

# P2P Investment Guide



[www.iuvo-group.com](http://www.iuvo-group.com)

# INTRODUCTION

Welcome to the world of peer-to-peer (P2P) investment, where you can make your money work for you.

In this e-book, we will delve into the fundamentals of P2P investment and provide you with valuable insights on how to get started with iuvo.

Whether you're new to investing or looking to diversify your portfolio, iuvo offers an innovative fintech platform that connects investors and originators, enabling you to earn attractive returns.

Let's embark on this investment journey together and unlock the power of P2P investment with iuvo.







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# 01

## Introduction to Peer-to-Peer Investing

# 01

In this chapter, we will delve into the concept of P2P investment, explore its key characteristics, and understand how it differs from traditional investment options. We will also discuss the advantages of P2P investment and explore potential risks associated with this form of investment, along with effective ways to mitigate them.

## 1.1 What is P2P Investment?

P2P investment is a method of buying parts of already granted loans and earn interest based on the loan's repayment.

P2P investment platforms, like iuvo, provide investors with the opportunity to invest in a diversified pool of loans originated by lending companies. Through these platforms, investors can earn returns based on the interest paid by borrowers on their loans, and originators get additional financing to expand their business.







## 1.2 How Does P2P Investment Differ from Traditional Investment Options?

P2P investment offers several compelling advantages for investors:

### **Potential Higher Returns:**

P2P investment can provide investors with the opportunity to earn potentially higher returns compared to traditional investment options. By investing in loans with attractive interest rates, investors can generate passive income from their funds.

### **Diversification Opportunities:**

P2P investment platforms like iuvo offer a diverse range of loans from different lending companies. This allows investors to spread their investments across multiple loans, reducing the risk associated with any individual loan and creating a more balanced investment portfolio.

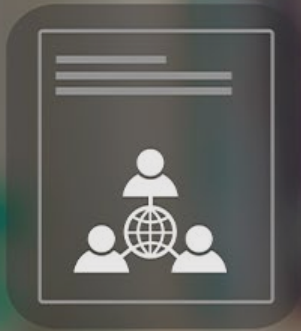
### **Transparency and Control:**

P2P investment platforms provide investors with transparent information about the loans, lending companies, and associated risks. Investors can choose loans based on their preferences, maintaining control over their investment decisions.

**Passive Income Generation:** P2P investment can serve as a source of passive income. By utilizing features like Auto Invest, investors can automate their investments, save time and effort, and receive attractive returns.

### **Investment Accessibility:**

P2P investment platforms like iuvo provide accessibility to a wider range of investors. With lower minimum investment requirements and user-friendly interfaces, users with varying levels of investment capital can participate in P2P lending.



P2P Investment Guide

01

# Introducing iuvo



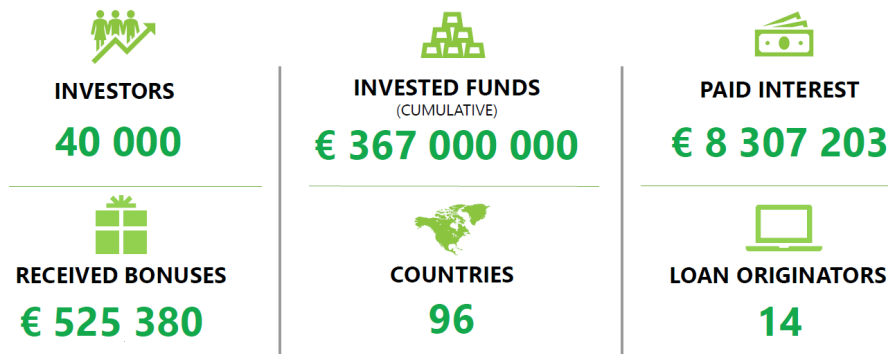
# 02

In this chapter, we will introduce you to iuvo, a prominent P2P investment platform. We will explore its key features and benefits, its transparent and user-friendly interface, as well as iuvo's commitment to investor protection and risk management.

## 2.1. Meet iuvo

- Launched in 2016, iuvo is the first South Eastern European P2P investment platform, and currently is among the leading P2P marketplaces in Europe.
- For 7 years, nearly 40 000 investors have trusted iuvo – the award-winning company, owned by Management Financial Group (MFG). MFG is a constantly evolving fintech ecosystem. It operates in 6 countries in Europe, and soon in USA, Mexico and India.
- Over 20 leading companies, specialized in consumer and business lending, payment services and other financial products and services, are part of MFG. Some have been on the market for over 18 years.

### iuvo in numbers



\* Data as of April 2023

## 2.2 Key Features and Benefits of iuvo

**Loan Variety:** iuvo offers a diverse range of loans from leading loan originators, providing investors with plenty of options to choose from. This variety allows investors to create a well-balanced and diversified portfolio.

**Auto Invest:** iuvo's Auto Invest feature allows investors to automate their investments based on their personal predefined criteria. This convenient tool saves time and ensures that investment opportunities are not missed.

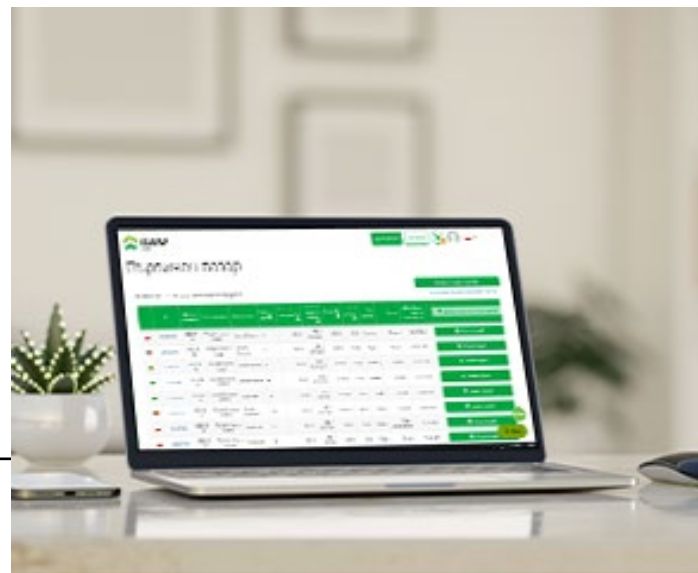
**iuvoSAVE** - the alternative to bank deposits. IuvoSAVE is structured product for the new or busy investors. IuvoSAVE gives the option to easily invest money through the platform for a fixed period, while receiving tempting interest rates way above those in the banks. Iuvo takes full care of the investment in loans process. You can choose from 3 products with attractive fixed interest rates:

- 5% for the 3-month product;
- 6% for the 6-month product;
- 7% for the 12-month product.

**Top notch account management:** Every registered iuvo user receives a personal account manager who is available to answer your questions and help you create the optimal strategy for your needs.

**Secondary Market:** iuvo provides a Secondary Market where investors can sell their investments to other investors. This feature offers flexibility and liquidity, allowing investors to manage their P2P portfolios according to their changing needs.

**Transparent Performance Statistics:** iuvo offers detailed statistics and data on loan performance. This transparency empowers investors to make informed decisions based on accurate information.





Iuvo strives to ensure a stable investment environment for its users. By combining user-friendly features with investor protection measures, iuvo sets itself apart as a leading P2P investment platform.

## 2.3 Iuvo's Commitment to Investor Protection and Risk Management

**Thorough Due Diligence:** iuvo conducts a strict due diligence on loan originators before partnering with them. This process helps lower the level of risk for the investors on the platform.

**Buyback Guarantee:** the loan originators offer buyback on all loans, meaning that if a borrower delays a payment with a predefined number of days, the credit company that issued the loan will repurchase it from the investor. The buyback is an additional way to lower the level of risk for the investor.

**Group Guarantee:** iuvo is owned by Management Financial Group (MFG), just like big part of the loan originators on our marketplace. The group guarantee applies for all MFG companies, originators on iuvo.

**Risk Assessment and Monitoring:** iuvo continuously and proactively monitors loan originators' performance and conducts ongoing risk assessments to identify potential issues promptly.





# 03

## Getting Started with iuvo

## 3.1 Creating Your iuvo Account

To begin your P2P investment journey with iuvo, you'll need to create an account. Here's a step-by-step guide:

—  *Step 1*

Visit the iuvo website ([www.iuvo-group.com](http://www.iuvo-group.com)) and click on the "Register" button.

—  *Step 2*

Fill in the required information, including your name, email address, and password.

—  *Step 3*

Agree to the terms and conditions and complete the registration process.

—  *Step 4*

Verify your email address by clicking on the verification link sent to your registered email.

—  *Step 5*

Once your email is verified, you can log in to your newly created iuvo account.

### 3.2 Navigating the Platform and Understanding its Functionalities

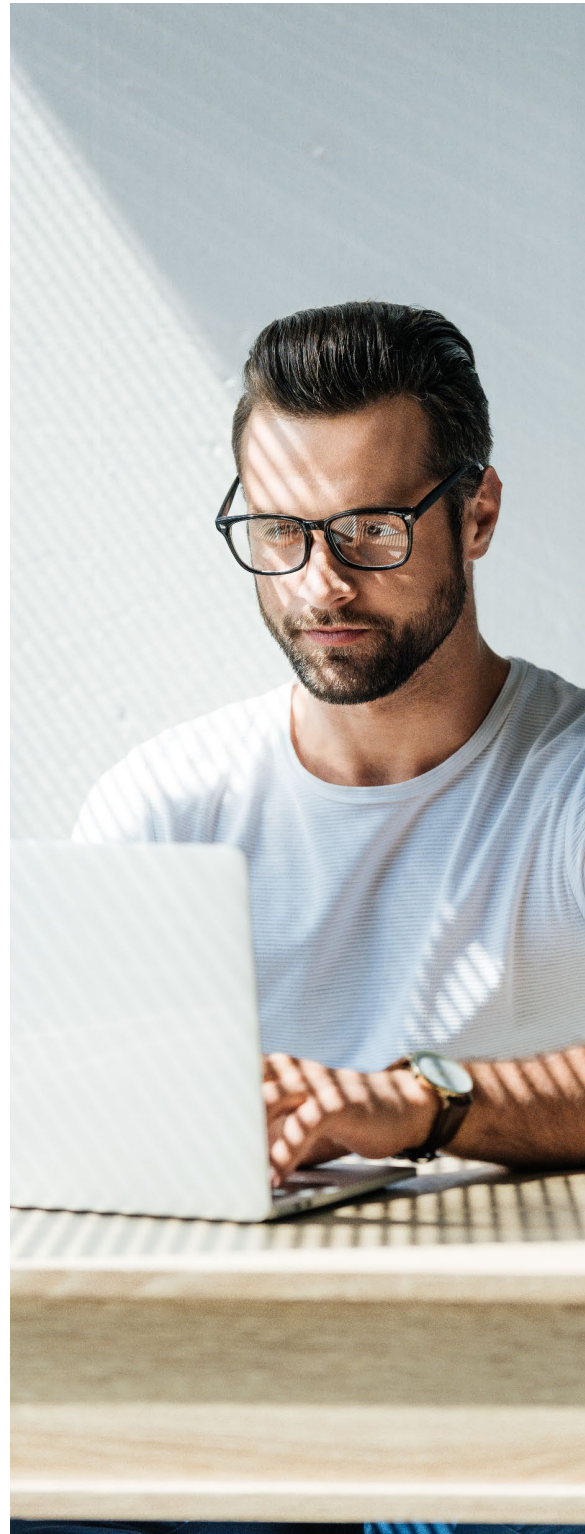
Familiarize yourself with the iuvo platform and its features. Key functionalities to explore include:

**Loan Listings:** Browse through the available loans on primary market and filter them based on criteria such as interest rate, loan originator, maturity term and more.

**Auto Invest:** Set up Auto Invest to automate your investments according to your preferred criteria. This feature saves time and ensures your funds are invested efficiently.

**Portfolio Overview:** Monitor the performance of your investments, track your earnings, and view detailed loan information in your portfolio overview.

**Secondary Market:** Explore the Secondary Market, where you can buy and sell existing loan investments to enhance liquidity and manage your portfolio effectively.





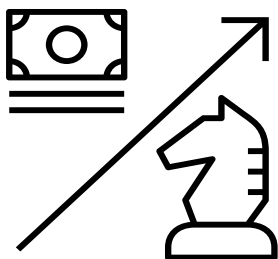
### 3.3 Choosing the Right Investment Strategy

When investing on iuvo, it's essential to have a well-defined investment strategy. Consider the following factors:

**Diversification:** Spread your investments across multiple loans and loan originators to reduce risk. Diversification helps mitigate the impact of potential delayed loans and maintains a balanced portfolio.

**Personal goals:** Determine what you want to achieve with the investment in terms of interest rate, period, or any other factor. Get informed about which loans can provide you what best suits your needs.

**Investment Amount:** Decide on the amount you're comfortable investing. iuvo offers various loan investment options to suit different budgets.



### 3.4 Tips for Maximizing Your Return on iuvo

To optimize your investment experience on iuvo and maximize your return, consider the following tips:

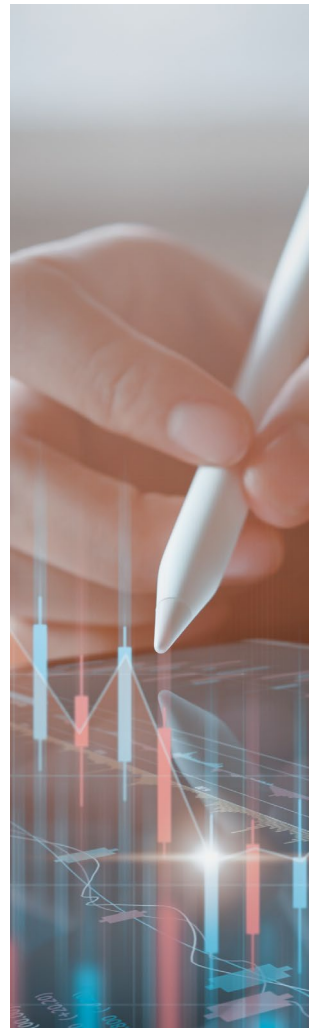
#### **Regular Portfolio**

**Monitoring:** Keep an eye on your investments and regularly review loan performance. Adjust your investment strategy if needed to align with changing market conditions.

#### **Reinvest Earnings:**

Consider reinvesting the principal and interest repayments you receive to compound your returns over time.

**Stay Informed:** Stay updated with iuvo's newsletters, blog posts, and educational resources to enhance your understanding of P2P lending and make informed investment decisions.





# 04

## Exploring Investment Opportunities

# Loan Originators

*Learn more about our partners across the world*

Start investing

## 04

In this chapter, we will delve into the various investment opportunities available on iuvo. We'll explore the role of loan originators, how to evaluate their profiles and performance, the types of loans offered on iuvo, and strategies for diversifying your portfolio.

### **4.1 Understanding Loan Originators and their Role on iuvo**

Loan originators play a vital role in the P2P lending ecosystem on iuvo. They lent loans to borrowers and list them on the platform for investors to fund. Understanding loan originators is crucial for making informed investment decisions.

### **4.2 Evaluating Loan Originators' Profiles and Performance**

When considering investment on iuvo, it's essential to assess the profiles and performance of loan originators.

The information about originators is available on the iuvo website in the section [“Loan Originators”](#). It's a good idea when investing with iuvo to get familiar with the background of the originators, their business and their borrowers' profile. See the latest audited financial results, important information about the loans they offer, value of their loan portfolio, their regulating bodies, and more. It's good to know that the originator is obligated to repurchase your investment if it occurs that the loan you invested in has been delayed for over a predefined number of days (in most cases – 60 days). Currently, all originators on iuvo provide buyback on all of their loans.



## 4.4 Diversification Strategies for a Balanced Portfolio

Diversification is a key strategy for reducing risk and maintaining a balanced portfolio. Consider the following diversification strategies on iuvo:

**Loan Originators:** Invest in loans offered by a variety of loan originators. By spreading your investments across multiple loan originators, you mitigate the impact of potential default of an originator.

**Auto Invest:** Utilize iuvo's Auto Invest feature to diversify your investments automatically. Set predefined criteria for loan selection, and the platform will allocate your funds across a diversified portfolio of loans. Invest in as many loans as possible.

**iuvoSAVE:** Take care of your savings by investing them with our structured and simplified product with fixed interest and period. You can add funds anytime you want without changing the end date, and you can select the product renewal option to keep generating profit after maturity. IuvoSAVE is a great way to make profit from your savings but still having access to them. The quick liquidity option allows you to withdraw early for a small fee without losing the interest.

Diversification helps mitigate the impact of potential delays or defaults and ensures that your portfolio is not overly reliant on a specific loan or loan originator.

By exploring investment opportunities, understanding loan originators, evaluating their profiles and performance, considering the types of loans available, and implementing diversification strategies, you can build a robust and balanced portfolio on iuvo.



05

Managing and Monitoring Your Investments

# 05

## Managing and Monitoring Your Investments

In this chapter, we will focus on managing and monitoring your investments on iuvo. We'll cover setting investment goals, automating investments with Auto Invest, tracking portfolio performance, and effectively reinvesting and withdrawing funds.

### 5.1 Setting Your Investment Goals

Before diving into managing your investments, it's crucial to establish clear investment goals. Consider factors such as desired returns, investment horizon, risk tolerance, and liquidity needs. Setting specific and measurable goals will help guide your investment decisions on iuvo.

### 5.2 Automating Your Investments with Auto Invest

Iuvo offers an Auto Invest feature that enables you to automate your investments according to your predefined criteria.

This feature streamlines the investment process and saves time. Follow these steps to set up Auto Invest:

1. Define your investment criteria, such as interest rates, maturity term, loan originators, etc.
2. Access the Auto Invest settings within your iuvo account.
3. Configure your preferences based on your investment goals.
4. Enable the newly created automatic portfolio to invest instead of you in loans that match your criteria by clicking its play button.

By utilizing Auto Invest, you can ensure that your funds are consistently invested based on your preferred parameters.



## 5.3 Tracking Your Portfolio Performance

Monitoring your portfolio performance is essential for assessing the progress of your investments. Iuvo provides a comprehensive portfolio overview that allows you to track your earnings and view detailed loan information. Regularly check your portfolio to evaluate the performance of individual loans, identify any potential issues, and make necessary adjustments.

## 5.4 Reinvesting and Withdrawing Funds

As your investments generate returns, you have the option to reinvest or withdraw funds on Iuvo. Consider the following:

**Reinvesting:** Reinvesting your earnings allows you to compound your returns. By reinvesting, you can maximize the growth potential of your portfolio. Adjust your Auto Invest settings to include the funds you wish to reinvest.

**Withdrawing Funds:** If you need liquidity or want to realize your returns, you can initiate a withdrawal on Iuvo. Follow the platform's withdrawal process, which typically involves selecting the desired amount and requesting the transaction. Withdrawals are processed within two business days, providing you with access to your funds.

It's important to strike a balance between reinvesting and withdrawing funds based on your financial goals and liquidity requirements.







06

# Investor Protection and Risk Management

# 06

## Investor Protection and Risk Management

In this chapter, we will delve into the investor protection and risk management measures implemented by iuvo. We'll explore iuvo's risk assessment and due diligence processes, the significance of buyback guarantees for handling delayed loans.

### 6.1 iuvo's Risk Assessment and Due Diligence Processes

Iuvo takes investor protection seriously and conducts strict risk assessment and due diligence processes. These processes ensure that the loan originators on-boarded on the platform meet stringent criteria. Iuvo is assessing their track records, financial stability, loan underwriting practices, and compliance with regulations. This diligent evaluation helps maintain a high standard of loan quality and mitigates risks for investors.

### 6.2 [Buyback Guarantee](#) and Its Importance

All originators on iuvo offer buyback guarantee, providing an additional layer of protection for investors. The buyback recovers your remaining invested amount in case a borrower delays a loan with a certain amount of days. This guarantee safeguards investors from potential losses due to borrower delays and helps maintain the liquidity of investments.





## **6.2 Group Guarantee from MFG**

Iuvo is owned by Management Financial Group (MFG).

By investing in loans of MFG companies, investors choose extensive experience, hard work and consistency.

For over 18 years, the people that head MFG prove that they can successfully manage and grow a business by overcoming all challenges on their path. With flexibility and adaptability to the changes of the market, they continue the expansion of the Group, led by their values for humanity, innovativeness and responsibility in the business.

MFG provides group guarantee for all investments in loans of Easy Credit, Viva Credit, iCredit, Access Finance, AXI Card, and M Cash.





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# Tips for Successful P2P Investment





## 7.1 Conducting Thorough Research Before Investing

Before making an investment, regardless of the platform or the type, it's crucial to conduct thorough research. Take the time to understand the platform, and on iuvo – its loan originators and the offered loans. Decide what you want to achieve with the investment and find out how to do it.

This research will empower you to make well-informed investment decisions and select loans that align with your investment goal.

## 7.2 Balancing Risk and Reward in Your Investment Portfolio

Balancing risk and reward is essential for building a successful P2P investment portfolio. Consider diversifying your investments across different loans and loan originators. Some loans may offer higher interest rates but come with an increased chance of delayed payments. By spreading your investments and allocating funds strategically, you can mitigate risk while seeking attractive returns. Continuously evaluate and adjust your portfolio to maintain a healthy risk-reward balance.





### 7.3 Keeping Track of Industry and Market Trends

Stay informed about the P2P lending industry and market trends. Monitor news, industry reports, and economic indicators that may impact borrower behavior or the performance of loans. Stay updated on regulatory developments and changes in lending practices. This knowledge will enable you to make proactive investment decisions, anticipate potential risks, and capitalize on emerging opportunities.

### 7.4 Regularly Reviewing and Adjusting Your Investment Strategy

The investment landscape is dynamic, and your investment strategy should adapt accordingly. Regularly review the performance of your investments, assess loan originator profiles, and evaluate market conditions. Adjust your investment strategy as needed to align with changing circumstances and optimize your portfolio. Consider rebalancing your investments, adjusting Auto Invest settings, and exploring new loan opportunities to enhance your returns and manage risks effectively.

By conducting thorough research, balancing risk and reward, staying informed about industry and market trends, and regularly reviewing and adjusting your investment strategy, you can position yourself for successful P2P investing on iuvo.

Become part

of one of the fastest growing  
p2p investing marketplaces in Europe

GET STARTED NOW

## **Congratulations on completing "P2P Investment Guide"!**

You have taken the first steps towards becoming a knowledgeable P2P investor. We hope this e-book has provided you with valuable insights and guidance to navigate the world of P2P investment.

Remember, P2P investment involves risks, and it's important to make informed decisions based on your financial goals. Diversify your investments and continuously educate yourself to mitigate potential risks and maximize returns.

Thank you for choosing iuvo as your P2P investment platform. We strive to provide a transparent, user-friendly, and stable environment for your investment journey. If you have any further questions or require assistance, don't hesitate to reach out to our dedicated customer support team.

Wishing you success and prosperity in your P2P investment endeavors!

-The iuvo Team