



# SOCIAL IMPACT

MBD's roadmap and social impact scope are centered around giving people ultimate control over their financial future. We believe financial freedom is an important step in ensuring global equity.

While we aim to serve all citizens, we want to specifically focus on developing products and initiatives that will work well in developing economies where the unbanked are under-served.



## UNBANKED POPULATION: FAST FACTS

- ▶ 24% of adults do not have a bank account, microfinance account, or mobile money service provider.
- ▶ Digital banking has increased in popularity. In developing economies, the share of digital payments went from 35% in 2014 to 57% in 2021.
- ▶ Two thirds of adults in developing economies are worried about at least one area of financial stress
- ▶ If faced with an unexpected expense, only half of adults in developing economies could access the necessary funds within 30 days

Source: <https://www.worldbank.org/en/publication/globalindex/Report>

## • True DeFi Platform

True DeFi gives people greater access to their funds, and our products are made to be accessed anywhere using any type of device. We will be able to better serve developing countries this way.

## • Focusing on Education

We want to reward people who join our platform. We want to not only offer tools to help educate on financial freedom, financial goals, and DeFi, but also to allow users to turn that knowledge into rewards by teaching newer users.

## • Building Institutions

As part of our true give back initiative, we plan to build centers where people in hard to reach areas have a physical center to access technology, financial resources, and the experience of other locals.