



## #4

Special edition

# FUNDS IN TRANSIT & LOs' HEALTHCHECK



Andrius Bolšaitis,  
CEO of ViVentor

# Latest Activities

- ★ Funds in transit
- ★ Loan extensions
- ★ Cost cutting
- ★ Daily communication with Loan Originators
- ★ Continuing process for license for financial brokerage company



**ATLANTIS**  

---

**FINANCIERS**

# Atlantis Financiers

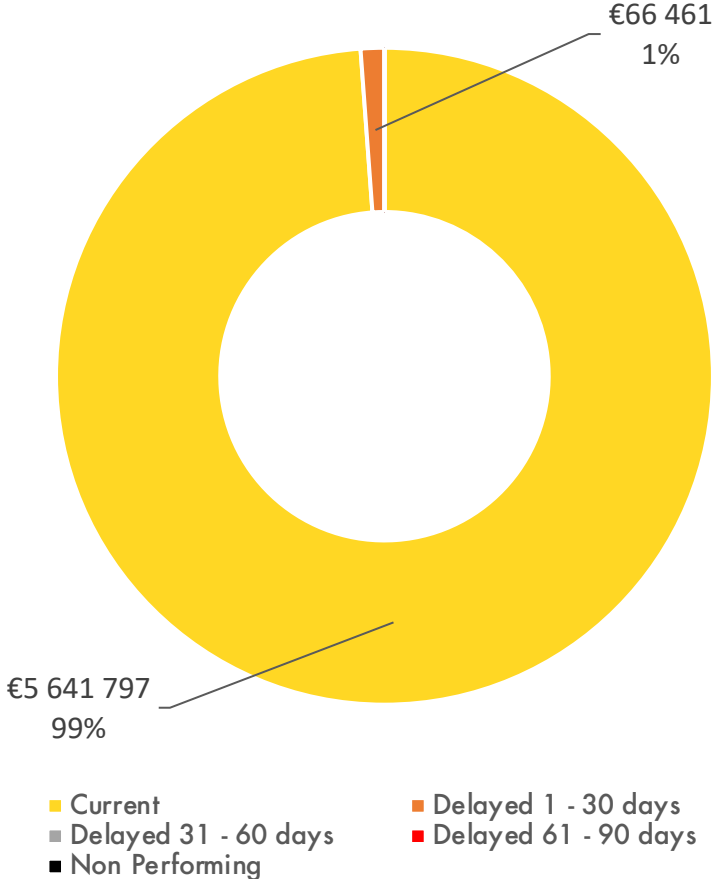
<b>Country</b>	Netherlands	<b>Business type</b>	Invoice Financing
<b>Founded</b>	2013	<b>Average investment rate</b>	14%
<b>Partnership since</b>	2017	<b>Available</b>	2 575 K EUR

## Latest activity

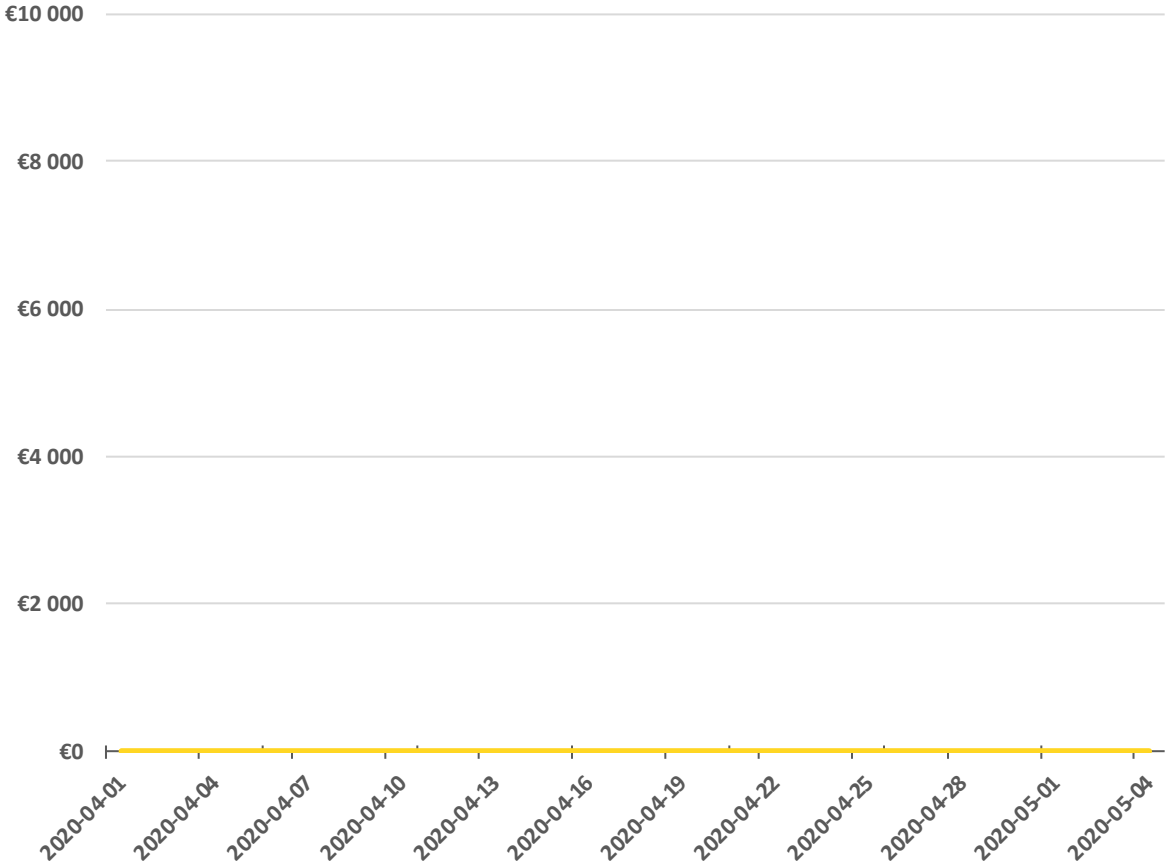
- Has applied for loan extensions: Yes
- Funds in Transit status: In line
- Almost all Atlantis invoice finance loans are covered by Atradius insurance

# Atlantis Financiers

### Portfolio on ViVentor



### Funds in Transit





FOR  A.B.A

 kreddy

# Forza & Kreddy BA

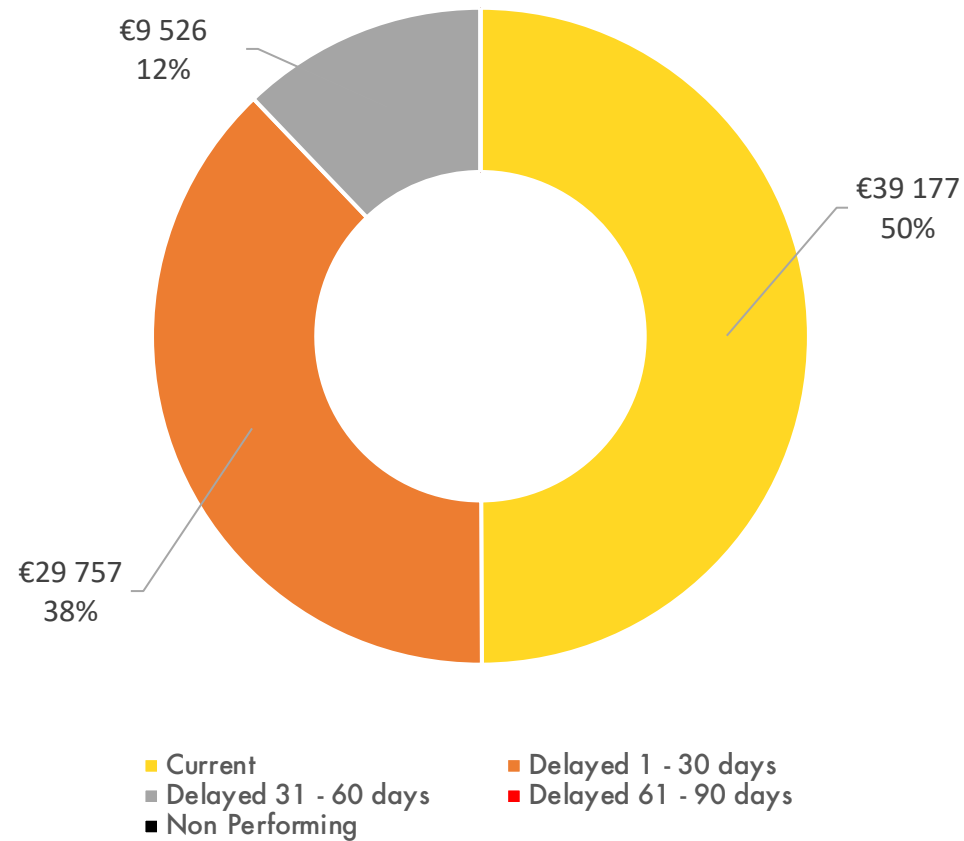
<b>Country</b>	Bosnia and Herzegovina	<b>Business type</b>	Personal pay day and instalment loans
<b>Founded</b>	2016	<b>Average investment rate</b>	12%
<b>Partnership since</b>	2019	<b>Available</b>	210 K EUR

## Latest activity

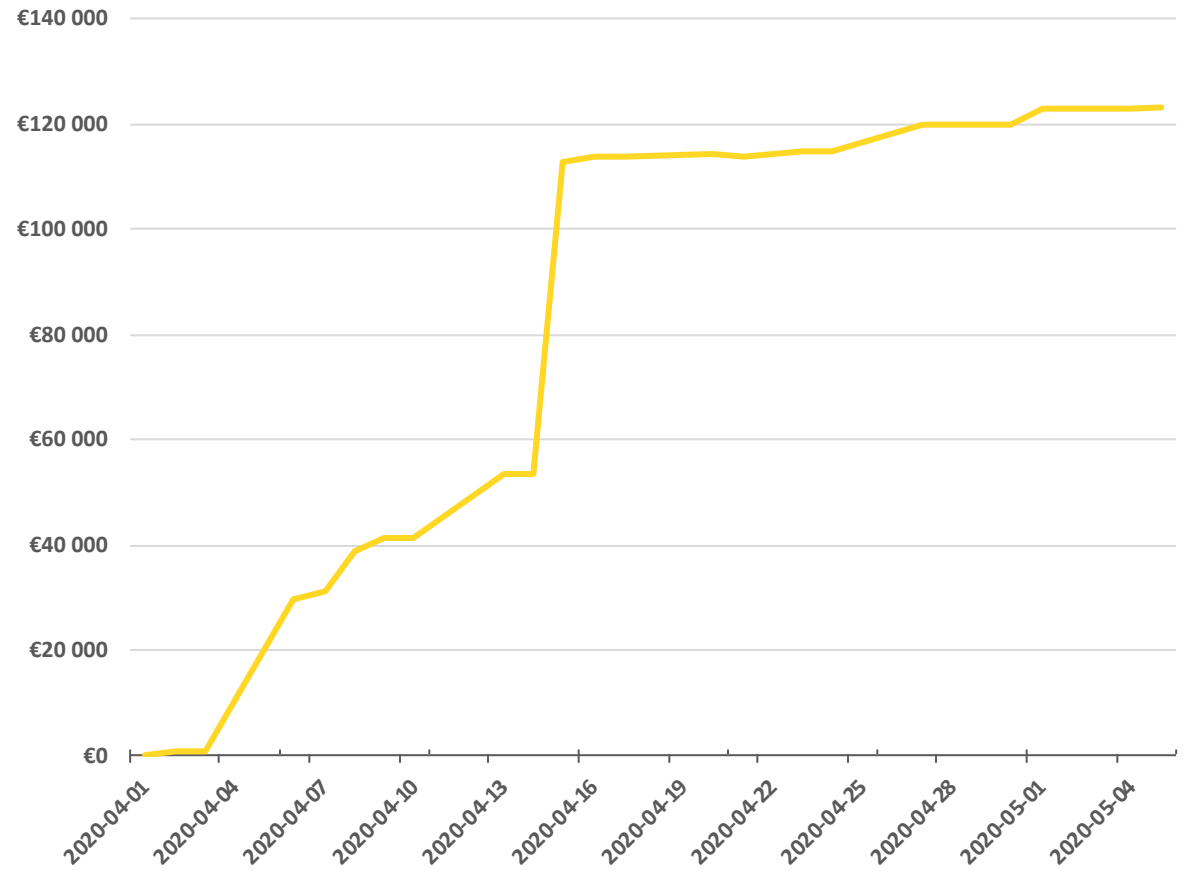
- Has applied for loan extensions: Yes
- Funds in Transit status: Not in line
- Technical issue with transfer of funds from Bosnia (non-eurozone country)
- Agreed a new transferring structure
- The manager of the company has promised to repay full outstanding amount in the coming days with interest

# Forza & Kreddy BA

## Portfolio on ViVentor



## Funds in Transit







**Moment** **Credit**

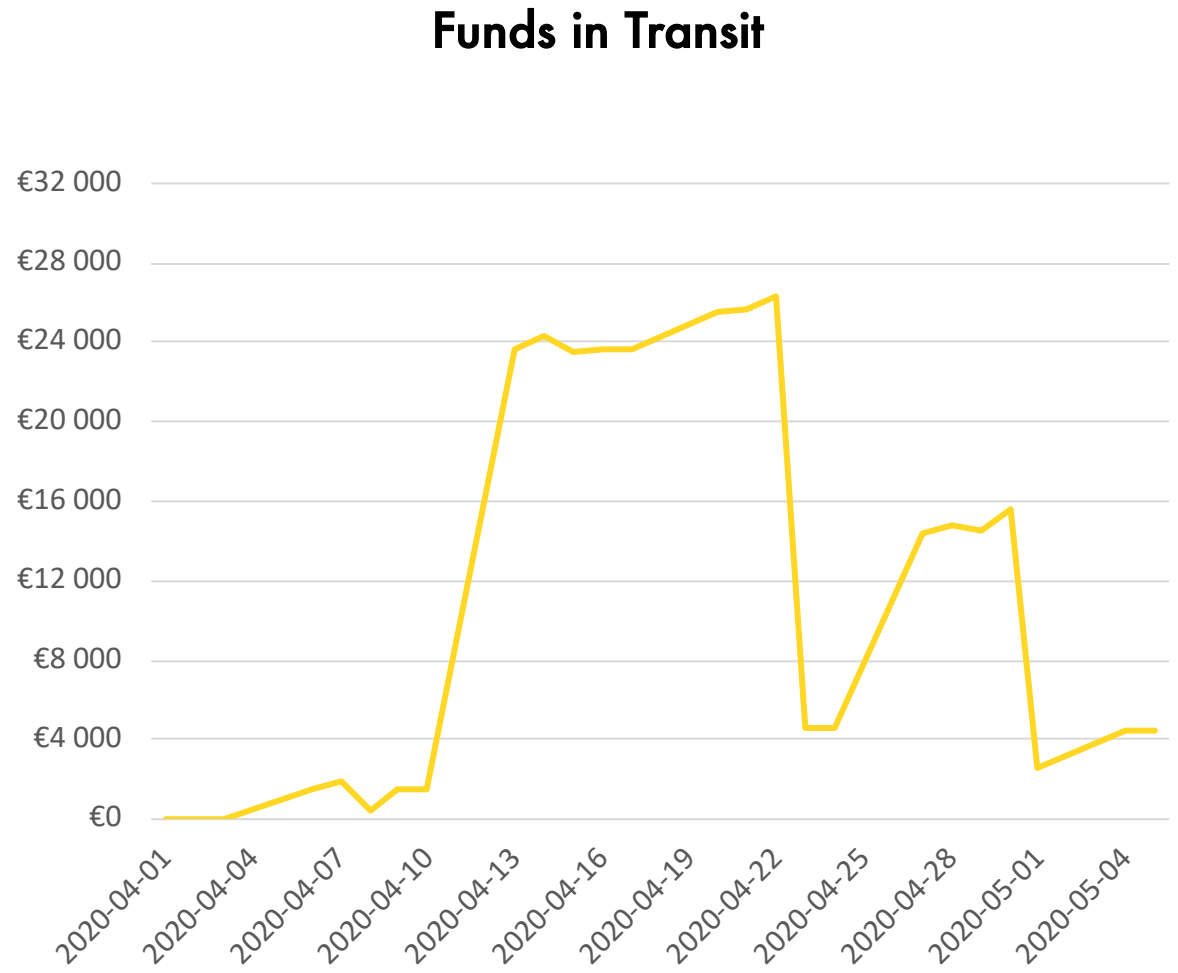
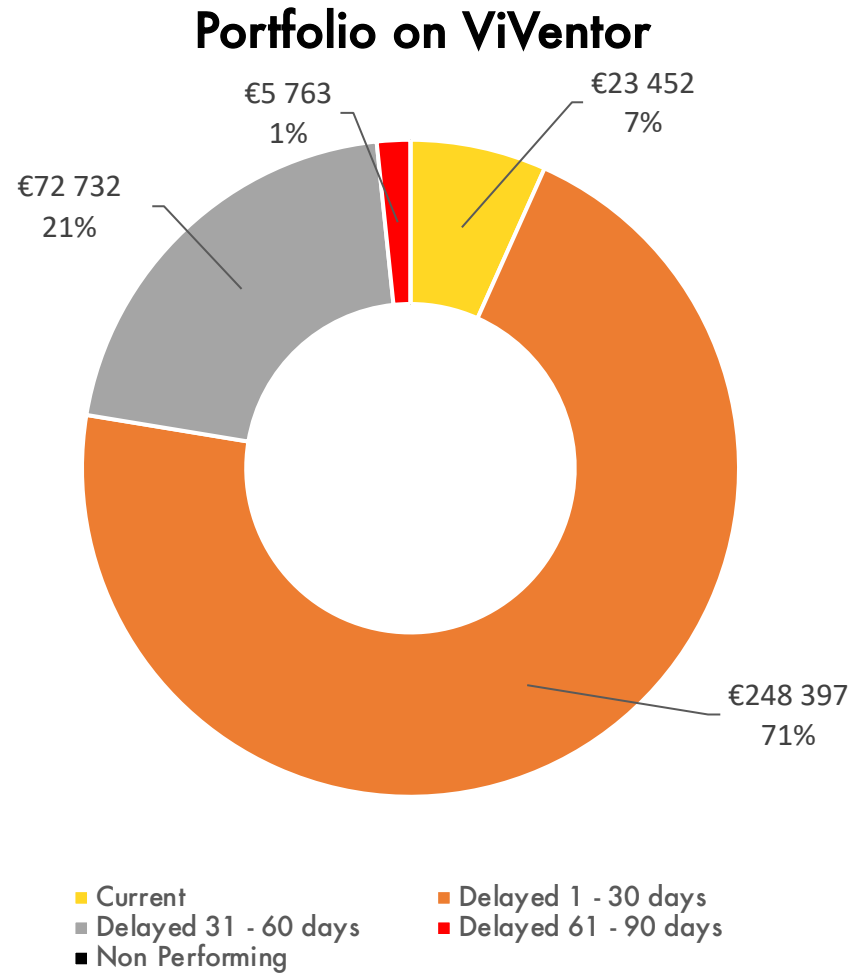
# Moment Credit

<b>Country</b>	Lithuania	<b>Business type</b>	Personal pay day and instalment loans
<b>Founded</b>	2007	<b>Average investment rate</b>	12%
<b>Partnership since</b>	2018	<b>Available</b>	35 K EUR

## Latest activity

- Has applied for loan extensions: Yes
- Funds in Transit status: In line
- Company proactively followed moratorium of Lithuania which allows to extend loans up to 3 months
- As a result, Moment Credit major part of portfolio was extended, but not yet reflected on ViVentor platform
- This week some Moment Credit loans will be respectively extended for 3 months
- Interest for investors will be included
- Are ready to discuss premature buybacks of claims with approx. 13% discount

# Moment Credit





**FOR *Z* A.M.D**

# Forza MD

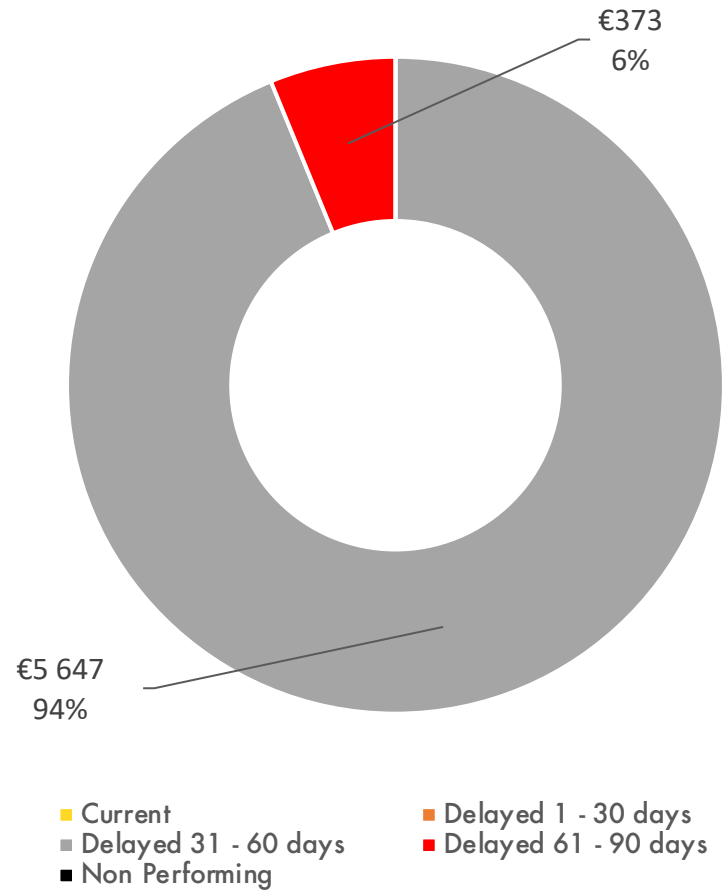
<b>Country</b>	Moldova	<b>Business type</b>	Personal pay day loans
<b>Founded</b>	2016	<b>Average investment rate</b>	12%
<b>Partnership since</b>	2020	<b>Available</b>	0.5 K EUR

## Latest activity

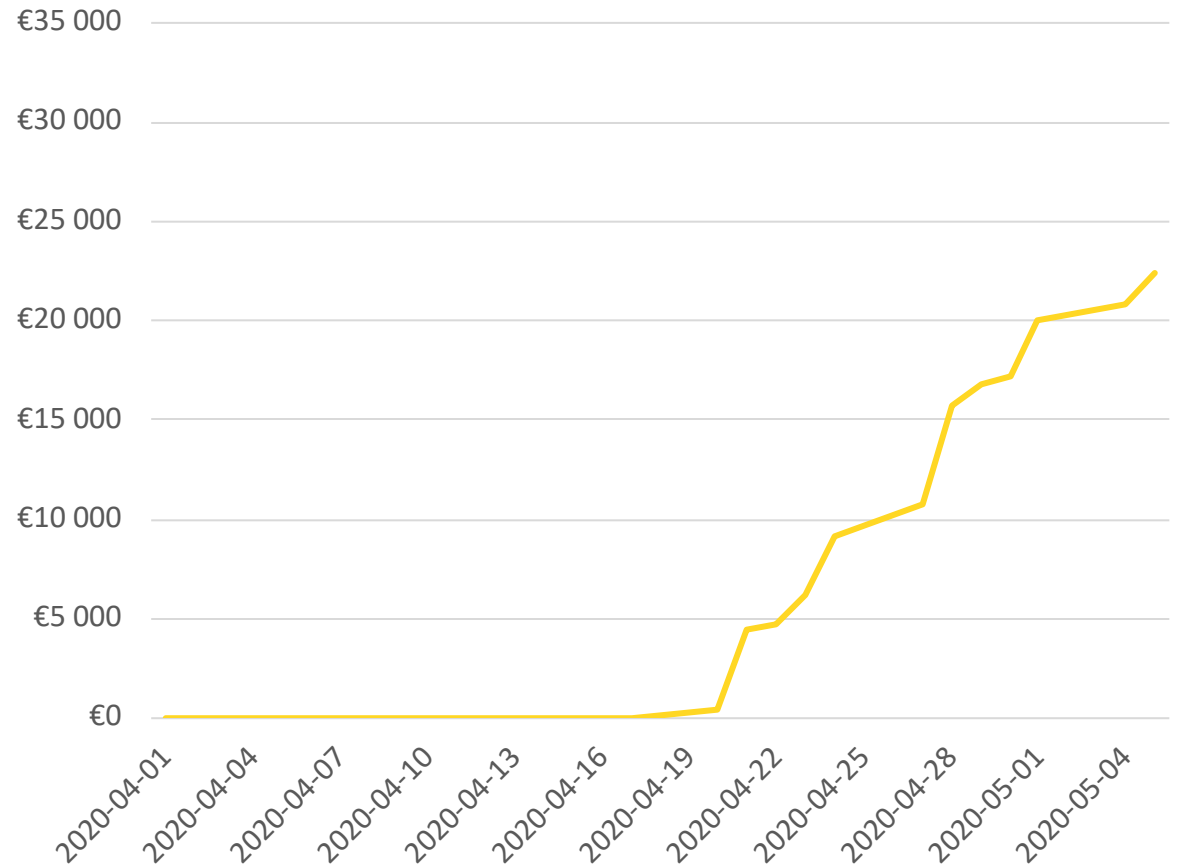
- Has applied for loan extensions: No
- Funds in Transit status: Not in line
- Technical issue with transfer of funds from Moldova (non-eurozone country)
- Agreed a new transferring structure
- Agreed to fully cover all outstanding debt on ViVentor platform of 28 K EUR

# Forza MD

## Portfolio on ViVentor



## Funds in Transit





# Kredity Centras

<b>Country</b>	Lithuania
<b>Founded</b>	2009
<b>Partnership since</b>	2018

<b>Business type</b>	Personal instalment loans
<b>Average investment rate</b>	9%
<b>Available</b>	12 K EUR

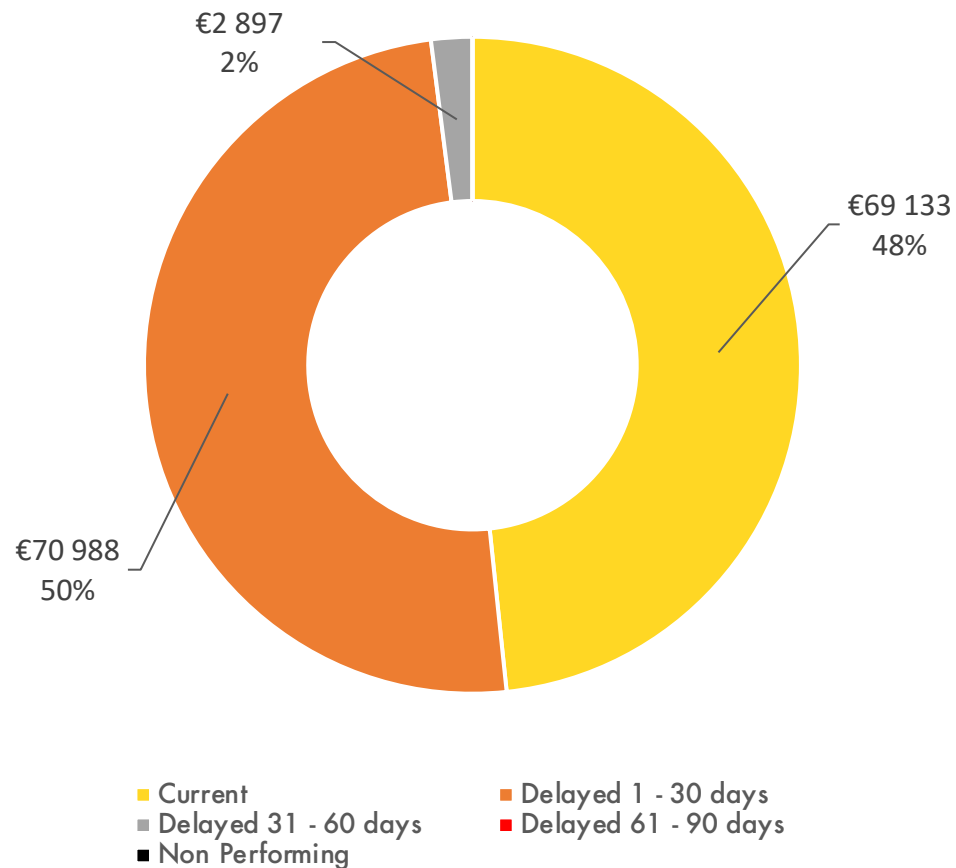
## Latest activity

- Has applied for loan extensions: No
- Funds in Transit status: In line

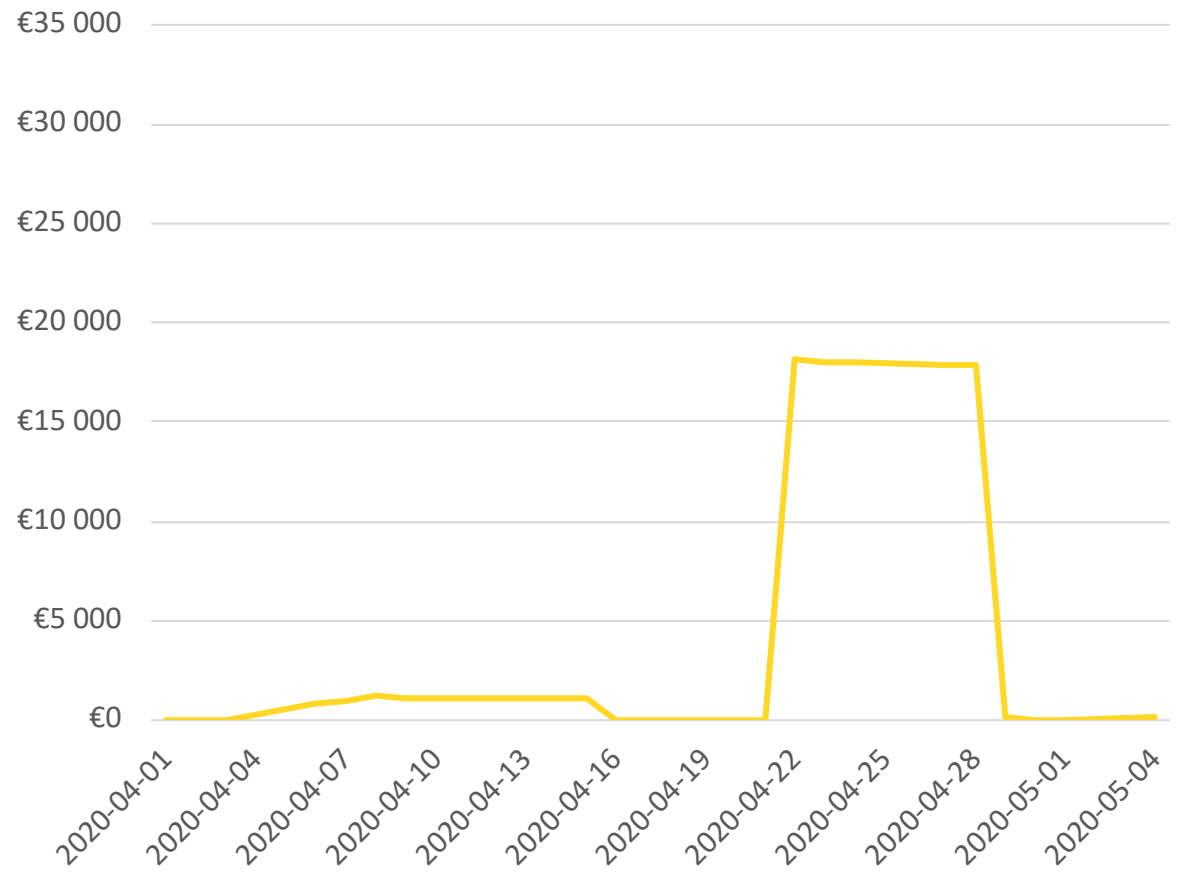


# Kredity Centras

## Portfolio on ViVentor



## Funds in Transit





**monify**

# Monify

<b>Country</b>	Latvia
<b>Founded</b>	2017
<b>Partnership since</b>	2019

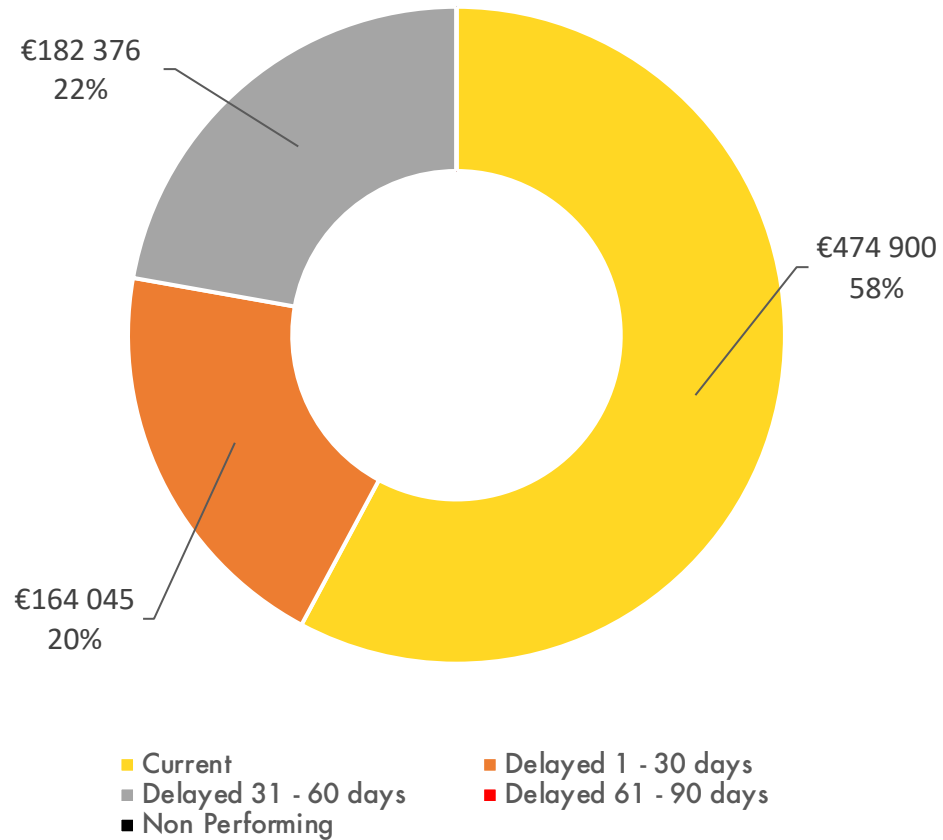
<b>Business type</b>	Business instalment loans
<b>Average investment rate</b>	14%
<b>Available</b>	26 K EUR

## Latest activity

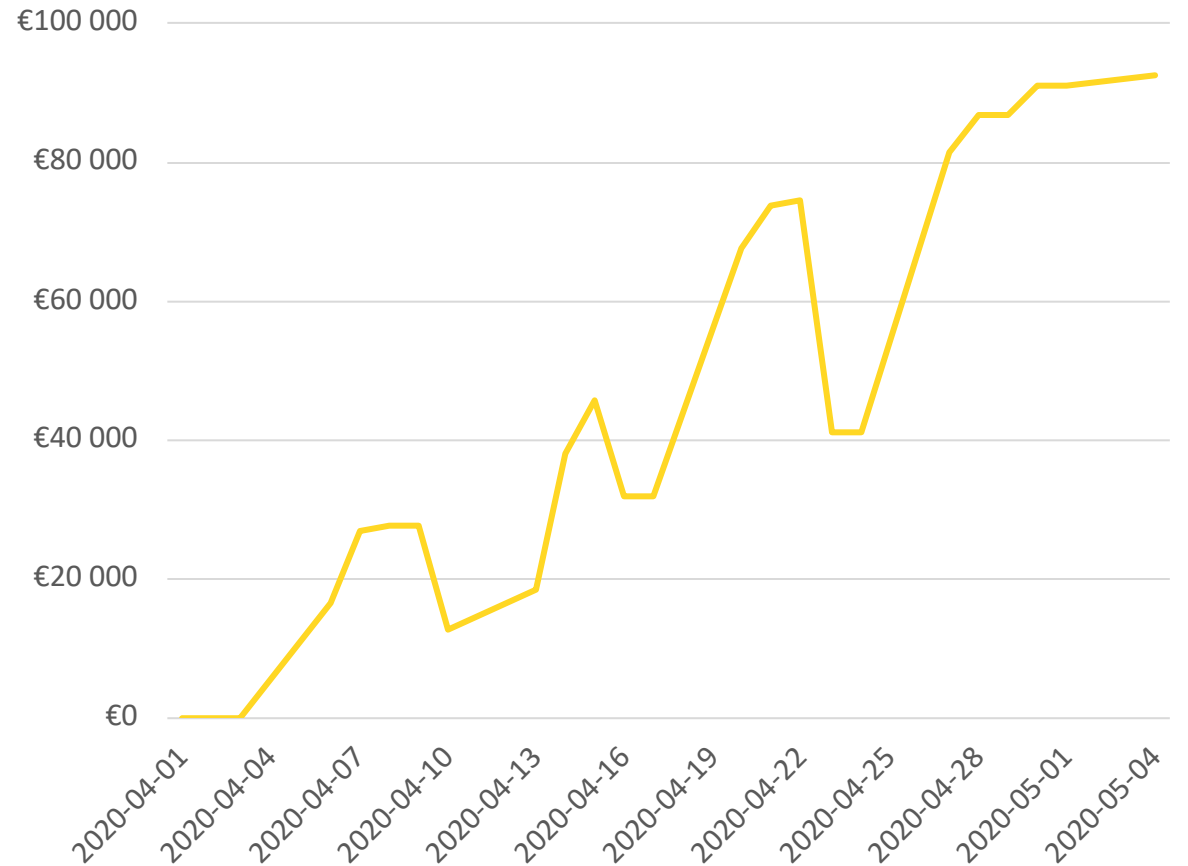
- Has applied for loan extensions: Yes
- Funds in Transit status: In line

# Monify

## Portfolio on ViVentor



## Funds in Transit





# Ibancar

<b>Country</b>	Spain
<b>Founded</b>	2014
<b>Partnership since</b>	2018

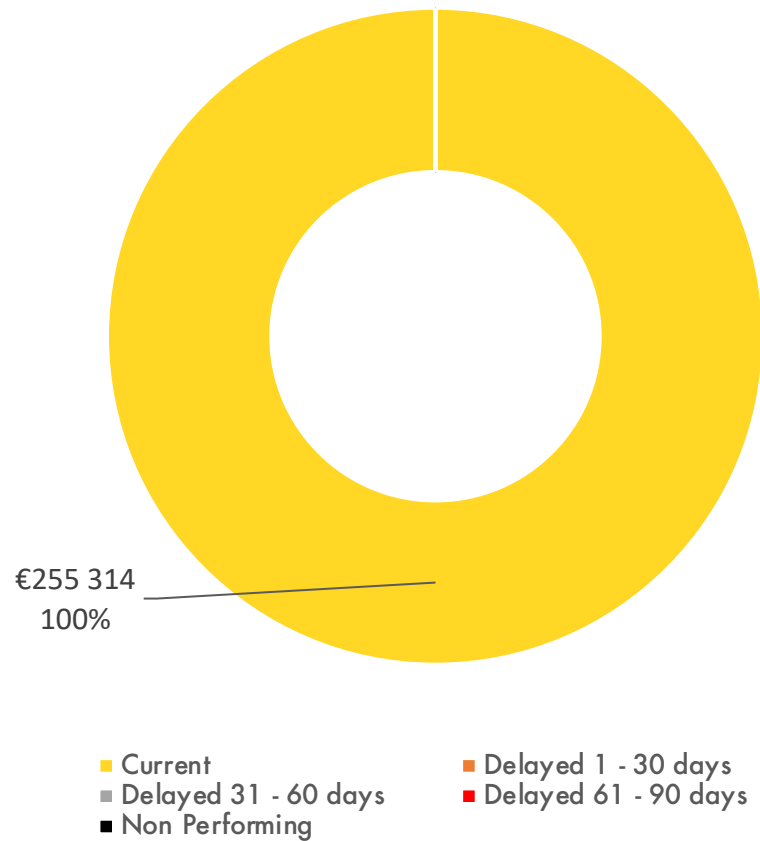
<b>Business type</b>	Personal & Business Loans with vehicles as collateral
<b>Average investment rate</b>	13%
<b>Available</b>	25 K EUR

## Latest activity

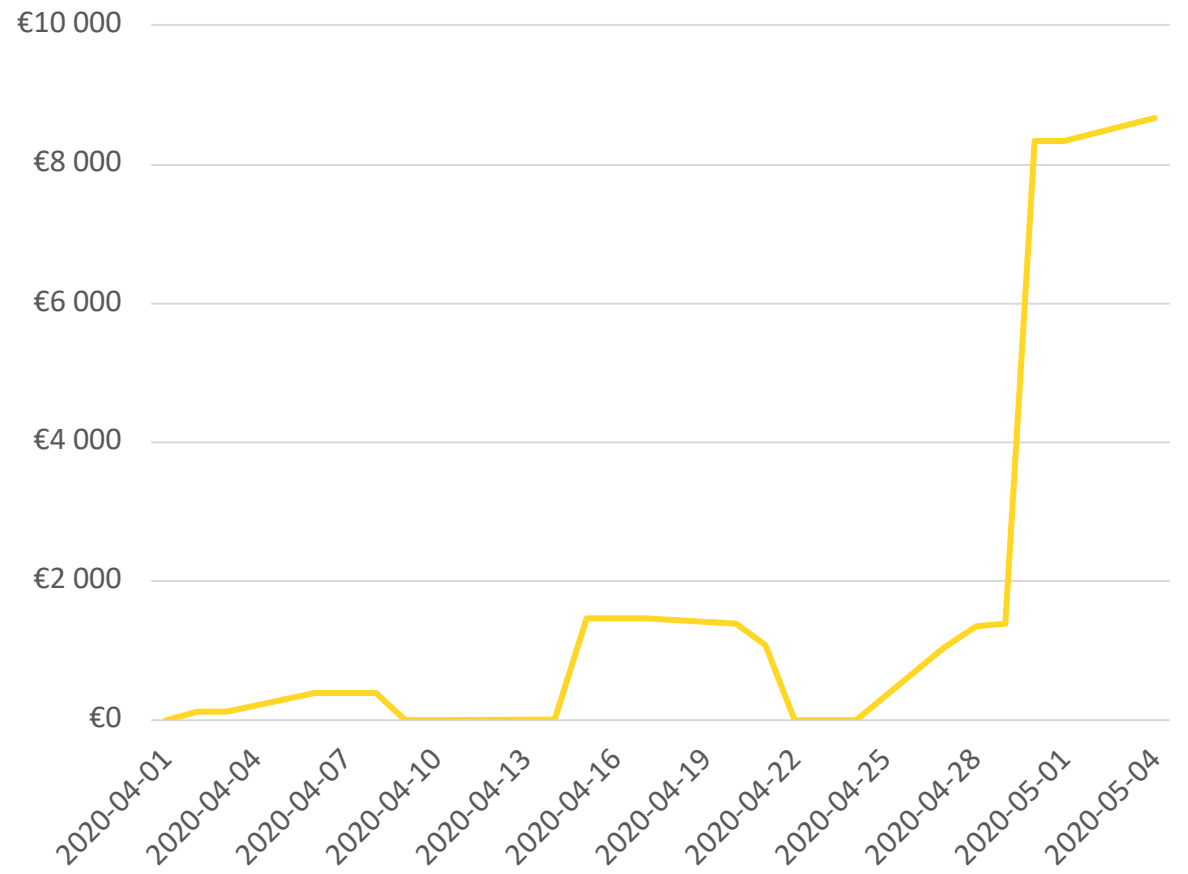
- Has applied for loan extensions: Yes
- Funds in Transit status: In line
- Ibancar launched a website where investors can verify the information on the P2P platforms with Ibancar loans: <https://p2p.ibancar.com>

# Ibancar

## Portfolio on ViVentor



## Funds in Transit





TWINERO 

PRESTO



# Twintero & Presto

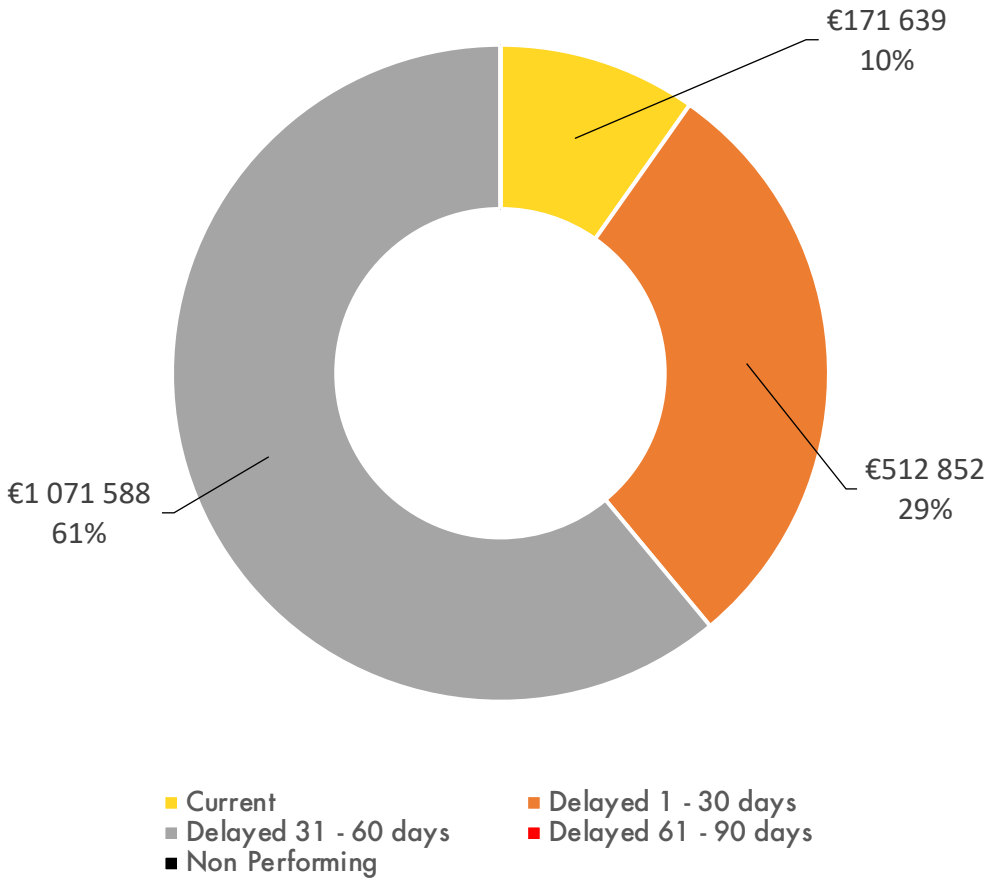
<b>Country</b>	Spain	<b>Business type</b>	Personal pay day and instalment loans
<b>Founded</b>	2012	<b>Average investment rate</b>	14%
<b>Partnership since</b>	2017	<b>Available</b>	1 032 K EUR

## Latest activity

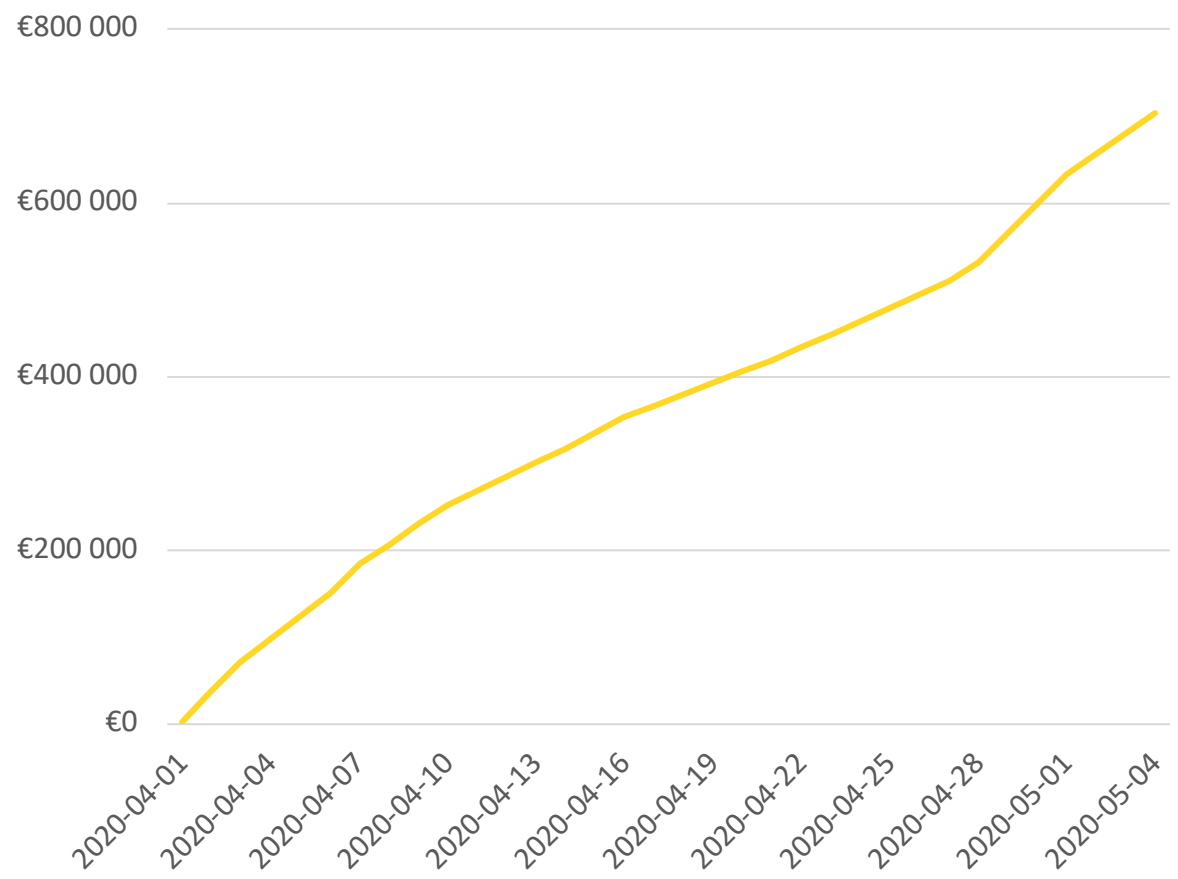
- Has applied for loan extensions: Yes
- Funds in Transit status: Not in line
- Working on a plan of repayment of funds in transit
- Company has made significant cost cutting on operating expense and limited disbursement of new loans
- Update on next action will be next week

# Twinero & Presto

### Portfolio on ViVentor



### Funds in Transit





# Kviku

<b>Country</b>	Russia
<b>Founded</b>	2013
<b>Partnership since</b>	2019

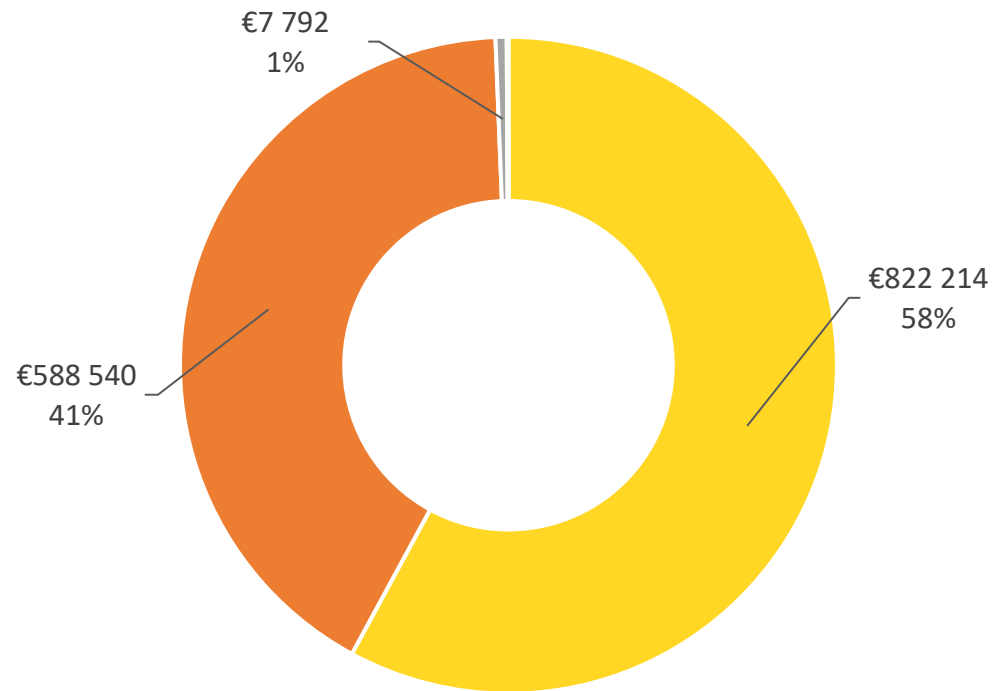
<b>Business type</b>	Personal instalment loans
<b>Average investment rate</b>	14%
<b>Available</b>	2 085 K EUR

## Latest activity

- Has applied for loan extensions: Yes
- Funds in Transit status: In line

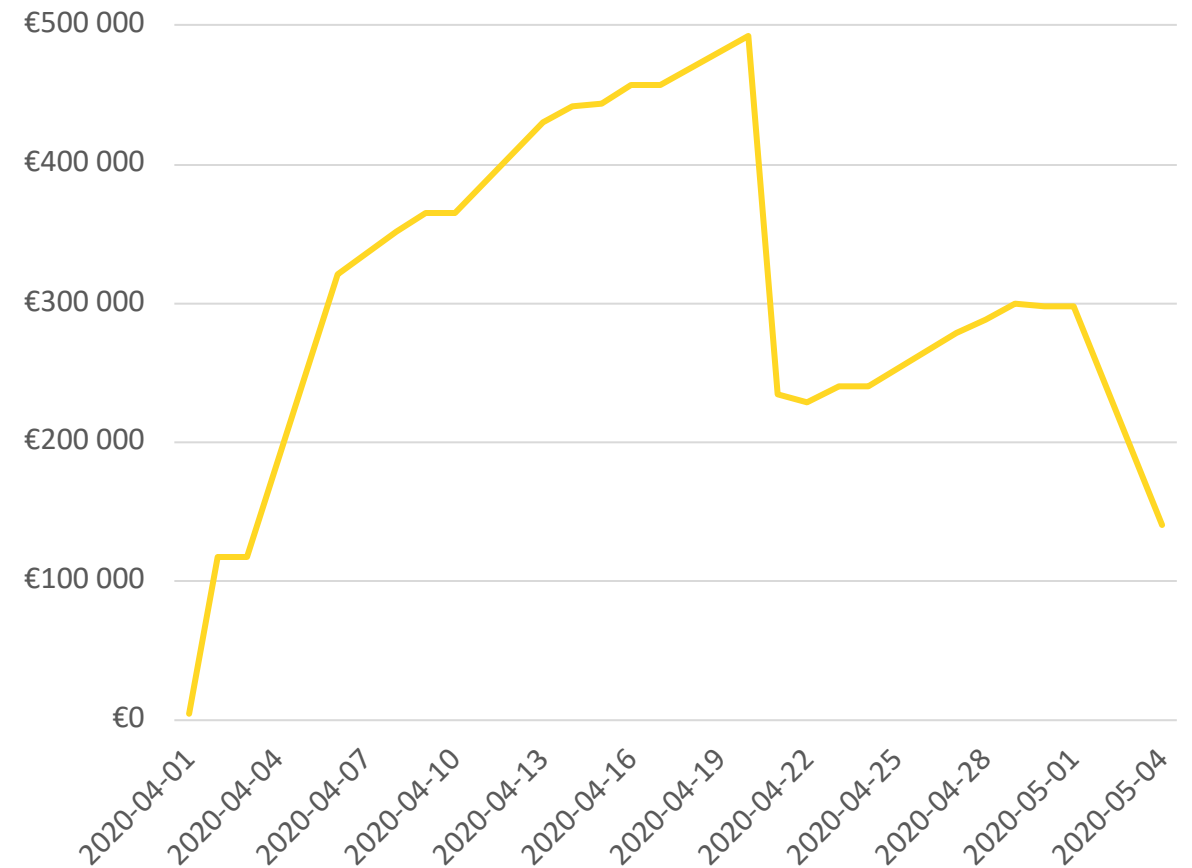
# Kviku

## Portfolio on ViVentor



- Current
- Delayed 1 - 30 days
- Delayed 31 - 60 days
- Delayed 61 - 90 days
- Non Performing

## Funds in Transit





LENO

# Lenno

<b>Country</b>	Bulgaria
<b>Founded</b>	2012
<b>Partnership since</b>	2017

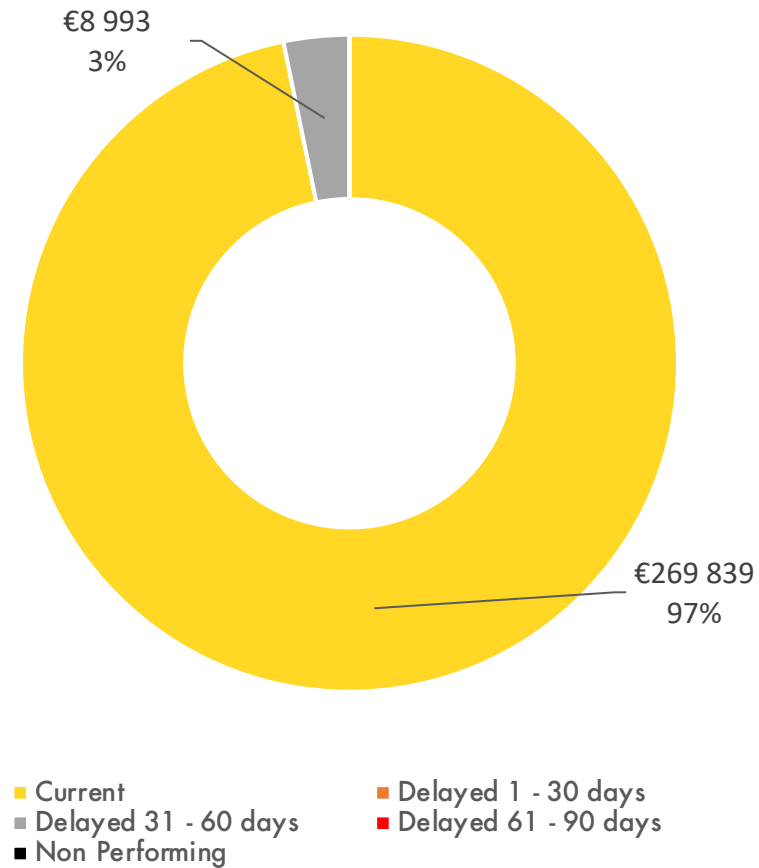
<b>Business type</b>	Personal pay day and instalment loans
<b>Average investment rate</b>	10%
<b>Available</b>	10 K EUR

## Latest activity

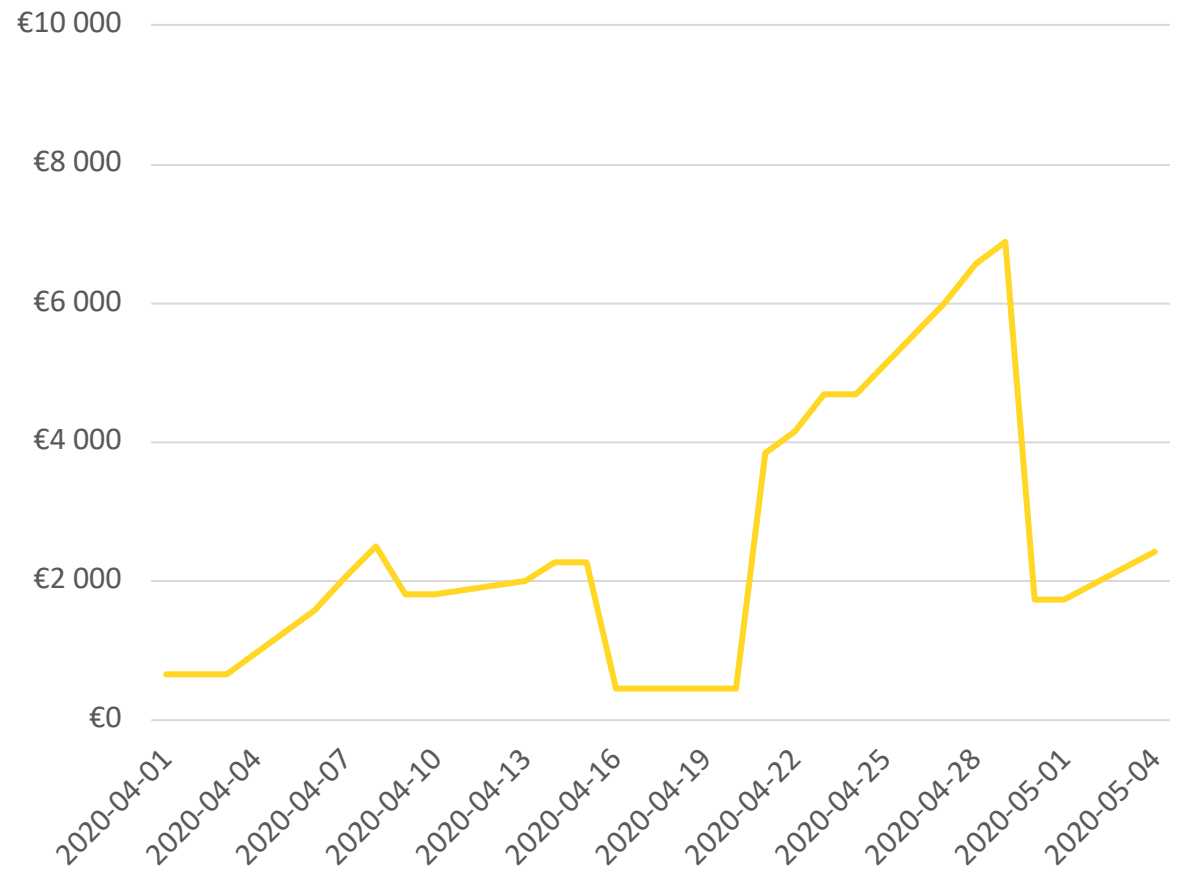
- Has applied for loan extensions: Yes
- Funds in Transit status: In line

# Lenno

## Portfolio on ViVentor



## Funds in Transit







# CbC

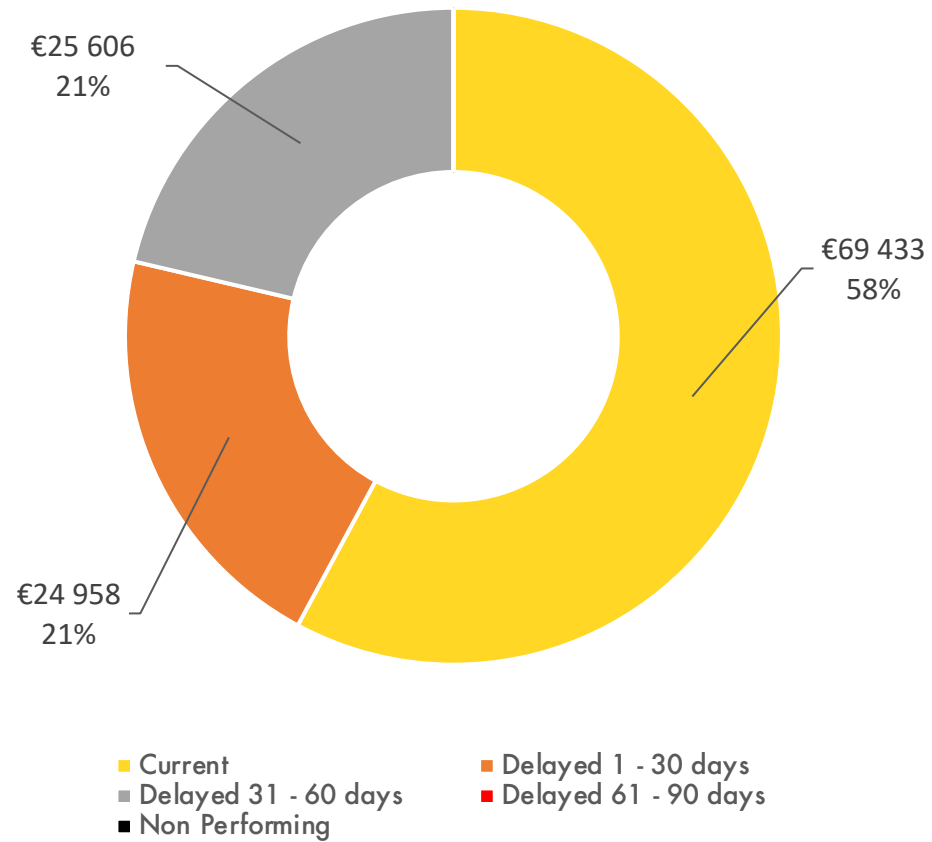
<b>Country</b>	Poland
<b>Founded</b>	2014
<b>Partnership since</b>	2019

<b>Business type</b>	Business instalment loans
<b>Average investment rate</b>	15%
<b>Available</b>	796 K EUR

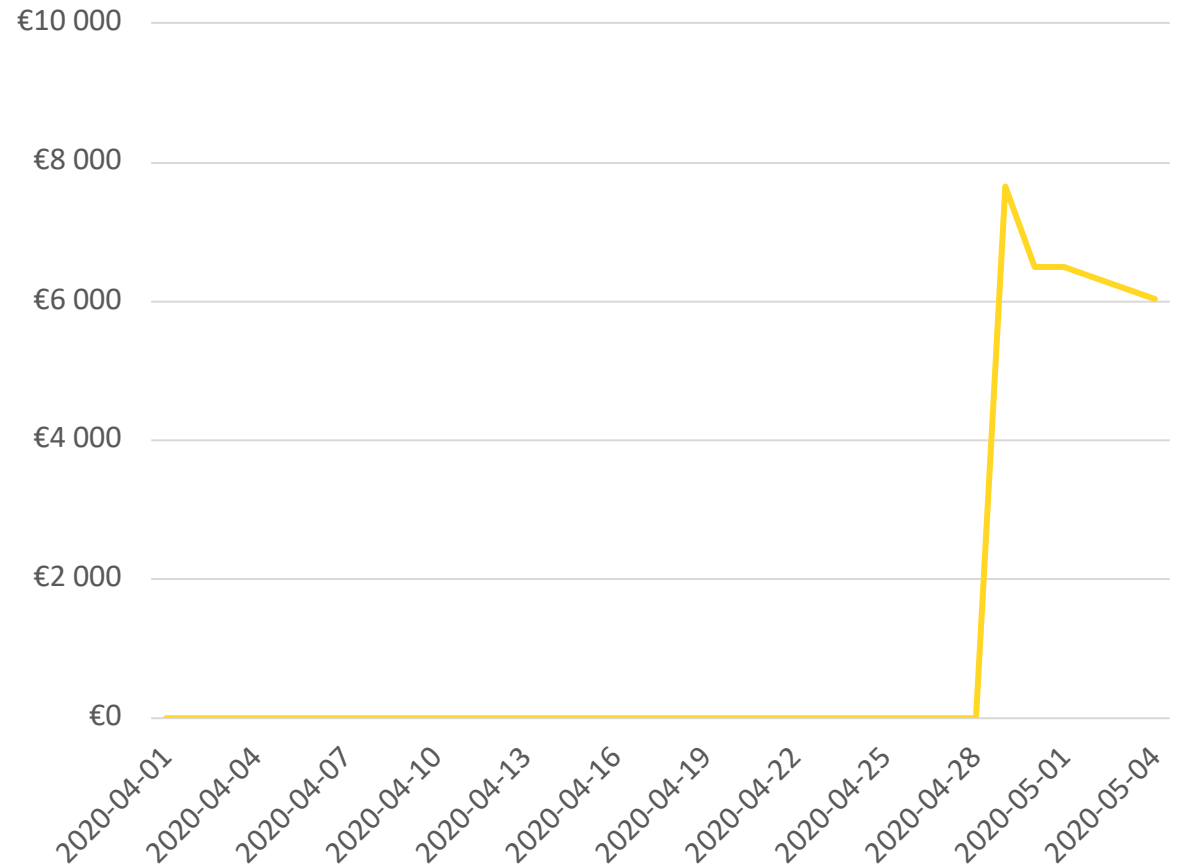
## Latest activity

- Has applied for loan extensions: Yes
- Funds in Transit status: In line

## Portfolio on ViVentor



## Funds in Transit





**F O R**  
CREDIT



 kreddy

# Forza & Kreddy MK

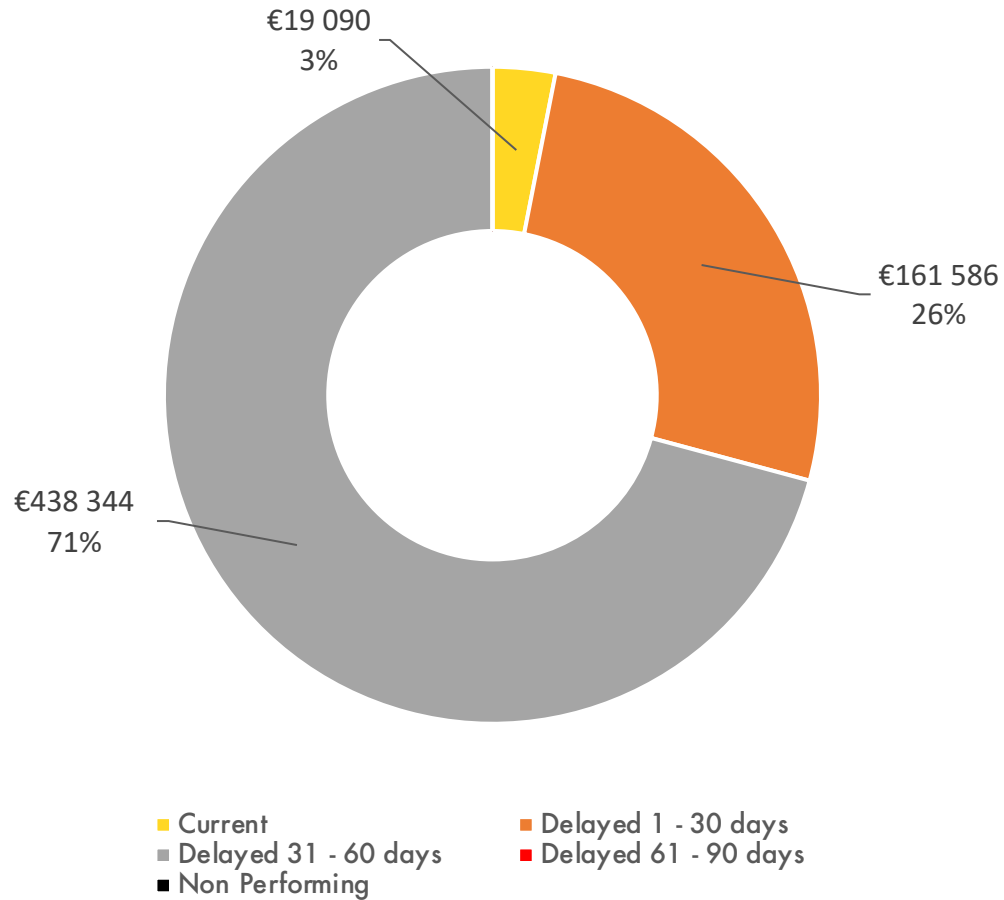
<b>Country</b>	Macedonia	<b>Business type</b>	Personal pay day and instalment loans
<b>Founded</b>	2016	<b>Average investment rate</b>	13%
<b>Partnership since</b>	2019	<b>Available</b>	289 K EUR

## Latest activity

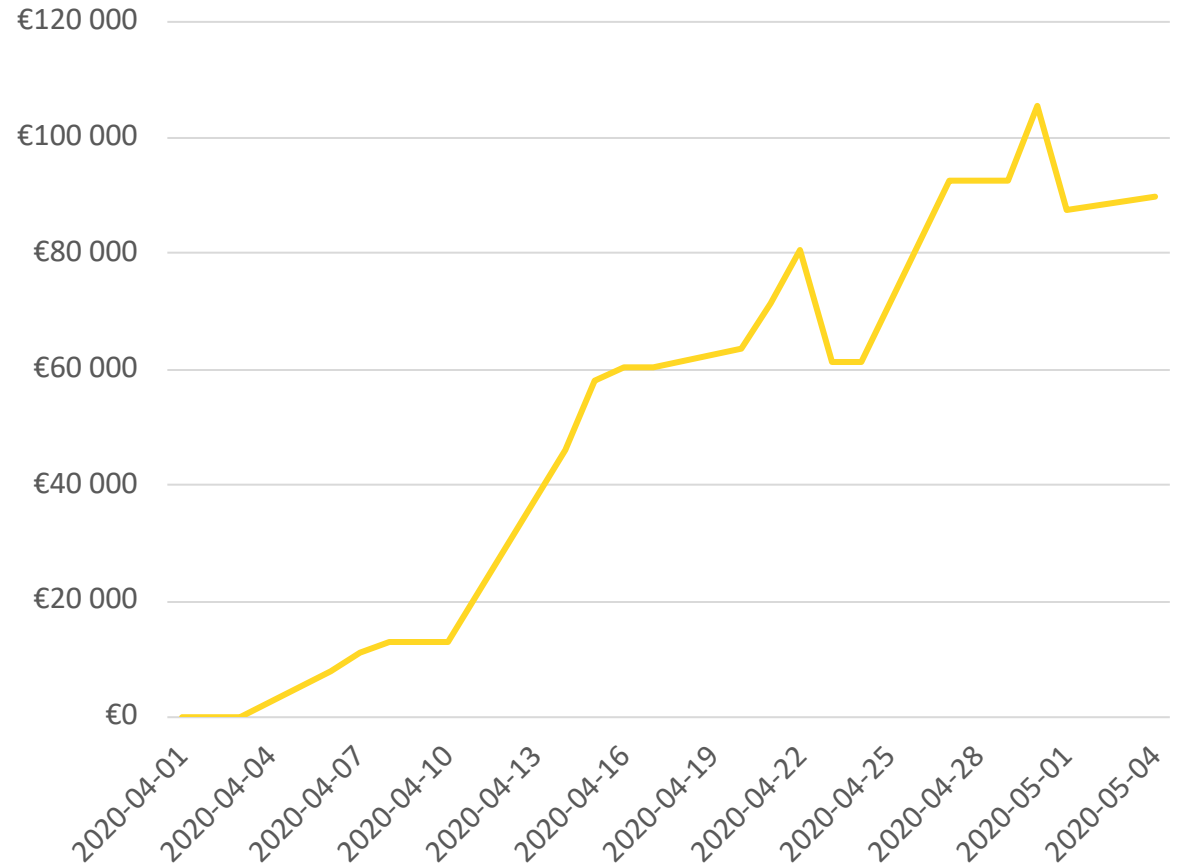
- Has applied for loan extensions: Yes
- Funds in Transit status: Not in line
- Should repay all outstanding funds in transit with interest within coming days

# Forza & Kreddy MK

## Portfolio on ViVentor



## Funds in Transit





SEYMOUR  
AND HINES S.L

# Seymoure

<b>Country</b>	Spain
<b>Founded</b>	2014
<b>Partnership since</b>	2017

<b>Business type</b>	Personal mortgage loans
<b>Average investment rate</b>	10%
<b>Available</b>	52 K EUR

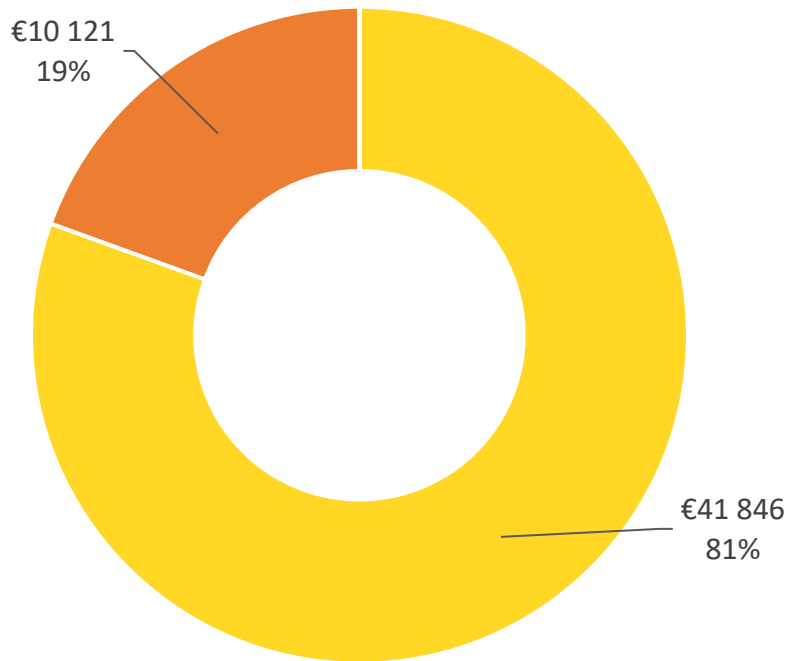
## Latest activity

- Has applied for loan extensions: Yes
- Funds in Transit status: In line



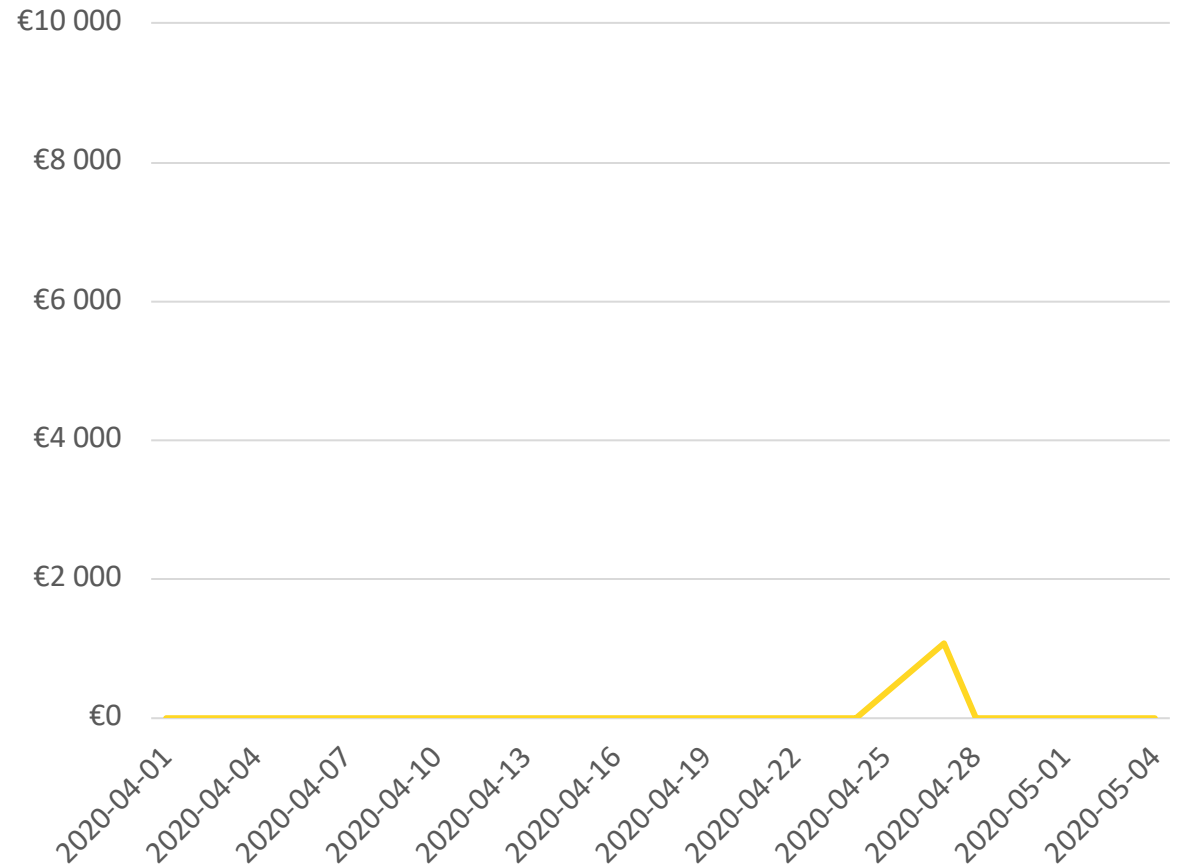
# Seymoure

## Portfolio on ViVentor



- Current
- Delayed 1 - 30 days
- Delayed 31 - 60 days
- Delayed 61 - 90 days
- Non Performing

## Funds in Transit



The image features several light gray, rounded rectangular bars of varying lengths and orientations, positioned on the left side of the frame. They are arranged in a way that suggests movement or a dynamic background.

**my credit.kz**

# MyCredit

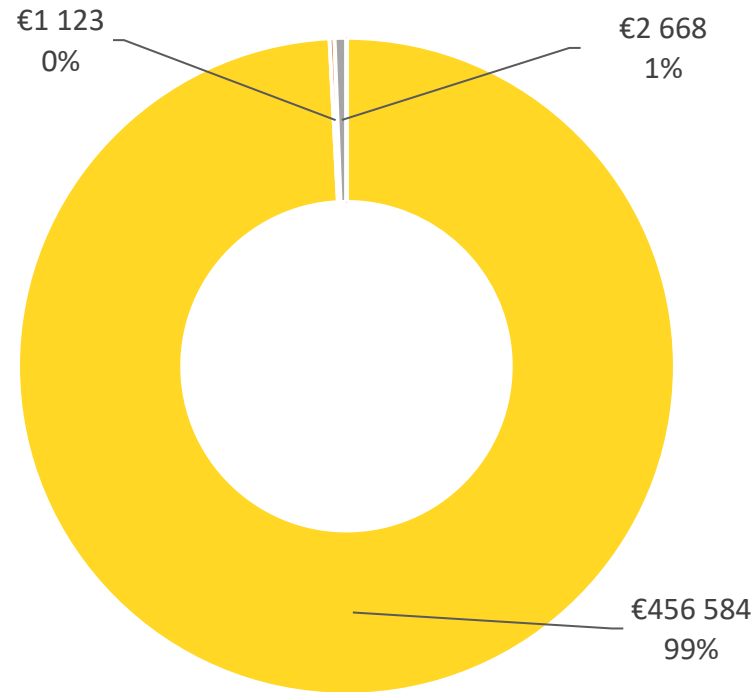
<b>Country</b>	Kazakhstan	<b>Business type</b>	Personal pay day loans
<b>Founded</b>	2018	<b>Average investment rate</b>	14%
<b>Partnership since</b>	2019	<b>Available</b>	442 K EUR

## Latest activity

- Has applied for loan extensions: Yes
- Funds in Transit status: Not in line
- Company has fully followed moratorium of repayments in Kazakhstan and extended all loans until 15th of June
- Accordingly, all loans with approved consent of borrowers were extended on ViVentor platform
- Agreed on repayment schedule
- Current Funds in Transit amount will be repaid in 7 installments during the period **May,15<sup>th</sup> – August 14<sup>th</sup>**
- Interest of 14% shall applied during this period.

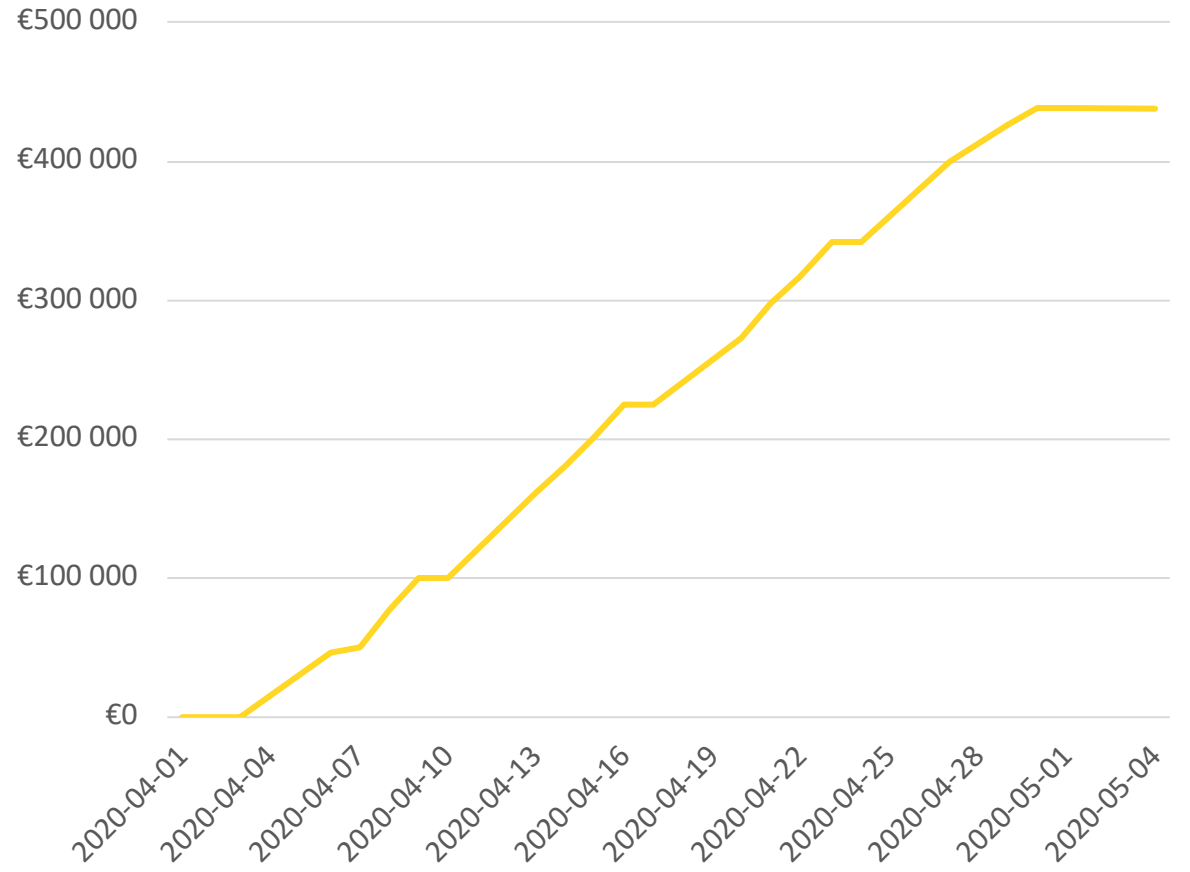
# MyCredit

## Portfolio on ViVentor



- Current
- Delayed 1 - 30 days
- Delayed 31 - 60 days
- Delayed 61 - 90 days
- Non Performing

## Funds in Transit





praskolindU.it

# Prasiskolinau.lt

<b>Country</b>	Lithuania
<b>Founded</b>	2009
<b>Partnership since</b>	2019

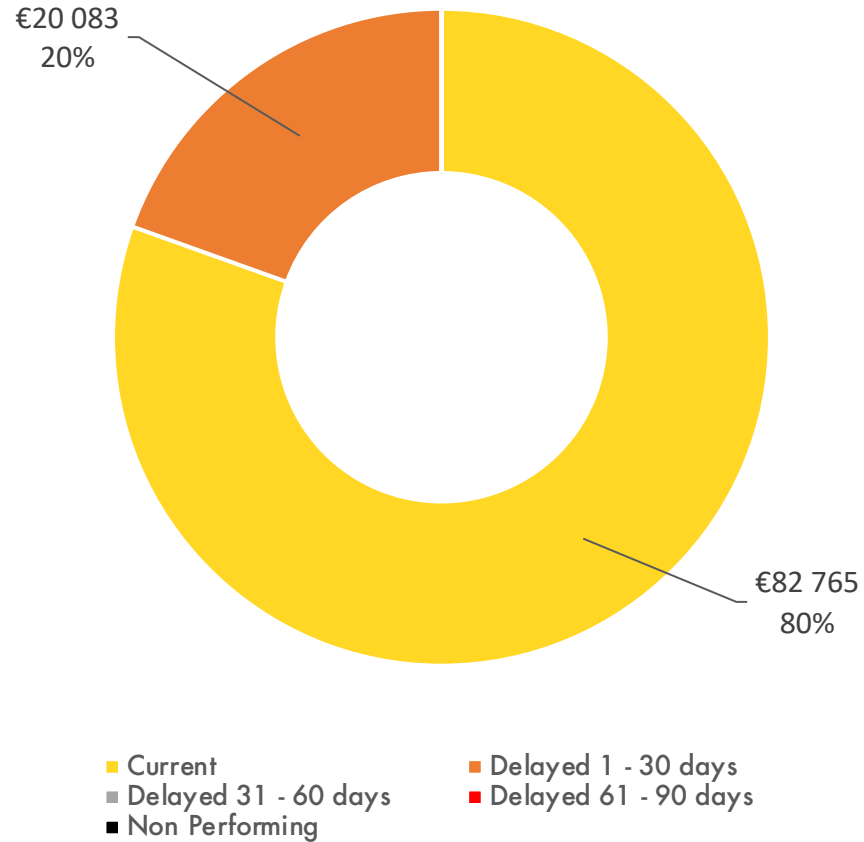
<b>Business type</b>	Personal instalment loans
<b>Average investment rate</b>	12%
<b>Available</b>	99 K EUR

## Latest activity

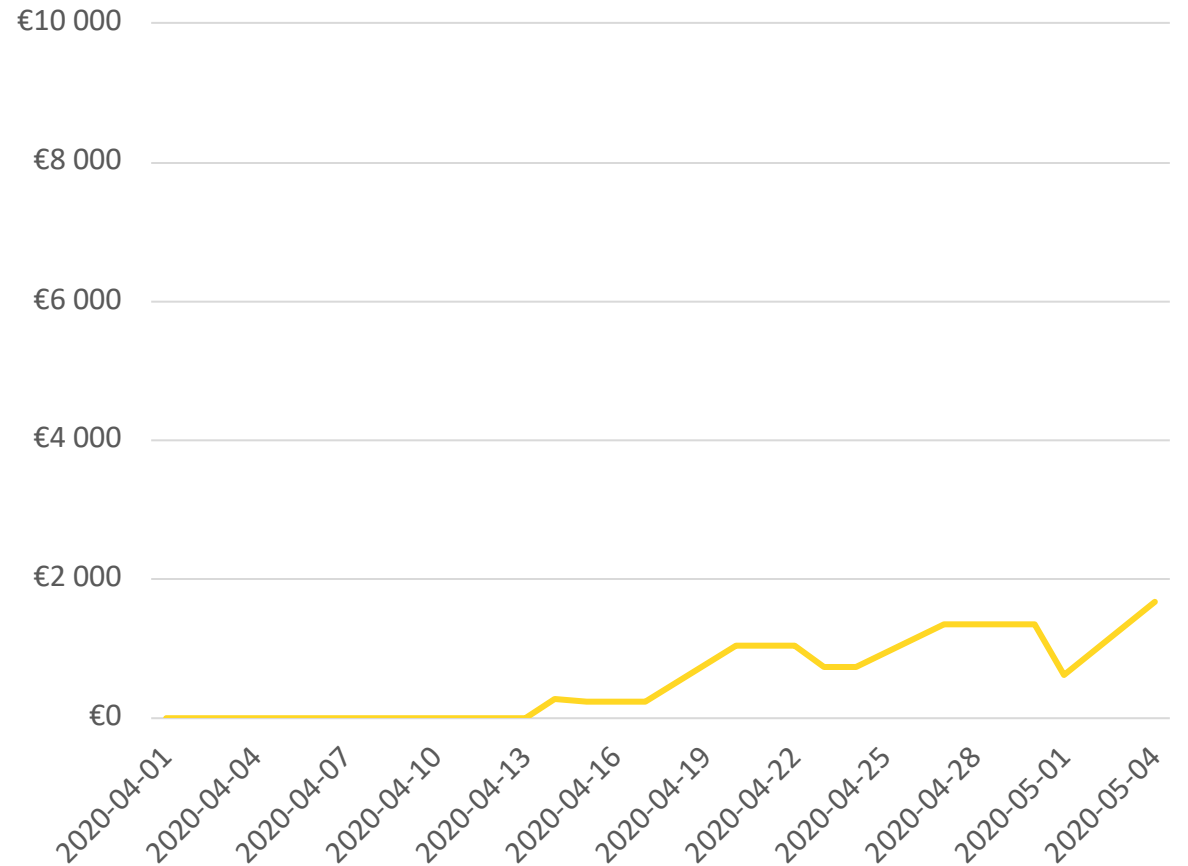
- Has applied for loan extensions: Yes
- Funds in Transit status: In line

# Prasiskolinau.lt

## Portfolio on ViVentor



## Funds in Transit



# Q&A session from Sli.do

Top questions (20)

**A** Alek 8

We need transparency on each LO. How much in pending, how much it changed in week. Without this I feel being cheated. Will it ever be published, weekly?

**A** Anonymous 3

As the dust starts to settle do we have a bit more clarity which LOs / loan types / countries face more and which less challenges in the next 1-3 months?

**F** FBI22 3

What is the situation with Atlantis Financiers? My impression is that they have a few larger customer e.g. the pay-rolling company. Are those stable and paying?

Latest question

**A** Anonymous 1


Would be great to get more details on the invoices we finance via atlantis financiers. Especially on the companies that stand behind to loans.



 Alek


8 

We need transparency on each LO. How much in pending, how much it changed in week. Without this I feel being cheated. Will it ever be published, weekly?

 Anonymous

1 

Can have more transparency from LOs and get audited financial reports yearly? Shouldn't this be a requirement even at some point?

 FBI22

3 

What is the situation with Atlantis Financiers? My impression is that they have a few larger customer e.g. the pay-rolling company. Are those stable and paying?

 Anonymous

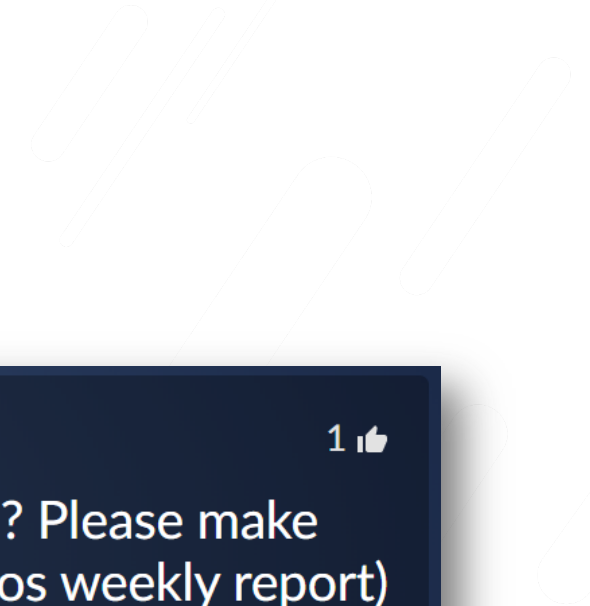
1 

Would be great to get more details on the invoices we finance via atlantis financiers. Especially on the companies that stand behind to loans.

 Anonymous

2 

What are the developments in the Netherlands / Belgium in the SME sector? How is atlantis financiers managing the situation? Delays, liquidity for buybacks?



 Sören

1 

What is is the specific situation with the LO "Twinero" from Spain? Please make public numbers of paid/non-paid/total payments (check e.g. Mintos weekly report)

 Anonymous

2 

Twinero does not pay . Why is there no information in the primary market for investors?



Anonymous

3 

As the dust starts to settle do we have a bit more clarity which LOs / loan types / countries face more and which less challenges in the next 1-3 months?

F FBI22


2 

KFP and Monify announced extensions while Moment credit was downgraded on other platforms. Can we expect Viventor specific deals with these LOs?

 Pavel

1 

Did you think about group guarantee from DFI? It would gain a lot of trust to you, cause all LO's from Digital Finance International group a quite young

 Filip Wallentinson

1 

Aforti issue is going on for a very long time now. Would like to have update incl information about why the loans can't be traded on secondary market



Anonymous

1 A small, light gray icon of a hand with the thumb pointing up, representing a 'like' or 'thumbs up' reaction.

Spain was particularly hardly hit. Any news on Ibanca and other spanish LOs?





Anonymous

1 A small white icon of a hand with the thumb pointing up, representing a 'like' or 'thumbs up' reaction.

From 27.04 I had cash just from Kreddy BA (my portfolio is short term), what other LOs are doing with payments as all the payments from them are in transit?



Anonymous

1 A small white icon of a hand with the thumb pointing up, representing a 'like' or 'thumbs up' reaction.

Lenno did not put new loans on the market for some time now. Are they planning to be still active on Vivenor in the future?



Anonymous

1 A small white thumbs-up icon representing a like, located to the right of the number '1'.

Are LOs realistic about their plans to deal with this crisis, or some are too optimistic? Are they prepared for an L shaped prolonged economic scenario?



Anonymous

1 A small, light gray icon of a hand with the thumb pointing up, representing a 'like' or 'thumbs up' reaction.

Did some LOs find extra liquidity, funding source? Is there any positive news from certain LOs that can increase confidence of investors?

 Pavel

0 

Why all my 30+ DPD loans from MyCredit became current during the night?

[↑ Back to top](#)



Anonymous

3 

When is Viventor going to publish audited financial reports? It would be a very important step in transparency and trustworthiness



Anonymous

2 A small, light gray icon of a hand with the thumb pointing up, representing a 'like' or 'thumbs up' gesture.

UAE Via is a very young, small payment provider. Is there any plan to us an established, solid bank to handle investors money?

 Alek

1 

What about interests on funds in transit? Seems there was a talk about it. Implementing funds in transit was quick. I am just giving money for free now.





# VIVENTOR'S P2PWEBCAST

**THANK YOU FOR  
YOUR TIME**

