



*Revolutionizing Short-  
Term Liquidity  
Financing:*

# The Finyoz Approach

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In today's world, traditional financing options often fail to meet the needs of both companies and investors. Finyoz, founded by a team with extensive experience in investment banking, fintech, and even NASA, stands out as an innovative and efficient solution. By utilizing its unique platform and approach, Finyoz aims to transform the landscape of short-term liquidity financing.



### Inspiration and Mission:

Finyoz was born out of a collective frustration with the inefficiencies plaguing traditional financing methods. The founding team, with backgrounds spanning major investment banks, fintech startups, and even NASA, identified a critical gap in the market: the cumbersome and costly nature of managing short-term liquidity needs for companies. They envisioned a solution that would bridge this gap by connecting companies in need of short-term financing with investors seeking opportunities beyond traditional savings accounts.

### Revolutionizing the Investment Landscape:

At the heart of Finyoz's mission is the desire to revolutionize the investment landscape by democratizing access to short-term financing. By leveraging technology and a user-friendly platform, Finyoz offers a streamlined and transparent process for both companies and investors. Companies can obtain financing ranging from 14 to 90 days, with up to 90% same-day payment, while investors can allocate their funds directly to finance companies' supply chains.

### Bridging the Gap Between Investors and Companies:

Finyoz serves as a bridge between investors and companies, offering unique offerings to both parties. For companies, Finyoz provides a hassle-free registration process and access to short-term financing without the need for extensive documentation or lengthy approval processes. Investors benefit from a transparent and user-friendly platform, where they can allocate funds based on their risk preferences and investment criteria.

### Ensuring Safety and Seriousness of Investments:

Safety and seriousness are paramount at Finyoz. Through rigorous risk assessment processes, Finyoz ensures that only financially sound companies are accepted onto the platform. Additionally, all financed invoices are underwritten by a trade credit insurance, providing further protection against defaults. This approach mitigates risk for investors while maintaining accessibility for a diverse range of companies.



# FINYOZ

### Democratizing Investments:

Finyoz's platform democratizes investments by offering a secure and easy-to-understand alternative to traditional savings accounts. With low intermediary fees, short commitment periods, and transparent investment options, Finyoz empowers individuals to put their money to work in the economy while minimizing risk.

### Easing the Financial Burden on Companies:

For small to medium-sized enterprises (SMEs), accessing capital can be a daunting task. Finyoz eases this burden by offering a fintech-driven approach that streamlines the entire financing process. Through automated onboarding processes and stringent risk assessment criteria, Finyoz provides SMEs with a flexible and cost-effective solution for managing short-term liquidity needs.

#### Expertise and Technology:

Finyoz's founding team brings together diverse expertise in finance, technology, and entrepreneurship. Leveraging their collective experience, Finyoz has developed a highly automated platform that simplifies the financing of outstanding receivables between companies. Technology plays a central role in Finyoz's approach, ensuring efficiency, transparency, and security throughout the process.

#### Engagement and Impact:

Finyoz actively engages with its community of investors and companies through various channels, including social media and newsletters. By sharing success stories and case studies, Finyoz highlights the positive outcomes achieved through its financing solutions. Through ongoing communication and collaboration, Finyoz strives to measure and maximize its impact on the economy.

#### Mitigating Default Risk and Ensuring Security:

Finyoz employs robust measures to mitigate default risk and ensure the security of investments. Through a stringent risk assessment process and trade credit insurance, Finyoz minimizes the probability of default, providing peace of mind to investors. Additionally, the digital pre-authorization of financed invoices adds an extra layer of security, ensuring that funds are allocated responsibly and transparently.

#### Role of Credit Insurance Criteria and Digital Pre-authorization:

Credit insurance criteria and digital pre-authorization play critical roles in reducing the risk of default. By underwriting all invoices with trade credit insurance, Finyoz protects investors against potential defaults, with 90% coverage in case of payment default. Digital pre-authorization of financed invoices ensures that funds are allocated responsibly, with companies and debtors held to stringent standards of financial discipline.

#### Evolution in Response to Economic Landscape:

Finyoz is poised to evolve in response to changes in the economic landscape and emerging trends in the financial industry. With plans for global expansion and a commitment to technological innovation, Finyoz aims to remain competitive and adaptive in a rapidly evolving market. By staying ahead of the curve and embracing new opportunities, Finyoz seeks to continue its mission of democratizing the financial world.



#### Engagement with Community and Impact Measurement:

Finyoz actively engages with its community of investors and companies, seeking feedback and sharing success stories. Through regular updates, newsletters, and potential future initiatives like blogs and case studies, Finyoz aims to foster a strong sense of community and collaboration. By measuring and maximizing its impact on the economy, Finyoz seeks to create lasting value for its stakeholders.

#### Future Outlook:

Looking ahead, Finyoz is poised for growth and expansion. With plans to roll out its services globally and tap into the growing market for short-term liquidity financing, Finyoz aims to become a staple in the financial industry. By staying true to its principles of transparency, fairness, and innovation, Finyoz seeks to democratize the financial world and empower individuals and companies alike.

#### Conclusion and Message to Potential Partners:

In conclusion, Finyoz stands at the forefront of innovation in short-term liquidity financing, offering a transformative solution that empowers both companies and investors. With a commitment to transparency, security, and efficiency, Finyoz is revolutionizing the financial landscape and shaping the future of finance. To potential investors and companies considering partnering with Finyoz, the message is clear: join us in redefining the way short-term financing is conducted, and together, let's unlock new opportunities and drive economic growth.