

Turning Debt to Cash Flow

We'd like to share a story about M-Company, a company we've been following since they started using our system in August 2015. M-Company has shown incredible improvements in their collection KPI's, cash flow levels and debt management, and has gone through dramatic changes by aligning and prioritizing their collection methodologies based on CRiskCo's reports and recommendations.

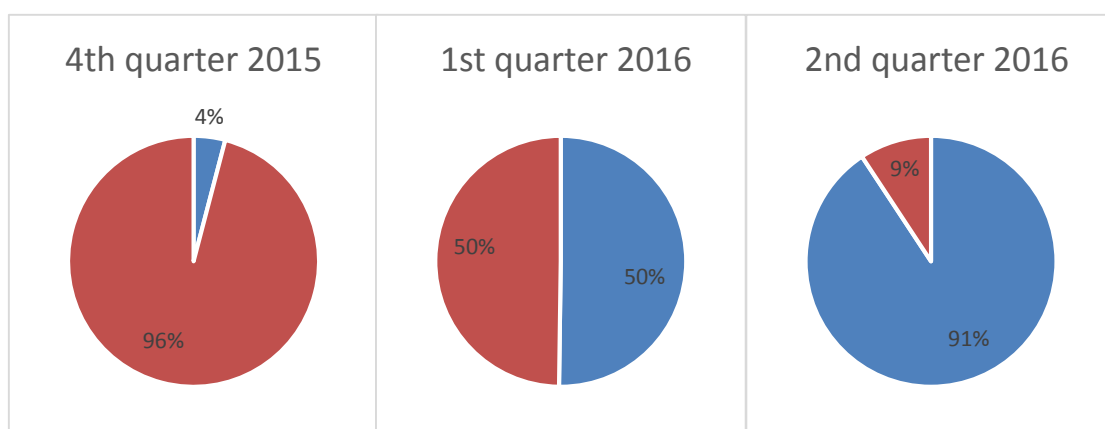
Background


Industry	Engraving and printing
No. of employees	50
No. of active customers	275
Year of establishment	2005
Last year revenue	\$8.8M
Joined CRiskCo	08/2015

Accounts Receivable - Due and Overdue Analysis

When M-Company started working with us, 96% of their Accounts Receivable was overdue, and their collection department was helplessly calling almost every customer on a daily basis, urging them to pay their debts. CRiskCo's assessment found several issues with M-Company's accounting records, causing overdue receivables to be higher than they should. With CRiskCo's guidance, M-Company was able to straighten out the records. Furthermore, CRiskCo analyzed M-Company's customers over time, and prioritized and directed the collection efforts, allowing the collection department to better communicate with customers and reduce overdue Accounts Receivable to just 9% (!) in a few months.

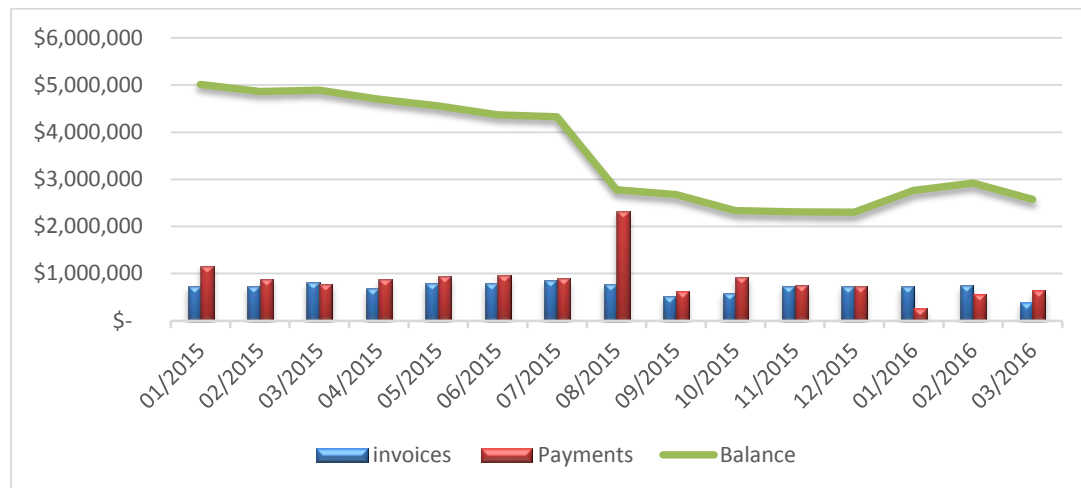
The pie charts below show how M-company improved their collection and Accounts Receivable management.



 Accounts Receivable Due
 Accounts Receivable Overdue

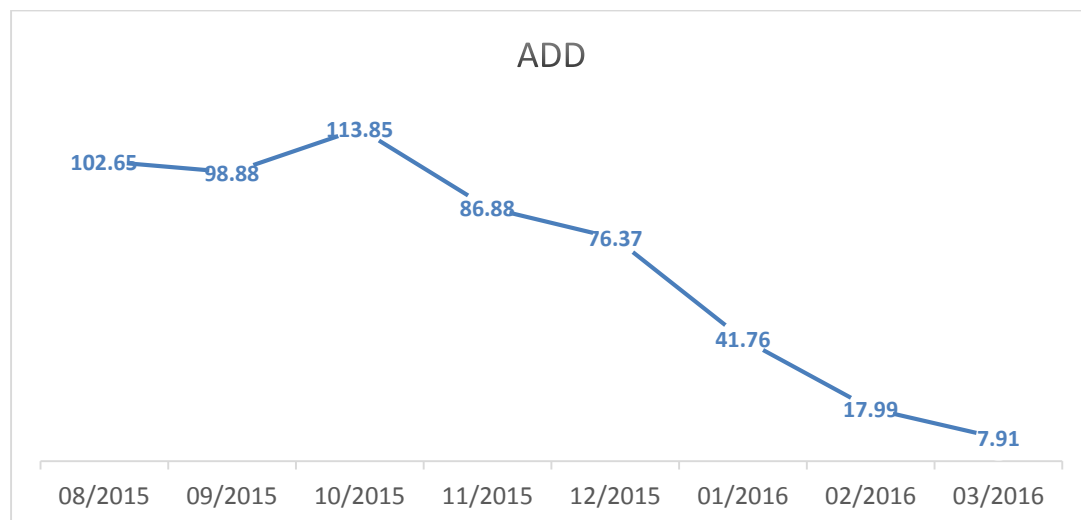
Credit Exposure

The following graph shows how M-Company dramatically lowered their credit exposure over the past year, at the same sales level. By reducing their \$5M exposure to less than \$3M, M-Company gained a huge positive boost to their cash flow.



ADD (Average Days Delinquent)

Average days delinquent (ADD) is the average time invoices are paid beyond their due date. The lower the better. This graph shows M-Company’s dramatic reduction of ADD – from an average of 102 days late to an outstanding 8 days. This is a great indication of M-Company’s positive change, which has stabilized their cash flows and reduced their delinquent receivables.



Investment Opportunity

What We Do

[CRiskCo](#) revolutionizes the "Credit Approval Process" by streamlining live data to credit providers and helping them better evaluate credit and financial requests. CRiskCo remodels the whole process, and utilizes its deep learning algorithms and accounting infrastructure to give access to data that was hidden before.

Need/Opportunity

Today's credit assessment solutions are traditional and based on a 100 year old paradigm that evaluates credit strength based mainly on voluntary reporting.

Our Solution's Benefits

Lenders can receive, process and reply to loan requests much faster, and reduce their risks by receiving more information at dramatically lower costs. We enable credit providers to penetrate and expand their offerings within the medium business loans segment.

Top Milestones

Plug And Play Startup camp, Fall 2015
Plug and Play Fintech Accelerator, March 2016
Raised Angel round of \$325K, September 2015
First trial with a Factoring company in SF, CA
14 Vendors connected to system with \$4M daily open invoices and a total of \$162M invoices analyzed.

Competitors

Dun and Bradstreet

How we are different

Traditional, based on voluntary reporting, not able to provide real time data or future prediction.

Experian

"Of the more than 500,000 suppliers extending credit, only about 10,000 report." Experian website

BlueVine, FundBox

These Fintech companies target SME lending and provide an "end to end" solution while we are the only one to offer a platform for lenders.

Go To Market

In house sales for traditional financial institutions (Factoring companies, credit insurance providers and banks).

Revenue Model

For financial institutions we offer an annual licensing fee with monthly fees based on number of active accounts. For SMEs we offer a freemium model.

CRiskCo - Revolutionizing Business Credit Risk

Stage: Seed, pre-revenues

Industry: Fintech

Number of Employees: 5

Market Size: \$11B , 5.2% yearly growth

Investment Opportunity: \$2.5M

Use of Proceeds:

Expand the development, support and sales teams, and widen our reach into accounting systems nation wide (USA).

Management Team:

- Erez Saf, CEO, Honor MBA & CS BSC., Manager at SAP, CIO at eLoan.co.il.
- Amit Eisenthal, CTO, MBA & CS BSC., 10 years experience including Check Point, founded MedPal.
- Peter Hungler, SVP, Serial entrepreneur: VP Deutsche Bank, VP Credit Suisse. More than 25 years of experience.

Active M&A Market:

In 2015 Dan and Bradstreet acquired D&B Credibility for \$320M

Contact Information:

Erez Saf
CRiskCo
www.criskco.com
erez@criskco.com
Sunnyvale, California, 94085
+1.408.663.4532

