



Barcelona International Convention Centre (CCIB)

CAN THE MARKET PREVENT MULTI-PLEDGING BEFORE IT HAPPENS?

10 June 2026, 3:30 PM

Exhibit Hall

WE'RE SPEAKING

Global ABS 2026





THE FOCUS

A **Blueprint** for Market Trust

The collapse of MFS highlighted a challenge that extends beyond a single company: how can lenders, funders and investors independently verify that assets have not been pledged multiple times across the market?

Moving past standard verification limitations, we are looking to collaborate to create a market infrastructure initiative to independently register and verify asset pledges.



A proposed solution. Not a product pitch.

We have been developing a technical framework to solve the asset-pledging blindspot, and we are bringing it to Barcelona to share a live demonstration.

We are not looking to sell a commercial tool.

We are introducing a working prototype to spark an open, collaborative dialogue that builds a more resilient ecosystem for lenders, funders, and investors alike.





The Wider Impact

When lenders cannot easily independently verify asset pledges, they are significantly exposed.

The consequences extend beyond individual losses.

This undermines confidence, restricting capital flows and threatening the stability of the wider market.



Join the conversation in Barcelona

Please connect to discuss:

- Unpacking the Blindspots:** Analyze the structural vulnerabilities and limitations of traditional audits exposed by recent market events.
- Seeing the Framework:** Watch a live, 5-minute demonstration of how a privacy-first, blockchain-backed registry confirms asset uniqueness.
- Shaping the Initiative:** Participate in an open, discussions to share your insights and help set a new market standard.



Jennifer Cruickshank

Chief Legal Officer

Jennifer Cruickshank brings over 20 years of European real estate finance experience, notably as General Counsel for Deutsche Bank's UK Wealth Management. At Lumora, she applies a highly pragmatic, commercial approach to complex transaction structuring, leveraging technology to enhance risk management and loan lifecycle execution.



Siv Sivanesan

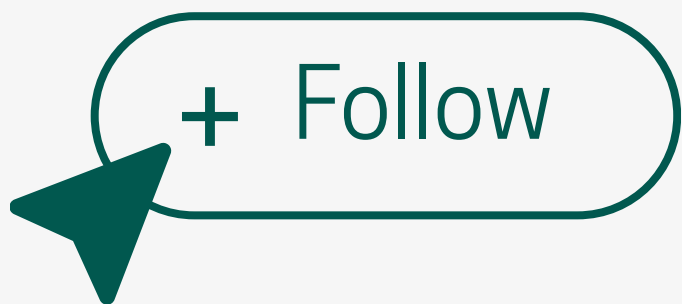
Chief Executive Officer

Sivaraja Sivanesan, CEO of Lumora Capital, drives the platform's strategy to deliver a best-in-class, tech-enabled experience for the £10-50m UK bridging market. With over 20 years of experience spanning Accenture and scaling global financial transformations, he brings deep operational rigour and robust corporate governance to the firm.



Capital. Clarity. Confidence.

Join us in reinventing the
future of lending



us to see how we're building

