



ITF Group Jsc.  
Corporate Presentation

FinTech Company with ambition







## About our company

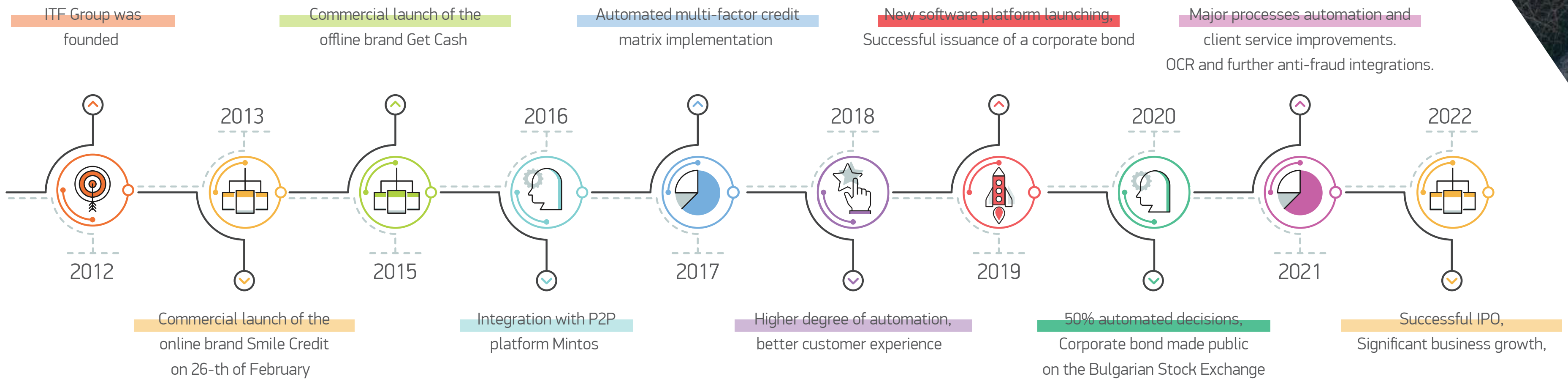
ITF Group Jsc. (“ITF”) is an innovative fintech company that is well known on the Bulgarian market of financial services.

ITF provides consumer loans to natural persons, who need to borrow money but are not eligible for bank financing.

At ITF we believe, that the future of consumer lending lies in the provision of financial aid to every person anywhere and at any time.

By using high technological solutions, systematic algorithms for credit risk assessment and highly automated processes we provide quick access to flexible loan products to our clients. Thus we aim to contribute to the regaining of financial stability of our clients and in the same time to mitigate the credit risk for ITF.

# History





# V Vision

Using the opportunities on the local market, our company strives to become one of the systematically important non-banking financial institutions in Bulgaria, which helps to secure better access to financial resources for ordinary people.

# M Mission

Our mission is to be a modern non-bank financial institution, capable to use all of its potential on the local market, focused on the clients needs and providing easy to access, transparent service.

# V Values

- Long-term perspective—a clear and working long-term program for the Company's development;
- Skills and experience;
- Good standing;
- Responsible lending;
- Partnership—it stimulates interconnection, mutual respect and support.



# M

## Management

### **Svetoslav Angelov – CEO**

In his professional career Svetoslav participates in the management of companies from different business sectors such as financial, marketing and hospitality services as well as pharmaceutical and manufacturing industry.

In 2015 he becomes a shareholder in ITF Group Jsc. and assumes responsibility for the company's management. Currently Svetoslav is the main shareholder in ITF Group Jsc.

[LinkedIn](#)

### **Diyan Georgiev – COO**

More than 10 years of experience in leading international companies for consumer lending, he was engaged with the direct management of the companies. He also has experience with respect to the development of start ups in Bulgaria and abroad.

[LinkedIn](#)

### **Juliana Muteva - CFO**

An experienced professional in financial audit and advisory services. Juliana has profound knowledge in financial management with international exposure. Also, Juliana has legal background.

[LinkedIn](#)





# M

## Management

### **Stoil Gyuviiski - CTO**

IT professional with more than 10 years in developing IT products. Stoil also has serious expertise in project management. Colleagues described him as a product oriented leader with great communication skills.

[LinkedIn](#)

### **Blagovest Iordanov - CMO**

Established marketing expert with in depth knowledge of modern digital advertising and experience in leading local bank institutions. Certified expert and lead lector in areas such as design creating for measurement, collection and analysis of digital data, Google Tag Manager and Google Analytics features, BI reporting design, integration of different digital instruments, creating and working with audiences, SEM, SEO.

[LinkedIn](#)





# K

## Key Facts

Online and offline presence

Profitable since launch

10 offices in major cities

Unique customers 170 000+

Decision and money transfer within 15 minutes

Application process takes less than 5 minutes





# K Key Facts

**195,000+**  
Loans granted

**55**  
Personnel

**8,000+**  
Credit applications monthly

**40%**  
Approval rate

**53%**  
Portfolio increase  
for 2022

**1.27**  
Origination/collection ratio

**25%**  
New clients monthly



# Two Brands – 10 offices in major cities



## 1. Payday Loan

**Distribution Channel:** Online  
**Term:** Up to 30 days  
**Amount:** Up to €250  
**Repayment term:** One payment

## 2. Installment Loan

**Distribution Channel:** Online  
**Term:** 3 to 24 months  
**Amount:** Up to €2500  
**Repayment term:** Monthly installments



## Installment Loan

**Distribution Channel:** Office network  
**Term:** Up to 12 months  
**Amount:** up to €2,500  
**Repayment term:** Monthly or weekly installments



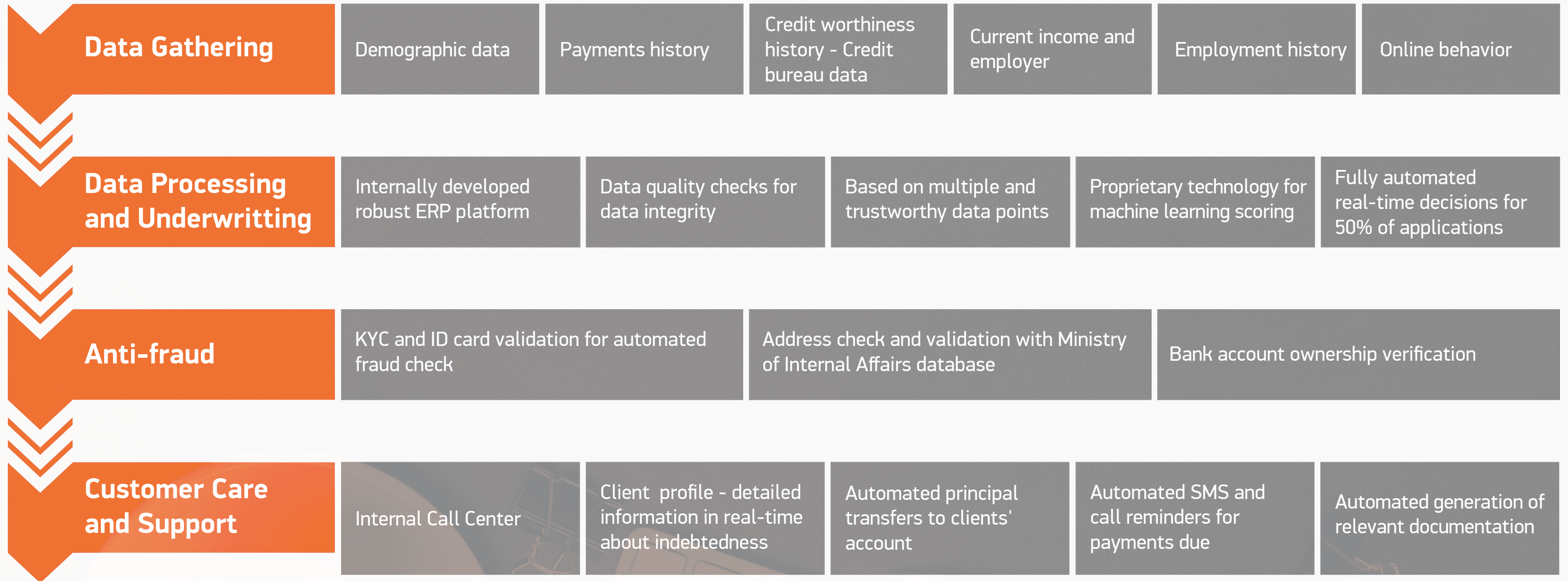


# C Core competencies

- Competitive product provision
- Automation of processes
- Teamwork
- Borrowing conservatism
- Proprietary technology
- Experienced people
- Synergy
- Revenue maximization at target risk level



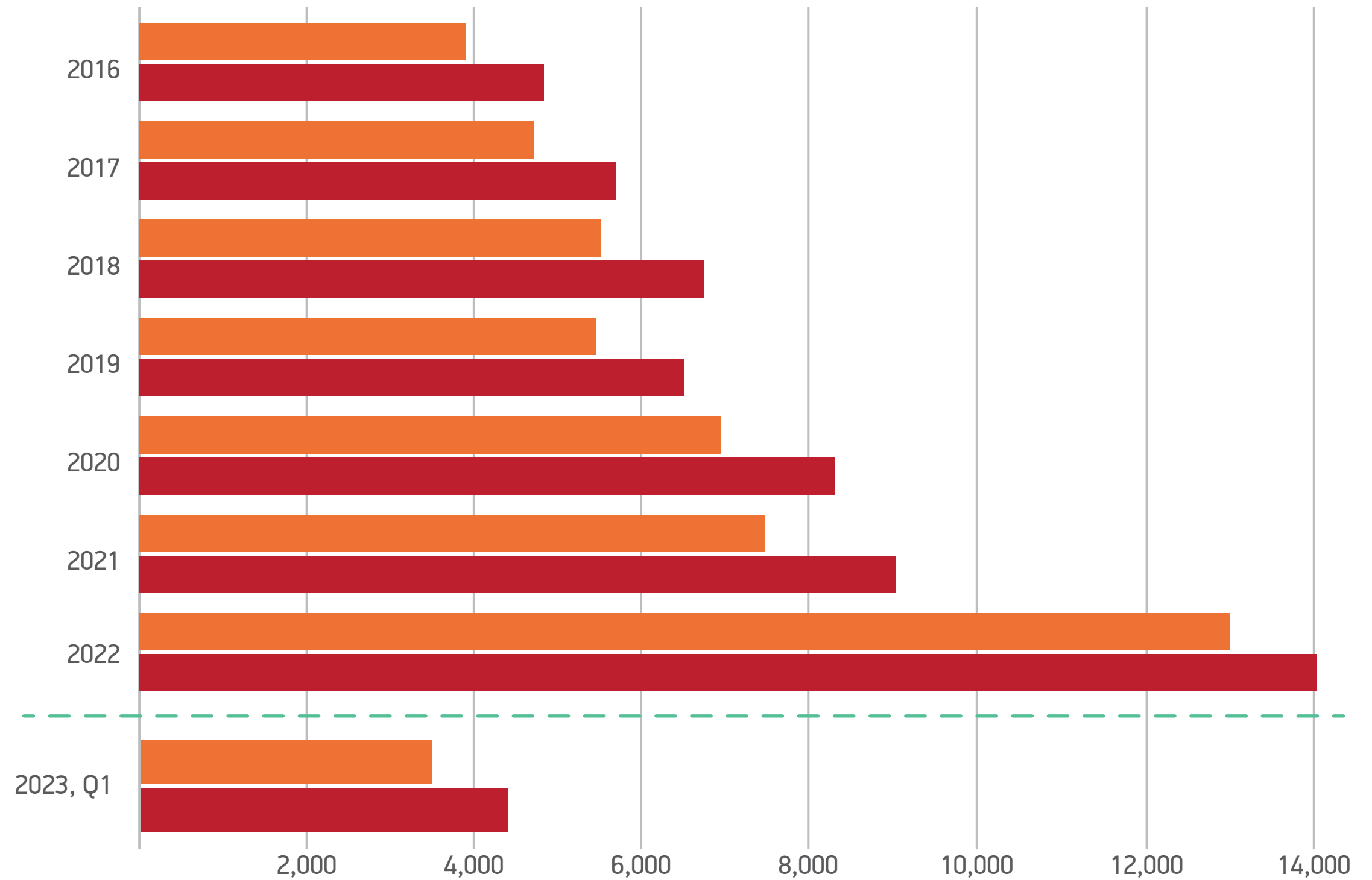
# B Business Processes







# 0 Origination and collection volumes



\* all amounts are in '000 EUR

- Loans distributed
- Collected loan amounts (including interest and other fees)





# A 2022 Achievements and highlights

## **Net result**

6 times higher than previous year

## **Revenue**

increase with 76%

## **Loan disbursements**

increase with 75%

## **Capital increase**

successful IPO raised 1,5mln EUR

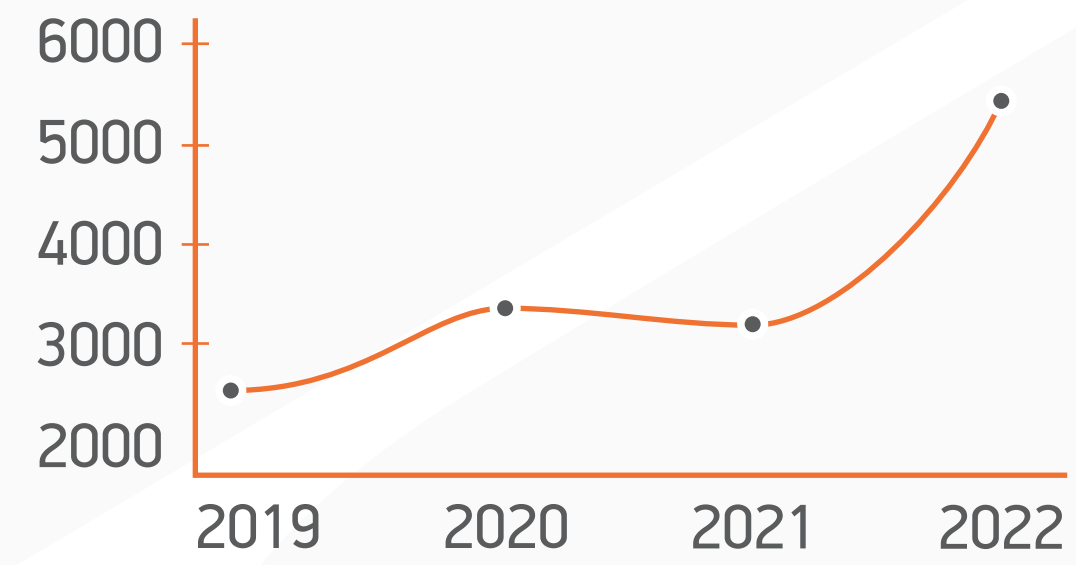
- Financial stability
- Proven good reputation of ITF
- Investors' confidence in ITF and in the business model that the company has.



# F

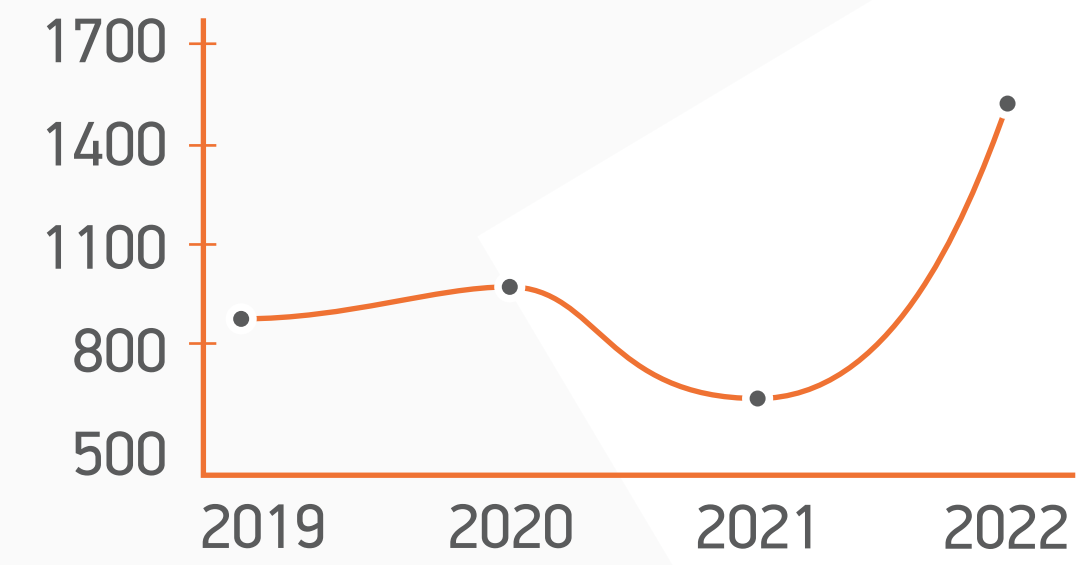
## Financials

### Revenue

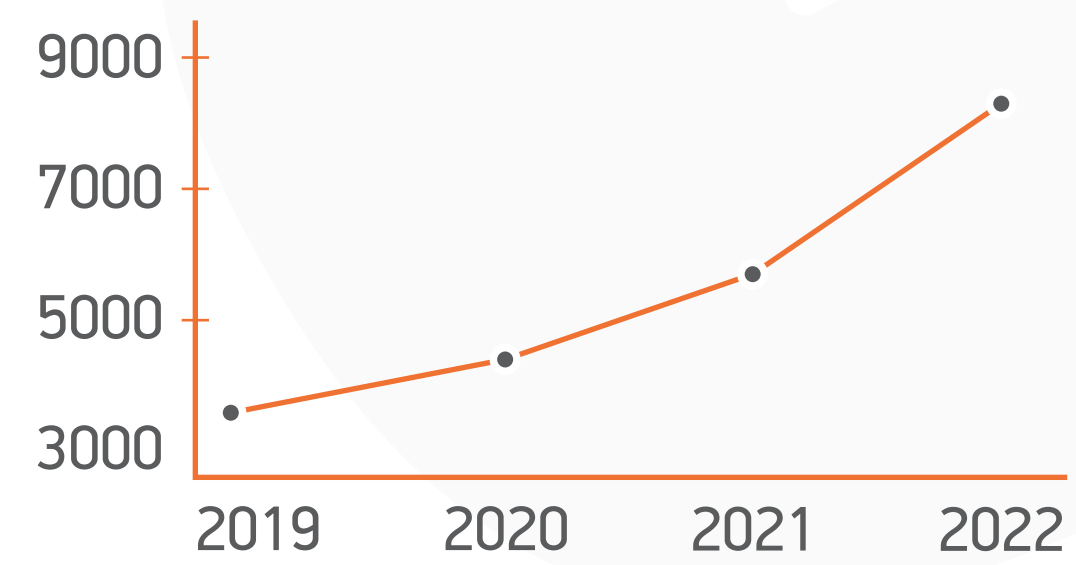


\* TTM basis  
\*\* all amounts are in '000 EUR

### EBITDA

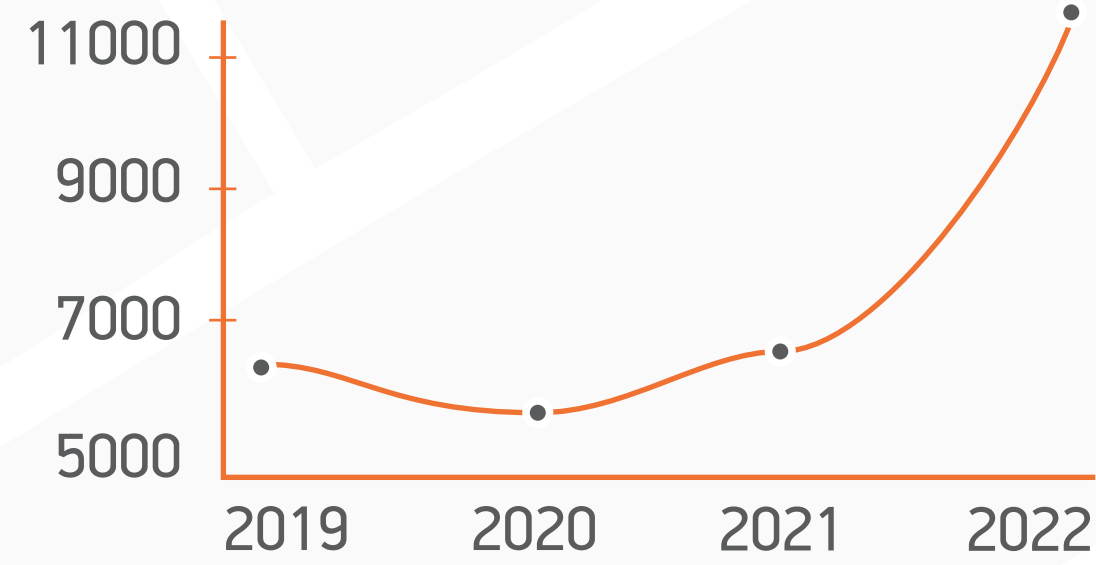


### Loan portfolio net



\* TTM basis  
\*\* all amounts are in '000 EUR

### Total assets





# S Strategies and priority topics for 2023

- Further business growth
- Further digitalization and innovation in all operational processes
- Constantly working to ensure better client experience

## Priority topics for 2023

- Further improvement of financial ratio
- Attracting of additional financing
- Sustainability



# W

## Why us?

- **Customer centric approach:**

Using different from industry standards' approach when serving our clients;  
Pursuing financial inclusion and serving the underbanked population;  
Aiming to financially educate individuals and improve their money management habits.

- **Reliable:**

Established team of industry professionals;  
Low staff turnover;  
Key people since inception.

- **Profitable:**

Constant increase of loyal clients' share;  
Profit for each fiscal year.

- **Technology:**

Constant innovation and data driven business development.







# M

## Market potential

EUR 1.63 B consumer loan  
receivables as at 31 December 2022

Shift from offline to online lending

ITF has less than 6% market share  
(estimation), hence strong growth potential.

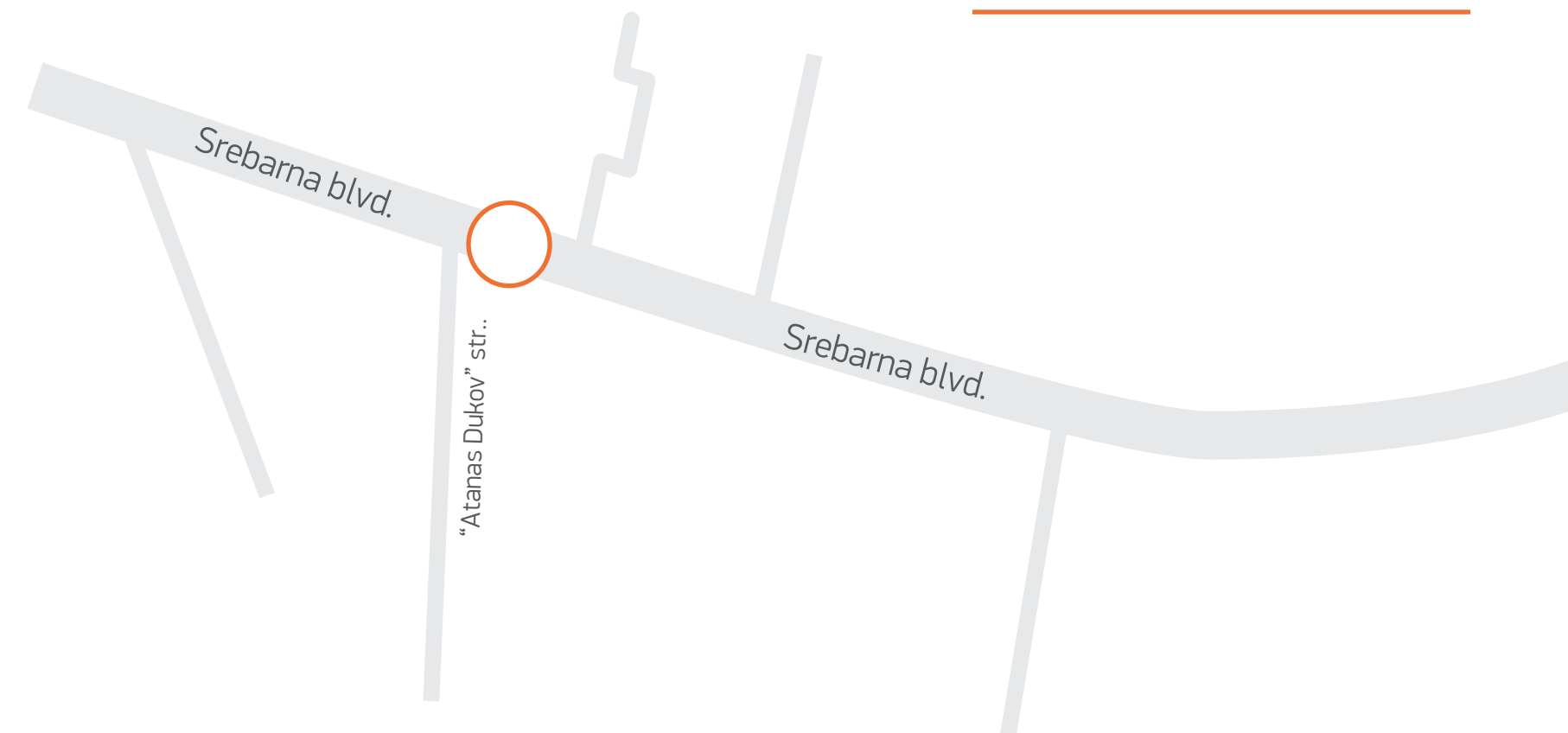


# Contact us

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Thank you!

