



Technology, Education and Microfinance for Social and Economic Inclusion



Fundación  | I & C
Inversión y
Cooperación

Why Qloud Inclusion?

- Qloud Inclusion was born from the exceptional opportunity presented by a globalised world driven by the unstoppable development of technology. It is an opportunity for thousands of organizations and individuals working towards greater social inclusion to come together to improve efficiency and, consequently, increase social impact.



Promoters of the Qloud Inclusion Community

- **Fundación I&C, Inversión y Cooperación** and **QUIPU Technology** have been working together for several years on our own microfinance project. With the aim of adding value in this field, by combining a long experience in the financial and technology sectors through our companies ETS , TechRules and Quipu Technology .

All together with the experience and field presence of local organizations.

- **Over 25 years of experience of our group in the financial sector**, find microfinance as a natural channel for the development of our corporate social responsibility.
- Our Group's expertise in the field of **technology** as well as several years of collaboration with local nonprofit in Peru, complement the motivation for our project.



Mission and Vision

Qloud Inclusion aims to develop and international community built around social and economic development and inclusion:

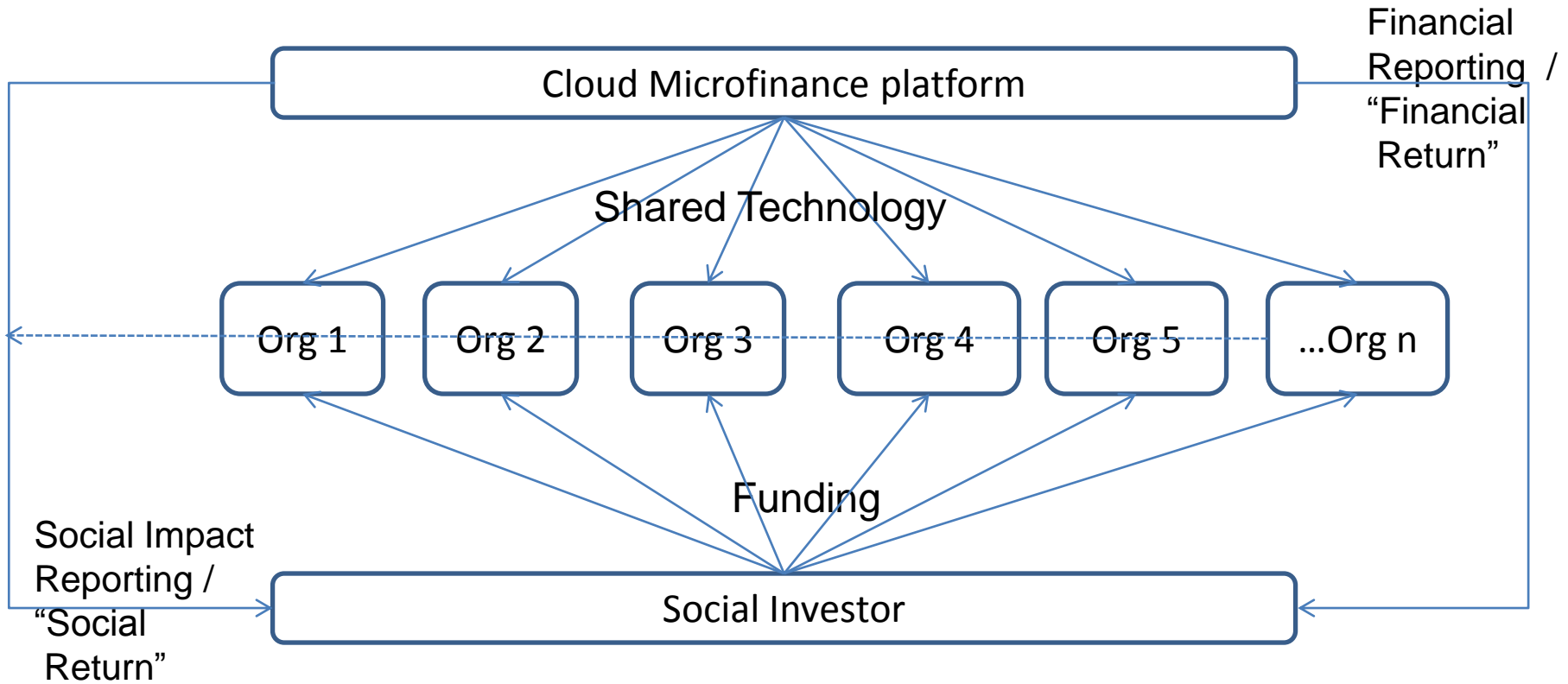
Our mission is to help improving social impact and sustainability of social and economic inclusion projects through an efficient use of **technology, education and microfinance.**

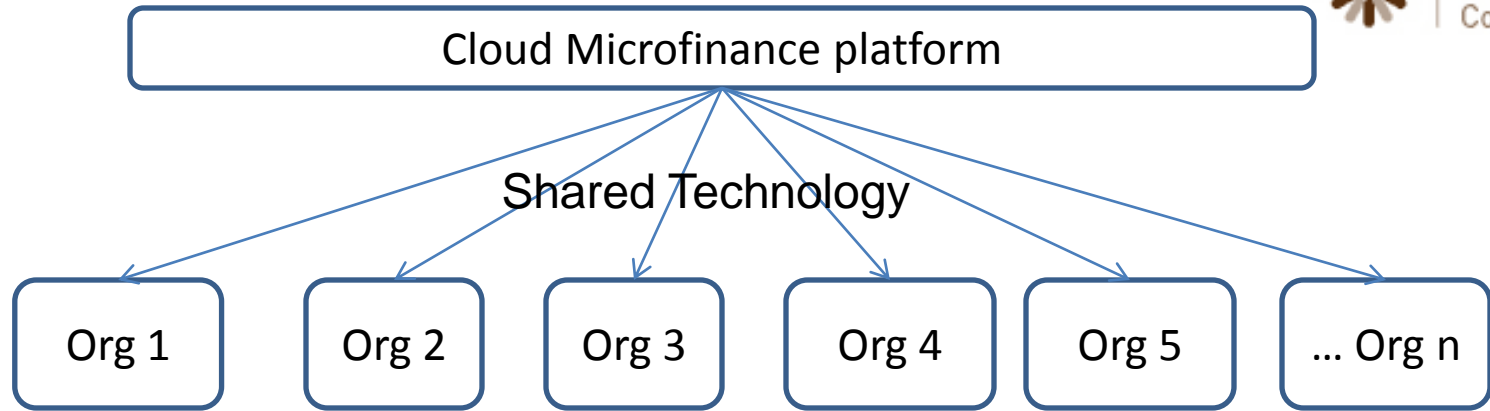


Technology

- We propose to the members of Qloud Inclusion the use of a several advanced solutions provided by various technology partners.
- A microfinance platform in the cloud (**Mifos X**) that centralizes all the information related with financial transactions and generates a standardized financial reporting.
- A mobile application (**QMobile**) in order to have the socio-economic information captured efficiently, the transfer of educational content, the proactive generation of added-value such as the evaluation of the debt capacity, saving goals, early warnings in delayed payments, evolution of the micro-business.







Mobile Technology “QMobile” :
Socio-Economic information, CRM, PPI, advise, ...

Standardized Education tools and materials

Knowledge Management: Methodologies and best
practices

Knowledge

- We live in the era of information and shared knowledge.
- Qloud Inclusion aims to become an environment where member organizations can share their experiences.
- Experiences of shared intelligence will help us significantly reduce the risk of our decisions and avoid duplication of efforts.



Education

- Training is a necessary requisite to all efforts oriented to the inclusion of people. But the generation and maintenance of quality educational contents is a costly process and with scarce replicability as its currently carried out.
- The effective coordination of this effort inside Qloud Inclusion community is one of our priority goals. Share quality contents and provide access to them via a technology platform.



Social investment

- Social investors seek for a balanced combination between positive social impact (social return) and reasonable financial return.
- Qloud Inclusion will help attracting this type of investors by offering a way to diversify their investments among several organizations and a professional standardized social and financial regular reporting.



Certification

- All of the above sections will lead us quite naturally to the possibility of achieving a certification of good practices recognised internationally for those organisations that are members of Qloud Inclusion.
- This certification should be reached on the basis of a simple and low cost process so any organisation, however small, if it is proven that its work is truly effective in fighting poverty.



Our vision on microfinance I

- The goal of microfinance for social inclusion should be essentially **to generate a positive social impact** and not just to generate a financial return.
- However, **being profitable is essential to ensure sustainability**. Scale and operational efficiency are key to this.
- Financial return is not the main goal but a necessary means to fulfill our mission.
- The **standardization of processes** and the efficient use of technology as essential in order to make a microfinance program sustainable, scalable and replicable.

Our vision on microfinance II

- Providing access to financial resources to the poorest segments of the population is not enough. These segments are also the most disadvantaged in having access to other services such as health or education. Therefore, financial services should be integrated effectively with non-financial services related to health and education.
- Communal banks and solidarity groups add value through solidarity, mutual support and active participation in a small community.
- We give access to credit but ...
 - Trying to avoid over-indebtedness
 - Developing as a priority a savings culture



<http://www.premioscodespa.com/2012/12/08/microfinanzas-integrales-expert-timing-systems-finalista-en-la-xvimicrofinanzas-integrales-expert-timing-systems/>

“Microfinanzas integrales”, Expert timing Systems, finalista en la la categoría PYME SOLIDARIA

Sábado 8 de diciembre de 2012 a las 12:59



Recent awards



<http://www.fundacionbotin.org/la-red-talento-solidario-integra-a-13-nuevas-organizaciones-sociales-y-a-otros-tantos-profesionales-7958012619666224.htm>



Talento solidario

Education and Loan disbursement session in Huachipa, Lima (Perú)



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