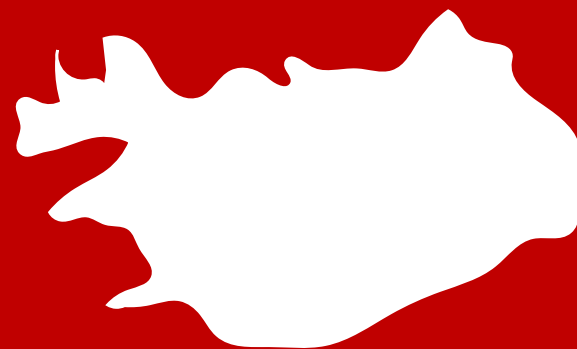


NúNú lán



**€ 58,000,000**

Loans 2020 - 2023

**30,000**

Satisfied Customers

**20**

FTE

**11**

Years in the market

Licensed by the Consumer Financial Authority of Iceland

## About Us

NúNú is an Icelandic player providing short maturity consumer financial services to the subprime and near prime segments.

We specialize on fully automated, data-driven approach to risk management and lending to serve a large market untapped by competitors.

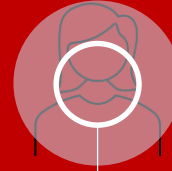
# Market

Iceland has a mixed economy with high levels of free trade, and its citizens enjoy one of the world's highest levels of economic and civil freedoms.

It is home to 360,872 people and has a labor force of 200,300.

Its GDP Per Capita of \$53,600 (2021) ranks 6<sup>th</sup> globally (Above Singapore, Australia, Germany, Canada).

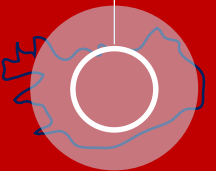
## Target Customer



### Premium-Less Customers

- 20 – 55 years old
- Regular, average of below average income
- No credit history or mildly adverse credit history
- Little or no savings

Population: 360,872  
GDP (PPP): \$19.9 Bn  
Per Capita (PPP): \$53,600  
Economically Active: 200,300  
Internet Users: 340 117



## Target Country

## Key Team



**Ondrej Smakal**  
Group CEO & Partner

Formerly managing Director at CreditOn, KPS and Viva Credit. Over 20 years of experience in finance and marketing. Group CEO at Orka Ventures since 2017, he's responsible for leading the company into new markets and new product offerings



**Leifur Haraldsson**  
Partner

Founder and Chairman of over a dozen successful companies in Iceland and Czech Republic. Partner and Chairman at Orka Holding and Eldar Ventures.

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# Management Team



**Michaela Kvantová**  
Finance

Extensive experience with Czech and international accounting standards.

She joined Orka Ventures in 2018, mainly focusing on the group's Icelandic companies. She graduated from the University of West Bohemia in Pilsen, where she studied business economics and management



**Simone Bertolone**  
Sales

7 years experience in sales and marketing, focused on early-stage development strategies for FinTech enterprises, fellow at Singularity University (CA), MBA from Chapman University and earning an LL.M. at UoL



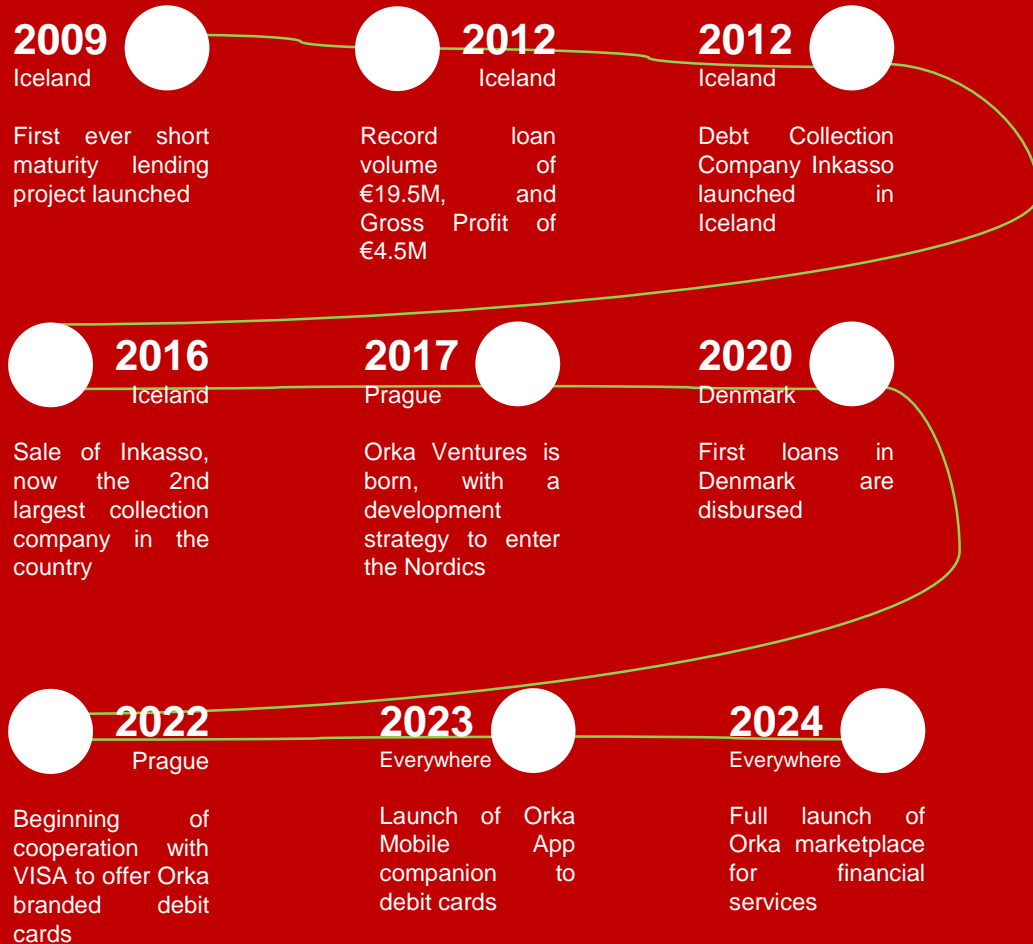
**Jaromir Vsetecka**  
Operations and CS

Former Risk Analyst at GE Money Bank, Ops Manager and Global COO at Profi Credit.



**Janos Lucansky**  
IT

15 years of experience in senior developer roles in successful e-commerce and fintech products, such as Slevin, Asko, Dedra, Hopkaup, Heimkaup and Leit

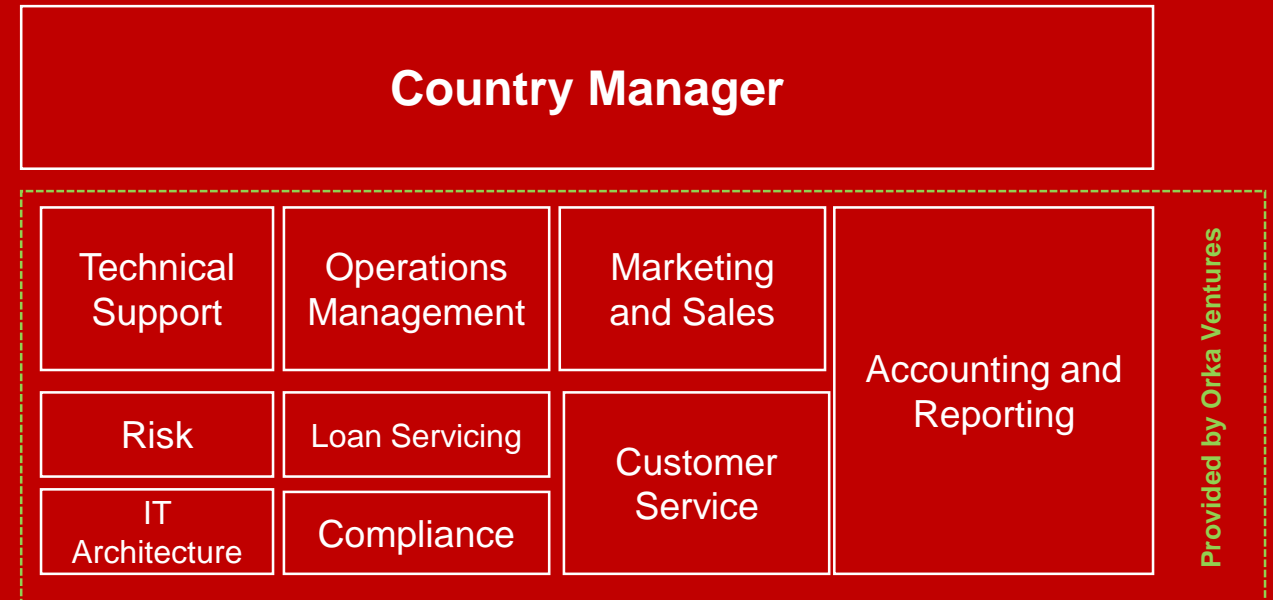


## History

Our journey began more than 10 years ago. Since then, we have offered financial solutions to consumers and businesses across the Nordics and, since 2022, in Central Europe.

## Our Structure

NúNú adopts a highly replicable, low-cost organizational structure with its Prague-based shared service center providing operational, admin and marketing services.





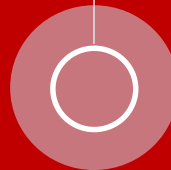
## Product Parameters



- 15-, 22- and 30-Days Maturity
- 36% Max APR
- Fully automated process
- €80 to 160 SPLs
- Credit limits up to €2,000

- Affordable
- <3% Historical Default Rates
- 16 Second average application time
  - 80% Approval Rate

## Key Information



## Product

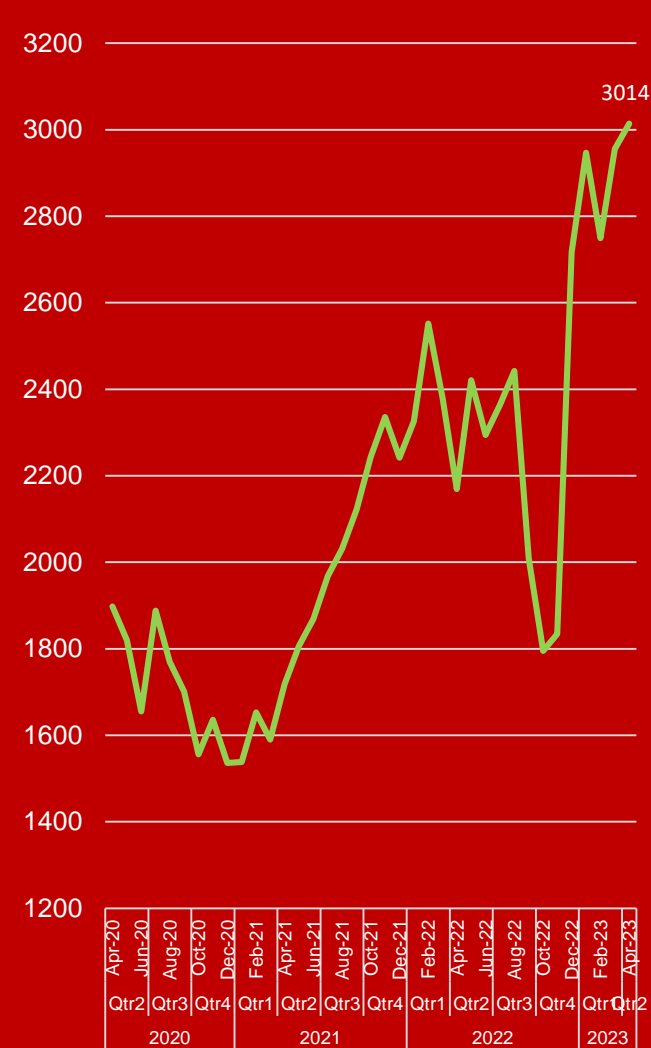
NúNú provides products that satisfy our customers' financial needs.

The entire application and disbursement process takes place online, powered by a strong proprietary risk module.

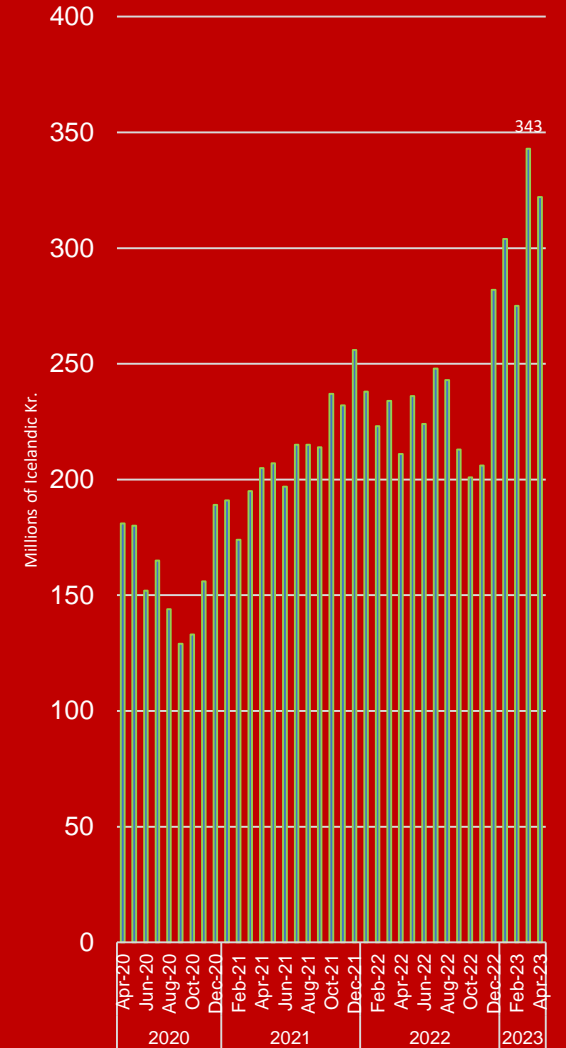
# Portfolio Performance

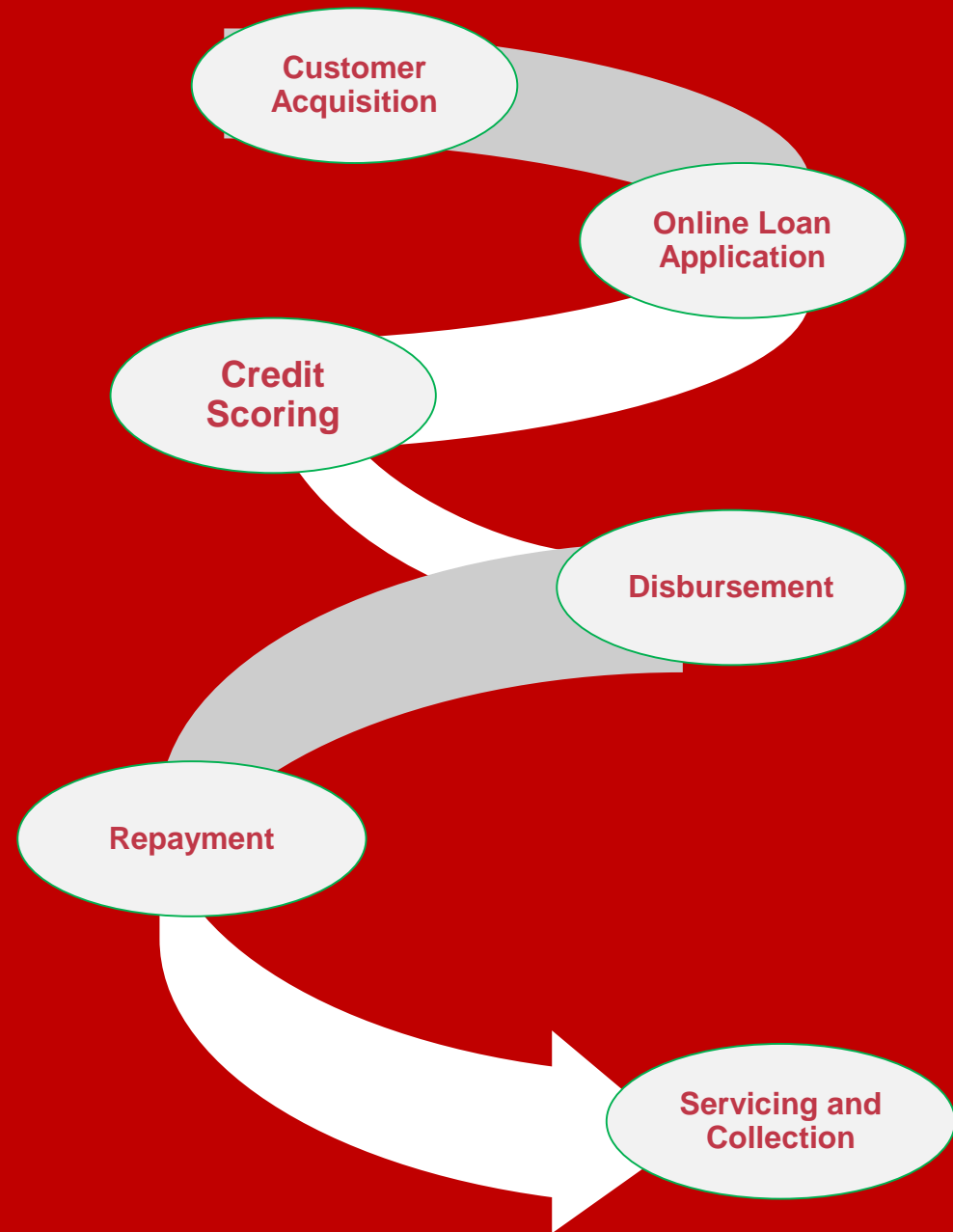
We strategized thoroughly in 2022 to execute a fast-growing plan during 2023, which is made possible by our relentless focus on operational excellence and data-driven automation.

### Active Clients



### Loan Volumes





## End-to-End Loan Management

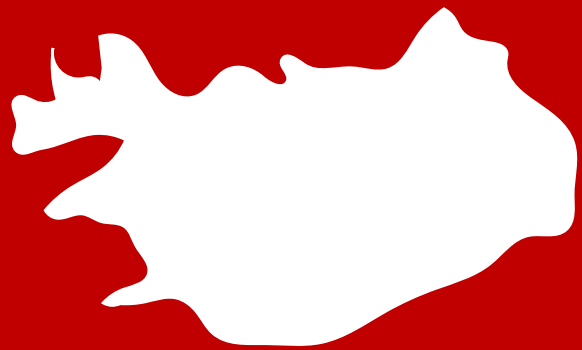
The entirely digital lending platform - from marketing through onboarding and credit risk check to disbursement - minimizes the need of human intervention and reduces decision-to-disbursement time to less than one minute.

Lending CRM system works with several data sources (from business partners to country authorities) and gathers behavioural data while onboarding the customer

API integration with local country citizens registers, tax and social security authorities as well as credit bureaus

Data gathering from onboarding loan application form

The state-of-the-art methodology allows serving subprime or near-prime clients on APR restricted market successfully while other players are forced to quit the market or opt out of certain market segments



NúNú lán