

哥伦比亚大学



如何构想商业理念和财务系统的框架

2021

远程科研项目



项目背景

如何构想商业理念和财务系统的框架科研项目由哥伦比亚大学知名教授讲授精选课程、指导实践任务与科研报告，并有博士生助教辅导课解析课程内容、协助学员科研报告的撰写、提供报告修改意见。顺利完成项目后，学员将获得结业证书、科研报告和学员推荐证明信，科研报告最优小组的学员还将获得优秀学员证明，提升个人学术背景。



项目主题

编号	课程主题	开课日期	结课日期	时长	项目费用	课程信息
CUO1	如何构想商业理念和财务系统的框架	1月23日	2月28日	6周	8980元	附件1



大学简介



哥伦比亚大学

哥伦比亚大学，正式名称为纽约市哥伦比亚大学（Columbia University in the City of New York），简称为哥大，是一所位于美国纽约曼哈顿的世界顶级私立研究型大学，为美国大学协会的十四所创始院校之一，常春藤盟校之一。

哥大是美国历史最悠久的五所大学之一，也是培养诺贝尔奖获得者最多的大学之一。哥大校园里还走出 5 位美国开国元勋，奥巴马、罗斯福等四位美国总统，34 位各国元首和政府首脑，10 位美国最高法院大法官。哥伦比亚大学拥有世界一流的法学院、商学院、医学院、新闻学院、国际关系学院、工程学院等。哥大新闻学院颁发的普利策奖是美国新闻界的最高荣誉。哥伦比亚法学院教育出了三位美国首席大法官，包括首任首席大法官约翰·杰伊。1767 年哥大授予了第一个医学博士学位，这也是美国历史上第一个专业博士学位。哥大是美国重要的研究机构之一，发明了脑机接口、激光、微波激光器、核磁共振。完成果蝇实验成为现代遗传学的起源。证明地球板块构造学说。二战时，制造原子弹的曼哈顿计划诞生在哥大。

2021 年 QS 世界大学排名：世界第 19 名。



项目内容

项目涵盖专业课程、实践任务和科研报告等内容，最大程度地让学员在短时间体验哥伦比亚大学的学术特色、提升自身知识储备、专业技能及科研能力。

在线科研学术课程

课程将通过企业创办过程来加深同学们对各基本商业主题及其之间的联系的理解。通过探索将想法转化为商业模式的过程，学生将从实践中获得知识，建立可适用于他们未来希望从事的任何项目/业务的技能和理解。本课程涵盖的关键主题包括：

- 商业构想和客户发现/反馈
- 市场和竞争对手分析
- 产品定义：描述、优势和客户目标
- 单位经济学和创业金融
- 组建团队：互补技能，角色，文化建设，激励机制
- 发展公司：融资增长

小组讨论

每周会有一个实践任务，并且会在下周开课前进行任务讨论与反馈。

科研报告

学员将与来自各个高校的优秀伙伴组成小组，根据课程所学习的专业知识与技能，在教授和助教的指导下，撰写自己小组的科研报告。



项目收获

顺利完成科研项目的学员，将获得主客教授签发的项目结业证书、推荐证明信，并收获科研报告。科研报告最佳小组的每一位成员还将获得推荐证明信。

项目结业证书

顺利完成课程学习的学员，将获得项目结业证书，作为此次课程学习的证明。

学员推荐证明信

授课教授将根据学员的课堂表现和科研报告的撰写完成度，为每位学员出具项目学员推荐证明信。

优秀学员证明

根据科研报告各小组的撰写情况，评选最佳小组，并为最佳小组成员颁发优秀学员证明信。



结业证书



学员推荐证明信

科研报告 (示例)

学员将以小组为单位完成科研报告的撰写，为自己的学术生涯打下坚实的基础。

BLUE PRINT- BIJAK

The First Personal Financial Advisory Apps in Indonesia

Overview

BIJAK is focused on helping Indonesian people lead a better lives by providing personal financial advice and offering diverse investment products through web-based service and mobile apps. We provide a guidance for users to choose an appropriate investment vehicle based on their financial goals and risk preference analysis. We also deliver a set of self-learning tools in financial management. All of those features are in one simple app.

Challenge and Context

Indonesia is the fourth biggest population country in the world, the biggest country in Southeast Asia, with more than 250 million of people. It was also predicted to be the seventh largest economy in the world by 2030. However, at the current situation, Indonesia has the lowest score in financial literacy among countries in Southeast Asia. Basic financial knowledge still uncommon to Indonesian people so it became a government's concern to increase people's knowledge as well as provide some tools to help them manage their financial.

BIJAK idea came from the fact that there are only less than 3% of Indonesian people who invest in stocks. The number is too small as compared to more than 20% of the predicted actual potential. Based on my customer discovery, most of people have no idea about investing and only familiar with the conservative, low risk-low return investment vehicle such as saving account. It's because of the lack of education, information and lack of supporting tools in financial management.

As a comparison, here in the US, there are many financial apps and services, such as personal capital, betterment, and future advisor. Unfortunately, there is no service like that in Indonesia. In addition to the opportunity in the technology field, financial technology in Indonesia takes a position as number two most growing startup-venture category in 2015. It shows that the financial technology is a growing industry in Indonesia and expected to perform a significant growth in the following years. Thus, we see that as an opportunity.

We strongly believe that education is a right for everybody. It also includes education in financial management and financial planning. We believe that everybody has to be able to get a trusted financial guidance that will help them achieving their dreams or financial goals in life. Based on the problem and the value that we believe, BIJAK will be a fit solution to address the problem.

Value Proposition & Competitive Advantage

We divide our service into four main features. The first is the financial goals organizer. This feature will help users through scheduling, setting alert and notification, and tracking progress to achieve their financial goals better. This is the "entry gate" feature that will motivates people to use the app. This

feature also will make us know better about the users' profile so we can craft the best recommendation for them. The second feature is the investment recommendation. It is not only providing risk-preference based recommendation, but also covers expert and peer-review about particular financial product. The third feature is the investment product showcase. We will partner with some of credible, professional fund managers in order to provide as complete as possible investment options to our users. The last feature is financial educational content, including webinars, video lectures, video animation and newsletters that can be accessed through all devices. Thus, users can learn whenever and whenever they want.

Business Model

In order to achieve that target, we will perform a unique, localized customer acquisition strategy. Our main growth strategy is referral strategy which we provide 3 months of free trial, free additional 3 months subscription by referral coupon and free premium membership for users who have investment account on our app. We also will encourage users to recommend the app to others by providing a referral bonus at 40% of first year subscription payment. To achieve sustainable financial, we have 3 main revenue streams, which are brokerage fee at 0.75% (which is below the market rate at 1-1.5% brokerage fee), premium membership subscription at \$25 per year, and advertising fee.

The detail on revenue model can be seen on **Appendix 2: Revenue Table**.

Market Size

BIJAK focus on delivering a service for Indonesian upper-middle income class people, between age 21-50, connected to internet, already married and well educated. Our market potential is huge and is growing every year. Based on sources that we get, we expected a total addressable market (TAM) at 155 million people in 2021 with more than \$276 billion amount of potential asset to manage. We dig it more into Served Available Market (SAM) which are the population who have an income above IDR 5 million, which around 20% of TAM. Their ratio is equivalent to SAM at around 31 million people. Based on those numbers, we target to reach at least 1.2% of TAM which equivalent to 1.8 million registered users in our 3-year.

The detail on market size analysis can be seen on **Appendix 2: Market Size Analysis**.

Industry Analysis

BIJAK forms part of a market that is steadily expanding and evolving. Based on Daily Social Report 2015, the financial technology market started to boom last year and projected to increase within following years, showing that it is a relatively young industry with much potential.

We concluded that our market is attractive where 3 of the 5 Porter's forces are Low. If we can excel in our position and provide top-quality personalized services with flexibility and affordability, it would be very difficult for competitors to enter the field. We can take advantage of being the first financial advisory apps in this market.

The biggest challenge would be the effort to educate and encourage people to use apps in managing their financial. As education in financial literacy is a government's concern, we believe that we will be able to build a strategic partnership with government in educating and promoting this app to the market.

Competitive Analysis

	BIJAK	Bank	Financial Advisor	Fund Manager
Financial Advice	✓	✓	✓	✓
Financial Goals Organizer	✓	✗	✓	✗
Investment Recommendation	✓	✓	✓	✓
Self-Learning Tools	✓	✗	✗	✗
Investment Peer Reviews	✓	✗	✗	✗
Online Tools	✓	✓	✓	✓
App Management Apps	✓	✗	✗	✗

There are some direct and indirect competitors such as mutual fund online portal, bank, financial advisor and fund manager. As you can see from the chart, BIJAK is the only player who provides a full service compared to other direct and indirect competitors, especially in self-learning tools, financial management apps, and investment peer review.



课程信息：如何构想商业理念和财务系统的框架科研项目



课程概览

在当今世界，所有组织、公共机构和私人企业中最有效率的企业家和经理人都擅长构想、商业分析、业务执行、团队构建以及某些特定技能，例如工程或市场营销等。在本此的课程中，同学们将体验商

业构想转变为真实产品，然后通过公司运营的过程来进行实践与学习。通过“体验式学习”的教学方发，学员将学习到专业的知识内容与技能，并将运用到自己今后的商业发展中。

师资介绍

伯恩斯教授哥伦比亚大学

- 哥伦比亚商学院教授；
- 哥伦比亚大学商学院的企业金融和创业学硕士；
- 曾在 Culture.tech, 1000|Museums, Moody's Investors Service, Salomon Brothers, Stepping Stone Capital Partners 与 Stepstone Art Resources 等领先科技、金融公司担任管理咨询与战略发展业务。
- 其研究生团队负责创立了多家著名的公司,如 Happy Family (以 3 亿美元退出达能集团)、Olapic (以 1.5 亿美元退出)、Betterment(上一轮估值 5 亿美元以上)、Flexport (Ycombinator grad , 目前估值超过 5 亿美元)、FSASore 等；
- 课程非常注重实践过程，帮助优秀的团队将想法转化为真实的、可持续的经济价值和就业增长。

课程结构

第一周

课前预习

欢迎致辞/课程导览

课程主题：商业构想与客户发现

- 课程要点 1：商业构想
 - 构想源自于哪里？/解决问题和创造价值 /产品与公司 /价值主张：追求独特价值
- 课程要点 2：商业模式画布

- 探索业务和概念的框架 /客户反馈：问卷与当面调研 /业务准则：客户发现 /撰写商业论文

▪ 作业 1

辅导课 1

第二周

作业讨论与反馈

课程主题：市场分析、竞争、从数据和反馈到产品

- 课程要点 1：市场分析
 - 行业定义 /潜在市场 /整体潜在市场与服务可触及市场/市场机会与产品采样和销售 /影响行业的流行趋势
 - 课程要点 2：竞争
 - 替代者与竞争对手 /如何看待竞争 /差异化 /合作
 - 课程要点 3：数据与反馈 – 直接市场调研
 - 对产品定义有何影响？/对价值主张有何影响？/新的论文/调整？
 - 作业 2
-

辅导课 2

第三周

作业讨论与反馈

课程主题：单位经济学与初创金融

- 课程要点 1：单位经济学
 - 开发/交付一单位产品的成本 /定价 /价格-成本=边际贡献 /固定成本与可变成本
 - 课程要点 2：假设-预测的关键
 - 课程要点 3：初创金融
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- 启动资金 /初始服务机构 /初始销售组织 /需要考虑的辅助基础设施成本

- 作业 3

辅导课 3

第四周

作业讨论与反馈

课程主题：组建一支优秀的团队

- 高绩效团队：示例 /文化驱动一切 /领导力示例 /建立激励机制 /管理、反馈和绩效考核 /在转折点之前扩展团队 /危机/ 挑战时期的团队沟通
- 作业 4

辅导课 4

第五周

作业讨论与反馈

课程主题：募资和公司成长

- 课程要点 1：如何为企业募资？- 初始时期 /成熟阶段
- 课程要点 2：资本的来源
 - 个人资金 /朋友与家人 /天使投资 /风险投资 /借贷 /每一个来源的优缺点
- 课程要点 3：了解融资来源对成果的影响
- 课程要点 4：募资销售简报的大纲和辅助材料
- 作业 5

辅导课 5

第六周

课程主题：融会贯通

- 制定执行时间表 /内部和外部受众的交流计划 /问责机制

结业仪式&教授点评

辅导课 6 及报告撰写

注：以上课程时间安排，根据实际情况，可能会略有调整。