

## The Value Chain of Pro-Active Reconstruction

Mortgages and other collateral should no longer protect poor Credit Extension and hinder viable Pro-Active Restructuring and Reorganization (PARR) and Debt Relief. Phenomena of «Debtors' Prison» - *described by Charles Dickens* - can be reduced by fair play reforms and other measures - *to give future a better chance.*

Fair Play Reforms for Reconstruction, *i.e. Debt Relief and PARR*, must take place in the Wake of the COVID-Pandemic and resulting Crises.

*Cf. UNCITRAL-efforts and EU's Directive for Restructuring, Debt Relief 7-2021.*

A New Deal with focus on the Real Economy and Institutional Changes is essential for effective, pro-active Reconstruction - *to reduce Bankruptcies.*

*Look to the pages:*

*2) Reduce loss of resources/competence + jobs by pro-active reconstruction;*

*3) The Urgency of a New Deal and some of its Strategic Issues;*

*4) The Value Chain of a «No-Group-Structure» + Fintech for Impact Investing;*

*5) Strategy for successful Scaling-Up of a «No-Group-Structure»:*

*A Collaborative Approach for PARR and effective Impact Investing;*

*6) Summing-up a CVN's «No-Group-Structure» for Impact Investing*

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## 2) Purpose: To reduce loss of resources/competence and jobs by pro-active reconstruction

Whistleblowing and -blowers – signals and parameters...	Ownership represented by directors and their responsibilities	Immaterial assets + brick & mortar – revaluation and consequences	Collaborative Value Network (CVN) – Approach for Impact Investing
Debtor's actual access to competence and liquidity	Request for restructuring to a <b>Reconstruction-Center*</b>	Reconstruction Law and -regulations built on e.g. EU's Directive 7-2021	CASES – for learning transformation by PARR (Pro-Active Restru. and Reorg.)
Insurance-scheme for Pro-Active Restru. and Reorg. (PARR) by PPC**	Analysis of possible <b>viability – based on pro-active measures</b>	<b>Reconstruction-Center with Specialized Court and Cluster*</b>	DEBT RELIEF-REFORM – to give the future a better chance
Regulation against creditors' abuse to secure their own positioning...	<i>Time Line starts, when viability is ascertained as likely</i>	Structure for reconstruction, hereunder debt relief	ECONOMIC CO-RESPONSIBILITY / Tax reform for Value Creation

\*) Mobilizing local and regional competence – as well as capital - for pro-active reconstruction

\*\*\*) PPC = Public- and Private Cooperation – an arrangement with mutual- and social impact

### 3) The Urgency of a New Deal and some of its Strategic Issues

Fair Play Reform for Debt Relief and Pro-Active Restructuring...	Collaborative Value Network (CVN)- Approach for Impact Investing	Enterpriser-Marts for Broadcasting Initiatives, Needs, etc.	Applications of the CVN-Approach for Impact Investing in Maritime Regions
<i>Write-offs of Receivables get Tax Breaks only if the New Face Value is offered to debtor(s)</i>	<b>Focus on the Real Economy and Institutional Changes - in the Wake of Crises</b>	<i>SMEs' Access to Competent Trustees and Independent Expertise for Verification</i>	<i>Water/Food/Health + applied Logistics and Life Sciences + fair play, general «Green Pricing»</i>
<i>Debt Relief can bolster Pro-Active Restructuring and Reorganization (PARR)</i>	<b>Ocean Strategy - a.o. to focus on uncontested market space - for example underserved SMEs</b>	<i>Focus on Maritime Regions, where needs with the Owner/Enterpriser/ Investor are similar</i>	<i>Land Banking-techs and Mobilizing of Local- and Regional Knowledge &amp; Equity Capital to improve...</i>
<i>PARR-capacities can be expanded by innovative CVNs for Impact Investing</i>	<b>SMEs, hereunder family-firms, stand for &gt; 80% of BNP in developed Nations</b>	<i>Enterprise requires Good Basic Infrastructure - a. o. based on RIMTA*</i>	<b>Cyber-secure Infrastructure is vital to productivity and predictability</b>

*\*) Regional Inter-Modal Transport Analyses (RIMTA) – for simulation of strategic alternatives...*

## 4) Role-divided Value Chain by a No-Group-Structure for Impact Investing

Become stakeholder / be accredited	Relation-building - value proposition	Preparing / Verification / Grading	Perform Impact Investing	Measure impact & report value
<b>Alliance-profiles</b>	<b>Consortium of Alliances (Co)</b>	<b>Setting strategic direction</b>	<b>Serving as catalysts</b>	<b>Co-opt to achieve...</b>
Potential Limited Partners	Protection Club-participants	Participants' issues	Ad hoc participations	<b>Serving as catalysts</b>
<b>Potential RNPs = Regional Network Partners</b>	Regional- and Inter-regional Franchisees	Confidants or trustees/ fiduciaries	PARR*-expertise and/or BB***-strategists	<b>Pluralism, ethics and enterprise</b>
<b>Stakeholders-/ Capital Partners of InvestCo</b>	<b>Protection Club + FINTECH for Impact Investing</b>	<b>Graded Investment-alternatives</b>	<b>Self-directed as to an individual Master Account</b>	<b>According to the Credo of Creditas?</b>
Potential Impact Bond-holders	Potential Capital Partners	Investment-alternatives	Ad hoc participations	<b>Voluntary contributions</b>
<b>Broadcasting of Initiatives and Projects?</b>	Dialogue to formulate a Value Proposition	Valuation/ Restructuring/ Brand-building	Selected for ESG-quality and UN's SDG-contribution	<b>Purpose beyond profit?</b>
<b>Protector's Role as to Owners' Agreement</b>	<b>Co-arrange Regional Summits</b>	<b>Empower and/or monitor</b>	<b>Monitor and/or intervene</b>	<b>Evaluate all above aspects</b>

\*) Pro-Active Restructuring & Reorganization (PARR) \*\*) Brand-Building (BB)

## 5) Strategy for successful Scaling-Up of a «No-Group-Structure»: *A Collaborative Approach for PARR and effective Impact Investing.*

**Endowment  
for Ethics &  
Enterprise (EEE)**



*The above flag-symbol marks EEE with secretariat c/o.Bankier.co. It promotes roles/functions/Initiatives, which are lacking or faulty in maritime regions.*

**A Consortium of Alliances (Co)** can serve as a Catalyst for Real Financial Innovation by a Flanker Bank-Fintech Initiative. *Cf. The Economist's Special Report May 4th 2019: «Tech's raid on the banks, Page 10 - 11.*

**Co** helps arrange Regional Summits on Social Enterprise for Impact Investing - *organized as a Collaborative Value Network (CVN)* - supported by **EEE** (*look to left column*).

**Regional Summits in Maritime Regions can also shed light on e.g.:**

- «Enterpriser-Marts» for broadcasting initiatives, needs, etc. – *and access to independent expertise for verification;*
- «The Intangible Economy- and -Investments»;
- «Green Pricing» of use of resources and technical standards;
- «Social Impact Analyses» - *read: Analyses of social ripple-effects and repercussions;*
- «Regional Inter-Modal Transport Analyses (RIMTA)» - to simulate alternative strategies – *a. o. for effective Basic Infrastructure and environmental Use of Land;*
- «Land Banking» - *e.g. in vulnerable coastal areas/seasides and beaches;*
- «Renewable Energy Sources» - *e.g. Ammonia, Hydrogen, LNG.*  
*Cf. The Economist Science and Technology July 4th 2020 «Another Look in the Toy Box».*

*Definition of «Social Enterprise», «Impact Investing» and «CVN» is available as an excerpt of Bankier.co's entry in HBS.edu New Venture Competition 2017 – either as a 1-one Page hand-out - or it can become available by request addressed to: [steco@bankier.co](mailto:steco@bankier.co)*

## 6) Summing-up a CVN's «No-Group-Structure», which combines a business- and an open ownership model – for PARR\* and Impact Investing

Alliances - 40% of vote-rich A-shares	Regional Network Partners 40%	Protector 20% - to follow up stakeholders	ESA Complaint re: «National Remedy»	«State Liability» re: violation of the EEA-Treaty
	<b>Restru-Reorg Ltd.</b> Restru.Net PARR* Restru-Insurance		<b>Bankier.co</b> Bankierhuset Ltd. B. Steco	
	<i>Broadcasting initiatives, needs, impact investing</i>	<b>Enterpriser Mart</b> in language zones / maritime regions	<i>Verify/grade – assess impact – report impact</i>	
	<b>Protection Club for self-directed capital partners</b>		<b>The Endowment for Ethics &amp; Enterprise</b>	
<b>Capital Partners are the future** majority owners</b>	<i>Impact Bonds &amp; others for a future multiplier effect</i>	<i>Cyber-secure FINTECH Block Chain DB Tech.</i>	<i>Promote roles, functions, initiatives...</i>	<b>«Sleipner» - for mobilizing cap. + knowledge</b>
<i>A right**, but not an obligation, to become member...</i>	<i>Regional Inter-Modal Transport Analysis (RIMTA)</i>	<i>*) Pro-Active Restru. and Reorg. (PARR)</i>	<i>Green Pricing re: use of resources and technical stds.</i>	<i>Case on Scaling-Up of a CVN-Approach for Impact Invest.</i>

\*\*\*) Capital partners hold vote-week B-shares – and choose to participate in Protection Club Ad Hoc-consortiums