

Fradel and Spies Co.

AI-Driven Lending for Smarter Growth

Fintech for SMEs

Pitch Deck Investor Presentation

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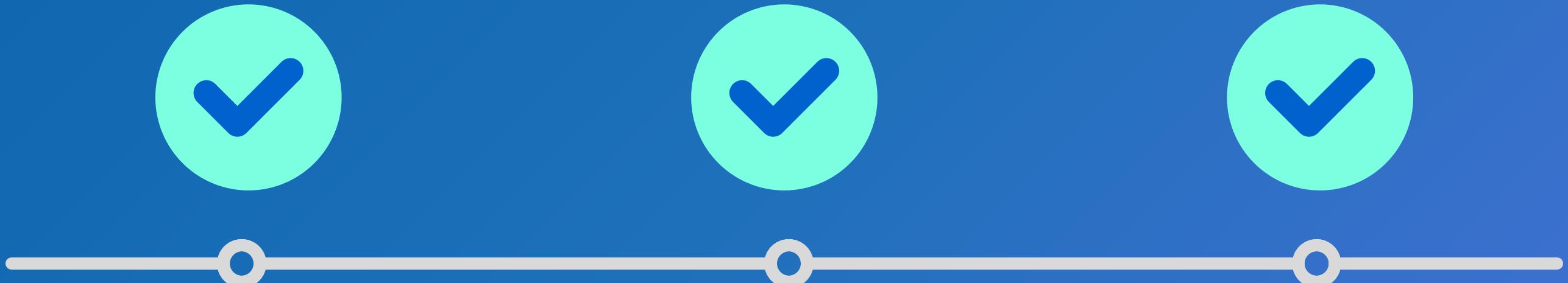


Problem Statement

-  SMEs struggle with limited access to fair and fast financing options.
-  Traditional credit scoring systems frequently exclude many small businesses.
-  Lengthy approval processes significantly slow down overall business growth.



Our Vision



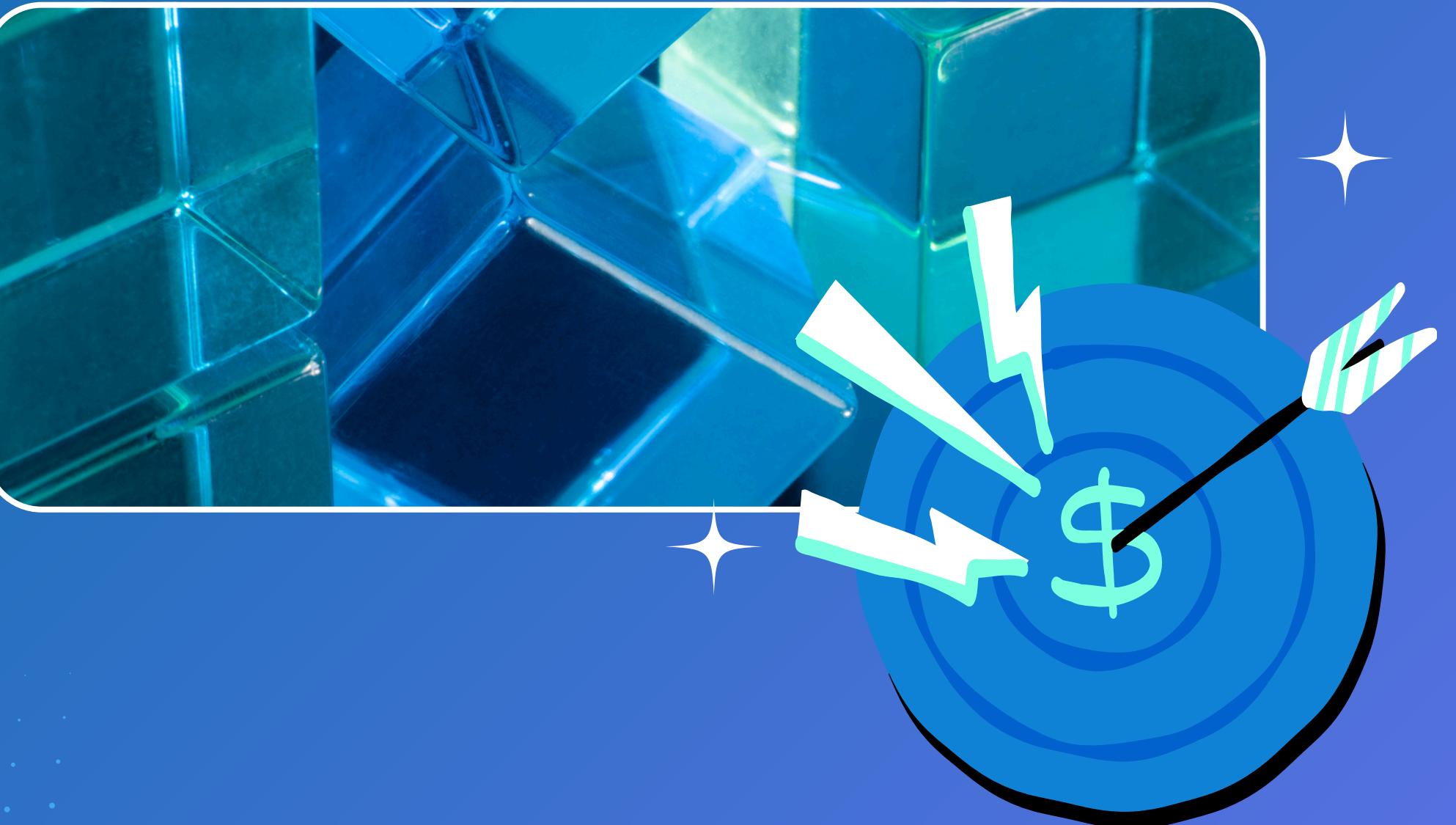
Democratize access to capital and funding opportunities for growing SMEs.

Use AI-driven credit scoring to deliver fair and transparent data-based lending.

Empower entrepreneurs to achieve growth through stronger financial inclusion.

The Opportunity

- Huge SME lending market remains largely underserved and full of opportunities.
- Rising adoption continues for modern and innovative digital financial solutions.
- Increasing demand is evident for alternative and data-driven credit scoring models.



Our Solution



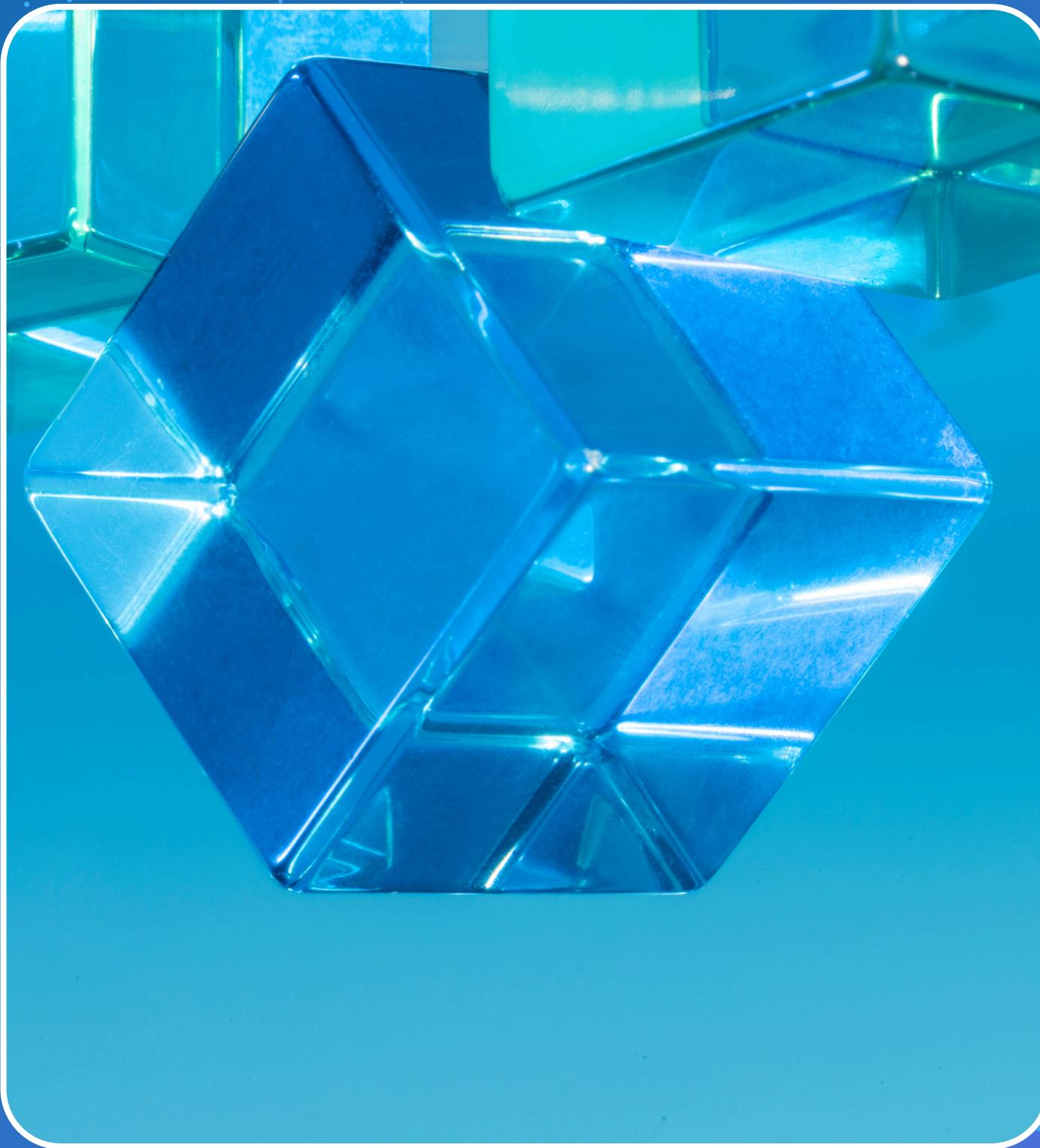
Fintech platform designed to connect SMEs directly with instant financing.

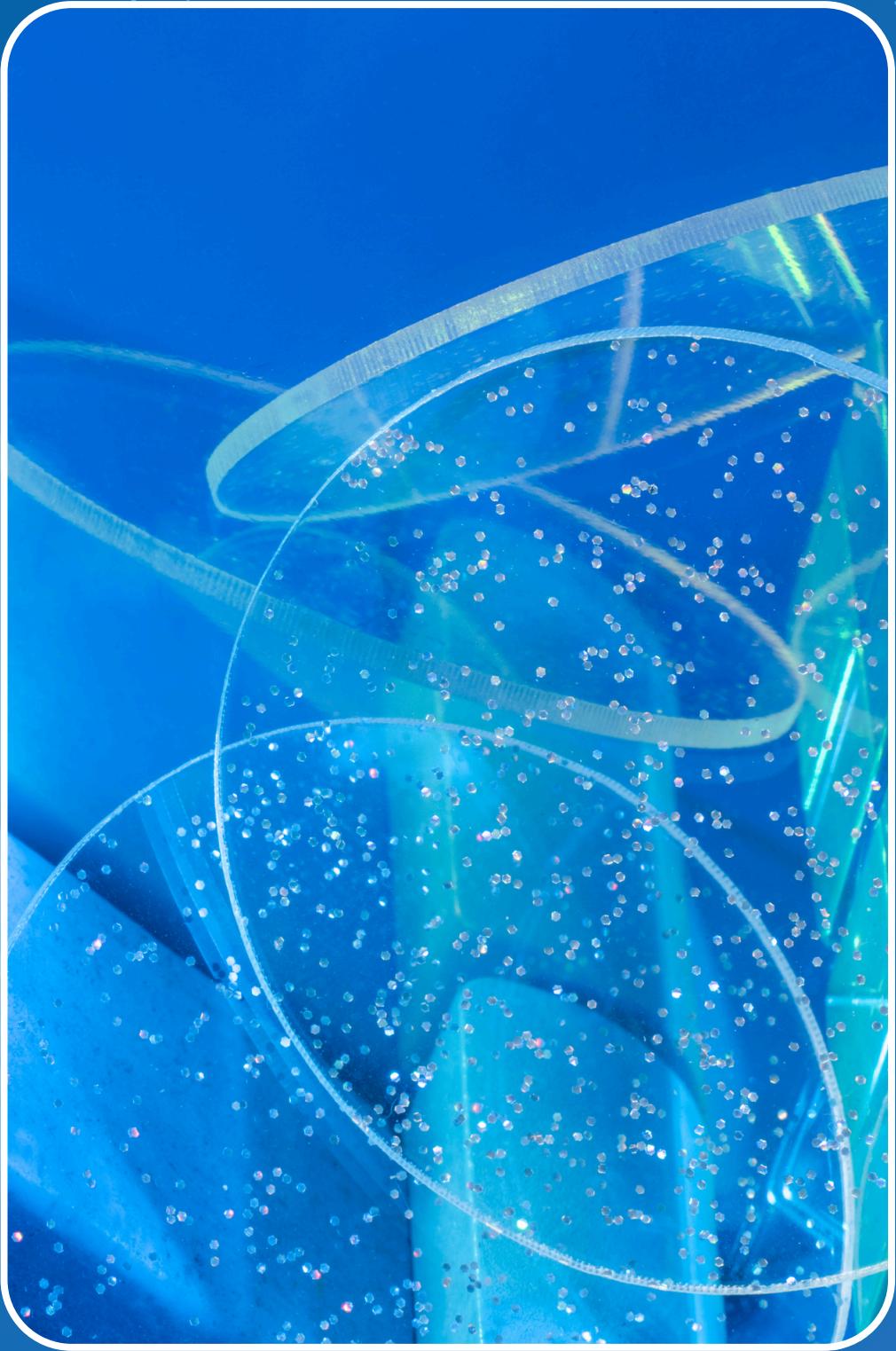


AI scoring system applies alternative data for more accurate risk assessment.



Fast loan approval and disbursement tailored specifically for small businesses.





Business Model



- ✓ Loan interest provides recurring revenue from SME borrowers.
- ✓ Transaction fees applied to each successfully approved loan.
- ✓ Scalable model built to balance business volume and risk.



Product Features



AI-based credit scoring system ensures speed and high accuracy.



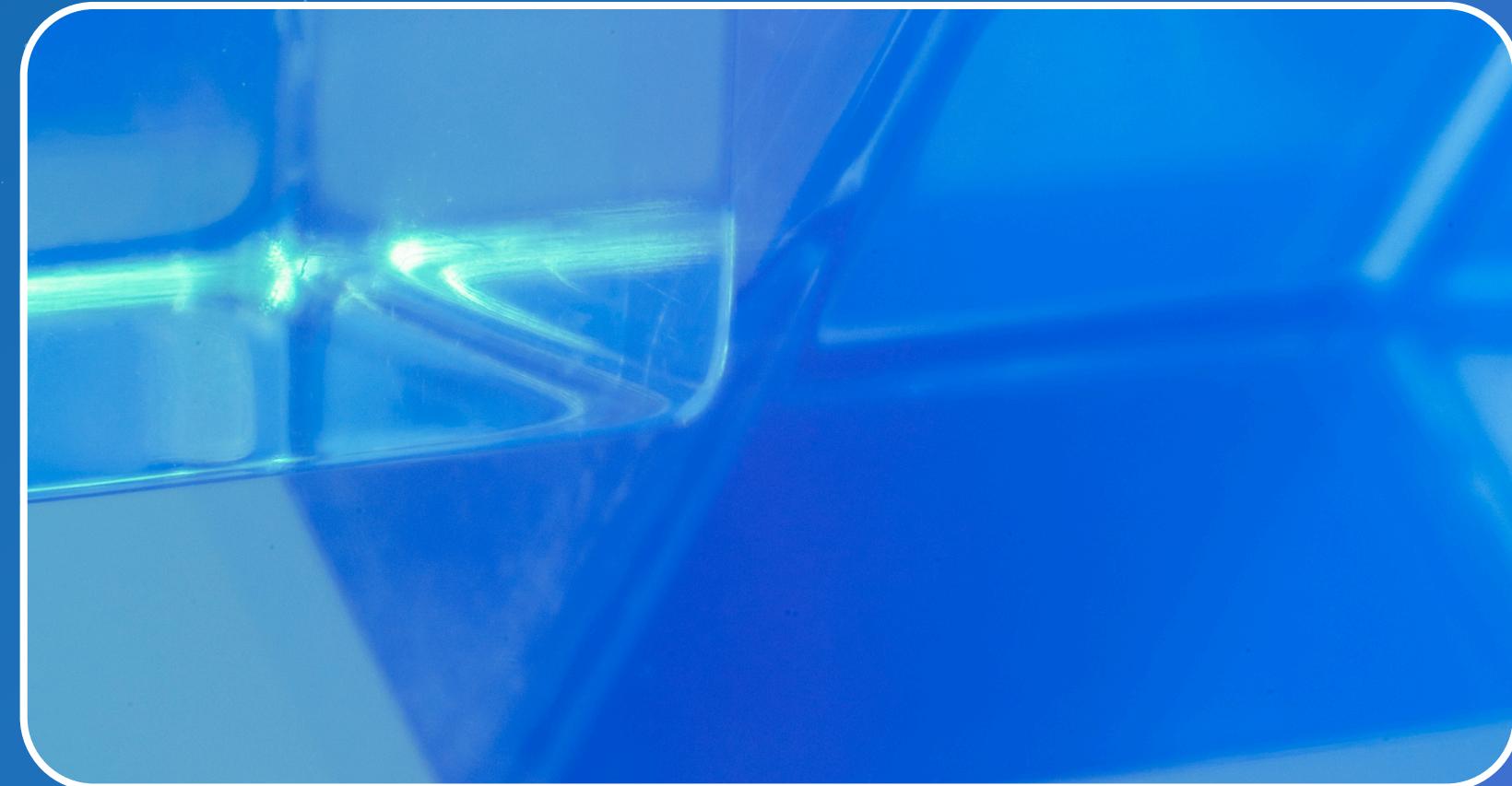
Transparent fees combined with flexible repayment plan options.

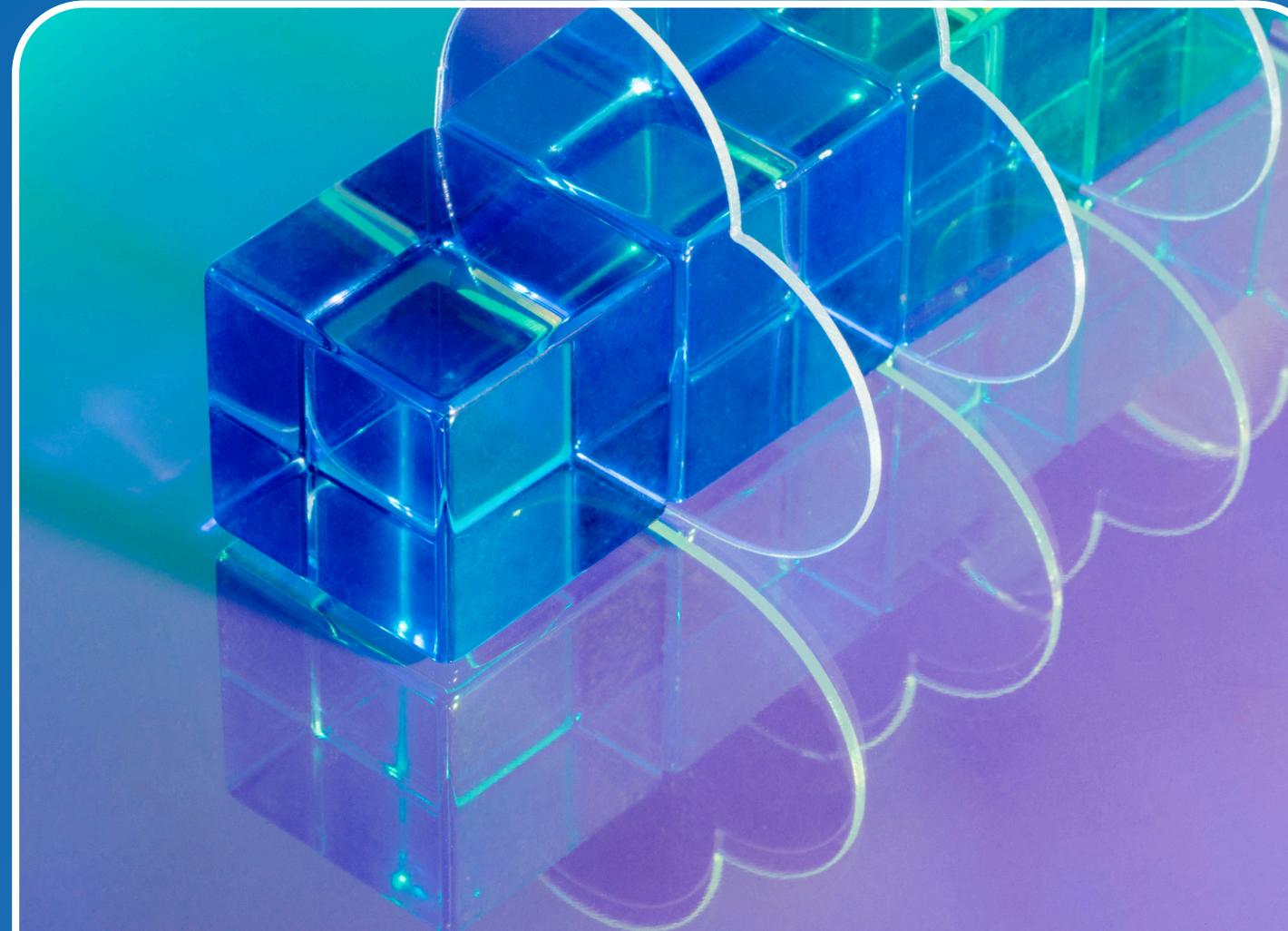


Simple loan applications available through both mobile and web.



SME dashboard provided to track loans and monitor business growth.





Competitive Advantage



Proprietary AI models developed to minimize default risk for lenders.



Faster loan approvals offered compared to traditional banking processes.



Designed for SMEs with minimal documentation required for applications.

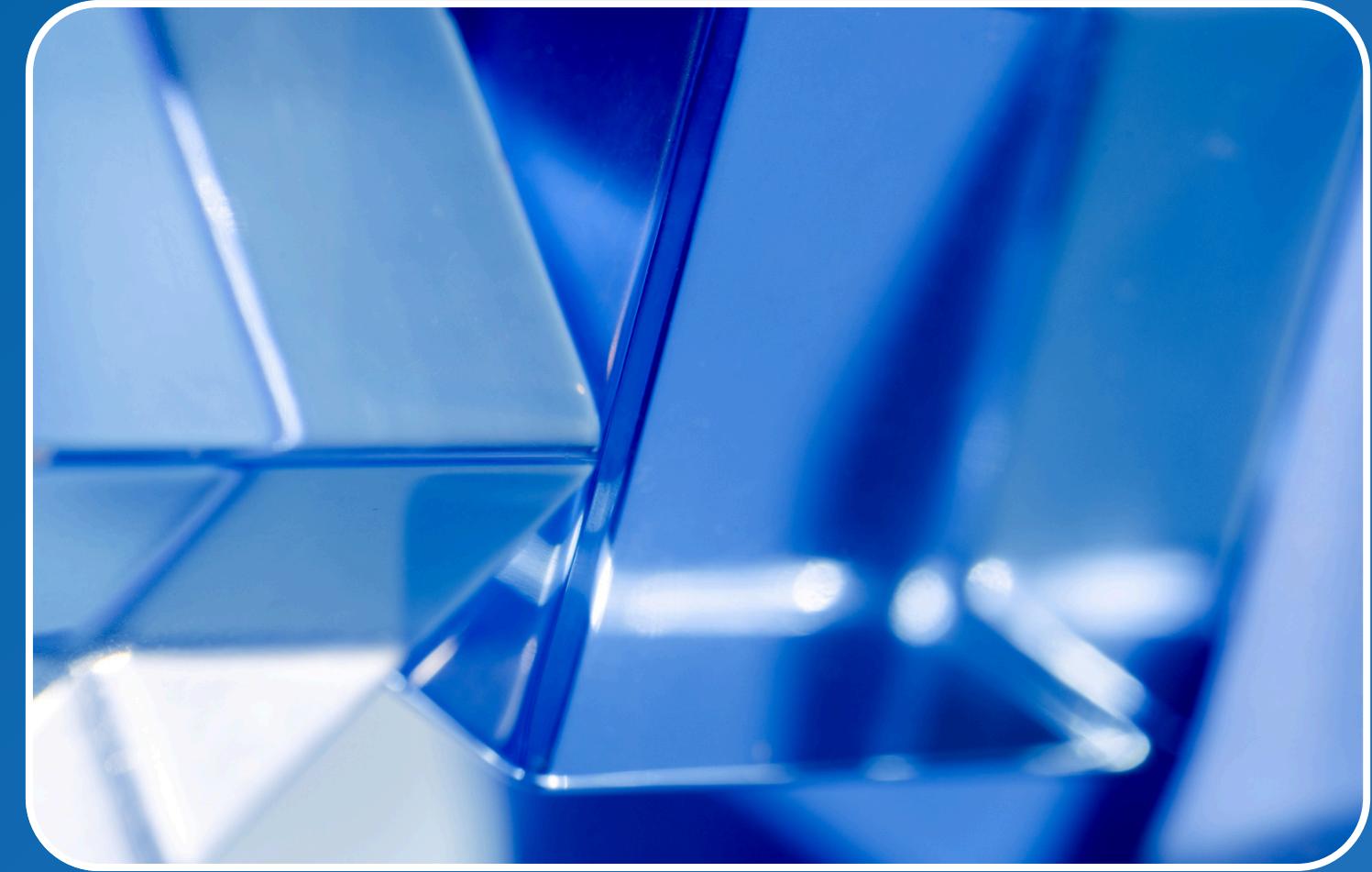


Scalable fintech platform adaptable across multiple global markets.



Financial Projections

- ✓ **Loan portfolio growth expected to accelerate steadily over the next five years.**
- ✓ **Strong revenue generated from loan interest combined with fee-based income.**
- ✓ **Profitability increases further as AI credit model accuracy continues improving.**



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Thank You
Very Much



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Fradel and Spies Co. is empowering SMEs with smart fintech solutions, inviting investors to fuel the growth of tomorrow's businesses.