

# kickstart your future

# **Executive Review** 2019

# **ABOUT TIBER**

Tiber is an online learning platform intended to provide high school students with the necessary resources and knowledge to take advantage of opportunities in entrepreneurship and financial literacy. Our modules are outfitted with interactive games and videos which will enable students to learn in an engaging and meaningful style.

The financial literacy section is comprised of modules teaching financial instruments, banking, and budgeting. The entrepreneurship section helps students create their own business by introducing concepts such as business model canvas, product market fit, and market validation.

At Tiber, we want to be students' source for financial literacy and entrepreneurship skills. Whether it's helping to deepen their understanding of personal finances, teaching the language used at their local banks, preparing them to be well-versed investors, or supporting them in creating their own businesses, our main objective at Tiber is simple, we want to provide you with the foundations to *kickstart your future!* 

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## TO OUR POTENTIAL SPONSORS

Thank you for your interest in Tiber! My name is Christian Soriano, I am a passionate undergraduate student studying applied economics at Queen's University in Kingston. Tiber was started in 2018 as an Enactus project because of an identified unmet need for financial education amongst high school students.

Tiber was born from the vision to help youth take control of their finances and hone their entrepreneurial skills to transform their ideas into reality. As an online platform tailored to specific geographic regions, Tiber is an unparalleled resource through which youth can kickstart their careers.

Currently, the curriculum is tailored towards Ontario high school students, and I need help to fully develop it. You have the opportunity to support the creation of financial and entrepreneurial resources for thousands of youth, ultimately fostering their growth into community and world leaders.

As an organization that shares Tiber's goal to develop the next generation of leaders and entrepreneurs, we believe that you will be a valuable partner. Tiber needs your help to impact thousands of youth by preparing them to be ready and resilient for any financial and entrepreneurial challenges they may face.

We encourage you to learn more about Tiber through this report and contact me with any questions you have. Thank you for your interest in Tiber, and I look forward to our partnership in building a better future for youth.





In 2015, the World Bank reported that globally,

adults were financially illiterate

On average, for every \$100 in disposable income that Canadians earn, there is

\$174 worth of debt associated with it

What makes things worse is that only

**24%** of Canadian youth understand basic financial literacy

Financial illiteracy can have absolutely detrimental social and economic implications to both individuals and society overall.

Financial literacy is not taught in the Ontario high school curriculum, preventing thousands of youth from receiving adequate education on this topic. This is fundamental knowledge that all youth require in order to make knowledgable decisions about their future.





#### Financial Literacy will teach students through 3 distinct modules:

- *I. Personal Budgeting* will teach students how to balance their income and expenses to ensure that they save for their future.
- II. Personal Banking will teach students about common financial concepts that they'll encounter, such as opening a chequing account or what a credit score is.
- *III. Financial Instruments* will teach students about more advanced topics, such as investing into the stock market.

#### Entrepreneurship will teach students through 4 distinct modules:

- I. Intro to Entrepreneurship will outline the key concepts and ideas of entrepreneurship.
- II. Market Viability will teach students about common market concepts and the external factors that must be considered before starting a business.
- *III. Go-to-Market* will teach students different business structures and the planning and organization required to start a business.
- *IV. Financials* will teach students important finance concepts in the entrepreneurial ecosystem.

After collaborating with teachers and students, I found that they preferred an engaging learning environment, so skill testing games and videos will be incorporated into the modules. In addition, full lesson plans are provided for the teachers so that they can easily implement Tiber into their classroom.



#### We want to launch Tiber in

## **JANUARY 2020**

Tiber will be introduced in various business classes and in the mandatory careers class taken in grade 10.





We have confirmed 2 classrooms in Toronto to pilot the platform in September 2019

After showing the benefits of the platform, the goal is to implement Tiber into all 3400 secondary schools across Canada. I want the Canadian curriculum to reflect the need for financial education amongst youth today, and I believe that Tiber is the resource to provide it.

In the future, I want to award scholarships and certificates to students who demonstrate strong financial skills, an entrepreneurial mindset, and leadership abilities. I want to engage with the Canadian community and hold multiple events per year that encourage and celebrate youth empowerment.



After only one month of market validation, I found

schools interested in implementing
Tiber in their classrooms

I want to launch Tiber in various business classes and in the mandatory careers class taken in grade 10. This means that Tiber could reach over

**6000** students by this time next year

Additionally, I am developing partnerships with the e-learning social enterprises BizSkills Academy and 1 Million Teachers.

Combined, these two platforms provide education to more than

2500 Teachers

**10000+** Students





To ensure that the content we provide will be of use to students outside of their classrooms, Tiber has partnered with multiple reputable organizations, including:





RBC Future Launch to fund our initial operations with a \$3,000 grant



Dunin-Deshpande Queen's Innovation Centre to provide expert guidance and a \$5,000 grant to launch our business



Queen's University professors to verify the content



Enactus Canada to provide guidance, resources, and grants to scale our project



I am committed to working with you to create a partnership that adds value to your company. Please do not hesitate to contact me if you have further questions or concerns. We greatly appreciate your time and consideration of our contest application.



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