

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 and Debt Relief must be implemented before July 17, 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*

Presented by S.T.Evensen,

c/o www.bankier.co + Endowment for Ethics & Enterprise (EEE)

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

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

*) 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>	Focus on the Real Economy and Institutional Changes - in the Wake of Crises	<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>	Ocean Strategy - a.o. to focus on uncontested market space - for example underserved SMEs	<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 & Equity Capital to improve...</i>
<i>PARR-capacities can be expanded by innovative CVNs for Impact Investing</i>	SMEs, hereunder family-firms, stand for > 80% of BNP in developed Nations	<i>Enterprise requires Good Basic Infrastructure - a. o. based on RIMTA*</i>	Cyber-secure Infrastructure is vital to productivity and predictability

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

*) 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 (CoA) 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.*

CoA 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 recruit trustees of RNPs. Summits 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» - taxing and/or stimulating 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 & 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

6) Summing Up a CVN's «No-Group-Structure»*
for Impact Investing
as an Alternative to Vulture Funds
stimulated by a «2/20-formula»

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****) A Collaborative Value Network (CVN)-Approach has a «No-Group-Structure» for impartiality - with a separate business- and an open ownership modal***

A Consortium of Alliances (CoA) serves as Catalysts at Regional Summits on the Power of Collaboration to discuss a CVN-Approach* for Impact Investing

Chamber of Commerce etc.	Owners' Agreement (LoI)	Endowm. Ethics & Enterpr.
InvestCo. + Protection Club		Bankier.co
Capital Partners' Master Acc.s	«Peer-to-peer» relations	Trustees/fiduciaries -
FINTECH/BlockChain DB Tech		Regional Network Partners
	Uncont. Market Spaces**	
*) Collaborative Value Network	by Blue Ocean Strategy	<i>Needs of owners/investors</i>
<i>A «No-Group-Structure» with</i>		<i>are similar everywhere</i>
<i>a separate Business Model and</i>	Pro-Active Reconstruction	<i>especially in Maritime Regions</i>
<i>an Open Ownership Model</i>	Enterpriser Marts***	<i>Verification-expertise</i>

****)** *SMEs, hereunder family-owned firms, without «Names» in media and markets – are underserved by transaction fee-driven incumbents of the financial industry. Some time a SME will be identified as a «Cherry» for- and by a «Vulture Fund»... The alternative is reconstruction (pro-active restructuring, solvency-measures and Debt relief) - in time.*

*****)** *For broadcasting initiatives, needs, etc. + access to independent verification.*

A CVN's «No-Group-Structure» with a separate business- and an open ownership model – for *Pro-Active Restructuring & Reorganization (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
	Restru-Reorg Ltd. Restru.Net PARR Restru-Insurance		Bankier.co Bankierhuset Ltd. B. Steco	
	<i>Broadcasting initiatives, needs, impact investing</i>	Enterpriser Mart in language zones / maritime regions	<i>Verify/grade – assess impact – report impact</i>	
	Protection Club for self-directed capital partners		The Endowment for Ethics & Enterprise	
Capital Partners are the future* majority owners	<i>Impact Bonds & others for a future multiplier effect</i>	<i>Cyber-secure FINTECH Block Chain DB Tech.</i>	<i>Promote roles, functions, initiatives...</i>	Mobilizing knowledge + capital
<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