



## **I. Why *Investing for Global Change* (IGC)? IGC Mission**

*IGC* wants to improve ethical investing decisions and behavioral change by incentivizing companies to increase their impact, investing in the most suitable social projects.

We use big data analysis to pair investing funding with specifically identified social projects most likely to create a long-lasting behavioral change.

Once matched we offer education and awareness training in the selected locations, resulting in higher positive impact on society, and the environment as a whole. *IGC* was created to connect social impact investors and community-based organizations to increase the contribution towards the achievement of the United Nations (UN) Sustainable Development Goals (SDG) around the world.

## **II. Who are we? / Company Management**

*IGC* was born with the desire to change and improve the quality of life of communities in need by changing paradigms and behaviors & at the same time promoting and implementing sustainable development.

*IGC* has been developed by five young professionals with complementary experiences and backgrounds, cursing different Masters at the EOI Business School and from different nationalities:

- Alejandro García from Venezuela  
Professional Background: International Business  
Master: Sustainable Development & Corporate Responsibility

- Christopher Semrinec from Michigan, United States  
Professional Background: Environmental Economics  
Master: Sustainable Development & Corporate Responsibility
  
- Ricardo A. Quiñones Torres from Puerto Rico  
Professional Background: Environmental Engineering  
Master: Sustainable Development & Corporate Responsibility
  
- Rodrigo Sánchez García from Spain  
Professional Background: Aerospace Engineering  
Master: Big Data
  
- Francisco Gómez Martín from Spain  
Professional Background: Aerospace Engineering  
Master: Big Data

Together, united by our strong passion and belief in the need to change and improve today's mindset about development and conservation we have complemented each other creating a project we are proud of.

We have the diversity and interdisciplinarity, that has and will allow us an adaptable, flexible attitude, coming up with creative solutions and ideas. We have brought together our past experience of what works and what does not in projects of community social change. We are addressing those root issues and Managing *IGC* in a dynamic and interactive way, have brought different insights, always thinking differently, enriching our learning and reaching our goals.

### **III. Our Values**

- Impact: Connecting the right communities that best fit with the specific aims of investors that care about society and environment.
- Innovation: We support innovative solutions for social challenges.
- Rigour: We select the best scalable projects with social impact for each investor.
- Transparency: Clarity about the projects and risks. We measure social impact and keep tracking changes and improvements, both material and awareness improvements.

### **IV. The market / Who are our customers?**

In an exponentially developing world, societies around the globe are vastly diverse and changing faster than ever before. With these societal changes, the realm of social impact investing is rapidly growing into one of the most important considerations for corporations and organizations in any market.

We serve both social impact investors as our customers and the communities they aim to improve as their beneficiaries.

More than ever before, these companies and organizations are seeking to produce a positive impact on society and the environment as a whole. In order to do so, investors are constantly seeking to add a sense of morality and responsibility to their investment decisions: most importantly they want to bring about tangible and long lasting changes through their investments. We had witnessed how time and again this has been a limiting factor where failures to bring about long term changes reduced the impact of those well meant investments.

*IGC* is seeking to combine crowd-funding from investors and businesses who want to create a new level of effectiveness in social impact with long-lasting social and behavioral change in communities through effective implementation of social projects. In January 2019, our team created *IGC* as an active agent for the ethical transformation of society and finance.

#### **V. How does *IGC* serve the needs of its target? What does *IGC* do?**

*IGC* has both tapped into the experience of its team members and conducted a series of direct interviews with key stakeholders in this area to allow the key elements of success and failure to emerge.

We have then been testing a big data based methodology to identify the local communities most likely to benefit from and make the most of the aimed investments. (See Annex 1).

For the big data algorithm we selected key parameters that were both available & reliable and most likely to provide a good correlation between existing and success factor. The three elements are:

- Public Debt
- Unemployment rates
- Aged Population rates (50 - 65 years old)

Those are the parameters chosen as they are thought to be accurate indicators of the vulnerability the communities may suffer. In the last one, the age range was set from 50 to 65, as this interval represents a situation in which it is quite difficult for people to work again if they are unemployed.

The algorithm basically allows us to obtain a weighted average which finally stands as a unique indicator of the aforementioned vulnerability. These results are shown through a visualization program which depicts the information in an easier to understand way, as it

can be seen in the following figure, where the darker are the regions in the map, the higher the score, the more vulnerable are those communities.

Furthermore we leverage the investments by creating behavioral changes in identified communities. Once implemented, we aim to improve sustainable development in those communities by matching community leaders with potential investors that seek to create a positive social impact.

## **VI. Strategy / How do we create financial sustainability?**

As can be seen in the business canvas (See Annex 2), we have identified the possibility of a triple revenue stream in which we would receive income in the following ways:

- A percentage of the investments will include a finder's fee for successfully matching investors to communities
- An additional training fee from the investor for the educational services provided to communities to create the desired behavioral changes
- Subscriptions to our big data methodology for other organizations seeking to use our technology.

We have proof of concept by having already attracted the interest of two Investor groups: *Consolidated Waste Services of Puerto Rico* and *Naturgy*.

## **VII. Key elements of our strategy and conclusion**

*IGC* is an organization that will revolutionize not only the market for crowd-funding, but the market for social impact investing as a whole. In our rapidly developing world, companies are seeking out opportunities to invest in social and environmental related projects more than ever and we want to give those potential investors the best opportunity to not only give their financial resources to those in need, but to ensure the change they wish to see is permanently implemented. We believe that funding social projects alone will not solve the root cause of many of the societal issues many communities face today. These projects, while they do require the necessary funds, must also be coupled with a behavioral change that can only be taught through proper education and training when certain projects are implemented. This belief is what highlights the key value added to organizations and communities when they utilize our services for funding a potential social project, we want to create long-term sustainable, behavioral changes for the betterment of societies in need.

We are aware of the enormous transformative potential of identifying and creating effective relationships between participative finance, social impact investing and communities seeking to create a sustainable, societal and behavioral change for the better world.

## Annex 1

% Poblacion 50-65 Años	% Mujeres 50-65 Años	% paro Total	% paro Total Mujeres	% paro Total >=45	Scoring
33.333333	20.000000	100.000000	56.000000	100.000000	56.274938
44.444444	57.142857	75.000000	80.000000	53.846154	51.738909
36.781609	35.135135	72.413793	45.405405	77.000000	44.455990
15.599443	15.244277	46.002262	38.410666	47.267309	41.952109
14.814815	12.000000	91.666667	67.200000	61.250000	41.155247

Figure 1: Examples of Scoring System



Figure 2: Map of Spanish Municipalities by the Big Data Score generated

## Annex 2

KEY PARTNERS	KEY ACTIVITIES	VALUE PROPOSITIONS	CUSTOMER RELATIONSHIPS	CUSTOMER SEGMENTS
NGO's	CHANGE BEHAVIOR & SUSTAINABLE DEVELOPMENT IN COMMUNITIES	INTERNATIONAL COOPERATION	WEBSITE	ENTERPRISES WORKING ON SIMILAR PROJECTS
GOVERNMENT	MONITOR DEVELOPMENT OF THE PROJECTS	SUSTAINABLE DEVELOPMENT  REPLICABLE METHODOLOGY APPLICABLE TO DIFFERENT COMMUNITIES	SOCIAL NETWORKS  EVENTS	COMMUNITY LEADERS
KEY RESOURCES		COST STRUCTURE	CHANNELS	
NEW TECHNOLOGIES		MAINTENANCE AND DEVELOPMENT OF A WEBSITE	WEBSITE	
KNOW - HOW		SALARIES	SOCIAL NETWORKS	
REVENUES STREAM				
MANAGEMENT SERVICES				
INTERMEDIATION				

Figure 3: Canvas Business Model