

Talino

Global Venture Studio
for Inclusive Fintech

Venture Studio for

INCLUSIVE

Fintech



Partnered with industry leaders
and institutional stakeholders to
build 5 startups, and raised over

\$7M in
funding*

*Across portfolio startups

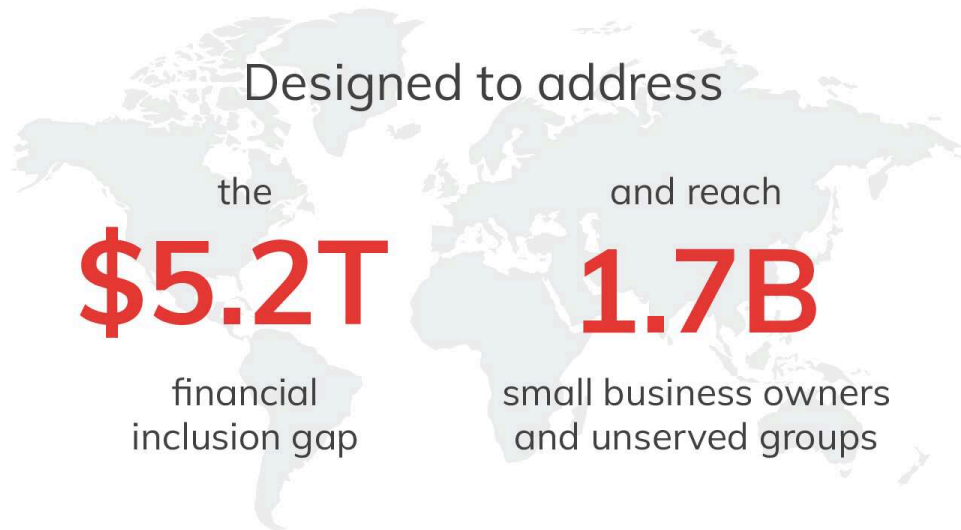


Operationalized a
Venture Studio with
revenue of

\$2M and
profitable

10+
Million

inclusion customers
in the last 30
months



Designed to address

the

\$5.2T

financial
inclusion gap

and reach

1.7B

small business owners
and unserved groups



“Financial exclusion is expensive. It impacts people’s quality of life and it **prevents them from investing in their future**, it leaves them with **limited safeguards** if they lose their job or fall ill, it makes them **vulnerable to usurious and predatory lenders**. In other words, access to financial services is a vital factor for coping with and escaping poverty...”

~ Global Finance Magazine, July 2021

Despite the proliferation of fintechs, key market segments remain unserved

Fintech has proven that it can disrupt banking and financial services, creating large unicorns like



stripe



wise

BUT: the next growth market and the ones with the highest potential **are still underserved**



Borderless Banking
for Migrant
Professionals



Low Cost Capital for
Small Business



Accessible Micro and
Modular Products for
the Uninsured



Ease of Doing
Business for
Entrepreneurs



Cashless Channels
for Retailers

We leverage partnerships and an established model to reach the unserved and underserved

Strategic Partnerships



Venture Studio

- ✓ Established partnerships with industry and institutional stakeholders
- ✓ Instant access to millions of potential customers
- ✓ Credibility building for a large emerging market



Migrant Professionals



Underinsured Families



Gig Economy Workers



Minority Owned Business



Underprivileged Children





A Global Venture Studio with Profitable Operations



Los Angeles



Singapore



Bahrain



Philippines

45
Team
Members

	2019	2020	2021
Revenue	\$631K	\$1.9M	\$2.4M
Income	\$53k	\$49K	



Digital SME Banking for the Middle East

Money
Raised

\$4.5M



InsurTech for Micro and Modular Insurance

\$1.2M



RegTech : Ease of Doing Business Platform

\$0.6M



Cross-Border Banking for Migrant Workers

\$0.75M



Under Development

Winston Damarillo

Founder's Profile



Founder of 3
**acquired Silicon
Valley Startups**



Young Global Leader
of the **World
Economic Forum**



Successful Venture
Capitalist for **Intel
Corp** and **PLDT**
Capital with 7 IPOs



Best-selling author
and thought leader



A Portfolio of High-Value, High-Impact Startups



Empowering Global Migrant
Professionals with
Cross-Border Banking

Market Size **\$540B**



SME Lending Marketplace
for the Middle East

Market Size **\$240B**



Accelerating Economic Recovery
for American SMEs

Market Size **\$87B**



Enabling Accessible Insurance
for the 4.4B Uninsured

Market Size **\$1.4T**



Delivering Ease of Doing Business
through Digital RegTech
in Emerging Markets

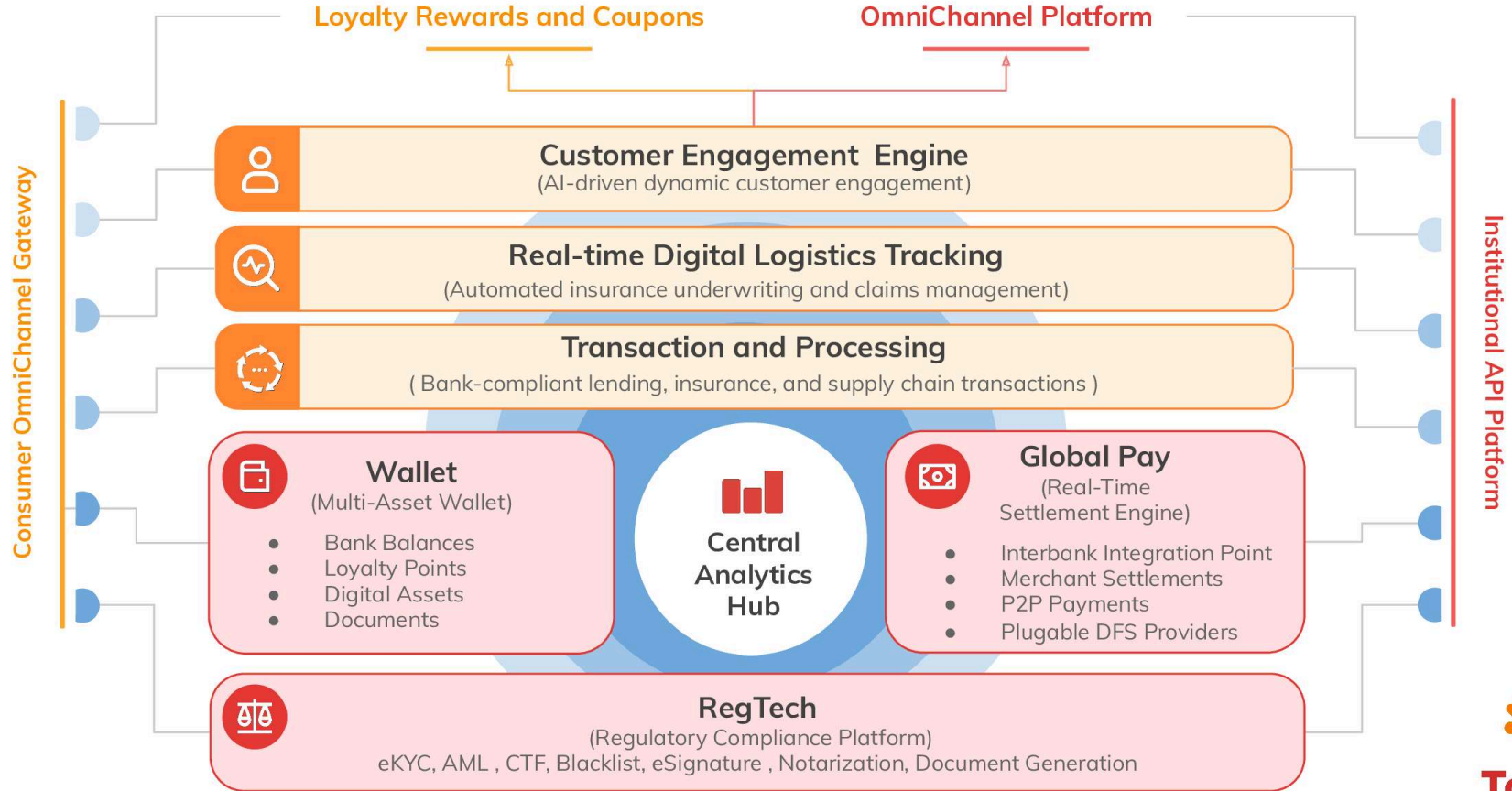
Market Size **\$7B**



Enabling, Equipping, and
Empowering a Community of
Geeks for Good



Financial Inclusion Technology



Institutional API Platform

Talino works with industry leaders, government and public sector institutions, large international organizations, and professional communities to efficiently scale its impact

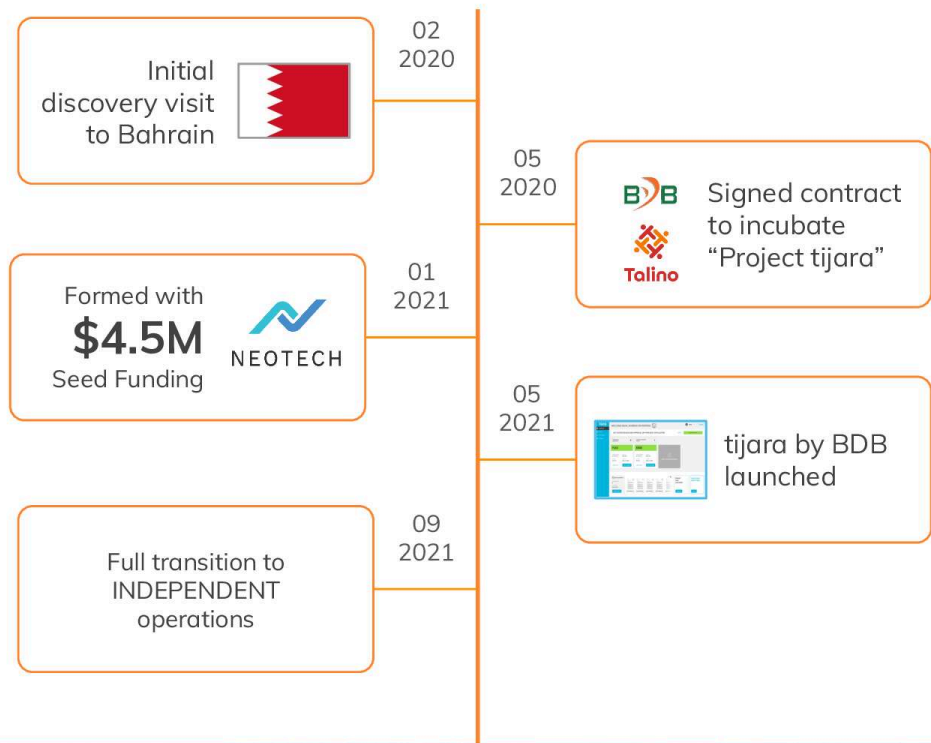


Our Success Stories



Case Study : NEOTECH, WLL

Corporate Venture Build



NeoTech is a **challenger bank startup** by the **Bahrain Development Bank (BDB)** and Talino Ventures. NeoTech's mission is to make business loans more affordable and more accessible, delivering a completely digital experience for SME business customers for the **Middle East and North Africa Region (MENA)**

Talino Provided :

- Licenses for Talino NeoBank Technology Stack
- Strategy formulation and product design
- Shared services for brand, marketing design and initial go to market
- Corporate formation and board composition
- Human capital recruitment and enablement

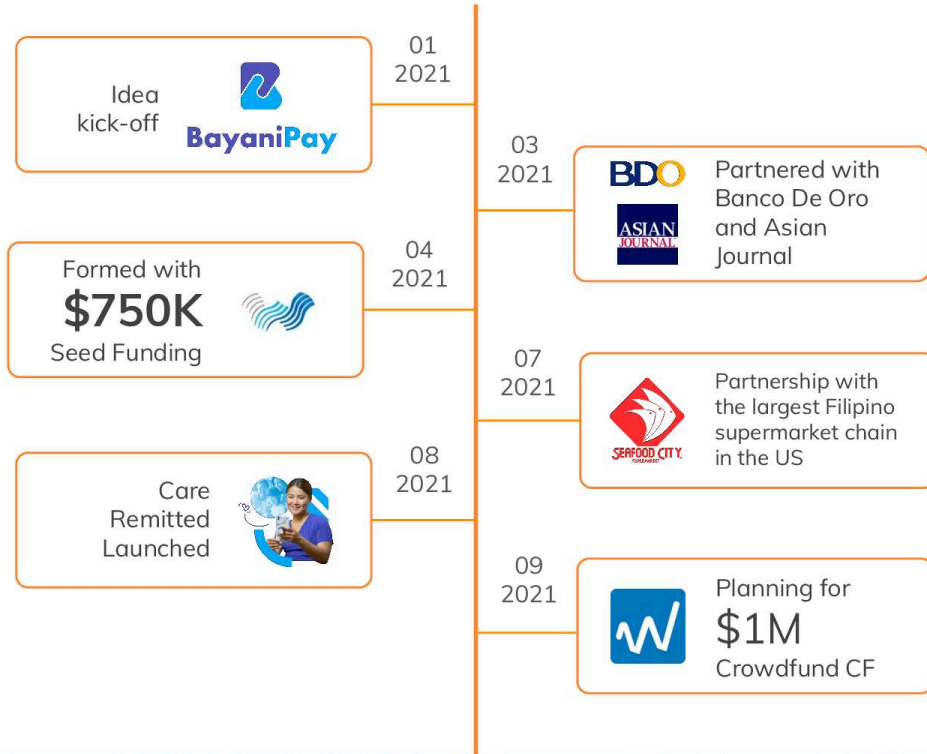
Talino Metrics :

- **\$1M** revenue for 1 year of Venture Services
- Expected additional revenue of \$ 500K in Year 2
- **22%** equity in exchange for source license of Talino Core Software
- **\$250M** expected exit value in 5 years retaining 8% equity position



Case Study : BayaniPay USA

Internal Venture Build



Despite contributing greatly to their home countries' economies, global migrant professionals have difficulty accessing credit and essential financial services in their adopted countries. **BayaniPay is a borderless financial gateway for global professionals**, offering easy, affordable, and secure financial services--from remittances to cross-border payments, loans, and investments.

Talino Provided :

- Licenses for Talino BayaniPay Technology Stack
- Strategy formulation and product design
- Shared services for brand, marketing design and initial go to market
- Corporate formation and board composition
- Human capital recruitment and enablement
- Partnership development

Talino Outcome :

- **\$750k** revenue for 1 year of Venture Services
- Revenue for year 2 of **\$500K**
- **52%** equity for pre-building the startup
- **\$250M** expected exit value in 4 years retaining **20%** equity position
- Studio will invest \$200K to the venture



Press & Awards



WINNER

Market Readiness Category, FDIC Tech Sprint, Breaking Down Barriers: Reaching the Last Mile of the Unbanked (2021)



WINNER

2020 Asian Development Bank #DigitalAgainstCOVID19 Hackathon (UNAWA)



WINNER

1st Runner Up for LES Asia Pacific Conference 2020 Business Plan Competition (UNAWA)



TOP 100

PH Startup Week 2020 Top 100 Startups by QBO (UNAWA & Saphron)



FINALIST

2020 Echelon Top 100 (Saphron, Asenso, Unawa)



FINALIST

2020 SoGal Foundation Manila Bootcamp (Saphron)



WINNER

2019 ADB AgriFin Innovation Challenge (Asenso)



GRANTEE

Fintech for Innovation Challenge (Saphron)



FINALIST

2019 Startup World Cup, Philippine Leg (Saphron)

Our Global Media Coverage



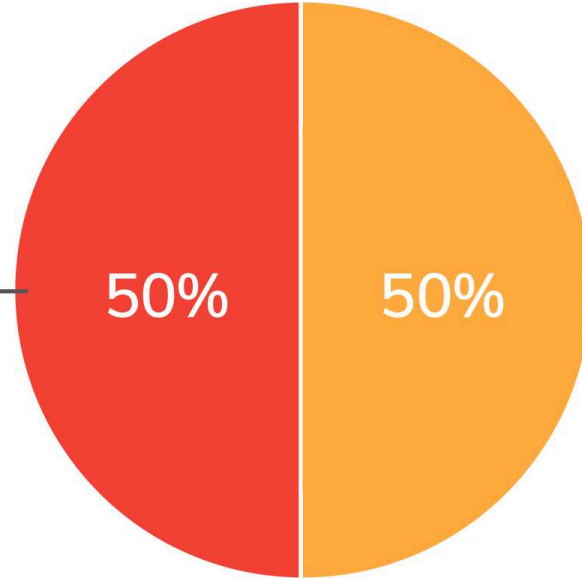
Your Investment in Talino



Breakdown of Raise

Technology R&D

- Min goal: \$125,000
- Campaign goal: \$500,000

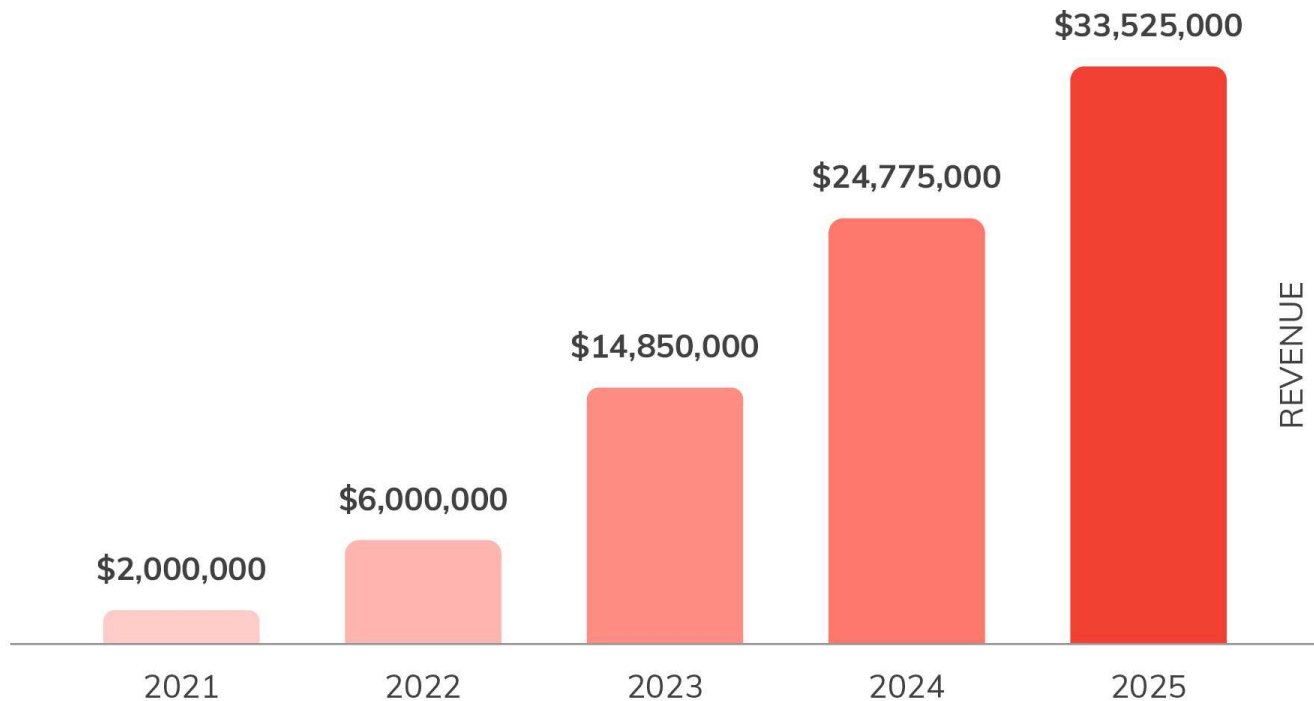


Working Capital

- Min goal: \$125,000
- Campaign goal: \$500,000

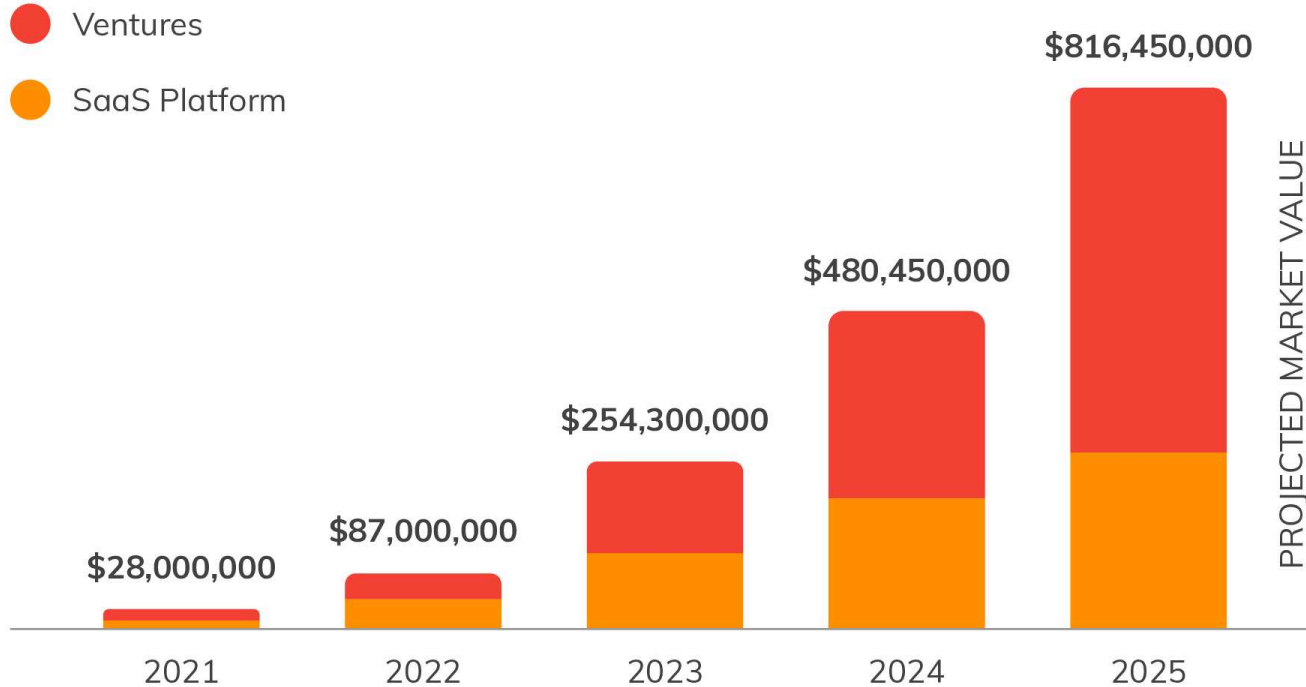
Total Minimum Goal: **\$250,000**
Total Maximum Goal: **\$1,000,000**

We expect* to grow our Profitable Venture Studio Operations



**These are forward-looking projections and are not guaranteed*

And create exponential shareholder value*



**These are forward-looking projections and are not guaranteed*

You are investing in



A fintech platform for the mass consumer



Proven serial entrepreneurs with Silicon Valley track record



Partnership-strategic industry and institutional stakeholders in accelerating economic development through fintech

High growth FINTECH software company expected to be worth **> \$300M** in 5 years

High-value startup projects to have a combined market value yield of **> \$250M**

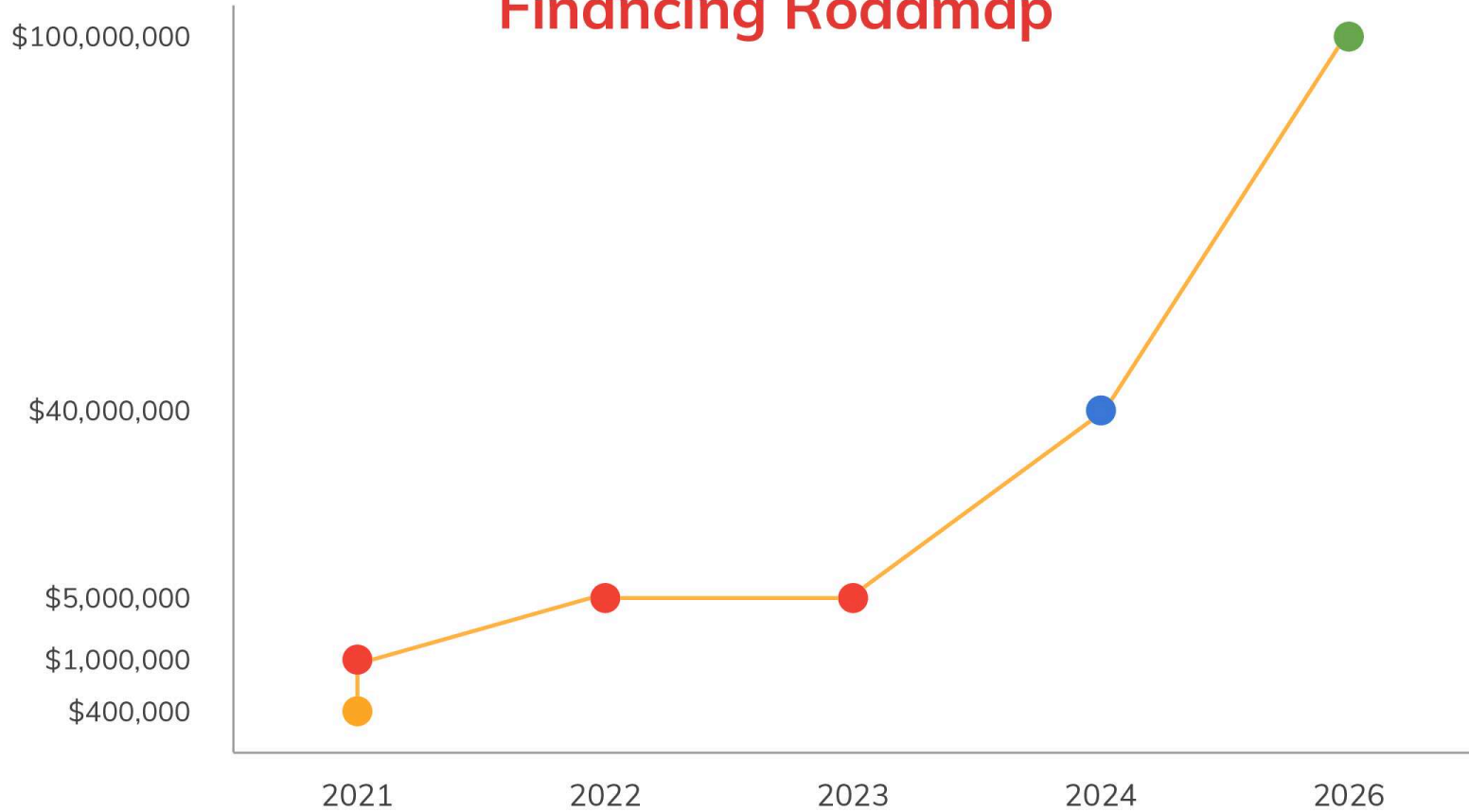
Strategic equity stakes in Joint ventures with large enterprises to be worth over **\$200M**

Based on the successful
venture studio model pioneered by



Talino Venture Labs is a proud member of the Global Startup Studio Network (GSSN)

Financing Roadmap



Seed Round



SAFE / CF



Preferred A



IPO

Led by Seasoned Operating Partners



**Winston
Damarillo**

CEO

Founder and CEO of 3 Silicon
Valley Exits

Intel Capital and MD for PLDT
Capital

Chief Strategy Officer of PLDT

WEF Young Global Leader



**Tom
Fisher**

**Core
Technology**

5x Global CTO, 3X Pioneering
Founder and Enterprise
Innovator



**Eric
Manlunas**

**Venture
Financing**

Founder and Managing
Partner at Wavemaker
Partners

Leadership and Operating Team



**Winston
Damarillo**

Founder and CEO of 3
Silicon Valley Exits

Intel Capital and MD
for PLDT Capital

Chief Strategy Officer
of PLDT

WEF Young Global
Leader



**Niña
Terol**

Founding member of
funded foodtech,
fintech, insurtech &
regtech startups

International
communicator with
the United Nations,
McCann Worldgroup,
USAID, World Bank,
and ADB

Veteran of 2
successful national
electoral campaigns



**Mark
Ruiz**

Globally-awarded
social entrepreneur

Schwab Social
Entrepreneur of the
Year 2011

Former Board
Member, Small
Business Corporation



**Reese
Fernandez-Ruiz**

Globally-awarded
social entrepreneur

President and
Founding Partner of
Rags2Riches

WEF Young Global
Leader

Rolex Young
Laureate 2010



**Miguel
Cabral**

Co-founder of
ASENSO Fintech

Group CTO, Talino

Product
Development and
Technology Expert

Former CTO (Skytel,
Pinoy Telecoms,
8Layer)



**Dominique
De Leon**

Multi-awarded
intrapreneur

Former Business
Lead of CX Design
Agency Unit, Dentsu
Jayme Syfu

MSc in Innovation
and Business, Asian
Institute of
Management

Invest In

A Venture Studio for
INCLUSIVE FINTECH
Companies



Bank for
migrant
workers



Lender for
small business



Insurer for the
emerging
middle class



Ease of doing
business for MSMEs



Digital enabler for
the food industry

Based on a successful model
pioneered by:



Elon Musk



Most efficient way to
build Venture-Scale
Businesses



Proven Revenue Model and Global Traction

Revenue-generating studio
with strategic partnerships



\$2M In Revenue
and Profitable

Venture-Funded Startups
addressing large markets

Impacting
10M



Of users
today

Multi-Country Market
Presence in USA,
Southeast Asia and
Middle East

Over
\$7M

Raised in
12 months
across
portfolio
ventures

Operated by Successful Serial Entrepreneurs



Winston Damarillo

- Founder and CEO of 3 Silicon Valley Exits
- Intel Capital and MD for PLDT Capital
- Chief Strategy Officer of PLDT
- WEF Young Global Leader



Tom Fisher

- Former CTO of Ebay, Qualcomm, Oracle and SAS
- Startup Entrepreneur



Eric Manlunas

- Founder and Managing Director of Wavemaker VC, 400M AUM global venture fund.

Backed by a strong
Management and
Operating Team



On Growth Momentum with Immediate BIG Stories



Partnership with US banks to create digital platform for affordable recovery lending (Signed - unannounced - USA)



Partnership with very large ethnic grocery chain in the USA to market banking services to migrant professionals (Agreed - unannounced - USA)



Joint Venture with Bahrain Development Bank to revolutionize SME lending in the Middle East (Completed- unannounced)



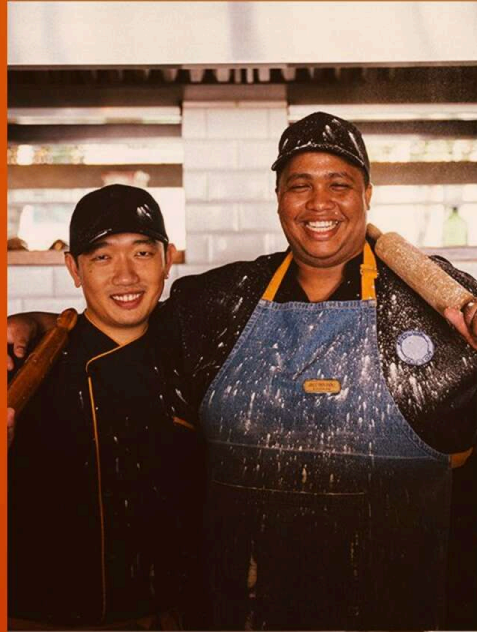
Grant from UNICEF and ING to empower emerging market insurance delivery with AI technology in Southeast Asia (Pilot ongoing - announced)



Winner of ADB Challenge for building post-COVID ease of doing business solution in Southeast Asia (Pilot ongoing - announced)

Empowering the Underserved but Emerging Middle Class

We're fueling the aspirations and the mobility of the dreamers, doers, and entrepreneurs—a segment bursting with economic potential and ready to bounce back and rise up.





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