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Problem – The Prosperity Paradox and high eCommerce Expenses

In developing economies, most vendors are unbanked and are unable to fully participate in eCommerce • Commercial bank branches (per 100,000 adults) range from between 2 and 24 throughout the African continent as opposed to 34 across the United States¹ • Micro, small and medium entrepreneurs (MSMEs) are also part of the financial underserved • To participate in online business-to-business marketplaces, sellers must have physical stores effectively discarding non-branded lower quality products and services • Sellers must hold expensive merchant bank accounts and pay high fees making online business expensive and only profitable with high volume sales • Cash flow problem remains to be the primary cause of small business failure² • There is currently no Sub-Saharan African Digital eCommerce Platform to enhance trade and realize commercial targets of development programs such as BRICS • In 2015, the BRICS nations, initiated consultations to establish a stable currency and for a payment system that would be an alternative to the SWIFT system³ • Household income is a major constraint to economic growth and inclusive prosperity



Solution – Blockchain and Mobile Enabling Peer-to-Peer Exchange

We are creating the next-generation fully inclusive Digital Economy – the combination of mobile ubiquity and blockchain is unlocking opportunity for prosperity • We offer buyers, sellers, organizers and market makers an inclusive opportunity to be part of a thriving eco-system • We are introducing Nuclus Money or NUCLUM (NLM) or 'LUMs' for peer-to-peer exchange⁴ • We are entering an exciting new era with a convergence of technologies unlocking potential and serving the unbanked in a way not previously possible • We will be the #1 mobile first marketplace for exports from Sub-Saharan Africa⁵ serving the needs of a growing world-wide middleclass • Including traditional business and in-community vendors into a global digital economy

Benefits – Inclusive Opportunity to Connected Rural Areas

Extends reach and reduce barriers to entry for macro and micro, emerging and developing countries into the global economy • Attractive tiered fees favoring the micro or vendor level business and incentives for macro levels • Intelligently connects sellers and buyers to promote new and stronger relationships for ever-increasing transactions and economic growth • Offers sellers or suppliers a business platform to create their business eco-system • Offers



buyers access to a range of goods and services ordering bulk or MOQ and conveniently fulfilled door-to-door at wholesale prices and low transaction fees • Introducing our digital currency to broaden the trade possibilities • The transaction is totally completed at the point of and time of exchange • Buyers and Sellers are rewarded for participating and accrue digital currency that can be redeemed against goods and services or exchanged for fiat currency • A first of its kind Sub-Saharan African digital eCommerce platform to enhance international trade and realize commercial targets set by African development programs • Focused on promoting tax and trade friendly goods and services as per trade agreements to strengthen and fulfill economic ties between the countries

Eco-system – Connecting Businesses and Entrepreneurs to Service Providers World-wide

Buyers, Sellers, Exchange Agents i.e. entrepreneurs and business on macro-, microeconomic to vendor level in-community • Courier Agents to fulfill transactions and realize the distribution and collection coordination of goods between points of origin, pick-up or drop-off points, local and central hubs • Shipping Agents to fulfill transactions and coordinate with partner hubs that are integrated with international hubs for door-to-door delivery • Community center agents that educate and inform local business of opportunity and encourages participation • Financial Service providers who offers micro-loans in the form of digital currency for easy distribution and access

¹ <https://www.indexmundi.com/facts/indicators/FB.CBK.BRCH.P5>, Commercial bank branches (per 100,000 adults)

² <http://voices.yahoo.com/how-avoid-cash-flow-problems-small-business-5440697.html>

³ "BRICS starts examining SWIFT alternative". RT News. 17 June 2015. Retrieved 26 March 2016

⁴ White paper – Bitcoin: A Peer-to-Peer Electronic Cash System, Satoshi Nakamoto, www.bitcoin.org

⁵ 85% of all African countries – The UN Development Program lists 46 of Africa's 54 countries

One Pager

