



ADVISERS FINANCIAL IFN

LET US INTRODUCE OURSELVES



We are a non-bank financial institution which is involved in financing personal projects, co-funding through bridge loans of EU funded projects. 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.

ADWISERS FINANCIAL IFN IS THAT MISSING PIECE IN THE ROMANIAN FINANCING MARKET, OFFERING EXTRA FLEXIBILITY AND TRANSPARENCY, AT A DECENT PRICE.



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;

Clients accessing European funds have major difficulties, despite messages of support from financial institutions, to access financing in accordance with the rigors of the developed project;

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

We grew step by step together and we are proud to say that the success of our partners is also ours. In difficult times, we managed to find the right solutions for our clients and company.

ADWISERS FINANCIAL IFN Profit through the years

2017	2018	2019	2020	2021
899.347 RON	2.386.879 RON	2.479.090 RON	2.319.320 RON	2.497.832 RON





Adwisers Financial IFN financing solutions for SME:

- *Loan for Working Capital*
- *Credit Line*
- *Short Term Cash Loan*
- *Business Investment Loan*
- *Start-up for entrepreneurs*
- *Commercial Factoring*



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.

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

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

Adwisers provides information and consultancy in the field of accessing European funds, offering solutions and one of the most accessible forms of financing. Adwisers is a trusting partner for the client throughout his projects





Standard financing conditions:

Variable interest rate consisting of 18-24% margin + ROBOR3M

Variable drawing fee between 1% and 3%

Variable monthly administration fee between 0.1% and 0.4%

Types of loan guarantee:

Degree of collateral coverage : minimum 133% (we usually accept guarantees with a degree of collateral coverage of 200%)

Collateral cash, machines, equipment and installations, Real estate guarantees

Examples of co-funded projects funded by Advisers Financial IFN

'Touristic Guesthouse' - Measure 2.1

"Setting up a workshop for manufacturing wooden toys"- Measure 6.4

"Purchase of equipment for the development of the company " - Measure 2.1

"Establishing a laundry and ecological cleaning services"- Measure 6.4

Why do customers choose us?

Rapidity: we approve loans even in 3 days

Price: we are one of the cheapest NBFIs on the market in Romania

Knowledge: we provide financial consultancy for business projects

Transparency: we communicate from the beginning the required conditions for the loan

Common sense: we care about our clients!

Our managerial team

Gabriel Cretu is the managing partner 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**, development of the sales force of **Kiwi Finance**, Senior Consultant in the **IDS Scheer** team.

Gabriel Cretu is also an associate professor at **ASE, Faculty of Management** and a trainer in Sales and Leadership.



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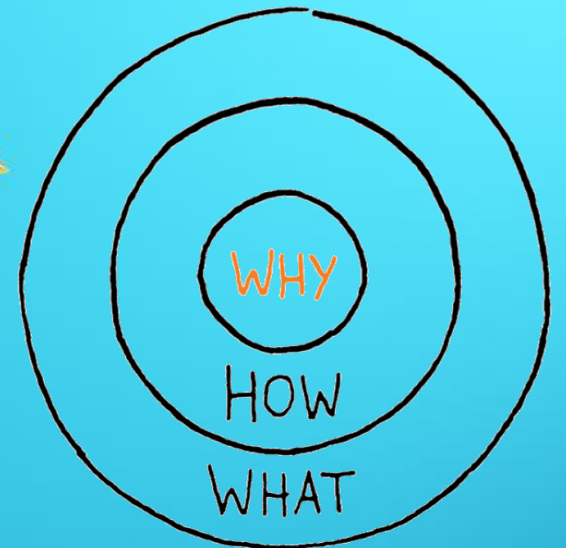
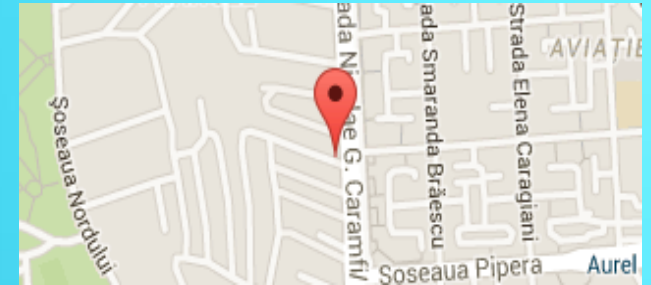
FINANCIAL IFN

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THANK YOU!

