



Asset-based finance for e-commerce

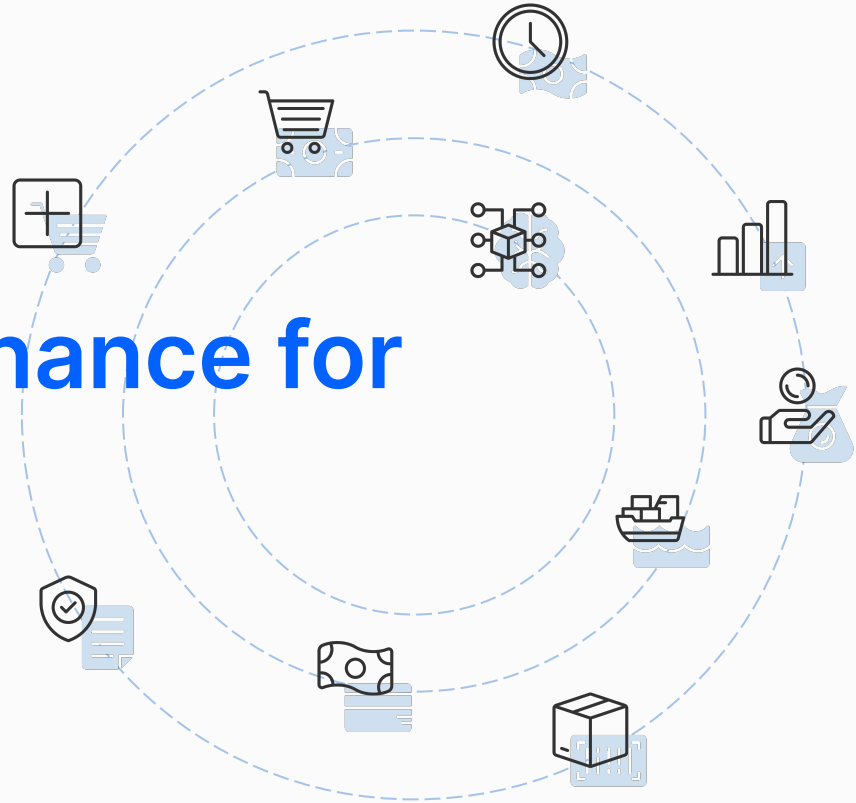
November 2022

AK-Tagung am 10./11. November 2022

Internationaler Controller Verein eV



myos.com



Agenda

1. Einleitung Myos

- a. Produkt
- b. Unternehmen
- c. Märkte

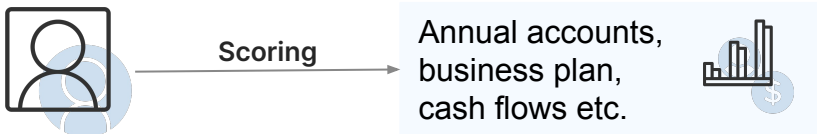
2. Controlling

- a. Team
- b. Prozesse und Digitalisierung
- c. Daten Infrastruktur
- d. Reportings

We finance prime products, not subprime sellers

Other Credit Models

Using **private company-level financial data**



Predicting **probability of default**

- Spray & pray acquisition leading to...
- High acquisition cost & adverse selection
- High eligibility thresholds for borrowers
- High defaults & low recovery

Trust-based: Inadequate & inefficient

MYOS

Using **public product-level e-commerce data**



Predicting **future product sales performance**

- AI-based scoring of underlying risk
- Proactive, data driven sales
- Only 50 days sales history required
- Low defaults & high recovery

Asset-based: Data-driven & efficient

AI-powered platform turns loan origination on its head

Acquisition



ML-based pre-scoring of e-com products for lead generation



Scoring based on public marketplace data



Targeted approach of fitting sellers

- ➔ No adverse selection
- ➔ Efficient acquisition

Underwriting



Very lean document requirements (no accounts, no credit checks etc.)



>80% automated due to data-driven & objective model



Only 50 days sales history required; no revenue threshold

- ➔ AI-powered decision engine requires no defaults to learn
- ➔ Ideal for international roll-out

Servicing



Growing network of 150+ 3PL warehouses



Automated repayments & release of collateral



Real-time monitoring of underlying asset value after payout

- ➔ High payment flexibility for seller
- ➔ Partner network as entry barrier

Highly skilled management team with >75 years combined experience in finance, tech and venture building

C-Level



Nikolaus Hilgenfeldt

CEO & Founder

Founder @ Scondoo (exit)



Benjamin Schickert

CFO & Founder

Business Angel (2 exits)



Tim von Hörsten

CPO

CPO @ Lendico (exit ING)



Key Staff



Hauke Sudmann
Product & Ops



Tony Zabel
Risk & Strategy



Yi Yuan
Portfolio



Dominik Schwörer
Finance & BI



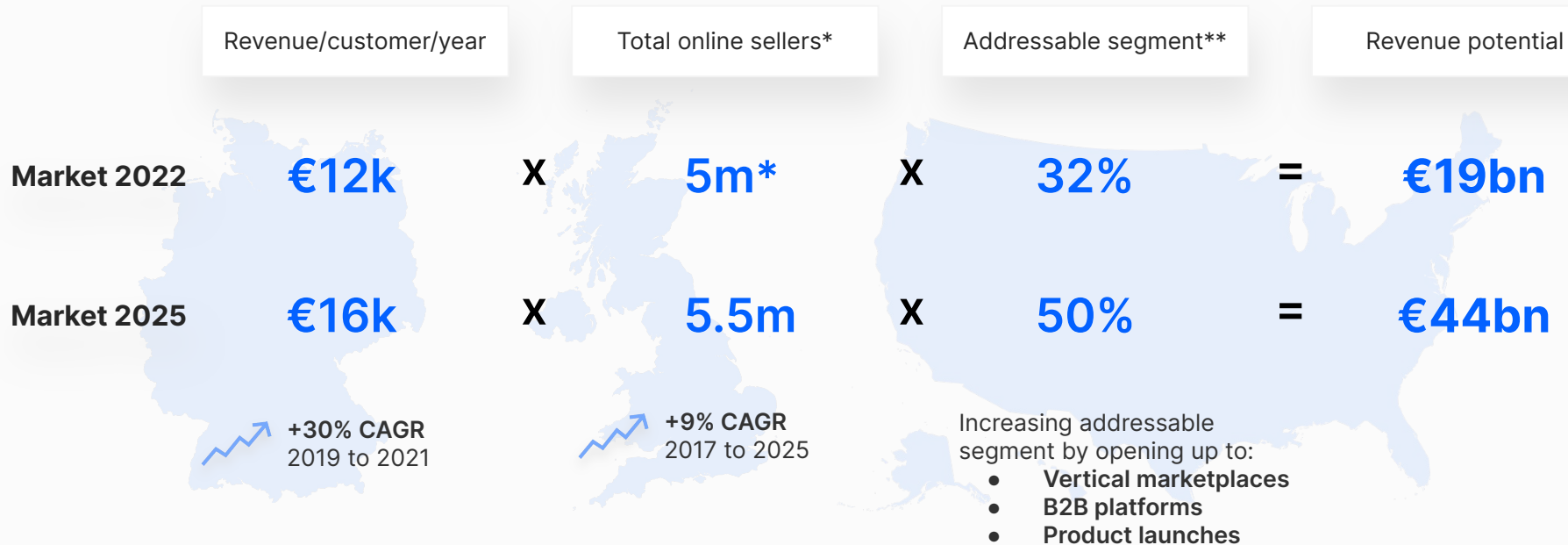
Namdar Hazrati
RevOps



Vasilis Larentzakis
UK



Estimated revenue potential of €44bn in DE, UK & US



*2.5m SMEs in Germany, 5.9m in UK and 31.7m in US, thereof ~12% selling online 2019 (OECD)

** Addressable 2022: 81% of e-commerce sellers with revenues > €50k (Statistisches Bundesamt), thereof ~40% online sellers with product categories addressable by Myos (Statista Digital Market Outlook as of 21/07/2020)

Q&A

Next: Controlling

Highly motivated team with prior experience in controlling, finance and risk

Controlling Team



Benjamin Schickert

CFO & Founder
bas@myos.com

Strategic Planning
Liquidity Management
Investment Decisions

Business angel (2 exits)
Finance Professional @ Allianz
VP @ Morgan Stanley

Management @ WHU

Controlling
Responsibilities

Professional
Background



Dominik Schwörer

Head Of Finance
ds@myos.com

External and Internal Reporting
Budgeting Process
Operative Planning

5th full-time employee, first in
finance and risk @ Myos
Internships @ Foodspring,
Under Armour etc.

Management & Entrepreneurship
@ WHU



Anja Behrendt

Working Student Finance
asb@myos.com

Support External and Internal Reporting
Support Budgeting process
Support Cash Flow Planning

Internships @ PwC, DZ Bank and BMW
Bachelor @ OTH Regensburg

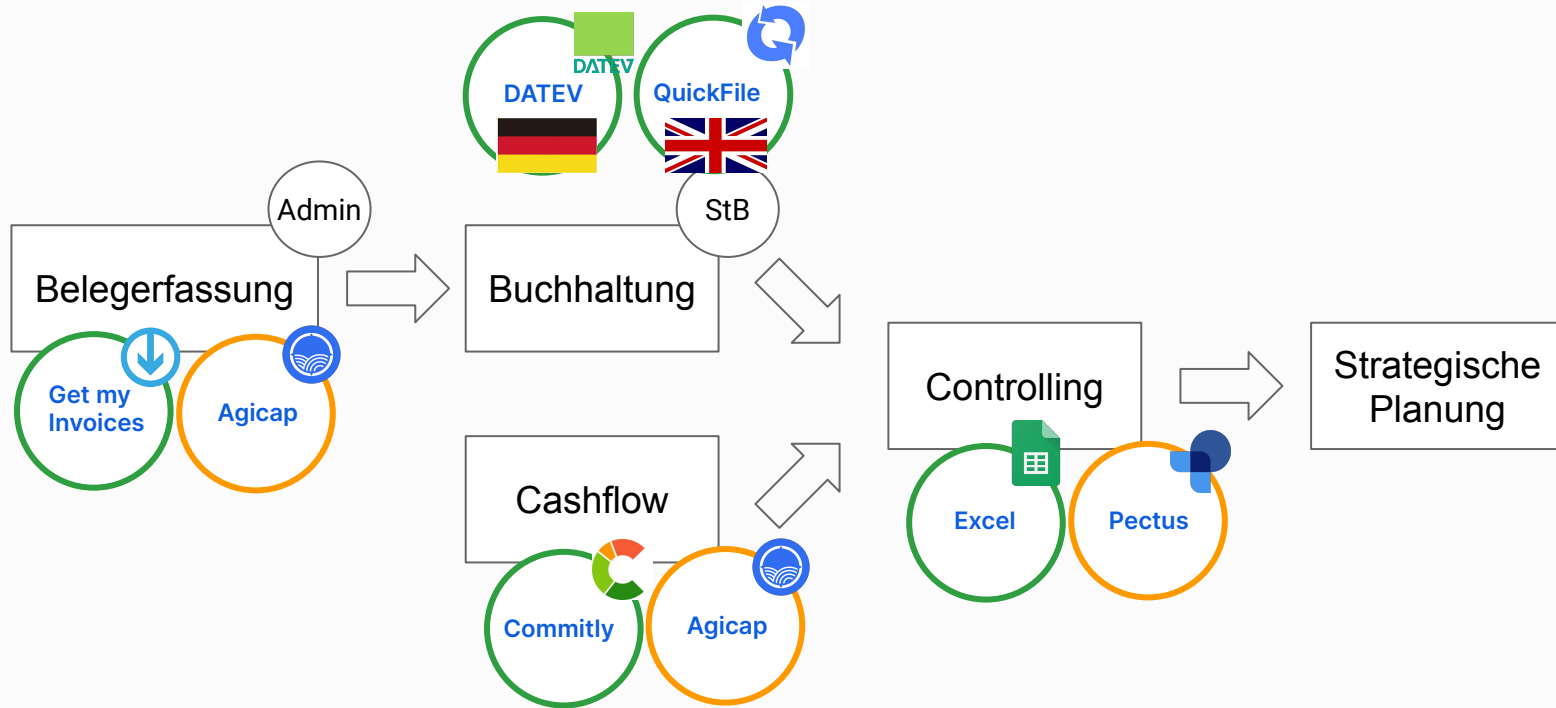
Currently Business Administration @
Goethe-Universität



Junior Finance Assistance

Preparatory Bookkeeping
Monthly Updates

Digitalisierung im Finanzbereich: Tools im Prozess



Digitalisierung im Finanzbereich: Tools im Überblick mit Fokus auf Schnittstellen



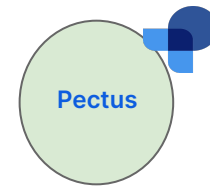
Commitly

- Aggregation der Bankkonten
- Übersicht über Ein- und Auszahlungen



Agicap

- Liquiditätsmanagement
- Cash-Flow-Planung
- Szenarioanalyse



Pectus

Intern:

- Budgetplanung
- Erstellung von Reports
- Erstellung von KPIs
- Konsolidierungsprozesse
- Szenarioanalyse

Extern:

- Kommunikation der Reports an Investoren



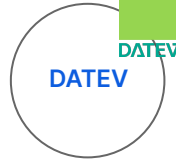
Get my Invoices

- Aggregation und Zuordnung von Rechnungen



QuickFile

- Austausch Accounting-Unterlagen mit Steuerberater UK



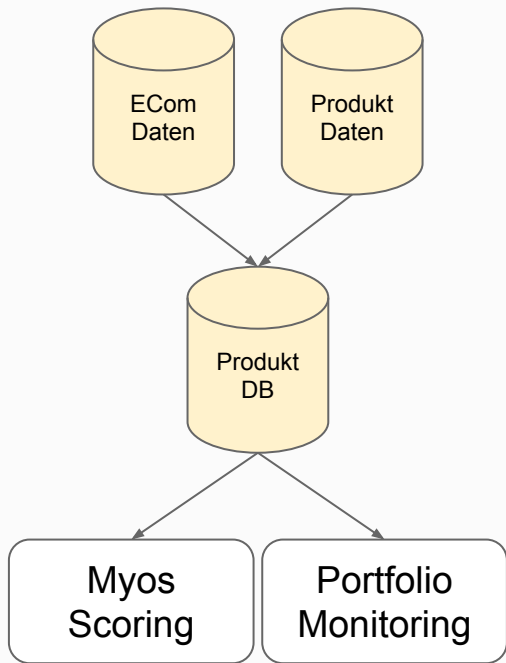
DATEV

- Austausch Accounting-Unterlagen mit Steuerberater Deutschland

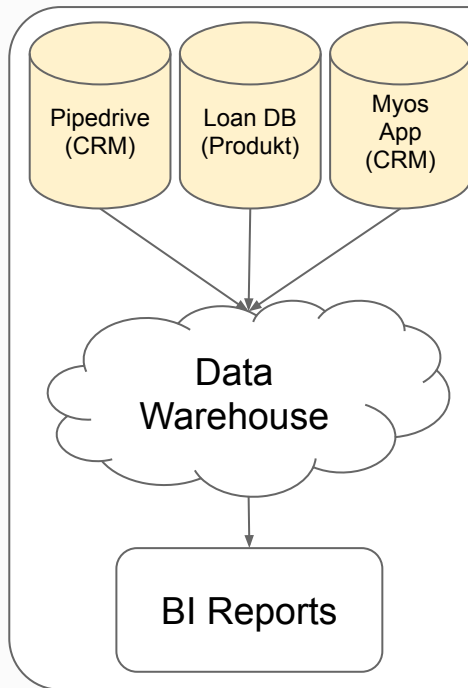


Myos Datenquellen: 3 Säulen

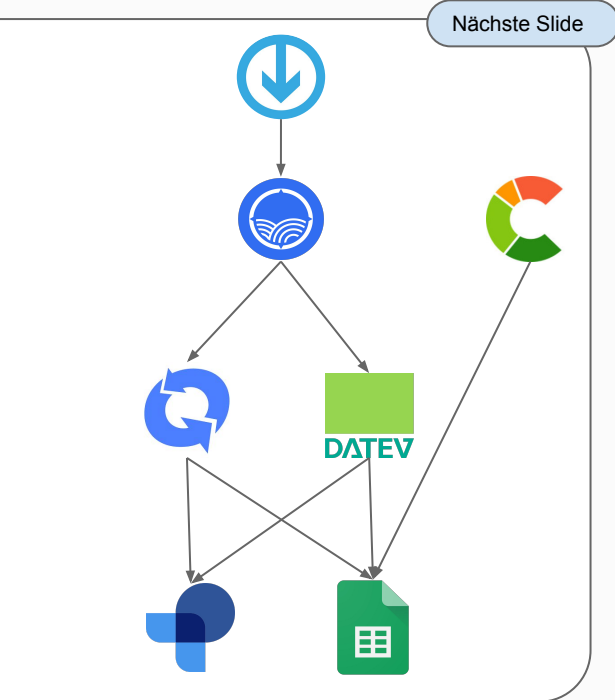
Produkt Daten (Risikomodel)



Unternehmensdaten

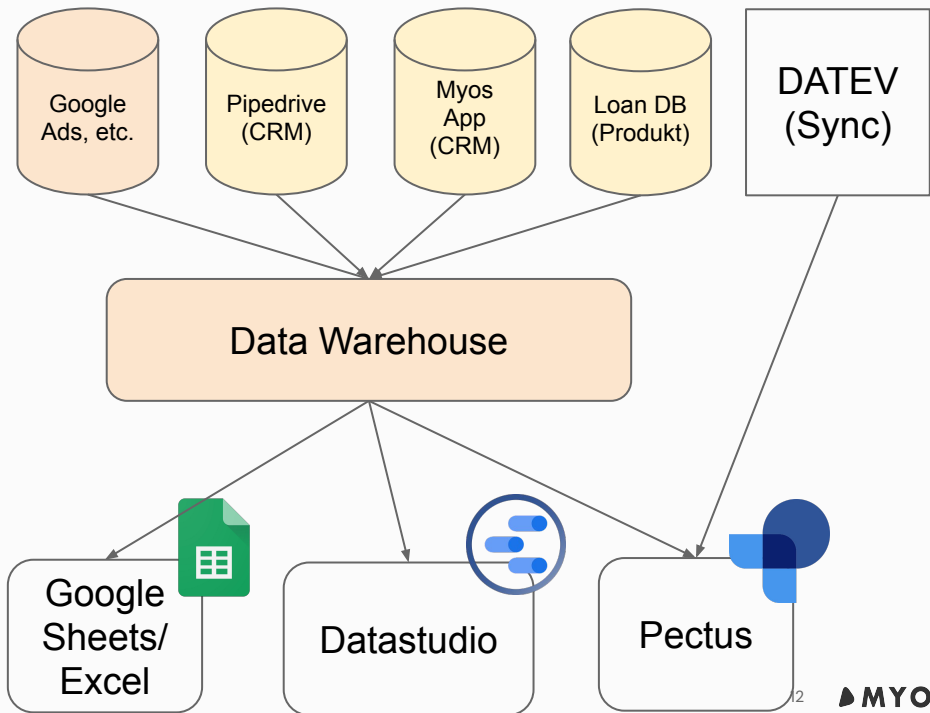
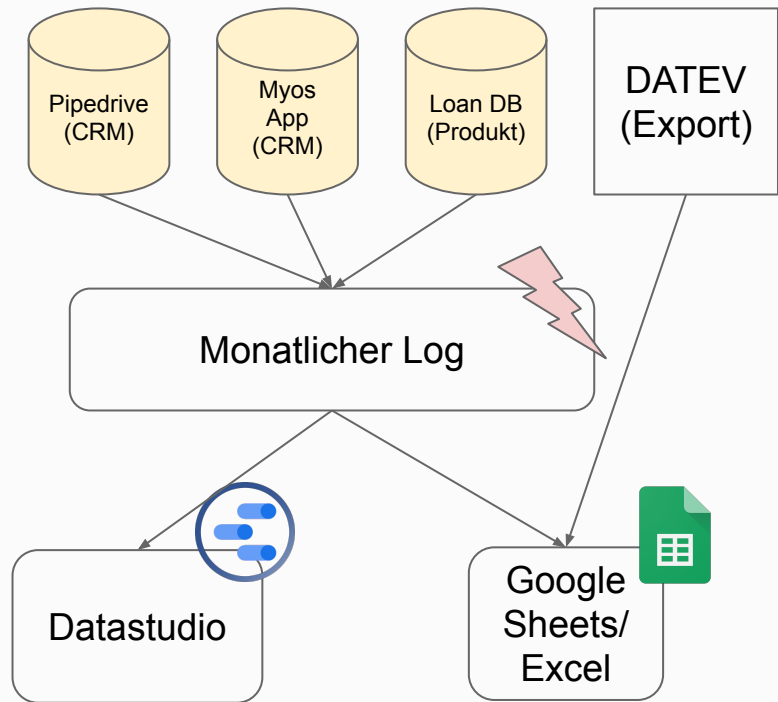


Finanzdaten

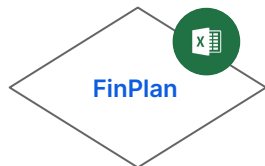


Nächste Slide

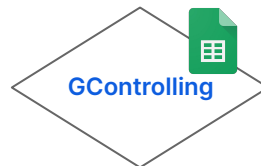
Myos Datenquellen: Controlling Daten



Aktuelle Reporting Landschaft



- Cash Flow Planung
- Übersicht P&L inkl. Forecast
- Konsolidierungsprozesse
- Berechnung Core KPIs inkl. Forecast



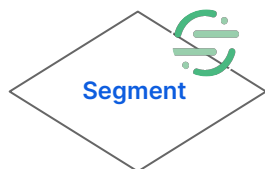
- Erstellung von Reports
 - Deckungsbeitragsrechnung
 - Customer Acquisition Cost
 - Stückkostenberechnung
- Berechnung von KPIs

Nächste Slide



- Internes Reporting der KPIs
 - Live Daten
 - Rollierende Datenbasis
 - Unternehmens- und Bereichsebene

Nächste Slide



- Auswertung Marketing KPIs
 - Traffic auf Website
 - Übersicht Kunden-Funnel



- Externes Reporting für derzeitige investoren
- Anmerkungen des Managements
- Grafische Auswertungen



- Externes Reporting für potentielle Investoren
- Grafische Auswertungen

Myos KPIs: Google Sheets (in-/extern)

KPIs				
Type	Jan 2020	Feb 2020	Mar 2020	
I. Core KPIs				
II. Sales				

Investoren
KPIs

Sales
KPIs

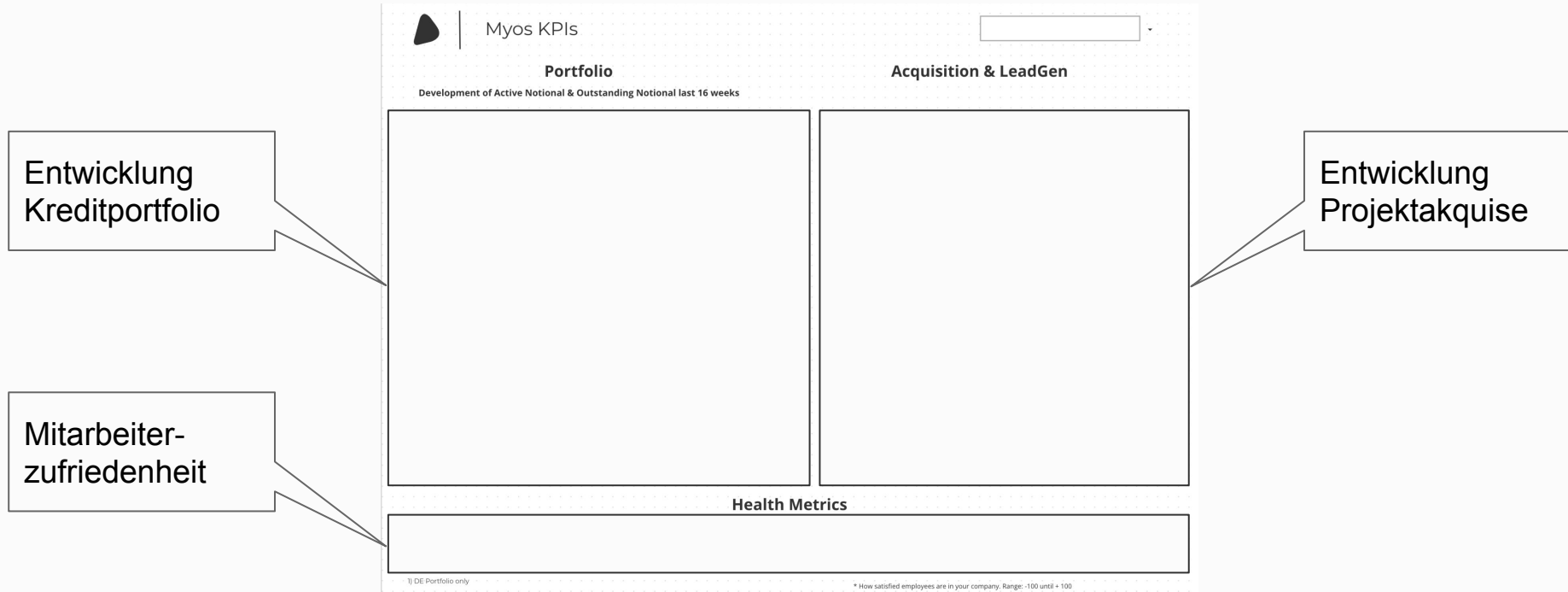
Produkt/
Sales
KPIs

Produkt
KPIs

KPIs			
Type	Jan 2020	Feb 2020	Mar 2020
III. Portfolio			
IV. Defaults			
V. Recovery			

Myos KPIs: Data Studio (intern)

Company Dashboard für ein wöchentliches Mitarbeitermeeting (intern Allhands)



Q&A