# Solution for your long-term financial wealth

Ottomar Paeväli
COO & Co-founder
Ottomar@fundvest.eu

FUNDVEST | Problem

# A lack of affordable, modern & local offerings in the market for long-term investing…

Banks

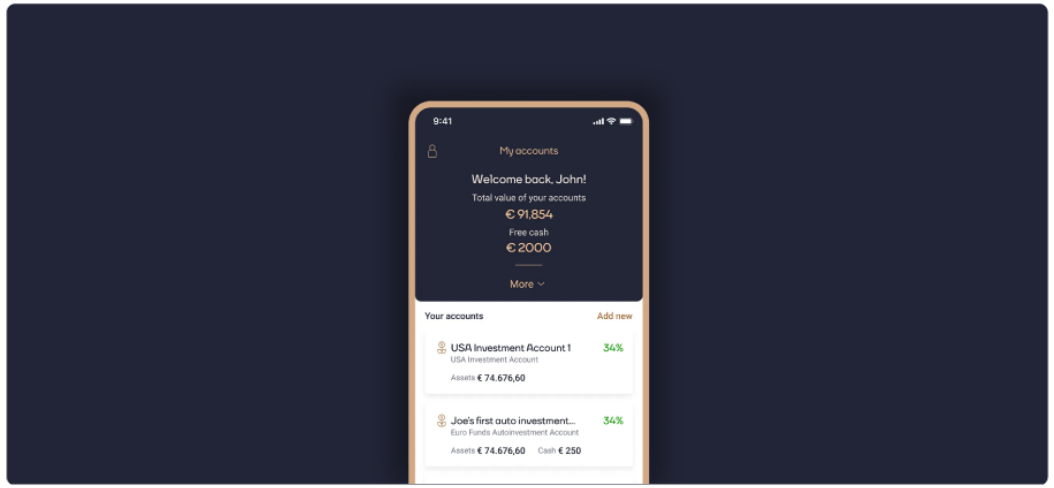
- ✓ offer local tax advantages;
- ✗ take large commission;
- ✗ difficult to use (UI).

Fintechs

- ✓ offer commission-free trading;
- ✗ not localised, not free; (no local tax advantages & language)
- ✗ entice gambling & day-trading. (predatory pricing / products)

FUNDVEST | **Solution**

## Retail customer




+ Integrated automatic tax declarations;
+ Local language-based UI;
+ Transparent & cheap pricing without minimums;
+ Localized content in a social media format;
+ Business or corporate accounts.

80%
of total memberships

## Premium customer

+ Allowing interest-free borrowing against the investment portfolio;
+ Commission-free US equities investing;
+ Free bank card included.

20%
of total projected memberships

FUNDVEST | **Fundvest premium**

+ Subscription will be the core source for MRR;
+ Card-as-a-service company offers a bank card & payments with Google/Apple pay capabilities;
+ Withdraw-insert money from investment account similar to a bank account.

G Pay | Pay

+ Free US trading included;
+ No interest on a loan against financial assets;
+ Free bank card included.

FUNDVEST

# Addressable market - EU

## Total Addressable Assets Under Management

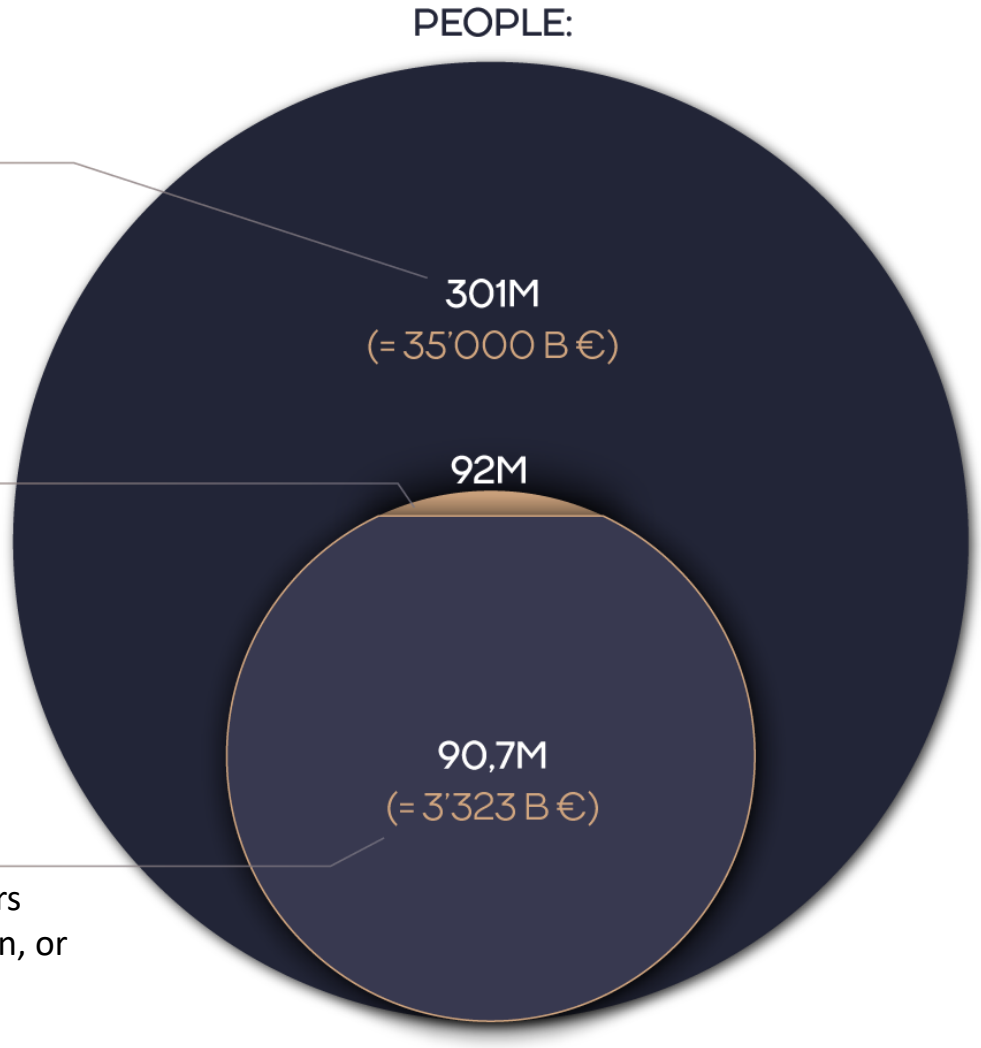
People in the member states of the European Economic Area aged 20+ years and total financial assets of households.

## Serviceable Available Market

People in the member states of the European Economic Area aged between 20-45 years who are employed.

## Serviceable Obtainable Assets Under Management

People in the member states of EEA aged between 20-45 years who have disposable income and have an investment, pension, or savings accounts and their total financial assets




Source: Eurostat, Eurostat experimental statistics, ECB, Estonian Pension Centre, Latvian Central Bank, Bank of Lithuania as of 31.Dec 2022

FUNDVEST | **How does Fundvest make money?**

## Customer fees

No passive management fees, no hidden charges, no unpleasant surprises

**CURRENCY COMMISSION**

0,50%
of currency value

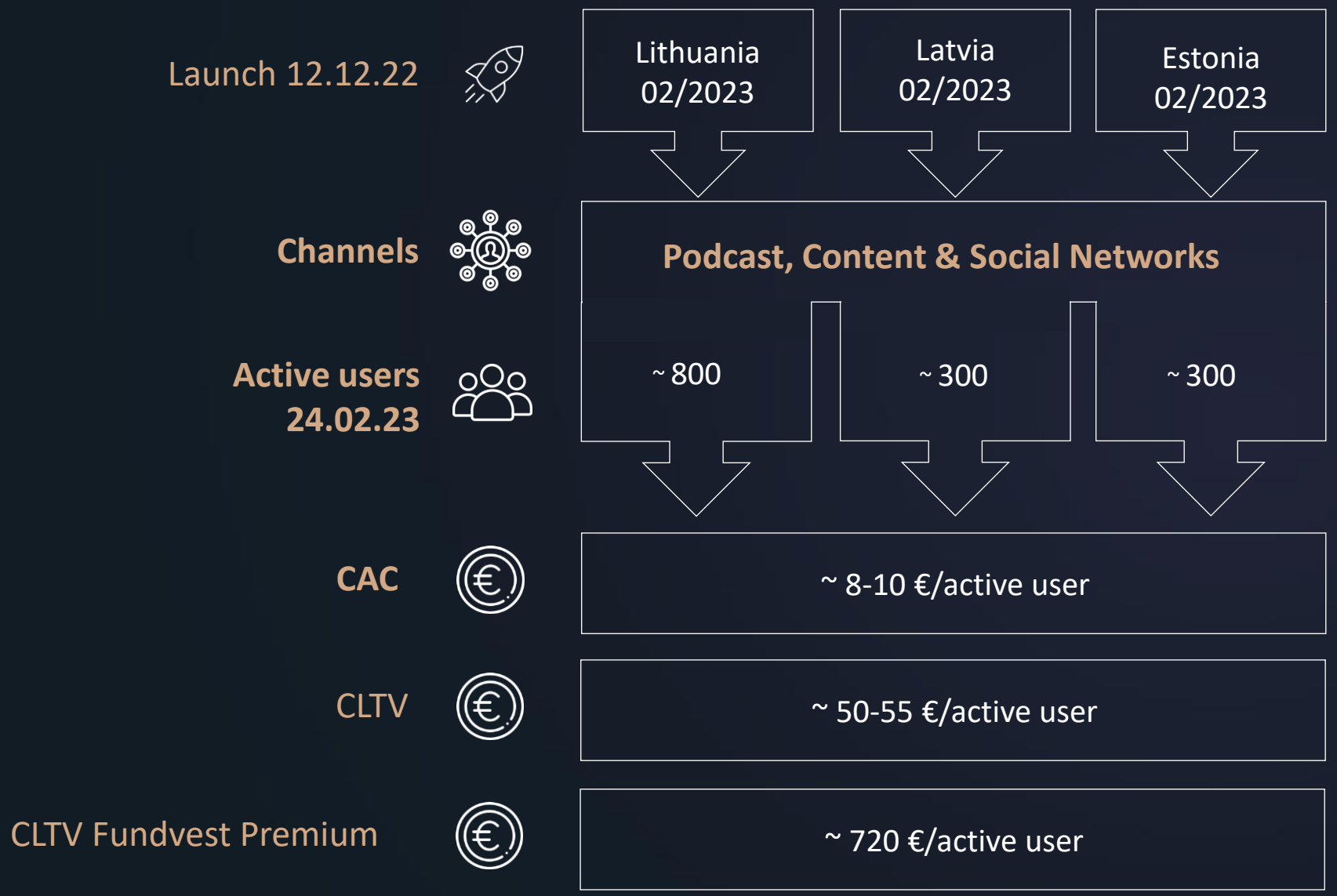
**INVESTING COMMISSION**

0,35%
of trade value

**SUBSCRIPTION PRODUCT**
(STARTING FROM Q3 '23)

19,99€
/ month

FUNDVEST | **Customer traction as of 24.02.2023 (2,5 months live)**

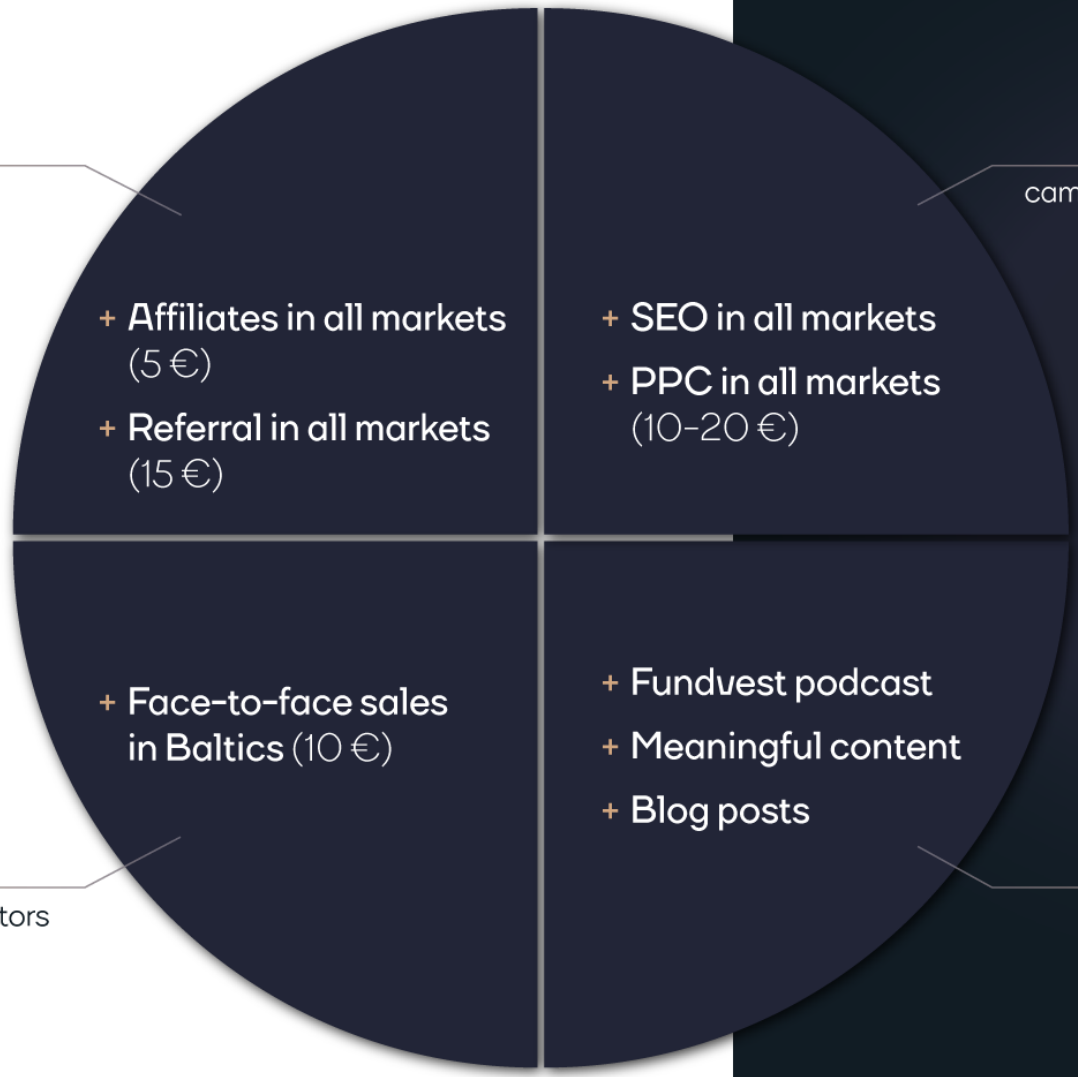


FUNDVEST

# Customer acquisition 2023-2024

## Online sales

directed at customers with some interest/experience in investing




## Online marketing

campaign for dissatisfied bank customers

## Offline sales

for customers who are first-time investors

## Organic marketing

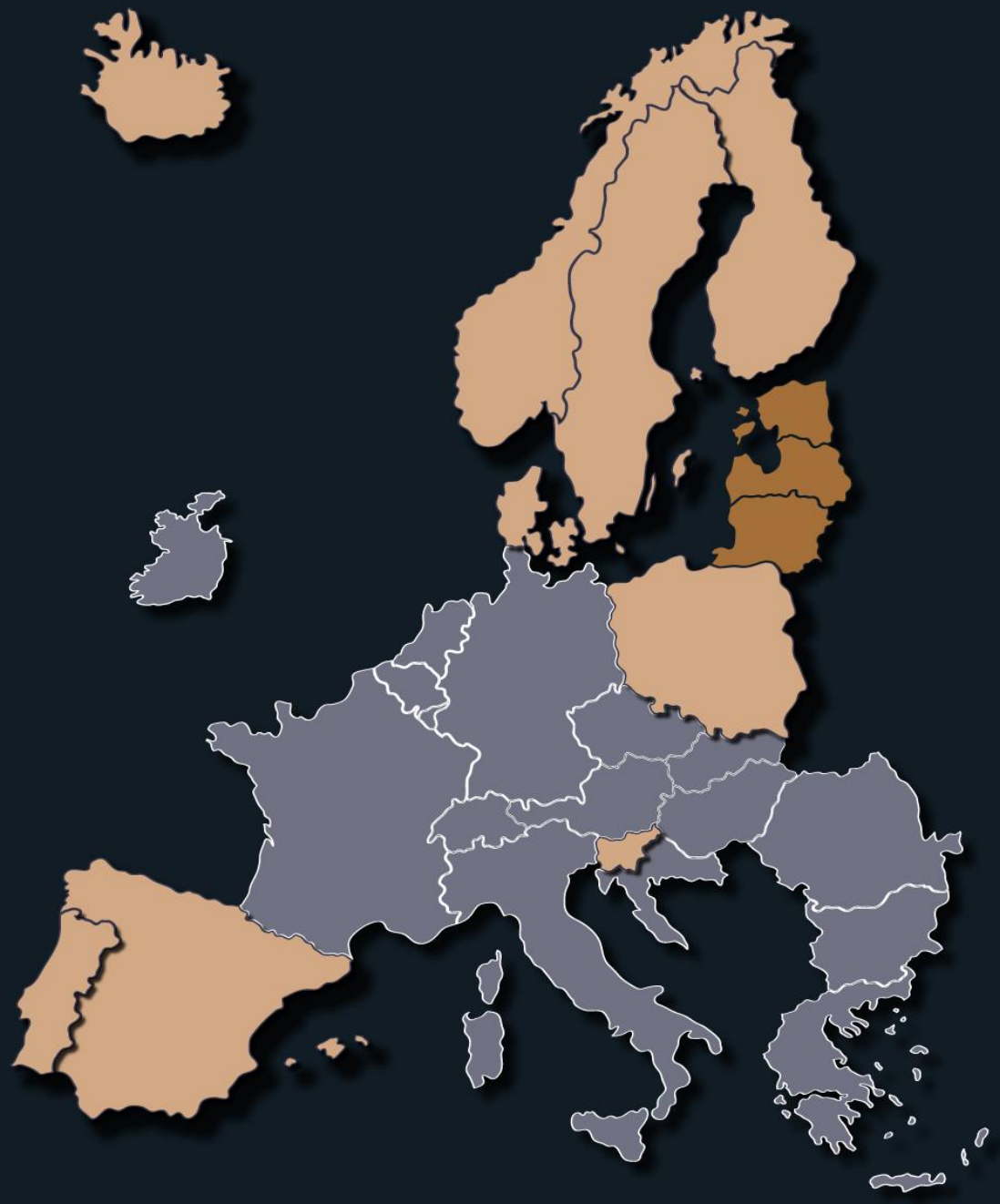
for general branding and awareness

FUNDVEST | **Growth plan**

Stage 1 - Baltics / Q4 2022

Stage 2 - Nordics + / Q1 2023

Stage 3 - Rest of EU / Q2 2024



FUNDVEST | **Fundvest Group**

Founders (5)

IT-development (7)

Product & Marketing (2)

Compliance & AML (2)

## Fundvest OÜ

- parent entity
- group burn rate 60k €/mo

## Fundvest UAB

- licensed entity
- 100% owned by the parent entity

FUNDVEST | **Seed round and how we deploy capital**

Raising 2,5m €
+ Pre-money valuation 10m €

Breakeven
+ 5000 premium users

+ Additional hiring (compliance + developers + analytics);
+ Launch of Fundvest premium;
+ Integration with an additional broker;
+ Integration with loan-payment providers;
+ Integrations with Swedbank + Nasdaq Baltic;
+ Fundvest live in 27 markets;
+ Increasing number of paying users;
+ Increasing company revenue & traction.

FUNDVEST

# Overview of previous & current round

* Current runway can be easily extended up to 9-12 months (60% of angel investors will provide additional capital on request)

FUNDVEST | **Competitive landscape**

| | | Traditional banks | Fintech competitors | Neobank competitors | Crypto exchanges |
|---|---|---|---|---|---|
| Investment firm licence | ✓ | ✓ | ✓ | ✓ | ✗ |
| Market access | US/EU + Baltic* | US/EU + Baltic | US/EU | US | - |
| Target customer | Retail + corporates* | Retail + corporates | Retail | Retail | Retail |
| Executing broker | Saxo Bank + Drivewealth* | Saxo Bank + various legacy | Various | Various | - |
| Available financial instruments | Stocks, ETFs, Bonds | Stocks, ETFs, Bonds, derivatives | Stocks, ETFs, Bonds, CFDs, cryptocurrencies | Stocks, ETFs | Cryptocurrencies, CFDs |
| Local tax integrations | ✓ | ✓ | ✗ | ✗ | ✗ |
| Localised approach | ✓ | ✓ | ✗ | ✗ | ✗ |
| Marketing message | Personalized investment bank | Traditional | Pricing and trading capabilities | Pricing and convenience | FOMO |

*Available Q1/2023, **Available Q3/2023

# Ask

- Network and contacts in the Industry
- Backboard to bounce ideas with to shape strategy and learn from others previous experience
- Funding for next 2,5 years and break-even point

Download here:

iOS

Android

& join the journey.