

COMPANY PROFILE MARCH 2020



Overview of Alfa Finance

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Strong growth potential in South East Asia due to **know-how** and experience





Alfa Finance is an **innovative** and **fast-growing** fintech company based in European Union operating in consumer finance in Europe and South-East Asia. The Company operates a **P2P lending platform** *DoFinance.eu* offering its customers investments in single payment short term loans (up to 30 days) in **Indonesia** and **Poland.**



Key Facts

2.08M

Customer database

377k

Total number of loans issued

\$100M

Cumulative principal issued in loans

130 employees

Multicultural and experienced team from 4 countries





Alfa Finance specializes in assessing **risk** of underbanked private individuals



DoFinance: Peer to Peer Lending platform and Lending process



Borrowers verified and assessed by Alfa Finance consumer loan companies

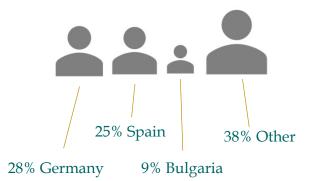
Online platform providing **P2P** operations

Offers easy, secure and smart way of investing and earning

old who hold a bank account

An **alternative** to traditional opportunities such as bank deposits or stock markets

Active investors by country



Average investment amount is \$4,500



\$ 7.8M total amount of investment attracted



Product structure

Alfa Finance offers different size and purpose **loans** with flexible interest rates and duration. Customer can borrow up to 1,780 USD for 180 days.

Sales channels





Mobile app Website

Age 21-60
Location Indonesia/Poland

Targeted customer group

	Current products Consumer loan		Future products		
Type of loan			Employer loans	Productive loans	Partner loans with E-commerce
Market	Poland	Indonesia		Poland & Indonesia	
Interest rate	0,13% - 0,8% per day	0,28% - 0,8% per day	Up to 10% month	Up to 45% per year	Up to 30% per year
Period	Up to 30 days		Up to 3 months	Up to 6 months	Up to 4 months
Min loan amount	USD 50	USD 20 / IDR 300k		-	
Max loan amount	USD 1,780	USD 550 / IDR 8 m		-	
Extension	Option to extend up to 30 days		Option to extend		
Payment type	Single		Monthly instalments		
Brands	TANI KREDYT	KREDITCEPAT	TANIK	REDYT K (?)EI	DITCEPAT



Overview of lending process in Poland and Indonesia

Registration & Sign up

Verification

Customer assessment

Money Transfer Extension / Loan repayment

Loan repayment



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Customers fill the form providing personal data like name, surname, ID number, phone number, address, employer contact and monthly income & liabilities

Customer **verifies** himself by logging with bank account data

System evaluates customer credit score based on scoring model created by Alfa Finance Risk Team. Depending on the credit score, system assess if the customers can get the loan If the scoring points
were high enough,
system will
automatically transfer
the money to the
customer with fast
payment method

Customer has to pay back loan before the due day. In case customer will not be able to repay the loan, customers can apply for extension once in a loan lifetime.

Customer repays the loan after the extension period. In case customers will not pay back the loan, Alfa Finance Debt Collection team will proceed with collection process



Value proposition and Group Financials

Shareholders with strong entrepreneurial background and experienced Management team

IT system is modular and scalable that can be easily integrated with external partners thanks to highly skilled IT personnel in Europe.

EUR € '000	2019 (Actual)	2020	2021	2022
Issued Principal	25 100	54 600	129 000	185 200
Total Revenue	7 391	16 080	41 800	68 100
EBIT	- 13	2 100	14 000	20 500

Indonesia will reach profitability in the beginning of 2020.

Highly automated underwriting process requires very little human intervention and is still being improved. It has a capacity of being easily scaled without major cost increase.

Alfa Finance is one of few consumer lending companies registered in OJK (Financial regulator of Indonesia).

Alfa Finance operates in **fast-growing P2P lending market** in **Indonesia**. Indonesia loan portfolio is partly funded by **DoFinance.eu** - P2P platform based in European Union. Access to loan book funding through the platform is available at very competitive rates (effective interest rate c.a. 10% p.a. in EUR currency).

Alfa Finance has well established customer base in **Poland** which brings **steady profits** and are increasing from month to month. With additional funding loan **portfolio** in Poland **can be significantly increased** (at least 2x) without substantially increasing the cost base.



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