

PITCHIT FINTECH STARTUPS PODCAST NO. 10—MAX ROFAGHA

Welcome to PitchIt, the fintech startups podcast, one founder, one startup, one investor at a time. I'm your host, Todd Anderson, Chief Product Officer, LendIt Fintech.

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Todd Anderson: On Episode 10, we talk with Max Rofagha of Finimize. Finimize are on a mission to empower everyone to become their own financial advisor. They provide the information and tools needed to invest with confidence and with the massive, massive influx of retail investors during the pandemic, people need information more now than they ever have before when it comes to what to do with that savings that you've been able to put together.

Finimize is helping to educate that retail investor to become their own financial advisor rather than just handing over their money to either a person that works for a firm or one of these Robo Advisors. And so, Max and I talk about that investor education gap, that massive influx of retail investors and, you know, how information is being consumed today when it comes to investor news and information like that. So, you know, we had a lot of fun in our conversation, I hope you all enjoy the show.

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Welcome to the podcast, Max, how are you?

Max Rofagha: Great, thanks for having me.

Todd: Of course, of course. So, I'd like to start these things with just a little introduction, if you can tell the audience a little bit about yourself, kind of your background and where you've been before starting Finimize and, you know, on this journey which you're currently on to tell the audience a little bit about yourself.

Max: Sure. So, my name is Max, I'm the Founder of Finimize. I've always been an entrepreneur, I've only really ever had a real job one year in my life and funny enough tried to recruit my boss to start a company with me so I feel like I just have entrepreneurship.....it's just part of my personality. I grew up in Berlin and studied International Relations and Economics in the UK and in the US. Before I started Finimize, I built one of the largest e-commerce businesses in Central Europe and then sold it to one of the largest media houses in Europe and started Finimize very much out of a personal experience, personal journey that I'm happy to dive into, if you're interested], and I've been doing this now since the end of 2016.

Todd: Alright. Tell us a little bit about that personal journey and kind of how you came to start Finimize, you know, tell the audience a little bit about Finimize and kind of why launch when you did.

Max: So, the background story is I was in my mid-20's, I took to heart what everybody was saying, you know, as you approach 30, you need to build up some savings. I was like, awesome let's do that, set up an automation where every month my salary would transfer a little bit of that on to a savings account, did that for multiple months. A year later, I looked at my savings account and realized oh wow, great, I actually got savings now, that's cool and the follow up question was what would I do with those savings. I went to go see a financial advisor who's a lovely lady, but the problem was that the moment I walked through the door, I noticed that she had laid out all of her brochures on to the table already and I noticed that each brochure had their logo on it and it became apparent very quickly this is a sales pitch for their financial products rather than her genuinely trying to help me.

I knew, straight off the bat, that's not what I'm looking for, that's not the right solution for me and I went back home and I just tried to inform and educate myself as much as I could online and I found it really difficult to wrap my head around stuff, stuff that was valuable, that was trustworthy, etc. and just brought my head around it. In the evenings when I would meet friends of mine who were working in finance, I would just bombard them with all the questions that I had from my self-education throughout the day. At the same time, I kept bumping into people who were on the same boat as I was so they had some savings, they didn't really know what to do with them or they didn't have, like me, a community around them of people who could help empower them, help really shape their investment decision based on their own experiences.

And that really was the genesis of Finimize where I started to embark on this mission to help empower people to become their own financial advisors and the sort of underlying insight there is at the end of the day, we're talking about information, we're talking about bits and bites, ultimately, right. What's happened is that there's information asymmetry where the finance professionals have all the knowledge and they're keeping up a lot of boundaries and the end consumer doesn't get access. And if the history of the internet past taught us anything it is that information symmetries are not sustainable and they will be eradicated and we want to be at the forefront of that leveling the playing field movement whereby we take the information, we wrap it in a way that everybody understands it and we put it into the hands of the end-consumer whereby empowering them to make the right decisions themselves.

Todd: What was the bigger issue, was it that the information you were finding wasn't really consumable in that it wasn't written for say the everyday person, it was scattered and it was hard to grasp something that might speak to you, was it too jargony like inside baseball like hey, a seasoned finance advisor can understand this, but me that has a few thousand dollars that wants to put it to work to make a little more money on that, it doesn't necessarily speak to who I am.

Max: Two things. Number one, quick anecdote, at the beginning of that year, I set two new year's resolutions for myself. Number one, I wanted to run a marathon; number two, I wanted to read one of the major finance publications every single day. I ended up running two marathons first time in my life and I stopped reading these publications three months into the year. I think that's quite telling because what happens is that A) it's a massive time sink, it takes a huge amount of time to actually read it;

number two, how do you even filter out what's important, what's not important unless you read back-to-back, nobody has time for that.

Number three is, if you actually understand what they're talking about, if you do, and I studied Economics, I wasn't a total layman to all the stuff, then you often are left with the question, great, cool that inflation might go up, but why the hell do I care and nobody explains that to you. On the other side, you have free resources out there, but the free resources tend to be Google searches that are completely optimized for SEO and you've got to ask yourself, why are they giving you this for free, who's writing this. At the end of the day, these sites, typically, are affiliate businesses so that, again, they're trying to sell you something. So, there was not one high quality independent solution out there and that's exactly what Finimize is.

Todd: In your opinion, where's the biggest investor education gap today? You know, the last year we've seen just a huge influx of people first jumping into the markets, maybe people who had savings, maybe people who got this extra government capital and said, hey, you know, I'm not going to pay down debt but I will put it a little bit to work, I'm going to start playing in, whether crypto or the regular markets. Where is that, the biggest investor gap today with the everyday retail trader?

Max: I think it's interesting like there's awhen I started the company, I'll just describe the experience, I think last year, this year we've seen something very similar where there's been a massive, on the one side there's been a massive broadening of access for the retail investors through fractional shares, through zero commissions, etc. That's a lot more investors than ever to enter the market. I believe in the US, last year alone, 10 million retail investors entered the market. Charles Schwab in their Q1 announced that they had more new accounts in Q1 only of this year, than all of last year so there's a massive acceleration I think.

So, number one is broadening access and I think this is phase one of the democratization of financial markets that everybody talks about. I think phase two is going to be all around broadening access to investment information because what you're seeing now is okay great, phase one has happened/is happening, more people are gaining access, where do they get the information from. Alright, on the one side, there's prohibitively expensive solutions out there, you're going to be spending hundreds if not thousands a month so that's why people are turning to free resources again and this time it's TikTok. You obviously see pseudo finance gurus sitting out there who will tell you what to do with your stimulus check.

Todd: You have no idea who those people really are.

Max: I mean, they tend to be kids, nothing wrong with kids, but like who have just gotten \$500 and putting it into some alt coin and I'm sure there's some fantastic success stories there, we've seen it in our own community so you can't argue with success, but you also have to distinguish between luck. Another thing is obviously Reddit, etc. Fintwitter so all of these free resources coming up because there is a vacuum in the market for high quality independent investing information and I think that's really where the biggest gap is, just getting access to high quality information.

Todd: Tell the audience exactly what Finimize offers, you know, to its users and its community.

Max: So, we offer...broadly, what we're doing is we're building the financial information platform and community for the modern investor. The modern investor is someone who doesn't have much time on their hands, as I experienced myself, and wants actionable insights and is very, very community-driven. So, 90% of our community members consult their peers before they make an investment decision and I think that's just a paradigm shift, that's here to stay, it's an interesting new attribute of the retail investor.

What we do basically is number one, we provide daily investing insights available through our free newsletter, but also available through our mobile apps, in our app can also have it in an audio. We keep you up-to-date on what's happening in the financial markets, we have a team of analysts who produce all these content, they're all ex-Goldman, ex-Fidelity, they come from a whole range of the top tier financial institutions and they can also look into markets, into trends, into companies and really try to get you key insights from all the research that they do and then we also have educational content. So, if you want to how to build a portfolio on how to...you know, what's DeFi, we also have content on that. In the second piece, in the second pillar of our proposition is our community.

So, we have the largest financial community in the world. Last year, we connected 30,000 people at our meet ups, this year, we're connecting probably 60,000 people which makes us the largest financial gathering, by far, by far and this is all organized by our community. In these meet ups, what happens is that they identify topics that's of interest that could beright now, obviously, like a lot of crypto topics are really interesting, it could also be sustainable investing, it could be vegan stocks whatever they're interested in and I typically get an expert that they can learn from and then they can learn from each other and connect with each other and let them really create this holistic user experience.

Todd: The last year we saw millions of new people, obviously, entering this space, are we kind of entering a new era of the retail trader is finally here, like we've seen some fads in the past, it's kind of up down, up down. We've had, more than ever before, come online and are interested in markets, all different types of markets. Are we finally entering that era of retail traders and this trend has staying power or when we're all back to semi-normal some of these stuff will fade back again?

Max: I think it's probably a bit of both. Number One, this trend of the democratization of financial markets through the broadening of access to platforms and information, I think that's here to stay. There is no reason why all of a sudden we go back, alright, we're not going to have fractional shares anymore, there's no reason for that so I think the access point is going to stay. I think the big question is like how many of the people who are in the markets today are going to stick around then things go downward, which they will at some stage. But, I think the interesting thing isI've seen like a super comprehensive report on that bit, it's certainly something that I've seen in multiple research reports and we've seen also in our own user base, the media has a lot of narrative around the kids who we were just talking about, the kids' stimulus check \$500 puts it on Dogecoin, that's not what we're seeing for the new retail investors.

The new retail investor is on average 35 years old, they just now have enough money to actually put it into the markets and the broadened access has allowed them to do so more easily than before. So, these are not kids who are betting their savings on this, these are adults who are for the first time investing in the markets which I think, overall, is a positive trend, that's what we've all been rooting for for years, it's happening now and now it's a question of actually making sure that they do so in a sustainable manner, the proof is in the pudding.

Todd: How potentially detrimental though are those type of stories by say the mainstream media that are giving either a wrong interpretation of what the new retail investor is and, you know, does that then have a kind of cascading effect long term that it stops people from entering the market in the first place.

Max: That's a good question. I mean, at the end of the day, media is also business, right, so they're going to publish the headlines and the stories that get clicks. Again, I think I would just point to the research that we've seen other institutions do which paints a slightly different story. Let me answer your question specifically, I don't really see that being a deterrent, I think, if anything, it's interesting because it makes finance pop culture topic. When we started Finimize, our question from a branding point of view is always like what do we need to do to have people talk about finance and investing at the pub and guess what, 2021 people are talking about finance and investing at the pub.

Todd: I think that on the one side you're right, it helps from the aspect of it just broadens the reach of what's going on. Even if the stories are not necessarily the reality, it, at least, puts it out there that more people are seeing it because on the back side of it, they're going to go talk to their friends about it, they're going to go on Twitter or whatever resources and people begin to educate themselves so I think it could have two effects at the same time.

What about the platforms of the world, the Robinhoods, these other platforms, how much do you think they should, you know, take the onus on educating investors. We've seen some issues in the US with Robinhood, specifically, about the way that they have gamified their app and, you know, they've allowed leverage and there's been some incidents. They had one particular case with a young man that took his own life, but how much of this onus is on them?

Max: I know the cousin of that kid, he was a financial advisor, he spoke with us, with our audience.

Todd: Wow!

Max: Sorry to interrupt you, to answer your question, to answer your question, I think that's a really complicated question because on the one side, obviously, you want to say, hey, you guys are selling access or you're giving access, it's also your responsibility to make sure that that access is used responsibly. I guess you could make the argument that there needs to be Chinese walls here because what we're seeing is....I'm not going to name any names, but there are certain brokers that are claiming now to do education and information, etc. and then you look at it and it's like options are

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dangerous, but they're not super dangerous and so click here, just trade options and then, it's like branded as an education portal.

Personally, I think that there's a bit of an issue with investor platforms who make their money by you investing, providing information because at the end of the day, they're not a charity, they're a business so they want to make money, so the content that they're going to feed to you is going to be to make more business. And I think we've seen a lot of examples. And I think we've seen a lot of examples like that where the information and the educational content that is put out there is questionable, that's all I would say right now.

Todd: I think we might end up getting to the point where say you sign in on the platform and you essentially need to sign some documentation that you understand the risks.

Max: The question is, what does that do, you know, it's like the whole thing is like.....

Todd: It creates a drop, it creates a barrier, it drops the number of people who want to get into the market, it's a fine line.

Max: It reminds me of...I'm sure you've heard of it, this thing in Europe, GDPR.

Todd: Yeah.

Max: Like, you know, okay, great, everybody just ticks a box, but I think reality is nobody really understands what they do with your data. So, I think that's likely to happen, that scenario so...

Todd: Moving more specifically to some of the stuff that's going on, you know, with markets, how is kind of the dynamic of...you know, there's crypto, there's DeFi, there's NFTs, there's traditional markets. I think, from my point of view, the crypto, DeFi, NFT space has not done a great job in and of itself in being consumer friendly and talking in terms that is easily digestible, the traditional markets is a little bit better at it, but how as someone who provides content to users and has a community, how do you see that dynamic at play of the crypto ecosystem world versus the traditional world and kind of ensuring that people are beginning to understand both.

Max: What we've seen in our community is in December of last year, we hosted a meet up on what is block chain, very basic. This year, we've hosted meet ups around DeFi, around NFTs, around specific old coins. What we're seeing is a massive acceleration and the awareness and knowledge on this modern and new forms of finance and I think that's interesting. I think it's definitely getting more into the mainstream awareness and I think what's happening is there is a lot more education, a lot more information as the sector matures so that more people can wrap their heads around it. I agree it's so very, very cryptic and there's obviously still a lot of noise in certain spaces.

I think what's interesting about NFTs is this whole thesis that NFTs are....they look like a toy today, but they're going to bewhat looks like a toy today can be a really powerful technology in five years, I

could definitely see that with NFTs, I think it's one of those technologies where there's something interesting there, the use case hasn't been found yet, which I guess is sort of traditionally not how you build products, but there's something interesting there and something that I'm definitely watching very closely because I think something's going to happen there. It might be this year, it might be in the next five years, I don't know, nobody knows.

Todd: Back to the education part, how has the evolution of how people consume information here isit seems to me we're evolving more to, you know, whether it's short video clips, short audio clips like the consumer is taking in more of a multi-media approach versus the I'm going to read through booklets and pamphlets, is that trend something that you're seeing? Secondly, how do you kind of balance creating a video or something that's catchy and interesting to look at, but at the same time educational?

Max: That's what we specialize in, is synthesizing substance with simplicity and yeah, I think that's the modern consumption behavior, right. People, they want to perhaps consume content passively while they're cooking, while they're showering, while they're going for a run, while on their commute. etc. and so I think what we need to do is create content in a way, whether it's.....that could be the medium, video, audio, whatever, you need to pick everything very, very thoughtfully in order to cater to these new consumer behaviors, right. And, I think a lot of the stuff that's driving this consumer behavior are these new social media networks, right, where it takes you maybe 15 seconds to look at a TikTok video, okay, so like all of a sudden, like 15 seconds is the benchmark for attention span.

That's all about delivering the right content at the right time in the right medium which is a very generic answer, but that is, at the end of the day, the recipe. You just have to have a really, really, really, really clear understanding of where do you fit in with your consumer. For example, newsletters tend to be morning products, people open it, they get to their desk or they roll out of bed or whatever they do and they read their newsletters so you know, alright, I now have a morning product. Audio products tend to be in the gym or it's my morning commute or evening commute, alright, so that's the setting. And then you can start to optimize the products, the media products for that use case so it's very use case-dependent, I would say.

Todd: Is there ever a concern that..... you know, you mentioned that the 15 seconds, the attention span, is there too short a time to put educational....like is there a kind of a sweet spot, you know, how much can really be put into 15 seconds or do you not have to think of it, everything doesn't go on 15 seconds, you know, this bite 15 seconds and then, you know, it's this bite 15 seconds.

Max: Yeah. I think what you're seeing.....when people will say that they start doing bite-size content, it's to cater to these reduced attention spans, but, typically, the way they work is you start off with a bite and then if the reader or listener or viewer is interested in finding out more, you provide it immediately, click here to go deeper. But, I think what you want to do is you want to give the takeaways, the insights, the juicy stuff, straight at the top and that's how you can make educational content and if the user is interested in finding out more, tell them where they can find out more and they will then self-select into finding out more.

Todd: Is there ever a concern, you know, the community aspect that you were talking about before that the community is, I don't know, going down that path that's either not the best path or it's too crypto-focused, you know, they kind of may be a clique of people get together and it's, pushing Doge Coin or something along those lines. How do you guard against maybe or do you not guard against in terms of that community helping each other-type out atmosphere?

Max: Yeah. I think that's a very good question and I think the way to answer that is through the spectrum when it comes to communities. There's communities that are super open like a Reddit and then there's communities that are super closed like a members' club, like a Soho House or something, like they don't want everybody there. I think we kind of sit in the middle, probably more towards the open side than the closed side, but the way that we really think that we create value is we're an open community, everybody's welcome to join, but there are certain rules, guidelines that you need to abide by if you want to be part of the community.

For example, we're not a community that's about pumping up a stock like some sub-writers do. I don't have a judgment on whether that's good or bad, the fact is, there is a place where you can do that, it's called Reddit so please go and do it there. If you want to have a conversation about trading, we're also not the right place for you, if you want to talk about investing, then we're the right place for you and we have community managers who whenever we get a new community member, they'll on-board them and that have very, very clear guidelines on what we are about...and also to protect other members, you know. They're coming to us with a certain expectation and if someone comes in and says hey, I'm going to pump in Dogecoin today that also reflects badly on us as a brand. So, we're very, very conscious of that and we have very clear guidelines and rules that we enforce,

Todd: It happened in January, the clash of retail, the pumping of stocks, then institutional and this perception that some of the stuff is rigged and, you know, certainly some of the past actions by institutions certainly can point to it being rigged, how does that aspect hurt a potential burgeoning retail investor community thinking hey, maybe I've done a little bit of investing, I've had some success, but then at any point if the institutions are kind of getting their lunch handed to them then kind of change the rules. How does that make me as a retail investor think that the market is ultimately fair so at one time it's getting democratized, but can these big powerful institutions change the rules.

Max: Yeah. I mean, I think I remember at that time it was a super controversial topic or discussion that was happening around, you know, what's the role of the hedge funds and is this whole game rigged. I don't know, I feel like all sides have a valid point, I can see from those people who are saying, you know, why, all of a sudden, can I not sell something or buy something that seems pretty messed up, but I can also see from the institutions like the brokers or whatever they have certain parameters that they need to abide by in order for them to, as a regulated entity, continue to do business. I think, at the end of the day, it came down to probably a textbook example of horrible public affairs/public relations management where it wasn't communicated well, things were done without explaining why they were done that caused mistrust.

I think that, at the end of the day, it comes down to that more than anything else, communication is key and I think there was this whole, I guess, explosive environment anyway because people were home, everybody was a little bit annoyed anyway with working from home so this was sort of the spark that led to the explosion. But., again, I can see both sides, I think you also always have to ask yourself, when people make commentary what incentive or what agenda are they themselves pursuing. A lot of these famous people, these billionaire guys on Twitter, some of them were a bit more sort of skeptical of what's happening and said it's rigged, you know, you've got to ask yourself, what's your agenda, man, like why are you pushing this narrative. So, at the end of the day, it's perspective and it's also communication.

Todd: I would think, ultimately, in the end the bigger the retail investor community, the more powerful as a whole it is and the less likely something of "rigging" can happen because they become a powerful entity unto itself the more people that are involved in the game because if that 10 million that jumped into market in the US were to leave, that's a pretty big vacuum for institutions to then fill. So, at least, that's what I think, the sustainability of the retail investor gives them more power over the long term.

Max: Yeah, 100%, I agree. I think it's good that more retail investors are in the market to balance the dynamics 100%. I think whether there's a great conspiracy happening, again, I think comes down to communication.

Todd: I want to shift a little bit, just the kind of more about....how big is Finimize these days in terms of a company?

Max: In terms of headcount?

Todd: Yeah, yeah.

Max: We're pretty small, we keep thing lean, we're close to 30 people.

Todd: In terms of the last year, do you guys have offices, how has kind of the pandemic impacted the team and growing that team, you know, the sitting at home all the time constantly on Zoom exhausts people, how do you kind of, you know, help your team get through that and not just burn each other out, essentially.

Max: Yes. So, we work fully remote right now. I personally think ended up working way better than anybody would have expected. In the beginning, we tried a lot of different things because for us it was also really important that we don'tour culture is really strong and I think that was a really, really solid foundation for us to go remote so we're a bit concerned and worried that if we all go remote all of a sudden we're going to lose that. And so, we tried things like twice a week let's have a virtual lunch or let's have drinks on Fridays. We still do virtual lunch, but, you know, some people join in, other people don't, drinks is just awkward sitting in front of your computer having a beer,

Todd: (laughs) It is.

Max: And, you know, people also not being in front of their screen, they want to maybe go for a walk over the lunch period or something. So, overall, definitely there's such a thing as Zoom fatigue, but we try to keep it minimal and I think, so far, it's worked pretty well. We're getting an office for people to go in if they want to and then kind of taking things one day at a time to see how things unfold. Do they actually like going back, you know, I think people also really appreciate not having to go on a commute everyday, sucks energy and time out of your life. So, I think we're still figuring out what the best consolation is, but I think remote is one of those things that's just here to stay.

Todd: From other founders I've talked to, one of the biggest benefits of the remote working is you can pretty much find talent anywhere in that.

Max: Exactly.

Todd: Zero room to....you know, I mean, I'm in New York , I need to find talent in this kind of X mile radius, I'm assuming that is the case for you guys as well.

Max: Yeah. I think we were previously very focused because of this idea that we wanted to build a really strong team culture that it was important to be in the office which I think now we've definitely loosened up on that constraint and I've already hire people remote so

Todd: Is it harder to kind of get that culture through the sell-on by hiring them remote?

Max: You know, it's different, it's different if you do like welcome coffees with other people on the team and you don't meet in person, but you just turn on your screen. And it's one of those serendipitous moments, right, like I'm standing next to you at the coffee machine, oh, I'm about to go grab lunch, do you want to come with me then you start chatting while you walk. Stuff like that just doesn't happen, all of a sudden, everything has to be very structured, very planned, very scheduled. So, I think those are the downsides to this remote set-up which I guess a lot of people or a lot of companies are solving that by doing company retreats. It seems like a reasonable thing to do.

Todd: So, we have a few minutes left here, I tend to try some elements of fun for each episode. Do you have a favorite book and then the last book you read. If you're not a big reader then whatever information medium you use in terms of consuming information you can go with that.

Max: So the question is which book or which medium do I like the best.

Todd: Well, if you read, I would go with book, if you don't read then whatever the medium is, go with that.

Max: So, one of the things that I've started doing during the lockdown was to read more books so there's a lot more that I'll pick from. Probably the best book that I've read in a while has been "Deep Work" by Cal Newport, I believe his name is. It's all about how do you do deep work so like the kind of

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work where your brain is fully focused, you're in full creativity mode and you have zero distractions. So, he talks a lot about how to structure your day, how to use social media, how to manage your phone.

Very specific example, one of my habits has always been I open my computer, I have my e-mail client open and then you kind of always just see the notifications going up and he was like that's a no no. And so, now, every morning and in the evenings I have like a specific slot where I try to do email and for the rest of the day, I try to shut my email client. So, little things like that have helped me and the book doesn't do a greater job than I just did, but it explains all these different things. So, that will probably be the book that I will pick out that I thought was really, really good lately.

Todd: Are you a sports fan and is there a favorite team that you root for?

Max: As a German, I'm a soccer fan, probably the low average of the average German in terms of how much I care about it, but, right now, there's the Euro Cup, Germany is playing today so I follow that. Outside of the Euro Cup, I will probably say I follow tennis and Formula One the most.

Todd: You are my fourth guest who has mentioned tennis as one of their favorite sports. Right now, it's the leading sport amongst the guests.

Max: Okay.

Todd: Final question is, biggest inspiration in life.

Max: I tried to be really, really curious and get inspiration on a continuous basis by just leaning into conversations, leaning into learning new things, whether that's in the professional world or whether that's outside the professional world. I personally find that as the most inspiring thing that you can be on this continuous learning journey. Learning about new things is always super interesting, it shapes your thinking, it shapes your creativity and I would say that's my continuous source of inspiration.

Todd: With that, we're going to have to leave it there, Max. I really greatly appreciate you coming on the show. I wish you and the team continued success and you know, maybe we'll get you back here again sometime in the future.

Max: Absolutely, yeah, thanks for having me.

Todd: Of course.

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