

Inclusive Innovation and Decentralized Mobile Commodity Exchange Platform - keys to Economic Empowerment & Subsistence in Developing Economies

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FELABAN
XIII CL@B
Miami 2013

Organized by:



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Agenda

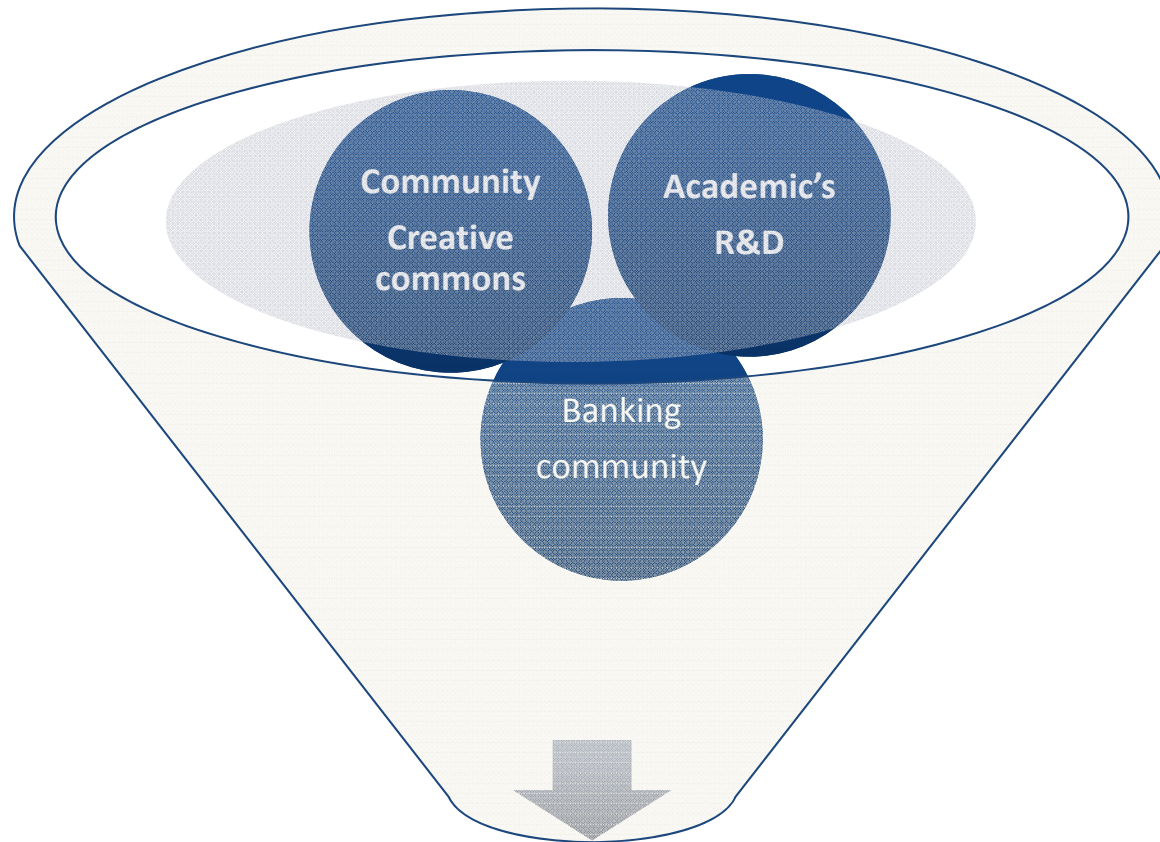
- Inclusive Innovation
 - The Definition and Process
- Mobile Technology in Developing Economies – A game Changer for Latin America
 - Financial Inclusiveness – From Local to Global Markets
 - The Need for Decentralized Commodity Exchange
- Some thoughts on Moving forward

Inclusive Innovation in Banking: In an Innovation Economy

A collaboration between:

1. Banking Community – Customer Centricity
2. Research and Development Institutions and
3. The Community Common Minds

Inclusive Innovation Model- Nuanced



When powered by technology the key activities together deliver inclusive innovation for Economic Development

Inclusive Innovation -The Wisdom of Apprenticeship - watching, learning & doing



[Le Cordonnier & Son Apprenti - Emile Adan, c1914](#)

Inclusive Banking - Few Telling Statistics

LAM&C 15+ years Old (418.6Mln) 72%

- Acct at a FI 39%
- Acct used for Wages 20%
- Loan from an FI 8%

Source: World Bank 2011 data

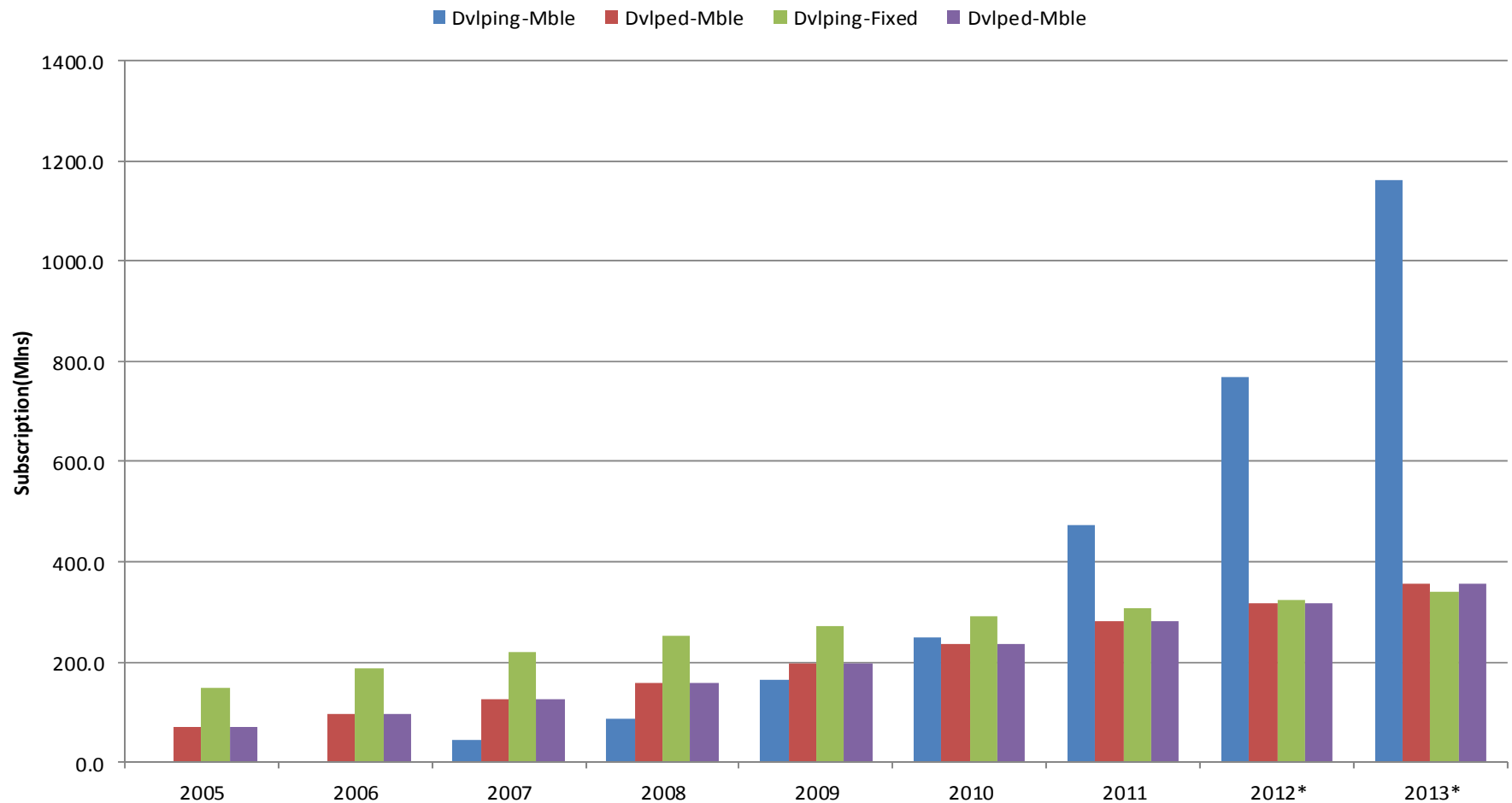
Inclusive Banking - Few Telling Statistics

LAM&C Total Population of 581.4Mln

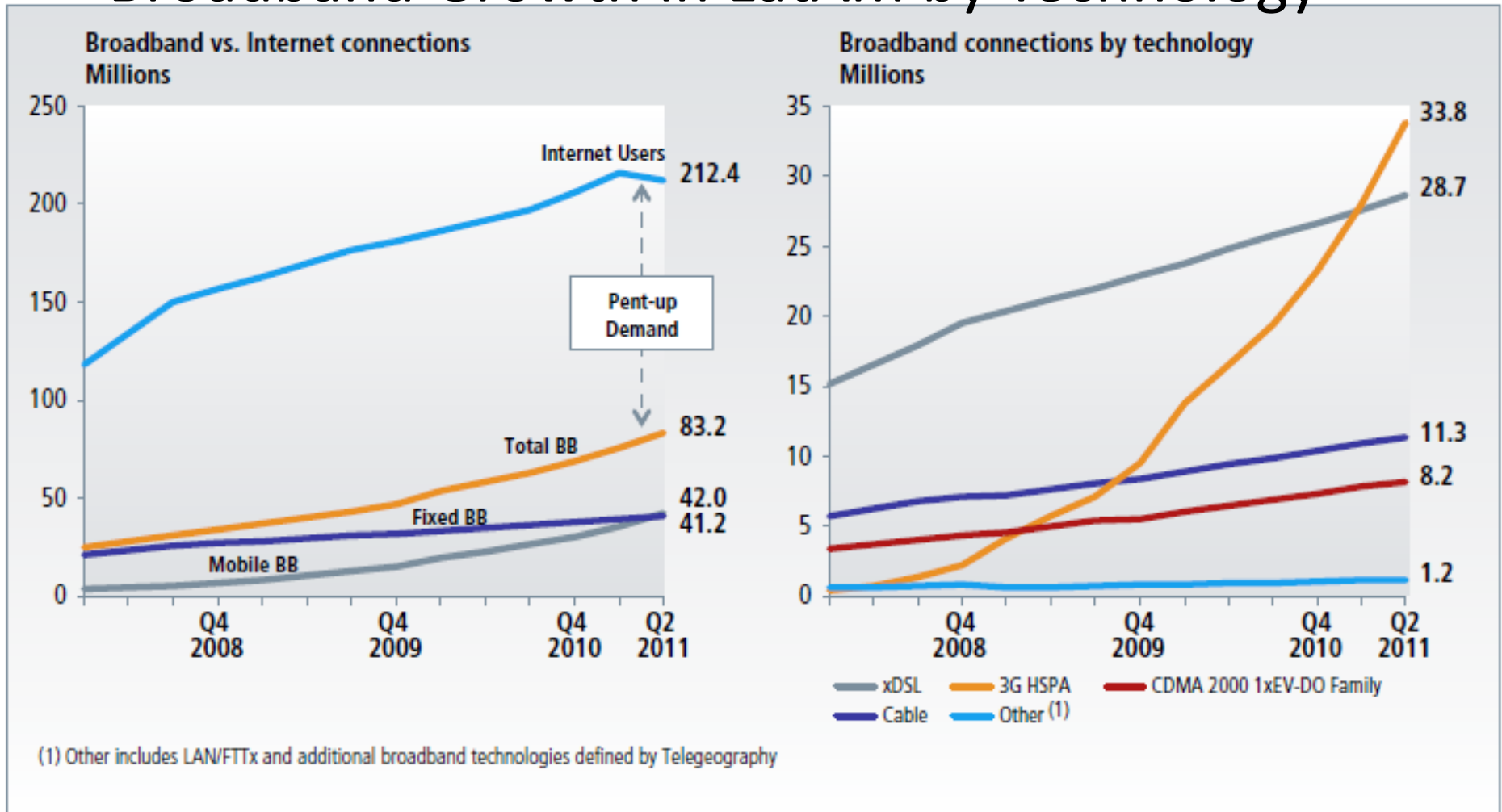
- Unbanked Adult Population (61%) 255Mln
- Mobile Subscription 604Mln
- Mobile Teledensity 106

Source: World Bank 20112 data

MOBILE BROADBAND TREND DEVELOPING COUNTRIES MOBILE BROADBAND OVERTOOK FIXED



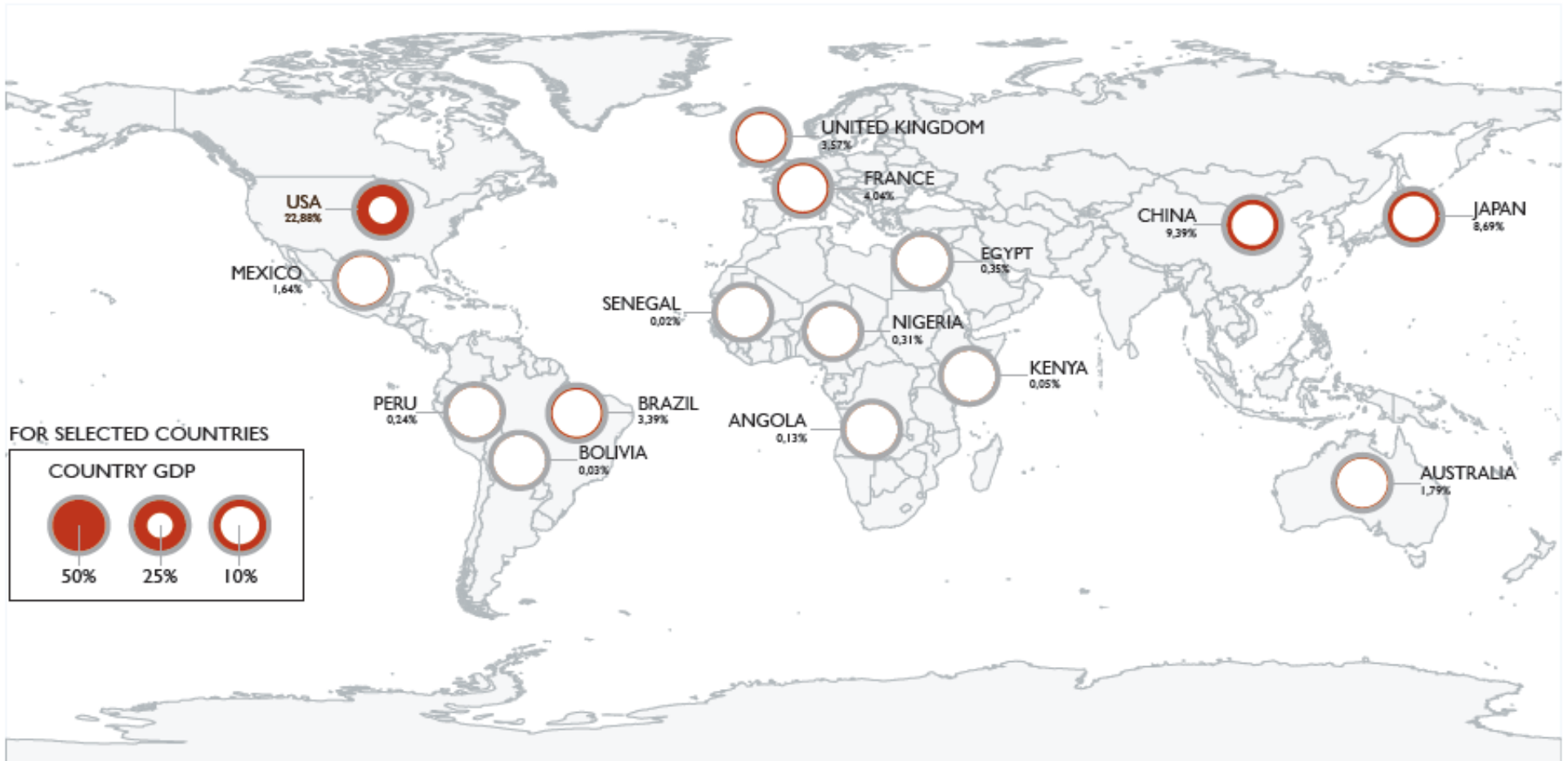
Broadband Growth in LatAm by Technology



Source: GSMA

UNLEASHING THE WEALTH OF NATIONS

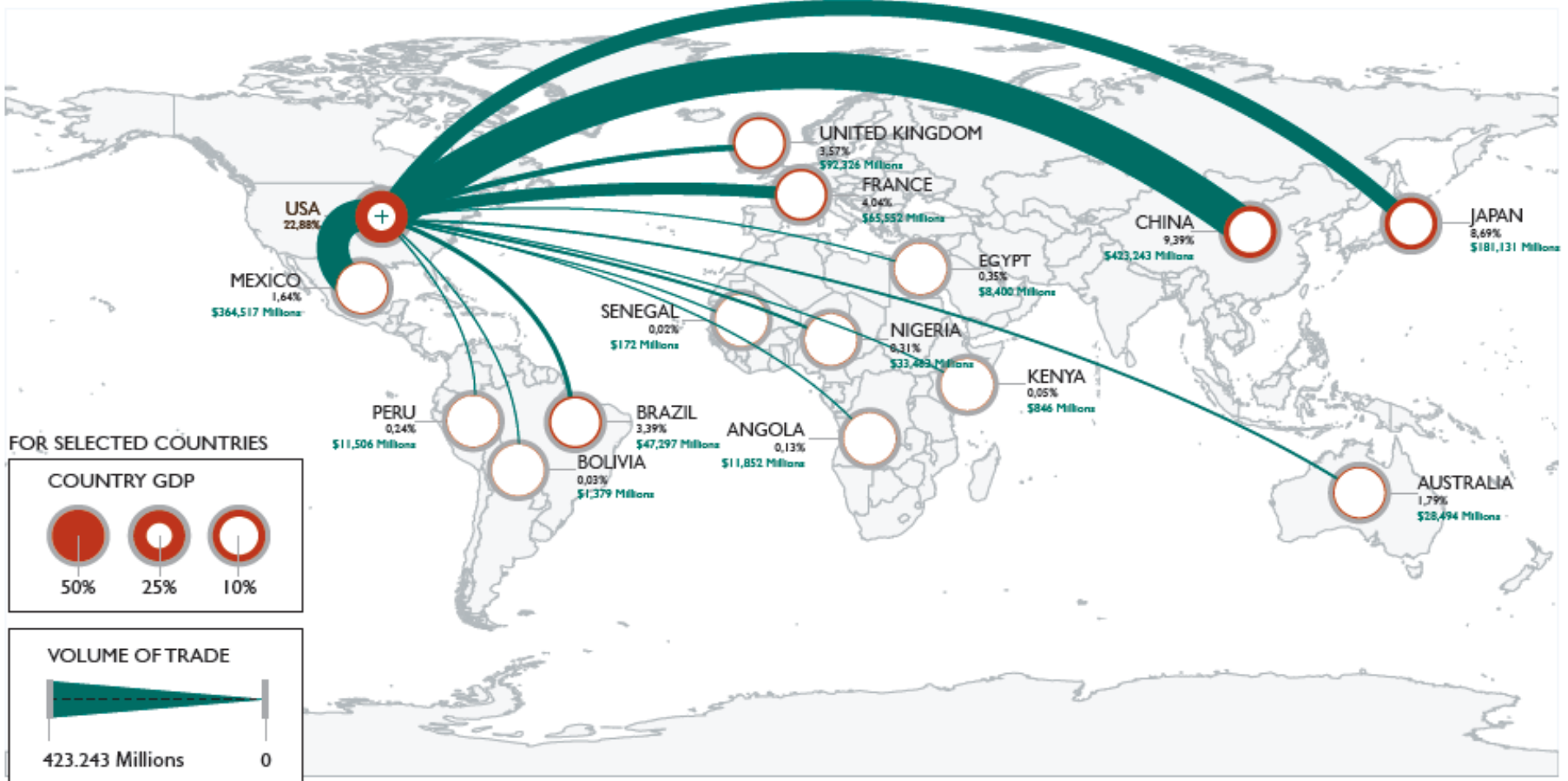
CONNECTING THE GLOBAL FINANCIAL NERVOUS SYSTEM FOR FINANCIAL INCLUSION



Data source: The World Bank/CEPII

UNLEASHING THE WEALTH OF NATIONS

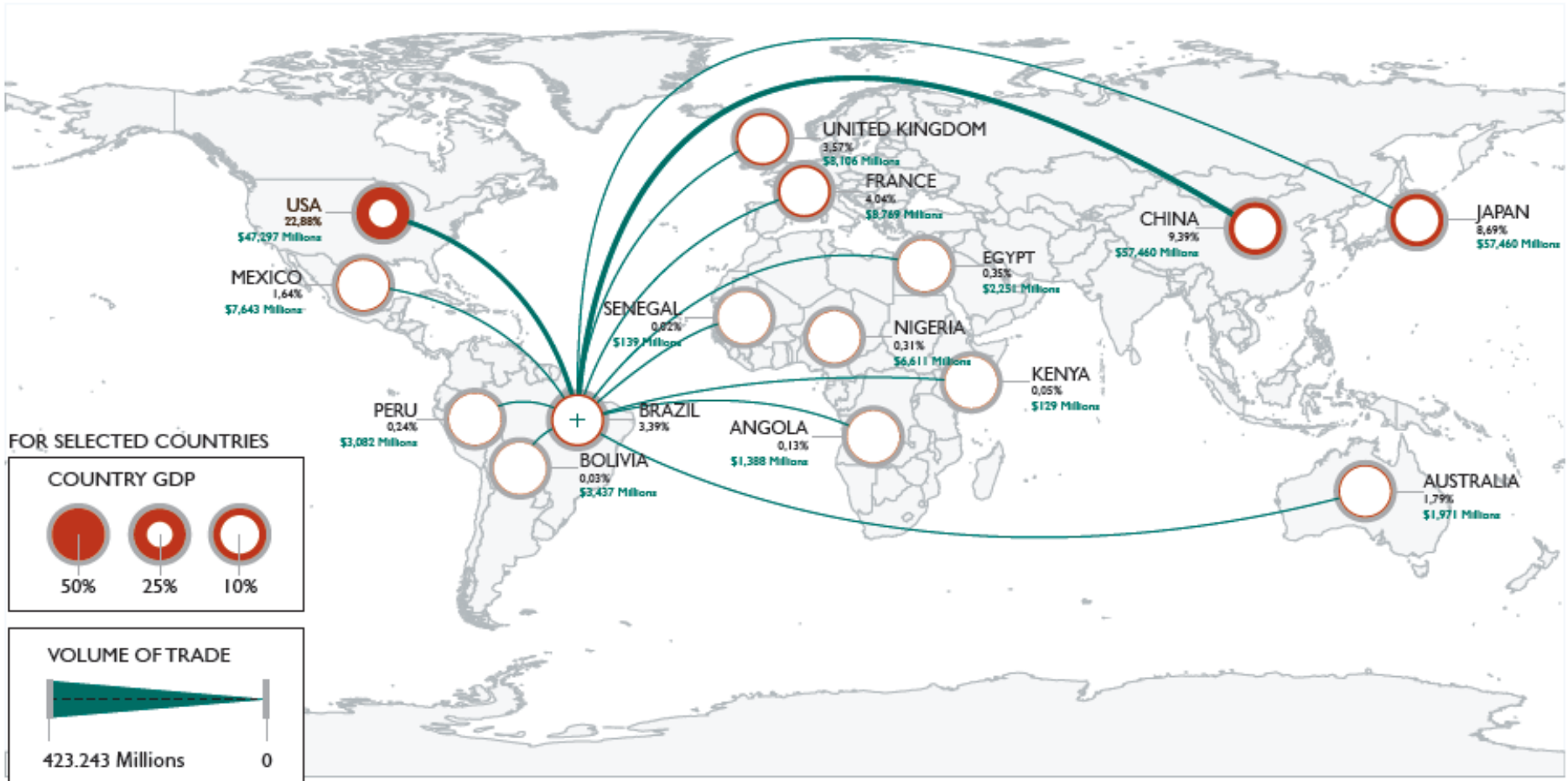
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Data source: The World Bank/CEPII

UNLEASHING THE WEALTH OF NATIONS

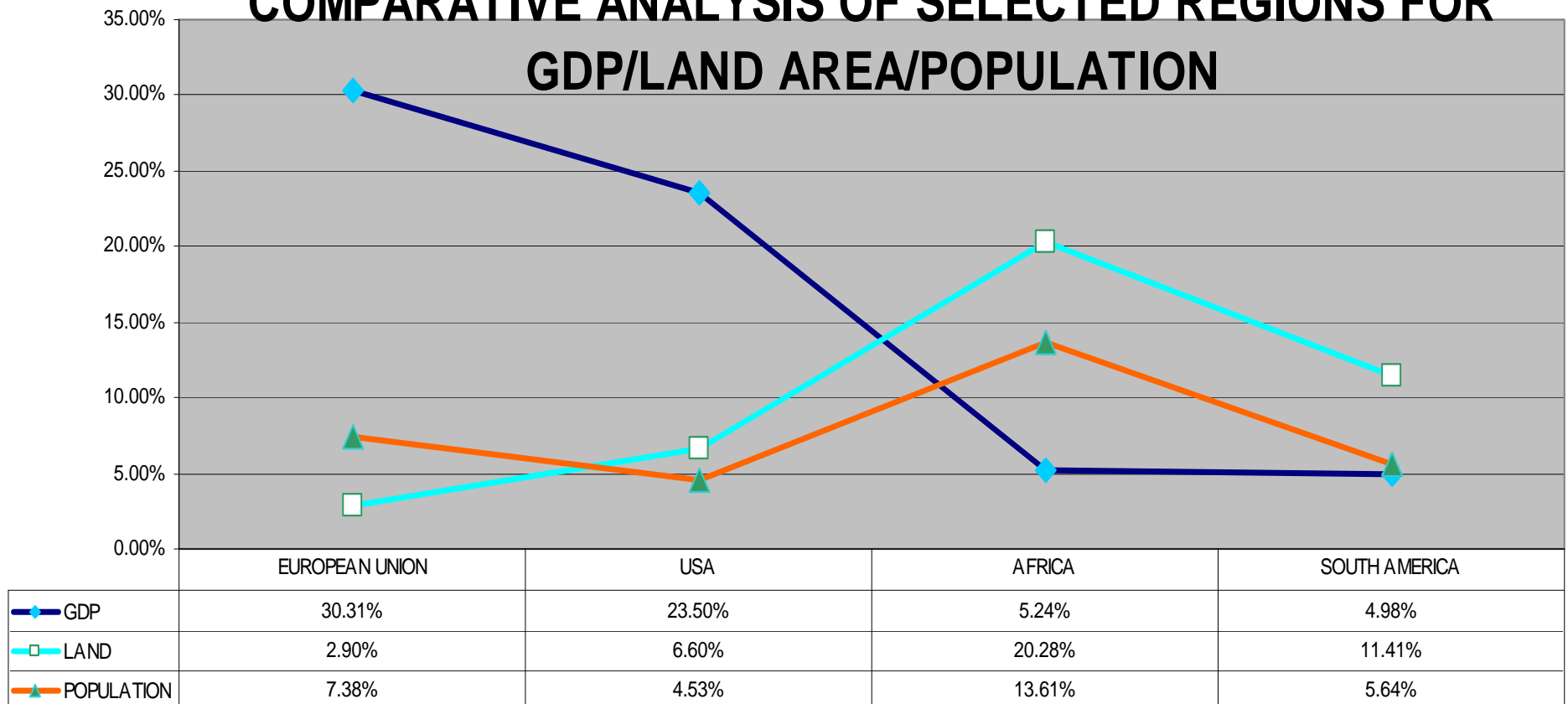
CONNECTING THE GLOBAL FINANCIAL NERVOUS SYSTEM FOR FINANCIAL INCLUSION



Data source: The World Bank, CEPII

The Abundant Opportunities for Wealth Creation and Growth in Developing Economies

COMPARATIVE ANALYSIS OF SELECTED REGIONS FOR GDP/LAND AREA/POPULATION



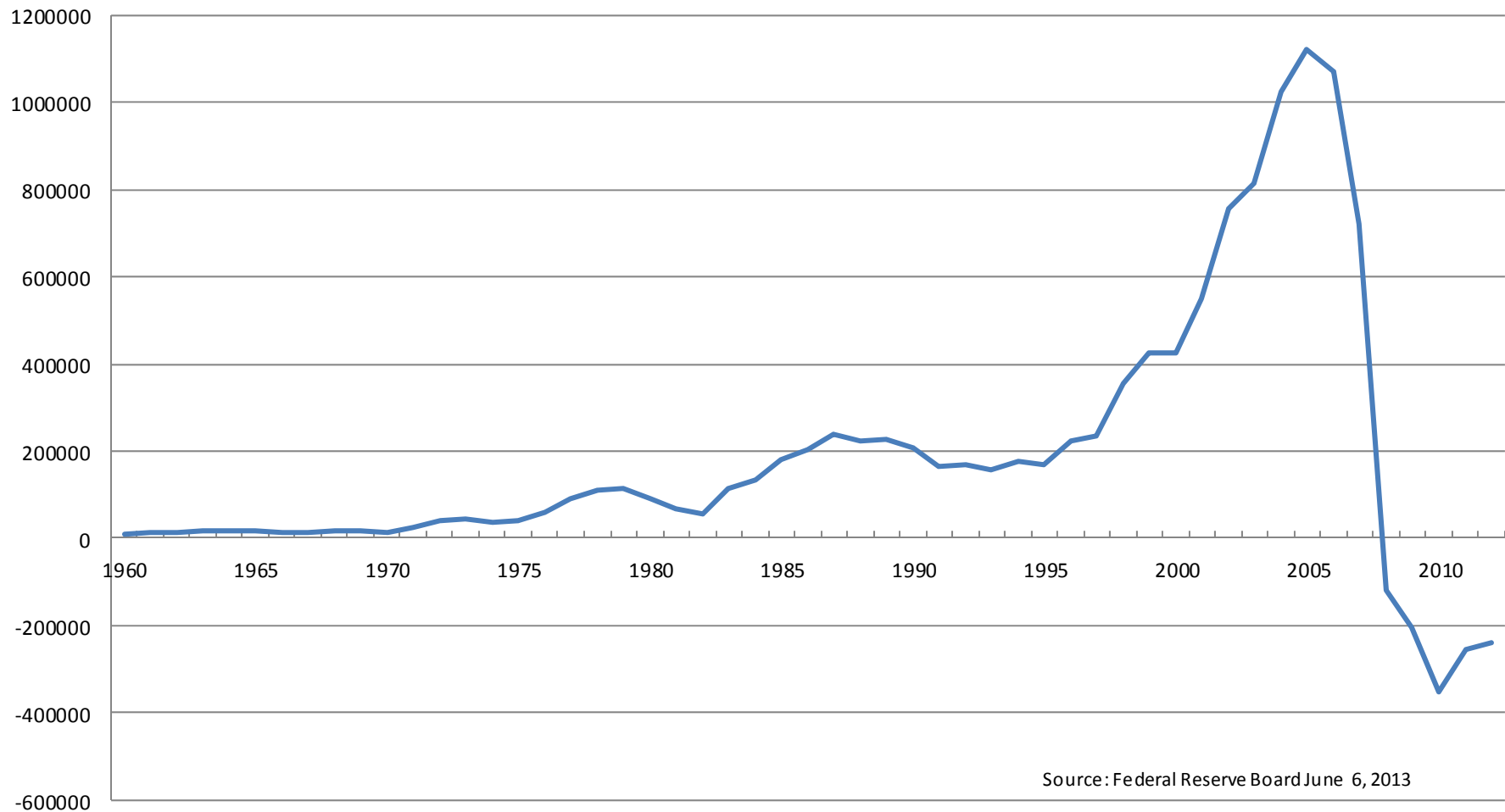
Source: World Bank

As of 2000 there were \$9.3 trillion^[1] of passive assets in developing countries that could be mobilized for capital sourcing.

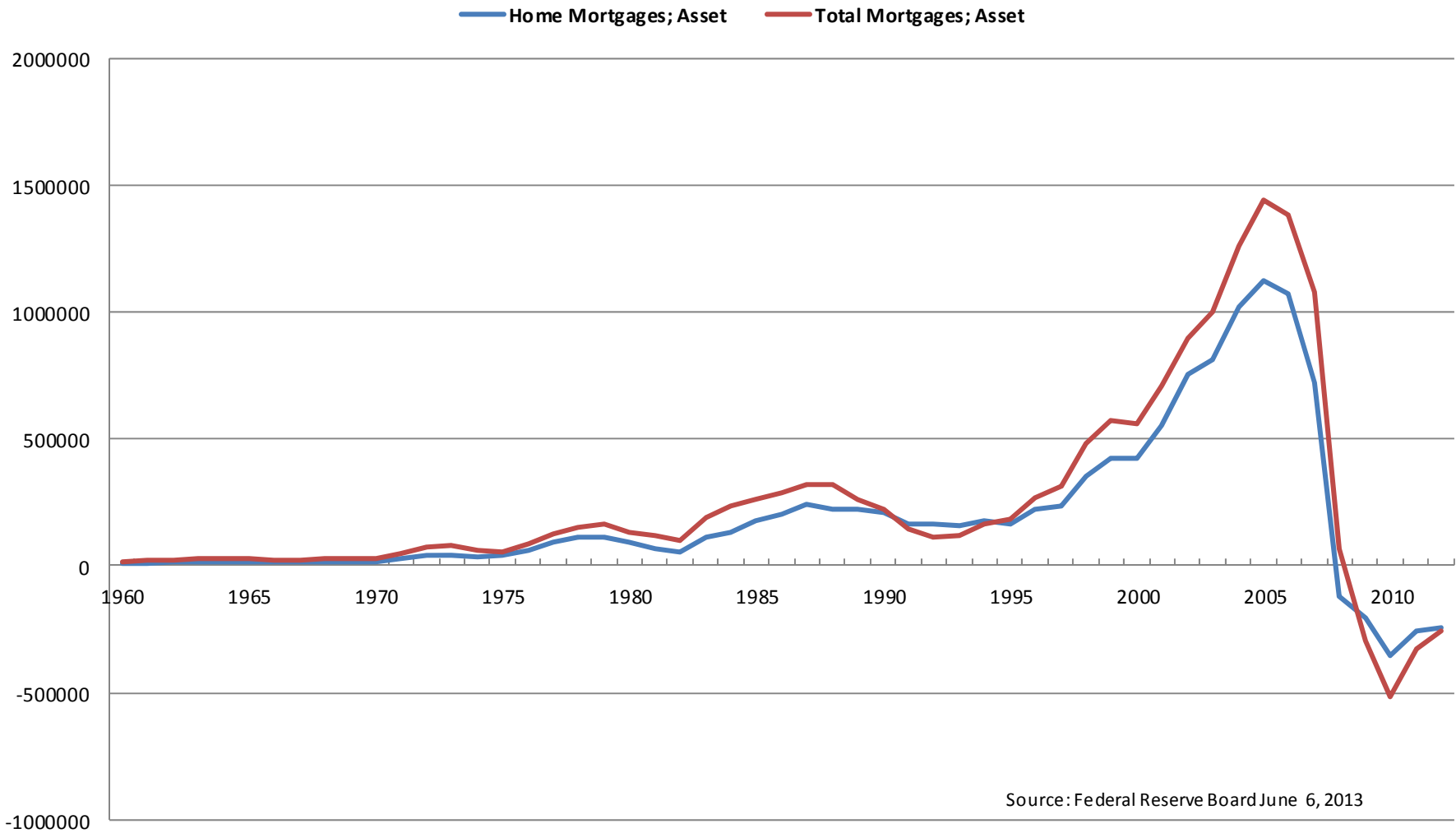
[1]. The Mystery of capital – Hernando De Soto

REAL ASSET AS SOURCE OF CAPITAL FORMATION AND ECONOMIC DEVELOPMENT

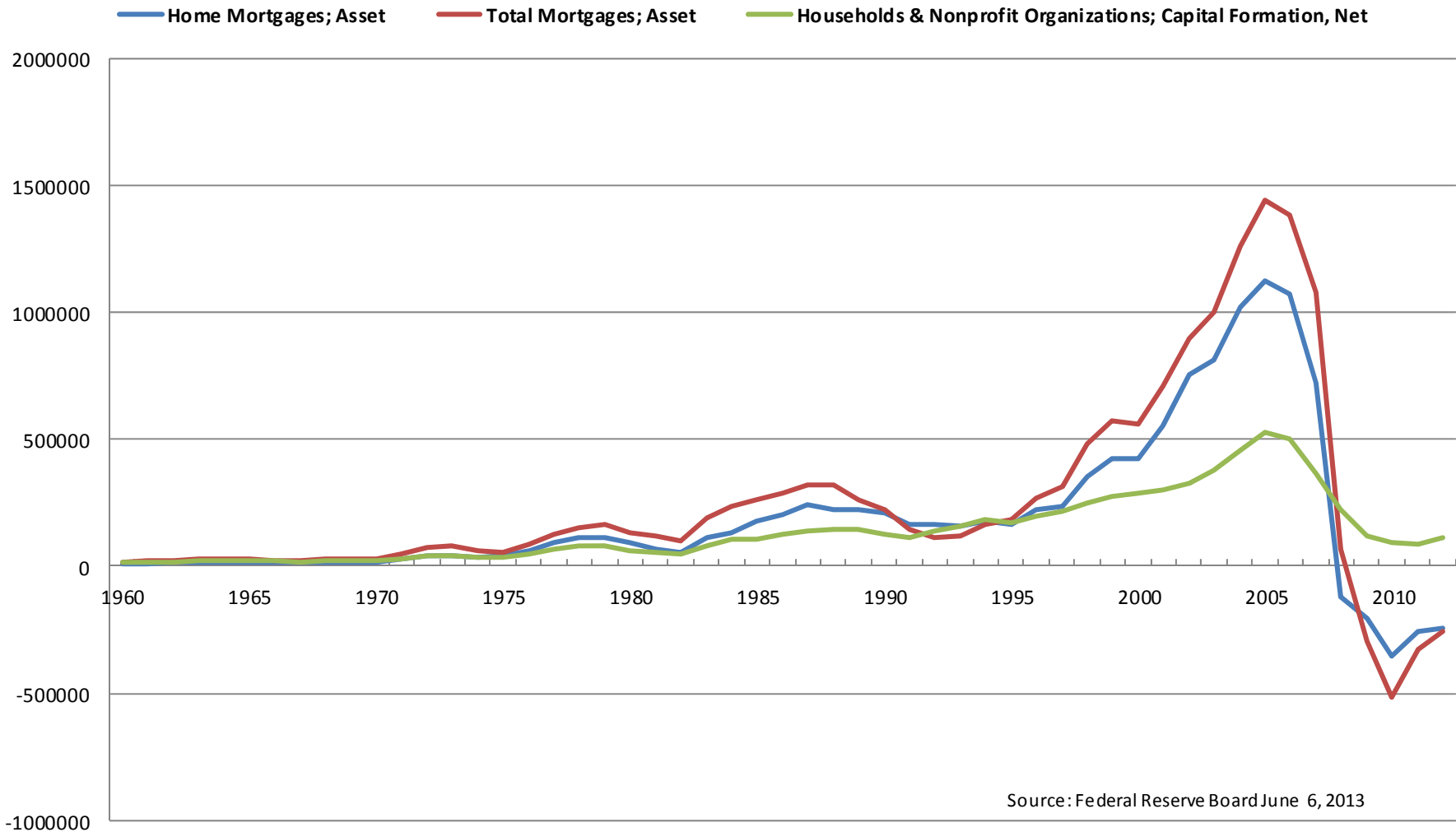
— Home Mortgages; Asset



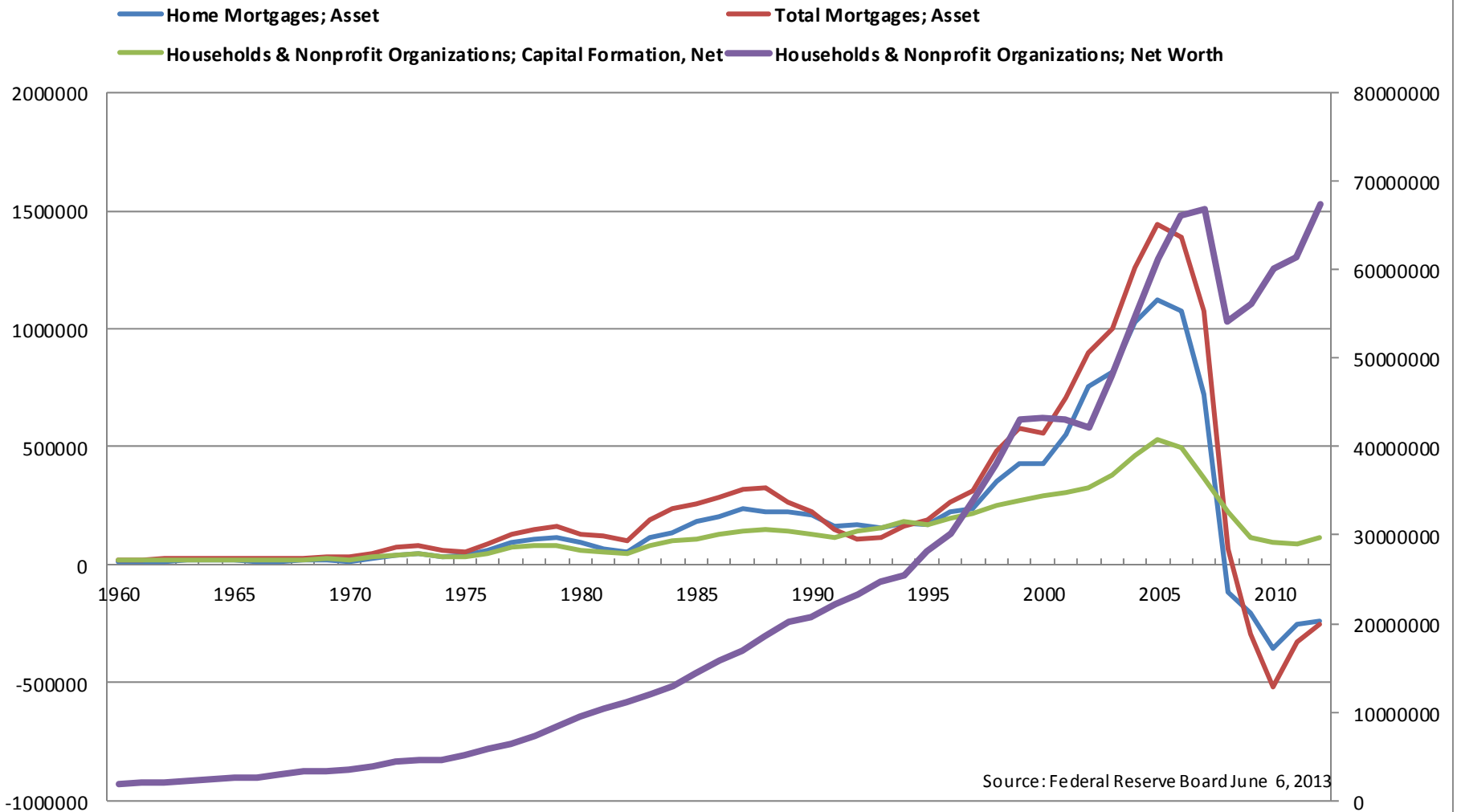
REAL ASSET AS SOURCE OF CAPITAL FORMATION AND ECONOMIC DEVELOPMENT



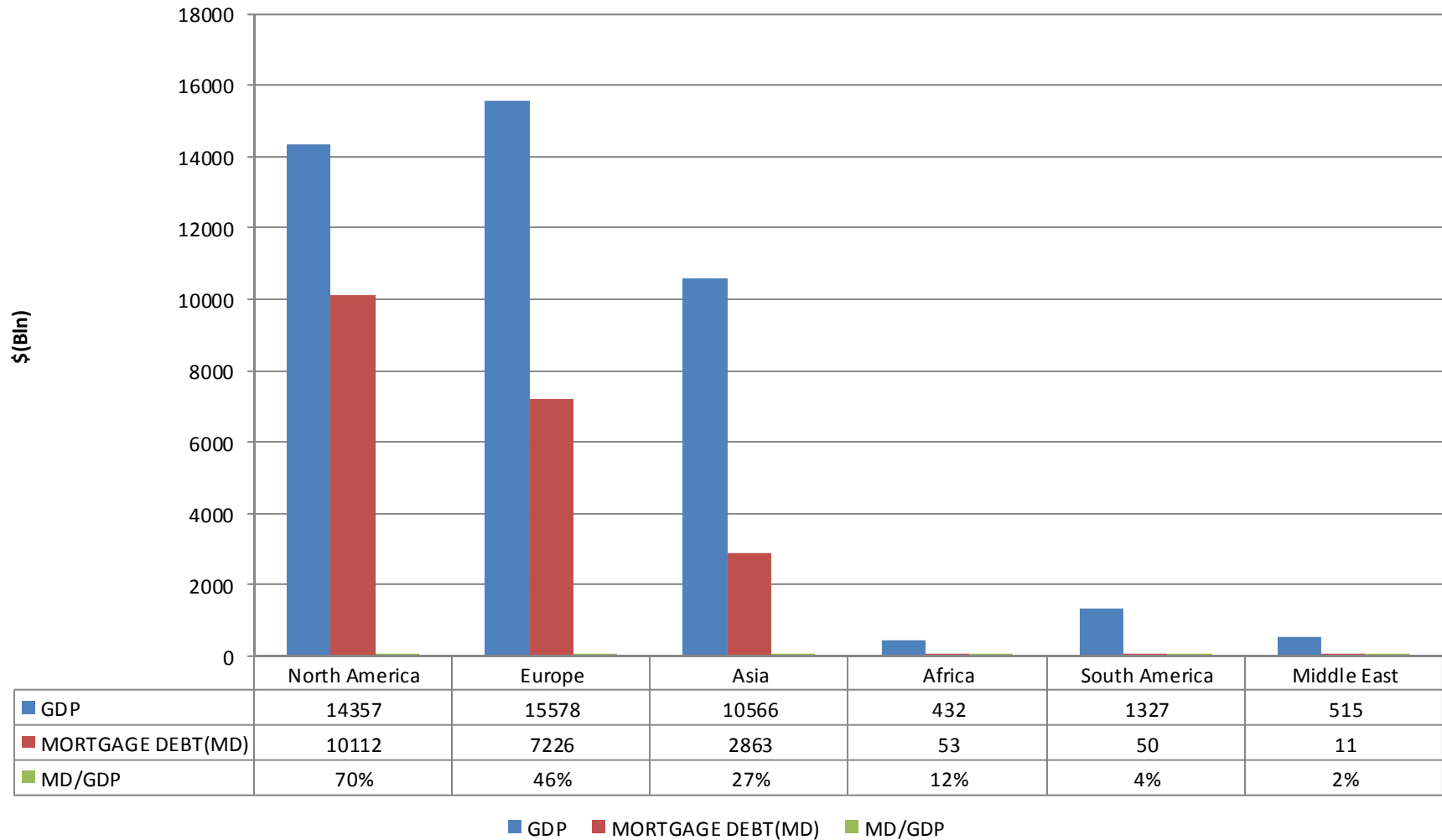
REAL ASSET AS SOURCE OF CAPITAL FORMATION AND ECONOMIC DEVELOPMENT



REAL ASSET AS SOURCE OF CAPITAL FORMATION AND ECONOMIC DEVELOPMENT



Mortgage Debt to GDP Ratio of Select Regions



Source: Milken Institute

The Solution: eRegistry

[UWIN](#)
[Profile](#)
[Address](#)
[Family](#)
[Property](#)
[Employment](#)
[Education](#)
[Language](#)
[Attestation](#)
[Connections](#)
[Settings](#)
[Logout](#)

Matchup

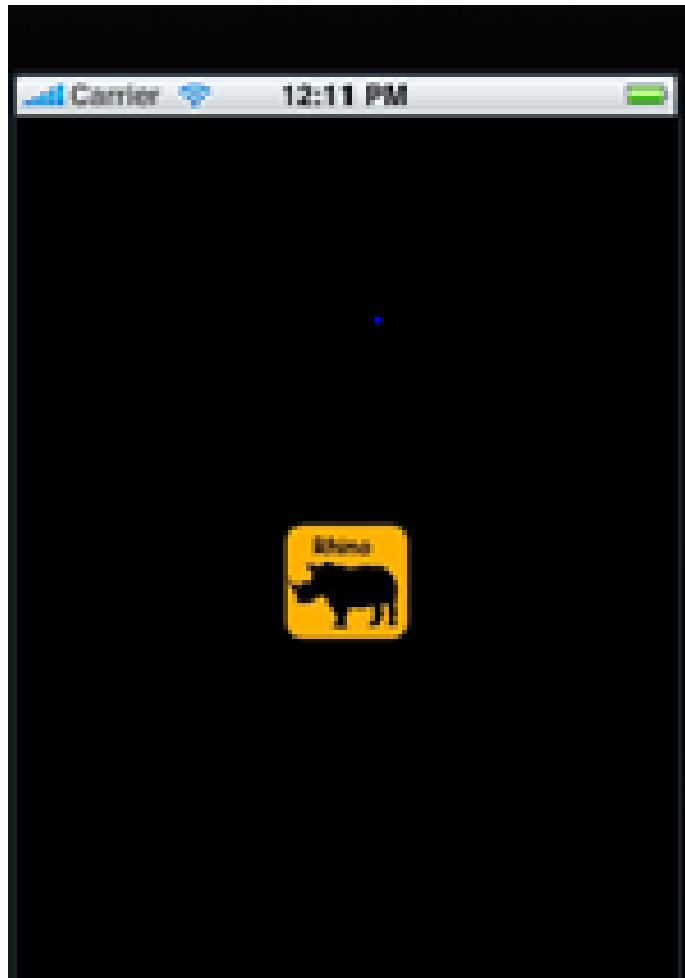
*Matchup connects buyers and sellers in hundreds of ways:
 Using the information in the Registry*



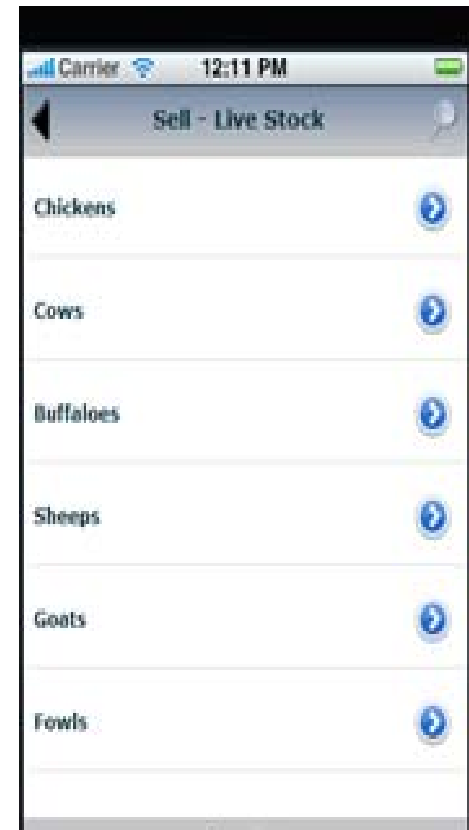
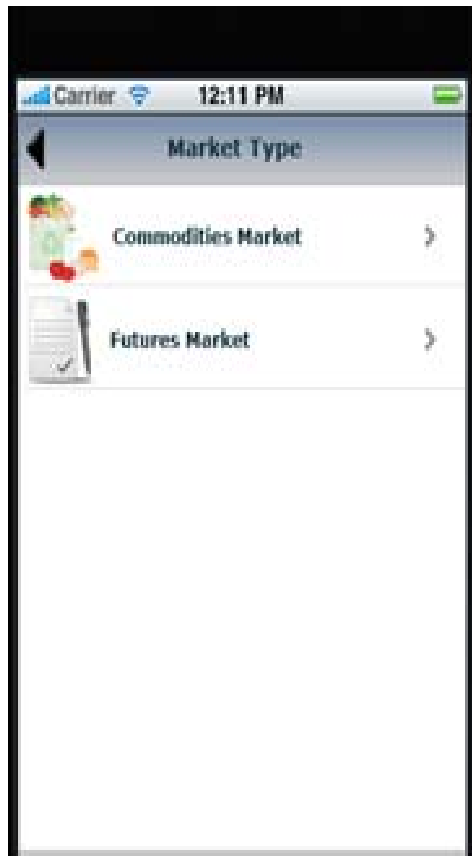
Matchup constantly analyses the value people can provide through their skills and assets.

UWIN Platform
 Alpha Build - December 2011 / January 2012

The Mobile Solution: eRegistry



The Mobile Solution: eRegistry



The Solutions:

VTT



Financial Inclusiveness
X% of informal Financial
Trans

Native
Language
Financial
transactions

To Text



The Tiny Cell-Phone Transmitter that is bridging the Digital Divide By Vanu Inc.



Weighing just five kilograms and consuming just 50 watts, it provides connectivity to 1,000 people and is “the lowest-power consumption outdoor base station in the world”

– Vanu Inc, CEO- Vanu Bose

THE V-NODE BY VANU, INC.

Vanu Inc. has recently introduced the Vanu V-Node which is an integrated, self contained and free standing cellular site that leverages solar electricity to power the CompactRan, Charging Station and a light fixture. The V-Node incorporates a battery storage technology to provide continued operation during periods of limited solar energy, and during periods of darkness.

The V-Node uses a variety of advanced technologies to connect to the global network (backhaul) by using existing connectivity (if available) or by satellite if no network connection is available.

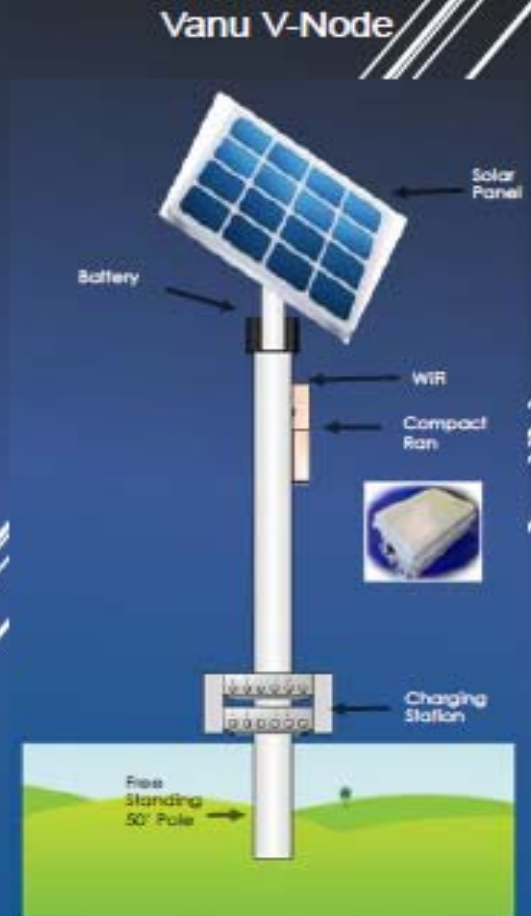
Each V-Node provides:

- Cellular coverage
- Cellular data
- WiFi Hotspot
- Solar powered charging station for mobile phones and portable computing devices

The V-Node is integrated solution designed to thrive in emerging markets, difficult environmental conditions, and in rugged terrain. The V-Node is ruggedized, secure and vandal resistant.

Multiple V-Nodes can be linked together to expand coverage areas and share backhaul.

Source: Vanu Inc

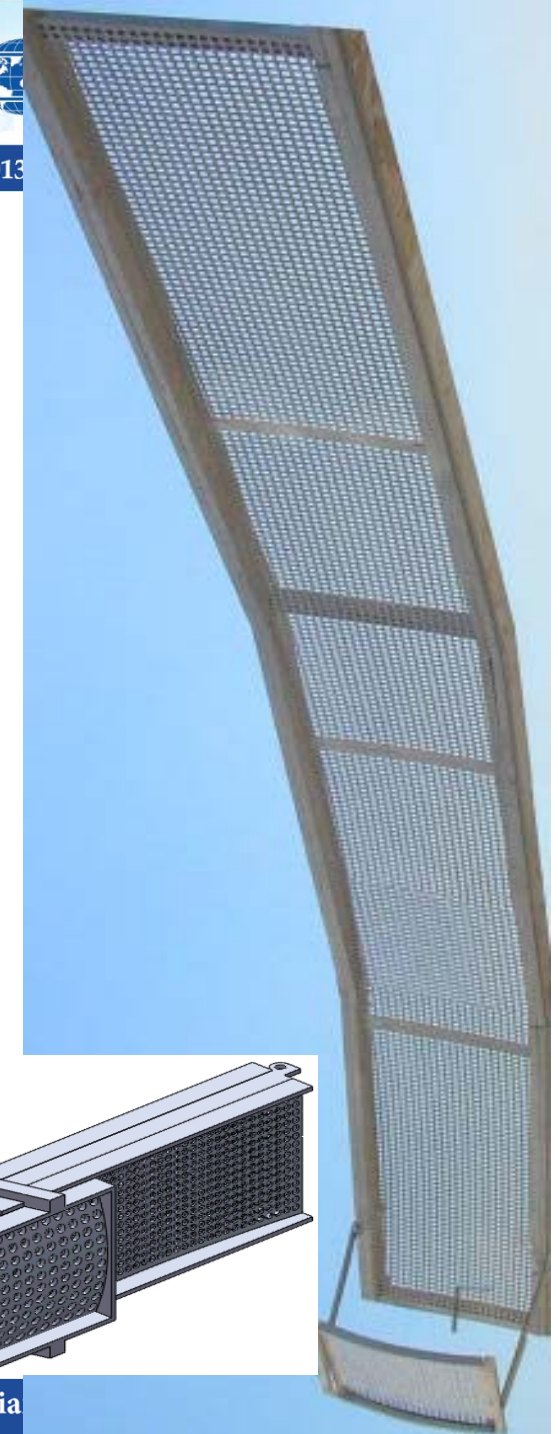
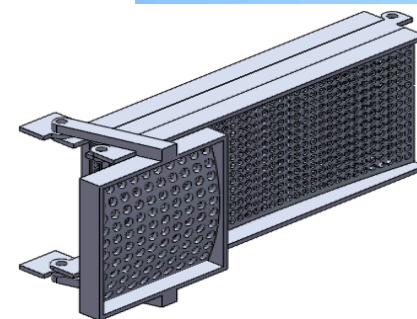


For the first time, an Antenna that covers any number of frequency bands

Advantages:

- Foldable / Deployable
- Low cost – Lightweight -Low wind-load
- Covers all generations (2G +3G + 4G+ --)
- An unlimited number of applications
- All operators can share the same antenna (Co-sitting)
- Each country will have only one network of the new base station antennas for all operators and for all (current & future) applications

Amant Antennas



The Principles to Embrace:

- Practice over theory-watching, learning and doing – The apprenticeship way.
- Prefer Resiliency over Strength – the system will fail sometime
- Re-evaluate your Risk vs. Safety - regulatory safety can stifle innovation and growth
- Leverage your Assets -Can the Banks Safe guide the digital identity? (Trust Worthiness)

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