Why 50% businesses fail within 5 years

SME CHALLENGES
- Complex Requirements
- Working Capital
- Collateral
- Information Gap
- Financial Literacy
- Lack of Management
- No Balance Sheet
- Informal employment
- Time to succeed
- Lack of Marketing

BANK CHALLENGES
- High Risk
- Credit worthiness
- Regulation
- Lack of control
- High cost
- Low revenue
- Reach
- Informality
- One size fits all approach
- Market access
- Infrastructure
Solving the SME disconnect: Formalization?

Structured

Procedures

Rules
Distributed ecosystem

- Marketplace
- Communities
- Customisation
- Access to Finance: term loans, working capital
- Advisor
- Electronic tools to make balance sheets, contracting, invoicing
- Interoperability
- Risk assessment to transactional banking scoring
- Capital
- Telco: infrastructure and alternative data
The Ecosystem: interoperability!

- Policy Makers
- SME Financing Ecosystem
- Banks & Microfinance
- Fintechs
- Telecom & Enablers
- Education
- Development organisations
Smart Process beats Price

- “60 seconds” follows the learnings of amazon’s “one click” and the google driven customer education (“1 Mio findings in 0,54 seconds”).

- More than 50% of “Fidor Micro Credit” are demanded outside normal branch hours -> There is a 7/24 need for financial services, if a bank can serve that.

- High speed services 7/24 are a huge USP driving factor to Fidor Bank.
ACCESS TO INFORMATION for ALL

FIDOR COMMUNITY
Fidor Marketplace
Category: Retail tools
Description: Digital Mailbox
Location: Germany

Cool Factor: Your documents are archived permanently free of charge.
Category: Corporate tools

Description: Finance automation & optimization tools

Location: Germany

Cool Factor: With Bilendo Accounts Receivable Accounting you automate your financial accounting, from small subtasks to entire processes.
Liquidity at the touch of a button

Billie settles your outstanding bills immediately - starting at 0.7% one-time fee on the invoice amount

NOW SUBMIT 1ST INVOICE

Category: Finance
Description: Liquidity at the touch of a button
Location: Germany
Cool Factor: Register with just a few clicks and secure your monthly financing of up to €200,000 - in just 7 minutes and without any documents!
Online accounting automated in the cloud.

Innovative online accounting software for efficient digital accounting processes.

**Category:** Corporate tools

**Description:** Innovative online accounting software for efficient digital accounting processes

**Location:** Germany

**Cool Factor:** The self-learning online accounting software makes it easy to set up your bookkeeping on Auto-Pilot. You can do your own VAT yourself or hand over the data to your tax adviser.
Category: Royalty Crowdfunding

Location: France

Cool Factor: The return on investment depends on the project’s success, so the more money the project earns, the more all the investors earn while still keeping the entrepreneur in charge.
BANXY, LA BANQUE MOBILE DE NATIXIS ALGÉRIE
We become the companion of the customer throughout its entrepreneurship journey

Fidor’s View

Education = Community
Formalisation = RegTech
Technology = Open Bking
Productivity = Marketplace
Fidor
Industry Recognition

Forbes
Top 10 Tech Company to watch
2018

O2 Best Mobile Bank Germany
2016-2017

Celent Model Bank of the Year
2015

Global Growth Company
2014
Contact
connect@fidor.com

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