



We have developed a new innovative technology for managing money supply called Split Velocity. Split Velocity is the first technology designed to enable increases in money supply that create growth instead of inflation, we refer to this as **Wealth Creation**.

Split Velocity is unique in that this is the first technology of its kind to exploit a process called subtraction where money moving towards two factors at any point in time can do so without creating a financial loss to either one factor or the other.

## We apply this technology to two types of institutions: <u>Businesses & Commercial Banks</u>.

Central Banks have many methods by which to increase money supply. One of these methods is through Quantitative Easing (QE). By harnessing our Split Velocity Technology to QE or increases in money supply enabled by the central bank we are able to offer two new Wealth Creation products shown below:

## Split Velocity Technology for Businesses

Wealth Creation is a technology that can be applied in businesses of any size to increase the financial resources available for their operations. To achieve this, we Split the Velocity of money from the central bank's QE between Households and Capital at constant price. Split Velocity for Businesses enables businesses of any size to simultaneously:

- 1. Re-invest their Total Revenue by spending it on Capital.
- 2. Spend the equivalent of this on workers and shareholders.

This technology accelerates economic growth by increasing the resources available to businesses to grow.

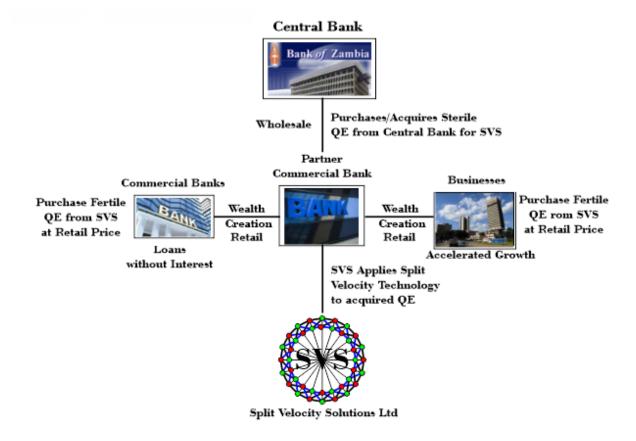
## Split Velocity Technology for Commercial Banks

Wealth Creation technology can also be applied in the banking sector. Central banks often use Open Market Operations and Quantitative Easing (QE) to increase money supply. Our technology takes this a step further.

We use our technology to split the velocity of money from QE provided by a central bank in the credit creation process enabling banks to issue loans *free of interest*. Banks using this technology earn more from issuing low cost loans than they did when they charged interest.



## The Wealth Creation Process



As shown by the diagram above. The partner commercial bank acquires QE, money supplied by the central bank on behalf of Split Velocity Solutions Ltd (SVS) at an agreed upon wholesale price. This money is sterile and has no real productive value [causes inflation instead of growth] if introduced to the economy.

Businesses and commercial banks purchase Wealth Creation from SVS at a retail price through the partner commercial bank.

Wealth Creation is wholesale QE that was sterile to which Split Velocity Technology is applied by SVS making it fertile [able to be used to create growth without inflation].

SVS retails this money through its partner commercial bank to Businesses through Split Velocity Technology to accelerate their growth. It also retails this money through commercial banks using Split Velocity Technology enabling them to issue loans without interest.