

Profitability & Sustainability

4 year since Company incorporation

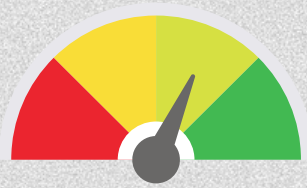
Income 2022:
US \$ 4,3 MM

EBITDA 2022: US
\$557,822

EBITDA Margin 2022:
13.3%

Juancho Te Presta's Snapshot

Juancho Te Presta is one of Colombia's fastest growing fintechs, that aims to increase financial inclusion through 100% digital credit solutions for women, gig workers, entrepreneurs and students, using state-of-the-art technology including AI, proprietary algorithms, and biometric verification to allow underbanked groups to apply for a loan in just ten minutes.



2X annualized growth 22/21

Data

- \$18B TAM
- 170% Loan Book CAGR
- 171% Revenue CAGR
- 10,4% Gross Margin 2022



Stabilized
NPL >180+
6%



Portfolio Feb 2023
USD \$5,1 MM

Decision model

Inhouse models with Juancho Te Presta's own AI algorithm that can be flexible or restricted according to the NPL KPIs

Anti-Fraud

Legal Restrictions

Social Security

Payment Capacity

17 cases of fraud in over 25,000 disbursed loans



Social Impact



Juancho Te Presta is a unique colombian fintech loan originator focused on generating gender inclusion.

It currently serves 65% Women, 35% Men

Is the first fintech in the market that has a product tailored for women with special scorecards to better understand their risks and price accordingly.

HISTORICAL PERFORMANCE

+25,000 loans

+ COP 46,7 billion disbursed

+600K registered users

+660k processed applications

Disbursed Loans USD \$10 MM

Total Income USD \$5,9 MM

Gross Margin USD \$336,347

Product

Tenor: 12, 18 and 24 months

Loan Size: 2x salary seen in Social Security database, up to a max of USD 1,000

Interest + Fees (3rd party): ARP avg 80%

Loans with a purpose: JTP allows its clients to create credit history and use loans as a mean to progress

Industry Overview

With **4.2 million unbanked people** who are in need of credit, Colombia faces a challenging financial reality because of **informal credit increase, little financial inclusion, and gender inequality**. The opportunity for consumer alternative lenders has been estimated at **\$18B (TAM)**, facing double digit growth due to ecommerce and new users. online credit is one of **the most developed fintech segments in Colombia** and makes up for 30% of fintech companies.

17M no experience in the financial sector

$$17MM \times \text{Average ticket USD 370} \times \text{Recurrence Rate 4.5}$$

$$\text{SAM} = \text{USD 28M}$$

10M with experience in other sectors

7M no experience in others sectors

First personal loans fintech in Colombia to:

Use **Openbanking** - Scrapping accounts.

Use **GAFI regulation** on biometric and video ID validation

Use **GC index** tool for People & Organization Assessment (1st certified company in LATAM)

To have the **Fintrust seal** in personal loans issued by ColombiaFintech.co

To be **carbon neutral** using Mintzero.io carbon credit



Cash Needs

Equity

\$1,3M USD preseries A round for a 10% share in preferential shares with a 14% yearly coupon.



Debt

Debt 2023 US \$ 10 M

Collateral

Master trust to centralize all the collections of the Company



Future Products

360° financial portal for customers, through own and third-party services and products (especially those regulated through APIs with BAAS).

Digital Credits

Payroll Discounts

BNPL

Insurtech

Savings

Investment

Projections 2023

Income \$23,642 million

Collections + \$36M

Gross Profit \$2,038 million

+ 26K - 30K clients

Issued \$26,4 million

15k loans, avg 400 USD, tenure 23 months

30k loans, avg 400 USD, tenure 23 months

% PRODUCTS 2023 to 2024

Digital loans: 90% to 70% of portfolio

Payroll Discounts: 7% to 20% of portfolio

BNPL (allied businesses): 3% to 10% of portfolio

For 2026, all products will be 33,33% of the portfolio