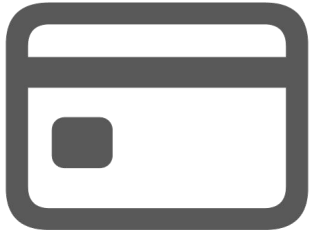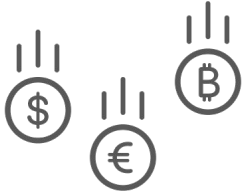# SolidarityCard

An inclusive approach to the cashless future.

Vision

Include citizens from all socioeconomic levels in the development of a more collaborative, dignified, open, and resilient society.

Provide homeless and undocumented people with money for their basic needs so they may be liberated from short-term thinking and lead a fulfilling existence.

Value proposition

Knowing the face, name, and story of homeless and undocumented people will give us the **opportunity to care for them as true members of our community.**

Use of blockchain technology will enable a **reduction of operational costs and improved transparency.**

Adoption of a DAO[*] governance structure and bounty[*] mechanisms means that **anyone in the world can be part of the solution.**

Problem

Cashlessness

1 People around the world are quickly going cashless, but the most vulnerable and marginalized population groups are often excluded from participating in this new economy.

2 In developed countries, where the majority is reasonably well served by the traditional system, there's no rush to upgrade all current infrastructure.

3 Even if cryptocurrency point-of-sale payment terminals are available today, they probably won't reach massive adoption before at least 5 years.

When society is blind,
children are still capable of seeing.

Dehumanization

1 Homeless and undocumented people are mostly a statistic we hear in the news and quickly forget. We walk past them in the street without even seeing them.

2 Most social programs today are bureaucratic processes that infantilize people by not giving them any choice in the use of funds nor expecting them to be responsible with their freedom.

3 Our world is increasingly polarized. We see those that don't belong to our group as unknown enemies to outcompete instead of potential friends with whom to build.

Solution

Works on Mastercard or Visa networks

Hole for lanyard

Lead to beneficiary's profile

SolidarityCard

solcard.org/
0123456789abcdef

Contactless payments only

10

Usable without

Government ID

Bank account
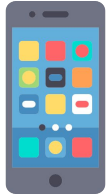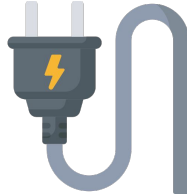
Stable home

Smartphone

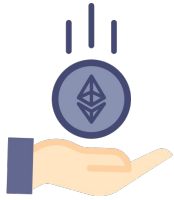Constant access to electricity

Remembering complex codes

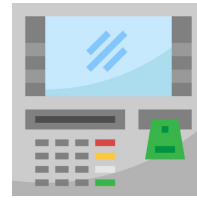Upgrading all payment terminals

Restrictions

2000 EUR monthly
funding limit

100 EUR daily
spending limit

No ATM[*]
withdrawals

Users

Beneficiaries
Homeless and undocumented people.

Activators
Activate cards and record monthly update videos.

Donors
Make lots of tax-deductible donations.

Community-powered trust

```
I want to be an ACTIVATOR → Signup with my email and phone → Verify my address and identity → Order a 10-pack SolidarityCard activator kit → Wait a couple of days for the cards to arrive → Watch the ACTIVATOR course videos
```

```
Go to the street and meet a BENEFICIARY → Use my smartphone to scan the QR code of the SolidarityCard to activate → Login to my ACTIVATOR account → Fill in the BENEFICIARY's birthdate and name → Take and upload a photo of the BENEFICIARY → Record a video of the BENEFICIARY saying their name and birthdate
```

```
Post the video to my social networks with a message that includes the SolidarityCard address → Instagram / Pepo / Twitter → Links to these posts will be sent as proof-of-identity to the SolidarityCard address → Optionally add more short videos where I talk with the BENEFICIARY about their life → Earn 5 rDAI for each activated SolidarityCard → Join the SolidarityDAO
```

Donate to one person

I want to be a **DONOR** → Go to the street and meet a **BENEFICIARY** → Use my smartphone to scan the QR code of their SolidarityCard → Signup with my email and phone → Crypto or Fiat ?

— Crypto → Donate with BTC, ETH, DAI, USDC, ERC20

— Fiat → Donate with Card or Bank Transfer

Crypto to Fiat conversion → Download a tax-deduction receipt from my **DONOR** account

Donate with Card or Bank Transfer → Download a tax-deduction receipt from my **DONOR** account

Platform fees → SolidarityDAO **DEVELOPMENT FUND**

Donation minus fees → **BENEFICIARY**'s SolidarityCard

Donate to a community

I want to be a **DONOR** → Signup with my email and phone → Choose the **COMMUNITY** that will receive my donation (e.g., Austin, Paris, Tokyo) → Crypto or Fiat ?

— Fiat → Donate with Card or Bank Transfer → Fiat to Crypto conversion

— Crypto →

Donate with BTC, ETH, DAI, USDC, ERC20 → Download a tax-deduction receipt from my **DONOR** account → Donation goes into an interest generating smart contract → 2 weeks in rDAI

— Full donation → Crypto to Fiat conversion

— Generated interest → SolidarityDAO **DEVELOPMENT FUND**

BENEFICIARY's SolidarityCard
BENEFICIARY's SolidarityCard
BENEFICIARY's SolidarityCard
BENEFICIARY's SolidarityCard
BENEFICIARY's SolidarityCard

Revenue model

Donate to one person
SolidarityDAO takes a small transaction fee and the remainder is instantly credited to the beneficiary so they can use the money within minutes.

Donate to a community
The money goes into an interest generating smart contract (rDAI[*]) during two weeks, after which SolidarityDAO takes the accrued interest and the full donation is credited to all the beneficiaries of the community.
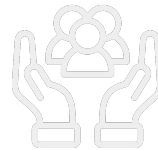
Impact measurement

Humanize

- What do you feel about engaging with people that surround you?
- Do you feel that people interact with you in a different way?
- Do you feel more confident about your capabilities?

Stabilize

- Do you feel that your basic needs are being met?
- What can you afford now that you couldn't before?
- Do you feel less depressed?
- Do you feel more secure?

Reconnect

- Did you use your money to support friends, family?
- Did you use your money to build something?
- Do you feel that you can contribute to society?
- With how many new people have you felt connected?

KPIs[*] for success

Beneficiaries
- Number of lives changed.
- Number of daily active beneficiaries.
- Number of total beneficiaries.
- Average weekly & monthly income received.
- Percentage of target minimum income received (2000 EUR).

Activators
- Number of monthly active activators.
- Number of recurrent activators.
- Number of total activators.
- Number of donating activators.
- Use frequency.

Donors
- Number of monthly active donors.
- Number of recurrent donors.
- Number of total donors.
- Use frequency.
- Average amount per donation.
- Total amount donated.

Target market and opportunity

150M

homeless in the world.

(Chamie 2017)

200K

homeless in France.

- 2K die every year.
- Most die before the age of 50.
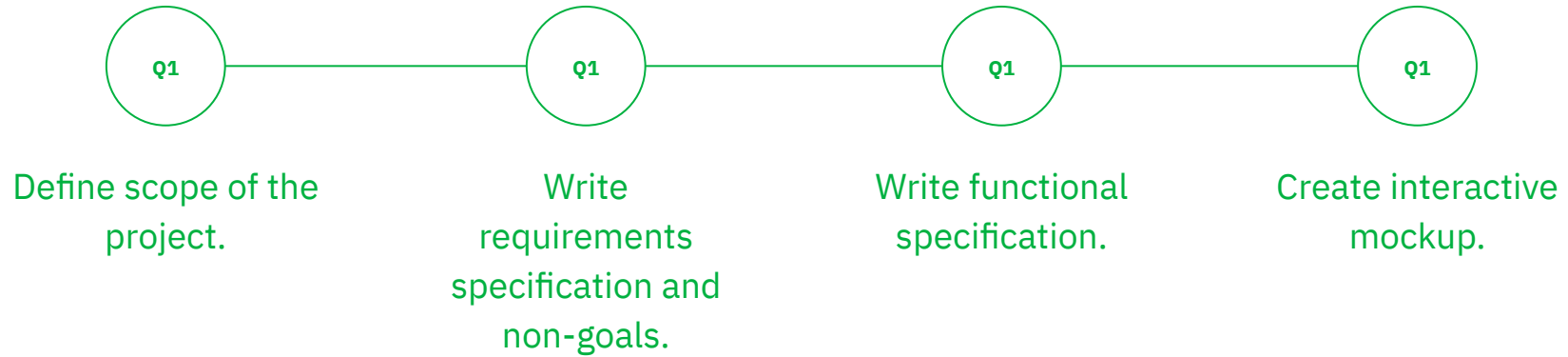- 30% don't have a smartphone.

10-15K

homeless in Paris.

(Declerk 2002)
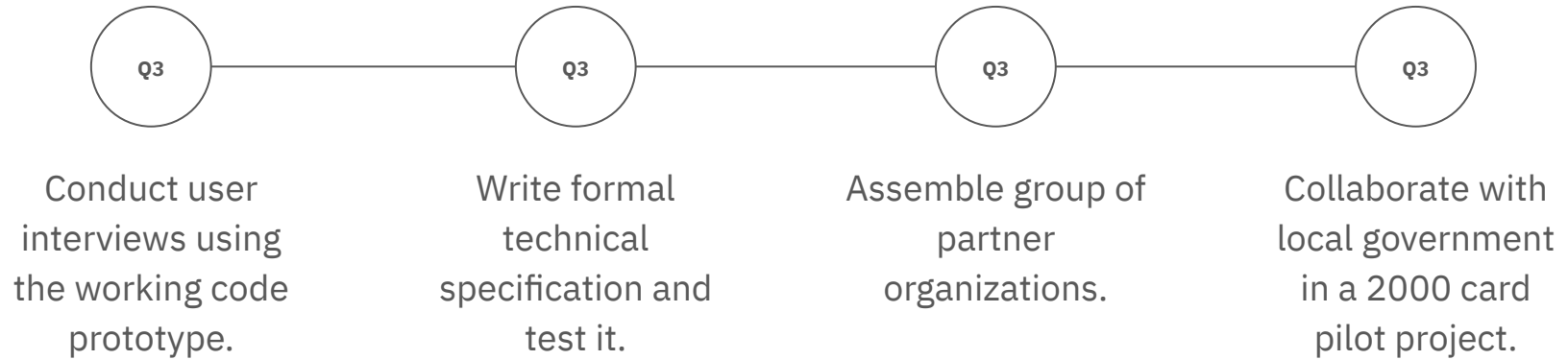
4.5K

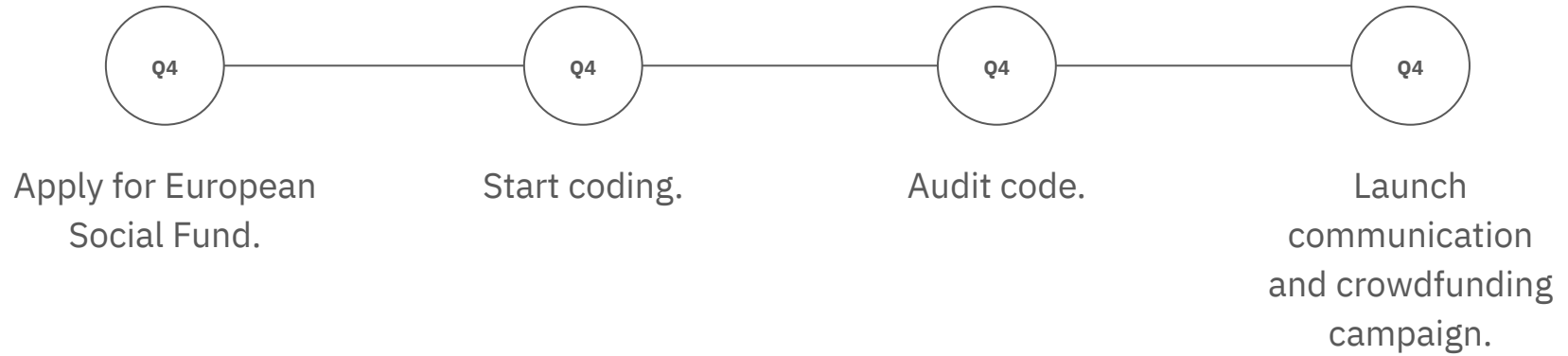homeless in Paris don't have a smartphone.

Roadmap

Q1

Q1 — Define scope of the project.

Q1 — Write requirements specification and non-goals.

Q1 — Write functional specification.

Q1 — Create interactive mockup.

Q2

```
(Q2) ————— (Q2) ————— (Q2) ————— (Q2)
```

Conduct user interviews using the interactive mockup.

Create content to attract open source community and grow team.

Participate in Gitcoin Grants.

Create working code prototype.

Q3

Q3 — Conduct user interviews using the working code prototype.

Q3 — Write formal technical specification and test it.

Q3 — Assemble group of partner organizations.

Q3 — Collaborate with local government in a 2000 card pilot project.

Q4

Q4 — Apply for European Social Fund.

Q4 — Start coding.

Q4 — Audit code.

Q4 — Launch communication and crowdfunding campaign.

Team

Juan Diosdado (@xuanmir) is a creator of experiences, images, and stories. Shared narratives cultivator. Holistic designer. Perpetual learner. Social dreamer. He's also a writer-director interested by the power of narratives to touch the emotional fiber of individuals and drive social change.

Pauline de Mortain (@popeline5) is a freelance psychomotor therapist, illustrator, screenwriter, and choreographer. She is an autodidact and likes to explore meaningful projects. She feels concerned about this issue because she has a brother who lived in the streets for a few months.

FAQ

How can we be sure that beneficiaries won't have more than one card?
Every beneficiary is publicly listed in the local community page, so during the activation process we would know if that person already has a card. This could be automated through facial recognition.

How can we be sure that beneficiaries won't use the money for alcohol or drugs?
We expect people to be responsible for themselves and think alcohol or drugs should not be only for rich people. However, since the cards can only be used for contactless payments and ATM withdrawals are not possible, buying drugs without cash would be quite hard.

What happens if beneficiaries lose their cards or they are robbed?
They can ask anyone with internet access to report this on their profile. They can also record a video explaining what happened. We can then block the card to ensure no additional charges are made until it gets recovered. And in the meantime we can get them a new card.

Projects that inspire us

Blockstack|Keybase|uPort for applying the web-of-trust[*] model through social networks.

Bounties Network for showing us a better way to reward people for their work.

Give Directly for trusting in people to make the best decisions with their money.

Gitcoin for implementing quadratic-funding[*] to empower open source builders.

Monolith for building an easy way to finally spend crypto in the real world.

Pool Together for transforming money saving into a game where nobody loses.

rDAI for giving us a glimpse of the magical things that are possible with decentralized finance.

Glossary

ATM (Automatic Teller Machine)

A machine that dispenses cash or performs other services when an account holder inserts a bank card.

Bounty

A payment incentive for the accomplishment of a task. Used by emergent internet communities so that anyone can be remunerated for contributing to their projects.

DAO (Decentralized Autonomous Organization)

An organization represented by rules encoded as a computer program that is transparent, controlled by shareholders, and not influenced by a central government. Commonly implemented through smart contracts on a blockchain.

KPI (Key Performance Indicator)

A quantifiable measure used to evaluate the success of an organization in meeting performance goals.

Glossary

Quadratic Funding
A way to determine the distribution of funds through a collective decision-making procedure where individuals allocate votes to express the degree of their preferences, rather than just the direction of their preference. This enables optimal production of public goods without need for centralized planning.

rDAI (Redeemable DAI)
A stablecoin that's pegged to the value of USD which allows you to invest in an interest generating pool, used for collateralized loans. You can either keep the accrued interest or program your rDAI to automatically transfer it to anyone else with an Ethereum address. You still hold on to the exact amount you invested, and can spend and transfer it at will.

Web-Of-Trust
A decentralized security model in which participants authenticate the identities of other users. (i.e., I trust my friend and he says that another person is trustable, therefore, I will also trust this other person.)

Acknowledgments

Huge thanks to Sonia Ganess for all her help!

solcard.org

#libertech #transparence #solidarité