

Frodda



**Oliver Mohseni**  
Co-founder

Making  financing easily  
accessible for all small businesses,  
at the best possible  terms

SMEs employ 66% of employees  
and create 85% of all new jobs

66%

SMEs generate more than half  
of the EU value added

53%

SMEs in the EU  
Representing 99% of all businesses

~25M

# The Bike Workshop



of European SMEs rely on banks  
for their external financing

70%

12%

Of all SMEs receive external financing from banks

€400bn

The SME financing gap

Why is there a financing gap in the first place?



Millions of SMEs



Wide industry diversity



Complex assessment



Higher risk



Many small loans



Profitability is difficult

Seamless integration

Available amount

**52 000**

---

Interest 16.9%

[Top-up](#)

Scalable

# Embedded financing can be a key enabler for micro lending



Profitable

Transactions



Minimal IT Complexity



Become the solution to your customers' financing needs



Additional revenue stream



Loans down to € 1,000



No risk, high reward



Built-in scalability



White-label platform



Increased engagement

Offer an unmatched experience



Fully integrated



Real-time decisions



Digital application



Instant payouts



Automatic assessments



Seamless repayments

Our customers  grow about  
**seven**  **times faster than**  **the**  
**average**  **Swedish SME**



Millions of new job opportunities



An inclusive economy



A financial ecosystem for everyone



Boost in GDP and tax revenue



Let's talk!  
oliver@froda.se