

Snowflake at Work: Building Smarter Investment Decisions for Creditstar

Nov 6th, 2025

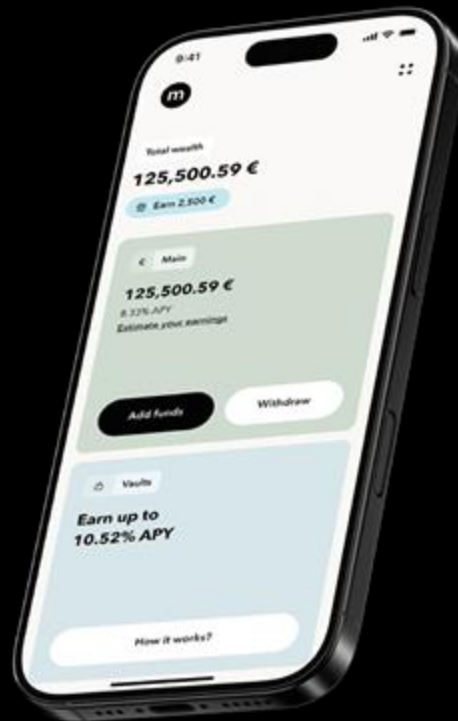


Monefit SmartSaver

The platform that turns Creditstar's lending expertise into investor growth



- Operates in 31 countries
- Offers 7.50% – 10.52% APY
- Vaults offer higher APY
- Daily compounding interest
- Diverse lending portfolio
- Est in 2022



Snowflake SQL Magic for Analysts

Small SQL improvements that save analysts hours

GROUP BY ALL makes cleaner aggregations

```
SELECT country, type, channel, age, SUM(portfolio)
FROM user
GROUP BY ALL
```

QUALIFY filters on window results directly

```
SELECT *
FROM transactions
QUALIFY ROW_NUMBER() OVER (PARTITION BY user_id ORDER BY date DESC)=1
```

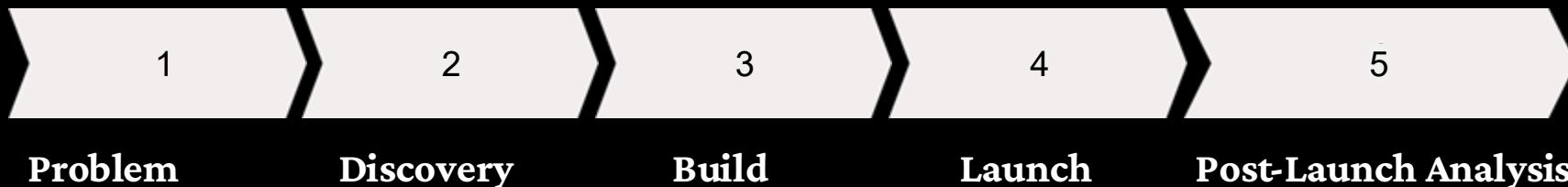
MAX_BY picks the top row instantly

```
SELECT user_id, MAX_BY(vault_name, balance) AS biggest_vault
FROM transactions
GROUP BY user_id
```

And that's just a glimpse — Snowflake SQL has many other time-savers like **EXCLUDE**, flexible commas before FROM, and many others. I follow updates: docs.snowflake.com/en/release-notes/sql-improvements

Building Monthly Statement: Turning Data into Product Value

This is a story of how data became a product — how collaboration turned insights into something users experience.



Problem: users needed clearer visibility into their portfolio growth and performance.

Discovery: worked with Product & CRM to identify meaningful metrics and validate what resonates most with users.

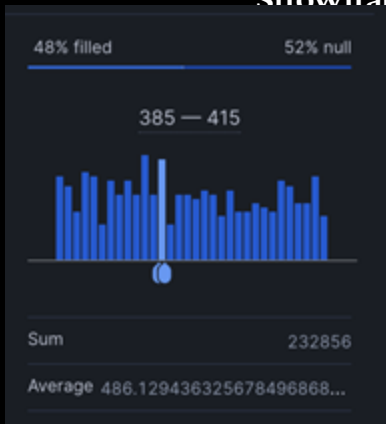
Build: created the data model and metric logic in **Snowflake**, ensuring reliability and clarity across system.

Launch: rolled out the SmartSaver Monthly Statement to all users — a new, data-driven feature improving engagement and transparency.

Post-Launch Analysis: reviewed engagement and feedback to refine content and improve experience.

Snowflake in Action: Choosing Key Metrics

Snowflake's capabilities made metric discovery and validation more efficient.



TYPE

100% filled

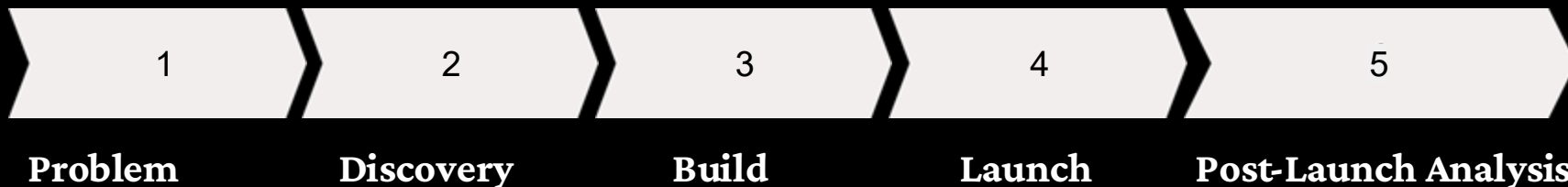
2 distinct values

✓ paid	183
organic	182



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The Analyst 2.0 — Human + Machine

Yesterday's Analyst

Queries, Dashboards, Reports

- Dependent on engineers
- Reactive insights

Tomorrow's Analyst

Systems, Automation, AI collaboration

- Data-product ownership
- Proactive, operational insights

AI won't replace analysts — but analysts who use AI will replace those who don't.

Building the Foundation for AI



AI & Decision Intelligence (Automated insights & predictions)



Analytics & KPIs (Actionable dashboards & metrics)



Data Models & Pipelines (Clean transformations & logic)



Governed Data (Trusted and secure data foundation)

- Build **clear, well-documented data models** so AI and humans interpret metrics the same way.
- Maintain **consistent data lineage and governance** to ensure every number can be trusted.
- Use **Snowflake as the central layer** where data is organized, verified, and ready for AI-driven use.
- Automate **data quality checks** to detect inconsistencies before they affect insights or models.
- Design **scalable data structures** – future AI tools will rely on how well we prepare the data today.

You can't have AI magic without data clarity.

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