



FinMatch Kosovo

Breaking Financial Barriers with AI & Trust

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The Heartbreak

Lirika, 24, Gjakovë

Makes beautiful traditional crafts.
Has orders from tourists.
Needs €5,000 for materials.

Bank said NO.

No property. No collateral. No
chance.



45%

of Kosovo SMEs say funding is their **#1 obstacle**

That's 24,300 dreams deferred

The Brutal Reality



Banks Demand

- Property as collateral
- 2+ years credit history
- Complex paperwork
- Weeks of waiting



Founders Have

- Great ideas
- Energy & passion
- **No property (92% of women)**
- **No rich uncles**

What if Lirika had a different story?

What if technology could see her potential,
not just her property?



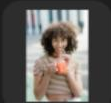
EU Innovation Fund

Grant

Amount: Up to €15,000

Deadline: 15 Jun 2025

Match Score: 90 /100



KOSBAN Angel Network

Equity Investment

Amount: €25,000 - €75,000

Deadline: Rolling Applications

Match Score: 85 /100



Meet FinMatch Kosovo

✨ AI Pitch Coach

Transforms ideas into investor-ready pitches in Albanian or English

🎯 Smart Matching

Instantly finds grants, angels, and loans you actually qualify for

🛡️ Trust Score

Build credibility without collateral using verified data

🔒 Cyber-Secure Vault

Share documents safely with end-to-end encryption

Not Just Another Platform



Built for Kosovo

Albanian + English. Local investors. KCGF integration. Diaspora connections.



AI That Understands

Trained on successful Kosovo pitches. Knows our market. Speaks our language.



Trust-First Design

KYC verification. Fraud detection. Metadata stripping. Safe connections.

While others build for Silicon Valley,
we build for Prishtina, Mitrovica, Gjakovë, and Ferizaj.

The Complete Ecosystem



Founders

Get funded faster



Investors

Find verified deals



Banks

Reduce risk, grow loans

Real Impact, Real Numbers

If We Help Just 1%

SMEs Funded:	540
Jobs Created:	1,620
Capital Unlocked:	€8.1M
Women Entrepreneurs:	162

Pilot Success Metrics

3-Month Pilot with KCGF:

-  100 startups onboarded
-  30 matched with funding
-  €450,000 in loans facilitated
-  3x faster processing time

Every number is a family fed, a dream realized, a future secured.

Why We're Different



Others: Generic Global Solutions

Built for Silicon Valley, unusable in Gjakovë



FinMatch Kosovo: Local-First Innovation

Albanian language, KCGF integration, diaspora connections



Others: Complex Documentation

50-page business plans, financial models, confusion



FinMatch Kosovo: AI Simplification

Answer 5 questions, get investor-ready pitch in 30 seconds

Technical Excellence

Modern Stack

- **Frontend:** React + TypeScript
- **AI:** GPT-4 + Custom Training
- **Security:** AES-256 Encryption
- **Backend:** Node.js + PostgreSQL
- **Matching:** Vector Embeddings

Scalability

Phase 1: 100 users (MVP)

Phase 2: 1,000 users + API

Phase 3: 10,000 users + Regional

Phase 4: Western Balkans Platform

Monetization Strategy

Success-Based Model

Founders (Free → Premium)

- ✓ Basic pitch: **Free**
- ✓ 3 matches/month: **Free**
- ✓ Unlimited + Coach: **€9/mo**

Success Fees

- ✓ Grant match: **2%**
- ✓ Loan facilitation: **1%**
- ✓ Investment deal: **3%**

Enterprise (B2B)

- ✓ Bank integration: **€500/mo**
- ✓ Investor analytics: **€300/mo**
- ✓ White-label: **Custom**

Remember Lirika?

With FinMatch Kosovo, she:

- 1 Created a pitch in **30 seconds**
- 2 Matched with **Women in Business Grant**
- 3 Built trust score of **91/100**
- 4 Received **€5,000 funding**

Now she employs 3 other women from her village.

The Ask

Join Us in Building Kosovo's Financial Future

Award

Recognition to attract
partners and users

Mentorship

Guidance on fintech
regulations and scaling

Connections

Introductions to banks
and investors

Help us turn 54,000 "No's" into "Yes's"

Thank You

FinMatch Kosovo

Where Every Entrepreneur Deserves a Chance

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Made with  in Prizren

END