



INCLUSIVE BUSINESS BLOCKCHAIN PLATFORM

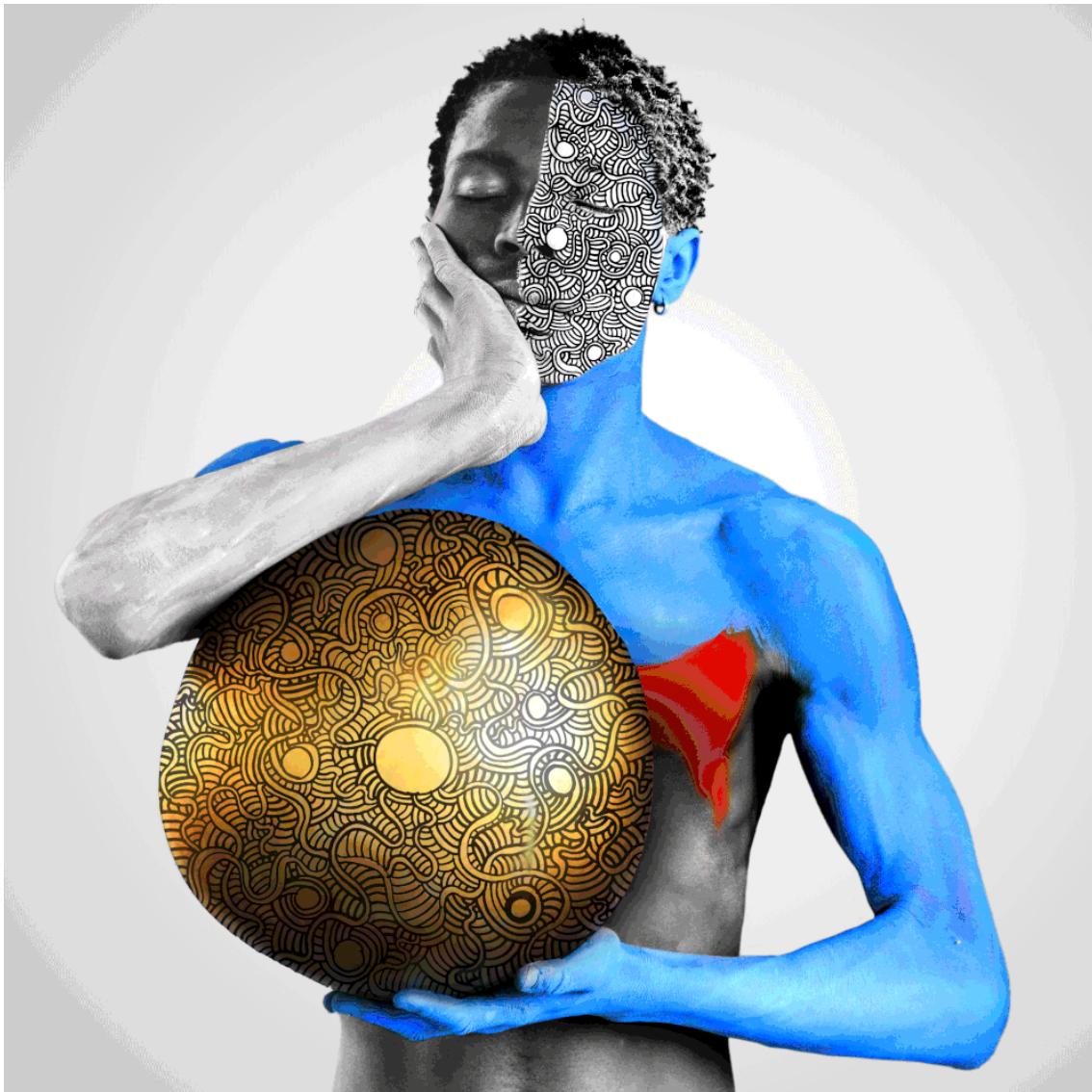


Photo Credit: Aida Muluneh

“Welcome to INCLUSIVITY, the Inclusive Business and Commerce Revolution; millions of new customers expect to do business with us; the universalization of crypto-culture”

Antonio Sainz & Eduardo Remírez

Cofounders



PERSONAL LETTER

How was INCLUSIVITY born? More than a year ago, we, Eduardo and Antonio, founders of INCLUSIVITY, with years of experience in many projects and in several companies, felt the need to make the project of our life. We began to study all the technologies we were using on a daily basis, especially at [JMP INGENIEROS](#) and at [NASP AEROSPACE](#), our sister companies, and we came up with many ideas, almost all of them economically promising.

But something was missing. It was mandatory to build a 21st century company with the most disruptive organization and [technologies](#), and, most importantly, given the world's current situation, we wanted [to take action](#), create something that surpassed us and that would [positively impact](#) people and the planet. This is how INCLUSIVITY was born.

The scenario was very clear and the idea was very direct: on one hand, [billions of people](#) in the world without [basic services](#) (identification, banking services, insurance, etc.); necessary services for their development and integration in the formal economy. On the other hand, a First World adrift, in an [increasingly technological and destructive society](#), with thousands of [companies](#) looking for new markets and customers, in order to secure their future and stabilize the world's economy.

We also made a commitment for INCLUSIVITY to drive and to work in [Inclusive Business](#): Companies that integrate, in the [value chain](#) of their company, the people who are at the bottom of the economic pyramid. We set ourselves up to create value where it is needed and help to prevent the tragic migratory movements that the world is experiencing.

The challenge was on the table, what technologies should be applied to ensure the success of the project? How to truly reach the "[last mile](#)"? How to get to interact with the excluded and unbanked, integrating them in our company, and not just be a mere technological promise like so many other projects?

The concept attracted from the beginning great [professionals](#) who have joined this challenge and who contribute with their [knowledge](#), [experience](#) and, above all, their work without rest and excitement to be able to proudly present and [make INCLUSIVITY a reality](#).

The solution is to create a bridge between the "[excluded](#)" and [businesses](#), without generating bureaucracy, [reducing the costs](#) of marketing, control and generating wealth and progress to everyone who contributes and their communities.

Blockchain provides us the solid and secure base technology to be able to build our platform to connect both worlds; mobile phone technology has become our best ally because more than half of the "unbanked" owns a mobile phone. From our business experience, we know how difficult it is to accept changes in organizations, that is why we created INCHAIN, a bridge for companies to easily connect with our blockchain platform without having to change their software or systems, in an environment with the most advanced cryptography.



Thinking about those who do not even have access to communication, we have developed [OffChain System](#), a patent pending, system that allows commercial agents to operate even in places without telephone coverage. We have developed an [algorithm](#) called "[Latency Tolerant Block Manager](#)", working in a close collaboration with a lightweight protocol that extends the main characteristics of the Blockchain system to networks that cannot process transactions in real time.

Our "[unique sales proposition](#)" came from our "Inclusive Business" spirit: We don't only apply virtual solutions, we also apply real ones, we get to these places, being "[The First and Last Mile](#)", we count on the people to whom the project is directed and we make them the main characters and owners of their destiny.

This is how the [Meeting Points of Services \(MPS\)](#) were born - the true nexus, the catalyst for the INCLUSIVITY platform - people who, with the technologies we provide them, plus a telephone and our App, will be the best [Commercial Agent](#) and the closest to customers, hitherto excluded. In this way, we generate jobs for the future and, most importantly, we integrate the members of the community in the world of services and the generation of value, even in the most isolated places on the planet.

The difficulty of finding, selecting and training thousands of Meeting Points of Services (MPS) was facilitated by checking the interest and synergies we had with established and experienced [organizations](#) and millions of users around the world (Microfinance companies, microinsurance, NGOs, banks, telephony, etc.). They know the people and with them the expansion of MPS will be fast and successful.

At the same time, organizations and our client companies will have all the advantages of a platform suited to their services, provoking significant and immediate [savings](#) in administration, costs, control, marketing, optimal allocation of resources and customer service, among many other advantages, and with maximum [security](#).

INCLUSIVITY, thanks to MPS, becomes the largest, cheapest, most technological and most efficient [commercial Network](#) in the world; to this we add an "[INCLUSIVITY label](#)" that gives credit to companies' effort of inclusion, as a symbol of value and social conscience, and that they can incorporate in their products and advertisements.

INCLUSIVITY is the only blockchain-based platform that generates the necessary infrastructure to create an [inclusive Marketplace](#), where companies, startups, other blockchain projects and professionals can offer, with security and without bureaucracy, high quality services with unbeatable costs, being able to count on commercial agents in all corners of the planet, thus reaching the millions of customers who urgently demand their services.

But that wasn't enough, that is why we got closer to total inclusion, this way, the hitherto excluded, will have through the platform an open door to entrepreneurship and international markets, on equal terms and, in the second phase of the project, they will have the highest technology to start producing goods and services with high added value, as we explain in the White Paper.



For this project, we have created [PEOPLE TOKEN](#), ERC 20, our token based on the real value of INCLUSIVITY: its value will increase because of the millions of users and transactions that will reach the platform, the companies and our client organizations and the technologies provided in each phase; all of this will contribute to the real value.

Token of reward and effort and not of competition, which combines the interests and expectations of all: obvious "Win-to-Win" for organizations, companies, agents, MPS, users, token holders and for INCLUSIVITY as a company.

INCLUSIVITY, by getting to millions of new users and introducing them to the use of tokens and blockchain, in daily practical uses, implies the universalization of crypto-economics and a benefit for all projects and members of this community.

This is the opportunity to do great business with a purpose: "[Good Business and Business for Good](#)"

Thank you for your support and participation in our crowdsale.



Antonio Sainz & Eduardo Remírez



Cofounders





What is INCLUSIVITY?

“Good Business and Business for Good”

INCLUSIVITY is a blockchain platform that unites the “[excluded](#)” with the [companies](#) that provide services, creating, with an advanced mobile technology, a network of local Commercial Agents near customers and a network of opportunities for Inclusive Businesses, without neglecting equality and the respect for the environment. In addition, by [incorporating millions of users](#), INCLUSIVITY will become the universalizer of “[inclusive crypto-culture](#)”, facilitating its expansion and access.

INCLUSIVITY is the connector and catalyst of an immense scenario of possibilities for the benefit of all.

“ALL SERVICES FOR EVERYONE”

SCENARIO:

Unfair, unbalanced and unequal society that generates scenarios of war, terrorism, hunger, migratory movements, widespread corruption and, that at the same time, will cause irreparable damage to the planet if the appropriate measures are not soon taken. Current economic systems do not offer viable solutions to these problems. In addition, the [crypto-economy](#), which is still a minority, tries to find its place, despite the obstacles of Regulators and States.

“Two billion people without access to banking services, 1.5 billion people without an official identity, 60 million refugees, half the world's population living on less than 2.5 USD / day, 80% on less than 10 USD / day.”

The gap between the economic and social worlds is increasingly pronounced, creating what we call the "[Exclusion Pyramid](#)": half of the world's population lives on less than \$ 2.5 / day, 80% on less than 10 \$ / day.

OPPORTUNITY:

To remove millions of people from poverty, without neglecting equality and the environment, and to incorporate them into the formal economy and crypto culture, provoking a **stable economic growth**, uniting all the first world's possibilities and the full potential of people in developing countries. A great sustainable market for everyone that breaks down the hitherto insurmountable walls, and **solves the serious problems** of both worlds, creating wealth for everyone and avoiding migratory movements, famine and unemployment.

*“Talent is equally distributed around the world...
opportunity is not”*

Rebeca Grynspan Ibero-American Secretary General

Never before in the history of mankind has there been enough technology for this performance, about **60% of the world's population** already has access to a mobile phone, which has led to the rise of many other technologies. In 2019 **50% of the unbanked** will have a smartphone. A new more "technological" generation is willing to occupy its position in society; Millennials are changing the rules of the game.



It is the golden century of Technology. It only depends on us, let's take this opportunity.

*“The tremendous opportunity of doing business with billions
of new clients”*

“A Multi-Billion Dollar Opportunity: Banking the Unbanked is a \$380B Opportunity”



Photo Credit: Aida Muluneh

“Hopefully, ours can be the first generation to [end poverty](#), but we must do that in a way that simultaneously reduces [inequality](#) and [exclusion](#) and avoids wrecking the [ecosystems](#) on which life depends. It would be hard to drive such development forward without [business](#) being on board”.

*Paloma Durán,
Director – Sustainable Development Goals, United Nations*



PROPOSITION:



INCLUSIVE BUSINESS:

DEFINITION: Inclusive Businesses are only those that offer goods and services to people with incomes close to 8 USD / day and that, at the same time, **integrate** them into the **value chain** of the company: as suppliers, distributors, etc. (G20 Inclusive Business Summit, 2016, China)

*"We do not help the poor: we work together, we all are
INCLUSIVITY"*

Inclusive Business is not a theory, it is a real challenge, that can be measured in results. Hence, INCLUSIVITY unites worlds hitherto separated: poor and rich; those who have access to services and the ones who are excluded; connected areas to areas with no phone coverage; technologies and people; products and markets; companies and clients. This is our DNA: Technology with a human face.

INCLUSIVITY is the connector and catalyst of an immense scenario of possibilities for the benefit of all.

But not only do we integrate everyone in the value chain, they are INCLUSIVITY: we do not help them, we put the technological and human tools at their disposal so that they can **overcome poverty** and turn the pyramid upside down by occupying the jobs of tomorrow with the most advanced technologies. Thus, among all, we can avoid the massive migratory movements that cause so much pain and injustice everywhere.



Philosophy: It should be remarked that access to services is a legitimate demand of billions of people and a priority objective of United Nations, World Bank and other organizations involved.

ETHICAL-MORAL PRINCIPLE: You can and should do business with the poor, they are not mere objects of charity. Human dignity is reinforced by economic independence. Inequality and imbalance are the most disturbing elements of our present society.

Only [productive finance](#) generates development, this is the philosophy of INCLUSIVITY.

INCLUSIVITY is not an NGO, it is a company that works for a more sustainable, free, fair and social economy.

INCLUSIVITY is born with the DNA of a technological team, but with a humanistic purpose and a real obsession to get to these places, the people, their land and problems, instead of remaining always in the virtual world. We do not want to go with the "paternalism" of the First World to impose solutions to problems that we do not know about.

We understand that without "landing" there is no inclusion. For that, our efforts focus on creating a structure based on the "first and last mile", the [so-called MEETING POINTS OF SERVICES \(MPS\)](#), arrive where nobody even dreams of getting to, they give services to all the excluded and create value and wealth in their communities.

The base of our ecosystem is the physical network of MPS, managed by local people, nexus of union between the physical and the virtual world, generating a prosperous business at the service of the local and global economy.



How are we going to do it?

"INCLUSIVITY is a complete platform that creates a new way of networking and doing inclusive, barrier-free businesses"

The Blockchain platform, a person, a Meeting Point, a mobile phone (even in areas with no coverage, OffChain), the Inclusivity App, INCHAIN (that facilitates the use of blockchain), plus our R&D team make up the basic elements of INCLUSIVITY.

THE KEY ELEMENTS OF INCLUSIVITY:

Blockchain Platform & “Inclusive Crypto-Culture”:

We firmly believe in Blockchain. It is, without a doubt, the [disruptive technology](#) of the moment, perhaps of the century. We believe that it can provide important solutions to fight against poverty, inequality, imbalance, oligopolies and corruption.

We trust the entire community that is developing projects, applications and solutions in this unstoppable movement.

We believe in what we call "[Inclusive Crypto Culture](#)", incorporating in this movement the people who now occupy the lowest positions of the economic pyramid, but who have been born in the age of technology and have enormous potential to lead this change.

"Blockchain and crypto-economics have come to stay and to help us change the world, we will democratize its use and the “Inclusive Crypto Culture”

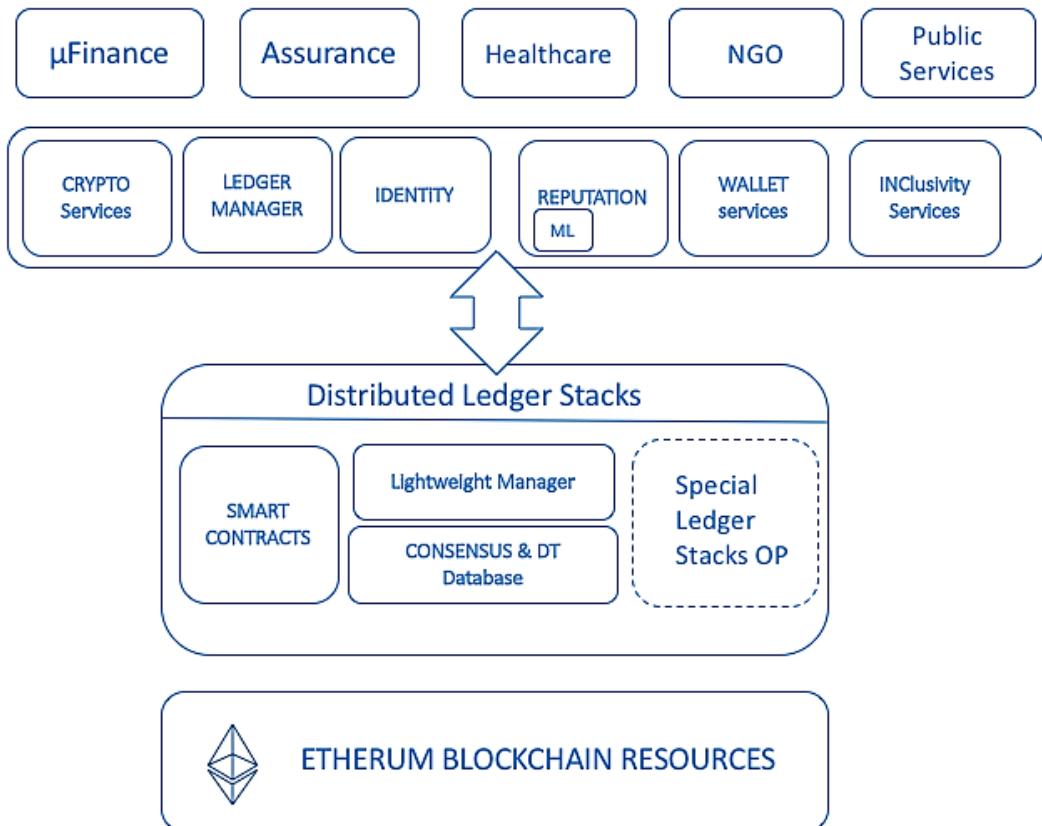
It is [necessary](#) to facilitate the access and use of cryptocurrency. When all this happens, [changes](#) in the economy and society will take place, and then States, Central Banks, Regulators and big Corporations will [change their point of view](#) on this subject. This way, they will come to understand the true value of crypto-economics and stop looking at us like an "enlightened people club" in their virtual world.

For our clients, the use of Inclusivity will bring them [immediate and quantifiable benefits](#), as well



INCLUSIVITY

as a considerable improvement in management efficiency and the relationship with its employees, partners, users, stakeholders, and above all new clients.



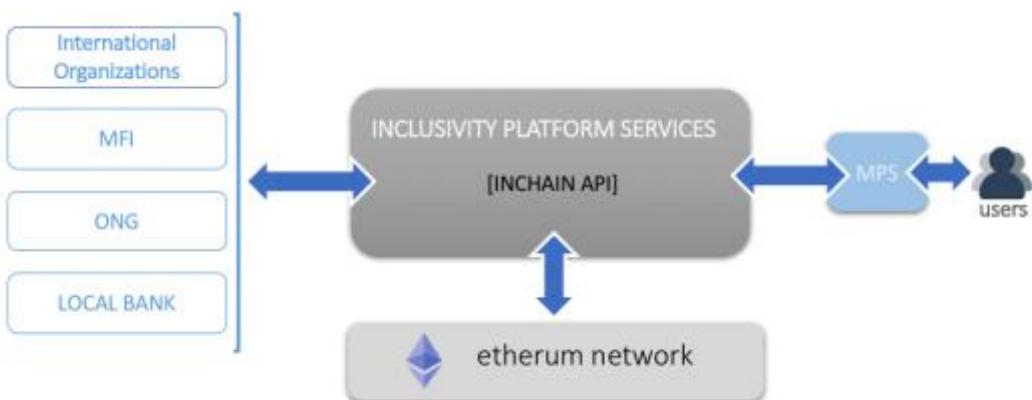
As Professor Christian Catalini (MIT) says, blockchain achieves a significant reduction of two key costs: the cost of verifying registered transactions and the cost of networking. (the cost of creating, implementing and managing a secure network). (https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2874598)

Moreover, as we will see later, thanks to our R&D team, we are able to adapt to any existing technology, no matter how basic and limited it may be, to achieve **Total Inclusion** and to ensure that we are up to date on the new technological advances produced in society.

INCHAIN: Blockchain with no barriers for everyone:

Any organization can benefit from our blockchain platform without changing its system, equipment, Apps, software, controls, etc.

INCLUSIVITY, thanks to its own technology [INCHAIN](#), operates with any software and / or system, offering a global blockchain solution eliminating any cost of development, adaptation or implementation, "[A ready to use Blockchain Platform](#)", with the maximum security. Using our API system, any developer or client / user can create new functionalities and applications, considerably reducing the cost and development time in an environment with the most advanced cryptography.



"Complete and nightmare-free Blockchain platform, for companies:" ready to use ", without investments or adaptations thanks to INCHAIN"

A whole platform without the nightmare of adapting to a new environment. It is the technological tool needed to democratize access to [blockchain](#) technologies without a traumatic process and even to be able to follow the internal procedures or those required by the legislation in each sector and country.

A system endowed with the [maximum security](#) standards both in storage as in the treatment of data, all our nodes have surpassed every security standard demanded to European banking.

Finally, an easy and safe blockchain for everyone.

Meeting Point of Services: “The core”:

*MPS: PHYSICAL POINT + HUMAN CONTACT +
COMMUNICATION + SERVICES + PRODUCTION*

THE BRIDGE THAT CONNECT BOTH WORLDS

Meeting Points of Services (MPS) are physical units, composed by people who have received basic training from INCLUSIVITY and are starting their own MEETING POINT of SERVICES (MPS) business. They are close to the problems and therefore to the solutions. We do not want to go with the "paternalism" of the First World to impose solutions to problems that we do not know about.

“Meeting Points are ‘The First and Last Mile’: we reach places that others had not even imagined of getting to”

The simplest MPS is a person with a mobile phone. Meeting Points of Services can be fixed or mobile, they can follow routes or offer services where they are required (distant places, places that are difficult to reach, areas under natural disasters, epidemics, conflicts, migratory movements, etc.)

The INCLUSIVITY technology will keep the MPS interconnected with each other and with the rest of the world, even in places with no data connection, or telephone coverage, thanks to our patent pending, [OffChain System](#), as we will see later.

MPS can be shared with other organizations to reach as many people and places as possible.

Initially, after the necessary training, the MPS will provide the client companies' services; example: telephone and communications services, identification, insurance, banking, financial services, etc. (all under the [INCLUSIVITY Label](#)) to its community.



"It is useless to create great services in the clouds if the water does not reach the people"

In return, MPS will be directly remunerated via Smart Contracts by service providers and users and will receive [PEOPLE TOKENS](#) as a reward for new users, uses, benefits, community work, processed data in the system, OffChain, etc. (Reward, non-competition Token).

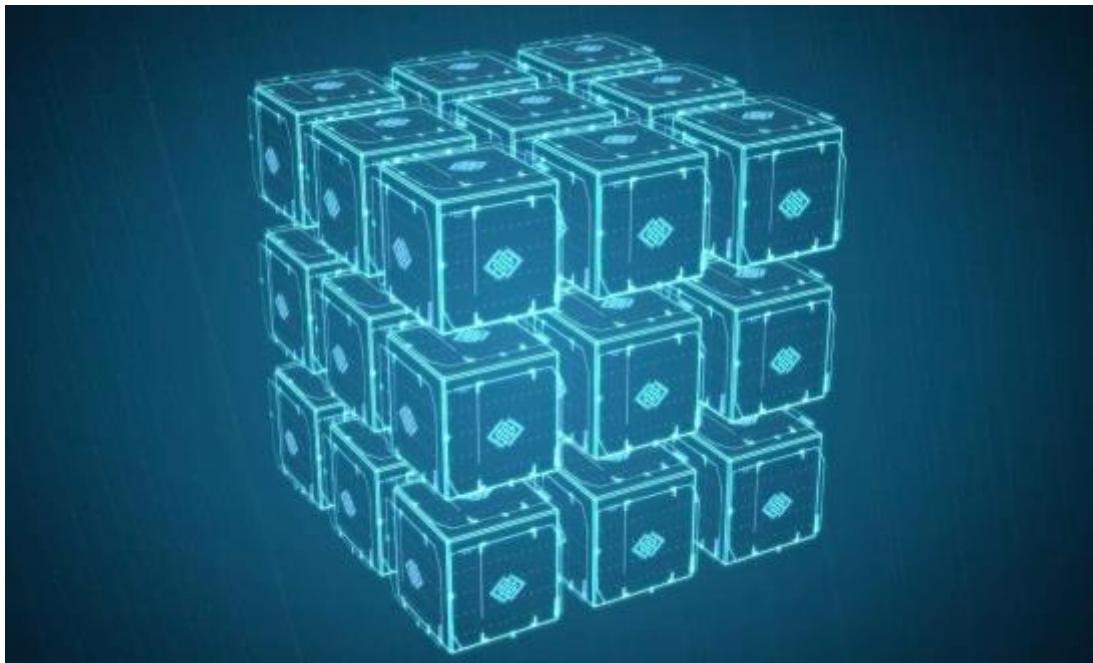
With a computer and a basic printer, the MPS evolves and expands its list of benefits, it could become an Administrative Center or an Educational Center in its community, for example: A professor in New York could teach English to a group in a MPS in a small village in Congo or a son of emigrants, living in Germany, could learn his family language with his computer. Thanks to Smart contracts, the payment for the services will be immediately deposited in the Wallet.



With the support of the [blockchain community](#) and developers, MPS could become startups, blockchain clusters, Fintech, Insurtech or any other area of software, video games or Apps developers, etc. They will be the real impellers and will bring the new talent and the use cases that we need. The door of the "Inclusive Crypto-culture" is open and everyone is welcome.

INCLUSIVITY arrives with all the services of its clients to the places where nobody has arrived or where the offices of companies have closed for not being profitable. Before, our limit was telephone coverage, today, thanks to [OffChain System](#), we can reach any place where there is a human being or where there is a data of interest to recover or to update (Internet of Things, IoT).

Where there is an MPS there will be more prosperous, more equal and freer communities



This is how we understand **Inclusive Businesses with high added value**: people at the base of the pyramid should not stay there, we try to turn the pyramid upside down and help them become the future professionals and generate wealth and knowledge in their communities and in the entire world. Not only must we eradicate poverty, we must conquer sustainable welfare quotas for everyone.



Some basic and special services provided by MPS:

A.-MPS: Identification Service + Reputation:

We place special emphasis on one of the most basic and most important service that an MPS will provide to communities in order to participate and progress in our Platform:

Identification: Without identity, there is no inclusion. 1.5 billion people are waiting for a response, especially women. INCLUSIVITY creates an Identity Record in blockchain, where all users can register for [free](#), especially those that do not have an official identity.

The experience of our R&D team brings solutions adapted to each environment ([Biometrics: iris, voice, gestural, etc.](#)), several projects have already been successfully developed by our team in areas of the world: Red Cross, mines in South Africa, etc.

Personal Identity aids women to become independent and to gain economic, management and decision freedom without being codependent of their husband, father or brother.

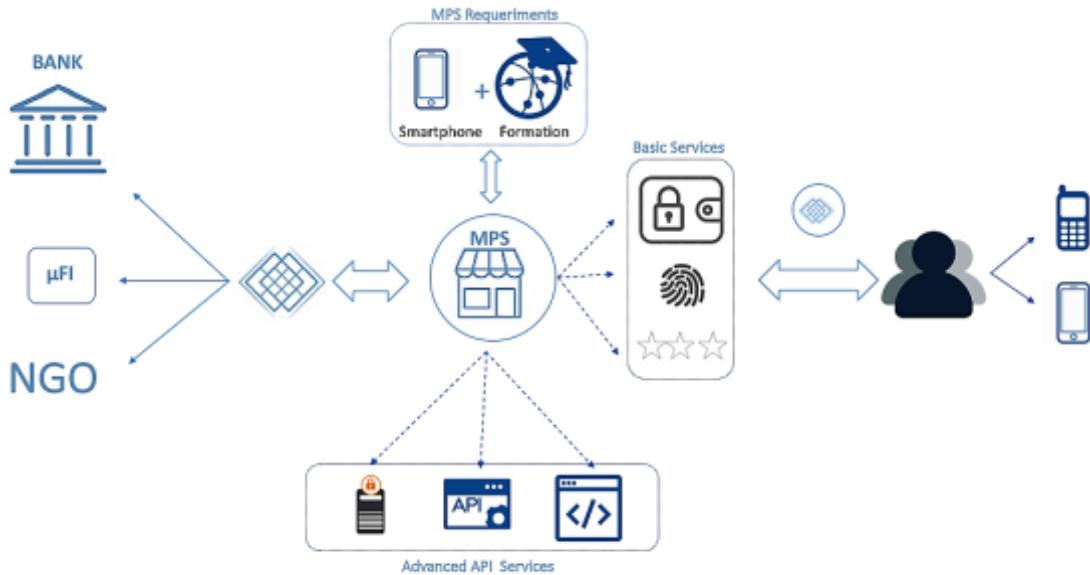
With a single telephone, we can safely register anyone in the world; [Meeting Points](#), will help to achieve an official identity value and to register those who need help: illiterate, handicapped, etc.

Identity allows people to defend their rights and to completely fulfill their obligations in equality. All users who are identified will receive [PEOPLE TOKEN](#) as a welcome and incentive and will open their wallet to join the new "[inclusive crypto-culture](#)", including children, as a way of saving for the future and development of financial culture.

Registration may be done by any person from collaborating organizations, other blockchain platforms that have identification systems or our [Meeting Point of Services](#).



INCLUSIVITY collaborates with all official organisms for the respect of confidentiality and security in the custody of data, in compliance with all local and international rules of **KYC** (Know Your Customer), **AML** (Anti-Money Laundering), **CFT** (Counterfeiting the Financing of Terrorism) etc.



REPUTATION: Our team is working on a REPUTATION system based on [Artificial Intelligence](#) that works with objective data, through a system of [MACHINE LEARNING](#), based on multiple sources, both digital and from objective data collected by the system. Also, the reputation of each MEETING POINT, established by users' and customers' data, will be the best quality control and possible rating for resource allocation. Voluntarily, a register will be created for clients who request it, to be used as a true record, which will allow them to access new sources of financing, investment, association and humanitarian aid.

"We pursue an economy with human face, where the most precious asset is talent, regardless of gender, ethnicity, religion or country of origin."



B.-MPS: Opinion Service:

One of the most interesting utilities of a blockchain platform is that you can create [election](#), [vote](#) and [opinion mechanisms](#) that are impossible to manipulate and that preserve the voter's identity.

"The strength of truth without manipulation: pure information"

Companies and organizations may ask questions to INCLUSIVITY's members to know their opinion, intention or to obtain objective data. For example: what sowing system farmers use in Somalia or what they plan to plant next year. This information will be a [service](#) offered by INCLUSIVITY and its remuneration will be distributed between the platform and the owners of the information, always with the maximum respect to [international laws](#) of data processing and the [people's privacy](#). INCLUSIVITY is working with [PERKIE](#), so that users can express not only their opinions, but also their emotions, feelings and sensations, also we collaborate with [MADANA](#), a German startup, to create an inclusive market of data.

There is nothing simpler to get information than to ask the one who has it

Knowing people's opinion can help organizations to make better decisions and even to avoid problems of corruption and misuse of goods and services.



C.-Banking and Financial Services:

INCLUSIVITY, is not a bank in its strict form. It is born with the purpose of providing services where others cannot get to; to help other financial institutions to provide excellent quality services at low rates and [in great volume worldwide](#).

INCLUSIVITY offers third parties' services through the Meeting Points: from the [most complex to the most basics](#) of services such as prepaid cards, debit cards, vouchers (services, products, food, vaccines, humanitarian aid, cloths, etc.), multi-accounts with a [sole purpose](#) (I.E. school payments or sanitation) etc...

Any local bank, any startup or company working on Fintech can offer its financial and banking services to the entire community of INCLUSIVITY and rely on the platform and on the network of commercial agents (MPS) in the territory of its choice.

D.-INSURANCE:

In the same way, we have proposed banking services, insurance and microinsurance companies will also be able to use the platform to [offer their insurance services](#) and manage through the MPS all incidents and claims that arise. Blockchain becomes an essential tool to certify time, place, data, photos, videos, etc. in the claims.

E.-MARKETPLACE:

Through inclusion, new users, artisans and entrepreneurs, will become the future professionals, providing quality services to their communities.

With the proper training, anyone could become a software developer, create Apps, video games, applications, etc. being able to [compete with actual professionals](#) that today control the market sphere. INCLUSIVITY becomes a worldwide MARKETPLACE where IP (Intellectual property) is respected through [Smart Contracts](#), guaranteeing the immediate deposit of the money to its creator's wallet, an automatic system without intermediaries. All [PEOPLE TOKEN](#) holders will be able to buy goods and services in different marketplaces.

Our light business structure, our API system ([inchain](#)), the lack of bureaucracy and the maximum control and security that the [platform](#) provides plus the physical contact with multiservice [Meeting Points](#) makes it possible to offer free services or at least at an affordable rate in places where actual banks have closed offices or haven't even opened one due to distance, costs and/or remoteness.



The key is that our system can adapt and become compatible with all existing systems in the zones of major influence; the idea is to **INCLUDE** and not to exclude for a leading role.

We achieve this via INCHAIN, as we have seen before, it easily incorporates via API any system, app or software that offers services that may exist in a given part of the world, even small companies, banks, local insurance companies... A mobile phone is all that is needed to access INCLUSIVITY's services, therefore, **any company**, however local or small, will have the possibility to offer its services via INCLUSIVITY and the users of the platform will gradually be encouraged to offer their own services, **without barriers or intermediaries**, in this great marketplace.





Team & Disruptive Technologies:

A project as ambitious as INCLUSIVITY demanded the best multidisciplinary team. It has not been difficult; the [concept](#) and [objectives](#) of INCLUSIVITY have attracted great professionals who offered to make this project a [reality](#). More than a year of meetings, work, thousands of hours, erased blackboards, laughter, tears, lot of coffee and companionship. A great professional and personal experience.

Teams in Spain, Luxembourg, UK, France, Chile, Ecuador, El Salvador, Uruguay, Mexico, Argentina and, of course, the ones who wake up the earliest, New Zealand and Singapore.

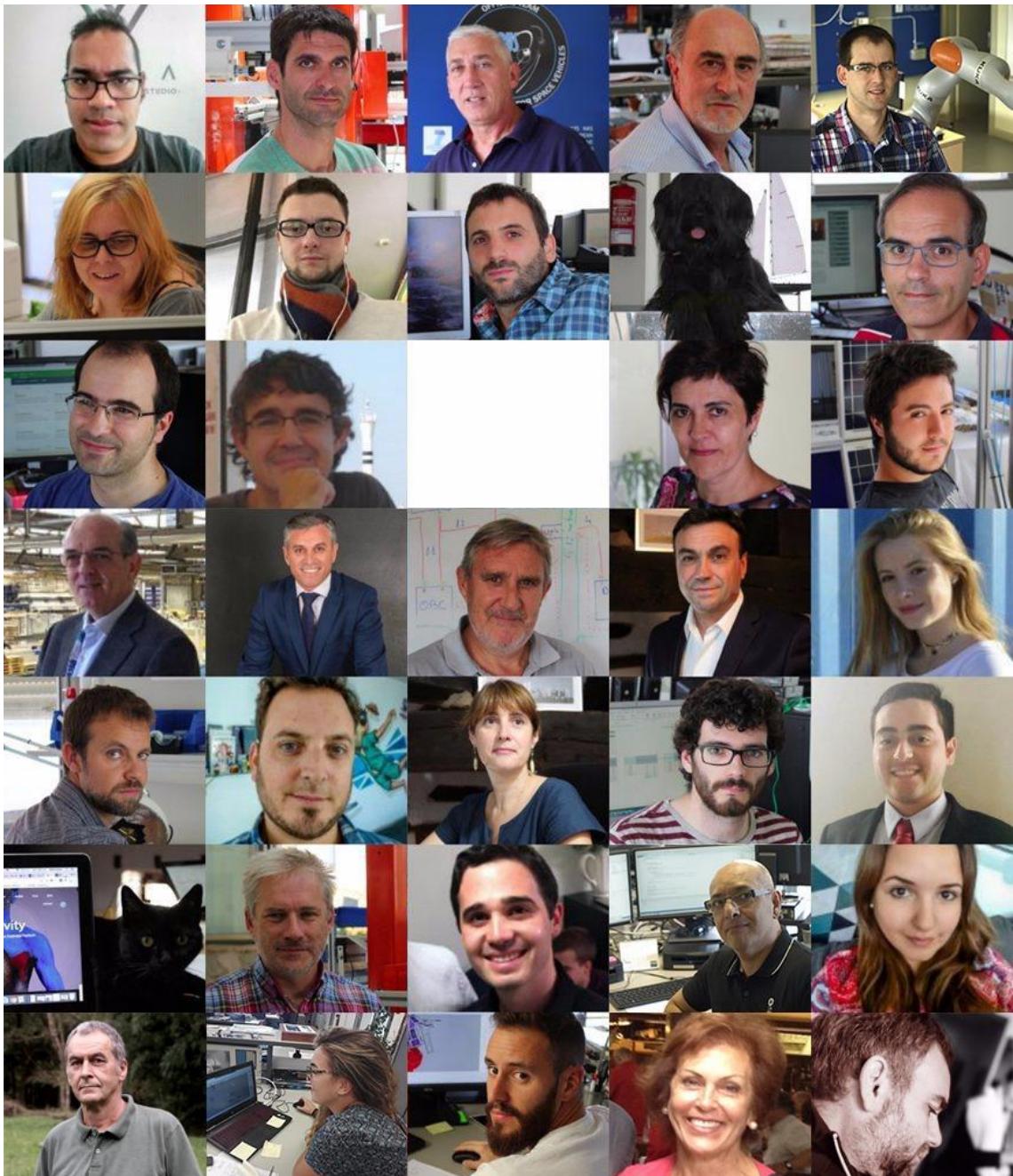
Our team with more than 25 years of experience has been certified with the seal of "Excellence, Impact, Quality and Efficiency of Implementation" by the European Commission.

It is an [amazing multidisciplinary team](#) of lawyers, economist, marketing, inclusive business, social and education professionals... and of course programmers & engineers (Software, Blockchain, Cyber Security, Smart Contracts, DApp, APIs, FPGA, Systems, Telecommunications, Aeronautics, Electronics, Mechanics, Civil, Optics, Factory Process, Industrial Physics, Organizational..., with several international awards and publications & more than 500 real working projects involving all type of disruptive technologies with a new amazing engineering concept:

*THE TEAM DEVELOPS TECHNOLOGY AS AN OFFICIAL
TECHNOLOGICAL CENTER WHEN WORKING IN STRATEGIC
SECTORS*

(Aeronautic, Space, Defense, High Energy Physics...)

“Failure is not an option...”





Who are we directed to?

Companies, Organizations and Startups:

WHO ARE INCLUSIVITY'S CLIENTS?

Public and international Organizations and Institutions, Banks, Foundations, NGOs, Microfinance Institutions (MFI), Micro Insurance, inclusion professionals and all those public and private companies that want to enter the huge and profitable world of inclusion [offering their services to millions of people](#) excluded in the actual system.

As we have seen that, thanks to INCHAIN, the adaptation is simple and with no need of any change in the companies' software or system.

We are not willing to compete with the entire community that develops services based on blockchain, startups and companies that are already in the market, we are willing to collaborate, that is the spirit of our [inclusive vision](#). All those who have solutions in progress, products or services for the excluded, unbanked, etc. are welcome as allies, thanks to our network of MPS, they will be able to turn these projects into [major commercial successes](#), which will also contribute to sustainable social inclusion. Together it will be easier.

For any company to be a member of INCLUSIVITY means to open a hitherto unknown horizon and a new way of doing business. [Huge new markets](#), millions of new potential customers for all kinds of products and services. The possibility, via MEETING POINTS, to count on:

["The world's most extensive distribution and service network in direct contact with the final customers"](#)

This way, companies will be able to connect with [millions of new clients](#) speaking their language and obtaining the truthful information, even in the most remote places and without telephone connection.

The impossible becomes possible and, in addition, lowering the traditional costs of intermediation, logistics, distribution, office network, drivers, after-sales assistance, etc.

All of the above covered by an [INCLUSIVITY LABEL](#) that guarantees that the products or services have followed the rules of "Inclusive Business" and, additionally guarantees its traceability, anti-copy and its origin registration in blockchain.

The only thing that is demanded to everyone is the respect to the rules of **INCLUSIVITY**, to the general principles of **Inclusive Business** and the scrupulous respect to **Human Rights**. The INCLUSIVITY platform, via the specific Smart Contracts created with each client, will automate to the maximum the processes and the systems of remuneration, commissions, incentives, etc. that are established between INCLUSIVITY, the MPS, the collaborators and the final clients.

Companies can also create a rewarding system, discounts, vouchers, as well as to offer **PEOPLE Tokens**, etc. in order to motivate and retain customers and MPS.

INCLUSIVITY'S FINAL USERS:

The 1,5 billion people with no ID in this world.

The 2,0 billion of unbanked.

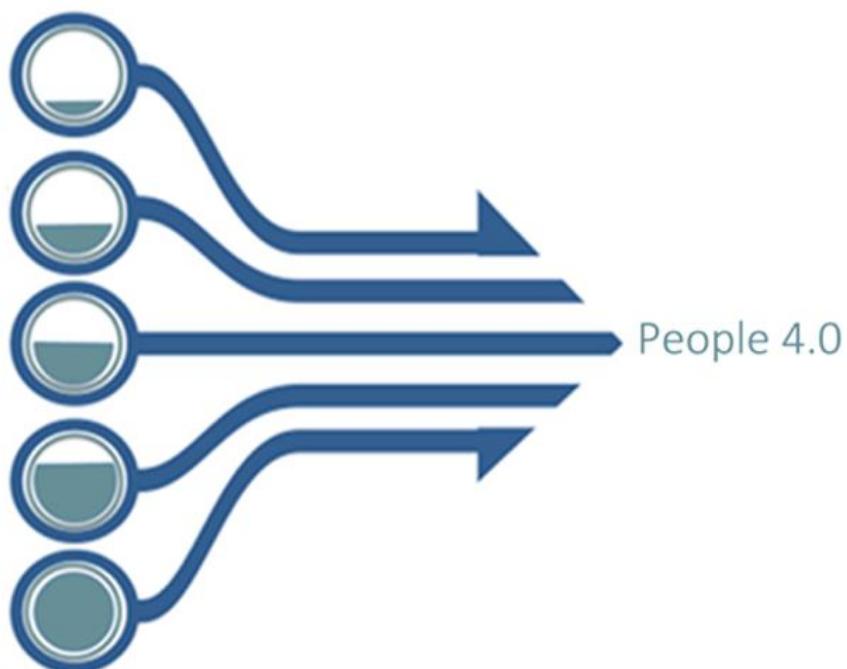
The 60 millions of refugees and immigrants.

The millions of people currently without connection and without information.

The millions of new active economic agents.

The youth.

The crypto community that works and dreams of the expansion of their ideas and technologies.





AGENTS:

According to the World Bank, 77% of people who manage to overcome poverty do so on their own initiative.

We are directed to those who have the firm will to undertake and get out of their current situation, to all women who want [economic independence](#) and a future profession. To young people who want to lead their future.

It is not an impediment to not have a history record, everyone can apply directly through the INCLUSIVITY website and present their application as MEETING POINT OF SERVICES in their region. Also, NGOs, International Organizations, Institutions, microcredit and financial inclusion companies may [propose candidates](#) within the people in their area of influence.

The only requirements are to be old enough to be able to legally work, to know how to read and write; to be willing to learn and provide a great service in their community and to respect the rules of INCLUSIVITY and the general laws of their country.

We particularly encourage young people willing to be a part of the latest technologies' world to start their journey and their training in INCLUSIVITY.

After the selection process, the selected people will receive specific online training to start as a basic Meeting Point of Services; subsequently and in view of their capacity, reputation, location, etc. they will be assigned new services and will be proposed as Agents of companies working in their area.

BUSINESS MODEL:

INCLUSIVITY, excluding certain functions, is a [free platform](#) for users. Organizations with millions of customers (example: only MicroEnsure has 55 million registered clients) will find in Inclusivity a platform that will facilitate their work, reducing their costs and adding value to their inclusion work. With these clients, we will increase our international expansion fast and solidly. Inclusive organizations (microfinance, microinsurance, banks, NGOs, international organizations) are our best allies to grow exponentially in the number of users and transactions in all geographic areas of the planet where they are already established.

[“A Multi-Billion Dollar Opportunity: Banking the Unbanked is a \\$380 Billion USD Opportunity”](#)

“However, emerging economies in the Asia-Pacific and Latin America/Caribbean seem like a much safer potential bet for would-be providers. While smaller proportions of their populations lack access to basic financial services, their higher overall populations and income levels make them a more feasible choice.

In the Asia-Pacific, the World Bank sees increased banking penetration as a \$79 billion opportunity for personal banking of individuals with under \$8k in annual income. Likewise, it sees a \$95 billion opportunity in micro and small business banking in the region.

For Latin America and the Caribbean, the opportunity is similar: \$34 billion for personal banking (less than \$8k income) and \$81 billion for micro and small banking business...” [Visual Capitalist](#), on July 20, 2017.

Only speaking about banking services, the previous paragraph gives us an idea of how big this market is, if we mention other basic services the market increases considerably. This people need a real solution, a bridge that connects both worlds giving them access to all services.

It is expected that INCLUSIVITY will soon have millions of users all around the world, to which we must add, [Meeting Points’](#) rapid and easy expansion worldwide and the addition of new services they will be offering.

For companies all around the world, INCLUSIVITY is the only effective way to enter these new markets with millions of customers in need of new goods and services, with fast and cheap access, no special investments and infinitely lower costs than those that are currently trying to get to them.



Companies will be able to use the [INCLUSIVITY Label](#) in their products and while offering their services. It is a label of prestige and social conscience that will be valued by customers, suppliers, investors and stakeholders of the companies that use it. The same for companies that subcontract goods and services produced by our Meeting Points network. The use of the label will have a cost for each product that carries it, which will bring greater presence and recognition to INCLUSIVITY. This label, in addition, is an extra technological tool, that guarantees the [traceability, anti-copy system and origin](#) of the product.

[Companies and organizations](#) will pay a [fee](#) for the use of the platform according to the services required. In any case, this price will be way below the benefits obtained for the use of it.

In addition, companies will pay a [commission](#) for the goods and services offered and received from the INCLUSIVITY platform. Obviously, all the work done by the MPS will be [fairly paid](#) by the companies, organizations, other MPS and the platform itself to the MPS that renders the service or makes the product.

["Billions of new customers willing to do business"](#)

All economic transactions occurring within the platform, including Marketplaces, will be subject to very [low fees](#). The [large volume](#) of transactions is what allows us to have these competitive prices and get important business figures to be able to continue increasing the value of the platform and reinvest in [Inclusive Business](#).

Each [Meeting Point](#) and each one of its [activities](#) will produce important benefits to the person who manages it and to the platform, enabling a decent life and a career with a future.

Moreover, thanks to [Artificial Intelligence](#) and [Machine Learning](#) we will be able to process millions of [data](#) hitherto unreachable, that will help companies and organizations in decision making, people that provide information will be paid and rewarded, always with the maximum respect for regulations and privacy of the information owner.

[This is the cycle of value creation in INCLUSIVITY:](#)

More users, more uses, more transactions, more data, more organizations, more Meeting Points, with more and better services: more added value to distribute throughout the chain and to reinvest in [Inclusive Business](#).

*It is the practical "long tail business model"
implementation*

The objective is to grow rapidly, but with solidity, avoiding speculative bubbles, to achieve, in the medium term, a universally extended decentralized platform, which daily removes people from poverty and incorporates them into [a new more inclusive economy](#).

We should not forget about the general economic effect that the incorporation of millions of new users in a short period of time can have in the value of cryptocurrency and in the associated businesses, as well as in the [change of attitude](#) and policy of Regulators, States and Great Corporations, proving cryptocurrency's great practical application in large populations, territories and in different uses.

"Imagine that generosity is the biggest business in the history of the world",

Pepe Mújica, President of Uruguay

Neither can we leave aside the fact that, sooner or later, society and investment groups will weigh in their investments the [social](#) and [human](#) factors to calculate a "real" profit other than today's short-term calculations: [Purpose economy](#).



Competitive Advantage:

OUR GLOBAL VISION. Some focus their solution on wallets, remittances, others on debit cards based on blockchain, others on Identity, others on services related to the "unbanked", some create marketplaces, other groups of investors, etc. but how can they reach them, the excluded, the ones who live in inaccessible places? How can they integrate them into the **value chain** of companies from the headquarters of Silicon Valley?

No one so far has had the **ambition** to seek a **SOLUTION** that breaks down the barriers, based on the advantages of **blockchain** and **mobile technology**, without forgetting about other technologies that are helpful to achieve the solution.

"We welcome all projects, startups, ideas, communities, developers ..."

INCLUSIVITY is now open to all those proposals, startups, companies, platforms to reach people who need it and **positively impact society**, as it could not be otherwise, we are inclusive, **we do not seek protagonism**, we are open to every community that brings ideas and solutions, together we are stronger. We are open to all kinds of **collaborations, synergies and alliances**, inclusion begins with ourselves.

"We will be the most extensive commercial network, with the best technological means at the service of companies and users around the world"

MEETING POINTS make us different; we do not stay in a virtual solution, we descend to the ground to be able to work with people in their places. Thanks to INCLUSIVITY many of the projects launched lately will be able to get to the "**FIRST AND LAST MILE**", reaching new customers. Even though, most of them are bright ideas, they are unable to get to the places



where the unbanked, the excluded, etc. are. [Welcome to everyone](#), together we can get those incredible proposed solutions to these new clients and make the dream of many innovators and investors who have supported them a reality. The "[Inclusive Crypto-Culture](#)" is a strong reality and a commitment to a new way of working among all.

["OUR TEAM provides the necessary technology; if it already exists, we use it, if not, we create it."](#)

Finally, we are different for the thousands of people who have contributed with their ideas and suggestions, mainly via [LinkedIn](#), the organizations and companies that have supported us, and the backers who are supporting this initiative and believe in Inclusive Business as a legitimate way to obtain a fair profit, that favor the inclusion of all and the generation of a balanced wealth in a sustainable environment.

People token (PEOPLE):

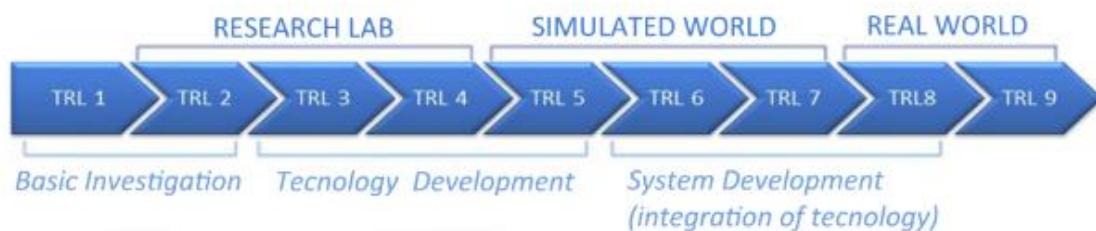
[PEOPLE TOKEN](#), designed for sustained growth, based on the [real value](#) of INCLUSIVITY: the value of its users, uses, customers, MPS, applied technologies and its own expansion.

An eco-friendly token based on the [effort and reward](#) of its users and not on competition. A token that combines the interests of users, customers and tokens buyers. A token that will grow in value because of the contagion, the spirit and the work of millions of people in INCLUSIVITY, the collective spirit of the network will make everyone work for the appreciation and equilibrium of the token.

Periodically inclusivity will publish the [platform's value](#) to support the valuation of PEOPLE TOKEN, based on a real economy.

Technology (Technology Readiness Level):

Technology readiness levels (TRL) are a method of estimating technology maturity and applicability of emerging technologies to cover the functionalities of a new project.



The European Commission defines as standards the following TRL levels:



Technology Readiness Levels

TRL 0: Idea. Unproven concept, no testing has been performed.

TRL 1: Basic research. Principles postulated and observed but no experimental proof available.

TRL 2: Technology formulation. Concept and application have been formulated.

TRL 3: Applied research. First laboratory tests completed; proof of concept.

TRL 4: Small scale prototype built in a laboratory environment ("ugly" prototype).

TRL 5: Large scale prototype tested in intended environment.

TRL 6: Prototype system tested in intended environment close to expected performance.

TRL 7: Demonstration system operating in operational environment at pre-commercial scale.

TRL 8: First of a kind commercial system. Manufacturing issues solved.

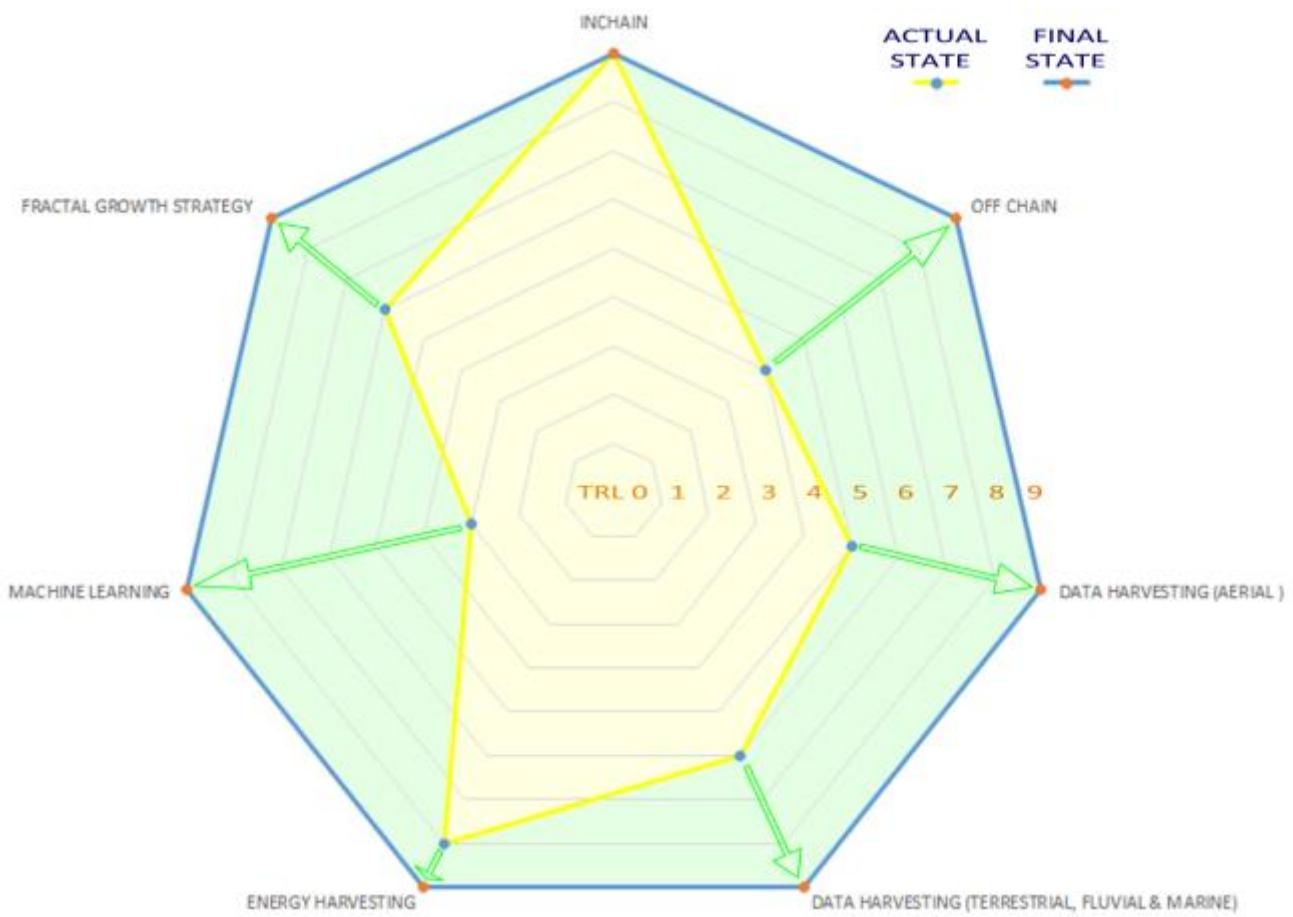
TRL 9: Full commercial application, technology available for consumers.



INCLUSIVITY

INCLUSIVITY's technical team plans to develop and / or deploy the following technologies:

TECHNOLOGY NAME	ACTUAL TRL
INCHAIN	9
OFF CHAIN	4
DATA HARVESTING (AERIAL)	5
DATA HARVESTING (TERRESTRIAL, FLUVIAL & MARINE)	6
ENERGY HARVESTING	8
MACHINE LEARNING	3
FRACTAL GROWTH STRATEGY	6



ADDENDUM

SECOND PHASE

TOTAL INCLUSION: FROM SERVICES TO PRODUCTION:

TOTAL INCLUSION, INCLUSIVITY has not broken down the barriers simply so that excluded people can receive products and services from the companies that are not able to reach these markets now. The goal is not to create new customers and new consumers for first world companies and not continue with the path of inclusion, imbalance would once again take hold.

How to avoid [imbalance](#), [inequality](#) of opportunities and [migratory movements](#) if wealth is not created in each region by the people living there?

*If you give a person a fish he will eat one day ... What if
you gave him a 3D printer?*

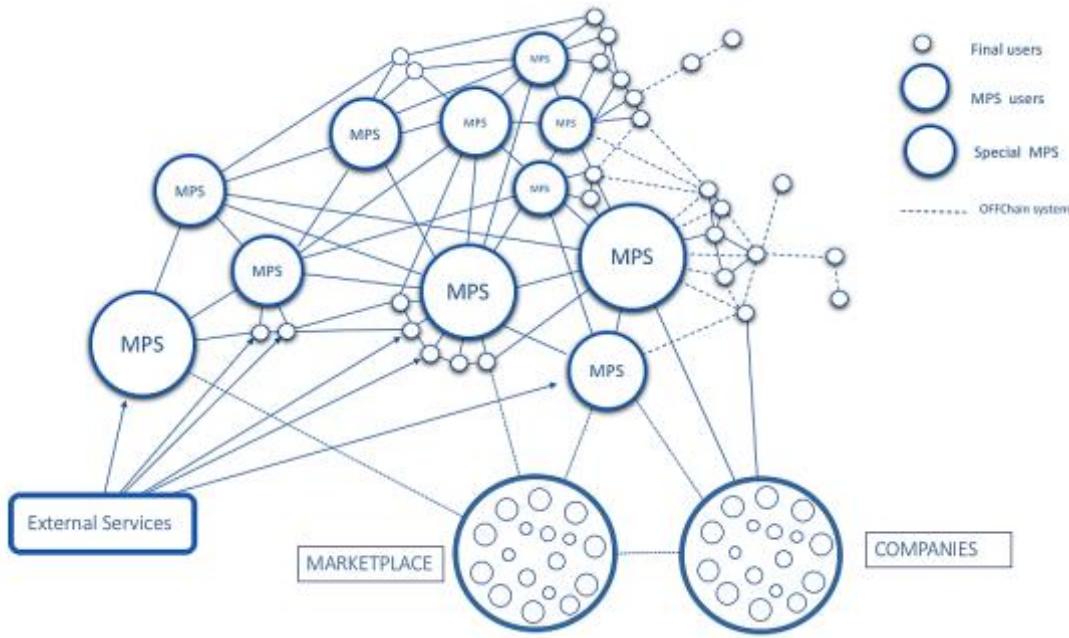
[SUSTAINABLE INCLUSION](#) demands to distribute wealth geographically and for this it is mandatory to [produce](#) and not only to offer services, making [technology](#) accessible to everyone.

[REVOLUTION THROUGH TECHNOLOGIES](#): The future of each Meeting Point will differ, depending on its [needs](#), [leadership](#), [location](#), [reputation](#), etc. If different services are demanded, they can count on financial and technical means to start, for example, a small technology workshop: a 3D printer, or Drones that can fulfil the services demanded in the region, new sewing machines, etc.

It could become a [FabLab](#) and even incorporate the latest technologies such as basic co-bots (collaborative robots), synthetic printers, etc, it could become a small [Smart Factory](#) or a big [factory](#) with enormous influence in its surroundings. This is the role of INCLUSIVITY R&D team and the guarantee for the future, that is why we needed a team with the skills and experience of ours.



INCLUSIVITY



To achieve maximum adaptation to the terrain, we have our “[Energy Harvesting System](#)”, which is capable of generating sufficient energy for the proper functioning of telephones, sensors and systems, without an electricity grid. Another barrier surpassed for total inclusion.

This will make INCLUSIVITY be:

[MPS: “The world's largest distributed factory”](#)

[“The XXI century artisans' revolution”](#)

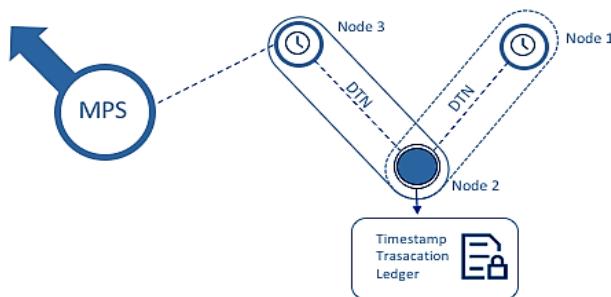
[The XXI century artisans' revolution](#): provided by INCLUSIVITY. With all the MPS, INCLUSIVITY will be the [largest production network](#), close to every client anywhere, with the most advanced technology all protected by INCLUSIVITY's quality [production label](#), which will identify and give value to the products. The more we are, the more people will have access to inclusive services and businesses hitherto denied to them.

OffChain System:

INCLUSIVITY has developed a patent pending, technology called "[OffChain System](#)" that allows any Meeting Point of Services (MPS), even if it is not in a directly connected area (or does not have a very expensive phone satellite), to communicate with other MPS and with the world.

We have developed an [algorithm](#) called "[Latency Tolerant Block Manager](#)", working in a close collaboration with a lightweight protocol that extends the main characteristics of the Blockchain system to networks that cannot process transactions in real time.

The problem of implementing an Offline operation associated to a synchronization services needed to support transactions is huge. But at INCLUSIVITY we “encourage” the real business approach and the real world has shown us that if we want to incorporate the “excluded” [we must provide them a way to operate](#).



The development of a set of [lightweight protocols](#) and tools is equally interesting from the point of view of computing process in a non-technological oriented world (the target user of inclusivity appliances). The development team approaches the OffChain challenge in several progressive ways:

In a first step, we use a [Delay Tolerant Networking \(NTD\)](#) protocol to create Mobile Ad hoc Networks, which “only” collects DATA from Offline Internet access using mainly [BT](#), [NFC](#) or [QR](#) and retransmits to more capable relays in a “store & forward approach” where only the global transactions are promoted. The basis of this system has been validated by our team in several [Emergency Services in Europe](#).



In a second phase, we use a [Lighting protocol approach](#), creating microtransaction channels based in a [point to point protocol](#) interchanges through timestamp blockchains and their starting and ending nodes.

This technology allows us to grow and deploy MPS even in the places where it is currently not possible, generating economic activity and development in the most isolated and inhospitable places. The market of INCLUSIVITY's clients will have no limits or barriers.

In the same way, OffChain can be used as a communication and service system in territories that suffer from [conflicts](#), [calamities](#) or [natural catastrophes](#), collaborating with other organizations and institutions.

[Our technology for a new communication and service system without telephone coverage](#)

In the short term, it could be used in every scenario, long distances or in areas of complex orography. Our "[Data Harvesting](#)" system has already been tested for data collection in controlled environments (terrestrial, fluvial and even maritime areas). Also from the air, with drones and small airplanes, the [aerial system of "Data Harvesting"](#), will soon, be able to be used by our network, thus eliminating practically all the obstacles of communication.

Every person who downloads the [App](#) becomes a new communication node and contributes to the functioning of the network, and therefore will be rewarded with [PEOPLE Tokens](#), according to an [algorithm](#) that calculates all the variables that intervene in the process to establish the most equitable remuneration system.

The App will be available for both Android and iPhone. Although, in most cases Android will be the system needed, we do not want to miss the collaborative force of what we call "[INCLUSIVE TOURISTS](#)", people who visit remote or developing places and, with their mobile phone, collaborate to expand the network and to collect and send data. These "Inclusive Tourists" will be rewarded by the collaborating companies and/or [PEOPLE Tokens](#).



OffChain: MEETING POINT EXPRESS (MPX)

Some people or MPS can even create a new job or business and become a [MEETING POINT EXPRESS \(MPX\)](#), whose mission will be to collect, transport, update and distribute data through their Smart Phones. In these case, INCLUSIVITY will be able to provide these MPX with special phones chosen by our R&D team and take advantage of all the possibilities of "[Data Harvesting](#)". The MPX will have a special remuneration system, different from the rest of people that use the [OffChain System](#).

The MPX may have routes that join different MPS, which, previously, have collected data from its area of influence. The route can be done with [any transport](#): from a donkey, a bicycle or motorcycle, a bus, boat, drones or plane (owned or shared with other organizations).

MPXs can also collect data from machines, installations, sensors, captors, animal collars and all types of [Internet of Things \(IoT\)](#) infrastructures, as well as to integrate themselves into public or private early warning systems during natural phenomena and catastrophes.

Fractal Organization:

Fractal geometry is a recursive geometry based on repetition, at different Scales, of simple geometric elements.

The global concept of INCLUSIVITY is **disruptive** and inevitably the organizational and economic model that supports it must be disruptive and coherent with the final objective: **Inclusive Business**.

A Fractal System is a complex, non-linear, interactive system that has the ability to adapt to a changing environment. Such systems are characterized by the potential of self-organization, existing in a nonequilibrium environment.

It would have been easy to appeal for an existing organizational and economic model; however, INCLUSIVITY would have turned out to be a **failing and obsolete organization** before it was even born, with a limiting bureaucracy and a structure that would swallow the resources that would be needed for inclusion and such structure, in the medium term, would only focus on the auto-existence of the platform and not in **its ultimate purpose**.

Our ambition is to **extend INCLUSIVITY** in a recursive manner throughout the planet, especially in the most distant and excluded places. What type of organization is needed for this? The one that companies use that even with all the economic means still are not able to provide their service to those who are excluded? **The obvious answer is NO.**

The classic structure is like a pyramid or like the branches of a tree. If the world is changing so quickly, how is it possible that organizational models that have existed for so long are still being used?

The fractal ecosystem is the answer. The **Meeting Points of Services (MPS)**, the people that compose it are the fractals of our **ECOSYSTEM**, they provide the global value to the platform, adding **creativity, autoregulation, motivation and real knowledge** of the problems and, therefore, of the solutions.

However, we cannot forget that Inclusivity is an **Ecosystem**:

“An ecosystem is a community of living organisms in conjunction with the nonliving components of their environment (things like air, water and mineral soil), interacting as a system. It refers to both biotic factors as well as abiotic factors...



Ecosystems are controlled both by [external](#) and [internal factors](#).“.

Our organization is not a machine with gears, on the contrary, [people come before processes](#). It is primarily a [FRACTAL ECOSYSTEM](#) that acts like a living organism in conjunction with its environment; it acts with the people as much as it reacts with the rest of the elements that make up its habitat.

“The whole is in each of the parts”,

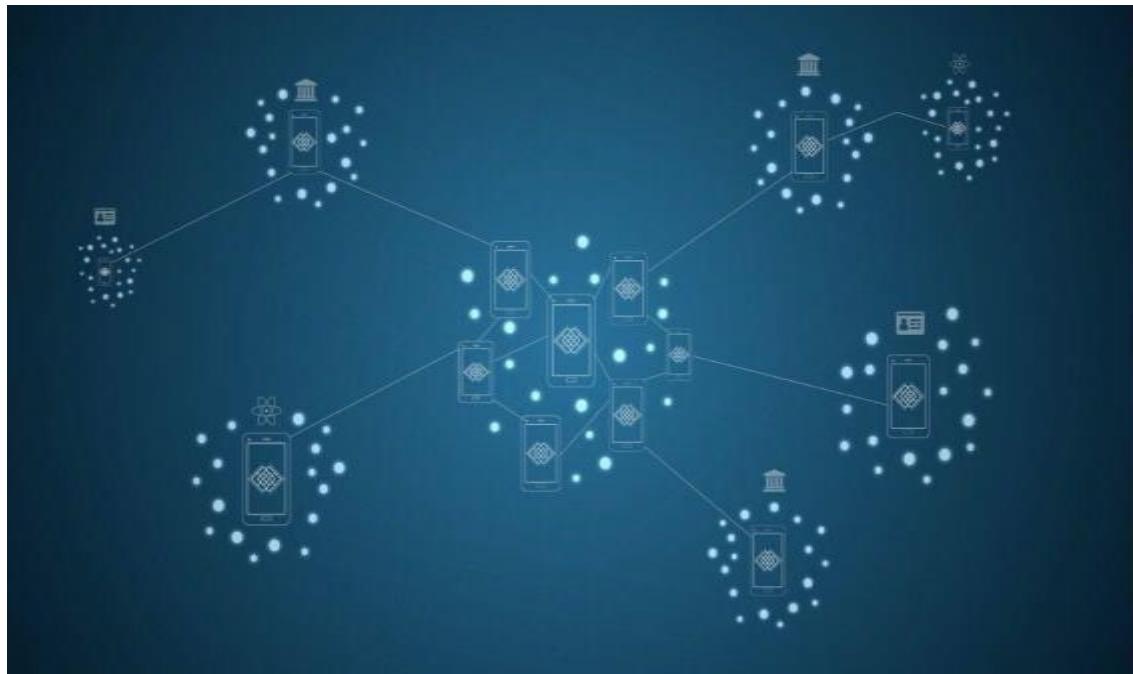
“Few rules, very simple but very clear”

The system only provides the technological and financial tools, the people of INCLUSIVITY generate the “[emergent properties](#)” (the ones that are born from interactions between people and the environment and that can be described only at higher levels than those of the individual units). In this sense, the whole is more than the sum of its components, those properties will form the essence of INCLUSIVITY’s [culture, its values, its identity and its reason to be](#).

Besides, the Meeting Points, like any other fractal system, are the detonator of [contagion](#). By being an isomorphic or [auto-similar](#) structure, due to its simplicity, will be replicated when creating other Meeting Points nearby and so on, generating the capacity of growth and of adaptation to the ecosystem, maintaining the same basic rules and, above all, the intact spirit of INCLUSIVITY.

Our core is not the headquarters, nor hundreds of employees and controllers, our core, as we have seen, is the physical network of [MPS](#) with its great capacity for contagion and scalability adapting to the environment, even if distance or orography are complicated, thanks to [OffChain technology](#), [Data Harvesting](#) and even the [Energy Harvesting System](#).

The more MPS, the [more value](#) is added as more interconnected people heading to the same direction incorporate into the system, without headquarters and bureaucracy. This is an unstoppable movement with a common objective: [social awareness and inclusive business](#).



INCLUSIVITY with its own mission cannot become a closed, impenetrable ecosystem. It is a complete one but [open to everybody](#): People, Startups, Companies, Institutions etc... since their, direct or indirect, actions will [influence the ecosystem](#), contributing or subtracting value to it. Its own fractal nature forces it to create and propagate new ecosystems and to favor that other ecosystems interact with INCLUSIVITY, [Total Inclusion](#).

"The fractal model places people above processes to benefit from the added value of interconnected human brains"

Michel Henric Coll

(“Introduction to Fractal Teams”)



INCLUSIVITY, will create and modify all services and functionalities of the platform, like a [living organism](#) that evolves and adapts to changing circumstances in the environment. The implementation of the fractal organizational structure is foreseen in the first semester of operation of the INCLUSIVITY platform, sufficient time to create, together with the new MPS and collaborating companies, the [initial basic rules](#).

This is the only way [to lead this change](#). We must provoke the creativity of all members of the organization, the capacity to find solutions and to act upon any given situation.

INCLUSIVITY has created the [most inclusive and most efficient organization model](#) to obtain, together with all technologies (Including Blockchain), the fittest economic system to satisfy humanity's needs. This model allows a rapid growth, without creating rigid structures, and maintaining the flexibility of individuals and the strength of a collective of millions of people thinking, creating and acting as a Symphony Orchestra.

*WE ALL ARE INCLUSIVITY, WE ALL WANT TO CHANGE THE
WORLD, THANK YOU TO EVERYONE!*

FOR MORE INFORMATION: www.inclusivity.network

