



**Borderless  
Money**



**HELPING YOU  
HELP THE WORLD**



Borderless  
Money

Everything social initiatives need  
to know to ensure their financial  
sustainability

The best tool for socio-  
environmental investors to  
make a difference in the world,  
using their capital to circulate  
and contribute





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# About Borderless Money

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Created by web 3.0 and blockchain entrepreneurs Pedro Bruder, Leandro Pereira and Pedro Lombardo, Borderless Money is a global regenerative finance platform that uses the benefits of decentralized finance to offer social investments to related initiatives and causes aligned with the Sustainable Development Goals of the UN's 2030 Agenda (read more about them on page 10).

Its main objective is to ensure the financial sustainability of NGOs anywhere on the planet through the income from financial investments by investors interested in creating an impact in the world, putting part of their capital into circulation.

The goal is to create a pool of community wealth with access to all types of contributors, regardless of the amount invested. It is the sum of all deposits that will generate income to be distributed among initiatives associated with one of the 17 SDGs.

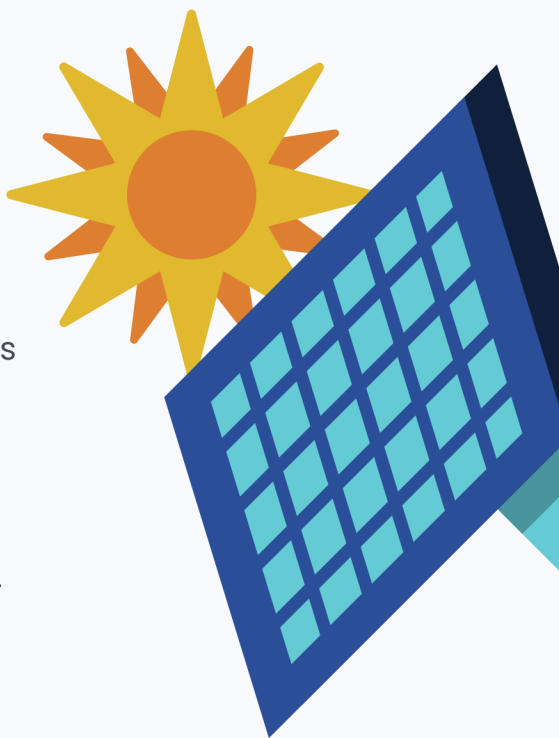




At Borderless Money, the taxpayer does not deposit his capital directly in the social cause of his choice.

He will instead select a theme in accordance with the SDG selected.

The initiatives registered in that SDG receive an equal fraction of the income. In addition, participants will soon be able to vote for the NGO or CSO he follows to obtain verified status, that it is, "approved" to start receiving income.



Learn more at:  
[www.borderless.money](http://www.borderless.money)



# Web 3.0

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To better understand how Borderless Money operates, it is important to know a little about web 3.0.

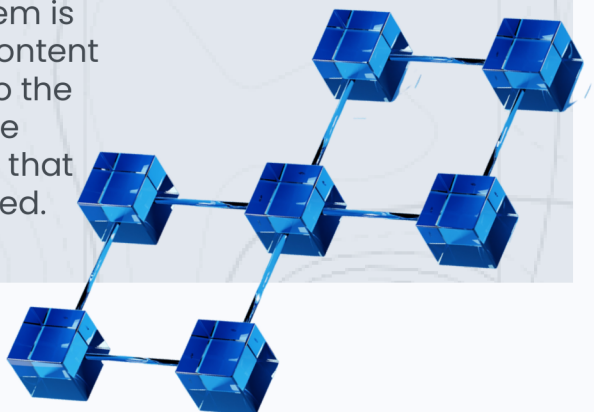
The most important aspects is its decentralized nature, allowing individuals to not depend on third parties intermediating their transactions. This includes chatting online, creating a website, purchasing a financial asset or sending a payment.

Web 3.0 has some characteristics that are very different from the internet that everyone is used to. One of them is the fact that the content created belongs to the creator and not the platform on which that content was created.

In web 3.0, networks are built by everyone, which will ensure that big companies no longer be able to control people's data.

Until now, the interaction between users depends on mediators - companies and governments -, responsible for collecting and storing this information.

All of this is being made possible thanks to blockchain, the subject of the next chapter.



# Blockchain

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The blockchain is a system for recording all the information that has been processed on it. It is known as a kind of open ledger system.

An important detail: the transactions made are stored on the blockchain forever. There is no way to hide money or to say that payments have not been made. It is a 100% transparent environment.

There are numerous benefits to using blockchains, such as the Polygon Network, and Ethereum Layer 2, used by Borderless Money to receive investments and transfer proceeds to registered and verified NGOs. Another benefit is to guarantee access to the financial system for the unbanked.

There is no individual or entity, such as banks or credit card companies, intermediating the transactions on the blockchain.

They are done directly from person to person.

There are many blockchains like bitcoin, which is also the name of a crypto asset, was the first of them. And Ethereum is the second largest. These networks are becoming increasingly specialized where today there are financial ones, which transact value, art enabled with NFTs, games specific with high volume and low transactions costs, supply chains, etc.



Important detail:  
transactions on  
blockchains are  
immutable and traceable.  
Why? Because the  
information is public,  
anyone can see the  
transaction made, but not  
the person who made it.

Privacy is guaranteed.  
And no one can make a  
transaction if they don't  
have a digital wallet.  
Everything is done  
impersonally. Once the  
transaction is validated in  
a block, it is distributed to  
validators around the  
world, ensuring that it  
does not remain in a  
single data center, cloud  
or network.



# Regenerative and Decentralized Finances

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Two financial concepts guide the actions behind Borderless Money: decentralized finance and regenerative finance.

Decentralized finance (DeFi) is a movement that emerged in 2020 and is considered by many to be the future of the financial system. It exists through blockchain technology and allows users to create payment systems, carry out financial transactions and take out loans without the need for intermediaries – banks or brokerages, for example. It's a permissionless environment with pre-defined rules. It is impersonal because there is no one individual or organization to approve or disapprove a loan, but it is democratic and decentralized.

The other concept, that of Regenerative Finance, goes through regenerative economics, which aims to add value to non-priced socio-environmental resources. The idea is to recognize the value of the environment, people, and the relationships between both, as essential elements of productive systems.



In this way, the purpose behind regenerative finances is to create economic incentives for those who lack access to financial capital, as is the case with social initiatives. The objective of this movement is to stop accumulating capital and propose better ways to utilize the capital so that its impact can reach more individuals.



Another important feature of regenerative finance is the fact that they create a collaborative environment, as is the case with the Borderless Money platform, where more and more people put their capital to work for the aggregated needs of the broader community.

# Social Investments vs. Donations

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Back in the day, people who had the means to do so would make donations to those in need. A merit based attitude, but which was – and still is – nothing more than a bandage on a persisting issue. It does not provide a solutions for the real problem.

Millennials, the generation born between 1981 and 1995, already have another perspective, so much so that they have always been concerned with what is now known as ESG (environment, social and governance). With that, the idea of neutralizing the damage caused to the planet by human beings became increasingly more popular. However, it was still not enough. It is necessary to regenerate these ecosystems, as regeneration has a wider scope and goes far beyond philanthropy.

When talking about philanthropy, the question arises: What is better, making donations or social investments?

Of course, donations have always helped initiatives that need capital to fulfill their mission. But, even when the desire to collaborate with those in need exists, donating is not always the best idea, because the money no longer belongs to the person who made the donation.





The most modern concept is that of social investments. Those who had this idea internalized the need for results and benefits for society. For this reason, initiatives do not need to rely on donations, which continue to be important, but rather, as proposed by Borderless Money, on sustainable social investments.

Supporters deposit their idle capital, the income is distributed equally among the initiatives linked to one of the 17 SDGs, and the depositor remains the owner of his capital throughout the process.

This is a very smart way to help all social initiatives, regardless of their size – be it a community gardens or projects focused on education and the environment.

At Borderless Money, investments have long-term potential. Most of the generated income from the capital allocations will be distributed equally among the causes of the same theme and a small portion will go to incentives for community members who participate in the ecosystem management.

The platform is focused on making idle resources valuable. Only what is left over to invest, not the capital that the depositor may need.



# The UN SDGs and your social initiative

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In 2015, the UN made a global commitment to achieve 17 Sustainable Development Goals by 2030. More than 190 countries participated in this debate on everything that needed to be resolved by that date.



However, the Global Compact Study shows that, if everything continues as it is, only SDG 7 – Clean and Affordable Energy – will be achieved, despite the organization's former secretary general, Ban Ki-moon, having stated that "nobody will be left back".

For this reason, Borderless Money, which seeks capillarity of resources for smaller NGOs, is a solution for initiatives that need to stop worrying about their financial sustainability.

That is why the participation of the private sector in this movement is so important, as it brings with it significant economic power, that is a driver for innovation. The social investment of individuals is also crucial in trying to achieve the 17 SDGs.



**Get to know the 17 Sustainable Development Goals and remember that your initiative can include more than one:**

1- Poverty Eradication



2- Zero Hunger and Sustainable Agriculture



3- Good Health and Well-Being



4- Quality Education



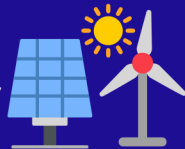
5- Gender Equality



6- Clean Water and Sanitation



7- Clean and Accessible Energy



8- Decent Work and Economic Growth



9- Industry, Innovation and Infrastructure



10- Reduced Inequalities



11- Sustainable Cities and Communities



12- Responsible Consumption and Production



13- Climate Action



14- Life Below Water



15- Life on Land



16- Peace, Justice and Strong Institutions



17- Partnerships For The Goals



# How to be a part of Borderless Money

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**Para saber como  
cadastrar sua iniciativa  
na Borderless Money  
clique abaixo para  
assistir ao vídeo**



To learn how to register your initiative on Borderless Money click below to watch the video. Any NGO or CSO that needs resources to finance their activities no longer need to depend only on donations. They can now register at Borderless Money - <https://borderless.money> and be part of a group of organizations with the same goals that will receive income from the capital allocations of interested contributors. All initiatives need are an active account on Instagram and be linked to one of the 17 SDGs.

Borderless Money is a permission less platform and any initiative can participate, regardless of its location. The monitoring of each one of them will be done, at first, through posts on their Instagram, which will later be added to their page on the platform.

# How invest to help

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People interested in contributing to social causes and registering with Borderless Money needed only to connect their digital wallet to the platform, choose the topic they are most interested in – and inform the period during which they want to keep their resource allocated – three, six or twelve months alternatives are available today.

With the confirmation, they will receive an NFT that represents the receipt of their transaction.



If they don't possess a digital wallet, they can just log in to the platform using a traditional gmail account or via one of the other social platforms options and a wallet will be created for them automatically in the background.

Initially, the platform only accepts contributions in USDC, a cryptocurrency that reflects the dollar exchange rate, a digital dollar equivalent, on the Polygon network where Borderless is operating.

In the early phase of the project, investment capital will be allocated to more consolidated and less aggressive strategies that yield around 5% per year in dollars.

In a second stage, 80% of the capital will be allocated in this conservative fashion, while the other 20% will be allocated to high-performance strategies with an average return of 40% per year and ranked by "\$BoM token holders and associated voting system" .







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## Acknowledgments

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This ebook is the product of our first Crypto Education for Social Impact Initiatives Journey, promoted and carried out by Borderless Money between October 17th and 21st, 2022.

The event, which was broadcast on YouTube, had the participation of specialists, whom Borderless Money thanks for their availability and opportunity to exchange experiences and knowledge.

**Be good, be \$BoM! Helping you to help the world.**

Guests:

Renato Orosco, Idealist.org  
Henrique Aragon, Play4change  
Paula Palermo, Impacta Finance  
Vinicius Bras Rocha, Regenerative  
Resources ReRe  
Marcelo Silva, ReFi Spring

Borderless Money  
Pedro Bruder, co-founder  
Robert Duncan, CEO  
Paula Barcellos, PR e Social Outreach  
Bernardo Pereira, PMO

Check out the articles  
published in the press  
about Borderless Money:

[Pipeline – Valor Econômico](#)

[Exame](#)

[Blocknews](#)

[Cointelegraph Brasil](#)

[Fintechs Brasil – Notícias e Negócios](#)

[Observatório do Terceiro Setor](#)

[Olhar Digital](#)

[Revista Claudia](#)

