



Transparency, reliability, strong financial and professional background.
These are the main attributes that a self-managed fund
SNP INVEST, investiční fond, a.s. can offer.

A blue-tinted photograph of a busy city street. The street is filled with cars, and there are tall buildings in the background. The scene is captured from a low angle, looking down the street. The overall mood is one of a bustling, modern urban environment.

“In the midst of every crisis, lies great opportunity.”

—Albert Einstein

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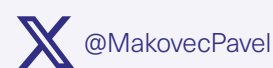
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Ing. Pavel Makovec

Financial expert in capital markets
Member of the Board of Directors of the fund

He has in-depth knowledge in the areas of investment banking, collective investment, securities issues, capital markets, as well as economic analysis, corporate finance and risk management. He has gained experience in New York, London and Milan. He has also worked in a number of Czech companies, both in industrial enterprises and financial and investment companies. He participated in the revival of the Prague Stock Exchange and, among other things, initiated the project of savings bonds for citizens. He is the Chairman of the Investment Committee of the investment fund r2p invest SICAV, a.s. and the President of the Association of Qualified Investors Funds.



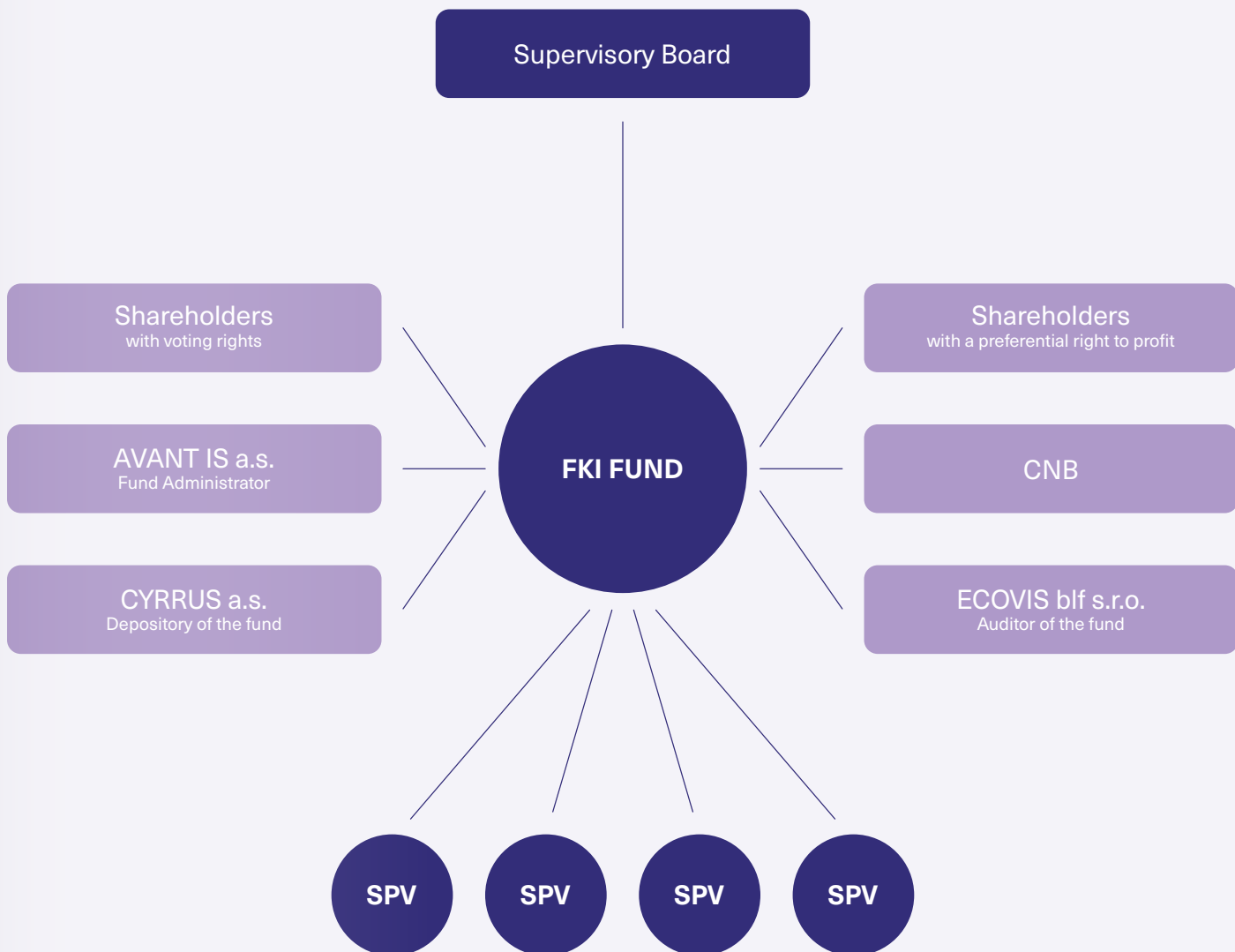
Petr Rasocha

Member of the Board of Directors of the Fund

In senior management positions, he has been very successfully involved not only in the management of banking and financial institutions, but also in start-up projects. He is an expert in restructuring and management of a wide range of asset types. He has comprehensive knowledge of banking, legal and other regulatory requirements, not only in the Czech Republic but also in many other countries. He has worked in several renowned global groups.



Organisational structure and status of the fund



Partners of the fund



AVANT investiční společnost
Fund administrator

The most dynamically developing domestic investment company. It manages over 170 funds with assets worth over CZK 100 billion. It is characterised by its personal client approach, experience, flexibility and quality of services.



CYRRUS a.s.
Depository of the fund

More than 28 years of experience in securities trading. Precise process and constant monitoring of financial flows in the fund.



ECOVIS blfs.r.o.
Auditor of the fund

The expertise and client-oriented approach of the team of nearly 20 professionals makes this company one of the leading providers of audit services on the domestic market, which is confirmed by the listing of a number of very prestigious companies that use the services of ECOVIS.

Investment strategy of the fund

The Fund is a self-managed investment fund pursuant to Section 8(1) of the ICIF and is a qualified investor fund which is authorised to collect funds or things valued at money from multiple qualified investors (as defined in Section 272(1)(a) of the ICIF). 1 of the AIFMD) by issuing participating securities and to make joint investments of the pooled funds or cash valuables on the basis of a designated investment strategy for the benefit of such qualified investors and to manage such assets.

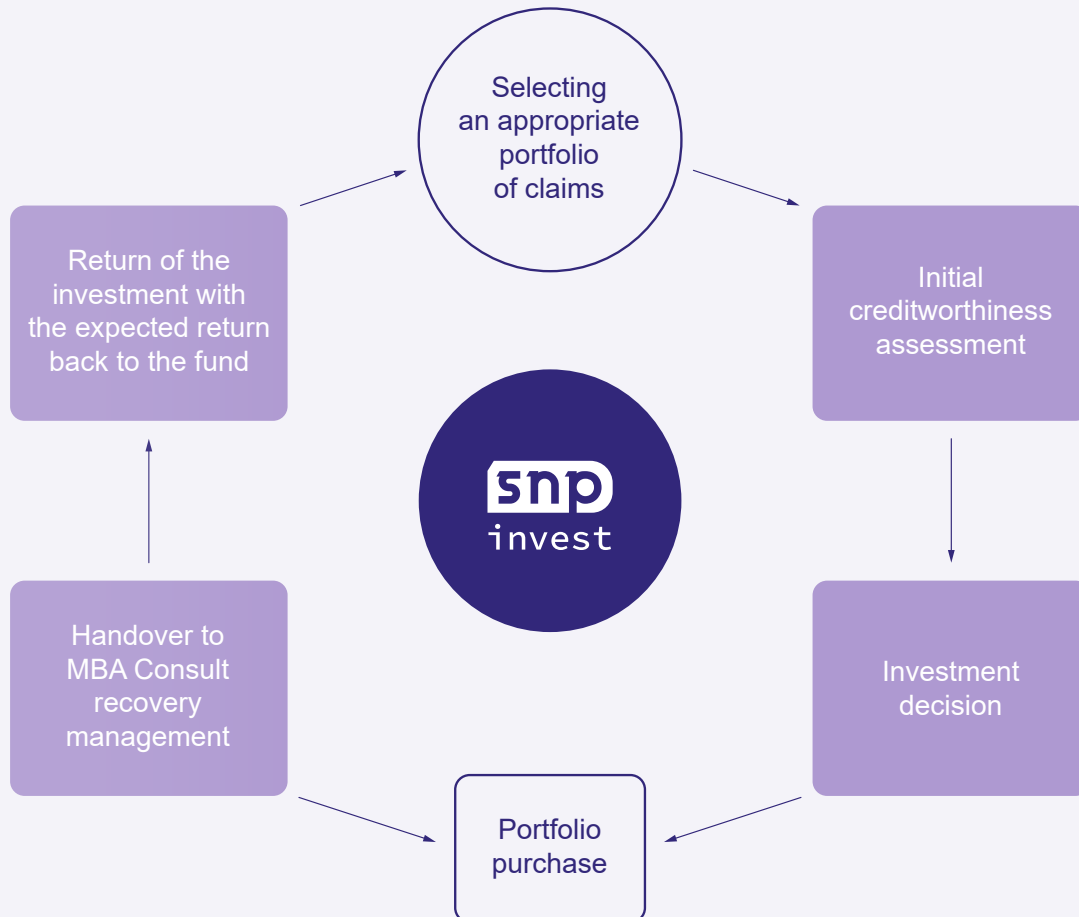
The fund is a joint stock company within the meaning of Section 101(1)(e) of the ICIF Act and Section 243 et seq. of the CCA.

The fund's main investment strategy:

To achieve long-term appreciation by investing mainly in non-performing loans (NPLs) from legal and natural persons and in participations in commercial corporations active in debt collection, non-bank lending and NPL purchase.

Regions: Central and Eastern Europe, Southeast Asia, North and South America

Debt recovery process



SNP INVEST seeks out and invests in proven portfolios of European and Central Asian debt.

SNP INVEST fund holds a 30% stake in MBA Consult, which has been in business since 1996 and is a leading international debt collection company in the CEE region, China, India, Indonesia, the Philippines, Singapore and Kazakhstan.



Credit risk management and receivables management.
16 call centres in 15 countries.

Czech Republic
Founded 1996
www.mbacgroup.cz

Analysis, purchase and subsequent resolution of bad debts of financial institutions.

Singapur
Founded 2018
www.r2p-am.com



MBA Consult

We offer credit risk management

We are a group of companies focused on providing integrated solutions for major private corporations in the financial sector (banking, insurance), telecommunications and energy (power generation, gas); as well as for municipalities and the public sector.

We help organisations:

- reduce spending on bad debts
- reduce the cost of credit and collection operations
- improve cash flow
- retain customers
- transform borrowers into reliable clients
- increase profits

Key information about the group

- founded 1996
- headquarters Singapore
- one of the strongest players in CEE, CIS and Asia
- European market leader in the field of debt purchase and management
- 28 years of experience
- 15 branches, 16 call centres
- more than 80 mill. unique receivables under management with a value of more than EUR 6.3 bill.
- total cases under management: more than 2 million.
- more than EUR 2 billion recovered from clients
- more than 3000+ employees worldwide

RECOVERY

We'll solve your debt problems. Arrange the purchase of NPL portfolios. We will relieve you of your debts. We make debtors creditworthy clients.

INVESTMENT

Investing in NPL portfolios of the largest international companies in the best financial market in the world.

SOLVING DEBT PROBLEMS

We don't leave the whole problem to the debtor, we solve it together. We offer real help, clear solutions and a sincere interest in each client.

A global player in the NPL management market for leading private corporations, the financial sector, telecommunications and energy, local government and the public sector.

more than **6.3 bill. USD**



assets under management

more than **80 mill.**



unique cases of debtors

7.5 mill.



resolved problems with debtors

2 bill. USD



amount refunded to MBA clients

over 550

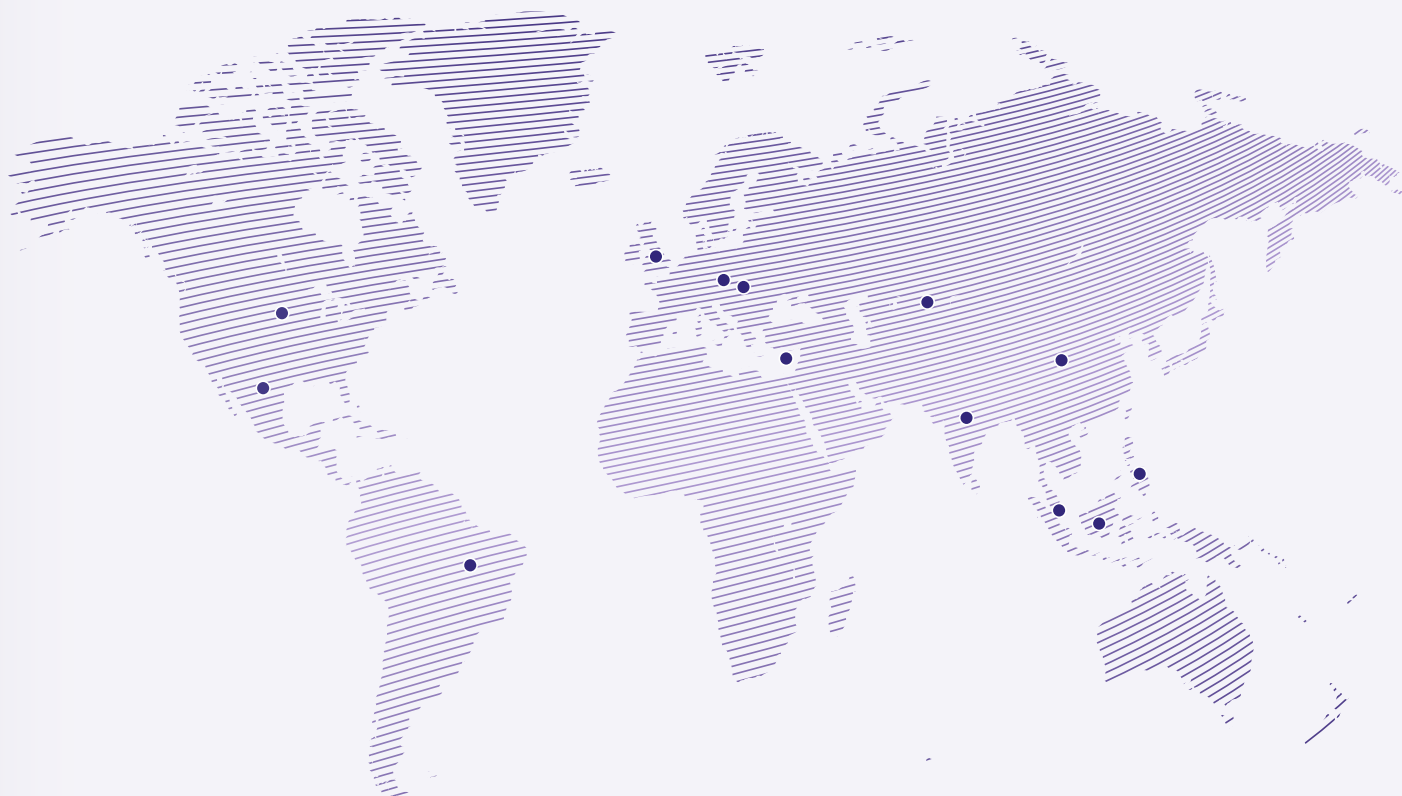


corporate clients

28



years of experience



Czech Republic

Slovakia

Kazakhstan

Indonesia

Philippines

Mexico

China

India

Cyprus

Singapore

United Kingdom

Brazil

USA

A selection of MBA Consult clients



r2p Capital

Partner to financial institutions for NPL analysis and collection solutions in Asia (Singapore). Invests in NPL portfolios of banking and financial institutions.

2.37 mill.



debt cases under administration

841.5 mill. EUR



total nominal value of receivables under management

355.1 EUR

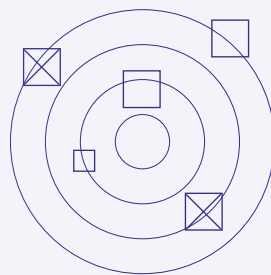


average price per debt case



Assessment of NPL portfolios

Based on predetermined requirements and criteria, we will select a portfolio suitable for investment, including an assessment of the credibility of the lender.



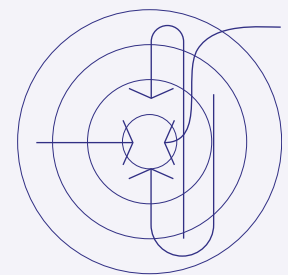
Approval and redemption

Once the selected NPL portfolio meets our required criteria, we need to obtain the approval of the Investment Committee.
After a successful evaluation, a redemption follows.



Handing over for collection

Our subsidiary MBA Consult will take care of the management and collection of the purchased NPL portfolio.



Return on investment

As the original non-performing loans are gradually collected over a pre-estimated horizon, the investment, including the valuation, is returned to the structure.

Priority shares in CZK

The preference shares do not carry voting rights at the general meeting.

The shareholders have the right to participate preferentially in the Company's profit generated by the Company for the relevant financial year **up to 7.5% of the nominal value of each preference share**. The remainder of the profit shall be attributable to the holders of the founder shares.

The preference shares carry a right to a **preferential interest** in that part of the Company's other equity or liquidation balance which represents or has been generated from retained earnings from previous years, up to 7.5% of the nominal value of each preference share. However, the preference shares do not carry with them the right to participate in the distribution of the Company's other own funds or liquidation surplus unless it is derived from the above source.

The preference shares are not fixed profit shares.

Provision of a business loan secured by a promissory note of the fund

The investor may provide a business loan to the Fund, which is secured by the Fund's promissory note. The maturity of the loan, its interest rate and the frequency of payment of the proceeds are set out in contractual documentation agreed by both parties. The terms and conditions of the loan (maturity and interest rate) are fixed in advance with regard to the maturity of the loan. The loan is granted in accordance with the legislation in force.

MODEL EXAMPLE

- investments from 1 mill. CZK
- loan agreement for 1-3 years, blank promissory note
- yield (interest) xx % p.a.
- paid monthly/annually (depending on preference)



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SNP INVEST, investiční fond, a.s.
IČO: 21049939, B 28593 held at the Municipal Court in Prague
Data mailbox ID: ecywnz8

