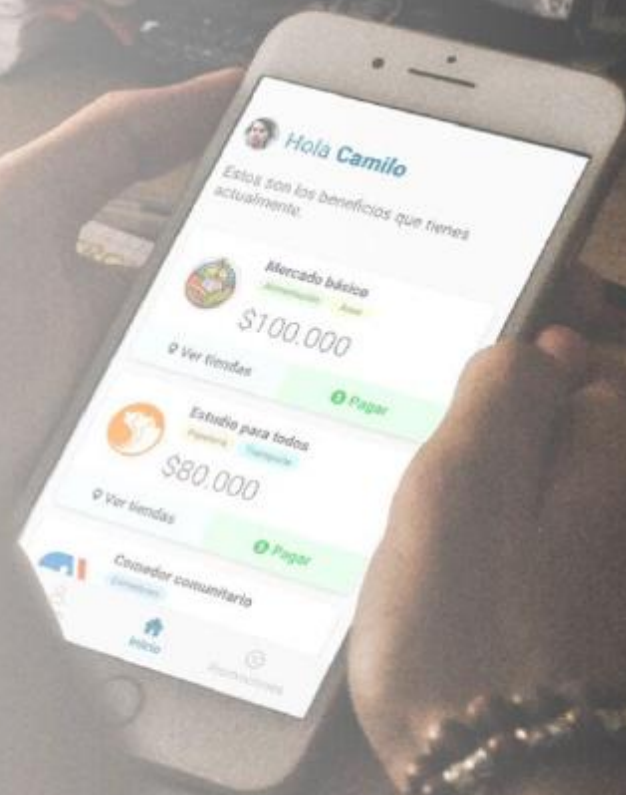




# CumbiApp

Industry 4.0 for economic reactivation and transparent use of resources



What has brought us here?

We asked ourselves this question:

What would happen if corruption did not exist in the World?







How can we rely on 4.0 technologies to fight corruption and improve the social Development of our countries?



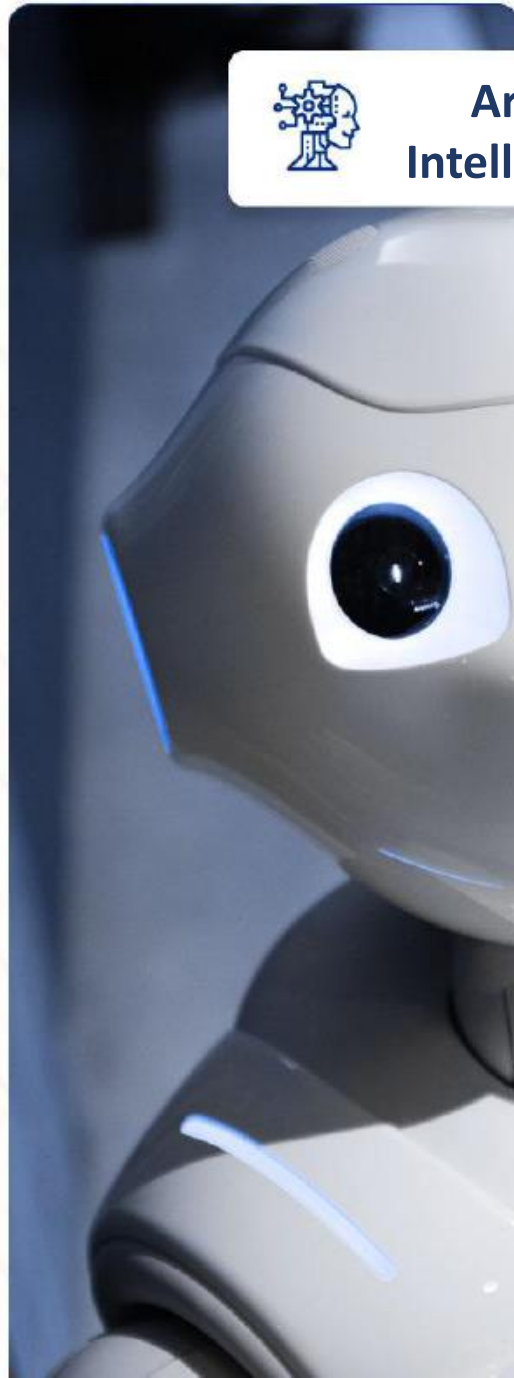




Artificial  
Intelligence



Blockchain



Robotic Process  
Automation

# Technology and economic reactivation

Solution for efficient  
resource allocation



# Efficient solution for governments and institutions

## The challenge

The transparent and efficient allocation of public resources to specific sectors of the population, is a challenge for government entities.

It is common to see that part of the resources that are allocated as aid, subsidies, loans or payments do not arrive in the expected quality and quantity, to the real beneficiaries or in the expected times.

In addition to this, the available channels for the resource allocation are expensive and not very efficient.





## Solution for the transparent and efficient resource allocation:

**CumbiApp** is a “cashless” platform supported by technologies such as Blockchain, Artificial Intelligence and RPA (Robotics Process Automation), which makes efficient and transparent the process of sending resources to citizens and companies. The platform immediately identifies the destination and use of the money.



**Blockchain**

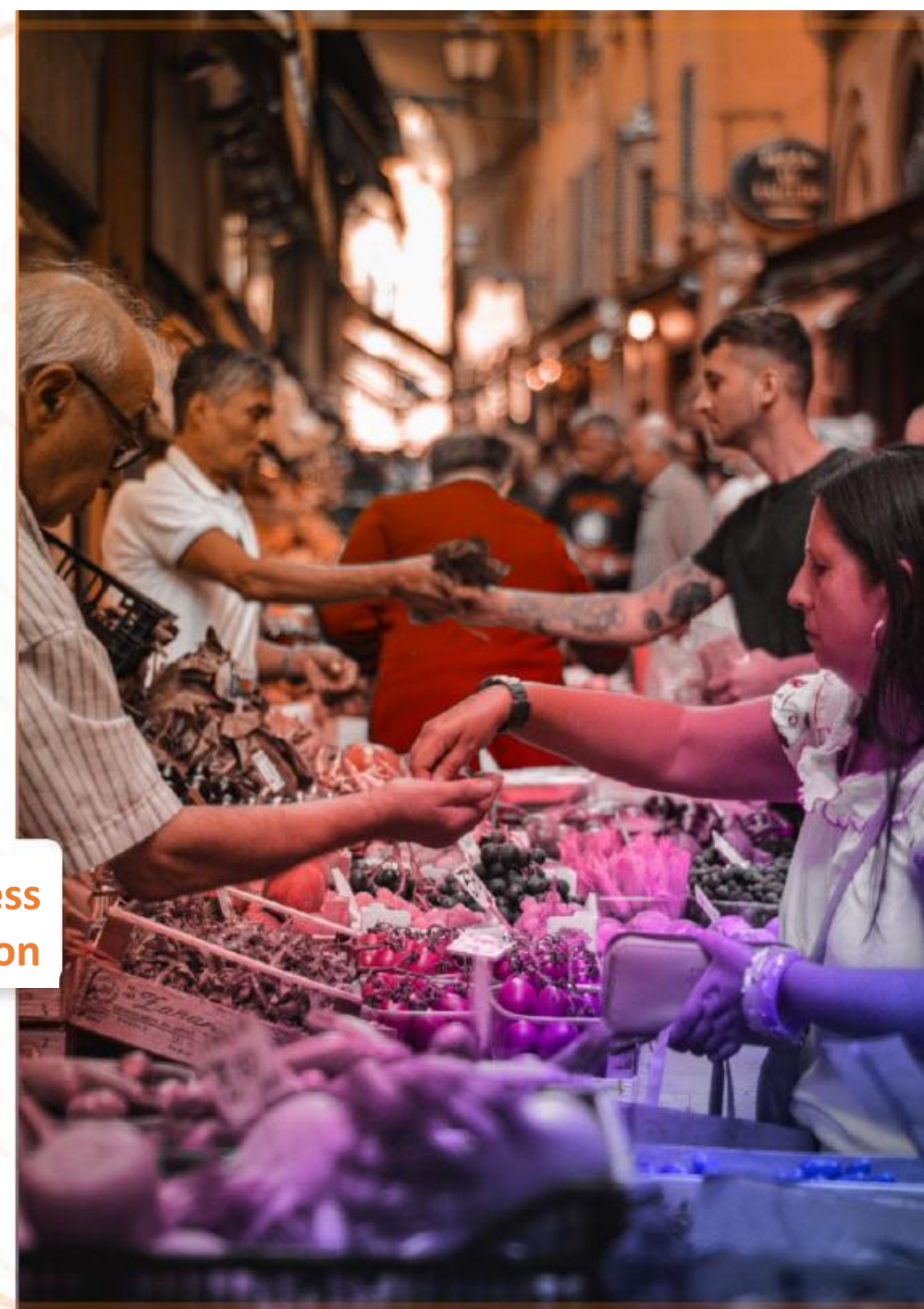


**Artificial  
Intelligence**



**Robotic Process  
Automation**

## Allies:





# General Description



## **New perspective:**

A platform that allows an efficient and secure allocation of public and private resources to the population, minimizing the use of cash. We make sure that the resources reach the real beneficiaries and that these are used in the appropriate way.



## **Economic reactivation:**

The platform accelerates growth, promotes consumption and directs resources to those who need them and to target economic sectors.



# Benefits

## Security, transparency and traceability

It operates with Blockchain, allowing the identification of the destination and use of the money. Accurate information about where the resource is used.

100% verifiable information



## Analytics

It allows the real-time monitoring of consumption behavior, resource use, destination, regions and consumption sectors.



## Cost efficient

3 times cheaper than traditional schemes.  
Immediate allocation



## Dynamic selection of goals

- Who uses the resource?
- Where is it used?
- In what sectors is it used?



# Users



## Issuer

### **Government**

Government entities that issue monetary aid to the population.

### **Donors**

Natural persons, private entities, associations, NGOs, cooperation agencies, among others, that donate monetary resources to specific populations.



## Payment converter

Tokens conversion points for companies or stores.



## Business

Large and medium-sized companies or businesses, but specially microenterprises

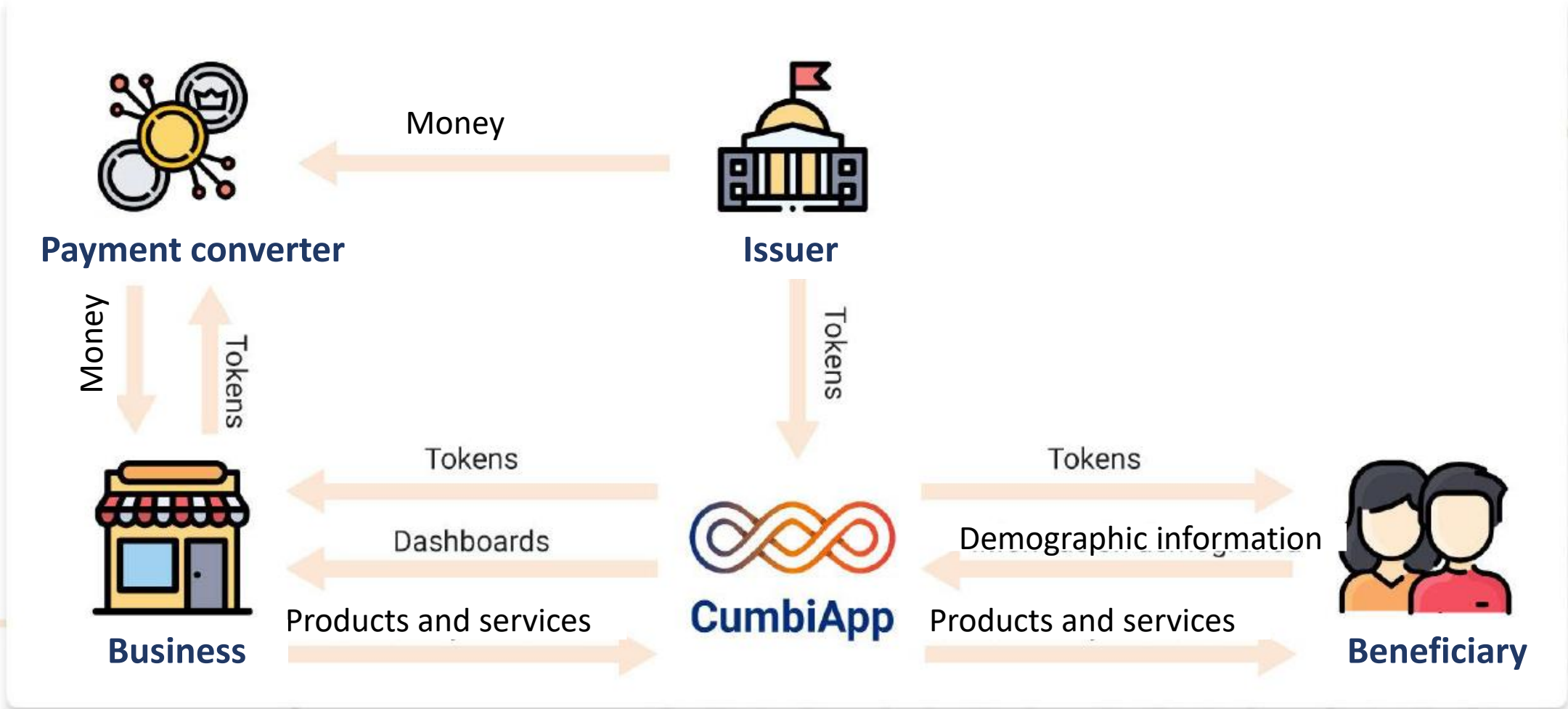


## Beneficiary

Citizens who consume the products and services that are marketable locally, and those who receive subsidies or aid.



# Process





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