

Alternative lending for the underserved

NationTV22



PROBLEMS







Can't access funding at all Can access but can't access at the right time

APR > 100% per year

SOLUTION

Alternative lending that can be accessed anywhere and anytime





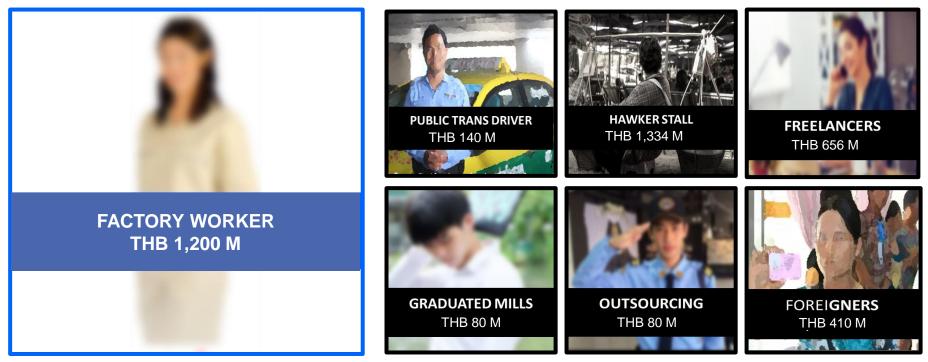


Access on mobile phone

Credit decision model that approved in seconds

Reduce Cost of Fund

MARKET OPPORTUNITY



TAM (THAILAND) = THB 3,900 M

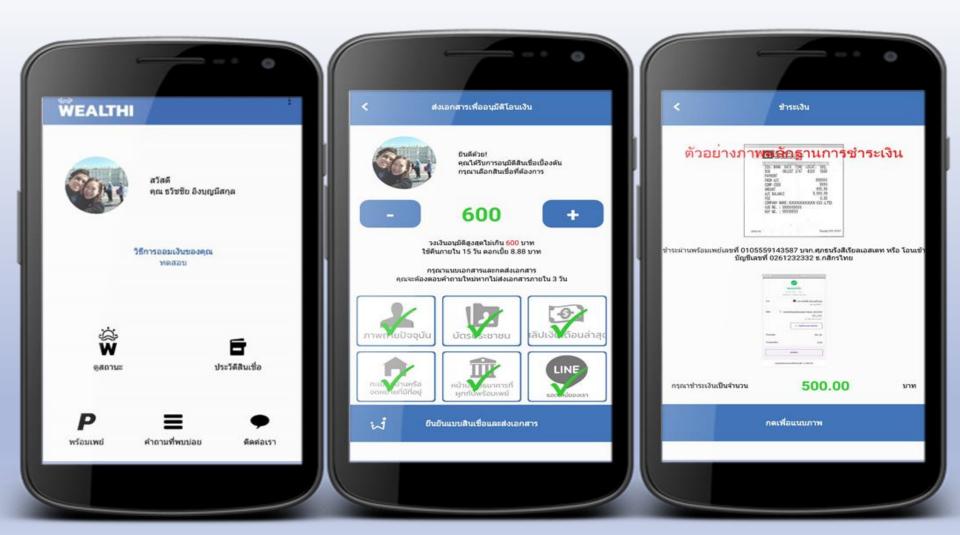
Source: http://www.diw.go.th/hawk/content.php?mode=dataservice&tabid=1

MARKET OPPORTUNITY



BUSINESS MODEL





TRACTION 129 Loan Approved THB 71.5K Success Loan Pico Finance Amount License **Jun 18** Dec 17 **Feb 18** Mar 18 Apr 18 May 18 Nov 17 Jan 18

Alpha-Beta 0.1

Beta 1.0

สำนักงามนวัตกรรมแห่งชา

GLab

TOP 100 • APAC 2018 •

VC WOILK

OUR TEAM and ADVISOR



Athip Tantivorawong

PTT Group, Rakuten, Amazon

- ★ Data Analytic
- ★ Business Development
- ★ Project Management

Tavatchai (Kiak)

MBA, Babson College / B.Eng, CU ★ Machine learning ★ Former sr. business and financial analyst at a global company in USA

СТО

Kittisak (Uan) B.Eng, KU



Numchai (Chai)

★More than 20 years in banking and lending business ★Management position at a

CEO





Charn (Por) B.Eng, KU

- ★ Full Stack web and
 - mobile developers
- ★ Former director of sales at a robotics company

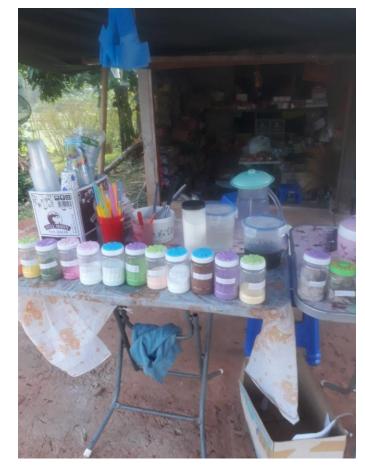


CDO

Maythawee (Kak) B.Econ, TU ★More than 5 years in credit analysis ★Credit analyst at a global bank

OUR IMPACT





OUR IMPACT













กู้ง่าย ทีมงานน่ารักมากค่ะ ได้ไวค่ะ เอกสา่รไม่ยุ่งยาก ชอบตรงมีมงานใส่ใจคอยแจ้งเตือน บางทีลึมอ่าค่ะ

Cheer

 1.แอดมินมาคุยด้วยตลอดเวลา ทุก ครั้งที่มีเรื่องแจ้งหรือชักถาม
2.เพจมีเรื่องราวดีๆให้เปนอาหารสมอง และเดือนสติในการใช้จ่าย
3.ทีมงานมีความสุภาพ และรับฟัง ความคิดเห็น

OUR CONTACT



@wealthi



facebook.com/wealthiTH



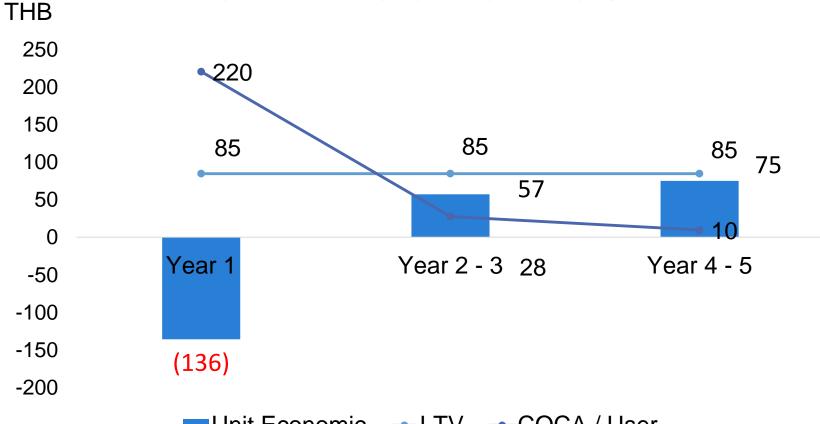
wealthi.co





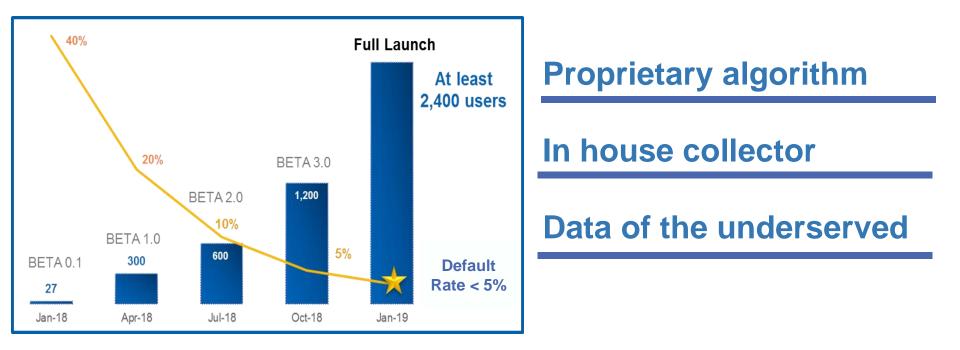


UNIT ECONOMICS



Unit Economic --- LTV --- COCA / User

UNFAIR ADVANTAGES



PRODUCT

WEALTHI b0.1 (Dec 17 – Mar 18)



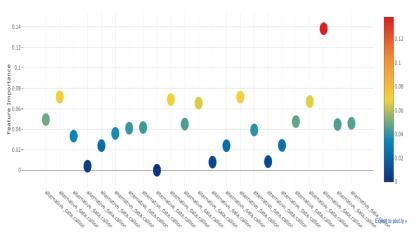
Loan Approved: 72 Default: 22

- Traditional Scorecard
 - Identity

PRODUCT

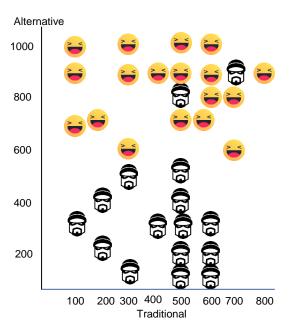
WEALTHI b1.0 (Apr 18)

26 alternative features

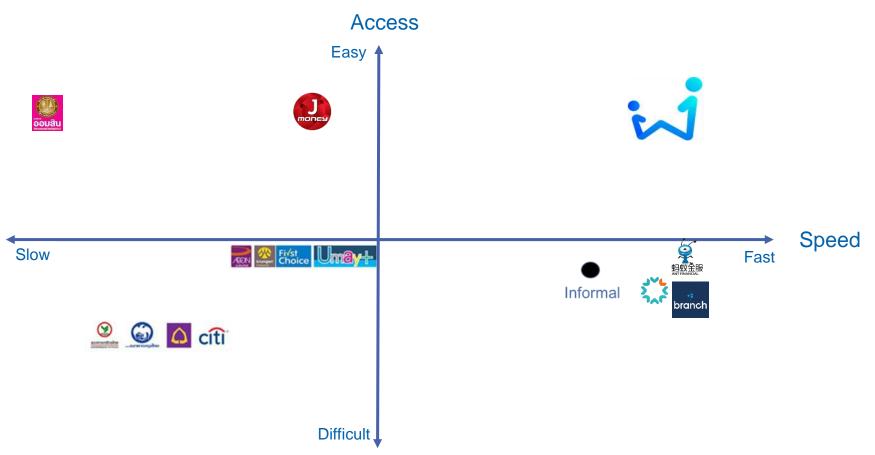




Model accuracy



COMPETITIVE LANDSCAPE



TIMELINE

- Got a license from the Ministry of Finance in Nov
- Launched the first prototype in Dec
- Actual default rate: 20%

• Target default rate: 10%

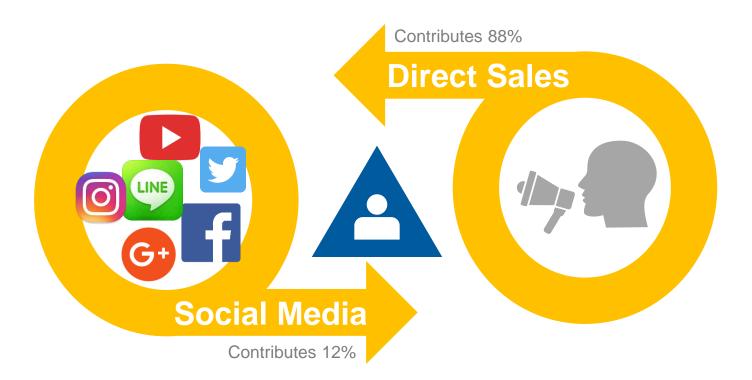
2016 — 1Q18 — 2Q18 — 3Q18 — 2018

Established in Sep

- Apply alternative data in the credit decision model
- Target default rate: <20%
- Develop UI and administrative system

- Launch a full product
- Have 2,400 users
- Target default rate: <5%

MARKET ADOPTION



MARKET ADOPTION







VALUE PROPOSITION

