

Company Overview



Established in 2015, Octet Turkey ("Octet") is a Supply Chain Management and Finance Service Provider that is affiliated to Octet Australia – a leading supply chain financing company. Octet simplifies B2B trading & supply chain management with the use of corporate cards and online proprietary payment portals. Octet aims to venture into SME financing and become Turkey's sole Supply Chain Financing Institution that provides lending for SME's trade financing needs.

Services to Buyers

- Payments through Octet portal with commercial credit cards, co-branded with banks
- Payments by instalments
- Supplier Finance

Services to Sellers

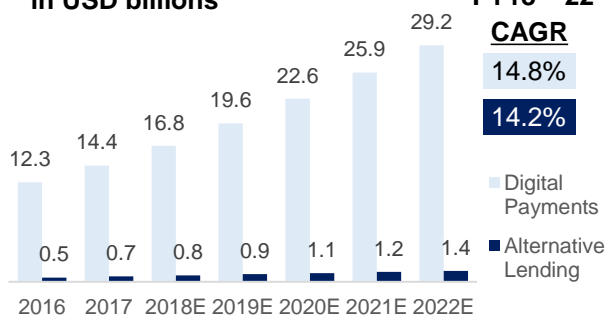
- Export receivables collection via commercial credit cards & payment service providers
- Used by larger companies as receivables collection portal

Business Model

- Commission income from instalment payments and supplier financing
- Service fees for payment of trade debts with banks
- Commission income on receivables collection and import payments
- Annual service fees from companies using Octet as collection portal

Industry Overview

Transaction Value in Turkey, in USD billions



Challenges SMEs face

- Unmet financing needs
- Lack of alternatives to bank financing
- Low supply of financing particularly to the middle market
- Growing demand from banks for more robust leverage capacity at SME level

Management recognized the opportunities in Turkey's alternative lending landscape, seeks capital to expand operations and obtain licensing to provide lending facilities for SMEs' supply chain and trade financing needs

Investment Highlights

Experience

Octet has well-proven expertise in the field, with extensive years of accumulated SME experience



Steady growth

in trade volume and number of users since inception



Partnerships

with banks to co-brand commercial credit cards for facilitating trade payments



Pioneer

Only company in Turkey to focus on B2B trades, and aspiring pioneer in SME Financing



Opportunities

Market Size

Digital payments and alternative lending in Turkey to experience > 14% increase YOY



Gap in the market

SMEs account for: 99% of Turkey's businesses, >50% of GDP, but received only 30% of bank financing. Financing alternatives for SMEs are weak in Turkey



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