



 **creditero**

About us and market overview

- Launched in **2021**;
- Part of one of the fastest growing fintech group in South-East Europe- MV Finance LTD. The group is with strong international presence in Bulgaria, Romania, Spain, Macedonia, Bosna and Herzegovina and Mexico;
- Over **300 k** unique clients;
- Over **70 k** granted loans;
- Over **19 M** in disbursed principal;
- Net loan portfolio **2.7 M EUR**;

Spain



- Population over **47 million**
- **87,44 %** active members of the society



Our products

Split by product



PDL/payday loans/:

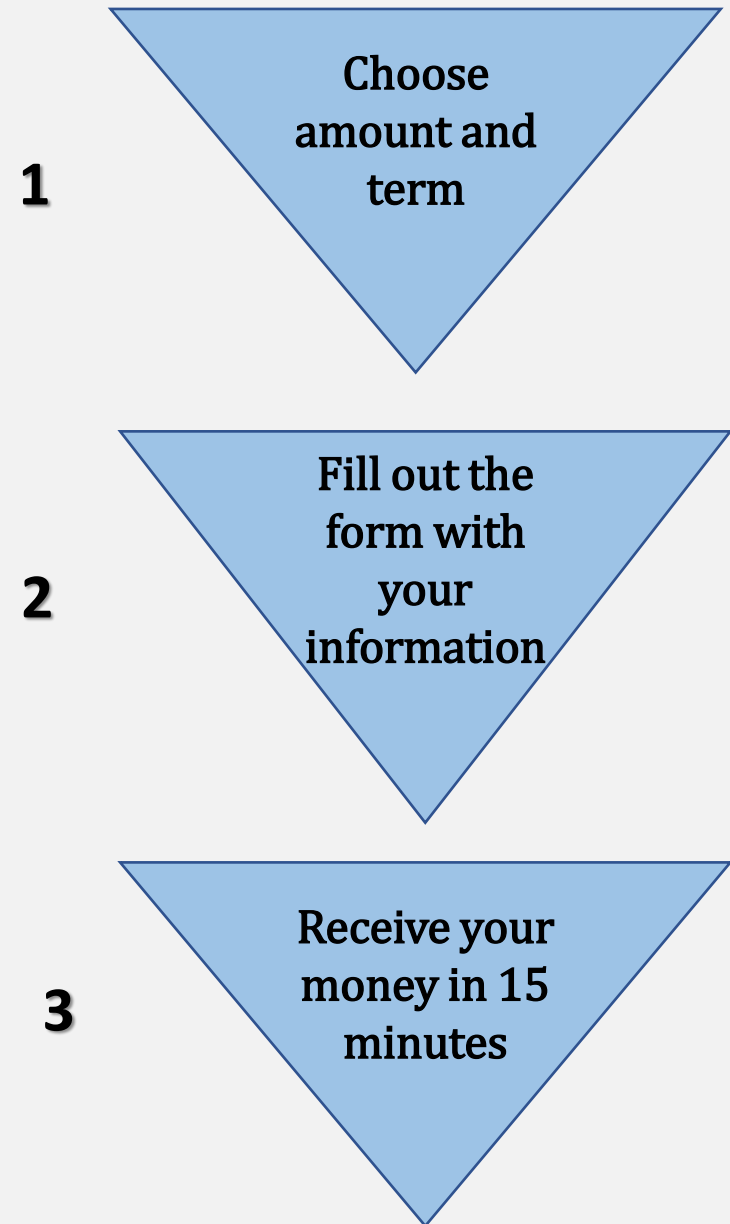
- up to 30 days;
- up to 600 EUR;
- not secured;
- Average term- 25 days;

Instalment loans:

- up to 6 months;
- up to 800 EUR;
- not secured;
- Average term- 4 months;

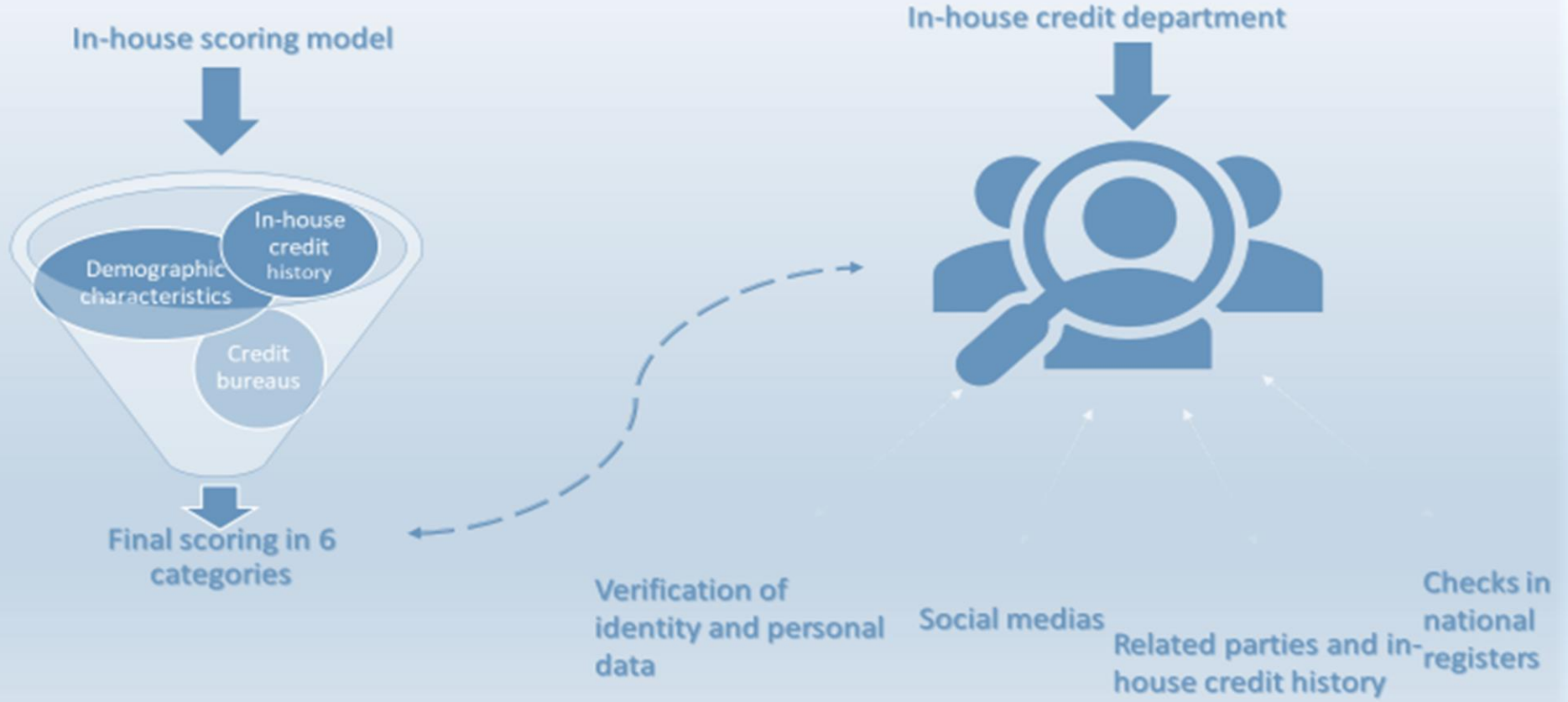


Our applications process juts in 3 steps



Our underwriting process

Two levels of credit approval



Competitive advantages

- **Part of an international financial group MV Finance LTD- leader in South-East Europe;**
- **Experience and Leadership;**
- **Specialized and Focused Team;**
- **Advanced Technological Innovation;**
- **Effective Marketing and Customer Acquisition Strategy;**
- **Efficient Risk Management and Collections;**
- **Strict Regulatory Compliance;**
- **Focus on Customer Satisfaction;**



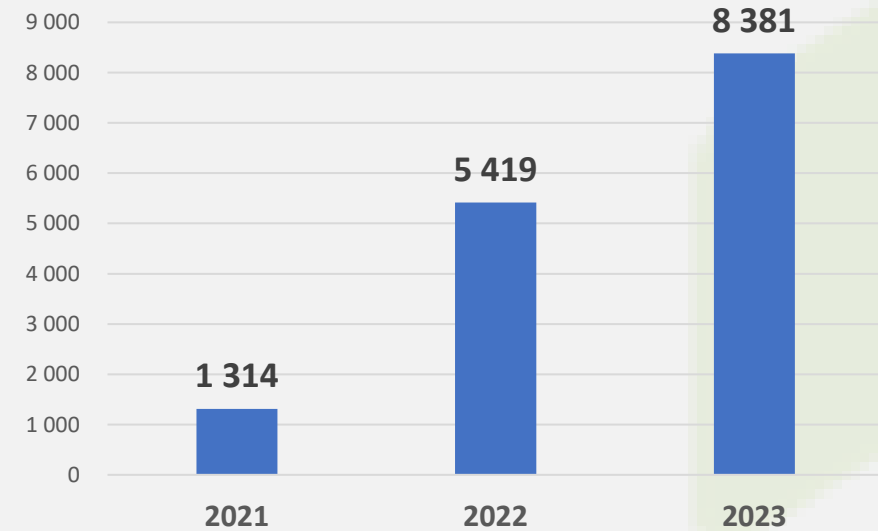
Our performance

- 3 Y track record
- 8.3 m EUR interest income;
- Loan portfolio 2.7 m EUR Q1/2024;

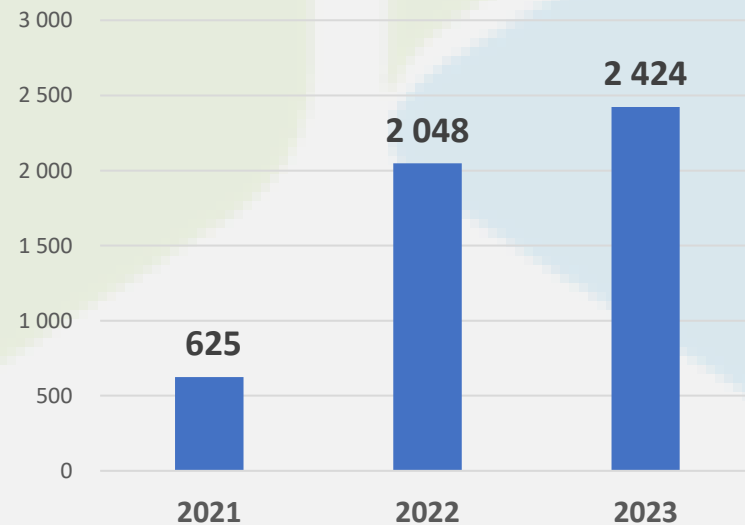
2023:

- 54.65% interest revenue growth;
- 49% origination growth;
- 18% loan portfolio growth;

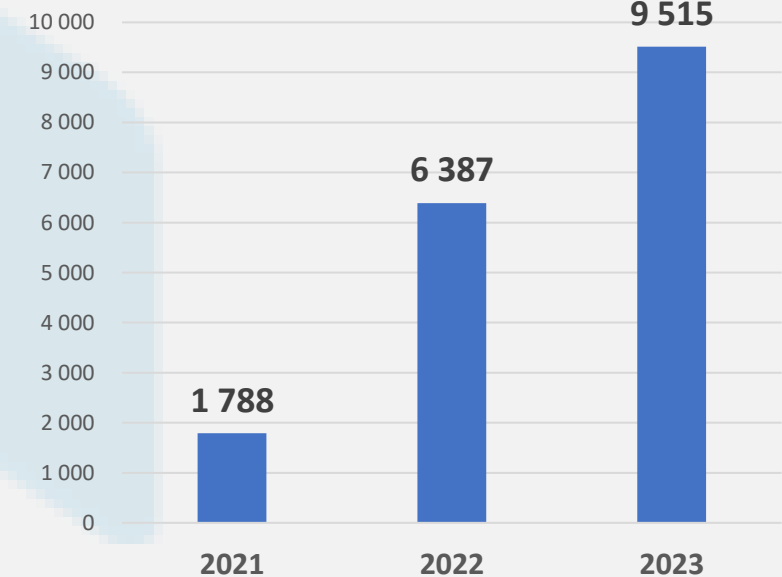
Incomes in thousand EUR



Net loan portfolio in thousand EUR



Granted loans in thousand EUR



Company strategy and goals

Revenue Growth

- 3-Year Goal: Increase annual revenues by 20% each year;

Customer Base Expansion

- 3-Year Goal: Grow our customer base by 30% each year through effective marketing strategies and improved customer satisfaction;

Innovation and Technological Development

- 3-Year Goal: Implement at least three new technologies that significantly improve operational efficiency and customer experience;

Compliance and Risk Management

- 3-Year Goal: Maintain delinquency rates under control through effective risk management and proactive collection strategies;

Customer Satisfaction

- 3-Year Goal: Achieve a Net Promoter Score (NPS) of 70 or higher;

Sustainable Growth

- Geographical Expansion within Spain;
- Customer Base Increase;
- New Product Development;

Continuous Innovation

- New Products;
- Technology Integration;
- Combine online and offline strategies;

Operational Optimization

- Cost Reduction;
- Process Improvement;

Management team



Ivaylo Ibrishimov- CEO, FCCA

Ivaylo Ibrishimov is highly experienced in managing companies in fast growing highly-technological and regulated environment across several countries in IT, finance, customer service, marketing and risk.

- **Bachelor of Economics from UNWE, Sofia**
- **ACCA Member**
- **Publications in financial medias**



Jose Manuel Cantos-COO

Jose Manuel Cantos is with more than 15 years of experience in Start-up, risks, operations, strategies implementation and product development in Spanish financial industry.

- **Master of Economics from UAM University, Madrid**