



What if money knew its purpose?

THAT is exactly what we have achieved with our innovation
– programmable / purpose-bound money

It's a game-changer for companies, governments, and organizations
to distribute subsidies, grants, and budgets
with precision, security, and efficiency





The idea came from my grandmother's wallet.
She had a system: dividing her money into compartments

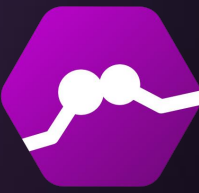
- grocery money
- rent money
- clothing money
- holiday money, etc.



Simple, practical, and purpose-driven!

**We have used Web3* to transform that concept into
a GDPR-compliant digital solution.**

*just to be clear: no, we are not using crypto/alt-coins

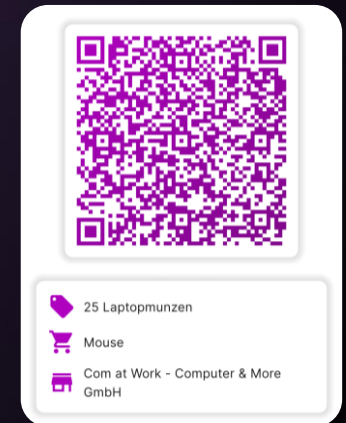
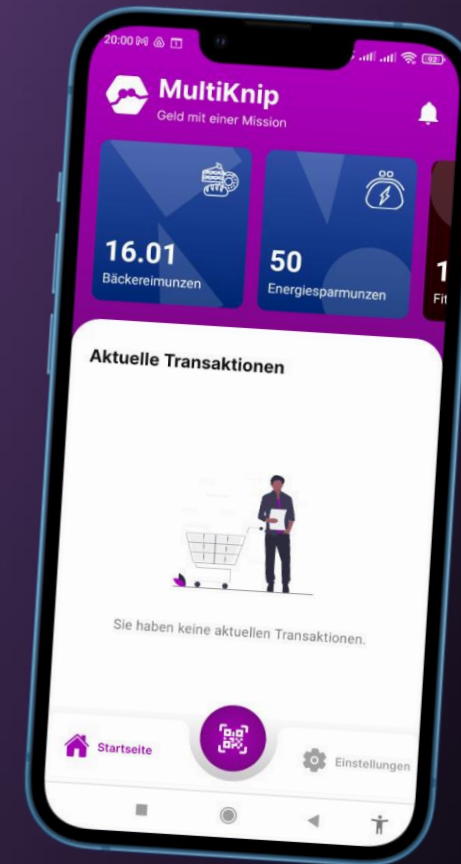


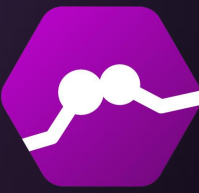
We call it **MultiKnip**

- a groundbreaking app that's as simple as it is powerful.

Here's how it works:

- You scan a QR code.
- Push one button.
- Instantly pay with funds earmarked for a specific purpose.





MultiKnip creates a smart wallet on your phone that holds various "compartments" of purpose-bound money.

Use cases:

- A municipal subsidy for families on minimum income to buy school laptops for their kids (but not spend it on a vacation).
- Money to pay the children's monthly soccer club fees for parents who can't afford it.
- Funds for energy-efficiency upgrades for domestic housing to support the energy transition.
- Money from a company's employee health budget exclusively for fitness memberships and personal trainers.
- Money to help refugees that can only be spent on necessities and not human trafficking, corruption or casinos.

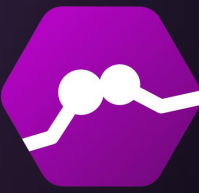
and **many** more...



The magic of purpose-bound money:

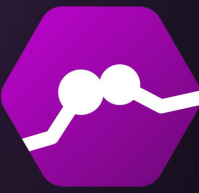
- Issuers control the details:
 - Who gets it
 - How much
 - Where it can be spent
 - What for
 - Until when
- Funds go directly from the issuer's bank account to approved retailers **quickly, with no middlemen and no commissions.**
- Unused funds? They simply stay put.





Why MultiKnip matters:

- **Strengthens local economies**
ensuring money stays with local businesses, not global giants.
- **Cuts administrative overhead and costs**
making distribution easier and faster for organizations.
- **Reduces fraud and misuse**
every penny serves its purpose.
- **Eco-friendly**
our blockchain technology is ultra-efficient, consuming less energy than a traditional bank transaction.



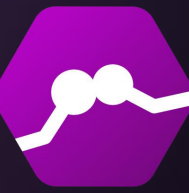
We've already gained attention:

- The International Association for Trusted Blockchain Applications (INATBA) nominated us as **“Most Exciting Public Service Blockchain Project 2024.”**
- We're part of the **European Blockchain Regulatory Sandbox** chosen to **help shape the future** of this technology, talking to national banks all over the EU.

We are **out of pilot phase and into deployment:**

- Several cities in The Netherlands use our solution
- 100,000+ users
- €5,000,000+ already deployed for sustainability, poverty relief, improving future policies.





Purpose-bound money isn't just innovative... it's impactful.

It empowers initiatives around:
**social inclusion, debt relief, improving health, sustainability,
incentivizing good behavior and much more!**

Our recent [report](#) explores how this concept
directly supports nearly **all** of the
UN Sustainable Development Goals.



If you're curious about how purpose-bound money can solve
challenges for your organization, company, or community, **let's talk.**





Join us in shaping the future of money
- money with meaning, money with purpose!

THANKS...

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