

**SOUTH FLORIDA  
BUSINESS JOURNAL**

**"Finova Financial is #2 in  
most venture capital raised in  
Florida."**

**April 12, 2018**

**500  
STARTUPS**

**Forbes**

**"Consumer Finance  
Innovator Secures \$102.5  
Million To Help Unbanked &  
Underbanked"**

**October 18, 2017**

**WSJ**

**"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 services 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



# Finova Financial Transforming Global Banking Since 2015

## EXECUTIVE TEAM

100+ Years Financial services, technology, regulatory experience



Gregory Strong

CEO



Derek Jones

COO



Robert Conley

CTO



Mary Mulcahy

VP Operations



Ivan Salkohaj

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



compound



[www.finoafinancial.com](http://www.finoafinancial.com)

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Transforming the future of finance:  
from affordable, inclusive lending to  
democratized investing on the blockchain

A presentation by

**Gregory Keough**

**Fintech Entrepreneur & Blockchain Innovator**

**CEO of Finova Financial**

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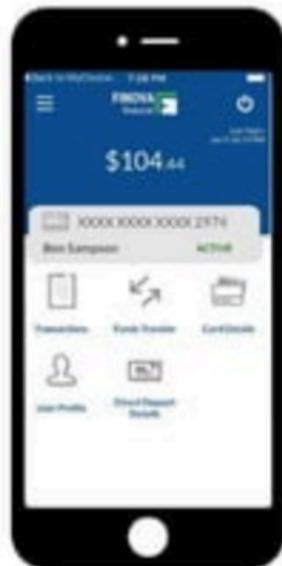
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Thousands of Satisfied Customers



## Finova Secured Prepaid Card and Mobile App



### CASH ECONOMY

**121 million** consumers are prevented from affordable credit<sup>(4)</sup>  
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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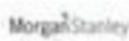
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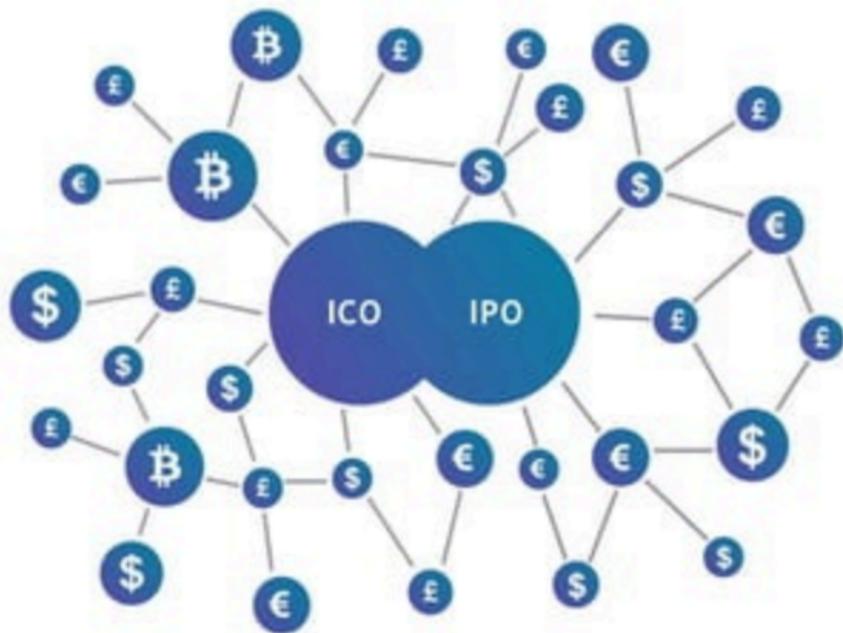
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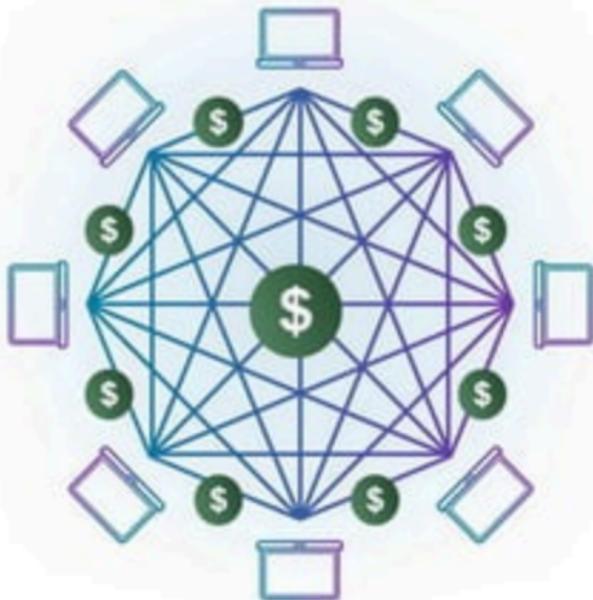
## Investing on the Blockchain: Beyond ICO



## Jobs Crypto Offering (JCO) a Blockchain Pathway to IPO



## The Future is: Investing on the Blockchain



## The Future of Capital Raising is: Decentralized and Democratized



**Decentralization**



Many Thanks



Welcome to Miami!!!

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