



YPay Financial Services

ENABLING FASTER SMARTER & CONVENIENT DIGITAL INVESTMENTS

A fintech app that supports Pakistani youth in finance and investments. We help the young adults by bridging the gap between them and capital markets.

WHAT IS YPAY

01

YPay Financial Services aims to achieve a financially stable Pakistan, by creating easy investment opportunities for everyone.

02

It is an Asset Management Service in the form of an app, primarily for students.

03

Through YPay we offer them not just a platform to invest their money, but also a place where they can track what their current financial stats look like.

YPAY'S MARKET

01

YPay's target audience is the young Pakistani students, who want to increase their savings digitally.

02

The students from 18 to 25 are interested in digital saving and look for ways to invest and search for capital markets and investors.

03

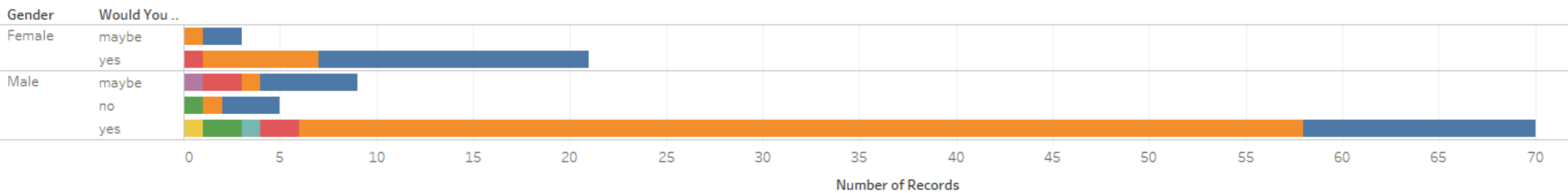
YPay also targets to cater the women who work from home and housewives who are willing to save and invest in mutual funds.



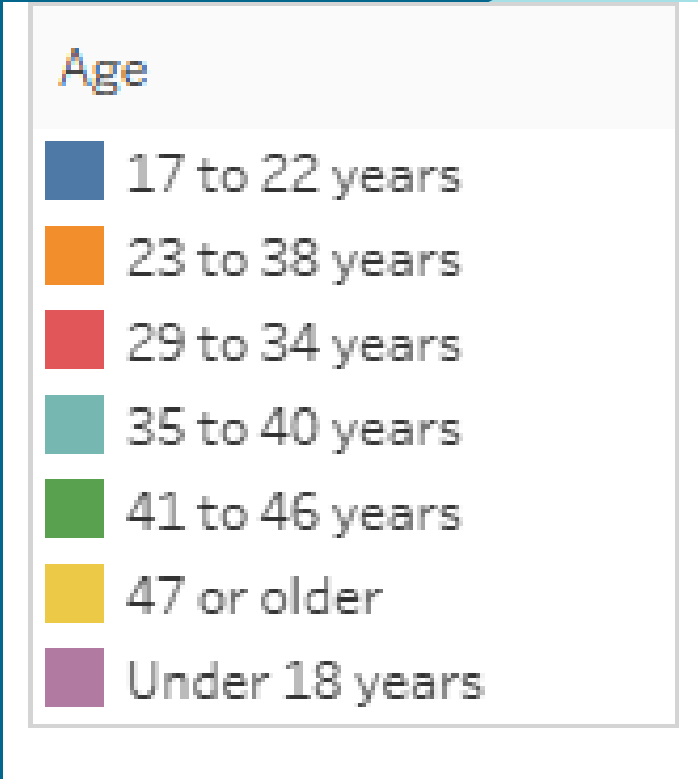
MARKET RESEARCH FOR THE NEED OF DIGITAL INVESTMENT IN FUNDS

A survey was conducted on random 100 people. When asked if they would you like to take an opportunity for improving their lifestyle and standards by just saving a little portion of their money through an easy mobile platform (rest assured, experienced fund managers of an asset management company with a competitive skill set will be managing all your savings and provide you best returns by investing in funds), the following response was collected:

Sheet 1



More men (age of 17 to 22) are interested in digital investments than women. There is also a dire need to educate women about digital investments and technology.



YPAY'S COMPETITORS



COMPETITIVE ADVANTAGE

01

We offer a centralized digital investors for mutual funds. Mutual funds of multiple companies like UBL, HBL, Meezan etc can be displayed all in one place.

02

User Centric: We are a multi bank platform, catering to customers right in our app.

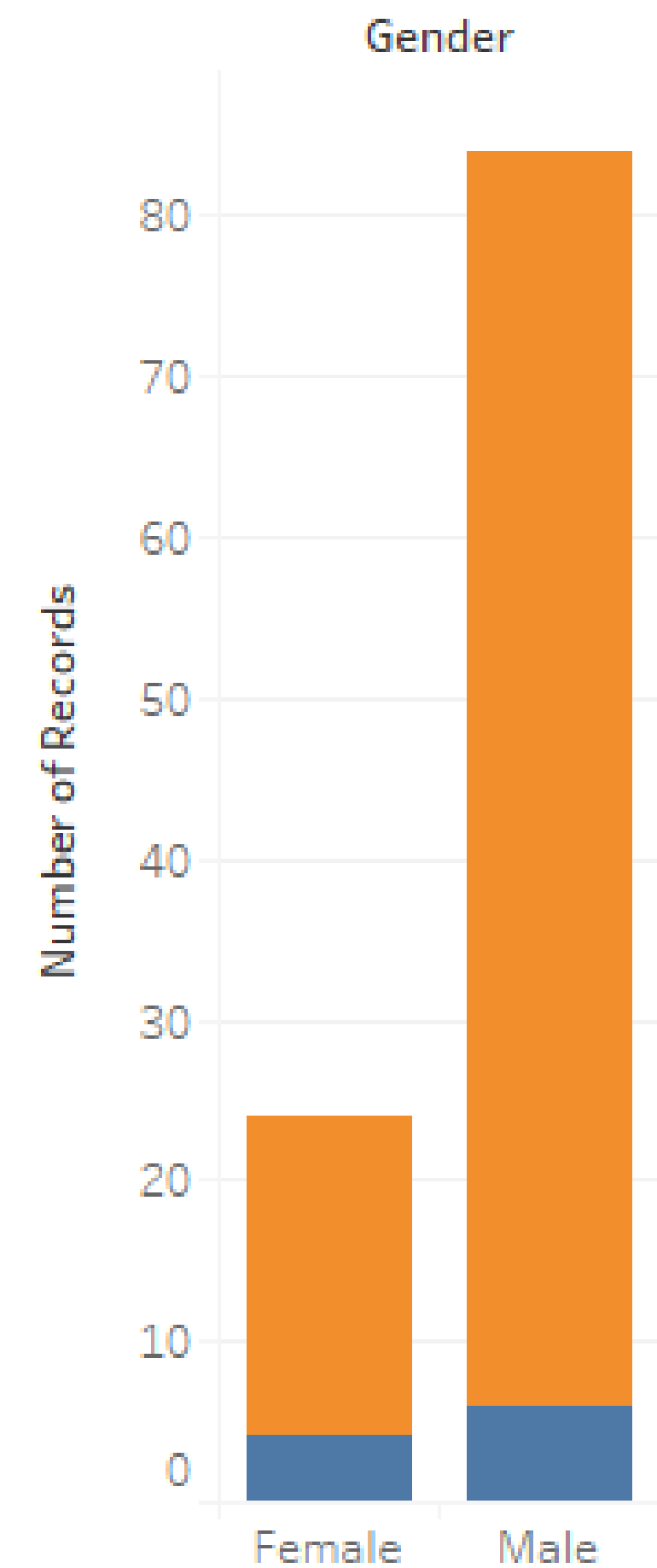
03

Multi-AMC: We are an AMC aggregator, giving a large set of funds to select from.



WOMEN IN FINANCE

This study analyzes the gender gap in financial services, the inclusion of women in financial institutions and how YPay can help bridge this gap.



A survey indicates that only 20% of the Pakistani women have their own bank accounts. Financial inclusion is a major challenge regardless of gender, and efforts are needed to address it for the entire population. Nonetheless, the global gender gap is very persistent, meaning that women still account for the majority of the financially excluded worldwide, and gaps remain very large in some regions, like Pakistan.

Do you have a bank acc...

yes

no

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DATA ANALYSIS OF GENDER GAP IN THE FINANCE INDUSTRY

According to the data obtained from IMF (International Monetary Fund), it was observed that there is a huge gender gap in Depositors with Commercial Banks and Borrowers from Commercial Banks in Pakistan (as of year 2015 to 2018).

While the average share of female depositors and borrowers for gender-disaggregated reporting countries in 2016 was about 40 percent, the data also revealed noticeable differences.

PROCESS OF DATA ANALYSIS

01

Data was obtained from the IMF website and a research paper on Women in Finance.

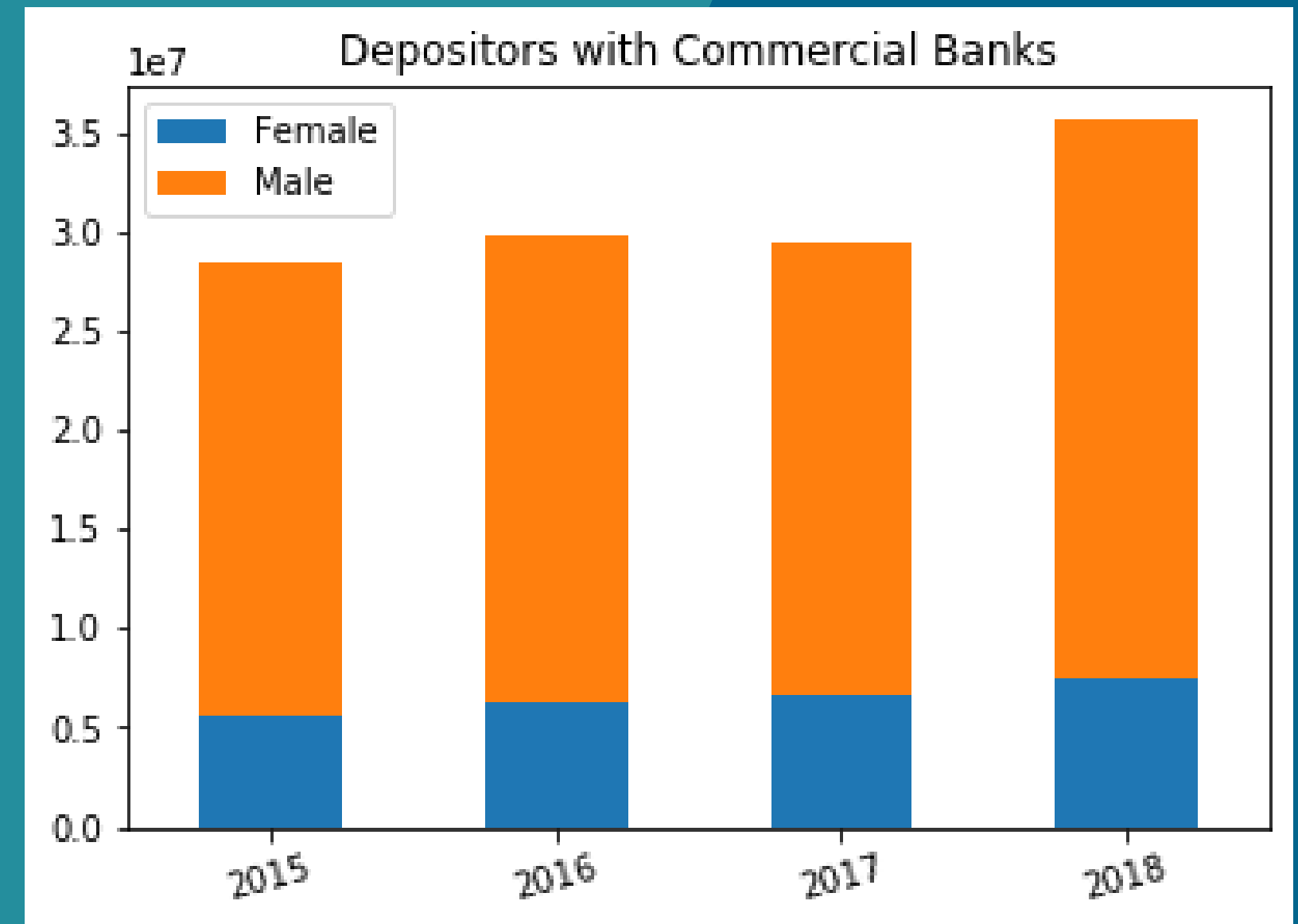
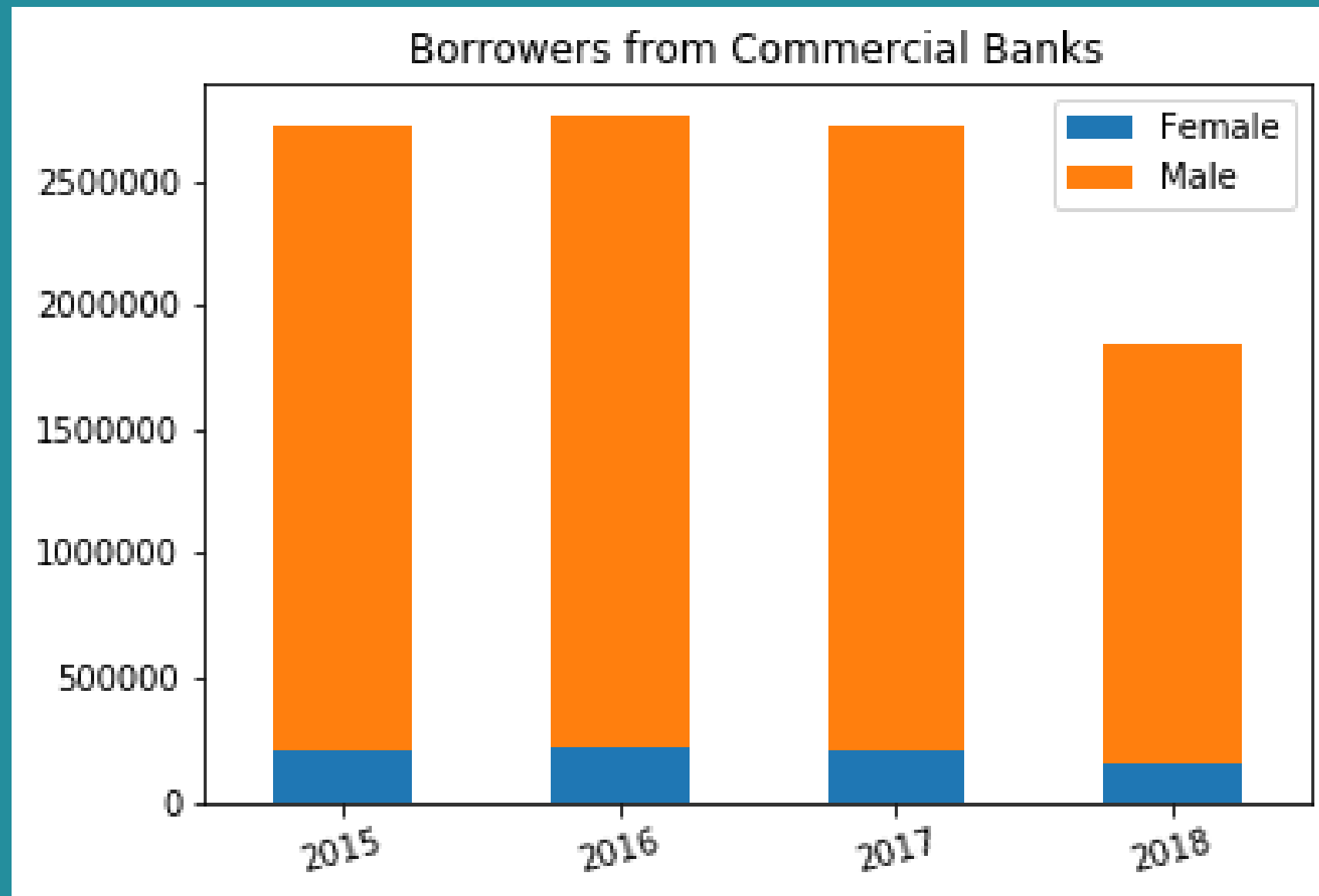
02

The data was sliced as per the needs to identify the involvement of women in finance in Pakistan.

03

Using Jupyter Notebook, Pandas and Matplotlib, the data was used to find the results displayed.

RESULTS OBTAINED



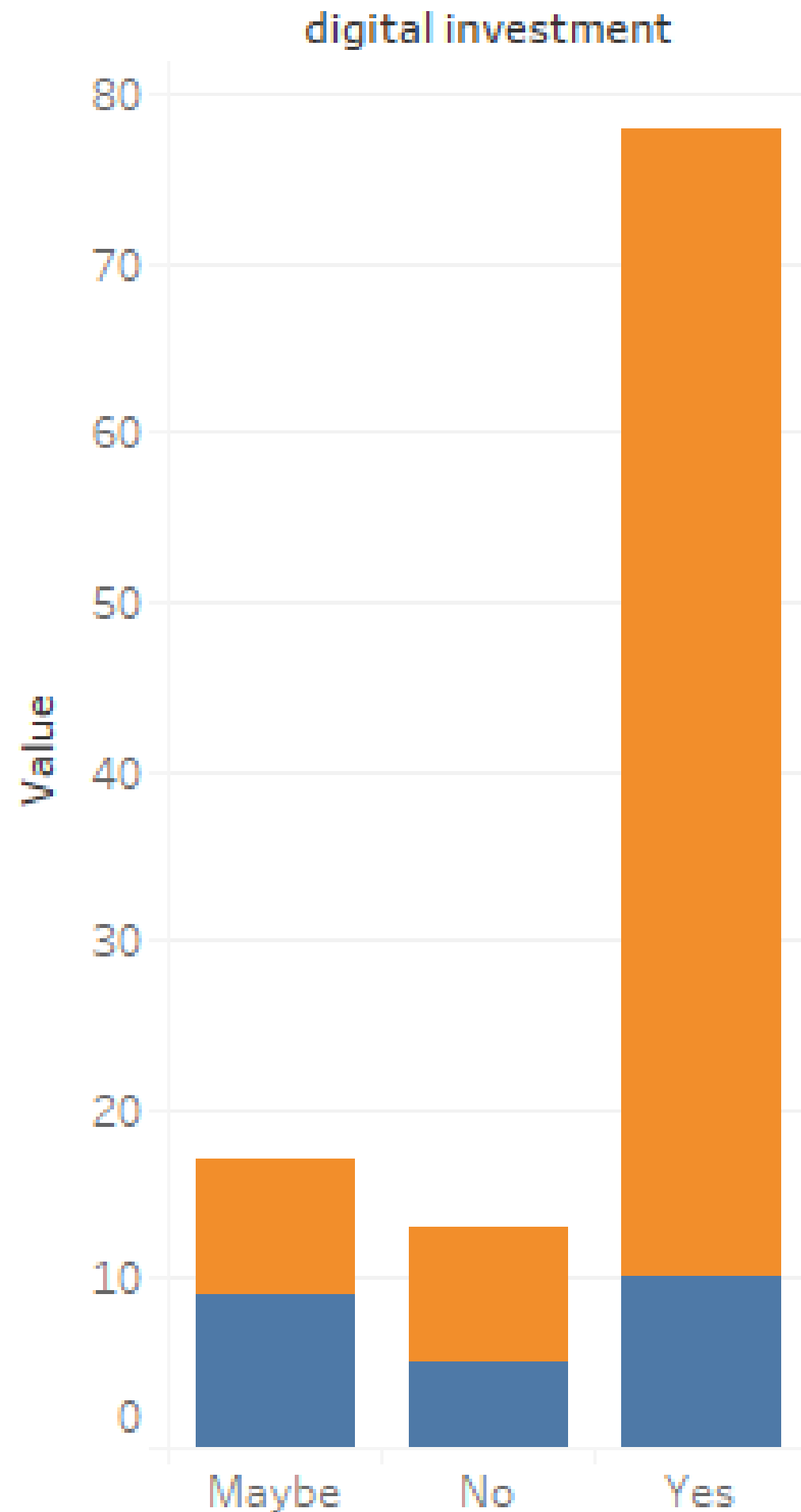
DEPOSITORS AND BORROWERS FROM COMMERCIAL BANKS

Gender gaps persist in access to and in the use of financial services. Financial inclusion is a major challenge regardless of gender, and efforts are needed to address it for the entire population. This said, sizeable gaps remain between women's and men's financial inclusion. For example, the latest data from the 2017 Global Findex survey indicate that, of the 1.7 billion of unbanked adults globally, 56 percent are women, and in developing economies, women remain 9 percentage points more likely to be unbanked than men. Data from the IMF's annual Financial Access Survey show that the average share of female depositors and borrowers in 2016 was around 40 percent. Underlying these global numbers is a large regional variation, whereby gender gaps are small in some regions but sizeable in others.



**HOW CAN
YPAY HELP?**

According to a recent survey, more men are bank account owners than women. Due to the lack of involvement in the finance sector, women are now beginning to take a keen interest in digital investments.



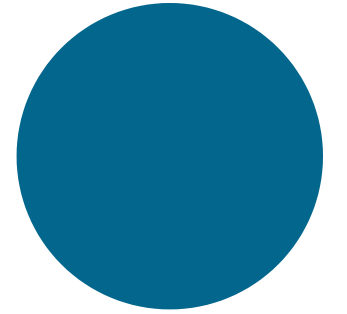
As per the responses of the survey, women are willing to invest digitally and become a part of the finance industry of Pakistan. YPay is providing opportunities to all these women, enabling faster, smarter and convenient digital investments.

YPay strives to make the investment climate of Pakistan better by spreading Financial Literacy. Making the women and youth financially literate will help generate enough domestic long-term savings to achieve sustainable growth.

As Pakistan grows towards a digital future, YPay aims to facilitate women, to move towards the future of investments. YPay is not just a platform to invest their money, but also a place where they can track what their current financial stats look like.

- YPay diversifies your portfolio to maximize profits
- Always know about your portfolio
- Do all this and more via YPay's App.

RESOURCES



- Women in Finance: A Case for Closing Gaps; IMF Staff Discussion Note No. 18/05; September 17, 2018; by Ratna Sahay, Martin Čihák, and other IMF Staff.
- https://www.imf.org/en/News/Articles/2018/03/19/pr1895-imf-releases-gender-disaggregated-financial-access-survey#_ftn1
- (<https://globalindex.worldbank.org/>)