The problem

Corner stores run on cash and a paper notebook: sales, deliveries, and fiado (store credit) for neighbors who pay later.

Fiado gets lost, stock runs out unseen, and no records means no proof of income for a loan or a lease.

9.5%

of Hispanic households have no bank account, vs 1.9% of White households

33.4%

of unbanked households are Hispanic, vs 14.8% of all US households

Source: FDIC 2023 National Survey of Unbanked and Underbanked Households

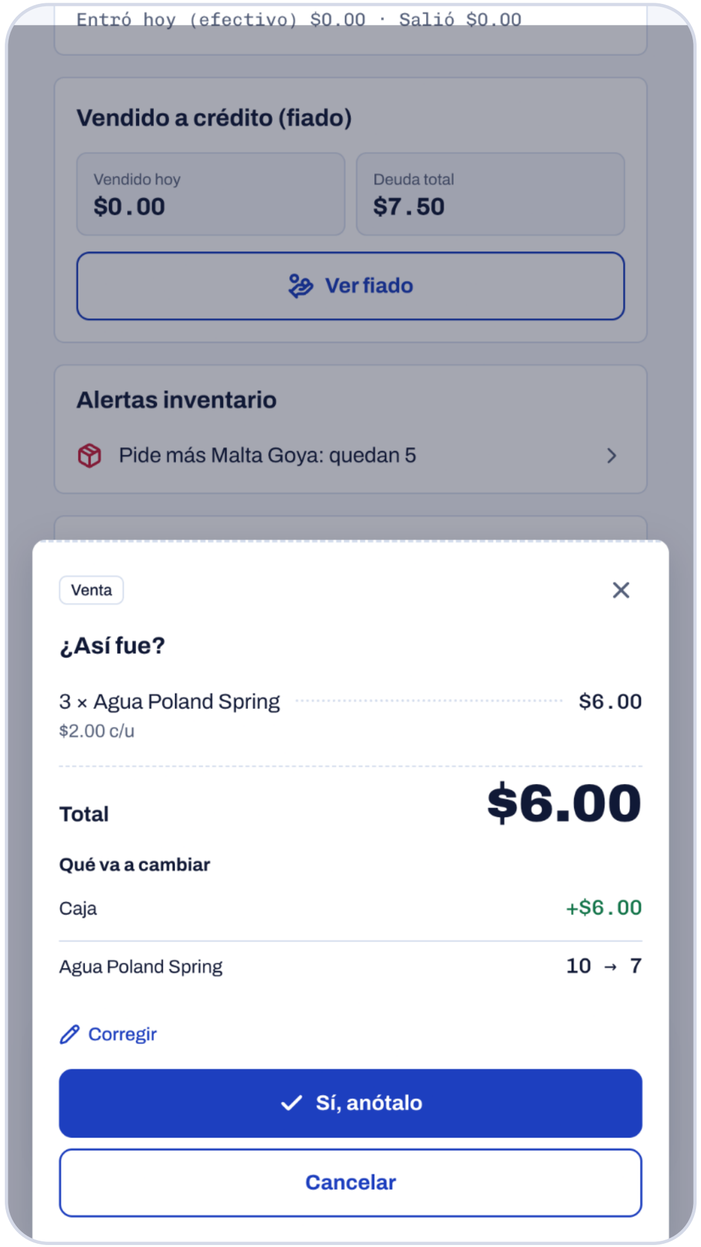
The solution

A voice-first cash register for corner stores (bodegas) and other cash businesses in New York.

Say what happened, check the receipt, done.

Cash, stock, fiado and sales tax update together.

- Voice or text, Spanish or English.
- A receipt shows what will change; nothing is saved without “Sí, anótalo”.
- Finanzas statement for lenders and a Trámites guide to tax paperwork.



The demo

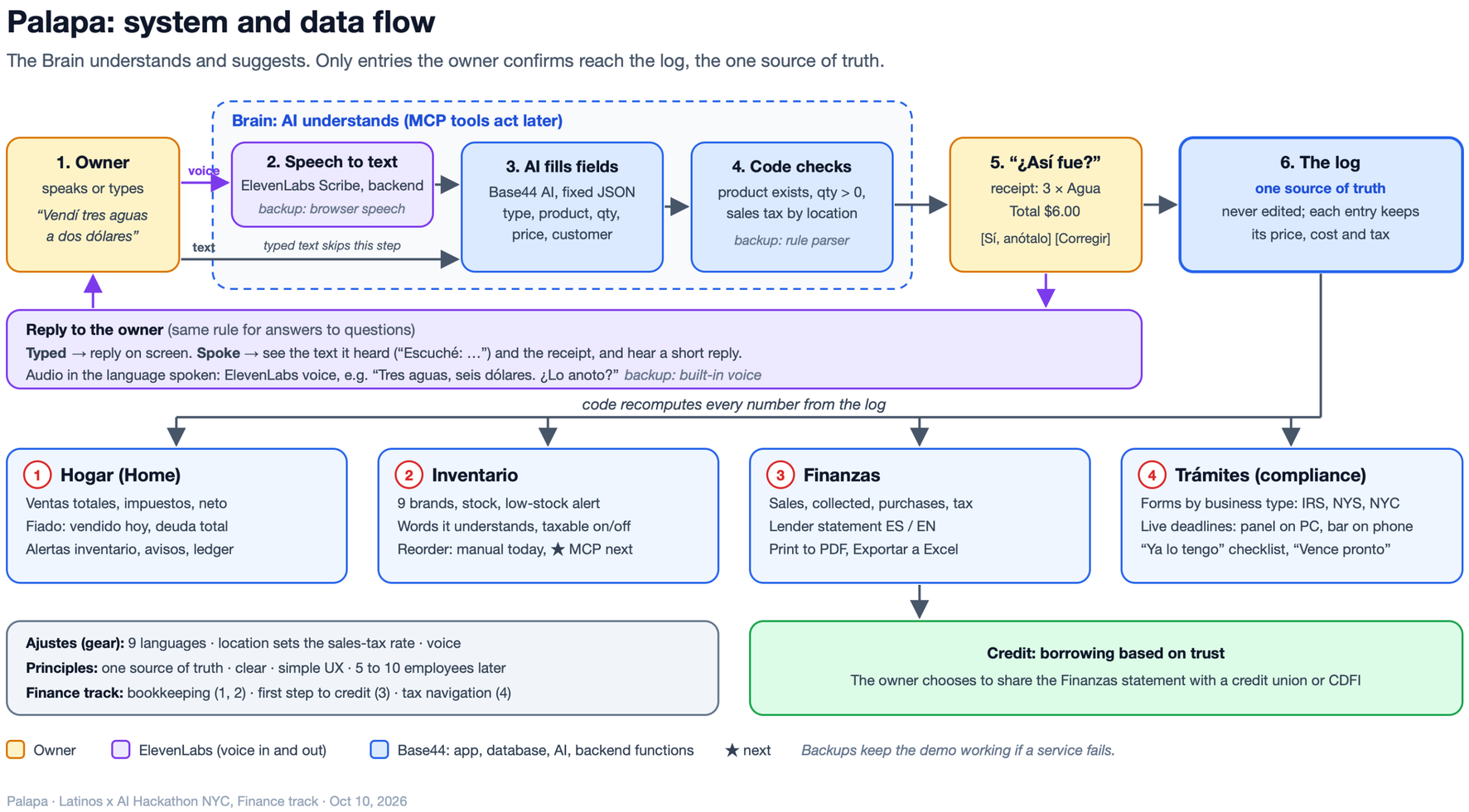
https://palapa.base44.app

Try: **“Vendí tres aguas a dos dólares”**

Landing page: https://siddhant-rajhans.github.io/palapa/

Code: https://github.com/siddhant-rajhans/palapa

How it’s built



Base44: app, database, AI parsing, backend functions. ElevenLabs: speech-to-text and voice replies. Twilio: text alerts.

The AI fills fields; code calculates every dollar.

What’s next

- First real user: a bodega owner we sign up Monday.
- Validate the Finanzas statement with a credit union or CDFI before claiming it builds credit.
- WhatsApp voice notes, supplier reorders, private accounts.

Siddhant Rajhans, Gabriel Smith, Engin Deniz Doğu

Latinos x AI Hackathon NYC, Finance track