

WHOLE WOMEN NETWORK WORKER CO-OP

- **Re-imagine a World Where PEOPLE, PLANET, & SHARED PROSPERITY Are Truly Prioritized Over Profit...**
- **Re-imagine a World Where Finance is Decolonized; No One is Left Behind; & Money is Simply a Tool to Foster Our Highest Calling & Connection, Not to Control & Dominate...**



WHOLE WOMEN NETWORK WORKER CO-OP

- **Re-imagine a World Where Holistic, Indigenous Afrocentric Co-operative & Solidarity Economics Are Practiced...Welcome to SUSUNOMICS!**

**Building a SUSU
SOLIDARITY ECONOMY
of our Own[®]**

**Rooted in Co-operative
Principles & Values**

W: wholewomannetwork.com | B: wholewomannetwork.org



SUSUNOMICS - Rotating Savings and Credit Associations (ROSCAs)

“SUSU” (also called **ROSCA** - Rotating Savings and Credit Association), is an Informal financial co-operative 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...”

- Dr. Caroline Shenaz Hossein
(Banker Ladies: Vanguard of Solidarity
Economics and Community-Based Banking)

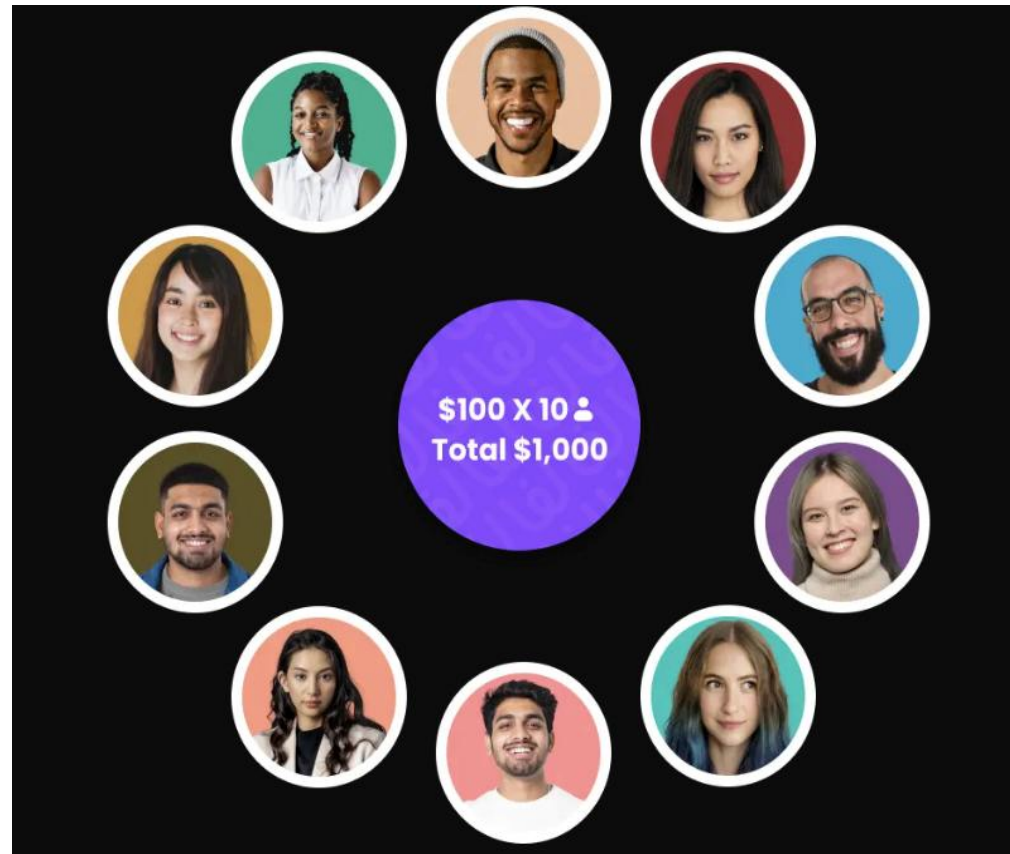


Image Source: woveo.com

WHOLE WOMEN NETWORK WORKER CO-OP

Coaching | Training | P2P Funding



We are a Federally incorporated Worker Cooperative, delivering culturally-informed Financial Resilience Coaching, Co-operative Education Training & SUSU-based Peer-to-Peer Funding, with a focus on BIPOC Women and Youth, and other Underserved Demographics.

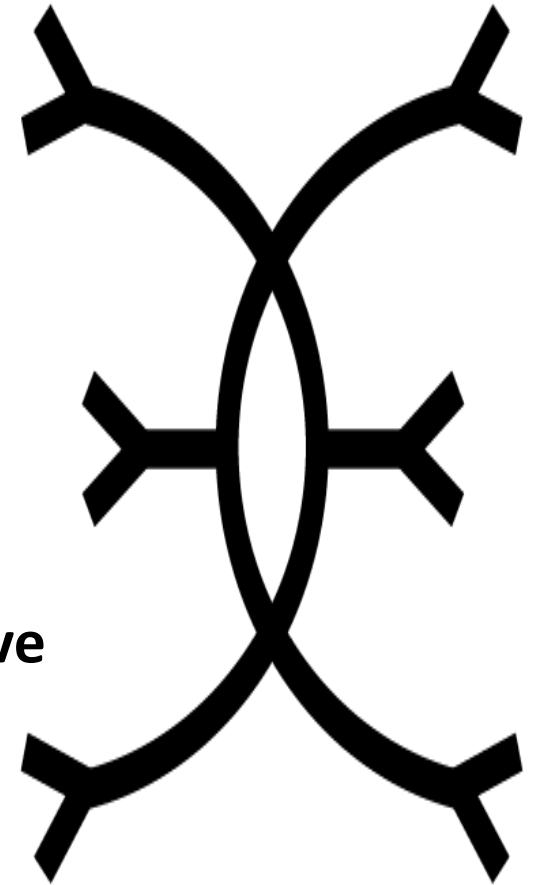
OUR PEOPLE; OUR COMMUNITY



WHOLE WOMEN NETWORK CO-OPERATIVE (WWN CO-OP)

THE PROBLEM

- **Poor financial literacy culture; financial & mental health crisis among BIPOC women, youth & new immigrants. (Color of Poverty Factsheet)**
- **Racialized women earn 32% less; 41% of “chronically poor” immigrants have degrees. (Statistics Canada; Color of Poverty)**
- **Black & Indigenous Women Entrepreneurs have least access to capital. (WEKH SOWE Report 2024)**
- **47% of Canadians live Pay cheque to Pay cheque. (Equifax Canada Report, 2024)**



SUSTAINABLE BUSINESS MODEL

- **Subscription-Based Model**
(7 Unique Ways for Clients to Access Services)
- **B2C – Fee-based Culturally Informed Financial Resilience Coaching & Co-operative Education**
Introductory | Intermediate | Advanced
- **B2B – Customized Training & Consulting**
 - Bespoke Financial Resilience Training
 - Developing P2P Saving & Investing Solutions



WWN CO-OP: SUCCESS STORIES

- **City of Richmond Hill's Centre for Local Innovation and Collaboration Certified**



- **WEConnect International certification is a globally-recognized verification that a business is at least 51% owned, managed and controlled by one or more women.**
- **WBE certification provides members with the global database and resources required to develop and leverage a diverse and inclusive global value chain.**



WWN CO-OP: SUCCESS STORIES



Financial Literacy & Opportunities for Women

P2P Lifestyle Loan Program (LLP) | ROSCA-Investment Clubs | Financial Literacy Education

An Initiative of Whole Woman Network

12-Week Program; 3 Cohorts Completed



FLY – Financial Literacy for Youth
7-Week Program; One Pilot
Completed; 2nd Cohort in Week 3/7

WWN CO-OP: SUCCESS STORIES

FICO FRIDAYS!

Rebuilding Credit, Rebuilding Lives...

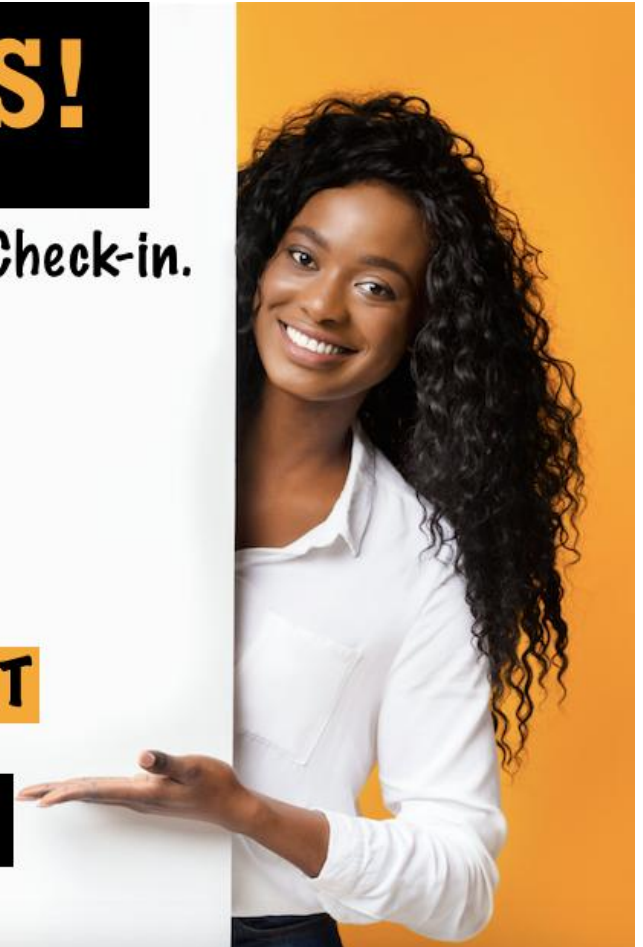
#FICOfridays: Your Weekly Financial Health Check-in.



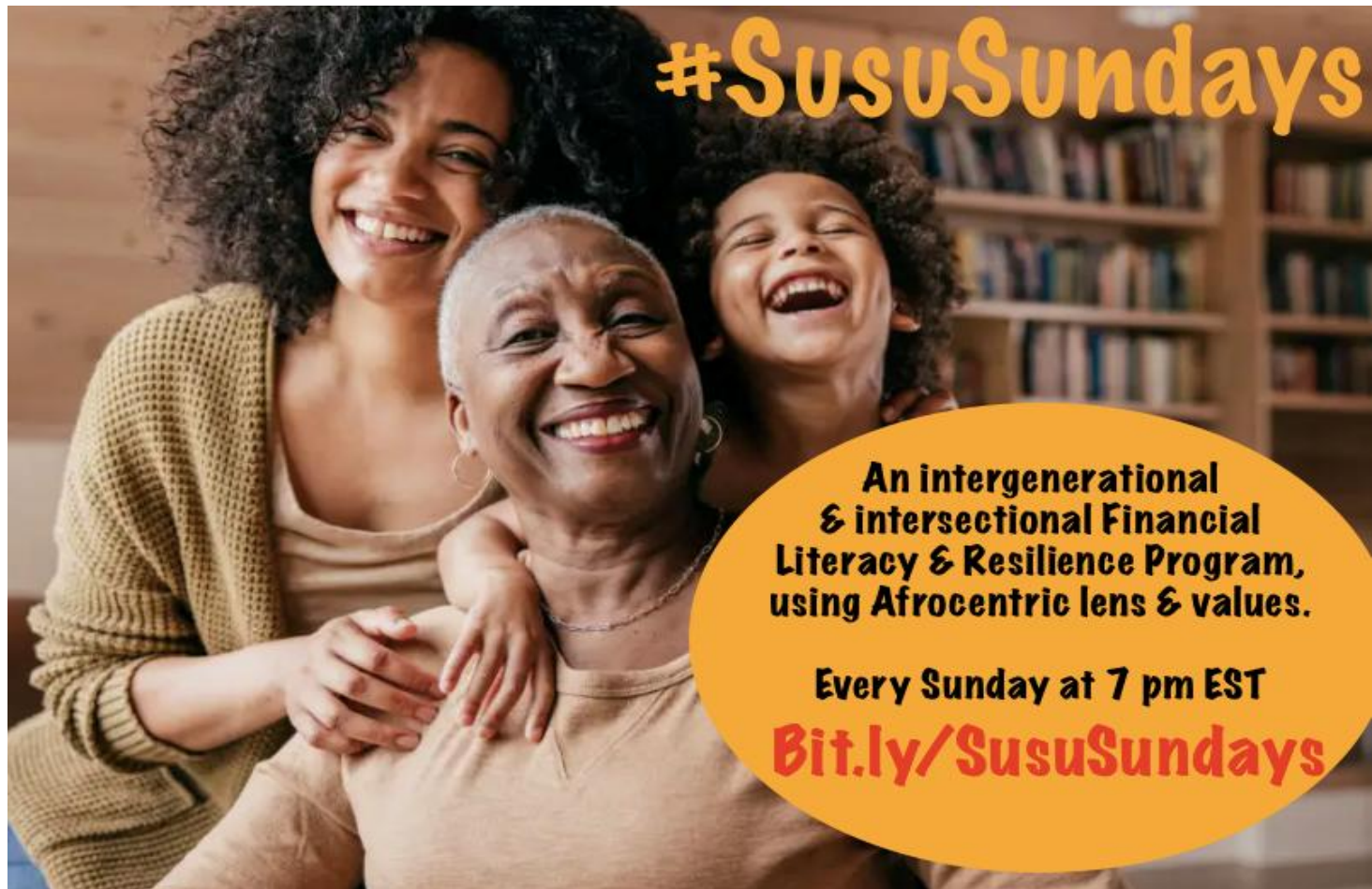
Join us every Friday at 7 pm EST



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



WWN CO-OP: 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)

WWN CO-OP: WHERE COMMUNITY-BASED SAVING MEETS PURPOSEFUL INVESTING

SUSU
for
START UPS



SUSU
for
SMIES



SUSU
for
STOCKS



SSS: “SUSU SOLIDARITY SCORE”

“SSS” is WWN Co-op’s proprietary Culturally Informed, Community-based Approach to Building Credit & Analyzing Members’ Credit Worthiness.



THE ROSCA NETWORK & THE 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



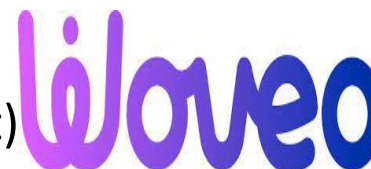
<https://ontario.coop/rosca-network>

SUCCESS STORIES - 2024

- **12 Worker-Member-Owners** (2 Interns and 3 Volunteers)
- **12 B2B Clients; 368 B2C Subscription Clients; 152 Peer-to-Peer Loans**
- **141 Successfully completed fee-based FLOW & FLY Programs**
- **530 have participated in our FREE webinars & workshops**
- **Implemented 3 Community-based Real Estate Investments**
- **>>> Exceeded our 2024 Capital Raise Target of \$250K (\$571K)**

Ecosystem Partners/Stakeholders:

- **PARO** (P2P Prosper Circles for Micro-loans)
- **Woveo** (Fintech Company)
- **2 Faith-Based Groups & 3 High Schools**
- **Post-secondary Institutions:**
 - **OCAD University** (Financial Resilience Study)
 - **George Brown College** (Ignite Innovation Grant)



CAPITAL RAISE TARGET (2025 – 2028)

AMOUNT: \$2.5 M



■ LOANS (10%): \$250,000

■ GRANTS (6%): \$150,000

■ MEMBER-OWNERS' CAPITAL CONTRIBUTIONS (50%): \$1,250,000

■ COMMUNITY SPONSORS (34%): 850,000



NEXT MILESTONE(S): 3-YEAR PLAN

Between Year 2025 - 2028:

**Build a robust, functional
online membership
platform & training app
(WWN Academy)**

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

**4,000 women & youth
graduate from our co-op
& financial resilience
certification programs**

**Offer at least 5,000 low
interest peer-to-peer
lending solutions, with zero
default rate.**

CLIENT TESTIMONIAL

“To Juliet and the WWN Co-op Team,...

Your coaching and mentorship have not only guided us through the twists and turns of business and investments, but has also connected us with some truly legendary people. We, at AWC are beyond grateful that you've let us in on the secret. We are truly thankful for your patience, brilliance, and your ability to make even the most complicated concepts easy...”

— The Board of Directors, Afripride Women Co-operative (AWC)

THANK YOU! MERCI!

“Without Community, there is NO Liberation.”
– Audre Lorde

**“We are each other’s harvest; we are each other’s
business; we are each other’s magnitude & bond.”**
– Gwendolyn Brooks

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