



ALFA finance

COMPANY PROFILE  
MARCH 2020

Since 2016 Alfa Finance is present on Indonesian market with *Kreditcepat* brand and in Polish market with brand *Tanikredyt*

The Company uses **advanced risk** assessment and **CRM tools** to have ever improving level of automation

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**.

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



Alfa Finance has modular, **scalable IT system** with automated process

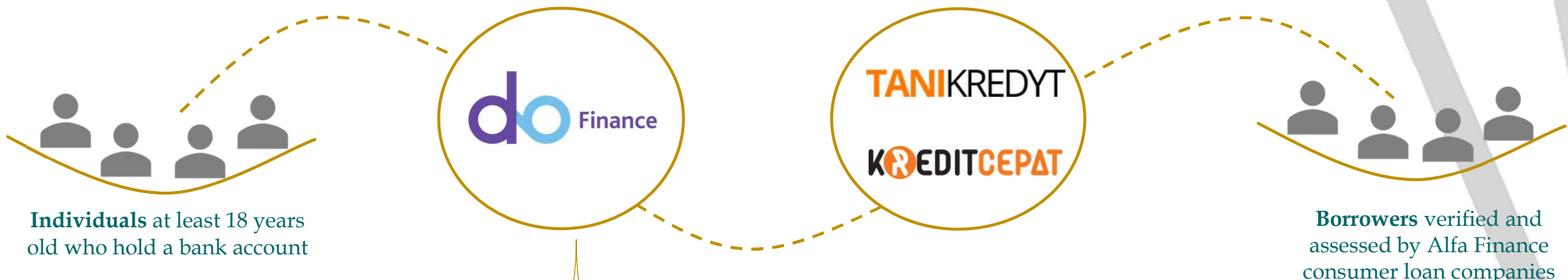
Alfa Finance specializes in assessing **risk** of underbanked private individuals

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



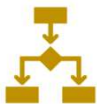
# DoFinance: Peer to Peer Lending platform and Lending process



Online platform providing P2P operations



Offers easy, secure and smart way of investing and earning



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



Active investors by country



Average investment amount is \$4,500



1,013 active investors at the moment



\$ 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

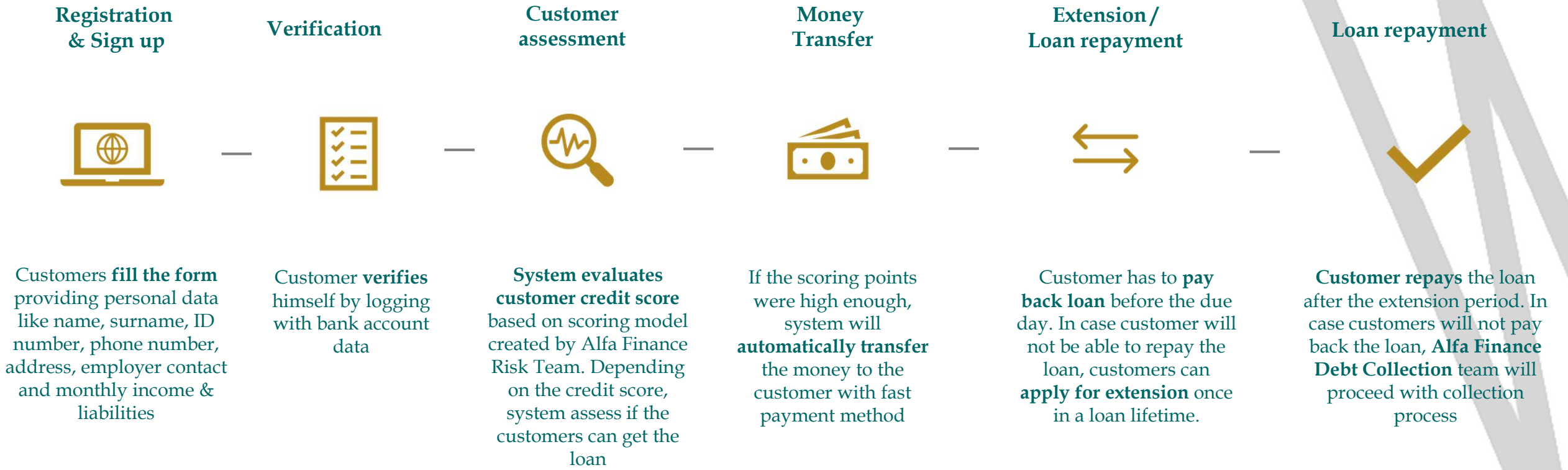


### Current products


### Future products

Type of loan	Consumer 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	






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. 

 **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).

<i>EUR € '000</i>	<b>2019 (Actual)</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Issued Principal</b>	25 100	54 600	129 000	185 200
<b>Total Revenue</b>	7 391	16 080	41 800	68 100
<b>EBIT</b>	- 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 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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