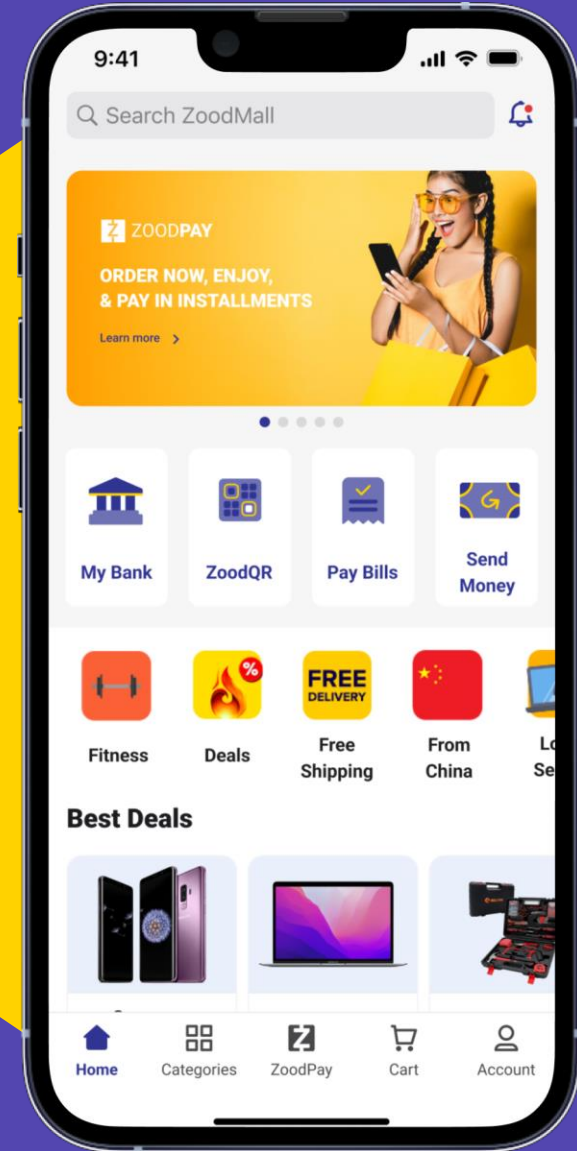




Introducing ZOOD:

Bridging the Credit Gap in Emerging & Frontier Markets, with Impact



ZOOD Global Deck 2024

Solving an important problem: inefficient capital distribution



Insufficient Data Infrastructure



Overstated Risk Perceptions



Underdeveloped Financial Systems



Slow Decision Process

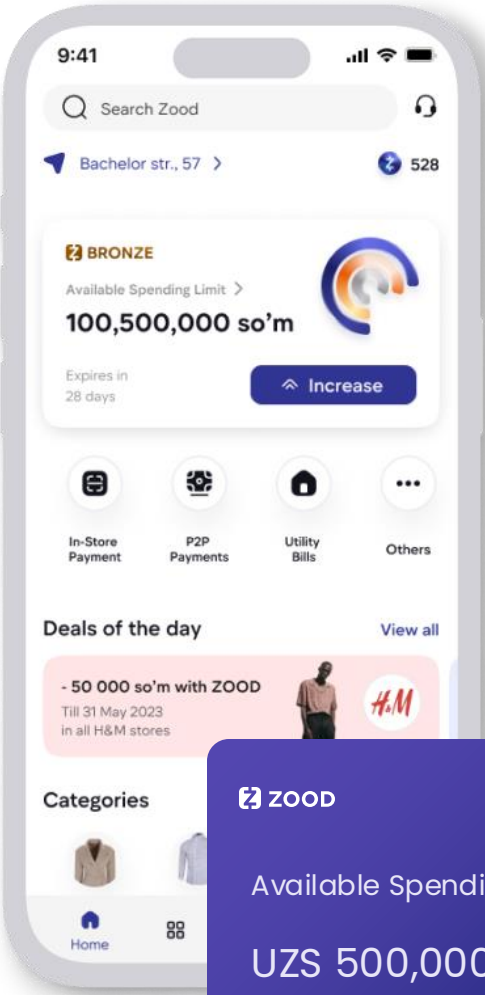
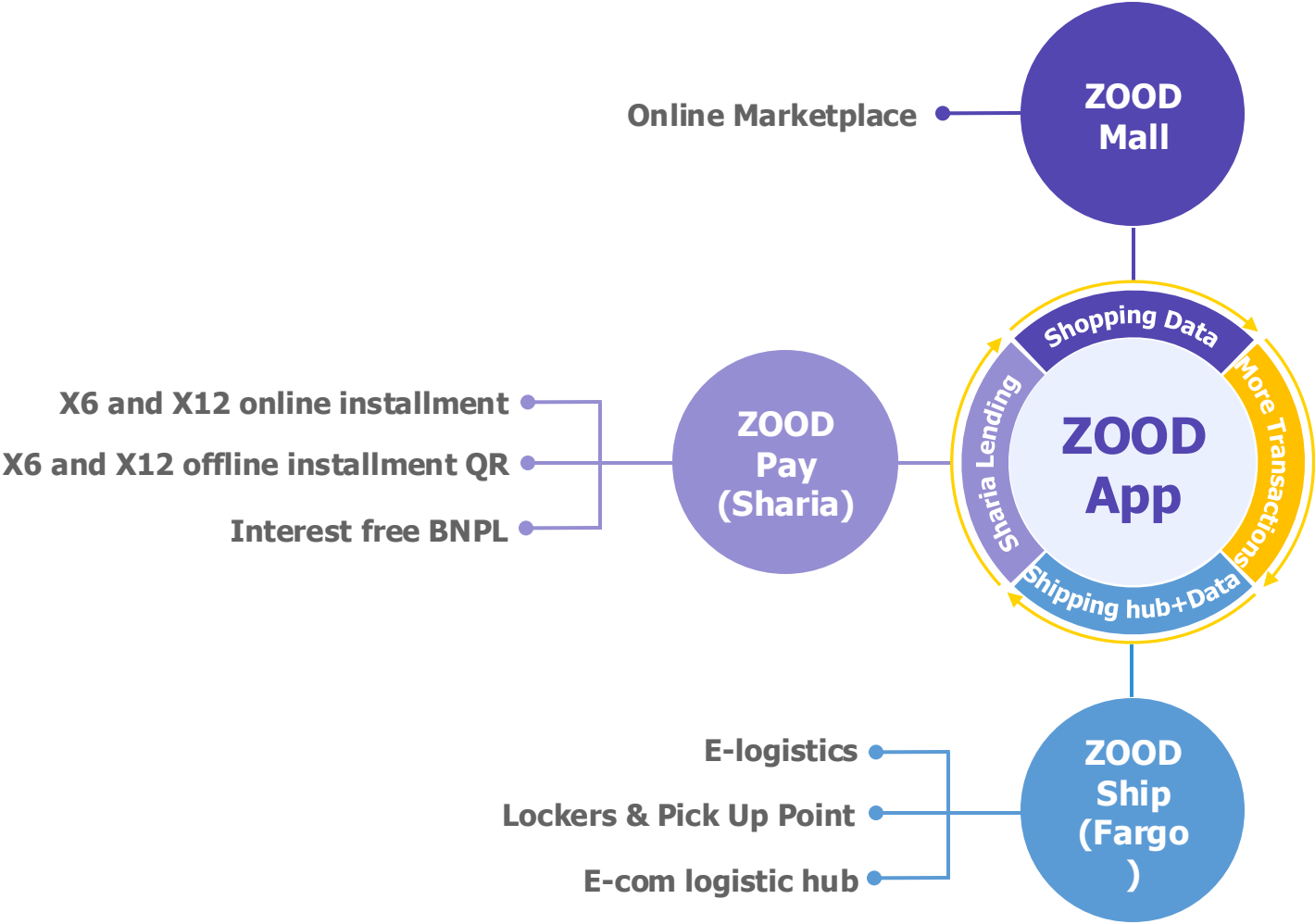


Consumer Spending limited, resulting in **hampered economic growth**

Lack of Formal Credit, favoring the continuation of **exploitative Lending Practices**

Entrepreneurship cannot blossom due to unavailability to MSME funding

ZOOD: the leading FinTech for E-Commerce and Offline

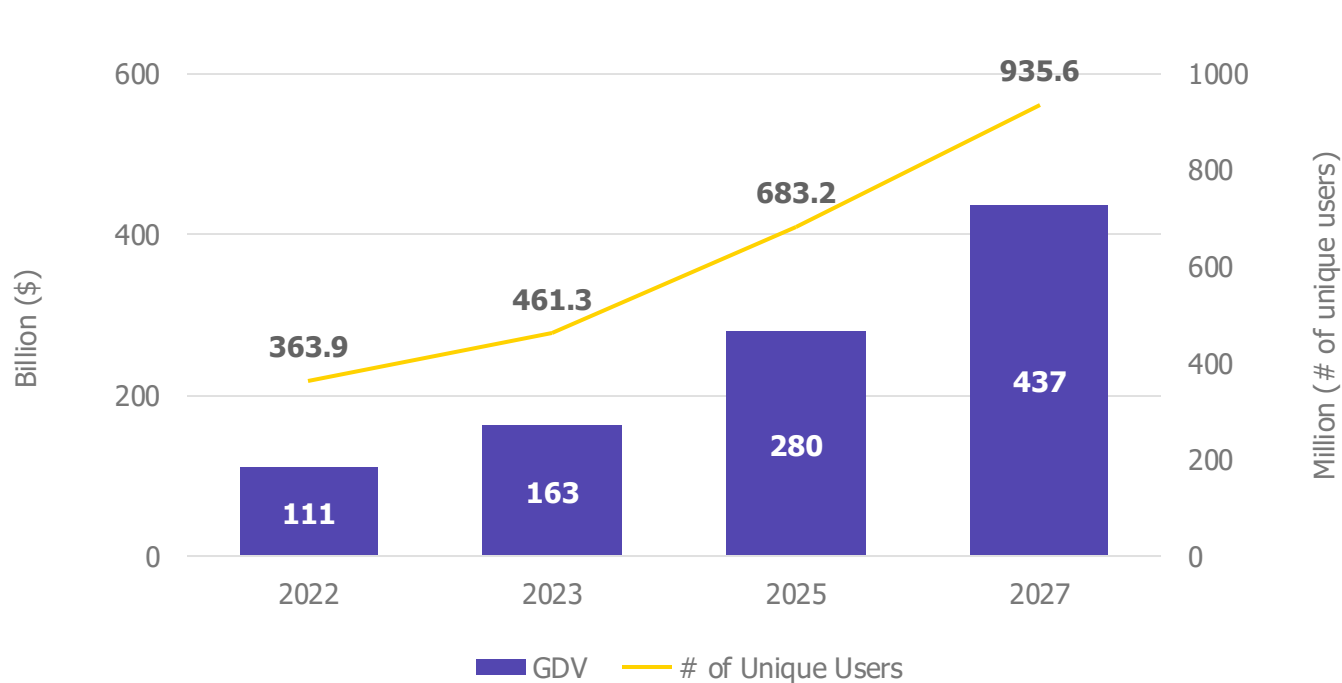


YOUR DIGITAL LENDING PLATFORM



Flexible Payment (or BNPL) is thriving

Digital transformation, disruptive fintechs and consumer demand are driving BNPL adoption and growth



Global BNPL adoption is expected to exceed 450M users in 2023 & reach 935M by 2027¹



BNPL spend globally is expected to reach \$400B by 2027



Buy now pay later is expected to account for nearly **25% of all global e-commerce by 2026**.¹



The top 3 BNPL providers globally are **fintechs** and have amassed **>100M users worldwide**.²

1. Juniper Research, BNPL Data & forecast 2022

2. Buy now, pay later active users worldwide | Statista 2021

+300 million across Emerging & Frontier Markets



The Shoppers

- Young Professionals
- 20 – 45 Years
- Tier 1 and Tier 2 cities
- Bank Card Holders
- \$500 < Recurring Inflow < \$1500 per month



The Sellers

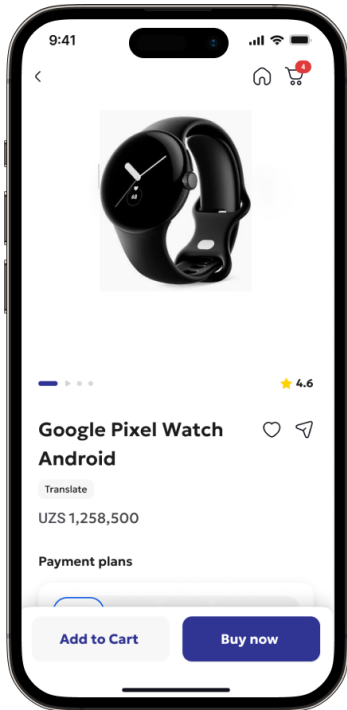
- Merchant-registered SMEs
- >3 months of regular e-commerce activity
- Access to online historical sales data
- Life of company >1-year
- \$200k to \$5M yearly turnover

ZOOD Products

Shariah-compliant and innovative lending products line-up

ZOOD Pay BNPL

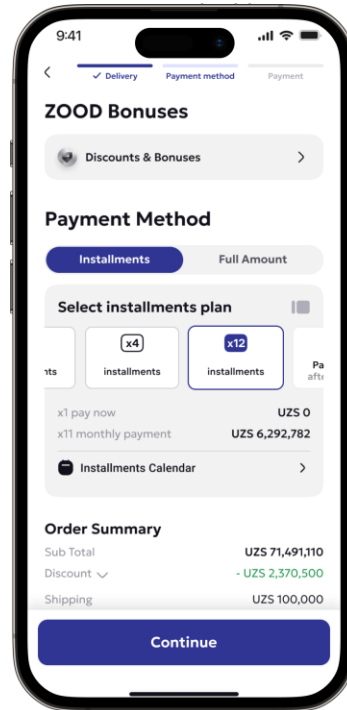
4 installments
0% interest and no commission



Average commission
10%
Recycled 4 times a year

ZOOD Pay Product Loan

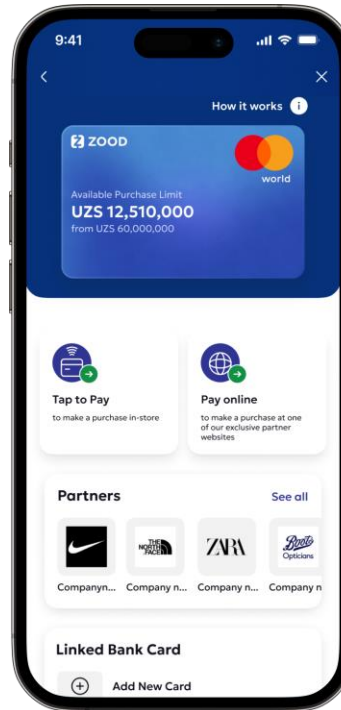
6 or 12 installments



Commission and
Interest
Indicative APR 75%

ZOOD Card

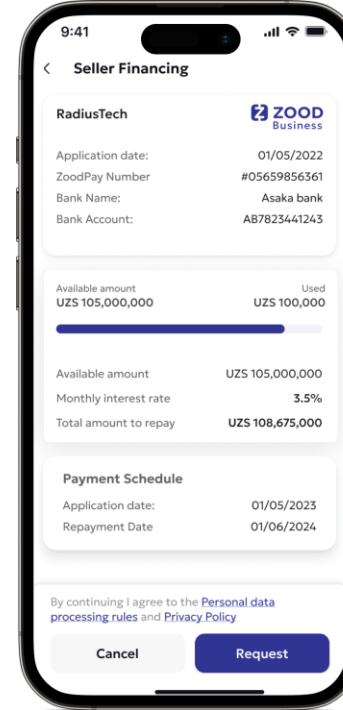
Virtual Installment Card
Online local & cross border



Interest
Indicative from APR 75% to
90%

ZOOD Pay SME

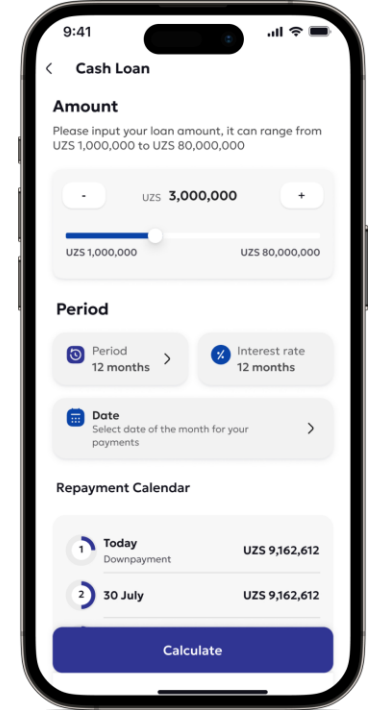
Working Capital Loan
30 days tenor



Commission based
3.5% per month take
rate

ZOOD Cash Loan

Coming soon...



Interest applicable
48% to 65%



Demonstrating Success in Uzbekistan

ZOOD is anchored by strong sponsor support, has demonstrated group performance, successful consumer engagement, and a robust risk management framework, to deliver strong momentum across three markets.



**\$110m
in Loans Granted**

+1m consumer loans granted via a multi-channel distribution network with **6 Million users** in Uzbekistan.



**30,000
Active Merchants**

Wide merchant network with **+4 Million product** catalog supplemented by ZOOD's e-logistics arm, **+300 pickup and lockers.** **points**



**Around 5%
Bad Debt Rate**

Robust risk management framework powered by proprietary state-of-the-art credit scoring models and tech-enabled collections, with **85% approval rate***.



**+20% Revenue
Take Rate**

Healthy revenues generated from e-commerce and lending **(APR of >50%)**, driven by an asset-lite model.



**Own Lending
Licenses**

ZOOD has its own lending licenses **(MCO)** in its operating markets ensuring regulatory compliance and the ability to integrate with the banking ecosystem to enhance its offerings.

Uzbekistan: Tapping Into A Huge Market Opportunity

Young, connected, low credit penetration, and digital-savvy, yet underserved population

Ecommerce Penetration

1.5%

Compared to 9% in Kazakhstan

Exponential eCom Growth

6x

In next 4 years \$2.2b

Low Retail Lending

<7%

penetration compared to 33% in Kazakhstan

Underbanked

44%

Adult population having bank account

Low Credit Card

<2%

penetration

Young Population

25 years

Median age

Connected

23M

Smartphone users

Huge Population

>36M

Population

GDP Growth

45%

Growth expected by 2026

Retail Market Size

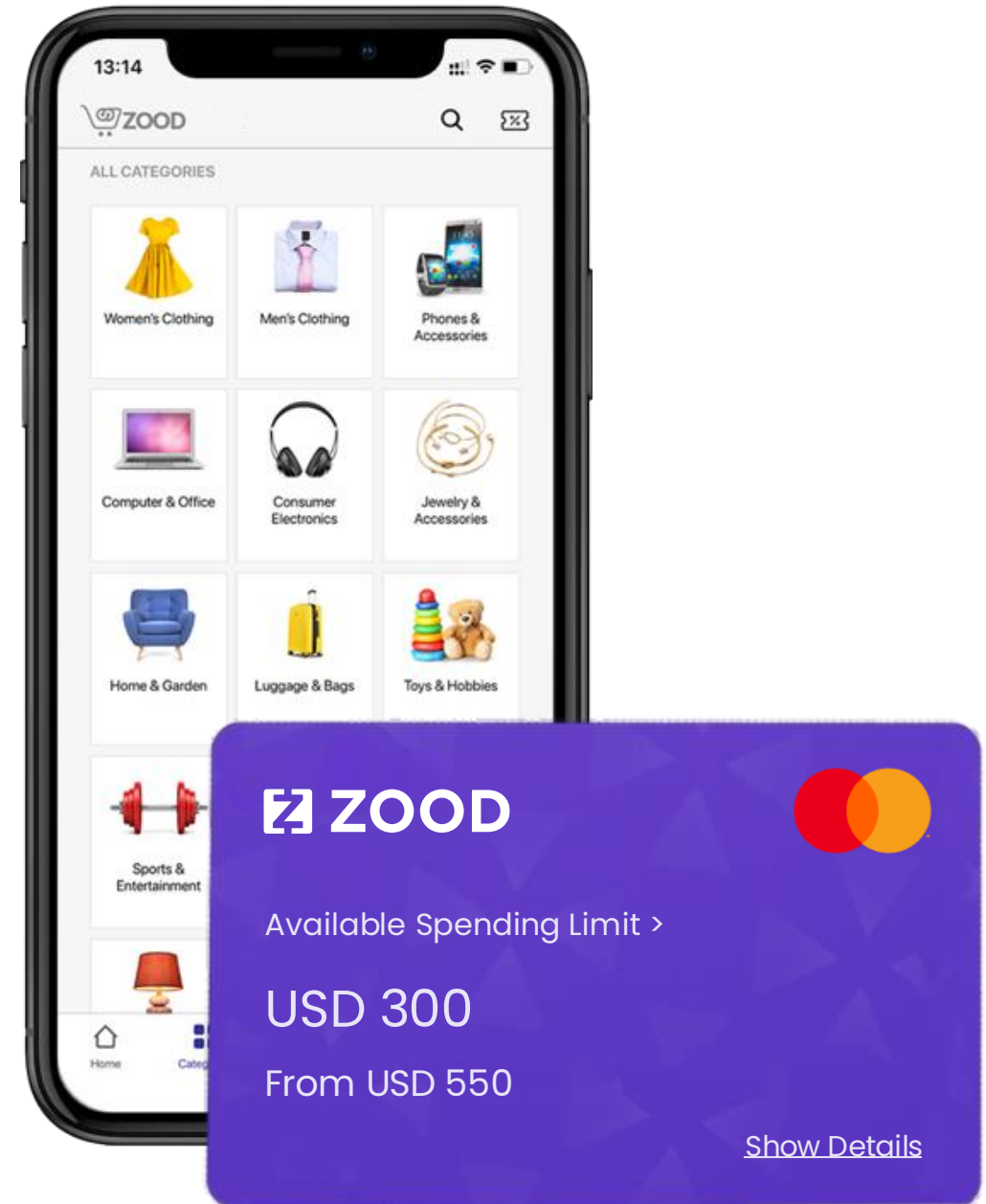
\$15B

expected to grow to \$20b in 2027

ZOOD Tech

In Partnership With  **mastercard.**

- ZOOD Tech is the BNPL As-A-Service Platform of ZOOD offered in collaboration with Mastercard as a part of a strategic alliance for expansion of the BNPL technology to markets across Europe, Middle East, and Africa (EEMEA).
- As a part of this collaboration, ZOOD serves as the key BNPL Partner of Mastercard, with Mastercard providing access to a wider market and partnerships for ZOOD Tech as one of the key Buy-Now-Pay-Later (BNPL) platform offerings in the EEMEA region, capitalizing on Mastercard's global reach and ZOOD's fintech expertise.
- ZOOD Tech enables Banks, Financial Institutions and Non-Financial Institutions to launch their own BNPL offerings via the Bank's mobile application, online websites and in-store, enhancing scale in an efficient manner.
- The solution entails integral BNPL capabilities including digital onboarding, real-time credit scoring, loan management and BNPL card issuance, featuring white label and SDK optionality.



Seamlessly Blending Banking, Lending and Ecommerce: a unique Team



Michael KHOI
Group CEO

- Serial Entrepreneur
- Ex-Delta Car



Martin MURANSKY
Group CRO

- Ex-4Finance
- Ex-Raiffeisen Bank



Yuriy VASIYAROV
Group CTO

- Ex-Ozon
- Ex-Alibaba



Lasha GURGENIDZE
Chief FinTech Officer

- Ex-Kaspi
- Ex-TBC



Neda GOLSHAN
Chief E-com Officer

- Ex-Digikala
- Ex-Smartech



Naureen HYAT
CEO ZOOD Tech

- Ex-Tez Founder
- Ex-Shopistan



Laurent SCIBOZ
Group CIO

- Ex-UBS
- Ex-ING



Avtandil GELASHVILI
Group CFO

- Ex-4Finance
- Ex-UGT



Jakhongir USMONOV
CEO Uzbekistan

- Ex-Centil
- Ex-Dubai Islamic Bank



Azamat SHAIKALIYEV
CBDO

- Ex-Kaspi
- Ex-Philpp Morris



Humza HUSSAIN
Head BANK CARD

- Ex-Tez Founder
- Ex-DAMEN



Indré ARSTIKAITYTE
Global Risk Manager

- Ex-4Finance
- Ex-UAB



Soso STEPHANISHVILI
Head of Soft Collection

- Ex-4Finance
- Ex-Leader Credit



Askarbek ALSHANBAYEV
Chief Logistics Officer

- Ex-KazPost
- Ex-Renovell Singapore



Faezeh YAZDANI
Chief Sales Officer

- ZOOD

The Investors

Solid Key Stakeholders with proven track record in investing across Central Asia and Middle East



4th

Telecom
Company across
Middle East

Middle East



Top 5

VC Fund in Frontier
and Emerging
Markets

Central Asia



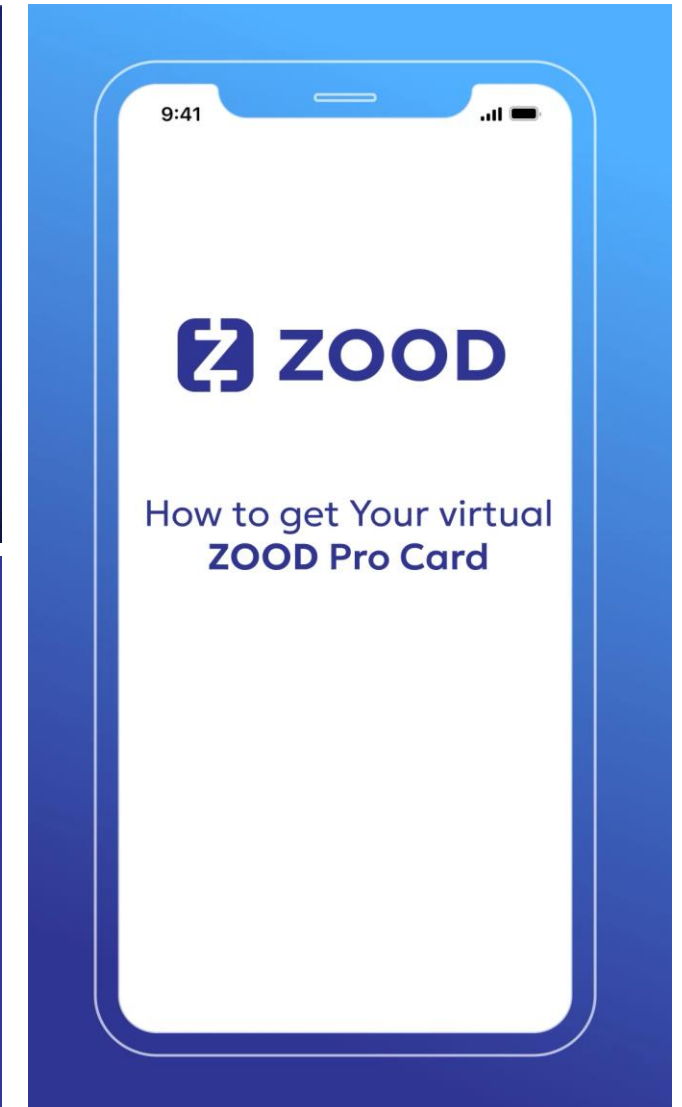
2nd

JV between
SWF Uzbekistan
and Oman

Uzbekistan

ZOOD Card

The first ever cross-border BNPL card in Uzbekistan





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