

L2Pro

Learn to Protect, Secure and Maximize Your Innovations: Mobile Learning Platform Helps Small and Medium-sized Enterprises Bring their Innovations to the Market





Learn to Protect, Secure and Maximize Your Innovations (L2Pro) utilizes a mobile learning (mLearning) platform with educational content about Intellectual Property (IP) specific to Small and Medium-sized Enterprises (SMEs). Originally launched in Germany and the United Kingdom, L2Pro expanded to Italy in 2015 and France in 2017. L2Pro was developed to help participants better understand how to protect their innovations; acquire and/or transfer IP rights; access capital to finance their innovations; integrate IP considerations into their company business model; and obtain value from their research and development (R&D) efforts. The L2Pro content is made available to SMEs via an online platform and complementary mobile application, enabling them to learn anywhere and anytime.

Challenge

- Approximately 99 percent of all companies in Europe are SMEs and their economic impact in the region is immense.¹
- The European Commission's Digital Single Market strategy and the Italian Strategy on Innovative SMEs both stress how important it is for SMEs to know how to integrate the value of their inventions and ideas into business plans in order to compete in today's increasingly competitive global economy.
- R&D-intensive SMEs in Europe often lack the resources, expertise or time to adequately protect their innovations. Further, they often don't understand how to effectively utilize the IP system – whether to attract investment, protect and successfully commercialize their innovations, or compete in global markets. Protecting innovative SMEs is a major concern for national legislators who are trying to stimulate the flow of venture capital to these businesses.
- Traditionally, IP courses are taught in classroom settings, which are difficult for small business owners to work into their schedules.

Italy

2018 Statistics*

Population (2017 est.)	 62.1 million
Life Expectancy	 82.3 years
GDP Per Capita (2017 est.)	 US\$38,100
Mobile Penetration	 120.41%

Solution

- The L2Pro mLearning platform was developed to provide educational content on IP topics that are fundamental to SME operations and business. The content is based on material developed by the ip4inno Project (www.ip4inno.eu) and combined with new interactive content developed in collaboration with IP experts, such as the Italian Patent and Trademark Office.
- Two new training modules specific to Italian SMEs were developed, bringing the total number of modules to 13. Training topics include: basics of patents and trademarks, licensing, IP cover valuation, how to obtain financing, how to collaborate and develop innovation while protecting their own R&D investments, the usage of patent data for business intelligence, and finding resources and funding for financing their own innovation.
- In 2015, L2Pro successfully registered 25 SMEs to use the online platform and participate in the training.
- The mLearning platform was updated to be more interactive, include new IP content, and have a more responsive platform optimized for mobile viewing.
- For more interactive engagement, a mobile application was created and can be downloaded.
- Networking and communication features built into the mLearning platform allow SMEs to meet each other online, exchange experiences and expand their professional networks.

*Sources: CIA World Factbook (<https://www.cia.gov/library/publications/the-world-factbook>); mobile penetration data provided by Ovum World Cellular Information Service and based on market intelligence.

Impact



Anytime, Anywhere Training

A series of 13 training modules were developed for SMEs to access anywhere and anytime on a smartphone or tablet with 3G/4G connectivity.



100 SMEs and Counting

In 2015, during Phase I of the implementation in Italy, L2Pro successfully registered 25 SMEs to use the online platform and participate in the training. During Phase II, more SMEs are being recruited to participate in L2Pro and invited to access the training modules via the updated platform and complementary mobile application.



Broad Audience

L2Pro's intended audience is SMEs, but entrepreneurs, including researchers, students, and innovators, would also benefit from the content given the increasingly competitive global environment.



Expanding Across Europe

Originally launched in Germany and the United Kingdom, L2Pro expanded to Italy in 2015 and France in 2017.

Program Stakeholders



¹ <http://www.eubusiness.com/topics/sme/report-2014>

September 21, 2018

Qualcomm® Wireless Reach™

Qualcomm believes access to advanced wireless technologies can improve people's lives. Qualcomm Wireless Reach is a strategic initiative that brings wireless technology to underserved communities globally. For the last ten years, Wireless Reach has invested in programs that foster entrepreneurship, aid in public safety, enhance the delivery of health care, enrich teaching and learning and improve environmental sustainability, impacting over 15 million beneficiaries.

www.wirelessreach.com

@QualcommforGood



Hapinoy Mobile Money Hubs

In the Philippines, the use of 3G – enabled Android smartphones is empowering Nanay (Tagalog for “Mother”) entrepreneurs to become Mobile Money Agents. By offering this service through the Mobile Money Hubs program, Nanays in the Hapinoy sari-sari store program can generate additional income by providing quick and reliable remittance service in the convenience of their customer’s local neighborhood stores. They also sell airtime to their consumers; both services have proven to be vital during emergencies, especially in the day-to-day lives of domestic migrant workers and students away from their families. Hapinoy and Qualcomm® Wireless Reach™ have developed a holistic program that provides participating Nanays with mobile literacy training, access to capital via microfinancing institutions (MFIs), and new business opportunities using advanced wireless technologies.

Challenge

- Worldwide, two billion people lack access to financial services such as banks or credits cards,¹ making it difficult for them to make payments or transfer money. This is particularly true in emerging regions. For example, 37 percent of municipalities in the Philippines have no banking office.² However, more than one billion unbanked customers worldwide have access to mobile phones.³
- Small retailers such as sari-sari storeowners have a difficult time justifying the cost of a point-of-sale device or card reader, but most have mobile phones that they can use for purchasing goods and services, paying bills, and sending and receiving money.
- In emerging regions such as the Philippines, women are often the financial managers of the household. It is common for them to hide the little money they save under mattresses or in various places throughout the house. This does not allow for sufficient savings or sound financial management.

PHILIPPINES 2018 Statistics*

Population (2017 est.)



**104.2
million**

Life Expectancy (2017 est.)



**69.4
years**

GDP Per Capita (2017 est.)



US\$8,300

Mobile Penetration (est.)



131.38%

Solution

- The Hapinoy Mobile Money Hubs program is a micro-enterprise development project focused on small, neighborhood convenience shops, known as sari-sari stores. Nanays often set up these shops in their homes to help supplement their families’ financial needs.
- The program seeks to empower and equip participants to be effective micro-entrepreneurs, in order to grow their stores into sustainable businesses.

Technology

- Wireless Android smartphones with Qualcomm Snapdragon™ processors and dual-SIM capability are used by Hapinoy storeowners to provide their communities access to mobile financial services.
- A specially developed mobile money application, called Bizmo, includes both eCommerce and Smart Money platforms. This mobile-based micro-franchise model enables sari-sari stores to offer new products

and services to the communities that they serve such as airtime loading, money remittance, selling of microinsurance, and mobile commerce. Soon it aims to add bill payment and ticketing services as well, making every sari-sari store a one-stop shop.

*Sources: CIA World Factbook (<https://www.cia.gov/library/publications/the-world-factbook/>); Mobile penetration data provided by Ovum World Cellular Information Service and based on market intelligence.

Impact



Mobile Financial Literacy

In 2013, the Hapinoy Mobile Money Hubs program introduced mobile financial literacy to Hapinoy storeowners. The mobile literacy program helps entrepreneurs view a mobile phone as more than a communication tool – they now understand the business value in owning a smartphone and acquiring a mobile wallet.



Support and Training

Hapinoy sari-sari storeowners, now in over 100 villages nation-wide, are trained and supported with a holistic package that offers mobile-based financial solutions such as mobile access to money, remittances, and bill and loan payments, using smartphones supplied in the program.



More Than 3,500 Served

More than 3,500 customers are buying airline packages and benefiting from 25 new financial services.



Growing Communities

This advanced wireless solution aims to generate higher store traffic and new revenue streams for Nanays, contributing to overall economic growth in the community.



Program Success

The program has seen great success and has had a significant impact on agents living in Leyte, a province greatly affected by Typhoon Haiyan in November of 2013.



272 Storeowners and Counting

As of March 2017, nearly 300 storeowners have joined the Hapinoy Agent Network. Agents are critical in furthering consumer understanding about a mobile money account's functionality and usefulness.

Program Stakeholders



¹ <http://www.worldbank.org/en/programs/globalindex/overview>

² Bangko Sentral ng Pilipinas: <http://www.bsp.gov.ph/downloads/Publications/2012/Financial%20Inclusion.pdf>

³ State of the Industry Report on Mobile:

http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2017/03/GSMA_State-of-the-Industry-Report-on-Mobile-Money_2016-1.pdf

September 26, 2018

Qualcomm® Wireless Reach™

Qualcomm believes access to advanced wireless technologies can improve people's lives. Qualcomm Wireless Reach is a strategic initiative that brings wireless technology to underserved communities globally. For the last ten years, Wireless Reach has invested in programs that foster entrepreneurship, aid in public safety, enhance the delivery of health care, enrich teaching and learning and improve environmental sustainability, impacting over 15 million beneficiaries.

www.wirelessreach.com

@QualcommforGood



Wireless Solutions for Fisheries in Senegal (WISE)

Using Wireless Communications to Improve the Livelihoods of Senegalese Fishing Communities

Ninety percent of the fish available in Senegal is caught by artisanal fisherman, then sold to wholesale fish markets and small-scale fish processors who are predominantly women. Lack of access to timely fish prices at wholesale markets, scant knowledge of improved processing techniques, limited access to financial services and exposure to higher health risks and poor hygiene at processing sites all hamper the economic growth of these entrepreneurs. Wireless Solutions for Fisheries in Senegal (WISE) utilizes advanced wireless technologies to improve lives in several ways—including creating improved income opportunities for both fishers and processors by providing participants increased access to affordable loans and mobile money; access to both fish market information and processing best practices information; improving the health and wellbeing of those with access by providing health and best practices information; and improving the safety and wellbeing of fishermen by providing them daily navigational resources such as ocean state forecasts.

Challenge

- Fishers and fish processors have limited access to:
 - Ocean state and weather information making it difficult to determine when to fish.
 - Market price information and as a result, may not sell their products at optimum prices.
 - Processing best practices and health information.
 - Affordable loans and financial services.
- Fishers face difficulties in communicating their location when faced with life threatening situations while fishing in the ocean.
- Fishers unintentionally cross international border lines and sail to government restricted zones and are penalized for trespassing.

Solution

- The program developed an electronic market information system and trained data collectors to use mobile devices and 3G connectivity to gather and transmit fish market data, which is then accessible to fishers and processors enabling them to negotiate the best price for their catch or processed fish.
- The program-developed WISE mobile application provides daily weather information, ocean state forecasts such as wave heights, visibility, wind speed and direction at different times of the day, and navigational resources such as Global Positioning System (GPS) for charting a course to fishing zones and back to landing sites.
- The WISE app provides fish processing best practices and offshore safety tips in video formats optimized for use on mobile devices.
- Working with local micro-lending institutions, WISE provides access to affordable loans enabling fish processors and fishers to expand their businesses.
- Fishers use the GPS feature of the WISE app to communicate their location to family members and rescue teams when stranded in the ocean.

Senegal 2018 Statistics

Population (2017 est.)

14.7 million

Life Expectancy

62.1 years

GDP Per Capita (2017 est.)

US\$2,700

Mobile Penetration

105.5%

Impact



Beneficiaries to Date

Current WISE beneficiaries include more than 2,000 Economic Interest Groups (EIGs) members who are processors and fishermen in Mbour, Mballing and Joal. The program is expanding to Dakar to reach an additional 50 EIGs serving approximately 1,000 new beneficiaries.



New Access to Information

All users now have improved access to affordable loans, current market prices, fish processing best practices, health education materials, daily ocean state forecast and weather information.



Increased Fish Processing Capacity

After using the application and services provided by the program, one participant reported an increase in her fish processing volume from 100 kilos per month to 1,000 kilos per month, resulting in a monthly revenue of about CFA 150,000 (~US\$270).



Improved Annual Income

Participants reported increasing their annual income by about CFA 300,000 (~US\$550) as a result of using the WISE app and improved access to financial services.

Technology

- 3G/4G-enabled Android smartphones with GPS capability
- Specialized mobile and server applications developed in French, Swahili and English

Program Stakeholders



September 26, 2018

Qualcomm® Wireless Reach™

Qualcomm believes access to advanced wireless technologies can improve people's lives. Qualcomm Wireless Reach is a strategic initiative that brings wireless technology to underserved communities globally. For the last ten years, Wireless Reach has invested in programs that foster entrepreneurship, aid in public safety, enhance the delivery of health care, enrich teaching and learning and improve environmental sustainability, impacting over 15 million beneficiaries.

www.wirelessreach.com

@QualcommforGood