



Digital Payments Wallet

Fundraising Just Got Easier Than You Think!!!

BUSINESS PROPOSAL

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www.pledgecard.co

&

Centralized, Digital Fundraising Platform

Pledgecard is a Ugandan-founded digital fundraising and payments platform built to power community-driven giving across Africa. Co-Founded by Wogali Israel and a core team of Mugabe Allan and Humphrey Todo in **2024**, Pledgecard was created to modernize traditional communal support systems using secure, accessible, and scalable financial technology.

Inspired by the **Ubuntu Philosophy**—which emphasizes collective responsibility, generosity, and interconnectedness, Pledgecard digitizes Africa's deeply rooted culture of community-based giving. The platform bridges the gap between informal social fundraising and modern digital payments, enabling individuals, families, faith-based organizations, and community groups to mobilize funds quickly and transparently.

Pledgecard Vision

Pledgecard's vision is to become **Africa's leading community fundraising and digital giving platform**, empowering millions to support one another seamlessly while unlocking new opportunities for financial inclusion, social impact, and sustainable growth.

The challenge

"In Africa, community-based fundraising—whether for medical emergencies, education, cultural ceremonies, or faith-based initiatives—moves billions of dollars every year. Yet most of this activity remains **informal, cash-based, and fragmented**, creating inefficiencies, slow response in critical moments, and lost opportunities for financial institutions and mobile money providers."

The Solution & Market Opportunity

Across Africa, billions are raised annually through informal fundraising for medical needs, cultural ceremonies, education, emergencies, and faith-based activities. These collections are largely unmanaged, cash-based, and lack transparency. Pledgecard addresses this gap by providing a structured, technology-driven platform that simplifies fundraising while increasing trust, reach, and efficiency.

"Pledgecard transforms this deeply rooted culture of giving into a **scalable, transparent, and secure digital platform**. We enable individuals, families, NGOs, and community organizations to fundraise seamlessly using mobile money, bank accounts, and cards, all while sharing campaigns through social media for maximum reach.

The opportunity is enormous: Africa's informal community fundraising economy is **billions of dollars annually**, largely untapped by fintech solutions.

Traction & Credibility

"Since our launch in 2024, we've seen strong adoption with 1000+ registered users, over 5000 active campaigns, and more than USD: 1Million processed through the platform. Our growth demonstrates both product-market fit and cultural resonance."

“Centralized, Digital Fundraising Platform”

Why Partners Should Care

“For investors, Pledgecard represents a rare combination of **high social impact and scalable fintech economics**. For banks and telcos, we unlock new transaction volumes and customer engagement. For development partners, we create transparency, traceability, and measurable outcomes.

In short, Pledgecard is not just a fundraising tool—it is **the digital infrastructure for Africa’s community giving economy.**”

Platform & Use Cases

Pledgecard supports a wide range of community and institutional fundraising initiatives, including:

- Medical and healthcare fundraising
- Traditional and cultural ceremonies
- Church programs and tithe giving
- Memorial and funeral support
- Emergency relief
- Education financing
- Charity and NGO programs
- Rotary and organized community fundraising

Technology & Payments Infrastructure

Pledgecard is fully integrated with:

- **Mobile Money operators**
- **Banks**
- **Card payment networks**
- **Social media channels**

Users can pledge and pay instantly via mobile money or cards, receive real-time confirmations, and securely share fundraising links to expand reach. The platform is designed for high availability, low friction, and mass adoption.

Access Channels

To ensure inclusivity across diverse demographics, Pledgecard is accessible through:

- **Android & iOS mobile applications**
- **USSD short codes** for non-smartphone users
- **Web-based platforms**



Value Proposition

For users:

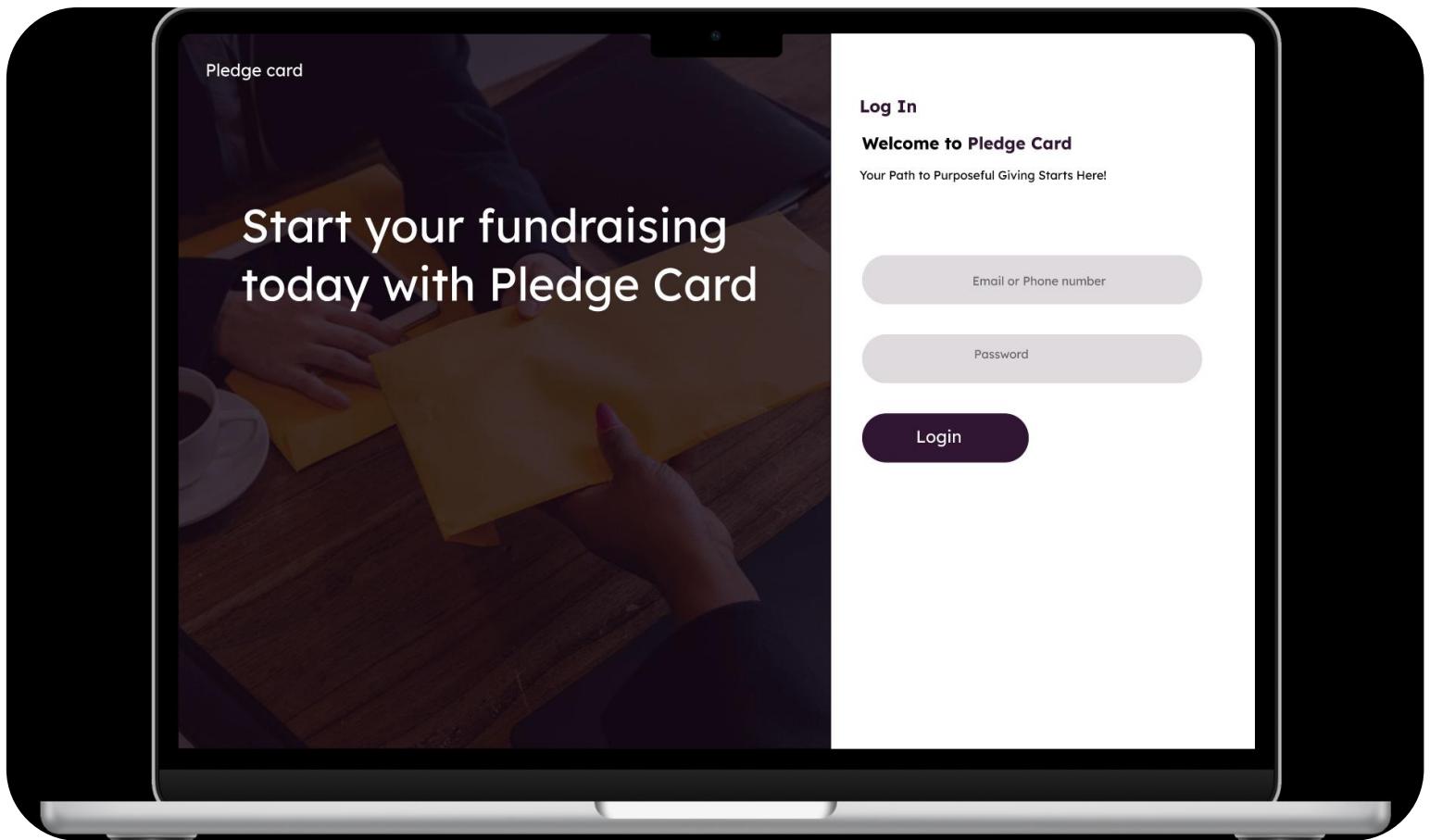
- **Simple, fast, and secure fundraising**
- **Wide accessibility across devices**
- **Increased transparency and trust**

“Centralized, Digital Fundraising Platform”

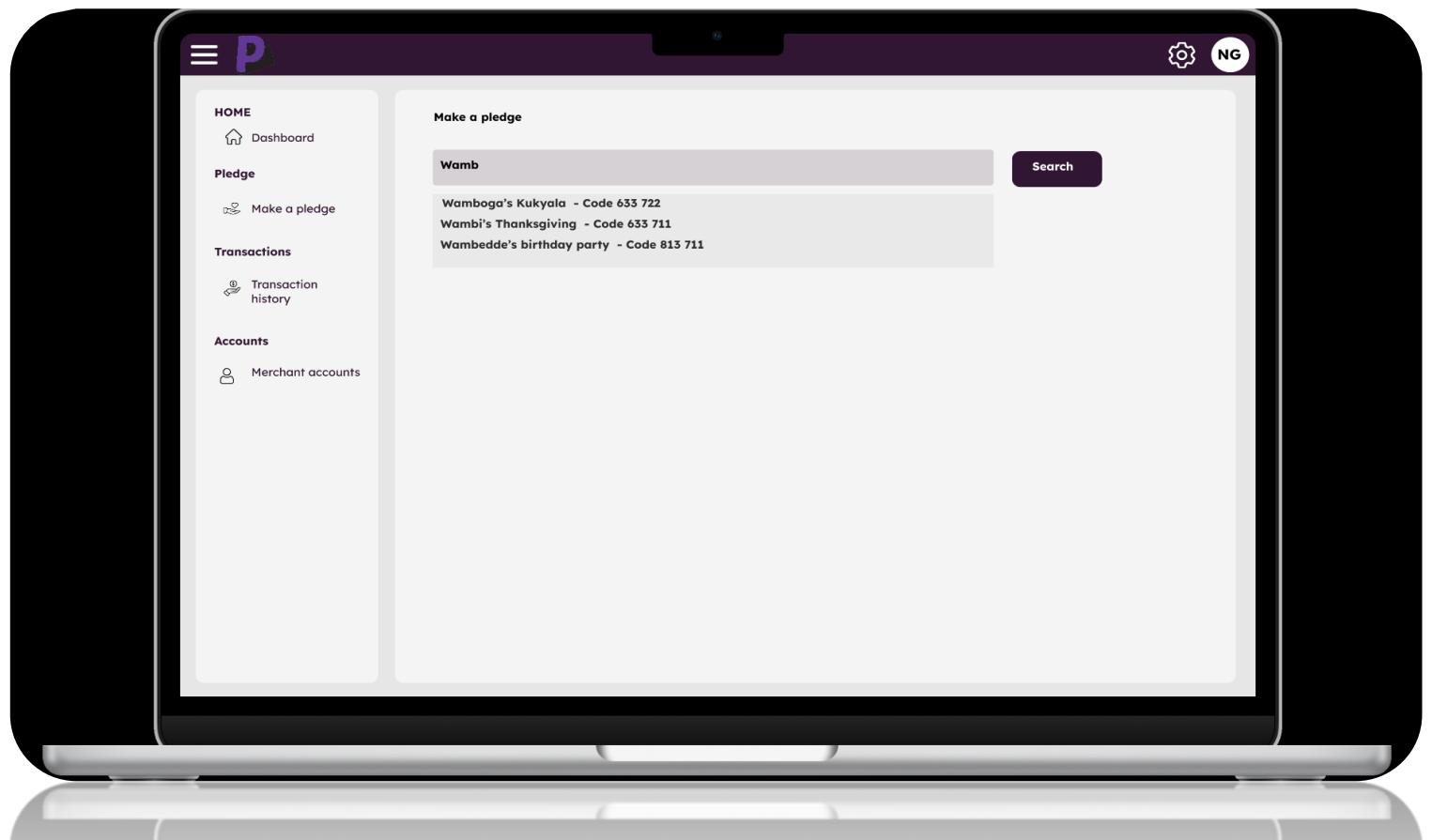
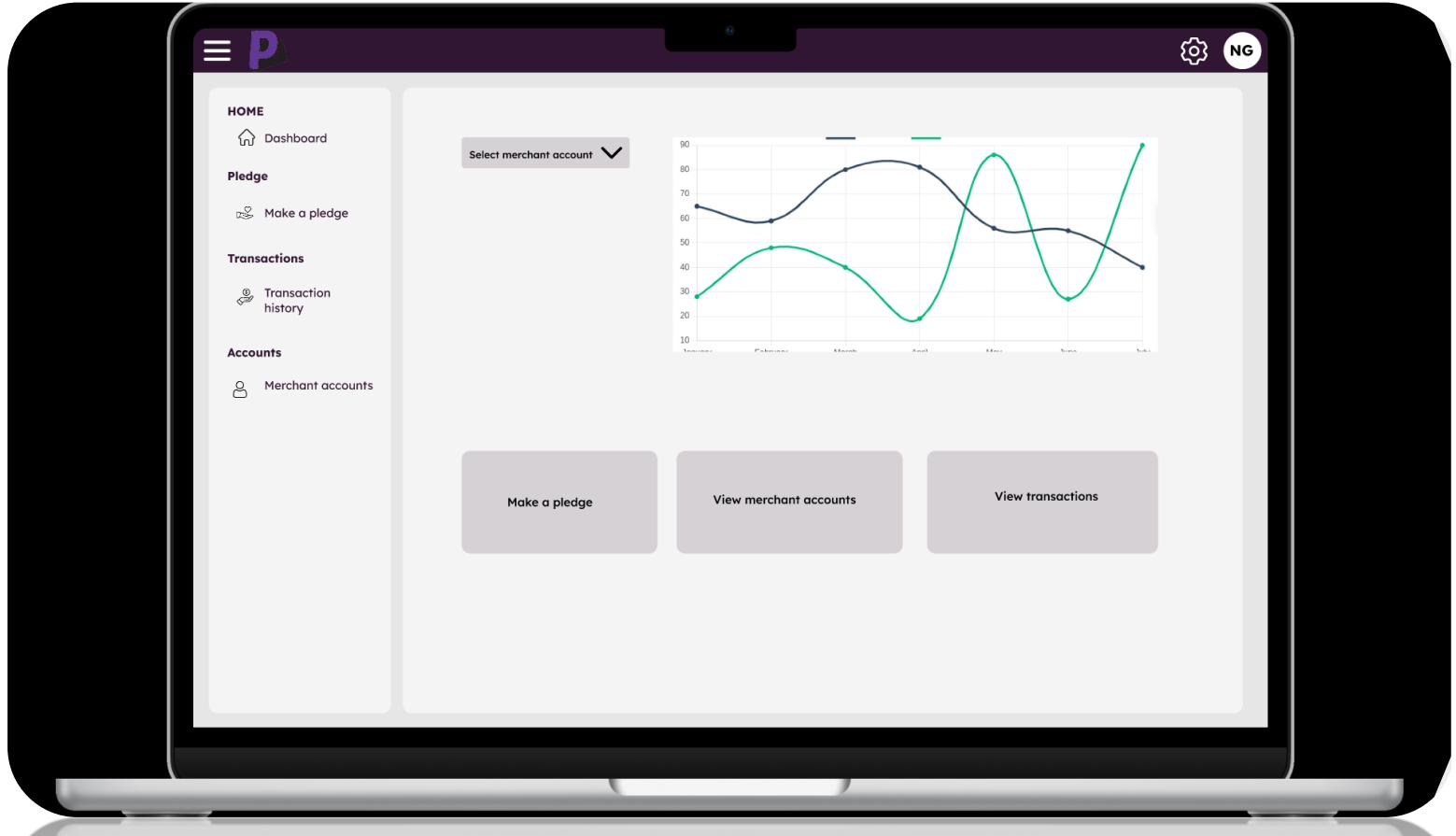
For partners and investors:

- Scalable fintech infrastructure aligned with African payment ecosystems
- Strong product-market fit rooted in cultural behavior
- Multiple revenue opportunities through transaction fees, partnerships, and value-added services
- High social impact with measurable community outcomes

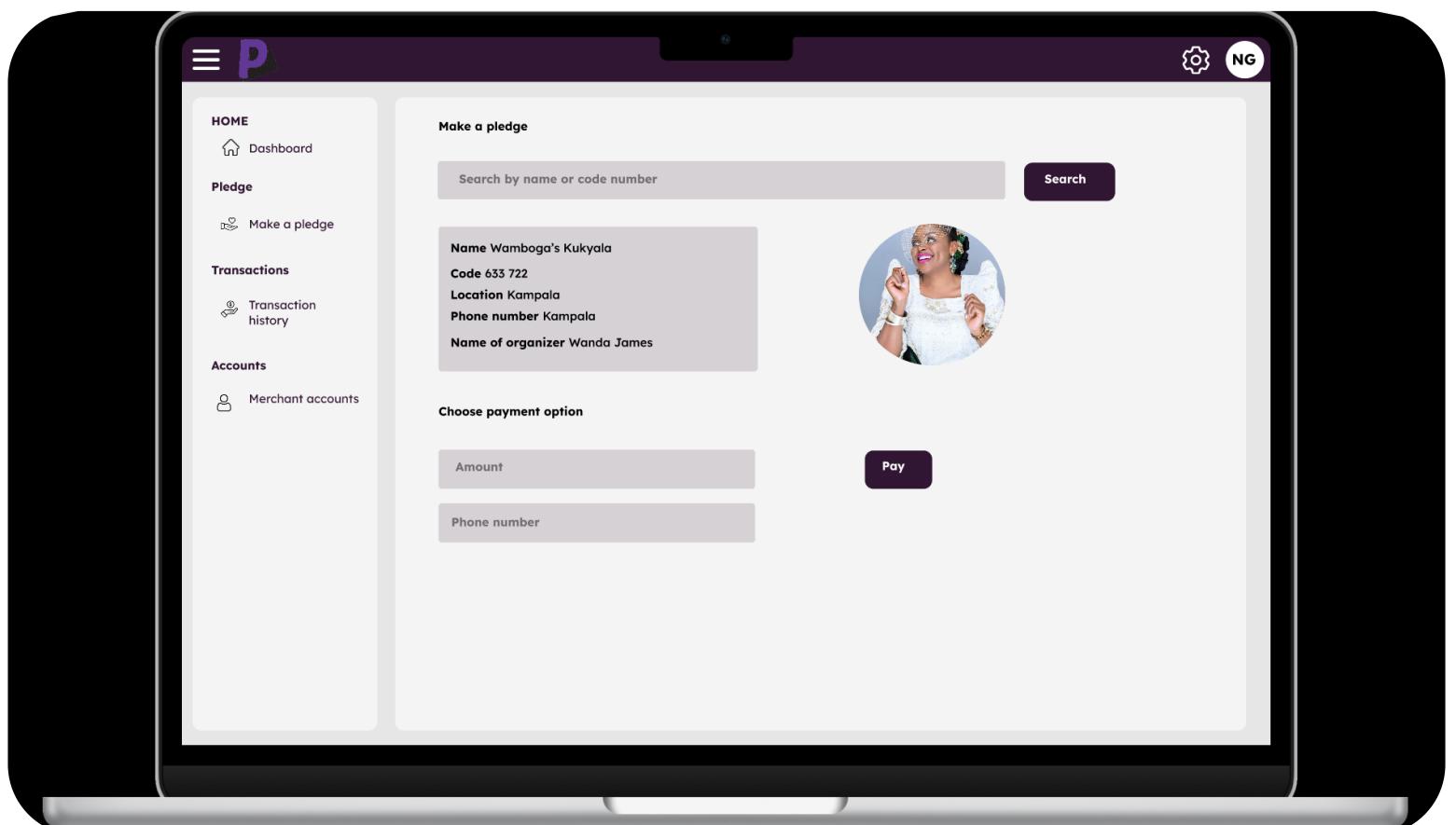
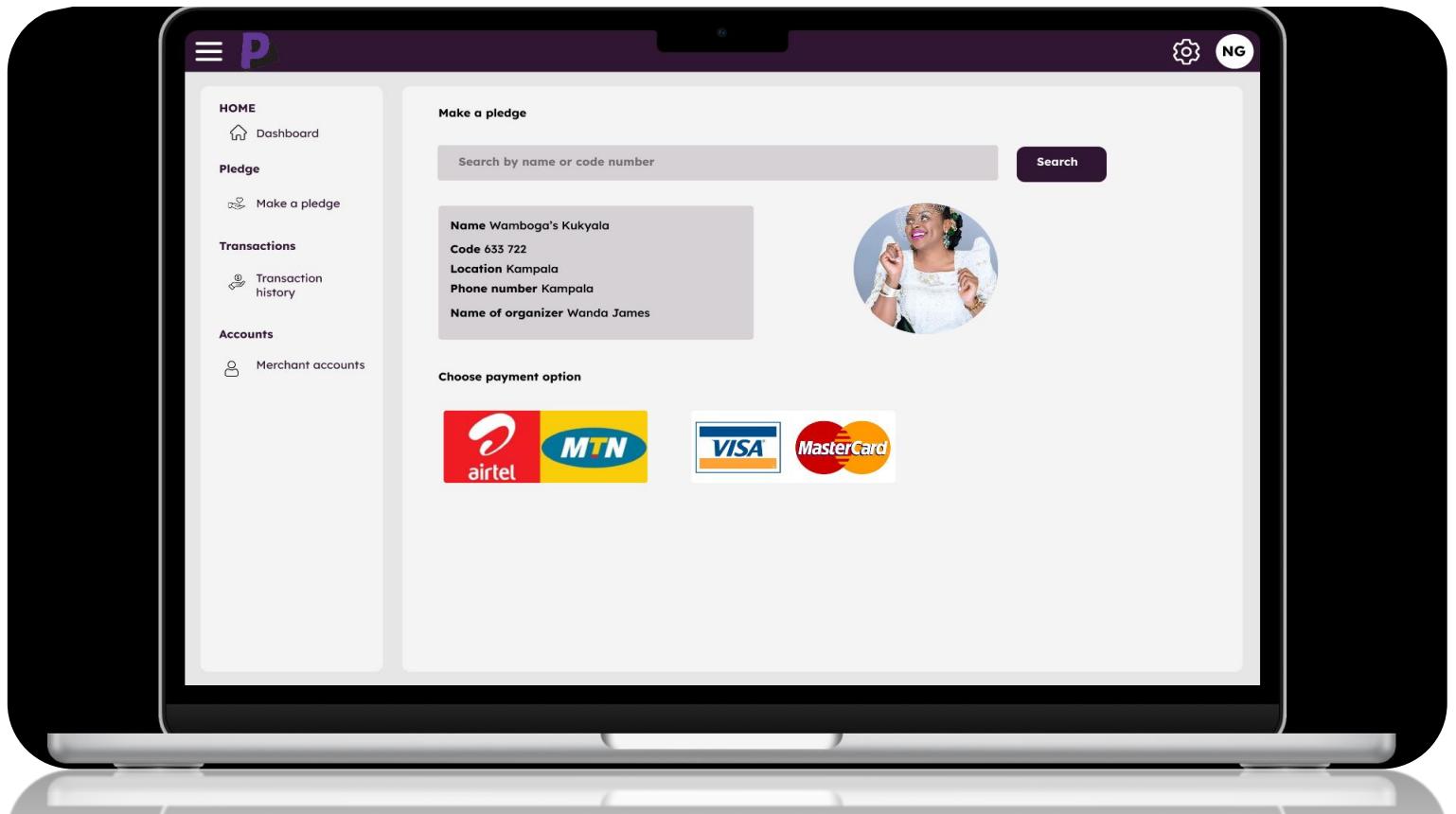
Overview of PledgeCard Platform



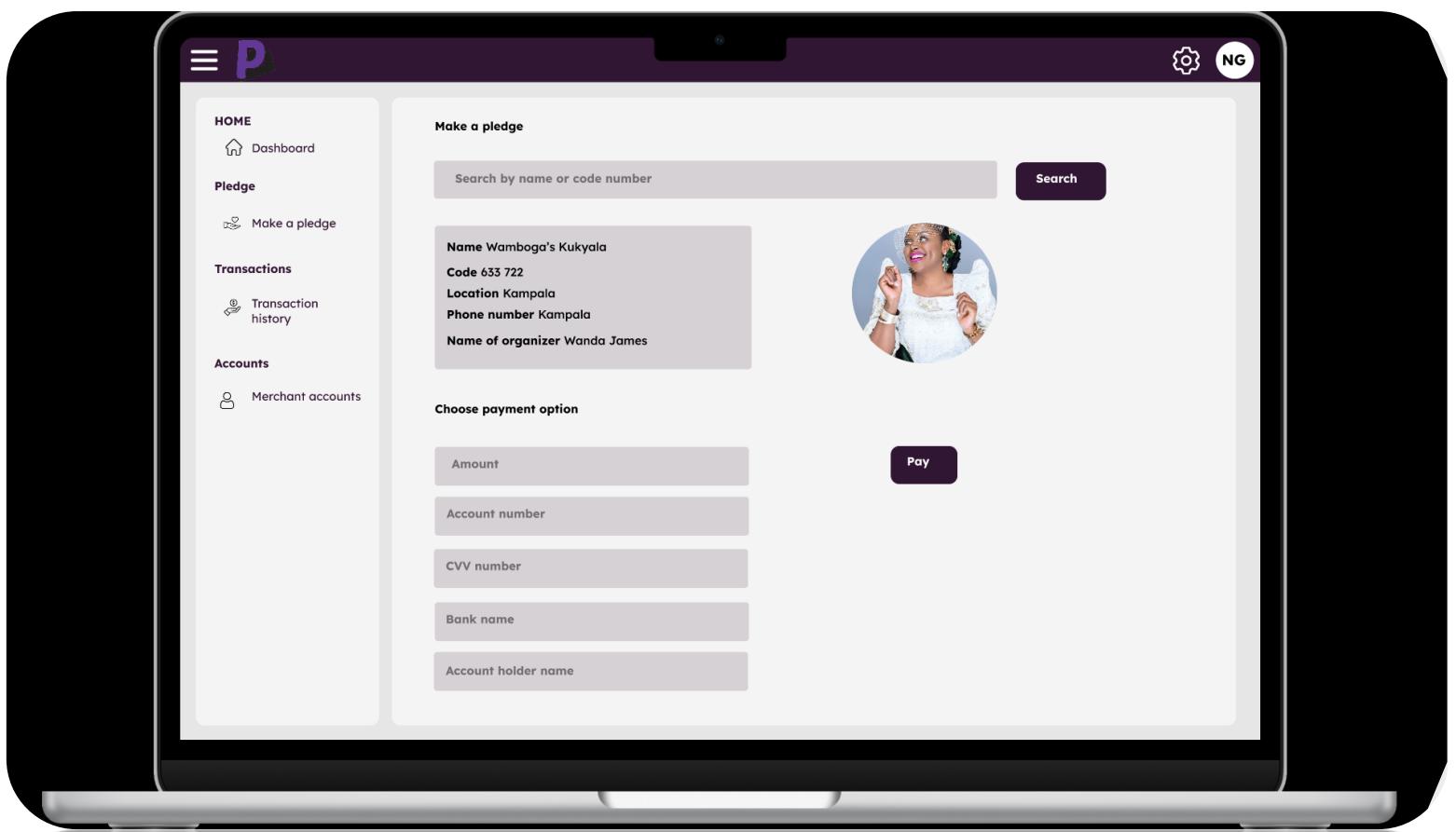
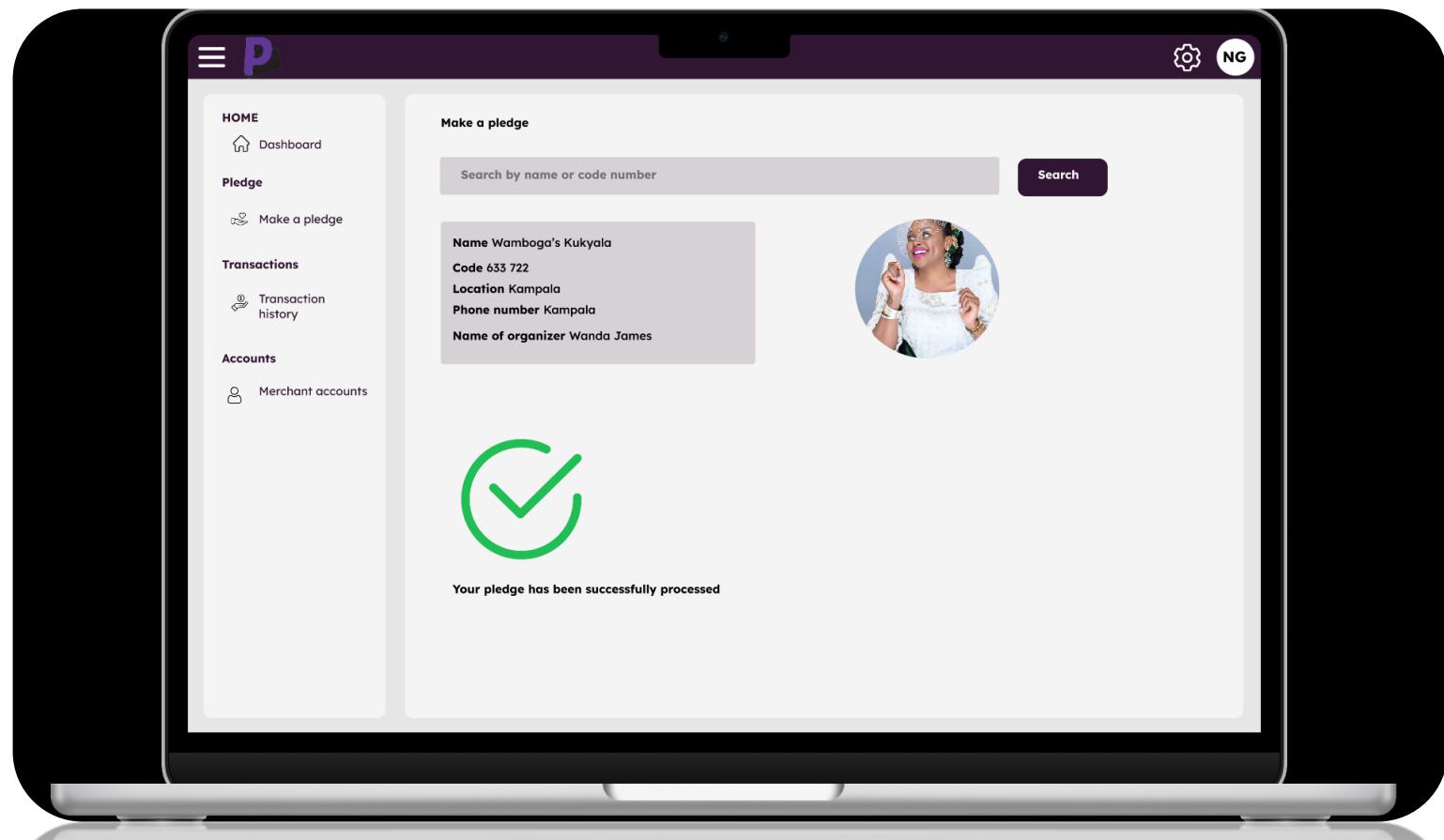
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Transaction history

Search by name

Merchant account	Amount	Date	Action
Wamboga's kukyala Code - 633 617	2,000,000	22/02/2023	Pledge
Norman's Thanksgiving Code - 833 627	3,000,000	22/02/2023	Pledge
Ariho's Thanksgiving Code - 133 627	1,200,000	22/02/2023	Cash out

Merchant account - 633 722

Amount collected
1,202,100
9% of the plan

Amount collected this week
202,100
9% better than the previous week

Name Ariho's birthday
Location Kampala
Phone number Kampala
Estimated amount 1,400,000

Actions

Cash out Download report

“Centralized, Digital Fundraising Platform”

“Across Africa, community fundraising moves billions informally every year. Pledgecard is the platform turning that cultural behavior into digital, bank-integrated infrastructure.”



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