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Year-in-Review for 2019-2020

6/14/2020

### Rescuing in the Financial Vulnerable Entity is Fixed Vision Over a Year

This year, I will focus on solving a complex problem that is helping this coronavirus hardship in many industries happening in society. This plan is one of my new components of planning a financial institution that will establish in the future. I chose this topic because I don't want to see the company/service/shop/bar that I love goes out of business and want to rescue/support as much as we can. Also, if many companies go out of business, it would hurt our GDP. And also it will lead to a delay in the development of the developing countries by that. So, it is essential to implement this one.

I will begin by implementing this component by planning. For now, I'm planning to add professional and volunteer (subject to approval) consulting/assistant feature to my future financial institution platform. Also, add a new and unique lending system to the platform. For now, I'm planning to add a voting-style lending system. This system means my proposed financial institution will loan money to them but not from the voter (so that is not social lending), but based on the voter's contribution rate, the institution will reward for their work and research. With this technology, we can rescue many companies as much as we can from new dimensions (so we can save that the bank gave up doing so). Also, this can decrease the APR rate because this one will reduce hiring cost and estate cost and use the judging system (Means fixed APR and answer by Yes-No style). So also, by this benefit, I can contribute to this society to make it better.

In the past year, I worked to make core platforms. It not finished to make it works but successfully created backend. Also, I researched some legal regulations for this banking system in the world. However, during the research, I found some difficulties. For example, if I tried to establish a bank in Japan, which is my home country, it needs to upfront >\$10M. Even for the credit union, need to upfront >\$1M. It is too much and hard to establish. But I'm planning to seek some venture capital to do so. Also, to build a lending system, it needs to raise some funding, but this one will also ask the venture capital or angels. Also, due to the COVID-19 issues, I might need to adjust some services on the future banking system to the new normal, and it might need to take sometimes. For Honors Experiences in the last year, I didn't take many classes, except gateway to UHP course due to the chaotic situation. However, I'm planning to take more and more Honors Experience in this year and will cumulate for my big plan. In conclusion, COVID-19 is influencing my opinion and even change my ideas, but I and my project will adjust to the new normal soon and continues to be changing this world.