



Developing an m-Commerce Ecosystem **Collective** for Financial Empowerment and Inclusion

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APAC ICT Ministerial Meeting of September 2014.

A Priority Area for 2015-2017:

D. Sustainable ICT Ecosystem for Innovation

Creative applications and services allow us to make use of the network for the full benefit of the people in the region. The sustainable ICT ecosystem should provide a level playing field for all players, to encourage and nurture innovation as the catalyst for continuous economic growth.

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Status Quo of APAC & Global Mobile Internet:

32% APAC have mobile Internet. Empowered.

70% of Humanity excluded from mobile Internet

66% of Humanity live on < \$5 per day – “impoverished”

They cannot afford a smartphone or connectivity.

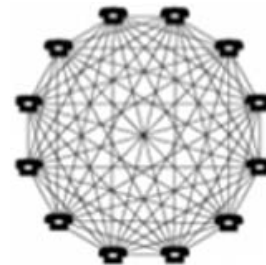
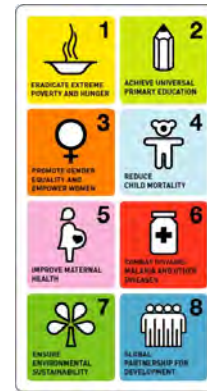
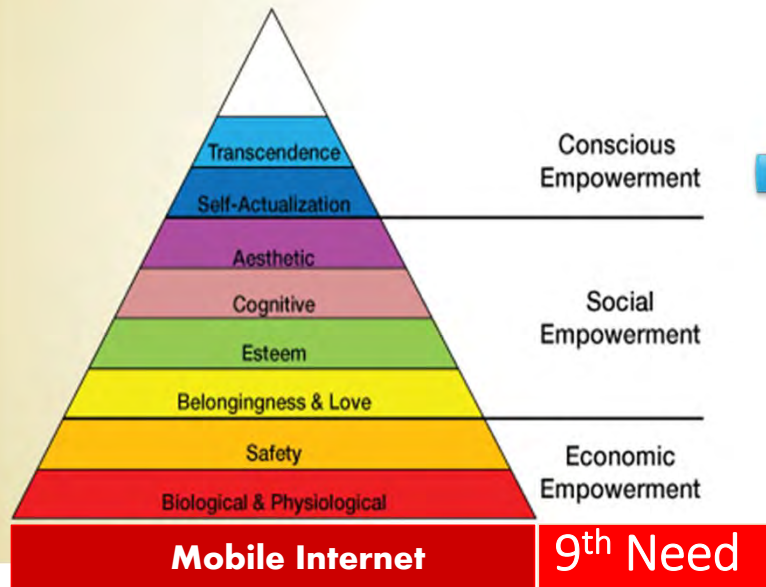
They will remain excluded with the current model.



What if we evolved the model to increase inclusion and extend empowerment?

Let's Go Holistic!

Maslow's Hierarchy of Needs



Ecosystem Benefits



Mobile Internet
Financial
Empowerment
& Inclusion



A Financially Empowering and Inclusive (FEI) mCommerce Ecosystem

SocialEco – Social Economy Ecosystem





FEI mCommerce Ecosystem Device

Purpose: level playing field for all people

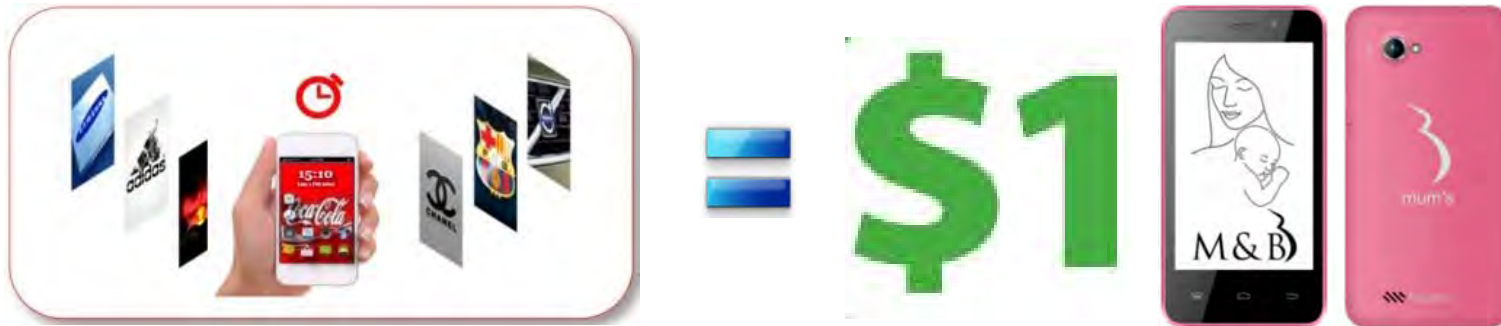
One Dollar Smartphone

- Price point of only \$1 for 4.6 billion living on < \$5 per day
- Advertisement revenues support true smartphone cost
- Enables new economies that are dormant and informal





One Dollar Smartphone Model



Passive Advertising on Smartphone Wallpaper & Screen Lock

Businesses

Governments

Organizations

Individuals

Truly Multi-Stakeholder Strategy – Can Only Work If We All Work Together



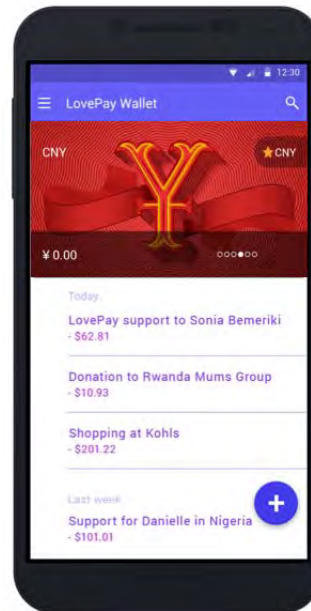
FEI mCommerce Ecosystem

Core Applications

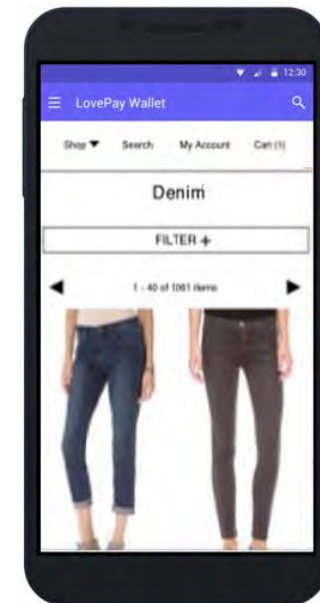
CRM &
Communicator



Mobile Money
& Social Funding



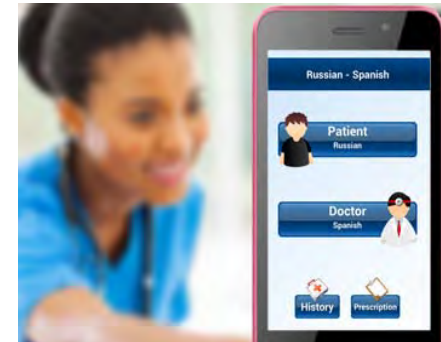
mCommerce
& Email to SMS



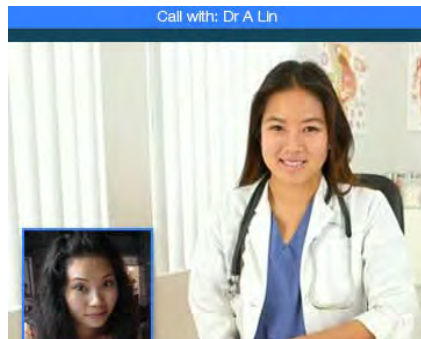


FEI mCommerce Ecosystem

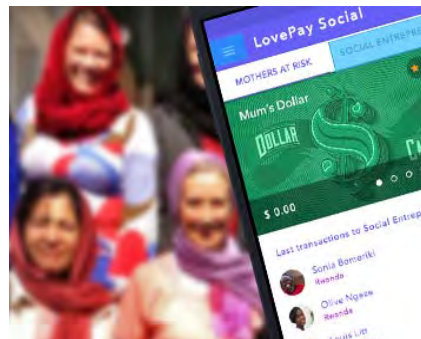
MDG 5 Vertical- Mums Maternal



Local Health App



Mums Communicator



Mums Social Funding



Mums Loyalty Currency



\$1 Smartphone will incorporate learning and programming app for future Blockchain applications to develop income.

Let's empower all people with the future Blockchain Industry

Decentralized
Blockchain
Apps
Development
empowers the
user,
sustains the
developer,
strengthens the
community

Family Trusts
Business Agreements
Escrow

Smart Contracts

Ownership
Membership
Voting

Specialized Services

Healthcare
Online Storage
Education

Decentralized Autonomous Organizations



Recommendations

Operators: \$1 Smartphone

NGOs: Social Funding & Communications

Governments: Maternal Health & Youth Projects

Thank You

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