



**BUSINESS  
CONFERENCE:  
WINNING WITH  
MOJALOOOP**

Running a Sustainable Business  
on Open Source

SEPTEMBER  
**28–30**  
2021

**Partnering with  
the Mojaloop  
Foundation**

Paula Hunter – Executive  
Director

Simeon Oriko – Director of  
Community

# The Role of the Mojaloop Foundation

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- Operates as a 501(c)(3) charitable organization and maintains its free, opensource software and community as a public goods in service of financial inclusion.
- Focus on expanding the work the Mojaloop project initiated in Africa, expanding engagement where there is the greatest opportunity to directly affect financial inclusion through interoperable payments.
- Engage with digital financial service providers, regulators, NGOs and governmental offices looking to address the critical challenges faced by local underserved communities.



## Requirements

Capture market requirements to drive product strategy and roadmap



## Development

Via Community: Enhance, test, document, and maintain code base



## Advocacy

Educate market and increase awareness and consideration



## Training

Increase expertise in the industry to sell, deploy, and operate Mojaloop



## Deployments

Members of the ecosystem provide implementation services

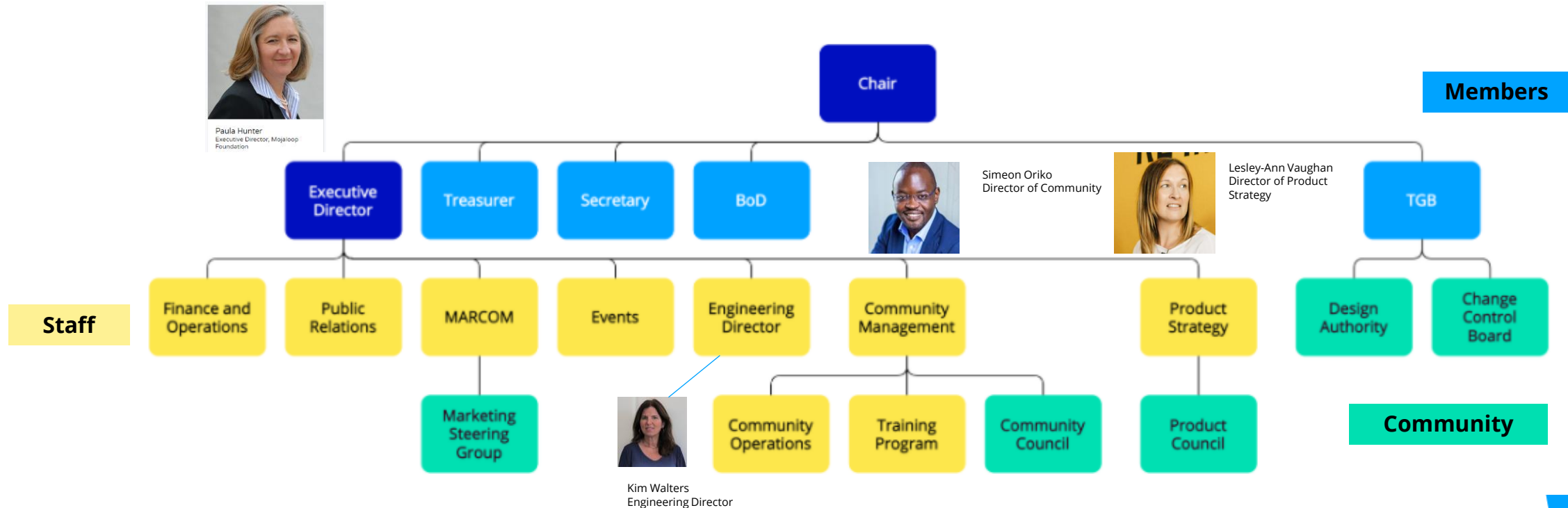


## Operations

Customers and/or service providers operate Mojaloop deployments

# The Mojaloop Foundation Organization

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# The Opensource Way

- Why did the Mojaloop project form as an open-source initiative?
  - Gaps existed that contributed to a lack of financial inclusion
  - Commercial entities did not appear interested in reaching the unbanked and underserved
  - Cost constraints and legacy systems were barriers to reaching delivering financial services
  - An opensource model was a new and viable approach

# Why Open Source?

**A lower capital cost upfront**  
since the open source software itself is free



**Lower maintenance costs**  
because of the shared effort across many organizations



**Advantages of Mojaloop Open Source Software**

**No vendor lock-in**



**Lower cost to acquire additional functionality**  
as the open source core platform receives contributions of new functionality from the community



**mojaloop**  
foundation

# Mojaloop Development Model

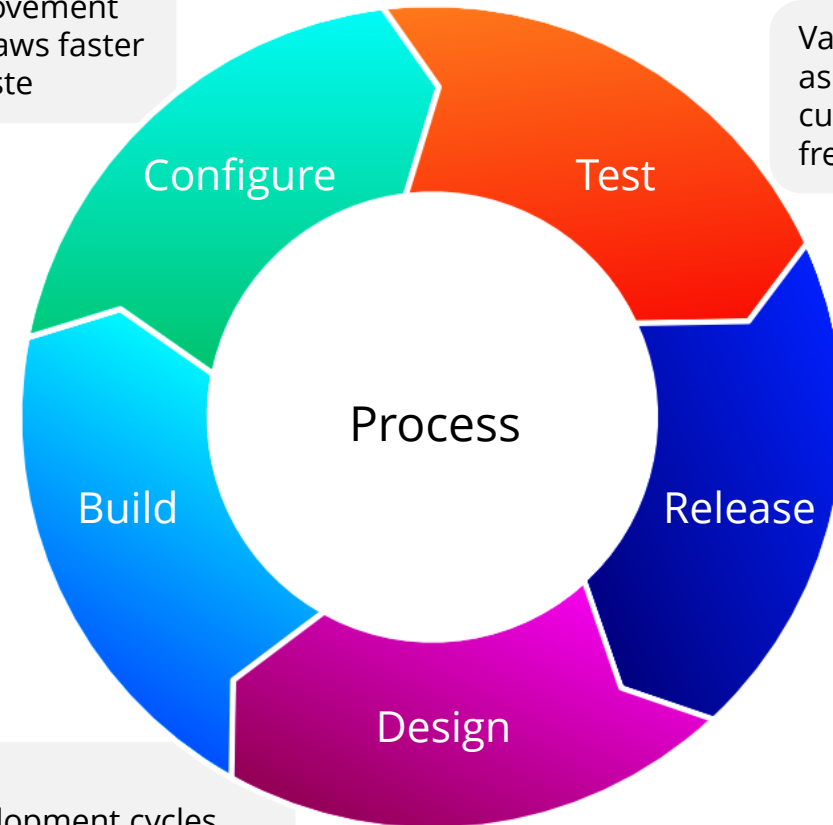
## Community Driven Development Cycles

- Agile development process
- Hold 4 community meetings per year
  - Evaluate progress on prior work
  - Establish priorities for next program increment
  - Community votes on workstreams based on requirements and gap analysis
  - Open process, inclusive of developers, implementers, and customers
- January 2021: Entered Phase 5 of development cycle

Development follows a continuous improvement cycle, exposing flaws faster and reducing waste

Advantages:

- Shorter development cycles
- Wider market windows
- Early customer feedback
- Continuous improvement



Value is achieved faster as releases arrive to the customer more frequently

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# Our Members

The Mojaloop Foundation logo is centered within a large blue square. It features a thick orange circle with a yellow border. Inside the circle, the word "mojaloop" is written in white lowercase letters, and "foundation" is written in orange lowercase letters below it.

mojaloop  
foundation

One loop that brings digital  
financial services providers and  
the unbanked together for the  
benefit of all

mojaloop  
foundation

BILL & MELINDA  
GATES foundation

Coil

Google

 MODUSBOX



The  
ROCKEFELLER  
FOUNDATION

 ripple

 sybrin



Monetary Authority  
of Singapore

GIORIDIGITAL  
TRANSFORMING MONEY

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# Membership Structure

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Level	Annual Fee	Rights
<b>Sponsor</b>	\$200,000 - Year 1 discount for companies under \$25M in revenue (\$100K) - BoD can waive fee for NGOs/SEs	<ul style="list-style-type: none"><li>• Public recognition as prominent funders and key contributors of the organization</li><li>• New Sponsors must be approved by the current Directors. Unlimited sponsors can be accepted.</li><li>• Maximum of (10) BoD seats<ul style="list-style-type: none"><li>• (6) "initial" sponsors have permanent BoD seats as long as they maintain good standing as a member</li><li>• (4) seats up for annual election from pool of remaining members</li></ul></li><li>• Initial sponsors can appoint a voting representative to the Technical Governing Board, new sponsors participate in election with promoter members</li><li>• May participate in the Product Council, Community Council, Design Authority, and other groups based on the election and participation rules of said group</li></ul>
<b>Promoter</b>	\$10,000 - \$100,000 - Based on company revenue  Gross Revenue / Dues - <\$10M / \$10,000 - \$10,000,001 - \$25M / \$25,000 - \$25,000,001 - \$75M / \$50,000 - ≥ \$75,000,001 / \$100,00	<ul style="list-style-type: none"><li>• No approvals required, open entry, unlimited memberships</li><li>• Nominate a voting representative to the Technical Governing Board elections</li><li>• May participate in the Product Council, Community Council, Design Authority, and other groups based on the election and participation rules of said group</li></ul>



# The Role of the Mojaloop Community

Mojaloop works with different organizations to provide a vibrant ecosystem of solutions to facilitate deployment, customization and extension of the software.



It takes a village!

# The Mojaloop Ecosystem

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## Consultants

Provide analysis, architecture and advisory support to enable adopters to make the best possible choices.



## System Integrators (SI)

Provide systems integration leadership or support for deployment, implementation, management, extension, and customization, while making use of enterprise-grade communications and workflows.



## Technical Solution Providers

Enable adopters and testers to get started quickly and easily with test environments, testing toolkits, APIs and pre-integrated solutions.



## Training Organizations

Provide standard or tailored training and guidance for adopters to build the skills needed for deployments and daily operations.



## Operations Support / BizOps

Provide expertise and best practice guidance or allocate resource capacity for operational support.

# Expectations

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Proactively advocate for Mojaloop with a view to increasing its adoption

Focus on the customer and deliver excellent solutions that deliver true value to the customer

Knowledgeable and constantly evolve with the market

Attend events and connect with other players in the ecosystem with the intention to build improved and new solutions

Conversant with Level 1 Principles

# Business Alignment

1. Customer base
2. Ability to produce results (Reach and Capacity)
3. Mission alignment

# Adoption Success Factors

1. Willingness to engage/level of interest (Participation in community meetings, taking training programs etc.)
2. Ability to manage POCs
3. Technical proficiency (level of fluency in Mojaloop and related technologies)



# New Business Directory

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FOUNDATION ▼ TECHNOLOGY ▼ KNOWLEDGE BASE ▼ NEWS AND EVENTS ▼ COMMUNITY

## Mojaloop Business Directory

### Business Directory Search Form

Business Name

Business Skills

Country

#### Business Categories

- ☐ Consultants
- ☐ System Integrators (SI)
- ☐ Technical Solution Providers
- ☐ Training Organizations
- ☐ Operations Support / BioOps

Submit



### PARTNER 1

Contact: partner1@gmail.com 9999999999

Memphis TN, United States

#### Description:

This is the partner Description

#### Skills:

Skills, Bills,

Member



### PARTNER 2

Contact: partner2@gmail.com 9999999999

Seattle WA, United States

#### Description:

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#### Skills:

Creativity, Interpersonal Skills, Critical Thinking, Problem Solving, Public Speaking, Customer Service Skills, Teamwork Skills, Communication.



### PARTNER 3

Contact: partner3@gmail.com 8948484848

London , United Kingdom

#### Description:

Suspendisse tristique, leo a laoreet posuere, lacus quam egestas nibh, ut efficitur est risus non urna. Curabitur ultrices mauris ut nulla faucibus, et pulvinar eros feugiat. Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos himenaeos. Proin tincidunt nulla a nisl venenatis, nec porttitor diam suscipit. Duis ultricies augue ut lobortis rutrum. Mauris sagittis tempor maximus. Phasellus placerat



### PARTNER 4

Contact: testbank@gmail.com

Tokyo , Japan

#### Description:

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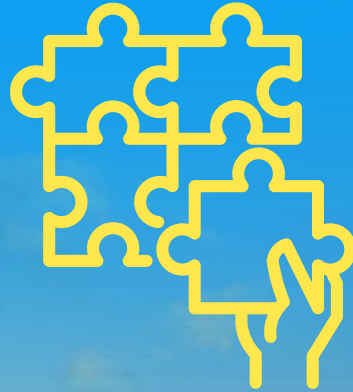
# How to Register

- The Mojaloop Business Directory lists organizations that meet the aforementioned criteria.
- The listing makes it easy for Mojaloop adopters and others to identify contacts that are able to respond to their inquiries.
- Mojaloop Business Directory Registration:  
<https://mojaloop.io/mojaloop-business-directory/>

# Join Us – There is Plenty of Room to Engage



Adopt



Contribute



Join

