



# Ujamaa Community Economics Platform Concept

*To Build and maintain our own stores, Shops and other  
businesses and to Profit from them together*



**Ujamaa**  
Cooperative Economics



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Cooperative Economics



1.

Unbanked Residents use the Ujamaa Resident app or site to make purchases at local businesses via fintech apps



2.

The Platform provides Residents with features like budgeting and expense tracking tools, loyalty and points programs and location-based product alerts



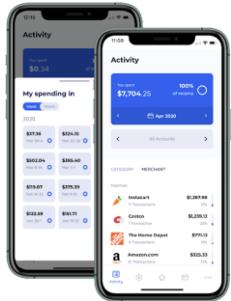
Ujamaa Resident

Check Cashing  
CashApp  
Venmo  
PayPal  
Apple Pay

Replaced With



Ujamaa Core



**WICKET**  
by Paybby

Direct Deposit for Fast Access to Cash  
Product Alerts & Loyalty Program  
Free Stable Coin for Savings Startup  
Financial Management  
Ujamaa Points Manager/Reports

Ujamaa Shopkeeper

Direct Purchase with Debit Card

QR Codes for Members Only Deals

Purchases add to Loyalty Points

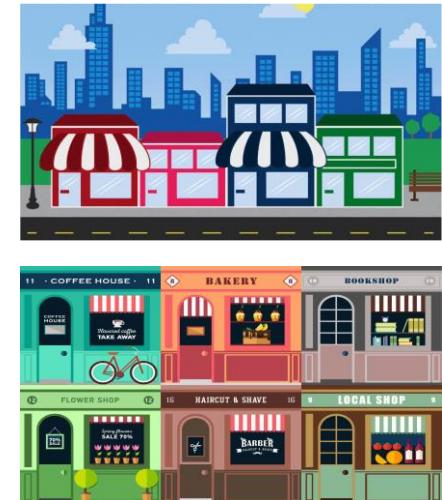
Redemption of Rewards/Points



4.

The Platform provides Local Businesses with the ability to alert customers of ad hoc specials, create loyalty programs that reward repeat customers, community points programs that businesses within a community can convert to cash like a local currency, and instant transfers into their business bank account

Local Businesses



3.

City Government reduces friction and incentivizes use of the platform using Wicket Bank Direct Deposit for City Workers and Other Government Benefit Programs (Direct Deposit gets money 2 days early)

## Non-Profits and Community Support Organizations

- Support Immigrant Population
- Close Community Ties
- Trusted Resources for messaging

New York Cares - Bronx

Emerald Isle Immigration Center

Bronx Works

Mexican Coalition

## Elected Officials and Bronx Government Leaders

- Employs many of our target demographics (direct deposit)
- Responsible for Government Jobs and Grand Funding
- Megaphone for messaging

Official 1

Official 2

Official 3

Official 4

## Stakeholders

- Key resource centers within the community
- Direct outreach to parents
- Another trusted source for messaging

Boys and Girls Club

Bronx Public Library

Big Brothers Big Sisters

Diversity Book Club

## Education System

- Outreach to Parents
- Excellent source for technical resources and for community outreach assistance
- Internship Resources

Bronx Public School System

Fordham University

Bronx Community College

Lehman College, CUNY

# Ujamaa Community Platform | Next Steps

