



HOLVI

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CEO

Holvi in a nutshell

- Founded in 2011
- A payment institution regulated by Fin-FSA
- Offers business banking service to micro entrepreneurs in Finland, Germany, Austria and to e-residents of Estonia
- Acquired by BBVA in March 2016

Microbusiness, the new standard for work

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>70% of new jobs in EU in microbusinesses

60m-90m independent workers in EU

1 in 6 workers in traditional jobs would like to be independent

>70% of independent workers prefer it that way



Why is the change happening?

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“Free agents”

“Casual Earners”

“Reluctants”

“Financially Strapped”



A typical e-resident customer

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Male, 30-50 yrs old

European

Technically savvy

Heavy user of one
functionality



Running a business is not easy

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“How to set up my business?”

“How to keep it legal?”

“How to sell my services?”

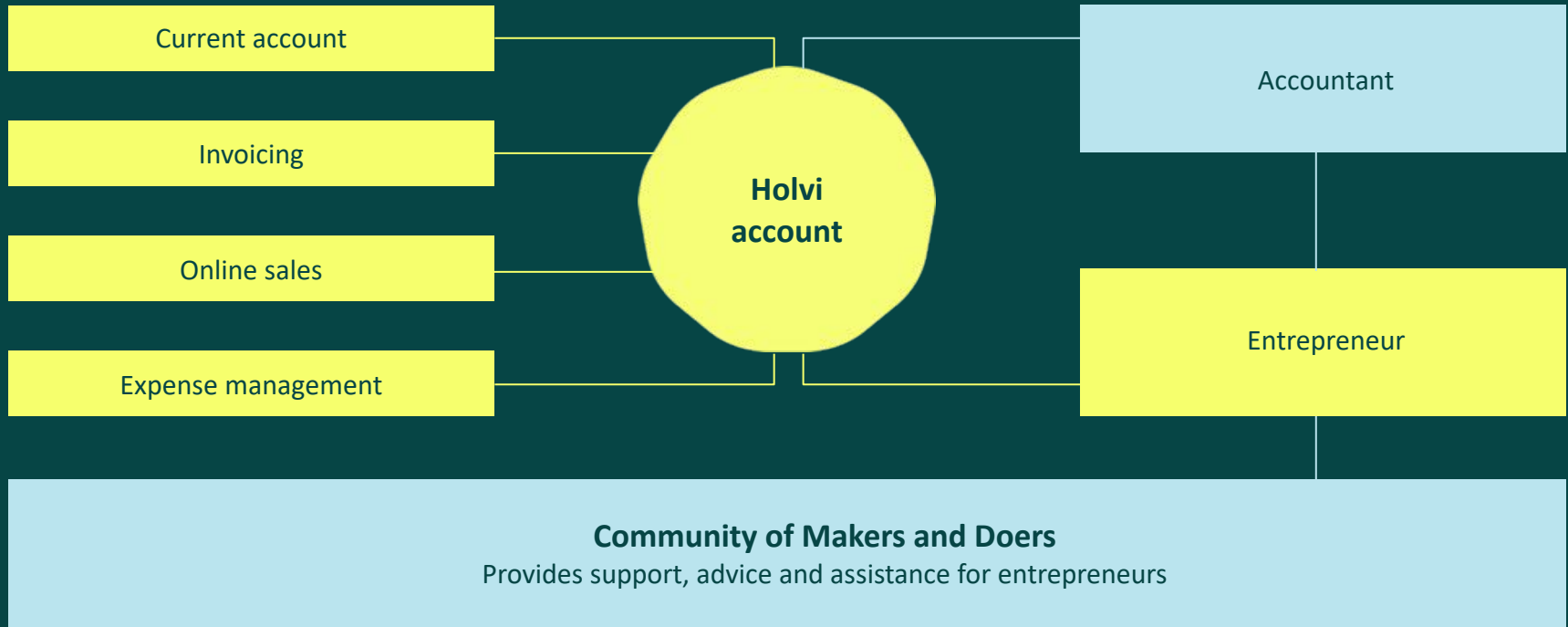
“How is my business doing?”



***“Right now it feels like time
(and money) is wasted on a lot of paperwork and still I
still don’t know how my business is doing right now.
The accounting view I currently have is all about
history .”***

-Potential Holvi customer

Holvi provides an integrated view to business



The service is built on Holvi values



Holvi is the entrepreneur's best friend: an accessible, warm and understanding partner.



Our own experience of running a business has given us a deep understanding and know-how of how to help our customers.



We work for long-term consistent performance, instead of short-term wins. This is the essence of quality.



We are friendly, but never hypocritical or fake – credibility is at the heart of all we do.

*“The thing I love most about Holvi is that it shows how much VAT and actual money I have in my account, which none of my other banking systems does. Holvi is the **only place that lets me easily know how much money I really have.**”*

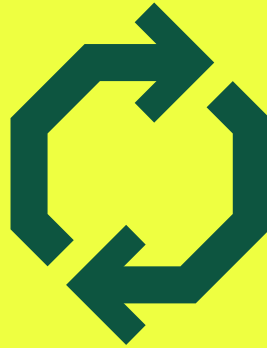
*“Holvi has become the platform for all our financial activities and **it saves an incredible amount of time!**”*

*“It’s great that **invoicing tool is integrated into the online banking service**, which makes it very convenient to follow the payment status of invoices.”*

Learn fast and implement precisely

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*What have you
learned?*



*What are you going
to do about it?*

HOLVI