

"VOTED ONE OF TOP TEN GLOBAL FINTECH (HUMANITARIAN) COMPANIES"



Introducing Women's Coin Solutions



Pre-Paid Payment Cards



Digital Currency of Value



Charitable Mobile App

MARCH 4 2019

Women's Coin Journey

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Women's Coin Journey

www.serratio-coins.world

MOST TRUSTED NATIONAL NEWSPAPER

THE TIMES

THURSDAY JUNE 21 2018

WWW.WOMENSCOIN.COM



Voted one of top ten global Fem-tech Fintech companies and featured in The Times (one of 4 top women in Fintech) supplement on Cryptocurrencies

WHITEPAPER UPDATE EXECUTIVE SUMMARY 4.3.2019

Blockchain here to stay

“Blockchain an incorruptible digital ledger of economic transactions that can be programmed to record not just financial transactions that can be programmed to record not just financial transactions but virtually anything of value” D&A Tapscott

Normally the three overarching use case for Blockchain would be:

- When you want to eliminate middle men in a transaction
- When you want to re-programme incentives in a system
- When you want to increase transparency and efficiency in multi-party transaction

Adoption of blockchain technology in the financial sector is accelerating at speed, most major financial institutions have established a blockchain innovation hub. The German Financial Regulator issued a statement confirming that blockchain will create massive transformation of the financial and investment sector. The Australian Government (1 million Australian dollar contract with IBM) and Dubai Government are in the process of transferring all government service onto blockchain (data security: homeland security: border control: tax: business rates: passports) signals that blockchain will be a major technology disrupter to legal and accounting services, as well as supply chain companies across all sectors. Other professions that will be reframed by blockchain include, estate, legal, accounting, supply chain, cyber security and blockchain is the hottest skill required in the IT job market. It is projected that 25% of the worlds GDP will be generated through blockchain technology solutions by 2025.

“Women’s Colin is a pioneer in the Humanitarian Blockchain space” L. Cadenhead, UNICEF/Women’s Enterprise Scotland

Blockchain for Good

Blockchain in the humanitarian sector is steadily growing in interest due to societal pressure for transparency generated through media pressure in respect of aid not reaching the point of need.

Women's Coin Foundation (WCF) sits within "blockchain for good" humanitarian space (HumTech). WCF offers assurance that charitable donations are transparent and trackable reaching the point of need without third party intervention. Women's Coin proposal for seed funding from UNICEF blockchain innovation fund will prove the concept that blockchain and smart contracts can deliver secure trusted, transparent process for charitable and aid donation

Women's Coin Whitepaper (see attached) sets out an ambitious vision to create a digital currency based on blockchain platform. The digital currency is predicated on the research that women hold decision making power of 70% of household spend - and would use their purchasing power to donate or "round up their shopping" to support for other women struggling to survive in the most challenging environment on earth. Women's purchasing worldwide is worth \$40 trillion.

Goldman Sachs Report "Giving Credit where it is due" gives evidence of the impact of micro-finance and micro-credit on women-owned business and the subsequent lift in economic GDP. Providing financial empowerment is critical to establishing self-reliance and in certain countries women are not able to hold financial assets but are able to hold digital currency.

The whitepaper also set out the vision of creating blockchain business school and education passport which would serve the dual impact measure to establish identity (2 billion people world-wide without an identity) Developing skill sets required for the next wave of technology innovation. Women's Coin digital currency, identity and blockchain donation pipeline will revolutionize aid in the G20 countries. WCF is part of a global collaborative delivering the United Nations Strategic Development Goal 1 (rise from poverty) and 5 (gender equality)

Bitcoin Hype – Where does that leave Women's Coin?

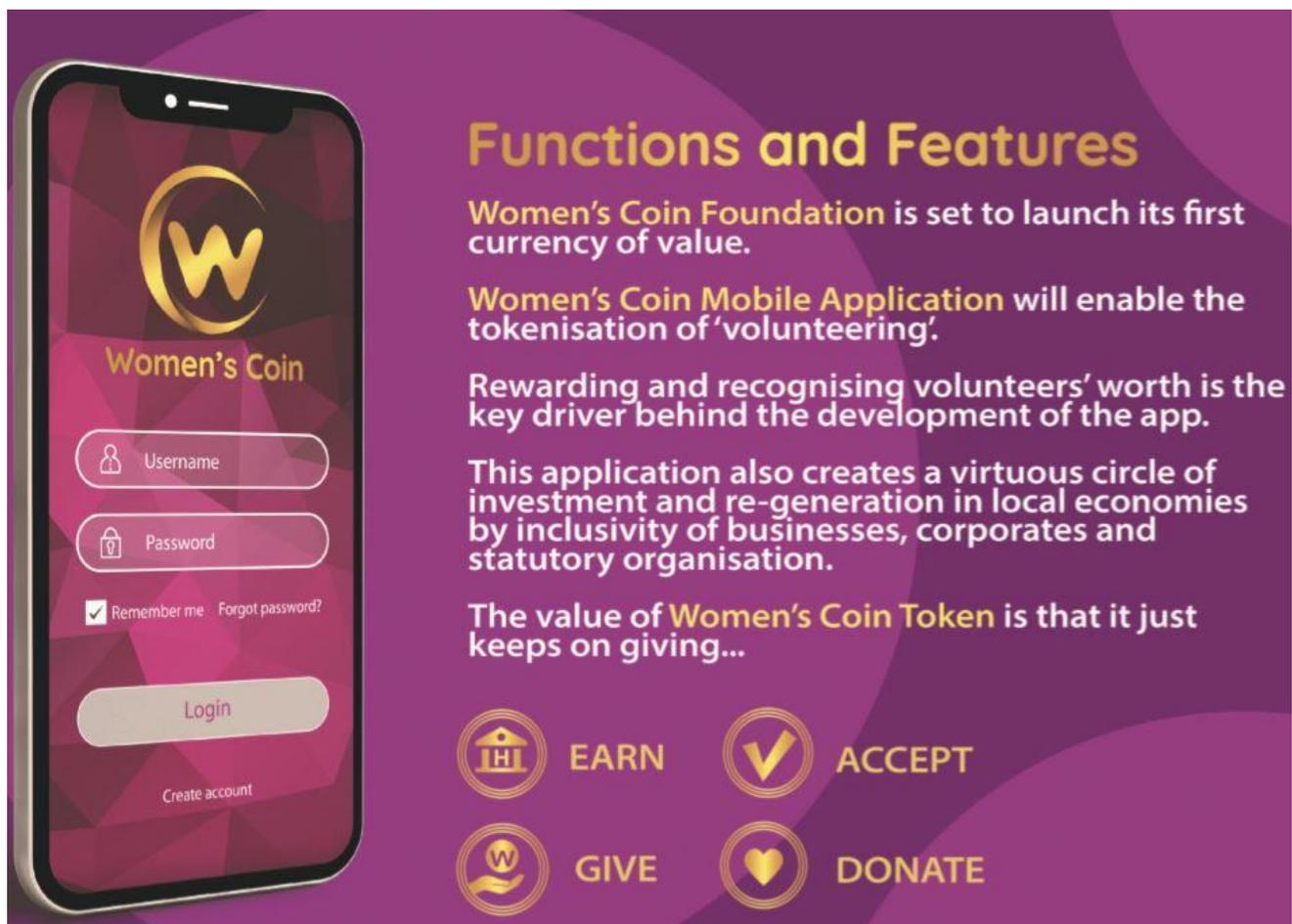
Bitcoin the most famous crypto-currency continues to be volatile attracting mixed reviews. Initial Coin Offering (widescale crowd-funding) generated a plethora of digital currencies. The lack of regulation in the crypto-space brought ICO's into disrepute and they have all but disappeared. Ethereum emerged as key competitor to Bitcoin, offering the option of "white box" blockchain solutions and smart contracts.

Bill Gates and Richard Branson both announced in February (2019) that they support Bitcoin and other digital currencies as a means of redistributing wealth. CEO of Ripple "the current payment infrastructure was built before the internet and has had relatively few updates – global payments are stuck in the 80's disco era – it's time for a refresh"

So regardless of the volatility of Bitcoin and other tokens/currencies alternative currencies are here to stay. The next decade will be a defining point in their evolution.

WCF Whitepaper produced in 2017 gave significant emphasis on Ethereum blockchain, (white box) digital currency/tokens and Ethereum wallets to store digital currency. Such is the fast pace of technology innovation that in 2019 Ethereum is on the wane. WCF will be adopting new technologies that have emerged. Cryptocurrency has given way to tokens. WCF tokens will be on one of the new blockchain platforms. Blockchain-fiat hyper ledger -IBM/HP. Scotland FinTech will open a pathway to a Financial license. The Scottish Financial Regulator will oversee compliance. WCF - Zortrex collaborative - will curate data security, KYC (know your customer) and will ensure partners will Investor on Board data security, ISO 2020, GDPR & DP Worldwide will in order that WCF can deliver a ICO that meet regulatory standards. The vision remains that Women's Coin token will be tradeable and each token will hold a financial value. £1 equals 1 women's coin The goal is to be able to launch a new regulated ICO (Initial Coin Offering) by the end of 2019.

Phase 1 of the road-map to WCF tokenization includes a token of non-financial value - the Women's Coin Volunteer "App" time-banking voluntary hours in exchange for access to discounts and services. (Free cup of coffee). The "App" is a joint-partnership with Birmingham City University. School of Computer Sciences



Functions and Features

Women's Coin Foundation is set to launch its first currency of value.

Women's Coin Mobile Application will enable the tokenisation of 'volunteering'.

Rewarding and recognising volunteers' worth is the key driver behind the development of the app.

This application also creates a virtuous circle of investment and re-generation in local economies by inclusivity of businesses, corporates and statutory organisation.

The value of Women's Coin Token is that it just keeps on giving...

EARN **ACCEPT**

GIVE **DONATE**

In the pipeline submission of a joint funding bid to University for Industry for a "Know your blockchain" app
Women's Coin® Education Foundation and Women's Coin® Community Scotland – copyright and patent in progress

Women's Coin makes an impact in Kenya

User case study brings to life the importance of support through self-reliance. Women's Coin Africa Director works on the ground in the village she was born to teach orphaned girls how to build a business.



Conclusion:

Women's Coin has navigated through fast moving technology innovation, public/investor trust, Government and Financial regulation, investor whims and organization's "here today and gone tomorrow". It has secured global recognition from UN, Investors and Commercial organizations Voted "one of top ten Global (Fe-ttech) Fintech Companies"

(Prof) Christine Bamford, Founder/CEO Women's Coin and Dr Jane Lewis. Strategic Director -Women's Coin

Key Note/Panel Speaker events

The Age of HumTech – Fordham University, New York (Nov 17)
United Nation Women – New York (Nov 17)
Fintech and Women’s Coin – University of Northampton (Nov 17)
Digital University – University of Northampton (Dec 17)
Blockchain Summit – Davos (Jan 18)
Launch of Women’s Coin Foundation – House of Lords, Westminster (Feb 2018)
Crypto-Mountain – Davos (Feb 18)
Crypto Invest – Zurich (Mar 18)
Technonomy Conference, New York (May 18)
CDX Blockchain – Columbia University – New York (May 18)
Women on the Block Conference – New York (May 18)
Digital Currency Summits – China Beijing and Shenzhen (August 18)
Mohamed Yunis – Micro-credit – Glasgow Caledonian University
TBLI – Stockholm (Oct 18)
Fintech and Sustainability – Glasgow Caledonian University (Oct 18)
Global Parliament of Mayors UK – (Oct 18)
International Webex Conference (Nov 18)
Nobel Peace Awards (Dec 18)
Gender Equality – Reykjavik, Iceland (Dec 18)
Fintech Panel – University of Bristol (Dec 18)
Women at the top – Reykjavik, Iceland (Jan 19)
Diversity – City Hall, Bristol (Jan 19)
Fintech Panel – University of Bristol (Feb 19)
International Innovation Festival – Basle, Switzerland (Feb 19)
United Nations New York (Mar 19)
TBLI – Zurich – (June 19)



