



Fradel and Spies Co.

Pitch Deck Investor Presentation

Empowering SMEs through Fintech



The Problem





Our Vision



Open up capital access for underserved SMEs



Drive inclusive growth by supporting entrepreneurs



Leverage AI to deliver fair, data-driven lending decisions





Market Opportunity

- Massive unmet demand in SME financing
- Rapid adoption of digital financial services
- Growing need for innovative, alternative credit scoring methods





Our Solution



A fintech platform connecting SMEs with fast, tailored financing

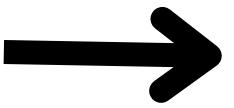


Instant approval and disbursement designed for small business needs



Proprietary AI credit scoring using alternative data sources





✓ Loan Interest: Core recurring income from borrowers

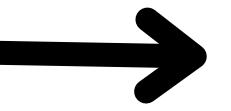
✓ Transaction Fees: Flat fee per successful loan disbursed

✓ Scalable model balancing loan volume with risk management



Business Model

Revenue Streams:



Product Highlights



High-accuracy
AI-based credit
scoring



Seamless application
via mobile & web
platforms



Clear, upfront fees
with flexible
repayment options



Interactive dashboard
for tracking loan
status and business
performance





Competitive Edge



01

Proprietary AI models that lower default rates

02

Faster approvals vs. traditional banks

03

SME-focused onboarding with minimal paperwork

04

Scalable infrastructure ready for cross-market expansion



Financial Outlook

- * Rapid loan portfolio growth projected over 5 years
- * Strong recurring income from interest and fees
- * Margin expansion as AI scoring enhances loan performance





Call to Action

- Fradel and Spies Co. is redefining SME financing.
- Join us in powering the next generation of business growth.
- Invest in smarter lending, invest in the future.

