

## H9ENFTCH: Entrepreneurship in FinTech

Module Code:	H9ENFTCH
Long Title	Entrepreneurship in FinTech <b>APPROVED</b>
Title	Entrepreneurship in FinTech
Module Level:	LEVEL 9
EQF Level:	7
EHEA Level:	Second Cycle
Credits:	5
Module Coordinator:	Simon Caton
Module Author:	Simon Caton
Departments:	School of Computing
Specifications of the qualifications and experience required of staff	
<b>Learning Outcomes</b>	
<i>On successful completion of this module the learner will be able to:</i>	
<b>#</b>	<b>Learning Outcome Description</b>
LO1	Investigate the global FinTech ecosystem, including a differentiation of players, the problems they address, their technological solutions, their competitive advantages, as well as credit risk management approaches
LO2	Contextualise the entrepreneurial mindset and skillset needed to create and develop a successful FinTech enterprise in the context of accelerated technological and socio-economic change
LO3	Design the business model of a FinTech startup that addresses a relevant gap in the FinTech market, using a commonly accepted approach in the startup community (lean canvas)
LO4	Prepare and deliver a pitch aimed at raising capital with a methodology suitable for potential investors and agencies in Ireland and the UK
<b>Dependencies</b>	
<b>Module Recommendations</b>	
No recommendations listed	
<b>Co-requisite Modules</b>	
No Co-requisite modules listed	
<b>Entry requirements</b>	

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Module Content & Assessment			
Indicative Content			
<b>Assessment of the FinTech global ecosystem</b> • Comprehensively analyse current global business, socio-economic, and technology trends, including B2B, consumer trends, and emerging technology trends • Critically assess specific forces in the FinTech domain, business trends and key growth drivers • Perform Porter's Five Forces Analysis on the global Fintech landscape to understand the competitive environment and industry financial attractiveness • Identify and categorise global and regional FinTech players and their value proposition, in areas including lending, personal finance, payments/billing, equity financing, remittances, retail investing, institutional investing, financial security, banking infrastructure, business tools, crowdfunding, consumer banking, financial research, money transfer, digital currency • Identify the problems that players currently address and the respective solutions currently being offered including the most relevant FinTech smartphone apps • Identify regulatory issues and requirements for doing business in the FinTech in the EU, including but not limited to data protection principles, trans-border data flows, and intellectual property			
<b>Business model creation with the Lean Canvas methodology</b> • Define customer pain point and methodologies used to identify business problems to solve • Identify gaps in the market: areas of opportunity that FinTech players are not addressing or are addressing inadequately • Generate solutions for the identified problem to solve, which may include app development and/or programming • Define and understand customer segments • Craft the unique value proposition • Identify channels to offer the FinTech solution • Clarify revenue models and streams • Review basic accounting and financial concepts • Outline the cost structure of the startup • Measure success using key metrics • Identify the key elements that lead to an unfair market advantage			
<b>Raising Capital</b> • Present the underlying logic and strategies used for raising capital, from sources including seed funding, angel investors, accelerators, and venture capital • Develop a pitch for raising capital • Draw from successful startups and their strategies for raising capital			
<b>Credit Risk Management</b> • Understand the banking industry's accepted credit risk management principles • Apply credit risk management principles to a FinTech startup to minimise financial risk • Outline strategies to optimise the startup's risk exposure within acceptable parameters • Outline the process to design and manage processes to control and collect payments from customers, to improve revenues and reduce financial risks			
Assessment Breakdown			%
Coursework			100.00%
Assessments			
Full Time			
Coursework			
<b>Assessment Type:</b>	Continuous Assessment	<b>% of total:</b>	25
<b>Assessment Date:</b>	n/a	<b>Outcome addressed:</b>	1,2,3,4
<b>Non-Marked:</b>	No		
<b>Assessment Description:</b> Mid-term presentation: Business Model			
<b>Assessment Type:</b>	Continuous Assessment	<b>% of total:</b>	25
<b>Assessment Date:</b>	n/a	<b>Outcome addressed:</b>	1,2,3,4
<b>Non-Marked:</b>	No		
<b>Assessment Description:</b> Final presentation: pitch to investor panel			
<b>Assessment Type:</b>	Continuous Assessment	<b>% of total:</b>	50
<b>Assessment Date:</b>	n/a	<b>Outcome addressed:</b>	1,2,3,4
<b>Non-Marked:</b>	No		
<b>Assessment Description:</b> Business Model Report			
No End of Module Assessment			
No Workplace Assessment			
Reassessment Requirement			
<b>Repeat examination</b> Reassessment of this module will consist of a repeat examination. It is possible that there will also be a requirement to be reassessed in a coursework element.			

## H9ENFTCH: Entrepreneurship in FinTech

Module Workload				
Module Target Workload Hours 0 Hours				
Workload: Full Time				
Workload Type	Workload Description	Hours	Frequency	Average Weekly Learner Workload
Lecture	No Description	24	Every Week	24.00
Tutorial	No Description	12	Every Week	12.00
Independent Learning	No Description	89	Every Week	89.00
Total Weekly Contact Hours				36.00
Workload: Part Time				
Workload Type	Workload Description	Hours	Frequency	Average Weekly Learner Workload
Lecture	No Description	24	Every Week	24.00
Tutorial	No Description	12	Every Week	12.00
Independent Learning Time	No Description	89	Every Week	89.00
Total Weekly Contact Hours				36.00

Module Resources	
<i>Recommended Book Resources</i>	
<p>Chishti, Susanne and Janos Barberis. The FINTECH Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries, Wiley, [ISBN: 111921887X].</p> <p>Forum, World Economic. (2015), The Future of FinTech A Paradigm Shift in Small Business Finance.</p> <p>Masters, Blake and Peter Thiel.. (2015), Zero to One Notes on Start-Ups, or How to Build the Future., Virgin Books, [ISBN: 0753555204.].</p> <p>Ernst and Young.. (2014), Landscaping UK Fintech Commissioned by UK Trade &amp; Investment..</p> <p>Ash Maurya. Running Lean, O'Reilly Media, p.240, [ISBN: 1449305172.].</p> <p>Clayton M. Christensen. Innovator's Dilemma, Harper Paperbacks, p.336, [ISBN: 0062060244].</p>	
<i>Supplementary Book Resources</i>	
<p>Grant, Adam. (2016), Originals: How Non-Conformists Move the World., Viking, [ISBN: 0525429565.].</p> <p>Rosal, Victor del.. (2015), Disruption: Emerging Technologies and the Future of Work., CreateSpace Independent.</p> <p>Romans, Andrew. (2013), The Entrepreneurial Bible to Venture Capital: Inside Secrets from the Leaders in the Startup Game, McGraw-Hill Education,, [ISBN: 0071830359.].</p>	
<i>Recommended Article/Paper Resources</i>	
<p>Forum, World Economic.. The Future of FinTech A Paradigm Shift in Small Business Finance.,  <a href="http://www3.weforum.org/docs/FP/2015/FS/GAC15_The_Future_of_FinTech_Paradigm_Shift_Small_Business_Finance_report_2015.pdf">http://www3.weforum.org/docs/FP/2015/FS/GAC15_The_Future_of_FinTech_Paradigm_Shift_Small_Business_Finance_report_2015.pdf</a></p> <p>Ernst and Young. Landscaping UK Fintech Commissioned by UK Trade &amp; Investment,  <a href="http://www.ey.com/Publication/vwLUAssets/Landscaping_UK_Fintech/\$FILE/EY-Landscaping-UK-Fintech.pdf">http://www.ey.com/Publication/vwLUAssets/Landscaping_UK_Fintech/\$FILE/EY-Landscaping-UK-Fintech.pdf</a></p>	
<i>Other Resources</i>	
<p>[Website], Scanner, Venture.. The Fintech Ecosystem.,  <a href="http://www.venturescanner.com/files/sector/financial-technology.pdf">http://www.venturescanner.com/files/sector/financial-technology.pdf</a></p> <p>[Website], Insights, CB. The Periodic Table of FinTech.,  <a href="https://www.cbinsights.com/blog/fin-tech-periodic-table/">https://www.cbinsights.com/blog/fin-tech-periodic-table/</a></p> <p>[Website], (2014), A data-driven look at fintech trends and disruption in financial services.,  <a href="https://www.cbinsights.com/reports/FinTech-White-Paper.pdf">https://www.cbinsights.com/reports/FinTech-White-Paper.pdf</a></p>	
Discussion Note:	