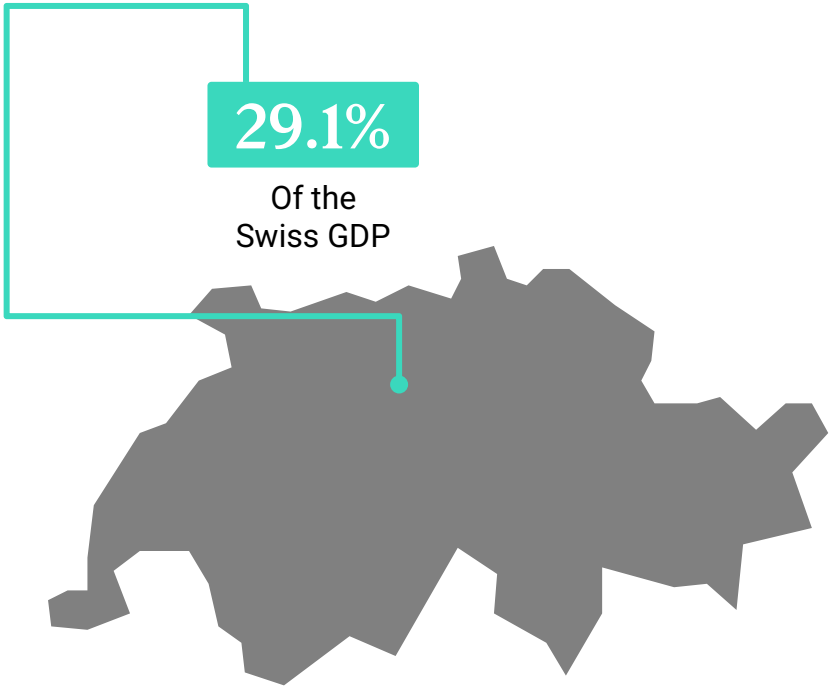
Our team's diversity and experience in social initiatives gives us a unique standing

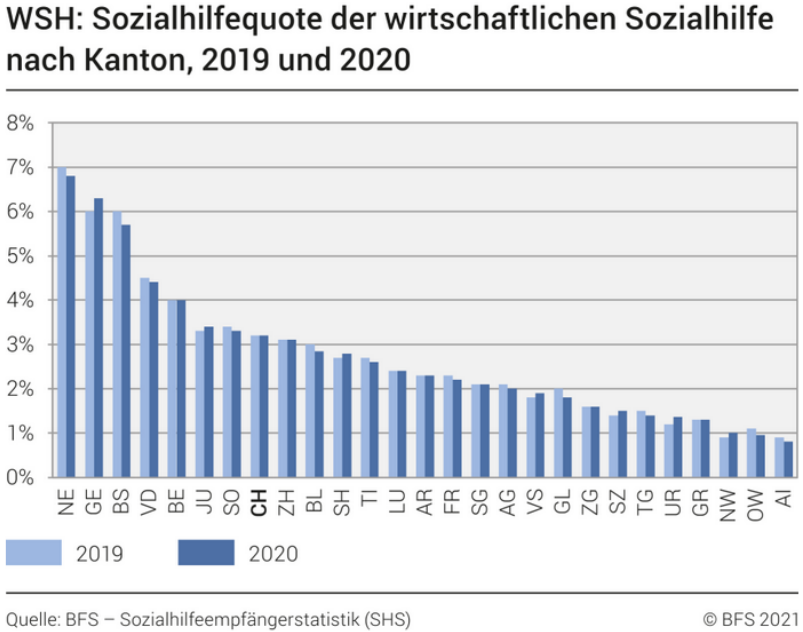
Eduardo Pereira
Designer

Leonardo Saurwein
Student at ETH Zurich

Matheus Melo
Student at JGU Mainz

Social safety expenditures account for CHF 206.000.000.000 in Switzerland





Negative feedback loops traps most recipients under the poverty line ...

... which results in a low payback ratio of 5.68%, straining the cities resources

Our AI algorithm employs Random Forests to predict payback

python™

Evaluation Results

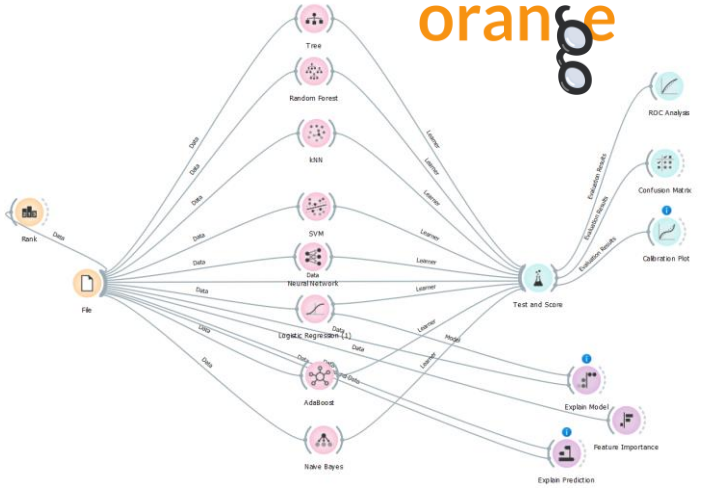
Model	AUC	CA	F1	Precision	Recall
Random Forest	0.664	0.942	0.923	0.918	0.942
Neural Network	0.673	0.944	0.922	0.923	0.944
kNN	0.566	0.941	0.921	0.915	0.941
Tree	0.562	0.935	0.918	0.908	0.935
Logistic Regression	0.689	0.943	0.915	0.889	0.943
AdaBoost	0.528	0.928	0.915	0.904	0.928
Naive Bayes	0.675	0.920	0.911	0.903	0.920
SVM	0.497	0.817	0.852	0.893	0.817

0.664

Area under ROC

R1Z

0.942



Small dataset jeopardizes accuracy

These Key variables are strong predictors of payback likelihood

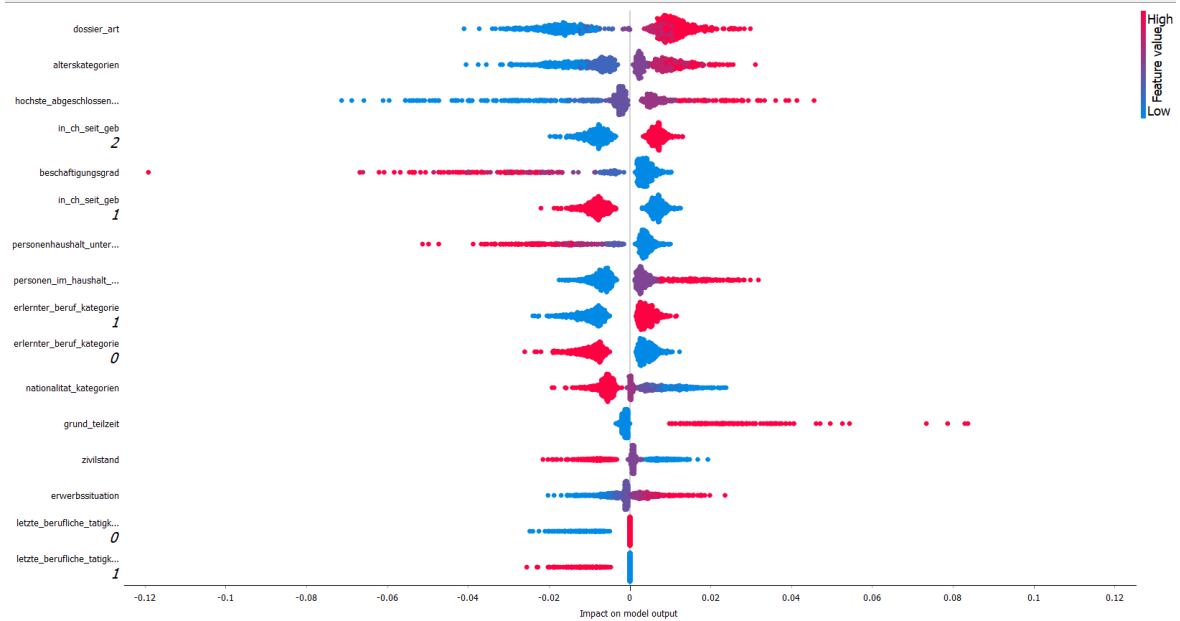
Employment

×

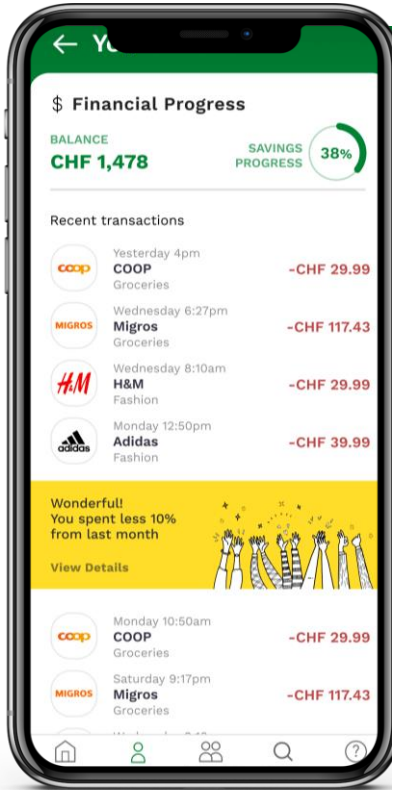
Citizenship

×

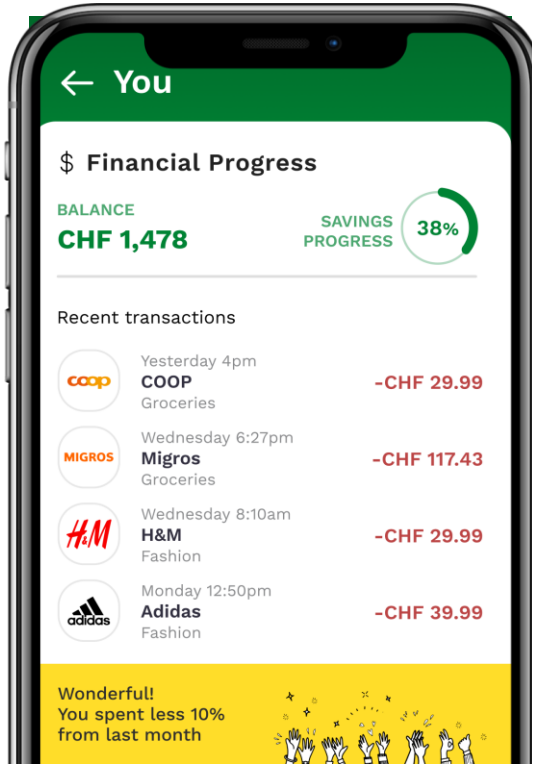
N of people in livelihood



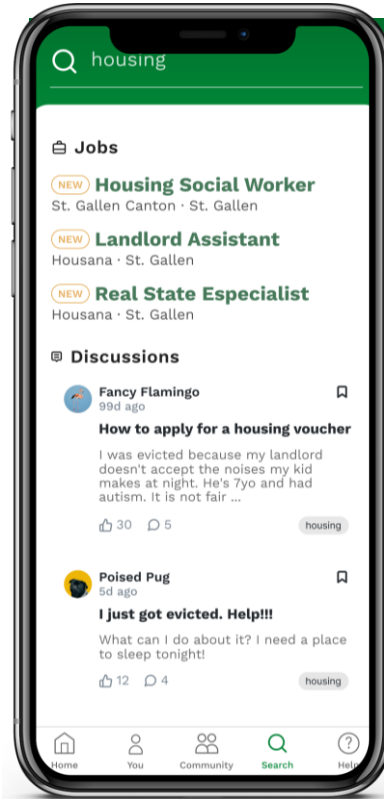
A personal finance dashboard will enable to keep track and optimize expenses



Gamification features encourage savings and paybacks with clear defined goals



Workshops and Jobbörse help to insert beneficiaries in labor markets,



Higher Income

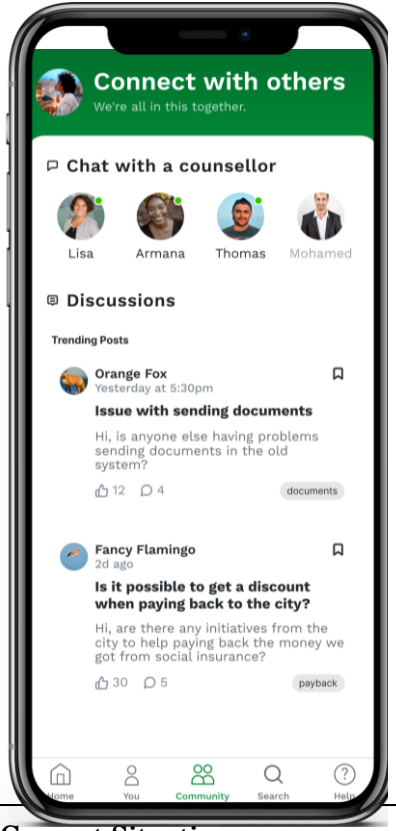
×

Employment

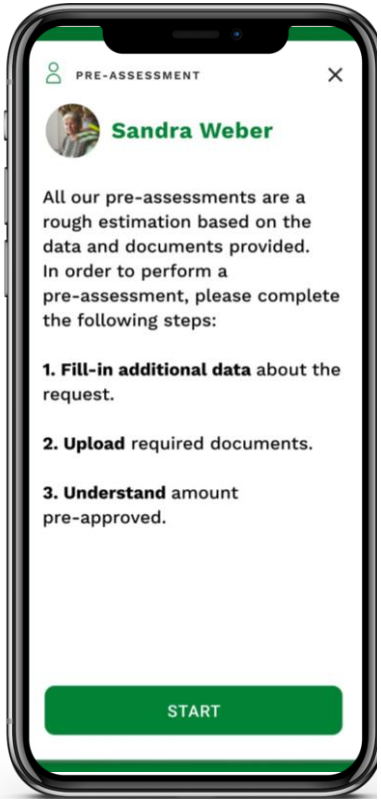
×

Decrease in social expenditures

Social features fosters sense of belonging, creating the incentives to payback

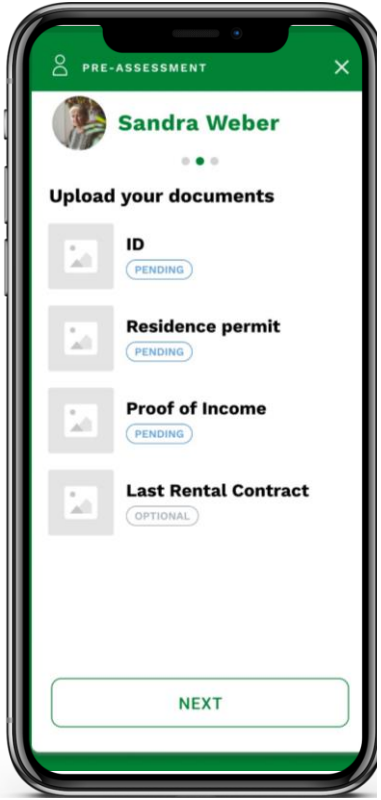


A centralized Database and corresponding Upload area will unlock efficiency gains



- Social workers will have the eligibility screening done quicker
- Transparency → Substantial decrease in costs
- Recipients will be matched with other suitable Programs such as unemployment benefits

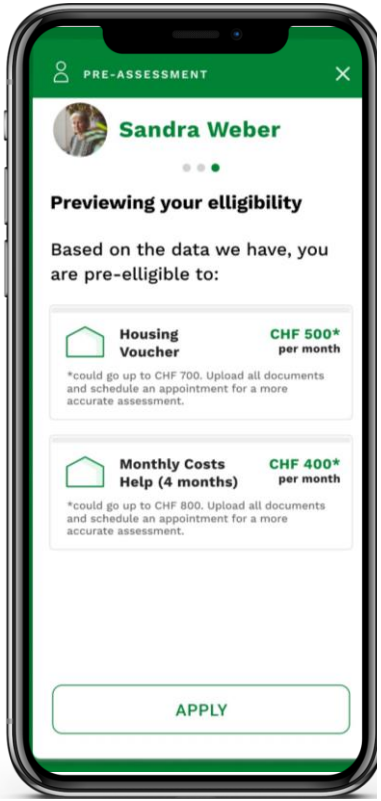
A centralized Database and corresponding Upload area will unlock efficiency gains



- Social workers will have the eligibility screening done quicker
- Transparency
- Recipients will be matched with other suitable Programs such as unemployment benefits

Substantial decrease in costs

A centralized Database and corresponding Upload area will unlock efficiency gains



- Social workers will have the eligibility screening done quicker
- Transparency
- Recipients will be matched with other suitable Programs such as unemployment benefits

Substantial decrease in costs

Software as a Service business model will unleash Scale, with expected IRR of 18%

Commission
on paybacks

×

Recurring revenue
from subscription

×

Low CAPEX requirements

Small fee on each successufl payback transaction made on the app

The city pays a fee proportional to the usage

Low fixed costs

We are well positioned to expand our product to other cities and the private sector

Our solution fits the needs of major swiss cities ...

Potencial Partners:

Stadt Zürich

REPUBLIQUE ET CANTON DE GENEVE

POST TENEBRAS LUX

Kanton Basel-Stadt

... while the AI Algorithm can be trained to predict credit default rates

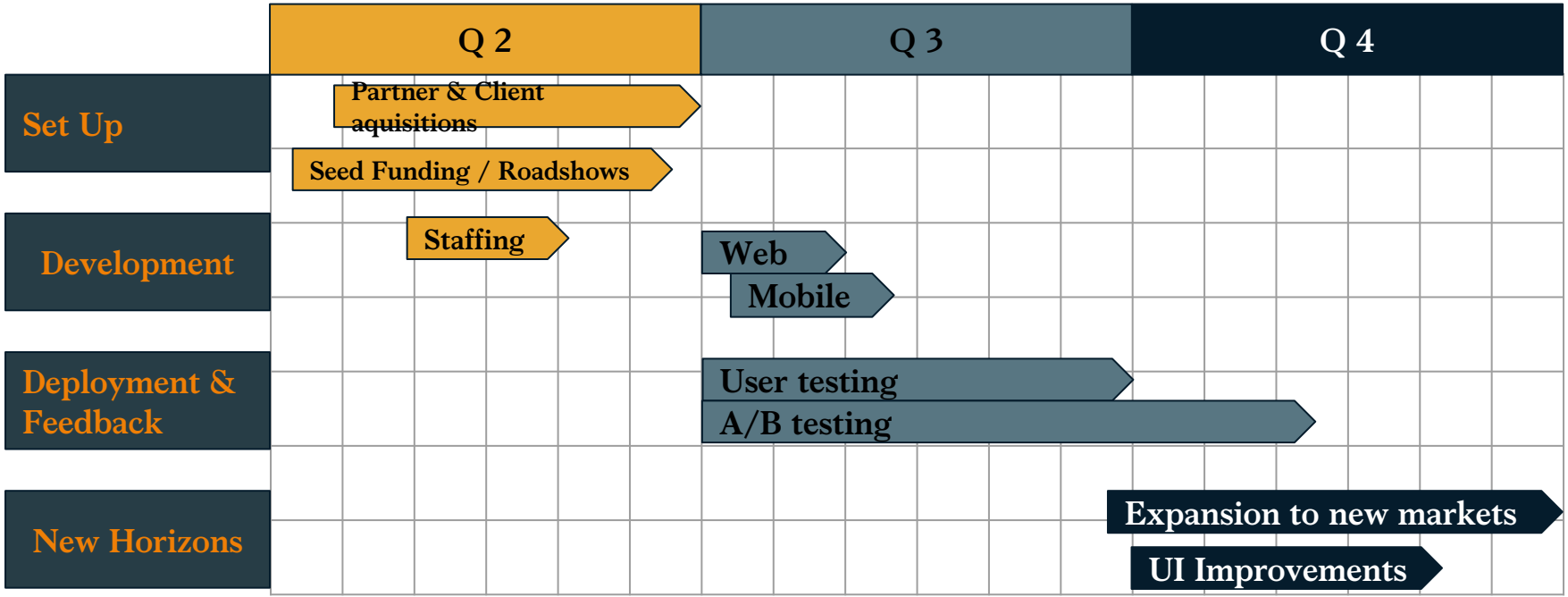
Potencial Partners:

N26

Revolut

nu

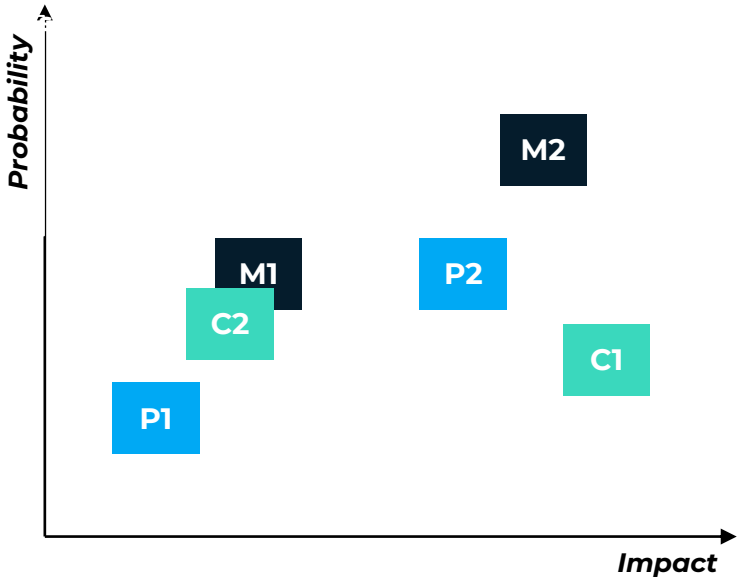
By leveraging on current capabilities, our MVP will be ready by Q3 2022



Data Privacy and Economic downturn are the two main Risks to be reckoned with

Risk Matrix

What might affect our product?



Digital Risks

M1 Regulation / Data Privacy

M2 Cybersecurity

Financial Risks

P1 Fundraising

P2 Economic downturn

Perfomance Risks

C1 Failure to convert social

C2 Entry of new competitors