Re: Personal Recommendation for Temisan Agbajoh (Gerrard) - UK Global Talent Visa Application

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To: <tagbajoh@gmail.com>
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To Whom It May Concern
Re: Personal Recommendation for Temisan Agbajoh (Gerrard) — UK Global Talent Visa Application

I am pleased to provide this personal recommendation for Temisan Agbajoh, known professionally as Gerrard, in support of his UK Global Talent visa application.

I am Suzanne Warren, SVP and Director of Digital Assets at ZILO. My work focuses on the development and delivery of digital assets and tokenised fund capabilities within regulated financial services, drawing on extensive experience in fund operations, transfer agency, product strategy and institutional implementation. Gerrard joined ZILO and became my direct report on 28 April 2025, as Digital Assets Business Analyst. Since then, I have worked with him closely on ZILO's Digital Asset Initiative and have seen first-hand the speed with which he has developed and the scale of his contribution.

I provide this recommendation in my personal capacity, based solely on my direct experience of managing and working with Gerrard. The views expressed are my own professional assessment and should not be taken as a formal corporate statement by ZILO.

Gerrard joined ZILO without a traditional background in fund management or transfer agency. He did, however, bring a strong grounding in blockchain and a real curiosity about how the technology could be applied in practice. He quickly developed a deep understanding of the traditional funds environment, including the operational, regulatory and risk-control requirements that underpin it. More importantly, he has shown a genuine ability to bridge those two worlds: to understand where blockchain can change the method by which an activity is performed, while retaining the controls, outcomes and obligations that remain essential in a regulated financial-services environment.

The work I have managed has been demanding and genuinely innovative. The small cross-functional team in which we worked was set up deliberately to move quickly in a fast-developing market. The starting point was to determine how regulated funds and blockchain infrastructure could be brought together in a practical, scalable and production-ready model. I brought established fund, transfer-agency and operating-model experience; Gerrard brought specialist blockchain knowledge. Together with the wider team, we researched blockchain networks and standards against the requirements of regulated funds, identified a strategic approach, and designed the end-to-end target operating model for a Digital Transfer Agency.

This was not a narrow analysis exercise. It required us to define how the full lifecycle of a tokenised fund should operate: fund creation on blockchain infrastructure, investor onboarding and eligibility, subscriptions, redemptions, payments, settlement, NAV-driven activity, compliance controls, custody, reporting, distributions and the many underlying operational processes needed to support a regulated product. The model now comprises around 70 functions, and it continues to develop as product build progresses.

Gerrard has been central to this work. He created and maintained the complete suite of BPMN process models for the target operating model, translating complex discussions into structured, understandable and delivery-ready flows. He was involved in working through the detail, identifying questions, constructively challenging assumptions, and ensuring the resulting processes could be understood by product, design, engineering, operations and client stakeholders.

A particularly strong example was the programme of workshops conducted with a leading global custody bank. Gerrard developed all of the BPMN documentation and presented the process models throughout the workshop series. Some sessions involved approximately 50 stakeholders, so the work required a clear, confident and inclusive approach to achieve consensus across a substantial institutional audience.

Many of the client attendees had limited previous exposure to blockchain technology. Gerrard was highly effective at explaining unfamiliar Web3 concepts in accessible and practical language. He helped stakeholders understand not only what would change compared with traditional financial-services implementation, but equally what remained the same: the transaction types, required actions, regulatory obligations, risk controls and expected operational outcomes. He actively invited critique and used feedback constructively, helping ensure the models reflected the target operating model the client required. The BPMN flows and associated user-interface designs were issued to the client for formal sign-off. The client gave explicitly positive feedback that the sessions were well run and that the discussions were open and productive.

Gerrard plays a significant role in turning the product roadmap I lead into buildable, production ready capability. He contributes to prioritisation by bringing together insights from client conversations, market scanning and product decisions, then translates these into a structured and delivery ready backlog for engineering and design. He ensures that the intended business outcome, functional requirements, technical considerations and relevant regulatory and risk controls are clear across the team.

He has taken on the responsibilities expected of a Scrum Master within the team: running stand-ups, supporting sprint planning, maintaining and refining the backlog, writing stories and acceptance criteria, coordinating dependencies, supporting demos, and removing blockers. He works closely with designers, ensuring that they understand the intended business outcome and helping to shape the iterative review and critique process before designs are signed off. He is also technically credible with engineers, particularly when they need clarity on blockchain mechanics or on why a particular process is necessary from a business, regulatory or risk control perspective.

Our working culture is deliberately collaborative and high challenge. We believe that robust discussion produces a better product, particularly in a field where there are few settled market standards. Gerrard contributes well in that environment. He is prepared to challenge me and our Managing Director respectfully where he believes a different approach should be considered, while being equally open to challenge himself. He researches issues thoroughly, tests his understanding with the team, and works towards a sound outcome rather than accepting the first available answer.

One of Gerrard's most valuable contributions has been his work on onchain compliance. He initiated research into soulbound token concepts as part of the compliance strategy and helped shape an approach that I consider genuinely differentiated and scalable. This is an area where technical implementation patterns and market practice are still emerging. Gerrard brought both technical curiosity and a strong practical focus, helping the team explore how blockchain native capabilities could support real compliance requirements rather than simply adding technology for its own sake.

The team in which I work is developing a Digital Transfer Agency product intended to be global in scope. Rather than creating a solution solely for a single client or jurisdiction, the team is developing a reusable core product and operating model that can be extended to accommodate jurisdiction specific regulatory, operational and market requirements. Gerrard has contributed directly to defining and documenting this foundation: the processes, product requirements, control considerations and technical interactions that allow a regulated funds model to operate using blockchain enabled infrastructure.

I have also seen Gerrard apply this capability in the publicly announced ZILO work with Ripple, to which he has been an active contributor. From my experience of managing his work, he has helped explain how the blockchain enabled Digital Transfer Agency solution operates and how the product and operating model work completed by the team can be applied to this deployment. The initiative brings together three organisations, with the DTA solution developed by the team forming an important component of the wider model. The Digital Transfer Agency platform and strategic partnership with Ripple have been publicly announced. https://ripple.com/ripple-press/ripple-strengthens-digital-capital-markets-infrastructure-with-investments-in-zilo-and-licuido/

Gerrard's formal performance in 2025 was assessed as Exceeds Expectations across goal achievement, Character, Craftsmanship and Creativity. That assessment reflected the pace and quality of his contribution in a short period, his consistently constructive approach with colleagues and stakeholders, the standard of his client and delivery outputs, and his willingness to pursue novel but practical solutions to difficult problems.

In my view, Gerrard has strong potential as an emerging product leader in digital assets. He has insight, innovation, learning agility and genuine personal motivation to improve how financial services operate. He is passionate about the ability of blockchain to improve transparency and accountability, but he is also pragmatic about the work needed to turn that ambition into safe, controlled and usable institutional products.

When he encounters an unfamiliar problem, he learns rapidly. He researches the area, checks and challenges his understanding with the team, and works through the detail until we arrive at the right outcome. That approach has been invaluable in a field where much of the work is at the leading edge of technology and where real production solutions require far more than theoretical blockchain knowledge.

I have no doubt that Gerrard will make a meaningful contribution to the UK digital assets ecosystem. Asset managers and institutional service providers are actively exploring how regulated products and services can use blockchain and digital assets infrastructure in practice. Gerrard has the technical understanding, operational awareness, collaborative character and product potential to help move that transition forward responsibly. In particular, he has the rare ability to connect emerging blockchain capabilities with the rigorous operational, governance, risk and client requirements of regulated institutional finance.

I strongly support Temisan Agbajoh's application for endorsement under the UK Global Talent visa route.

Yours faithfully,

Suzanne Warren

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