Amplifying Strategy: Lessons from the Vanguard
Global Drucker Forum
November 14, 2013 - Vienna, Austria - Jouko Ahvenainen
Finance to a new era ++
Internet has been a distribution channel ++
Disruption now - global virtual market places++
Go back to the idea of stock market ++
In many industries the Internet has created and amplified the longtail business
  – Google for advertising, eBay for trading, and services for music, books, videos

In finance the influence has been almost opposite, when the Internet has killed traditional market makers (e.g. the US IPO market marketing and underwriting) due to regulation, machine trading (speculation, not long position, oriented)
  – Together this has caused e.g. globally poor IPO market: the pipe from seed funding to IPO is broken

Crowd investing (equity and lending models) are finally bringing the positive Internet change for finance, and it is not only for early phase startup market
  – We already work with market places for companies in different phases, content funding, commodities, real estate, energy sources
Create a new effective finance retail market ++

Companies / Assets

Market Places

Investors / resources

Crowd investing

P2P Lending

Market Place
H.R. 3606

One Hundred Twelfth Congress

of the

United States of America

AT THE SECOND SESSION

Begun and held at the City of Washington on Tuesday,

the third day of January, two thousand and twelve

An Act

To increase American job creation and economic growth by improving access to the public capital markets for emerging growth companies.
Opportunity for traditional finance companies too ++

1. Funding round or loan application
   - A company opens a funding round or apply a loan

2. Crowd investing or p2p lending
   - Crowd, i.e. ordinary people, can offer an investment or loan, and if enough money available, the company gets money

3. Co-investment or co-lending
   - A bank or investment company can join to a deal, i.e. make co-investment or participate the loan

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We act, not only talk ++
Technical platform, services like investor background check, investment escrow accounts, due diligence services, credit check, transaction settlement, investor communications
Market places in our portfolio ++
Innovating Investing