

# 3 Predictions for

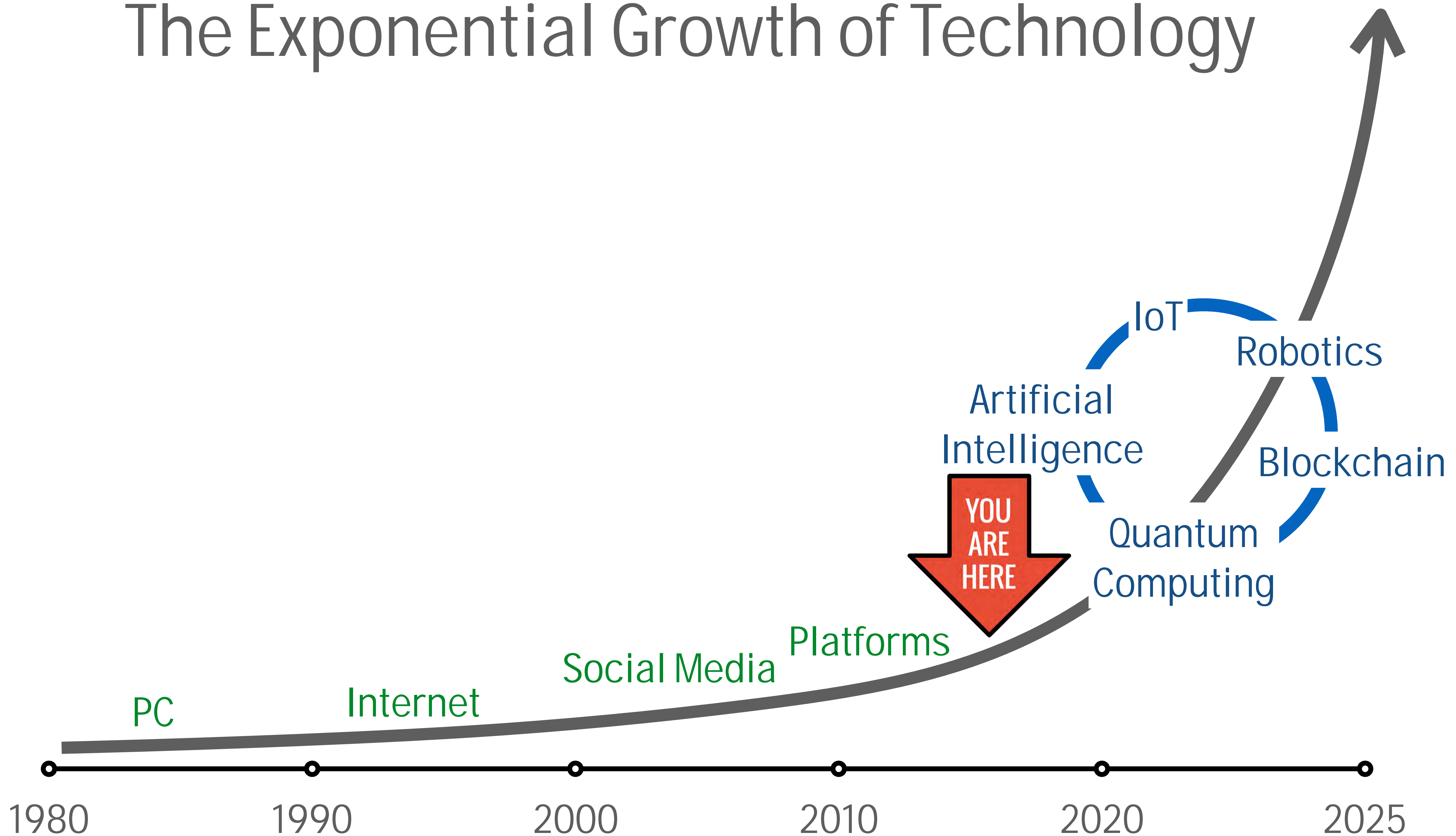
FinTech & the Financing of Entrepreneurs

Erik P.M. Vermeulen





# The Exponential Growth of Technology



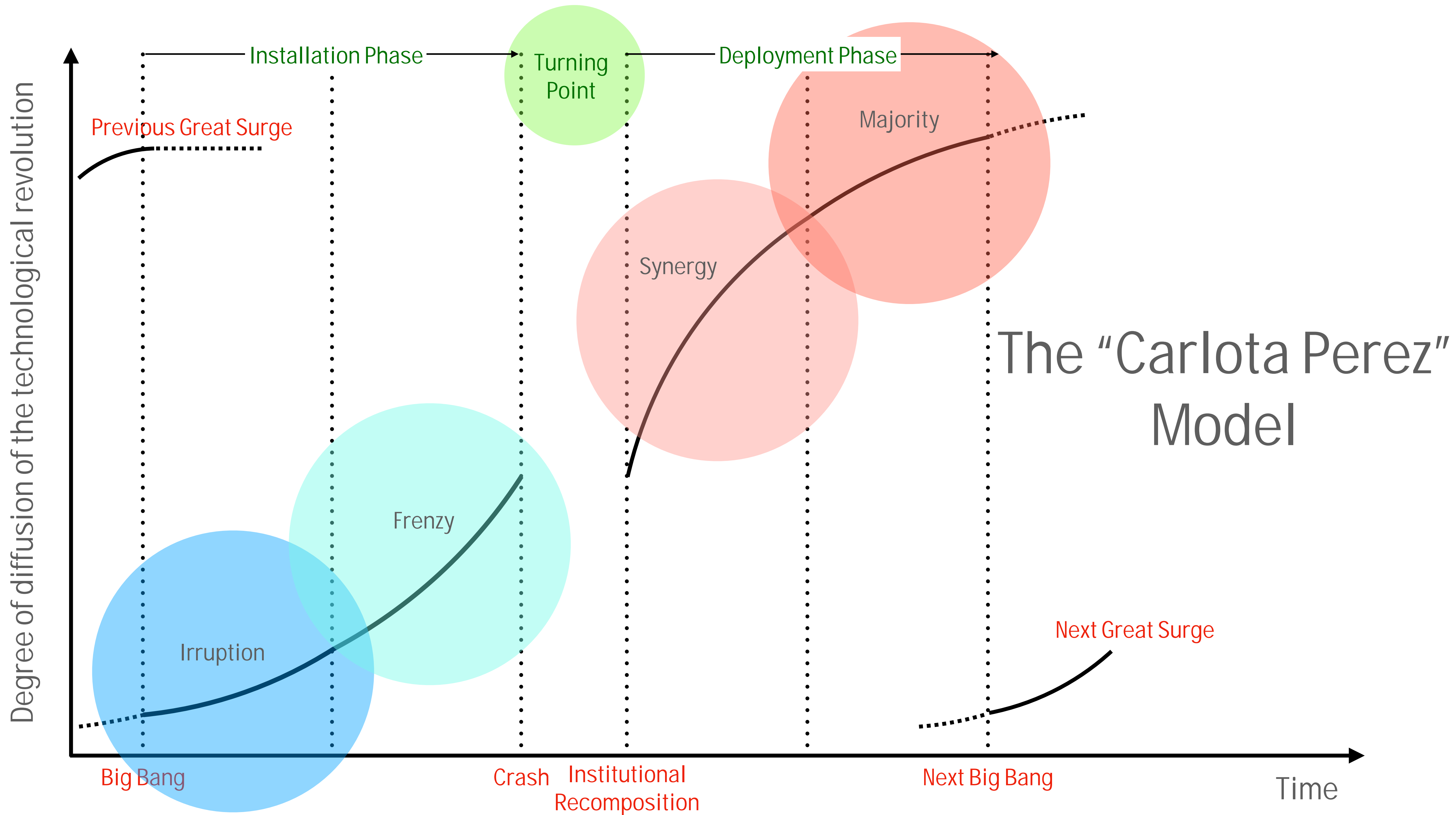
# Who Wants to Know?

Regulators

Investors

Entrepreneurs/  
Companies







# Option I - The “Golden Age” of FinTech

## Installation

**INDUSTRIAL REVOLUTION  
1771**

**STEAM & RAILWAYS  
1829**

**STEEL, ELECTRICITY &  
HEAVY ENGINEERING  
1875**

**AUTOMOBILES, OIL &  
MASS PRODUCTION  
1908**

**INFORMATION &  
TELECOMMUNICATIONS  
1971**

## Collapse & Readjustment

Canal Panic 1797  
(Britain)

Railway Panic 1847  
(Britain)

Global Collapses of the  
1890's  
(Argentina, Australia, U.S.)

Great Crash of 1929  
(U.S.)

NASDAQ Crash of 2000 &  
Global Collapses  
(Asia, Argentina, U.S.)

Financial Crisis  
(U.S., Europe)

## Deployment

- Diffusion of manufacturing with water power
- Full network of waterways (canals, rivers, oceans)
- Development of public companies

- Economies of scale
- Joint stock companies
- Repeal of tariff laws/free trade

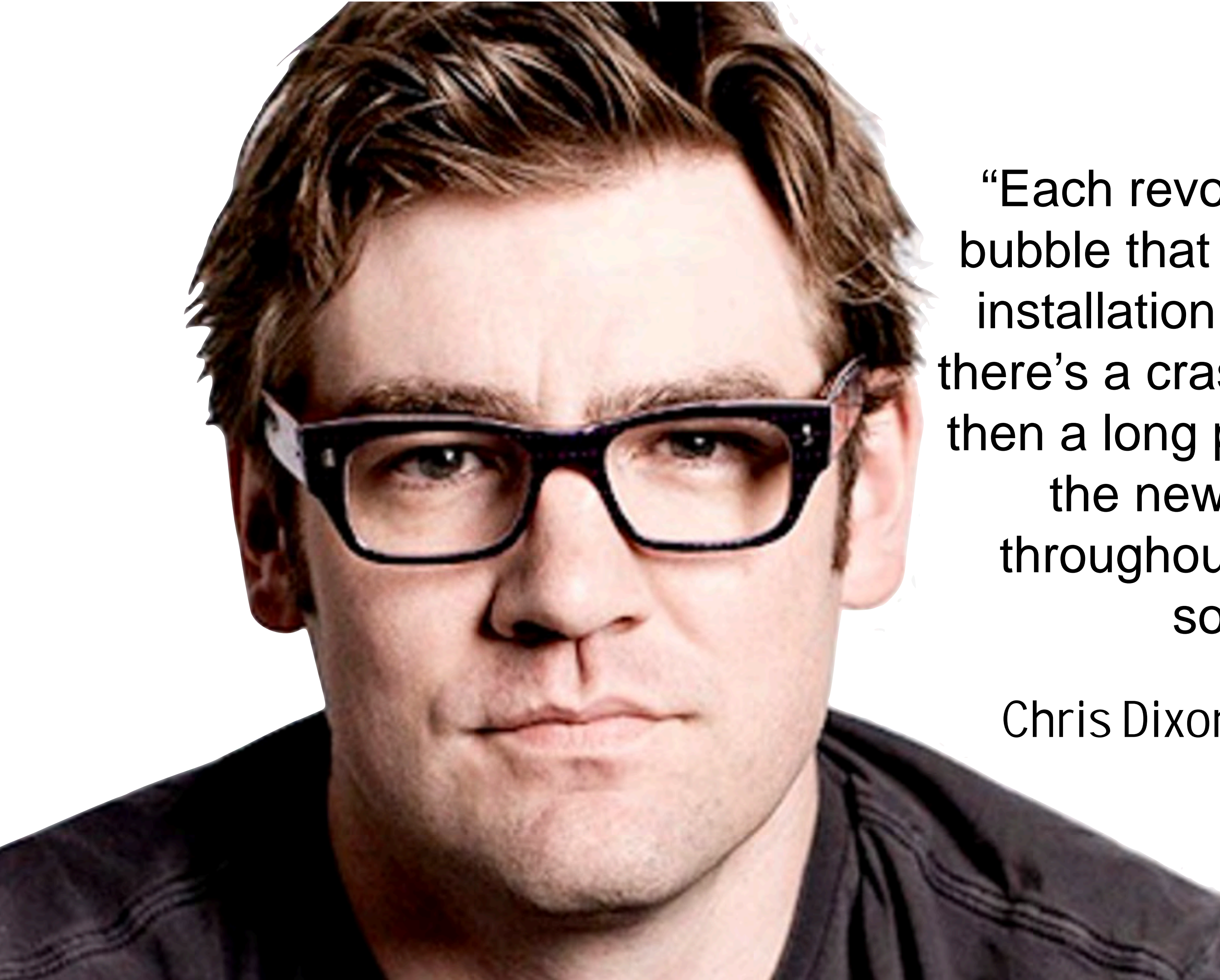
- Transcontinental rail, steamships and telegraph
- Gold standard, global finance

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- Gold standard, global finance

- Global digital telecommunications network
- Institutional framework, facilitating globalization
- Software enabled closed-loop systems, responsive enterprises, IoT



# Option II - The FinTech “Bubble”



“Each revolution begins with a financial bubble that propels the (irrationally) rapid installation of the new technology. Then there’s a crash, followed by a recovery and then a long period of productive growth as the new technology is “deployed” throughout other industries as well as society more broadly.”

Chris Dixon



We live in an age of multiple, overlapping technological  
revolutions





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revolutions

Understanding the “tech” revolution is “impossible”



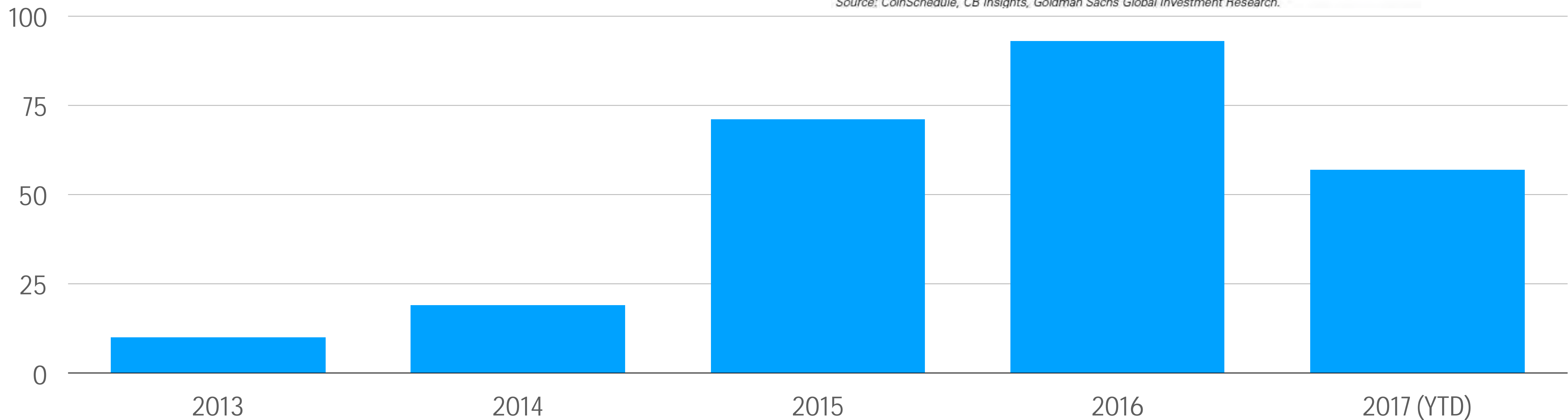


# "Crowdfunding Stories" (number & evolution)

- What is crowdfunding?
- Guidelines
- Experience
- Equity Crowdfunding
- Campaigns



?



Medium







# Prediction I: Consumers in “driver’s seat!”

Connectivity

Choice

Convenience



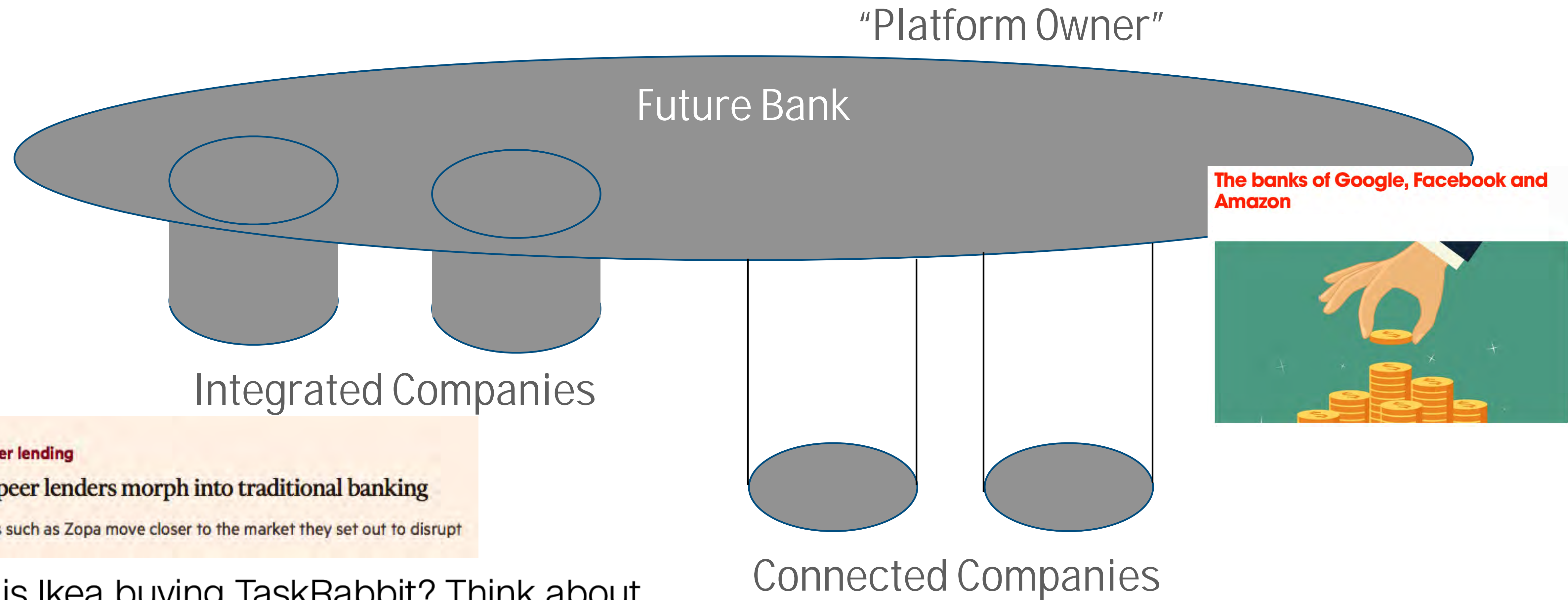


Consumers are willing to give up “a lot” for “tech convenience”





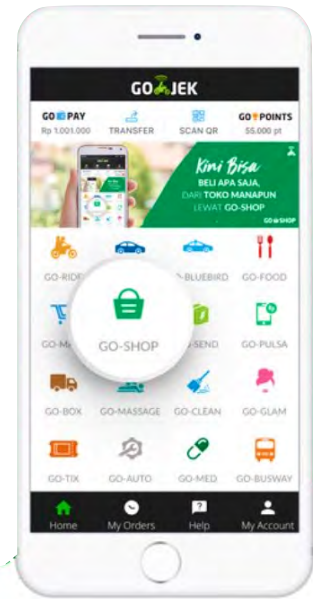
# Prediction II: The future will be one of platforms & ecosystems





# Investors

Investor	Round(s)
Capital Group	Private Equity
DST Global	Venture Private Equity
Farallon Capital Management	Private Equity
Formation Group	Private Equity
KKR & Co. (Kohlberg Kravis Roberts & Co.)	Private Equity (Lead)
Northstar Group	Private Equity
NSI Ventures	Venture Private Equity
Rakuten	Private Equity
Sequoia Capital	Venture Private Equity
Tencent Holdings	Private Equity (Lead)
Warburg Pincus	Private Equity (Lead)



Acquisitions



CodeIgnition





Investments







Partnerships









ride-sharing






delivery




services



payment





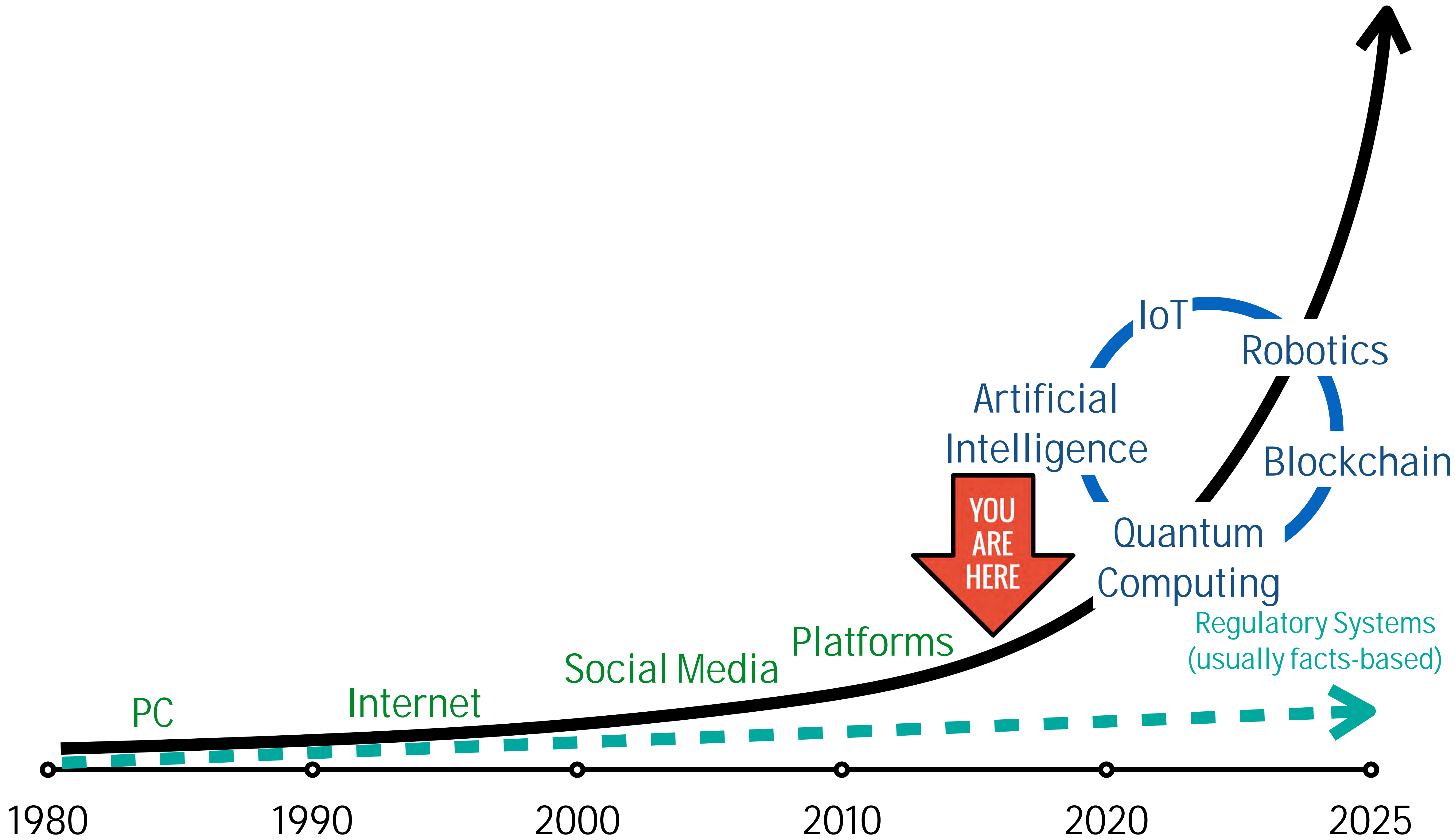


Prediction III:  
Gov 2.0 -  
It's all about the platform

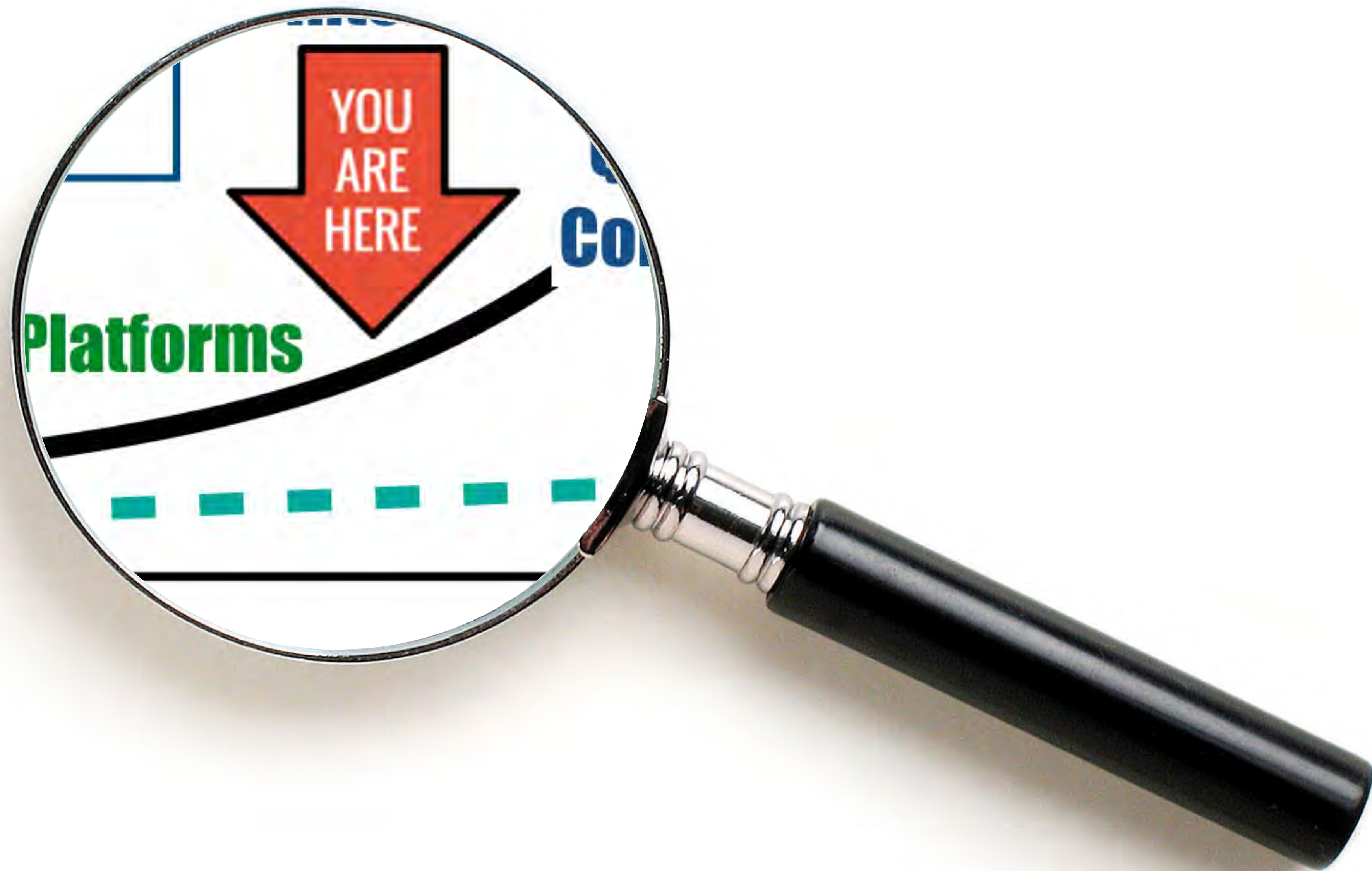


Tim O'Reilly









The Need for “Regulatory Co-Creation”





Uncertain  
"Digital" World



Traditional World

Solution

Solution

Co-creation

Collaboration

Using "touch points" / sensors

=

Platform

**Challenge**

Past  
Experience



# Regulatory Sandboxes

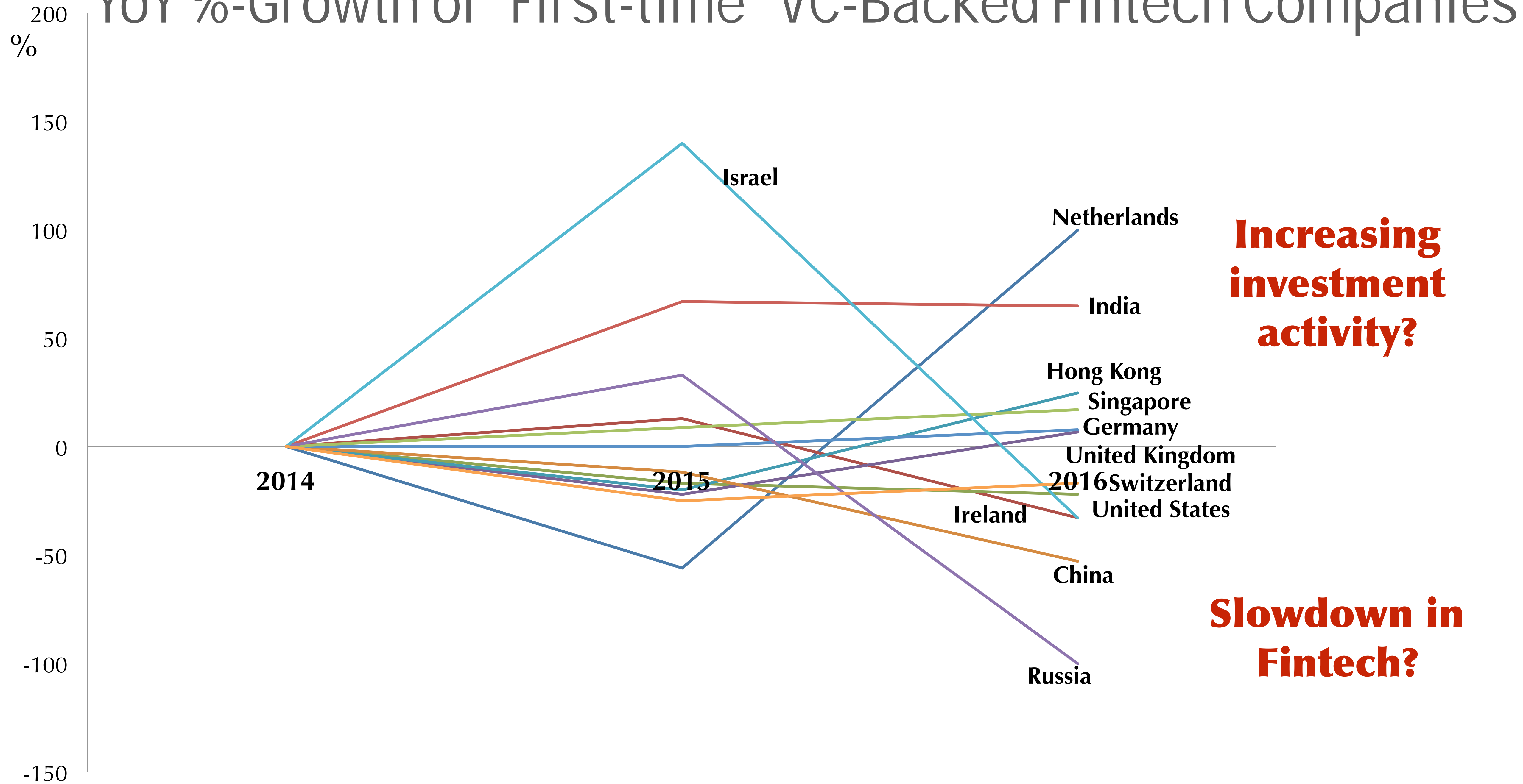
Abu Dhabi  
Australia  
Bahrain  
Brunei  
Canada  
Hong Kong  
Indonesia  
Malaysia  
Mauritius  
Netherlands  
Singapore  
Switzerland  
Thailand  
United Kingdom



**BankThink** State regulators' dialogue  
with fintechs is a hopeful sign

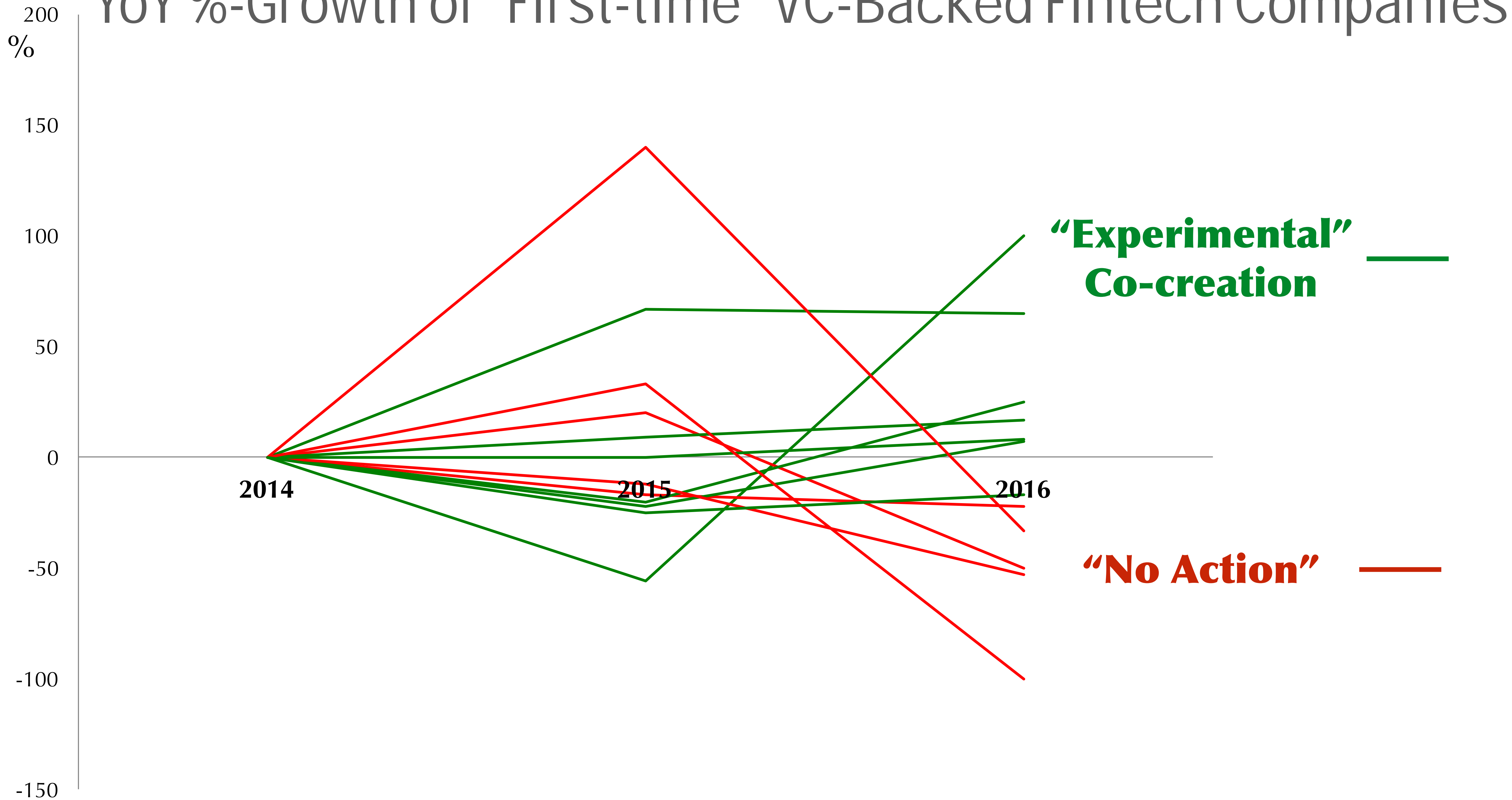


# YoY %-Growth of "First-time" VC-Backed Fintech Companies





# YoY %-Growth of "First-time" VC-Backed Fintech Companies





In the digital age, the only real choice is whether to participate in the project of co-creating the future or not!





# Join the conversation!



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