



Simple loans & Smart investments

Automation, Machine Learning and Artificial Intelligence in Lending Process

October, 2020

Our Vision



We believe that people can manage online their entire financial life

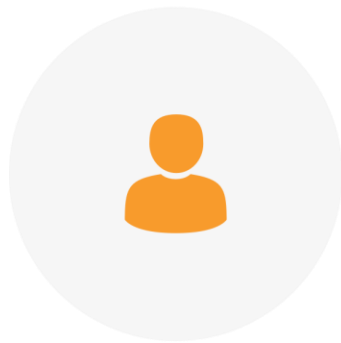
Our mission is to develop a p2p financial social network (digital bank) where people can invest, borrow or transfer money from person to person.



Our Solution



Borrower



400 EUR



Investors



Lower interest rate

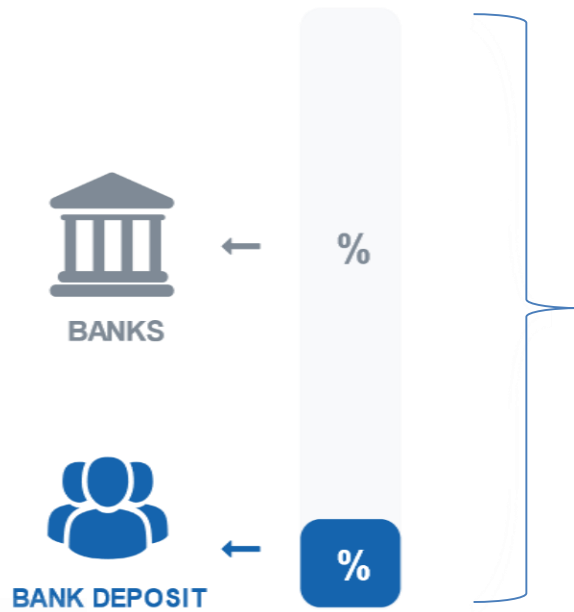
More consistent returns

Microfinance: < 3000% interest rate Investors: < 0.6% interest rate

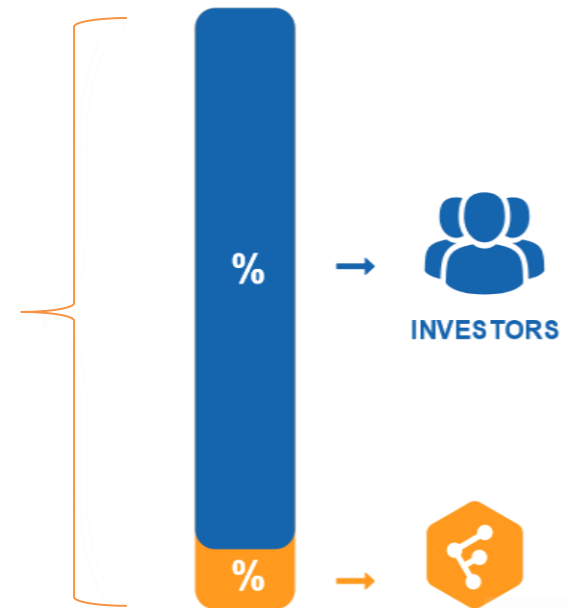
Our Solution



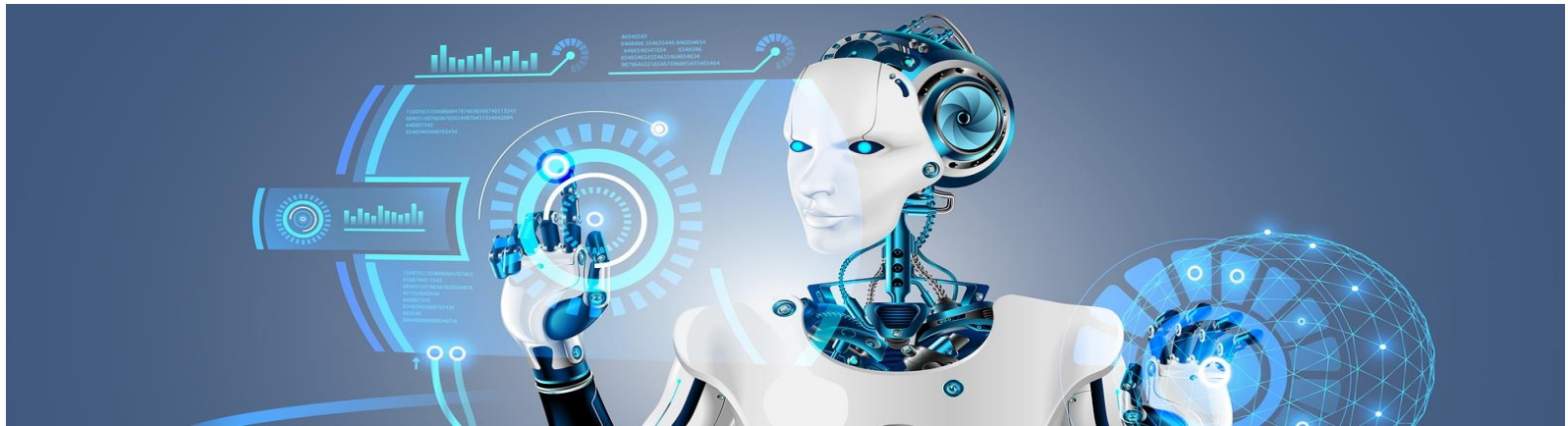
Traditional model



Fagura model



Scoring & Big Data



More than 18 criteria analyzed



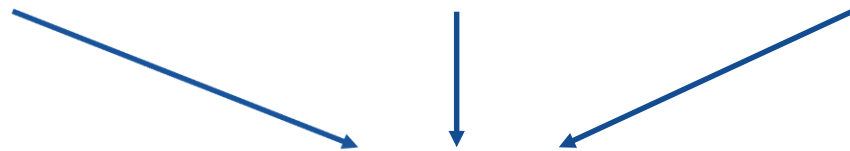
Demographic data



Net income



Credit History



1 second for a decision



Market Size



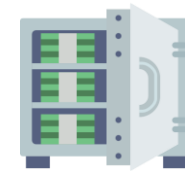
We target millennials in Romania and Moldova

13.6 mln
borrowers



13 billion Euro
in loans

11.8 mln
People with
bank deposits



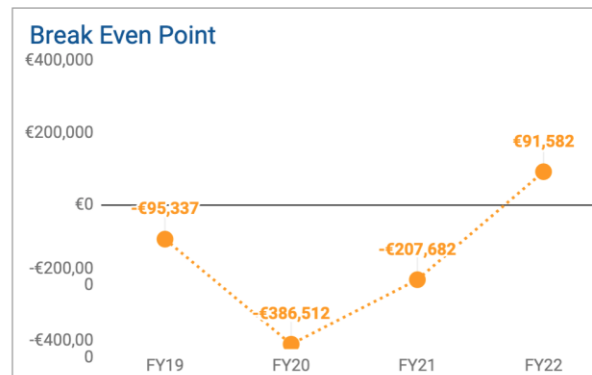
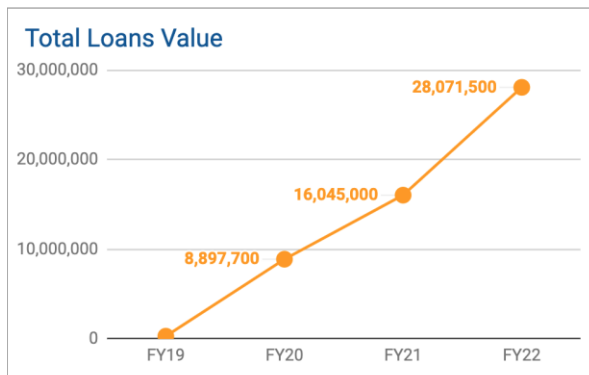
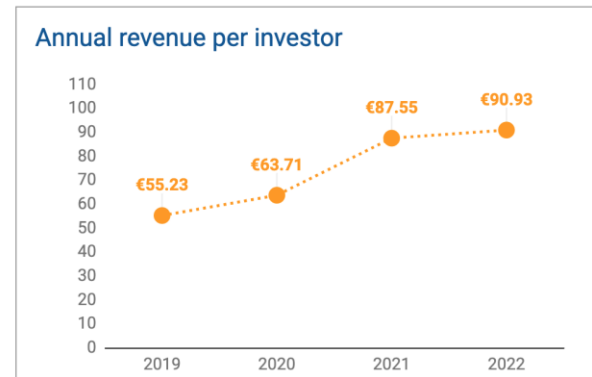
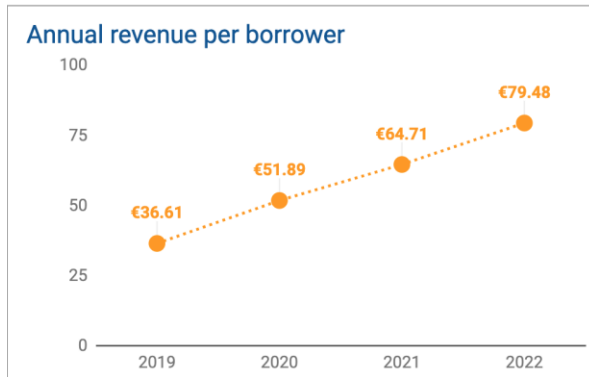
41 billion Euro
in bank deposits

Business Model



0.2% market share to achieve break-even

3%
from
borrowers



2%
from
investors

Traction



16 800

Borrowers accounts from Moldova

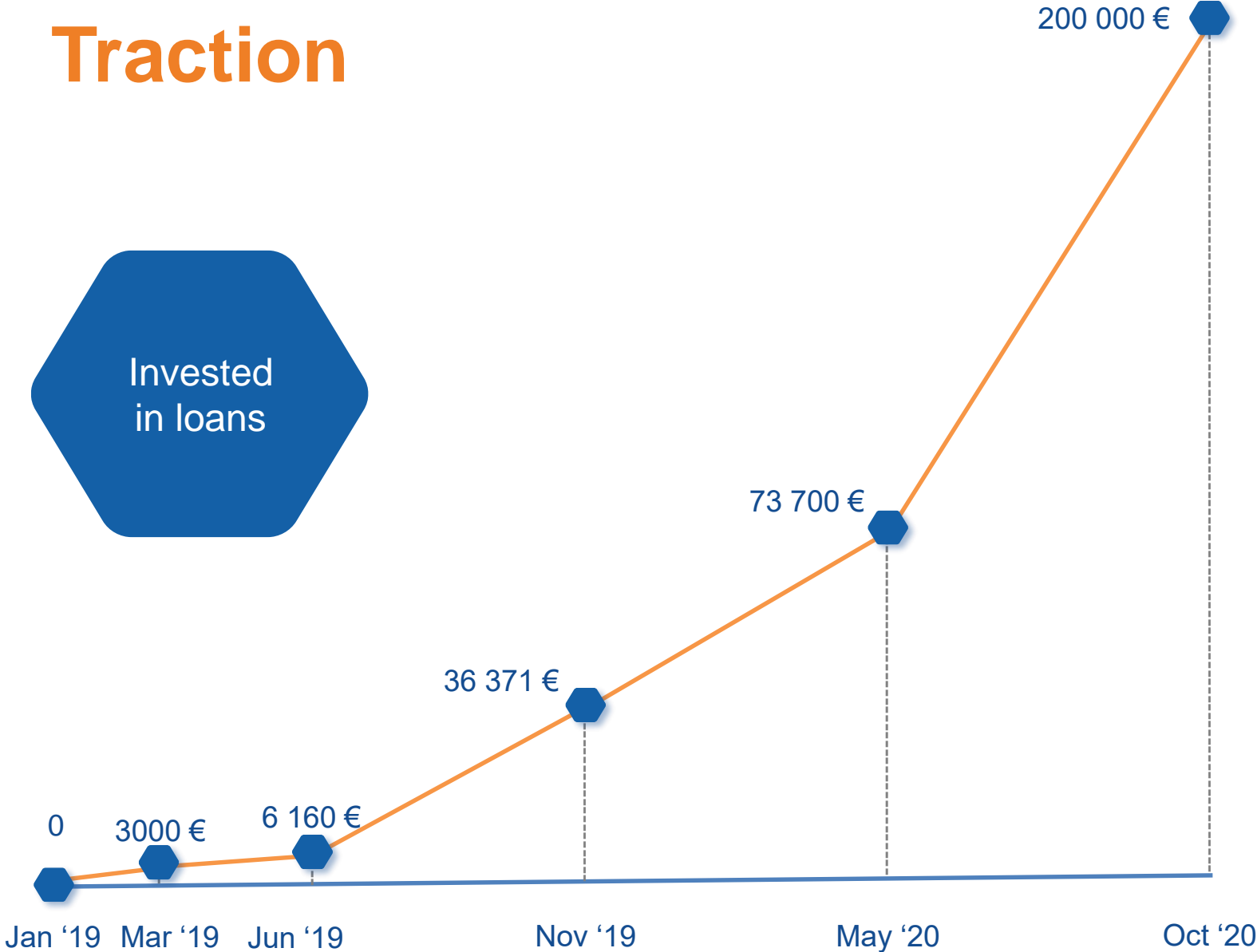


Approval rate - 9%

*Information date stamp, October, 2020

Traction

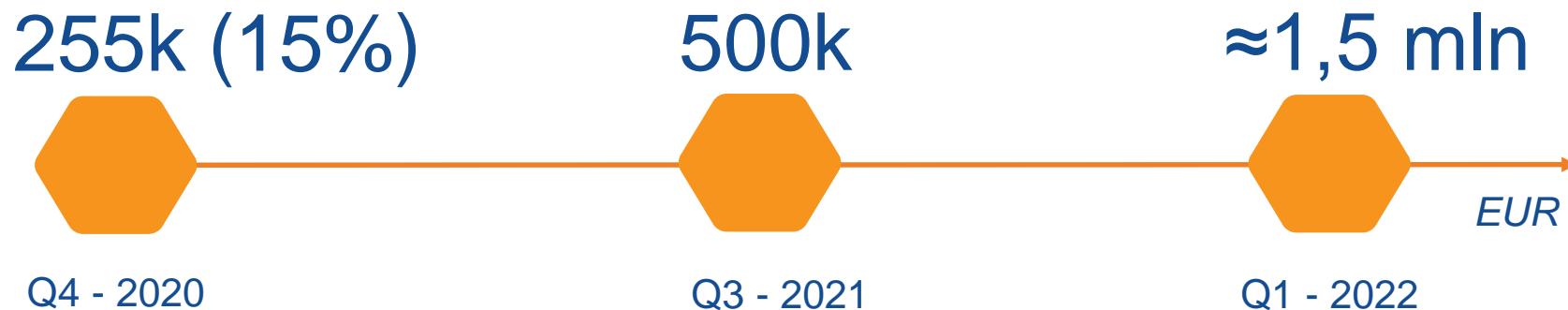
Invested in loans



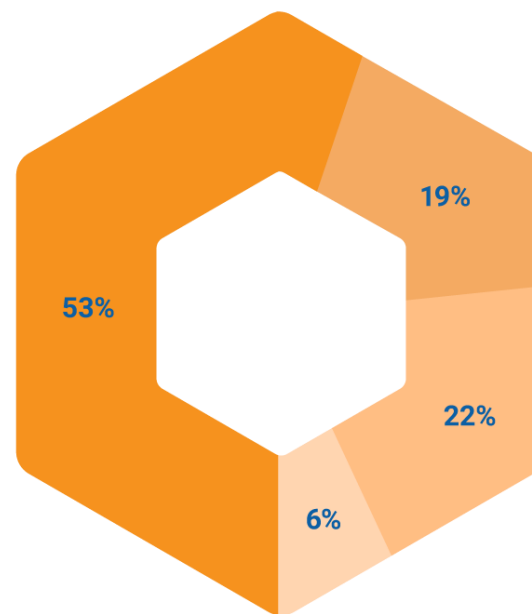
*Information date stamp, October, 2020

Funds needed

For the next 2 years



LEGAL & COMPLIANCE	€136k 53%
TALENTS	€57k 22%
TECHNOLOGY	€47k 19%
MARKETING	€15k 6%



Team



- 15 years working together
- 2 successful business exits
- >200k Euro invested Cash & Sweat Equity

- Management and financial



Tudor Darie
Founder and CEO,
Ex-Advisor to the
Moldovan
Prime Minister
on IT sector



Dumitru Ciorici
Business Development,
Director
co-founder
AGORA/UNIMEDIA

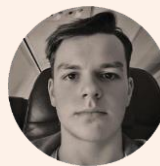


Natalia Casian
Chief Financial Officer,
Ex-Grant Thornton,
senior position

- Technical Engineering



Alex Camerzan
Chief Technology
Officer



Cristian Ciorchină
Full Stack Developer,
Certified by CISCO



Cristian Savin
Full Stack Developer,

- Legal & customer support



Teodor Cașu
Head Customer
Service,
Lawyer,
Loan recovery



Adelina Chirceman
Client Manager



Carolina Drugus,
Investors Happiness
& Marketing Manager

Awards & Reviews



- **Top 3 best FinTech in Romania**
Future Banking, Bucharest
- **Brand of the Year in FinTech**
Vip Magazin
- **Man of the Year in Fintech**
award for CEO Fagura, Vip Magazin

