

INCLUSIVE BUSINESS BLOCKCHAIN PLATFORM

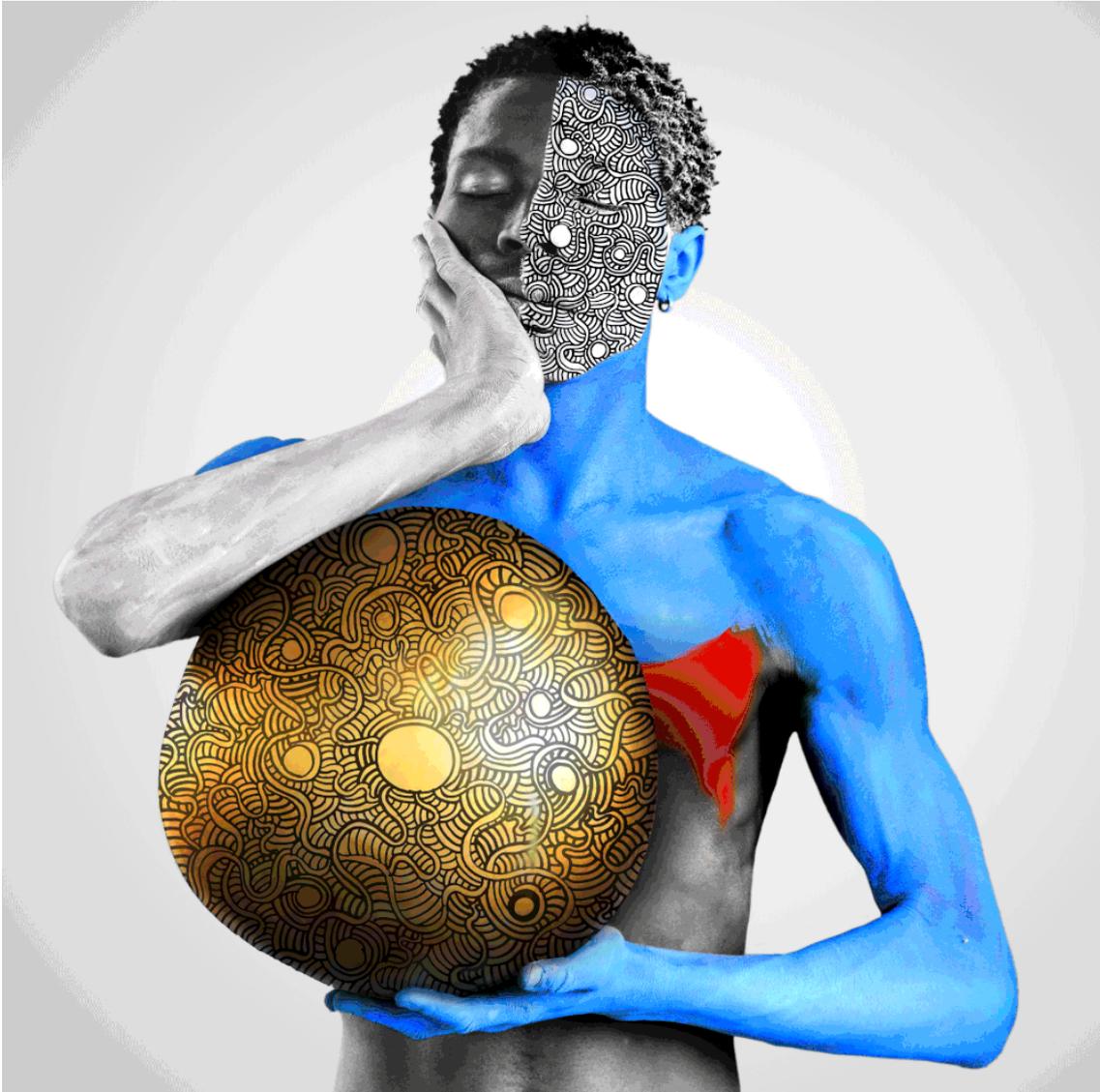


Photo Credit: Aida Muluneh

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

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Co-founders



“Good Business and Business for Good”

INCLUSIVITY is a blockchain platform that create a bridge between the “excluded” and the companies that provide services, creating, through an advanced mobile technology, a network of local Commercial Agents very close to customers ´ needs and a network of opportunities for Inclusive Businesses, without neglecting equality and the environment. In addition, by its ability to reach millions of users, INCLUSIVITY will become the universalizer of "inclusive crypto-culture" by facilitating its expansion and access.

“Talent is equally distributed around the world...

opportunity is not”

Rebeca Grynspan Ibero-American Secretary General

Millions of new clients, 2 billion "unbanked", 1.5 billion without ID, half of the world's population living on less than \$ 10 / day and millions of "unconnected" people.

Fortunately, UN believes that through business our generation could eradicate poverty, as long as private companies participate.

In any case, the wall of exclusion is overwhelming and the planet keeps getting deteriorated: we must make a move. Luckily, INCLUSIVITY already has!

Definition of Inclusive Businesses: Inclusive Businesses are only those that offer goods and services to people with incomes close to 8 USD a day while integrating them into the value chain of the company: as suppliers, distributors, etc. (G20 Inclusive Business Summit, 2016, China)

Billions of people are willing to do business with us, they expect and need **services** in places that companies are not able to reach, they expect the wall to break down.

INCLUSIVITY: “All Services to everyone”



INCLUSIVITY

The question is, Why are services arriving?

Due to the lack of profitability; because of high costs of maintaining personnel and infrastructures in small and distant markets; by physical impossibility of arriving and / or by lack of communication systems; by lack of advice and information from commercial agents and clients; lack of technology; because of the economic and political risk; for foreigners due to currency exchange, languages and cultural barriers.

A lot of new blockchain initiatives mention the "unbanked", the "excluded" (they offer banking services, wallets, cards, insurance, microcredit, ID services, etc.) However, even if their propositions are technically correct, they do not offer real solutions to reach the final customers; they keep their virtual perspective, without setting foot on the ground. They forget about "the last mile"

"The world's largest, cheapest, most technologically efficient and inclusive network"

INCLUSIVITY, brings the solidity of the blockchain solutions and also lands and reaches the "unbanked" and the "excluded", more than half of the world population. Commercial Agents, called Meeting Point of Services (MPS), people with a reputation, who know the customers. Meeting Points will represent and sell the services of local and international companies of the platform. All thanks to their mobile phone and the INCLUSIVITY APP.

"The first and last mile"

Furthermore, following our Inclusive Business vocation, we make the Commercial Agents (MPS) join the formal market by creating their own worthy business and generating wealth in their communities. Their services will be paid by clients through INCLUSIVITY, with full guarantees offered by Smart Contracts and INCLUSIVITY's token, called **PEOPLE Token**.

For people, there will be a new way of accessing services and markets in a secure and bidirectional way, allowing them to create their own economy and business, without any restrictions to the access of certain critical resources or markets.



INCLUSIVITY

For companies, there will no longer be any barriers, INCLUSIVITY has developed [INCHAIN](#), a "technological bridge" that allows all companies to maintain their software and / or systems and enjoy the advantages of the blockchain, without investments or adaptations. Using our [APIs](#) system any developer or client / user can create new functionalities and applications, considerably reducing the cost and development time, all in an environment with the most advanced cryptography.

Companies will also be able to interact with the final clients and know their opinion, to reward them via [PEOPLE Token](#) and to adapt or create new services for these markets, thus obtaining a solid competitive advantage and a public image of social conscience, being able to incorporate [INCLUSIVITY's label](#), public guarantee of being a part of Inclusive Business.

We are open to all kinds of collaboration with startups, companies, organizations, universities, communities ...

For Commercial Agents, [Meeting Points of Services](#), MPS, our team has also broken the barriers. INCLUSIVITY's technology will keep the MPS interconnected with each other and with the rest of the world, even in places with no data connection, nor telephone coverage. Thanks to our, patent pending, [OffChain System technology](#), they will be able to travel to all places where there are people who need services, being able to serve their clients without worrying about telephone coverage. Expansion and Inclusion no longer have limits. 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.

"Generosity is the best business",

Pepe Mujica, President of Uruguay

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](#).

We will be the most extensive, safe, cost-effective, technologically efficient and most [commercially inclusive network](#) in the world, reaching billions of people, even in isolated areas, integrating thousands of Commercial Agents (MPS), armed with a totally disruptive mobile communication technology ([OffChain System and the Inclusivity App](#)), allowing



INCLUSIVITY

companies to obtain higher margins and share them with the value chain: Clients, Agents (MPS) and the platform itself.

It should be remarked that access to services is a legitimate demand of billions of people and a priority objective of the 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, especially in women. Inequality and imbalance are the most disturbing elements of our present society, not to mention that migration causes enormous imbalance, even in the host countries.

Only productive finance produces 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**.

Who are we? A **multidisciplinary team** of over 40 professionals from 10 countries, internationally awarded, that has developed more than 500 international projects in the last 30 years in many areas of science and technology and that strongly believes in a better world thanks to technology. This ambitious project needs a technological team like ours, especially if we consider the already foreseen phases to be implemented in the future, where technology will lead the social changes in INCLUSIVITY and our role will be the one of a proposition force in the new society.

BUSINESS MODEL: INCLUSIVITY is free for users, except in special cases. Companies and organizations will pay a usage fee and a commission for the operations performed. The goal is to have thousands of new Agents (MPS), new companies that offer their services and, with this, millions of users in a short period of time, thanks to the collaborating organizations already installed in many areas, all this will produce a great economic flow, which will provide us with resources for new investments and support to entrepreneurship, this is **INCLUSIVITY's Value Cycle**. This will help an eco-friendly Token ERC20 **PEOPLE TOKEN**, based on reward and not on competition, initially used as an incentive and for the purchase of goods and services. It will be exchangeable in the main "Exchanges". PEOPLE Token will maintain its value thanks to the platform's own value, more customers, more MPS, more users; more services and uses; more transactions, more technologies applied, all of this will constantly increase the value of INCLUSIVITY in a sustained and stable way, and therefore of the **PEOPLE TOKEN**.



CROWDSALE

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 as a result 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.

PEOPLE TOKEN DESCRIPTION

Description

Name: PEOPLE Tokens (PEOPLE)

Standard: Ethereum ERC20

Smallest Fraction: 0.00000001 PEOPLE

Initial Supply: 30,450,241,14 PEOPLE

Initial Price: 100 PEOPLE per 1 ETHER

Purchase Method Accepted: ETH (Minimum Purchase: 0.1 ETHER)

Token Model

PEOPLE tokens (PEOPLE) will continue to be minted by the INCLUSIVITY Network following the initial sale to let new organizations and user join the network.



PRESALE: INCLUSIVITY will start in November 2017. The pre-sale will support the crowdsale and help the team for success. The crowdsale accepts ETH.

Pre-sale - Special Price - November

Sales: USD \$2,000,000 in ETH, special price with a bonus of 200% (1 ETH = 200 PEOPLE)

CROWDSALE: The coin sale will be conducted over 2 tiers and will start in December 2017.

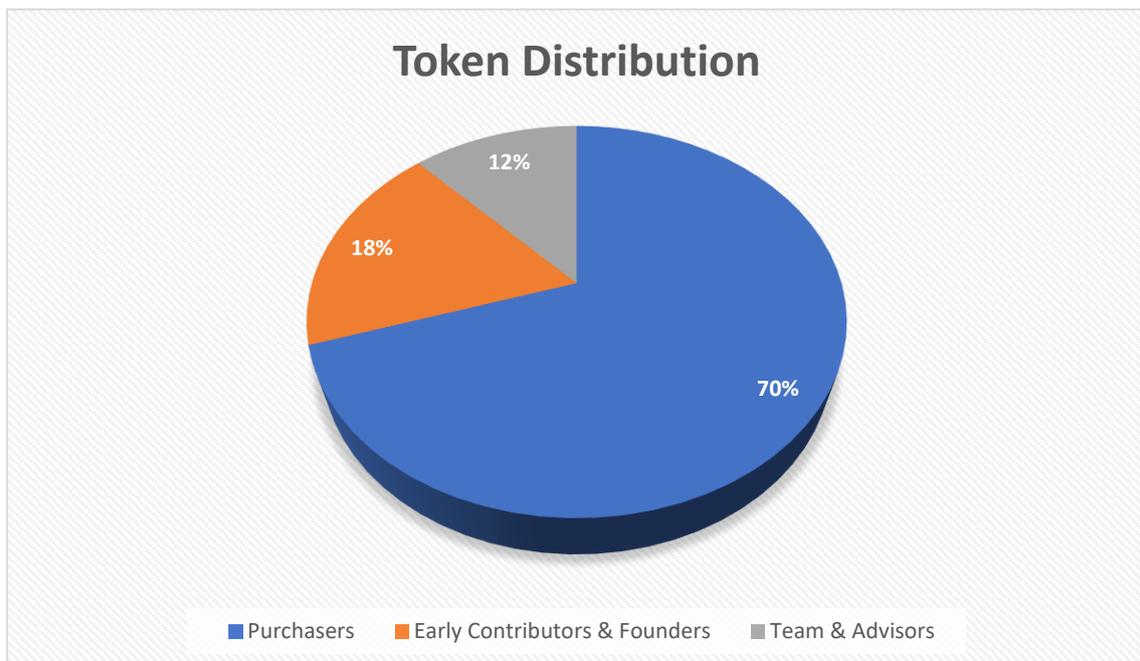
Crowdsale - Special Bonus – December

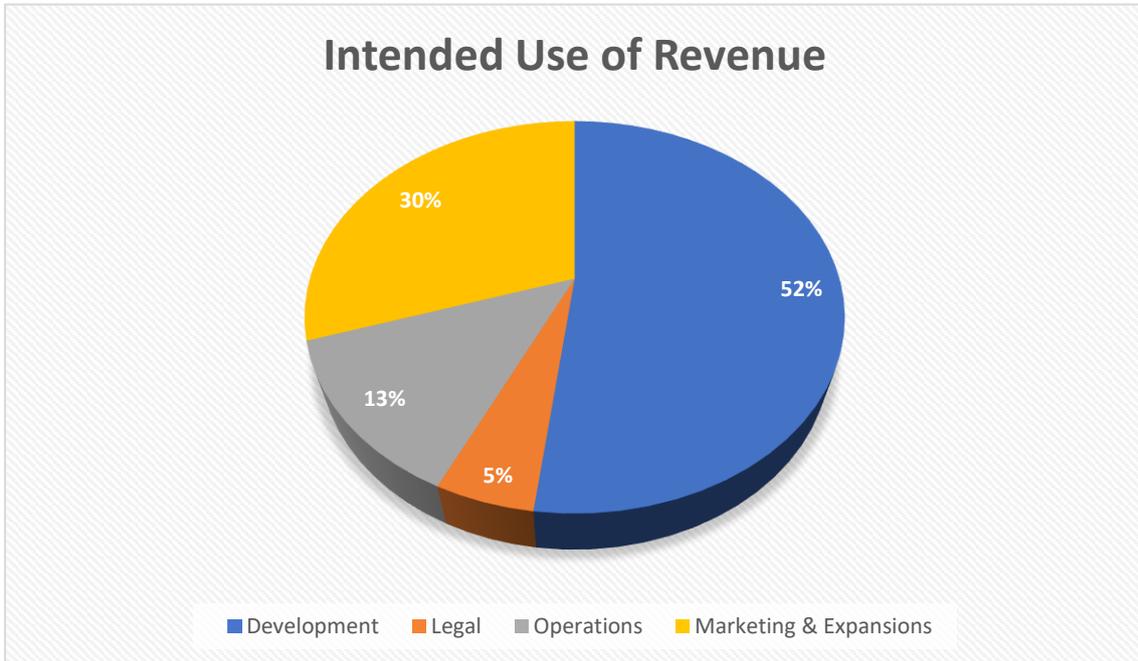
Sales: USD \$5,000,000 in ETH and a bonus of 65%-50

Sale - Special Discount - January

Sales: USD \$60,000,000 in ETH and a bonus of 40%-25%

* For security reasons, INCLUSIVITY retains the right to pause the sale at any time and for any necessary period of time.







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ADDENDUM

INCLUSIVITY NETWORK: SECOND PHASE

Once the INCLUSIVITY platform has been expanded in the strategic zones, and the number of Meeting Points has been stabilized, the implementation of the second phase will begin, in which our engineers are already fully immersed.

FROM SERVICES TO PRODUCTION:

"The 21st Century Artisans Revolution"

For Total Inclusion, not only must there be consumption, but also **production**: The MPS, thanks to the technologies provided by our team, can become **Workshops, Small FabLabs** (with low cost 3D printers), **Smart Factories**, (with collaborative robots or synthesis printers), Technological Clusters or even a Great Factory ... Then companies from all over the world will be able to buy and hire the quality productions and **obtain INCLUSIVITY's Inclusive Business Label** in Production. We will create future employment and equilibrium between regions, in order to eradicate poverty and migration, without neglecting equality and the environment.

Generating in INCLUSIVITY a great inclusive market where creators, designers, developers, etc. will be able to internationally sell their creations without economic risks and interact with the rest of the world in equal conditions.

In the second Phase, the **OffChain SYSTEM** will revolutionize the current conception of communications, the IoT and even the current Blockchain. We are already in it and its state (**TRL**) is absolutely promising, and **totally disruptive**. The information, in an area without any type of coverage or connection, will flow and travel by **jumping** between the phones that have the APP, thanks to our new technological proposals "**Data Harvesting**" even data can be obtained from any position (including an airplane, boat, car, etc.) The team is working to soon break another barrier.

In a second phase, we use a **Lighting protocol approach**, creating micro-transaction channels based in a **point to point protocol** interchanges through timestamp blockchain and their starting and ending nodes.



INCLUSIVITY

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.

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.

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.

Fractal Organization: Not only engineers, our business organization experts, economists and experts in international organizations are also betting on new disruptive systems. A new organizational system based on [fractal geometry](#) is being tested and developed, a fractal ecosystem that allows an optimal growth of the organization, without creating bureaucracy and giving value to people, to their creativity, with self-management and self-growth capacity.

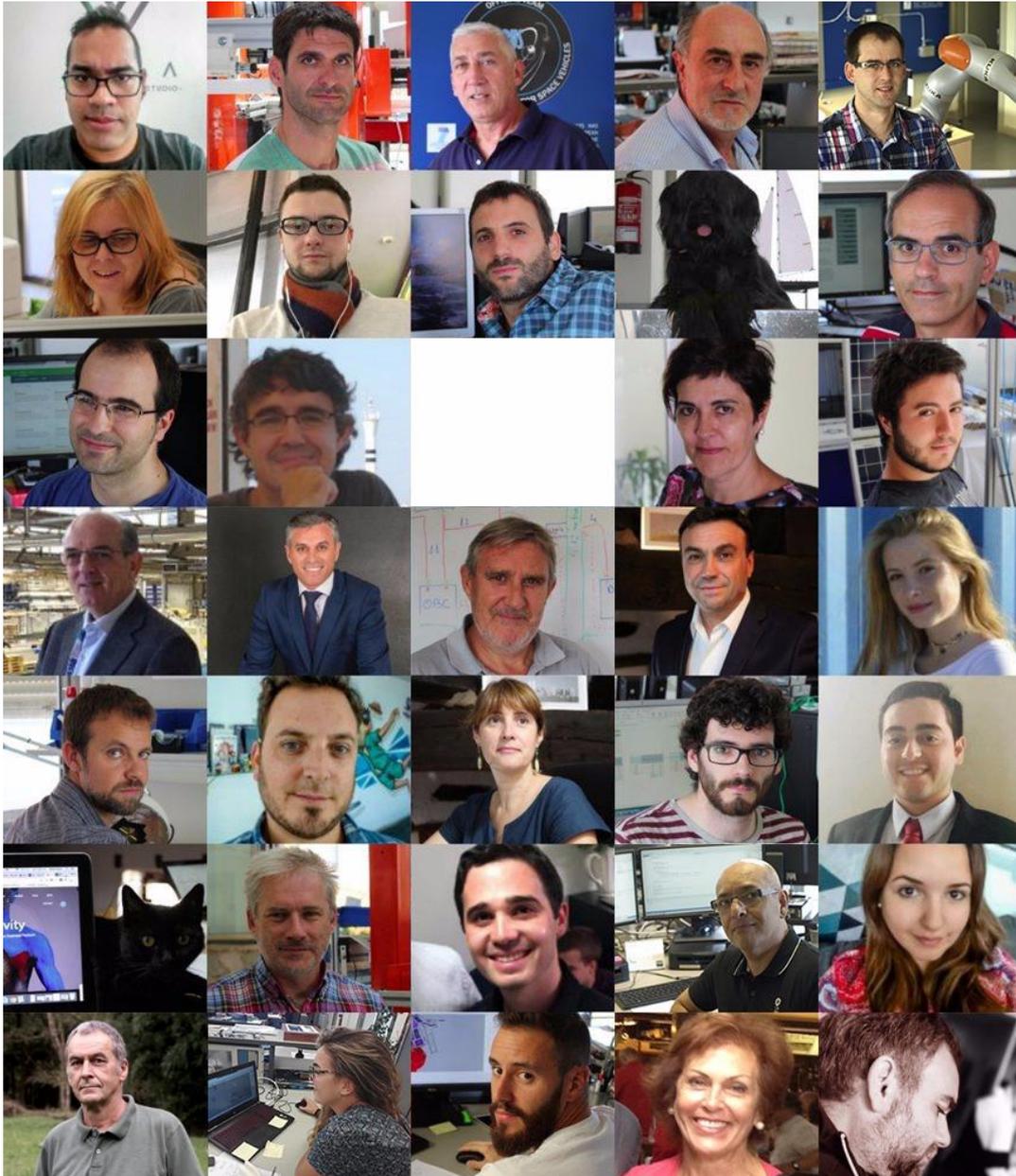
The road will continue without rest, the challenge will be expanded, if poverty is eradicated we will have to promote a higher quality of life, in equality, a sustainable system that respects everyone's rights, without barriers and where talent and effort are the most precious assets. [WELCOME TO THE GREAT INCLUSION BUSINESS](#): companies, organizations, startups, laboratories, developers, professionals, etc. TOGETHER WE CAN!



INCLUSIVITY

TEAM

"Failure is not an option"



WE ALL ARE INCLUSIVITY, WE ALL WANT TO CHANGE THE WORLD,

THANK YOU TO EVERYBODY!

For more information: www.inclusivity.network