



## INCLUSIVITY "BANKING AS A RIGHT" "BaaR"

### Executive Summary:

"Inclusive banking and financial ecosystem based on Blockchain and "Mobile Financial Solutions"; an alternative to traditional banking."

#### **This is the current scenario:**

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*"1.1 billion people without Official Identity; 2 billion without access to financial services. More than 4 billion people, more than half of the world population, affected by the lack of financial services that are necessary for the development" (Source World Bank 2017)*

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The United Nations has set out the objectives of Humanity in its 2030 Agenda, the so-called "SDG", Sustainable Development Goals, 17 in total.

The first one is to "ERADICATE POVERTY", is it possible or is it a utopia?

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*"Hopefully, ours can be the first generation to eradicate poverty, but we must do so in a way that simultaneously reduces inequality and exclusion and avoids wrecking the ecosystems on which life depends. It would be hard to drive such development forward without the private sector being on board. "*

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

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Without the clear and decisive intervention of the private sector this is not attainable, without "FINANCIAL AND BANKING INCLUSION" poverty will continue to impose its norms. INCLUSIVITY is not an NGO, it is a financial company, with a profit objective, that believes in a new, fairer and better [distributed economy](#), which is also more respectful with the planet. Both governments and the private sector can play a pivotal role in increasing financial inclusion by shifting into accounts payments that are now made in cash.

Billions of people and companies expect an answer from us. Billions of reasons to invest in the best possible business, evaluated at [387 billion dollars](#), ("[Billion Reason to Bank Inclusively](#)" Accenture Banking Report), with the greatest social impact ever imagined and with more than 4 billion new potential customers. "[Good Business and Business for Good](#)"

Welcome to one of the most [ambitious and realistic projects](#) of this era; If you are looking for a good business, investments, new clients, little risk - the poor have [very low default rates](#) (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) - become part of INCLUSIVITY and be the social impact that [changes the lives of millions of people](#).

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*Globally, more than 20 percent of unbanked adults—  
over 400 million people—receive wages or government  
transfers in cash (Source: The World Bank)*

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Although we admire and collaborate with NGOs, International Organizations, etc., the path we have chosen is not the one of Aid, we believe that the [eradication of poverty](#) and [financial inclusion](#) will be acquired by doing business ("productive finances") with the excluded and never by treating them as mere objects of charity.

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*The poor do not want aid, they want options and  
opportunities.*

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**What is INCLUSIVITY?:** It is a complete and evolving [banking, financial and insurance ecosystem based on Blockchain \(Stellar\), "Mobile Financial Solutions" and other Technologies](#). An alternative to the traditional banking and financial system. INCLUSIVITY is completely [agnostic](#) since it uses all available technologies and creates others that are helpful for financial inclusion.



**INCLUSIVITY's priorities:** The first and most important is to provide everyone with an **IDENTITY**. People without identity cannot be holders of rights or obligations. 1.1 billion people don't have an **Official Identity**, INCLUSIVITY creates an **Identity Registry** in blockchain, where all users can register for free, especially those who do not have an official identity. The experience of our **R & D team** provides solutions adapted to every environment (Biometrics: iris, voice, gesture, etc.). **Property, land and new digital assets**, as well as personal information, can also be registered in the Registry.

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*"INCLUSIVITY:" BaaR "" BANKING as a RIGHT ", A NEW WAY TO UNDERSTAND BANKING, financial & insurances services for everyone "*

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In our list of priorities, secondly, we have coined the expression, "BaaR": "BANKING AS A RIGHT" as a philosophy: we do not help people or SMEs, they all have the **right** to be the main character of their lives. They have the right to have **the financial means to overcome poverty** - with their effort and with our technological tools - and to generate a financial culture that guarantees their future and that of their families. Furthermore, without identity and without economic independence, it is impossible to speak of **gender equality** and equal opportunities. **Win-Win for everyone**.

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**. Our team is creating a **REPUTATION system** based on **Artificial Intelligence** that works with objective data, through a **Machine Learning system**, based on multiple sources, both digital and objective data collected by the system.

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

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Banks have not reacted for years; they have no interest in the poor, or in the micro and SME. They are closing more offices and generating more "excluded and under-served", they lack of R & D capacity to adapt services to the new markets, adding to that, a rigid regulations that does not favour a radical change in the sector.

INCLUSIVITY has chosen to be **BOLD**, because of the years of work of our great team, today, we can be:

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*The XXI Century banking ecosystem. Banking and Financial Services adapted to everyone's needs.*

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INCLUSIVITY, thanks to the **technologies** available today and its R&D team, breaks down the barriers of financial oligopolies and offers all **financial and banking services** to the excluded (INCLUSIVITY is open to **collaborate** with governments, international organizations, banks with social conscience, Microfinance Companies, Insurance, Telcos, Financial Services providers, Startups, etc.). Our **technological DNA** enables us to use more mature technologies, such as sending or receiving money via SMS with an old phone, plus a complete platform of "mobile financial solutions" integrated in blockchain, up to a **new conception of money, value and assets**.

Our competitive advantage is that INCLUSIVITY "descends to the ground", its technology has a human face and it uses the technologies that best adapt to the circumstances, means and cultures of each region of the world. In Africa, for example, the technologies related to "**Mobile Money**" are highly developed and implemented, while in Asia their penetration rate is 3% and in Latam it is only 2%. In Kenya, the M-Pesa mobile money platform already accounts for 27% of Safaricom's revenues (USD 550 million).

INCLUSIVITY adds the versatility and implementation of a complete "**autonomous mobile money**" platform, without the need of a Telecommunication Company, with the robustness of the best **blockchain platform**, with the security levels required for Banking in Europe, and the largest network of Banking Agents located close to the customers.

From our spirit, "**Inclusive Business**", came our solution, our "**unique sales proposition**": to "descend to the ground", to be "**The First and Last Mile**", to count on the people to whom the project is directed and make them the leaders and owners of their destination, therefore these services are offered through the **Meeting Points of Services**: It is our network of **Banking Agents**. Normally a **woman**, after passing the course "**Coaching of coaches**" of INCLUSIVITY, s/he will be able to advise and provide telecommunication, financial, insurance and banking services, with a mobile phone and our App, to her/his community, obtaining from it a worthy source of income and a job of relevance and social respect.

**Banking and mobile money** services integrated in **blockchain** cover all needs: from the most basic to send or receive money among INCLUSIVITY users, send fiat money to customers of other banks or MFI, send or receive money abroad immediately and at a **very low cost**, create savings accounts, automatic payments (schools, microcredits, etc.), pay in shops or in the



community. Receive vouchers (food, clothing, vaccines, medicines, etc.) or humanitarian aid money. Receive payments from the Government (Salaries, subsidies, grants, etc.)

Merchants who use INCLUSIVITY's system will become a CASH POINT. They can buy from their suppliers and sell goods and services to their clients without cash, from wallet to wallet using fiat money or our token (depending on the country's regulation). Moreover, a Merchant will obtain an extra profit providing "cash in / cash out" services to their community.

INCLUSIVITY, thanks to Meeting Points of Services and Cash Points, becomes:

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*"The largest, cheapest, most technological and efficient banking and financial network in the world," "Bank as a Right for everyone, everywhere"*

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Banking and mobile money services integrated in blockchain cover all needs: send or receive money among INCLUSIVITY users (P2P), receive and pay micro-loans from MFIs, send or receive money abroad immediately, create savings wallets, automatic payments (schools, bills, etc.), pay in shops or for services in the community, deposit money into the Wallet and withdrawals from the closer Cash Point. Receive vouchers (food, clothing, vaccines, medicines, etc.) or humanitarian aid money. Receive payments from the Government (Salaries, subsidies, grants, etc.)

A very low-cost banking and financial system that rewards users and collaborators. Receiving People Tokens, INCLUSIVITY's cryptocurrency, as a reward for using the platform. Even thinking about those who do not have access to a mobile phone, they can go to a MPS or to a Cash Point to access all of INCLUSIVITY's services, just by using the INCLUSIVITY ID (Biometrics and 2FA).

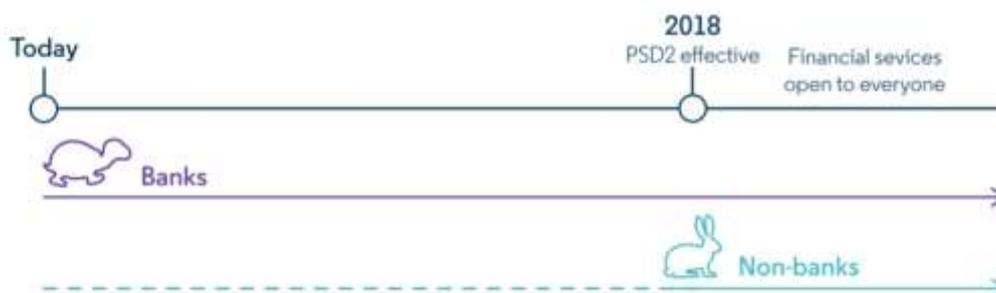
**The INCLUSIVE FINANCIAL MARKETPLACE**, without the need of banks or intermediaries. Access to new financial instruments and the creation of self-regulated financial communities. From an evolving Crowdfunding to the creation of a DAO that, as if it were a venture capital company, invests in community projects and creates a diversified portfolio in any region of the world, sectors and levels of risk, in reality a pool of small investors with social conscience and desire to invest with high profitability, without intermediaries and hidden costs. A shared economy where we all are actors, not only P2P, but Sc2Sc (Society to Society). Where farmers, artisans, entrepreneurs, cooperatives, communities, startups, entrepreneurs from any part of the world have a door open to reach opportunities and investors at a level of profitability far higher than the current one in the First World and with a direct and fruitful social impact.



INCLUSIVITY collaborates with all official bodies for the respect of confidentiality and security in the custody of data, always respectful with all local and international regulations of KYC (Know Your Customer), AML (Anti-Money Laundering), CFT (Measures against the Financing of Terrorism), etc. In each country, INCLUSIVITY will comply with the rules of every place, supported by licenses from banks or financial entities with a social spirit or by requesting and obtaining, in the medium term, the licenses that allow it to operate autonomously.

In the near future, investment in "Inclusive Businesses" will be valued by the market, so we will invite professional investors, Business Angels, Family Offices, VC, groups of investors, etc. to invest in the projects of our [Inclusive Marketplace](#) and thereby obtain, in addition to profitability and social impact, the "[LABEL of INCLUSIVITY](#)", a symbol of Inclusion and Social Awareness that may be exhibited in products and services who acquire it.

Like any [bank or financial institution](#) our **business model** is simple: small [commissions](#) from millions of transactions done by millions of users. The difference with traditional banking is that INCLUSIVITY has a small and [fractal organizational structure](#) and fully automated processes. This way, it is possible to provide high quality financial services at low cost, with high profit margins and a greater social impact, creating loyal and future customers, advised by the MPS, the best local banking agents and Cash Points, people who are trusted in the community. MPS, Cash Points and users are the catalyst and the element of contagion and expansion, happy customers generate new customers. Although, sadly, in most places INCLUSIVITY will be the [only option](#), due to the lack of financial institutions that currently provide their service in these places, we arrive to where no one has arrived or where it was not profitable to provide services until now.



In addition, in Europe, 2018-2019 become key years for the development of the FinTech industry and startups. The [European Directive "PSD2"](#) (Revised Payment Service Directive) liberalizes the sector and allows new agents to provide services hitherto monopolized by banks, also forcing them to allow new agents access to customer accounts via open APIs. [INCLUSIVITY](#) will not miss this historic opportunity. With INCLUSIVITY European customers will know that their finances have a purpose beyond the mere economic and financial one, being able to access innovative services of new companies without the need to move to another bank.



**Eduardo and Antonio, founders of INCLUSIVITY**, with great experience in many projects and companies: Two years ago, we felt the need to make the project of our life. We began to study all the [technologies](#) that we were handling on a daily basis, especially in [JMP INGENIEROS](#) and in [NASP AEROESPACE](#), our sister companies, and we conceived many ideas, almost all 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, facing the current situation in the world, we wanted to take action, create something that surpassed us and that [positively impacted people](#) and the planet. We are convinced that we have achieved this thanks to INCLUSIVITY.

For this task we have created [PEOPLE TOKEN](#), based on the real value of INCLUSIVITY: A token that will increase its [value](#) because of [the millions of users and transactions](#) that the platform will reach, because of the investments and projects carried out in each phase; Everyone contributes to the real value.

A token of [reward and effort](#) and not of competition, which combines the interests and expectations of everyone: An obvious "Win-Win" for organizations, companies, agents, MPS, users, investors, tokens buyers and for INCLUSIVITY as a financial company.

INCLUSIVITY, gets to millions of new users that will get accustomed to using the token on daily activities, this will contribute to the [universalization of cryptoeconomics](#) and will benefit every project and community members.

INCLUSIVITY also adopts the concept of [sovereignty of data](#) ("Sovereign Data Ownership") and approaches it as a Digital Asset, if the owner is willing to and authorizes it, the data will be marketable and the benefits will be distributed, thanks to Smart Contracts, between the owner and INCLUSIVITY. Data, with [high added value](#), from markets that today we know very little or nothing about. Companies, via the blockchain platform, can even ask questions or conduct surveys to [millions of clients](#) who have been "excluded" until now.

INCLUSIVITY has signed an agreement with the Government of the State of [Rio de Janeiro, Brazil](#), for the implementation of INCLUSIVITY initially throughout the State, mainly in the "favelas" of the city of Rio, with all the institutional support to improve, together, the quality of life and give new options to all citizens and, above all, to the youth of the "favelas" of Rio de Janeiro. We also have local teams in [Colombia, Mexico, India, Pakistan, Kenia, Senegal, Gambia, Guinea, Uganda, Rwanda, Turkey...](#)



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

Thank you for your support and for participating in our Crowdsale.



Antonio Sainz    and    Eduardo Remírez  
    Co-founders    