

The background is a solid blue color with a complex pattern of thin, white, curved lines. These lines originate from the left side and fan out towards the right, creating a sense of depth and movement, similar to a stylized funnel or a series of overlapping planes.

Short presentation of Finance Info Assistance Ltd.

Business activities of Finance Info Assistance Ltd.



Finance Info Assistance Ltd., manage two main activities:

The company provide the full range of services related to debt collection – legal action, telephone collecting, and debtor visits. This activity is performed solely as well as through its subsidiary Fisco Group Ltd. For its activity the company is registered as a financial institution in the Register under Art. 3, Para. 2 of the Law on Credit Institutions of the Bulgarian National Bank.

The company provides services, such as purchase (ceding) of receivables or packages of receivables, and highly qualified legal and consulting services primarily in order and enforcement proceedings related to debt collection.

The company operates through cession agreements, factoring, forfeiting, debt portfolio management, acquisition and restructuring of losing businesses, and financial engineering.

Business activities of Finance Info Assistance Ltd.



The company conducts analysis and valuation of enterprises, acquisition of businesses in financial distress as well as their successful management and development subsequently.

Positive results are evident from the purchase of Chefin Real Estate Bulgaria Ltd. – acquired insolvent in 2013 and now fully operational meeting its liabilities and providing services to MVB Truck and Bus Bulgaria – the official distributor of MAN Truck & Bus AG for Bulgaria.

In 2014 aiming to continue its growth on the automotive market, the company acquired through its subsidiary M-Car Ltd. Skopje the insolvent enterprise representing BMW for Macedonia and Kosovo – the latter restarted its business activities in April 2015.

Structure and team of Finance Info Assistance Ltd.



In the area of receivables collection, Finance Info Assistance Ltd. has established a well working structure that ensures optimal collection of receivables to our clients at a minimum cost.

Our team has been developed over the years and it now consists of over 20 highly qualified lawyers and economists with significant experience in civil and commercial law, corporate analysis, planning, and highly efficient strategic management.

The number of judges and court bailiffs who began their legal career in our team is indicative of our professional expertise.

Business partners of Finance Info Assistance Ltd.



Finance Info Assistance Ltd. manages a portfolio of receivables worth over **70,000,000** Bulgarian leva, which has been formed through the acquisition of debt of individuals and legal entities. The company's business activities in collecting client receivables due to banks and other commercial institutions are unmatched on the Bulgarian financial market.

Among the partners of Finance Info Assistance Ltd. in recent years are: Central Cooperative Bank JSC, Central Cooperative Bank Skopje JSC, Teximbank JSC, EFG Leasing JSC and EFG Auto Leasing Ltd., Societe Generale Expressbank and others.

The owner of the company is Finance security group JSC. The ultimate owners of the company are two Bulgarian citizens. The company is not related to CCB Group. CCB JSC is a client via cession agreements and debt collection via phone collecting and customer visiting.

Business activities of Fisco Group Ltd.



Fisco Group Ltd. is a subsidiary providing debt collection services since 2004.

Fisco Group Ltd. offers financial and commercial institutions debt collection services, promoting and marketing, development and sale of specialized software, development and sale of risk management models, and business analysis performed on the basis of supplied data and additional statistical data.

Among the partners of Fisco Group Ltd. are: UniCredit Bulbank JSC, UniCredit Leasing JSC, Central Cooperative Bank JSC, Eurobank EFG Bulgaria JSC, Teximbank JSC, Hypo Alpe Adria Autoleasing Ltd. and others.

Organization of the business activities of Fisco Group Ltd.



Fisco Group Ltd. organizes its client receivables collection activities in two main directions:

A circular icon containing a blue puzzle piece, positioned above the "Call center" box.

Call center

- Contacting debtors over the phone and keeping written communication with them.

A circular icon containing a blue puzzle piece, positioned above the "Debtor visits" box.

Debtor visits

- Holding personal meetings in our offices and visiting debtors at any location in Bulgaria.

Fisco Group Ltd. has at its disposal:



Highly qualified staff with years of experience specializing in the collection of client receivables through phone calls. This is an advantage available to only few of our competitors.



Debtor visit teams deployed in major cities in Bulgaria, such as Sofia, Plovdiv, Vidin, Varna and Burgas who can pay debtors visits at any location across the country.



Software allowing for the quickest and most efficient processing of client information while at the same time conforming as precisely as possible to our counterparties' requirements on information submission and accountancy.



The latest technology in telecommunications – this integrated with our software solutions allows for as quick means of contacting our clients as possible.

Integration of the business activities – a major advantage over our competitors

- A combination of two significantly different approaches aiming towards a single goal – namely, the collection of portfolios of distressed receivables.

On the one hand, Fisco Group Ltd. keeps communication, holds meetings and conducts visits to debtors, not limiting its activities to only one of these approaches. On the other hand, Finance Info Assistance Ltd. has the legal and economic resources necessary for conducting executive lawsuits in case the debt can not be collected out of court.

- The two companies have at their disposal advanced integrated software and telecommunication channels developed specifically for the needs of their debt collection and legal business activities.
- This operational integration allows for flexible solutions as per the specifics of the particular collection case.

Thank you for your attention!

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