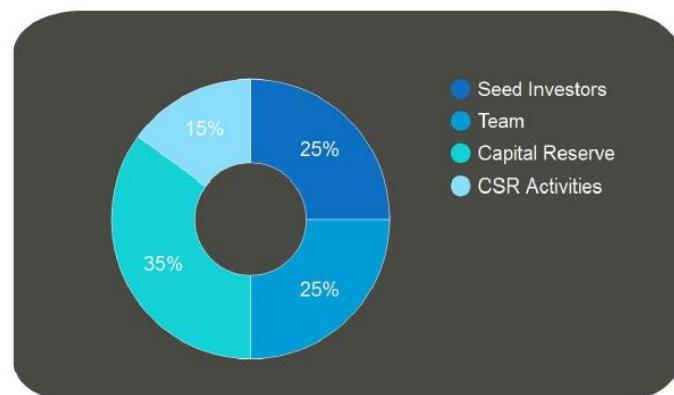
Investment of UK£ 10 million will acquire 25% equity in Seratio Bank

**25%**

Staff, advisors and stakeholders who have already invested time, money and resources to bring the Bank to fruition

**50%**

Primarily used in Series A funding for UK£ 200m capital reserves and up 10-15% for promoting the Corporate Social Responsibility goals of the Bank



## WHO IS BACKING THIS?

CCEG is the world's leading Think Tank on the Movement of Value.

### Measure, Transact and Deliver Non-Financial Value



# Centre for Citizenship Enterprise and Governance



## ACADEMIC PEDIGREE

### 4 leading university research centres



### 4 publication journals with 455 editors

## PART OF THE OPEN BANKING REVOLUTION

+

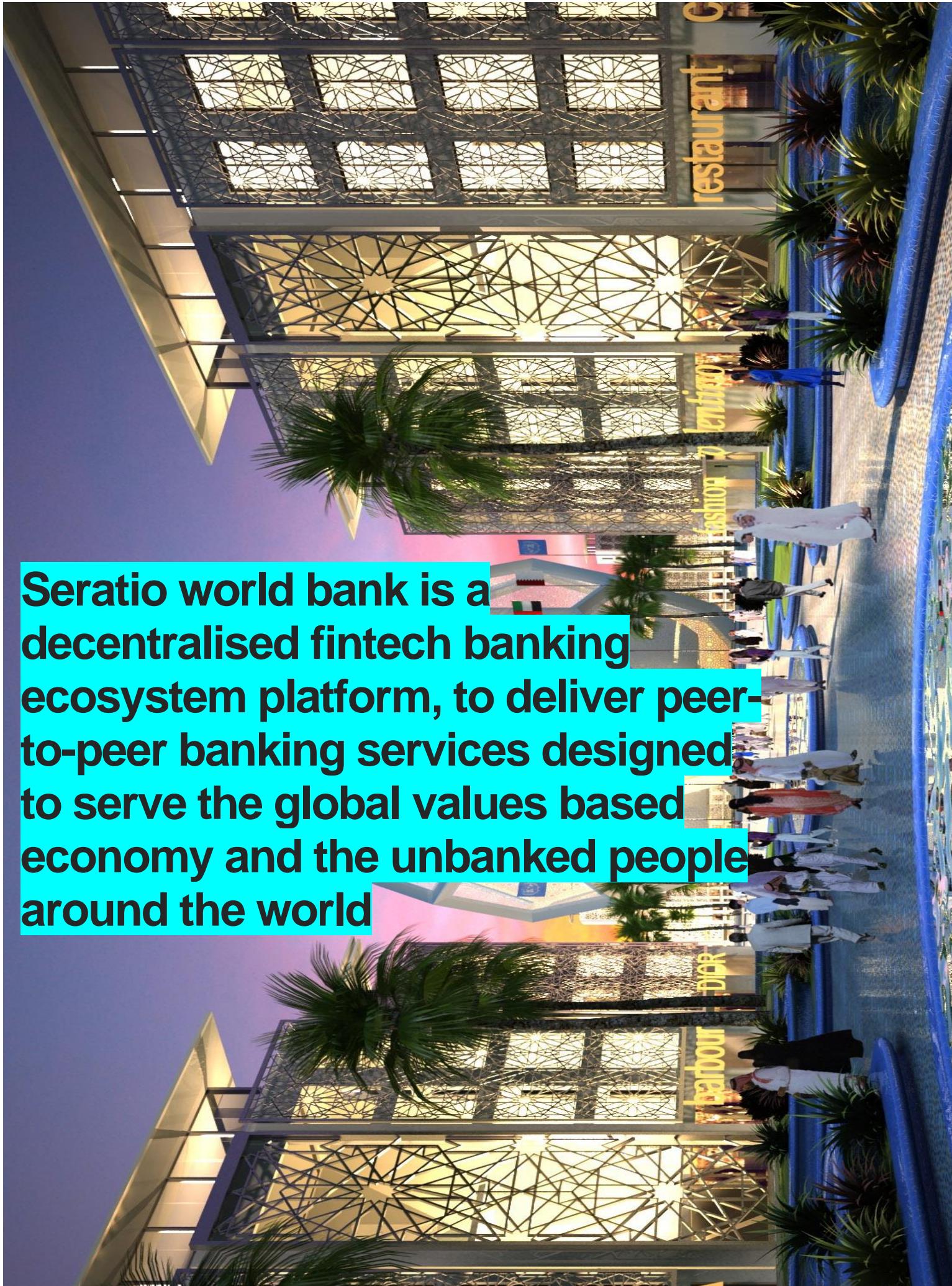


### Key features of the Principles

- |   |  |  |   |   |
|---|--|--|---|---|
|   |  |  |   |   |
| Comprehensive framework addressing the strategic, portfolio and transaction level across all of the bank's business areas | Alignment with the Sustainable Development Goals and the Paris Climate Agreement | Target Setting in the areas of most significant positive and negative impact | Transparency and Accountability through public reporting and review | Guidance, expert advice and peer learning to support implementation |

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**Seratio world bank is a decentralised fintech banking ecosystem platform, to deliver peer-to-peer banking services designed to serve the global values based economy and the unbanked people around the world**



# instrument #1

## Making our Banks Impactful: nation softpower instrument

The use of an open banking infrastructure to reward good behaviours in aligned individuals, corporates and NGO's with financial instruments and incentives



Government's traditional focus on infrastructure development in transport, telecoms, construction, etc are no longer considered an end to themselves, but an important component in a much larger and complex ecosystem which challenges the public, private, civil society and communities they serve. Nations need to report sector impact, social value, hyperlocality, regeneration, health and well being, and even happiness. These intangibles are not only hard to measure but even harder to achieve.

**Sovereign States have a responsibility to protect their population and encourage positive social structures – and they seek methods to reward good behaviours and identify bad actors. China openly uses a social credit system and defies 'Land of the Free' western ideology that hails individual rights preferring to protect the corpus not the few.**

The Impact Bank uses FCA approved Open Banking<sup>15</sup> protocol to transparently connect non-financial behaviours of people, companies, NGO's and even public sector organisations with better access to finance in direct proportion to their commitment to live by the standard set by governments, trade associations, communities who agree to adhere to agreed common exemplar standards.





## Leadership in a Changing World

Establishing the Arab peninsula at the heart of world influence not just through financial might but also through a global vision

### The Middle East

unevenly represented at the top table



**20%**

**4%**

**0%**

**Most Powerful 25**

2018

US News and World Report

**Economic Power 20**

2018

IMF

**Soft Power 30**

2015 - 2018

softpower30.com

# The 4th Industrial Revolution

In 2008 a technology was discovered that allows the tokenisation of all kinds of assets and to transact them, leading to a circular economy



**Blockchain is a new digital instrument that can capture nation value and values simultaneously**

”

We will regulate crypto-assets

G20 Buenos Aires (Dec 2018)

South Korea   United Kingdom   Gibraltar   Australia  
Indonesia   Malta   Iran   France   Malaysia  
Russia   Japan   Kazakhstan   Taiwan   Mauritius  
European Union   Singapore   Switzerland   Isle of Man  
United Arab Emirates

Countries who have adopted blockchain and cryptocurrencies whilst moving to regulate the token markets (2017-19)

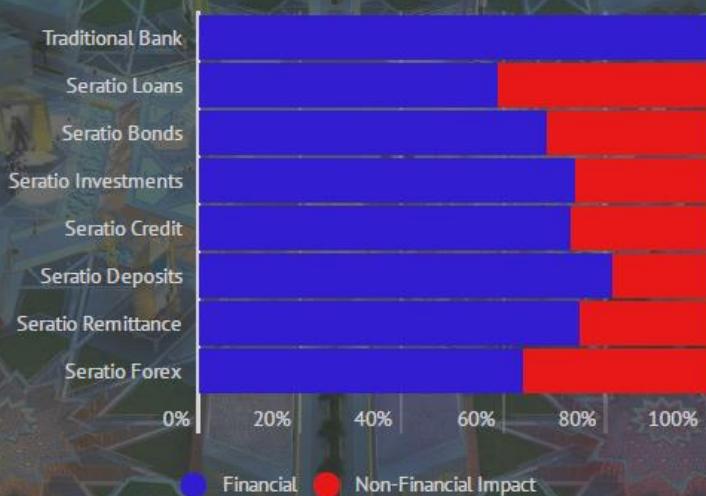
# The Seratio Bank

A London institution at the heart of the bank world articulating Arab values not merely in words, but using the latest fintech innovation to deliver nation impact as well as leading the world in new socially significant financial instruments



## Traditional Corporate Banking

Our Fees and Rewards vary depending on the impact of organisations, projects, products and processes



Bank Returns = Profitable Financial Returns + Non-Financial Returns

## Wholesale Banking aligned to United Nations SDG

The creation of a new SDG Credit Market Place (like Carbon Credit) where the measure is the Impact achieved by Governments, Organisations and Programmes against the UN sustainable development goals. The 'SDG Credits' or tokens are issued, facilitated and traded by Seratio Bank

**SDG CREDITS**



**EXCHANGE**

Credits will be bought and sold within the market place  
Seratio Bank will offer banking incentives to align performance

SDG Credits represents an opportunity to be the World leader at the forefront of the global initiative of SDG activity: Ending Poverty & Hunger, Ensuring Healthy Lives, Education, Equality, Clean Water & Energy and Sustainable Living

## Traditional Retail Banking

Transforming National Goals to People's Behaviours



Microshare Credits for  
volunteering in  
approved government  
NGO's and activities



Exchange Microshares  
for preferential rates and  
services from Seratio  
Bank

Aligning personal values to nation's values

**USA values are defined by the *Land of the free* market economy**  
**China values are defined by its strategic *One Belt One Road* policy**  
**Arab values will be defined by financial instruments for good**

**Softpower is not defined by the size of the population and bank balance  
but by the breadth of the vision**

**The *Seratio Bank* will be a flagship project to begin to bring leadership and  
recognition to Middle East softpower**

## Procuring with our Values

The Chinese BRI programme is, of course, also an integrated procurement instrument to promote cultural values whilst simultaneously establishing international supply chains. Banks play an important part in logistics and supply chains, funding consignment stock, invoice factoring, etc to facilitate corporate customers.

Procurement is the single most powerful instrument to change the world in terms of both financial weight and influence on lives globally, nevertheless it has struggled to grasp this mantle. Instruments such as UK Social Value Act 2012 and UK Modern Slavery Act 2015 have nudged the sector in the right direction, but do not have the momentum and universal adoption that Blockchain brings – now considered to be the 4<sup>th</sup> Industrial Revolution. There are 4 major advantages blockchain brings to procurement. Firstly, it is anti-centralisation and peer-to-peer technology allowing for cheaper purchasing through disintermediation. Secondly, distributed ledger technology (DLT) brings transparency to sustainability in the supply chain. Thirdly, tokenisation and cryptocurrency gives the ability to align the reward and values of the supplier with its own vendor values. Finally, the integration of AI with blockchain smart contracts allow for seamless automation of sourcing and procurement against a predetermined set of rules compliant with the organisation's strategy. By 2030 procurement will have undergone a revolution within organisations, institutions and even personal 'retail' purchasing, now with our collective societal engagement mandate, should embrace this technology enabler.

In our daily lives we procure not with money, but with our values. We buy cars that bring us 'joy', purchase clothes that 'empower', acquire services that make us 'happy' ... and reject offers that do not match our 'hopes'. Institutional procurement is moving in the same direction - we no longer decide only on price, speed and quality ... but factor in sustainability, modern slavery, and social value. The brands we represent can no longer afford to associate with brands that are not aligned to our values; because of the transparency afforded by social media these intangible assets can decimate our tangible assets in a heartbeat.

The decision metric of procurement is not the just the dollar, but how aligned we are to those we procure from and with. When we decide to cut 3% from our budgets to increase shareholder value, the likelihood is that a community suffers, and worst still across multiple layers in the global supply chain others enter into slavery conditions. Because of the supply manager, some will end their lives in abject poverty, and others will celebrate life. These decisions can lead to the ultimate sacrifice – in their hands is the power that someone lives or dies.

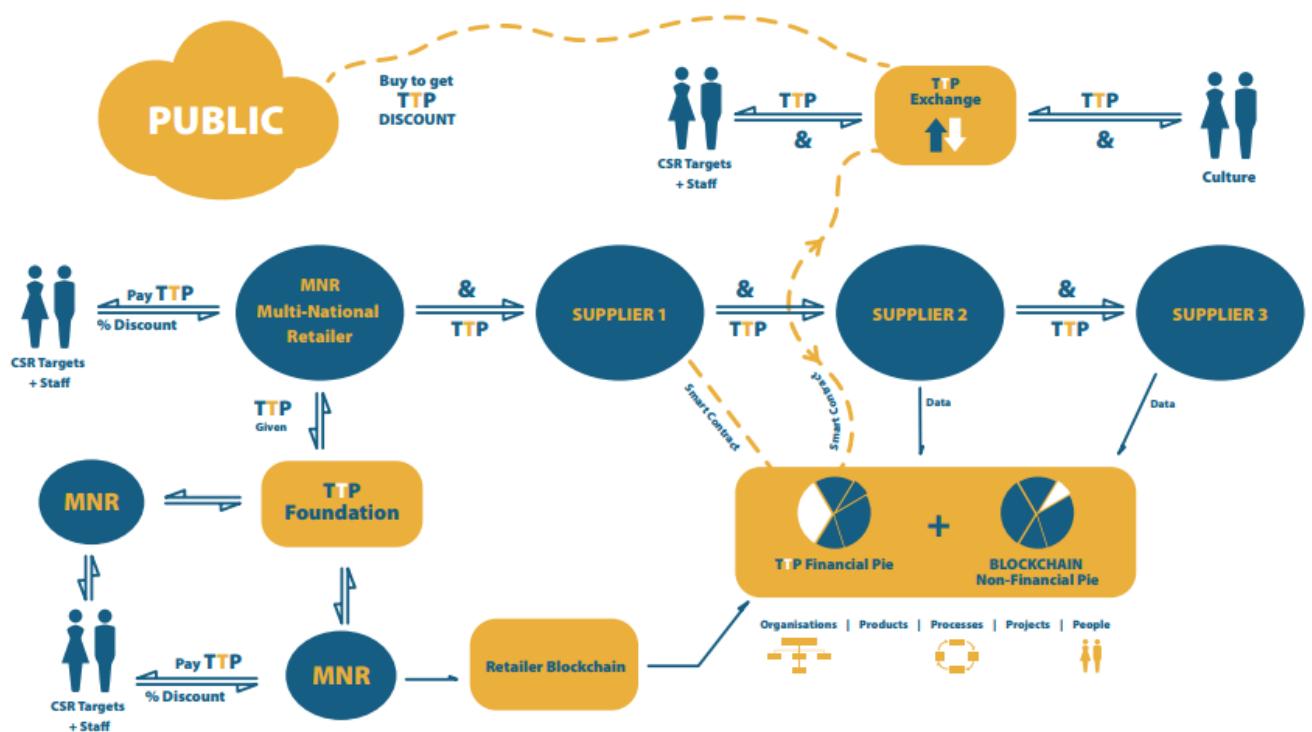
Whether the tender is for stationary or a billion dollar bridge, the future of procurement is changing. Governments already recognise that it is the single greatest instrument to achieve national objectives, enacting laws to align their suppliers with their values. It is surely time for procurement professionals to break away from the equivalence to the mundane world of accountants, auditors and actuaries, but to take our place at the top table in driving world change. Multinational corporates already have embraced DLT in their supply chain and logistics solutions.



Alongside AI and IoT, the 4th industrial revolution has provided us with a single instrument called Blockchain that can simultaneously measure, transact and delivery both financial and non-financial value transparently and at scale. This digital technology enables us to establish structures for good by making our financial decisions contingent on our institution's alignment to a set of non-financial values. If we are being brave, we could involve AI to direct our decisions or to even fully automate the process, bypassing unfair or corrupt procurement which is prevalent wherever scale is involved. Furthermore, through tokenisation every single product, process, project, organisation or even person which is part of procurement can be fully aligned to all the stakeholders in our organisation – shareholders, customers, suppliers, government, environment, staff and the communities we serve.

In September 2019 the Transnational Transparent Procurement Token (TTP) will be launched at the International Federation of Purchasing and Supply Management (IFPSM) World Summit 2019 being held in Kenya this year ([www.ttp.center](http://www.ttp.center)). TTP will be underwritten by the Seratio Bank with two unique features.

- (i) The TTP community will pay a small (<5%) proportion of suppliers using the Token, who in turn are able to cascade the payment into their supply chain, thus ensuring the values of the customer reach every tier across the globe.
- (ii) To transact the TTP and exchange for FIAT, holders need to comply through smart contracts with sets of behaviours and transparency which are immutably recorded on the TTP blockchain thus ensuring behavioural transformation. These behaviours are certifications of sustainability, modern slavery, health and safety, impact, bribery, etc.

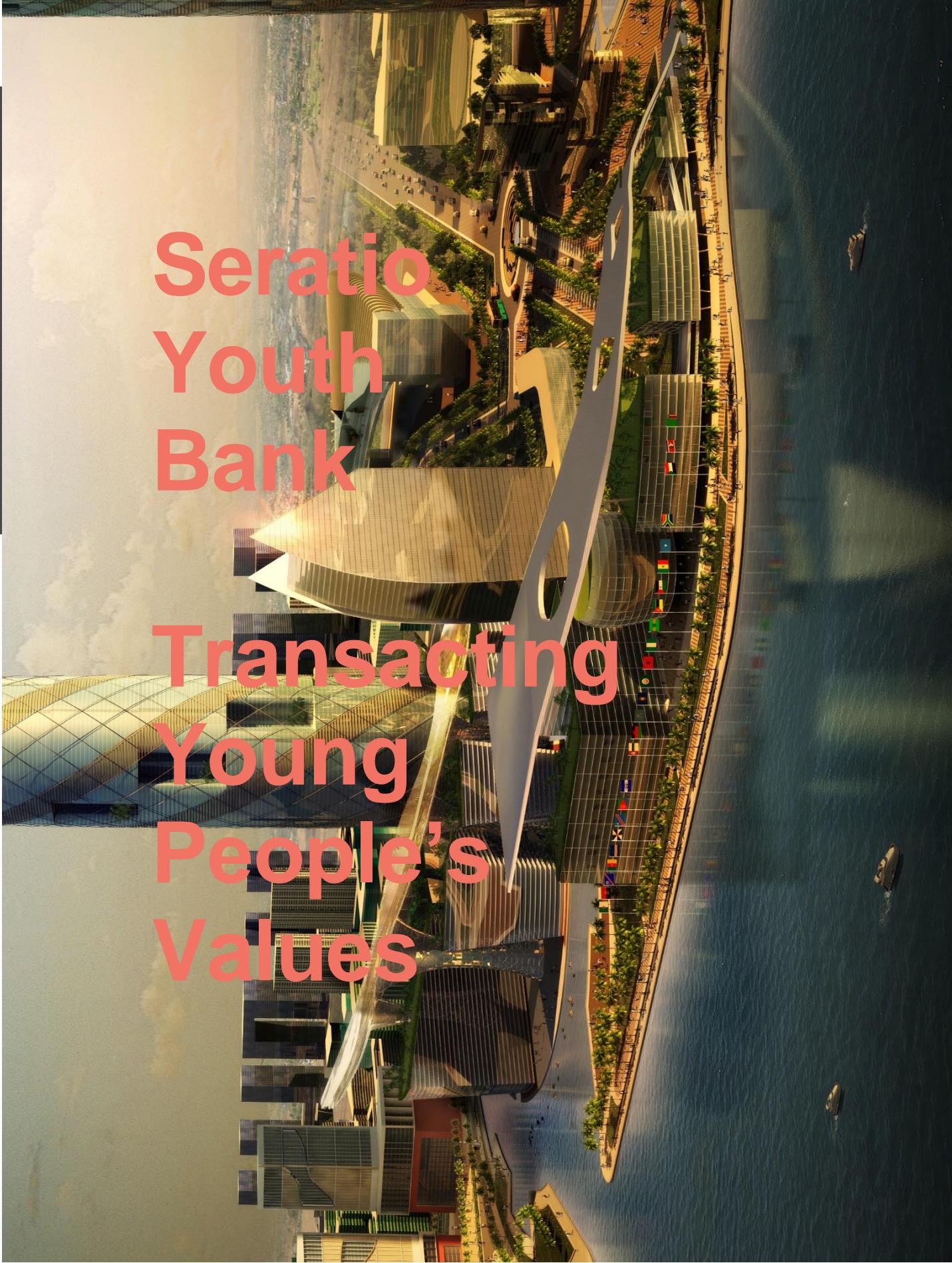


- (iii) Staff and CSR initiatives are also rewarded in a small part by TTP tokens which attract c. 20% discounts from the multinationls including retailers.
- (iv) This scheme provides sustainable and scalable circular economies in a multi-stakeholder environment. Whilst liner economies typically have a classic bell shaped distribution curve, non-financial economies oscilate wildly as intangible value is continuously created and crushed; with circular economies value can perpetually grow as once cycle feeds into another.

“THE MARKETPLACES BEING ABLE TO TOKENISE AND INCENTIVIZE PARTICIPATION IS WHY ... BLOCKCHAIN TECHNOLOY AND CRYPTOCURRENCIES ARE WHAT’S NEEDED TO ADVANCE THE CIRCULAR ECONOMY. OUR CURRENT LINER ECONOMY IS MASSIVELY WASTEFUL BY DESIGN, INEFFICIENT IN CIRCULATING GOODS FOR RECOVERY, AND IS SIMPLY BUILT TO TAKE, MAKE AND DISPOSE OF FINITE MATERIALS. THE CIRCULAR ECONOMY IS TRANSPARENT, SOCIALLY INCLUSIVE, AND INCENTIVIZES, ENABLES AND REWARDS MATERIAL CIRCULATION”

Jordan Fengel, Executive Director of the State of Texas Alliance for Recycling





# Seratio Youth Bank

## Transacting Young People's Values

## instrument #2

# Mobile Payment Systems: Youth

How do you mainstream financial inclusion of young people? Through mobile payment systems



Large numbers of young people are outside the banking system due to various reasons such as age restrictions and bureaucracy. The Youth Bank will lead connect young people to the global economy and helping them to own and save funds in convenient and secure systems. A decentralized platform leveraging blockchain and other emerging technologies with the aim to provide peer-to-peer banking services to the world youth especially in emerging countries. The international bank will empower the world youth, improving their livelihoods and creating new opportunities for individuals and businesses across the world. Users will be able to open an account and to receive a decentralised payment card via the app, connecting with other users to make payments, lend and borrow money and exchange currencies. Its mission is simple - to empower young entrepreneurs and people to realise their dreams, in business and in life.

### SERATIO MOBILE PAYMENT SYSTEM

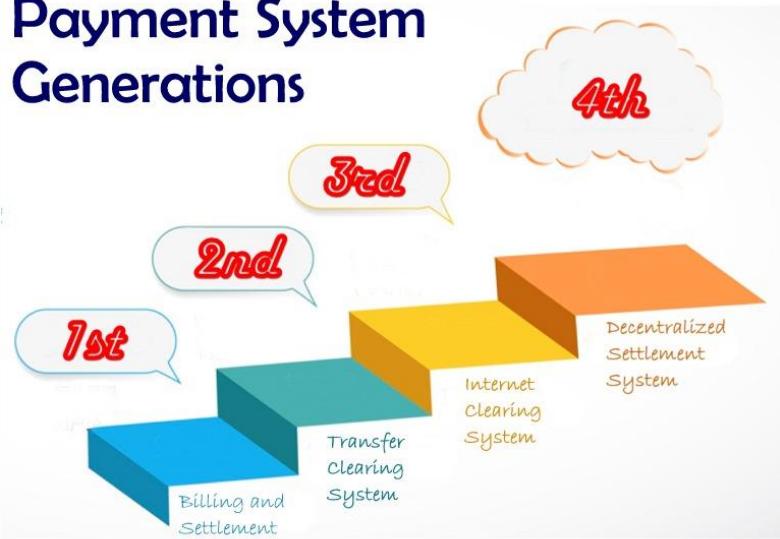
Retail banking based on the mobile QR code settlement system pioneered by Alipay and WeChat Pay accounted for US\$ 42 trillion of transactions in 2018 – larger than all other payment systems globally combined; this is set to grow to US\$ 96.7 trillion by 2023. The Seratio Bank App, available for iOS and Android is a 4<sup>th</sup> generation decentralized payment system owned by the users but accessible to the values of millennials through the use of smart contract driven AI algorithms

The mobile payment app is ideally placed

## 4<sup>th</sup> Generation Payments

This is the first of 4<sup>th</sup> generation payment systems with Open Banking access capabilities. It allows the bank to link your payments profile to other data sets such as your social media profile to make favourable and immediate automated smart contract decisions on micro loans, and to your personal social value score offering retail discounts from aligned retailers, as well as preferential banking rates. So what other applications does this technology lend itself to targeting highly transactable vibrant cohesive communities where financial payments are contingent on non-financial data?

## Payment System Generations



to match investors and investees based on relative p/e and s/e digital performance indicators targeting ethical investments where both sides have access to the App.

## Crowd Investments

Recent valuations in the crowd fund sector show a rising tide as the sector is burgeoning.

### FUNDING CIRCLE

Initial Aug 2010 with UK£ 2.5m Valuation: Sept 2018 UK£ 1.5 billion completed IPO London Stock Market

### STARTENGINE

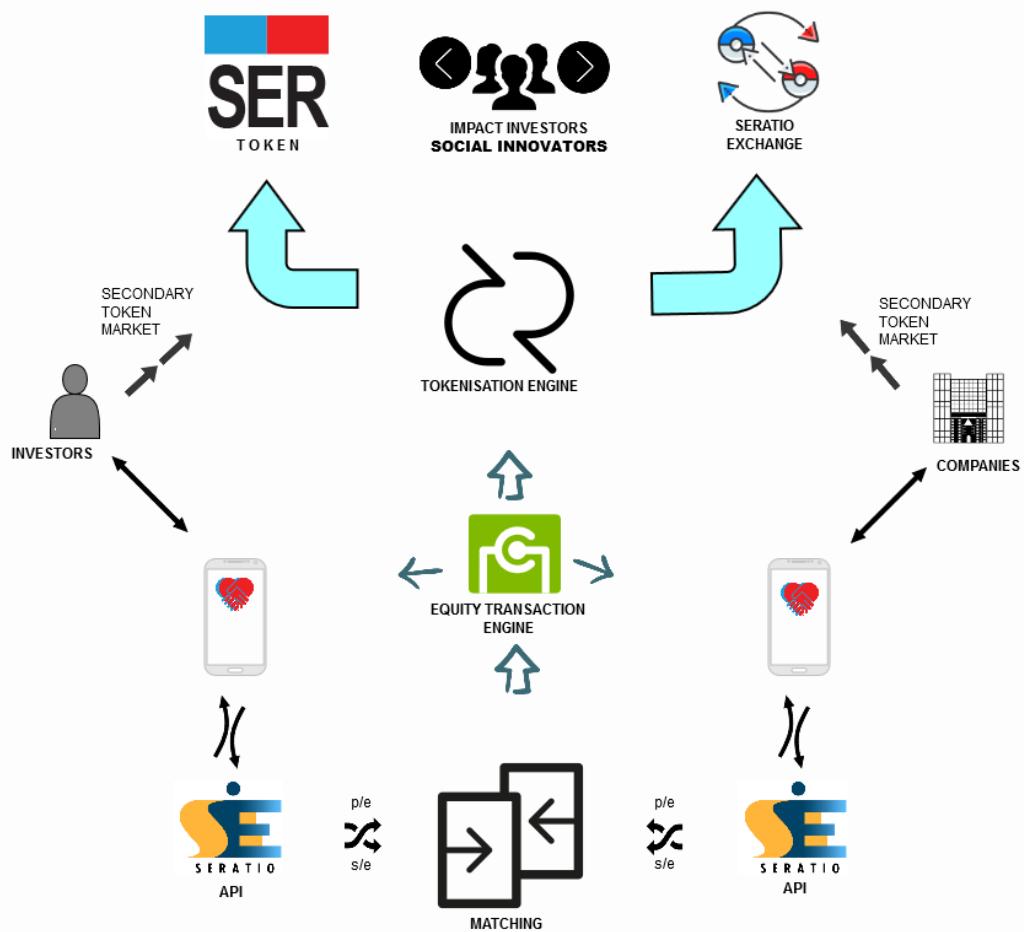
Started 2014 seed  
Valuation: June 2018 US\$ 65m  
Upcoming US\$10m ICO Q4 2018

### SEEDRS

Initial Nov 2013 with UK£ 2.6m,  
Valuation: Oct 2017 UK£ 50 million

### GOFUNDME

Started April 2009  
Valuation: Jun 2015 US\$ 600 million



## Intra Community Payments

Another major focus for Seratio Bank are payments within large communities dependent on agreed behaviours and standards implemented through smart contracts. This division has a 2 year plan to target institutions that curate and are responsible for these communities.



## Tokenisation of Knowledge Economy - Student Education Loans

An example of transformative change possible through bank facilities such as student loans for university education is the tokenization of the knowledge itself. Standard paradigm puts debt on the student to pay off exorbitant fees post graduation, but this prejudices students from poor families who cannot take the risk, and puts the burden on the government. What if we can tokenise the knowledge gained so the student can pay off 'shareholders' in their IP (ie. universities or commercial sponsors including banks) who gain a return from the future opportunities of that student whether it's employment (cut from the payroll) or start-up business (cut of their equity).

The Knowledge Token is under development currently for 2020 release and represents a prime example of empowering and enriching youth by enabling them to participate even when living in emerging economies.

## MOBILE PAYMENTS UK & EU Market

6-12 MONTHS: establish commercial relationships with Premier League Football brands, followed by brands who conduct millions of transactions per day



Booking.com

1 million bookings a day, all credit card transactions



Uber of China owned by Booking Holdings (Booking.com)



Millions of transactions per day

These brands have the ability to interact directly with their fanbase and have loyalty schemes. App users receive discounts for merchandise and tickets

We have established C-suite relationships with both Premier League and Lower league football clubs



## MOBILE PAYMENTS UK & EU Market

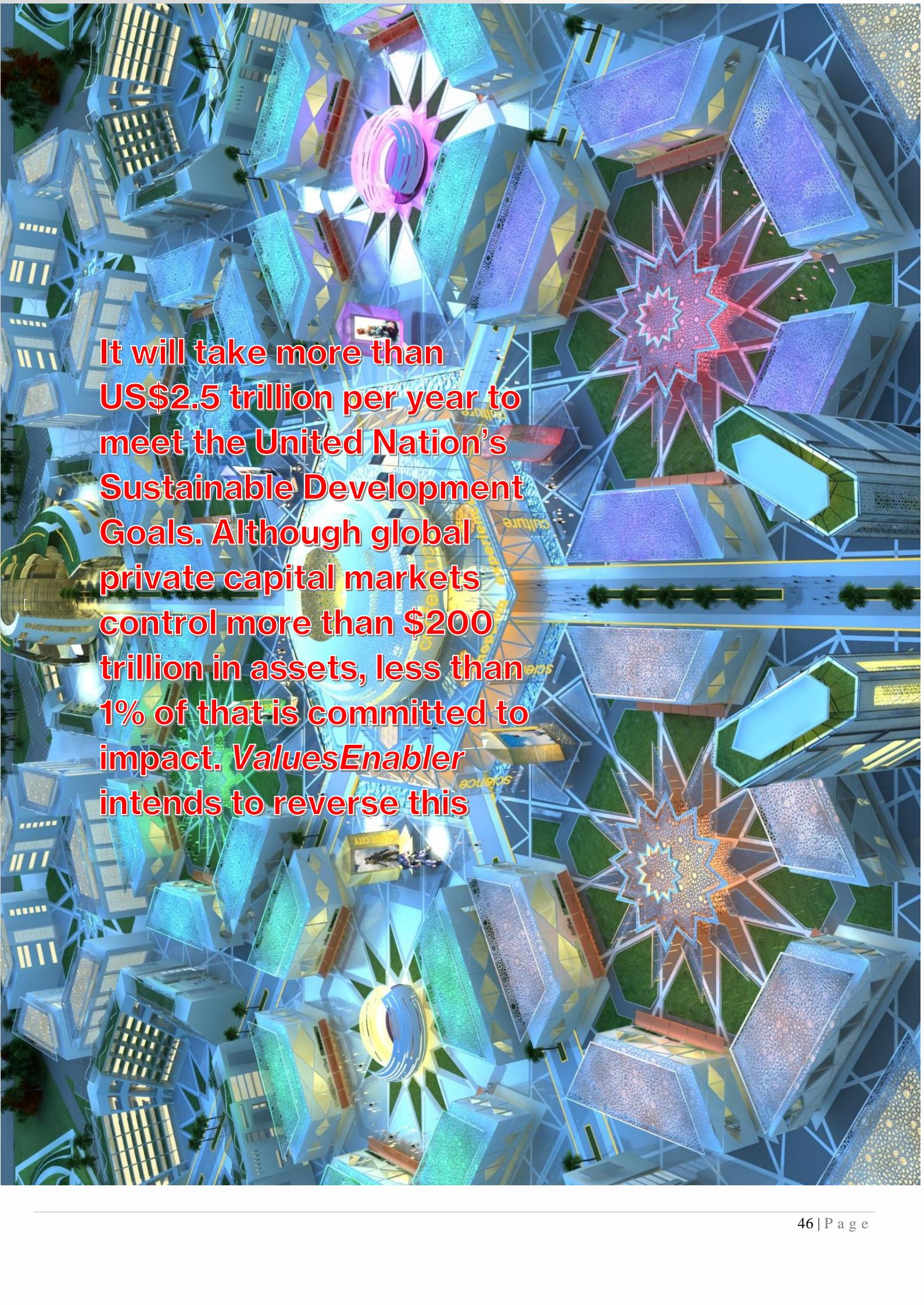
12-24 MONTHS: focus on retail brands to replace their physical card and digital apps with integrated mobile payment systems



We have existing relationships with these retail brands and will seek to integrate mobile payment systems into their existing loyalty EPOS linked schemes

The goal is to integrate payment system into their trusted existing branded end-to-end life cycle Apps





**It will take more than US\$2.5 trillion per year to meet the United Nation's Sustainable Development Goals. Although global private capital markets control more than \$200 trillion in assets, less than 1% of that is committed to impact. ValuesEnabler intends to reverse this**

## instrument #3

# Fund Management: Digital ESG Assets

Apart from ROI, the main purpose of EST Impact Investment is to change society and the corporates who deliver this change. ValuesEnabler is committed to driving global social impact through uncompromised business performance to achieve financial returns. To do this within an automated environment a number of key instruments have been developed to allow financial and non-financial assets to be treated pari-pas.



**AI bot wallet**



**Non-financial Metrics**



**Microshares Exchange**



**Distributed IP ledger**



**Provenance Engine**



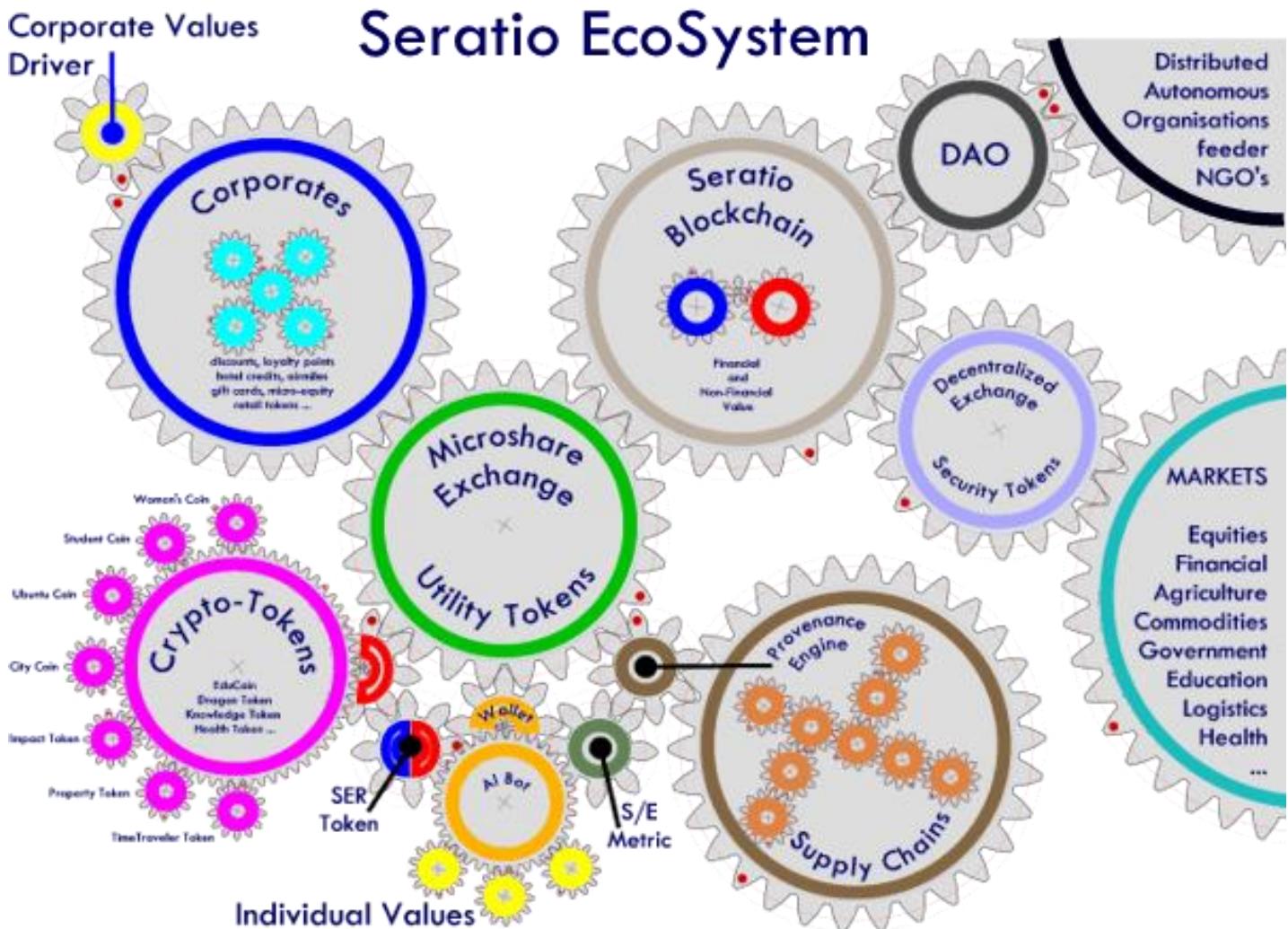
**Distributed Autonomous Foundations**

Through AI and traditional forecasting techniques, wealth asset organisations can manage their impact portfolios to maximise their competitive financial returns, achieve measurable social and environmental targets, and exit or reinvest at times of great market fluctuation and volatility. Unlike purely financial assets where bull or bear markets are easily identifiable, investment in a Total Value market is far more complex and interlinked referencing an intricate system of exchange of value and values. Fortunately our team has extensive experience of such blended assets, for example the Seratio EcoSystem (English<sup>17</sup> and Chinese<sup>18</sup>). These techniques tend to be ideally placed for traditional ESG and Impact investment which need simple go/no-go/exit investment systems based on the values of the investor and market/investee as well as contingent on the impact achieved<sup>19</sup>,

<sup>17</sup> <https://ccegblockchain.com/2018/07/27/the-seratio-ecosphere/>

<sup>18</sup> <https://ccegblockchain.com/2018/07/29/seratio%E7%94%9F%E6%80%81%E5%9C%88/>

<sup>19</sup> <https://www.timetraveler.tech/>



Through the use of interlocking API modules, taylor made system will allow the full 360 management of non-financial assets and thus address the requirements of most allied markets achieving targets both consistently and more efficiently across all the following markets (below). There are, however, other advantages to digital fund management.

Let's face it, most investments in the unlisted markets are a gamble on a roulette wheel hoping to find the next unicorn. Once invested, you have no control over the management, the market, or even your exit. *ValuesEnabler* will change this. By making all aspects digitally measurable, transactable and deliverable, *ValuesEnabler* can make money smart, returns scalable, and companies sustainable. With *ValuesEnabler* both the investors and investees are aligned before and after investment.

**Portfolio of fast, flexible and scalable opportunities only available when investment, performance, impact, media and exits are all digital.**

Digital Crypto-Investment  
Digital Financial Metrics  
Digital Social Impact Metrics  
Digital Social Media  
Digital Tokenisation



**Fast Borderless Investment  
Automatic Performance Updates  
Automatic Monitoring  
Measurable Community Endorsement  
Liquidity on Equity/Token Platform**

# Digital Fund Management



Family Office

1

Family Office projects serving values based economy set against particular sector interests and KPI goals.



Impact

2

Automated system platform for impact and UN projects, commercial investments, etc linked to social value scores



Sovereign

3

Facilities for sovereignty wealth funds to ensure transparent, efficient & effective flows of both hard and soft finance.



Growth

4

Impact investment tokens exchange and trading platform, including a nations investment platform attracting international investments.



Happy

5

Happy nations account, transacting happiness index linked to social values for nation's prosperity.



Crowd

6

Crowdfunding for values based business start-ups, loans and investments like social value versions of Seedrs, StartEngine, GoFundMe, Funding Circle.

# ValuesEnabler

## Our Pedigree

Ideation started in 2008, formal research in 2011, not for profit foundation in 2013. Over a decade of thought leadership

The Centre for Citizenship, Enterprise and Governance is the world's leading think tank on the movement of value. With over 125,000 members CCEG draws interest from 7000 global C-suite executives



# 125,000 members

## Some of our Key Speeches



### The Vatican Impact Metrics

In 2014-15 After our speech The Vatican described S/E as "The most rapidly adopted Social Impact Metric in the world"

[youtu.be/nWgCCbOnYLY](https://youtu.be/nWgCCbOnYLY).

### International Social Value

With EU TedX talks, 60 Credit Suisse offices, Dorchester and South America billionaire gatherings, 750 Swedish Social Care Directors

[youtu.be/0Mpe9bBvoll](https://youtu.be/0Mpe9bBvoll)

### China Blockchain

April 2019 appointment to 7 person China Ecommerce Blockchain Committee

[youtu.be/GVVrjureWqI](https://youtu.be/GVVrjureWqI)

### Global Procurement

Leading commentators on transparency in supply chains, purchasing and in 2019 launch of Africa Procurement Token

[youtu.be/BDNORse1WwQ](https://youtu.be/BDNORse1WwQ)



25%  
Equity A

25%  
Equity B

50%  
Equity C

Seed Capital  
Private Placement

Reserve Capital  
post banking UK license grant

ValuesEnabler  
Foundation

# BANK FUNDING STRUCTURE

## Pioneering



### 2018 UK Government

CCEG CEO is on the Advisory Board of the UK government All Party Parliamentary Group (APPG) on Blockchain, as well CCEG is a founding Expert Advisor



### 2017 Initial Coin Offering

In 2017 we conducted an Initial Coin Offering in the UK with FCA guidance – the first one to do so (and since).

### 2013 Think Tank

Originally established 2013 at the University of Northampton in the UK, CCEG spun out in 2015 to be independent with 125 academic advisors



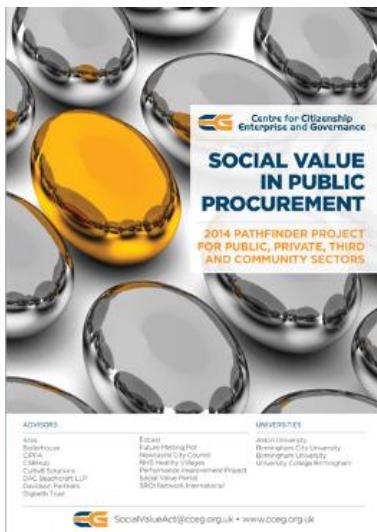
Centre for Citizenship  
Enterprise and Governance



### 2014 Government Strategy

In 2013 created the main instrument for the UK government Social Value Act 2012 (250 page open source report) and later for the Modern Slavery Act 2015

<http://ow.ly/CChMi>



### 2015 Data Harvesting

Through digitisation of sentiment, launched commercial services all over the world for government legislation underpinned by non-financial metrics

Seratio™  
World Leader  
In Measurement  
of Value.

Measuring the movement  
of Non-Financial and  
Intangible Value.



### 2017 Academic

Leading .c. 20 universities in DLT research, tokenization of IP on blockchain

[www.cyberfutures.net](http://www.cyberfutures.net)



### 2019 Digital University

Plans are in place to launch a digital university which tokenises Knowledge and education IP using pay-it-later fees

[Efficiency.ac.uk](http://Efficiency.ac.uk)



### 2020 Blockchain Institute

We are launching university certified courses in blockchain as well as sponsored PhD placements



# OUR VALUES ENABLER TARGETS

*ValuesEnabler* operate on best practice professional management with strict internal budgets, weekly targets, and robust processes. These are some of the key *ValuesEnabler* topline targets

## 40%

ANNUAL ROI MINIMUM

Standard venture capital goals are 20-30% IRR. *ValuesEnabler* cannot promise every investment will be successful but overall 40% RoI is the target we aim for for our investors across the entire portfolio.

## 1m

RETAIL USERS

With a global pool of 7000 C-Executives, VIP's and NGO's *ValuesEnabler* has unprecedent access to key public influencers to bring media attention to its projects aiming to achieve 1 million retail users

## 20%

SOCIAL IMPACT ROI

Most social interventions historically report 5-15% SRoI but the industry standard to aim for is 20%, often quoted in legislation across the EU. *ValuesEnabler* metrics engine will monitor performance live

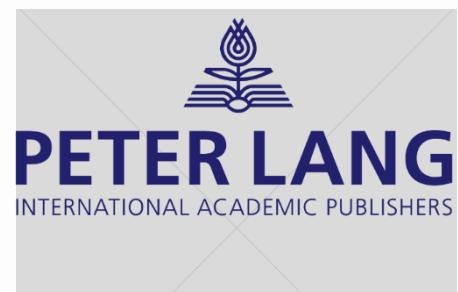
The *ValuesEnabler* team are passionate about their mission and the world they wish to be part of. *ValuesEnabler* represents the pinnacle of their achievements, their knowledge and their relationships

We actively promote the dialogue through publishing a series of international journals, some peer reviewed, and whitepapers to test ideas in the public arena

## ValuesEnabler Publications

### Editorial Board

ON BOARD EDITORS 437

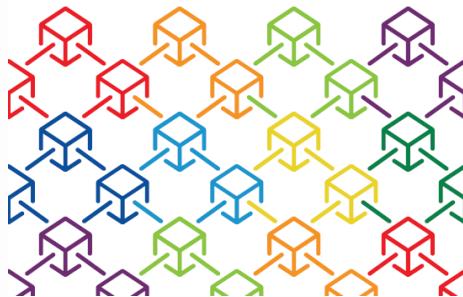


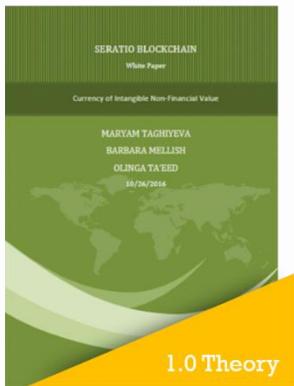
NEW - 2019 peer reviewed open access journal  
The Token: Cryptocurrency, Value and Values

### 4 journals

### 13 whitepapers

### 151 social media

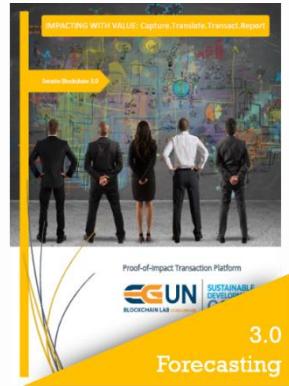




1.0 Theory



2.0 Application



3.0 Forecasting



4.0 Platform



5.0 Education



6.0 Tokens



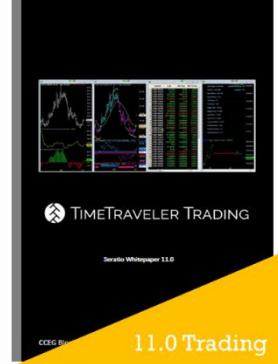
8.0 Women



9.0 Impact



10.0 Student



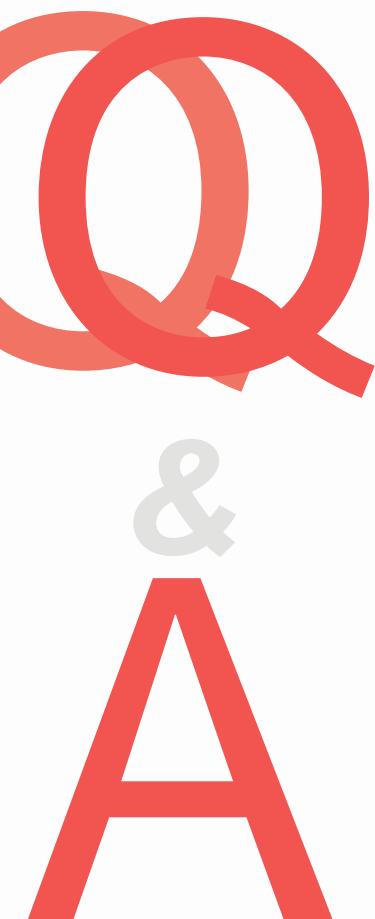
11.0 Trading



12.0 Property

# our whitepapers

## github.com/seratio



# **ValuesEnabler**

## **Invest yourself**

### **your answers**

#### **Aren't you too late to the market?**

Actually, with the recent announcement of the Facebook Libra our timing is near perfect. The hustle is leaving the market and serious institutions are moving in

#### **When will I be able to deposit my love and happiness?**

One day, but not immediately as the technology to measure our sentiment is not yet universally agreed. However, there are proxies to our goodwill, hope and other positive sentiments which can be measured and deposited; for example volunteering, and even our personal data.<sup>20</sup>

#### **Is my investment tax deductible?**

If you invest in the UK then you may be able to take advantage of the local tax regime which is eligible to be registered for SEIS and EIS HMRC instruments.

#### **I have invested in your other initiatives such as SER ICO, Seratio Ltd, etc – what does this mean for me?**

It means you will be automatically have an opportunity to subscribe to shares in the Seratio Bank as long as you still have your tokens or equity.

#### **Who will run the bank?**

We have identified the top management teams (30 plus staff).and in time others will be able to join us. It is a balance between experience and energy, but they all have the qualities of trustworthiness, hard work and sharp intellect.

#### **Are you going to issue a coin offering?**

Investors will receive a token in the future and we will consider an ICO / STO / IEO once the regulatory framework has been clarified post G20 2020 guidance release

#### **What is your next idea?**

We hope others can take up the mantle to make the currency of non-financial value measurable, transactable and deliverable. Our founders are approaching pensionable age so maybe we are the end of the runway; this plane needs to take off in a scalable and sustainable way to be meaningful

<sup>20</sup> <https://ccegblockchain.com/2019/06/02/blockchain-as-non-financial-currency-reengineering-our-data-consumption-itsnotmydata/>

## ValuesEnabler Partners

### EVERSHEDS SUTHERLAND

#### Eversheds Sutherland

Top 50 global law firm with 5000 staff, 68 offices, 34 countries

[www.eversheds-sutherland.com](http://www.eversheds-sutherland.com)



#### CCEG Blockchain Lab

Full service international blockchain development team

[www.ccegblockchain.com.](http://www.ccegblockchain.com)



#### Al Omran

Middle East Infrastructure Developer and Project Management

[www.alomran.co.uk](http://www.alomran.co.uk)



#### Seratio

Specialists in measurement of non-financial intangible value

[www.seratio.com](http://www.seratio.com)



#### Rural Concepts Group

Investor in UK and International Development projects

[www.ruralconcepts.co.uk](http://www.ruralconcepts.co.uk)



#### Rothbadi & Co

Leading international institutional consultancy and advisory in cryptocurrency

[www.rothbadi.com](http://www.rothbadi.com)

Worldwide,

there are 2

billion

unbanked

individuals. 2.2

billion of the

unserved adults

live in Africa,

Asia, Latin

America, and

the Middle East.

Accenture has

recently

reported that

'banking the

unbanked'

represents a

\$380 billion

market

opportunity



**ValuesEnabler is a social enterprise that will enrich nations. It is a company to equip governments, corporates and civil societies with tools to enable social values through a financial instrument**

|



## Head Quarters

BROUGHTON HALL, Skipton, Yorkshire, BD23 3AE, UK

## Registered Office (#11739753)

11/12 Hallmark Trading Centre Fourth Way, Wembley, HA9 OLB, UK



@thCCEG



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@CENTRE-FOR-CITIZENSHIP-  
ENTERPRISE-AND-GOVERNANCE



@theCCEG



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#GOODISTRENDING

## Legal

EVERSHEDS SUTHERLANDS, 1 Wood Street, London, EC2V 7WS,  
UK

## Bank

HSBC BANK PLC, 22 Abington Street, Northampton, NN1 2AN, UK

## Social Media

RADIANT BLACK, 85 Great Portland Street, First Floor, London, W1W  
7LT, UK

## Contact

Muftah.Benomran@cceg.org.uk +44 7956 923243



ValuesEnabler.com