



INCLUSIVITY

BANKING AND FINANCIAL ECOSYSTEM, AN ALTERNATIVE  
TO TRADITIONAL BANKING FOR PEOPLE AND SME:  
“BaaR: BANKING AS A RIGHT”

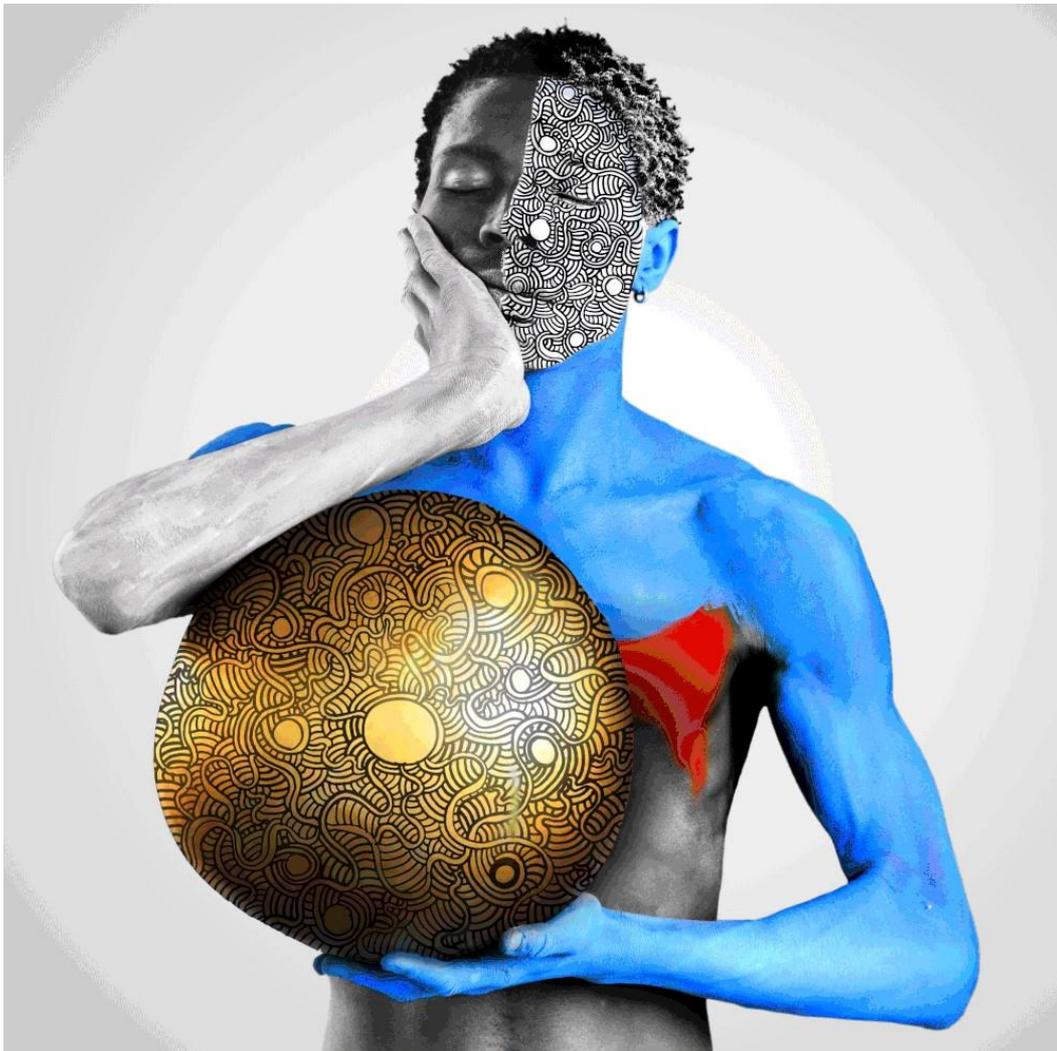


Photo Credit: Aida Muluneh

“Welcome to INCLUSIVITY, the largest banking & financial  
network working in fiat and cryptocurrencies, accessible for  
everyone”

“Banking without Banks & Telecommunication companies”

Antonio Sainz & Eduardo Remírez

Cofounders



INCLUSIVITY

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## INCLUSIVITY

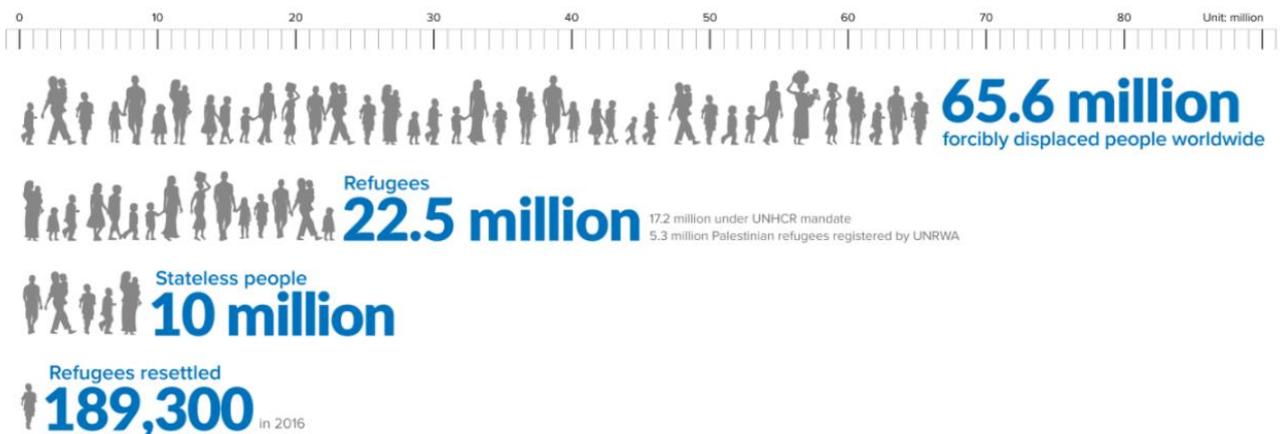
### 1.-SCENARIO:

Billions of people in the world do not have access to services, 1.7 billion unbanked, 1.1 with no Official Identification (ID), and more than 4 billion people are underserved, people who, in theory, do have access to services, however, these are complicated, excessively expensive or very far away. All these people live in a non-formal economy where cash operations predominate; there is neither financial culture nor security. There are Micro and SME all around the world that don't have access to credit.

**Unidentified population:** An official Identity is the key to have recognized rights and duties and access to essential services such as health, education, finances, justice, etc. According to the World Bank, this problem affects 1.1 billion people worldwide.

Thanks to improved sources of information and mainly to the rapid implementation of the Aadhaar system in India the number of people without identification has lowered from 1.5 to 1.1 billion, the same about reduction in the number or unbanked from 2 billion in 2014 to 1.7 in 2017 (Source: [Global Findex World Bank 2017](#).)

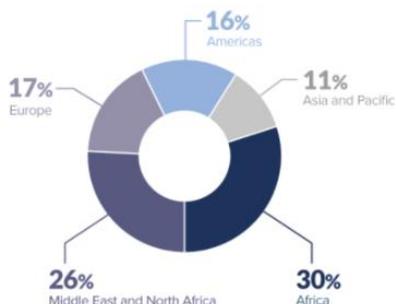
Refugees 22.5 million, more than 65.6 million forcibly displaced people worldwide, now we must add the exodus in 2017 of more than 1.5 million of Venezuelans mainly to Colombia, Panama, Spain and Brazil. We must not forget about Rohingya people and other communities forced to leave their homes. And 10 million of Stateless people.





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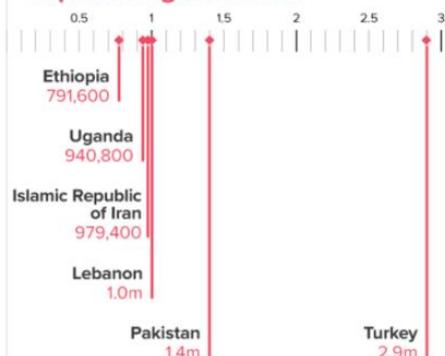
### Where the world's displaced people are being hosted



### 55% of refugees worldwide came from three countries



### Top hosting countries



**28,300** people  
a day forced to flee their homes  
because of conflict and persecution

**10,966** staff  
UNHCR employs 10,966 staff  
(as of 30 June 2017)

**130** countries  
We work in 130 countries  
(as of 30 June 2017)

We are funded almost entirely by  
voluntary contributions, with 87 per  
cent from governments and the  
European Union.

Source: UNHCR / 19 June 2017



# SUSTAINABLE DEVELOPMENT GOALS



IS FINANCIAL EXCLUSION A MAJOR PROBLEM? Indeed, one of the most important, it affects more than half of the world's population, the global economy and the health of the planet. Moreover, it is a critical element for the success of the Sustainable Development Goals set by United Nations.



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“... all too often, the **poor** tend to reside in **high-cost ecosystems** even within developing countries. In the **shanty town\*** of Dharavi, outside Mumbai, India, the poor pay a premium for everything from rice to credit, the poor in Dharavi pay **600 to 1,000 percent interest for credit** from local moneylenders. A bank with access to this market can do well for itself by offering credit at 25 percent. These cost disparities between the poor and the rich in the same economy can be explained only by the fact that the **poverty penalty at the BOP** is a result of inefficiencies in access to distribution and the role of the local intermediaries”. (C.K.Prahalad) \*Slum, Favelas in Brazil.

### WHY ARE THERE SO MANY PEOPLE AND SME UNBANKED AND UNDERSERVED?

“Globally, **31 percent of adults are unbanked**. To help shed light on the reasons for this, the **2017 Global Findex survey** asked adults without an account at a financial institution why they do not have one. Respondents could offer more than one reason, and most gave two.

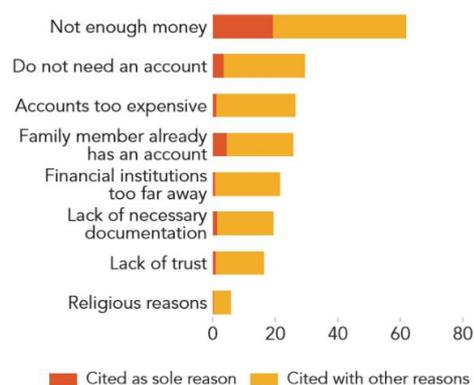
The most commonly cited barrier was **lack of enough money**. Nearly **two-thirds of adults** without an account at a financial institution said that they have too little money to use one, and roughly one in five cited this as their sole reason for not having one. No other reason was cited as the sole barrier by more than 5 percent.

Worldwide, **30 percent** of adults without an account at a financial institution said that **they do not need one**. Yet only 3 percent cited it as their only reason for not having an account. This suggests that among those reporting lack of need as one of several reasons, some might be open to using financial services if the services are accessible and relevant to their lives.

**Cost is another important barrier**, cited by **26 percent** of adults without an account at a financial institution. But the share reporting that accounts are **too expensive** was **twice as high** in **Latin America** and the **Caribbean**. In **Brazil, Colombia, and Peru** almost **60 percent** cited cost as a barrier.

#### Lack of enough money is the most commonly cited barrier to account ownership

Adults without a financial institution account reporting barrier as a reason for not having one (%), 2017



Source: Global Findex database.

Note: Respondents could choose more than one reason.

A similar global share, **26 percent**, said that they do not have an account because **a family member already has one**. In some economies **women** were more likely than men to cite this reason. Among those without an account in **Turkey, 72 percent of women** mentioned this reason, while 51 percent of men did. In **China** the share for women was 35 percent, and for men 27 percent.

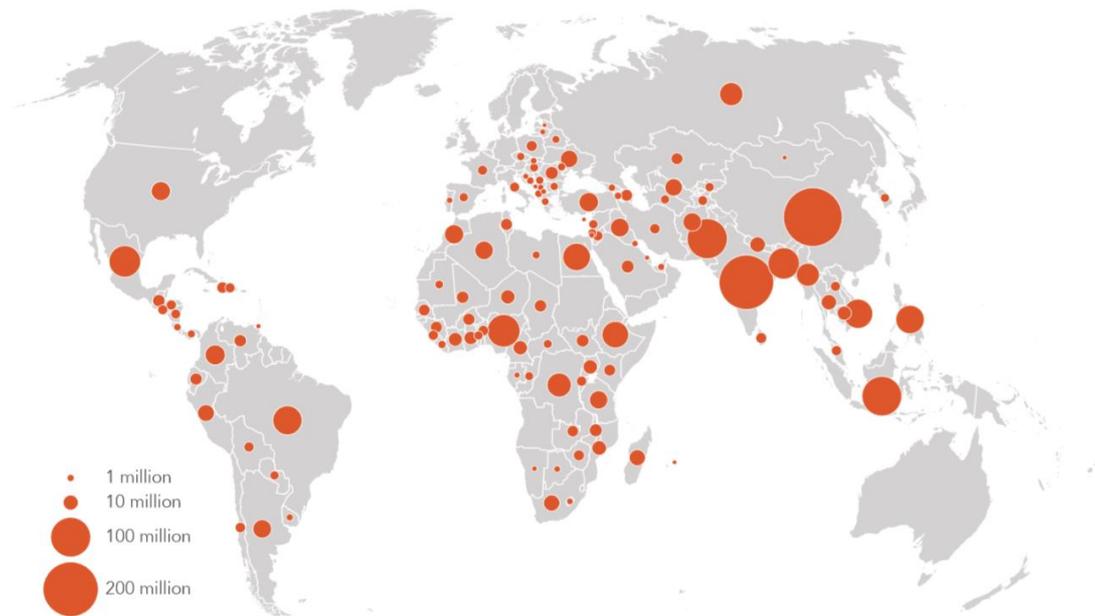
**Distance is a barrier** for many: **22 percent** of adults without an account said that **financial institutions are too far away**. In some economies the share was higher, with about **33 percent** citing distance as a barrier in **Brazil, Indonesia, and Kenya**— and **41 percent** doing so in the **Philippines**.



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### Globally, 1.7 billion adults lack an account

Adults without an account, 2017



Source: Global Findex database.

Note: Data are not displayed for economies where the share of adults without an account is 5 percent or less.

[Documentation requirements](#) also hamper account ownership. [Twenty percent](#) of adults without an account at a financial institution reported lacking the documentation needed to open one. Higher shares cited this barrier in such economies as [Zambia](#) (35 percent), the [Philippines](#) (45 percent), and [Zimbabwe](#) (49 percent).

[Distrust in the financial system](#) features as a greater barrier in some regions than in others. Globally, [16 percent](#) of adults without an account at a financial institution cited this barrier — but the share was more than [twice](#) as high [in Europe and Central Asia](#) and in [Latin America](#) and the [Caribbean](#).

While only [6 percent of adults](#) without an account at a financial institution cited [religious concerns as a reason](#), the share was substantially higher in some economies with a predominantly Muslim population. In [Pakistan](#) [13 percent](#) mentioned religious reasons, and in [Turkey](#) [19 percent](#) did. Yet high costs turned out to be at least as important as religious concerns in each of these economies — cited by 21 percent in Pakistan and 19 percent in Turkey.”

Besides the unbanked, there are [people and SME](#) who have an account but they have limited access to the services, we call them: [UNDERSERVED](#). “A [billion](#) adults who have an account still pay utility bills in cash, globally, [20 percent](#) of adults with an [account](#) reported that it was [inactive](#), with no deposit or withdrawal in the past year.

This is not simply a matter of account owners choosing to use accounts rather than cash. [Financial service providers need to offer safe, affordable, and convenient products that make using accounts more appealing than using cash.](#)”

Sources: [Global Findex](#) database; Gallup world Poll 2017.



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### CAN IT BE PROFITABLE TO WORK WITH THE UNBANKED AND UNDERSERVED?

Besides the positive social effect, it has, it is [one of the most important businesses](#) and the new economy needs to face it, however it requires technological changes, changes in business models and a lot of R & D to create and adapt products and services to a heterogeneous and distant market. This market has the largest volume of population.

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*"ALL SERVICES FOR EVERYONE" The BOP market potential is huge: 4 to 5 billion underserved people and an economy of more than \$13 trillion PPP (Purchasing Power Parity).*

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*"70% of SMEs have a bank account, but only 5% have access to term loans and only 1% to cash flow loans" Janalakshami Financial Services Survey*

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"If we take [nine countries](#)—China, India, Brazil, Mexico, Russia, Indonesia, Turkey, South Africa, and Thailand—collectively they are home to about [3 billion people](#), representing [70 percent](#) of the developing world population. In purchasing power parity (PPP) terms, this group's [GDP is \\$12.5 trillion](#), which represents [90 percent](#) of the developing world. It is larger than the GDP of Japan, Germany, France, the United Kingdom, and Italy combined. This is not a market to be ignored. The excluded have many different needs." ("The Fortune at the Bottom of the Pyramid" by C. K. Prahalad)

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*Financial service providers need to offer safe, affordable, and convenient products that make using accounts more appealing than using cash: Banking as a Right, "BaaR"*

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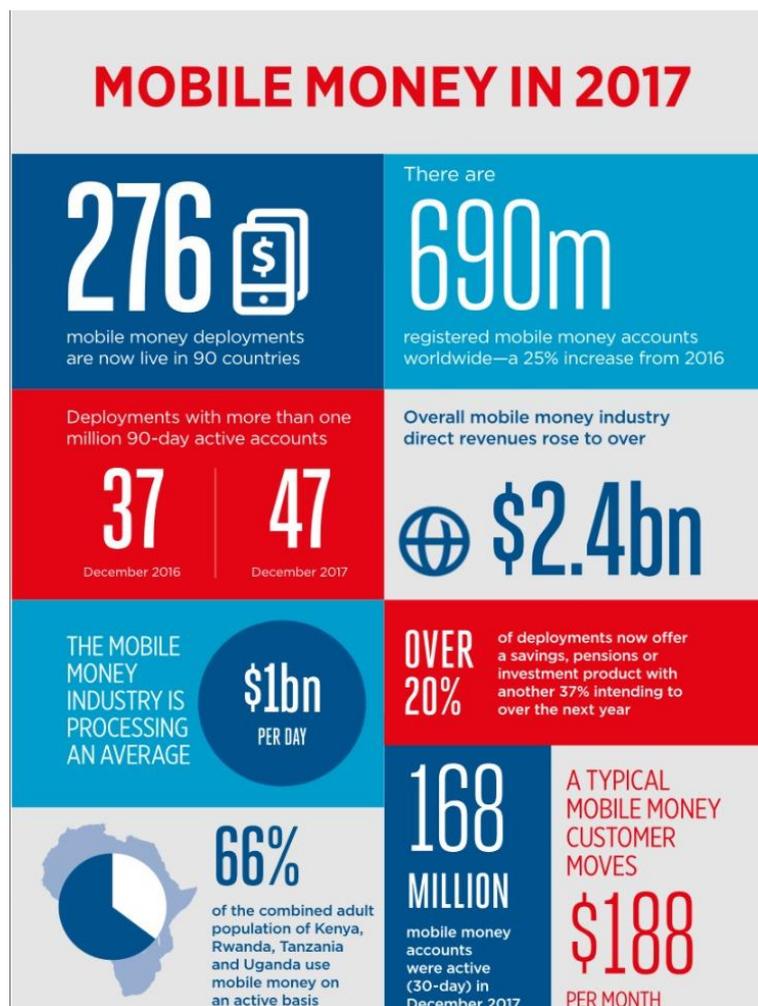


## 2.-OPPORTUNITY:

### WHY IS IT NOW POSSIBLE TO SOLVE THIS PROBLEM AND NOT BEFORE?

The answer is **technology**, first of all, **mobile phones** have changed the scenario connecting the world, so **how many unbanked adults have a mobile phone?** Globally, about **1.1 billion** — or about **two-thirds** - of all **unbanked adults** have. In **India** and **Mexico** more than **50 percent** of the unbanked have a mobile phone; in **China** **82 percent** do, and **90%** of the population in poverty has **telephone coverage**. Smartphone, despite being used as daily objects, have great technological possibilities that have revolutionized many other technologies: **Artificial Vision, Augmented Reality, Biometrics, AI, Machine Learning, etc.**

The development of "**Mobile Money**" has reached unimaginable shares recently and has proven its robustness, mainly in **Africa**. However, it is almost a virgin market in **Asia** (**3% penetration**) as well as in **Latin America** (**2%**).



Source GSMA



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Furthermore, this historical phenomenon has been accompanied by another **revolutionary trigger**, the arrival of **Bitcoin and DLT (Distributed Ledger Technologies)**, commonly called **Blockchain**. Now it is possible to carry out transactions of all kinds, not only economic, and interconnect millions of people **without intermediaries** and with total **security**, without significant investment costs and minimum operating and maintenance costs.



The sum of both technologies, plus others to be developed by our **R & D team and partners** (**Mobile Financial Solutions, Biometrics, Artificial Intelligence, Machine Learning, IoT, etc.**), create a **powerful tool for Financial Inclusion**.

### 3.- WHAT IS INCLUSIVITY? "Banking without Banks and Telecommunication companies, 'Banking as a Right'"

INCLUSIVITY is a **complete banking and financial ecosystem**. The flexibility of the best **Mobile Financial Solution** (The next generation of "Mobile Money" operating without Telecommunications companies) and the strength and security of **Blockchain (DLT)**, the only global system that unites both technologies. Adding to that a **Biometric System** to identify our user plus a network of **Banking Agents** and the largest network of **Cash Points**. "Banking without Banks and Telecommunications companies", "Banking as a Right", "BaaR".

With a **mobile phone** and our **App**, a person, groups or SMEs can have access to a complete world of services, as will be explained below.



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## 4.- BANKING NETWORK: MEETING POINTS OF SERVICES (MPS) and CASH POINTS:

MEETING POINTS OF SERVICES (MPS) are people who after having received basic training from INCLUSIVITY start their own MEETING POINT of SERVICES business. MPS are INCLUSIVITY's ambassadors, in charge of selecting, teaching and helping the Cash Points to offer the best quality services to the community. They are close to the problems and therefore to the solutions. They are our "CORE".

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*"Meeting Points & Cash Points are 'The First and Last Mile': we reach places that others had not even imagined of getting to"*

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The simplest MPS is a person, preferably a woman, with a mobile phone and our App. Meeting Points of Services can be fixed or movable, 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.) MPS can be shared with other organizations to reach as many people and places as possible, we are very open to share in order to get the result: Financial, gender and social inclusion.

CASH POINTS will be merchants, small shops, micro-businesses, cafés, SMEs, new entrepreneurs... people that are known and valued in their community and that because of their business, operate with cash, offering good and services.

By downloading the INCLUSIVITY App on their phone, they will access a whole new way of doing business: allowing them and their customers to use our payment system, becoming "money providers", working in the local currency: a place where users can cash in/ cash out, send and receive international remittances at a very low cost and perform all kinds of financial operations (Branchless banking), always fulfilling the regulations and requirements of each jurisdiction, especially the ones issued by Financial Authorities.

Millions of small merchants will improve considerably their economic results by incorporating INCLUSIVITY's products and services. Furthermore, by using INCLUSIVITY payment methods they won't have to worry anymore about the current overwhelming commissions for the use of credit and debit cards.

They will become key in their community, giving everyone access to services, helping people without mobile phones or to illiterates.

Benefitting they current clients and community, attracting more customers and improve their business using a friendly user blockchain platform in local money.



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## 5.- INCLUSIVITY'S SERVICES

### 5.A.- KEY SERVICES OFFERED THROUGH MPS & CASH POINTS:

#### 5.A.1.- IDENTIFICATION AND REPUTATION

We place special emphasis on one of the most basic and most important services that a INCLUSIVITY [MPS](#) and [Cash Points](#) will provide to communities in order to participate and progress in our Platform:

**Identification:** [WITHOUT IDENTITY, THERE IS NO INCLUSION](#). It is the first step, [1.1 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 or are stateless people.



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

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The experience of our R&D team and partners 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. Also, INCLUSIVITY introduces an award-winning [biometrics solution](#), able to respect the regulation of every single country.

With a mobile phone and our App, we can safely [register a person without ID](#) so s/he can become an INCLUSIVITY user; Moreover, [Meeting Points](#) and [Points Cash](#), will be able to help [Authorities](#) to provide [official identity](#) and to register those who need help: [illiterate](#), [handicapped](#), people without a mobile phone, etc.

Identity allows people to defend their rights and to completely fulfil 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](#).

**REPUTATION:** As a banking and financial ecosystem, INCLUSIVITY will manage [ASSETS](#), digital and non-digital, and one of the most important assets in the future will be, after Identity, [REPUTATION](#). INCLUSIVITY [REPUTATION](#) and [Credit Score System](#) is already [developed](#). Unfortunately new-to-credit people and people with no credit history are excluded from access to credit, therefore the only way to create some sort of creditworthiness profile is to create an online interaction with them using mobile data and an engaging enjoyable questionnaire using [Artificial Intelligence](#), [Machine Learning](#) and [Use of Voice Detection](#) for predicting fraudulent patterns, reducing the risk of lenders and giving access to credit to unbanked and young people.

Also, the [reputation of each Banking Agent](#) (Meeting Point of Services, [MPS](#)) and Merchants ([POS/Cash Point](#)), established by the data provided by users and clients, will be the best possible quality control of the services. Voluntarily, [a registry](#) will be created for users who request it, which will be used as a true financial history record and "[CREDIT SCORING SYSTEM](#)", which will allow them to access loans, investments, crowdfunding, VC, partners, humanitarian aid and to be used in our Marketplace, which we will introduce later.



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### 5.A.2.- FINANCIAL AND BANKING SERVICES

As previously mentioned, INCLUSIVITY offers all financial and banking services necessary to join the **formal economy**; with access to the same financial tools as people in developed countries, but with **lower commissions** and fees and without distances.

We are not a closed platform, any **local bank** with a social approach, **Telecommunication** company, 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 using our **Cash Points**, we are an open platform, we are INCLUSIVITY.

#### INCLUSIVITY'S FINANCIAL SYSTEM:

INCLUSIVITY, in any case and in any jurisdiction, it operates in, will comply with the **regulations** and will offer the banking and financial services that are allowed, always fulfilling the **legal requirements**. INCLUSIVITY will operate either by obtaining its own **licenses** or by partnering with local licensed companies.

- A personal identification system, a reputation history record and our own "**Credit Scoring System**" (KYC compliant).
- Access to **top quality financial and banking services** at "low cost" rates: To create a wallet; to send and receive money (even by **SMS** with a very old phone or even for the ones without phone, through a Merchant), P2P; to save without banking account; to pay goods and services and to **cash in – cash out** through the closest merchant (Cash Point), pay bills, **vouchers** / coupons (services, products, food, vaccines, humanitarian aid, blankets, etc.), multiple accounts for singular purposes (example: specific accounts for school or health payments).

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*Financial Inclusion, available to everyone, close to customers, safe, affordable, transparent, trustworthy and convenient services, that is INCLUSIVITY.*

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- Access to **insurance** and **micro-insurance** adapted to each need and culture **partnering** with international and local insurance companies.
- Access to international **markets** through our Marketplace without **middlemen**.
- Send and receive **remittances** without being charged overwhelming fees (ie, **international remittances** from immigrants). Currently **\$ 580 billion** are sent annually, with average commissions between 7.7 and 10% (the G8 and the G20 aim to reduce it to 5%, which would mean savings for migrants of \$ 14 billion annually) You send your local money (**dollar/euros/ others**) and your friend receives **local money** in a few



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minutes in another country worldwide, the platform will find the best change at that time in the market.

- Access to [entrepreneurship](#) and [financial culture](#).
- INCLUSIVITY will allow [third parties](#) to offer through the platform new financial services: loans, lines of credit and even crypto-financing, [financial Marketplace](#) (Crowdfunding, Token Sale, venture capital, microfinance, etc.).
- A system able to work in [fiat money](#) and [cryptocurrencies](#). (Except in countries where cryptocurrencies are not allowed)

Our small and fractal business structure, the lack of bureaucracy and the maximum control and security that the INCLUSIVITY [blockchain](#) platform provides, plus the physical contact with [Meeting Points](#) and [Cash Points](#) makes it possible to offer very [low-cost services](#) in places where actual banks have closed offices or haven't even opened one due to distance, costs and remoteness.

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*INCLUSIVITY: "The largest and cheapest Banking and Financial Network, with the most efficient technology in the world, today, "Banking as a Right" for everyone, "BaaR" working on fiat and cryptocurrencies.*

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INCLUSIVITY will incorporate the highest technology in [banking security](#) and in compliance with financial international and national regulations and in terms of [KYC](#), [AML](#) and [CFT](#).

### **5.A.3.-INSURANCE & LOGISTIC SERVICES:**

[Insurance and microinsurance companies](#) will also be able to use the platform to offer their insurance services and manage through the [MPS](#) and [Cash Points](#) all incidents and claims that arise. Our [Blockchain](#) becomes a key tool to certify time, place, data, photos, videos, etc. in the claims.

[WITHOUT INSURANCE THERE IS NO INCLUSION](#), especially in the [agricultural sector](#) and in rural areas. In [rural sectors](#) insurance should be an essential service, in this sector insurance and microinsurance will guarantee an income. Now you can get or lose anything in a minute; [houses](#), especially the humblest ones, can be insured in case of a loss, the [artisans](#) can be insured against illness, disability, payment risk, etc.

INCLUSIVITY will [integrate](#) in the platform the [best insurance companies](#) if they understand the role that insurance has in [social inclusion](#) and adapt their products and services to this tremendous market.



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Our "[Mobile Financial Solutions](#)" ecosystem also dives into the micro-insurance market by being able to automate and split payments and even create "[pay-per-use insurances](#), that you can buy directly into the [Cash Points](#).

### LOGISTIC PROVIDER:

Creating alliances with the main providers of logistics services in each region: Parcel and eCommerce providers, Post Office, etc, the MPS will provide another essential service, collection and delivery of letters, documents, packages and products. in the "favelas" (Brazilian slums), where in many of them the streets have no name or number.

This logistics service is also key to the proper functioning of our Marketplace, since the MPS will be a point of delivery for craftsmen's products and also, a collecting point for products that users can buy anywhere in the world at competitive prices. Every movement will be registered in our blockchain and through Smart Contracts, the buyer, the seller, the logistics company and the MPS will have guarantees in each operation carried out. The services will be charged with a stipulated fee with the intervening agents.

The excluded will be able to buy products and sell products and services online by having means of payment and a collection and delivery address of letters and packages in each MPS and each Cash Point. A huge new market for e-commerce companies and a new opportunity for inclusion.

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*Where there is an MPS and a Cash Point, there will be a more equal and freer community*

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### 5.B.-MARKETPLACE:

The [economic centre](#) of the platform will be a large [Marketplace](#) where the wall that separates the two worlds is finally torn down and where everyone will have [equal access to goods and services](#), without [intermediaries](#) and at market prices, without the inefficiencies that cause a higher price for the "[underserved](#)" and poor.

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*All services and products for everyone*

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A [mobile phone](#) or a [computer](#) is all that is needed to access INCLUSIVITY's [Marketplace](#), therefore, any company, however local or small, will have the possibility to



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offer its services via INCLUSIVITY and the [users](#) of the platform will gradually be encouraged to create and to offer their own services, [without barriers or intermediaries](#), in this great marketplace, accepting both [People Tokens](#) and [fiat money](#) (without problems about Currency changes between seller and buyer), the easier, the better.

The Marketplace is also a [great networking place](#), where entrepreneurs, investors and professionals can meet to undertake [new inclusive projects](#). In the communities, [startup incubators](#) and accelerators will be encouraged to use the marketplace to offer their products, find travel companions, investors, customers or suppliers. Through inclusion, new users, [artisans](#) and [entrepreneurs](#), will become the future professionals, providing quality services to their communities and via the marketplace worldwide.

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*“Talent is equally distributed around the world... opportunity is not”  
Rebeca Grynspan, Ibero-American Secretary General*

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With the proper training, thanks to our partnership with [Blockinjobs](#), anyone could become a [blokchain professional](#), or [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 all [PEOPLE Token](#) holders will be able to [buy and offer goods and services](#).

All this system implemented in a [community](#), in a [favela](#) in Brazil for example, will [improve the lives](#) of the population, always [respecting their idiosyncrasies](#), but above all they will be given the [option](#) of becoming owners of their acts and the main character of their future. We must create [an option](#) outside violence and drugs, we have to boost the [creativity of people](#) and their desire to develop [new economic activities](#) and [future jobs](#) in a new, fairer economy, where [talent](#) is an asset and the good [reputation](#) is the best [credit score system](#).

[Meeting Points of Services](#) and [Cash Points](#) will be the element of [contagion](#) and [cohesion](#) of the whole system.

### **5.C.- OTHER SERVICES OFFERED BY THE PLATFORM:**

All these services will be offered through the platform either by INCLUSIVITY or the [selected partners](#), experts in each one of the fields.

#### **5.C.1.- REGISTRIES:**

- .- [Physical Property](#): farmer's [land](#), real estate, and all kind of assets and liabilities;
- .- [Intellectual Property](#): to register projects, ideas, work of art. Instructions and
- .- [Memory Registry](#): conceived to preserve people's, families', communities' and town's culture. It is even possible to register languages and dialects in danger of extinction.



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Getting the poor to have [titles of their properties](#) and be registered would change the status quo of the world's economy, many of them would no longer be poor and would have access to credits with [the guarantee of their assets](#). The first step for this is to have an asset registry that is easy to use, safe and that can't be manipulated. INCLUSIVITY provides these Registries as general services of the platform and for the Communities to be able to incorporate and adapt in order to obtain in the near future the recognition of the States and the financial strata, as Professor [Hernando de Soto](#) has shown in [Peru](#).

INCLUSIVITY will encourage the [registration of all types of assets](#), in the belief that in the future the value will consist of totally different assets than the current ones (reputation, talent, social contributions, capacities, networks, etc.)

### 5.C.2.- OPINION AND VOTES:

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.

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

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[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.

Knowing people's opinion can help organizations to make better decisions and even to avoid problems of corruption and misuse of goods and services. As we will be explained on the Business Model INCLUSIVITY will respect all the [international regulations](#) about [DATA](#) (ie: [GDPR](#)).

## 6.- BUSINESS MODEL:

This is INCLUSIVITY "[Good Business and Business for Good](#)", the great business of inclusion, a [WIN-WIN business](#), with a very simple business model: [we are not an NGO](#), we are a company that fights for a fairer, more distributed economy pursuing a decent profit for everyone respecting our fragile planet.



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Currently, the poor get goods and services with significant **additional cost**, sometimes multiplied **by 10**, and this is due to problems such as excess of intermediation, excessively segmented markets, complicated logistics, corruption, etc.

In INCLUSIVITY the technology allows **banking and financial services** to be provided at **a lower cost and with higher margins**, a win-win for users, for MPS and Cash Points and for INCLUSIVITY. Millions of small transactions, paying small commissions make INCLUSIVITY an extraordinary business. In addition, all those involved in the INCLUSIVITY's value chain, via **Smart Contracts**, will be paid automatically and precisely for their work, much more efficient and reducing organization and control costs. Win-win for the buyers and users of our token, **PEOPLE TOKEN**, an ecological token, with real value, based on reward and collaboration and not on competition, to be used in our platform to buy and sell goods and services.

It is expected that INCLUSIVITY will soon have **millions of users all around the world**, to which we must add **Meeting Points of services**, and thousands of **Cash Points**, provoking a rapid and easy expansion worldwide.

"The changes that played out over 15 years in the developed markets are being collapsed into a short period **of just 3 to 5 years** in many **BOP** markets".

M. S. Banga, CEO of HLL, India, suggests that the real challenge in **BOP markets** is that managers have to cope with the **"I curve"**. **Rapid growth** can also make new demands on firms. Very few firms around the world have experience in inducting this many new recruits (independent distributors) per month."

**INCLUSIVE LABEL** by INCLUSIVITY: Companies and organizations (Banks, Governments, International Organizations, NGOs, Telecommunication companies, Microfinance, Money Providers, insurance companies, etc.) that provide their services via our platform and our MPS, on the basis of a commission contract, may use the Label. 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 will happen for companies that subcontract goods and services produced by artisans and local companies network in our **Marketplace**. The use of the **label** will have a cost for each product that carries it, which will bring greater presence and recognition to INCLUSIVITY. INCLUSIVITY will charge a **fee** for the goods and services provided in the **MARKETPLACE**.

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 and becoming a reference and someone with prestige in the community.

The same will happen with **Merchants and shops (Cash Points)**, thanks to INCLUSIVITY they will offer new services to their current and new customers, making a better life.



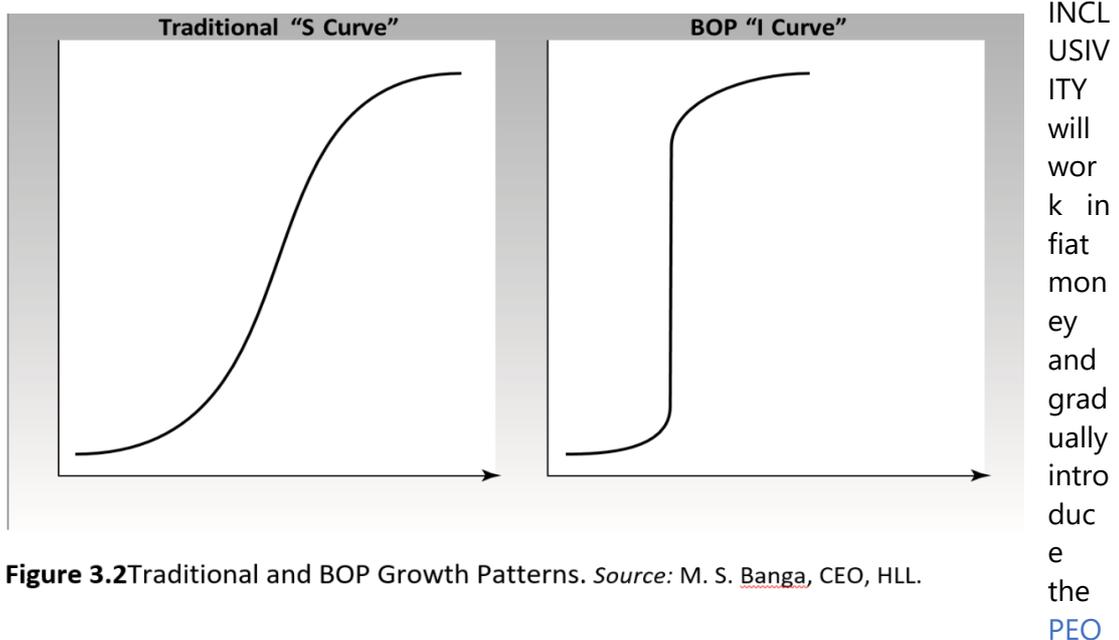
## INCLUSIVITY

Moreover, in the near 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 (ie, [GDPR](#)). When dealing with [new markets](#), underserved, new customers and new needs, the value of the data analysed and treated without

manipulation, guaranteed by blockchain, is much more important, so it will become an important source of benefits for INCLUSIVITY and for all its participants, adding to that the data obtained by [IoT](#).

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

The poor pay on time and [DEFAULT RATES](#) are very low, i.e. [Casa Bahía](#), selling appliances to consumers from the “favelas” (“slum”) in Brazil, has a default rate of 8.5 percent, compared to over 15 percent for competitor firms in the country. In the case of [ICICI Bank](#), in India, the default rate is less than 1 percent, at [Grameen Bank](#), Bangladesh, is less than 1.5 percent among 2,500,000 customers.



**Figure 3.2** Traditional and BOP Growth Patterns. *Source: M. S. Banga, CEO, HLL.*

[PLE TOKEN](#), utility cryptocurrency, after a transitional period of training and awareness, coexisting with local currencies (fiat) and adapting to the legislation of each territory, but, in any case, it will be a currency for [trade, buy, sell and save](#) in the INCLUSIVITY



## INCLUSIVITY

ecosystem and may be changed in the most prestigious [EXCHANGES](#) both for fiat and for other cryptocurrency.

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### *“Good Business and Business for Good”*

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[Social Impact and Goodwill Value](#): 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, increasing the consciousness and the social value of commercial brands: [Inclusive economy](#).

In the [European Union](#) INCLUSIVITY will seek to obtain the greatest advantages with the liberalization of the banking sector set for the end of 2018 ([Directive "PSD2"](#)), INCLUSIVITY would be able to get a licence and offer all financial services in all European countries to all customers without having to change banks.

## 7.- PEOPLE TOKEN (PEOPLE):

[PEOPLE Token \(ERC 20\)](#), designed for sustained growth, [based on the real value](#) of INCLUSIVITY: the value of its users, uses, communities, services, customers, MPS, Cash Points, 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. A token able to cohabit naturally with [fiat money](#) and to be used as well to buy and sale good and services and for saving for the future. [PEOPLE TOKEN](#) will allow global financial service providers and cryptocurrency holders to participate in our inclusive Marketplace. We intend to issue the [PEOPLE TOKEN \(PEOPLE\)](#), which will be used as a [medium of exchange](#) for the INCLUSIVITY Community to make [payments](#) for good or services or participate in projects, we combine the use of [PEOPLE TOKEN](#) with the use of local currency in order to collaborate more actively in global Financial Inclusion. The growth of the platform and of its services will provoke a greater use of the token in and outside INCLUSIVITY.

\*All the technical aspects of the token will be explained on the [“PEOPLE Token Sale”](#) section.



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## 8.- DISRUPTIVE CONCEPT AND COMPETITIVE ADVANTAGE:

What is disruptive about INCLUSIVITY is its [multidisciplinary concept](#) and the [agnostic](#) use of the highest technologies. [Financial inclusion](#) as a great economic and social business that can change the lives of millions of people, improving the north-south balance and taking care of the fragile equilibrium of the planet., provoking at the same time a profitable win-win business. That is our [holistic approach](#)!

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*The first and only existing and implementable proposal that unites "Mobile Financial Solutions", Blockchain, Biometrics and Reputation, accepting both fiat and cryptocurrencies to generate financial inclusion everywhere.*

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Our [ecosystem](#) is unique because we have a single solution with all the tools needed for anyone, no matter the locations or the means, to have safe and [cheap access](#) to all [banking services](#), savings, cash in/cash out, international remittances, microfinance, microinsurance, identity and a large marketplace with the highest quality and with simple and intuitive interfaces, adaptable to [languages and cultures](#). This ecosystem will be able to expand and offer [new services](#) following the requirements of users: education, legal, medical, training, accounting, tax, etc.

Our [competitive advantage](#) is that we understand that being the best banking and financial platform possible to provide services to people, communities and businesses is a great idea, but it is not enough. Without "[descending to the ground](#)", social, financial or gender inclusion are not possible. INCLUSIVITY works with [Meeting Points of Services](#) and [Cash Points](#), creating "[the largest network of financial agents in the world](#)".

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

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## INCLUSIVITY

On the contrary, [other companies](#) in the sector are limited to offering virtual solutions with a typical [first-world point of view](#), assuming that the "underserved", "unbanked" and "BOP" will access their solutions through their laptops in their apartment, without any type of training or assistance. It is not possible this way. INCLUSIVITY will adapt to the technologies and means of every place, maintaining the quality of services and reducing costs.

We are also unique for our [holistic point of view](#), we do not offer a single solution, like other companies, such as virtual bank, BTC / Fiat cards, or an App marketplace or Real Estate. The solution proposed by INCLUSIVITY is integrated into the [real lives](#) of people and their communities.

### 9.-TEAM:

INCLUSIVITY's platform has been developed by an international team (19 nationalities) and with the invaluable support of our sister companies: [JMP INGENIEROS](#) and [NASP](#) engineers (leading companies in technology and engineering) and who will continue to support the platform in the future as our [R & D team](#).

The creation of 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, a lot of coffee and companionship. A great professional and personal experience.

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*"Failure is not an option..."*

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Teams in Spain, UK, Germany, Kenya, Nigeria, Senegal, Ghana, Dubai, Brazil, Colombia, Chile, Ecuador, Nicaragua, Mexico, USA, Argentina, India, Bangladesh, Pakistan, Australia, China, Hong Kong and Singapore.

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*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.*

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It is an amazing multidisciplinary team of lawyers, economists, marketing, inclusive business, social and education professionals... and of course programmers & engineers



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(Software, Blockchain, Cryptocurrencies, Smart Contracts, DApp, , Cyber Security, APIs, Mobile Financial Solutions, 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 co-founders, [Antonio Sainz](#) (CEO) and [Eduardo Remírez](#) (CTO), are two tireless entrepreneurs with more than [30 years of experience](#) in the highest management positions in companies in international environments. The sum of both experiences, plus the challenge of creating the project of their lives: a technological and human project, that will impact our society and the planet, this has been the origin and birth of INCLUSIVITY.



[Antonio Sainz](#) & [Eduardo Remírez](#)  
Cofounders

## 10.-HOW ARE WE GOING TO DO IT?

### .- FORMATION, the first step:

The basis of this ecosystem is [coaching](#) at every level. We are working to create the "Coaching of Coaches" Program. The [MPS](#) will be educated to be a [responsible entrepreneur](#); each one will be responsible for the creation of wealth in his/her town. Learn about products, prices, returns and be an advisor and assistant of the customers in town. The basic training will consist on the [philosophy](#) and functioning of INCLUSIVITY; Better informed, educated and with decent incomes, this new class of entrepreneurs will feel worthy and prestigious becoming the best [ambassadors](#) of INCLUSIVITY. [MPS](#) will be responsible of selecting, coaching, advising and helping the [CASH POINTS](#), later the training will be specific for each product or service that the Cash Point will have to offer. This type of symbiotic relationship in the ecosystem creates a victory for everyone.

[Our core](#) is not the headquarters, nor hundreds of employees and controllers, our core, as we have seen, is the [physical network of MPS and Cash Points](#) with its great capacity



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of contagion and [scalability](#) adapting to the environment, even if distance or orography are complicated.

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

## 11.- ROAD MAP:

### IMPLEMENTATION PLAN:

INCLUSIVITY has signed an agreement with the [Government of the State of Rio de Janeiro](#) for the collaboration of the institutions in the implementation of INCLUSIVITY in the State, especially in the "favelas" of Rio de Janeiro, where more than [2 million people](#) live. There is already a local team in charge of carrying out the implementation of the project. As in the other countries, the initial objective, once the local company is constituted, is to sign agreements with political leaders, formal authorities of the favelas and with the main [Brazilian companies](#): Banks, Savings Cooperatives, Telecommunication companies, Insurance Companies, NGOs. The local team will also search for local investors for the constitution of a JV and for investment in the formation, implementation and expansion of INCLUSIVITY in all the Brazilian territory.

INCLUSIVITY has already signed agreements with local teams in [Colombia](#) and [Mexico](#) to implement the project with the same spirit as in Brazil.

The negotiations for the implementation of INCLUSIVITY in [India](#) are very advanced.

In [Nigeria](#), where 190 million people live, a JV will be created with a very prestigious financial company, also an partnership with [MICROCIMA AFRICA](#), a company specialized in Microcredit and microinsurance, as well as in Mobile Money.

In [Kenya](#), there is a great team made up of people with technical and practical training in finance, as well as active in the fight for financial inclusion and equality. A MOU is signed with [Techno Brain](#) is Africa's leading custom software provider (21 countries). offer innovative IT solutions, IT training, and BPO- / IT-enabled services to NGOs, governmental, and private organisations globally.

In [Bangladesh](#), and [Turkey](#) there is a local team capable of a fast implementation and active search of financial partners.

Many other countries are being contacted and we are waiting to sign agreement.