

First app to combine self-care with digital banking launches crowdfund

ikigai is establishing a place for better financial health in the world of UK fintech. Still reeling from its March launch, the challenger is now crowdfunding.

From feeling in control of debt and ensuring there's enough in the bank for a rainy day, to setting long-term saving targets to support life decisions, our financial wellbeing is inextricable from our overall wellbeing. Money might not buy happiness, but feeling out of your depth with your finances can certainly have an impact on your mental and physical health.

The launch of fintech *ikigai* is a symbol that sophisticated conversations about financial health are becoming more commonplace. The app combines everyday banking with money management, thus helping its clients to spend, save and invest effectively. Designed as a 'premium banking' service – ie. pitched at the young and affluent – one of its central focuses is helping customers grow wealth through goals-based investing.

Its founders, Maurizio Kaiser and Edgar de Picciotto, met while working at McKinsey and have built asset allocation guidance from BlackRock into the app. At the time of ikigai's launch, Kaiser commented:

"Our clients are people focused on the purpose of wealth, not it's mindless accumulation. They associate self-care and financial wellbeing with success and self-confidence. And they're entering their prime earning and spending years, but the tools available right now simply don't meet their increasingly

complex financial needs.

“They’re underserviced and underestimated, but ikigai is here to change that.”

Accessible via a flat subscription fee, ikigai allocates each new customer a relationship manager and splits their finances into ‘Everyday’, ‘Nest’ and ‘Wealth’ sections.

“We are ruthlessly client-centric,” added de Picciotto. “This comes through at every touch point – not least our holistic approach to personal finance and our flat-fee pricing model.”

Now, following on from a £2M pre-seed round, completed in 2020 with the help of private and Angel investors, ikigai is crowdfunding. Pre-registration is live; investors can express interest in a private funding round set to go live in mid-April. This will be followed by a public Crowdcube campaign at the end of this month.

“We want people to be involved in shaping our product roadmap”, said Kaiser. “We believe that crowdfunding is a great way to build that community.”

[Preregister here](#)

Article by MADDYNESS