

The logo for 'ignite 2019 Growth' features the word 'ignite' in white lowercase letters, with three colored circles (red, orange, and yellow) above the 'i'. To the right, '2019' is in white and 'Growth' is in orange, both in uppercase letters.

ignite 2019 Growth

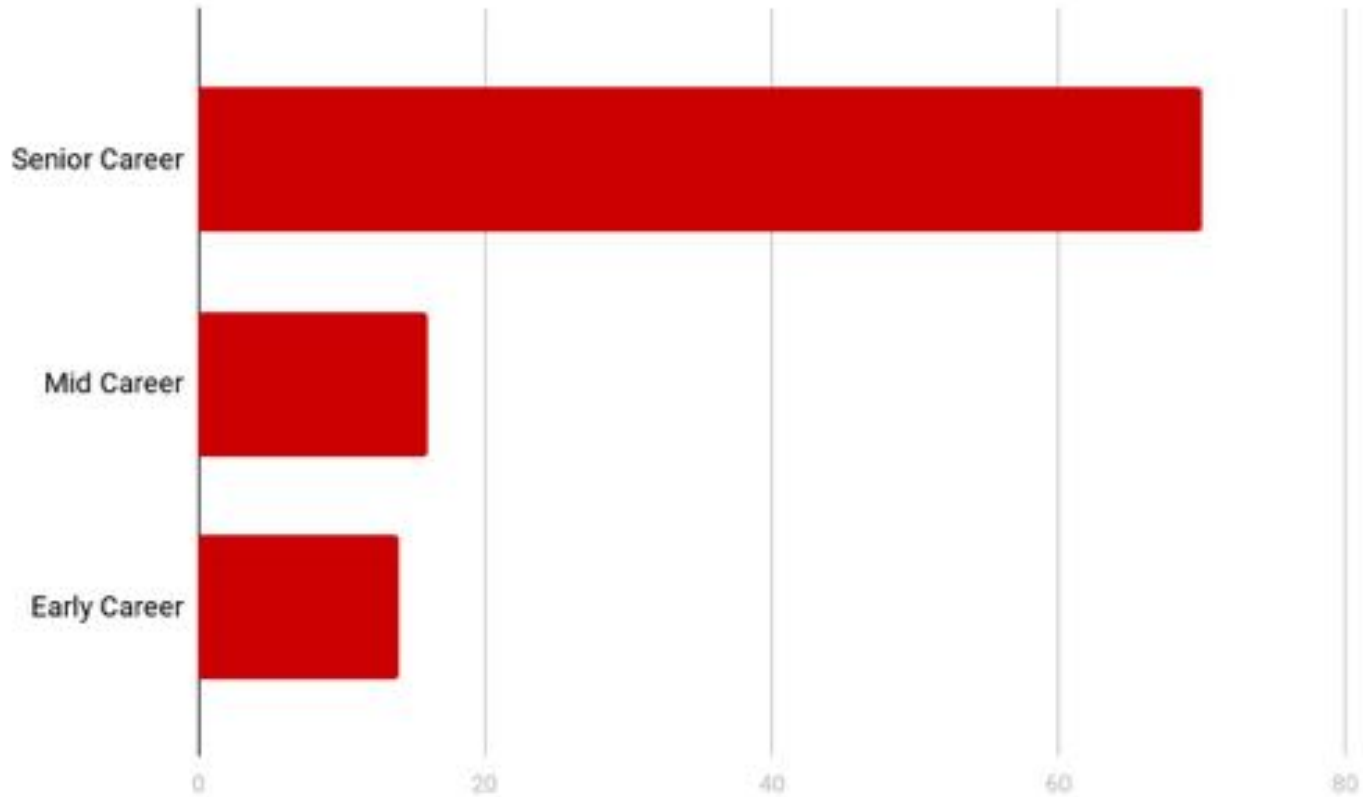


*Thriving Through the Next  
Wave of Disruption*

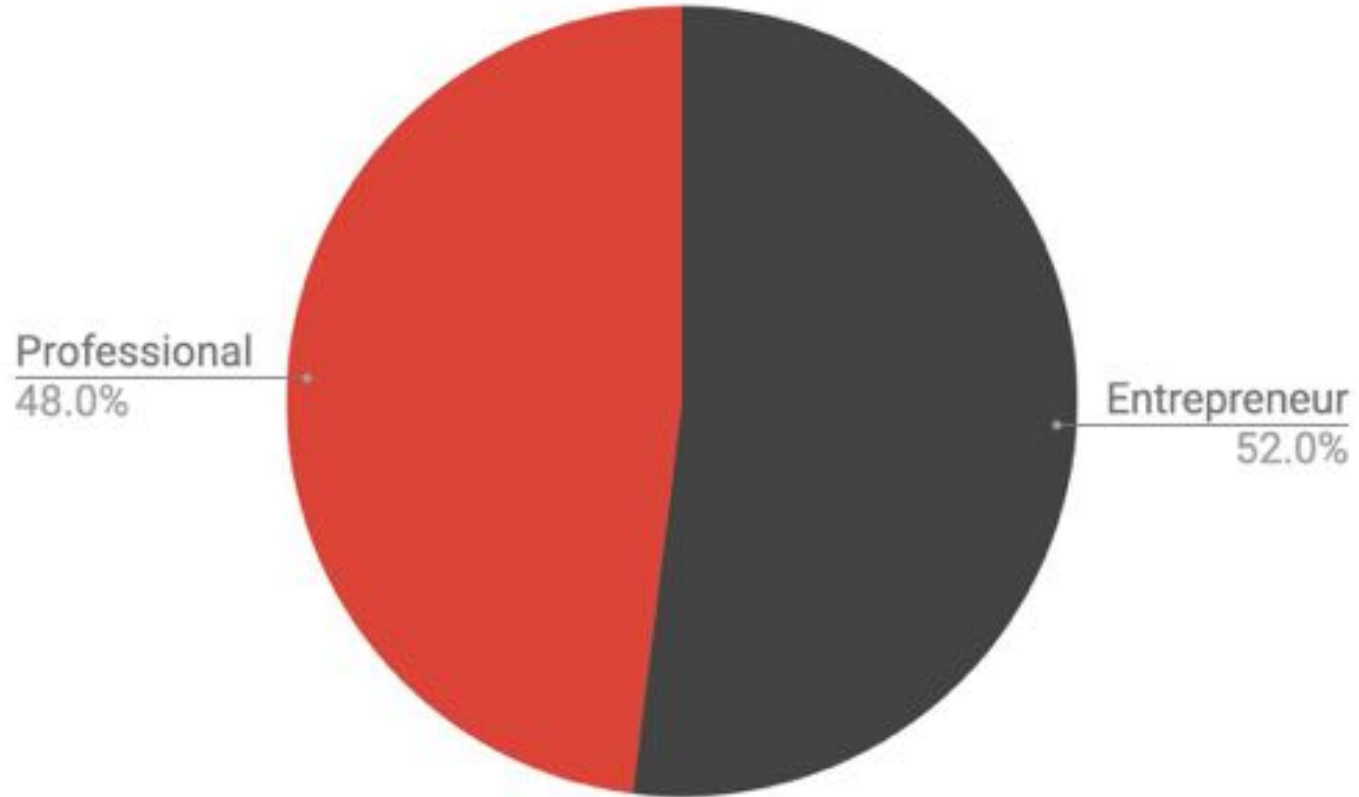
**Asiff Hirji**

President & COO  
Coinbase

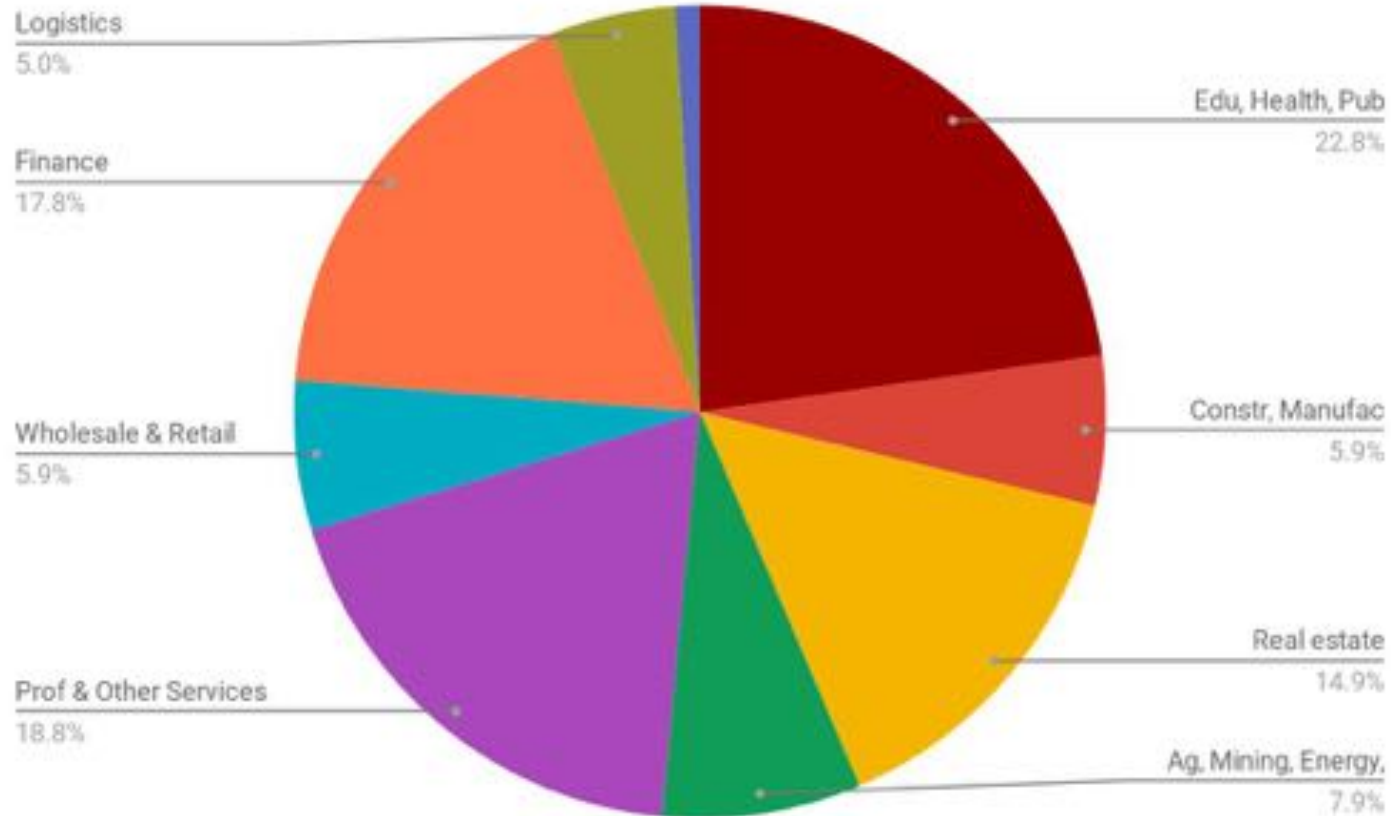
# Conference skews senior career...



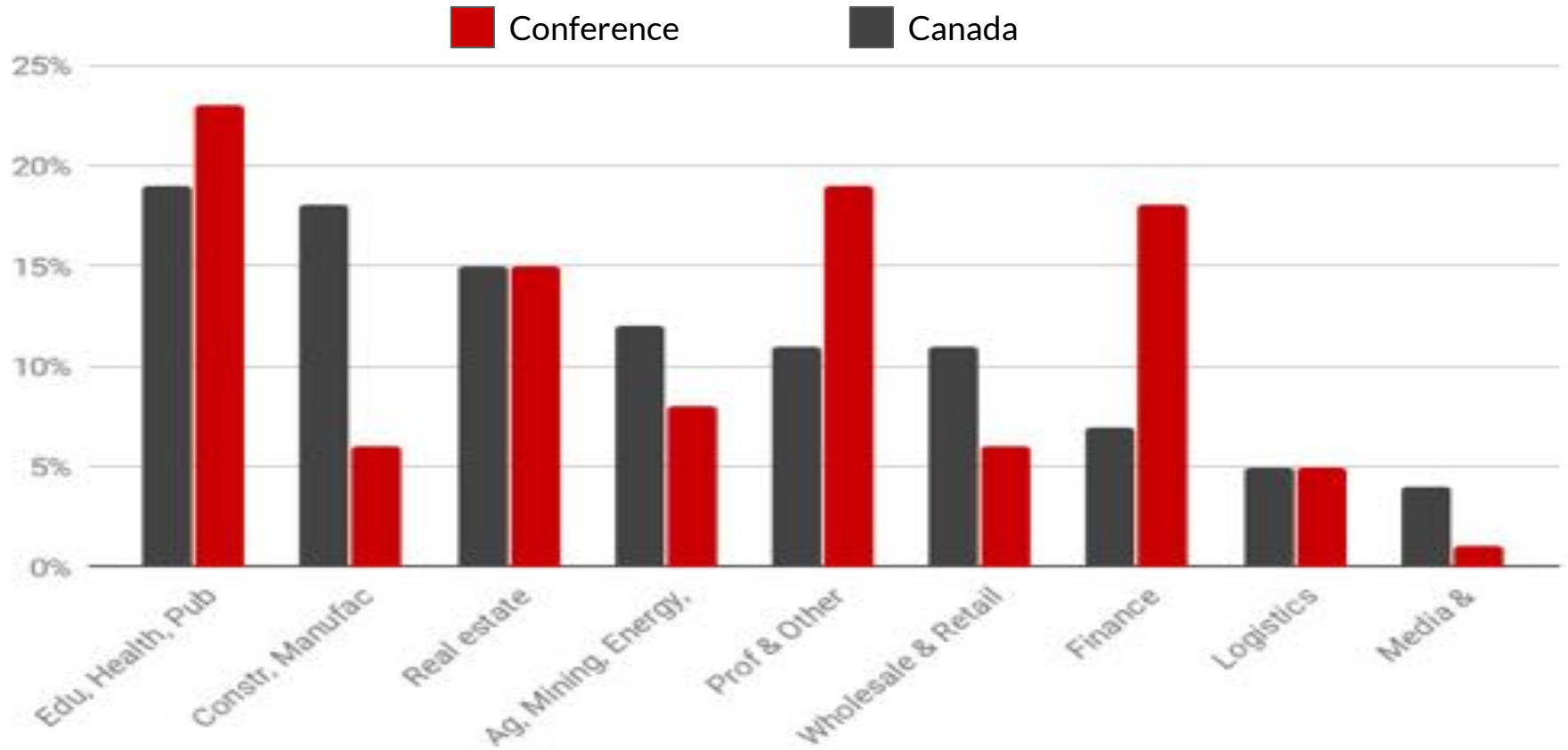
...and evenly split between Professionals and Entrepreneurs



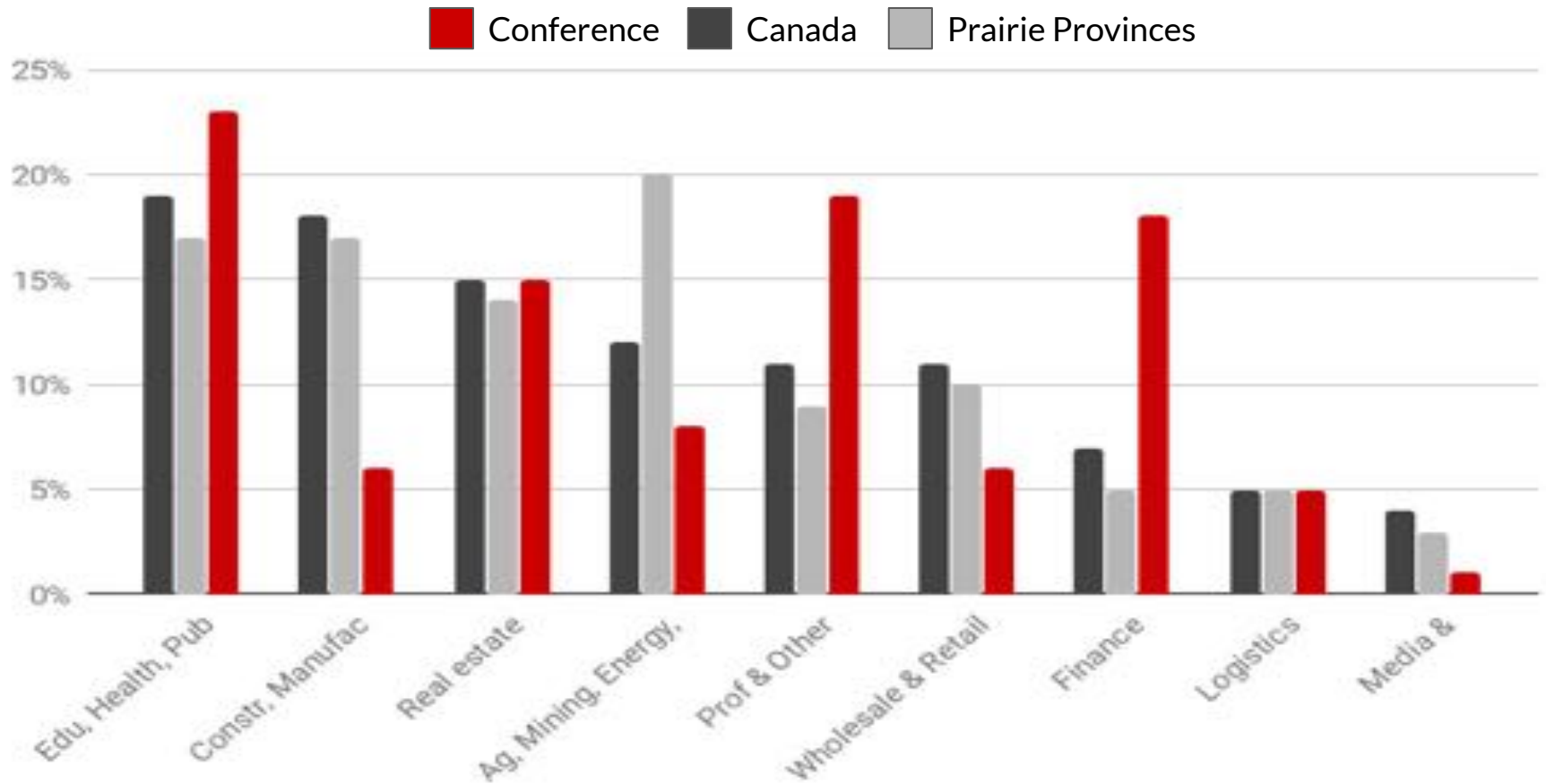
# Conference represents a wide cross-section of sectors...



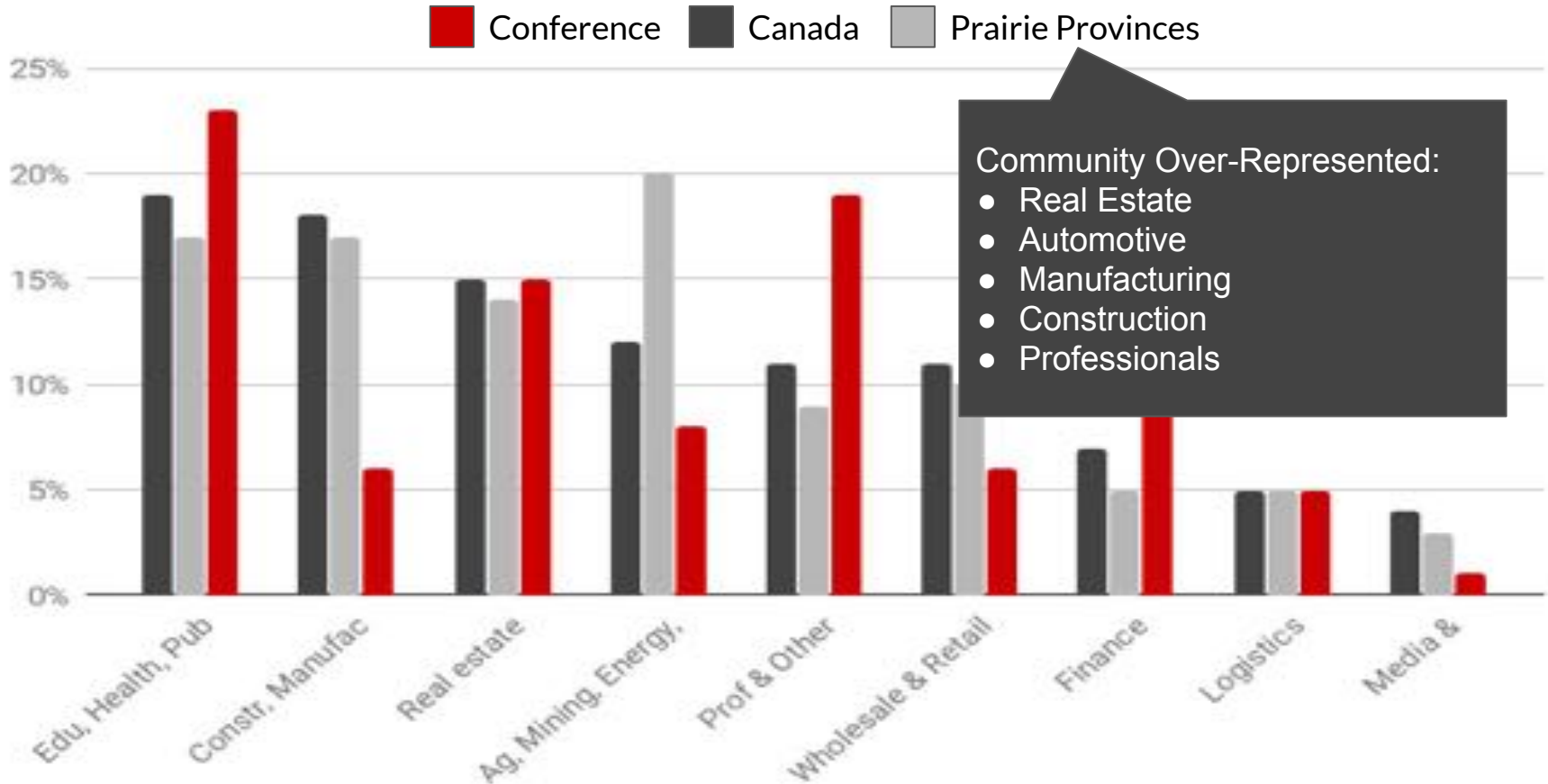
## ...but quite different to the economy of Canada...



## ... and the economy of Prairie Provinces



# Conference also skewed relative to our community



# Conference also skewed relative to our community







GENERAL MANAGER



**ROD DEVRIES**  
General Manager  
Transmission & Clutch

# A-AASTRO TRANSMISSION & CLUTCH

For Minor Repairs and Rebuilds

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**272-5666**

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**PRICE**  
30% to 40% Lower  
than dealerships  
and transmission  
shops.

**FREE**  
Test Drive with your  
Computer and  
Hold D  
**FIRM FACT**  
Parts  
**WE WILL NOT**  
**WITH INC**

**90%**  
**90%**  
**90%**

**Placement**

**DYNO TESTER**



Our Transmissions are Dyno tested

**FOR YOUR PEACE OF MIND!**

All vehicles parked indoors.  
60% of our business is referrals.  
Free towing in city with any repair.  
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Senior, Student, AMA Members  
and Farm Fleet discounts.  
Competitor's Coupons Honoured  
(over \$20.00 on Tolls, Rabats.)



Formerly of Turbo-Trans

**IMPORTANT CONSUMER TIPS**

Average time for service is 1 hour. It takes upwards of 10 hours to rebuild and test a transmission. An average technician's salary is \$18/hr. Parts cost is 40%  
**QUESTION:** How can service/turn-up be \$199.00 or \$235.00 and a rebuilt transmission or new clutch installed be \$199.00, \$275.00 or \$400.00? It is not possible. Maximum caution is advised. Low price is quoted to get your vehicle in but what will be the price for vehicle out? Will you get a fully rebuilt transmission? Often there are hidden charges or just the failed part is replaced. Your transmission is NOT fully rebuilt.

If you ask for the price of a 'rebuild' or 'worse case scenario' shops will tell you what **YOU THINK** you need and set lock for minor repair possibility.

Some shops will remove your transmission at a cost of \$400.00 before giving you estimate; thus keeping your option to take your vehicle elsewhere. Their final price is often 30% higher than ours! Our quotes are free and final.

**OUR REFERENCES**

**BETTER BUSINESS BUREAU OF  
GASTONIA, NORTH CAROLINA**  
May 2, 2000  
Aaastro Transmission & Clutch

The Better Business Bureau of Southern  
North Carolina has received a letter of  
commendation from one of your  
customers.

In their letter they expressed their immense  
satisfaction with the level of customer  
service they had received.

Mr. Rod DeVries is in with  
the Better Business Bureau of Southern  
North Carolina regarding  
the excellent service you  
are providing. The letter  
states "I am very satisfied with the  
service you provided. I would  
recommend your shop to anyone  
needing a transmission and clutch  
rebuild."

**BETTER BUSINESS BUREAU OF  
GASTONIA, NORTH CAROLINA**  
June 28, 2000  
Aaastro Transmission & Clutch

The Better Business Bureau of Southern  
North Carolina has received a letter of commendation from one  
of your customers.

In his letter, he expressed his particular  
satisfaction with your company's  
promptness, Rod DeVries, States  
"I was very satisfied with the  
service you provided and deeply  
appreciated the help received."

The Better Business Bureau is in with  
the delight that we receive letters of  
commendation.



**AUTO TRANSMISSION CLUTCH**  
BY: **WARRANTY**  
CLASH, AL  
April 20, 2000

THE ABOVE MENTIONED REPAIR FACILITY HAS MADE APPLICATION  
TO BECOME A CHANGING FACILITY AS A RECENT CUSTOMER  
WE WOULD APPRECIATE YOUR COMMENTS.

1. How long have you been with the above facility? *1 1/2 yrs.*
2. Approximately when was the last time you had your car checked  
or repaired there? *None*
3. How do you rate your satisfaction with the above facility? *10 10 10 10 10*
4. How do you rate the quality of the work? *10 10 10 10 10*
5. How do you rate the customer service? *10 10 10 10 10*
6. How do you rate the price of the work? *10 10 10 10 10*
7. How do you rate the overall quality of the work? *10 10 10 10 10*
8. How do you rate the overall quality of the work? *10 10 10 10 10*
9. How do you rate the overall quality of the work? *10 10 10 10 10*
10. How do you rate the overall quality of the work? *10 10 10 10 10*
11. How do you rate the overall quality of the work? *10 10 10 10 10*
12. How do you rate the overall quality of the work? *10 10 10 10 10*

**Customer Comments:**  
*Good service, fair price, prompt service.*  
*Best - Best of Gastonia, NC, 100% of a winter car.*  
*Good on time, good price, good service.*  
*Best - Best of Gastonia, NC, 100% of a winter car.*  
*Good service, fair price, prompt service.*  
*Good service, fair price, prompt service.*

**A-AASTRO Transmission & Clutch**  
**911 - 46 Avenue S.E. 272-5666**  
www.aaastrotransmission.com

**Placement**

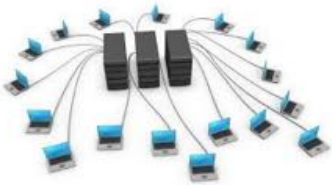




# Pre-Internet era - centralized app and data

Pre-Internet  
*Pre-1995*

MAINFRAME  
COMPUTING



IBM  
SONY



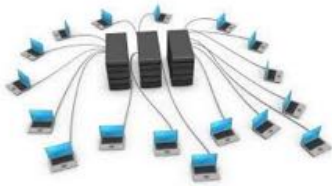
A large, curling blue wave with white foam crashing against a clear blue sky. The wave is the central focus, with its crest curling over. The water is a vibrant blue, and the foam is bright white. The sky is a clear, deep blue.

**Internet 1.0**

# Internet 1.0 era - distributed app, centralized data

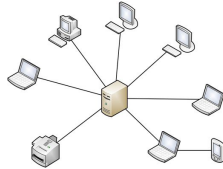
**Pre-Internet**  
*Pre-1995*

**MAINFRAME  
COMPUTING**



**Internet 1.0**  
*1995 to 2005*

**DISTRIBUTED  
COMPUTING**



**IBM**  
**SONY**



**YAHOO!**

**Microsoft**





# Internet 1.0 era - obvious disruptions



Ameritrade™



Google!

# Internet 1.0 era - obvious disruptions



Winners leveraged capabilities of Internet 1.0

Disrupted didn't adapt

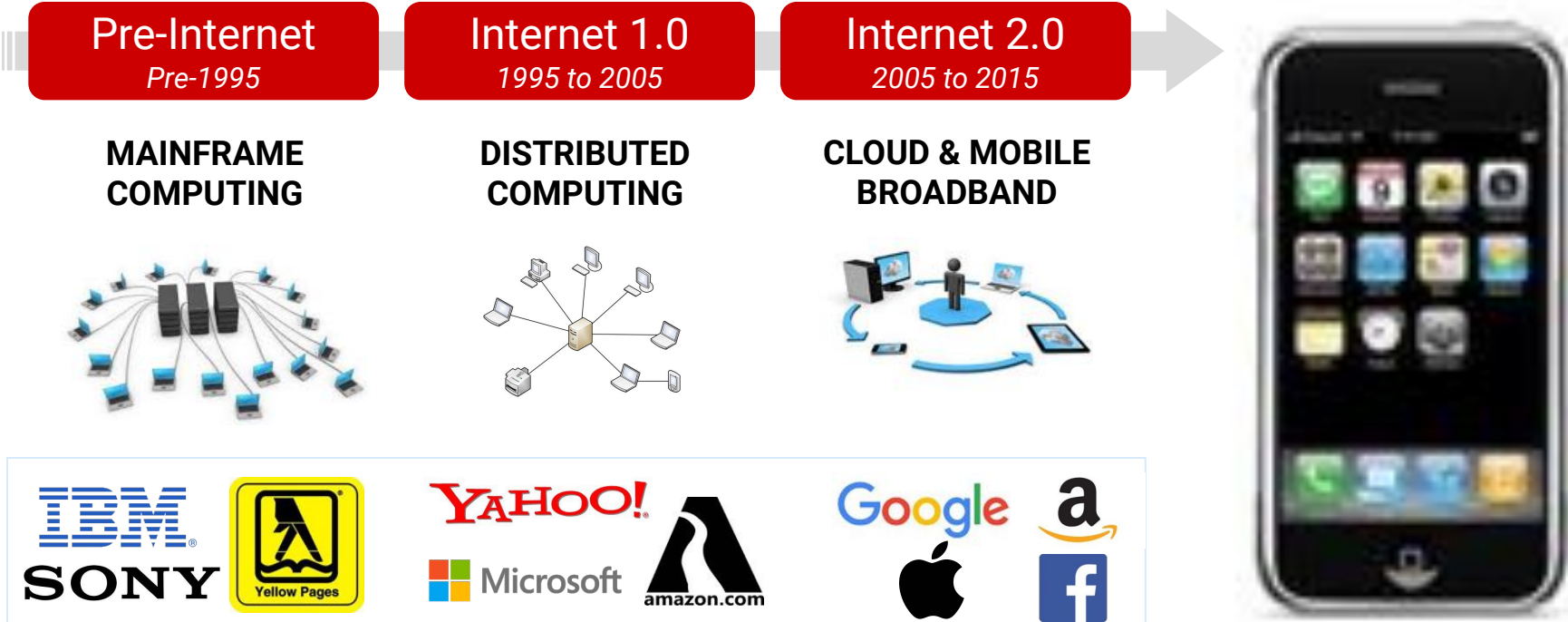




An aerial photograph of a large, circular, white, sandy or coral reef structure in the middle of a deep blue ocean. The structure is surrounded by a ring of shallow, turquoise water, and the outer edge of the reef is marked by a white, foamy wave. The sky is a clear, bright blue.

**Internet 2.0**

# Internet 2.0 era - mobile/cloud app, centralized data



# Internet 2.0 era - obvious disruptions



YAHOO!



Instagram

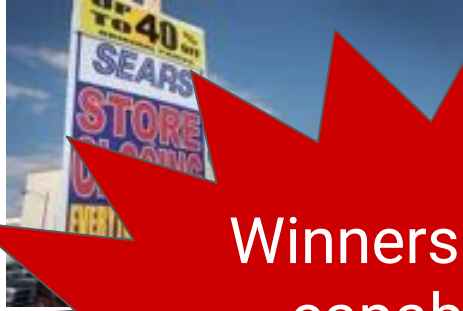


GROUPON®

GILT



# Internet 2.0 era - obvious disruptions



Winners leveraged capabilities of Internet 2.0

Disrupted didn't adapt



An aerial photograph of a large, circular, white, sandy or coral reef structure in the middle of a deep blue ocean. The structure is surrounded by a ring of shallow, turquoise water, and the outer edge of the reef is marked by a white, foamy wave. The sky is a clear, bright blue.

**Internet 3.0**

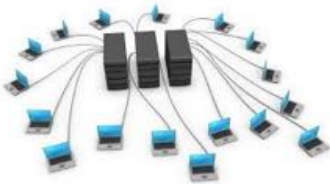


# Internet 3.0 era - decentralized app and data

**Pre-Internet**

*Pre-1995*

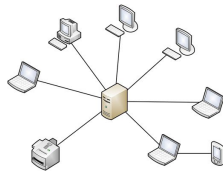
**MAINFRAME  
COMPUTING**



**Internet 1.0**

*1995 to 2005*

**DISTRIBUTED  
COMPUTING**



**Internet 2.0**

*2005 to 2015*

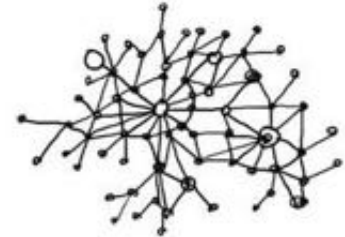
**CLOUD & MOBILE  
BROADBAND**



**Internet 3.0**

*2015 to next decade*

**DECENTRALIZED  
COMPUTING**



**IBM**  
**SONY**



**YAHOO!**

**Microsoft**



**Google**



**coinbase**



# Internet 3.0 - foundational technologies

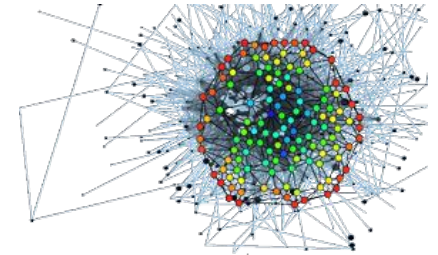
## 5G

*High bandwidth  
anywhere*



## Machine Learning

*Intelligence in every device*



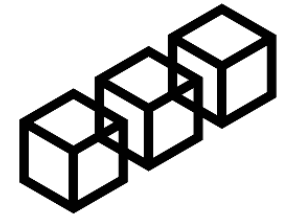
## 3D Printing

*Make anything  
anywhere*



## Blockchain

*Decentralized data &  
native currency for the  
Internet*



# Internet 3.0 - emerging applications

## Transport as a Service

*Autonomous vehicles with electric powertrains on demand*



## Gig Economy

*Globalization and on-demand service growth*



## Virtual/Augmented Reality

*Blended physical and virtual experiences*



## Subscription Economy

*Asset-lite lifestyles (rent vs own) will accelerate*





# Transport as a service - disrupts > 20% of CDN economy



## Implications

---

- Generation that will not drive  
**Freedom = Phone (not car)**
- **On demand rolling hotel room/office.**
- **Much safer**
- **Transport costs crash**
- Driver's license no longer **ID**

# Transport as a service - already happening



## FINANCIAL TIMES

### Drones to deliver medicines to 12m people in Ghana

Zipline project is world's largest drone delivery network



A drone releases a blood package in a project for Zipline

Neil Munshi in Lagos APRIL 23, 2019



The world's largest drone delivery network, ferrying 150 different medicines and vaccines, as well as blood, to 2,000 clinics in remote parts of Ghana, is set to be announced on Wednesday.

# Transport as a service - disrupts > 20% of CDN economy



## Implications

- Generation that will not drive  
**Freedom = Phone (not car)**

- On demand ride sharing

Impacts >30%  
of conference

- Trans

- Driver's license no longer ID

# VR/AR - disrupts > 25% of CDN economy



## Implications

---

- Working/planning/shopping is **blended experience**
- Scales **teaching quality**
- **Meet and travel virtually**
- **VR better than reality?**

# VR/AR - already happening today

## THE WALL STREET JOURNAL.

U.S. Edition ▾ | April 29, 2019 | Print Edition | Video

### Small Businesses Turn to Augmented Reality to Win Customers

Startups are discovering that the new technology can help cut costs and give them an edge on big rivals.



By Dennis Nishi

April 28, 2019 10:03 p.m. ET

Imagine using your phone to move a couch around your living room. Or put false eyelashes on your face. Or open a wedding cake to see the filling

With an app called Kabaq, customers in the store can use an iPad Pro to see 360-degree views of a virtual cake that they can place on a real-world plate. Customers can manipulate the cake images and zoom in to see the filling. Although the bakery has been using Kabaq for less than a year, the owners are happy with the ease of the technology and have gotten great response from customers, Ms. Gramling says.

That is why Ryan Walker, co-owner of Horne, a furnishing company in Lancaster, Pa., was an early adopter. The four-employee company—which has never had bricks-and-mortar showrooms—uses augmented-reality features offered by its commerce platform, [Shopify](#).

The features let the company display some products in 3-D. When customers click on pictures of the products, a browser pops up that superimposes the 3-D model onto the real-world view from the customer's smartphone or tablet camera. Then customers can, for instance, move a virtual lamp onto a real-world table. Mr. Walker says sales of items with augmented-reality photos have risen 15% over last year, when they had regular photos.



# VR/AR - disrupts > 25% of CDN economy



## Implications

---

- Planning/shopping is **blended experience**
- Scales to high quality

Impacts >25%  
of conference

# Gig & Subscription Econ - disrupts > 20% of CDN economy



## Implications

---

- Professions become **on-demand**
- Career = **series of gigs**
- Variablizes labor costs



## Implications

---

- **Rent** rather than own - more economic
- Businesses become **assemblages of services**

# Gig & Subscription Econ - already happening

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As technology changes, so do we. Read more to find out how we can help.

**Client Center**

- Virtual Accountant Software Login  
(QuickBooks and Peachtree)
- Virtual Accountant Accounts Payable Documents Login

Download our 2019 Tax Guide

**Virtual Accounting - It's Better for Business!**

At OnDemand Accountant, we understand that you started your business because you are passionate about what you do...the same way we are passionate about helping our clients succeed. Dealing with complex accounting work is likely not why you went into business, but it may very well be where you spend a great deal of time. Get back to your passion, and let us handle the numbers.

Our virtual accounting services allow you to hand over your compliance work to a team of accounting experts. We work with you via our advanced online platform to streamline accounting tasks and ensure that you have a direct connection to us. Virtual accounting is the answer to getting out of the back office and back to your passion. Watch our welcome video to learn more.

Consider our full spectrum of services:

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## The Startup in a Box

You've got an idea for a great business in retail or hospitality. You know it can work. You know people will love it. And you know it can make you money. But there's so much involved, where do you start?

Don't worry, with *The Startup in a Box* we've got you covered when it comes to...



### Marketing

Making sure your business is seen and your messages heard from day one. Because getting people through the door and that till ringing is the most important thing.



### Finance

The numbers can be the scariest bit of running any business. Getting someone with a head for figures who understands real life on board... well that's priceless.



### Technology

Like it or not, technology plays a part in just about every business today. You need access to the best operational & management tech available to help your business run smoothly.



# Gig & Subscription Econ - disrupts > 20% of CDN economy



## Implications

- Professions become...
- Career = **series of gigs**

## Implications

- ...than own
- ...become **assemblages**
- ...**services**

Impacts >30%  
of conference



# ML and 3D Printing - already happening

## The New York Times

### *A.I. Shows Promise Assisting Physicians*

Feb. 11, 2019

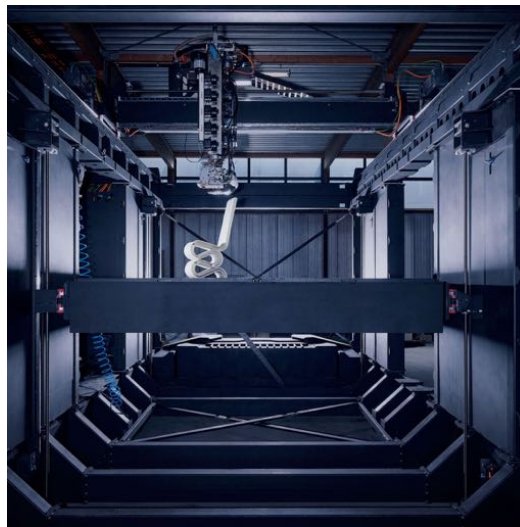


Doctors competed against A.I. computers to recognize illnesses on magnetic resonance images of a human brain during a competition in Beijing last year. The human doctors lost.

## THE WALL STREET JOURNAL.

### Get Ready for 3-D Printed Yachts

The CFAM, Europe's largest commercial 3-D printer, is turning out custom furniture and yacht parts. Private jets and cranes could be next



# ML and 3D Printing - disrupts > 30% of CDN economy



## Implications

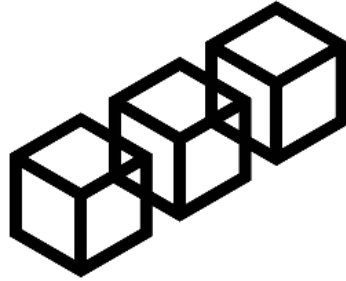
- **Decision support** and **1e diagnosis** move to ML
- **Personalized** prescriptions
- Almost **everything connected** and processing

## Implications

- **Everything anywhere** from organs
- **Personalized** products with **minimal** supply chain

Impacts >30%  
of conference

# Blockchain disruption not fully understood - will be large



## Explanation

---

- **Fundamental innovation** behind Bitcoin
- **Tamper-resistant decentralized** database for storing things of value
- **Solves 2 biggest failings of Internet**
  - Users control data
  - Money built in

## Implications

---

- **Costs of financial products crash**
- **Privacy** shields individuals from governments and other actors
- Most assets become **tokenized** and **new classes of assets** arise
- New **governance** model
- New form of **ID**

# Blockchain - already happening

coinbase

Products ▾ Prices Company ▾

Sign in

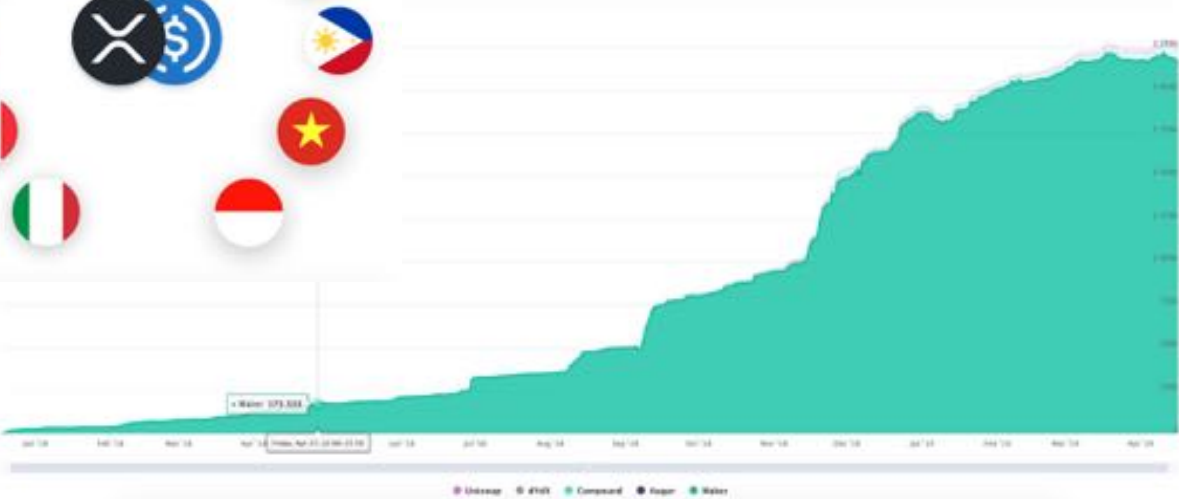
Get started

## Send money internationally for free

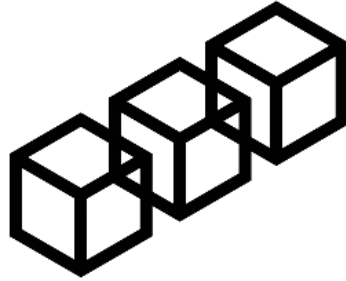
- ✓ **Fast** - Send money across borders virtually instantly using XRP or USDC<sup>1</sup>
- ✓ **Free** - No fees to send or receive XRP or USDC to another Coinbase account<sup>2</sup>
- ✓ **Global** - Available to Coinbase users in any supported country, including India, Mexico, and the Philippines<sup>3</sup>



<sup>1</sup> This is not a money remittance, rather, it is a cryptocurrency transaction with conversion into local currency after receipt.  
<sup>2</sup> Network fees charged externally to use Coinbase accounts, purchases and sales of USD are subject to a [Coinbase fee](#)



# Blockchain disruption not fully understood - will be large



## Explanation

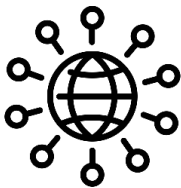
- **Fundamental innovation** behind Bitcoin
- **Tamper-resistant** decentralized database for storing data
- **Solves 2 biggest failings** of traditional systems
  - Users control data
  - Money built in

## Implications

- **Costs of financial products crash**
- **Blockchain shields** individuals from intermediaries and other actors
- **Assets become tokenized**
- **New classes of assets** arise
- **New governance** model
- **New form of ID**

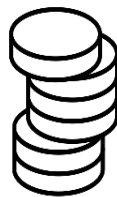
Impacts our  
whole  
conference

# Internet 3.0 Summary



## Decentralized

- **Algorithms** run most things
- **Digital money and ID**
- **VR/AR** pervasive



## Tokenized

- Most **assets tokenized**
- **New classes of assets** arise
- New **governance** model
- **New form of ID**



## Private

- **Control** and **portability** of data
- **Users decide** what to share
- Data can **interact with any app**

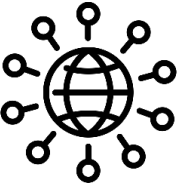





## Shared

- **Gigs** vs jobs
- **Rent** rather than own
- Most things **as a service** (including transport)



# Internet 3.0 Summary

	<h3>Decentralized</h3> <ul style="list-style-type: none"><li>• <b>Algorithms</b> run most things</li><li>• <b>Digital money and ID</b></li><li>• <b>VR/AR pervasive</b></li></ul>		<h3>Tokenized</h3> <ul style="list-style-type: none"><li>• Most <b>assets tokenized</b></li><li>• <b>New classes of assets</b> arise</li><li>• <b>New governance</b> model</li><li>• <b>New form of ID</b></li></ul>
	<h3>Private</h3> <ul style="list-style-type: none"><li>• <b>Control and portability</b></li><li>• <b>Users decide</b> what to share</li><li>• Data can <b>interact with any app</b></li></ul>		<ul style="list-style-type: none"><li>• <b>Gigs</b> vs jobs</li><li>• <b>Rent</b> rather than own</li><li>• Most things <b>as a service</b> (including transport)</li></ul>

Profound effects for everyone

# Internet 3.0



**My advice for surviving and thriving through this wave**

**Recognize Disruption**

# **My advice for surviving and thriving through this wave**

**Recognize Disruption**

**Create New Plan A**

# **My advice for surviving and thriving through this wave**

**Recognize Disruption**

**Create New Plan A**

**Optionality -> Networks / Alliances**

## Three asks

**Recognize Disruption - Tell Others**

**Create New Plan A - 3 things in 1Q**

**Network - Meet > 5 New People**



The logo for 'ignite 2019 Growth' features the word 'ignite' in white lowercase letters, with three colored circles (red, orange, and yellow) above the 'i'. To the right, '2019' is in white and 'Growth' is in orange, both in uppercase letters.

# ignite 2019 Growth

*Thank you and good luck*



*@asiffhirji*



*asiff-hirji*