

A hand holding several gold coins, with digital overlays including a line graph and concentric circles. The background is dark with many small, glowing orange and yellow bokeh lights.

DIGITAL ASSETS:

Unlocking Their Wider Potential

By Debbie Guillou, CEO, Artemis Fiduciaries

ARTEMIS
The Value of Independence

Introduction

When people hear the term “digital assets”, their minds may go straight to cryptocurrencies, investment funds or blockchain-based financial products. This is understandable. After all, the financial services industry has been one of the earliest and most obvious adopters. From crypto as an investment class to blockchain-driven fund administration and smart contracts, these are the areas that dominate headlines.

But the story does not end there. Digital assets and the wider Web3 ecosystem hold enormous promise outside of finance. The same qualities that make blockchain so attractive to bankers and fund managers: security, transparency and immutability, also make it transformative in fields as diverse as healthcare, government, utilities, and even the creative industries.

Let us explore how this technology is quietly reshaping the world around us.

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Healthcare: Putting Patients in Control

Imagine a world where every medical professional you encounter has secure, instant access to your medical history, not through a patchwork of incompatible systems, but via a trusted digital ledger. At the same time, imagine that you, not the hospital or insurer, hold ultimate control over who can see and use that information. That is precisely what blockchain technology offers.

Healthcare has long struggled with fragmented systems, data breaches and inefficiencies. Digital assets in the form of patient-controlled medical records could change all that. Projects are already underway that allow patients to grant temporary access to their data, while ensuring every interaction is recorded on an unchangeable chain. The result? Greater privacy, fewer errors, and more timely care.

FACT BOX:

One prominent initiative in this area is MedRec, developed by MIT Media Lab and piloted at Boston's Beth Israel Deaconess Medical Center. MedRec employs the Ethereum blockchain to create a secure, auditable log of patient medical data, such as prescriptions, lab results and vaccination history, without requiring health providers to exchange records directly. Instead, participants all refer to a shared ledger, ensuring consistency and traceability across different systems.



Trust in Elections and Public Life

Few areas demand more trust than the democratic process. We have all seen debates around voter fraud, transparency and the time it takes to count ballots. Blockchain technology provides a chance to change this. Take Bihar, India, for example. In June 2025, the state launched India's first mobile e voting pilot, allowing pregnant women, seniors, migrant workers and those with disabilities to vote securely from home using an app that included blockchain encryption, facial recognition, voter ID checks and device restrictions. The result? Voter turnout jumped to over 70 %, compared with 54 % at traditional polling stations.

Beyond elections, governments are also exploring how distributed ledgers can simplify the administration of everyday life. Birth certificates, property deeds, or licences that today require long queues and piles of paperwork could, in future, be securely issued and verified through blockchain systems. Several governments, including Estonia, Finland, Sweden, India and countries in Latin America, are experimenting with blockchain to improve transparency and efficiency in tax collection. While most projects remain at an early stage, the potential benefits are undeniable.



Everyday Goods, Extraordinary Transparency

Think about the last time you bought fresh produce. Did you know where it came from? Could you be confident it was handled safely at every step of its journey? Blockchain can bring new levels of traceability to supply chains, whether for food, medicines or luxury goods.

Major retailers are already experimenting with blockchain to track products from source to shelf. If contamination is found, the batch can be traced in seconds rather than weeks. In industries where counterfeit goods are rife, such as diamonds, designer handbags, pharmaceuticals, digital ledgers can authenticate products and protect consumers. For companies, this is not just about brand protection; it is also about meeting rising expectations for ethical and sustainable sourcing.



Utilities, Smart Cities and the Internet of Things

As our cities become “smarter”, they generate vast amounts of data and rely on countless connected devices. From managing electricity distribution to enabling peer-to-peer energy trading, blockchain provides the trust and transparency needed to coordinate these systems.

Imagine paying your utility bill automatically through a smart contract, with no delays or disputes. Or consider a neighbourhood where solar panels trade excess energy with nearby homes, all securely managed on a blockchain. These ideas are not science fiction; they are already being trialled. For cities, the technology offers resilience and efficiency. For individuals, it promises more control over how we use and share resources.

A Creative Revolution

It is not just industries with obvious “data problems” that stand to benefit. Artists, musicians and writers are also turning to blockchain to protect their work and ensure they are fairly compensated. In the traditional model, royalties often disappear into a complex web of intermediaries. With digital ledgers, every time a song is streamed or an artwork resold, the creator can be paid automatically and transparently.

For the creative sector, this is about more than money. It is about ownership, recognition and trust between creators and their audiences. It is a reminder that digital assets are not only about balance sheets; they are also about human relationships.

The Strategic Significance for Guernsey

As CEO of Artemis, lead sponsor of the Guernsey Digital Assets Conference, I have a keen interest in exploring these emerging applications. Guernsey’s robust regulatory framework, reputational integrity and commitment to innovation uniquely position it as a secure, forward-looking jurisdiction in the digital-asset era. We believe this conference will catalyse international collaboration and awareness, reinforcing Guernsey as a trusted centre for the advancement of digital asset infrastructure beyond finance.

We invite professionals, policymakers and innovators to join us at the Guernsey Digital Assets Conference. Gain insights into blockchain use cases beyond cryptocurrencies, network with thought leaders, and contribute to shaping the future of secure, responsible digital-asset adoption globally. Artemis encourages you to secure your tickets (virtual or in-person) and participate in this timely and important dialogue.



For more information

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