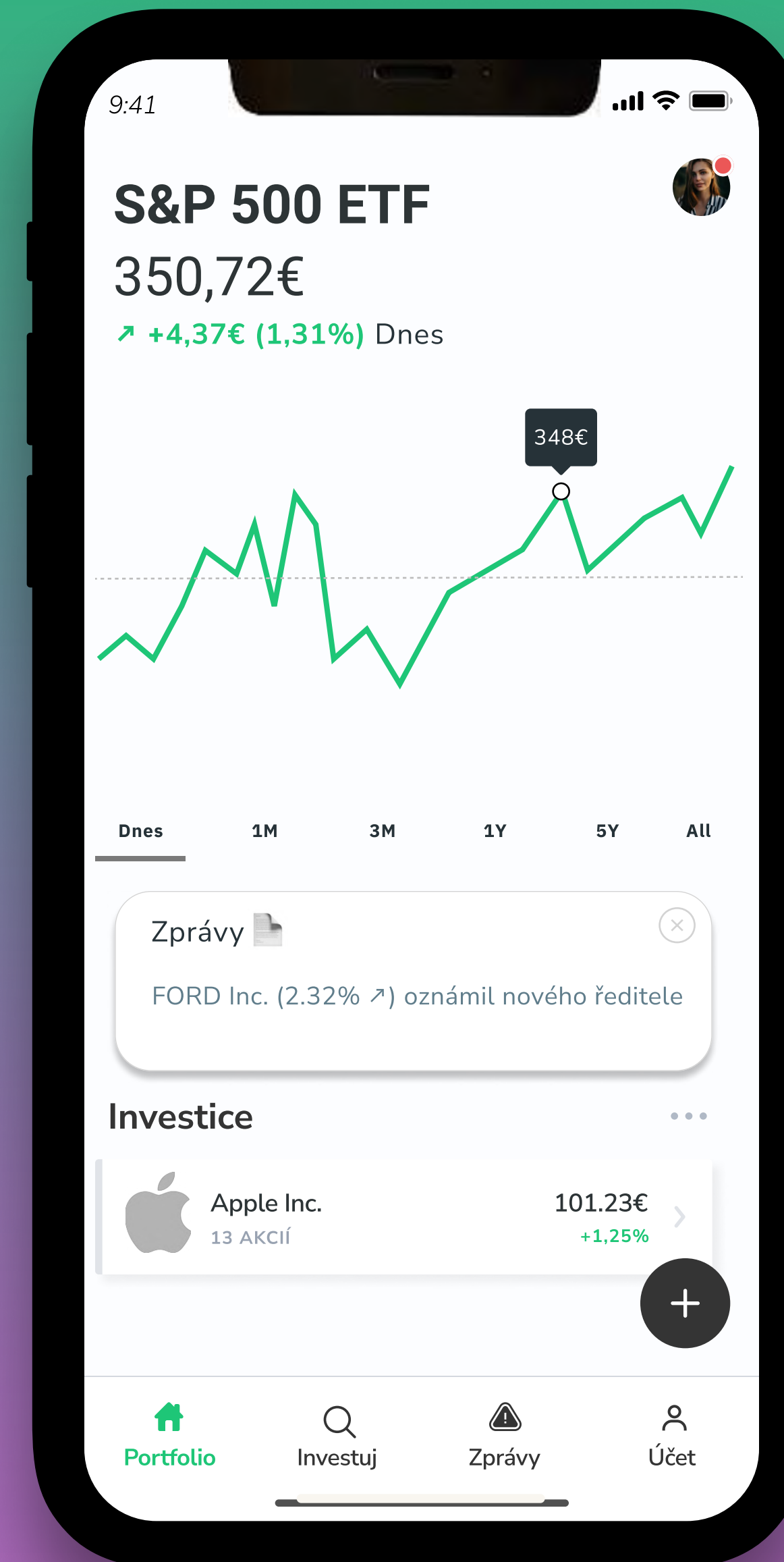




Commission-free trading app for
Central and Eastern Europe

tatrym.com

hello@tatrym.com



Mission | TATRYM

We want to bring access to financial markets to ordinary citizens in Central and Eastern Europe (CEE) to improve their financial prospects and make investing easy and fun.

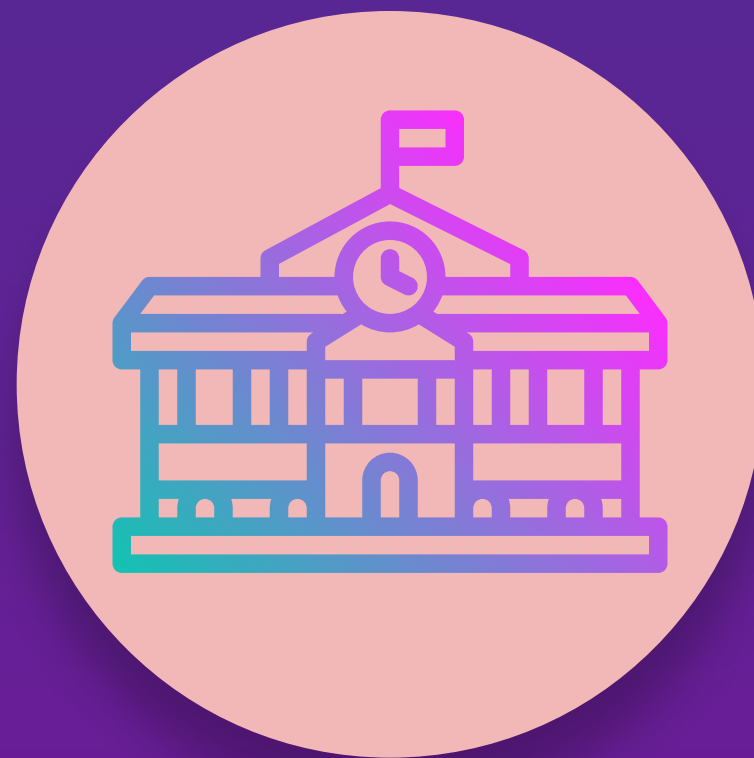


Current investing options cater for the rich, don't offer cost-effective asset classes, use old tech and **take the fun out of investing**



Commissions on each trade and minimum deposit

High deposits required to access ETFs & funds. Pay 5-13 EUR commission on trades; hidden fees



Brick & Mortar style of investing

Call to make a trade, in-person onboarding, old webportals, long trade execution (at the end of the day & no immediate feedback)



Trading is boring

Unrewarding trade execution, no social trading, lack of gamification



ESG investing

Lack of transparency in investing in ESG assets

Existing solutions are not enough

“There is no company that offers me to buy 30 EUR worth of S&P 500 ETF hassle-free and at a reasonable price” (User)

Fio & other banks



1) 5-13 EUR fee/trade; 2) Bureaucratic & slow: paper-based, lengthy account opening times and trade execution; 3) Sell irrelevant/expensive products 4) Hidden fees

Revolut



1) Limited number of free trades/month; 2) Few investment options: no ETFs or mutual funds, limited share portfolio; 3) high commissions on crypto

Online investment platforms



1) Hidden fees; 2) Overwhelming experience, made for pro investors; 3) Fear of operating from fishy jurisdictions & without license

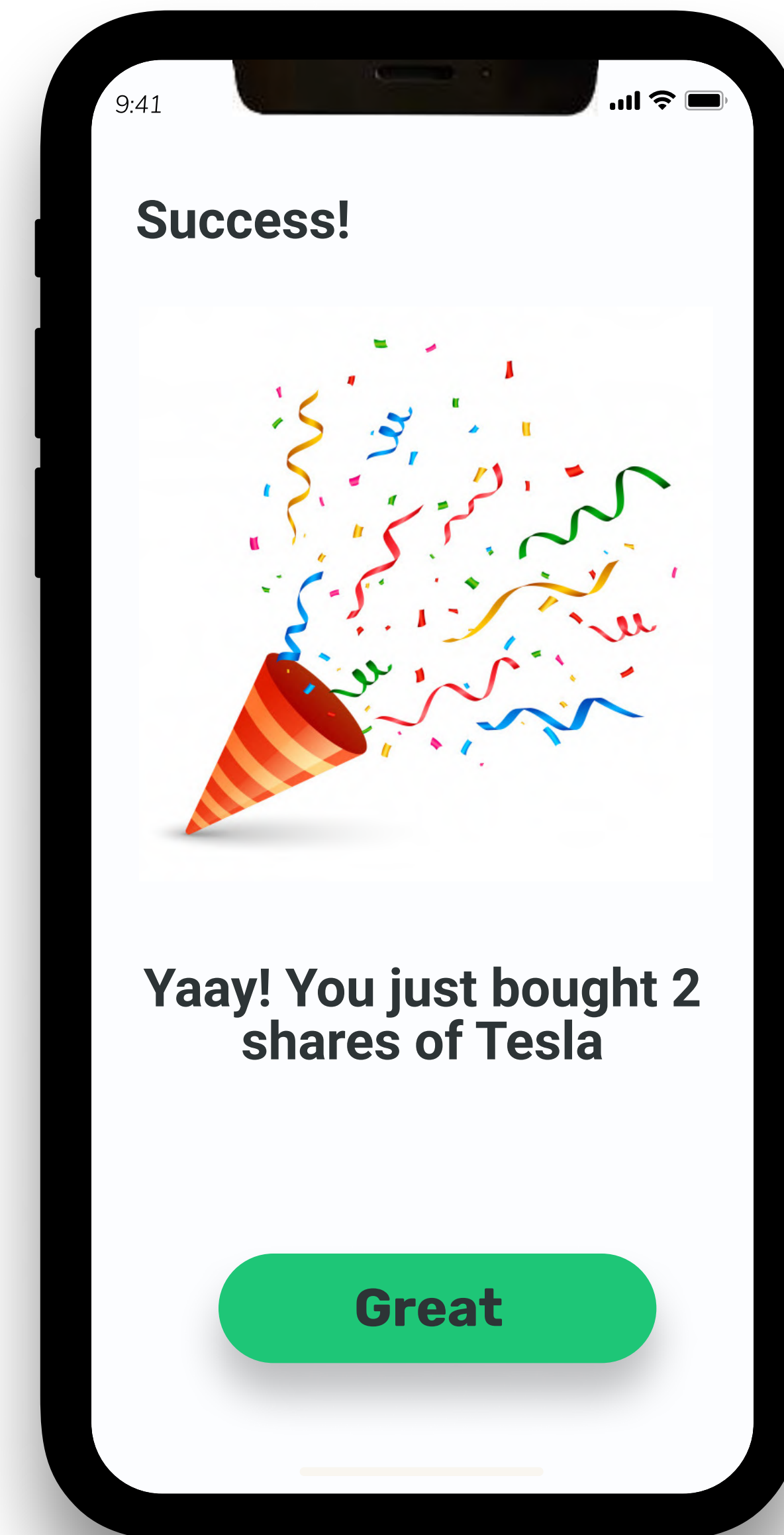
Legacy stockbrokers



1) Dubious reputation due to shady legacy from the 90s: deception, sales of expensive products, based in fishy jurisdictions & operating without license; 2) High management/other fees; 3) Paper-based onboarding; 4) Hidden fees

Robinhood for CEE

- Commission-free trading
- Sleek investment app
- ETFs, shares, derivatives, crypto
- Fractional shares & ETFs
- Easy top-up & withdrawal
- Lowest FX on the market
- ESG investing



Simplified & gamified interface



- Professional comprehensive trading tools overwhelm and scare most ordinary users with their complexity
- Gamification elements and behavioral economics make investing entertaining and increase user retention





US stockbroker - Alpaca Markets

Partnership established: key partner providing access to US securities trading to our clients. Alpaca is also providing our clients with their brokarage and cash accounts. Supported by top VC funds & regulated by FINRA/SIPC (USA)



Technology partners

DocuSign, Money transfer provider, Google (Cloud Provider) - these partners help us scale our application fast and reliably



Local Stockbroker

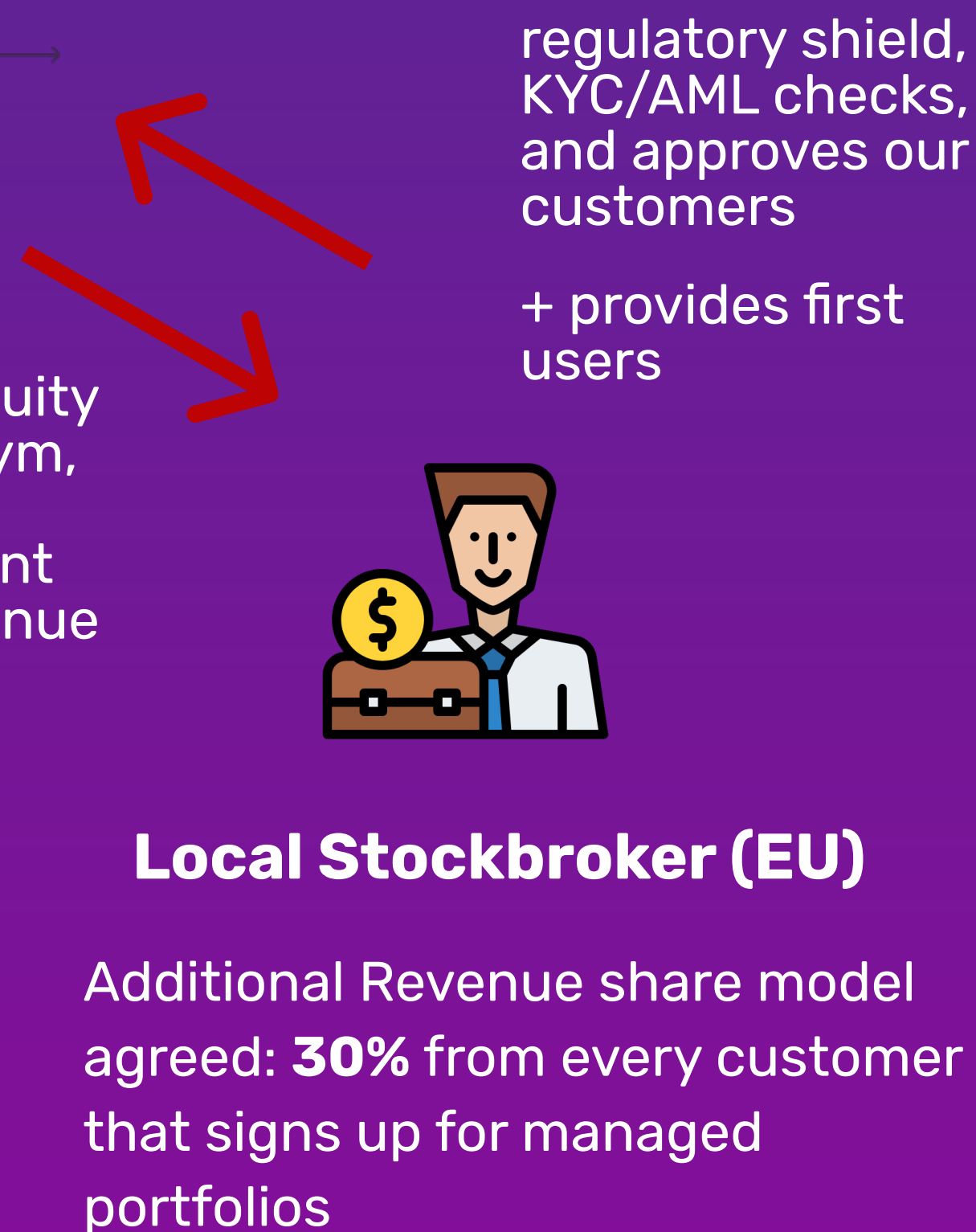
Ongoing talks with EU-based stockbrokers to provide regulatory shield. Partnership with an EU stockbroker allows us to rapidly launch and expand to any EU country

Two negotiated models allow us to pursue asset-light path in regulatory matters and launch immediately

1. Equity for regulatory incubation



2. Cash/revenue share for reg. incubation



- **No upfront costs** for building complex trading infrastructure
- **Zero costs** for Account opening, KYC/AML, trades, account management
- We focus on our **customer**. Our resources go to improving the product and scaling fast
- This model has **minimal upfront risks**, and is designed for **scalability**
- Our partner has a licence to operate **all over CEE**, and will deliver their **users** as Beta testers and first customers

**150
Million**

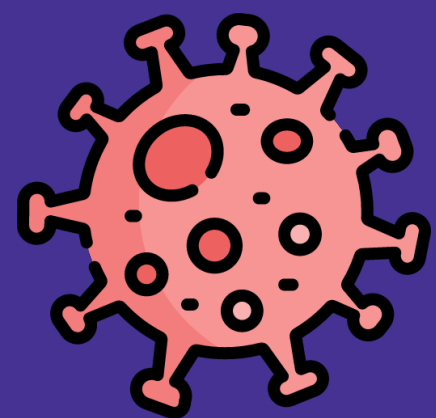
CEE is populous but major players focus on western Europe & US

**\$10
Billion**

TAM is large, underscoring this growing opportunity

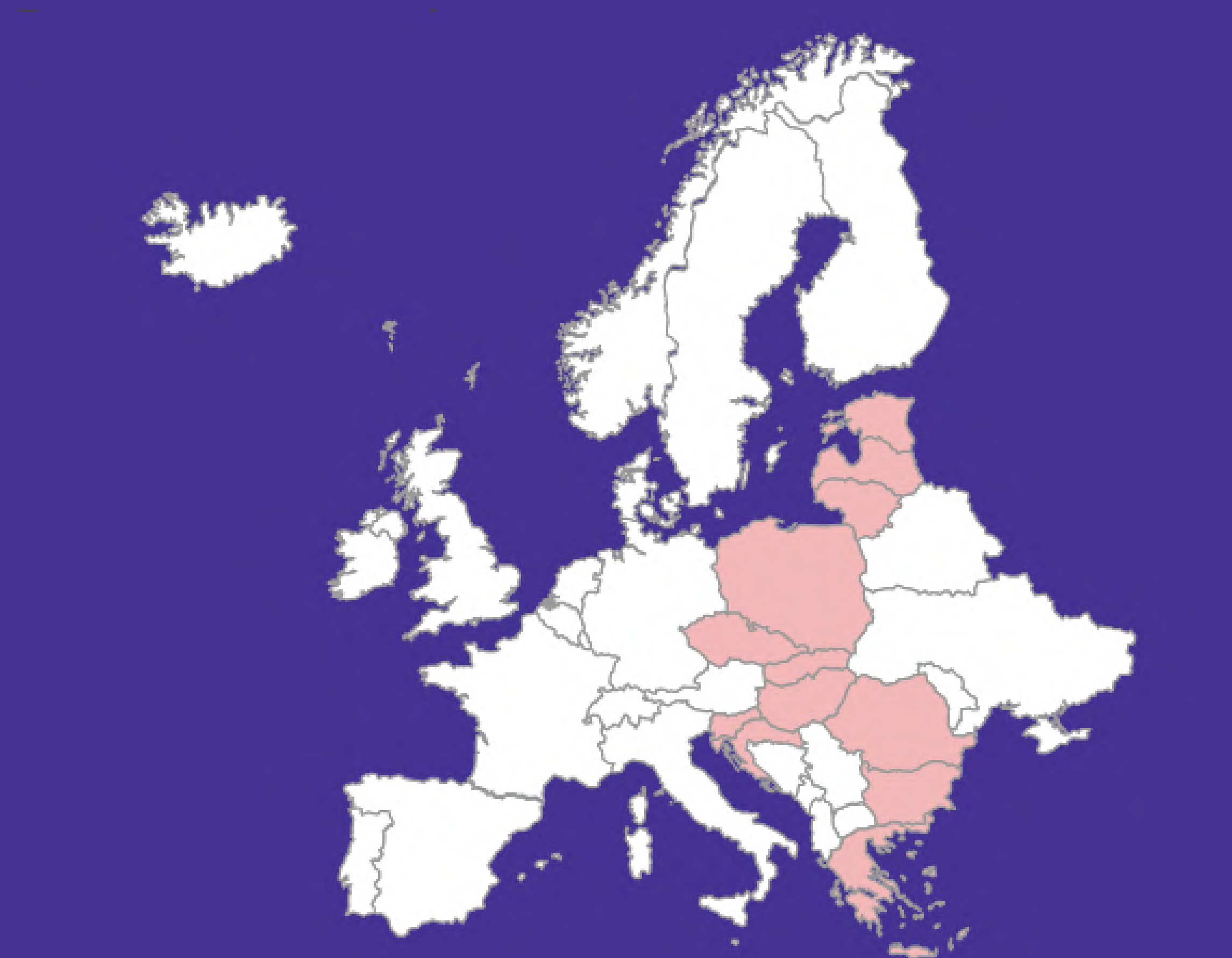


With access to EU markets, CEE has been rapidly increasing its wealth



Covid savings & more free time, GameStop, and crypto have accelerated the fintech revolution

Why CEE region now?



Target: Czech Republic, Slovakia, Poland, Hungary, Romania, Bulgaria, Croatia, Estonia, Latvia, Lithuania, Greece, Slovenia

Go To Market strategy

Early target customer



- Low- to middle-income individuals
- Has extra cash and wants to invest to generate wealth
- 25-35 years old, urban, in Czechia, Slovakia, Poland
- Educated with interest in Financial News

Marketing and virality



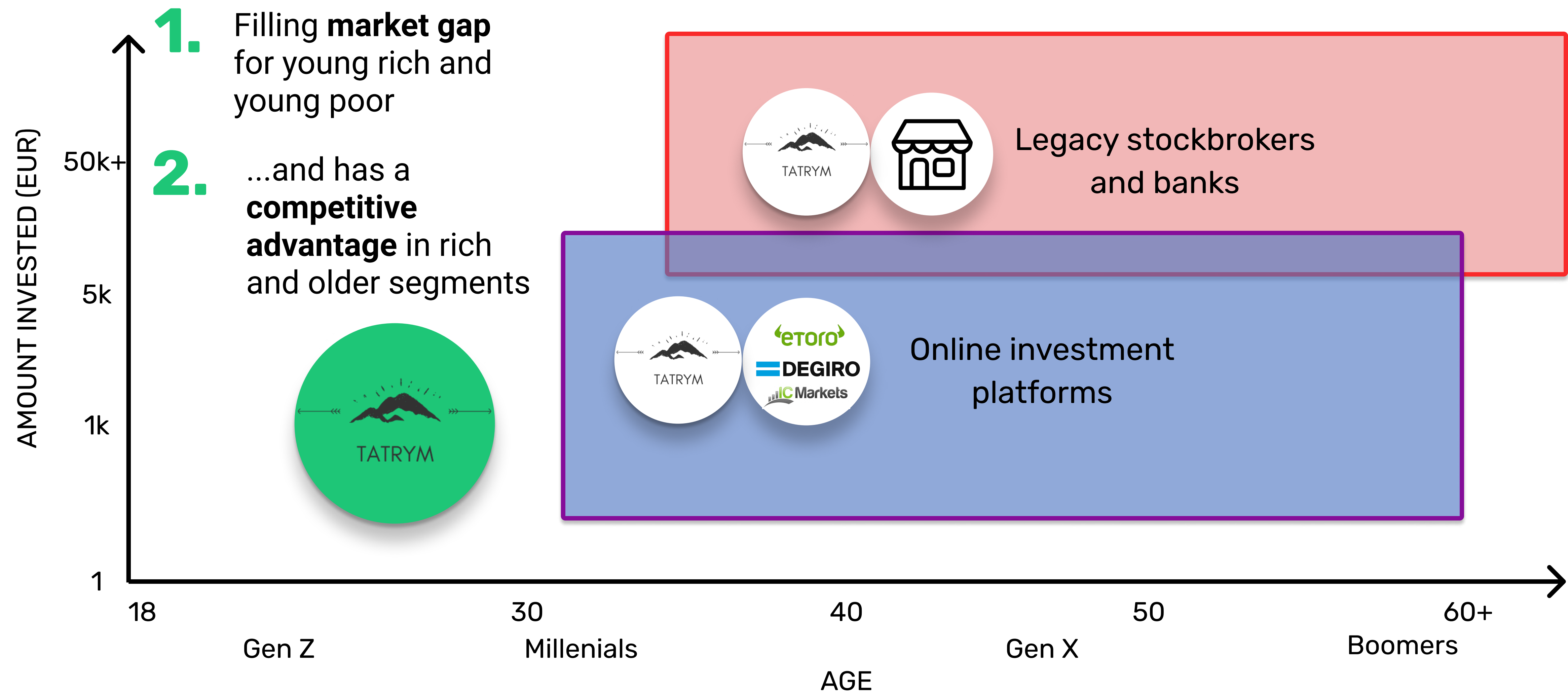
- Sending customized shares to friends and family
- Following Current's approach in the US by using influencers
- Tested CAC(3.5 EUR) and demand through our smokescreen test

Novelty and lack of competition

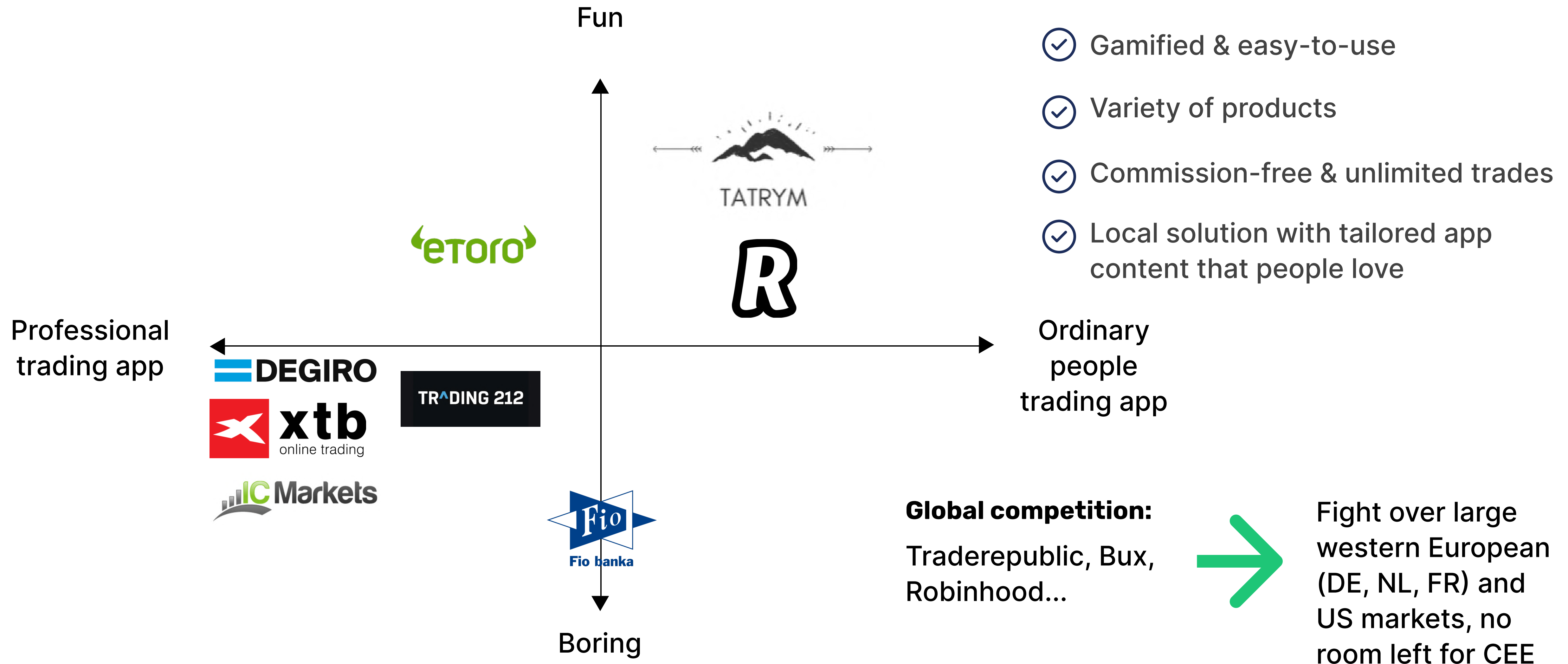


- No commission-free and gamified trading app in the region: we will get more spotlight
- Optimizing SEO to drive organic growth

Tatrym presents a two-fold business opportunity



...and is the only player making trading fun for amateur traders!



Roadmap goes beyond trading

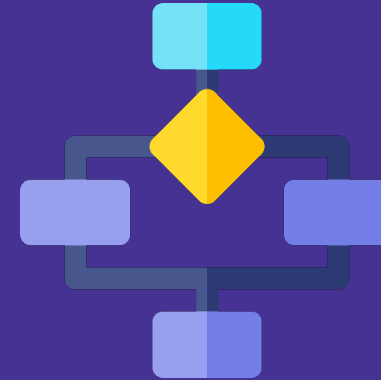


Revenue Streams



Premium Accounts €5.99/month

Premium features, such as financial news & analyses, after-hours trading, margin trading, crypto



FX and payment for order flow

FX markup fees and order flow rebates



Robo adviser management fees

0.25% p.a. fees on actively managed funds (proprietary or third party) tailored to individual needs



Margin trading, uninvested cash and crypto

Interest collection on margin trading and all uninvested cash, and a fee for crypto trading



Sponsored Services

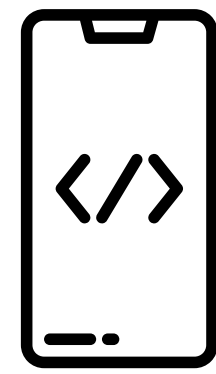
Local wealth management firms sell products in our app. Framework 30% revenue sharing model established



Interchange Fee

Issuing debit cards to our customers will allow us to collect interchange fees

Beta version ready to launch in Q2 2021



App developed

Cross-platform application
ready to be deployed to testing
with first users



Key partnerships established

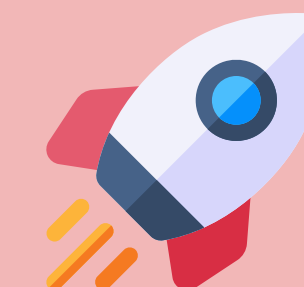
Alpaca, EU-based Stockbroker
Money transfer provider



Waiting list

Website deployed, tested CAC
at **€3.50** / customer - half of
the competition

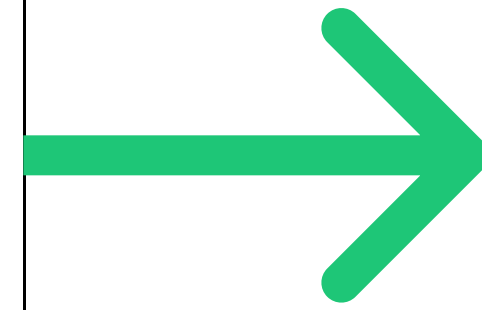
We are ready to launch!



We need \$220k (+\$30k liquidity deposit) to execute our growth plan

How we want to spend it:

- \$3k onboarding fee, incl. development & legal support (US stock broker)
- 50k: user growth
- 45k: Money Transfer provider
- 60k: product & operations
- 50k: stockbroker license leasing
- 12k: miscellaneous
- + \$30k US stock broker liquidity deposit – refundable



Achievements in 6 months:

- MAU: 20k
- ARR: 60k-130k
- Features built on top of what we already have: app optimization, crypto, 3rd party active fund offerings
- Czech Republic, Slovakia, Poland
- Ready for more growth and expansion to other CEE countries

Team from the CEE region with international experience & education that executes quickly



**Adam
Hano**



Former certified penetration tester @ ESET Internet Security & Veniam



Former product manager at KYC aggregator fintech & Craft.co



Computer & Cognitive Science @ University of Pennsylvania



**Andrej
Hano**



Strategy & management consultant with experience from IT, energy, and finance



Founder and ex-CEO of an educational startup



Economics & Politics @ King's College London; Management at Utrecht University

**Mentoring &
non-equity support**



Board of Directors



Michael Callas

Chief Strategist at Vacuumlabs
Past: EY Digital Advisory, Vodafone, BBVA, various startup positions



TATRYM

THANK YOU

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