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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 320 k unique clients;
- Over 120 k granted loans;
- Over 30 million in disbursed principle;
- Net loan portfolio 3.5 M EUR;

Spain

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

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Our products

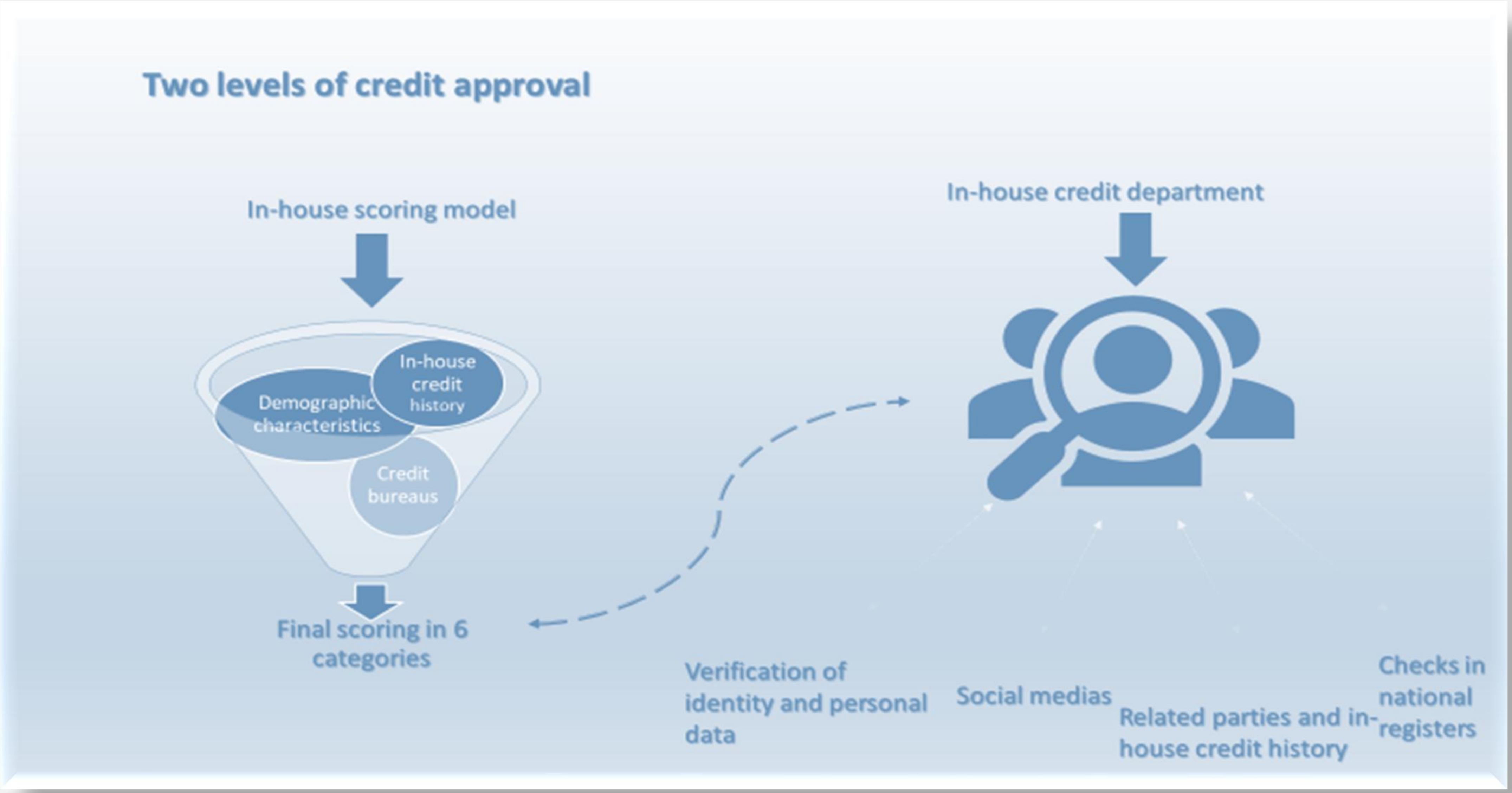
PDL/payday loans/:
- ➢ up to 30 days;
- ➢ up to 600 EUR;
- ➢ not secured;
- ➢ Average term- 25 days;

Instalment loans:
- ➢ up to 6 months;
- ➢ up to 800 EUR;
- ➢ not secured;
- ➢ Average term- 4 months;

Our applications process juts in 3 steps

1. **Choose amount and term**
2. **Fill out the form with your information**
3. **Receive your money in 15 minutes**

Our underwriting process



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;**

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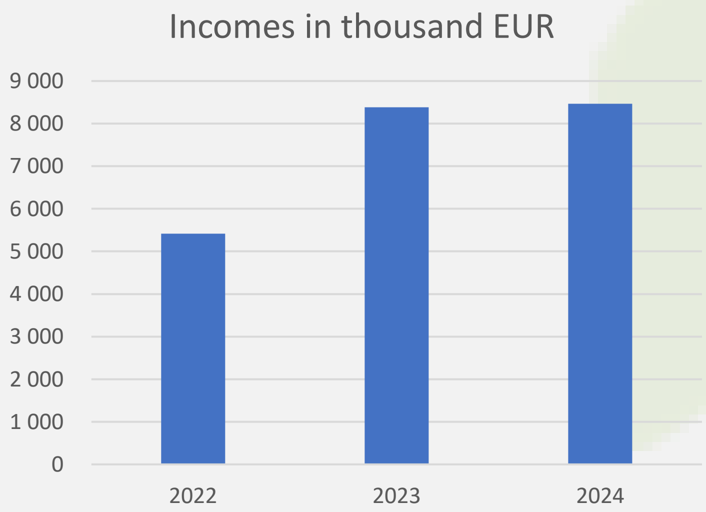
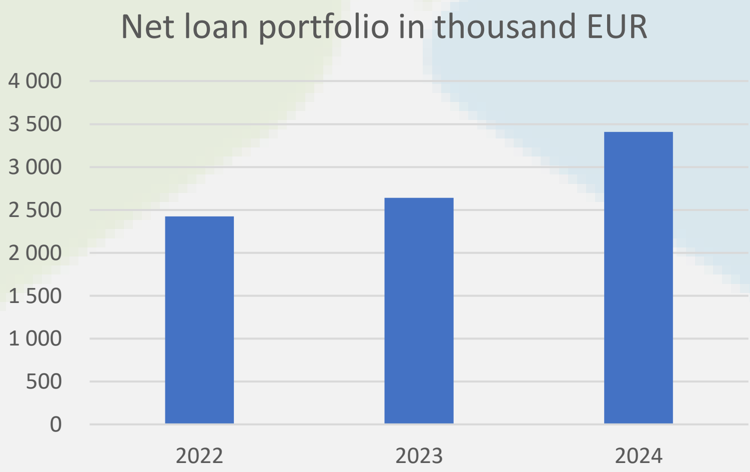
Our performance

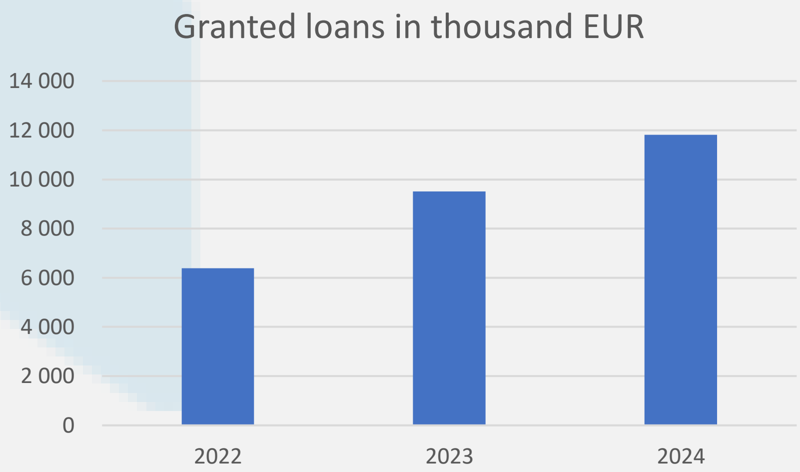
- 4 Y track record
- 8.4 m eur interest income;
- Loan portfolio 3.5 m eur Q1/2025;

2023:

- 24% origination growth;
- 29% loan portfolio growth;
- Over 30 million in disbursed principle







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.

- **Master 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**

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