

Dime Allies Hub





Problem

Today's youth face **three major financial challenges**:

- **Unemployment and income instability** make it difficult to plan financially.
- **Poor financial literacy** leads to impulsive spending and poor money decisions.
- **Lack of disciplined saving habits** undermines long-term goals like education, investments, or starting businesses.



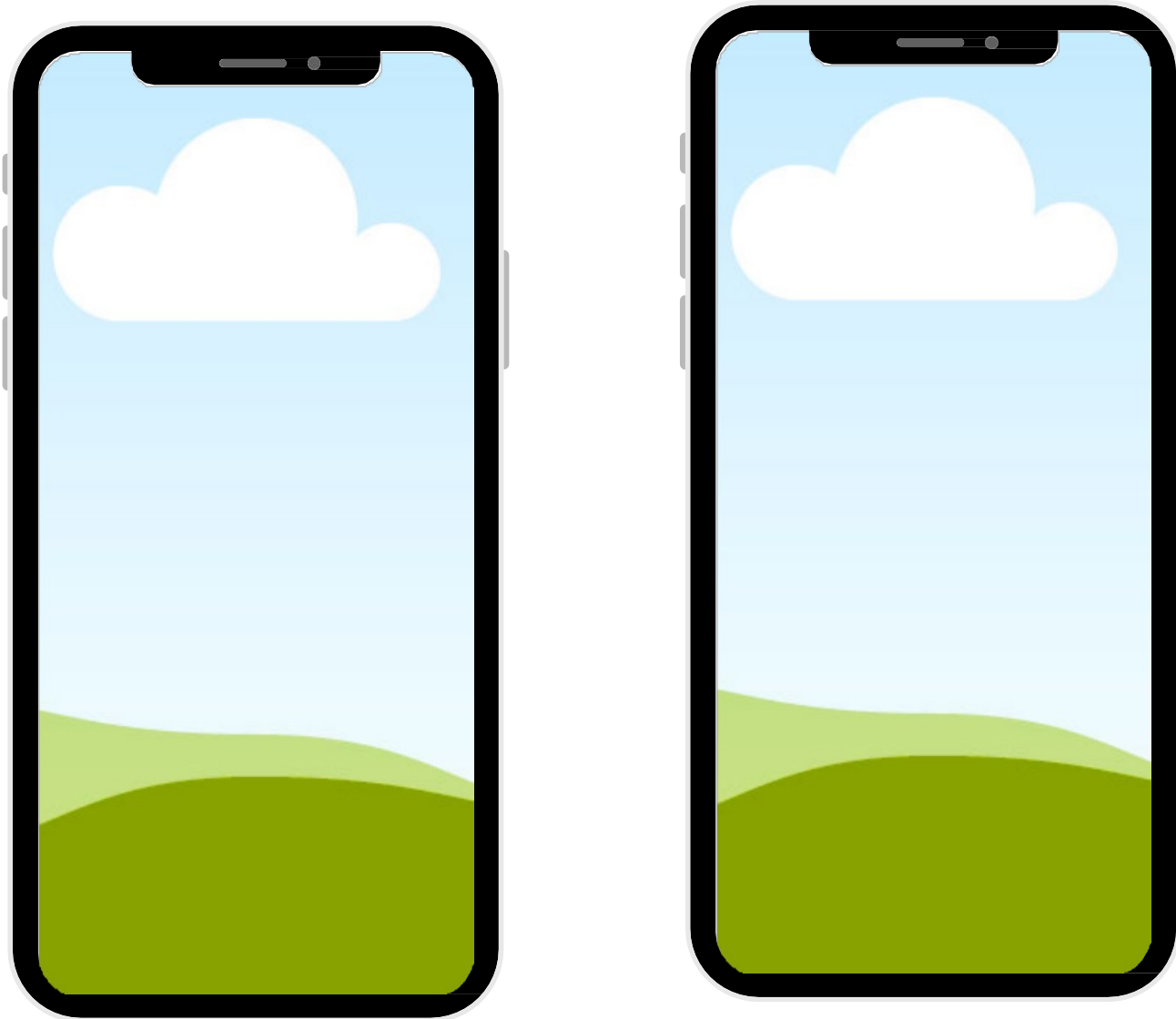
Dime Allies' Solution

A **collaborative digital platform** empowering youth with:

- ❖ Peer-based financial education
- ❖ Goal-oriented savings motivation
- ❖ Real-time collaboration, resource sharing, and mentorship
- ❖ **Gamified tools** like polls, chatrooms, events, and suggestion boards



Our Product



 **Community Chatrooms** – For financial discussions, tips, and accountability.

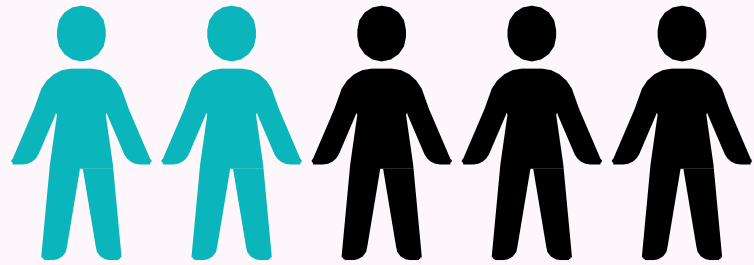
 **Polls & Suggestions** – Get real-time feedback and advice from peers.

 **Documents** – Share saving guides, budgeting templates, and job links.

 **Events** – Join financial literacy webinars, job fairs, and community drives.

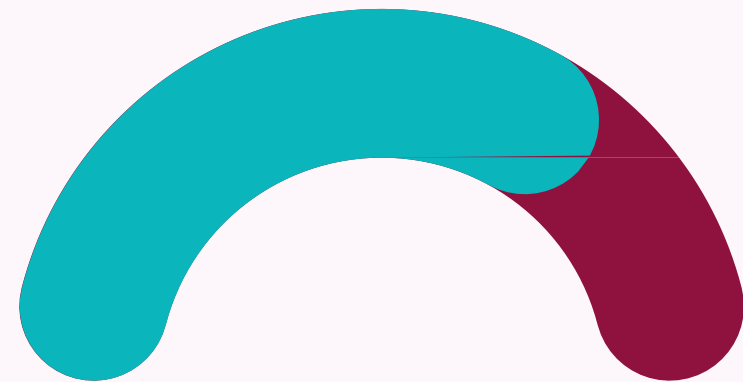
 **Secure Authentication** – Personal profiles and protected rooms for private collaboration.

Target Market



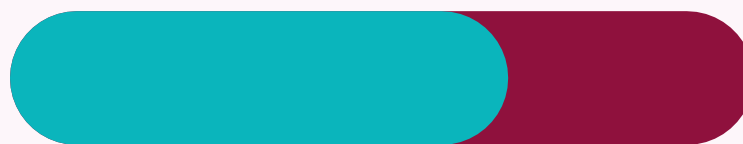
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Youth suffers unemployment and income instability.



70%

Young people aged 18-30 are financially underserved in need of guidance.



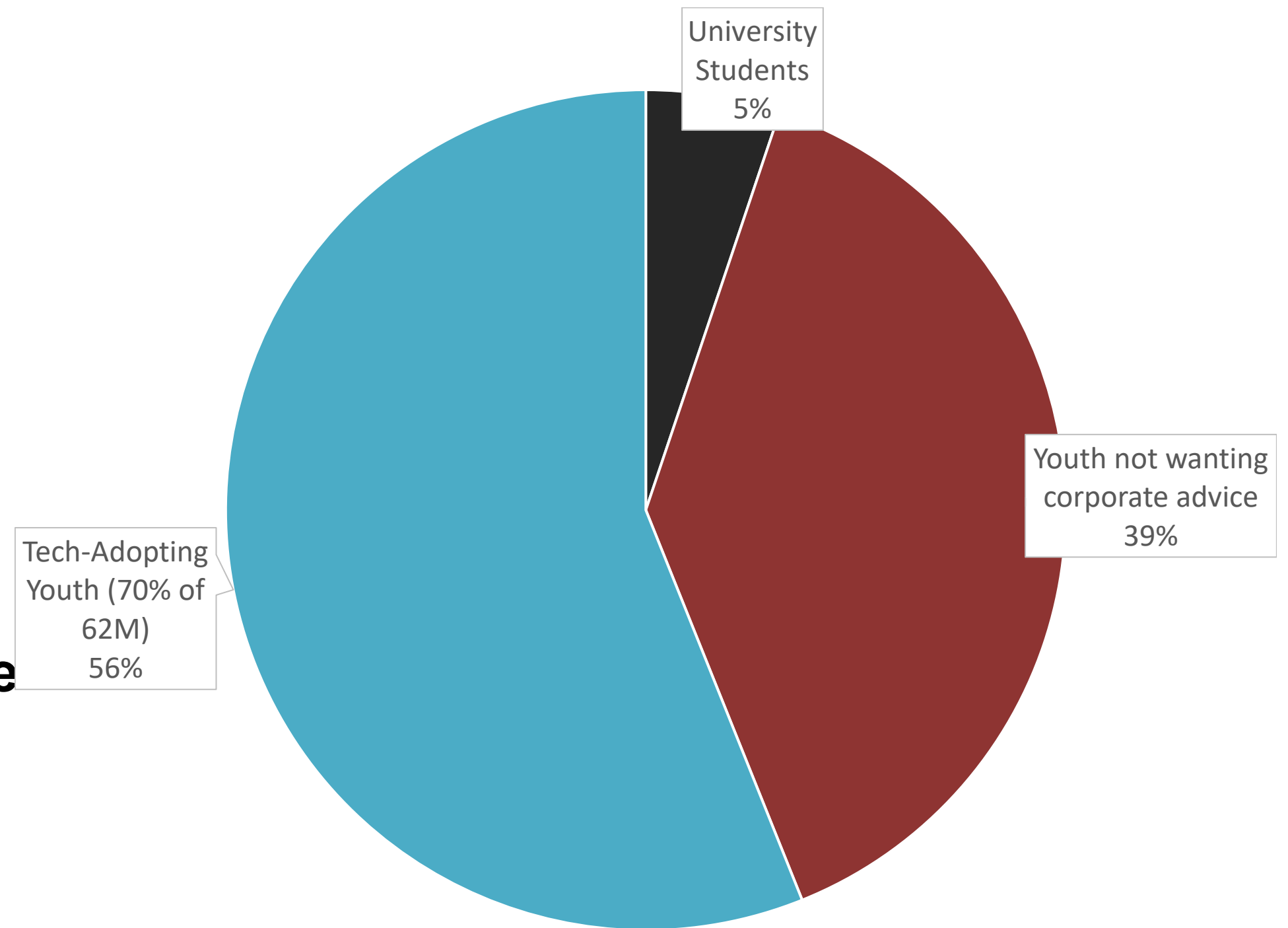
15 Millions

Invest in UTT (Unit Trust of Tanzania) as a savings culture, offers to invest in privatized enterprises and capital markets.

Market Size

Young people aged 18–30, especially in:

- University students or early employment stages
- About 64% are Tanzanian youth, wanting **community-driven, relatable** solutions—not corporate advice.
- Over 70% of the population under 30 in Tanzania, are actively engaged with technology.



Competitors

- SACOS
- VIKOBA
- WhatsApp Groups
- Students Financial Aid Startups

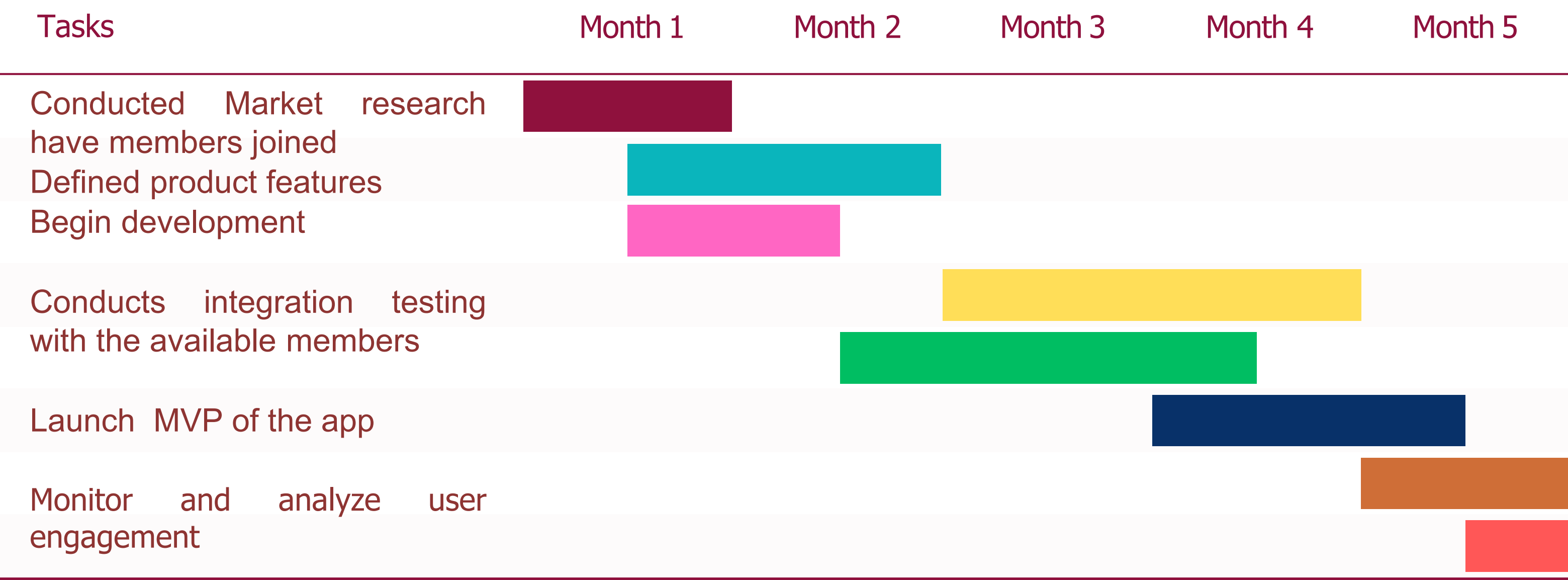




Competitive Advantage

- Transparent and honest platform
- Structured engagement
- Real-time collaboration, socializing and supporting our own on happy and sad occasions.
- Utilization UTT benefits of private sectors investments and capital markets.
- Gamified tools like polls, chatrooms, events, and suggestion boards.

Project Traction



Business Model







Entry fee: Every new member has to pay an entry fee to join with us.

Partner Organizations: Startups, or education hubs sponsor .

Fines and Interests from Loans: There are rules guiding, so fine are generated and our Group provides loans in return there is an interest of 20% per month.

UTT: monthly profit which is about 13% of the invested money

Go To Market

-  UTT partnerships
-  Social media student influencer campaigns
-  Orientation week onboarding demos
-  Financial literacy NGO collaborations



Social Impact

- ❖ SDG 4: Quality Education
- ❖ SDG 8: Decent Work and Economic Growth
- ❖ SDG 10: Reduced Inequalities

Our Ask

We are seeking **\$10,000 – \$15,000** to:

- Develop and deploy a robust **mobile application**
- Integrate **advanced analytics** for personalized financial insights
- Establish **strategic partnerships** with financial literacy organizations for expert mentorship and coaching
- Execute targeted **youth-focused marketing campaigns** to expand our reach and impact

This support will empower us to provide **reliable, relatable, and expert-backed financial guidance** to underserved youth—helping them build a better financial future today.

Team Members



LUTFIA MOSI

Developer ,
Vision Lead &
Chairperson



OBADIA SAMA

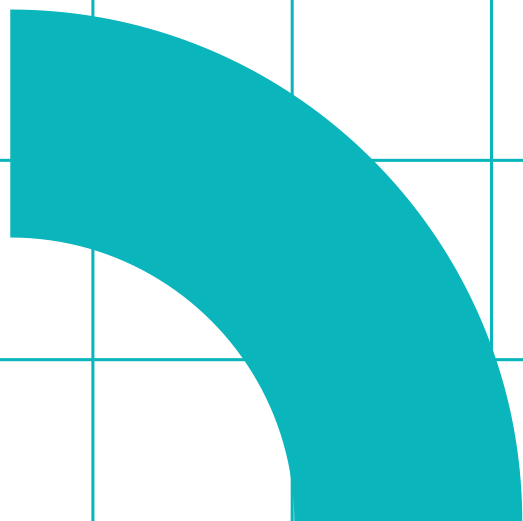
Coordinator &
Operations Lead



SWAUMU MFAUME

Treasury & Finance
Handler

Thank you!



[Email-dimeallieshub@gmail.com](mailto:dimeallieshub@gmail.com)

[Email: lutfikhatib112@gmail.com](mailto:lutfikhatib112@gmail.com)

Contacts: +255 656 936 620

+255 745 630 106

+255 718 126 212