

ACQUISITION AND INTEGRATION OF FINTECHS

Vision

Fintechs have become increasingly popular over the last decade. Leading groups, whether in the banking, insurance sectors or other sectors of the economy, favorable to a form of outsourcing of their innovations, look approvingly on these initiatives, **while awaiting the emergence of a future gold nugget or "unicorn"**.

Just like the buyout of LeCompteNickel by BNP Paribas or of Leetchi by Arkea, the challenge of successful integration exceeds purely financial goals or employer and customer communication and image-promotion goals.

Such operations succeed, not only because the **operational and technological synergies** have been implemented, but also because the **innovation culture** of the start-up has been perpetuated and, better still, promoted within the major purchasing company, which often has a more industrial and indeed a more Taylorism-oriented culture, based on all-risk control.

In short, the goal is to initiate a project for the integration of an **entrepreneurial artisan model, with a mature, industrial company**, while preserving as far as possible the assets of the start-up.

Beliefs

Based on proven "post-merger integration" methodologies, our approach is concerned with financial, commercial, organizational, but also cultural and image issues, with the aim of maximizing synergies.

- Enrich the **vision** (strategy, perspectives, organization and structures, governance) of the group and the start-up in its new ecosystem.
- **Communicate to** the various stakeholders (shareholders, employees, social partners, customers, regulatory authorities, analysts, etc.) why and how the merger will be a source of value creation and thus **promote the implementation of the project**.
- Set up working groups to define the **new target**, as well as all the operational, marketing, customer and technological **synergies**, while quantifying them.
- Structuring the **integration process** (methodology, teams...) and setting up transitional governance to facilitate the decision-making processes, while setting the **pace**: the first 100 days are crucial for value creation!
- Align the management behind a common project by ensuring **strong management commitment**, flexibility of the buyer's management and the new position of the entrepreneur as a senior executive.
- Secure the business and the **intangible assets of the start-up** (human capital, organizational capital, relational capital).
- Managing the **achievement of synergies**.





Philippe
AUTHER



Stéphane
BALIGAND



Olivier
CUISINIER



Charles
DEFFAINS

Howard Partners is above all a human adventure, that of 4 **co-founders**, coming from different renowned consulting firms, driven by a common vision and ambition, that of **autonomy, embodied by Howard Roark***.

“When an intuition is renewed, it’s more than an intuition, it’s absolutely a project”

Aude de Thuin
Founder of « Women in Africa »

A humanistic vision

The Howard Partners consultants have developed a profoundly humanistic vision and learnt to practice what they preach. They perceive new technologies as accelerators of an inevitable and profound societal transition.

An eminently holistic approach to problems

“Human Ahead” is proof of Howard Partners ambition to understand its customers’ projects in a holistic manner, i.e. by incorporating all levers, whether strategic, business, organizational or technological, with the goal of anticipating impacts on humans: collaborators, senior executives, shareholders, and citizens alike.

“Human Ahead” methodologies

Howard Partners develops methodologies, based on the know-how of leading consulting firms, while also incorporating practices derived from socio-dynamics and tools to identify and measure the impacts of decisions made by companies in terms of balance of power, wealth, environment, and society.

Howard Partners, a partner at the service of companies facing major issues due to technological and societal disruption:

- Support the societal transition of companies.
- Give new meaning to companies.
- Balance ethics and data.
- Turn regulations into opportunities.

Senior Advisors, sources of inspiration and innovation



Diana
BRONDEL



Denis
JACQUET



Céline
MAS



Thomas
SORREDA

Howard Partners, at the heart of an ecosystem, to respond to the complex issues facing senior executives:

- The Howard Partners consultants are proud of their profession and are working hard to support this “back to basics”. They regard themselves as **“orchestra conductors”**, i.e. people who understand the business issues facing senior executives, can pinpoint what’s “niggling” them, and **build “taylor-made” operational solutions** by activating a multitude of skills.
- To that end, Howard Partners leads an **ecosystem of experts**.

Benchmarking



Ideation and Gamification



Technological Innovation



Training and Coaching



*What’s behind the name?

Howard Roark, the main character in the novel “The Fountainhead”, was an architect living in New-York at the turn of the 20th century. Passionate about his profession, he embraced his own vision of a new way to build, going against current trends. Reaping the full benefits of the advent of reinforced concrete, his works are described as innovative.

