



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



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



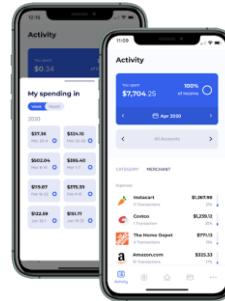
Ujamaa Resident



Replaced With



Ujamaa Core



- 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 local 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, all by using standard debit card transactions that they are already using.

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 Civics Leaders

- Employs many of our target demographics (direct deposit)
- Responsible for Government Jobs and Grant 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

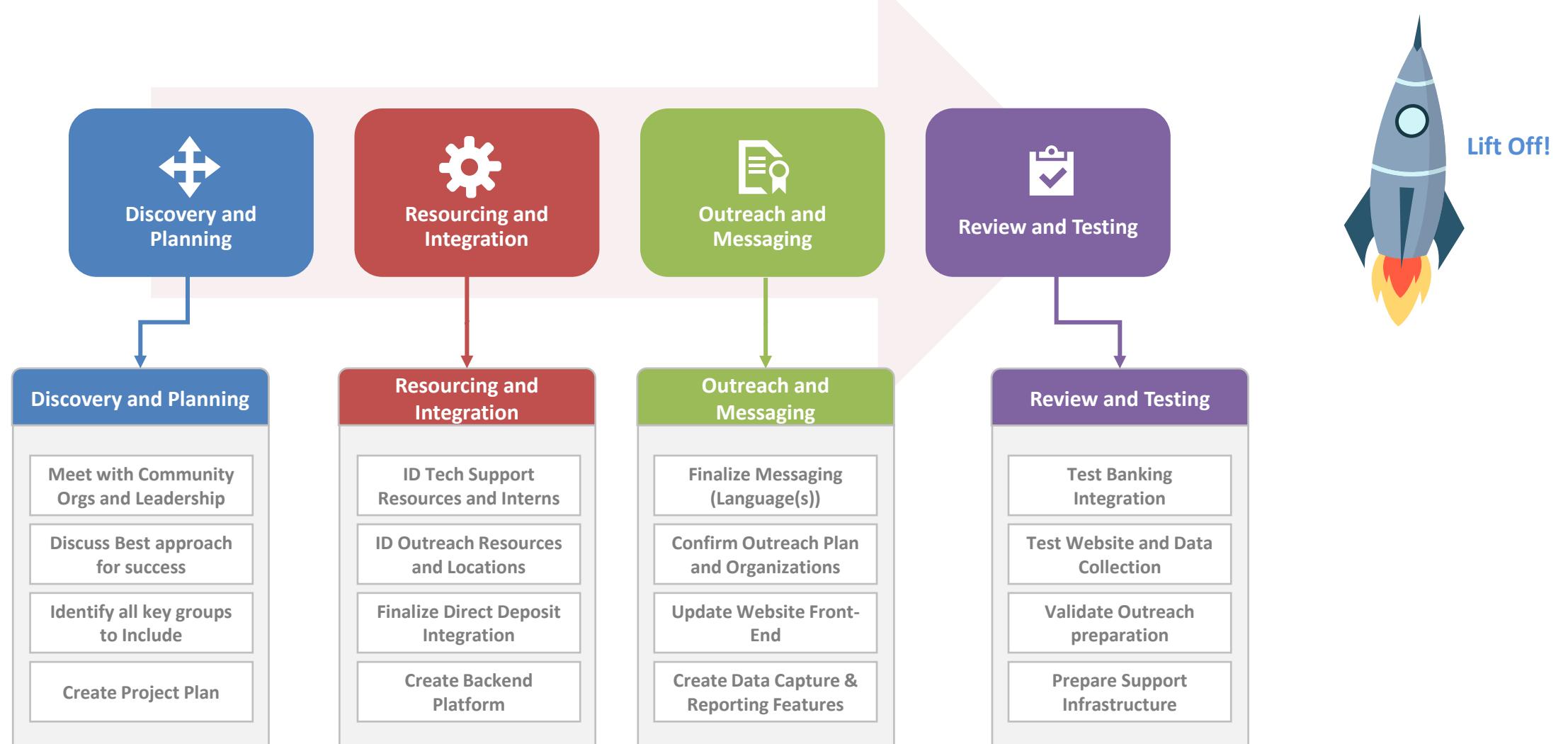
Bronx Public School System

Fordham University

Bronx Community College

Lehman College, CUNY

Ujamaa Community Platform | Next Steps





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MIT alumnus and Tech Visionary, Creating Ethnic Technology since 1995, Creator of BlackFacts.com, Roxbury.com, Official Website of the Government of St. Lucia (<https://kengranderson.com>)



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Enterprise-Level Technical Consultant / Entrepreneur
Building Online Business Applications and facilitating Tech Transformation, Data Centers Buildouts and DR/BCP Strategies since the 1980s for Clients including, Harvard University, NASA, Multi-national Banks, Liberty Mutual, Staples, TJX, EDS, IBM, McCormick, MassHousing and the City of New York



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Hassan Miah – Paybby/Wicket Bank | Founder/CEO

Founded Fintech company to provide Banking Empowerment for the Black & Brown Community. The Company will build the technology and reach to create banking power for communities of color that has previously been unavailable. Paybby acquired the Wicket banking App in January 2021 and now offers mobile only banking solution.



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Clayton Banks – Silicon Harlem | CEO

Tedx and Global speaker. Experienced Executive with strong leadership and strategic skills. Recently recognized as the 2013 "Businessperson of the Year" by the Harlem Business Alliance for implementing innovative strategies for non-profit and for-profit clients and exceeding objectives.