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Dear community,

This September took us from a paper launch in Geneva, a fintech stage in Mumbai, and a regulators' summit in Cambridge to a nutrition project in South Africa. We've been busy visualising the power of programmable value that carries its own rules and reaches the people who need it. Here are the updates!

1. An open networks lens on early childhood development: Together with Hold My Hand in Cape Town, we mapped real user journeys to explore how an open network could lay the foundation for providing high-quality nutrition to one of the most vulnerable populations in the country.
2. Regulating in the age of Agentic AI: The Cambridge Digital Innovation & Regulation Initiative (C:\>DIR), supported in part by NFH, brought together 150 global leaders across regulation, industry and academia to explore what regulation needs to look like in the age of agentic AI. Alongside the Summit, around 60 participants took part in a hackathon, building solutions on top of NFH's Vouch technology.
3. The time for tokenization has arrived: "A token is an asset whose rules travel with it," explained Nandan Nilekani, our Chief Patron, during his keynote at this year's Global Fintech Festival in Mumbai. He walked through three live pilots running on shared, public infrastructure, among them a warehouse receipt that lets a farmer turn stored grain into proof of value any lender can act on directly. If you're building on tokenization or purpose-bound transfers, get in touch with the team using this link.
4. The 'Future of Giving' applies the same mechanism to aid. Launched in Geneva with the Digital Impact Alliance, the paper argues for purpose-bound, programmable transfers, so aid reaches the right person for the right use without being re-verified at every step.
5. Lastly, on where this is heading, as transactions move from being handled by humans to artificial intelligence, the next opportunity is to build this on open, shared networks, said Pramod Varma, our Co-Founder and Chief Architect, in an interview with YourStory.

That’s a wrap!

Closing out September on this high note! Stay charged and keep building! 💚

NFH Docs

Got feedback? **Write to us** or visit **./zero**, our home and HQ. Thank you for being part of our community!

Networks for Humanity

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