



**Unique Opportunity to Finance
a High-Growth Mexican Lending Fintech
Powered by Proven Profitability
and Expertise**

Mexican Fintech Lending Market

 **50%+**

of adult population has limited access to credit products

 **25M**

people use micro loans to cover cash gap

 **8%**

lending market growth (YoY)

 **85M+**

have access to internet

 **100M+**

smartphone penetration

 **100M+**

have an account on social networks

Mexican population is an attractive base for consumer fintech

- Mexico is the **#10** most populous country in the world and **#2** — in Latin America
- More than **83%** of the population is urban and young — median age is 29.2 years
- Over **80%** of Mexicans have mobile phone
- Around **70%** of population aged between 18-70 in Mexico had some type of formal financial product (savings, credit, insurance or Afore account)

Target short-term loans market

92M

Adult population

51M

Of them bank account holders

58M

Unbanked + Underbanked + Subprime borrowers

Company Overview

Alvos is a cutting-edge Mexican platform enabling clients to access short-term loans of up to 30 days, quickly and effortlessly

Product description

Loan amount	Average 80 USD	Max 450 USD
Loan term	Average 24 days	Max 30 days
Interest rate	2% per day	

Key Differentiators

Proven Leadership: Founded by experienced entrepreneurs with a 10+ years track record of building one of the largest and most successful micro-lending businesses in another market. This deep expertise ensures execution excellence and scalability.

Established Track Record: Alvos launched operations in May 2023 and quickly reached substantial loan volumes, with detailed metrics provided below.

Accelerated Growth: Demonstrating exceptional growth rates, driven by the team experience, market demand and scalable infrastructure. Performance metrics indicate sustained momentum.

Profitability Achieved: Achieved profitability already by November 2023. By January 2024, surpassed the breakeven point and consistently delivers stable profits.

Fully Automated Processes: As one of the few in Mexico offering fully automated loan origination, Alvos ensures a seamless and efficient process from application to disbursement.

Advanced Risk Management: Our advanced risk management system leverages technology to optimize credit approvals, reduce fraud, and enhance operational efficiency, delivering a secure and reliable experience for users.

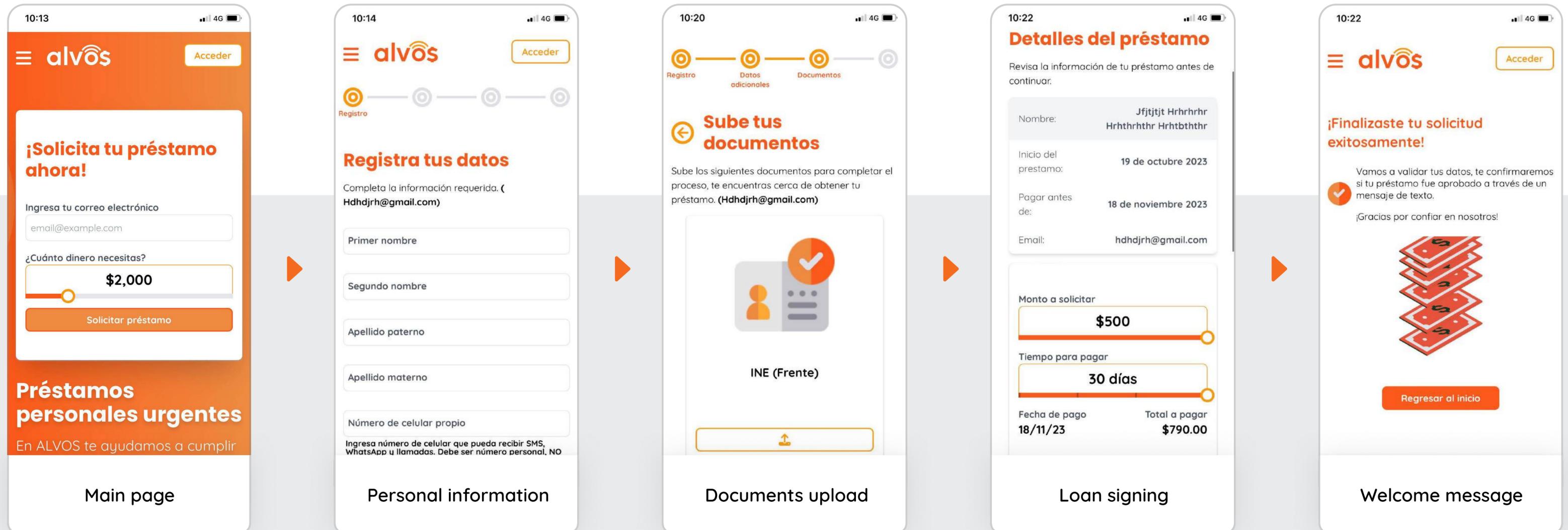
Becoming Mexico's Leading Multi-Product Consumer Fintech

- **Ambitious Growth Goals:** Targeting 60 mUSD in annualized lending volume by Q4 2025, driven by robust demand and strategic scaling.
- **Expanding Product Suite:** Transitioning from a single-product lender to a comprehensive multi-product consumer fintech, including installment loans and credit cards.
- **Customer Lifetime Value:** Enhancing customer retention and engagement through diverse financial solutions, catering to Mexico's underbanked population.
- **Leadership in Progress:** On a clear path to solidify our position as a major player in Mexico's fintech ecosystem, with scalable operations and consistent growth.



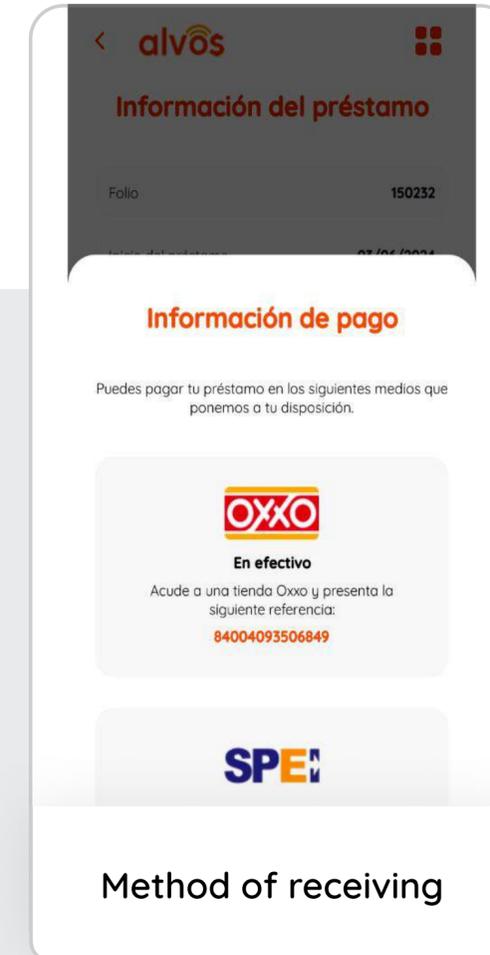
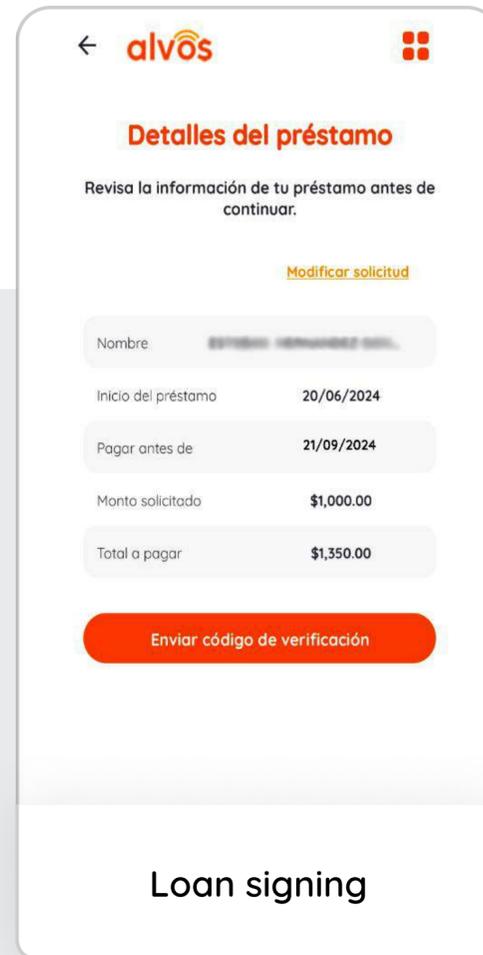
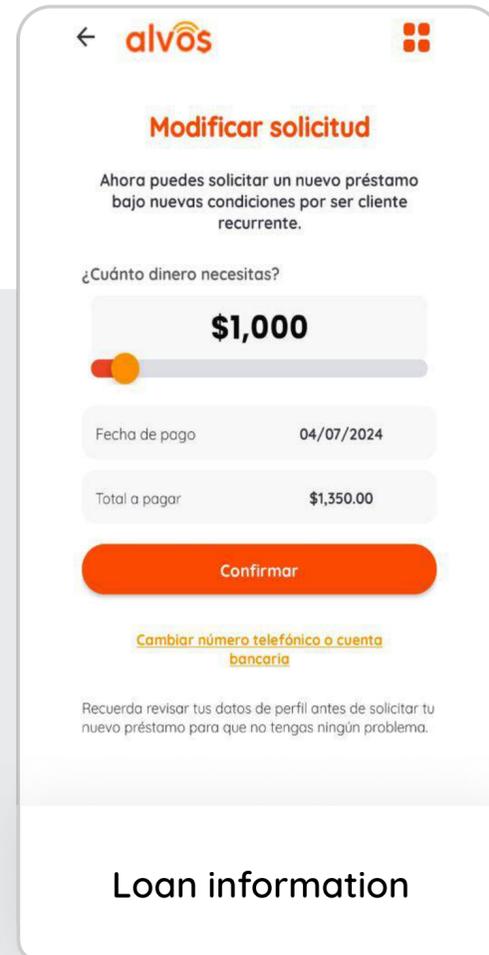
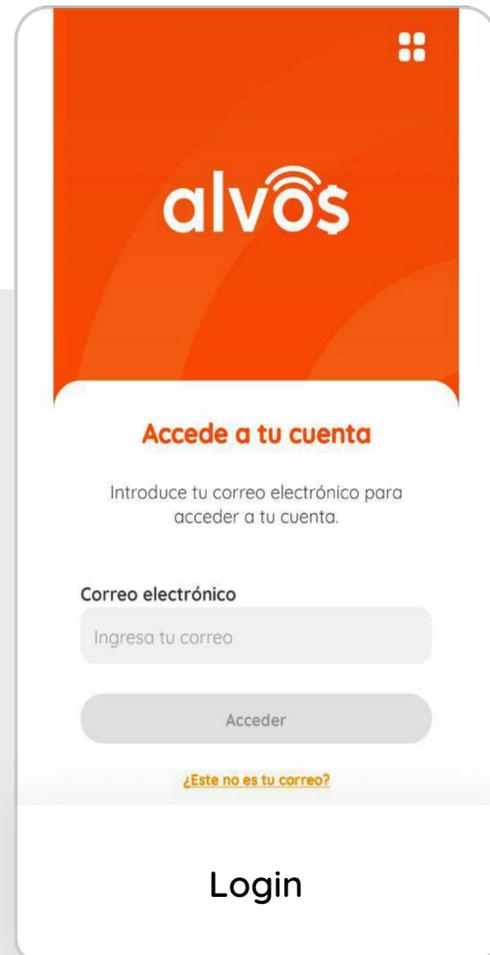
Customer Web Journey

- Loan origination is **Fully Automated**
- **Advanced Credit Scoring** allows Alvos to effectively manage default expectations
- Time to money is **ca. 5-10 min**

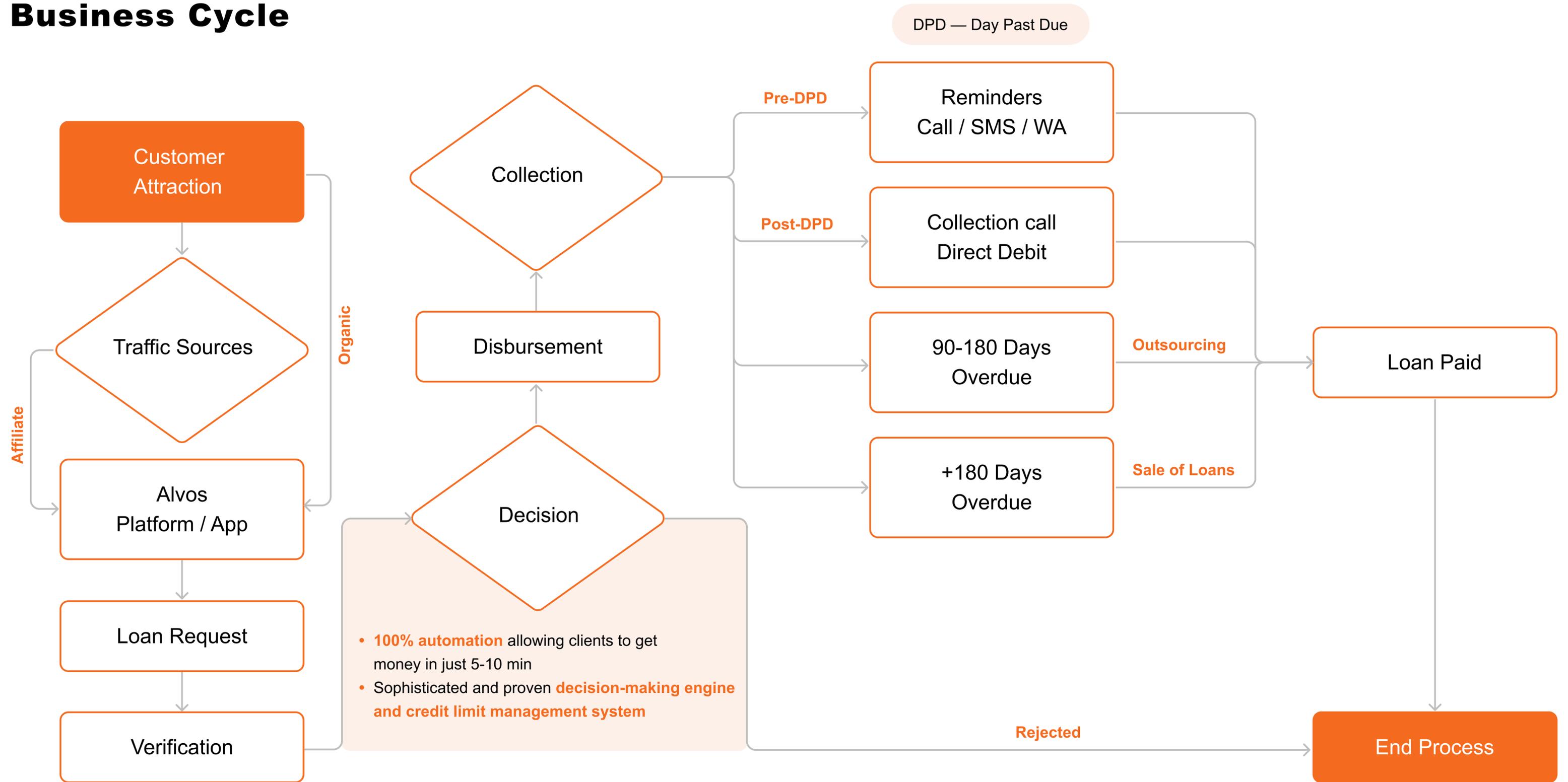


Customer App Journey

- Over **50,000** app downloads in **4 months**
- First loans approved **directly within the app**
- **Seamless processing** and approval across mobile and desktop platforms
- Time to money is **ca.5-10 min**



Business Cycle



Performance Overview

May 2023

Launch

141k+

Unique Clients

343k+

Loans Originated

32k+

Loans Originated per month

24.9 mUSD

Loans issued

2.3 mUSD

Loans issued per month

ⓘ Every New Loan generates on Average **2 Repeat Loans**

11 members

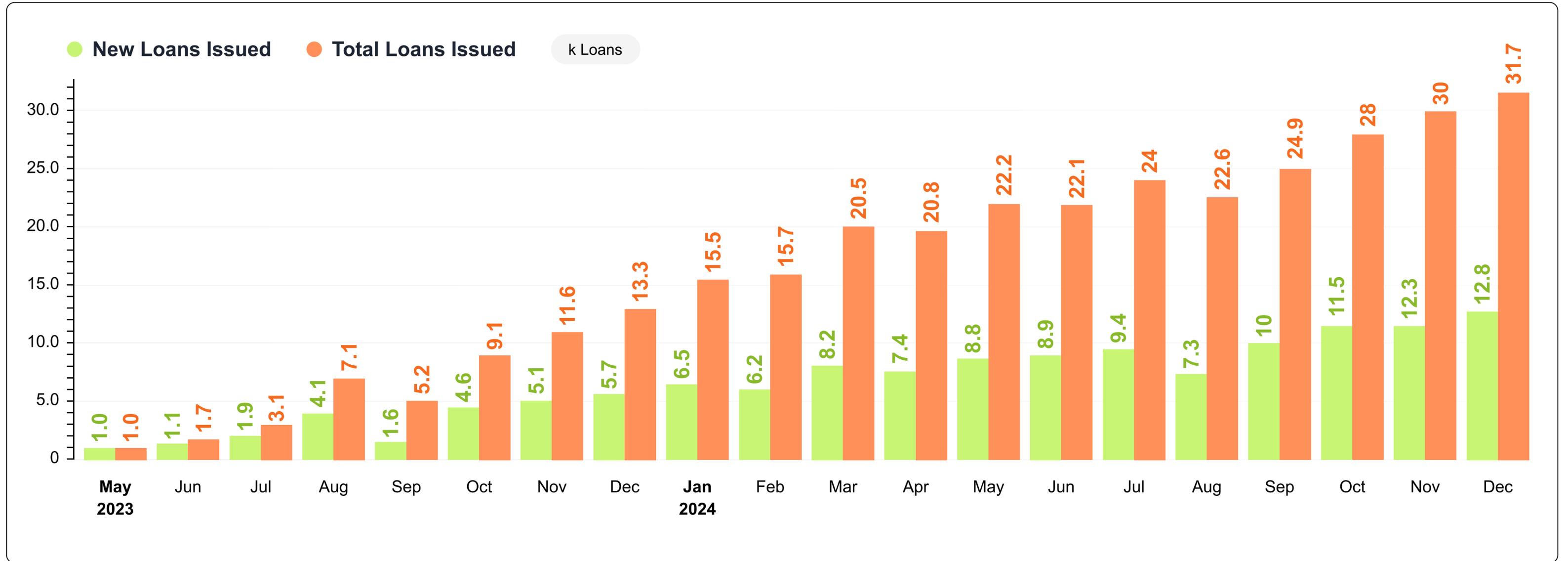
Administrative Team

43 agents

Contact Center



Number of Loans Originated

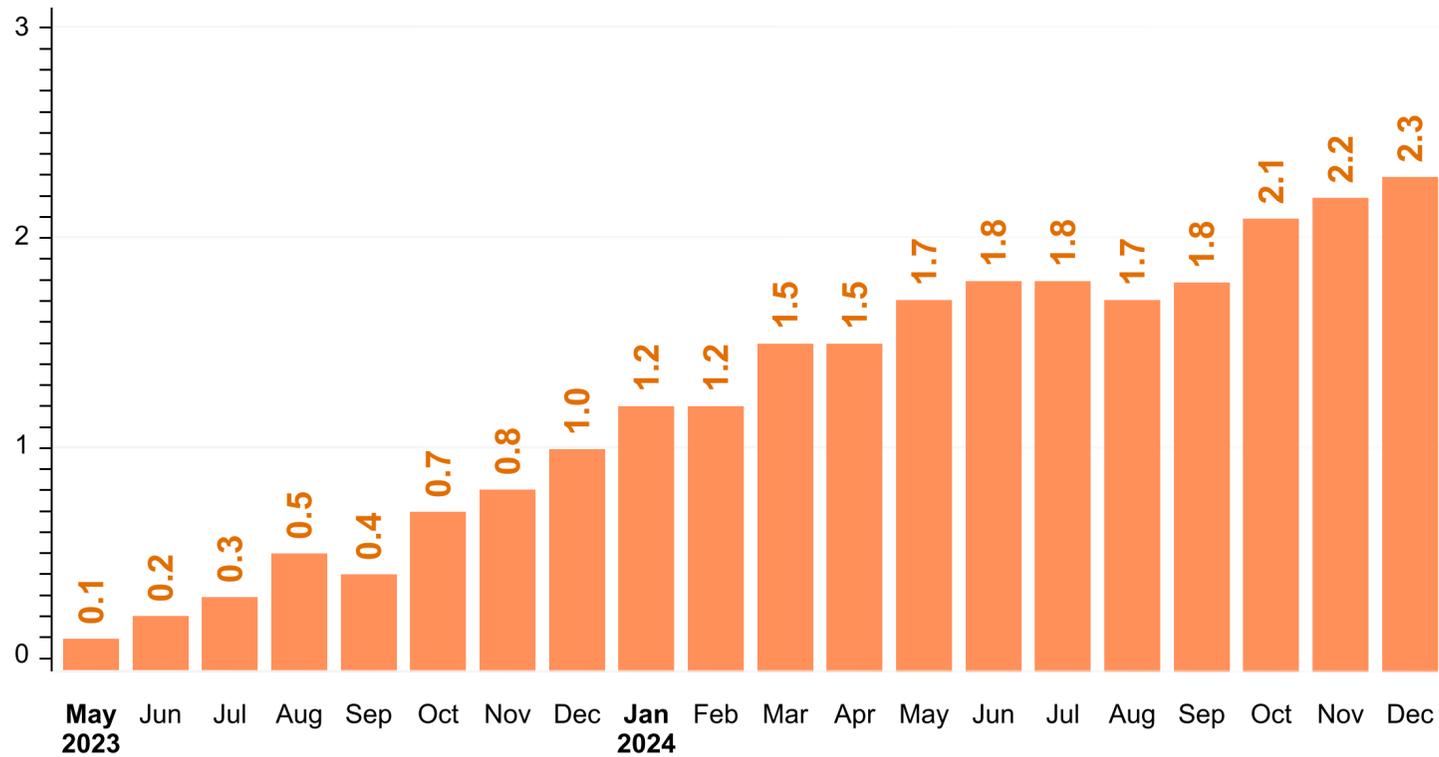


2.4x growth

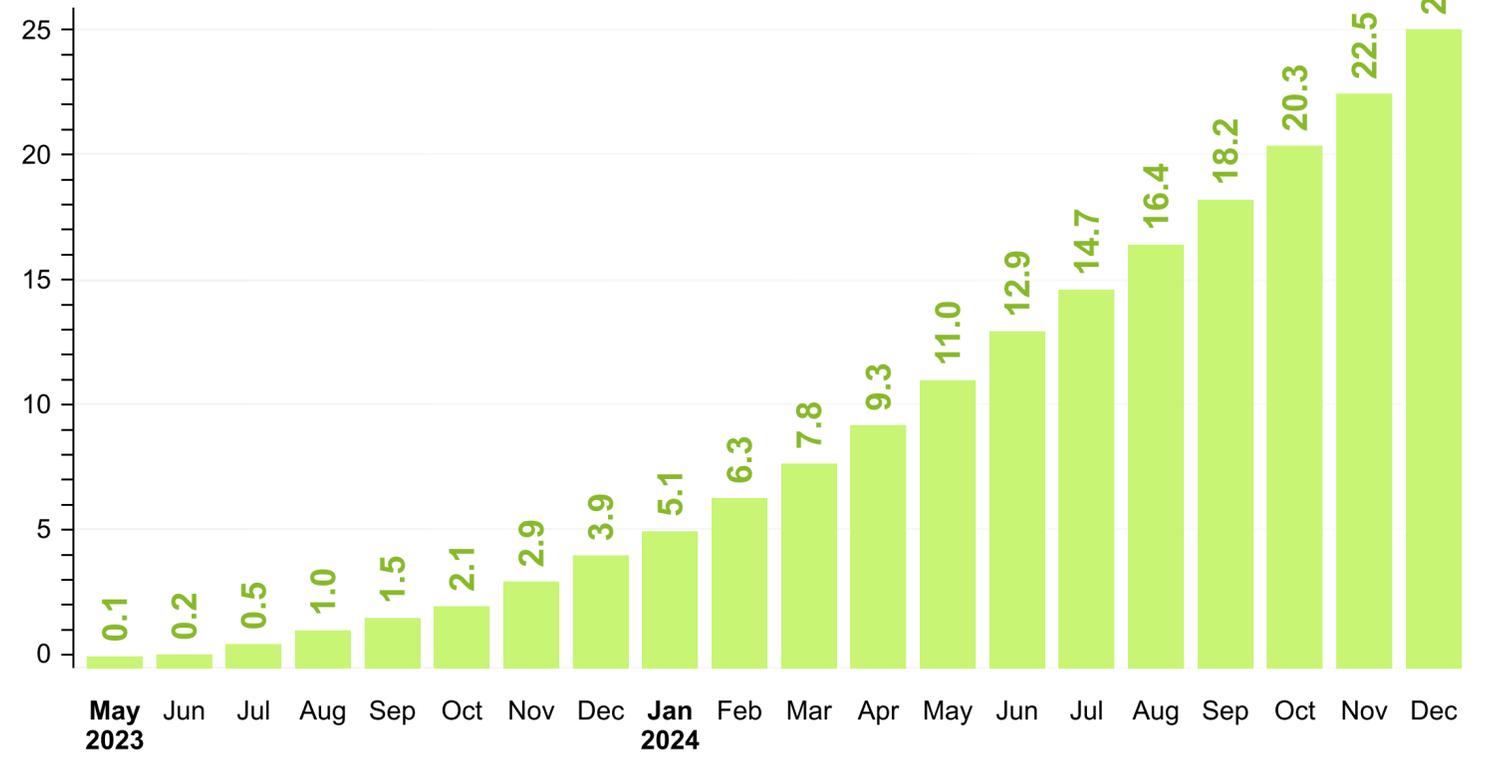
growth in total loans issued in 2024 supporting success in Alvos expansion strategy

- Steady Growth: Total loans originated have **grown consistently**, driven by both new and repeat customers
- Customer Retention: Exceptional **customer retention** fuels our strong upward trend
- Market Potential: **Untapped market opportunities** continue to drive significant expansion

Amount Disbursed mUSD



Cumulative Amount Disbursed mUSD



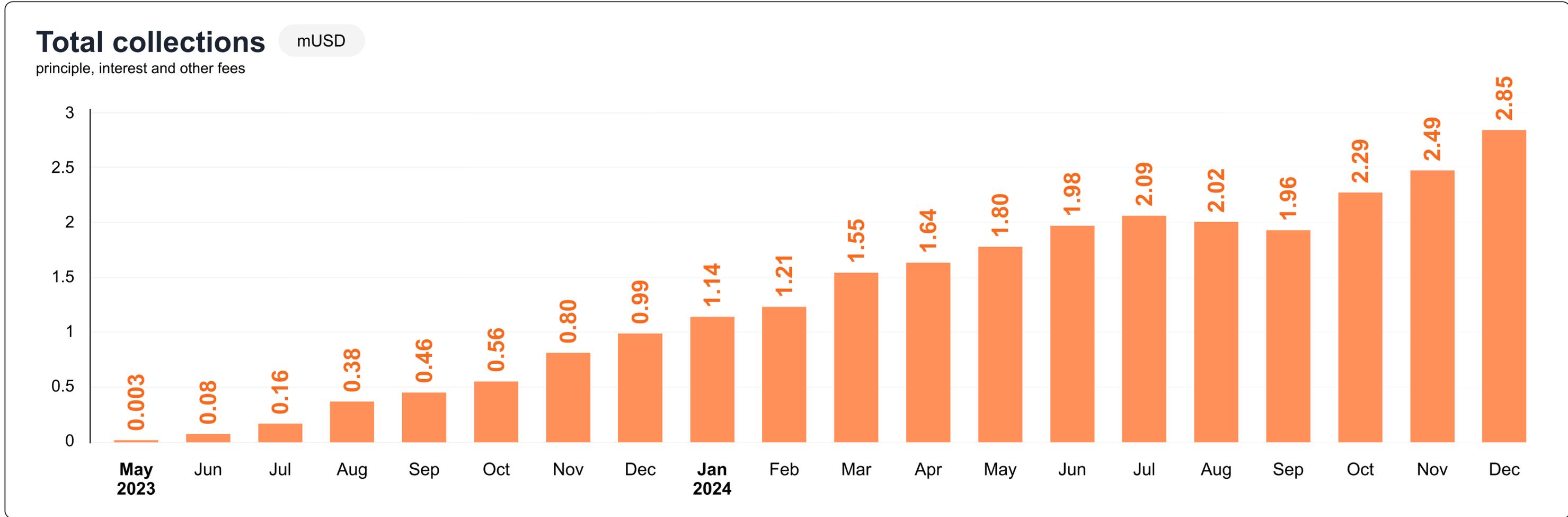
7.8% per month

average growth in 2024 – a testament to extraordinary scalability and success

24.9 M

Disbursed cumulatively through December 2024 – driving exponential boost of operations

Total collections



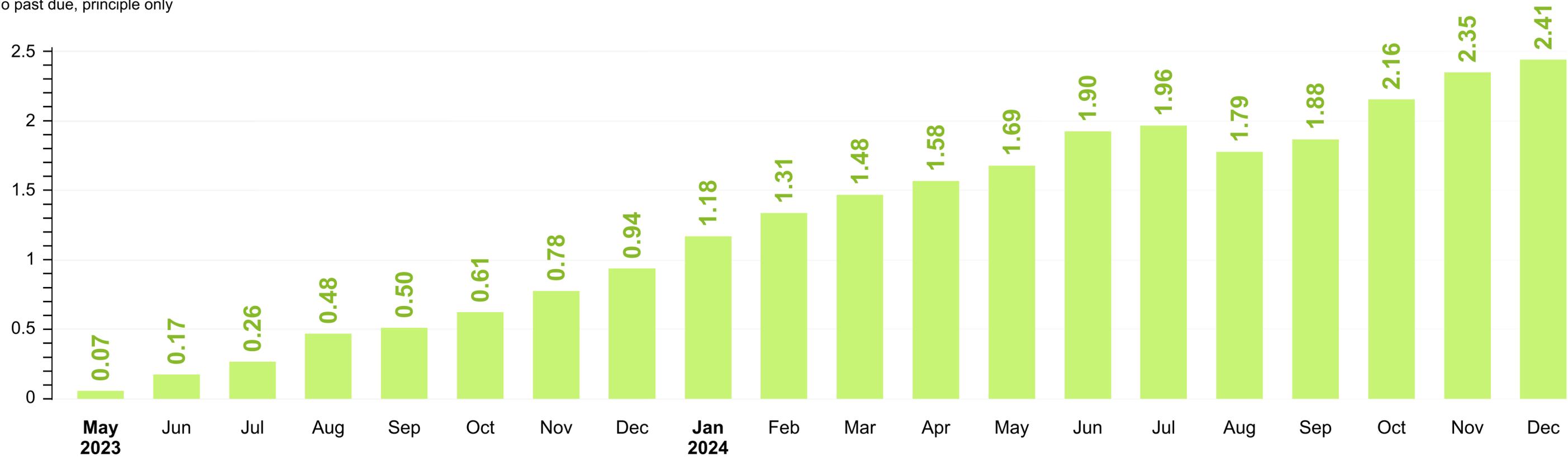
9.4% monthly

average growth in 2024 – significantly outpacing issuance, highlighting strong operational efficiency and profit potential

Active portfolio

mUSD

No past due, principle only



2.6X growth

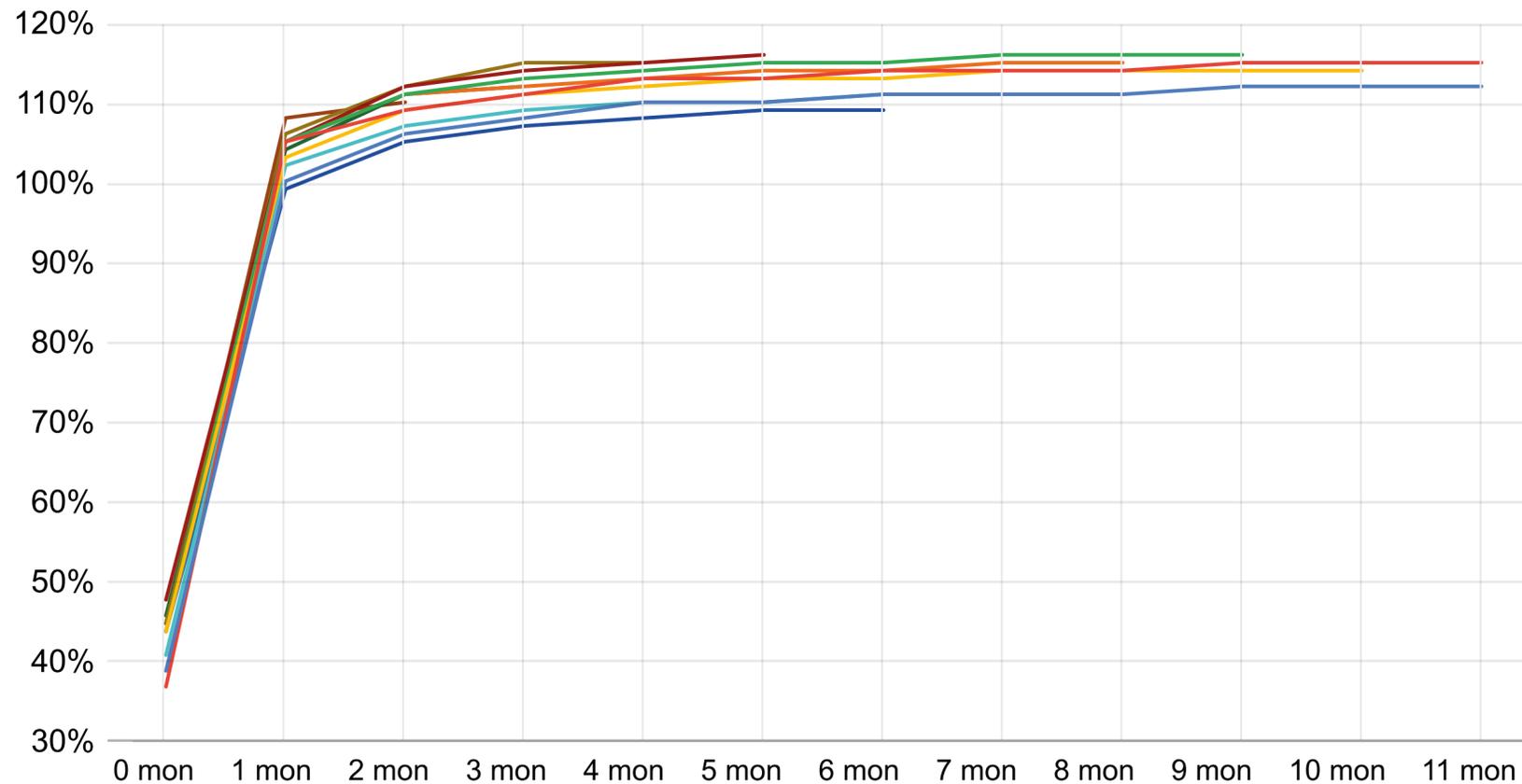
in 2024, demonstrating exceptional success in capturing market share

alvôs

Recovery Rate

Total collection by months as a percentage to disbursed amount
principal, interest and fees

● Jan 2024 ● Feb 2024 ● Mar 2024 ● Apr 2024
● May 2024 ● Jun 2024 ● Jul 2024 ● Aug 2024
● Sep 2024 ● Oct 2024 ● Nov 2024



Strong performance: within one month, collections exceed the disbursed amount, ultimately reaching **115-117%** of the original sum

Recovery rate – payments from borrowers (principal, interest and fees) relative to the disbursed amount, tracked monthly from the disbursement date (month 0 = disbursement month)

- **Improved Profitability:** Higher recovery rates directly drive enhanced financial performance
- **Strategic Efforts:** Enhanced scoring models and automated processes drive steady growth in recovery rates month

Professional team with experience in fintech



Vladimir Maslik
Co-founder & CEO



Mexican resident for over five years, with more than 15 years of experience in the fintech industry. Previously served as CEO for several digital finance companies across Mexico, the Philippines, and the United States.



Luis Silva
Head of operations



Over 15 years of experience as an operations leader with extensive expertise in the fintech industry, managing back office, customer service, collections, and technical support.



Anton Demin
Head of Product



Experienced product manager with a background in microfinance, payments, and fintech. Passionate about technologies like AI and digital wallets, he has led product development, built architectures, and excelled in growth and innovation.



Denis Antipin
Head of Risk



Working in financial risk since 2020, with extensive experience in developing and implementing financial risk models. Actively involved in the Mexican fintech industry since 2023, successfully creating and deploying over 20 risk models.



Aleksandr Glebov
Head of IT



Master of Computer Science from Voronezh State University. Worked at Netcracker Technology, progressing to Senior Analyst. Collaborated with global telecom operators. Certified IT project management. Creator of award winning AI agent decentralized crypto platform.



José Manuel Pardo
FP&A Manager



Finance and operations leader with 10+ years of experience in strategic planning, regulatory compliance, and process optimization. Former VP of Commercial Operations and Finance, with expertise in crowdfunding and financial analysis.

Exclusive Investment Opportunity in Alvos Debt Financing

Unlock High Returns by Backing Mexico's Fast-Growing Fintech

A unique chance to earn compelling returns through debt financing, with highly attractive terms and strong safeguards backed by our proven expertise.



Unmatched Growth Trajectory

- **Rapid expansion** since launch in May 2023 — now disbursing 2.3 mUSD monthly.
- **Achieved profitability** within a record 7 months of operations.

Massive Market Potential

- **Tapping into Mexico's underserved credit market**, with over 58M unbanked or subprime borrowers.
- **Positioned for exponential growth** in a market with 8% annual lending expansion.

Proven Leadership

- **Led by experienced founders** with a 10+ year track record in building one of the largest and most successful micro-lending businesses.
- **A professional team** ensures operational excellence, scalability, and safeguarding of your investments.

Scalable and Profitable Model

- **Fully automated lending processes** optimize efficiency and minimize risk.
- **Advanced risk management** systems ensure steady returns and portfolio health.

Attractive Financing Terms

- **Flexible Checks:** 0.5–10 mUSD, with terms starting from 12 months
- **Monthly Returns:** Competitive rates and monthly interest payments.
- **Secure Debt:** USD-denominated for stability.
- **Focused on Growth:** Funds solely for new loan originations.
- **Low Risk, High Reward:** Backed by a profitable, mature, fast-growing business with robust risk management.

Invest now to secure your stake in one of Latin America's most promising fintech success stories!

Vladimir Maslik

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