

Transcript of Malkiat Judge

Malkiat: [00:00:00] Well, hello,

Hall T. Martin: this is Hall Martin with Investor Connect. Today I'm here with Malchite Judge, CEO and founder of Roots Funding. Roots Funding is an online platform offering crowdfunding with value added services on private equity and private lending opportunities via RootsFundMe. com. Okay. Thank you for joining us.

Malkiat: Thank you, Paul. Hello, everyone. My name is Malkeet Judge, [00:00:20] and I'm from Toronto, Canada. Great. So tell us more

Hall T. Martin: about your background. What did you do before

Malkiat: this? Well, it's interesting, John Paul, uh, I graduated in computer science technology and, uh, did some Microsoft, uh, MCPs and Microsoft certifications and A plus and several basic computer engineering.

[00:00:40] courses. I did not know that I was going to work in finance sector. So while I was working in IT sector, I started learning about financial products, started trading some money, and then completed several financial certifications and, uh, as it was required by financial regulators here in Canada for various roles I was applying.

[00:01:00] So, after 20 years, now I'm at a senior level here at RBC, uh, where we also help high net worth clients and corporations, managing, uh, you know, their assets, while providing developed advice and, uh, financial services such as tax planning or state planning, business succession or, business ownership [00:01:20] planning.

So, you know, for the last, uh, two years almost, I'm focused on building what I have learned in the last 20 years in, in the industry in terms of technology as well as finance. as I have learned, the regulators required us to follow certain steps to, protect the [00:01:40] investors while helping and, uh, contributing towards our economy.

And, uh, yeah, I'm now out in the field to support our innovation sector and bringing a new FinTech. Great. Well, tell us

Hall T. Martin: more about running an online platform, offering a crowdfunding solution in today's market. What's

Malkiat: that like? as I [00:02:00] started learning more about a crowdfunding sector about two years ago, it is a great concept, whoever started it. And, and this concept it is to start and help start ups and boost our, uh, Startup ecosystem, since there are quite a few well known crowdfunding platforms in the U. S., but there's, [00:02:20] there's so much more need to craft some rules, I guess, and, uh, make it easier for both sides, investors as well as, issuers, who businesses, those need money.

And it is not necessary to bring another platform with, uh, you know, Similar services and products being already [00:02:40] offered unless there is a unique value and added benefits. So, we thought of adding some flavor and, uh, given that I have experience of 20 years working, uh, with, major banks, I thought of adding similar services and values and adding those in the private, uh, market, which is, [00:03:00] It's huge.

I mean, it's in billions of dollars as we already know that it's growing every year and it's helping our startup ecosystem. So we are, we are bringing something unique to the table. Great. Well,

Hall T. Martin: tell us more about rootsfundme. com and the specific services it provides for private equity and private lending.

Malkiat: [00:03:20] addition to the private equity and private lending offerings, Roots funding is also offering, services which are beneficial for both sides of customers like, issuers and investors. And of course, for the industry as well, because we plan to connect. The whole, uh, [00:03:40] financial industry, talking about the crowdfunding companies, VCs, angel investors, hedge funds, banks.

So, a global financial ecosystem that we are building. It's a quite complicated tech platform, that we are building. we are done halfway, and there are more [00:04:00] segments to be added as we collect data, with the help of, Today's AI technology and blockchain, we can, you know, predict the performance of companies as long as we have the data to support it.

I mean, also bring other services such as any, any innovation happen anywhere in the world. They can share their [00:04:20] idea on our platform, on a global platform, for free. I mean, rather than paying any, evaluation fee or so. So segment called the section called invent me. Also offering global footprint, so

there's no such company right now on the planet right now, which is available, let's say, here in North America or [00:04:40] Europe, Asia as well, or, or Middle East.

So we're working towards on a really big, mission. I mean, almost half of the world is covered, I would say, hopefully by the end of this month, but then Asia and Middle East to be, Taking care of towards the end of the year, I will say [00:05:00] adding more services where investors will appreciate the detailed, transparency, I will say, uh, where they feel comfortable investing in companies and, uh, also similar services where, Companies could host their data for more reliability and, uh, [00:05:20] they could win investors trust until they grow big and, uh, let's say go from startup to an IPO.

So they could, host their services along with us and providing performance tracking, building a custom or AI generated portfolio for [00:05:40] investors, Providing trading platform in private equity space. Uh, these are the services that we tend to bring through our VOOTSFUNDME. com. And, uh, yeah, I mean, there's a lot happening in the background.

So not to mention, uh, SVP products. that not only that customers can build their own portfolios in coming [00:06:00] months, but they will be also able to buy a basket of private equity. Or a mixed, basket of, private equity and debt portfolios, depending on whether they're looking for growth or income and growth mix, or just strictly income.

Hall T. Martin: so what's the challenge in starting a business here like this? What have you found to be the biggest issue?

Malkiat: The biggest issue, [00:06:20] I would say, is, finding the right people to lead with you. Um, and that's my learning and as, as I go travel around the world and, uh, connect with people and, uh, it's not hard to find people, but it's hard to find the people who you can trust and they are at the same [00:06:40] mindset, same level, and they're willing to put the same effort, who can take the opportunity, ownership and you can rely on these people and they're focused on contributing equally.

by fulfilling their own assigned duties and that will lead to the same goal that company will be successful. [00:07:00] So, I would say right team and proper guidance, right guidance when it's actually needed.

Hall T. Martin: so what's the potential reward from

Malkiat: this? Well, uh, reward by achieving what we have started is, the feeling of when it feels really good.

I have done, not exactly at the [00:07:20] same level some other ventures, but smaller. It feels good once, something we started and finished the way we, expected or it's better. also the financial benefit is there. So money doesn't get us everything, but certainly it helps you to have a better lifestyle.

But the feeling is, more [00:07:40] important, I guess. And

Hall T. Martin: what sets it apart from this, very crowded space of crowdfunding and investment platforms?

Malkiat: How is it different? As I mentioned, I mean, I have not seen any platform offering, the services that I mentioned. So not to mention, one of the major, difference, which I mentioned in our, [00:08:00] on our, you know, deck as well as, the website is the global presence and, uh, cutting edge technology with human touch.

what that means is we are collaborating with major banks, existing, sale brokerage firms, and providing a network of existing [00:08:20] investors who are investing in various industries. So rather than just relying on the social media, Marketing and targeting only those clients or investors, the ones who are using computers or social media who are comfortable investing online.

there are so many [00:08:40] other investors who like to speak with someone or like to meet someone in a coffee shop or a bar, have a conversation. even though there's nothing to be promised because everything is on the platform, still they feel comfortable talking to someone. So, we really plan to have our approach, in major [00:09:00] economies, their towns and cities, so that we have access to the local investors as well.

They could support their local economies or international, startups or existing companies.

Hall T. Martin: So, what advice would you give to someone entering this

Malkiat: space? Well, I mean, this space is, with the help of technology and there are so many tools [00:09:20] available. So this space is getting crowded, given that it's crowdfunding, but you have to bring something new that people, in terms of customers, so those could be investors or issuers, you have to bring something that will add value for long term.

Um, and. [00:09:40] And not only that, you know what, we have to keep, make sure that we are following the regulations in each country. So that's a major part is in the financial industry or FinTech industry, AML, KYC, and uh, keeping the regulators happy. So, you know what, it's not easy to run business [00:10:00] globally in any country, let's say U.

S. or alone or Canada, U. S. It's easier, but working in international, market in the fintech industry, especially crowdfunding. there's a lot. So yeah, just come for extra. There's a lot more extra expense delays dealing with the regulators [00:10:20] internationally and building trust with them and giving them the confidence.

So be ready for the hustle.

Hall T. Martin: So what online information source do you find most helpful in your

Malkiat: work? Well, there's so much information available. We just have to find what, what I need. I mean, thanks to the technology in this network world, [00:10:40] somehow, there's too much of information available already and I'm worried about the future, how much information will be there and it won't be easy to find the right information.

So, out of so much of the information. So You know what, I will say sticking to the stats which are available, those are not [00:11:00] only, only helpful resources, it's more about real life comparison, how the other companies are doing, for example, and, uh, learning with your own practical experience.

along with the resources available on the internet or through your personal [00:11:20] connections. important to have personal experience. So, you know, I'm a practical person. I like to use or do the real life practical before I recommend or suggest anyone anything. So, I've been working on this for two years.

And I have learned, I have made some mistakes, we have improved, and uh, [00:11:40] we are just ready to start hopefully in a week or two.

Hall T. Martin: Great, so what is the, does the future hold for Roots funding? Are there any upcoming features, expansions, or partnerships that our listeners should be excited about?

Malkiat: Well, uh, you know what, What I would say in open words, existing crowdfunding, when I compare it with the U.

S., [00:12:00] UK or rest of the Europe, all platforms are offering same products and it's just raising money or investing money or maybe, you know, what, a little bit of a marketing. What we are bringing on the table is like five to six different services, which maybe one service is offered, but not the [00:12:20] other five services by any of the companies out there.

So that kind of puts us makes us unique in the market, and, uh, with the help of AI and blockchain, and other tools, that we actually built in house. Uh, for example, sales management tool, um, and none of the funding [00:12:40] platform out there uses. So what I have learned in my banking experience, in the retail corporate and the wealth management side, have built those tools within our technology already that will help us, do the proper marketing, manage the sales and, uh, you know what, to help us [00:13:00] collaborate and partner with other major banks and companies which we already are in talks with.

And I'm glad to see the response from so many big companies that, actually we are already in talk and ready to sign contracts. Well, in the last few minutes

Hall T. Martin: that we have here today, what else should we cover that we haven't?

Malkiat: What I would say is that I would like to share the real life [00:13:20] experience that, you know, when we started only in Canada, we thought we're only going to start working, uh, and, you know, using this platform in Canada.

Once we are licensed here, then we'll start approaching U. S., U. K., Switzerland, the rest of Europe, and the rest of the world. But that plan changed once we noticed that, there are huge opportunities [00:13:40] in Europe and the rest of the world. I mean, U. S. and Canada are way more in advance compared to crowdfunding and such, services offered by, major banks.

But we thought of filling that space and grabbing that opportunity. So looking to You know, for example, angel investors, they [00:14:00] could create groups of angel investors, come, themselves locally in each country or internationally, or banks can create their own groups and, uh, they can share the deals among them.

there are so many, like I work for RBC Waltherman, and so there is a company called RBCX, which is the venture side. So they [00:14:20] also started working

on startups that I was talking to their executives. Barclays out of London have over 2,000 companies, startups that they're working with. So that, sort of, we are already in touch with how to work with them and all that.

So, you know what, it's amazing that when you're bringing something unique and, uh, [00:14:40] new and how we can, build a new financial ecosystem by bringing all the financial, segments or institutions together. So they can work together on the projects or the companies they might like. It's fascinating that it's more like, you know, [00:15:00] comparing trading, would call the existing crowdfunding, more like a traditional crowdfunding.

Uh, what we are bring, bringing on the table is a hybrid crowd funding, with not, with only the. regular investors, but with all the financial institutions, high net worth and corporations as [00:15:20] well. So there's so much more to bring and we have most of the technology ready. The rest of the technology we will be building later this year.

And by the end of this year we should accomplish, what I mentioned. but certainly, there's, you know, I will say three to four big, [00:15:40] Banks who are already, talking to us out of Europe and Canada. So U. S. is, another space. We have not applied for the license yet, but it should not wait.

We, from March onwards, we focus on the U. S. market and start growing. And certainly we are looking for some partners who could lead our [00:16:00] company and, uh, give us a hand. We can grow together and faster globally, I would say.

Hall T. Martin: So, how best for listeners to

Malkiat: get back in touch with you? Certainly investors could, I have provided my, contact information and, uh, of course my email address is m.

judge at rootsfundme. com or you can find me [00:16:20] on LinkedIn, Malki at Judge or Google you will find my contact information. So, you know what, I would love to explain more if anybody has more questions or would like to dig in more details Great. Well, we'll include

Hall T. Martin: those in the show notes.

I want to thank you for joining us today and hope to have you back for a follow up soon.

Malkiat: Thank you so much, Hal. [00:16:40] Really appreciate your time and, uh, glad to be here.