

CW|CommonWall™

Monetization

1. Third-Party Licensing & Subscription Model

- **How It Works:** Gimel Holdings (for-profit) licenses the CommonWall App to **third-party housing organizations**, municipalities, property managers, or other nonprofits for a subscription fee.
- **Why It Works:** The app is offered as a **Software-as-a-Service (SaaS)** to other organizations needing housing program management, making it a self-sustaining product.
- **Example:** Local housing authorities, CDFIs, or nonprofit housing programs could pay for access to specific app features like tenant management, housing application processing, or AI-based home maintenance scheduling.

2. Transaction Fees from External Users

- **How It Works:** Private landlords, developers, or other housing entities that list properties on the platform **pay a small transaction fee** for using rental application processing, maintenance scheduling, or financing tools.
- **Why It Works:** This avoids conflicts with nonprofit funding while still monetizing services that private property owners benefit from.
- **Example:** If a private landlord uses the app to process rental applications or maintenance requests, they could be charged a **small per-use fee or subscription** for premium features.

3. Advertising & Sponsorships

- **How It Works:** CommonWall App features **sponsored listings**, ads or partnerships with financial institutions, home improvement businesses, or technology providers that want to reach homeowners and renters.
- **Why It Works:** This allows the app to generate revenue and aligns with the mission by connecting users to relevant services.

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- **Example:** A mortgage lender or energy-efficient appliance provider could pay to have their services featured in the app's financial literacy or home upgrade sections.

4. White-Labeling

- **How It Works:** Gimel Holdings customizes the **CommonWall App** for nonprofits, cities, or housing programs under their own branding, charging a **one-time setup fee and a maintenance fee** for ongoing support.
- **Why It Works:** Organizations **pay for customization and implementation**.
- **Example:** A city's housing authority wants a customized version of the app with local branding and features. They pay a licensing or service fee to Gimel Holdings for setup and hosting.

5. Premium Services

- **How It Works:** Gimel Holdings offers **premium, AI-enhanced homeownership coaching, landlord services, or maintenance scheduling** for homeowners and landlords.
- **Why It Works:** It keeps the app's core services free for the client while offering paid **value-added services** to homeowners, landlords, or private developers.
- **Example:** A private landlord could pay a fee to access **automated property management features**, or an individual homebuyer could purchase an AI-powered financial coaching package.

Key Takeaways

- **Focus monetization efforts on third-party users** (other housing orgs, private landlords, homeowners, and municipalities).
- **Generate revenue ethically** through licensing, white-labeling, ads, and premium features **without using public funds**.
- **Ensure legal compliance** by structuring agreements carefully.

