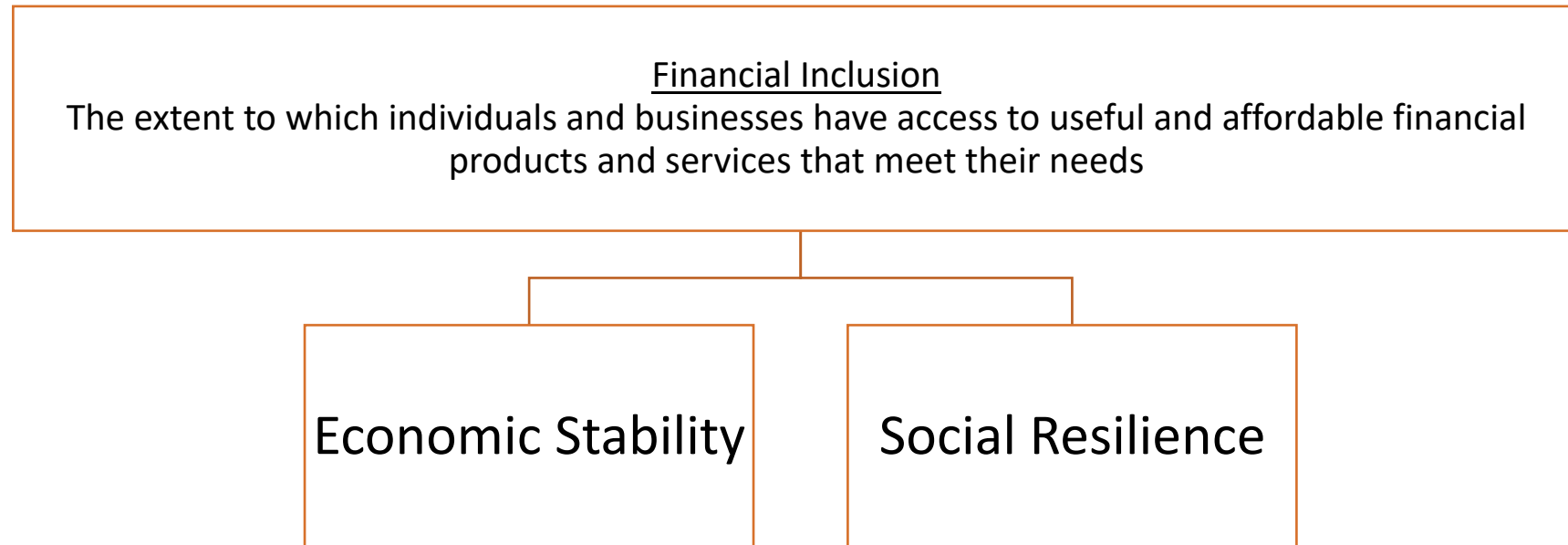




Inclusion through Decentralization

Blockchain Technologies as a Driver for Financial Inclusion and Social Resilience

Financial Inclusion - What and Why



The Other Side of the Coin

- Financial Exclusion – people are struggling to find access for financial resources throughout the world
 - Estimation of financial exclusion:
 - Latin America – 40%
 - Middle East – 50%
 - Sub-Saharan Africa - **<55% (~350M adults)***
 - Main reasons
 - Incapable financial system
 - Financial screening (perpetuating the issue)
 - Capital Centralization (lack of interest)



* Evaluation by the World Economic Forum

Potential Solutions

Community finance

- Leverage local and ethnic based systems to support members of the community

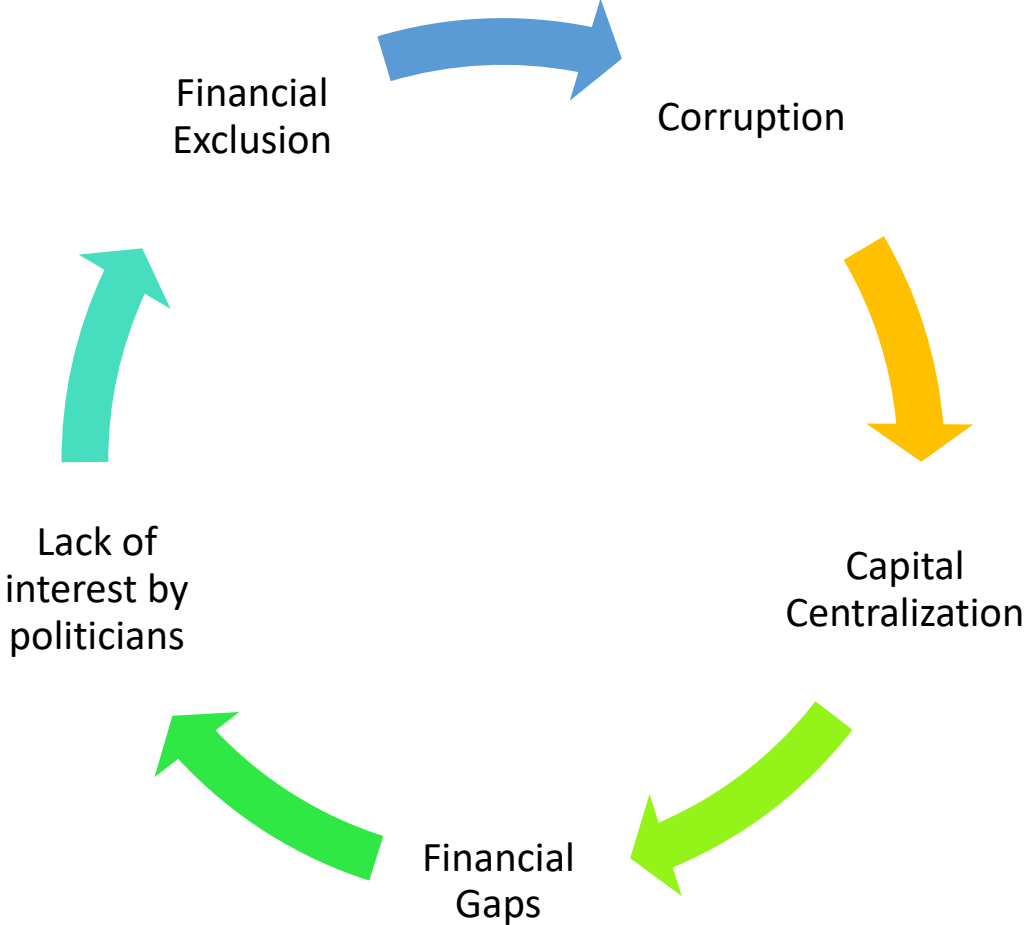
Microfinancing

- Provide small amounts of credit to businesses and entrepreneurs to ensure business sustainability and growth

Foreign Investments

- Wealthy countries provide capital and credit to weaker economies, in G2G\G2B forms (heavy involvement of the state)

The Political Barrier





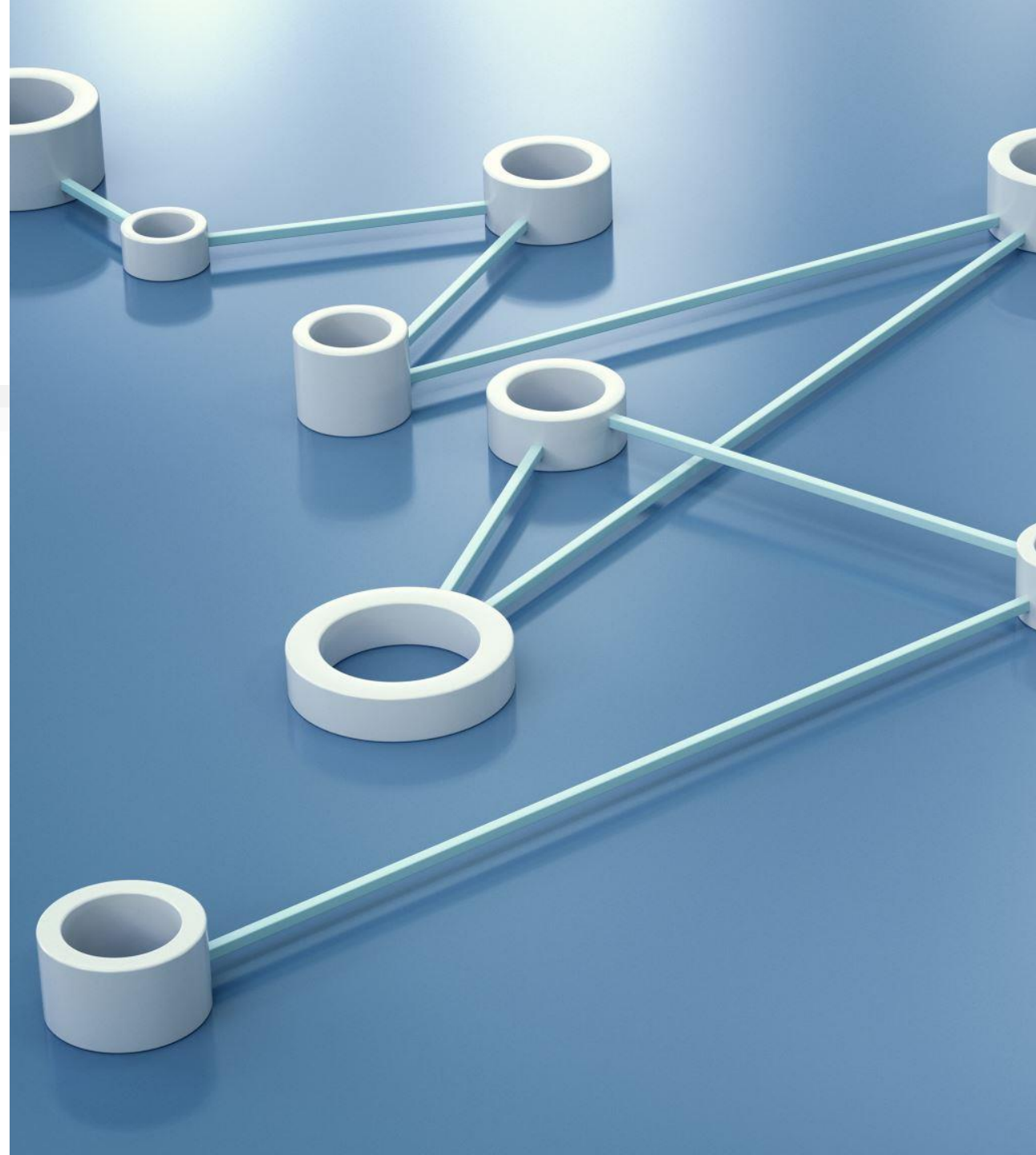
Blockchain

A decentralized and distributed digital ledger technology that records transactions across multiple computers in a way that ensures the data is transparent, secure, and immutable.

**Blockchain technology
embodies the potential to
revolutionize access to
finance**

From Decentralization to Inclusion - the Pros

- Decentralization – no more intermediaries
- Inclusivity – no need for registration in corrupt, dysfunctional financial systems
- Mobile money
- Assurance of investment:
 - Smart Contracts
 - DAO
- Cross Border Transactions



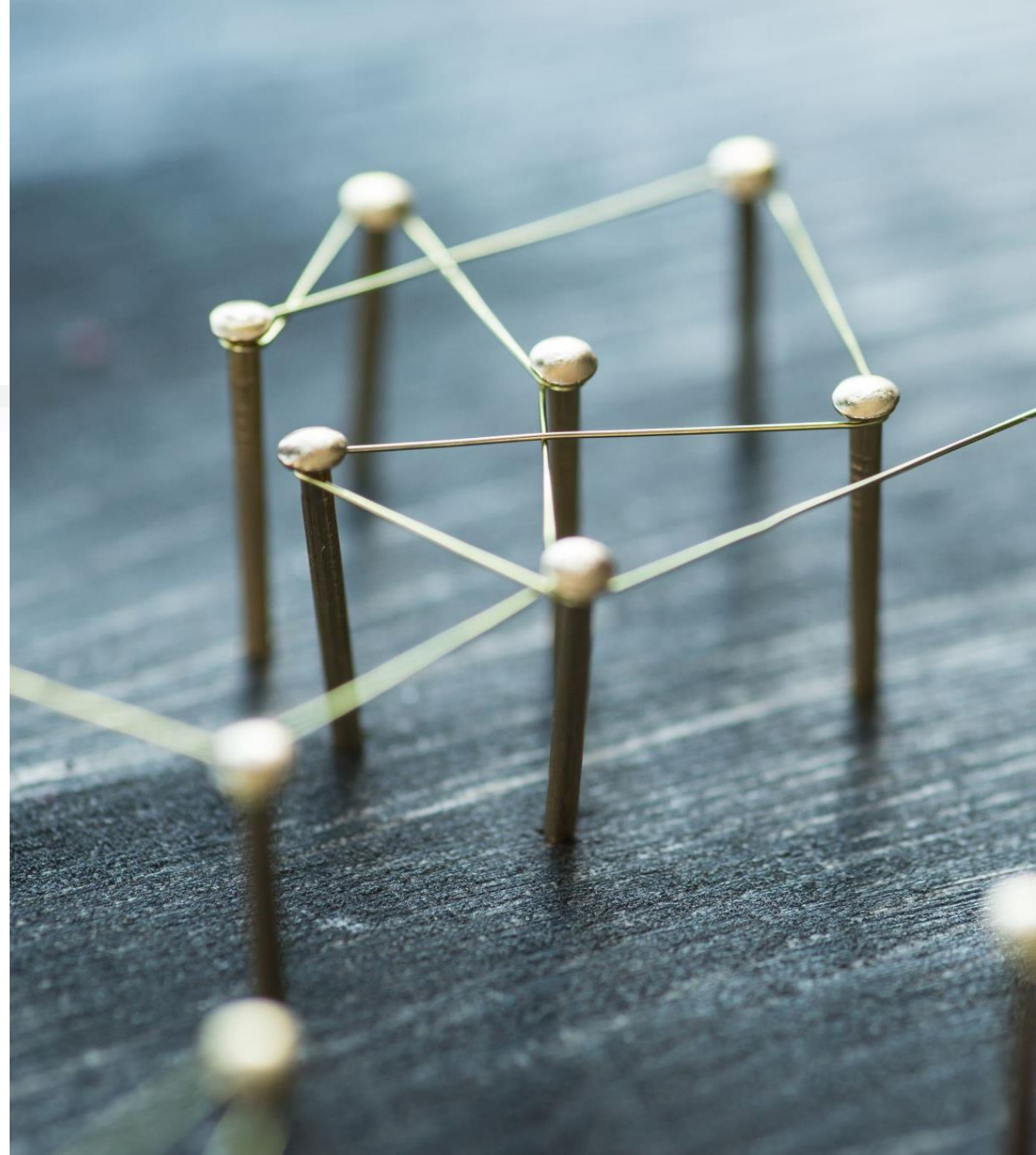
It's not Perfect Though... Yet

- Technological shortcomings
- Lack of regulation and international acceptance
- Reputation issues holding blockchain back



Looking Forward

- Blockchain for small businesses
- Blockchain for community resilience
- The role of the international community





Thank You!