



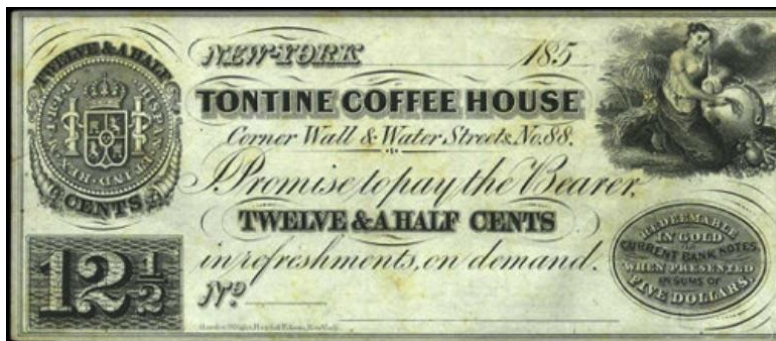
# Tontine Café

## A 501(c)3 Non-Profit Sharing How to Open Coffee Shops. –

Teaching entrepreneurship with fundraisers that solve hydration problems associated with climate change. From Water Stations, to Coffee Beans, to Strike Answering Coffee Stands, to Solar Power Wells, and Business Setups for Tontine Based Retail.

Why the Tontine Brand? A tontine is a business structure where investors join together to fund a business, then as the investors leave or die, the ownership accrues to the still participating members. This allows those who remain in the tontine to share the profits, with a growing percentage of ownership until the last member (or members) standing earns ownership of the enterprise.

The most famous tontine in the US, was the Tontine Coffee House founded in 1793. That's where the Buttonwood Agreement was signed that evolved into the New York Stock Exchange. The image above is of the Tontine Building – Built in 1797. (In the Tontine Coffee House, the financial arrangement was ended to benefit the last seven standing.)



The Tontine Coffee House had its own currency, as shown here as 12 ½ cent note good for refreshments on demand, and convertible to gold in amounts of \$5 or more.

A good Wall Street History page about the Tontine Building is shown here:  
<https://www.thewallsthotel.com/our-story/history>

Our operations as a 501(c)3 are much like the operations of Heifer International - [www.Heifer.org](http://www.Heifer.org) and Save the Children Federation, Inc. - [www.SaveTheChildren.org](http://www.SaveTheChildren.org) Both non-member based non-profits that raise funds to donate supplies and services to benefit their target communities. Note: This needs to be set up as “non-member” 501(c)3.

The Image of the Tontine building is in the public domain and offered by the Smithsonian. I also got hoodwinked by Getty Images into buying a licensed copy from them.

Why set this up now, when I'm quite busy with the other details of my life? It will take time for the 501(c)3 to be approved by the IRS, so it is clear that donations are fully tax-deductible and it will take time for the trademarks to move for intent to use, to use, then full registration.

Tontine Café will need a mission statement:

Here's are some for style:

Mission Statement:

Save the Children -- Save the Children's Senior Leadership Team, Board of Trustees and each and every staff member are dedicated to one mission – ensuring children everywhere survive, learn and are protected.

Heifer -- Heifer International is on a mission to end hunger and poverty in a sustainable way by supporting and investing alongside local farmers and their communities.

Dean's Beans -- Our mission is to use specialty coffee as a vehicle for positive change.

MuslimCharity.co.uk -- Our mission is saving lives in emergencies and to help the needy by adopting practical ways to root out poverty from the world through provision of education and a livelihood. Our mission is carried out by developing health and educational infrastructures along with providing access to safe water and creating opportunities for livelihoods. We also have as our mission to provide long-term sustainable assistance to the vulnerable communities and facilitating them towards self-reliance.

Solar-aid.org -- 590 million people across sub-Saharan Africa live without electricity. When the sun goes down the working day ends for millions of people. For millions of others the only option is to ignite kerosene lamps and paraffin candles, which emit toxic fumes into the earth's atmosphere. But with the flick of a switch, we can change that story. Every solar light in someone's hand is an instant win for people and the planet

Ours: Tontine Cafe is dedicated to combating climate change and hydration loss in the USA and Central America during summer months, using coffee shops as catalysts for change. We support local farmers, promote unionization and collective bargaining, and empower communities through education and access to clean water and renewable energy. Our commitment to positive impact and self-reliance drives us to uplift lives while fostering sustainable practices and protecting our planet.

Why a 501(c)3? We need to have donations be fully tax-deductible as the aforementioned groups.

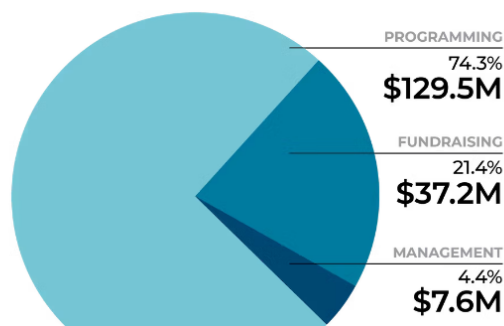
Operating as a 501(c)3 allows for executive salaries as Heifer shows in this graph:

## What percent of Heifer International donations go to charity?

In fiscal year 2022, 74.3% of Heifer International's expenses went to programming. That means almost 3/4 of Heifer's expenses were spent helping people around the world move from poverty to power. The remaining spending went to fundraising (21.4%) and management (4.4%). In dollars, that's a total of \$174,284,937 spent, with

- \$129,450,632 going to programming
- \$37,224,053 going to fundraising
- \$7,610,252 going to management

### FISCAL YEAR 2022 Consolidated Expenses



They just don't drill down in the beautiful graphic the massive salaries for their leadership as shown in the 2022 990 tax return:

<input type="checkbox"/> Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.						
(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)				
		Individual trustee or director	Institutional trustee	Officer	Key employee	Independent contractor
(1) PIERRE FERRARI CHIEF EXECUTIVE OFFICER	50.00			X		
(2) ROBERT BLOOM EVP, CFO AND TREASURER	50.00			X		
(3) HILARY HADDIGAN CHIEF OF MISSION EFFECTIVENESS	50.00			X		
(4) TERRY WYER SENIOR VICE PRESIDENT	50.00			X		
(5) GRETCHEN VILLEGAS VICE PRESIDENT	50.00			X		
(6) CHRISTY MOORE SENIOR VICE PRESIDENT	50.00			X		
(7) MAHENDRA LOHANI SENIOR VICE PRESIDENT	50.00			X		
(8) OSCAR CASTANEDA SENIOR VICE PRESIDENT	50.00			X		
(9) ELIA MAKAR CHIEF PEOPLE OFFICER	50.00			X		
(10) MATTHEW KRAUSE MANAGING DIR, INSTITUTIONAL PARTNERS	50.00				X	
(11) MARCIA RASMUSSEN CHIEF FINANCIAL OFFICER	50.00			X		
(12) MICHAEL HEALD VICE PRESIDENT	50.00			X		

Our modern Tontine Café brings these features to life for 2023 to enable commerce and allow entrepreneurs to grow.

**Our Trademarks will be:**

- Tontine Café for restaurant in class 43
- Tontine Brand Coffee as a brand in class 30
- Tontine Banknotes is class 36

These trademarks are used in these fashions:

“Tontine Café” as branding to identify our coffee & water stores and stations. Used as banners and signage.

“Tontine” as a brand of coffee, printed on bags of coffee or coffee cups.

“Tontine” as a brand for our Coupons, Banknotes, and Stock/Ownership Certificates.

How benefits are provided.

The five primary offerings, as mentioned above:

- Water Stations. -- As simple as a five-gallon bucket filled with bottles of water topped with ice.
- Coffee Beans – Deans Beans offers a good model of a “B” Corp activist <https://deansbeans.com/> See their page on fundraisers -- <https://deansbeans.com/pages/fundraising>
- Coffee Stands. As elaborate as the image depicted below. ....and Strike/protest Answering Stands – such a stand can be donated to a group of striking workers so they can open a fundraiser to hydrate the protesters, and in the event, they are striking a Starbucks, open a competing coffee operation to compete.
- Solar Power Wells and Lighting. As does the Solar Aid <https://solar-aid.org/> The CEO is John Keane: <https://www.linkedin.com/in/john-keane-412a161/> A solar powered well charity offer is shown here: <https://muslimcharity.org.uk/donation-for-small-solar-wells/>
- Business Setups for Tontine Based Retail. – This is offering a paper work to establish a formal tontine business structure. A draft a written by ChatGPT4 is the addendum to this document.

Each will be offered as donations at the website, in the same fashion as Save the Children and Heifer.

The “Tontine” as a brand for our Coupons, Banknotes, and Stock/Ownership Certificates



A coupon/currency is used as a promotional tool to attract visitors to the stations and stands. It can be as simple as a handbill good for an iced coffee. This handbill allows public offering of the free benefit and as a given number can be distributed in relation to inventory at the stand operations can benefit.

Later, we'll make bearer notes like that 12 ½ cent note shown above.

# One Tontine

Brand Banknote.

I have artist who made up the Georgetown Dollar and printer who is able to print serial numbers on them.

Here's a sample:



We'll create such a Tontine Banknote to use as currency, with a value of: "One Tontine Banknote is worth one iced coffee, and 16 may be exchanged for a pound of coffee beans." Not valued in dollars, simply as a voucher for coffee.

Bagged Coffee Beans available for fund raisers – as Dean’s Beans does, but get branded with our “Tontine” Brand:

<https://deansbeans.com/pages/fundraising>



Home Shop ▾ Subscriptions Mission ▾ About Us ▾ Blog How To... ▾ Wholesale ▾ FA

Organic, Fair Trade Fundraising

Are you looking for a sure-fire way to raise money for your school or cause? Try our 100% Organic, Fair Trade Coffee. With over 20 years of experience, we have created a straightforward fundraising program that is sure to bring you the most return.

Everybody Wins with a Dean's Beans Fundraiser!

 Save The Farmer



Gets Fair Trade Prices  
and Direct Development  
Projects

Your  
Organization



Makes Great Money  
with Products that Model  
Ethics and Values

The Consumer 









Enjoys Quality  
Coffee & Cocoa at Prices  
Lower Than in Stores

Solar Powered Well example from <https://muslimcharity.org.uk/donation-for-small-solar-wells/>



Costs for solar power wells as shown at Google.

 <p><b>Solar Well Pump Kit - #...</b> <b>\$1,699.00</b> RPS Solar P... Free by 5...</p>	 <p><b>ECO-WORTHY Solar Well...</b> <b>\$339.98</b> Amazon.com Free shipping</p>	 <p><b>Grasshopper Park Solar...</b> <b>\$4,950.00</b> WillyGoat To... 30-day retur...</p>
 <p><b>Ronan Solar Pump...</b> <b>\$236.99</b> Wayfair Free by 5/4</p>	 <p><b>1pc Solar Water Pump...</b> <b>\$9.28</b> Temu ★★★★★ (38)</p>	 <p><b>Wholesale solar water...</b> <b>\$138.00</b> Alibaba.com</p>

Sure, this seems to tie us to Africa, but there are many places in the US Southwest where there is a need. ...and get in on the big bold mission that both Heifer and Save The Children have.

A coffee stand can offer a bucket of water for free hydration, ice bucket, boxed coffee and coffee beans.



A Donation page will be set up where patrons can donate the Tontine Café so we can distribute benefits.

Item # 1 --- These three items, Five Gallon Bucket, Water & Ice, delivered assembled either as:

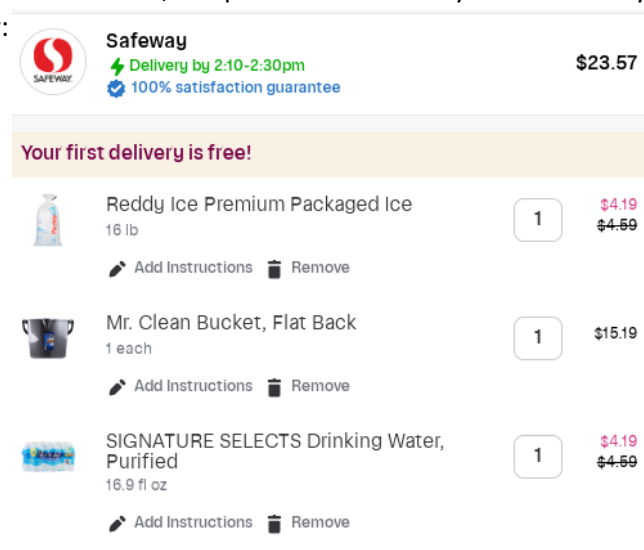
- a) Entrepreneur set-up donated to a street-person with the instruction that if they sell each of the 24 bottles of water, they can keep the money.
- b) As a donation to a street demonstration, like the anti-abortion protesters at the Supreme Court, or the climate protesters that were across the street from the White House Press Correspondents Dinner on Saturday night at the Washington Hilton.

There are an endless cavalcade of protests and marches that we can tie into like this Sat. March 18 -- National March on Washington: Fund People's Needs, Not the War Machine!  
[https://www.answercoalition.org/protest\\_march\\_18\\_19\\_peace\\_in\\_ukraine\\_say\\_no\\_to\\_endless\\_u\\_s\\_wars](https://www.answercoalition.org/protest_march_18_19_peace_in_ukraine_say_no_to_endless_u_s_wars)

We can use these to donate the pails, and build awareness for our brand, and create awareness of our page where people can donate to have the Water & Ice delivered.



As these items are available via Instacart, our provision of delivery should be very simple. Here's the cart with Insacart from Safeway:



The Tontine Contract draft by ChatGPT4 available for users to use to establish their Tontine Café.

## TONTINE CAFÉ COFFEE SHOP AGREEMENT

This Tontine Café Coffee Shop Agreement ("Agreement") is made and entered into as of the \_\_\_\_ day of \_\_\_\_\_, 20 (the "Effective Date"), by and among the undersigned parties (individually, a "Member" and collectively, the "Members").

WHEREAS, the Members desire to establish a tontine arrangement for the purpose of creating and operating a coffee shop business with a focus on ethical and sustainable practices, and empowering others to do the same;

NOW, THEREFORE, in consideration of the mutual covenants, terms, and conditions set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

### Tontine Fund

1.1. The Members hereby agree to create a fund (the "Tontine Fund") by each contributing an initial amount of \_\_\_\_\_ (the "Initial Contribution") on or before the \_\_\_\_ day of \_\_\_\_\_, 20.

1.2. The Tontine Fund shall be managed by a fund manager or financial institution (the "Fund Manager"), selected by a majority vote of the Members, which shall be responsible for investing and managing the Tontine Fund according to the investment guidelines agreed upon by the Members.

### Business Creation and Operation

2.1. The Members shall use the Tontine Fund to establish a coffee shop business (the "Business") focused on the following principles:

- a. Long Term Relationships
- b. Shade-grown and Bird Friendly Coffee
- c. Direct Farm-to-Roaster Trading
- d. Solar-Powered Roasting Facility
- e. People-Centered Development Programs
- f. Organic Certification

2.2. The Members shall endeavor to empower other entrepreneurs to open similar coffee shops that adhere to the aforementioned principles.

## Distributions

3.1. The Members shall receive an annual distribution of the net income generated by the Business, calculated and distributed on the \_\_\_\_ day of \_\_\_\_\_ each year (the "Annual Distribution").

3.2. In the event of a Member's death, their share of the Annual Distribution shall be redistributed equally among the surviving Members.

## Termination and Payout

4.1. When there are seven (7) surviving Members, the Tontine Fund shall be closed, and the Business shall be sold or otherwise liquidated.

4.2. The net proceeds from the sale or liquidation of the Business, combined with any remaining Tontine Fund balance, shall be distributed equally among the seven (7) surviving Members, less any fees and expenses associated with the sale or liquidation.

## Representations and Warranties

5.1. Each Member represents and warrants that they have the legal capacity and authority to enter into this Agreement and to fully perform their obligations hereunder.

5.2. Each Member acknowledges and agrees that their participation in the Tontine Fund and the Business is voluntary and that they are not relying on any representation, warranty, or advice from any other Member or the Fund Manager regarding the potential returns, risks, or tax consequences associated with participating in the Tontine Fund and the Business.

## Governing Law and Dispute Resolution

6.1. This Agreement shall be governed by and construed in accordance with the laws of the state of \_\_\_\_\_.

6.2. Any disputes arising under or in connection with this Agreement shall be resolved through good faith negotiations between the parties, and if such negotiations are unsuccessful, then by binding arbitration in accordance with the rules of the American Arbitration Association or other mutually agreed upon arbitration rules.

## Miscellaneous

7.1. This Agreement may be amended only by a written instrument executed by all Members.