

YPay

ONLINE DIGITAL INVESTMENTS

By Muniza Imran 01

What is YPay

YPay is an online financial advisor that takes the hurdles out of investing, while helping you maximise returns at a risk you're comfortable with.

Whether you're new to investing or a seasoned pro, YPay does what is right for you and your money. We help you reach your goals faster by providing you with a suite of services that traditionally only a multimillionaire could afford.



A series of approximately 10-12 wavy, horizontal lines in a light blue/cyan color, creating a sense of movement and depth across the top half of the slide.

What We Do

DIVERSIFICATION

Invest in globally diversified portfolio of stocks, bonds and other asset classes tailored to your risk tolerance.

PASSIVE, HASSLE-FREE INVESTING

Investing in low-cost index funds that track the market outperforms stock picking over the long term.

EASY REBALANCING

We use smart technology to rebalance your portfolio based on market movements and reinvest your dividends.



How it Works

04



WE LEARN ABOUT YOU

Where are you in your financial life and what are you investing for? How much risk are you comfortable with?

WE BUILD YOU A PORTFOLIO

Based on your answers we'll recommend an investing plan designed for your risk tolerance and time horizon. You can customize this at any time.

THEN, WE PUT YOUR MONEY TO WORK

Even while you sleep. Once we get you set-up in 5 minutes, we're always working on your portfolio to rebalance it regularly, optimize tax exposure and reinvest dividends. All hassle-free.

Target Audience



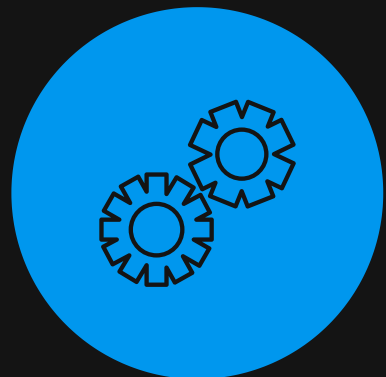
High School Students



College Level Students



Women in the Finance
Industry



Adults (24+)

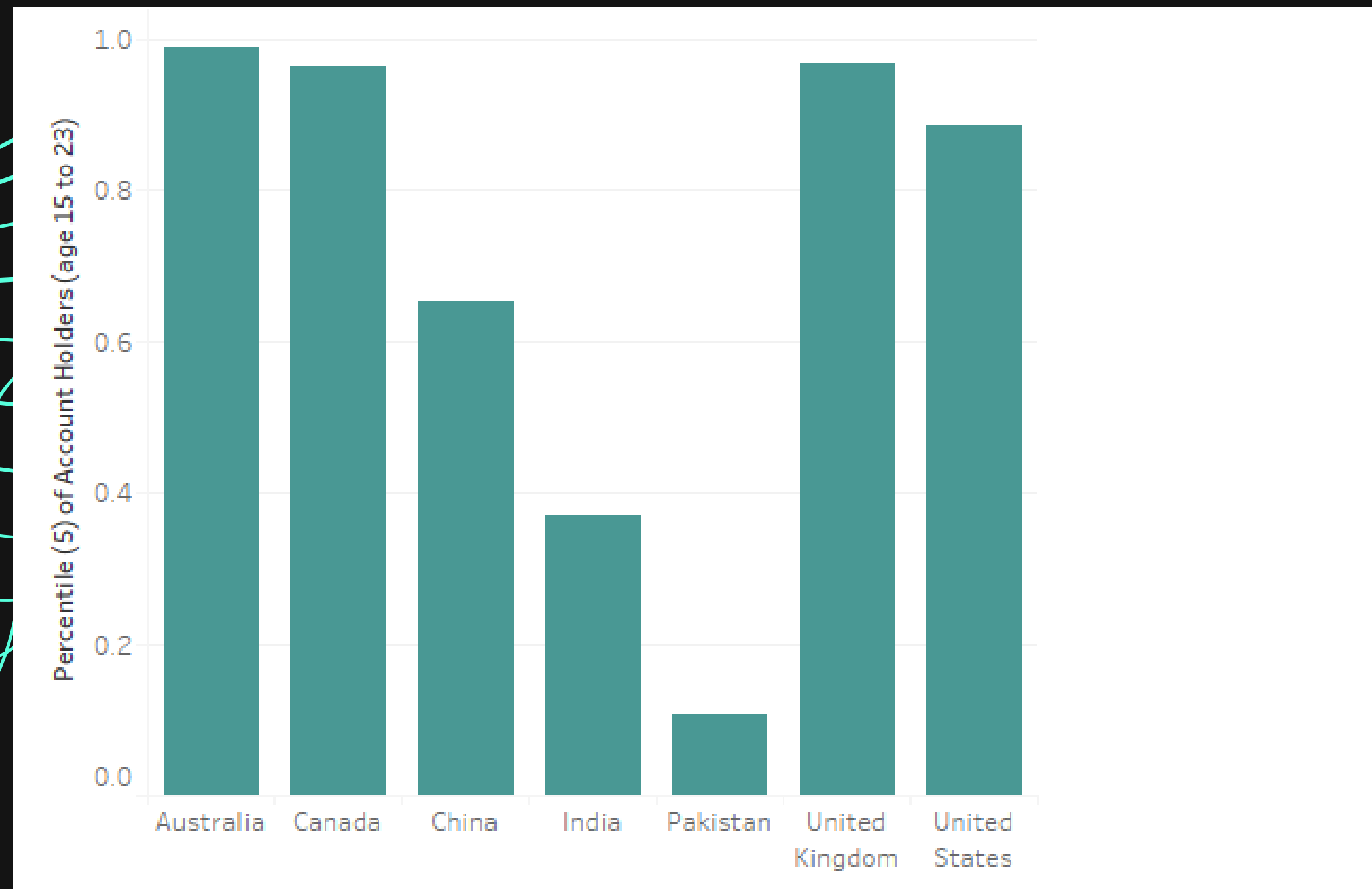
Our Customers in 2020

WE PLAN ON TARGETTING AUDIENCE OF DIFFERENT AGE GROUPS ON PLATFORM, RANGING FROM YOUNG ADULTS, WOMEN, AND EVEN FULL-TIME EMPLOYED MEN.

LEARN MORE ABOUT OUR CUSTOMER PERSONA AND THEIR JORNEY IN THIS RESEARCH.

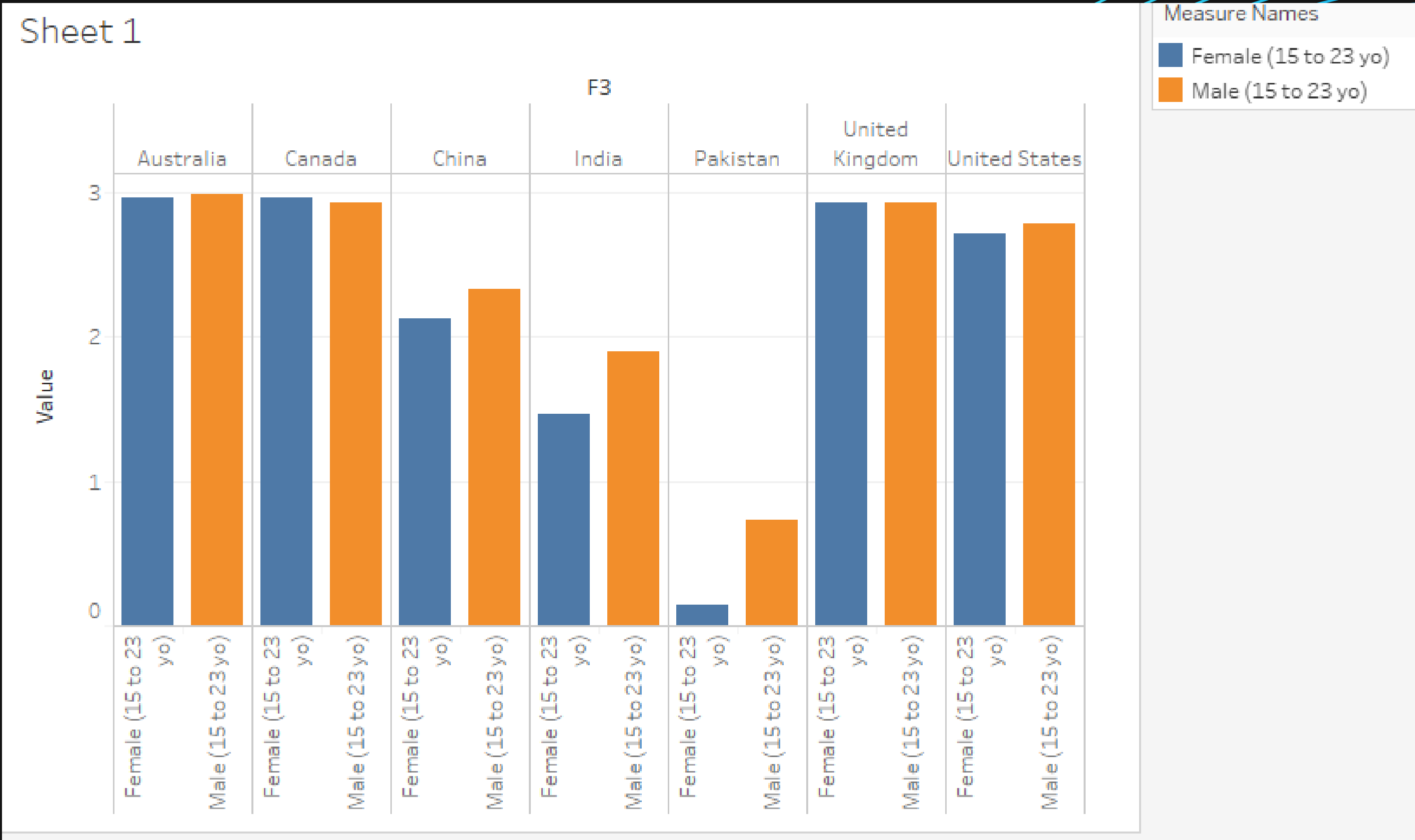
Financial Services Used

Most of the existing accounts on our website are owned by teenagers and adults, ranging from the age of 15-23, all around the world.



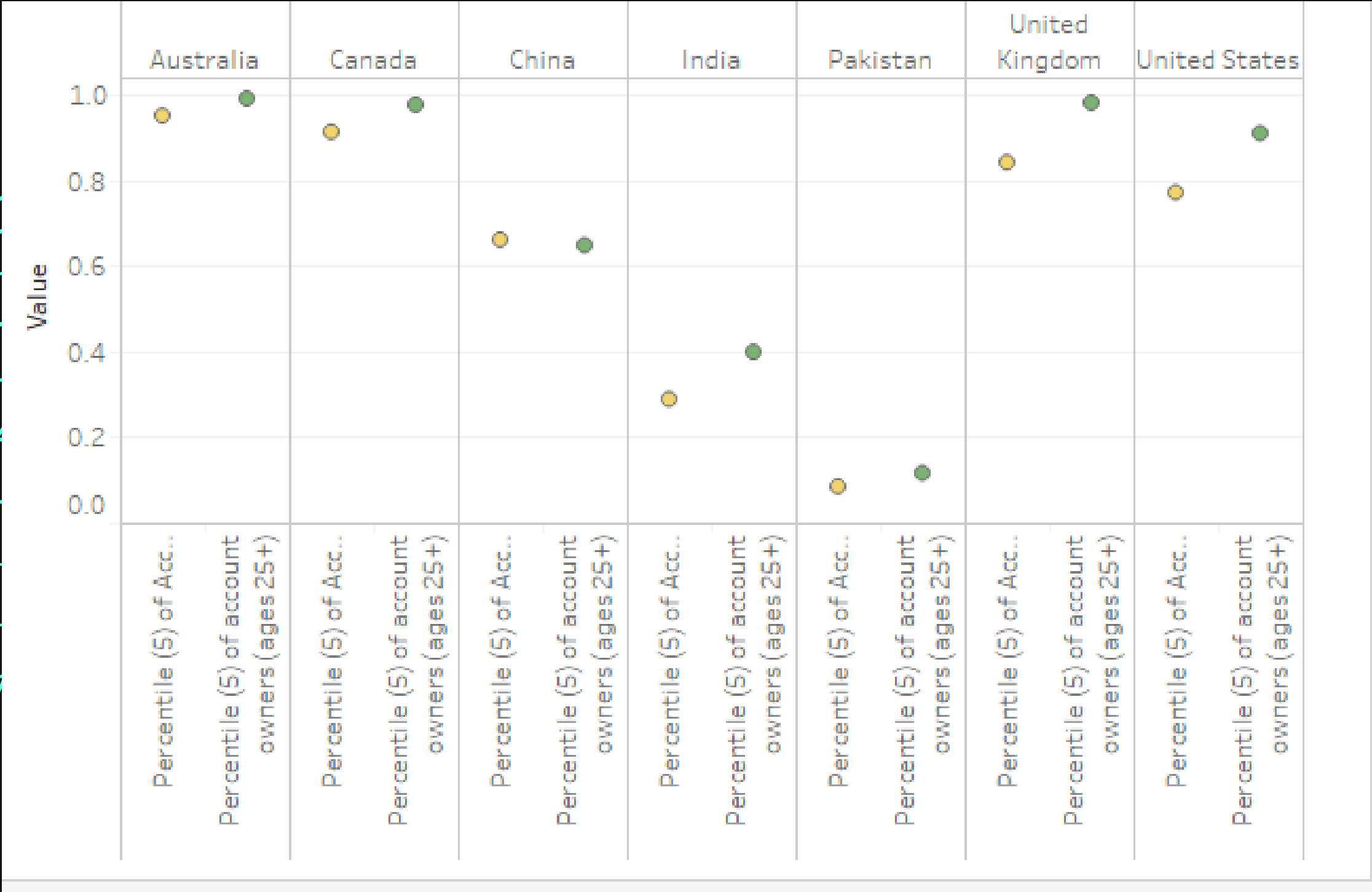
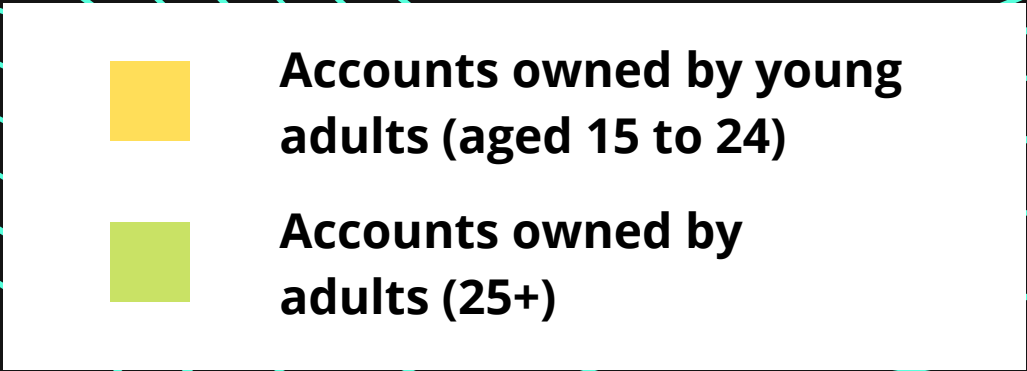
Male-Female Ratio

There is a significant difference in the number of account owners, when segmented gender-wise.




Difference by Age Group

The data set highlights the fact that financial inclusion increases as youth become older.



Financial Inclusion of Youth by Labour Market Status, Household Income Level and Level of Completed Education

F3		Percentile (5) of Employed	Percentile (5) of Unemployed	Percentile (5) of primary education or less	Percentile (5) of secondary education or more	Percentile (5) of High Income	Percentile (5) of Low Income
Australia		0.9869	0.9791	1.0000	0.9912	0.9828	0.9809
United Kingdom		0.9770	0.9441	0.8993	0.9785	0.9760	0.9469
Canada		0.9664	0.9498	0.8994	0.9813	0.9767	0.9380
United States		0.9141	0.8188	0.4846	0.9038	0.9451	0.7924
China		0.6803	0.5504	0.5820	0.8264	0.7603	0.4880
India		0.4556	0.2721	0.3180	0.5995	0.4261	0.2864
Pakistan		0.1757	0.0332	0.0437	0.2453	0.1407	0.0530
Afghanistan		0.1490	0.0225	0.0488	0.2334	0.1272	0.0162



The economically active youth, and primarily those who are already employed, are more driven to seek access to financial services than the inactive (among whom 83.1 per cent used no financial services), some of whom will still be students dependent upon the household income of the family.

Overall, the data show that the more “well off” a youth’s household income level , the better their access to formal financial services. One possible interpretation is that youth from wealthier households would grow up in an environment where access to finance was more common, and therefore either be encouraged by their family to access financial services and/or have fewer reservations about doing so.

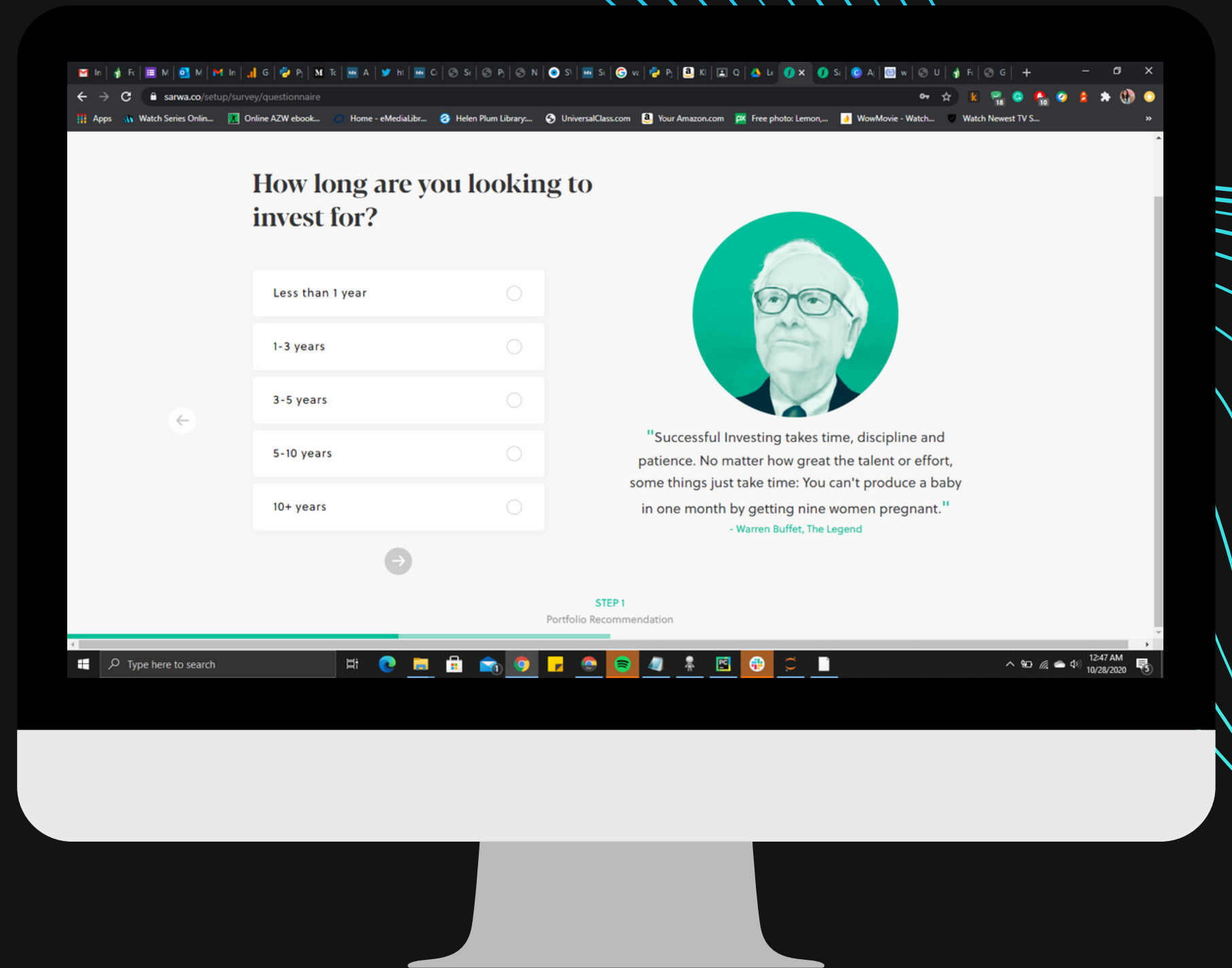
Customer Journey

A REFLECTION ON THE JOURNEY OF OUR POTENTIAL CUSTOMERS

How Can YPay Shape the Future

Digital finance can lead to greater financial inclusion, expansion of financial services to non-financial sectors, and the expansion of basic services to individuals. It has the potential to provide affordable, convenient and secure banking service to individuals in developing countries.

YPay provides affordable digital financial services around the world, assisting the youth in making smart savings decisions.



CREATIVE PORTFOLIO

The background of the slide features a series of wavy, horizontal lines in a light blue or cyan color. These lines vary in amplitude and frequency, creating a sense of movement and depth. They are positioned behind the main title and the three columns of text.

YPay Helped in Savings

LOANS FOR EDUCATION

YPay provides student loan structures, including peer-to-peer lending and loan refinancing.

BUSINESS GROWTH OPPORTUNITIES

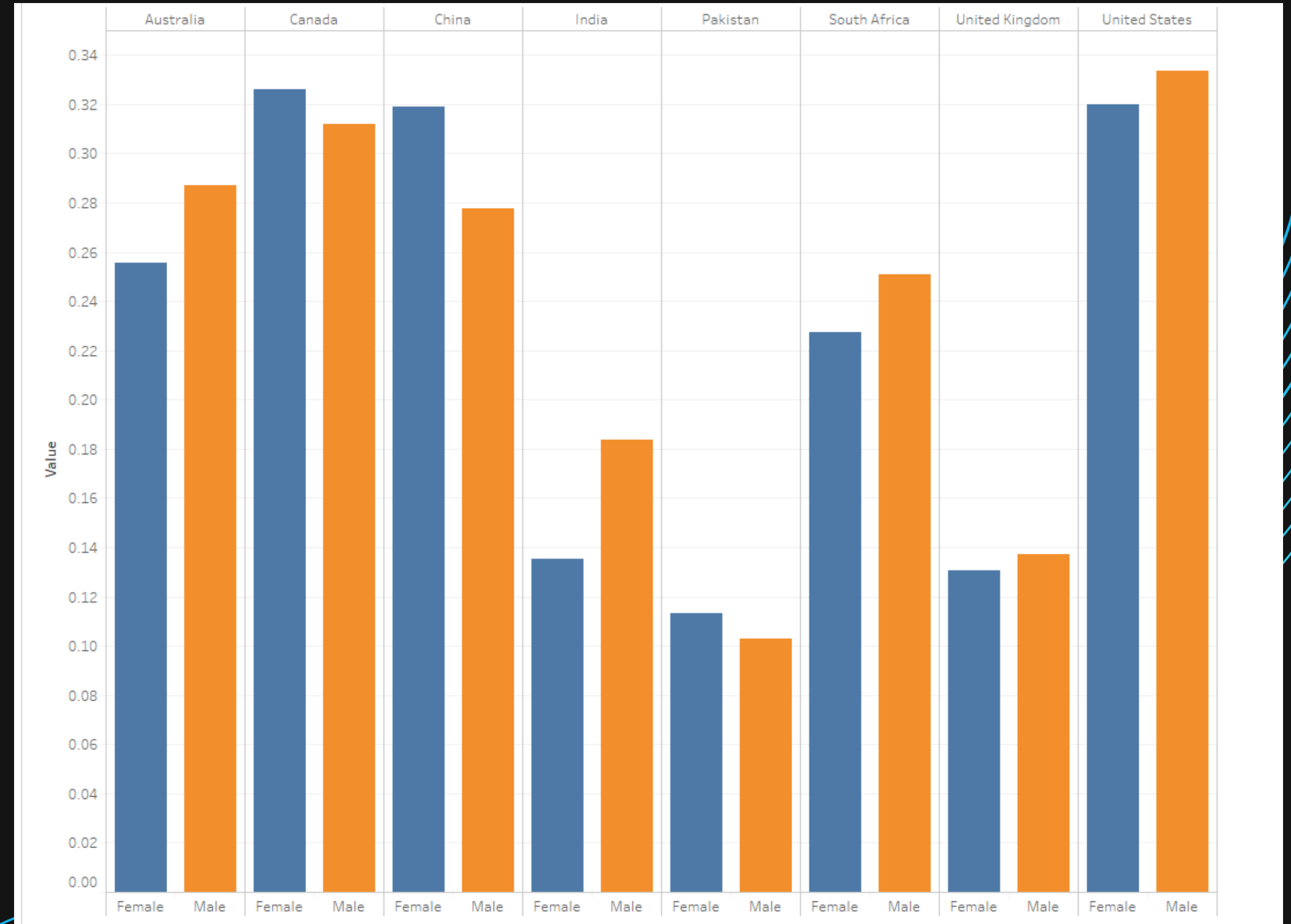
Small-scale businesses benefit as they can access a wide pool of business credit without the traditional fuss of loan applications.

SAVED FOR RETIREMENT

Smart savings has helped our users to buy loans and invest smartly digitally, thereby providing a safety net for retirement.

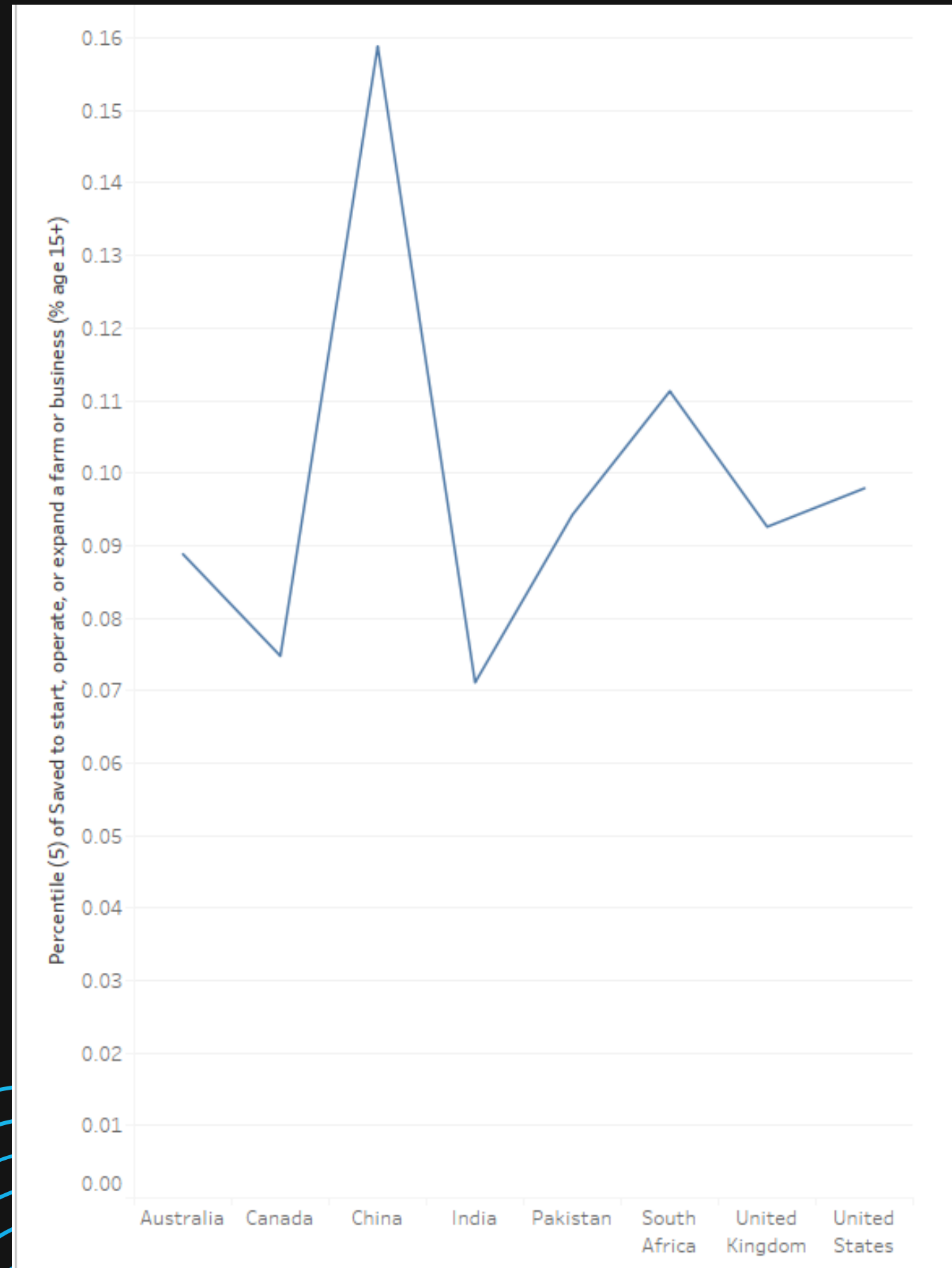
Savings for Education

The following data shows how much men and women around the world had saved up for their education in their late teens and early 20s, primarily for college using YPay financial service.



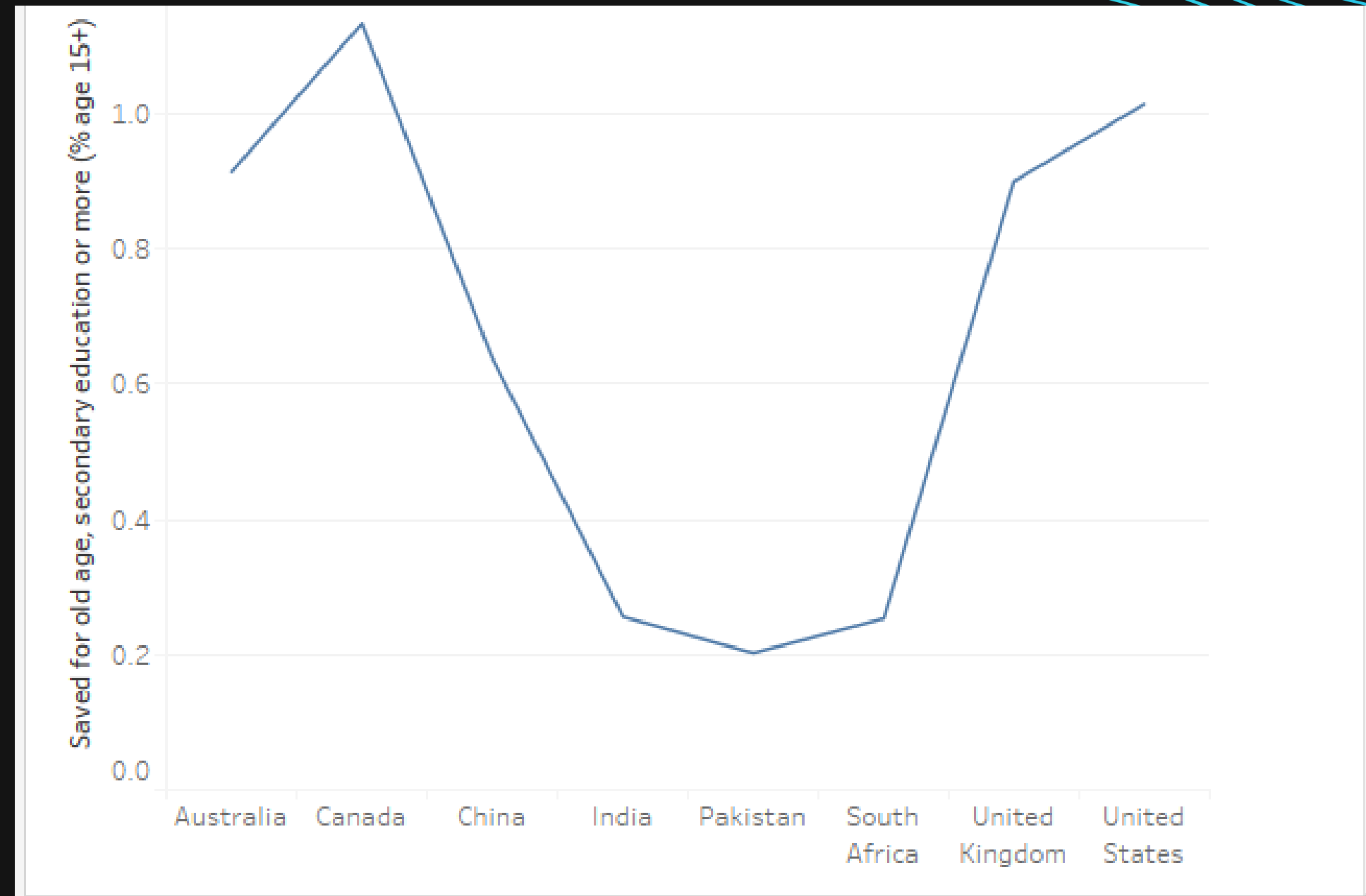
Savings for Business

More young adults have saved up using the YPay app for businesses. Some have also saved up to expand businesses and farms.



Saving for Retirement

YPay enhances participation, increases engagement, boost savings, and bring long-term financial stability to its users, enabling to secure a safer retirement plan.



Conclusion

There is a growing consensus that increasing the ability of youth to access financial services and strengthening their capacity to use these services for their future life needs can play a direct role in supporting the transition to employment and better livelihoods.

Incorporating financial literacy, basic accounting, and business education into the secondary school curriculum can help to build the financial capabilities of younger people.

References

1. Exploring the linkages between youth financial inclusion and job creation: Evidence from the ILO school-to-work transition surveys by Justin Sykes, Sara Elder, Yonca Gurbuzer and Marco Principi (Youth Employment Programme Employment Policy Department) October 2016.
2. UNDP-UNCDF-2018-Youth-Entrepreneurship-and-Financial-Inclusion-ASEAN-SAARC
3. The World Bank (2018). The Global Findex Database 2017: Measuring Financial Inclusion and The Fintech Revolution.
4. UNCDF (2015). Building the Business Case for Youth Financial Services: Further Insights from the YouthStart Programme.
5. <https://www.sarwa.co/>