



FinVention 2016

GUERNSEY: GREAT PEOPLE: GREAT IDEAS

TUESDAY 1 NOVEMBER 2016

WHITTAKER HALL, ST JAMES', GUERNSEY



Supported by
States of Guernsey



FinVention 2016 = Digital + Fintech + Invention

From phone app technology to crowd control systems; from start-ups to global brands. FinVention will showcase a variety of commercial uses of the very latest in digital innovation, showing how business and life can be transformed and how Guernsey can play its part to make this happen.

FinVention 2016 combines Digital, Fintech and Invention connecting **corporates, service providers, technology companies, press, buyers, industry analysts, investors, government and key industry influencers** so that they can experience innovative technology.

FinVention 2016

Today delegates will hear from the innovators themselves who will demonstrate how these new technologies can be applied in existing and new sectors; showing delegates how their own business and Guernsey can become more successful if they **understand, embrace, invest** in and simply **use** these technologies and services.

We will hear from start-ups, existing businesses and established global leaders so that everyone who attends today can relate to and understand how they can and must apply themselves and their businesses in the digital world to ensure continued success.

Guernsey's role and future

2016 is the inaugural year for FinVention as a Guernsey event but the island has for decades been innovative using its natural strengths such as **security, stability and agility**. Combining these with high levels of expertise and professionalism as well as Guernsey's more contemporary and **digitally enabling** qualities such as **connectivity, data sovereignty and smart regulation** make Guernsey a credible place for new tech business to thrive.

FinVention is about more than just how Guernsey's existing sectors will benefit and evolve, as it will also demonstrate how the digital sector in its own right can contribute to Guernsey's economy and provide an attractive and leading place for this and future generations.

Government and industry in partnership

The Committee *for* Economic Development is fully supportive of and has initiated FinVention 2016 working with industry so that we can all provide the right environment to facilitate and support digital business to enhance and diversify Guernsey's economy.

Deputy Andrea "Milly" Dudley-Owen

Committee *for* Economic Development



Event Programme

08:00 – 08:45	Registration & Breakfast
08:45 – 08:50	Welcome Remarks – By Deputy Andrea Dudley-Owen, Committee for Economic Development
08:50 – 09:00	Setting the scene & Introduction to Fast & Furious Session 1 Marc Laine, Financial Oversight Development Group (FDOG)
09:00 – 09:10	• 1882 Group
09:10 – 09:20	• Wealthify
09:20 – 09:30	• Tag Team
09:30 – 09:40	• SEE-ID
09:40 – 09:50	• Flying Boat Software
09:50 – 10:00	• Troupa
10:00 – 10:30	Morning Refreshments
10:30 – 10:35	Introduction to Fast & Furious Session 2
10:35 – 10:45	• Bluepoint
10:45 – 10:55	• Leonteq
10:55 – 11:05	• Clarus Risk
11:05 – 11:15	• Aqualevo
11:15 – 11:25	• Digital Fine Print
11:25 – 11:35	• Plainsail
11:35 – 11:45	Review of the morning
11:45 – 12:15	Giles Andrews, Keynote Speaker
12:15 – 12:30	Q&A
12:30 – 14:00	Buffet Lunch
14:00 – 14:05	Welcome Back – Marc Laine
14:05 – 14:10	Introduction to Fast & Furious Session 3
14:10 – 14:20	• CME Commerce
14:20 – 14:30	• Go Taxi
14:30 – 14:40	• Civic Manor
14:40 – 14:50	• Temenos
14:55 – 15:05	• TrackerSense
15:05 – 15:15	• Healthchain
15:15 – 15:35	Afternoon Refreshments
15:40 – 15:45	Introduction to Fast & Furious Session 4
15:45 – 15:55	• DivDoc
15:55 – 16:05	• Fiduysys
16:05 – 16:10	• Mia Identio
16:10 – 16:20	• APT Limited
16:20 – 16:30	• Brixx
16:30 – 16:40	• Targetapp
16:40 – 16:50	Review of the afternoon
16:50 – 17:00	Closing Remarks
17:00 – 18:30	Happy Hour + Networking
18:30	End



Keynote Speaker

Giles Andrews

Co-Founder & Executive Chairman of Zopa and non-Executive Chairman of Bethnal Green Ventures

Giles Andrews OBE, Co-Founder and current Executive Chairman of Social Lending online business Zopa, and non-executive Chairman of Bethnal Green Ventures.

Zopa is the world's oldest and Europe's largest peer-to-peer lending service having lent over £1.7billion. Zopa peer-to-peer lending works by bringing together individuals who have money to lend and individuals who wish to borrow money.

Giles was part of the team that founded Zopa in 2004 and he became its CEO in 2007 before moving to the role of Executive

Chairman in 2015. Giles led Zopa through

a period of dramatic growth that saw it established as a real threat to banks.

Bethnal Green Ventures is the accelerator for start-ups using technology to make social or environmental impact.

Prior to founding Zopa, Giles spent the first ten years of his career in the motor industry pursuing his interest in all things automotive. He co-founded Caverdale in 1992, a start-up that was taken to a £250 million turnover motor retailer and that was sold in 1997.

After an MBA at INSEAD, Giles set up his own consultancy business whose clients included Tesco and Tesco Personal Finance. He received an OBE for services to the financial sector in the 2016 New Year's Honours List.



Sponsors of FinVention 2016



Europe's leading transformation partner for SME regulated financial services companies. 1882 was formed to provide cost effective and practical solutions, investment capital and fin tech to small and medium sized firms for whom the appointment of bulge bracket advisory firms was generally prohibitive. 1882 are unusual in their ability to offer in-house access to investment capital, creative business solutions and fintech advice.

Headquartered in St Peter Port, with offices in UK, Belgium and Switzerland, we often start a relationship by being retained to carry out an open market analysis of a firm's fintech leading to the delivery, installation and ongoing management of practical solutions drawn from best of breed software and system houses situated globally. As the partnership with a client evolves, we might be engaged to consider a client's need for capital, exit or acquisition alongside helping them manage past headwinds and to achieve ambitious growth targets.

www.1882group.com



Carey Olsen delivers exceptional offshore legal services from the British Virgin Islands, the Cayman Islands, Guernsey and Jersey. We also have offices in Cape Town, London and Singapore. We employ over 360 people and our 49 partners head up a team of 200 lawyers.

We provide services in relation to all aspects of corporate and finance, trusts and private wealth, investment funds, insolvency, restructuring and dispute resolution.

As well as working alongside leading onshore advisers, we also work with an extensive range of clients, including directors, insolvency practitioners, financial institutions, investment funds, private equity and real estate houses, corporates, trustees, governments and private individuals.

www.careyolsen.com



Channel Islands Securities Exchange

The Channel Islands Securities Exchange provides a responsive and innovative listing facility for international companies – including those in fast developing sectors, such as Fintech – to raise capital from investors based around the globe.

The CISE offers a regulated marketplace, with globally recognisable clients and a growing product range, from within the European time zone but outside the EU.

Headquartered in Guernsey, the CISE offers a convenient and cost-effective service for listing a wide range of products, including trading companies, investment vehicles and specialist debt. There are more than 2,000 listed securities with a total value in excess of £300 billion.

CISE are kindly sponsoring the refreshments throughout FinVention 2016.

www.thecise.com



CYD.TAX

Corporate and individual travel creates tax exposures that are costing individuals and companies millions every year.

CYD (Count your Days) is The Worlds most advanced real time location based auditing system. CYD's banking based security protocols creates an encrypted geographical audit for a user twice daily. Offering both free and Premium services the user chooses; his levels of anonymity, can produce historical data at the push of a button and allow access to anyone assessing the audit in real time.

CYD.TAX is kindly sponsoring the Happy Hour +



PROUD PARENT OF



FCG is the parent company of the UK insurance provider 1st CENTRAL and Guernsey Awards for Achievement Employer of the Year. With a skilled workforce in Guernsey, FCG promotes and encourages the personal growth, development, health and wellbeing of its staff. The expertise of its IT developers enabled the creation of a major piece of enterprise and innovation, a bespoke insurance platform, Focus, on which 1st CENTRAL sits. This has quickly established FCG and Guernsey as a highly skilled software development hub.

FCG launched its motor insurance provider, 1st CENTRAL, to the UK market in 2008. Since then it has experienced phenomenal growth with over 350,000 customers and two million policies sold.

www.firstcentralgroup.com



Fidusys Online is an online management system for trustees, directors and family offices. Built in response to the dramatic changes in the fiduciary landscape over recent years, Fidusys provides a senior management platform that aggregates all managed entity information into a single, infinitely flexible system, delivering immediate transparency in a manner that is fit for the future. Fidusys will interface with any administration or accounting system, produces instant consolidated financial and risk reporting and enables users to share a secure tailored view of anything, with anyone, anywhere.

www.fidusysonline.com



flyingboat

Flyingboat is the brand name for Fusion Systems software and services for the financial services industry. Flyingboat Tax Data Exchange is a tax reporting solution available as an online service or installed software for meeting reporting obligations under tax international agreements including US FATCA and OECD Common Reporting Standard.

Flyingboat Wealth Management software provides trust and company administrators and other financial services providers with a business wide platform for performing all of their client administration activities along with managing the businesses accounting and billing functions. The product is highly evolved and is tailored to specific client requirements to deliver efficiency through automation.

www.flyingboat.software





Grant Thornton

An instinct for growth™

Grant Thornton Limited is a leading Channel Island practice with offices in Guernsey and Jersey with a combined staffing strength of approximately 100 people. We are the Channel Island member of Grant Thornton International, one of the world's leading international organisations of independently owned and managed accounting and consulting firms.

Grant Thornton International is not a worldwide partnership. Services are delivered independently by the member firms and as a member firm within Grant Thornton International we have access to member and correspondent firms in over 130 countries, offering clients specialist local knowledge supported by international expertise and methodologies.

We have been offering practical and strategic advice to all the key sectors in the Channel Islands for many years, and work closely with our clients to understand the specific issues that they face, as is evident in the many long standing client relationships that we have developed.

www.grantthorntonci.com

microgen®

Financial Systems

Microgen Financial Systems has been providing software to the global trust and corporate services administration market for over 30 years and has more than 350 customers in 32 countries. Customers range from the very largest global multi-office

providers to small single office administrators. Microgen's Trust, Corporate Services and Fund Administration software, Microgen 5Series, is a highly flexible software solution that can be quickly tailored to meet specific business requirements whilst improving efficiency and reducing risks and costs.

It comprises a number of modules covering trust, corporate services and fund providers' primary business functions including Entity Management, Accounting, Investments, Time Recording, Billing, Document Storage and Internet access for your clients.

www.microgenfs.com



Founded in Guernsey 2005 (as then "Cenkos Channel Islands") Ravenscroft is the only independently owned stockbroking and investment management company in the Channel Islands.

As reported in the 2015 Annual Report, the company has £2.38bn of assets under administration for both private clients and institutional clients from around the world.

Ravenscroft provides traditional execution and advisory stockbroking, segregated and pooled investment management, market making and corporate finance services to private and institutional clients in the Channel Islands and beyond.

The company employs nearly 60 people across Guernsey and Jersey; a large proportion of which are shareholders in the business.

www.ravenscroft.gg



Temenos, headquartered in Geneva, is a market leading software provider, partnering with banks and other financial institutions to transform their businesses and stay ahead of a changing marketplace. Over 2,000 firms across the globe, including 38 of the top 50 banks, rely on Temenos to process the daily transactions of more than 500 million banking customers.

Temenos customers are proven to be more profitable than their peers: in the period 2008-2014, they enjoyed on average a 31% higher return on assets, a 36% higher return on equity and an 8.6 percentage point lower cost/income ratio than banks running legacy applications.

www.temenos.com/en



Invests in exceptional entrepreneurs who are building the iconic companies of tomorrow. White Star's goal is to partner and help reshape industry through technology.

Guernsey based, it invests from in the most ambitious entrepreneurs on both sides of the Atlantic and supports them from offices in New York, London and Montreal. When White Star invests into a company, the whole team uses its collective experience, expertise and global network to encourage and facilitate the company's success.

www.whitestarvc.com



Demo / Presenters

1882 Group

1882 Group is a Guernsey based organisation that provides transformation solutions to regulated financial services companies in on and offshore territories. We are distinctive because we can blend capital, fintech and practical onsite activity when creating client solutions. Our client list is diverse and includes SMEs as well as global private banks. Sometimes the mandate is a new fintech factory and some capital to power growth and sometimes we're asked to help negotiate tricky headwinds and business closures. Our market leading EDISON solution package selects, connects and installs a client specific blend of fintech drawn from a wide array of internationally tried and tested systems.

www.1882group.com

APT Limited

Next-generation software solution for the private equity and venture capital industry. Designed to offer step-changes in user experience, data quality, functionality and reporting.

Aqualevo

Aqualevo is the world's safest, most technologically advanced, stylish and entertaining pool safety system. The patent-pending Aqualevo system is a fit-to-design, or retro-fitted vertically moveable pool cover.

It utilises a system of actuators to deploy the cover to full 'safety' mode inside two minutes and has a series of thousands of LED-lights

embedding into the substrate to assist with safety, teaching toddlers to swim through games, and as a training aid for adults. With over 372,000 pool related deaths per year with 85% of them being mortalities for under 5 year olds, the Aqualevo cover is design to deploy inside the two minute threshold for going unconscious, bringing the subject to the surface and to safety.

BluePoint

BLUEPOINT Analytics was founded by a group of finance and digital professionals with the express aim of creating a comprehensive decision-support system to address the genuine needs of investment practitioners. We believe that our technology will have a significant impact on future investment practice, as it utilises our unique BLUEPOINT Active Intelligence Technology to deliver clarification and control of your investment portfolio in dynamic market conditions.

We no longer need to adhere to conventions that arose from an inability to analyse complex situations. The idea that markets essentially fluctuate around a single stable state, is repeatedly contradicted by events that demonstrate that markets shift into different environments. There isn't one set of market conditions, there are many. BLUEPOINT enables you to manage risk and control your portfolio across a range of scenarios. It doesn't predict the future but gives you a full and nuanced feel for current conditions. This means you can recognise market change and decide how best to manage your portfolio with confidence.

www.bluepointanalytics.com

Brixx

Our core philosophy is to help people to turn their business ideas into numbers.

We believe that creating great business plans needs no special qualifications and you don't have to be an accountant to get a good grasp of the financials of your business. We also think that plans should not be something you do once and then file away. Plans are outdated the moment they are printed and effective planning involves running a model of your business that changes over time.

These principles have guided the way we build software. We deliver something completely unique in the marketplace that gives you a picture of your business like no other.

www.brixx.com

Civic Manor

A new application allowing the everyday consumer and small firm customer to address their problems confidentially. It provides the bigger firms the opportunity to solve their problems whilst providing new goods and services in their stock and a wealth of global consumer and market research.

Clarus Risk

Financial risk measurement is a complex and demanding discipline which affects all financial services participants. Partnering with Clarus not only provides assurance on effective and timely risk measurement but also efficient connectivity to counterparties and internal management and reporting systems. This frees our clients' time so they can focus on day to day business affairs and core competencies.

www.clarusrisk.com

CME Commerce

This new application allows islanders to easily claim back value added tax on eligible purchases made off island. Using data algorithms to assist with the completion of required forms and processes making the process of buying off island simple and easy.

Digital Fineprint

Digital Fineprint makes it easier to find the right insurance policy, simply by using the power of social media. Using machine learning and social analytics, an automated recommendation is given directly. This makes customers four times as likely to buy insurance online. After signing up the world's largest insurance company as a client, the company is now scaling up operations and expanding the team.

Digital Fineprint was started at Oxford University and is accelerated by Allianz. It is backed by Guernsey based RAW group and Eos Venture Partners.

Check-out www.DigitalFineprint.com and follow us on Twitter [@DGTLFineprint](https://twitter.com/DGTLFineprint) for more info.



DivDoc

FATCA & CRS. Regimes that have caused many sleepless nights in recent years. Financial institutions have to comply with them but in addition to Chapter 3 / QI withholding, the potential scope, complexity and administrative overhead involved can be overwhelming. DivDoc is designed to make it simpler. For everyone. Simpler for submissions, simpler processes, simpler management and simpler reporting. And with a platform designed to be open: simpler integration and collaboration with your IT and advisory partners.

DivDoc, simplifying compliance.

www.DivDoc.Me

Go Taxi

This app enables the people of Guernsey easy access to taxis while also bringing the taxi community together. By having a clear map of all the taxis in Guernsey and clear profiles to increase safety and ease of booking, our app means it has never been easier or safer to book taxis.

Fidusys

Fidusys Online addresses the continuous dramatic pace of change in the fiduciary world by complementing the disparate and potentially dangerous traditional support systems typically used by trustees, directors and family offices. Fidusys Online, which can integrate with any administration or accounting system, presents a top-down, drill through view of the fiduciary world that is consolidated, coordinated, transparent and fit for the future.

www.fidusysonline.com

Flyingboat Software

From listening to our users and monitoring market trends we continuously invest to improve our established trust and company administration software. Our new US FATCA and CRS reporting online service and reporting software has been embraced by a wide range of financial institutions in many jurisdictions. We'll reflect on our journey whilst we focus on the future and the challenges and opportunity that brings.

www.flyingboat.software

Healthchain

Healthchain is building infrastructure that enables personalised healthcare to scale by addressing two major failings of healthcare delivery systems that contribute to excessively expensive outcomes:

- The underdeveloped use of alternate health markers (from IOT sensors), and
- Poor data interoperability due to lack of peer-to-peer healthcare information management

Leonteq

Leonteq is an independent technology and service provider for investment solutions. Headquartered in Zurich, Switzerland, we have an international presence via our offices in Geneva, Monaco, Guernsey, Frankfurt, Paris, London, Amsterdam, Singapore, and Hong Kong. Leonteq, founded as EFG Financial Products in 2007, is listed on the SIX Swiss Exchange (registered shares LEON).

www.uk.leonteq.com

Mia Idento

Take control of your digital identity. Mia Idento provides a fully transparent and secure data permission management tool which enables users to manage their various digital personas and data completely privately, as well as manage how those personas interact with external organisations and people when required.

Plain Sail

PlainSail is an intergrated client, wealth and document management system designed to disrupt the field of traditional and cumbersome wealth management systems by focusing on efficiency, intergration and ease of use. It is modern, user-friendly and performant, introducing competitive advantage by enabling users to work significantly faster.

www.plainsailwealth.com

See-ID

SEE-ID a patent pending device and software to revolutionise:

- the collection of documentation intended to verify the identity of an individual (KYC); and
- the implementation of regulatory requirements to ensure that the individual is someone with whom business can be legitimately conducted (CDD).

SEE-ID is more robust, more thorough and more secure than traditional methods and can cut the process of on-boarding new customers in regulated environments from weeks to just minutes.

Tag Team

A patent-pending crowd-control, security and management solution design for large-scale events, such as the Hajj & Umrah in Makkah and the World Expo 2020 in Dubai.

The solution utilises a wearable technology integrated with a radio-based core infrastructure, a 2D and 3D Command & Control interface, and drone and facial recognition support to manage and control the safety and security of a crowd. It also acts as a two-way sales and marketing solution for travel, food and beverage procurement and direct marketing sales. Tag Team is in advanced discussions with a number of government agencies, as well as large-scale private corporations in relation to rolling out Tag Team across a number of events.

Targetapp

Egham Technologies, owner of Targetapp, have developed and are marketing a system for banks and insurance companies that enables them to better select and target potential clients.

The system uses the latest artificial intelligence techniques to analyse client account data, merges that information with many external sources of personal information such as social media, engagement history, voice conversations etc., and then uses that data to prepare a data based profile or 'picture' of each client or potential client. The profiles are then used, for example, to select a list of those most likely to purchase a new product. Or, as another example, when a client enters the bank the system prompts the customer service representative to propose those products which that particular client is most likely to purchase.

The system is in production use at a major European bank, where it has provided a six-fold improvement in marketing effectiveness, translating directly into increased revenues and significantly improved bottom-line.

www.eghamtech.com



Temenos

The Temenos WealthSuite offers integrated best of breed solutions that allow organisations to efficiently manage investments for large numbers of complex portfolios and achieve maximal investment performance.

Combining back office efficiency with front office differentiation, our technology offers sophisticated portfolio management functionality to mass affluent and U/HNW clients, as well as being able to offer tooling for advisory verticals allied with CRM capabilities, mobile and internet banking capabilities and comprehensive back office support.

www.temenos.com/en

Tracker Sense

Trackersense is an early stage technology business bringing the Internet of Things and Big Data to lean supply chains. We originally invented, and tested trackers which are being sold to businesses making high value and time critical deliveries across the globe.

We are now working with logistics, courier and postal companies in North America and Europe to allow them to track 100,000's of low value assets in their end to end supply chains.

www.trackersense.com

Troupa

Troupa is a project and portfolio tracking application. It provides a quick and easy way to capture project status and activities, consolidate that information at portfolio level and communicate summary status to stakeholders.

Wealthify

We're a group of like-minded investment experts, software engineers and entrepreneurs with a shared ambition to shake things up and make investing easy and affordable for everyone. We're challenging people to think differently and do more with their savings. Our promise is simple: No complicated jargon, no daunting fees, just straightforward, effortless investing. Our promise is simple:

www.wealthify.com



www.finvention.today

