

## LOCAL HEROES, USA HUMANITARIAN DIVISION--HANDS 4 HOPE 4 ALL HUMANITY- EXECUTIVE SUMMARY



ENABLING TECHNOLOGY THAT WILL TRAVEL ACROSS BORDERS...  
IN SEARCH OF SOCIAL AND ECONOMIC JUSTICE FOR ALL

### BACKGROUND & PROGRAM MODEL

After 3 years in Mexico and traveling to several remote villages the management of Local Heroes decided to partition it GeN "X" Platform in order to accommodate several humanitarian Programs that are now ready for implementation. The Programs were created with the express intention of providing precise accountability to all donors and their application holds great promise of a better tomorrow for people living in extreme conditions in virtually any corner of the world. Local Heroes believes these Programs will set a new standard for charitable giving and offer a sustainable sharing model that could result in dramatic changes to human suffering as we know it today.

The UseCard Model, (first of its kind) is a stored value system that offers banks, cellular providers and Microfinance Institutions a processing engine that will provide access to electronic transactions for the 60% of the world population who are unbanked and forced to live in a cash-only society. The software has been designed to seamlessly integrate within existing banking platforms, ATM Networks and with our own proprietary mobile and ATM applications. The Program has the potential to attract millions of individuals who have no choice but to transact using cash, which inherently comes with a host of personal security issues. The UseCard Model enables people of all income levels the opportunity to enjoy the benefits of cashless transactions through a proprietary stored-value card and corresponding mobile wallet account.

Cardholders can interface and access their bank accounts through their mobile handsets to perform a variety of useful transactions, including paying monthly bills, topping up their mobile phones, transferring funds to and from their CDA, (Command Deposit Account) to other UseCards. Members can also transfer funds to any prepaid card internationally and make payment to any government agency. Cardholders can withdraw cash using their UseCard at participating bank ATM's, as our registered IIN, (Issuer Identifying Number), encoded in the magnetic stripe of the UseCard will be recognized on most ATM networks. The UseCards will eventually be accepted for payment at thousands of locations in nearby populous/tourism centers, including the use online at a unique shopping/humanitarian portal to those who have access the internet, which are many. All participating Merchants will be able to offer Cardholders the ability to instantly load cards with cash or give cash back on any purchase transaction.

Participating Merchants receive payment for all UseCard transactions through direct deposit to their bank account within 24 hours of the original transaction. In the absence of a bank account, Merchant funds are instantly loaded onto a prepaid debit card that can be used at any ATM. All UseCard transactions are processed with the same level of security as bank cards and each UseCard is assigned its own PIN for added security.

### TECHNOLOGICAL ADVANCES—PROGRAM TERMINALS & COMMUNICATIONS

Our society today, like no other time in history has created the technological advances necessary to eliminate extreme suffering anywhere in the world. These technological innovations include cellular and satellite based communications and supporting infrastructure and terminal devices; in the past several years 98% of our planet has been mapped by satellite providers. We are now able to transmit a transaction signal from most remote locations on the globe. The Global Packet Receiving Service (GPRS) combined with private internet gateways and can process a stored value or payment transaction from a wireless terminal or cellular phone in under 4 seconds.

In most cases, communications networks already exist to provide coverage in remote areas, unlike in the past these areas include communities and villages where extreme poverty is prevalent. In circumstances where there is no cellular coverage, a communication tower, (20 mile radius), can be installed for little relative cost. The corresponding land based coordinates are loaded into the GSM satellite system for the area of the globe that is now essentially being mapped for the first time.

Transactions maintain the highest level of security standards, data packets are routed via a unique protocol known as Selective Advanced Triple Encryption (SATE). Transaction terminals have a modular modem feature that allows them to accommodate the necessary communication protocols in the geographic areas of deployment and have been developed to be lighter, portable and significantly more user-friendly. Local Heroes has recently completed certification of its "trigger modules" on a transportable wireless device that contains full support of credit and debit applications and can process stored value, mobile wallet, RFID, barcode, magnetic-stripe and smart card transaction types.

## **DONOR COMMUNITY**

Many charitable organizations on a local, national and international scale are becoming less and less effective in attracting capital sources due to antiquated systems and processes for the delivery of benefits. Overall accountability to their donor base has also come under close scrutiny. Coupled with a weak economy worldwide, the donor community as a whole has been dwindling at an alarming pace, as donors have become less and less confident of the significance and impact of their contributions.

Local Heroes believes that the philanthropic community could certainly grow in numbers and in demographic profile. An important segment of this audience is the youth of our society. Learning to share at a young age will provide an opportunity for children to understand the good feelings, being in service and having compassion for others. The ability for a young donor to track exactly how their contribution is impacting the life of another child in need is possible through detailed transaction reports available 24/7 online. As such, children can make donations from a weekly allowance or through a drive at school and can in turn immediately quantify the result of their giving. Through our virtual TV network, Good News Only all donors will have the ability to go online and view streaming video and photographs chronicling the impact of their donations. Eventually donors and recipients will be able to conduct a video chat, with translation software when necessary. We can all imagine the joy on the face of a young person that is able to make a connection with someone who's life has been helped by their generosity, might just catch on.

In our travels, (especially in Mexico and Africa), Local Heroes has encountered many devoted individuals, NGO's, that are doing incredible work in the areas in which they have staked their claim. Local Heroes has already begun to align itself, its resources and technologies in support of these existing programs. It has been estimated that only 20% of worldwide donations are actually received by the person(s) intended. This fact is due to so much unnecessary bureaucracy, extraordinary operational expenses, internal filters, and corruption.

The GeN "X-2" Platform has designed an accounting system into its Platform that creates complete transparency to all donors, recipients and Program stakeholders. Any of whom can view a detailed

statement of precisely how every dollar is spent for each and every Program that is supported. This includes the amount the Local Heroes earns to process the transactions and maintain/ build out the infrastructure. Local Heroes guarantees that 95% to 98% of every dollar transacted over its network will be given back as a Cardholder discount or donation to one of our humanitarian causes, including nonprofits, NGO's churches and schools. All of the transactional data is available online and donors/Cardholders can log into their account just like online banking to review account activity in real-time.

In our Tourism, Church/places of worship and University Programs, Cardholders can set up their online profile to enable reoccurring donations that can be rotated to different member organizations in daily, weekly or monthly cycles. Donations are instantly routed each business day through our Automated Clearing House into the bank account of their all member beneficiaries. Donations can also be directed in the same manner from existing nonprofit organizations, corporations, government agencies and any person who wants to support a particular cause supported by the Angel Card Programs.

## **SUMMARY**

The latest statistics account for over 1.8 billion people in our world living in desperate and seemingly hopeless conditions, (Scientific American article, "The Climax of Humanity"). They lack basic necessities and live in conditions that deny them of their individual rights and human dignity. So tragic, because in relative terms the amount of support needed to provide proper food, water, clothing, shelter, medicine, education and infrastructure is far less than most people would imagine. More and more the donor community is becoming fearful that the donations they are making are not directly and entirely benefitting the original purpose intended.

In the United States there are approximately 2 million homeless, living in the shadows of communities in every major city. The cost to eliminate this problem does not equal even a month of the interest on the United States' national debt. What is required is a reordering of priorities and the willingness of people in positions of power, including the media, to stand up and recognize the inequities in our society and start taking decisive and all out action to create change for the greater good of us all.

Local Heroes has strived to develop a sustainable giving model, one that can easily be scaled, one that can be rapidly deployed in any country in the world and one that can also be adapted to instantly respond and provide immediate assistance to communities and individuals affected by natural disasters.

## **PRAYER FOR PEACE & JUSTICE**

With the grace of God, may the leaders of all nations soon begin to lighten their hearts and focus their efforts on finding pathways of compassion, understanding and cooperation. May we all stand united in prayer for these leaders, may they begin to open sincere lines of communication with their counterparts in other countries. May they set an agenda of peace and security; a more shared and balanced prosperity. May they begin to build sustainable communities for all citizens in their homelands. May these leaders work in consort to deliver a universal message of justice and equality for all people regardless of borders, race, creed or religion. May the generation we are living in today, bear witness to the end of extreme poverty and so much unnecessary suffering. May hopelessness and despair be replaced with joyfulness and love for one another. May we awaken to a world where we realize that we are all brothers and sisters, each with our own contribution to making a better world for our children and for generations to come.

May God bless our planet and may God Speed be upon those most in need.