

**THE CHALLENGE | What issues do we face?**

- **Bank of Georgia** | As one of the largest organizations in Georgia, we commit to our consumers every day, serving as a platform of interaction and financial transactions. Our brand slogan is “Feel the Future” that we try to translate into our products and services. But still there is one challenge that persists – people do not trust the banking system.
- **Georgia** | As a small nation, we stand united when facing common enemies. But in our day-to-day lives, we focus on ourselves first, losing the care and trust for others. Our lack of future-oriented thinking has resulted in many issues, one of which has proven to be deadly: Air pollution. In 2012, Georgia had the most deaths caused by air pollution in the World.

**MARKET INSIGHTS | What causes the problems?**

- Air pollution is the result of a larger issue: Georgian people focus on getting what they need NOW, without regards of others or their own health.
- By always putting themselves first, they’ve slowly lost the ability of caring for each other, sharing responsibility as a society and trusting strangers.

**BANK INSIGHTS | What do we worry about?**

- Auto-loan usage is unstable and declining
- Deposit usage is very low
- Bank customers lack future-oriented thinking. Resulting in poor financial and life choices. They don’t feel accountable and lose their trust and blame the banking system.

**TARGET AUDIENCE | What issues do Georgian pedestrians have? (Aged 25 – 54)**

- “Public transport is not comfortable or readily accessible, but I have no money to maintain a car, so I have to use it.”
- “Taxis are expensive, but sometimes are the only way to get to my destination on time, comfortably.”
- “PUBLIC does not equal MINE. I don’t feel responsible for shared property.”

**TARGET AUDIENCE | How do Georgian drivers think? (Aged 25 – 54)**

- “I want to get from point A to point B – that’s what I need my car for. I don’t care about others.”
- “My car is my source of comfort.”
- “Having eco-friendly vehicle is very costly. I can’t see the value or need to change my lifestyle.”
- “My car doesn’t have an impact on the environment or people. So why should I change.”
- “I don’t see the result of air pollution, so it’s not urgent. It won’t happen to me.”

**OUR SOLUTION | Shared Trust - a shared way of Depositing and Crediting**

We need to make people share responsibility for their futures. We share the same air, despite having different needs.

Banks are notorious for being just cold-minded and calculating. What if we became vulnerable? Trust is earned. We choose to trust the society. What if we connected depositors and creditors for a mutual cause where they can benefit from each other?

**OUR PRODUCT | Trust auto-loan and Trust deposit**

1. **‘TRUSTED’ BRANDING** | Vehicle is TRUSTED when it has less harming impact on air pollution: whether it is a used car with regular maintenance and catalytic converter check-ups, or hybrids and smart cars.
2. **TRUST AUTO-LOAN** | If you get an auto loan to finance a TRUSTED car and submit to regular check-ups, we keep the discounted 6% interest rate, instead of 9%. But this is not the only benefit you get from us.
3. **TRUSTING FUTURE YOU** | Principal payment is something that we trust you with - you can cover it on your preferred timeline and amounts. We just make a deal that you will have the entire principal payment covered by the end of our loan contract.
4. **SHARING THE RIDE** | You will still have to make interest payments monthly, though. We have some perks here too - this is where pedestrian depositors come in. Give a ride to a TRUST DEPOSIT user and get the points from it. It will be very easy, using our car sharing app. Where you can match routes and find passengers easily. Each shared ride gives both of you points.
5. **TRUST DEPOSIT** | If you have a Trusted Deposit, you will have an access to a car sharing app. Let someone give you a free ride and earn points on your deposit for a trust you have placed on a complete stranger.
6. **CAR SHARING APP** | A smartphone app that matches routes of creditors and depositors. In addition, it will be a platform for knowledge sharing: how to be more eco-friendly, what are the latest findings on different eco-issues, what are the latest regulations that we all should take into consideration and what we can do on a daily basis to make an impact.
7. **TRUST POINTS** | The points for shared rides depend on the level of your car’s eco-friendliness which are the following:

Car types financed by TRUST loan	Trust Points
Maintenanced Used Cars	1
New Cars	1.2
Hybrids	1.3
Smart Cars	1.5

< 1 Point equals 1 GEL

**What do you need points for?**

Remember the interest rate you have to pay monthly? These points are deducted from your payment and make it easier for you to cover the loan.

## What's the benefit for a trust depositor?

Well, besides a free ride, depositor also gets these points on his/her deposit.

**EXAMPLE:** You have a smart car and shared a ride with a TRUSTED depositor, you will pay interest rate that month 1.5 less and a depositor will get extra 1.5 Gel on his/her deposit account.

## KEY MESSAGES | SHARE THE FUTURE

- Become a "share-holder" of someone's future.
- In the future we will still need air to breathe.
- We will trust the future you. Share that trust with others.
- Trust is earned. Earn it. Own it. Spread it.
- Air may seem transparent, but its effects are not.

## LAUNCH | Reminding the public how strong we can be

**JUNE 13** A day that everyone remembers. Massive flood in the center of Tbilisi. A catastrophic event that made citizens unite their forces and work hard for a mutual cause. This was a disaster everyone noticed. But every day we face another disaster in the face of air pollution.

It's transparent and invisible, but it's there, taking the lives and health of ours. If we learn to see it and unite the forces, if we share responsibility to fight against it, we will make a better future.

We want to launch the 3-month campaign with a viral video, raising awareness about this hazard. Reminding citizens, what we can do when we stand together and what is at stake.

**#TrustChallenge** – Viral user-generated content spread through social media – proving, we can and do trust each other, just need to see it. The campaign will kickstart the project among digital generation, encouraging them to engage others

## DELIVERABLES, BUDGET, TIMELINE | Where do you come in?

"Share the Future" - this is the slogan of our campaign. But the key messages will vary depending on channels used.

### - TRUST APP | Platform Concept (pre-launch)

Creating a concept for tracking the car sharing, where users can post the experiences in social media; the concept for knowledge share via the application. Budget \$15 000

### - VIDEOS FOR LAUNCH | Video production (launch)

- **Teaser Video for broadcasting:** Raising the awareness of air pollution in Tbilisi. What it can cause and what are unseen hazards. We have to share responsibility and start acting now, because our future depends on our actions. Key message: "We share a responsibility for our future." Budget \$40 000
- **Video for digital channels:** Introducing our Trust Auto-Loan and Trust Deposit and showcase the benefits our customers get. Key message: "We as a bank trust you with the future. Now you have to trust each other." Budget \$25 000

### - #TRUSTCHALLENGE | Campaign strategy and execution

Concept of the Social Campaign – doesn't have to be exclusive to Social Media or our customers. Main focus – spreading the word. Providing proof that we are trustworthy and capable of trusting others. Key Message: "Trust is earned. Earn it. Own it. Spread it." (reference: #IceBucketChallenge), Budget \$20 000

### - TRUST KIT | Concept and Packaging Design (pre-launch)

A package that links visually to a campaign: stickers for cars, mobile phones and something else you think is vital to help users recognize each other and make noise in social media. Concept and design of identifiers for cars that are branded TRUSTED. Budget \$4 000

### - VISUAL ASSETS | Outdoor, print, social media assets (launch)

Outdoor campaigns visible in every district – raising awareness and encouraging to participate. Key messages: "In the future, we will still need air to breathe." "Air may seem transparent, but its effects are not." Budget \$5 000

## KPI | What do we call success?

- **User Engagement** | over 200 000 people involved in #TrustChallenge, Unique Reach of 2 million customers
- **Car sharing app** | active usage at least 60%
- **Average deposit portfolio** | increased by 5%
- **Average auto-loan portfolio** | increased by 3%

## OUTCOME | What is the final impact?

By the end of the year 2017

- Trust Deposit Usage 250 000 USD total sales
- Trust Credit Usage 800 000 USD total sales
- Ride shares average 6 rides per months (counted per creditor)

By the end of the year 2030

- Share of cars Vs Hybrids and smart cars 60/40 (Georgian market)
- Death rates per 100 000 people reduced by 25%