

# MOBILECOM

*Built to Connect | Men Nan Men*

*Mobilizing Investments for Inclusive Livelihoods & Economic Empowerment in Core Communities (MOBILECOM)*

## Frequently Asked Questions



**USAID**  
FROM THE AMERICAN PEOPLE

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## **FREQUENTLY ASKED QUESTIONS**

### **What is MOBILECOM doing to build trust in this current climate of mistrust and social instability?**

The MOBILECOM approach is to build on the customs and practices that local people are already using such as the Rotating Savings and Credit Association (or Sol or MUSO) methodology. This is a trusted mechanism that people in Haiti, and other parts of the Caribbean, use to save amongst themselves. MOBILECOM doesn't change any of that. It allows existing and new users to go digital and access a greater suite of inclusive financial services.

### **Considering the other failed projects and programs (Cooperative, Ponzi Schemes, Petro Caribe, embezzlements other forms of corruption), what guaranties does the public have that the \$150K investment money raised will be used appropriately?**

MOBILECOM has not adopted a "get rich quick" approach. It is designed to build community resilience and have a long-term socioeconomic impact. This is why it is supported by USAID with a view towards scaling, once the pilot has proven to be successful.

### **Is Paon Bleu registered with the SEC?**

Paon Bleu is not registered with the SEC but is claiming an exemption under Regulation D of the Securities Act of 1933 for our current securities offering. This allows us to raise capital without full SEC registration, provided we meet the criteria under Rule 506(b).

### **Why is Paon Bleu claiming an exemption under Regulation D?**

Private Offering: We are only soliciting investment from a select group of accredited investors, keeping it private.

No General Solicitation: There is no public marketing or advertising of this offering.

Compliance with Information Requirements: All necessary information, including financials and risk factors, is provided to investors for informed decisions.

Limited Number of Investors: We restrict the number of investors to ensure compliance while maintaining the private nature of the offering.

### **Is Paon Bleu lending in Haitian Gourdes (HTG) or U.S. dollars (USD)?**

Lending in Haiti is in Haitian Gourdes.

### **How does the choice of currency affect ROI?**

The interest rate being paid on the bond is calculated based on currency fluctuation. Because we are operating in Haiti and using local currency (HTG), we have to keep a margin of about 20% for possible devaluation (according to historical trends). Doing this allows us to guarantee the current interest rate being offered.

### **How will the \$300,000 capital raised by MOBILECOM stay in Pestel's economy and not flow to the DR?**

CAPTEL is a local credit union operating in Pestel since 2007. It is currently undergoing a rigorous capacity-building process to ensure it can grow, diversify its services, and respond to its members' 21st-century needs. The capital raised will be invested in a credit portfolio made available as loans to CAPTEL's members. As loans are repaid, the portfolio will grow while continuing to be available for further loans in Pestel.



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## **FREQUENTLY ASKED QUESTIONS**

### **How will CAPTEL be kept accountable as they receive the \$300K capital from the Diaspora and USAID?**

As part of the MOBILECOM project, CAPTEL is currently undergoing an intensive capacity-building program to ensure that it meets all regulatory standards in governance and upholds international standards in digital accounting practice.

### **Can people living in Jeremie, and other regions participate as loan recipients?**

For this year, the MOBILECOM pilot project is focused on the Commune of Pestel, through CAPTEL. The vision is to test, learn and scale! Paon Bleu and other stakeholders are committed to taking this nationwide in the next year.

### **How fast can other regions participate in the project?**

If successful in Pestel, Paon Bleu and other stakeholders are committed to taking this nationwide in the next year.

### **The digital wallet will use technology that requires energy, how will MOBILECOM provide people in Haiti access to the technology? Will the internet and power grid be reliable?**

According to Datareportal's "State of Digital in Haiti 2024" Report, there are "a total of 9.75 million cellular connections in Haiti in 2024, equivalent to 82.7% of the total population." This figure is representative of the pattern of use in Pestel. MOBILECOM's approach is to build on the customs and practices that local people are already using. In addition, Paon Bleu is actively transferring solar energy and internet access to the CAPTEL building in Pestel.

### **Can other functions be incorporated to the digital wallet such as bartering?**

The Bousol wallet will allow members to save, borrow, make and receive payments and transfers (including international transfers). In the future additional functions, such as accessing insurance, will be explored.

### **Will projects around agricultural, fishing, commerce be able to find funding through MOBILECOM?**

Yes, they will have access to credit made available by your investment.

### **Can participants use the funds for home improvement projects and other real-estate activities?**

Yes.

### **How many investors have pledged so far?**

We've secured about 10 pledges from internal conversations and anticipate a rapid increase of investments with our public launch and marketing campaign starting mid-October.

### **When will the local media be involved in spreading the word?**

Our official marketing campaign will launch mid-October. This will include conversations and promotions from the local media.

### **Is there a financial projection available for investors?**

Yes, financial projection for this project is available upon request.



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