



# Lendbiz Joint Stock Company

## Unlock the new funding way To Growth Business

Lendbiz is the leading enterprise in Vietnam in supporting business loans to companies & households through crowdfunding



*Lendbiz Profile*

# Corporate Profile

Enterprise Name: Lendbiz Joint Stock Company  
Legal Representative: Mr. Nguyen Viet Hung  
Date of Establishment: 10/10/2017

Tax Code: 0108016492  
Number of Employee: 50  
Address: TT5-1B-25 Daikim New Urban Area, Daikim Ward, HoangMai District, Hanoi, Vietnam

## Statistic actual data



6954

Investors



979

Campaigns



756 Billion

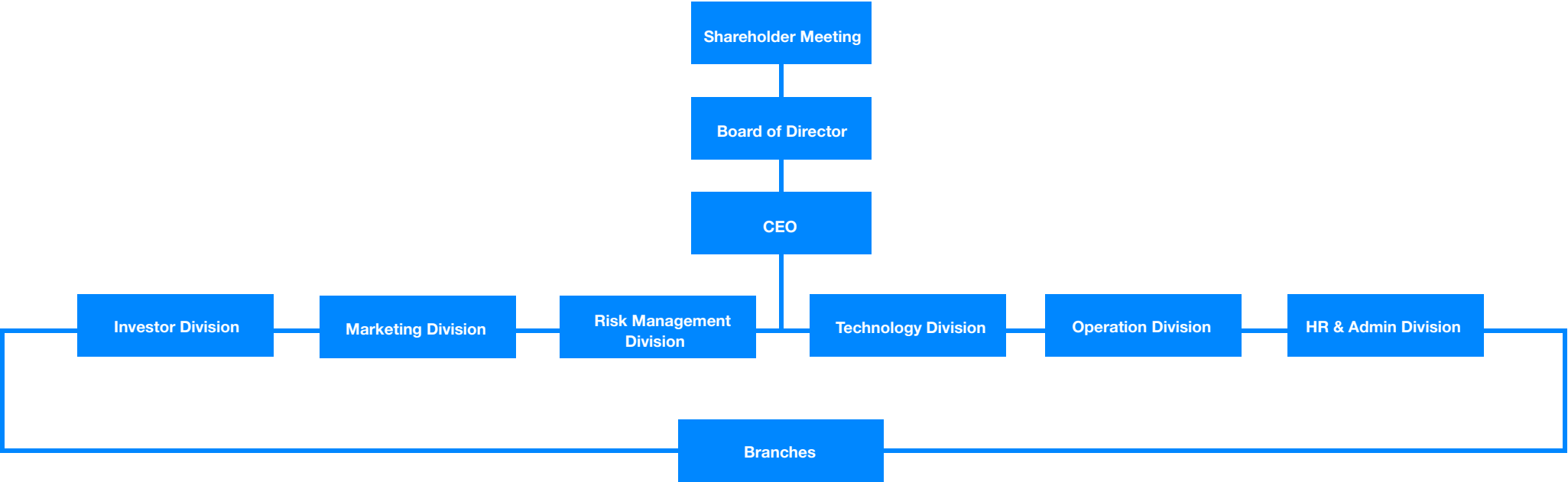
Loan Disbursement



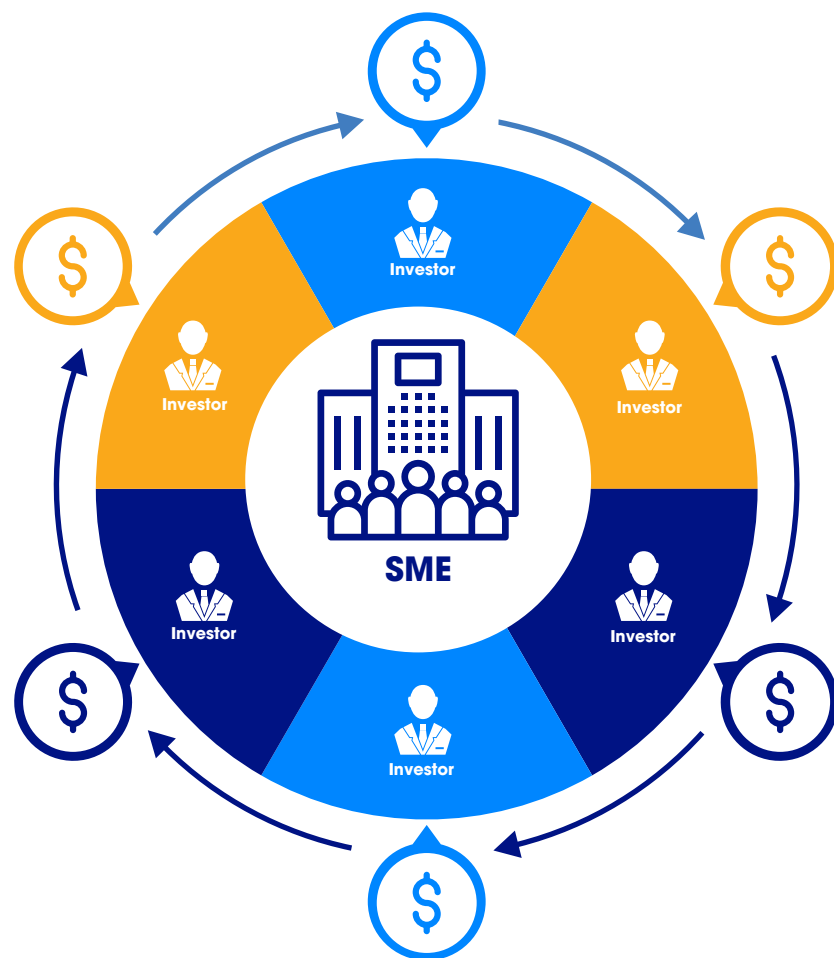
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NPL

## Organization Chart



# What is P2P Lending?



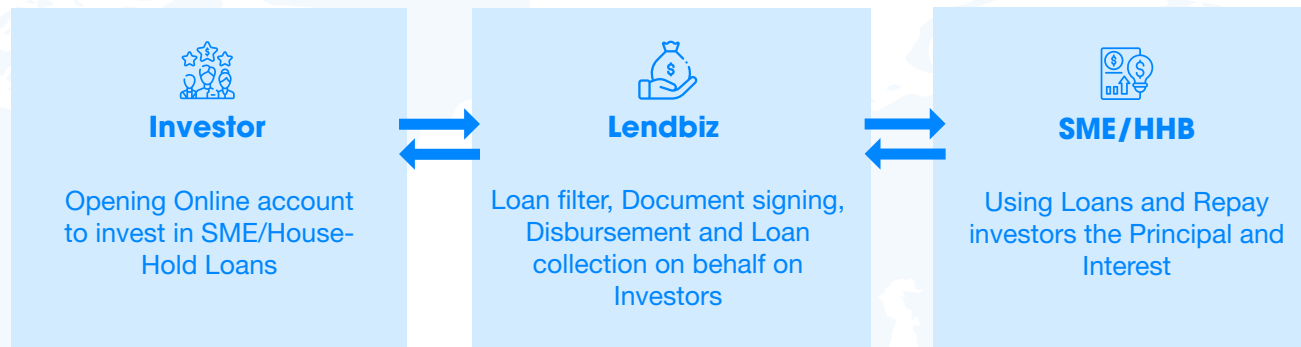
P2P Lending “Peer-To-Peer Lending” is a model of direct connection between borrower (Enterprise/Household Business) and lender/investor (Individuals/Organizations) on an online platform established by P2p Lending companies. The application of technology makes the connection easy, efficient and low-cost, helping borrowers get funded at a reasonable cost and helping lenders with attractive returns.

After Zopa was founded in 2005 in the UK, P2P Lending has grown strongly around the world and has become a new financial industry, supporting business and social development.

Appearing in Vietnam in recent years, the P2P lending model has been creating a fast and effective funding channel for SMEs to expand their business and create a new and effective investment channel for Vietnamese people.

## How it works?

Small and Medium enterprises and business households always have difficulty in accessing working capital since they do not meet the conditions of collateral and loan conditions. Lendbiz creates a new channel to raise funds quickly and efficiently for Business Owners from the community of Investors, thereby creating jobs, contributing to socio-economic development.



### Loan Apply

Enterprises/Households apply for Loan will be consulted by our specialist and asked to provide a list of documents depending on the Loan products.



### Screening Borrowers

Enterprises/Households may only be introduced to Investors after they have passed strict appraisal steps.

Lendbiz combines experience and technology to build a 4-step screening system with more than 100 evaluation criteria.

The Appraisers directly meet and interview the Business Owners to assess the Reputation, Financial Capacity and Business Model of the Enterprise/Household Business.



### Invest & Fund Disbursed

Investors log into the system, review information and select borrowers. When capital requirement is met, Lendbiz will disburse the registered amount of each Investor. On behalf of the Investor, Lendbiz will draft, sign and archive all legal documents.

Lendbiz's system allows Investors to easily place orders or manage their portfolios. Automated investment tools allow Investors to maximize benefits by letting the system search and place orders automatically according to selection criteria.



### Collection & Reinvestment

On the Due date, borrowers will pay back the principal and interest to the Investors. Upon receipt, Lendbiz's system will automatically allocate the fund to Investors' accounts. Investors may opt to cashout or reinvest.

To maximize the benefit, over 80% of Lendbiz Investors choose to reinvest the receivment. With a high yield rate from 15-20% pa, Investors will increase the profit rate to 15.47 - 21.47% pa if they continuously reinvest monthly. Compound Interest is the power to maximize the Investor' earnings.



## Vision - Mission - Core Value



### Vision

To become a Leading financial institution in Vietnam.

Lendbiz is oriented to be a leading Pioneer and Trusted Financial Technology Group in Vietnam. Lendbiz is constantly innovating, creating prestigious and effective services for the Business Community and Investors.

### Mission

Create a new funding channel for the Economy

Small and Medium enterprises and business households always have difficulty in accessing working capital since they do not meet the conditions of collateral and loan conditions. Lendbiz creates a new channel to raise funds quickly and efficiently for Business Owners from the community of Investors, thereby creating jobs, contributing to socio-economic development.



### Core Value

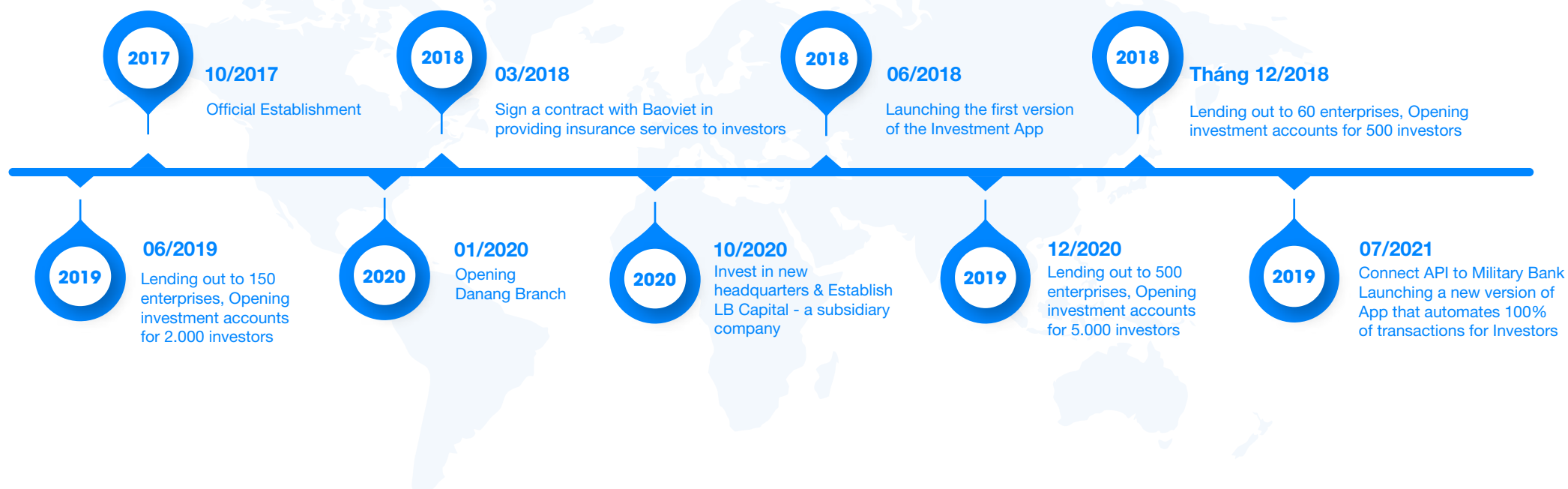
Pioneer - Trust

Lendbiz is the leading P2P company in supporting Enterprises/Households to raise funds from Investors. We are constantly innovating and creating services to apply the advancements of technology to bring value to our customers and the community.

Lendbiz is a trusted address for Investors, Enterprises, Business Households and the Community. We are committed to complying with the Law and try our best to keep commitments to Customers, Partners and bring benefits to the Shareholders.



# Lendbiz' Journey



Typical businesses have raised fund through Lendbiz

  
VALENTINO CREATIONS

 VIETMEDICAL

 ERITO

  
DARE TO DREAM

  
WINSUN

 NANA'S HOUSE

## Leadership Team

We have a team of experienced leaders who are leading experts in many fields from Finance, Technology to Production, Trade, Services.



**Mr Hung Nguyen Viet**

**Chairman/CEO**

The CEO of Lendbiz is a leading expert in the field of Finance - Banking with 23 years of experience working in commercial banks in Vietnam.



**Mr. Vuong Tran Anh**

**BOD senior advisor**

Mr. Vuong is Vice Chairman of Vietnam Young Entrepreneurs Association, is an experienced businessman in many different business fields from Import-Export, Manufacturing, Real Estate to Investment.



**Mdm Dzung Pham Thanh**

Ms. Dung holds a Master of Business Administration with 16 years of risk management experience working in domestic and international banks and financial company before joining Lendbiz.



**Mr. Nguyen Le Hoang**

**Head of Technology**

Lendbiz CTO is a Technology Specialist with 13 years of experience in programming and product development. Mr. Nguyen was Vice President at An Vui Technology Joint Stock Company before joining Lendbiz



**Mr. Nam Pham Hoai**

Mr. Nam holds a Master of Journalism and Communication, an Expert in Branding and Press Relations. Having 8 years of working for different brands such as An Phuoc, Adavigo before joining Lendbiz

# Lending Services

Small and medium-sized enterprises play an important role, contributing 45% of GDP and generating 31% of the State budget, but do not have access to Bank loans due to lack of collateral and do not meet the loan requirements. Lendbiz provides an effective unsecured loan channel to 800,000 thousand Small and Medium Enterprises (SMEs) and 5.4 million Business Households in Vietnam.

## Why borrow with Lendbiz ?



**Loan amount  
up to 2 billion VND**



**Interest Rate  
from 1.2% P.a**



**Do not require  
Collateral**



**Do not need  
Financial Report**



**Quick approval  
within 48 h**

## Products Offered



### Simple

For businesses that do not have collateral and revenue over 10 billion/year



### Easy

For businesses that do not have financial report or collateral but can demonstrate monthly revenue or expenses



### Invoice

For businesses that want to discount receivables to accelerate business capital turnover



### Flexi

For Business Households who can prove Revenue or Expense via Bank Statement or sales software



## Customer Experiences



**Mr. Duong Le Dinh**

CEO/ Led Hoang gia Jsc

My business has raised fund through lendbiz for the past 3 years. Since receiving the loan, the company's revenue has increased 3 times. It was the quick and timely capital that helped us make a breakthrough in business.



**Mr. Tuan Vu Hung**

CEO/Chairman Nana House

As a chain of mom and baby stores, our number of products is very huge and we constantly need to rotate capital to import new products. We have raised fund twice through Lendbiz, which is very convenient and flexible to meet our business goals.



**Mr. Tuan Nguyen Anh**

CEO of CID Vietnam

No collateral, quick disbursement with very reasonable service fee has helped CID Vietnam timely replenish capital to expand its business. In addition to the 2 existing factories, we are implementing a new factory with working capital support from Lendbiz

# Investment Services

Thanks to the application of technology and building a strict risk assessment system, Lendbiz helps Vietnamese people get an easy, safe and highly effective investment channel. Investors can open accounts, transfer investment funds and place investment orders anytime, anywhere via phone app with attractive rate of return up to 20%/year.

## Who should invest with Lendbiz ?

Anyone can become a Lendbiz Investor if they are 18 years old and a Vietnamese citizen or a foreigner residing in Vietnam.



## Why invest with Lendbiz



**Small investment  
from 10 million VND**



**Attractive Rate of  
Return up to 20%pa**



**Real time and easy transaction  
and portfolio management**



**Fixed Income, do not worry  
about market fluctuation**



**Monthly payment of  
Principal and interest  
Easy to reinvest.**

## Products Offered



### Tai loc Package

With Tai Loc, Investors will make their own investment decisions or manage the Investment Portfolio by themselves with a high rate of return from 15-20%/-year but will bear the risk from the investment



### Phat Tai Package

Lendbiz will invest on behalf of the Investor and guarantee the Minimum Profit. In all cases, the Investor preserve his principal and earn a profit equal to the Minimum Profit plus 50% of the difference between



### Phat Loc Package

Lendbiz will invest on behalf of the Investor and guarantee the Fixed Profit. In all cases, the Investor preserve his principal and earn a Fixed profit up to 12 % per annum

## Investor Experiences



**Mr. Lai Van Pham**

Retired army colonel

### Invest in Phatloc investment Product

From the criteria of prestige, safety and reliability are the reasons that helped me decide to invest in Phatloc investment product. Without much specialized knowledge, I can easily participate, control and invest my capital safely and effectively.



**Ms. Chi Khanh Ngo**

Office Staff

### Invest in Tailoc investment Product

I am an Office staff with a savings of 1-2 million/month. I have choose Tailoc investment package at Lendbiz. This is the right choice that helped me get a good profit and a monthly passive income



**Mdm Hue Nguyen Thi Bich**

Housewife

### Invest in Phatloc investment Product

Housewives can still earn extra income and Lendbiz helped me do that. Through a friend's recommendation, I learned and joined the Tailoc package. Investing in this product helps me save money every month and have a good, stable profit



**Mdm Nhlen Pham Thi**

Accountant

### Invest in Tailoc investment Product

As a financially savvy person, I have participated in many different investment channels. From 2019 until now, I have known the P2P lending at Lendbiz and have been with it until now. This is a potential investment channel with low risk and good investment efficiency

### Invest in Phatloc investment Product

My teaching work is always busy so I always want to find an effective investment channel, save time and P2P lending at Lendbiz completely meets my requirements. I am very satisfied with 12% pa income when joining Phatloc package at Lendbiz



**Mr. Hai Dang Nguyen**

Teacher

# *Open Letter to Customer and Partner*

*On behalf of Lendbiz Joint Stock Company, I would like to send to our valued Customers and Partners the most sincere greetings and thanks for the support and cooperation during the past time.*

*Since 2017 until now, with your enthusiastic cooperation, Lendbiz has been growing steadily step by step. With the starting point of being a Fintech start-up with the ambition to become a reputable and effective capital channel for the business community in Vietnam, Lendbiz has always achieved success and won the trust and appreciation of Partners, Customers and Investors.*

*With the mission of becoming the leading Pioneer and Trusted Financial Technology Group in Vietnam. We are constantly innovating and creating to apply technological advancements to bring value to our customers and the business community and investors.*

*We are constantly innovating and creating prestigious and effective products and services, which are a trusted address of investors, business owners and the Community. We are committed to always comply with the provisions of the Law, keep our promises to Customers, Partners and bring benefits to shareholders and society.*

**Chairman of the Board**



Hung Nguyen Viet





Download App now



Lendbiz

Connecting Enterprises/Households to borrow capital and Investors  
This model benefits all parties and promotes economic development.



**LENDBIZ**

Tiên phong - Tin cậy

**Lendbiz Joint Stock Company**

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