# **VVandoo** Investment Proposal ..... LATVIA

## Founded in Y2016

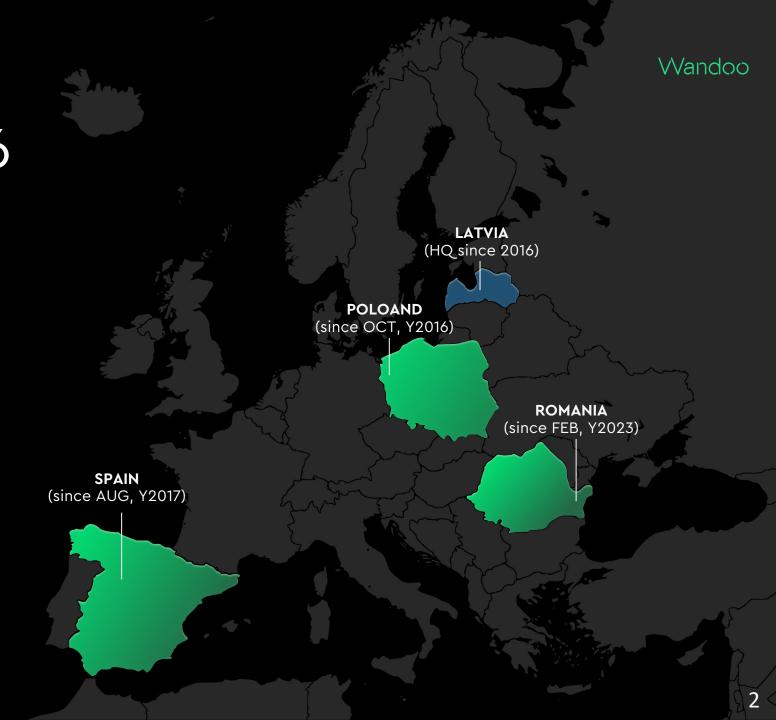
#### Markets Map:



- Active Markets



- Head Quarters



€ 500M

of issued loans since launch in Y2016

118

employees

200K+

currently active clients in Poland and Spain

In-house IT development team

Highly skilled team and experienced management

Responsible Lender AML & KYC rules strictly
followed

#### < 30 days

short-term consumer loans

12.3 - 25.6 %

monthly effective interest rate

## Spain/Poland

stable European markets

### **Al Driven Scoring**

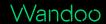
in-house decision engine, risk & analytics teams

### Proprietary CRM ...

internally developed soft, no external dependencies

#### Romania

market to be developed



## Looking for additional investment for market scaling in Poland & Spain

#### PRELIMINARY OFFER:

Form of Funding Loan to Borrower

Borrower Wandoo Finance SIA (Latvia)

Purpose To finance portfolio growth in Poland & Spain

Loan Amount From 100 000 EUR

Loan Maturity 24 months

Loan Interest Rate 14-20% per year, monthly interest pay-out



Iveta Brūvele Founder

Experience in Fintech of more than 12 years working as Head of customer service at 4Finance, Regional manager at TWINO. Founded Wandoo Finance in 2016.



Krišjānis Znotiņš

Experience in Finance and banking for 9 years, continued with 4.5 years of Fintech industry, being CEO of Eleving group businesses in Latvia. Recently joined Wandoo Finance as CEO.

WANDOO FINANCE TEAM Wandoo



Arvis Strods
CRO

16 years experience in FinTech and finance with main focus on fraud, lending and credit risk management. Previously CRO Europe for Robocash, responsible for their Russian (Zaymer), Kazakshtan and Spanish markets.



Margarita Jankova

Working in fintech industry since 2012 as Head of customer service at Creamfinance, Business development manager at SOHO Group. COO at Wandoo Finance since 2019.



Edmunds Baduns
CFO

EY audit for 10 years with focus on fintech industry. CFO at Wandoo Finance since 2020.

#### **VVandoo**

#### THANK YOU!

Wandoo Finance

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