New era of investments

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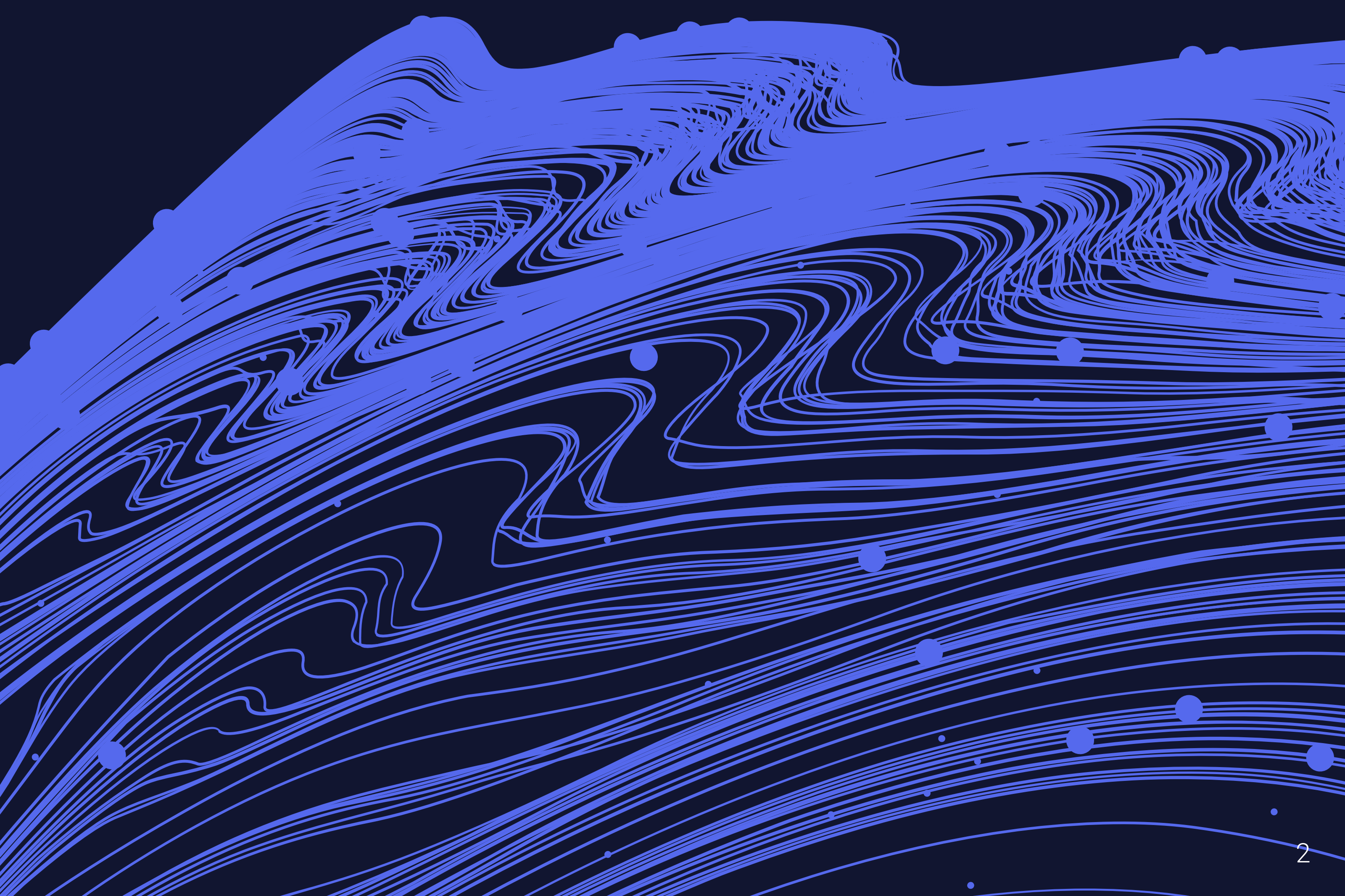
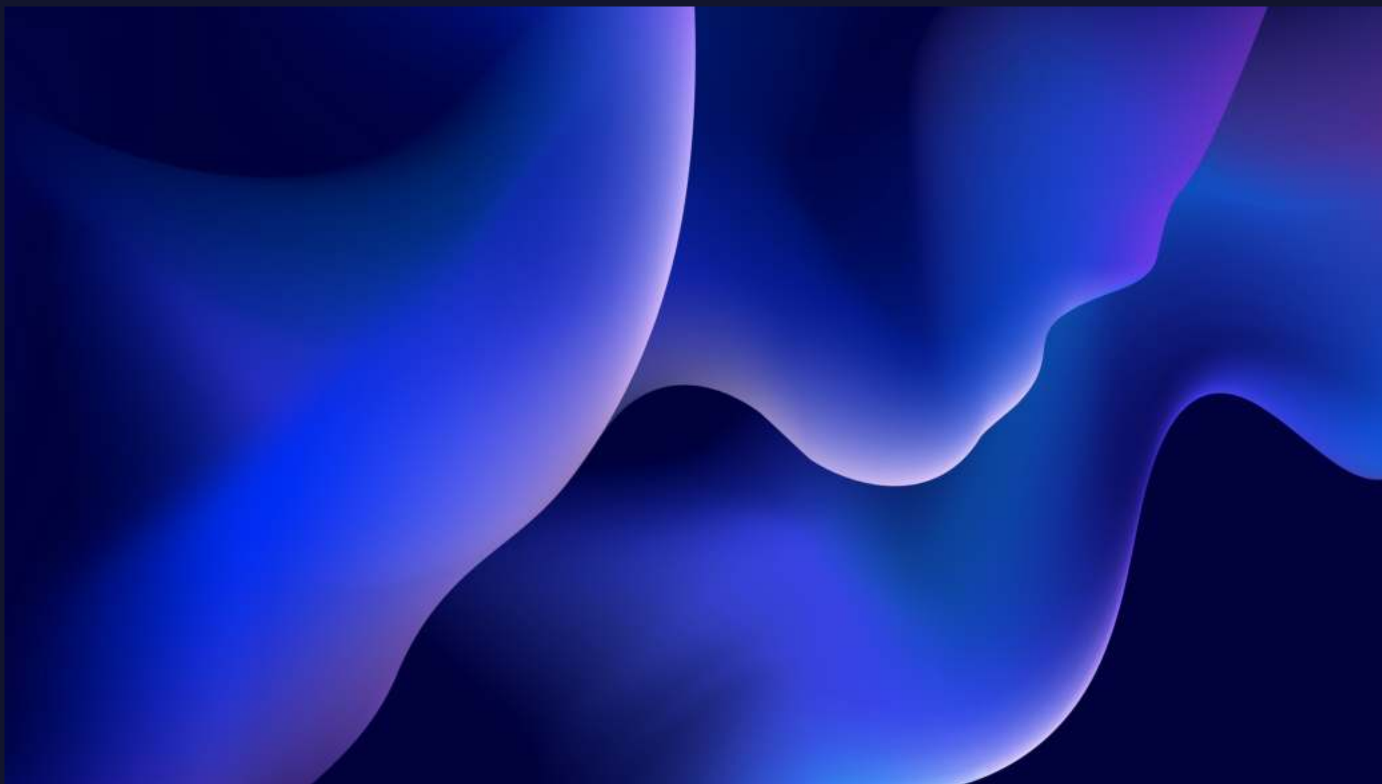
Look around yourself, the entire cosmos of the finance capital remains an elite sport. This is because the current model is based on big investors getting big wins.

On another side the era of disruptive technologies coming fast with main drivers as blockchain (DLT), artificial intelligence and machine learning, robotics, genome sequencing (CRISPR), energy storage tech paving the biggest impact on the global economy.

Talking about numbers, the global public market cap of companies focused on disruptive innovation was $7 trillion just two years ago. In 2020 that doubled to $14 trillion. So, do you think we can reach the $100T mark? Probably, yes, just a matter within 5 years or more. And this is the tip of the iceberg, just a public market capitalization.

Now, think about the private sector of startups, SMEs, and private innovation labs not covered here.





This is a huge potential for investors waiting to be unlocked.

And here comes the problem, only so-called accredited Investors, basically individuals having a net worth exceeding $1 million, are allowed to enter disruptive world investment in the US according to SEC rules. Evidently, there is a huge reformation potential hidden here and the message is taken by SEC with some upcoming initiatives in the pipe.

On another side, the risk suitability of disruptive tech doesn't work properly for institutional investors since they are driven by backward-thinking whereas innovation happens in the future. Here, disruptive tech numbers are wrongly mapped into some benchmarks and metrics created in the past resulting in «no-go» decisions. In simple words, the mussels memory from the internet bubble and other crises doesn't allow to fully open the eyes for exponential growth coming from disruptive tech.

Also, a horizon of the institutional investor's analysis is usually limited to 1 year whereas exponential growth manifests on a longer period ~5 years. You can easily recognize, many fundamental disconnects are blocking the way forward for institutional investors.

So, how to bring power back to retail investors?

DeFi or Decentralized finance means that finance capital no longer requires powerful intermediaries - or intermediaries of any kind. Middlemen are currently very necessary for parties to establish trust in transactions, trades contracts, or investments. Paying for the services of these middlemen can be written off as the cost of doing business for large companies and wealthy individuals, but these expenses remain prohibitive barriers for many retail investors.

With DeFi, anybody with an internet connection can do big-dog-style business deals globally at whatever level they can afford, and the way that these deals are transacted is through tokens. Only your personal risk preferences are defining the DeFi protocol match and the time you like to freeze your funds while getting a high yield. Worth noticing that here your funds are not leaving your wallet, so you still have a fully controlled ownership in your pocket.

Advantages of decentralizing investment are too numerous to ignore - lower friction for transactions due to automation, much quicker (real-time) results and analysis of market conditions, greater security through transparency, and a higher level of customization for financial products and services to name a few.

Think of the emerging gig economy, where nobody really seems to have a steady job anymore, where each of us is some kind of professional mercenary, moving from gig to gig.

From the technology perspective,we face a radical amount of openness: open source, open data, and open markets.

In such an environment, there is no way to hide inefficiencies that are currently not visible due to politics, regulations, and institutional bureaucracy.

Furthermore, the open-source nature of the investment research data coming from the community empowers retail investors even further. Also, an inclusive model both from Web3.0 and DeFi world incentivizes retail investors, not institutional ones. First time in history, retail investors can be better informed compared to institutional ones, so the gravity of power is shifting very fast.

This is not a zero-sum game, it's a positive-sum game where the DeFi powered by Web3.0 is an exit from Wall Street and the start of Renaissance for retail investors.

The future is bright again!