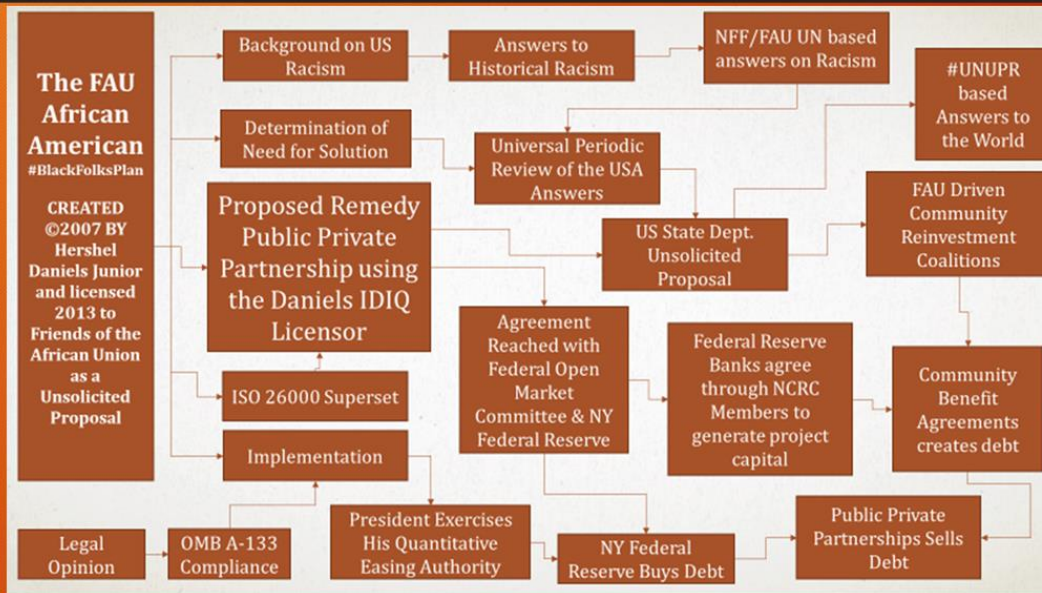




- 1
- 2 In 2014 FAU entered into a United Nations Civil Society joint venture with New Future Foundation, Inc.
- 3 (hereinafter "NFF"), a civil society organization in Consultative Status with ECOSOC, that was established in 1969
- 4 by Queen Mother Dr. Blakely as a multi-ethnic, multi-cultural not-for-profit organization, that prepared UN
- 5 document JS51\_UPR22\_USA\_E\_Main as an answer to the 2015 Universal Periodic Review of the United States of
- 6 America (hereinafter "USA").
- 7 In 2016 FAU realized that Financial technology, or FinTech, is changing how money changes hands. From offering
- 8 solutions that may eventually create a global currency to establishing efficient payment relationships, FinTech is
- 9 an industry that shows exciting prospects in 2016 and beyond. In looking at what FinTech companies have done
- 10 in the last few years, we can see a possible forecast of future changes this innovative industry may have in store
- 11 for businesses and consumers.
- 12 FAU as an economic and new media civil-society ruling body founded to work for the benefit of the people of the
- 13 African Union and the African diaspora in their host countries realized that FinTech could be used to solve solutions
- 14 to human Rights problems. As stated we started with a proposal to the USA –

## FAU Solution proposed for 2015 #UNUPR of the United States as the #BlackFolksPlan



- 15
- 16 Furthermore in that plan FAU recognized that the African Union (AU), to date, is the only international
- 17 governmental organization which has the structural and functional capacity to unite, and service the needs and
- 18 aspirations of the more than 1.5 billion African people, globally (47m in the USA) and over a million in Mexico,
- 19 including over 10,000 displaced Haitian migrants.

20 Friends of the African Union Chamber of Commerce (FAU Chamber) a National Community Reinvestment Coalition  
21 (NCRC) member is one the only signers to the historic \$30B 5 year (2016-2020) Community Benefit Agreement  
22 with Fifth Thrird Bank that is organized around the action in 2005, when the AU defined the African Diaspora as "...  
23 peoples of African descent and heritage living outside the continent, irrespective of their citizenship, and who  
24 remain committed to contribute to the development of the continent and the building of the African Union." This  
25 experience gave us the experience we did not have in 2014 to create a FinTech company to serve the nations in  
26 providing solutions to human rights through the Universal Periodic Review.

27 In that Second Cycle United Nations Universal Periodic Review of the United States of America in 2015 the  
28 President of the United States through his State Department inter agency task force said, "Civil Rights, Ethnic, and  
29 Racial Discrimination" is the number one human rights problem in the United States of America. This was number  
30 one but the others included (2) criminal justice issues; (3) indigenous issues; (4) national security; (5) immigration;  
31 (6) labor and trafficking; (7) economic, social and cultural rights and measures; (8) the environment; (9) domestic  
32 implementation of human rights, and; (10) treaties and international human rights mechanisms. In this we  
33 propose a solution to the US Government as an unsolicited proposal, as the guidelines are published in Federal  
34 Acquisition Regulation, Subpart 15.6.- Unsolicited Proposals, to the State Department the FOMC US Government  
35 contract manager, which is a written application for a new or innovative idea submitted to an agency on the  
36 initiative of the offeror for the purpose of obtaining a contract with the government, and is not in response to a  
37 request for proposals. We will at the same time propose a like agreement with the federal Mexican government.

38 We are proposing to the U.S. Federal Government a public private partnership with the federal government that  
39 to the American Economy, for all American citizens, but focuses of those citizens of Mexican heritage and non-  
40 citizens residents from Mexico who live in the USA illegally, that has the following components:

41 (1) is judicious and provides support for a new Mexico's National Development Plan that specifically calls for  
42 policies that incorporate migration into the country's poverty reduction strategy that reduces migration to the  
43 United States of America through a public private partnership between civil society and the government of  
44 Mexico;

45 (2) answers under the control of our U.S. Federal Government Executive Branch the statements set forth in the  
46 interagency response set forth by the US State Department to the United Nations Universal Periodic Review of  
47 the United States of America in 2015 that said Civil Rights, Ethnic, and Racial Discrimination is the number one  
48 human rights problem in the United States of America and that immigration is the fifth human rights problem;

49 (3) draws on already established U.S. Government Executive authority in regard to the \$69B a year that people of  
50 Mexican descent living in the USA transfer annually to Mexico and market infrastructure;

51 (4) helps the other Mexican through indirect associations by creation of supportive ancillary jobs and  
52 entrepreneurial opportunities thereby supporting the advancement of the American people as a whole, and;

53 (5) is just adequate enough to implement real changes that reverse long-standing conditions caused by systemic  
54 de jure and de facto racial discrimination against citizens and migrants of Mexican Heritage by the US Government  
55 since July 28<sup>th</sup> 1868 (passage date of the 14<sup>th</sup> amendment to the US Constitution).

56 To do this we will create "human rights community benefit anchors". Anchors is a term typically applied to  
57 universities and hospitals, but municipal governments, community foundations, corporations, sports teams, and  
58 arts and cultural organizations can also behave as urban economic anchors -in our case they are human rights  
59 community benefit anchors aligned with a new Mexican National Development Plan that includes human rights  
60 advocates and grassroots citizen participation through secure digital voting solutions.

61 In this process the human rights community benefit anchors will play significant roles in their local economies  
62 based on the new Mexican National Development Plan Private Public Partnership due to purchasing power, real  
63 estate, employment, and a long-term interest in seeing Mexican communities thrive, to reduce Mexican  
64 Migration, by the US Government. The new Mexican National Development Plan Private Public Partnership will  
65 draw on past Universal Periodic Review documentation in Mexico, past National Development Plan history, bi-  
66 lateral relationships with the USA, institutional mission as set out in this document, and investments that root  
67 them in their local communities. The name of this Anchor organization in formation is FAU smart WISE Mexico  
68 and it is to be a Public Private Partnership that is a superset of ISO 26000 (corporate social responsibility).

#### 69 Background on Community Benefit Agreements

70 A Community Benefits Agreement ("CBA") in the United States is a contract signed by community groups and a  
71 real estate developer that requires the developer to provide specific amenities and/or mitigations to the local  
72 community or neighborhood. In exchange, the community groups agree to publicly support the project, or at least  
73 not oppose it. Often, negotiating a CBA relies heavily upon the formation of a multi-issue, broad based community  
74 coalition including community, environmental, faith-based and labor organizations. At the heart of the  
75 community benefits strategy are community organizing and coalition building. Organizing and maintaining a  
76 coalition, facilitating compromise and crafting a shared agenda is essential to creating a successful CBA.

77 The CBA strategy has its origins in California, where the Los Angeles Alliance for a New Economy (LAANE) created  
78 what is considered the first CBA in 1997. Known as the Hollywood and Highland CBA, the agreement concerned  
79 the development of a major hotel and retail complex in Hollywood. LAANE also played a key role in a coalition  
80 that created the Staples Center CBA in 2001, which is associated with the development of the Los Angeles Sports  
81 and Entertainment District. In addition, LAANE participated in a coalition that reached a major agreement in 2004  
82 concerning the revitalization of the Los Angeles International Airport.<sup>1/</sup> (For more on the Staples Center CBA, see  
83 the sidebar below.) Other organizations that have been leaders in the CBA movement are Good Jobs First, The  
84 Partnership for Working Families, Center on Policy Initiatives, East Bay Alliance for a Sustainable Economy and  
85 Working Partnerships USA.

86 Until the advent of traditional CBAs, the primary parties engaged in negotiations about development projects  
87 have been the developer, relevant local economic development agencies, and public officials. Public agencies are  
88 involved because of the significant role government subsidies play in the development process. Developers often  
89 receive subsidies—in the form of tax incentives or abatements, infrastructure development, or land  
90 procurement—because public officials are eager to encourage growth within their jurisdictions, especially in areas  
91 that are perceived as declining.

#### 92 2016 to present Community Benefit Agreements

93 The new CBA strategy is led by the National Community Reinvestment Coalition. Since 2016, banks have pledged  
94 more than \$80 billion in lending and philanthropy through community benefits agreements negotiated with NCRC  
95 and its members like my organization. NCRC also serve as watchdogs, analyzing essential data to identify  
96 misbehaving financial institutions in our members' communities. FAU's founders have been a member of NCRC  
97 since 2000, and now through the Cincinnati Empowerment Corporation which does business as FAU Chamber of  
98 Commerce is a renewed member of NCRC.

99 Here are a few of NCRC recent accomplishments since 2016:

100 NCRC and Iberia announce \$6.7 billion agreement

101 NCRC and Santander announce \$11 billion agreement

102 NCRC and First Financial Corp., a regional bank headquartered in Cincinnati, Ohio, has committed \$1.75 billion to  
103 a Community Development Plan

104 NCRC and KeyBank Announce Landmark \$16.5 Billion Community Benefits Agreement

105 Huntington Bank and National Community Reinvestment Coalition Announce \$16.1 Billion Community  
106 Development Plan

107 Fifth Third Bank and National Community Reinvestment Coalition Announce \$30 Billion Community Development  
108 Plan in which FAU Chamber of Commerce is a direct signer.

109 In the USA NCRC uses the Community Reinvestment Act as it's tool in these CBA's. The CRA is a law that requires  
110 banks to serve the credit needs of communities where they take deposits, including low- and moderate-income  
111 communities. The law was passed in 1977 to reverse redlining patterns, and promotes neighborhood  
112 revitalization. CRA makes wealth building more accessible by creating access to responsible home ownership  
113 opportunities, basic banking services, and capital for small businesses. The CRA also calls on banks to support  
114 affordable housing, small business development, social services and neighborhood stabilization in low- and  
115 moderate-income communities. Since its inception, advocates such as NCRC, have used the CRA to secure trillions  
116 of reinvestment dollars for underserved communities.

117 National Community Reinvestment Coalition (NCRC) members like FAU stand on the front line in the fight for a  
118 just economy in which all communities can prosper – including citizen and non-citizens residents of Mexican  
119 Heritage in the USA and Mexican Communities through the proposed public private partnership. Of all the tools  
120 at our disposal, the Community Reinvestment Act (CRA) is primary American tool. We recognize that the CRA is a  
121 transformational piece of legislation. The CRA establishes a framework for partnerships between community  
122 groups and banks, a partnership whereby banks not only profit from the communities they reside in but also  
123 maintain an obligation to serve and reinvest in those same communities.

124 International Organization for Standardization Guidance on Social Responsibility

125 ISO 26000 Guidance on Social Responsibility was launched from the International Organization for Standardization  
126 (ISO) and released on 1 November 2010. Is an International Standard providing guidelines for social responsibility  
127 (SR) named ISO 26000 or simply ISO SR. ISO 26000 provides guidance on how businesses and organizations can  
128 operate in a socially responsible way. This means acting in an ethical and transparent way that contributes to the  
129 health and welfare of society.

130 Its goal is to contribute to global sustainable development based on a solution to institutionalized corporate  
131 responsibility, by encouraging business and other organizations to practice social responsibility to improve their  
132 impacts on their workers, their natural environments and their communities.

133 Being the largest ISO project to date, the development of ISO 26000 resulted in an important guidance standard  
134 that has been widely used. ISO 26000:2010 provides guidance rather than requirements, so it cannot be certified  
135 to unlike some other well-known ISO standards. Instead, it helps clarify what social responsibility is, helps  
136 businesses and organizations translate principles into effective actions and shares best practices relating to social  
137 responsibility, globally. It is aimed at all types of organizations regardless of their activity, size or location.

138 More and more companies and organizations integrate sustainability and social responsibility into their  
139 management systems. It provides structure and systematics to their sustainability efforts. There are however no  
140 clear guidelines on how this can be done in the best way.

141 We are following an initiative from the government of Sweden via the Swedish Standards Institute, the work  
142 started in 2017 with an ISO International Workshop Agreement (IWA) with guidance on how an organization can  
143 include social responsibility in their management systems.

144 The following 21 countries and 2 liaison organizations participated in the first workshop of IWA 26 in Stockholm,  
145 Sweden, 2017-03-09--10: Argentina, Austria, Chile, China, Colombia, Croatia, Denmark, Egypt, Finland, France,  
146 Germany, Ireland, Italy, Japan, Kenya, Korea, **Mexico**, Spain, Sweden, Switzerland, Tanzania, UN Global Impact  
147 and INLAC.

148 The IWA aims to:

149 a) enable businesses and organizations to benefit from using ISO 26000 guidance on social responsibility in their  
150 existing management systems;

151 b) promote ISO 26000 among management system standards users and promote the use of management  
152 systems to users of ISO 26000.

153 FAU smart WISE Mexico Corporate Social Responsibility Community Benefit Agreement

154 As ISO 26000:2010 provides guidance rather than requirements we are creating a superset in our FAU smart WISE  
155 Mexico Corporate Social Responsibility Community Benefit Agreements in the proposed public private  
156 partnership.

157 FAU smart WISE Mexico Corporate Social Responsibility Community Benefit Agreements are built on the FAU  
158 smart WISE Community Social Responsibility Community Benefit Agreement model. This integrates widespread  
159 use of management systems through standards such as ISO 9001, ISO 14001, ISO 31000, and ISO 50001 with  
160 technology standards such as ISO 27000 and technologies such as blockchain based currency and voting.

161 Among the standards we will be using is one in development by the not-for-profit organization, Institute of  
162 Electrical and Electronics Engineers (IEEE) which is the world's largest technical professional organization  
163 dedicated to advancing technology for the benefit of humanity. It has approved the development A Guide for the  
164 Technology and Process Framework for Planning a Smart City. This guide will provide a framework that outlines  
165 technologies and the processes for planning the evolution of a smart city. Smart Cities and related solutions  
166 require technology standards and a cohesive process planning framework for the use of the internet of things to  
167 ensure interoperable, agile, and scalable solutions that are able to be implemented and maintained in a  
168 sustainable manner. This framework provides a methodology for municipalities and technology integrators to use  
169 as a tool to plan for innovative and technology solutions for smart cities.

170 The FAU smart WISE Mexico Corporate Social Responsibility Community Benefit Agreements will provide a  
171 framework in the proposed public private partnership that outlines technologies and the processes for planning  
172 the evolution of a smart community for the people of Mexico that addresses the human rights concerns of the  
173 5.8M Mexicans living in the USA and those internally displaced in Mexico because of the violence and poverty.  
174 The FAU smart WISE Mexico Corporate Social Responsibility Community Benefit Agreements framework will  
175 provides a methodology for governments, community leaders and technology integrators to use as a tool to plan  
176 for beneficial innovative and technology solutions that use public private partnership and community benefit  
177 agreements with investors in solutions that meet the built in ISO 26000 superset.

178 The FAU smart WISE Mexico Corporate Social Responsibility Community Benefit Agreements require technology  
179 standards and a cohesive process planning framework for the use of the internet of things to ensure interoperable,  
180 agile, and scalable solutions that are able to be implemented and maintained in a sustainable manner.

181 While there is no formal definition, most experts agree that an international migrant is someone who changes his  
182 or her country of residence, with a distinction made between short-term or temporary migration and permanent  
183 migration. We note the eighth summit meeting of the Global Forum on Migration and Development, held in  
184 Istanbul, Turkey, in October 2015, which emphasized, inter alia, the importance of protecting the human rights of  
185 all migrants, irrespective of their migration status, by all countries in the migratory cycle, and welcoming the  
186 convening of the ninth summit meeting, that was held in Dhaka, in December 2016. We reference that 9<sup>th</sup> summit  
187 meeting the Report of the UN Secretary-General titled, “In safety and dignity: addressing large movements of  
188 refugees and migrants’. We take note of report by UN Secretary General’s Special Representative on Migration,  
189 Peter Sutherland, who served in this role for more than 11 years. The report includes a forward-looking agenda  
190 for action and offers 16 recommendations for improving the management of migration through international  
191 cooperation. Which is addressed in the proposed FAU smart WISE Mexico Corporate Social Responsibility  
192 Community Benefit Agreement Public Private Partnership unsolicited proposal to the US Government.

193 The FAU smart WISE Mexico Corporate Social Responsibility Community Benefit Agreement Public Private  
194 Partnership is meant to address the current 5.8M Mexican Citizens in the USA and reduce future migration. In  
195 light of this mission the FAU smart WISE Mexico Corporate Social Responsibility Community Benefit Agreements  
196 that use a modified NCRC Global Fair Banking framework and smart Cities major goals –

197 Erasing the Digital Divide with an initial focus on creating a secure voting system for planning solutions for  
198 government at the local level as well as a base Internet of Everything (IoT) to be applied while architecting smart  
199 city applications based on the human rights needs as identified by secure local level voting within the context of  
200 funding from the FAU smart WISE Mexico Corporate Social Responsibility Community Benefit Agreement.

201 Mexico faces numerous challenges to ensuring the human rights to safe drinking water and sanitation to all its  
202 people, many of whom live in peripheral urban areas and highly dispersed rural communities throughout the  
203 country. This includes, water systems that have no lead in them with the targeted major company partner. Federal  
204 budgets for essential services have been significantly reduced, reportedly by over 37 per cent from 2016 to 2017  
205 for the water and sanitation sector. Such cuts will have a potentially dramatic effect on the progressive realization  
206 of the human rights to water and sanitation in the short, medium and longer term. That negative impact could be  
207 aggravated by the institutional situation of the sector, which in turn drives people to migrate to the USA.

208 Sustainable secure communities with smart Housing Development including that for low income HH using  
209 Cincinnati as a demonstration. Each house being made smartly sustainable.

210 Creating Sewer Systems that contain bio level 4 capacity to process potable water for growing food, generating  
211 power and processing lead from soil and other materials. Clean energy development that includes waste disposal  
212 units that when they burn items it is in a bio safe level 4 containment facility.

213 Secure smart Intermodal Transit systems including safe smart reactive roads

214 Creating a great Schools program modeled open to every member of society through the IoT.

215 Resale of products and services used to build the above infrastructure that uses a cyber currency tied to the FAU  
216 smart WISE Mexico Corporate Social Responsibility Community Benefit Agreement Public Private Partnership in a  
217 secure global social media environment.

218 Using the above secure global social media environment to provide a health care system support infrastructure.

219 Creating a fair and open workforce program that is inclusive of Mexico’s Indigenous People and Migrant  
220 population to build the above infrastructure.

221 **Reference Documents**

- 222 1. FAU NFF UN document JS51\_UPR22\_USA\_E\_Main
  
- 223 2. Mexico Water G1722949 - 02/08/2017 A/HRC/36/45/Add. Report of the Special Rapporteur on the  
224 human rights to safe drinking water and sanitation on his mission to Mexico
  
- 225 3. Fifth Third 2016 Corporate Social Responsibility
  
- 226 4. ISO 26000 Basic training material
  
- 227 5. NCRC Annual Report
  
- 228 6. Swedish Standards Institute ISO International Workshop Agreement (IWA) DRAFT 4
  
- 229 7. NCRC Global Fair Banking Report
  
- 230 8. NCRC The Community Reinvestment Act: Vital for Neighborhoods, the Country, and the Economy
  
- 231 9. Report by UN Secretary General's Special Representative on Migration, Peter Sutherland UN Doc A/71/728
  
- 232 10. NCRC CRA Manual 101

233 Document Endorsed by

234 FAU EDcorp, Inc

235 FAU USA Bureau

236 FAU Mighty Forefront

237 Black Methodist for Church Renewal Chapter of Keys of the Kingdom, a United Methodist Church

238 Lord and Blessing Services Group, Inc.

239 The Caddo Assets-  
240 Services Help

241 (C.A.S.H.)


242 Community

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