Transforming the future of finance: from affordable, inclusive lending to democratized investing on the blockchain
“Finova Financial is #2 in most venture capital raised in Florida.”
April 12, 2018

“Consumer Finance Innovator Secures $102.5 Million To Help Unbanked & Underbanked”
October 18, 2017

“Fintech Innovator Raises Record $52M First Round”
August 4, 2016
Retail Banking
$1.4 Trillion Global Business

But has banking really changed in the last 100 years?
People With Bank Accounts Don’t Like Banks....

Fees? Huge fees

They lie. Then take away everything they want

Now banks are asking for pretty high fees.

Interest for bank loans are too high here

Banks can go bankrupt
35% of World's Population is Outside the Formal Financial System

**UNDERSERVED MARKET**
2 Billion working age adults don’t use formal financial series globally.
$380 Billion to $Trillion plus Market size

**NOT JUST PEOPLE**
SME – Small-Medium sized Enterprises are often financially excluded based on their industry or ownership structure.

**UNPREPARED FOR EMERGENCIES**
Limited to No access to credit.
Finova Digital Financial Services Launched: CLOC a better product and pathway to financial health

Car Equity Line of Credit (CLOC)

- Loan Costs 50 - 70% less than the industry average
- 12 month path to financial health to repay
- Every payment has a principal payment component
- Real-time online dashboard
- Decision in minutes online 24/7
- Thousands of Satisfied Customers

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Finova Secured Prepaid Card and Mobile App

CASH ECONOMY

121 million consumers are prevented from affordable credit(4)
Pay high fees to cash checks and pay bills
Lack a secure way to safeguard their money

SECURED CARDS

Funding card is the major challenge - Finova secures the card with car
C-LOC clients receive low cost loan payment and direct deposit

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Finova Financial Transforming Global Banking Since 2015

EXECUTIVE TEAM

100+ Years financial services, technology, regulatory experience

Gregory Keough
CEO

Derek Acree
CLO

Robert Conley
CFO

Mary Mulcahy
VP Operations

Ivan Sokalskyi
CTO

TRACTION

Total Financed: $7.1M
2017 Revenue: $2.4M
Current Contracted Payments: $4.9M
Yearly Return on Capital: 122%
7 State Licenses Obtained
$100M+ Equity and Debt Raised to Date

CURRENT INVESTORS

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Investing on the Blockchain: Beyond ICO
Jobs Crypto Offering (JCO) a Blockchain Pathway to IPO

Reg.D
Submit documentation
Reg.A+ or Filed Registration Statement
Can be traded on SEC-licensed exchanges

Block-SAFE
JOBS Crypto Offering (JCO)
The Future is: Investing on the Blockchain
The Future of Capital Raising is: Decentralized and Democratized
Many Thanks

Welcome to Miami!!!

Gregory.Keough@FinovaFinancial.com
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