The Pay It Forward App

Phone App that allows users to give & receive pre-paid meals in the community

The world doesn't need us to make a point.

The world needs us to make a difference.

- Scott Martin

1 September 2020

The **Pay It Forward App** is for **HUNGRY PEOPLE** in our community who need **NUTRITIOUS MEALS** for themselves and their family.

Pay It Forward App will provide additional or alternative ways for struggling person to obtain food directly from eateries in the community.

Background – who needs help

29.7 million children on School lunch program

USDA Budget: $13B

567K people homeless on any giving night
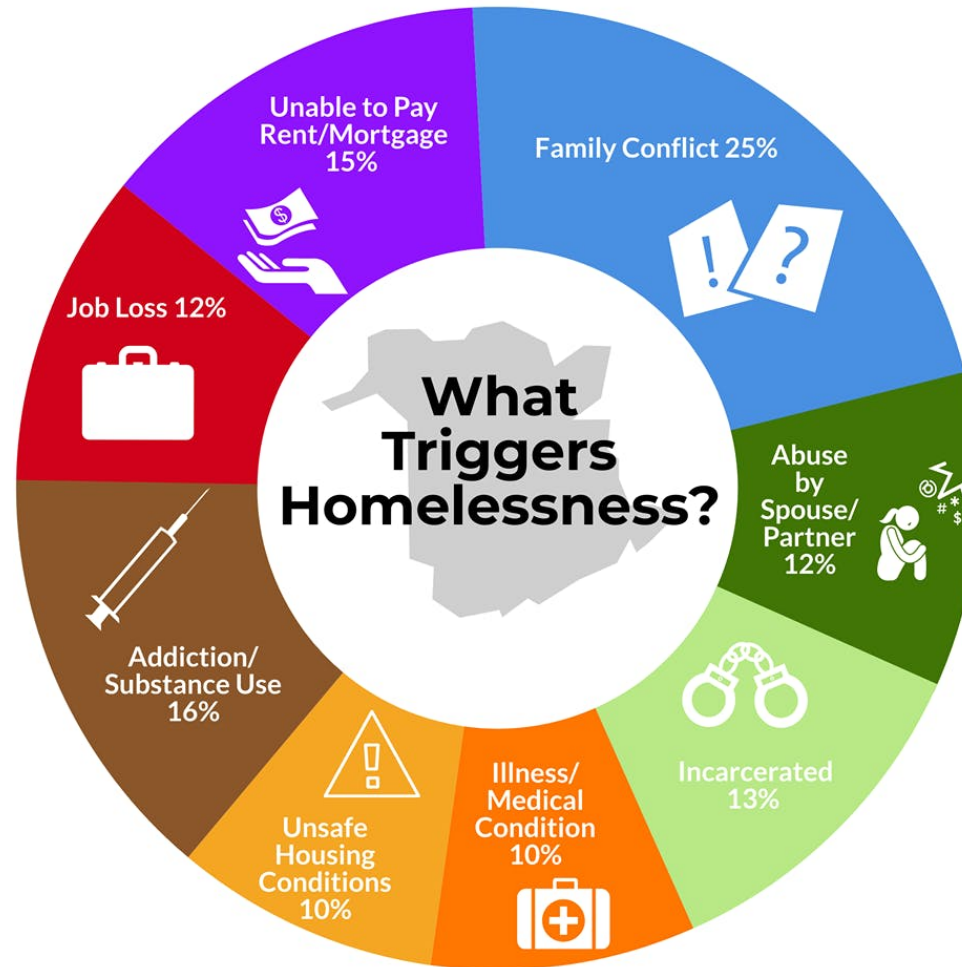
USDA Budget: $60.35B via SNAP Food Stamps

Resources: www.feedingamerica.org/take-action/advocate/federal-hunger-relief-prorams/snap#
www.statista.com/statistics/315032/us-supplemental-nutrition-assistance-program-total-costs/#
www.ers.usda.gove/topics/food-nutrition-assistance/child-nutrition-programs/national-school/lunch-program.aspx

Background – who needs help

▶ The Pay It Forward App is particularly beneficial to people with no access to shelter.

  ▶ No cooking facilities

  ▶ Unable to keep extra food

  ▶ No place to store raw ingredients

  ▶ May be unable to physically use cooking equipment

What Triggers Homelessness?

Unable to Pay Rent/Mortgage 15%
Family Conflict 25%
Abuse by Spouse/Partner 12%
Incarcerated 13%
Illness/Medical Condition 10%
Unsafe Housing Conditions 10%
Addiction/Substance Use 16%
Job Loss 12%

Data retrieved from the 2018 NB Point in Time Count, Human Development Council.

Opportunity

➢ Since not everyone is eligible for SNAP food stamps, this app will provide those in need a channel to get meals from eateries in the community.

➢ Give the power to individuals to do good by prepaying for meals.

  ➢ Increase transactions for participating businesses

  ➢ Assist Donors with gifting to unknown recipients

➢ Infrastructure is already in place.

  ➢ No warehouse

  ➢ No finances

  ➢ No distribution venue & schedules
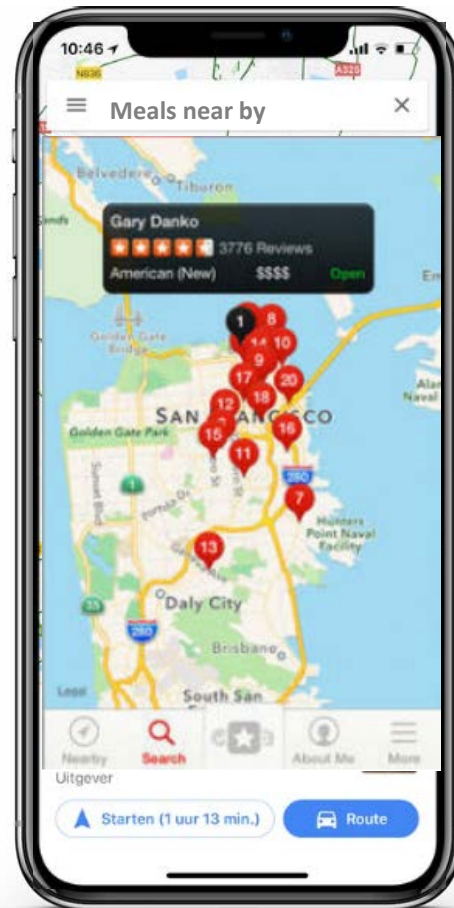
How it works

- ✓ Interested restaurants must sign up to participate.
- ✓ Donors can now connect with the restaurants.
  - ✓ Payments are made directly to the restaurants.
    - ✓ one-time or recurring
  - ✓ The Pay It Forward App keeps track of donations and shows where the meals are available for free redemption.
- ✓ Restrictions can be applied as needed.
  - ✓ Example: One meal per redemption per person – to prevent user abuse.
  - ✓ Restaurants may set the limit redemption per day, so available quantity shown on the app will reflect limit set by the business.
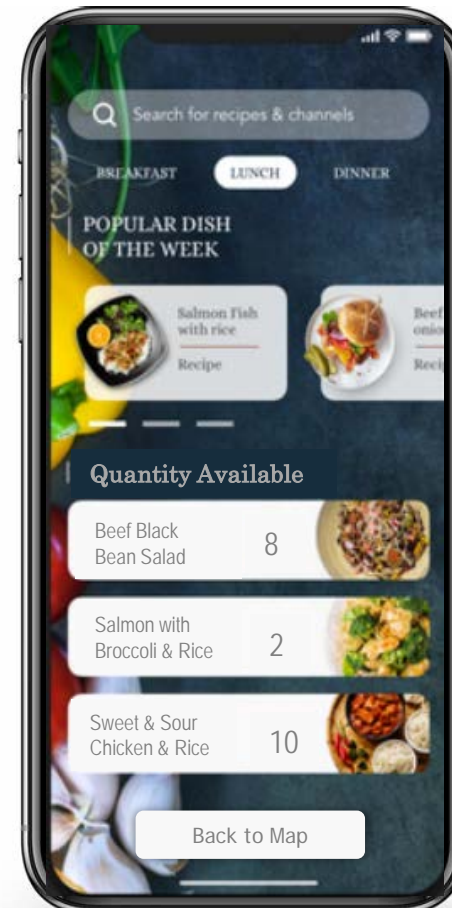   - ✓ If legal.

Meal Locator

1. Clicking on the Pay It Forward App will take user directly to the map showing available options.
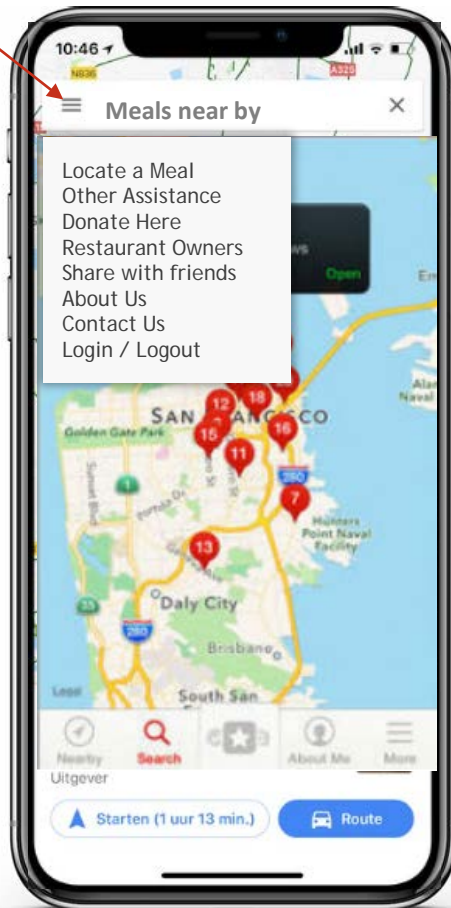
2. App will default to find closest meals available to the user location.
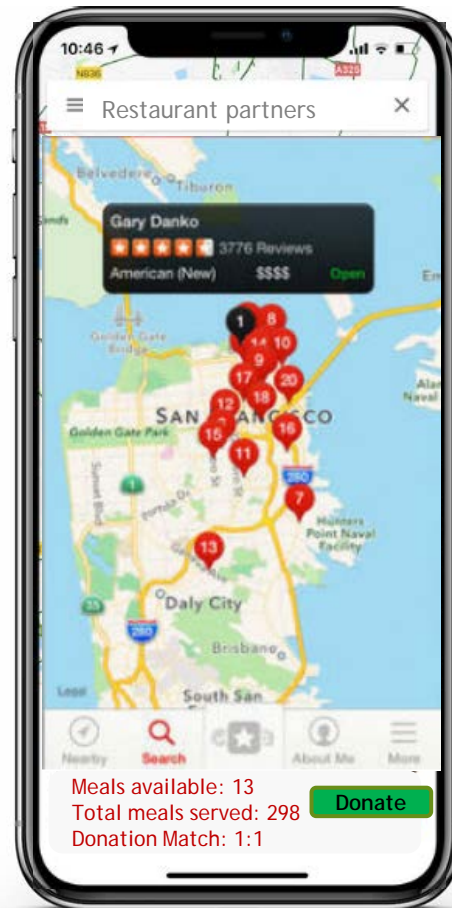- Additional search and filter feature available

3. At the restaurant, recipient gets free meal by selecting available menu that was already prepaid.
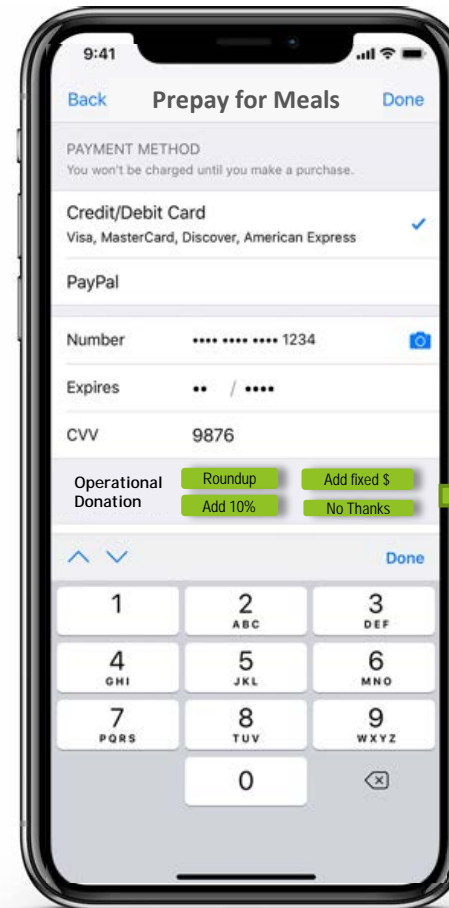
Donate

Meals near by
- Locate a Meal
- Other Assistance
- Donate Here
- Restaurant Owners
- Share with friends
- About Us
- Contact Us
- Login / Logout

Restaurant partners

Gary Danko
★★★★★ 3776 Reviews
American (New) $$$$ Open

Meals available: 13
Total meals served: 298
Donation Match: 1:1

Donate

Prepay for Meals
Back   Done

PAYMENT METHOD
You won't be charged until you make a purchase.

Credit/Debit Card   ✓
Visa, MasterCard, Discover, American Express

PayPal

Number   •••• •••• •••• 1234

Expires   •• / ••••

CVV   9876

Operational Donation | Roundup | Add fixed $ |
                        | Add 10% | No Thanks |

Operational Donation | Roundup | Add fixed $ |
                        | Add 10% | No Thanks |

1. From the first screen, donor and restaurant can click on the menu for other options.

2. By clicking "Donate Here", donor see a map participating businesses. Choosing a restaurant will highlight restaurant info and meals currently available at the restaurant. List view available.

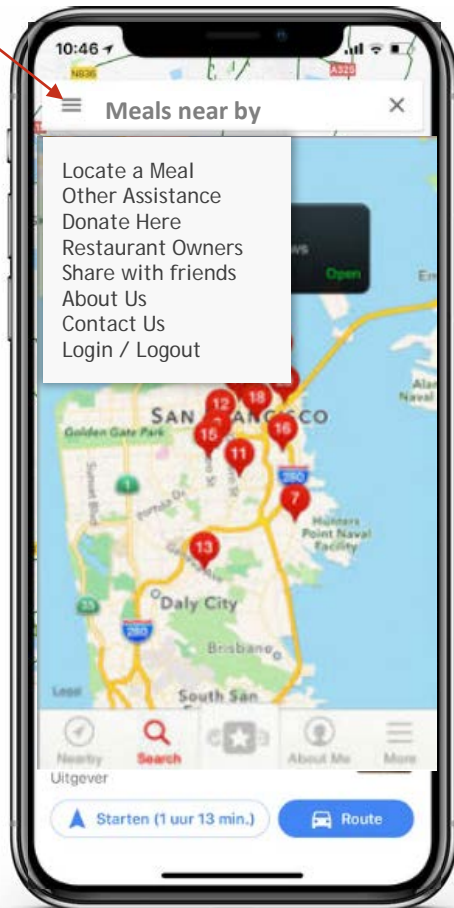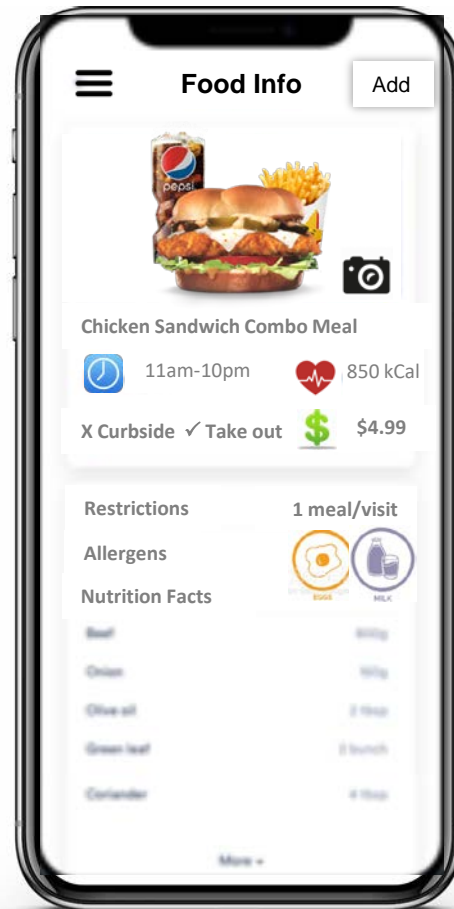3. Once a restaurant is chosen & menu picked, user will be directed to donation screen to prepay for meals.

Additional Features:
- Donation Roundup or % for Admin
- Donation of fixed amount to restaurants as credits
- Receipts for Tax deduction (PDF)

Other information Request
- Restaurant location
- Local Applicable Tax
- Menu price
- Ingredients
- Calories
- Restriction clause such as:
    - Lunch hours take out only 11am-3pm
    - Curbside pickup
    - One meal per redemption per person
    - No cash value
    - Cannot substitute ingredients
    - Subject to availability at the time of visit
- Receivable account when donors prepay for meals
- Donation match option

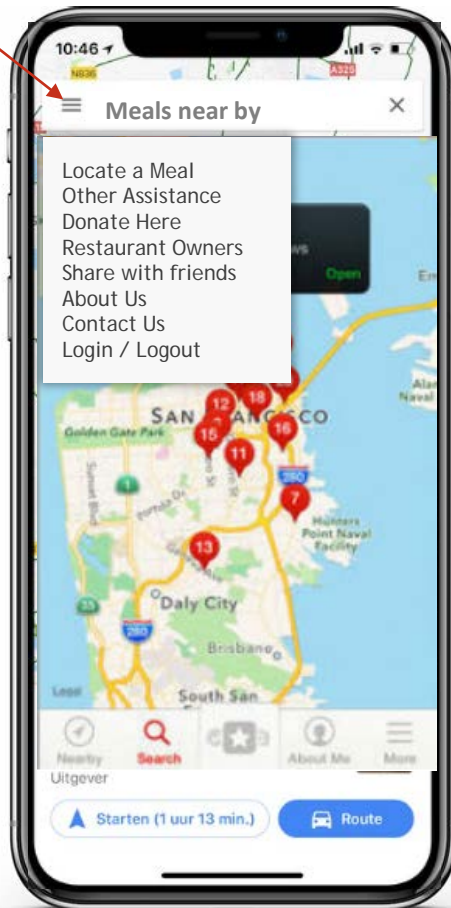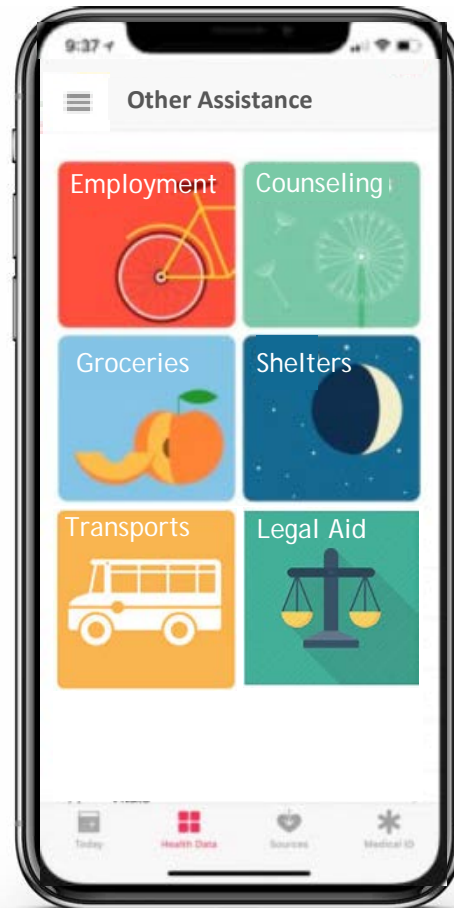From the first screen, restaurants can sign up to be part of the program by clicking "Restaurant Owners"

Once account is setup, restaurant can provide menu items that are available for the meal program.

Clicking "Other Assistance", users can find other organizations providing services to people in need.

Each option uses Location Services to find the nearest available services.

Example: Groceries
The icon has active link to the website food program page of the organization.

- If the organization has fixed a place & time of food distribution, this info can be incorporated into the bottom bar.

Concerns

How many homeless people have phones?

"Ninety-five percent of people who are homeless have mobile phones, and **80 percent** of those have smartphones," said Spriggs. "Often they might be on prepaid phones, with no credit, but they access free Wi-Fi to get online."

Homeless, not phoneless: The app saving society's ...
www.cnet.com/news/homeless-not-phoneless-askizzy-app-saving-societys-forg...

Feedbacks (8 responses) from Survey Monkey show several concerns.

Restaurant patrons may not be happy sharing space with people looking shabby

Some recipients may distract customers in the restaurants or away from the restaurants

Would restaurants allow recipients to dine in their establishments?

- The above is a concern. Restaurants that have signed up for the program must take this into consideration. An option would be to offer "Take Out" only.

Not everyone has a phone to access. How do people know about this app?

- Need to have a phone with app. According to above caption, this is generally not an issue.

People, who don't have real needs, may take advantage of the free meal. Misuse of the app.

- There will always be a few bad apples. But we must not stop providing for the majority who needs it. Partnering with agencies with wrap around services may be a good option for qualifying recipients.

Copycat app may follow and do better

- It is okay to have others to make it better

Should work with other agencies to address social issues

- Yes this goes back to the relationship we form with each nonprofit partner

Finances

Estimated App development costs $300,000

Estimated on-going program maintenance: $20,000/year for legal fee, program fixes and upgrades, customer support, etc.

No revenue. All donations go directly to restaurants.

Note that local applicable taxes are added to donor's total. Restaurants will receive meal prepayment that include sales tax.

Possible ongoing income if the Pay It Forward App round up the total to whole number.

If a meal costs $5.48, the app will round it to $6.00. $5.48 goes to the restaurant and $0.52 goes toward app maintenance.

Registered donors (with sign in accounts) can print receipts for tax purposes.

End of period account reconciliation for all participating restaurants.

Finances

Average $ Round up	# of transctions	Revenue Earning
$0.50	5000	$2,500
$0.50	10000	$5,000
$0.50	25000	$12,500
$0.50	40000	$20,000
$0.50	100000	$50,000

► The challenge is raising the initial investment capital and create revenue streams to maintain the app.

► Through Go Fund Me and private donors, we can start the project once an initial $300,000 is raised.

► It may cost around $20,000 annually to maintain the program.

   ► If we get an average roundup of $0.50/transaction, we will need 40,000 donation transactions to raise $20,000.

► Given that there are half a million homeless persons, 10 million undocumented persons, and 30 million children on school lunch programs, it is likely that 40,000 meals (and more) can be redeemed quickly.

   ► The rest is up to our donors.

- Go Fund Me / Kickstarter
- Public donation / Facebook Donation
- Corporate sponsorship
- Programmer volunteer needed
- Once established, the program may be eligible for Government aid
- Raise awareness of homelessness in the community
- Be part of the solution

Calling The Social Investor in YOU

Thank you for choosing the Pay It Forward App

Yeewa Dansiri	GGF USA Inc.
Marisa Klein	GGF USA Inc.
Valerie Cole	GGF USA Inc.
Cecilia Kustomo	GSK
Vera Monika	Sewu Seger Nusantara

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