



*As the Co-Founder and CEO of Mount Fuji Lending, our mission is to transform the lending landscape for small and medium-sized enterprises (SMEs) in the Philippines and Southeast Asia. Our vision is simple yet profound: to provide accessible, flexible, and supportive financial solutions that empower entrepreneurs to realize their dreams and grow their businesses.*

# MIKS NIEVES

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## MAJOR HIGHLIGHTS



### CREDIT & RISK

Excels in credit and risk management, with

**90%** *Collection Rate*

Successfully maintained an average collection rate consistently above ninety percent.

Total loans disbursements exceeded our funding by fourfold.

**4x**



### PROFITABILITY

Achieves high double digit margins by running operations lean.

**4 months**  
*Significant progress*

Positive cash flow achieved in just four months.

Setting a solid foundation for growth and profitability.

Compound Annual Growth Rate (CAGR)

**95.02%**

Driven by vision and commitment, we achieved a remarkable Compound Annual Growth Rate (CAGR) of 95.02% over the fiscal period of March 2022 to March 2024.



Maintained double digit margins at all levels.

*A seasoned commercial banker with a proven track record across top financial institutions in the Philippines. Adept at nurturing client and business relationships, mastering the financial aspects of diverse industries, and understanding the role of driving our region's economic development.*

## PAST EXPERIENCES

- GLOBAL DOMINION FINANCING INC.** JAN 2019 - MAY 2021  
 Asialink Group of Companies  
 Business Lending Group  
*Business Lending Group Head*
- BDO UNIBANK** JAN 2016 - JAN 2019  
 Commercial & SME Banking Group  
*Senior Relationship Manager*
- MAYBANK OF THE PHILIPPINES (MPI)** APR 2015 - JAN 2016  
 Retail SME Banking Group  
*Relationship Manager*
- PHILIPPINE BANK OF COMMUNICATIONS (PBCOM)** JAN 2014 - MAR 2015  
 SME Banking Group  
*Team Head*
- RIZAL COMMERCIAL BANKING CORPORATION (RCBC)** FEB 2011 - DEC 2013  
 Commercial & SME Banking Group  
*Account Officer*
- PHILIPPINE NATIONAL BANK (PNB)** FEB 2010 - FEB 2011  
 Consumer Banking Group  
*Product Manager*

# PROFESSIONAL HIGHLIGHTS & STRATEGIC FOCUS

## FINANCE

Strikes a balance between financial profitability and everyone's welfare.

Believes in the art of financial management, where success benefits all stakeholders—founders, partners, investors, employees, and the government—ensuring fairness and strong relationships.

## LEADERSHIP

Leads by empowering the team, balancing autonomy with clear accountability. Expectations are managed while standards are maintained, pushing everyone to grow bigger than their current boxes.

## RELATIONSHIP MANAGEMENT

We define success by supporting and empowering entrepreneurs to realize their dreams and grow their businesses.

Treats clients as partners rather than mere sales, valuing the human element in every transaction.

## INDUSTRY KNOWLEDGE

With over a decade of experience in business lending, identified a significant gap where larger businesses were prioritized over SMEs, prompting SMEs to seek alternatives outside the banking space.

## CRISIS MANAGEMENT & RESILIENCE

During the pandemic, harnessed profound experience to support SMEs through recovery, fostering a resilient team that addressed challenges with a solutions-focused mindset and a robust support ecosystem.

**Recognizing the need for financial support, Mount Fuji Lending played a key role in post-pandemic recovery by supporting underserved SMEs.**

## KAIZEN AND INNOVATION

Mount Fuji Lending is strategically advancing towards FinTech while ensuring sound, reality-based decisions are made.



MOUNT FUJI LENDING INC.  
The lender you can trust.

We embrace small, incremental improvements that effectively guide our innovation process, positioning the company to lead with both foresight and adaptability.

## ORGANIZATIONAL CULTURE & VALUES



Commitment to Integrity



Client Focus



Open and honest client and industry relationships



Innovation and Continuous Improvement



Pursuit of Excellence

### DEI - centric

### ESG



Diverse Talent Pool



Fair Evaluation



Inclusive Culture



Paperless Transactions



Internship Programs & Upcoming Scholarship Opportunities



Full Regulatory Compliance

**Mount Fuji Lending is driven by our core values, with a strong commitment to Diversity, Equity, and Inclusion (DEI) and ongoing sustainability initiatives.**

## VISION

# Leading B2B

## Lending in Southeast Asia by fostering a genuine high-tech, high-touch approach.

- ✓ We strive to uphold our core values and culture, ensuring that Mount Fuji Lending stands as a beacon of credibility and authenticity.
- ✓ Every partnership with us will forge a legacy of genuine, client-centric service, affirmed by the voices of the empowered businesses we support.