
IoT × Fintech Auto-Finance Service for those without Finance Opportunity to Generate Employment in ASEAN Countries

Global Mobility Service Inc.



2019.1

Company Profile

Overview

Name	Global Mobility Service, Inc.
H.O.	Shiba Daimon Minato-ku, Tokyo
Established	2013/11/25
Capital	1,739,000,000 yen (Capital Surplus Included)
Branch	Global Mobility Service Philippines, Inc. Global Mobility Service (Cambodia) Co., Ltd. PT Global Mobility Service Indonesia Global Mobility Service Korea, Inc.



Head Office



korea Office



Philippines Office



Indonesia Office



Cambodia Office

Organization Shareholders

Hiroshi Komiyama	Former Tokyo University President Director of Mitsubishi Research Institute	Shozo Kurihara	Former Nissan Motor VP & Global CIO
Soichiro Fukutake	Benesse HD Supreme Advisor	Tokushi Nakashima	Representative Director
Katsumori Matsushima	Former PWC Managing Director Previous Business Model Society's Chairperson		

Company Profile

The executives



President/CEO
Tokushi Nakashima
GMS Founding member
President/CEO



Director
Kanzo Kobayashi
Former President/COO for
S.T Corp.
Corporate officer, General manager
for administrative dept.



Director
Satoshi Takahashi
GMS Founding member
Corporate officer.
General manager for CEO's office



Corporate Officer
Kazuhiro Umezawa
MBA at Waseda Univ.
graduate school
Corporate officer, General manager
for business development



Corporate Officer
Naomitsu Tsugiiwa
General Manager for
Technical dept.(CTO)



Corporate Officer
Kazumasa Nakashima
GMS Founding member
COO at Philippines office
Corporate officer for
business development dept.



Corporate Officer
Marei Oshima
Keio Univ. graduate school
General manager for Corporate
Planning dept. /CFO



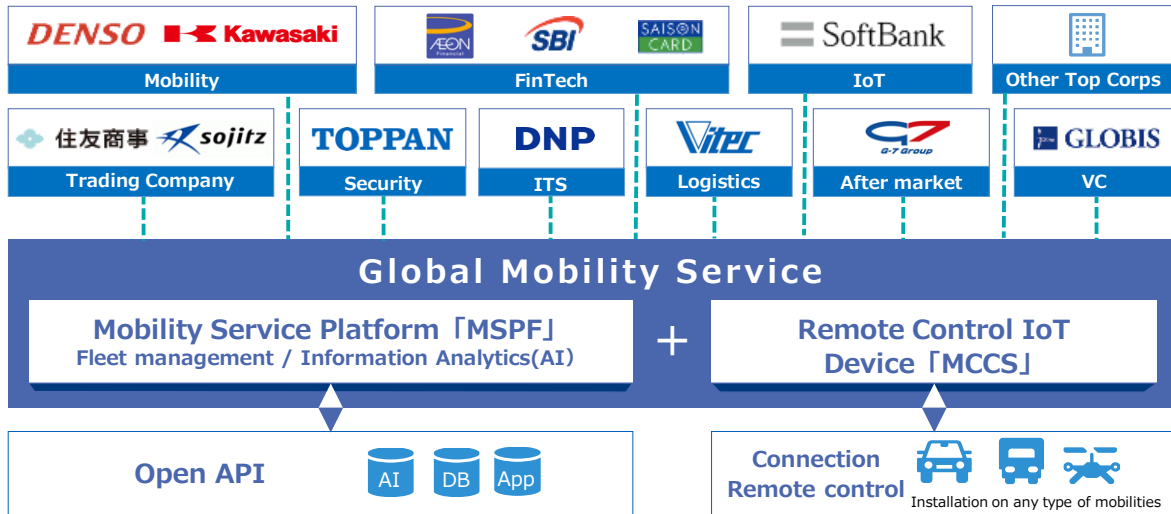
Outside Directors
Emre Hidekazu Yuasa
MBA at Harvard Univ.
graduate school
Principal for Globis Capital Partners



Outside Director
Taro Sato
MPA at Harvard Univ.
graduate school
Former Director of Personnel Affairs
for Ministry of Economy,
Trade and Industry

GMS Mobility × IoT × Fintech

Investment Support from Major Corporation of Every Business Domain



First prizes in many social business contests



Hosted by Deloitte & Nomura Sec.
Morning Pitch Special Edition 2016
First Prize



Hosted by MUFG
Rise Up Festa 2017
First Prize



Hosted by JAMA
Tokyo Motor Show 2017
First Prize



Hosted by Mizuho Sec.
Mizuho Innovation Award 2018
Awarded



Hosted by NTT Data
Global Open Innovation Contest 2018
First Prize



Hosted by Forbes JAPAN
Japan entrepreneurs rankings 2019
BEST10

Visions of GMS



Creation of environment for those earnest workers to be properly evaluated



Society everyone can use mobility

Society everyone encourage to work

Society everyone can use mobility

Society without noise and gas emission



There is a large number of people who
“want to get a job using a car”
“want to buy a environmentally-
friendly car”

Therefore, the purchase of vehicles
are in high demand

However, Population without
access to Auto-Finance is

 **2.0** bln.

There is urgent need to tackle problems
such as employment, low income level,
and environmental pollution



Social Problems to be solved

In the world, there are many people suffering from pulmonary diseases, health damage, and death caused by the severe air pollution of exhaust gas.

Two major chronic lung diseases *

Number of Patients in the World



0.5 bln.

Annual Death Rate

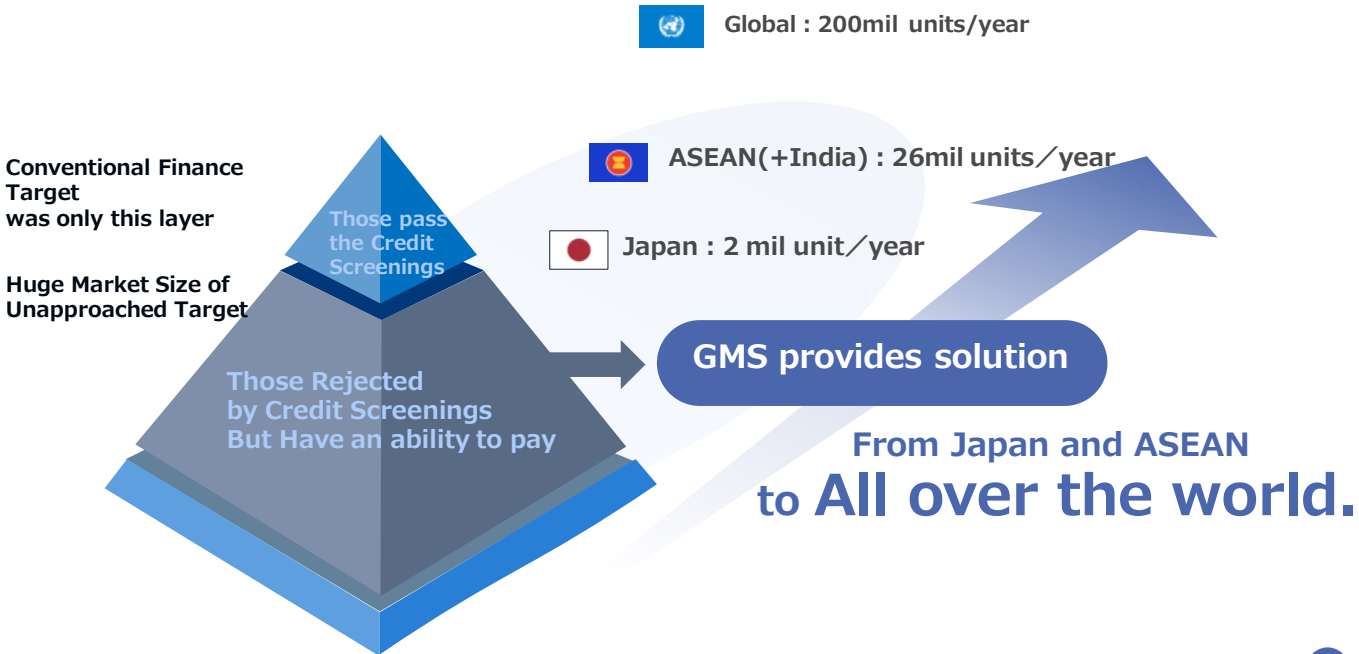
36 mil.

The Lancet Respiratory Medicine

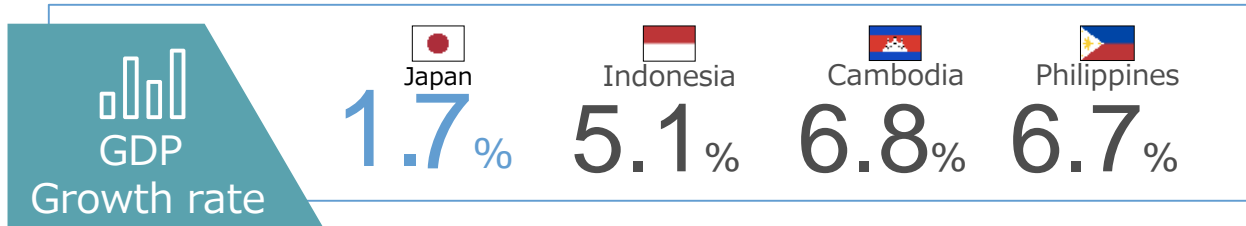
* Asthma and Chronic Obstructive Pulmonary Disease (COPD)

Innovation to Auto-Finance service

Provision of Auto-Finance to those who was REJECTED



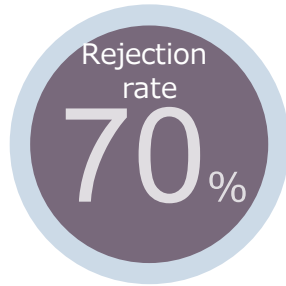
Average Age and Economic Growth



Rejection Rate of Auto-Finance (including Potential)



Japan



Indonesia



Cambodia



Philippines

Solution by GMS IoT Device



Mobility with MCCS Device



MCCS deactivates engine start once customers don't fulfill the financial obligation

The Value GMS provides

Connects Financial Institutions, Vehicle dealer and customer



Financial Institutions

Minimize default rate

Increasing credit balance



Car dealer

Cars which have not
been sold would be purchased

Increasing sales



Loan/Lease contractors

The car which cannot be bought
comes to be able to be bought

A life becomes wealthy



Financial Institutions

Companies which want to expand
their targeted customers



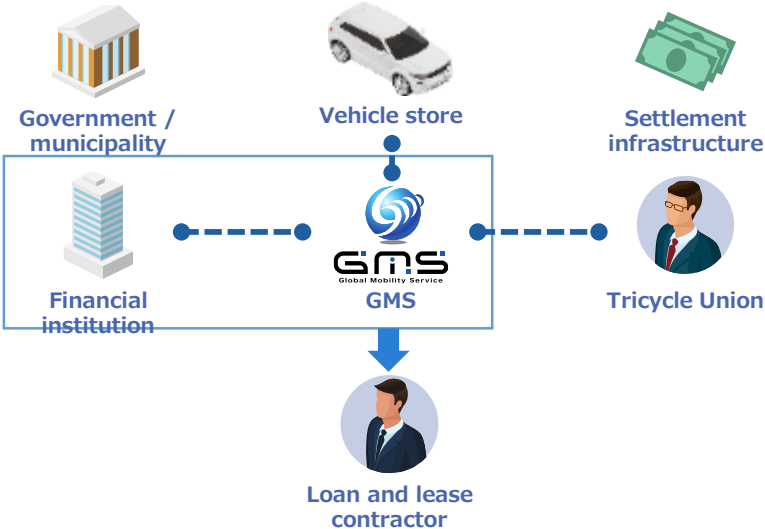
OEM - Car dealer



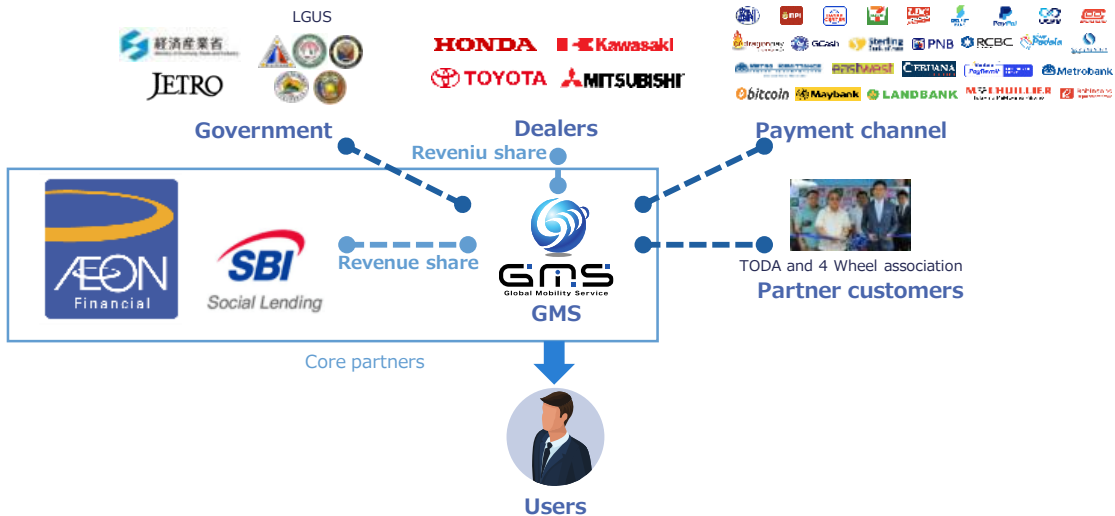
Contractors

Partnering scheme

Partner model in each country



Partnering scheme in the Philippines

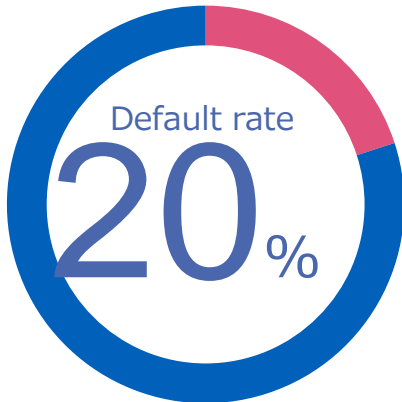


Achievements to date

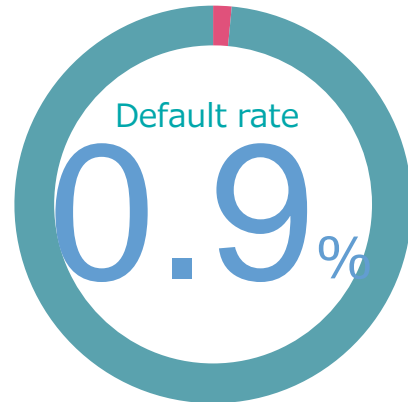


Unprecedented Default rate by GMS

Up to now



Thanks to GMS service



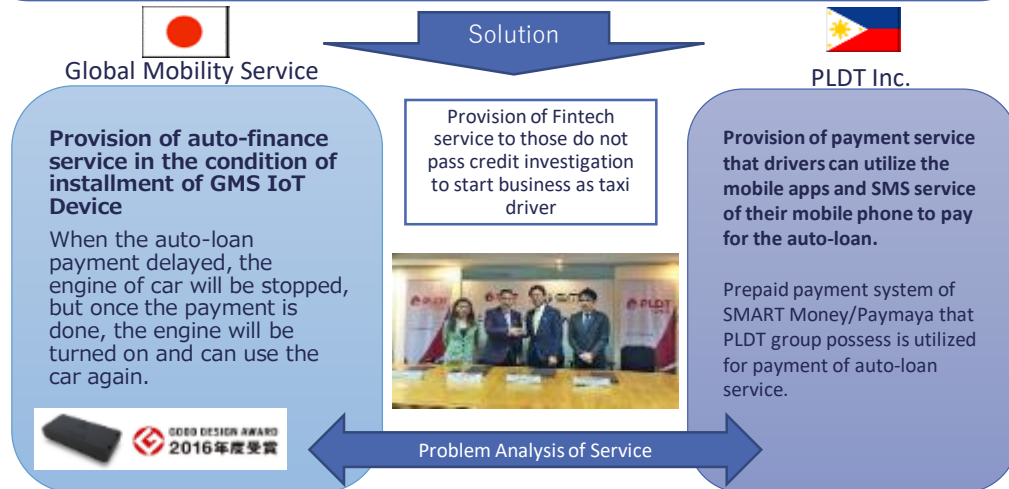
Japan-ASEAN New Industry Generation Project

**IoT × Fintech
Auto-Finance Service for
those without Finance
Opportunity
to Generate Employment
in ASEAN Countries**

Contribution to Job Generation & Better Income

「Experimental Project of Supplying Auto-Finance Service for those without Finance Opportunity to Generate Employment in ASEAN Countries」

Although the needs for possessing four-wheel cars are increasing in the Philippines, the ratio of possessing bank account is still low (31%) and most of the people cannot pass the credit review. However, there are a lot of people who have ability to pay but cannot pass the credit review



Project Flow Overview

【Phase 1】

- Design of Payment System and System Development
- MCCS Device Installment and Technician Training
- Finding Target Drivers (10 drivers who do not pass Credit Investigation)

【Phase 2】

- Supply Car with MCCS Installed and Start 6 month Finance Trial
- Engine Remote Control when the Payment is Delayed

【Phase 3】

- Monitor the payment History and drive operation
- Finding problems by hearing from drivers
- Finance company and dealer shall discuss to improve the service



GMS has been supplying finance service for Tricycle in the Philippines and there are about 4,000 units with MCCS. The techniques and experience is utilized in this experimental project in four wheel through Phase 1 – 3 and analyzing the problem in order to expand the business.

Progress of Experimental Project

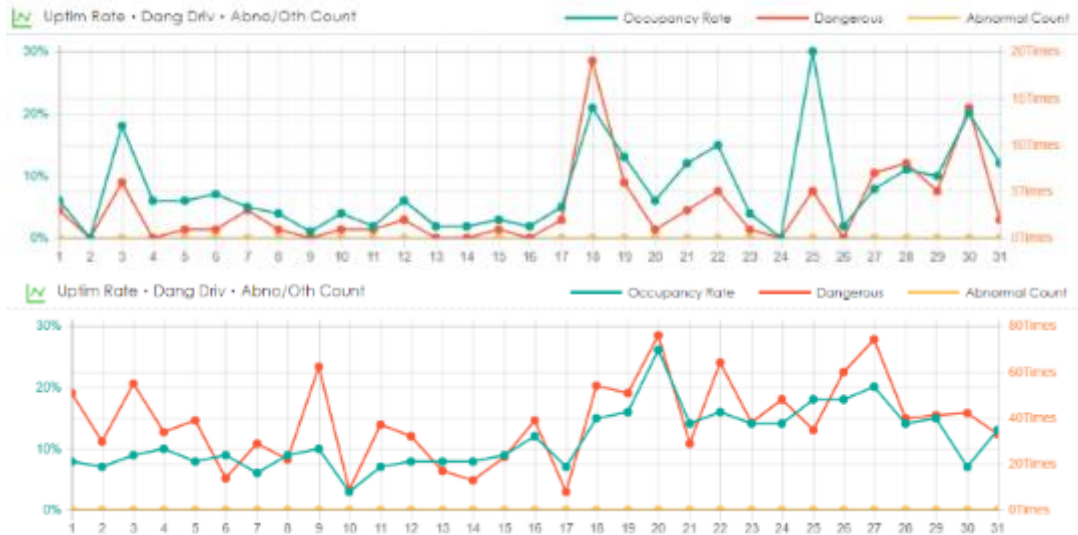
- Preparation of Payment System for drivers without Bank Account for Auto-Loan Payment



Supplying Cars with
MCCS to those who
would like to work as a
taxi driver!

Mobility Data of Experimental Project

Visualization of Utilization of Automobile of Transportation Service



Mobility Data of Experimental Project

Visualization of Utilization of Automobile of Transportation Service

Mobility Type	Mobility No.	Occupancy Rate	Driving Breakdown		Total Mileage
			Mileage(Monthly)	Standby Time(Monthly)	
UGD0001_4WHL001	UGD0001_4WHL001	8%	1527 km	686h	2450 km
UGD0002_4WHL002	UGD0002_4WHL002	20%	1242 km	594h	3169 km
UGD0003_4WHL003	UGD0003_4WHL003	14%	2463 km	643h	907 km
UGD0004_4WHL004	UGD0004_4WHL004	5%	592 km	703h	998 km
UGD0005_4WHL005	UGD0005_4WHL005	18%	2151 km	608h	2253 km
UGD0006_4WHL006	UGD0006_4WHL006	1%	34 km	739h	687 km
UGD0007_4WHL007	UGD0007_4WHL007	9%	774 km	675h	779 km
UGD0009_4WHL009	UGD0009_4WHL009	17%	1576 km	619h	1659 km
UGD0008_4WHL008	UGD0008_4WHL008	19%	1509 km	632h	819 km
UGD0010_4WHL0010	UGD0010_4WHL0010	8%	682 km	686h	1660 km

【Findings】

- Default rate is quite low and customers could pay daily to weekly payment but could not pay big amount such monthly payment at once.
- Customers shall pay mostly in 3 days once deactivation is happened
Some of their payments are from the e-wallet such as paymaya and G-cash.
- Customers know how to use e-money even though they do not have bank accounts.
Some of their payments are from the e-wallet such as paymaya and G-cash.

【Possible future problems】

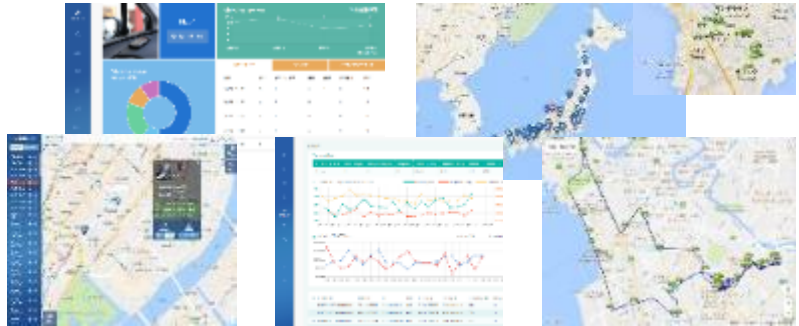
- Still many people need our solution and the total loan amount is not feasible to cover all. GMS looks for more possible finance partner with this project.
- There are possible change of government regulation such as LTFRB. Steady relationship with government and quick adoption of regulation is the key factor to be successful

Data Collected into our Platform

Collect various data of vehicles with our IoT Device "MCCS" into the platform, including loans of users and driving status of the leased vehicles



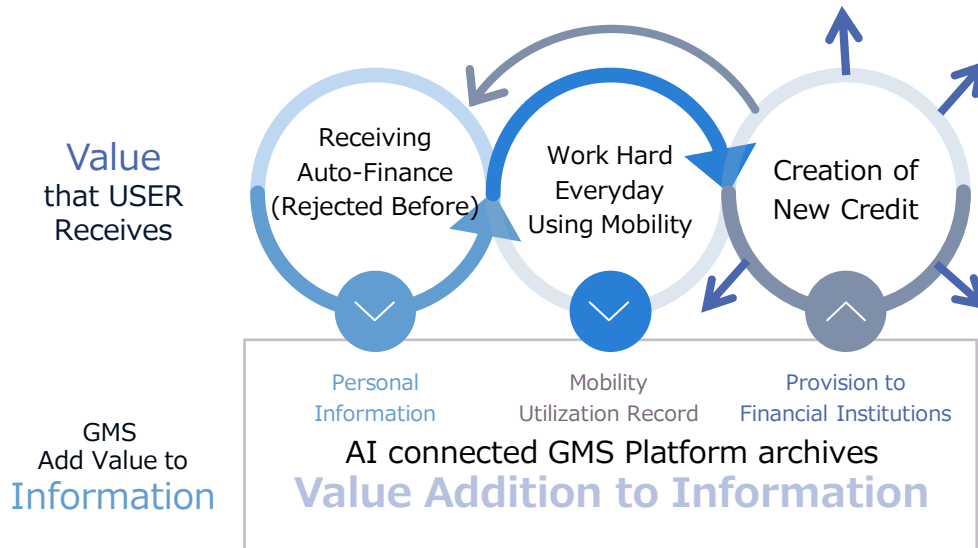
Through analyzed data, visualize credit information such as working hours and expected income



We do not use conventional methods which focuses only on the "past"
Credit focusing on the "Present" & "Future"

Creation of Value for USERS

The Utilization of Transaction Data for User Credit Information



Our Engagement in the Philippines

Celebration Party for those who completed their payment



Through this service, users can gain access to employment opportunities and increase in income level



It is necessary for the future of their families and children, to visualize the hard work of users

Create wealthier life by creating new credit



Want child to go to School

Education Loan



Want to own house

Home Loan

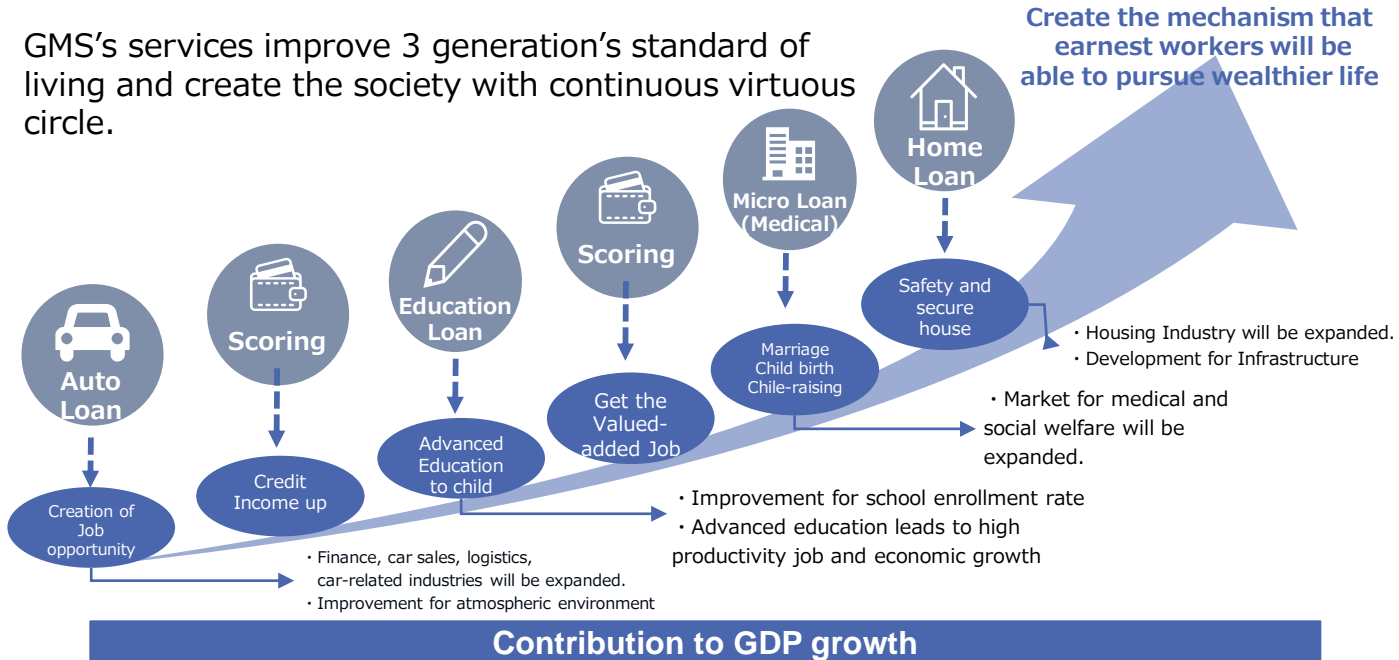


For Emergency

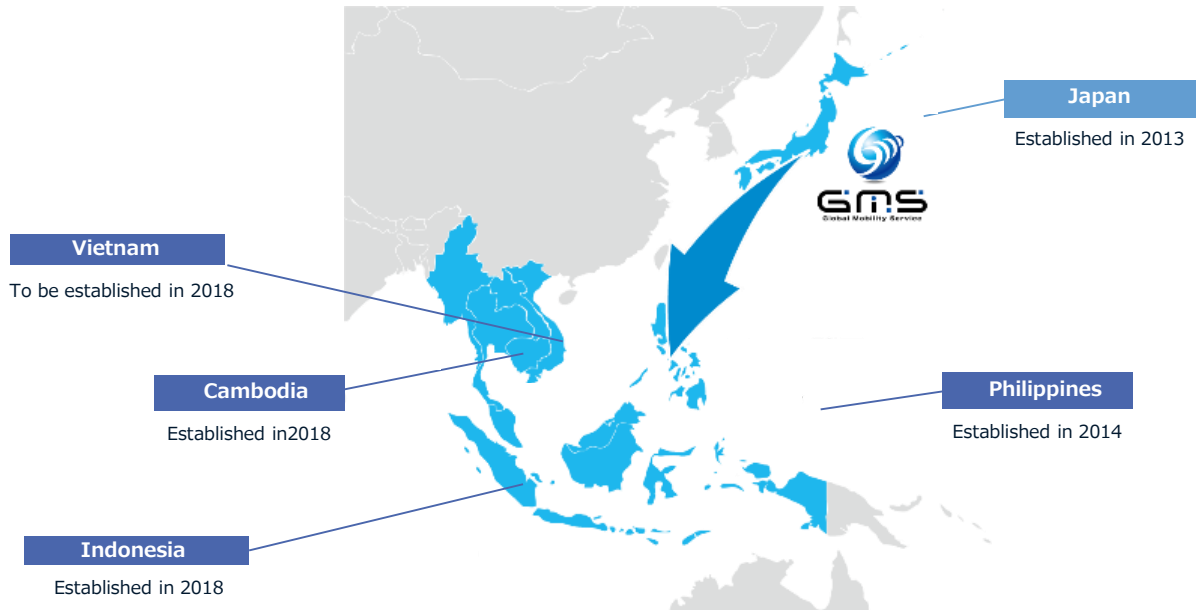
Micro Loan
(Medical)

Wealthier and sustainable society GMS creates

GMS's services improve 3 generation's standard of living and create the society with continuous virtuous circle.

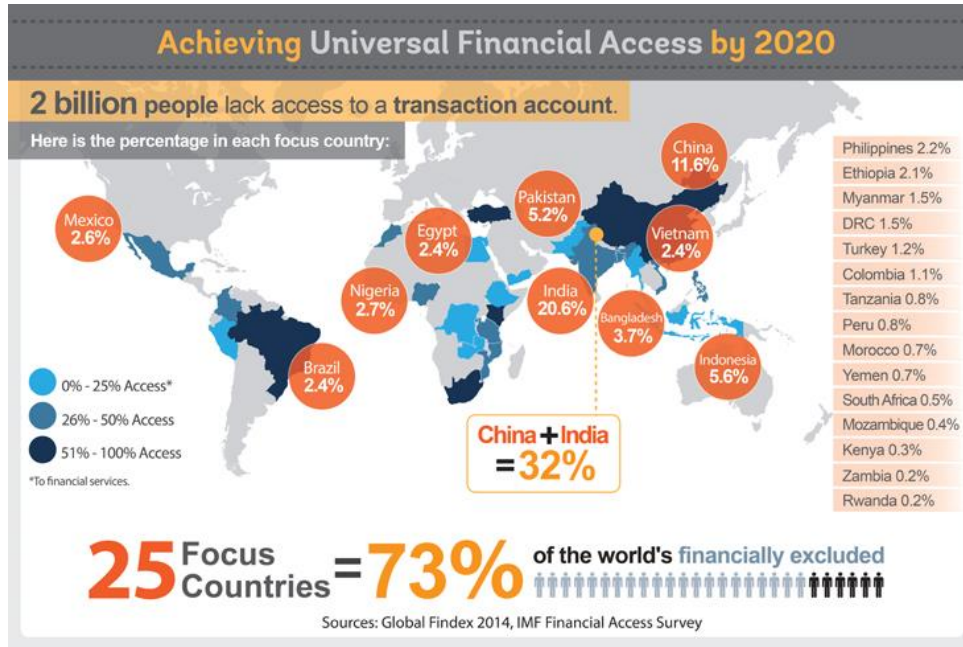


Business expansion to ASEAN



The necessity of Financial Inclusion

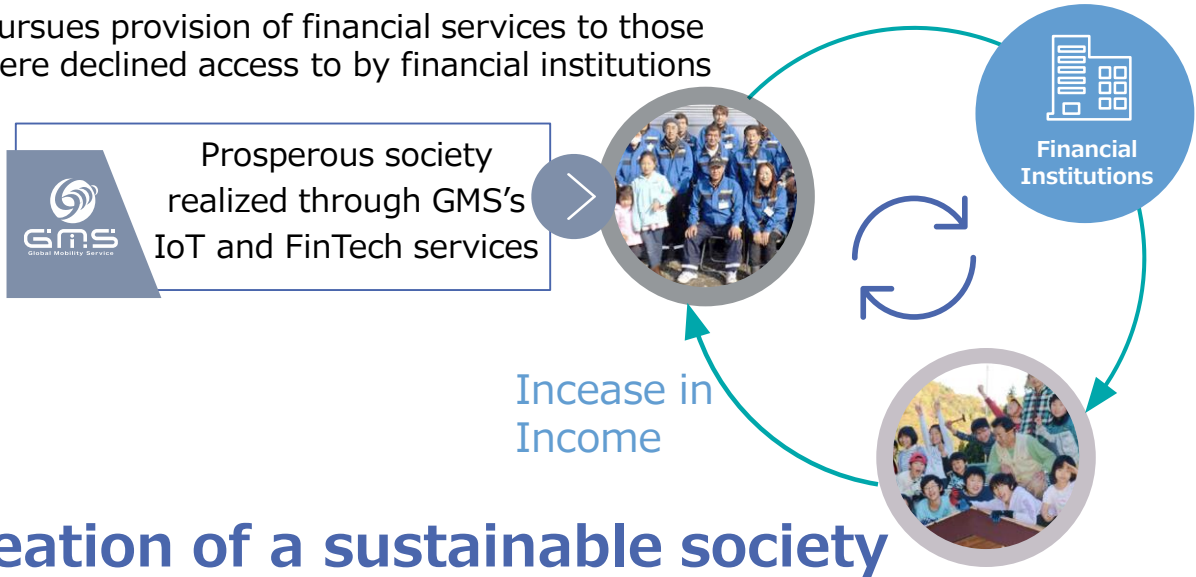
Those who have an ability to pay, but do not have an access to financial service



Source: World bank 「Universal Financial Access by 2020」

Early realization of “Happiness”

GMS pursues provision of financial services to those who were declined access to by financial institutions



GMS works on 9 goals of SDGs by IoT x Fintech



Company Principles

**Through the provision of
Mobility Service
We Make People Happy**

- We contribute to international society-
- We achieve trust from our stakeholders-
- We challenge to the future-

