










User report - Ariel Sama

Grade item	Percentage	Average	Class	Feedback
<div><div></div>Harvard VPAL FinTech online short course 2023-06-07</div>				
<div><div></div><div>5.3 Practice quiz: Test your knowledge about cryptocurrency</div></div>	100.0 %	49.5		
<div><div></div>Module 1</div>				
<div><div></div><div>1.11 Online activity submission: Consolidate and receive feedback on your small group discussion forum contributions</div></div>	81.3 %	57.6	<div>Hi Ariel</div> <div>Welcome to the course!</div> <div>Please recall that the task for question 1 was that you must choose the post that you most agreed or disagreed with and then briefly explain the reasoning for your selection (less than 150 words).</div> <div>You should not respond as if you are replying to the post you chose - neither is it a critique of how well the post is written nor should you summarise the post (which you have done)</div> <div>You have correctly chosen a post from the Baker group. However, you did not explain what you agreed or disagreed with. For example, you could say that you agreed with Vicky on her two main points because you have similar experience, or that you read in an article about the same type of situation in another country you are familiar with, etc. Or you could have said you agreed with one factor and not with another and say why... etc</div> <div>You made some insightful posts in the small group discussions. Please try to extend the class learning by including your personal experience, or some comment on what developments are happening in your country or region. Also share additional articles that you may have come across that the class could appreciate (like the ones you submitted). Adding in your personal views and experiences in the class and small group discussions are key.</div> <div>We have a wide variety of classmates on the course and a range of experiences - do not assume that the banking system is similar in all parts of the world, so you are encouraged to give examples from your own experience - even if you are not in the finance industry at the moment</div> <div>A very good start on your course!</div>	
<div><div></div><div>Module 1 total</div><div>Weighted mean of grades. Include empty grades.</div></div>	81.3 %	57.6		

Grade item	Percentage	Class Average	Feedback
Module 2			
 2.12 Online activity submission: Consolidate and receive feedback on your small group discussion forum contributions	92.5 %	61.5	<p>Hi</p> <p>By now you would have received some feedback on your first assignment (we try to give some robust feedback at the beginning of the course!). Sadly, it would have come too late for your second assignment but generally the level of class and small group discussion improves. And of course, most of the teething problems would be sorted out by now</p> <p>A reminder that the task for question 1 was to chooses a post in any of the Baker small groups and explain why you agreed or disagreed with it - and then briefly explain the reasoning for your selection (less than 150 words). Please try and use the word count as a guide – for the first assignment, most of the reasoning was far too brief</p> <p>To reiterate, you should not respond as if it is a reply to the post. Also don't say you think it is well written or covers the issues well. You can even choose just one part or a comment from the post and address why you agreed/disagreed</p> <p>For the post you chose, you have a very good explanation on why you agreed with Joshua and gave a interesting analysis of your country's regulation - very well done!</p> <p>You made excellent posts in the small group and your introduction of the African perspective is very valuable. Excellent! . Try and add your own experience in the posts (e.g., in my country, we observe that" . Share anecdotes in companies you worked in that is relevant to the module topics. Also include articles of interest (which you have done)</p> <p>Terence</p>
 Module 2 total Weighted mean of grades. Include empty grades.	92.5 %	61.5	
Module 3			
 3.10 Online activity submission: Consolidate and receive feedback on your small group discussion forum contributions	92.5 %	61.0	<p>Hi</p> <p>You offered some good arguments in Q1 for your disagreement with Nathan although it would be great if you explained it in a little more detail, e.g. summarised or quoted from the references you linked</p> <p>Your contributions in the small group discussions have been superb! We seldom have students from Cameroon in the class and you have both engaged deeply with the material as well as given us a great perspective of the financial environment in your country and its culture. Excellent!</p>
 Module 3 total Weighted mean of grades. Include empty grades.	92.5 %	61.0	

Grade item	Percentage	Class Average	Feedback
Module 4			
 4.9 Online activity submission: Consolidate and receive feedback on your small group discussion forum contributions	96.3 %	60.9	<p>Hi</p> <p>A superb response with strong arguments to rebut the points in the post you chosen - very well done!</p> <p>You have made excellent contributions in the discussion forums - you bring in your regional experience, engage deeply with the material as well as seeking and sharing relevant research - brilliant!</p>
 Module 4 total Weighted mean of grades. Include empty grades.	96.3 %	60.9	
Module 5			
 5.12 Online activity submission: Consolidate and receive feedback on your small group discussion forum contributions	96.3 %	61.0	<p>Hi</p> <p>An excellent response to Q1 - very systematic analysis and set of arguments to support why you didn't agree with Leslie</p> <p>Similarly excellent posts with external references and deep analysis - superb!</p>
 Module 5 total Weighted mean of grades. Include empty grades.	96.3 %	61.0	

Grade item	Percentage	Class Average	Feedback
<div><div></div>Module 6</div>			
<div><div></div><div>6.10 Online activity submission: Consolidate and receive feedback on your small group discussion contributions</div></div>	100.0 %	62.8	<div><div>Hi Ariel</div><div>You have reached the end of a challenging programme and have covered a great deal of material in a very short space of time. Well done!</div><div>Regulation of fintechs is a critical part of the industry development. Regulation usually follows innovation and it is very difficult for regulators to anticipate new technologies and the applications of those technologies. Fintech companies are solely focused on their product and the need it addresses and are often oblivious to the regulatory aspects. So there is a tension between the two that has to be resolved. Fortunately there has been a much more conciliatory approach from both sides over the past several years, indicating the recognition that they need to work together and engage earlier in the process of product development</div><div>If you want to continue your fintech journey, please do check out CB Insights (www.cbinsights.com) that is an easy way to keep in touch with the Fintech market in general. Also check out https://thefinanser.com/ for insights by Chris Skinner who is among the best fintech commentators globally</div><div>I would be happy to continue staying in contact through LinkedIn</div><div>Terence</div></div>

Grade item	Percentage	Class Average	Feedback
 6.12 Capstone project: Create a plan of action for overcoming challenges in a FinTech field	80.0 %	57.8	<p>Hi Ariel</p> <p>You have submitted a very good motivation for partnering with BanQu. You have presented some compelling arguments around trends in the industry - although you did not explicitly mention the challenges as well with a clear course of action to address this</p> <p>Your slide deck is very creative and clearly supports your writeup</p> <p>However, there were a few omissions in that you have neglected to answer the primary questions: viz.</p> <p>Which aspect of supply chain financing and which clients segments will BanQu assist, and which it will not?</p> <p>You chose a partnership model but did not mention one opportunity and one challenge and how the company would address the challenge</p> <p>You also did not clearly point out how Banqu's platform can achieve some harmonisation on in supply chain financing</p> <p>Some other points in general:</p> <p>The Corporate Sustainability Due Diligence Directive (CSDDD) is a legislative framework to oblige companies to demonstrate what action they are taking to protect the environment and human rights. The challenge is to validate the players in the supply chain and to also give assurance that their activities comply with human rights and environmental considerations.</p> <p>The blockchain is an appropriate technology to create solutions and BanQu is one of these since it provides an auditable trail as well as being connectivity-light. Supply chain transparency is a challenge especially for first mile players, especially for small scale farmers. They are then provided with a work history and a formalised relationship with to promote visibility within a supply chain</p> <p>A recent application of Banqu has been in South Africa with one of the largest glass packaging companies (Ardagh) where it has partnered with BanQu and a digital cash company to enable glass recyclers within the Ardagh supply chain to register on the platform and get paid digitally. This enables keeping an auditable record as well as visibility on the recyclers and maintain a work history - which in turns will provide the basis of a credit record. This is especially useful for small scale recyclers who are unable to access credit to grow their business (https://www.ardaghgroup.com/news-centre/ardagh-glass-packaging-africa-launches-money4glass-initiative-to-empower-its-glass-recycling-value-chain)</p> <p>The option to buy a company (or partner) vs building your own system has a multitude of considerations. A simple model is found here: https://despark.com/blog/buy-build-or-partner-its-about-business-maturity</p> <p>These consideration are very dependent on internal dynamics of a company - the attitude of leadership, or staff to acquisitions and new technology, for example - and these non-financial aspects are often the undoing of many an acquisition that seems perfect on paper. Acquisitions are notorious for their high levels of failures (around 70-90% from a Harvard study: https://hbr.org/2011/03/the-big-idea-the-new-ma-playbook) so companies need to tread carefully. Subsequent studies bear out a similar story on M&A failure</p> <p>Thar said, there are distinct advantages to buying like: speed to market, acquiring expertise, lower overall cost</p> <p>A lower risk approach may be to partner with BanQu at first and decide whether there are sufficient synergies to acquire</p> <p>It has been a pleasure interacting with you in Class 2 - I hope you have gained some knowledge and networks to use this to enhance the strategy in your current company or to start new ventures - or perhaps personally to start your own business. Good luck for the future!</p> <p>Terence</p>

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<div><div><div><div><div></div><div></div></div><div><div></div><div></div></div></div><div><div></div><div></div></div></div><div><div><div>Course total</div><div>Weighted mean of grades. Include empty grades.</div></div></div></div>	88.6 %	59.7	

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