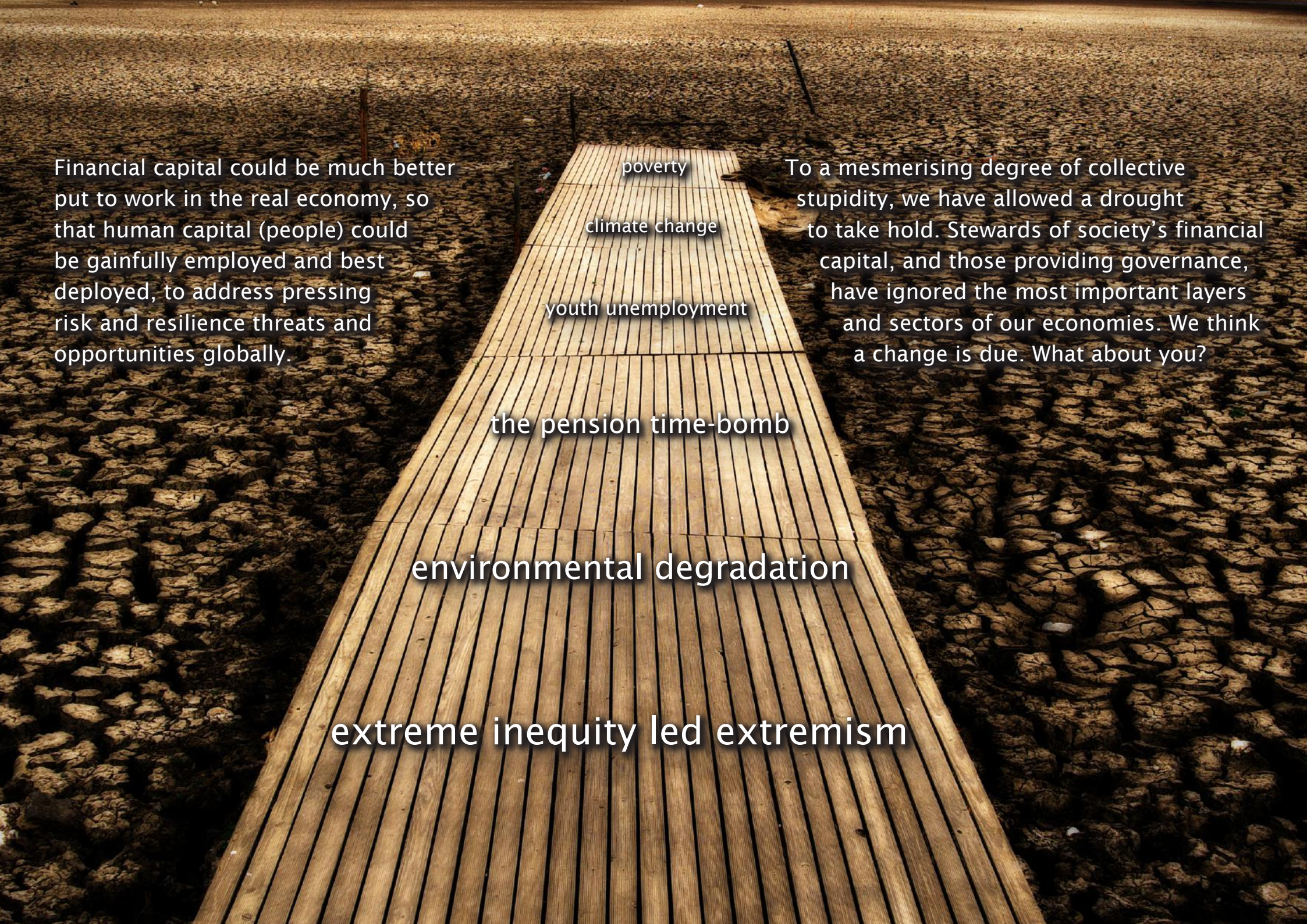


The image features a vertical sequence of three water droplets against a solid blue background. The top droplet is small and perfectly spherical. The middle droplet is slightly larger and also spherical. The bottom droplet is the largest and is in the process of hitting a surface, creating a series of concentric ripples that spread outwards. The droplets are highly reflective, showing highlights and shadows that give them a three-dimensional appearance.

Transform Global - a vision for a Private Sector Development Bank

Transform Global is a highly developed vision to create a sponsor supported 'Private Sector Development Bank' to best address pressing economic, social and environmental issues around the world.

A perspective view of a path made of many parallel wooden planks leading from the foreground into the distance. The path is set against a background of parched, cracked earth, suggesting a severe drought. The lighting is warm, with long shadows and a golden-brown color palette.

Financial capital could be much better put to work in the real economy, so that human capital (people) could be gainfully employed and best deployed, to address pressing risk and resilience threats and opportunities globally.

poverty

climate change

youth unemployment

the pension time-bomb

environmental degradation

extreme inequity led extremism

To a mesmerising degree of collective stupidity, we have allowed a drought to take hold. Stewards of society's financial capital, and those providing governance, have ignored the most important layers and sectors of our economies. We think a change is due. What about you?



Some complex challenges demand both vision and systemic solutions.

Those ventures and projects that might do the most from the world,
are prevented from gaining access to affordable and adequate capital.



Though governments, investors and philanthropists often work to stimulate economies and do strategically important things, they do so via many disconnected silos of projects, institutions and funds.





A key feature of the Transform Global model, is a structure that will enable different sources of capital, to be 'blended and extended' at sufficient scale to create patient capital funds that are fit for purpose.



Intelligent 'blending' into 'public, private, impact (or infrastructure) fund partnerships', using tools such as guarantees, and extending into longer term funds, (but with options for investors to get capital out) can enable different investors or stakeholders to work together to get more of what they want, for less risk, and with much greater overall impact.

Tackling the famed 'valley of death' in order to address the sustainable development goals, requires more than just abundant and affordable capital.



We believe there is a whole new way to allow both groups to work together for scale and balance.



Impact investors looking to meaningfully address this issues of our time, seek the right mix of investments to create risk adjusted blended returns - and co investors and partners who seek the same.

Entrepreneurs driven to do something positive, most often require a fair hearing, risk capital with a patient return horizon, sensible terms, and ideally, some help and support.


By building a bigger more structured basket of investments from the ground up, impact entrepreneurs and investors are all able to get the returns and fairness they seek.





The key to making sure the basket (the portfolio) is properly created, is to ensure it is made up not just of a small number of large investments, but also many medium sized, and a great deal more smaller ones too.

This advanced portfolio design is especially important for the type of investments that may seek to aggregate the distributed energy or many agriculture ventures the world needs to address the SDG's, for example.



Try and imagine a healthy forest that only has big trees? A healthy forest is richly diverse, with a mix of big trees, small trees, nutrients, water, vegetation and everything in between.

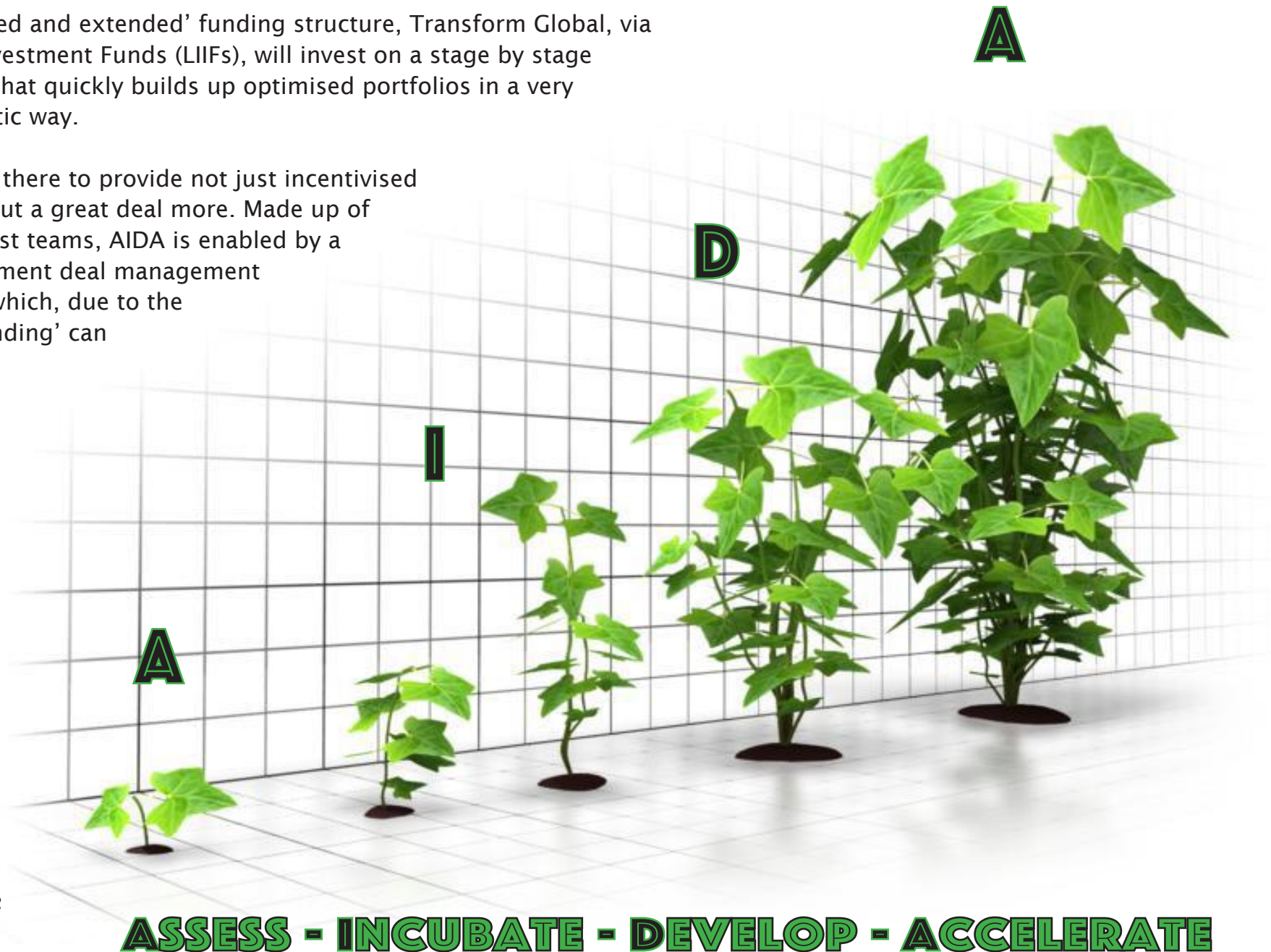
This is exactly what a healthy economy should look like. When it comes to tackling the investment 'valley of death' this is what a health portfolio or 'basket' of investments should contain also.

To systemically address a big problem, it's pretty important to use a system.

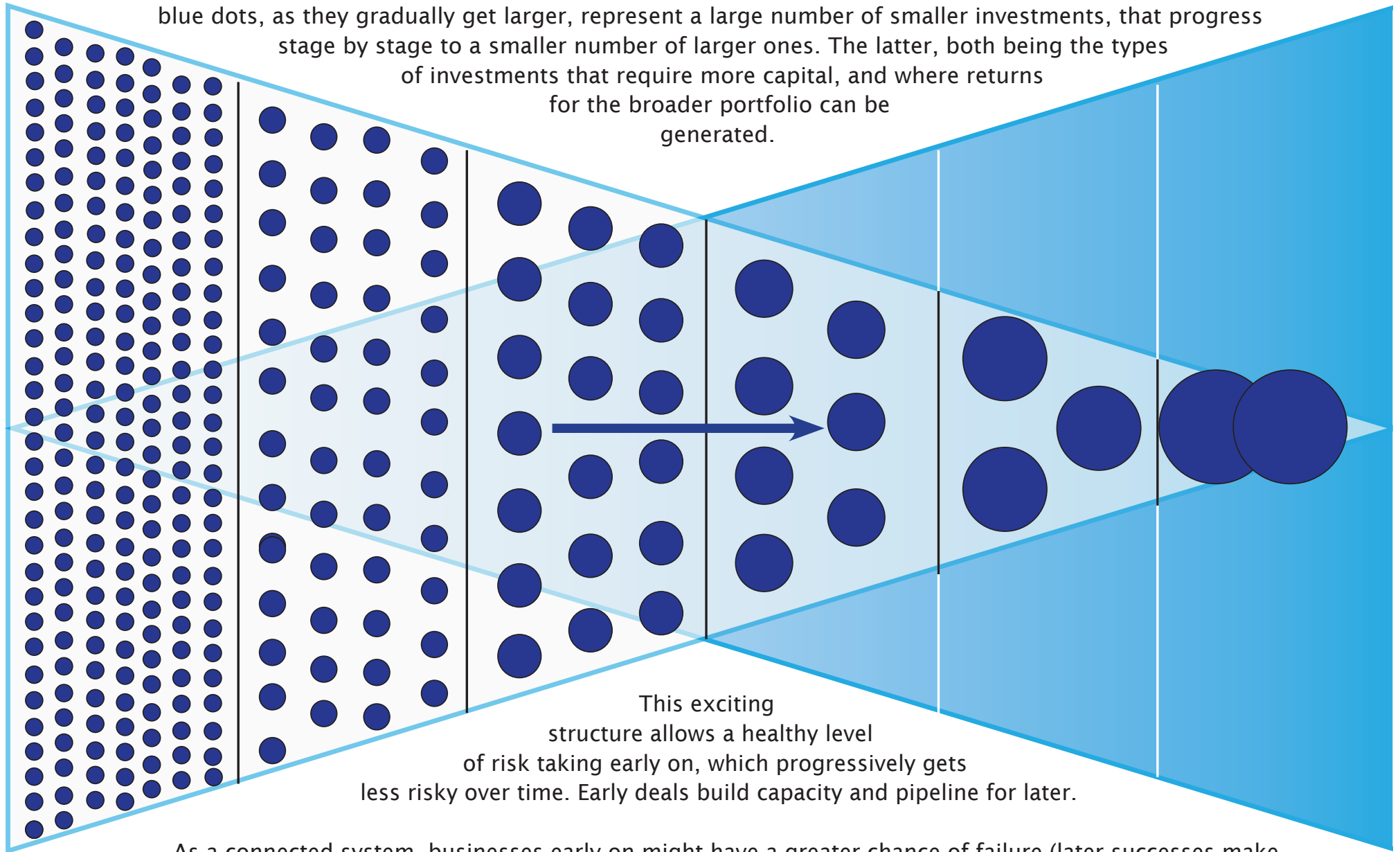
So using the 'blended and extended' funding structure, Transform Global, via its Local Impact Investment Funds (LIIFs), will invest on a stage by stage basis, in a manner that quickly builds up optimised portfolios in a very nurturing and holistic way.

The AIDA system is there to provide not just incentivised help and support, but a great deal more. Made up of diverse and specialist teams, AIDA is enabled by a pre and post investment deal management technology - all of which, due to the 'blending and extending' can now be paid for.

Target sectors for Transform Global funds are Sustainability (agriculture, water, clean energy, and smart industry), Health and Education', or in other words, the broad tent of Active Impact Investment.



Actually, there is quite a lot of science and process that goes into the fund design explained. As one can see, the blue dots, as they gradually get larger, represent a large number of smaller investments, that progress stage by stage to a smaller number of larger ones. The latter, both being the types of investments that require more capital, and where returns for the broader portfolio can be generated.



This exciting structure allows a healthy level of risk taking early on, which progressively gets less risky over time. Early deals build capacity and pipeline for later.

As a connected system, businesses early on might have a greater chance of failure (later successes make up for earlier duds). However, if businesses fail for good reasons, and people show the right qualities, they can work for successful entities in the portfolio. This creates an attractor for talent and deals with the culture that the world needs more of.



The holistic fund structures explained, also have at their core, an ability to tap into the natural intelligence that is often most visible in nature.

Group wisdom allows those tasked with some of the finer details and the actual job of investing, to be armed with much better data, and thus the understanding of target sectors and sub-sectors, who to invest into, and why.

The aforementioned AIDA system, will thus provide decision support to the investment managers, helping them make better decisions, more of the time.

Because of the scale, safeguards and governance, decision biases can be avoided, and the right exits and fund level returns can also be chosen and made at the right time.

With the different stages of investment, which are made progressively, and with the time to build relationships and understanding, targeted help and support can be given. With streamlined investment terms, that agree a target return per stage, and are a lot less hooked up on the value alone, decisions get stronger for every stage.

Success is about the combined portfolio, broader impacts and overall financial sustainability, and less about aggressive terms on individual deals.



Alongside funds that invest on a Local or Regional level (the Local Impact Investment Funds - the LIIFs), Transform Global will also launch an innovative fund called the Global Impact Investment Fund (the GIIF).

The GIIF focus will be to invest in a diverse and game changing set of financial initiatives, asset managers or platforms - at the management company level.

Further, via a Transform Global business unit called BIGCrowd, awareness and deal-flow will be generated in an exciting and cash positive way.



Climate Bond
Management



Sanitation
Financing Facilities



Social Stock Exchanges
and Alternative Currencies



Eco-System Service
Funds and Platforms



Micro Insurance
Fund Management

Target investment areas for the Global Impact Investment Fund

Urban Housing
and Energy Funds



Peer 2 Peer, Payment,
and Crowd-Funding



Ethical Hedge Fund
Seeding Facility



Health Innovation
Partnership Funds



Education
Innovation Facility



Well this all sounds very good, but you are probably thinking right now, where is the weak link in the plan?



In it's own way, the kind of incentivised collaboration described
can be quite beautiful - but it's not always easy to achieve.

Especially not at small scale, or without
the right conditions for success.





But, we are not reinventing the wheel.

The Transform Global vision is to use some of the same components that have been used before, but using modern materials, and putting them together in a scientifically more efficient and scalable way.

However, creating the ideal over-arching conditions for success, comes from a very different innovation entirely.

We realised that the innovation system we have developed, could be extremely useful and valuable to a certain breed of motivated global corporations.

Those who also wish to tackle some of the worlds most important issues, contributing the most in their areas of core competence, and doing what they cannot do directly, indirectly.

By bringing them together in a connected array, this could supply all the power necessary to help overcome the resistance that the type of positive financial innovation we all need, normally meets.



30 Global Impact Partners, will be sought to sponsor the bank. This will help the sponsors drive innovation and awareness, and in turn will help ensure the Sustainable Development Goals can be best addressed, through this fit for purpose and scale intermediary.



In 30 exclusive categories, that cover the important areas needed to address global challenges, will thus be actively recruited over the first few years of the business to collectively sponsor Transform Global. We call these leading corporations - Global Impact Partners.

In return, they will receive a number of very tangible benefits including: deal flow; extensive marketing and PR; intelligence; and access to the innovation technology and pipelines that can be the Big Impact Game-changers for their own business models.

With the right mix of 30 powerful brands sponsoring Transform Global and also providing meaningful help and support in their areas of core competence, this helps them: make money; look good by doing good; doing indirectly what is important but they are unable to do directly; thus helping them engage with their target stakeholders and tackle their own biggest risks head on.

This enables Transform Global to create and replicate the funds shown so they can scale globally to best effect, and in so doing fill critical funding gaps for the good of us all.

All of this combines to focus in on the talent and the core stakeholders. The structure is designed to attract the very best people in all the numbers needed for success - and to fully incentivise them.

With Transform Global being a 'for profit with purpose' enterprise, governance is built in from the start. However this also enables us to raise all the capital required to deliver on these grand aims. Investors can do very well, as can the talent, and all can do so by tying financial returns to social and environmental impacts.



Maximum impact can thus be driven for all stakeholders - and by creating the conditions for Transform Global to thrive, we are able to fill the most critical funding gaps and widen bottlenecks to tackle the key and defining issues of our times.

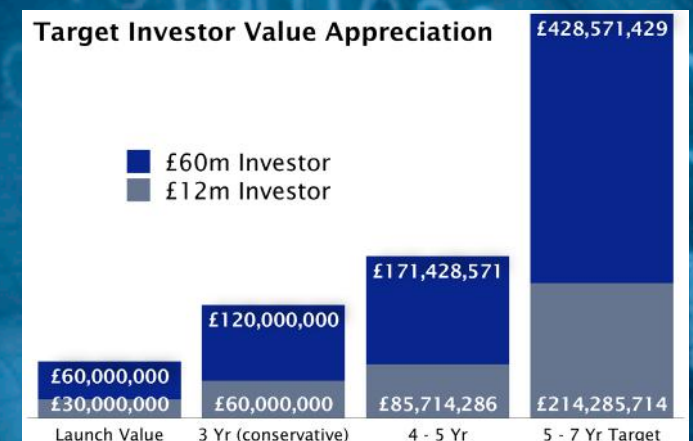
This in turn enables all involved to take the most important 'Selfie' of their lives? The selfie that reminds them where they were, and what they did to help Transform Global - figuratively and literally!

The business model and fund structures present the fastest and most efficient ways to deploy capital in order to address climate change, inequity, and related critical sustainability challenges. With the ability to scale, and to work in some challenging parts of the world, Transform Global is an idea of our time.

To take things forward we are raising £1m then a £12m equity round. This positions management, enables regulatory approval, launches the BIGCrowd business unit, and will deliver a £20m + innovative pilot fund, which while creating an ideal platform, also manages downside risk for investors.

The £1m + £12m, also does the necessary communications streamlining and stakeholder engagement, including holding the Scale Up Speed Up main event and it's road-show - necessary to raise the £60m required for optimum launch, and to properly initiate sponsor recruitment.

All projections detailed below are based on the full business plan and the stress tested revenue assumptions. Details on request.



'Scale Up Speed Up'

Qatar - Q1 2016

400 people - 3 days



To strengthen the multilateral binding agreements likely to be achieved at COP21 in Paris, and to fulfil the promise of the 'Doha Climate Gateway' - what can be done to 'Scale Up and Speed Up' how we address critical issues in the world?

What will a Private Development Bank do? How will it work? How will stakeholders engage? Why this needs to happen now?

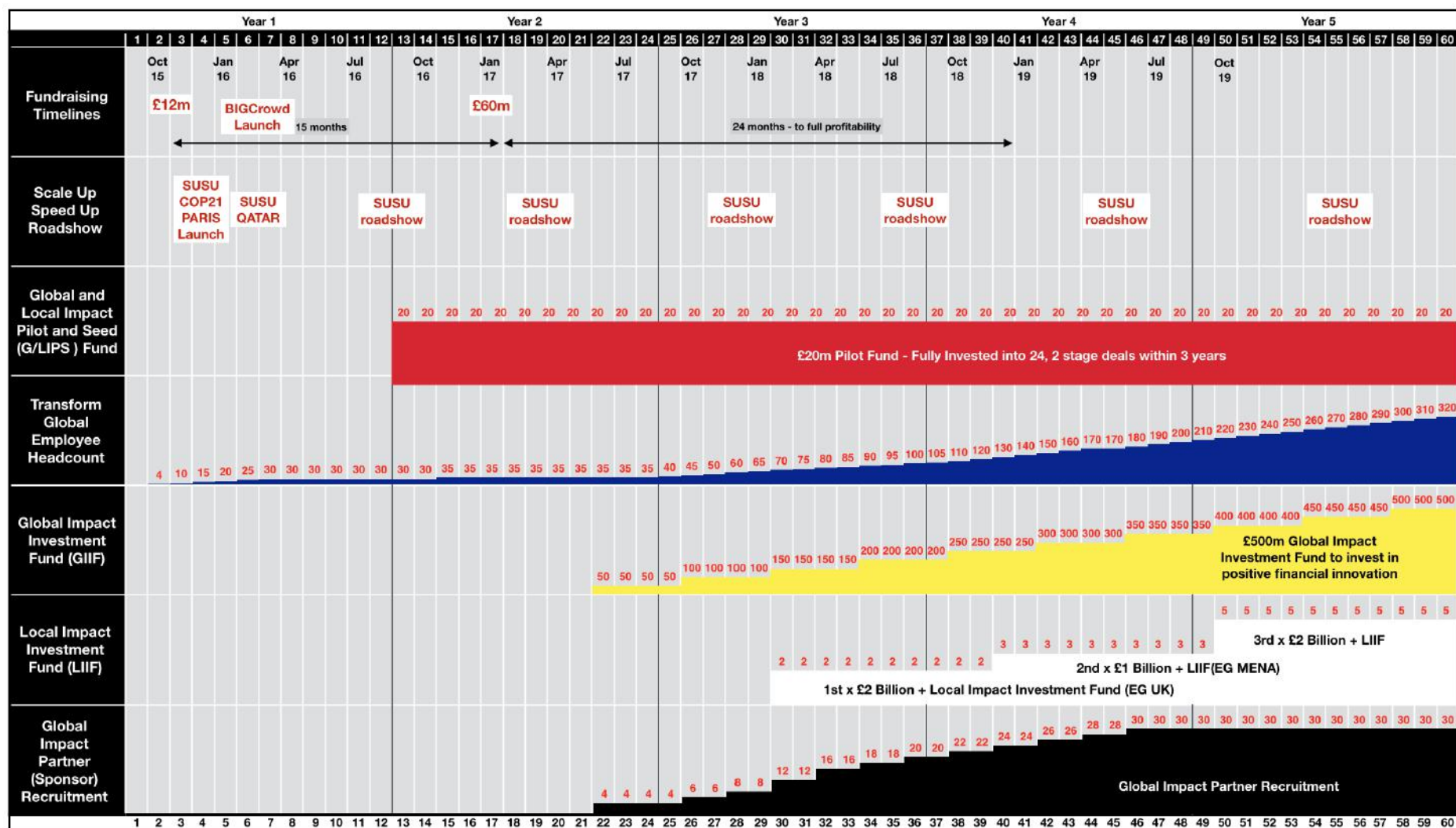
These are the questions that will be answered at the 'Scale Up Speed Up' event that we plan to hold, circa 4 months after the close of the A Round.

'Scale Up Speed Up' will be a 3 day event to bring together over 400 global investors and leaders to understand how the Transform Global model can work (and be implemented) to address the biggest risk and resilience threats, and unlock the largest opportunities of modern times.

The exciting format will allow stakeholders to properly explore how a Private Development Bank can 'Scale Up and Speed Up' how we collectively might fill critical funding gaps in sustainability, health, education and energy, and do it globally.

A core proposition of Transform Global, is to establish the co-global headquarters, between leading locations in Europe and the Middle East or Asia. The time-frames shown in the 5 Yr plan

Subject to the timing of the fund raise, the Scale Up Speed Up event would be held in Q1 of 2016 to give the greatest chance of marketing to host countries, in time to close the investment / agreements, and to announce our launch at COP21 in Paris.





‘Positive innovation in finance for a better world’

To learn how the vision for Transform Global will be implemented, about the £1m then £12m equity investment we are now raising in order to turn this vision to reality, or how you might get involved, call Steve Podmore on +447853 008199 or email steve@transformglobal.co