



ANATHA

Fostering Economic Inclusion
and Structural Flourishing

SEE OUR IMPACT →

United Nations Sustainable Development
Goals addressed with this program:



1.2, 1.4



8.2



10.1, 10.2, 10.c



17.3

THE SOCIAL IMPACT OF ANATHA

This impact value map shows the investment sought by Anatha and the projected benefits generated for those users around the world who live on less than \$2.50 per day.

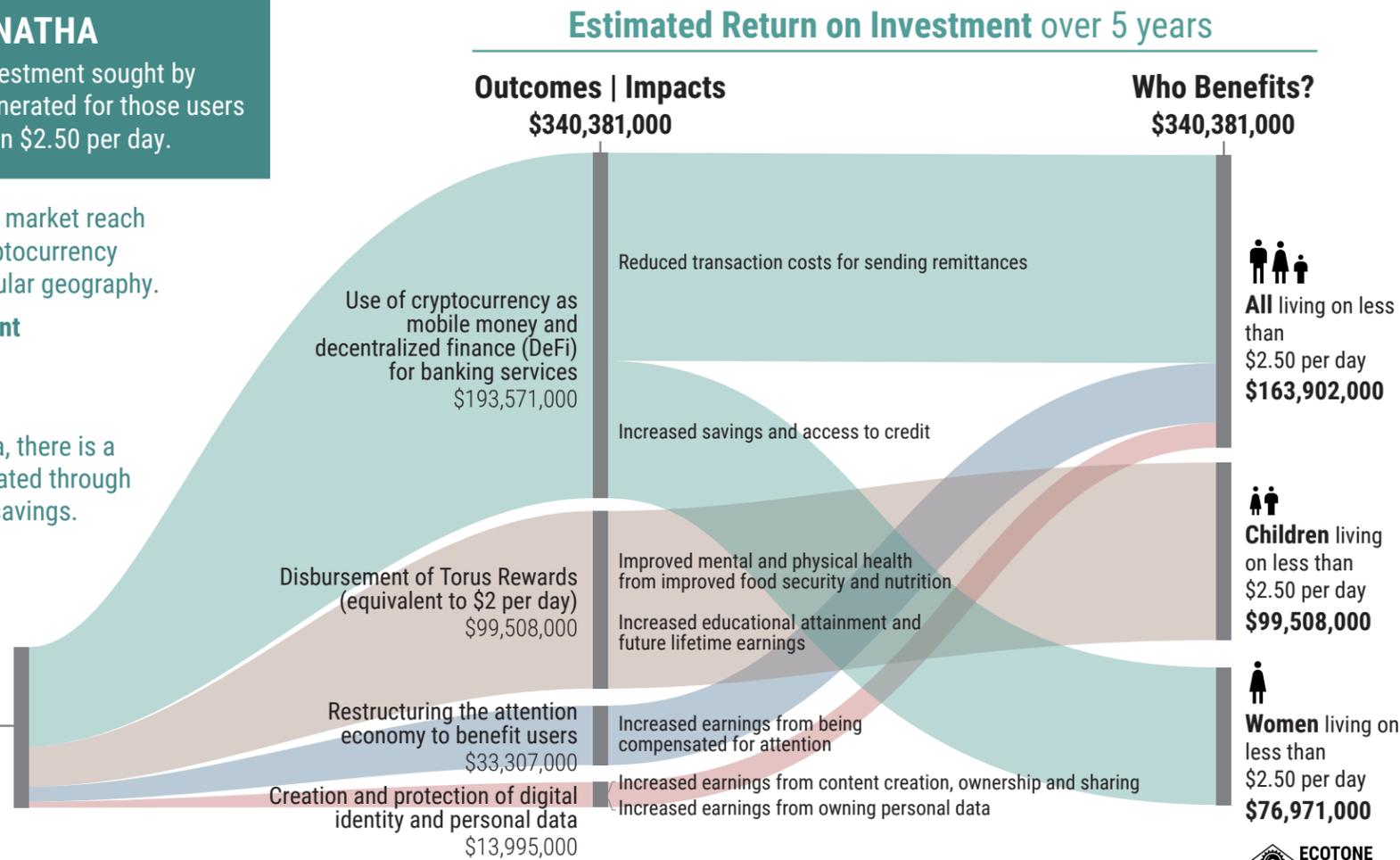
The value map details a conservative market reach scenario that reflects the current cryptocurrency market and is not specific to a particular geography.

Projected Social Return on Investment

\$1 → \$3.78

For every \$1 dollar invested in Anatha, there is a projected \$3.78 in social value generated through improved health, earnings, and cost savings.

Present Value of
Planned Investment
\$90,000,000



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Anatha's FIVE DIMENSIONS OF IMPACT



- WHAT:** A decentralized financial (DeFi) ecosystem that shares value across all Human Readable Addresses (HRAs), promoting economic inclusion and more self-sovereign individuals
- WHO:** Users from around the world who make less than \$2.50 per day as well as users from high income countries
- HOW MUCH:** 3 billion people fit the target beneficiary profile and could benefit from the model designed to redistribute 50% of value generated back to HRA holders. Users may experience a deep effect throughout their engagement with Anatha.
- CONTRIBUTION:** The multiple value tracks of Anatha's specific service offerings are built on a burgeoning, promising evidence base, seizing upon global trends to propel existing inclusion efforts and reverse inequality trends to better support more low-income people than otherwise possible.
- IMPACT RISK MITIGATION:** Anatha and its experienced team serves individuals with a range of incomes, supporting continued engagement and use through multiple channels with multiple services, which ultimately increases the value being distributed back to users while also leveraging resources of partner businesses to connect with and support user adoption.

LOGIC MODEL

THEORY OF CHANGE: Foster economic inclusion and elevate individuals above the global poverty line using a DeFi ecosystem

INPUTS	ACTIVITIES	OUTPUTS	SHORT TERM OUTCOMES	INTERMEDIATE OUTCOMES	LONG TERM OUTCOMES	IMPACTS
<ul style="list-style-type: none"> Management and Developer teams Investment Partnerships with Telecoms, Energy, Tech Hardware, Government (regulation) to boost access Users across a range of socioeconomic status Internet Mobile phones 	<ul style="list-style-type: none"> Build and maintain the ANATHA Network, Nexus, and Rewards Provide free services of storing, sending, receiving, and portfolio tracking of currencies Share value captured daily to participants Develop partnerships to facilitate access to mobile telephony and internet services and promote uptake by users 	<ul style="list-style-type: none"> Number of users Number of target beneficiaries as active users Value of rewards disbursed to HRAs Value of rewards disbursed to HRAs of target population Number of transactions processed (daily, weekly, etc.) Value of transactions processed 	<ul style="list-style-type: none"> ↑ Awareness of digital and crypto currencies ↑ Diversification from holding a portfolio of cryptocurrencies ↓ Cost of remittance transaction ↑ Security and ease of transactions ↑ Income stability ↑ Digital identities ↑ Understanding of value of personal data 	<ul style="list-style-type: none"> ↑ Remittance value reaching recipient ↑ Business and economic activity growth in previously underserved areas ↑ Rerouting government expenditure and time to other public channels ↑ Access to formal public services ↑ Personal data, attention, and content ownership 	<ul style="list-style-type: none"> ↑ Financial resiliency and savings ↓ Sense of discriminatory practices in payments ↑ Health, economic development, housing, and empowerment ↑ Use of financial resources and access to health care ↑ Ability to monetize one's data and attention 	<ul style="list-style-type: none"> ↑ Self-actualization ↓ Poverty and inequality ↑ Ability to express one's self in the economy meaningfully ↑ Gender and ethnic equity ↑ Quality of life
Investment: \$100 million (\$90 million in present value)			Projected Benefits over 5 years: \$340.4 million			

Value Tracks: Cryptocurrencies as Mobile Money | Universal Basic Income (UBI) | Digital Identity and Personhood | Attention Economy and Personal Data as Property

KEY PERFORMANCE INDICATORS (KPIs)

SCALE KPIs

- Number of Tokens in Circulation
- Number of HRAs registered
- Total Economic Activity on the Network
- Total rewards disbursed daily

QUALITY KPIs

- Daily reward each HRA is receiving
- Number of users accessing financial services for the first time
- Number of users earning income through platform applications
- Number of users moving above the poverty line

PARTNERSHIP OPPORTUNITIES

Government and Business Partnerships will help address various adoption curves to maximize the impact attributable to Anatha:

 TECHNOLOGY/INFRASTRUCTURE	 REGULATORY ENVIRONMENT	 BEHAVIORAL
<ul style="list-style-type: none"> • Mobile phone access • Smart phone access • Reliable/Regular internet access with sufficient speeds • Reliable/Regular cell coverage • Reliable/Regular electricity coverage • Crypto - Fiat currency exchange platforms (if needed) 	<ul style="list-style-type: none"> • Innovation friendly • Open to crypto • Inclusive economy incentive structures • Strong public feedback mechanisms • Partnership facilitation mechanisms • Public-private dialogue • Protective measures against elite capture • Recognition of digital identity 	<ul style="list-style-type: none"> • Tech/Digital Literacy, Financial Literacy, and Crypto Literacy as well as an openness to use of each • Sufficient trust in crypto, mobile money, DeFi at the individual and societal level • Sufficient trust in the partner organizations • Continued engagement with Anatha and redeeming daily Torus rewards • Healthy use of Torus rewards

CRITICAL NEEDS IN ADDITION TO CAPITAL

- 1 Enterprise software pricing strategy
- 2 Aligned and motivated commercial customers
- 3 NGO and non-profit partners for last mile deployment

NON-MONETIZED OUTCOMES

Macro-economic impacts are not monetized in this analysis. Examples include:

- Increased economic development
- Economy-wide reduction in poverty, inequality and inequity (GINI coefficient)
- High and hyperinflation risk mitigation
- Geopolitical relationship changes
- Changes to existing central banking, commercial banking, investment banking, financial services, foreign exchange services
- Social cohesion

Other micro-economic impacts not monetized include:

- Increased self-actualization
- Certain Digital ID benefits including access to services and resources such as health care, insurance, banking, civic engagement/voting, etc.
- Increased independence from and/or changing relationship with institutions
- Reduced sense of discriminatory practices
- Increased/Improved housing
- Increased use of Internet of Things (IoT) of other forms

Network effect: Increased value is captured by Anatha and redistributed via the Torus as more and more functionality comes on to the platform



CORE ANALYSIS ASSUMPTIONS

COSTS are a combination of investment to date and investment being sought, spread over 3 years (3.85% discount rate). When combined with partner organizations' investments, Anatha's investment serves as the levered 'social mission' dollars that are delivered alongside those of the partner (which may or may not have a similar social mission). As a result, cost figures utilized here may not represent the total cost to reach all target beneficiaries but do represent the total cost to Anatha.

BENEFITS are projected based on the existing evidence base around DeFi, mobile money, basic income, attention economy, personal data, cryptocurrency and digital identities.

BENEFITS would not otherwise be received without access to Project Anatha and the Torus.

BENEFITS are monetized per year and projected over a 5 year time horizon (10% discount rate) assuming Anatha HRA holders continue to engage with the platform over those 5 years. 5 years is used as the timeline before alternative services may arise and to note external market factors that may affect the business model.

BENEFITS were projected over 3 scenarios, each accounting for a different reach of the platform. The smallest reach - the current cryptocurrency market - is utilized for the visualization here. Additional scenarios are detailed in the accompanying technical document. Minimal additional investment is assumed on the part of Anatha when scaling between scenarios although it is expected that partner organizations would be investing in infrastructure and customer acquisition.

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Impact Overview | November 13, 2020

