



Award-Winning

Financial Behaviour Analytics Startup



# Building Financial Confidence & Competence in 'Credit Invisible' Young Adults

Raising Pre-Seed EIS: £1m



Innovate UK



# Problem

Our research shows financial services are misjudging

## 6m Credit Invisible Young Adults

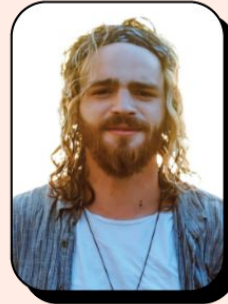
**'Frugal Coco'**\* Prime 'Hidden'  
Customer suffers **Low Confidence**



**2.7m**

**misjudged as bad risk**

**'Drake on Fire'**\* Near/Subprime 'Risky'  
Customer suffers **Low Competence**



**3.3m**

**given credit, at risk of defaulting**

✘ Banks are losing £8.7bn.

✘ Cocos & Drakes are losing life options.

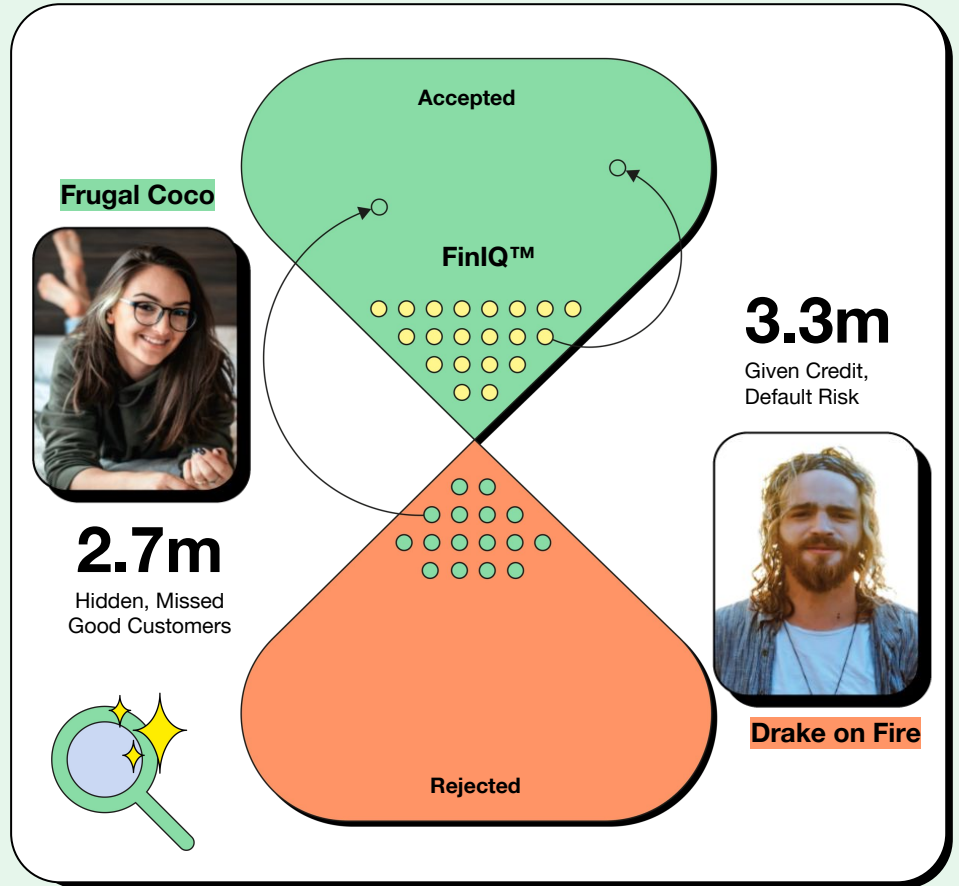
# Solution

Our **behaviour risk model** reveals true financial capability without need for traditional credit scores: **Readiness Score™**

It predicts **psychological readiness for credit**, shining a new light on:

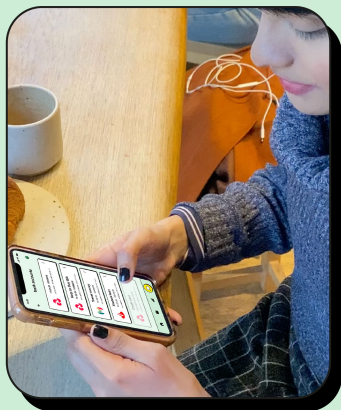
- Who's Who: Cocos vs Drakes, decoupling Risk from Affordability
- Who's Vulnerable: Consumer Duty, what support they need, when

Through Good With **Credit Invisibles** become **Visible**.



# Say 🙌 to Good With

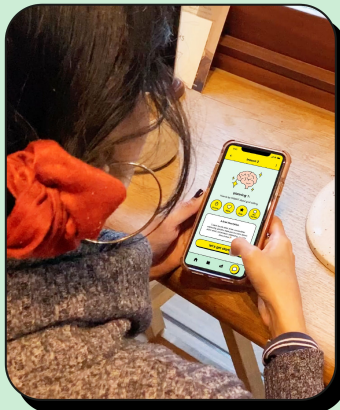
Ai-driven app delivers **financial psychoeducation** to build up their **FinIQ™**  
Shows Good With who's **financially competent** and who **isn't**, then making them **Visible to Financial Services**.



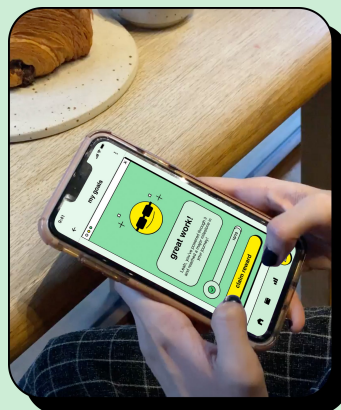
Connect  
OpenBanking



Measure **Financial Behaviours**



Personalised **FinIQ™**  
Programme



**FinHealth Index & Readiness Score™**



**SAFEMatch / SAFEGuard / SAFEPay**



Coco gets confident.



Drake gets competent.

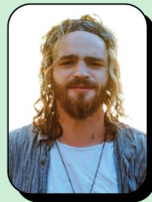
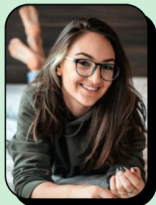
Banks increase **SAFE** customer portfolio & reduce loss.





# VP for Financial Services

We apply our solution across Financial Services' customer journey pain points.



Creditworthiness  
(underwriting)

Affordability  
& Risk

Limit  
increases

Pre-arrears  
(Financial  
Distress)

Early  
collections

Late  
collections

Write-off

Remaining  
liability

SAFEMatch

SAFEGuard

SAFEMatch

SAFEGuard

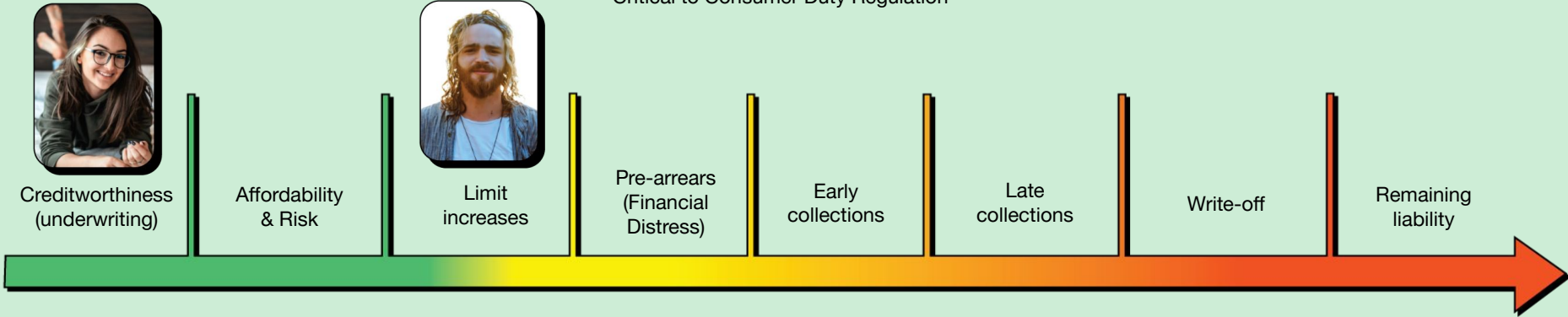
SAFEPay



# Competitors

Competitors relieve 1-2 Financial Services' pain points with limited ability to understand psychological readiness.

Critical to Consumer Duty Regulation



Creditworthiness  
(underwriting)

Affordability  
& Risk

Limit  
increases

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(Financial  
Distress)

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Remaining  
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SAFEMatch

SAFEGuard

SAFEMatch

SAFEGuard

SAFEPay

good  
with

good  
with

good  
with

good  
with

good  
with

CLEO

plum

Emma

creditkarma.

ClearScore

finexos

credit  
canary

Incredible

Ophelos

SuperFi

DebtStream

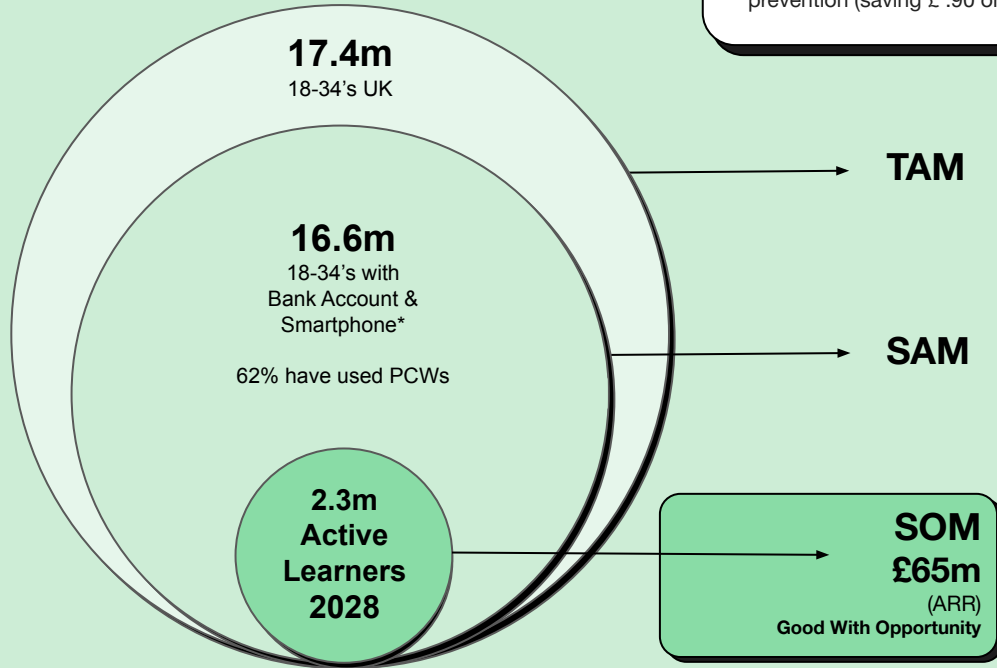
Lowell

ARROW  
GLOBAL

# UK Market Size

## B2C: Learners

Free Support & Cheaper £££



## B2B: Financial Services

**SafeMatch > Readiness Score™ =**  
**£2.7bn** new revenue for banks (70% CAC savings)

**SafeGuard/SAFEPay > FinIQ™ =**  
**£6bn** saved through early detection & debt prevention (saving £.90 on the £1)



\*Source: ONS.

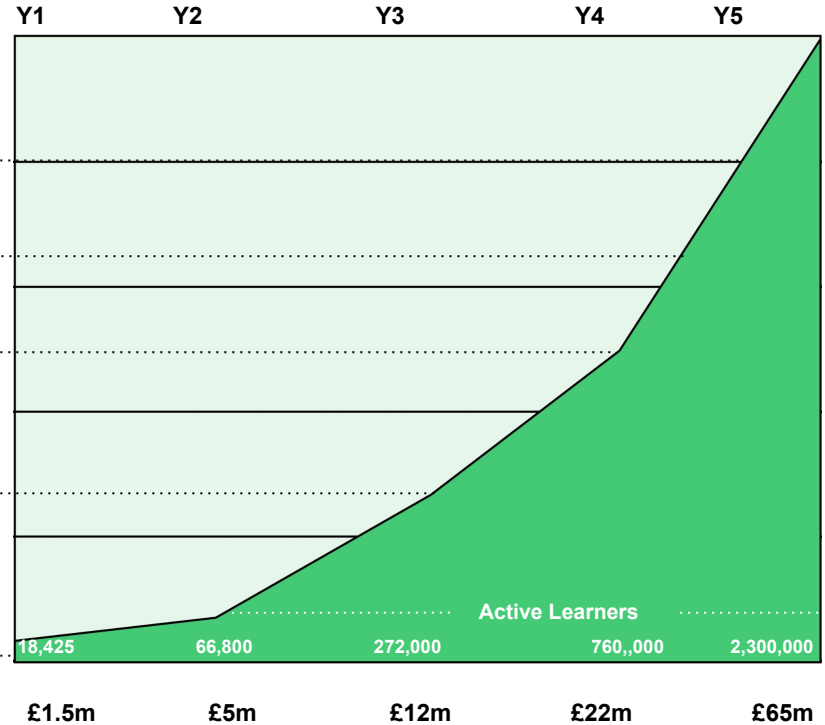
# Reach

## Go-to-Market Strategy & Revenue: UK 18-34's Beachhead Market



### Estimated Reach

- 8.7m + Word of Mouth / Ads
- 7.9m + Increase Paid Ads
- 6.8m + Paid Social / Ads
- 5.4m + Student Loans Company / + Social & Influencer
- 4.9m + HEd, StepChange, MaPS





# Why Us

## Founders with lived experience of the problem



### Gabriela Isas

CEO & Founder

Innovation/transformation entrepreneur 30+ years experience across market research and marketing to young adults.

Bought the T-shirt; paid for it twice 🍀🍀



### Dr. Ellie Kallis

CSO & Co-Founder

Academic scientist, behavioural psychologist, KYC / predictive analytics experience in financial services.

Teen-mum of 2; now mum of 2 teens ✨

## Expert Credit Risk Advisors passionate about the problem

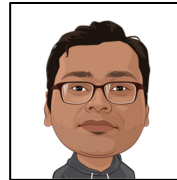


### Stephen Burnside

Credit Expert Advisor

Formerly Experian President of Decision Analytics, CEO IKANO Bank, MD CallCredit

Passionate about financial education 📖



### Aneesh Varma

Alt Credit Expert Advisor

Founder & CEO alternative credit scoring solution, Aire and 3x startup founder.

Always fighting for consumers rights 🦊

# Advisors

Our advisors support our team of behaviour scientists, clinical psychologists, engineers/developers and human-centred designers (HCD)



**Fiona Naughton**

Fintech Brand Strategy

PayPal, Facebook, Robinhood and now  
CoinZoom CMO.

Guides end-user brand comms



**Louise Hill**

Fintech Startup Strategy

Co-founder & Chief Operating Officer  
at GoHenry.

Guides start-up and scale up roadmap



**Dr Becky Inkster**

Fintech Data & Neuroscientist

Cambridge, Turing Institute  
Neuroscientist, works with  
hard-to-reach, disadvantaged youths.

Guides money & mental health approach



**Giles Colborne**

Financial Services UX

Co-founder at cpartners; one of  
the world's leading experience  
design consultancies.

Guides HCD and ESG



# Traction & Raise

Raised £750K: Innovate UK



## Readiness Score™

Validated risk model ✓  
ICO Sandbox ✓  
Registered IP ✓

**3 Banks Pilot / 2 GTM partners** (FCA Sandbox)



## FinIQ™

200 Learners Validated ✓  
Competence ++ ✓  
Confidence ++ ✓

**MVP Now**



## SAFEMatch SAFEGuard SAFEPay

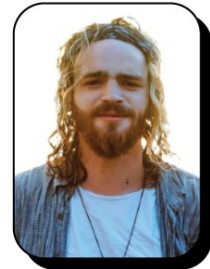
Revenue generating  
**£1.5M Revenue**  
In 12 months

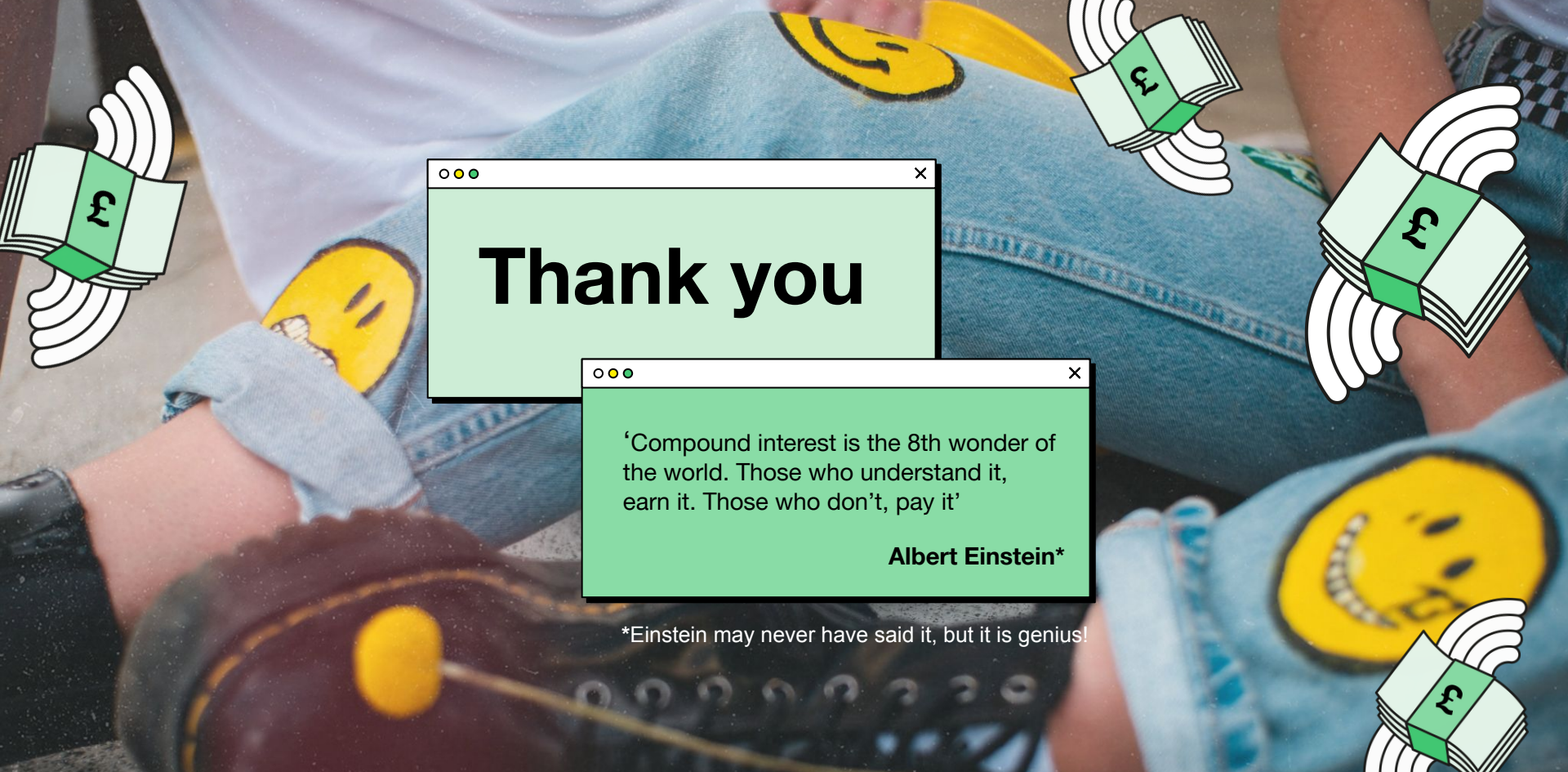


**Raising £600K (£525K IUK grant match):**

**Use of funds:** Tech hires to deliver **GTM** infrastructure. Increase validity of **Readiness Score™** via pilots. Immersive **FinIQ™**

**Good With Vision:** a world where the Cocos and the Drakes, whatever their starting point in life, can become good with money, and safely attain their goals.





Thank you

'Compound interest is the 8th wonder of the world. Those who understand it, earn it. Those who don't, pay it'

Albert Einstein\*

\*Einstein may never have said it, but it is genius!