

Fintech Delivery Panel

Agenda and Papers for meeting: 27 February 2018

Date: Tuesday 27th February 2018

Location: MarketInvoice, 48-50 Scrutton St, London EC2A 4HH

Time: 1000 – 1200

Attendees:

1. Eileen Burbidge, Partner, Passion Capital (**Chair**)
2. Eamon Jubbawy, COO, Onfido (**Deputy Chair**)
3. Alice Newton-Rex, VP of Product, WorldRemit
4. Anil Stocker, CEO, MarketInvoice
5. Anna Wallace, Innovate Head of Department, FCA
6. Bilal Mahmood, Head of Media Relations, MarketInvoice - *guest*
7. Charlie Bailey, Project Manager, Tech City UK
8. Charlotte Crosswell, CEO, Innovate Finance
9. Chris Pond, Vice Chair, Financial Inclusion Commission
10. Francesca Porter, Legal Counsel, Onfido - *guest*
11. Imran Gulamhuseinwala, Global Head of FinTech, EY; Implementation Trustee, Open Banking - *guest*
12. India Boyer, Associate, Passion Capital - *guest*
13. Kaushalya Somasundaram, Head of Fintech Partnerships & Strategy, HSBC
14. Maria Palmieri, Government Relations Lead, Tech City UK
15. Matt James, Head of Scouting UK & Europe, RBS
16. Nathaniel Jowitt, Project Manager, Tech City UK - *guest*
17. Philip Brown, Head of Policy, LV=
18. Sigga Sigurdardottir, Chief Customer and Innovation Officer, Santander UK
19. Thomas Price, Head of FinTech, Banking and Credit Team, HMT

Apologies:

1. Anne Boden, CEO, Starling Bank
2. Claire Calmejane, Director of Innovation and Digital Centre of Excellence, Lloyds Banking Group
3. Ed Molyneux, CEO, FreeAgent
4. Erez Mathan, CEO, GoCardless
5. Francois Blanc, Head of Customer Experience, Santander
6. Gus Macfarlane, Managing Director Global Innovation, Barclays
7. James Chappell, Digital Shadows
8. James Varga, CEO, The ID Co
9. Martin Cook, General Counsel, Funding Circle
10. MB Christie, COO, Tech City UK
11. Paul Rippon, Deputy CEO, Monzo

12. Richard Thomson, Barclays
13. Serge Taborin, Group Digital Innovation Director, Aviva
14. Taavet Hinrikus, CEO, Transferwise
15. Will Thorne, Innovation Leader, The Channel Syndicate

Agenda

1	1000-1005	Welcome from the Chair	Discussion	Eileen Burbidge
2	1005-1015	Open Banking <ul style="list-style-type: none"> • Update 	Discussion	Imran Gulamhusein-wala
3	1015-1025	HMT Fintech Sector Deal <ul style="list-style-type: none"> • Update 	Discussion	Thomas Price
4	1025-1040	Skills & Talent Working Group <ul style="list-style-type: none"> • Overview of Innovate Finance / WPI Economics research on migration • FDP input on policy principles 	Discussion	Sameer Gulati Martin Cook
5	1040-1100	Digital ID working group <ul style="list-style-type: none"> • Summary of approach to date • Outline of year plan 	Discussion	Eamon Jubbawy
6	1100-1110	TCUK Fintech Programme Launch <ul style="list-style-type: none"> • Fintech programme Overview 	Discussion	Maria Palmieri
7	1110-1125	Fintech Toolkit working group <ul style="list-style-type: none"> • Update on forward plan on Standards development 	Discussion	Matt James
8	1125-1135	Insurtech working group <ul style="list-style-type: none"> • Update from 2nd meeting - 12th February 	Discussion	Phil Brown
9	1135-1140	Access to Capital <ul style="list-style-type: none"> • Update on event 	Discussion	India Boyer
10	1140-1150	International / FSTIB update <ul style="list-style-type: none"> • Update on FSTIB work to date and forward plan 	Discussion	Sigga Sigurdardottir
11	1150-1155	AOB	Discussion	All

Next Meeting: Tuesday 22nd May, 1000 - 1200

Agenda Item 2 – Open Banking

- Verbal update on Open Banking provided by Imran Gulamhuseinwala

Agenda Item 3 – Treasury Sector Deal

- Verbal update on HMT Fintech Sector Deal provided by Thomas Price

Agenda Item 4 – Skills & Talent working group

FOR DISCUSSION

Working group members

1. Gus Macfarlane, Barclays (Chair)
2. Claire Calmejane, Lloyds Bank
3. Charlotte Crosswell, Innovate Finance
4. Martin Cook, Funding Circle
5. James Vaga, the ID Co. (supported by Andrew at ID Co.)
6. Ryan Farley, Judo Payments (non-FDP member)
7. Kyle Redelinghuys, Bvnk (non-FDP member)
8. Additional support from Barclays Connect With Work colleagues: Kevin Jennings and Jumu Choudhury
9. Richard Thompson, Barclays - main working group contact / secretariat support

FinTech and the Future Immigration System Research

- See update below

Connect with Work

- We have broadened the focus to larger FinTech's as we note that many FinTech's look to hire specialist roles.
- No placements within FinTech to date (v 891 individuals into work through Connect with Work in other sectors)
- An online platform has been developed to help scale and provide further data points
- By March 2018 Connect with Work will have scaled out to Birmingham, Liverpool, Bristol and Manchester
- Partnership secured with Amazon Web Services to support in upskilling individuals within the Digital sector in Birmingham
- Starling created 2 positions for CWW, but candidates were unsuccessful at interview stage, we have since looked at working with clients to understand the recruitment process, interview questions and setting.
- Check point in place regarding focus in next couple of months

Immigration package support and Apprenticeship Levy

- Discussions between Funding Circle and Treasury around how best to leverage Apprenticeship Levy
- Suggestion is to understand view and struggles of other FinTechs. Potential to create a “trailblazer group”
- Barclays to look to provide best practices and obstacles from a large corporate to help provide a template
- Rise Research showcased #1 demand for startups is access to intern / apprentices / early hires
- Whilst there is demand for apprentices, interns etc – there needs to be an ability to re skill / up skill so they can work to the technical needs of a FinTech
- No update on Immigration Advice work

New Initiatives

- Ask of the group to consider what the objectives are for 2018 and how to build momentum going forward.
- Considerations around building out the resources to support the wider Innovate Finance Policy Recommendations
- Consideration of understanding the needs from a segment / maturity perspective in FinTech as, based on maturity, the needs and demands seem to be different

UPDATE:

Fintech and the Future Immigration System Research Update:

Innovate Finance’s report on migration will be finalised in late February and will initially be submitted to the Migration Advisory Committee. The report will include a series of Policy Principles that will form the basis of an ongoing consultation by Innovate Finance with members and other key stakeholders from across the tech community. There are three key findings within the data of the report, and these are:

- UK FinTech is highly dependent on international talent. 42% of workers at firms surveyed are non-UK nationals (of which 28% are from EEA and 14% from Non EEA);
- Most of the workers from overseas in UK FinTech are recruited for their hard skills - computer programming / coding etc. These skills compliment UK talent which is simply unavailable in the UK and are not a substitute for such talent;
- A more restrictive immigration system (akin to the one we have with non-EEA countries at present) would result in a potential shortfall of 3200 highly-skilled EEA workers. Equivalent of 67 FinTech businesses between 2021-2030. Moves

towards a single system may provide a solution and offset this shortfall.

The report bases its analysis on a fairly conservative position regarding the impact of Brexit and the likelihood of a more restrictive visas system for EEA migrants after the transition period. However, the impacts would of course be greater if a more restrictive system was implemented, or the UK's attractive as a global FinTech hub was impacted elsewhere.

Moving forward, our Policy Principles will focus on the following areas:

- The definition of what what constitutes 'high-skilled' migration, and how we can continue to support the complementarity of highly-skilled migrants to address deficiencies in the UK digital workforce;
- What measures could be taken to support government in its approach to boosting digital skills in the local workforce, in order to ease the reliance on imported skills from overseas, especially the EEA;
- How can we collectively support government by way of facilitating a flexible approach to the visas system for international talent - whether through business to government communications, a better understanding of the impact of job creators drawn from overseas, or practical and technological solutions offered by industry to enhance a frictionless migration system.

We want to engage with the FDP on developing these policy principles into specific recommendations that not only support FinTech but the broader tech sector.

NB: This data is shared in confidence and is embargoed until publication. We kindly ask that you do not circulate beyond the papers for this meeting.

Agenda Item 5 – Digital ID working group

FOR DISCUSSION

Working group members:

- Eamon Jubbawy, Onfido (chair) (supported by Francesca Porter, Head of Legal)
- Erez Mathan, GoCardless
- Sigga Sigurdardottir, Santander UK (supported by Stephen Dury, Director, New Business Models)
- Taavet Hinrikus, Transferwise (supported by Jessica Bilcock, Head of Policy)
- Paul Rippon, Monzo
- Ewan Willars / Matt Field, UK Finance (non-FDP member)
- Philip Brown, LV=

- Kaushalya Somasundaram, HSBC
- Ozlem Bas, HMT

UPDATE:

- Onfido have drafted a paper and held the first meeting of the group on the 28th of November seeking members input on the draft. The paper will be shared at the first FDP in 2018. The group is aware that UK Finance are also working on ID and have invited them to join in order to avoid duplication of efforts.
- The outcome we will work towards is to have a working model in Q4 this year for the transfer of verified identity between organisations. In order for us to make the progress we aspire to, we will require attendance rates at meetings to be consistent, and will therefore ask for a firm commitment from those wishing to be involved.
- Moving forwards, the meeting schedule will be monthly, and in each meeting we will seek to cover the topics outlined in the Memorandum of Intention.

Proposed Meeting Topics:

1. International Lessons learned
 - a. Success/ failure of digital identity models across Europe/ the globe
 - b. An analysis of:
 - i. key success factors that can be adopted;
 - ii. pitfalls that should be avoided
2. The Concept of Identity
 - a. Who owns the identity - Individual? Requester? Provider?
 - b. What does KYC/ identity mean?
 - c. Overview of workstreams in this space; how could we move to a set of commonly accepted, industry wide standards.
 - d. How can individuals be incentivised to share their data in a new way for ID verification purposes?
 - e. Considering different ways of sharing ID: tiered IDs/ different levels of sharing results
3. Liability
 - a. How to get past the issue of liability? Reflect back on international models.
 - b. For one financial institution to rely on another financial institution's KYC process for customer verification, it is likely to first want an understanding of (1) the financial institutions on which you are relying/ their risk appetite (2) their internal KYC processes - could this could come from adhering to the same industry KYC standards?
 - c. Shared insurance pot for members?
 - d. How do we maintain credibility? What are the consequences of fraudsters cheating?

4. Technology/ Storage
 - a. Should ID be digitally stored? If so, how?
 - b. Should it be standards driven?
 - c. What technology should be used, blockchain? Distributed ledger?
 - d. Data Privacy limitations
 - e. Bad actors database and sharing of info on fraudsters across networks

5. The Pilot
 - a. What could the solution look like?
 - b. Pilot of proposed solution
 - c. Next steps

Next meeting on Wednesday 28th February.

Agenda item 6 - Tech City Fintech Programme

Tech Nation Fintech Programme Launch:

- This will be Tech City UK's first sector-specific programme. Its structure and focus will be based both on current industry trends as well as our own USPs.
- For these reasons, in the first year, we will target B2B fintech companies at bridge stage or very early Series A only.
- Based on our experience building and running programmes for the best entrepreneurs in the UK, we know that value to them comes from:
 - The scale coaches we bring in, who are recognised domain experts
 - The level of peers in the cohort and therefore what entrepreneurs can learn from each other
 - The halo effect that comes from being in a Tech City UK programmes which acts as a kitemark for investment and recruiting purposes.
- It is these elements that we will leverage once again in four building blocks:
 1. An intense 24h induction during which founders will have a chance to get to know each other and exchange with industry figures
 2. 8 afternoons spread over 5 months where handpicked coaches will deep dive into specific topics relevant to B2B fintech at this stage
 3. 6 dinners following some of the afternoon sessions, meant to allow the cohort to socialise in an informal setting with key decision makers at VC firms, corporates, programme alumni and the government
 4. A trip to the US during which 121 sessions with investors and corporates will be organised
- The launch date will be in June with the aim of identifying and helping about 20 UK fintech companies from across the UK. Our outreach will have a particular focus on the regions outside of London.

Key Asks for the Group:

- We'd like to invite FDP members to help with our judging panel to help us identify and recommend the top candidates, help champion the program and to provide input on the program content.
- We need help in identifying strong commercial partners for the programme to help sponsor our series of dinner events, 24 hour launch, masterclasses and showcase to the US. Please reach out to Caroline Rae with any recommendations or enquiries at: caroline.rae@techcityuk.com.

Agenda Item 7 – Fintech Toolkit working group

FOR DISCUSSION

Working group members:

1. Matt James, RBS
2. Anil Stocker, MarketInvoice (supported by Bilal Mahmood, Head of Media Relations)
3. Sigga Sigurdardottir, Santander (supported by Francois Blanc, Head of Customer Experience)
4. James Varga, The ID Co.
5. Kaushalya Somasundaram, HSBC (supported by Darren Goucher / Nadim Lattouf)
6. Additional support from Nick Flemming, BSI, Steven Wilson, BSI, Gus MacFarlane, Barclays, Matt Field, UK Finance and Daniel Chen, Lloyds Banking Group
7. Christoph Rieche, CEO, iwoca and Colin Goldstein, Head of Partnerships, iwoca (non-FDP members)

APPROACH:

- The 'Fintech Toolkit' working group believe that many fintech companies could be better 'readied to partner' with FS institutions by understanding what they need and by having the answers and information available, and FS institutions could commit to best practice to make them easier to engage with
- We believe this would accelerate on-boarding and reduce time and cost to pilot and partner together - contributing to making the UK ecosystem more efficient and collaborative and therefore more attractive to fintech companies

BACKGROUND:

- Commissioned work with BSI to be jointly funded by the 5 FDP banks
- The first step is to agree a 'base document' which Matt James has drafted (circulated with the papers)
- Once this is agreed by the FDP it will be fed into the BSI's 'PAS' process and be used as a guidance document rather than a voluntary standard.
- Fintech standards are being mapped at a European level under the umbrella of the CEN with the UK leading on the effort via BSI
- *Note that this standards work complements that of the FSTIB who have published a guide to partnering between fintech companies and incumbents (see update below)*

LATEST PROGRESS:

- The group last met on 14th February to discuss any further comments from the first draft from inputs from the various banks.
- The group are all in agreement that most comments have been shared with no key problematic areas flagged but some areas appear to be more comprehensive than others.
- The final comments have now been completed and uploaded to the BSI share site, so now control, syndication and update has been passed into the standard BSI PAS process.
- Matt Bonnamy from BSI will be helping to project manage this group. He will lead the review process and document feedback will be open to anyone through Clinked or directly.
- All invoices have been paid to BSI apart from HSBC which has been confirmed but awaiting final clearance.
- TCUK will provide an input on fintech related announcements by HMT 22nd March alongside other announcements from the different working groups within the FDP.

Next meeting is scheduled for 14th March

Agenda Item 8 – Insurtech working group

FOR DISCUSSION

Working group members:

1. Will Thorne, Innovation Leader, The Channel Syndicate, Chair (FDP)
2. Philip Brown, Head of Policy, LV= (FDP)
3. Serge Taborin, Group Digital Innovation Director, Aviva (FDP)
4. Christopher Beazley, CEO, London Market Group
5. Chris Sharpe, CEO, Kinsu
6. Steven Mendel, CEO, Bought By Many
7. Daniel Pender, CEO, Gryphon
8. Freddy MacNamara, CEO, Cuvva
9. Tom Powell, Regional Manager, CBL Insurance
10. Vivek Banga, Chief Digital and Offshoring Officer, Arthur J. Gallagher & Co., Chair of BIBA's cross-industry Innovation Working Group
11. Matthew Cullen, Assistant Director, Head of Strategy, Data & Analytics, Association of British Insurers
12. Phoebe Hugh, CEO & Co-Founder, Brolly
13. Paolo Cuomo, Co-Founder InsTech London & Principal, Boston Consulting Group
14. Trevor Maynard, Head of Innovation, Commercial, Lloyds
15. Greg Michel, Senior Programme Manager, Fintech, Tech City UK
16. Daniel Poxon, Insurance and Pensions, HMT
17. Euan McCarthy, Policy Advisor, Pensions, Markets & Insurtech, HMT
18. Gordon Baker, Future Sectors, Business Growth Directorate, BEIS
19. Louis Barson, Head of Future Sectors, Business Growth Directorate, BEIS
20. Alan Stewart, Insurance and Markets Team, HMT
21. Thomas Price, Head of Fintech, Banking and Credit Team, HMT (FDP)

What is the Insurtech Board?

- The Insurtech Board (IB) was created because the Fintech Delivery Panel saw a need to put in place a dedicated group to bring together key elements of the insurtech ecosystem
- Hitherto there has not been a single group that brought together incumbents, startups, market bodies, and other interested parties into a single, formal group.
- The IB is reacting to a number of issues identified by BEIS' recent insurtech workshops, various reports including BCG's London Matters and the recent City of London Value of Fintech document, together with crowdsourced pain points for the ecosystem
- A priority is to establish a common vision and framework to develop insurtech in London and across the UK, in order to boost the UK's competitive position - other regions are pushing an insurtech agenda - such as Singapore, Australia, Germany and the US

- The IB is governed by the same terms of reference as the FDP and it reports into the main panel via Will Thorne

Three sub-working groups will progress the work over the next 6-12 months (NB working groups are still being formed):

1. To establish a common vision & framework to develop insurtech in London & across the UK, by building on our strengths in terms of marketing the UK offering
 - Members:
 - i. Will Thorne
 - ii. Paolo Cuomo
 - iii. Chris Beazley
 - iv. Euan McCarthy
 - v. Thomas Powell
2. To improve on-boarding challenges between incumbent insurance businesses and startups by encouraging standardisation and fast track processes. Learning from work that the FDP is doing in this space to improve on-boarding between fintech companies and banks.
 - Members:
 - i. Vivek Banga
 - ii. Matt Cullen
 - iii. Louis Barson
 - iv. Phoebe Hugh
 - v. Freddy MacNamara
 - vi. Daniel Poxon
3. To explore whether we can solve problems for insurtech startups through support / education offerings. The idea is to position the UK as the best environment to start an insurtech or as the best second market for startups already running.
 - Members:
 - i. Steven Mendel
 - ii. Philip Brown
 - iii. Dan Pender
 - iv. Ozlem Bas
 - v. Caroline Vaughan

Resource to support these groups is being identified - Tech City UK are in discussion with BEIS.

UPDATE:

- The Insurtech working group last met on 12th February.
- HMT are keen to explore how insurtech could be used for example to provide access to insurance for vulnerable people.
- TCUK have now received funding from BEIS to hire a part time (c.3 days a week) project manager for a fixed term to help assist with setting up the Insurtech Board.
 - For an overview of the role please visit www.techcityuk.com/jobs/ or click [here](#) for the full description.

- ABI, BIBA and the Global Insurtech Alliance (GIA) have been working with their members to generate key insights which could have key inputs into the Board and understand various industry/ country priorities for innovation in insurance.
- The group have been split into three core working groups focused which will aim to meet monthly and support the following areas:
 - Vision:
 - Onboarding Challenges:
 - Support:
- In the build up to Fintech week starting for March 19th, the group will be building the vision for insurtech in the UK and how the board will be helping to support this vision.
- There is consideration into building a market overview and report for insurtech in the UK, possibly supported through probono work from BCG.
- A press release announcing the insurtech board and members was circulated Wednesday 21st February.

ASK:

- Could we run the VC pitch meeting but with an insurtech focus towards the end of the year, and include corporate VCs?
- We would like one of the toolkit working group members to help provide some input into our insurtech onboarding working group to share their approach / feedback through an initial call.
- As announced in the Industrial Strategy White Paper, Innovate UK is aiming to support emerging solutions and technologies in insurance, law and accountancy. A £20m fund aims to pilot potential solutions, and (while still subject to HMT final sign off) is at its final scoping stage. Public workshops in the very near future will ensure that the programmes understand and are tailored to business needs.
- If anybody in the fdp not involved in insurtech has any particular feelings about the insurtech vision then it would be great to get your input.

The next meeting is scheduled for May 15th

Agenda item 9 - Access to Capital working Group

Pitching / VC (not a working group but a deliverable)

1. Eileen Burbidge, Passion Capital
2. India Boyer, Associate at Passion Capital (non-FDP member, main working group contact)
3. Nicolas Vrillaud, RBS
4. Ozlem Bas, HMT

Event Update:

- An "open" pitching event, open to any/all companies (first-come, first-served), which reaches as many fintech companies as possible (approx 30)
- Value to the startups is that they get direct 1:1 access akin to speed dating ("speed pitching") to 3 different fintech specific / interested investors
- Date / Venue: *Provisionally* Friday 13th April 2:00 - 5:00 pm at the General Assembly offices (The Relay Building, 114 Whitechapel High St, London E1 7PT)
- Investors will be invited with the aim to secure at least 10 at partner level
- Target investors will include:
 - Santander InnoVentures, Aviva Ventures, Balderton, Investec, Kindred, Connect, LocalGlobe, Index, Accel, Episode 1, Seedcamp, Octopus, Backed, Crane, MMC, Mosaic, Founders, White Star, Kima, Passion
- We will then issue an open call via social media to startups of "Fintech Open Office Hours" with one week to respond with company name, twitter handle, contact name and email address, 300 word limit for company description, amount of funding to be sought over next 6 months, etc
- The first 30 fintech companies to apply are given slots on the rota (and will be assigned to at least 3 different VCs, 15 mins each). Those that come after the first 30 will go on a waitlist.
- Depending on outcomes (meetings and any follow-up meetings, due diligence or eventual financing secured will be tracked), a second pitching event could be held later in the year, October/November or around a fintech sub-sector, such as insurtech/other

Agenda item 10 - International / FSTIB update

The FSTIB Fin-tech work-stream is currently working on two key initiatives to be released in Q2 and Q3:

Skills and talent

With the assistance of Odgers Berndtson and a group of academics from the Russell Group, a blueprint is being developed of the FinTech skills which will be needed by the Financial and Related Professional Services industry over the next 3-10 years. The blueprint will be based upon interviews with TheCityUK's members as employers of FinTech skills. The

output will be shared with universities, business schools and apprenticeship bodies to help shape future teaching and training. – estimated release date: June

Shared Platforms

With help from Deloitte a white paper is being developed which identifies seven back office functions which could be overhauled by FinTech through the medium of shared platform services. Challenges and risks will be considered, and the paper will focus on those areas where there is no competitive advantage at stake. Benefits of such an approach includes lower costs, greater standardisation and more secure systems.

The 7 platforms that the white paper focuses on are the following:

- Collateral Management – providing a central repository for tracking of all collateral used for financing
- Fraud Shared Platform – monitoring, identifying, tracking and reporting fraud and attempted fraud
- KYC Shared Platform - providing Know Your Client functions and acting as a central repository for identified entities
- Regulatory reporting – providing a central processing facility for regulatory reporting
- Syndicated Loans Processing – providing a central platform of the processing of loans
- Trade Finance – providing a central repository of all trade finance transactions
- Transaction Monitoring Shared Platform – a centralised ‘global’ transaction monitoring solution

Estimated release date: Q3

Agenda item 11 - AOB

FOR REFERENCE**Fintech Delivery Panel – Finalised vision and deliverables****Updates**

What we said in the vision	How we are progressing the action(s)
Design and test voluntary standards to reduce friction, making piloting products and services quicker and easier	The Toolkit Working group partners have provided in depth feedback/ comments with control, syndication and updating being passed into the standard BSI PAS process.
Explore mechanisms through which verified identity can be transferred between financial services organisations, piloting this through FDP members to establish the means to enable all UK consumers to use their identity securely across financial services	The Digital ID Working group have identified key topic areas to explore over the next year with the outcome of having a working model by Q4 2018.
Put in place a dedicated group to bring together key elements of the insurtech ecosystem Establish a common vision and framework to develop insurtech in London	The Insurtech working group has been set up with subworking groups built around building the vision, onboarding processes and support needed for insurtech in the UK.
Design a programme to help ambitious fintech companies scale TCUK programme Contribute to auditing future job requirements in fintech Develop a fintech focus for the Barclays Connect with Work employability programme – this fills vacancies and reduces the barriers for young people seeking work	Skills & Talent working group - TCUK scaling programme - MAC response on future jobs (replaces future jobs audit) - Connect To Work employability programme
Explore possibility of delivering accessible package(s) from immigration legal firms and advisory services expressly for fintech	Skills & Talent working group progressing work on standards

<p>skilled worker sponsorship and immigration support (TBC - for discussion)</p>	
<p>Organise fintech VC open office hours (fundraising pitch sessions) or other events, e.g. Pitch10 (Pitch@11), perhaps as part of larger ecosystem event or HMT fintech Week</p> <p>Offer series of pitch clinics to help fintech startup founders approach and pitch to prospective investors - Claire CJ from Lloyds</p>	<p>Access to Capital working group are putting together a fintech pitching event for April (tentatively)</p>
<p><i>Showcase how fintech innovation can change the world for the better by launching a nationwide competition on financial inclusion and capability</i></p>	<p><i>Fintech For All competition working group Competition delivered 15 November 2017 This action is now delivered and considered closed</i></p>