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
Hub Culture has worked with many global brands over the years and maintains strong partnerships around Hubs and Ven. Over 60,000 global VIPs and experts have been personally engaged with over 20 Million Ven exchanged, 50% corporate.
A transformative opportunity

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
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
Global Identity: HubID
HubID – wearable Ven Coin/Wallet: VOIN
Regulatory Leadership

DIGITAL ASSET TRANSFER AUTHORITY
Regulatory Leadership

US, Bermuda, Europe, Singapore, UK, Japan working with Ven
Ven is uniquely useful

Ven solves problems at several levels:

<table>
<thead>
<tr>
<th>Everyday People</th>
<th>Global Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exchanges value instantly, globally at little cost</td>
<td>Hedges exchange rate risk by 50-90%</td>
</tr>
<tr>
<td>Value does not deteriorate with exchange</td>
<td>Enables exchange via groups and communities</td>
</tr>
<tr>
<td>Delivers a single global price and a large barter economy</td>
<td>Speeds up payments, simplifies external accounting for trusted ecosystem, not just inside company</td>
</tr>
<tr>
<td></td>
<td>CSR Benefit: Embedded carbon offset in every transaction</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Financial Institutions</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduces exchange rate risk in commodity markets</td>
<td></td>
</tr>
<tr>
<td>Solves the ‘carbon price’ dilemma while avoiding taxation approach</td>
<td></td>
</tr>
<tr>
<td>Relief valve pressure as a shadow currency for $, € and other currencies under pressure</td>
<td></td>
</tr>
</tbody>
</table>
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 exchanged 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.

### Ven is for everyone

Ven is a digital social currency used in the world of Hub Culture. **Check rates against other currencies.**

<table>
<thead>
<tr>
<th>Purchase</th>
<th>Top Up</th>
<th>Earn</th>
<th>Trade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top up with</td>
<td>500</td>
<td>Ven</td>
<td>Go</td>
</tr>
</tbody>
</table>

- **Your Balance:** 1,135.85 V

<table>
<thead>
<tr>
<th>Send</th>
<th>As a gift or a payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Send 30.00 Ven to</td>
<td></td>
</tr>
</tbody>
</table>

- **Your Rank:** #1
- View your recent transactions

- Start typing a name
- Or use an email address

- Because

- I'd like this transaction to be private

Send Ven
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,
Ven is an innovation leader since 2007

Hub Culture is building corporate partnerships via the Pavilions to provide interchange between corporate currency networks. This will grow the Ven economy at large, and help to scale networks by leveraging them and connecting them to each other, with Ven as a central point of exchange.
# Digital Currency Comparison

<table>
<thead>
<tr>
<th><strong>Bitcoin</strong></th>
<th><strong>Ven</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Speculative – demand backed</td>
<td>Hedge stability – from diversified asset backing</td>
</tr>
<tr>
<td>Anonymous – numbered blockchain</td>
<td>Transparent Social – linked to social network, HubID</td>
</tr>
<tr>
<td>Decentralized – no authority to call</td>
<td>Central exchange – a responsible reserve system</td>
</tr>
<tr>
<td>CPU basis – sucks energy to process</td>
<td>Asset basis – currencies, commodities, carbon</td>
</tr>
<tr>
<td>Libertarian – lack of social contract</td>
<td>Meritocratic – works within existing regulatory system</td>
</tr>
<tr>
<td>Digital Cash – both public and private</td>
<td>Digital Accounting – big data ledger, transaction histories</td>
</tr>
<tr>
<td>Open Source – this is good</td>
<td>Native Ecosystem – visible network, transaction tracing</td>
</tr>
<tr>
<td>$50M daily – and over $2B total</td>
<td>$2.5M total – projected 2014 FX trades: $1B</td>
</tr>
<tr>
<td>Energy Hungry – energy intensive</td>
<td>Helps Nature – over 5 million Amazon trees saved to date</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2009</th>
<th>2011</th>
<th>2013</th>
<th>2015e</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>VEN</strong></td>
<td>0.10</td>
<td>0.10</td>
<td>0.105</td>
<td>0.115</td>
<td>0.118</td>
</tr>
<tr>
<td><strong>BTC</strong></td>
<td>0.00</td>
<td>0.05</td>
<td>5.00</td>
<td>108.00</td>
<td>500.00</td>
</tr>
<tr>
<td><strong>XRP</strong></td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.025</td>
<td>0.500</td>
</tr>
</tbody>
</table>

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.
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 aforestation. To date 25,000 acres of aforestation 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

Hey Stan, anything to report?


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 ...

Altemet

Hub Culture Acquires Stake in Altemet Systems, Inc. using Ven Digital Currency - News

Hub Culture today announced in Barcelona it has acquired a stake in Altemet 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 ...

Social + Transparent

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?

Romans

dsadsadasdsda

Romans Mail: you 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.
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.

Online stores drive revenue and redemption

$100M in online inventory available
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 Stalnaker – 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