

# ALENDE

## Company Profile

Jan 2023

Company profile for:

**BONDSTER**

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# Who We Are

About Alende

## ALENDE

A Financially **Sustainable**,  
**Socially** Responsible  
**FinTech** Company



**Alende** is a **FinTech** group of companies that provides **credit products and services** across several markets in **Europe and the Americas**. Our objective is to provide innovative, yet accessible financial products and services that can fulfil the needs of our clients.

Alende aims to provide transparent and affordable loan products, through **online channels only**, and with response times of less than 48 hours. Our objective is to cover the needs of **those who have been neglected by traditional banking institutions**, or who are in need of a temporary solution to cover unexpected expenses.

Alende's ultimate goal is to become a long-term financial partner that can provide realistic solutions for our clients' economic needs. We always try to understand our clients potential, and their specific circumstances, to ensure they can finance their projects and dreams in a responsible way.

# Purpose & Principles

[About Alende](#)

## Our Mission

Alende's mission is to create modern, yet uncomplicated digital platforms that can provide useful, alternative and flexible financial product and service solutions to individual customers across Europe and the Americas.

## Our Vision

Alende's vision is to become a reference FinTech company, thanks to its unique product offering and excellent user experience.

## Our Values

- Forwardness
- Integrity
- Nobleness
- Efficiency
- Compromise
- Respect
- Excellence
- Work Ethic

# Management Team

About Alende



## Denis Bobrovskij

Managing Director

Denis Bobrovskij is a business manager with over 14 years of professional experience in the field of finance, with proven knowledge and demonstrated results as COO and Managing Director for other financial services companies in the past. Denis also has an entrepreneurial mindset and he is a founder of financial consultancy firm Star Legal. Denis holds a Master's degree in Financial Economics from ISM University of Management and Economics (Lithuania) and he is fluent in Lithuanian, English and Russian.



## Medea Svanishvili

Head of Compliance

Medea Svanishvili has 15 years of experience working as a lawyer in the banking and financial services sector. Medea has worked with 4 different commercial banks in Georgia and more recently, with the National Bank of Georgia, where she was responsible for different business and corporate legal and regulatory compliance processes, as Lead Director. Medea holds a Master's degree in Law from the Ivane Javakhishvili Tbilisi State University (Georgia), and she is fluent in Georgian, English and Russian.



## Akaki Peikrishvili

Project Manager

Akaki Peikrishvili is a professional technology expert with over 7 years of experience in IT development projects. For the last 4 years, Akaki has worked at Bank of Georgia as a Digital Banking Ecosystem Manager, leading high-value initiatives to enhance the digital processes of the bank and acting as Project Manager for some of the +500 FinTech initiatives of the bank. Akaki holds a Bachelor's degree in Liberal Arts & Social Sciences from the Ilia State University (Georgia), and he is fluent in Georgian and English.

# Strategy

## Our Loans

### Type of loans

- Tenors: Short-to-medium-term loans (1-36 months).
- Amounts: From EUR 50 to EUR 10,000.
- Loan purpose: consumer finance, microfinance.
- Type: secured and unsecured.

### Target clients

- Type: individuals (age range: 18-65 y.o.).
- Markets: By end of 2023, we expect to have full Alende-branded presence in Brazil, Canada, Finland, Georgia, Lithuania, Mexico, Poland and Spain.

# Website

## Digital Platforms

### Online-only platform

- Alende uses the latest 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 uses both proprietary and third-party technology as part of its lean, cost-efficient business model. Technology allows us to enhance our KYC and AML processes, lower fraud, and perfection our credit scoring methods (to reduce impairments).
- In some markets, we have plans to include certain electronic money and payments services, to be able to disburse our loans directly on a virtual account or on a prepaid card, which shall enhance our revenue streams through various cross-selling opportunities.

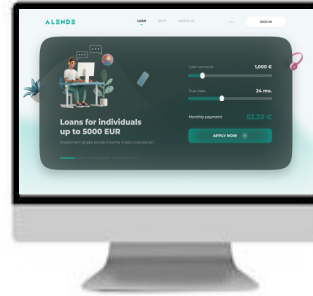


# Lending process flow

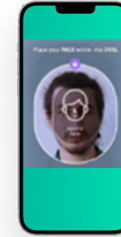
Digital Platforms



**Leads:** Through a combination of SEO, broker partnerships and digital marketing, and email marketing, we create a pipeline of clients to visit our website.



**Loan calculator:** Once in our website, the client is able to simulate the desired loan terms in our calculator to obtain an indicative monthly instalment quote.



**Identity verification:** If based on the indicative terms offered, the client decides to proceed and apply for a loan, the client registers, and goes through a biometric's KYC identity verification process.



# Lending process flow



**Credit-scoring:** Once the client has been correctly identified, the Alende platform performs a credit assessment based on available credit bureau information, bank information, etc. Alende aims to provide a response in minutes, but the approval may take up to 48 hours



**Execution:** Once the loan is pre-approved by Alende's credit department, the borrower receives his offer, and if he agrees with the loan terms, loan documentation is digitally signed, and the loan can be disbursed in the same day.



**Collections:** Wherever possible, a direct debit model is implemented to collect monthly instalments directly from the bank account of the client. Alternatively, a payment gateway is available in our website, to allow both bank transfers and card payments.

**Thank You!**

**ALENDE**