



A Vision to Create a Global

Sustainable Innovation and Development Bank.

*Highlights of our bold £4 Billion + plan
to unlock £100 Billion+ over 10 years to
tackle the Sustainable Development Goals.*

Q3/Q4 2019

*“Intelligent Access To Capital
To Change The World!”*

Our mission:

Healthy Economies to Benefit People and Planet - Everywhere!

The UN's 17 Global Goals for Sustainable Development are an incredible framework which highlights the important issues the world collectively and urgently needs to address.



These 17 Sustainable Development Goals (SDGs) are not only 'nice to have' guidelines.

Failure to act on these Global Goals can increase the intensity of what are often also deemed to be 'Critical Risk and Resilience Threats'.

Regardless of one's political affiliation or if one believes that mankind has altered the climate or not - what is certain - is sooner or later, many of these critical risk and resilience threats will affect us all.

We think there is something BIG that can be done to Scale Up and Speed Up progress on the Global Goals!

Transform Global aims to be a globally scalable **Sustainable Innovation and Development Bank**. The goal is to help fill critical funding gaps to *Scale Up and Speed Up* how the world addresses the 17 Global Goals for Sustainable Development. We are raising **£2.65m** then **£50m** in seed funding to be followed by a **£4.21 Billion** fund raise - with features making it attractive for impact, corporate and institutional investors of all kinds. Importantly - key features are also designed to appeal to an ecosystem of fundraising and execution partners:

1. **Transform Global** will be the umbrella regulated corporate finance and advisory business to raise capital for funds and ventures in its ecosystem - and to deploy innovative SDG focussed financial solutions which can be deployed and replicated around the world. It will also act as a management and holding company for BIGCrowd, SDG 360 Fund Management, and for other acquisitions, investments and spin-offs.

Transform Global will allocate £5m from the seed round to the Transform Global Trust Foundation that will deliver governance on all Transform Global activity (see point 5). A further £10m will go to set up BIGCrowd (2) and £10m will go to SDG 360 Fund Management to put strong investment management talent in place (3). Whilst Transform Global will lead the raise of the £4.21 billion SDG 360 Fund (4), this will be alongside partner advisors and banks, with £10m set aside to cover fees, marketing, retainers, and legal costs. To facilitate the raise, success fees of up to **£210m** (5% in cash and/or fund units) will be paid to banking and other partners and advisors - leaving £4 Billion in the fund for investments and operations.

From the Fund when raised, **£360m** will be allocated on pre agreed terms as an equity investment back into Transform Global to scale the 'bank' and to align all interests (in turn helping drive SDG 360 Fund success). £120m will go to invest into the scaling of BIGCrowd, £120m will be spent on Impact Investment management, network, and ecosystem acquisitions and investments (securing talent, capability, networks, deal flow, revenues and profits), and £120m will be reserved for working capital.

2. **BIGCrowd** is designed to be a gamified collaboration, content and funding platform to harness the wisdom, power, social networks, purpose, passion and funding potential of the masses. A free or premium (£9.60) subscription will be sold and marketed to individuals everywhere who wish to help identify and support Big Impact Game-changers (BIGs) capable of delivering maximum impact on the SDGs. Subscribers will be able to earn cash commissions and rewards for collaborating and for being part of a global social marketing movement to promote and support the Big Impact Game-changers addressing the issues they care about.

BIGs will showcase projects on the platform to compete for prizes or receive awards (funded by subscriptions). Each is worth £3.6m in cash and organised support over 3 years. The platform and its awards and prizes will help the BIGs Start Up or Scale Up and raise all the funds and support required for success. Projections and modelling show BIGCrowd has the potential to unlock £13B over 7 years - with £6.5B going to fund 4,000+ BIG awards and prizes, earning a 13% net margin - and delivering deal flow and tech to the SDG 360 Fund.

3. **SDG 360 Fund Management** will be the Investment Manager to the SDG 360 Game-changer Fund. The investment team will number circa 200 junior to senior persons alongside up to 360 part time mentors to SDG 360 fund investments. SDG 360 FM will work closely with Transform Global which will supply infrastructure support, marketing, deal technology, events, property, and leadership support. SDG 360 Fund Management and Transform Global will share fees and fund unit performance incentives.
4. **The SDG 360 Game-changer Fund** will be a ‘permanent capital’ vehicle enabling a diverse group of Impact, Corporate and Institutional investors to own a stake in the Transform Global platform and SDG 360 Fund Investments (and distributions). The aim is to position for an offering on a public exchange in 2 - 4 years, or ideally convert into a digitised security structure with embedded governance, should market conditions, block-chain infrastructure and regulatory environments suit at the time.

Investments will be made into the broad tent of ‘Maximum SDG Impact’ in **7 progressive stages of £360m**. Using what we term as the ‘butterfly basket’ portfolio design - **360 capacity building investments of an average £1m will be made every three year cycle**. As needed, investee companies compete on impact and return criteria to receive multiple follow on rounds to ensure they are able to raise whatever is needed to succeed and scale - if worthy; **(90 x £4m; 30 x £12m; 12 x £30m; 6 x £60m; 3 x £120m; and 1 x £360m - or £587m for that single entity)**. In addition, there will be a **£360m special opportunities fund** to fill impact investment gaps and enhance returns, and as noted above, **£360m will be invested into Transform Global**.

Fees are 2% of the net £4Billion (£80m p/a), funding 200+ investment managers and up to 360 mentors (in SDG Fund Management) and corporate finance professionals and supportive services (in Transform Global and BIGCrowd). A key focus is on technology and the processes to capture normally ignored data to power augmented intelligence - to best support investment selection. Incentives will be based on combined impact and post hurdle rate investment returns, and will be in the form of performance based fund units - with vesting criteria to ensure long term interests of all stakeholders are intelligently aligned.

NB. A breakthrough innovation for the SDG 360 Game-changer Fund will allow for liquid balances to be invested with a diverse group of the worlds top money managers. Modest or target returns will enable ongoing investment capacity to be maintained and grown. Based on conservative projections this enables over £7.2 Billion of book value Impact Investments to be made over 10 years - and to deliver attractive risk adjusted returns of 6 - 12% - plus systemic and significant impacts.

5. **The Transform Global Trust Foundation** - funded with £5m and 5% of revenues, will ensure we can fairly and responsibly achieve these ambitious goals - supporting our target ESG and impact objectives.

This ‘**Sustainable Innovation and Development Bank**’ aims to deliver required system innovation in finance. Ultimately anyone, anywhere in the world, will be able to play their part. The focus is on working to incentivise collaboration, break down silos, and attract talent and capital at scale to tackle the worlds most important issues.

1. £2.65m pre seed equity investment into Transform Global Ltd for the team to be added to and for operations to commence. Enhanced presentations and investment memorandum will be completed, the minimum viable product of the technology platform will be delivered, and marketing and engagement to complete the raise of the £50m Seed Round will be completed.
2. £50m Seed Round into Transform Global Ltd - to launch core aspects of the business (the £15m that is not shown to be allocated in the structure diagram - covers success fees for the raise, operational expenses, recruitment costs, and surplus capitalisation of Transform Global Ltd). The £35m is allocated thus:-
 3. *£5m to go into Transform Global Trust Foundation, to set up the governance structure and impact measurement capacity.*
 4. *£10m to fund the set up costs for BIGCrowd Ltd - to launch the dedicated team, further develop platform and core technology and launch marketing and sales operations - which on cut back scale projections are still able to reach profitability in 2-3 years. Approx £4m of this is tech, people and working capital, and circa £6m is cause marketing.*
 5. *£10m to fund set up costs of SDG 360 Fund Management Ltd, recruitment expenses and up to 12 months of talent cost for core management and operational team who will support the raise of the SDG 360 Fund and manage it when launched.*
 6. *£10m is allocated to fund the legal structuring and set up costs of the SDG 360 Game-changer fund. This includes up to £5m of retainers that can be paid to the banks and advisors who will support the raise of the fund (plus a success fee of up to 5%/£210m to ecosystem partners).*
7. £210m will be the cornerstone commitments to the SDG 360 Game-changer fund, to be secured from a number of high value adding target investors who supply brand, connections and capability.
8. £4 Billion full commitment to the SDG 360 Game-changer fund, priced at £1 per fund unit (whereas, for value adding investors - the first £210m will be raised at the discount price of £0.70).
9. The fund raise will include the commitment on pre agreed terms to make an investment of £360m into Transform Global Ltd. This is to build up capacity of Transform Global to best manage the SDG 360 Game-changer Fund and its portfolio investments. This will be achieved through providing follow on fund raising support, technical assistance and exit management, showcasing and supporting all fund investments on the BIGCrowd platform - and providing collaboration and decision support software (an adapted version that BIGCrowd develops for its own operations).
 1. *£120m of this £360m is to acquire and invest in impact corporate finance and advisory businesses, aligned event, publishing and data ventures with target investor access, and also supportive tech capability (with the addition of performance based fund units to add to investment capacity).*
 2. *£120m provides working capital to ensure the team is of sufficient strength to reach scale and profitability in 3-4 years.*
 3. *£120m is used to accelerate marketing and growth of the complementary and valuable BIGCrowd model (which also provides deal flow and due diligence to the SDG 360 Fund deals).*

This £360m also closely aligns interests (fund investors would own a stake in Transform Global + existing and new stakeholders will hold SDG 360 fund units - half of which are performance based).
10. Fund management fees are 2% of £4 Billion, or £80m p/a - split 50% into SDG 360 Fund Management (to ensure investment managers are fully focussed - and supported) and 50% into Transform Global to provide infrastructure support, marketing, tech and advisory services.



The idea to create a Sustainable Development Bank that can operate globally and is suited to solve the most pressing of challenges has been a long time coming. Innovation can be like that. Bold ideas often take shape over time. The conditions that lead to them can resemble the natural elements continually battering a rocky outcrop. Weaker material is blown, forced and washed away, and what is left stands upright, bold and determined. Weathered, but stronger and clearer in purpose.

Transform Global is just such a vision - the origins of which started 20 + years ago. Though the shape of the vision became clear in late 2006 - and since the crisis of 2007 the core ideas that underpin the vision have been honed and refined. As they say - the rest is history - but the history of how ideas develop, and of where the motivation that underpins and strengthens them comes from - can be as important as the ideas themselves.

Lessons of the founder and the many who have provided input - we believe will pay dividends for years to come. These dividends can flow not just to investors - but to the environment, society and future generations. They will especially flow to the many entrepreneurs, social ventures, not for profits, policy ideas, impact funds and infrastructure projects that have the potential to be funded and supported by this compelling model.

These lessons have created important convictions - and also the desire for the deep consideration and debate where clarity on investment decisions can sometimes be less than obvious. For success - tough calls will often be required. When working to do good and do well there can be the potential for many conflicts of interest. Is job creation to be prioritised over the environment, should it be the other way around - or is it possible to have intelligent job creation that also works with and respects nature (as we believe), for example?

Transform Global includes both the systems, technology and the connected networks of people best placed to discuss, assess and make these important value judgements. The 'not for profit' Transform Global Trust Foundation will provide governance to ensure we have the best shot of things working for the long term - and to also ensure that our environmental and social objectives are in harmony with the economic side of things.

The motivation is to do good and do well on a scale to make a difference.



The vision is to find, fund and support others who are best positioned to solve some of the worlds greatest challenges. To address the UNs Sustainable Development Goals at the Scale and Speed mankind needs - we passionately believe capital and support must flow much more efficiently and intelligently to those who can do the most with it - for greatest individual and collective impact.

Capital to fund the most important challenges does exist - but it often resides in badly unconnected and unproductive silos - or is restricted by short term priorities and many related systems challenges.

Breaking down or better connecting silos is a key priority.



It was once said - 'if we are to eat the fruit, we have to water the root'. Yet intelligent access to capital for what is termed 'capacity building' is very hard to access in many parts of the world. Early stage funding for everything from roads to railways, renewables, reforestation, and robotics - rarely reaches where it is needed. Without the early stage capacity building investment - later stage capital (in all forms) cannot flow. Without later stage funding, economies cannot grow, especially with the sense and sensitivity to address these 17 global goals.

Filling funding gaps and widening investment bottlenecks with '360 degree - long term thinking' and desire to 'connect or remove silo's' is a big part of our mission. To that end, Transform Global will:-

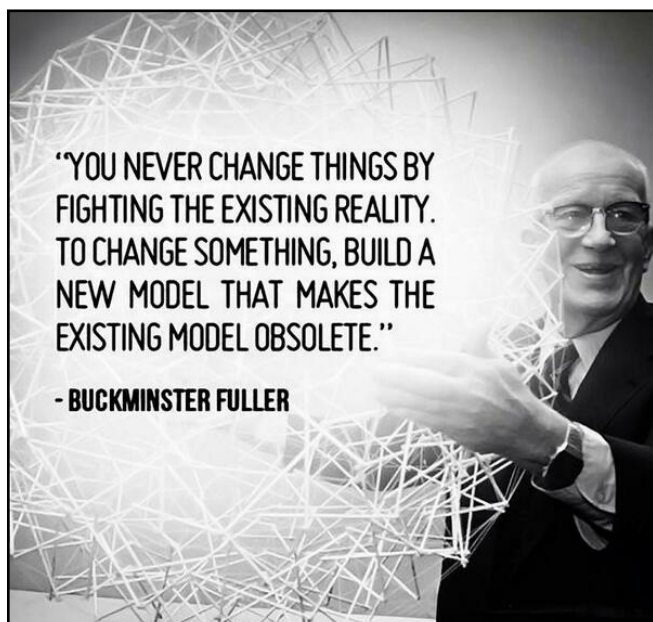
1. Be a 'profit with purpose' and 'fit for purpose' financial business (Sustainable Innovation and Development Bank) designed as an intelligent intermediary to help others collectively fill truly important funding gaps.
2. Create and roll out innovative funding structures to ensure positive economic activity can thrive.

The business and the fund structures it will create are designed to be fair for all parties.



Transform Global is the umbrella brand of what we believe can be a fit for purpose 'Sustainable Innovation and Development Bank'. The design and core objective is to find critical sustainable development funding gaps and to fill them using innovative financing tools, methods and technologies, directly and indirectly. These will include blended / extended patient capital fund structures, digitised securities and blockchain technologies, plus mechanisms to harness and aggregate the wisdom, power and funding potential of the crowd.

£4.2 Billion + in the context of global risk and resilience threats might seem like a drop in the ocean. The fund-raise as described however, launches Transform Global and its flagship venture, BIGCrowd, and the SDG 360 Game-changer Fund in the best possible way. It creates scale and a position of strength to maximise the chances of success. The innovative design can unlock many £Billions of catalytic funds to address the SDG's in a way to scale globally and at speed for impact - supporting a diverse range of complementary structures.



While the famous Buckminster Fuller quote has considerable merit - we believe there is still a place for existing players such as banks, funds, and national and supranational Development Finance Institutions (DFIs - like the World Bank, European Investment Bank, African Development Bank and others).

However - it is clear that entities of the existing reality cannot solve the worlds critical challenges alone. In short, they and existing impact and conventional investors need help. New structures such as Transform Global are required to intermediate between capital sources - and to create the conditions and structures where positive innovation in finance can thrive.

This is all to tackle what we firmly believe is the most important challenge of enabling and providing intelligent 'access to capital' to the 'real economy', and to 'social innovation' at significant scale around the world.

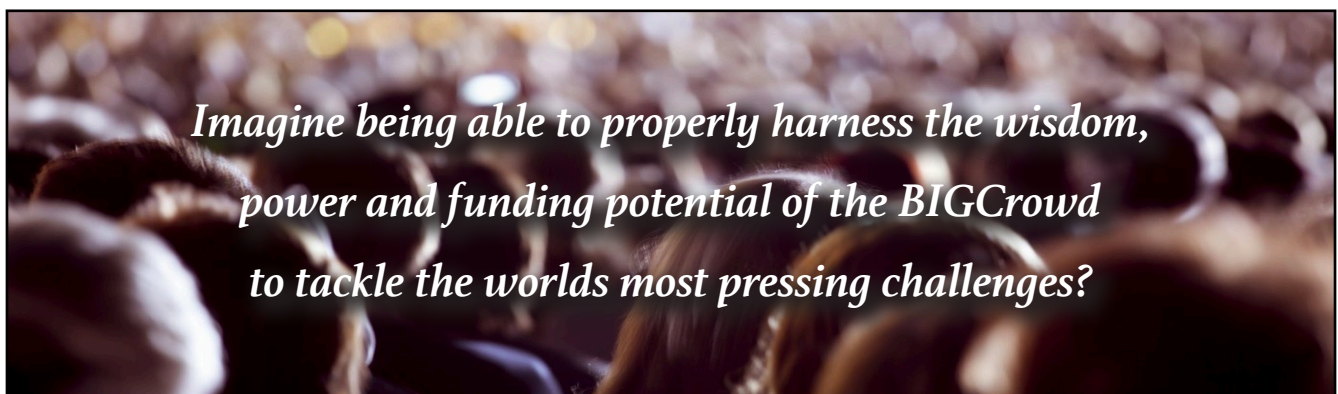
Our Sustainable Innovation and Development Bank (what can also be viewed as a public / private development bank, or an impact investment bank) features a powerful collaborative ecosystem structure (on pages 4/5 and opposite) which gives the ability to make best use of new financial technologies - to drive and scale innovation.

New technologies include AI and the ability to tokenise / digitise securities on the blockchain. The distributed ledger has the potential for new levels of trust, lower transaction costs and liquidity. Further, running on the blockchain means that smart contracts can be embedded to support the kind of long term governance and stakeholder behaviour that is clear and fair for all. While there are considerable developments to digitise securities on the blockchain - which can then be efficiently traded, we are not there yet for technical, regulatory and market reasons. Transform Global though is positioning for this future that happening very quickly now.

1. **Pre Seed / Final Friends and Family Investors - £2.65m to recruit talent, commence operations, MVP of collaboration technology - and to raise the £50m seed round from aligned investors / partners.**
Pre Seed / Final F&F Investors receive equity in Transform Global Ltd plus will also receive a direct allocation of fund units (like equity) in the SDG 360 Game-changer Fund and Holding company vehicle.
2. **Seed Investor/s invest £50m into Transform Global Ltd.**
 - Seed Investor/s receive/s equity in Transform Global Ltd plus will also receive a direct allocation of fund units (like equity) in the SDG 360 Game-changer Fund and Holding company vehicle.
 - **The £50m seed investment into Transform Global is used for:**
 - i. £5m set up costs for Transform Global Trust Foundation (plus an ongoing 5% of revenues).
 - ii. £10m capitalisation and launch of BIGCrowd Ltd.
 - iii. £10m capitalisation and launch of SDG 360 Fund Management Ltd.
 - iv. £10m towards costs and fees to raise and launch the £4.21 Billion SDG 360 Game-changer Fund.
 - v. £15m deal costs, sign on and introducer fees, plus surplus capitalisation of Transform Global Ltd.
3. **Transform Global and SDG 360 Fund Management, along with numerous partner organisations to raise the first £210m of the SDG 360 Game-changer Fund (at a discount to the £4 Billion balance).**
4. **The £4 Billion balance of the SDG 360 Game-changer Fund to be raised - alongside partner banks.**
 - Structured as a patient / permanent capital vehicle to be listed and traded on recognised exchanges in 2 - 4 years (potentially as a digital security with embedded governance and distribution rights).
 - Fees for raising the £4.21 Billion are up to £250m. This is circa 6% of the raise, (made up of success fees + deal, consulting and structuring charges).
 - For success fees, partners can choose to be paid all cash, or up to 50% cash and 50% in fund units.
5. **The £4 Billion SDG 360 Game-changer Fund is invested thus:**
 - i. £360m invested into each of 7 progressively concentrating larger rounds of fewer deals (staggered every 3 yrs) investing £7.2 Billion over 10 yrs and upwards of £10 Billion in the following 10 years (pg15).
 - ii. £360m special opportunities fund to seed & support other funds, and fill high impact / return gaps.
 - iii. £360m investment into Transform Global - giving investors an aligned stake in the 'Sustainable Innovation and Development Bank' and enabling enhanced support of SDG 360 Fund Investments.
 - £120m used to invest to scale BIGCrowd Ltd.
 - £120m used for acquisitions / investments (impact corporate finance, publishing, networks, tech).
 - £120m used for 3-4 years of working capital.
 - iv. £80m a year in fees - split 50% to Transform Global and 50% to SDG 360 Fund Management.
6. **In a breakthrough innovation, liquid capital not invested into the impact portfolio will be invested into mainstream liquid and mission aligned markets with some of the top money managers globally.**
 - Liquid traded returns mean premature exits are unnecessary from the Impact Investment portfolio and that impact investments can continue to be made - growing the portfolio and value continually.

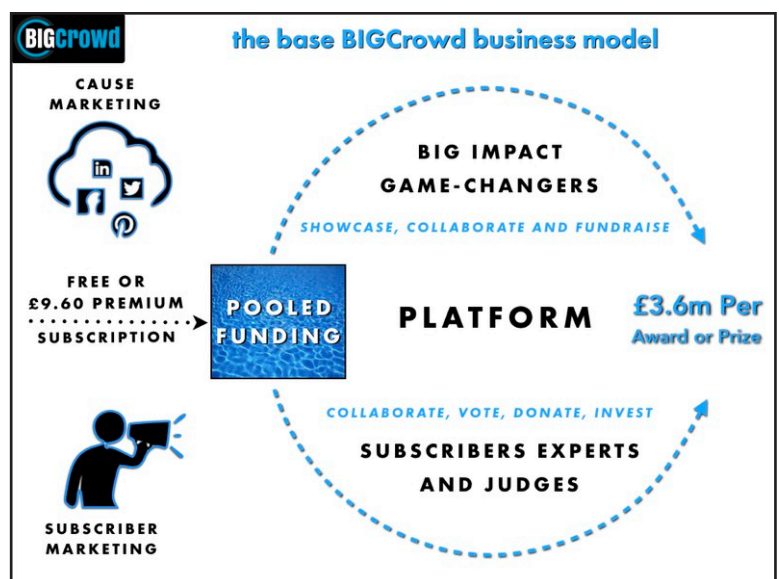
At the heart of BIGCrowd is a compelling marketing engine designed to create a global movement of active and incentivised crowd funders and collaborators. The core objective is to use the power of the crowd to find, fund and support what we term 'Big Impact Game-changers' (BIGs).

BIGs are those working to tackle the UNs 17 Sustainable Development Goals (SDGs), or those with bold plans to do so. BIGs can be 'for profit with purpose ventures', 'not for profits', 'policy ideas' and 'campaigns'. They can also be Start Ups or Scale Ups - and will often have two main things in common: They will have ambition of maximum impact; and they will likely have struggled to raise the funds and support needed to deliver it.



The crowd movement is to be built via a Free and a Premium subscription at £9.60 per month. The aim is to gamify doing good and doing well - with both having a stunning value proposition:-

- Free subscribers get access to the content on the platform and can learn about and support projects they care about by sharing on social media and at every chance they get. They can also earn a paying subscription by how they share and promote the subscription to others.
- Premium subscribers are able to vote for BIGs they wish to win awards or prizes. They can actively collaborate with them on the platform, and importantly - they can earn incentive commissions and bonuses for how they collaborate and how they share on social media - from a few pennies to thousands of pounds! Premium subscribers can opt to take some commissions as cash (up to a fair personal payment cap), and also build up a sizable 'donation pot' they can allocate to projects on the platform as they see fit. All of these platform benefits are enhanced through events, job opportunities and inspiring content.



The BIGCrowd approach centres on multiple innovative ways of marketing to incentivise individuals - in order to create a mass movement of motivated subscribers. In so doing - in the largest project of its kind it will educate people around the world on the SDGs and the crucial efforts of those working to addressing them.

The platform helps identify those with the greatest capacity to deliver high levels of impact. Via £3.6m, £100k a month - 3 year crowd funded awards and prizes (funded by subscriptions), we will channel important funds and organised support (see below) from the BIGCrowd to help Big Impact Game-changers succeed. The aim, is to help the BIGs rise above the 'level of Super Credibility' and to help them raise whatever capital is required.

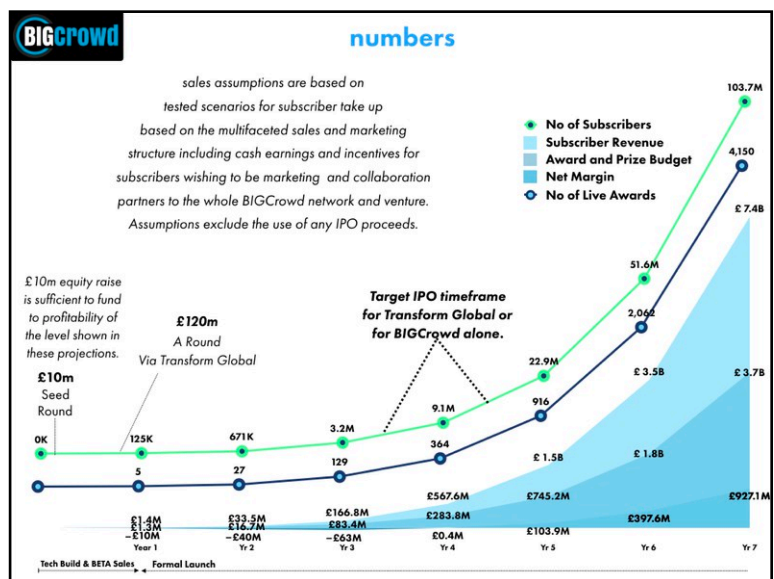
Each Award or Incentive Competition Prize Comprises Of:

£20k in cash; £10k to be spent on governance and impact reporting; and £70k spent internally and with an ecosystem of best in class suppliers to deliver concentrated incubation, acceleration and advocacy via the services shown below:

recruitment and talent management	public relations	storytelling and film making	presentations and animations	investor / donor intro's / fundraising	social media marketing
technology support	strategic consulting	event attendance and management	offices and facilities	accounting and governance	legal services

Through the platform and its prizes and awards, which effectively due diligence a volume of impact entities, BIGCrowd will create a flow of exciting de-risked funding opportunities. All can be funded and supported by other parts of the Transform Global model - such as the SDG 360 Game-changer fund - or other external funders.

While the aim is to raise further funding to accelerate growth (e.g. £120m from the £360m round into Transform Global), BIGCrowd can be funded to profitability with just £10m. Though with added funding, the business can deliver over £13 billion of revenue over 7 years, half of which goes to Big Impact Game-changers - funding over 4000 awards and prizes. This can be leveraged through Transform Global or others raising further funds to help the BIGs succeed and deliver maximum impact. When at scale - a healthy 13% net margin can be achieved.



The SDG 360 Game-changer Fund is designed to be a highly innovative Permanent Capital vehicle suited to ‘Transform’ the impact ecosystem - whilst delivering healthy financial returns and highly catalytic impacts.

Initially the SDG 360 Game-changer Fund will be raised as an evergreen structure (much like ordinary equity). This is so investment teams, systems infrastructure and brand awareness can be built up, investment programs started - and strong investment agreements for liquid balance sheet investing can be in place and operational.

To ensure the fund is most attractive to the broadest base of corporate, impact and institutional investors, the current objective is to complete a listing as an Active Impact Investment vehicle on one or more recognised exchanges in a 2 - 4 year time-frame. Alongside raising more capital, this can give the timely liquidity that many investors require. The size of the fund, partnerships, standards of transparency and compliance, the relationship with Transform Global - and the nature of the investor base, all support ongoing investment coverage and liquidity.



While listing on a mainstream exchange is the current stated strategy, should it be possible to achieve the listing with fund units tradable on the public blockchain - with the market, technology and regulatory conditions allowing - this will be an option considered by management. Running on the blockchain means smart contract technology can support governance and desired (longer term) investor behaviour. Loyalty securities, for example, can give patient capital investors enhanced distribution rights on dividends or exits, or a greater role in governance, which it currently difficult to do in a cost effective way on mainstream exchanges.

£360m into the Transform Global platform.

From the £4 Billion Net raise, £360m will be invested back into Transform Global Ltd to give fund investors a strategic cross shareholding and to align all interests. The pre agreed price for this is £18 a share - securing 25% of the equity in Transform Global for the SDG 360 Game-changer fund. As already detailed, £120m of this goes to scale BIGCrowd, £120m to working capital, and £120m to acquisitions and investments. Acquisitions and investments will be to quickly build out global capability - with talent, revenues and returns. These will include publishing, events, tech and database businesses, impact investment advisors / boutique banks, and wealth management / philanthropic advisors - all giving access to deal flow, capital, talent and networks.

£360m into a Special Opportunities Fund

The special opportunities fund is designed to invest into high potential ventures that lie outside of the butterfly basket portfolio remit - and that are highly complementary to, and accelerating for many other SDG 360 fund investments. They must have the potential to deliver target SDG impacts and out-sized returns, and will include seeding impact funds or investing to scale fund managers, or into relevant AI, fintech and blockchain solutions.

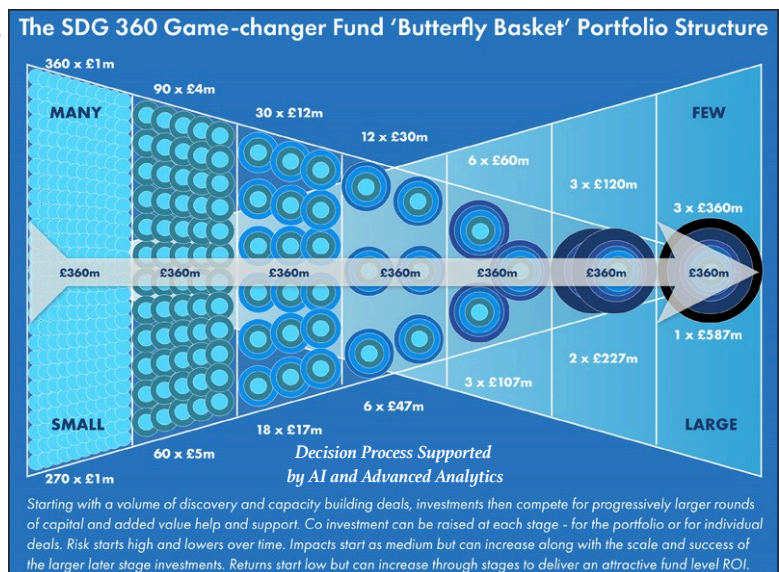
£360m into 7 Progressive Rounds To Build the Butterfly Basket Portfolio.

The butterfly basket portfolio aims to bring scale, urgency, gamification, technology, process and intelligent risk management to the arena of impact investing. The focus is very simply - maximum impact towards the SDGs.

While investing on an ongoing basis, a staggered cycle will commence every three years, where 360 x £1m investments will be made, with follow on rounds to be made as soon as is necessary - in the numbers shown. Starting with a £1m investment (into both start ups and scale ups), impact entrepreneurs can raise as much as they require to optimise their venture for impact and returns, which can be a massive attractor and motivator. This can continually increase the scale and quality of deal flow. On financial and impact criteria, £1m deals then have to compete for follow on rounds. This process enables lots of data to be gathered, and with the AI decision support rating engine - decision quality is able to increase over time. This process also informs the venture support teams, to help out with talent, mentoring, client introductions, tech - or whatever is required.

Investments of £1m and £4m can be made alone by the investment teams and principals in the SDG 360 Fund Management unit. With the focus on the SDGs, the due diligence process is thorough and is extended with the wider network of Transform Global and its many stakeholders. Investments above £5m, will require the approval of The Transform Global Trust Foundation - and to get it, clear assessments of potential impacts and potential trade-offs will be required. This tension, between the teams working to get investments approved, and the foundation which is all about the integrity of the mission and its impacts - makes for a healthy balance.

The butterfly basket structure shown tolerates and even encourages healthy levels of failure to the left side where many smaller (but still meaningful) deals are made, but makes up for it as the deal number reduces but the size of follow on investments increase. This is really what a portfolio should be - load balanced for efficient discovery, capitalisation and realisation. In agriculture terms, one could refer to this as seeding, cultivation, and harvesting. This approach can deliver a 2.5 x - 3.5 x blended return - and massive impacts.



Transform Global aims to scale - Globally. To do so, we believe things have to be designed to scale, right from the start. To help efficiently raise capital for other funds or initiatives, or to launch our own funds to fill important gaps - such as the SDG 360 Game-changer fund - we think its important to separate the investment teams from those doing the corporate finance and advisory work and other support functions as shown below.

Though 100% owned by Transform Global Ltd, SDG 360 Fund Management (opposite) will employ the teams that will do the investment management. Transform Global Ltd, the ‘Sustainable Innovation and



Development Bank’ will do everything else to support the strong and intelligent investment process - and to best enable scaling.

A key function for Transform Global - will be to raise co and follow on funding for investments made by the SDG 360 fund, earning 5% (+/-) success fees for doing so (alone or partnering with others). Transform Global is expected to make a significant contribution to the overall returns. Yet prudently we discount direct financial returns from projections for the first 5 years (with the exception of BIGCrowd where returns are targeted and compelling). The focus will be to reinvest into the platforms. This strategy is further supported with £120m in working capital, and a further £120m for acquisitions / investments (with added currency from the option pool to enhance purchasing power).

Over time, the ‘Bank’ will raise funds for different regions and themes, and from a mix of impact investors, institutional, governmental and private investors and strategic guarantors. Sizable Local Impact Funds will be managed in their region, with structuring, fundraising and arms length management support supplied by the umbrella. Further down the line some of these funds will even be opened to retail investors (including BIGCrowd Subscribers - where they will have the ability to invest their commissions - or other available funds).

We strongly believe this strategy of creating ‘blended and extended’ public/private impact funds, and doing so via ‘evergreen structures’ (more efficient than typical 10 year funds) is an innovation which can unlock the scale of capital to best tackle the most critical SDG funding gaps. This structure allows different stakeholders to collaborate to receive the type of returns they seek for less overall and individual risk. Due to the complexity of launching such funds, it is important to do so from a position of strength. The combined Transform Global model - and in some ways the much simpler but also bolder and much larger SDG 360 Game-changer Fund, all help to create this compelling and highly visible platform - from which more complex structures can emerge.

BIGCrowd will also showcase SDG 360 investments on its platform- thus enabling subscribers to learn about and collaborate with relevant deals. Transform Global will also raise donor funding or investment for BIGs. As Transform Global is more fully capitalised with £360m of equity (hard wired to come from the SDG 360 Fund) leading to a target £500m B round and £2.5 targeted from the IPO, it will become easier to deploy and advise on investment structures that can scale - with the BIGCrowd platform to support and accelerate these efforts.

SDG 360 Fund Management (SDG 360 FM) will do 2 things:-

1. Participate in the fund raise for the £4.21 Billion SDG 360 Game-changer Fund.
2. Act as General Partner to make and manage the SDG 360 Game-changer Fund Investments.

The fees for managing the fund will be 2% of the fund size, which on £4 Billion, is £80 Million p/a. This is in line with other venture or private equity fee structures. 50% of the fee will go to Transform Global - detailed over. 50% of this fee will cover the talent costs and expenses for the circa 210 people employed by SDG 360 FM, and for the 360 part time mentors and deal champions to support the investee deals - for their first three years.

In addition to the compensation detailed, investment teams will enjoy a generous share (fund unit) options plan - which can generate wealth over the longer term (instead of carried return typical of PE or VC funds).

SDG 360 Fund Management Base Compensation Plan			
SDG 360 Fund Chair & CEO	2	£800,000	£1,600,000
SDG 360 Fund Principals	3	£500,000	£1,500,000
SDG 360 Fund Presidents	17	£250,000	£4,250,000
SDG 360 Vice Presidents	17	£150,000	£2,550,000
SDG 360 Senior Analysts	17	£120,000	£2,040,000
SDG 360 Analysts	68	£70,000	£4,760,000
SDG 360 Junior Analysts	86	£50,000	£4,300,000
SDG 360 P/T Mentors	360	£18,000	£6,480,000
Total Employees & Mentors	570		£27,480,000
Benefits and Employment Costs		37.5%	£12,520,000
Total SDG 360 Fund Management + Personnel Cost			£40,000,000

As described, this long term wealth creation (for all employees) is linked to performance triggers including listing price, share price appreciation, and to impact targets being met in accordance with strong Environmental and Social Governance Criteria. There will also be structured vesting periods to encourage personnel to stay in the group or investee companies. Guide salary level shown are maximums - and include base and bonus, though the fund CEO

and Chair will define the detailed allocations in consultation with compensation consultants and management. In addition to options on SDG 360 fund units, personnel will also receive options in Transform Global Ltd (pg 18).

As with other parts of the business model, investment management will have diverse expertise and interests in all of the 17 Global Goals, and their sub categories. The number of Fund Principals, Presidents and Analysts is designed to ensure that each of the 17 Global Goals will be championed by circa 12 SDG 360 FM professionals, though of course, all of the global goals are closely integrated, and most effectively addressed collectively. Also, while collaborating closely, fund principals and teams will divide responsibility between early, mid and late stage.

Geographic positioning will be diverse - and scaling to full capacity is likely to take 2 - 3 years. As befits a global vision, the plan is to have larger teams in key regional hubs, and medium and smaller teams spread in other strategic locations around the world - though people will collaborate internationally. The headcount of 210 persons for SDG 360 Fund Management means the smaller locations might have 2 or 3 dedicated personnel, the medium locations 5 - 10, and the larger regional hubs, such as the UAE, London and New York would have 25 - 50. Offices would of course be shared with the personnel from Transform Global dedicated to support the SDG 360 Fund. Locations would also be shared with BIGCrowd and other Transform Global operations (including those arising from acquisitions, investments and strategic partnerships - with all parties and the wider network contributing to provide deal flow - and rating said deal flow). The smaller offices would likely have circa 10-20 persons, and the larger ones numbering into the 100's - with much cross over and collaboration, and scale efficiencies re property, data & communications, market intelligence, brand, logistics - and central services etc.

(B) Pre Seed / Final Friends and Family allocation	2.65 m	6.625%	£2.65 m	\$3.21 m	<i>NB. F&F & Seed investors also will receive advance units in the SDG 360 Game-changer Fund</i>		
(B) Management Options (performance based)	10 m	25%	£10 m	\$12.10 m			
(B) Transform Global Nominees (friends and family)	2.35 m	5.88%	£2.35 m	\$2.84 m			
(A) Transform Global Trust (governance & social)	5 m	12.5%	£5 m	\$6.05 m	Pre Money	£37.35 m	\$45.19 m
(A) Founder	20 m	50%	£20 m	\$24.20 m	Post Money	£40 m	\$48.40 m
TOTAL	40 m	100%	£40 m	£48.40 m	P/Per Share	£1	\$1.21
(B) Seed Round Investor/s (£50m/\$60.5m)	20 m	33.33%	£50 m	\$61 m	<i>NB. F&F & Seed investors also will receive advance units in the SDG 360 Game-changer Fund</i>		
(B) Management Options (performance based)	10 m	16.67%	£25 m	\$30 m			
(B) Transform Global Nominees (inc Pre Seed)	5 m	8.33%	£13 m	\$15 m			
(A) Transform Global Trust (governance & social)	5 m	8.33%	£13 m	\$15 m	Pre Money	£100 m	\$121 m
(A) Founder	20 m	33.33%	£50 m	\$61 m	Post Money	£150 m	\$182 m
TOTAL	60 m	100%	£150 m	\$182 m	P/Per Share	£2.5	\$3.03
(B) A Round (£360m) From SDG 360 Fund	20 m	25%	£360 m	\$436 m			
(B) Seed Round Investor/s (£50m/\$60.5m)	20 m	25%	£360 m	\$436 m			
(B) Management Options (performance based)	10 m	12.5%	£180 m	\$218 m			
(B) Transform Global Nominees (inc Pre Seed)	5 m	6.25%	£90 m	\$109 m			
(A) Transform Global Trust (governance & social)	5 m	6.25%	£90 m	\$109 m	Pre Money	£1.08 b	\$1.31 b
(A) Founder	20 m	25%	£360 m	\$436 m	Post Money	£1.44 b	\$1.74 b
TOTAL	80 m	100%	£1.44 b	\$1.74 b	P/Per Share	£18	\$21.78
(B) B Round (£500m) of which £100m covers B Rnd exit	10 m	10%	£500 m	\$605 m			
(B) Management Options (2nd Tranche)/ Acquisitions	10 m	10%	£500 m	\$605 m			
(B) A Round (£360m) From SDG 360 Fund	20 m	20%	£1 b	\$1.21 b			
(B) Seed Round Investor/s (£50m/\$60.5m)	20 m	20%	£1 b	\$1.21 b			
(B) Management Options (performance based)	10 m	10%	£500 m	\$605 m			
(B) Transform Global Nominees (inc Pre Seed)	5 m	5%	£250 m	\$303 m			
(A) Transform Global Trust (governance & social)	5 m	5%	£250 m	\$303 m	Pre Money	£4.50 b	\$5.45 b
(A) Founder	20 m	20%	£1 b	\$1.21 b	Post Money	£5.00 b	\$6.05 b
TOTAL	100 m	100%	£5 b	\$6.05 b	P/Per Share	£50.0	\$60.5
Exit Targets (B Round Exit = 2.5 years; Exit 2 = 4-6 yrs)	shares	%	B Rnd Exit	\$	IPO / Exit 2	x 2 value	\$
(B) IPO (to raise £2.5 b / \$3.025 b at £100 / a share).	25 m	20%			£2.50 b	£5.00 b	\$6.05 b
(B) B Round (£500m) of which £100m covers B Rnd exit	10 m	8%			£1.00 b	£2.00 b	\$2.42 b
(B) Management Options (2nd Tranche)/ Acquisitions	10 m	8%			£1.00 b	£2.00 b	\$2.42 b
(B) A Round (£360m) From SDG 360 Fund	20 m	16%	£25 m	\$30.3 m	£2.00 b	£4.00 b	\$4.84 b
(B) Seed Round Investor/s (£50m/\$60.5m)	20 m	16%	£25 m	\$30.3 m	£2.00 b	£4.00 b	\$4.84 b
(B) Management Options (performance based)	10 m	8%	£13 m	\$15.1 m	£1.00 b	£2.00 b	\$2.42 b
(B) Transform Global Nominees (inc Pre Seed)	5 m	4%	£6 m	\$7.6 m	£.50 b	£1.00 b	\$1.21 b
(A) Transform Global Trust (governance & social)	5 m	4%	£6 m	\$7.6 m	£.50 b	£1.00 b	\$1.21 b
(A) Founder	20 m	16%	£25 m	\$30.3 m	£2.00 b	£4.00 b	\$4.84 b
TOTAL	125 m	100%	£100 m	\$121.0 m	£12.50 b	£25.00 b	\$30.25 b
IPO	25 m	20%	£2.5 b	\$3.025 b	Pre Money	£10 b	\$12.1 b
Pre IPO Stakeholders	100 m	80%	£10 b	\$12.1 b	Post Money	£12.5 b	\$15.125 b
TOTAL	125 m	100%	£12.5 b	\$15.13 b	P/Per Share	£100	\$121

The Pre Seed Round where £2.65m (\$3.21m) is raised in return for 2.65 million B shares, is to be raised at what some might believe to be a high value. This value however includes the allocation for management (which are performance based options), and the Transform Global Trust Foundation (to address social purpose and governance). Though these both align the interests of investors with management and the impact objectives, take these allocations out and it can still seem a high pre/post money value. Yet, as can be seen on the following page the story does not end with equity alone. The Pre Seed Round will also receive an advanced allocation of fund units in the SDG 360 Fund - which will enable a first and second exit opportunity to the equity alone. Assuming, the SDG 360 Game-changer Fund can be raised at the target value - which will also trigger a pre agreed A Round investment into Transform Global (which is structured to be fair and highly attractive to all parties), the Pre Seed Investor will have fund units valued at £13.25m, and equity in Transform Global valued at £47.7m at that time. As can be seen on page 23, the potential value of this holding more than justifies any real or perceived risk - but also as is truly important, it can satiate the desire for meaningful impact. The ideal investor/s at the Pre Seed Level (which is shown merged with the existing seed investors as Transform Global Nominees - from the Seed Round onwards) would be passive but credible or high value adding individuals with the desire for both maximum impact and highly attractive returns.

The £50m Seed Round, at a higher £2.5 per share, gives a similar number of shares to the Founder, who has put blood, sweat and even a few tears into developing this model for 12+ years. Potential investors for the £50m include target strategic HQ locations, asset managers and/or banks who require 'product' and powerful strategic investments with the potential to revolutionise the impact ecosystem. Targets includes the potential partner banks who

would participate in the raise of the SDG 360 Fund, with up to £250m in success fees to be won. Also included in seed targets are renowned and respected impact investors and those who also bring significant strategic value and have aligned interests (Steve and Jean Case Foundation / Revolution Investments; Bill and Melinda Gates/Gates Foundation; Mark Benioff; Mike Bloomberg; Jack Ma; Jeff Skoll; Richard Branson; Mike Milken; Klaus and Hilde Schwab; Pierre Omidy; Masayoshi Son/The Softbank Vision Fund), and others also including the hedge fund and other money managers who are our prime targets for managing the liquid capital positions of the SDG 360 Fund - giving them additional opportunity for upside and full alignment. Return potential shown on page 23, if the combined target values are achieved, means this £40m would have a value of £4.4 Billion.

Values of the £360m A Round (hard wired to complete from the SDG 360 Fund on the successful raise - and aligning interests), the £500m B Round, and the £2.5 Billion IPO, are self explanatory in the cap table. The question is - can these values and the modest post IPO appreciation be justified? Management believe it can and for multiple reasons which when combined, also provide an effective hedging and risk management strategy. Take BIGCrowd. With circa £130m to fund it (80% of which goes into marketing to pump prime the subscriber marketing and revenue generating activity, and to onboarding Big Impact Game-changers, creating content), and returns on BIGCrowd alone in its seventh year are predicted to be just shy of £1 Billion. A 50 x historic after tax PE ratio, which for this growth rate would be highly conservative, would place a £32 Billion value on BIGCrowd. Discount this heavily, but then add back the value of the asset management and banking elements of Transform Global and the additional capital the B Round and the IPO can bring to build capacity and scale - and a £25 Billion value starts to look highly conservative and most importantly - a platform for maximum impact.

SDG 360 Game-changer Fund 1st Close					First Close					
SDG 360 Game-changer Fund 1st Close	300 m	30%	£210 m	\$254 m	<i>NB. All Talent Holdings are Structured As Performance Options</i>					
Transform Global Talent	100 m	10%	£70 m	\$85 m						
SDG 360 Fund Management Talent	100 m	10%	£70 m	\$85 m						
Transform Global Acquisitions / Talent	100 m	10%	£70 m	\$85 m						
BIGCrowd Talent	100 m	10%	£70 m	\$85 m				Pre Money	£490 m	\$593 m
Transform Global Founding Stakeholders	300 m	30%	£210 m	\$254 m				Post Money	£700 m	\$847 m
TOTAL	1.0 b	100%	£700 m	\$847 m	P/Per Fund Unit	£0.70	\$0.85			
SDG 360 Game-changer Fund 2nd Close					Second Close					
SDG 360 Game-changer Fund 1st Close	300 m	6%	£300 m	\$363 m						
Transform Global Talent	100 m	2%	£100 m	\$121 m						
SDG 360 Fund Management Talent	100 m	2%	£100 m	\$121 m						
Transform Global Acquisitions / Talent	100 m	2%	£100 m	\$121 m						
BIGCrowd Talent	100 m	2%	£100 m	\$121 m				Pre Money	£1 b	\$1 b
Transform Global Founding Stakeholders	300 m	6%	£300 m	\$363 m				Post Money	£5 b	\$6 b
TOTAL	5 b	100%	£5 b	\$6 b	P/Per Fund Unit	£1	\$1.21			
£2.5B Initial Public Offering					IPO					
SDG 360 Game-changer Fund 2nd Close	4 b	64%	£8 b	\$9.68 b						
SDG 360 Game-changer Fund 1st Close	300 m	4.8%	£600 m	\$726 m						
Transform Global Talent	100 m	1.6%	£200 m	\$242 m						
SDG 360 Fund Management Talent	100 m	1.6%	£200 m	\$242 m						
Transform Global Acquisitions / Talent	100 m	1.6%	£200 m	\$242 m						
BIGCrowd Talent	100 m	1.6%	£200 m	\$242 m				Pre Money	£10 b	\$12.1 b
Transform Global Founding Stakeholders	300 m	4.8%	£600 m	\$726 m	Post Money	£12.5 b	\$15.1 b			
TOTAL	6.25 b	100%	£12.5 b	\$15.1 b	P/Per Fund Unit	£2	\$2.42			
£2.5B Security Token Secondary Investors					Post IPO Appreciation					
SDG 360 Game-changer Fund 2nd Close	4 b	64%	£16 b	\$19.36 b						
SDG 360 Game-changer Fund 1st Close	300 m	4.8%	£1.2 b	\$1.45 b						
Transform Global Talent	100 m	1.6%	£400 m	\$484 m						
SDG 360 Fund Management Talent	100 m	1.6%	£400 m	\$484 m						
Transform Global Acquisitions / Talent	100 m	1.6%	£400 m	\$484 m						
BIGCrowd Talent	100 m	1.6%	£400 m	\$484 m				Pre Money	N/A	
Transform Global Founding Stakeholders	300 m	4.8%	£1.2 b	\$1.45 b	Post Money	£25 b	\$30 b			
TOTAL	6.25 b	100%	£25 b	\$30.25 b	P/Per Fund Unit	£4	\$4.84			

The £210m first close of the SDG 360 Fund shows post money values of £700m, pricing fund units at £0.70. Justification for this value comes from the design and IP, achieved through its years of development, and sacrifices the founder and his many supporters have made to deliver this compelling opportunity. Transform Global Founding Stakeholders include:- The Founder (100m Units); The £50m Seed Investor (100m Units); The Transform Global Trust Foundation (25m Units); Friends and Family Investors/Supporters (25m Units - of which the £2.65m Pre Seed Investor will hold 13.25m Units); and the Founding Operational Team who come on to enable the £4.21 Billion Fund Raise (50m units). The other 400m of units are in the form of performance based options with medium to long term vesting.

The £5 Billion post money value at the Second Close, includes these option pools. Options will only be triggered when a listing raises £2.5 Billion or more at a 15% IRR (doubling the value) or £12.5 post money value - whichever is greater - is achieved.

With the exciting fund innovations shown below, and with the aforementioned powerful incentive structure, management believe that it is not unreasonable to assume that the fund value can double within 2 - 4 years from listing, which is likely 4 - 8 years from launch - thus reaching £25 Billion in market capitalisation. Figures 1 - 3 showcase the significant breakthrough in portfolio design with its risk and return management, with Figure 4 showing how a very acceptable 12% IRR can be achieved whilst maintaining and increasing impact investment capacity.

Figure 1

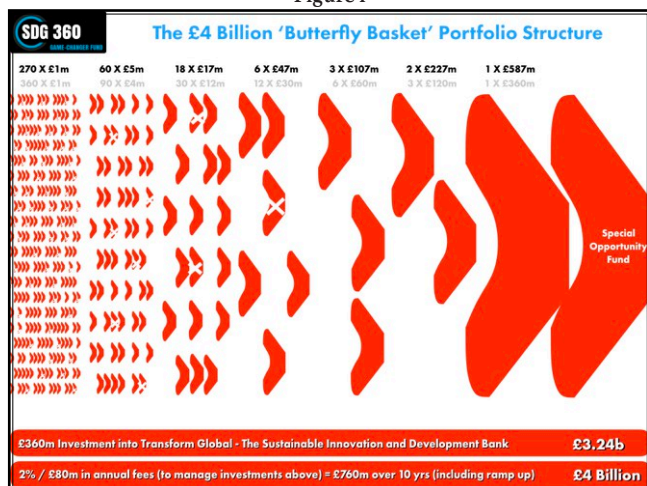


Figure 2

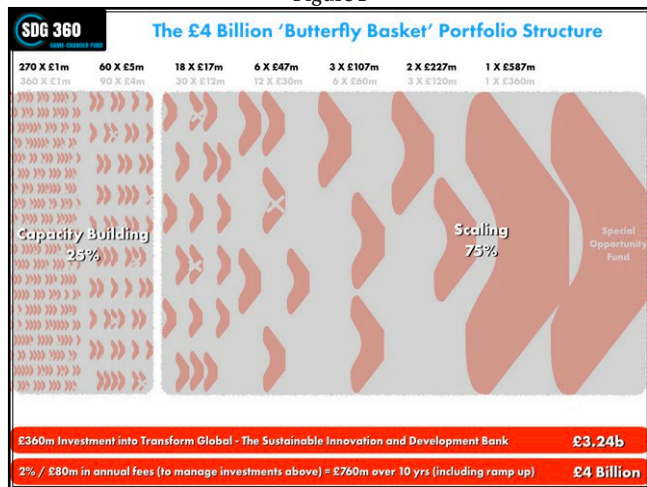


Figure 3

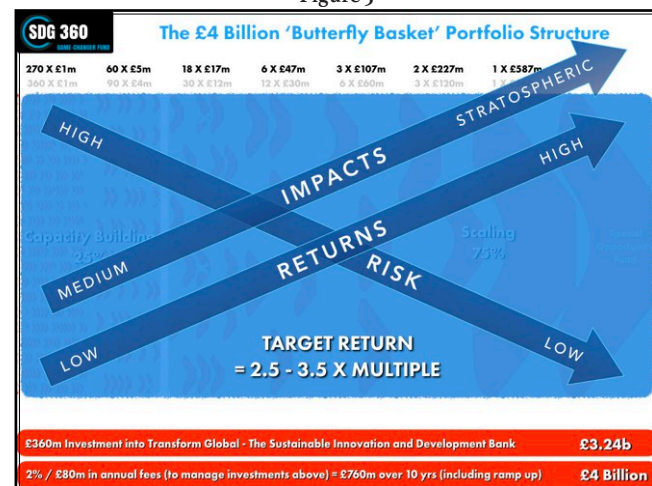
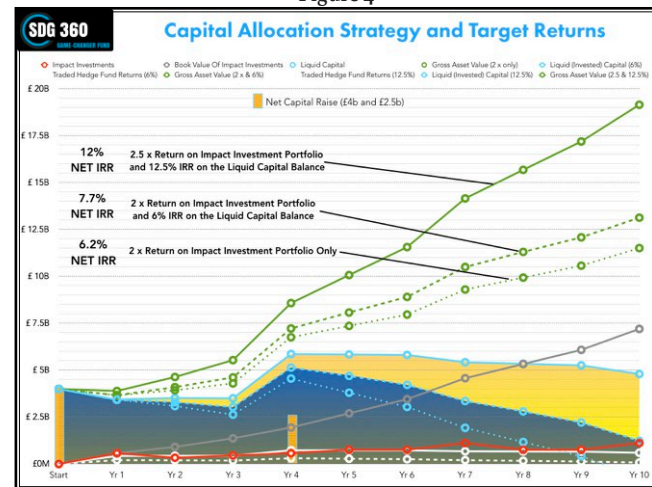


Figure 4



Steve Podmore



Founder of Transform Global and BIGCrowd. Social entrepreneur and author with a background in marketing, occupational psychology, business education and training.

Hans Lindroth



Senior advisor and investment director for Swedish HNW family office, its philanthropic foundation and multiple diverse business units.

Kurt Hoffman



Founding head of the Shell Foundation, former academic, now focussed on social entrepreneurship, development, philanthropy and impact investment.

Phil Colclough



Direct selling expert with broad experience of on and offline sales, sales management, and structuring of innovative compensation structures.

Rebekah Clark



A communications and media veteran with 18 years of corporate and government experience changing hearts and minds throughout the US, Europe and the Middle East.

Elias Masilela



SA economist, former head of PIC (Pension Investment Corporation), Global Compact board member, Responsible Investment professional.

Martin Chilcott



Founder of Manufacture 2030 a collaboration and analytics platform to help improve the environmental footprint of industrial supply chains.

Jagdeep Bhaura



Founder of MyPeopleBiz, an innovative recruitment marketplace, and a former technology executive who led a global award winning crowd-sourcing project for GE.

Flick Hardingham



Open innovation and dynamic collaboration expert. Background in marketing, public relations and international workshop facilitation and delivery.

Steve Rocco



Impact investment consultant and marketing executive, co-founder of the NY based Mission Markets, the worlds first impact investment broker platform.

Rory Sutherland



Vice Chairman of Ogilvy UK, Founder of the Ogilvy Behaviour Sciences Practice, former President of the IPA, author and speaker and super entertaining TED talker.

Emma-Michelle Parnes



An accomplished lawyer with a professional and corporate law background, with a strong passion for social and environmental issues and a also technology entrepreneur.

Debbie Carlton



An engineer by training, now one of the worlds most accomplished and experienced E-learning and related technology practitioners and business advisors.

Cristyn Bevan



Client facing and entrepreneurial ad guy, with a pedigree serving prestigious agencies (Ogilvy, Grey, Leagas Delaney) and their demanding clients.

Gillian Harding-Moore



Former Saatchi and Saatchi advertising executive, development director of a fashion logistics platform, and owner of a multi faceted digital design agency.

Alex Newman



Special assistant at US Dept of Homeland security and Emergency Services for the State of NY, planner, former UN field mission operative.

Peter Rowan



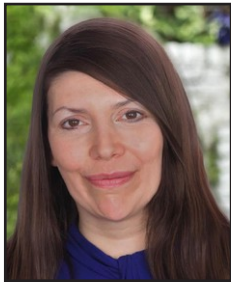
Paris based sustainability focussed business analyst, due diligence expert and advisor, experienced working with the EU, the UN, World Bank and other DFI's

Alan Knight



Head of Corporate Responsibility, ArcelorMittal, Former Sustainable Development Commissioner and Sustainability Advisor at Virgin Group.

Zee West



Founder of Fintech for Good event series, Blockchain, AI, VR and Crowd-funding, advisor, marketing professional, tech entrepreneur and super networker.

Gavin Peacock



Former mid middle office banker for JP Morgan, Barclays etc, specialist in risk, working for 4 yrs in social system design & enterprise zone development.

The combined Transform Global vision is bold. Bold visions are required but also need properly supporting if we are going to intelligently address the worlds biggest challenges and opportunities. Not only is our vision bold, from an **holistic 360 degree** and catalytic perspective - it will find, fund and support many others also.

The Transform Global opportunity can give ambitious impact investors true excitement and great potential, with diversity and safety in numbers. Significant risk capital is clearly necessary to deliver this Sustainable Innovation and Development Bank with all its components and it's first Fund - the **SDG 360 Game-changer Fund**. This creates the platform to then raise and support many other innovative impact funds and structures around the world. Though we refer to it as risk capital, the way we are approaching it we believe intelligently manages risks and has the potential to deliver attractive returns in lock-step with massive impacts. The vision can directly unlock over £100 Billion of SDG focussed investment over 10 years - and can catalyse much more.

- £5.8 Billion - Talent For All Entities (including acquisitions) (excluding Founder + f&f) (equity + fund units)
- £1.1 Billion - Transform Global Trust Foundation (equity + fund units)
- £583m (220 x return) - £2.65m Pre Seed Investor (equity + fund units)
- £4.4 Billion (110 x return) - £50m Seed Investor (equity + fund units)
- £4 Billion (11 x return) - £360m A Round Transform Global Equity Investor
- £2 Billion (4 x return) - £500m B Round Transform Global Equity Investor
- £5 Billion (2 x return) - £2.5 Billion Transform Global IPO Investors
- £1.2 Billion (6 x return) £210 Million SDG 360 Game-changer Fund Investors
- £16 Billion (4 x return) £4 Billion SDG 360 Game-changer Fund Investors
- £5 Billion (2 x return) - £2.5 Billion SDG 360 Game-changer Fund Investors

£50 Billion is a BIG number - however for many reasons we believe not only can this value be achieved it has the potential to be significantly surpassed. As a result - all stages of investor can be rewarded handsomely for their support. Though it's important to point out - as with any investments - projections cannot be guaranteed.

The values as shown above and on the previous pages are made up of £25 Billion in the target value of Transform Global - and a similar £25 Billion as the target value of the SDG 360 Game-changer fund. The set of assumptions that make up these values - and why we believe them to be possible - are complex. They are explained to a degree in this summary and in detail in the full business plan (available on request with NDA).

Leadership and teams of motivated and world class talent are important in order to raise and deploy said capital - and to make Transform Global and its funds the success we believe they can be. Though caring about impacts first - the talent required to execute this strategy, which will number ultimately into the 1000's, will all have the ability to do very well financially. From junior to senior personnel, and including key advisors and acquisition targets, rewards can be high. Though - the largest portion of upside reward is tied to performance and vesting - making the big money realisable over time - if investors make money - and if impact targets met.

By observing the failures of our financial systems that helped contribute to the gross inequity and imbalance that is so prevalent these days - important lessons can be learned. The culture and supportive systems of an organisation need to work for all - and if not - reversion to short termism is pretty much guaranteed. That would be bad for our mission - and thus the focus is on culture, culture, culture, governance and intelligent incentives - in that order.

We believe things need to be well governed and fair for all parties, commensurate with value added, capital provided, contribution - and beneficial status. It's important that stakeholders many ignore - are included.

Just as 'scales' are an important symbol of justice and equity, the 'profit with purpose' fintech for good venture we are working to create has balance designed in from the start. All key stakeholders - including future generations and nature - are considered and included in the structure and decision framework. The vision is collaborative, inclusive, fair and transparent - and truly inspiring.



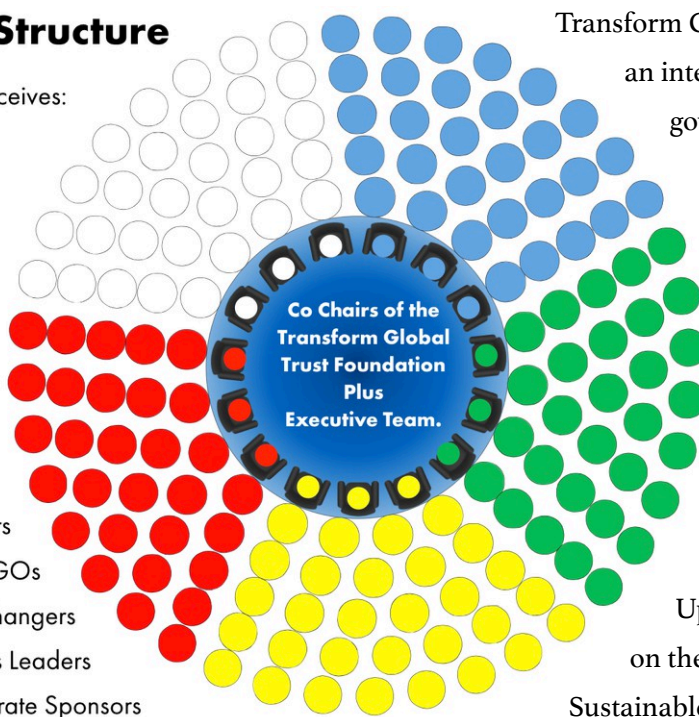
Taking a holistic outlook is the overriding priority (hence the business and fund names), and while also enabling very healthy and highly attractive returns over time, the governance structure is designed to ensure no stakeholders can dominate with short term agendas. The focus for us is the longer term but urgent objectives of sustainable impact towards the Sustainable Development Goals (and their post 2030 successor) - along with helping manage the worlds risk and resilience threats. These aims are noble and important. Along with intelligent incentives, we believe they can also be an incredible aid to attracting world class talent at significant scale.

Governance Structure

Each category below receives:

- 30 Observer Rights
- 3 Board Seats

- Sustainability Leaders
- Civil Society and NGOs
- Big Impact Game-changers
- Responsible Business Leaders
- Investors and Corporate Sponsors



Transform Global is working to develop an intelligent and progressive governance structure. The explicit goal is enabling clear leadership at the start - and over time an increasingly strong framework which is designed for all major stakeholders to play a big part in ensuring the model fairly delivers maximum positive impact - by Scaling Up and Speeding Up progress on the UN's 17 Global Goals for Sustainable Development (the SDGs).

The Transform Global Trust Foundation (The Foundation) is being set up to deliver and maintain the balance spoken of opposite. Along with the founder, The Foundation will own A shares (voting). All others will have B shares (non voting). This structure will enable clear leadership in the initial stages when vision of the founder, with the support of strong management is required - and can be highly beneficial to the business and the long term interests of all stakeholders. Though, to ensure the business, which has a strong impact focus, has effective governance the larger it becomes, the A shares of the founder are designed to gradually convert to non voting B shares - as the size and strength of the business and the Transform Global Trust Foundation increase.

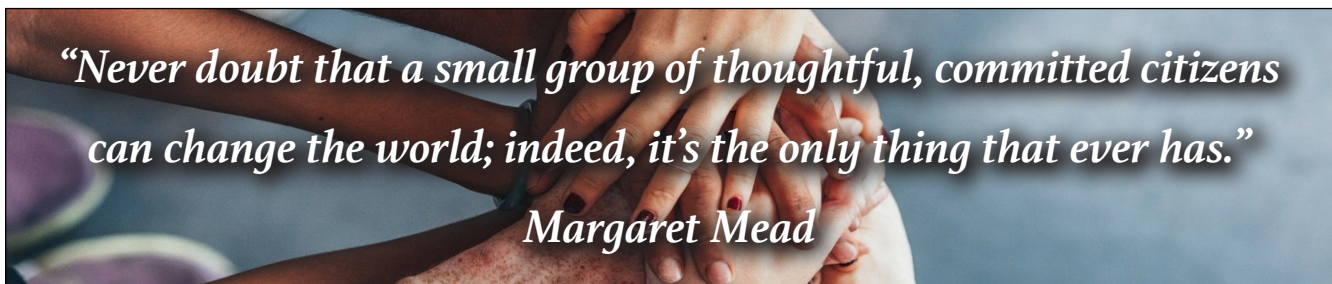
In short, the Transform Global Trust Foundation is designed to help us create and maintain a culture that is fit for purpose - and to safeguard the founding aims of the whole profit with purpose enterprise for the long term. This includes in the event of any change of ownership and post any public listing of the businesses or funds.

As can be seen in the Governance Structure graphic, the Foundation will have an executive management team (funded by £5m initially and 5% of revenue) and a rotating 15 strong board of trustees selected from 5 key stakeholder groups. These groups include Respected Sustainability Leaders, Civil Society and a diverse set of NGO's, the Big Impact Game-changers the model is there to support (including stakeholders from Transform Global), Responsible Business Leaders, and representation from Investors and Corporate Sponsors.

With transparency being an important requirement - as the venture develops to size, we intend to have a 150 person observer board, strict impact measurement and reporting requirements, and a public forum for discussion and debate on key issues.

When at operational strength, the Transform Global Trust Foundation will have 5 key objectives:-

1. To help appoint the boards and management teams of the operating companies.
2. To agree business plans along with key investment objectives - including the impact direction - and to approve or veto major investment decisions (all investments over £12m).
3. To ensure the true and holistic definition of Fiduciary Duty is applied throughout. That the businesses pay taxes and obey the laws of the lands in which they operate as responsible corporate citizens; Not by using the letter of the law to minimise taxes, but to obey the spirit of the law and moral obligation our stakeholders and society at large would expect.
4. To ensure financial incentives and compensation schemes are appropriate in order to attract and retain talent, to deliver maximum impact at scale, and do so within the guidelines set down in our founding Sustainable Charter.
5. To deploy excess capital that comes via distributions, limited exits or from separate fundraising - to shake things up to support or deliver market creating, and high risk but necessary maximum impact activity of all types, for the Global Goals (of the type not deemed appropriate for other structures or fund sources in the Transform Global ecosystem - or otherwise funded elsewhere).



“Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it’s the only thing that ever has.”

Margaret Mead

The Transform Global opportunity is all about fully incentivised partnerships. The approach aims to develop an integrated and resilient ecosystem which is self reinforcing to help people define and realise their purpose.

Over £4.6 Billion is predicted to be spent with partners over the first 7 years to support prizes and awards in the areas shown below - and this is for BIGCrowd alone. The £4.6 Billion is even based upon our conservative projections! Add to this the governance, marketing, and budgets and partner funding unlocked by Transform Global and the SDG 360 Game-changer fund - and we are talking real money! Procurement will favour organisations who show an early commitment to the Transform Global and BIGCrowd missions, who are best in class and innovative - and who are on the journey to live and breathe the SDGs in all that they do.

<i>recruitment and talent management</i>	<i>public relations</i>	<i>storytelling and film making</i>	<i>presentations and animations</i>	<i>investor / donor intro's / fundraising</i>	<i>social media marketing</i>
<i>technology support</i>	<i>strategic consulting</i>	<i>event attendance and management</i>	<i>offices and facilities</i>	<i>accounting and governance</i>	<i>legal services</i>

Enlightened self interest can be a powerful motivator. Transform Global aims to be an enabler, intermediary, convenor - and source of capacity building funding for the most important Game-changers on the planet. The BIGCrowd platform will showcase all Big Impact Game-changers (including SDG 360 Fund Investments) so Investors, Corporates, Philanthropists, Development Finance Institutions and Governments can source those they wish to partner with to achieve their strategic objectives. Investors will be able to support and invest into blended and extended liquid funds, direct deals, or co-sponsor innovation facilities alongside the actors below.

<i>Development Finance Institutions & Governments</i>	<i>Academia, NGO's, GOV and Think Tanks</i>	<i>Industry, Professions, Media and Finance</i>	<i>Existing Incentive Competitions</i>	

An advisor once said to me, 'winning is beginning'. In a similar vein it is said that 'a journey of a thousand miles - begins with a single step'. As described earlier, the first step to get to the vision detailed was taken a long time ago. Putting one foot in front of the other with purpose and having many reasons not to give up, ultimately enabled the vision and blueprint for Transform Global to emerge. The real beginning however will come when the first real investment is in place and when the team is operational - so they can then execute to raise and deploy capital to change the world.

"One resists the invasion of armies; one does not resist the invasion of ideas".

For anyone with doubts about the scale, nature and complexity of this vision, it is important to consider it all with the above Victor Hugo quote in mind. Often paraphrased as 'Nothing is as powerful as an idea whose time has come' we believe Transform Global is one such 'idea' that is fit for modern times, and indeed 'its time has come' (or is very close). Securing the right investors on fair terms is important, and we are confident its only a matter of time until the right investors to help turn the vision to reality are in place. This is the opportunity for impact investors and for all manner of partner organisations to get on the right side of history and to be hugely rewarded for it - financially, and in all ways.

At a time in history when the big risk and resilience threats are increasing by the day, we need many more promising Big Impact Game-changers who can best address them to emerge and succeed. We need them to be successfully funded and we need to create the conditions where system innovation for a better world can thrive. The Transform Global model is built upon foundations of critical thinking. This includes a theory that the transactions the world needs can only stem from relationships - however, many organisations and the individuals in them have little time left to build such relationships. Often there are great many disconnects that prevent the relationships required for transactions from being built. Solve this problem systemically - as Transform Global is designed to do - and a world of opportunities will open up for all.

Steady steps to execute - and change the world.

To reiterate - we are raising £2.65m in a Pre Seed / Final Friends and Family round to put in place the £50m required to launch. With foundations of the vision and blueprint, execution is all about human capital. Getting the very best talent operational is all about being able to recruit from the strongest position. Recruiting and motivating the best therefore - is all about leadership and the core idea, initial funding, and the compelling long term incentive structure. This structure can enable all personnel to fairly share £Billions in upside reward but only as a direct result of delivering target impacts.

To secure the £2.65m and £50m from target investors - we are structuring for out-sized returns while de-risking in several ways. The £2.65m gets the core team operational, funds the MVP of the tech platform including the AI decision support engine, completes additional market testing and improves messaging - all to support the raise of the £50m.

This £2.65m then enables the platforms to be built, and operations / revenue generation to start. This allows for the next £210m first commitment to the SDG 360 fund to be raised from high profile target investors (at a discount to the next round), which in turn enables the follow on £4 Billion to be secured (the total of £4.21 Billion can be raised in 12 months).

In the spirit of the Margaret Mead - if a small group of thoughtful, committed citizens can change the world, just imagine how the BIGCrowd and a strong group of motivated partners could Transform Global? Thus, I invite serious impact investors, talent and partners to get in touch to engage - to help us address the BIG issues of modern times together.

Thank You. Steve Podmore - Founder.



*“Here’s to the crazy ones. The misfits. The rebels. The troublemakers.
The round pegs in the square holes. The ones who see things differently.
They’re not fond of rules and they have no respect for the status quo.
You can quote them, disagree with them, glorify or vilify them.
About the only thing you can’t do - is ignore them.
Because they change things. They push the human race forward.
While some may see them as the crazy ones, we see genius.
Because the people who are crazy enough to think
they can change the world - are the ones who do”.*

Steve Jobs

Vision for a Sustainable Innovation and Development Bank - Q3 2019

To learn more, check out the presentation videos on www.transformglobal.co
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