

Human Resources and Fintech

~ Why do 50 Central Banks in the world
pay attention to digital money salaries?~

給与のデジタルマネー支給に世界が注目する理由

—— 50か国の中央銀行からオファーを受ける ——

ドレミング株式会社

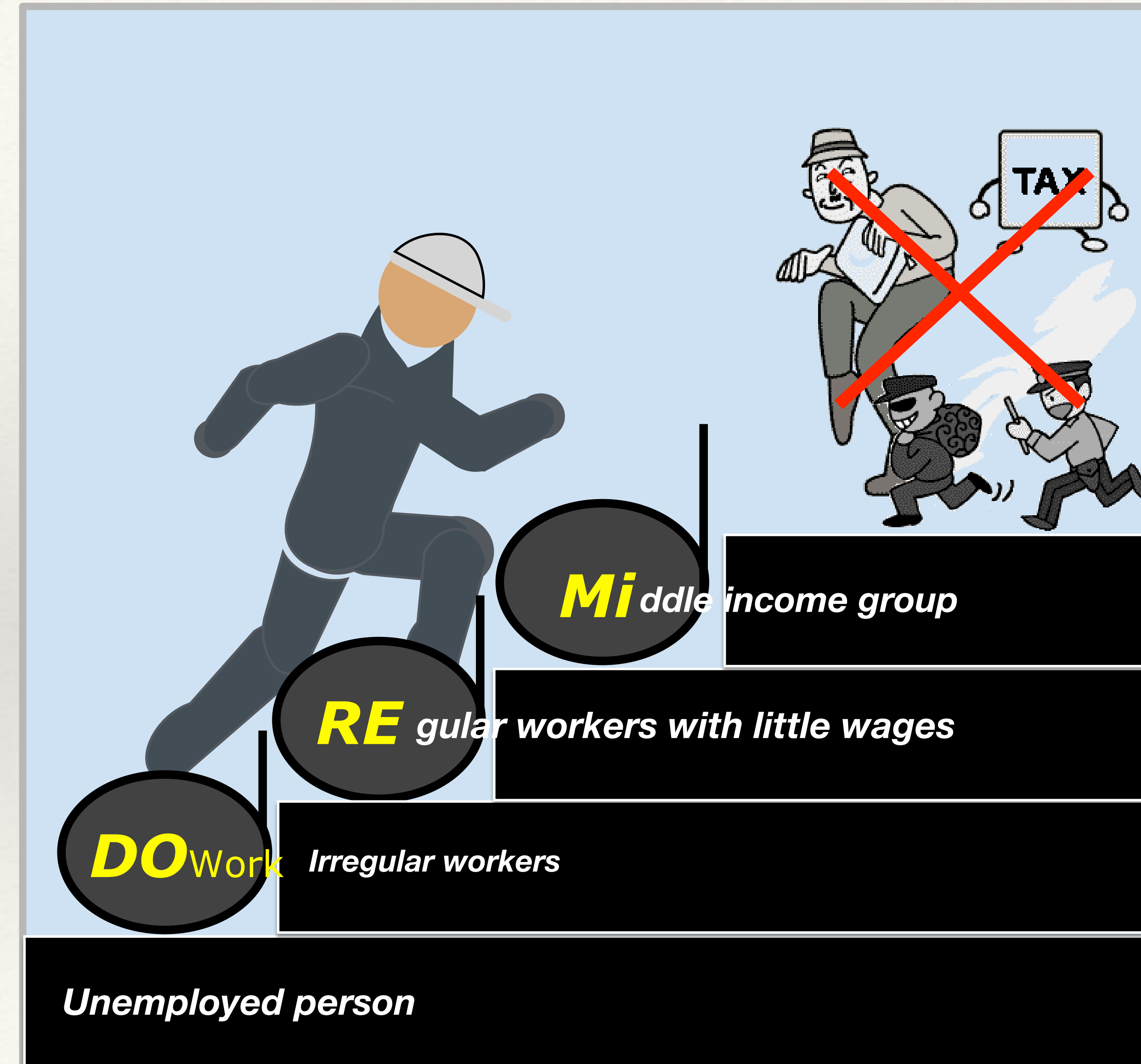
Goal

Offer to the World for Free.

世界中に無料で提供します。

Doreming aims to reduce poverty and crimes by going cashless with our instant wage payment & financial services for 2 billion unbanked adults.

銀行口座を持っていない20億人の成人に
即日払い給与&金融サービスを提供し
貧困を減らしキャッシュレス化で犯罪も減らします。



Goal

"HR-Attendance-Salary-Credit Scoring" system for blue-collar workers

ブルーカラー労働者用「人事、勤怠、給与、与信」システム

Goal: Teach adults manners and skills to create experts and entrepreneurs to promote job creation in developing countries funded by our earnings

社会人マナーとおもてなし教育を実施、
職人を育て起業させ雇用を創出します。

SUSTAINABLE DEVELOPMENT GOALS



Point

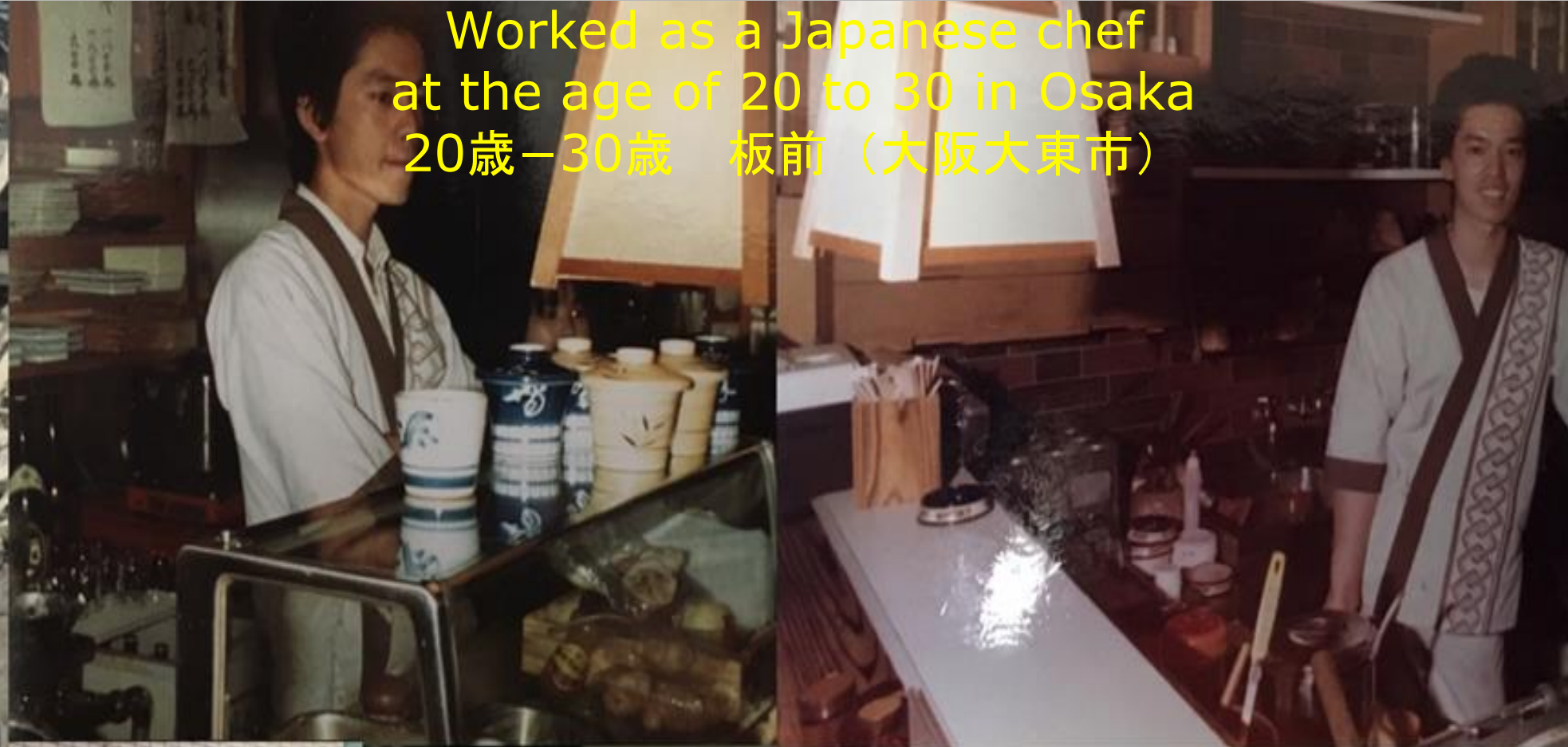
We only live once. We live life without regrets. We want to support blue-collar workers!

たった一度の人生悔いなく生きる。 ブルーカラー労働者の役に立つ！

Born in Kumamoto in 1957
1957年熊本県生まれ



Worked as a Japanese chef
at the age of 20 to 30 in Osaka
20歳-30歳 板前（大阪大東市）



MOS Burger FC
at the age of 31 to 40 in Hyogo
31歳-40歳 モスバーガーFC（兵庫県）



Great Hanshin Earthquake
阪神大震災

Point

Don't want the developing countries to make the same mistake. (Need to teach business etiquette)

途上国に同じ失敗をさせたくない。(社会人マナー教育の必要性)

In 1960s (Japan)

The composite image illustrates the Minamata disease incident. It features a diagram showing the cycle of methylmercury: **工場排水** (Factory wastewater) containing **メチル水銀** (Methylmercury) is released into the water. This is taken up by **プランクトン** (Plankton) through **食物連鎖による蓄積** (Accumulation through the food chain) and **直接摂取 (エラ・体の表面)** (Direct intake (gills/body surface)). The methylmercury then moves to **水生昆虫** (Aquatic insects) and **メチル水銀** (Methylmercury) in fish, which is then consumed by **人間** (Humans). Accompanying the diagram are a photograph of a doctor examining a patient and two photographs of children with physical deformities, including a child with a prominent nose.



Point

Unfair! Hourly, Daily, Monthly wage system?? Work place where senior people take the easy way out?? Not productive! No increase in profits! End up bankruptcy!

不公平！ 時間給、日給、月給制度?? 権力者が楽しんでさぼる職場?? 生産性上がらない！ 利益増えない！ 潰れる！



Solution

Our Company's Strength

当社の強み

Hourly Pay + Allowance	1st Grade	2nd Grade
Smile test	JPY30	JPY20
Cash Register Operation test	JPY30	JPY20
Change, Cash Register Transaction test	JPY30	JPY20
Purchase Order test	JPY30	JPY20
Stocktaking test	JPY30	JPY20
Hospitality test	JPY30	JPY20
Cleanliness test	JPY30	JPY20
Appearance test	JPY30	JPY20
Add		

時給+割増額	1級	2級
笑顔検定 (社内)	¥30	¥20
レジ操作検定 (社内)	¥30	¥20
釣り銭、レジ精算検定 (社内)	¥30	¥20
商品発注検定 (社内)	¥30	¥20
棚卸し検定 (社内)	¥30	¥20
ホスピタリティー検定 (社内)	¥30	¥20
クレンリネス検定 (社内)	¥30	¥20
身なり身だしなみ検定	¥30	¥20
追加		



Wages increase based on your skill-up

スキルアップで給与もアップ

Allowance (Ability)		
Shrimp peeling	JPY200	per kg▼
Butterfly sardines	JPY100	per kg▼
Butterfly horse mackerel	JPY100	per kg▼
Butterfly silver-stripe round herring	JPY100	per kg▼
Scale red snapper	JPY20	per kg▼
Peel skin of thread-sail filefish	JPY100	per kg▼
Scale flying fish	JPY100	per kg▼
Fillet a fish	JPY50	per kg▼
Fillet a salmon	JPY50	per kg▼
Add		

手当名称 (能力)		
エビの皮むき	¥200	1kgあたり▼
イワシの開き	¥100	1kgあたり▼
アジの開き	¥100	1kgあたり▼
キビナゴの開き	¥100	1kgあたり▼
タイの鱗落とし	¥20	1匹あたり▼
カワハギの皮むき	¥100	1kgあたり▼
トビウオの鱗取り	¥100	1kgあたり▼
自身の三枚おろし	¥50	1匹あたり▼
サーモン切り身	¥50	1匹あたり▼
追加		



Allowance based on task volume

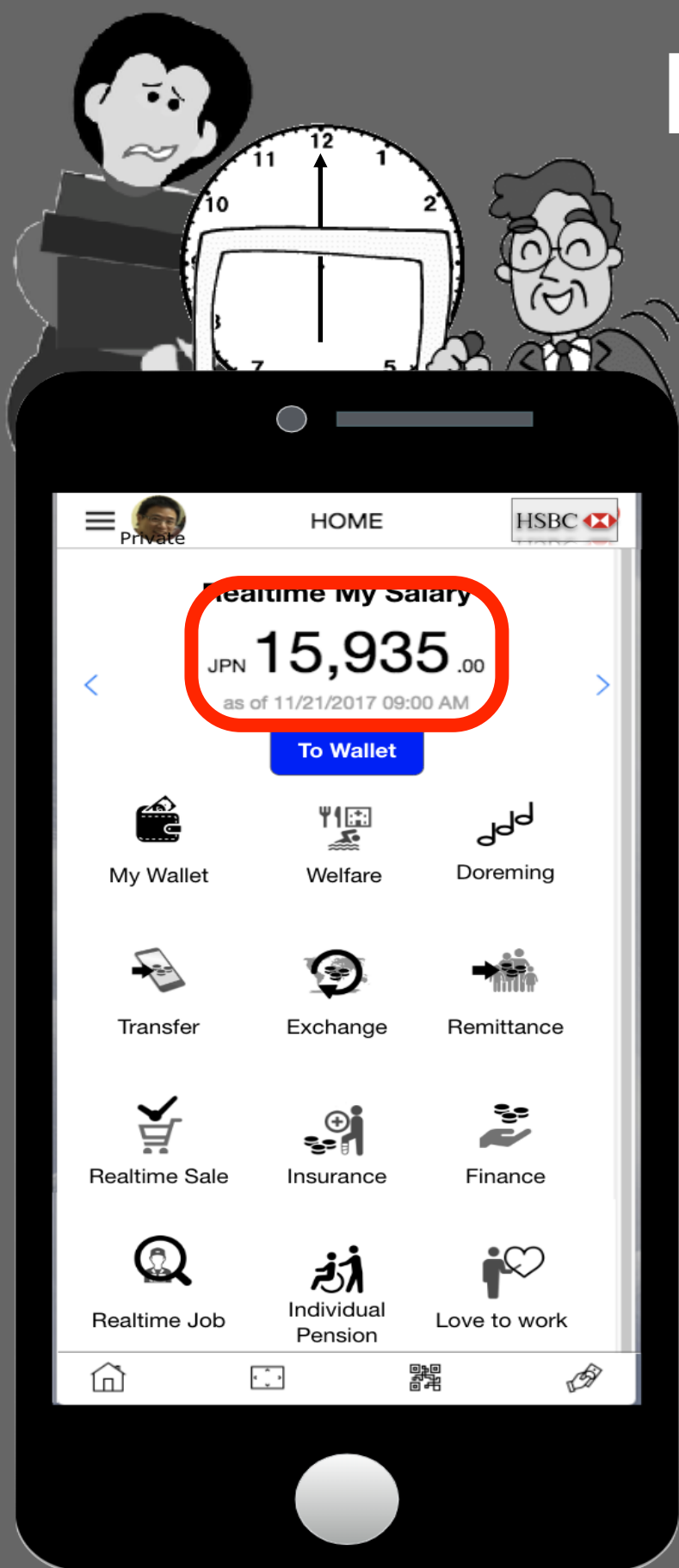
作業量に比例した手当

Solution

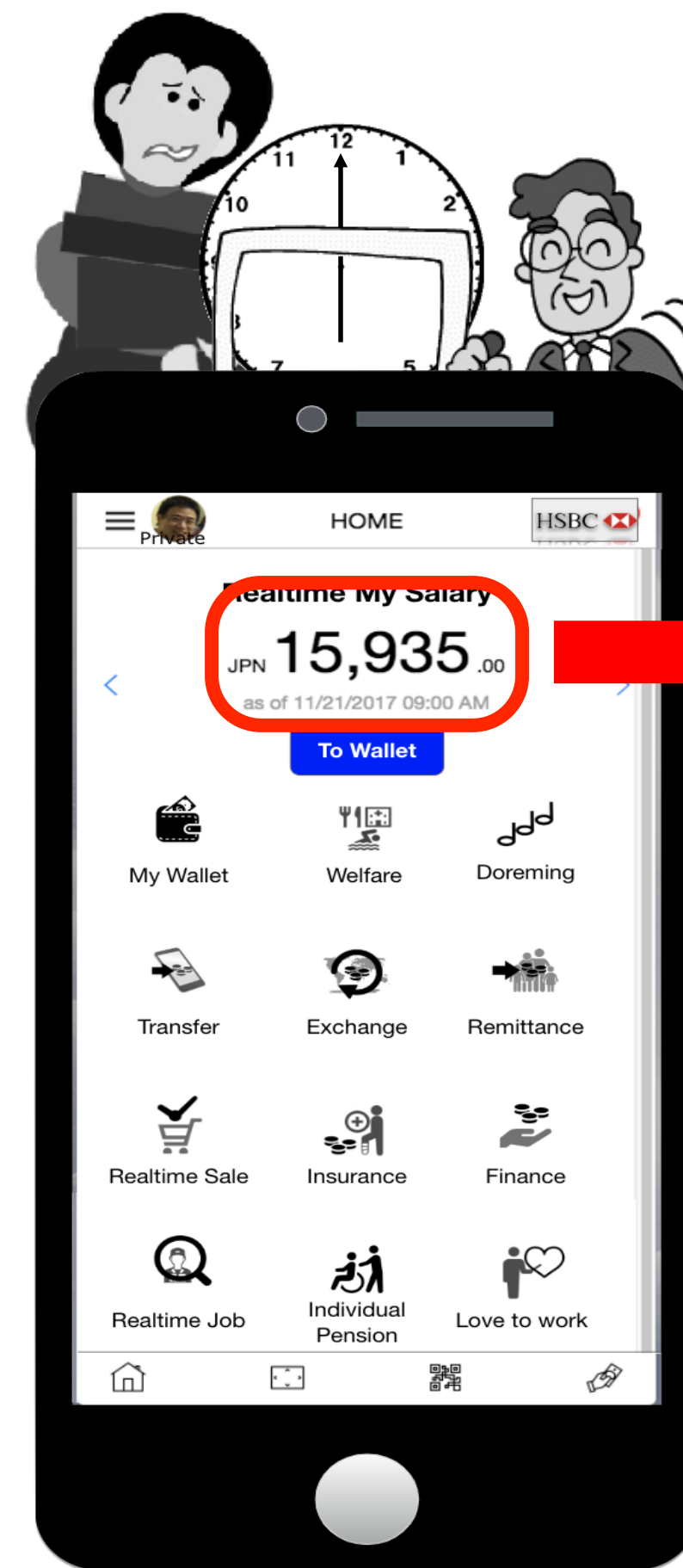
Earn as you work! Wages are paid with digital money as soon as they work.

働いた瞬間！デジタルマネーで給与がもらえます

Earned wages that are accessible anytime
いつでも使える給与



Send money without a bank account
銀行口座がなくても送金可能



Real-time payroll calculation & wage payment to reduce poverty

貧困を減らすためのリアルタイム給与計算と給与支払いサービス

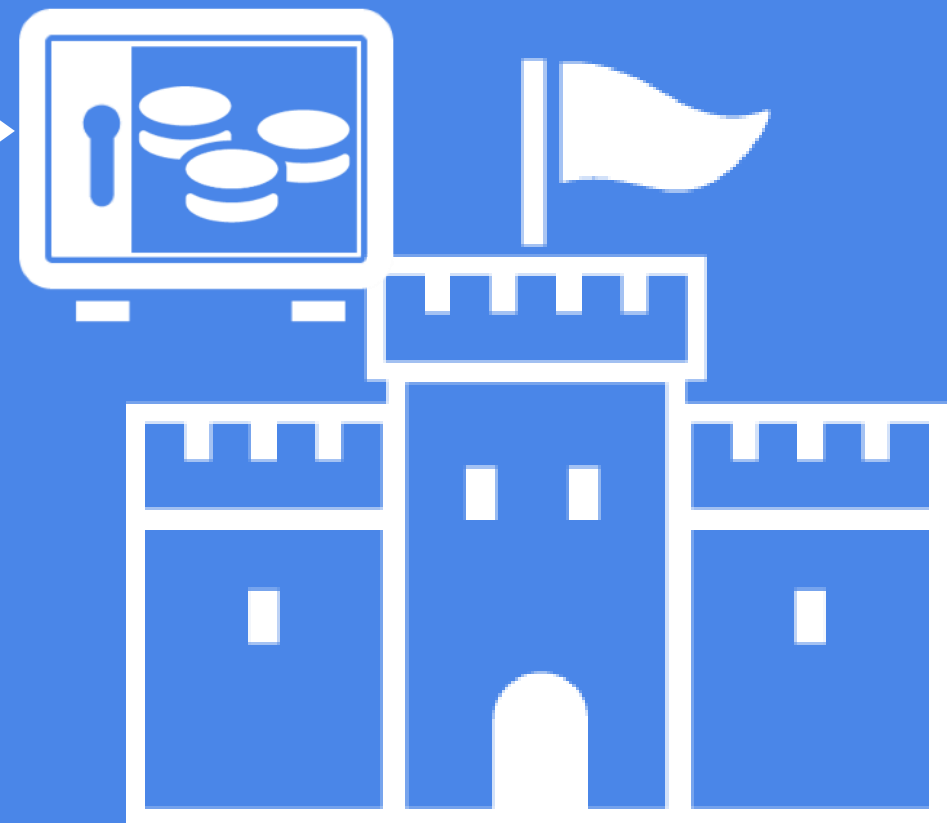
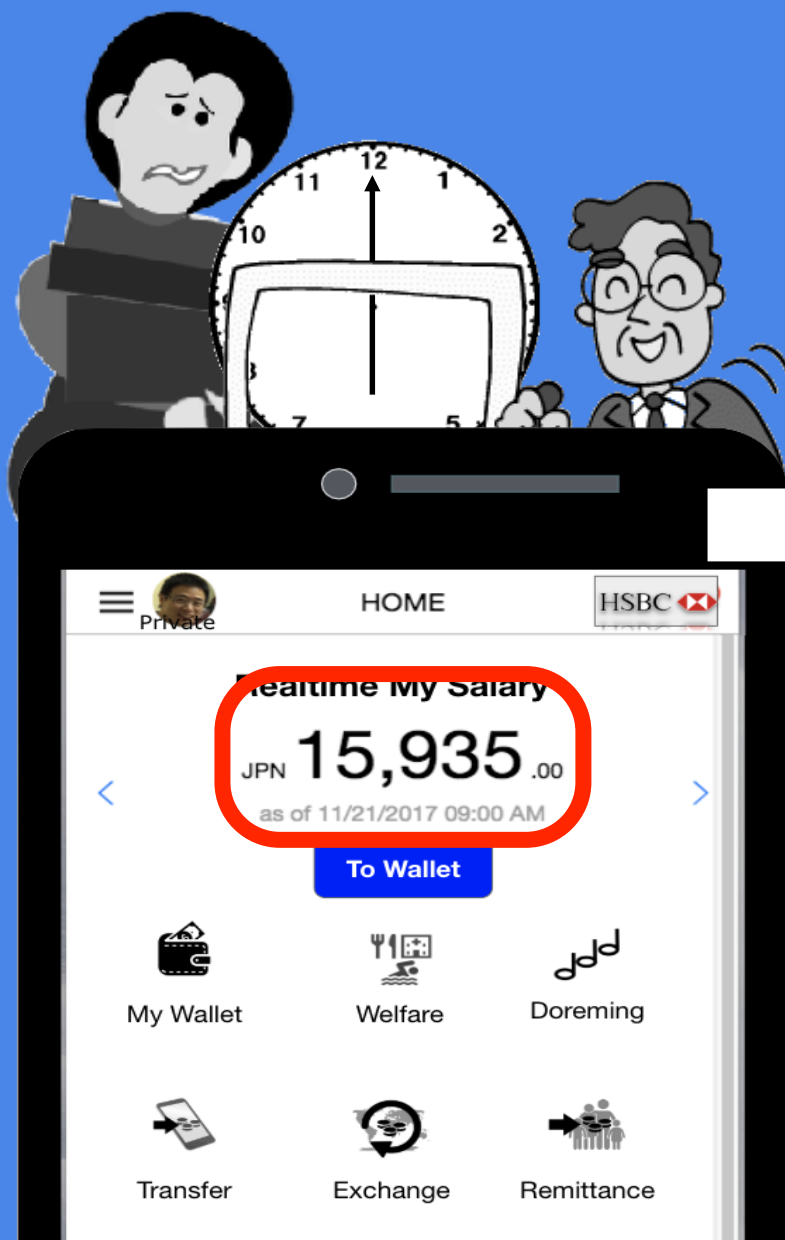
Solution

Cashless can contribute to the society to be safe as thief, robbery, and fraud will decrease.

キャッシュレス化で泥棒、強盗、詐欺が減り治安の良い社会ができる。

Automatic income tax collection

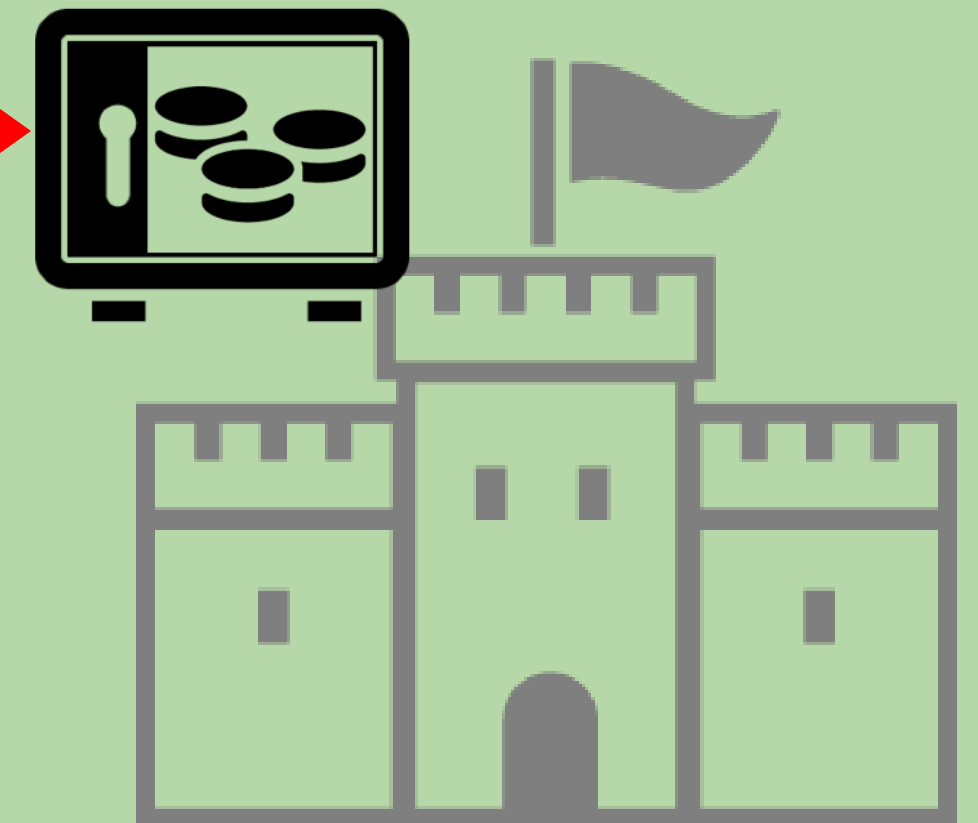
所得税自動徴収



Wages (Total)	11,250
Income tax	1,125
Council tax	600
Social Security tax	1,200
National insurance	1,200
Employment insurance	100
Long-term care insurance	10
Deductions (Total)	4,235

Automatic VAT collection

消費税自動徴収



People who do not pay tax will decrease.
Tax collection costs also decrease.

脱税が減る。徴収コストも減る。

Point

Urgent Needs: Create Employment

雇用創出が急務



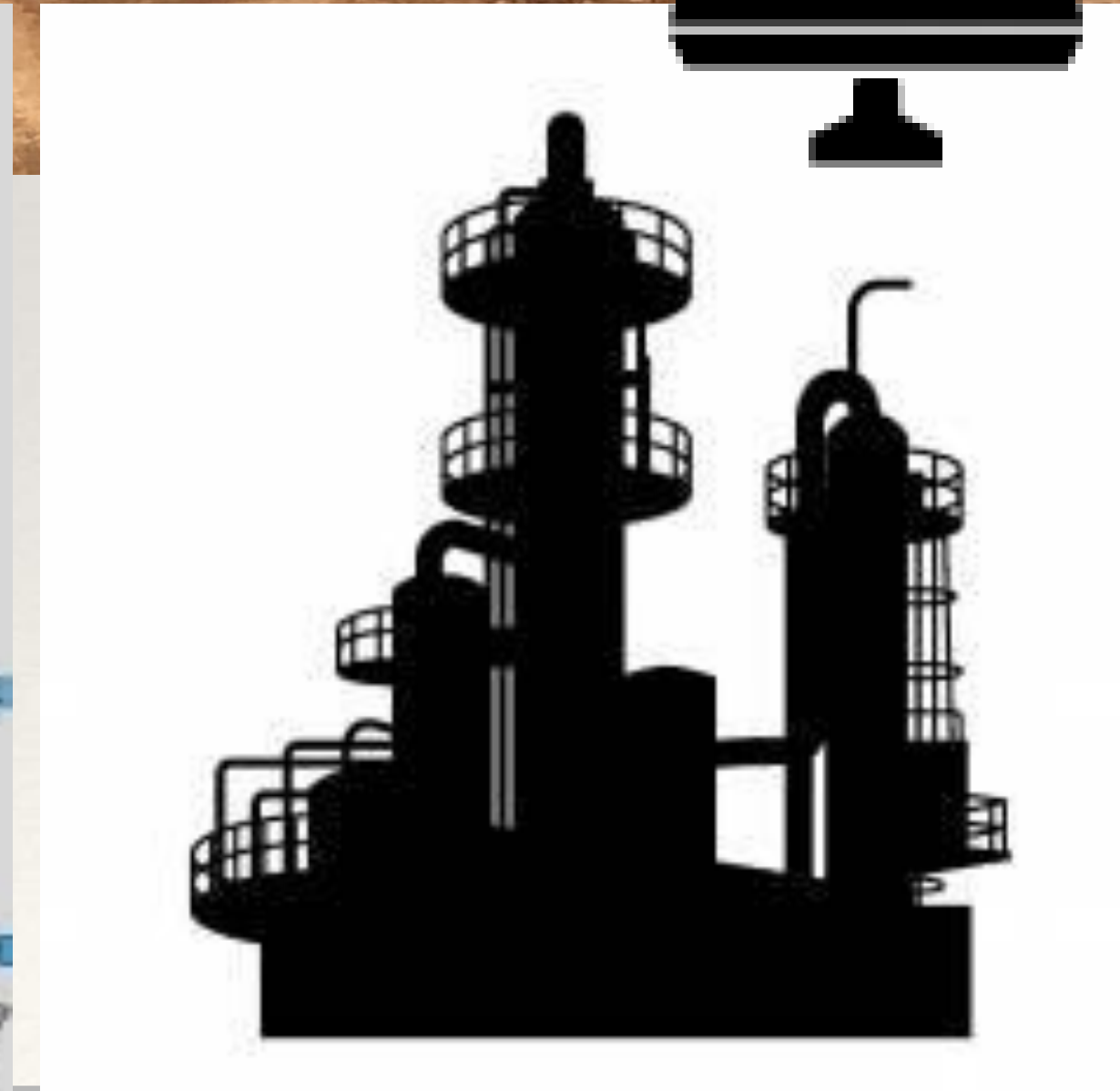
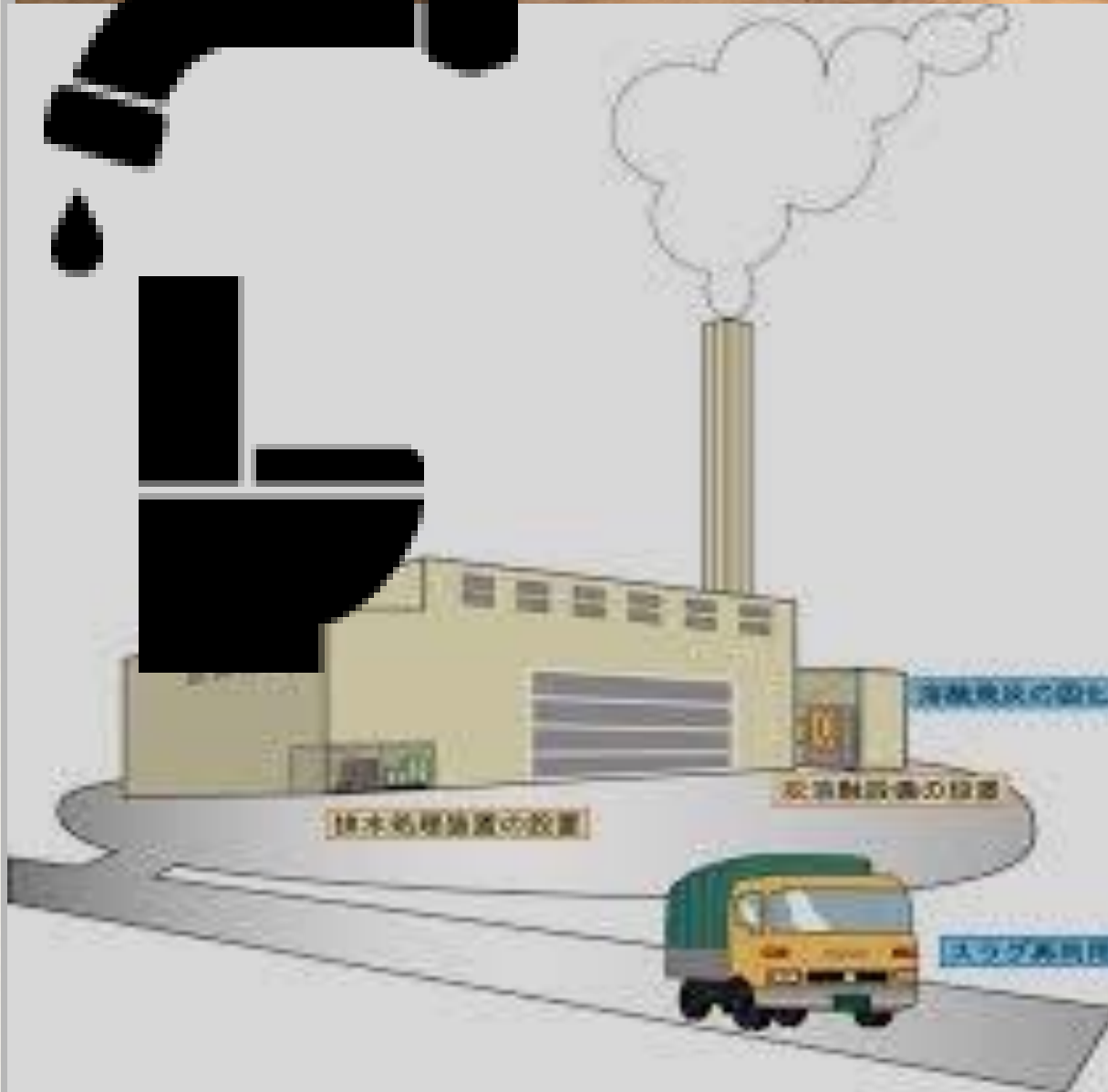
Big gap
格差が大きい



Point

Employment creation in environmental improvement and infrastructure maintenance business

環境改善・インフラ整備事業で雇用創出



Solution

Enable to invest in environment and infrastructure projects

環境・公共事業に投資できる



Never thought this can be the source of funds to invest and manage!
 身近にこんな運用資金があったのか？

Create employment
 雇用が生まれる

	人口 population	労働人口 Working population	ブルーカラー労働者 労働人口 Blue-collar	平均年収 Average annual income	所得税 Income tax	年間徴収額 Annual tax collection amount	人件費 Labor costs	雇用誕生 Employment creation	失業率改善 Unemployment rate improvement
India	134.0 Million people (百万人)	67	60.3	\$2,400 ¥264,000	\$120 ¥13,200	\$7,236million 7.9兆円	50%	15 Million people (百万人)	2.5% Improvement Rate
Morocco	36 Million people (百万人)	18	16.0	\$3,000 ¥330,000	\$150 ¥16,500	\$243million 2,700億円		4 Million people (百万人)	2.6% Improvement Rate
Uganda	43 Million people (百万人)	22	19.0	\$2,400 ¥264,000	\$120 ¥13,200	\$232million 2,600億円		5 Million people (百万人)	2.6% Improvement Rate
Egypt	96 Million people (百万人)	48	43.0	\$2,640 ¥290,400	\$132 ¥14,520	\$570million 6,300億円		11 Million people (百万人)	2.5% Improvement Rate
Kenya	50 Million people (百万人)	25	23.0	\$2,400 ¥264,000	\$120 ¥13,200	\$270million 3,000億円		6 Million people (百万人)	2.5% Improvement Rate
Rwanda	12 Million people (百万人)	6	5.0	\$2,160 ¥237,600	\$108 ¥11,880	\$58million 640億円		13 Million people (百万人)	2.7% Improvement Rate
South Africa	56 Million people (百万人)	28	25.0	\$3,600 ¥396,000	\$180 ¥19,800	\$453million 5,000億円		6 Million people (百万人)	2.5% Improvement Rate

Collect income tax once from all even from low-income people, then return the tax with interest to people below the prescribed income in one year

収入の低い人からも一旦所得税を全労働者から徴収して規定所得以下の人には金利をつけて1年後に毎月返せばいい

Run

Central Banks and Government Agencies in the World pay attention to digital money salary

世界の中央銀行や政府機関から注目される



Visits to banks & central banks

中央銀行訪問

※ Plan to visit the Central Bank of Algeria, Tunisia, Palestine, Lebanon, Ghana, Nigeria, Ethiopia, South Sudan, Tanzania and Abu Dhabi.
アルジェリア、チュニジア、パレスチナ、レバノン、ガーナ、ナイジェリア、エチオピア、南スーダン、タンザニア、アブダビの中央銀行を訪問予定。

Bangalore バンガロール (2nd half of March 3/後半) HSBC

Oman オマーン (4/1-3)

Visit to BankMuscat マスカット銀行 (中央銀行系) 訪問

London ロンドン (4/4-10)

Meeting with Chairman and Vice Governor of Japanese regional banks in London ロンドン事務所での日本の地銀会長と副知事と打ち合わせ

Morocco モロッコ (4/10-17)

Meeting with Adir, Representative of the Central Bank FI & Payment & his team (Continue to discuss for collaboration)

中央銀行FI&Payment代表Adir氏Teamと打ち合わせ (協業に向け継続的に情報共有)

Uganda ウガンダ (4/18-21)

Meeting with Fintech team at the Central Bank, including the Director Alex (Request for a revisit in near future)

中央銀行FinTech DirectorAlex氏他3名と打ち合わせ (近日中に再訪問の依頼)

Saudi Arabia サウジアラビア (4/22-28)

Participated in Financial Sector Conference in Riyadh

Saudi announced to focus on advancing financial sector.

Financial Sector Conference in Riyadhに参加 サウジが金融事業に力を入れると発表

※Gathered Executives at megabanks from the world and announced to go cashless by 70% by 2030 (Eliminate costs of cash handling, estimated 1.3% of the Saudi's GDP.)

世界のメガバンクトップクラスを集め2030までにキャッシュレス化70%以上にすると (紙幣コストGDPの1.3%のコストをカットする)

Run

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Iraq イラク (4/29-5/2)

Meeting with Duha, Head of Digital Payment at the Central Bank, Waleed, Advisor to the Governor of Central Bank, and Saad, CEO of APS (Invited)

中央銀行Head of D-Payment Duha氏、金融庁長官相談役、Payment会社CEOと面談（誘致される）

Egypt エジプト

(Agree to initiate PoC) (5/3-5/7) Meeting with Khaled, Director of the Central Bank and Executives of Banque Misr

（実証実験スタートで合意）（5/3-5/7）中央銀行GM/Khaled氏と中央銀行系メガバンク役員と会議

Kenya ケニア (5/8-5/12)

Meeting with United Nations, the Governor and Partner (Doreming East Africa)

国連、国会議員、協業先（ドレミング東アフリカ）と会議

Rwanda ルワンダ (5/13-5/21)

Welcoming meeting with the Central Bank and Head of Rwanda Revenue Authority. Plan to set up an office this summer.

中央銀行、税務庁Headに大歓迎される。今夏事務所設置決定

South Africa 南アフリカ (5/22-5/26)

Arif, the Head of Fintech at the Central Bank invited us his home and discussed application of digital money issuance

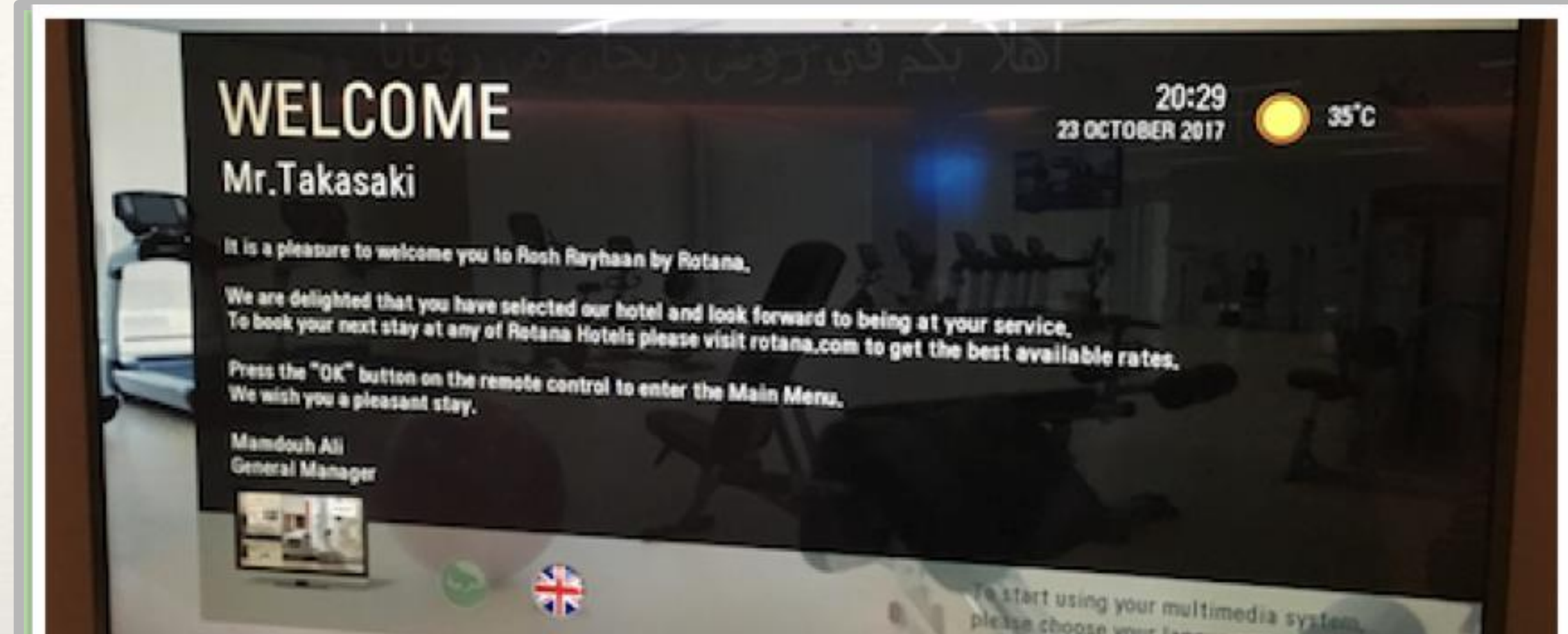
中央銀行Head of Fintech ARIF氏の自宅まで招待されデジタルマネー発行申請を要請される

Bahrain & Dubai バーレーン、ドバイ (5/26-5/30)

Meeting for PoC plans 実証実験の打ち合わせを実施して帰国

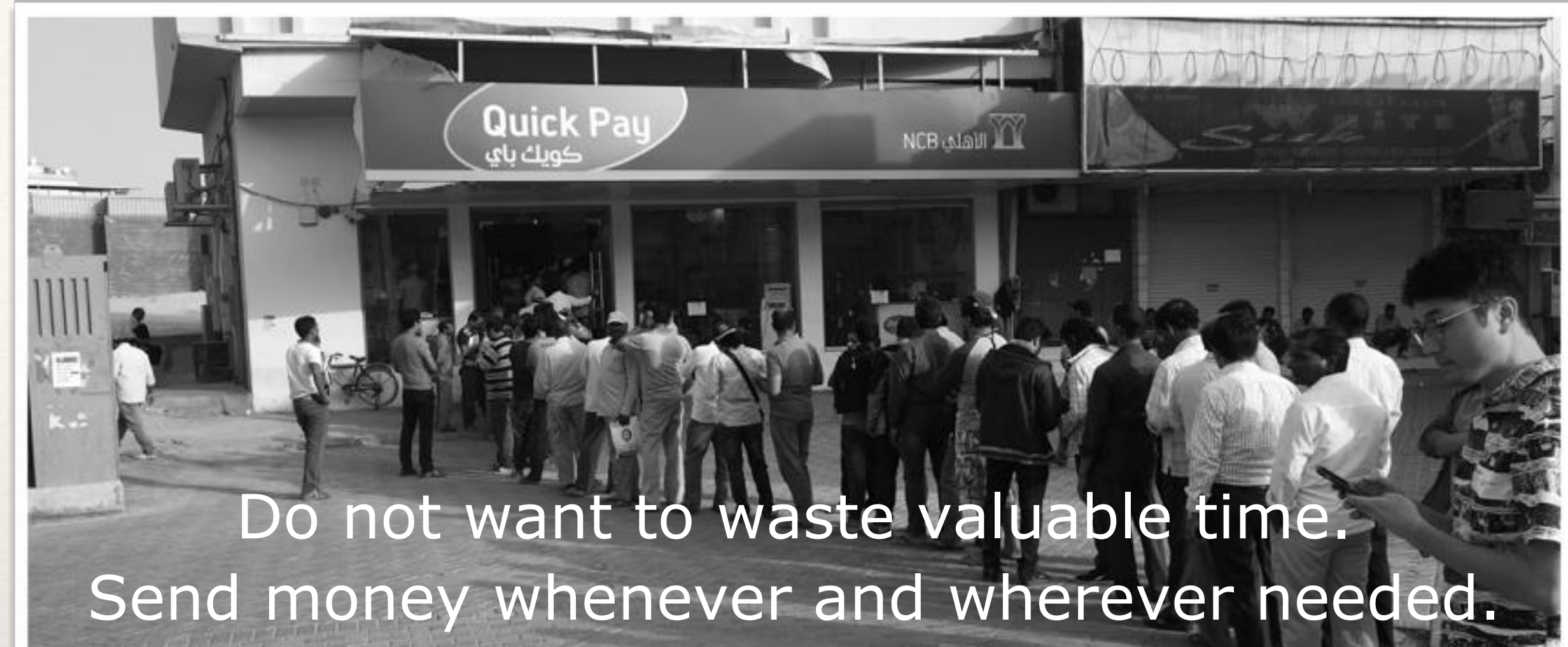
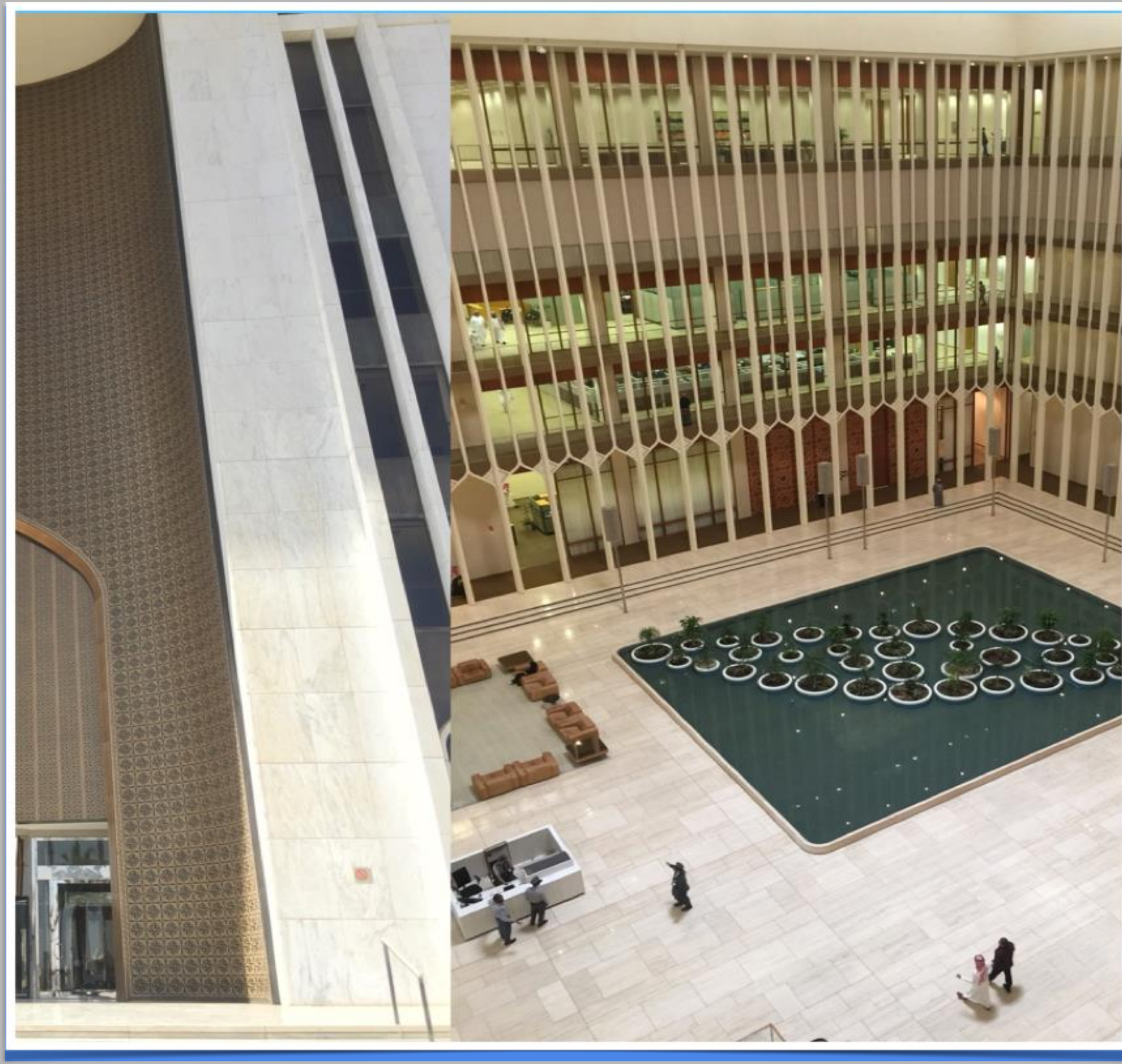
Run

Doreming.MENA / Establishment in 2018



Run

Pitched at Saudi-Japan Vision 2030



Run

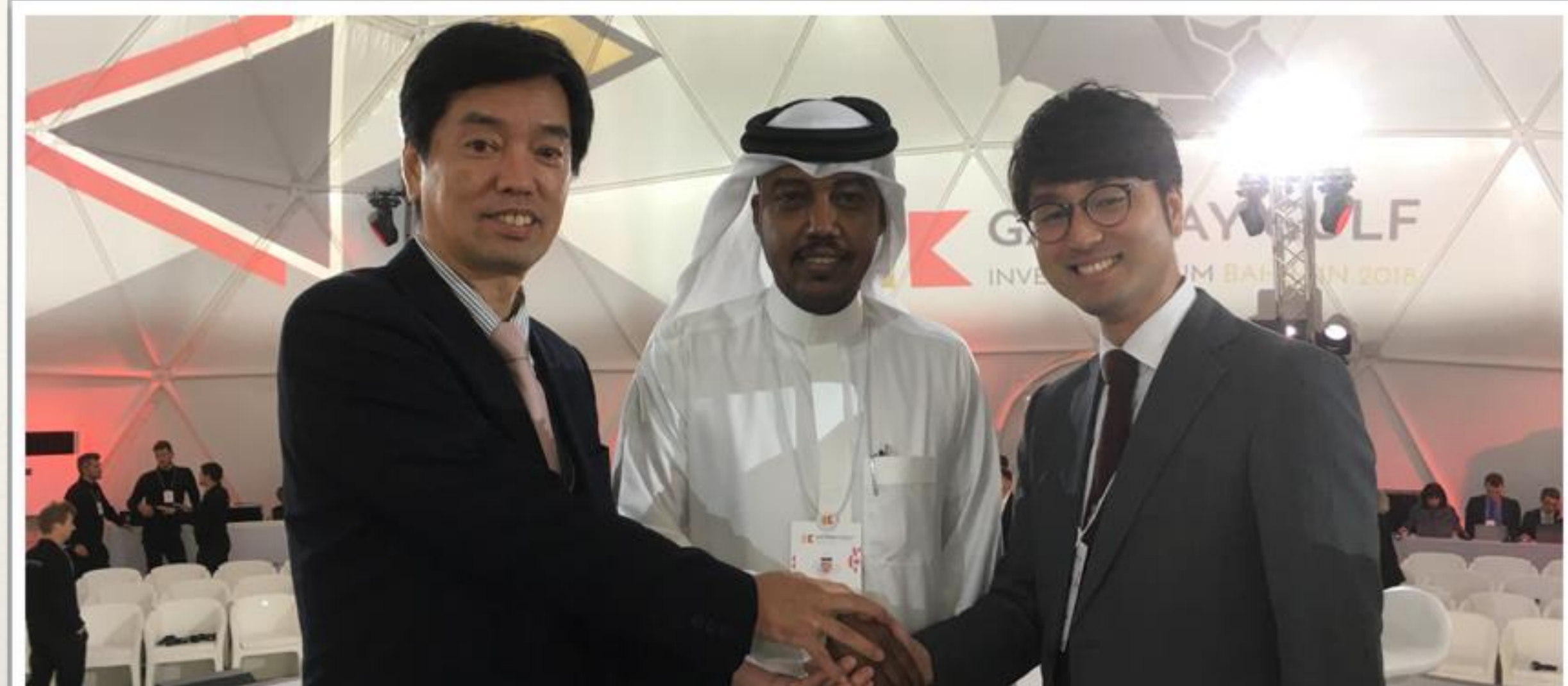
Attention from GCC member countries

Gulf Cooperation Council (GCC)

Implemented VAT (KSA in 2017)
Considering income tax

If wages are paid by digital money,
income tax can be automatically collected.

Will be effective for anti-fraud measures.



Bahrain Crown Prince
Salman bin Hamad Al-Khalifa

Run

Attention from GCC member countries



2018/12/8 RiseUp Summit in Egypt Best 10



2018/10/14 GITEX in Dubai, Best 5%



2018/10/12 MENA Angel Investors Summit in Bahrain

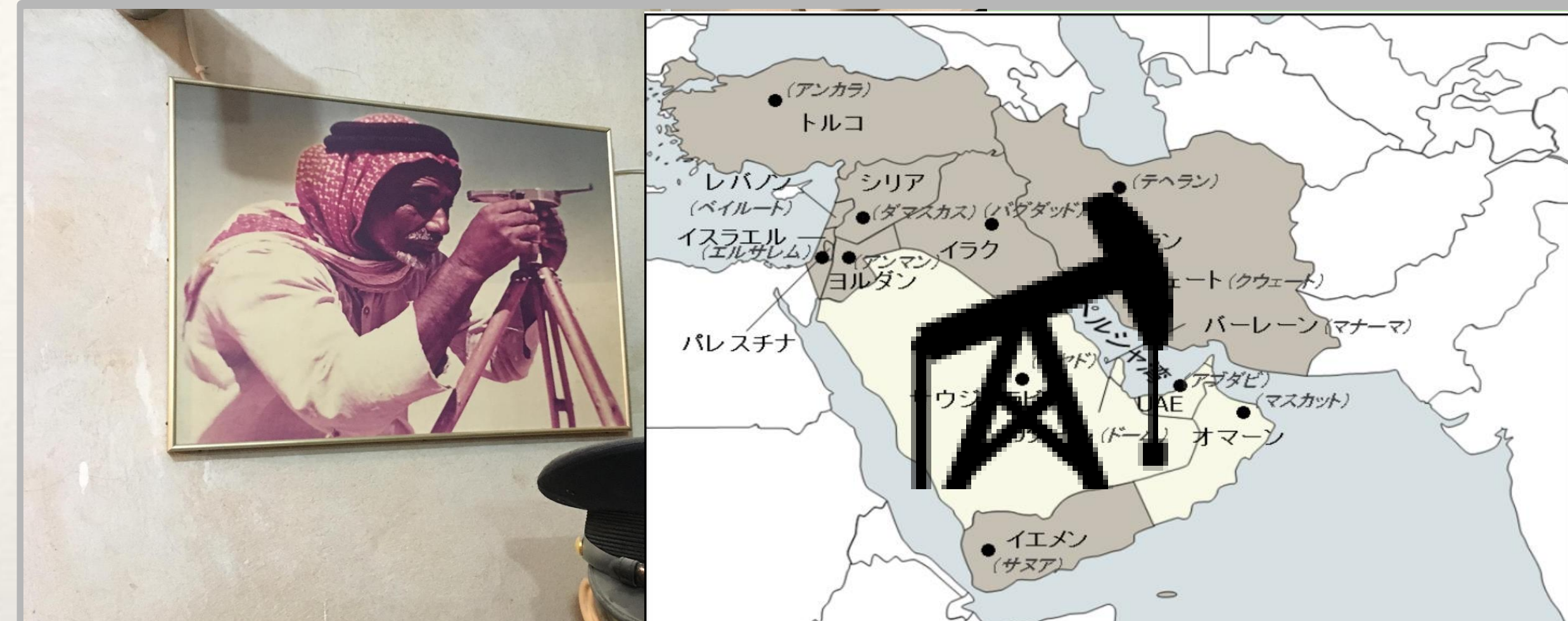
Solution

Discover the second resource that does not run out

枯渴しない第二の資源を発見

Discover the second resource that does not run out = Data

• 2 billion people × US \$100
= US \$200 billion × 12 months
= **US \$2,400 billion** (Annual Salary)
= **264兆円**



KYC

