



What is October?

October is a European SME lending marketplace, #1 in France (source Crowdlending.fr) and in continental Europe (source Altfi), enabling SMEs to borrow directly from individual and institutional lenders without going through banks.

The Fintech start-up October was created in September 2014 and made its first loan in April 2015 to DUCASSE Paris.

Management



Olivier Goy
Founder & CEO



Patrick de Nonneville
COO



Marc Sebag
Chief Risk Officer



Grégoire de Lestapis
CEO October Spain



Sergio Zocchi
CEO October Italy



Luuc Mannaerts
CEO October Netherlands

Key figures

July 2019

€318,238,000

lent to European SMEs

€129,592,000

already reimbursed to lenders

€460,000

average loan size

646

projects accepted and funded

4

number of countries where October is active

Who borrows on October?

- French, Spanish, Italian and Dutch companies from any sector.
- Turnover exceeding €250,000, profitable and showing a sufficient reimbursement capacity.
- Loans from €30,000 to €5,000,000 from 3 months to 7 years.

Who lends on October ?

- A unique mix of individual and institutional lenders
- Private lenders: from €20 per project and interest rates between 2,5% and 9,9%
- Free and 100% online with monthly repayments

They trust October

Borrowers

- 5àSec
- Ducasse Paris
- H8 Collection
- Reworld Media
- Oracom
- Industrias Ramón Soler
- BioBurger
- Cantiere del Pardo
- Monceau Fleurs

Institutional lenders

- Banque Européenne d'Investissement*
- Banque Publique d'Investissement
- CNP Assurances
- Matmut
- Groupama

* signature of an investment of €18,5m on 03.07.17 with the presence of Mr Bruno Le Maire, Minister of Economy and Finance



Fintech100 de KPMG

Among the top 50 fintech companies in the world according to KPMG and H2 Ventures ranking for the third consecutive year

Number 1

of SME lending platform in France (source Crowdlending.fr) and continental Europe (source Altfi)

Best platform

Crowdlending.fr Awards

Winner 2015

Fintech Challenge by the Boston Consulting Group

A pan-European team

99 people in 4 countries:

50
in Paris

19
in Madrid

19
in Milan

11
in Amsterdam

Most represented jobs:

– A credit team of 20 people

– A tech team of 10 people

Sample of the different profiles that make up the October team



Claire Juliard
Head of private lenders



Nadine Matar
Designer



Fédérico Galdangelo
Credit analyst



Benjamin Netter
Chief product officer



Rocio Ramirez Llopis
Marketing & Communication



Jorn van Duijnhoven
Customer Success Manager

Building a European Savings Market

October is fully operational in 4 countries since early 2017: France, Spain, Italy and the Netherlands.

With the October application, (iOS and Android), it's possible to lend to French, Spanish, Italian or Dutch projects, without any restrictions related to your nationality.

October intends to become a SMEs lending marketplace leader in continental Europe by building a true European Savings Market.

Lending marketplaces

Born in the United Kingdom and the United States in 2005, lending marketplaces are gaining importance in Europe, following the opening of a breach in the banking monopoly in France in October 2014 with the law « Financement Participatif ».

SMEs can borrow without going through the traditional banking system. For the lenders too, the marketplaces represent a new way to invest their savings, directly and in a useful way.

The lending marketplaces are supervised by the ACPR (Autorité de contrôle prudentiel et de résolution) in France, by the CNMV (Comisión Nacional del Mercado de Valores) in Spain and by the AFM (Autoriteit financiële markten) in the Netherlands.

October advantages

For borrowers

For all projects...

October finance every key moment of a company's growth (including intangible projects).

... Quickly...

You can test your eligibility online in one minute, get a firm answer in 48 hours and receive the funds on your account within 7 days.

... And without paperwork.

October analyses companies with a sufficient repayment capacity without personal guarantee.

October advantages

For lenders

Alignment of interests

October management automatically lends to all projects presented on the platform. Their interests are aligned with the lenders'.

Diversification

French, Spanish, Italian or Dutch: lenders choose to which projects they want to lend to diversify their portfolio.

Private and institutional lenders

A unique mix of private and institutional lenders allows us to guarantee the funding to borrowers.