



**ŠVÝCARSKÁ
PŮJČKA**



€ 58,000,000

Loans 2020 - 2023

30,000

Satisfied Customers

20

FTE

11

Years in the market

About Us

Švýcarská Půjčka is a Czech lender providing short maturity consumer financial services to the subprime and near prime segments.

Švýcarská Půjčka is owned by Orka Ventures, a group with over a decade of experience in providing instant online loans.

We specialize on fully automated, data-driven approach to risk management and lending to serve a large market untapped by competitors.

Market

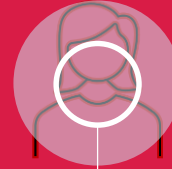
The Czech Republic is a medium-sized, open, and export-driven economy. It consistently has the lowest rates of unemployment in Europe.

Services account for around 60 percent of the economy, with manufacturing at around 38 percent, and agriculture at over two percent. The auto industry is central to industrial production, making up 10 percent of GDP.

It is home to 10.7 million people (2023) and has a labor force of 5.2 million.

Its real GDP Per Capita of \$40,700 (2021) ranks 47th globally (Above Spain, Portugal, Estonia and Poland)

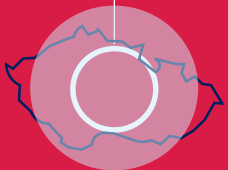
Target Customer



Premium-Less Customers

- 21 – 65 years old
- Regular, average of below average income
- No credit history or mildly adverse credit history
- Little or no savings

Population: 10,706,242
GDP (PPP): \$428 Bn
Per Capita (PPP): \$40,700
Economically Active: 5,266,000



Target Country

Key Team



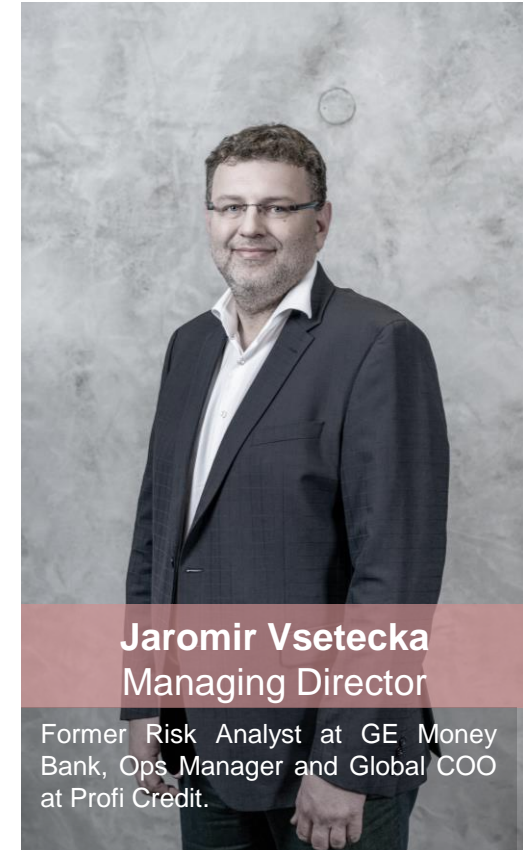
Ondrej Smakal
Group CEO & Partner

Formerly managing Director at CreditOn, KPS and Viva Credit. Over 20 years of experience in finance and marketing. Group CEO at Orka Ventures since 2017, he's responsible for leading the company into new markets and new product offerings



Leifur Haraldsson
Partner

Founder and Chairman of over a dozen successful companies in Iceland and Czech Republic. Partner and Chairman at Orka Holding and Eldar Ventures.



Jaromir Vsetecka
Managing Director

Former Risk Analyst at GE Money Bank, Ops Manager and Global COO at Profi Credit.

Management Team



Michaela Kvantová
Finance

Michaela joined Orka Ventures in 2018, working for the group's Icelandic companies. She graduated from the University of West Bohemia with a degree in business economics and management



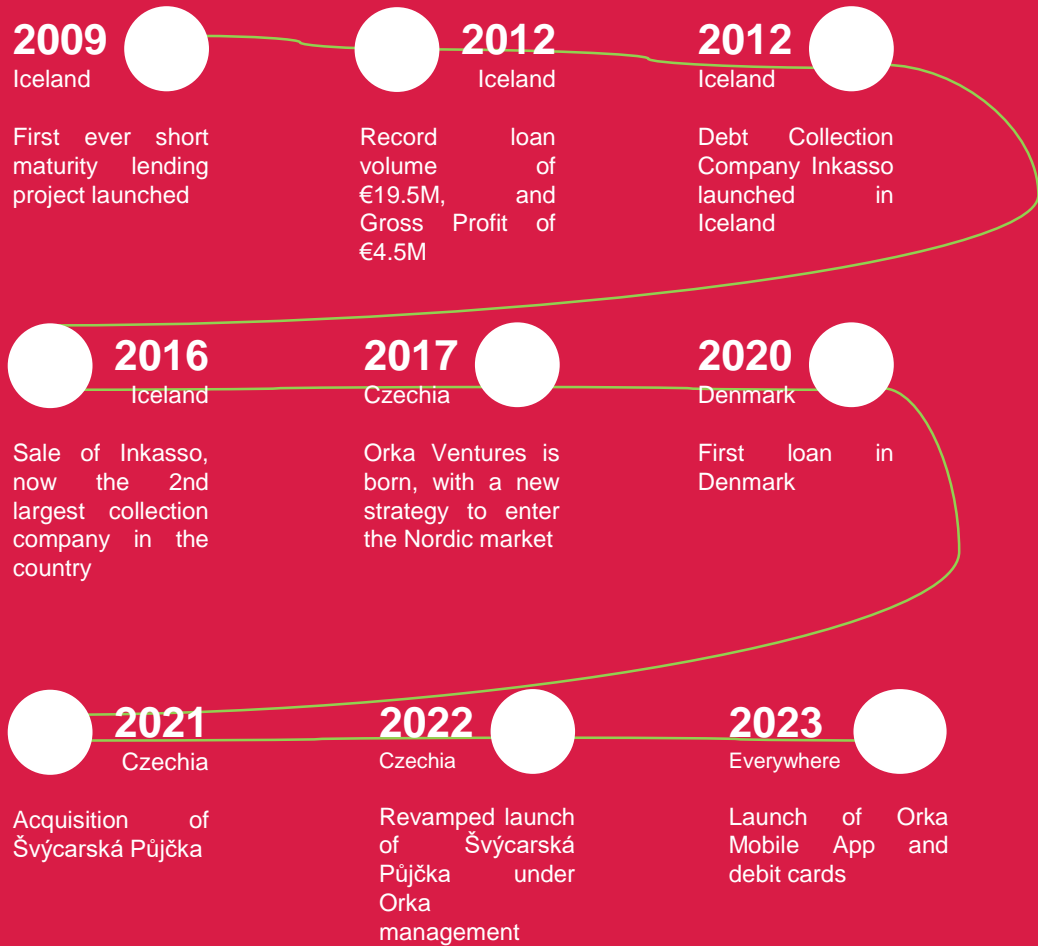
Simone Bertolone
Sales

7 years experience in sales and marketing, focused on early-stage FinTechs, fellow at Singularity University (CA), MBA from Chapman University and earning an LL.M. at UoL



Janos Lucansky
IT

15 years of experience in senior developer roles in successful e-commerce and fintech products, such as Slevin, Asko, Dedra, Hopkaup, Heimkaup and Leit.

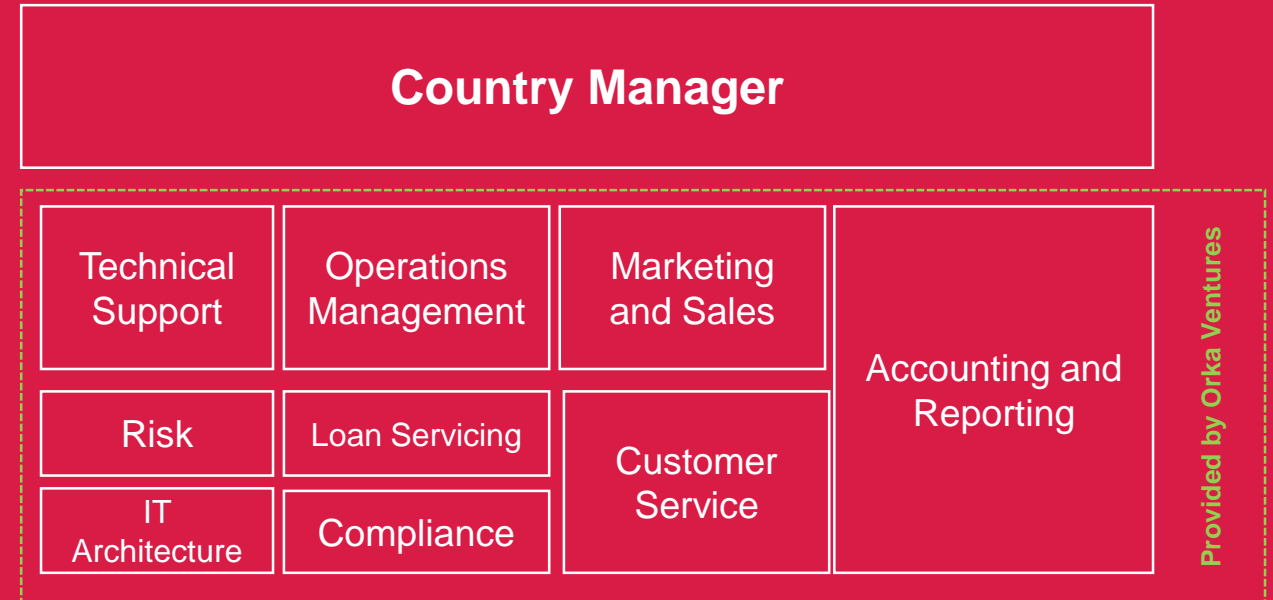


History

Our journey began more than 10 years ago. Since then, we have offered financial solutions to consumers and businesses across the Nordics and, since 2022, in Central Europe.

Our Structure

Švýcarská Půjčka adopts a highly replicable, low-cost organizational structure with its Prague-based shared service center providing operational, admin and marketing services.



Product Parameters



- 15 to 30 Day Maturity
- Semi-automated process
- €40 to €820 SPLs

- Income Verification via PSD2 Bank Access
 - Customer check in CNCB Registry
- Online KYC and Identity Verification module

Key Information



Product

Švýcarská Půjčka provides products that satisfy our customers' financial needs.

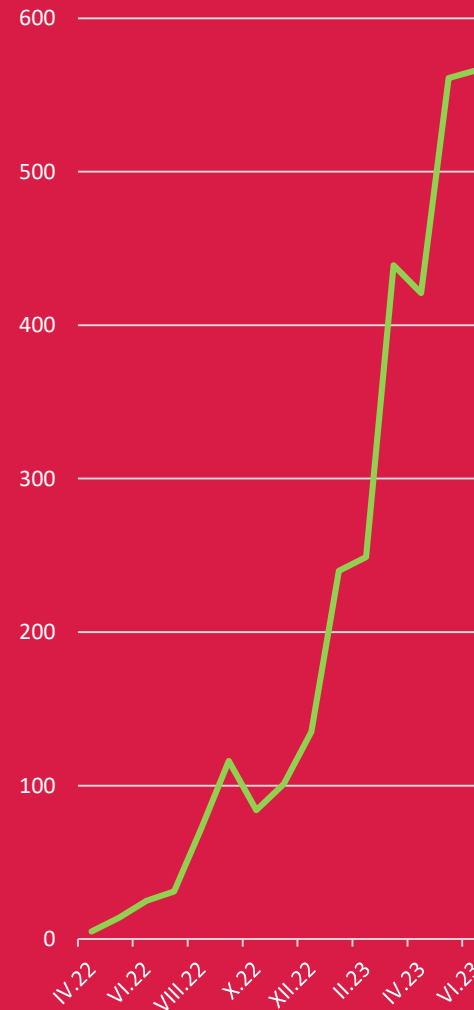
Application and disbursement processes happen online, powered by a strong proprietary risk module.

Portfolio Performance

We are executing a fast-growing plan in 2023, made possible by our relentless focus on operational excellence and data-driven automation.

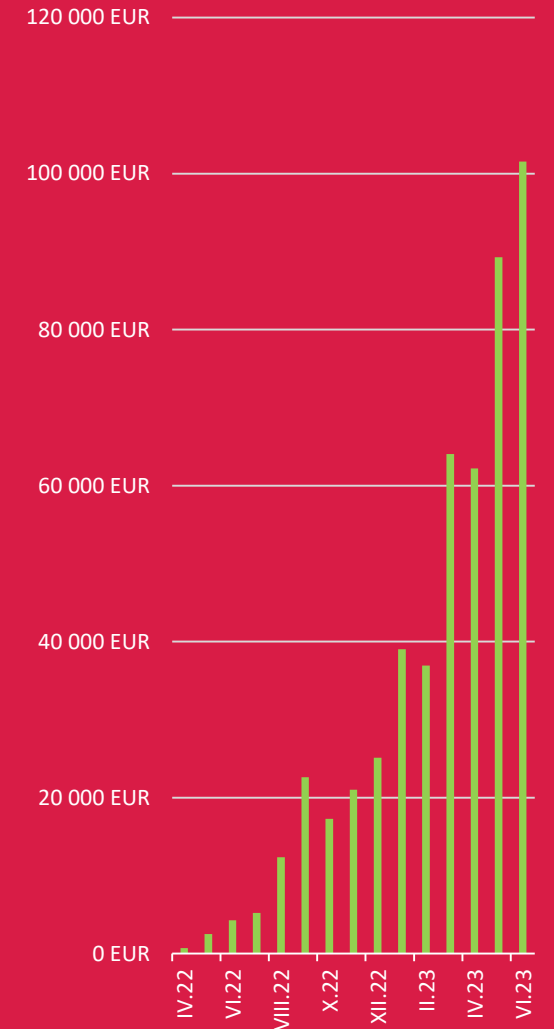
Contracts

Monthly #



Loans

Monthly Volume





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