



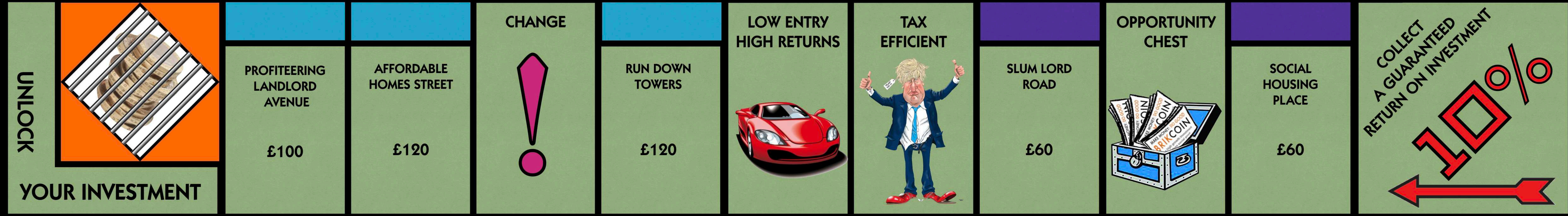
# MAKE MONEY: DO GOOD BRIKCOIN

the high growth investment that does social good

## INVESTOR PROSPECTUS

[www.brikcoin.net](http://www.brikcoin.net)





# BRIKCOIN

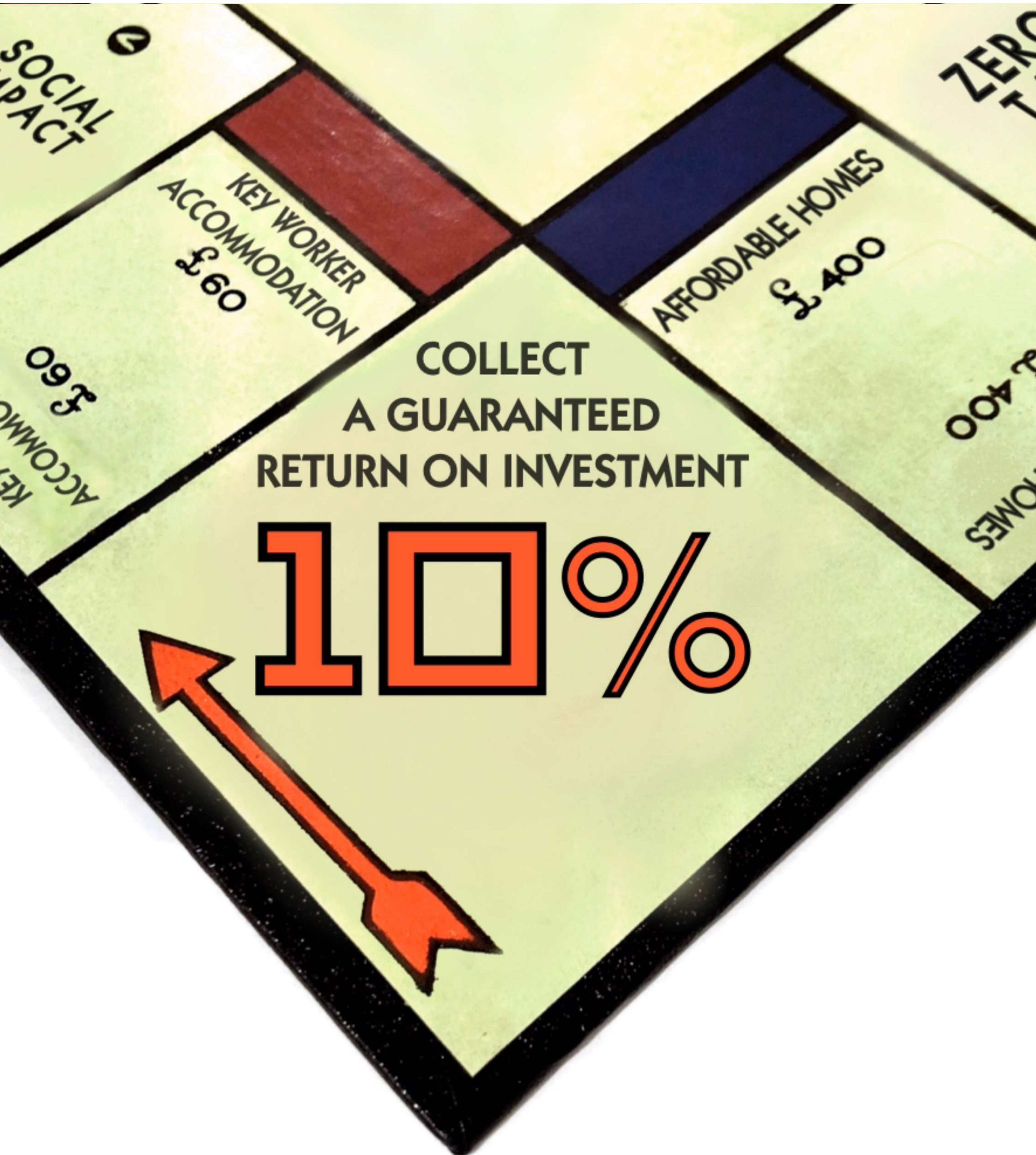
**BRIKCOIN is a Property Development Company with an investment platform.**

**Bringing together blockchain technology and real estate investment, it provides high liquidity and low risk.**

**What's more, it achieves this by building sustainable and affordable housing in the UK to fulfil the ever increasing national demand.**

**Created to deliver results, you'll love being part of our community and you will make money.**





# BRIKCOIN

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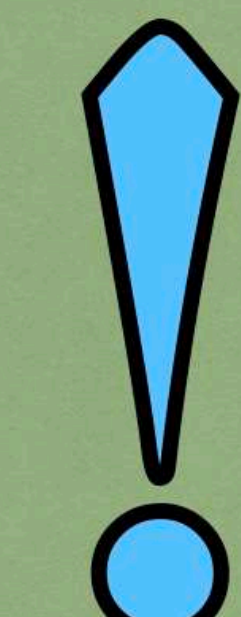



## A WARM BRIKCOIN WELCOME TO YOU

On behalf of the team at BRIKCOIN, it is my pleasure to present this Prospectus to you. BRIKCOIN launches its' private and public sale rounds in mid-2019 and represents a unique opportunity. BRIKCOIN is the first decentralised blockchain application dedicated to delivering 100% genuinely affordable and key worker housing in the United Kingdom. While utilising and enhancing all the current and future capabilities of the Ethereum blockchain; BRIKCOIN's core activities are in the sourcing, acquisition, development and management of residential property, aimed at increasing BRIKCOIN's value for the benefit of our "BRIK" owners. We look forward to welcoming you as an owner of BRIKCOIN.



**James Hare**  
Founder - BRIKCOIN

 <p><b>PAY HUGE FEES!!</b></p>	<p>REPURPOSED OFFICE BLOCK PARADE</p> <p>£280</p>	<p>LIQUIDITY</p> 	<p>COMMUNITY CLOSE</p> <p>£260</p>	<p>HOUSING CRISIS HEIGHTS</p> <p>£260</p>	<p>LOW ENTRY HIGH RETURNS</p> 	<p>HOMELESS HILL</p> <p>£220</p>	<p>SHELTER PARADE</p> <p>£240</p>	<p>CHANGE</p> 	<p>GHETTO ROAD</p> <p>£220</p>	<p>FREE TRADING</p> 
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# BRIKCOIN

THE DEMAND

**There is real demand for truly affordable and key worker accommodation in the UK.**

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**1.11 MILLION**

**households currently on the waiting list in England.**

*Source: MHCLG Local Authority housing statistics, year ending March 2018*

**8.4 MILLION**

**people in England are hit by the housing crisis - that's 1 in 7 people.**

*Source: The National Housing Federation - October 2019*

**145,000**

**new social homes needed in England every year, but in 2018 only 6,000 social rented homes were built.**

*Source: The National Housing Federation - September 2019*



# SOCIAL IMPACT INVESTING



## BRIKCOIN Tackles the UK's Affordable Housing Crisis Using Blockchain Technology.

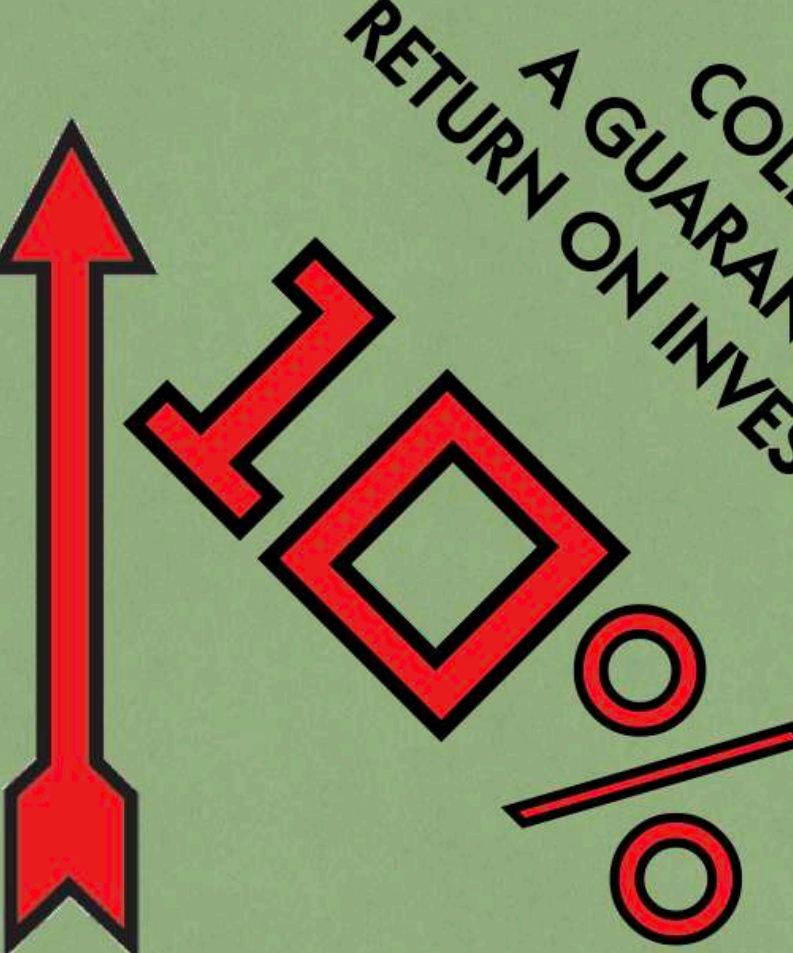

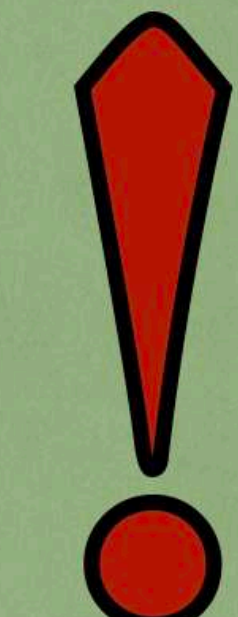



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BRIKCOIN has developed a unique financial model to answer the huge deficit in the affordable housing availability in the UK while solving the lack of liquidity for investments into private developments.

According to research undertaken by housing charity Shelter, 3 million new affordable homes need to be built in the UK by 2040. There were only 6,000 social rented homes built in 2018.

Deploying blockchain technology, BRIKCOIN aims to build, acquire or redevelop property in an aim to create 100% affordable housing properties.





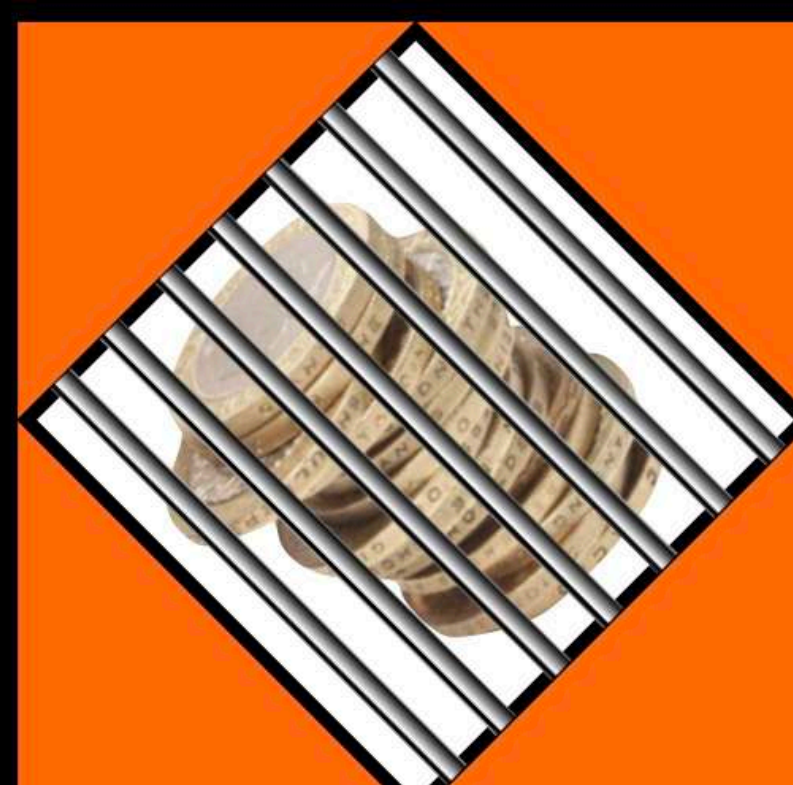


COLLECT A GUARANTEED RETURN ON INVESTMENT 	HOMELESS CHILDREN GARDENS £400	ASSET-BACKED INVESTMENT 	HOUSING JUSTICE MEWS £300	CHANGE 	LOW ENTRY HIGH RETURNS 	HOMELESS SHELTER COURT £300	QUALITY HOUSING WAY £320	OPPORTUNITY CHEST 	TEMPORARY HOUSING WALK £300	PAY HUGE FEES!! 
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# BRIKCOIN

uses blockchain for a **community powered** solution to the affordable housing crisis.

offers you **easy property investment**, gives you **24/7 liquidity** and **guarantees you results**.

FREE TRADING 	EVICTON ALLEY £200	OPPORTUNITY CHEST 	HOUSING FOR LIFE DRIVE £180	EMERGENCY ACCOMMODATION PARK £180	LOW ENTRY HIGH RETURNS 	SOFA SURFING STREET £160	KEY WORKER ACCOMMODATION AVENUE £140	SOCIAL IMPACT INVESTING 	HOTEL OF MUM & DAD MEWS £140	 UNLOCK YOUR INVESTMENT
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# BRIKCOIN

## INVESTMENT PLATFORM

**Get involved in the BRIKCOIN community and you'll not only do some social good but you'll also be rewarded with a handsome return - a minimum 10% per annum guaranteed!**

BRIKCOIN is an independent private developer dedicated to delivering 100% genuinely affordable and key worker housing. Your investment gives you the opportunity to own Shares or “BRİK” in the development company. Your investment is fully asset-backed by not just one property, but every property that BRIKCOIN develops. And with guilt-edged Government approved contracts over long periods of time, we can guarantee the growth of BRIKCOIN.

**BRIKCOIN is a win for investors, it's a win for local authorities and it's a win for those in need of affordable housing.**



**Quick and  
easy to register  
and invest**



**Guaranteed  
Minimum 10% Returns  
per Annum**



**No fees  
or hidden  
charges**



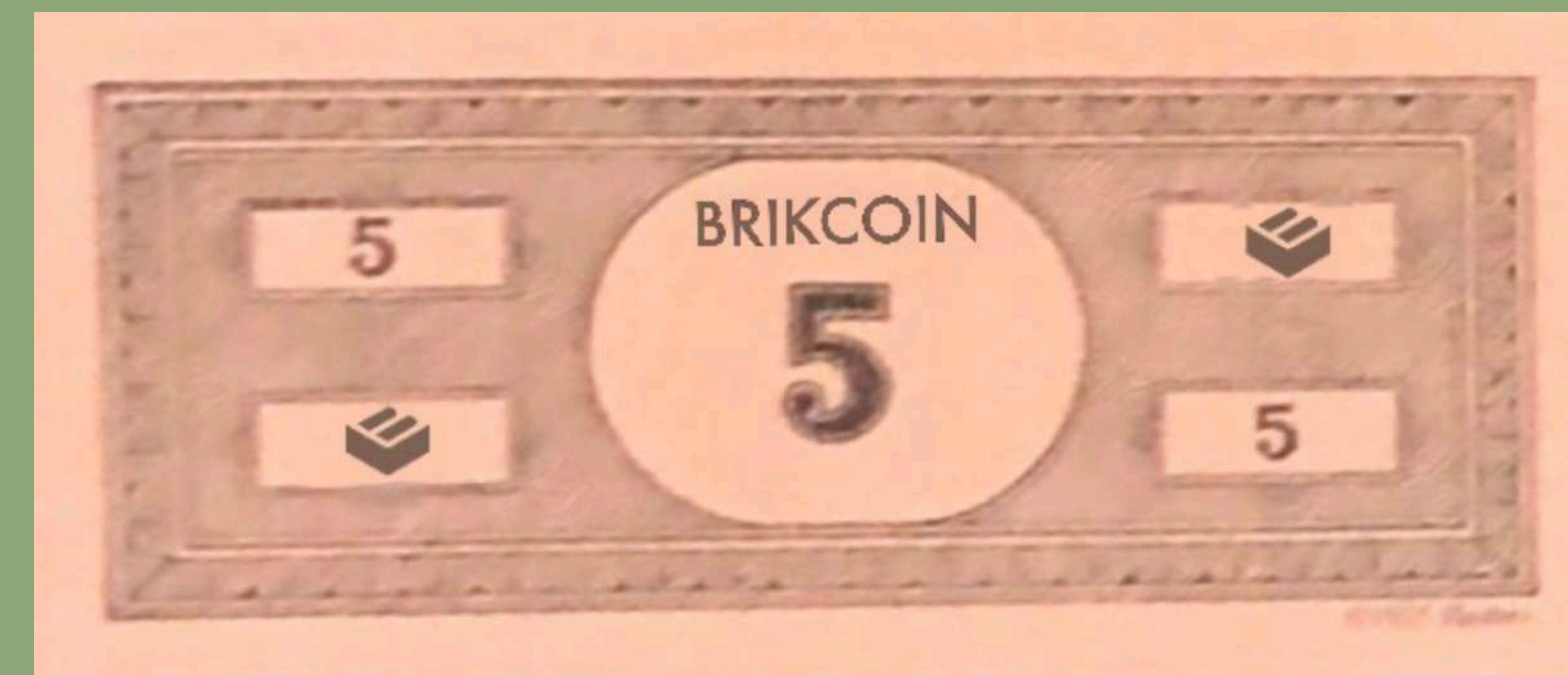
**Access your  
money whenever  
you want 24/7**



**Fully secure  
investment - powered  
through BlockChain**



## LOW ENTRY HIGH RETURNS



# HIGH RETURNS

- Guaranteed Minimum 10% return per annum.
- BRIKCOIN is tax free, fully asset-protected and delivers exceptional and sustainable growth.
- Exposure to an £11,000,000,000 property market sector.
- On listing on exchanges the worldwide demand for BRIK will drive the value up.
- Referral program offering an additional 10% bonus if you introduce friends or family.
- Each new addition to BRIKCOIN's property portfolio increases the value of BRIK and further secures its value.



## INVESTMENTS SECURED AGAINST PROPERTY ASSETS



# LOW RISK

- Every BRIK issued is asset-backed by the properties that BRIKCOIN develops and owns, protecting BRIK holders from any downside.
- BRIKCOIN retains ownership of each of its developments and acts as a Private Landlord, meaning each property is not subject to 'right-to-buy'.
- We safeguard your investment; each development is individually ring-fenced, therefore protected and remains insolvency remote.
- UK Government signs a long lease as parental guarantor, which guarantees all rent payments over a 10-50 year period.
- Fully transparent investment powered through BlockChain.



## UNLOCK YOUR INVESTMENT

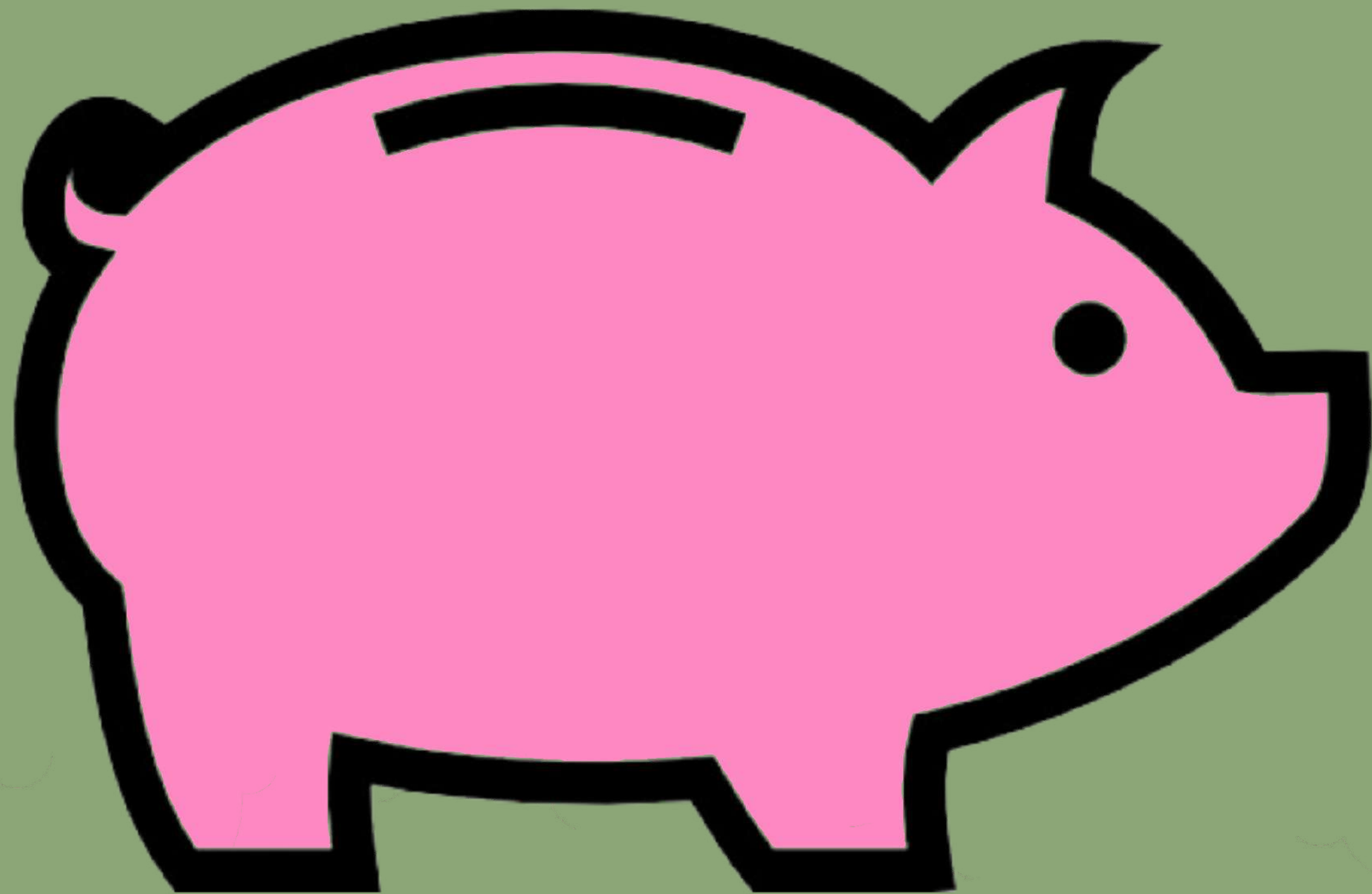
# 24/7 LIQUIDITY

- As a BRIK holder you will have constant access to your investment through our online dashboard.
- BRIKCOIN will list on worldwide exchanges where BRIK can be easily bought and sold 24/7 365 days a year.
- BRIKCOIN will enable the significant upside benefits of liquidity from a digital currency, matched with global property investment; whilst protecting it's owners from any downside.
- We have market makers and exchange partners who will handle and safeguard the high liquidity pricing of BRIK.





**EASY!**

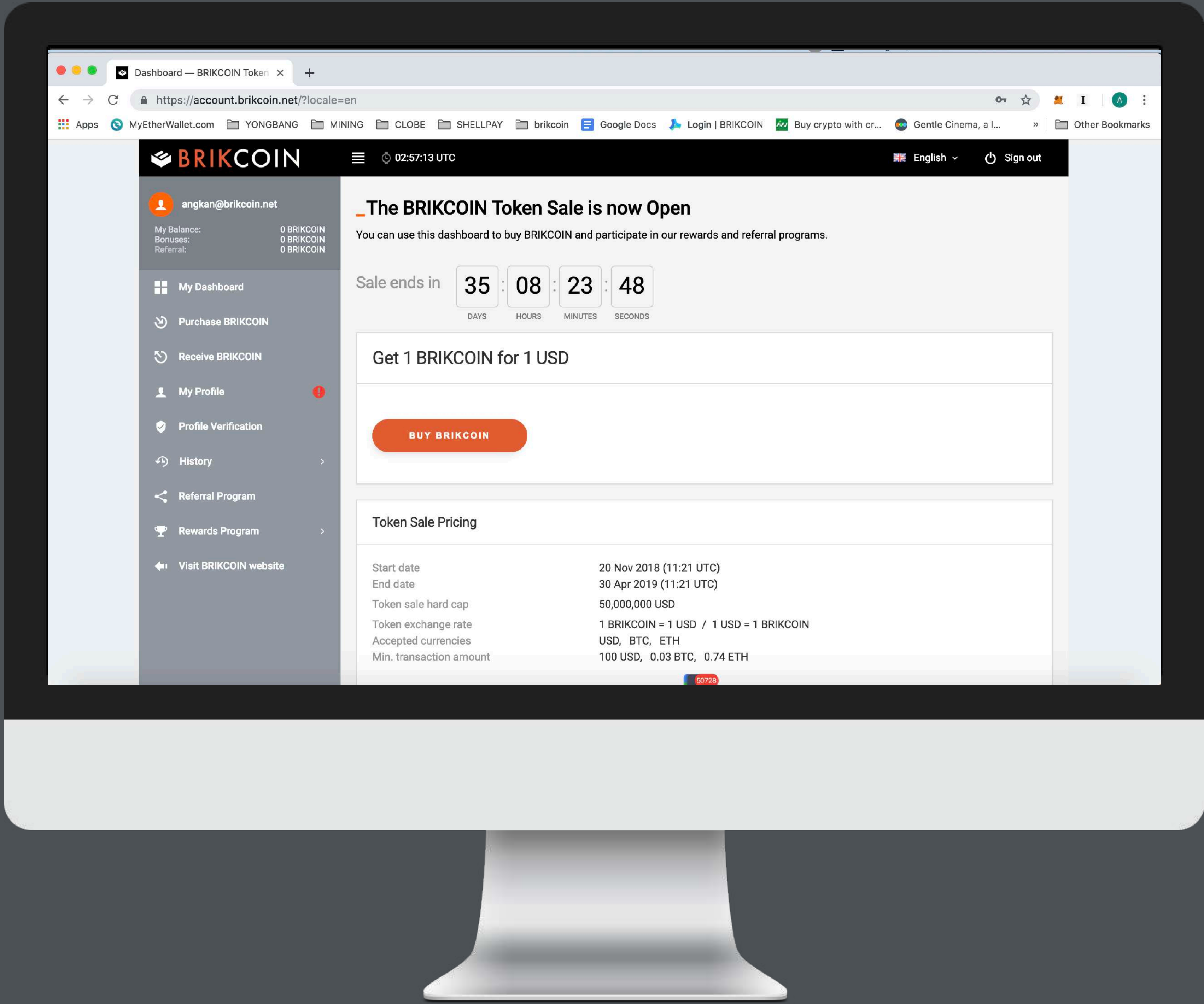


# **HASSLE FREE**

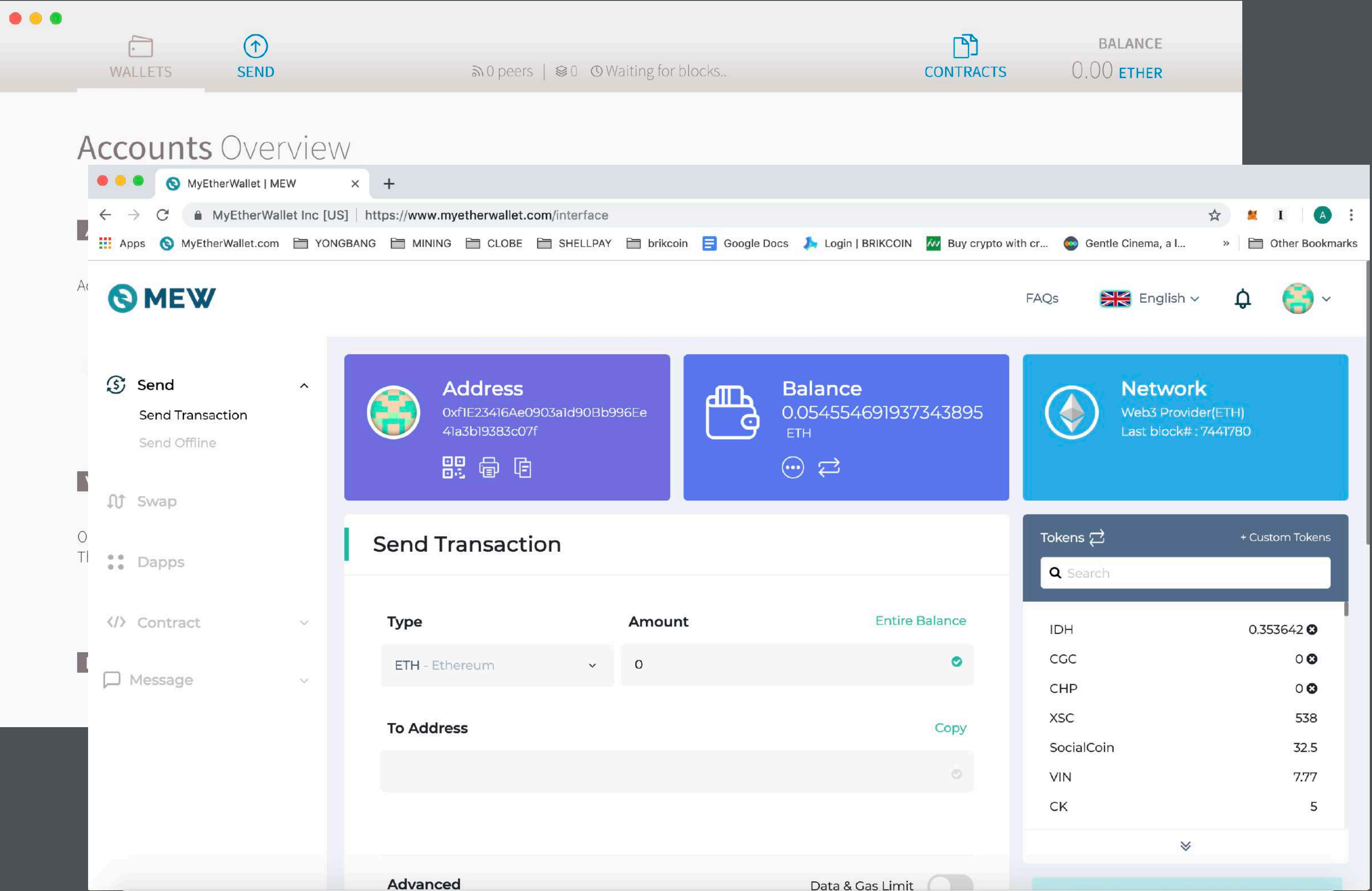
- Easy and secure three step online account set up. It's easier than online banking!
- Enjoy hassle-free investment in UK property; we manage the entire property development and we give you the easy tools to monitor your investment through our robust platform.
- No more landlord headaches, from difficult tenants to high fees. You just relax and watch your real estate investment grow.
- Zero fees, no commissions or legal fees.
- 100% of your money is invested - no middle men or costly "financial advisors".



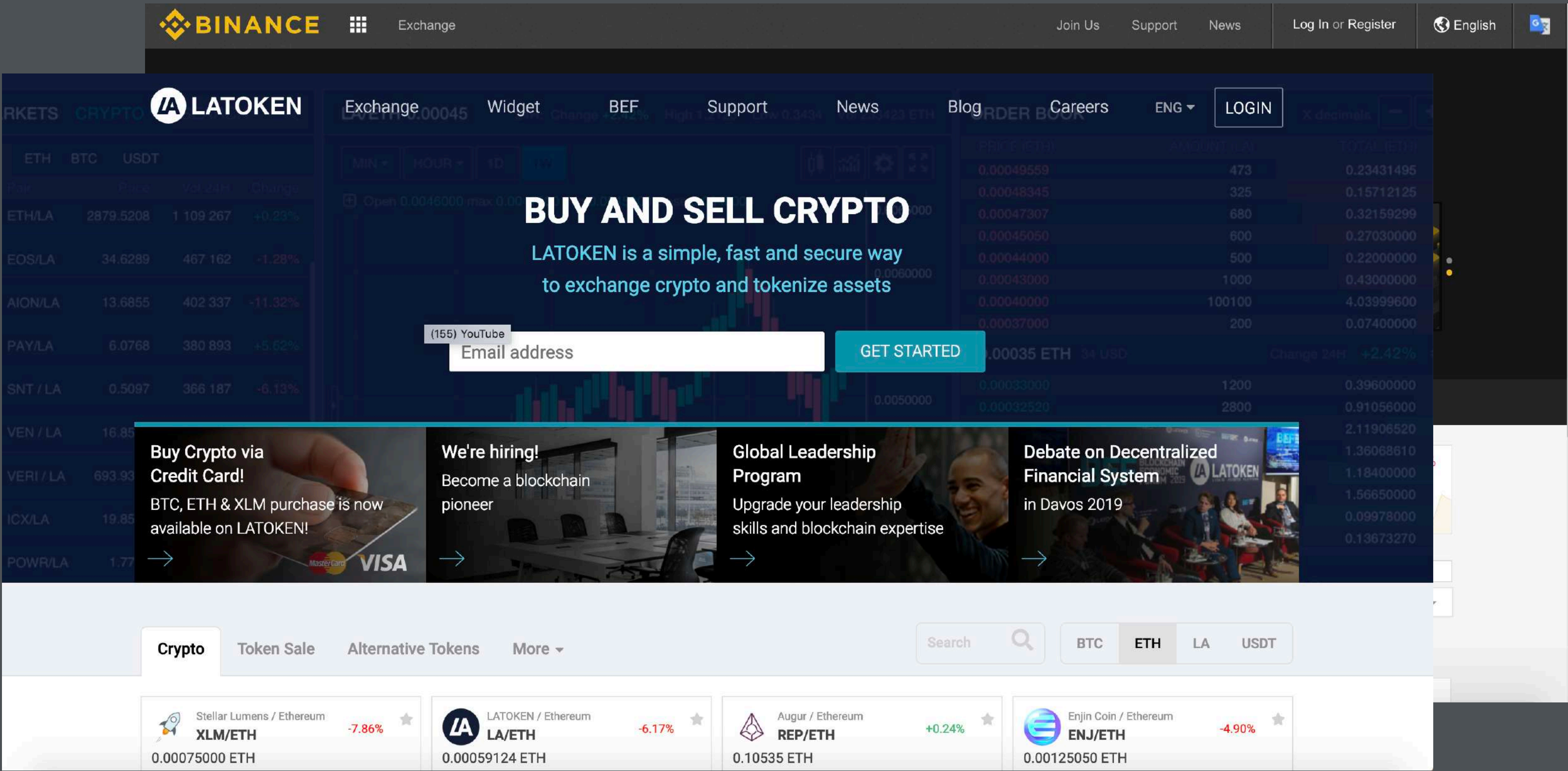
# Investing and trading BRIKCOIN



Our intuitive dashboard allows you to invest using major cryptocurrencies, credit cards and bank transfers.



BRIK can be held in any one of hundreds of ERC20 compatible wallets.



Or traded with millions of traders on major cryptocurrency exchanges.



# BRIKCOIN

## THE BUSINESS MODEL

### The BRIKCOIN funding model is **REVOLUTIONARY.**

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BRIKCOIN housing is built solely for rent and is owned and managed by BRIKCOIN. So long as you pay your rent you know that you can live in your home forever and raise a family in security and confidence.

Right-to-buy is viewed negatively by local authorities as it is seen as a transfer of an asset out of the 'affordable' market into the open market.

Because BRIKCOIN is a private landlord, right-to-buy legislation does not apply, and every home built can remain in long-term occupation.

BRIKCOIN will create an SPV ('Special Purpose Vehicle') to acquire or build new rental housing, collaborating with local authorities and the National Housing Federation.

Planning will be sought for 100% affordable housing with rents set to below currently defined "affordable" levels.

BRIKCOIN will manage and maintain the units, letting to a mix of tenants at the full discretion of the local authority, at the discounted rental levels previously agreed.

All profits from the rental income and housing sales will be invested back into the company. Profits and the assets associated with them will be directly correlated to BRIKCOIN's growth.



# BRIKCOIN

## THE DELIVERY MODEL

### 'THE BRIK SALE'

£5.33 Million raised from Public Sale (60% of BRIKCOIN)



### BRIKCOIN WILL DEVELOP AFFORDABLE HOUSING PROPERTIES AS A PRIVATE DEVELOPER

Acquires, develops and manages genuinely affordable housing. All projects benefit from private sector funding.



### MUCH NEEDED HOMES DELIVERED



### BRIKCOIN WILL WORK WITH THE UK GOVERNMENT AND LOCAL COUNCILS

BRIKCOIN fixes rents to affordable housing levels set by the United Kingdom's Central Government, agrees and signs a Local Council parental guarantee.

The Local Council then has full nomination rights to set rental levels and tenant allocation across all of the accommodation in the housing scheme. The leases are between the council nominated tenants and BRIKCOIN, who are a private landlord, and therefore are not subject to 'right-to-buy'.



### HOUSING WAITING LISTS REDUCED, ENHANCING PEOPLE'S LIVES

### GUARANTEED PROFITS FOR 'BRIK' HOLDERS



### 'BRIK' HOLDERS - BENEFITS

1. The value of each property increases BRIKCOIN stability. (Asset-Backed)
2. Housing profits and revenues drive BRIKCOIN price. (Growth)
3. 365 day 24/7 trading on currency exchanges creates BRIKCOIN demand. (Liquidity)
4. PROFIT, SECURITY, RESULTS.



### 'THE MONEY BOX' - BRIKCOIN'S GROWTH

BRIKCOIN locks in value, earns profit and generates revenue through:

1. Retaining ownership of all of its properties. (Value & Growth)
2. Selling the fixed income strip. (Profit & Growth)
3. Project Development Management fees (Revenue & Growth)
4. Facilities Management. (Revenue & Growth)



### 'THE PROFIT'



### PENSION FUND INVESTORS SECURED



### THE FIXED INCOME STRIP WILL BE SOLD TO FINANCIAL INSTITUTIONS

BRIKCOIN having increased the housing scheme's covenant strength by signing an investment grade lease guarantee with the Local Council, then sells the fixed income rental stream to Private-sector financial institutions (e.g. pension funds). This secures UK Government guaranteed, inflation linked (CPI) long-term income for the financial institutions.





# BRIKCOIN

## CREATING COMMUNITIES

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## BUILDING HOMES FOR GOOD

BRIKCOIN's partners are market leaders for the design and construction of award-winning projects and also in the manufacturing of modular and offsite construction. They supply to sectors including Public, Commercial and Education. The revolutionary view of a building design led approach, provides unrivalled all-round class leading performance. The knowledge, skills and intellectual capital of our people ensure we are able to project manage and integrate all aspects of a project; all with a precision-engineered solution that is efficient, cost-effective, healthy, and sustainable. By developing and integrating the newest construction technologies, BRIKCOIN builds are faster, more durable, more energy efficient and more environmentally in tune than ever before.



## CONSTRUCTION PARTNERS



UK and International  
Tier 1 Contractor



Whilst Octagon are well known for their luxury homes, they have a new contracting division focussing on key worker housing schemes.



Paragon Asra  
**PA Housing**

A quality provider of social and affordable housing and parent company of Octagon.



Specialists in 'office-to-residential' conversion.



Homes  
England

UK Government's housing accelerator. Octagon are working directly with them on our behalf.



International asset management and construction consultancy.



Architectural and planning.



Offsite Construction.







# Examples of typical target developments.





## INVESTMENT CONSIDERATIONS

- Freehold city centre office
- Prime location for Newcastle City Centre and local transport links
- The property comprises 94,111 sqft of office accommodation with an onsite cafe and under-croft parking for 53 cars
- Vacant
- Planning permission approved for conversion to provide 274 residential units
- Further planning permission approved for the addition of a single storey extension to provide 46 studios and 1 two bed apartment
- Within one mile of both Northumbria and Newcastle Universities





Description

Cuthbert House comprises a vacant office with accommodation over lower ground, ground and four upper floors. The accommodation extends to approximately 8.744sq m (94.111 sq ft).

The building is of concrete frame construction with concrete cladding to the external elevations, and metal framed aluminum double glazed windows beneath a mansard roof. The property benefits from two lifts.

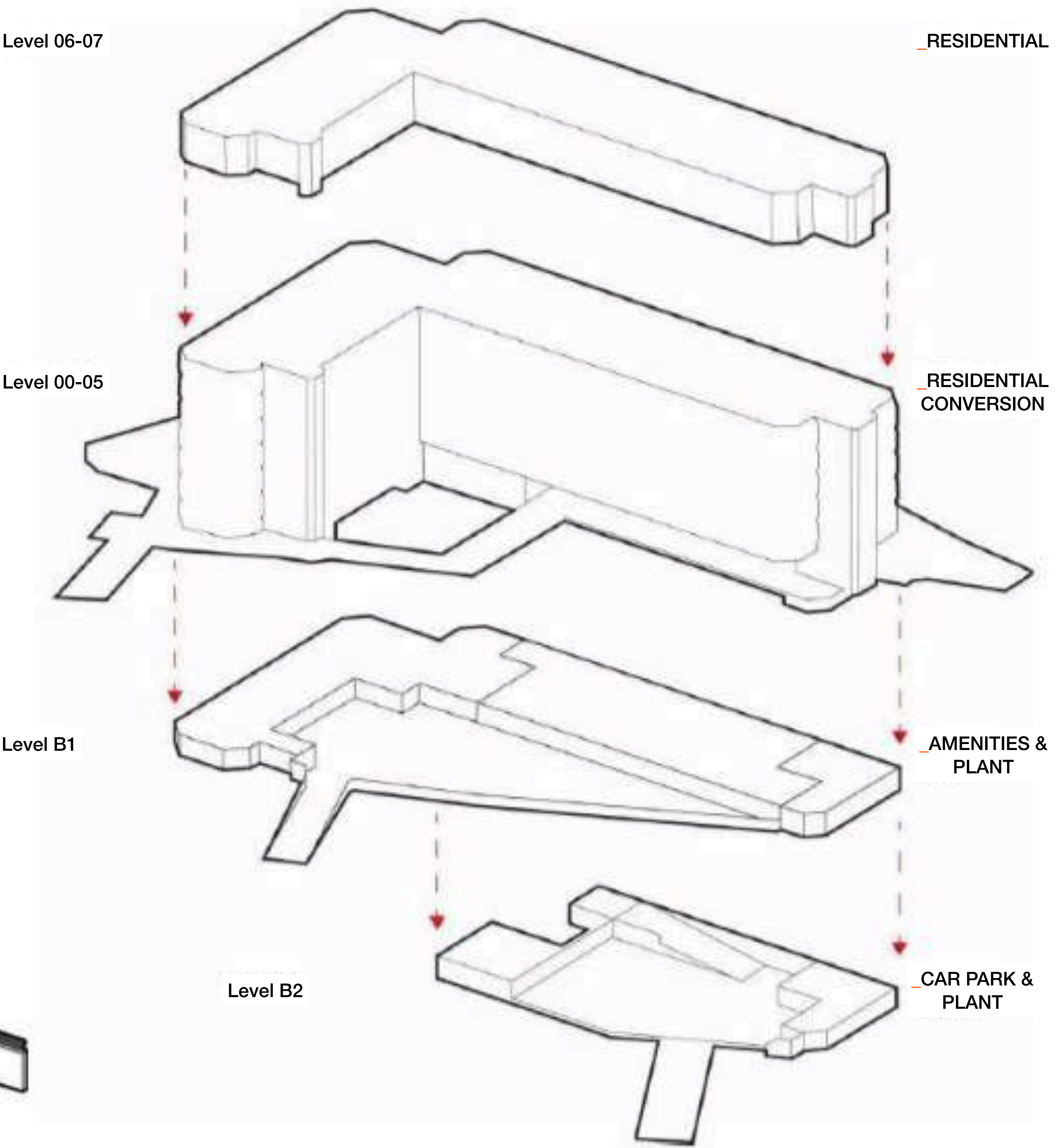
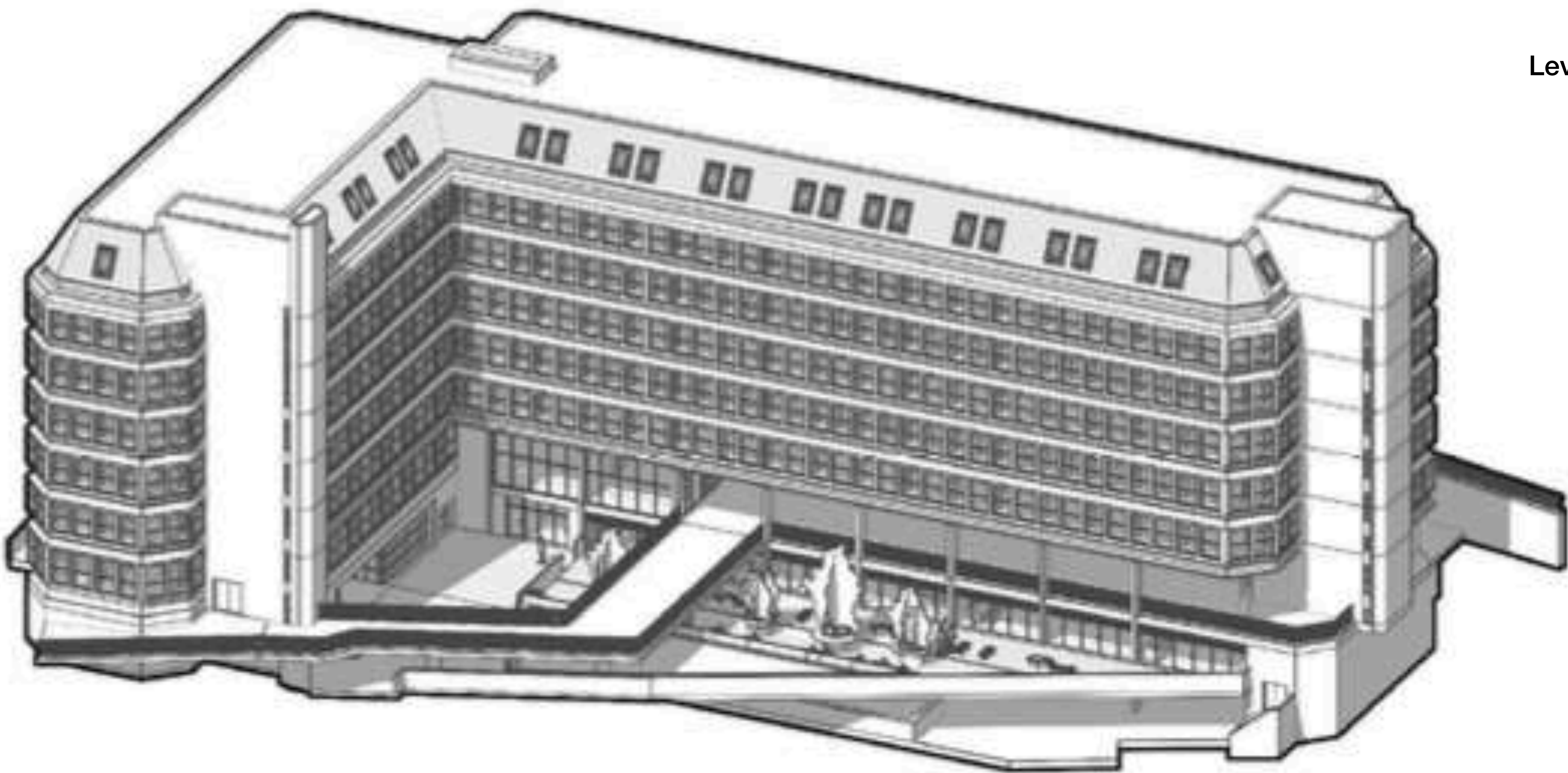
Externally the property benefits from secure-croft parking for 53 cars.

Planning

Cuthbert House is subject to two approved planning permissions. The first, a notification of prior approval for change of use from offices (Class B1 a) to 274 residential units (Class C3) - Ref: 18/00112/NRE.

The second provides full planning permission for the construction of a single storey roof extension to the existing building to create 46 no. studios and 1 no. 2 bed apartment together with associated plant, landscaping and amenity space - Ref: 2018/0786/01/DET.

The planning consent also allows for communal/ amenity space and study zones. Please refer to the data room for full plans and the approved planning permission.







# A typical **BRIKCOIN** project financial.

## USES OF FUNDS

Site Purchase Price				£2,500,000
Acquisition Costs				£187,500
Gross Site Acquisition Cost				£2,687,500
Direct Construction Costs	10.0%	contingency	74.17%	£25,686,788
Cost Overruns				£0
Professional Fees	10.0%	contingency	11.80%	£3,031,041
Gross Construction Costs				£28,717,828
Community Levies (S106/CIL)				£0
Development Management	3.00%			£942,160
Irrecoverable VAT				£807,140
Total Development Costs exc. Financing				£30,467,128
Senior Financing Costs				£719,455
Investor Equity Coupon				£755,926
Total Financing Costs				£1,475,381
<b>TOTAL DEVELOPMENT COST</b>				<b>£34,630,009</b>

## SOURCES OF FUNDS

PURE EQUITY	38%	£12,598,759
SENIOR FINANCE	62%	£20,555,870
<b>TOTAL FUNDING REQUIREMENT</b>	<b>100%</b>	<b>£33,154,628</b>

## PROJECT KEY METRICS

Sale of Revenue Stream to Institution	£41,556,011
Total Development Cost	£34,630,009
Project Gross Profit	£6,926,002
Total Net Sellable Area Cost/sqm	£2,002.02
Project Gross Profit on Cost	20.00%

## PROPERTY KEY METRICS

Units developed	293
Developed Built Area (sqm)	17,298
Average Construction Cost/sqm*	£1,485

\* - exc. finance and fees



# The Biggest House Builders in the UK



# Our house building mission

## BRIKCOIN

- Becomes a global market leader
- £2B++ in yearly revenue
- Owning over 1 million dwellings
- Top 10 UK house builder

### Within 3-to-5 years

- Get 10% of the UK's £11B affordable housing market
- Builds and owns 15,000+ homes each year
- Generates 200-300M+ per annum profit
- Expands operations into European and International Markets





# BRIKCOIN 5 year projection summary.

Year	2020	2021	2022	2023	2024	TOTAL
Projects (total)	2	4 (6)	8 (14)	16 (30)	32 (62)	62
Dwellings	1,000	2,000	4,000	8,000	16,000	31,000
Revenue £m	84	168	336	672	1,344	2,604
Profit before tax £m	14	28	56	112	224	434
Net assets £m	70	140	280	560	1,120	2,170





# BRIKCOIN

AS FEATURED IN...

**Forbes**

**showhouse**





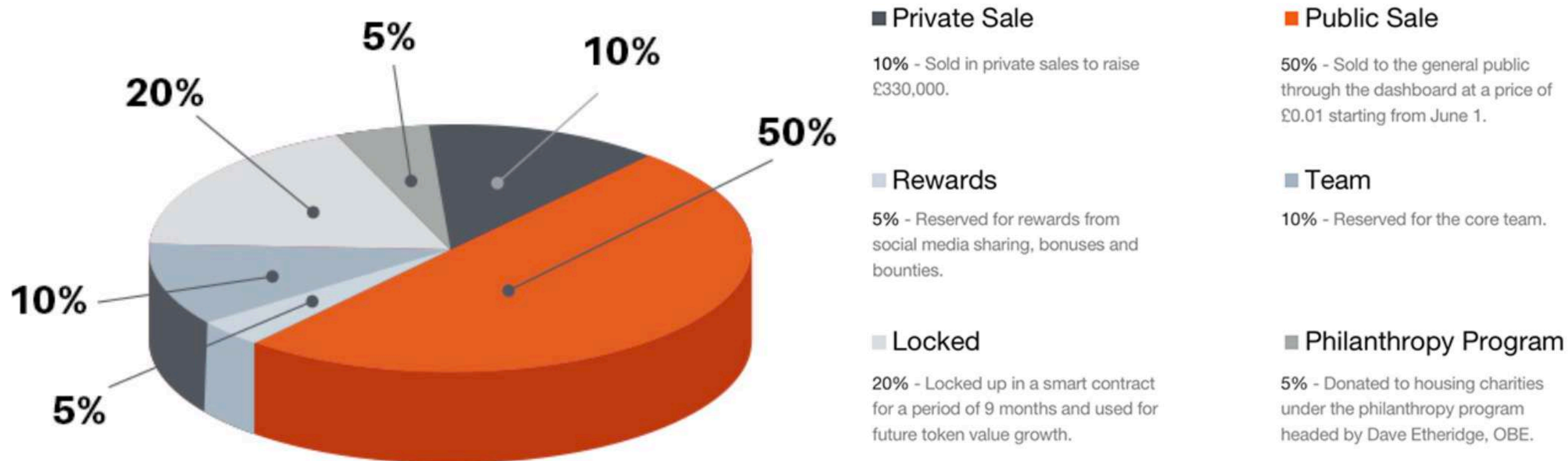
# **TIMELINE**

<b>MAR - MAY 2019</b> <b>PRIVATE SALE</b>	<b>APRIL - JULY 2019</b> <b>ICO FORMATION</b>	<b>JULY - DEC 2019</b> <b>PUBLIC SALE</b>
<p>Private sales have already commenced with major early investors getting a large discount per 'BRIK' depending on volume.</p>	<p>BRIKCOIN will be registered as an ICO initially to comply with all regulations.</p>	<p>Public Sale of BRIK will be started on the website at £0.01 (1 penny) per BRIK. The dashboard to allow for this has already been financed and built. BRIKCOIN aims to raise £5.33 million from the private and public sale. All sales will comply with strict KYC regulations for ICOs.</p>
<b>JANUARY 2020</b> <b>'BRIK' PRICE INCREASE - FIRST HOUSING PROJECTS ANNOUNCED</b>	<b>FEBRUARY 2019</b> <b>TRADING ON MAJOR EXCHANGES</b>	<b>2021</b> <b>DEVELOPMENT ON DATA APPS</b>
<p>'BRIK' pre-flotation price will increase from 1st January to £0.10 (10 pence). Deals for the first affordable housing projects in the UK. BRIKCOIN will acquire existing properties, sites for redevelopment and purchase land with planning for new developments.</p>	<p>To allow our investors to trade BRIK and liquidate their investments, negotiations to trade on major exchanges have already begun. BRIKCOIN will be aiming for a £1.00 per BRIK valuation with its operations and marketing efforts.</p>	<p>BRIKCOIN is building additional revenue streams to keep the token value growing by introducing smart data applications in their properties as well as additional utilities like rent payment and facilities booking through BRIK.</p>



# How will BRIK be distributed?

Total pre-mined ERC20 tokens are fixed at 1BILLION.  
Attractive discounts will be offered in the private sale and presale.





# Meet the team.



**JAMES HARE**  
**CEO & FOUNDER**

With over 20 years of experience in property development, private equity and international markets; James is known as much for his entrepreneurial spirit in the boardroom as his dominance on the sports field. Having worked with many of the worlds leading banks including Barclays and HSBC, James has developed affordable residential schemes, exclusive branded Villa collections and commercial office towers in London, Dubai and Colorado, USA. His vast knowledge of structuring, recapitalising and driving projects through to their successful completion led him to creating his current vision and to the birth of a game changer, BRIKCOIN.



**MARK GATHERCOLE**  
**CO-FOUNDER**

Mark is a fearless resilient and motivated entrepreneur working hard for the success of BRIKCOIN. Mark has built and is the owner of the large construction company Grosvenor that represents celebrities, businesses and large organisations. Mark is a wealth creator and has nurtured and grown his clients and partners fortunes, through long-term relationships and detailed analysis, protecting the interests of others as if it's his own.

As a driven leader Mark has established successful businesses and forged partnerships in a diverse range of industry sectors including cosmetics and beauty, automotive and marine supply Mark is extremely passionate about entrepreneurship and enjoys sharing what he's learnt with others.



**ANGKAN MUKHERJEE**  
**CHIEF OPERATIONS OFFICER**

Angkan has been involved in blockchain and cryptocurrencies for the last 7 years as an investor and strategy consultant for many startups and in enterprise integrations. He previously operated the influential cryptocurrency financial data tracker icodata.io, which was featured in and used by journalists from New York Times, Forbes and others. Having lived and worked in Singapore, China, US and India, he brings his global perspective into creating the tokenomics and product strategy behind BRIKCOIN. He has also been involved in promoting startups like Origin Trail and Zilliqa previously. With experience and a background in economics and marketing, Angkan aims to bring BRIKCOIN into the future by constant value creation for the underlying token through innovative applications of blockchain like BRIKCOIN payments and strategic partnerships that will grow the company and create real change in supplementary industries like payment processing, property management and resource management.





**PETER KUDERA**  
**SENIOR ADVISOR**

A successful entrepreneur, blockchain ambassador and bitcoin specialist, Peter Kudera is a widely-published author of articles and blog posts on cryptocurrencies. He has spoken in British Parliament and is a regular speaker at International blockchain events. Peter is also the founder of a unique green mining company, Chaintech.

Peter believes in innovation and has spent most of his life actively exploring new technologies. His active participation in cryptocurrency, makes him one of the most influential people in the blockchain space. Peter Kudera has a passion for growing ideas and the ability to understand their potential. He educates people on how to invest wisely into cryptocurrencies and learn about new blockchain projects.



**DAVE ETHERIDGE OBE**  
**STRATEGY DIRECTOR & HEAD OF PHILANTHROPY**

Dave is the former Chief Fire Officer of Fire and Rescue Service having served 32 years protecting the public and responding to emergency calls. In September 2016 Dave became the President of the UK Chief Fire Officers Association working nationally and internationally. His service was recognised by Her Majesty the Queen in the 2015 New Year's Honours – being awarded an Officer of the Order of the British Empire (OBE) for Services to Fire and Rescue and the Community. He is also the first UK Fire Officer to receive the National German Fire Service Medal in 2017 from the German Federal Government for Supporting International Relations.

As a passionate believer in making a difference and through his experience of national and local government, Dave now invests time supporting BRIKCOIN to deliver our vision and broaden our housing offering to support key workers.

"These key workers, such as firefighters, nurses and paramedics deliver vital services to the most vulnerable in society but work in high cost areas in relation to housing."





**STEVE REED**  
**MARKETING DIRECTOR**

An agile strategist and free thinking creative leader who's not afraid of getting stuck into the practical realities of marketing. Steve's a high end brand planner, creative and campaign developer with over 30 years experience in the UK national and international advertising industry. A natural instinct to challenge convention, to get inside the customer's head and to re-engineer perceptions and kickstart change has provided the central theme to his career whether that was working with the the largest bluechip corporates, challenger brands or start ups. Not one to accept bland over brand, Steve's marketing mantra is: be brave, be relevant, be successful. And that's just where Brikcoin is very quickly heading. We're challenging the moribund property investment market, challenging the inertia of government in providing truly affordable, high quality housing and delivering high returns to hard working investors: make money: do good!



**BECKY FOSTER**  
**CREATIVE DIRECTOR**

Becky has worked in property since 2004, specifically the Central London and Dubai lettings markets with the premier real estate agent Hamptons International.

As well as a solid background in property, she has fantastic creative skills and an in-depth understanding of BRIKCOIN that is paramount in streamlining our message to the wider public.

“BRIKCOIN is a cryptocurrency that everyone can get behind and support. I am very passionate about what we are trying to achieve, because genuinely, everybody wins. We have the opportunity to effect real change in real peoples lives without a single cost to the tax payer, and we can all make a profit while we do it. Why wouldn't you want to be involved?”



**NEIL BRYANS**  
**MEDIA DIRECTOR**

With over 25 years' experience of working in mainstream media in the UK and Middle East, Neil has a vast knowledge of both sales and implementation at the highest level. A proven track record as Sales Director for multiple media owners including The Media Vehicle, part of the Clear Channel Group. CEO for 15 years with Blue Truck, one of the largest media distribution companies in Dubai and owned by Al Khaja Holding. And now a partner and owner of several businesses himself including ColsBrew Specialty Coffee and UDO Academy Dubai, he is armed with a wealth of experience to draw upon.





**JAMES LOCK**  
**GLOBAL AMBASSADOR**

James ‘Lockie’ Lock is famous for his role on ITVBe’s hit reality show ‘The Only Way is Essex’ and has worked with three of the UK’s powerhouse television broadcasting companies. James grew up on a council estate in South East England and has been a champion of BRIKCOIN ever since hearing about our mission to deliver quality, affordable homes for people to live in long-term, to build families and thrive in a healthy community environment. James was recently featured in the iconic MTV-Cribs and is soon to star in the upcoming Celebs Go Dating on E4.

“I was brought up in a council estate, so I can directly relate to what BRIKCOIN is doing to help deliver more affordable homes. It’s also such an easy property investment for people to make. You can get in and out with a couple of clicks; it’s cool, it has a social impact and makes you money. Right from when I first heard about it, I wanted to be more involved and to introduce BRIKCOIN to a wider audience. I think everybody should own some ‘BRIK’.”



**STEVE THOMPSON MBE**  
**GLOBAL AMBASSADOR**

Steve had an international rugby career spanning over 15 years. In that time, he won the World Cup in 2003 with England and represented The British & Irish Lions, also winning the European Cup with his club side Northampton. He has now gone back to what he did before rugby, in the construction world. He also sits on a number of boards for a variety to companies in various industries. "I'm completely drawn in by Brikcoin. I come from a council house estate. I truly believe that children and adults should have an affordable home to live in, which will give them the opportunity to live a life that they can be proud of and to make society a better place for all.



**SHELLEY WREN**  
**GLOBAL AMBASSADOR**

Investment Advisory in the property and wealth management space for 30 years for International clients protecting their wealth and that of their next generation. Passionate about female empowerment in the investor space and protecting our children’s future from owning nothing except expensive phones and credit card debt!



**EMMA GARRICK**  
**GLOBAL AMBASSADOR**

Emma is a consultant, supporting businesses to engage with education and develop their CSR strategies. Emma works with employers to understand and engage with the UN Sustainable Development Goals; to both aid strategy and underpin personal and corporate values.





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