



Q&A Interview with Blockchain Company Fineqia International Inc. Discussing New Blockchain Investment Advisory Group

POINT ROBERTS, WA and DELTA, BC, Feb. 14, 2018 /CNW/ - Investorideas.com, a leader in Blockchain content with its Bitcoin and Blockchain portals **Bitcoinandblockchainstocks.com**, **Cryptocurrencyinvestorideas.com** and **Blockchaininvestorideas.com** release an exclusive Q&A interview with Rudra Dalmia discussing the recent Fineqia International (CSE: FNQ), (OTC: FNQQF) (Frankfurt: FNQA) formation of a new blockchain investment advisory group.

Rudra Dalmia is an angel investor, technology mentor and philanthropist and is heading up the blockchain advisory board for Fineqia International Inc. He is also a consultant to Swordfish Investments- a Private Equity and Technology Investment Fund in London and the former MD of Saxo Financial Services (Saxobank India), one of the world's largest online trading platforms for currency and securities.

Q&A Interview

Q: Investorideas.com

Rudra, can you give us an overview of your background in the fintech sector and how that led you to the new blockchain advisory role with Fineqia?

A: Rudra Dalmia

As an asset manager in the private and public equities market in London, New York and India, I have been a traditional investor and investment banker for over 18 years. I spent 4 years as the MD of Saxo Financial Services (SaxoBank's India operation) building up their white label business with some of India's largest banks and brokers. Saxo Bank is the pioneer in financial technology and currency trading for over 20 years in Europe and Asia. Building their white label business in India from scratch gave me incredible insight on currency markets, liquidity and the power of technology in maximizing margins. The closest thing to blockchain and crypto currency was obviously the currency markets.

As an early investor and advisor to Fineqia International Inc. since 2015, I was involved in their decision to pivot towards blockchain technology and have used my experience in evaluating several deals and recommended them to the Board of Directors. Most of the deals done for Fineqia are in cutting edge technology companies with some of the worlds most reputed blockchain and crypto investors.

Q: Investorideas.com

In the press release you say, "Blockchain technologies represent a paradigm shift in the functioning of financial services. The long term value of this new technology is still being mapped out and we want to actively participate in the architecture of this new landscape." Can you expand on that and how you define the paradigm shift?

A: Rudra Dalmia

So much has been written about blockchain that it is hard to not be repetitive, however the simplest answer for your readers is that a well implemented blockchain enables automated (event based) immutable settlements that increase efficiency and minimize fraud and minimize disputes because the rules are unmalleable and defined at the outset.

During the infancy of this technology and adoption of cryptocurrency as a settlement medium, the industry will face several hurdles with regulation, fraud detection, transaction management, security etc. The investors and operators who work on fundamental principles of problem solving and strong security

architecture will survive and grow. The long term paradigm shift will happen when fiat currencies become fully fungible in real time with crypto and alt-coins and every enterprise is able to value itself and trade itself in a global marketplace using multiple options for transacting and settle gains and losses with the coin holder seamlessly.

In pure economics terms, blockchain technology will enable the right pricing of assets or factors of production with the utility they contain; the utility will be trackable and monetizable. This will be the paradigm shift.

Q: Investorideas.com

What are some of the top things you look for in a blockchain company when reviewing it as a possible investment opportunity?

A: Rudra Dalmia

Our investment strategy is evolutionary and will follow the curve of the industry, as the industry matures and the lines between early stage to growth stage starts clearing, we will adapt to define it even more clearly. At this point we are looking at quality entrepreneurs whose businesses are technology enabled adequately, to confirm to long term blockchain strategy where the value proposition is easy to tokenise. We are investing at various stages of a company's life cycle - from incubation to early stage to growth stage.

Incubation - In the incubation stage we look at functional knowledge of the specific business of the entrepreneur and test his logic of moving his business on to the blockchain. If the founder has strong industry knowledge of his/her sector and has a good roadmap to blockchain, then we guide the entrepreneurs and provide them with appropriate resources and networks to build out the blockchain stack. If we like the deal, we take a significant position in the company and then guide the promoter on their growth path using our network/resources and our advisory board.

Early Stage - We look at the technological milestones achieved by the founding team and their fundamental knowledge of their sector. We only engage with businesses that have a strong online presence, where the teams have a profitable track record in the traditional way of transacting and where the path to expansion is clear. Typical expansion plans are tested in the ability of the team to have a successful ICO, however that is not necessarily the only criteria.

Growth Stage - We have invested in, and are evaluating a few growth stage companies. This is the stage where the business has been clearly defined over the last 12-18 months and is ready to launch its beta blockchain strategy and is already issuing tokens or alt-coins. Some of the most exciting companies we have seen are in this stage.

The continual calibration of this strategy allows us to cross-pollinate various skill sets and transmit fundamental knowledge across our various portfolio companies and subsequently coach them not to repeat mistakes committed by others.

Q: Investorideas.com

Where do you see the biggest opportunities for blockchain over the next year, and 5 years and with your background in India and Europe, how do you see it being accepted and/or integrated there versus North America?

A: Rudra Dalmia

I feel the next year is going to be very exciting where clear leaders will emerge, those who will be able to issue alt-coins and also successfully ensure the 'utility' being promised is delivered to the coin holders. I liken this stage to the early internet world where Netscape, Yahoo and AOL emerged as dominant leaders. It is very difficult to predict the next 5 years but as the power of computing increases, we will see an analogous growth to the financial services world where speed of connectivity enabled right pricing of assets with programme trading - for example some of the emerging blockchain exchanges will become the new Nasdaqs and computing power coupled with fibre/wireless high speed connectivity will create a 24/7 world market for exchange of value.

No country can afford to ignore blockchain technology, no matter what their inhibitions about crypto currency are. Monetary authorities the world over will realize that cryptocurrency is the gateway to blockchain technology and is the only enabler of value exchange within the tokenised world. I feel blockchain will be India's Y2K moment all over again, when India established itself as the provider of technology knowledge and skilled personnel and continually moved up the value chain. Now, 2 of the world's 3 biggest technology companies are led by CEOs who are not only Indian but were educated in the Indian education system and moved to the west for post-doctoral education; Satya Nadella (Microsoft) and Sundar Pichai (Google).

Europe will do fantastically well in this phase because of the strong power and mathematical grounding of the educational institutes of the erstwhile Eastern Bloc countries. Countries like Estonia, Lithuania, Poland etc will emerge with strong companies that will be a part of the paradigm shift globally.

Q: Investorideas.com

Cryptocurrency versus blockchain; do you think we will see both survive over the next 5 years or do you think blockchain will be the one with longevity?

A: Rudra Dalmia

Cryptocurrencies are the gateway to the blockchain transaction world. They are the fuel to power transactions and transfer value, just like US Dollars power the global oil trade, except there won't be a single dominant currency. Exciting times ahead!

Fineqia International Inc. (CSE: FNQ) is a featured tech stock on Investorideas.com

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