

Hypersoft's highly disruptive Onboarding of the unbanked Fintech Concept

Onboarding of the over 20 million unbanked Ghanaians unto formal Banking Platforms towards full financial inclusion, improved deposits mobilization and a stronger financial sector.

Onboarding of the entire citizenry unto the country's Tax NET towards widened Tax Basket and improved domestic revenue mobilization (tax and non-tax revenues) for nation building.

Automatic onboarding of the entire citizenry unto telco's Mobile Money Platforms towards convenient banking services delivery to the citizenry.

Jobs to be created...

This highly disruptive project presents an excellent avenue for massive employment creation for the country's huge unemployed youths and graduates. Ultimately, **500,000+ jobs** will be created...

- In Phase I**, the project will employ approximately 50,000 field (*door-to-door*) team members for a short period of time (*i.e., 6-12 months*) as we successfully onboard the over 20 million unbanked Ghanaians unto formal Banking Platforms and the entire citizenry unto the country's Tax NET for nation building.
- In Phase II**, the project will deploy 100,000 MobileBanking Kiosks across the country in its quest to take banking services delivery to the door-steps of the citizenry, and to help create 100,000 full-time, well-paid Bank Teller Jobs and 100,000 full-time, well-paid Police Recruit/Officer Jobs for the country's huge unemployed youths and graduates.
- In Phase III**, the project team will move to help formalize the informal sector of the economy (*micro, small and medium enterprises sector*) and to create over 300,000 full-time, descent, well-paid, technology-driven jobs for the country's huge unemployed youths and graduates.

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THE ROLE OF GOVERNMENT...

The Presidency

H.E. The President will call on the unbanked citizenry to each go and open or own a Bank Account at their choicest Bank as **he officially announces the virtual sharing of the national cake** (*i.e., the value of the country's GDP Per Capita Income*) **into the bank accounts of the citizenry** as a bait to encourage all citizens to have a Bank Account. This virtual GDP Per Capita nominal amount cannot be withdrawn at any point in time; but following the effective running of their bank accounts and upon recommendations from their Banks, citizens will be allowed to access a non-collateral **Citizens' Fund for Self-Growth and Financial Independence** to the tune of the GDP Per Capita nominal value at a low (*single digit*) interest rate to facilitate them (*the citizenry*) to build better credit rating for themselves towards accessing bigger credit facilities from their respective Banks.

The Ministry of Finance

The Ministry of Finance, through a legislative instrument or an act of parliament, should move **to setup a GHS10billion annual Citizens' Fund for Self-Growth and Financial Independence** – a fund that will be non-partisan and similar in nature to the successful EDIF Fund, to be hosted at the various Banks where citizens have their bank accounts.

The Ghana Revenue Authority

The Ghana Revenue Authority should move **to formally adopt the project to enable it to successfully onboard the entire citizenry unto the country's Tax NET**, to help widen the Tax Basket for nation building.

Urgent actions needed...

The corridors of power in Ghana need to be successfully lobbied as we humbly call on the Government of Ghana (primarily: the Presidency, the Ministry of Finance and the Ghana Revenue Authority) to formally adopt and support the project for rollout soon.

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