

✓ Helios has successfully raised capital with John Keells Holdings (JKH)

HELIO

S VISION

Promoting financial inclusiveness with sustainable alternative finance

🏆 **Helios is the
first
PEER TO
PEER
LENDING
SRI
LANKANS**

📍 We connect investors with borrowers to obtain competitive interest rates compared to the market



AWARDS AND RECOGNITIONS



Winners of Spirallation by ICTA and Microsoft Highway to a 100 Unicorns

Only Sri Lankan Fintech listed in The 2nd Global Alternative Finance Market Benchmarking Report

University of Cambridge – Judge Business School

HIGHLIGHTS & ACHIEVEMENTS

Finalist

Entrepreneurship World Cup,
Colombo

Start-up of the Year

Bronze,
Colombo

Finalist

P2P Finance Challenge,
Dubai

Winners & Finalists

Seed round A, Seed round B
HatchX, Fintech Accelerator,
Colombo

FUNDING ROUNDS

- Q2 2018 | Seed Round A
- Q2 2019 | Seed Round B

PLATFORM BUSINESS MODEL



Accommodation Platform

Airbnb & Booking.com

Like the Uber of accommodation
Connect travelers with hosts in **more than 190 countries** everyday

✓ Without owning a single property



Transportation Platform

Uber

In 2009, disrupted the idea that taxis were the only way to get around a city

Facilitates **15 million** rides a day

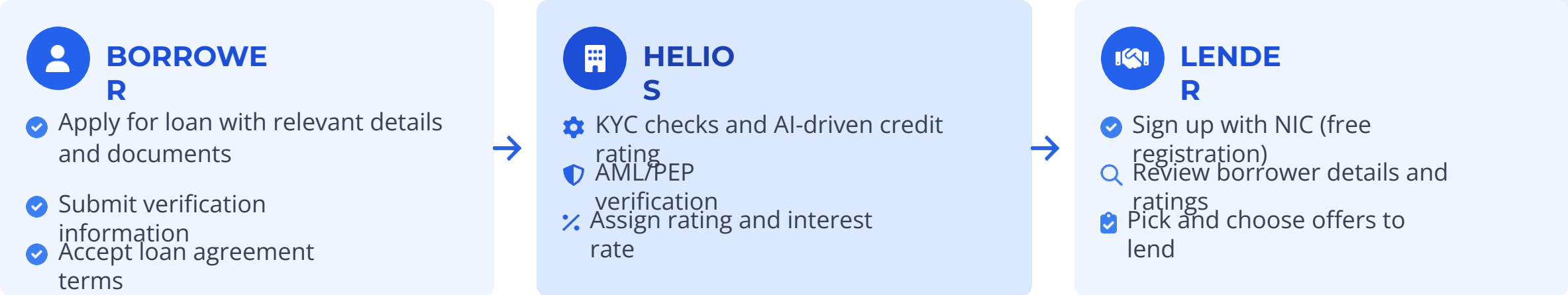
✓ Without owning a single cab



Helios P2P: The Platform Model for Finance

Connecting **borrowers** with **investors** without the overhead of traditional banking

HOW IT WORKS: OVERVIEW PROCESS



EXAMPLE LOAN

- 🏠 Amount: Rs. 50,000
- 👤 Designation: Non-executive
- ❤️ Purpose: Wedding

PLATFORM

 www.heliosp2p.com

INTEREST RATE

📈 17%
Competitive compared to market rates

BORROWER & LENDER FLOW

Loan Agreement Process

BORROWER

- | Accepts the agreement
- ✓ Receives clear terms and payment schedule for instalments



LENDER

- | Picks and chooses borrowers
- ✓ Reviews creditworthiness and makes lending decisions

Platform Convenience & Transparency

Secure Transactions

All agreements and payments are handled securely through the platform

Payment Tracking

Real-time monitoring of loan repayments and status

Transparent Terms

All fees, interest rates and payment schedules are clearly stated



Facilitated Matching

Platform efficiently connects suitable borrowers and lenders

FOUNDERS





 **Nuzhi
Meyen**

**Co-Founder,
Director**

 MSc (Moratuwa), BSc
(Colombo)
 CIMA Passed
Finalist

 **Dr. Shanaka
Perera**

**Co-Founder,
Director**

 PhD (Warwick), MSc (Warwick), BSc
(Colombo)
 ACMA,
CIMA
 Strong background in Stats/Maths and
technology
 Over a decade of experience



Vision & Mentorship

Two good friends joined to fill in the gap of small ticket loans to promote financial inclusiveness while providing alternative investment opportunity.

 Mentored by **Kelvin Teo** – Co-founder of Funding Societies

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Growth Strategy

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Growth Strategy

2025/2
6



Growth Targets



Market Expansion



User Acquisition



Strategic

Partnerships



Growth Strategy



Organic Scaling



Institutional



Partnerships Market

Diversification

STRATEGIC SEGMENTS & PARTNERSHIPS

GROWTH TARGETS



Organic Growth

Expanding customer base through direct platform acquisition



NTB NPower

Partnering with Nations Trust Bank for salaried loans



Samsung Device Financing

Financing solutions with Knox security integration



Mobitel Small Loans

Micro-credit options for mobile users through telco



Education Loans

Partnerships for higher education financing







By diversifying into these five key segments, Helios aims to capture significant market share while providing inclusive financial solutions to underserved segments of Sri Lanka's population.

MARKET SIZE ANALYSIS: TAM, SAM, SOM



TARGET SEGMENTS

-  **Salaried Workers**
Accessible via NTB Npower program
Target: ~LKR 47.5M (800 loans)
-  **Students**
Higher education financing with Alliance
Target: ~LKR 44.5M (600 loans)
-  **Device Financing**
Samsung Knox secured device loans
Target: ~LKR 47.5M (800 devices)
-  **Mobile Small Loans**
Micro-credit for Mobitel users
High upside potential - future phase

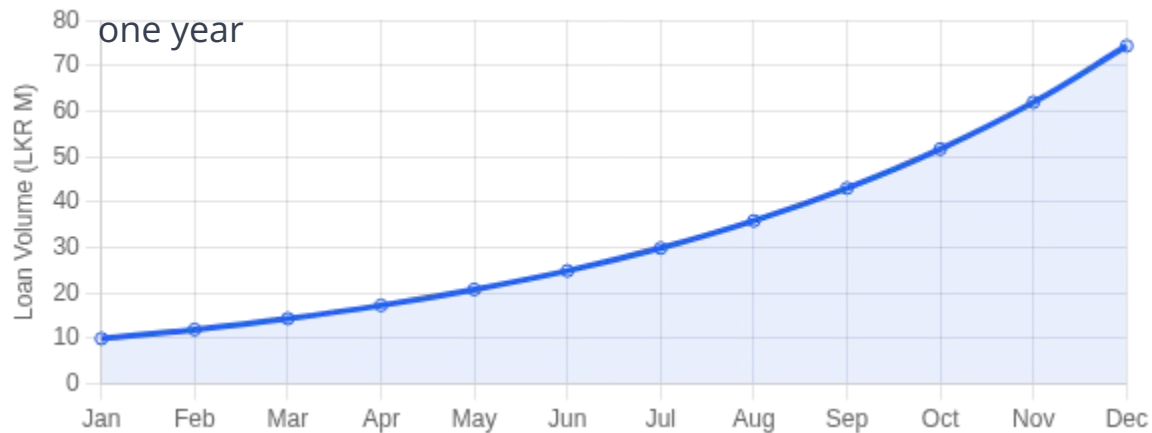
📈 Analysis shows significant market opportunity across segments, with current SOM targets capturing only a fraction of available markets, providing substantial room for future growth.

ORGANIC GROWTH: PROJECTIONS & STRATEGY

PROJECTED GROWTH TRAJECTORY

👤 **20% month-on-month** organic growth rate

From **hundreds** to **thousands** of borrowers in one year



MARKET OPPORTUNITY

- ⚡ Disrupting traditional lenders charging **over 20% interest**
- 🎯 Lower-friction loans positioned to capture market share

LOAN VOLUME TARGET

CURRENT

LKR

120M

TO DATE



TARGET

LKR

260M

NEXT 12 MONTHS

CHALLENGES & ADVANTAGES



CHALLENGES

- Effective marketing spend needed
- Requires strong network effects
- Managing default rates



ADVANTAGES

- Lower friction than traditional lending
- First-mover advantage in market
- Competitive interest rates

Capturing ~2% of Sri Lanka's online lending market is ambitious but achievable given our early market entry and differentiated value proposition.



NTB NPOWER (SALARIED SEGMENT)

Strategic Partnership Flow



NTB
Customers
Salary > LKR
50k



Referral
Channels
FriMi App &
Branches



Helios P2P
Loan
Processing



Growth Projections

**LKR 47.5
Million**

Target loan volume
800
Projected
loans

Partnership Value

For NTB:

- ✓ Extended service offering to customers they can't directly lend to
- ✓ Strengthened customer relationships through alternative solutions

For Helios:

- ✓ Access to pre-qualified borrowers through NTB's customer base
- ✓ Accelerated growth through established banking channel

The NTB partnership provides a steady customer acquisition channel with 20% monthly growth potential. With active collaboration through their digital app (FriMi) and branch referrals, the target of 800 loans is highly achievable.

PARTNERSHIP CASES: ALLIANCES & TECHNOLOGY

Alliance Finance

Education Loans

- ✓ 25% stake in Helios; leveraging brand & campus network
- ✓ Target: LKR 44.5M (600 loans)
- ✓ Large market, strong trust, and direct access to student segment

 Established financial credibility

Samsung Device

Device Financing

- ✓ Partnership with JKOA for Samsung distribution
- ✓ Target: ~800 devices for first year (~LKR 47.5M)
- ✓ Knox security enables risk reduction

 Secured by Knox technology

Mobitel

Small Loans

- ✓ Micro-loans for 8M+ Mobitel users
- ✓ Pilot with mCash for rapid scaling
- ✓ High data-driven scoring and untapped potential

 Massive growth potential

Partnership Strategy Summary

By leveraging these strategic partnerships, Helios can rapidly scale its loan portfolio across diverse customer segments while maintaining controlled risk profiles. Each partnership provides unique advantages in customer acquisition, trust building, or technology enablement.