



**IT'S TIME FOR
A NEW KIND
OF MONEY.**



This is about how money is becoming intelligent.

2017 2.5 billion unbanked coming online

2018 AI Agents/Bot payments pass \$1 Trillion

2020 50 Billion connected devices

Cloud based, global currency is needed to service this emerging market



Unlocking Value in the Social Graph

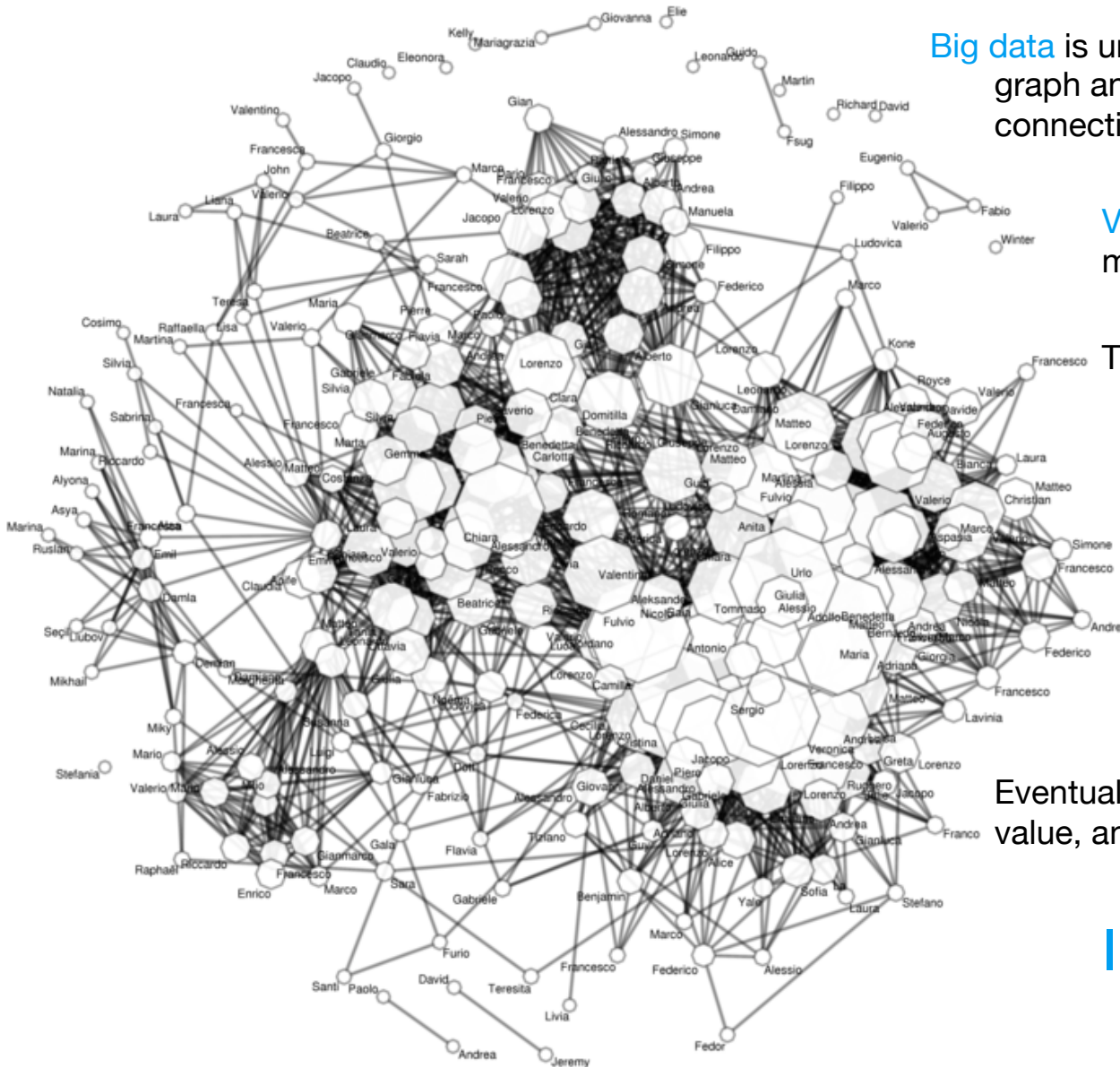
Big data is unlocking the value of connections in the social graph and enables us to assign value to those connections.

Virtual currency allows us to create and maintain accounts relative to connections.

The bigger and more central the unit,
the more value it contains.

Eventually, all points on the social graph will mark a value, and the value will be able to be exchanged.

Information = Currency





Ven Attributes



Stable



Global



Secure



Green



Ven is the Internet Reserve Currency

Ven is a global digital currency based on the Internet.

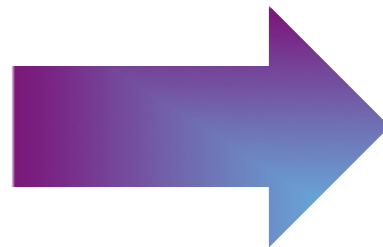
It is 100% asset-backed, and less volatile than normal currencies.

This backing includes carbon, linking Ven to environmental protection.

Ven is highly efficient, exchanging instantly across borders at little cost.



610 BC – Lydian Lion, the first coin



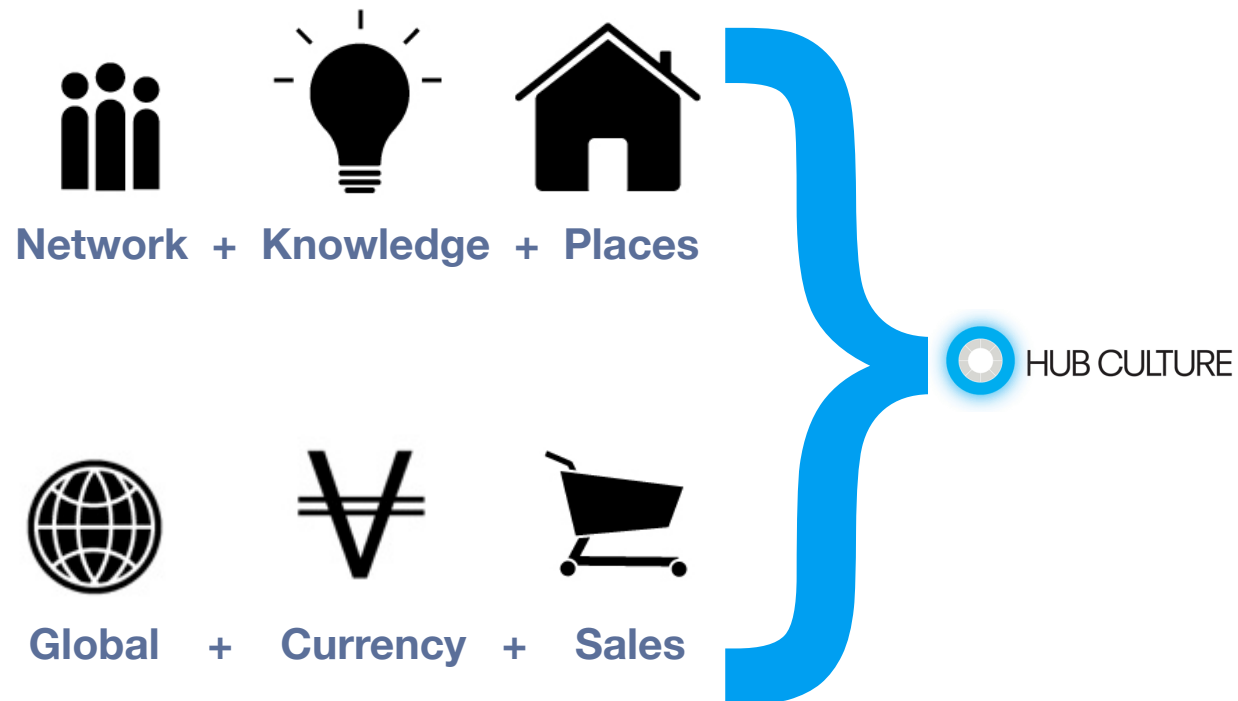
2013 AD – Ven Lion, Internet reserve



Ven is on track for
1,000,000,000+
trading in 2014 in the
global financial markets



The Hub Culture network manages Ven





Hub Pavilions use Ven



Cannes



New York



Los Angeles



Sacramento



London



Copenhagen



Rio de Janeiro



Ibiza



London



Ho Chi Minh City



Davos



Beijing



Durban





A transformative opportunity



HUB CULTURE

Target: 100 million handsets
Settlements and Cash exchange

Consumer social network
Trusted digital currency

Monetization Routes:

Margin on exchange, global App World redemption, purchase/sale differentials,

Market Trading – Over 10,000 live data points for trading/market making exchange priced in Ven.

Consumer social network front end for content flows, cloud storage, etc. linked to phone numbers

Compatibility – iOS, Android, Windows, iOS, Firefox, BlackBerry applications to drive exchange

Authorities – approved entities who exchange/redeem Ven as part of the ecosystem

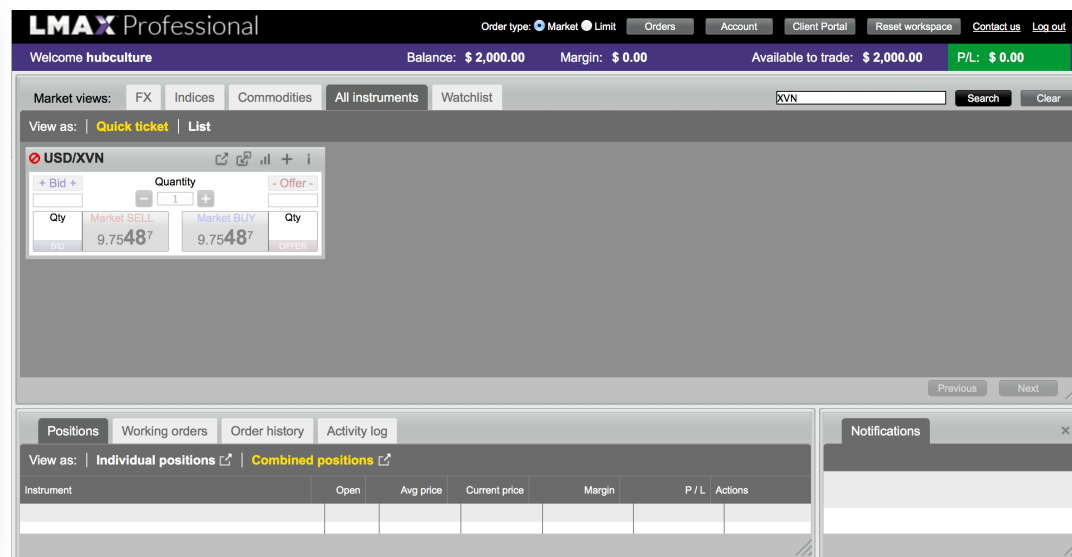
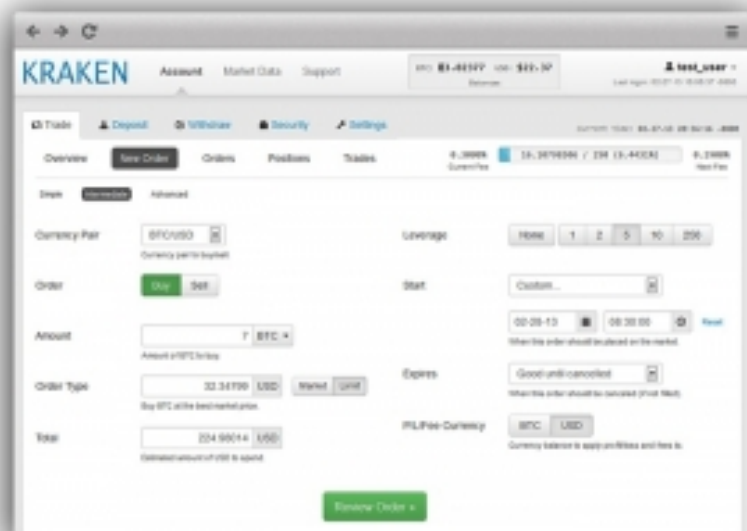


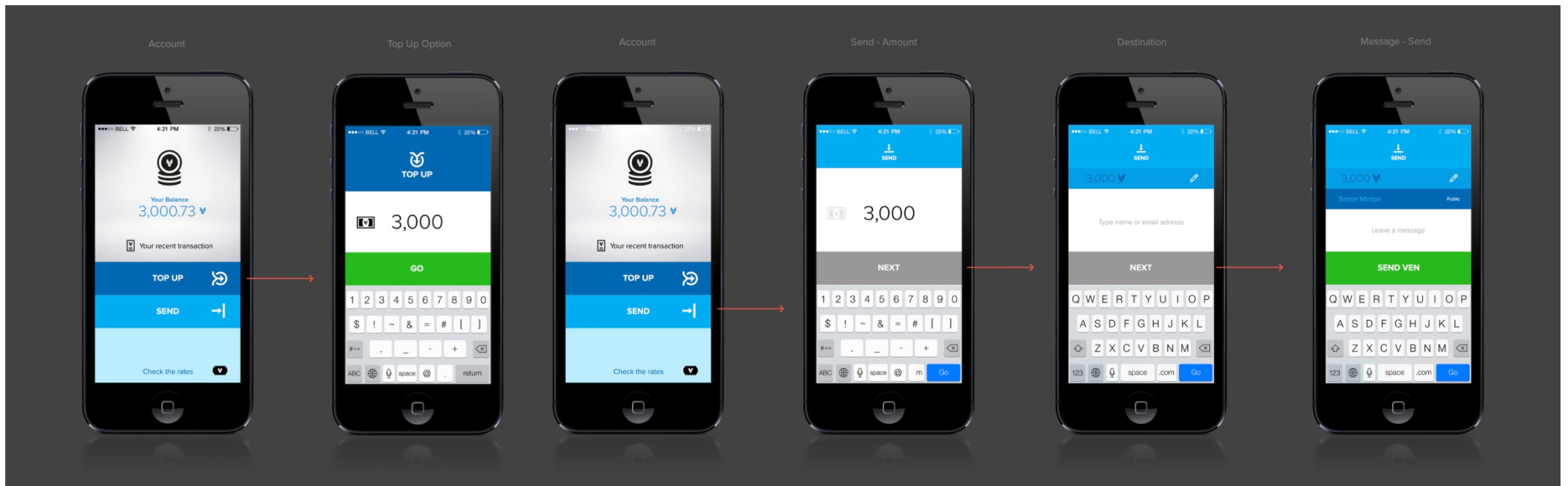
Exchange Trading: Digital Asset and FX Markets

In October 2013, Ven began trading on the **Kraken.com** Digital Currency Exchange. Pairs include Bitcoin, Dollars, Euros, and other digital currencies.

In January 2014, Ven began demo high frequency trading on **LMAX.com**, a major FX Exchange based in London, which has traded over \$1.5 Trillion in assets since 20

Exchange trading on **national bourses** in Europe is currently in development to debut soon.





A consumer mobile experience for Ven exchange is now in development in a variety of languages.



Strategic Direction – 2014

Ven Authorities – developing partnerships for distributed Ven exchange and escrow reserve oversight

Mobile Integration for P2P Exchange – applications for mobile environments

HubID– New approach to KYC/AML

CFD/Mark to Market – Ven joins regulated exchanges around the world.

Enterprise Compliance Applications for Point Systems – SAP API to allow Fortune 5000 companies to mark point systems to Ven and publish for financial reporting regulations

FMCG – Developing QR/SKU/Image scanning technology within app to recognize OOH advertising and in-store product packaging for delivery of Ven to consumer accounts as part of FMCG promotions

Carbon Markets – Working with Fis and countries to develop Ven linked carbon reserve projects for oceans and forests (World Bank, National Geographic, Costa Rica and others)



Impala – a special pan-African Ven

Developed with MIT Media Lab,
ID3, Swiss Institute of Technology

Launches Spring 2014

Government issued

Open Source

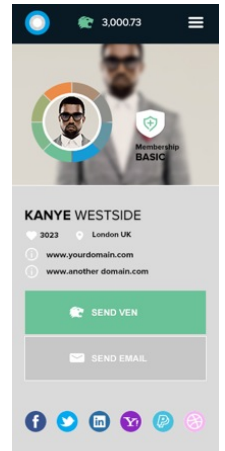
NGO and Aid oriented





A New Identity: HubID





STATUS

Changing his not so famous last name to Kardashian court documents say.

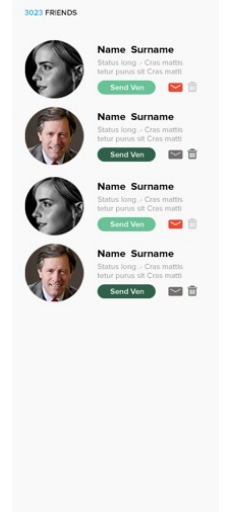
09/01/14

ABOUT

Lorem ipsum dolor sit amet, consectetur am,
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 Neque porro quisquam est, qui dolorem

BIO

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HubID – wearable Ven Coin/Wallet: VOIN





Regulatory Leadership

DATA

DIGITAL ASSET TRANSFER AUTHORITY



TEMASEK
HOLDINGS





Regulatory Leadership

US, Bermuda, Europe, Singapore, UK, Japan working with Ven



TEMASEK
HOLDINGS





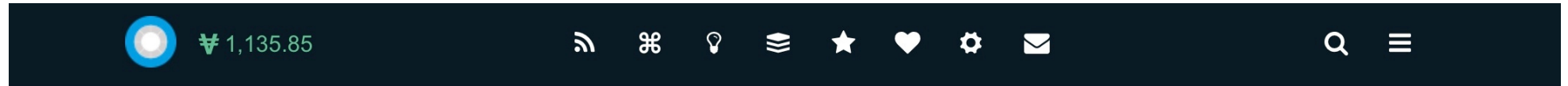
Ven is uniquely useful

Ven solves problems at several levels:

Everyday People	Exchanges value instantly, globally at little cost Value does not deteriorate with exchange Delivers a single global price and a large barter economy
Global Business	Hedges exchange rate risk by 50-90% Enables exchange via groups and communities Speeds up payments, simplifies external accounting for trusted ecosystem, not just inside company CSR Benefit: Embedded carbon offset in every transaction
Financial Institutions	Reduces exchange rate risk in commodity markets Solves the 'carbon price' dilemma while avoiding taxation approach Relief valve pressure as a shadow currency for \$, € and other currencies under pressure



Ven is for everyone



Ven is a digital social currency used in the world of Hub Culture. [Check rates against other currencies.](#)

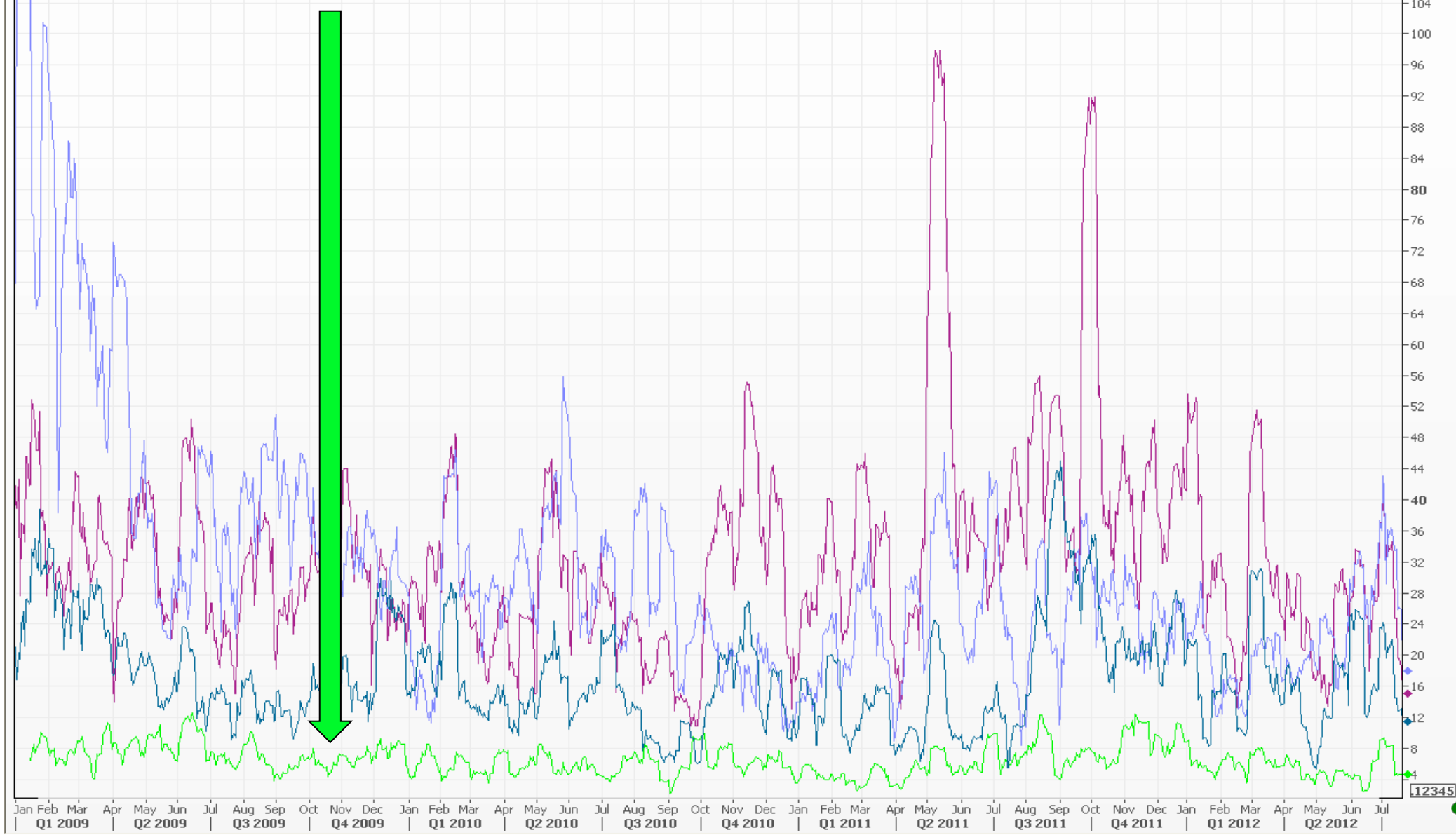
Purchase	Top Up	Earn	Trade
Top up with 500 Ven Go			
Your Balance: 1,135.85 V			
<u>Your Rank:</u> #1			
View your recent transactions			

Send	As a gift or a payment
Send 30.00 Ven to	
Start typing a name	
Or use an email address	
Because	
☐ I'd like this transaction to be private	
Send Ven	

Ven is a currency used to power all exchange within Hub Culture. It is the sole currency accepted worldwide at the Pavilions, and can be exchange at zero cost to anyone with an email address. Working with leading financial firms, Ven is priced from a basket of currencies, commodities and carbon, with a price that floats on the markets. Ven can be used to value almost anything .

VltyCC, Q.VEN, Trade Price(Last), 10, 252
19/07/2012, 4.65590
VltyCC, QXAG=, Bid(Last), 10, 252
20/07/2012, 15.05239
VltyCC, QBRT=, Last Quote(Last), 10, 252
20/07/2012, 17.89812
VltyCC, QXAU=, Bid(Last), 10, 252
20/07/2012, 11.39182

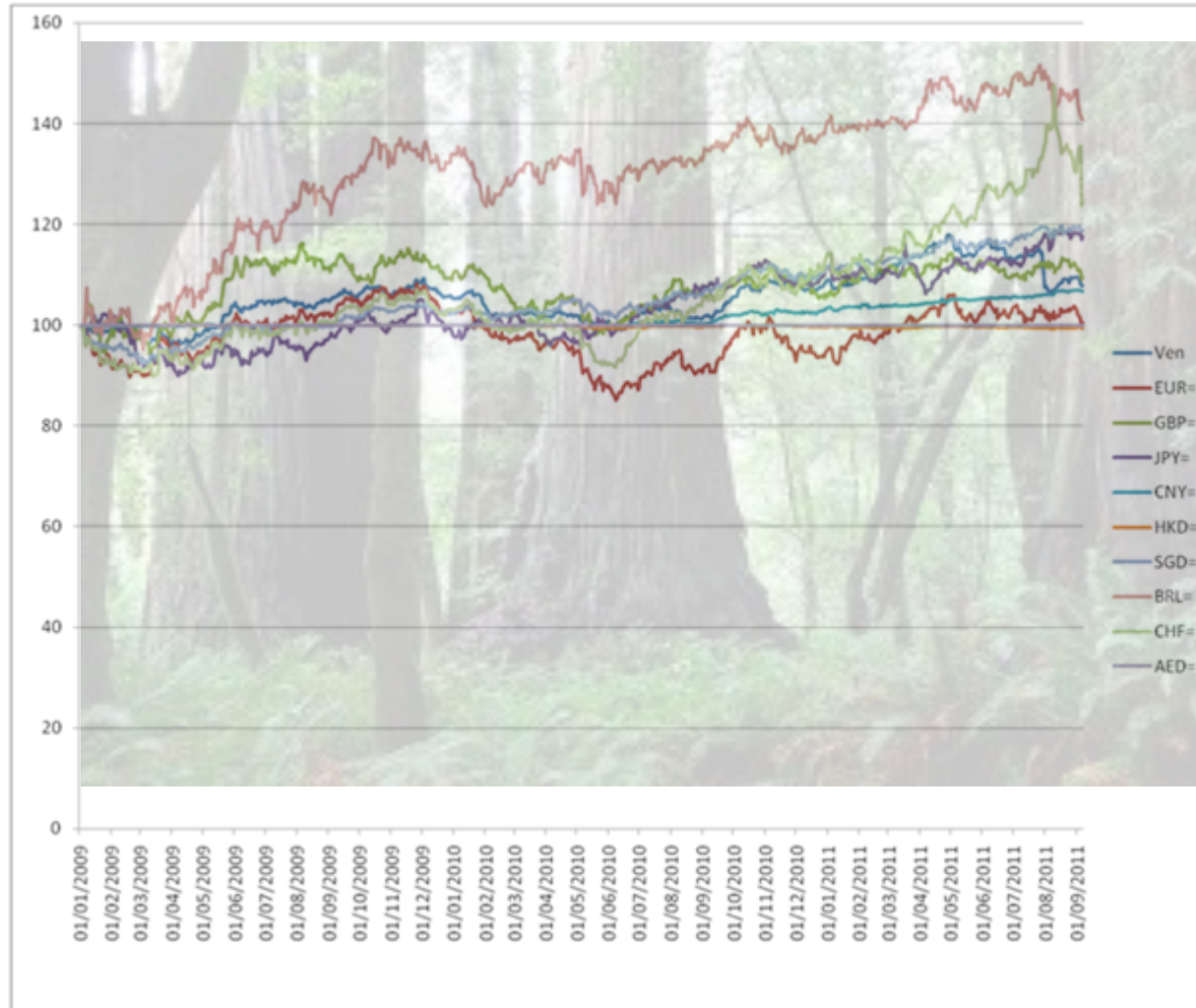
Ven is less volatile than the market





The stable structure of Ven

Ven moves, on average, in the range of .00010% to .00015% against the dollar and other major currencies on any given day. The basket includes a mix of a dozen major currencies, and a dozen major commodities,



Components

>20%

USD

EUR

GBP

JPY

CNY

>8%

Carbon ICE EUA

>5%

HKD

SGD

BRL

CHF

AED

Gold

Silver

Wheat

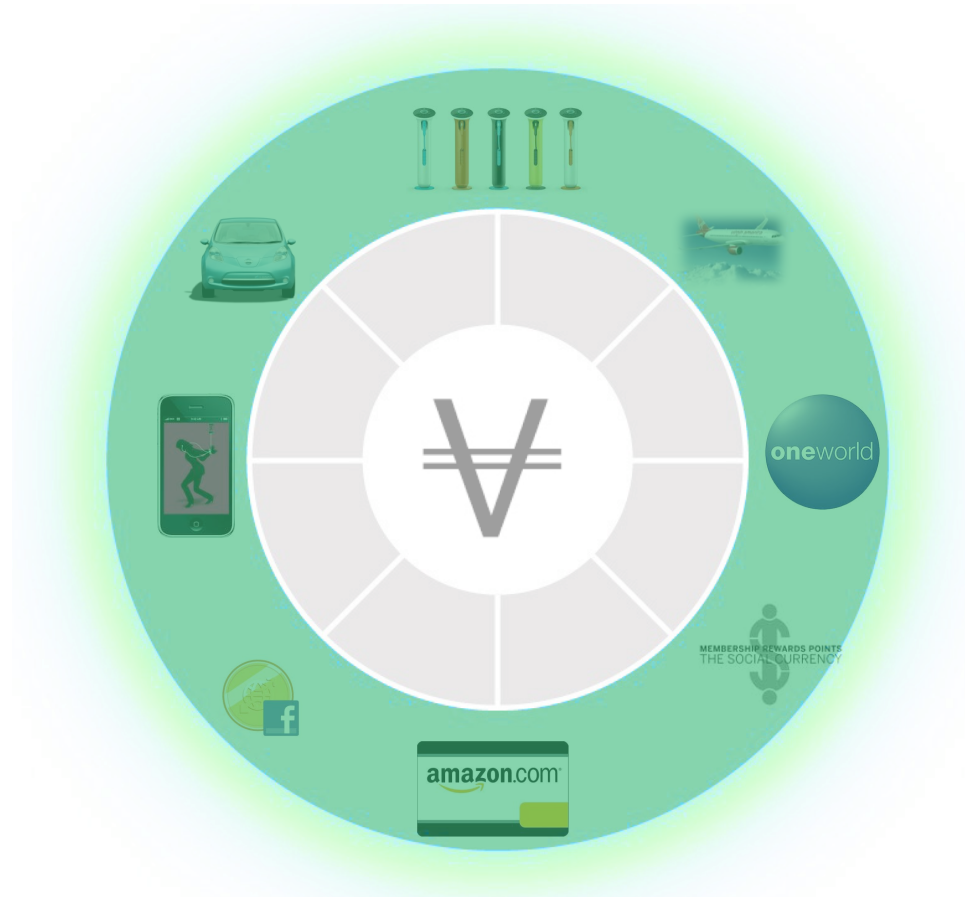
Soy

Brent Crude





Ven is an innovation leader since 2007





Digital Currency Comparison



Bitcoin

Speculative – demand backed
Anonymous – numbered blockchain
Decentralized – no authority to call
CPU basis – sucks energy to process
Libertarian – lack of social contract
Digital Cash – both public and private
Open Source – this is good
\$50M daily – and over \$2B total
Energy Hungry – energy intensive



Ven

Hedge stability – from diversified asset backing
Transparent Social – linked to social network, HubID
Central exchange – a responsible reserve system
Asset basis – currencies, commodities, carbon
Meritocratic – works within existing regulatory system
Digital Accounting – big data ledger, transaction histories
Native Ecosystem – visible network, transaction tracing
\$2.5M total – projected 2014 FX trades: \$1B
Helps Nature – over 5 million Amazon trees saved to date



Ven Funds

Digital Asset Funds in Ven.

Bitcoin, Ripple and Ven digital currency funds set the stage for development of a parallel class of financial tools and investments for market participants.

Size and scope of activity in this sector is growing fast....
from USD\$50,000 to USD\$5 Million in placements, 2013



Ven Funds

Price projection targets for virtual currency funds managed and promoted by Hub Culture.

Long Term Virtual Currency Unit Price Performance (1VCU:\$USD)

	2007	2009	2011	2013	2015e
 VEN	0.10	0.10	0.105	0.115	0.118
 BTC	0.00	0.05	5.00	108.00	500.00
 XRP	0.00	0.00	0.00	0.025	0.500

Source: HubCulture.com June 2013



Revenue Models



As a partner, revenue in 3 areas. The amount depends on scale, distribution and uptake.

Reserve Float:

The amount of money held relative to Ven issuance, and diversified into underlying ETFs matching the reserve basket, currency and hard assets, held in escrow between Ven and partner.

Transactions

Typically 50/50 share between Ven and partner for any transaction. Transactions range between 50 basis pts and 3% depending on card type: virtual, CC, open/closed

Cash Out / Exchange

Exchanges take about 5-10 basis points per transaction, and exchange between Ven and Fiat currencies can incur fees of 1-3% depending on the transaction type, or to move Ven from its cloud to other currencies.



Assurances

As Hub Culture works to bring the Ven to financial and corporate level trading, a number of activities are underway to maximize the viability of the currency.

1. A 100% reserve policy for assets relative to Ven circulation

For every \$1 in, Ven is issued at the prevailing rate, and 100% of the \$1 is maintained for future redemption. During the time the \$1 is held, 7% of that dollar is invested into carbon projects that generate future return, especially around afforestation. To date 25,000 acres of afforestation have been enabled via a Nike partnership. 7 member independent currency board reviews strategic direction and decisions.

2. Lloyds of London and Hiscox insurance policy

Hub Culture is working with Lloyd's of London, Hiscox and other insurance leaders on reserve insurance and secure transaction protection to protect Ven account holders and provide transparency on the 100% reserve policy.

3. Top-flight banking partners: HSBC, Citigroup, and Capital G

Hub Culture banks globally with HSBC, which hold a portion of Ven reserve assets. Escrow accounts can be created to manage the process of fund flows with 3-way visibility.

Citigroup is the first major bank to invest in Ven, confirming a purchase of over 1 Million Ven in 4Q 2012.

Hedge Funds are building Ven onto exchange platforms, allowing for market based exchange functions.





Ven US consumer segments:

Digital Native

Age: 16-30, 45 million US. Grew up with Internet, use digital currencies in gaming. Expect instant transactions via mobile, to collect rewards for activity. Digital is more real than physical.

Eco Leader

Age: 25-45, 22 million US. Looking for ways to consume more sustainably. Price being equal, they will usually seek the green/organic/low-carbon option. Concerned about environment, will sometimes pay a premium for verified advantage.

Global Citizen (Hubber)

Age: 25-45, 10 million US. Internationally minded. Travel outside US once a year, hold passport, may have family or friends to whom they remit funds or value. Make international payments and purchases. Live large on experience, not wealth.



Digital social dashboard

1,135.85





Hey Stan, anything to report?

Today: [London](#). [Check Out](#).

[Show Help](#)

Featured



[Ibiza: 1 hr Personal Training Session with Kevin Campbell](#) - Item - 1,159.73V
Personal Trainer Kevin Campbell is one of Ibiza's and the world's most reputable personal trainers with 14 years experience in personal training and nutrition. Kevin offers one-hour villa, home and ...

Alternet

[Hub Culture Acquires Stake in Alternet Systems, Inc. using Ven Digital Currency](#) - News
Hub Culture today announced in Barcelona it has acquired a stake in Alternet Systems, Inc. (OTCQB:ALYI), an accelerator of high growth opportunities in digital currency and mobile commerce services. ...



[Hub Culture Opens Developer Portal](#) - News
Hub Culture has released an advanced set of APIs for software developers, including global pricing and mobile application tools and special applications for Ven Authorities with high frequency pricing ...



[Generator and Hub Culture Partner to Bring Barcelona Pavilion to Life for 2014 Mobile World Congress](#) - News
Generator and Hub Culture have partnered to bring a Hub Culture Pavilion to life in Barcelona, operating for the week of the 2014 Mobile World Congress, from 24-29 February, 2014. The Pavilion off...

Groups

View all

Create

Your most recent groups:

-  [Hub Washington DC](#)
-  [Hub Culture](#)
-  [Hub Confidential](#)
-  [Hub Developers](#)
-  [Hub Paris](#)
-  [Hub Apps](#)
-  [Stan's Confidential Stuff](#)
-  [Liquidity: The Summit on New Finance](#)

Pavilions

Bookings

You have no bookings at any Hub Pavilion
Would you like to [make one](#)?

Store

Your basket is empty; [browse now](#)?

Flow

No new alerts

Ven

Knowledge



[Romans](#) dsadsadasdsa



[Romans](#) Malinovskis showed interest in your knowledge request



[Donald](#) sent you 2.00 Ven.
- [Send some back](#).



Business Partners: Hot Tech idea
- A knowledge request from [Donald](#) worth 1.00V



Business Partners: Hot Tech idea
- A knowledge request from [Donald](#) worth 1.00V



Business Partners: Hot Tech idea
- A knowledge request from [Donald](#) worth 1.00V



You sent 3.00 Ven to [Romans](#).



[Romans](#) sent you 1.00 Ven.
- [Send some back](#).



Erin Fuller has joined Hub Culture and the Hub Washington DC group through an invite you gave them

Social + Transparent



Online stores drive revenue and redemption

Store London Store Basket Checkout My Orders Administration

Welcome to the [Dallas](#) Store, where you can purchase products & services from within individual Pavilions or online.
Items are priced in our digital currency, [Ven](#). Your balance is 1,135.85V

Search the Dallas store Go Browse other stores Go

Carbon Offsets
25,000t: Nike Mata no Peito
992,674.07 Ven - ?

Hub Cancún at Villa Albatros
74,450.55 Ven - ?
Add to basket

Knowledge Brokerage: General Consultation
4,200.00 Ven - ?

Ven Building Fund
128,859.02
Add to basket

Beverages and Snacks are nutritious and refreshing! What would you like?	View	Causes related to the community - a great way to help others.	View
Classes, Events and Tickets ticketing for Hub Culture happenings and partnerships.	View	Climate Deals A range of items available for Climate Deal Day. Each one benefits the planet in some way.	View
Contemporary Art Highly curated, exceptional pieces from contemporary artists, direct from Hub Studio.	View	Content - Books, Music and Movies from Hub Culture partners and friends, very curated.	View
Fashion and Accessories Curated designer pieces direct from Hub Maison.	View	Finance and Funds Ven denominated financial assets, products, syndicates and funds.	View
Greener Commodities carbon backed commodity trades using Ven.	View	Health and Beauty are in the eye of the beholder. This stuff helps.	View
Household Everyday items that are kind to the environment.	View	Knowledge Brokerage helps members identify and pursue high value generating opportunities.	View
Membership is necessary for Pavilion usage. Upgrade today.	View	Mobility and Travel bookings, accessories, auto, guides and travel products specially curated for the Hub traveler.	View
Showroom Our Pavilions feature beautiful furnishings from blue-chip partners. We can help you get them.	View	Valet Services offer a wide range of life-savers, from cars to travel to documents.	View

\$100M In online inventory available

The Hub Culture Store enables crowd-sourcing of curated products and services from the community. Category and Item matrix allow for inventory promotion across the online network or at individual Pavilions. Sales inventory ranges from membership to hotel rooms to books to showroom furniture to commodities.



Ven Gold

Ven Gold is an investment grade asset available in .9999 1oz units and 22K units.

It is available for delivery on a 4 week prior order basis, or to be held for storage as part of the **Ven Gold Commodity Fund**.





Team

Stan Stalaker – Founding Director, Head of Strategy

Tina Frank – Chairman of the Board of Directors and Regulatory Liaison

Jim Hedges – Head of Institutional Sales and Development

Edie Lush – Editorial Director, head of social network content

Matt Moravek – Business Development

Technology Development Team – 3 lead programmers, Community of 40 approved developers

Currency Advisory Board – 12 industry professionals: GLG Partners, UBS, KCD, Alchemy, Zynga, CCX

Knowledge Brokers – 15 Brokers doing deals in major key markets worldwide

Fund Managers – 2 Fund managers (NYC, London) tasked with developing Ven Sales

Community Talent – Over 175 embedded talent in a variety of categories, billing on invoice



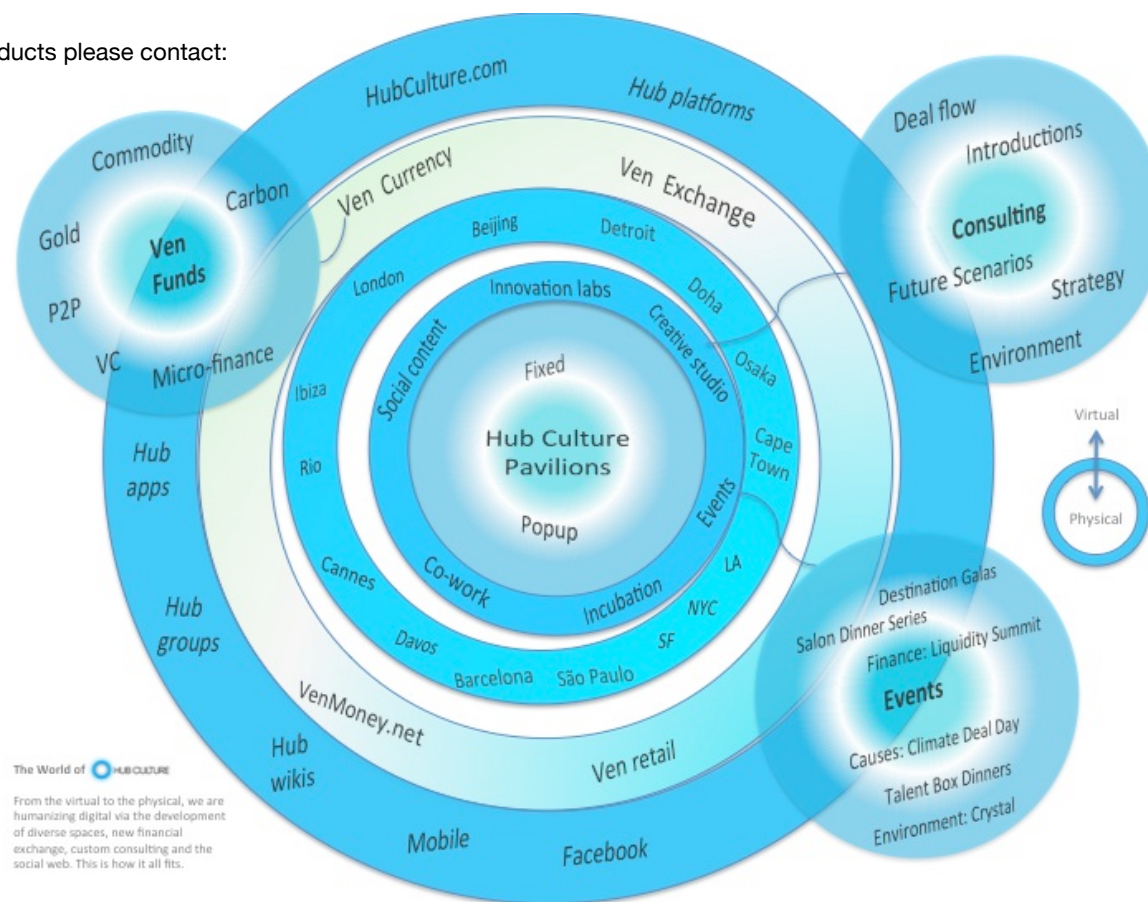
Get in touch

For more information on the Pavilions, consulting services and content products please contact:

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info@HubCulture.com

HubCulture.com



The World of  HUB CULTURE
From the virtual to the physical, we are humanizing digital via the development of diverse spaces, new financial exchange, custom consulting and the social web. This is how it all fits.

Principal and Affiliate Offices:

Bermuda Geneva London Hong Kong New York San Francisco Singapore