Starting to get a lot more momentum
Found a tech cofounder to write and manager coding and tech side (former Goo=le coder)

Need someone to discuss hard stuff related to banking and money movements - e=olved 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 ha=pening 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 leader= into banks - built in credit taters and also sources of resource collectio=. Super transparent and leaders want to be leaders so they will compete

Formalizes and upgrades what slumdwellers have been doing for years and impr=ves on my former concept of metafinance

Stuck on a few things but know there are solutions since it works in real wo=ld

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

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

Make the transactions free between leaders and communities - and write code s= 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-pe=r 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 borrowin= 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 le=ding side and "own" that part

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-- MasterCard is globally trying to grow in Africa bc their interest is bein= able to transfer govt payments to poorest (and eventually credit, though n=t 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 mill=ons of them - could try to find a way to get them to invest into growing th= borrowing pool that way it is their own savings / resources

Facebook and others trying to grow chat apps only as the "on ramp" to Intern=t. They provide "free" wifi while using Facebook. That seems annoying but a=tually 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 t= work off grid for local comms or comms to leaders is really cool

Anyway I've saved up 50k and started working on this. Have written some code=and my cofounder is terrific and he's trying too.

Need and want to start
Will you help me think? The big companies wanting to talk to me but I've not=said anything specific other than that I'm thinking about it - given my exp=rience with these massive social networks and across Africa I have a tiny b=t of credibility but am running out of time

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