



**UNESCAP 3<sup>RD</sup> GREEN GROWTH POLICY DIALOGUE:**

**THE GREENING OF BUSINESS AND THE ENVIRONMENT AS A BUSINESS OPPORTUNITY**

**VIRTUAL E-BUSINESS - VOXWORLD.COOP:**

**A CASE OF COLLABORATION WITH REGIONAL AND INTERNATIONAL ORGANIZATIONS FOR ADDED VALUE CREATION, LED BY PNEA-CIDE PROJECT & PROGRAMMES FOR PINOYVOX IN THE PHILIPPINES AND FOR IMPLEMENTATION THROUGHOUT THE ASIAN WORLD.**

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### **1. Background Information**

Electronic Business, or "E-business", may be defined broadly as any business process that relies on an automated information system. Today, this is mostly done with Web-based technologies. The term "e-business" was coined by Lou Gerstner, CEO of IBM.

Electronic business methods enable companies to link their internal and external data processing systems more efficiently and flexibly, to work more closely with suppliers and partners, and to better satisfy the needs and expectations of their customers.

In practice, e-business is more than just e-commerce. While e-business refers to more strategic focus with an emphasis on the functions that occurs using electronic capabilities, e-commerce is a subset of an overall e-business strategy. E-commerce seeks to add revenue streams using the World Wide Web or the Internet to build and enhance relationships with



clients and partners and to improve efficiency using the Empty Vessel strategy. Often, e-commerce involves the application of knowledge management systems.

E-business involves business processes spanning the entire value chain: electronic purchasing and supply chain management, processing orders electronically, handling customer service, and cooperating with business partners. Special technical standards for e-business facilitate the exchange of data between companies. E-business software solutions allow the integration of intra and inter firm business processes. E-business can be conducted using the Web, the Internet, intranets, extranets, or some combination of these.

Effective provision of e-business demands substantial know-how, determination, readiness in terms of academic and technical personnel, access to the ICT infrastructure of an established organization with sufficient resources to accomplish the goals and, most important of all, extensive worldwide collaborative partners for capacity and capability. VoxWorld.Coop is such a new Virtual eBusiness having spent many years establishing collaborative relationships with relevant organizations – to enable the provision of a wide range of online, offline and mobile deliverable e-business services; ensuring a comprehensive range of solutions for both people on-the-move and Underserved populations worldwide.

However, in order to provide effective e-business services and as a track in pursuing green growth, it is planned to now further promote the greening of markets and businesses through collaboration with other professional organizations. Among many cases of collaboration VoxWorld.Coop is coming together with ADPCN & PNEA in the Philippines, with CIDE & Prasena in Thailand and with other organizations world wide to enable the provision of new e-business services to Pinoy Nurses & Careworkers everywhere, through online, offline and mobile Continuing eLearning Programmes. These eLearning programmes will be supported by financial package deals and linked to Employer cum Contractor jobs at home and abroad.

VoxWorld Foundation, in a non profit organization offering from VoxWorld Coop, is also entering partnership agreements with regional and international organizations to provide operational support from Ireland/ Europe for eLearning, eCommerce and Job Generation



services to all participants from a state-of-the-art digital hub in Dublin, Ireland – to be made available exclusively through a VoxWorld.Coop Franchisee network. It will be further supported by a VoxWorld Studios with provision of digitalization services, storefront catalogue and culture packager services to meet the demands that are being created and captured through Community targeted VoxWorld Package Deals from multiple industry providers. VoxWorld will enable the provision of the infrastructural access with the rollout of VoxWorld.Coop franchise smartshops, smartcells and smartcards under a VWC interface specifications and standards; will register, maintain and host online the model database for co-operative membership through affiliations with local co-operatives worldwide and act as the aggregator, packager and ‘watchdog’ for the resultant offers to Communities through a VoxWorld.Coop control centre in Ireland.

## **2. VoxWorld’s International Collaborative Programs**

### **2.1 NCS CRANDY/Partners & VoxWorld.Coop**

VoxWorld Coop has completed contractual negotiations with NCS Crandy & partners for immediate delivery of mobile based services (see summary details attached) that will enable mobile PNEA Nurses as well as Migrant & Underserved Communities to immediately commence sales of VoxWorld.Coop customisable Vouchercard services for low cost person-to-person remittances & callcard services. These services will be on offer to overseas PNEA Alumni and others through a network of Community based mobile marketing agents as operated by VWC & NCS Crandy - on a revenue sharing basis with PNEA, their Colleges, their College Agents and PinoyVox, the exclusive VoxWorld.Coop franchisor for the Philippines – to thus assist in financing ongoing PNEA College Academy operations, providing more Nurses Educators to train more Nurses to fill an urgent global demand. NCS Crandy will provide VWC with a comprehensive, simple, fast, secure and inexpensive mobile payment system, that also includes lucrative reward and loyalty programs.

Under the Crandy consumer brand, more than 370,000 consumers are already served in four countries. For the consumer, the service is easy-to-use, free to join, works with all mobile and operators and does not involve a subscription. The service enables consumers to



make cashless micro-payments anytime, anywhere, for on-street, mobile and Internet transactions (including person-to-person payments), using their mobile handsets. To activate the service and set-up a payment account, consumers simply call a number from their mobile device. Their mobile number becomes the payment account identifier. Once the account is activated, consumers can purchase a service, product or transfer money, via a mobile text message or interactive voice response (IVR), which authorizes payment.

## **2.2 UNESCAP Green Growth & VoxWorld.Coop**

VoxWorld.Coop is working together with UNESCAP Green Growth to form the basis of a collaborative Green Growth Project and Programme - the essence of which is the leveraging of these remittances to fund new business and new earnings in and for the benefit of the Philippines and to expand the project across Asia for the benefit of the Green Generation. This will combine with the PNEA overall objective, which is to make a distinctive contribution to the Philippines in becoming 'the Nursing Education capital of the world'. This overall project will focus on enabling the families of migrants to establish or expand local micro-enterprises for job creation and for individual wealth creation while promoting values of gender equality and green growth. The basic goal of the project is to identify and compare alternative avenues for channeling remittances to establishment of the micro-enterprises in the communities relevant to migrants' interests.

One of such developed tool is the VoxWorld.Coop model, which is an open platform for Coop Movement and sees the way forward as engaging collaboratively at their 750,000 Coop Outlets and c.800 million individual MSMEs as an inter-cooperative mobile trading platform. It has licensed the DotCoop Brand of the Coop Movement from NCBA & DotCooperatives LLC in USA.

This model is based on a triple VoxWorld's Free Traders programme - labeled 'Great Silk Road' – and is based on delivery via Smartcards, Smartcells & Smartshops of cross-border access to eLe@rning, Jobs & MicroFinancial Services brands, and with reusable/recyclable VWC Dispensers & Diaspora Box trading systems to be made available at customisable Ethnic Outlets and using an Electronic Trading Exchange portal; outlets that will feature Booths/ Showcases/ iKiosks dedicated to their respective Global Communities



at Airports. Coops & other Migrant location hot spots. This will be supported through leveraging low cost remittances to provide MicroFinance Institution (VoxWorld MFI) services via Credit Unions, Coop Banks & Global Banking partners to create next generation HomeTown Associations.

### **2.3 FDIC Money Smart & VoxWorld.Coop**

VWC is also about to implement a parallel Financial Literacy agreement in US with FDIC (Federal Deposit Insurance Corporation) targeting an estimated 80 million Underserved population there and their families in other countries – and which includes the c.3 million strong Filipino and Asian Migrant & Immigrant populations in USA.

VoxWorld.Coop wishes to integrate the FDIC Money Smart modules seamlessly into its full VoxWorld.Coop Programme, through incorporating a green-friendly MSME (Micro & Small to Medium sized Enterprise) module and VWC backstory. VoxWorld.Coop aims to make these services available to people on-the-move over its Mobile cum Smartshop model and to work in collaboration with Banks/ CUs/ MTOs (Money Transfer Operators) & Employers to incentivize members to open Bank/ CU Accounts upon completion of first modules; and to access wider financial services upon full course graduation. As an integral part of this process, they wish to bundle localized culture content for greater empathy with their respective Communities perceived needs and culture; and, finally, to provide a Mobile 24/7 'edutainment' learning environment – including access to NLP/ ISO rapid learning techniques - thus reflecting Community members lifestyle, with delivery as an integral part of a Smartcell (mobile) package deal Introductory offer.

### **3. VoxWorld.Coop - A Virtual E-Business**

VoxWorld.Coop (VWC) can be classified as a Virtual eBusiness. VWC was designed and developed to operate in collaboration with the 800 million member Cooperative & Credit Union Movement to reachout to the 4 billion in Underserved Communities worldwide. Its strategy is to leverage the capacity and capability of ICT software providers to deliver low cost Remittance/ Banking, Telecom, Travel and Digital services across multiple Industries to these vast Underserved Communities – commencing with their Migrant populations abroad as a direct and trusted corridor to their people; to then leverage those remittances to



build next generation Hometown Associations and generate jobs at home for their own people, to then serve their supportive Global Communities online, offline and over mobiles. For example VWC plan to build on their PNEA-CIDE agreement -designed to deliver Pinoy Nurses's Continuing Education Programmes for Nurses on-the-move worldwide- and to add a Tele-Nursing dimension for Philipinnes for their Home Nurses and Careworkers, those who wish to continue to work at home while earning better income for themselves and their country. The world today suffers from a critical global shortage of millions of Nurses, as well as Teachers and ICT workers for the emerging Knowledge Economies - a problem which can no longer be satisfied by traditional education methods and which can only be addressed by urgent application of CIDE methodologies and supported by vast teams of Teleworkers (TeleNurses, TeleTeachers etc) in supplying countries like Philippines.

As a Virtual eBusiness, the VWC model avoids all the costs of real estate and of expensive Headquarters, has minimal outgoings on staff and other overheads - all achieved through local and worldwide Outsourcing and through use of leading edge ICT Technology across all elements of the delivery chain, especially focusing on capability of Smartcells for access to this global eMarketplace for all its VWC Community members - to provide a multi-lingual support structure for delivery of instant, brand powered, mega value services, round the clock 24/7 worldwide. VWC concentrates on enabling the latent powerful voice for Migrant & Underserved Communities to be tapped for added value creation and more equitable revenue generation. Apart from opening significant new Job Opportunities for workers and MSME's alike - the VWC Virtual eBusiness Model enables the development of a new low cost Channel to the Underserved Marketplace, valued recently in a World Bank report as a \$5.3 trillion Bottom of the Pyramid marketplace of 4 billion people.

Uniquely VWC enables cross-border Migrants to shop direct-from-home and to purchase mobile ICT kits and other branded products in bulk, at deep discounts; making it profitable for both user and provider alike. People who have never used a computer or the countless millions who may not have access to one can now learn, buy and indeed sell worldwide over a customised VWC Smartcell, provided free by VWC to its members under their



custom package deals- made available to those who very often cannot otherwise qualify for a cell contract due to lack bank accounts, basic education and/ or permanent addresses.

#### **4. PNEA-CIDE and VoxWorld.Coop Collaboration: An Elaborated Case**

VoxWorld.Coop is providing support to the PNEA-CIDE Collaborative project. When PNEA-CIDE Courses are ready for registration, VoxWorld.Coop network can also distribute PNEA Giftcards which can be used to pay in part or full for these ongoing Courses (including sponsors) – as incorporated into the draft PNEA-CIDE Memorandum of Agreement - and which is expected to be ready to sign-off in early June 2007.

##### **4.1 The Partners**

The Philippines Nursing Education Academy (PNEA) is a professional training institute in charge of providing training and education to registered nurses (RN) and exporting them to all over the world. Presently, there is approximately a two million registered nurse shortfall worldwide, with the Philippines being the leading provider of these Nurses.

Prasena, a global consulting company specialized in change management, is proposing to provide the project management assistance to VoxWorld for its education program development projects, particularly that of the Philippines Nurses Education Program. Prasena has a particular focus on helping organizations secure their sustainable competitiveness through enlightened corporate leadership, strategic integrated resources management, interactive value network, close person/ technology partnership, and ergonomic organizational structure.

The College of Internet Distance Education (CIDE) is established as an eLearning-based institution of higher learning. It's equipped with eLearning infrastructure, personnel and know-how to produce an Internet-based distance education system to meet the need to institutions of higher learning. CIDE has developed its own eLearning system, called IT-Plus and made available for Master and Doctoral Programs in various disciplines. CIDE is interested in joining hands with Prasena, PinoyVox, and PNEA in providing the full cycle of eLearning services to the VoxStudios Project, in particular as the EduHUB and Service Provider.



Under PinoyVox first eLearning Continuing Education Program, VoxWorld Coop will be the mobile channels providers, PNEA will be the content providers and discussions are underway to have ABAC's College of Internet Distance Education (CIDE) as the EduHUB and Service Provider.

## **4.2 Objectives**

### ***4.2.1 Plan A: As Joint Certificate and Degree Provider with PNEA***

- 1) To develop graduate study programs and short training courses in nursing, both Graduate Certificates and Master degrees;
- 2) To produce eLearning courseware for courses in the Certificate and Degree programs;
- 3) To develop eLearning delivery systems for effective imparting of eLearning courseware to RN world wide via the net work of Nursing Study Centers to be developed in different countries;
- 4) To develop eLearning networking system for fast access of knowledge and information from Knowledge Centers established world wide;
- 5) To develop the evaluation system for effective assessment of the students achievements to determine their qualification for Certificates or Degrees.

### ***4.2.2 Plan B: As Educational Hub and Service Provider***

- 1) To produce eLearning courseware for courses in the Certificate and Degree programs offered by the PNEA;
- 2) To develop eLearning delivery systems for effective imparting of eLearning courseware to RN world wide via the net work of Nursing Study Centers to be developed in different countries;
- 3) To develop eLearning networking system for fast access of knowledge and information from Knowledge Centers established world wide;

### 4.3 Targets:

- 1) Target Students: PNEA's members;
- 2) Target Datelines: Academic Year 2007-9.

### 4.4 Conceptual Framework

**4.4.1 Types of Graduate Programs:** Graduate Certificates or Master of Nursing jointly granted by Assumption University and PNEA;

**4.4.2 Curricula Development:** Jointly developed by PNEA-CIDE and VoxWorld.Coop, Assumption University;

**4.4.3 Courseware Production:** Produced by eLearninging courseware production teams, Technology Division, CIDE, Au. Each Courseware Production Team comprises the educational Technologist as Chairman, one web designer, one web programmer, one graphic artist, one video editor, one audio editor, and a secretary.

**4.4.4 Content Providers:** Course teams appointed by PNEA and Au-CIDE comprising 3-5 content specialists, one educational technologists, one test specialists, and course manager.

**4.4.5 Internet Distance Educational System:** Based on Au-CIDE Plan for Internet Distance Education System for Curriculum Development, Courseware Production, Course Delivery, Educational Services, and Evaluation;

**4.4.6 Production and Provision of eLearning Courseware:** To be carried out by the Technology Division, CIDE;

**4.4.7 After-Services and Course Maintenance:** To be handled by the Technology Division, CIDE;

**4.4.8 Collaborative Groups and Tutorial Services:** To be carried out by PNEA's academic staff members (courseware instructors and on-line or collaborative group tutors);

**4.4.9 Course Assessment and Evaluation:** Joint assessment and evaluation by PNEA-CIDE and VoxWorld.Coop.

**4.4.10 Quality Assurance:** Conducted by PNEA-CIDE and VoxWorld.Coop under Thai Ministry of Education, UNESQA, and Philippines Licensing Board.



**4.4.11 Recruitment, Application, Registration:** Handled by PNEA-CIDE and VoxWorld.Coop;

#### **4.5 Plan of Actions**

##### **4.5.1 Plan A: Collaboration for Offering Joint Graduate Programs**

- 1) PNEA-CIDE enter an MOU for collaboration with Prasena;
- 2) Develop Graduate Programs curricula based on Assumption University and Thai Ministry of Education's guideline for approval by the University Council of Assumption University and Commission for Higher Education's accreditation;
- 3) Produce eLearning Courseware on designated courses;
- 4) Recruit and admit students;
- 5) Commence teaching and learning for courses, thesis or independent studies via eLearning;
- 6) Provide educational services at local study centers world wide;
- 7) Conduct course evaluation;
- 8) Grant certificates or degrees.

##### **4.5.2 Plan B: Courseware Production and Management by CIDE**

- 1) PNEA-CIDE and VoxWorld enter an MOU for collaboration on courseware production;
- 2) Develop short courses based on PNEA's curriculum;
- 3) Produce eLearning Courseware by CIDE;
- 4) Recruit and admit students by PNEA;
- 5) Commence training courses via eLearning;
- 6) Provide eLearning services world wide by CIDE from Thailand and site mirrors in other countries;
- 7) Conduct short training course evaluation;
- 8) Grant certificates by PNEA.

## 5. Actions to Be Taken

- 1) Types of collaboration: Plan A or B
- 2) Investment: AU-CIDE and PNEA
- 3) Infrastructure: AU-CIDE
- 4) CIDE's Team: Technical Team's salaries and honorarium
- 5) PNEA's Team: Content Providers' honorarium
- 6) LMS/CMS: CIDE's IT-Plus, and Power-Fx based on open-source
- 7) Delivery System and Services: Based on AU-CIDE Plan
- 8) Evaluation System: For Certificate and Degree Programs
- 9) Management System: CIDE's PODSCARE Model
- 10) Distance Learning System: Based on AU-CIDE Plan (2006)
- 11) Headquarters: EduHub in Bangkok and Manila
- 12) Regional and Local Study Centers in the Recipients' countries of Residing
- 13) Allocation of Income:

## 6. Expected Outcomes

PNEA-CIDE and VoxWorld.Coop will have eLearning Courseware for training and education of registered nurses all over the world.