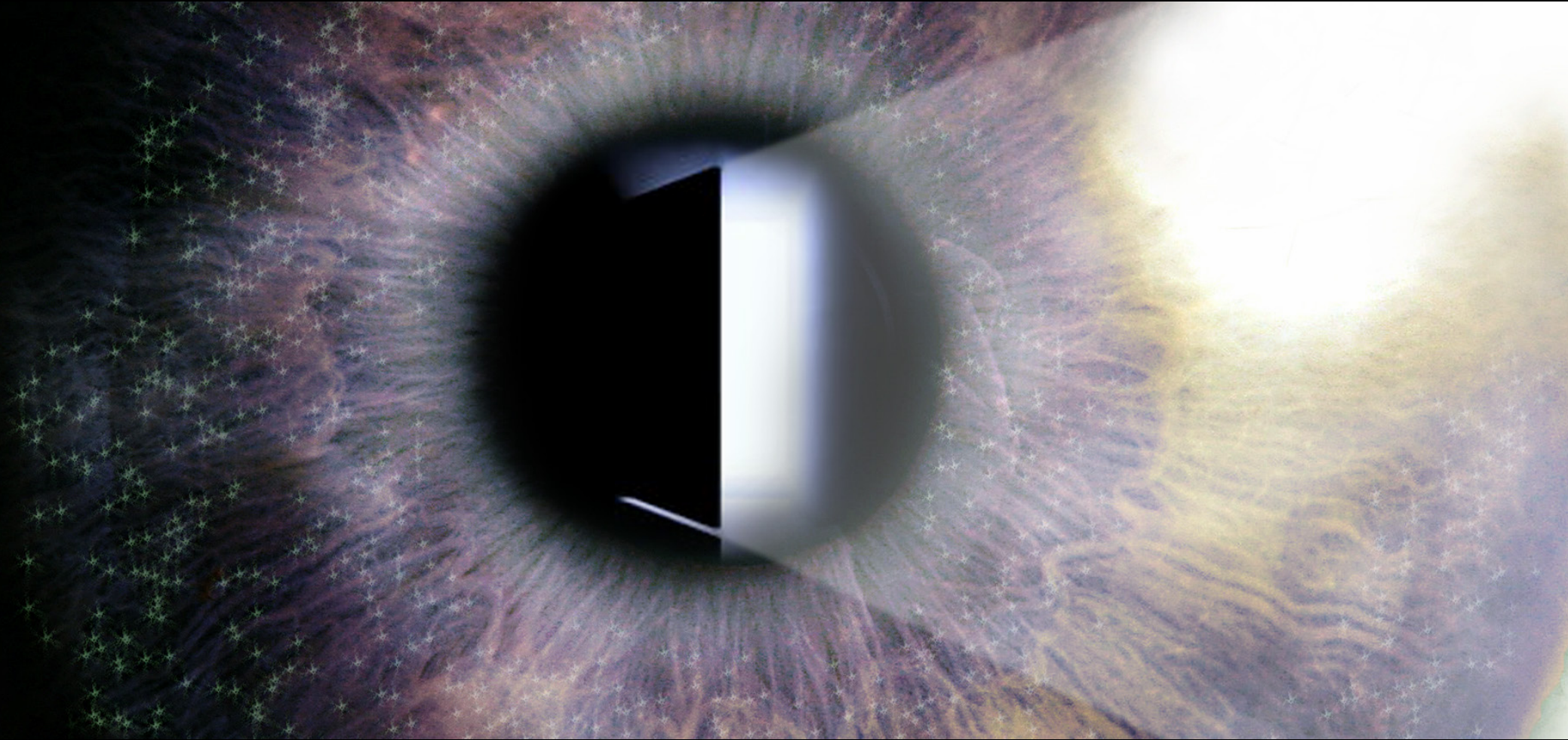


www.selfsuite.me
Selfsuite™



Empowerment for all to gain the greatest potential value from the education journey

Issues not yet referenced:

1. Value of outstanding student loans
2. Degree inflation
3. Vocational learning alternatives
4. Access to bursaries and awards

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“There’s never been a better time to build a technology company in Europe. There are huge opportunities to disrupt public companies and multi-billion dollar markets for enterprise technology.

Founders just need to make sure they raise enough capital to last because it takes a long time to build a successful business in any business climate.

The internet continues to be a fundamental part of the global GDP and where we’ll see the most growth.”

Saul Klein,
Co-founder & Partner, LocalGlobe

Source:
Atomico: State of European Tech 2016 Report

Link:
<http://www.atomico.com/state-of-european-tech/2016>

1. The investment opportunity

Selfsuite has been conceived as a radically different online utility. Its purpose is to support a young person planning their path through school, college, university, training and on into employment

The education journey has become overwhelmingly complex and competitive. Vast amounts of data, and badly-processed or incomplete information, combine with lack of experience, to confront any young person with a bewildering array of choices.

At the same time, employers are concerned that they are unable to find people with the skills needed for their businesses. And there is widespread concern that university graduates are under-employed.

Selfsuite is designed to enhance and transform education choices, meet economic needs and eradicate negative outcomes.

Selfsuite falls within the most rapidly growing investment sector, education technology: Edtech.

6.7% (around 26,000) of first degree students aged under 21 who were due to graduate in 2014 did not continue their studies beyond their first year.

18.5% (around 73,500) of first degree students are projected to fail to complete the course they started, after either dropping out, transferring to another university or graduating with an alternative qualification.

Source:
The Daily Telegraph

Link:
<http://www.telegraph.co.uk/education/universityeducation/10727953/More-than-26000-students-dropping-out-of-university.html>

2: Challenges in education

The future will be unpredictably and unimaginably different to the present.

Education must meet the demands of the present and unknowable needs of the future.

Technology in all its forms is replacing unskilled, low-skilled and semi-skilled jobs.

The demise of careers such as accountancy, administration and even law, is predicted.

Intelligent machines and systems will continue to eliminate roles across every business sector at all levels, at an ever increasing rate.

The only defence will be to invest in the human capabilities that technology cannot replicate.

Young people will have to learn how to adapt to cope with unrelenting change and also undertake continuous learning to remain employable.

A 14 year old today could still be working in 2086.

The World Economic Forum estimated in 2015 that in a world where everyone had the opportunity to achieve their potential, global GDP would be anything up to 20% greater.

“Talent, not capital, will be the key factor linking innovation, competitiveness and growth in the 21st century. Dialogue, collaboration and partnerships between all sectors are crucial for the adaptation of educational institutions, governments and businesses.”

Klaus Schwab, Founder and Executive Chairman, World Economic Forum

Source:
World Economic Forum: Human Capital Report 2015.

Link:
<http://reports.weforum.org/human-capital-report-2015/press-releases/>

3: Maximising human potential

The global knowledge economy demands that people have additional skills and capabilities to be able to earn a living to retirement age.

Yet a world where more and more people will be left behind is the current perception.

Public resentment of globalisation and economic migration has been profoundly demonstrated in recent election results.

The costs of unemployment, state benefits and care of an ageing population are placed on the financially over-burdened young workforce.

It is essential to equip an individual, not just for a chosen career path, but also for a whole-life-journey into a future of constant change.

Selfsuite has the potential to maximise the return on investment in education for all stakeholders.

“While the company makes multimillion pound profits, I am forced to scratch a living on a pitiful minimum wage with the added insecurity of a zero-hour contract constantly hanging over my head.”

“What’s more, the government has recently decided that my work can be rewarded at knock-down rates by excluding under-25s from their so-called National Living Wage.”

Richard Shattock
24 years old, a fast food worker and Youth Fight for Jobs campaigner

Source:
Youth Fight For Jobs website

Link:
<http://www.youthfightforjobs.com/>

4: The hopes of the individual

A fulfilling life means realising personal potential, deepest desires and financial security.

Making the best decisions is based on good guidance plus reliable and complete information.

The education, employment, economic and opportunities landscapes are overwhelmingly complex, multi-dimensional and in constant flux.

Lack of social capital impedes social mobility and the ascent of aptitude, ability and talent.

Individuals often have no way of understanding what a career might entail or if it will endure.

Selfsuite makes it possible for a student to understand how the learning path must be adjusted, or supplemented, in order to achieve their desired career and financial outcomes.

Two million users access Hotcourses Group's database of 500,000 courses from institutions in 48 countries

IDP Education has acquired the Hotcourses Group for over £30m.

The purchase will bring together some of the world's largest education search and student recruitment websites including:

Whatuni

Hotcourses

Hotcourses Abroad

The Complete University Guide

Source:
The Pie News website.

Link:
<https://thepienews.com/news/idp-education-acquires-hotcourses-group/>

5: Mass data for personal insights

A vast amount of free, publicly owned data is available but often very difficult to locate and interrogate.

Data is also available from many other sources; each set records a different sector of activity.

These data streams lack any common structure and are difficult to merge or integrate.

Raw data is primarily utilised by policy makers, professional researchers, institutions and news channels, and processed for their purposes.

For an individual, the data is impractical to use and extraordinarily difficult to consolidate, combine, cross-refer and interpret.

Selfsuite matches mass data to the attributes of the individual across all relevant criteria, producing unique insights and an information picture on which actions can be taken.

30% of comprehensive schools have at most one or two students each year who successfully gain admission to one of the 24 Russell Group universities.

Three prestigious private schools and two elite sixth form colleges produced as many entrants to Oxford and Cambridge as 1800 state schools and colleges across England in 2011-12.

In 2012/13 over 1600 UK schools sent no pupils to Oxbridge.

Sources:
Sutton Trust Research Brief February 2016

Link:
www.suttontrust.com/wp-content/uploads/2016/02/Oxbridge-Admissions-01.02.16.pdf

6: Social mobility/social capital

Social mobility is not just a moral problem, it is a social and economic growth issue too.

For the majority of young people lacking capital – whether financial or social – education is the key to transcending their circumstances.

Social mobility in the UK has decreased.

The wealth gap has rapidly increased.

Today it is harder for a bright, working class child to move up into the middle classes.

Not knowing what you don't know results in a lack of awareness of opportunities.

Selfsuite compensates for a lack of social capital, facilitates social mobility and cultivates the domestic talent pool.

"...the skills gap is fast becoming a skills chasm."

Alistair Cox, Chief Executive, Hays plc.

According to recent studies widely cited by the press, as many as half of all jobs in the US and the UK will be transformed or disappear. Given the scale of its possible impact, the World Economic Forum has called it the 'fourth industrial revolution', although many jobs in the service sector are as vulnerable as those in industry.

Source:
Hays plc. The Global Skills Landscape 2016 report.

Link:
<http://www.hays-index.com/wp-content/uploads/2016/09/Hays-GSI-Report-2016.pdf>

7: Fixing skills shortages

Skills shortages currently run broad and deep, cutting across industry sectors.

This is emerging as the world's most critical commercial and social issue.

There is a clear mismatch in the types of skills and knowledge produced by the education system and those capabilities that are being demanded by employers.

The UK continues to lag behind countries such as France, Germany and the USA in terms of productivity.

The primary cause is a shortage of skills and skills mismatches across all sectors.

Selfsuite analysis will indicate the current and future needs of business to help the individual align their education choices with the demands of the marketplace.

Technology and globalization are significantly transforming work. However, education and training systems ... are largely inadequate for these new labour markets. We must therefore rethink the way talent is developed and deployed in the world. This will require breaking down old siloes between education systems and labour markets, more agile approaches to regulation, new forms of public-private collaboration, and new norms and values.

Source:
World Economic Forum Annual Meeting 2017 System Initiatives Programme,
Davos-Klosters, Switzerland 17-20 January

Link:
www3.weforum.org/docs/Media/AM17/AM17_System_Initiatives.pdf

8: Workforce development

Workers in the 21st century need competencies like collaboration, creativity and problem-solving as well as core knowledge.

They also need character qualities like persistence, curiosity and initiative.

The single-role-single-skill occupations of the past are being replaced by multi-role-multi-skill jobs.

These skills range from numeracy and literacy, through critical thinking to adaptability and from leadership to entrepreneurship.

Business profitability requires recruiting people who are already equipped and able.

Producing a workforce with the attributes needed to meet ongoing demand will take time.

Selfsuite is an innovative system that works around existing education infrastructure to accelerate the workforce development process.

Building a lifelong learning culture in the workplace entails moving from “education for employment” to “education for employability” and from “job security” to “career security”. Additional features that might help such a culture gain traction include learner-centred approaches, adapted to the needs and interests of the individual and encompassing a wide range of skills and training, rather than traditional subject-focused learning ... A key strategy is to mainstream competency-based recruitment to complement or replace conventional degree-based models.

Source:
Realizing Human Potential in the Fourth Industrial Revolution: An Agenda for Leaders to Shape the Future of Education, Gender and Work. WEF Jan 2017

Link:
<https://www.weforum.org/whitepapers/realizing-human-potential-in-the-fourth-industrial-revolutionfacts-and-figures-2016.pdf>

9: Economic development

Future economic development demands a workforce with essential new capabilities and a radically different outlook.

Today, half of employers with skills shortages report that they have lost business as a result.

Small and start-up businesses are particularly hard hit, yet these young firms make up about half of all UK employers.

The emerging economy will be urban, high tech, connected, green and global.

Selfsuite provides a platform for human resources to spot talent. And for the individual, the Selfsuite platform provides a way to manage employer interest in a manner that is under their control.

In the age of Facebook, it has become far easier for campaigners or marketers to combine our online personas with our offline selves, a process that was once controversial but is now so commonplace that there's a term for it, "onboarding."

McKenzie Funk

10: The private intelligence network

Social networking has been the most prominent consumer technology of the last decade.

Unprecedented volumes of behavioural data are generated by social media platforms.

This 'Big Data' is monetised by making it available to companies for selling and advertising purposes; to identify, target and influence consumers.

Selfsuite does the inverse; it uses data to inform, create real understanding, motivate and reward.

Selfsuite gives the individual private access to a network of intelligence data via an online utility.

Selfsuite empowers young people with a comprehensive suite of analytical tools, making it possible to track and assess their progress, test choices and to model alternative outcomes.

The Selfsuite platform is private and confidential.

[An algorithm] won't have to be perfect. It won't have to be correct all the time. It will just have to be better on average than me. And that is not so difficult, because most people don't know themselves very well, and most people often make terrible mistakes in the most important decisions of their lives.

Yuval Noah Harari

11: Harnessing data technologies

Today we live immersed in data driven, always-available, assistive technologies.

Data utilisation drives the development of disruptive new business models.

At the heart of this revolution lies the algorithm – in essence a set of rules for orchestrating data – algorithms enable everything from search functions to online dating, from financial trading to understanding climate change, from navigating the world to exploring genetic construction.

Selfsuite harnesses an array of different data technologies – applies a proprietary set of algorithms – and generates insights an individual can depend on to make decisions.

Source:
Yuval Noah Harari on big data, Google and the end of free will FT 26 August 2016

Link:
<https://www.ft.com/content/50bb4830-6a4c-11e6-ae5b-a7cc5dd5a28c/Documents/facts-and-figures-2016.pdf>

Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma — which is living with the results of other people's thinking. Don't let the noise of others' opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition. They somehow already know what you truly want to become. Everything else is secondary

Steve Jobs commencement address at Stanford University, 12th June 2005.

12: A suite of solutions

Selfsuite provides the tools for an individual to record and validate past achievements.

Selfsuite makes it possible for an individual to explore potential education outcomes.

Selfsuite enables the evaluation of different or alternative education pathways.

Selfsuite combines data and analytics, to produce an optimised method for any young person to manage their education journey in all its complexities: academic, practical, psychological and financial.

Selfsuite is a suite of multi-faceted problem-solving tools that help an individual plot their education path to a future life of their choosing.

The decrease of international graduate admissions in the United States over the past three years is ... now accelerating as a result of Brexit, Trump and the rise of nationalist movements. Internationalisation is not dead; indeed, it might be accelerating and undergoing profound changes in response to Brexit and Trump. The United States and the United Kingdom may be the most affected by the current political climate.

Hans de Wit

Source:
Hans de Wit is director of the Center for International Higher Education at Boston College, USA.

University World News, Internationalisation of HE may be accelerating, 24 Feb 2017

13: Selfsuite summary

Capture 50% of UK pupils/students.

Sign-up at 13 and retain until age 24+.

Business model built around the sale of apps, utilities and related services.

Generate real-time data.

Capture users prior to engagement with career networking and online recruitment services.

Attract significant revenues from HR.

Easily translatable into other international territories and education systems.

Use to attract international students.

Address potential problems caused by Brexit.

Platform open to independent developers.

Cost of development is low compared to the potential value of the business, because value is based on the size of the subscription base and the volume of the (unique) data.

The digital revolution we're part of today isn't a cold, dystopian future of robots controlling the world. Rather, it's an age of human empowerment. It's about us designing technology that conforms itself to people, putting us firmly in control of our own fate. No longer are we waiting and wondering how the latest advances will change things; we're shaping the world to fit our needs, large and small.

Accenture

Source:
Technology for People: The Era of the Intelligent Enterprise, Accenture, Feb 2017.

Link:
<https://www.accenture.com/us-en/insight-disruptive-technology-trends-2017>

14. The funding requirement

Selfsuite's technological development is predicated on utilising readily available data resources, existing technologies and proven engagement techniques.

This means that the cost of establishing a fully viable online utility is relatively low at £500,000 to achieve proof of concept.

Once the capability is deployed, a combination of two parallel strategies will be implemented.

The first is designed to gain rapid registrations, in large volume, to establish a critical mass of 2.5 million users in the shortest possible time.

The second is to deliver to market an unprecedented new range of online capabilities.

It is estimated that this will require further funding in tranches from £1.5m up to £5m; circa £2.00 per registration.

The ongoing average sales value of a client once all services are deployed is estimated at £20 per annum.

In the UK in 2015 there were 2,600,000 school pupils and 2,266,075 students in higher education.

The UK spends 1.2% of GDP on education, which ranks it 17th in the world.

Between 2007 and 2014 the UK spent 0.4% of GDP on research and development – half that of France, Germany and the USA.

Source:
Universities UK, Higher Education Facts & Figures 2016.

Link:
<http://www.universitiesuk.ac.uk/facts-and-stats/data-and-analysis/Documents/facts-and-figures-2016.pdf>

15: Potential returns and exit strategy

2.5 million users spending £20 per annum by year 3 will produce revenues of £50 million.

When targets are achieved in the UK the Selfsuite enterprise would have a value of £100 million.

It is proposed to license the platform for deployment in overseas territories.

Implement international strategic alliances.

Minimise shareholder dividends and reinvest revenues for research and development, diversification and acquisitions.

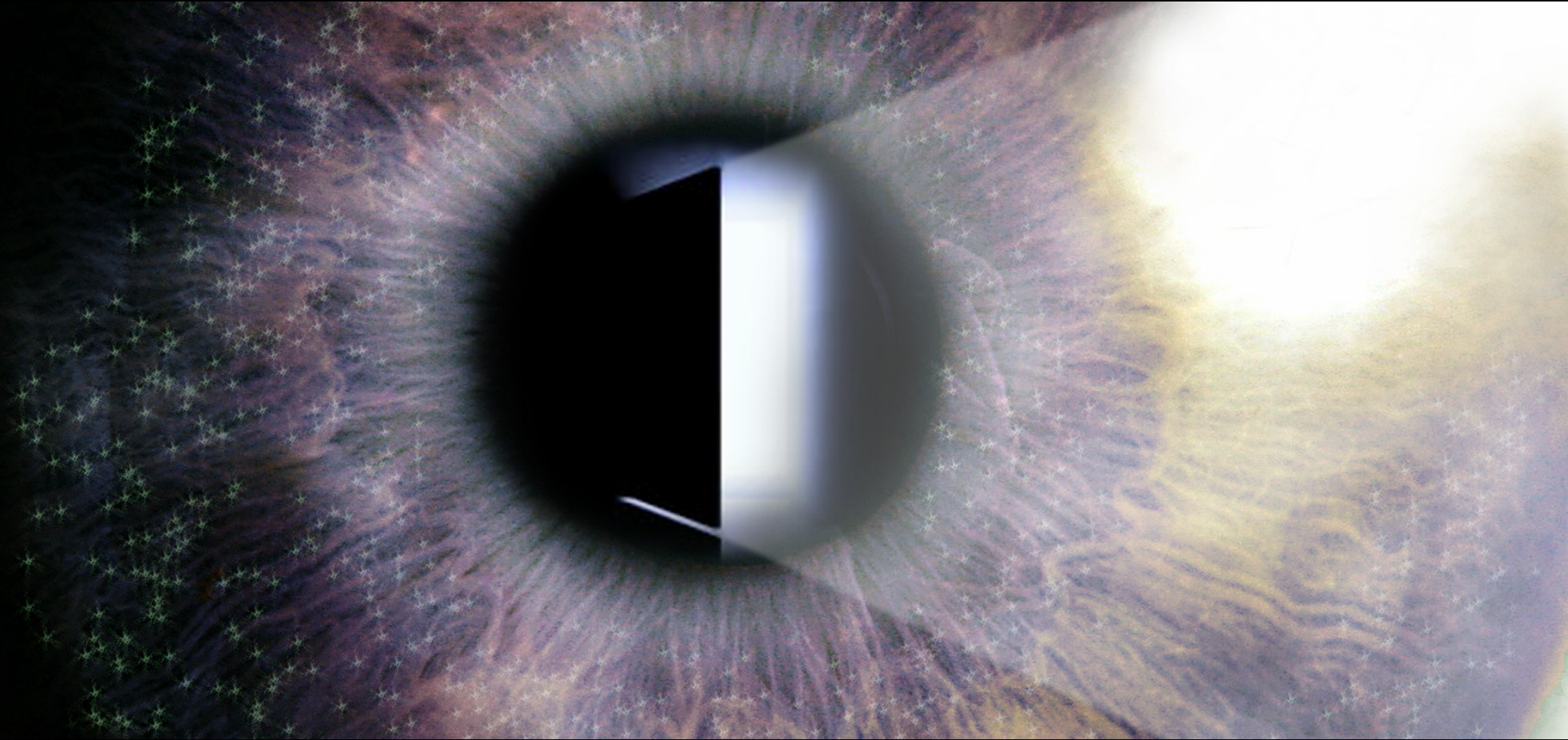
Cultivate rapid stock appreciation.

Potential IPO within 5 years.

The founders intend to hand-over control of the business after 5 - 6 years and retain a significant shareholding.

Selfsuite™

www.selfsuite.me



Written and produced by Glenn Greenhill & Patrick Fullick 8th March 2017 Version V8
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