



# LAUNCH, GROW & EVOLVE

your Fintech Venture  
for Breakthrough  
Success

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Vedavi Fintech Advisory



There has never been a better time to build the next Fintech Venture. When engineered with precision, you can build a sustainable high-growth financial services business with regulatory and operational resilience that can become the next Fintech success.



We empower entrepreneurs, like you, to bring about meaningful change in financial services, by building purpose driven, scalable and sustainable Fintech & Alternative Finance ventures.

## **BUILDING A SUSTAINABLE TECHNOLOGY ENABLED FINANCIAL SERVICES BUSINESS IS NOT WITHOUT CHALLENGES!**

A well-executed Fintech venture can grow from zero to a multi-million-dollar business within just five years or less. Some have been known to get to a billion-dollar business within this short space of time.

But, let's be clear, it's not easy.

The majority struggle to move on and out of start-up mode. They fail to break through the growth ceiling - or they just fail, forced to close their doors. Only a small percentage go on to become a sustainable enterprise-level business. Frequently Fintech leaders resist getting external help, believing they can do it on their own or falsely thinking that there is no help out there. This one trait alone - working in isolation - is highly predictive of failure.

### **Don't let these three roadblocks hinder your Fintech success**

Whether you are launching, growing or establishing a large-scale corporate Fintech programme, we see three significant problems Fintech ventures face:

- 1** Failing to build vital market force to gain traction, creating a weak commercial foundation, raising concerns about sustainability.
- 2** Failing to build resiliency within their DNA, making their business vulnerable to risks and operational failure, meaning they can't deliver on their promise to their customers and shareholders, or build the necessary infrastructure to rapidly scale.
- 3** Underestimating the strategic importance of regulation and the risks that their business face if they don't get it right.

All three roadblocks need to be addressed for breakthrough success, and Vedanvi can help.

# YOU ARE LOOKING FOR BREAKTHROUGH FINTECH SUCCESS ... VEDANVI CAN GUIDE YOU...

...to build an entrepreneurial or intrapreneurial venture on a sustainable foundation, create resilient infrastructure to deliver on your promise, grow and prosper, and take the headache out of regulatory licensing and compliance.

Meaningful change in financial services is only possible when a new disruptor achieves the scale to be able to stand up to lethargic but dominant incumbents. Could that be you, regardless whether you are at Launch, Grow or Evolve stage?

## BUILD MARKET TRACTION ON A SUSTAINABLE FOUNDATION

Fintech ventures feel the intense pressure to gain first mover advantage, or grow and scale at lightning speed. However, there's no point being first or scaling, on a weak foundation. You need to gain traction, and acquire and keep customers in a market with low barriers to entry and fierce competition. Fintech ventures built on a weak foundation will quickly stagnate or worse, fail, whether they are in the launch, growth or evolve stages of development. It's just a matter of time.

Built on strong foundations, leading Fintech ventures seem to magnetically attract success. Launch, growth or evolution seems effortless and fast.

We know what traction and a strong foundation looks like – precisely – and we can quickly assess where you are most exposed, show you how to succeed, and help you become a market-force to be reckoned with.

## CREATE OPERATIONAL RESILIENCE TO GROW AND PROSPER

Building and running your Fintech venture will stretch you whether you are a start up or a multinational launching a Fintech initiative. You will find out exactly how strong and robust your concept is under market pressure.

If there are gaping holes in your business model you will find out even quicker. The true test is whether under pressure, you will be able to deliver on or exceed customer expectations and continue to please shareholders with profitable growth (not just revenue growth), whilst building a brand with exceptional reputation.

We can stress test your offer and infrastructure before you go live so you won't lose time or money and damage your reputation. If you're already in business, we can help you decide if you need to pivot and get back on the right trajectory to success. If you're feeling stuck, we can help you breakthrough to success. Together we can forge an innovative Fintech venture.

## EMBRACE REGULATORY RIGOUR

Fintech businesses either try to enter markets without the right regulatory license and checks and balances or they suffer paralysis by analysis trying to 'over comply', fearing the might of the regulator.

Either way compliance, or lack of, ends up being a showstopper. Ongoing compliance creates daily stress and uncertainty – "are there any compliance breaches in the business?" "Is everyone taking compliance seriously?"

We specialise in regulatory control and will thoroughly stress test your offering, culture and controls against regulatory expectations. We can also help you successfully get your regulatory license.

We are here to empower your entrepreneurial spirit and be instrumental in inspiring you to create the next Amazon, AirBnB or Uber in the world of financial services,

We help start-ups to disrupt, existing Fintech firms to scale or incumbents to profit from changing the status quo.

At Vedanvi we have developed a proven methodology to help you launch, grow or evolve your offering avoiding key roadblocks, to sustainable, resilient and compliant Fintech success.



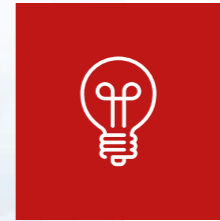
Having launched and sold four very successful businesses, I have never before gone through such a methodical process of launching my new Fintech venture. Going through this process with Vedanvi gives me confidence that we are building a business that will scale fast...

Simon Krystman Founder and CEO of Crowdpatch and Ideaspitch

# CASE STUDY: RAPID LAUNCH OF PEER TO PEER BUSINESS LENDER

## Overview

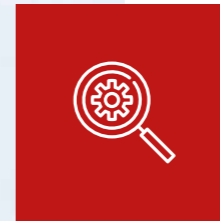
Building, operating then transferring a Peer to Peer Business Lending venture for a busy entrepreneur running a successful balance sheet lending business to SMEs.



### THE OPPORTUNITY

A successful balance sheet lending group run by a busy serial entrepreneur wanted to diversify funding sources by launching a peer to peer business lending venture, allowing private investors to earn high yields by providing short and medium-term debt to SMEs.

With very little knowledge of this new market space, and in a rush to launch this business, they turned to Vedanvi for help.



### HOW WE HELPED

Vedanvi established a joint venture with the client, and using the FORTUNE™ Model, we built the business from ground zero.

We took full responsibility to develop the strategy and market positioning, engaging with delivery partners, acquiring an umbrella regulatory license, building the infrastructure, launching the business, getting traction, operating it and then transferring ownership to an internally sourced and trained team. We also took a position on the board, signing up as an approved person at the regulator, taking direct responsibility for the business.

We worked closely with the serial entrepreneur, ensuring that we understood his vision and embedded it in the strategy and operations of the new peer to peer business lending venture.



### THE RESULTS

In a crowded market with huge competition and four dominant players, this venture launched and gained traction in just 11 months. Because of the preparatory work done using the FORTUNE™ Model the business managed to get over 100 private investors signed up on the platform and invest in over £500,000 worth of loans, within the first 60 days of launch.

We got quick market traction, built a robust infrastructure to deliver on the market promise, developed a strong team and provided training and support to ensure the business continues to succeed.

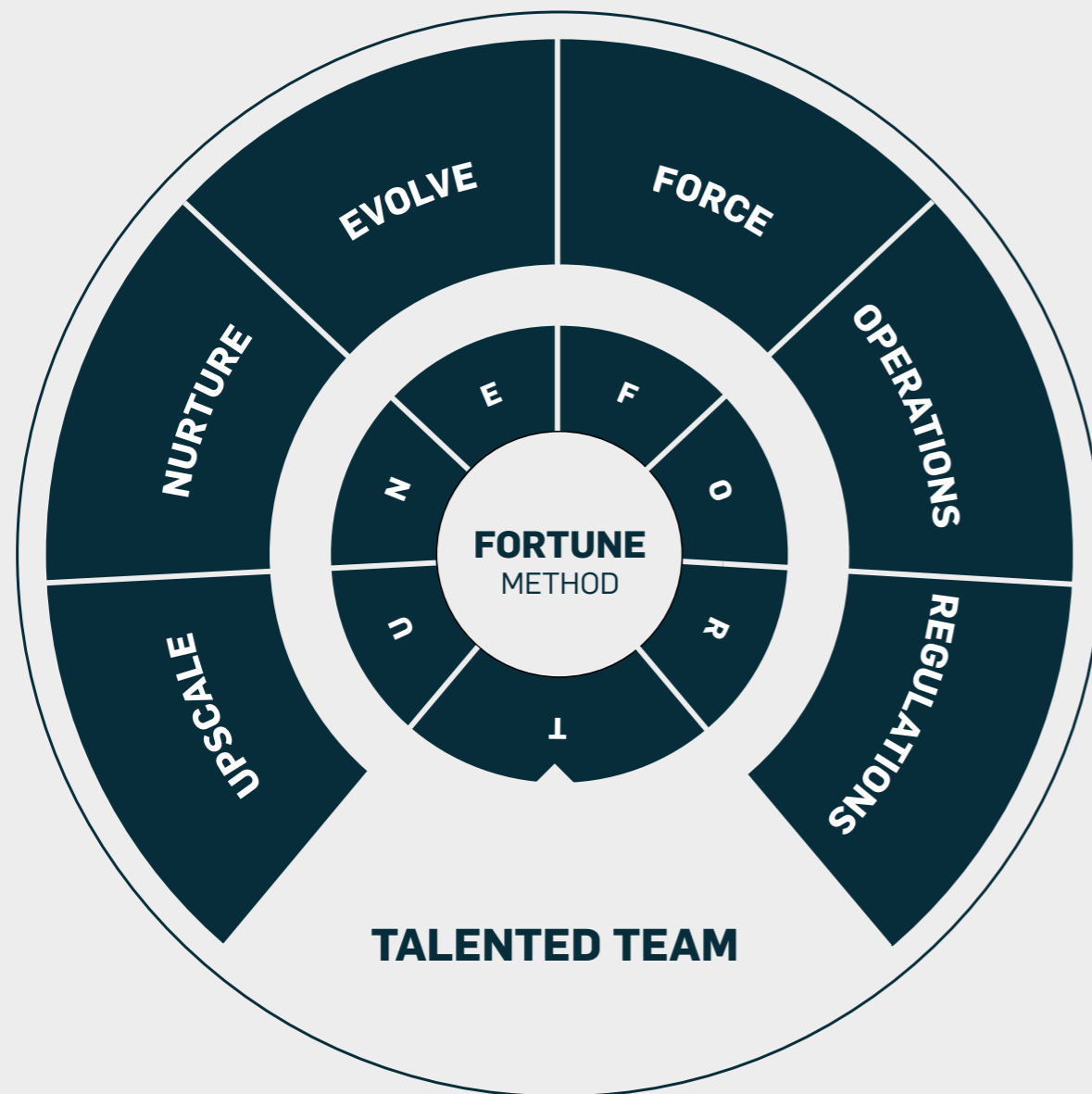


It's no longer the big beating the small, but the fast beating the slow  
Eric Pearson, CIO, International Hotel Group (IHG)

# THE VEDANVI FORTUNE™ MODEL

When working with clients and researching hundreds of Fintech ventures, we discovered that Fintechs with breakthrough success have mastered seven foundational pillars. Underpinning our process is the FORTUNE™ Model developed from our experience helping other Fintech ventures and our ongoing investment in research of many success cases. The model applies for all stages of business, Launch, Grow and Evolve.

Here are some of the outcomes you can expect when applying the FORTUNE Model:



Vedanvi has helped us build a solid business foundation on which to scale our business. They helped us develop our processes and systems in support of our regulatory application. Based on their advice and the strength of our team, I was surprised at the much higher valuation Peerfunding achieved on our first fundraising round. For us, Vedanvi brought a truly holistic solution, always bringing our success at the centre of their delivery.

Tony Hedger, CEO Peerfunding Ltd

## F – Field Force

Your business is energised with magnetic market force in your field, that brings rapid and breakthrough success - attracting the right customers, investors, partners and suppliers to help you gain traction and build massive momentum towards building a scalable and sustainable enterprise level business.

## O – Operational Excellence

Your business has robust systems and controls in place to deliver on your promise to your customers and shareholders and underpin scalable and profitable growth. You feel like you are effortlessly on top of everything that goes on in your business.

## R – Regulatory Resilience

Your business doesn't just stay on the right side of regulation, but you turn regulatory compliance into a competitive advantage, embracing regulatory rigour. As a leader, you will be assured that everyone in the business is complying, bringing you peace of mind.

## T – Talented Team

In a market with severe skill shortage, you attract the top leadership, management and talented teams to grow and scale. We can help you recruit and empower the right team for flawless execution. Without it, ideas will remain ideas.

## U – Uplift & Scale

Think of a rocket launch powering with escape velocity. You are the rocket and this is your escape velocity. You've built what you think is the right infrastructure, team, leadership and culture and it's rewarding to see your Fintech venture break free of gravity drag. It scales almost effortlessly with new products, markets and propositions.

## N – Nurture Success

With built-in early warning systems and safety mechanisms to ensure you nurture the success you have achieved, you can preserve the profit and enhance your reputation. Like a rocket, the initial thrust at launch is maintained all the way until the rocket reaches orbit. There is no fall back at any stage, only a smooth upward acceleration.

## E – Evolve or Exit

Building on your success, you can evolve to enterprise level with a presence in many countries, ready for an initial public offering. As the founder and leadership team, you may also decide to exit at this point. This is where real success happens for you personally.

# PROVEN SUCCESS

## Some of our client successes...

Through training, coaching, consulting, JV partnering and capacity building, we have successfully enabled clients around the world to launch, grow and evolve their Fintech ventures.

### Some case studies:

01

We helped an innovative peer to business lender build their operational infrastructure when preparing for regulatory licensing. Our collective effort helped them achieve a £1 million valuation before starting to trade.

02

One of the biggest challenges facing Fintech businesses is getting Financial Conduct Authority licenses. We've helped several innovative Fintech and Alternative Finance Businesses, get their regulatory license. They left that headache to us, we took care of all the paperwork ensuring a successful regulatory outcome.

03

Through a development fund, Vedanvi managed to convince South East Asia Central Bank governors of the need for a Fintech-led transformation in their financial services market. Our founder, Jay Tikam, engaged the Governors to revolutionised the way they thought about the industry and drove them to exploring Fintech led transformation for their market.

04

We helped to launch a unique property fund that will allow developers to change the face of property development. The fund will specialise in developing supporting zero emission buildings with the goal to save lives by reducing air pollution related climate change.

05

Helping a Fintech pioneer build their Board and ensure they operate effectively to grow and scale the business and discharge their regulatory responsibility. One of our leadership team took a seat on the Board to provide advice and guidance.



We just couldn't have launched this venture without Vedanvi. They built our business with the same devotion and attention to detail as if it were their own business. Without them, it would have taken us more than 3 years to get to where they got us in 11 months!

Terry Fisher, CEO Huddle Capital

## THE FAST TRACK TO BUILDING A FINTECH VENTURE

Given the choice, entrepreneurs or corporate executives prefer a fast track route to building their Fintech venture in this highly competitive and regulated market. Being able to work with someone who has travelled the road brings countless benefits:

- Avoid costly mistakes made by others
- Get insights into resolving your challenges
- Follow a proven and predictable path, step by step
- Get an optimised business strategy and model
- Have experienced people working side by side with you, at strategic, operations and board level
- Leverage our partnerships to get quick traction
- Gain new and unique insights and ideas
- Turn compliance into competitive advantage
- Solve problems in a supportive environment – it doesn't have to be lonely at the top

### WOULDN'T IT BE NICE IF SOMEONE COULD DO IT WITH YOU?

#### It starts with a confidential discussion

We start with a confidential in-depth discussion to understand where you are and where you are headed, to identify and break down barriers and ease you on the road to success. Get in touch for a confidential chat and learn how together we can forge your resilient and stable Fintech business.

# VEDANVI: MORE THAN JUST A CONSULTANCY

We are architects and engineers helping you build with precision...

Vedanvi is a professional services firm, specialising in helping build high growth and sustainable financial technologies ventures in a highly regulated market.

Like our customers, we set out to disrupt the professional services market. We operate at the intersection of an advisory business, an incubator / accelerator and a venture capital firm.

Built on a solid foundation of risk and regulatory consulting, Vedanvi evolved into a full-service firm, exclusively serving the Fintech sector.

We developed the FORTUNE™ Model to help financial services companies, entrepreneurs and corporate executives to build Fintech ventures that could scale to enterprise level, competing head on with traditional models creating financial inclusion for greater global prosperity and financial stability.

Vedanvi can build a bespoke team around your specific goals and challenges, by tapping into our vast network of partner firms and highly experienced associates. Unlike other consultancies, we are not constrained by the team on the ground.

## WHY WORK WITH VEDANVI?

We are a networked group of highly experienced professionals dedicated to supporting Fintech and Alternative Finance businesses across the entire spectrum of their life stages.

When you work with us you don't need to go looking for the right technical experts, marketers, recruiters, or solicitor firms, we have all the qualified connections so you can focus on building your sustainable business for meaningful change in financial services. Think of how much time this will save you and take the stress out of ensuring you bring on the right suppliers.

At Vedanvi, we pride ourselves in building a bespoke team and solutions around you and your goals, aspirations and challenges.



**JAY TIKAM**  
Founder & Managing Director

Jay has over 20 years' experience across retail and investment banking, insurance, asset management, consultancy and regulation, working closely with executives of some of the world's largest players, including, Lloyds Bank, Schroders, Egg Bank, Aviva, Aegon, Prudential, and the South African Reserve Bank, to name a few. Recognising that transformation was much needed in financial services, he launched Vedanvi to focus on helping bring about such a transition. Most recently, he has co-founded a peer to business lender and won regulatory licenses for several Fintech firms. Jay is a thought leader and often featured in Fintech related publications in addition to the company blog.



**MANUEL BOGER**  
Advisory Board Member

Manuel has many years working at senior levels in blue chip financial services firm as well as in consultancy, notably with HSBC, and KPMG. He has a breadth of experience across retail, investment banking and asset management across multiple disciplines, including strategy formulation, enhancing customer journey, gaining operational efficiency and crucially, managing risks effectively. He is now utilizing this wealth of knowledge to help bring about transformation in financial services.



**GEOFF CLOSE**  
Advisory Board Member

Geoff has over 25 years business leadership & technology experience working in retail, commercial & institutional banking as well as financial technology. Over the last 5 years Geoff has held CEO & COO positions for some of the world's largest Fintech firms, with his most recent role as Chief Operating Officer of FIS International, a Fortune 400 financial technology company, and the world's largest SaaS provider of core banking, digital banking, mobile banking, payments, wealth & risk solutions. Geoff is a well-known business & thought leader in Financial Technology innovation & solutions that has partnered with some of the most innovative & disruptive challengers in the Fintech sector in the UK, guiding them from start up, through to implementation & successful launch over the last 5 years.

**When you work with Vedanvi you can tap into our vast network of partner firms and highly experienced associates, creating the perfect team for you, all working within our proven FORTUNE™ Model.**



**We started off the process just thinking about our application, but Vedanvi helped us actually widen the discussion to consider all sorts of business issues.**

Roger Smith, Risk & Compliance Director, Peer Funding Ltd

# ARE WE RIGHT FOR YOU?

## If you are:

- 01 | A corporate escapee or serial entrepreneur with at least £250k in seed capital to start your first or subsequent venture in financial services;
- 02 | An owner or founder of an early stage Fintech or alternative finance business turning over at least £500k revenue per annum, serious about scale; or
- 03 | An incumbent corporate or mid sized financial services firm, looking to respond to Fintech led disruption or leverage Fintech for greater operational efficiency or enhancing customer experience,

## ... then get in touch.

We want to work with ambitious entrepreneurs or established firms, looking to make a meaningful and positive change in the world, building better lives by encouraging financial inclusion and contributing to a safer financial system.

We work best with founders and corporate executives who are open to guidance and fresh thinking and are willing to allow us to partner with them in achieving their success.

# WHAT SHOULD YOU DO NEXT?

## It all starts with a confidential chat, where:

- 01 | We'll get to know you, your team, your business and most importantly your goals and aspirations.
- 02 | You get to know us, our core strengths, our experience and how we can help you.
- 03 | You'll learn what stage you are at - Launch, Grow or Evolve – you might be surprised by what you find. This helps shape your strategy going forward.
- 04 | Together we detail your current goals and challenges.
- 05 | We provide quick insights and guidance that may just resolve a long-standing problem or help you get unstuck.
- 06 | Then we identify barriers and craft a high level strategy to ensure you are on the fast path to success, because you know exactly what barriers to break down.
- 07 | We agree on the next steps and explore how we can work together.

## Book a confidential chat now!

Call: **+44 (0) 203 102 6750**

Email: **Coffeachat@vedanvi.com**

Visit: **vedanvi.com/cofeechat**

“ I was really excited by the fresh approach that Vedanvi brought. They showed us how regulation and compliance can really give competitive advantage to a new and innovative financial services firm.

Daniel Rajkumar CEO, Rebuilding Society





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