



POSITIVERAILS.COM

1580 Sherman Ave PH05
Evanston, IL 60201
(224) 307-4511
kevin@positiverails.com

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Community Wealth & Food Sovereignty Audit

PREPARED FOR: Sami Deffala, Morgan Mini Mart

MISSION: Fortifying Englewood's Independent Food Infrastructure

1. The Englewood Paradox: Why Corporate Failed & Why You Succeeded

When Whole Foods left 63rd & Halsted, they cited "performance," but the truth is their model wasn't built for the neighborhood.

- **Corporate Banking:** They used high-fee systems that extracted wealth from Englewood and sent it to headquarters in Austin, TX.
- **The Sami Advantage:** Morgan Mini Mart stayed. You are a **Community Anchor**. You understand the LinkUp program and the local needs.
- **The Goal:** We want to give you the "Financial Armor" to ensure you never have to make the choice Whole Foods made.

2. The Cost of the "4% Tax"

Most merchants don't realize that 4% isn't just a number—it's a drain on inventory. On your estimated **\$60,000/month** volume, here is what that leak looks like:

Metric	Current (4% Bank Rate)	POPositive Rail (3.0% Initial)	Monthly Recovery
Transaction Fees	\$2,400 / mo	\$1,800 / mo	+\$600
Annual Total	\$28,800 / yr	\$21,600 / yr	+\$7,200

Bottom Line: Switching to the 3.0% Pilot puts **\$7,200** back into your register every year. That is enough to fund an entire new organic section or upgrade your refrigeration.

The "Micro-Transaction" Breakthrough

In a neighborhood store, \$5 and \$10 sales are your bread and butter. Traditional banks usually charge "**30¢ per swipe**"—on a \$5 gallon of milk, that 30¢ plus 4% means you actually lose **10% of the sale** to the bank.

Our Rail is Different:

- **Flat 3.0%:** No "per-swipe" fees.
- **Instant Liquidity:** No waiting 3 days for your money to clear so you can buy more stock.
- **Finality:** No chargebacks or "fraud holds" that tie up your cash.

4. The Path to 2.7% (Your Growth Tier)

We believe in rewarding community anchors. As you move more of your volume to the **POPositive Rail**, your rate drops automatically.

- **Phase 1 (Pilot):** 3.0% Flat
- **Phase 2 (Anchor):** 2.85% (Once volume hits \$50k)
- **Phase 3 (Sovereign):** 2.7% (Target Tier)

Warmly, **Kevin Yi**

Principal Fintech Consultant, POPositiveRails.com



