

ALENDE



bondster

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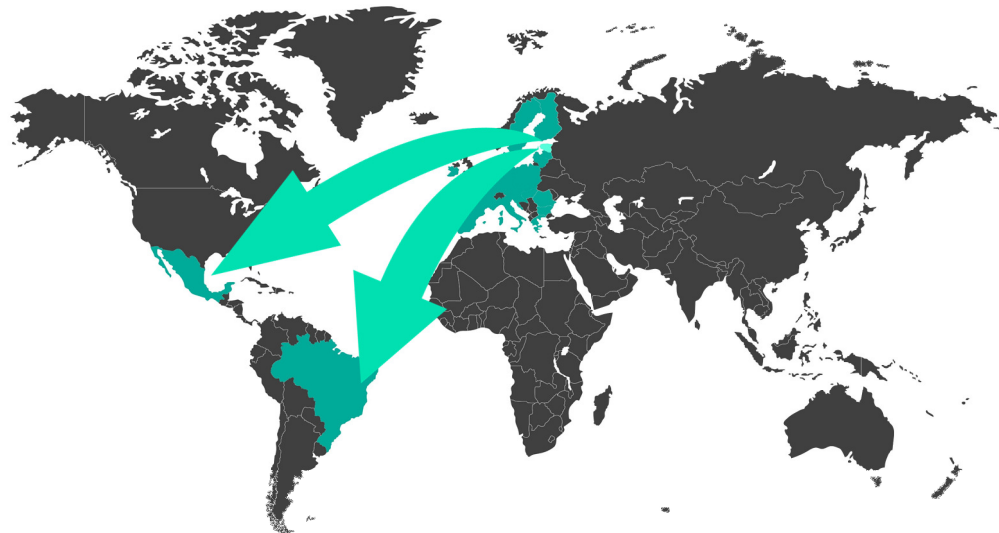
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ABOUT ALENDE

OUR MISSION



**A FINANCIALLY
SUSTAINABLE,
SOCIALLY RESPONSIBLE
FINTECH COMPANY**

OUR MISSION

Alende is a FinTech company from Estonia that provides financial products and services to those who have been neglected by the traditional banking sector in developing economies of Latin America. Alende's end objective is to promote financial inclusion across the world as a means to enhance economic development.

Alende is financially supported by a holding group with over 40 years of experience in different business sectors and a sound financial position that help us back all our initiatives.

Alende is currently in the process of acquiring 2 regulated credit companies that provide short-term secured loans to underbanked individuals and small businesses. Alende is supporting portfolio growth for these entities through intercompany loans.

TECHNOLOGY FOR EFFICIENCY

The management team of Alende has experience in developing and implementing digital banking solutions to reach customers in a cost-efficient way while minimizing risks. Among other tools, we have experience implementing the following:

- ✓ Online and mobile digital banking platforms, for better customer reach and user experience;
- ✓ Automatized client onboarding and KYC and AML processes, for better overall efficiency and speed, and to improve user experience;
- ✓ Artificial Intelligence-driven engines to improve credit-scoring processes and to be able to service those with no previous credit history.
- ✓ USSD solutions to service areas where access to the internet is challenging.

RESPONSIBILITY & TRANSPARENCY

The reputation of the financial services sector has deteriorated significantly over the last decade, leading to more strict regulatory policies globally. Alende aims to stand out as a reference for integrity, reliability and sustainability within the financial services sector.

SUSTAINABILITY & WORK ETHIC

The startup sector and the FinTech space typically follow aggressive growth paths that focus on spending intensive resources in short periods of time, often incurring into economic losses that are unsustainable until large volumes of business are attained.

Alende aims to prioritize financial sustainability over uncontrolled growth. The work ethic and commitment of our employees to realize our financial inclusion goals are among our best assets.

STRATEGY

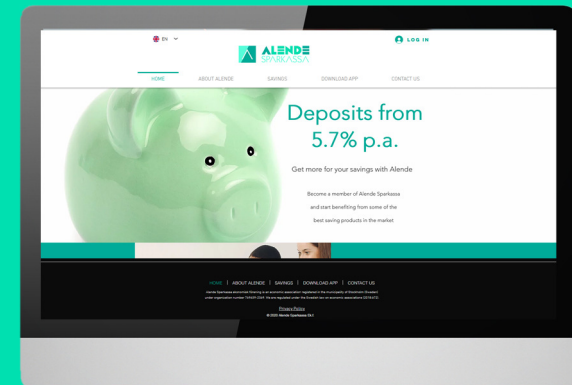
THE ALENDE DIGITAL PLATFORM



ONLINE & MOBILE

Alende plans to use technology not only to be able to reach a larger number of customers, but also as a means to provide them with a better service and an overall better customer experience through intuitive, easy-to-use platforms with appealing designs.

Alende will use both proprietary and third-party technology as part of its lean, cost-efficient business model. We expect to be able to provide a full digital banking offering in Brazil and Mexico by Q1 2022 through both online (websites) and mobile (apps) channels.



PROJECTIONS

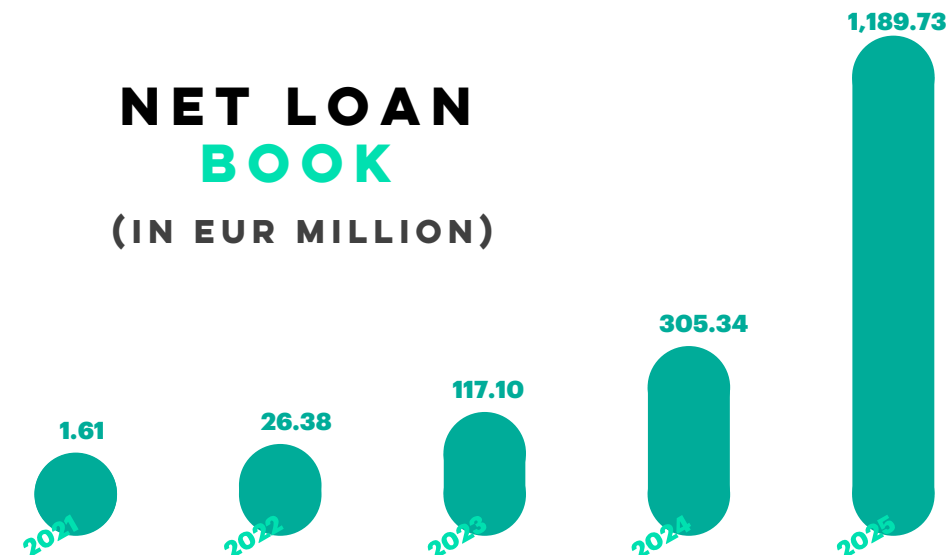
BALANCE SHEET

ALENDE

	Projections	Projections	Projections	Projections	Projections
Fiscal Year	2021	2022	2023	2024	2025
As of	31st Dec	31st Dec	31st Dec	31st Dec	31st Dec
Currency	EUR	EUR	EUR	EUR	EUR
BALANCE SHEET					
Gross loan book	2,304,615	35,177,143	146,371,765	381,672,000	1,487,160,000
Provisions	(691,385)	(8,794,286)	(29,274,353)	(76,334,400)	(297,432,000)
Net Loan Book	1,613,231	26,382,857	117,097,412	305,337,600	1,189,728,000
Other assets	518,822	11,717,481	42,227,747	126,672,159	140,332,271
Total assets	2,132,052	38,100,339	159,325,158	432,009,759	1,330,060,271
Total liabilities	1,000,000	31,056,956	139,156,416	370,932,010	1,183,654,741
Total equity	1,132,052	7,043,382	20,168,742	61,077,749	146,405,530
Total equity and liabilities	2,132,052	38,100,338	159,325,158	432,009,759	1,330,060,271

NET LOAN BOOK

(IN EUR MILLION)



30%
provisions

Projected for the 5y period

10%
NPLs

Projected for the 5y period

8%
PAR90

Projected for the 5y period

14%
PAR30

Projected for the 5y period

PROJECTIONS

INCOME STATEMENT

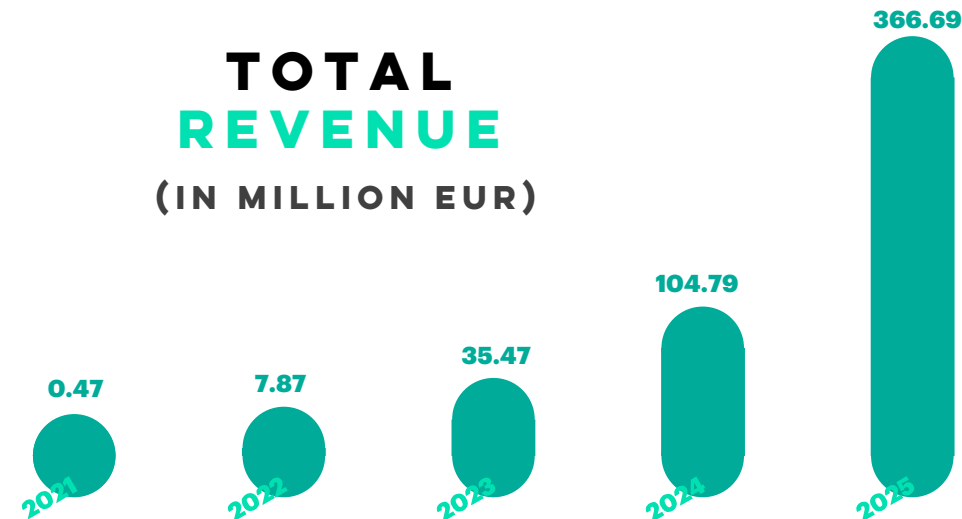
ALENDE

	Projections	Projections	Projections	Projections	Projections
Fiscal Year	2021	2022	2023	2024	2025
Period	Full year	Full year	Full year	Full year	Full year
Currency	EUR	EUR	EUR	EUR	EUR
INCOME STATEMENT					
Interest income	141,222	2,548,800	11,477,478	32,841,245	110,076,595
Fee income	326,929	5,320,697	23,982,607	71,911,584	256,438,734
Other income	47	3,154	13,265	33,929	174,969
Total revenue	468,198	7,872,651	35,473,350	104,786,758	366,690,298
Loan impairments	115,231	1,858,500	6,886,487	21,112,229	76,206,874
Operating expenses	211,813	2,236,153	4,722,573	9,294,517	24,432,912
Operating profit	141,154	3,777,998	23,864,290	74,380,012	266,050,512
Finance cost	50,000	3,105,696	13,915,642	37,093,201	118,365,474
Profit before tax	91,154	672,303	9,948,649	37,286,811	147,685,038
Tax	41,019	302,536	4,476,892	16,779,065	66,458,267
Profit after tax	50,135	369,766	5,471,757	20,507,746	81,226,771

We expect to conclude 2 acquisitions before the end of 2021 and subsequently continue to grow both organically and inorganically, in Brazil and Mexico, as well as in other markets. Equity funding will be provided by our partners, while debt funding is expected to be raised through different means, including P2P platforms in Europe like Bondster.

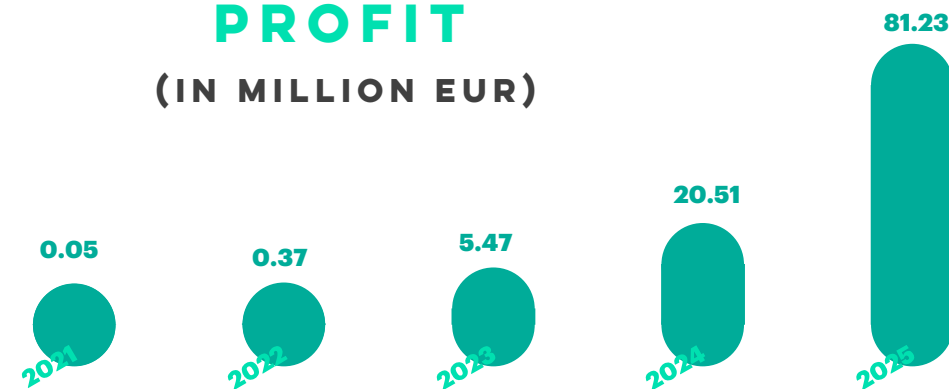
TOTAL REVENUE

(IN MILLION EUR)



AFTER-TAX PROFIT

(IN MILLION EUR)



SOCIAL RESPONSIBILITY

PROMOTING FINANCIAL INCLUSION



BY PROMOTING FINANCIAL INCLUSION, ALENDE AIMS TO SUPPORT THE UNITED NATIONS DEVELOPMENT PROGRAMME (UNDP) SUSTAINABLE DEVELOPMENT GOALS, AND THE WORLD BANK'S UNIVERSAL FINANCIAL ACCESS (UFA2020) GOALS



Please visit the UNDP website here for more information on the Sustainable Development Goals:

<https://www.undp.org/content/undp/en/home/sustainable-development-goals.html>

GETTING TO UNIVERSAL FINANCIAL ACCESS 2020



Goal: Adults globally have access to a transaction account



The World Bank Group committed over **\$8B+** in new investments & operations

- The World Bank is a technical partner for 18 priority countries to develop **National Financial Inclusion Strategies**, and for other countries with financial inclusion commitments through the AFI Maya Declaration
- Indonesia, Mexico & Mozambique** recently launched their National Financial Inclusion Strategy, with others to follow
- IFC invested** in innovative projects:
 - > Ant Financial (China) asset-backed securitization to provide access to 1.75M new accounts
 - > MasterCard (Global) settlement risk-sharing facility to provide access to 5M+ new accounts
 - > LAPO (Nigeria) debt facility to expand Nigeria's largest MFI, adding 1M+ new accounts

Please visit the World Bank's UFA2020 website here for more information:

<https://www.worldbank.org/en/topic/financialinclusion/brief/achieving-universal-financial-access-by-2020>

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