



The All-Inclusive Coin Economy That Will Change the World

SARACONNECTS

WHAT WOULD YOU LIKE TO *HEAR* TODAY?

CONNECTING ALL HUMANKIND AND REINVENTING TRADE AND EXCHANGE

Cloud Trade, Distributed Ledger and Blockchain via Telephone – Peer-to-Peer Transactions and the New Emerging Markets Token Economy

SARA™, the SMART AUDIO RECOGNITION

AGENT, is the only mobile web browser accessed via simple voice call or text and compatible with every telephone on earth. With *SARA* anybody with any phone can connect to their own personalized audio content from anyplace voice service is present. Anywhere on Earth.

SARA is an intelligent agent and your personal guide to *Interactive Radio*. SARA is a piracy-proof, cloud-based, web-by-phone browser optimized for *audio*, *a twelve-button touchtone keypad*, *and voice*.

SARA enables immediate and frictionless exchange of Information for every human on the planet using technology they already possess and understand. SARA is interactive, personalized, on-demand, learning. With six billion mobile phones and billions more wired in circulation around the globe, the platform is instantly as pervasive as terrestrial radio.

SARA is device and infrastructure agnostic. Access requires no mobile broadband, no data plan, no display, no local data storage or processor – no new device. SARA delivers a rich smartphone-like interactive experience to any phone wireless or wired at a fraction of the cost. She is even location-aware.

Personalization resides in the SARA cloud. She knows each caller and continually learns, refines selections, logs every click and moment of any interaction. She offers information based upon a listener's demographics, tastes or location.

Mankind's first massively successful wireless information service was and still is terrestrial radio. Today radio remains a primary information source more pervasive than the Internet, television or computers. The only mobile technology more ubiquitous among our planet's inhabitants is the *telephone*.

The mobile telephone is a *two-way* radio. It transmits as well as receives, which makes it an interactive device, which terrestrial radio is not. Interactivity makes the telephone a feasible candidate for an Internet interface to displace radio, introducing e-commerce to an entirely new class of device already saturated into all levels of society worldwide.

No technology is more familiar among the world's most vulnerable and unbanked populations. The friendly SARA interface speaks all local languages and requires only the touchtone keypad and human voice - the ideal platform for a common peer-to-peer transaction exchange to change the world.



Billions Live Without Internet

When five billion handsets can't connect to the Internet, the problem is not with the handsets. At the beginning of 2018 3.9 billion people remain unconnected. It will be decades before smartphones make meaningful penetration into this population. What is needed to connect the world in our lifetime is a platform optimized for entrenched tech everybody has: telephones.

Billions Have Telephone Handsets

SARA is designed for rapid deployment to instantly connect the world's unconnected billions using devices they already possess – cellular handsets and telephones. SARA delivers desirable content along with government messages, health education and vaccination alerts, and advertising. Interactivity enables SARA to collect data that can be used to better anticipate demand and logistics required of a particular region or populace. SARA supports peer-to-peer transactions and mobile commerce protected with intuitive multi-factor security authentication to safeguard against fraud and theft of an owner's banked coins.



Your Handset is Your Wallet and Health Record

The Vaccine: Not Impossible Project

SARA is a display-free interface as familiar as terrestrial radio, optimized for eyes-free use and friendly to the vision-impaired. The SARA interface does not discriminate against the illiterate or poor. We're collaborating with Not Impossible Labs and a giant international pharmaceutical company on an initiative to help solve the last-mile crisis in vaccination distribution and logistics. Despite best efforts of drug companies, governments and NGOs to deliver critical vaccinations into the neediest at-risk populations on our planet, most of these inoculations never make it to their intended destinations, or spoil due to errors and delays in distribution.

Failure to timely distribute and dispense vaccines to these remote regions translates into hundreds of thousands of needless preventable deaths each year from avoidable diseases like measles, cholera and yellow fever. In regions where Internet is unknown and radios rare, SARA will be a rapid deployment wireless information platform to reach entire populations to disseminate health and wellness information, alerts, vaccination announcements and education.



SARA is Location-Aware and Learns

Interactions help identify disease hotspots and emergency response requirements, recommend vaccination center locations, offer logistical, demand and supply guidance. She can personalize messages and advice and even put individual callers in touch with live nurses from all over the world.

Phone as ID; Membership Not Required

With just a phone number SARA can provide personalized services and track responses to health queries. At hospital, a citizen's phone number can link to their SARA health record.

Content is King. Desirable Content is Divine.

People will not seek out health information. That's why we embed it within sought-after audio content in high demand as advertising and public service announcements. Listeners have the option of interacting with these advertisements - the data collected can be mined by authorities to manage and enhance dispensation of vaccines and emergency health - optimize locations, inventory movements, transportation of product as well as skilled personnel and needy individuals to and from mobile hospital sites.



Populations are needlessly at risk and lack awareness even though they already carry devices capable of delivering education, wellness alerts and news. The transformative SARA Interactive Radio platform also has the capacity to transform local economies and introduce electronic commerce transactions for all peoples including those disconnected from the Internet and the unbanked. That's billions of people who today remain underserved by wireless and technology even though most already possess basic handsets.

Seeding a New Token Exchange

Basic Mobile Telephony Jumpstarts Peer-to-Peer Trade via Cryptocurrency

The more people listen, the more they interact with SARA and the more she learns. This enables massive health assessments and evaluation to discover otherwise undetected health concerns much earlier and respond.

Health messaging is embedded into the audio stream as advertising and public service announcements. Listeners have the option of interacting with these spots and advertisements -to teach and inform, and even for purchases, trade and commerce.

To ensure return visits SARA offers not just highly desirable content but also loyalty rewards in the form of tokens issued monthly and earned by simply listening and interacting with content and ads. Tokens can be redeemed against the caller's telephone bill or banked for future use. Banked tokens can receive interest rate appreciation, while

the ability to spend tokens on telephone expenses helps assign a real value to them and thus a market value to support other merchant trade via tokens. In this way we seed entire emerging unbanked populations with fungible tokens to spark an all-inclusive e-commerce revolution to uplift entire economies and create a new consumer class.

SARA EMULATES RADIO FEATURES

- Pervasive
- Easy
- Familiar
- Friendly
- Instantaneous
- Standardized
- 7. New device not required
- 8. Passive listener friendly
- No downloads



WHAT DISTINGUISHES SARA



Everybody Can Use It

The SARA interface is very much like all the familiar telephone interfaces we grew up with. SARA speaks to you and understands you. Unlike smartphone audio streaming services, SARA does not consume data.



Instantaneous Accessibility

The world's focus on mobile broadband build-out does not address the current population's inability to connect. SARA's primary design feature is instant access for all.

FAST FACTS 2017 (SOURCE: INTERNET.ORG, SARA)

94%

Penetration of 2G Wireless Technology Worldwide

43%

Penetration of 4G LTE Infrastructure Worldwide

100%

Handset compatibility with SARAConnects Worldwide

45%

Unique Smartphone Subscribers Worldwide









SARA satisfies all the criteria required for instant deployment of an inclusive Internet as defined by The Economist Intelligence Unit and Facebook's Internet.org. She supports e-commerce too.

Foundation of a Token Economy

Cloud-based Blockchain Ledger System Security and Features

WHY SARA? 100% COVERAGE FOR ALL

- No waiting -uses current infrastructure
- Any device nothing new to buy
- No data plan or broadband required
- Literacy optional audio, voice & touch
- Qwerty keys not required
- Display not required
- Familiar user experience
- Personalized news, education & infotainment

Half the world's population is disconnected and unbanked. Yet most carry basic telephone handsets. The SARA smart cloud facilitates a token exchange peer-to-peer economy where anybody with a telephone and tokens to spend can execute electronic purchase and trade transactions using their handset simply by making a voice call or issuing SMS texts.

Centralized Distributed Ledger

SARA's distributed ledger delivers a viable trade, education and health record platform for vast untapped populations otherwise disconnected from the web and financial services. SARA's implementation is unique, optimized for dumb telephones with no local processor or memory. Therefore transactions, records and data are all stored in our cloud - not an end-user's device - meaning all personal copies of the blockchain ledger reside in our cloud, in individual virtual vaults where each person's data is isolated and secure from external intrusion and attack.

Multi-Factor Security

What you have; what you know; who you are depending on the nature of the transaction SARA employs multiple layers of security: Phone number, PIN, voice print. Token transactions are safeguarded by thoughtful implementation of these measures.

Every handset is a point-of-purchase

SARA is a one-to-one marketing and sales channel (e-commerce/ telesales function built-in). SARA repurposes basic wireless telephony and voice as a new medium for personalized advertising and services and is the ideal conversational commerce platform.

Hyperlocal Advertising and Trade

Even individual farmers and craftspeople can afford to promote and sell their wares via SARA because they only pay for ads actually delivered to people within their target location and demographic. SARA alerts about current market produce prices so farmers can skip the trip to the nearest competitive marketplace and instead trade directly with local customers.

Cognitive Learning and Response

SARA's friendly voice and desirable content fronts a machine learning system that monitors all interactions to serve ever more personalized, relevant content. SARA learns about individual listeners, like minded listeners, communities and populations. Health messaging includes a feedback response so authorities can measure grass roots reaction to health instruction and vaccination announcements and anticipate attendance at local events.

The Token Exchange

We initially impart value to tokens via telecom carrier exchange. Base value thus assigned, other merchants can safely transact their wares in token currency too. Rewards for merchants can include a more aggressive return on tokens than the fixed rate provided to consumers. Thus incented we expect merchants to quickly welcome token commerce as an alternative to cash, particularly in developing markets where an emergent consumer class awaits a simple, accessible, friendly financial credit platform designed expressly for peoples of any income.

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Revenue Opportunities

Once launched SARA can sustain herself financially with a variety of innovative revenue and royalty licensing models

Branding, Advertising, Sponsors

SARA emulates the best aspects of radio, like cost of access. The SARA platform and its programming can be sponsored. It serves interactive ads at regular intervals. SARA's relationship to the listener is one-to-one; as she learns, accuracy in serving actionable ads enhances. Three forms of advertising are available: Pinpoint ads targeted based upon her accumulated knowledge of the listener; Contextual ads relevant to current content; Location-aware ads relevant to the listener's current location and known home location.

Subscription

SARA supports subscriptions so content owners can reach segments of the market willing to pay for premium content without paying more for monthly data consumption.

Financial Intermediation

Collect micropayments and commissions on every transaction conducted in the SARA ecosystem.

Pay-per-Use

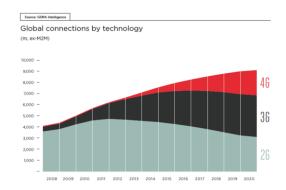
SARA allows for consumption billing to credit card or phone bill. She unleashes the ability to apply micro-compensation to content owners linked to listener consumption. This model of revenue and royalty payout creates new possibilities for audiobooks, comedy albums, syndicated radio, TV and sports.

Sales and Commerce

Interactivity underlies all content and advertising. Interactivity enables purchase transaction for content, advertised products and services. SARA participates in all advertiser interactions and transactions.

Research and Data

SARA collects of a torrent of live user behavioral data for mining by advertisers, content owners, carriers and manufacturers. Ideal for market research, voting, polls and surveys as well as measurement of new music, products and content acceptance.



Gigantic Global Opportunity

Efforts underway to deploy mobile broadband service to the ends-of-the-earth will not eradicate the world's connectivity problem in our lifetime. It is imperative we close this data and information gap *now* using current technology to connect emerging markets, the poor and illiterate. The capability exists. Let's build it. This may be the very first radio or Internet available for countless millions in remote regions across the globe.

SARA IS A PUBLIC ADDRESS SYSTEM

- Reach masses or target specific people
- Feedback loop to measure reception
- Allows citizen access to additional instruction and assistance
- Emergency response
- Vaccine distribution logistics planning

Token Economy Reach, Value

There is considerable global anticipation for how cryptocurrency and coin exchange can revolutionize commerce and trade in emerging markets. Yet current valuation of such cryptocurrencies is based solely on anticipation of what's to come; there is no accessible exchange mechanism to facilitate liquidity for trade, particularly for the world's poorest. According to the World Bank 59% of adults in developing countries do not have access to a bank account, credit card, smartphone, or any currently contemplated token wallet or web-based token exchange technology – no way to obtain or to transact with tokens or any form of electronic cash. SARA delivers their first viable exchange.

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SARA IS A FINANCIAL ECOSYSTEM

- Micropayments on all transactions
- Advertising Platform affordable to microbusinesses pay per listener
- Graduated ad pricing for engagement
- Sales Commissions
- Content and ad interactivity and sales

Telecoms, Banks, Opportunities

Tech firms are racing to deploy mobile broadband to remote regions within the next few years. Yet it will take decades for compatible smartphones to proliferate and become ubiquitous. Imagine instead adding 3.9 billion people to the consumer economy in months, not decades. Consumers have immediate access to this economy via devices they already own. An aged existing telecom carrier infrastructure finds new relevance as conduit for wireless content and advertising and e-commerce. Merchants of all sizes can participate in this new economy.

Rapid deployment without regard for receiving device; radio quality audio via conventional telephony; learning agents, data warehousing and data mining systems to facilitate complete control and personalization for each caller regardless their status. The backbone of a new mobile token economy for all people. This is SARA.



What Would You Like To *Hear* Today?

Interactive radio and Internet to any telephone. Your content on your terms. Personalization and storage resides in the cloud. It's just a phone call or text away!



Connect the World in Our lifetime.

Let's be the first to solve the Internet accessibility crisis by reinventing the browser and the cloud for telephony and commerce! Your phone is your wallet and ID; your learning tool and lifesaving conduit to knowledge.