

AIRB A 

Financial Technology
STARTUP



AIRBA FinTech is a group of companies providing financial instruments for small and medium businesses for making purchases by their customers on credit or by installments from leading banks and MFOs



Experience is on our side!

Our team consists of experienced employees of the banking and financial sector of Kazakhstan and abroad

3 top managers

Experienced in MFOs, banks and financial technologies

4 financial experts and compliance

Having AML/CFT certification

3 product managers

Who have launched a number of FinTech products on the market of Kazakhstan and abroad

2 software architects

Who previously developed large products in banks

12 specialists in commerce and sale

Experts in lending, card transactions, banking

8 back-end and front-end developers

Senior and middle level experienced in FinTech and banks

Airba Pay is a FinTech ecosystem

Our projects:

Financial marketplace

Aggregator for issuing credit solutions from leading financial institutions of Kazakhstan



Payment institution

Own certified payment institution



Clearing

The automation system for monetary interaction of legal entities

A I R B A

One button – lending from all banks

Our financial marketplace will provide an opportunity for your customers to purchase on credit or by installments from all leading financial institutions of the Republic of Kazakhstan by one button



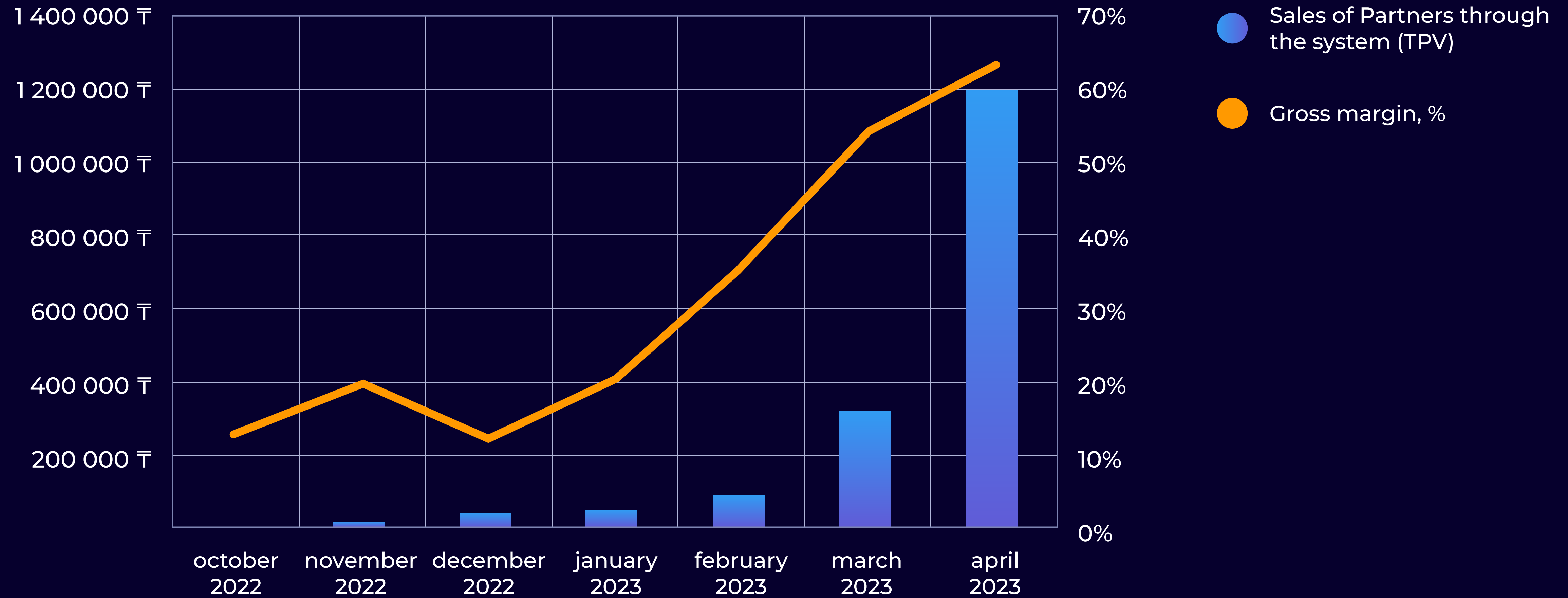
Why is it beneficial to you?

ONE contract – all banks

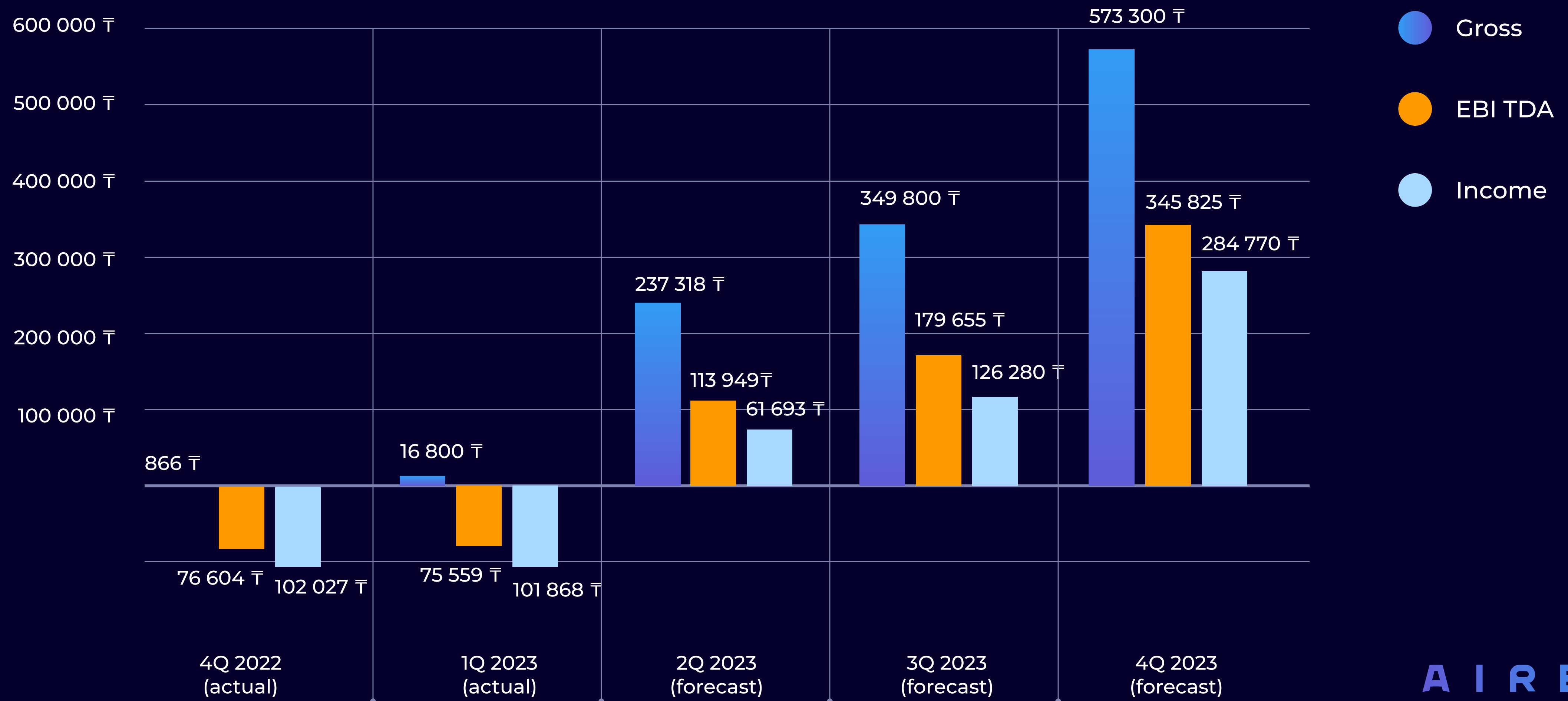
ONE integration – all banks

ONE solution – all types of loans and installments

Monthly sales growth and gross marginality, thousands KZT



Main financial indicators quarterly (actual and forecast), thousands KZT



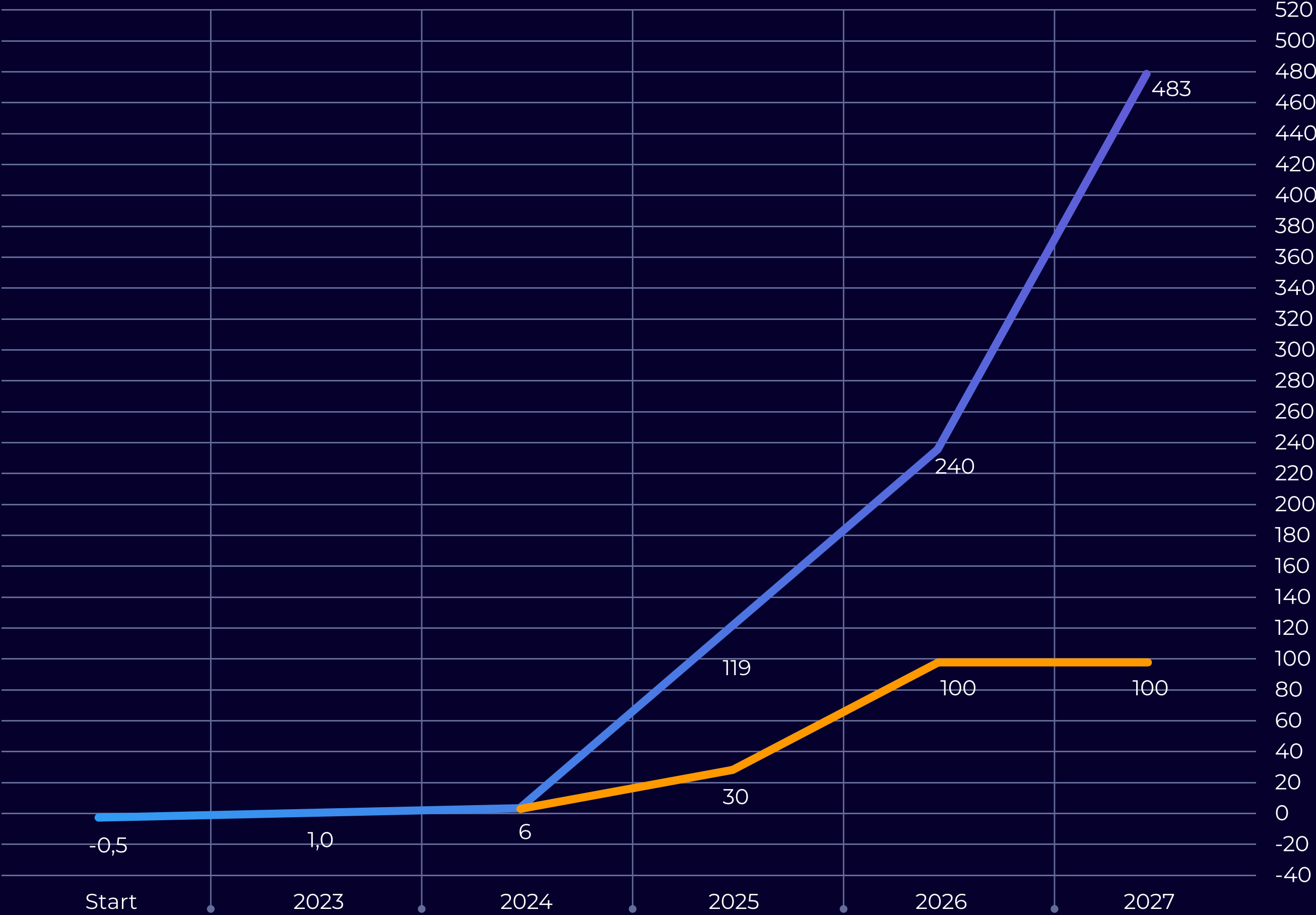
Financial indicators for growth of investments

Year	Net turnover (KZT)	P/S	Market value (KZT)	Exchange rate \$ (forecast)	Market value (\$)
2023	3 500 000 000 ₸	3,80	13 300 000 000	450	29 555 555
2024	7 000 000 000 ₸	4,00	28 000 000 000	455	61 538 461
2025	14 000 000 000 ₸	4,10	57 400 000 000	480	119 583 333
2026	28 000 000 000 ₸	4,30	120 400 000 000	500	240 800 000
2027	56 000 000 000 ₸	4,40	246 400 000 000	510	483 137 254

Schedule of growth of capital and amounts raised, \$ million

2023	\$ 5 million
2024	\$ 25 million
2025	\$ 70 million

- Market value
- Investment



Investments to increase capitalization

Step 1

2023

Investment of \$5M

1. Increase in the sales teamstaff
2. Access to the regions of the RoK
3. Increase of R&D to involve new banks and MFOs
4. Marketing to attract new partners
5. Preparation for accessing Asian countries (Uzbekistan)

Step 2

2024

Investment of \$25M

1. Expansion of the market of the RoK up to 4%
2. Access to Asian countries
3. Opening of new representative offices in Uzbekistan
4. Financial audit and evaluation of the company
5. Marketing to attract new partners

Step 3

2025

Investment of \$100M

1. Expansion of the market of the RoK up to 7%
2. Expansion of the Asian market
3. Audit of the company to prepare for accessing European countries
4. Reorganization for Europe (Czech Republic, Poland, Latvia)
5. Marketing to attract new partners

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 presentation

