

Company Presentation



Executive Summary

Group overview

Silkway Group Limited (“Silkway” or the “Group”) is a fast-growing fintech group with a holding company and operations in Kazakhstan. Our primary business is online lead generation and short-term unsecured lending.

We are on a mission to boost responsible lending through technology-enabled products and user-centric approach. We build a marketplace that connects consumers with banks and alternative lenders on one platform. Our ecosystem creates a better way for underserved consumers to access credit than any single lender can offer.

The Group has 2,5 mln registered users, processed over 1 mln loan applications, issued over 301K microloans valued at US\$41 mln and created over US\$150 mln in loan originations for its partners, other lenders on its platform.

Ownership

The Group was cofounded by two friends, self-made entrepreneurs and has been running by one of them as CEO since establishment.

Management

The Group is managed by the experienced team with background in fintech, data science, retail banking, risk management & IT management. The group’s CEO is majority shareholder with full commitment to operational and financial performance.

Recent milestones

In 2019 they launched TengeDa (“Dengi govoryat” MFO LLP), which fully replaced Kredit24 due to government regulation policy. Since launch in 12/2019 TengeDa processed over 164k loan applications, issued over 32k loans valued at US\$2,7mln. 2020 revenue run rate is US\$1,4mln. Despite pandemic and lower revenue base, the company remains profitable on a group level in 2020.

Why Invest in Us?



DIVERSIFIED REVENUE BASE

In 2019 the group's total revenue base was US\$6,4 mln and EBITDA US\$1,7 mln, despite pandemic 2020 to be profitable for the Group



HIGH GROWTH POTENTIAL

Proven ability to grow 100% per year. With sufficient funding we can grow faster and generated double digit growth



YEARS OF PROVEN TRACK-RECORD

Fully functional consumer finance business in Kazakhstan with leading market position. Strong and competent team with entrepreneurial spirit



EMERGING ASIA OPPORTUNITY

Total addressable market of 50 million consumers in Central Asia in high growth region



PROPRIETARY TECHNOLOGY

Inhouse developed, full stack technology for direct lending and financial intermediation



MISSION DRIVEN

Our approach is to make good things for the people and to make money for the investors. Yet, responsible lending is top priority

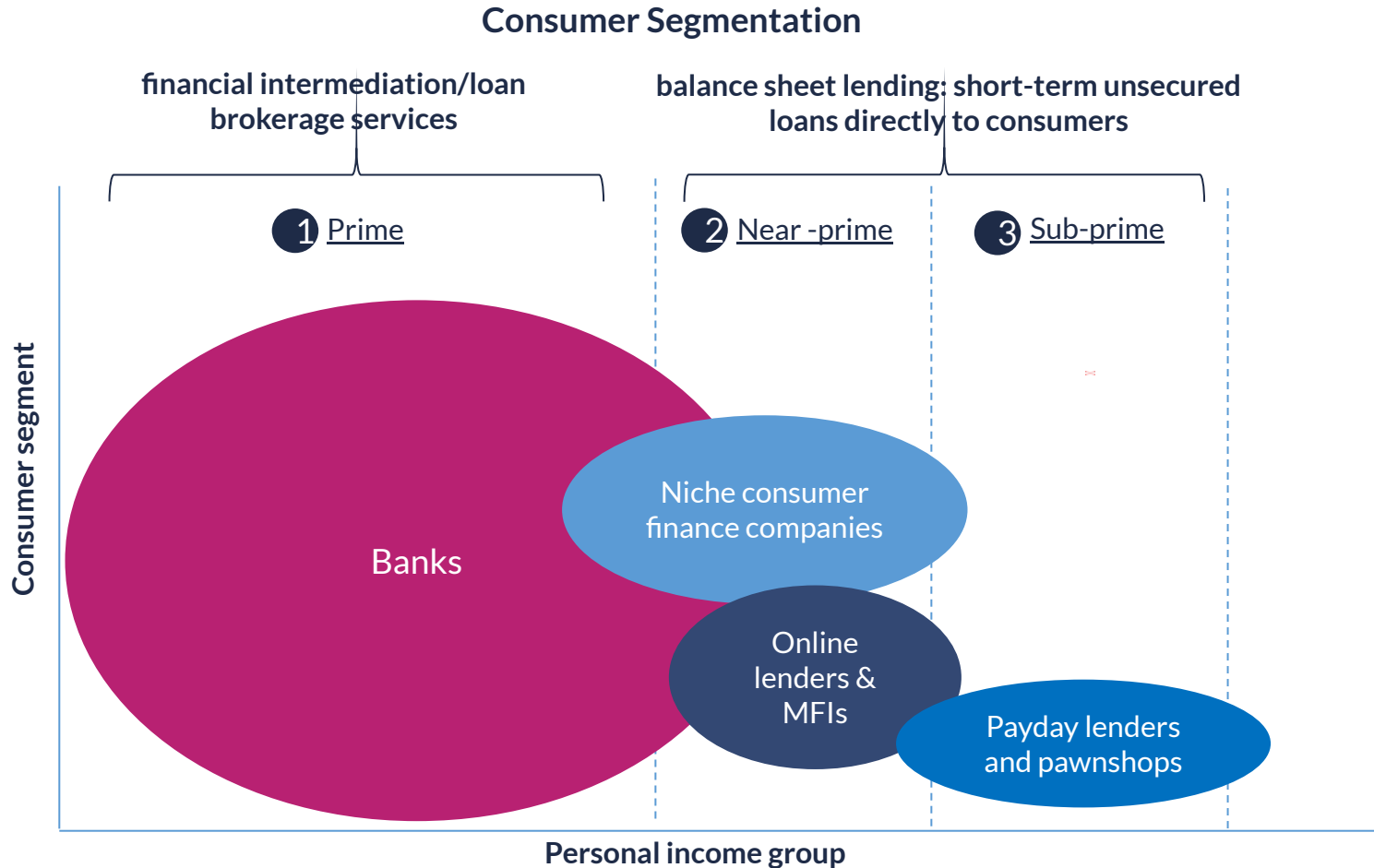
What We Believe in

Mission

To enable millions of people in Asia to reach their personal goals by:

- Providing them with digital financial products and online support round-the-clock,
- Raising the level of financial inclusion and serving well the underserved.

Business Model Highlights



Banks focus on prime customer segment and do not offer small loans, due to limited infrastructure, lack of credit ratings and regulatory constraints.

Majority of Emerging Asian population is underbanked and can't get basic consumer loans from traditional financial institutions.

Key features

Synergetic effect – lower customer acquisition cost and better conversion rates. Without competing with banks we are active in lower consumer segments as lender but present in all three major consumer segments as lead generation platform:

- 1** Prime: Loan brokerage services – comparison, selection and getting consumer loan product of any type from partnering banks and MFIs
- 2** Near-prime: Installment Loan (IL) for 300 to to 3 000 USD equivalent for up to 12 months
- 3** Sub-prime: Single Payment Loan (SPL) for 15 to 300 USD equivalent for up to 45 days;

Our Value Added Solution



Operating 24/7



Fast & easy



Technology enabled



Big data driven



Loved by customers

We offer user-friendly way to get instant cash loans and improve credit rating. Our NPS is 70%.

prodengi Кредиты Ипотека Карты Депозиты Курсы валют Полезные сервисы Новости

Кредиты

Срочно нужны деньги? Мы знаем, как вам помочь. Подайте онлайн-заявку и ждите звонка от лучшего банка, либо воспользуйтесь нашим каталогом и сделайте выбор самостоятельно.

Подобрать кредит



Быстрое решение Персонал



Финансовые продукты
Кредиты, депозиты,
карты, ипотека

Кредит24 С нами уже 871931 клиентов Наш контакт-центр с 9:00 до 19:00 +7 (727) 355-24-24 +7 (778) 021-24-24 Личный кабинет Каз Рус

Как это работает Как получить деньги Как вернуть деньги Помощь

Мне нужно 30 000 тенге

7 000 200 000

Экономный Гибкий

На срок 10 дней

7 31

Получить деньги

Вы берете 30 000 ₸
До (включительно) 26/12/2020

Вы возвращаете 36 103 ₸
Сумма вознаграждения 673 ₸

Дополнительная услуга

UCREDIT Быстрая выдача 5 430 ₸

Tenge Da +7 (727) 355-96-96 с 9:00 до 19:00 Личный кабинет

Как это работает Как получить деньги Как вернуть деньги Помощь О нас

Микрокредиты на карту любого банка до 125 000 тенге

Онлайн микрокредит за 30 минут

30 000 ₸

10 000 125 000

Получить деньги



5 причин выбрать TengeDa

- Улучшайте свою кредитную историю
- Занимайте больше денег с каждым разом
- Экономьте на процентах и зарабатывайте бонусы
- Получайте каждый новый микрокредит еще быстрее
- Выбирайте удобный график погашения

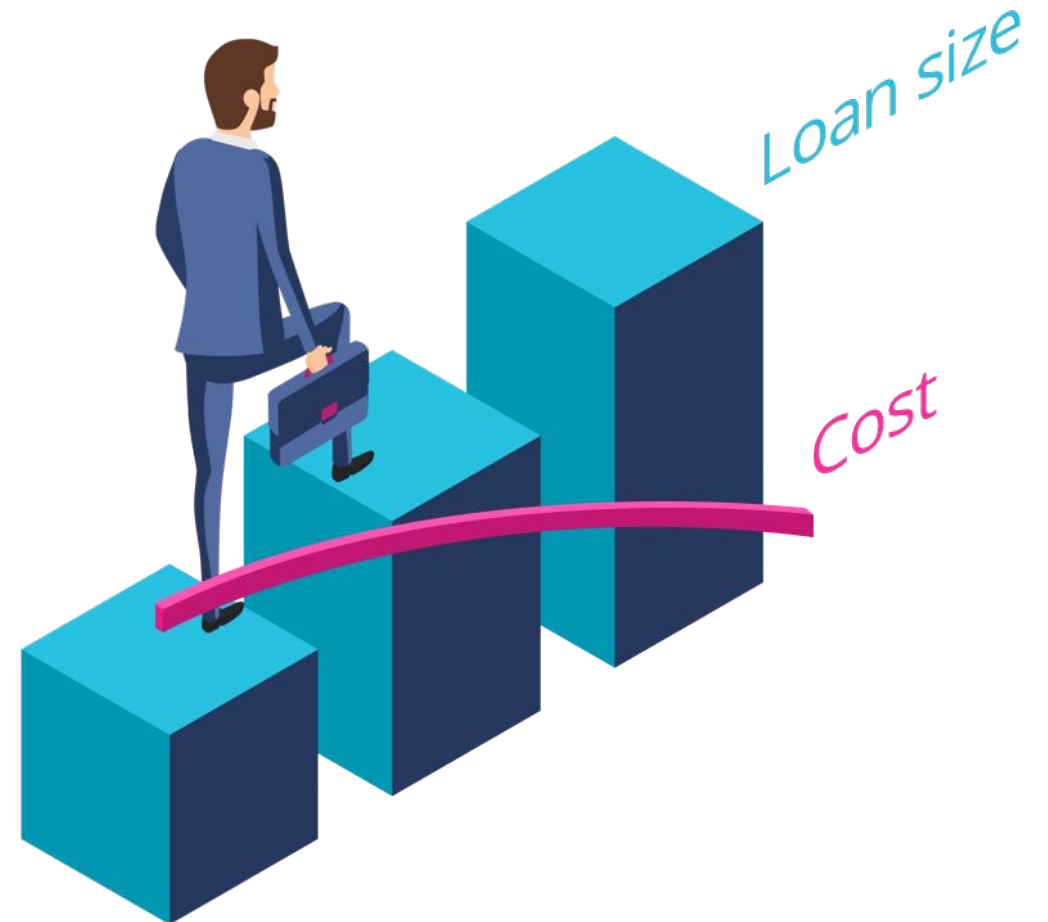
4. Получайте каждый новый займ еще быстрее
5. Выбирайте удобный график погашения

The "Credit Ladder" Concept

We believe that borrowers are not born equal and their needs and creditworthiness varies over time. We all can grow mentally and financially, so can our credit rating.



THAT'S WHY WE DEVELOPED THE CREDIT LADDER CONCEPT, WHICH MEANS:

- We help build up a personal credit rating
- Starting with the first loan our customers gradually improve credit and reduce finance cost
- Credit ladder enables long-term recurring access to credit even to unrated consumers



Business Model: Product Range

The Group developed a range of products to meet a growing demand for credit from the population for both bankable and underbanked segments.

Product	General Parameters	Current status
Single payment loan (SPL)	<ul style="list-style-type: none"> • \$10 to \$300 equivalent in LCY* • Up to 30 days • For retail consumers in subprime segment • 300-700% APR 	
Consumer installment loan (IL)	<ul style="list-style-type: none"> • \$300 to \$3000 equivalent in LCY* • Up to 12 months • For retail consumers in near-prime segment • 50-100% APR 	On hold
Business installment loan (IL)	<ul style="list-style-type: none"> • \$600 to \$5000 equivalent in LCY* • Up to 24 months • For micropreneurs/ small businesses • 30-70% APR 	In process
Loan brokerage services	<ul style="list-style-type: none"> • \$1000 to \$100000 equivalent in LCY* • Up to 20 years • For retail consumers provided by partnering banks 	

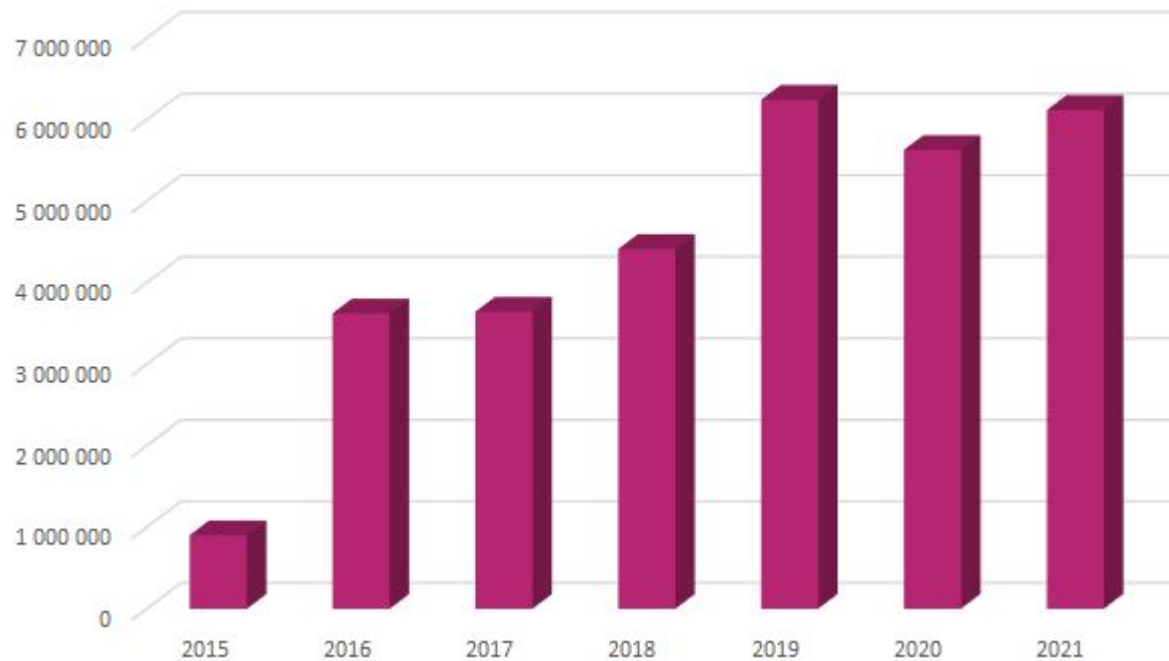
*LCY- Local currency

Team



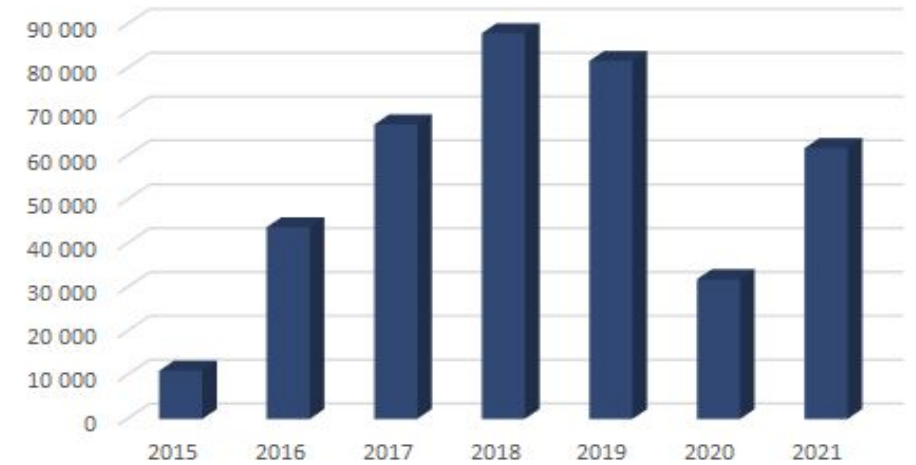
Traction to Date – Direct Lending

Portfolio, USD

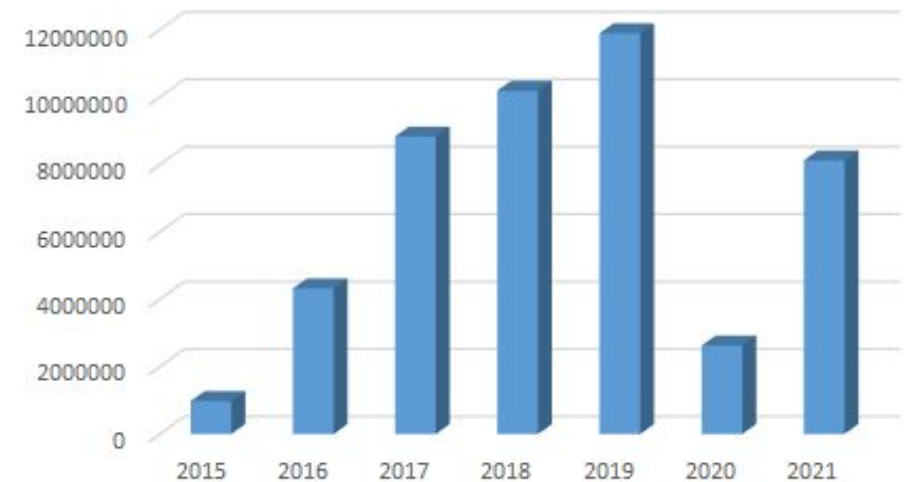


Кредит24 | Tenge Da

of Issued Loans



Value of Issued Loans, USD



Kazakhstan: Market Landscape

18,6 Mln

Population

7,5 Mln

Total addressable market

15 Mln

Internet users

65%

Smartphone users

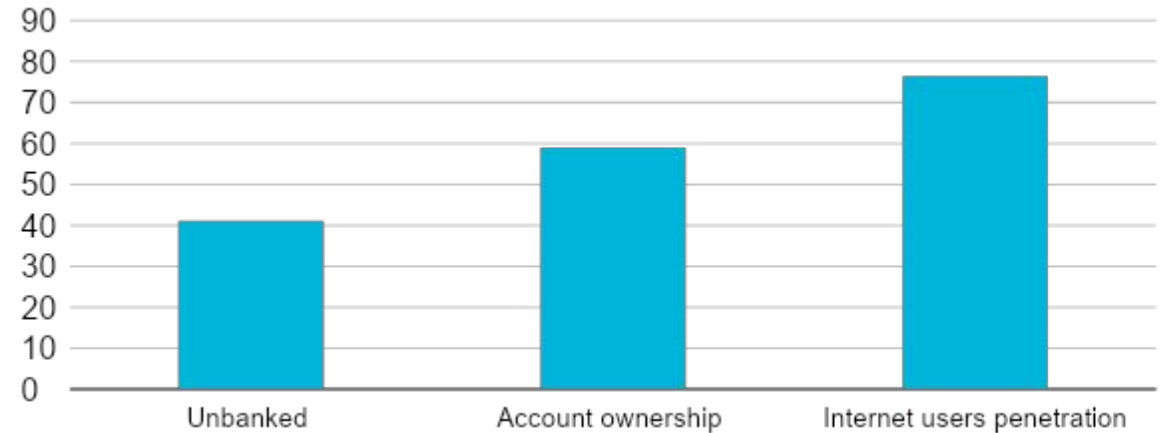
31.6 yrs

Median age

\$9139

GDP per capita

Banking & Internet Penetration
(in % of population)



- A young country with a median age of 31.6 years old, and over half of its citizens live in the urban areas;
- The banking penetration rate is only 59% (% of adults owning a transaction account), relatively low compared to other countries in the world, leaving a considerable number of citizens without access to formal financial services such as credits and investments. This provides a huge opportunity for the Fintech players;
- The Internet penetration rate of Kazakhstan has reached 76% in 2016, and over 39% of its population now uses smartphones. The prevalence of Internet access and smartphones has also created a fertile ground for the development of Fintech services;
- Over regulated and inefficient banking system;
- Rapid development of e-commerce;
- Average annual growth rate of online lending industry of 20% for the past 5 years.

Contacts

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