

SPACECREW FINANCE FOR THE INVESTORS



ABOUT COMPANY



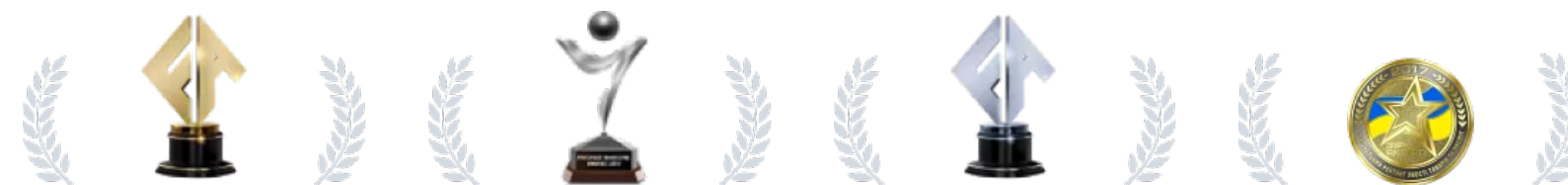
clickCredit

OnCredit

MYCREDIT
онлайн кредиты на карту



SPACECREW FINANCE IN NUMBERS



 **UAH 2 billion**

amount of issued loans
in 2022

 **0.8 million**

number of issues
loans for 2022

 **3.3 million**

loans issued for
all time

  **14.4% and 11.5%**

market shares
Ukraine and Asia

    **7 years**

on the market, 7 years
in Ukraine and 4 years in Asia

    **4 countries**

in portfolio: Ukraine -
Vietnam - Sri Lanka - Poland

    **493 people**

number of employees in
Group

ADVANTAGES OF THE COMPANY:

- TOP-3 on the Ukrainian market with a share of 14.4% and TOP-4 on the Asian market with a share of 11.5%
- Own product development: CRM for customer service, backend and frontend development, mobile development applications
- Own automated Data Science Lab
- "The best quality control team" with the mark "DzWINNER" (award among contact centers)



COMPANY'S HISTORY

- 2016 ● Launch of the company in 6 months under MyCredit brand
- 2017 ● A break-even point was achieved in 7 months from the date of launch
- 2018 ● For 18 months TOP-3 MFIs of Ukraine
- 2019 ● Investments of \$ 3 million from the TAS Group at an estimated valuation \$ 15 million
Issued loans - 728,548 CAC - \$ 3.4
EBITDA 2019 - \$ 7.2 million
Launch of the Asian direction: Vietnam
- 2020 ● Launch of long-term lending
Launch of the ClickCredit project
Data Science Lab started its work
- 2021 ● Launch of the Asian direction: Sri Lanka
Launch of the product "installment" for online stores - Kolibri"
- 2022 ● Restarted business in Ukraine. Reached the break-even point
Project launch in Europe: Poland

EMPLOYEES OF SPACECREW FINANCE

Number of employees stated on 01.01.2023



Total **493**

***MYCREDIT - GET
YOUR MONEY
IN A 5 MINUTES***



DESCRIPTION OF MAIN PRODUCTS

| | Term | Repayment procedure | Interest rate | Check |
|---------------------|----------------------------------|--|----------------------------------|------------------|
| PDL | | | | |
| new | from 10-30 days | once at the end of the term (possible early repayment) | 0,01 % | 100 – 12 000 UAH |
| repeat | | | 1,99 % | 100 – 18 000 UAH |
| Annuitet | | | | |
| new | 64 days | 4 payments (every 16 days from issuance) | 1,60 % | 500 – 18 000 UAH |
| repeat | | | 1,60 % | |
| Restructure | | | | |
| | from 10 DPD (for 45/75/135 days) | 4/6/10 payments | – | body +% + %% |
| Top up | | | | |
| | from 1 till 29 днів | once at the end of the term (possible early repayment) | 1,99 % | 100 – 18 000 UAH |
| Prolongation | | | | |
| 3.2 | from 1 till 30 days | minimum payment% for 1 day + overdue | initial interest rate | – |
| 7-15-30 | from 7till 30 days | interest "forward", the rest at the end term | discount from the base 10-15-20% | – |
| ClickCredit | | | | |
| new | from 1 till 30 days | once at the end of the term (possible early repayment) | 0,01 % | 100 – 300 UAH |
| repeat | | | 2 % | 500 – 5 500 UAH |

MYCREDIT CUSTOMER PROFILE

<600 thousand

number of unique customers

28 %

active customers for 2020-2021

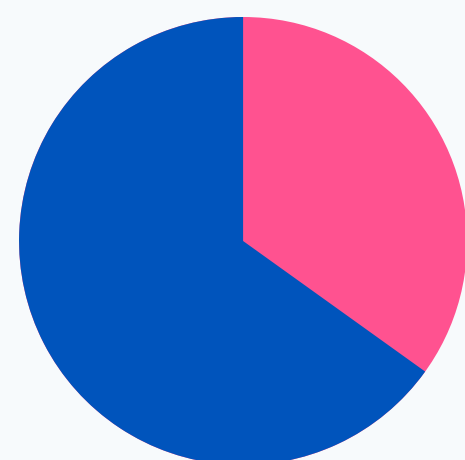
32 %

retention rate client for 2021

180 days

active customer cycle

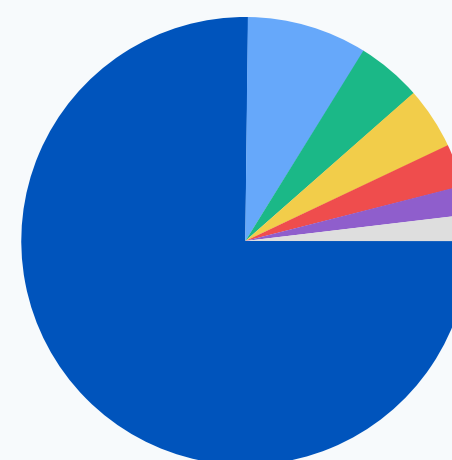
Distribution by gender



● Male – 60,60%

● Female – 39,40 %

Employment



● Ordinary employee – 75,20%

● Entrepreneur – 8,40 %

● On maternity leave – 4,50 %

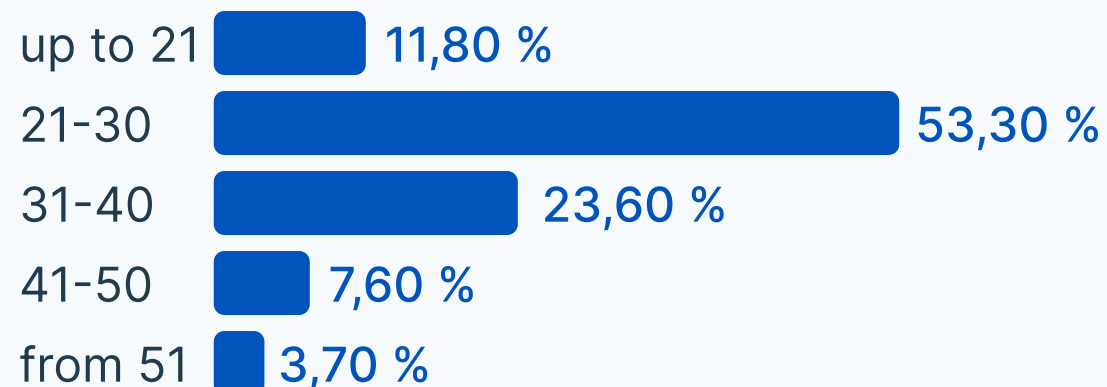
● Pensioner – 2,10 %

● Student – 4,70 %

● Other – 3,10 %

● Unemployed – 1,9 %

Age distribution



up to 21 11,80 %

21-30 53,30 %

31-40 23,60 %

41-50 7,60 %

from 51 3,70 %

Purpose of the loan: TOP-5



Family and children 25,90 %

Health 17,90 %

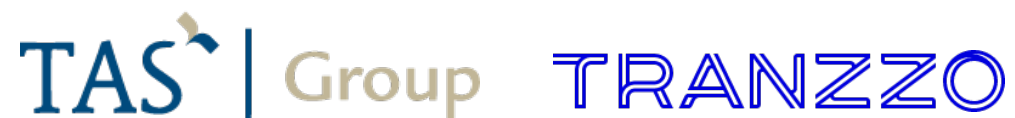
Repair / arrangement of the house 17,00 %

Car repair 12,10 %

Loan repaymen 7,30 %

OUR PARTNERS

PAYMENT SYSTEMS



BANKS



CFA



BANKID



TELECOM



PAYMENT KIOSKS



E-COMMERCE



***CLICKCREDIT. CLICK
MONEY FOR
YOURSELF***

CLICKCREDIT. MONEY FOR YOURSELF

Concept

A small amount is always in your pocket

Benefits

- Simplicity: money in a few clicks
- Innovation: development based on Corezoid
- Unique risk model: analysis of data from mobile devices

Disbursement

Mobile only

Target audience

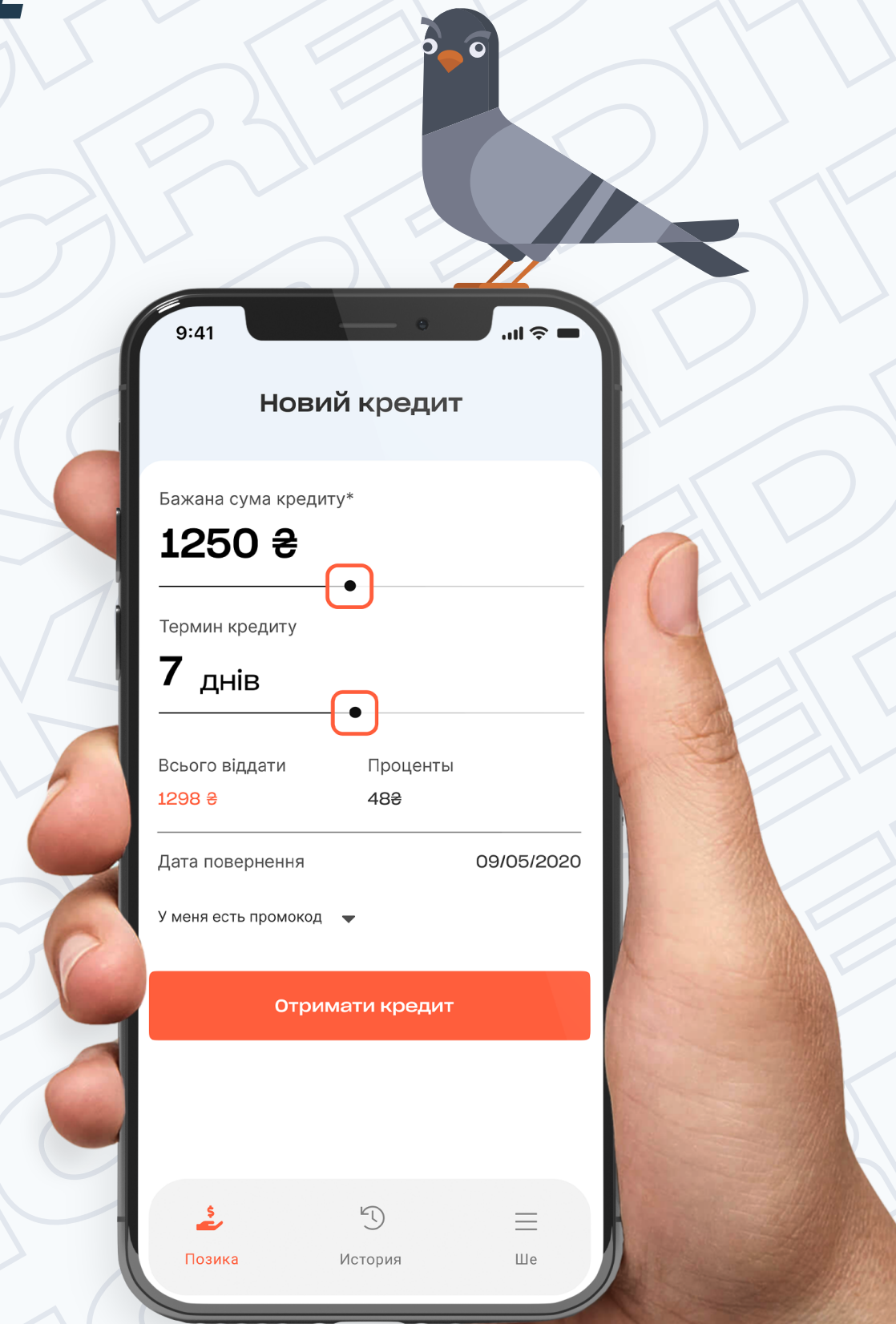
Youth

Simple questionnaire

- 8 fields of questionnaires
- Quick registration via BankID

The maximum amount

up to 5,500 UAH



DATA SCIENCE LAB



DATA SCIENCE LAB

From day one, we build a risk model based on Big Data using machine learning.
In 2019 we formed a separate team of risk analysts who specialize in building risk models for fintech.

Data mining

Constant search relevant data that can improve the model risk"

1 engineer

Data Processing

Connection of data sources, IT system and CRM

1 engineer

Machine learning

Data processing, updating models and construction of new ones

3 engineer

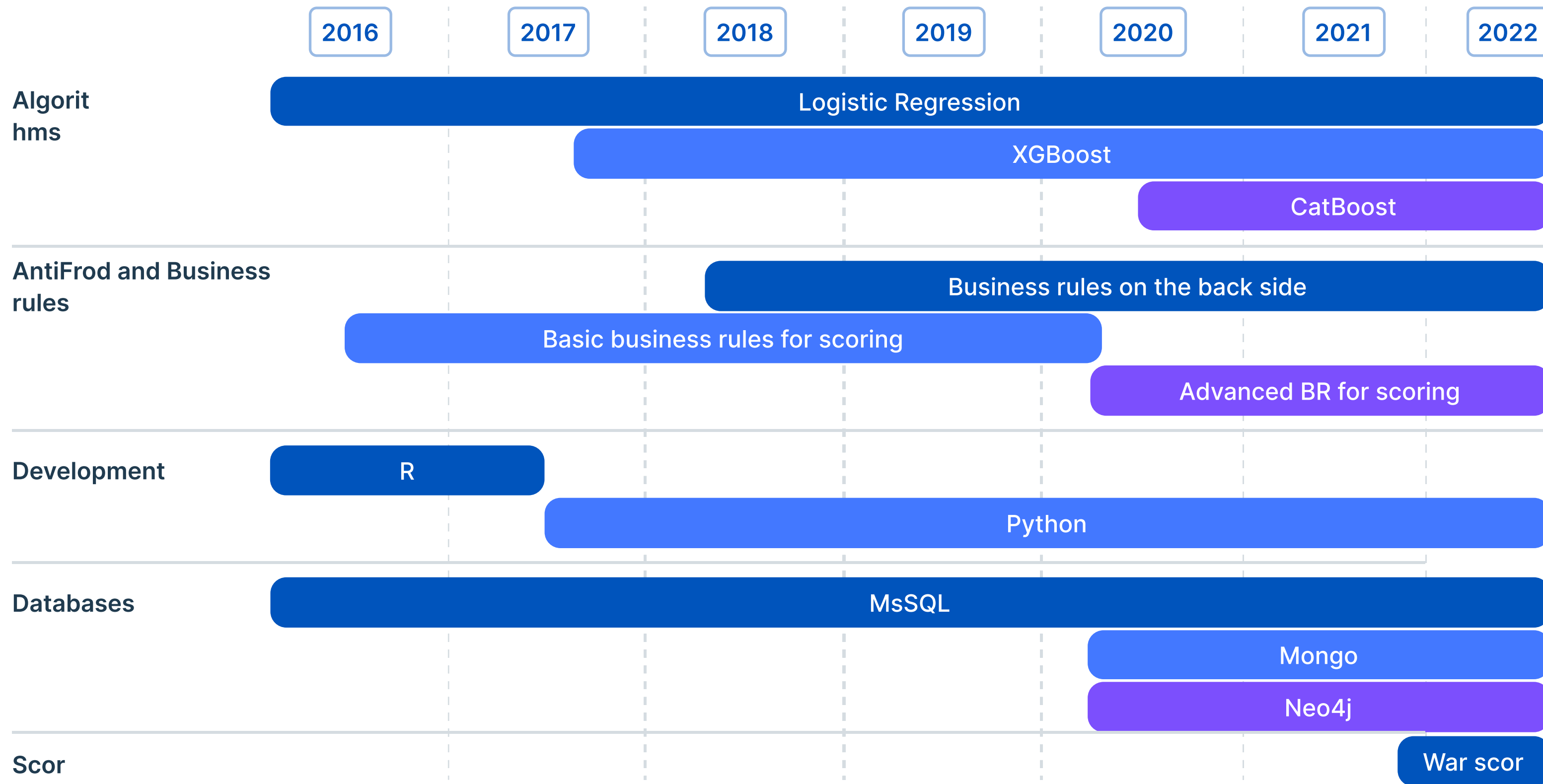
Antifraud

Continuous search and analysis

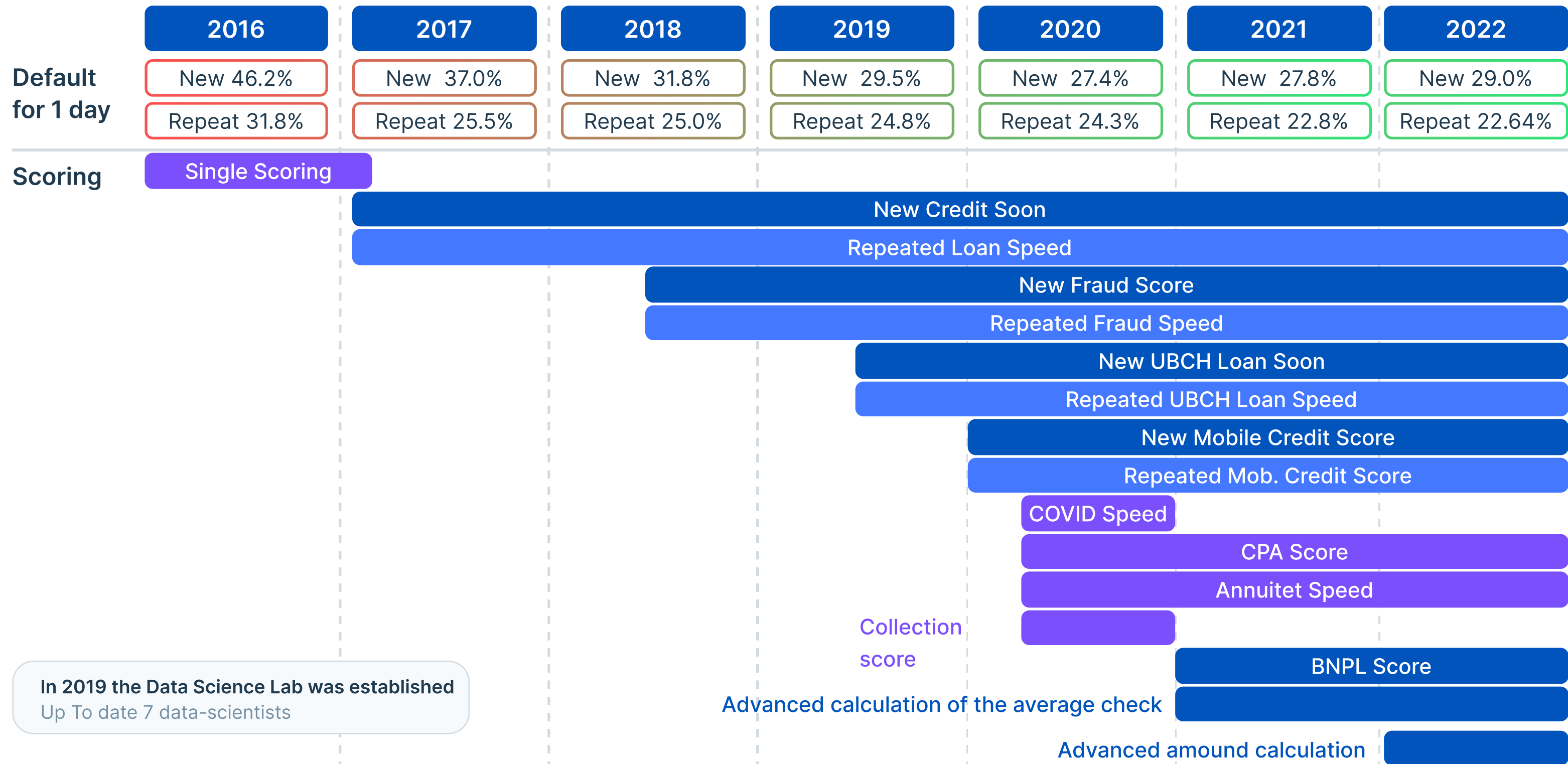
2 engineer

Effective risk management is a key competence of the company in the market

DATA SCIENCE LAB TECHNOLOGIES



EVOLUTIONARY DEVELOPMENT OF SCORING MODELS



In 2019 the Data Science Lab was established
Up To date 7 data-scientists

Advanced calculation of the average check

Advanced amount calculation



COLLECTION STRATEGY



THE PROCEDURE FOR WORKING WITH PROBLEM CLIENTS

PREVENTIVE STAGE

PRE-COLLECTION

👤 4 employees



First day after Due Date
Grace-period $62 \leq$ days

COLLECTION STAGE

SOFT COLLECTION

👤 12 employees



4-10, 11-20, 21-30 dpd

MIDDLE COLLECTION

👤 12 employees



31-60, 61-210 dpd

PORTFOLIO SALE

👤 1 employee



210+ dpd

Basic principles of work:

- own precollect
- approval of the complete algorithm of work with clients
- approval of the content of letters, SMS messages and emails that can be sent to the client
- constant monitoring of compliance by our partners with service requirements

BUSINESS GROWTH METRICS



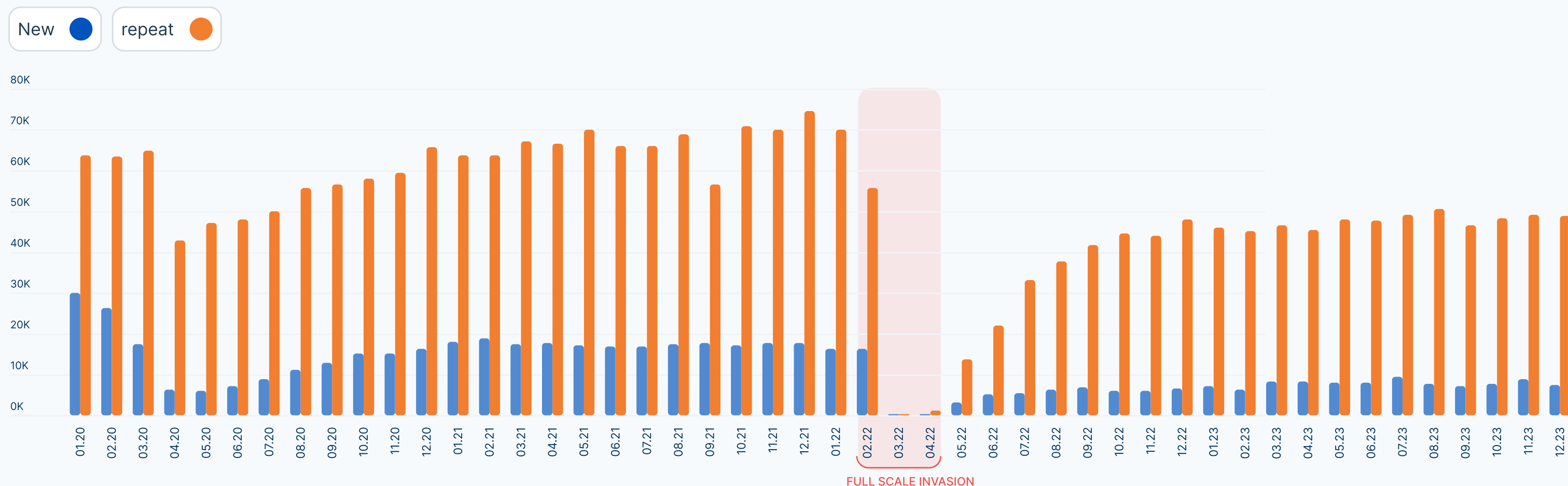
MAIN INDICATORS

| | |
|---|---------------|
| Volume of disbursements, USD million for 2022 | 2,000,000,000 |
| Number of loans issued, pcs. for 2022 | 500,000 |
| Number of unique clients (whole period) | 800 000 |
| Number of active clients (as of 31.12.2023) | 2 000 000 |
| CAGR, accrued income for 2018 - 2022 | 24.99% |
| CAGR, the volume of issues for 2018 - 2022 | 31.06% |
| Lifetime value (USD) | 1645 |



MAIN INDICATORS MYCREDIT

Dynamics of the number of MyCredit issues, 2020-2023



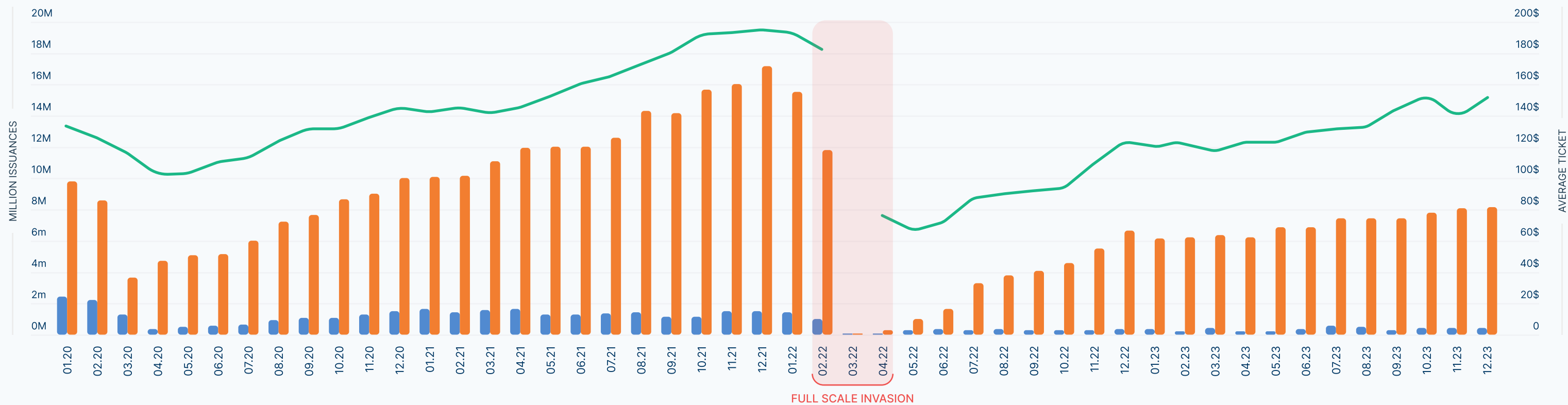
FULL SCALE INVASION



MAIN INDICATORS MYCREDIT

Issuance and average check

New ● Repeated loans ● Average ticket, USD ●

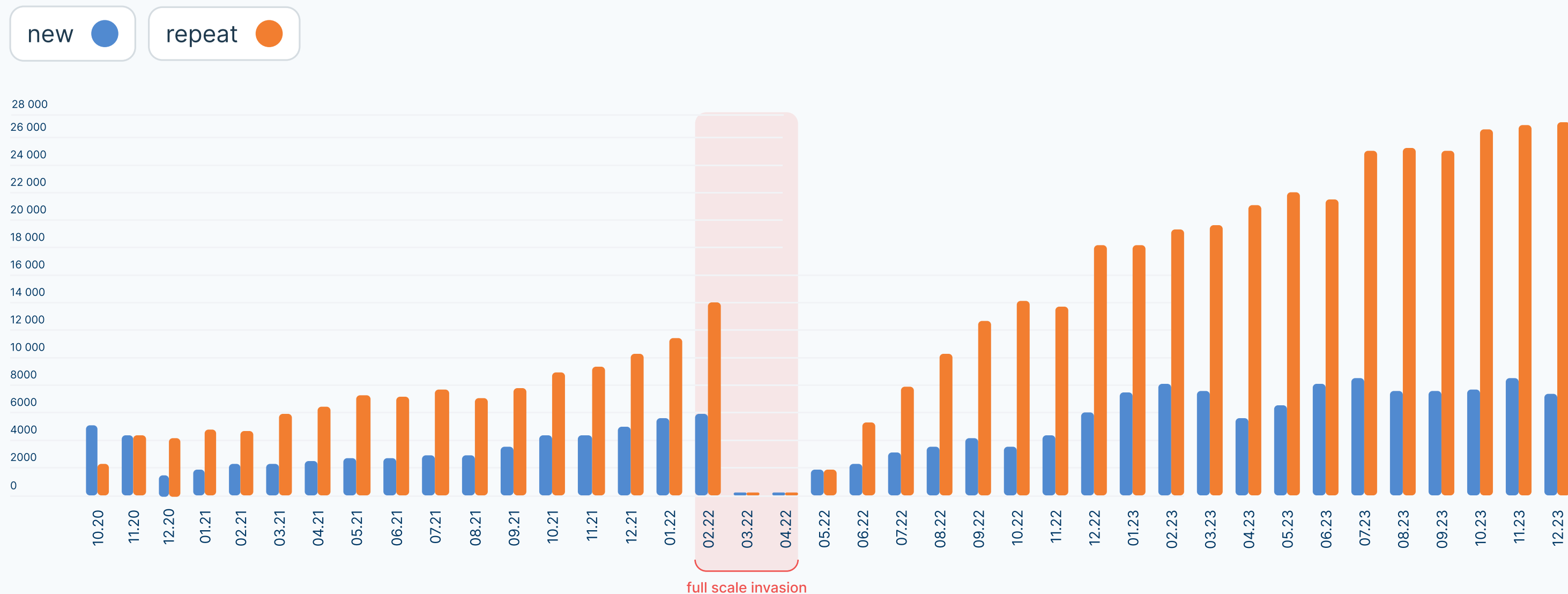


FULL SCALE INVASION



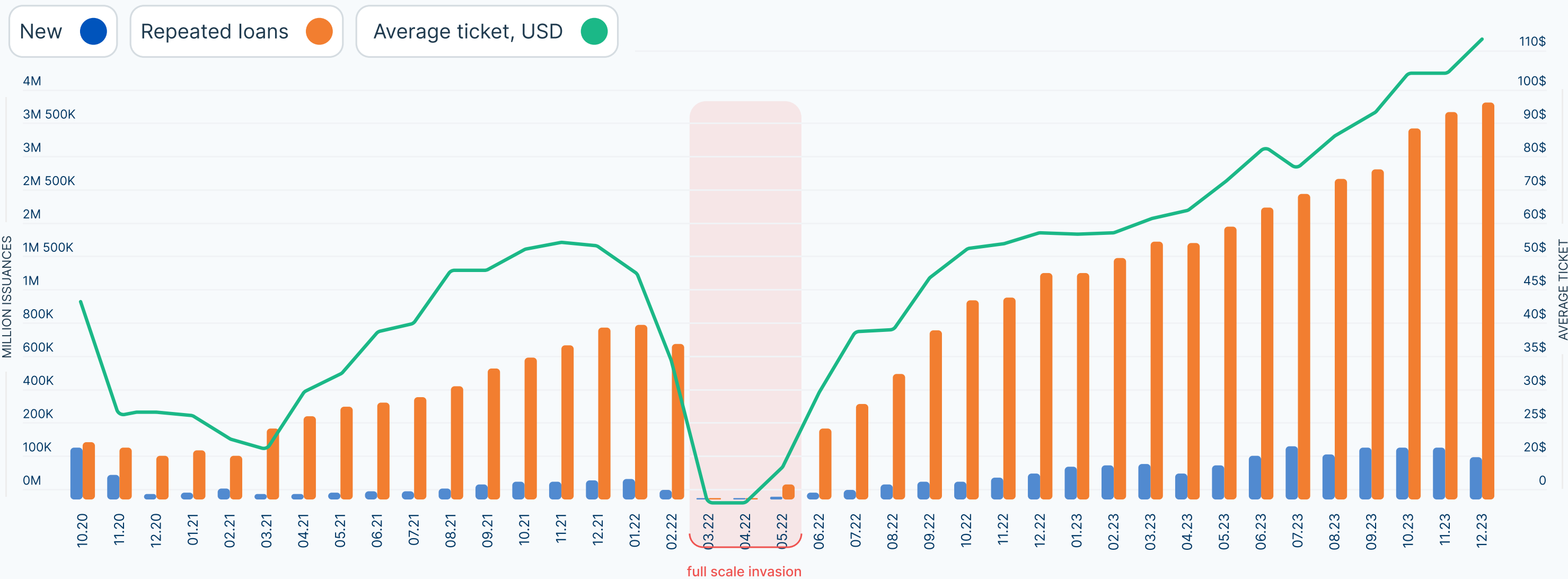
MAIN INDICATORS *CLICKCREDIT*

Dynamics of the number of ClickCredit issues, 2020-2023



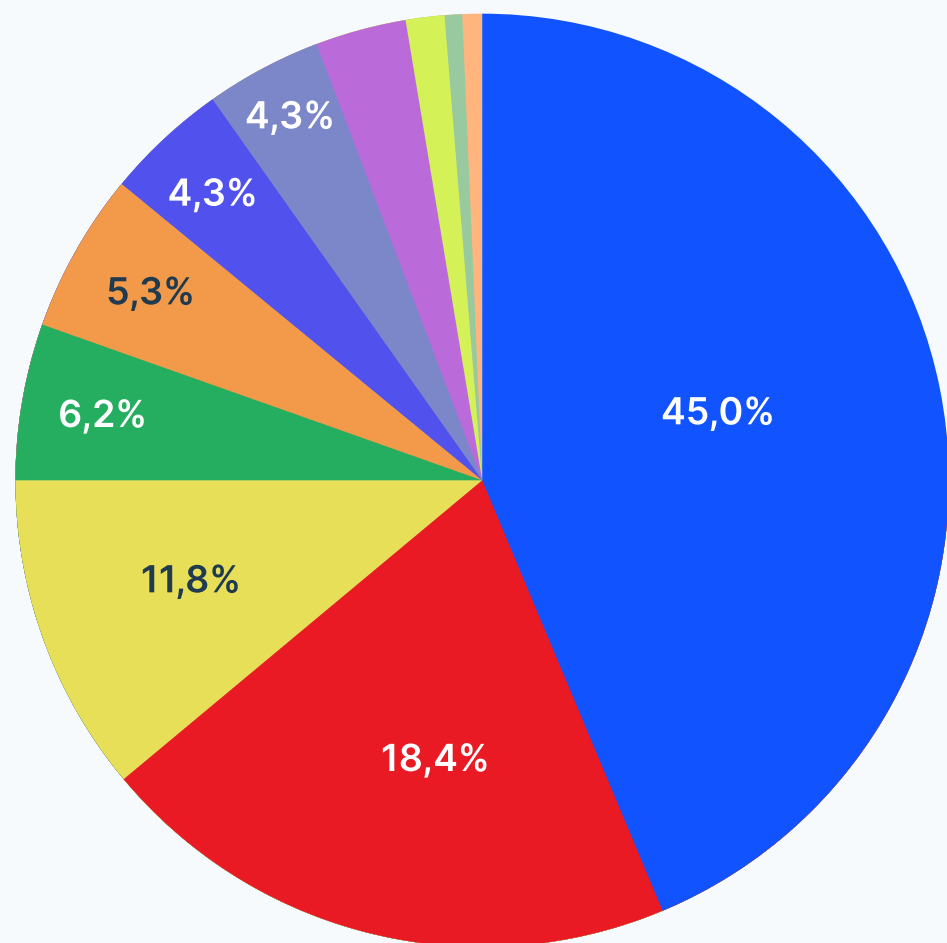
MAIN INDICATORS *CLICKCREDIT*

Issuance and average check



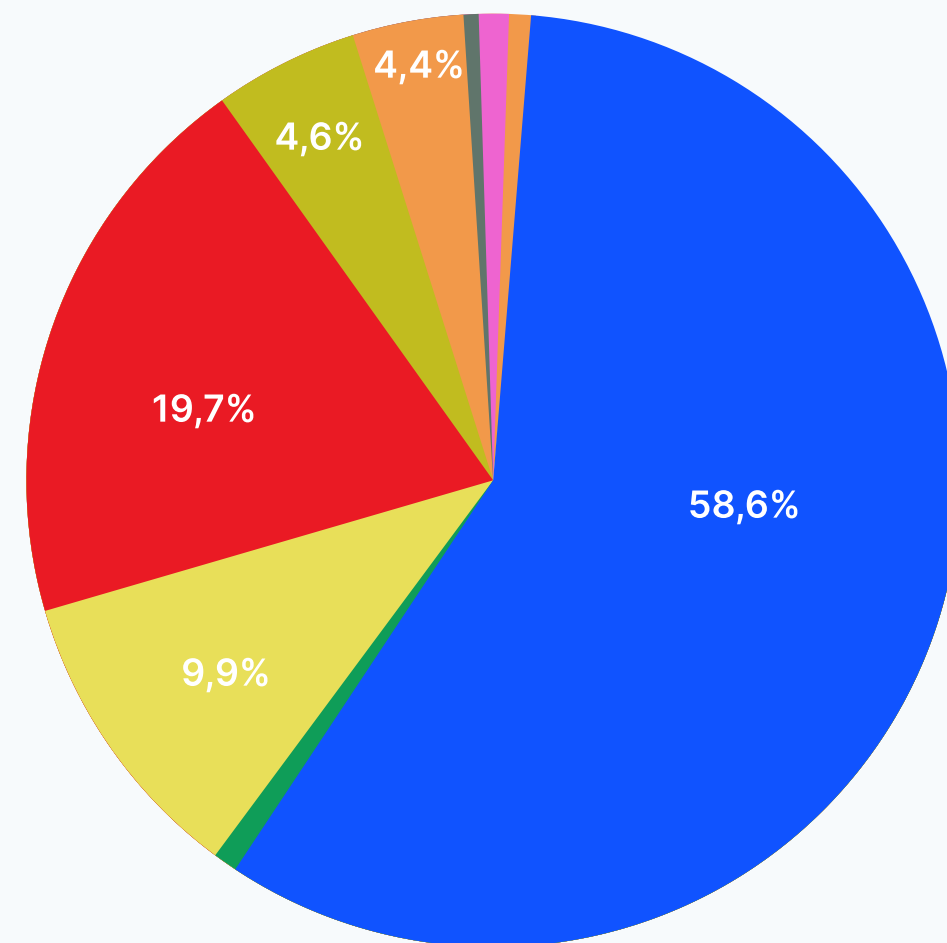
ISSUE STRUCTURE IN CHANNELS (NEW CLIENTS)

November 2021



- CPA Networks - 45.0%
- Mobile PlayMarket - 18.4%
- Context Ads - 11.8%
- SMS-mailings - 6.2%
- SEO - 5.3%
- Email marketing - 4.3%
- Mobile - Apple Store - 4.3%
- Lidogeneration services - 3.3%

November 2022



- CPA - 58.6%
- Mobile PlayMarket - 19.7%
- Context Ads - 9.9%
- Mobile AppleStore - 4.6%
- Lidogeneration services - 4.4%
- SMS-mailings - 0.6%
- SEO - 1.0%

ONCREDIT. ASIA

ONCREDIT.LK HISTORY OF LAUNCH AND DEVELOPMENT FOR 6 MONTHS



ONCREDIT.LK MARKET

34 YEARS

The average age of a citizen

71 %

Citizens from 18 years and older

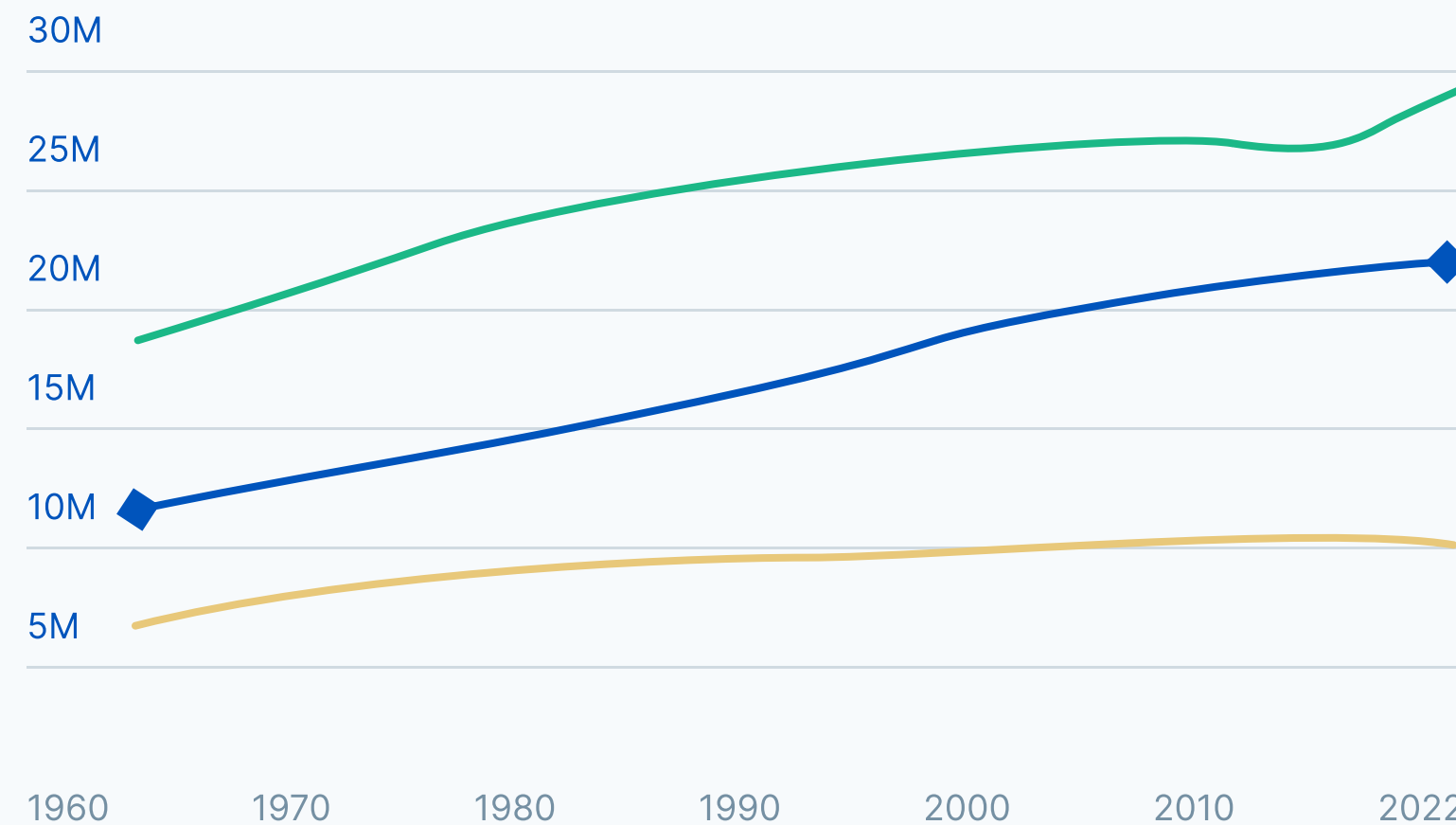
0,73 %

Annual population growth

The population of the country in 2022

21.92 MILLIONS

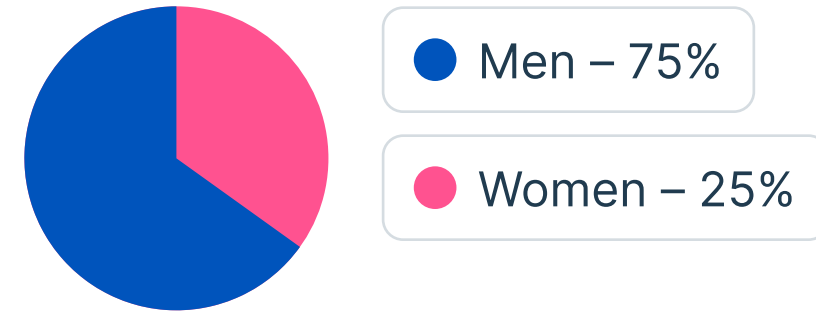
Nepal ● 29,91 M Sri Lanka ● 22.16 M Singapore ● 5.45 M



LK CUSTOMER PROFILE

DEMOGRAPHY

Distribution by sex



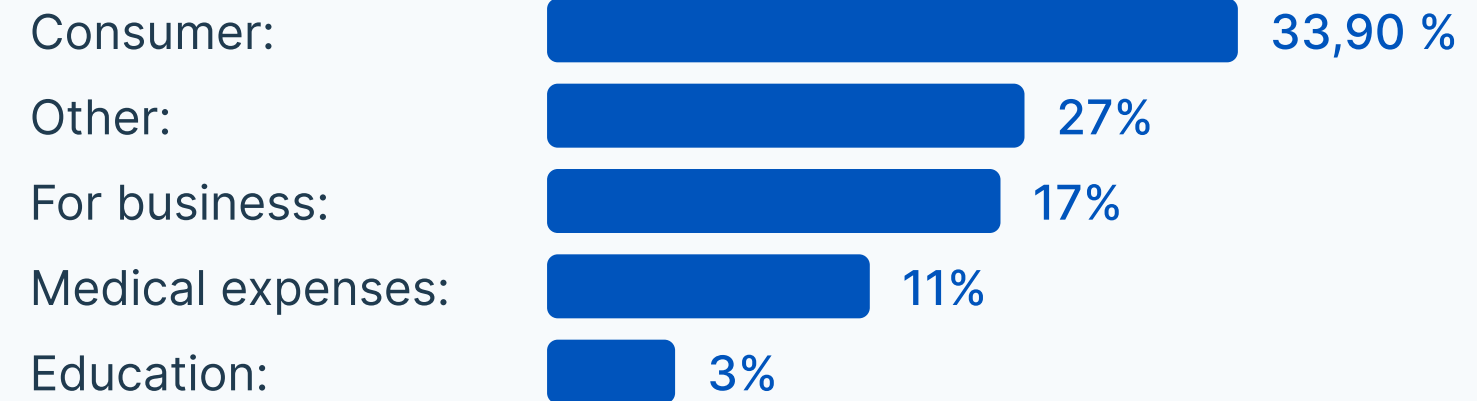
Geography

- 96% of users (93% of revenue is accounted for by Colombo

Features of behavior

- 95% of users interact with us through phones.

PURPOSE OF THE LOAN: TOP-5



LAUNCH IN 2.5 MONTHS

1. The team was assembled in one month
2. The IT team initially consisted of 5 people, now - 6
3. Local team: 12 people in January, 27 today
4. From the beginning and as of today, we have 8,345 first loans and 10,032 repeat loans
5. As of September, we have 8,000 unique first customers

DESCRIPTION OF MAIN PRODUCTS

| | Термін | Repayment procedure | Product rate | Ticket |
|------------------|-----------------------|---|---|---------------|
| PDL | | | | |
| new | 7 days | once at the end of the term (possible early repayment) | 0 % | 10 USD |
| repeat | from 10 up to 30 days | | 1,33% - 2% | 30 USD |
| Longation | | | | |
| new | 7 days | partial payments until the end are possible term | 2% | - |
| repeat | from 10 up to 30 days | | 1,5% | |
| Promotion | | | | |
| new | from + 31 DPD | 1 payment | write-off of customer debt depends on the term DPD | - |
| repeat | | | | |

STAGES OF DEVELOPMENT



PRODUCT INITIATIVES OF 2021-2022

1. Integration with risky services to automate issuance - simplification of verification
2. Tele- sale functionality
3. Launch app in Huawei store / Samsung / iOS
4. Referral program - bonuses
5. Robocalling collection
6. Product restructuring
7. New partners for automatic repayments

MARKETING IMPROVEMENTS



MARKETING



THE FIRST CUSTOMER

- The main sources of in-house traffic - Google and FB
- 2 platforms for clients - website and Android app. Only 2 competitors have a mobile application
- 20% of issues - mobile application, 80% - issuance through the site. The cost of issuance through the website is lower by 15%
- All retention chains are running interaction with the client
Interact well with SMS, 40% issuance from this channel"



REPEAT CUSTOMER

- Until October, loans were disbursed
- without the main sales tool in the PDL market - promo codes, thus increasing the income of each repeat loan
- Made maximum conversion from the first to the second loan for September -47, 67% - at lockdown
- Monthly promotions with prizes are held to renew credit and increase check

KEY PERFORMANCE INDICATORS

| | 2021 | 2022 |
|----------------------------|---------------|----------------|
| Disburs, st | 38.784 | 134,382 |
| new | 15,692 | 40,530 |
| repeated | 23,092 | 93,852 |
| Disburs, \$ | 1,146 | 4,869 |
| Revenue | 250 | 1,658 |
| Provisions IFRS | -256 | -864 |
| OPEX | -188 | -500 |
| A&G | -423 | -497 |
| EBIDTA, \$ | (618) | -215 |
| CIT(cost to income) | 244% | 60% |
| Investment | | |
| Portfolio | 394 | 1,345 |
| Retained earnings | -618 | -215 |

THE FUNDING

2020

● \$3,3KK - the first issue of UAH bonds

2021

● \$2KK - the issue of USD bonds
\$3,8KK - the issue of UAH bonds

2022

● **November-December 2022**
Payment to investors for 100 million UAH.

Currently to ensure operating activities, the company attracts financing in the Ukraine.

The instruments are the bank loans and bonds.

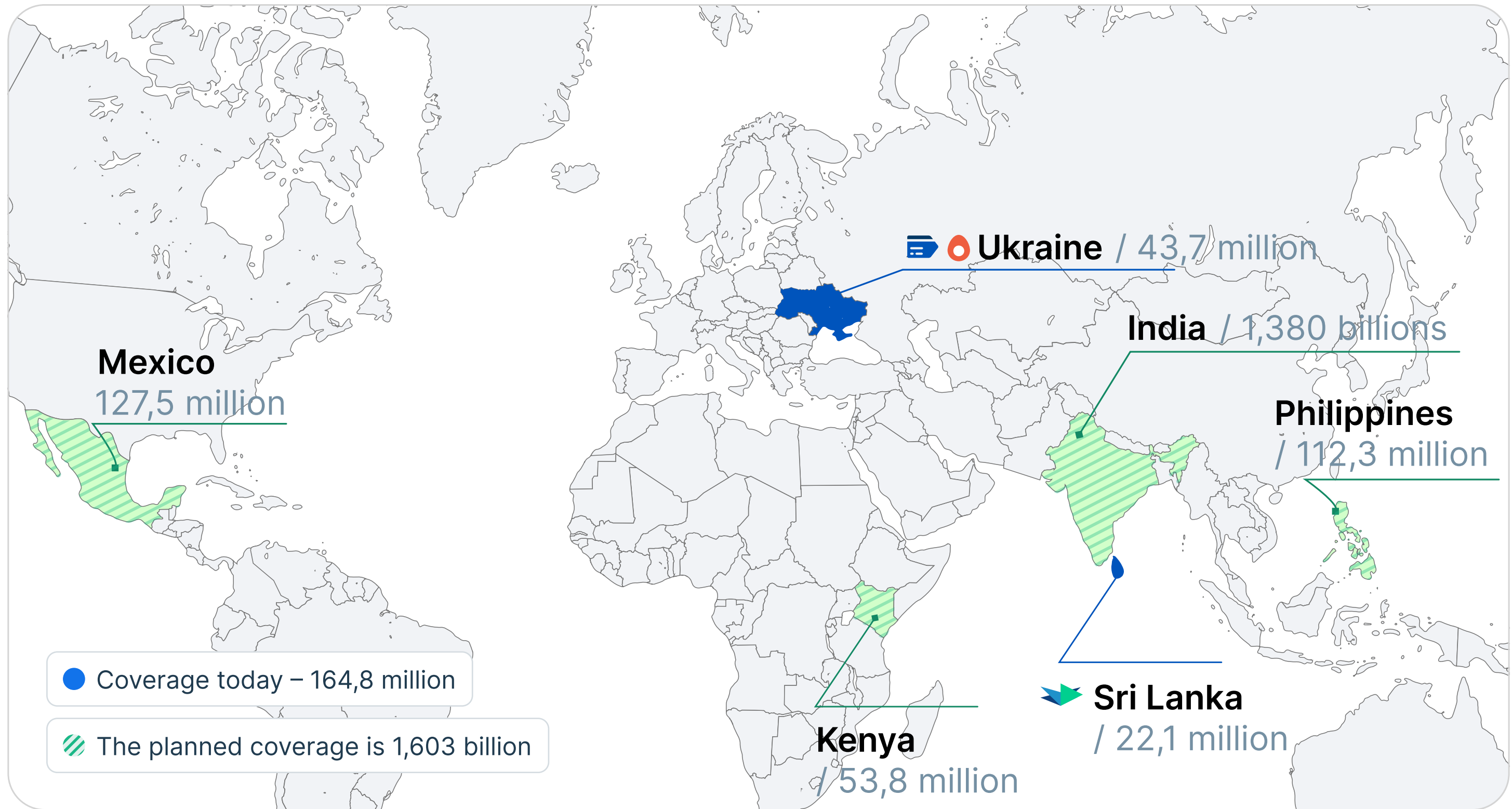
Since 2019, the company issued bonds in total \$9,2KK.

The liabilities of the company on 30/09/2021 is \$7,1KK.

The company plans to issue IPO and searches new innovative forms of cooperation for financing (such as p2p, etc.).

VECTORS OF DEVELOPMENT

NEW MARKETS



● Coverage today – 164,8 million

▨ The planned coverage is 1,603 billion