

# WHITE PAPER

## (Draft)

MobiDollar for Survival Human Right  
and MobiCoins



September 2018



# Summary of MobiDollar

## 1. Prestige

The first cryptocurrency to be the key currency being developed to contribute to the UN 2030 Agenda, in cooperation with an organization of Special Consultative Status at UN ECOSOC

## 2. Technology

Applied and updated the technology of blockchain based on open source Ethereum with autonomous and secure features, including Smart Contract.

## 3. Practicality

A practical tool for payment in day-to-day transactions in real economy.

## 4. Integrity

Well-tuned to commercial transactions dealing with bonus points provided to long-time customers, in good integrity with shared economy

## 5. Scalability Governance

Based on quantitative accounting on global productivity, the coin is to be scaled on global dimension through control by High-Level Financial Technology Committee, with a view to supplanting the Gold Standard.

## 6. Value

With the increasing value of the coin, the earlier birds shall benefit the higher profits with time.

This white paper provides an introduction to Mobi Dollar, based on Ethereum blockchain technology, with a vision for business development contributing to UN 2030 Agenda

# Table of Content

Summary of MobiDollar.....	1
1. Why MobiDollar ?.....	3
Story behind Bitcoin, and Blockchain.....	3
2. Short Solutions by Bitcoin.....	5
3. MobiDollar beyond Bitcoin .....	6
Goal to a “Survival Money” .....	6
Designed as Key Currency .....	7
Security Dimension.....	8
Linkage to Real Economy.....	9
4. MobiDollar in the UN.....	9
Contribution to “Fair” Economy.....	9
Open and Multinational Involvement.....	10
MobiDollar for Survival.....	10
MobiDollar for Partnership with UN.....	10
Welfare Issues and Survival Money.....	11
Pilot Project for AKF .....	11
Further about MSGnet.....	12
5. MobiDollar Governance .....	14
6. Roadmap for MobiDollar.....	14

## Why MobiDollar ?

The revolutionary change in human life introduced by the digital technology is about to step on another dimension by disruptive technology which could reshape the past structure of human society. A nascent candidate of the disruptive technology is blockchain applicable to cryptocurrencies for peer-to-peer transactions, as exemplified by Bitcoin.

MobiDollar is a new cryptocurrency based on blockchain technology built on Ethereum. As such, it shares a lot of common technical features with a number of other cryptocurrencies. However, it has a very different vision and approach incorporating humanitarian and global aspects. MobiDollar is meant to contribute to Sustainable Development Goals of the United Nations Agenda 2030, addressing in particular eradicating of poverty Figure 1.

Figure 1



## Story behind Bitcoin and Blockchain

The world in 2017 has witnessed the buzzing uprising of virtual cryptocurrencies, represented by Bitcoin and followed by Ethereum and many others, in the world financial markets especially in Eastern Asia. It is estimated that the cryptocurrencies being used in the world share significant financial figures, totaling to 300 billion USD at the end of Nov. 2017. Bitcoin alone is reported to be 163 billion USD which is comparable to GDPs of several nations (Kazakhstan, Cathare), amounting to market values of several multinational corporations (such as IBM 140 billion USD, Walt Disney 155 billion USD).

The unprecedented hype of virtual currencies like Bitcoin has provoked a flurry of interest around the world in the technology behind it, called blockchain. It has attracted attention of international organizations, even that of the United Nations. Blockchain technology is enabled by the internet functionality which provides a network of the Distributed Ledger. Digital technology has already been established for financial transactions in many nations around the world, without bank notes, toward cashless economics in a variety of applications. Credit cards for electronic transactions are common use in many advanced economies, reaching to 75% over the world average of cash usage. The trend toward cashless transactions bears such benefits as::

- Transparency in economic activities
- Saving burdens in cash management (mint, central bank, infrastructures, etc.)
- Reducing of costs in financial transactions
- Faster speed of transactions
- Enhancing of security, including eliminating man-made errors

Some inconveniences of credit cards are now further eliminated by on-line transactions by such digital platforms as PayPal in the U.S. and AliPay in China.

The real revolution of the method for transactions was introduced by digital technology of blockchain. Having appeared in the internet, as an aftermath of the Financial Crisis in 2008, the enigmatic Bitcoin has since become an icon of symbol for decentralization by distributed ledger with its vested benefits of autonomous transactions without any need for centralized management. Some beneficial features of blockchain applications to financial transactions are:

- Accelerating speed of transactions (expedited by direct transfer)
- Further saving of burdens for intermediary services
- Risk reduction (direct transactions between stakeholders + immunity to hacking)

Another important advantage that attracts big interest of users may be the anonymous nature of transactions for protecting the personal identity of users.

Such features of Bitcoin provide possibilities to a lot more implications beyond financial transactions, including inherited political, economic and social systems, most of which are based on centralized or hierarchical structures functioning by human interventions. It means that those legacy structures can be replaced by the autonomous functions of blockchain data management technology on horizontal networks. The world is now recognizing not only the mounting value of crypto coins, but also the limitless potential, including Smart Contract functions of Ethereum, which could be introduced by the blockchain technology applications in the future related to the 4th Industrial Revolution!

2.

## 2. Short of Solution by Bitcoin

Does Bitcoin deserve to hold the position of key currency for global transactions? We feel it is not the case, unfortunately. The situation being introduced by Bitcoin appears to be far from ideal as a cryptocurrency for the financial stability of the global community. Some of the controversies are as follows:

### Price Volatility

The wild fluctuations of Bitcoin price is an issue for its use in commercial transactions. Such volatility in price is due to the speculative nature of cyber money, without equivalent reserve assets, relying only on the belief of users. For the ideal cryptocurrencies, such fluctuations should be stabilized by reserves of a real asset, just as the Dollar had been provided with equivalent value of gold standard, now abolished.

### Market Anomaly

In the case of Bitcoin, 90% of the transactions and 80% of mining are being done in China only. Granted the large size of the Chinese market, this phenomenon of speculative anomaly is not sustainable. High electric costs in Europe and old computers in Africa will not be able to compete with such overwhelming computing power in China.

### Make-up Issue to Loss

A technical advantage of digital currency is to avoid physical damage or loss. Crypto currencies do also need of physical coins, however, some losses may happen by the loss of coins or losing a password.

### 3.

## MOBI DOLLAR BEYOND BITCOIN

In order to solve those issues of the existing crypto currencies, ISEA Foundation has strived to come up with a solution named **MobiDollar**.

MobiDollar is based on blockchain technology of Ethereum which is widely adopted in international markets. This include some initiatives by the UN Systems, which contain a very versatile and powerful technology to deal with any kind of transaction, not only for crypto currencies, which includes an internal code and algorithmic execution. While an increasing number of virtual crypto currencies are used and coined for a variety of transactions, MobiDollar aims to be distinguished from the others in terms of vision, trust, lower transaction cost, additional security and a friendly approach to business.

### Goal to a “Survival Money”

The vision for MobiDollar is, first of all, to contribute to the Sustainable Development Goals of UN Agenda 2030 for a poverty-free world. In line with the UN Agenda, MobiDollar developed its business concept for Survival Money to be governed by a duly commissioned body to oversee the integrity of business operation for the entire life cycle. The MobiDollar business model is to make use of 10% of bonus points or coupons from every commercial transaction (commensurate with one payment free for every 10 transactions in the current business model) as an operating leverage for the Survival Money, to be governed in the frame of issuance for pre-sale coins, linked to collateral assets. From the year 2030 onward, 10% of proceeds on every MobiDollar transaction shall be available for the Survival Money.

By replacing transactions with MobiDollar, the cost burden can fall down substantially with additional saving in costs for credit cards use, thanks to the efficiency and security of blockchain technology applications.

※ *The saving by use of MobiDollar can be used for incentivizing to subscribe to the MobiDollar platform and to support the Survival Money. An actual example of such business model is Moa Platform in Seoul (with 35,000 Members) which is already running on such model.*

## Designed for Key Currency

MobiDollar is to be a key currency platform on which MobiCoin is to be developed as a sub-currency customized for each region, in accordance with circumstances of relevant regions. Good ones among them will be selected for Survival Money projects by the Emission Coordination Committee of the High Level Financial Technology Committee under the aegis of Segregated Witness (SegWit).

Design of MobiDollar is based on the accounting of data on global potential for human productivity, in reference to of earth surface area and population growth.

- Total area of earth surface: 510,065,700 km<sup>2</sup>
- Population growth: The current population of 7.5 billion on earth is estimated to grow to about 10 billion in 2050.

Based on these data, a total of 510,065,700,000 MobiDollar coins are designated. This corresponds to 1,000 MobiDollar coin/Km<sup>2</sup>. The yearly value for subsequent years is estimated to be incremented by 5% above the preceding year. The global budget for the corresponding years are based on world statistics, as following :

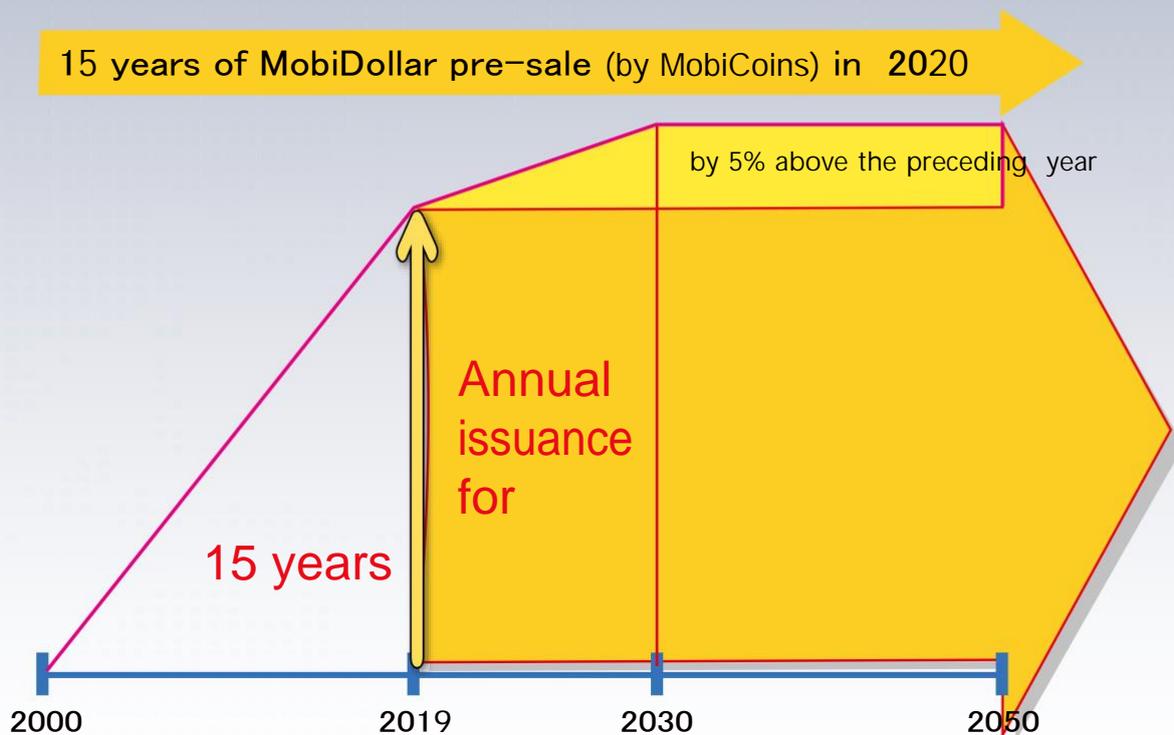
- Year 2016 : USD 25,875,789,000,000 • Year 2017 : USD 27,196,578,450,000

Total Earth area : 510,065,700 km<sup>2</sup> / The total issueing amount of MOBI Dollar : 510,065,700,000

From these trends, the value of MobiDollar for the year 2017 is determined to be USD 53,2668212153846 = USD 27,196,578,450,000 / 510,065,700,000 coins of MobiDollar.

The plan for MobiDollar issuance is shown in Figure 2, in which the area colored in yellow (between the time span from 2017 to 2030) represents the total amount of Dollar issuance.

Figure 2



This approach should give reasonable updates of the MobiDollar to follow the global growth in terms of financial output and stay in tune with global population growth, in reference to the total surface area of Mother Earth. As the total amount of MobiDollar eventually issued is pegged to the One Planet concept, monetary stability shall be guaranteed based on averages. This is a key factor that makes the MobiDollar different from most other crypto currencies in the market which are issued without being related to real assets, just like current fiat currencies do.

In reference to the global context, the MobiDollar intends to be developed in close partnership with activities for civil societies of the United Nations, starting with the AKF (African Kingdoms Federation) and MSGnet (Metropolis Servant-Leadership Governance Civil Network).

## Security Dimension

The secure nature of the Distributed Ledger is a salient feature of blockchain technology. Not a single coin has been stolen from crypto currencies. However, there have been some hacking incidents occurred to computers in exchange offices for cryptocurrencies which are detrimental to credibility of not only the hacked crypto currencies but also to all crypto currencies. In order to fix such security issue, the MobiDollar has taken strong measure to protect the exchange system themselves by blockchain technology. Furthermore, the system design is conducted by an international consortium team with sharing of open sources, based on Ethereum with a view to manage the system as a common asset for humanity, in line with the UN mission.

## Linkage to the Real Economy

An issue of crypto currencies is the aloofness from the real economy, way off from reality where economic activities of people, especially those who experience a hard life. It could be that other blockchain based currencies further alienate the poor from the rich, instead of the other way around, as initially was the stated purpose. Such issues can happen when the linkage to the real economy is weakened, instead of being strengthened.

### 4. Mobi Dollar in the UN

As already mentioned above, the technical nature of the blockchain technology with decentralized information of transactions to everyone in the shared network, can back up fairer distribution of power and money. This is an important feature which can be applied to change the traditional structure of power and wealth in human societies, if the technology is affordable in the right way by the right method. It is in this context ISEA Foundation made progress a few years ago, by contributing to the UN Agenda 2030. Major challenges perceived by the ISEA Foundation in the current world are as following:

### Contribution to a “Fair” Economy

MobiDollar is designed for contributions to the global economy by sharing with the UN and MSGnet, AKF, AACID etc efforts to make more “leveled” world. Such goal is based on the following perceptions, among others;

- One of the important UN missions is to fight against hunger and poverty in the world and bring economic justice, as explained in the UN Agenda 2030.
- The existing market economy widens the gap between the have and have-nots, unfortunately also due to globalization of digital currencies in financial terms.

The initial hope of giving birth to an ideal alternative to the traditional currencies, by the Bitcoin and other applications of innovative technology like the blockchain, seems to be floating toward a wrong direction, based on the abnormal concentration of crypto coins held in a few hands in a few nations mainly due to speculative users.

## Open and Multinational Involvement

There is no crypto currency in the current market which is based on multinational partnership. Most of them are developed for particular interest by private persons or companies, or sometimes by NGOs. It appears that a key currency for universal usage was not easy to develop by international consensus and involvement. The MobiDollar has, after years of international consultations, incorporated all emoluments and conditions to become such a service to humanity.

It is to be noted that MobiDollar has been developed by an international consortium team (TheFor), on the basis of Ethereum as an open source. By the transparent context of the MobiDollar, it is to be shared by any party interested in joining force to global humanity (in line with UN Goals).

## MobiDollar for Survival

As the universal organization, the UN declared its Charter on Human Right for the entire world which has been earned the hard way in human history. The UN has strived and is to protect human rights at as many places as possible in the global communities.

With the emerging of powerful technology like blockchain, at this time, it is a good time to apply the technology effectively to protect human rights in harmony with the UN efforts. Having recognized the power of blockchain, the UN has already set in motion test projects with several applications, for example ID 2020 Alliance which is committed to improving lives in regions of turmoil through digital identity. The applications can extend to other areas like, among others:

- Distributing aid
- Climate change
- Remittances
- Smart contracts
- [Smart Pass ID by ISEA foundation](#)
- [Coins Exchange = P2P MobiCoins](#)

By assigning the authority of control and management related to Survival Money, based on the conceptualized term, 'Survival Rights', to non-Governmental Organizations (NGOs) involved in the 4th Industrial and Financial Revolution era to assist civil societies. Management and representatives of NGO's based from the US to Lithuania, but also Nigeria in West Africa, Turkey in Southwest Asia and Europe supporting the MobiDollar and accepting the resolutions of Survival Rights and Survival Money, are invited to join.

## MobiDollar for Partnership in UN

ISEA and AKF ( represented by their NGO the IHF) have followed up on the affiliation of NGO partnership with UN ECOSOC, in support of the UN Agenda 2030.

## Welfare Issue and Survival Money

ISEA Foundation has paid keen attention to the trend toward urbanization of global populations, which is becoming a global issue. Urban population has surpassed county population as of 2007 and is to reach 75% in 2050. With a view to contribute to global welfare by providing Survival Money, to eradicate the poverty of urban populations in poor regions. The Foundation has established MSGnet (Metropolis Servant- leadership Governance Civil Network). This Network which is linked to NGOs in 510 metropolitan cities around the world, and is to be used as the basis for the initiative for democratization of economies by MobiDollar.

## Participation of AKF and AACID, ect

The African Continent Kingdoms Federation and Member Nations, within the UN CSO Alliance of Her Imperial Majesty Empress Shebah Kasambu 'Ra – Queen Shebah III of the Arab-African Sheba South Federation Community, have agreed to partner in the financial empowerment for the MobiDollar initiative with a view to enhance productivity of their Royal Lands and eradicate poverty by intelligent application of the MobiDollar business model, in full partnership with ISEA Foundation.

Figure 3



✂ In 2018 a highly accredited commission was created by ISEA and AKF. This High-level Financial Technology Committee has few members,

Her Imperial Majesty made a decision to recognize and adjust the Royal Lines history toward this purpose realization of UN CSO, with ISEA in the alliance, to back the MobiDollar in order to create the first key currency for the African Kingdoms and Nations, the first time in history. The endorsement of MobiDollar by South Throne, Her Imperial Majesty Empress Shebah III will be the beginning of a new development of the South World,

## Further to MSGnet

ISEA Foundation has been affiliated with 510 megacities around the world through its NGO activities in support of peace, respect for humanity, protection of the weak, discovery and education of Servant Leaders (S/L) with a view to deploy the S/L in the mega cities. The services provided by MSGnet include, among others:



- Early warning
- Surveillance and implementation of international agreements
- Support to public perception of relevant issues
- Playing roles in the achievement of UN Agenda 2030
- Contribution by providing key information to organizational events

The value of the MobiDollar shall extend beyond the regions of AKF and AACID, once its use proved to be successful, including the 510 metropolis connected to MSGnet.

With a goal to provide the posterity with a stable society for human rights, the ISEA Foundation together with Governor, Prime minister, Her Imperial Majesty the Empress Shebah Kasambu ‘ Ra – Queen Shebah III is to set up the Civil Society Earth Base Autonomic Financial Policy Patch (CEFPP), by application of autonomous financial policy path in the current turning point of 4th Industrial Revolution.

Toward such a goal, the following projects are to be developed:

- Development of Metropolis Smart Pass ID System in support of network between cities for communication as global citizens
- Activities for implementation and efficiency of a welfare policy by application of Survival Money based on blockchain technology
- Hosting and holding of annual conferences for communication and governance between NGOs, officials, and mayors representing 510 metropolis (mega-cities) around the world.

ISEA Foundation On February 2nd, 2018, ISEA Foundation obtained not only agreement on which it takes full authority and inclusive control of Mobi Dollar, but also votes on decision that it hosts the 1st MSGnet event from member participants on the 56th Social Development Committee during the U.N. side event.

And, the Executive Director appointed the Royals as the committee members of High-level Financial Technology Committee for Survival Money and the NGO representatives as the member of High-level Releasing Committee.

**High Level Financial Technology/ Releasing Committee**



Figure 4



**Governance for Currency Issuance**

- **MobiDollar**
  - Capping emission of MobiDollar within 10% over price
  - Control on speculativemarket
- **MobiCoins**
  - MobiCoins linkage to MobiDollar as Survival Money
  - Customization of MobiCoins for localization

**Governance for Currency Releasing**

- Annual control currency in accordance to global budgetary statistics
- Priority Releasing of MobiCoins and MobiDollar as Survival Money to 510 metropolises
- Customization of annual releasing amount to be pegged to real assets.

The 20 committee members shall be appointed by ISEA. These members shall serve for a 1(-4) year term, and the number of members will be limited to only one from each nation. These committee members consist of the representatives of the Royals or Nations or NGOs.

The suggested terms of reference for the Committee, including;

- The Committee shall conduct annual evaluation of the value of the MobiDollar and assess the equivalent value of real assets available to determine the annual change in the value expressed in MobiDollar.
- The evaluation of real assets shall be conducted by expert groups and concerned persons in multiple participation, the result of evaluation being subject to approval by the Committee.
- The total number of issued MobiDollars is related to the available assets, Equal to the value of the assets all to be approved by the Committee.

# Summary of history and roadmap

- Jan 2017 : ISEA Resolution on Launching of Blockchain Financing based on Global Productivity
- Feb. 2017 : UN ECOSOC SCS ISEA, Approval of MobiDollar
- Jul. 2017 : Supportive Statement by UN NGO National Representatives in Favor of MobiDollar
- Aug. 2017 : Announcement of MobiDollar as Key Cryptocurrency at the UN ECOSOC Conference
- Dec. 2017 : Launching of android Wallet(beta) for Coins (MBC coin) of Survival Money built on MobiDollar
  
- Feb/Apr. 2018 : Launching for Global Sale of MobiDollar, Establishment of High-Level Financial Technology Committee by UN NGO
- May 2018 : Announcement of MobiDollar as Survival Money at Egypt Conference and The Seminar about P2 P MobiCoins Exchange in Seoul, Korea
- July 2018 : 13 patents were registered and the PCT international application proceeded.
- Sep. 2018 : Appointed the Royals as the committee members of High-level Financial Technology Committee and the NGO representatives as the member of High-level Releasing Committee
- Sep. 2018 : NGO 's support fund for UN agenda 2030 and organization of MSGnet High- Level Releasing Committees
- Oct. 2018 : Interview about development of Egypt and Mobidollar by Egyptian public media in Egypt international conference.
  
- Feb. 2019 :The presentation and completion of exchange platform for MobiCoins as model for MobiDollar
- Apr. 2019 : Development of Institute for Global Productivity with network of 510 Metropolis of MSGnet and UN NGO Conference
- Sep. 2019 : Completion of Platform for MobiDollar as Key Currency (Registration of Global MobiCoins as Survival Money)
  
- Feb. 2020 : World Conference on Primary Fiat Value of MobiDollar as UN Common Asset
- Dec. 2030 : Review of 17 Targets of UN Agenda2030, Dissolution of (Releasing Coordination Committee on MobiDollar)
- Feb. 2031 :Joint UN Conference on "Freedom to Move" by Smart ID of MSGnet
- Feb. 2036 : UN Conference on Transition to Developmental Choice for Natural Cycle and Resilience of Earth
  
- Feb. 2041: Progress Evaluation of Human Culture for Global Self-Reliance and Environmental Setting to accommodate Stabilizing to the 10 Billion Human Population
  
- Dec. 2050: Transition to Globalization of Citizenship Concept of Nations and Nationality and of Urban Culture Order, Work, etc.

\* These may be subject to change for the best.

## DISCLAIMER

This White Paper is for information purposes only. It does not create any contractual relationship between ISEA Foundation, AKF (and IHF), AACID, MSGnet and the recipient of this White Paper.

The sole purpose of this White Paper is to provide relevant and reasonable updated information to interested stakeholders.

ISEA Foundation and AKF (and IHF), AACID, MSGnet make no warranties or representation as to the successful development or implementation of the project, or achievement of any activities noted herewith, and disclaims any warranties implied by law or otherwise.

## FOR FURTHER INFORMATION:

- ISEA Foundation

[www.isea.center](http://www.isea.center)

- African Kingdoms Federation

[www.african-kingdoms-federation.com](http://www.african-kingdoms-federation.com)

- Arab African Council For integration and Development

ةيمنتلا و لمكتلل يقيرفال ا يبرعلا سلجلا

[www.aacid.org](http://www.aacid.org)



