




**PlusOne Consulting Group**  
HULT GLOBAL CASE CHALLENGE

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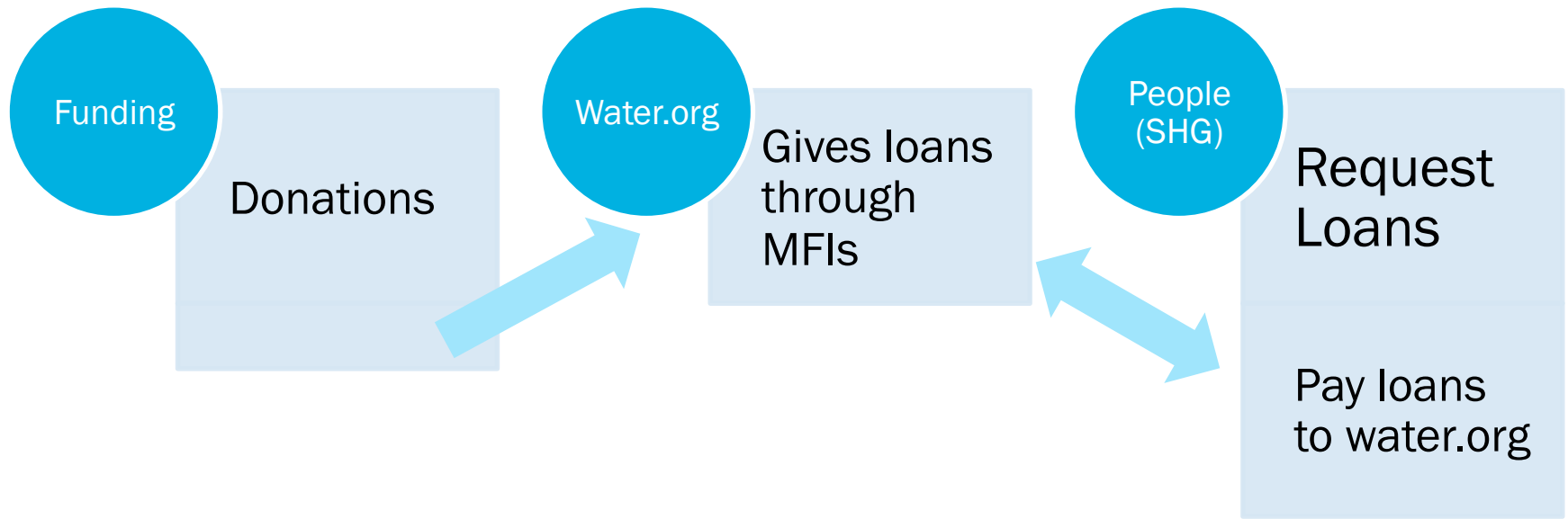
# Agenda

- Problem
  - Recommendation
  - Implementation
  - Summary
  - Q&A
- 

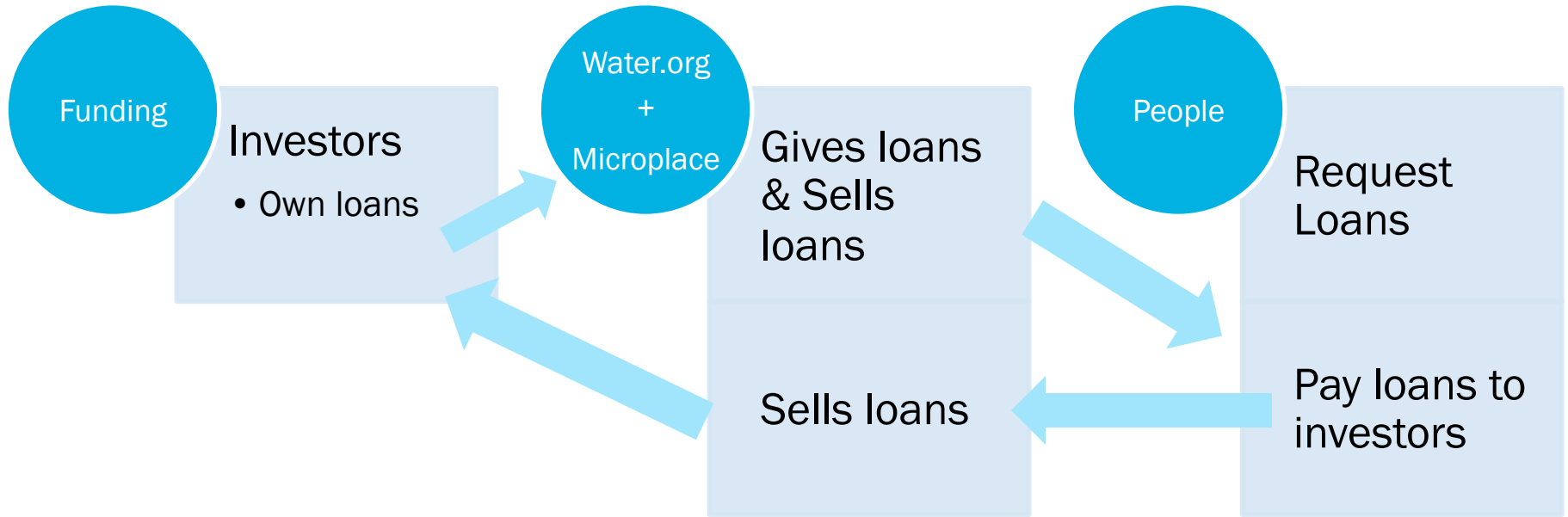
# Problem



# Current Business Model



# New Business Model



# Recommendation

## Phase I - Alliance with microplace.com



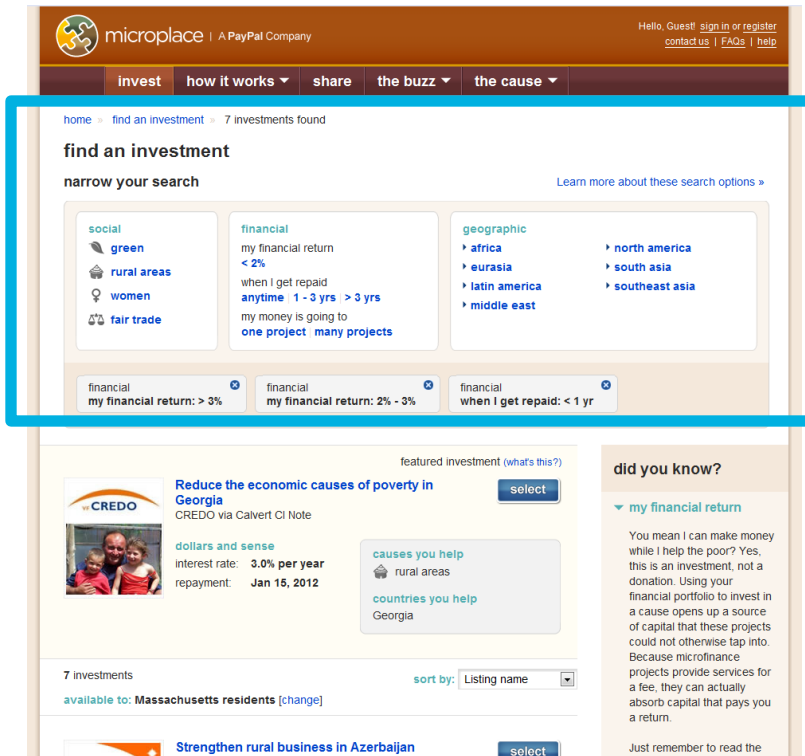
# What is microplace.com?

The screenshot shows the homepage of microplace.com, a PayPal company. The header includes the logo and navigation links: invest, how it works, share, the buzz, and the cause. The main content area features the 'money talks' section with a grid of diverse people's faces. A central quote reads: 'I love seeing all of the investment opportunities. It's exciting to know that my investment could help farmers improve their crops, or just help struggling families survive.' To the right, there are sections for 'sign in' (with username and password fields), 'invest' (with a 'find an investment' button), and 'how it works' (with a 'learn more' button).

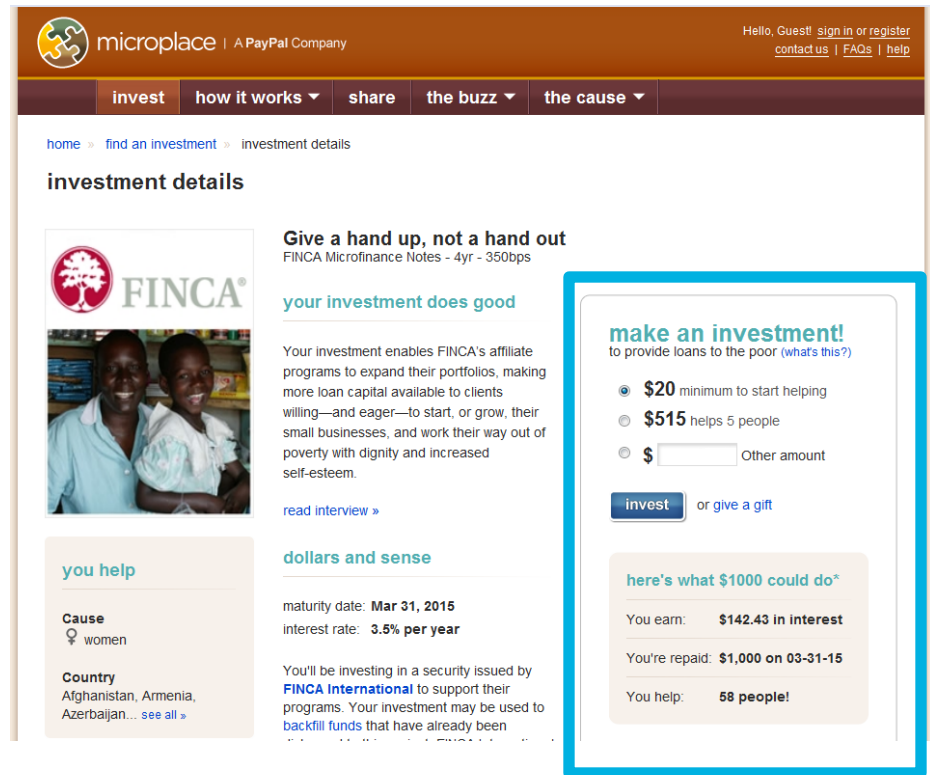
**investing is easy!** [learn more](#)

- 1 find a meaningful investment**  
Choose from the opportunities listed on our site.
- 2 open a MicroPlace account**  
Signing up is safe, easy, fast, and free.
- 3 make a difference & earn a return**
  - help the working poor
  - earn interest
  - get your money back

# Why microplace.com?



The screenshot shows the search filters section of the microplace.com website. A blue box highlights the search options. The filters are organized into three main categories: social, financial, and geographic. The social category includes green, rural areas, women, and fair trade. The financial category includes my financial return (< 2%, anytime 1-3 yrs, > 3 yrs) and my money is going to one project or many projects. The geographic category includes africa, north america, eurasia, south asia, latin america, and southeast asia. Below these categories are three filter buttons: 'financial my financial return: > 3%', 'financial my financial return: 2% - 3%', and 'financial when I get repaid: < 1 yr'. The page also shows a featured investment for 'Reduce the economic causes of poverty in Georgia' by CREDO, with an interest rate of 3.0% per year and a repayment date of Jan 15, 2012. There are also buttons for 'causes you help' (rural areas) and 'countries you help' (Georgia). The page indicates 7 investments are available to Massachusetts residents and lists 'Strengthen rural business in Azerbaijan' as another investment option.

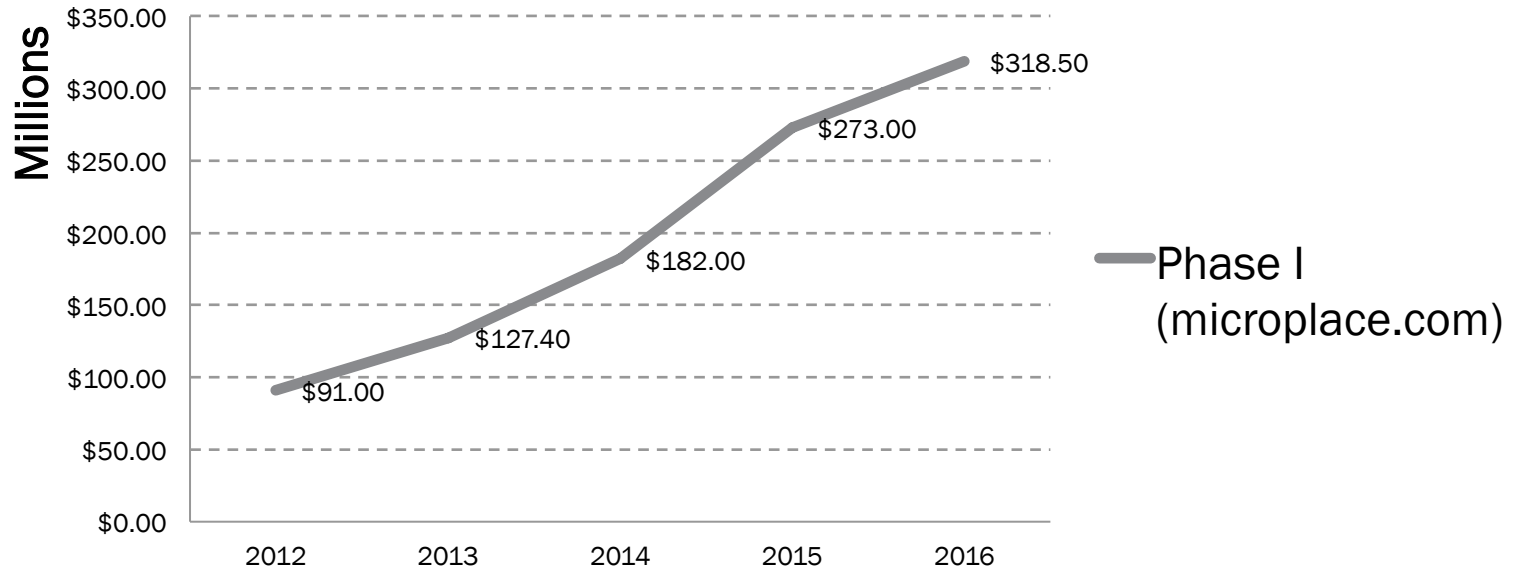


The screenshot shows the investment details page for FINCA on microplace.com. The page title is 'investment details'. The main heading is 'Give a hand up, not a hand out' for FINCA Microfinance Notes - 4yr - 350bps. Below this is the text 'your investment does good'. A photo shows two young boys smiling. The page describes how the investment enables FINCA's affiliate programs to expand their portfolios, making more loan capital available to clients willing—and eager—to start, or grow, their small businesses, and work their way out of poverty with dignity and increased self-esteem. There is a 'read interview' link. The 'you help' section lists the cause as 'women' and the country as 'Afghanistan, Armenia, Azerbaijan... see all'. The 'dollars and sense' section shows a maturity date of Mar 31, 2015 and an interest rate of 3.5% per year. A summary box states: 'here's what \$1000 could do\*'. You earn: \$142.43 in interest. You're repaid: \$1,000 on 03-31-15. You help: 58 people! There are 'invest' and 'give a gift' buttons.

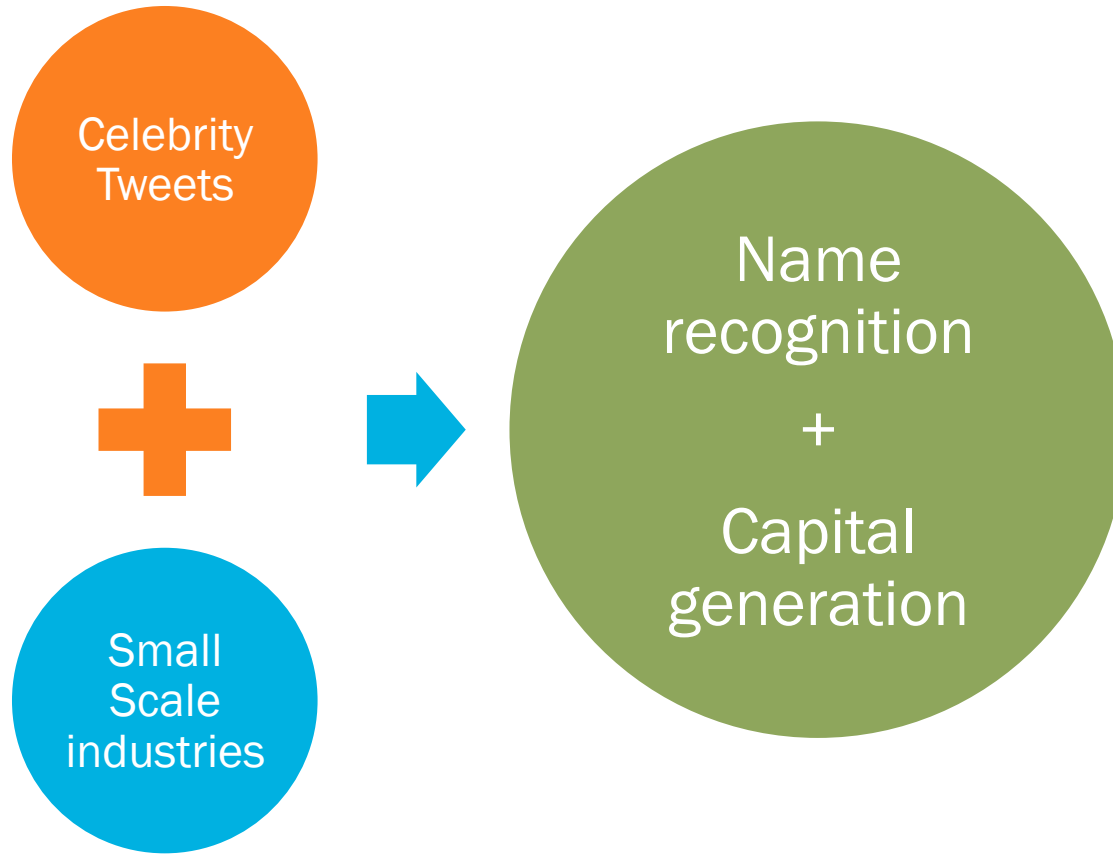


# Phase I - Alliance with microplace.com

Phase I - microplace.com  
Revenue growth from Phase I per Year



# Marketing & WSS related Solutions



# Recommendation

# Phase II



WaterBond™

# WaterBond™

Once a year Financial  
product from Thanksgiving  
to Christmas

3% return  
Maximum Bond Investment  
\$100

Available at every ATM or  
Online Banking



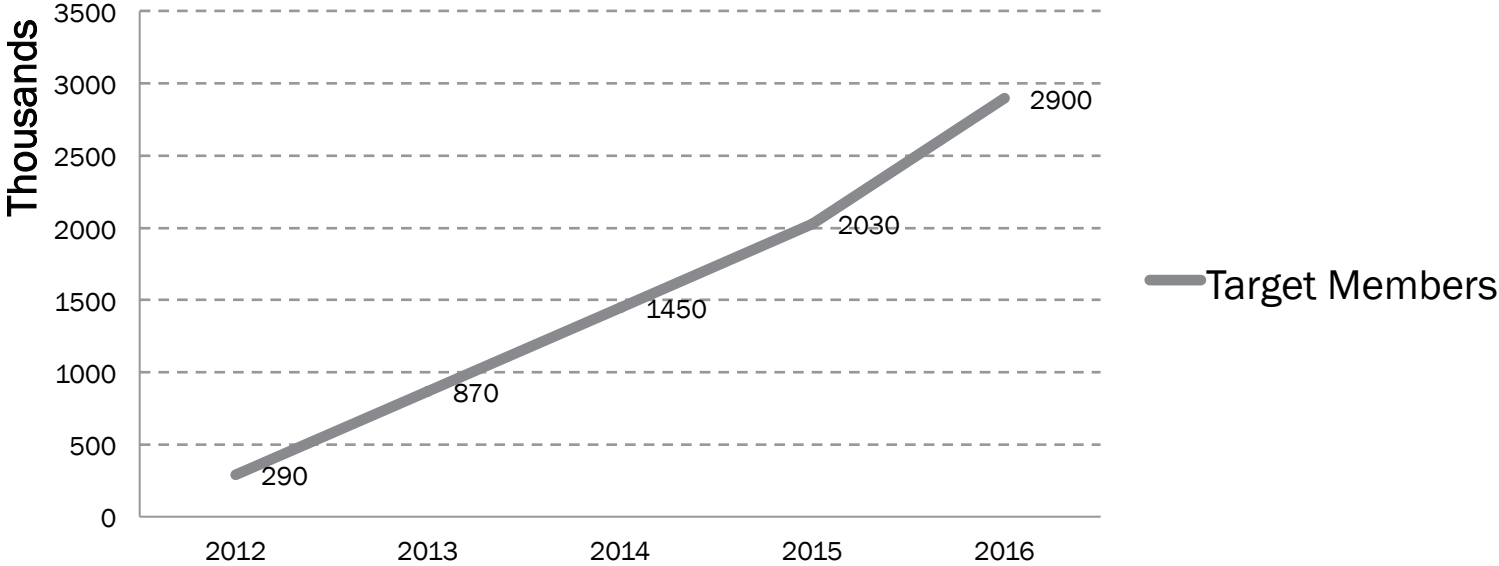
# WaterBond™ effectiveness

Bank of America active Clients  
29 Million

1% of 29 Million  
Investing \$20 to \$100

Raised Capital  
\$5.8Million to \$29 Million

## Phase 2 (Bank of America) Philanthropic Members to target per year



# Implementation Timeline

## PHASE I

## PHASE II

March, 2011

Proposal for Alliance program

April, 2011

Launch of Alliance websites on Water.org & MicroPlace.com

June, 2011

Loan of the first Alliance project implemented  
Proposal for Water Bond program

November, 2011

Launch of Water Bond program

# Summary

Phase I



Phase II



**Bank of America**

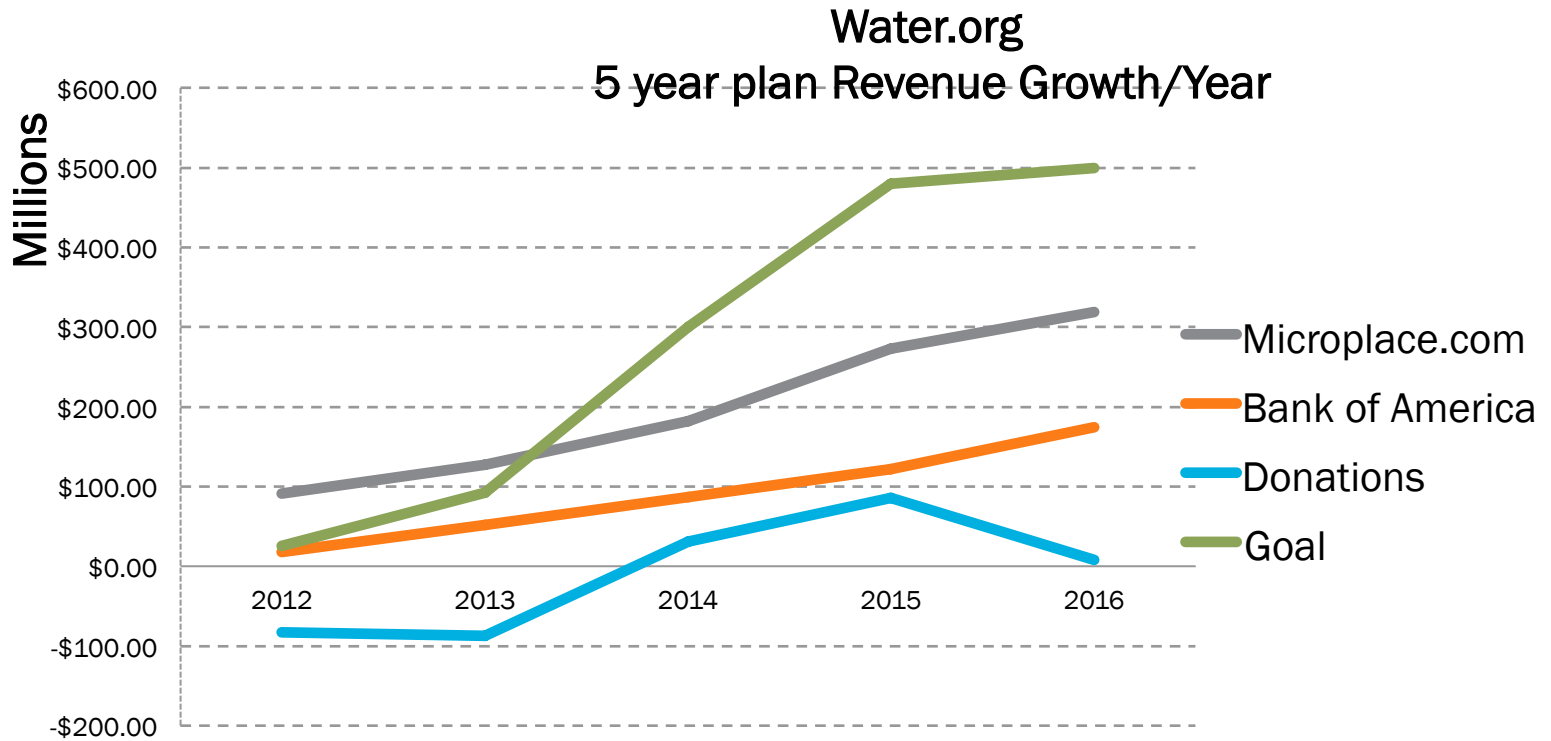


# WaterBond™





# Summary



# Q & A



# Goal & Current Situation

- New Business Models to reach 100 million people in five years
- WaterCredit model alone will help reach 10 million people in five years



# Small scale Industries (SSI)

- Put water.org logo on products
- Buy home-made and hand-made products from villagers and sell them in America
  - Baskets, wood products, art and craft products
- Can be used by villagers to pay-off their loan and be used by water.org to raise capital
- Supports sustainability and ecological benefits
- Can lead to a boost for local entrepreneurs: guidance and knowledge can be provided by MFIs
- Possible benefits and innovative products: Cheap trolley to store and place water containers, foldable water containers, cheap and throw able sanitary pads, portable restrooms, light and foldable privacy screens and others.
- Pay villagers a fair price and sell in America for a decent profit

# Texting Donation

Mobile phones In India: 790,000,000

If 5% of people donate \$.50 possible revenue growth every year = \$19,750,000.00

Mobile phones in USA: 292,000,000

If 5% of people donate \$1 possible revenue growth every year= \$14,600,000.00

Remaining mobile phones in the world: 390,000,000

If 1% of people donate \$1 possible revenue growth every year= \$3,900,000.00



# Celebrity Tweets

- Celebrity tweets can be used to motivate people or inform people about water.org. Celebrities can motivate people to donate, buy shares and or buy small scale industry products.
- Members on twitters approx: 100,000,000
- Celebrities can help get the message across to a lot of people
- Possible revenue growth if 1% of twitter members donate \$1 = \$1,000,000
- Revenue growth is low but it can help get the word out to the people.

# Honor Program

- Design a honor program for people donating a lot of money or buying a lot of shares. Benefit for major contributors
- Bronze, Silver, Gold certificates can be given out (signed by Matt Damon or other celebrities) Use the PETA model
- Name a project after the major donor' s name



# WaterCredit Statistics

*\*Last updated From 2003 to August 2010*

*Total investment:* Water.org has invested \$2.2 million in WaterCredit programs.

*Implementing partners:* 11, all located in Asia and Africa.

*Commercial capital stimulated:* \$4.2 million in capital from commercial banks.

*Disbursed loans:* Borrowers have taken \$2.5 million in WaterCredit loans.

*WaterCredit beneficiaries:* More than 205,000 people have benefited from WaterCredit.

*Number of loans:* 12,000 loans to borrowers.

*Interest rates:* Range from 10%-24%





# Why Invest in Water.org projects?

- 98-99% repayment rate
- 10-12% return on investment

Bankrate.com  
Comprehensive, Objective, Free.

Home | Rates | News | Calculators

Mortgage Rates	Rate	APR	FHA
30 Year Fixed	4.250%	4.630%	Amerisave
15 Year Fixed	3.375%	4.014%	Amerisave
3 Year ARM	1.750%	3.090%	Amerisave

\*\$200K loan, Jumbo \$420K loan, FL, 30% CLTV, Effective 03/03/2011, Terms apply.

Adv: ING DIRECT Checking with \$50 bonus

### CD Rates: National High Yield

Find the best and latest high yield CD rates.

Change search

**Search Summary**

Your Search	Results Range	Bankrate.com National Average	Bankrate.com Site Average
1 yr CD	0.60% APY - 1.35% APY	0.48% APY	0.87% APY

Add other products

Sort by: Default  
APY: 0.60%  
Min Deposit: \$25,000

Institution	APY	Rate	Min Deposit	Comments
Aurora Bank ★★★★★	<b>1.26%</b> Thu Mar 3	1.25% Compounded daily	\$1,000	<a href="#">Apply now!</a> <a href="#">Bankrate.com TOP TIER Award winner. FDIC Insured.</a> <a href="#">Next</a> <a href="#">Contact Us</a>
ally BANK MEMBER FDIC ★★★★★	<b>1.25%</b> Thu Mar 3	1.24% Compounded daily	\$0	<a href="#">Great Rates. Open and fund with any amount.</a> <a href="#">Next</a> <a href="#">Contact Us</a>
Bank of Internet USA ★★★★★	<b>1.31%</b> Thu Mar 3	1.30% Compounded daily	\$1,000	<a href="#">See Details</a>
Pacific Mercantile Bank ★★★★★	<b>1.31%</b> Thu Mar 3	1.30% Compounded daily	\$10,000	<a href="#">See Details</a>
Ascencia, a div. of PBI Bank ★★★★★	<b>1.30%</b> Thu Mar 3	1.29% Compounded monthly	\$500	<a href="#">See Details</a>
Incredible Bank ★★★★★	<b>1.30%</b> Thu Mar 3	1.30% Compounded quarterly	\$10,000	<a href="#">See Details</a>
Transportation Alliance Bank ★★★★★	<b>1.26%</b> Thu Mar 3	1.25% Compounded daily	\$1,000	<a href="#">See Details</a>

# Why would Bank of America partner with Water.org

- Water.org is a pioneer of micro financing for water projects.
- Water.org has proven that water microfinance projects are profitable through water credit

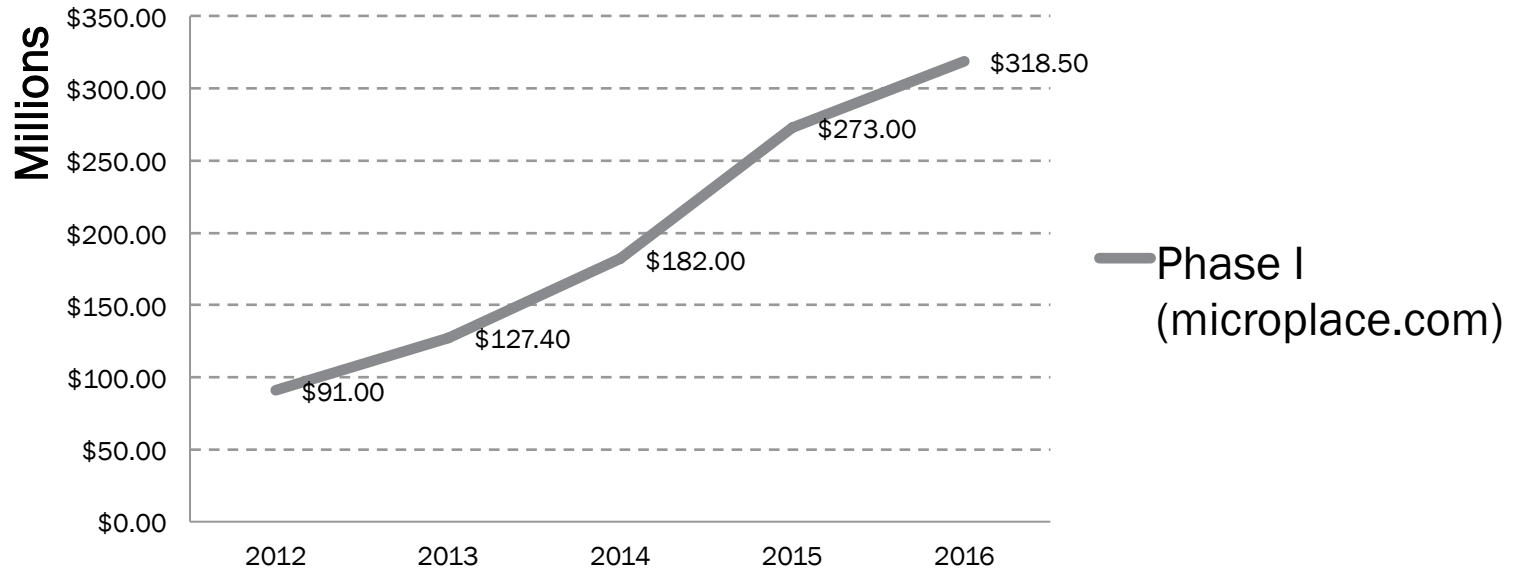


# Why would Bank of America partner with Water.org

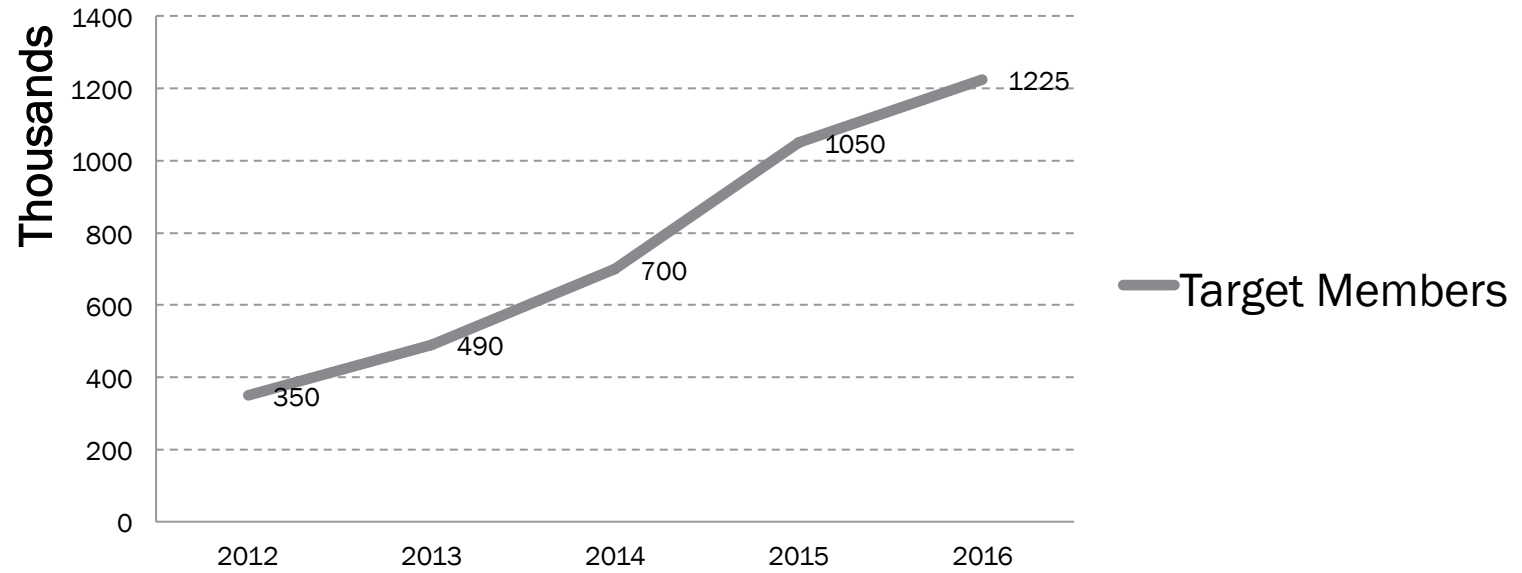
- Water.org is a pioneer of micro financing for water projects.
- Water.org has proven that water microfinance projects are profitable through water credit
- Financial viability of the WaterBond would increase BofA's portfolio
- Bank of America would benefit from water.org social image

# Phase I - Alliance with microplace.com

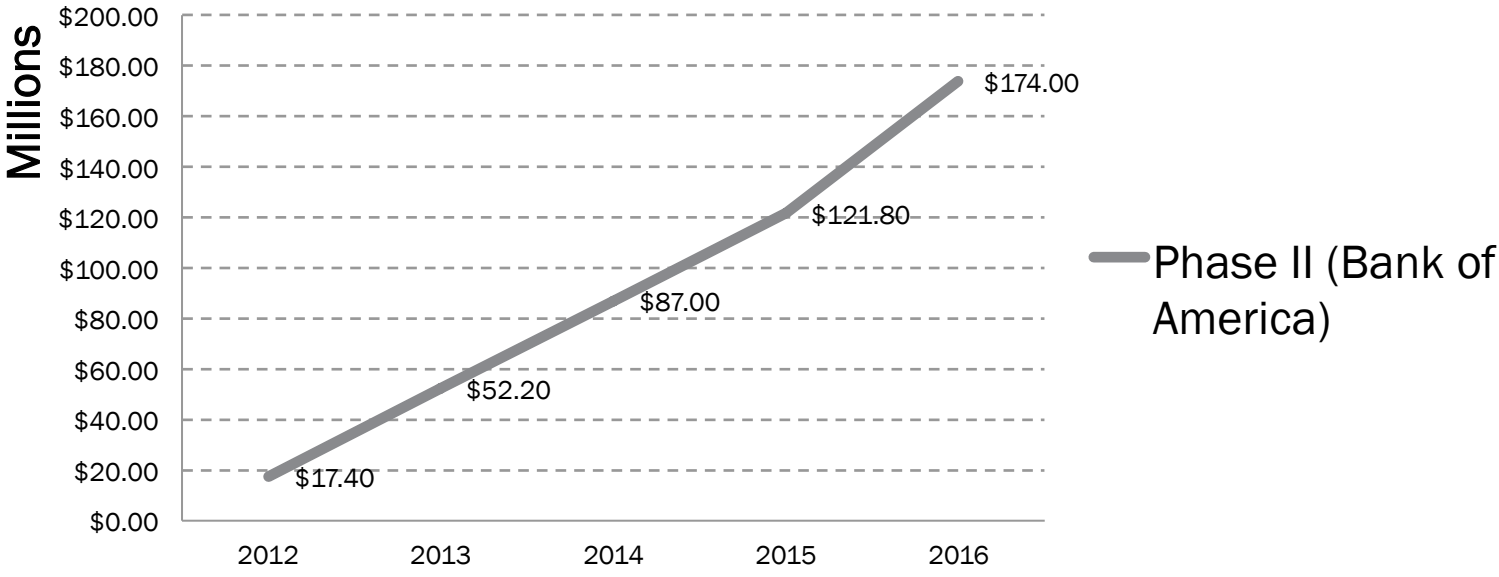
Phase I (microplace.com)  
Revenue growth from Phase I per Year



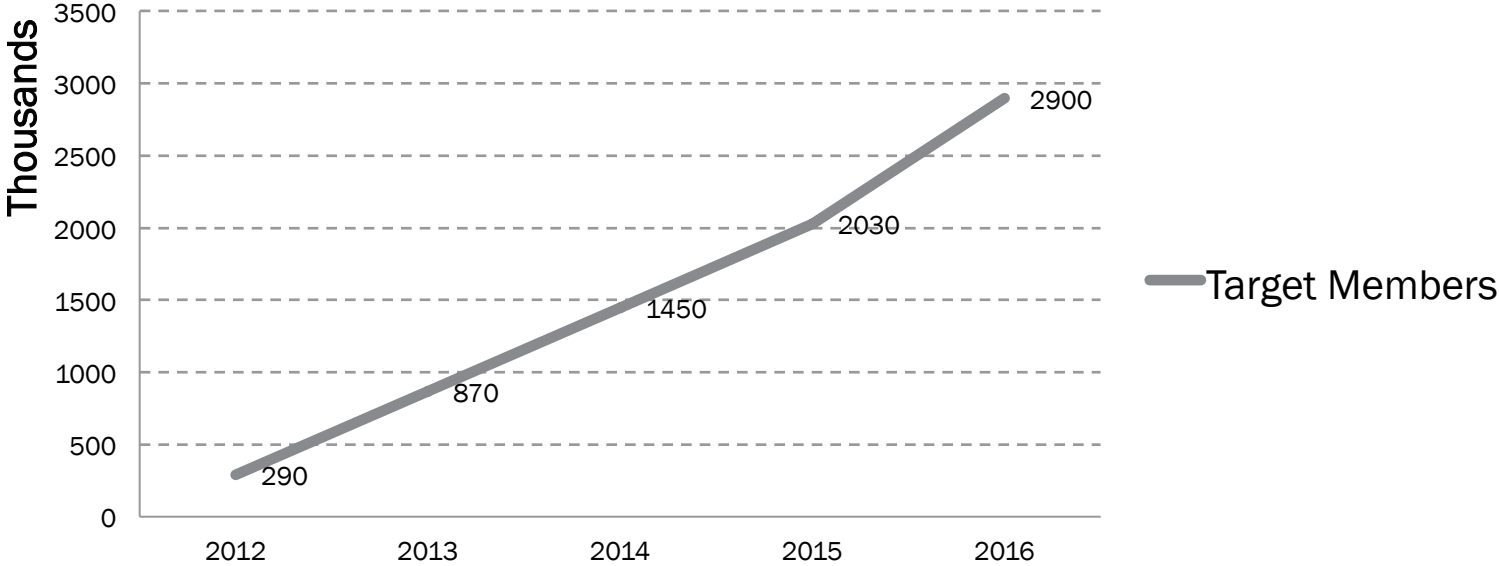
## Phase I - Microplace.com Philanthropic investors to target per year



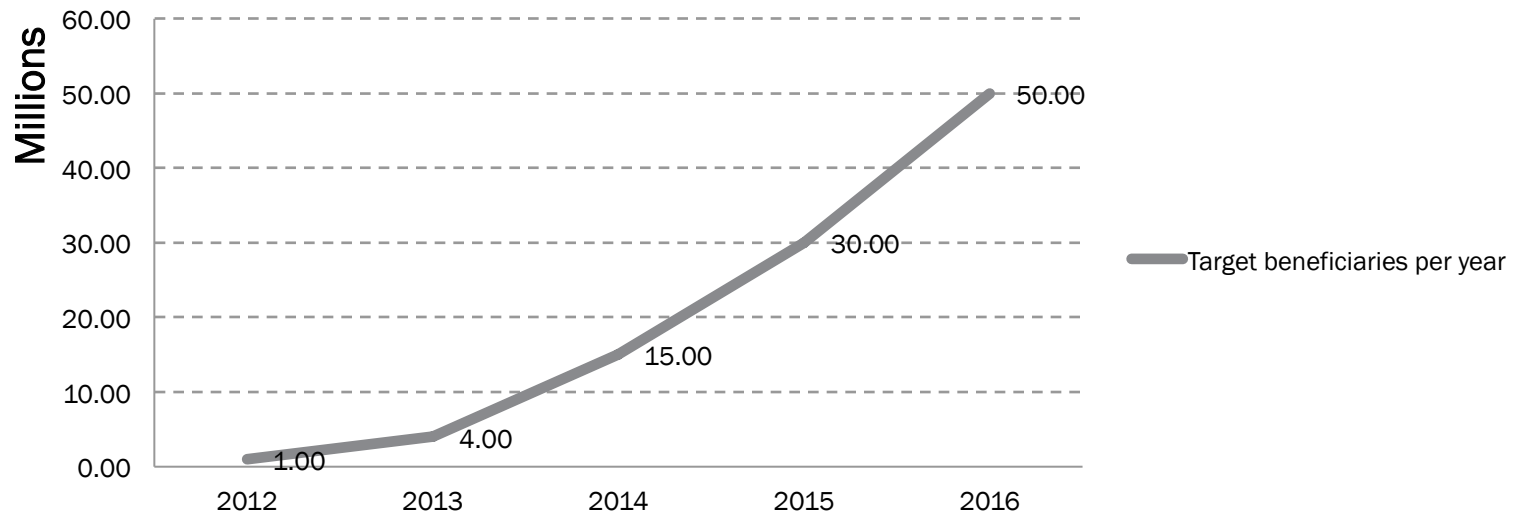
# Phase II - WaterBond Bank of America Revenue growth from Phase II per Year



## Phase 2 (Bank of America) Philanthropic Members to target per year

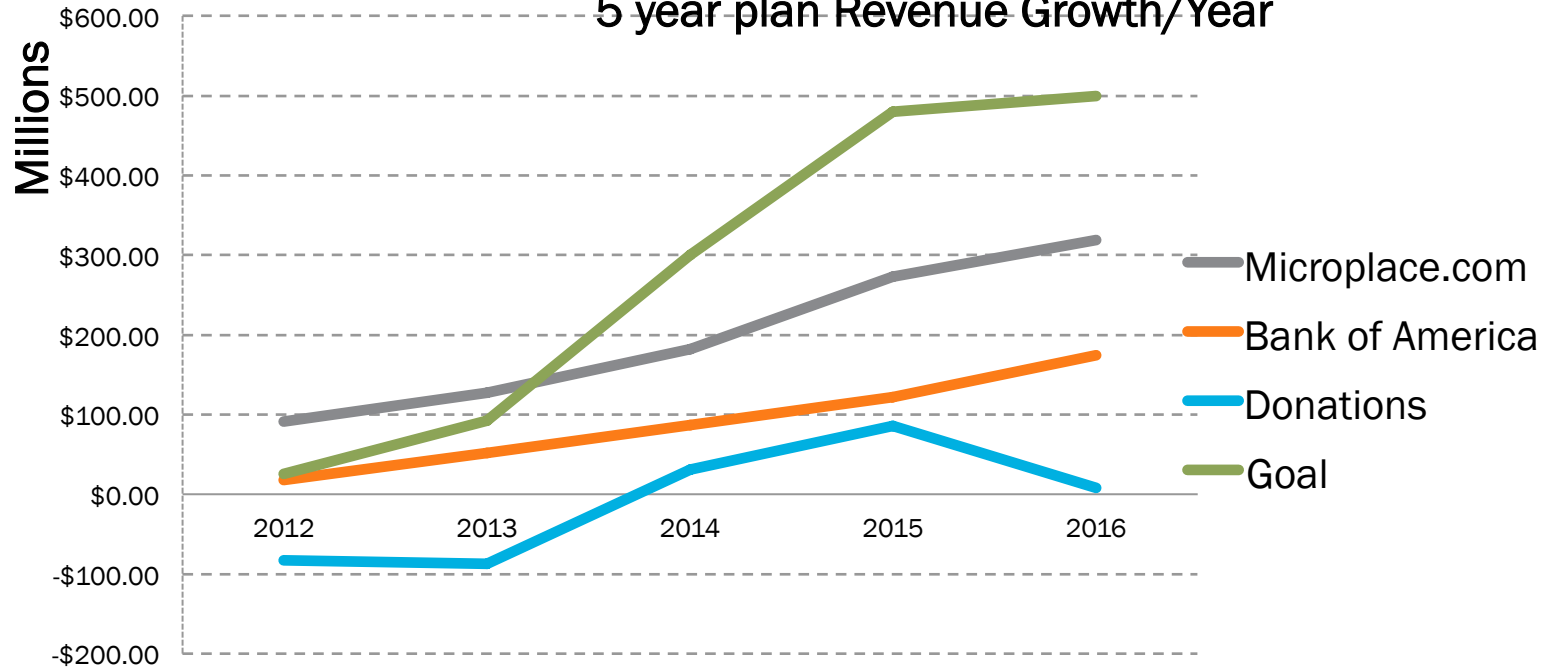


# Target beneficiaries per year 5 Year Goal 100,000,000





# Water.org 5 year plan Revenue Growth/Year



# Twitter

Celebrity Tweets

“Just invested  
\$50.00 for an  
amazing project at  
water.org”

“Text \$10.00 to  
9999 to donate or  
visit water.org to  
invest”



Texting donation  
or  
Public awareness



Name recognition  
and  
Capital gain

# Small Scale industries

