



EcoFinance

FInTech at its best

2019

Confidential

ABOUT US

Rapidly Growing Business

EcoFinance



Workability
and innovative
approach



Deep expertise
in lending
industry



Innovation and
efficiency at the
Internet marketing



Advanced remote
customer support
service

4

Markets with
active presence

200+

Total number
of employees
worldwide

20+

Average Banking
and FinTech experience

30

Average age
and experience

10+

Spoken
languages

Education backgrounds and experience



Тинькофф
Банк



Форум Банк



RIETUMU



STRATEGIC PARTNER

Global technological company DYNINNO GROUP



EcoFinance

Global group of companies specialized in innovative service development using its own technological infrastructure and call centers.

DYNINNO is an international group of companies that hosts multiple brands with offices in 8 countries: USA, Russia, Colombia, Latvia, Philippines, Moldova, Malta, and Romania. Currently, the company operates and brings dynamic innovation to three key industries: travel, entertainment and financial technology.

Living on the cutting edge of technological innovation, DYNINNO Group has created active strongholds in the English, Russian, Spanish and Filipino speaking markets and currently is exploring opportunities of growth and development in the Arabic, Chinese and Indian speaking destinations.

7

Worldwide Locations

Advertising and marketing

Lead generation, big data mining, promotion channels

4000+

Contact Center Professionals

Finance and analytics

100 commission and product schemes

300+

IT Specialists

Programming

Frontend, backend, Integration

50

Marketing top professionals

The creation of call centers

Staff selection, training, infrastructure and support of operations

Projects that we technologically support



ECOFINANCE GROUP CONSOLIDATED PERFORMANCE RATIOS

as of 31 December 2018

EcoFinance

62.5 MILLION EUR TOTAL ORIGINATED LOANS SINCE OPERATIONS START IN LATE 2015

KPI for 2018



Financial results as of 31.12.2018



SUMMARY OF OPERATIONS

EcoFinance Group. Results 2018

EcoFinance



Банк России

Центральный банк Российской Федерации

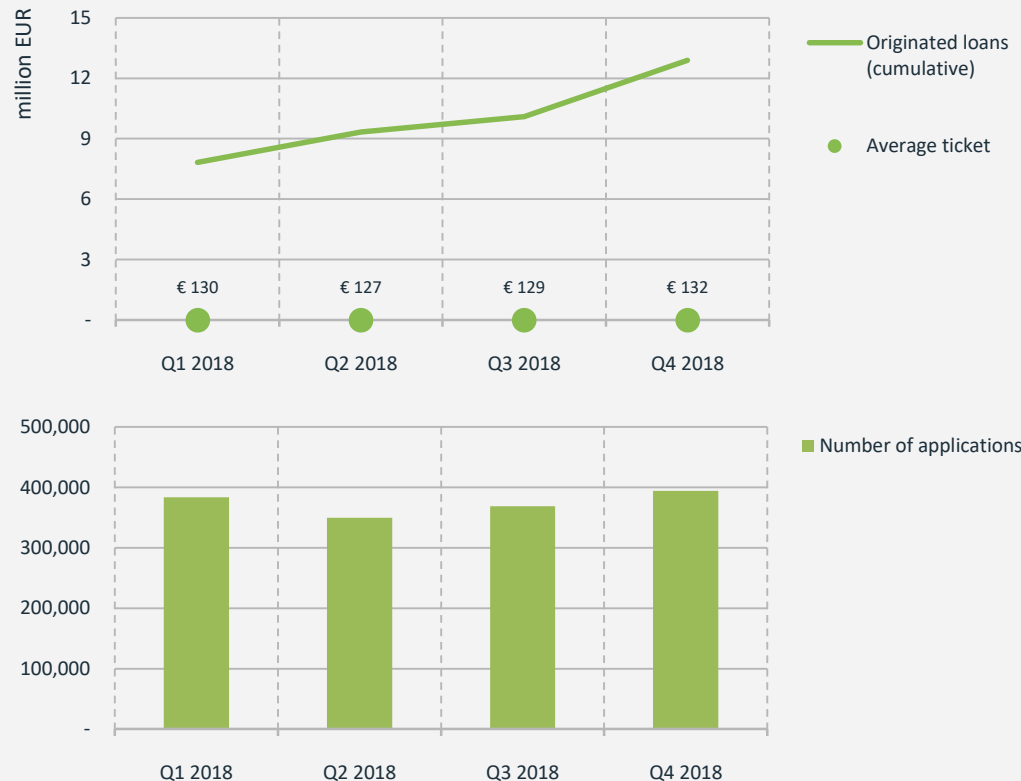
EcoFinance Group is one of the about 54 officially licensed MFC companies certified by Russian Central Bank which grants EcoFinance Group a right to attract funds from any person (individuals or legal entities).

“CreditPlus”: the brand

- Sub-prime lending sector
- Wide geographical coverage (Internet availability)

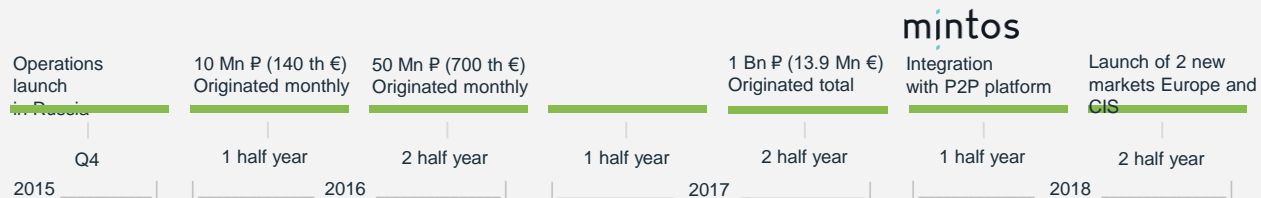


www.creditplus.ru

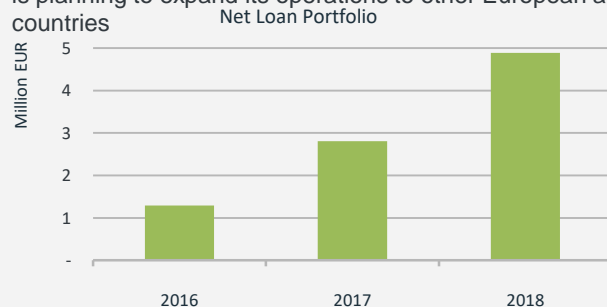


ACHIVEMENTS AND DEVELOPMENT PLAN

Historical development and upcoming targets



Following the successful business development in Russia, EcoFinance Group is planning to expand its operations to other European and Asian countries



99% - planned growth rate of net loan portfolio in 2019 compared to 2018

- Continuous scoring algorithm improvement
- Continuation of optimization of variable costs overall rate
- Aggressive online marketing campaigns
- Expansion of product line
- Global geographical portfolio diversification

New product launch:
200 - 700 EUR (term 10-24 weeks)

2019, 1 half year

Multifunctional App Launch

2019, 2 half year

Launch of 2 new markets: Europe and Asia

by the end of 2019

KEY PROCESSES

Efficiently organized loan operating cycle

Origination

- Online registration and application. Legally binding agreement is confirmed by a client online
- Auto-scoring system
- Client receives money 5 minutes after application is finalized

Recovery

- In-house debt recovery system
- Communication system in place (phone, SMS, email and letters)
- Recovery of overdue loans is conducted according to the legislation - via court

Invoicing

- Automatic reminders and payment processing
- Procedure to call clients in defined situations
 - Loan specialists to remind clients about overdue payments
 - Loan prolongation procedures are available

Collection

- Several methods of payment - credit/debit cards, payment systems, bank wire transfer
- Prolongation period is up to 15 days
 - Prolongation commissions generate substantial income amount



Automated client scoring systems based on a unique proprietary algorithms

- Quick application processing
- Highly reliable assessment of client's credit rating
- Costs reduction due to a large degree of process automation
- Fraud prevention (personal forgery, "Friendly Fraud" and personal data and credit history manipulation)



Experience

Team's key asset is its successful track record in the subprime lending companies and leading retail banks of the region

Portfolio diversification

- Average loan amount 130 EUR
- Small loan amount allows to efficiently recover debts from clients with overdue payments

Client support during difficult times

- Loan products help clients overcome short-term liquidity problems
 - Opportunity to prolong repayment term
 - Finding suitable solutions for both , company & client
-
- **Promotion of financial literacy among clients**
 - **Compliance to client's rights**
 - **Confidentiality and personal data protection**



KEY ADVANTAGES

FinTech at its best

EcoFinance

Proven business model

- Steady and fast-growing profitability
- High operational efficiency

Business scalability

Successful online marketing strategy

- Exponential application growth and low cost of client's attraction

Innovative technological solutions

- Advanced risk control of loan default
- Cost and speed of applications processing

Highly skilled team

- Successful track record of business in financial and online projects

Enormous business development prospects in Russia, Romania and other countries



The logo for EcoFinance is centered within a white hexagonal shape. The word "Eco" is written in a green, sans-serif font, and "Finance" is written in a dark grey, sans-serif font. The background of the slide features a dark blue, abstract network of glowing lines and nodes, resembling a data or financial network.

EcoFinance

Moscow, Sadovaya-Samotechnaya 24/27

invest@eco-fin.eu

+7 (800) 707 1783