

ZoomiMoney

Changing Global Credit for Under 35's



Founder/CEO Profile

David R Mann

An Executive Specialist with over 20 years' experience delivering Innovation and venture impact. Successes include executing numerous Startups, delivering world-first projects and technologies, and establishing ventures in New Markets.

Presenting leading ZoomiMoney, a global FinTech/NeoBank impact venture. Addressing the issues faced by under 35's (GenZ and Millennials) who are prejudiced by ageist credit metrics. "One size fits all" credit assessment and scoring models skew to older applicants and *don't* take into account valid data associated with this conservative, prime risk market niche.

Previously headhunted for "never been done" and "first of its kind" initiatives, career experience covers complex Advisory, Pivots and business Turnarounds. Range of appointments includes smaller Startups, through to large government, corporations, and major banks.

Seasoned at managing risks associated with fledgling Tech companies lacking structure, without permanent headcount, capital dependent and pre-revenue, and with critical milestones or mandates looming to survive next capital triggers. This has also included effecting change within large and complex organizations, especially those in highly regulated sectors or within sensitive public policy arenas.

A leading global credit and risk expert, the datasets uncovered have been critical in developing proprietary models that leverage arbitrages not yet recognized or exploited by investment bankers. The insights and resources available for product development are world leading and capable of bringing immediate impact to banking and investment markets.

Bringing "whole of enterprise experience" with acute assessment acumen to transform ideas into high performing ventures, whether delivering new Proof of Concept (PoC) or Minimum Viable Product (MVP), or taking a business to market, outcomes include immediate customer acquisition, market traction and revenue results.

Career Highlights:

Over \$1bn institutional funding lines for a pre-revenue startup;

Closed first of its kind global insurance risk transfer master policy worth over \$30m at execution;

\$1.5bn regional startup and divisional roll-out for the largest general insurer and top 6 bank (ASX: SUN);

\$370m centralized decommissioning and 58 government agency startups – finance and payroll IT systems (Dept Treasury);

\$31m new systems and privatization Sheriff services covering over 400,000 sq. miles (Attorney General).

ZoomiMoney



Company Profile

ZoomiMoney is changing global credit and money by disrupting under 35's credit and bringing RegTech innovation to bank partners who are offered turnkey tech and products, and revenue share. Our first EU partner holds majority market share where the bank is headquartered.

Problems: The current approach to mortgages and credit is creating a massive generational divide. Globally, under 35's are struggling to get on the housing ladder. High deposits are mandated under general mortgage policy and practices, but for those outside the housing market, over 80% of net income is committed and paid to rental commitments – *Eg. rent is a measure not bundled with savings history or within FICO scoring and credit approval metrics.*

Since the 2008 global financial crisis, the USA has moved from an innovative bond placement market to one that largely utilizes Fannie/Freddie to unload originated mortgages. Add to this Private Mortgage Insurance risk charges and restrictions for access to conservatorship funding options, and you are left without serious product innovation, except recent digital initiatives.

Banks and originators *can* address source of funding, change corporate structure, develop appropriate and effective risk transfer, and take the lead on investment innovation, but for the past fourteen years, no-one has stepped up to take the lead *in any global market.*

ZoomiMoney has built upon thoroughly developed technology and safer financial risk design to deliver new products to European and USA markets, with a 2022 rollout. With protected IP and a capital efficient domicile design, operating regional subsidiaries will partner with European and USA banks. Solutions are designed *not* to impact Bank Reg capital and audits.

Led by proven innovator, David Mann, along with industry icon and Chairman, SA Ibrahim, ZoomiMoney is building executive and advisory teams to deliver product innovation and market impact. Bank executives serious about innovation and serving under 35's are sought for partnerships that will allow us to help our children and their generation enter the market.

