2019

Our story

Consolidation of business Model.
Break even & ptofitability achieved.
1st ML algorithm introduced.
Portfolio funding round & listing on 2 platforms.
Over $2M disbursed

Over $1.8M disbursed.
Recieved 100% of series A round commitment. Growth stoped to proove business model thesis

Growth exploded, over $1M disbursed. First proof of business model at scale

Product development & First marketing initiatives. Village capital winner On Dec 2015 Series A Raised for $2 million USD

Incorporation and First experiments. Seed round for $500K USD

2018
🚩 14,776 loans issued

mintos

2017
🚩 14,441 loans issued

Crowe
Audited Financials

axend MARKETPLACE

ACCIAL CAPITAL

🚩 Apr ´17: Series A 3rd tranch out of 3

2016
🚩 1,680 loans issued

Deloitte.
Audited Financials

🚩 Oct ´16: Series A 2nd tranch out of 3

2014 -2015

VillageCapital

🚩 4,945 loans issued
🚩 Dec ´15: Series A closed 1st tranch out of 3

2012 - 2013

🚩 +700 loans issued
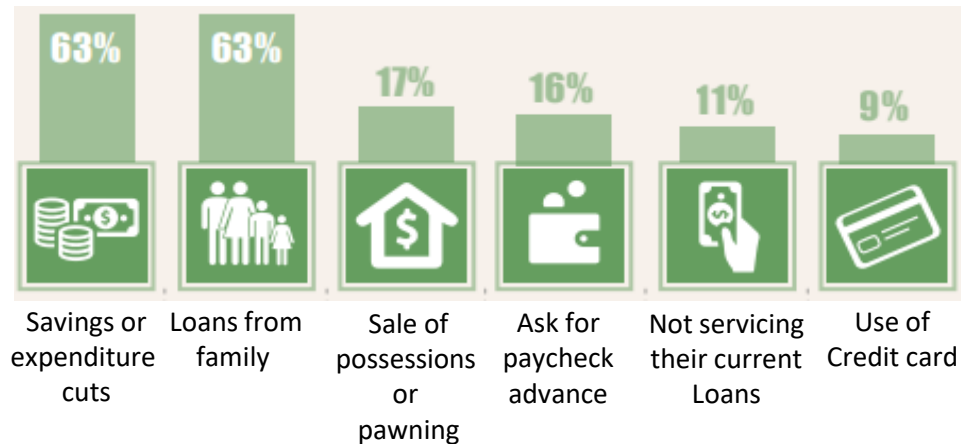🚩 May ´13: Seed round raised

The Big IDEA:

Through the use of technology and gamification we can enable borrowers to access a line of credit through an app that offers better loan conditions as users proof their creditworthiness and engagement with the technology.

Financialy underserved people are eager to engage with such solution to satisfy their credit – and finacnial – needs.
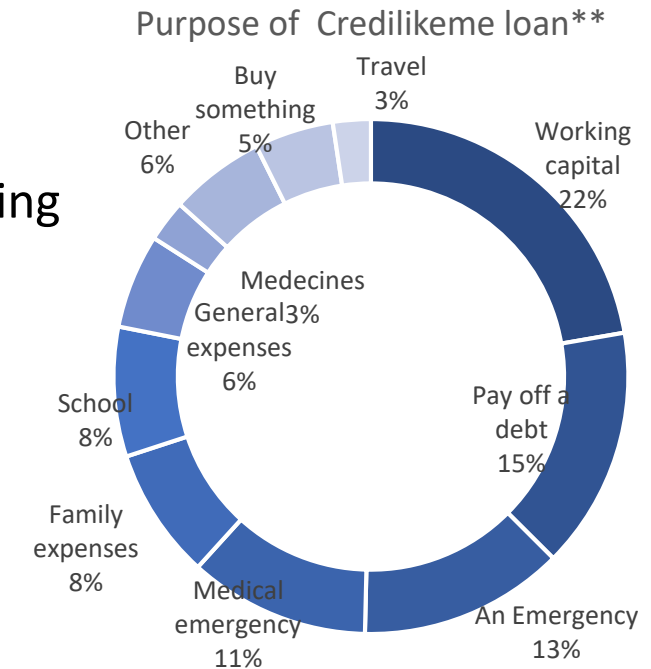
The market

- 79.1 million mexicans are aged 18 to 70 (adults)

- 51.1 million live in urban áreas*

- 42% of adults reported that their net monthly income was not enough to "make ends meet" –
As a result users draw upon:

63%	63%	17%	16%	11%	9%
Savings or expenditure cuts	Loans from family	Sale of possessions or pawning	Ask for paycheck advance	Not servicing their current Loans	Use of Credit card

Credilikeme®

We provide these users a revolving personal credit line on demand thats always there for them

- 62.2 million mexican adults own a cell phone

Purpose of Credilikeme loan**

- Working capital 22%
- Pay off a debt 15%
- An Emergency 13%
- Medical emergency 11%
- Family expenses 8%
- School 8%
- General expenses 6%
- Medecines 3%
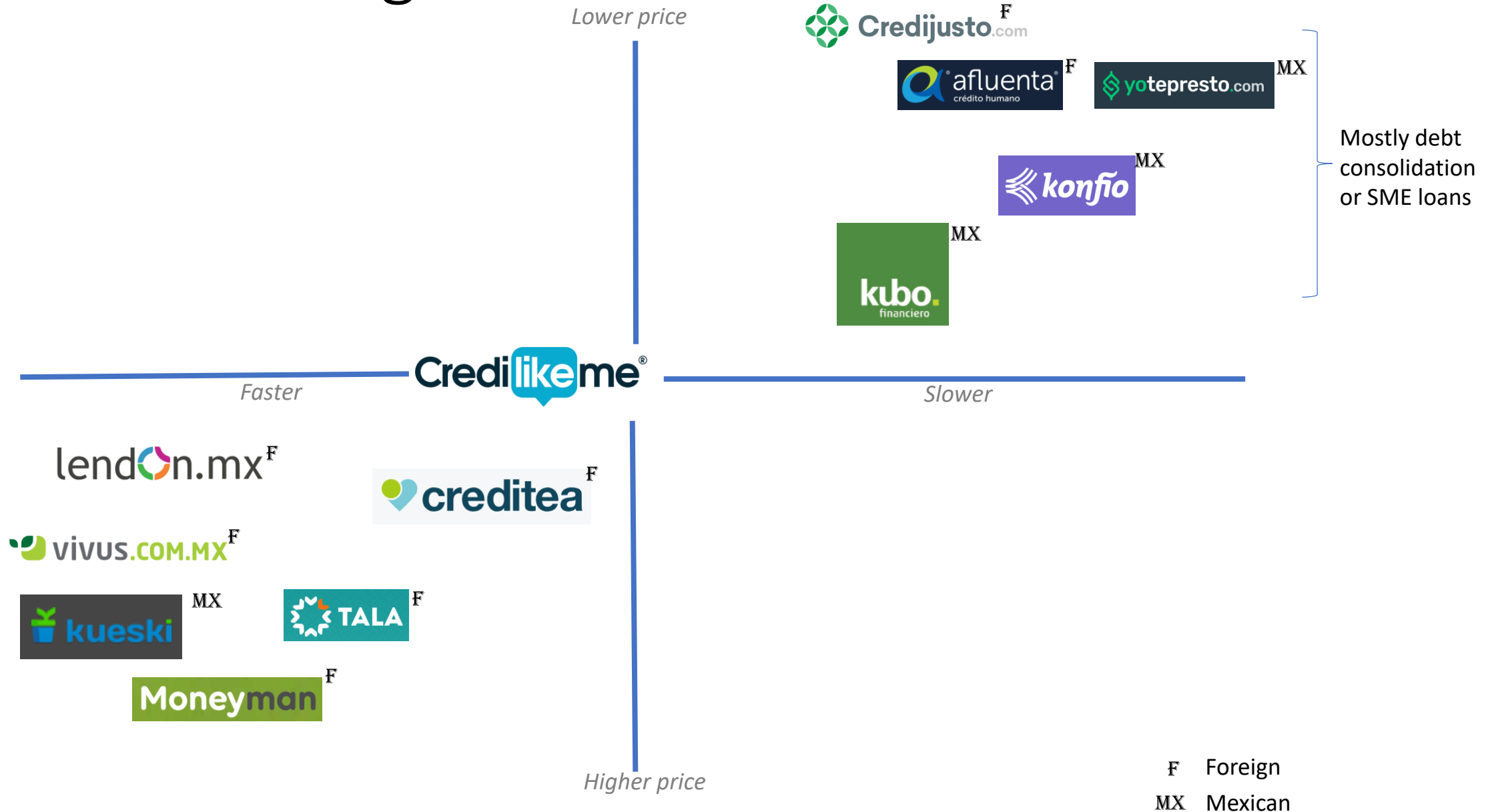- Other 6%
- Buy something 5%
- Travel 3%

Our solution

- We provide a recurrent micro line of credit to be paid back in forthnightly installments through our web and native apps that enable users with or without credit history and a digital footprint to develop and improve their credit score.

- We use gamification to incentivize Good credit behaviour and empower users to improve their credit terms.

- As long as our ~~users~~ players repay their loan, we guarantee the will get a new loan with the same conditions.

- As users keep repaying and borrowing again the climb the "Ladder of trust" Everyone starts at level 1 and, as of now, climb up to level 6. The higher the level, the better the conditions.

Over $7.5M disbursed

250K — Unique loans applications

66% of recurrent users in 2019* show improvemet or same FICO

Users recieve points for every referral and every interest payment they make — 1 in 4 recurrent borrowers has used our referrals program

1.6K Daily nativa app active users

90% — Of users that repaid more than 2 loans ask for a new loan

Average line of credit starts at $100 USD and can go up to $1,000 USD

*Recurrent borrowers from January and February 2019

Credilikeme®

Online lending market

Credilikeme

Lower price

Credijusto.com [F]

afluenta [F]
crédito humano

yotepresto.com [MX]

konfio [MX]

kubo. [MX]
financiero

Mostly debt
consolidation
or SME loans

Faster

Credilikeme®

Slower

lendOn.mx [F]

creditea [F]

vivus.COM.MX [F]

kueski [MX]

TALA [F]

Moneyman [F]

Higher price

[F]   Foreign

[MX]   Mexican

Gamification

DRIVES ENGAGEMENT AND RETENTION.

Gamification techniques to improve human behavior to create better credit users.

Credilikeme

CREDIS

Loyalty points, earned for paying on time and other factors. Points are used to pay off interest, buy data-plans for cellphone, and make donations.

BADGES

Special badges for special occasion. "my first loan", "good payment streak"

LEVELS

A Ladder of Trust, allows the user to level up and gain Access to better loan conditions.

CREDI-COMPA

REFERRAL PROGAM

Earn up to $250 MXN
Per every user "compa"
You recommend

Product ad ons

LA II PAUSA

REFILL
recarga de crédito

Managing risk

We partner with three different assesment tools in addition to the user profile so we can undesrtand each applicants credit risk and determine wether or not they are a right fit for our product through the use of a propietary machine learning algorithm

1

Credit history risk

2

Digital Identity

3

Alternative credit scoring based on a pschicological test score
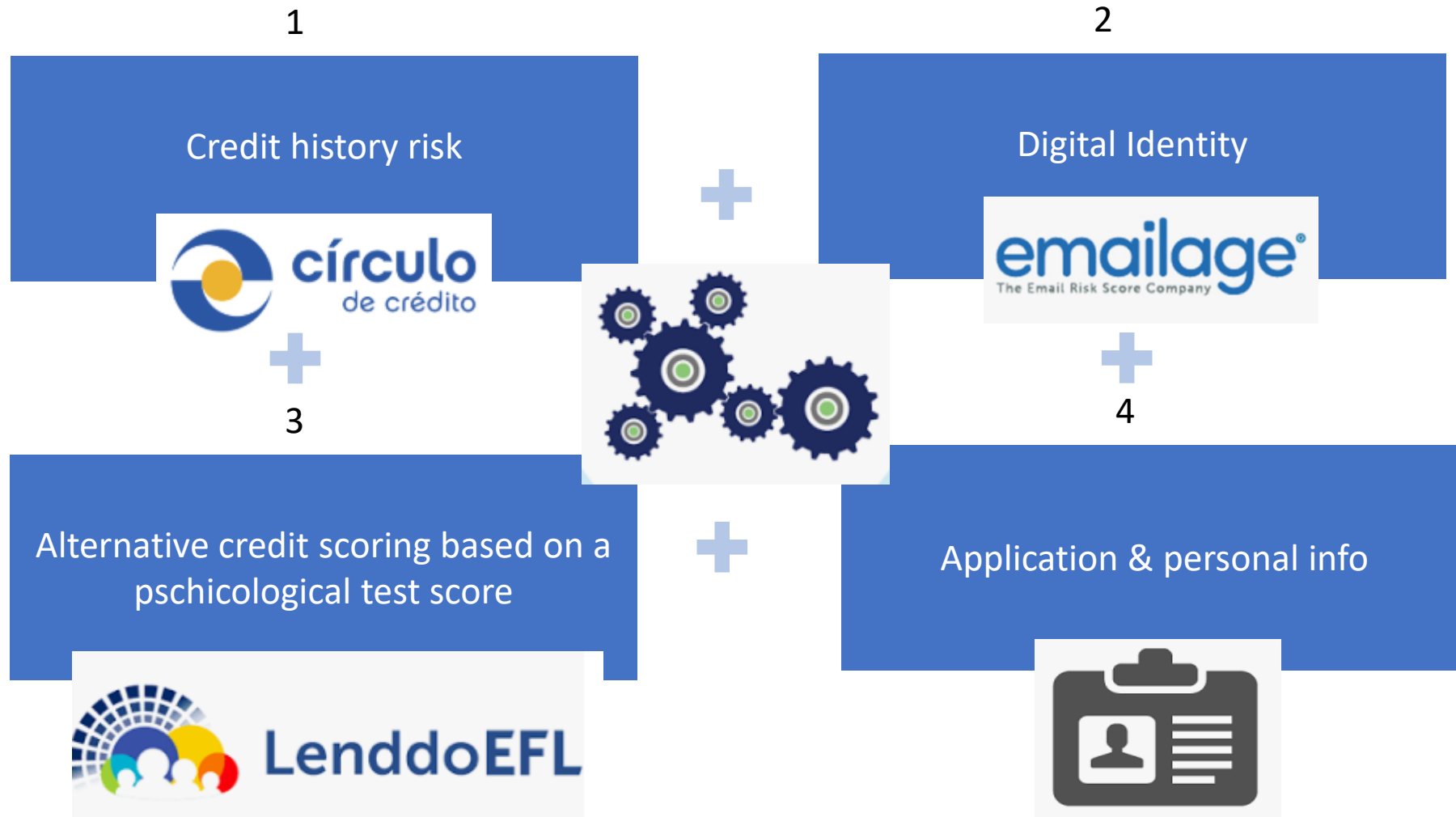
*Model has been calibrated 3 times

4

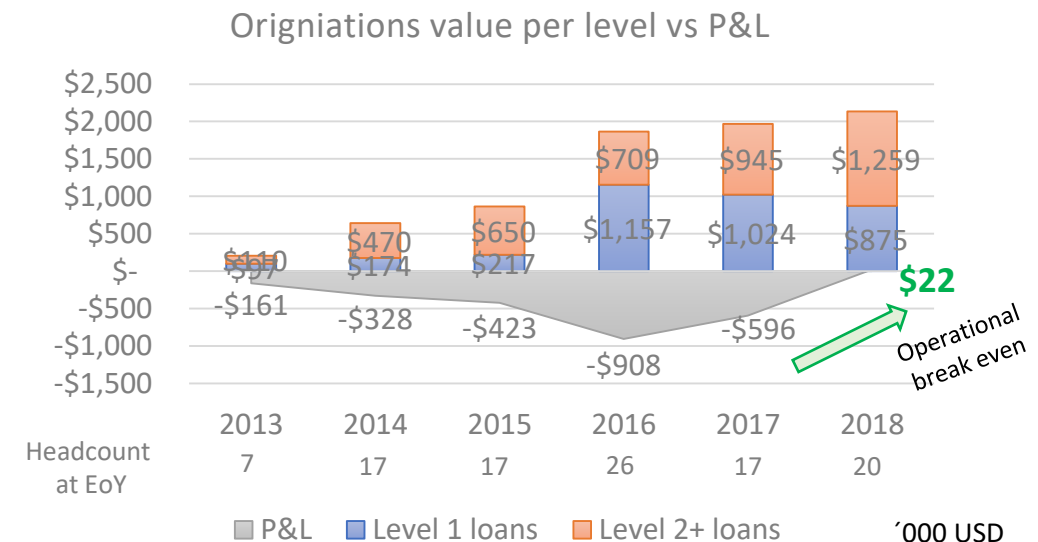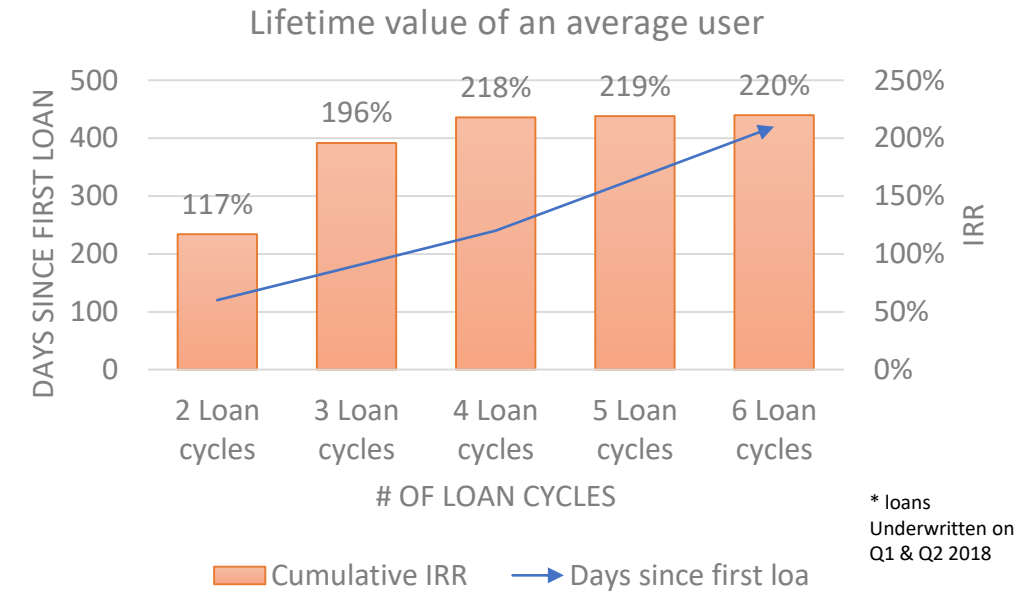Application & personal info

Growth trajectory

- Our product offering has been perfected over 4+ years of continued loan underwritting.

- Our growth model since 2018, has been to grow at a pace in which the company does not incurred in losses and is able to maintain a balance between Level 1 borrowers and level 2+.

- In 2018 we reached Break even and have been operating in the black.

- For 2019 we expect to do 2.5X the value of loan originations vs 2018.

- For 2019 we expect to increase our product offereing with a Credit Card to continue with the gamification experience

QoQ growth
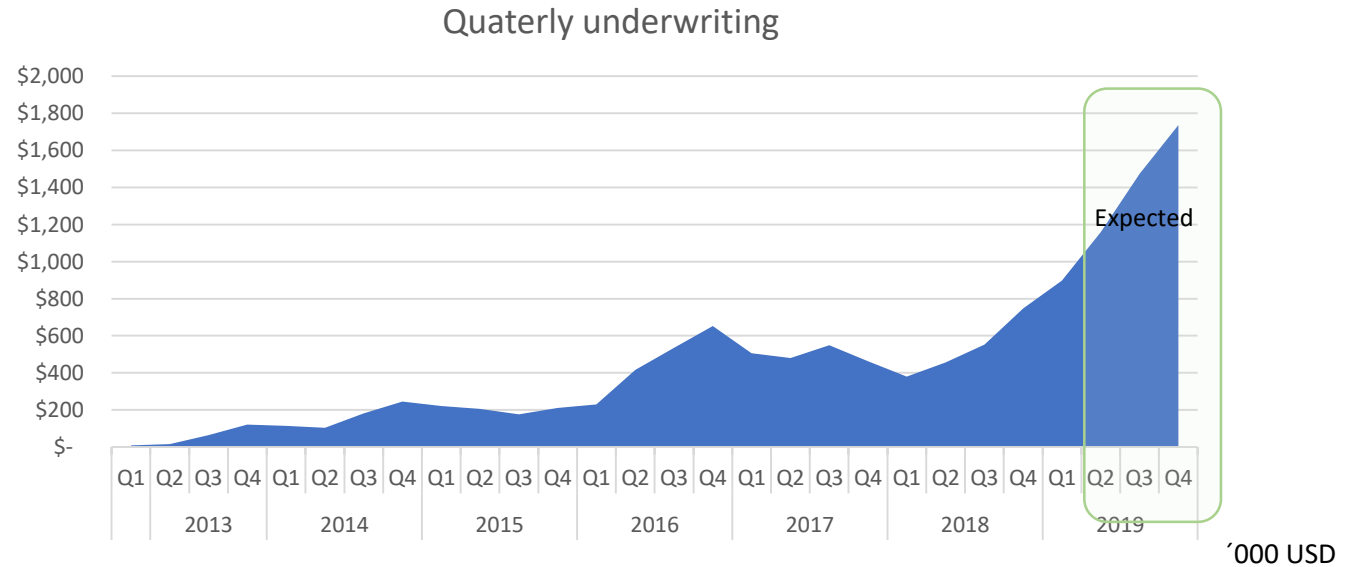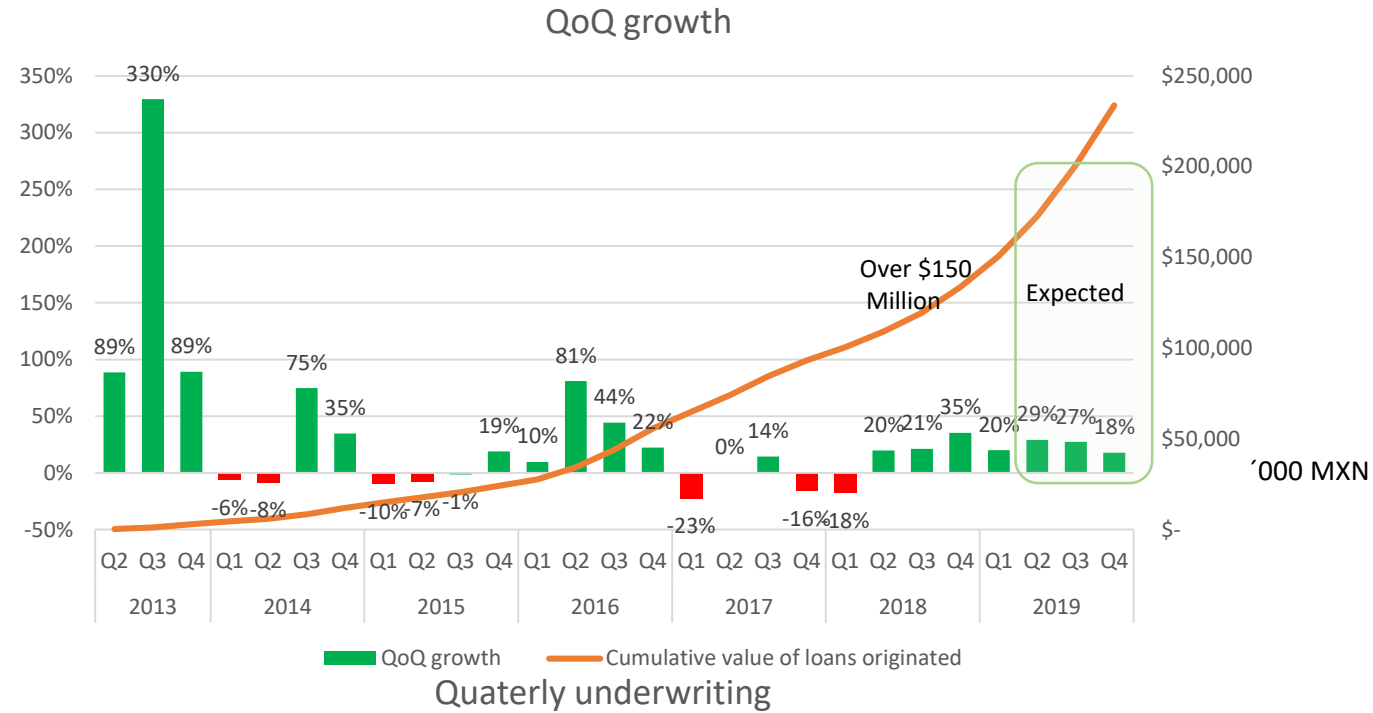
Business model

- Due to the accesability of online loans, credit risk for first tine borrowers is high.

- Our business model is based on the assumption that we acquire level 1 users and they keep using their line of credit while climbing the Ladder of Trust and unblocking new benefits and product offerings

- This means that the product itself extends the lifetime value of the user, but the cost of acquiring users and growing our base is leveraged against our recurring users.

- Revenue comes from interest payments, fees and product ad ons

- Costs come from marketing, adquisition and underwritting expenses, loan book servicing and platform management as well investment on product and innovations

Lifetime value of an average user

* loans Underwritten on Q1 & Q2 2018

Cumulative IRR — Days since first loa

Origniations value per level vs P&L

Headcount at EoY	2013	2014	2015	2016	2017	2018
	7	17	17	26	17	20

P&L ■ Level 1 loans ■ Level 2+ loans

´000 USD

Operational break even

Our team

![Credilikeme logo]

The credilikers

![Denisse Velazquez photo]

Denisse Velazquez

At 30, Denisse is Credilikeme Employee #2. She´s in charge of culture and agent training and performance. Prior to joining Credilikeme Denisse started her career in Organizational Culture.
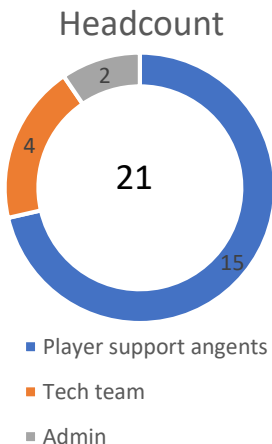
![Arturo Rochin photo]

Arturo Rochin

At 37, Arturo is Credilikeme Employee #5. He is COO.
Prior to joining Credilikeme, Arturo Worked at one of Mexico´s top Retailers and consumer lenders as an auditor and finance executive. He holds a MBA and BA in Business Administration.

![Javier Parra photo]

Javier Parra

At 36, Javier is Credilikeme´s Top Engineer and Atchitect. He has been at Credilikeme since 2014.
Prior to joining Credilikeme, Javier devolped his skills as a senior developper and Data Base Architect for more than 10 years.

Headcount

21

2
4
15

- Player support angents
- Tech team
- Admin

The founding team

![Jorge Enríquez photo]

Jorge Enríquez
CEO

Data Driven, globetrotter, and with + 10 years experience in microfinance as a C-level executive. Jorge manages the daily operation and growth of Credilikeme

![Armando Kuroda photo]

Armando Kuroda
Board Member

A constant innovator, Armando is in charge of Brand and product development. Major in finance with more than 10 years as entrepreneur.

![Luis R. Perez photo]

Luis R. Perez
Board Member

Economist who worked for tier Banks like Deustche-Bank, Credit Suisse, and Merryll Lynch. Luis understand money markets, investor relation-ships, and funding start-ups.

Investors

![GEK Grupo Empresarial Kaluz logo]

![infosel logo]

![CRÉDITO REAL Rebasa tus límites. logo]

www.kaluz.com

www.infosel.com

www.creal.mx

Advisors and project based contributors

Finance, 1   Data Science, 1   Developers, 2   Design, 1

0   1   2   3   4   5