

МИКРОФОНД

Твоят бизнес. Нашата подкрепа.

The road to digital

Thessaloniki
October 13th 2021



MIKROFOND HISTORY ALWAYS FIRST

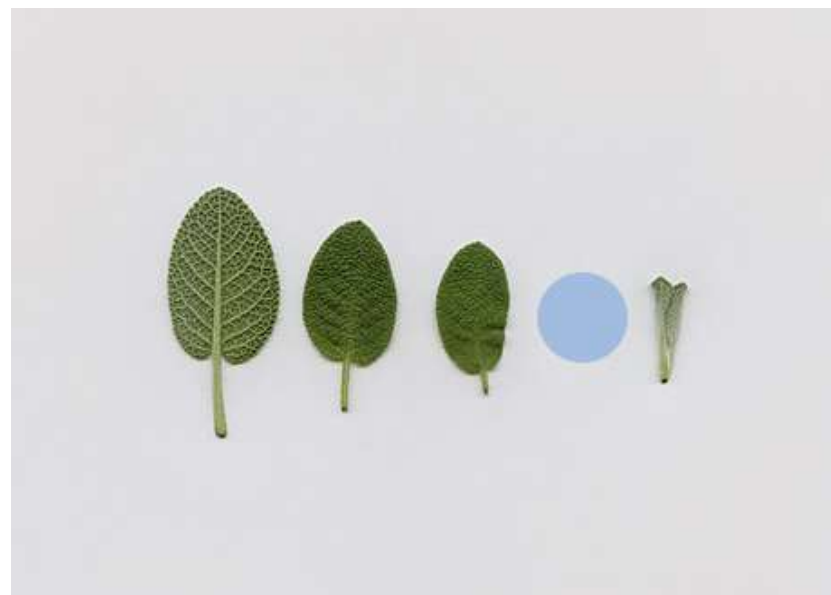


- **1999** - FIRST to start bank service model
- **2002** – FIRST first to transform from NGO to commercial MFI in
- **2006** – FIRST Bulgarian MFI to sign loan with international
- **2011** – FIRST EU MFI to sign senior loan with EIF under Progress
- **2017** FIRST MFI to offer the cheapest start up loan the market at 2,9%





- **Self-employed**
- **Start ups**
- **Micro companies**
- **Agricultural producers**
- **Roma entrepreneurs**
- **Low-income families**





- Over **200** quick lenders
- **2008** - Financial crisis
- Interest rate decrease from **15%** to **5%**
- Covid forced people **online**





- Introduction of **Online** business loan software
- **Digitalization** of documents and processes
- Analysis of **cloud** based options to remove hardware and possibly save costs





- Clients **not** ready to use technology
- Software suppliers slow and expensive transition to new **platforms**
- **GDPR** and Data security
- **Cost** of digital and IT tools



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Твoят бизнec. Нaшaтa пoдкрeпa.

Thank you!

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