

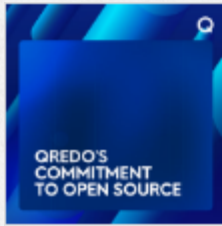
2026

Portfolio

Luke Haward

2015

Education, Technology & Finance



Qredo's Commitment to Open Source

It has become clear that without open sourc...

qredo.com

“By constantly looking beyond ourselves, and our ambitions for our own company's success, we evidence our commitment to providing decentralized solutions which serve the entire blockchain ecosystem.

But being interested in our own company's future and growth is not incompatible with holding this wider view. There are many benefits which come from building open source, decentralized solutions, both for Qredo as a company and for our investors and users.

This approach should enable both Qredo's protocol and platform to be ever more relevant to a greater proportion of the wider ecosystem, accelerating adoption, and ensuring that we can achieve our key objective of democratising access to best-in-class security solutions for the whole blockchain sector.

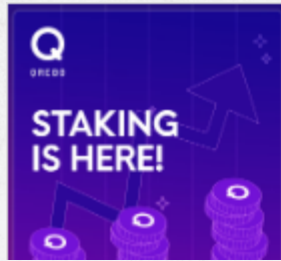
At Qredo, we are committed to a pathway of creating an open, decentralized infrastructure to serve and secure the wider world of blockchain...”



“Chainalysis refers to cross-chain bridges as an “unresolved technical challenge”. With numerous designs, smart contracts at each end of a bridge are written in code unique to that chain’s architecture. There are always going to be undiscovered vulnerabilities lurking. Finding a true solution to this requires transformative technology.

In some cases, new attack vectors appear unexpectedly with smart contract updates, as in the recent Nomad hack. Especially with smaller blockchains, auditing systems may not be sufficiently developed and up to the task. Crosschain bridges often store temptingly large quantities of digital assets in their smart contracts, thus attracting hacking attempts.

Sometimes it comes down to human error, with a bridge exposed through a social engineering hack, as in the eye-watering \$650M North Korean hack of the Ronin Bridge earlier this year...”



Announcing QRDO Staking Updates at Qredo

At Qredo we're excited to introduce major enhancements to QRDO staking, aiming ...



“Every Monday rewards are directed to your chosen vault, either for compound growth in the all-new Staking Vault or back to your main Qredo Vault.

In your Staking Vault, QRDO assets are automatically restaked, allowing your QRDO to work for you more efficiently.

With these updates, Qredo works to ensure that staking is not merely advantageous but smoothly integrated into the broader purpose and performance of the platform.

QRDO staking will henceforth be directly connected with Qredo governance. Only wallets with staked QRDO will be eligible to vote, with voting rights directly proportional to total staked assets.

Staking is no longer just about earning rewards, it defines voting capacity, letting you play a pivotal role in guiding Qredo's future...”



Qredo's Circle USDC Toolkit Will Help Move Billions into Web3

Qredo is proud to announce a groundbreaking partnership with Circle and...

 QredoNetwork

“Built in conjunction with Etherspot's Account Abstraction SDK, QSign Paymaster makes use of Circle's Cross-Chain Transfer Protocol (CCTP).

Powered by Qredo's QSign, this innovative cross-chain technology is built using distributed multi-party computation (dMPC).

QSign Paymaster will enable users to maintain a single USDC entry point, move value between other chains as required, and pay gas costs cross-chain using USDC. This provides certainty over gas cost charges and radically simplifies engagement across the ecosystem.

Designed to support companies in offering a 'gasless' experience to users, QSign Paymaster will also enable users to accept and cover payments in USDC, and to manage transaction costs cross-chain more predictably using a single set of instructions issued on a single chain.

Users will finally be able to pay gas fees for multiple chains using only USDC, fulfilling a widely held dream of Web3 CFOs...”



Welcome to New Qredo: Simpler, Smarter, Safer

Qredo has evolved. We're thrilled to announce the launch of the New Qredo...



“New Qredo takes our already successful governance policies to the next level, giving you even more control over your self-custodied digital assets.

The enhanced governance and permission features include a second layer of governance and control, disaster recovery, and the ability to separate Workspaces, Accounts, Vaults, and Wallets.

A new centralized transaction history also gives users the option to export to CSV for audit and compliance purposes.

You now have complete control over your digital assets, deciding who has access, delegating team member permissions with precision, and determining which regular actions you wish to automate...”



Qredo's Monthly Update: June 2023

Welcome to the June 2023 edition of Qredo's monthly update. This month, we'...

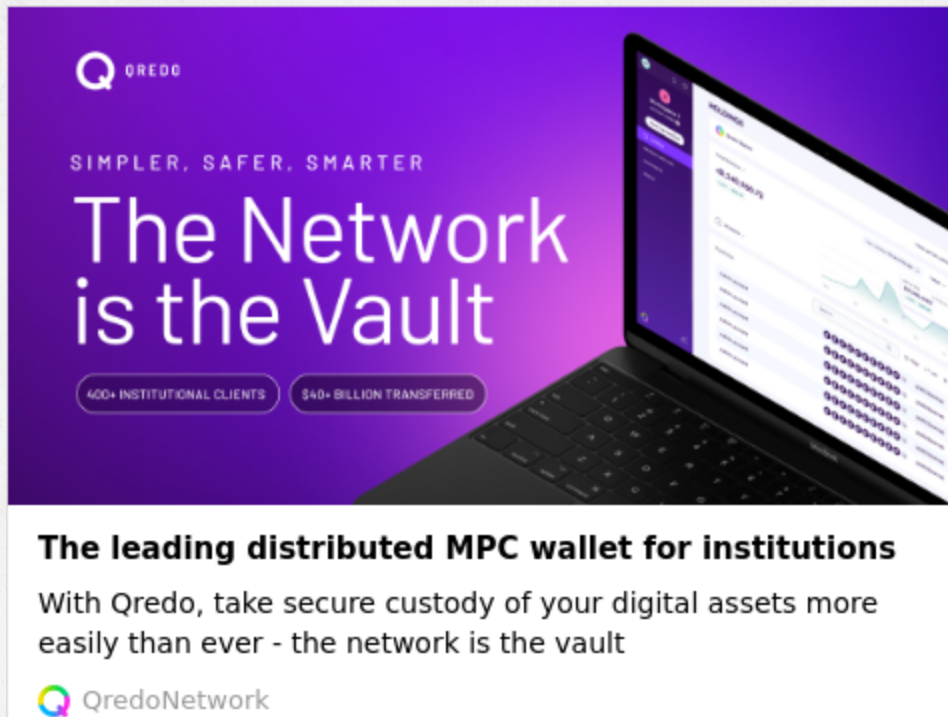


“We're excited to highlight CoinDesk's coverage of Ankex, a new cryptocurrency derivatives exchange led by Michael Moro, the former CEO of Genesis Trading.

Ankex is revolutionizing the trading landscape, starting with perpetual futures contracts in markets outside the U.S., while preserving full self-custody for user assets.

As pioneers in the field, Ankex offers an enterprise-grade trading experience, while bringing together the best of both centralized and decentralized finance. They achieve this in part through utilizing our advanced Clear Vault technology, demonstrating the versatility and power of our solutions beyond Qredo's own applications.

Ankex's launch into alpha testing marks a significant stride towards creating a more efficient and secure trading environment, bolstering the industry's shift towards a balanced, hybridized future of finance...”



Landing Pages / Content Audit

I was responsible for a full rewrite of all text content for the main Qredo website, Qredo.com. This is the current version as of late 2023. This was achieved working alongside our webmaster and design team.

Welcome to the second edition of The Loop! 🚀🔥

*****...

 sendxio

“The migration of Ethereum from a proof-of-work to a proof-of-stake consensus mechanism is expected to bring numerous benefits.

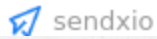
Principal amongst these is an enormous improvement in energy efficiency, reducing Ethereum’s electricity consumption (and hence carbon footprint) by an estimated 99.95%.

Rather than miners competing via proof-of-work to solve energy-intensive algorithms in order to mine new blocks, in a proof-of-stake system validators with staked Ethereum will risk having that capital destroyed if they act dishonestly or fail to adhere to their responsibilities.

Failure to participate as a validator when called upon will lead to “correlation penalties”, ranging from an initial penalty of 0.5 Eth, up to full ejection from the network and destruction of all staked funds...”

Welcome to the third edition of The Loop! 🏽🚀

*****...



“The crypto landscape lies buried under a crystal layer of cold.

The natives are still around though, moving purposefully, and dressed for the weather.

In this stark crypto winter, we’ve seen the total cryptocurrency market cap sink from a high of nearly \$3 trillion USD to its current value just below the \$1 trillion mark in a hellish avalanche fall that has left many bruised from the descent.

But has the bottom come in, and are there signs of new growth hidden under the snow?”



VR Gaming & The High Street

Virtual Reality has come too far by now for it not to be the future. The sad unspoken fact behind the curtain is that it has too...

 CDC Gaming Reports /

“First-generation models provide what’s called motion tracking and require perhaps 5×5 feet per terminal, but many of these second-generation systems dispense with that and allow the controller to simulate forward motion and turning.

While less immersive, it’ll appeal in terms of space requirements for land-based ventures. I do believe that, given five or ten years, VR may play a key role in saving the high street from ruin. It won’t only be gaming operators featuring VR systems, in fact: the rest of the high street may do it too.

Entering a space where you could view 100 times more stock than is possible to have on hand – and try it on without moving – might be a major boost to clothes retailers, for example..”



Rumblings of Disruption: Catastrophe or Cryptopia?

With bitcoin spiking at the end of November at above \$10,000 per coin, th...

 CDC Gaming Reports /

“With bitcoin spiking at the end of November at above \$10,000 per coin, the first time it has reached that level, the cryptocurrency world has never looked so bubbly.

Some see bitcoin’s bullish run extending for years, with the price reaching six or seven figures. Other industry pundits expect a sharp crash any time now, with the market cap already very much overinflated.

The truth is that nobody yet knows how bitcoin is going to play out, and there’s even greater uncertainty surrounding the numerous initial coin offers (ICOs) and cryptocurrencies now entering the scene.

But there’s no doubt of the appetite today to invest in these new ventures, with many raising eight-figure sums in their ICO sales and pre-sales. The argument has been made that a large proportion of these funds is coming from very early adopter bitcoin multi-millionaires, but that’s largely unproveable...”

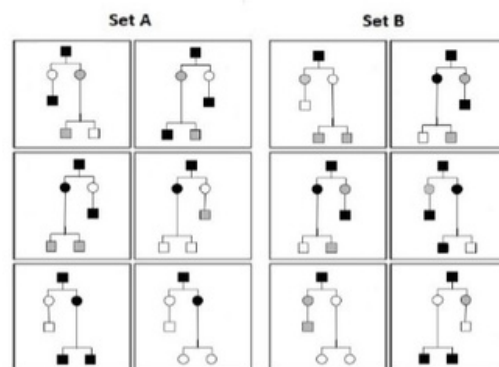


Medify – Medical School Preparation Experts

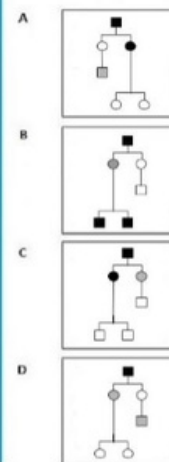
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You will be presented with two sets of shapes and asked to select which of the four response options belong to a particular set.



Which of the following test shapes belongs in Set A?





Online Learning Center

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 gradmedonline.com

“Which of the following is most clearly implied in the passage above?

- (A) Contemporary art is less impressive than the new museums which exhibit it.**
- (B) The perception that the art of the last 30 years is disappointing, inferior and meaningless is due to a misguided way of perceiving it.**
- (C) Contemporary art actually is disappointing, inferior and meaningless compared to the art of the past.**
- (D) We need to forget about the art of the past if we want to experience contemporary art in a meaningful way.**

2. Which of the following statements, if true, would provide the most significant rationale for the contrast outlined in the passage?

- (A) The incongruity between the new galleries and the art they display is deliberately exploited by the art in question.**
- (B) The incongruity between the new galleries and the art they display is an unintentional revelation of the quality of the art in question.**
- (C) The incongruity between the new galleries and the art they display reveals something about the social pretensions of culture...”**

Author of numerous unique puzzle designs printed in
Brain Games by Publications International:

https://www.gettextbooks.co.uk/author/Luke_Haward

Books by Luke Haward



[Brain Games Glam to Go! Word Puzzles](#)

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Paperback, 128 Pages, Published 2010 by Publications International
ISBN-13: 978-1-60553-990-4, ISBN: 1-60553-990-2



[Brain Games Glam to Go! Word Puzzles](#)

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ISBN-13: 978-1-60553-988-1, ISBN: 1-60553-988-0

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Paperback, 128 Pages, Published 2010 by Publications International, Ltd.
ISBN-13: 978-1-60553-989-8, ISBN: 1-60553-989-9

Puzzles and brain training for Publications International



Columnist and contributor to numerous magazines and websites on fitness, health, nutrition, gaming and poker.

“It’s pretty well known these days that endorphins are released in exercise and that these can make you feel pretty good, a “healthy high” if you will. Runners often refer to the feeling as euphoric, and experiencing this can frequently contribute towards gaining an invigorated and re-energised view on the rest of life. It’s less well known that endorphins function both as analgesics (painkillers) which help us to achieve our exercise goals and push through the “pain barrier”, and also as sedatives, helping us to relax and unwind after our workout.

Alongside these effects, exercise has recently been discovered to have a raft of other benefits for the human brain. Aerobic exercise is now thought to have a direct effect on cognitive function and development, especially in childhood but also for adults of all ages. Exercise also seems to improve memory, decision-making and multi-tasking skills. Brain volume is actually directly improved by exercising, and some preliminary research also suggests that it alters the very neuronal structure of our brains, promoting the growth of new nerve cells...”

Freelance writing & editing for print and online

I believe that emergent technology, particularly blockchain and machine learning, can give us unique advantage in solving the persistent and urgent challenges humanity faces.

This belief drives my dual commitment to the fields of education and technology.

Disruption is needed, but it has to be disruption with heart. I'm here to be part of that.

Thank you