



INNOVATIONS IN FINANCE

WORKSHOP 1 : FINTECH BUSINESS MODEL WORKSHOP

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INTRODUCTION

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OUR GOAL : UNDERSTAND THE FUTURE OF FINANCE

What makes a fintech successful? Is it the tech, the idea, the regulation, or how everything fits together?

→ Today, you're the analysts. You'll dissect the inner workings of fintech startups like Stripe and Qonto.



LEARNING OBJECTIVES

◆ **Knowledge (know/understand):**

- Understand the components of a business model.
- Identify the value proposition and customer segments of a fintech startup.
- Recognize the importance of regulatory and technological factors in fintech.

◆ **Skills (be able to):**

- Use the Business Model Canvas to analyze a company.
- Communicate findings in a clear and structured way.
- Collaborate effectively in a small team setting.

➔ This tutorial is practical, team-based, and graded.

BUSINESS MODEL CANVAS

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WHAT IS A BUSINESS MODEL?

- ◆ A business model describes **how a company creates, delivers, and captures value.**

- Who are your customers?
- What value do you offer?
- How do you deliver it?
- How do you earn money?

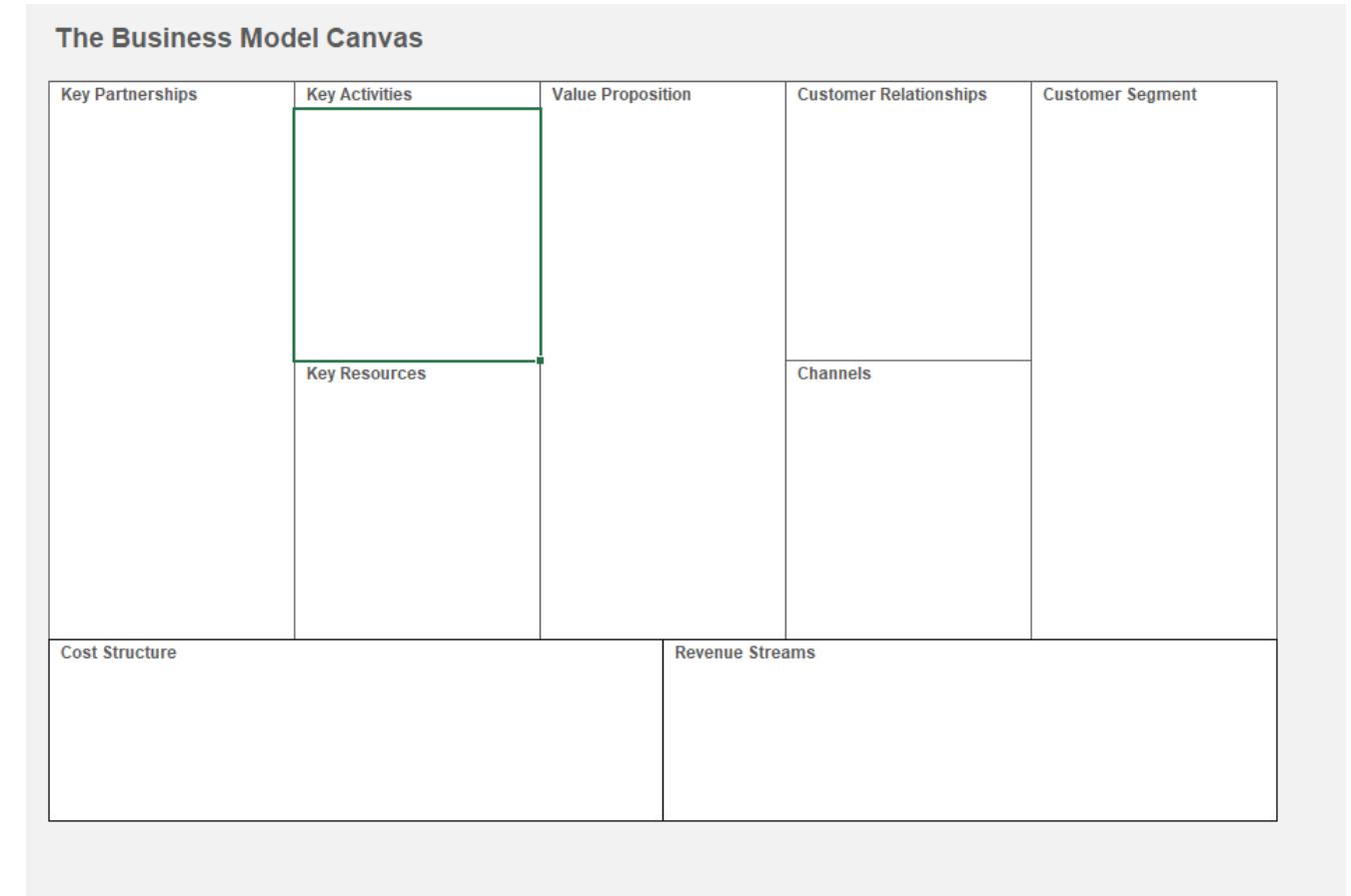
→ Think of it like LEGO blocks: each piece is part of the whole structure.



THE BUSINESS MODEL CANVAS

- ◆ The BMC has 9 building blocks:
 1. Customer Segments
 2. Value Proposition
 3. Channels
 4. Customer Relationships
 5. Revenue Streams
 6. Key Resources
 7. Key Activities
 8. Key Partnerships
 9. Cost Structure

➔ It's a map of how a company works



1. CUSTOMER SEGMENTS

- ◆ Who does the company serve?
 - ◆ What are their needs?
-
- ◆ For example, Stripe serves **online businesses and developers**.

Key Partnerships	Key Activities	Value Proposition	Customer Relationships	Customer Segment
Key Resources		Channels		
Cost Structure		Revenue Streams		



2. VALUE PROPOSITION

- ◆ What problem does the startup solve?
 - ◆ What makes their solution unique?
-
- ◆ For example, Qonto offers **easy and fast business banking** for SMEs and freelancers.
 - ◆ Quick Tip : You can express value in term of customer pain points.

Key Partnerships	Key Activities	Value Proposition	Customer Relationships	Customer Segment
Key Resources		Channels		
Cost Structure	Revenue Streams			

3. CHANNELS

- ◆ How does the company deliver its service?
- ◆ Through which platforms or partners?

Key Partnerships	Key Activities	Value Proposition	Customer Relationships	Customer Segment
Key Resources		Channels		
Cost Structure		Revenue Streams		



4. CUSTOMER RELATIONSHIPS

- ◆ How does the company interact with its users?
- ◆ Is it self-service? Personalized?

Key Partnerships	Key Activities	Value Proposition	Customer Relationships	Customer Segment
Key Resources		Channels		
Cost Structure		Revenue Streams		



5. REVENUE STREAMS

- ◆ How does the startup make money?
- ◆ Subscription, fees, transaction cut?

Key Partnerships	Key Activities	Value Proposition	Customer Relationships	Customer Segment
	Key Resources		Channels	
Cost Structure		Revenue Streams		



6–9: OPS & COST

- ◆ Key Resources: what does the company need? (e.g. API platform, licenses)
- ◆ Key Activities: what does it do? (e.g. onboarding, payment processing)
- ◆ Key Partnerships: with banks, card networks, cloud providers?
- ◆ Cost Structure: people, tech, compliance, support.
- ◆ These parts are often less visible but critical.



FINTECHS WE LOVE

THEY DID IT. BUT HOW?



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CHOOSE YOURS

Revolut

stripe

Qonto

chime

Upstart

Klarna.

Betterment

N26

Prodigy
Finance™

WISE

Lemonade

PLAID



LET'S START!

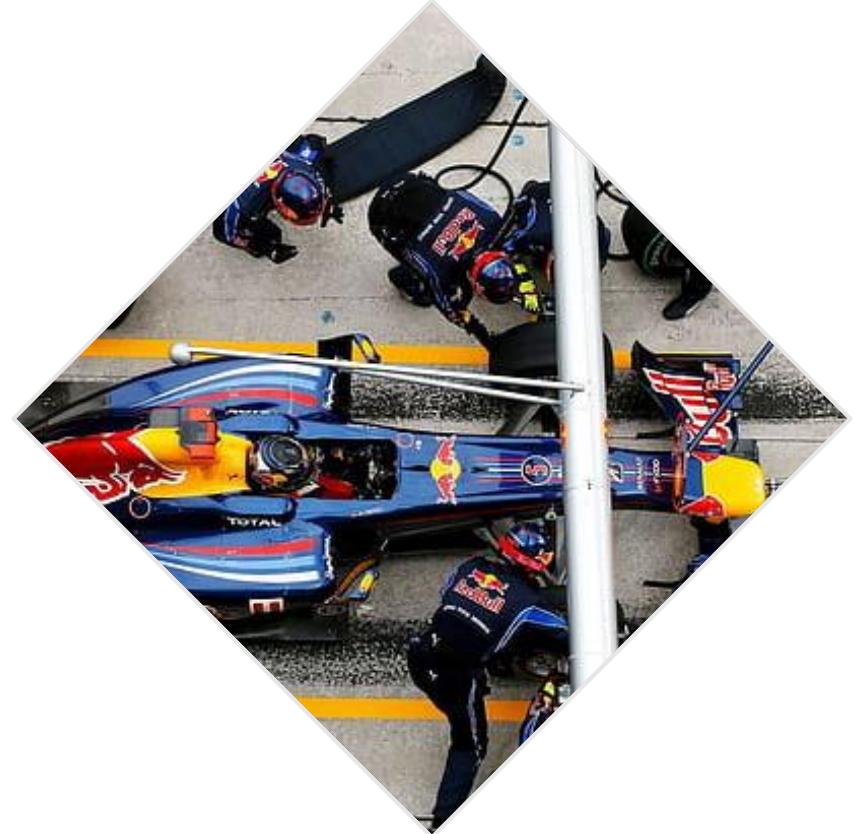
UNPACK THE FINTECH ENGINE

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INSTRUCTIONS FOR TODAY'S WORK

- ◆ Form groups (5 students/group).
- ◆ Each group will work on a Fintech.
- ◆ You will:
 - Fill out a Business Model Canvas (template provided)
 - Identify key pain points, tech enablers, and regulatory issues
 - Prepare a 5-min oral presentation (slides optional)
- ◆ Deadline: Presentation starts in 35 minutes.





EVALUATION RUBRIC

- ◆ BMC completeness & clarity (5 pts)
- ◆ Value proposition & pain point (5 pts)
- ◆ Use of tech & regulatory insight (5 pts)
- ◆ Presentation & delivery (5 pts)



WRAP-UP

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KEY TAKEAWAYS FROM TODAY

- ◆ A business model canvas helps **visualize and analyze** how fintechs create, deliver, and capture value
- ◆ Successful fintechs solve **real customer pain points** through **tech-enabled** solutions
- ◆ Regulation is a **strategic constraint** and must be factored into design and growth
- ◆ Fintechs differ widely in their **value propositions**, target users, and technologies
- ◆ Understanding a fintech's business model helps assess its scalability, **risks, and sustainability**

➔ *Can a fintech that ignores regulation or ethical concerns still be considered 'innovative' – or is that a recipe for long-term failure?*



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