



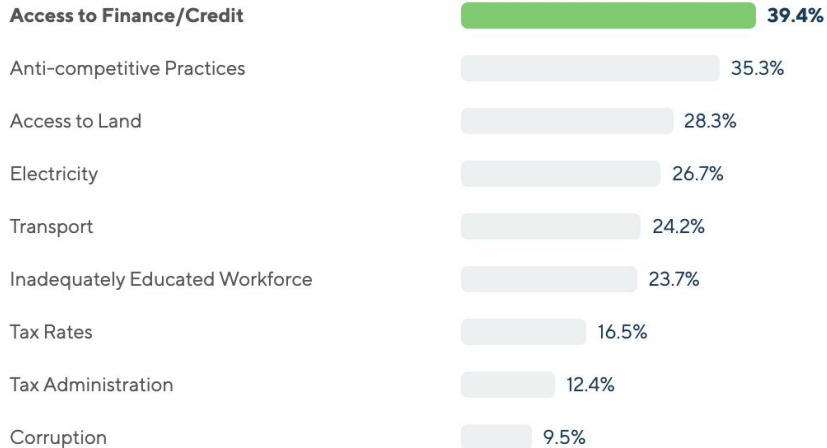
Short-Term SME Financing Market Leader in Vietnam

June, 2019

Market Info and Problems

Obstacles of conducting business in Vietnam for SMEs

Displayed as percentage of SMEs



\$241 billion Total GDP

(2018, IMF)

Over 50% of GDP from SMEs

(2018, IMF)

70% of SMEs can not access formal credit

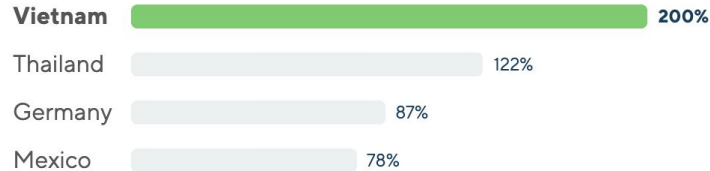
(2018, VCCI)



Growing Credit/Finance Demand

International trade as a share of GDP in 2017

Among top 20 most populous countries



Growing exports only exacerbates the problem as SMEs face **longer payment receivable cycles**, often up to 90 days.

Exports to the US alone jumped 40.2% in the first three months of 2019 from a year earlier.

The Solution

THE PROBLEM

Lack of Working Capital

SMEs often have to wait up to 90 days on their receivables from overseas clients. Banks don't like to lend to small enterprises and the approval processes take long.



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THE SOLUTION

Online Short-Term Financing

Fvndit enables SMEs to get access to working capital based on their trade receivables in less than 24 hours from submitting the application at a competitive rate.

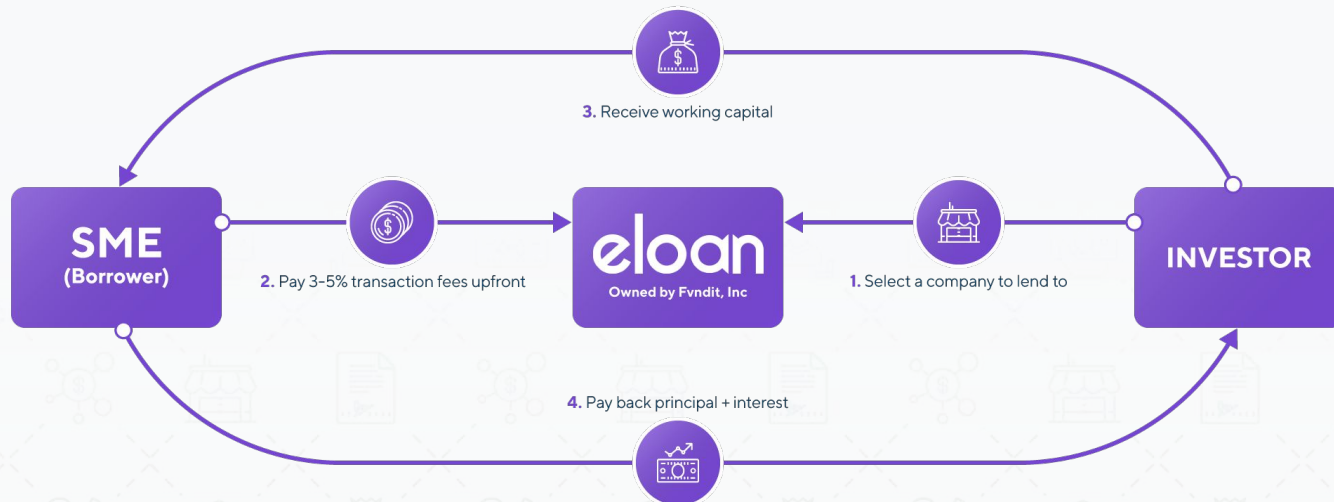
A man in a dark shirt is sitting at a desk, focused on his laptop. To his left is a large, light-colored vase filled with a bouquet of pink roses. The background is a blurred indoor setting with a brick wall and some plants. The entire image has a semi-transparent green overlay.

"We had been exporting wooden furniture to the United Kingdom for over 5 years, but reached a plateau. We leveraged Fvndit to expand to France and Spain."

The Product

We use technology to simplify funding for SMEs via our P2P marketplace.

Local investors are earning **15-20% per annum** investing on eLoan.



** The above is a simplified depiction of our business process for illustrative purposes only, not to be construed as investment guidelines.*

Product Metrics

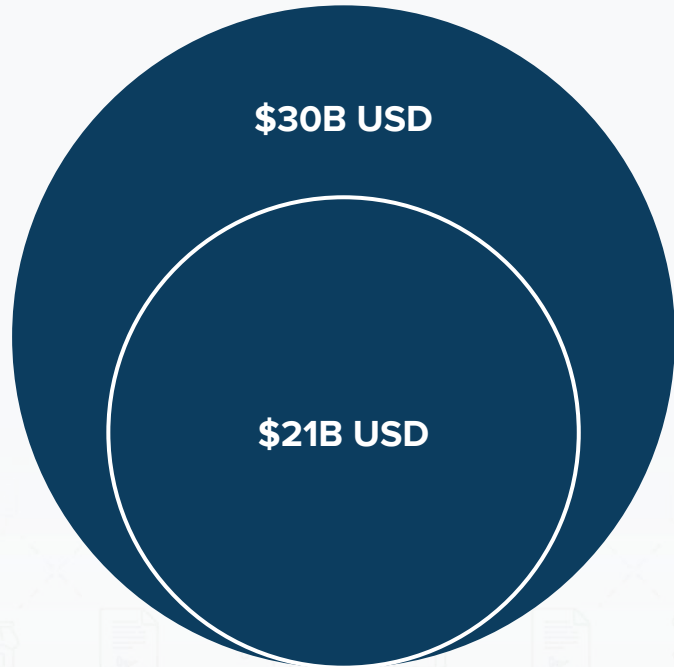
80% of customers return **every 60-90 days**

Streamlined and automated risk model allowed for **0% NPL**

Scalability **limited only by available funds.**



Market Size in Numbers

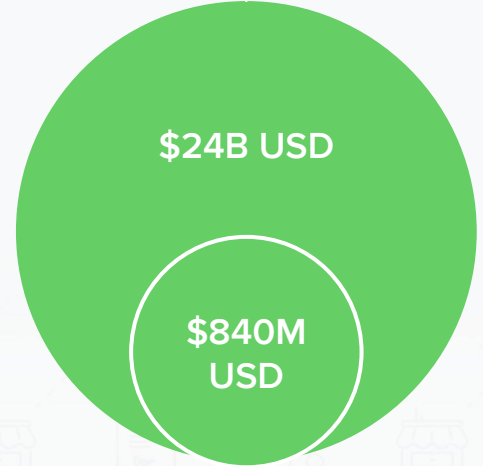


600K SMEs in Vietnam and 70% without access to traditional credit



168K SMEs in HCMC without credit access

10% of HCMC Market with our 80% retention over 1 year period



10% of Market in HCMC

Growing Market Size

There are **over 600,000 SMEs in Vietnam** and the number is growing by **over 14% per annum** with the current absolute growth being **over 100,000 new SMEs registered per year.**



Competitive Landscape

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	Lendbiz	Tima	HuyDong	VayMuon	Mofin	Megalend
P2P Marketplace	✓	✓	✗	✗	✓	✓
SME-Focused	✓	✗	✗	✗	✗	✗
Based on Trade Receivables	✗	✗	✗	✗	✗	✗
Up to \$250,000 USD	✗	✗	✗	✗	✗	✗
Online Application	✗	✓	✗	✗	✗	✗

Traction

We are **already disbursing \$1M USD per month** on our platform with **10% organic month-to-month growth**, but with additional capital we could **accelerate our growth.**

\$6.5M+

Total Disbursements

80%

Returning Customers

0%

Non-performing Loans

10%

Month-to-month Growth

Management Team



Tan Tran
CEO



Trung Vo
COO



Tom Tran
CTO



Kaur Kirikall
CMO



Zwan Ross Lee
HEAD OF BD



Kentwell Kwok
HEAD OF IR

Roadmap

Q2 2019

Launch digital security campaign

Scale and streamline operations

Q3 2019

Add insurance partner and other banking partners

Start expansion plans to other cities

Launch Affiliate Program

Q4 2019

Launch direct lending products

Add KYC/AML automation

Push for regulatory sandbox acceptance

Q1 2020

Launch advance payroll program and Mobile Wallet

Deploy enterprise API

Increase loan limits

Open operations in Mekong Delta

Q2 2020

Kick off initial blockchain adoption

Onboard institutional partners

Open new operations in Hanoi



Why a Security Token Offering?

We've reached a stage, where the **only thing stopping us from growing faster** is the amount of capital needed to **meet the demand**.

Gaining access to capital market for startups in emerging markets is difficult and the existing financial system **isn't making it easy for small investors** to participate in undervalued investment opportunities.

Conducting a US-compliant STO **allows global investors to participate** in our growing business and be part of Vietnam's growing economy.

Offering Details

Company Name	Fvndit, Inc.
Country of Incorporation	USA
Company Address	7545 Irvine Center Dr., Ste. 200, Irvine, CA 92618, USA
Offering Regulation	U.S. SEC Regulation D (506c) and Regulation S
Equity Type	Non-Voting Preferred Equity
Shareholder Rights	Dividend and Financial Rights
Accepted Currencies	USD, BTC, ETH
Restricted Areas	China, North Korea, Cuba, Iran, the Crimea Region or any other country that is the subject of country-wide or territory-wide sanctions
KYC & AML	Required
Accredited Investor Status	Required

\$10M USD

Target Raise Amount

\$1.00 USD

Price Per Share

21.95%

Equity Stake of Shares for Sale

10%

Intended Annual Dividend per Share

Financials (Pre-money | Post-money)

	2019	2020	2021	2022	2023
Revenue	335,154 967,574	758,999 3,382,538	1,428,589 3,839,916	1,714,431 4,381,343	1,946,180 5,003,678
Cost	23,286 293,842	41,814 1,178,446	45,966 1,183,847	50,595 1,203,068	55,655 1,205,406
Operating Expenses	269,413 541,781	519,840 990,362	733,075 1,272,269	845,993 1,386,205	939,707 1,675,343
Depreciation	10,200 23,100	13,200 58,123	14,520 61,839	15,872 37,262	17,569 41,164
Tax	8,690 26,011	39,468 243,160	129,903 292,584	163,568 353,757	190,163 416,353
Net Income	24,563 69,308	144,675 813,817	505,093 904,467	638,301 1,249,712	743,084 1,484,401

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BUSINESS FUNDING. SIMPLIFIED.



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