

“MLajan: Dominica’s First Digital Marketplace”



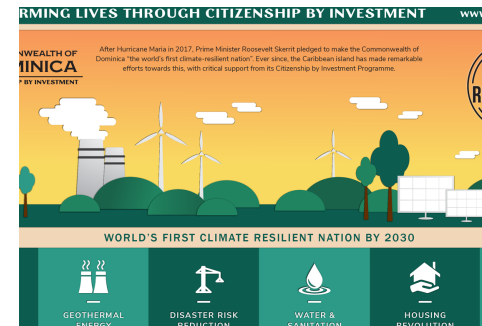
WHY NOW?

Current & Historical Events Creating the Necessity



2017

HURRICANE MARIA



2020

COVID-19

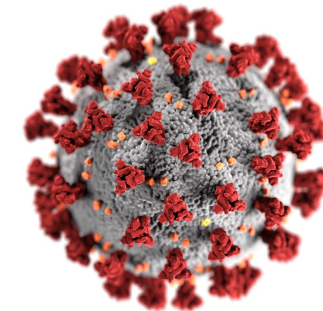
2015

TROPICAL STORM ERICA



2018

RESILIENT PLAN





future loading...



PROBLEM



FINANCIAL INCLUSION & ACCESS

Providing access to the marginalized, at risk groups and those with less spending capacity



SUSTAINABLE ECONOMIC DEVELOPMENT

integrating digital payments addresses financial services costs



TECHNOLOGICAL INNOVATION & ADOPTION

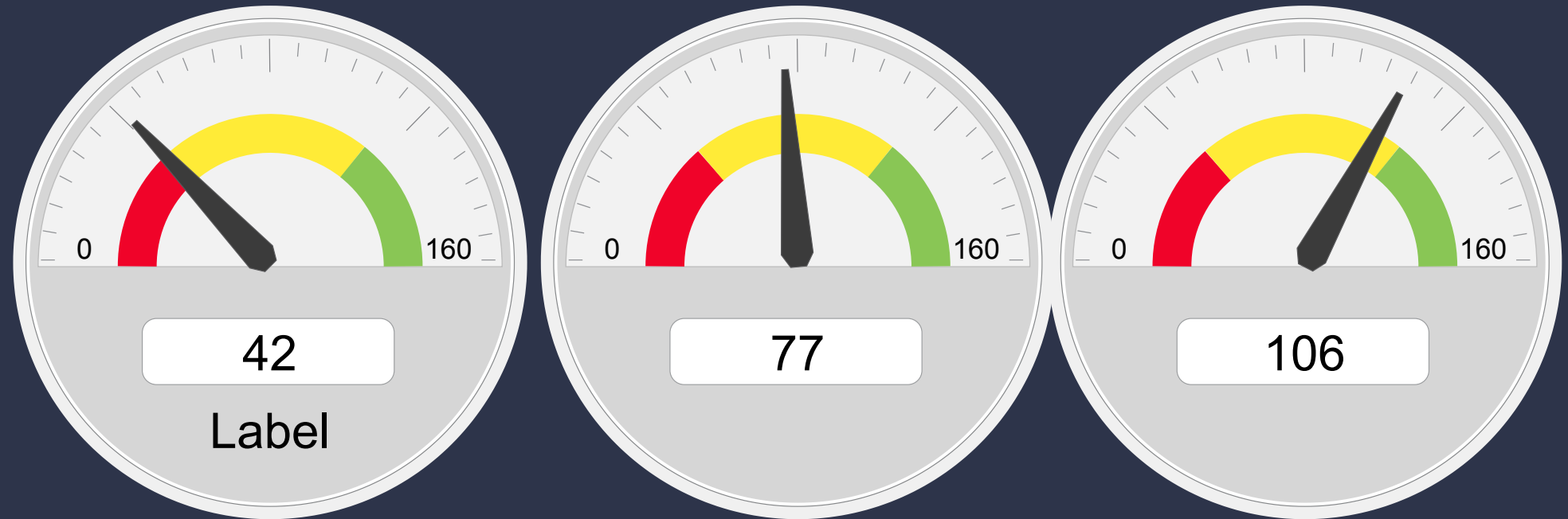
increases economies of scale, opportunities for entrepreneurship and sectoral growth



DEVELOPMENT OF RESILIENT SYSTEMS & PROCESSES

fosters greater focus on security, framework integrity and resilience

Mobile Phone Penetration 2019



Globally

Caribbean

Dominica

<https://www.statista.com/statistics/203734/global-smartphone-penetration-per-capita-since-2005/>

<https://data.worldbank.org/indicator/IT.CEL.SETS.P2?locations=DM>

GLOBAL FORCES

- Changing lifestyles and a move towards digital economy.
- Governments are tilting towards digital transformation of finance.
- Network and payment infrastructure are being built to promote mobile payments.
- Integration of AI (Artificial Intelligence)
- Faster mobile networking capability

ref: [@paycron- the-present-and-future-analysis-of-mobile-payments-market/](#).



WHO WE ARE ▲

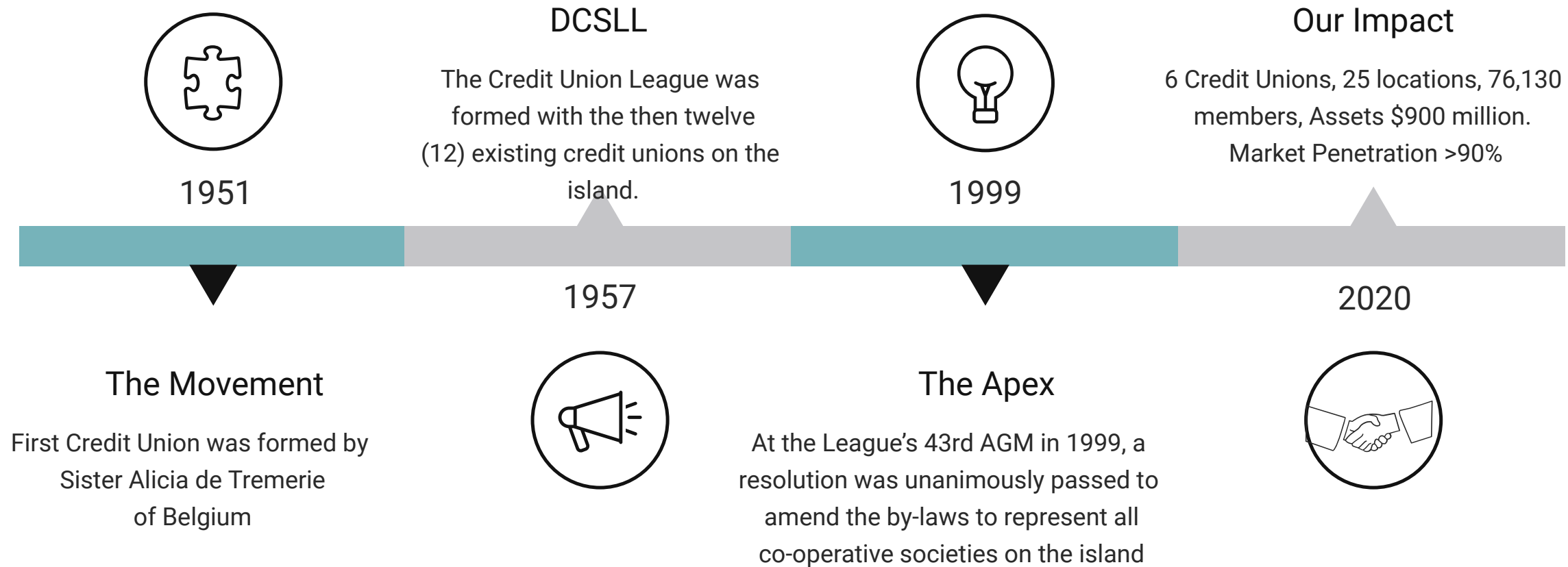
1.

Fostering
Financial Inclusion, Access &
Sustainable Economic
Development

LOCATIONS OF CREDIT UNIONS IN DOMINICA

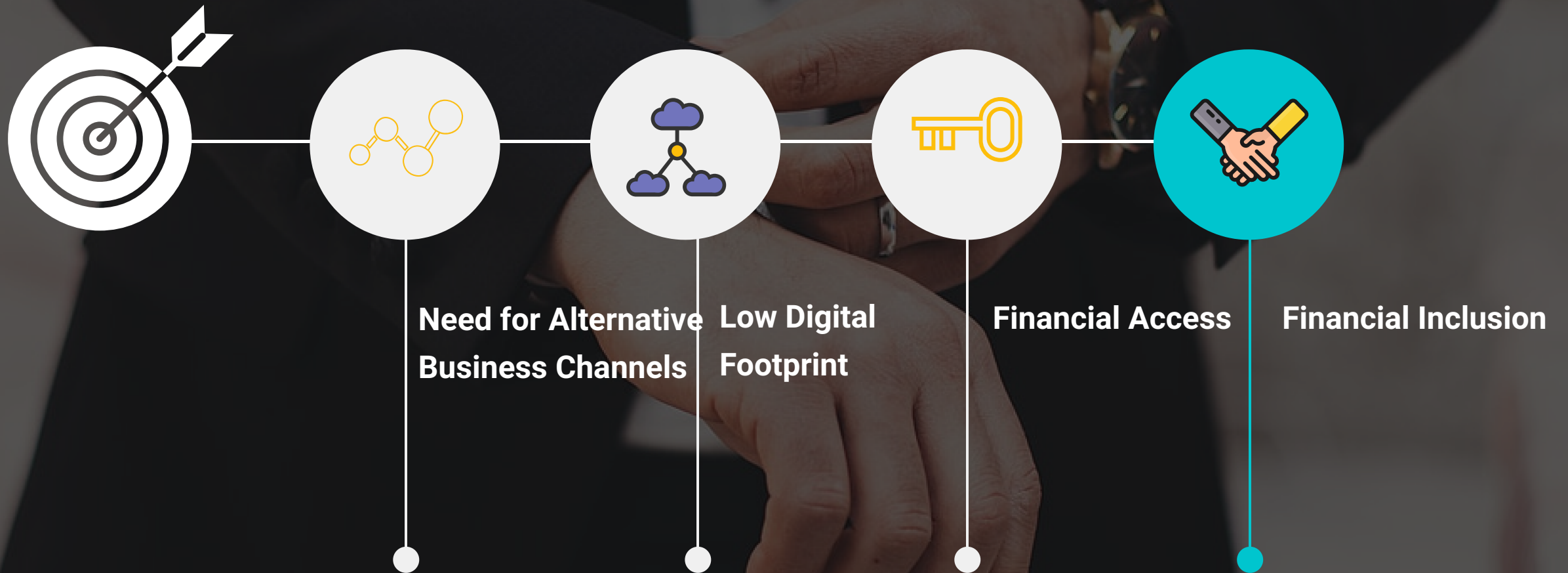


OUR JOURNEY



THE PROBLEM

"What creates this need"



MARKET SWOT Analysis

Strengths

- Market Presence & Trust
- Member Loyalty

Opportunity

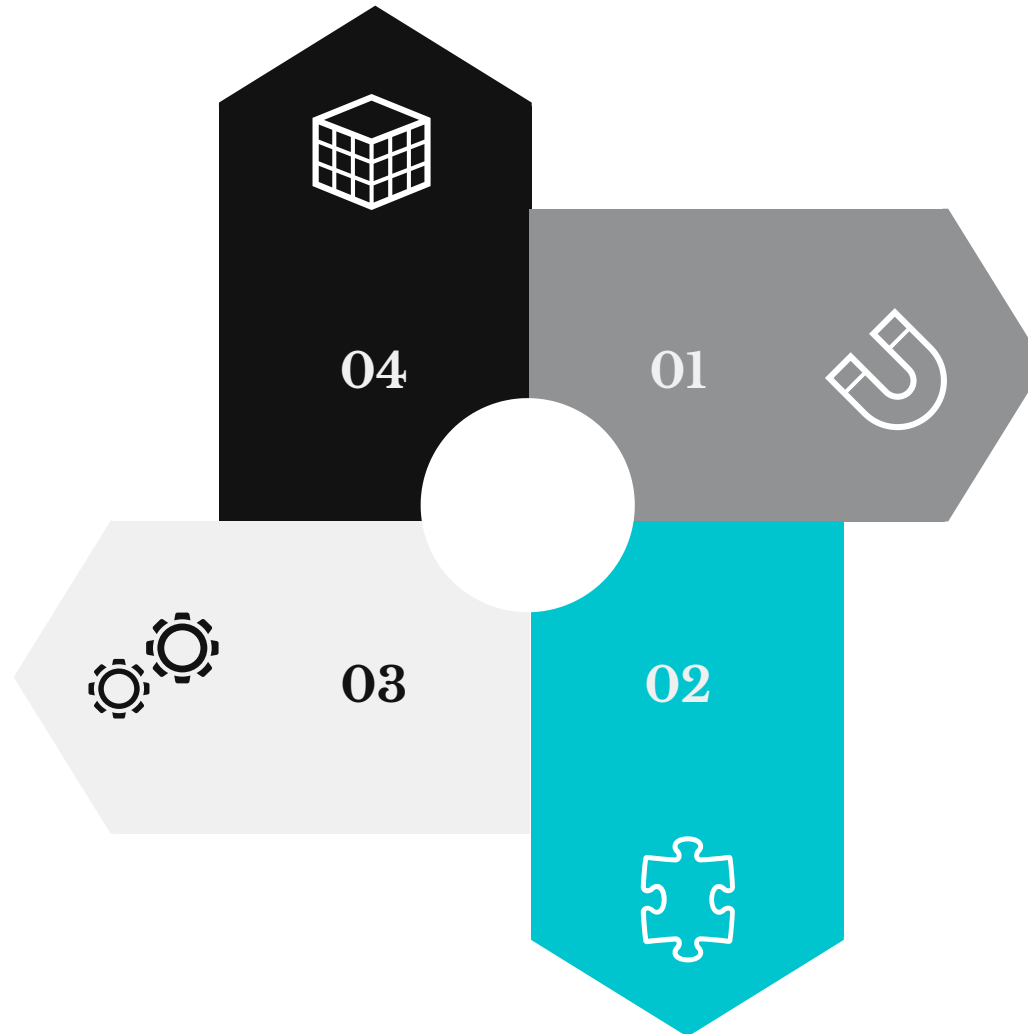
- Greater appetite for Innovation and Digital Adoption
- Penetration of Smart Phone
- Internet Penetration
- Higher Merchant Services Costs

Weaknesses

- Availability of Skilled Labour Force
- Restricted movement & Access
- Short term financing

Threats

- Regulations
- Technological Risks
- Economic Uncertainties



ENABLING ENVIRONMENT

"conditions creating the platform for a viable product"



Government
Digital
Strategy



ECCB Digital
Currency



Future Proofing
of Credit
Unions



Population
Demographics



Driving
Financial
Inclusion
and Access

A TRULY INCLUSIVE
DIGITAL SOLUTION



2.



MLajan

One Application, Many Conveniences



IMPACTING CRITICAL INDUSTRIES

Changing the way we interact with each other financially



AGRICULTURE



TOURISM



LOCAL BUSINESS



GOVERNMENT

Fostering Greater Financial Engagements



CORE FEATURES



3.

OUR SOLUTION

Partnering with us to drive a new Dynamic Economy



Inclusion

Reaching the banked and the unbanked in a user friendly interface



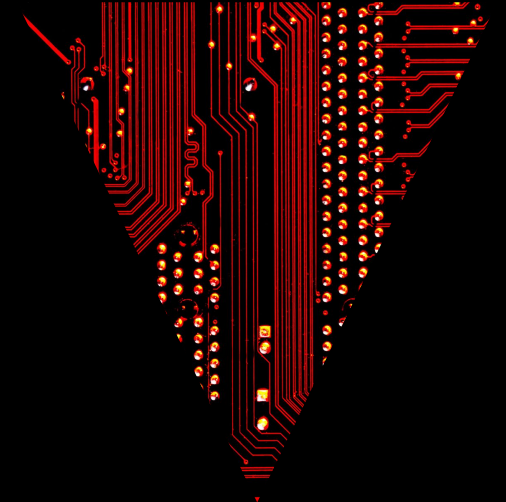
Service

Providing digital leverage and scale for all sectors of the economy



Convenience

Affording all users the convenience of the "couch" experience

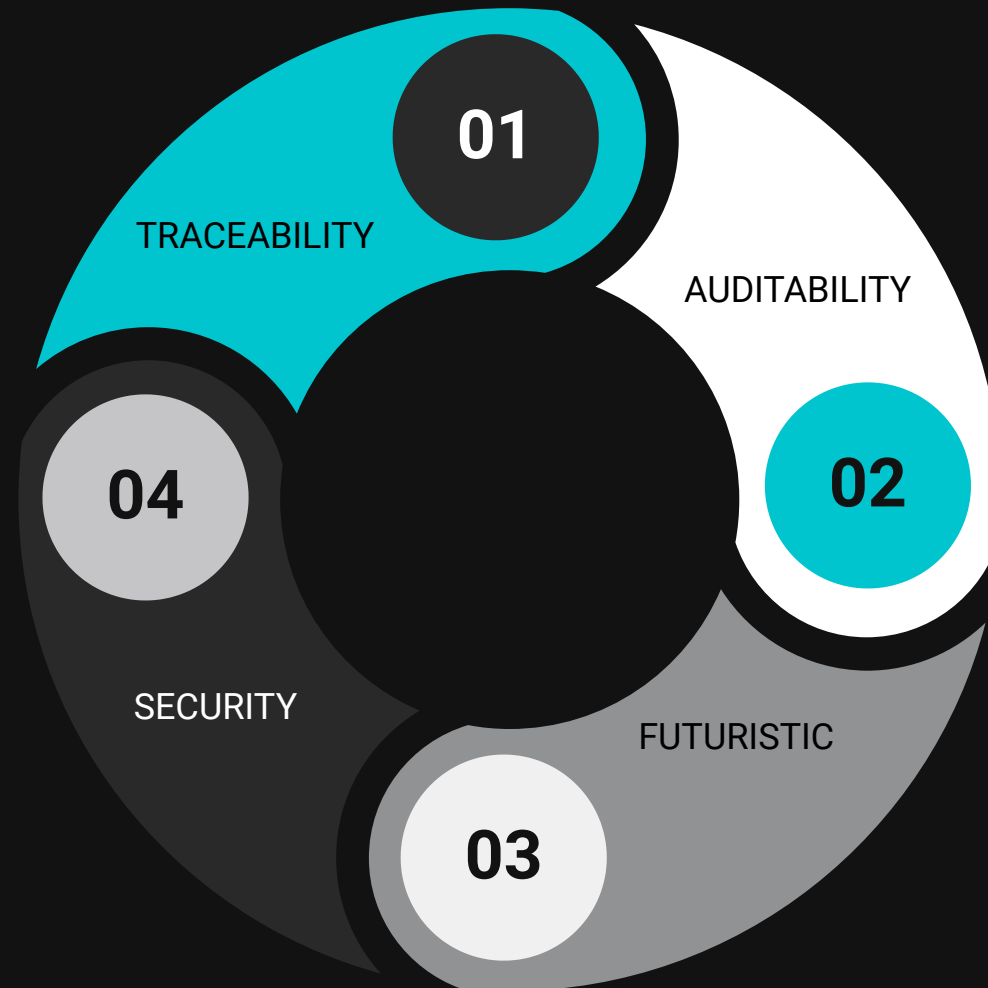


Security

Bank grade encryption and tokenization features

THE TECHNOLOGY

Ability to trace the entire cycle from origin to every point of contact on its journey to the end user



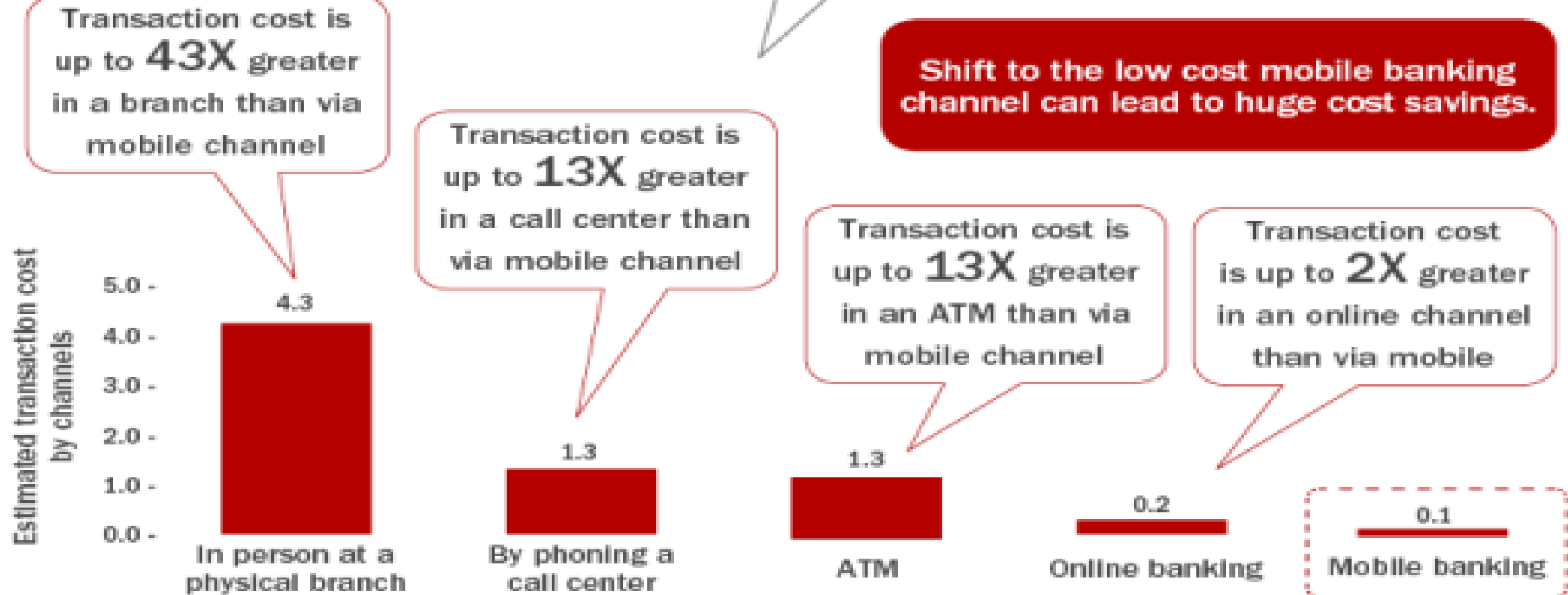
Ability to have verified timestamps established by the system to build trust

Tamper proof and decentralised features

Ability of the technology to evolve and expand digital service offerings

Cost impact of transaction migration from branch to mobile

Shift to the low cost mobile banking channel can lead to huge cost savings.

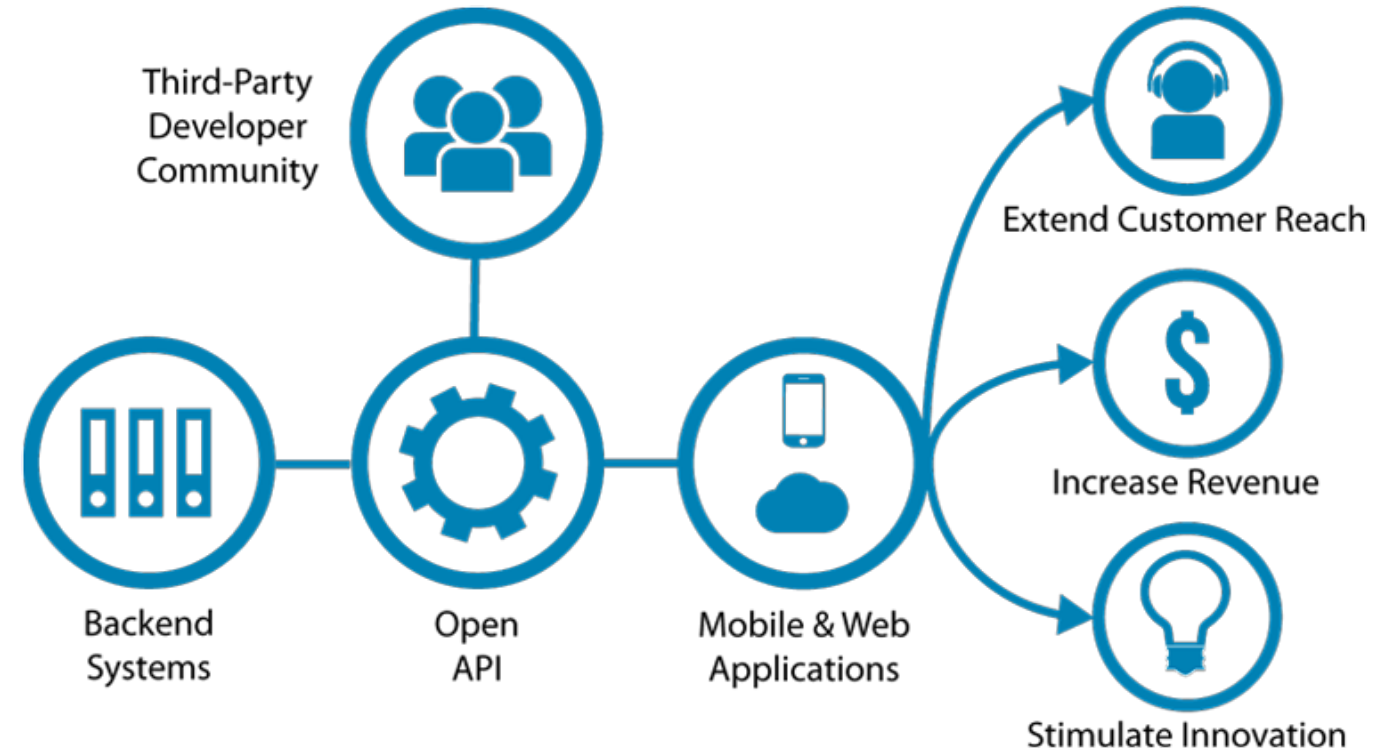


PROPOSED PRODUCT (PILOT)



Enhanced Collaboration

building technological
communities of spaces





Transfer



Scan & Pay



Scan & Receive



Generate QR Code

A Dynamic Payment Option

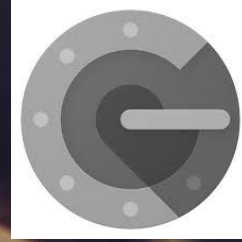


SECURITY & COMPLIANCE

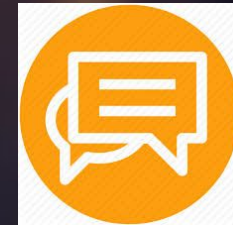


4.

DATA SECURITY & ACCESS



- Sim Authentication
- Password
- Biometrics
- Pin
- Text/Email Confirmation
- System Support
- 4 eye principle
- Robust AML/KYC policy



Benefits of Partnering with MLajan

Benefits to the service provider	Benefits to the mobile money provider	Benefits to the customer
Enable instant payment notification	Increase mobile money penetration	Improve user experience
Improve payment collection: reduced costs and/or increased revenues	Drive mobile money usage	Increase service affordability
Increase service penetration	Increase customer value	Improve convenience
Increase transparency, prevent fraud and losses, reduce risk	Increase transactional revenue	Allow flexible pricing not dictated by currency denominations
Simplify, speed up, digitize and automate processes		Foster financial inclusion
Set up building blocks for growth & scale		Build credit history
Build basis for partnerships with mobile operators		

MOVING
FORWARD



5.

OUR SUPPORT



Partners

Liquidity Management

Agent Training

Upsell

Risk Management

System Integration



Public

Education

Security Awareness

Product Optimisation

NEXT STEPS

Phase 01

Feasibility Study

Phase 02

Diagnostics & Modelling

Phase 03

Pilot

Phase 04

Go To Market



THANK YOU!





Q&A

