



Wise Guys Fintech

hosted by Swedbank

Spring, 2018 / Riga, Latvia



Our Mission

Help Founders Become
Entrepreneurs
And Build Great
International Tech
Companies

Our Approach

Be A Platform For
Experienced Founders
To Mentor And Invest Into
The Next Generation of
Successful Founders

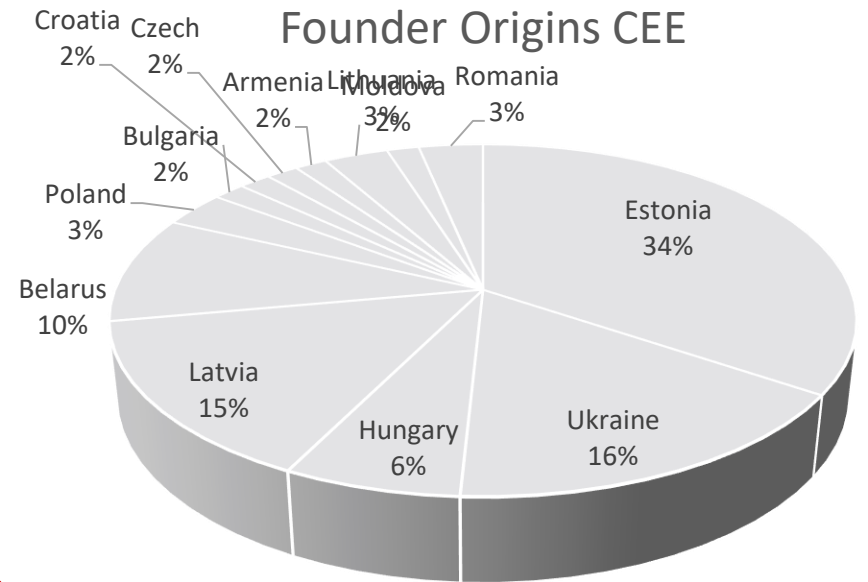
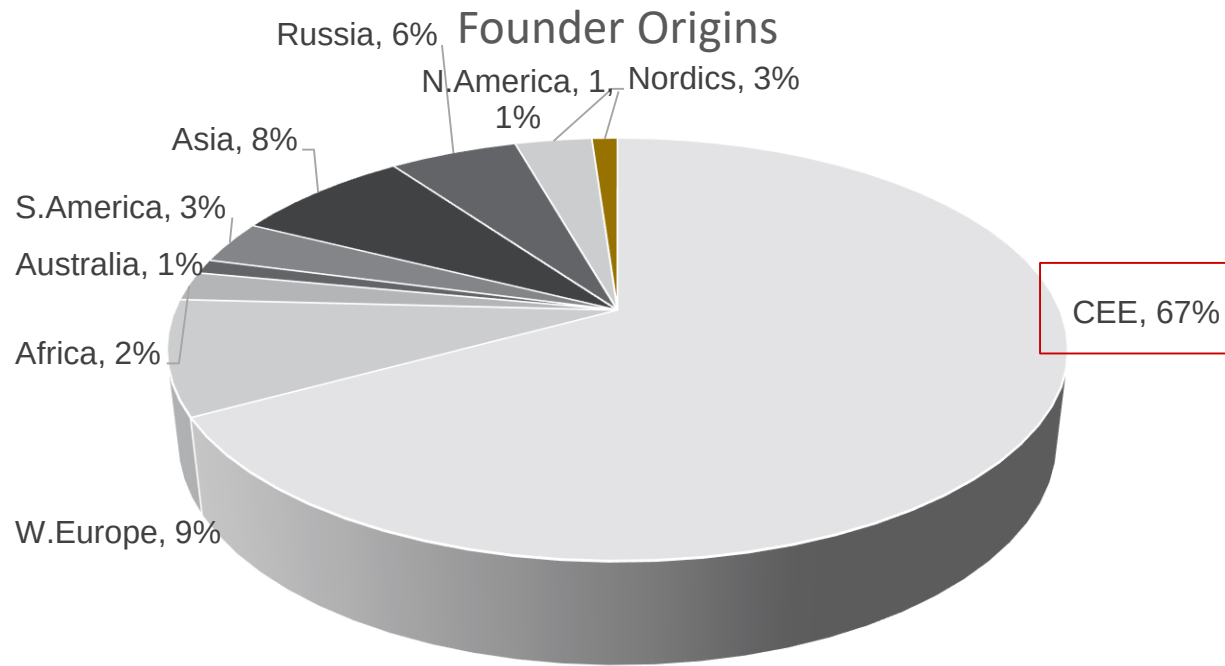
Startup Wise Guys Fact Sheet

- Leading B2B Focused Business Accelerator in Europe since **2012**
- Completed **9 Programs, 81 Investments**, Attracted Founders From 35 Countries, 4 Continents, 150+ International Mentors & Investors
- **10 companies MRR 40k+**
- **77% survival** rate among our startups (62 active companies)
- **7+ out of 10 companies** raises a seed round above 100k within 6 months of graduation
- Current Portfolio Valuation circa **4x** (Excluding Batch-8 & 9)
- Portfolio raised more than **14 Mio Eur** in funding
- **First Major Exit:** VitalFields Acquired By Monsanto in '16



Startup Wise Guys Founders Represent Top Talent From Across the Globe

SWG pipeline of start-ups illustrates diversity of batch members.



62 active companies, portfolio raised 14+ Mio EUR

Soter
ANALYTICS


inapptics
ship. analyze. improve.

REBEL  **ROAM**


teamscope

COMODULE 

 **PublishDrive**


Shipitwise

 **Promo
Republic**


Investly

MRPEasy


ANATOMY NEXT

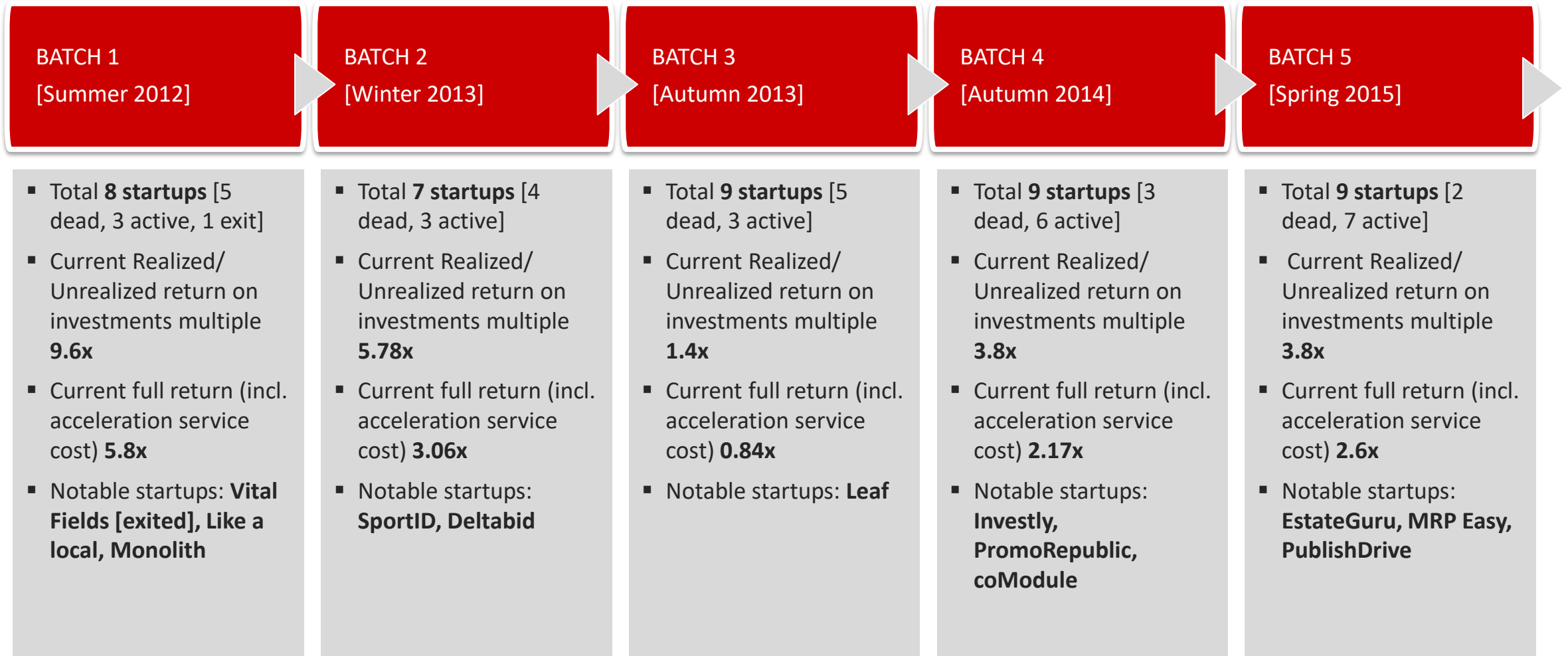

WOLFPRINT

 **estateguru**

 **PUBLICFAST**

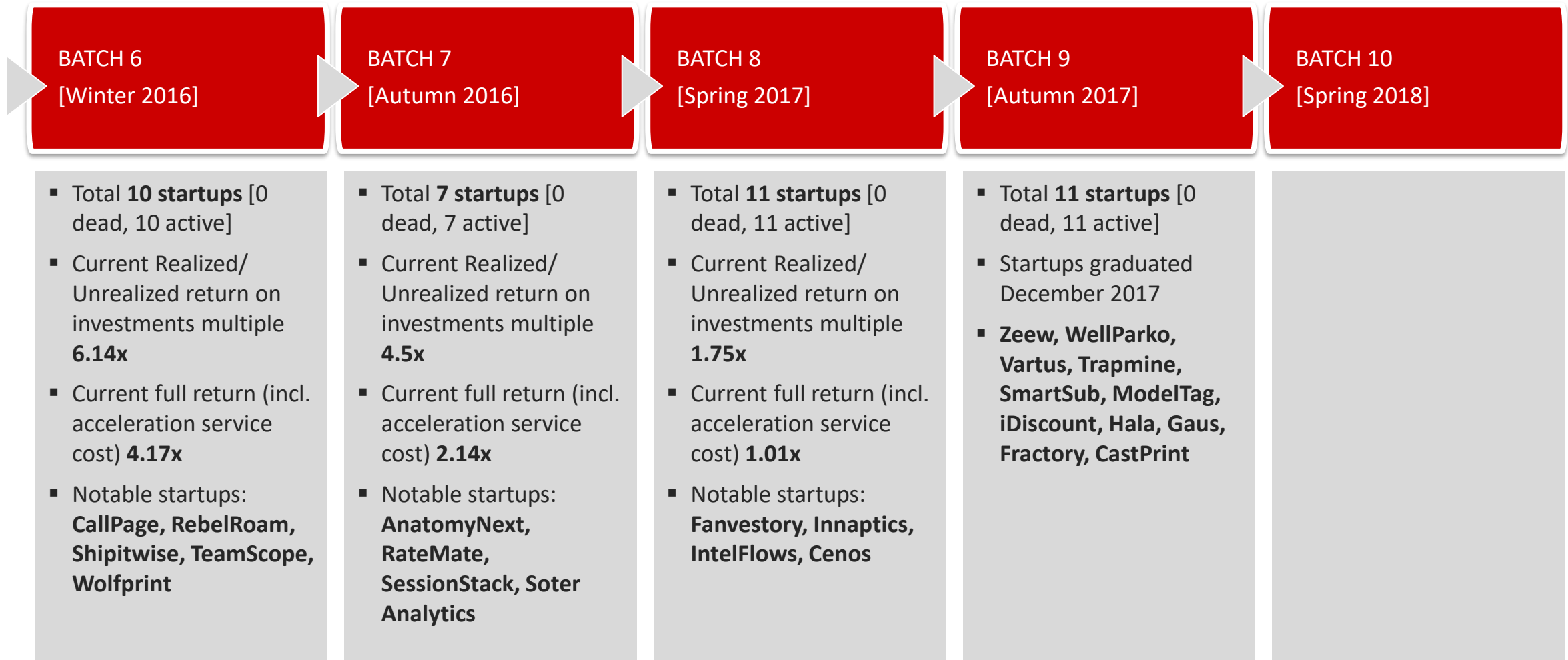
 **callpage**

SWG Past Performance and Metrics (1)*



* Return calculated internally based on calculated cash outflows and available information for company latest valuation as of December 2017

SWG Past Performance and Metrics (2)*



* Return calculated internally based on calculated cash outflows and available information for company latest valuation as of December 2017

SWG Curriculum Overview

Focusing on value proposition, developing repeatable sales channels and investor readiness

Illustrative Batch 9



Why Fintech vertical?

- **Fintech, Insurtech and Reguletech** are the most invested ecosystems in the last 3 years
- New regulations (**PSD2**) open a new world for finance entrepreneurs
- **Blockchain** technology, investments (ICOs) and cryptocurrencies are seriously challenging the banking status quo.
- **Banks and insurance companies are clear exit providers** for the start-ups as they are continuously scanning the market, both at regional and continental level
- Leverage on both expertise and success story of SWG in former batches

- Swedbank will be hosting Wise Guys Fintech - spend up to six months in Swedbank Latvia amazing startup floor premises in Riga
- For the startups, it's a way to fast-track growth by gaining competence and access to more than 7 million of Swedbank's customers through our Open Banking platform.
- For Swedbank, we hope to find partners with the purpose of building great customer value together
- Access to Swedbank key executives in different functions (regularity, digital banking, retail distribution, etc...) as key mentors
- Swedbank brand to help develop brand credibility in the Nordic region to attract best possible startups and combine then with SWG strong brand in CEE and CIS

Already successfully accelerated several fintech companies within our previous batches



estateguru (EE)

- Founded in 2013, Estonia
- Batch 3
- P2P real estate loans
- 100k MRR (August 2017)
- 18 employees
- Have raised seed funding and in process of raising 3 Mio Eur Series A



Investly (EE)

- Founded in 2014, Estonia
- Batch 5
- P2P invoiced factoring
- Presence in Estonia and UK (early tests in 3 more countries)
- Have raised seed funding with Speedinvest (CEE leading fintech fund) and other investors more than 650k Eur
- Raising series A in 2018



Welltrado (LT)

- Founded in 2017, Lithuania
- Batch 8
- P2P lending marketplace
- More than 100 lenders on their site, analyzed and assessed
- Raising an ICO In q1 2018 (aiming at 10 Mio Eur)

Combining SWG startup experience with Fintech expertise



Cristobal Alonso
(Spanish)
CEO & Group
Energy Master



Herty Tammo
(Estonian)
Board Member
*Investment
Committee*



**Juan Alonso-
Villalobos**
(Spanish)
Fintech Batch
MD



Wallace Green
(American)
Batch 9 MD



Egita Polanska
(Latvian)
Scouting
Director



Lone Jensen
(Danish)
JUMP & Impact
Lead



Oscar San Juan
(Spanish)
Batch 8-10
Geek Squad Lead



Zane Bojare
(Latvian)
Marketing
Director



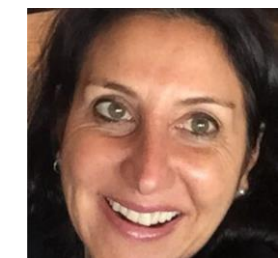
Johan Lorenzen
(Danish)
Advisor and
Mentor



Dag Ainsoo
(Estonian)
Investment
Director Wise
Guys Ventures



Farid Sigh
(India)
Fintech Batch
Geek Squad
Lead

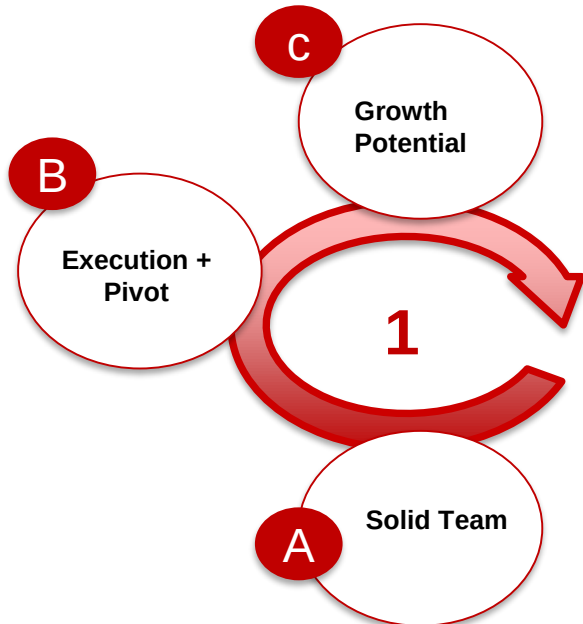


Loretta Joseph
(Australian)
Blockchain-
Fintech Expert

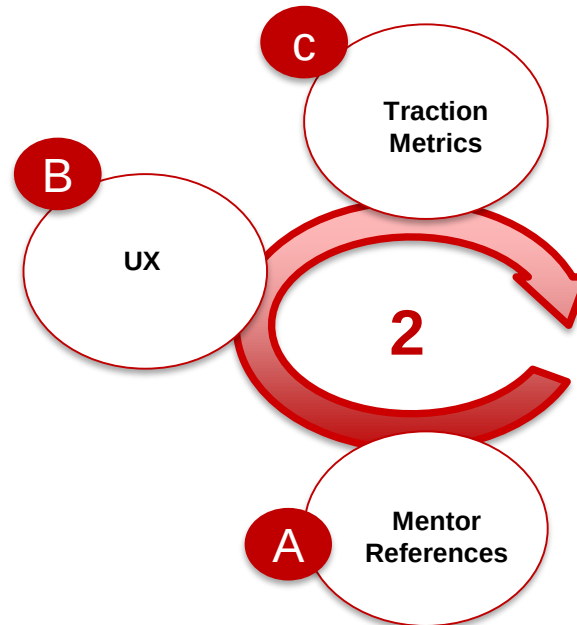
And a dedicated team of 20 mentors from all banking areas from Swedbank

What are we looking to invest into?

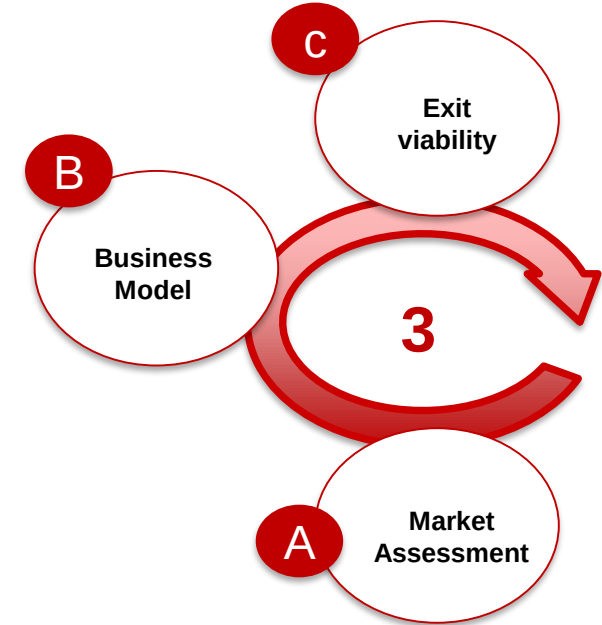
Team (ambition & discipline)



Product (initial traction)



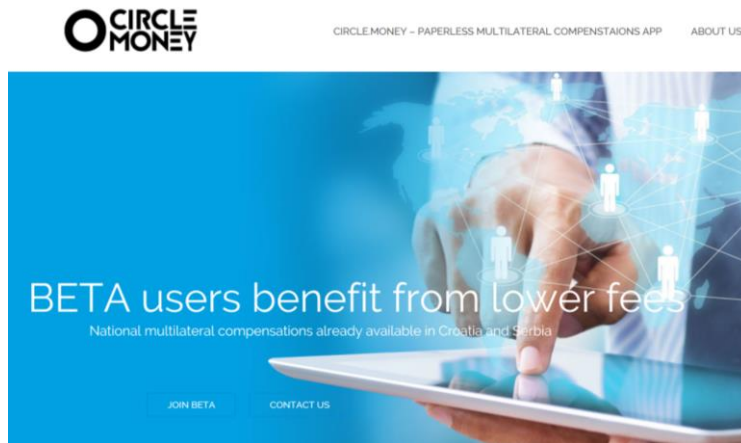
Market (potential)



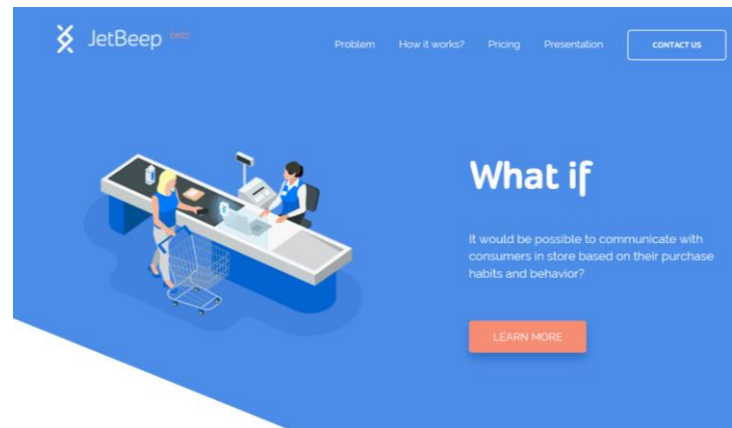
SWG Follows A Rigorous Startup Selection Process



Some startups already scouted and invited to top25



- Fintech
- Presence in Serbia – Croatia
- Netting platform to settle debts between SMEs with low fees
- Creating a netting ecosystem per country

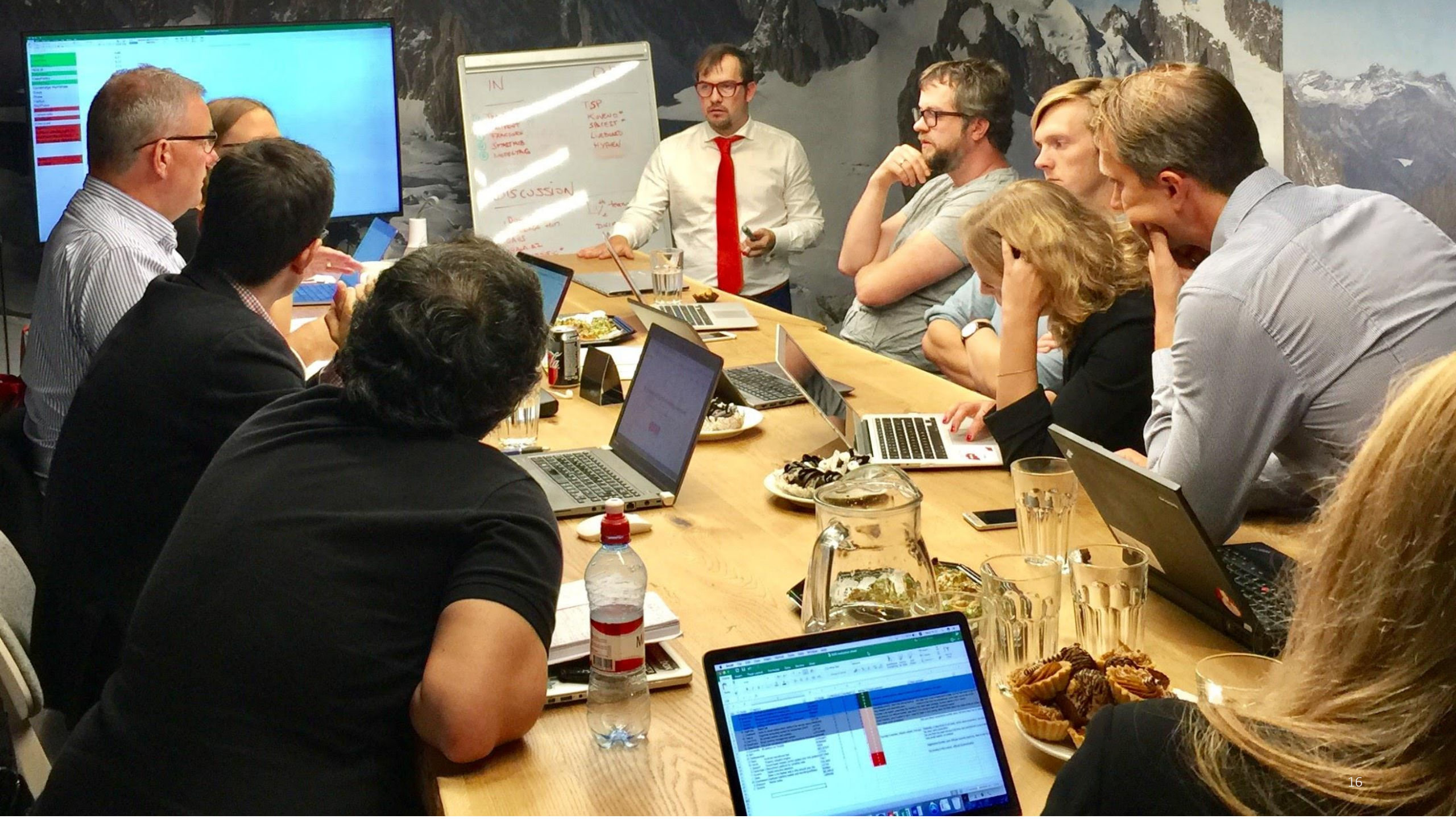


- Fintech – Payments
- Presence in Ukraine and BD internationally
- Id&validation technology for mobile.
- Technology for experience in payment .
- One simple solution to make payment and fidelity experience unique



- Fintech
- Presence in Montenegro – Serbia
- AI advisers technology provider with a focus on B2B
- Simple but clear technology building blocks

And many more to come...



IN

TSP

KURNO = STREET

LUBNO = HYPER

DISCUSSION

1. Discussion

2. Discussion

3. Discussion

4. Discussion

5. Discussion

6. Discussion

7. Discussion

8. Discussion

9. Discussion

10. Discussion

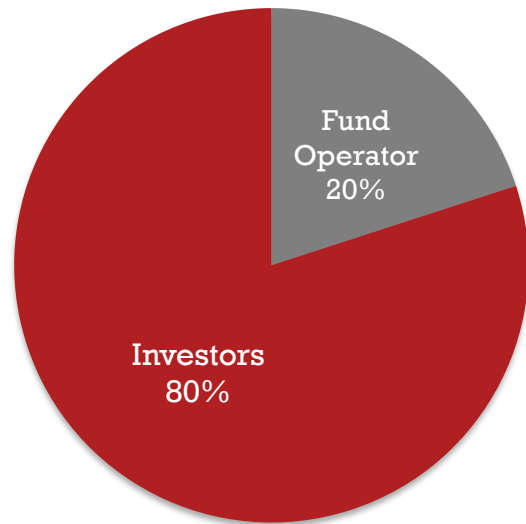
Investors proposition (1)

- One of Europe's **most experienced** accelerator **teams** and programs
- >70% of our **startups receive funding** within 6 months of graduation
- **Excellent portfolio value**, among best in early stage investments
- Partnerships with many regional firms, accelerating teams access to **valuable resources**
- **Solid, passionate** and multi functional **international mentor pool**
- **Strong track record** on Baltics, CEE and CIS B2B startup investment
- **Excellent founder feedback** in previous batches
- Belief in creating ongoing **local and regional impact**, not “just” running an ROI based accelerator

**Why
SWG?**

Investors proposition (2)

- 6 months ongoing activity program + (potential) 3 months onsite until second demo day
- 1 accelerator batch in H1 2018 (Baltics) – up to 10 companies invested (having an 11th one with no money invested but doing the program as a backup)



- The Fund will hold a 8% of the startups.
- Total Fund Valuation: 470K€
- 80% of the Fund in hands of the Investors.
- => 25K investment (minimum ticket) represents a 5% of all the invested startups.

Key finances

Startup Cash Investment = 200k €

- 10 teams x 20k € investment for 8% of each startup

Startup Program Investment (running the program and pre-accelerator) = 175k €

Selection and RoadShow – 10k

Program Running team 7 months compensation - 90k

Program Mentoring (fees, travel, accommodation, etc..) – 30k

Program Marketing and events – 25k

Program Operational cost – 20k

TOTAL FUND SIZE - 375k €

First Fund Closing min. 225k (one fourth committed) – 10% discount over second tranche

Opportunity to diversify your investment by also investing on Wise Guys batch 10 (SaaS) running also in H1 18, with same budget (total then being 750k)

Fund structure

- SWG Holding will act as the Operator for the Fund
- Registration of limited liability company “Wise Guys Fintech Batch 1” (hereinafter – the Fund) with commercial register of the Republic of Estonia
- Financial investments to Fund (and SHA) first closing until Jan 18.
- The 80% of the Fund that will be distributed in equity to the investors will be done to their investment with a 10% discount for first tranche investors
- The Fund will be focusing on the investment of the H1 2018 Batch
- All investors are represented at the shareholders committee with voting rights according to their shares
- All investor can actively participate both on startup recruiting and acceleration processes

Next Steps

1. Get feedback if interested on investing and ticket size (min 25k) – Week Jan 15th
2. Review and sign SHA – No later than Jan 22nd
3. Transfer the money – No later than Jan 31st

THANK YOU

