



**BUILDING
MOBILE-ENABLED AGENT NETWORKS
WITH INCLUSIVE BUSINESS MODELS**


POOR, RURAL COMMUNITIES

LACK OF ACCESS

- BASIC HEALTHCARE
- SAFE, DRINKING WATER
- BASIC SERVICES

LACK OF INFRASTRUCTURE





THE SARI-SARI STORE

- SMALLEST UNIT OF RETAIL IN THE PHILIPPINES
- 1,000,000+ NATIONWIDE, UBIQUITOUS PRESENCE
- OWNED AND RUN BY A WOMAN MICROENTREPRENEUR

EXISTING INFRASTRUCTURE

NANAY (MOTHER)

- WOMEN MICROENTREPRENEUR
- WITH A SARI-SARI STORE BUSINESS
- SEEKS NEW BUSINESS OPPORTUNITIES
- WANTS TO PROVIDE MORE FOR HER FAMILY



OPPORTUNITY

MICROFINANCING



BUSINESS
OPPORTUNITIES



HAPINOY

*Training and Technology for
Microentrepreneurs
Towards Growing their Businesses*

READINESS



TRAINING &
CAPACITY-BUILDING





OFFLINE - TO - ONLINE

HAPINOY MOBILE-ENABLED AGENTS



TITA ALICIA DUMDUM

**Hapinoy Nanay
Leyte, Tacloban**

**Has undergone Training,
Leadership Development,
and Values Formation**

21st Century Skills!

- **Mobile Literate**
- **Tech-Savvy**
- **Smartphone-Enabled**
- **Internet-Connected**
- **Mobile Money User**



BUSINESS OPPORTUNITIES-ON-MOBILE !



QUALCOMM®


Wireless
Reach™
FROM QUALCOMM



OUR VISION FOR THE
FUTURE OF HAPINOY
STORES



MOBILE
TRADING



MOBILE
COMMERCE



MOBILE
PAYMENTS



MOBILE MONEY
TRANSFER



BUILDING MOBILE-ENABLED HAPINOY AGENT NETWORKS

- 1. A Robust Business Model for the Agent**
- 2. Mobile Literacy and On-Boarding**
- 3. Support and Monitoring**
- 4. Infrastructure Readiness (i.e. Connectivity)**
- 5. Product Mix**
- 6. Regulatory Compliance**

Active Agent Network Management





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