



KRITA



About Us

Krita is the leading Icelandic provider of claim financing, providing short term liquidity to Small and Medium enterprises via invoice discounting. Krita is sponsored by a proprietary fully automated, data-driven approach to risk management, pricing and money transfer to serve a large market untapped by competitors.

Krita 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

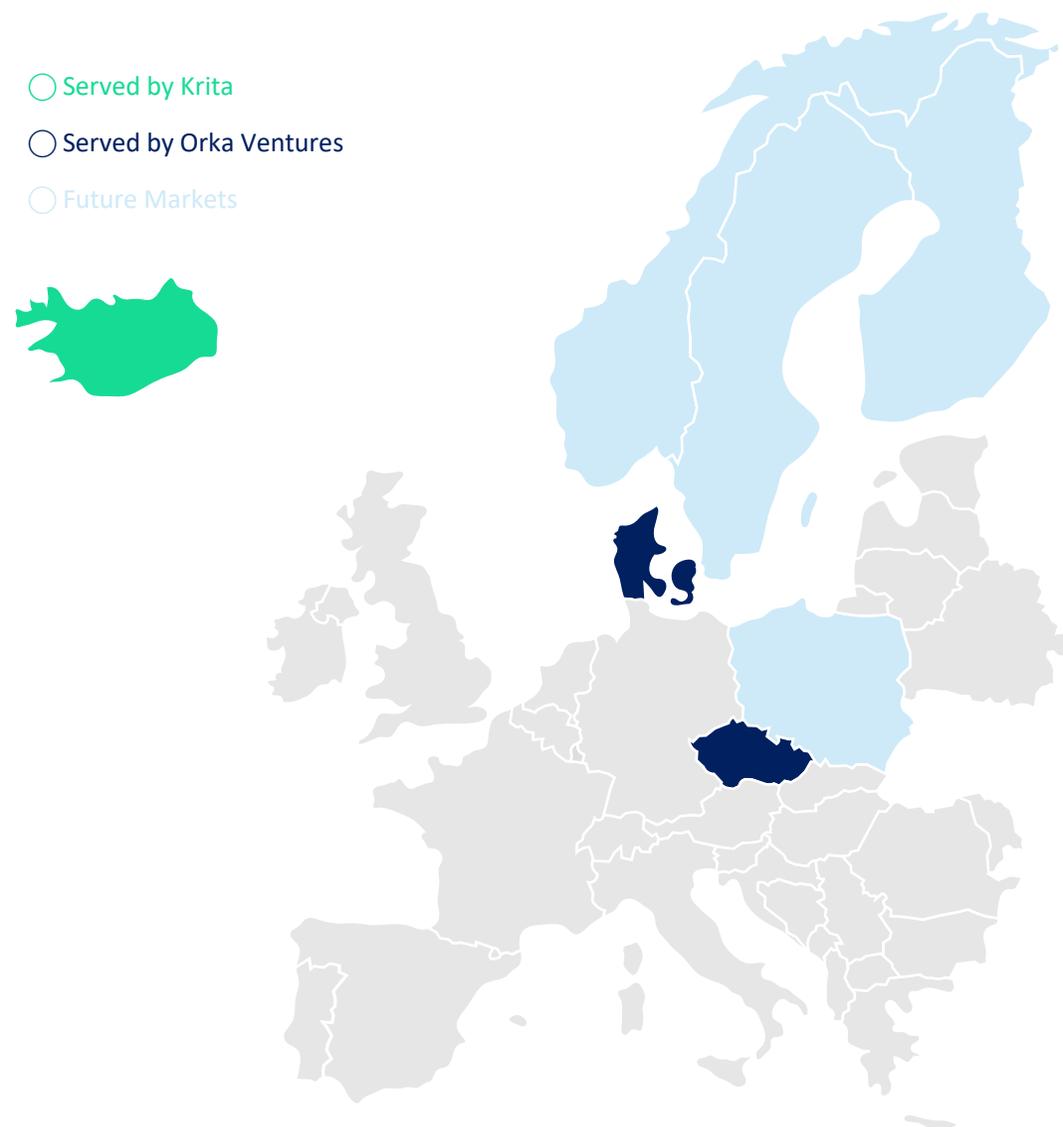
20
FTE

12
Years of Operations

5
Nationalities

5
Brands

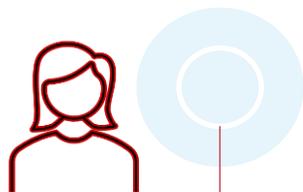
- Served by Krita
- Served by Orka Ventures
- Future Markets



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).

Target Customer

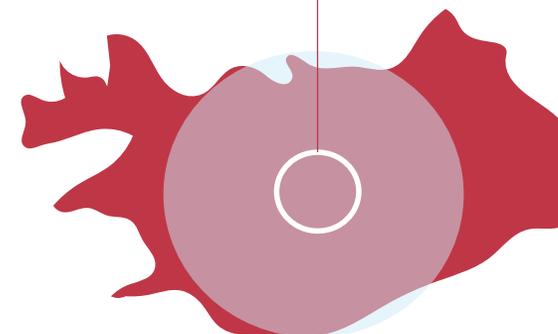


Iceland

Population: 350,700
GDP (PPP): \$18 Bn
Per Capita (PPP): \$52,00
Economically Active: 198 700
Internet Users: 340 117

Small – Medium Businesses

20 – 55 years old
Regular, average of below average income
No credit history or mildly adverse credit history
Little or no savings



Target Country



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



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.

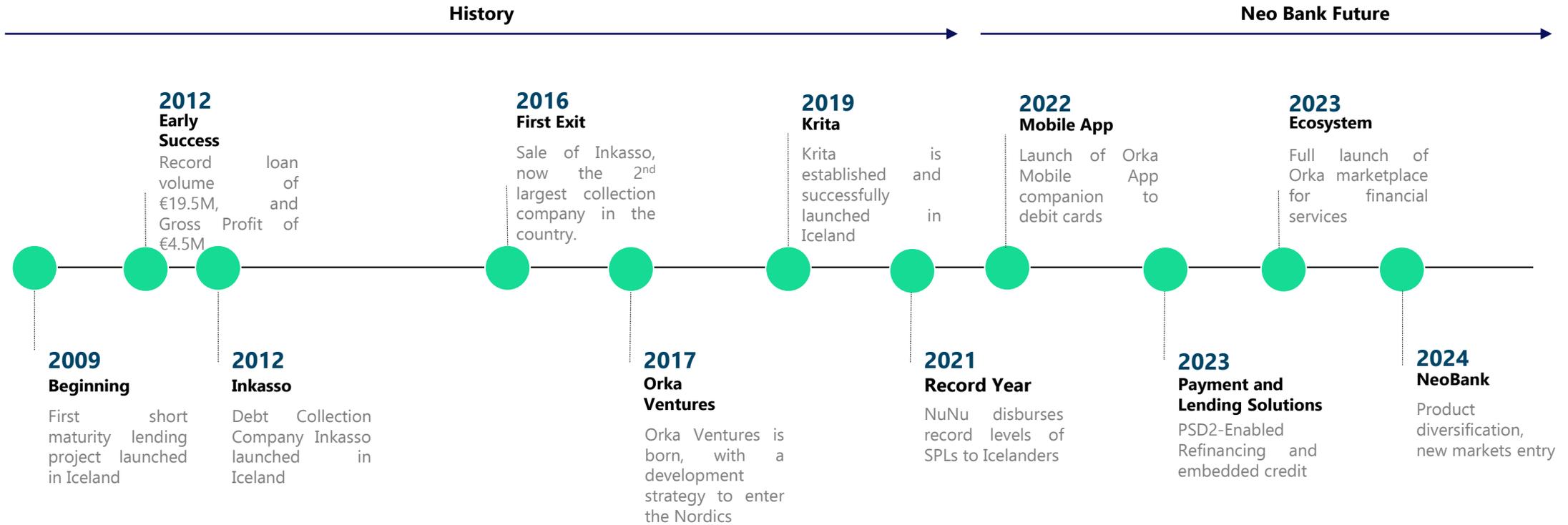
8 years in sales and marketing, focused on early-stage development strategies for FinTech enterprises, fellow at Singularity University (CA) and MBA from Chapman University.

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

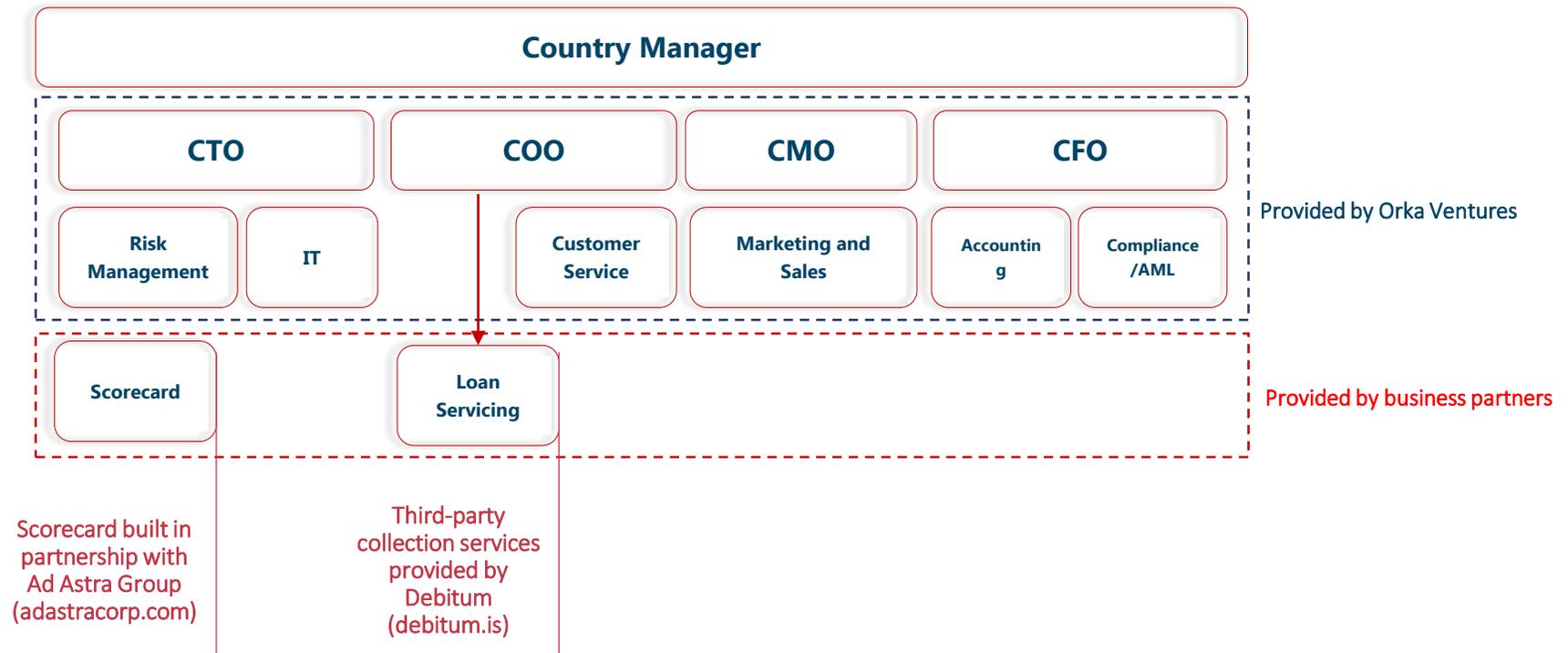


History and Future of the group



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.

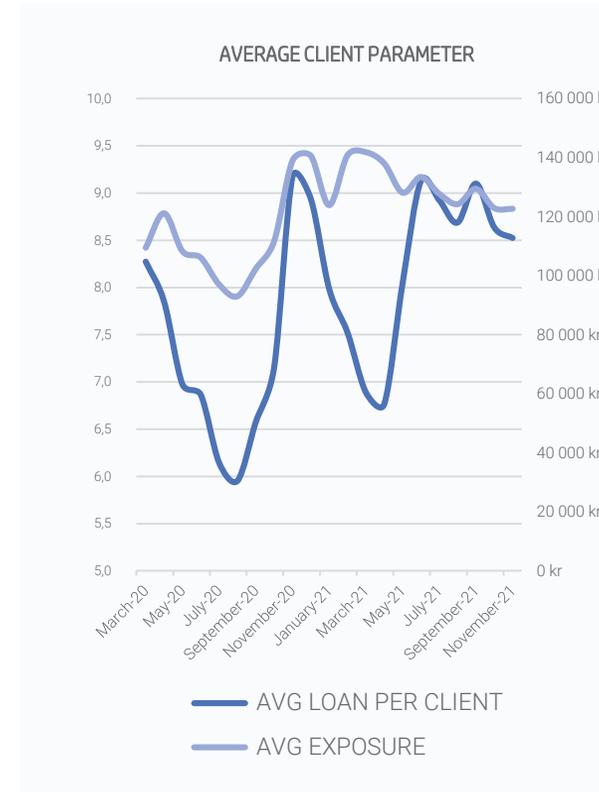
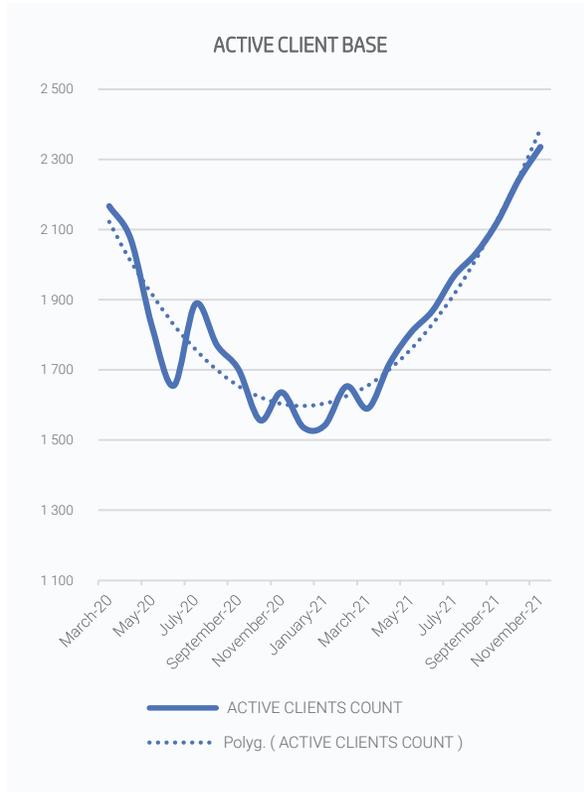
Invoice Discounting

- 10- to 60- Day Maturity
- 70% Max APR
- Fully automated process
- €100 to €150,000

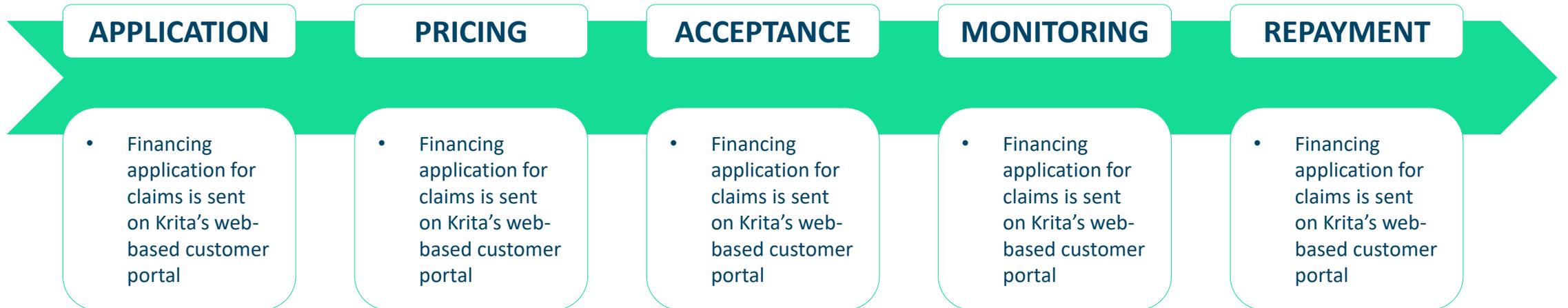
- | **Subprime Segment**
- | **Affordable Product**
- | **<3% Default Rates**
- | **16 Seconds Average Application Time**
- | **83% Client Approval rate**



Portfolio Performance



End-to-End Loan Management System





Get in touch with us for any questions and inquiries:
hello@orka-ventures.com

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