

## **Women's Economic Empowerment Conference: TechSprint Demos**

Thursday 25<sup>th</sup> March 2021

### **Well-Fair**

**Presenter:** Andrija Biswas, and Zoe Horsfield

**Judges:** Nick Cook, Sophie Bantanidis, Faith Reynolds and Jane Portas

#### **Adrija**

Fourteen years ago, on my birthday, I was stranded with a one year old an empty joint account, a mortgage to pay for no benefits. No awareness of health or support system afraid and lost all hope. I am Adrija Biswas and I'm a survivor. I'm highly educated. And it took me several years to recreate my identity and get my independence back - abuse can happen to anyone.

I come across women that have no voice, no access to services and are scared to leave, as they're worried about basics, such as money, home, children, identity, and some, sadly, never leave - no more. Well-fair closes the cycle of abuse. Imagine a world where vulnerable abused and financially excluded women are able to retain their freedom, recreate their identities and rebuild their stories, making their lives beautiful without any fear.

We have built Well-Fair, the fair and wellness app that provides a disguised incognito mode platform, enables women to build a secure portable identity, discreetly record incidents of abuse, have control on their own data and connect with a wider support ecosystem, such as banks, emergency cash, shelter, health care, and benefits, for both reactive and proactive help.

#### **Zoe**

So welcome to the Well-Fair app we have built, we've designed it for vulnerable financially excluded individuals with limited awareness. It's been disguised as a weather app to enable those who may be at risk to use the solution safely. Among some of the components and features that Adrija has already mentioned. For example, the ability to connect with extensive array of organisations and one of the key components is an ability to prove and build out an identity.

People in vulnerable situations may have fled possibly with nothing, and possibly with no form of identification. And traditional methods don't support these groups of people as much as they can and should. Our app leverages technology to transform these highly manual and nonstandard attestations into strong points of identity verification, ensuring vulnerable people get access to the services they need quickly. One method currently in use is GP vouching. By using a self-sovereign digital identity wallet, we can help enable and secure GP vouching in a verified credential. So, I can show the QR code to my GP who can verify my identity and issue a credential.

This is a low code solution and can be really easily implemented. We can also do this with something more traditional. So, for example, a passport, we can again, go to the post office and obtain a verified credential. And when we combine all of these credentials, we get a really strong idea of an identity, and a strong identity.

And through using blockchain, we're securing these attestations, meaning banks and financial institutions can choose what they are willing to accept or not accept. Combined with the Well-Fair registration, there is a marker that this person comes with a credential that they are in a vulnerable situation. And this will enable banks to create a suite of special products or specialist products to enable them on their road to recovery.

We hope that welfare can help people feel free, informed and in control.

### **Adrija**

A Well-Fair woman is an empowered woman, please go ahead and download our app using this QR code. We've got some more amazing features, as you can see on the left, where you can access emergency services like police and shelter, or access cash, or just general sustainability, for example, food banks with geolocation driven, or health and financial services, or jobs, etc.

And this is our amazing team, our Well-Fair team, we want to say no more to abuse. Thank you.

### **Nick**

Thank you very much indeed for your very clear, and also very passionate presentation and also for sharing your life experience with us as well, that's very kind of you. Questions from the judges, please Faith, your hand is up, your hand is always up! So, I'm going to I'm going to ask if you have a question looks like...

### **Faith**

Yes, I can always come up with a question as well.

So really great, great design product, etc. I just wondered if you could talk about particularly the point at which you would expect somebody to start using this - because it feels to me like it might be after somebody has made a decision to go and is trying to rebuild, as you talked about. Do you think there's the opportunity to start using it earlier in somebody's journey?

### **Adrija**

Absolutely, absolutely. And that was the key for building this. So, it builds that awareness and reach out to more women, and also enable them with the tools so that, you know, for example, recording the incident. So, when they are ready to leave or even recognising the signs of abuse, that they're not even sure that they're in an abusive relationship.

And we believe that this app can help them. And you've seen all the we've disguised it as a weather app, they can do it discreetly, get all the information, build all the confidence that yes, I can connect with a food bank, I can connect with shelters, I can connect with charities. And I know that I've got this ecosystem around me, where even if I do dare to leave, I don't have to come back into a difficult situation because I've got the network and support. So yes, absolutely. The whole intention is that we want people to use this early on, and not only after they've left an abusive relationship.

### **Nick**

Thank you, Nicola, please.

**Nicola**

Thank you. Thank you very much for your presentation. The one point I have one question, what's the one thing that you would like to see to help you move this forward to the next stage?

**Adrija**

We'd love to collaborate with banks and all of the ecosystem. So, for example, we've got this USP, which is our digital identity and the portable digital identity that cannot be done through traditional methods. And we want to work with organisations to accept this digital identity and make it a much more smoother and a convenient process for these women, that are coming out of the relationships to embrace them into the financial system. At the same time work with these banks to create products that are specific for vulnerable women, because one size does not fit all.

**Nicola**

Thank you.

**Nick**

Thank you. We have time for a final question. Julie. I saw your hand was up then down. Did you have something you wanted to ask?

**Julia**

Yes, it was more of a we've already talked about this a bit, but the potential for auto connecting certain forms of ID at the point at which they're created. And whether there might be a mechanism for doing that so that the minute you get a driver's licence or a passport or you it's sort of done automatically as quickly as possible on the origination of the information, rather than at a point of having to flee.

**Zoe**

I think yeah, I think I understand what you're saying and presumably, well there are many services that in fact government are trialling now, to be able to kind of close the loop between traditional forms of identity and how they can be digitised. So, I guess, kind of related to Adrija's point, we'd really be looking to work with government and organisations to understand how we could digitise in effect the entire process.