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.*