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News Events Partnerships



FS Club



# How Can We Use Technology & Finance To Improve Society & The Planet?

Chris Skinner, Advisor, Author, Commentator & Troublemaker, The Finanser

Monday, 30 January 2023



## A Word From Today's Chairman

**Simon Mills**  
Senior Associate  
Z/Yen Group





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# Today's Agenda



- 11:00 – 11:05 Chairman's Introduction
- 11:05 – 11:25 Keynote Presentation – Chris Skinner
- 11:25 – 11:45 Question & Answer





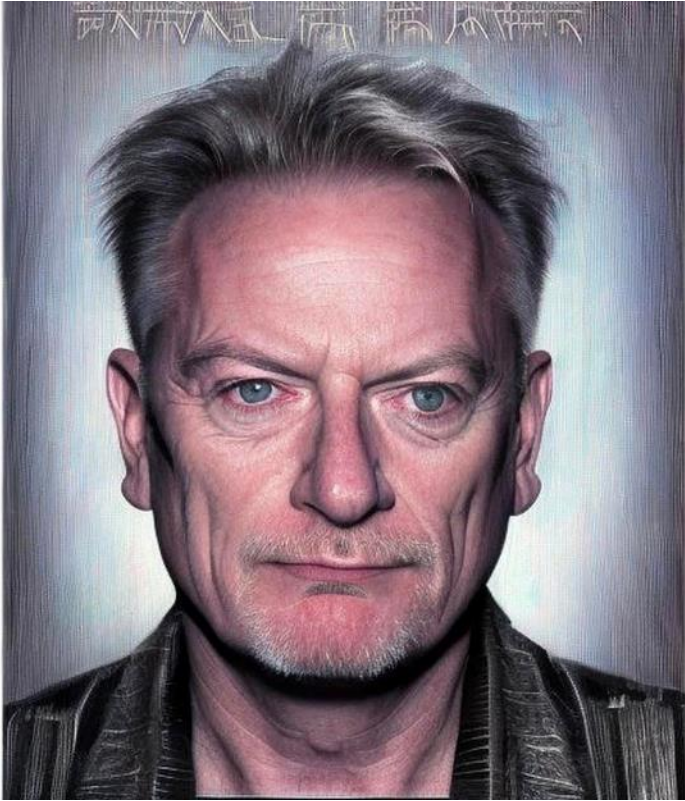
## Today's Speaker

**Chris Skinner**

Advisor, Author, Commentator  
& Troublemaker

The Finanser

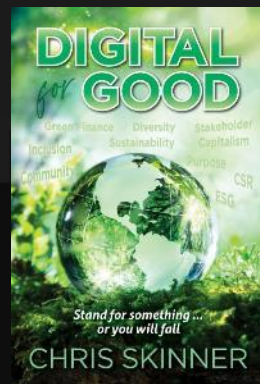
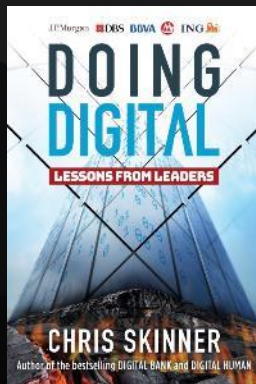
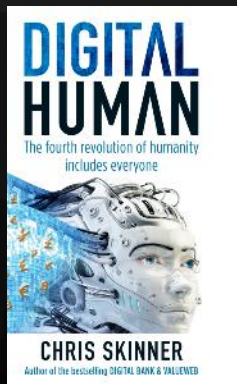
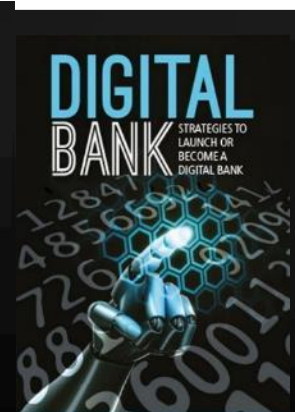




# Chris Skinner



[www.thefinanser.com](http://www.thefinanser.com)



11 FS









AO...



"  
TEASEF  
TLW

QUESTION  
EVERYTHING



# EARTH

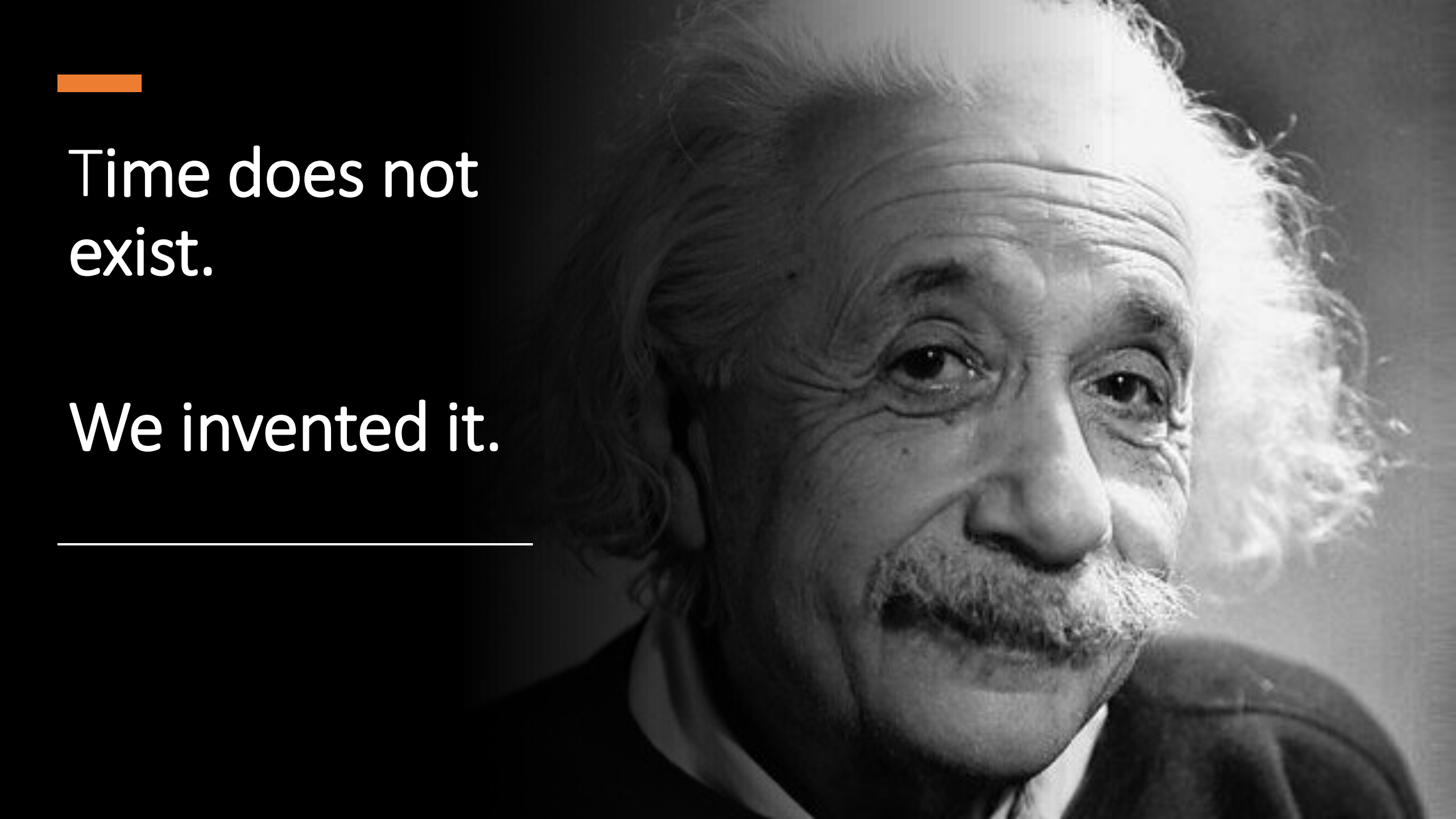
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**WHAT PEOPLE THINK I AM**



**WHAT I REALLY AM**



A black and white close-up portrait of Albert Einstein, showing his characteristic wild, white hair and a mustache. He is looking slightly to the right of the camera with a thoughtful expression. The lighting is dramatic, highlighting the texture of his hair and the wrinkles on his forehead.

Time does not  
exist.

We invented it.

---



Money does not exist.

We invented it.



The world you were  
raised to survive in no  
longer exists







Think different.

**FROM US\$111.8BN IN 2018  
TO \$210BN IN 2021**

**FROM 12,200 START-UPS IN 2019  
TO 26,000 IN 2021**

**FROM 36 UNICORNS IN 2016  
TO 159 IN 2021**



<https://www.milanfintechsummit.com/fintech-startup-value>

**DIGITAL  
TRANSFORMATION**

*Aligned with  
community and the  
future of our planet*















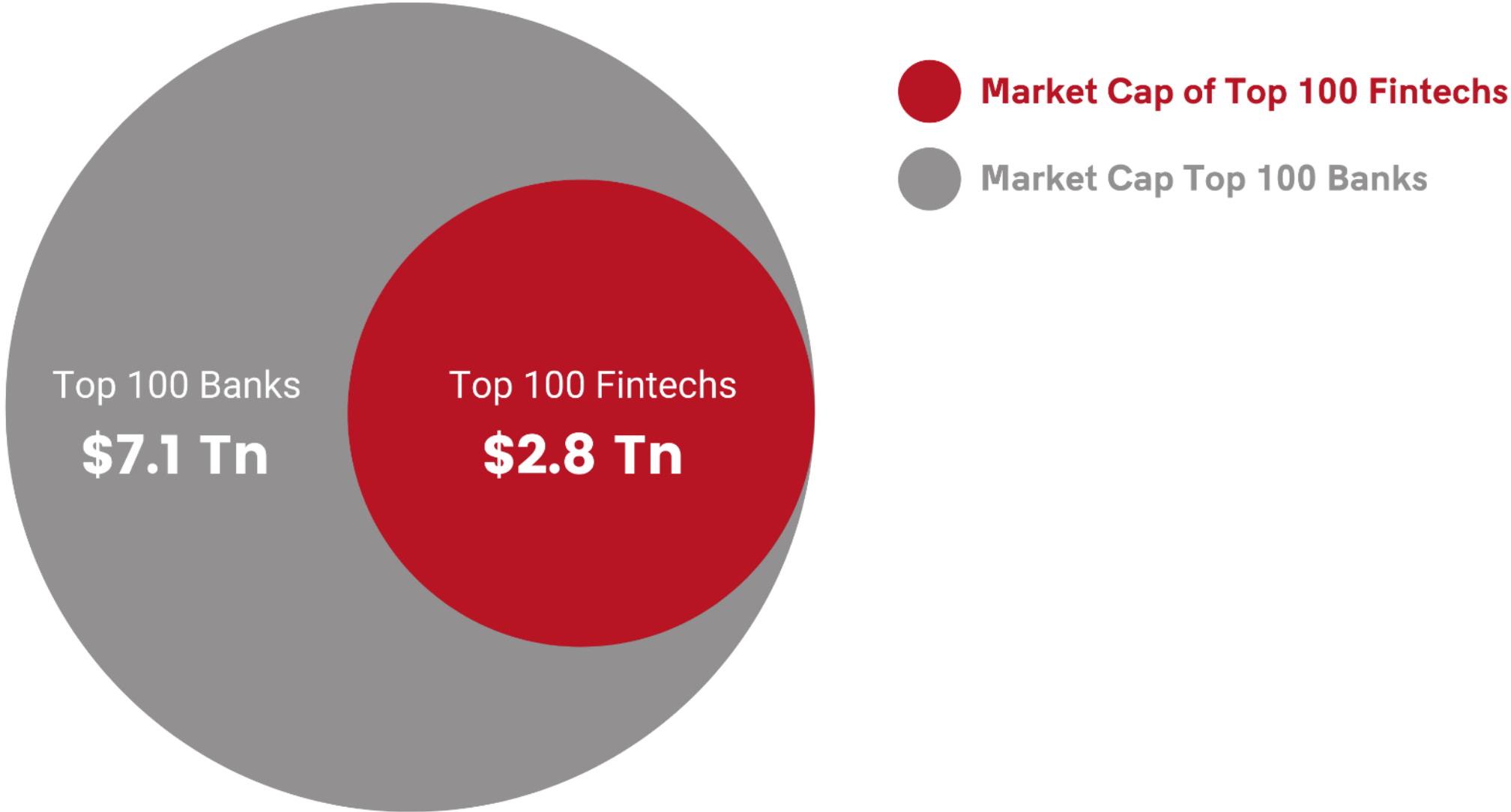
**FROM US\$111.8BN IN 2018  
TO \$210BN IN 2021**

**FROM 12,200 START-UPS IN 2019  
TO 26,000 IN 2021**

**FROM 36 UNICORNS IN 2016  
TO 159 IN 2021**



# The Fintech industry is now **38% of Banks** VS **3% in 2010**



Source: Companiesmarketcap, CFTE 2021

## Accounting & Finance

brightflag #10Qast

tipalti Chargebee Khatabook STAMPLI autobooks AGICAP clear  
pilot SETTLE Pennylane aavidxchange highradius zenoti

## Capital Markets

carta genesis iCapital Trumid PrimaryBid CAPITOLIS

## Personal Finance

scalable trust & will wealthfront Betterment HMBradley  
StashAway Albert Titan STASH ALTO Truebill

## POS & Consumer Lending

Addi CRED deserve Mission Lane Klarna. sunbit Petal

## Regulatory & Compliance

Comply Advantage FORTER Trulioo Signifyd Socure HPR  
quantexa onfido IMMUTA

## Real Estate & Mortgage

oft HomeLight Rhino roofstock Pacaso hometao  
LeaseLock SPRUCE QUINTOANDAR snapdocs Valon  
Juniper Square SIMPLENEXUS Qualia Flyhomes Divvy

## Retail Investing & Secondary Markets

Webull atom  
public.com YIELDSTREET Groww Rally TRADE REPUBLIC

## Payroll & Benefits

remote snappy PayFit Human Interest dailypay. check  
PAVE papayaglobal Guideline deel. truework gusto

## Asset Management

ADDEPAR

WISE EquityBee DRIVEWEALTH AlphaSense

## Payments Processing & Networks

Bolt cedar mollie  
Airwallex ppro Orum checkout.com clip NIUM  
paymongo Cashfree BharatPe GOCARDLESS  
Flutterwave stripe ZEPZ OPay PayCargo.  
Enfuce RELAY Rapyd Razorpay deliverect  
balance Paystand Pine Labs xfers ripple  
SpotOn melio xendit EBANX recharge

RETAIL, COMMERCIAL, PRIVATE,  
INVESTMENT AND TRANSACTION  
BANKING

WEALTH, ASSET AND FUND  
MANAGEMENT

## Insurance

Extend Ladder wefox  
alan CyberCube TRACTABLE at bay ARTURO  
CAMBRIDGE MOBILE TELEMATICS ZEGO BESTOW socotra digit  
PIE INSURANCE VOUCH COWBELL CYBER ETHOS  
NEXT Thimble Coalition luko CORVUS  
EMBROKER BOUGHTBYMANY Policygenius marley

## Business Lending & Finance

spendesk ramp CLEARCO Konfio pipe  
Tradeshift P4EO BlueVine Capchase Rho  
C2FO MERCURY Brex airbase tide  
PRODUCEPAY Fundbox

## Financial Services & Automation

glia Ocrolos (h[s])<sup>®</sup> Notarize unqork Fairmarkit

## Core Banking & Infrastructure

ALLOY AMOUNT Finxact unit Solarisbank MX  
TRUELAYER zeta MAMBU Modulr NYMBUS  
FINIX Reserve Trust cross river TREASURY PRIME narmi  
MANTL Thunes. Railsbank Lithic HASH belvo.  
codat PLAID

## Credit Score & Analytics

Borrowell credit sesame NOVA CREDIT

## Digital Banking

freo nu Starling Bank  
chime GREENLIGHT lili step Varo Current  
monzo qonto Revolut LUNAR GREENWOOD ualá

## Mobile Wallets & Remittances

Chipper FONDEADORA PAYSEND FAZZFINANCIAL toss

## Cryptocurrency

CERTIK Bitcoin Suisse ANCHORAGE DIGITAL copperco FTX SYNTHETIX  
MESSARI BLOCKDAEMON Chainalysis Blockchain.com  
Dapper BlockFi TAXbit bitpanda Bitwise Lukka  
PAXOS FALCONX Fireblocks alchemy MobileCoin  
Bitso celo Finoo AMBER Ledger CoinDCX wyre

## General Lending & Marketplaces

CAPITAL FLOAT upgrade credits WeLab

Note: Companies are private as of 9/14/21.

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# Lemonade

Health/Travel  
(104 Companies)



Data/Intelligence  
(96 Companies)



Intelligence research PRIME BRAVEDAY and database with a

User Acquisition (67 Companies)



Life, Home, P&C (82 Companies)



P2P Insurance (30 Companies)



## IT'S NOT A STABLECOIN ... IT'S JUST STABLE!

A PR firm reached out to me the other day, saying: *want to hear about a FinTech firm started on a farm?* I said *yes* and, before I knew it, Stable became my new, favourite FinTech start-up. It meant that I soon hooked up in a conversation with the firm's founder, Rich Counsell.





**OCTOBER 2016**

**\$9.2 billion**

**400 people**

**MARCH 2021**

**\$95 billion**

**4,000 people**

**OCTOBER 2018**

**\$20 billion**

**1,000 people**

**SEPTEMBER 2019**

**\$35 billion**

**2,000 people**

The Stripe logo, consisting of the word "stripe" in a lowercase, blue, sans-serif font, is positioned in the bottom right corner of the image. The background of the entire image is a light blue gradient, and it features two men: one with light brown hair and a dark blue sweater in the foreground, and another with dark hair and a blue button-down shirt behind him.

**\$42 billion**  
**123,000 people**



**\$54.12 billion**  
**57,000 people**



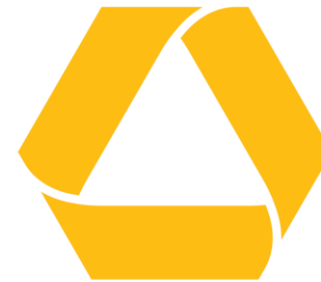
**MARCH 2021**

**\$95 billion**  
**4,000 people**

**\$28.27 billion**  
**84,660 people**



**\$11.53 billion**  
**46,380 people**



**COMMERZBANK**



*[Bank statistics and values as of February 2022]*



**\$42 billion**  
**123,000 people**



**\$54.12 billion**  
**57,000 people**



**MARCH 2021**

**\$95 billion**  
**4,000 people**

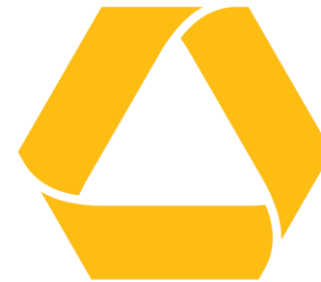
**JANUARY 2023**

**\$63 billion**  
**-1,120 people**

**\$28.27 billion**  
**84,660 people**



**\$11.53 billion**  
**46,380 people**



**COMMERZBANK**



*[Bank statistics and values as of February 2022]*









# TERRA LUNA



**Matthew Yglesias**  @mattyglesias

5h

Every ten years or so someone comes up with the idea of "what if we basically did banking but without bank regulation?" and it's always very lucrative until it ends in catastrophe.

 54  223  3k 





# Fintech trends



 **\$305.7 Bn**

is the projected market value of the fintech industry by 2023 (Market Watch)

 **10,755**

is the number of fintech startups in the Americas as of November 2021 (Statista)

 **\$32.4 billion**

is the sum that fintech startups attracted worldwide in Q1 of 2022, up 27% year on year (Dealroom)

 **1.31 billion**

people will be using a mobile payment system for their cashless transactions by 2023 (Emarketer)

 **\$10.50 trillion**

is the projected total digital payment transaction value by 2025 (Statista)

 **70%**

of all financial services firms use machine learning (Deloitte)

 **\$22.5 billion**

is the market value of the embedded finance sector in the US (Statista)


 **\$207.11 billion**

is the expected revenue from payment/billing services as the main growth driver for the US fintech market by 2023 (Quadintel)

 **\$30.2 billion**

is the recorded value of investments in 2021 in blockchain and crypto as the most popular fintech segments (KPMG)



A medium shot of Bob Diamond, a man with short grey hair and glasses, wearing a dark blue suit, a light blue shirt, and a light green patterned tie. He is looking slightly to the right of the camera with a neutral expression. The background is dark with several horizontal, glowing orange light bars, suggesting an indoor setting like a studio or a modern office.

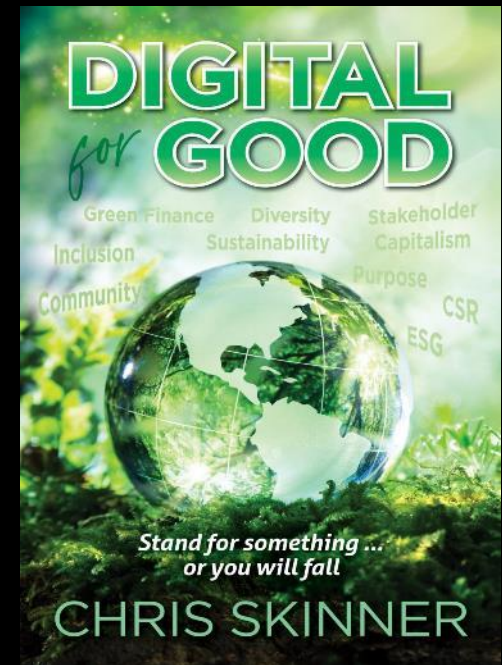
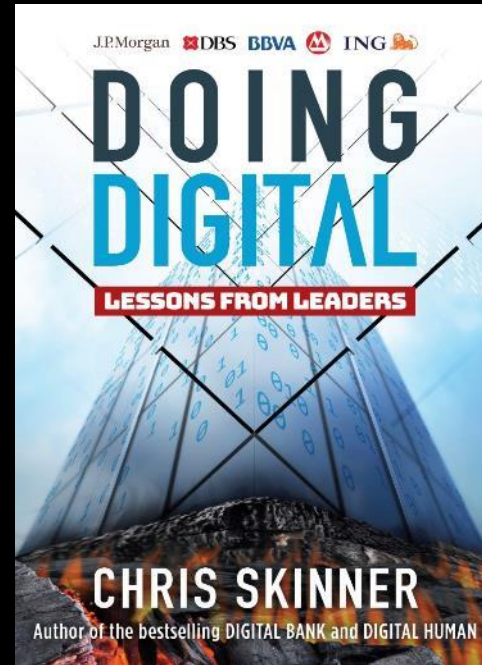
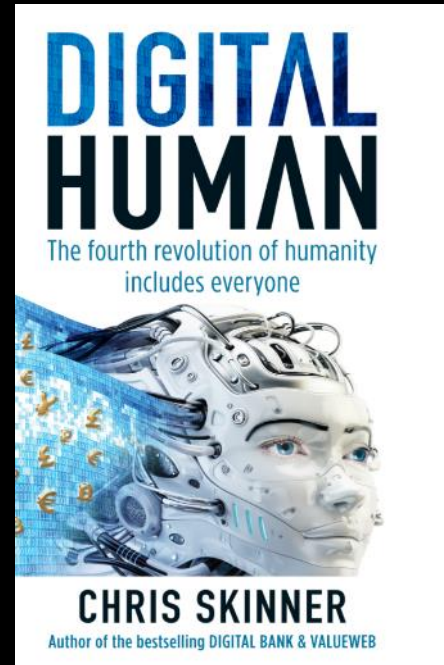
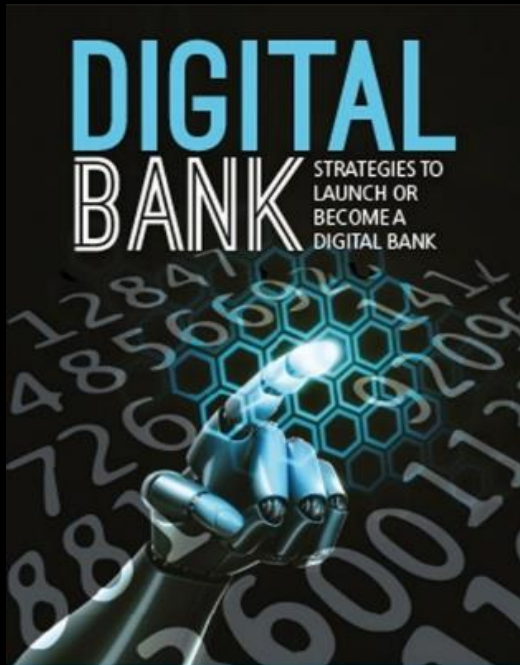
**“I can’t think of anyone who doesn’t believe that in the future a digital version of the dollar for institutional and corporate use isn’t going to happen and be far more efficient.”**

**Bob Diamond, founder of Atlas Capital and former CEO of Barclays Bank**

A hand is shown on the left side of the image, reaching towards a central digital interface. The interface consists of several circular icons arranged in a circle, each containing a different symbol: a cloud with a refresh arrow, a Wi-Fi signal, a circuit board, a globe, a robotic arm, and a gear. The background is a dark blue gradient with glowing light blue lines and patterns, suggesting a high-tech or digital environment. The overall aesthetic is clean and modern.

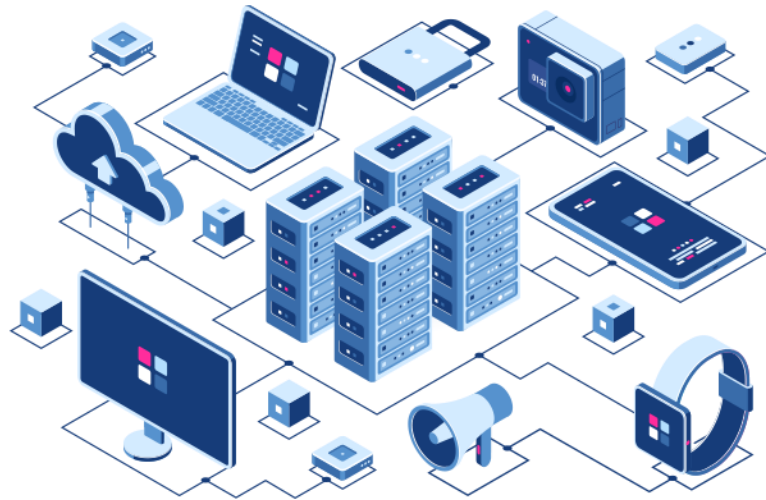
# DIGITAL TRANSFORMATION







**FRONT**



**MIDDLE**



**BACK**





# Alibaba Ecosystem

Make It Easy to Do Business Anywhere



## COMMERCE

## SERVICE

## ENTERTAINMENT

ONLINE INTEGRATION



OFFLINE DIGITALIZATION

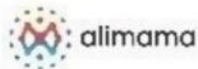


PGC

INFRASTRUCTURE



Specialized logistics infrastructure



Digital marketing and data operation platform



Payment and financial services infrastructure

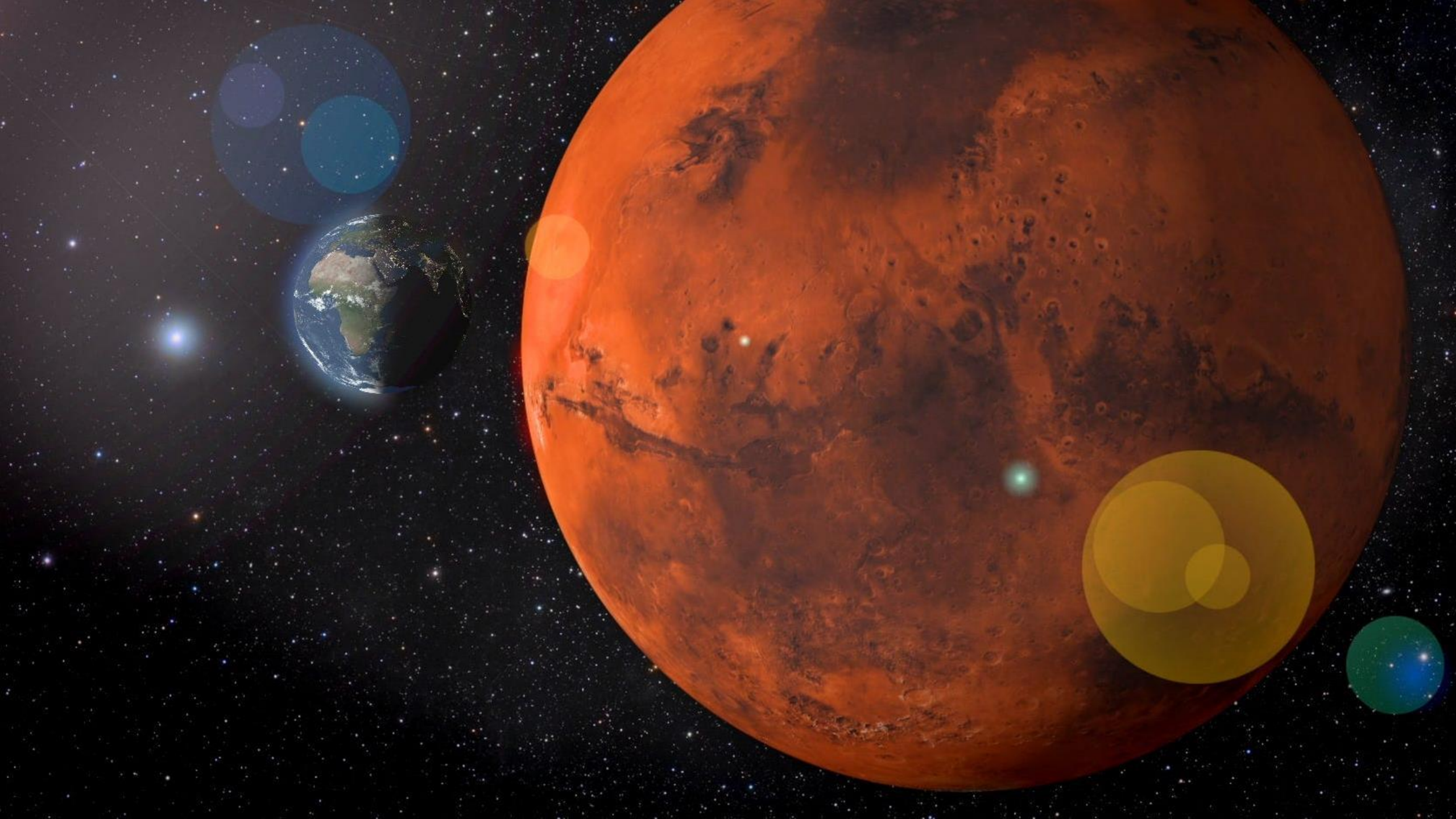


Data and system infrastructure

Big data supporting digital media

Computing  
Driven Digital  
Media

Computing  
Driven Digital  
Media









**WHAT TO DO?**



**HOW TO DO IT?**



**DO IT!**



**DO IT BETTER ... FOREVER!**







Tencent



salesforce



**WHAT TO DO?**

**12-18 months**



**HOW TO DO IT?**



**DO IT!**



**DO IT BETTER ... FOREVER!**











**WHAT TO DO?**

**12-18 months**



**HOW TO DO IT?**

**12-18 months**



**DO IT!**



**DO IT BETTER ... FOREVER!**







# NEW SKILLS



Loading...









**WHAT TO DO?**

**12-18 months**



**HOW TO DO IT?**

**12-18 months**



**DO IT!**

**36-60 months**



**DO IT BETTER ... FOREVER!**







**WHAT TO DO?**

**12-18 months**



**HOW TO DO IT?**

**12-18 months**



**DO IT!**

**36-60 months**



**DO IT BETTER ... FOREVER!**





*SUPER STAR  
RAJINIKANTH*

*AKSHAY KUMAR*

SHANKAR'S

ARRAHMAN



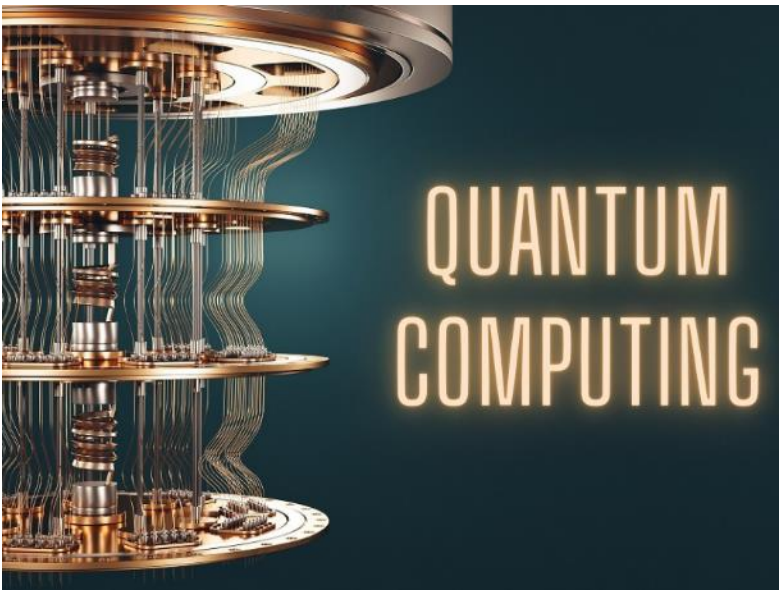




**WEB3**



**5G**



**QUANTUM  
COMPUTING**



**Metaverse**  
The New Reality









A graphic featuring several golden Bitcoin and Litecoin coins on a dark blue background with glowing circuit patterns.

# CRYPTOCURRENCIES

© [www.SoftwareTestingHelp.com](http://www.SoftwareTestingHelp.com)

A graphic with a blue background showing a classical building facade. A large glowing blue circle in the center contains the text 'CBDC'. Surrounding this circle are various international currency symbols like the Euro (€), Pound (£), Dollar (\$), Yen (¥), and Rupee (₹).

# CBDC

A graphic on a blue background showing a network of white icons representing people and devices connected by lines, symbolizing a blockchain network.

# BLOCK CHAIN

CeFi

vs

DeFi



# TERRA LUNA



**Matthew Yglesias** @mattyglesias

5h

Every ten years or so someone comes up with the idea of "what if we basically did banking but without bank regulation?" and it's always very lucrative until it ends in catastrophe.

54 223 3k





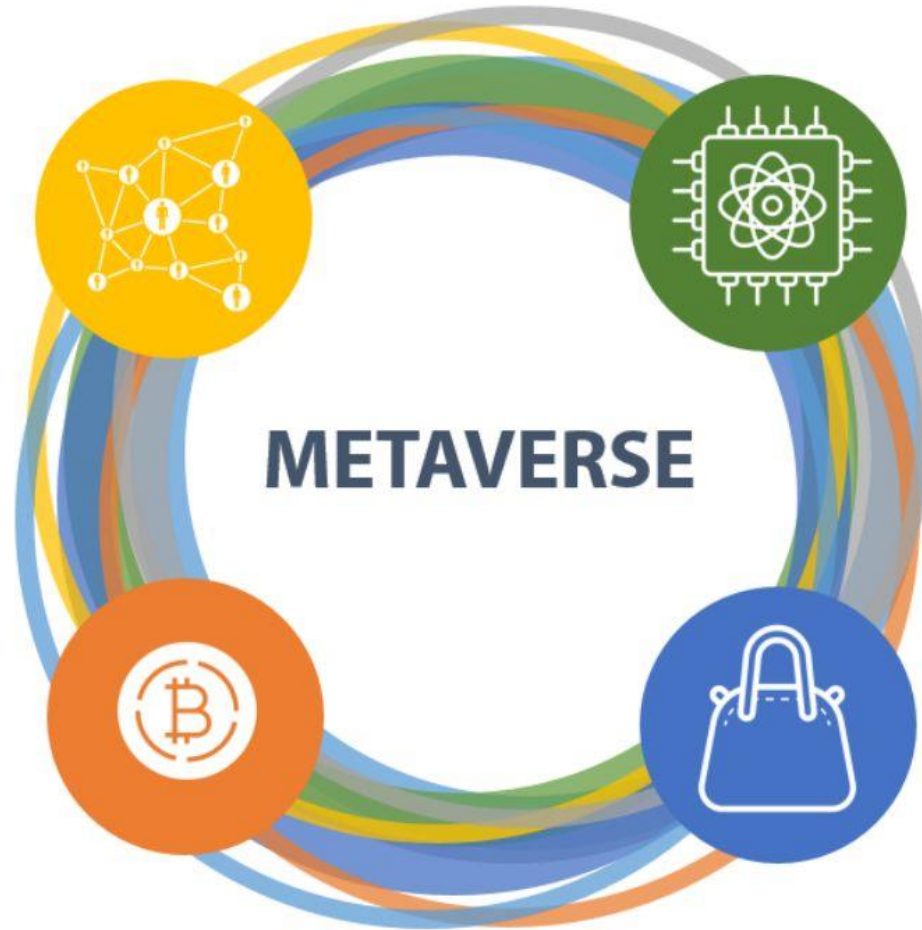
# 4 CONVERGING CRITICAL ENABLERS

## DIGITAL SOCIAL LIFE

- acceptability of the Metaverse
- evolving user behaviors
- consumer's habits

## INVESTMENTS

- massive acquisitions: gaming companies, virtual platforms
- record investments in new technologies



## TECHNOLOGY

- computing power
- AR/VR Hardware/Software
- high bandwidth, persistent real time connections
- blockchain

## DECENTRALISED ECONOMY

- peer-to-peer content, services and assets
- NFTs
- cryptocurrencies

Source: ART





**DO FOR**

**SOCIETY**

**good**



**& FOR**



**ENVIROMENT**



**SOCIAL**



**GOVERNANCE**





Benefits ▾ Purpose ▾ Stories

**Ando**

Green Made Easy

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CAPE

## AI-powered property intelligence for climate risk

**FloodFlash** [Home](#) [About](#) [Find out more](#) [Contact](#)

## Commercial flood cover that means business

Rapid payout insurance is changing the way landlords and businesses recover from flooding. Discover how FloodFlash can help regardless of your flood history.

**Betterview** [PLATFORM ▾](#) [SOLUTIONS ▾](#) [COMPANY ▾](#)

Introducing

## Hurricane Risk Insights & Vulnerability Score

**rePurpose** [OUR SOLUTIONS ▾](#) [OUR IMPACT ▾](#) [WHY PLASTIC NEUTRAL](#) [ABOUT US ▾](#)

## Solving the global plastic waste crisis.

Together, rePurpose Global's coalition is recovering 14,228,074 pounds of plastic each year - will you join us?

**Rebalance**  
E A R T H

## Funding Biodiversity to Combat Climate Change

Leveraging technology and local communities to protect keystone species and support ecosystems

## Carbon footprint trackers

 2018

 2019

 2019

 2020

## Data providers

 1998

 2013

 2015

 2016

 2016

 2016

 2016

 2017

 2017

 2017

 2018

 2018

 2018

 2019

 2020

 2021

## Reporting tools

 2016

 2017

 2019

 2019

 2020

 2020

 2021

## Investment and offsetting solutions

 2019

 2019

 2020

 2021

 2021



PURPOSE



**FROM US\$111.8BN IN 2018  
TO \$210BN IN 2021**

**FROM 12,200 START-UPS IN 2019  
TO 26,000 IN 2021**

**FROM 36 UNICORNS IN 2016  
TO 159 IN 2021**



<https://www.milanfintechsummit.com/fintech-startup-val>

**DIGITAL  
TRANSFORMATION**

*Aligned with  
community and the  
future of our planet*





How do you price an  
Extinction?

THESE

“

WE'LL GO DOWN  
IN HISTORY AS  
THE FIRST  
SOCIETY THAT

**WOULDN'T**

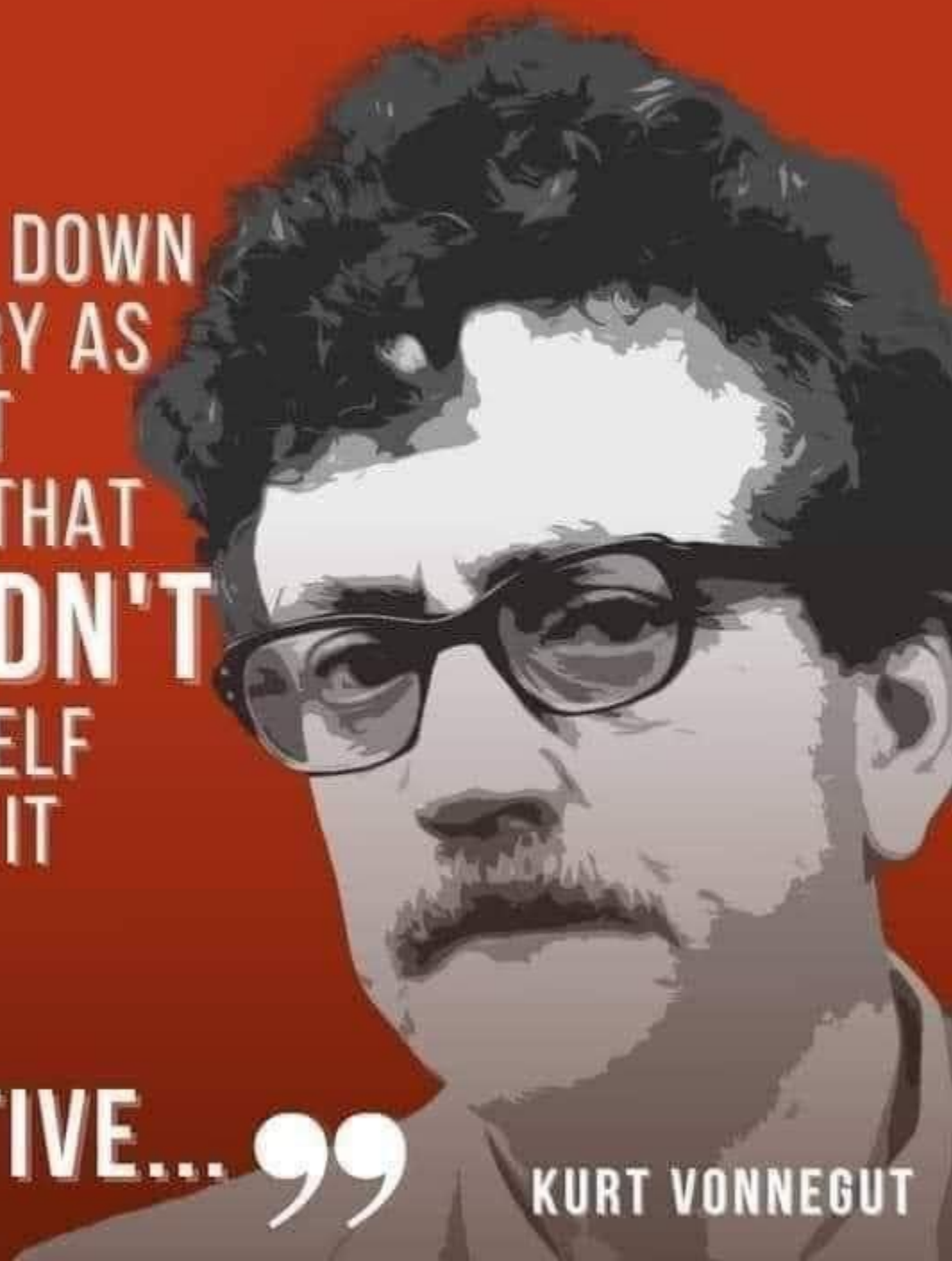
SAVE ITSELF  
BECAUSE IT  
WASN'T

**COST-**

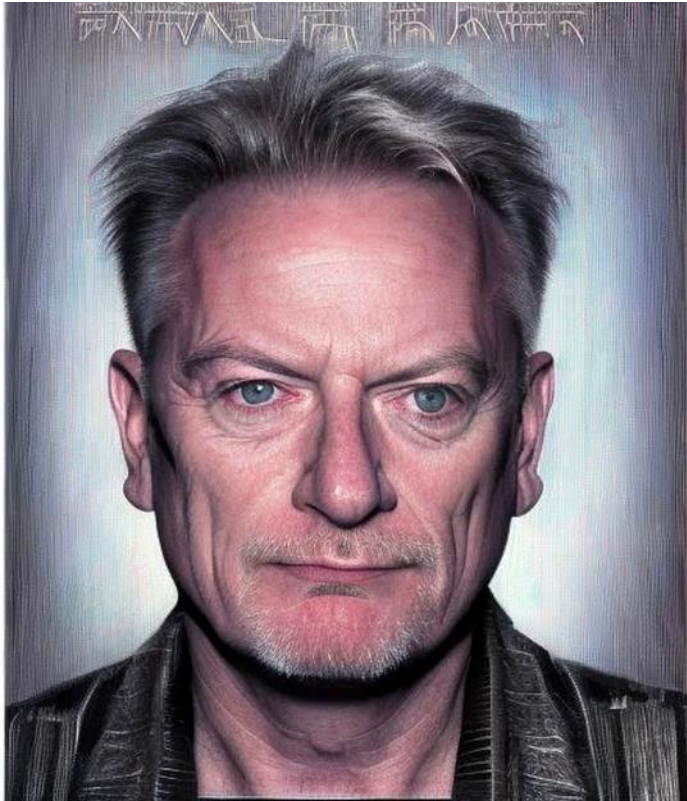
**EFFECTIVE...**

”

KURT VONNEGUT



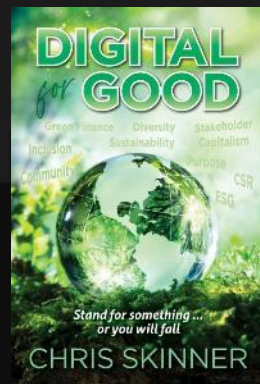
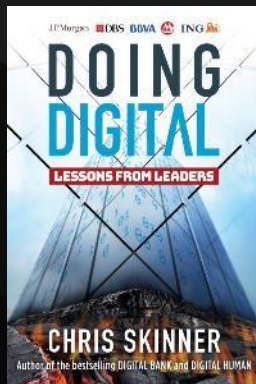
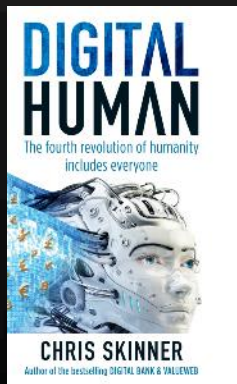
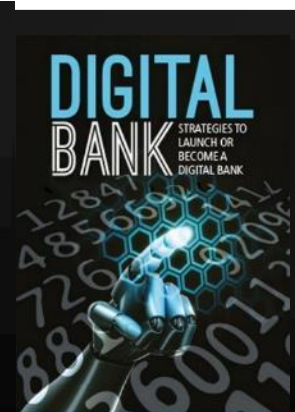




# Chris Skinner



[www.thefinanser.com](http://www.thefinanser.com)



11 FS





# Comments, Questions & Answers



  
横浜市営地下鉄  
ブルーライン  
Blue Line Subway



観光案内所  
Question & Answer  
问讯处 詢問處 안내소

西口  
West Exit  
西出口 서쪽





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## Forthcoming Events

- Wed, 01 Feb (11:00-11:45) Don't Panic! Can We Help People Survive In Emergencies?
- Thu, 02 Feb (16:00-16:45) Sanctions & The Dollar
- Mon, 06 Feb (16:00-16:45) The Cairo Geniza & Medieval Global Trade
- Tue, 07 Feb (15:00-15:45) The Currency of Politics: The Political Theory Of Money From Aristotle To Keynes

Visit <https://fsclub.zyen.com/events/forthcoming-events/>

Watch past webinars <https://www.youtube.com/zyengroup>