

# Information Platform for Everyone

"Community based Jatropha energy project & electric money system in Northern Mozambique"

COP23 side event 14th Nov 2017

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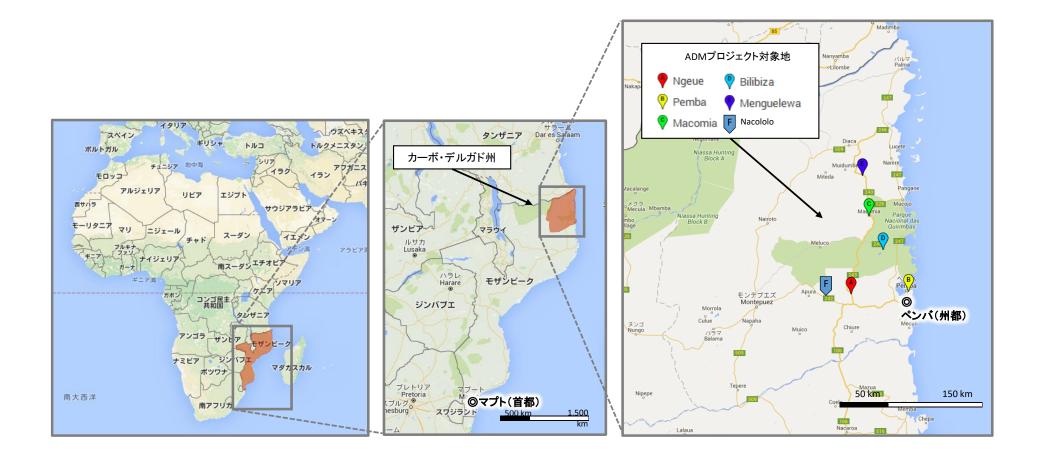


## Back ground

- Up to 2013 our field in Mozambique didn't have any accesses to Mobile Network.
- More than 70% of farmers in our villages have feature phone now.
- Though Mobile Money have changed life style of rural farmers, remittance information is just a part of their lives information.
- In China, India and many other Asian countries, information flow has changing, Financial Industry especially retail banks are loosing their core value.
- There are more than 2 billion unbanked and more than 4 billion BOP.
- Who will be Information Platform Providers for 4 billion?



#### Main area of our activities.



#### Local production and Local consumption model













**KIOSK of NBF** 



**Technical support** 



**Discussion with farmers** 



#### Harvest of rice

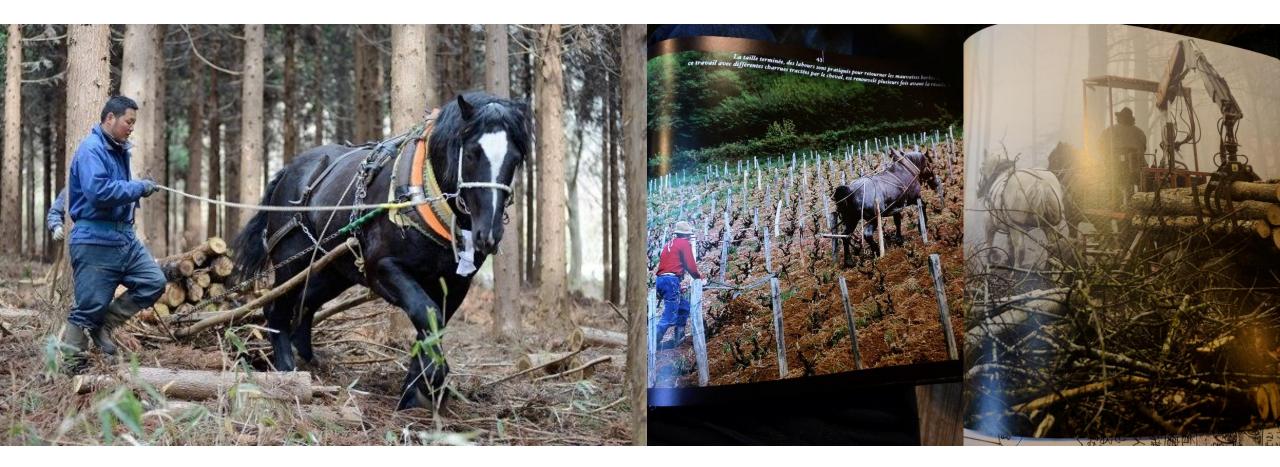














### Off Grid Windows

We open information windows in rural villages.





#### Easy to use with NFC and Mobile Phone



Tablet, Card Reader Writer and NFC Card

Operator in rural areas



### Current activities (income and consumption)

- We purchase agro products from farmers through e-money. We know their income.
- We record how each farmer use money.
- $\rightarrow$ We can trace effects of donors supports.
- We also record sales of our agent KIOSKs.
- We don't need to ask them to provide their Financial Statements. We know money flow of every day base.

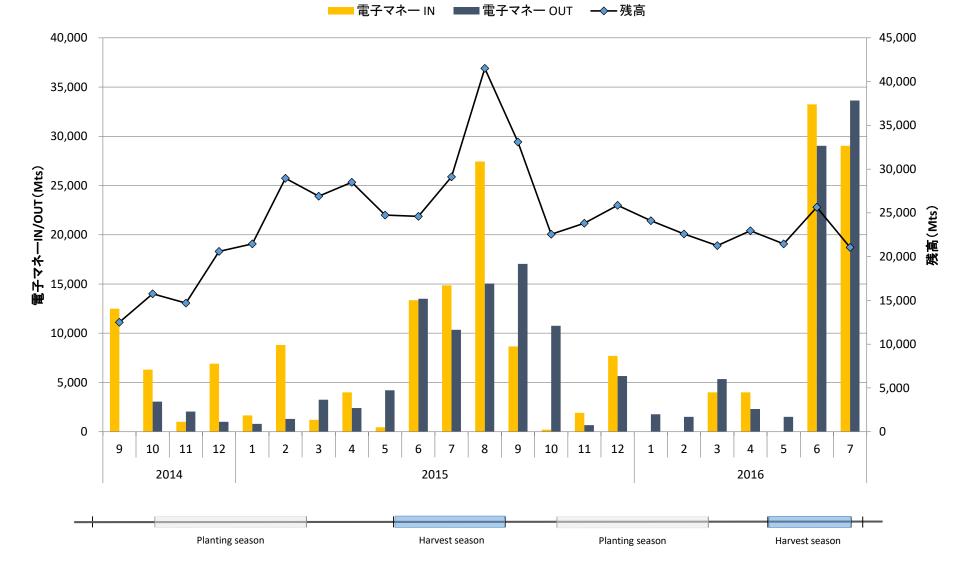
#### Information Platform



- Villagers can order anything by using this terminal.
- Other business players and government also can use.
- Financial function is key, but this is not only that.

### Deposit in Ngeue village







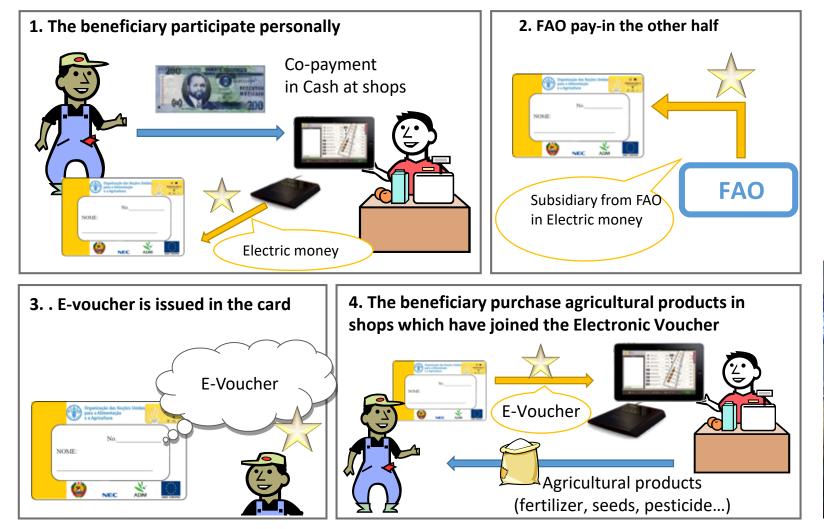
#### Our Information Platform

Life log info	Farmers	collaborators
Production	Fields info. Plants growing info. Agro Inputs supply. Technical support. Financial support. Production info.	Agro input dealers. Financial service providers.
Sales, Income	Price info. Storage support. Money management support.	Agro traders. Factories.
Consuming, Life	Income info. Spending info.	KIOSKs Goods providers for KIOSKs

#### Our Target: Self Sustainable Community 20% of profits E-money economy Village before taxation This is what we want E-money Agent KIOSKs to achieve!!! Tablet-R/W-NFC , Mobile Phones Gov. Self-sustainable Support News, community Announcement, For decision: Education Facilitation for Strengthen Hard how to decide on Common Assets like, Donors. usage of the fund. Common Firm HIV, Culture, For Common Forest Village Theater Education implementation: Common Irrigation Technical support Private. for agriculture, Strengthen **Soft** CM, Sponsor for construction etc. Common Assets like, Movies Ex. Knowledge, culture etc **Farmers Field** School(FFS) of FAO 16



#### Collaborations with FAO





#### FAO





**Appendix : Operator Training 1** 







#### Appendix : Operator Training 2







#### Appendix : Briefing Session for Users 1







#### Appendix : Briefing Session for Users 2







#### Appendix : On-site Operations









### Uniqueness of NBF

- Ground level activities.
- Building KIOSKs and Buddies as own information node.
- Implementation capability not only system provider.





#### MUITO OBRIGADO!