
Creative Dock

CREATIVE
DOCK

February 2020

We are Creative Dock

500

Technology Fast 500
2018 EMEA WINNER

CREATIVE
DOCK

An international **company builder** focusing on fast designing, testing, **building and scaling** of new **disruptive business models**.



>450
people



51
ventures launched



10
countries



7
years of experience

>450 people in 10 countries have built 51 startups launched to the market over 7 years

Our footprint & reach is European with 10 offices in European business hubs

**CREATIVE
DOCK**

ZURICH	BRATISLAVA	WARSAW	COPENHAGEN
BUDAPEST	THE HAGUE	VIENNA	MUNICH
PRAGUE	PARIS	Start 1Q 2020 MILAN	Note: we have built and scaled business also in China, Vietnam and the US, but we do not have ongoing presence there.

**Fast scaling of projects
across the whole of Europe**



And our philosophy on innovation funnel...



Why do we do the things the way we do?

We protect future investments in innovation.

Only propositions that are solving real (and big enough) customer problems fly.

That's why we never make assumptions about the customers and their pains.

Instead we listen to them and iterate the proposition constantly.

What makes us really competitive is our approach to innovations

**CREATIVE
DOCK**

Full company building portfolio from ideation to large scale execution:
a process combining **design thinking**, **lean startup** and **agile/scrum**

EXPLORATION & IDEATION

PROOF OF CONCEPT

ROLL OUT

RESEARCH, IDEATION AND PROPOSITION DESIGN

INITIAL TESTING & FEASIBILITY STUDY

MINIMUM VIABLE PRODUCT PREPARATION

MINIMUM VIABLE PRODUCT RUNNING

ROLL OUT & SCALING

COMPANY HANDOVER

Focusing on
customer centricity
& technology
exploration

Creating a dummy
product & quickly
testing it on the
market

Developing a MVP,
preparing tech,
searching for
partnerships

Launching MVP,
gaining first
customers & market
feedback

Scaling, investing in
automation,
marketing &
aggressive growth
(monthly 20%)

Handing over to the
client with team,
transfer of the IPs,
processes
& know-how

5 - 8 final ideas
presented

2 ideas tested for
the MVP decision

Product ready
for launch

Product
on market

Substantial
business growth

Turn key
start-up



FOCUS ON:
CREATIVITY



FOCUS ON:
EXECUTION

And the unique way our teams are organized

zonky.cz

MALL Pay

HoppyGo
Powered by SKODA AUTO DigLab

e-on
solar

CareDriver

Stekkie

PROJECT TEAMS



INNOVATION
TEAM

BRAND &
MARKETING
TEAM

GROWTH
HACKING
TEAM

CONTENT
MARKETING
TEAM

IT/UX TEAM

BIG DATA
TEAM

BLOCKCHAIN
DEVELOPMENT
TEAM

Proprietary
technology

Risk and insurance mathematics

Raa S

Insurance platform

Life Non Life

Banking platform

SIXTY 60

Each project has dedicated team, with a senior professional as CEO.
7 internal teams capacities allocated flexibly & based on current needs for faster
and cost effective delivery to our projects.

For success of projects we are using our proprietary technology stack

We executed project for big international players

**CREATIVE
DOCK**

SELECTED PARTNERS



OUR PRODUCTS FOR PARTNERS AND OUR OWN VENTURES



Key people

CREATIVE
DOCK

February 2020

Key people

**CREATIVE
DOCK**



Martin Pejša

Founder of CD
Ex-Sales Director
Vodafone



Carlos Meza

Founder of CD SEL
Ex-Head of BD
Mazars



Rolf Fouchier

CEO CD in NL,
Ex-CEO E.ON
DE & Benelux



**Lucie
Tvaruzkova**

Ex chief editor at
HN.cz
Ex CEO Zonky



Jiri Horak

CEO CD in Switzerland
Ex KPMG and EY



**Pierre-Nicolas
Patouillard**

CEO CD in FR
Ex-Head of innovation
Société Générale



**Veronika
Mahdalova**

CEO Pointa



Miroslav Esser

Partner at CD
Ex-Senior manager
Vodafone



Aleš Machander

CEO CD in CH
Ex-Senior manager
Vodafone



Jan Dovolil

COO at CD Group
Ex-CEO WUBI



Igor Přerovský

CEO CD in AT
Ex-CEO Home Credit
US, China



**Katka
Mikulkova**

Head of CD DE
business development



**Mirka
Hrivnakova**

Head of HR
Ex Kiwi head of HR



Edward Meegan

Head of Innovation
Ex-CEO HoppyGo

Social Enterprises lab

**CREATIVE
DOCK**

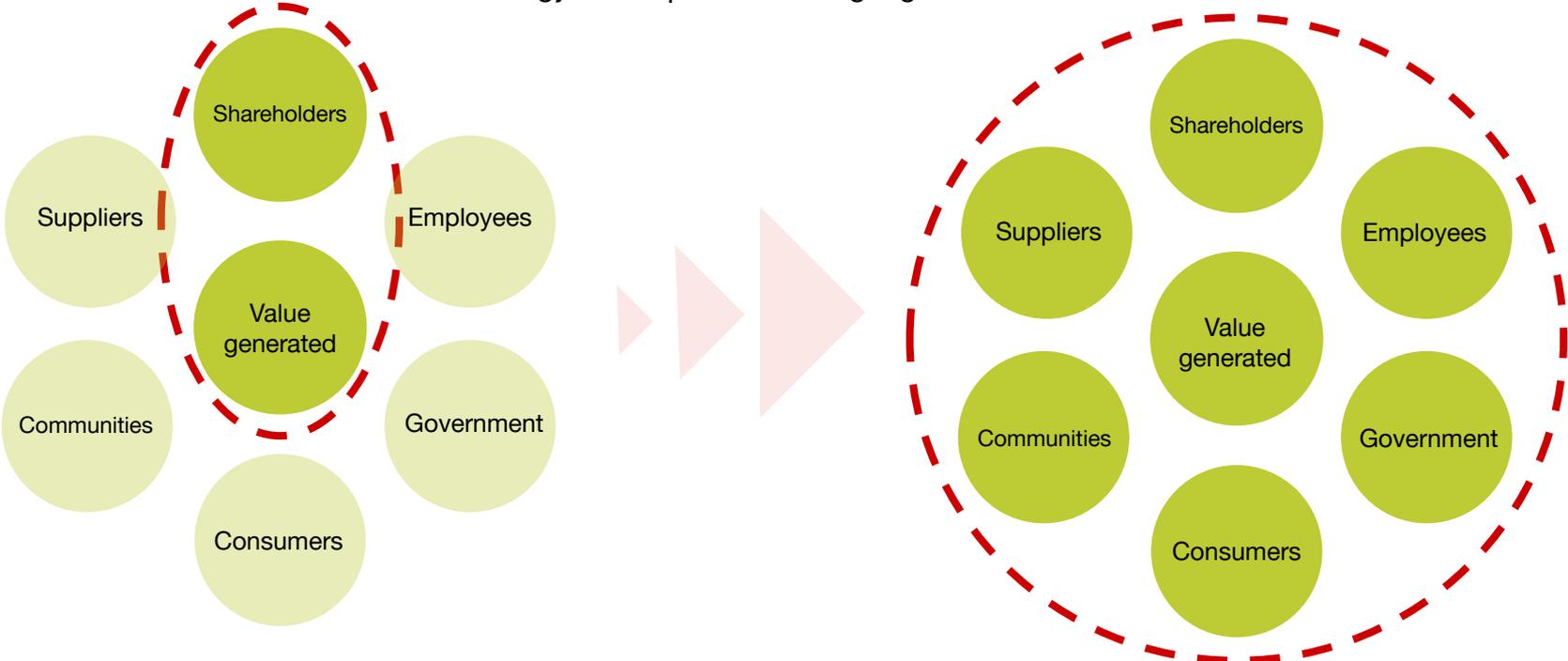
February

“Social entrepreneurship is the application of innovative, practical, sustainable, market-based approaches to benefit society in general, and low-income or underserved populations in particular”

The World Economic Forum's Global Agenda Council

Creative Dock Social Entrepreneurship lab

Moving from **Shareholder oriented** business models to **Stakeholder oriented** using years of experience as well as the technology developed in building digital ventures



Change through technology

Energy



Technology that replaces expensive home batteries through a cloud service solution - allowing people to spend their energy production surplus already sent to the grid.

www.virtualnibaterie.cz

Finance



Innovative and automatic scoring and underwriting system provides a new perspective on people's credibility thus giving a second chance to those in need.

www.zonky.cz

Mobility

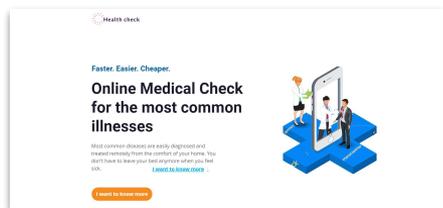


Helping seniors and busy families by developing an app which connects them with guardians who develop strong and long lasting relationships with their clients.

www.caredriver.de

Change through technology

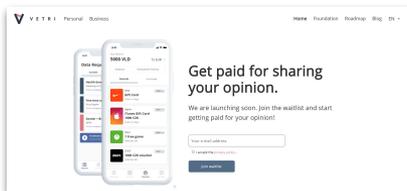
Health



AI powered online self diagnosis portal saving time and money to patients who can diagnose themselves at home and consult experts before visiting a physician.

Prototype phase

Data privacy



Personal data marketplace on blockchain bringing power over personal data to people who own their digital identities and are able to monetize them.

www.vetri.global

Media

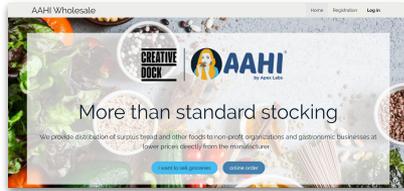


Independent P2P publisher democratizing publishing by bringing together authors, redactors, illustrators, typesetters, journalists and readers to publish new books of underestimated authors.

www.pointa.cz

Projects in our pipeline

Food waste



Platform dealing with food surplus using technology to create new markets of nutritious and affordable food for low income targets.

www.wholesale.aahi.com

Sustainable Fashion



Sustainable fabrics and fashion materials marketplace for designers and retailers to fight fast fashion outputs.

Sustainable metrics



A platform tracking companies sustainability index helping to report impact of policies in achieving Sustainable Development Goals.

Launched ventures - references

**CREATIVE
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February 2020

Fintech references

P2P lending platforms

zonky.

Challenger of Czech banks - P2P lending platform
Biggest FinTech and a love brand in the money lending industry

We have built and scaled up P2P platform that successfully disrupts Czech banks and loan companies.

- Product, IT frontend/backend, risk department, marketing, business running, business modeling, etc.
- **Company is prepared to be scaled in India, Germany and Indonesia**
- Zonky was recognized as **the best new brand launched in Czech Republic** in last 10 years with **85% of brand awareness**

3,5%
Market share

20K
Investors

<2% default rate

>160 mil €
Lent to customers

40K per year
Borrowers

87 NPS SCORE
Higher than any bank

brinker

Challenger of Dutch banks - P2P lending platform
Leveraging on banking and non-banking interest difference

- A **consumer credit crowdlending** platform
- We **match** private investor with borrowers
- We **score, collect and serve** customers
- We take a borrower and investor **fee**
- Investor takes the **default risk**

We serve **prime customers, bank haters, and underserved.**

Brinker is prepared like a white-label P2P lending platform.

Reverse mortgage and Deferred payment



Reverse mortgage in the Netherlands Retirement buffer for “rainy days”

- Fair designed **product for 55+ age**
- Getting political support as viable **solution for pensions improvement**
- Safe & solid for customer and investor
- **Network** of brokers and finance advisors involved in distribution
- Positioning the product as **an advance instead of a loan**

Iedere maand een aanvullend inkomen

Een stukje meer genieten

Bereken

- Aanvulling uit uw woning
- Al vanaf 2,5 % rente
- Blijf eigenaar van uw woning



Deferred payment method on e-shops Scored customer in 5 seconds

E-shops payment method that allows customer to **try out their goods before actually paying for them.**

- **Innovative real-time scoring model** using digital fingerprint. 500+ markers managed by machine learning algorithm.
- Simple API connectors for e-shops to join, 500+ e-shops connected
- **Used as checkout option by the biggest e-commerce player in CEE and scaled in China**

Cash loans and online mortgages



Mini cash loans in China in just few clicks via soc. media

- Big scale product development & multichannel marketing in China.
- Successful campaign on WeChat Baidu.com, 360.com, Weibo.com with key opinion leaders pushing the content around lending
- Including viral campaign with promotional incentive



300 mil €
Lent to customers

400 000 K per Year
Borrowers



The first fully online refinance of mortgages on the Czech market

Leveraging market data and RPA to offer customers with the
lowest interest rates

- Fully online customer experience with possibility to close the deal in the store
- Detailed proposal within 24 hours
- We are using disruptive RPA processes to lower the time from first contact to final offer
- Advanced credit risk scoring system to diminish associated risks

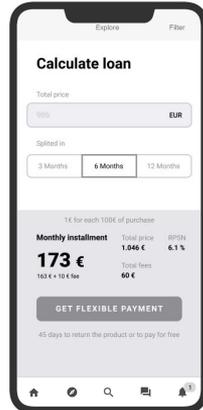
Refinanso	Raiffeisenbank	Hypoteční banka	mBank	Česká spořitelna	Komerční banka
9 639 Kč roční úroková sazba: 2,10 %	10 179 Kč roční úroková sazba: 2,75 %	10 208 Kč roční úroková sazba: 2,75 %	10 352 Kč roční úroková sazba: 2,99 %	10 382 Kč roční úroková sazba: 2,99 %	10 398 Kč roční úroková sazba: 2,99 %
+ 0 Kč nejlepší nabídka	+ 540 Kč měsíční přeplátka	+ 569 Kč měsíční přeplátka	+ 713 Kč měsíční přeplátka	+ 743 Kč měsíční přeplátka	+ 759 Kč měsíční přeplátka
Zdroj: refinanso.cz 17	Zdroj: rb.cz 17	Zdroj: hypotecnibanka.cz 17	Zdroj: mbank.cz 17	Zdroj: csas.cz 17	Zdroj: kb.cz 17

Innovation and rebuilding of the bank

Mobile shopping app

Seamless combination of payments, financing and rewards elegantly packaged in customers' pocket.

- **Platform based solution** enables to use one, two or three features or even to connect it with existing solutions of partner.
- Fully developed by our it and data team and **does not require any complex integration on merchant site.**
- **Built-in cashback rewards** program motivates to spend more and use rewards card.



wüstenrot

New, modern multi-channel platform

- 100% paperless
- Same ux/design both for salesmen and clients
- Primary focus b2b2c (assisted sales process)
- Optimized/digitized processes (minimization of human input /robotization, pricing maps, psd2, ...)
- Openness for end user (whitelabel ready)
- Transparency for all users (process status, ...)

+13 000
New web
visitors

30%
Increased
approval rate

55min
Time to
money

<1.5%
Default
rate

Accounting tool for entrepreneurs

SECTENO
chytré online účetnictví

Sečteno

Accounting tool for entrepreneurs

- Makes accounting easy and accessible for entrepreneurs.
- Delivers well-structured and easy-to-follow reporting.
- Automatically searches for ways to save the clients money.
- Includes cash-flow management, online communication, personal accountants, and tax advisory.



Insurtech references

Personal belongings and Behavioral life insurance



Insurance for personal belongings Fully online managed insurance for personal belongings

Completely digital service attracts new customers willing to insure their sport equipment and other belongings.

- Built as **digital service paid by subscription**
- **Transparent without complicated exceptions** with simple and real rules
- **Complex risk mitigation**
- Possible frauds are mitigated in the complex process (scoring model and limited exposure)
- Clients can change insured items as they need during the year



Behavioral life insurance Life insurance that rewards healthy lifestyle

- Customer applies **online** and provides summarized personal information via a **questionnaire**
- Real time **scoring** performed and **insurance advice, financial parameters and 2 pager contract** generate.
- Customer **downloads mobile app** for **prevention** programme tracking.
- **Monthly premiums** are handled by Mutumutu, proceedings go to the incubating insurance entity which in turn pays **commission** to Mutumutu.
- **30% Cashback** to customer is operated by Mutumutu.
- Expansion plan: Czech Republic (2018), Germany (2019), Poland (2020) and other countries in Europe (2020)

AI image recognition and Usage based car insurance



Usage based car insurance

Allows people to get better price of their car insurance based on their driving behavior.

- Scores driver behaviour and **external parameters** also (e.g. weather, traffic, high accident spots, type of road, etc.)
- Monitoring driving behaviour by **smartphone**
- Up to **30% of a premium back** based on driving behavior (Individual responsibility)
- Applicable at long term **MTPL and CASCO**, **additional short-term casco** packages for MTPL customers.

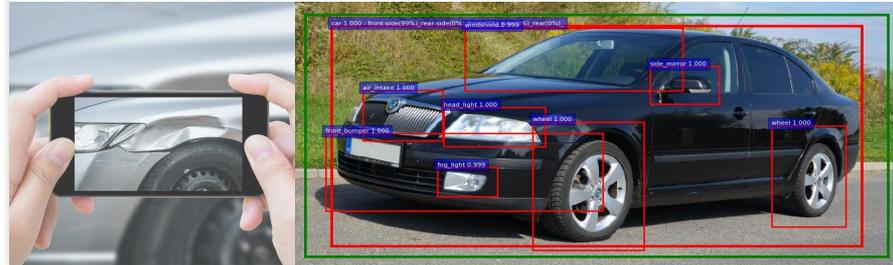


CRASHi

AI image recognition for car insurance

Web service enabling image recognition of car damage

- We have developed **image recognition technology** enabling us automatically detect and score various objects in pictures.
- **Simplifying the process of insurance claim**
- **Fastest** settlement in the market, **Automatic** recognition, **Savings** on operations
- Faster and less expensive
- 75 % ↓ on operations of such small car damage claims



Real-time scoring platform and Pet Insurance



Transparent real-time scoring platform

Digital certificate of multi-attribute creditworthiness based on transactional credit score owned by the end-user

- An **online creditworthiness platform with accessible feedback** and identity confirmation for transactions
- Multi attribute score from **transactional data** shared with partnered platforms and individuals
- Based on attributes individuals get insights on their score and **tips on improvement**
- Score sharing

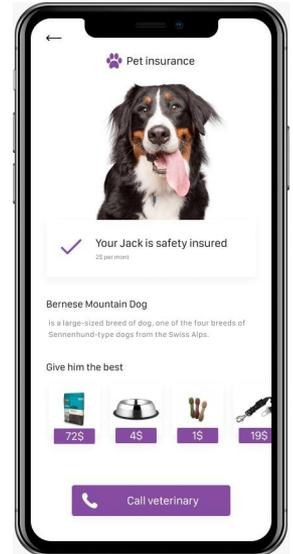


PET CLUB

Pet Insurance

Fully online pet insurance portal with easy registration

- Simple online process enabling to close a deal in 5 minutes with implemented customer scoring and risk mitigation
- ON/OFF additional insurance for chronic diseases and surgery costs
- Accident report accessible through the app with a chatbot assistant
- Care recommendation
- Pet sitting and a pet GPS tracker



Content insurance



Patalie Content platform for AXA insurance

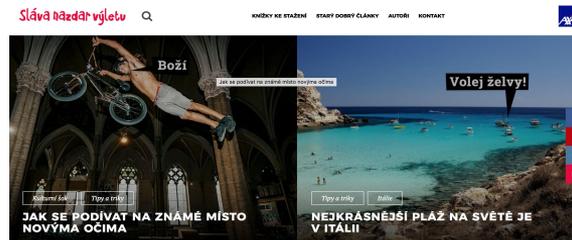
- Provides articles and **information connected to insurance**
- Content informs about of dangers and hazards in a wide range of activities and **offers insurance as a solution** for taking precaution against the hazards
- Intake of **customer data** allows more **personalised offers**
- Offers a **consultancy** from the insurance provider



Sláva hazardu výletu

Sláva hazardu výletu Content platform for AXA insurance focus on travel and leisure

- Travel brochures and information
- Travel related content helps the customer with a smooth planning of the journey and provides insurance benefits such as **discounts for travel insurance**
- Consultancy and help directly from AXA implemented into the website
- Improves **customer targeting, data collection, and customer journey**



Energy references

Virtual Battery and solar panel online

e.on

Solar

E-ON Sub-brand creation - Virtual Battery

- Connecting traditional brand with new economy - renewable energy.
- Virtual battery for EON = elegant way to **consume 100% of what you produce, without a high investment barrier.**

Delivery: Company rebuilding - Innovative technology, Complete product development with a platform incl. marketing communication and IT solutions.

Vsadte na solární systém s Virtuální baterií

Využijte energii ze solárních panelů na 100%

V naší chytré kalkulačce zjistíte, kolik díky fotovoltaice ušetříte. Stačí zadat adresu vašeho domu.

Zadejte adresu domu*

Spočítat úsporu

J sme jedini v ČR

e.on

Solar

Solar panel online

- A personalised **solar saving calculator** that **automatically analyses the solar potential** of rooftops
- **Combined data sources** from two available companies and made high converse solar website for E.ON

tetraeder.solar



Rooftop imagery technology

+

Google

Maps & API

Result: Increased conversion rate by 700%; Featured in BBC, Telegraph, Independent and others

eon-solar.co.uk

Operational leasing for a boiler

PRONÁJEMKOTLE

Rent and control water heating Operational leasing for a boiler

- Customer rents a package of services including repair, installation, regular checks and maintenance,
- All boilers are technologically up-to-date
- Online service book will provide all parties technological information about the checks and the status of the boiler
- The whole package is delivered on the bases of a long term contract



PRONÁJEMKOTLE

**Žádné starosti s teplem!
Pronajměte si kotel!**

Proč pronájem

 Operativní leasing odbourá zbytečné starosti spojené s vlastnictvím kotle.

 Nižší počáteční náklady a žádné skryté poplatky.

 Plná záruka po dobu pronájmu. Žádné náklady na opravy a náhradní díly.

 Už žádné starosti s pravidelnými revizemi a kontrolami.

Balíček komplexní péče

 Vy sami se rozhodnete o rozložení nákladů.

 Libovolná délka pronájmu.

 Telefonní podpora 24/7, rychlé zajištění opravy nefunkčního kotle.

 Online revizní kniha zaznamenávající veškerou údržbu a opravy.

KOTELZAPŮL

Delivering accessible heating solution Payment for a boiler in installments

- Customer pays 50% of the price up forward and the rest comes in installments as part of the gas bill
- Improvement of customer journey: free installation, service fees and maintenance
- Customer is bound by a long-term contract
- Customer scoring to mitigate the risks

KOTELZAPŮL

Nový kotel? Jedině za půl!

Využijte službu **Kotel za půl** a získáte plynový kotel za poloviční cenu s balíčkem komplexní péče!



Plynový kotel s nejvyšší energetickou účinností

- Kondenzační plynový kotel s energetickou účinností A+
- Přelísť záruka
- Montáž kotle a jeho uvedení do provozu



Balíček komplexní péče

- Pravidelné revize v hodnotě 1.500 Kč ročně
- Oprava kotle v případě jeho poruchy
- Telefonní centrum 24/7
- Online revizní kniha plynového kotle

Další výhody

 Žádné úhrady vyše jednorázově výplně

 NEŽI náklady na energii díky vnitřní účinnosti kotle

 Někdy náklady na údržbu kotle lze snížit

 Přelísť záruka na bezproblémovou funkci kotle

 Telefonní podpora 24/7 pro případ poruchy kotle

 Navštivte nás



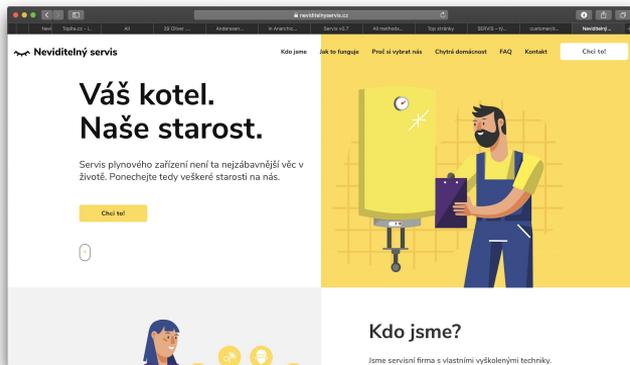
Invisible service and P2P energy trader



Neviditelný servis

Invisible service

- Heating service for a fixed monthly fee. Online consultation and sales of heaters, with installation reservation calendar. Upgraded with extra smart home safety & security services for a monthly fee.



Jiskra

P2P green energy trader

- Let the customers know the “farmers story”, choose their local producer and buy the energy directly from them through a P2P platform.



Automotive references

Automotive reference examples



Biggest P2P car-sharing platform in CEE

People are borrowing cars directly from their neighbours for any occasion, easily from app

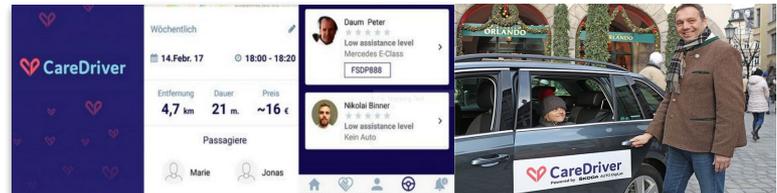
- On the other hand car owners can decrease their car ownership costs by lending car to their peers who are scored by the innovative driver scoring system.
- All cars are insured against theft, misuse or damage.



On-demand transport with care

Kids shouldn't be without their soccer practice just because parents don't have time to take them.

- **One network that connects trained & verified drivers and caretakers** with families, seniors and disabled - directly or through businesses (employers, senior houses,...)
- **Simple ordering & payment via mobile app**, peace of mind with fully insured service
- Started out as a P2P mobility with B2C platform. But was **transformed into a B2B service** with our own fleet.
- Scaled for example into Israel or China



On-demand transport with care



Electric cars together with home & outside charging
Operative leasing platform for electric cars to help with non-existing secondary market,

- CEE market is too young & vulnerable and secondary market non-existing.
- Short period operative leasing to skip waiting for final technology shape



Proposition description

- Full advisory service for used car purchase allowing customers to purchase the car with peace of mind implemented in designated gas stations with high frequency of traffic.
- Apart from finding & testing the car, additional features include financing, insurance & car repair service.



**We help
to find a
car**



**We check
its origins**



**We test it
together**



**We check its
technical
conditions**



**We
negotiate
the discount**



**We help
with
financing**

E-health references

Invisible Alignment and Diagnosis Portal for fertility

:beyli

Empowering customers in the Invisible Alignment
Product-market fit in Germany and Poland

- Czech Republic, Germany, Netherlands, Poland
- Invisible and convenient teeth aligning solution
- Bringing confidence to the customer and delivers top technologies directly from the doctors
- Teeth aligner portal - online orders and shops visits
- :beyli shops - creating a new pull approach and improving customer experience

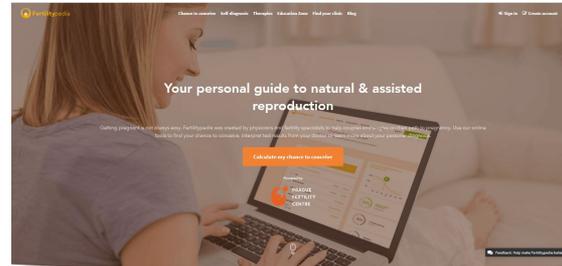


Fertilitypedia

European portal which helps couples with troubles to conceive a child

Providing:

- conception tips,
- diagnosis of potential physical problems,
- connecting couples with fertility clinics worldwide.
- Network of physicians and gynecologists
- IBM based AI solution
- 2000+ IVF clinics around the world



E-diagnosis and doctor in the app



uLékaře.cz

E-diagnosis and medical content

For content building - partnerships

- We connected uLekare with a network of physicians and specialist, as partner clinics and future providers of medical services to patients sourced from the website.

Results

- We managed a successful **interface face-lift**, using our internal innovation delivery teams.
- Re-branded the website
- Improved the UX and simplified the user journey

Which **meant great results**:

- Website visits increase by 30%
- Revenues increase by 12%



E-health platform - Doctor in the app

Test & launch best e-health propositions on Swiss market

- Online self-testing from the comfort of your home
- Consultation online connected to experienced doctors who evaluate the results
- Diagnosis and treatment connected to an e-shop
- Drug delivery from the platform and electronic prescriptions
- Smoother and more accurate data collection

Wie es funktioniert



Selbsttest zuhause

Sie erhalten ein Set mit Selbsttests (Blut, Urin- und Rachenabstriche), mit dem Sie Ihre Gesundheitswerte bequem und schnell von zu Hause aus analysieren können.



Online-Beratung

Sie werden mit einem unserer erfahrenen Ärzte verbunden, welcher Ihre Ergebnisse auswertet. Er stellt die Diagnose und daraus abgeleitet Ihre Behandlung.



Versand der Medikamente

Die Zustellung der Medikamente wird umgehend in die Wege geleitet, sofern nötig via elektronischen Rezept.

Health platform



Health platform

Online self-diagnosis system connected to an e-shop and experts



Online self-diagnoses using AI online symptom checker



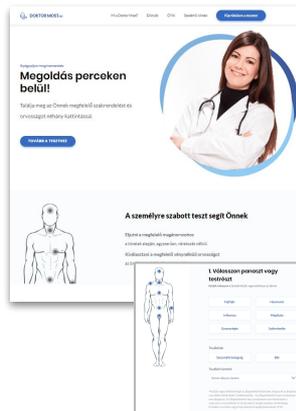
Real time analysis of the information and diagnose with **immediate recommendation**



Reference to a **sales based platform** with partnered pharmacies with **online payment and delivery option**



Arrangement of an appointment with a doctor with their time-slots, price, rating, and location available



Other references

Digitalisation reference examples

pointa

P2P online publishing service

Giving everyone the opportunity, tools and knowhow to produce, print and sell their book

- Pointa leads author through the whole publishing process:
 - ◆ offers professionals from publishing industry to collaborate on the book
 - ◆ provides book printing cost calculator
 - ◆ offers crowdfunding platform
 - ◆ offers distribution
- Readers are involved in the whole process: preparation stages, presales, following the author within the production stage and also distribution
- Colleagues can choose to work on interesting projects and get better pay



SingleCase

SingleCase: Designed for law firms of the 21st century
Administrative, progressive tool to effectively manage a law firm.

- Czech Republic, Slovakia and Romania
- Documents management in cloud
- Reports (work done automatically registers into billing)
- Tasks and dates (assigning tasks to people, setting reminders, terms synchronizing)
- Invoicing (automatic preparation of invoices, preset layouts, automatic check of clients' solvency)
- Emailing



We bring back order to lawyers' files

See how SingleCase can make work easier for you. Free 30-day trial.

Insert email

HLADKY LEGAL | TEMPUS | vráno-partners | FOCKWAY

Innovation Labs & challenger of multisport card

Innovation Labs

Built innovation hubs for the main player in automotive, banking and lending sector.

- Experience of creating 3 innovations labs under CD.
- Creating innovative, entrepreneurial ecosystem.
- **Setting up:**
 - strategy
 - positioning for the lab
 - processes
 - organisation structure
- **Hiring** people and building local teams
- Establishing **physical office**
- Creating **lab budget**, defining **purchasing policies**
- **Transferring know-how** to the team



One card pass accessing a wide range of free-time activities

- Established partnership with **fitness centres, swimming pools, wellness centres, museums, adrenaline parks, team building game parks**
- Partnership running all together with more than **1250 facilities** with **250+ types of activities**
- App with **online check-in**, subscription, rating of the centres, and last-minute deals
- **Online identity check** and other features digitised and transferred to the app



Pre-paid service:
employee benefit
program



The credit can be
stored in a card
or in an app



Customers can
use the pass
once every day



Loyalty app for a major grocery store

Customer platform for a major grocery store

Customer content and loyalty platform providing deeper customer knowledge, spending encouragement, and supplies analysis

- Maximising customer engagement through loyalty app
- Direct connection with the client
- Customer data collection: deeper knowledge of the customer, specific targeting, optimisation of supplies, monitoring of customer behaviour

Loyalty wallet

Rewarding people for spending with real-time points

Personalized offers

Specific targeting with videos, articles, and personalised discounts

Cashback

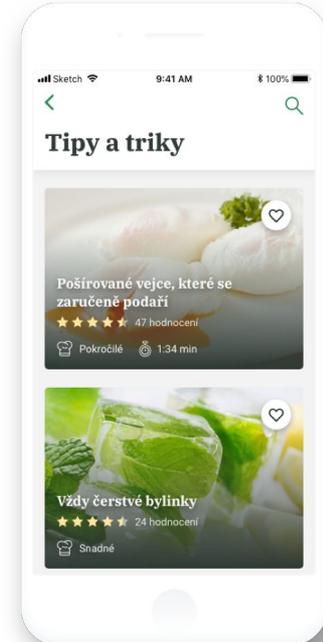
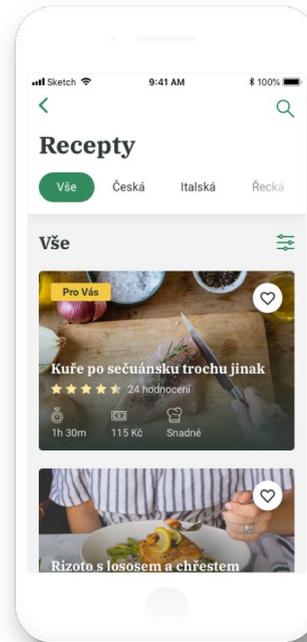
Long-term loyalty for spending combined with short term rewards

Digitisation

Digital leaflets and an app maximising the customer engagement

Analytics

Deep machine learning, analytics allowing supplier monetization



Thank you

CREATIVE
DOCK

MARTIN PEJSA

Founder of Creative Dock

martin.pejsa@creativedock.com

+420 775 011 404

CARLOS MEZA

Co-Founder Social Enterprises Lab

carlos.meza@creativedock.com

+420 725 573 045
