



**HOLVI<sup>®</sup>**

# Banking

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Investment banking

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Retail banking

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# Retail banking

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# Retail banking Customers

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**20% Profitable**

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**80% Unprofitable**

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# Retail banking Customers

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**20% Loans or money to invest**

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**80% Utility**

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# Retail banking Customers

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**20% Served**

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**80% Underserved**

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**80% Underserved**

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**80% Associations**  
**Small businesses**  
**Sole Proprietorships**  
**Projects**

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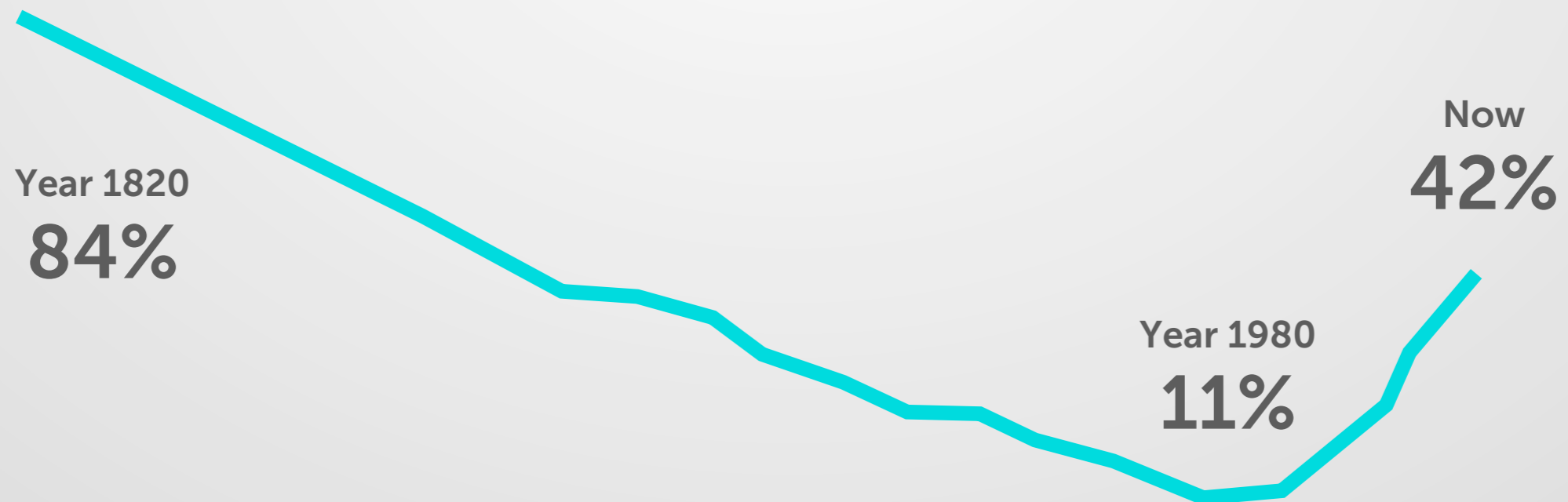


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**80% Associations**  
**Small businesses**  
**Sole Proprietorships**  
**Projects**

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## Proportion of Free Agents

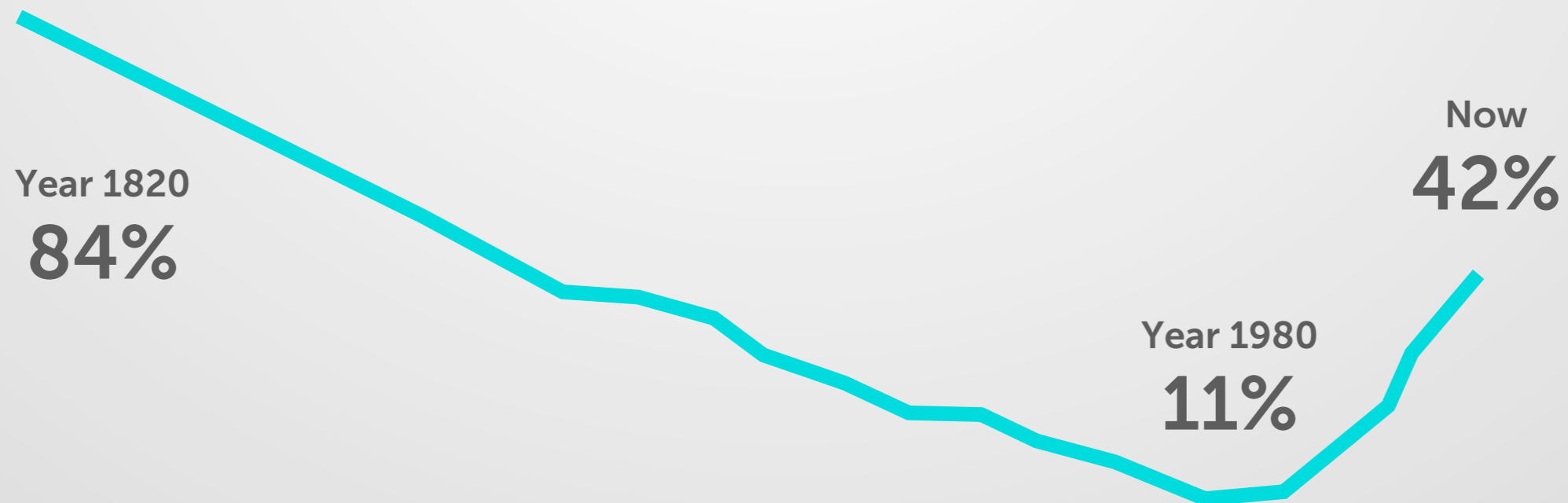


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**80%** Associations  
Small businesses  
Sole Proprietorships  
Projects  
**They are individuals**

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## Proportion of Free Agents



**Meet John.**



**They are individuals**

**Meet John.**



**They are individuals**

**He is a designer & sole proprietor.**

**He plays football.**

**He arranges music events.**

**He has a family.**

**He is building a house.**

Meet John.



They are individuals

He is a designer & sole proprietor.



He plays football.



He arranges music events.



He has a family.



He is building a house.



Meet John.



They are individuals

He is a designer & sole proprietor.



He plays football.



He arranges music events.



He has a family.



He is building a house.



He needs a financial platform.



Holvi  
account

CREDIT PRODUCTS  
INVESTMENT PRODUCTS  
COMMODITY

Holvi  
account

USER EXPERIENCE  
CUSTOMER SERVICE  
ADDED VALUE



CREDIT PRODUCTS  
INVESTMENT PRODUCTS  
COMMODITY

**A new channel**

USER EXPERIENCE  
CUSTOMER SERVICE  
ADDED VALUE

**Solved.**

# Some of the people we've helped

## SPORTS



Mikko Kemppe,  
CEO, Helsinki Salsa  
Academy

*"We signed up to Holvi and accepted payments from customers the same day. To this point, Holvi in its simplicity and effectiveness has been almost too good to be true."*

## ASSOCIATIONS



Satu Suuronen,  
Organiser,  
Rails Girls

*"Holvi is the brilliant for associations, it does invoicing, expense claims and budget tracking in the same system."*

## CROWDFUNDING



Joonas  
Pekkanen,  
Project Lead,  
AXA-theatre

*"Within one day we went from deciding to do the most ambitious crowdfunded project in Finland, to having a shared account for the project, a budget, and were pulling in financial support from the community. The simplicity and ease of doing this is totally unrivalled."*

## EVENTS



Jarkko Moilanen, Project lead, Space Apps Challenge

*"I just love Holvi.com, almost too easy to maintain budget and sell items/services/packages/what ever..."*

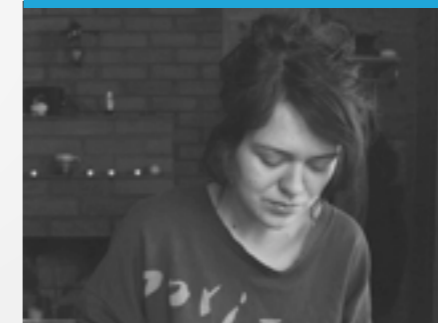
## INDIVIDUAL



Mika Lammi,  
an individual

*"I've now used Holvi for two different projects and I have to say I'm sold. It's worked unbelievably well - it's freakishly good"*

## FREELANCERS



Lille Santanen,  
freelance T-shirt  
designer

*"Holvi is cool, I am super happy using it. It is reliable and has boosted my sales especially among men!"*



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