

Renv.io

Real Estate Investments Marketplace 2.0





WHAT IS RENVIO?

If you already think “yet another marketplace” please move directly to the next pages to see **why we are unique.**



Renvio **Financing**

Place where companies and consumers can get cheap financing providing their real estate as collateral

Renvio **Investing**

Place where anyone can invest in fully secured debt products with return rates much above standard market rate for collateralized investments

Successful real estate **investment marketplaces**

www.lendinvest.com

**More than £4 billion
issued loans.**

Main limitations – operates only
on UK market Complicated
onboarding process for
borrowers.

www.peerstreet.com

**More than \$4
billion issued loans.**

Main limitations – operates
only on USA market
Borrower can not receive
financing even when accepted
by company.

www.estateguru.co

**More than 0,8 billion
EUR issued loans.**

Main limitations – long
onboarding process and time to
money. Borrower can not receive
financing even when accepted
by company.

Let's improve their business models and create

Renov.io

since according to Polish Central Bank **PL mortgage market alone is worth 512,5 billions PLN** (as of Q1 2022)

Current **market problems**

Borrowers



Time consuming and costly application process

Risk of project not being financed even when risk criteria are met

Long time to money

Investors



Lack of investment automation (lost of potential profit)

Need of specialized knowledge

Investment risk on unsecured assets

Limited access to investments in mortgage products

Why RENVIO is **unique?**

We solve current market issues by unique approach in 4 areas



Product

RENVIO brings "payday lending approach" to mortgage market:

- for borrowers: simple and accessible solution, short time to money
- for investors: standardized product, no need to assess case by case, no knowledge about real estate market needed



Credit risk management

all credit decisions supported by AI in-house technology with proven track record. Extra focus on PSD2 data, collateral valuation and anti-fraud



Legal structure

unique solution that enables scaling to any European market, EU licensed crowdfunding platform



Processes

if this brings value added RENVIO automates all areas of customer onboarding, KYC, risk management, investments,

As a result all current issues are gone

Why RENVIO - **Simple process**

HOW TO GET YOUR PROJECT FINANCED (RECEIVE LOAN)

Create RENVIO borrower account by providing basic personal data and answering short questionnaire.

Choose product.

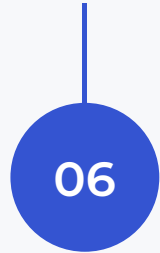
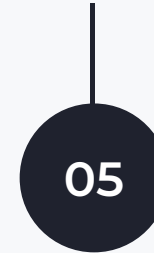
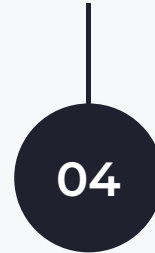
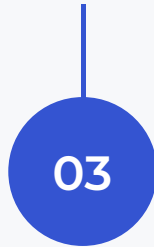
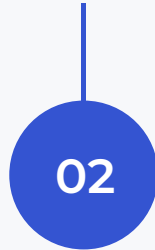
Login to bank through PSD2 solution.

Background (few seconds) :

- KYC check
- Credit affordability check
- Credit history checks
- Anti fraud checks
- Scorings

Initial credit decision is instantly provided..

Sign agreement with RENVIO (online).



Pre-approved mortgage loan in less than 10 minutes.

PRODUCT

for **borrowers**

Products:

- Mortgage loan
- Renewable credit line secured by mortgage
- Possible payouts in tranches
- Flexible repayment schemes (bullets, monthly, quarterly) adjusted to borrower's needs
- Duration 6 - 36 months for loans and 12 months for credit lines
- APR in area of 10-15%
- LTV up to 70%. Special segment for higher LTV with increased pricing and special risk grade.

VALUES FOR BORROWERS:

- quick and easy application process
- short time to money
- attractive pricing
- Flexible repayments schemes
- offer for customer's segments excluded from traditional banking loans
- High LTV

Borrowers:

- Consumers and companies with a need for cheap financing having possibility to provide mortgage as collateral
- Real estate developers
- Real estate investors

PRODUCT

for investors

VALUES FOR INVESTORS:

- attractive investment return rate from mortgage secured product (8-12% yearly – depends on market interest rates)
- automated investment process with possibility to define investment preferences
- RENVIO API enabling portfolio management and reporting
- cross-border Investment opportunities
- easy onboarding and investment management
- transparency – funds and active portfolio reporting
- possibility to invest in products that were limited to specialized securitization funds or corporate investors
- investment portfolio diversification
- low entry level
- Risk limitation by high spread of investment in many different claims

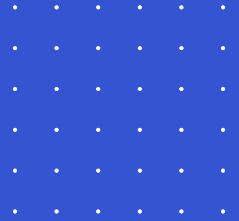
Investors:

- Private individuals and companies
- Family offices
- Investment funds
- P2P platforms

Product:

- Debt or debt claim right secured by mortgage
- Duration: 6-36 months
- Amount: minimum 250 EUR initial deposit to the platform. Minimum investment per single loan = 100 EUR.
- Possibility to sell investment on secondhand market provided by RENVIO
- IRR in area of 8-12%

Key success points



Scalability

- Short time to money for borrower
- Automated processes (onboarding, investments)
- Unique legal structure



Investment security

- Investments fully collateralized by mortgage
- AI based credit risk assessment process



Exclusiveness

- EU crowdfunding license



Other

- Strong institutional investors base
- Operational excellence
- Experienced founders with proven track record

Renvio is aiming at business profitability - Revenue streams

From borrowers

- Success fee
 - 3% of received loan value
 - 4.5% of received loan value for high LTV segment
 - 1% of granted credit line value
 - 1% of credit line renewal
 - 2,5% of each withdrawal from credit line
- Administration fee = 0,25% monthly of current loan outstanding
- Payment plan reschedule = 0,5% of loan outstanding
- Early repayments = 2,5% of loan outstanding
- Past due penalty interest = 9% yearly based on outstanding (applicable to consumers)
- Past due penalty = 2% of outstanding monthly (applicable to companies)

From investors

- Secondary market fee = 2,5% of claim sold on secondary market
- Collection fee = 10% of all recovered amount after go DPD
- RENVIO API access = 0,05% of account balance monthly

Additionally

- Sales of rejected loans applications
- Marketing of complementary products to customers database
- Equity investments in real estate projects

Founders **Team**

Tomasz Zapala

Entrepreneur and manager with 15+ years of experience in finances. Responsible for fintech companies development and business optimization. CPA and Restructuring Advisor certificates. In REVIO responsible for F&A, sales and investor's relations department.

Michał Konopka

Entrepreneur and manager with 15 years of experience on international fintech market. Responsible for risk management, fintech products and companies development. Managed strategies for companies in the Scandinavian countries, Spain and Poland. Technology and data oriented. Founder of risk management and consulting companies for lending sector. In RENVIO responsible for IT, risk department and operations

Radosław Broniarek

Attorney-at-law with over 12 years of experience on B2B/B2C lending, payment institutions and corporate law markets. Specialized in legal aspects of fintech companies and new products creation. In RENVIO responsible for legal department including compliance, legal collection and borrowers legal due diligence.



Renvio's **awards**



We were prized by:

- **Winner** in Fintechs & Dragons Day - Summer Edition 2023 - [Fintech Trends Poland](#)



Renvio.io

THANK YOU

Happy to provide you with more details:

michal.konopka@renv.io

tomasz.zapala@renv.io

radoslaw.broniarek@renv.io

Renvio sp. z o.o. (Ltd.) with its seat in Warsaw |
Oleandrow 8 Street, apt. 11, 00-629 Warsaw, Poland |
the District Court for the Capital City of Warsaw in
Warsaw, XII Commercial Division of the National Court
Register | court register number (KRS): 0001026970 |
tax identification number (NIP): 7011135598 | share
capital: PLN 5,000.00