Exhibit 99.1

Investor Presentation

May 2022

OppFi

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Certain financial information and data contained this Presentation is unaudited and does not conform to Regulation S-X. Accordingly, such information and data may not be included in, may be adjusted in or may be presented differently in, any periodic filing, information or proxy statement, or prospectus or registration statement to be filed by OppFi with the SEC. Some of the financial information and data contained in this Presentation, such as Compound Annual Growth Rate ("CAGR"), Adjusted Net Income (and margin thereof), Adjusted EBITDA (and margin thereof) and Adjusted Operating Expense, has not been prepared in accordance with accounting principles generally accepted in the United States ("GAAP") and may be different from non-GAAP financial measures used by other companies. Adjusted Net Income is defined as Net Income plus (1) recruiting fees, severance and relocation, (2) amortization of debt transaction costs and (3) other addbacks and one-time expenses following the closing of the business combination, including one-time implementation fees, stock compensation expenses, IPO readiness costs and management fees, adjusted for taxes assuming a tax rate of 25% for the year ended December 31, 2020 and a 21.6% tax rate after, reflecting the U.S. federal statutory rate of 21% and a blended statutory rate for state income taxes, in order to allow for a comparison with other publicly traded companies. Adjusted EBITDA is defined as Adjusted Net Income plus (1) a tax rate of 25% for the year ended December 31, 2020 and a 21.6% tax rate after, reflecting the U.S. federal statutory rate of 21% and a blended statutory rate for state income taxes, in order to allow for a comparison with other publicly traded companies, (2) depreciation and amortization, (3) interest expense and (4) business (non-income) taxes. Adjusted Operating Expenses is defined as total expense excluding interest expenses, add backs and one-time items, and is presented as a percentage of Total Revenue. OppFi believes that the use of these non-GAAP financial measures provides an additional tool for investors to use in evaluating ongoing operating results and trends. These non-GAAP measures with comparable names should not be considered in isolation from, or as an alternative to, financial measures determined in accordance with GAAP. These non-GAAP measures of financial results are not GAAP measures of our financial results or liquidity and should not be considered as an alternative to net income (loss) as a measure of financial results, cash flows from operating activities as a measure of liquidity, or any other performance measure derived in accordance with GAAP. OppFi believes these non-GAAP measures of financial results provide useful information to management and investors regarding certain financial and business trends relating to OppFi's financial condition and results of operations. OppFi's management uses these non-GAAP measures for trend analyses and for budgeting and planning purposes. OppFi believes that the use of these non-GAAP financial measures provides an additional tool for investors to use in evaluating projected operating results and trends in comparing OppFi's financial measures with other similar companies, many of which present similar non-GAAP financial measures to investors. Management does not consider these non-GAAP measures in isolation or as an alternative to financial measures determined in accordance with GAAP. The principal limitation of these non-GAAP financial measures is that they exclude significant expenses and income that are required by GAAP to be recorded in the Company's financial statements. In addition, they are subject to inherent limitations as they reflect the exercise of judgments by management about which expense and income are excluded or included in determining these non-GAAP financial measures. In order to compensate for these limitations, management presents non-GAAP financial measures in connection with GAAP results. You should review the OppFi's audited financial statements, which have been filed with the SEC. A reconciliation for OppFi's non-GAAP financial measures to the most directly comparable GAAP financial measures can be found in the Appendix. The Non-GAAP financial measures of Adjusted EBITDA Margin, Adjusted Net Income Margin and Adjusted Operating Expense presented as a percentage of revenue for the full year 2022 are provided in this presentation only on a non-GAAP basis because a reconciliation to the most comparable GAAP financial measures, Net Revenue and Net Income, is not available without unreasonable effort. OppFi believes that such items and, accordingly, the other items of the reconciliation, would require an unreasonable effort to predict with reasonable certainty the amount or timing of non-GAAP adjustments used to calculate these Non-GAAP financial measures. OppFi believes that any such forecast would result in a broad range of projected values that would not be meaningful to investors.

Projected Financial Information

This Presentation contains financial forecasts, including with respect to the Company's estimated and projected revenue, receivables growth, originations growth, Adjusted Net Income, Adjusted EBITDA, and Adjusted Operating Expense and margins with respect to Net Revenue, Adjusted Net Income, Adjusted EBITDA and Adjusted Operating Expense. The Company's certified public accountant has not audited, reviewed, compiled, or performed any procedures with respect to the projections for the purpose of their inclusion in this Presentation, and accordingly, has not expressed an opinion or provided any other form of assurance with respect thereto for the purpose of this Presentation. These projections should not be relied upon as being necessarily indicative of future results. Any estimates, forecasts or projections set forth in the Presentation have been prepared by the Company in good faith on a basis believed to be reasonable. Such estimates, forecasts and projections involve significant elements of subjective judgment and analysis and reflect numerous judgments, estimates and assumptions that are inherently uncertain in prospective financial information of any kind. As such, no representation can be made as to the attainability of such estimates, forecasts and projections. The recipient is cautioned that such estimates, forecasts or projections have not been audited and have not been prepared in conformity with GAAP. The estimates, forecasts and projections included in this Presentation are subject to a wide variety of significant business, economic and competitive risks and uncertainties that could cause actual results to differ materially from those contained in the prospective financial information, which include, but are not limited to, those mentioned in the prior paragraphs under the caption "Forward-Looking Statements." The recipient therefore should not rely on the estimates, forecasts or projections contained in the Presentation.

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This presentation does not constitute an offer to sell, or the solicitation of an offer to buy, any securities, nor shall there be any sale of securities in any states or jurisdictions in which such offer, solicitation or sale would be unlawful. No offer of securities shall be made except by means of a prospectus meeting the requirements of Section 10 of the Securities Act.

Website

This Presentation contains reproductions and references to the Company's website and mobile content. The contents of the website and mobile content are not incorporated into this Presentation. Any references to URLs for the websites are intended to be inactive textual references only.

OUR MISSION

OppFi’s mission is to facilitate safe, simple and more affordable credit access to the 60 million everyday Americans who currently lack traditional options to rebuild their financial health.

Key Company Highlights

Solid Revenue Growth

66% 5-year CAGR[1]

Significant Scale

Facilitated more than $3.3 billion in gross loan issuance covering over 2 million loans, since inception

Leading Proprietary Credit & Technology Platform

Real-time AI drove automation for 82% of decisions in 2021

Profitable since 2015

$66 million adjusted net income[2] in 2021

Robust Customer Demand

More than 2.4 million applications in 2021, ~80% mobile generated

Exceptional Customer Satisfaction

Net Promoter Score of 85[3]; 2,800+ Trustpilot customer reviews with 4.7 / 5.0 average rating

1. 2016–2021
2. Adjusted Net Income represents Adjusted EBT tax-affected at 21.6% assumed tax rate. Pro forma for conversion for fair market value accounting.
3. For full-year 2021 at the time of loan approval.

Executive Management Team

Todd Schwartz
Founder, Chief Executive Officer, and Executive Chairman
Schwartz Capital Group

Pamela Johnson
Chief Financial Officer
Heights Finance;
Pioneer Financial Services

Christopher McKay
Chief Risk and Analytics Officer
HSBC; Capital One

Manuel Chagas
Chief Operating Officer
Discover Financial Services;
McKinsey & Company; Accenture

Elizabeth Simer
Chief Strategy Officer
Discover Financial Services;
Square (Block); Intuit

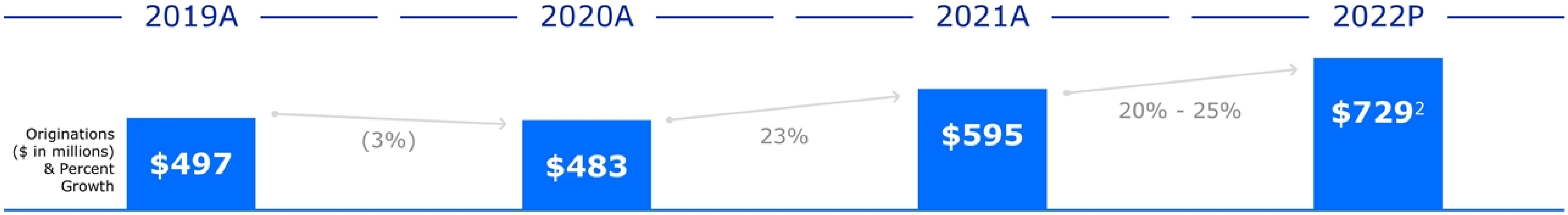
Vasili Gerogiannis
Chief Capital Officer
ABN AMRO; BMO Financial Group

Yuri Ter-Saakyants
Chief Technology Officer
Insureon; Mediaocean

Stacee Hasenbalg
Chief Compliance Officer
Avant; BMO Financial Group;
Mayer Brown

Marv Gurevich
General Counsel
Enova; Avant

OppFi Entering Next Phase of Growth



Strengthened the Foundation	Strong Business Fundamentals Despite Pandemic Onset	Transitioned to Public Company, Growth Resumed	Focus on Our Core Product, Credit Normalizes
• Diversified capital structure • Adjusted net income increased by 90%[1] • Auto approval rate more than doubled	• Added new bank origination partners • Tightly managed business through the pandemic • Provided credit to more than 280,000 consumers	• Origination and earnings growth resumed • Record originations in 2H:21 • More than doubled auto approval rate (again)	• Todd Schwartz returns as CEO • Strong origination demand • Credit normalization • Iterating market-based offers • Refining underwriting model • Strengthening technology and AI

1. Adjusted Net Income is not a financial measure determined in accordance with GAAP. For a reconciliation to our most directly comparable financial measures calculated and presented in accordance with GAAP, please see the Appendix included within this presentation.
2. Represents an amount that reflects originations based on the midpoint of guidance for ending receivables growth.

OppFi

High Percentage of Americans Lack Savings and/or Credit Access

60 million U.S. adults
lack access to traditional credit[1]

64% of U.S. consumers
live paycheck to paycheck[2]

44% of U.S. adults
have savings to cover a $1,000 unplanned expense[3]

1. Hamdani, Kausar, et al. "UNEQUAL ACCESS TO CREDIT The Hidden Impact of Credit Constraints." NewYorkFed.org, 2019
2. LendingClub Corporation. "New Reality Check: The Paycheck-To-Paycheck Report: The Credit Edition." PYMNTS.com, May 2, 2022
3. Bennett, Karen. "Survey: Less than half of Americans have savings to cover a $1,000 surprise expense." Bankrate.com, January 19, 2022

We Help Everyday Consumers Solve Everyday Problems

OUR TYPICAL CUSTOMER:

- Established Credit History
- Median Income
- Employed
- Bank Account
- >30 Years Old
- College-Educated
- No Savings

OppFi customers can use proceeds for **any unexpected expense**

Car Trouble

Housing

Medical

Family

Education

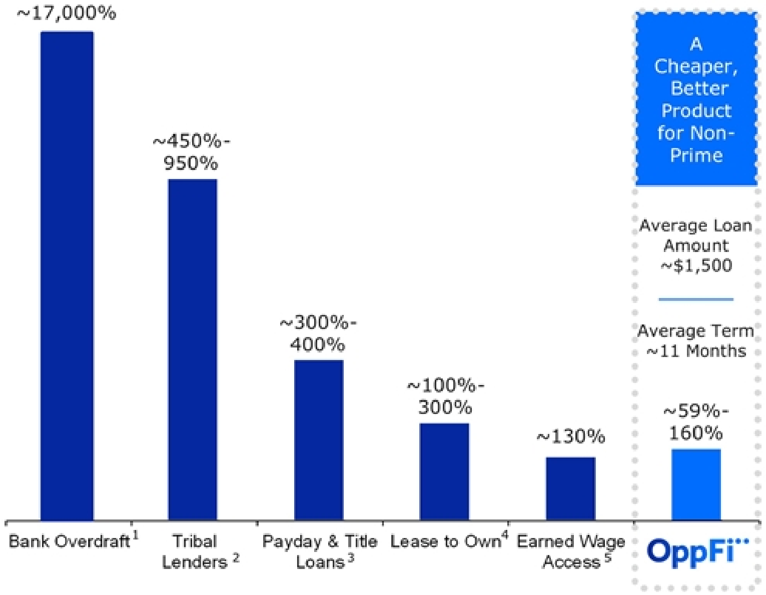
OppFi Advantage: The OppFi Approach to Lending

Traditionally financing options for the underbanked have been limited, with exorbitant interest rates and poor customer service

The OppLoan's Market Leading Terms

Simple interest, amortizing installment loans with no balloon payments
No origination fees
No late fees
No NSF fees
No prepayment penalties
Market-based offers provide options based on amount, interest rate, and term
Report to the 3 major credit bureaus
Work compassionately with customers who require payment plan modification

Underbanked Option APRs



1. Credit Karma; based on average charge of $34 on average transaction of $24 to be repaid within three days
2. CFPB; from 2017 lawsuit, the annual percentage rates for four tribal lenders' installment loan products was between 440% and 950%
3. FTC and CFPB; based on title lenders charging average of 25% per month and typical two-week payday loan with a $15 per $100 fee
4. FTC; based on $83/month, 12-month Lease to Own ("LTO") plan to purchase ~$500 item and $39/week, 48-week LTO plan to purchase ~$600 item
5. Lend Academy; assumes $200 amount financed with $5 finance charge 7 days between the advance and employee's regularly scheduled paydate

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Leverage Billions of Data Points to Make Credit Scores Obsolete

OppFi's proprietary algorithms powered by Artificial Intelligence are designed to better predict ability and willingness to repay

~11 BILLION
Data Points
AI-Powered Proprietary Scoring Algorithm

13+ Million
Applications

2+ Million
Loans

22+ Million
Repayments

~500
Attributes per Repayment

Technology-Fueled Proprietary Algorithms Provide Real-Time Insights

Visibility across non-prime risk spectrum enables OppFi to target credit worthy borrowers more effectively, providing flexibility to change underwriting criteria quickly

- 100% Cloud Platform
- Leads Decision Engine
- Machine Learning
- Bank Verification
- Income Verification
- Modern Data Warehouse
- AI Powered Conversion, Approvals & Servicing
- Next Best Action Workflow Optimization
- Continuous A/B Testing
- Real-time Data & Analytics
- Microservice Infrastructure

DECISIONS POWERED BY…

- Consumer Behavior
- Income Data
- Bank Data
- Employment Data
- Alternative Bureau Data
- Marketing Source

OppFi Growth Strategy

Accelerate profitable growth

Drive profitable core product volume growth

- Continue to test / iterate on market-based offers
- Refine underwriting model, focusing on stronger credit segments
- Reduce acquisition costs, with more targeted marketing campaigns by focusing on referrals and conversion funnel optimization

Serve more non-prime consumers with product extensions, new structures, and/or strategic partnerships

- Enter adjacent market segments, utilizing different business model with minimal balance sheet or credit risk
- Secure new capital efficient funding structures
- Explore new relationship structures with banks

Expand into new customer segments via M&A

- Acquire enterprise that could provide credit access to other customer types in adjacent lending categories, diversifying business mix

Understanding Our Customer Value

Over 1,785[1] Customers[2] Surveyed

1,426 of 1,785 took the time to write a personal note about their experience

87% of the remarks were positive

*"**OppLoans gave me a chance.** And I have not let them down and I will not let them down. I hope they can continue rescuing people such as myself!"*

Overall Experience

91%

had a **very positive** or **positive** experience[3]

We Are There When Others Are Not ...

ALMOST **50%** were turned down by a bank or credit union

OVER **50%** were turned down by another lender

Our Impact

What would happen to our customers without OppFi?

FALL BEHIND ON THEIR BILLS — 80%+

RISK LOSING THEIR JOB — 30%

FACE THE PROSPECT OF LOSING THEIR HOUSING — 30%

FACE POTENTIAL BANKRUPTCY — 13%

1. As of 5/2/2022
2. Survey is based on California customers only
3. 77% had a very positive experience and 14% had a positive experience

Financial Performance

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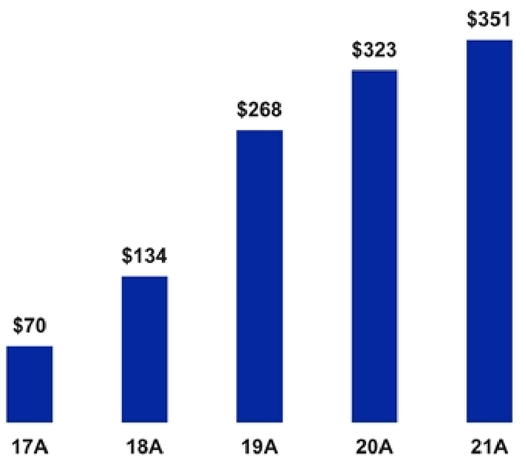
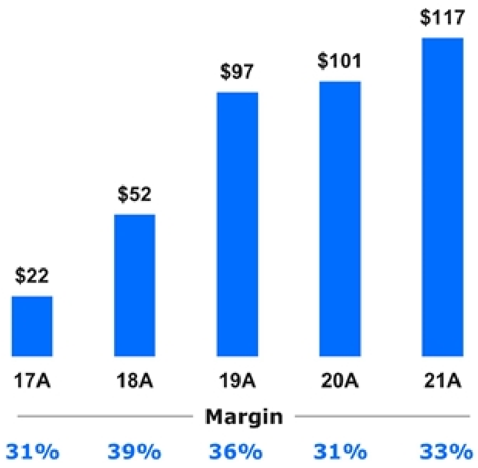
Platform with Proven Ability to Scale Profitably

($ in millions)

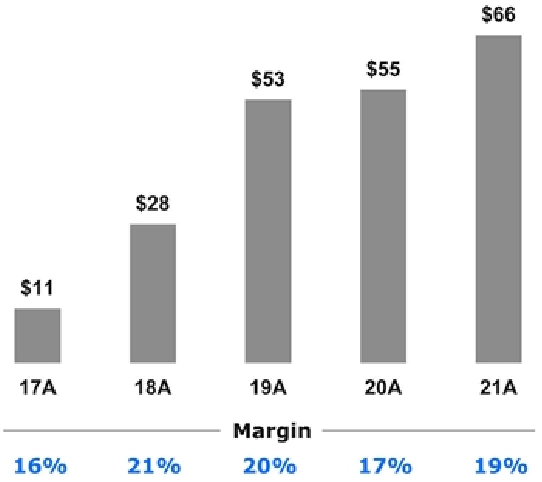
Revenue



Adjusted EBITDA



Adjusted Net Income

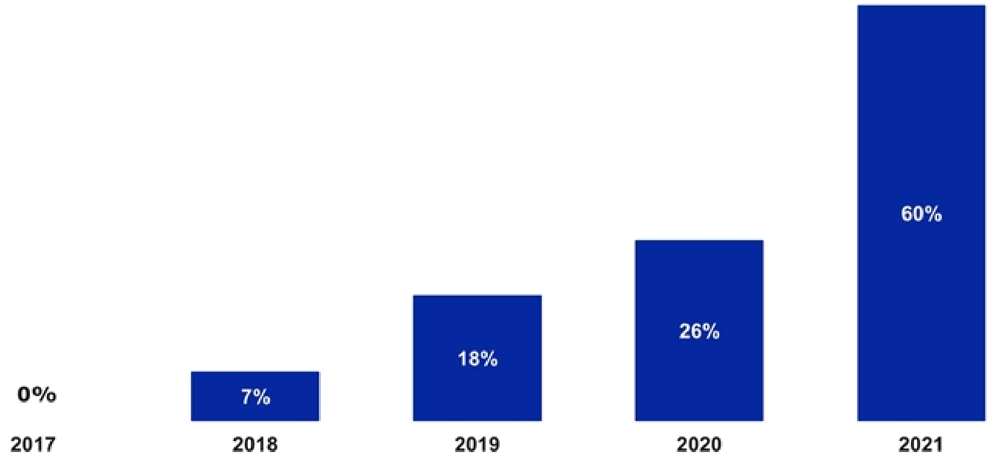


Note: Reconciliation of non-GAAP to GAAP financials for 2017 through 2021 located in Appendix

Operational Efficiencies: Automation & Expense Savings

Continued increases in operational leverage position OppFi well for post-COVID demand

Increasing Automated Approvals (AAR)



On track for annualized $15 million in after-tax reduction in operational cost base, exiting 2022:

- More efficient marketing spending leading to lower cost per funded loan
- Reduced vendor expenses
- Headcount rationalization
- Lower interest expenses from new financing agreements
- Normalization of costs after going public last year

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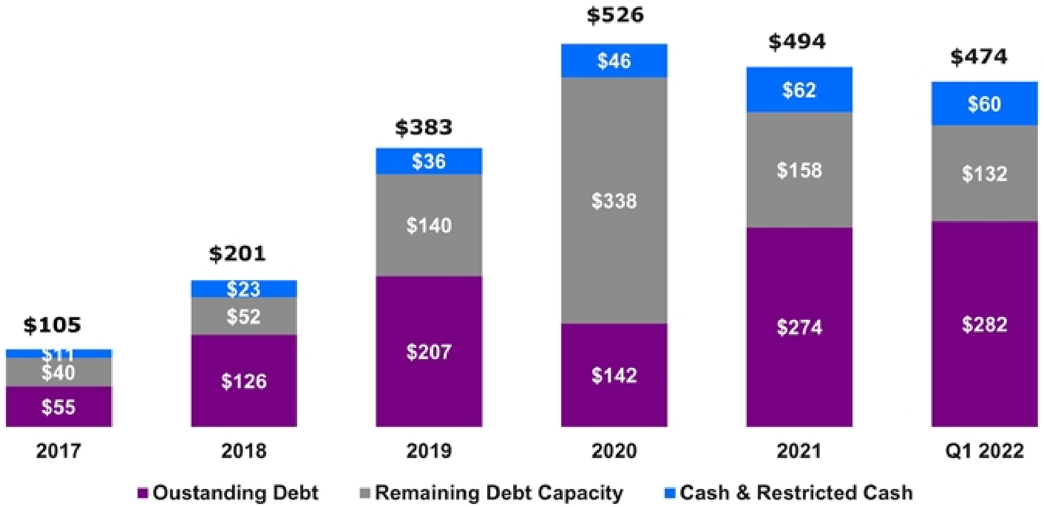
Reduced Cost of Financing and Strong Balance Sheet to Power Growth

Ample debt capacity provides a means to fund future growth without equity

Ample Liquidity ($ in millions)



Grown liquidity nearly 5x of 2017 levels

Decreased cost of borrowing by 500+ bps since 2017

Diversified institutional capital sources, including Ares and Atalaya

Increased financial flexibility with:

- corporate credit agreements,
- asset-backed facilities,
- bank provided asset-based loans,
- forward flow arrangements, and
- total return swap

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Quarterly Key Performance Indicators

UNAUDITED QUARTER ENDED

($ in millions), except Total Marketing Cost	3/31/2021	3/31/2022
Net Originations[1]	$100	$163
Ending Receivables[2]	$245	$338
% of Originations by Bank Partners	76%	95%
Net Charge-Offs as % of Avg. Receivables[3]	30%	56%
Average Yield[4]	130%	120%
Automatic Approval Rate[5]	41%	61%
Total Marketing Cost per New Funded Loan[6]	$266	$221
Total Marketing Cost per Funded Loan[7]	$56	$76

Key Highlights

Net originations increased 63% year over year

Ending receivables increased 38% year over year as a result of strong origination growth YoY

Net charge-offs as % of average receivables increased to 56% versus 30% year over year reflecting increased losses from segments that are no longer being approved in 2022, providing opportunity for improvement in 2H:22

Yield decreased year over year due to introduction of personalized pricing and increased delinquency

Automatic approval rate increased to 61% from 41% year over year, reflecting the continued application of algorithmic automation projects that streamline the origination process

Total marketing cost per new funded loan decreased by 17% year over year due to reduced investment in direct mail spend combined with higher customer conversion rates

1. Net originations include both originations by bank partners on the OppFi platform, as well as direct originations by OppFi.
2. Receivables are defined as unpaid principal balances of both on- and off-balance sheet loans.
3. Net charge-offs as a percentage of average receivables (defined as unpaid principal of both on- and off-balance sheet loans) represents total charge offs from the period less recoveries as a percent of average receivables. OppFi charges off loans after they are more than 90 days delinquent.
4. Average Yield is defined as annualized interest income from the period as a percent of average receivables
5. Auto-Approval Rate is calculated by taking the number of approved loans that are not decisioned by a loan advocate or underwriter (auto-approval) divided by the total number of loans approved.
6. Marketing Cost per New Funded Loan represents marketing cost per funded loan for new loans. This metric is the amount of direct marketing costs incurred during a period divided by the number of new funded loans originated during that same period.
7. Marketing Cost per Funded Loan represents marketing cost per funded loans (including new and returning customer loans). This metric is the amount of direct marketing costs incurred during a period divided by the number of funded loans originated during that same period.

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Full Year 2022 Outlook[1]

60% to 65%
Net Revenue Margin

43% to 47%
Adjusted Operating Expense[2] Margin

20% to 25%
Adjusted EBITDA Margin

8% to 12%
Adjusted Net Income Margin

Total revenue and ending receivables growth of 20% to 25% in 2022 year over year

1. As disclosed in the first quarter 2022 earnings press release issued on May 5, 2022.
2. Adjusted Operating Expense is defined as total expenses excluding interest expense, add backs and one-time items. Adjusted Operating Expense is not a financial measure determined in accordance with GAAP

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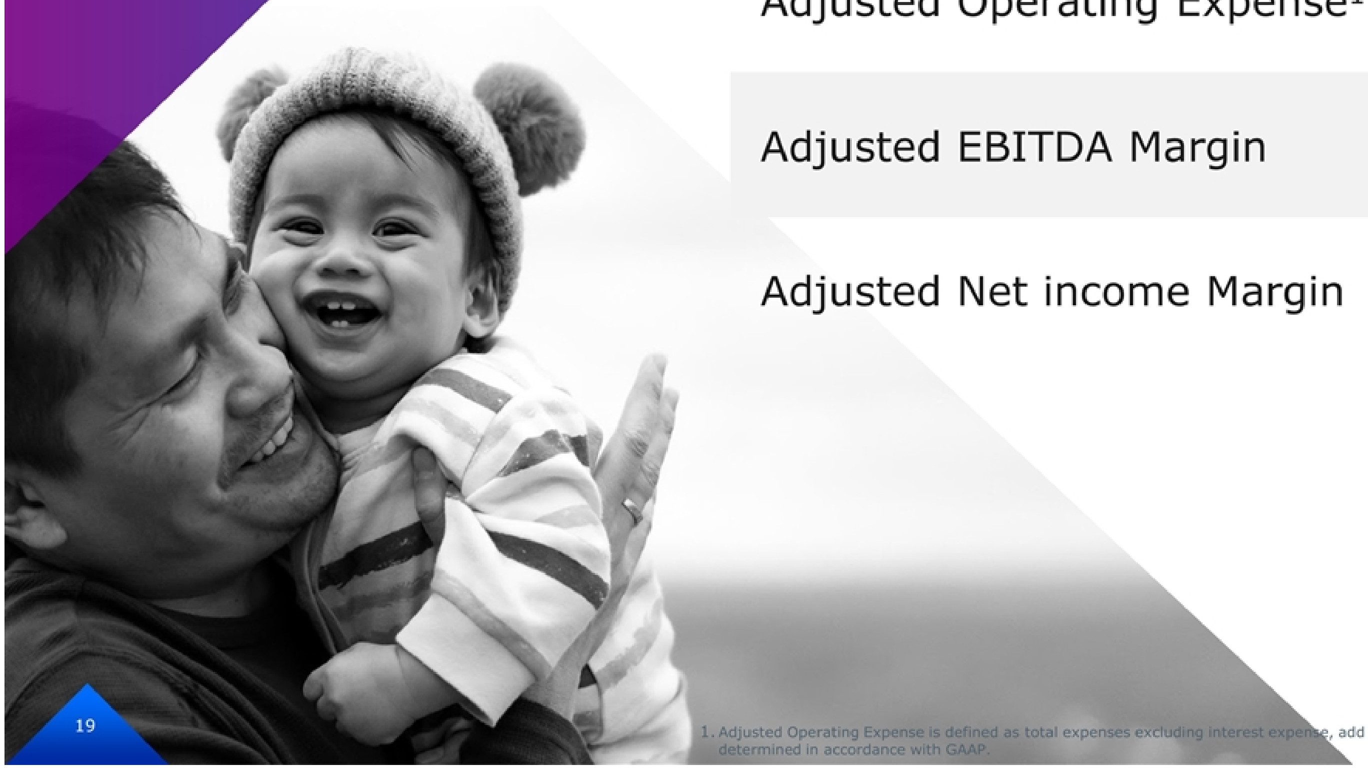
Long-Term Guidance

	LONG-TERM
Net Revenue Margin	**70%**
Adjusted Operating Expense[1] Margin	**44%**
Adjusted EBITDA Margin	**30%**
Adjusted Net income Margin	**15%**



1. Adjusted Operating Expense is defined as total expenses excluding interest expense, add backs and one-time items. Adjusted Operating Expense is not a financial measure determined in accordance with GAAP.

Key Investment Highlights

Profitable, growing financial technology company

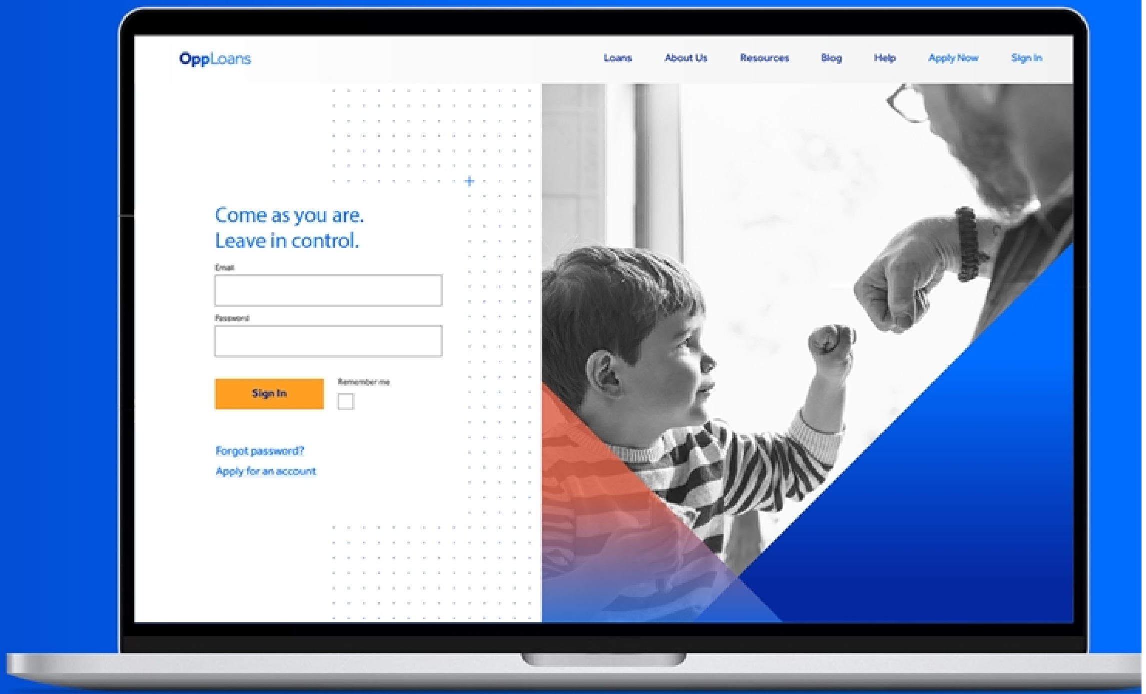
Installment loan category disruptor

Differentiated business model with low cost spread-based lending creates a competitive advantage and minimizes interest rate risk

Potential strategic growth via product extensions, new structures, strategic partnerships, and/or acquisitions

Founder, CEO and Executive Chairman as largest shareholder;
owner/operator dynamic aligns incentives to maximize shareholder value;
Schwartz family recently began purchasing shares on open-market per Form 4 filings

Appendix


OppLoans
Loans
About Us
Resources
Blog
Help
Apply Now
Sign In
Come as you are.
Leave in control.
Email
Password
Sign In
Remember me
Forgot password?
Apply for an account

Pro Forma Share Count as of March 31, 2022

Shares	Share Price $10.00	$12.00	$13.00	$14.00	Notes
Class A Common Stock held by Public and Founders	13,349,150	13,349,150	13,349,150	13,349,150	Shares held by public shareholders, including founders, underwriters and private placements
Class A and Class V Common Stock Held by Pre-Business Combination OppFi Equity holders	70,838,474	70,838,474	70,838,474	70,838,474	Excludes 25,500,000 shares of Class V Common Stock outstanding with respect to Earn Out Units held by pre-business combination OppFi equity holders, which vest and are subject to forfeiture as discussed below
Total Currently Outstanding Shares of Common Stock	**84,187,624**	**84,187,624**	**84,187,624**	**84,187,624**	Excludes 25,500,000 shares of Class V Common Stock outstanding with respect to Earn Out Units held by pre-business combination OppFi equity holders, which vest and are subject to forfeiture as discussed below
Earn-Out Shares		8,500,000	17,000,000 (including 8,500,000 units that would have vested at $12)	25,500,000 (including 8,500,000 units that would have vested at each of $12 and $13)	Earn-Out Shares represent shares of Class V Common Stock that related to a total of 25,500,000 Earn Out Units held by pre-business combination OppFi equity holders, which vest in three tranches when the volume weighted average price (VWAP) of the Class A Common Stock equals or exceeds each of $12.00, $13.00 and $14.00 for any 20 out of 30 consecutive trading days over the first 36 months after closing, and with respect to which Class V Common Stock is currently outstanding and subject to vesting and forfeiture Forfeited after 3-year anniversary of closing date if vesting conditions above are not met
Total Outstanding Shares of Common Stock Giving Effect to Earn-Outs	**84,187,624**	**92,687,624**	**101,187,624**	**109,687,624**	

Note: This presentation is not a complete summary of all relevant terms, conditions and information related to the capital structure of OppFi Inc. For more information, see the Company's filings with the SEC, including the Annual Report on Form 10-K filed by the Company with the SEC on March 11, 2022.
This presentation excludes:
14,426,937 warrants to purchase shares of Class A Common Stock at $11.50 per share
912,500 warrants to purchase shares of Class A Common Stock at $15.00 per share
11,500,000 shares of Class A Common Stock issuable under the Company's 2021 Equity Incentive Plan
1,200,000 shares of Class A Common Stock issuable under the Company's 2021 Employee Stock Purchase Plan

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Adjusted EBITDA and Adjusted Net Income Reconciliation Table

($ in millions)	2017	2018	2019	2020	2021
Net Income	**$3**	**$10**	**$33**	**$78**	**$90**
FV adjustments	10	26	35	(8)	-
Debt Issuance Cost	1	1	2	2	2
Other Addback and One-Time Expenses[1]	1	1	1	2	(8)
Adjusted EBT	**15**	**37**	**71**	**74**	**84**
Pro-Forma Taxes[2]	(4)	(9)	(18)	(18)	(18)
Adjusted Net Income	**11**	**28**	**53**	**55**	**66**
Pro-Forma Taxes[2]	4	9	18	18	18
Depreciation and Amortization	1	2	4	7	10
Interest Expense	6	12	21	19	22
Business (Non-income) Taxes	-	0	1	2	1
Adjusted EBITDA	**$22**	**$52**	**$97**	**$101**	**$117**

Note: Excludes transaction expenses
1. Includes one time implementation fees, stock compensation expenses, IPO readiness costs and management fees
2. Assumes a tax rate of 25% for the years ended December 31, 2017, December 31, 2018, December 31, 2019, and December 31, 2020 and a 21.6% tax rate after, reflecting the U.S. federal statutory rate of 21% and a blended statutory rate for state income taxes, in order to allow for a comparison with other publicly traded companies.

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