

We believe that  
entrepreneurs will make the  
world better for us all.

ArK makes the world better  
for entrepreneurs.



Too many great companies, with the potential to fuel economic growth and accelerate society, are stuck behind financial barriers of the past.

# Financing from institutions with ancient methods

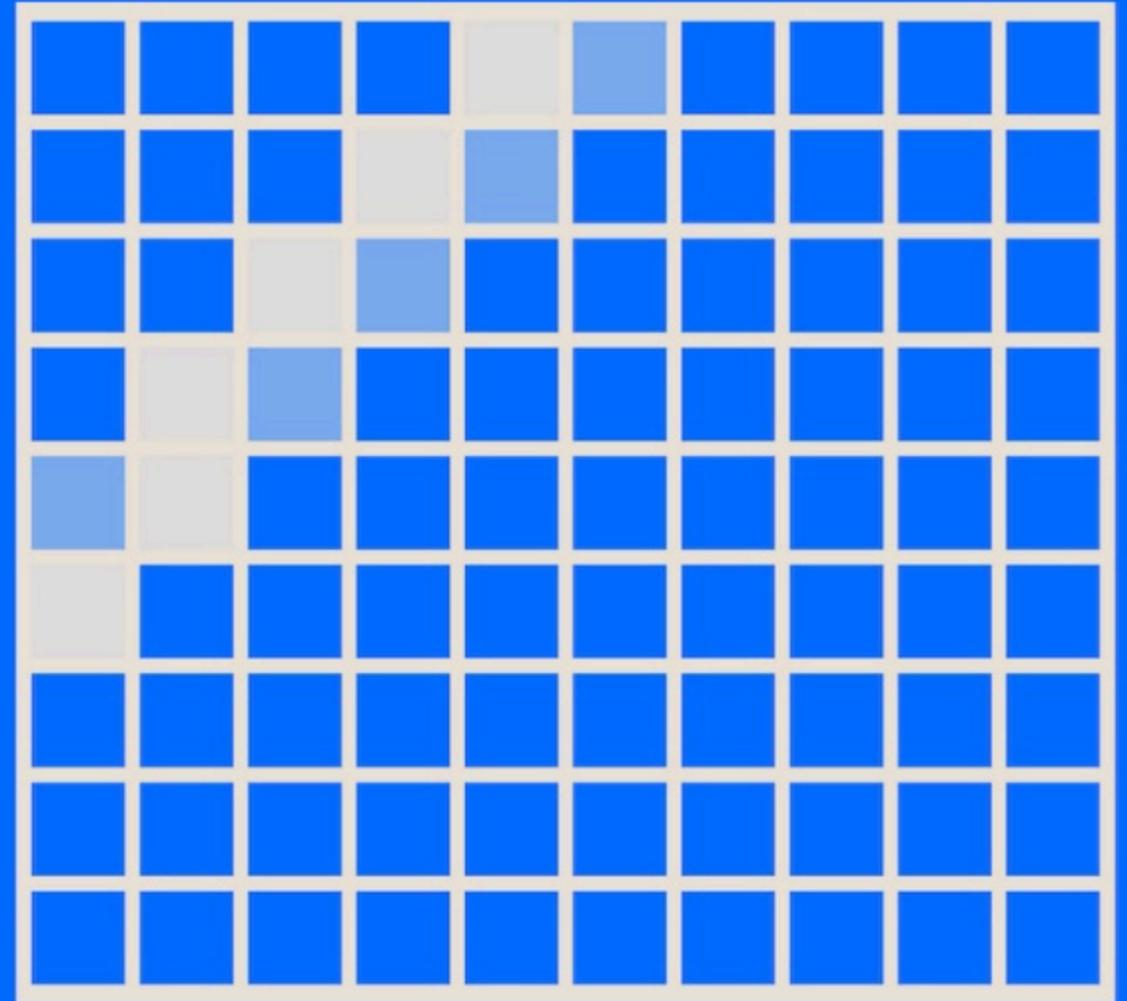
Unable to fund tech risk & inflexible

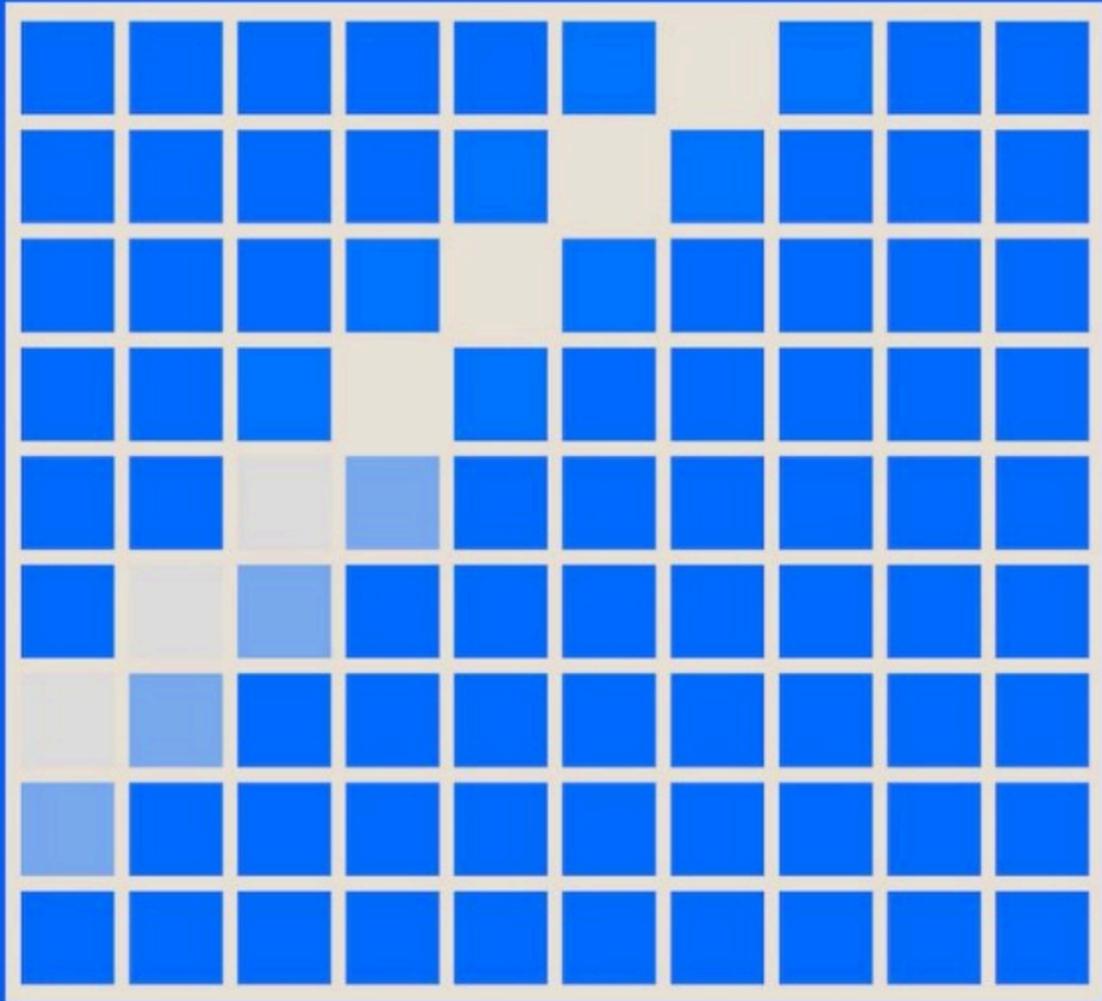
# Financing from VCs aimed at high risk

Enables growth playbook, but costly/dilutive & only applicable to few

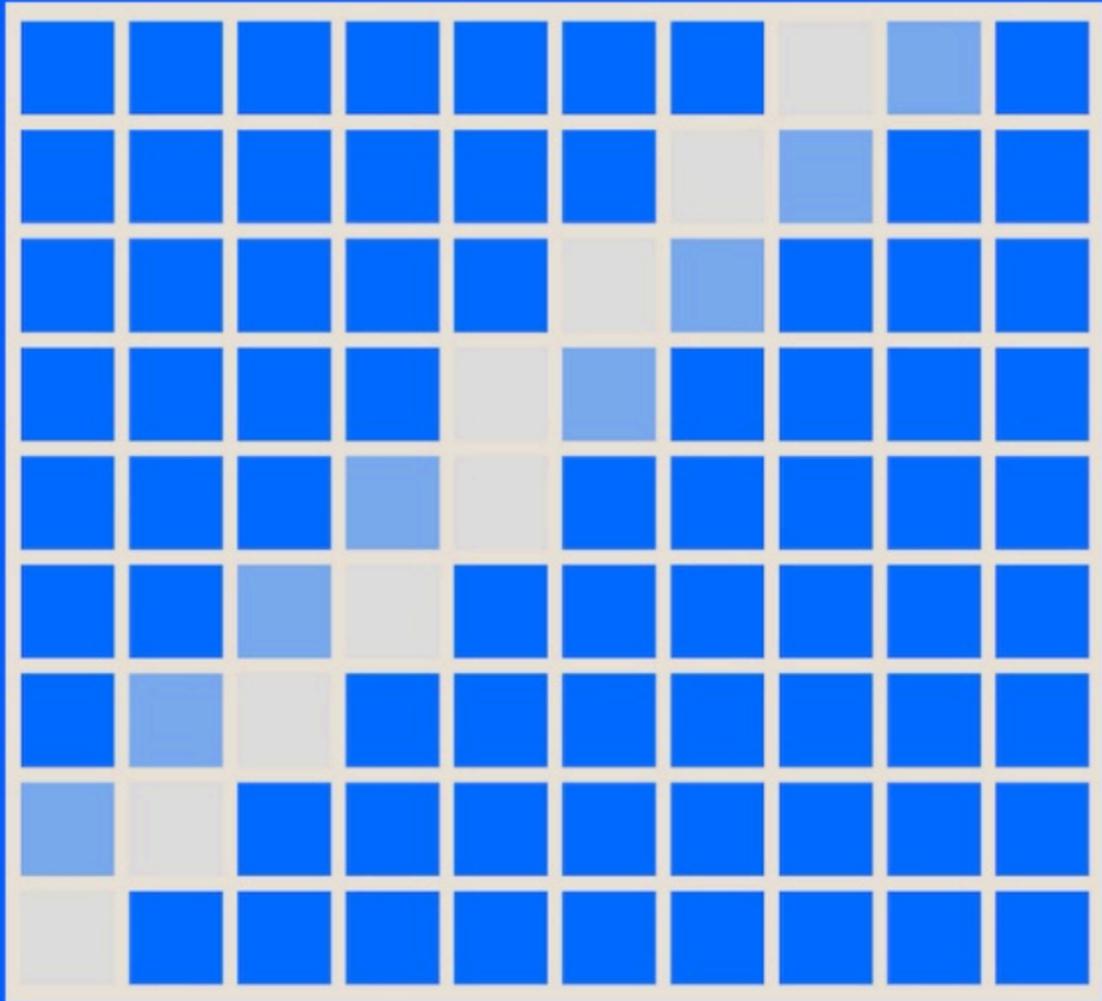
The average tech company has 500 million rows of data updated daily.

It's used every day to optimize the best businesses to grow faster.

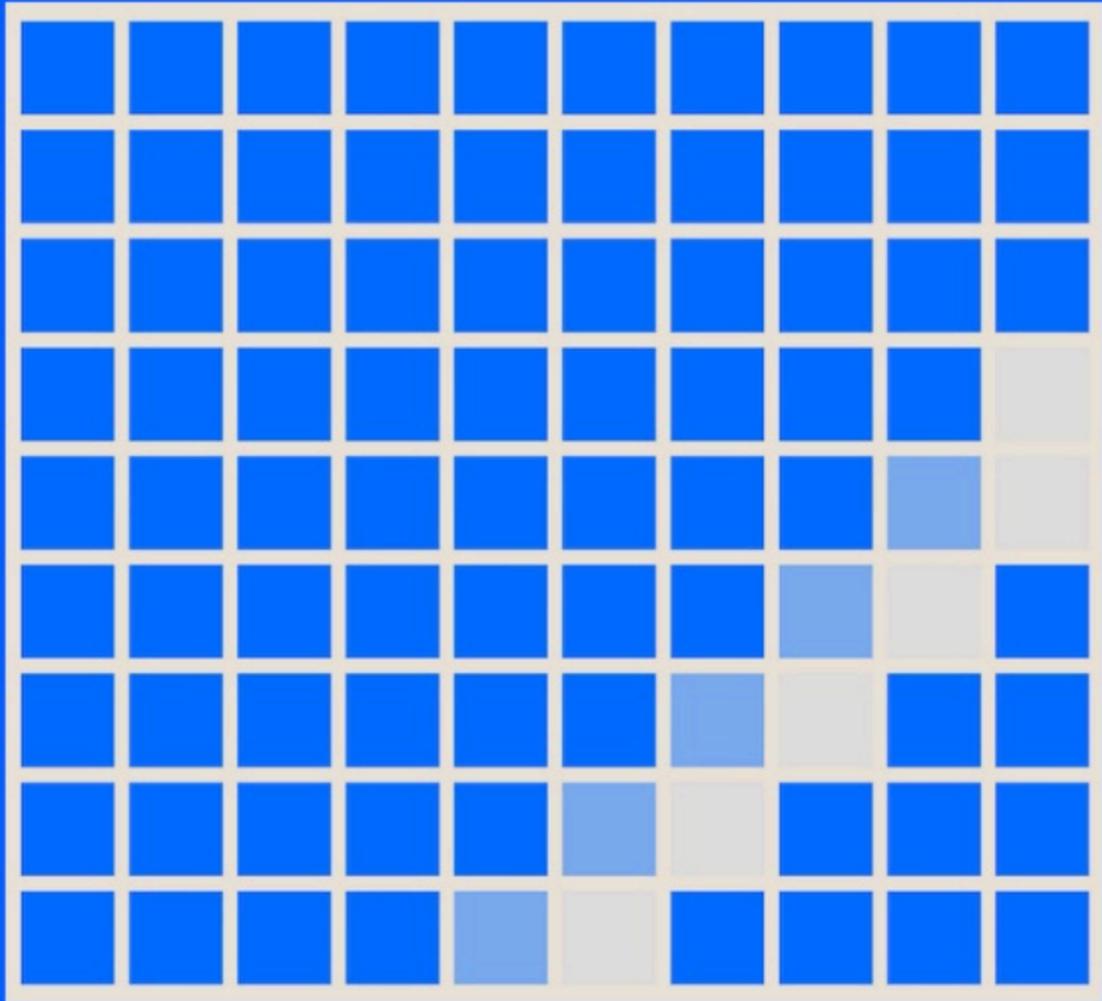




But no one has yet taken the opportunity to convert this data into attractive financing options.

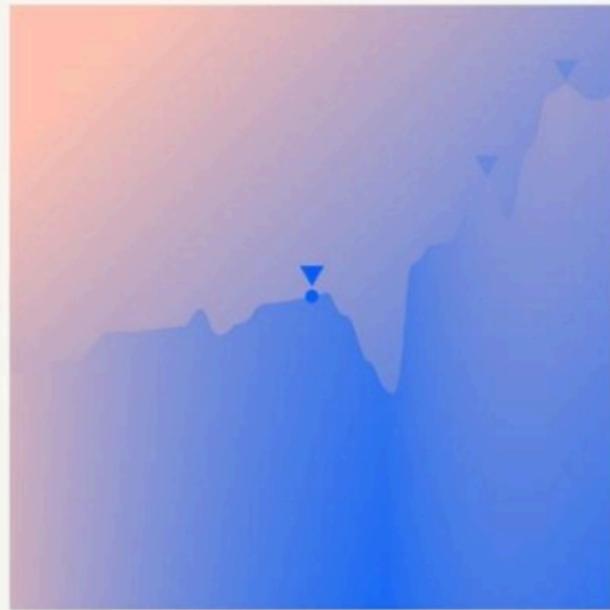


To capture this opportunity  
it is not enough with Excel  
models, ARR multiples or  
contract financing



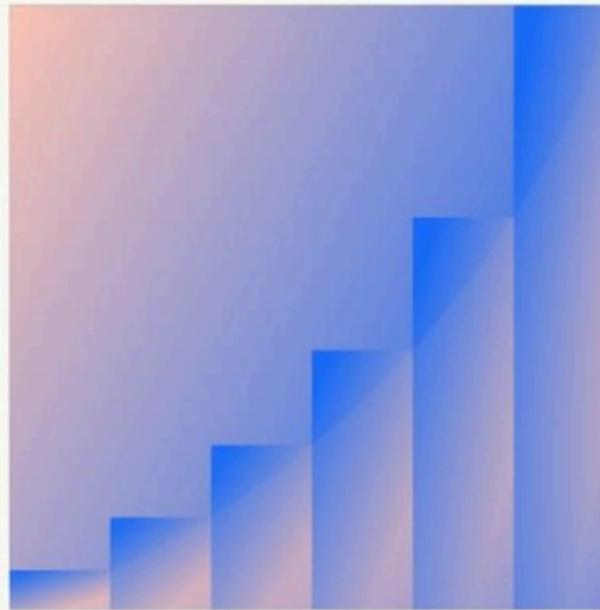
You need **real time connection to raw data, machine learning and banking innovation**

# ArK – The Precision Finance Company



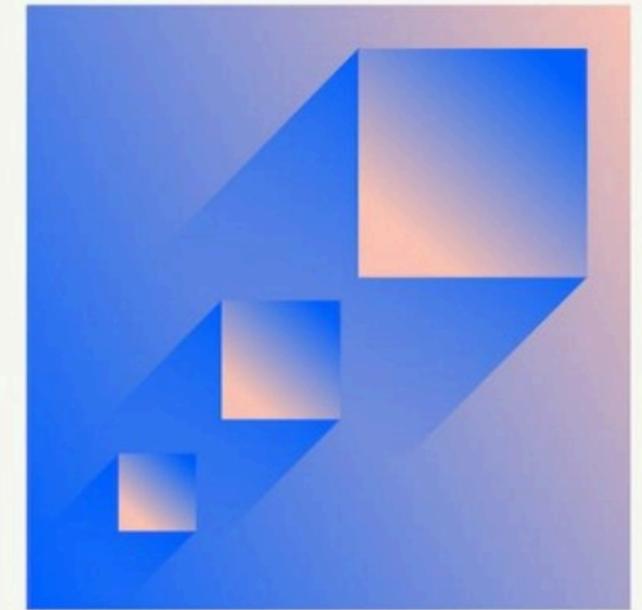
## Precise tech platform

Tech platform with low-level API integrations to large scale, raw datasets enables AI-powered predictive modelling and risk assessments.



## Precise lending model

Proven lending model that has found mispriced risk in the market. Large customer pipeline built in 2 months in stealth mode.



## Precise funding platform

Scalable funding. Significant credit facilities secured at launch, enabling profitable lending from day 1.

# Ark



Ark is a precision financing company that empowers technology businesses to grow faster, enables owners to maintain control, and reduces risk for investors.

Ark uses its artificial intelligence platform, the Ark Intelligence Machine (AIM), to precisely analyze a company's business health and design custom, dynamic loans with fair terms. Ark shares daily updates of its analytics and insights in a borrower dashboard and through rest APIs for continuous business optimization.

We tear down the financial barriers of the past, to empower more entrepreneurs to make the world better for all.

Our Founders

Three different backgrounds with one similar drive;

To build things that actually work.



Oliver Hildebrandt

CEO

Oliver built and scaled six companies, of which four are fintechs. They turn over €100 million with 500 employees.

And he is just getting started - Oliver is 29.



Henrik Landgren

CPTO

Henrik built Spotify's analytics team, the AI-investment platform Motherbrain at EQT and the data driven VC funds EQT Ventures & Growth.

From scratch.



Axel Bruzelius

COO

Axel built the first debt driven startup unit within a major bank at Nordea. Has experience from lending to hundreds of tech companies.

Without any credit losses.

Our investors to date: Jacob de Geer, Hjalmar Winbladh, Patrick Söderlund, Johan Bergqvist, Gabriella Sahlman

# The Tech Leadership



## Henrik Landgren

CPTO & Founder

Henrik built Spotify's analytics team, the AI-investment platform Motherbrain at EQT and the data driven VC fund EQT Growth.

From scratch.



## Elin Bäcklund

CTO

Elin is a senior full stack developer and was Head of Motherbrain at EQT, where she led a 25 people dev team.

She's also on Forbes 30 under 30 list for Tech.



## Jens Larsson

Head of Analytics

Jens headed the analytics team at Tink. He is a master of combining tech, machine learning and business.

Prior to Tink, he was also leading data teams at Spotify and Google

# The Finance Leadership



## Axel Bruzelius

COO & Founder

Axel built the first debt driven startup unit within a major bank at Nordea. Has experience from lending to hundreds of tech companies. Without any credit losses.



## Julia Erhardt

CFO

Julia has been Head of Debt investor Relations at SEB, with annual fundraising exceeding €10bn. She also lead Business Development and was Chief Retail Bank at Hoist Finance



## Tim Bisander

Head of Credit

Tim has over 20 years of experience within the financial industry as Head of Analytics at Sweden's main credit bureau UC and at Marginalen Bank. He was also Head of Credit at the Swedish mortgage bank Skandia



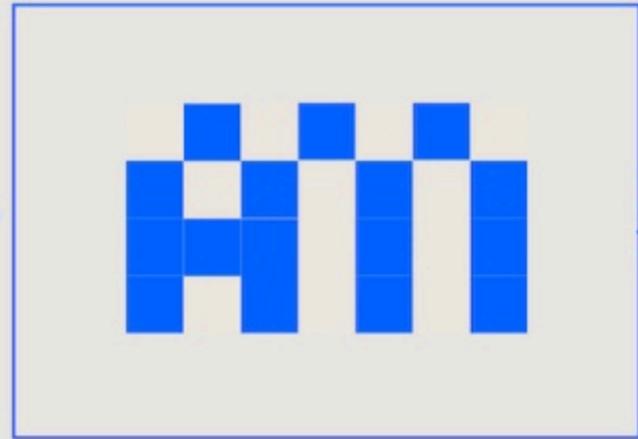
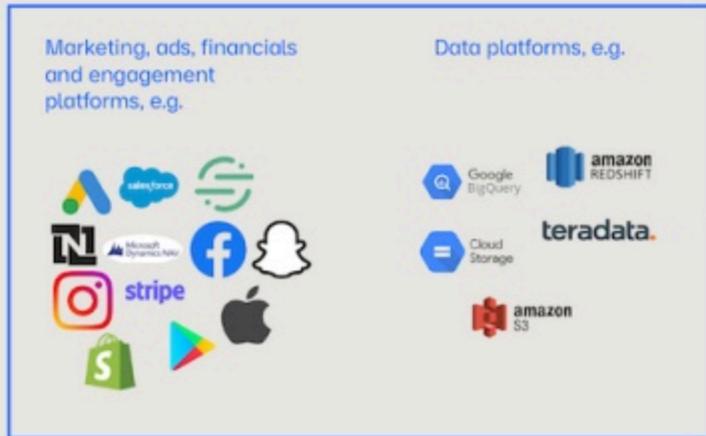
## Anders Hising

Head of Structuring

Anders has 14 years of experience working with credit and corporate analysis, debt structuring and project leading debt transactions. Most recently he led leverage finance and corporate debt transactions at Nordea.

# ArK tech platform - Next generation tech driven funding in real time

Connected ArK loans – Real time automated granular data from customers via APIs.



ArK Intelligence Machine (AiM)

AI-powered data platform with best possible predictive modeling of company data.

- Proactive data driven lead sourcing of strong tech entrepreneurs.
- Detailed identification, assessment and pricing of underlying profitability.
- Connected ArK loans monitored in real time, guiding to solid growth (dashboards, alerts, bots, APIs), significantly reducing downside.
- Continuous R&D of new financial products.

# ArK is building a new connected data and financial platform to accelerate entrepreneurs' growth

Number of companies  
connected to ArK

We are off to a good start,  
status as of today:

- ✓ Predictive tech platform supporting major data platforms
- ✓ Loan decisions significantly improved by tech platform
- ✓ Significant pipeline in less than 2 months
- ✓ Sizeable loan product live
- ✓ First large funding being secured at favorable terms
- ✓ 12 star recruitments across all relevant disciplines

## Phase 1

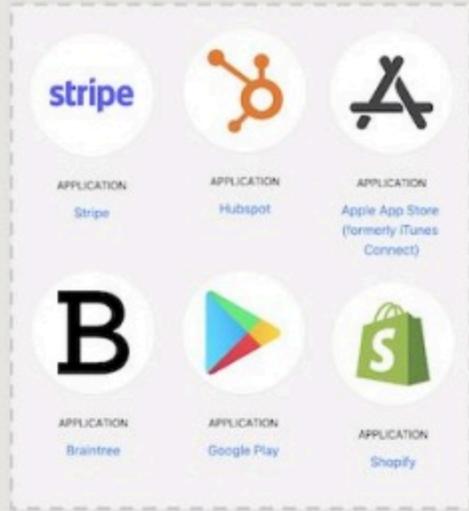
The leading data-driven lender with best financing option for tech entrepreneurs

## Phase 2

## Phase 3

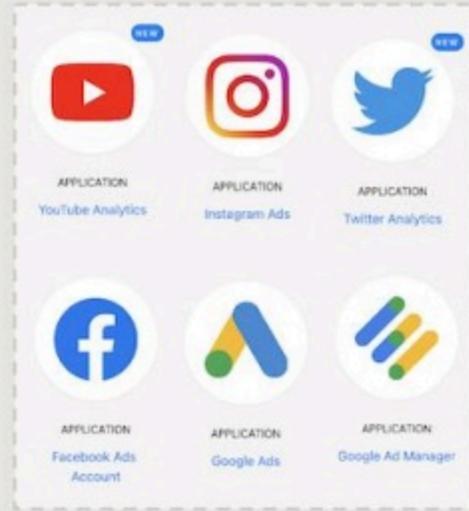
# How to connect to AiM

## Payment transactions



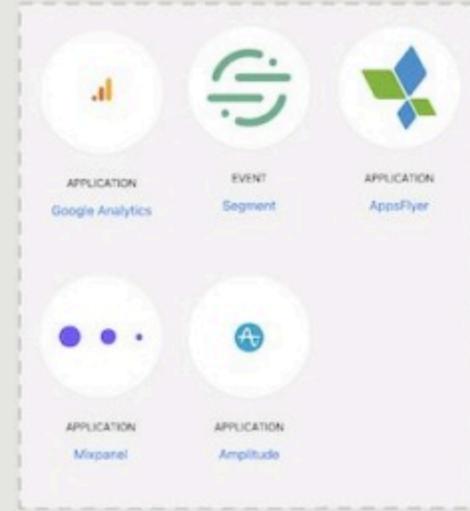
E.g. anonymised data on every transaction per user / customer

## Marketing spend events



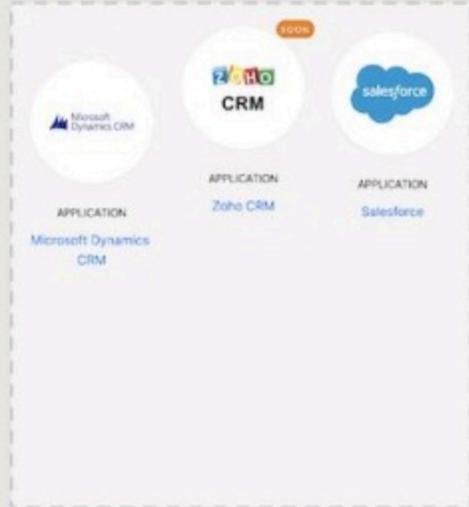
E.g. anonymised data on campaign level, and preferably per day. Spend, CTRs, region, landing page or anything else correlated with growth attribution

## Engagement events



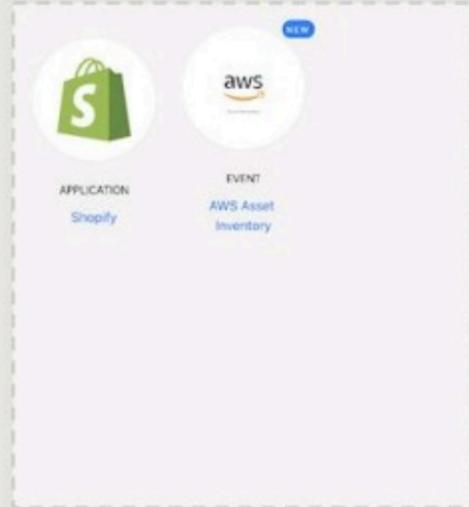
E.g. anonymised login events, activity on platform etc. Events likely correlated with long term retention/ conversion/upsells/ churn

## Contract events



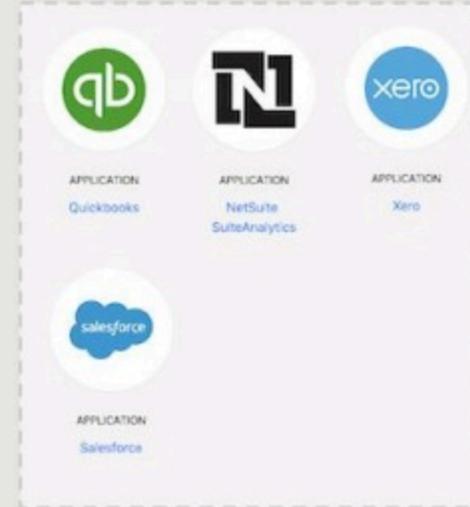
E.g. anonymised information about contract length and other terms and the changes of those

## Orders & inventory



E.g. anonymised every order and every inventory-change-event for ecommerce

## Accounting events



P&L transactions and aggregations topline, cogs, sales costs, marketing costs, other overhead

## ... or straight to your data platforms

We can connect straight to the datasets if you have them live in any of the currently supported data platforms:

