Over $1 trillion in aid finance is distributed globally each year to address poverty and crisis, but tracking these funds remains complex and inefficient. Donors and charities lose funds through upfront banking fees and poor exchange rates. This is combined with a lack of transparency, which all too often leads to a loss of funds through misuse and mismanagement.

The UN estimate that up to 30% of official development assistance is lost to fraud and corruption.

Disberse is a fund management platform that drives the transparent, efficient and effective flow of aid, built on Blockchain technology. We enable donors, governments and NGOs to transfer and trace the flow of funds from end to end, ensuring funds reach their intended destination for the greatest impact.

HOW IT WORKS

1. PROJECT DEFINED  
2. FUNDS DEPOSITED  
3. FUNDS ISSUED  
4. FUNDS DISBERSED  
5. FUNDS REDEEMED

FEATURED IN

BBC NEWS  
FAST COMPANY  
REUTERS  
BBC RADIO  
coindesk  
Daily Mail
**Education in Swaziland**

We distributed funds from a UK Donor to 4 schools in Swaziland, via an NGO, providing education opportunities for 50 orphan girls.

In addition to enabling the donor to trace the flow of funds from end to end, they saved 2.5% on exchange fees: enough to fund an additional 3 girls to go to school for a year.

**Humanitarian Crisis**

We have created a partnership with the Start Network – 42 leading charities including Oxfam & Save the Children, who respond to crisis across the globe.

The Start Network manage collective funds worth $100M+ per year. We are delivering a series of pilots over the next 6 months.

**Defining Regulation**

We are working with the FCA as part of their Sandbox to define a global regulatory framework.

We are now being authorized as an E-Money provider, enabling us to tokenize fiat currencies. We are supported by Clifford Chance LLP.

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**OUR TEAM**

We bring together a dynamic team with expertise in international development & crisis response, blockchain & software development, finance & banking and social enterprise.

- **Ben Joakim**
  - Founder & CEO

- **Paul Currion**
  - Co-Founder & COO

- **Gavin Francis**
  - Head of Technology

- **Paul Harwood**
  - Head of Product

- **Laura Bailey**
  - Co-Founder & Advisor

- **Kat Llewellyn**
  - Advisor

---

**TRACTION**

**Timeframe**

- **MAY 2017**
  - Alpha Test Swaziland

- **SEP 2017**
  - Rebuild on Ethereum

- **DEC 2017**
  - Close Seed Investment

- **FEB 2017**
  - Live testing with Start Network

- **JUN 2017**
  - Partnership created with Start Network

- **DEC 2017**
  - FCA E-Money Authorised

- **JAN 2017**
  - Beta testing with Start Network

- **APR 2017**
  - Platform open to Start, INGOs & Donors
MARKET SIZE & OPPORTUNITY

Each year over $1 Trillion USD in aid is distributed globally by governments, businesses and individuals to address the challenges of global development humanitarian crisis.

Initial Focus: UK Humanitarian Aid
Donors responding to humanitarian crisis = £3 Billion / annum

COMPETITIVE ANALYSIS

<table>
<thead>
<tr>
<th>SECTOR FOCUS</th>
<th>DISBESRE</th>
<th>AID:TECH</th>
<th>UN:WFP</th>
<th>EVEREX</th>
<th>WESTERN UNION</th>
<th>TRADITIONAL BANKING</th>
</tr>
</thead>
<tbody>
<tr>
<td>MODEL</td>
<td>GLOBAL DEVELOPMENT</td>
<td>GLOBAL DEVELOPMENT</td>
<td>BLOCKCHAIN SOLUTIONS</td>
<td>REMITTANCE &amp; MICROFINANCE</td>
<td>GLOBAL REMITTANCES</td>
<td>GLOBAL FINANCE</td>
</tr>
<tr>
<td>TRACEABILITY</td>
<td>END TO END</td>
<td>SERVICE</td>
<td>CASH TRANSFER</td>
<td>CROSS BORDER</td>
<td>LOW</td>
<td>LOW</td>
</tr>
<tr>
<td>BLOCKCHAIN</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>NO</td>
<td>EMERGING</td>
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<tr>
<td>SECTOR EXPERTISE</td>
<td>HIGH</td>
<td>LOW</td>
<td>HIGH</td>
<td>MED</td>
<td>LOW</td>
<td>LOW</td>
</tr>
</tbody>
</table>

Our long-term ambition is not to develop a software platform but to build a new financial infrastructure for the aid industry, with blockchain technology at the foundation. Our strategy differs from most current blockchain pilots: they are focused on creating small efficiency improvements in existing business models, we are interested in transforming those business models. Our credibility in the aid sector is based on our experience, and also our approach: we are not building a client base, but a community that shares our vision.

FINANCIAL FORECASTS

Our core business model is similar to an FX broker. We charge a 1% fee at the point of exchange.

Based on our forecasts, we aim to be profitable by Year 3.

<table>
<thead>
<tr>
<th></th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distributed</td>
<td>£2.2M</td>
<td>£33M</td>
<td>£1.6B</td>
</tr>
<tr>
<td>Revenue</td>
<td>£20k</td>
<td>£330k</td>
<td>£16M</td>
</tr>
<tr>
<td>Expenditure</td>
<td>£500k</td>
<td>£1.9M</td>
<td>£7M</td>
</tr>
<tr>
<td>Net Profit</td>
<td>-£480k</td>
<td>-£1.6M</td>
<td>£9M</td>
</tr>
</tbody>
</table>

INVESTMENT

We are raising £500k seed investment, for a 12 month runway. We have soft commitments for 70% (£350k) of the raise. We anticipate a follow on round in late 2018.

<table>
<thead>
<tr>
<th></th>
<th>PRODUCT DEVELOPMENT = £150,000</th>
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<tbody>
<tr>
<td></td>
<td>BUSINESS DEVELOPMENT = £120,000</td>
</tr>
<tr>
<td></td>
<td>OPERATIONAL EXPENSES = £130,000</td>
</tr>
<tr>
<td></td>
<td>FINANCE &amp; REGULATION = £100,000</td>
</tr>
</tbody>
</table>

THE FUTURE OF AID FINANCE IS HERE

For more information, please contact:
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