BNPL B2B

ONLINE PLATFORM FOR BUSINESS

Finance Company Activitis, 38800017

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BNPL B2B

Since the beginning of 2023, we have been integrating factoring services into B2B online sales. To achieve this, we are developing a B2B financial platform for sellers, which optimizes their sales of goods and services to other businesses through buy now, pay later (BNPL) options.

PURPOSE	Implementation of non-recourse factoring into a B2B market product or service to increase working capital, stimulate rising and continuous operations of MSMEs, which will support business growth.

AS IS & TO BE

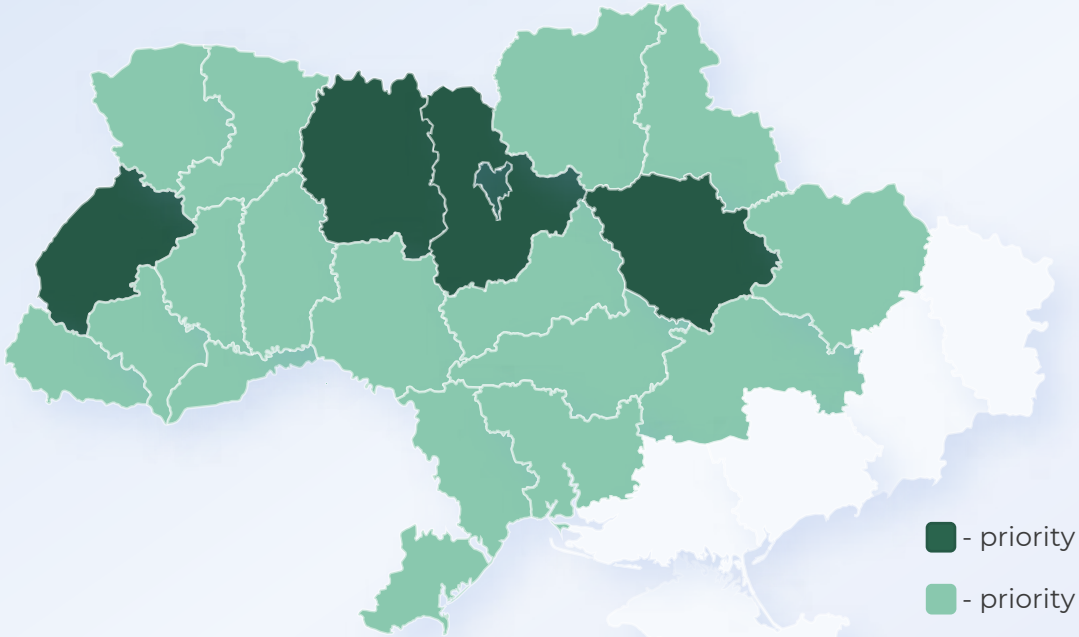
VALUE PROPOSITION

< 15 min	< 12 hours	online	no collateral	any bank
loan approval process	“time to yes = time to money”	online signing and financing	without collateral up to UAH 2 mln	no transaction requirements

GEOGRAPHY, 2023-2025

B2B priority for the 1-st backet:

NUMBER OF B2B SELLERS	TURNOVER SALES	NUMBER OF B2B COUNTERPARTIES	NUMBER OF B2B TRANSACTIONS
400+	300B+	10 000+	300 000+

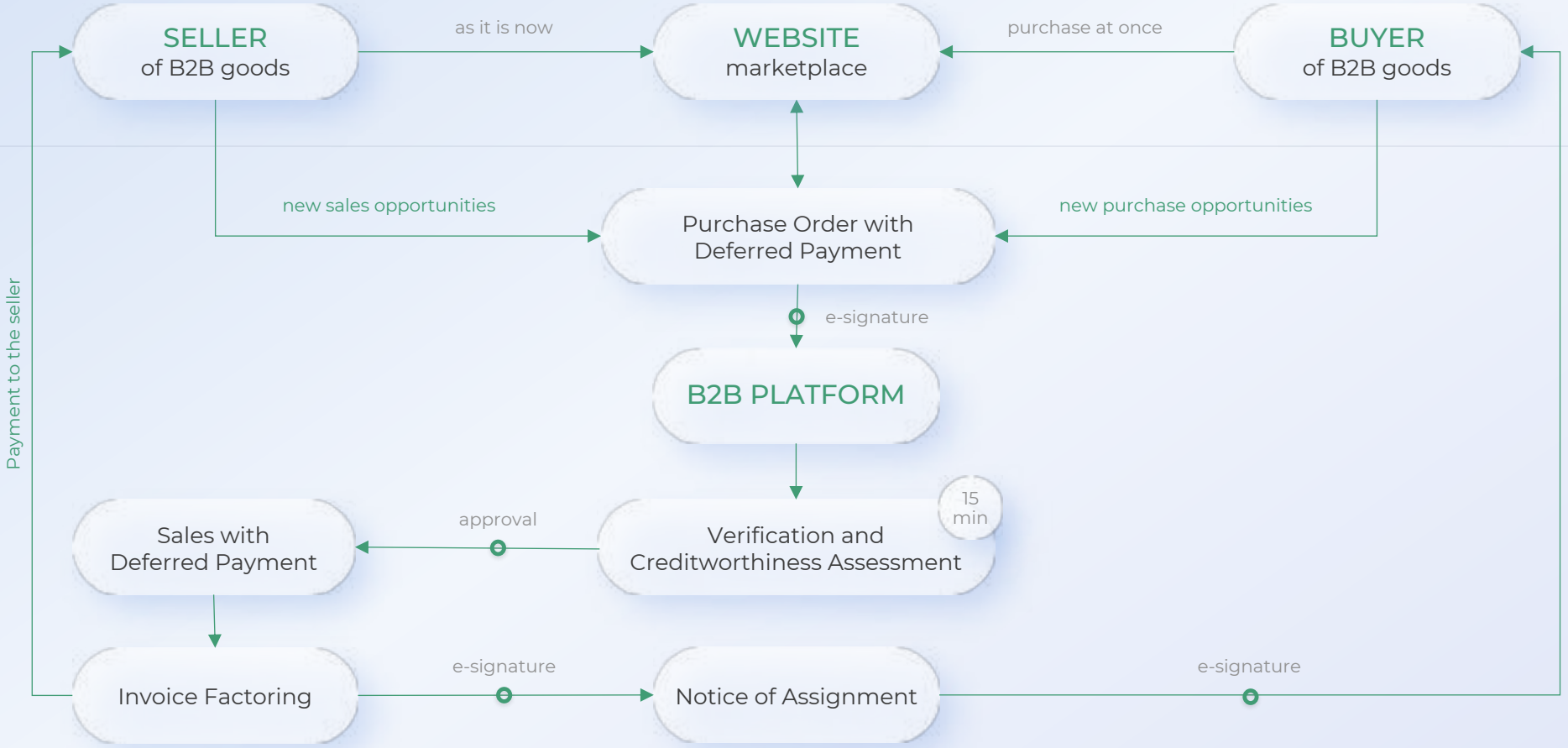


- priority for the 1-st bucket
- priority for the 2-nd bucket

WHOLESALE AND RETAIL TRADE

DOMESTIC PRODUCERS

B2B PLATFORM [1/2]



B2B PLATFORM [2/2]

SALESPERSON account — e-signature — **CUSTOMER** account — e-signature — **ACTIVITIS** account

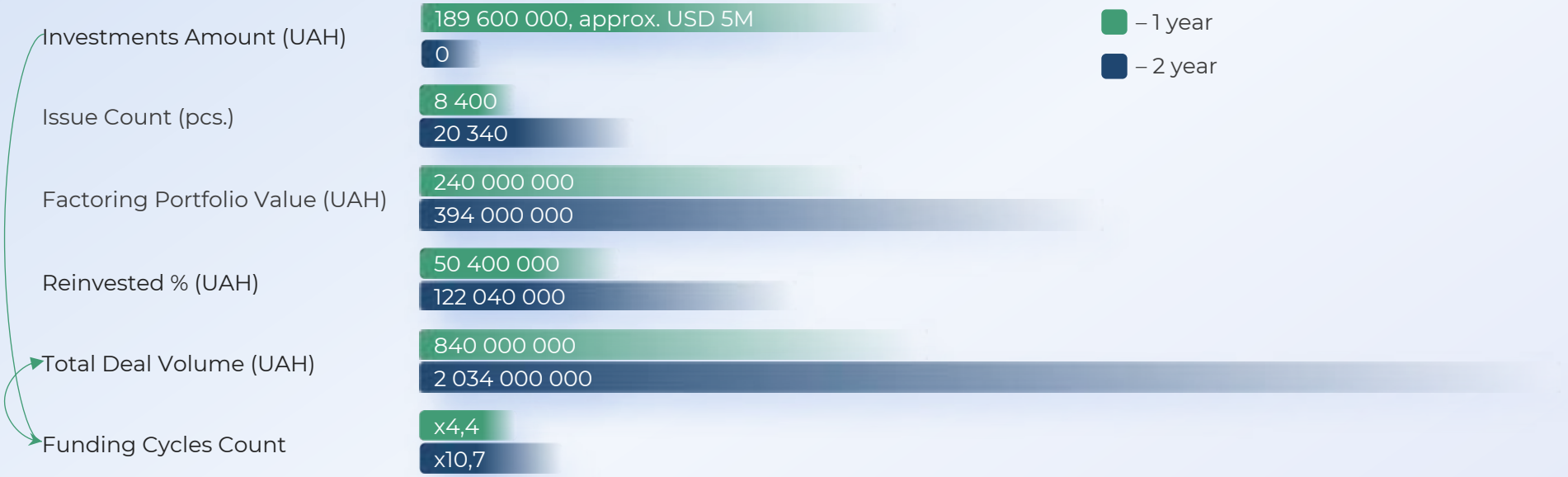
1. Authorization & Verification:
   - Invitation to join
   - Financial oversight
   - Activity validation
2. Establishment of Factoring Terms
3. Application's Live Status
4. Form Automation:
   - Purchase & Sale Agreement
   - Factoring Agreement
   - Assignment Notification
5. Factoring Agreement Management
6. Online Chat Support

1. Postponement Request:
   - EDRPOU/RNOKPI Code
   - Consent for data verification
2. Buyer Authorization
3. Purchase & Sale Agreement
4. Assignment Notification
5. Factor Payment Details
6. Debt Status
7. Deferred Transaction Records
8. Online Chat Support

1. Sellers (Customers) Accounting:
   - Counterparties record
   - Transaction tracking (transaction status)
   - Transaction types
2. Buyers (Debtors) Accounting:
   - Debtor's financial limit
   - Current debt
   - Contact and registration details
   - Transaction tracking (transaction status)
   - Transaction types
3. Reporting
4. Online Chat Support

INVESTMENTS EFFECT [1/2]

MVP Activitis (UAH) 20 000 000



PROJECT PERIOD	I YEAR	II YEAR	TOTAL
Disbursement Volume (UAH)	840 000 000	2 034 000 000	2 874 000 000
Issue Count (pcs.)	8 400	20 340	28 740
Reinvested Commission Amount (UAH)	50 400 000	122 040 000	172 440 000
Investment Value (UAH)	189 600 000	0	189 600 000
Factoring Portfolio Value (UAH)	240 000 000	394 000 000	394 000 000
Financing Cycles Count	x4,4	x10,7	x15,2

INVESTMENTS EFFECT [2/2]

Key Assumptions in the Economic Model to Determine Investment effect listed below.

Sample Duration: up to 12 months.

Income Reinvestment: 100%

Project Duration	12 MONTHS	24 MONTHS
Investment Amount	UAH 189M	
Issue Volume	UAH 840M	UAH 2 034M
Issue Count	8 400	20 034
Portfolio Value	UAH 240M	UAH 394M
Reinvestments	UAH 50,4M	UAH 122M
Factoring Duration	60 DAYS	
Average Factoring Amount	UAH 100 000	

MANAGEMENT

Our aim is to help build a streamlined financial system in Ukraine, cutting out unnecessary paperwork and offering clear and rapid funding for businesses, fostering the nation's broad-based progress.

VIKTOR
VILCHYNSKYI, BDO

20+ years of expertise in financing small to medium-sized business

ANASTASIA
SHTANKOVSKA, CFO

10+ years of experience in financial accounting

PAVLO
MATIYASH, CEO

20+ years in corporate finance management

IBRD, Raiff, OTP, Mortgage Association

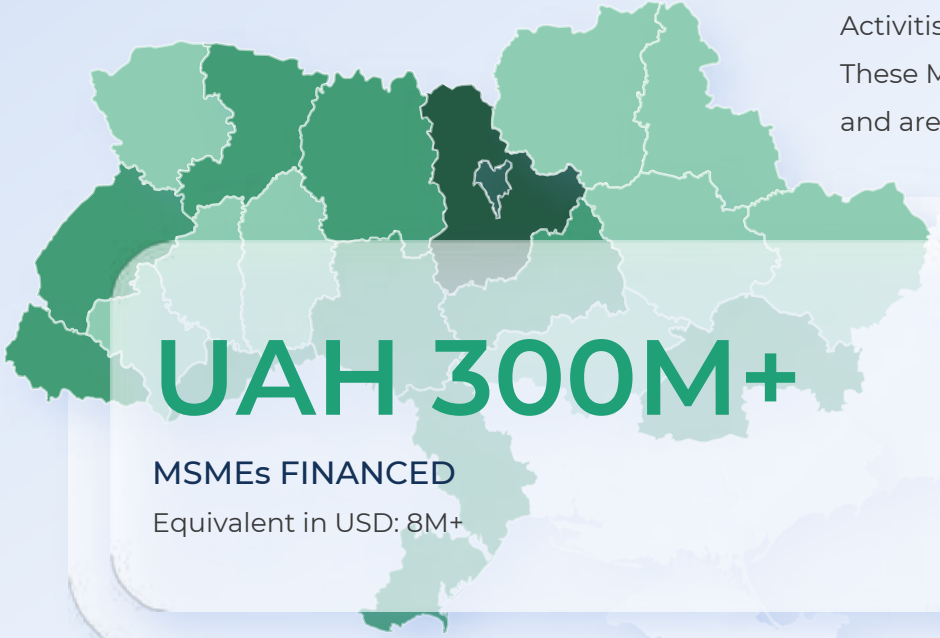
IRINA
POPOVA, COO

10+ years of experience in financial monitoring and compliance

ARTUR
SHISHKIN, CRO

13+ years of expertise in overseeing financial institutions

BUSINESS PERFORMANCE, 2022



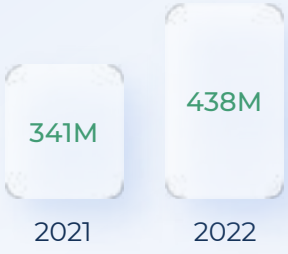
Activitis focus on supporting micro, small, and medium-sized enterprises. These MSMEs serve as the cornerstone of Ukraine's economic resurgence and are vital for its rapid and diversified growth.

UAH 300M+

MSMEs FINANCED

Equivalent in USD: 8M+

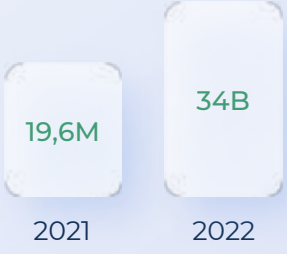
- WHOLESALE AND RETAIL TRADE
- HEALTHCARE
- AGRICULTURE
- FMCG
- DOMESTIC PRODUCERS
- LOGISTICS



EQUITY CAPITAL

GROSS PROFIT

NET PROFIT



INCOME TAX

OTHER PRODUCTS AND SERVICES

BUSINESS FINANCING

BUSINESS LOAN
Basic financing offer for any business needs up to UAH 2 million

AGRI LOAN
Financing of working capital for farming enterprises up to UAH 2 million

LINE OF CREDIT
Line of credit for working capital purposes up to UAH 2 million

E-LIMIT
Line of credit with a limit for purchasing a certain quantity of goods

FINANCING OF FRANCHISEES
Credit solution for stimulating franchise development and scaling up to UAH 2 million

SECURED LOAN
Loan and credit line from UAH 2 million require collateral

AFFILIATE LOAN
Financing the partner-distributor's clients for product purchases

FACTORING

TRADE FACTORING
Factoring for suppliers of goods and services for business up to UAH 5 million

B2G FACTORING
Factoring of government and public tenders up to UAH 10 million

INTERNATIONAL FACTORING
Factoring for manufacturer- and distributor-exporters up to UAH 5 million

AFFILIATE FACTORING
Factoring for manufacturers and distributors

VALUE PROPOSITION

< 4 hours	< 48 hours	online	no collateral	any bank
loan approval process	“time to yes = time to money”	online transaction and financing	without collateral up to UAH 2M	no transaction requirements

COMPANY DATA

Finance Company Activitis is licensed to lend funds: loan, provide factoring services and leasing services

Activitis

CONTACT US

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