

FINO



Business Plan

March 2022



Disclaimer

Certain information set forth in this presentation contains “forward-looking information”, including “future-oriented financial information” and “financial outlook”, under applicable securities laws (collectively referred to herein as forward-looking statements). Except for statements of historical fact, the information contained herein constitutes forward-looking statements and includes, but is not limited to, the (i) projected financial performance of the Company; (ii) completion of, and the use of proceeds from, the sale of the shares being offered hereunder; (iii) the expected development of the Company's business, projects, and joint ventures; (iv) execution of the Company's vision and growth strategy, including with respect to future M&A activity and global growth; (v) sources and availability of third-party financing for the Company's projects; (vi) completion of the Company's projects that are currently underway, in development or otherwise under consideration; (vi) renewal of the Company's current customer, supplier and other material agreements; and (vii) future liquidity, working capital, and capital requirements. Forward-looking statements are provided to allow potential investors the opportunity to understand management's beliefs and opinions in respect of the future so that they may use such beliefs and opinions as one factor in evaluating an investment.

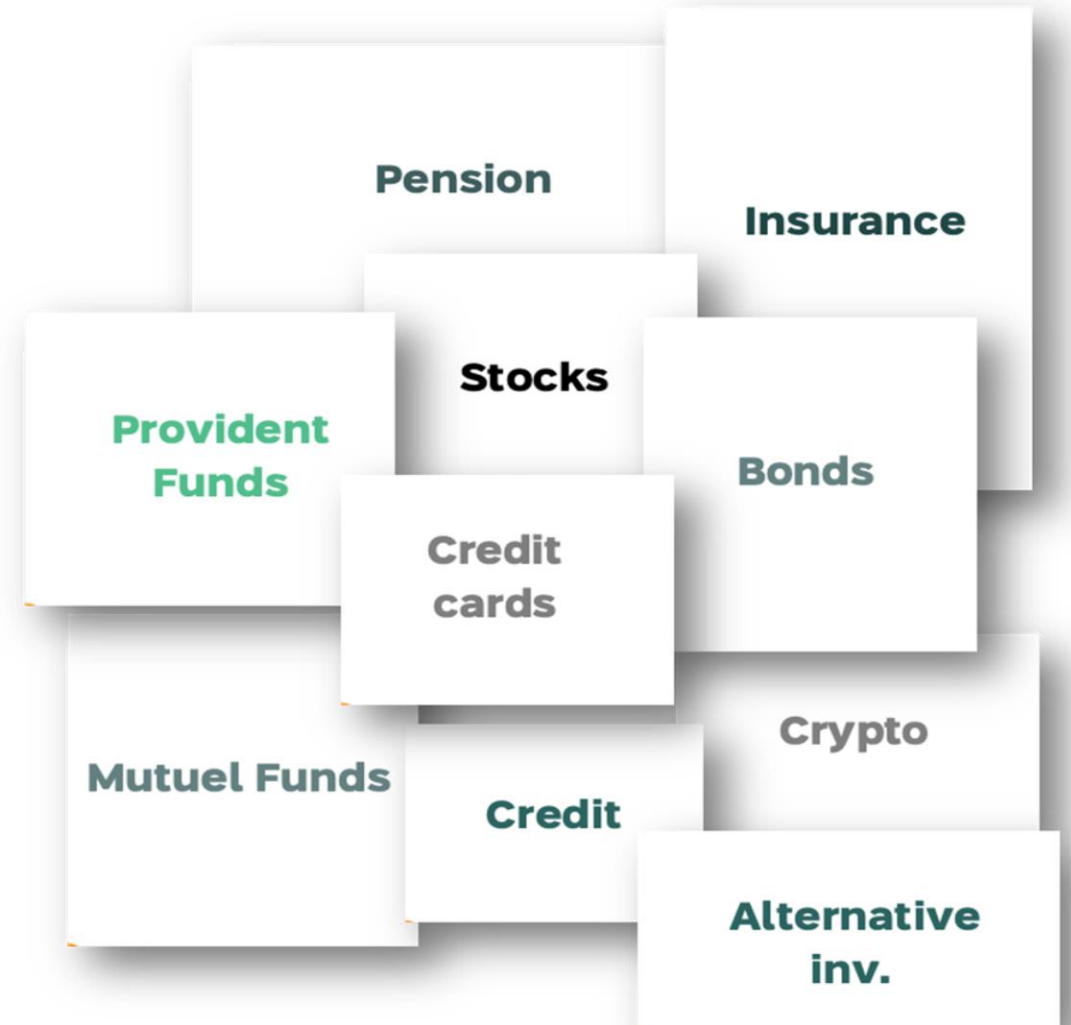
These statements are not guarantees of future performance and undue reliance should not be placed on them. Such forward-looking statements necessarily involve known and unknown risks and uncertainties, which may cause actual performance and financial results in future periods to differ materially from any projections of future performance or result expressed or implied by such forward-looking statements.

Although forward-looking statements contained in this presentation are based upon what management of the Company believes are reasonable assumptions, there can be no assurance that forward-looking statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. The Company undertakes no obligation to update forward-looking statements if circumstances or management's estimates or opinions should change except as required by applicable securities laws. The reader is cautioned not to place undue reliance on forward-looking statements



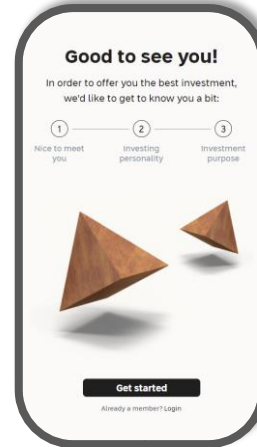
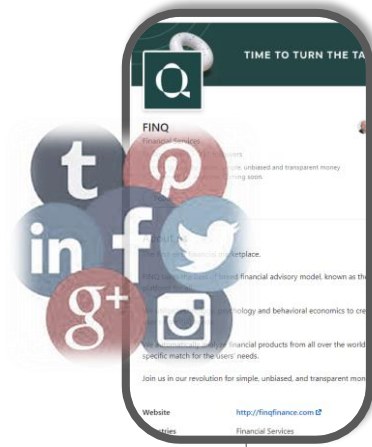
Our mission

Building the world's largest financial marketplace to empower people to manage their financial future.



Driven by a desire to fix the distorted financial world

FINQ



2019

2020

2021

2022

2023-2025

FINQ was founded

Building the brand

Launching a pilot for the investment Beta version

Launching a Beta version of investment management

Launching a Beta version of investment management

Winning a grant from the Israel innovation authority

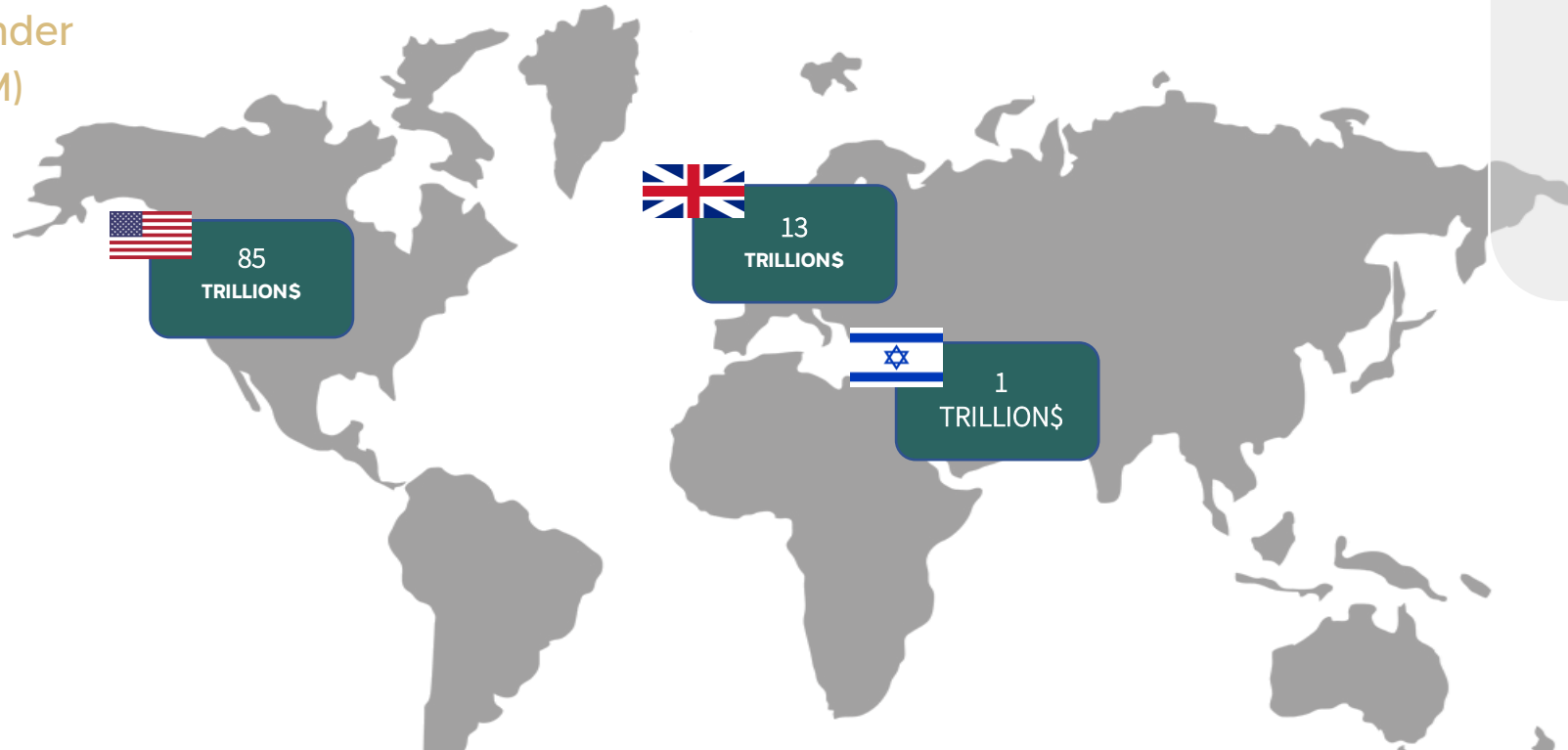
Closing the first investment round

Winning a second grant from the Israel innovation authority

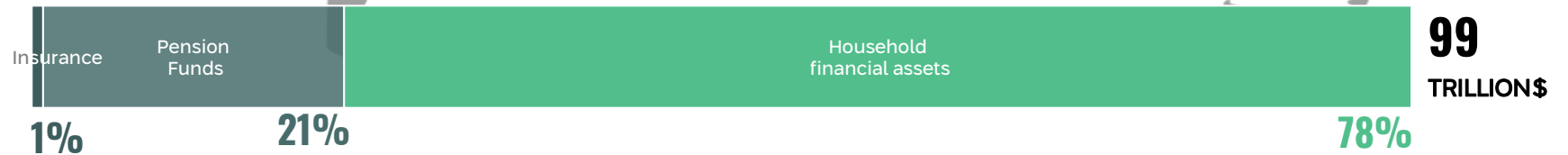
 Launch Investment product (affiliates)	 Fully Investment launch	 Launch Pension product	 Launch Loans product
 Fully Investment launch	 Launch Pension product	 Launch Insurance product	 Launch Loans product

Market size

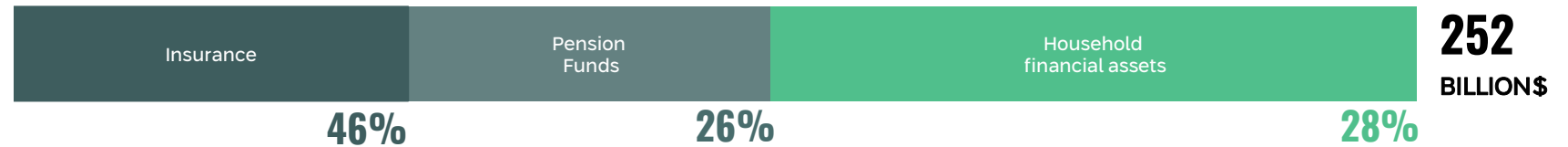
Financial assets under management (AUM)



Financial Assets Under Management (AUM)

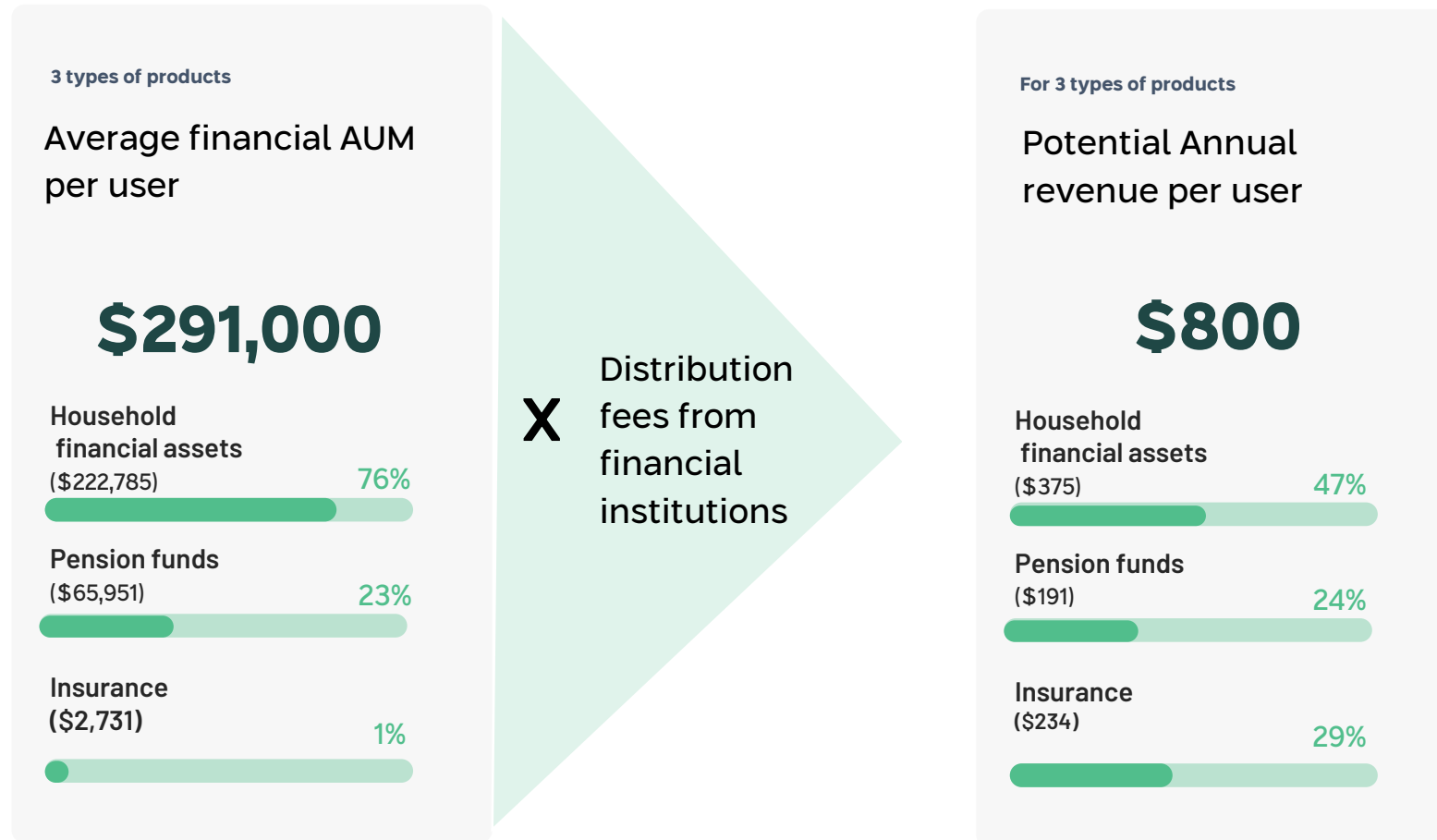


Income from distribution fees



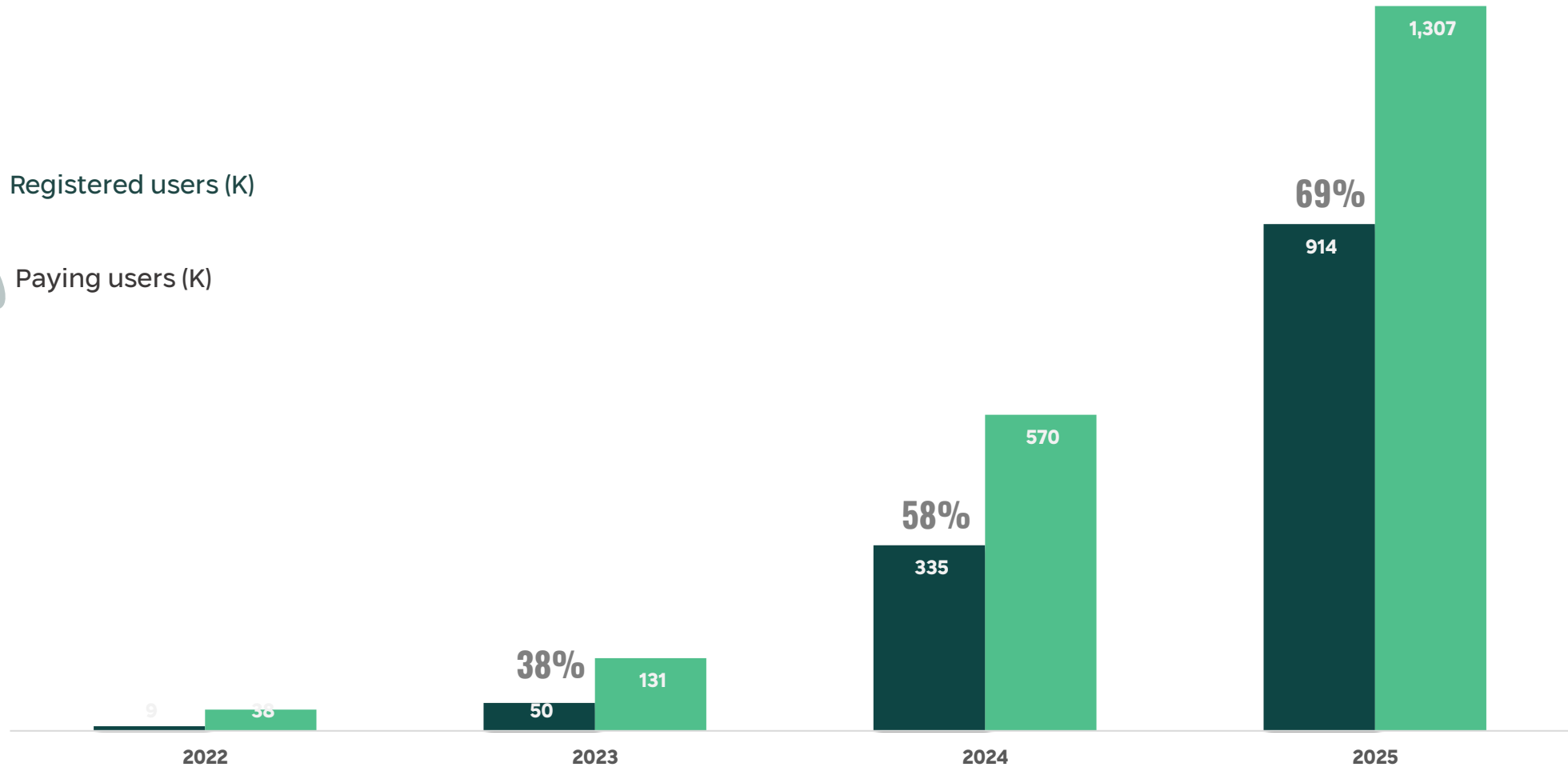
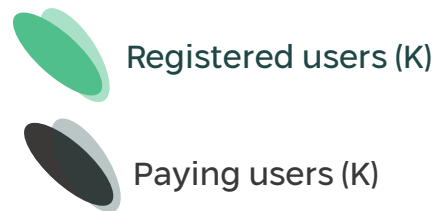
Generating revenues

Based on distribution fees from financial institutions



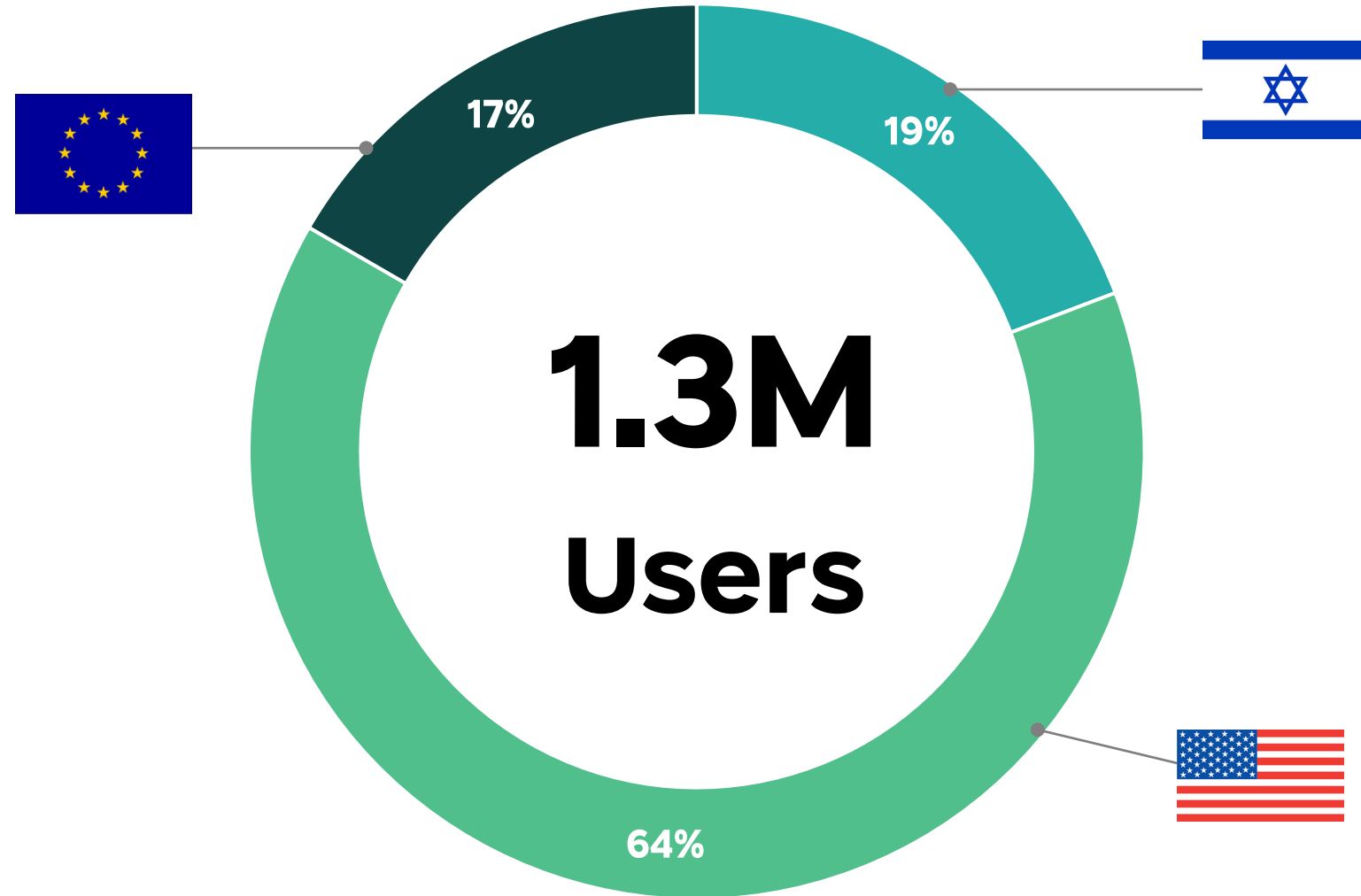
Users Growth

Accumulated users over time
2022–2025



Users per region

2025



ARPU VS CAC

Accumulated users over time
2022–2025

CAC

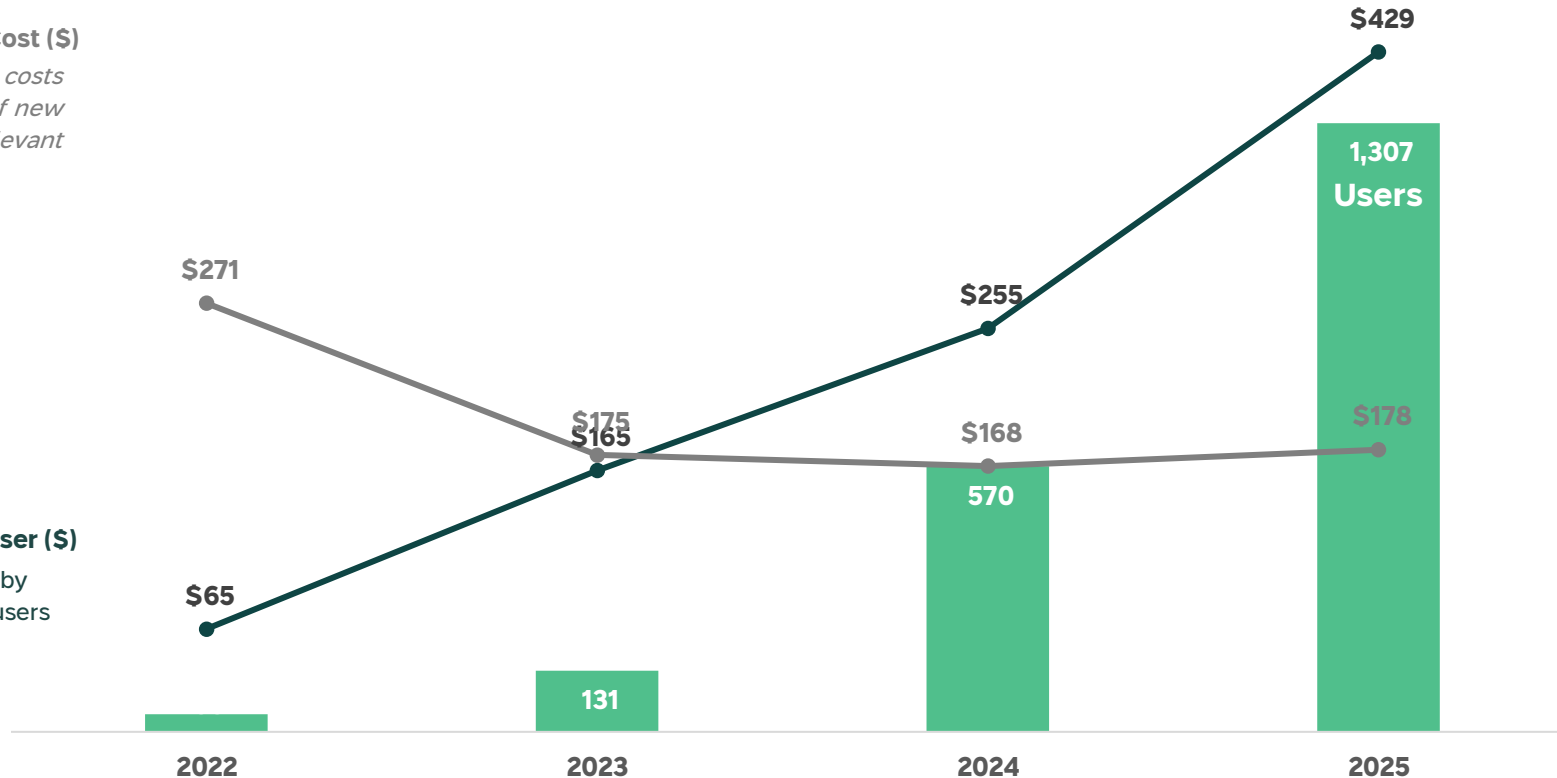
Customer Acquisition Cost (\$)

Sales and marketing costs divided by the number of new paying users in the relevant period

ARPU

Average Revenue Per User (\$)

Revenue per year divided by the accumulated paying users



Lifetime Value (LTV)

~\$4K

Lifetime Value (LTV) calculation – Average Revenue Per User (ARPU) divided by Churn Rate (10%)



Financial Information

Projection P&L (In '000 USD)	2022	2023	2024	2025
Revenues	553	8,325	85,400	392,633
R&D	(1,765)	(4,284)	(4,888)	(5,428)
<i>% of revenues</i>	<i>319%-</i>	<i>51%-</i>	<i>6%-</i>	<i>1%-</i>
Sales & Marketing	(2,308)	(7,328)	(47,802)	(103,263)
<i>% of revenues</i>	<i>417%-</i>	<i>88%-</i>	<i>56%-</i>	<i>26%-</i>
General & Administration	(2,170)	(4,191)	(5,038)	(5,476)
<i>% of revenues</i>	<i>392%-</i>	<i>50%-</i>	<i>6%-</i>	<i>1%-</i>
Operating Expenses	(6,243)	(15,804)	(57,728)	(114,167)
<i>% of revenues</i>	<i>1128%-</i>	<i>190%-</i>	<i>68%-</i>	<i>29%-</i>
EBITDA	(5,689)	(7,478)	27,672	278,465

Thank you