



MINTOS INVESTOR PRESENTATION 2019



monego.com

KOSOVO MARKET

- GDP growth of 4.2% in 2018*
- Population of 1.8 million people*
- Youthful profile of the population: 70% under the age of 35**
- Household debt constitutes 15.3% of nominal GDP in Dec 2018***
- EUR as the official currency in circulation
- Potential candidate for membership of the EU



SOURCES:

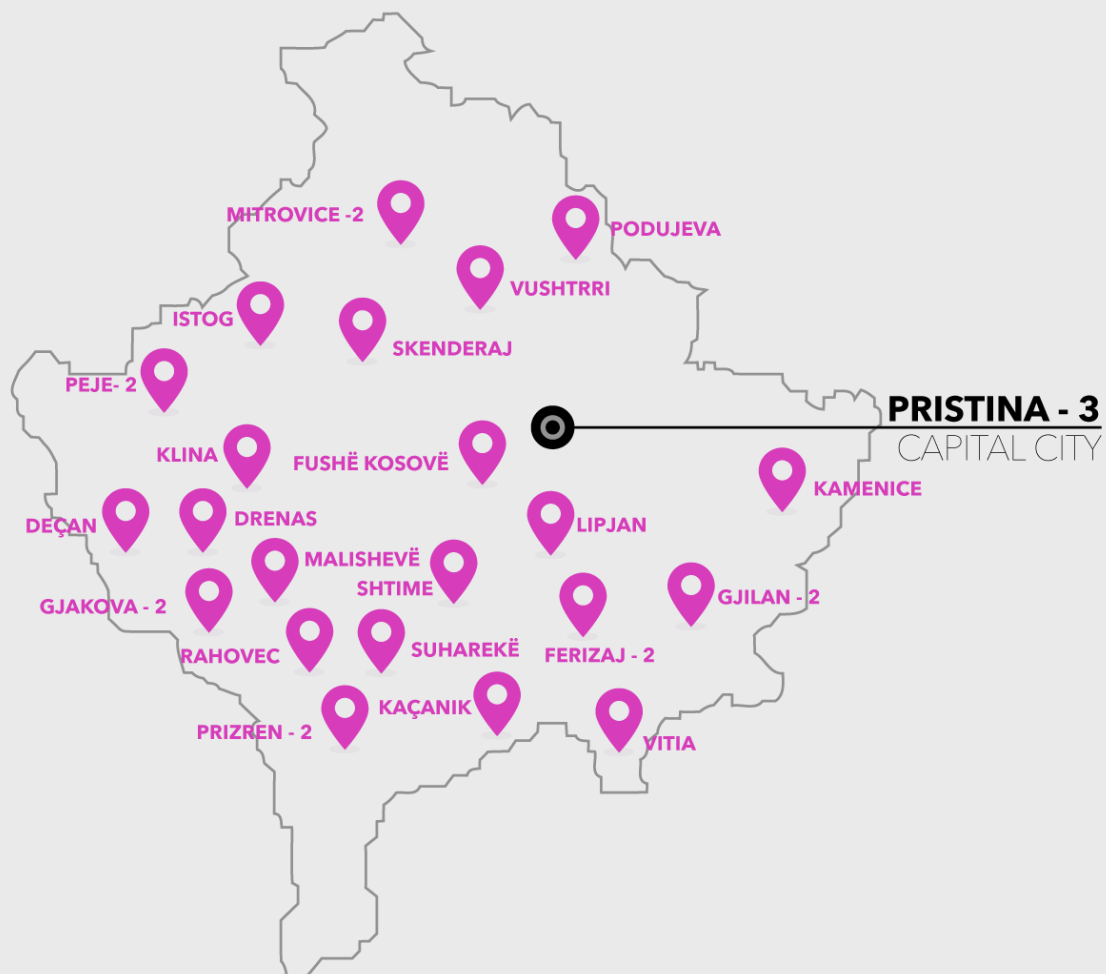
*WORLD BANK

**MINISTRY OF EUROPEAN INTEGRATION, REPUBLIC OF KOSOVO

***CEIC

QUICK FACTS

- Monego Finance is a micro-crediting company that aims to satisfy individuals' short-term liquidity needs
- Licensed and supervised by the Central Bank of the Republic of Kosovo
- Lending activity start: May 2018
- Employees: 213+
- Locations: 31 branches in 23 cities



PRODUCTS

SINGLE PAYMENT LOANS

Loan maturity: **30 days**

Up to 300 EUR for new customers
Up to 400 EUR for repeated customers

The loan is issued in up to **15 minutes** after the application process is finished successfully

Possibility to extend the payment
by 7, 14, or 30 days

INSTALLMENT LOANS

Loan maturity: up to **24 months**

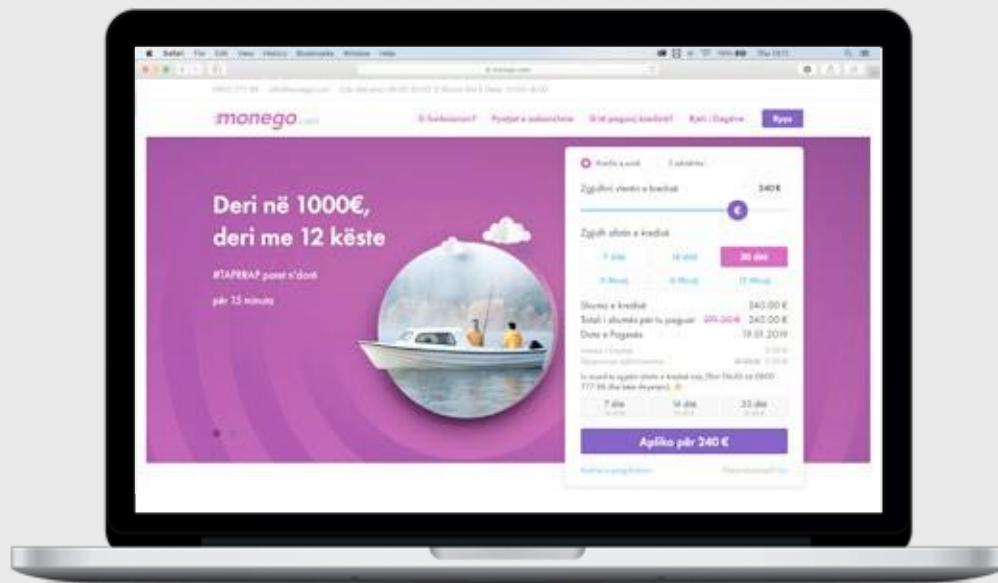
Up to 650 EUR for new customers
Up to 1200 EUR for repeated customers

Repaid in several installments

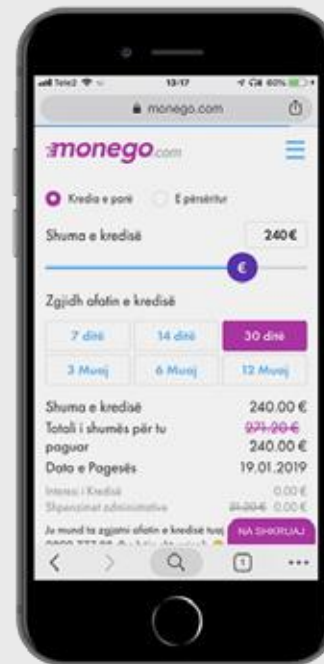
The loan is issued in up to **15 minutes** after the application process is finished successfully

Possibility to extend the payment
by 30 days

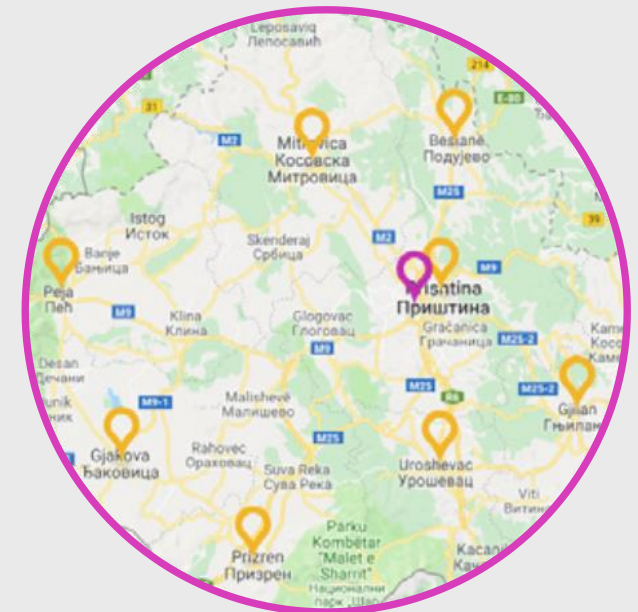
APPLICATION FOR A LOAN



THROUGH OUR WEBSITE



THROUGH PHONE



IN OUR BRANCHES

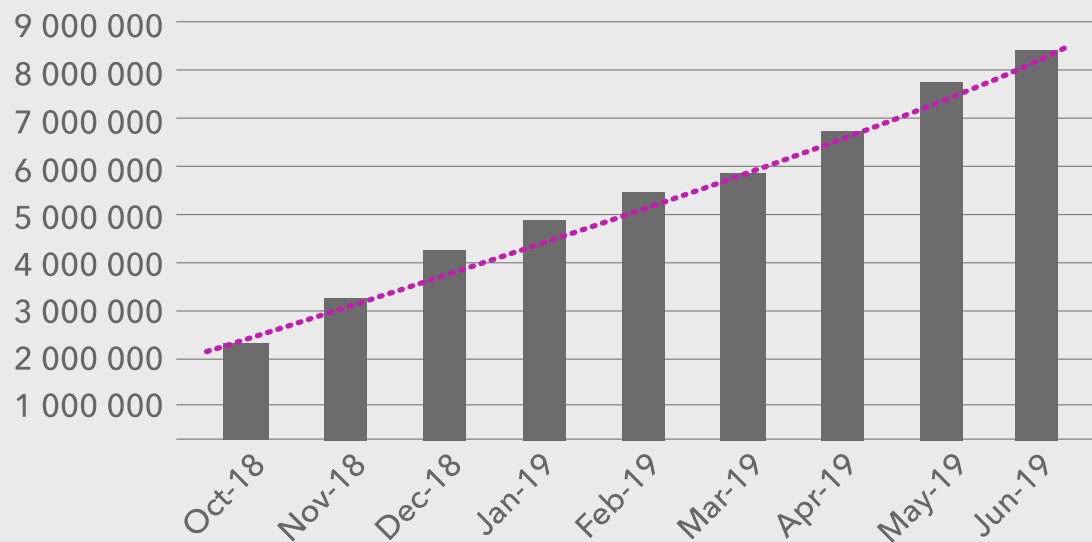
BRANCHES



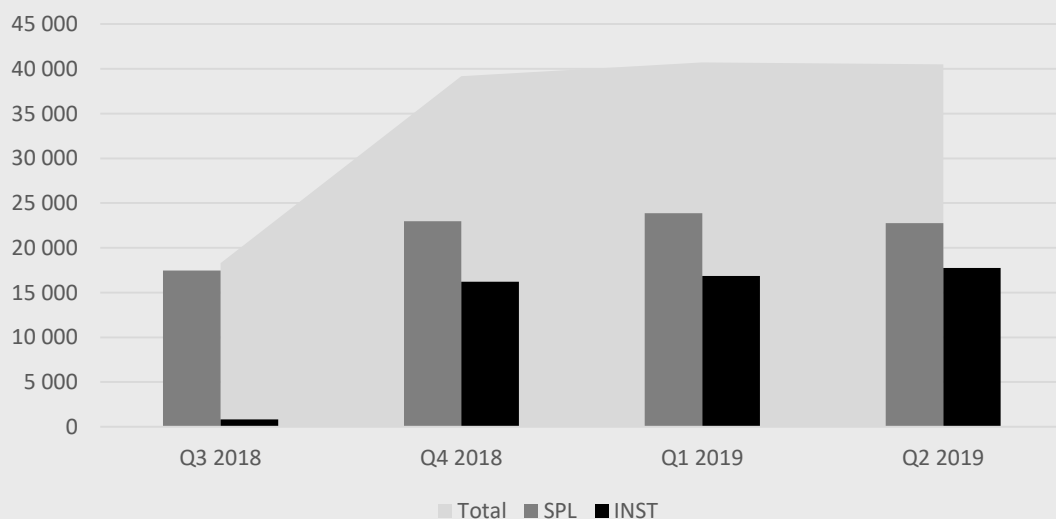
FINANCIALS

- Number of Active clients - 44 617
- First payment default below 10%
- More than 24,5 million EUR total originated loans
- New/Repeated clients - 36% to 64% and repeat client-base is growing

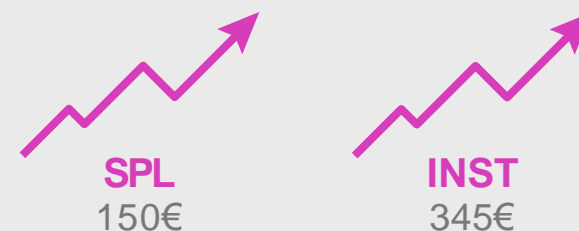
NET LOAN PORTFOLIO, EUR



NUMBER OF LOANS ISSUED



AVERAGE LOAN AMOUNT



KEY FINANCIAL INDICATORS AS ON 30.06.2019

**TOTAL
ASSETS**
€ 9 969 000

LOANS AND
RECEIVABLES
€ 8 756 000

OTHER
ASSETS
€ 747 000

CASH AND CASH
EQUIVALENTS
€ 466 000

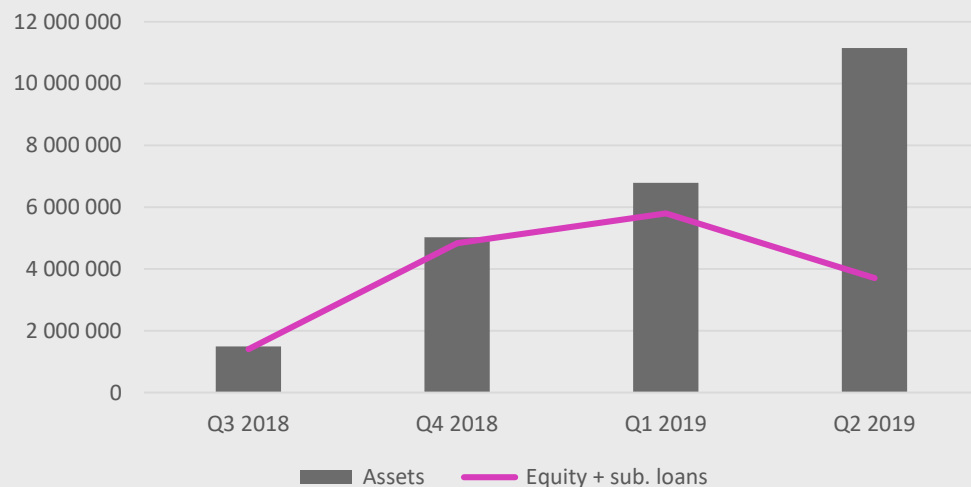
**LIABILITIES
AND EQUITY**
€ 9 969 000

EQUITY +
SUB LOANS
€ 3 699 000

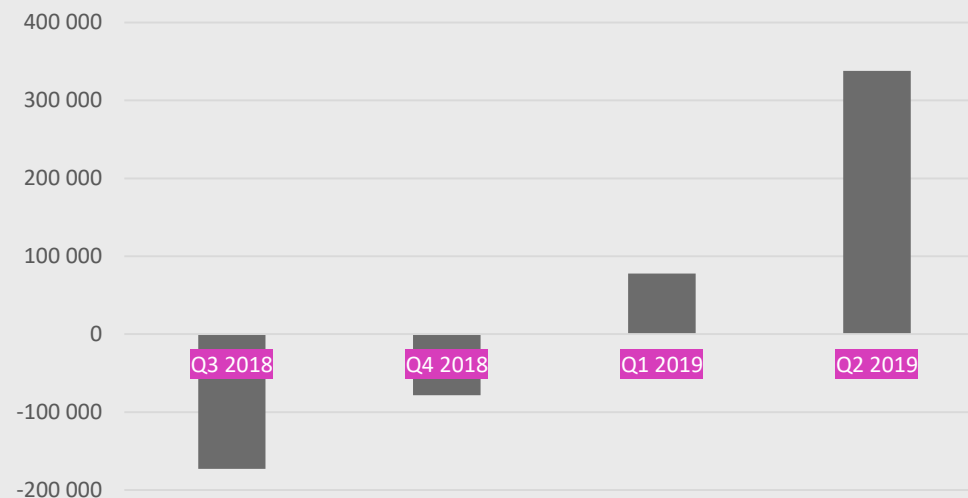
OTHER
LOANS
€ 5 478 000

OTHER
LIABILITIES
€ 792 000

ASSETS AND EQUITY



EBITDA



AUTOMATED SCORING PROCESS

Clients' ability to pay is evaluated through several steps. First, they are examined against the eligibility criteria (age, nationality and ID). Following that clients are checked in the internal database of the company to ensure they are not in the black-list. If customer does not have any bad precedents within the company, his/her official credit history is retrieved (using the client's personal information and consent). Client is subsequently scored based on Monego's internal scoring rules, conditional upon the fact that the client has not been severely late in other financial institutions and/or doesn't have defaulted loans. The data-driven decision making ensures that the scoring rules are continuously updated so as to minimize any potential credit risk.

CONDITIONS FOR ISSUANCE OF LOANS



Between 23 and 70-years old



Valid ID or passport of the
Republic of Kosovo



Active e-mail address
and phone number



No bad precedents
in credit history

MANAGEMENT



Education:

- Bachelor studies in Economics and Management at the Rochester institute of Technology, New York, United States
- MBA degree at Syracuse University, New York, United States

Prior professional experience:

- Business Development Officer at Banka Ekonomike, Kosovo
- Business Account Manager and later Director of account Management at “Corporate Consulting Firm”, Maryland, United States
- Founder of “Inovalty” – a premium home textile company, Kosovo

“We are not here to beat the norm, we are here to change the norm.”

Egzon Halili, CEO of Monego Finance



THANK YOU!

