

**From:** "jeffrey E." <[REDACTED]>  
**To:** [REDACTED] <[REDACTED]>  
**Subject:** Re: Talk?  
**Date:** Sun, 21 Jun 2015 11:59:30 +0000

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I set aside time yesterday, what are the next steps in any of these

On Sat, Jun 20, 2015 at 3:22 PM, [REDACTED] <[REDACTED]> wrote:

Starting to get a lot more momentum

Found a tech cofounder to write and manager coding and tech side (former Google coder)

Need someone to discuss hard stuff related to banking and money movements - evolved since we discussed churches as banks

Now more consolidated but disruptive

In between peer to peer and institutional lending

Basically occurred to me that I should just make digital what was already happening socially all over Africa (that We helped grow w Billg's money)

Then realized that same concept also applied for churches and in countries w traditional leaders

Want to do a comms + lockbox app working across all phones that turns leaders into banks - built in credit taters and also sources of resource collection. Super transparent and leaders want to be leaders so they will compete

Formalizes and upgrades what slumdweller have been doing for years and improves on my former concept of metafinance

Stuck on a few things but know there are solutions since it works in real world

Everyone wants a solution that isn't linked to a telco (your money gets trapped w telco) but still transaction sizes as individuals too small to care but if you aggregate at level of leader and make them a bank....

Leaders as lockbox bankers - goes to scale almost immediately based on how many ppl they lead - esp w churches

Make the transactions free between leaders and communities - and write code so the phones and comms app works off grid W lousy old phones so only leaders need smartphones (eventually they all will have)

So then you are huge on grid/off grid comms network and biggest leader-to-peer lending network that is connected by nodes (leaders)

--how to connect the leaders

--how to get not just community savings in to the leaders by better borrowing capacity for the savers through that leader (leader makes money from loans too...)

--how to get across country boundaries to do remittances

In terms of venture partners

- alibaba has no Africa interest yet but maybe could convince to help w lending side and "own" that part
- MasterCard is globally trying to grow in Africa bc their interest is being able to transfer govt payments to poorest (and eventually credit, though not now) so they could help grow the lockbox wallet
- definitely going to bring in the slumdwellers as a partner in some way bc they will scale this and be primary users and protect it and there are millions of them - could try to find a way to get them to invest into growing the borrowing pool that way it is their own savings / resources

Facebook and others trying to grow chat apps only as the "on ramp" to Internet. They provide "free" wifi while using Facebook. That seems annoying but actually you do need some wifi sometimes but not all the time. Dealing just w leaders gets around that bc they usually have access. And writing the code to work off grid for local comms or comms to leaders is really cool

[REDACTED]

Need and want to start

Will you help me think? [REDACTED]

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please note

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