

Application to Innovation Showcase – H2 Ventures

Date: 3 October 2025

To: Innovation Showcase Selection Team, H2 Ventures

Subject: Expression of Interest — Pigeon Finance (Student Budgeting Companion)

Dear H2 Ventures team,

I'm writing to express my interest in presenting our project, Pigeon Finance, at your upcoming Innovation Showcase. As a fund that catalyses founders in Fintech, Data and AI from day zero, H2 Ventures closely aligns with our mission: turn budgeting into an in-the-moment decision for students and early-career adults.

Why we should be included

- Real problem & clear innovation. Students face lumpy cashflow and scattered bills/subscriptions. Pigeon replaces after-the-fact tracking with a pre-spend flow: users log before they buy via a floating action and instantly see a single weekly Safe-to-Spend number.
- Evidence-led design. Our business plan, low-/high-fidelity prototypes and usability plan demonstrate comprehension of the weekly number, quick bill/subscription capture, and calendar-based forecasting.
- Ready to pilot. We have a practical campus go-to-market (ambassadors, O-Week, creator content) and a pricing experiment for a student plan (\$4/\$6).

How our solution aligns to H2 Ventures

- Category fit: Consumer Fintech with data-driven guardrails; staged Open Banking adoption (sandbox first), and clear APP privacy compliance boundaries.
- Day-zero to investable path: We bring validated user flows, a complete business plan, and a metrics-first roadmap to a realistic campus pilot.

Benefits of our inclusion in the showcase

- Meaningful impact theme: Improving student financial wellbeing with an intuitive weekly Safe-to-Spend north star.
- Strong, teachable narrative: Turning passive insights into pre-spend actions and gentle, non-shaming nudges—useful to other consumer Fintech teams.
- Ecosystem value: We will share campus distribution playbooks, behaviour-change tactics, and lightweight automation patterns for cash-flow control.

What we hope to gain by attending

- Mentorship on product metrics and regulatory milestones (APP, Open Banking path).
- Introductions to pilot partners (student unions, societies, creators) and early customers.

- Feedback on pricing/retention experiments and guidance toward a pre-seed track contingent on pilot KPIs.

Thank you for considering our application. We would be honoured to present Pigeon Finance at the H2 Ventures Innovation Showcase.

Sincerely,

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