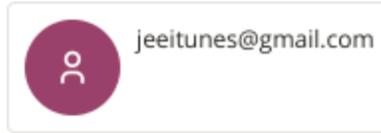


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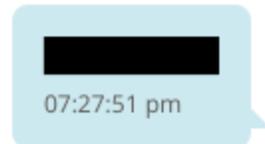


2015/08/05



Can you talk

07:27:02 pm



07:27:51 pm



My question to you:

I have a very cool IP/tech that links from no coverage to 4g and works across all phone types to manage transactions. Slumdweller savers helped me shape it (I worked w them 10 years).

Remember that with about \$100m of billg money we built these massive savings networks in Africa. Huge and across 34 countries.

So the tech creates digital platform for an early (savings based) credit rating system and also grows a marketplace between savers and lenders. It is a huge market.

07:53:40 pm

It's trusted bc the communities of savers manage their ledgers (through a block chain validated security and transaction process).

QUESTION....

Try to grow the company and push for models and products or develop the solid tech platform and sell it

I think it would be perfect for whatsapp (Facebook) bc it would put them into the banking space where they want to be. But MasterCard also wants.

07:55:15 pm

So the tech is done in 3 more weeks and it's super cool. Field tested etc and we have a trial going w some Banks in Zimbabwe. But if we sold the tech to a great and big company it could be really cool Synergy.

It could help Facebook own the market they want. And I could build alongside whatsapp instead of with other competitors

And it gives them a head start against the telcos

Anyway please help think

I have a dinner tonight 630-830

07:56:59 pm

2015/08/06

Just got a call from a big bank in Botswana wanting my product

02:59:54 pm

Cool but wow

03:01:23 pm

They made me a slide deck about why I should work with them. I'm still piloting so it's a bit odd

03:06:48 pm

Dollars?

03:07:23 pm

They just sent me slides and we speak tomorrow

03:17:21 pm

Hadn't considered Botswana have been focused in bigger economies

03:17:35 pm

Word travels fast

03:17:50 pm

called BancABC

03:18:07 pm

Good

03:30:31 pm

It's not ready to scale yet

03:31:08 pm

The IP is really cool

03:31:19 pm

Really really cool and I think should be the finance side of whatsapp (owned by Facebook)

03:31:27 pm

explain

03:47:49 pm

✓ Sent

Two IP things

1. Securely Recording Transactions
Using Low-Bandwidth Digital Communication
Over Ultrasonic Audio and 3G Networks

2. Block chain validation of ledger and community management system

They link

04:04:15 pm

It's end to end in terms of tech (don't even need wifi or Internet) and it brings everyone on board

This is the audience no one knows how to teach but wants to

04:04:55 pm

Bottom billion - they transact more than ppl think

04:05:14 pm

These massively networked savings and slumdweller groups trust no one. They do trust me and they helped me build and test the product. I have them some of the company too. So they drive like hell

04:05:57 pm

<https://a16z.com/2015/08/06/wechat-china-mobile-first/>

05:51:54 pm

We chat is competitor to whatsapp

05:52:14 pm

My stuff makes whatsapp a competitor for we chat in Africa

05:52:34 pm

In Botswana they want to do some kind of collective bargaining scheme with unions and want to use Zofo (my platform) for payments falling under those schemes since they are both collectives and frequently off grid

07:36:47 pm

The revenue model for zofo is a few things

- transactions
- credit reporting
- direct marketing

Easier that way

07:37:23 pm

2015/08/07



01:27:28 am

✓ Read