

UMBRELLA

Transforming Financial Risk Management
for a Resilient Tomorrow

By James West

Product

Financial risk management platform
that helps people:

- Secure and maintain essential needs
- Including phone service, shelter, transportation
- Using prepaid services

UMBRELLA

Dashboard



Empowering individuals to:

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

	SHELTER	FOOD	HEALTH	PHONE	TRANSPORTATION
Jun					
Jul					
Aug					
Sep					
Oct					
Nov					

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Dashboard



Empowering individuals to:

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

	SHELTER	FOOD	HEALTH	PHONE	TRANSPORTATION
Jun	Green	Green	Green	Green	Green
Jul	Green	Green	Green	Green	Green
Aug	Red	Red	Red	Red	Red
Sep	Red	Red	Red	Red	Red
Oct	Red	Red	Red	Red	Red
Nov	Red	Red	Red	Red	Red

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Dashboard



Empowering individuals to:

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

	SHELTER	FOOD	HEALTH	PHONE	TRANSPORTATION
Jun	Green	Green	Green	Green	Green
Jul	Green	Green	Green	Green	Green
Aug	Green	Red	Red	Red	Red
Sep	Green	Red	Red	Red	Red
Oct	Green	Red	Red	Red	Red
Nov	Green	Red	Red	Red	Red

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Dashboard

T-Mobile™

 airbnb

Uber

 enterprise

TRADER JOE'S

 Expedia

UMBRELLA

Dashboard



Empowering individuals to:

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- fostering long-term stability and resilience

	SHELTER	FOOD	HEALTH	PHONE	TRANSPORTATION
Jun					
Jul					
Aug					
Sep					
Oct					
Nov					

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Research

UCSF University of California San Francisco

Benioff Homelessness
and Housing Initiative

BHHI Releases New Report

The California Statewide Study of
People Experiencing Homelessness

Dr. Margot Kushel

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Financial Risk Management

For a Resilient Tomorrow

EXPENSES>

RESOURCES

[G]

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	RENT	FOOD	HEALTH	PHONE	TAXI
Jul					
Aug					
Sep					
Oct					
Nov					
Dec					

EXPENSES

RENT	<input type="text" value="2500"/>	<input type="button" value="CASH_"/>	<input type="text" value="STAYS_"/>
FOOD	<input type="text" value="100"/>	<input type="button" value="CASH_"/>	
HEALTH	<input type="text" value="200"/>	<input type="button" value="CASH_"/>	
PHONE	<input type="text" value="100"/>	<input type="button" value="CASH_"/>	<input type="text" value="PHONES_"/>
TAXI	<input type="text" value="100"/>	<input type="button" value="CASH_"/>	<input type="text" value="TAXIS_"/>

RESOURCES [RESET]







Cash_	<input type="text" value="18000"/>	<input type="text" value="0"/>
Stays_	<input type="text" value="0"/>	<input type="text" value="0"/>
Phones_	<input type="text" value="0"/>	<input type="text" value="0"/>
Taxis_	<input type="text" value="0"/>	<input type="text" value="0"/>

Financial Risk Management

For a Resilient Tomorrow

EXPENSES>

RESOURCES

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	RENT	FOOD	HEALTH	PHONE	TAXI
Jul	Green	Green	Green	Green	Green
Aug	Green	Green	Green	Green	Green
Sep	Red	Red	Red	Red	Red
Oct	Red	Red	Red	Red	Red
Nov	Red	Red	Red	Red	Red
Dec	Red	Red	Red	Red	Red

EXPENSES

RENT	2500	CASH_	STAYS_
FOOD	100	CASH_	
HEALTH	200	CASH_	
PHONE	100	CASH_	PHONES_
TAXI	100	CASH_	TAXIS_

Calculate

RESOURCES [RESET]



Cash_	6000	0
Stays_	0	0
Phones_	0	0
Taxis_	0	0

Calculate

Financial Risk Management

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EXPENSES >

RESOURCES

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	RENT	FOOD	HEALTH	PHONE	TAXI
Jul	Green	Green	Green	Green	Green
Aug	Green	Green	Green	Green	Green
Sep	Green	Red	Red	Red	Red
Oct	Green	Red	Red	Red	Red
Nov	Green	Red	Red	Red	Red
Dec	Green	Red	Red	Red	Red

EXPENSES

RENT 2500 CASH_ STAYS_

FOOD 100 CASH_

HEALTH 200 CASH_

PHONE 100 CASH_ PHONES_

TAXI 100 CASH_ TAXIS_

Calculate

RESOURCES [RESET]

airbnb

Expedia

T-Mobile

Cash_ 6000 0

Stays_ 20000 10000

Phones_ 0 0

Taxis_ 0 0

Calculate

Financial Risk Management

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EXPENSES>

RESOURCES

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	RENT	FOOD	HEALTH	PHONE	TAXI
Jul	Green	Green	Green	Green	Green
Aug	Green	Green	Green	Green	Green
Sep	Green	Red	Red	Green	Red
Oct	Green	Red	Red	Green	Red
Nov	Green	Red	Red	Green	Red
Dec	Green	Red	Red	Green	Red

EXPENSES

RENT 2500 CASH_ STAYS_

FOOD 100 CASH_


HEALTH 200 CASH_

PHONE 100 CASH_ PHONES_

TAXI 100 CASH_ TAXIS_

Calculate

RESOURCES [RESET]



Cash_ 6000 0

Stays_ 20000 10000

Phones_ 400 0

Taxis_ 0 0

Calculate

Financial Risk Management For a Resilient Tomorrow

EXPENSES >

RESOURCES

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	RENT	FOOD	HEALTH	PHONE	TAXI
Jul	Green	Green	Green	Green	Green
Aug	Green	Green	Green	Green	Green
Sep	Green	Red	Red	Green	Green
Oct	Green	Red	Red	Green	Green
Nov	Green	Red	Red	Green	Green
Dec	Green	Red	Red	Green	Green

EXPENSES

RENT CASH_ STAYS_

FOOD CASH_


HEALTH CASH_

PHONE CASH_ PHONES_

TAXI CASH_ TAXIS_

Calculate

RESOURCES [RESET]



Cash_

Stays_

Phones_

Taxis_

Calculate

Financial Risk Management

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EXPENSES >

RESOURCES

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EXPENSES

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PHONE	<input type="text" value="100"/>	<input type="button" value="CASH_"/>	<input type="button" value="PHONES_"/>
TAXI	<input type="text" value="100"/>	<input type="button" value="CASH_"/>	<input type="button" value="TAXIS_"/>

RESOURCES [RESET]



Cash_	<input type="text" value="0"/>	<input type="text" value="0"/>
Stays_	<input type="text" value="0"/>	<input type="text" value="0"/>
Phones_	<input type="text" value="0"/>	<input type="text" value="0"/>
Taxis_	<input type="text" value="0"/>	<input type="text" value="0"/>

Market Size

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

Source: U.S.News/LendingClub.

UMBRELLA

Business Model

- Free Subscription
 - Risk Monitoring
 - Personalized Recommendations
 - Advertising and Partner Offers
- Sources of revenue: Affiliate Marketing, Advertising, Sponsored Content, Financial Product Referrals, Market Research.
- Insurance. Severance Packages.

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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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Founder's Achievements

Built diverse teams	All Companies
Instrumental: Launch, Sales	FoxPro, 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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Founder's Story

1st DB-Driven Graphics API	Clipper
Evangelist+CTO	FoxPro
1st Risk Mngt. Software	BARRA/MSCI
#1 Lit./Doc. Mngt. Software	Summation
CC Paymts+Bank+Logistics	Wine.com
Trade Life Cycle Engineering	Hedge Fund

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Thank you

Thank you for your time and interest,

James West

[linkedin.com/in/jamesjwest](https://www.linkedin.com/in/jamesjwest)

James@boostfintech.com

415-691-9185

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