

Lecture 9

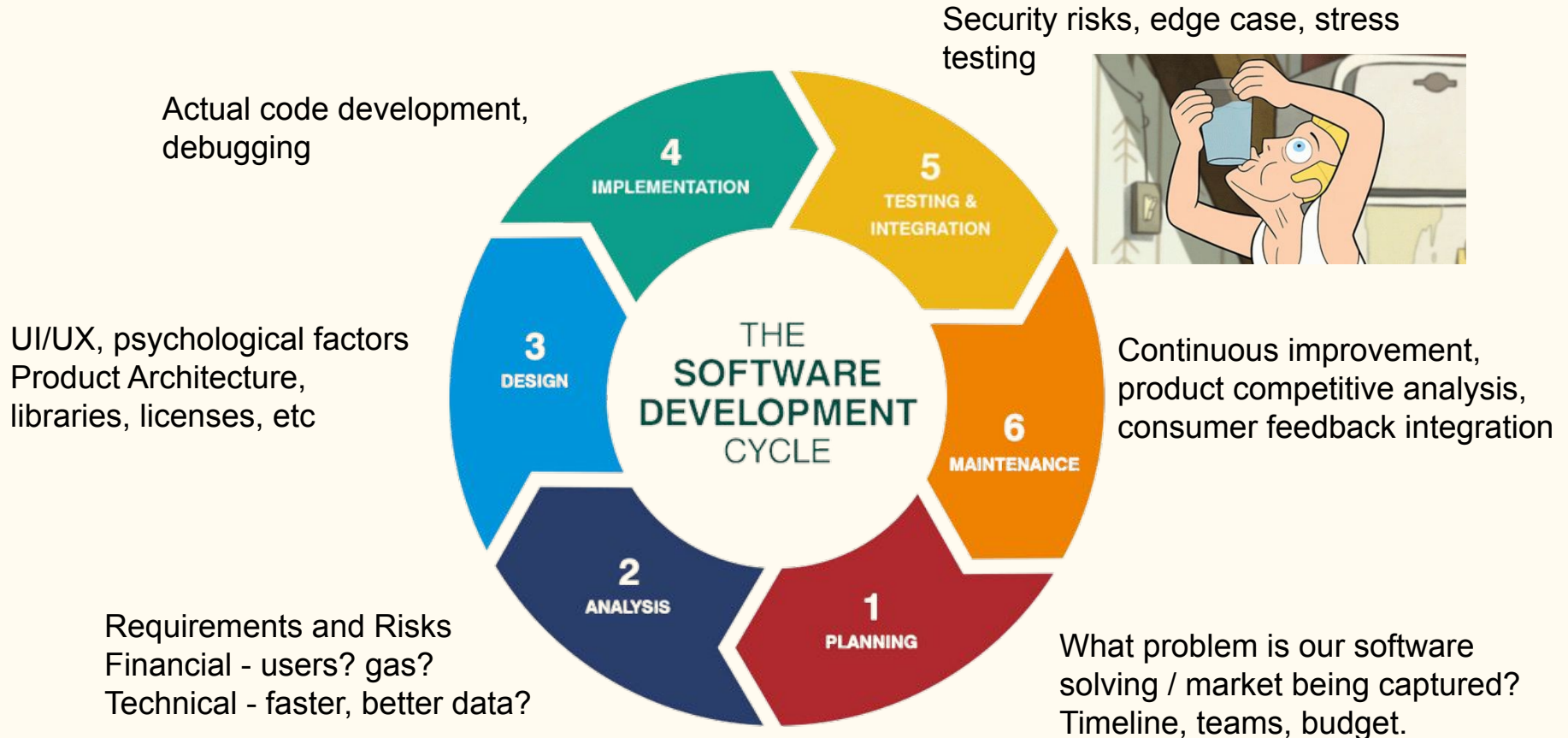
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ReFi and Social Good

Software Development Lifecycle

Idea to prototype

6 Stages of SDLC



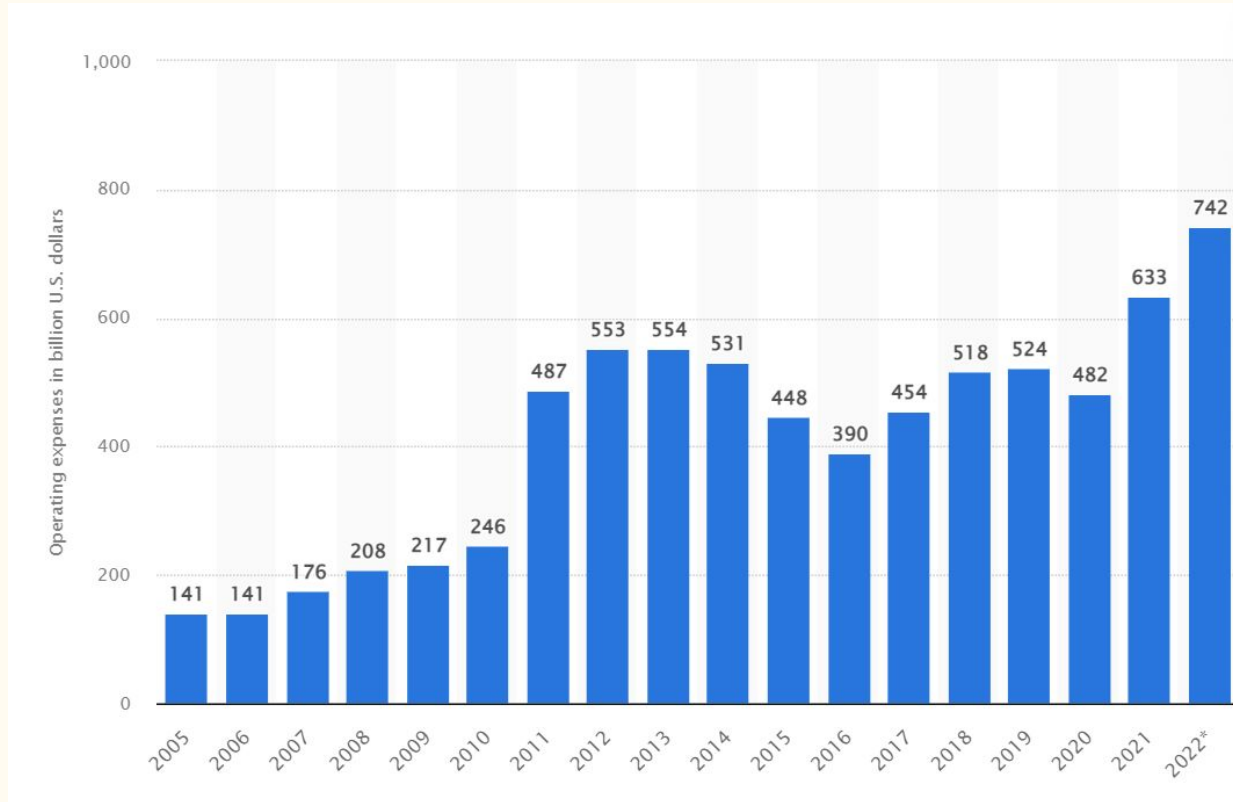
Hardhat - a web3 CLI IDE

- ❖ Install NVM - Node Version Manager
 - <https://github.com/nvm-sh/nvm>
- ❖ Use nvm to install nodejs and npm
 - SW packages aid in versioning, dependency management, licensing, maintenance and distribution.
 - Hardhat and nodejs are packages that can be managed by npm
 - Hardhat requires nodejs v16 or above
- ❖ Install Hardhat as an npm package
 - *npm install --save-dev hardhat*
 - node package executor: *npx hardhat*
- ❖ Start a new Hardhat Project and install dependencies
 - Select empty project hardhat.config.js (A config file configures the environment of the code)
 - Hardhat runs on tasks. Install a handy toolbox (*npm install --save-dev @nomicfoundation/hardhat-toolbox*)
- ❖ Hardhat compile
 - *npx hardhat compile*
 - Compiled into artifacts - compilation execution log + ABI / Bytecode
- ❖ Hardhat Test
 - Code coverage, gas tests, parallelization test, etc.
- ❖ Hardhat Deploy
 - Start a local blockchain instance with 10 accounts - *npx hardhat node*
 - *npx hardhat run --network localhost scripts/deploy.js*

Regenerative Finance

Funding the Commons

Mining - An example of unsustainable profits



Regenerative Finance



"ReFi is the process of using markets to fix the issues markets have created."
- John Fullerton

Rise of Regens - Social Good and Funding the Commons

Commons are a natural or cultural resource accessible to all members of society.

Tragedy of the Commons - overconsumption, underinvestment

- Conservation of the Alps
 - Runs through France, Switzerland, Italy, Liechtenstein, Austria, Germany and Slovenia.
 - Tokenize the Alp - Conserve the Alps and earn some profits from camping/skiing?
- Protection of endangered animals
 - Wildchain - adopt an animal in a gamified way. Fund zoos and conservation efforts
- Universal Basic Income
 - Every person deserve to live at a certain standard
 - Impact Market

ReFi / Impact DAOs - Quadratic Funding / Voting

Impact Area

 Carbon

 Education

 Energy

 Food & Agriculture

 Health

 Industry

 Infrastructure

 Innovation

 Investing

 Nature

 Politics & activism

 Social justice

Decide which community,
initiative to fund in a way that
relies on the wisdom of the
crowd

Number of votes	"Vote credit" cost
1	1
2	4
3	9
4	16
5	25

Sybil Attacks?



The Human
Empowerment
Protocol





OUR FINANCIAL SYSTEM REMAINS EXCLUSIVE & FRAGMENTED

2+ billion

people unbanked
or underbanked.

10%+ of the

world's population
lives on less than
\$1.90 a day.

~30%

of aid lost to
corruption.

Too many

intermediaries, opacity
& borders in a
fast-changing world.

Source WorldVision.org

Quote by Ban Ki-moon



impactMarket is an open **financial infrastructure to empower the un(der)banked**, through decentralized products & services that unlock economic opportunity, while onboarding the next billion users into finance

Libera Wallet

impactMarket's mobile non-custodial wallet application integrated with financial products.

Unconditional Basic Income

A platform to distribute benefactor donations to beneficiaries in vulnerable communities around the world.

Learn & Earn

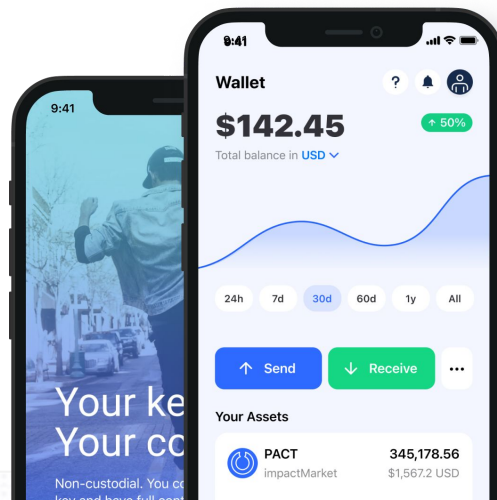
Educational content platform on impactMarket's web dApp, incentivizing users to learn while earning rewards.

Micro-Lending

Short-term micro-loans offered to help beneficiaries facilitate entrepreneurial pursuits.

Collective Savings

Financial support to help our beneficiaries on their professional and personal developments.



Tools to build native mobile dApps

Stable Value Currencies

Phone number Public Key Infrastructure

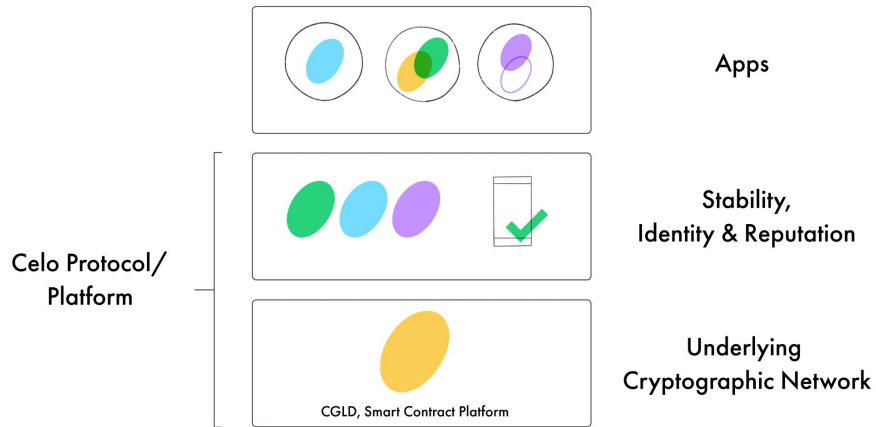
Gas Payable in Stablecoins

High Speed

Optimized for Financial Applications

Ultra low network transaction fees

QR Code Support



How it works?

Ambassadors

impactMarket's representatives in charge of presenting, developing and expanding our decentralized poverty alleviation protocol to local charities and community leaders.

Community Manager

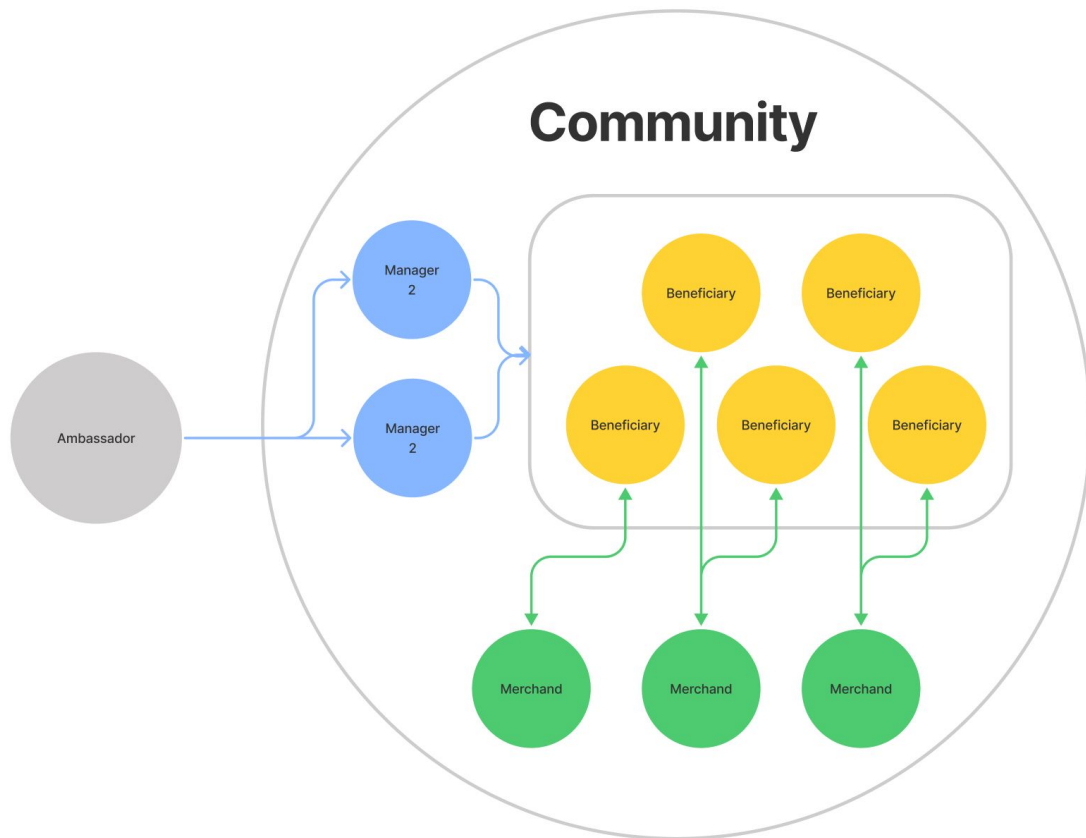
The person that submits the community for approval and will manage all the community's beneficiaries.

Beneficiary

The person that will have access to UBI.

Merchant

When a beneficiary needs to buy goods (food, electricity, water, etc) these are the entities that will sell them in exchange for cUSD.



How it works?

9:41

< Apply Community Submit

These values should be a minimum basic income that is sufficient to meet your beneficiaries' basic needs. They will be able to claim while there are funds available in the contract. You will have the responsibility to promote your community and to raise funds for it.

If there is another person or organization among your community you believe is more suitable to drive this initiative, let them know about this possibility and encourage them to create a community.

Amount per Claim [?] Around R\$5.57

Claim Frequency

Amount Around R\$1949

Total time increment after each claim Minutes



9:41

Manage

Cruz Vermelha do Recife
Sao Paulo, Brazil

825 Beneficiaries Max. \$23900
\$1912 (8%)

Add Beneficiary Add Manager

Beneficiaries (825) Managers (3)

Manage Communities

As a manager you can start adding beneficiaries.

9:41

UBI

Cruz Vermelha do Recife
Sao Paulo, Brazil

You have claimed \$12 Target \$500

Report suspicious activity

You can now claim your funds.

Claim ~R\$10.5

How claims work? Share your stories!

UBI Communities

As a beneficiary you can claim a basic income from your community

9:41

Communities

★ Featured Recently added Low or

Cruz Vermelha do Recife
916 - R\$4.28/day Brazil

Project Bem Estar
23 - \$0.67/day Brazil

Centro de recuperação Emanuel
23 - \$0.67/day Portugal

Centro de recuperação Emanuel
23 - \$0.67/day Portugal

View All (45) Apply Community

Stories View All (6)

Back vulnerable communities you care about in a borderless way.

9:41

Cruz Vermelha do Recife
Sao Paulo, Brazil

Promover a qualidade de vida do utente Sem-Abrigo facultando acolhimento temporário pelo período de 6 meses e visando sensibilizar o utente para a construção e prossecução de um projeto de vida.

Learn more about this community

916 beneficiaries (each claiming ~R\$4.28 per day)

Raised from 12 Donors Goal \$1456 (10%) \$14,560

Donate

Donate with full transparency and no intermediaries.

WHAT WE'VE REACHED SO FAR

\$3M+

Raised &
Claimed as UBI

45K+

Beneficiaries

~\$9M

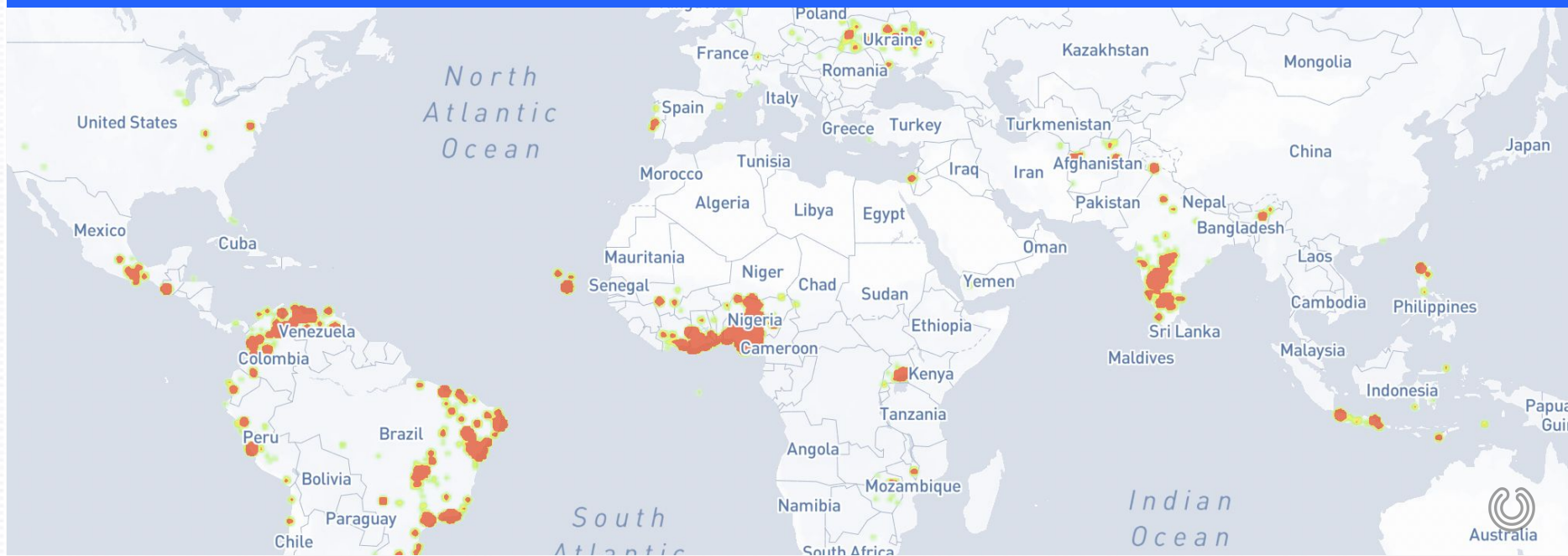
Volume

25+

Developing
Countries

5K+

Backers



Expected Outcomes

financial independence for women and their children

increased financial literacy and inclusion

increased access to opportunities and income

the degree to which 'quality of life' is enriched

degree of progress out of multidimensional poverty

socio-economic development

increased financial literacy and inclusion

degree of increased access to opportunities and income

micro

What are the types of data we collect?

- On-chain data (transactions,
- Quantitative data from the protocol's system (eg. activity, interactions with the app)
- Qualitative
- Ethnographic elements
- Observational data (eg. about increased use of technology)

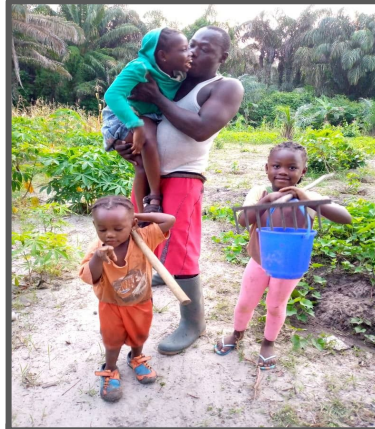
What tools do we use?

- In-app survey - collects data at regular intervals directly from beneficiaries using our wallet to support a community's particular Theory of Change.
- Partnerships with universities and research students.
- Multi-country study that produces results of impactMarket's impact.

Life-Changing Stories

A married couple, **both refugees from Sierra Leone**, living in the Krisan camp since 1999 with their four childrens, joined impactMarket program early 2021.

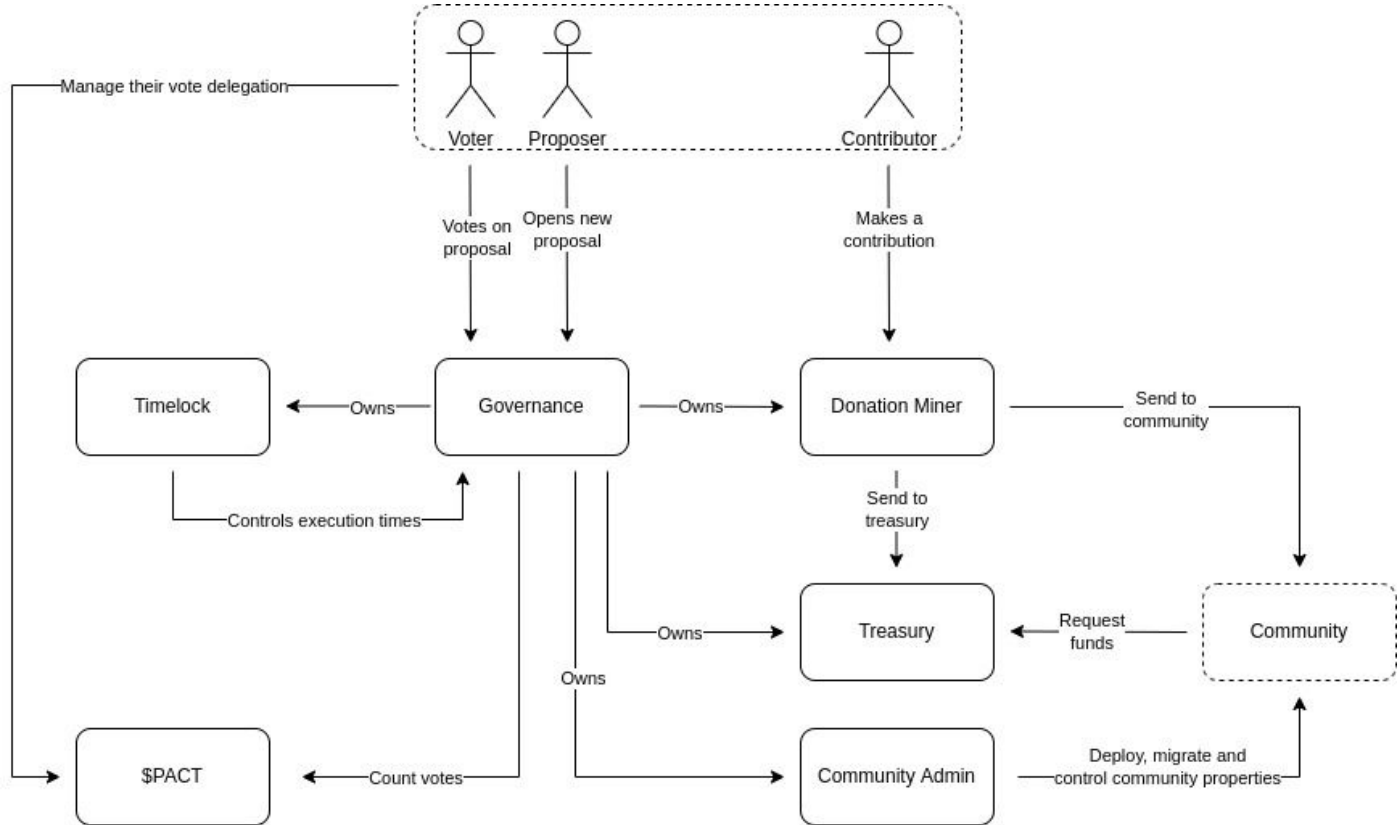
Since becoming beneficiaries, the couple have been able to start trading small product. This brought them enough savings **to build the first hair salon in the camp** as well as covering medical expenses to support their oldest child, suffering from Retts Syndrome.



Krisan Camp, Ghana



HOW DO WE GROW - THE NEED FOR DAO



\$PACT

Governance

Beneficiaries
wealth creation

Utility

Donation Incentives
through impact farming

Regular updates
about our work

\$PACT tokens will act as a global medium of governance that **empowers participants through decision-making and comprehensive incentive mechanisms.**



We are **bridging the gap**
between web3 and those who
for so long have been excluded
from the traditional systems.

**Join our mission! Contact us and get to know how
you can make a difference with impactMarket.**

Email: hello@impactmarket.com

