



# Ambition & Business Modell



# What we do

We believe in market competition and transparency.

Therefore, Advisa aims at giving the power to the people so that everyone can have a chance at cheaper loans.

Everyday, we improve customers' financial situation.





# Meet the Sanati family

	Before Advisa	After Advisa
Number credits	4	1
Loan sum	370 000 SEK	370 000 SEK
Interest	15,00 %	5,14 %
Refund time	5 years	12 years, 1 month
Monthly cost	8610 SEK	3405 SEK
Total cost	147 050 SEK	124 200 SEK
		22 850 SEK

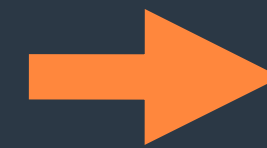
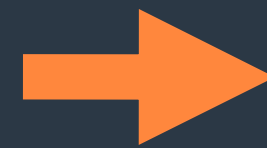


Watch our TV commercial [here](#)





# Business model



Customer digitally  
applies for loan refinancing.

Customer receives loan  
bids from Advisa's  
partner banks.

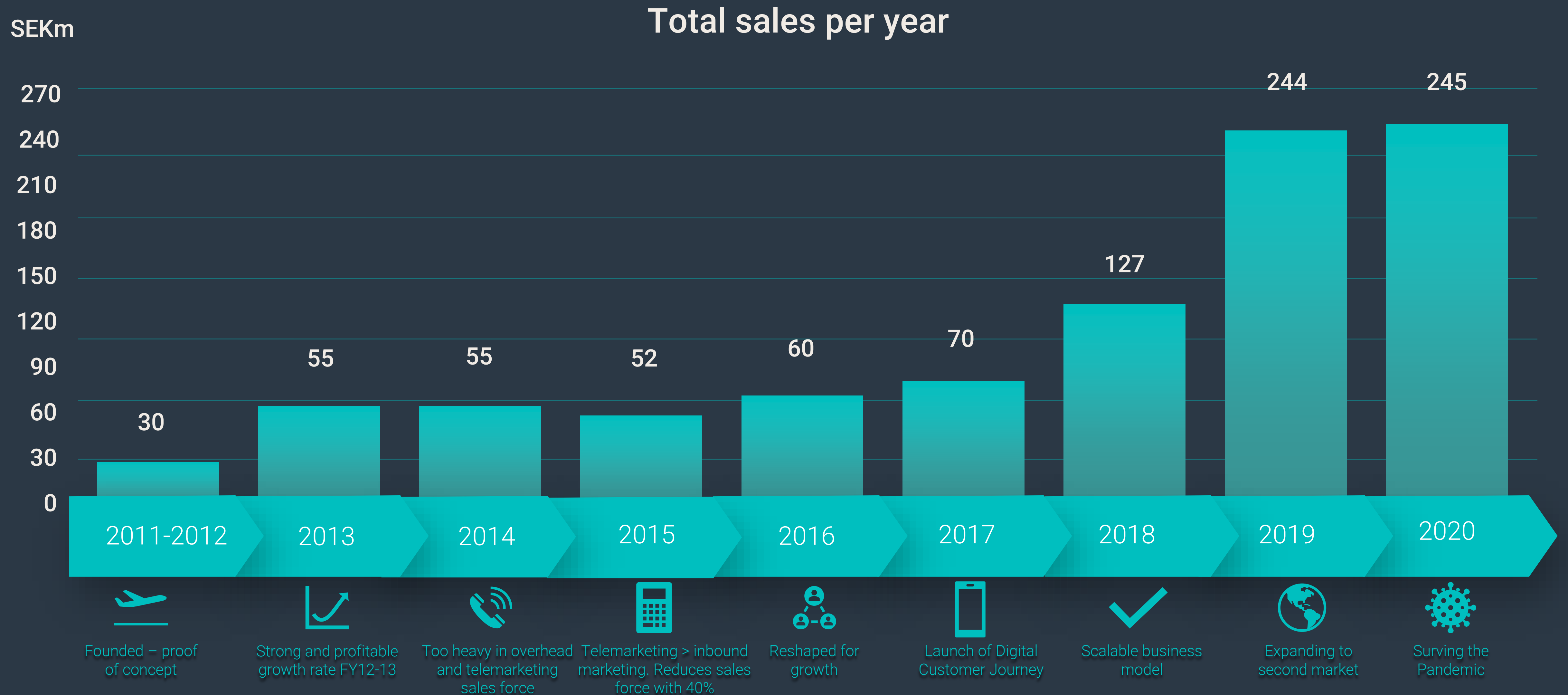
Customer chooses their most  
preferred bid and signs the  
contract.

Customer's financial  
situation is improved and  
Advisa receives  
commission from partner  
bank.

# Financials & KPI's




# History





# Cool facts

<b>100%</b> Digital product offering	<b>9,5</b> Trustscore - Customers love us! 	<b>36</b> Partners (#1 in Sweden)	<b>&gt;150k</b> # Customer applications per year
<b>&gt;80%</b> Revenue growth in 2018	<b>+240 MSEK</b> Annual revenue 2020	<b>+ 100 %</b> Mediated loan volume growth in 2019	<b>SEK 20B</b> Total mediated loan volume



# Ways of working



# Frameworks & work processes

Slim and data driven processes define Advisa's ways of working. We pride ourselves with being an agile organization and let the below frameworks guide our everyday work.

- OKR Process
- 360 feedback system
- Agile processes
- Cross functional teams



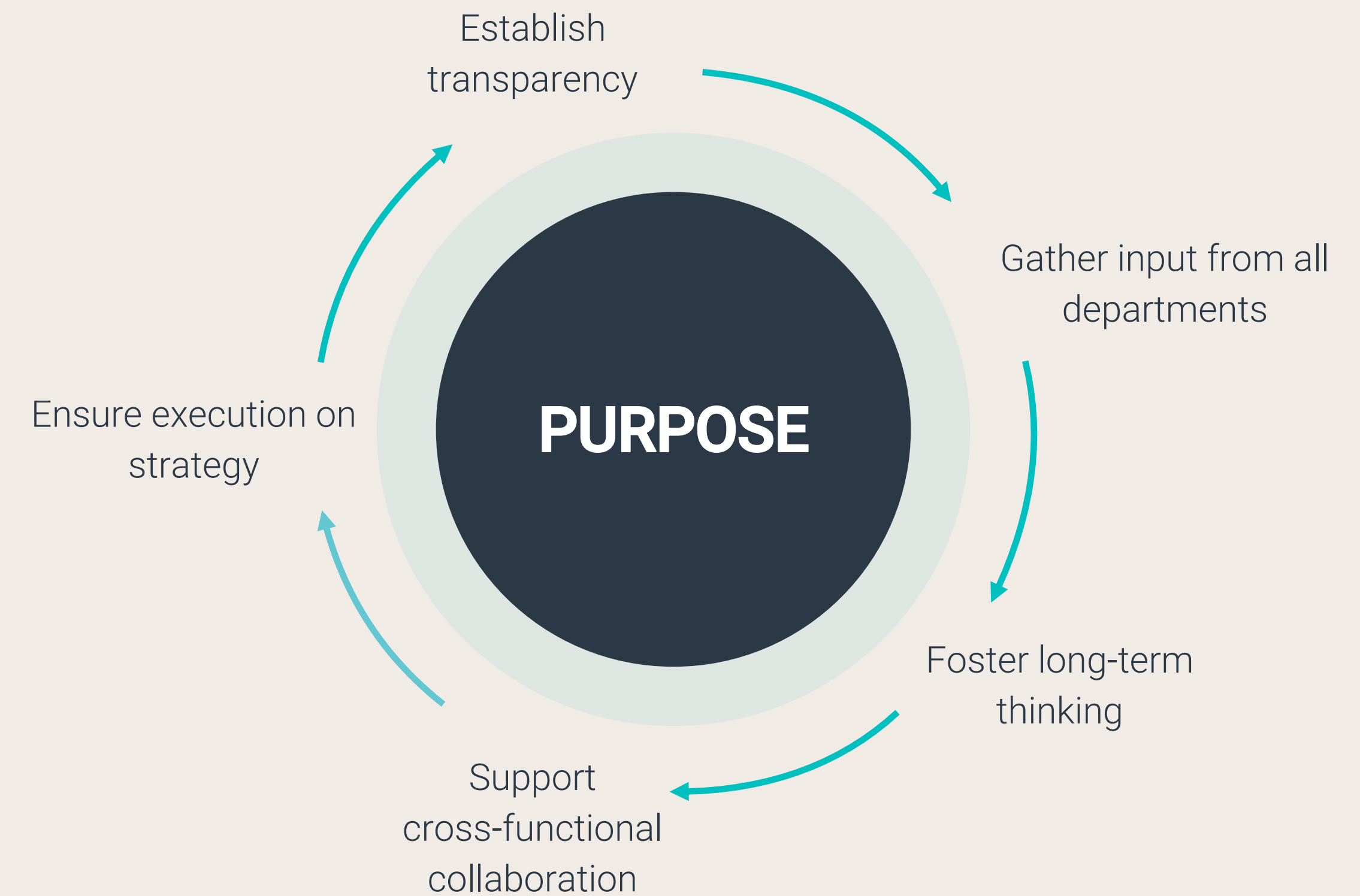


# The OKR Process

Some say that the OKR process is the secret to Advisas success.

The framework is chosen to ensure every employee is involved in Advisa's future development. The process inspires employees to work more crossfunctionally and to think bigger in order to reach higher goals.

As we believe in transparency, goals are shared for everyone to view and individuals take big responsibility in running OKR-related projects.



## The OKR Process

Objectives and Key Results (OKR) is a well established goal system that has become popular in tech companies such as Google, LinkedIn and Uber. The OKR process is a simple tool to create alignment and engagement around measurable goals.

# Summary of the OKR Process

- Employees create a longlist with suggestions on focus areas for the upcoming quarter.
- Company agrees on a short list including 3-5 focus areas for the quarter.
- Goals are defined and each team sets a plan on how to reach them.
- Company meets every two weeks to discuss big wins, challenges and learnings.
- By the end of each quarter, process and learnings are discussed before the process restarts.

## OBJECTIVES

What to achieve

Become Finland's  
biggest loan  
broker

## KEY RESULTS

Results needed in  
order to reach the  
objectives

Launch technical  
platform

Recruit  
Country Manager

## ACTIVITIES

Initiatives to achieve  
key results

Define  
technical  
road map

Conduct 10  
interviews



*The OKR process at Advisa make people more eager to reach goals, it shows that every individual's voice is important and it encourage people to interact across departments."*

*Ida – Head of Legal and Compliance*



# Quarterly feedback talks

Feedback helps us grow.

We believe in creating an environment where people feel engaged as it empowers retention and performance at work. We know that one important factor of empowering engagement is enabling possibilities for personal growth including giving and receiving feedback. We therefore evaluate each other by giving each other feedback every quarter. The purpose of the quarterly feedback is to discuss and identify strengths and needs for the employee in order to promote continuous personal growth.



*I feel appreciated and seen by my colleagues when given feedback. Also, it has helped me grow as an individual ”*

*Li – Office Manager*



# Agile processes

With Product development being core for Advisa's business, Advisa has adopted modern agile processes where each team take charge of their own methodology.

We take pride in high quality code that is well tested, peer reviewed and released continuously.

All product development is performed in cross-functional teams where every individual takes part throughout the process including design, development, testing and future iterations.



*When we develop new things, we always strive to slice a feature into thin pieces and thereby manage to deliver value in every single sprint."*

*Pierre – Product Owner*



# Cross-functional teams

Advisa continuously strives to become better at cross-functional team collaboration.

Every quarter cross functional teams are brought together to work towards a shared objective. By doing so, Advisa benefits from shared knowledge, increased feeling of ownership and understanding.



*At Advisa we are not constrained by our roles. Instead our contributions are appreciated in all processes"*

*Tom – Front End Developer*





# Compensation and benefits



# Stock option program

Being a self-owned company, Advisa believes in sharing the benefit from our growth with our employees. Because of this, Advisa has given the employees the opportunity to buy stock options yearly.

Between 2016 and 2019 the estimated market value of the Advisa's Stock has increased with more than 100% on average per year.\*

\* Numbers based on market value of shares and Black & Scholes option valuation formula.



*Owning stock options in my own employer is both engaging and exciting"*

*Lars – Analytics Manager*





# Pick your perks

Advisa believes in its employees. To show this, Advisa has developed the very appreciated "Pick Your Perks"- system.

The longer you stay with us and the more you advance in your career, the more Advisa will contribute to making your personal life easier.

Spend your contribution on things that make your life easier and more enjoyable!

*And yes, this is independent of your yearly salary review!*

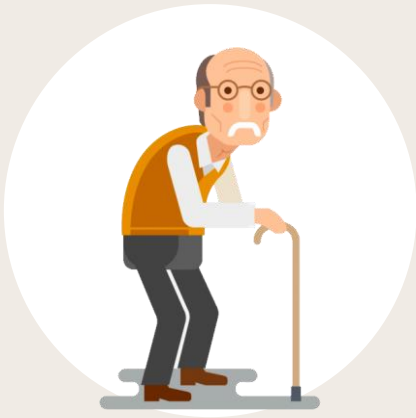
MONTHLY BENEFIT BUDGET IN SEK:

Years in company	Specialist	Mgr/Lead	Team leader	Executive
0	0	0	0	0
1	1 500	2 000	2 500	3 000
2	2 500	3 000	3 500	4 000
3	3 500	4 000	4 500	5 000
4+	4 500	5 000	5 500	6 000

TO BE SPENT ON:



Pet or child care



Extra pension



Home-cleaning



Lunch



Education fund



# Other benefits

- Occupational pension
- Flexible work hours
- Yearly company conference abroad
- Health care allowance of 5000 sek /yr
- Private Health insurance
- Free rental company scooters
- After work every Friday
- Annual education budget
- Quarterly Team events



*It's great to ride the Advisa scooters into the city to grab some lunch"*

*Björn— Management Trainee*





# Culture



# Our culture

At Advisa, we value each other and are proud of our accomplishments.

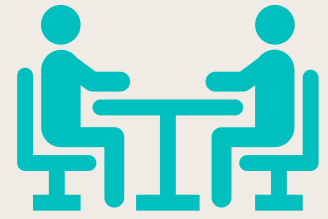
We are a young entrepreneurial company and we believe in having a transparent environment and supporting our colleagues.

We are a small team of 50 co-workers who radiate passion for work and are continuously aiming for higher goals.





# Company values



## **Frank**

We deliver an honest picture and give continuous feedback.



## **Passionate**

We love what we do!



## **Responsible**

We take responsibility for each other and our customers.



## **Results focused**

We challenge ourselves and the business!



## **Considerate**

We care about our colleagues, customers and partners.



# Work environment

We strive for creating a relaxed working environment where people enjoy entering the office in the morning.

The employees can choose if they want sit in their own office space, in the comfortable sofa or in one of our bright meeting rooms.

We value fun at work and arrange team events, after works and exciting conferences continuously.



*During my first year at Advisa, we had a company trip to Malaga. It was a lot of fun and I have great memories from that trip"*

*Sofia – HR Manager*



# Plans for the future



# Mortgage Brooking and future growth in Sweden

Advisa's current service only works on consumer and non secured loans, but we are working hard to change that.

For the next upcoming years, we will expand our product offering to also offer mortgage loans comparison service. We believe that this will help improve our customers' financial additionally while also creating an even more transparent market.

Simultaneously, Advisa will continue to grow the current market by constantly improving the customer journey.



# Our teams and people



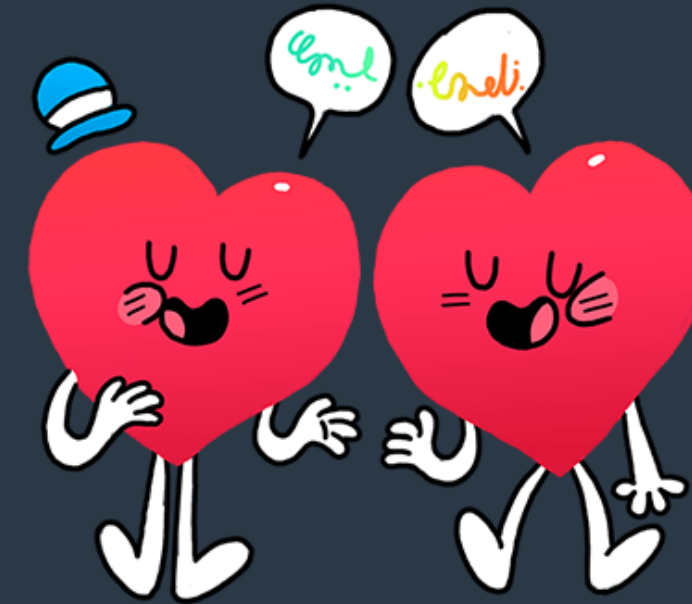
# Fun facts about the Advisa people



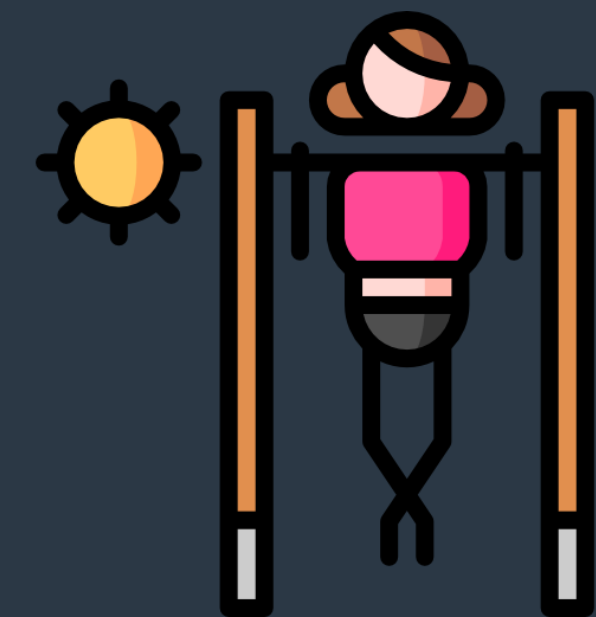
**95%** consider themselves to be fairly good Ping Pong players.



**74** is Advisa's Employee Net Promoter Score.



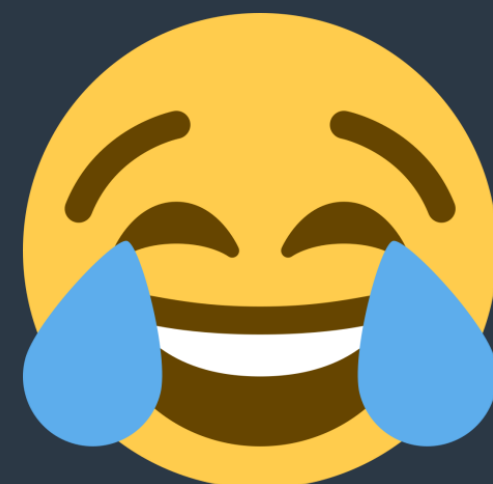
**85%** consider at least one of their colleagues to be one of their closest friends



**74%** occasionally work out out during lunch.



**30%** have previously founded a company of their own.



**100%** says that they laugh at least once a day in the office.



**94%** participated in the Malaga Conference in 2019.



**12** different languages are represented among Advisa's employees.



# Product Development

## Team size:

- 12 employees

## Focus areas:

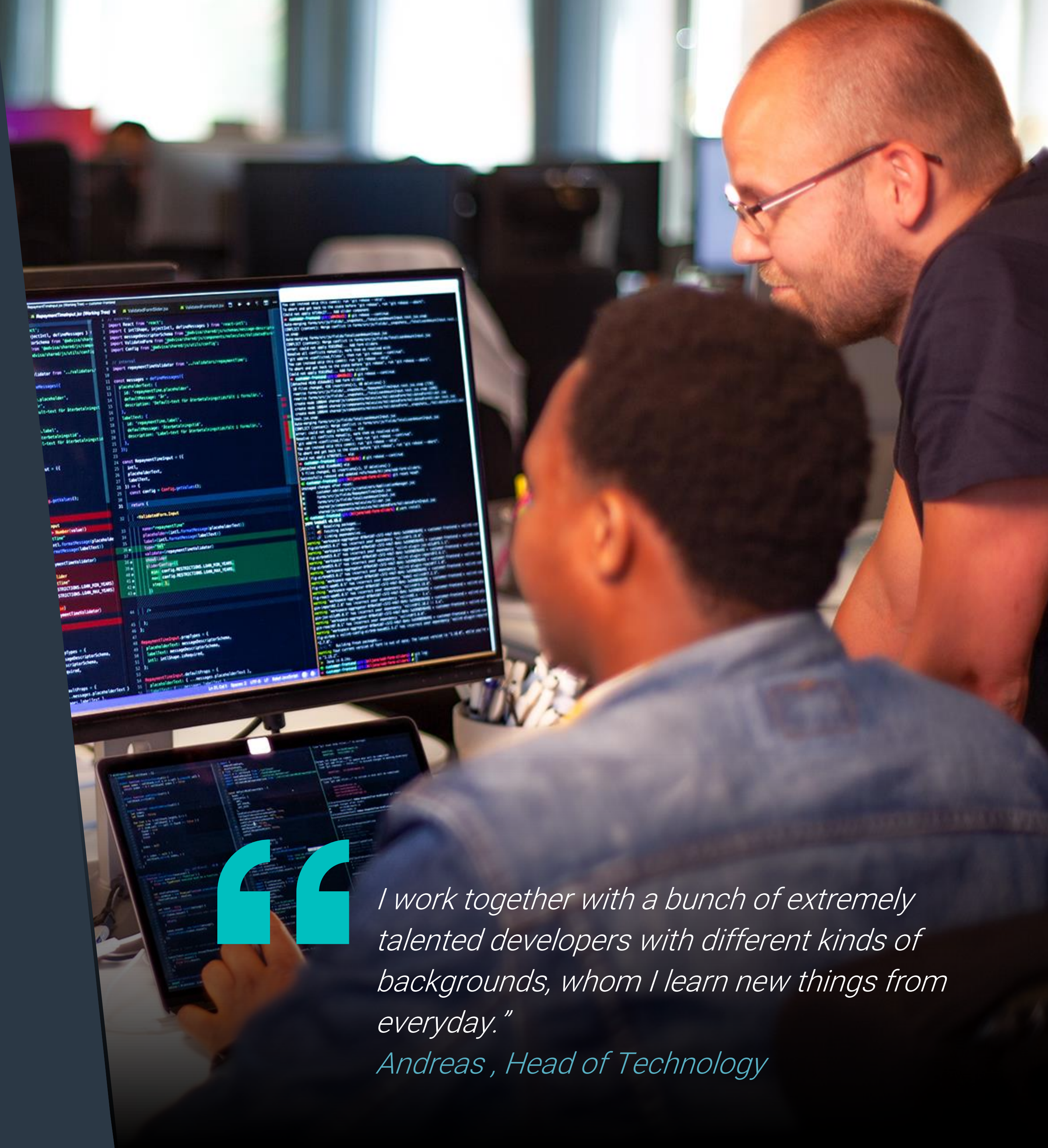
- Product development and design
- Analytics and Data Science
- IT security

## Current projects:

- New market development
- Design overhaul
- Media Mix Modelling

## Tech Stack:

- NodeJS, Docker, AWS
- React, Redux, ES6
- Snowflake, PowerBI



*I work together with a bunch of extremely talented developers with different kinds of backgrounds, whom I learn new things from everyday."*

*Andreas, Head of Technology*





# Operations

## Team size:


- 8 employees

## Focus areas:

- Human Resources
- Accounting & Financial Strategy
- Legal
- Office Management and IT

## Current projects:

- Improving internal personal development processes
- Acquire a license for mortgage broking
- Preparing for consolidating accounting



*I love that we have a balance of a professional team and that we have fun at work and also that we spend a lot of our free time here at office on parties, dinners and AWs"*

*Karin, Finance Manager*



# Marketing

## Team size:

- 4 employees

## Focus areas:

- Branding
- Customer Acquisition
- Channel mix Optimization

## Current projects:

- Re-branding
- Attribution Models
- Marketing Mix Modeling



*The data driven and evidence based process at Advisa is something that I appreciate."*

*Emil- Head of Online Marketing*





# Business Development

## Team size:

- 3 employees

## Focus areas:

- Mortgage Brokering
- Insurance Offering
- Partner Bank relations

## Current projects:

- Launch Mortgage Brooking
- Develop Insurance Offering



*My personal philosophy is to work hard to eliminate all road blocks so that we can continue to increase our momentum. What I love about Advisa is that we can make decisions quickly, and then move fast to implement them without second guessing ourselves. "*

*Philip – Expansion Manager*



# Customer service & Acquisition

## Team size:

- 17 employees

## Focus areas:

- Delivering a “WOW”-experience to the customers
- Financial education and guidance
- Pipe and sales management

## Current projects:

- Insurance Education
- Relationship marketing
- Chatbot implementation



*Advisa has given me new opportunities in my career. ”*

*Amir - Customer service*





# Office location

Our office is centrally located at [Regeringsgatan 54](#) right in the city center of Stockholm.

Our employees enjoy the central location that eases their every day commute to work.

The great variety of delicious lunchplaces around the area also comes as a plus when deciding on a lunch place.





Send in your application  
HERE

