INCLUSIVITY

FOUNDERS´ 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.

A new opportunity in Europe: 2018 is set to be a game-changing year for retail bank. Thanks to PSD2 ("Revised Payment Service Directive") other companies than a user´s bank will be able to do things previously reserved for banks. This will enable startups to build services on top of bank´s data and infrastructure. INCLUSIVITY wants to be an active part of this tremendous change.

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 introduce 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 do not 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

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 INCLUSVITY 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 cryptoeconomics 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!

Antonio Sainz   &   Eduardo Remírez

Cofounders