Customer Pain and Solution

Problem – Please describe what problem (customer pain point) you are trying to solve.

➢ *Reducing the financing gap among SMEs in a digital system to ensure fair distribution of financial support during this crisis and post-crisis. Determining the application of the ''4Ws'' thus, when (crisis/non-crisis), who needs what support (financial/advisory), at where (industry) and for what (business model).*

Solution - What is your solution? What is innovative about your solution, technology, business model, etc?

➢ *SMEs eData system integrated with Mobile-App system that can quickly analyze, categorize SMEs status, identify investment needs and predict/determine the financial support of each SME. This system will allow SMEs to update and transmit data regularly in to the central eData system through the mobileApp/Webpage at ease from any location and ensure fair distribution of financial support at fast pace in a crisis like this and post-crisis. The solution will use Databases, Mobile Applications, Website etc.*

Overall Impact

Define the 1 year and 5 year impact that you hope to accomplish

➢ *In a year will create the central SMEs eData system, to collate all databases, developed the Mobile-App, integrated the eData and Mobile system and piloted*
➢ *In 2-5 years, work on feedbacks and reviews from the piloting. Implemented and operational*

Customer Needs and Acquisition

How would you define your potential market and what is the addressable market size?

➢ *Potential market are individual SMEs, firms, Organizations, investors, government agencies.*
➢ *Market size (unmet financing needs); global market of over $5.2 trillion and EU market over 400 billion euros*

What traction have you made to date with market validation?

➢ *Contacted couple of SMEs in production, selling & buying, services etc. across sectors*
➢ *Engaged them with their difficulties in obtain financing (collateral issues)*
➢ *Also the difficulties potential financiers/lenders go through in verifying SMEs collaterals & asset*

Marketing - What will be your messaging to users & customers and how do you plan to spread that message?

➢ *Reducing the unmet financing needs of SMEs, improving SMEs market access, digital identification and categorization of financial needs to ensure fair distribution in crisis and post-crisis.*
➢ *Social Media, advertising, online platform, website of key partners etc.*

Sales and Distribution - How will you reach your customers? Via which channels will you likely reach your customers/users?

➢ *Direct channels; e-commerce or salesforce, online, website*
➢ *Indirect channels; government agencies, NGOs, tech companies as intermediaries*

Industry and Competitors

Which organizations compete with your value offering now, and who might do so in the future?

➢ *IT firms, NGOs, financial institutions, International organizations etc.*

Which organizations complement your offering in the market? Do you know of or anticipate any value chain partners?

➢ *Government agencies, national statistical office, UN, WHO, IMF etc.*
➢ *Value chain partners: The EU, SMEs, governmental agencies, banks, NGOs, investors, start-ups, organizations, financial institutions etc.*

What are your primary advantages relative to existing or potential competitors? i.e., Why will you win?

➢ *Value added to existing product*
➢ *Strategic marketing*
➢ *Unique features & quality*
➢ *Leveraging on competitor's offers*

➢ *Combination of two competitor products in to one products/service*

Financials / Business Model

What are the key drivers of business economics (price points, margins, etc)?

➢ *Price*
➢ *Budget*
➢ *Industry average*
➢ *Variable cost (e.g direct labor, raw materials, utilities, commission etc)*
➢ *Fixed cost (IT infrastructure,salaries, rent, insurance ect)*
➢ *Sales*

Regulation and IP

What IP (Intellectual Property) or regulatory requirements exist for your business or in your industry?

➢ *Consumer protection laws*
➢ *Data protection laws*
➢ *License and permitting laws*
➢ *Intellectual property laws*

Team and Advisors / Investors

Please share some background information on your team members, and tell us what makes your team special

➢ *Evans is a researcher with focus on banks profitability, Risk and regulations & Credit Analyst*
➢ *Dr. Garba Moussa, is a Data Scientist*
➢ *Martin Forstner, Solutions architect at Redis Lab*

➢ *We are unique because we have a combination IT skilled & experts in Databases, Data modelling, software development, programming skills etc.*