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Subject: follow up 1

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Attachments: 4.INNOVATIONS-GSMA_FINAL-01-22-09.pdf

During next few days, I will send you several follow ups.

Some will come with some delay as during next 10 days I have 3 think tanks with BillG and there is a lot to prepare.

Attached is an interesting document. You do not need to read everything but

mPESA from page 77 – it will describe you how this mobile banking started. I think that story is fascinating and it is spreading – there are now over 6M users in Kenya and it is getting to India, South Africa etc.

If you are interested in meeting I know Nick Hughes (I guy that invented and run mPESA) very well. He is now having some other interesting ideas.

Harnessing the mobile revolution – page 11 – it will outline some other opportunities for cell phone application. This is very basic and not that good overview but still you can glance it through.

CellBazar – page 59 – another very interesting application of a cell phone as a market tool. I know that brain behind that (as well as Grameen phone) Ibqbal Quadir at MIT – he is very interesting person that you should consider meeting. http://en.wikipedia.org/wiki/Iqbal_Quadir

Have in mind that these applications are more written with the “bottom of the pyramid” applications, but there is much more there.

Boris

