



FINE

Fintech Investor
Network and
Ecosystem

D2.2 EDUCATIONAL CONTENT - LIFECYCLE COURSES

30/11/2024

PARTNERS

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D2.2 EDUCATIONAL CONTENT DEVELOPMENT – INVESTMENT LIFECYCLE COURSES

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1 INTRODUCTION

In task 2.2 we developed the Investing Courses of the FINE Investor Academy. The Investor Academy is a part of the European FINE project. FINE stands for The Fintech Investor Network and Ecosystem. FINE's aim is to build stronger connections between investors both locally and internationally. Its goal is to encourage investors to collaborate and invest together in fintech startups.

The Fintech Investor Network and Ecosystem builds stronger connections among fintech networks, both locally and internationally.

2 OBJECTIVES OF THE PROJECT

The objectives of the Fine project are as follows:

Objective 1: Increasing access to capital and investments in less-connected Fintech innovation ecosystems by building Fintech investment pipelines and screening methodologies to attract foreign investment

Objective 2: Increasing the access of investors to the flow of local deals through the creation of an openly accessible Investor KnowledgeBase based on a thorough mapping of key local ecosystem players and the appointment of local FINE experts

Objective 3: Improved accessibility of knowledge about investment, including introduction to the investment process through an Investor Academy and enhanced knowledge of local and international regulatory frameworks, networks and support systems

Objective 4: Enhancing network connectivity and cooperation within Fintech innovation ecosystems and across borders through matchmaking and knowledge-transfer opportunities between Fintech innovators and investors supported by a new collaboration platform

Objective 5: Facilitating inclusiveness and gender equality in Fintech innovation ecosystems, by empowering women through gender-responsive programs, models and support systems

Finding a suitable fintech investment requires extensive research and ideally fellow investors with knowledge of the sector. Fintech startups themselves need to connect with investors from all over Europe. To encourage investors to collaborate and invest together in fintech start-ups all over Europe the Fine ecosystem and network has been created.

3 INVESTORS ACADEMY

As part of work package two which is the development of an Investor Academy, task 2.2 had the following assignment:

“With the help of pedagogical experts working in collaboration with the partners representing investors and Fintech hubs the material for the courses will be built. Specific courses will target mainly early investors, angel investors, women investors, young investors and other underrepresented social groups. These courses will lay the basis about investments (e.g. general info about stock market, evaluations, exits). In addition, it will introduce the concept of responsible investments. These will be both in complete online form as in hybrid forms.”

3.1 METHODOLOGY

After the research done in T2.1, we started developing the courses. During the development process it became clear that the material for the different target groups could be combined into one eLearning covering all the necessary information. Cooperation with the Elfin network for women investors helped us to develop a useful eLearning covering the basic material, based on our research and the added pedagogical experience of this network.

Next to this some specific material, for example how to invest as a business angel or how to start your own VC to invest into Fintech were developed separately in the form of an article or podcast. Further material that will be developed during the lifetime of the project, for instance tips for investors from outside of the EU, will be integrated into the academy.

3.2 TARGET GROUPS

The target groups for the eLearning are:

- *Early investors*

- *Angel investors*
- *Women investors*
- *Young investors*
- *Other underrepresented social groups*
- *New investors*

The target groups for the other content are more specific per product, for example:

- *Investors who want to become a business angel (article).*
- *Investors who want to start their own VC (podcast)*

3.3 LIFECYCLE COURSES GOALS

The courses are designed for those ready to take charge of their financial future and start investing. Whether you are a complete beginner or already have some knowledge, these courses will equip you with everything you need to build a sustainable investment strategy that suits your personal goals and lifestyle.

After completing the introductory course there is a special module about investing in Fintech.

As a starting or young investor, investing in Fintech companies can seem like a big step to take. It requires research and careful selection of the right companies to fit your investment goals and your portfolio. After having concluded this investing in eLearning and after making a couple of first investments, Fintech can be an interesting option to add to a portfolio as it is fast developing and becoming more and more important. The module will give more information about the Fintech market and companies and an approach to select Fintech investments.

The course will teach people:

- **The fundamentals of investing:** Get to grips with key investment concepts like stocks, bonds, and ETFs.

- **How to build one's own investment strategy:** A step by step guide through the process of creating a personalized investment plan.
- **Understanding risks and rewards:** Learn how to assess risks and understand how different asset classes perform over time.
- **Long-term wealth-building techniques:** Discover how compounding works and how to make money grow over the years.
- **How to select and diversify investments:** It helps choose the right mix of assets for a well-balanced portfolio.
- **Practical steps to get started:** From opening an investment account to making the first purchase, a guide through the process.
- **How to incorporate sustainability into investing:** Learn about ESG investing and how to align financial goals with someone's values.
- What are the opportunities and challenges of investing into Fintech companies.

3.4 COURSE CONTENT

The list below contains the content of the eLearning course with some screenshots showing examples of content. The complete content is available under [FINE SharePoint](#), T2.2.

3.4.1 WELCOME

3.4.2 WHY INVEST: BUILDING WEALTH AND FINANCIAL FREEDOM

▼ Why Invest: Building Wealth and... 7 Topics ✓

- ☰ How to make money with investing? ✓
- ☰ Different investment products ✓
- ☰ Compound interest: the power of letting... ✓
- ☰ Passive income: making money while yo... ✓
- ☰ The 8% rule ✓
- ☰ Investors ABC: common terms ✓
- ☰ Summary chapter "Why can investing be... ✓


► Risks Of Investing 3 Topics ✓

► The Core Principles of Smart Inve... 3 Topics ✓

► Your Investment Platform: Where... 5 Topics ✓

► Investing In Stocks 8 Topics ✓

Why Invest: Building Wealth and Financial Freedom

 Ivar Zuidhoek • 12 September 2024

Investing is one of the most powerful ways to build wealth. If you spend as much as you earn each month, you'll stay on a financial plateau. But by investing wisely, your money can grow over time—thanks to the power of compound interest, which we covered in the previous lesson.

Building a nest egg, or a pot of wealth, gives you the freedom to do things that require significant money: traveling the world, buying a home, paying for your child's education, or working less. The key to building wealth is:

1. **Use your money wisely**—avoid unnecessary spending.
2. **Increase your income**—while not essential, this can speed up the process.
3. **Invest and reinvest consistently** over time.

The more consistently you invest, the more your wealth will grow, giving you greater financial security and freedom.

Investing for the Future

- How to make money with Investing
- Different Investment products
- Compound interest the power of letting your money work for you
- Passive income making money while you sleep
- The 8% rule
- Investor ABC common terms
- Summary chapter

3.4.3 RISKS OF INVESTING

▼ Risks Of Investing	3 Topics	✓
☰ Thinking mistakes in investing		✓
☰ When to save versus when to invest?		✓
☰ Summary chapter The risks of investing!		✓
▶ The Core Principles of Smart Inve...	3 Topics	✓
▶ Your Investment Platform: Where...	5 Topics	✓
▶ Investing In Stocks	8 Topics	✓
▶ Investing In Bonds	4 Topics	✓
▶ ETF Investing	5 Topics	✓
▶ Sustainable Investing	4 Topics	○
▶ Your Investment Strategy	9 Topics	✓

Investing Comes with Risks—But Don't Be Afraid!

Investing isn't without risks, and it's important to understand what those risks are. Many people are intimidated by the word "risk," but there's no need to be. If you invest wisely, follow the "golden rules," and take steps to minimize the most common risks, investing can be a very smart move. Your goal is to avoid losing your initial investment or seeing your portfolio suddenly drop in value. After all, the aim of investing is to build wealth over the long term!

Market Risk

When you invest in index funds, your investments track an index made up of hundreds of stocks or bonds. Essentially, you are following the broader economy. The economy goes through cycles of growth and contraction, meaning the value of your investments will also rise and fall. This risk—where the value of your investments declines due to overall economic conditions—is called market risk. It affects almost all investments when the market as a whole declines.

Tip 1: Only Invest Money You Don't Need in the Short Term

If you invest money that you won't need for daily living or emergencies, you won't be forced to sell your investments during a downturn. As long as you hold onto your investments, they have the chance to recover and grow in value again. Remember, you only lock in a loss if you sell at a lower price than you paid. Keep a long-term perspective and invest money you can afford to leave untouched.

- Thinking mistakes in investing
- When to save versus when to invest
- Summary chapter risks

3.4.4 THE CORE PRINCIPLES OF SMART INVESTING

- Diversification the key to reducing risk

▼ The Core Principles of Smart Inve...	3 Topics	✓
☰ Diversification: The Key to Reducing Risk...		✓
☰ Dollar-Cost Averaging: The Power of Per...		✓
☰ Summary chapter Key Principles for Suc...		✓
▶ Your Investment Platform: Where...	5 Topics	✓
▶ Investing In Stocks	8 Topics	✓
▶ Investing In Bonds	4 Topics	✓
▶ ETF Investing	5 Topics	✓
▶ Sustainable Investing	4 Topics	○
▶ Your Investment Strategy	9 Topics	✓
▶ Investing into Fintech - A successf...	7 Topics	○

1. Long-Term Investing

Investing is most effective when done with a long-term perspective—think at least 10 years. Why is this important? Because investing isn't about quick wins; it's about letting your money grow and compound over time. The longer you stay invested, the more potential you give your portfolio to recover from market dips and benefit from growth over the years.

Experts suggest at least a 10-year horizon because, historically, the stock market has never experienced a downturn that lasted more than a decade. In other words, even if you experience a market crash, staying invested for 10 years or more greatly increases the likelihood that your portfolio will recover and grow. If you need your money within the next 2-3 years for a specific purpose, like a home purchase or major life event, it may be wiser to save instead of invest.

Key Tip: Start early! The earlier you begin investing, the more time your money has to grow, benefiting from the compound interest effect. Even small contributions can make a big difference over 20-30 years.

2. Diversification: Don't Put All Your Eggs in One Basket

One of the most powerful tools in investing is diversification, or spreading your investments across different types of assets, industries, and regions. Why? Because no single investment performs well all the time, and markets can be unpredictable. By spreading your money across various types of assets—such as stocks, bonds, real estate, and commodities—you reduce your exposure to risk. If

- Dollar cost Average
- Summary chapter

3.4.5 YOUR INVESTMENT PLATFORM

- Where to begin
- Choosing a broker or bank
- Five popular European platforms
- FAQ choosing an investment platform
- Summary chapter

3.4.6 INVESTING IN STOCKS

- History of the stock market
- Why invest in stocks
- What is a stock
- How to make money dividends and price appreciation
- Doing research: how to find a good stock

- Doing Research: How To Find A Good St... ✓
- Key Factors in Analysis ✓
- Getting Started: Buying Your First Shares ✓
- Summary chapter 'Shares' ✓
- Investing in Bonds 4 Topics ✓
- ETF Investing 5 Topics ✓
- Sustainable Investing 4 Topics
- Your Investment Strategy 9 Topics ✓
- Investing into Fintech - A successf... 7 Topics

Participants 11

Carolina

Doing Research: How To Find A Good Stock

Ivar Zuidhoek • 12 September 2024

LESSON PROGRESS

100% Complete

When you're ready to invest in stocks, the first step is to make informed decisions—after all, you're putting your own money on the line! There are two major ways to analyze stocks: **fundamental analysis (FA)** and **technical analysis (TA)**. These two approaches look at different aspects of a stock, but they are both incredibly valuable tools. Let's break down what each entails and how they can help you.

Fundamental Analysis: Looking Under the Hood of a Company

Fundamental analysis helps you answer the question: "What should I buy?" It looks at the underlying health of the company you're interested in. Think of it like checking the car engine before you buy—it's about understanding the company's financial strength and growth potential. Here's what you focus on:

- **Financials:** You'll look at profit margins, revenue growth, debt levels, and earnings reports to evaluate how well the company is performing.

- Key factors in analysis
- Getting started, buying your own shares

- Summary chapter shares

3.4.7 INVESTING IN BONDS

- What are bonds
- Bonds versus shares
- How to invest in bonds
- Summary chapter bonds

3.4.8 ETF INVESTING

- ETF what is it and how are they created
- Choosing an ETF in 5 steps
- How to analyze an ETF
- Inspiration, 3 popular ETF's
- Summary chapter ETF's

Inspiration: 3 Popular ETFs

Summary Chapter 'ETFs'

Sustainable Investing

Your Investment Strategy

Investing into Fintech - A successf...

4 Topics

9 Topics

7 Topics

Participants

Carolina

Esther

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Georgie

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Show more

LESSON 8, TOPIC 5

Complete

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Summary Chapter 'ETFs'

Ivar Zuidhoek

12 September 2024

LESSON PROGRESS

100% Complete

ETFs, or exchange-traded funds, are investment baskets made up of various assets such as stocks or bonds. When you invest in an ETF, like one tracking the AEX (the Amsterdam Stock Exchange), you spread your investment across all 25 companies within that index. This allows you to benefit from the overall performance of the entire index, minimizing risk. Over the last few years, ETFs have gained popularity, offering everyday investors an affordable and simple way to diversify their portfolios. The FIRE (Financial Independence, Retire Early) movement has especially embraced ETFs, with many followers choosing to invest in broad, global ETFs like the Vanguard All World ETF, which tracks over 3,600 companies across 50 countries. The challenge with ETF investing lies in the vast number of options available. To make the best choice, follow the practical steps shared in this chapter to find the right ETF for your personal strategy.

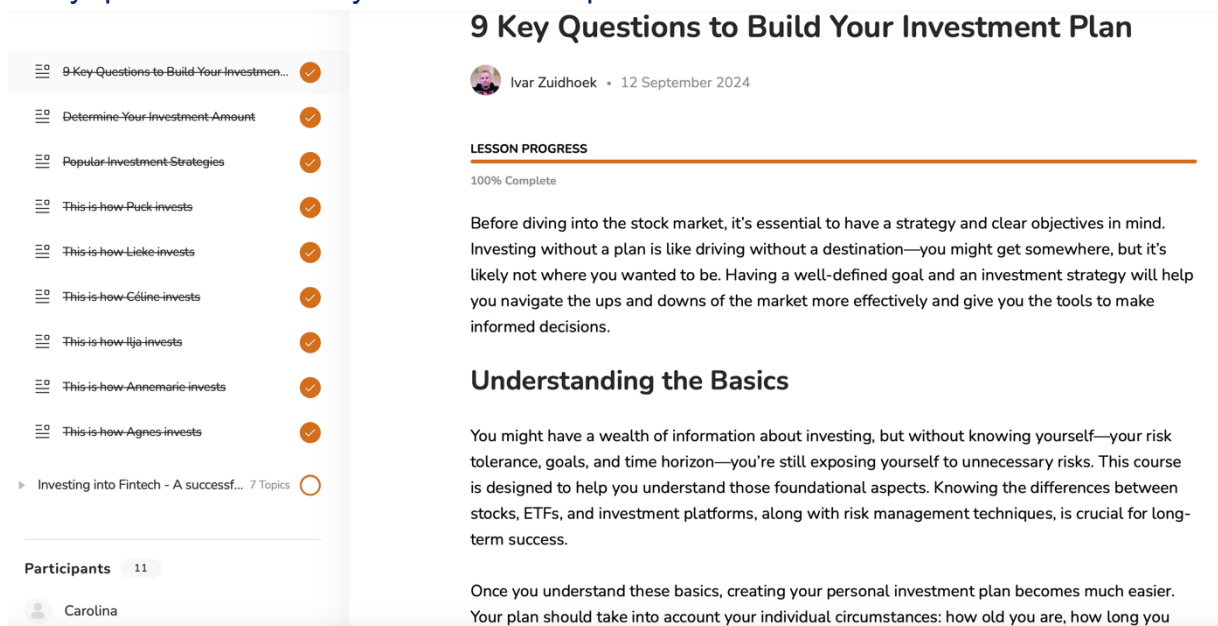
3.4.9 SUSTAINABLE INVESTING

- What is sustainable investing
- ESG and SRI a deeper look
- How can you start investing sustainably

- Summary chapter sustainable investing

3.4.10 YOUR INVESTMENT STRATEGY

- 9 key questions to build your investment portfolio















The screenshot shows a course interface. On the left is a sidebar with a list of topics, each with a menu icon and a checkmark: '9-Key-Questions-to-Build-Your-Investmen...', 'Determine-Your-Investment-Amount', 'Popular-Investment-Strategies', 'This-is-how-Puck-invests', 'This-is-how-Lieke-invests', 'This-is-how-Celine-invests', 'This-is-how-Ilja-invests', 'This-is-how-Annemarie-invests', and 'This-is-how-Agnes-invests'. Below this is a section for 'Investing into Fintech - A successf...' with 7 topics and an orange circle icon. At the bottom of the sidebar, it says 'Participants 11' and lists 'Carolina'. The main content area has the title '9 Key Questions to Build Your Investment Plan' by 'Ivar Zuidhoek' on '12 September 2024'. Below the title is a 'LESSON PROGRESS' section showing '100% Complete'. The main text discusses the importance of having a strategy and clear objectives before investing in the stock market. It states that investing without a plan is like driving without a destination. It then introduces the 'Understanding the Basics' section, explaining that the course is designed to help understand foundational aspects of investing, including stocks, ETFs, and investment platforms, along with risk management techniques. It concludes by stating that once these basics are understood, creating a personal investment plan becomes much easier, and the plan should take into account individual circumstances like age and time horizon.






- Determine your investment amount
- Popular investment strategies
- This is how puck invests
- This is how like invests
- This is how Celine invests
- This is how Ilja invests
- This is how Annemarie invests
- This is how Agnes invests


3.4.11 INVESTING INTO FINTECH

- What is fintech and why should you invest in it
- The Fintech market in more detail
- Why would you want to invest into Fintech

-  The FinTech market in more detail 
-  Why would you want to invest into FinT... 
-  What will the investment look like? 
-  How to evaluate a FinTech company 
-  Cross Border FinTech Investments 
-  Join the FINE network to find suitable Fin... 

Participants 11

-  Carolina
-  Esther
-  g
-  Georgie
-  g

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There are a number of reasons why FinTech can be an interesting investment. In short:

Rapid Growth – FinTech is growing rapidly, empowering those in both emerging economies but also in developed countries. And is used in more and more processes and tools for everyone.

High Demand – there is a huge customer demand for FinTech, we all like the accessibility of services and require cybersecurity to keep all our transactions safe. That is why the demand for fintech will remain very high.

Highly Profitable – FinTech companies are able to offer financial profits at a fraction of the cost of traditional banks As mentioned the expected growth of revenue in the FinTech market can be as much as three times higher than the expected revenue growth in the traditional finance sector for the coming years..

Innovation – FinTech Apps offer quick, secure and convenient alternatives to traditional cash and card transactions and there is still a large potential for further development in this area.

But there are also some specific risks when investing into FinTech, among others:

- Lack of standardization of regulation** – There is no standardized set of rules or regulations governing the FinTech industry. This can make it difficult for companies to operate in multiple jurisdictions and raises the risk that new entrants will face regulatory hurdles.
- Lack of standardization of companies and markets**- it can be difficult to evaluate FinTech companies. As they are often active in new or specific niche markets and the market is in such a

- What will the investment look like
- How to evaluate a Fintech company
- Cross border Fintech investments
- Join the FINE network to find sustainable Fintech investments

Next to the eLearning we have the article about business angels.



FINE INVESTMENT ACADEMY

BUSINESS ANGELS AND FINTECH INVESTMENTS

When considering investment in fintech there are several forms to invest; through the stock exchange, through a fund, as a VC, or as a business angel. This article elaborates on the concept of business angels and the role they play in fintech investment.

WHAT IS A BUSINESS ANGEL

Business angels are high-net-worth individuals who play a crucial role in the fintech investment ecosystem. These individuals provide capital, expertise and connections to early-stage startups, typically in exchange for equity. Business angels are particularly valuable in the fintech sector due to their industry expertise, network connections, and ability to fill the gap between seed funding and venture capital.

Business angels usually invest into fintech companies in early stages. Unlike larger institutional investors who may take a more hands-off approach, business angels often develop close relationships with the firm and its owners, and are deeply involved in strategic decision-making. Their involvement can range from advising on product-market fit to scaling operations and navigating regulatory challenges, which are crucial in the heavily regulated fintech industry. Overall, business angels provide both the capital and the strategic mentorship that fintech startups need to grow efficiently, reduce risk, and prepare for subsequent funding rounds or even acquisitions.

HOW DOES A BUSINESS ANGEL INVEST AND WHAT DO THEY BRING?

Business angels typically invest between \$25,000 and \$100,000 in early-stage startups, making them an essential source of funding for emerging startups in fintech. They angels can provide a pivotal role in driving innovation and growth through the combination of financial resources and strong networks. Their involvement often goes beyond financial support, as many angels have backgrounds in finance or technology, making them well-suited to advise fintech startups on various aspects of their business.

4 CONCLUSIONS

The different content built for this academy had as an objective to generate innovative information for investors regarding investing in Fintech.

This academy has created as much information as possible in the same place, to bring meaningful insights to potential Fintech investors.

The content of the academy is already available on the project's SharePoint.

The time to structure all the modules on the website requires a small transition period, therefore the content will be freely accessible on the website in a couple of weeks. Partners will be able to track numbers of visitors, and other KPIs relevant for the project.

As partners we will continue organizing workshops, webinars and interviews for the dissemination of the project; some of the content that will be created in the next months might be adapted and uploaded into the academy as well.