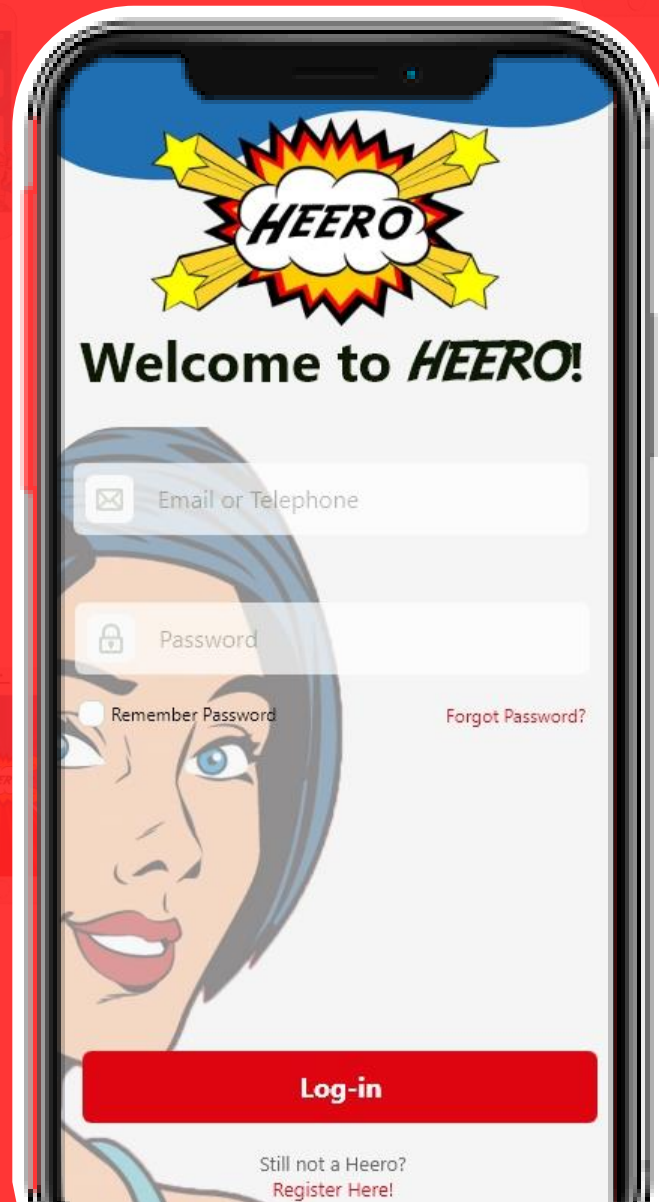


*YOUR GO-TO APP IN TIMES OF NEED*



*PEER-TO-PEER LENDING APP*

***PEER-TO-PEER LENDING APP***

*PEER-TO-PEER LENDING APP*

Life is full of **unexpected** surprises

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THESE EMERGENCIES  
INVOLVES **MONEY**

ILLNESS – RENT – TUITION





A woman with dark hair, wearing a white shirt with blue polka dots, is sitting at a wooden desk in a small, cluttered shop. She is holding a pen and writing on a notepad. The shop is filled with various products, including bags of snacks, boxes of instant noodles, and clothing items. The background is filled with shelves and racks of goods, creating a sense of a busy, small-scale business.

Simply, you just want to open  
**a small business**



# Problem

## Descriptive

With a lot of events happening around you, it can't be avoided that you will bump to an emergency that needs money. Be it for rent, for meds, for food. Without money on-hand, what do we do? We BORROW from our heroes; friends, peers and family. But aren't you ashamed to borrow money from them? Or have you had a friend that never paid their debt from you and you are now ashamed of collecting that money you now need the most.

# Solution

## Descriptive

**Peer-to-peer lending app** that connects you to your hero. As a borrower, you will have a lot of choices when, where and to whom you will borrow, anytime. And as a lender, you will be guaranteed that you will be paid more and on-time.





# Solution

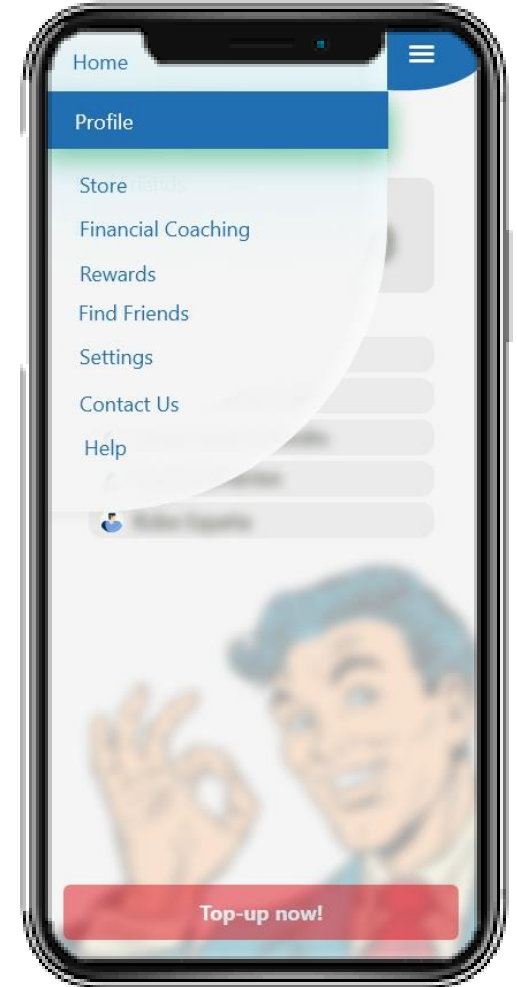
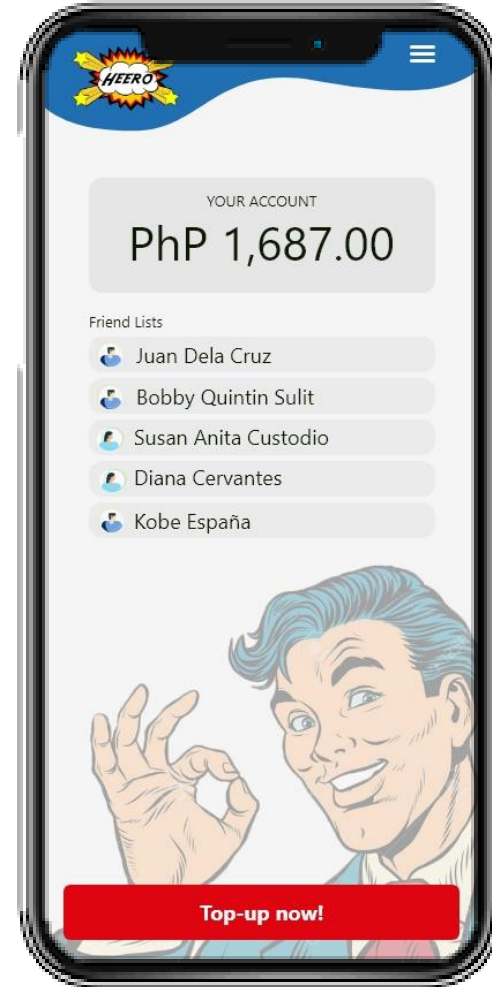
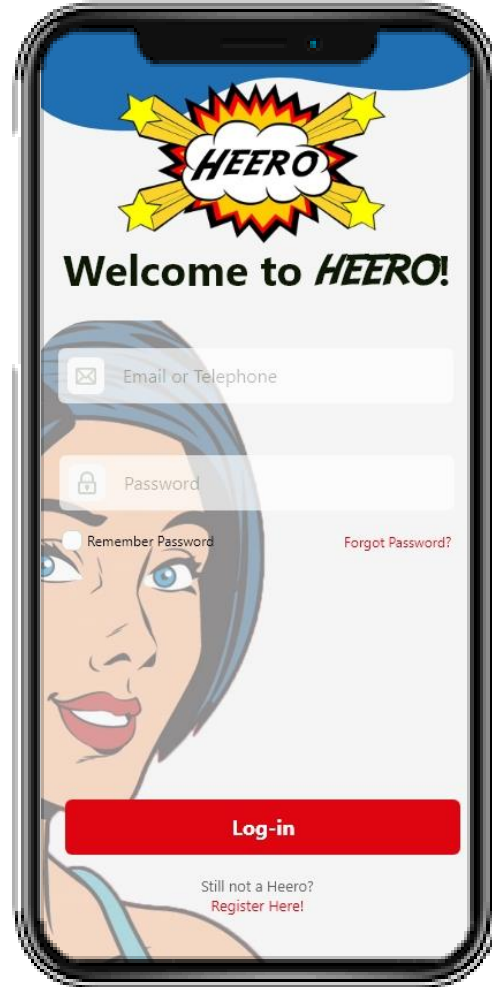
## Descriptive

**Digitalizing** how we borrow from our friends in times of emergency and how we let our friends borrow from us.

**Providing opportunity to income** when you lend your money to someone, your money will increase for some percentage.

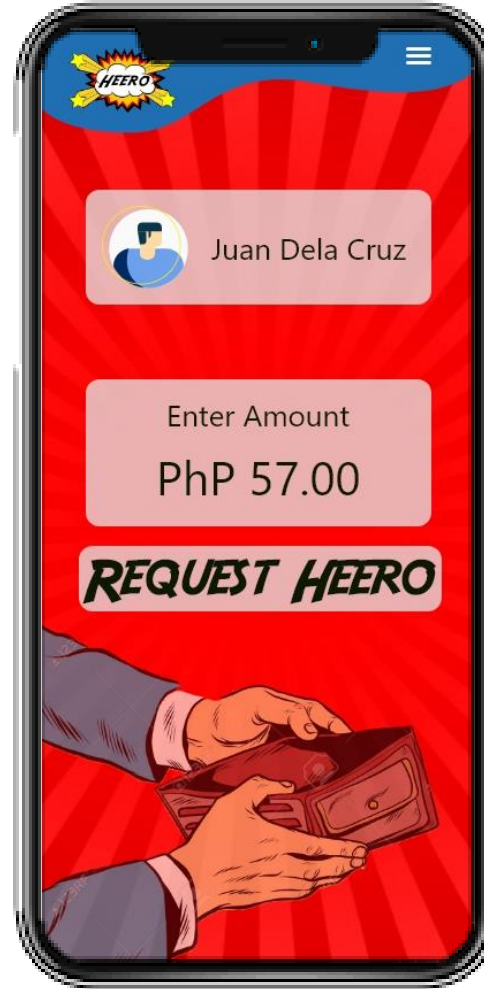


# Product Demo





# Product Demo

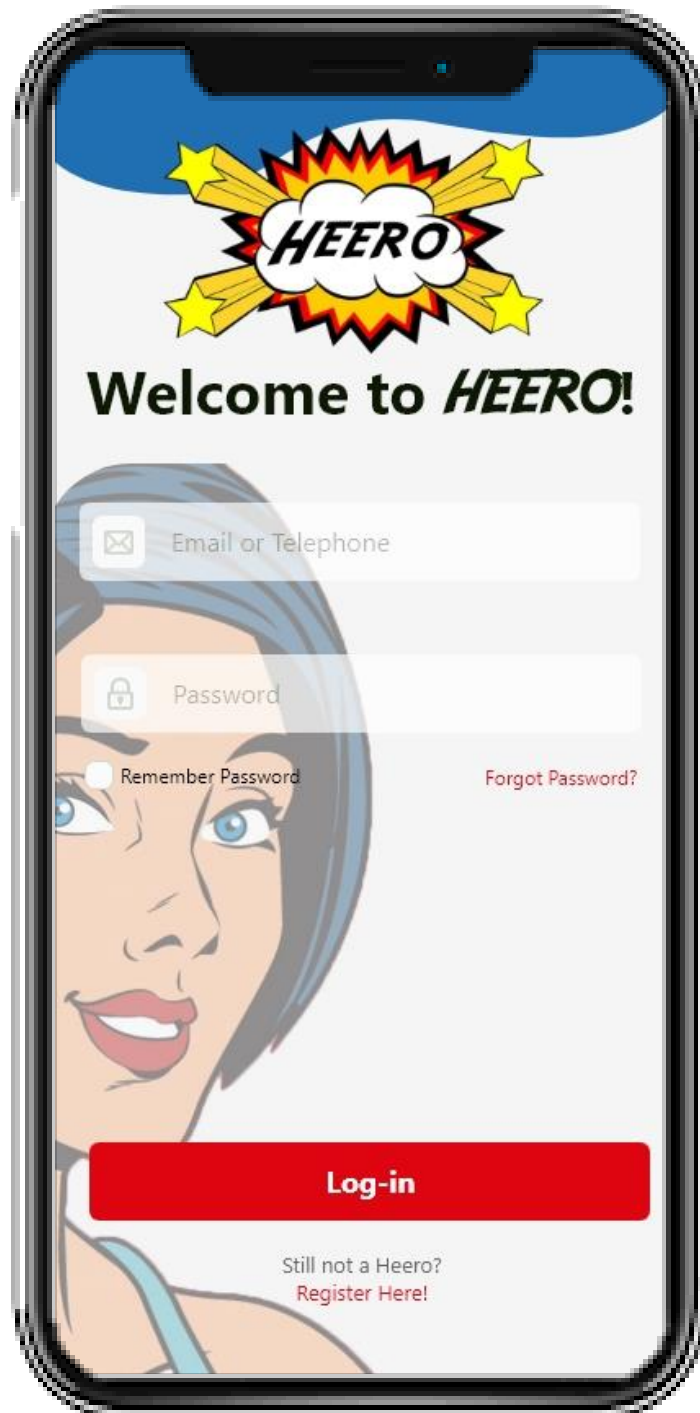




***LOADING SCREEN***







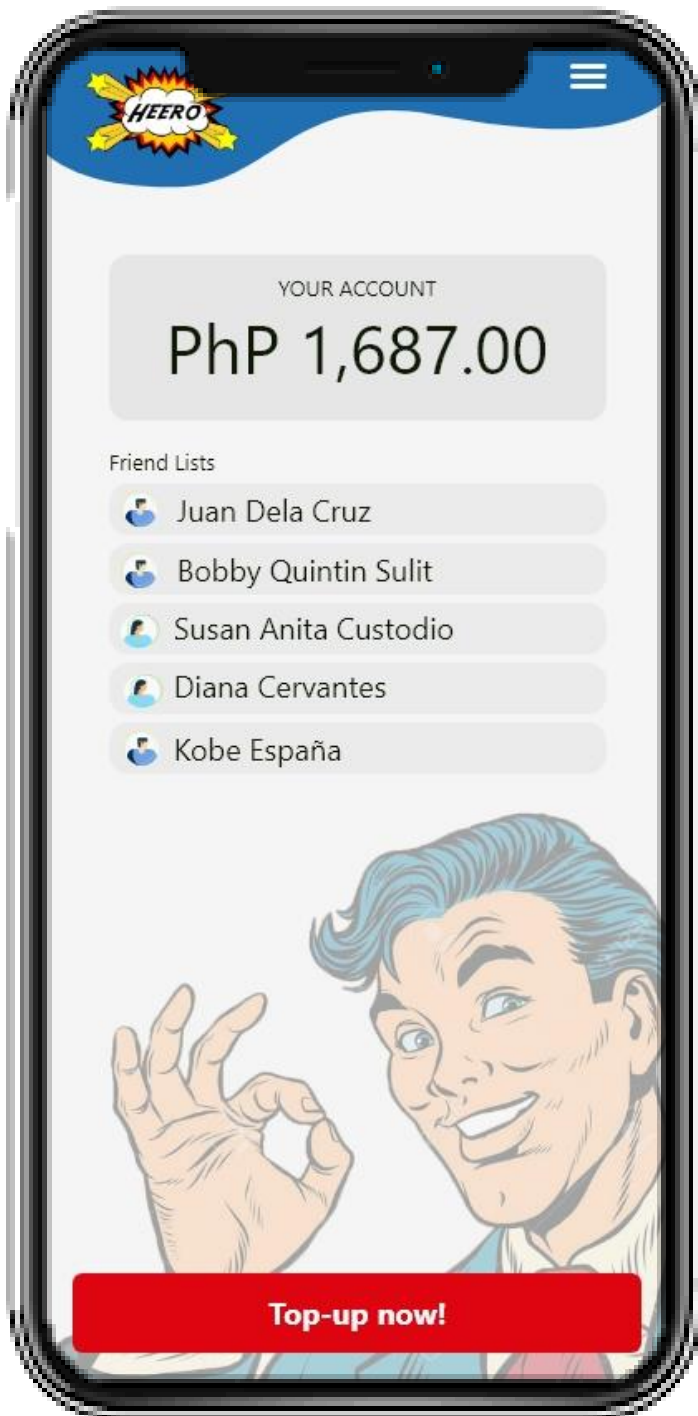
***LOG-IN***

***REGISTRATION***

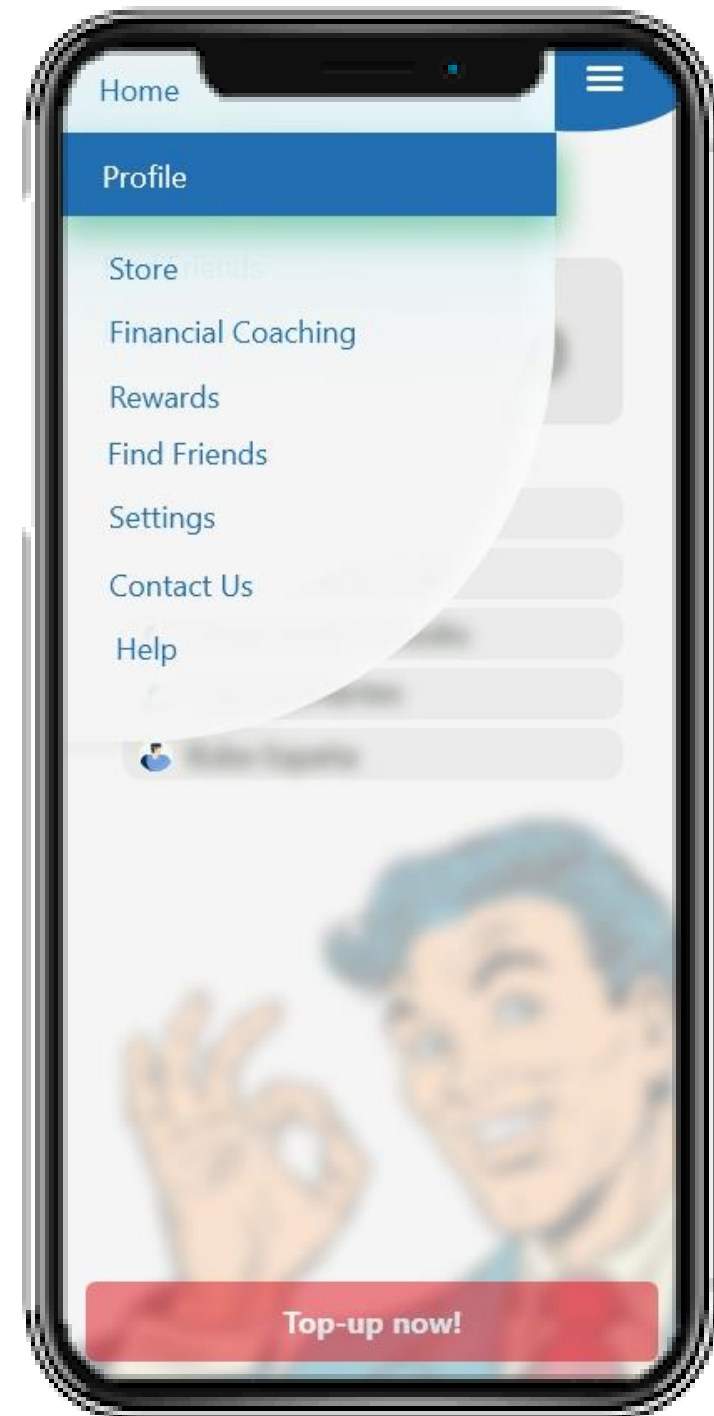
***- NEED VALID ID***

***- CAN CONNECT SOCIAL  
MEDIA ACCOUNTS TO  
HAVE A FRIEND LISTS***

***- ASK FOR A PERSONAL  
PIN***



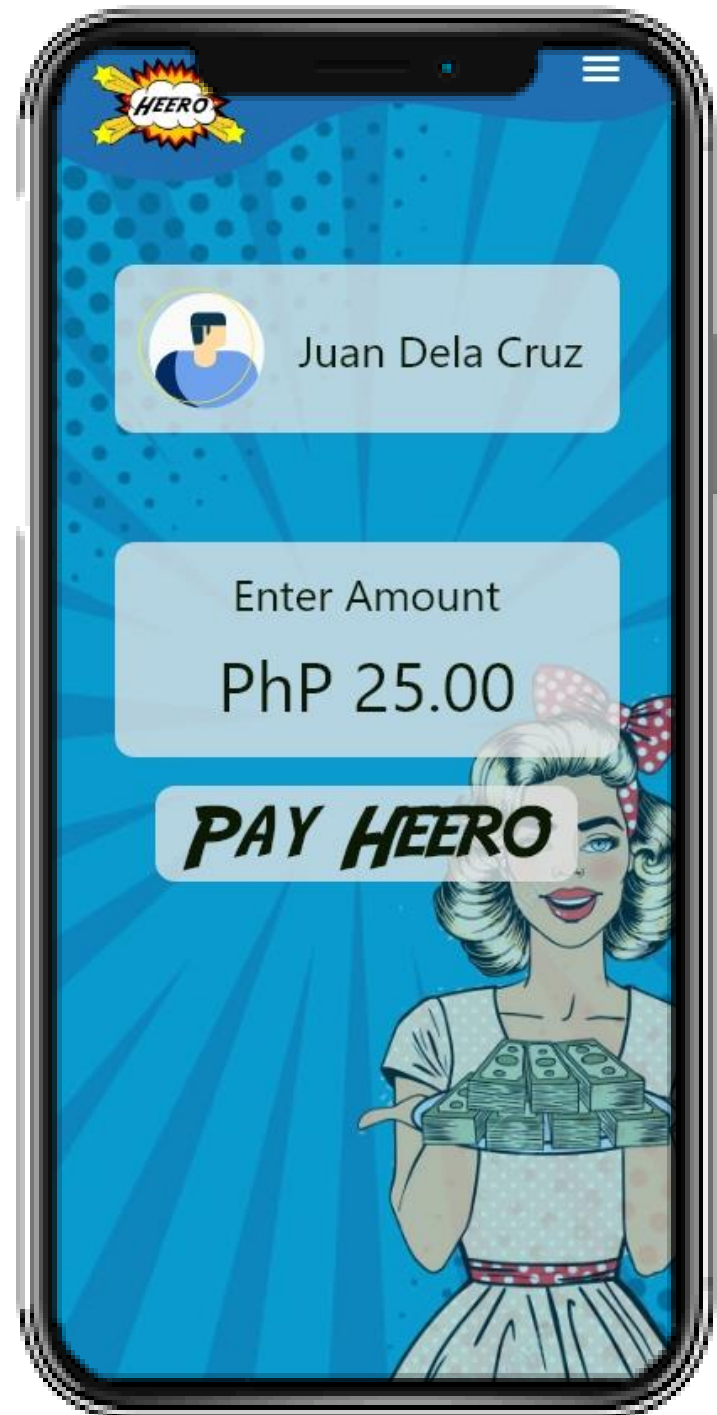
**HOME PAGE**







*REQUEST/PAY HEERO  
(WHEN A NAME IN HOME  
PAGE IS CLICKED)*





***FOR SECURITY***



# Mobile App

Get to Know



## GENERAL

First, both roles should have heeros. Heeros are friends, which can be a borrower or a lender.



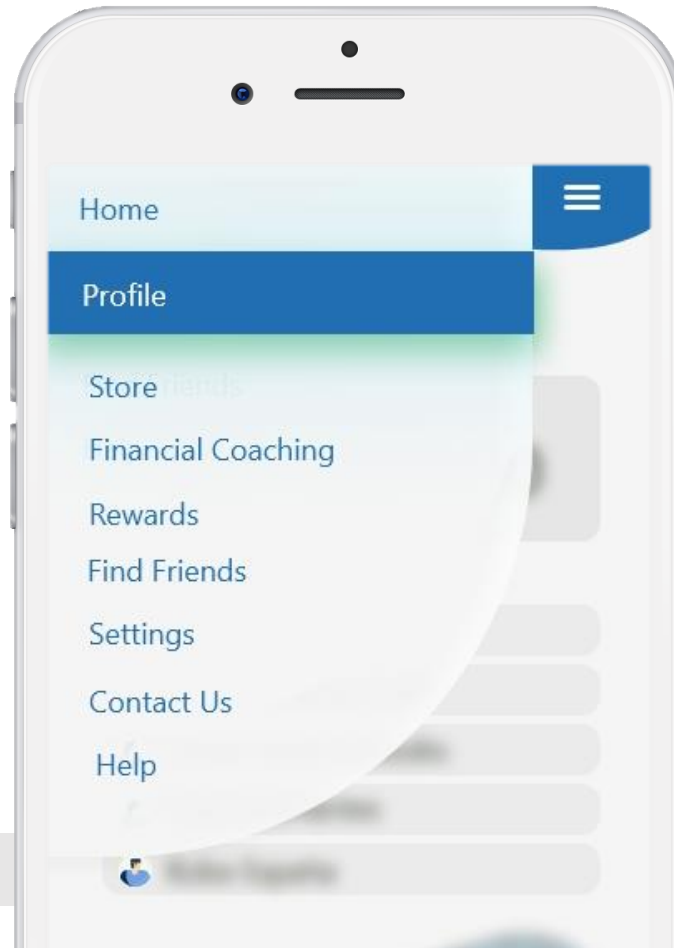
## AS A BORROWER

Open the app, input how much you need, then a list of people will be listed, and you will choose who do you want to borrow from.



## AS A LENDER

The app will notify you if someone wants you to be their Heero, then you have to confirm. Then it is good to go. Your money will increase for some percent.



## FINANCIAL COACHING

Citing the results of a study by the World Bank, the BSP said only 2 percent of Filipino adults answered all questions about financial literacy correctly.



## STORE

Just to make the app not for lending purposes, there will be a store hosted by the HEERO Dev. Team



## REWARDS

Every transaction made a reward point will be given



# Business Model Canvas

## Key Partners

Consumers, FinTech Companies

---

## Key Activities

In-app regulation

---

## Key Resources

Mobile

---

## Value Proposition

Convenience, accessibility,  
revenue

---

## Customer Relationship

Rating System

---

## Customer Segment

Multi-sided platform

---

## Channels

Mobile

---

## Cost Structure

App hosting & maintenance  
Salaries

---

## Revenue Streams

Cost per transaction and  
Ads

---



# Competitive Advantage

---



WE WANT  
TO BE  
YOUR  
**LIFE HERO**



## CONVENIENT & FAST

Manual transactions were digitalized.



## SECURED

Get that borrowed money, on-time and hassle free!



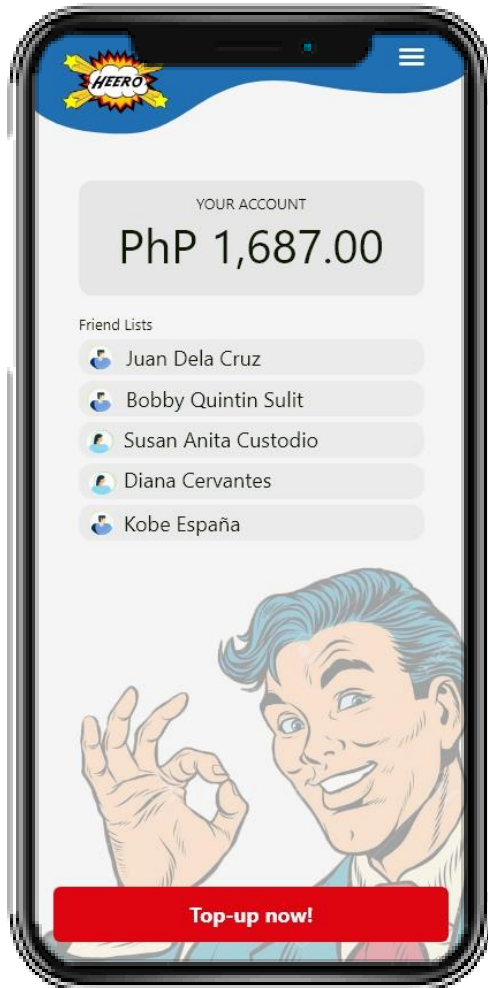
## SATISFACTION

We'd want to offer services to you with 100% satisfaction rate. Money borrowed will have no deductions.



## AWESOME REWARDS

Every transaction you made, be it borrowing or lending, you will earn reward points.



# Competitive Advantage

The primary considerations in borrowing money are interest rate (57.5%), loan amount (41.7%), period to pay for the loans (35%), and ease of loan application (33.1%). Reputation of the credit institution or lender (24.5%), amortization (14.9%), collateral (14.3%) fees and other charges (11.4%), and processing time (11%) are also considered. So in **HEERO; interest rates are low, period to pay for loans are flexible and a very easy loan application.**

## INTEREST RATE



## PERIOD TO PAY FOR LOANS



## EASE OF LOAN APPLICATION





# Competitive Advantage

Descriptive

**Unlike other fintech lending startups, Heero focuses on small scale money borrowing for emergency. Providing money right away.**

**If you want to borrow money from your family abroad, no need for them to go to remittance centers, you can have your money right away. Interest rates are flexible.**

# Target Market & Opportunity



**Most Filipinos have or had debt** – 47.1% of adults borrow money, while 33.8% did so in the past and do not borrow anymore. Only 19.1% of adults do not borrow at all.



For those who borrow money, the main source of borrowing is **mainly informal** – from family, relatives or friends (61.9%) and informal lenders (10.1%). Bank as a source of borrowing stood only at 4.4%, lower than the percentage of adults who borrow from lending/financing companies (12%), cooperatives (10.5%), microfinance NGOs (9.9%) and government entities (6.1%).<sup>4</sup> The main purpose for borrowing money is to buy food (59.5%), school related expenses (38%), and to finance emergencies (32.7%).



7 out of 10 adults (68.3%) who are saving money keep their savings at home. 32.7% of adults with savings put their money in banks while others save through cooperatives (7.5%), NSSLAs (0.8%) and informal savings groups (2.6%).<sup>4</sup> The main purpose of saving money is to have something to use in case of emergencies (63.8%). Most adults are also saving for future expenses on food (55.6%) and education (47.4%).



In 2012, **42% of Millennials** used an AFS product, such as payday loans, pawnshops, auto title loans, tax refund advances, and rent-to-own products, the numbers are growing significantly every month.



e-wallet accounts have jumped by **22 percent to 33 million in 2018**, with e-wallet account penetration surpassing that of credit card.



Based on the BSP report, 31 e-wallet accounts are used for every 100 Filipinos, as of compared to nine credit cards per 100 individuals during the fourth quarter of 2018

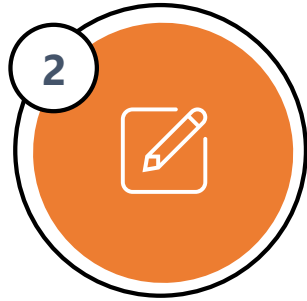


# Market Strategy

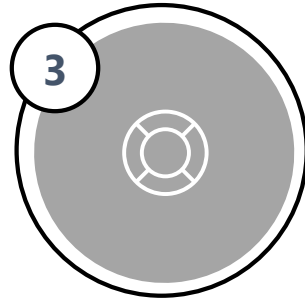
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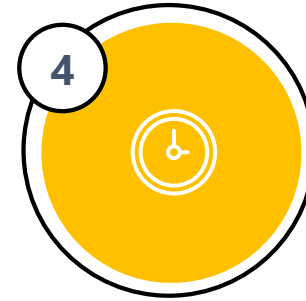
**Execute**



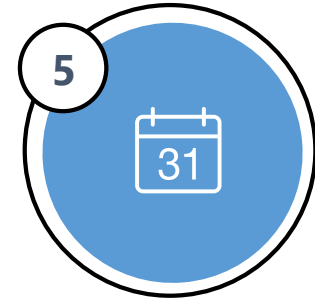
**Model**



**Analyze**



**Improve**



**Approved**

**HEERO:** We would like to revolve our solution to the concept of having someone save you in the midst of crisis. This app offers immediate aide to your financial problem and also of having the chance of growing your money. Unlike other lending establishments, Heero focuses on small-scale. Ranges from P50 to P5,000, which increases over time. It is guaranteed that you, as one's hero (lender), will have your money back and to the peer (borrower) will surely be able to pay your debts according to the payment plans available.

The app will revolve from being a simple peer-to-peer lending app to peer-to-peer helping app. Where peer-to-peer helping app is an on-demand services for anything, be it laundry, picking up goods, grocers, and many more as a way of paying your loans. Such changes are shown in the business proposed timeline.

The user-interface is comic-themed because of the branding HEERO from the word hero and peer, and also to cater the millennials or the young ones specially students.

# Competitions & Financials



## Competition

Competitions will be determined during the conduct of more feasibility studies and further research



## Financials

The cost per transaction, interest rates and other things regarding money is 'yet to be determined thru consultation from the experts of the field)



**PUZZLE PIECES 'YET TO BE DISCOVERED**



TEAM **H**



**AUGUSTUS NICKO BAS**

Co-Founder/ CEO



BS Civil Engineering  
MSU-IIT  
-Participated PHSW 2019-  
-Graphic Artist-



**DENNIS IVAN BALIGUAT**

Co-Founder/ UI & UX Designer/ COO



BS Computer Engineering  
MSU-IIT  
-Graphic Artist-



**Fast & Convenient**

**Peer-to-peer lending app**

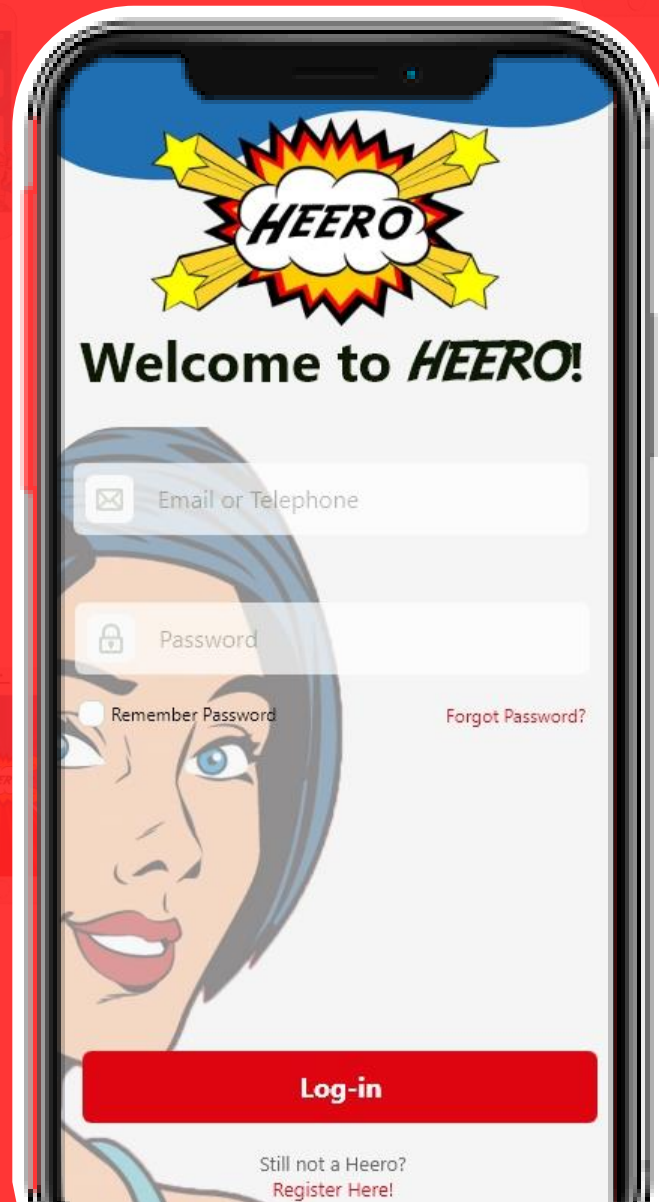
**24/7 Transaction**

**E-money**

**Money Growth**



*YOUR GO-TO APP IN TIMES OF NEED*



*PEER-TO-PEER LENDING APP*

***PEER-TO-PEER LENDING APP***

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