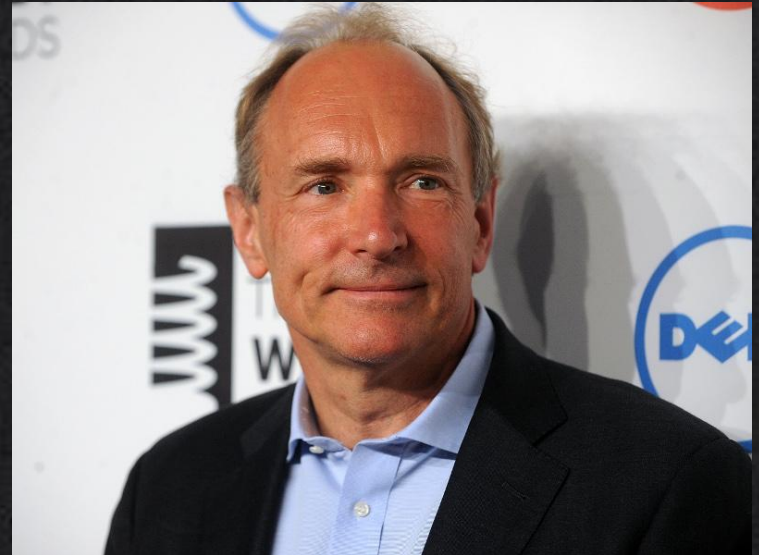


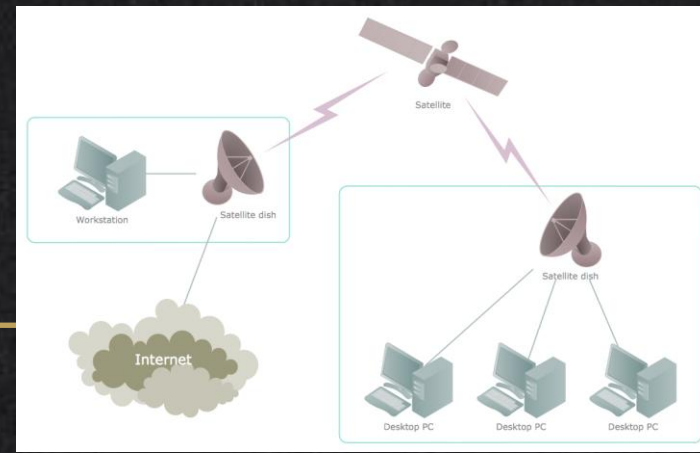


A time for transformation?

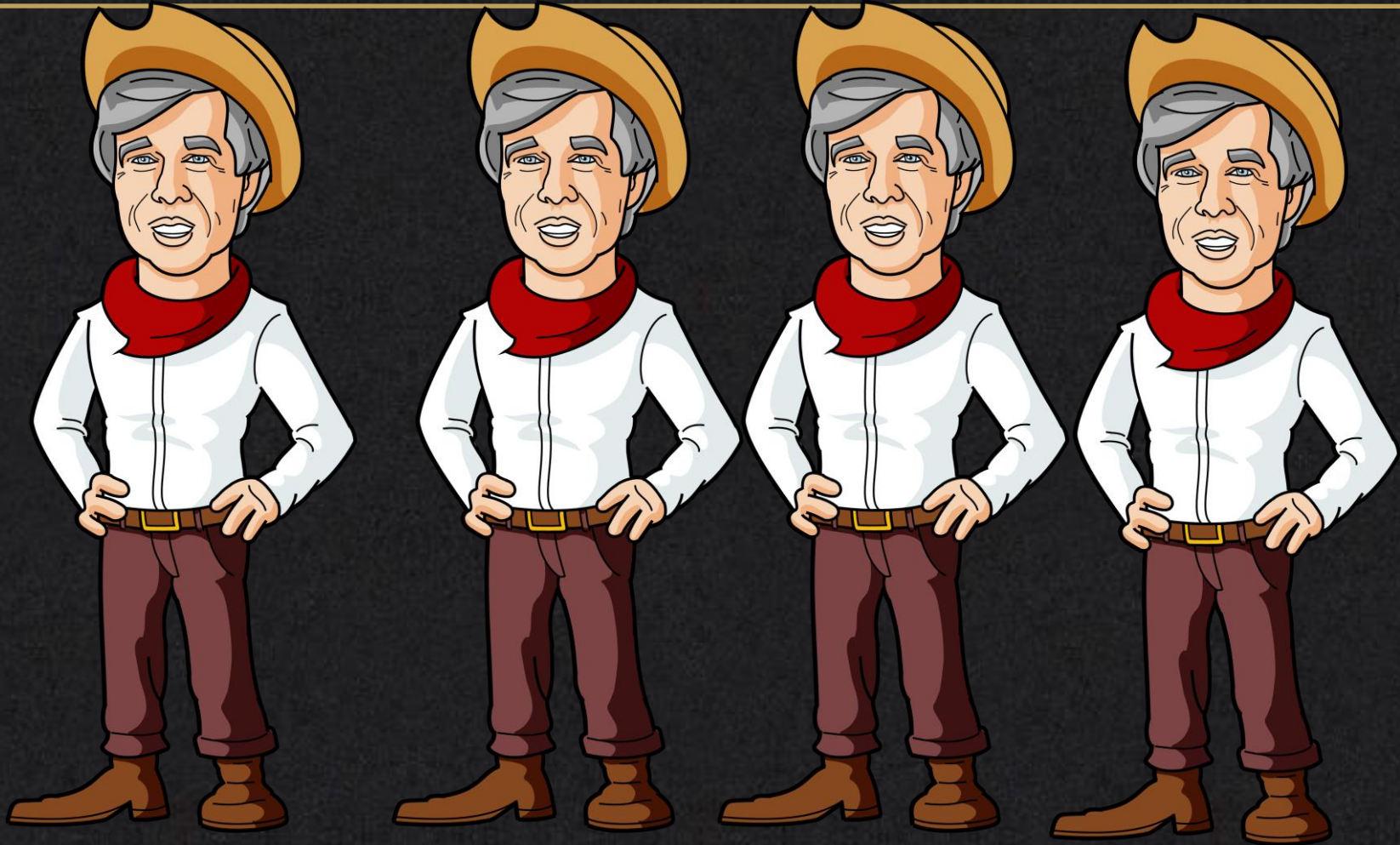
Mike Harris July 2017

The future stubbornly refuses to be predicted

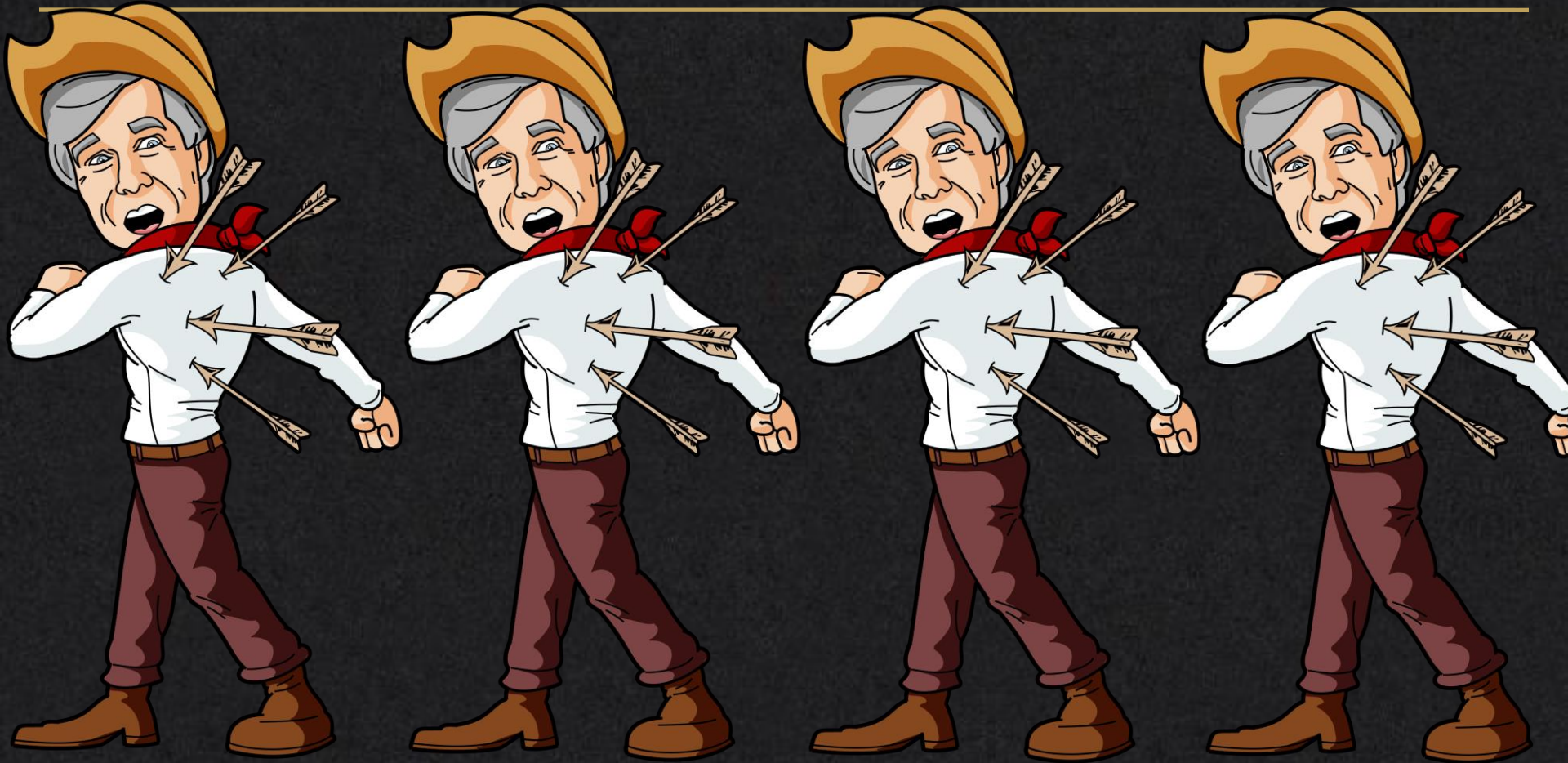




The appearance of pioneers



The arrows in their backs are but a brief respite for incumbents



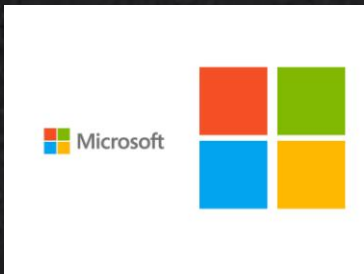
As the Game Changers come out of the blue



Game Changers!



first direct
The unexpected bank



ICONIC
shift

This is playing out in FinTech as we speak



It's time for the Game Changers to enter the stage



In banking



- Fintechs will address the dysfunctional trade-off between growth and stability inherent in fractional reserve banking by:
 - Partnering with incumbents to provide much needed digital services
 - Using open data initiatives to go direct to market
 - With a particular opportunities in the major Muslim economies of the Middle east and Asia in both Islamic and conventional finance

In insurance



- Fintechs will have Game Changing insights and products to match which can help conventional and Islamic finance companies achieve breakthroughs in:
 - new products and services which engage their customers more than once a year or at claim time and provide new sources of revenue
 - new forms of risk assessment, risk modification and risk monitoring
 - Reduction of the incidence and costs of claims
 - cyber crime/cyber security insight

On the pitch or in the stands?



In the dugout!



The Monument Partners Sustainable Finance Fintech Fund



In insurance



- Fintechs will have Game Changing insights and products to match which can help conventional and Islamic finance companies achieve breakthroughs in:
 - new products and services which engage their customers more than once a year or at claim time and provide new sources of revenue
 - new forms of risk assessment, risk modification and risk monitoring
 - Reduction of the incidence and costs of claims
 - cyber crime/cyber security insight