

# EVOFINEX

## Where were we evolving? – STRATEGIC INVESTMENTS !

***Romania must implement European funded projects worth 40 billion euros by the end of 2027. EVL PRIME CAPITAL SA is the legal entity that was created to offer strategic financial services.***

The company is in the process of being authorized by the BNR for registration in the general register of NBFIs, in order to operate legally within the borders of the Romanian state.

**Strategic financial services** refer to **direct loans** and in the form of **factoring** to **municipalities** in order to support them financially in the framework of investments carried out through **European funded projects**.

The access of the population and municipalities to the legal entity will be achieved through the **EVOFINEX** application ([www.evofinex.eu](http://www.evofinex.eu)) which, in addition to all the features of smart banking applications, will also incorporate part of the functions of the **COMPLEXIO V2** platform for asset management, so that the EVOFINEX application will have unique capabilities through which the user will have the opportunity to manage his entire patrimony and expenses related to it, as well as the relationship between him and related service providers. These functions of the EVOFINEX application have two very important aspects:

1. The user can request offers for all services related to real estate and vehicles by sharing complete information, with pictures, documents and mapping on the map in a simple, intuitive and safe way, we still need a person to go to the real estate or to the car for to make, measure, take pictures or retrieve documents, which is very useful and attractive for the new generations.
2. The application, if it is completed sufficiently, will act as an entire consultancy firm for the user, real estate and mobile evaluations, legal consultancy, economic consultancy, credit brokerage or instant lending based on guarantees.

Strategic financial services are available for the municipalities with which we have a collaboration in the asset management sector and which carry out major infrastructure investments and rehabilitation of buildings, as well as strategic partnerships with municipalities for the development of industrial parks, business and innovation.

Considering the fact that we know in detail the entire patrimony of the municipality, its financial statements, its annual financial capacity as well as the county and central administrative support it has in order to carry out investments through European projects, we bring the credit risk close to zero, thus creating the most efficient asset management ecosystem on which the state through municipalities can rely:

1. Integrated asset management services (Inventories, evaluations, legal compliance, WEB GIS+) – provided by CASA DE EXPERTIZA TRANSILVANIA.
2. Financing of Strategic Investments through EVOFINEX.

The average duration of investments is between 1 and 3 years, during which municipalities need credit between 500,000 and 20,000,0000 euros with a duration of between 1 and 3 years with an effective annual interest rate (APR) of ~10%. Considering the current situation of the Romanian economy and the level of implementation of the European funds for the period 2021-2027, we still have about 40

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billion euros to implement, plus the national programs of about 5 billion, and the national economy is making superhuman efforts to fit into - a deficit below 6%, when the assumed target was 4.4% through PNRR before the European Commission, by restricting the use of public funds by municipalities.

The opportunity of the moment is given by the precarious European economic context, the high inflation rate, the interest rate is increasing for all types of loans, as well as the fact that more and more municipalities with which we collaborate for asset management, following the services provided we have developed a close relationship based on mutual trust, they turn to us for financial support for the successful implementation of projects with European funding, so we already have the demand on a niche market with minimal investment risks.

Regarding strategic partnerships, we foresee potential partnerships through which we can support the development of industrial, business and innovation parks in the western part of the country, in 5 key areas with areas between 10 and 80 ha each.

In this two presentations, we tried to summarize the services we currently deliver, their impact for the beneficiary and the services we are going to implement in the structure of our organization.

Thank you for your attention.

Regards

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13.11.2023



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