



WALLSTREET BONDS

The Urban Renaissance

Pitch Deck



Introduction



Wall Street Bonds: The Urban Renaissance is a bank account, banking services, prepared connecting people to financial and banking services from bill pay to direct deposit from their employer and return from a fintech market that include dividends payout and cash back rewards from out direct company stock listings and exchanges,



It is also vital to access other vital investment opportunities and save money on transaction and services as companies are moving into a cashless economy to save on the costs and theft and crime related to cash transactions. This also shines light on wealth inequality at its highest at 50 years. And can be directly linked with the lack of financial and economic exclusion. Yet global wealth can be linked to the rise of tech, social and mobile applications that as produce the growing base of millionaires.



The economic expansion in the united states is the longest on record and emerging markets investment is at record highs. The fact that millions of people still live beneath the wealth poverty line and fail to meet the basic cost of living can be directly linked to the access to financial and capital markets preferably banking. With the rise in block chain technology, crypto currencies etc...



Most transactions are not electronic and without mobile banking and bank accounts people still lack the access to save more and move money more efficiently that makes them vulnerable to the fails that come with cash. In spite of these challenges wall street bonds; the urban renaissance is geared to solve these dual challenges by providing a prepaid debit card that connects millions of people who are unbanked and educate them on the importance of having access to financial services.





Prospective Go To Team Expertise



**Terrence Gallman
(NOT ATTACHED)**

Gallman Investment Group, Manager
Day to day directives, account
solicitation and management! Key
personnel hiring and project transition!



**Karen Rands
(NOT ATTACHED)**

Nationally Recognized Expert on Angel Investing |
Business Growth & Finance Consultant | Investor
Relations.President Kugarand Capital Holdings dba
LAUNCHfn.com (Launch Funding Network)
Venture Catalyst firm with two arms: Launch
Funding Network (LAUNCHfn), Inc, providing
comprehensive suite of services related to
business strategies and access to capital for
entrepreneurial companies to get their companies
on the fast track (www.launchfn.com); NNOAI
National Network of Angel Investors - sophisticated
emerging growth stage investments and
syndicate with other angel groups.



**Jerry McGaughy
NOT ATTACHED**

Senior Managing Director, Epic Community
Impact Fund, LLC, Opportunity Zones Advisor
& Speaker. Support the origination,
development, due diligence, approval and
implementation of commercially and
residential oriented private equity
investment opportunities (both fund and
direct co-investments originated by
investee funds) that support ADB's
development objectives for the private
sector and overall goal of reducing poverty.



Prospective Go To Team Expertise



Milburn Morris (NOT ATTACHED)

Innovative Marketing Group, Inc. Innovative Marketing Group is a registered Cocard office that was established in 2005. We provide merchant services for a variety of large and small businesses across 7 states and we are continuing to grow. Our services include: Point of Sale Systems, Credit and Debit card processing, Gift and Loyalty cards, Check and ACH Services, ATM's, Phone Services and Internet back up.



Gavin Serkin (NOT ATTACHED)

Founder & CEO, New Markets Media & Intelligence; Author of Frontier (Bloomberg: FT 'must read'); Co-author of Chain Reaction New Markets Media & Intelligence exists to draw responsible investment to emerging and frontier markets and transformative technology by expanding the flow of news and information. We focus on the challenges and opportunities in the developing world through research, intelligence, media engagement and investor forums.



Wandiri Murithi (NOT ATTACHED)

Lead Editor Tax Prism (KRA-KESRA Magazine) | Public Relations | Communications Officer | Executive | Administrative Assistant | Trained Secretary. A skilled communications professional with over 12 years in nurturing healthy relationships between organizations and clients. Strong oral and written communication skills covering expert writing ability, and confident in presenting an array of communication material. Profound understanding of the value of good communication, publicity, reputation and the significant role public relations plays in the success of an organization.

SCOPE



Wealth inequalities
paying for services
with cash cost more



Lack of access to
financial services
is more expensive

The gap in wealth equality leads to even more problems that comes with the rising cost of goods and services.



The Current Problems



People unbanned have a lack of income to open bank accounts and therefore rely on alternative financial services to pay bills, services, shop and transportation



Inadequate access to mainstream developments.



Socio-economic Problems



The Urban Renaissance Solution is a global fintech with block chain supply chain model that provides returns for its members



Build networks within the urban communities sectors where cash is their main source of transactions and sign up customers.



Partners with employers, businesses, schools, churches, nonprofits, communities organizations and institutions that provides services in these communities.



OUR PURPOSE

To make sure every eligible people in urban communities have a prepaid debit card.

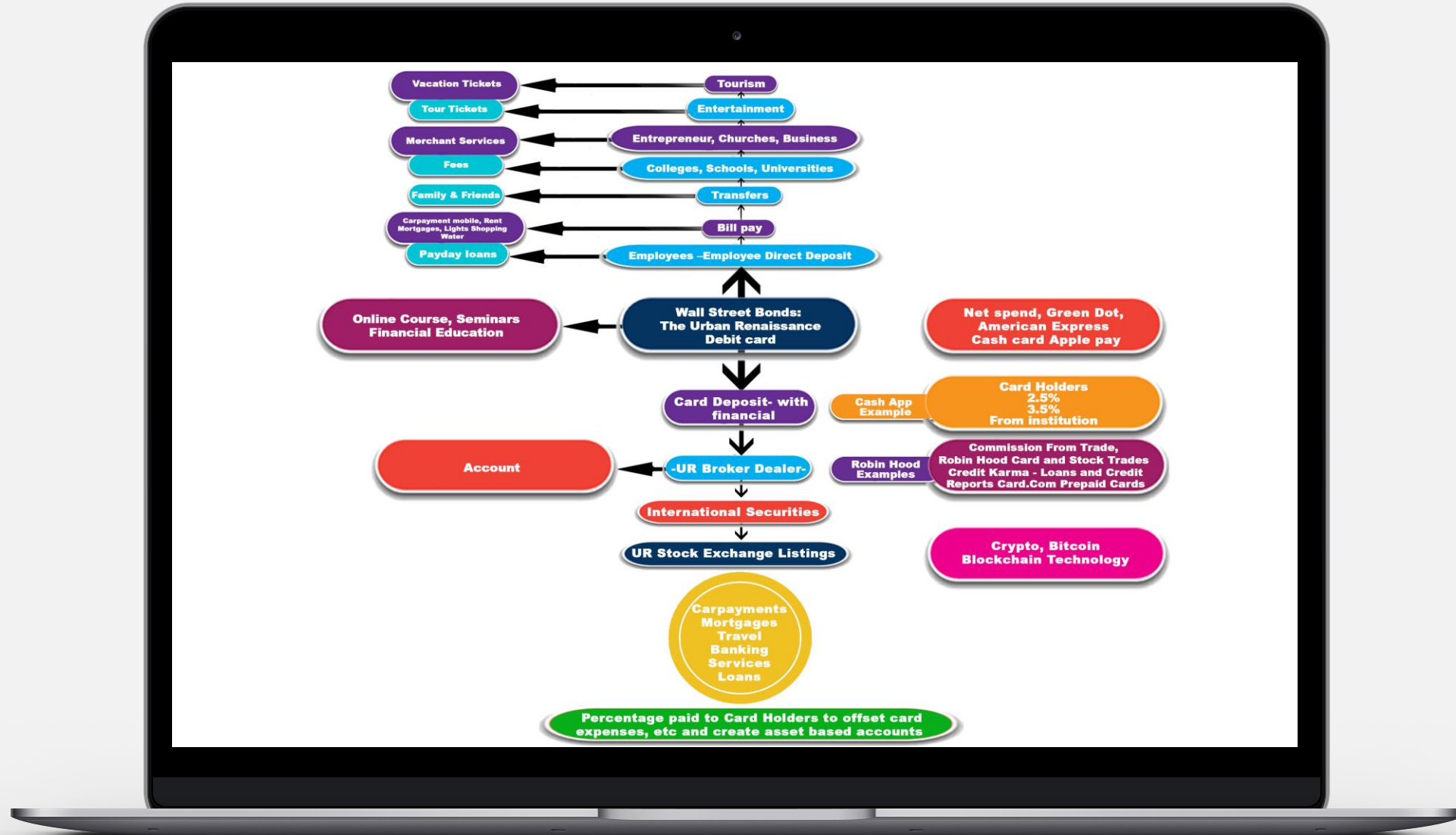
OUR MISSION

Be the platform that reduce the wealth inequality by providing every eligible person with access to financial services and education.





OUR MODEL





OUR VISION



TRADING

Online broking, advisory



BANKING

Account Opening, Deposit, Withdrawal, Money Transfer, Lead generation.



LENDING

SME Financing, Consumer Lending, P2P Lending, Crowd-funding



REMITTANCE

Within India, International Remittance into India



INSURANCE

Smart Risk Assessment, Premium Optimization, Policy Management, Claim Management



RISK AND COMPLIANCE

KYC, Anti Money Laundering, Transaction monitoring, Credit Decisioning, Taxation, Legal, Risk Management & Audit



WEALTH ADVISORY

Robo-advisory, platform for investment in Mutual Funds/ unlisted and listed securities, thematic investments



FINANCIAL INCLUSIONS

Banking the Unbanked and Under banked, AEPS



SAVING

Regular, Fixed, Recurring, Variable Insurance (InsurTech) Life, General, Health Pay as you go insurance Credit Rating, Alternate Credit Scoring System Lending (online, Peer to Peer), full stack including NBFC Investments Mutual Funds, SIP, LRS based payments



PAYMENT

Various Models - NFC, Tap and Pay, UPI, In Person, Remote, Payment Gateway. Digital Wallets, POS Terminals and Online Payment Gateways for billings, bookings and recharge transactions, P2P payments



HORIZONTALS ACROSS THESE CATEGORIES

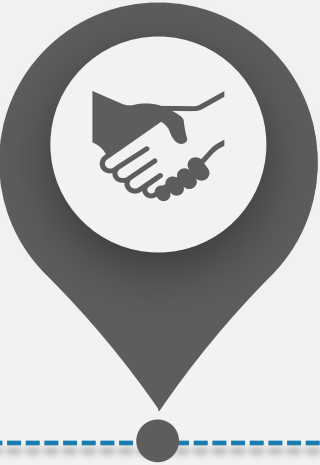
Digital KYC, Digital/ Document Management, Risk Management Compliance, Regulation, Data Sciences / Big Data / Analytics, Artificial Intelligence/ Machine Learning, Biometrics, Virtual Reality, Blockchain in Financial Services, Security and authentication.



Value Proposition



Provide an inexpensive prepaid debit card program



Market financial education, literacy and opportunity partnerships



Build long-term and lasting relationships as we change lives, families and communities.



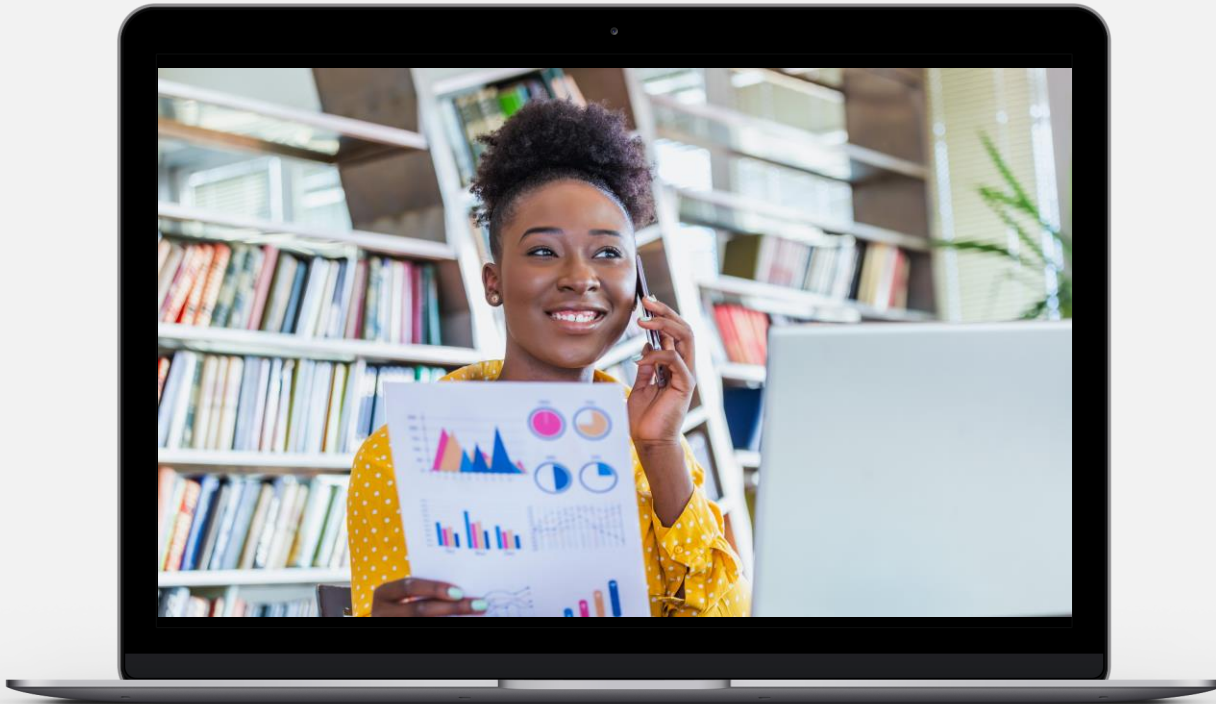
/// ABOUT US

Our platform boasts economic and wealth inclusion with books, curriculum, online courses, mobile app, website, and tours that promotes economic inclusion, money management, financial literacy and asset building as means to crime prevention and wealth building.

AI-based, fintech and blockchain related marketing and promotions. Resolving the uses around unbanked, poverty and inclusion with access to financial services that effect everyday people lives.



Business Model

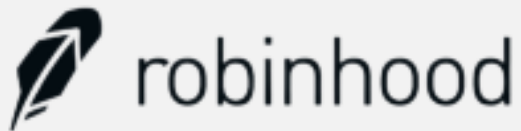


We plan to adopt the model that MasterCard is using in Kenya and South Africa where they have a pilot programs that serves as a major connecting remote people with mobile money transfers and prepaid debit card programs.



Our Competitors have similar platforms but do not provide direct ownership of the over all companies. RobinHood will let you earn and trade but not from direct investment into robinhood. Cash App will allow you to save when transfer but not a return from their fees. Greendot will let you receiver and send but the fees are largely how they make money We make money with you not from you! Mocafi, Black Wall Street and Bank Greenwood are closer to our model but not complete!

1



2



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Website
Sponsored Ads



Key Celebrity
Endorsements



Event
Sponsor

Growth Strategy



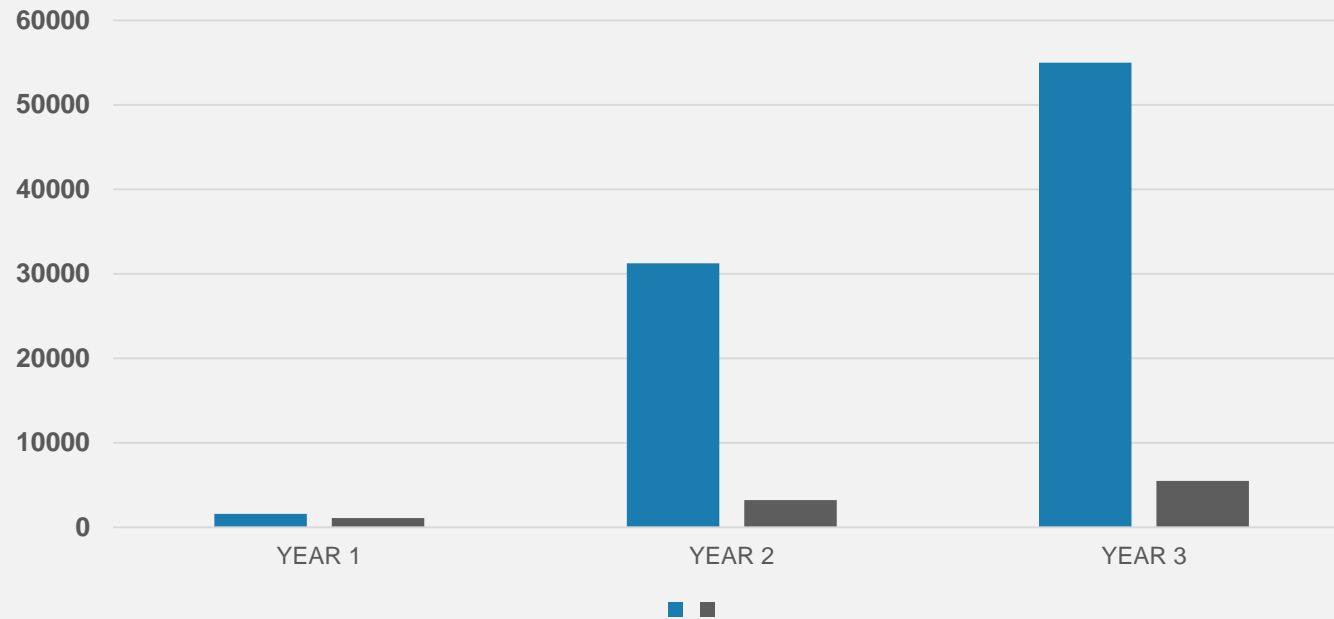


Financing needed 500,000.00





Financial Projections



	YEAR 1	YEAR 2	YEAR 3
Revenue	1600k	31250k	55000k
Expenses	1100k	3250k	5500k



Direct Costs

250k

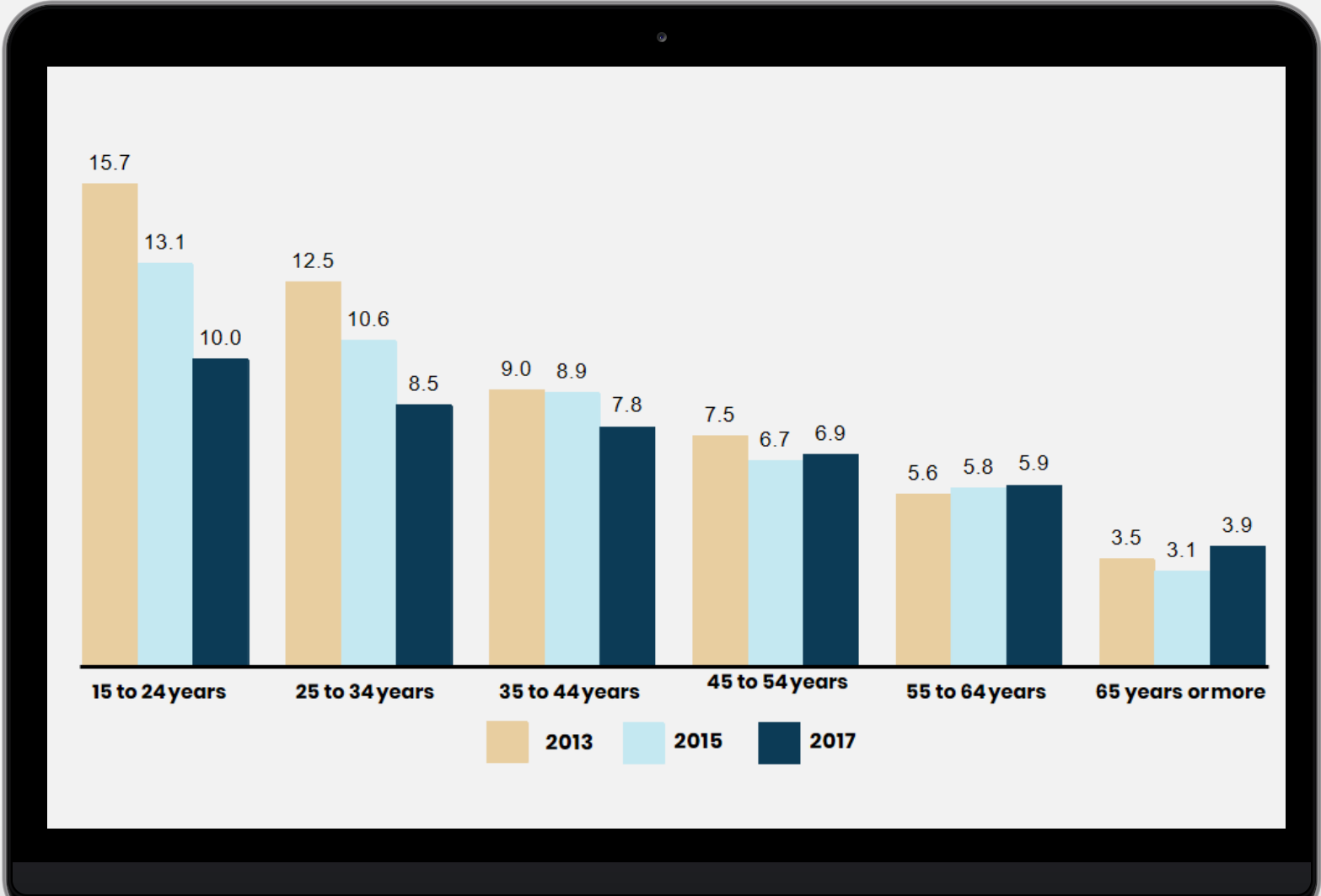


Assets

25k

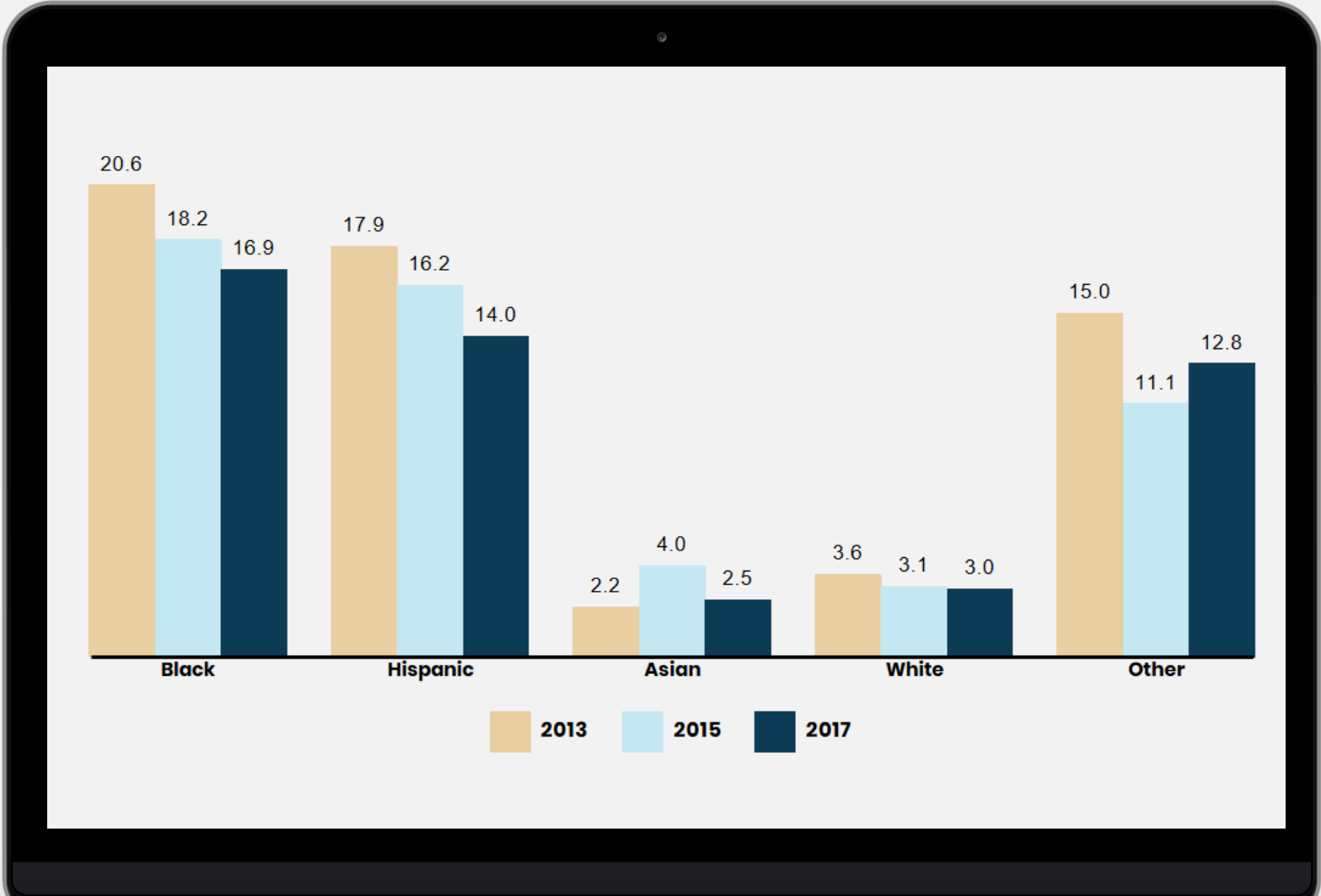


Unbanked Rates by Household Age and Year is young and early participants



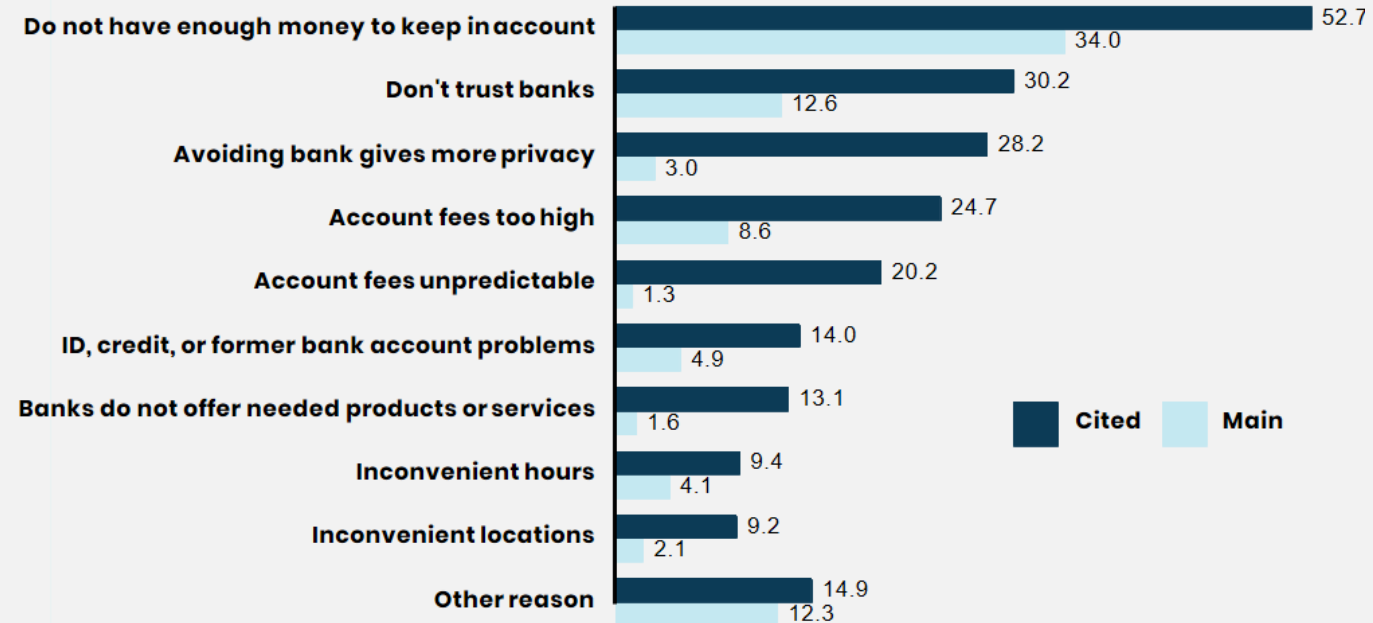


Unbanked Rates by Household Race and Ethnicity and Year largely black and hispanics



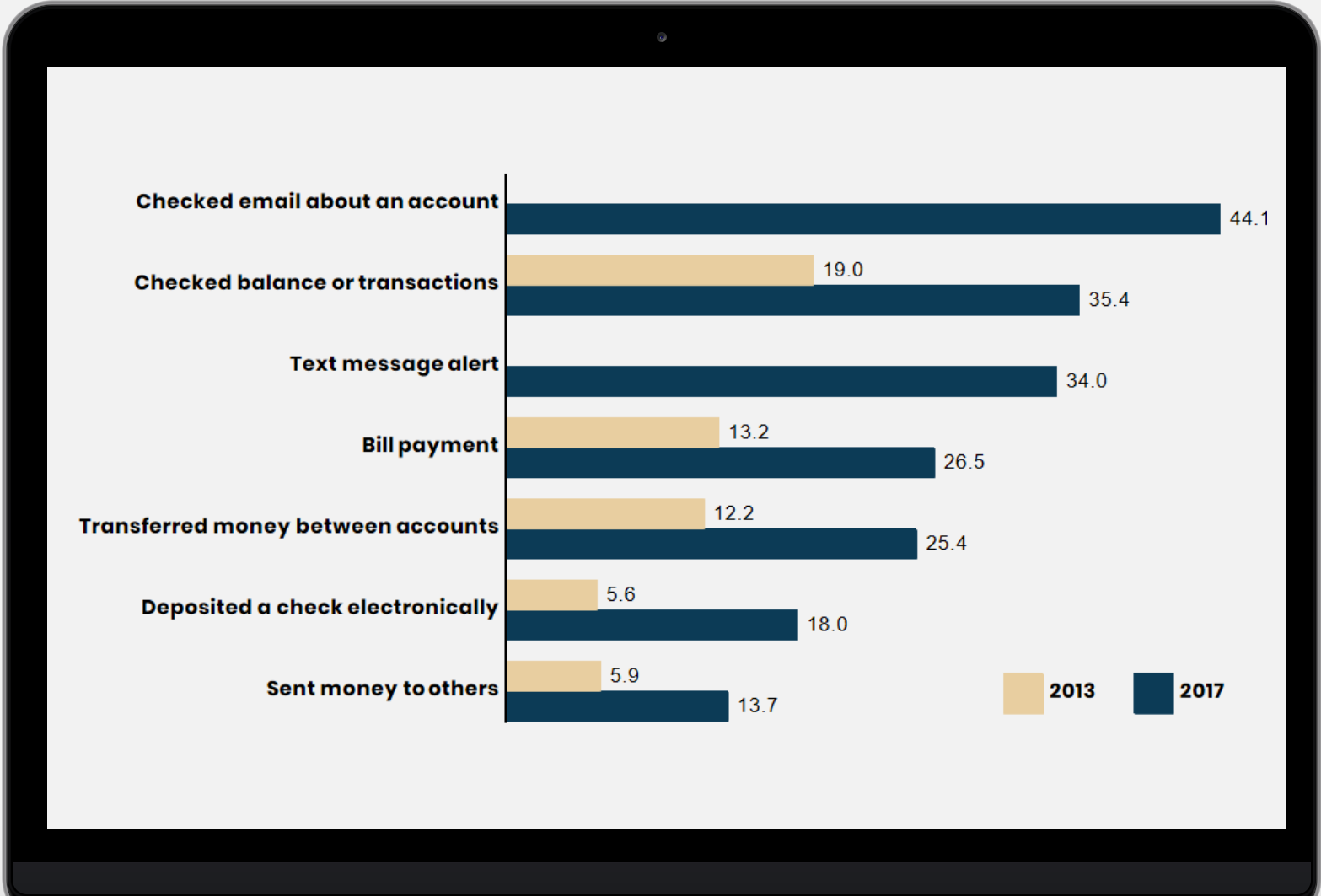


Reasons for Not Having a Bank Account, Unbanked Households, 2017 (Percent) not enough money earned passive income will help savings and investing.



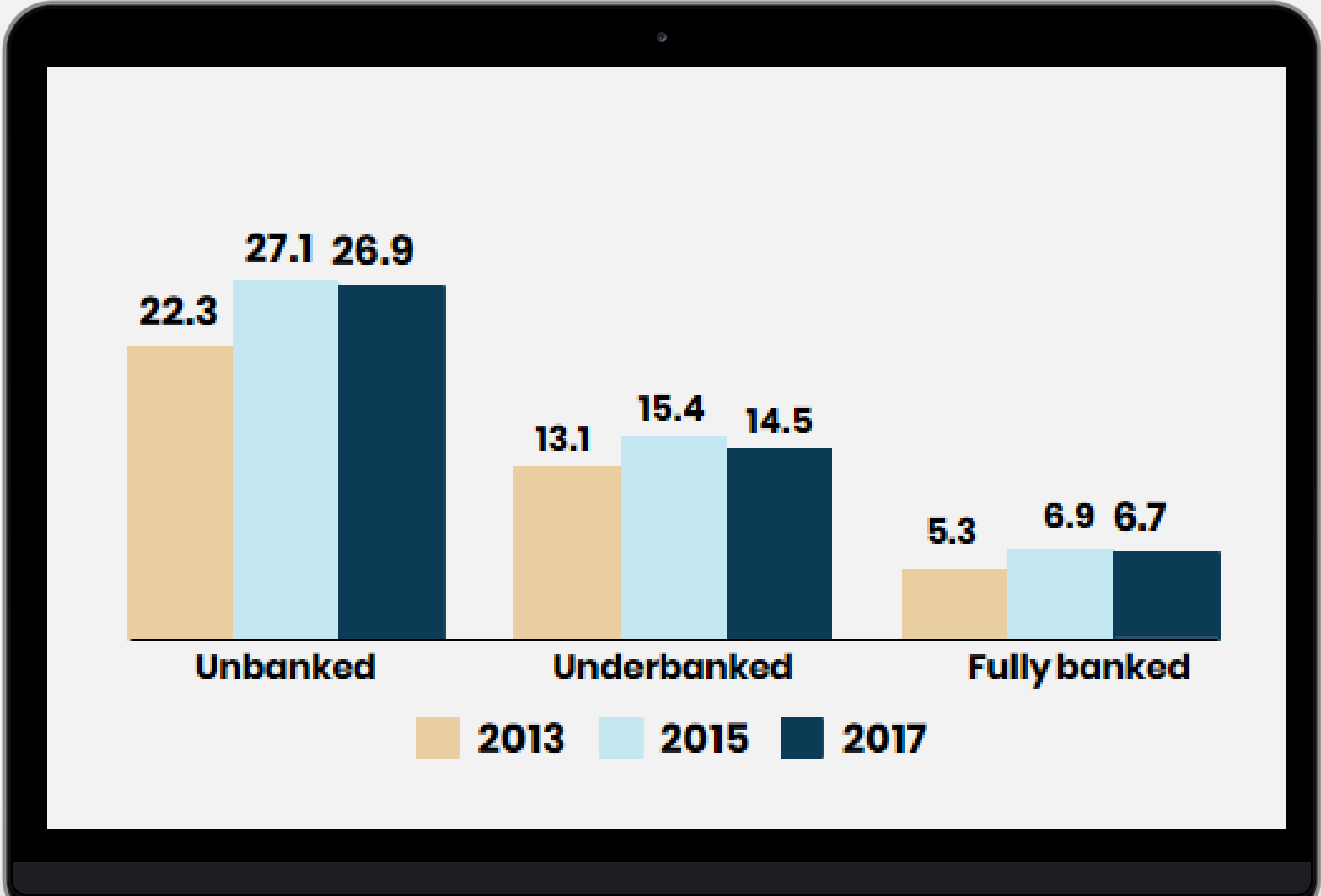


Mobile Activities Among Banked Households by Year (Percent)



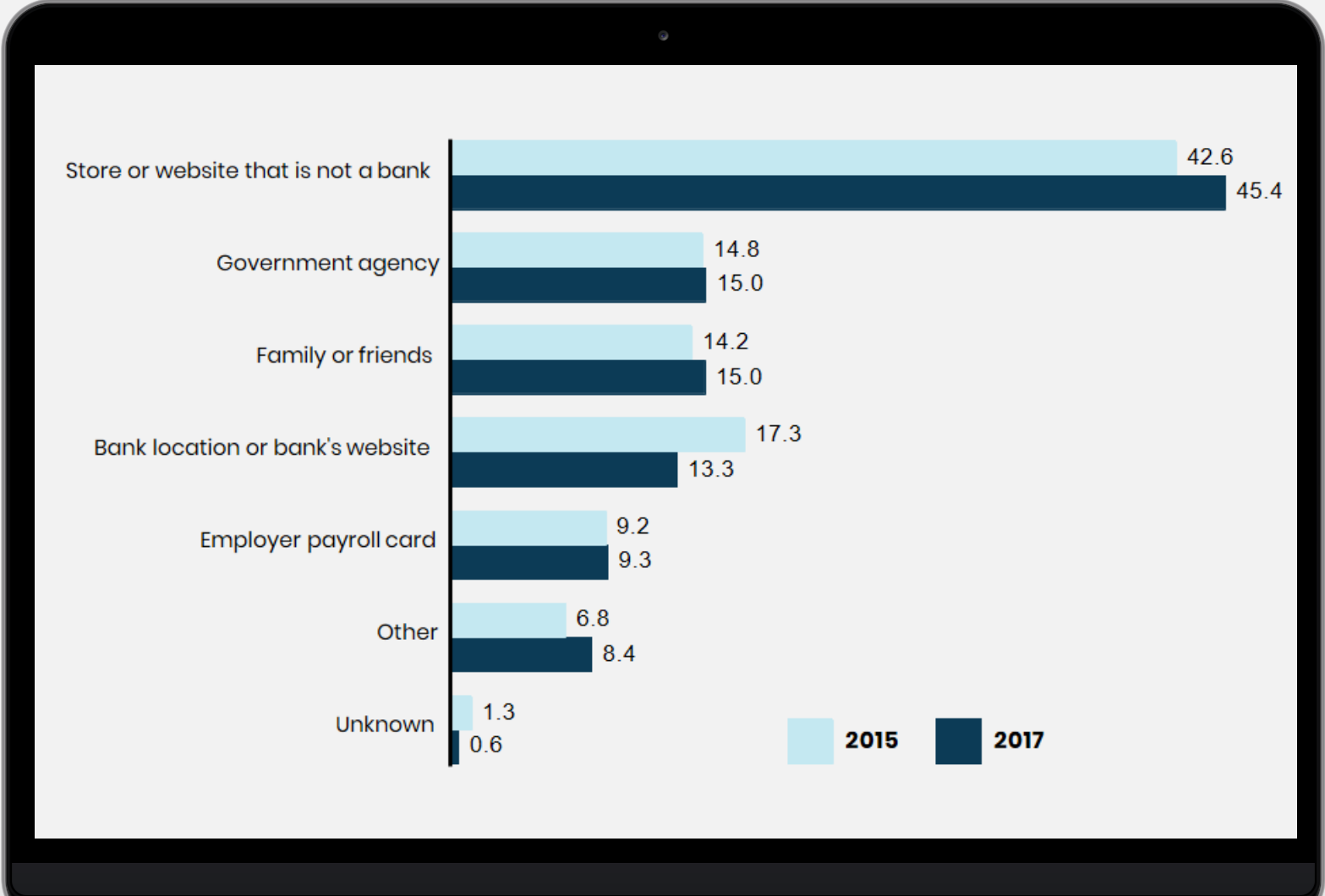


Prepaid Card Use in Past 12 Months by Banking Status and Year (Percent)





Sources of Prepaid Cards for Households That Used Prepaid Cards in Past 12 Months by Year (Percent) will increase prepaid participation across different industries.





When Terrence L. Gallman was 16 years old, his life was defined by drugs and violence. Growing up in South Carolina, Gallman was introduced to drugs by his stepfather, and the path of self-destruction eventually led Gallman to a career of dealing drugs. It was no wonder that he was eventually arrested and convicted of drug conspiracy. During his 12-year incarceration, he could have continued on that self-destructive path, but he chose otherwise.

Determined to let his family and friends know he was more than his past, he used writing as a way to express his deepest, heartfelt emotions and penned his first book, *Love's Journey: The Road Less Traveled*, followed by his second book *Finding Me* also the subject of a play and a motion picture *THERE IS NO RIGHT WAY TO DO WRONG* in the works that exposes the real truth about the harsh realities of being incarcerated and the process of finding true identity and claiming inner power.

The book was simply the beginning of a greater mission: to assist people with making positive changes in their lives. Gallman provides mentoring and ongoing support to incarcerated men, women and their families. He helps them reposition themselves in society, create a positive self-image that can overcome any social stigma, and thrive in successful lives outside the prison system.

Gallman provides essential tools for helping ex-convicts stay out of prison, showing them how to transform their mindset and help them realize their true potential. Gallman's own life is a reminder that just because society deems someone a statistic, it doesn't mean that negative image is set for life. With the right mindset, support, and guidance, anyone can rise above their past and claim their true greatness in life.

Gallman's life now is defined by advocacy, community, and crime prevention. Taking an entrepreneurial approach, he continues to produce literary works, turning some of them into film products, and actively engages live audiences with his speaking on empowerment and achievement. Having reinvented his own life is the evidence he demonstrates for others who may not even know that is possible.

Gallman has recently been the subject of Faith Matters segment on WLTX Television and he recently was the subject of the film *The True Cost of Christmas* with Billy Graham Ministries and now spends his time speaking to youth and communities across the US. Even appearing at Bloomberg and the United Nations featuring the cause of justice inform, reconciliation and economic inclusion promoting his latest book *WALL STREET BONDS: THE URBAN RENAISSANCE*

For more information on Gallman's projects, click here www.thereisnorightwaytodowrong.com

To order *WALL STREET BONDS: THE URBAN RENAISSANCE* and other books
<http://amazon.com/author/terrencegallman>

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Phone: 803-477-4603

A photograph of two men in business suits shaking hands in front of a modern glass-walled building. The scene is captured from a low angle, looking up at the men and the building. The lighting is bright, suggesting an outdoor setting during the day. The text 'THANK YOU' is overlaid in a blue, sans-serif font, with a decorative graphic element above the 'K'.

THANK YOU