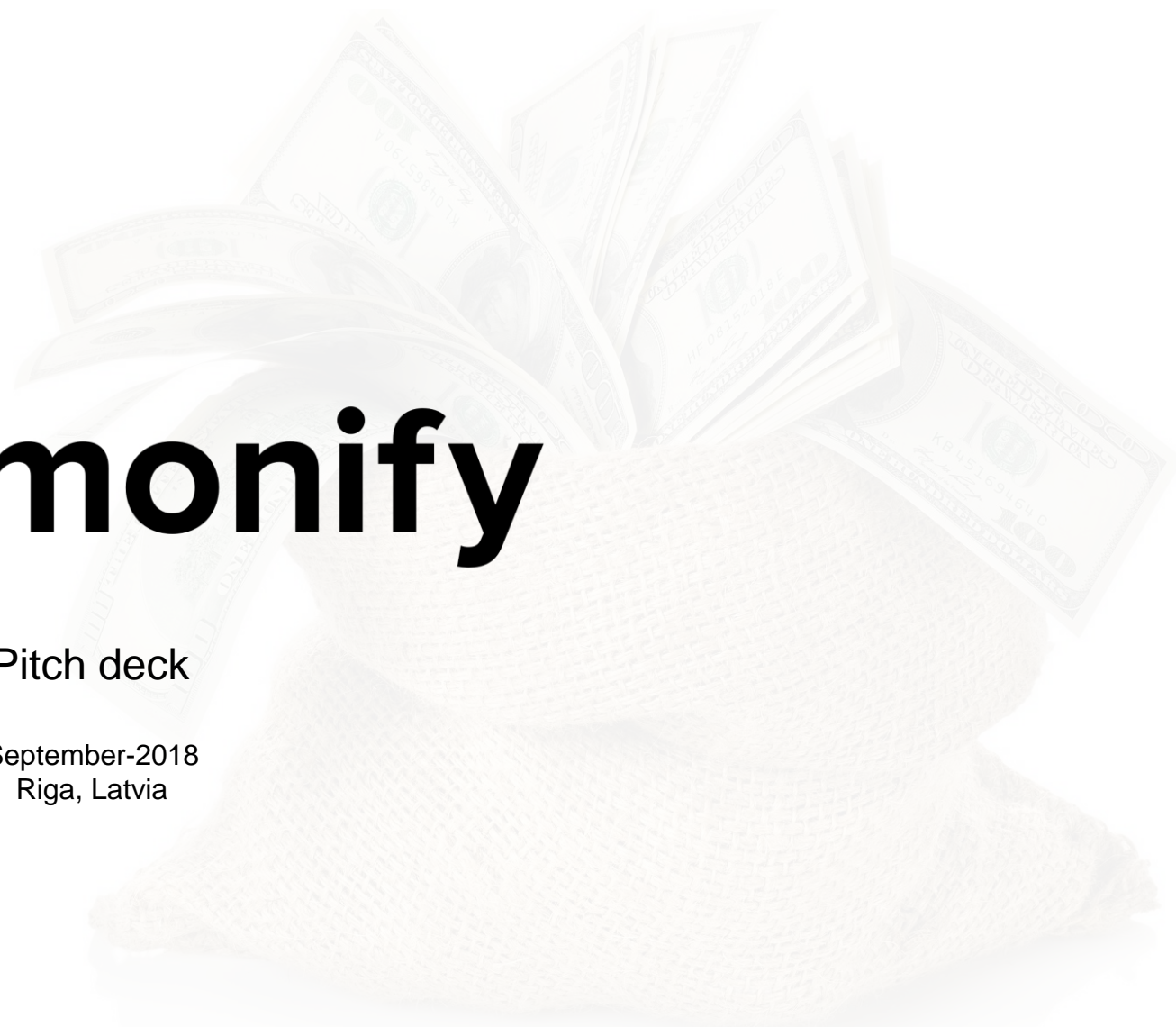


monify

Pitch deck

September-2018
Riga, Latvia



Executive summary

Monify is an innovative fintech start-up from Latvia that provides the fastest online loans to SME (small to medium enterprises) in Baltics & Poland. Main product is a bullet-type bi-monthly interest payment loan of maximum 250'000 EUR, issued in 40 minutes, with APR of 60% and personal guarantee from owner. Already being profitable, company is looking for debt & equity financing to secure growing demand from customers and increase the loan portfolio.

- Company launched in July-2017 and is operational for 12 months, with 3 years track-record
- Co-founder and CEO has 3 years experience in SME lending
- Current outstanding loan portfolio 3,5 million EUR
- MRR: 130'000 EUR per month (interest income)
- Debtors performance: 5.0% 90+days
- Profitability: EBITDA 55'000 EUR per month
- Employees: 15 across 4 countries
- Countries operating: Latvia, Lithuania, Estonia, Poland
- Current funding: 3 million EUR from series A investor, 1 million EUR from two pan-Baltic P2P platforms

Money makes money

- is our vision

Our mission - to become global one-click SME finance provider, where every small and medium-sized business get access to money in 5 minutes, and earn more than our interest rate.

MONEY
MAKES
MONEY
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monify

MONEY MAKES MONEY

Problem

Lack of access to money for SMEs



Time consuming process



Missing creditworthiness data

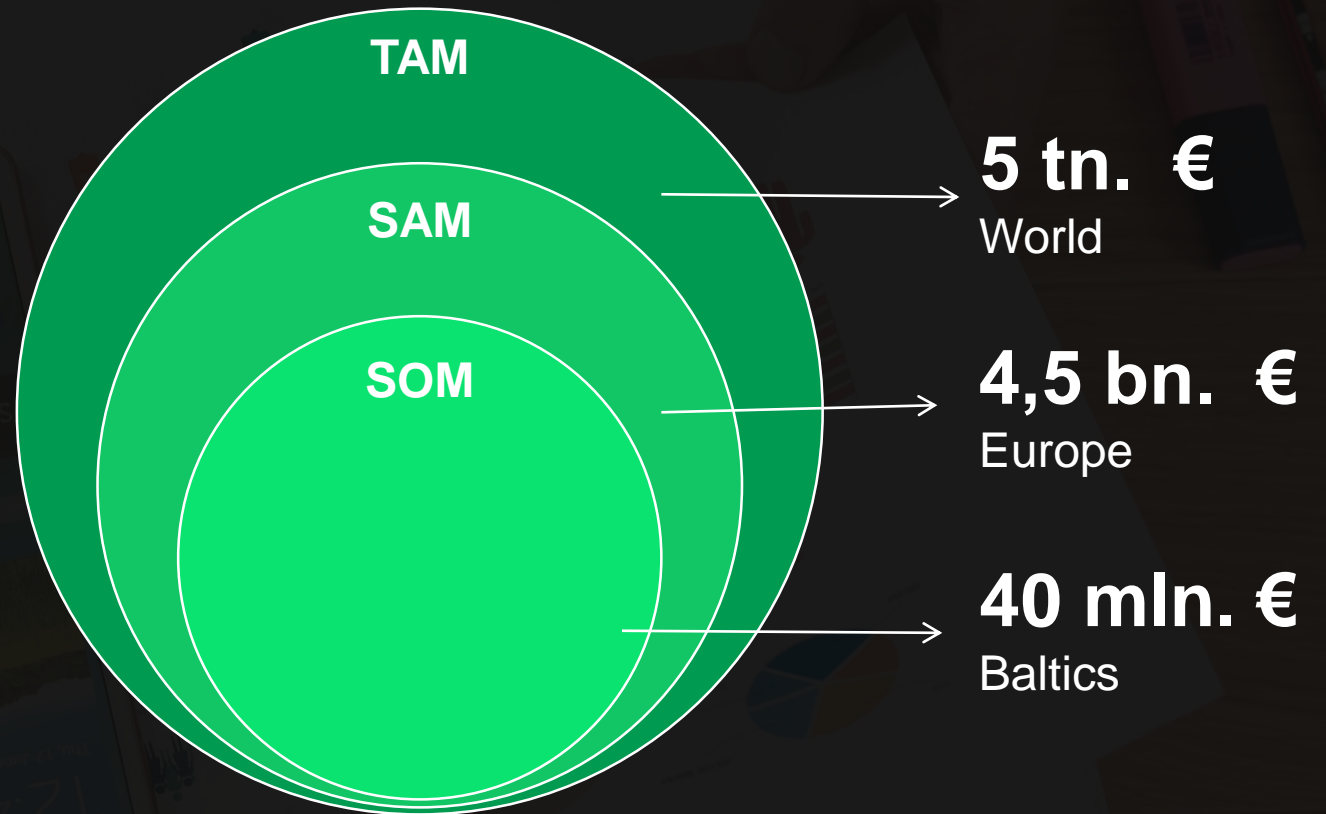


High bureaucratic effort

Opportunity

50% of SMEs are lacking access in Europe
and 70% in emerging markets

The Market Opportunity



€/year

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Our Solution

Providing access to money for every SME



An on-line platform where a client can take a loan



Customized and easy process to get financing and reduce bureaucracy

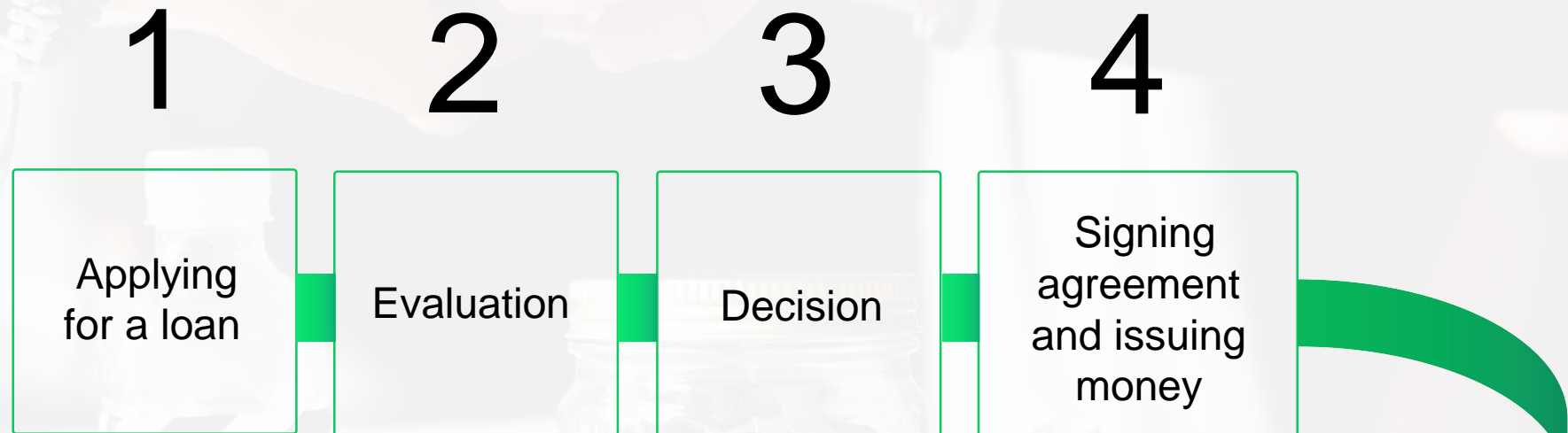


Smart data analysis to reduce non performing loans

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How It Works

An SME needs fast financing



**Get access to up to 250.000 €
within an hour!**

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Our Product



Uncollateralized
online business
loans to small-
medium enterprise



Up to 250'000 EUR



Online indication



Under 40 minutes



Short maturities
(1-6 months)



Collateral: owners personal
guarantee

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USP



Fastest and most flexible online
SME loans



Highly customized and personal
approach to loan process individually

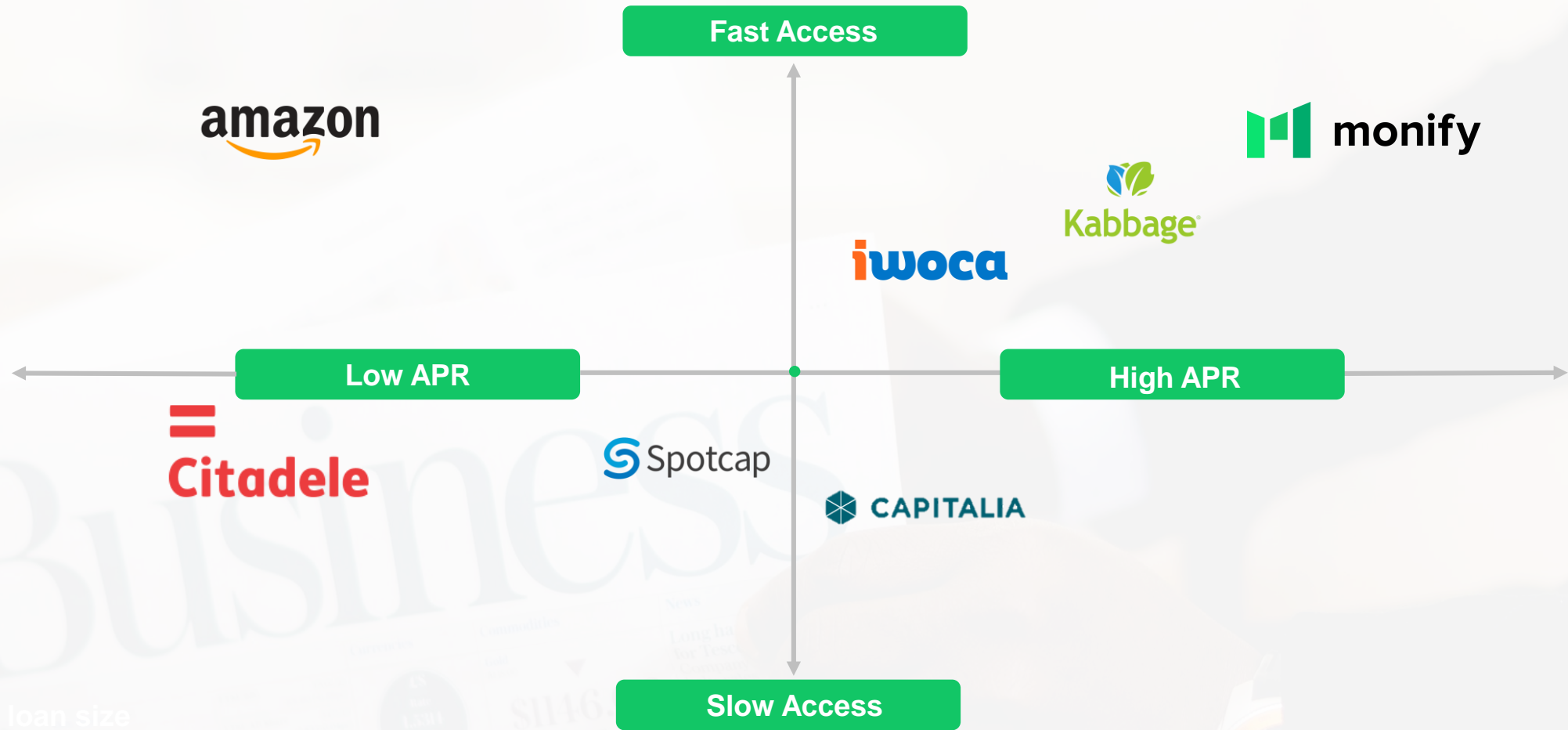


Granting access to money in
40 minutes



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Competition



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Our Business Model



Annual percentage rate (APR) – 36% to 84%

Average loan in portfolio:

25.000 EUR

Average monthly interest rate:

4,3%>

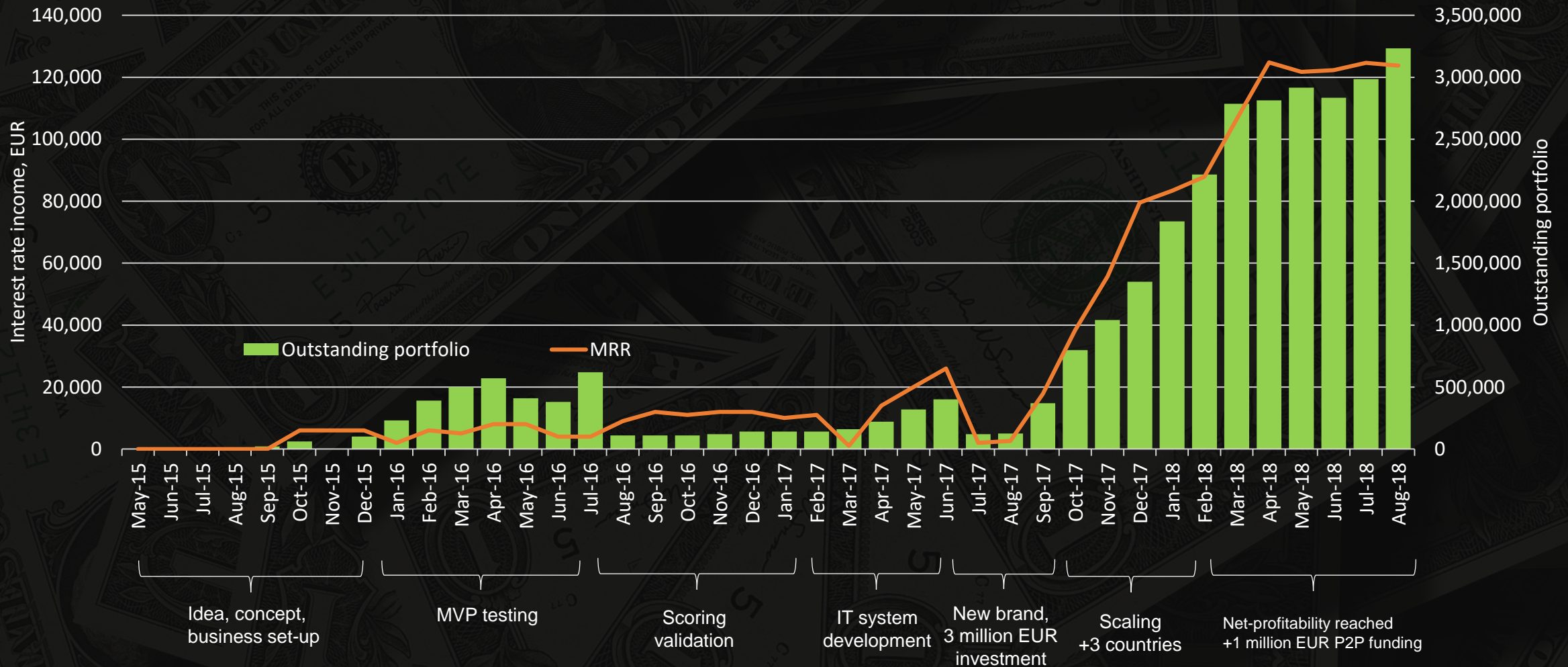
Average loan term:

5 months

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Historical experience

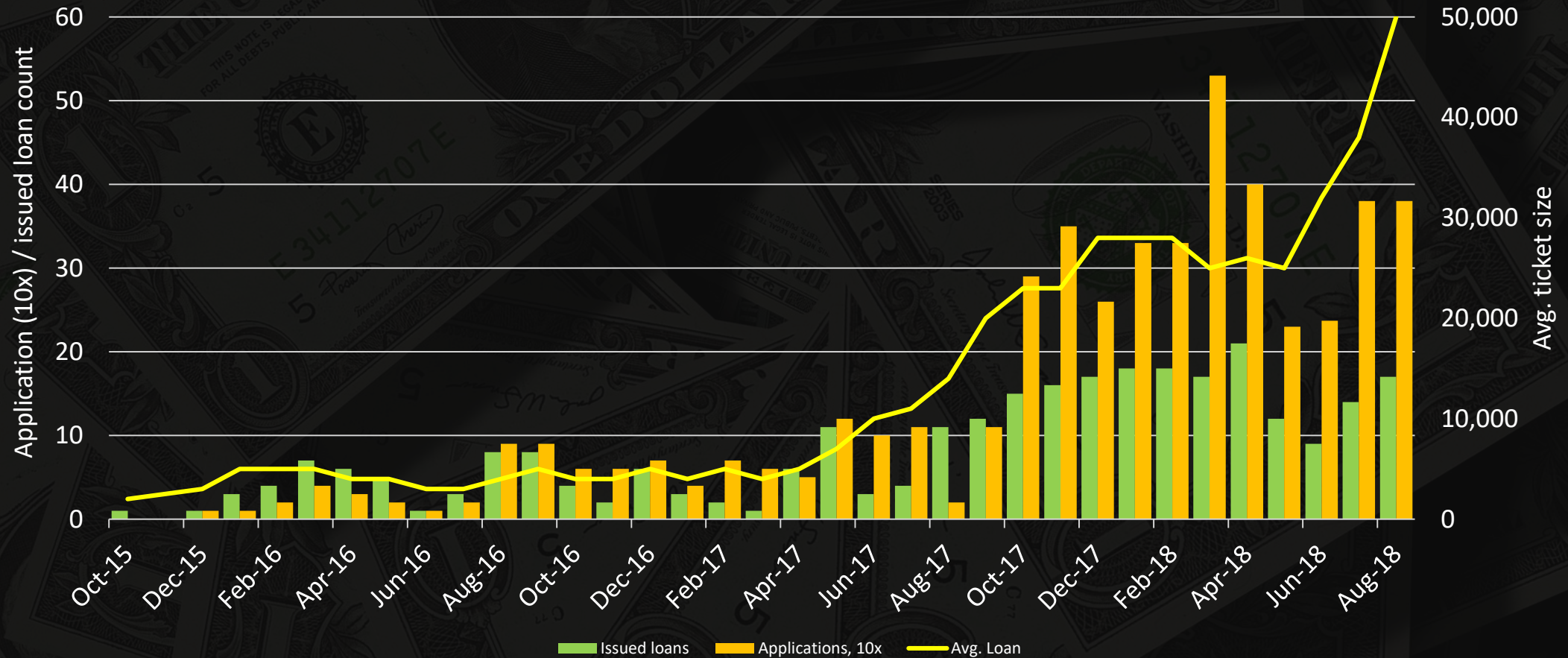
Portfolio vs. income



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Historical experience

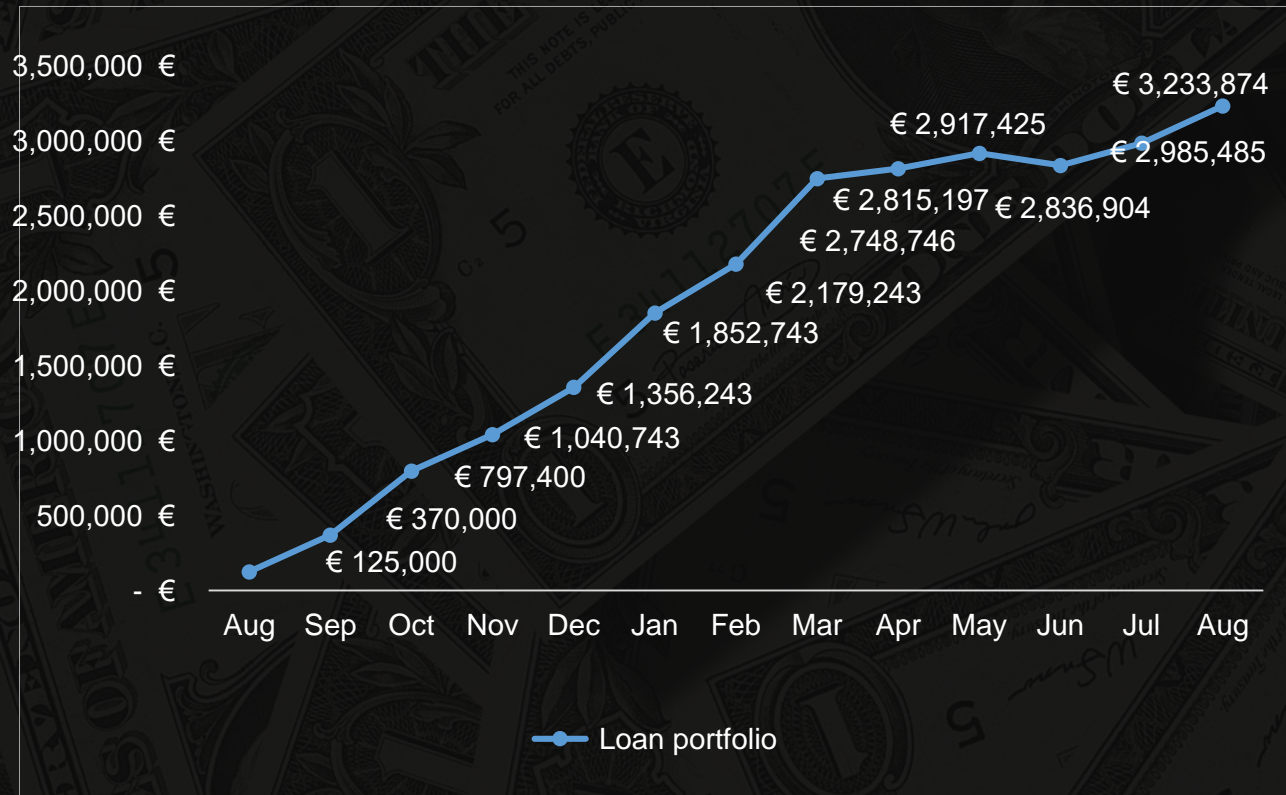
Applications / loans / avg. loan



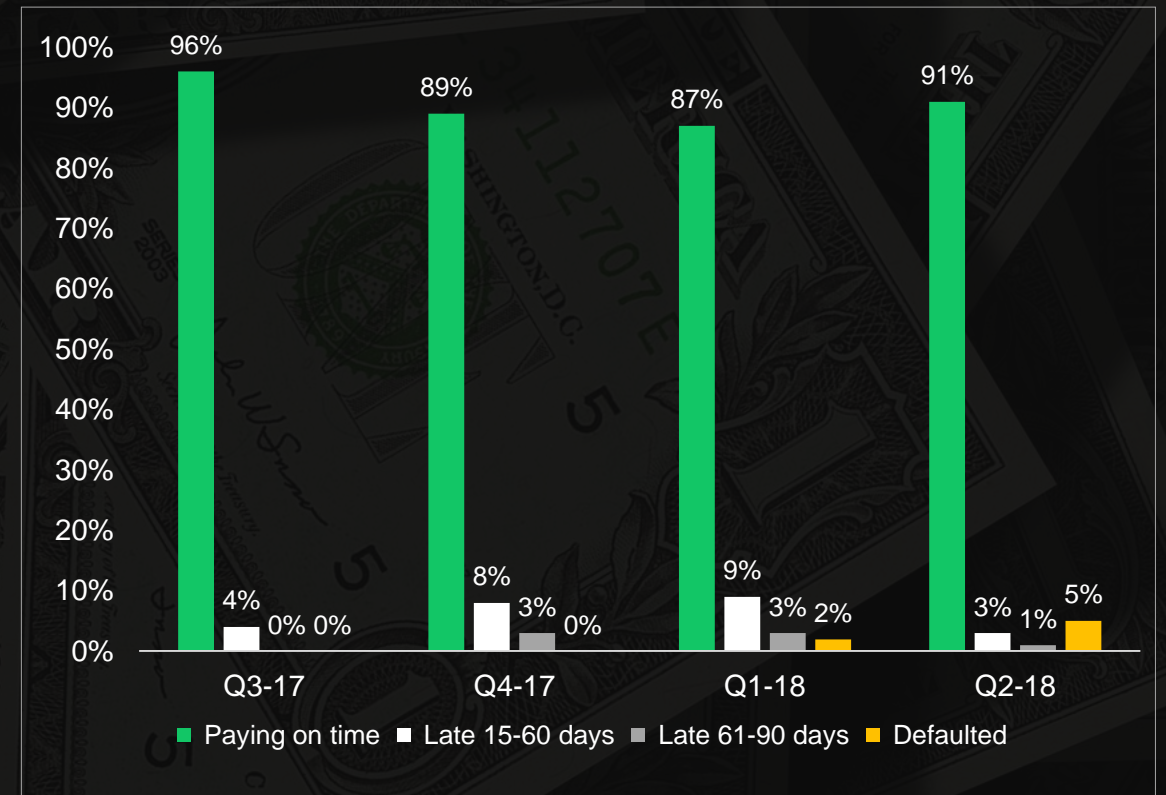
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Monify Portfolio

Loan Portfolio Growth (past 12 months)



Payment Statistics



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Scoring Brief Outlook



- The scoring data analysis is divided into two categories of data (1)SME (2)Personal
- Scoring based on more than 50 Variables
- Scoring developed together with few of the top scoring consultants in Europe and in US
- Loan issue time is <40 minutes (varies per country)



- A minimum of 8 sources used to gather scoring data
- 20+ autofail rules to sort out possible insolvent and fraudulent clients
- 12+ warning factors used as guidelines when performing scoring
- 10 scoring rules on which the current scoring model is performed



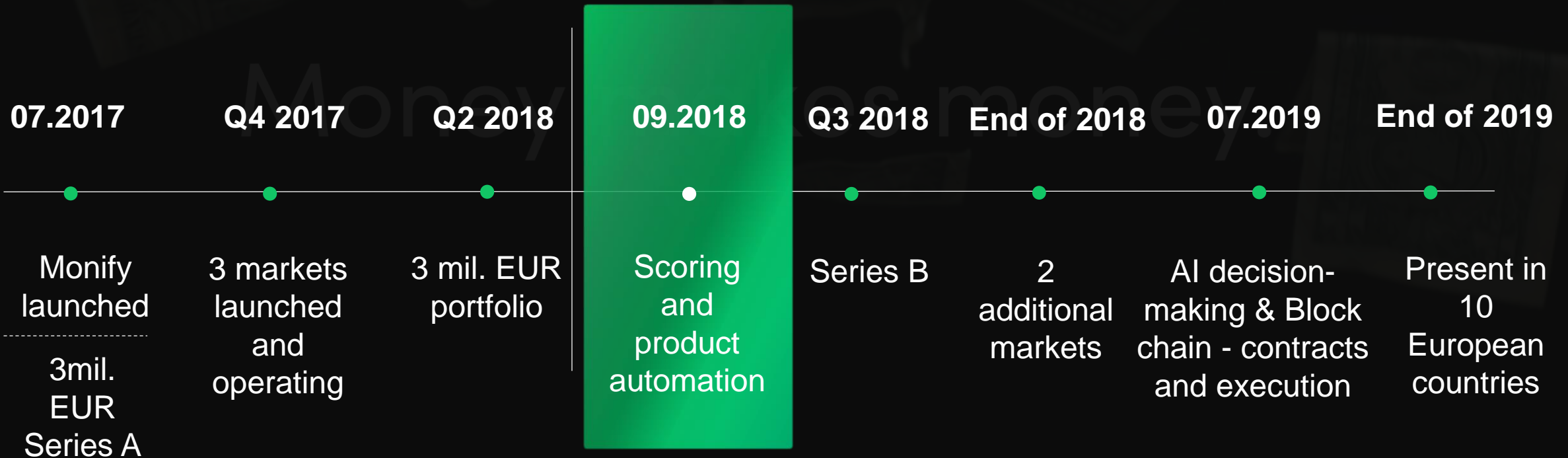
Key future points

- Q2/18 Scoring model adapted and ready to be deployed for scaling
- Q3/18 Scoring model automation
- Q3/18 changes in model will allow using only online criteria

Milestones

Already Achieved

Next Steps



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Contact me

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 www.monify.lv


4 countries


15 employees


3000+ applications


200+ issued loans


3m portfolio


30% growth

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