

EcoFinance

Company Presentation

April, 2023



Our Business

Dyninno Fintech Holding Ltd. (branded as EcoFinance™) was established in 2015.

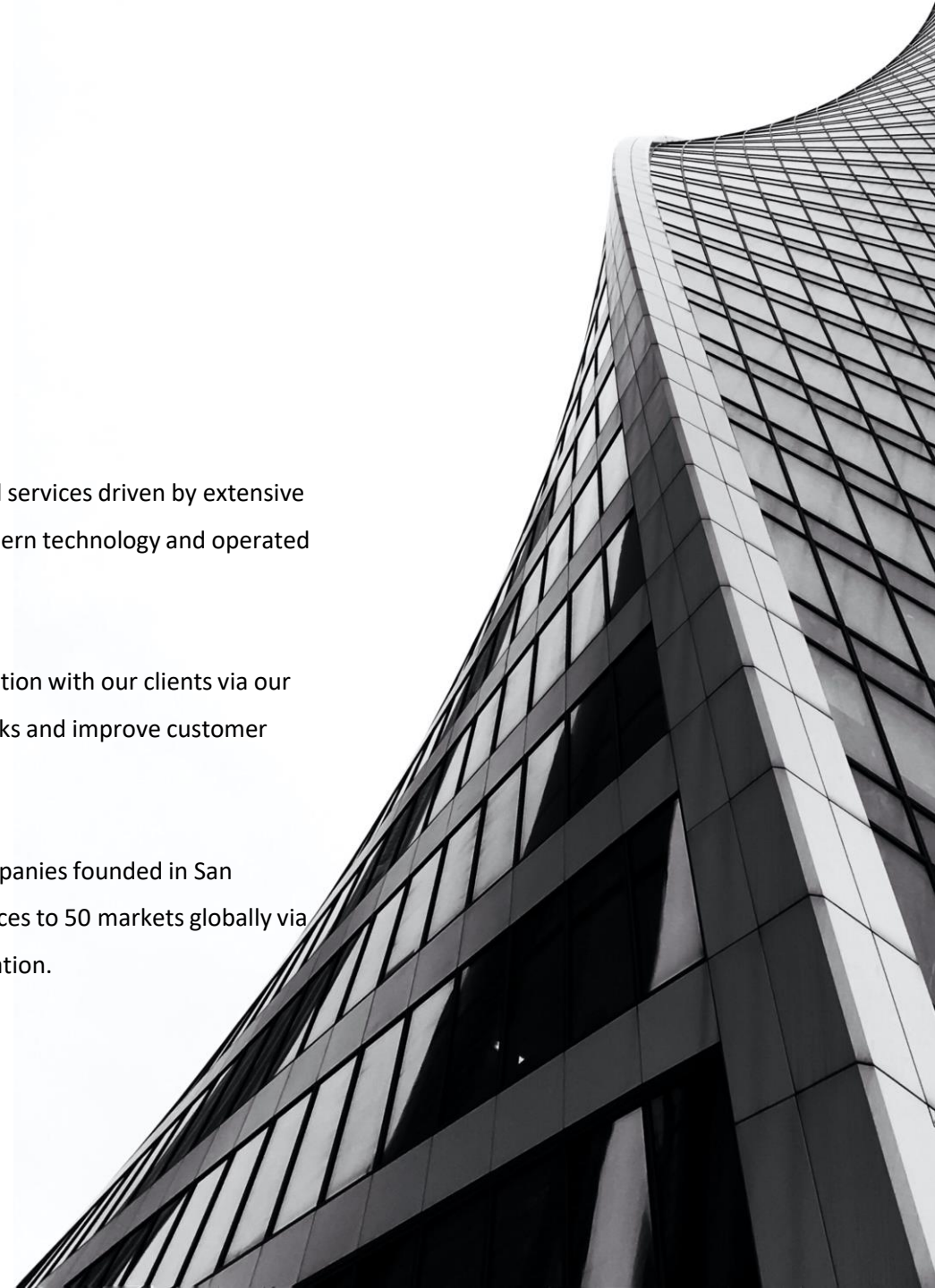
We are a rapidly growing financial technology company, providing access to loans across various markets internationally

We hold 5 NBFI licenses and 2 more in feasibility stage.

We create safe, secure and professional services driven by extensive data analysis, empowered by most modern technology and operated by dedicated people.

We base all our solutions on live interaction with our clients via our call centers, which helps to minimize risks and improve customer engagement.

We are a part of Dyninno Group of companies founded in San Francisco, delivering products and services to 50 markets globally via powerful marketing, IT, and lead generation.



Unique business model

Sales excellence

Call centres are the cornerstone of our business that allows us to convert valuable leads into loyal customers. By applying our know-how in the fintech industry, we recruit, select and train the most professional talent out there, ensuring high-level operational processes and dedicated customer service.

Data analysis

Lead-generation and call centres are our powerful growth machine and by deploying state-of-the-art technologies, we are able to gather data quickly and effectively.

In-house solutions

EcoFinance in-house IT solutions are tailor-made for our needs and processes, allowing us to pursue success and unleash the creative and innovative potential of technologies.

Our strengths

Innovation

Proprietary technology and data processing framework

Expertise

Vast expertise in lending industry

LeadGen

Multi-channel digital marketing

Live Agents

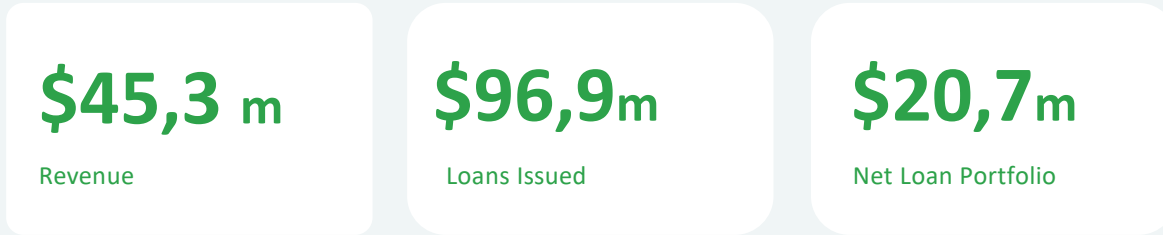
Advanced remote customer support

Global Presence

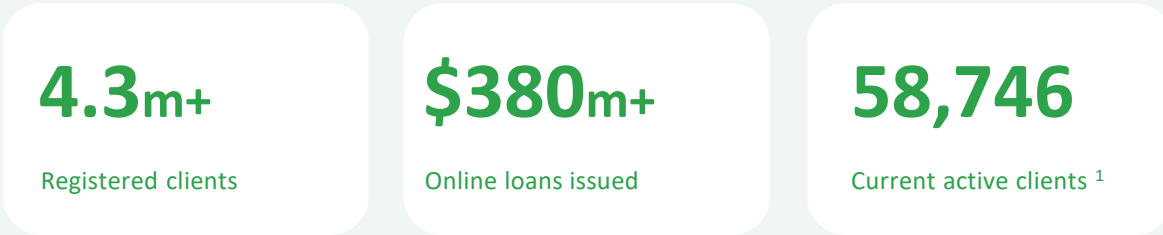
We leverage Dyninno Group infrastructure, team and international presence

Current business snapshot

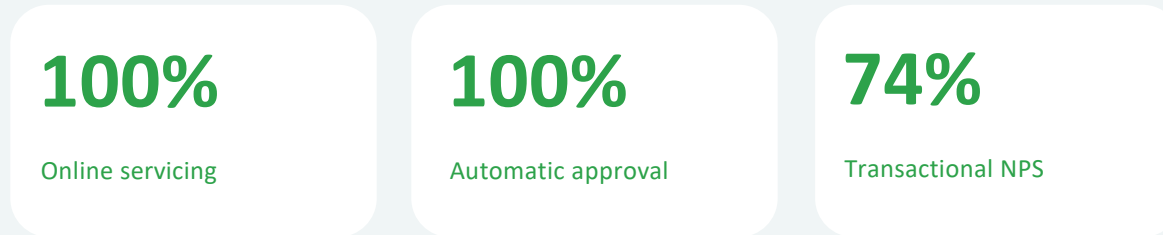
Financial indicators, for FY 2022



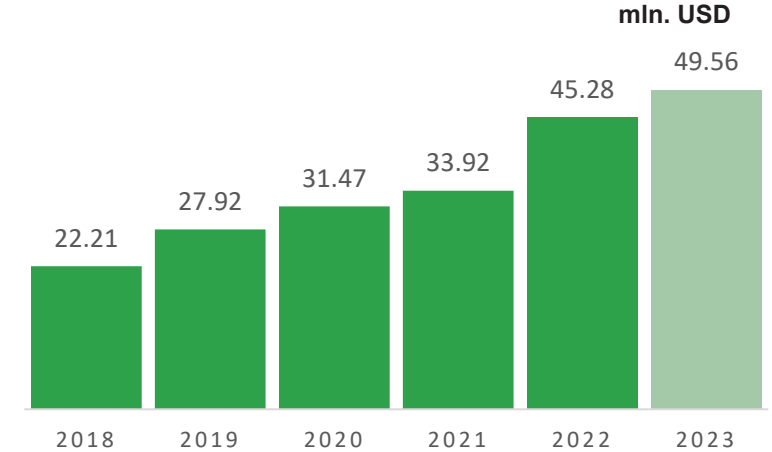
Operating performance since establishment in 2015



Fintech innovation with care



Revenue



¹ Active customers represent online lending customers with open loans that are up to 60 days past due.

Note: financials for 2023 are based on IFRS Q1 results + Budget for FY 2023

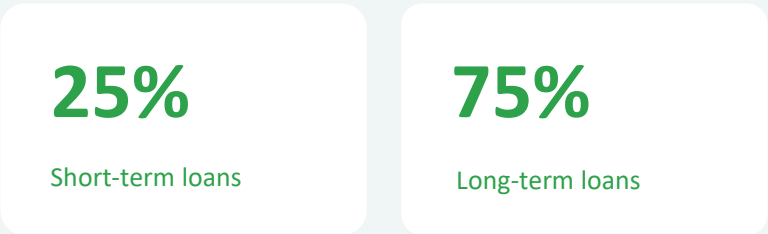
Portfolio structure

It is important for company to build trust and long-term relationship with our clients, as a result most our portfolio is issued as long-term loans and credit line products.

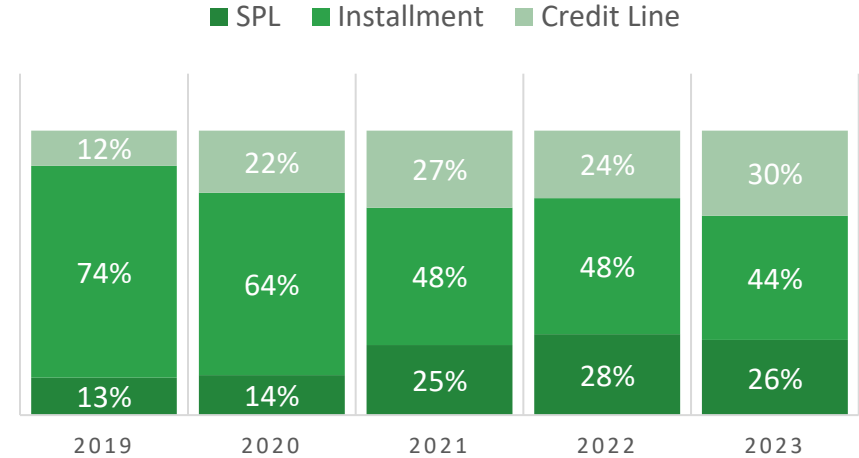
In 2021, motivated by customer needs and risk situation, the proportion of short-term loans has increased.

In 2023 we are continuing the strategy working with longer-term products, by growing our credit lines share and total long term product portfolio.

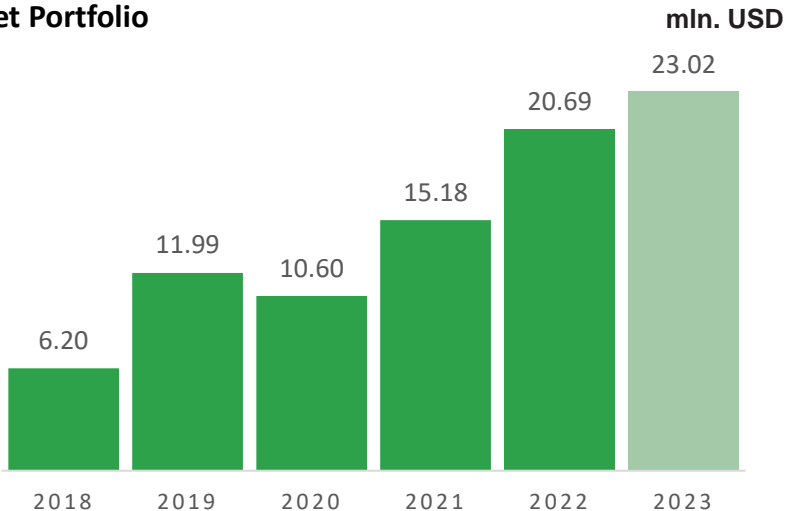
Focus on Long-Term Products:



Shares in Portfolio



Net Portfolio

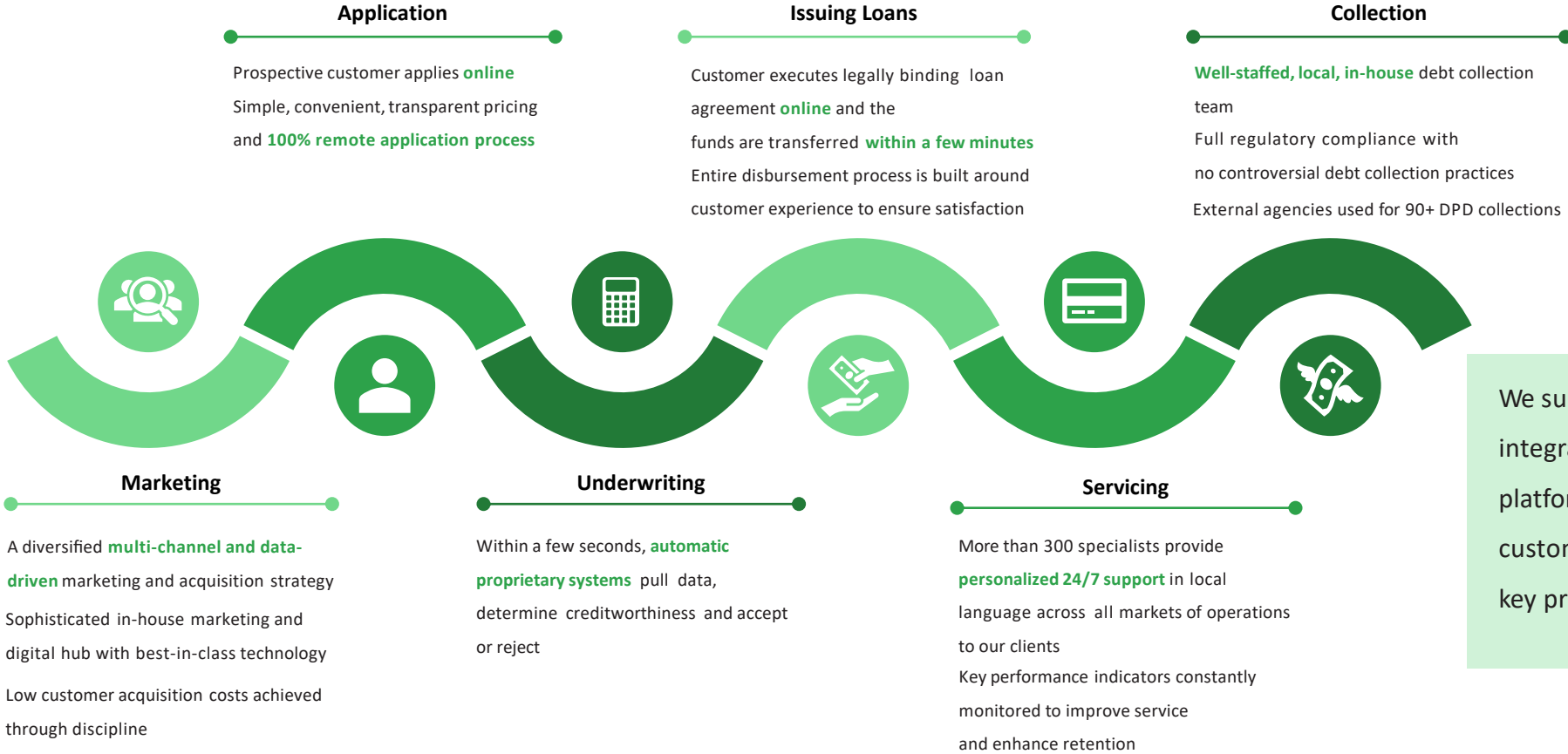


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Our lending products

	Single Payment Loans	Installment loans	Lines of Credit
Average Amount	15 – 400 USD	200 – 1000 USD	150 – 3000 USD
Payment Type	Single payment including the principal repayment and loan fee	Repayment in fixed monthly instalments with amortising principal	Revolving line within assigned limits. Monthly interest + Service Fee's
Term	Up to 30 days	Up to 6 months	Up to 24 months
Pricing	Daily interest rate 1%	Daily interest rates: 0,75%-0,95%	Daily interest rates: 0,137%-0,99%

Overview of online lending process



We successfully use our own integrated and largely automated IT platform, that covers all steps of the customer life cycle, with access to key predictive data.

Strong collection capability

- Well-staffed local in-house debt collection team
- Best-in-class and highly automated collection process (automated dialers)
- Cooperation with external debt collection agencies to increase efficiency through fair competition
- Pro-active management of NPL portfolio with increased use of ad-hoc and forward flow debt sales as standard collection tools
- Full regulatory compliance, no controversial debt collection practices
- Customer satisfaction and collections efficiency are of paramount importance

86%

Average recovery rate of the full principal after maturity

80%+

Collected principal by in-house team within 30 days

14%

Average non-performing loans ratio (NPL)

Early Collection

1 to 30 days / In-House

Highly automated with customer reminders processed by IT systems

Late Collection

31 to 90 days / Mainly In-House

Further phone calls are made (similar to early collection phase)

Early transfers to external debt collection agencies are performed, if more efficient

Recovery

90+ Days / Debt Collection Agencies

Increasing use of ad-hoc and forward flow debt sales as standard collections tools

Funding strategy

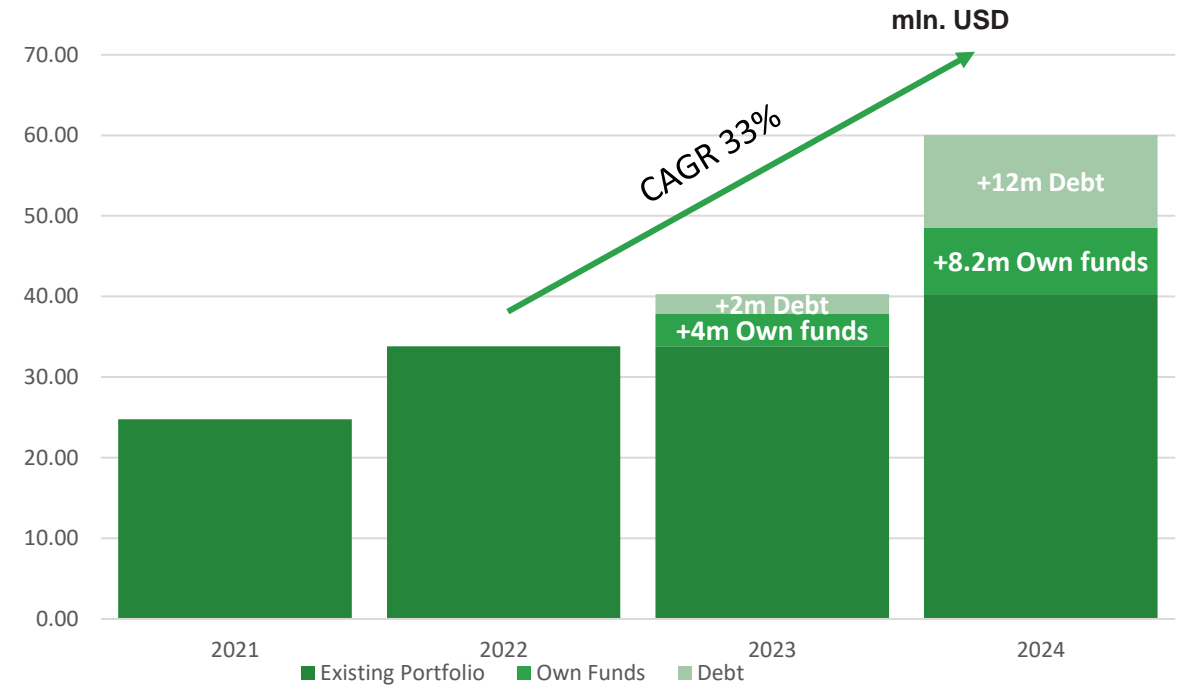
- We actively **diversify** sources of funding in existing markets to have better sustainability and cost of funds. We work actively with local banks, local investors and P2P platforms.
- Our growth strategy includes continuous **rapid growth** in existing markets and opening new locations which we already have in the pipeline.
- We are looking for additional funding to facilitate Portfolio growth and scaling portfolios in our current markets and fund **new markets** beyond our initial investment.

Our investors

- **Private Investors** – individual investors
- **P2P** lending platforms
- **Qualified investors** – Larger direct contracts from private individuals of their SPVs

Gross Portfolio

EcoFinance



Investment pipeline



Our strategic partner – Dyninno Group

EcoFinance is a part of Dyninno Group, an international group of companies whose business began in 2004

- Three main business divisions: Travel, Financial, and Entertainment
- Its products and services are available across
- 50 markets, worldwide.


Global presence

- Dyninno Group has offices in the USA, Canada, Colombia, Cyprus, India, Latvia, Malta, Moldova, Egypt, the Philippines, Romania, Russia, United Kingdom, Brazil, Vietnam, Uzbekistan and Turkey.
- Active strongholds in more than 10 languages (including English, Russian, Spanish, and Filipino speaking markets).
- Exploring opportunities of growth and development in the Arabic, Chinese markets.


The group brands:




Our team




Dmitry Tsymbur
Co-founder,
Chief Executive Officer



Normunds Stikuts
Finance Director




Vadim Vodeaniuc
Chief Operational
Officer



Roberts Bite
Chief Marketing Officer



Igor Shalai
Chief Risk Officer



Sergey Telshevsky
Chief Technology
Officer

Our contact information



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Appendices