USTINOV NETWORK / MOVE FOR THE WORLD

# Every step can move a project forward.

A Ustinov Network initiative helping people direct their generosity towards projects they can follow.

Bank partnership concept · September 2026



# The Ustinov Network convenes the movement

Move for the World gives European citizens a direct way to support solutions they choose.

## CLIMATE

Forests, biodiversity and adaptation.

## POVERTY

Livelihoods, education and basic needs.

## HOUSING

Shelter and resilient communities.

Existing charitable roots in Germany, Austria and Switzerland can bring project partners together. The proposed Swiss SA would operate the app and a proposed Swiss foundation would make grants.

Citizens choose projects, contribute as they walk and see what their gifts achieve.

# A practical tool for a movement of generosity

Citizens choose the issue and the project. Walking makes their commitment visible and repeatable.

THE WALKER

## Sets the rule

A contribution per eligible kilometre, a monthly cap and a project to support.

THE PROJECT

## Shows progress

A published budget and a visible funding target turn individual walks into collective progress.

THE BANK

## Makes it work

Sponsors the creation of the app and provides agreed accounts, payment services and controls.

A person or a sponsor funds each contribution. Distance is the trigger, not the source of the money.

# Move for the World comes first

The humanitarian journey leads the product and the public story.

## MOVE FOR THE WORLD

Choose a cause. Walk. Contribute. See the funding goal approach and follow the project after launch.

## MOVE FOR YOURSELF

An optional savings feature for people who also want each walk to build a personal goal.

# The app in four moments

## 1

### Choose

Select a vetted project with a budget and delivery plan.

## 2

### Set a limit

Define an amount per kilometre and a monthly maximum.

## 3

### Walk

Eligible distance is measured with the user’s consent.

## 4

### Follow

See donations, project progress and evidence of delivery.

The precise measurement method, consent flow and payment frequency will be defined during product design.

# Everyday walking is the core experience

The Way of St James is one campaign example. Move for the World can accompany ordinary days.

## AT HOME

A walk around the neighbourhood or to the shops.

## ON THE MOVE

Steps to the station, office, restaurant or parked car.

## ALL YEAR

Short daily journeys add up towards a chosen project.

**For the bank: an ongoing customer relationship linked to a personal purpose, rather than a one-off event.**

With permission, phone health/motion data can supply steps or distance even when the app is closed; eligibility rules and monthly donation caps remain user-controlled.

# A project has a target and a delivery path

Illustration: an approved project requiring CHF 100,000.

| | | |
|---|---|---|
| 01 | **Project approved** | Budget, recipient, milestones and evidence requirements are published. |
| 02 | **Donations accumulate** | The app reports the amount raised and the remaining gap. |
| 03 | **Funding conditions met** | The project can begin under agreed release conditions. |
| 04 | **Delivery reported** | The partner publishes progress and evidence of the use of funds. |

Funding deadlines, failed campaigns and the return or reassignment of donations require explicit rules.

# A defined banking partnership

Move For seeks a lead bank for the financial architecture of a European platform.

BANK PARTNERSHIP

## Enable the platform

Support the app and pilot within agreed terms. Move For SA leads the product, public communication and partner network.

BANK ROLE

## Provide financial expertise

Design accounts and payment flows with the partners. Contribute financial and tax structuring expertise, with specialist advice where required.

The bank decides its own regulated services and controls. Project selection and charitable grants sit with the SA and foundation respectively.

# A proposition the bank can evaluate

The partnership combines measurable social impact with a potential customer relationship.

## Social contribution

Verified projects funded through a European charitable network.

## Client engagement

A recurring reason to open the app and interact with the partner bank.

## Payment activity

Clear, auditable flows across donations and sponsorship.

## Optional savings

Move for Yourself may add personal deposits after the core launch.

Commercial value depends on adoption, costs, permitted account structure and customer behaviour.

# Sponsors can amplify each kilometre

Companies may fund walking challenges or match donations to a selected project.

USER-FUNDED

## Personal commitment

A walker authorises contributions within a chosen cap. The app records distance and initiates the agreed transfer.

SPONSOR-FUNDED

## Matched impact

A corporate sponsor commits a budget, a rate or a match. The project receives funds under published campaign terms.

Sponsors are an optional growth channel. The core service must remain understandable without them.

# The flow of money needs agreed ownership

## Pledge or payment

**Walker / sponsor**

Consent, amount and limits are transparent.

## Pending project funds

**Bank-approved structure**

Ownership, earmarking and release rules are documented.

## Project disbursement

**Verified organisation**

Payment follows funding conditions and delivery milestones.

The bank’s treatment of pending donations must be designed and reviewed before launch.

# Europe: a large walking audience

Population, walking activity and reported climate action are separate signals.

## 452m

**EU residents**

Eurostat, 1 January 2026. This includes children and is not an app-user forecast.

## 5,000–5,500

**steps per day**

Observed for many EU countries in smartphone-based research. At 0.75 m per step: roughly 1,370–1,500 km a year.

## 59%

**report climate action**

EU survey, 2025: climate action in the previous six months. This does not measure willingness to donate.

Sources: Eurostat (2026); Althoff et al., Nature (2017), discussed in Jantzen et al. (2024); European Commission climate survey (2025).

# The Way of St James: a European pilgrimage

Camino de Santiago / Saint-Jacques-de-Compostelle / Jakobsweg is a campaign illustration, not a requirement for app use.

**300,000**

illustrative participant base

**400 km**

illustrative distance

**€1 / km**

voluntary contribution

**€120m**

theoretical ceiling if every one of the 300,000 participants completed and funded all 400 km

The Way of St James was the Council of Europe's first Cultural Route (1987). The three figures above are scenario assumptions, not official pilgrimage statistics.

# Participation changes the result

Way of St James scenario: 300,000 participants × 400 km × €1 per km.

## 1%

3,000 participants

**€1.2m donations**

## 5%

15,000 participants

**€6m donations**

## 10%

30,000 participants

**€12m donations**

Before payment failures, caps, fees or differences in distance. The pilot would measure actual conversion and average donation.

# What the bank can model

Donation flow, customer acquisition and deposits are distinct measures.

| | |
|---|---|
| **Engagement** | 15,000 donors in the 5% Camino example. |
| **Customers** | If 10% opt into a bank product: 1,500 potential new customers. |
| **Optional savings** | If each of those 1,500 saves €30 monthly: €540,000 added over one year. |
| **Economics** | Value per active customer and agreed service revenue, less app, payment, compliance and acquisition costs. |

Illustrative assumptions. Donations awaiting project release are not automatically bank revenue or unrestricted deposits.

# What the 2024 dossier already showed

Historical peer benchmarks indicate demand for activity-based engagement.

| | | |
|---|---|---|
| **Charity Miles** | **$2.6m** | Donation-linked activity |
| **Sweatcoin** | **$30.4m** | Walking rewards |
| **CashWalk** | **$11.1m** | Walking rewards |

The original deck reports these as estimated annual revenues from third-party databases. They are historical, not audited comparisons or Move For projections.

Source: MOVE FOR(2).pdf, September 2024, peer table citing PitchBook, Crunchbase, Growjo, ZoomInfo and company sites.

# Two Swiss entities, two distinct roles

A proposed structure for a Europe-wide platform and its charitable mission.

MOVE FOR SA · PROPOSED

## The operating company

Builds and runs the app, supports the Ustinov Network movement, presents vetted projects and manages the bank partnership.

MOVE FOR FOUNDATION · PROPOSED

## The grantmaking body

Receives eligible donations, approves grants within its public-benefit purpose and transfers funds to partner organisations with reporting duties.

Ustinov Network convenes the movement. The SA runs the tool; the independent foundation decides grants. Partner charities remain autonomous.

# A donation receipt delivered to the walker

The receipt follows a completed gift to the eligible recipient for that country.

**150 km**

walked during the year

**CHF 300**

donated to a selected charity

**Annual email receipt**

from the eligible charity

The app records the gift and sends the donor the charity’s receipt. Tax deductibility depends on the donor’s country, the recipient’s eligibility and local limits.

In Vaud, qualifying donations to Swiss tax-exempt public-benefit entities are deductible subject to statutory conditions.

# Start in Europe, then expand country by country

The app can keep one experience while local partners handle eligible donations.

## 1

### Launch countries

Confirm each charity, donation flow, receipt wording and donor rules.

## 2

### European network

Add vetted local partners and projects under common transparency standards.

## 3

### Wider reach

Adapt the model to other jurisdictions after proving the European pilot.

Distance can come from phone motion data and, where appropriate, location services using GPS and Galileo-enabled devices. Users control permissions.

# Projects can serve people and the planet

The Move For Foundation would adopt a broad, clear public-benefit purpose.

## EDUCATION

Schools, learning and access to knowledge.

## ENVIRONMENT

Reforestation, biodiversity and restoration.

## COMMUNITIES

Health, relief and local resilience.

Illustrations, not an exhaustive list. Each project needs an approved partner, a budget, milestones and evidence.

# How donations reach a project

The bank supports the financial flows while the foundation decides charitable grants.

## 01

### DONOR

Chooses a project and authorises a gift.

## 02

### BANK

Pays the Swiss foundation or eligible local partner, as agreed.

## 03

### FOUNDATION

Records the restricted purpose and approves grants.

## 04

### PARTNER

Runs the project and reports on delivery.

A Swiss foundation may grant abroad, while donors in other countries may give through eligible local partners. Receipts and tax rules follow the actual recipient.

# Clear ownership of each decision

The agreement would keep the bank outside project selection and delivery.

| | |
|---|---|
| **Move For SA** | Technology, user experience, network coordination and bank partnership. |
| **Move For Foundation** | Independent board, project approval, grant decisions and mission reporting. |
| **Partner organisations** | Project delivery, local compliance, milestones and evidence. |
| **Bank partner** | Accounts, payments, transaction controls and agreed customer services. |

The two proposed Swiss entities and their contracts should be defined before launch.

# A bounded role for the bank

Move For SA owns the public platform. The foundation owns charitable grant decisions.

| | |
|---|---|
| **BANK DOES** | Accounts, payments, financial architecture, controls and agreed technical support. |
| **BANK DOES NOT** | Choose projects, promise outcomes, manage partner foundations or issue donor tax promises. |
| **MOVE FOR SA** | Brand, app, user experience, project presentation and network coordination. |
| **FOUNDATION** | Independent approval of grants, recipient due diligence and reporting on charitable use. |

The bank retains responsibility for its own regulated activity and can set approval and escalation rights within the contract.

# How the partnership contains reputation risk

The boundaries should be visible in contracts, product design and public communication.

| | |
|---|---|
| **Brand and claims** | The bank approves any use of its name. Move For makes project claims and publishes results. |
| **Entry and monitoring** | Agreed criteria for counterparties, reporting, payment controls and incident escalation. |
| **Pause and exit** | The bank can suspend a project flow or end the partnership under defined triggers. |
| **Exclusivity option** | A lead or exclusive banking role can be negotiated by territory, term and performance. |

Separation reduces exposure but cannot eliminate the bank’s legal, operational or reputational risk.

# A focused first release

Prove that walkers understand the model and that projects can be funded responsibly.

**APP** Distance, project selection, contribution rules and progress display.

**BANK** Payments, account structure, reconciliation and compliance review.

**PROJECTS** A small set of vetted initiatives with transparent budgets.

**LEARNING** Activation, funded kilometres, repeat use, cost per contribution and trust.

# A phased partnership decision

## 1. Discovery

Agree purpose, bank sponsor, target users and project criteria.

## 2. Product design

Prototype journeys, assess the financial structure and define delivery roles.

## 3. Pilot agreement

Approve a bounded pilot with measurable responsibilities and costs.

## 4. Go / adapt

Use pilot evidence to decide a broader launch.

The partnership terms follow agreed scope, milestones, IP ownership and operating roles.

# Questions for the lead bank

Resolve these points jointly before presenting the platform to the public.

**01** How would the bank sponsor creation and act as lead partner?

**02** How should pending donations be held, attributed and released?

**03** Which entities select projects and verify their delivery?

**04** What customer offering and rights would the bank receive?

# MOVE FOR THE WORLD

Let’s make every walk part of a project that gets done.

## An Ustinov Network initiative with a lead banking partner

Next step: a joint product and financial-structure workshop, followed by a pilot agreement.

# Basis and validation

Concept source: MOVE FOR(2).pdf, September 2024. All volume figures in this proposal are illustrative calculations and do not constitute a business forecast.

Swiss FINMA guidance states that crowdfunding platforms and project owners should examine whether their activities require authorisation. Payment services and pooled funds also require specific legal review.

Sources: Eurostat; Nature; EU Commission; FINMA; Ustinov Foundation and Institute; Vaud tax authority; Apple. Consulted September 2026.

**The financial and legal structure should be approved with the partner bank before launch.**