



OYOTMO

COLLECTIVE. YIELDS. CREATE. THRIVING. MUNIFICENT. COMMUNITIES

"Omnia Possibilia Sunt"

Executive Summary

Mission Statement: The team here at Cyctmc (pronounced “systems”) is dedicated to creating a world of opportunities. Our belief is that solutions ought to solve the direct struggles of the community. For this, we are constantly joining forces with community ideas to create solutions that enable opportunities to be more ubiquitous. We serve the underbanked and communities stricken with violence and financial literacy limitations.

Meet the Team:

- **Founder: Cornelius Allen** – Truman State Graduate, SIUE Graduate, studied economic development in Shanghai China, bachelor’s in business administration, Psychology, Criminal Justice, and Economics. Before founding the company Mr. Allen spent over seven years in the legal field helping clients in both business and criminal cases. Mr. Allen has also served as the asset manager and investigator for law firms in his community.
- **Marketing Director: Rebecca Reed** – Ms. Reed concluded formal education at BWTH in 2012. After graduation, was immediately hired into the marketing sector of Crystal and Spice, the longest standing downtown establishment. Before joining the team, Ms. Reed spent over 10 years marketing and advertising for the companies of Downtown Belleville. After several years of serving various establishments in marketing and customer acquisition, she has since moved into managerial roles to coin those skills.
- **Legal Team-** The legal services are provided by Eric Rhein Law firm. The law firm has over 25 years of experience in litigation, document preparation, and financial transactions. The firm has offered various forms of information, knowledge, and even leadership amongst the legal help it provides. The firm members make up the remaining 3 members.

Offering

Present day technology has given us the opportunity to deposit cash from several avenues. Banks, ATM’s, and other apps. But for the 14 million Americans without reliable or any transportation at all, and the 45% of Americans without any access to public transportation, getting to a bank or even an ATM can be an everyday challenge.

With a 600% rise in ATM related crimes since 2020, often resulting in violent attacks and death, and the nationwide challenge to get transportation faced in 90% of rural and urban areas, there’s got to be a better way to deposit our cash.

That’s why our solution Applicash, allows users to seamlessly scan their cash into their account. The steps are as easy as click, scan, spend! The money is immediate and right from our own pockets, giving a competitive advantage to our product feature.

Target Market: We generally serve the underbanked. Although there are solutions that allow users to deposit cash into their accounts such as ATMS, cash app’s bar code systems, and reloadable cards, these solutions provide options, however, do not actually address the problems that necessitated their arise. Our target market is one that has actually come to us. It originally included

the paraplegic and disabled community who did not have the mobility to successfully go to either bank nor ATM. However, was extended to those in rural communities whose distance from both bank and ATM created a weekly disturbance as well as those in urban communities whose lives are restricted by the violence that occurs at both banks and ATMs.

Goal: Our goal was to originally raise \$10,000 to support the new project. The investment period was originally aimed for February 2024- June 2024. However, we have since then raised the capital through Angel investors and community funding and have closed investment rounds. Although formal investment periods are over, we are always looking to expand and bring in new investors or leaders to further fulfill the project projections.

Projections: The cost of each institution to integrate the app should range from \$8000-\$12000 maximum. Our design is to license the function to individual banks or credit unions. In doing so each institution can charge a monthly fee (\$5-\$10 a month), regenerating over 100% of the initial cost in only a few months. It is important to note, the function has two methods of gaining revenue, both are able to be done simultaneously.

Conclusion: We would love to partner with you all in the hope of providing this competitive yet direct solution to the customers that have been given everything except the right solution. Applicash allows instant digital cash deposit, not found anywhere else nearly as fast. With your partnership, not only can you increase the profitability of sales but also that of your relationships with a lucrative community, otherwise underserved.

Sincerely,
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