



omnicredit

"Our *mission* is to make a *difference* on the Romanian business landscape through supporting the growth of the micro-entrepreneurs and small businesses- the engine of each economy,

through the

first ONLINE multi-credit fintech platform available in Romania."

A person wearing a red button-down shirt is standing at a wooden desk in a bright, modern office. They are handling a cardboard box. The desk is cluttered with various items including a laptop, a coffee cup, and some papers. A green chair is visible in the foreground.

Our Mission

☞ **Micro-businesses** have different types of needs when speaking about the **lack of liquidities**;

☞ Lack of financial products customized for these **needs**;

☞ **Entrepreneurs** live in a dynamic business environment and they need **fast and easy-to-access financial solutions** that allow them to focus on the core part of their businesses.

| **With OMNICREDIT** Andreea can focus more on what's important to her because she knows that she can access the liquidities she needs in only 8 hours. |



The problem we are
solving

Solution

Your liquidities at only one **CLICK** away!



Options

8 different types of financial products customized to cover ALL the financial needs of micro companies



Time saving

1 minute to register, 1 hour for credit decision, 8 hours money in the account



Online

Everything ONLINE with 0 bureaucracy



Support

Virtual assistant, chat-bot, call center assisting the client to chose the most suitable solution



Experience

Support from a highly experienced team



We are the only player on the Romanian market who offers 8 types of products by scoring companies in real time:

- **Single invoice recourse factoring**
- **Single invoice non-recourse factoring**
- **Discounting promissory notes**
- **Microloans for working capital**
- **Investment Microloans**
- **Cash-advance microloans**
- **Credit lines for micro companies**
- **Micro leasing**



Our Products make us unique

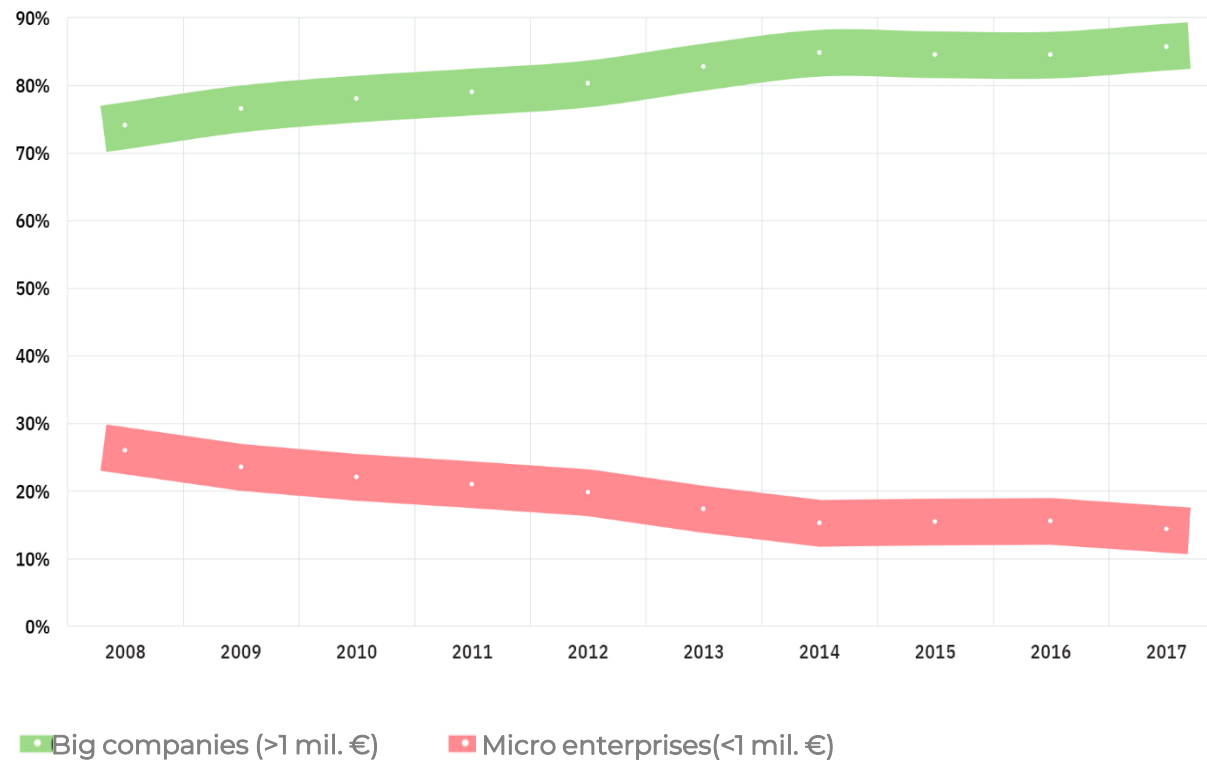
Market opportunities

94% of the active companies in Romania are micro-enterprises

70% of the micro-companies are not eligible for a bank loan

Micro-enterprises (firms with a turnover of <1 million €) collect their receivables almost **three times slower** than large companies (with turnover > 1 million €) during 2017

Share of revenues in the total companies revenues by company size



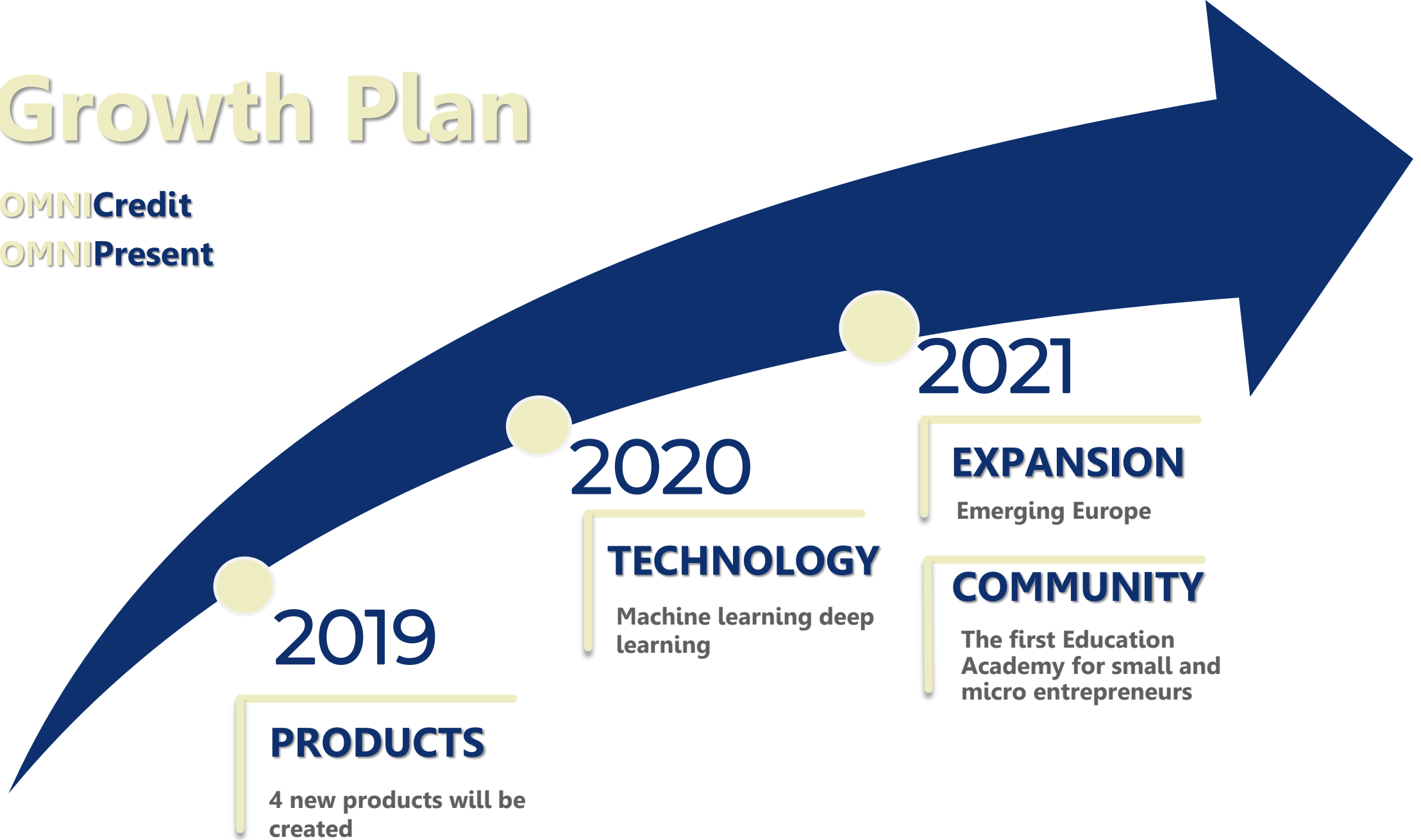
Budget for 2019:

- ☑ **Becoming the leader in financing solutions for micro and small businesses from Romania;**
- ☑ **Serving 300 entrepreneurs;**
- ☑ **Offer 1000 loans;**
- ☑ **5M euro financing turnover..**

Growth Plan

OMNICredit

OMNIPresent



2019

PRODUCTS

4 new products will be created

2020

TECHNOLOGY

Machine learning deep learning

2021

EXPANSION

Emerging Europe

COMMUNITY

The first Education Academy for small and micro entrepreneurs



OMNICREDIT TEAM

www.omnicredit.ro

Elisa RUSU – the CEO of Omnicredit, experienced professional with more than 20 years of experience in factoring, leasing, and micro-financing, former Head of Factoring in Banca Transilvania - 1st largest bank in Romania, **former CEO&Co-founder of INSTANT FACTORING, first fintech factoring platform in Romania**

& **TEAM** of 10 financial analysts front and back-office specialists in factoring and micro-lending





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Thank you!
