



Invest safely in SMEs and grow with a fixed

## Product Description

**Fagura Prime** is a portfolio management product for SME loan investments, offering a **fixed 8.5% gross annual interest rate** for a 2-year period. It is ideal for investors seeking higher returns compared to bank deposits with minimal involvement.

## Summary of benefits

- **Annual fixed interest:** 8.5% gross per year, compounded and paid at the end of the 2-year term.
- **Minimum investment amount:** €5,000
- **Protection:** Dedicated Reserve Fund covering potential losses
- **Tax:** individuals receive 8% net (after withholding tax is deducted at source), while SMEs receive 8.5% gross

Bank / Financial Institution	Interest rate (MDL) (%)	Interest rate (EUR) (%)
Bank 1	5.0%	1.50%
Bank 2	4.5%	2.30%
Bank 3	4.5%	2.50%
<b>Fagura</b>	-	<b>8.5%</b>

## About Fagura

Founded in May 2019 in Chişinău, **Fagura** is the first **crowdlending** platform in the Romanian-speaking region, licensed by the National Commission for Financial Markets of Moldova (CNPF) and the Financial Supervisory Authority of Romania (ASF).

Our **vision** is to empower everyone to become an entrepreneur, and our **mission is to support one million entrepreneurs globally** through a financial ecosystem that provides instant access to capital and customized business resources. Fagura connects investors from both local and diaspora communities with SMEs, fostering entrepreneurship through financial innovation.

Our community includes 3,300+ entrepreneurs and 2,500+ active investors. We also provide them with a complete ecosystem of additional services, such as Community Offers, Legal AI, AI Financial Director, Fagura Marketplace etc.

Recognized as **Best P2P Lending Platform in Eastern Europe** and **Best Startup from Moldova by ROTSA Romania in 2024**, Fagura has intermediated over €17 million and generated over €2.2 million in interest paid to investors, establishing itself as a leader in safety and excellence in financial services.

## Fagura team

Fagura's team includes top financial and technology professionals with extensive experience in portfolio management and innovative product development. Among our investors, we have two **top investment funds** - **uVentures** and **Mozaic Ventures** - which validated Fagura's strategy and innovation in the fintech sector.



Tudor Darie, CEO (Romania)



Cătălina Plinschi, Operations Director



Dumitru Ciorici, CBD (Moldova)



Sandu Camerzan, CTO (Moldova)



Dima Namashco, Financial Director





uVentures





Mozaic Ventures


## How does it work?


 **Initial setup:** The investor chooses the desired amount for investment (minimum €5,000) and accepts the terms of 2 years with an annual rate of 8.5%;

 **Portfolio activation:** Once the amount is transferred to the dedicated account, the investment is activated and interest starts accruing;

 **Diversification:** The funds are automatically invested by Fadura in primary and secondary markets, according to an internal risk diversification policy;

 **Investment management:** Interest is capitalized annually and interest payments are reinvested to maximize returns;

 **Reserve Fund:** Ensures investment protection by covering non-performing loans, guaranteeing the full recovery of the invested amount and interest within 2 years. It is funded from percentages of each loan and funds recovered from arrears;

 **Maturity and Repayment:** Investors receive the original amount plus accrued interest, with additional protection provided by the Reserve Fund.

## Client Reviews

**Fadura** is highly rated for its excellence in financial services, holding a **4.7 out of 5 rating on Google Reviews** and **4.8 out of 5 on TrustPilot**. These scores reflect the trust and satisfaction of our investors and clients.

TrustPilot

Google reviews

★★★★★ 4.8

4,7 ★★★★★ 119 reviews

## Withdrawal Conditions

**Flexibility:** withdrawals are allowed at any time;

**Interest:** Capitalized annually;

**Fee:** 2.5% of the amount, Secondary Market;

**Example** of 8% net return (estimated after taxes paid).

Scenario	Invested Amount	Total Returned	Details
At maturity (2 years)	€20,000	€23,328	2 years interest, capitalized annually
After 1 year (14 months)	€20,000	€21,060	1 year interest, minus withdrawal fee
< 1 year (3 months)	€20,000	€19,500	No interest, minus withdrawal fee

## Contact us!

Are you interested in investing or learning more about **Fadura Prime**?

Contact us directly:



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**Sign up**

Create your account on Fadura.com in just a few minutes.



**Fund your account**

Confirm the essential investment information sheet



**Earn**

We manage the investment, you get 8.5% fixed annual in euro