



INVEST CREDIT CAPITAL

Competence in decisions

ABOUT US

INVEST CREDIT CAPITAL is a Ukrainian company aimed at improving the quality of financial services rendering in our country. Our purpose is to create a new format of financial relations arising between the participants of the financial services market in the process of deciding contradictory, complicated, and controversial matters.

Our first priority task is to satisfy the needs of the customer as well as an individual approach to the search of the most appropriate ways of solving the problems in each separate case, for only such an approach ensures that a financial institution, manufacturer or vendor gets a maximum profit.

The experience of the company allows to not only control the problem solving, but also to create new financial instruments protecting from arising of similar situation in the future. In Ukraine though slowly but at last there appears a comprehension of the fact that speculating on advantages of one party over the other will eventually result in defeat for both.

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We help to make optimal, deliberate steps taking into account all possible risks.



Having a strong experience in the financial sector of Ukraine, I came to a conclusion that the majority of banks, insurance companies and other financial institutions still don't appreciate their clients as they should, work with them ad hoc and for a short period, not trying to build-up systematic, long-lasting and mutually beneficial relations.

Aiming to break the deep-rooted tradition of such an indulgent customer-related policy, I have developed a series of products for financial organizations designed for attracting new customers to service, as well as for solving of bad debt matters. The implementation thereof allows preserving long-lasting beneficial partnership relations, which is the basis for development of a stable financial market.

My target is to make the financial market civilized, reliable, and above all transparent, which is vital for the economy of Ukraine.

Mykola Korolenko

MEMBERSHIP IN ORGANIZATIONS



OUR PARTNERS



Medical clinic
«Blahomed»



Insurance company
«QBE Ukraine»



VOLVO TRUCKS
Leasing Company
«VFS Ukraine»



Insurance group
«PZU Ukraine»



The company
«Medigran»



Limited liability company
«OTP Factoring Ukraine»



Company «IPStyle»



Company «Softjournsoftjourn»



Bank «Kontrakt»



OUR ACTIVITY



FINANCIAL CONSULTING

- Banking services sector
- Insurance services sector
- Financial support of economic activity
- Investment consulting



FINANCIAL MEDIATION



FINANCIAL INNOVATIONS

- To financial institutions
- To commercial organizations



ASSET MANAGEMENT

FINANCIAL CONSULTING

Banking services sector

Insurance services sector

Financial support of economic activity

Investment consulting

Banking services sector

Today the banking system of Ukraine is overcrowded with propositions for private clients, which one cannot estimate quickly and effectively without special knowledge and extra time to carry out a profound monitoring and choose the best one among similar banking products.

INVEST CREDIT CAPITAL offers to its private customers a type of relations based on a personal financial planning and budgeting.

With all necessary professional knowledge of banking products and services INVEST CREDIT CAPITAL may, having taken into consideration the customer's wishes, render a professional consultation and offer the best possible way to decide the following matters:

- how to protect the family financially from the inflation processes, depreciation of deposits in the national currency, risks of transactions in foreign currencies, loss of costs due to monetary fluctuations, etc.
- how to ensure a decent life in retirement
- how to manage your own money more effectively
- how to make the mortgage loan less heavy
- how to make profit with passive operations to have some money every month for satisfaction of short-time needs
- how to return the savings which remain on the accounts of weak banks, etc.

INVEST CREDIT CAPITAL will help to choose the most favourable offers of:

- deposit programmes
- credit programmes
- debit cards
- local and international money transfers
- individual safes

INVEST CREDIT CAPITAL will give you advice on:

- building relationships with a banking institution if any problems arise
- credit settlement
- return of a deposit
- enforced collection of a debt

INVEST CREDIT CAPITAL offers an individual service for corporate customers.

The staff of INVEST CREDIT CAPITAL researches in detail the products represented at the banking services market, their weak and strong sides. An optimal offer is formed on the basis of objective and unbiased analysis, individual approach and taking into account all client's wishes.

INVEST CREDIT CAPITAL offers to corporate customers the services of a "personal banker" level with high standards of servicing, complex approach toward solving of financial matters, proficient set of banking services, including exclusive, for different client categories: legal entities, individual entrepreneurs, sole proprietors, business leaders.

INVEST CREDIT CAPITAL will help to choose the most favourable offers of:

- deposit programmes
- credit programmes
- payments and cash management
- salary projects
- debit cards
- documentary operations
- securities
- banking metals
- individual safes

Among the principles INVEST CREDIT CAPITAL adheres to in cooperation with corporate business are the following:

- maximum attention to the wishes of business and individual approach to the given tasks solution
- unbiased search of the most favourable offer
- the most comfortable servicing
- prompt satisfaction of wishes of the business, efficient approach to the time of the customer's request execution

Insurance services sector

One of the most important and effective instruments in minimizing of a person's expenses in the case of unfavourable events and unforeseen situations is insurance. There is a number of different optional and compulsory types of insurance and insurance programmes, and it's quite difficult to make sense of it if you're not a professional in insurance.

Modern world dictates its own rules of behaviour at the financial market, and aside from a natural wish of a person to insure against possible negative situations and voluntary search of a necessary insurance programme, today in case of drawing up a consumer or mortgage loan the insurance agreements became a crucial demand of the banks.

So, the staff of INVEST CREDIT CAPITAL using their professional knowledge of insurance business functioning, analysing and having the information about reliability and financial stability of insurance companies will help the customer not only save his or her time, get the most favourable offer of insurance product the quality of which will correspond to the needs and wishes of the customer, but also to satisfy the demands of the financial institution (bank, leasing company, loan association, etc.) as a beneficiary party.

In its brokerage activity INVEST CREDIT CAPITAL arranges clear system and optimal processes giving the opportunity to service the customers in the best possible way, having carefully analysed their activity, finding the existing problems and solving them.

INVEST CREDIT CAPITAL helps the customer to choose the most favourable offers in:

- motor insurance
- property insurance
- liability insurance
- accident insurance
- life insurance
- insurance adjustment

Besides, the staff of INVEST CREDIT CAPITAL using an individual approach to the problems of each of the private customers and possessing special knowledge will provide advisory services concerning:

- endowment and pension insurance
- provision of financial protection to the representatives of the younger generation
- financial protection of health
- insurance protection of bank savings etc.

Insurance for the corporate sector of business is one of the most important instruments for minimizing the risks in everyday activity and optimization of expenses in unforeseen situations.

INVEST CREDIT CAPITAL providing expert advises in insurance to big companies, as well as to the representatives of small and medium enterprises, not only provides a crucial instrument for conduct of business, but also helps to assure its efficiency.

INVEST CREDIT CAPITAL taking into account the individual needs of corporate customers, understanding the specific nature of the insurance market and being well informed about the details of insurance products will provide:

- profound analysis of the insurance market offers
- high-quality audit of the conditions efficiency of insurance agreements present at the insurance market
- selection of the most favourable insurance programmes
- high-quality follow-up of concluded insurance agreements (accounting and control of amendments and additions to the policies, term prolongation time of the concluded insurance agreement etc.)
- professional support in the matters of regulation of insurance events
- pre-action settlement of disputes concerning insurance events
- performing the procedures in securing the payment of compensation
- advisory concerning the matters of co-operation with insurance companies and banking institutions

INVEST CREDIT CAPITAL will help the corporate customers to choose the most favourable offers of: допоможе корпоративним клієнтам обрати найбільш вигідні пропозиції:

- motor insurance
- property insurance
- liability insurance
- accident insurance
- life insurance
- insurance adjustment

Why is co-operation with INVEST CREDIT CAPITAL in the insurance sector useful for corporate business?

1. Because the staff of INVEST CREDIT CAPITAL possessing special knowledge, protecting the interests of the customer, promptly and impartially will decide the problems which can take a lot of time, efforts and energy for the customer's staff.
2. Because the well-established contacts with representatives of different structural subdivisions of insurance partner-companies allow to the staff of INVEST CREDIT CAPITAL obtaining first hand professional advise concerning all possible "complicated" insurance problems (collaterals, leasing subjects, financial risks, special unique tangible and intangible (intellectual property, copyright) insurance subject), peculiarities of insurance coverage for such insurance products and pricing policy of an insurance company in the case if the customer applies for obtaining such a service.

Financial support of economic activity

Today in Ukraine in the face of permanent changes in the legislation and rules of corporate business running, the financial support of economic activity of companies of all forms of ownership becomes an integral part in building of civilized social and economic relations between the business entities at the national market.

The staff of INVEST CREDIT CAPITAL having learned the individual unique needs of a customer will develop and help to introduce the most effective in each separate case civilized ways of economic activity running.

INVEST CREDIT CAPITAL offers to its customers a complete support of economic activity starting from strategic decision development and up to specific everyday work, such as: claims work, participation in court sessions during all stages of the process, agreement work from expert estimation of the executed juristic acts to fulfilment of conditions thereof and making the necessary amendments to the documents, dealing with statutory documents, co-operation with public authorities, etc.

The staff of INVEST CREDIT CAPITAL has a sufficient professionalism and competence to render to the customers the widest range of services for optimization and rationalization of their economic activity. Undertaking, let's say, fulfilment of certain complimentary but still necessary operations for running of the business, we give our customers an opportunity to concentrate on the basic directions not being distracted for complimentary operations. The result of such rationalization of a corporate customer's activity is usually optimization of the business processes and increase of profits.

Among the financial solutions and services INVEST CREDIT CAPITAL offers the following:

- providing advisory in legal matters of the customer's economic activity
- diagnostics of the customer's financial state and development of strategies for achievement of the maximum level of investment profitability and minimizing of risks
- choosing the optimal business category for running of a business
- creation and improvement of corporate management standards
- improvement of internal control system
- preparation of legal opinions, memorandums in different branches of law
- legal expertise of the customer's juristic acts
- preparation of local normative documents and provisions (collective agreement, internal labour regulations, health and safety rules, executive documents, duty regulations, regulations on organization departments, etc.)
- advisory concerning bookkeeping and accounting
- representation of the customer's interests in the public authorities
- provision of advisory in obtaining allowances from the corresponding public authorities
- advisory concerning obtaining of licenses for all types of cartage
- advisory concerning registration, cancellation of registration in DVLA, SAI of any type of the customer's vehicles, etc.

INVEST CREDIT CAPITAL guarantees to its customers fundamental things like non-disclosure of confidential commercial information it obtains from the customer in the process of co-operation.

Investment consulting

INVEST CREDIT CAPITAL offers to corporate business and to private customer realizing their investment potential, and in political and economic condition of today's Ukraine to place their assets with the maximum efficiency or to attract the funds needed to start and develop the investment projects on the most favourable conditions.

Sticking to an the individual approach to the customer's needs, INVEST CREDIT CAPITAL regards providing of an investment project expert evaluation from the point of its efficiency, investment potential, suitability of realization, as well as positive balance between the wishes and possibilities of the customer to be its major task.

INVEST CREDIT CAPITAL offers to experienced entrepreneurs as well as to the beginners finding finance for investment project and existing business. And if a customer seeks the possibilities for accumulation of capital funds through investing in the most prospective projects, INVEST CREDIT CAPITAL will select the most attractive offers at the investment market.

INVEST CREDIT CAPITAL helps its customers to develop business-plans, proposes follow-up of investment projects on the stage of realization thereof, and promotes attraction of investments for realization of start-ups in the following sectors:

- alternative sources of energy (solar energetics, hydropower, etc.)
- agricultural industry
- construction operations
- merchandising
- industry
- finances (banking institutions, financial and insurance companies, etc.)

INVEST CREDIT CAPITAL will also find other interesting possibilities for investing according to the criteria specified by the investor.

Investment consulting of INVEST CREDIT CAPITAL foresees a complex support of the customer during all stages of the investment process development of an optimal investment strategy and ending with advisory on concluded juristic acts, which allows reducing the risk of funds shortening the time investor needs to develop and realize the investment strategy.



FINANCIAL MEDIATION

We offer to our customers – natural persons as well as legal entities – a financial mediation service as one of the most up-to-date, efficient, and cheap methods of dispute resolution with participation of an intermediate party (mediator) which helps the parties of the conflict to build-up a direct dialog, optimize the communication process, decrease the emotional tension, and analyse the conflict situation in such a way that the conflicting parties could choose a variant of decision which would satisfy the needs and interests of all participants of the conflict.

The financial mediation service is useful when:

- the customer (natural or legal entity) faces a dispute or a conflict with another person or organization which should be settled effectively and promptly, and preserve the existing partnership relations
- the process of settling the dispute is on the stage of bringing of materials to trial, but the parties of conflict have doubts as to obtaining the desired result satisfying both of the parties
- the court hearing process on the dispute lasts but the parties of conflict are not satisfied with development of the process and seek for alternative ways of settling the dispute
- The search for alternative (non-judicial) methods of dispute settling by the customers foresees attraction of an intermediate party (mediator) which is a third neutral party promoting holding of negotiations between the parties in such a way so they could find the decision of the dispute by themselves, discover and analyse their real interests.

The parties for whatever reason are not always ready to talk to each other frankly about their priorities, so without mediator it's often impossible to achieve consensus.

The mediator may propose to the parties to carry out mediation in a way it finds appropriate taking into consideration the preferences of the parties, circumstances of the case and needs for prompt and effective settlement of the dispute, as well as offer them the format of carrying out of the financial mediation, namely: carrying out general multilateral as well as separate private meetings "party/mediator".

Using the financial mediation service the customer obtains the following advantages:

- time and cost saving
- privacy and confidentiality
- mutual satisfaction from the dispute settlement for there is no winner or loser in the process of mediation
- preserving or renovation of business and partnership relations
- stronger motivation for implementation of the decision for the parties have reached the consensus by their own and developed the decision together
- informality of the process

In the case of successful mediation the mutually favourable arrangements achieved in the process of conflict matters decision may be formalized and obtain a force of civil agreement, which can be concluded by the parties and notarized, as well as become a basis for addressing to court with the purpose of drawing up an amicable agreement.

Anyway, all the matters concerning carrying out of mediation cannot be unified for they suppose an individual approach to settling of conflict matters.

FINANCIAL INNOVATIONS

TO COMMERCIAL ORGANIZATIONS

TO FINANCIAL INSTITUTIONS

To financial institutions

The ever-changing today keeps the financial system toned as well, making it change constantly, and a high level of competitiveness between the financial market participants necessitates them introducing new methods of work, innovation of financial products and services rendered to the clients. However it's crucial for financial institutions to search for innovation financial instruments allowing not only increasing the profit, but also providing possibility to decrease the risk of losing the financial institution as such.

The crisis developments prevailing lately in the national economy, disfiguring the rules of financial market functioning and offsetting the notion of "financial relations culture" between the market participants, contributes to appearance of innovative financial instruments including those aimed at protecting against losses of financial institutions which suffered economic loss due to massive payment failure of unscrupulous debtors and honest debtors who appeared to be in a tough financial situation due to certain reasons and have no possibility to pay the next loan settlements.

INVEST CREDIT CAPITAL offers to the financial institutions a new approach in working with loan debts.

As of today, it became an ordinary thing when the work of financial institutions with a troubled loan portfolio comes to a dead-end: the telephone conversations with bad debtors don't bring the desired result, selling the bad debt to debt recovery firms after Verhovna Rada of Ukraine had considered on 02.03.2015 the draft law No. 2275 on prohibition of debt recovery services rendering in execution of financial obligations by natural persons becomes impossible, and that pocket change from realization of collaterals through the state enforcement service do not decide the problem.

It is with the aim of painless decision of this task that INVEST CREDIT CAPITAL developed a scheme targeted on improvement of credit portfolio quality and creation of an innovative loan instrument, which it offers to be used by the financial institutions.

The essence of innovative financial instrument was realized in the patented according to the Act of Ukraine "On protection of proprietary rights for inventions and utility models" Utility model No. 83293 "Loan debt managing system". The inventor and proprietor of the Patent is the founder of INVEST CREDIT CAPITAL M. Korolenko.

A new approach to the managing of loan debts is applied to different categories of debtors (legal entities and natural persons) from the "honest" to the "unscrupulous" ones, and on the stages from "pre-action" to "enforcement proceeding". Besides the decrease of losses for the financial institutions due to bad debts and improvement of the credit portfolio quality, the abovementioned method has a clearly expressed social focus, for it is intended for the segment of clients who have no possibilities to repay the necessary sums of loan settlements as once, which in its turn in the majority of cases is a necessary condition for conclusion of a debt rescheduling agreement with the bank.

INVEST CREDIT CAPITAL is ready to offer its customers the programmes developed with consideration of nuances arising in each separate case of dealing with bad debts:

- "Cooperation" programme
- "Amicable" programme
- "Cash" programme
- "Voluntary disposal" programme

As a result of the new approach offered by INVEST CREDIT CAPITAL concerning the management of loan debts the customers obtain a mutually favourable decision of bad debts in 95% of cases.

To commercial organizations

The slowdown of purchasing power growth of people, decrease of profits in the segment of commerce, increase of the consumers' demands to the quality of products and services, intensification of competition between the trade enterprises – all this makes the retail distribution networks to develop intensively, optimize the business processes, improve the logistics, introduce the systems of automation and informational support, improve the accounting systems, forge direct relationships with the consumer of the product, invest in development, i.e. effectively use innovative financial instruments with the aim of gaining maximum profit through satisfaction of the consumer's needs and creation of a loyal clients pool. Lately the competitiveness at the market greatly depends on innovation component in the activity of enterprises.

The financial innovations for the trade enterprises providing a quality rise of their functioning, - are a special type of creative work leading to appearance of brand new revolutionary branch technology or a new format in implementation of already existing ideas.

INVEST CREDIT CAPITAL offers to trade organizations the programmes developed on the basis of the utility model "Data processing system in rendering of services" patented in accordance with the Act of Ukraine "On protection of proprietary rights for inventions and utility models" by the inventor and proprietor of the Patent of 25.12.2012 No. 76349 director of INVEST CREDIT CAPITAL M. Korolenko.

INVEST CREDIT CAPITAL offers the «PROMUS» programme for filling stations chains.

The «PROMUS» programme will allow the FS-chains increasing the sales of fuel at least per UAH 330,000,000 per month.

*Initial values for calculation:
100,000 visitors of the FS-chain
average fuel value per 1 l – UAH 22.00
average quantity of fuel per 1 consumer – 150 l.*

This programme is designed for retail consumers and foresees a pre-pay form of settlements. It can be easily combined with any existing loyalty programmes of FS, for besides increase of sales this programme will ensure widening of the clients' base that will for sure become regular clients.

INVEST CREDIT CAPITAL offers the «Young parents» programme for the baby stuff retail chains

This programme decides the problem of lack of money that is familiar to the majority of young families where a baby is born. According to the conditions of the programme young families will have an opportunity to obtain a sizeable limit of costs in a baby stuff retail chain which will help them purchasing all necessary things for the baby. The parents will be free of the material troubles during the first months after the baby is born and they will have the opportunity to enjoy to the full the arrival of their child and pleasure of parenthood.

ASSET MANAGEMENT

As of June 2015 **INVEST CREDIT CAPITAL** is the holder of assets worth **over 1.2 bln. UAH**

January 2015

INVEST CREDIT CAPITAL having a long experience of asset management including the troubled ones, of banking institutions and leasing companies, won in a contest proclaimed by the National Bank of Ukraine on management of unsold assets of **PJSC "CB VOLODYMYRSKYI"**, the liquidation procedure of which was officially completed.

A trilateral agreement was concluded between the National Bank of Ukraine, liquidator of **PJSC "CB VOLODYMYRSKYI"**, and **INVEST CREDIT CAPITAL** on passing of the unsold assets of the bank into management, according to which **INVEST CREDIT CAPITAL** was assigned a trustee (disposer) of the received in management assets of **PJSC "CB VOLODYMYRSKYI"**, and a current accumulation account was opened in the national currency in the Main Office of the National Bank of Ukraine in Kyiv and Kyiv region.

June 2015

INVEST CREDIT CAPITAL won the tender announced by the National Bank of Ukraine for administration of unsold assets of **PSJC INNOVATIVE-INDUSTRIAL BANK**, the liquidation procedure of which was officially terminated in June 2015.

The National Bank of Ukraine, liquidator of **PSJC INNOVATIVE-INDUSTRIAL BANK** and **INVEST CREDIT CAPITAL** have entered into a trilateral agreement for transfer of unsold assets of the bank for administration, under which **INVEST CREDIT CAPITAL** will act as a trustee (administrator) of the transferred assets of **PSJC INNOVATIVE-INDUSTRIAL BANK**.

OUR TEAM



Mykola Korolenko
Founder

Born 1980 in Kyiv. Graduated the Economics Faculty of Taras Shevchenko National University of Kyiv with a degree in "Economic Cybernetics".
He began his professional activity in the banking sector in 2001 at a post of an economist, and starting from 2003 he held key positions.
Since 2008 he dealt with a strategic development of insurance companies. In 2010 created INVEST CREDIT CAPITAL company he is in charge of up to this day.

Inventor and owner of patents for useful models:
patent of 25.12.2012 No. 76349 «Data processing system in rendering of services»;
patent of 27.08.2013 No. 83293 «Loan debt managing system».



Nataliia Zavistovska
Executive director



Serhiy Boyko
Deputy director for legal matters



Oksana Voytenko
Accountant general

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