



M Cash



North Macedonia



www.mcash.mk



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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 43 branch offices.

Key Facts

the presented data is from June 2022



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



HQ in Skopje



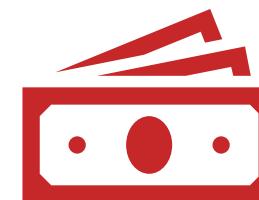
43 offices across Macedonia



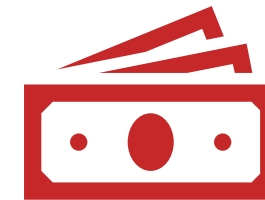
36 000 + unique clients



129 000 + total approved loans



+ 27 € millions total disbursed amount for loans

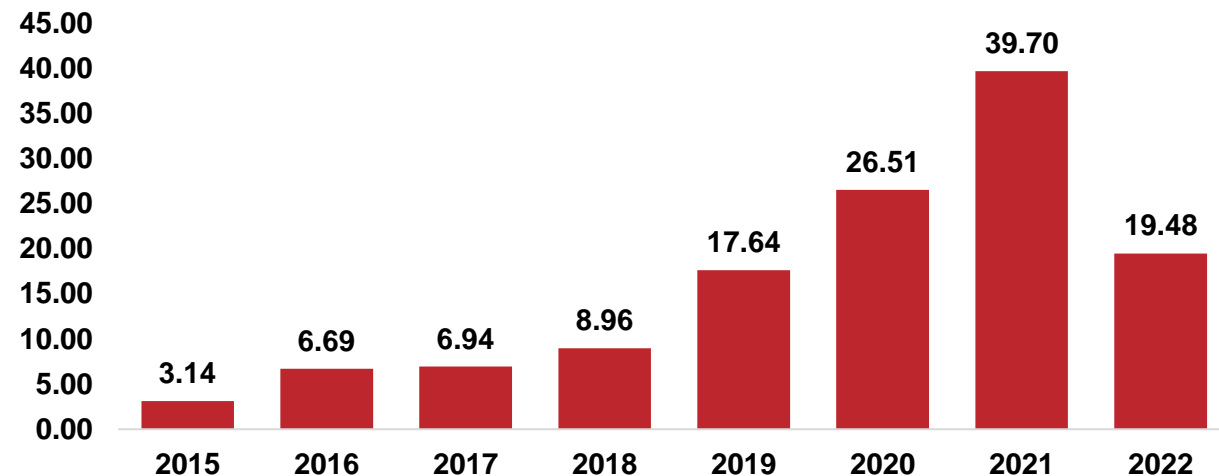


+ 34.8 € millions collected from Issued loans

Y2Y growth 2015 – 2022

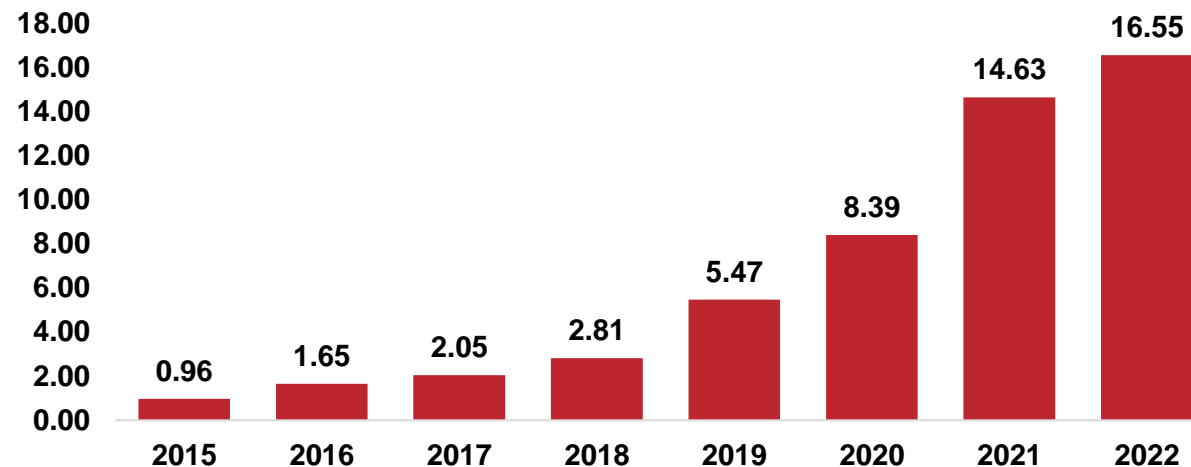
Thousands

Number of Approved Loans



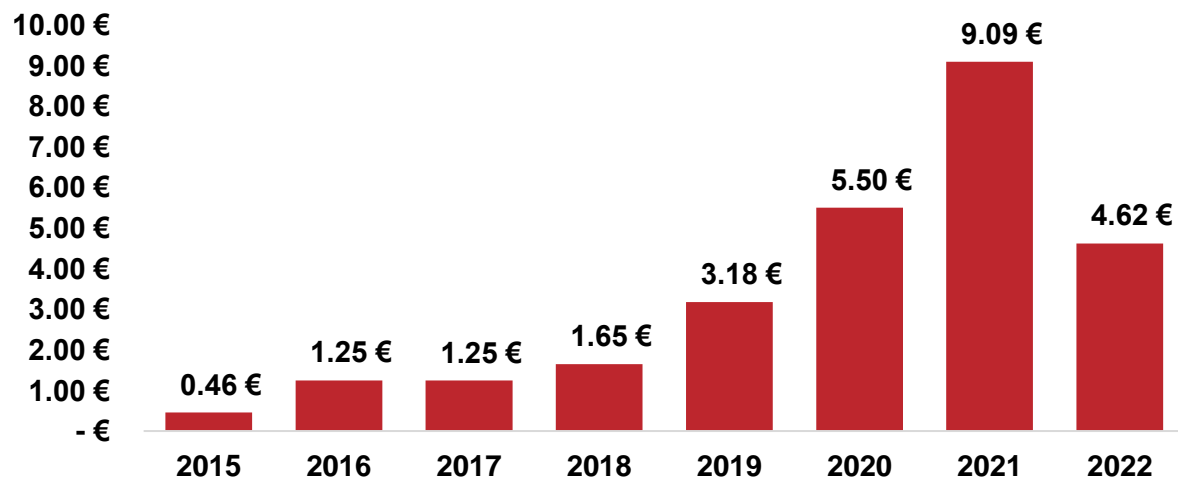
Thousands

Active Clients



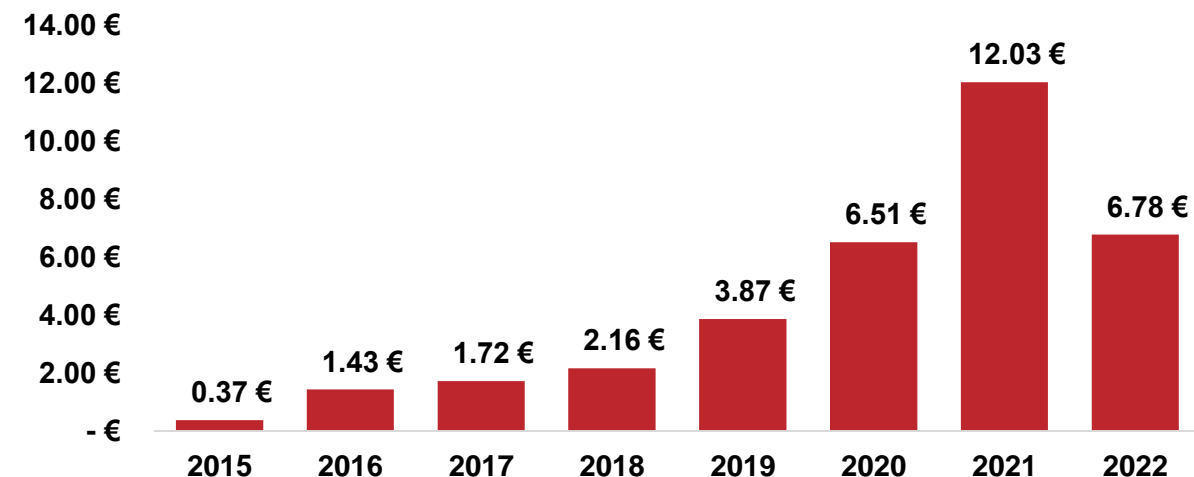
Millions

Amount of Disbursed Principal for Loans

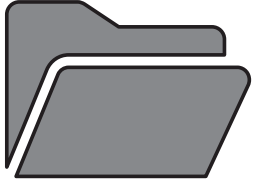


Millions

Amount of Money Collected from the Issued Loans

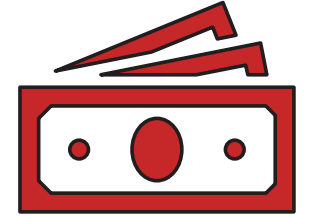


Financial stats for 2021



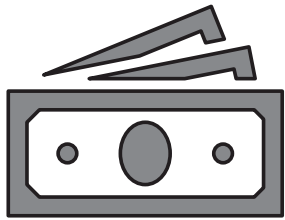
Gross portfolio

14 954 346 €



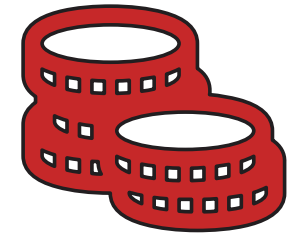
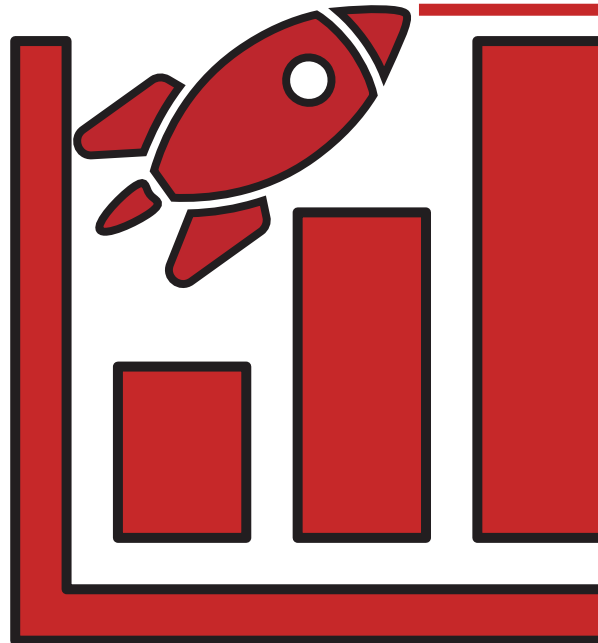
Income

12 027 753 €



Granted credit amounts

9 094 926 €



Profit

1 002 779 €



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:

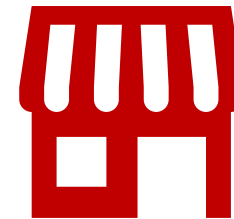
1. Website
2. Call Center
3. Branch Offices
4. Home visiting division



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 SMEs

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 89%

Unemployed 11%



High school education 74%

College education 13%

average age of all our clients is 40 years

Female 42.3 years

Male 38.5 years



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