

- The Fintech Industry is an ever evolving space filled with new technologies to innovate the ways finance is operated.
- Apps like Robinhood, Coinbase, Webull and Stripe have allowed for unprecedented levels of access to markets and payment systems.
- Prior to the release of these platforms, retail investors didn't have the such free access to these markets.
- The rise of tools that make markets freely accessible has fueled the growth of novice and retail investors.

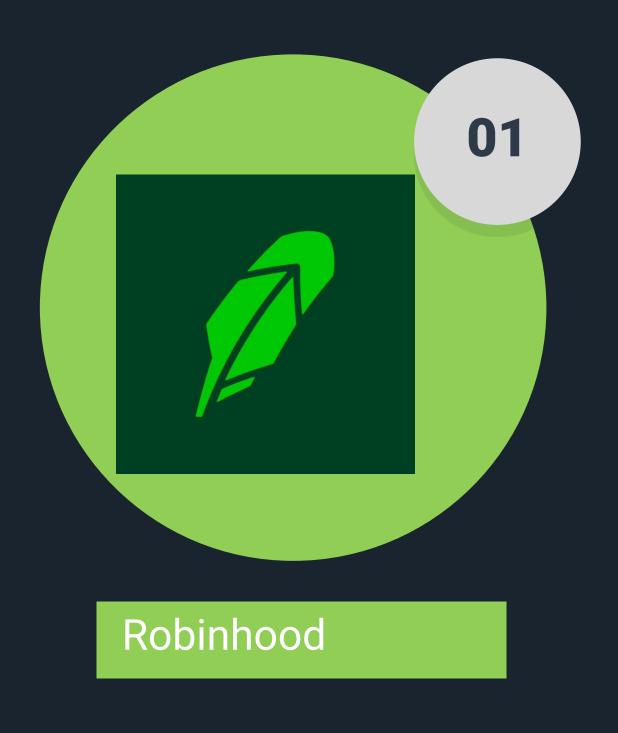
 While this growth has helped others get access the benefits of these markets it has introduced a problem.

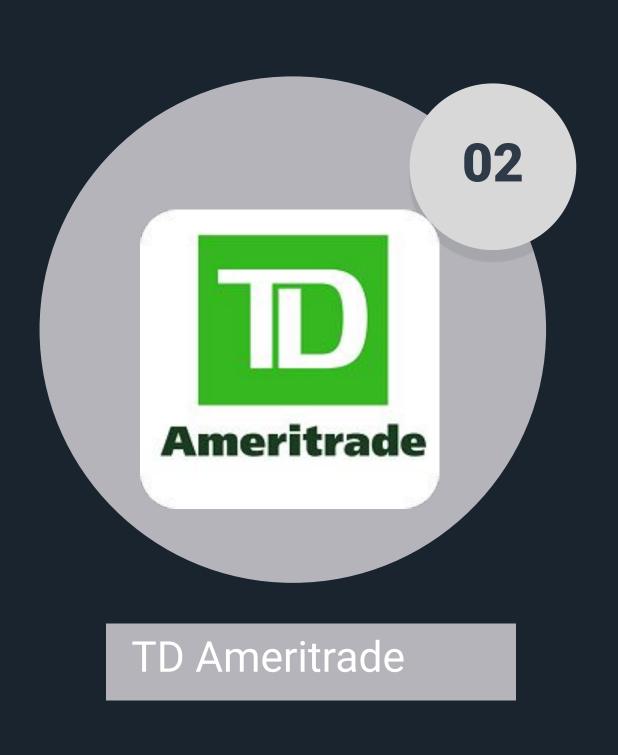
How do these new market players choose which assets and markets to invest and how do they manage these assets?

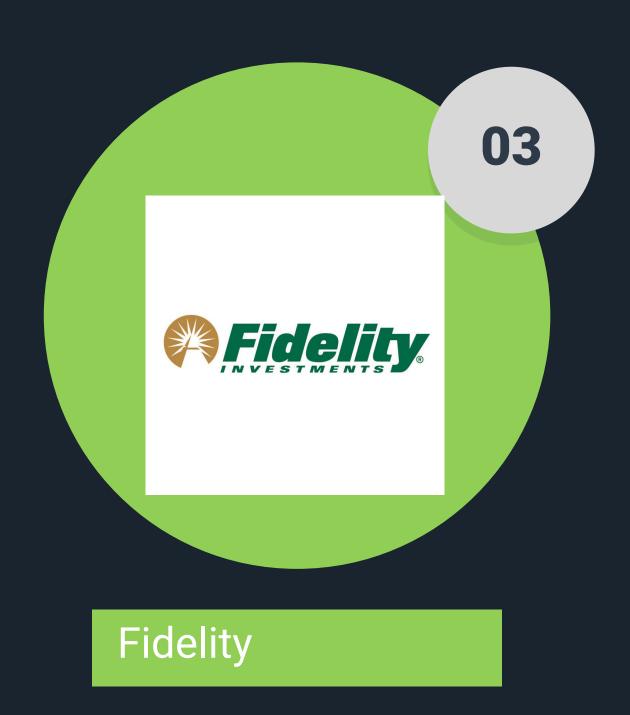
 For new market players there is too much information to sift through and unknown factors, but by subscribing to select individuals people can weather the storm.

- This leads us to the introduction of a class of platforms called Social Finance Apps.
- These apps intend to partner the use of sharing ideas via social media with the use of financial market access to allow for an easier entry into the financial space.
- Creating a sense of community which calmly and slowly introduces people the otherwise hectic world of investing and trading.









- Limited research and educational resources available.
- It does not have mutual funds and bonds. Users can't trade commodities, forex or futures.
- Limited investment offering. Robinhood offer very limited stocks and cryptocurrencies to users.

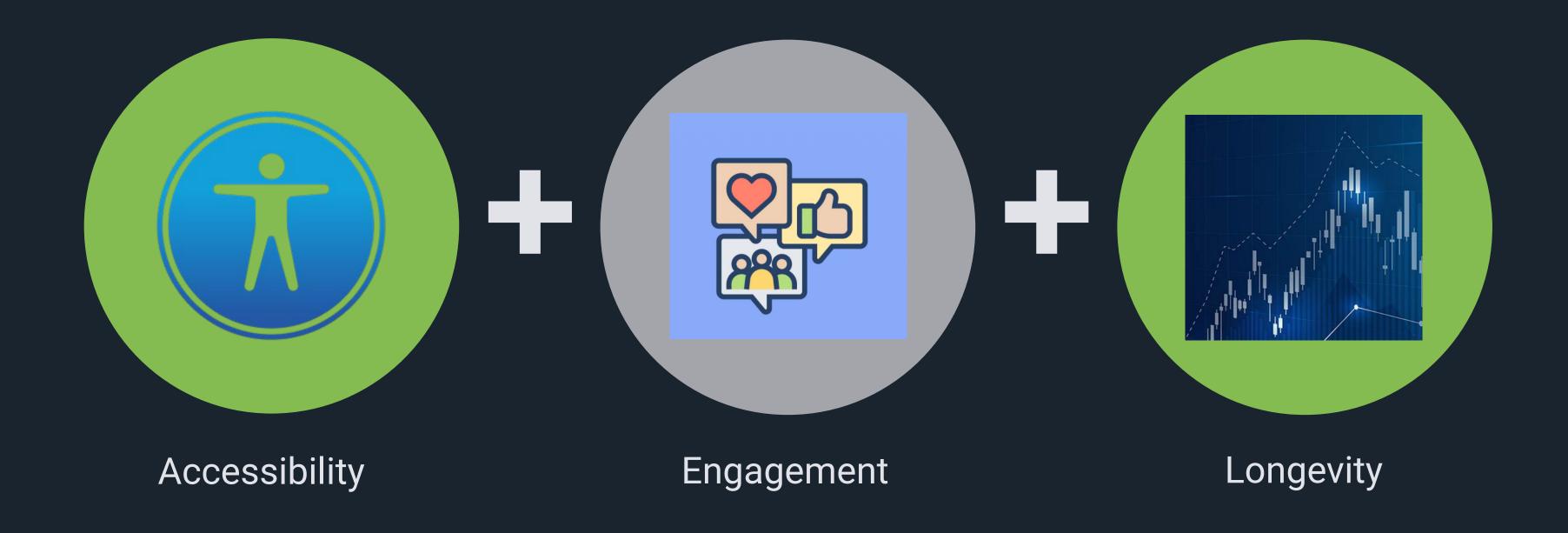
- It does not offer fractional shares. User must have to buy full stocks.
- Higher account fees and funds fees as compare to other brokers.
- Uninvested cash is not automatically swept into a money market fund.

## **Fidelity**

- Its restricted to US and main island residents.
- It does not have live streaming news or data on web platforms.
   Only available for mobile app and active trader pro platforms.
- Charge high broker-assisted trading fees. Live broker usually charge between 0 to 20 dollars.

- We are proposing a new social-finance investment application
- Seeking to improve upon popular features of competing apps
- Goal is to include new features that will innovate and expand the

industry



- Cater to investors with different experience levels
  - o provide educational resources/practice tools
  - o provide automated investment systems
  - o intuitive interface with a low learning curve
- Low trading fees
- Include a variety of trading platforms
  - o stocks, crypto currencies
- Create space for active/passive investing

## Engagement

- Each investor has unique portfolio
- Social media style feed
  - o interact with other investors
  - o integration with other social media platforms
- Market News feed
- E-wallet style payment system
- Reward users for engagement
  - o sharing app with friends gives free stock credit

- "All in one" model to retain user base overtime
- Low trading fees make investing less costly overtime
- Educational resources aim to keep users engaged
- Automated investing can keep users investing over long periods of time
- Provide rewards to long term investors
  - o lower fees, free stock credit periodically

## Why Invest?

- Keeping money in the bank or in savings is an opportunity loss.
  opportunity loss is the money lost by not taking a certain action.
- Inflation will increase the value of goods and services, but the value of the dollar will remain relatively unchanged.

- Grow your money
- Save for retirement
- You can invest pre-tax dollars
  - o Reduce taxable income
- Employer 401k matching
- Support a venture/startup that you would like to see succeed.



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