

9/24/2024



011

010

001



100



# 1. Logistics



# Welcome Farah!!

⬡ New Head of Communications



**Farah Akbari**

Head of Communications

# Pitch Sign-Up

- ⬡ Please sign up for at least one pitch this semester.
  - <https://docs.google.com/spreadsheets/d/1vxnMgKtETUAK5p0hdYsHI1In3CNw3v7SpMAQ2Rh04yg/edit?usp=sharing>



## 2. Example Pitch





**Toast, Inc.**  
**(NYSE: TOST)**

Fintech@Brown  
March 12th, 2024

INSERT\_COMPANY\_  
LOGO (e.g. Toast)



# Company Background



## The Business

- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point

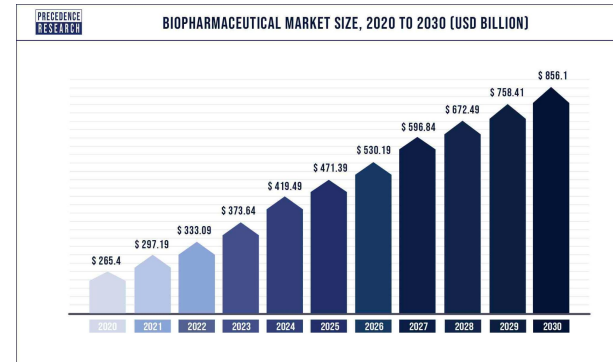
## Origin/History

- Enter\_Information
- Enter\_Information
- Enter\_Information
- Enter\_Information

## Management Team

## Competitive Advantages & Disadvantages

- Enter\_Information
- Enter\_Information
- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point



## Product/Technology I

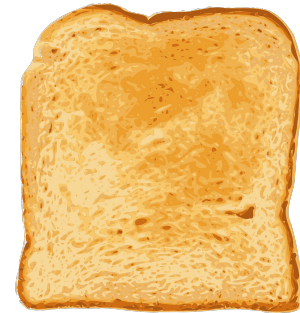
- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point

## Product/Technology II

- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point

## Product/Technology III

- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point





## Current Financials

- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point

	Current	6/30/2024	3/31/2024	12/31/2023	9/30/2023	6/30/2023	3/31/2023
Market Cap	15.57B	14.31B	13.66B	9.86B	10.03B	12.03B	--
Enterprise Value	14.39B	13.23B	12.58B	8.87B	9.08B	11.17B	--
Trailing P/E	--	--	--	--	--	--	--
Forward P/E	39.06	59.88	238.10	--	--	--	--
PEG Ratio (5yr expected)	--	--	--	--	--	--	--
Price/Sales	3.45	3.37	3.44	2.67	2.94	3.87	--
Price/Book	12.14	12.00	11.52	8.63	9.35	10.95	--
Enterprise Value/Revenue	3.28	3.21	3.25	2.46	2.74	3.70	--
Enterprise Value/EBITDA	-24.37	--	-3.14k	-192.74	-177.95	-155.14	-98.32

## Future Expectations

- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point

# Peer Comparison



## Peer I

- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point

## Peer II

- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point

## Peer III

- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point

Company	Debt/Assets	Debt/Equity	Debt/EBITDA	Current Ratio
<b>Pfizer Inc.</b> (NYSE: PFE)	0.312	0.68	5.1614	1.651
<b>Merck &amp; Company Inc.</b> (NYSE: MRK)	0.219	0.34	1.752	2.309
<b>AstraZeneca PLC</b> (NASDAQ: AZN)	0.283	0.59	1.468	1.632

# Macro/Policy/Market Outlook

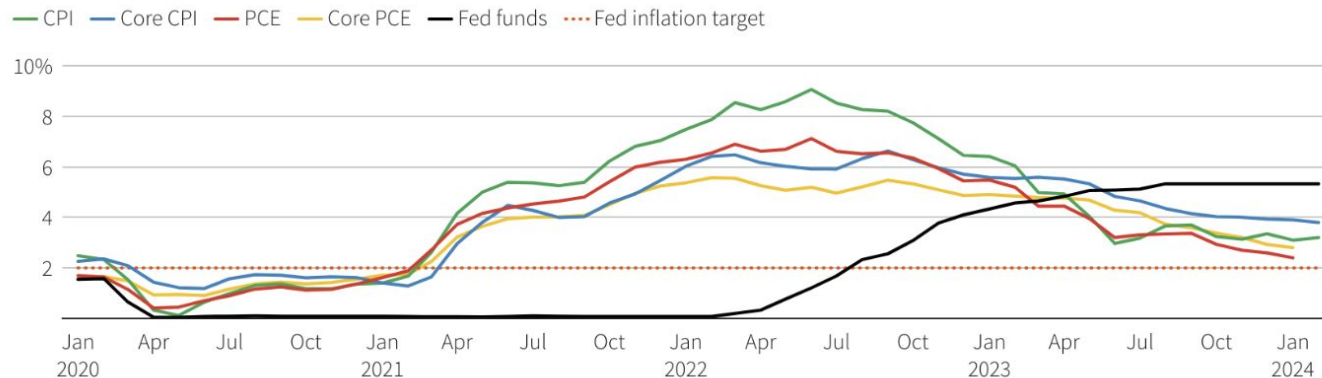
- Enter\_Information

- Bullet\_Point

- Enter\_Information

- Bullet\_Point

- Enter\_Information



Note: CPI = Consumer Price Index; PCE = Personal Consumption Expenditures Price Index; Core = excluding food and energy; Fed funds = Fed policy rate

Source: Federal Reserve (funds rate and target); Bureau of Labor Statistics (CPI); Bureau of Economic Analysis (PCE); inflation rates are annual

## Bull

- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point

## Bear

- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point

Earnings calls			
Previous	EPS	Revenue	
Jun 2024	Miss -63.21%	Beat 1.65%	▼
Mar 2024	Miss -150.78%	Beat 3.25%	▼
Dec 2023	Miss -713.00%	Beat 1.89%	▼
Sep 2023	Miss -1,221.25%	Miss -0.02%	▼

## Investment

- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point

## Timeline

- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point
- Enter\_Information
  - Bullet\_Point



# 3. Industry Update



# 24-25 Fintech Trends & Upcoming IPOs

## ⬡ Growing Interest in Embedded Finance

- Integration of **financial** services into **non-financial** websites and apps.
- EX) **BNPL** (Buy Now Pay Later), Embedded Payments (**Digital Wallet**)
- **80%** of Gen Z use Digital Wallets and they spend **31%** more than non-Wallet
- Market currently sits at \$63.2B → Projected to reach **\$248B** by 2032

## ⬡ Regtech Solutions Provide Accuracy and Efficiency

- + **30%** of financial institutions spend more than 5% of their revenue on compliance.

## ⬡ Upcoming IPOs: Klarna, Plaid

Buy Now, Pay Later with

**Klarna.**



**PLAID**



## NEWSROOM

### Press Releases

#### Speeches & Statements

#### Meetings & Events

#### SEC Videos

#### Social Media Directory

#### What's New

[Home](#) / [Newsroom](#) / [Press Releases](#) / [JPMorgan Admits to Widespread Recordkeeping Failures and Agrees to Pay \\$125 Million Penalty to Resolve SEC Charges](#) / [JPMorgan Admits to Widespread Recordkeeping Failures and Agrees to Pay \\$125 Million Penalty to Resolve SEC Charges](#)

### PRESS RELEASE

[Copy Link](#)

## JPMorgan Admits to Widespread Recordkeeping Failures and Agrees to Pay \$125 Million Penalty to Resolve SEC Charges

Firm also agrees to implement significant improvements to its compliance controls

FOR IMMEDIATE RELEASE | 2021-262

Washington D.C., Dec. 17, 2021 — The Securities and Exchange Commission today announced charges against J.P. Morgan Securities LLC (JPMS), a broker-dealer subsidiary of JPMorgan Chase & Co., for widespread and longstanding failures by the firm and its employees to maintain and preserve written communications. JPMS admitted the facts

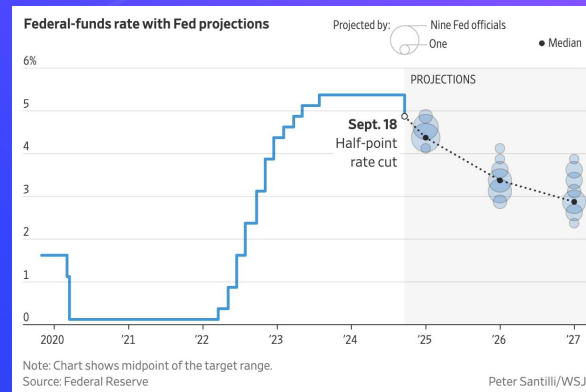
## RESOURCES

- [SEC Order](#)



# Interest Rate Cut—How will Crypto React?

- Rate cut by 0.5% on 9/18
- S&P500 +1.2%
- NASDAQ-100 +1.5%
- BTC +5.4%
- ETH +14.2%
- Lower interest rate → more money in circulation → more risky investments



# M2P Fintech's \$102M Series D Round

- ❖ India-based startup offering API solutions for management of banking, lending, and payment services
- ❖ Round led by Helios Investment Partners, an Africa-based VC firm
  - Strategic play to expand its international presence
  - Currently 60% of revenue from India (40% international)
  - Projected \$800M post-money valuation
- ❖ CEO eyeing IPO in next 2-3 years
- ❖ Takeaway: continued trend of India VC boom