



opus una
engineering

Fast Tracking Digital Delivery in Financial Services

January 2021

Successful digital delivery is challenging in Financial Services

Speed

Developing a validated digital proposition can be slow without robust governance and control. Execution delays are common

Talent

Identifying and securing the right resources at the right times is a major challenge

Direct Cost

High quality digital resources with FS knowledge are prohibitively expensive in major business centres

Risk

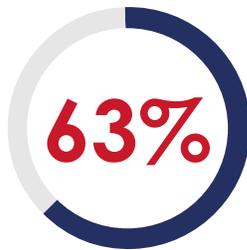
Managing remote delivery teams without extensive experience increases chances of a failed product/over-spend

Focus

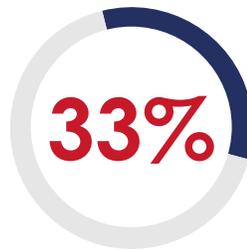
Managing a quality digital platform delivery requires significant leadership bandwidth



Of 2000 survey respondents said sourcing talent is the key issue¹



Technology professionals would use non-perm resources to fill skills gaps²



Average cost save for senior dev resource offshore vs UK nearshore³

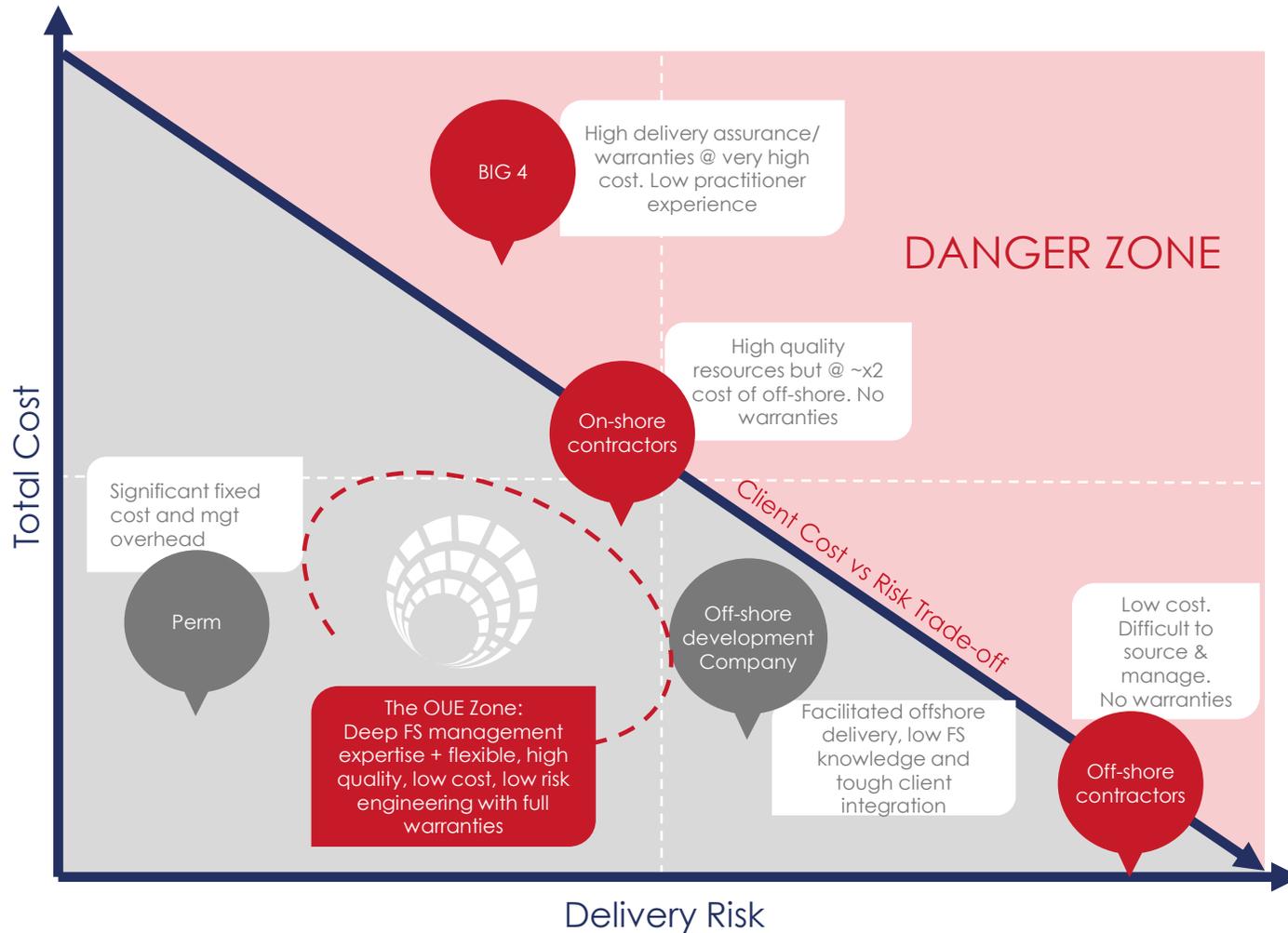


Digital transformation programmes that fail⁴

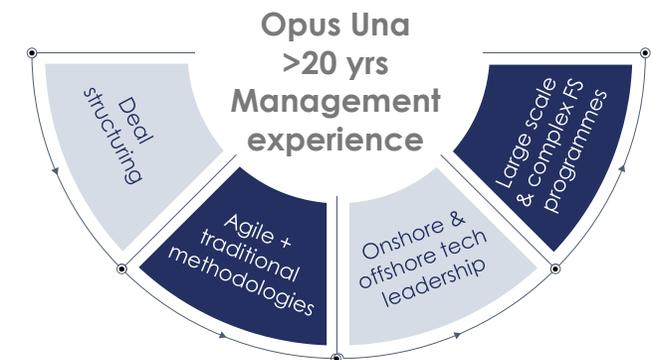
The Opus Una Engineering Difference

- 1 Propositions designed specifically to increase speed to market
- 2 High quality offshore resources through our partner panel
- 3 Deep FS domain expertise & technology leadership experience

Your choice of engineering partner is critical



	Technology Partner Due Diligence Criteria	Weighting (/100)	Min. Score
Capability	Technology skillset coverage	15	12
	Delivery Methodologies & frameworks	10	8
	Spoken English and communications	10	8
	Post-deployment Support	5	4
Company	Organisation profile & cultural fit	10	8
	Business Resilience & facilities	10	8
	Reviews, Client references & Awards	10	8
	Financial Services Domain Expertise	5	4
Commercial	Pricing & contract structures	15	12
	Engagement models and flexibility	10	8
	Overall Rating	100	80



We have designed propositions specifically to increase your speed to market



Turbo Traction



Fast Stack



Talent Booster

TARGET CLIENT

Start-ups or pre-revenue companies looking for accelerated product validation

SME or scaling FS firms without in-house technology teams, requiring managed delivery

- FS Incumbents or challengers lacking specific tech expertise or capacity, where interim solutions are an advantage

TYPICAL REQUIREMENT

- Product and Business model readiness for successful fund raising
- Best-fit technology validation to find product/market fit
- Network connections to key provider services, peer and investor groups

- New or enhanced web/mobile application creation and launch
- Transition from analogue to digital services
- Architecture audit and integration with internal or external services

- Technology leadership or development team skillsets
- External capability to in-house technology team transition
- Tailored post-deployment platform support

DELIVERY

Business Model Definition	Digital Prototype	Product Validation Approach
	Technical PoC	
Branding	MVP	

- Application Build & Integrate
- Platform evolve & transition
- Digital Product Design

- Fractional leadership expertise
- Software team extension
- Senior hire definition & planning

Experienced leadership across the ecosystem



Sharmil Patwa

- 7 Years @Accenture
- 7 Years in-house (DB & Barclays)
- Founded Opus Una (Consulting 2011, Engineering 2019)
- Judge – FT's PWM WealthTech Awards, WealthBriefing Tech Awards
- Advisory Board Member, Wealth Mosaic



David Noyce

- 7 Years @Accenture
- 14 Years in-house (Credit Suisse, Blackrock, Standard Chartered)
- FinTech COO (ARQ)
- Co-Founded Opus Una Engineering 2019
- Prince2 and Scrum master certified



What founders say about us



When looking to better understand the UK insurance and funds management markets ahead of our global expansion we engaged Sharmil from Opus Una. His knowledge of the strategic drivers of participating firms, the current regulatory landscape and his direct client connections have proved valuable to us. I happily recommend Sharmil to other fintech firms looking to address the UK market – **Adrian Johnstone, Founder, Practifi**



Sharmil has deep experience in financial services. He challenged us in a way that helped us to improve our product and processes quickly, understand the market better and grow faster. He is a great personality, helping us in different areas, from funding to business model. As an advisor he adds great value to the company, but what is most important, is he is a priceless mentor to the team – **Jacek Wojcik, CEO Zenith One**



We engaged Opus Una to help accelerate our journey. They have excellent network, industry expertise and FinTech knowledge, all of which they deployed. We will continue to work with them as we go from strength to strength – **Giles Adu, Founder ClearMacro**



Sharmil's work with the startups in Startupbootcamp was amazing. He brought his unique combination of deep practitioner and consulting experience in Financial Services and business transformation together with entrepreneurial spirit to bear. The FinTech companies he worked with and the Startupbootcamp team really value the time and effort he put in to accelerate their growth and really enjoyed working with him – **Francisco Lorca, Managing Director Startupbootcamp FinTech**



Sharmil has been mentoring us during the Barclays Techstars Accelerator program. He has consistently helped us evaluate our numerous product and monetization opportunities. We have been extremely grateful for his actionable guidance as we navigate this massive complex space – **Samer Saab, Co-Founder Wala**



Sharmil is a great upbeat guy and a pleasure to work with. Good analytical mind, that let us look at our own data the way we didn't think of before, and come to insightful conclusions with lasting strategy impact. Would highly recommend his input to others – **Yan Gloukhovski, CEO Zeroflows**



Sharmil has provided us with sound advice regarding our offering. He has the skills and experience to look at FinTech through the eyes of the customer, investor and management team of the company. I would not hesitate to recommend him and Opus Una to help accelerate your growth – **Philippe Rioland, Founder**



I was lucky enough to meet Sharmil when he was a mentor on the Barclays Techstars Fintech programme in London. He immediately understood what we were building at UniZest and his in-depth knowledge and expertise in finance and banking was extremely useful to our business. – **Peter Miles, CEO Unizest**

Appendix



Global Development Resource Network

LOCATION	# of S/W Development Engineers
EASTERN EUROPE (Poland, Ukraine – live, Baltics – under review)	650
LATIN AMERICA (Panama, Columbia, Peru, Venezuela – live)	60
ASIA (India – under review, Philippines – under review)	0
Total resource access to date	710

Architect -> Creative Design/UX -> Build -> QA -> Deploy/Run

Our Core Dev Capabilities - Common Languages & Frameworks

- Python / Django, Flask
- PHP / Symfony, Laravel
- Ruby / Rails
- Java / Spring, Struts
- Javascript / React, Vue, Angular, Node
- Mobile x platform – React Native, Flutter
- IOS/Android – Swift, Java / Kotlin
- .Net / C#
- CI&CD - Docker, Kubernetes, Git
- Cloud - AWS, GCP, Azure, Golang
- CMS - Wordpress, Drupal

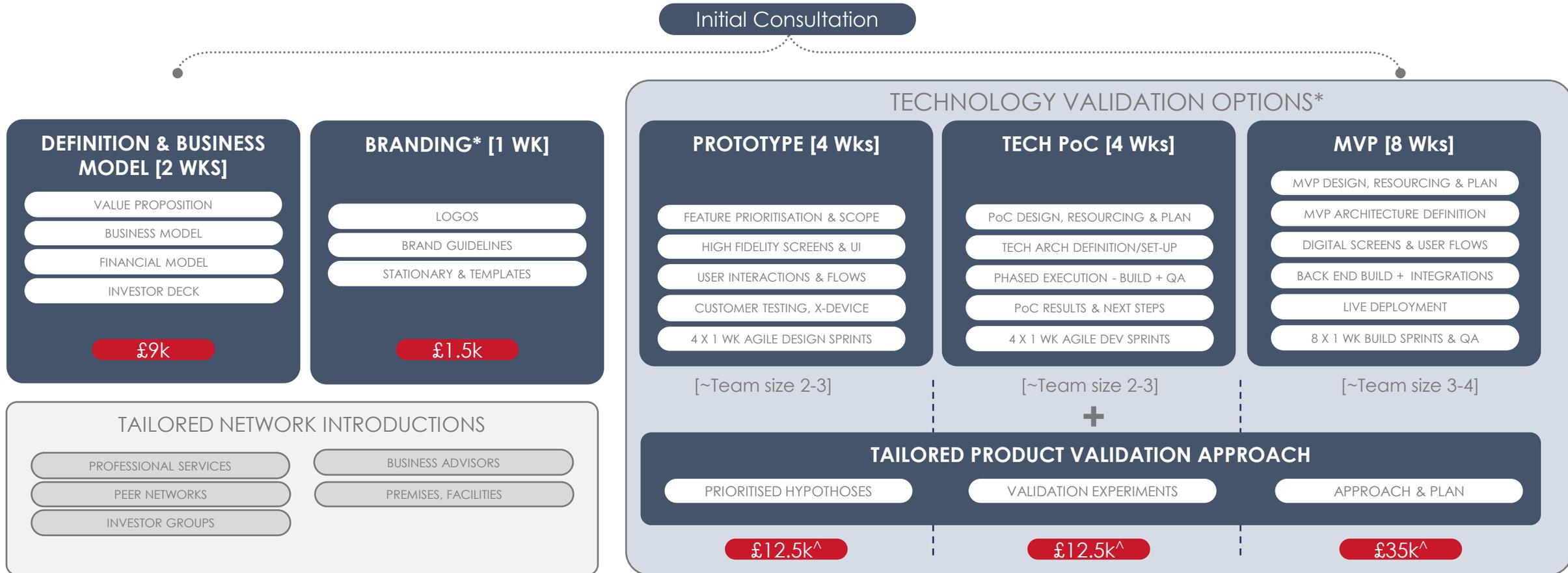
Services

- Web App Development
- Mobile App Development
- Digital Product Design
- Agile Project Management
- Platform QA
- Cloud service implementation
- Digital Signage
- Platform support & Maintenance
- Company Digitalisation transition

Engagement Models

- Full technology lifecycle project delivery - design to deployment
- Team augmentation
- Fractional senior expertise
- Digital design
- Post deployment support
- Temp to Perm transition arrangements

Turbo Traction – your path to validation



- Initial consultation to determine which services are required and most appropriate technology validation options
- Best-fit technology resources are selected with our offshore delivery partners
- Pro-bono network introductions included with all packages
- Branding and graphic design delivered through tried and tested partners at discounted rates

- KEY**
- No Charge
 - * In conjunction with partners
 - ^ Price = Tech option + validation
 - Pricing based on typical project

Fast Stack – tailored, managed delivery

Client Objectives Consultation



WHAT YOU REQUIRE

1 Application Build & Integrate	2 Digital Evolution	3 Digital Product Design
<ul style="list-style-type: none"> New web or mobile platform launch Architecture audit and/or integration - security, scale, performance, function 	<ul style="list-style-type: none"> E2E implementation of an enhanced digital application stack Migration from an analogue service model 	<ul style="list-style-type: none"> Product proposition Development Customer and market testing Application UI/UX (re)design and branding



WHAT WE DO

<ul style="list-style-type: none"> Assess Legacy platform Analyse market ecosystem Design user experience 	<ul style="list-style-type: none"> Identify & schedule resource Design Tech architecture Fully manage Agile delivery 	<ul style="list-style-type: none"> Run E2E Client migration Plan platform evolution Launch & support platform
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WHAT YOU GET

Optimal mobilised team	Prioritised execution roadmap	Industry landscape & vendor assessment	Customer & market testing	Fully managed platform implementation	Deployed service support and warranties
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Talent Booster – optimised delivery team

- Optimised & flexible resourcing of key staff, addressing short- or longer-term skill gaps
- Variety of offshore and onshore resourcing channels and contractual models
- Senior permanent resource solutions through search

Example client scenarios:

Interim CTO for tech stack design and to support fun raising

Senior architect to assess client legacy platform and migration path

10 React developers to augment Webapp build team for 6 months

Digital creative lead assignment to rebrand web & mobile app

