

FinTech in the Innovation Hub of Estonia

Marek Pärtel
CEO & Co-founder of EstateGuru
FinDating 2017



Source: Fortune.com “Estonia a tech powerhouse”, <http://fortune.com/video/2017/04/26/estonia-a-tech-powerhouse/>

#1 OECD tax competitiveness

15 minutes to start a company

**Corruption Perception Index
Ranking 22/176**

0% tax on reinvested profits

**Ease of protecting investors rank
Estonia 52 vs Switzerland 89**

**Ease of getting credit rank
Estonia 29 vs Switzerland 55**

Source: The Global Innovation index, 2017.
Finance Estonia, 2017.

Economic Estonia

Estonia has a government committed to balanced budgets, and has an AA- credit rating

AA-

Estonia ranked #13 in the Global Economic Freedom Index 2013

#13

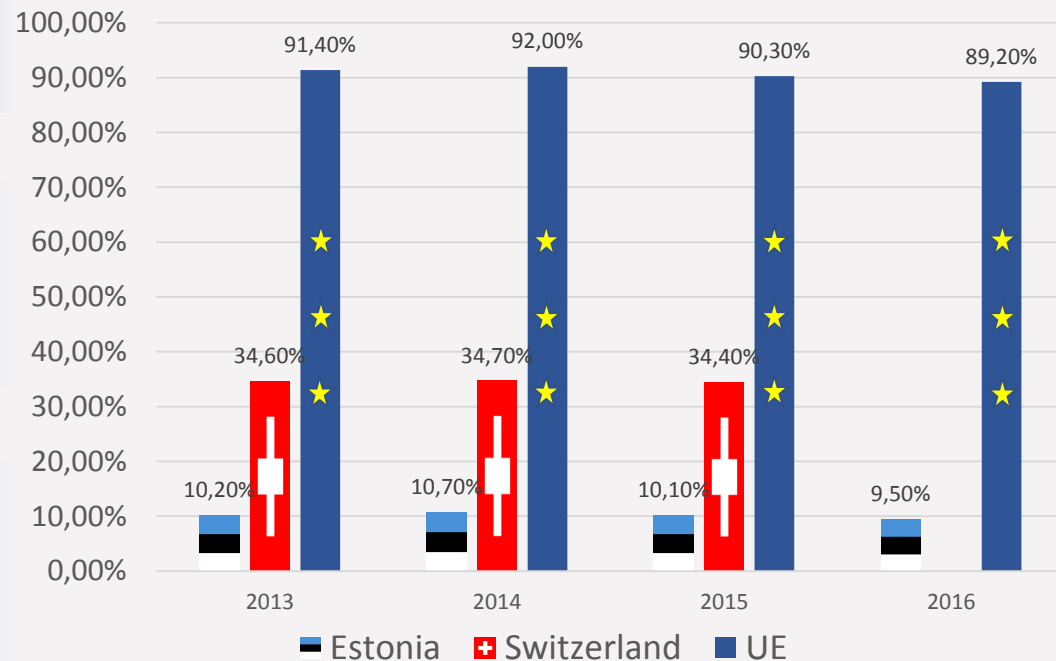
Estonia ranked #22 in the Global IT Report

#22

Source: FinanceEstonia.eu

Marek Pärtel, Founder of EstateGuru
Estonia

Public debt/GDP



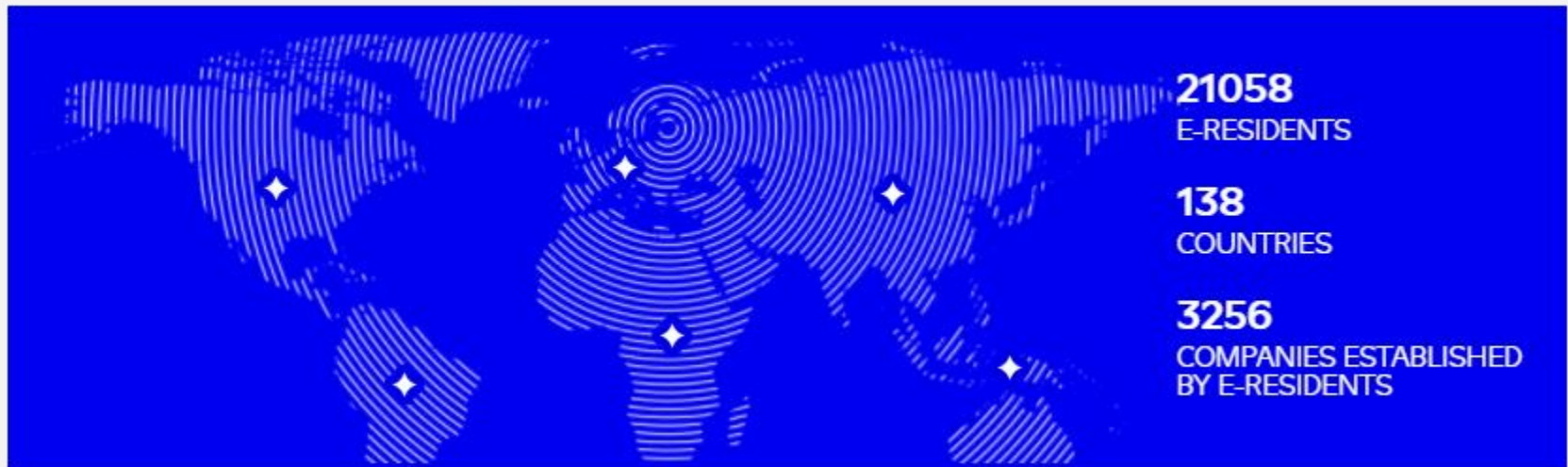
Source: TradingsEconomics.com

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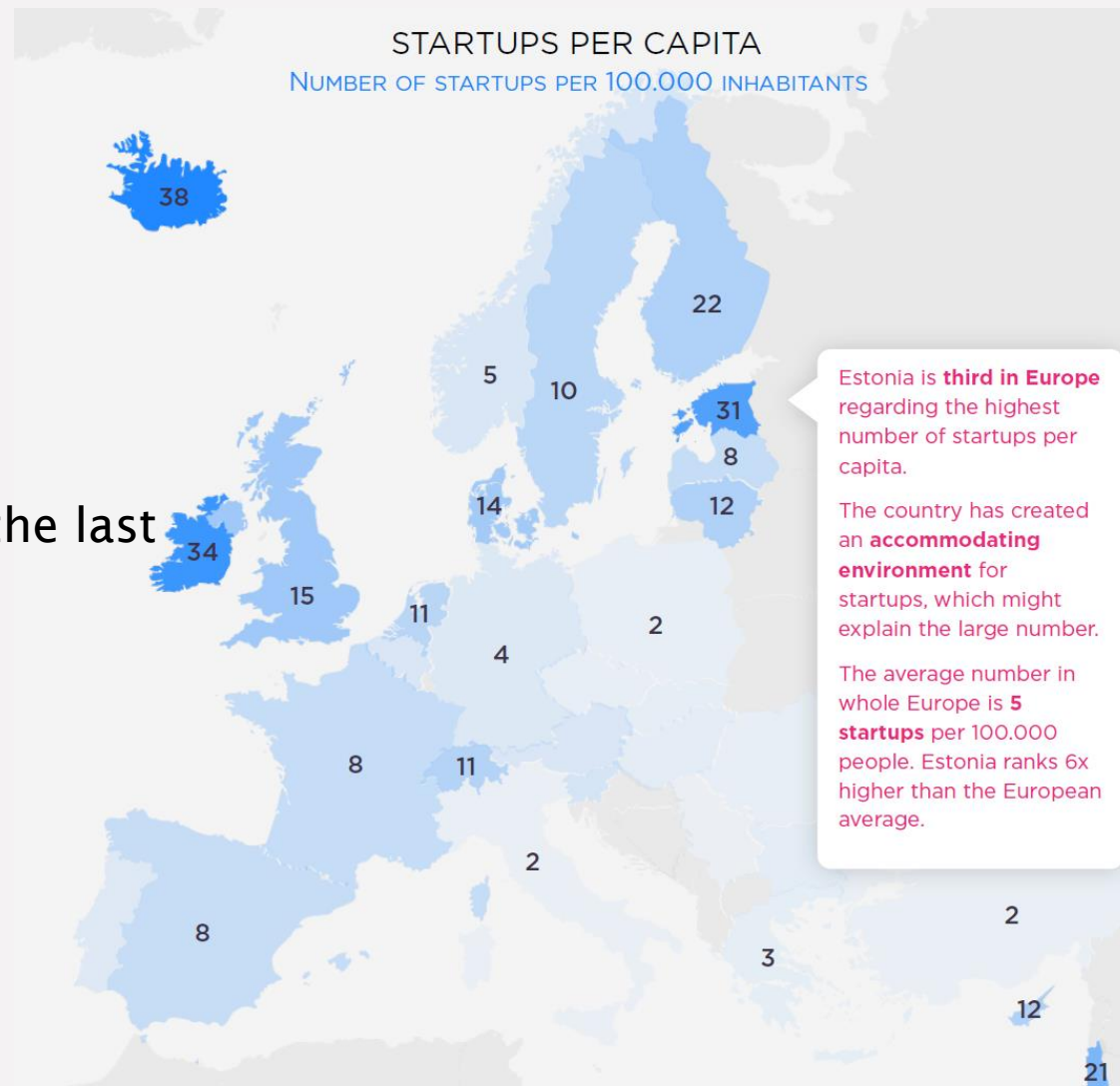
E-residency – the new digital nation

- Start a global business in a trusted environment – online!
- Remote business management
- Digital signature
- Access Estonian e-government services

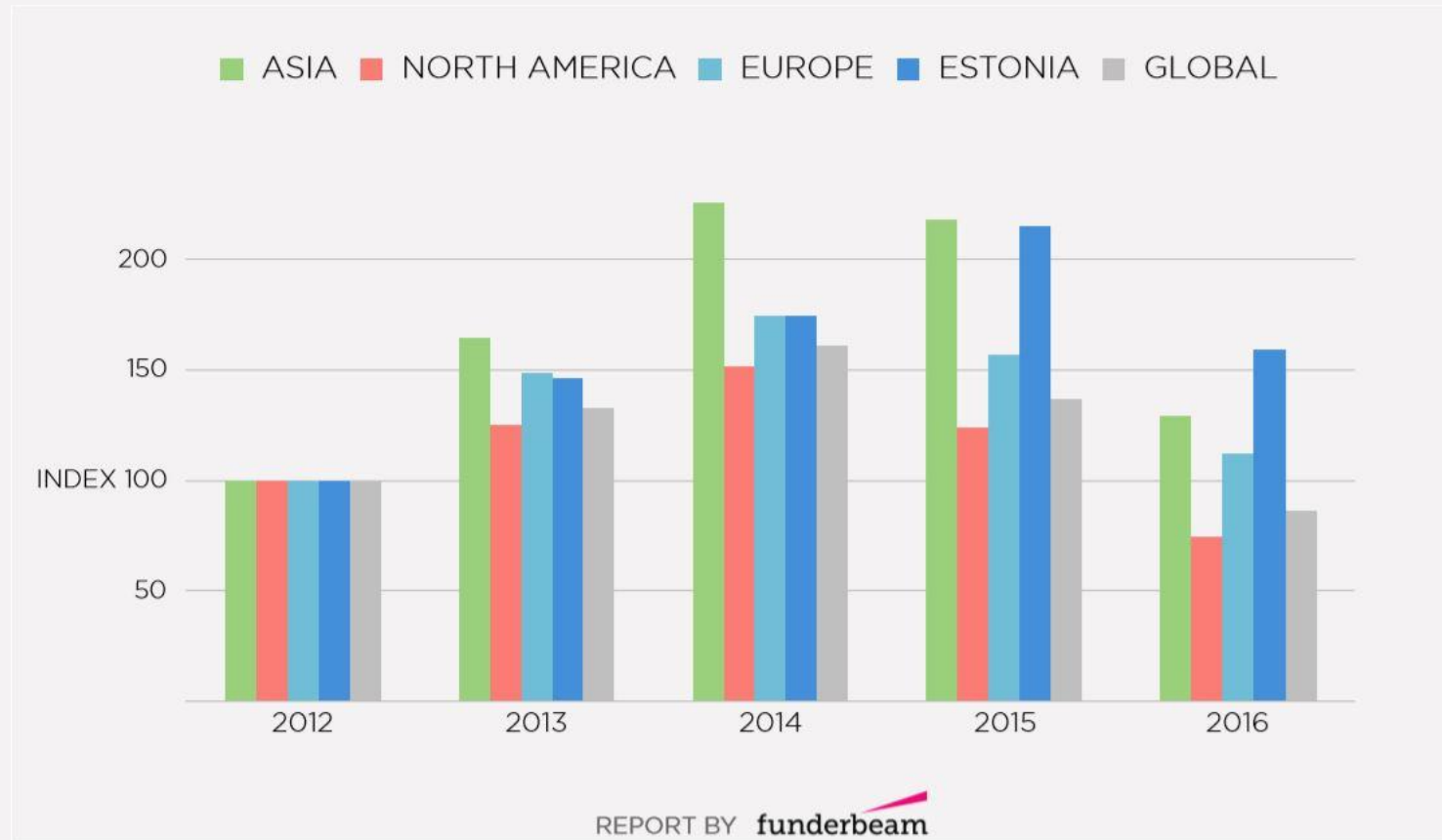


- 400 + Startups
- 3500 employees
- € 365M Investments raised the last 10 years
- 70 support organizations

Source: StartupEstonia.com

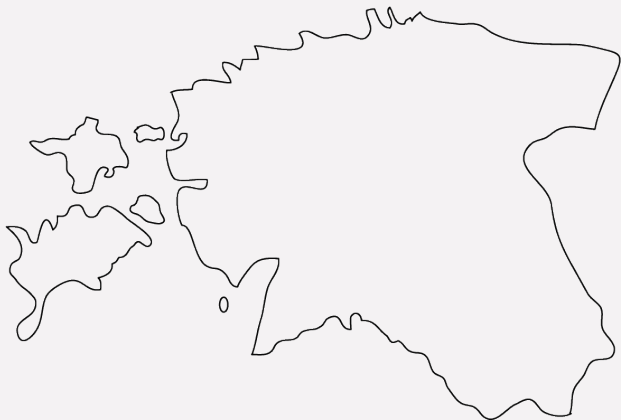


Funding in Estonia – Number of Rounds



Reasons to start up in Estonia

- ① True tech-hub to support the development of your idea
- ② Taxes – one of the most liberate tax systems in the World with 0 corporate income tax
- ③ Top-notch e-government solutions! Start-up ecosystem working closely with the government
- ④ High life quality accompanied by low living costs. Win-win!
- ⑤ Skilled labour with great skill of international languages
- ⑥ Things move in a fast pace! Along with 15 min for creating a company, your taxes can be done online in 3 minutes



Source: StartupEstonia.com

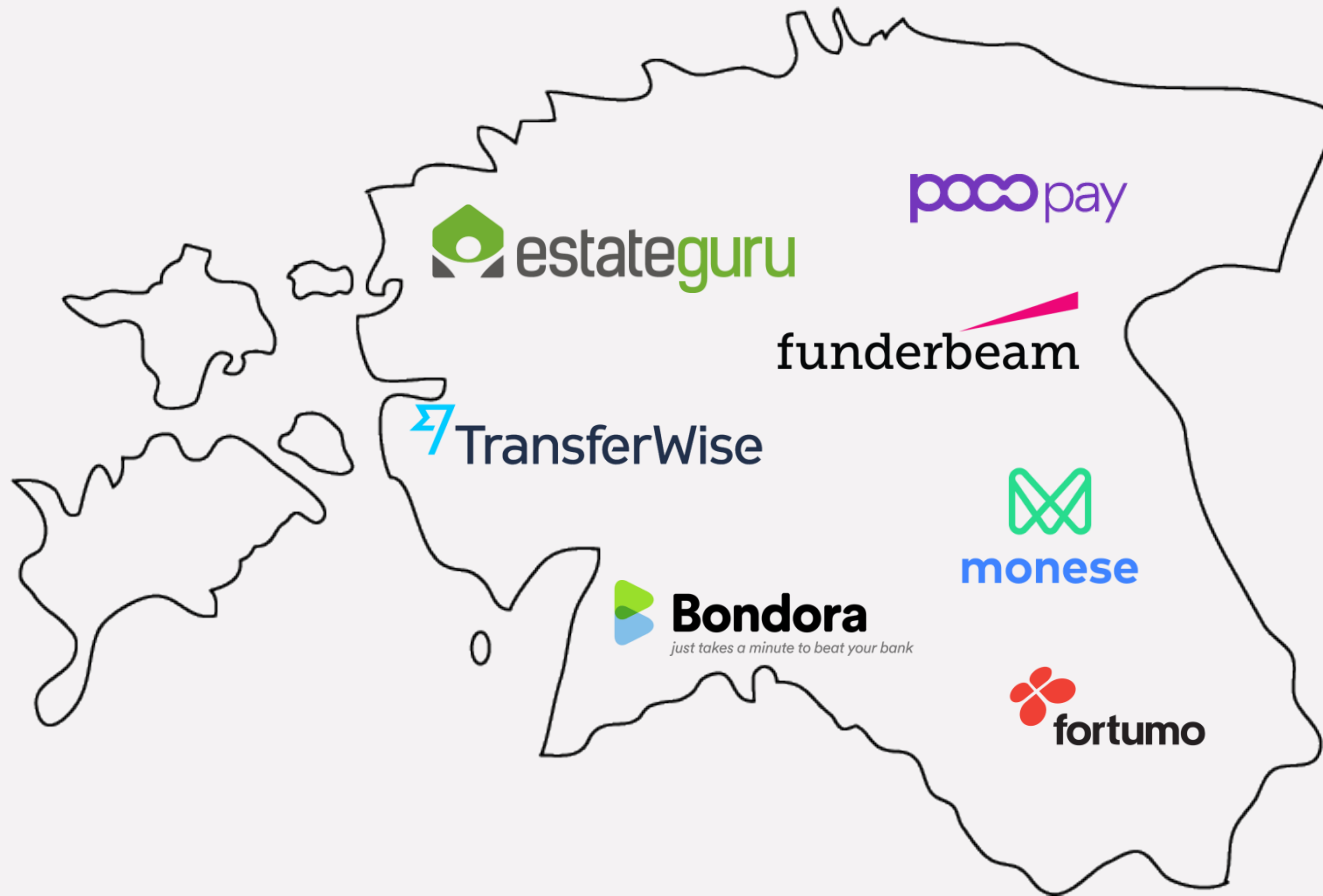


New way of doing business

- Trust in alternative opportunities & technology
- Cheaper products with no hidden fees
- Online opportunities for cost- and time-efficiency
- "Click & play " investment strategies
- Cross-border orientation
- Skilled human capital with strong focus on innovation

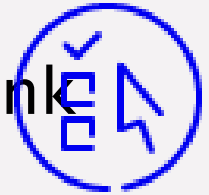
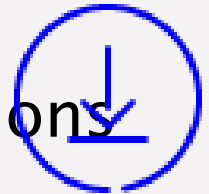


Figureheads of Estonian FinTech



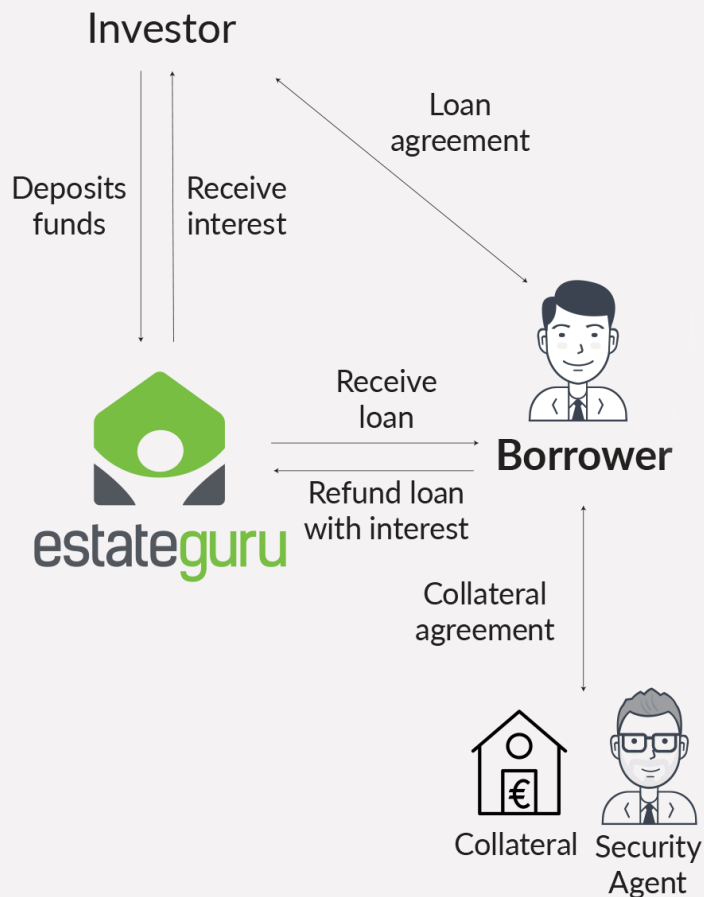
P2P is taking place of banks among Estonians

- People have adopted the comfortable UX solutions
- Transparent activities & no information asymmetry
- Feel closer to real economy and invested projects
- Better use of savings
- Better yields on tangible projects instead of bank tricks



EstateGuru

P2P Platform for Secured Property Loans



Funded loan
volume:
€26,636,785

Number of
loans:
144

Defaulted
loans:
0%

Registered
investors from 39
countries:
7000+

Principal
repaid:
€9,509,918

Investors'
earnings:
€1,163,812

Questions



Thank you for your attention !

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