



Concept : OpenChain™



Background

There is the recent call-to-action to significantly scale financial inclusion and impact finance at the small and medium enterprise/farm (SME/F) and base of pyramid (BoP) segment.

In response, nanoCredit has developed OpenChain™ structured and collaborative media framework which helps SME/F and BoP form and scale their own:

1. (credit) de-risked value-chains ;
2. (credit) de-risked supply chains, and;
3. resilient business communities.

These collaborative and voluntary chain formations could be used scale into local economic communities.

With the advances in big data analytics; NoSQL and graph database architectures and commodity computing, nanoCredit's credit technology is now capable of securely and cost-effectively mass-scales debt service capacity computations for the under-banked.

Worldwide this segment is estimate at 2.5 billion under-banked (SME/F and/or BoP) entities.

At nanoCredit we add a safety margin, design, structure, solve and dedicate our efforts 'for the next 3 billion' or simply: **#4n3B**.

Value-Add

OpenChain™ will :

1. de-risk and package value-chains-in-a-box ;
2. de-risk and package supply-chains-in-a-box ;
3. de-risk, package and scale resilient business communities-in-a-box ;
4. enable communication trust and credit risk along value-chains ;
5. enables robust stress-testing at the value-chain, supply chain, community sponsors ;
6. enables 'weakest links' analysis along value chains to build stronger commercial, and consequently, social communities;
7. *is configurable to accept bankable operational data from sensor networks and /or internet of things (IoT) linked to SME/Fs.*