

WHOLE WOMAN NEWTORK (WWN)

Training | Coaching | Consulting



A worker Cooperative (conversion), delivering culturally-informed Financial Resilience & Leadership Programs, and Peer-to-Peer Funding to BIPOC Women and Youth, using an Afrocentric Financial model called “ROSCA.”

ROSCAs: Rotating Savings and Credit Associations

“Rotating Savings and Credit Associations (ROSCAs), are Informal financial cooperatives where a Group of individuals agree to cooperate and contribute a set amount funds at regular intervals, for a defined period in order to save, borrow, invest together. It is a form of combined peer-peer banking & lending with indigenous African roots...”

wholewomannetwork.org

ROSCAs: Rotating Savings and Credit Associations

ROSCAs Across the Globe



Source: www.woveo.com

THE WWN TEAM

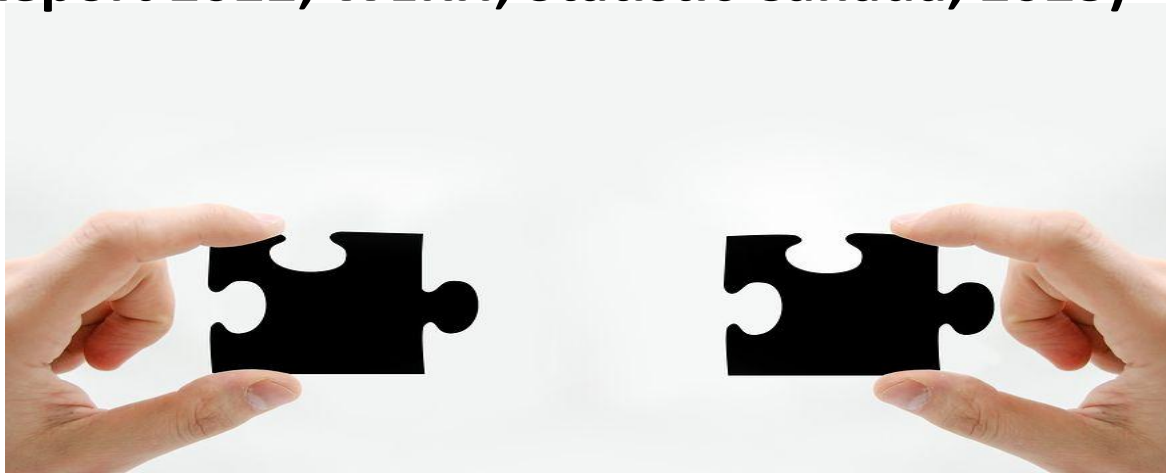


WHOLE WOMAN NETWORK



THE PROBLEM

- **Poor financial literacy culture, and mental health crisis for BIPOC women, youth and new immigrants. (Color of Poverty Factsheet)**
- **Racialized women earn 32% less; 41% of “chronically poor” immigrants have degrees.” (Statistics Canada; Color of Poverty)**
- **Black Women Entrepreneurs have least access to capital - (FoundHer Report 2022; WEKH; Statistic Canada, 2023)**



THE OPPORTUNITY

- Global Coaching: 8.3Billion
- CDN Coaching: 902 Millin
- Women account for 77%

(Source: ICF)

- Immigration to increase by 500,000 per year until 2025

(Council on Foreign Relations; Immigration Canada, 2023)

TARGET MARKET

PRIMARY MARKET

- BIPOC Business owners and professionals who self-identify as women, or non-binary.
- Between the age of 35 to 65 years
- Less than \$100,000 in Annual Revenues, or \$ 80,000 in Annual Income

SECONDARY MARKET

- Youth between the ages of 15 & 28
- Local and International Students
- Educational Institutions
- SPO and Cooperative Sector

OUR SOLUTION



- Provide ROSCA-based, Culturally-informed, Afrocentric Financial Resilience programs.
- From Silos to Solidarity; reduce social isolation & economic anxiety faced by BIPOC women/youth.
- Experiential Leadership & Business Training based on Cooperative Principles.
- Provide Peer-to-Peer low/zero interest micro-loans to meet business, cultural, religious needs.

BUSINESS MODEL

- **Subscription Based Membership Service**
B2C | B2B
- **Fee-based Leadership Training & Financial Literacy Coaching Services**
Introductory | Intermediate | Advanced
- **Consulting**
Access to Capital | Business Coaching



ROSCAs: OUR PROGRAMS

FICO FRIDAYS!

Rebuilding Credit, Rebuilding Lives...

#FICOfridays: Your Weekly Financial Health Check-in.



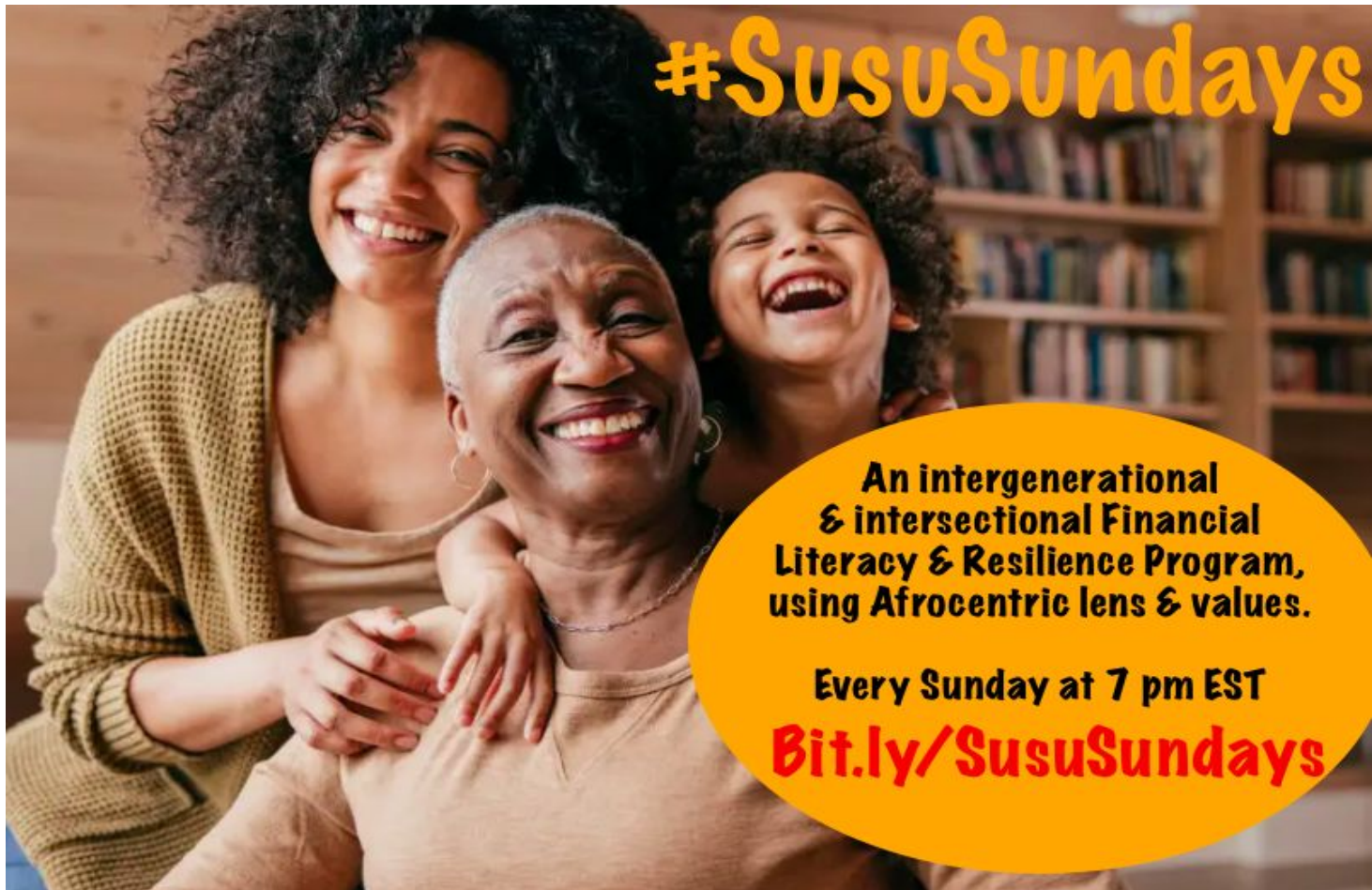
Join us every Friday at 7 pm EST



[Bit.ly/FicoFridays](https://bit.ly/FicoFridays)



ROSCAs: OUR PROGRAMS



#SusuSundays

**An intergenerational
& intersectional Financial
Literacy & Resilience Program,
using Afrocentric lens & values.**

Every Sunday at 7 pm EST
[Bit.ly/SusuSundays](https://bit.ly/SusuSundays)

ROSCAs: OUR PROGRAMS

**WIRE: Women in
ROSCAs for Real E\$state**

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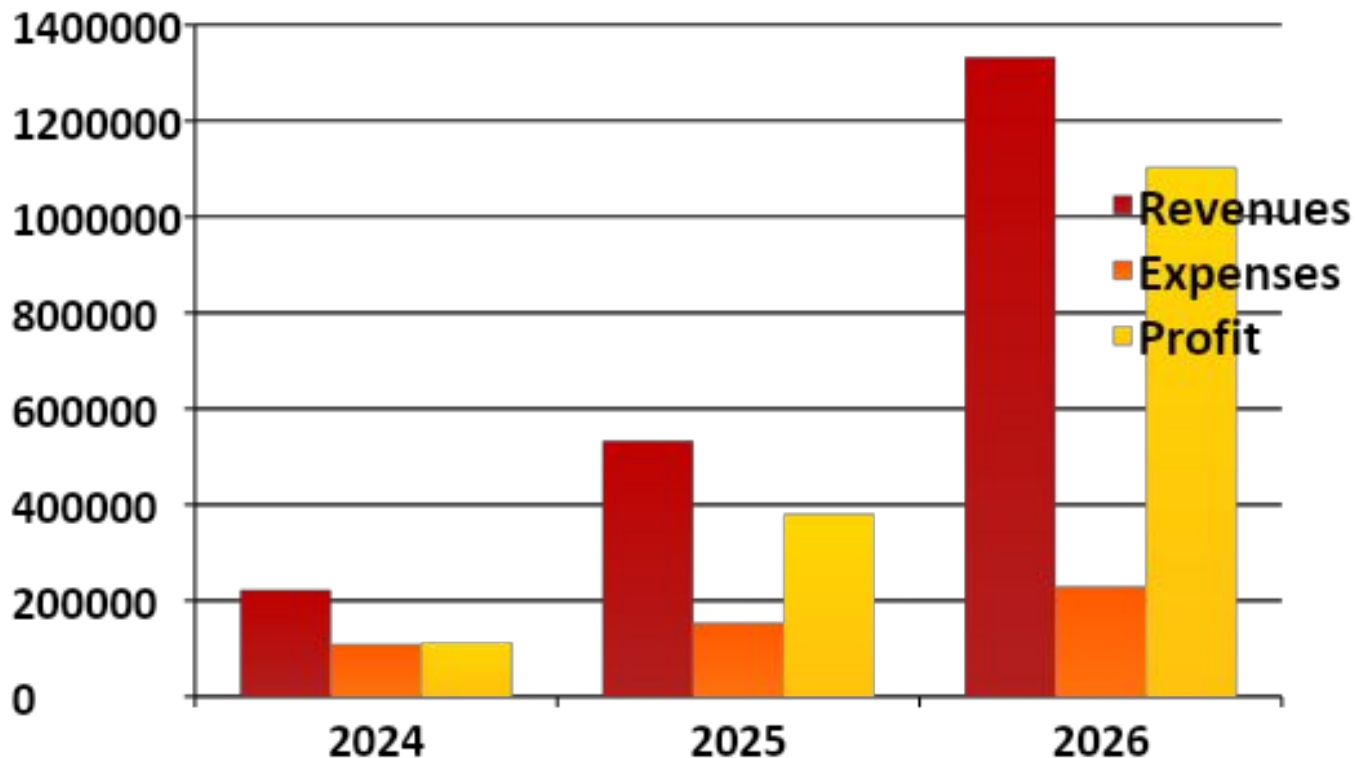
*Thank YOUs
for attending!*

✓ Oct. 4 | ✓ Nov. 1 | Dec. 4

**Every FIRST WEDNESDAY of the Month
at 7 pm EST. SEE BIO FOR LINK >>>**

FINANCIALS

- January to October: Revenues - \$82,036 | Expenses: \$54,650
- Over the next three years, projected Revenues growth is 497%
(2024: \$222,150; 2025: \$533,160; 2026: \$1,103,370.00)



FUNDING TARGET (2023 – 2024)

\$250,000

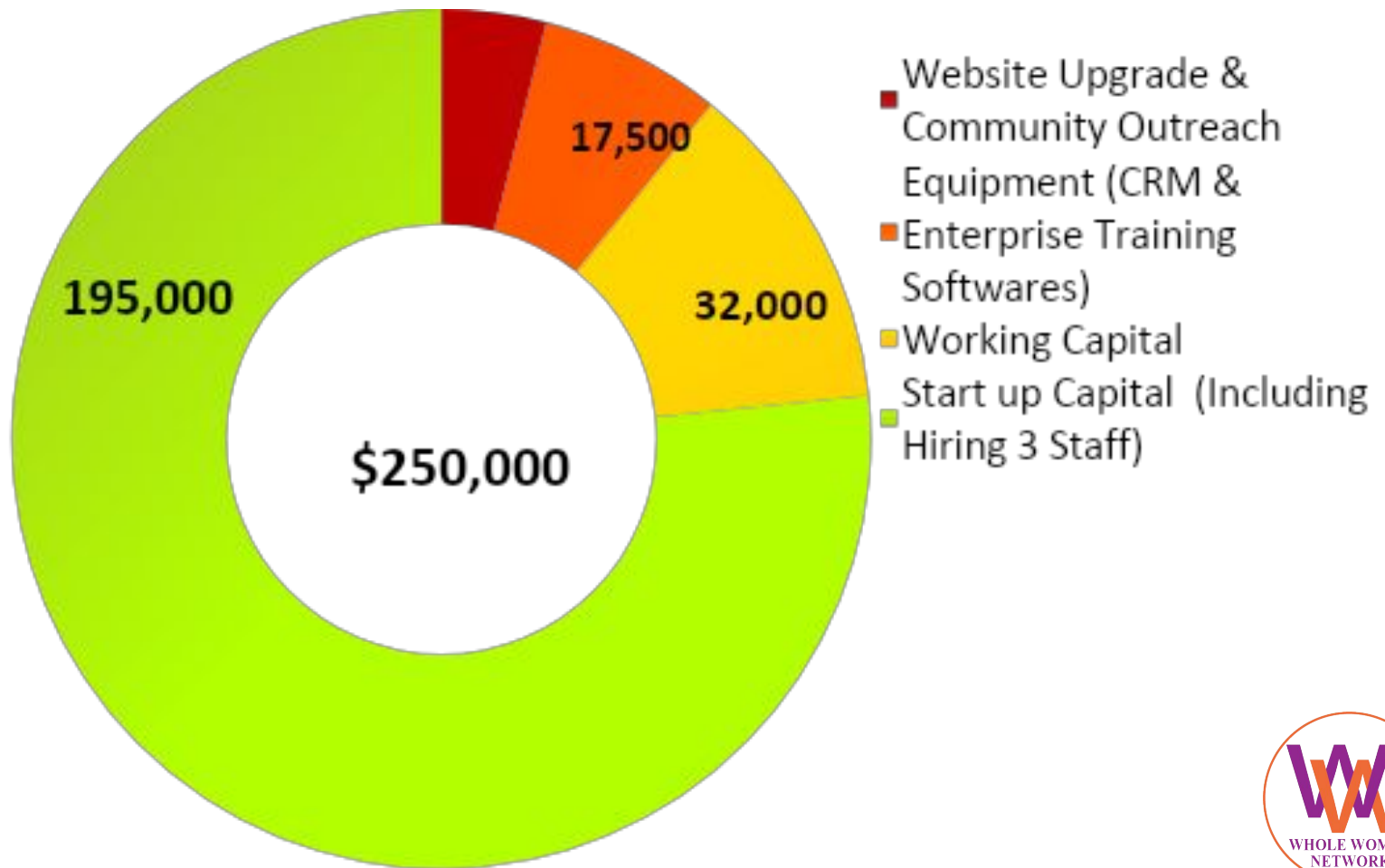


- LOANS
- INVESTORS
- FOUNDERS' EQUITY CONTRIBUTION
- GRANTS

- **\$100,000.00 – To be raised from WWN Members in 2024 (“Investors”)**
- **\$69,000 – Raised From Grants**
- **\$31,000 – Raised From Members/Founders’ Equity Contribution**
- **\$50,000.00 – Obtained From Loan (To be repaid over 5 years at 10 %)**



USE OF FUNDS



NEXT MILESTONE(S)

Between 2024 - 2027:

**A robust, functional
online training &
coaching platform**

**1,500 engaged, paying
subscribers/members
(1200 B2C; 300 B2B)**

**3,300 women & youth
graduates from our
leadership & financial
resilience programs**

**Successfully facilitated a
minimum of 5,000
peer-to-peer loans, at
zero default rate.**

CLIENT/MEMBER TESTIMONIAL



Balkisu Umar

Founder, Elsutra Foods Inc.

Producer, Kilishi Spicy, made-in-Canada
West African style Beef Jerky

"Today, I celebrate and appreciate these phenomenal women of Whole Women Network, for their mentorship, sincere love and beyond support for our brand and myself. They're the persons I call any time I am burnt out and feel like giving up.

Starting a brand as an Immigrant-Black-Muslim woman in one of the most challenging industries (meat production), in Canada is overwhelming. Thank you,.. Ms. Juliet Kego & WWN for everything."



BANKER LADIES COUNCIL, CANADA

“Meet the black women organizers demanding respect for African Cooperative Finance, and defying anti-blackness to build a Canadian ROSCA NETWORK.”

– Collective Diaspora,
USA



THANK YOU!



wholewomannetwork.org | bit.ly/digitalROSCA | +1 437 324 7539