



OVER 1 MILLION BUSINESS

owners apply for a credit at least once within 2 years



EVERY 2ND BUSINESS

owner failed at least in one credit negotiation (or did not get any credit offer).

OUR VISION IS TO DEMOCRATIZE FINANCIAL AND CREDIT SCORING FOR BUSINESS OWNERS IN EUROPE!



Become the leading fully integrated credit rating platform for small business owner in Europe.

1st company in Europe that empowers SME to manage their business credit by providing insights into their credit scoring, actionable advice and match lending options via needs-based filter.



~135 billion EUR credit market in Germany that is limited to SMEs with sufficient credit scoring only. Every 2nd business owner failed at least in one credit negotiation (or did not get any credit offer).



Build a fully automated, data-driven scoring technology that analyzes the credit profile of small businesses.

Offer easy access to personal and business credit reports, enable users to correct score-data, monitor changes, and receive tips on how to optimize scores. Establish Europe's 1st SME credit marketplace based on individual credit profiles.



Founded in 2017 by key executives of McKinsey and CEO/Founder of Deliveryhero Korea covering start-up and banking experience. Financed by leading international business angels.

TRADITIONAL SCORING COMPANIES FAIL TO PROVIDE ACCURATE SCORES MAKING IT DIFFICULT FOR SME TO ACCESS AND COMPARE CREDIT OFFERS



SMEs have difficulty to access and compare credit offers

- Unfavorable conditions due to missing or wrong data
- Excessive disclosure and documentation requirements
- Impossible to compare offers

No awareness for credit score at all due to missing transparency on credit decisions





Offline scoring companies could bridge the gap but fail due to lack of technology adoption



Banks have difficulty to provide credit offers to SMEs with affordable costs

- Highly profitable, but with long tail of underexploited clients
- Limited client knowledge

Even online financing-platforms **struggle** with qualified lead generation

WHAT IF YOU COULD FIX ALL THESE PROBLEMS WITH A PLATFORM SOLUTION?



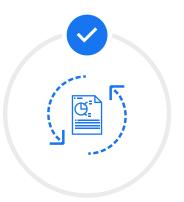
Our platform enables SME to manage their business credit by providing insights into their credit scoring, actionable advice and match lending options via needs-based filter.



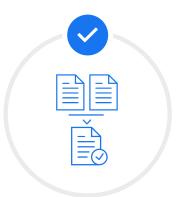
We provide free and interactive self-scoring for SMBs, add bank-account and financial information and match (expanded) scores with available financial products.



Direct online access to credit score

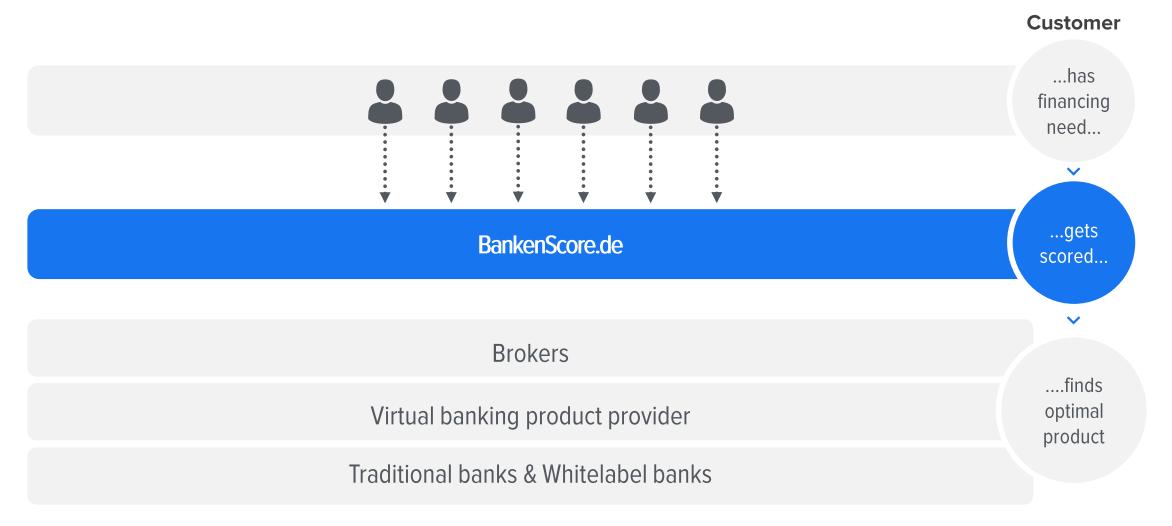


Up-to-date datasets for banks' credit decisions



Pre-matching of scores and products

THE FUTURE BANKING LANDSCAPE: SCORING AS THE PREREQUISITE LAYER FOR ANY BANK TRANSACTION



OUR VISION FOR THE COMING YEARS

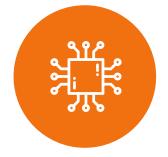


...companies will look up their data and credit-score online

BY 2020....



...financial service providers will give out their products purely based on data



... bank back-office processes and decisions will be fully digitalized









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