Possible Supplementary Material to accompany: Crowdsourcing

Waze Mobile App

(my note: Waze has crowdsourced data on police, traffic, accidents, debris on road, and it was just bought by Google, this is about it below from Wiki’s page on Waze: http://en.wikipedia.org/wiki/Waze).

Waze is a GPS-based geographical navigation application program for smartphones with GPS support and display screens which provides turn-by-turn information and user-submitted travel times and route details, downloading location-dependent information over the mobile telephone network. It was developed by the Israeli start-up Waze Mobile. Waze won the Best Overall Mobile App award at the 2013 Mobile World Congress, beating Dropbox, Flipboard and others. On June 11, 2013 Google completed the acquisition of Waze for a reported US$1.3 billion.

Can Medical Diagnoses Be Crowd-Sourced? For Over 500, The Answer Is ‘Yes’!, December 15, 2014
[http://hereandnow.wbur.org/2014/12/15/medical-diagnoses-crowd-sourced]

A new venture company, CrowdMed.com, is testing out if crowd-sourcing can be used to better solve rare and complicated medical conditions.

According to Jared Heyman, founder and CEO of CrowdMed.com, patients submit their information, including medical history and medical records, online and then wait for medical detectives from around the globe to weigh in.

Over the last two years about 500 people have been correctly diagnosed, not only saving lives, but also hundreds of thousands of dollars in medical care, since the average patient has been sick for eight years, has seen at least a dozen doctors and continues to seek care.

Can Crowdfunding Help Entrepreneurs in Poor African nations?

Kiva Microfunds (commonly known by its domain name, Kiva.org) is a 501(c)(3) non-profit organization that allows people to lend money via the Internet to low-income / underserved entrepreneurs and students in over 70 countries. Kiva’s mission is “to connect people through lending to alleviate poverty.”

Since 2005, Kiva has crowd-funded more than 1 million loans, totaling more than a half a billion dollars, at a repayment rate of 99 percent. As of November 2013, Kiva was raising about $1 million every three days. The Kiva platform has attracted a community of more than 1 million lenders from around the world.

Kiva operates two models—Kiva.org and KivaZip.org. The former model relies on a network of field partners to administer the loans on the ground. These field partners can be microfinance institutions, social businesses, schools or non-profit organizations. KivaZip.org facilitates loans at 0% directly to entrepreneurs via mobile payments and PayPal. In both Kiva.org and KivaZip.org, Kiva includes personal stories of each person who needs a loan because they want their lenders to connect with their entrepreneurs on a human level.

Kiva itself does not collect any interest on the loans it facilitates and Kiva lenders do not make interest on loans. Kiva is purely supported by grants, loans, and donations from its users, corporations, and national institutions. Kiva is headquartered in San Francisco, California.