



#Hack4FI

25-27 May 2018

vibewire



ncooss

NSW Council of Social Service

#hack4financialinclusion



Thank you for agreeing to participate in the Vibewire's Hack for Financial Inclusion event.

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This event is run and organised by
Vibewire Youth Services Inc.

This Pack includes details of the event and requirements of participants.

Our Sponsors & Partners



We couldn't #Hack4FinancialInclusion without the support of our sponsors and partners who have all gone above and beyond to help us reach deep into our communities to create connection and change.



Location



Fri Night, Sat and Sunday Venue:
MnM Institute
Level 4, 39 Liverpool Street, Sydney, 2000
(Catch lift up to Level 4)

When:

Friday, Friday 25 May 2018 – 18:00- 20:45:
Team forming and briefing

Saturday, 26 May 2018 – 08:30-17:00:
Day 1 – hackathon

Sunday, 27 May 2018 – 09:00-16:00:
Day 2 – hackathon

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Transport:

Catch a bus/train to Town Hall station (5 minute walk) or Central Station (15 minute walk)

Note there is limited car parking in the area.

Financial Inclusion Challenge



Vibewire's #Hack4FinancialInclusion brings Australia's leading technology, engineering, data and social impact students, social entrepreneurs and startups together to tackle the challenges of Financial Exclusion.

Into this mix, we bring:

- + Leading experts in the field
- + People with the shared or lived experience of Financial Exclusion
- + Local and International leaders seeking to address the myriad challenges that face those dealing with Financial Exclusion concerns

Issues to Consider



Improving Financial Literacy

Especially for women and girls, who have generally less access to opportunities to improve financial literacy than men.

Injured workers returning to work

Improve quality of life for injured workers and enhance their return to work prospects.

Cycle of incarceration among Indigenous young people in juvenile justice

Lack of resources for financial literacy education programs that incorporate culture as a protective factor

Homeless People

Lack of access to basic financial tools. Especially older women and young people.



01 problem

Young Australians (20-35) don't have a **job-free** environment to **test** their enterprise skills

Wages are higher for young job-seekers with enterprise skills

Data and Resources

Some great tools and insights to get you started



Data Sources



CONTEXT:

1. OPEN BANKING: <https://www.smh.com.au/business/small-business/the-data-rush-is-on-as-start-ups-get-set-for-open-banking-20180320-p4z5a0.html>

RESEARCH

1. Financial Exclusion NAB: https://www.nab.com.au/content/dam/nabrwd/About-Us/corporate-responsibility/docs/measuring_financial_exclusion_in_australia_2014_final.pdf
2. CSI: http://www.csi.edu.au/media/Financial_Resilience_in_Australia_2_-_2017.pdf

OTHER DATA SETS:

1. Benchmarks: <http://datatopics.worldbank.org/financialinclusion/country/australia>
2. Kaggle: <https://www.kaggle.com/tags/finance> - maybe Kiva data

Data from:

Department of Finance, Services and Innovation ICT and Digital Government Division



- FACS data is <https://www.facs.nsw.gov.au/resources/statistics>
- Domestic violence data http://www.bocsar.nsw.gov.au/Pages/bocsar_pages/Domestic-Violence.aspx
- NSW Government open data portal <https://data.nsw.gov.au/data/dataset>

Data Brainstorm thoughts:



- Focusing on different levels of debt. Eg. is credit card debt potentially more damaging than online debt with Afterpay or are they on the same level. Can prioritise these levels to manage funds better
- Consider engagement level of people looking for help. Some people don't want to deal with financial issues so maybe any reminders and notifications need to be more 'fun' rather than very serious. If someone doesn't have a reminder of expenses then need in person support from community (maybe even video call if physically in person doesn't work out)
- Forecasting for emergency funds
- Be great to know profession, lifestyle, where they live, generational habits, social standing. If people are willing to link their financial accounts they'd be willing to enter a few extra details. This could help formulate some options for the next point
- Infrastructure and education, life skills, positive support and learning in community.
- Restrictions to instant gratification and online payment options. Could be a browser extension. Warnings before purchases and in categories
- Looking at broader perspective of finances first. Stripping the look back to resolve issues
- Podcasts or audio 'lessons' - easy to engage but could be expensive
- Ambassadors and campaigns: Using people power as advocates and movement/involvement of the campaign. Maybe people who seem to 'have it together' financially can have the opportunity to give advice and support others either altruistically (online platform? In person helpful for those who don't have online access) or paid. Figuring out genuineness to be worked out or maybe it's a matter of having a moderating process and rating system which seems to work for many companies. Think GetUp, Uber, AirBnB.



Our Sponsors, Partners & Judges

Who is helping us select the most impactful solution?



Our Sponsors



The **NSW Council of Social Service (ncoss)** works with and for people experiencing poverty and disadvantage in NSW to make positive change in our communities. As the peak body for health and community services in NSW for over 80 years we support the sector to deliver crucial services that make a difference. We work directly with communities to identify the challenges they face and solutions that will allow them to overcome those challenges. Through collaboration with communities, services and across government, the private sector and other civil society organisations we work to see these solutions become a reality.

Together we advocate for a NSW free from poverty and inequality

Our Partners



Jewish House was established in 1984 by the Jewish community, and provides services, without bias, to all races, religions, cultures, genders, and community members. Located in Bondi, NSW Jewish House is a completely independent, not-for-profit community crisis prevention and intervention organisation providing 24hr onsite crisis accommodation, psychiatry and psychological counselling, addiction rehabilitation services, financial counselling, hospital visitation, and life skills courses.

Jewish house are one of the leading independent agencies taking a holistic and community based approach to addressing the immediate distress, causes and outcomes of homelessness, to then break the cycle and seek a permanent stable housing situation.

They are also proud to provide leading independent children's welfare counselling programs through our newly created family services organisation - JH Kids. Dedicated to creating a holistic and integrated care program for children 12 years and under.

Our Partners



MnM Institute believe that the first step to success involves getting out of your comfort zone and taking a calculated risk by working towards the thing you always wanted to do. They believe it is ok to make mistakes as long as you learn from them and their trainers want to help you achieve your objectives and by doing so provide value to all of their candidates from the moment they begin to study their courses.

MnM Institute is a collaborative coworking space powered by state of-the-art technologies and follows a 4C's learning model: context, critical, controlled, communication

For more information visit <http://www.mnminstitute.com/>

Our Partners



icare deliver world-class insurance and care services to the businesses, people and communities of NSW. Whether a person is severely injured in the workplace or on our roads, icare supports their long-term care needs to improve quality of life, including helping people return to work.

They also insure more than 296,000 NSW employers and their 3.7 million employees. With more than \$33 billion in assets, they are one of the largest insurance providers in Australia.

They are passionate about changing people's lives by being there for them when they need us most. Their aspiration is to create the best possible outcome for every person and organisation they serve, delivered through a fair, respectful and empathetic experience that is focused on the person not the process.

Our Partners



The Department of Finance, Services and Innovation (DFSI) is a service provider and regulator.

DFSI supports sustainable government finances, major public works and maintenance programs, government procurement, information and communications technology, corporate and shared services, consumer protection, administration of State taxation and revenue collection, and NSW land and property administration.

Our Partners



Frollo is a free personal finance and budget management app that helps you track, budget and save so you can get ahead faster.



**Disruptor's
Handbook**

Disruptor's Handbook help enterprises respond to a disruptive and uncertain future. Allowing them to - Shift mindset. Innovate products and Transform organizations.



The Minerva Collective is a movement to utilise data exchange and analytics for social good. Bringing together people and data to help solve social problems. They have worked on initiatives in domestic violence, mental health, climate change and now homelessness and are backed by a community of over 300 active volunteer analysts.

Judge Elyse Cain

NSW Council of Social Service



Elyse is Advocacy Manager at the NSW Council of Social Service (NCOSS). She works with the community sector, vulnerable groups and the NSW Government to improve outcomes in the community and reduce poverty and inequality in NSW.

Elyse has worked in a range of policy areas both in government and non-government settings. These include senior policy roles in the NSW Department of Finance, Services and Innovation, the Commonwealth Treasury and the Australian Medical Association (NSW).

Elyse recently sat on the Secretariat that reviewed one of the most significant pieces of consumer legislation in the country. She also managed the public health work that awarded AMA (NSW) recognition of the best state public health campaign from the federal AMA for two years running.

Elyse holds a double degree in Communication and International Studies from the University of Technology, Sydney, with majors in social inquiry and German. She also studied in Germany at the Technische Universitaet Berlin and completed an internship in the Economic and Policy Division of the Australian Embassy. Elyse is a member of the Golden Key International Honor Society and has previously sat on the Council of the Young Professionals Network at the Institute of Public Administration Australia (NSW).

Judge Ashley Aulburn

icare



Ashley is currently a project manager in the health and community engagement team at icare. She started her career as a youth worker and managed a number of programs with young people who had disengaged from school.

She's also worked in the arenas of child protection as well as out of home care accreditation.

Ashley's now inspired by the culture of innovation that exists which can change, disrupt and improve how things are done.

Ashley is constantly amazed by ideas that people have and how they can push the boundaries of what's possible and how new things are constantly being generated to make people's lives better.



Judge Rabbi Mendel Kastel

Jewish House



Rabbi Kastel is the CEO of the Jewish House Crisis Centre. He started there in 2008. Jewish House is a non-denominational, not for profit organisation that offers accommodation, counselling services and other essentials for people in crisis. We also have a 24/7 crisis line.

Born in New York, Rabbi has worked and trained in countries all around the world. He served as a Rabbi of the Great Synagogue from 1993 – 2008.

Rabbi Kastel has a hands on approach to helping and supporting people in crisis. He works together with professionals in the field and is renowned for achieving the best outcomes for the clients.

He is often called out to attempted suicides, self-harming situations and family disputes and mediations.

Rabbi is chaplain of the MDE Police, Maccabi of NSW, Reddam House College as well as being the chaplain for hospitals.

Judge Gareth Gumbley

Frollo



Gareth has spent most of his career building FinTech businesses across the globe, often at the forefront of change.

The businesses he scaled globally include secure payment gateways, prepaid and virtual cards and in digital finance. He founded Frollo 2 years ago with a mission to help consumers better engage with their finances and reach their goals.

Since then Frollo has successfully launched its app and engagement platform to end users and white-label partners. Gareth is dedicated to helping those in need and is making Frollo available to charities and those affected by financial exclusion and hardship.

Contact Information



Updates: We will be using uBegin to manage updates and share information with teams throughout the hackathon. See below for details on registering.

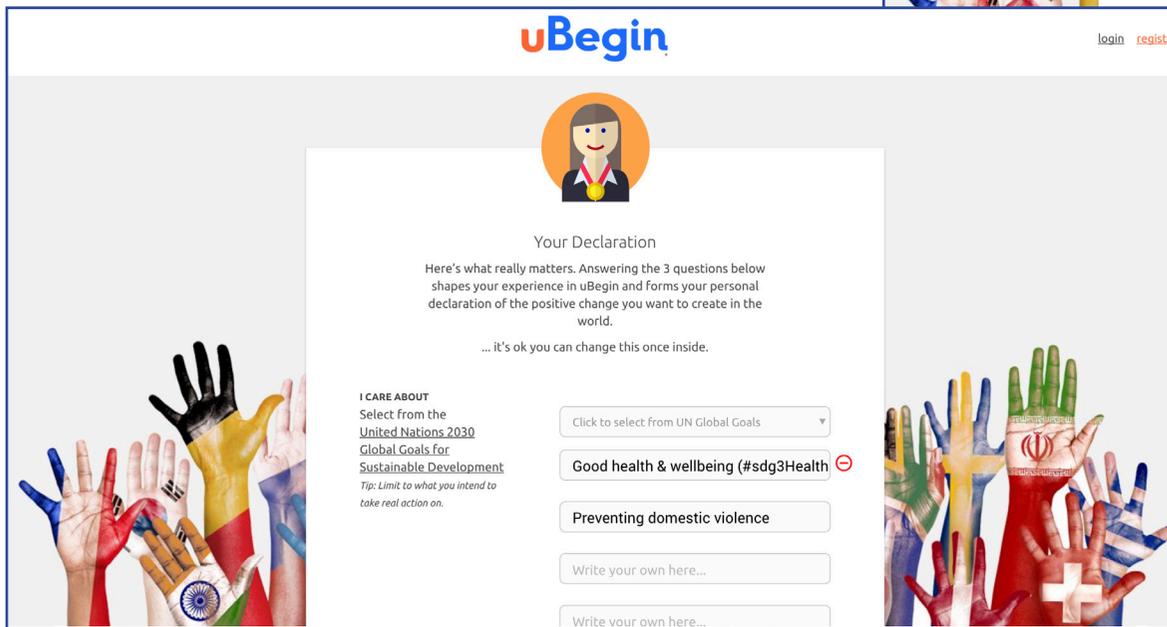
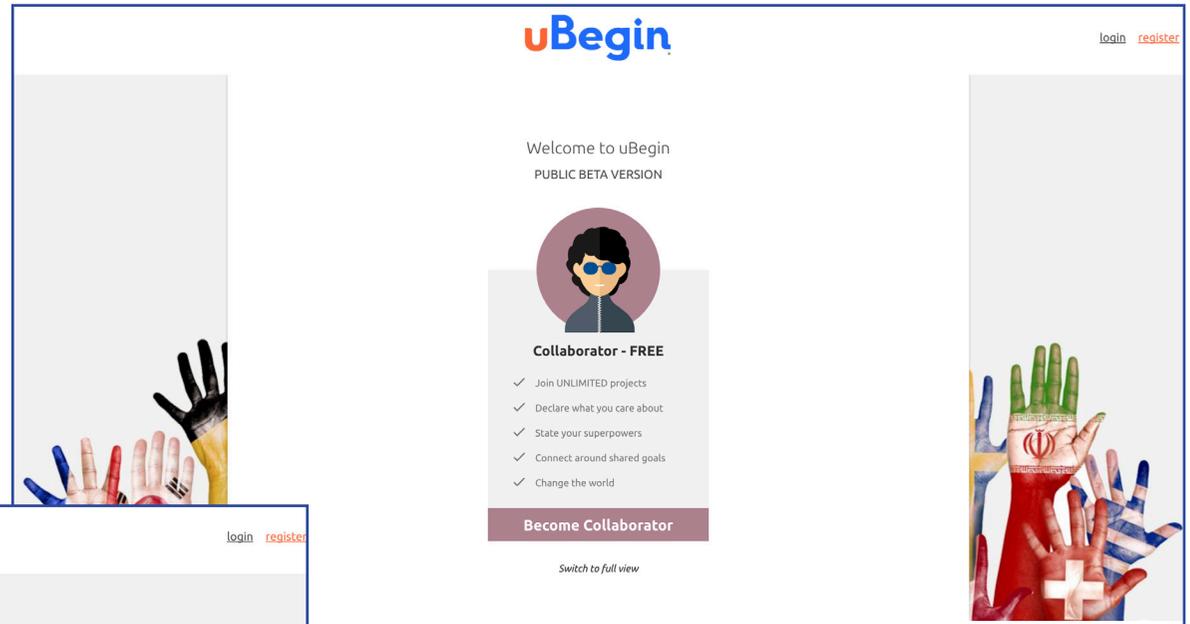
Contact: shannon@vibewire.org





www.uBegin.com

1. Click to create a new account.



2. Enter in your details and create a password

Then answer 3 questions

1. about what you care about
2. What you want to act on
3. What are your super powers - aka what are your skills?

uBegin



uBegin [login](#) [register](#)

I WANT TO
How do you want to act on what you care about?

Click here to see popular ways to act

Offer my talents professionally

Create impactful and educational videos

Write your own here...

MY SUPER POWERS ARE
How can you support yourself and others in realising goals?

Click here to see popular superpowers

Giving/Caring/Nuturing

Write your own here...

LOCATION
Your current whereabouts. This is important so we can show you relevant content in your area.

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MY SUPER POWERS ARE
How can you support yourself and others in realising goals?

Click here to see popular superpowers

Giving/Caring/Nuturing

Write your own here...

LOCATION
Your current whereabouts. This is important so we can show you relevant content in your area.

NEXT



Congrats you are in. Lets begin!

Once you have formed your teams and decided on a name let the Vibewire team know and we will create your project underneath our parent 'Hack4FinancialInclusion' project.

You can use ubegin to share files and communicate with your team members.

When your pitch is finalised upload to the 'file' section of your project page for presentation.

Runsheet



What is the shape of the weekend?

Day 1 – Friday (25 th of May)	
6:00pm	Registration. Bring your ticket, check in, eat some pizza and get ready for speed networking.
6:30pm	Welcome message – Vibewire welcomes sponsors and participants
6:45pm	Setting the scene – Gavin Heaton, Vibewire President maps out the event and process.
6:55pm	Guest speakers and videos
7:10pm	Reverse pitches of the themes and issues – problem statement and partner pitches to introduce the challenges and expertise available
7:40pm	Idea pitches. Team leaders pitch the rest of the participants to have them join their team. Thirty seconds per idea stating which problem they are solving and their idea, what they need and why participants should join.

Day 1 – Friday (25 th of May)	
8:00pm	Speed networking. Participants queue up to speak with the team leaders and pitch their participation. 1 minute second rounds.
8:15pm	Team forming. Connect your team members, network with your SMEs / problem owners and come up with a plan of attack.
8:30pm	Q and A. Quick question and answer session.
8:40pm	Closing. Closing remarks.
8:45pm	Exit venue

Runsheet



What is the shape of the weekend?

Day 2 – Saturday (26 th of May)	
8:30am	Doors open, Brekkie/Morning tea. Register, find a place for your team, drink coffee.
9.15am	Plenary Q and A. If you are not in a team, we will help you find one. Quick recaps from the problem owners. Introduction to the mentors. Safety briefing.
9.30am	Coding starts. Our roving mentors and SMEs will help you focus on the "problem worth solving" for your target market. Your challenge is to build a working prototype with a core feature that addresses that problem.
10.00am	Workshop. Introduction to Lean Canvas and Pitch Decks (30 minutes). Opt-in.
12.30pm	Lunch. Coding continues.
1.30pm	Ask me Anything. Introduction to Growth Hacking with startup entrepreneurs (30 minutes). Opt-in.
4.30pm	Evening update. Update from organisers, preparation for tomorrow.
5.00pm	Exit venue

Day 3 – Sunday (27 ^h of May)	
9:00am	Doors open, Brekkie. Welcome back. Safety briefing.
9:30am	Pitch practice. Scheduled by team. Coding continues.
10:00am	Morning tea.
12:00pm	Lunch.
12:30pm	Coding ends. Time to prep and test your demos.
1:00pm	Judging starts. You have 5 minutes (max) to pitch to the judges. Then they'll fire questions at you for 5 minutes. Make sure you have all the answers!
3:00pm	Judging, afternoon tea. Judges retire to make their decision.
3:45pm	Announcements and prizes. Judges present the prizes.
4:00pm	Event ends. Thanks for coming. We trust you had a great time!

Code of Conduct



By attending the Vibewire Hack4FinancialInclusion event, you agree to the following code.

The Hack4FinancialInclusion event is focused on providing a harassment-free experience for everyone, regardless of gender, gender identity and expression, age, sexual orientation, disability, physical appearance, body size, race, ethnicity, nationality, religion, previous hackathon attendance or computing experience (or lack of any of the aforementioned).

We do not tolerate harassment of event participants in any form. Sexual language and imagery is not appropriate at any hackathon venue, including hacks, talks, workshops, parties, social media and other online media. Event participants violating these rules may be sanctioned or expelled from the hackathon without a refund at the discretion of the organisers.

See <http://hackcodeofconduct.org>

Prizes



The prizes will help extend your project well beyond the weekend of the 25-27 May. They include:

1st Prize

- + \$1,500 in cash
- + 3 months co-working space at Vibewire for up to 6 members (valued at \$3000)

2nd Prize

- + Academy Xi \$1,500 (Part time or Full time course credit for the team to share or for one person)
- + Google Home Mini

3rd Prize

- + \$50 JB Hi-Fi Voucher X 5
- + Google Chromecast

Notification of prizes

Prizes will be awarded at the event. We will also publish the names of the winning teams on the Vibewire webpage after the event has finished.

Prize splitting

Please note it is up to each of the teams to determine how the prize is to be split/allocated.

Connect with Us



facebook.com/vibewire



instagram.com/vibewire



meetup.com/Young-Entrepreneurs-Sydney

#hack4fi

FOR MORE INFO

vibewire.org

vibewire



Vibewire is Australia's first skills gym designed to prep young people (aged 20-35) on how to hustle in 2030. We run intensive skills workouts for you to exercise, challenge and push your enterprise, creative and technology skills working on real briefs and problems.

We have incubated and supported over 100 creative, social and tech startups, and helped to launch the careers of over a thousand young change makers.

Check us out on vibewire.org