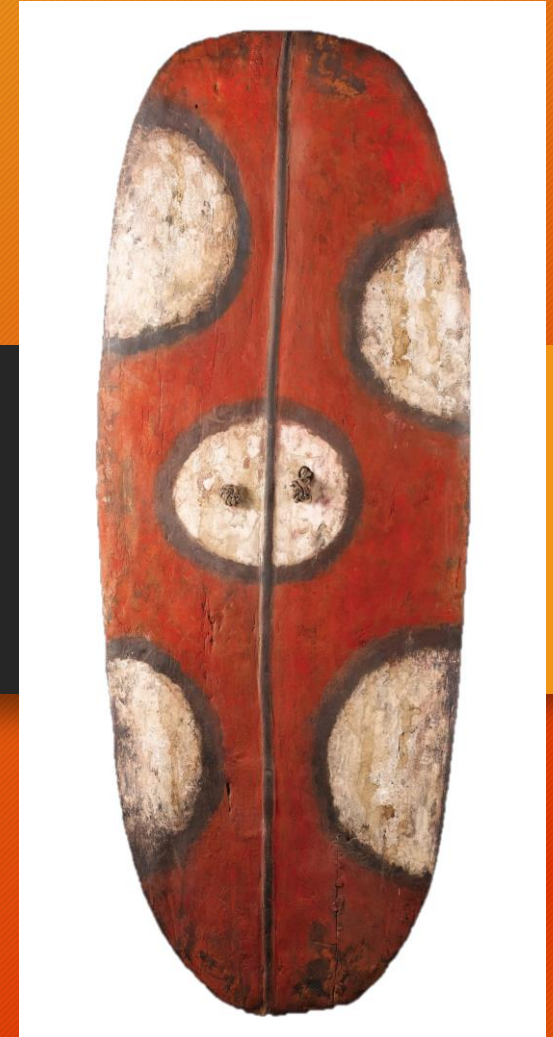


Digital Banking For A Sustainable Future,  
interacting with the FEL Solutions.

# Forever Enterprise Limited

Improving life style by technology



# Forever Enterprise Limited

We wish to assist the people of the PNG Provinces, with the assistance of the Government. FEL will provide enabling infrastructure such as low and medium orbit satellite that will give data access to every area in the PNG Provinces. Affordable high-speed communications on a wide scale, is the enabling technology that will be the catalyst to project the PNG Provinces into the 21st century. Not only will the network prove to be a bonus for the PNG Provinces it will also expand to the rest of PNG with similar results. This low-cost communication that will act as a catalyst for nationwide growth and provide 21st-century effective solutions and ensure a boom for PNG.

- **Education**
- **health**
- **agriculture**
- **electrification**
- **finance**
- **banking**
- **micro-businesses**
- **SME**
- **Worldwide Marketing**



# Forever Enterprise Limited

FEL has the intention of providing services to the PNG Provinces in unique ways: we will install in the PNG Provinces FinTech Centre that supply remittance and payment services to anyone in the PNG Provinces even to remote villages. This centre will also be marketing remittances and payment services to the world. This will bring revenue into the PNG Provinces.

FEL invite you to explore further in this document how FEL can help.



# High Speed Internet Access is needed



- Every 10 percent point increase in broadband penetration results in increases in GDP per capita of up to 1.38 percentage points in developing countries.
- Currently, PNG broadband penetration is 4%. If this impact relationship holds, then it means that the impact on the increase on the domestic GDP may reach 1.38% if the broadband penetration is extended to 14%. The same level of growth in mobile penetration and internet access will yield a 0.8 and 1.12 percent increase in GDP per capita respectively.

## Information and Computer Technology (ICT) enables Growth

- It has been proven that an expansion of ICT investment usually leads to macroeconomic growth and improvements in employment. According to the World Bank report, an average of 80 new jobs is created for every 1000 users added to the broad band network.
- Increase ICT investments also results in macroeconomic growth, In PNG, ICTs current contribute 10.4% to the national GDP 2.



# Poverty is Extended without ICT Access

A satellite with solar panels is shown in space, with the Earth's horizon and atmosphere visible on the left side of the frame. The background is a dark starry space.

- ICTs, when it reaches critical mass of penetration, have also been shown to have an impact on poverty reduction, especially as it provides opportunities for smaller informal businesspeople to participate productively in the economy. UNDP's "Human Development report 2005 illustrates an interesting fact that the higher the human poverty index, the lower the number of ISP's, telephone lines, PCs, TV sets per 1000 persons. The higher the value of ICT indicators (as in the case of South and South East Asia) the lower the poverty index. This co relation between ICT and poverty means that poverty is being created or extended due to lack of ICT access.

# ICT is Needed and Desired

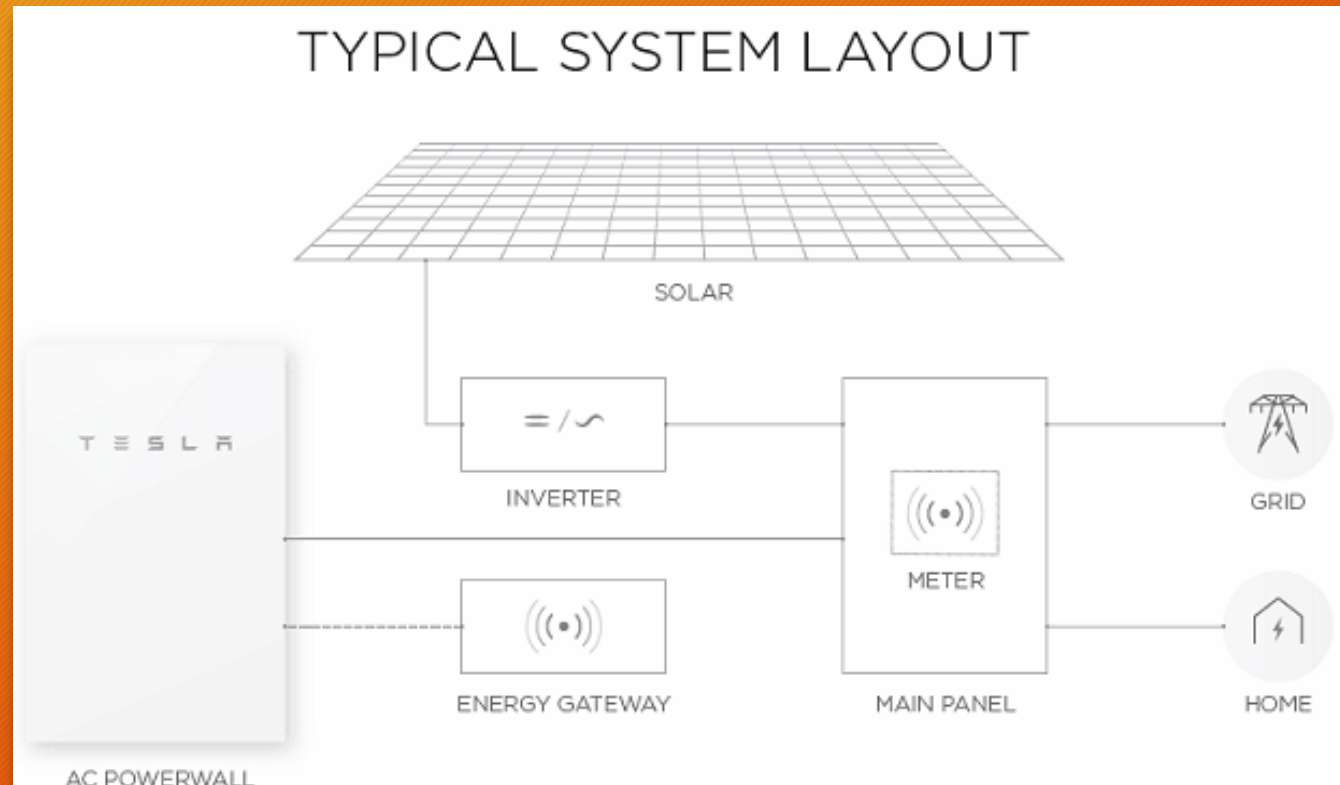
- In summary, ICT offers new goods and services for consumers; increases demand for output of other industries; creates new opportunities for production in other industries. ICTs have been demonstrated to have a huge multiplier effect in employment, productivity, education, governance, health, communities, agriculture, and civil participation.





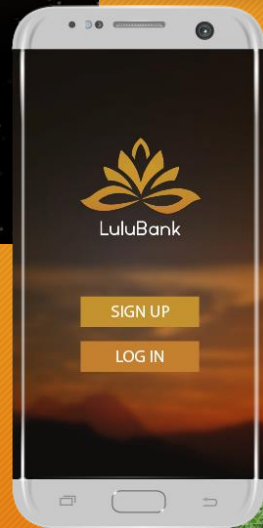
# Enable the Benefits by Access to ICT

- Without electricity from some source there are no benefits to be had from Information and Computer Technology, this is a problem in the PNG Provinces that needs to be solved.
- Fortunately solutions exist in the form of solar power with battery storage.
- Bulk purchasing of solar panels, batteries and the necessary components to make adequate power for small to medium size villages can make powering the West a viable project.



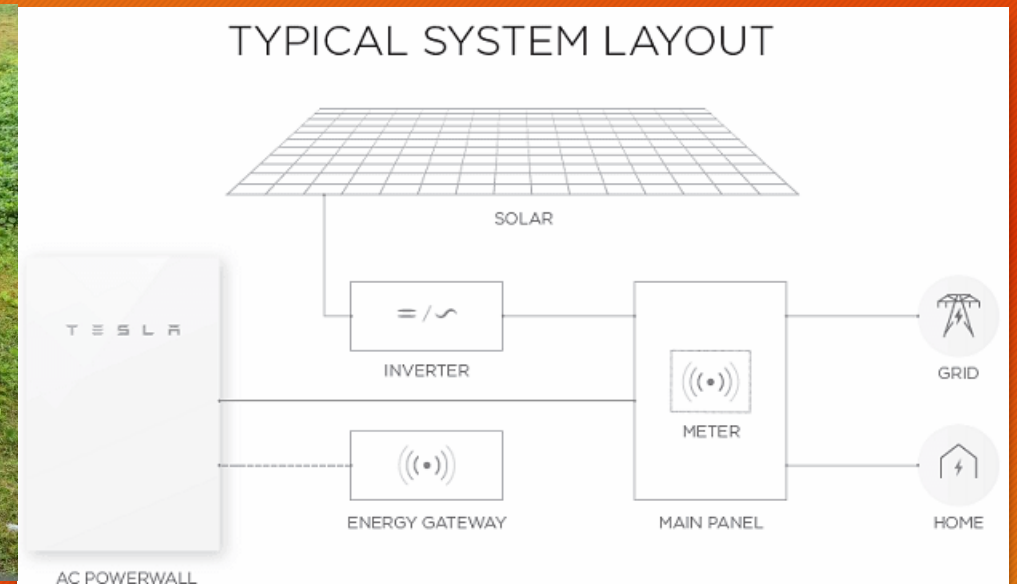
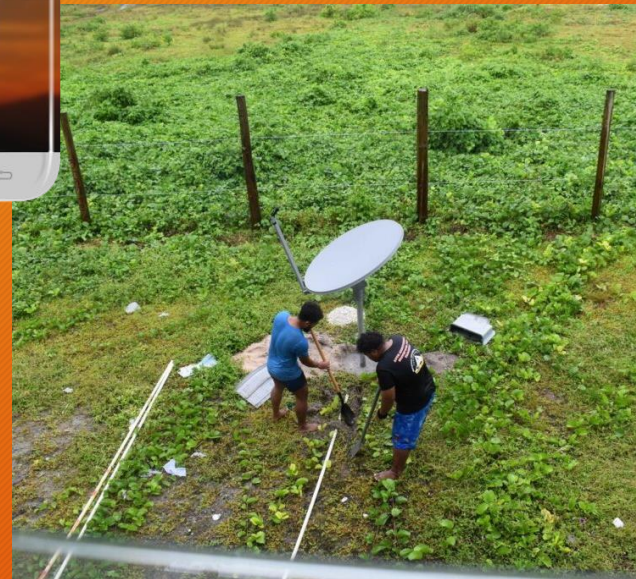


# Links to the World



Snapshot of enabling components to improve:

- Jobs
- Lifestyle
- Economy
- Education
- Health
- Accessibility



# We should not forget Electricity

- Remote and rural areas need electrical power.
- FEL will rollout a plan to aid Villagers the ability to charge their mobile phones and to operate the computers and communication equipment.
- The objective is to have necessary power to provide adequate lighting, power for household and technical equipment to take advantage of the Satellite network.



# Commerce will follow Available power and communications

- Enabling technology maybe easy access to the internet and all it has to offer, however without the regular supply of power it is worthless.
- Only 10 percent of the population in Papua New Guinea (PNG) has access to the national electricity grid, leaving 6.3 million people without access to the energy needed to meet their basic needs.



# Impact on income generating activity

- Access to proper lighting (of high enough illumination to enable reading and doing household and business-related activities) is likely to have a positive impact on productivity in general and income-generating activity more specifically.
- **Impact on Education:** According to a 2010 household survey, 38% of the population aged 8 and older are not able to read and write, and illiteracy rates are even higher in the Highlands (47%) and Momase (40%).<sup>2</sup> In addition, only 23% of the rural population enrolls in some form of secondary education.<sup>3</sup> Research in other markets indicates that PLS are often used by children for undertaking homework. In Bangladesh, for example, a study revealed that when solar-powered lighting was introduced, children in the newly solar powered homes remained awake longer each day and used 38% of their additional time for studying and reading.



# The Challenge is Real

- **Challenging landscape and highly dispersed and diverse off-grid populations:**


Approximately 85 percent of PNG's population lives in small rural communities that are dispersed across the mountainous topography, which creates challenges for last-mile product distribution.





GLOBAL UNITY FOR  
HUMAN EQUITY

JOIN OUR  
GLOBAL NETWORK  
TO ACCELERATE  
**SUPPORT &  
GROWTH.**

A scenic background image showing a sunset or sunrise over a mountain range. The sky is filled with warm, orange and yellow light, with some clouds catching the low sun. The mountains in the foreground are dark and silhouetted against the bright sky. The overall mood is serene and hopeful.

# Digital Banking For A Sustainable Future



# Executive Profile

- ArkinBank aims to provide innovative digital / cloud banking technology to heighten financial inclusion, increase business efficiencies and improve quality of life for all.
- Cloud banking creates a more sustainable financial solution, allowing ArkinBank to offer “branchless” banking solutions by integrating with partner institutions to increase reach and accessibility while maintaining cost efficiencies.



# Overview

- **Accessible 24/7/365**, businesses and consumers alike can manage their Arkin account anytime anywhere.
- **Comprehensive, secure and simple** interface allows for seamless financial transactions and heightened usability across diverse markets from businesses, and government agencies, to travelers and online consumers.
- **Customizable and flexible**, the Arkin platform can be tailored to enhance any financial as well as business process, including shipping, logistics and attendance.



## Arkin Account



Create your free account by providing your mobile number or email and submit a valid government issued ID and a proof of billing and/or secondary ID



Load your account with funds via web banking, bank account transfers, over the counter facilities, scratch cards, or ATM



Instantly remit money to any Bank user or pay at businesses.



Enjoy all features on both the web browser and mobile app.



Use your ArkinBank Prepaid Card to shop online or in store.



Pay your bills and purchase prepaid load directly on the ArkinBank dashboard.

## Use cases

### Solutions



Payments



Remittance



Prepaid Cards



Tap Cards



POS System



Scratch Card



Merchant Online Payment



Authentication



Loyalty



Fund Disbursement



White Label



Data Intelligence & Analytics



Chat Application



HR & Payroll System

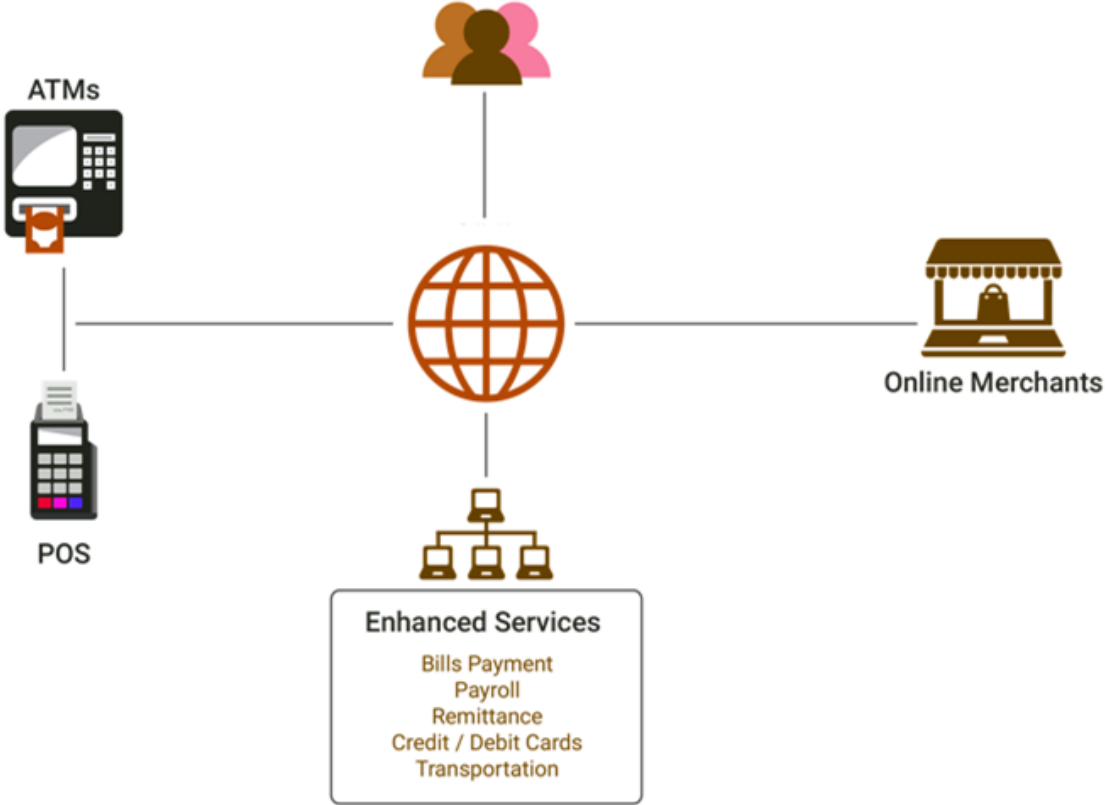


Marketplace

# Value Add Services



# ArkinBank Proprietary Network



- With its holistic and groundbreaking solutions, ArkinBank is fully committed to pushing boundaries, creating opportunities and improving of quality for all.

- Join the digital revolution to enjoy the convenience, simplicity and security of the future with ArkinBank and act locally and reach out internationally.

- On the International side it gets very much bigger which means more revenue in PNG and the PNG Provinces as follows in other documents on this site,  
<https://foreverenterprise.png.com>

