



decimo

Factoring for Freelancers

THE PROBLEM

Many freelancers suffer from
**LONG PAYMENT TARGETS
& DELAYED PAYMENTS**



Ø Payment Target: **31 Days!**

Ø Delay: **14 Days!**

Ø Time until payment: 45 Days!

82%

of financial crises in enterprises are due to the bad payment behaviour of their customers

Source: Euler Hermes 2014

THE SOLUTION

FACTORING FOR FREELANCERS & SMES

Customer & invoice check and payment in < 24h

SERVICE FEE PER INVOICE: 2,9 - 8,4%



Immediate liquidity &
constant cash flow

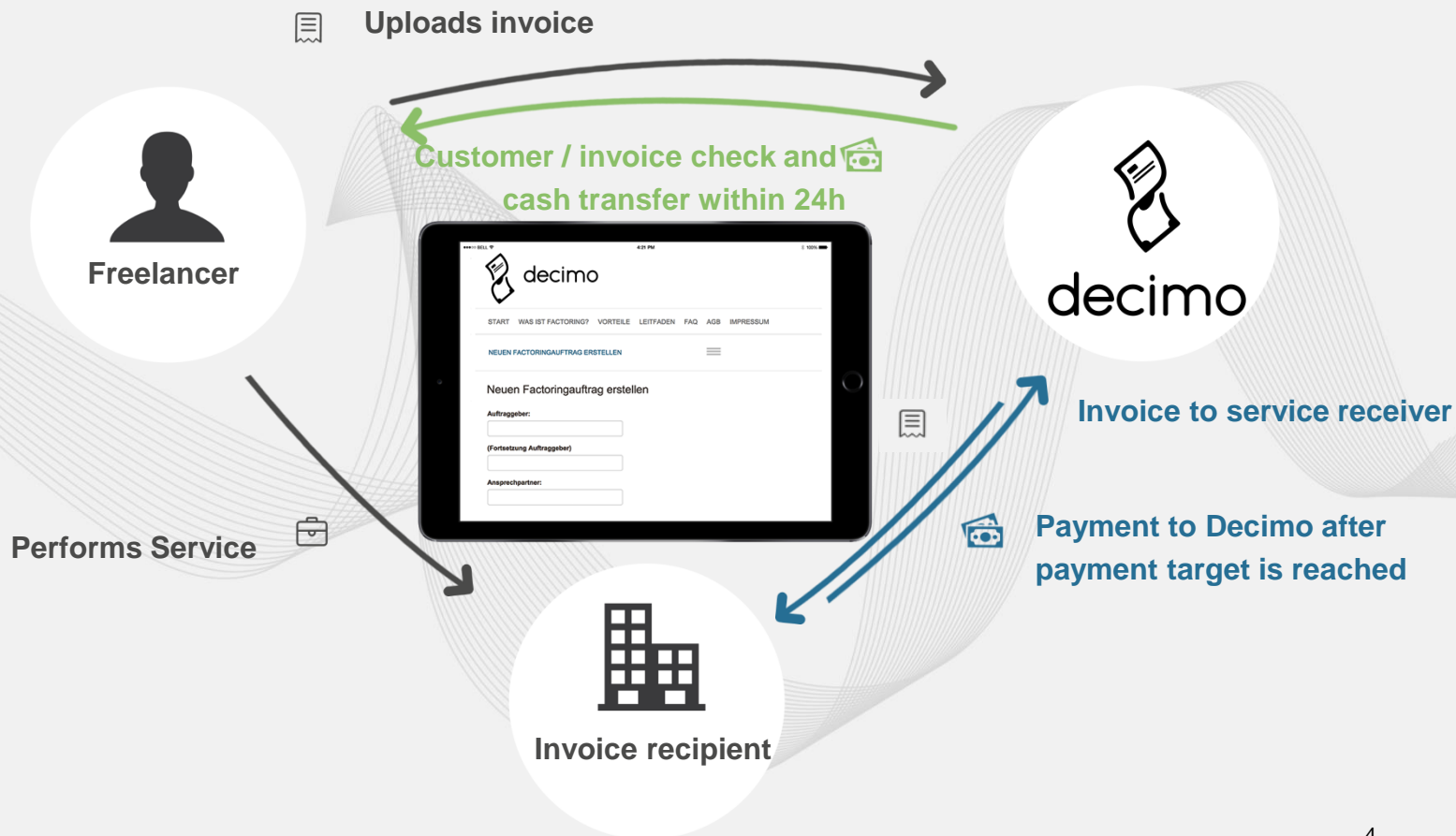


As fast and easy
as online shopping



Flexible through
selective factoring

THE PRODUCT



THE PRODUCT

QUICK & EASY

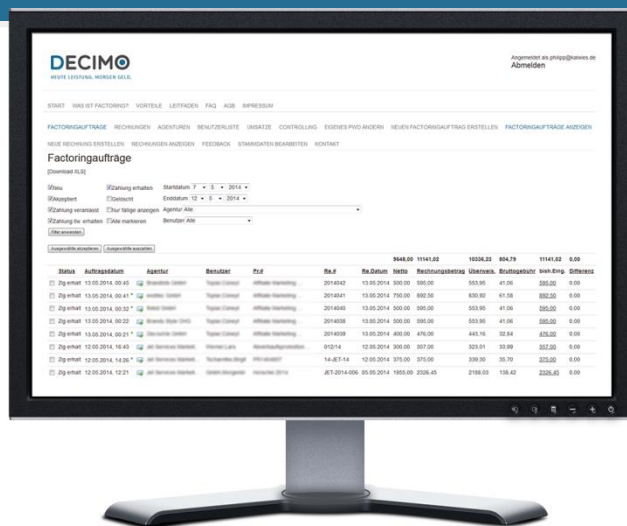
Through automation, strong partners & state of the art technology

schufa

IDnow
digital verification

INKASSO

Creditreform



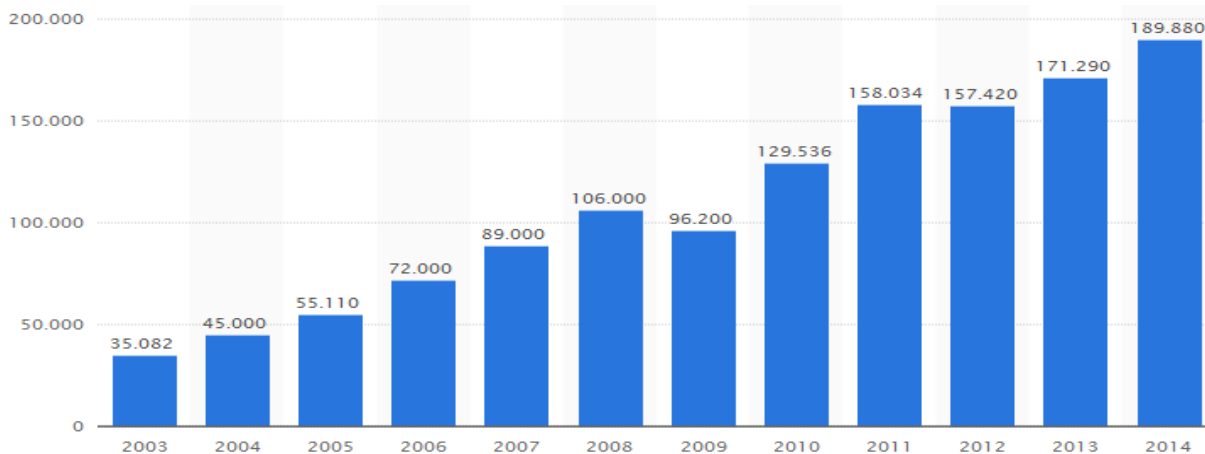
SMOICE
SMART INVOICING



TRADITIONAL FACTORING MARKET

STRONG GROWTH OF FACTORING!

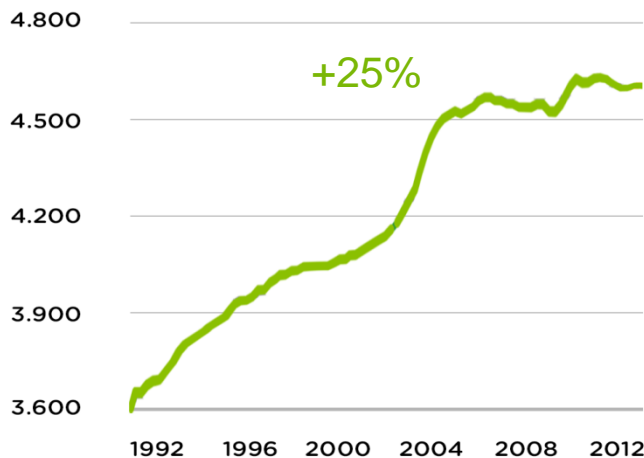
Factoring Volume of German Factoring Companies 2003 - 2014 in Billion €.



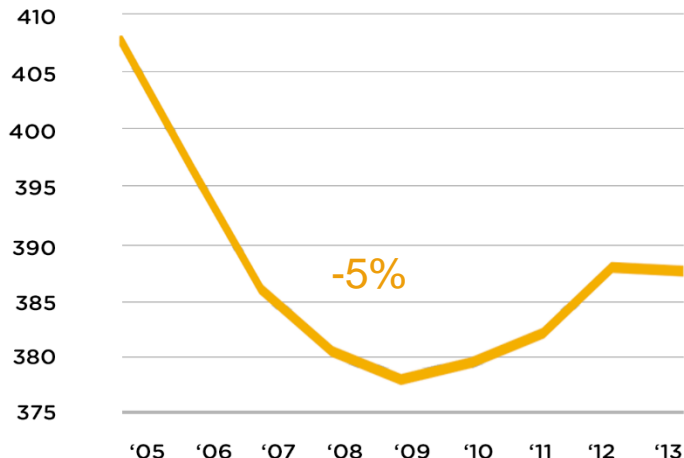
Size of the European Factoring Market: 1.2 Trillion €

More Freelancers and less available bank financing => Rising need for factoring

Freelancers in Germany
in '000 €



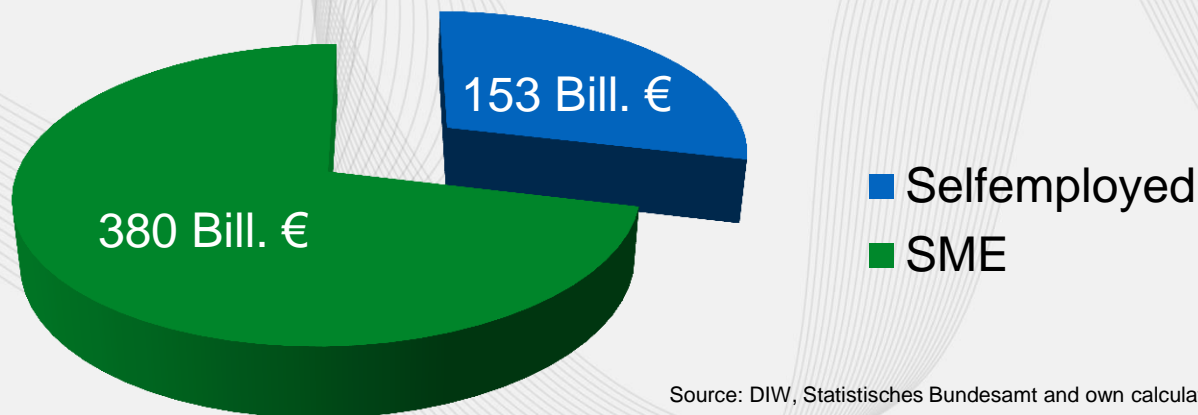
Credit Volume of German Banks to Freelancers
in billion €



Source: Statistisches Bundesamt & Deutsche Bundesbank

POTENTIAL FACTORING MARKET





Decimo Market Potential: 533 Bill. € in Germany



Source: DIW, Statistisches Bundesamt and own calculations

For comparison: The total market volume of consumer loans in Germany is 146,5 Billion Euro according to Schufa.

COMPETITION IN GERMANY

	 decimo	 PAGIDO	 FLEX PAYMENT	 RECHNUNG48	Traditional Factoring
Online focus	✓	✓	✓	✓	✗
No minimum revenue	✓	✗	✗	✗	✗
fast start – one invoice	✓	✗	✗	✗	✗
selective factoring	✓	✗	✗	✗	✗
BaFin license	✓	✗	✗	✓	✓

ACHIEVED MILE STONES



BaFin-License

Duration: 2 Years



Loyal Customers

Recurring Customers: 93,7%
One time Customers: 6,3%



>6.000 Invoices

>1000 Invoice Recipients
>100 Customers



Factoring Volume

>3.000.000 €



41 Days Average

Payment time per invoice



Default Quota: 0.24%

Through Risk
Management System

TESTIMONIALS



“ I like to use Decimo for my trainings and show host invoices, because sometimes it takes very long until they are paid.

BIRGIT FEHST www.fehst.com



“ Finally there is a factoring solution for freelancers like me. Decimo helps me Tremendously in managing my cash flow and I am so enthused by the service and the team that I immediately offered my help for their own marketing.

CÜNEYT TOPLAR

TOPLAR.COM is one of the Top Ten: "Best Affiliate-Agencies Germany 2011 - Source: <http://www.ibusiness.de>



“ The invoice management and factoring service by Decimo was one of the key factors that made 2014 our most successfull year.

ROLF ORTMANN www.ihrepcengel.de

THE MANAGEMENT TEAM



ANDREAS DUBROW

Co-Founder & CEO

- ▶ Diploma in Business Engineering
- ▶ Several years experience in business administration & HR management
- ▶ 2006 - 2013 own factoring company: Faktor Blau e. K.



PHILIPP KALWIES

Co-Founder & CMO

- ▶ Studied International Economy
- ▶ Several years experience as Sales-Trainer
- ▶ Focus on Sales and Marketing



SANDRA RESKE

Customer Support

- ▶ Education in Event Management
- ▶ Several years experience in Event Management
- ▶ Several years experience as Stewardess



DR. MICHAEL WEHRHEIM

Chief Financial Officer

- ▶ PhD in Finance, Master in Economics,
- ▶ Many years experience in banking, Venture Capital, Corporate Finance Advisory and as CFO
- ▶ CFO of leading international Container Leasing Group



NILS MUELLER

Chief Technology Officer

- ▶ Diploma in Business Administration
- ▶ Several years experience as Software Developer
- ▶ Several years experience in team leadership for programmers

GET INVESTED NOW!

Zusammenfassung des Investments

Verzinsung

6% p.a.

Partiarisches Nachrangdarlehen,
Laufzeit bis

10 Oktober, 2019

Rückzahlungsdatum

10 Oktober, 2019

Datum Zinszahlungen

monatlich



Funder Nation



decimo