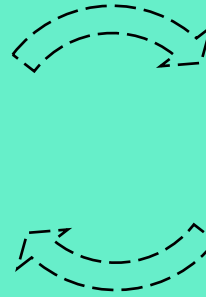




Birdee



Press Kit



Birdee is an online savings management solution dedicated to the general public.

It has been developed by **Gambit Financial Solutions**, a company specialized in software editing and investment advice, created in 2007 within the HEC, the Management School of the Université de Liège. In August 2015, Gambit raised one million euros to accelerate the development of its expertise and provide a new digital tool adapted to the new expectations of consumers.

Birdee, its technological “robo-advisor” solution was launched in 2016 as a white label, only available for banks. In December 2016, it was selected to participate in the finals of the **BNP Paribas International Hackathon** held in Paris, where it won first prize in its category : “Artificial intelligence and robo-advisors”.

In September 2016, Gambit Financial Solutions turned a new page in its young history, when **BNP Paribas Asset Management** acquired a majority stake in the company’s capital. Gambit maintains its independence and management autonomy but becomes as such the preferred partner for robo-advisory for the retail and private banking networks of the BNP Paribas Group.

**Birdee** allows anyone to invest money, without requiring a big fortune or specific financial knowledge. A combination of algorithms enables the investor to select a portfolio that meets his personal goals and risk profile. The investor is able to monitor the performances of his portfolio anytime, anywhere.

The initial market targets of Birdee are **Belgium, France and Luxembourg**.



# IN A NUTSHELL

- **Creation:** 2017
- **Registered office:** Luxembourg
- **CEO:** Geoffroy de Schrevel
- **Team:** 10 staff members
- **Origin:** Subsidiary of Gambit Financial Solutions (Liège)
- **Concept:** Online discretionary investment management service, accessible to anyone, starting from a minimum investment amount of only 50€
- **Accreditation:** CSSF ('Commission de Surveillance du Secteur Financier', a public institution which supervises the professionals and products of the Luxembourg financial sector), with European passport
- **Partner Bank:** Sutor Bank (Germany)

## → Economic model

- Birdee provides a selection of **20 portfolios**, set up by experts and meeting **5 different risk profiles**, mostly consisting of ETFs
- The management fees that Birdee charges on its portfolios is **clear and transparent: 1% per year**, all (management, withdrawal, exit,...) fees included

**BIRDEE,**  
**THE SOCIALLY**  
**RESPONSIBLE**  
**INVESTMENTS**  
**STARTING FROM 50 €**

Let's start at the beginning :  
where do you live?

Country of residence

 **FRANCE** ▼



The Birdee offer depends from one country to another. Please select the offer that corresponds to your country of tax residence

# REASONS FOR BEING



## → Changing consumer behavior

Bank customers are buying and monitoring their products more and more online and even on their mobile devices.

Whatever their age, whatever the size of their personal fortune, they want to be more independent and make their own choices.

They also go less and less frequently to their bank agency. We see a familiar trend when it comes to investing. An increasing number of consumers shows interest for an automated investment advice solution.



## → Changing consumer behavior

In the United States, the online consumption of investment products is still increasing, as proven by the success of robo-advisors such as Betterment or Wealthfront.

According to a study by AT Kearney, robo-advisors should manage a stock volume of 2,000 billion dollars in the United States by 2020. This phenomenon is gaining momentum, and not only in the States: we note the same trend in the United Kingdom, Singapore, Hong-Kong,...

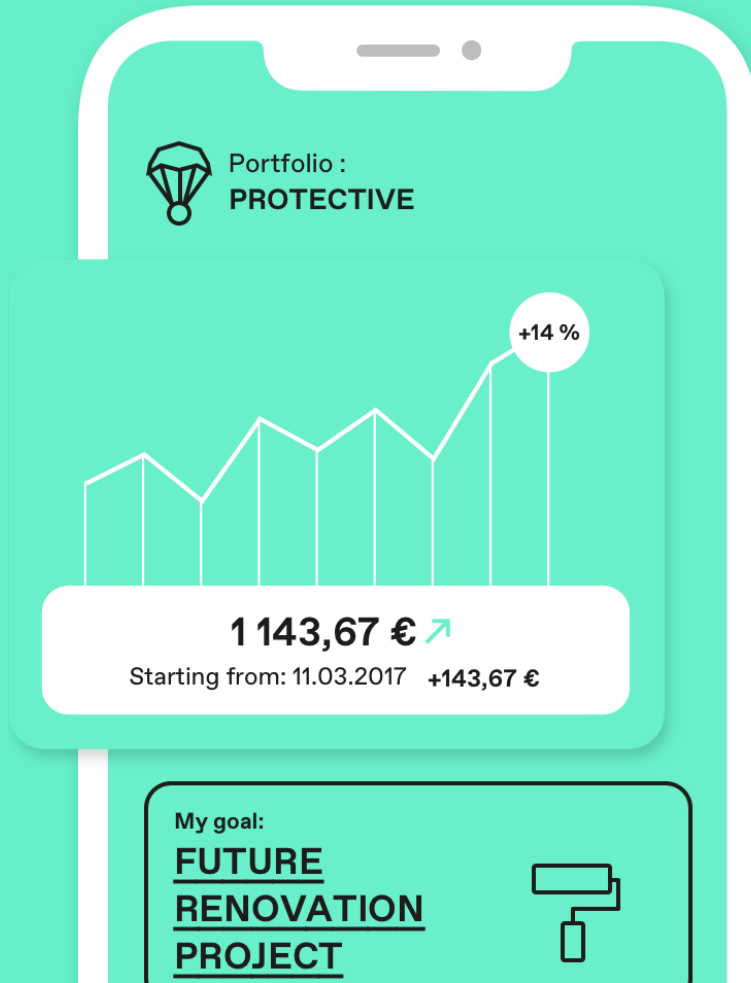


## → Filling a need in “products” offer

Investors who want to place their savings, have only two alternatives: low-interest regulated saving accounts, or financial products offering higher revenues but that they hardly understand.

Birdee allows to combine the both of best worlds: the simplicity of a traditional savings account and the profit generated by the investments.

# WHO IS BIRDEE AIMED AT?



Birdee has been designed for the general public and the mass affluent segment : everyone who has a minimum of investable assets, has no access to the services provided by private bankers but is very active online and bearing new requirements such as transparency, autonomy, reactivity, low fees, diversified product range,...

## Two main targets :

- The savers who go less and less frequently to their bank agency. People who are not necessarily experts in financial markets but interested in finding ways to make their money grow.
- Millennials using every day online platforms.

*“We target both digital natives who are seeking new ways of getting services and advice, and people who feel that they are not receiving the service they deserve from their bank. Our goal is to enable 90% of the population who shows no or very little interest in financial investments to get access to lucrative financial products through an intuitive and easy-to-use solution.”*

Geoffroy de Schrevel, CEO of Birdee



# USER GUIDE

Birdee gives anyone the opportunity to invest money in one or more portfolios, whether via the website [www.birdee.co](http://www.birdee.co), whether through the **mobile app**.

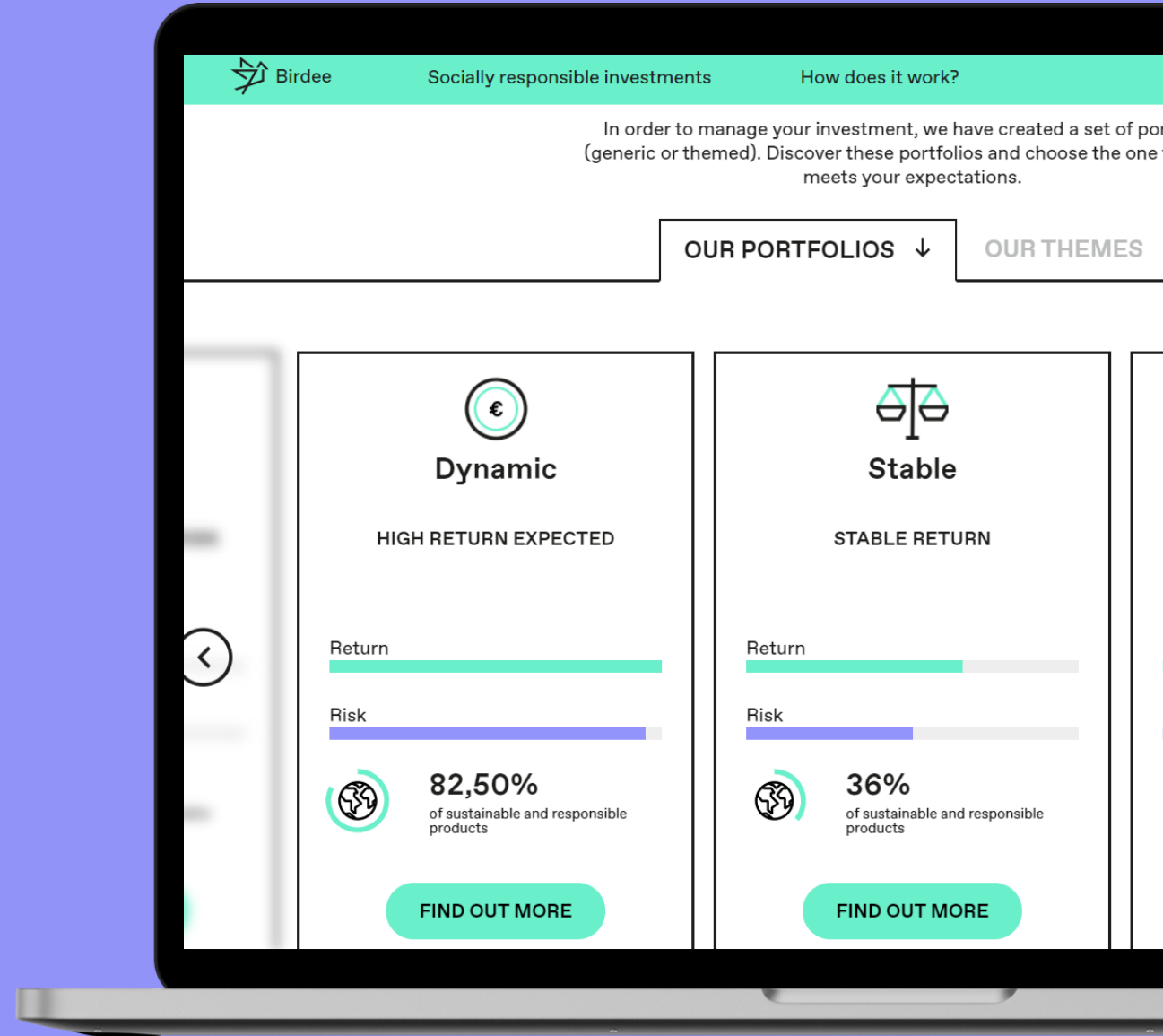
The minimum investment amount is **50 euros**.

Our experts have set up a selection of **20 portfolios**, consisting of Exchange Traded Funds or ETFs. 3 portfolios are entirely consisting of assets that meet the criteria of “socially responsible investing”.

The composition of our portfolios is steered by our algorithms but also supervised by an investment committee and a strategic committee consisting of internationally **renowned experts** recognized for their in-depth knowledge of the financial industry.

Birdee allows everyone to ‘virtually’ test all of its portfolios, free of charge and without any commitment. The annual net fee of 1% that Birdee charges as a commission covers all the management, custodian and transaction fees. There are no other additional fees whatsoever to foresee.

Investors may withdraw their money whenever they want.



# USER GUIDE



DEFINE ≥

Your profile by indicating your investment goal (savings, retirement, holiday...) and answering a couple of questions evaluating your risk sensitivity.



SELECT ≥

One or more portfolios and test it (all of them) free of charge and as long as you wish.



TRANSFER ≥

The amount of money you want to invest if you decide to start investing for real. The minimum investment amount is 50 euros.



ENJOY

Follow the performances of your portfolios from your easy chair. Just leave it all up to Birdee !



# THE BIRDEE MANAGEMENT TEAM



**G E O F F R O Y   D E   S C H R E V E L**  
C E O

Geoffroy de Schrevel consecrated a big part of his professional life in setting up innovating infrastructures for the financial industry: he participated in the creation of the international Maestro system and was responsible for the Global Payments Infrastructure of the Swift network.

He founded Birdee with the strong commitment to “reconnect people with their money”. He became General Director of Gambit Financial Solutions in 2009.



**G A Ë L   M I N O N**  
D I R E C T O R

After obtaining a degree in Computer Sciences at the Université catholique de Louvain and a degree in Finance at the Business School HEC Liège, Gaël Minon starts working for two tech companies where he acquires solid experience in digital B2C before joining the founding team of Gambit Financial Solutions in 2007.

Driven by his passion for technology, he is responsible for Birdee’s product strategy and customer experience. His ambition consists in offering “an innovating online savings management tool”.



# THE MEMBERS OF THE INVESTMENT COMMITTEE



**GEORGES  
HÜBNER**

Co-founder of Gambit in 2007, Georges Hübner is professor of finance at HEC Liège. He is also Associate Professor at the University of Maastricht (Netherlands) and Affiliate Professor at EDHEC (France), Luxembourg School of Finance and Solvay Brussels School (Belgium). Georges is also a member of the Board of Directors, Chairman of the Audit Committee and a member of the Belfius Banque SA / NV Risk Committee.



**LAURENT  
BODSON**

Co-founder of Gambit in 2007, Laurent Bodson has a solid expertise in portfolio management and financial risk management, both in practice and in the field of academic research.

At the same time, he teaches financial modeling courses at HEC Liège, where he is an affiliated professor.



**GEOFFROY  
DE SCHREVEL**

At Mastercard, where he was part of the Maestro network's founding team, and then at Swift, Geoffroy de Schrevel has devoted a large part of his career to setting up innovative networks and solutions in the international banking sector.

He has been managing Gambit since 2009 with the aim of making it a major European player in the modernization of investment consulting.



**YOURI  
CLOBUS**

Youri joined Gambit in 2014 after completing a master's degree in economics and market finance.

He manages the algorithmic part within the Birdee team.



**HUGUES  
SANTKIN**

Having completed his studies at HEC Liège (Master in Financial Engineering), Hugues first gained a few years of experience as a Business Analyst for RoboAdvisory solutions.

He currently holds the position of Investment Manager at Birdee since the beginning of 2021.



## → Financial and technological expertise

Gambit Financial Solutions was created in 2007 in a tiny office of the HEC, the business school of the Université de Liège. Its founders had one strong ambition : placing the client in the center of investment advice.

This SME company specialized in client profiling, portfolio optimization and risk management employs today 80 people and continues its cooperation with universities and the scientific community who remain important drivers of innovation. As such, the Birdee solution is not only based on the intelligence of robots and the power of sophisticated algorithms. It is also supervised by an international strategic committee consisting of recognized experts and scientists in the field of finance and investments.

In September 2017, BNP Paribas Asset Management took a majority stake in Gambit. This strategic partnership with the asset management division of BNP Paribas offers excellent prospects for the company. Indeed, Gambit becomes the preferred partner for robo-advisory for the retail and private banking networks of the BNP Paribas Group, while maintaining its independence and management autonomy.



## → Customers all over Europe

Gambit Financial Solutions sells its solutions to financial institutions in France (Neuflize OBC), Luxembourg (Intesa SanPaolo Bank), Switzerland (Pictet) and Belgium (Beobank, Nagelmakers).

In December 2015, the Belgian online bank Keytrade relies on the Gambit technology to launch KeyPrivate, its online portfolio management service. This tool is totally in line with the goals that dictated the creation of Birdee, as it :

- provides a discretionary management solution that is not only accessible to the rich
- uses an optimization method that takes its legitimacy from the most recent academic research
- minimizes the costs for customers and banks by using powerful algorithms and attractive financial products
- ensures that the customer's investment goals are attainable and feasible in time by providing simulations



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## WEBSITES

<https://www.birdee.co/>  
<https://www.gambit-finance.com/>

## SOCIAL MEDIA



**Birdee**  
MY MONEY MY RULES