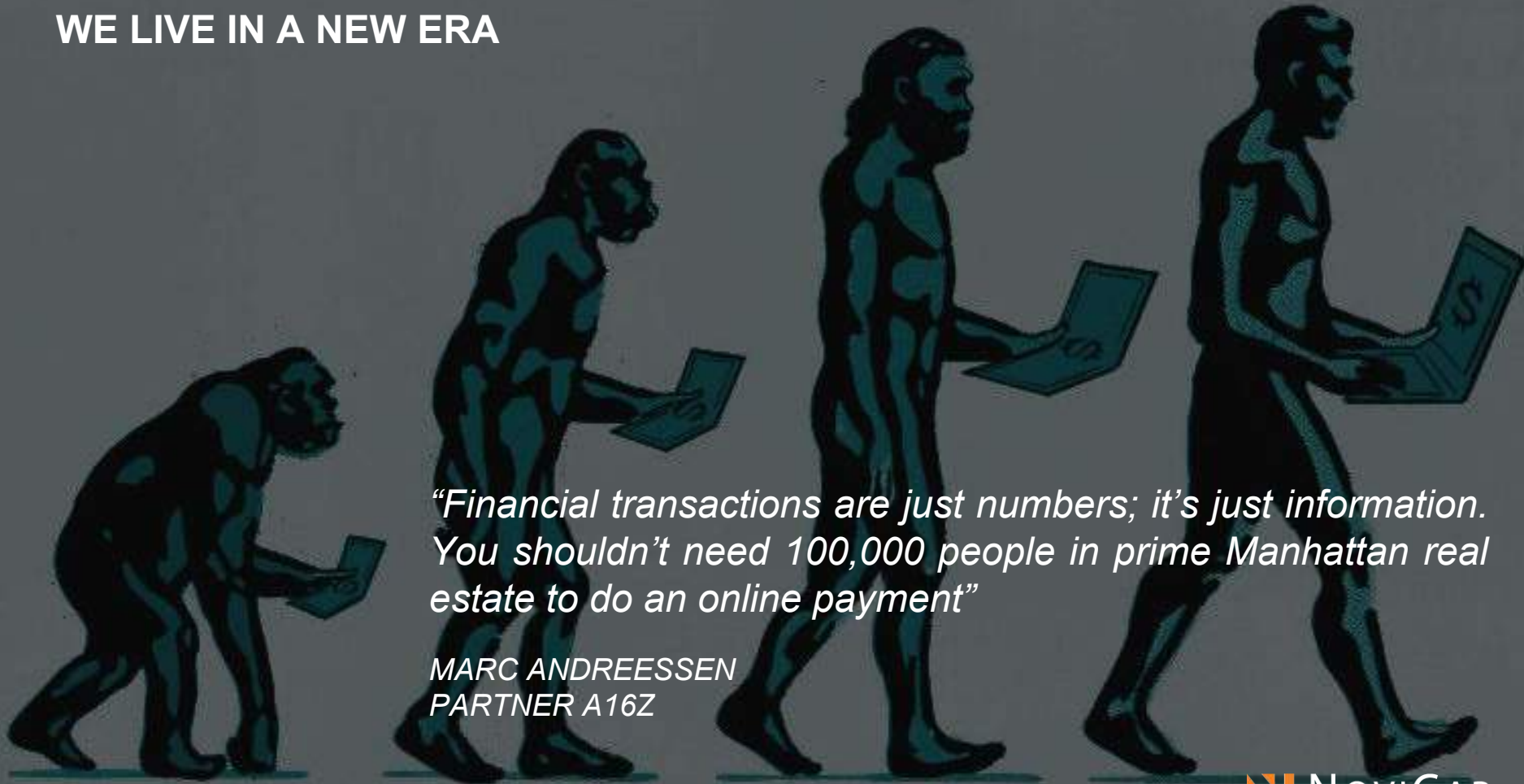





Spain | Holland | UK

WE LIVE IN A NEW ERA



*"Financial transactions are just numbers; it's just information.
You shouldn't need 100,000 people in prime Manhattan real
estate to do an online payment"*

MARC ANDREESSEN
PARTNER A16Z

A close-up, profile view of Jamie Dimon, CEO of JP Morgan, looking downwards and to the left. The lighting is dramatic, highlighting the texture of his skin and the intensity of his gaze. The background is dark and out of focus.

“Silicon Valley is coming”

JAMIE DIMON
CEO JP MORGAN

AND THE WINNERS SO FAR, ONLY IN 2018

7B€ Ayden IPO

15B\$ Greensky IPO

150B\$ Valuation - Ant Financial



THE OLD WORLD

Cash flow gap is the number 1 reason why Small & Medium Enterprises go bankrupt

Traditional solutions are not solving the problem because:

1

Bank Factoring

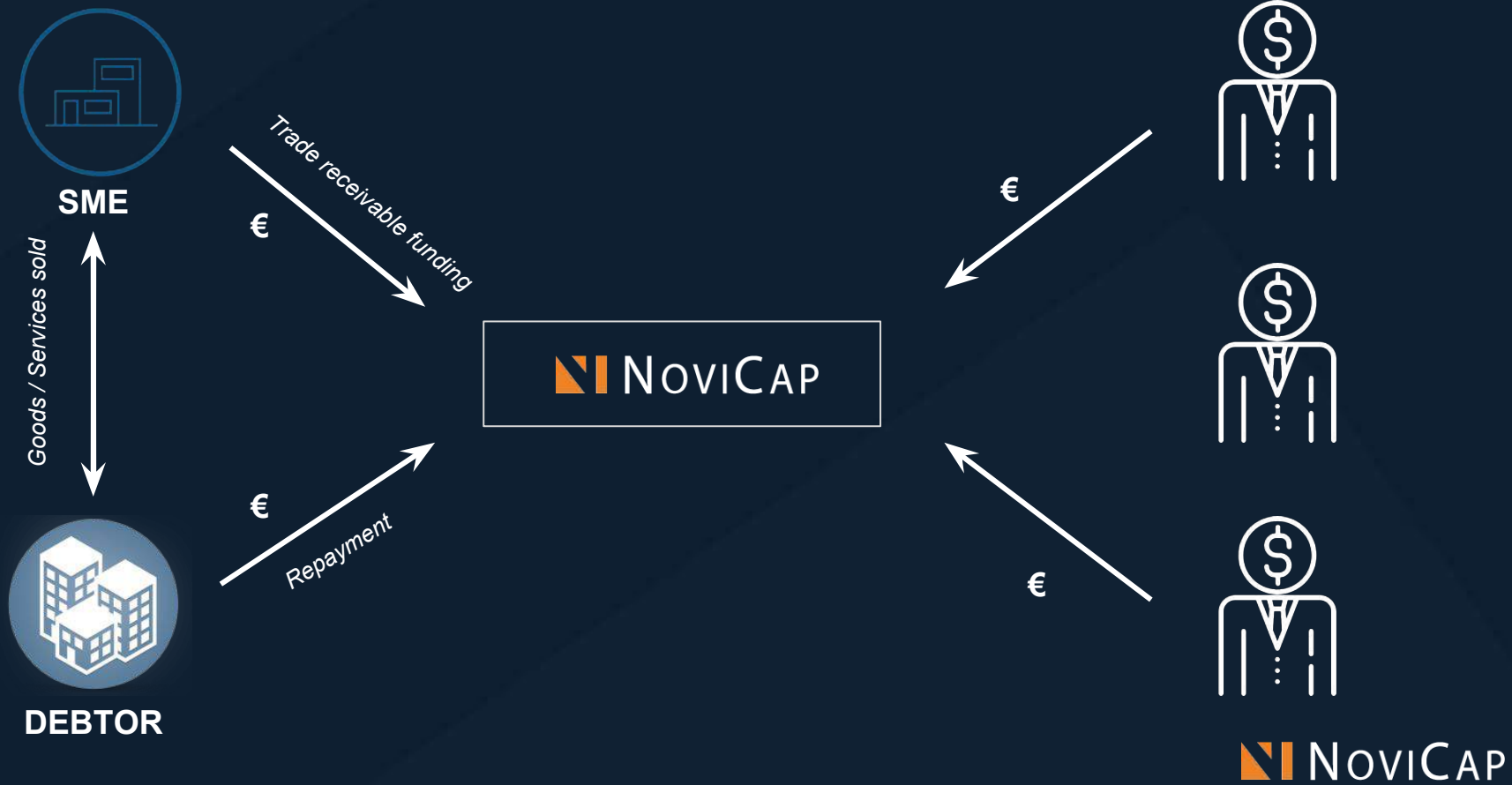
- ✗ Slow
- ✗ Non digital customer service
- ✗ Rely on SMEs credit score
- ✗ Non transparent

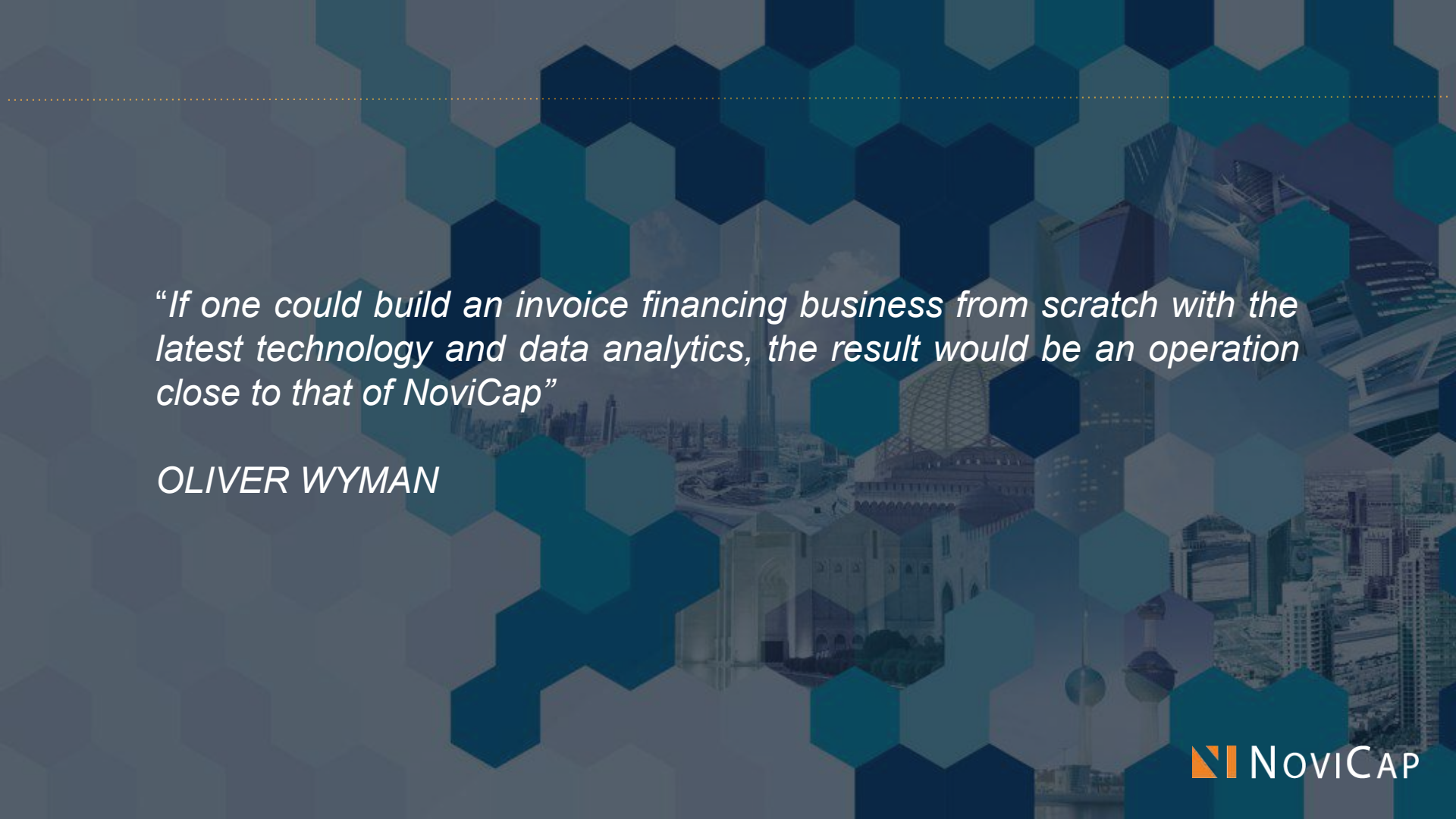
2

Non-Bank Factoring

- ✗ Expensive
- ✗ Poor customer service
- ✗ Bad reputation
- ✗ Non transparent

A NEW MODEL



The background of the slide features a city skyline, likely Dubai, with prominent buildings like the Burj Khalifa and the Dubai Mall. This image is overlaid with a semi-transparent pattern of dark blue and teal hexagons. A thin, dotted orange line runs horizontally across the top of the slide.

“If one could build an invoice financing business from scratch with the latest technology and data analytics, the result would be an operation close to that of NoviCap”

OLIVER WYMAN

CUSTOMERS EXPECT A BETTER EXPERIENCE



EASY ACCESS

- 100% online
- Available 24/7
- Sync data from leading accounting apps

FAST

- 30-second onboarding process
- Real-time, risk-based underwriting
- Funding in 24 hours

PEACE OF MIND

- No debentures or personal guarantees
- No lock-in or long-term contracts
- No cross-selling



KEY STATS

+8.000

Invoices funded

500%

2017-2018 YoY
Growth

+3M

Equity raised

+95%

Recurrence

1,5M€

Biggest invoice
funded

100M€

Traded volume
E2018

NoviCap is building the first pan-european invoice finance solution

RECENT TRADES

NESPRESSO

vodafone

MADRID

INDITEX

SANOFI

Electrolux

El Corte Inglés

UNIVERSIDAD DE SEVILLA

Penguin
Random
House

orange

VCE



PUBLICIS GROUPE

Deloitte.

CELSA
GROUP



Generalitat
de Catalunya

fnac

IBM

Team Members

BackGround

FOUNDERS



Federico Travella
CEO



Marc Antoni Macia
COO



Nicolas Overloop
CTO

MANAGEMENT



Carlos Hernandez
Head of Risk



Emanuele Mezzani
Head of Investors



Ignasi De Llorens
Head of Sales

BOARD



Romain Lavault
GP Partech Ventures



Greg Rogers
GP Techstars



Markus Ament
Founder Taulia, Centrifuge



GECKOBOARD



INVESTORS



ACE|&|Company





Spain | Holland | UK

Marc Antoni Macià

Co-founder & COO

@marcantonimacia

marc@novicap.com