



Leveraging Blockchain for Impactful Investment

Smart Social Impact Bond

Jae-Hoon Kwak





Pan-Impact Korea

is the designing & intermediary agency
of the first SIB project in Korea



Social Impact Bond(SIB)

Private investors invest capital needed
for the public projects, and government
pays back financial return if social outcomes are
achieved



Though Social Impact Bond(SIB) is one of the most innovative impact investing tools...



It is not a real 'bond', but normally an investment 'contract'

- Not tradable in the market, Hard to liquidate
- Increase the risk of investment



Payouts calculation is often complicated according to the various conditions SIB projects have



» Blockchain

- Technology that stores data in distributed networks
- Has no need of any centralised server as every participant in the network shares the same data
- Tamper-proof unless someone controls the majority of the network participants

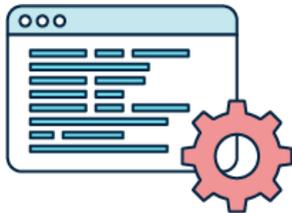


Secure & credible data storage without main server or administrator

➤ Smart Contract



- A Program installed in blockchain, which has specific algorithms



- It runs programmed functions

- Operational without any arbitrator or main server
- Credible & accurate

Smart Social Impact Bond(Smart SIB)

- Issued digitized shares and made them tradable through blockchain platform
- The final owners of shares will receive payouts
- Income per share is calculated automatically & accurately
- Investors can check their final incomes conveniently
- Owners can prove their identities and intermediary can verify them
- All the transactions are recorded in blockchain transparently





»» Investing in Combination with New Technology

- Solved the limitations traditional impact investing tools have
- Improved stakeholders' benefit
- Improved intermediation method of impact investing

” Extend the opportunity for the market and improve our society

»» Policy makers should

- Understand the concept of new technology exactly
- Judge the outcomes of new technology
- Properly support or regulate



Thank You