



FINTECH COMPANY

JANUARY 2024

Trustworthiness and transparency / Sustainability / Social responsibility / Visionary attitude / Deliverability



INNOVATIVE SCORING MODEL



Non-traditional data sources



- Over 200 **unstructured telco metrics**
- Smart **device** data
- **Social** media footprint
- VIBER, SMS

Leverage on technology



- **Big data** analytics
- **Machine learning** algorithms

Innovative view to credit scoring



- **Psychometrics** vs. traditional analytics
- **Willingness** vs. ability to repay
- **Social circle** vs. individual score

Powerful prediction models



Our application score cards for new customers have GINI > .50 (2 times higher discriminative power than best performing alternatives)

Ecosystem agnostic



- Plug & Play solution
- **Experience with virtually any ecosystem**
- POS, online, VIBER, SMS
- Cash, bank transfer, debit cards, mobile wallets



ABOUT US



CASH CREDIT is a leading Bulgarian Fintech company operating in the retail and online lending space. Cash Credit has a 61 retail offices and online channels, the Company offers the fastest credit approval on the Bulgarian market – within less than six minutes.

**CASH
DISBURSTMENT IN
OWN POS**



**DISBURSMENT
THROUGH ONLINE**

Cash Credit is part of Cash Credit Group. The group employs a unique business model of partnering with mobile service providers, thus gaining advantage in assessing borrowers' credit worthiness and issuing loans in a fast and convenient way.



OUR VALUES



SUSTAINABILITY



When building partnerships and customer relations, we always maintain the highest quality of service in order to be consistent in every action.

TRUSTWORTHINESS AND TRANSPARENCY



We treat our clients and partners transparently and fairly to inspire assurance and loyalty.

DELIVERABILITY



We deliver the highest benefit for our clients, partners and investors by relentlessly pursuing our goals and always following through.



VISIONARY ATTITUDE

We remain focused on expanding and developing our service network. Our strategic planning guarantees that the current and future needs of our stakeholders are consistently met in a win-win manner.



SOCIAL RESPONSIBILITY

We pay special attention to the conditions on which we grant loans and participate in numerous long-term social projects to make sure our company has a positive and constructive impact on the environment in which it operates.



CUSTOMER PROFILE



TYPICAL PROFILE

Most often non-bank customers who try to maintain a normal standard of living

Age: 25 - 70

Women
47%

Men
53%

Low to medium income
Secondary or lower education

Loans up to EUR 5000 for up to 36 months

55% of the customers have at least 1 bank loan
50% of the customers live in their own property



ATTITUDES



Emotional decision making. They prefer quick, not necessarily reasonable purchases and seek the lowest possible price for their purchase.



Distrust towards misleading offers. They must be 100% certain of the reliability of the company they intend to use.



Need for immediate service. They need money often and they need it fast, which makes speed of delivery key.



Need for discretion. They would rather borrow money discreetly than have a stranger invade their personal space.



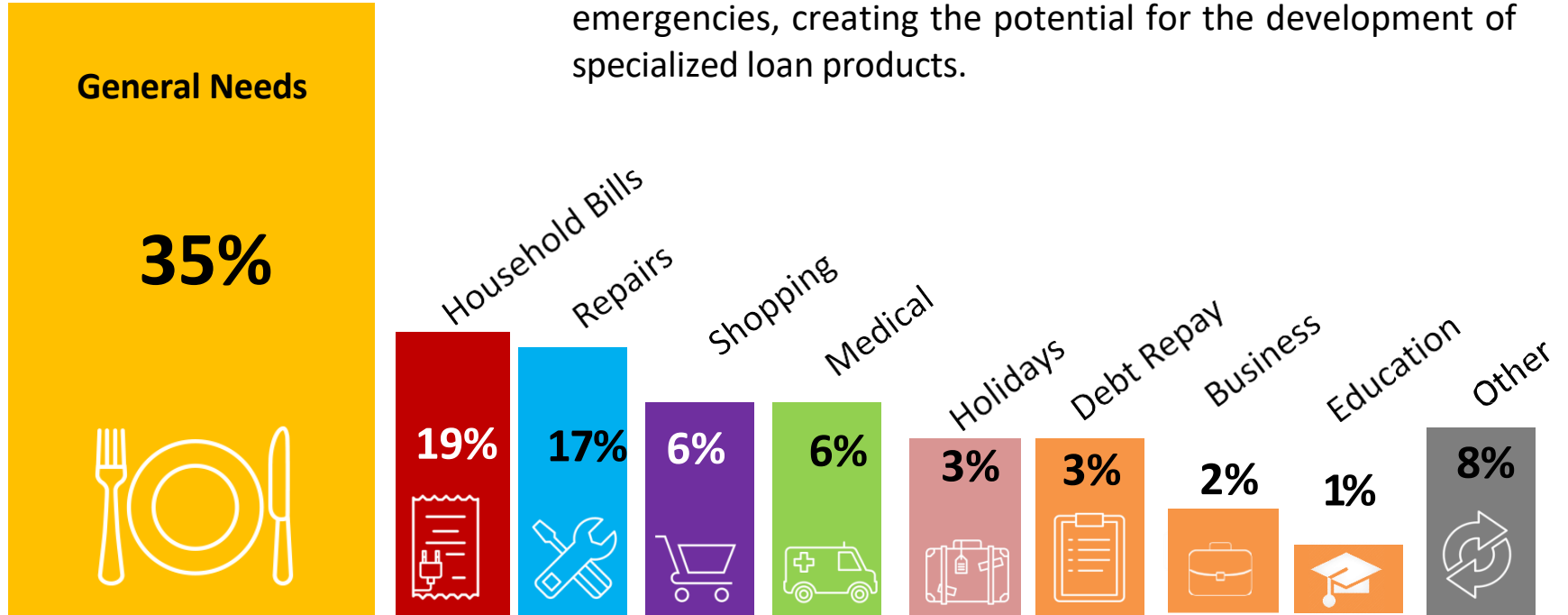
Trust towards recommendations. They are likely to use a service recommended by a friend or relative.



CUSTOMER NEEDS



According to Cash Credit's experience, the money borrowed is spent primarily on covering basic needs, unpaid bills and emergencies, creating the potential for the development of specialized loan products.





COMPELLING CUSTOMER EXPERIENCE



6% market share



80% customer retention



INDUSTRY'S Fastest approval PROCESS



>96%



customer satisfaction



strong brand,
responsible lending



offline,
online and Phone

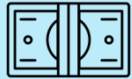


CASH CREDIT KEY FIGURES



0.6M

Number of loans
granted



158M

Granted amount
/EUR/



9K

AVG credit
applications every
month

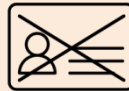
52%

Approval rate



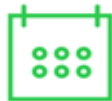
8%

Default rate



8.5M

Gross portfolio, EUR



DEVELOPMENT OF CASH CREDIT GROUP



2010

Cash Credit founded. Starts operating in Bulgaria

Mtel Cash launched nationwide in partnership with the Bulgaria's second largest telco.

2012



BG Post, Handy, and Tavex joined the partner network

2013

Loans service launched with The third largest telecom



2014

Cash Credit embarks on ambitious international expansion



InstaLoan, South Africa operation launched with MTN

2015

Unique model for loans via kiosks introduced to expand availability to >1100 POS nationwide

2017

Introduced Viber ChatBot for direct consumer loans



Facebook Messenger



2018

Fastest loan approval in Bulgaria for the second consecutive year

2020

Possibility of remote office process, with proposal credit by phone



2021

New targeted product for segment groups with special financial needs: retired person, persons in maternity, newlyweds, teachers and others.

2022

Cash Credit launched a nationwide partnership with Vivacom – Bulgaria's largest telco.

**VIVA
COM**



Founders

Cash Credit is a part of stable group, with strong shareholders and board resulting in good corporate governance!



Georgi Krumov
Founder, Non-Executive
Board Member

Successful Bulgarian entrepreneur with more than 20 years in establishing and developing companies across various sectors, including microfinance, ICT, telecoms, leisure, hospitality and real estate



Plamen Petrov
Founder, Non-Executive
Board Member

Previously CFO for Mobiltel, Bulgaria's leading mobile operator. He was also founder and Managing Director of Cable Bulgaria (now Blizoo), the largest cable television provider in the country



www.cashcredit.bg