



BBA August 2026 Highlights

From the President:

UK's first National Honour recipient for Blockchain



It was another busy month in the BBA ecosystem.

On 29 August, we [submitted](#) our response to the **parliamentary inquiry** into access to banking for the cryptoasset sector. Over the years, BBA, in its role as the Secretariat of the APPG on Blockchain Technologies, convened several **parliamentary roundtables**, during which the issue of access to banking for blockchain firms was discussed, including:

[January 2024](#), [May 2024](#), [June 2025](#), **International Roundtable on Digital Assets** in [September 2025](#), and [December 2025](#). The proceedings of these sessions can be found on the Blockchain APPG [website](#).

On 9 September, the Blockchain Associations Forum (BAF) holds its 6th Annual Summit. Associations from **52 countries** will convene. I am honoured to represent the UK on behalf of the BBA.

Details [here](#).

The Journal of the British Blockchain Association ([JBBA](#)) published two papers this month: open banking on the blockchain, and health records on the blockchain. I also published a new essay, '**The Man with the Red Flag**', on how we govern innovative technologies. My essay [here](#).

Read the peer-reviewed, open access papers [here](#).

Abstracts for ISC2027 are open until **30 November 2026**. The conference is on 19 March 2027 at UEL, London.

Submit your work [here](#).

HMRC has published its first statistics on taxable cryptoasset gains. The **Centre for Evidence-Based Blockchain** has put a plain-English summary of the figures [here](#).

Finally, a big thank you to all our [members](#) for their support of the association.

Until next time,

Professor Naseem Naqvi MBE FBBA

President, [The British Blockchain Association](#)
[About me](#)

My latest essay, ['The Man with the Red Flag'](#) (Aug 2026)

My Essay on [AI and philosophy](#)

Blockchain All-Party Parliamentary Group



 A glimpse of our work over the years.

[Read more](#)

Evidence Submission to Parliament: Access to Banking for Crypto Firms



29 August 2026

The British Blockchain Association's Response to the Parliamentary Inquiry into Access to Banking Services for the UK Crypto and Digital Assets Sector

Submitted via email to: appg@cryptouk.io

Consent to publication: The British Blockchain Association (BBA) consents to publication of our name as a respondent in all proceedings related to this submission. We are responding as an organisation and do not request confidential treatment for this submission.

Over the years, BBA has convened [several](#) parliamentary evidence sessions, inviting input from industry, parliamentarians and researchers at APPG on Blockchain Technologies' roundtables, including: January 2024, May 2024, June 2025, International [Roundtable](#) on Digital Assets in September 2025, December 2025, and May 2026 parliamentary roundtables, during which access to banking for blockchain firms was [raised](#) by stakeholders. The [minutes](#) and proceedings of these evidence sessions can be found on the Blockchain APPG [website](#).

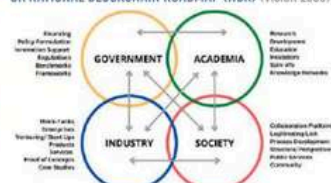
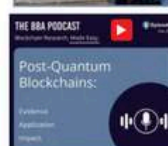
We support the Inquiry's premise: the goal is not fewer safeguards, but safeguards that are proportionate, transparent and applied case by case.

Full Text - The JBBA, Issue 17

BUILDING THE EVIDENCE BASE FOR BLOCKCHAIN'S FUTURE: *From INNOVATION To IMPACT*



UK NATIONAL BLOCKCHAIN ROADMAP (NBR) (VISION 2030)



6TH BLOCKCHAIN ASSOCIATIONS FORUM (BAF) ANNUAL MEMBER SUMMIT | 9 SEPTEMBER 2026
Proceedings of 8th Blockchain International Scientific Conference #ISC2026 London

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BBA's 9th Annual Conference ISC2027



The British Blockchain Association

Advocating Evidence Based Blockchain

BBA'S 9TH BLOCKCHAIN INTERNATIONAL SCIENTIFIC CONFERENCE ISC2027

19 MARCH 2027 | UNIVERSITY OF EAST LONDON | UK



www.britishblockchainassociation.org/isc2027

THE JBB|BA THE JOURNAL OF THE
BRITISH BLOCKCHAIN
ASSOCIATION

CEBB Centre for
Evidence-Based Blockchain

 **Submit your abstract here**

ISC2027 will be held in March 2027 at the University of East London.

Abstract submissions are now **OPEN**

 Submission deadline: **30 November 2026**

ISC2026 Presenters Publish in The JBBA



All three Best Abstract Award winners of the ISC2026 have now published their full papers in the JBBA!

From “Procurement on Chain” to “Bitcoin Network Dynamics” to “Open Banking on the Blockchain,” BBA’s ISCs provide a platform for researchers from around the globe to showcase their work to a global audience.

[Read more](#)



[Submit your abstract now](#)

Blockchain Associations Forum 6th Annual Summit



CEBB Centre for Evidence-Based Blockchain



6TH ANNUAL BAF MEMBER SUMMIT

#BAF2026

9 SEPTEMBER 2026

For more info, visit <https://britishblockchainassociation.org/baf/>

The **Blockchain Associations Forum (BAF) 6th Annual Summit** will take place on **9 September 2026**.

Dubbed the "united nations of blockchain", BAF is a unique global consortium of blockchain associations from 52 countries across six continents — the world's largest trans-national think tank dedicated to advancing blockchain, Web3 and digital asset technologies.

More about BAF

BAF 6th Annual Summit 2026

Some of the BAF2026 Speakers....



BLOCKCHAIN ASSOCIATIONS FORUM

6th ANNUAL BAF MEMBER SUMMIT
Hosted by The British Blockchain Association [The BBA]
9 SEPTEMBER 2026



Hester M. Peirce
SEC Commissioner

KEYNOTE:
Digital Assets in the US:
The Road Ahead



U.S. Securities and Exchange Commission



BLOCKCHAIN ASSOCIATIONS FORUM

6th Annual Summit



9 September 2026



The British Blockchain Association
Advocating Evidence Based Blockchain



Prof Naseem Naqvi MBE

President, The BBA
Founding Chair, BAF



The British Blockchain Association
Advocating Evidence Based Blockchain



UK

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BLOCKCHAIN ASSOCIATIONS FORUM

6th Annual Summit



Hosted by The BBA

9 September 2026



The British Blockchain Association
Advocating Evidence Based Blockchain

SPEAKER



Joey Garcia

Executive Director, Chief Strategy,
Policy, Regulatory Affairs Officer
Xapo Bank
BBA Member and Advisor

XAPO  BANK
EST. 2013

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BLOCKCHAIN ASSOCIATIONS FORUM

6th Annual Summit



9 September 2026



The British Blockchain Association
Advocating Evidence Based Blockchain



Country Representative:

Tasos Oureilidis

CEO, Xenios Blockchain Group



GREECE

<https://britishblockchainassociation.org/baf>
Hosted by The BBA

GREECE will join 52 Member Nations to participate in the Blockchain Associations Forum's *6th* Annual Summit, to be held on 9 September. **Xenios Blockchain Group S.A.** will represent Greece at the Summit, led by their CEO, **Mr Tasos Oureilidis**.



BLOCKCHAIN ASSOCIATIONS FORUM

6th Annual Summit



9 September 2026



The British Blockchain Association
Advocating Evidence Based Blockchain



Dr. Beatah Sibanda

Senior Lecturer (NGAP)
School of Accounting Sciences
Northwest University NWU



SOUTH AFRICA

<https://britishblockchainassociation.org/baf>

Hosted by The BBA

SOUTH AFRICA will join 52 Member nations to participate in the Blockchain Associations Forum's *6th* Annual Summit.

🎤 **Dr Beatah Sibanda (PhD)** of **North-West University / Noordwes-Universiteit** will represent RSA at the Summit.



BLOCKCHAIN ASSOCIATIONS FORUM

6th Annual Summit



9 September 2026



The British Blockchain Association
Advocating Evidence Based Blockchain



Prof. Sandeep Shukla

Lead, National Blockchain Project, India

Director, International Institute of
Information Technology, Hyderabad

Senior Editor, The JBBA



INDIA

<https://britishblockchainassociation.org/baf>

Hosted by The BBA

INDIA will join 52 Member nations to participate in the Blockchain Associations Forum's *6th* Annual Summit.

🎤 **Professor Sandeep Shukla**, Lead **National Blockchain Project India**, and Director, **International Institute of Information Technology Hyderabad (IIITH)** will represent India at the Summit.



BLOCKCHAIN ASSOCIATIONS FORUM

6th Annual Summit



9 September 2026



The British Blockchain Association
Advocating Evidence Based Blockchain



Amy-Rose Goodey

CEO, DECA



Digital Economy
Council of Australia



AUSTRALIA

<https://britishblockchainassociation.org/baf>

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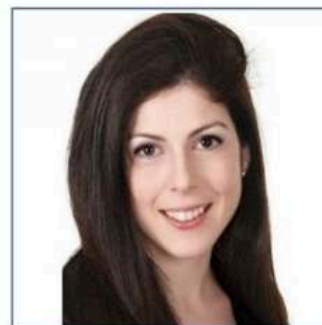
6th Annual Summit



9 September 2026



The British Blockchain Association
Advocating Evidence Based Blockchain



Joshua A. Klayman FBBA

Co-Lead, Blockchain & Digital Assets

Ashurst Perkins Coie

Advisory Board, The BBA



USA

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Country Representative:

Juan Jiménez Zaballos

Chair,

Alastria Advisory Board



ALASTRIA



SPAIN

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The British Blockchain Association
Advocating Evidence Based Blockchain



Baroness Manzila Uddin
Member, House of Lords and
APPG on Blockchain Technologies



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BLOCKCHAIN TECHNOLOGIES

All-Party Parliamentary Group

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BLOCKCHAIN ASSOCIATIONS FORUM

6th Annual Summit



9 September 2026



The British Blockchain Association
Advocating Evidence Based Blockchain



Dino Dell'Accio

Deputy Chief Executive
UN Joint Staff Pension Fund
Published Author, The JBBA



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New JBBA Essay

ESSAY

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The Man with the Red Flag: The Ontology of Governing Unfinished Things

Naseem Naqvi MBE

Centre for Evidence Based Blockchain, The British Blockchain Association, UK

Correspondence: naseem@britishblockchainassociation.org

Received: 13 July 2026 **Accepted:** 29 July 2026 **Published:** 12 August 2026

Abstract

Every account of technology and law opens with the same complaint. Regulation is too slow and innovation too fast. This essay argues that the complaint is aimed at the wrong target. The decisive act of regulation is not prohibition but classification, and classification is carried out at the moment of least understanding, in a vocabulary inherited from the world that is ending. In 1865, the British Parliament governed the motorcar as a locomotive, because that was the only category available to it, and everything that followed, the crew of three, the walking pace, the man with the red flag, followed from the name rather than from the fear. In 1946 an American court decided a dispute about orange groves in Florida, and its reasoning now determines the legal nature of cryptographic instruments.

Against four thousand years of the same difficulty, from Hammurabi's builder to the Montreal Protocol, and from Collingridge's dilemma to the thalidomide review that spared the United States, this essay makes four claims. First, that regulatory success has never depended on predicting the future correctly. Second, that what can be governed in a technology nobody yet understands is never the invention but the interface, the point at which it touches a person who did not consent and cannot assess it. Third, that two current statutes, one English and one American, have attempted to govern blockchain innovation in two different ways: one builds an entirely new category and leaves the courts to discover its shape (the Property (Digital Assets etc) Act 2025), and the other lets an asset change its legal species as its network matures (the CLARITY Act). Both concede that some things are unfinished, but the law must govern them anyway. Finally, while innovation cannot be regulated, the consequence must be; the laws that succeed are not the ones that guess correctly about the future but the ones built to be wrong safely.

What do the CLARITY Act, the British Parliament, morning sickness medication, Florida oranges, the Babylonian building code, the ozone hole, and the radio channels of 1927 have in common?

👉 New essay in The JBBA from **Prof. Dr Naseem Naqvi MBE FBBA:**
"The Man with the Red Flag: The Ontology of Governing Unfinished Things."

[Link to full paper](#)

New JBBA Research

MrBlock+: A Blockchain-Based Framework for Secure, Interoperable, Scalable, and Access-Controlled Electronic Health Records Using Interplanetary File System

Pranalini Joshi¹ and Pratibha Mahajan²

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Table 2. Comparative analysis of the MrBlock+ framework with existing IPFS-integrated EHR systems

Reference	IPFS	CID on Chain	Access Control (Role + Attribute Based)	Audit Logs / Metadata	Performance Evaluation (File Upload/Download Metric)
[18]	✓	✓	✗ ABE-only, not org-aware	✓ Basic	✓
[19]	✓	✓	✗ General (no org logic)	✓ Partial	✗
[20]	✓	✓	✗ Limited role control	✓ Partial	✗

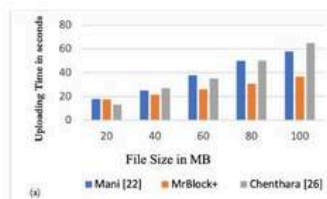
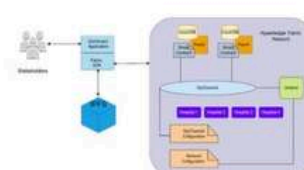


Figure 1. MrBlock+ System Architecture.

Table 1. Comparison of Off-Chain Storage

Aspect	Centralised Storage	Decentralised Storage	Distributed Storage
Architecture	Managed by a single trusted authority or server	Control is distributed across several authoritative nodes	Data is stored across multiple peer-to-peer nodes with no central control
Control	Single point of control	Shared control among trusted nodes	No central authority, fully peer-to-peer
Fault Tolerance	Low: failure of the central node affects the entire system [12]	Moderate: fault tolerance increases with redundancy [13]	High: redundant nodes provide resilience [10]
Scalability	Limited: bottlenecks under high load	Moderate: coordination overhead at scale [13,14]	High: scales with network growth [10,11]
Data Ownership	Controlled by the central authority	Shared control; partial user autonomy	Greater user control through decentralised access [10,11]
Security Risks	High: vulnerable to internal/external breaches [12]	Reduced: compromise requires attacking multiple nodes [13,14]	Lower: data encrypted and split across nodes
Complexity	Low: simple to deploy/manage [12]	Moderate: requires trust and coordination [13]	High: complexity in maintaining consistency and sync

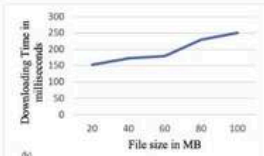


Figure 6. Performance Evaluation of MrBlock+: (a) Upload Time of Medical Records, (b) Download Time of Medical Records.

A Secure, Scalable Framework of Blockchain-based Electronic Health Records using Inter-Planetary File System

By **Professor Pratibha Mahajan PhD** of the Dept. of Artificial Intelligence, **Vishwakarma University**, and **Pranalini Joshi** of the Dept. of Computer Engineering, **VU, India**.

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A Feedback Scheme for Cross-Domain Data Sharing Based on Reputation Mechanism in Industrial Internet of Things

Dongmei Li^{1,2}, Yurui Zhang¹

¹School of Electronic and Electrical Engineering, Shanghai University of Engineering Science, Shanghai, China

²Shanghai Key Laboratory of Integrated Administration Technologies for Information Security, Shanghai, China

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Received: 27 April 2026 Accepted: 02 July 2026 Published: 10 August 2026

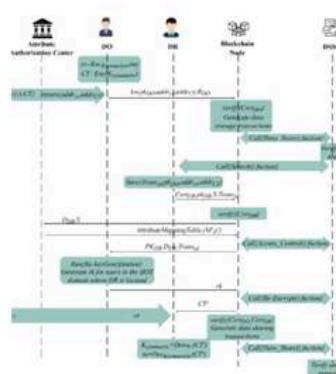


Figure 3. Data sharing phase

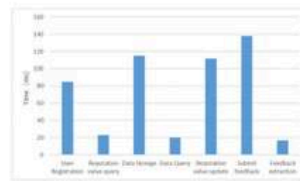


Figure 6. Time overhead

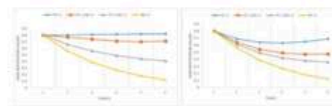


Figure 5. Reputation value evolution under different feedback patterns

Table 3. Comparison of Solutions

Performance Metric	Zeng [17]	Yang [18]	Liu [19]	Yang [11]
Year	2024	2024	2023	2025
Blockchain Type	Private	Private	Consortium	Consortium+Private
Cross-Domain	✓	×	✓	✓
Privacy Protection	✓	✓	✓	✓
Reputation Mechanism	×	✓	×	×
Avg. Gas	N/A	3.0 × 10 ⁴	N/A	N/A
Computational overhead (ms)	228	33.6	10.8	N/A

"A Feedback Scheme for Cross-Domain Data Sharing Based on Reputation Mechanism in Industrial Internet of Things" by Dongmei Li and Yurui Zhang of Shanghai University of Engineering Science, China.

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PEER REVIEWED RESEARCH

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Evaluating Blockchain-Based Consortia for Enhancing Open Banking and Banking-as-a-Service Ecosystems

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Table I: Comparative Evaluation of Architectural Approaches

Criteria	Hyperledger Fabric	Corda	API-based
Trust and Governance	3	2	1
Data Integrity and Auditability	3	3	2
Interoperability and API Fragmentation	2	2	3
Privacy and Data Protection	2	3	2
KYC / Operational Efficiency	3	2	2
Regulatory Compliance	3	2	2

C. Comparative Evaluation

In blockchain technology, consensus mechanisms play a central role in ensuring the consistency and reliability of data across distributed networks and differ according to the types of faults they are designed to tolerate. However, permissioned blockchain environments are not fully trustless, as governance structures, access-control configurations, and override authorities may still influence transaction validation and operational coordination.

Table II. Literature-Derived Performance Metrics (adapted from [31])

	Throughput MTPS	Finalisation Latency (MFLS)	Finality Mechanism	Nodes
H. Fabric	1461.05	13.92 s	Deterministic	4
Corda	13.51	31.59 s	Notary-based	4

Open Banking on the Blockchain and Blockchain Consortia for Banking as a Service

✍ From **Irem Akinci** of **Bahcesehir University**, Türkiye, and Senior Legal Counsel, **MoneyPay**.

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《Journal of British Blockchain Association》

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A Performance Comparison of Post-Quantum Algorithms in Blockchain

The research presented here includes application domains where post-quantum blockchain may be used. doi:10.31585/jbba-6-1-(1)2023 Lu GanBakhtiyor Yokubov The Journal of The British Blockchain Association...

G Lu , B Yokubov - 《Journal of the British Blockchain Association》

被引量: 0 发表: 2022年

Blockchain Governance: What we can Learn from the Economics of Corporate Governance

doi:10.31585/JBBA-3-1-(8)2020 Darcy W E Allen Chris Berg The British Blockchain Association The Journal of British Blockchain Association

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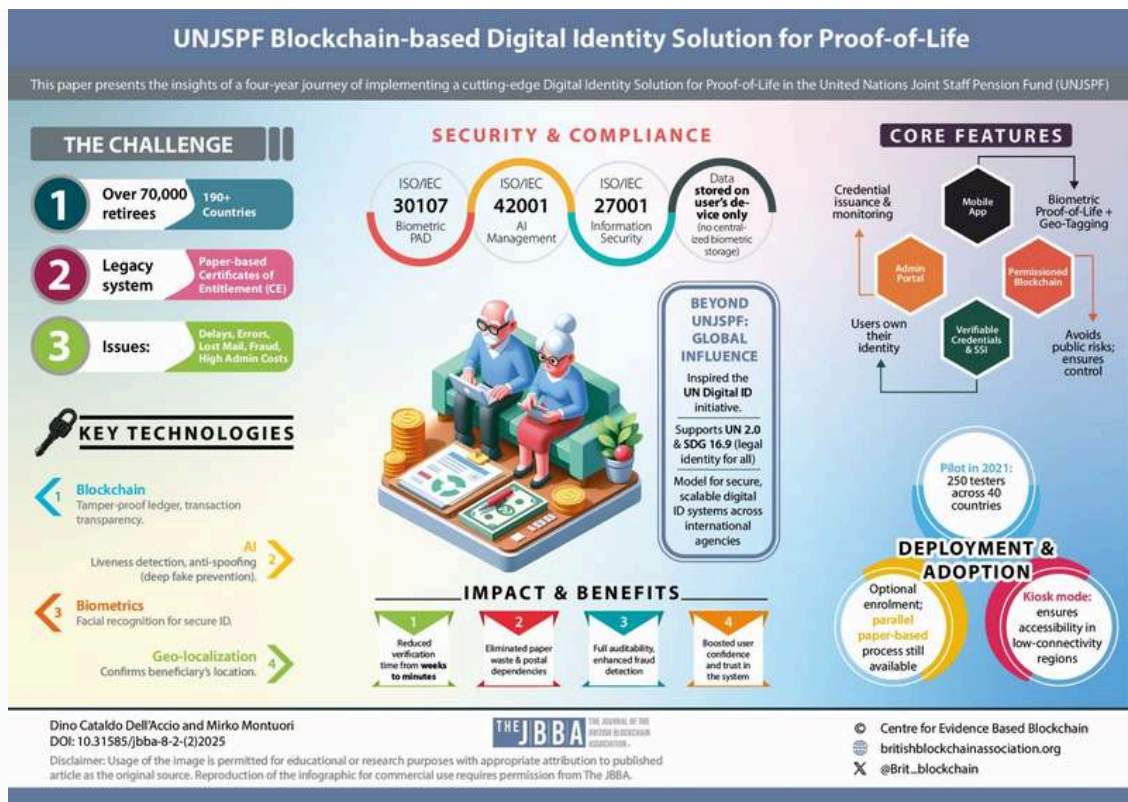
The Tokenomics Audit Checklist: Presentation and Examples from the Audit of a DeFi project, Terra/Luna and Ethereum 2.0

doi:10.31585/jbba-6-2-(1)2023 S. Kampakis Linas Stankevicius The Journal of The British Blockchain Association

S Kampakis , L Stankevicius - 《Journal of the British Blockchain Association》

We are pleased to share that The Journal of the British Blockchain Association is now discoverable on Baidu Scholar, China's most widely used academic search engine, and the Chinese equivalent of Google Scholar.

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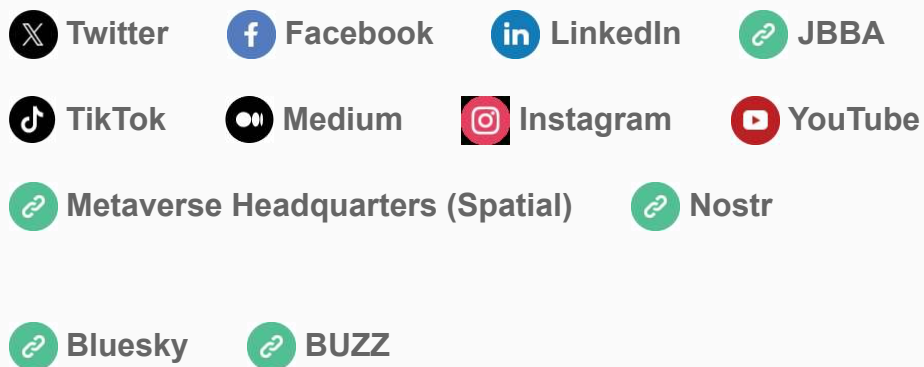


BBA Ecosystem 2026

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