

# Fintech Driving Reinvention

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Susanne Chishti, CEO  
FINTECH Circle



# CEO – Susanne Chishti

## Founder, Bestselling Editor, Investor & NED

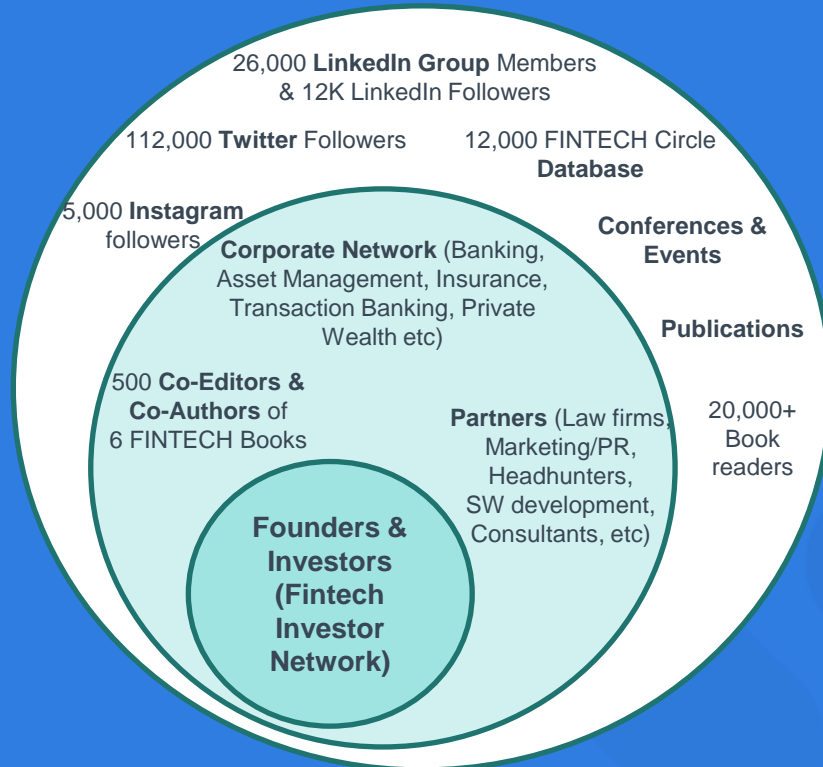
- Susanne Chishti founded FINTECH Circle after more than 15 years in senior positions at Accenture, Morgan Stanley Investment Management, Lloyds and Deutsche Bank in London and Hong Kong
- Non-Executive Director at PE owned Crown Agents Bank, inventory financing platform Supply ME PLC, alternative lender JLG PLC and RegTech company Kompli-Global Ltd
- Co-Editor of bestselling FINTECH Book Series published by Wiley focused on the fintech sector overall and its verticals WealthTech, InsurTech, PayTech, LegalTech and artificial intelligence in finance
- Selected as “Global Fintech Thought Leader” in 2019 and 2021
- Won awards by Investment Week’s Women in Investment Awards and the Fintech Champion of the Year (Funding) in 2019



# FINTECH Circle Ecosystem

The main global stakeholders coming together

**FINTECH Circle  
consists of  
3 “Circles”**



# Key 3 Trends

**Embedded Finance**

**Green Finance/FinTech**

**Global Financial Inclusion**

# 1) Embedded Finance

## Definition

- it's when a financial service, like payments, is embedded into a non-financial brand to create a far more seamless and customised customer experience (B2C)
- Financial services that are integrated into another product (ie payments, lending, insurance etc)
- Invisible Finance providing access to capital at point of sale
- Embedded Finance Payments revenues alone are expected to grow from \$16 billion to \$140 billion by 2024 (Forbes)

# Types of Embedded Finance

- Embedded Payments – Uber, Free Now, etc
- Embedded Lending – Klarna, AfterPay
- Embedded Insurance – Tesla, Nimbla, Kasko
- Embedded banking – Lyft, Shopify, Weavr

# 2) Green Finance & Green Fintech

## Fintech at the intersection of Climate Change & ESG



Source: die, Definition of Green Finance by Nannette Lindenberg

**Green finance = any structured financial activity that's been created to ensure a better environmental outcome.**

- The value of green bonds traded could soon hit \$2.36 trillion.
- The top three green bond issuers are the US, China and France.

**Green finance can help in the recovery from COVID-19.**

Source: World Economic Forum



# SUSTAINABLE DEVELOPMENT GOALS

17 GOALS TO TRANSFORM OUR WORLD



<p><b>1</b> NO POVERTY</p>	<p><b>2</b> ZERO HUNGER</p>	<p><b>3</b> GOOD HEALTH AND WELL-BEING</p>	<p><b>4</b> QUALITY EDUCATION</p>	<p><b>5</b> GENDER EQUALITY</p>	<p><b>6</b> CLEAN WATER AND SANITATION</p>
<p><b>7</b> AFFORDABLE AND CLEAN ENERGY</p>	<p><b>8</b> DECENT WORK AND ECONOMIC GROWTH</p>	<p><b>9</b> INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	<p><b>10</b> REDUCED INEQUALITIES</p>	<p><b>11</b> SUSTAINABLE CITIES AND COMMUNITIES</p>	<p><b>12</b> RESPONSIBLE CONSUMPTION AND PRODUCTION</p>
<p><b>13</b> CLIMATE ACTION</p>	<p><b>14</b> LIFE BELOW WATER</p>	<p><b>15</b> LIFE ON LAND</p>	<p><b>16</b> PEACE, JUSTICE AND STRONG INSTITUTIONS</p>	<p><b>17</b> PARTNERSHIPS FOR THE GOALS</p>	



# 3) Progress in Financial Inclusion

## A global problem to solve!

- **UK:** The most basic level of **financial exclusion** is an individual's lack of a bank account. In the **UK**, 4% of the total adult population (**2.1M** of 54.1M, as of 2018) lack a bank account.
- **USA:**
  - In the U.S. the number of unbanked was roughly **35 million people**
  - Some 40% of Americans don't even have \$400 in a bank account, meaning they can easily get wiped out financially should the smallest thing go awry.
- **More than 2 billion people globally are unbanked** => Access to fairly priced financial services, and education around good financial habits, are so core to being able to live a dignified life.

# Tokenizing Livestock

For Financial Inclusion



# Fintech Thought Leadership

Sharing latest Fintech Technologies & Developments globally

**The FINTECH Revolution is Here!**  
 A collection of handbooks for investors, entrepreneurs and FinTech visionaries

The **FINTECH** Book  
 THE FINTECH, TECHNOLOGY HANDBOOK FOR INVESTORS, ENTREPRENEURS AND VISIONARIES

**The INSURTECH Book**  
 THE INSURANCE TECHNOLOGY HANDBOOK FOR INVESTORS, ENTREPRENEURS AND VISIONARIES

**The PAYTECH Book**  
 THE PAYMENT TECHNOLOGY HANDBOOK FOR INVESTORS, ENTREPRENEURS AND VISIONARIES

**The WEALTHTECH Book**  
 THE WEALTH MANAGEMENT TECHNOLOGY HANDBOOK FOR INVESTORS, ENTREPRENEURS AND VISIONARIES

**The AI Book**  
 THE ARTIFICIAL INTELLIGENCE HANDBOOK FOR INVESTORS, ENTREPRENEURS AND VISIONARIES

**The LEGALTECH Book**  
 THE LEGAL TECHNOLOGY HANDBOOK FOR INVESTORS, ENTREPRENEURS AND VISIONARIES

WILEY



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