

# FinTech Kosovo

## Breaking Financial Barriers with AI & Trust

Agon Bajgora • Valdrin Bislimi  
Gentian Voca • Ervin Behxheti



# 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 FinTech 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

# 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:	<b>540</b>
Jobs Created:	<b>1,620</b>
Capital Unlocked:	<b>€8.1M</b>
Women Entrepreneurs:	<b>162</b>

## 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



## **FinTech Kosovo: Local-First Innovation**

Albanian language, KCGF integration, diaspora connections



## **Others: Complex Documentation**

50-page business plans, financial models, confusion



## **FinTech 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 FinTech 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

## FinTech Kosovo

Where Every Entrepreneur Deserves a Chance

 [fintech-kosovo.com](http://fintech-kosovo.com)

 [team@fintech-kosovo.com](mailto:team@fintech-kosovo.com)

 +383 44 123 456

Agon Bajgora

• Valdrin Bislimi

• Gentian Voca

• Ervin Behxheti

Made with ❤️ in Prizren

