

DIGITAL FUNDRAISING

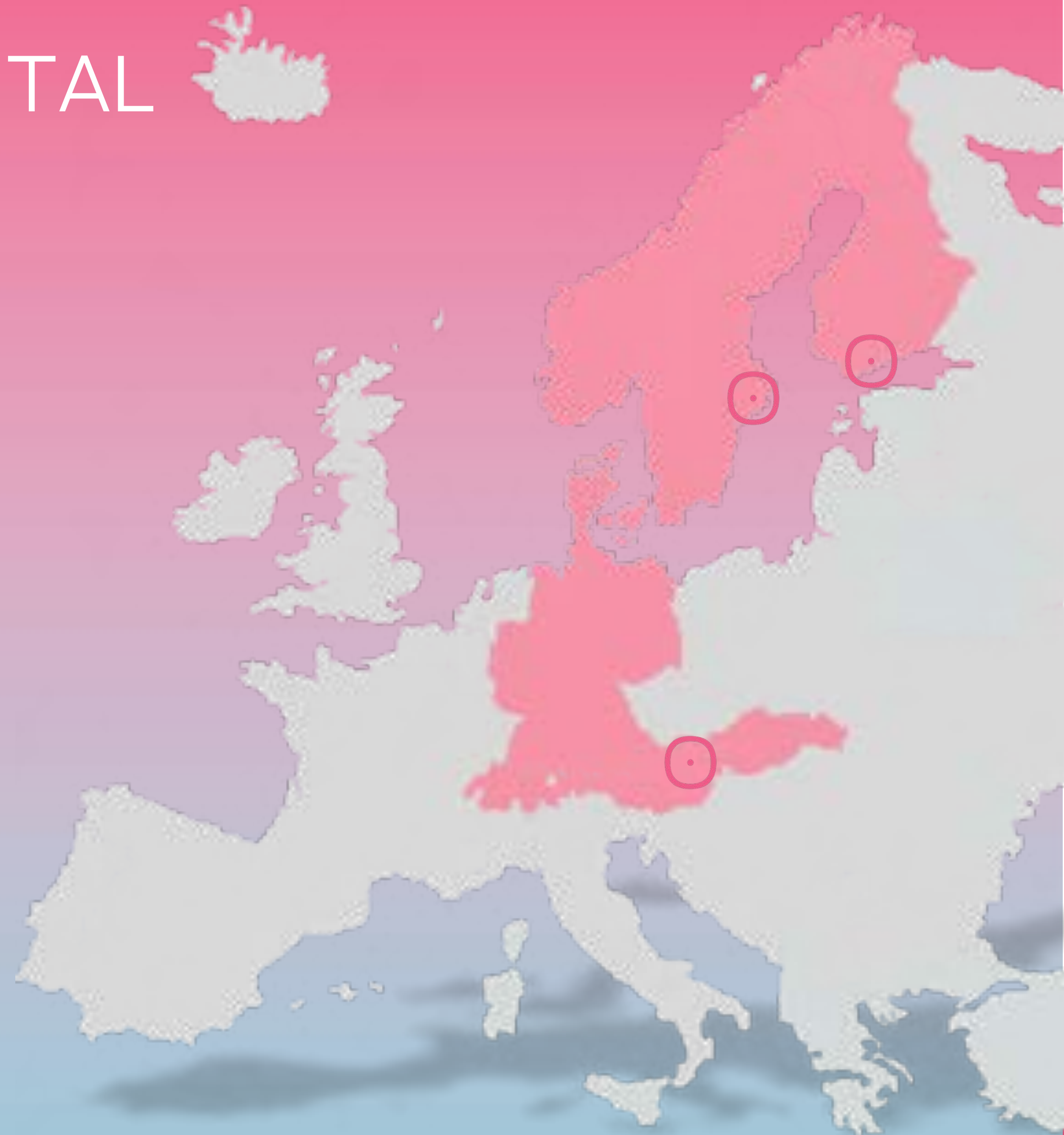
# Convertible Bonds as a new standardised product online

INVEDOR

Finance, let's dance.

# INVESDOR: LEADER IN DIGITAL FUNDRAISING

1. MiFID II investment firm license from the Finnish Financial Supervisory Authority
2. Merger with Austria-based Finnest – forming a pan-European Invesdor Group
3. Target companies from the Nordics + DACH region (Germany & Austria first)
4. Investors from almost anywhere in the world
5. Equity, Bond and Convertible Bond issuance for listed and unlisted companies, including IPOs
6. HQ in Helsinki, offices in Vienna and Stockholm
7. More than €160M raised for more than 200 companies in 8 years



# GROUP KEY FIGURES

- €160M+** Clean capital invested
- €900k** Average funding round 2019
- €3,000** Average ticket 2018
- 200+** Successful rounds
- ~60k** Users
- 450k** Active page views in H1 2019



# WHY PARTNER UP WITH INVESDOR?

1

## INCREASED BRAND VISIBILITY

Through brand ambassadors and marketing activities around the funding round

2

## BOOST SALES

Gain leads and expand your revenues during and after your funding round

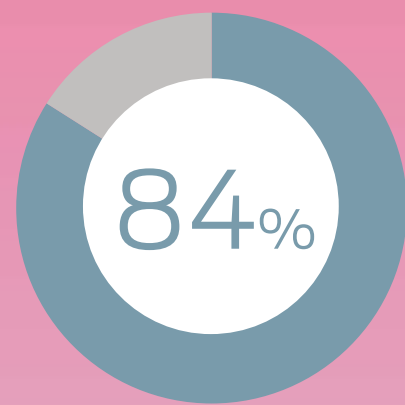
3

## PROVEN TRACK RECORD

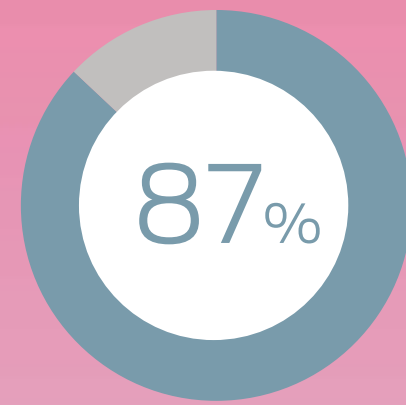
With more than 200 successful funding rounds from across various industries

INVESDOR

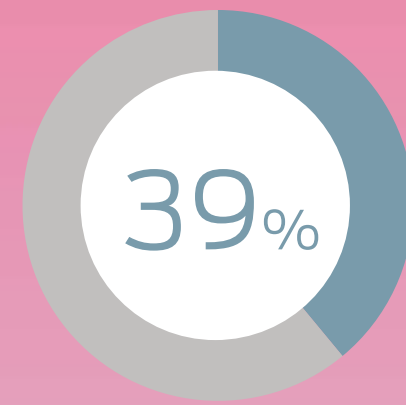
# OUR INVESTORS



Have studied at university



Invests in public shares

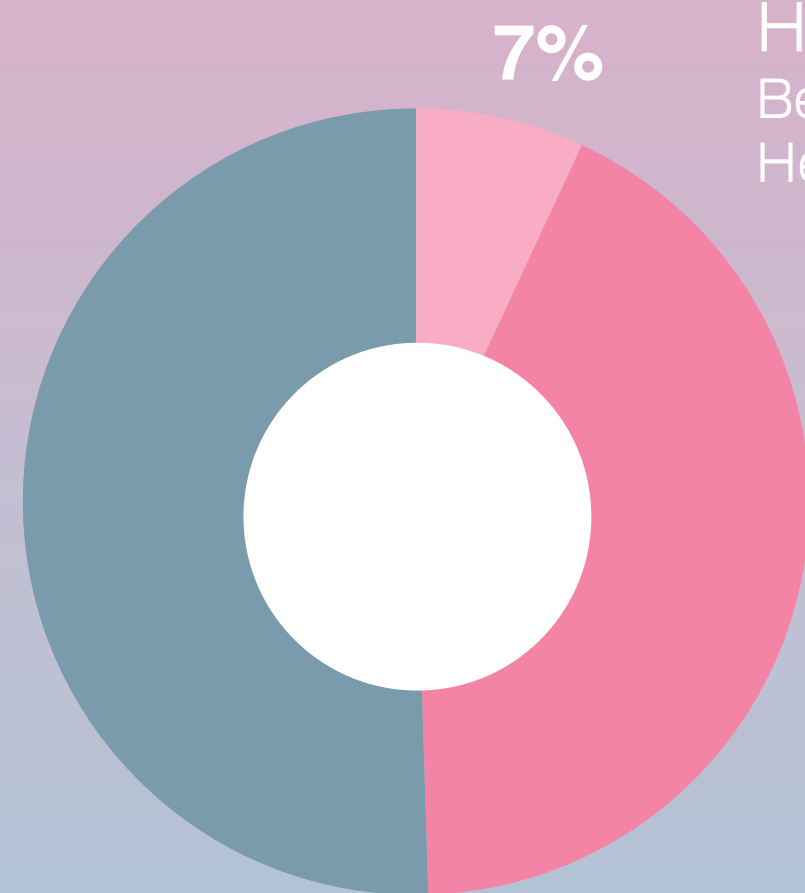


Investments € from investment firms / companies

## MOTIVATIONS (€)

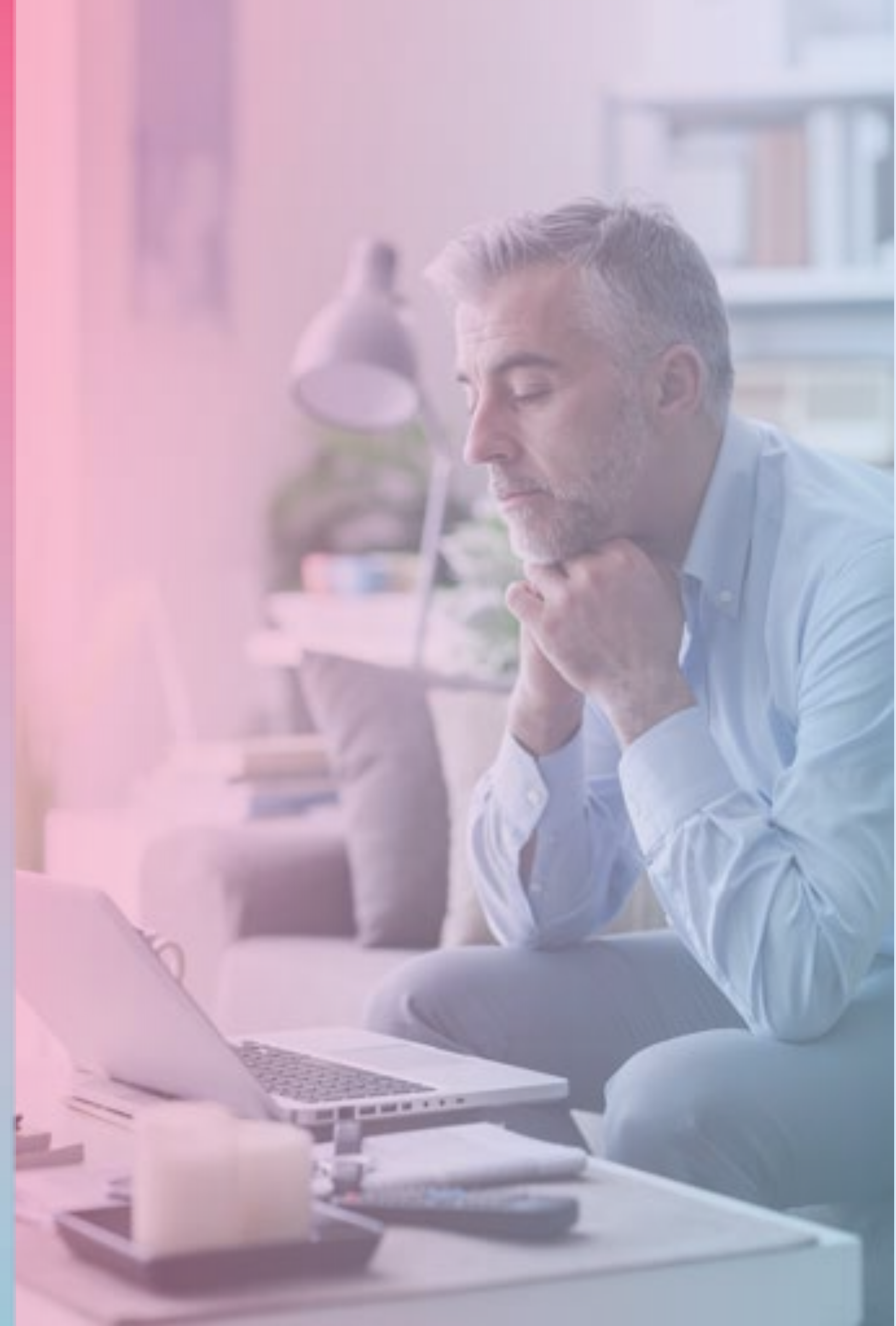
Return Investor  
Return (money) on investment

50%



Help / Donation  
Be part of the phenomena  
Help the entrepreneur

Impact Investor  
Both return and phenomena / help



# Convertible Bond Products of Invesdor

- Convertible bond's are instruments that can be converted into shares during the bond's lifetime
- They offer investors flexibility and companies an alternative funding method when a bank loan or equity round is not an appealing choice
- Convertible bonds tend to be taylor-made, which almost always requires legal assistance
- Invesdor wants to bring standardized Convertible Bonds into market, which makes the fundraising process easier and less costly, as less external legal assistance is needed

# Two choices of Convertible Bonds via Invesdor



## Classic Convertible Bond – for mature companies

- Long-term debt with typically less interest expenses compared to a conventional bond or bank loan
- Allows a company to test the waters and measure interest for a future equity issue
- If the future equity round is appealing, company might not have to pay back bonds as they could be converted
- Interest expenses of the bond are potentially tax deductible (can differ case-by-case and by jurisdiction)



## Bridge Convertible Bond – for growth companies

- Bridge funding for times when an equity issue is not appealing, but the company has reason to believe it will be in the next few years
- Potential to receive quick funding from existing investors without the hassle of an equity round
- Bonds automatically converted in all scenarios
- Interest expenses of the bond are potentially tax deductible (can differ case-by-case and by jurisdiction)

# OUR PRODUCTS

Product	Target Customer	Investors	Terms	Availability
Equity	Revenue >500k€ / B2C / Tech, "Green", Energy / strong brands / Growth	EU / Mostly retail, business angels & VCs	Funding <2.5m€ (ave 800k€) / goal is exit or IPO	Fin, Swe, Aut, Ger in Q3
Bonds	Revenue >10m€ / established / profitable / positive equity / preferably B2C / Tech, "Green", Energy / strong brand	EU / Mostly retail, business angels & VCs	Volume >1m€ / senior unsecured / tenor >3yrs / coupon 4-8% p.a.	Fin, Aut, Ger in Q3
Classic Convert. Bonds	Revenue >10m€ / established / profitable / positive equity / preferably B2C / Tech, "Green", Energy / strong brand	EU / advanced retail, Pros & VCs	Volume >1m€ / senior unsecured / tenor 4-6yrs / coupon 3-7% p.a.	Fin, Aut & Ger in Q3
Bridge Convert. Bonds	Revenue >500k€ / B2C / Tech, "Green", Energy / strong brands / Growth	EU / advanced retail, Pros & VCs	Volume >1m€ / senior unsecured / tenor 1-2yrs / coupon 6-10% p.a.	Fin, Aut & Ger in Q3



CASE STUDY

# NAAVA – CONVERTIBLE LOAN

FINLAND

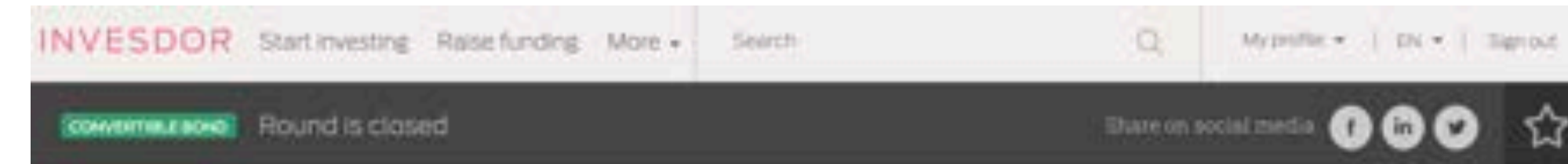


CONVERTIBLE BOND ROUND Jun – Jul 2020

€1.27M raised

8% Coupon (Interest rate)

135 Investors



## Naava Group - Convertible loan



Maximum issue size  
**1 700 000 EUR**

Coupon rate 8 %

Invested so far 1 268 000 EUR

[See investments](#)

### Convertible bond offering

Company name	Naava Group
Maximum issue size	1 700 000 EUR
Coupon rate	8 %
Issue date	28.6.2020
Maturity date	30.6.2025
Price per bond	1 000.00 EUR
Conversion terms	See Terms & Conditions
Round start date	28.6.2020
Round end date	Round is closed
Location	Helsinki, Finland
Field of business	Technology
Development stage	Growth
Reference number	1062
Contact person at investor	<a href="#">Riikka Koskela</a>

[www.naava.io/en](http://www.naava.io/en)



Naava is a Nordic technology company, based in Helsinki. By combining nature, tech, and design, Naava creates human-friendly indoor environments, improving customers' wellbeing and reducing health costs.

### Our story

Why was Naava founded?

A cityscape at sunset with a swimming pool in the foreground. The sky is a mix of orange, pink, and purple. The city buildings are lit up, and a prominent domed building is visible in the background. The swimming pool in the foreground has a blue cover and a metal railing.

# Thank you.

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