



MINTOS.COM INVESTOR PRESENTATION 2019

# *LET'S MAKE FINANCE EASY!*

our mission is to offer easy and affordable short term financial solutions for modern society



# KUKI.PL

LAUNCHED JUNE 2017

STRONG GROWTH EVER SINCE

AMONG LEADING SHORT TERM  
CONSUMER LENDERS IN POLAND

HIGH SHORT TERM CONSUMER  
BRAND AWARENESS ACHIEVED

OPERATES SOLELY ONLINE



# WHY PEOPLE LIKE US?

## *PRODUCT*

*Understandable and easy product*

## *OFFER*

*Best offer for new clients in the market*

## *UX*

*Smooth and consumer-friendly journey*

## *SPEED*

*Money on client's bank account in 10 minutes*

## *COMMUNICATION*

*If KUKI was a person, it would be a charismatic one*



# WHY OUR TEAM SUCCEED?

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## MANAGEMENT

*More than 10 years experience in FinTech industry*

## RISK MANAGEMENT

*Top notch evaluation and latest IT deployment*

## DATA SCIENCE

*Data driven decision making*

## MARKETING

*ATL and BTL campaigns that defeat competition*



# OUR MANAGEMENT



TOMS JURJEVS  
FOUNDER AND CEO

## *EXPERIENCE*

*Founder and CEO with 10 years' experience in top executive positions with online short term consumer lending market leaders. Has overseen business in Latvia, Lithuania, Estonia, Armenia and Romania.*

## *TALENT*

*CEO and founder that has been featured in Forbes' "30 under 30" list for a few years, has been industry innovator and is a talented person with clear business vision.*

## *TEAM*

*Management team more than 10 years' experience in field with headquarters located in Riga which is Europe-wide known as a hub for online consumer lending business.*

# OUR MANAGEMENT



MAGDALENA GRABOWSKA  
PL MANAGING DIRECTOR

*Managing Director for the Polish market with executive experience from short term lending sector. Has gained experience in KPMG and Deloitte, where she held a manager position. Holds the title of Polish Certified Auditor.*

# INVEST IN KUKI.PL LOANS

## HIGH RETURN

*Absence of conventional banking financing opens up fantastic opportunity for private investors*

## SAFE INVESTMENT

*Risk management and data science allows scoring client's properly and build well performing portfolio*

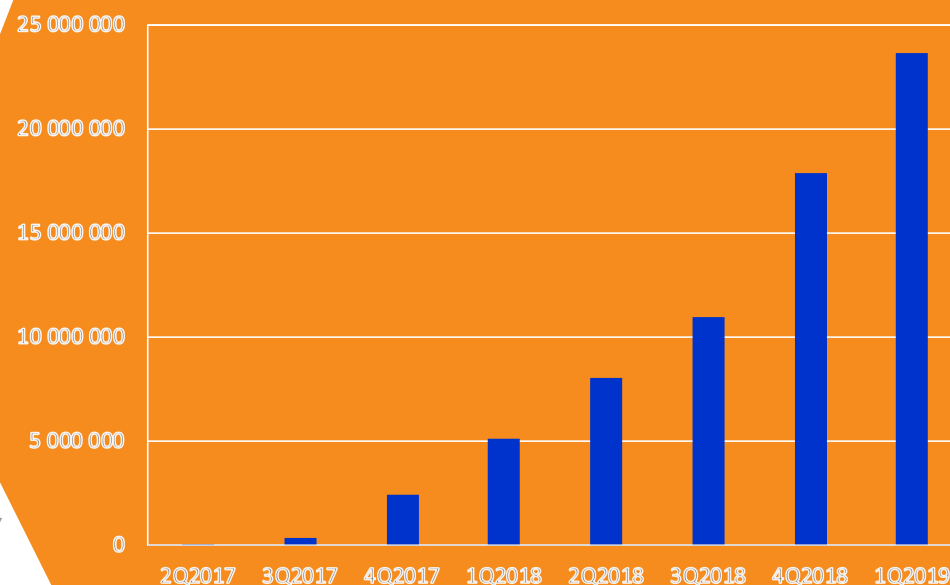
## MATURE MARKET

*Online short term consumer lending market in Poland is mature and stable*

## GROWING PORTFOLIO

*Know-how to score and issue instantly allows to grow portfolio quickly while keeping extremely low FPDs*

## NET PORTFOLIO (EUR)





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