



EMERGING  
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## Driving to create a transparent, secure, and normalized full financial services ecosystem for cannabis-related industries

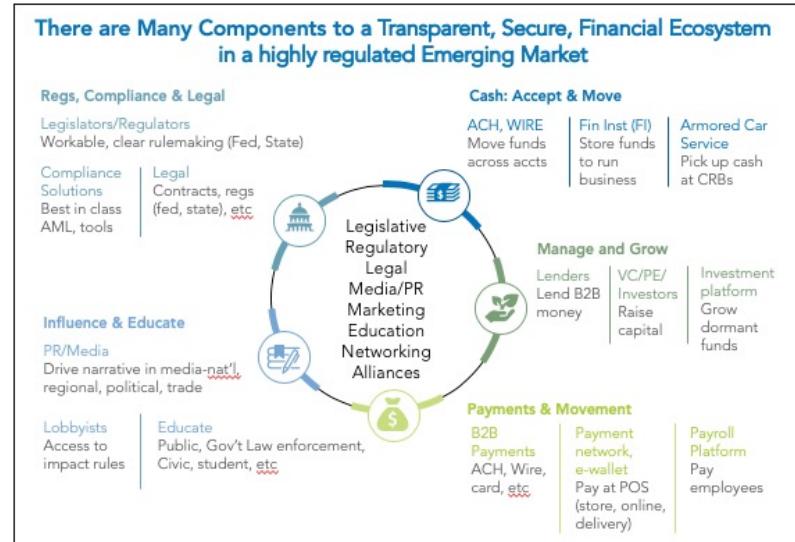
### Access to full Financial Services is challenging for U.S. cannabis-related businesses

Licensed sales in the cannabis-related industries (including cannabis, hemp, and CBD) in the US have grown, yet are stymied by a lack of access to a full suite of financial services offerings that are available to other high risk markets. Most traditional financial institutions have elected either not to serve, or to provide limited products to this emerging market. Regional or national banking, payments, and insurance offerors - driven by the federal status of cannabis - are often deterred, as can be investors by an opaque emerging market with regulatory uncertainty.

While legal in many states, there is still a heavy reliance on cash transactions - placing the industry and public at risk from criminal activity, can lead to misperceptions about the industry, and prevents financial transparency.

### What is the Emerging Markets Coalition?

**The Emerging Markets Coalition ("EMC")** is a 501c3 – a not-for-profit member-driven advocacy and educational organization for financial services for legal cannabis-related industries. EMC advocates and drives for the normalization, electronification, and increased accessibility to full financial services – to enable operation similar to legal businesses in a growing emerging market in a highly regulated US industry.



EMC works to drive normalized banking, insurance, investment, and payments for the cannabis-related industries. This includes advocacy and working with government stakeholders, law enforcement, civic organizations, media, plus financial services and industry to create a strong, secure network and ecosystem.

### Why join EMC?

Be part of the powerful joint voice of top financial services and cannabis-related industry leaders to proactively drive relationships and workable legislation, regulation, and public perception. By pooling resources, expertise, influence, and networks – the whole is greater than the sum of the parts, and greater than any one player acting alone. **The return on investment ("ROI") in EMC Membership is unique and strong.** Plus, in the recent alliance with the Association for Cannabis Banking, - now joining EMC gains membership to both!





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## EMC was formed with these principles in mind:

A wider availability of financial solutions will make the legal cannabis industry more transparent, secure, and accurately taxable, and help deter criminal players

Industry stakeholders are more powerful collectively, effecting more positive change by working together – at greater speed and lower cost than if acting alone

If the industry does not proactively shape its own legislation, regulations, and media messaging, the result may be unworkable rules, a negative public perception, and an even more difficult business environment

## EMC Pillars of Action include:

**Educate:** Misinformation abounds. EMC focuses on educating those who have greatest influence over the industries' fate including, government, media, civic organizations. We also develop trainings and certifications in financial services related to this industry.

**Advocate:** This industry needs an advocate – EMC proactively crafts and drives a positive narrative, and actively interfaces with all parties of influence – saving Members time, position, and resources.

**Protect:** As a 501c6 not-for-profit 3<sup>rd</sup> party, EMC can interface with public and private entities on behalf of our members and the industry, in a way that a specific company may not want attributed directly to themselves. (e.g. Congressional testimony, media interviews, etc.)

**Promote:** While each Member will promote their own firm, there are common positions across the industry for which collaboration of resources and influence benefit all – in money and time spent, and at a magnitude of benefit great than any one Member could create on their own.

## EMC Membership:

Membership is open to all stakeholders in cannabis related industries and financial services. Membership tiers are based on the size of the organization and the level of influence, presence and benefit desired

## The benefits engaging with EMC:

**Advocacy:** EMC takes your voice AND invites you to invite only events on Capitol Hill and states. Its founding members have a proven track record in other cash heavy underserved markets – driving workable legislation, regulation, media, optics.



## Education and intelligence:

**Insider view**, from members-only calls, webinars, and meetings with legislative, regulatory, legal, financial, law-enforcement, compliance, technology, and industry experts and investors. Promote your brand by building out education pieces and certifications. Be interviewed in fireside chats. Create content via webinars and more.



**Public relations and media:** Cannabis attracts a lot of public attention, but much is based on misinformation. Media resources and members help create a public fact-based positive narrative about cannabis financial services.



**Best practices:** In an emerging market, often bad players ruin the perception of all. It's essential to set a high bar, spotlighting the good players and weeding out the bad. Crafting Best Practices, adopted by the industry and as a source of reference to lawmakers – benefits the best market players.



**Network:** Industry, government and media leaders and influencers are part of the unique EMC network. Collaborative with these stakeholders across the country, to drive education, rulemaking, create a positive narrative, find partners and clients, and drive constructive change.