



NúNú





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.

NÚNÚ is part of Orka Ventures, a group with over a decade of experience in providing instant online loans in the Nordics.

€ 160,000,000+
Volume of Instant Loans

33 000
Customers Served

20
FTE

12
Years of Operations

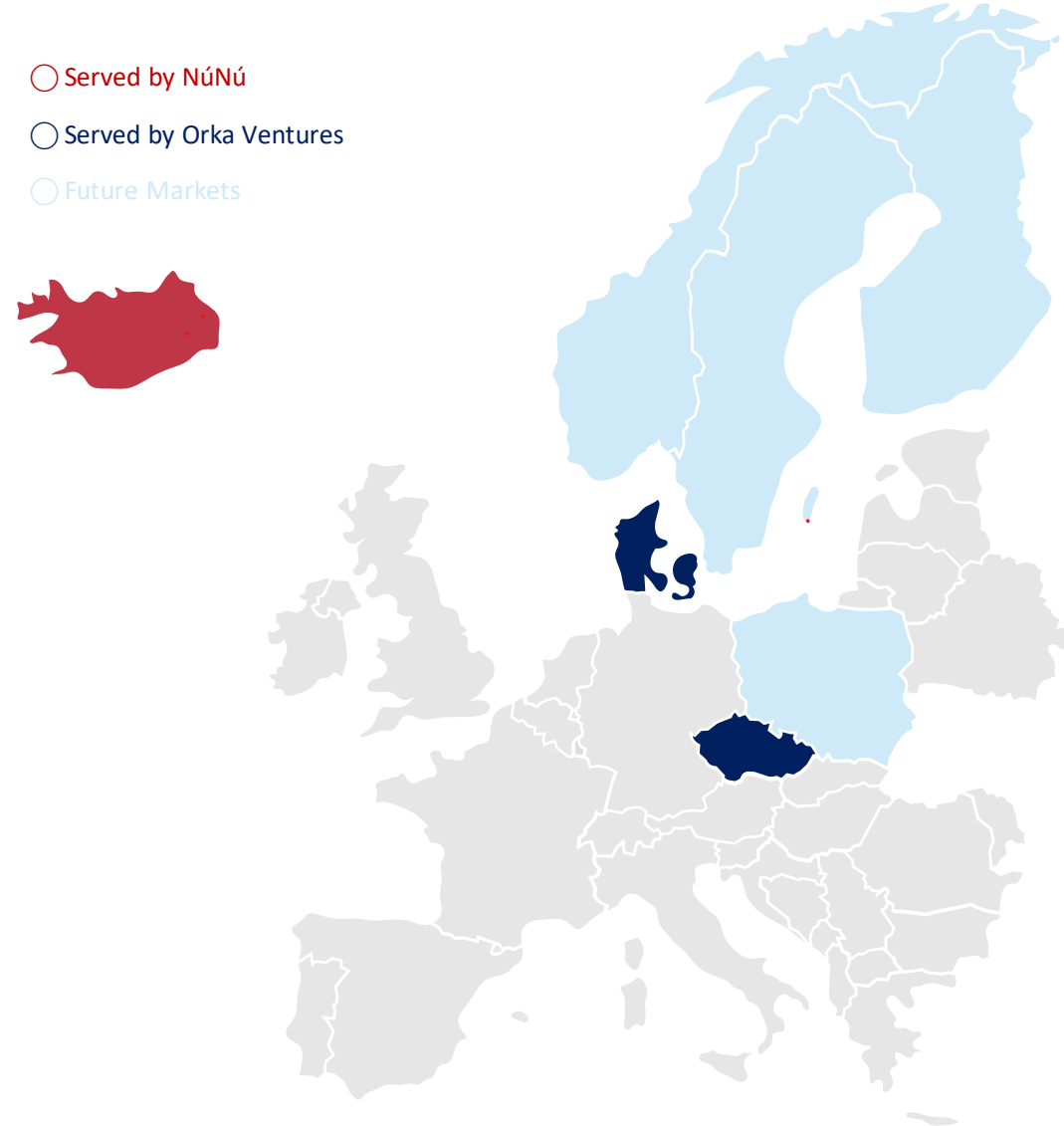
5
Nationalities

5
Brands

Authorized by the Icelandic
Consumer Authority



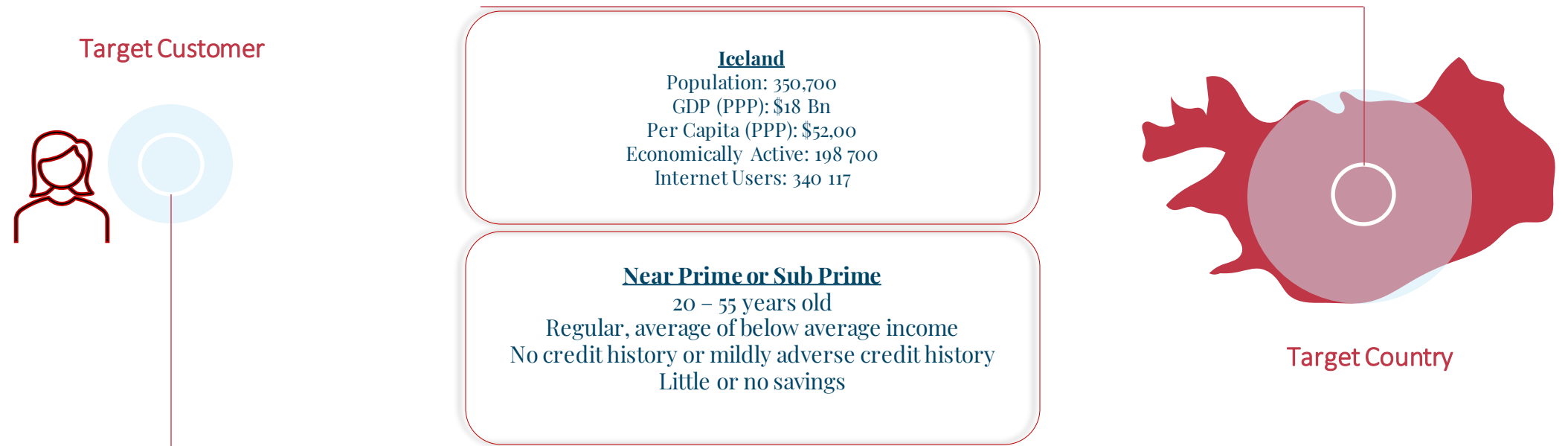
- Served by NÚNÚ
- Served by Orka Ventures
- Future Markets





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 ranks 6th globally in GDP Per capita rank (Above Singapore, Australia, Germany, Canada).





Key People



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.



Management Team



Michaela Kvantová
Finance

Simone Bertolone
Marketing and Sales

Jaromir Vsetecka
Operations and CS

Janos Lucansky
IT

Extensive experience with Czech and international accounting standards. She has 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.

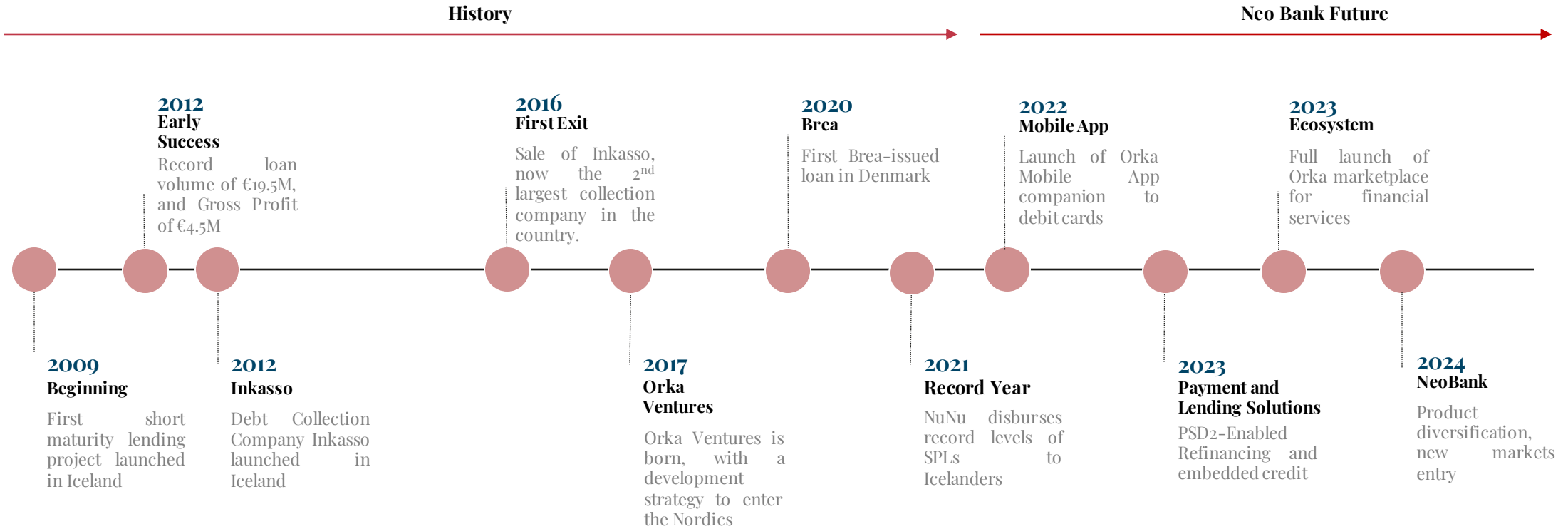
8 years in sales and marketing, focused on early-stage development strategies for FinTech enterprises, fellow at Singularity University (CA) and MBA from Chapman University.

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

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



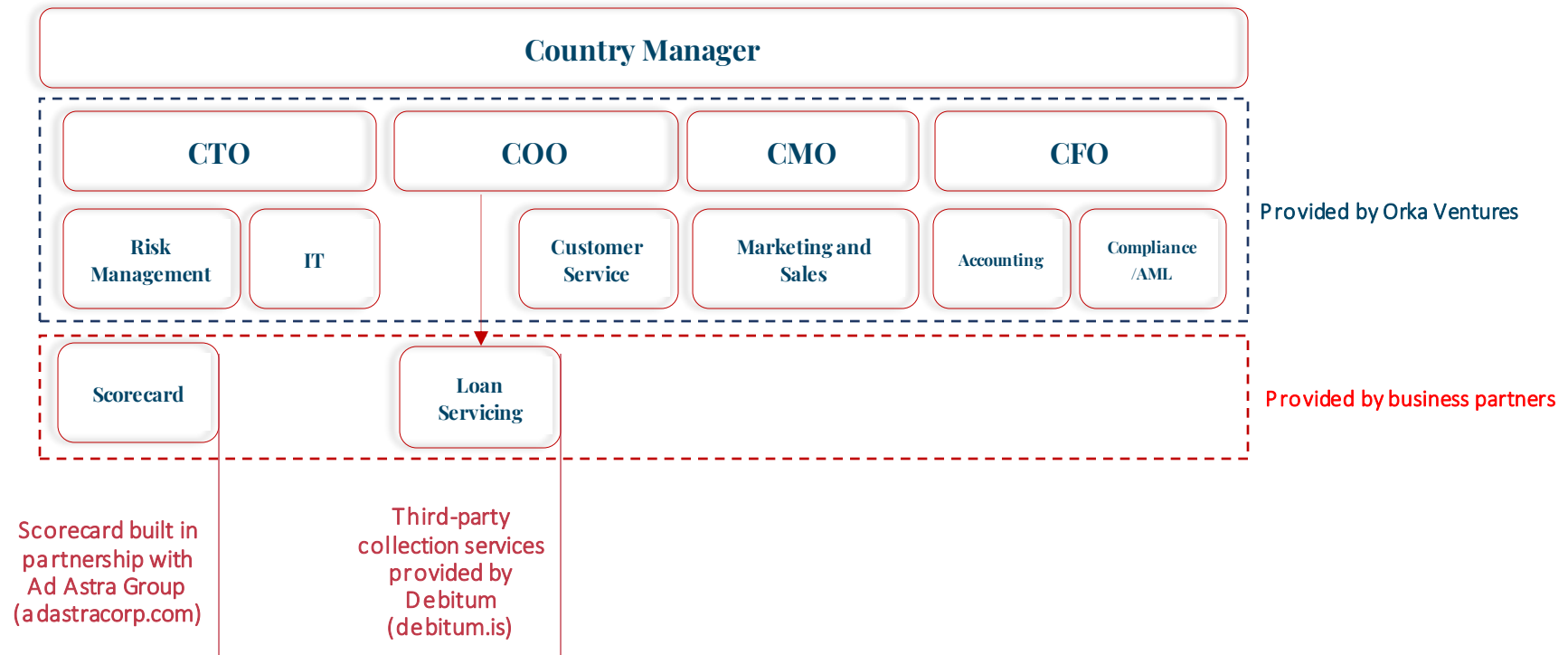
History and Future of the group





Organizational Structure

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





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.

Single Payment Loan

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

+ **Subprime Segment**

+ **Affordable Product**

+ **<3% Default Rates**

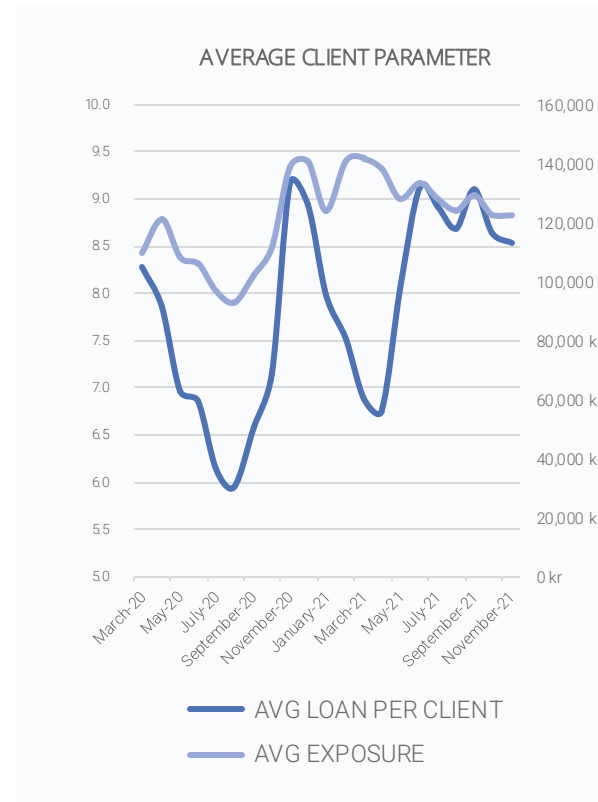
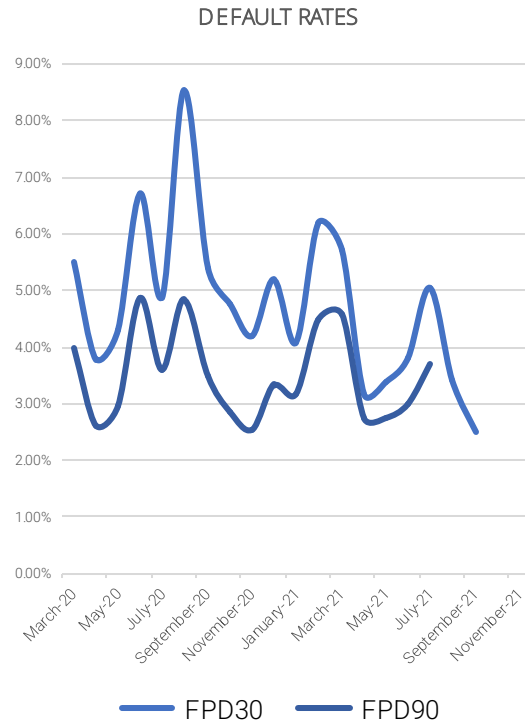
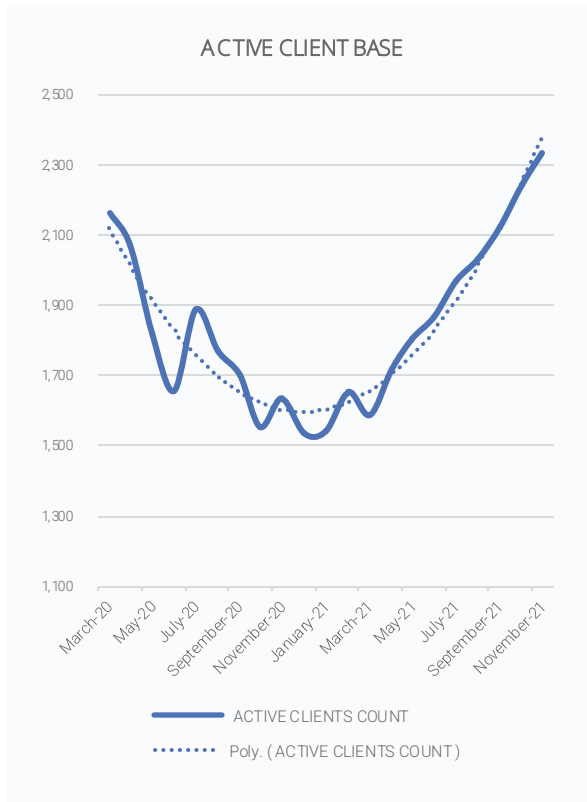
+ **16 Seconds Average Application Time**

+ **83% Client Approval rate**



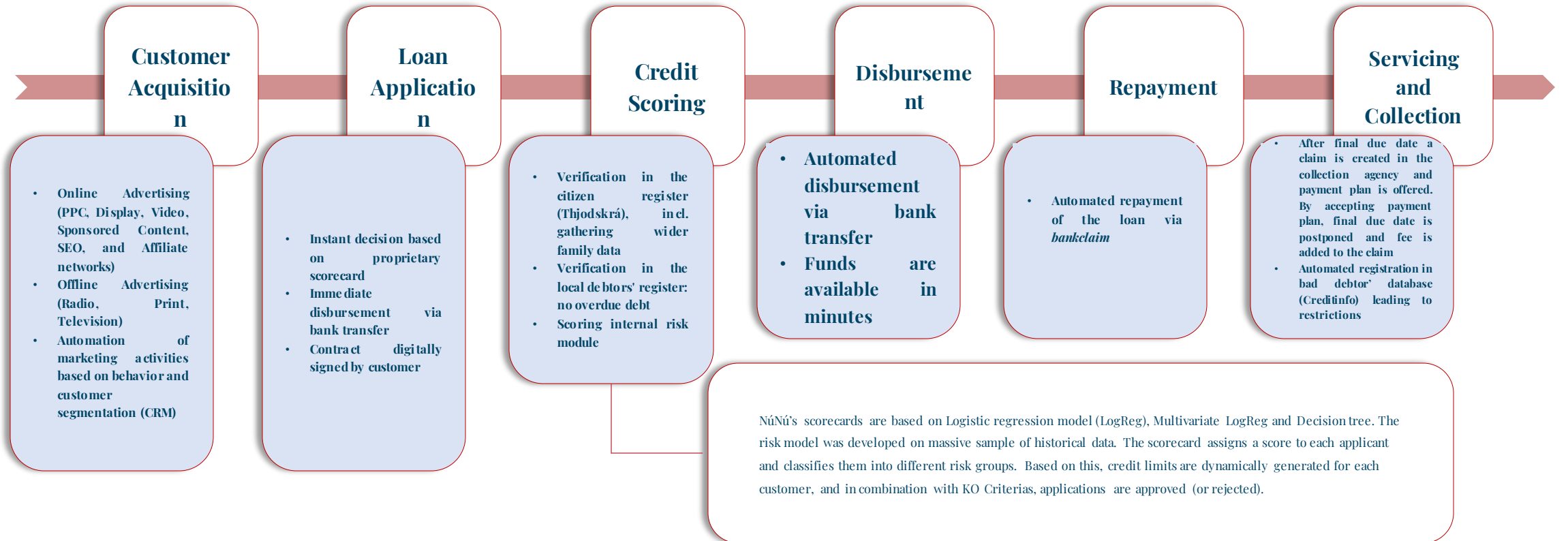


Portfolio Performance





End-to-End Loan Management System





Get in touch with us for any questions and inquiries:
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