

# UMBRELLA

Transforming Financial Risk Management  
for a Resilient Tomorrow

*By James West*

# 1. Company Purpose

Empower individuals to:

- secure and maintain essential needs,
- including phone service, shelter,
- fostering long-term stability and resilience.

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## 2. Problem

- Job: Provide education, calls to action and insurance options to empower individuals
- Problem: We use old advice to address potential hardship.
  - "Emergency Fund", "Savings"
- Pain Point: Sudden hardship without adequate backup leaves individuals vulnerable and with limited access to essentials
- Current Solution: none, ad-hoc, last-minute effort

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# 3. Solution

- Provide user with recommendations and calls to action
- Sell "insurance" for fundamental needs
  - Paid services such a phone,
  - Car rental
  - Airbnb nights
- A professional network enhancer
- Dashboard that shows risk levels

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## 4. Why Now?

- Noticeable decline in households' net income
- Possible upcoming recession
- Possible massive layoffs

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# 5. Market Size

- 125 Million Users (64% of Americans)
- 48% of those making in excess of \$100,000 a year

Source: U.S.News/LendingClub.

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# 6. Competition

- Nerdwallet
- Credit Karma
- Chime

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# 7. Product

A web platform with:

- Dashboard that shows risk levels and backups
  - Overall
  - Shelter, Essentials, Utilities
- Friendly User Interface
- Database
- Risk Engine

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# 8. Business Model

- Free Version
  - Free Risk Monitoring
  - Personalized Recommendations
  - Advertising and Partner Offers
- Paid Subscription
- Sources of revenue: Affiliate Marketing, Display Advertising, Lead Generation, Sponsored Content, Financial Product Referrals, Market Research.

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# 9. Team



**James West.** Founder, CTO.

Built software and teams across diverse industries:



Hedge Fund, Legal



ECommerce/Retail, Data Analytics



Legal, Document Management



MSCI. Finance, Risk Analysis



FoxPro, Databases

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# 10. Financials

We are looking for 6 months of financing to build version 1 and reach our first goal of 10,000 active users.

Angel Round: \$25K. Initial Investment.

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# 11. Founder's Achievements

Built diverse teams	All Companies
Instrumental: Launch, Sales	IBM, Apple, Microsoft Europe
Doubled Rev. (\$100M+)	Summation, Wine.com
Co. merged w/ MSCI	Mngr. Engineering. BARRA
Published Finance Book	"Lunchtime Millionaire"
Trained 1000+ Engineers	Ex-Professo Consulting

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## 12. Testimonials

"Extremely efficient and reliable."

Lisa  
Account Manager, Wine.com.

"Very good manager, very professional."

Steve,  
Sr. Engineer, CT Summation.

"Programming with a capital P."

Jim  
CEO, CT Summation.

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# Thank you

Thank you for your time and interest,

James West

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