



MV F

FINANCE

HOLDING OVERVIEW

2021

THE VERY BEGINNING

MVFinance is an international financial group that incorporates companies specializing in consumer lending in Eastern and Southern Europe since 2013.

The Group started its activities in 2013 in Bulgaria with the establishment of the non-bank financial institution City Cash Ltd. The company is registered and entered in the Register of Financial Institutions of Bulgarian National Bank (BNB).

CREATION & DEVELOPMENT

The very first company enters Bulgarian financial market, providing fast consumer loans and loans against collateral. The business model followed by the company is delivering financial services online and through a commercial network. After building trust with Bulgarian customers, the financial group creates expanding strategy for markets outside the country.

From the very beginning, the non-bank lending business is growing at a rapid pace. During the first 8 years of the financial group's history, offices have been opened all over Bulgaria, also in Romania, Macedonia and Spain.

CREATION & DEVELOPMENT

According to the MVFinance's business forecast, soon the financial services of the holding will be available across four more European countries: Bosnia, Albania, Ukraine and Moldova.

MVFinance grows geographically and expands its product portfolio, with the brands number keep growing. Currently, there are six of them: CITYCASH, CreDirect, FinStart, FlexCredit, Creditero and Cash Point.

DEDICATION

MVFinance is a proud member of the European FinTech industry. As a FinTech corporation, its main focus is upgrading and automating the delivery and usage of offered financial services, so they are easily accessible all over the world.

MVFinance's CSR policy is focused in the cooperation with The Bulgarian Red Cross.

From the very beginning, MVFinance fully recognizes Red Cross's beliefs and the sponsorship, instantly becomes dedication.

MVFINANCE'S ACHIEVEMENTS IN NUMBERS

- **6** successfully operating brands
- Geographical development in **8** European countries: **4** operating and **4** more in project
- Commercial network with more than **200** offices;
- Over **3 000** highly skilled employees and associates;
- More than **200 000** unique clients;
- Total number of loans disbursed for the Group to date exceeds **500 000**;
- More than **1 000 000** requested loans;
- Total value of loans granted is over **150 000 000** euro

CODE OF ETHICS

Our code of business ethics is based on important age-old values and describes in detail the expected behavior in the holding, striving to ensure compliance with accountability, certain moral and ethical standards.

Closure and attitude

- We offer effective personal service.
- We build mutual trust and long-term relationships.
- We offer professional financial consultation everywhere and every time our clients need it.

CODE OF ETHICS

Reliability and Understanding

- We are responsive and empathetic to the needs of our clients.
- We offer transparent services
- We keep our promises

Transparency and Professionalism

- We offer easy-to-understand services and products
- We show professional ethics
- We work in a team

CODE OF ETHICS

Speed and Quality

- We strive to be the fastest source of funds
- We offer a quick and easy approval process
- We are proud of the quality of our service

Social Responsibility

- We perceive ourselves as an important part of public life
- We are interested in what is happening around us
- We show an active interest to the problems and needs of our region, city, neighborhood, community

TIMELINE

2013 – Creation of MVFinance and CITYCASH

2014 – Fast regional expansion

2015 – 7th place in revenues on the Bulgarian non-bank financial market

2016 – Servicing clients and gaining trust through 74 offices countrywide

2017 – Establishment of the brand CreDirect

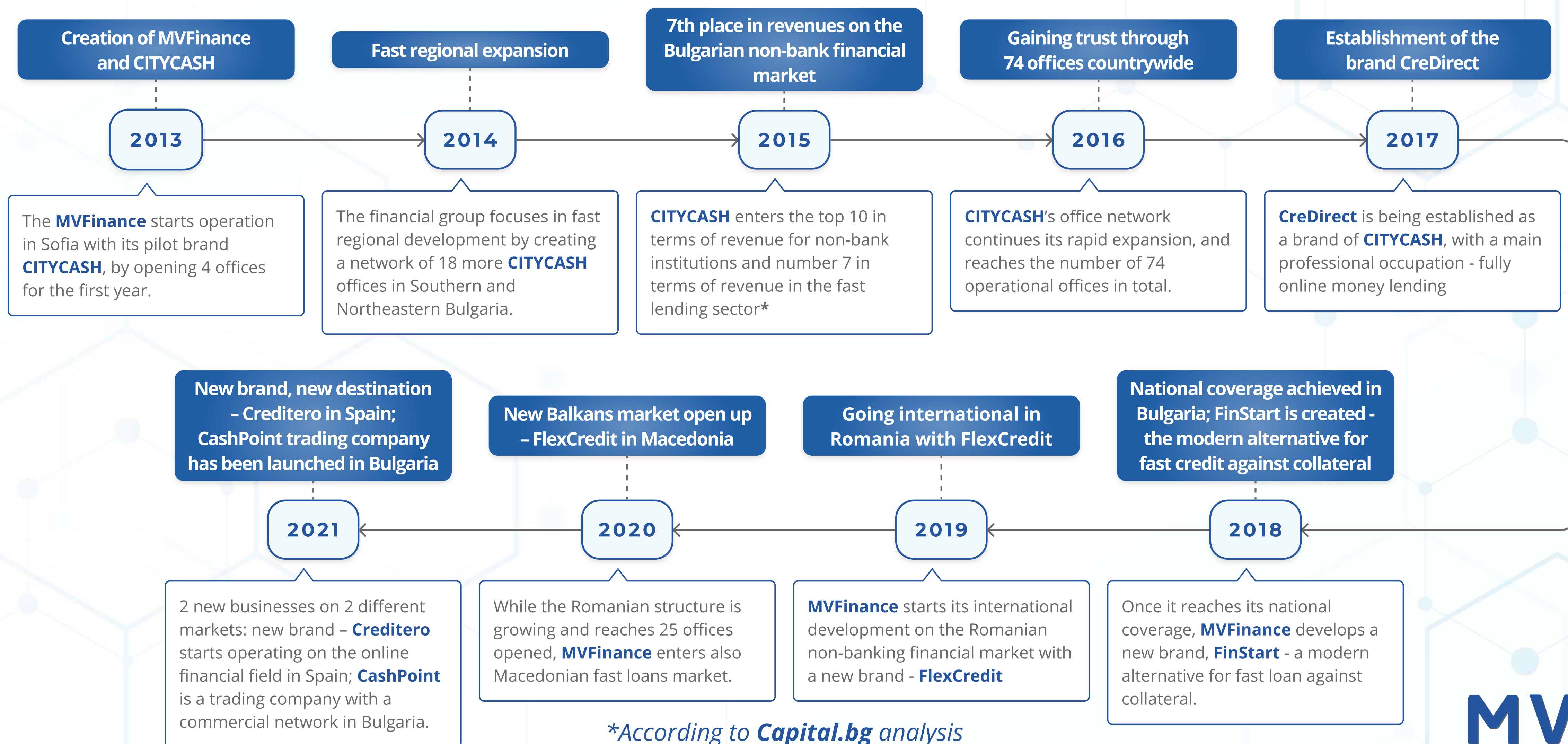
2018 – FinStart is created - the modern alternative for fast credit against collateral; National coverage achieved in Bulgaria

2019 – Going international in Romania with FlexCredit

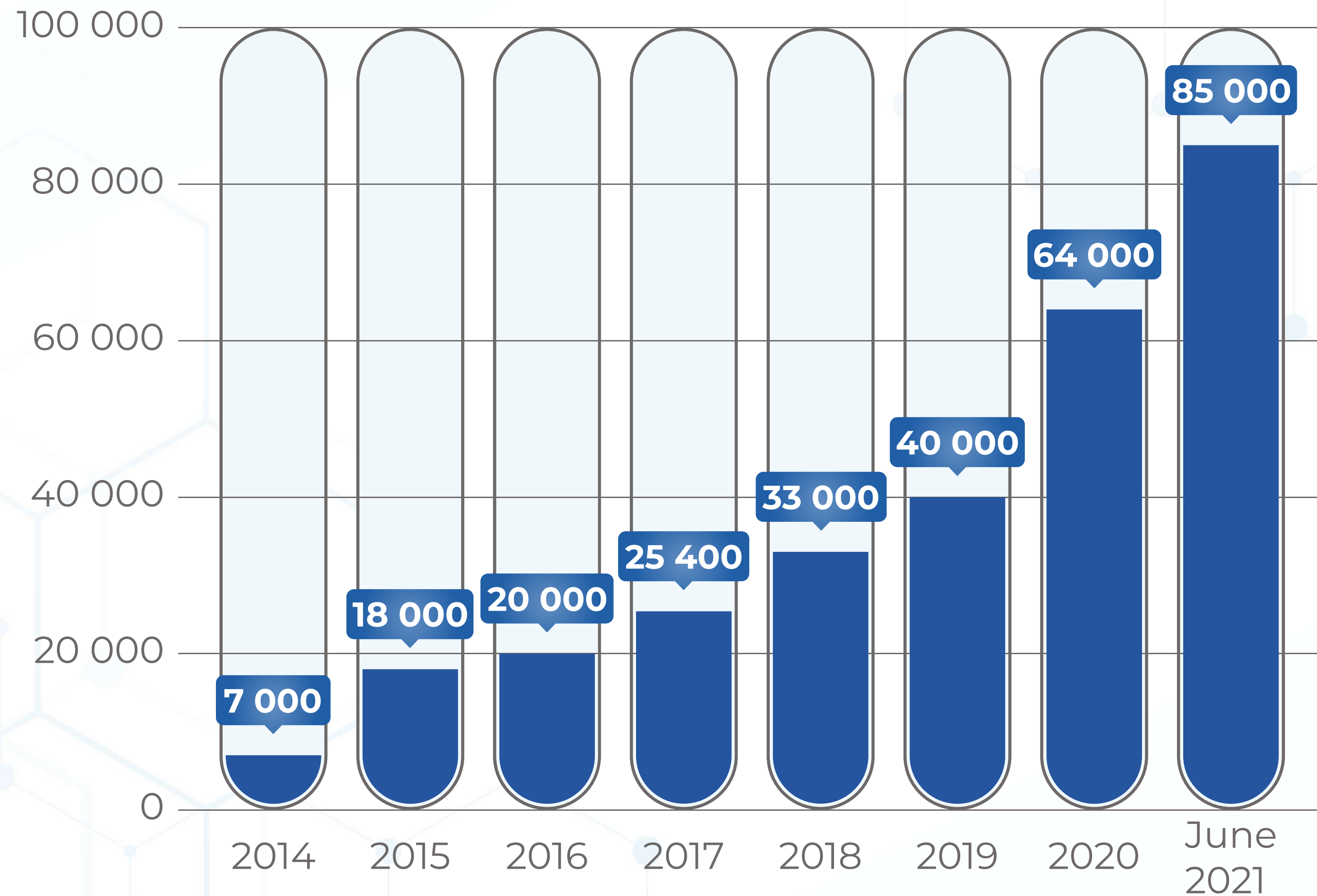
2020 – New Balkans market open up – FlexCredit in Macedonia

2021 – New brand, new destination – Creditero in Spain; CashPoint trading company has been launched in Bulgaria

DETAILED CHRONOLOGICAL OVERVIEW

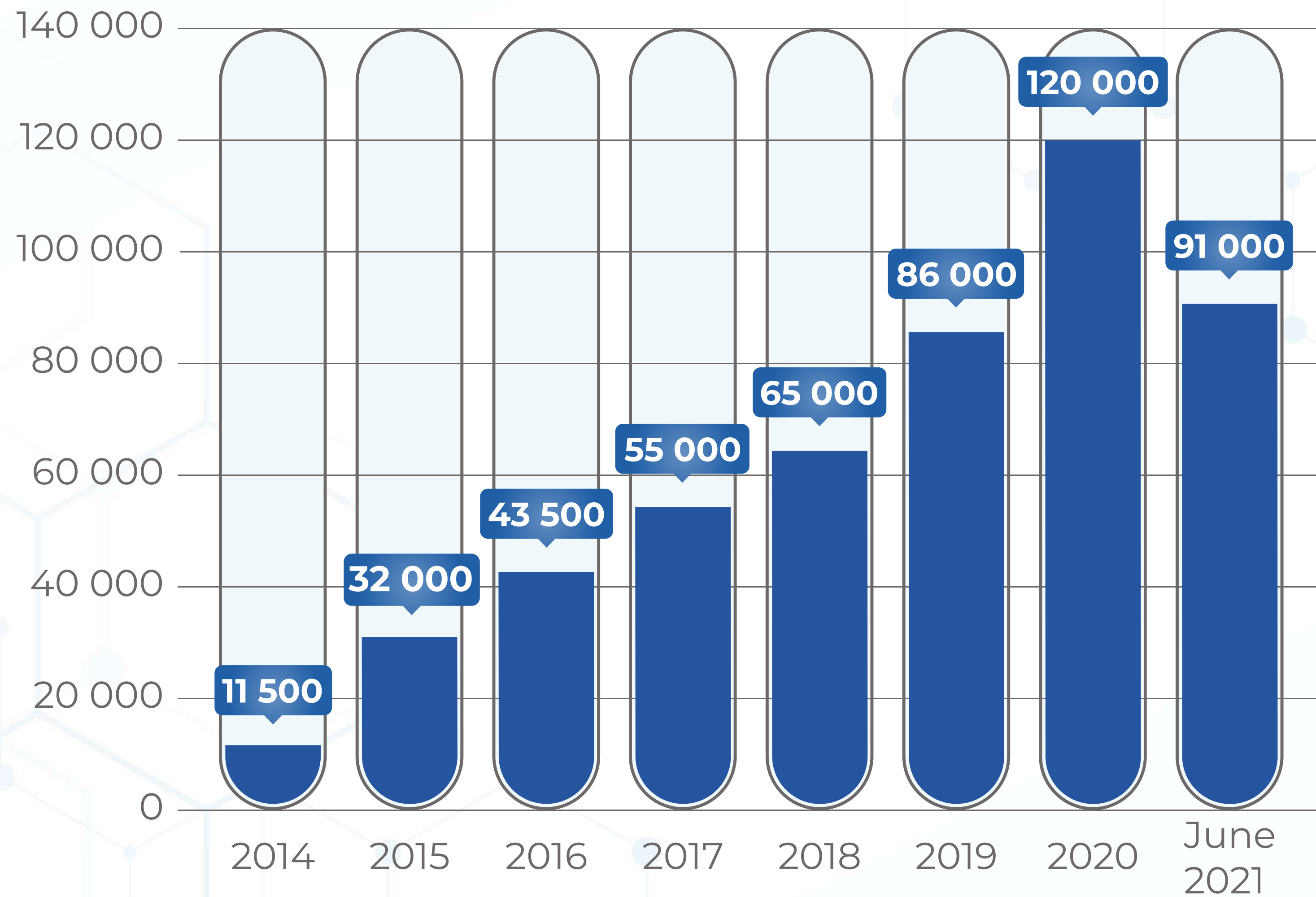


ACTIVE CLIENTS



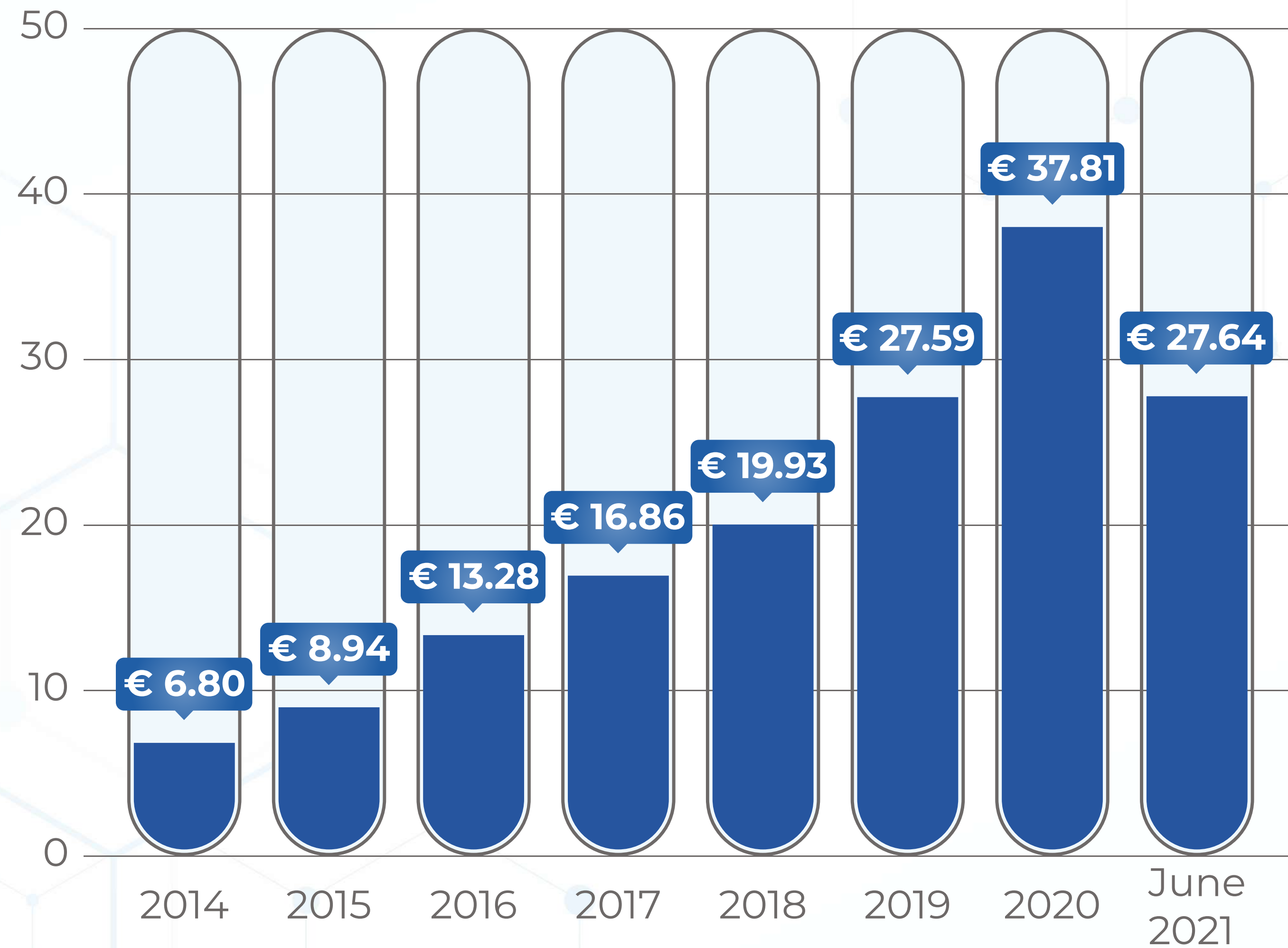
How the number of our active customers is growing year by year

LOANS GRANTED



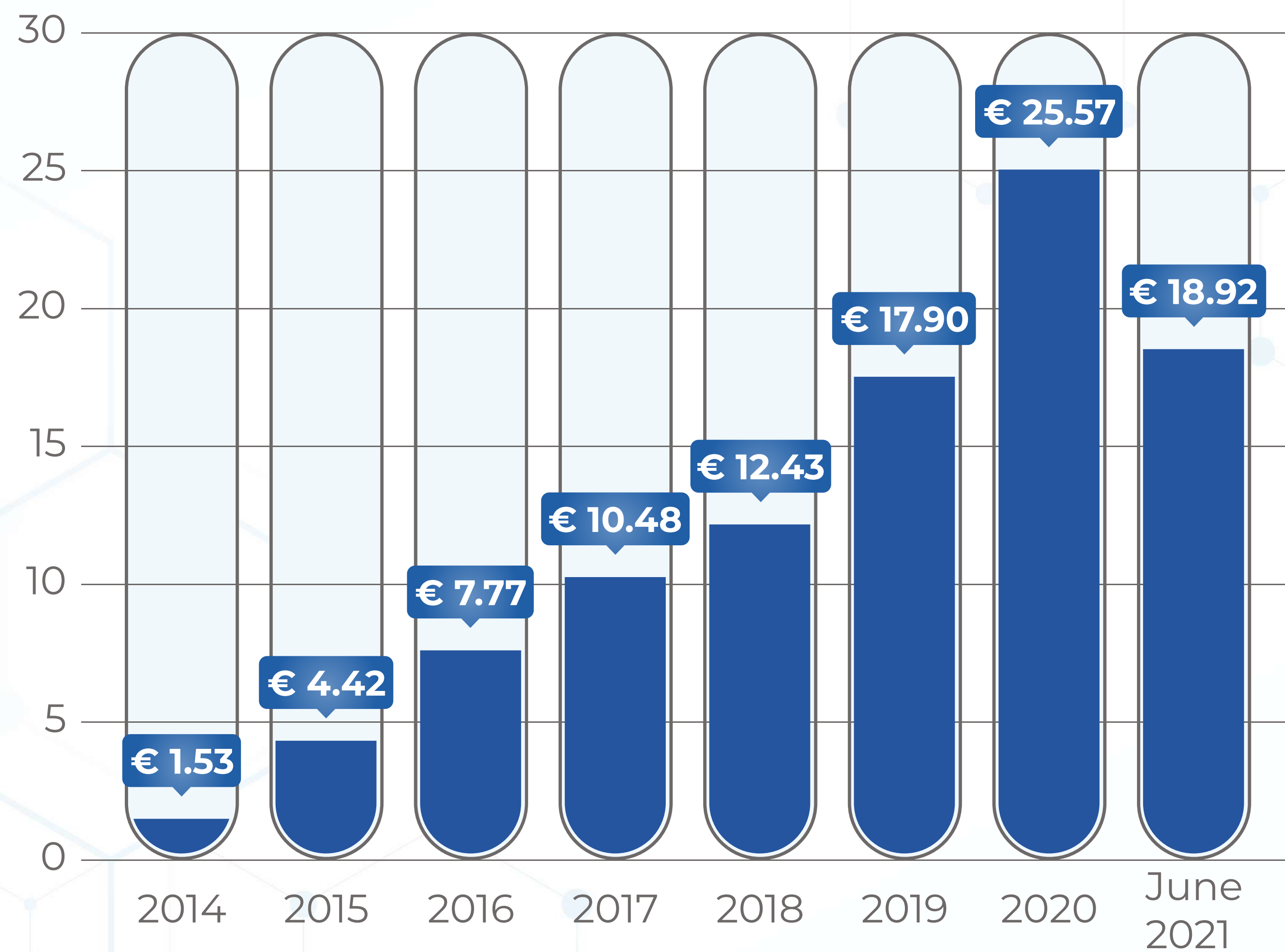
The loans granted numbers have increased more than 10 times since 2014

PRINCIPAL AMOUNTS LENT (in mm.)



The principal amounts lent have been constantly raising

REVENUES (in mm.)



Revenues numbers are steadily increasing

BRAND PORTFOLIO

 **CITYCASH**

 **CREDIRECT**

FLEXCREDIT

 **FIN START**

 **creditero**

CASHPOINT



Flexible and fast financial solutions for everyone

CITYCASH is the pioneer of MVFinance's group. The company enters the Bulgarian non-bank financial market in 2013th. City Cash Ltd is registered and entered in the Register of Financial Institutions of BNB. The company provides fast consumer loans and loans against collateral. It offers its services online, through the company's website and through the commercial network all over Bulgaria.

The lending institution offers its customers an abundant portfolio of various quick loans, which are available in 105 regional offices located in more than 75 locations across the country. CITYCASH's clients are cared for by more than 2,000 highly qualified associates and employees who help them in choosing the best quick loan for them, tailored to each client's specific financial situation:

- quick loan with weekly instalments
- quick loan with bi-weekly instalments
- quick loan with monthly instalments
- quick loan for pensioners

www.citycash.bg



A modern alternative for a quick loan against collateral

FinStart is well suited for refinancing other loans, as well as consolidating debts into one monthly payment, on better terms, allowing for a clean financial restart and more funds. FinStart loan against mortgage is a modern alternative for fast loan against collateral for individuals up to BGN 200 000, with a number of advantages:

- Amounts between BGN 5 000 and BGN 200 000
- Equal monthly instalments over a period of 12 to 60 months
- Fixed interest throughout the term of the loan
- Free review of application documents and property valuation
- No guarantors or proof of income required, no credit history check
- Opinion within 24 hours
- In office or online application available

www.finstart.bg



Money anytime, fully online

CreDirect serves its clients entirely online. The brand is focused in improving the application process, by making it less time consuming and easier for the customers.

CreDirect's products are flexible, developed in order to face all the different customer's financial needs and interests. Every client has the right to choose the suitable period and instalment terms, who might vary. All products are available, anytime, fully online:

- Short-term loans: amounts between 100 and 800 leva and repayment period 15 to 45 days;
- Instalments loans: amounts between 200 and 4000 leva and repayment period 3 to 18 months

CreDirect is the first brand from MVFinance's portfolio which develops CSR policy by becoming a partner of the Bulgarian Red Cross and contributes their charity initiatives.

www.credirect.bg



FlexCredit Romania provides fast consumer loans and loans against collateral, through commercial network with 50 regional offices in over 27 locations. The company engages professionally 700 employees and associates.

In 2020, MVFinance consolidated its international presence with the opening of another market, (i.e.) in Macedonia.

Flex Credit Macedonia non-bank financial institution which provides fast consumer loans, offered online and through a commercial network.

Flex Credit DOO Skopje has 250 employees and assistants in 35 regional offices in different locations in Macedonia.

www.flexcredit.ro

www.flexcredit.mk



Creditero is first the brand, part of the MVFinance group, who enters the Western Europe non-bank financial market. In 2021, Creditero starts operating in Spain, offering a fully online product.

Registered as Credirect Prestanos SL, the brand is specialising in lending. Creditero provides fast consumer loans on the local market, entirely online. The brand's head office opened in the beginning of 2021st and it is situated in Madrid.

www.creditero.es



Your fast money point

Opened in 2021, the company Cash Point Ltd is new, but created by highly skilled professionals with many years of experience in the financial sector.

From financial services to bill payment and insurance, Cash Point is a fast money point of sale with simplified terms and procedures and guaranteed quality, security and transparency.

A range of financial services are available at Cash Point, with amounts up to BGN 1 000 000:

- Providing quick loans
- Mortgage lending
- Business financing
- Pledging and selling valuable assets
- Offering all types of insurance
- Payment of bills
- Transfer of funds
- Purchase vignettes

www.cashpoint.bg



MV F

FINANCE

Please contact us for any further details or requests:

e-mail: info@mvfin.tech

website: www.mvfin.tech