

**Map International**

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***MAP International: Bringing Financial Services and  
Economic Empowerment to the Rural and Under-Served***

Your Excellencies, Mr Co-chairs, , Ladies and Gentlemen

The lack of financial services and a uniform accepted form of identification for people in rural areas has long left the bulk of rural populations in Africa un-banked – without access to savings, credit and efficient money transfer instruments, leaving them vulnerable to fraud, theft, and physical abuse. The cash-based environment in much of Africa hampers the individual's ability to proactively and safely chart a path out of poverty – into sustainable self-determination, self-reliance and self respect.

Map International is transforming the financial services infrastructure in developing Nations by integrating and offering a Central Bank Approved BioMetric Identification System which interfaces with the most advanced Mobile Telecommunication Technology. Map offers its newly enfranchised bank customers, mobile banking, a National network of Point of Sale Machines, electronic funds transfer, debit/credit cards, and BioMetric Identification that can be used for a national ID, election cards and even a Health and Education Card. Map International's objective is to promote universal access to financial services. We help Developing Nations leverage their existing financial infrastructure and institutions, to be able to deliver new and enhanced electronic financial solutions to all their citizens – regardless of socioeconomic position.

Map works directly with government, in a Public Private Partnership to create a pioneering relationship that will reduce poverty and accelerate economic development. This is achieved by radically improving the way payment processing and remittances flow through the entire economy, connecting and enfranchising all socioeconomic groups as well as enhancing the efficiency and transparency of Government Institutions in both the formal and informal sectors.

Map's services are currently being implemented in Uganda. With the strong encouragement and endorsement of His Excellency, The Honorable President Museveni in his vision of "Bono Bagagaweleh, Prosperity for All" , Late in 2007, Map teamed with the Finance Ministry of Uganda and Post Bank Uganda (PBU) to offer its customers access to innovative banking solutions, including secure debit cards, ATM machines, a network of Point of Sale Machines and Mobile Banking enabled Cellular phones, making the Government owned, Post Bank Uganda the only banking institution in Uganda to offer such an advanced suite of services.

Map has partnered with PBU to deploy proprietary mobile data capture units to enfranchise rural citizens into the Map/Post Bank Uganda service offering. Development is underway to expand the rural initiative to SACCO's (Savings and


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Credit Co-operatives) as well as to recipients of Government funds such as State Employees Pensioners.

Beyond fortifying the financial infrastructure and reliability of rural banking institutions, the Map offering will greatly reduce the expense, travel time, and loss of earning opportunities that rural workers, farmers and laborers endure to travel to the often distant urban financial centers to collect their wages. In addition, access to MicroFinance Loans will be achieved as potential borrowers can now be identified and a national repayment mechanism is created, borrowing costs should also be drastically reduced.

Access to quality financial services is central to achieving the MDG goals of reducing poverty and hunger. The Map offering will result in a dramatic increase in the availability of financial services and will lead to a major reduction in the costs of financial transactions for rural populations. The System will also form the bedrock of establishing a stronger formal economy, enabling the Governments and domestic economies to leverage the increase in deposits in the financial system for local capital projects.

Finally, by enabling universal access to financial transactions, MAP makes it easier for micro-entrepreneurs (SMEs) to function, encourages the establishment of socially relevant and economically sustainable projects and businesses, and fosters increased trade and investment between and with developing countries. Thank You !



*a) Map International's Uganda Office Managing Director, Roscoe Nsubuga, enrolls a rural citizen into the Map system*



*b) A newly enrolled Post Bank Uganda customer uses a Map ATM for the first time*