



advisers

FINANCIAL IFN



Let us introduce ourselves!

Advisers Financial IFN S.A

it's a Non-Bank Financial institution established in 2016, involved in financing SME projects and co-funding of EU funded projects through bridge loans. We are also looking to find the best solutions for our clients, as well as supporting and encouraging entrepreneurship through our competitive and flexible financial products.

The company is supervised by the National Bank of Romania, according to NBR's authorization no. RG-PJR-41-110311/17.06.2016.

Our managerial team



- **Gabriel Cretu** is the General Manager and founder of Advisers Financial IFN. He acquired the knowledge, skills and managerial practices over the course of his career, working more than 10 years in banking. His main projects included: restructuring of retail and corporate activity in BCR, the development of OTP Bank (which included branches, electronic channels, private banking and SMEs), restructuring and development of OTP Broker IFN, developing sales in Kiwi Finance, Senior Consultant in IDS Scheer team and ZEB team. Gabriel Cretu is also an Associate Professor of the Academy of Economic Studies (ASE) Bucharest, Faculty of Management.

Advisers Group The Short Story

Advisers is a financial consulting company founded in 2016, in Bucharest, which more than 30 franchises all over the country. Our goal is to built long-term relationships with our customers, offering them support with time and money management and other resources they need or might need in the

What makes us different:

- *We have relevant experience in banking and sales. We have learned to discover what our customers want and need, and we are constantly looking to find the best solutions possible for our customers*
- *We are building long term relationships, based on the values that brought us here: transparency, honesty and morality;*
- *We have a portfolio of clients with very low default.*



Advisers Group

The short Story II

What have we observed over the past 3 years:

- *The start-up businesses are considered to be very risky and as a result the start up projects are underfunded;*
- *The SME Customers which apply for EU Co-funded projects encounter major difficulties in accessing EU funds because of the lack of support from the banking industry and from the Romanian authorities.*
- *There are other types of clients that are rejected by the bank for questionable reasons: the existence of negative company history, or the existence of some difficult moments in the past for the company. For some of them, we are willing to put our name on the line, being convinced by their current creditworthiness, but also by their trustworthiness.*



Advisers Financial IFN financing solutions

The main activity – SME loans with a real estate collateral or mortgages:

- *Loan for Working Capital*
- *Credit Line*
- *Short Term Cash Loan*
- *Business Investment Loan*
- *Start-up for entrepreneurs*
- *Letter of Guarantee*
- *Commercial Factoring*
- *In order to benefit from a down payment for starting the investment, usually it is necessary to have a financial guarantee issued by a specialized institution, so here we are, Advisers Financial IFN S.A. also finances start-up businesses that are beneficiaries of EU funded projects;*



Standard financing conditions of our products

Annual interest

- Variable interest rate consisting of 18-24% margin + ROBOR3M
- Variable granting fee between 1% and 3%
- Variable monthly administration fee between 0.1% and 0.4%.

Types of Guarantees:

- Real estate guarantee: Degree of collateral coverage : minimum 150% . We usually accept guarantees with a degree of collateral coverage of 200%.
- Real security collateral: Collateral cash, machines, equipment and installations, Payment order.





Our evolution from the start

In 2016 of June we have been approved by the NBR. After three months of careful development of the operational system and the internal procedure and norms, the Adwisers Financial IFN has started the lending activity, Here bellow you can see our figures since 2016.

Loans Portfolios Real Estate Guarantees



	2016	2017	2018
Loans portfolio	2,802,812	7,928,573	11,126,467
Real Estate mortgages collaterals of the Portfolio	5,509,471	16,347,558	23,350,958
Collateral coverage	197%	206%	210%

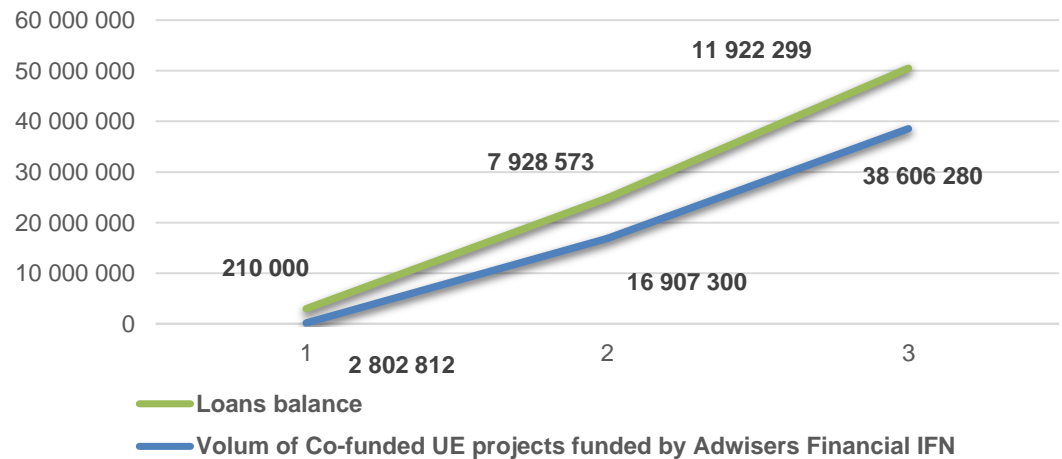


Our evolution from the start

In 2017 Advisers Financial IFN has launched the EU co-founded projects lending.

Advisers Financial IFN S.A. also finances start-up businesses that are beneficiaries of EU funded projects;

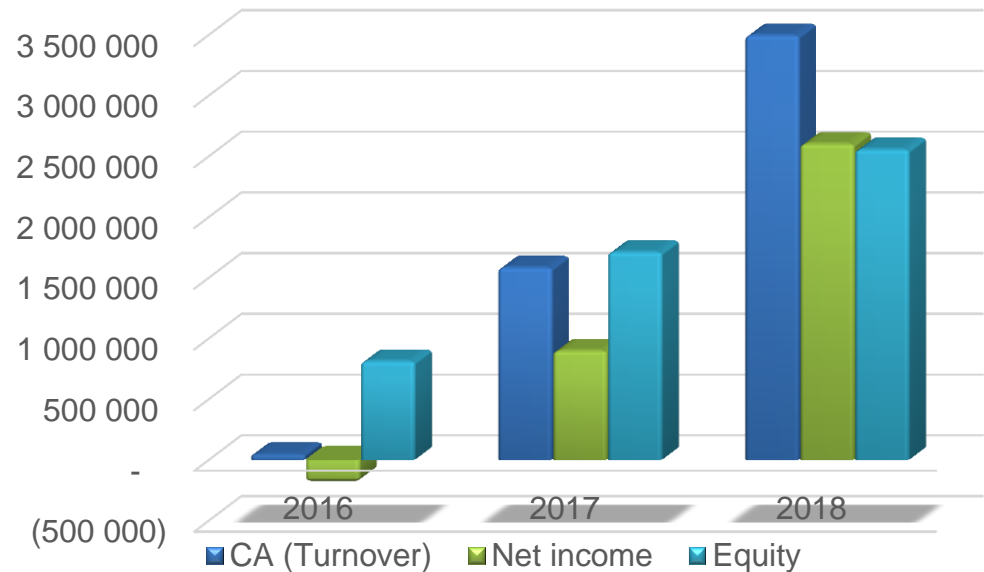
Total Loans Portfolio





Brief financials

In 2018, Advisers Financial IFN has increased the profit and the turnover (CA) compared to 2017 and 2016.



Key Financial Indicators 2016-2017-2018

The evolution of the main indicators of ASSETS AND LIABILITIES between 2016 and 2018.

ASSETS	2016	2017	2018
Cash and Banks	3,171	5,499	18,836
Due from banks	100,107	87,207	1,777,800
Loans to customers	2,813,499	7,949,176	11,126,467
Other assets	4,377	2,544	2,256
Prepayments	45,553	139,211	207,534
Tangible and intangible assets		5,676	2,466
TOTAL ASSETS	2,966,707	8,189,312	13,137,450
LIABILITIES	2016	2017	2018
Other liabilities	2,062,715	6,161,585	8,335,802
Income in advance	98,615	314,956	701,997
Total LIABILITIES	2,161,330	6,476,541	9,037,799
EQUITY			
Share capital	900,000	900,000	900,000
Legal reserves		51,959	180,000
Profit/(Loss)	(86,575)	899,347	2,386,879
Retained earnings		(86,575)	760,813
Repartition of profit		(51,959)	128,041
TOTAL LIABILITIES AND EQUITY	2,966,707	8,189,312	13,137,450



Key Financial Indicators 2016-2017-2018

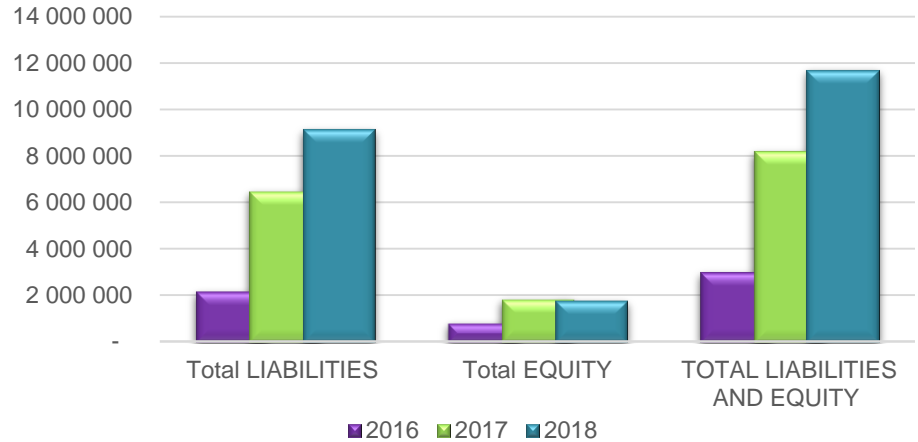
According to the “ Profit and Loss account” we have the below evolution of the main indicators between 2016 and 2018, that are annualized.

LIABILITIES	2016	2017	2018
Loans from shareholders	2,062,715	6,161,585	8,335,802
Other liabilities	98,615	314,956	701,997
Total LIABILITIES	2,161,330	6,476,541	9,037,799
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Share capital	900,000	900,000	900,000
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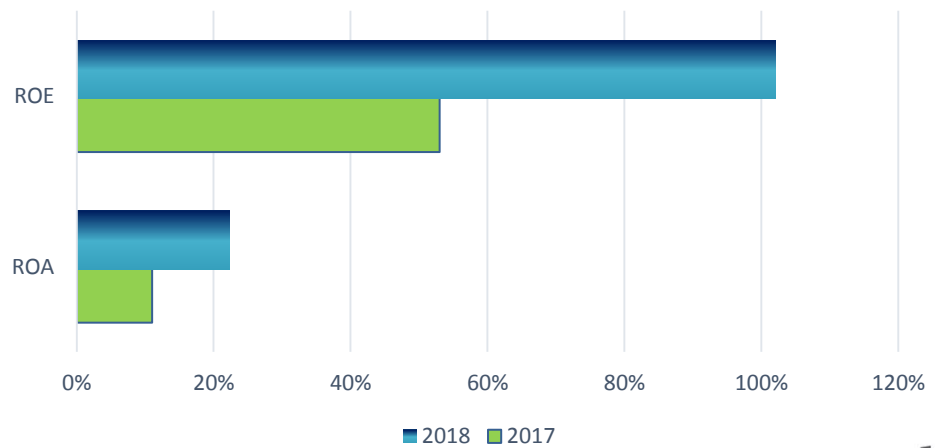


A&L, ROA, ROE

Evolution of Liabilities and Equity



Evolution of ROA, ROE





Future plans

Main Development Objectives for 2019-2022:

- Increase further the quality of our products;
- Attracting new financial resources;
- Increasing the company's profitability;
- Strengthening the market position and corporate image by intensified promotion of the company and its products;

We estimate and increase of 50% of our portfolio for 2019, which will correspond to:

- 4.000.000 RON interest revenue;
- 3.500.000 RON net profit;
- 18.000.000 RON Loan balance.

Media Coverage

- <https://www.wall-street.ro/articol/Finante-Banci/230307/adwisers-ifn-povestea-de-succes-a-unui-fost-bancher-trece-pe-profit-dupa-un-an-la-ce-volum-de-credite-a-ajuns.html>
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Thank you!

0371.36.76.11
ifn@advisers.ro
www.advisers.ro

Intrarea Gliei nr. 4, Bucuresti, Sector 1





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