

Wandoo

# Investment Proposal

LATVIA



**PERU**  
(since FEB, Y2025)

**LATVIA**  
(HQ since Y2016)

**POLAND**  
(since OCT, Y2016)

**ROMANIA**  
(since FEB, Y2023)

**SPAIN**  
(since AUG, Y2017)

**CZECH REPUBLIC**  
(planned in Y2025)

## Markets Map:



- Active Markets



- Head Quarters



- New Markets

**€ 600M**

of issued loans since  
launch in Y2016

**130**

employees across  
the group

**300 000+**

active clients in Poland,  
Spain, and Romania

**AI driven Scoring**

in-house decision engine,  
risk & analytics teams

**Team**

Highly skilled and  
experienced management

**Proprietary CRM**

internally developed soft,  
no external dependencies

**up to 30 days**

short-term  
consumer loans

**12.3 – 25.6 %**

monthly effective  
interest rate

**Poland/Spain**

stable European markets

**up to 3 months**

medium-term  
consumer loans

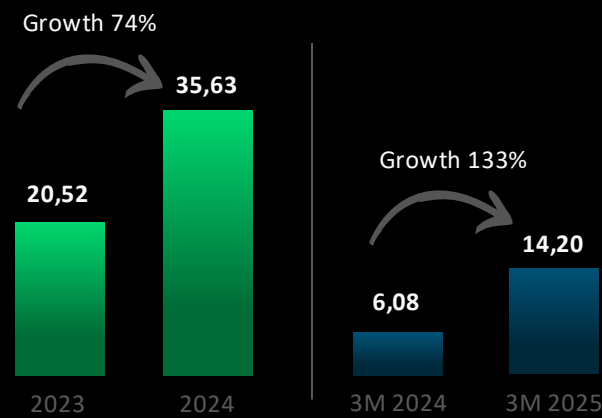
**30 %**

monthly effective  
interest rate

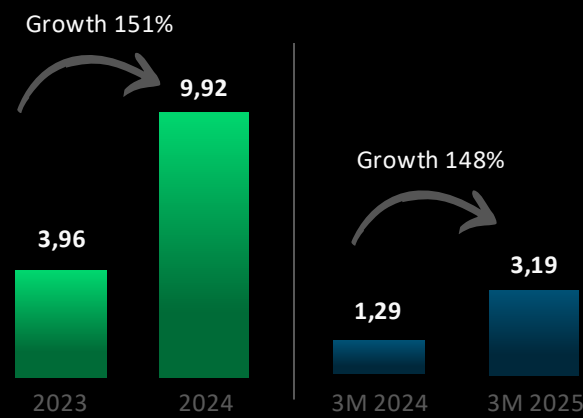
**Romania**

rapidly growing market

Revenue, MEUR



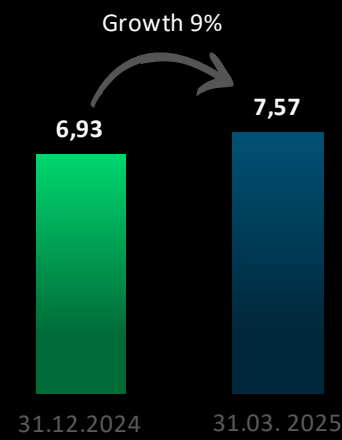
EBITDA, MEUR



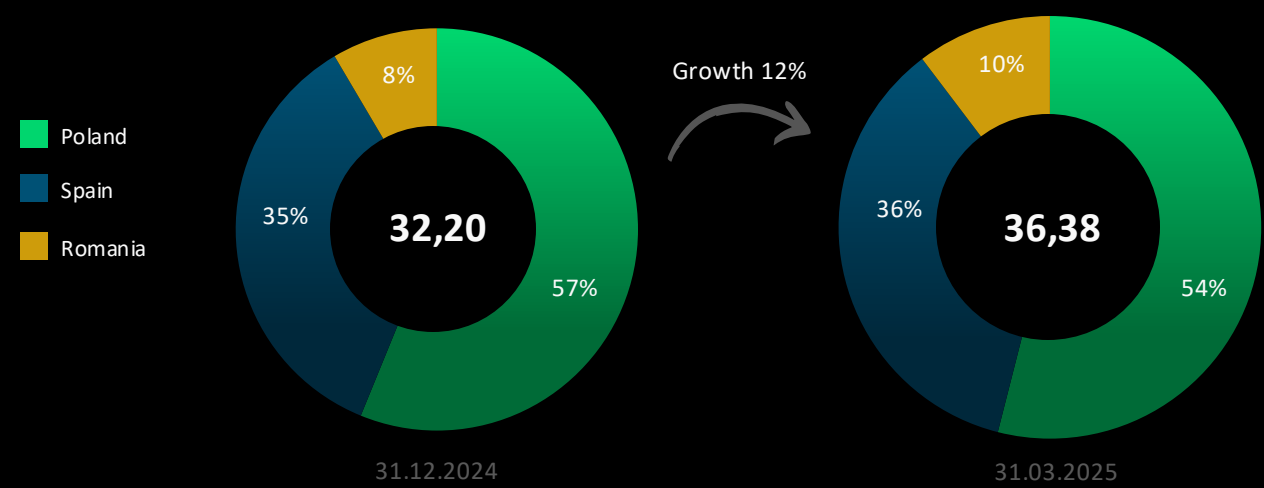
Net Profit, MEUR



Equity, MEUR



Net Portfolio, MEUR



# Investment proposal

Already attracted:

**€ 12M equity**  
**€ 14M loan**

While successfully growing, we also have attractive offers for our investors:

Since inception:

**11M EUR paid to investors**

## Via Bond

EUR 3M private bond emission for scaling business in existing markets.

- ✓ Form: private bond emission
- ✓ **Return: 15% per year**

## Via Loan

Scaling business in Poland and Spain (stable and profitable markets).

- ✓ Form: via Loan
- ✓ **Return: up to 20%**

## Via Convertible debt

Scaling business in Poland and Spain or expanding in Romania.

- ✓ Form: convertible debt
- ✓ **Return: up to 23%**

## Equity investment

Launch and scale business in LATAM and Africa.

- ✓ Form: via Equity
- ✓ **Return: please contact**





**Iveta Brūvele**

Founder & CEO

Before founding Wandoo Finance in 2016, Iveta spent 10 years gaining experience in the fintech industry, leading various departments at renowned companies, such as 4Finance and TWINO.



**Margarita Jankova**

COO

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.



**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.

Wandoo

THANK YOU!

Wandoo Finance

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