



# EY

## Techathon 5.0

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### Business Proposal

## Problem Statement 4: Financial Inclusion

### ✦ Core Value Proposition:

- **Inclusive Financial Education:** Provides localized and culturally relevant financial literacy content in native languages.
- **AI-Powered Personalization:** Offers tailored mentorship and actionable guidance based on individual goals and circumstances.
- **Gamified Learning:** Engages users with risk-free simulations of real-world financial scenarios to build confidence and practical skills.
- **Practical Financial Tools:** Delivers AI-driven budgeting and optimization tools to help users plan, save, and achieve financial goals.
- **Safe Wealth-Building:** Enables secure participation in micro-investments and low-risk trading strategies suited for first-time investors.
- **Community and Mentorship:** Fosters peer learning and support through a subreddit-like platform for discussions and connections with mentors and experts.
- **Empowerment and Independence:** Equips underserved communities to make informed financial decisions and achieve sustainable economic growth.

## ✦ Marketing Strategy:

- **Targeted B2B Outreach to Financial Institutions and NGOs:** Partner with banks, microfinance organizations, and NGOs. Provide tailored demos and success stories to showcase the platform's impact on financial literacy and inclusion.
- **Content Marketing with Case Studies and Webinars:** Develop engaging blogs, whitepapers, and webinars highlighting real-world success stories and the benefits of AI-powered financial tools. Position the platform as an industry leader in financial literacy and empowerment.
- **Participation in Industry Events and Community Programs:** Attend financial literacy expos, conferences, and local community events. Offer live product demonstrations to potential partners and end-users.
- **Digital Marketing Campaigns on LinkedIn and Social Platforms:** Run targeted ad campaigns on LinkedIn, Facebook, and platforms frequented by financial decision-makers and NGOs. Emphasize advanced features, success stories, and the platform's societal impact.
- **Collaborations for Broader Reach:** Partner with corporate CSR initiatives to fund free access for underserved communities. Leverage influencers and thought leaders in financial education to promote the platform online. This multi-channel strategy aims to maximize visibility, foster trust, and establish partnerships while attracting both premium and free-tier users.

## ✦ Revenue Model:

- **Freemium Model :**

- ▶ **Free Tier:** Provides basic financial literacy modules, AI mentorship, and gamified simulations for underserved and low-income users, ensuring equitable access.
- ▶ **Premium Tier:** Offers advanced features such as in-depth financial planning, tailored investment strategies, and access to exclusive mentorship sessions. Premium users pay a subscription fee.

- **Corporate Partnerships and Sponsorships:**

- ▶ Collaborate with corporations, NGOs, and government agencies as part of their CSR initiatives to fund free access for underserved communities.
- ▶ Financial institutions can license the platform as an educational tool for their customers.

- **B2B Sales:**

- ▶ Direct sales to microfinance institutions, banks, and educational organizations. These entities pay for customized versions of the platform or bulk user access.

- **Certification and Skill Development Fees:**

- ▶ Offer paid certifications for users completing advanced financial literacy courses, appealing to those seeking formal recognition for skill development.

## ✦ **Revenue Model:**

- ▶ The platform addresses the critical issue of financial illiteracy in underserved communities by offering accessible, inclusive, and personalized learning tools. Many individuals, especially in rural areas, face barriers such as language limitations, high costs, and lack of practical knowledge, leaving them vulnerable to poor financial decisions and exploitation. By providing culturally relevant education, risk-free simulations, and AI-driven mentorship, the platform empowers users to build essential financial skills, make informed decisions, and access wealth-building opportunities, fostering economic independence and long-term security.

## ✦ **Scalability:**

- ▶ The platform is designed with scalability in mind, leveraging AI and cloud-based technologies to expand its reach without significant additional costs. Localized content and AI mentorship can be adapted to new regions and languages efficiently, ensuring relevance across diverse demographics. The freemium model allows for rapid user acquisition, while partnerships with NGOs, financial institutions, and governments enable large-scale deployment in underserved areas. Additionally, advanced features for premium users provide a steady revenue stream to fund growth. Gamified simulations and modular content make it easy to add new financial topics or tools, ensuring the platform remains adaptable and future-ready.