

# Opening Doors & Building Futures With Citibank

Presented by: The CitiSlickers

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# Our Team



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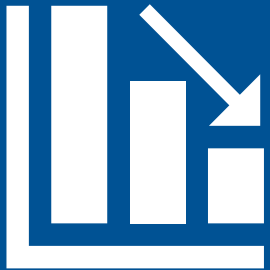
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# Problem and Opportunity

# Shifting Homeownership in Miami



In Miami Dade County, Hispanic homeownership decreased from 55.4% in 2012 to 51% in 2022<sup>1</sup>.



The median single family home prices in Miami Dade County have climbed 10.7% as of December 2024<sup>2</sup>.

**Rising prices and shrinking ownership reveal a widening gap in access to homeownership.**

1) <https://www.floridarealtors.org/news-media/news-articles/2024/03/who-owns-home-south-florida>

2) <https://www.miamirealtors.com/2025/01/24/miami-dade-total-home-sales-surge-2024-single-family-home-sales-top-2023/>

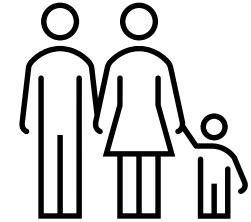
**Total Number of Mortgage  
Applications in 2014 (Miami  
Dade)<sup>1</sup> :**

**62,755**

**Total Number of Mortgage  
Applications in 2023 (Miami  
Dade)<sup>2</sup> :**

**78,990**

# The Problem:



Even though housing prices have increased in Miami, mortgage application volume has also increased.



This means that families want to buy homes but are faced with affordability challenges and feeling emotionally disconnected from big banks.



Why would this matter to Citi?

1.) <https://www.allmortgagedetail.com/mortgages/florida.asp?yr=2014>

2.) <https://www.allmortgagedetail.com/mortgages/florida.asp?yr=2023>

# The Opportunity: Developing Authentic, Proactive, and Trust-Based Engagement

- Reach customers in the **Miami market**, with an emphasis on **connection and young Hispanic families**
- Stay competitive in the mortgage market and convert active home loan customers

# Audience Overview

## Demographics

- Median Hispanic Homebuyer Age: 31 Years Old<sup>1</sup>
- 55.4% of the Miami population is foreign-born; within that, 92% are from Latin America<sup>2</sup>

## Psychographics

- Identity and Pride – Prefers companies that portray real cultural appreciation rather than stereotyping.
- Community-Driven and Trust-Seeking – Word of mouth and reputation are crucial.



## Financial Behavior

- Increased Mortgage Applications from 2014 to 2023
- Down Payment Strategies – 14% state they used a gift from a relative, emphasizing the importance of family and connection<sup>3</sup>

## Barriers and Needs

- Prefers Lenders who show that they understand them as a person
- Higher home prices, higher interest rates, and less transparency/guidance has led to fewer homebuyers

1.) <https://nahrep.org/shhr/>

2.) <https://floridapolitics.com/archives/763684-poll-miami-voters-overwhelmingly-back-border-security-but-most-also-oppose-blanket-deportation/>

3.) <https://www.nar.realtor/newsroom/racial-minority-groups-increased-their-homeownership-rates-while-still-facing-significant-homebuying-challenges>





# Our Solution



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## **An outreach program that emphasizes the financial and educational incentive, when switching to Citi.**

- To focus on rebuilding connection through community and care, we are focusing on new families in Miami's vibrant minority population.
- By meeting families where life begins and memories are made, Citibank strengthens trust and belonging without relying on data.
- Now, Citi can be seen as a supportive, family-focused partner.

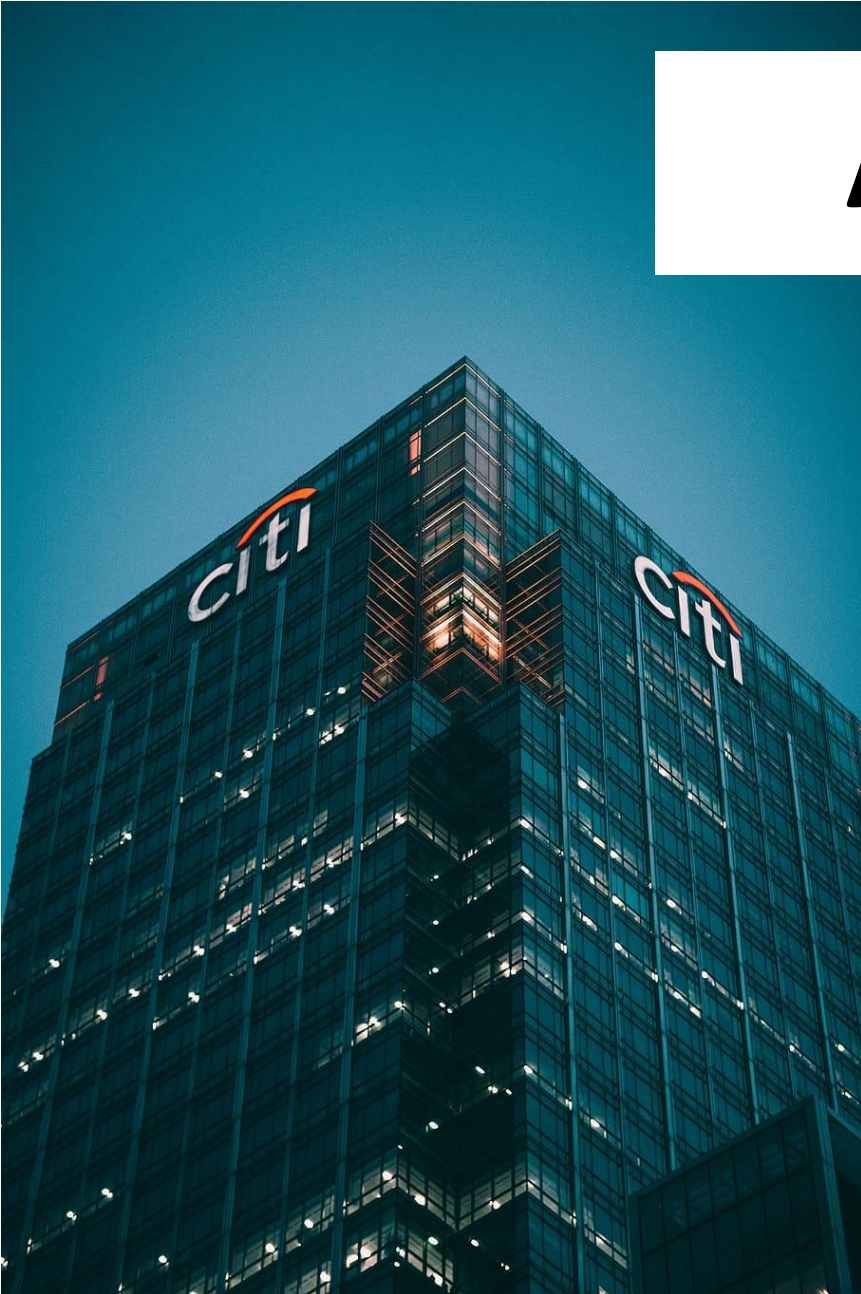


# Advertising Media

Media 1: Murals

Media 2: Care Package

Media 3: Website



# Murals



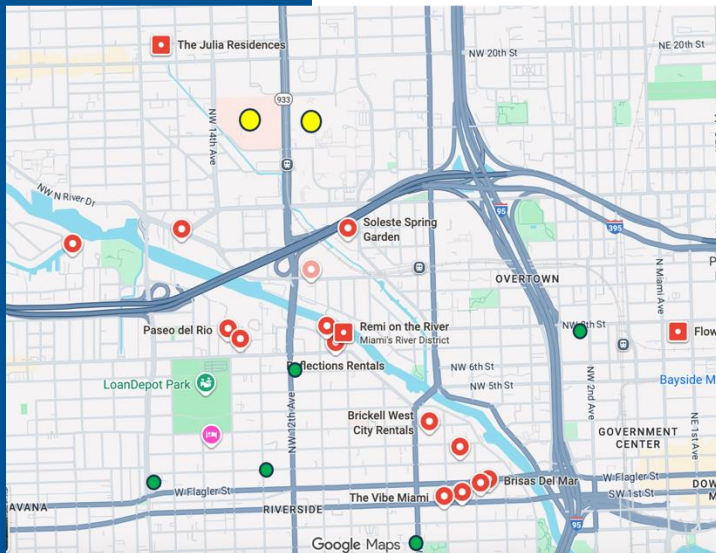
Statistics	55% of Miami Population are Foreign Born <sup>1</sup> Of that 55%, 92% are Hispanics <sup>2</sup>
Problem	Conventional Advertising will not work as there would be barriers due to language and culture.
Connection	Murals can be specifically tailored to the Hispanic community through mentions of food, and language. They should specifically appeal to the idea of family.
Results	This drives visitors to the website through the QR code on the mural, breaking from the view of Citibank as a "Big Bank" to a trusted lender that understands its customers.

1: <https://censusreporter.org/profiles/16000US1245000-miami-fl/>

2: <https://censusreporter.org/profiles/16000US1245000-miami-fl/>



# Murals



## Statistics

**76,700 visitors to South Beach, Miami Florida  
Per Day<sup>1</sup>**

**28 Million Visitors Per Year<sup>2</sup>**

## Placement

The map displayed on the left is Little Havana in Miami and is a prominent Hispanic community. Red dots signify apartments, yellow dots signify hospitals, and green dots signify grocery stores. Murals are targeted outside of apartments to attract families thinking about switching.

## Opportunity

Murals should stand alone as an art piece rather than an advertisement. Placing it in high-traffic areas like beaches lead to organic growth as people share the captivating murals across social media.

1: <https://roadgenius.com/statistics/tourism/usa/miami/>

2: <https://roadgenius.com/statistics/tourism/usa/miami/>



# Hospital Care Packages



Statistics	In 2025, 62.83% of people looking to buy a new home are seeking lifestyle changes. <sup>1</sup>
Problem	Shifting family dynamics result in an increase in space needed for children, safer neighborhoods, and long-term stability.
Collaboration	Citi can partner with hospitals to develop a community initiative that provides educational resources for new families (families looking to have children) exploring homeownership.
Results	This partnership would position Citi as a long-term family partner, differentiating themselves from competitors, while driving higher awareness among first-time homebuyers.

1: [resimpli.com/blog/first-time-homebuyer-statistics/](https://resimpli.com/blog/first-time-homebuyer-statistics/)

# Hospital Care Packages



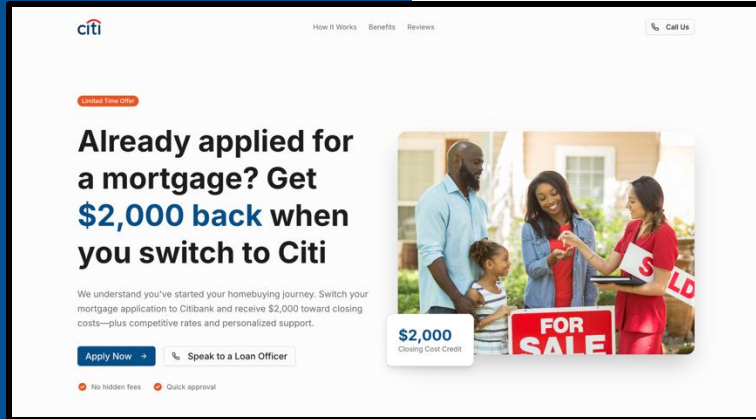
Statistics	On average from 2021 to 2023, Miami-Dade County's live births were <b>67.5% Hispanic.</b> <sup>1</sup>
Logistics	<p>Location: Jackson Memorial Hospital in Miami Dade County (Predominately Hispanic area)</p> <p>Inside the Care Packages: Baby bottles, bibs, pampers, care bag, and congratulatory note for the parents.</p>
Opportunity	The Care Packages allow for Citi to build an emotional connection with potential homebuyers at an important life milestone.

1: <https://www.marchofdimes.org/peristats/data>

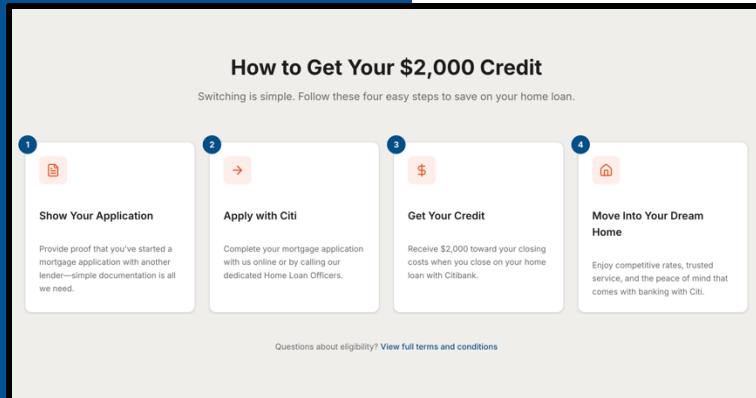
**Website**   
[citi.louisquart.me](http://citi.louisquart.me)



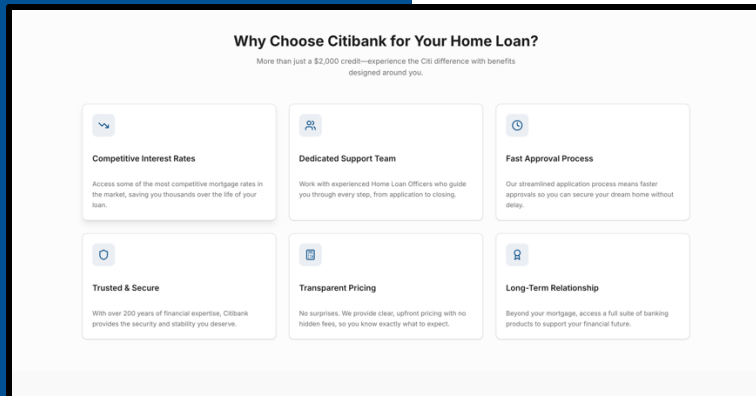
# Visual Flow



→ The opening section delivers a simple, high-impact offer that instantly positions Citi as the smarter financial choice.

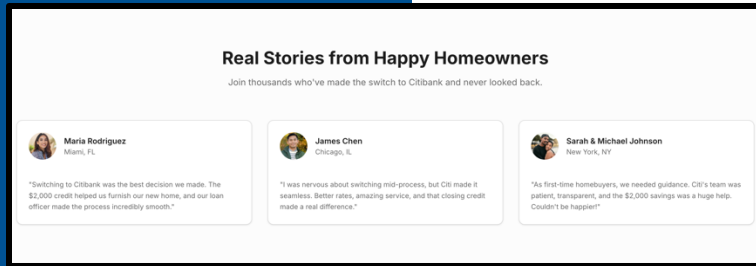


→ The switching process is broken into 4 easy steps to make a major financial decision feel simple and low-friction.

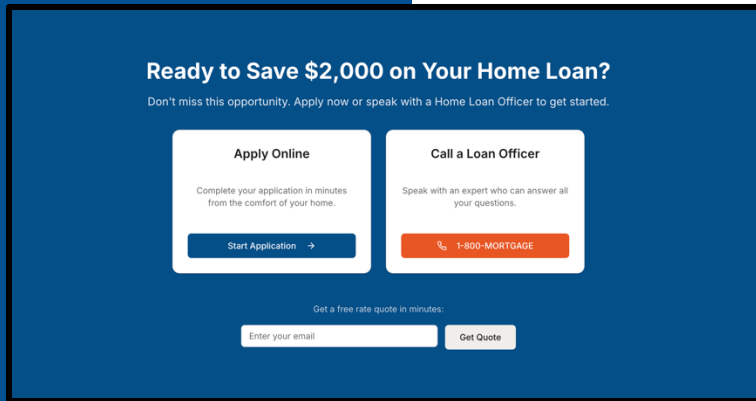


→ This section builds trust by highlighting the strengths buyers care about most: speed, support, competitive rates, and security.

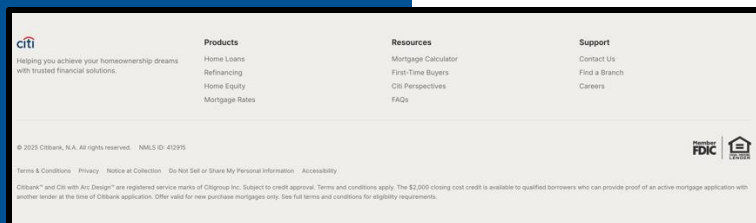
# Visual Flow



Testimonials and a clear comparison show why Citi stands out from typical lenders, reinforcing confidence among potential customers.



The website finishes with strong calls to action so users always know exactly how to take the next step with Citi.

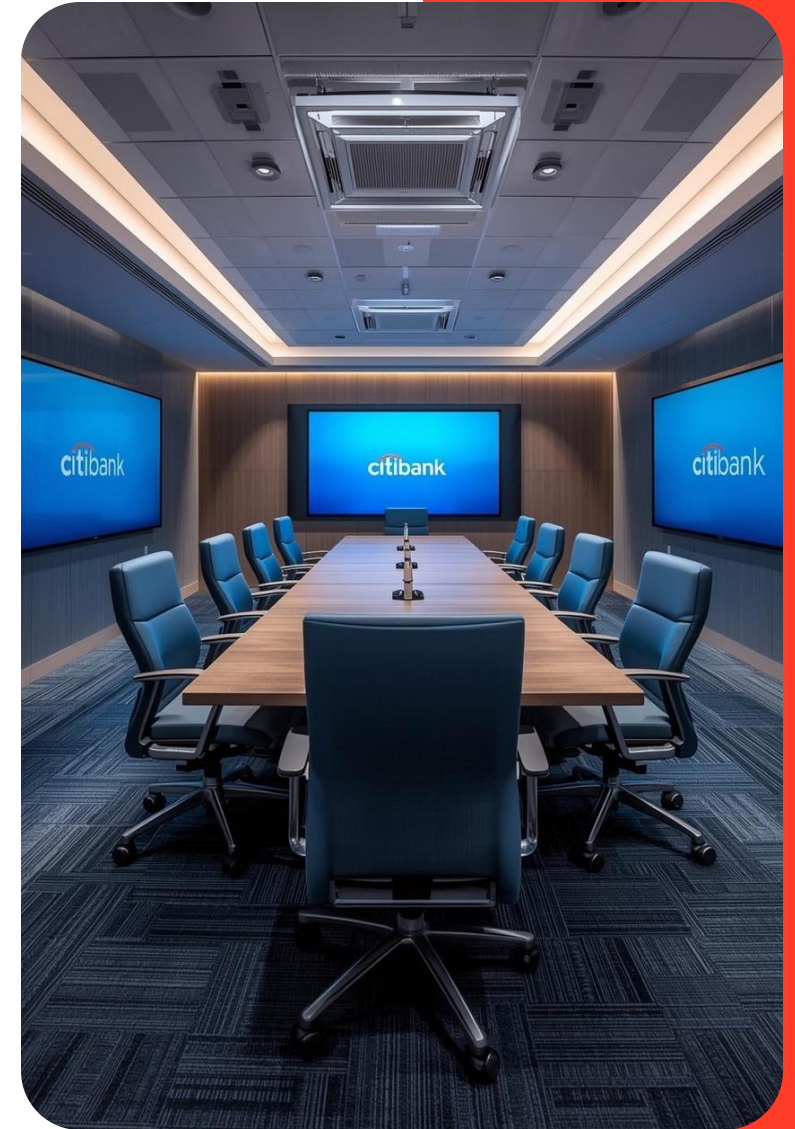


The footer ties everything together by offering additional resources and pathways into Citi's broader mortgage ecosystem, keeping the user engaged even after the main pitch.



# Financial Performance

Key Metrics and Growth Overview



# TIMELINE

YEAR 1: Pilot Phase	YEAR 2-3: Expansion	YEAR 4-5: Brand Retention
<ul style="list-style-type: none"><li>○ Install Murals in Miami Minority Communities</li><li>○ Distribute Branded New-Mom Care Packages</li><li>○ Begin Partnerships with Hospitals/Family Centers</li></ul>	<ul style="list-style-type: none"><li>○ Expand Murals to 2-3 Additional Markets</li><li>○ Increase Care Packages from 100 to 300 Annually</li><li>○ Expand Partnerships with Hospitals/Family Centers</li></ul>	<ul style="list-style-type: none"><li>○ Refresh Murals Every 2 Years</li><li>○ Continue Annual Care Package Outreach</li><li>○ Leverage Past Client Stories to Attract New Homebuyers</li></ul>

# FINANCIALS

INVESTMENT	EXPECTED CONVERSIONS	REVENUE
<ul style="list-style-type: none"> <li>○ Total Mural Cost: <b>\$41,400</b> <ul style="list-style-type: none"> <li>○ Base Cost, Cost per Sq Ft, Contingency, Other</li> </ul> </li> <li>○ Total Care Package Cost: <b>\$348,300</b> <ul style="list-style-type: none"> <li>○ Mom and Baby Gifts, Pamphlet, Bag, Shipping</li> </ul> </li> <li>○ Total Investment: <b>\$391,200</b></li> </ul>	<ul style="list-style-type: none"> <li>○ Mural Reach: <b>35,000</b> <ul style="list-style-type: none"> <li>○ Client Conversion: <b>0.5%</b></li> </ul> </li> <li>○ Care Package Recipients: <b>9000</b> <ul style="list-style-type: none"> <li>○ Client Conversion: <b>10%</b></li> </ul> </li> <li>○ Total Leads: <b>1075</b> <ul style="list-style-type: none"> <li>○ Lead Conversion: <b>30%</b></li> </ul> </li> <li>○ Client Value: <b>\$1,900</b></li> </ul>	<ul style="list-style-type: none"> <li>○ Year 1: <ul style="list-style-type: none"> <li>○ New Client: <b>322</b></li> <li>○ Rev: <b>\$613,700</b></li> </ul> </li> <li>○ Year 3: <ul style="list-style-type: none"> <li>○ New Client: <b>555</b></li> <li>○ Rev: <b>\$1,054,500</b></li> </ul> </li> <li>○ Year 1: <ul style="list-style-type: none"> <li>○ New Client: <b>758</b></li> <li>○ Rev: <b>\$1,440,200</b></li> </ul> </li> </ul>



# A New Citibank: Visualization & Action

- Through these strategies, Citibank becomes a bank that shows up in neighborhoods and celebrates key life milestones. It becomes a **supportive presence in moments that truly matter.**
- We strongly recommend launching these communication strategies as soon as possible. In doing so, Citibank can **increase brand visibility, convert more mortgage applications, and re-establish trust.**





# Appendix



Item	Unit Cost (\$)	Quantity	Total Cost (per package)			Assumption	Value
2 Diapers	\$ 0.40	2	\$ 0.80			Labor rate (\$/hr)	20
Logoed Bottle	\$ 8.00	1	\$ 8.00			Handling time per package (min)	10
Logoed Wipes	\$ 1.50	1	\$ 1.50			Shipment size (packages per shipment)	100
Homeown Pamphlet	\$ 1.00	1	\$ 1.00			Cost per shipment (\$)	40
Tote/Diaper Bag (good)	\$ 20.00	1	\$ 20.00			Number of packages (total)	100
		Total Content Cost (Good)/Unit	\$ 31.30				
Transportation Cost	Unit Cost(\$)	Quantity	Total Cost				
Packaging Materials (per package)	\$ 2.00	9,000	\$ 18,000.00				
Cost per Shipemt	\$ 40.00	90	\$ 3,600.00				
Handling / Assembly Time (per Package)	\$ 5.00	9,000	\$ 45,000.00				
			\$ 66,600.00				
		Desired Number of Packages	9000				
		Total (Good Quality): 9000 Packages	\$ 348,300.00				

Assumption	Value	
Mural Reach	35,000	
Mural Lead Conversion	0.50%	
Mural Leads	175	
Care Package Recipients	9,000	
Care Package Lead Conversion	10%	
Care Package Leads	900	
Total Leads	1075	
Lead → Client Conversion	30%	
New Clients	323	
Value per Client (\$)	\$ 1,900.00	
Total Client Value (\$)	\$ 612,750.00	
Total Investment (\$)	\$ 391,200.00	
ROI	0.566334356	
Year	Expected New Clients	Total Revenue (\$)
1	323	613,700
3	555	1,054,500
5	758	1,440,200

Item	Estimated Cost (\$)
Mural Cost	\$41,400.00
Care Packages (Okay Quality)	\$ -
Care Packages (Good Quality)	\$ 348,300.00
Marketing & Logistics	\$ 1,500.00
Total Investment (Good)	\$ 391,200.00

Item	Estimated Cost (\$)
Mural size (sq ft)	180.00
Cost per sq ft (avg)	\$ 42.50
Base starting cost	\$ 3,500.00
Mural	\$ 11,150.00
Other Costs	
UV protection	\$ 500.00
Wall prep / paint / revision	\$ 350.00
Contingency (15%)	\$ 1,800.00
Cost per Mural	\$ 13,800.00
Number of Murals	3
Total Cost	\$ 41,400.00

# Murals





# Hospital Care Package

