



**M Cash**



**North Macedonia**



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**02 51 15 000**

M Cash Macedonia is the first on – line financial company in Macedonia which has breaks the traditional channels of financing of the population and has been established as a pioneer and market leader for microfinance.

We are driven by technology, innovation, and caring out for our customers.

As a leader in the fintech industry in Macedonia, since 2014 has enabled to its clients quickly, easily, and conveniently obtaining of financial resources on the path of modern technologies in compliance with the principles of responsible and ethical lending.

From 2018 until now, M Cash Macedonia, as a part of Management Financial Group (MFG) that brings together leading non-banking lenders' financial services in Central and Eastern Europe, is present within the country with over 41 branch offices.

## Key Facts

*the presented data are from April 2022*



**132** full time employees and more than **100** external associates



HQ in Skopje



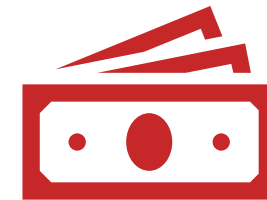
**41** offices across Macedonia



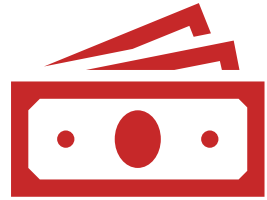
**35 000 +** unique clients



**120 000 +** total approved loans

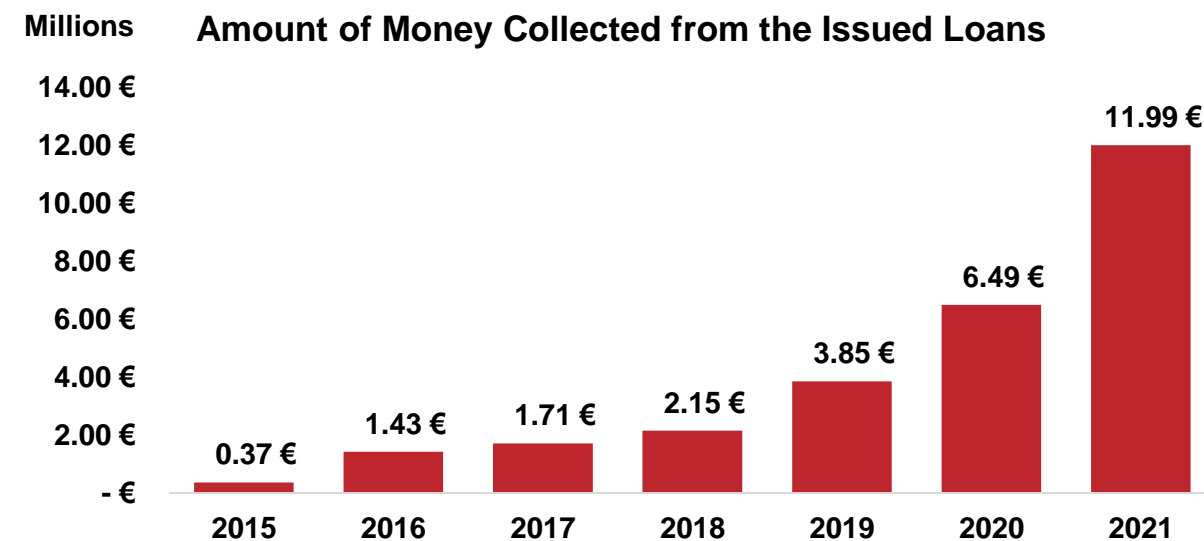
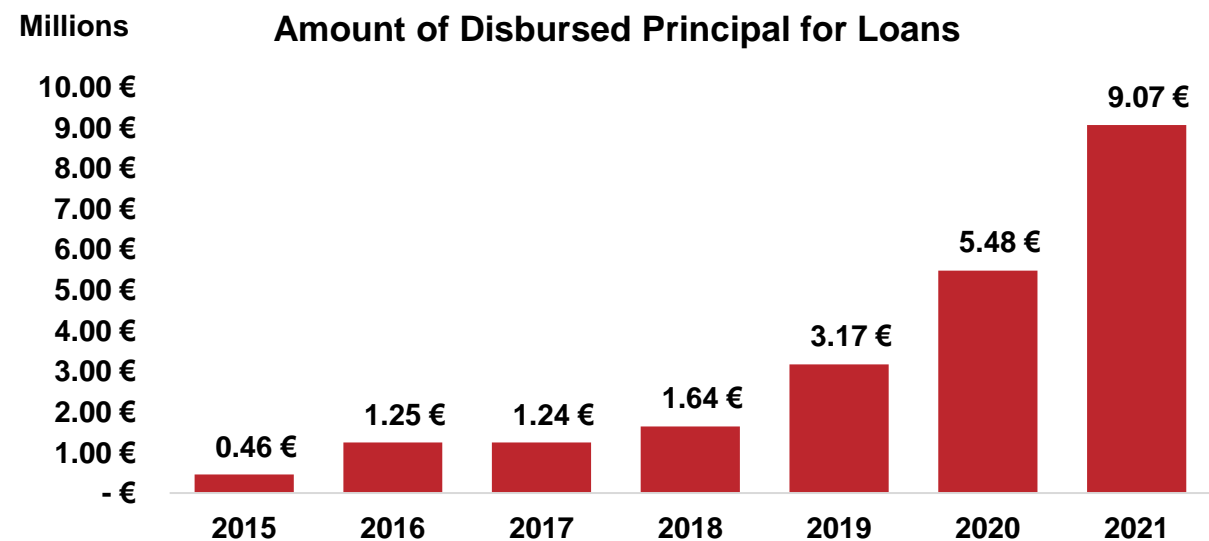
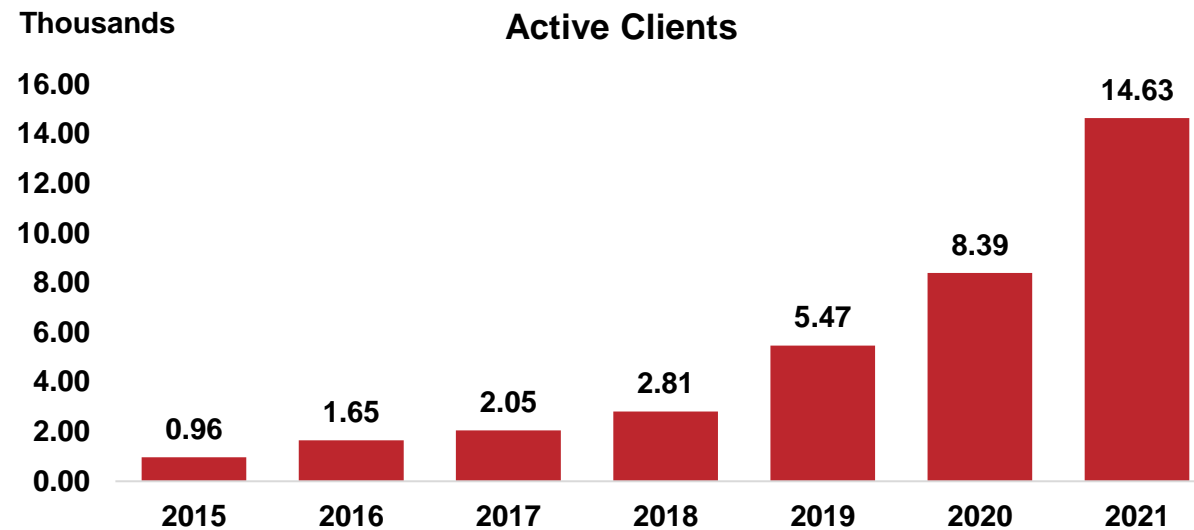
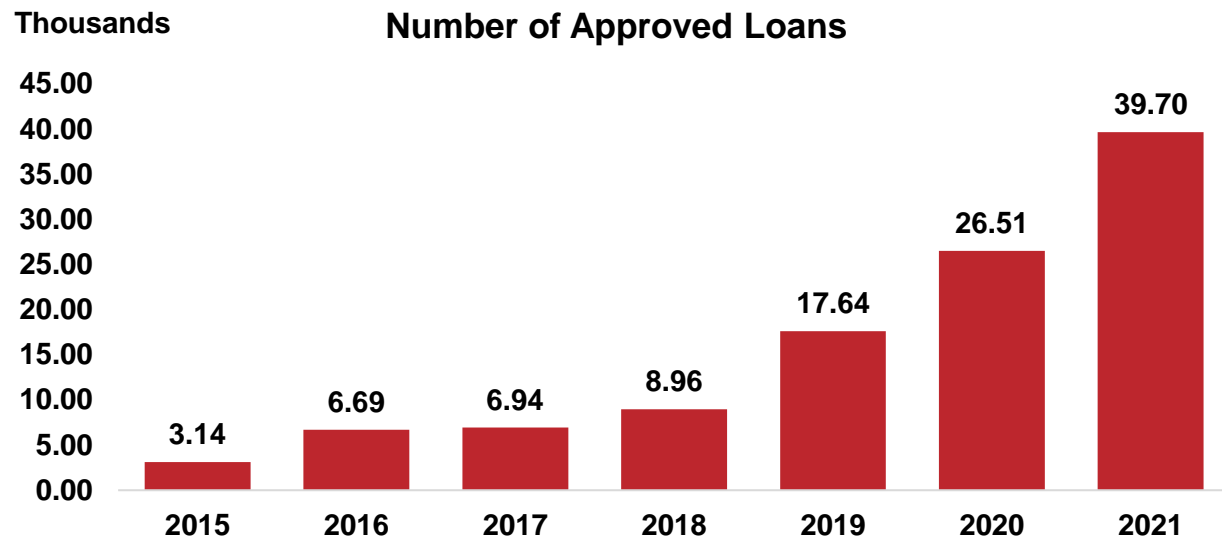


**+ 24.9 €** millions total disbursed amount for loans

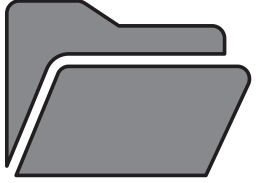


**+ 31.8 €** millions collected from Issued loans

# Y2Y growth 2015 – 2021

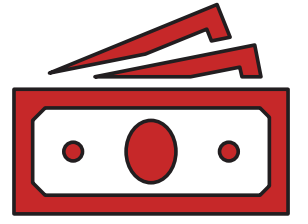


# Financial stats for 2021



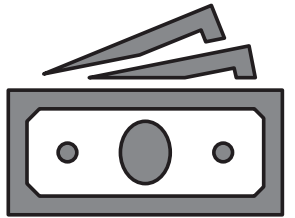
**Gross portfolio**

14 842 125 €



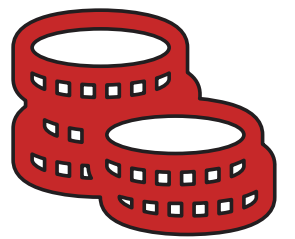
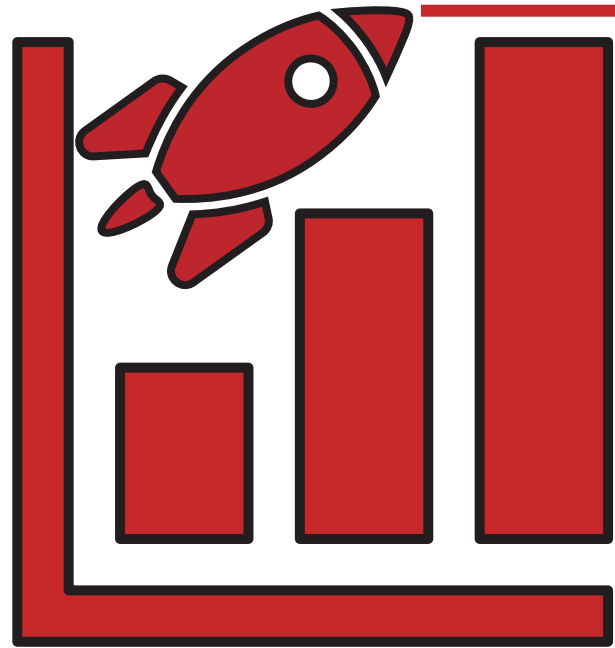
**Income**

11 989 737 €



**Granted credit amounts**

9 066 180 €



**Profit**

999 609 €



# Mission, Vision & Values

## MISSION

Responsibly and transparently providing of accessible personal loans, that are being lend in the home of the client.

## VISION

Our vision is to be the leader in the fast and unsecured loans market in our country and to move alongside technology to be able to offer many more innovative products.

## VALUES

### **Morality and ethics;**

We value, respect and understand our customers.

### **Responsibility;**

We give our loans responsibly, according to the needs and capabilities of our clients in accordance with the license obtained from the Ministry of Finance.

### **Transparency;**

We are honest and fair with our colleagues, clients and partners.

### **Loyalty;**

We build long-term relationships with our customers, based on trust and mutual support.

M Cash business model has started via online loans, while over the time the company has been evolved according to the needs and the requirements of our customers.

As a result of the expansile growth all the products of the company may be obtained via 4 different channels:

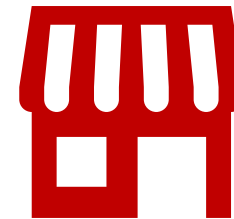
1. Website
2. Call Center
3. Branch Offices
4. Home visiting division



online applications  
submitted via call center



phone call applications  
submitted via call center



offline applications  
submitted in branch offices



offline applications  
submitted at the client home

# Company products

## M Fix

**Type of loan:**

Accessible personal cash loans for everybody

**Available amounts:**

Starting from 3000 MKD up to 100 000 MKD

**Payback period:**

Starting from 1 month up to 12 months

**Type of loan repayment:**

monthly payments

## M Fit

**Type of loan:**

Accessible personal cash loans for everybody

**Available amounts:**

Starting from 3000 MKD up to 100 000 MKD

**Payback period:**

Starting from 1 month up to 12 months

**Type of loan repayment:**

biweekly payments

## M Go

**Type of loan:**

Purpose loans for online shopping

**Available amounts:**

Starting from 3000 MKD up to 12 000 MKD

**Payback period:**

Only 14 days

**Type of loan repayment:**

biweekly payment

## M Stock

**Type of loan:**

Purpose loans for online shopping

**Available amounts:**

Starting from 3000 MKD up to 30 000 MKD

**Payback period:**

Starting from 1 month up to 6 months

**Type of loan repayment:**

monthly payments

## M Stock big

**Type of loan:**

Purpose loans for online shopping

**Available amounts:**

Starting from 30 010 MKD up to 65 000 MKD

**Payback period:**

Starting from 6 month up to 12 months

**Type of loan repayment:**

monthly payments

## M Business

**Type of loan:**

Accessible loans for small companies

**Available amounts:**

Starting from 60 000 MKD up to 250 000 MKD

**Payback period:**

Only 12 months

**Type of loan repayment:**

monthly payments

# Client profile

Our typical clients are people who have limited access to banking products and want to acquire and maintain a normal standard of living



Female 33%



Male 67%



Married 55%

Unmarried 45%



Employed 86%

Unemployed 14%



High school education 74%

College education 13%

average age of all our clients is 40 years

Female 42 years

Male 38 years





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