**PERShanzhai**

*The Shanzhai philosophy hopes to share high-quality personalizable products to everyone.*

*Providing everyone an equal shot at wealth generation*

One-liner: We will democratize the *Family Office* model at an affordable price to the upcoming affluent generation, offering a true autopilot on life’s tasks so you can focus the important things.

3 forms of democratizations:

1. The democratization of exclusive asset classes: **Hedge funds**
2. The democratization of end-to-end life management: Concierge services
3. The democratization of free time: Life can be complicated, focus on what matters to you.

Family office services:

* Investment advisory
* Alternative assets
  + Data-driven solutions: Hedge fund replicates at a low fee
* Financial planning
* Tax planning
* Estate planning
* Concierge services
  + Trip planning: In collaboration with hospitality companies (Airbnb, Sonder, etc.)
  + Rental finder: Moving Millenials
  + Potential revenue from reward points business model
  + Gift purchasing
* Philanthropy (Effective altruism: maximum impact)

How can we achieve a low price point and offer such high value to our customers?

* Data-driven solutions will allow us to create alternative assets easily and cheaply.
* Concierge services will be in partnership with other tech companies (Uber for fancy rides, Airbnb for hospitality, bill renegotiation and automation, Charity and philanthropic action, effective altruism)
* A rewards system can help generate part of our revenue. (points for trips, interchange fees, cash deposits for gifts)

Catalyst:

* The great wealth transfer
  + <https://www.cnbc.com/2019/10/21/what-the-68-trillion-great-wealth-transfer-means-for-advisors.html>

For the pitch:

Comparison to Shanzhai products. The brand might be different, but the internal parts are top quality.

Hedge fund: strong brand

Clone funds: Inside is similar, compare SP500, AA Corporate bonds, etc. with Qualcomm processor,

Alternative assets made simple.

P2P lending:

* Expected return
* Volatility

Concerns to solve?

**How to market it?**

* Ads focus on emotion and humour, instead of product descriptions.
* Strives to communicate that customers should continue enjoying their lives and building their wealth by letting us service them with professional tools and technology behind the scenes.

**How to define to make it user friendly?**

* Sign up (using flinks)
* No transaction costs
* (show the UI UX for the esthetics part.)

**Pricing**

* Management fees of 0.25%
* Referral fees

**Regulations**



**Who’s our targeted clients?**

* Young professionals expected to be wealthy
* Wealth transfer (tech savy, educated) milennials

Pitch Day Order

**Timeline;**

1- Build our model that replicate hedge funds using ETfs

2- Using a LP to become a “middle man” to invest in p2p lending.

3- Create the platform by showing the two alternative assets (ETfs

1. No transaction costs
2. Friendly use
3. Sign up (using flinks)
4. Advantages;
5. Performance above average ( above the average investor (required return))
6. ½ fees of average canadian management fee
7. High liquidity (ETFs)
8. Minimum 10$
9. Do we have personal advising??
10. Open different accounts
11. Personal account
12. RRSP
13. TFSA
14. Regulations problem

4- Cloud native (potential of expanding in the future)