



## INCLUSIVE BUSINESS & COMMUNITIES BLOCKCHAIN PLATFORM

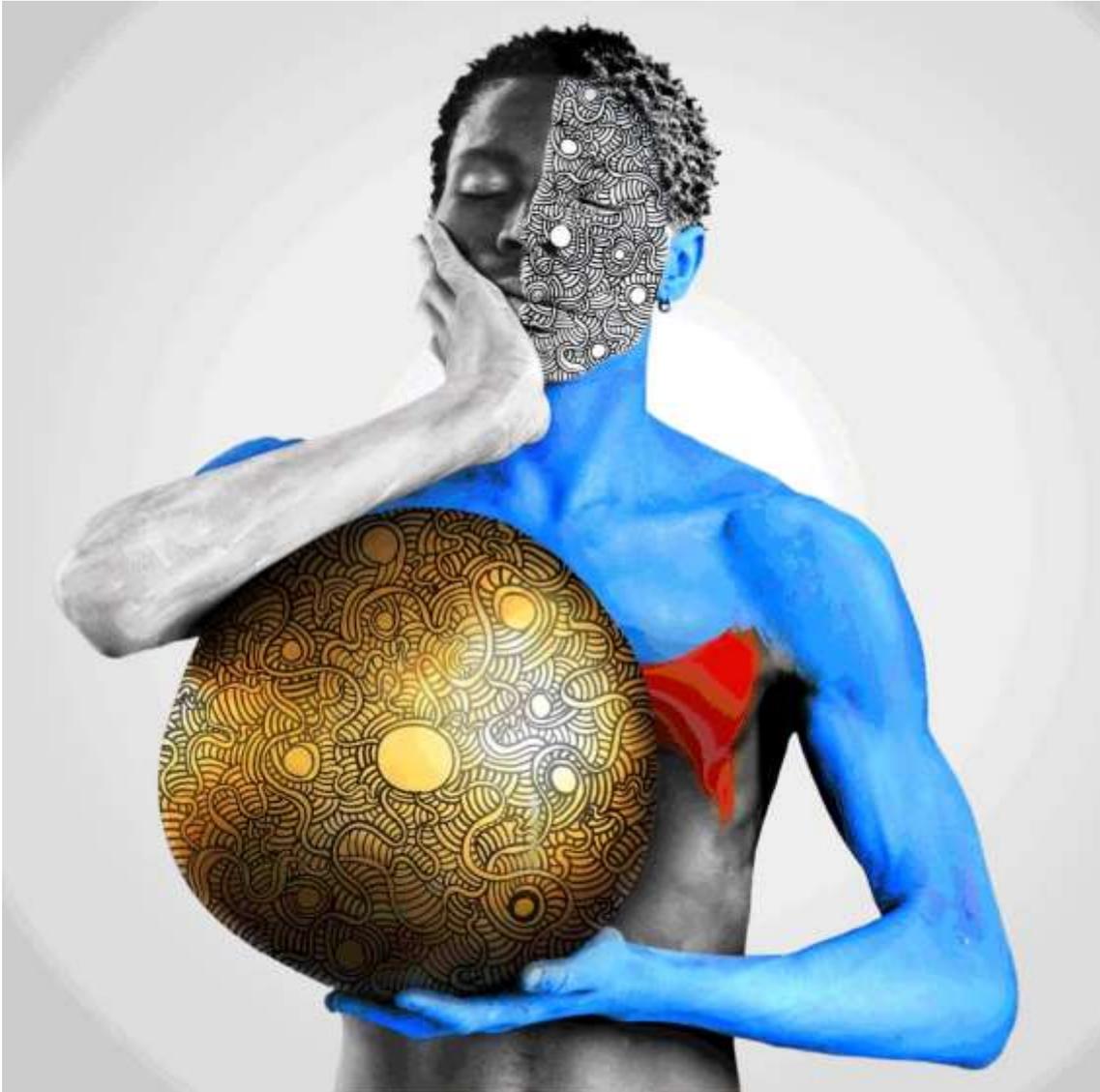


Photo Credit: Aida Muluneh

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

Antonio Sainz & Eduardo Remírez

Cofounders

## 1.-SCENARIO:

Billions of people in the world do not have access to services, **2 billion unbanked**, 1.5 with no ID, and more than 4 billion people are **under-served**, 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 no financial culture nor security.




Is this 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.

**Why are there so many under-served?** In most cases these are people called **BOP (Bottom of Pyramid)**, people with low incomes and economic means; others simply live in remote and inhospitable areas; in many cases these places are not profitable for the companies that provided their services and have closed their offices or canceled their distribution, in other cases it is a cultural issue and a matter of not being accustomed to using such services.

**Can it be profitable to work with the under-served?** 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 or adapt products and services to an 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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"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. For example, China, India, Indonesia, Brazil, Mexico, Russia, South Africa, and Nigeria can potentially be very large emerging BOP (Bottom of the Pyramid) markets. The BOP market potential is huge: 4 to 5 billion underserved people and an economy of more than \$13 trillion PPP. The needs of the poor are many." ("The Fortune at the Bottom of the Pyramid" by C. K. Prahalad)

## 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 (about 60% of the under-served already have a mobile phone, 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.

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 developed by our [R & D team](#) (Inchain, OffChain, Ai, Machine Learning, etc.), create a powerful tool that INCLUSIVITY has developed for Total Inclusion.

### 3.- WHAT IS INCLUSIVITY?

[INCLUSIVITY](#) is a [Blockchain ecosystem](#). Through a [mobile phone](#) or a computer, anyone can have access to a world of services, a global [Marketplace](#) to safely buy and sell, a financial market to perform banking, financial, insurance operations and even shared investments... All this from the user's point of view.

But INCLUSIVITY is much more, there cannot be [INCLUSION](#) without the intervention of [communities, cooperatives, groups, tribes, towns, cities, and associations](#). Each of them can create their own [COMMUNITY ECOSYSTEM in INCLUSIVITY](#): an ecosystem at the service of the communities, with all the services that a State or a Government would use, with the power, solidity and security of blockchain and with the possibility of creating a [private blockchain](#) and even cryptocurrencies and their own financial systems.

All the [communities](#) (towns, associations, tribes, organizations, cities, groups or communities of interests) integrated in INCLUSIVITY become part of the [CONFEDERATION OF INCLUSIVE COMMUNITIES](#) and can, be interconnected and share information, experiences, mutualize or exchange goods and services and conduct negotiations and purchases with greater bargaining power with large companies. [First World cities](#) and towns can become part of this Confederation as a way of solidarity and support, thereby obtaining the [INCLUSIVITY LABEL for Communities](#).



## 4.- 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:

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*"The BOP market potential is huge: 4 to 5 billion underserved people and an economy of more than \$13 trillion Purchasing Power Parity"*

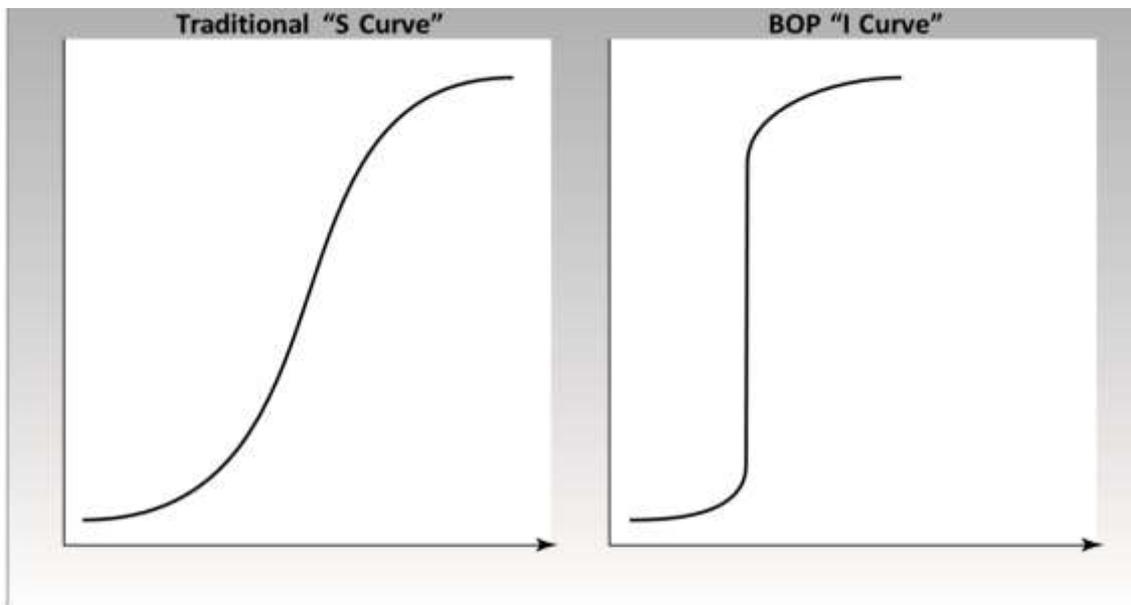
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Currently, the poor get goods and services with significant **additional cost**, sometimes multiplied by 10, and this is due to problems such as excess of intermediation, excessively segmented markets, complicated logistics, corruption, etc.

With INCLUSIVITY, the services will reach them at a lower cost and with the highest benefits, win-win for the users, for the service companies and for INCLUSIVITY: all of them will pay a fee to the platform. **Millions of small transactions, paying small fees** are currently one of the greatest businesses. Also, ensuring that all those involved in the value chain of INCLUSIVITY, via **Smart Contracts**, are fairly paid for their work. Win-win for all types of communities and groups that once connected will become stronger and more efficient. **Win-win for token holders** that will use a token with real, ecological value, based on collaboration and on reward and not on competition.

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 incorporation of the new services they will be offering.

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



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

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."

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 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. 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.

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. When dealing with new markets, underserved, new customers and



new needs, the value of the data analyzed and treated without manipulation is much more important, so it will become an important source of benefits for INCLUSIVITY and for all its participants.

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](#).

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

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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.

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 Big Corporations, proving cryptocurrency's great practical application in large populations, territories and in different uses.

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*"Good Business and Business for Good"*

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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](#).



## 5.- PEOPLE TOKEN (PEOPLE):

**PEOPLE Token**, designed for sustained growth, based on the **real value** of INCLUSIVITY: the value of its users, uses, communities, services, 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.

### **5.1.-PEOPLE TOKEN DESCRIPTION:**

Name: PEOPLE Tokens (**PEOPLE**)

Standard: Ethereum **ERC 20**

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)

### **5.2.-TOKEN MODEL:**

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



## 6.- DISRUPTIVE CONCEPT AND COMPETITIVE ADVANTAGE:

What is disruptive about INCLUSIVITY is its multidisciplinary concept and the [agnostic](#) use of the highest technologies. Social 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.

Our competitive advantage is that we understand that being the best possible blockchain platform to provide services to people, communities and companies is not enough. Without "[touching the ground](#)", social, financial or gender inclusion are not possible. INCLUSIVITY works, as we will explain later, with [Meeting Points of Services](#), people who know and are known in their community, creating "the largest Commercial Agent network 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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We are the "[First and Last Mile](#)" and with our [fractal organization](#) users, companies and communities become an integral part of INCLUSIVITY. By contrast, the other companies in the sector are limited to offering virtual solutions with a typical first-world point of view, assuming that the "under-served", "unbanked" and "BOP" will access their solutions through their laptops in their apartment, without any type of training or assistance.

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.



## 7.-TEAM:

INCLUSIVITY's platform has been developed by an [international team](#) (more than 12 nationalities) and with the invaluable support of all the [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, Luxembourg, UK, France, Russia, Brazil, Chile, Ecuador, El Salvador, Uruguay, Mexico, Argentina and, of course, the ones who wake up the earliest, New Zealand and Singapore (link to [Our team](#)).

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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 (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 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 



## 8.- MEETING POINTS OF SERVICES (MPS):

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 business](#). They are close to the problems and therefore to the solutions.

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*"Meeting 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 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 [services](#) that, in the first phase, INCLUSIVITY considers essential to improve the lives of the "under-served".

## 9.- INCLUSIVITY'S SERVICES:

### 9.A.- KEY SERVICES OFFERED THROUGH MPS IN THE INITIAL PHASE:

#### 9.A.1.- IDENTIFICATION and 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.

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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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With a basic mobile phone, 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.

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.

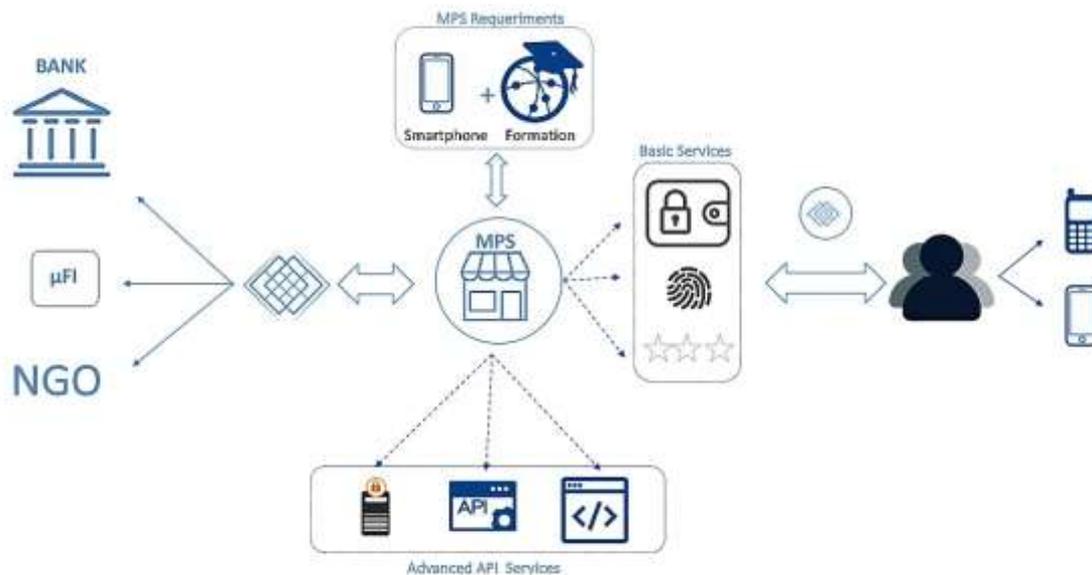
**REPUTATION:** Our team is working on a REPUTATION system based on [Artificial Intelligence](#) that works with objective data, through a system of [MACHINE LEARNING](#), based on multiple sources, both digital and from objective data collected by the system. Also, the reputation of each MEETING POINT, 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.

## 9.A.2.- BANKING AND FINANCIAL SERVICES by PEOPLE BANK

**PEOPLE BANK**, the INCLUSIVITY's financial arm, is not a bank in its strict form. It is born with the purpose of providing services where others cannot reach; to help other financial institutions ([local and international banks](#), [Payments Providers](#), etc) to provide good quality services at [low rates and in great volume](#). These services are offered through the Meeting Points of Services: from the most complex ones to the most basics of services such as [prepaid cards](#), [debit cards](#), [vouchers](#) (services, products, food, vaccines, humanitarian aid, cloths, etc.), multi accounts for singular purposes (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.

For the next phase, we have spoken in Brazil about the possibility of becoming a [commercial bank](#) or operating as a [Community Bank](#) in collaboration with associations and communities managed by MPS.



Objectives of INCLUSIVITY's financial system:

- An indubitable system of [personal identification](#) and a [history based on reputation](#), prior fulfillment of all assumed obligations and contributions provided for the good of the community.
- Access to first quality financial and banking services at "low cost" rates.
- Access to financial services that allow [greater liquidity](#).
- Union to international markets.



- Send and receive funds without being charged with overwhelming fees (i.e.: immigrants' remittances).
- Access to [entrepreneurship](#).
- [Financial literacy](#), loans, credit lines and even crypto-financing (Crowdfunding, ICO, venture capital, micro-finances, etc.).
- A token, the [PEOPLE Token](#), with [stable](#) growth backed by INCLUSIVITY's real value that relies on users, clients, applied technologies and its own expansion; an ecological token based on effort and reward of its users, not competition. A token that aligns backers', clients' and users' interests.

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

In the worst scenario, a [mobile phone](#) is all that is needed to access PEOPLE BANK and INCLUSIVITY's services.

"For example, 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)

Our small and fractal business structure, our [API system \(Inchain\)](#), the lack of bureaucracy and the maximum control and security that the INCLUSIVITY blockchain platform provides, plus the physical contact with Meeting 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.

### **.-"SOCIAL BANK CONSORTIUM": a great advance to social banking**

In addition, [PEOPLE BANK](#) will be the catalyst for innovative financial products and services for new markets, new customers and their needs, for this the small banks and local financial companies, many of them without large budgets for technology and [R & D](#), can use our platform for the total management of their organizations, in the same



way as the communities, and improve their costs, security and services. The union of all the banking and financial organizations, especially the social banks, community banks, local union credits, micro-finance institutions will all be interconnected by INCLUSIVITY platform becoming, together with PEOPLE BANK, the "SOCIAL BANK CONSORTIUM", to which international leading banks can join to support the work of financial inclusion in the world.

This consortium will count with the highest technology in banking security and in compliance with international and national regulations in terms of KYC, AML and CFT, it will also provide a new DNA in technological inclusion culture that allows the creation of new more inclusive financial ecosystems for everyone and the entry of new FinTech startups supported by INCLUSIVITY. The Consortium will also promote the expansion, liquidity and stability of PEOPLE Token

#### EXTERNAL SERVICES API :



### 9.A.3.-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.

Without insurance there is no inclusion, especially in the agricultural sector and in rural areas. In rural sectors insurance becomes an essential service, in this sector insurance and microinsurance will guarantee an income, now the game is all or nothing; the houses, especially the humblest ones, can be insured in the event of a loss, the artisans can be insured against illness, disability, payment risk, etc.

INCLUSIVITY will integrate in the platform the best insurance companies as long as they understand the role that insurance has in social inclusion and adapt their products and services to this tremendous market.

#### 9.A.4.- COMMUNICATION SERVICES: PHONING, DATA, INTERNET, WIFI, ETC.

As we have seen, the main trigger of the current technological changes is the mobile phone. 90% of the population in poverty has telephone coverage (Level One Project Report, foundation of Bill Gates), it is the key technology and therefore it is essential for INCLUSIVITY to be an active part and become, a Mobile Virtual Network Operator (MVNO) creating PEOPLE.PHONE and providing services through MPS, obtaining important advantages for the entire network. An example of a similar system is GrammenPhone in Bangladesh.



Owning a telephone with data connection is a business itself, the neighbors can make and receive calls, SMS, videoconferences, chats, send data, files, etc.

Telephony (fixed and mobile, data, internet connection, etc.) is one of the sectors with the greatest fluctuation in rates depending on the country. Most of the BOPs are also in this case "under-served" and forced to pay higher prices than those in rich countries. Therefore, it is essential that PEOPLE.PHONE, as an MVNO, having millions of potential customers and with the most important sales and assistance network through the MPS, provides the service directly, guaranteeing in each country the best possible market price and the maximum connectivity to our users.

"Connectivity is Productivity", the cost of acquiring a phone and its service is paid only for the activity it generates, as established by Iqbal Qadir in TED.

It is necessary to see mobile phones, connection and communication as weapons against poverty and inequality. Our philosophy is aligned with that of the ITU, which is the United Nations specialized agency for information and communication technologies - ICTs. "ITU is committed to connecting all the world's people - wherever



they live and whatever their means. Through our work, we protect and support *everyone's fundamental right to communicate.* "

The MPS will offer **PEOPLE PHONE services**, including subscriptions, reloads, data plans, etc., they will also help and advice their clients on the correct use of these technologies. **Millions of new customers** who will contribute to an important source of income to the MPS and INCLUSIVITY thanks to this service, giving **PEOPLE Token** strength and confidence. Moreover, this is an inexhaustible source of **information** for our intelligent database.

As we will see when talking about **OffChain**, our MPS can operate even in places where there is no data connection and transport this data to be safely dumped on the INCLUSIVITY platform.

#### **9.A.5.- LOGISTIC PROVIDER:**

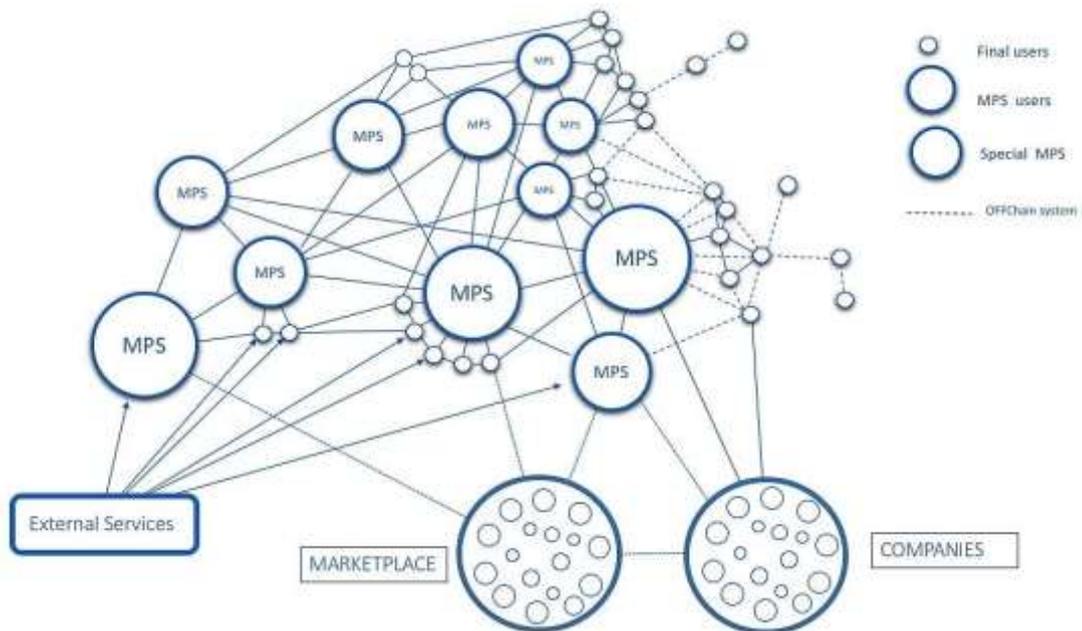
Creating alliances with the main providers of logistics services in each region: **Parcel and eCommerce providers, Post Office**, etc, the MPS will provide another essential service, collection and delivery of letters, documents, packages and products. In the agreement signed with the **State of Rio de Janeiro**, Brazil, the MPS will be able to provide public services, that belong to Post Offices in the "favelas" (Brazilian slums), where in many of them the streets have no name or number.

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

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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.



## 9.B.-GENERAL SERVICES OFFERED BY THE PLATFORM

### 9.B.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. Registration of Instructions and also **Memory Registration:** conceived to preserve people's, families', communities' and town's culture. It is even possible to register languages and dialects in danger of extinction.

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 not manipulable. 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.)



### **9.B.2.- 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.

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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](#). 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.

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

### **9.B.3.- MARKETPLACE:**

The economic center 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 "under-served ". [All services and products for everyone](#).

A [mobile phone](#) or a computer is all that is needed to access INCLUSIVITY's Marketplaces, 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.

The Marketplace is also a great meeting place, where entrepreneurs, investors and professionals can meet to undertake [new inclusive projects](#). In the communities, [start-up incubators and accelerators](#) will be encouraged to use the marketplaces to offer their products, find travel companions, customers or suppliers.



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.

In a second phase an [Industrial and an Agricultural Marketplace](#) will be created:

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 do we avoid imbalance, inequality of opportunities and migratory movements if wealth is not created in each region by the people living there?

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

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[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 Community or Group 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 [cobots](#) (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.



This will make INCLUSIVITY's Marketplace:

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*"The world's largest distributed factory"*

*"The XXI century artisans' revolution"*

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The XXI century artisans' and farmers' revolution: provided by INCLUSIVITY. With our Marketplaces, 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.

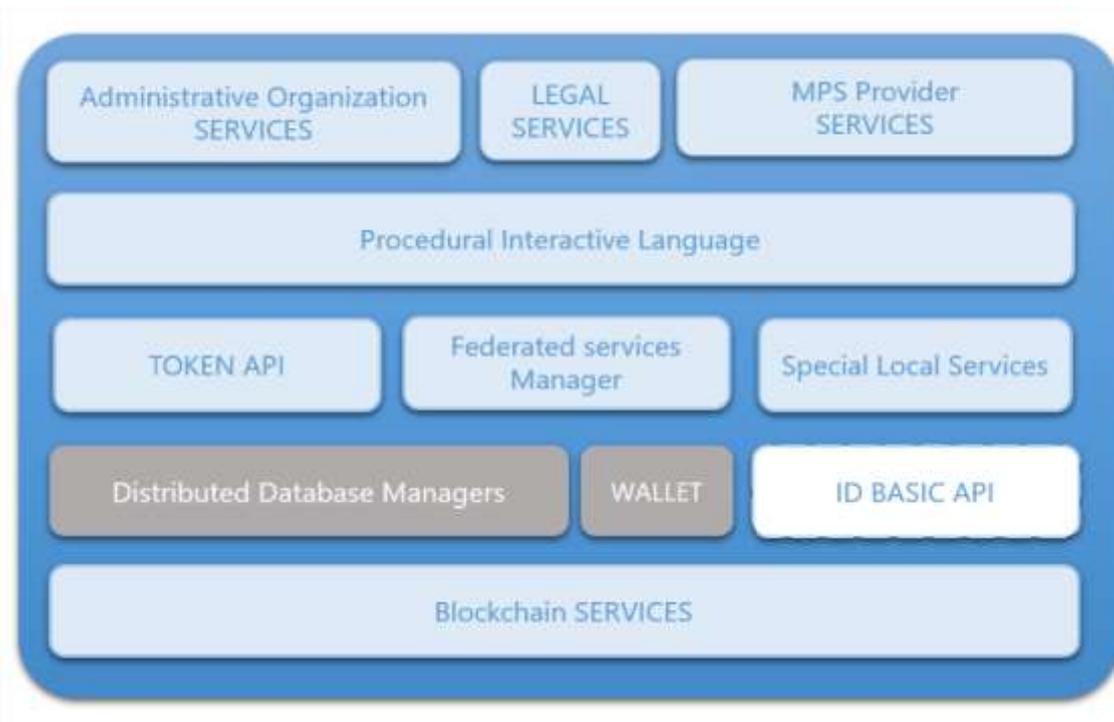
## 10.- PLATFORM FOR COMMUNITIES, VILLAGES...

A ready-to-use platform for Organizations, towns and communities where they can focus on the objective, that is inclusion, without adaptation lag to blockchain and to new technologies. Our R&D team will provide adequate solutions in each case.

Complete Functionalities/ Services: for the global organization management: Registries, Government function, management area and platform control; Administrative function for the well-functioning of the ecosystem; Justice function: A system of arbitration to solve disputes; Sanitation and Education areas to facilitate the objectives of these essential areas. Improvement of management, reduction of bureaucracy costs and elimination of corruption.

Organizations will be able to use our platform as a private blockchain and give access to partners, via APIs (inchain) setting the type of use and security they determine in each case. They can even establish their own nodes system.

Each organization created under the system could have its own registry system, tokens, smart contracts, suppliers' control, a complete financial system and an unwavering election, voting and opinion system.



For example: A “*favela*” (Brazilian slum) could in INCLUSIVITY in order to integrate all the organizations, institutions, professionals, public administrations, registries, data, etc. that intervene in the day to day of the community.

They will be able to create their [own operational and reputation rules](#) (I.E. for works for the community), they will be able to know the [real opinion](#) of their neighbors thanks to suggestions and opinions systems that cannot be manipulated, they can hold a [referendum or elections](#) in the community without any risk of manipulation. Marketplaces can be created and even offer [barter or volunteering](#) among neighbors. In our [marketplace](#) artisans can sell their products within the community or anywhere in the world.

They could even create their [own community services or provide public services](#) on behalf of the city, state or country and even their own cryptocurrency for exclusive use within the favela, as was done with in the [Cidade de Deus favela](#), with its [own paper currency](#).

There may be medical or legal services via teleconference or [courses and entertainment](#) activities for young people and adults. There will be a [digital "bulletin board"](#) for the needs of people.

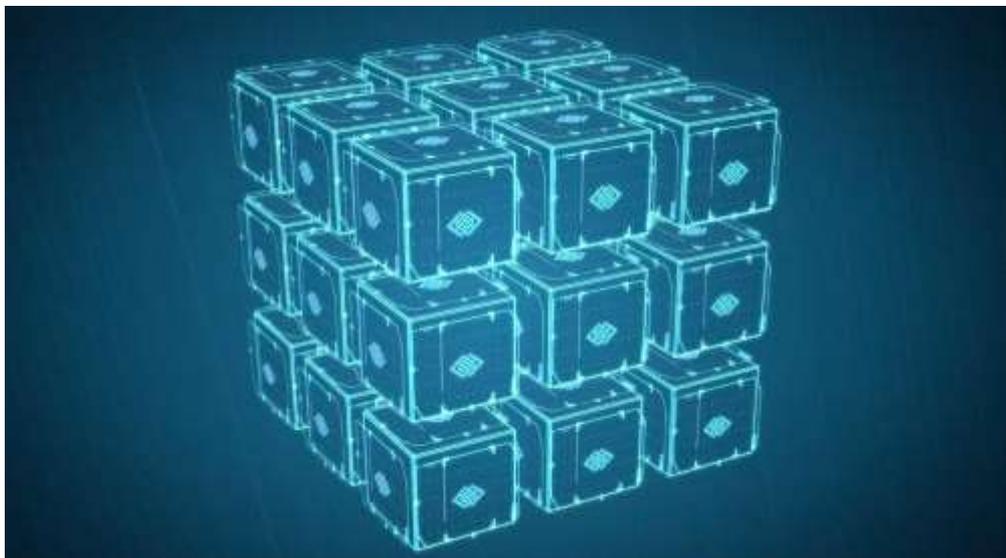
[Early alert systems](#) will be created against [natural threats](#): earthquakes, climatic or epidemiological risks. With the help of our R & D and IoT department a favela can become a ["Smart Favela"](#).

All this system implemented in the favela or another community 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.

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*Violence and drugs will never again be the only option.*

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*The improvement of the living conditions will turn the favela from a morbid place to a picturesque place to visit, generating a new tourism industry: restaurants, hostels, guides, product sales, etc.*

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The fact of creating their [own structure](#) does not close them the doors to the world, as they will remain connected to the rest of INCLUSIVITY's functionalities. The MPS of the [favelas](#) will be the elements of contagion and cohesion of the entire system.

INCLUSIVITY's clients, if necessary, can create temporary organizations in the platform. For example, humanitarian aid, fully controlling the origin of food and materials (Our R&D team is expert in traceability), [reducing management and control costs](#), and preventing deviations, inefficiencies and corruption. Example: A refugee camp being a different ecosystem with diverse and urgent necessities. In Rwanda, INCLUSIVITY with [Amarante Consulting](#) will soon present an action plan for the refugee camps in Africa



## 11.- 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.

Our ambition is to extend INCLUSIVITY in a recursive manner throughout the planet, especially in the most distant and excluded places.

The fractal ecosystem is the answer. The MPS, the people and their Communities 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... Ecosystems are controlled both by external and internal factors."

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*"Few rules, very simple but very clear"*

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Without creating an ecosystem, it is impossible to generate wealth and social development among the poor, it cannot be an isolated task, this has been one of the biggest mistakes made by organizations and companies when facing these markets.

But there are successful examples in which they have understood that, in India ICICI Bank, with its 10,000 SHG, is an ecosystem. The Self Help Groups (SHGs) are composed of women and as a group they decide who to lend and what projects they believe are viable to finance. ICICI Bank has not only achieved a large distribution network, it has also reduced its cost of managing.

In our fractal system, the essential thing is to establish few and very clear rules and that all the members of every team know them, accept them, respect them and transmit them.

Fractal groups are developed through contagion, members of the nearby "favela" want to have the same improvements as their neighbors. INCLUSIVITY provides the tool and processes that govern the system as a whole and that makes the complete operation of



the network easier without a huge team of controllers. [Self-control is the key](#) to the fractal organization.

Obviously, like any ecosystem, a group can provide new solutions or ways to face a new situation, if the other groups accept this solution as valid, it will become part of the list of ecosystem norms. That is why creativity and the [contribution of everyone](#) are encouraged.

The [fulfillment of obligations](#), contracts, norms, both internally and with external agents and especially what has been agreed on with customers and suppliers, are formed and promoted.

At first as a fractal structure, INCLUSIVITY provides experience and establishes technical standards for a wide variety of [people, groups, companies](#), from customers to suppliers. The levels of quality in the system are prescribed by the structure and their respect and vigilance depend on the [reputation](#) of each fractal team and even of each member.

The basis of this ecosystem is training 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 adviser and assistant of the customers in town. The [basic training](#) will consist on the philosophy and functioning of INCLUSIVITY; later the training will be specific for each product or service that the [MPS](#) will have to offer. This type of [symbiotic relationship](#) in the ecosystem creates a victory for everyone. Better informed, educated and with decent incomes, this new class of entrepreneurs will feel worthy and prestigious becoming the best ambassadors of INCLUSIVITY and its clients.

Each fractal group will be supported by all the other fractal teams of the organization, that is what makes each group strong, they are not individual entrepreneurs having to face a business on their own, on the contrary, they are an essential part of the system. For this, transparency and the blockchain technology are the key tools to automate the processes and especially each [economic transactions](#). The PEOPLE token will serve as a motivation to support the creation of new fractal teams, all those involved in the expansion will be rewarded via [Smart Contract](#). The success of INCLUSIVITY becomes the success of all its members.

Today all the communities are interconnected, technologically and by families, friends, etc, so the contagion is a lot faster, furthermore, some teams will [accelerate the process](#) by training others always respecting the spirit and its reason to be.

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](#).

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](#).

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

*Michel Henric Coll*

*("Introduction to Fractal Teams")*

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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.

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.

## 12.-AGRICULTURE: SMART FARMING

INCLUSIVITY platform plans to launch specific functionalities and technologies with [application to agriculture](#). Undoubtedly, it is the most important sector of activity and unfortunately the one that people less pay attention to. It is not a sector of the future, [it is the future](#).

In Inclusive Business it is essential to work in the agriculture and livestock world because this is our passion and to provide new technological solutions for the Smart Farming area, in a more sustainable planet, able to [feed the whole population](#), dignifying farmers and integrating women in its economic system which are the ones who are frequently [economically excluded](#) in these types of jobs. It is a sector that needs investments, creativity, application of new technologies, research from



universities, it is a business source and inspiration for startups and entrepreneurs. INCLUSIVITY has to be in this sector without a doubt.

Moreover, most of the "unbanked", "under-banked" and excluded are farmers or have some direct link with [agriculture](#). Agriculture is an essential area to obtain inclusion, [respect to the environment and biodiversity](#). Our extensive experience on the subject is important and comes with practical solutions proved in different continents.

Millions of farmers will become INCLUSIVITY's users to be able to enjoy quality services and thousands of Agricultural Cooperatives from all over the world, as well as communities, will create their [own ecosystems](#) in INCLUSIVITY for the optimal management of their resources, information and interests, [avoiding intermediaries](#) and being less exposed to the volatility of currencies. The Cooperatives will form the Agricultural Cooperative Confederation. The sum of the interests of everyone and the optimal management of resources, will provide [better products and services for everyone at fair prices](#) and greater investment in "Smart Farming" in order to achieve a more productive and more sustainable agriculture to be able to feed the whole world. The challenge is important and it requires [unity, investments and technology](#).

In the INCLUSIVITY [marketplace](#), users will also be able to create shared investments with local farmers (I.E. communal lands), with specialized technicians and with investors in order to carry out new projects of great economic and social profitability.

Also, as we have explained, new products for the agricultural sector will have to be created in the financial area, such as financing in the purchase of land, advances for planting and cultivation and cash management after harvesting. Most farmers have a [smartphone](#) and thanks to technology, new crops, training, changes in the uses and customs, machinery, know-how and IoT we can get an agriculture that [feeds all the people of the planet](#), with less inputs, less water and being much more respectful with the environment.

In addition, thanks to the experience of our R&D and [blockchain team](#), we can generate confidence in the market with traceability systems, giving greater value to [small quality productions](#) of communities with the certainty of origin, for example: high quality coffee from communities with high altitude crops and sustainable agriculture.

Thanks to INCLUSIVITY, this will contribute to a more direct relationship between the agents, with many less intermediaries and with much more data helping to make optimal decisions and to [avoid monopolies or oligopolies](#). This is applicable to all activities related to the primary sector.

In Africa, [40% of agricultural products are lost](#) after harvesting due to the lack of adequate storage means. MPS with IoT systems can become early alert centers to



prevent pests and pollution. With the "[harvesting data](#)" of "OffChain" we can obtain key information for the improvement of the agricultural activity.

"Smart Farming" has so far been seen as innovations for large farmers in countries with great means, but in fact all the technology of the [Precision Agriculture](#) is necessary in all crops, no matter how small they are: using much fewer resources, above all water, and less work, to reduce the [negative environmental impact](#) and achieve a much higher production per hectare of products suitable for health and nutrition of the entire planet: by 2030 it is estimated that there will [no longer be enough proteins](#) for the entire population, unless solutions and new ways of production or generation of proteins are provided. In addition, people who live in cities consume more proteins daily than those in rural areas, that is why there needs to be a change in diets and avoid the migratory movements of millions of people leaving the towns for cities (I.E. China, among others)

Everything said above is applicable to livestock, fisheries, aquaculture, algae crops, etc.

For example, ITC, an Indian conglomerate, decided to connect Indian farmers with PCs in their villages. The ITC e-Choupal (literally, "village meeting place") allowed the farmers to [check prices](#) not only in the local auction houses, but also prices of soybean futures at the Chicago Board of Trade. The e-Choupal network allowed the farmers access to information that allowed them to [make decisions](#) about how much to sell and when, thus improving their incomes by 5 to 10 percent.

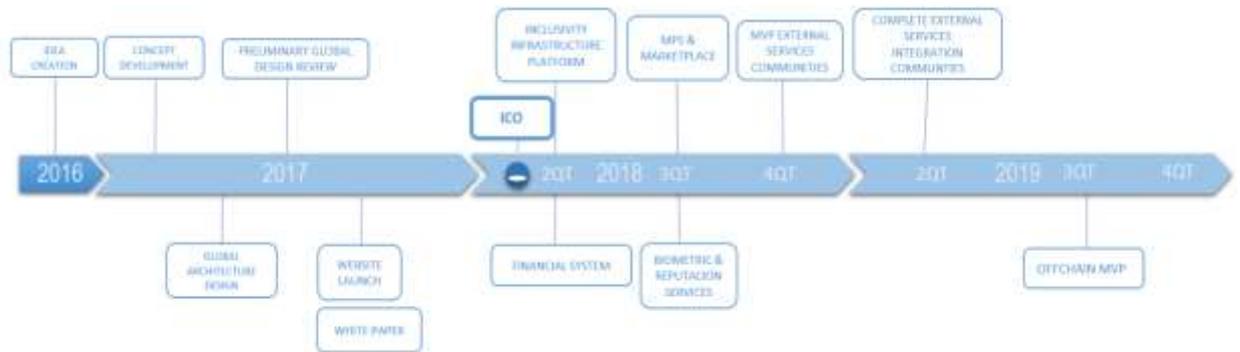
In Kerala, India, fishermen in traditional fishing boats, after a day of productive work, sell their catch to the highest bidders, using their [cell phones](#) to contact multiple possible landing sites along the Kerala coast. The entire process of pricing and knowing how to sell based on reliable information has totally changed lives at the BOP.

As we will see below, [blockchain can be the key to eliminate intermediaries](#) and barriers between producers and consumers, guaranteeing fair prices, the origin and all the information on farming systems. Farmers will have more options to better defend the value of their products.

Our [PEOPLE Token](#) can work for the benefit of the agricultural sector that favors farmers, producers of inputs, machinery, buyers and final consumers. As we established in our financial system: we must create new banking and financial products and services for the new agriculture of the 21st century.

We should not forget the innovations we must implement in storage and all the logistics implicit in the [agricultural world](#); plus the training and information of consumers and communicators. Our Marketplace can be a great tool to generate a new agro-economy avoiding middlemen

### 13.- ROAD MAP:



Along with technological development, the [first implementation](#) begins in January, in Rio de Janeiro, in the chosen "favelas": first meetings with all the social agents, involved, companies of [Telephony](#), [Banks and micro-finance](#), [Insurance and Logistics](#); members of the communities and the Government of Rio.

In January, an [INCLUSIVITY team](#) will be created in [Brazil](#), with Jefferson Bandeira de Mello as national team leader. Moreover, the [selection and training of the first MPS](#) will begin.

A [transitory period](#) is established until Q4 2018 for the recruitment and training of users and communities, in order to adapt the system to their needs and particularities. During this period both the [Brazilian Reals](#) and [PEOPLE Tokens](#) will coexist, for everyone to be able to adapt, without cultural clashes, to the [cryptoeconomy](#) and the advantages of the INCLUSIVITY platform.

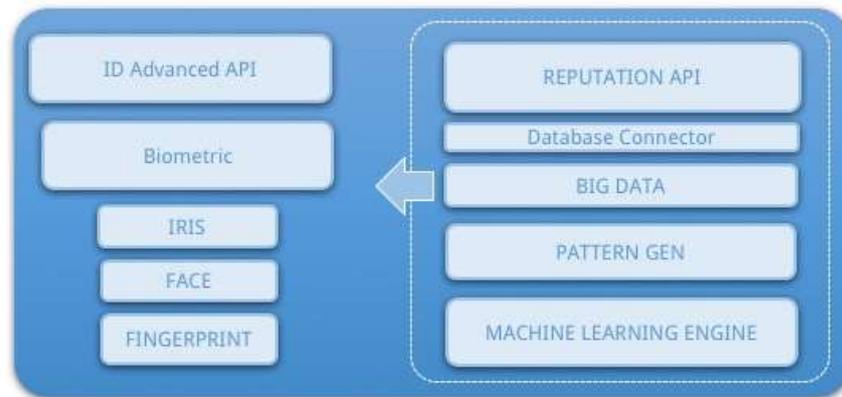
The Crowdsale will start in the 1st QT of 2018 after having received the [support of governments, companies and initial Investors](#).

In the [2nd QT](#) the platform will be available for [communities, elected groups and users](#) and the [basic financial system](#) will have been implemented: wallet and People Tokens. The first users will use their official documentation to register.

In the [3rd QT](#), INCLUSIVITY will launch the [Marketplace](#) and the [MPS](#) will begin to provide services (after the required training). In this period, the INCLUSIVITY

Identification and Reputation system will also be ready, as shown in the following graphic:

MAIN MPS & USER SERVICES :



In the last quarter of 2018, external services of the communities will be integrated (i.e. : energy, water control, etc.), whose **total adaptation** will be extended until the 2nd Qt of 2019.

At the beginning of 2019 the **full functioning** of the system is foreseen in the selected favelas and the implementation in the following communities of the city and the State of Rio de Janeiro.

From this moment, there will be **data on the results of the implementation** and the expansion to other regions and countries will begin.

In the 3rd QT the OffChain system will begin to give its **initial services** even in the most remote places of the planet.



## 14.- OTHER TECHNOLOGIES:

### 14.a.-INCHAIN: Blockchain with no barriers for anyone

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.

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.

### 14.b.- OffChain System:

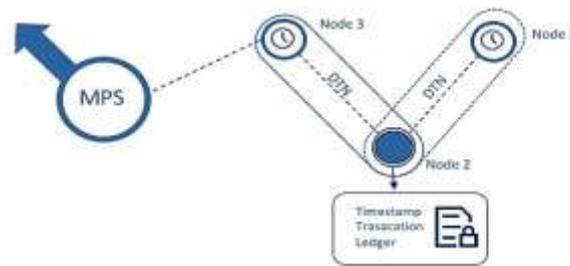
INCLUSIVITY has developed a patent pending, technology called "[OffChain System](#)" that allows any Meeting Point of Services (MPS), even if it is not in a directly connected area (or does not have a very expensive phone satellite), to communicate with other MPS and with the world.

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.

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*Our technology for a new communication and service system without telephone coverage*

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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.

It 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 alert systems during natural phenomena and catastrophes. The MPXs are essential for the development of "Smart Farming" in INCLUSIVITY, joined with other Big Data and AI tools for the correct decision making.

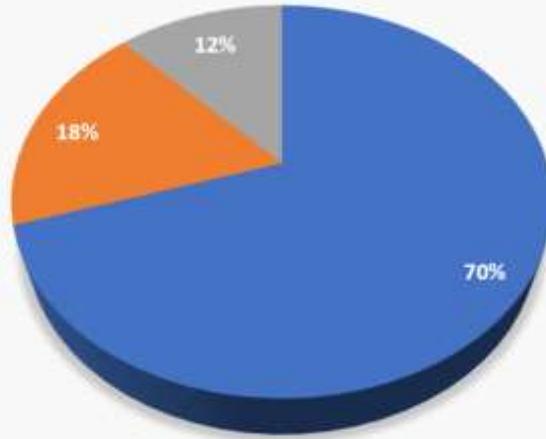
## 15.- CROWDSALE:

INCLUSIVITY's CROWDSALE will start in January-February 2018. The [crowdsale accepts ETH](#).

The conditions of this Crowdsale will be published in [mid-December 2018](#).

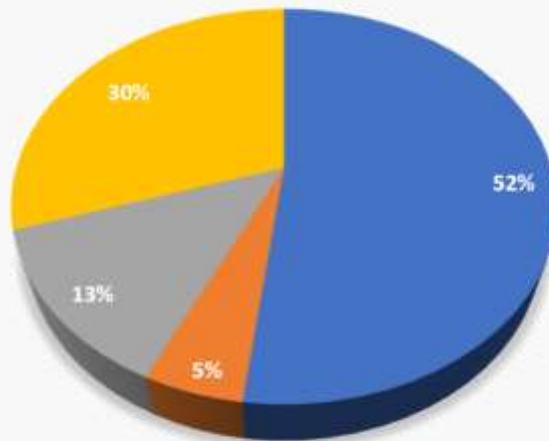
\* For security reasons, INCLUSIVITY retains the right to pause the sale at any time and for any necessary period of time.

### Token Distribution



■ Purchasers ■ Early Contributors & Founders ■ Team & Advisors

### Intended Use of Revenue



■ Development ■ Legal ■ Operations ■ Marketing & Expansions

For more information : [inclusivity.network](http://inclusivity.network)