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## Minvest

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# The Story Of Minvest

## ABOUT MINVEST

Minvest is an investment research platform designed for young individuals to simplify, personalize and accelerate the investment process. This digital innovation comes at a time when **only 26%** of individuals between the ages of 16-29 invest. The investing gap in Gen Z leaves a **\$289 M Serviceable Addressable Market** that is yet to be capitalized upon. By designing a dynamic and customer-centric UX tailored to the user's financial goals, needs, and preferences, Minvest can present relevant investing opportunities and educational resources to each user in a time-efficient manner through its data-driven and technically-sound one-minute market environment. Minvest also incorporates retention tactics such as gamification and community building, where users can invest with an in-app currency and compete with the stock portfolios of friends and celebrities while learning about investing from each other. After receiving a **\$6000 grant** from Modak, Minvest is looking to deploy and test its beta version to gather data and raise money from an angel investor or VC. Please reach out with any inquiries to [minvestfinance@outlook.com](mailto:minvestfinance@outlook.com).

## OUR STORY

### The Beginning

The morning was about as ordinary as any other; sophomore chemistry was nothing to get excited about. You could hear the flurry of students opening binders and the halfhearted chatter as everyone waited for class to begin. Raaga sat in the front, casually flipping through her emission spectra notes. Adjacent to her sat Bi, his pen scrawling across the practice exercise. Arjun walked into the room in his usual unpretentious fashion and set his stuff down next to the other two, and, known as someone who, for better or worse, can't stop talking, started randomly lamenting. He'd just opened up a Robinhood account and started to invest. As one can guess, this didn't go too well. He was confused about what to do despite reading articles on CNBC and pulling stock advice off his Instagram feed (yes, we still wince in pain when we hear this). As dumb as his problem sounded, he wasn't alone in that small group of three. Raaga hadn't even

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looked into investing because of her fear of the market, and Bi lacked the time to actually invest. As the teacher rolled in, the conversation quickly died down, but the thought in their heads lingered: if all three of us were facing the same problem, how many more people could have the same struggles as us?

The answer? Too many. The trio spoke to over 50 individuals (teachers, students, relatives, etc.) to learn more about the problem, and the results were overwhelming. Gen Z needed more knowledge, resources, and time to invest. Once confined to the pale gray lab table in Room 1312, this problem transfigured into the invisible chain holding their generation back from financial success. Perhaps this was why the US is facing record levels of wealth inequality. Perhaps this was why 41% of American consumers live paycheck to paycheck. Perhaps this was why the American Dream was slipping through the fingers of our generation. None of us were geniuses or financial prodigies, but we had a burning desire to solve this problem.

## INCubator @ The Academies of Loudoun

Enter the Academies of Loudoun INCubator program, run by Mrs. Mary Doherty, an entrepreneurship teacher. The program was designed to help students address problems they face in their community through the power of entrepreneurship. Using the Lean BMC, Mrs. Doherty covered market sizing, revenue streams, and value propositions, helping us turn our “problem” into an actual business model. We also received a mentor, Mr. Chris Ricci, who helped us refine our idea and business model through the lens of a business professional. Throughout the program, we built a product demo, hired Gen Z interns (allowing us to meet our now-CTO, Alex Rios) to start work on an MVP, and pitched Minvest at business and STEM conferences like the DECA State Leadership Conference. Put simply, Minvest, and the 11 other businesses alongside us in the INCubator program, wouldn’t exist without the dedication and support of Mrs. Doherty and the mentors.

Fast forward to May. Our biggest event yet was quickly approaching: the ACL INCubator final pitch. The pitch was the end-all event for the 12 teams in the program: you either won 1st Place and secured funding in the competition, or your business venture was left to fend for itself. Those 10 minutes would make or break the future of Minvest.

It was nearing 11:05; an anxious buzz filled the room. The three of us sat in a row, dressed in matching purple shirts and charcoal gray suits. Despite our pitch being in 5 minutes, there was an unusual state of calmness among the three of us. Raaga tested the demos, Bi prepared the handouts, and Arjun rehearsed the questions. “Our next pitch is Minvest.” We rose from our seats, walked confidently to the projector, delivered our lines with conviction, and left with... the gut-wrenching feeling of failure. “I look at this idea, and I see a huge liability,” “there is no way this can compete with the technology of the other apps out there; it just isn’t possible,” “there is no

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way anyone in Gen Z could actually afford this,” said the judges. We could’ve ended Minvest that night itself. After all, the judges said this wouldn’t last. However, we had one flaw: our ridiculous and almost laughable faith in our idea. Why should we assume that the feedback of four judges outweighs a problem faced by so many in our generation? Why do we have to give up just because we lost one competition? Why can’t we learn from this failure and come back stronger? We had sought to solve a problem that affected many in our generation, and if we weren’t going to solve it because of one bad pitch, then who would? And with that, round two was off to a start.

## Modak Makers Series

Arjun ran into the Modak competition first, and as a team full of avid opportunists, we pounced on the idea to get a mentorship from a Silicon Valley firm and pitch our vision to a worldwide Gen Z community. The first stage of the competition was surprisingly accessible: all we needed to do was submit a two-minute pitch video and a short description of Minvest. Despite the application’s simplicity, we were inundated with resources, such as detailed guides on making a business plan and a lesson on design thinking from a Stanford Professor, all of which allowed us to deepen our understanding of the problem and add more insight to our business model. The competition itself was very teen-oriented: voting for the top 10 ideas was only open to those under 18. After contacting those who had signed up for our mailing list and incessantly pitching our concept to the Modak community, we placed 3rd out of 93 teams to qualify for the finalist stage of the competition.

If you thought there were enough resources, to begin with, wait until you see what the finalist boot camp offered. We had access to a coach, Madhu Yalarmarathi, the CEO of Modak, an industry-specific mentor Barbara Lopes from Maya Capital, weekly presentations on a specific startup topic, and so much more. Whether it be conducting the five whys analysis that allowed us to conduct problem research without our own bias or formulating the ideal cost structure for an early-stage startup, Minvest wouldn’t be where it is today without everything we learned from the Modak Makers Series. More importantly, Minvest has changed so much from what it used to be, with new features, goals, and interfaces, all because of the robust design thinking environment fostered by Modak. Just by comparing our refined idea to our old pitch deck, one can discern the night and day difference in the portrayal and execution of our idea. This time our pitch told a compelling story of how we found this problem to be meaningful and impactful to our generation. It was data-driven, what users thought of certain aspects of our demo, and most importantly, genuine and from the heart. At the end of our boot camp, and after tirelessly working to refine our idea and pitch and build a product demo, we pitched to a panel of four investors and won a \$6000 grant to turn our vision into a reality.

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## Right Now

Today, we're hard at work using our funding from Modak to deploy our product. Our team has grown to 14, and things are only getting quicker. After getting our Minimum Viable Product to be functional, we are looking to deploy and test our beta version this Winter to gather insights and continuously iterate upon our work to provide Gen Z with the best investing experience possible.

## INQUIRIES

If you have any questions, please feel free to email us at [minvestfinance@outlook.com](mailto:minvestfinance@outlook.com) or message us on Instagram @minvestfinance. If you want to learn more about who we are, visit our website at [www.minvestfinance.com](http://www.minvestfinance.com).

