

## Framework for the Terms of Reference (TOR) – Project M-POWER

Below is a structured **Terms of Reference (TOR)** framework for **Project M-POWER**, designed to **eliminate income inequality and poverty** while empowering individuals and professionals through an **alternative financial planning model—the GAME Plan**. This project is a **global initiative**, bringing financial autonomy to individuals, professional planners, and autonomous firms.

We can **expand each section further as we refine the details together**.

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## Terms of Reference (TOR) – Project M-POWER

### 1. Background

Project M-POWER is a **global initiative** that challenges traditional financial planning models, replacing dependency on institutions with **self-agency, ethical guidance, and accessibility for all**. Based on the **GAME Plan**, it offers a **scalable, inclusive approach** to financial well-being, ensuring people can plan their lives and finances **without reliance on product-driven financial services**.

This project seeks to **eliminate income inequality and poverty**, giving individuals, professional planners, and autonomous firms the **tools to take control**. It is built on **collaborative leadership**, with global ambassadors leading **local implementations** and **translations** into various languages, ensuring accessibility worldwide.

### 2. Vision

A world where **everyone, everywhere**, has access to ethical, holistic, and transparent financial planning—enabling them to **achieve self-sufficiency, financial independence, and a life aligned with their values and aspirations**.

### 3. Mission

To **democratise financial planning** through the **GAME Plan**, empowering individuals to take control of their financial well-being, providing ethical professional support when needed, and enabling financial planning firms to deliver services in a **done-for-you, done-with-you, and done-by-you** approach—**affordable and accessible for all**.

### 4. Key Principles

Project M-POWER operates under the following guiding principles:

1. **Autonomy & Self-Agency** – Empowering individuals to plan their own financial futures with clear guidance and support.
2. **Decentralisation** – Moving financial planning away from institutional control, making it open, accessible, and adaptable worldwide.
3. **Ethical & Transparent** – No product sales, commissions, or hidden agendas—just **pure financial guidance** that prioritises people.
4. **Holistic & Inclusive** – Addressing **mental, physical, emotional, and financial well-being** as part of the planning process.

5. **Community-Led Growth** – Built on a **network of ambassadors and professionals** leading local implementations.
6. **Sustainability & Affordability** – Ensuring financial planning remains accessible to all, regardless of income level.
7. **Cultural Adaptability** – Translating the **GAME Plan** into multiple languages, making it universally applicable.

## 5. Objectives

Project M-POWER aims to:

- ✓ **Empower Individuals** – Provide accessible tools and resources for individuals to **plan their lives and finances independently**.
- ✓ **Support Through Life Transitions** – Offer professional guidance when individuals face change, uncertainty, or stress.
- ✓ **Establish a Global Network of Ethical Planners** – Create and accredit professional planners who operate **without product sales or conflicts of interest**.
- ✓ **Launch Autonomous Financial Planning Firms** – Support professionals in setting up **values-aligned** planning businesses offering **done-for-you, done-with-you, and done-by-you services**.
- ✓ **Ensure Accessibility for All** – Translate the **GAME Plan** into **multiple languages** to reach communities worldwide.
- ✓ **Eliminate Income Inequality & Poverty** – Provide the **knowledge and tools** needed to create financial independence at **every level of society**.

## 6. Implementation Approach

### 6.1 The Three-Tiered Model

Project M-POWER will operate through **three core levels of implementation**:

1. **Individuals (Done-By-You)** – Self-guided financial planning using the **GAME Plan framework**, enabling individuals to plan independently.
2. **Professional Support (Done-With-You)** – Ethical, **fee-based professional planners** available for guidance in times of change or stress.
3. **Autonomous Planning Firms (Done-For-You)** – Independent financial planning firms delivering services in an **affordable, ethical, and accessible** way.

### 6.2 Global Ambassadors & Local Adaptation

- Project M-POWER will be **led locally by global ambassadors**, ensuring culturally relevant adaptations.
- Translations and implementation strategies will be tailored to **local needs**, ensuring accessibility.
- A **collaborative, open-source model** will guide development, **avoiding top-down control**.

## 7. Governance & Collaboration

Project M-POWER will be governed by:

1. **A Core Global Steering Group** – Overseeing the strategic direction and ensuring alignment with key principles.
2. **Regional Ambassadors** – Leading the project locally, translating materials, and guiding local implementation.
3. **Professional Planning Network** – Accredited planners providing guidance to individuals who seek support.
4. **Community Advisory Circle** – Ensuring inclusivity, transparency, and accountability in decision-making.

## 8. Funding & Sustainability

- **Community-Supported Growth Model** – Engaging stakeholders who truly believe in the mission to co-fund and co-develop the initiative.
- **Premium Memberships** – Offering enhanced access to **mentorship, training, and resources** for those who choose to invest further.
- **Joint Ventures & Ethical Partnerships** – Collaborating with **mission-aligned organisations** to expand impact while retaining independence.

## 9. Expected Outcomes & Impact

- ✓ **Increased Global Financial Independence** – Enabling individuals to plan with **clarity and confidence**.
- ✓ **A Thriving Network of Ethical Financial Planners** – Redefining financial planning **free from conflicts of interest**.
- ✓ **The Creation of Sustainable Financial Planning Firms** – Offering ethical financial services worldwide.
- ✓ **Reduced Income Inequality** – Providing **universal access** to financial planning, eliminating barriers to wealth creation.
- ✓ **A Scalable, Global Movement** – Translated into multiple languages, ensuring worldwide accessibility.

## 10. Next Steps

1. **Refine & Finalise the TOR** – Incorporate feedback from global ambassadors and stakeholders.
2. **Develop Training & Certification for Professional Planners** – Ensure high-quality support within the network.
3. **Launch Initial Translations** – Prioritising key languages for global accessibility.
4. **Expand the Network of Ambassadors** – Engaging professionals to lead local implementations.
5. **Pilot Community-Backed Funding Initiative** – Ensuring financial sustainability through a values-aligned approach.

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## Final Thoughts

Project M-POWER is more than an initiative—it is a **global movement to restore financial agency, eliminate inequality, and empower people everywhere**. By ensuring that **financial planning is ethical, inclusive, and accessible**, we will transform how the world approaches wealth, well-being, and human potential.

**Let's build a future where financial empowerment belongs to everyone.** 🚀

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This **framework** provides a **strong foundation** for the TOR.

## Integrating a Scalable Technology Framework into the M-POWER TOR

The **Terms of Reference (TOR)** must explicitly outline the **technology infrastructure** that will **deliver M-POWER at scale**, ensuring **accessibility, efficiency, and global impact**. A robust **software-based delivery mechanism** will allow **individuals, professionals, and planning firms** to engage with M-POWER **seamlessly and effectively**.

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### 1. The Role of Scalable Technology in M-POWER

To democratise financial planning, **M-POWER must leverage digital tools** that provide:

- ✓ **Automated, AI-Powered Life Planning** – Self-directed planning tools that guide individuals step by step.
- ✓ **Cloud-Based Learning & Certification Platform** – Scalable online accreditation for professional planners.
- ✓ **Member Portal & Community Hub** – A secure space for peer-to-peer learning, collaboration, and professional support.
- ✓ **White-Label Solutions for Independent Firms** – Customisable tools that planning firms can use under their own brand.

These solutions will **remove barriers to access**, allowing M-POWER to **reach individuals in 150 countries**—based on their official languages (see below).

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### 2. Proposed Technology Stack for M-POWER

- ◆ **AI-Powered Digital Financial Planner** – An interactive tool that helps individuals **structure their GAME Plan independently**.
- ◆ **SaaS-Based Planner Dashboard** – Professional planners access client planning tools, frameworks, and insights.
- ◆ **Global Learning Management System (LMS)** – Certification programmes for accredited M-POWER professionals.
- ◆ **Blockchain for Transparency** – Ensuring data integrity, accountability, and ethical governance.
- ◆ **Multi-Language Localisation** – Scalable translation features for **global accessibility**.

By building this **tech infrastructure**, M-POWER transitions from **a concept into a self-sustaining, scalable movement**.

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### 3. Implementation Strategy: Leveraging Academy Membership

- ◆ **Phase 1: MVP Development (6-12 Months)**
  - Build a **basic digital platform** with essential planning tools.
  - Test with early adopters in **key regions**.
- ◆ **Phase 2: Expansion & AI Integration (12-24 Months)**
  - Automate core **financial planning processes** using AI.

- Expand into **regional and multilingual versions**.
- ♦ **Phase 3: Global Scaling (2-5 Years)**
  - Launch **SaaS and API-based solutions** for integration with planning firms.
  - **Strategic partnerships** with tech-enabled financial education platforms.

With **The GAME Plan translated into 8 Languages, and with existing Academy members located across all continents, we can access 150 countries**, M-POWER has a **global workforce** ready to **support, develop, and scale** this solution rapidly.

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#### **Final Thought: M-POWER Must Be a Tech-Enabled Movement**

 **A scalable, AI-driven, cloud-based platform is essential to make M-POWER truly global.** The full TOR includes a **clear roadmap** for this technology stack, ensuring that **everyone, everywhere, has access to ethical, independent financial planning—at scale.**

Here's a categorised list of in-scope countries based on their official languages:

[Wikipedia](#)

### **In Scope (Phase 1):**

#### **1. English-Speaking Countries:**

English is an official language in 58 sovereign states and 31 non-sovereign entities.

#### **2. French-Speaking Countries:**

French serves as an official language in 28 sovereign states and 11 non-sovereign entities.

#### **3. Arabic-Speaking Countries:**

Arabic is the official language in 23 sovereign states, Palestine, two non-UN states on the same territory, and one dependency.

#### **4. Spanish-Speaking Countries:**

Spanish is recognised as an official language in 20 sovereign states and one dependency.

#### **5. Portuguese-Speaking Countries:**

Portuguese holds official status in nine sovereign states and one dependency.

#### **6. German-Speaking Countries:**

German is an official language in six sovereign states.

#### **7. Italian-Speaking Countries:**

Italian serves as an official language in three sovereign states and Vatican City.

#### **8. Dutch-Speaking Countries:**

Dutch holds official status in three sovereign states (four if including Afrikaans).

## **Out of Scope (Phase 1):**

### **9. Russian-Speaking Countries:**

Russian serves as an official language in five sovereign states and four unrecognised states.

### **10. Serbo-Croatian-Speaking Countries:**

Serbo-Croatian is recognised officially in four sovereign states and one partially recognised state on the same territory.

### **11. Malay-Speaking Countries:**

Malay holds official language status in four sovereign states and one dependency.

### **12. Swahili-Speaking Countries:**

Swahili is an official language in four sovereign states (five if including Comorian).

### **13. Persian-Speaking Countries:**

Persian is recognised officially in three sovereign states and one dependency.

### **14. Somali-Speaking Countries:**

Somali is an official language in three sovereign states and one unrecognised state on the same territory.

### **15. Sotho-Speaking Countries:**

Sotho serves as an official language in three sovereign states.

### **16. Standard Chinese (Mandarin)-Speaking Countries:**

Standard Chinese (Mandarin) is recognised officially in two sovereign states and Taiwan.

### **17. Tamil-Speaking Countries:**

Tamil holds official language status in two sovereign states.

### **18. Hindustani-Speaking Countries:**

Hindustani is an official language in three sovereign states (considering Fijian Hindi).

Please note that some countries have multiple official languages, and the number of countries where a language is official can vary based on different sources and recognition statuses.