



# **EURO LOMBARD**

**Investor presentation**

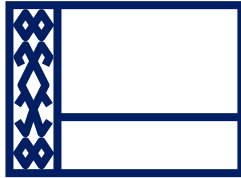
**2021 Q4**



## ABOUT US



A fast-growing FinTech  
company from Latvia



Launch of operations  
in Belarus in 2016



11 branches,  
30 partner branches



49 employees

**5.6 million**

people covered

**32.000**

clients served

**170.000**

loans issued

**5.000**

active clients

**6.000**

active loans

**450**

tEUR loan portfolio

# COVERAGE

**EURO  
LOMBARD**

5.6 million  
people

Minsk • Gomel • Vitebsk • Grodno  
Mogilev • Brest • Bobruisk • Baranovichi  
Borisov • Pinsk • Orsha • Mozyr • Lida  
Soligorsk • Novopolotsk • Molodechno  
Polotsk • Zhlobin • Rechitsa • Slutsk  
Kobrin • Slonim • Osipovich • Braslav



**Belarus**

9.467 million people

# VALUES

## OUR MISSION

**Fast, Reliable and Honest** daily financial services.

## OUR GOAL

**We are opening a network** across towns and cities of Belarus with a population of over 20.000, while maintaining a single, high quality of service.

## OUR VALUES



**Competence** — we are professionals and never stop learning new things.



**Honesty** — we are always honest and open with each other.



**Respect** — we always treat everyone and their work with respect.



**Progress** — we seek and find ways to improve our work.

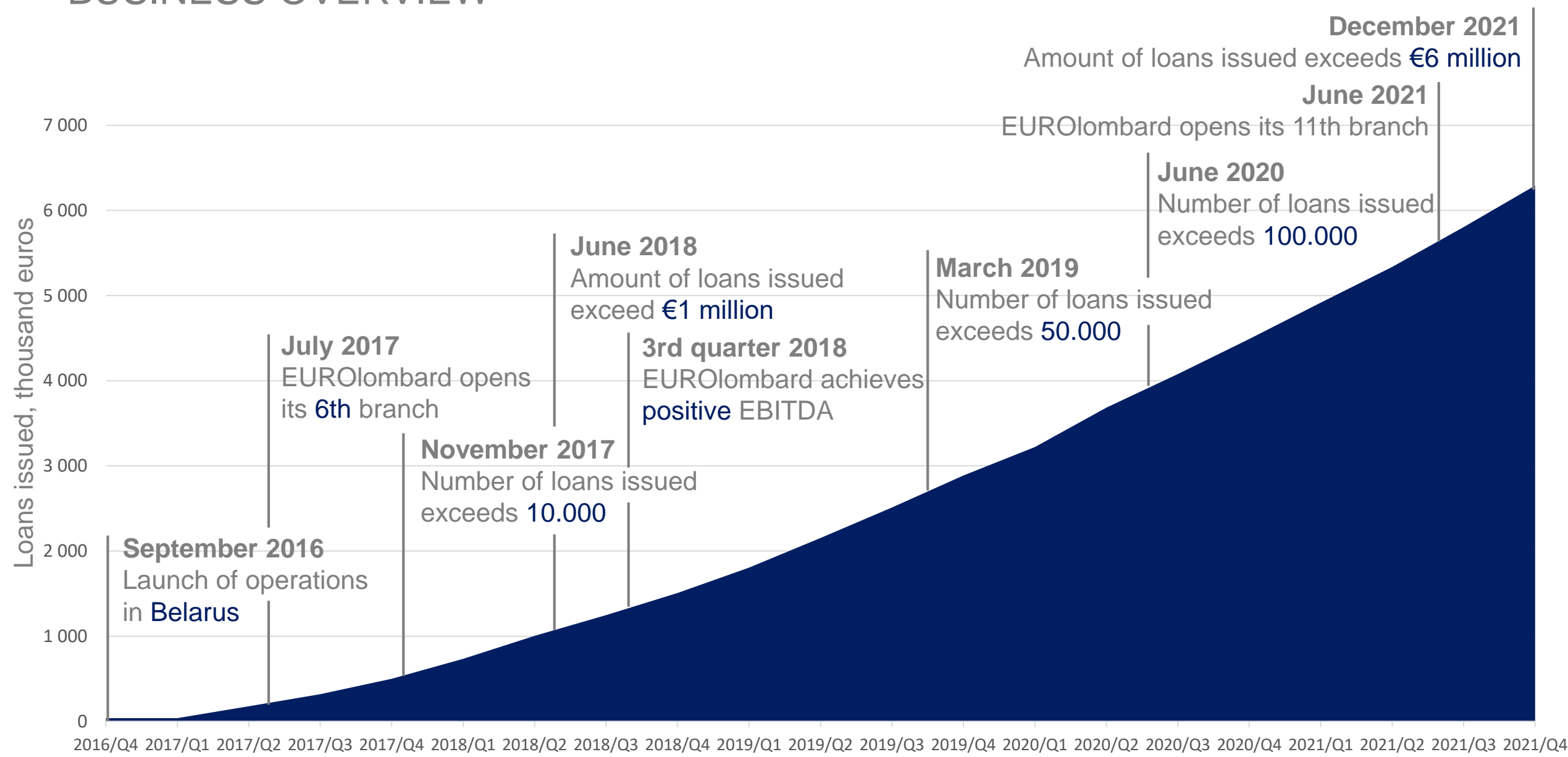


**Meritocracy** - we have the most capable people in charge.



**Order** — on the desk, in the workplace, in the body, in the head.

# BUSINESS OVERVIEW



# PRODUCTS — PAWN

RELIABLE

Pledge of precious metals, electronics and household goods

Up to  
**3500 €**

to individuals

**1 to 30 days**

Unlimited up to 30  
days extensions

Up to  
**100%**

of the market value  
of a pledge

**0,3% per day**

interest rate starting

FAST



Issuance within 5 minutes,  
only passport needed



With any credit history



Instant cash in hand



Convenient  
extensions online

HONEST

**Free** valuation of any type of pledge • **No hidden** fees and commissions • **No penalties** for early repayment

# PRODUCTS — CARPAWN

Pledge of a car

## RELIABLE

Up to  
**7000 €**  
to individuals

**1 day to 24 mo.**  
with a single or monthly  
repayment schedule

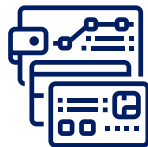
Up to  
**70%**  
of the market value  
of a car

**7% per mo.**  
interest rate starting

## FAST



Issuance within 5 minutes,  
only passport and technical  
passport of the car needed



With any credit history



Instant cash or card  
payment the same  
day

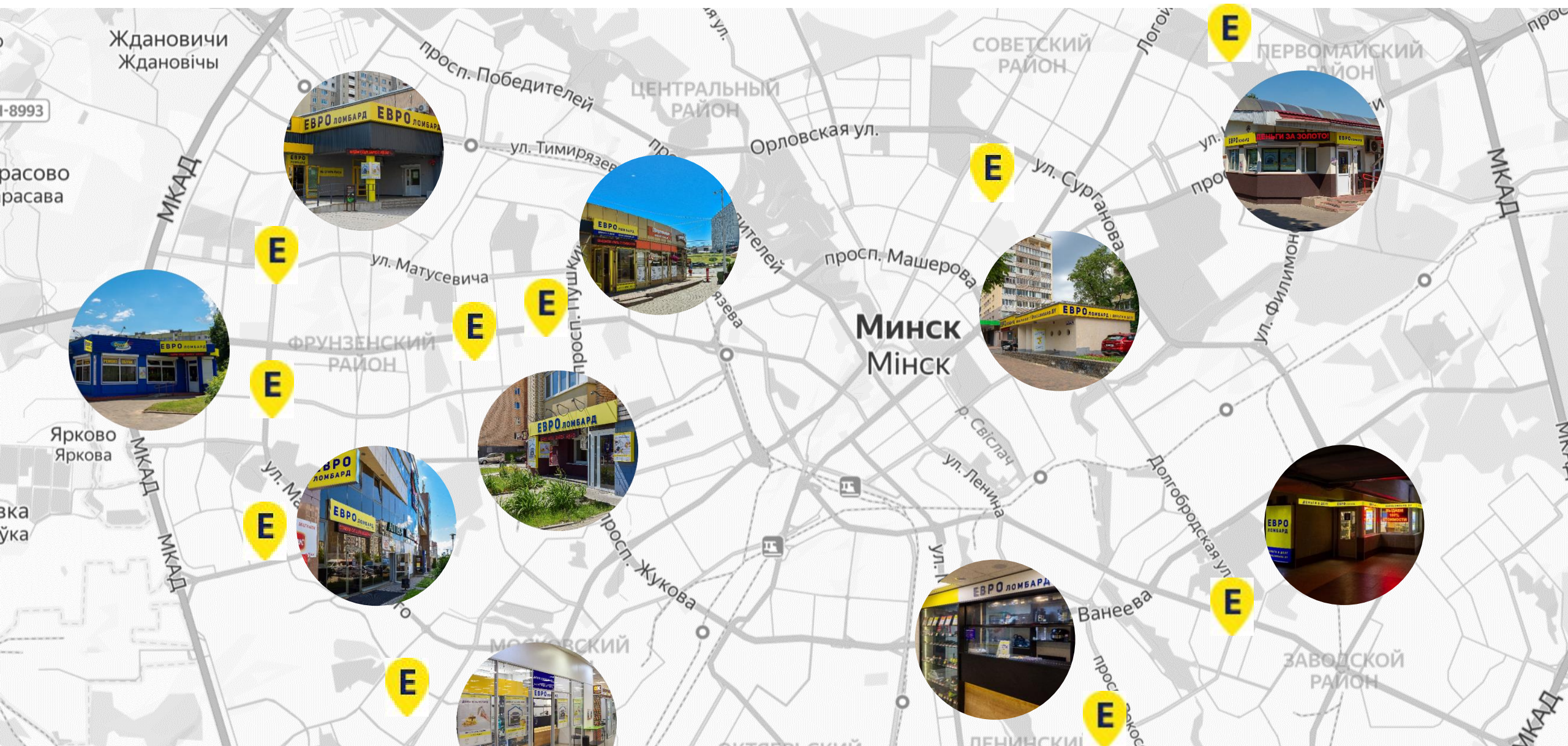


Convenient extensions  
and repayment online

## HONEST

**Free** valuation of any type of a car • **No hidden** fees and commissions • **No penalties** for early repayment

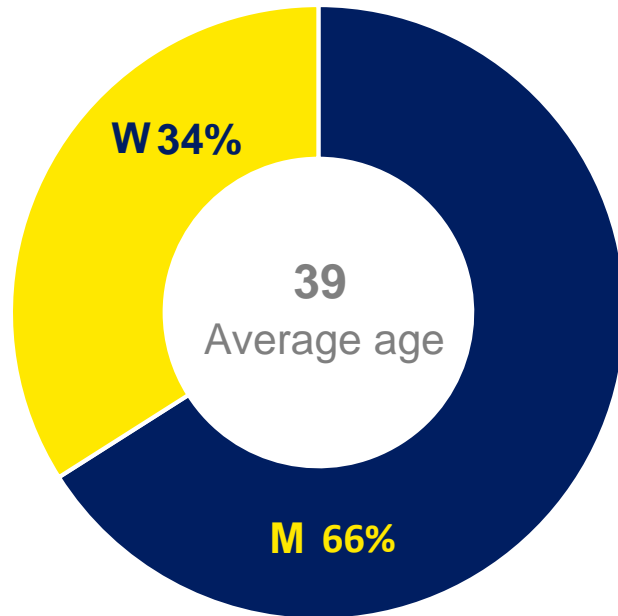


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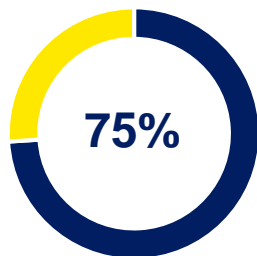


# CLIENTS

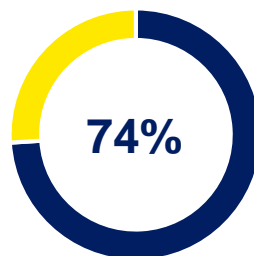
## Who?



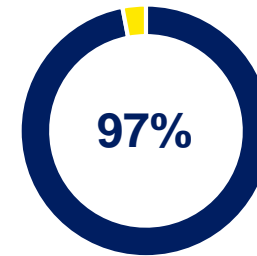
## Results



of clients redeem  
their pledges



of clients reapply



97% of clients give  
positive feedback

## Why? Our competitive advantages:

### We will appraise any pledge

Our professionally trained appraisers will evaluate any type of pledge whether it is a gold watch, SLR camera or acoustic guitar.

### We give more

We issue loans up to 100% of the market value of pledge to our loyal customers.

### Our service is 5 stars

Our appraisers undergo regular service training and monthly quality checks.

### Our conditions are honest and transparent

We have no hidden fees, additional commissions, penalties for early repayment and other unpleasant surprises.

### We are always close at hand

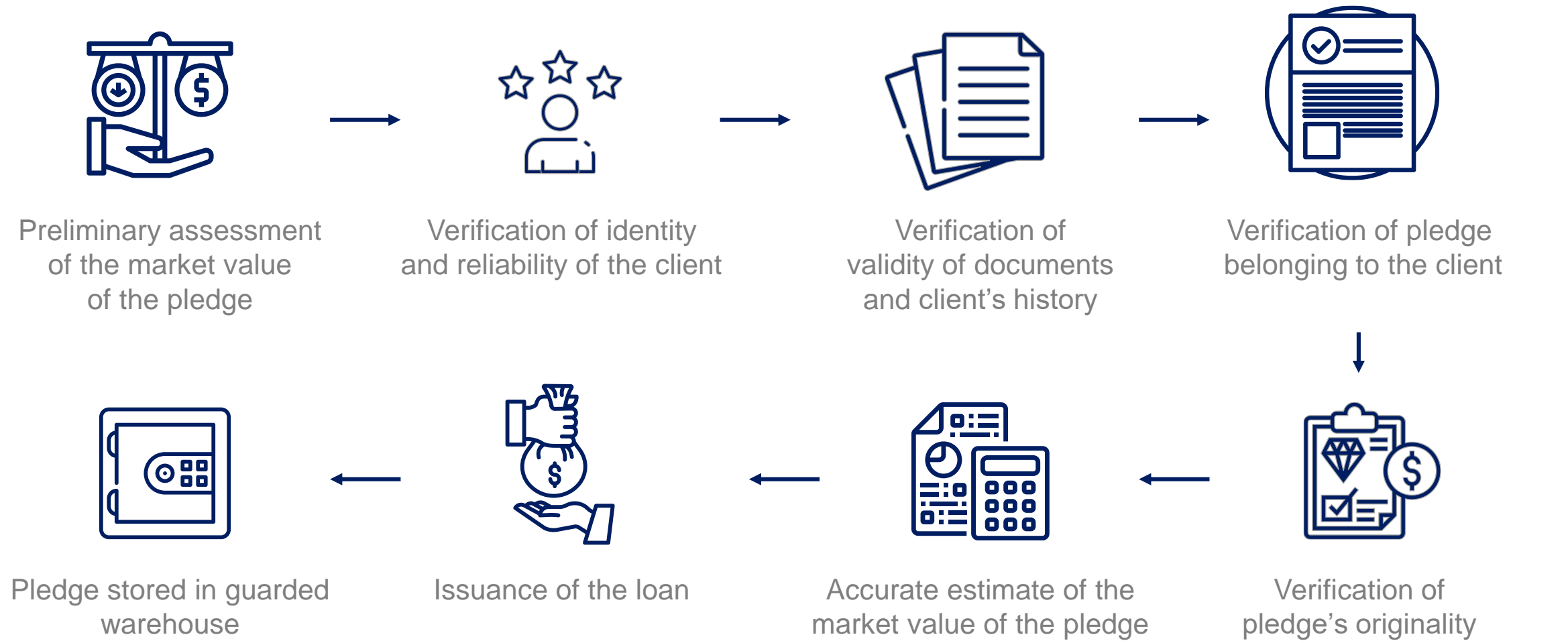
Our branches are located on the busiest streets in each densely populated district of Minsk. All branches and the call-center are open 9-21 daily.

# RISK MANAGEMENT PROCEDURE



All loans are **secured** by the borrower's property

Pledge of precious metals, electronics and household goods



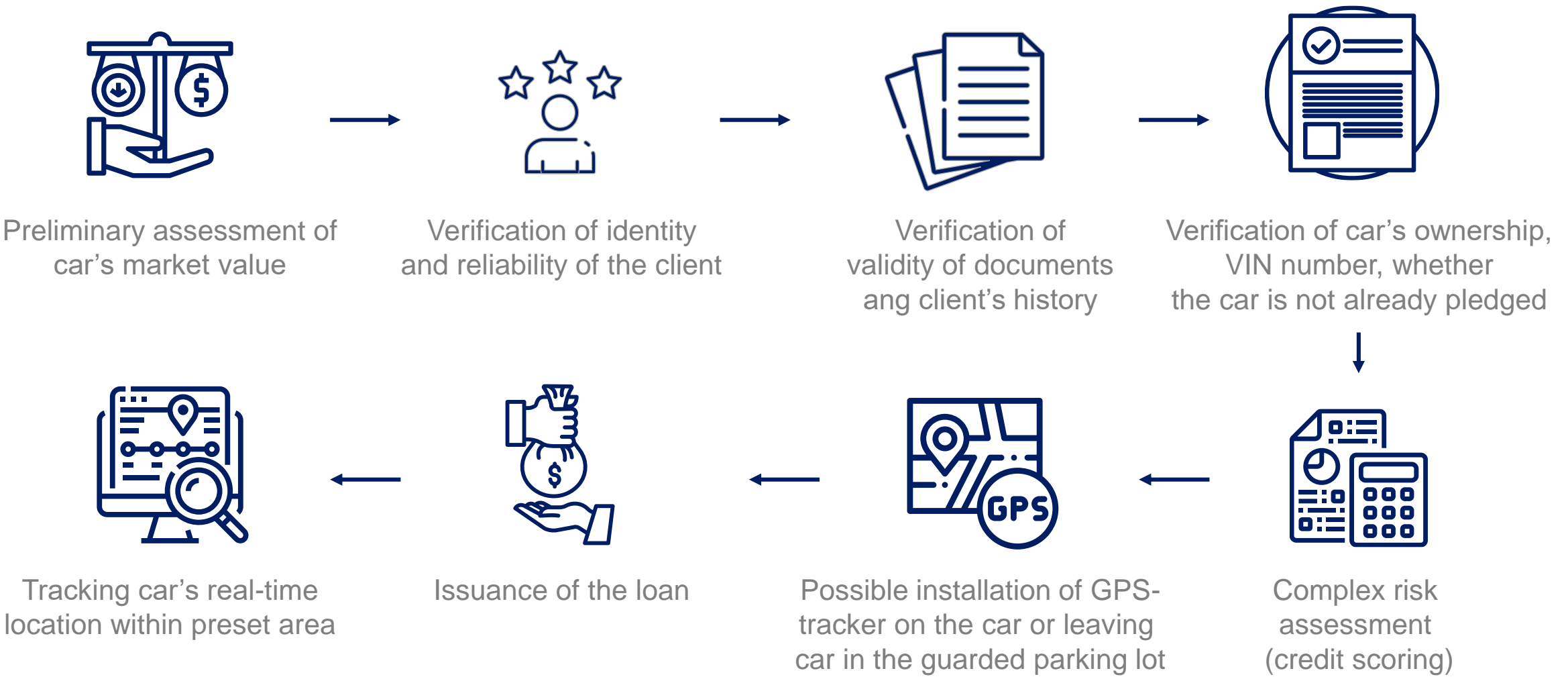


# RISK MANAGEMENT PROCEDURE

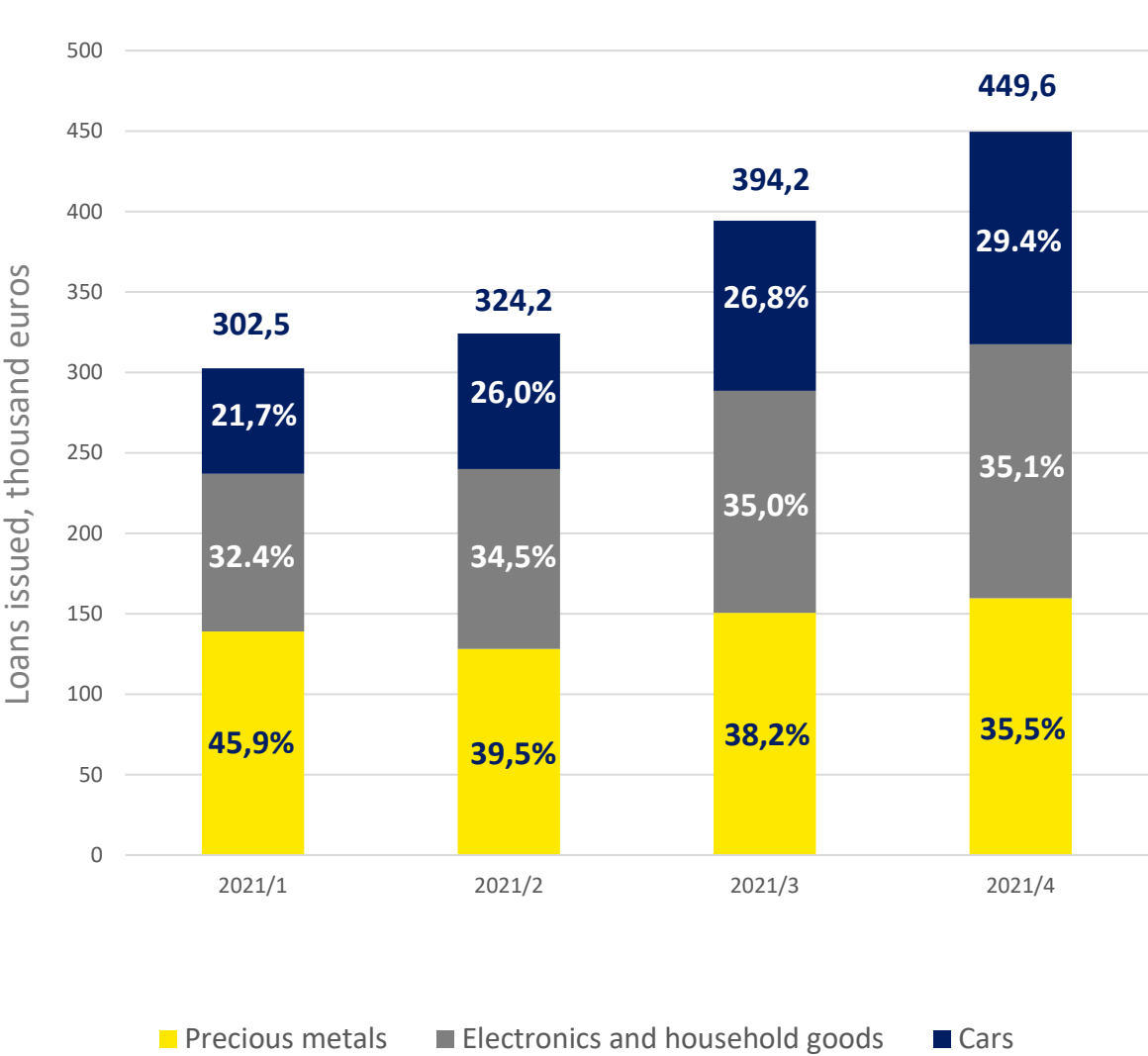


All loans are **secured** by the borrower's property

## Pledge of a car



# PORTFOLIO OVERVIEW

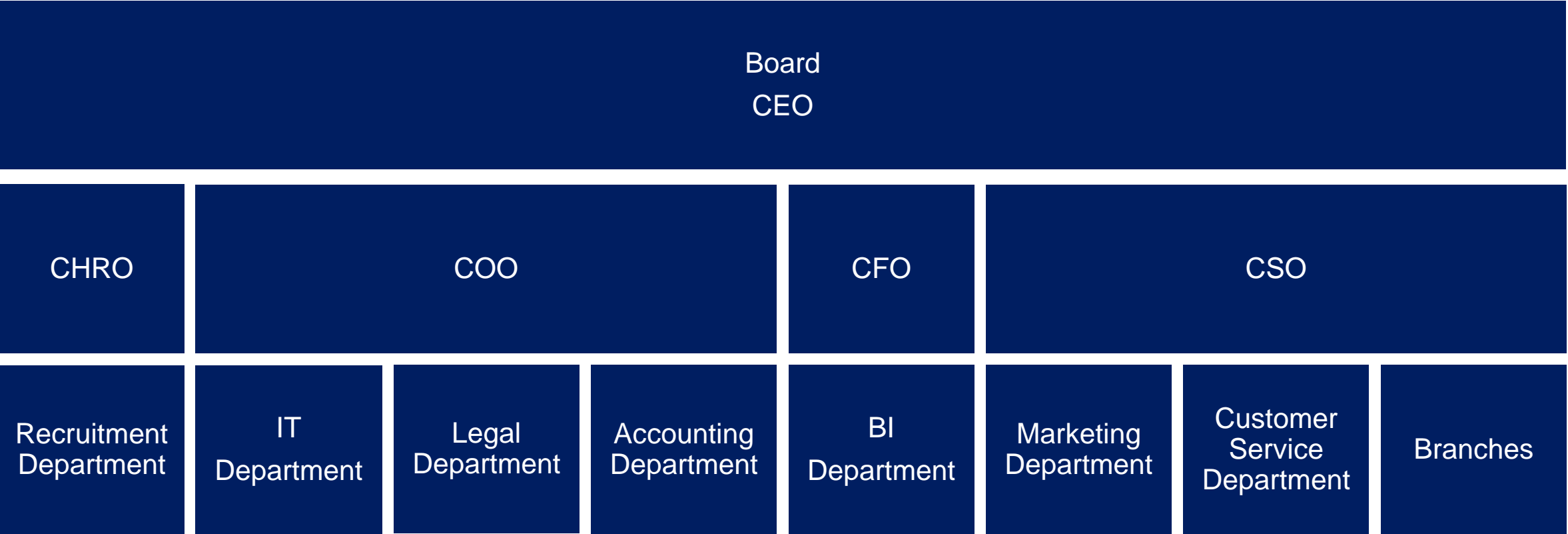


	Precious metals	Electronics and household goods	Cars
Share in the portfolio	35,5%	35,1%	29,4%
Average loan amount	80,9 EUR	29,7 EUR	507,6 EUR
Average loan duration	25,3 days	20,5 days	70,9 days
Average repayment rate	78,2%	72,0%	93,8%

\*Data for 2021 Q4



# ORGANIZATIONAL STRUCTURE



# KEY MANAGEMENT



EMBA student. Stockholm  
School of Economics in Riga.  
Bachelor of Finance. BA School  
of Business and Finance, Riga.

**CEO Vilis Juzāns**

A business entrepreneur with over 13 years of business management experience and diverse skills in strategic planning, leadership, execution and finance.



Bachelor of Engineering.  
Belarusian State Technological  
University, Minsk.

**COO Alexander Shidlovsky**

A manager with extensive business management experience: systematization, optimization, standardization, process automation.



## KEY MANAGEMENT



Bachelor of Engineering.  
Belarusian State Technological  
University, Minsk

**CSO Artem Karachun**

Manager with diverse experience in business development: economics and sales management, product promotion and brand development.

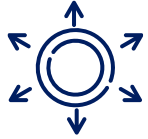


Master of Psychological  
Sciences.  
Belarusian State Pedagogical  
University, Minsk

**CHRO Anastasiya Volokitina**

Professional HR-director: over ten years practical experience in strategic personnel management, training and development.

# FURTHER DEVELOPMENT STRATEGY

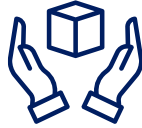


## Expansion

Branch expansion and development in Minsk and area.

Reach out to other regional centers.

Partner branches and remote service throughout Belarus.



## Product rollout

Development of the CarPawn product and new loyalty programs.

Introduction of precious stones valuation.



## Financing

Diversification of funding sources.

Improving efficiency, including cost optimization.



## Leveraging technology

Improving the functionality of existing products.

Integration of the latest technologies in digital marketing, credit scoring, risk management, client service and debt collection processes.

Automation of business processes.



## Strengthening of foundation

Further increasing of brand awareness.

Maintaining the existing client base and attracting new clients.

Increasing portfolio profitability.

Ensuring full compliance with regulations.

Improvement of the employer's rating in the labor market.

# INVESTMENT HIGHLIGHTS



## **Respectable player in consumer lending industry**

Data driven approach and dedicated data science team through use of technology has enabled us to build a sizeable, well-performing and profitable portfolio within a short period of time.



## **Experienced management team with proven track record**

Executive team with an exceptional 13 years' experience in senior management positions in the Finance, IT and Retail industries.



## **Strong strategic investor support**

Strategic investors with extensive FinTech industry experience, shareholders in one of Europe's leading consumer lending groups and current owners of Latvia's largest pawn-shop chain.



## **Diversified portfolio**

Company is represented in 24 towns in Belarus, has 11 branches, 30 partner branches, covering a population of 5,6 million people.

Low average loan size - 50 Euros.

More than 170.000 loans issued since the company's foundation in 2016.

# COVID-19 EFFECT

## Stable financial position in the market

- **Liquid** assets
- **Equity** financing
- **Online** issuance and repayment of loans



Stable, diversified  
client base



Online sales of  
unredeemed pledges



No quarantine in Belarus,  
public institutions are open



Remote work of  
management team

**19 000**

clients per year

More than  
**43 800**

contracts per year

**74%**

repayment rate

**75%**

recurring clients





# EL CAPITAL SIA

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