



ODM
COLLECTIONS

BUSINESS PRESENTATION



KEY HIGHLIGHTS

TIGHT PARTNERSHIP AND SYNERGY OF COMPANIES ON THREE LEVELS OF COLLECTION

- Call center collection in partnership with bailiff's offices and renown law firm with over 10 years of experience in hard litigation and legal collection
- Partnership with one of first bailiff's offices in Serbia, with possibly the highest collection rate
- professional debt collection call center, providing soft litigation services for all three entities

UNIQUE SERVICE ON SERBIAN DEBT COLLECTION MARKET

- Single service package that combines debt collection company, law firm and bailiff's office services
- Capability of providing all listed services separately, with competitive business terms
- competitive prices that no one on the market can match and could not match in the near future
- High efficiency and high rate of collections

STRONG AND EXPERIENCED MANAGEMENT, SKILLED TEAM OF YOUNG PROFESSIONALS

- Highly qualified management team with high working standards and procedures
- strong understanding of legal system, local trends and market developments
- Flexible and innovative approach towards opportunities brought by new regulations and legal frameworks
- 90 young professionals in the system, specialized in various areas of collection process
- Good corporate reputation and image

COLLECTION INFRASTRUCTURE AND ACQUIRED PORTFOLIOS

- Tailor-made software that connects and coordinates all three levels from a single center—call center, law firm and bailiff's office, with full analytics
- Equipment suitable for automatic production of large quantities of litigation documents and notices
- Signed contracts with major banks and companies

FAVORABLE MARKET CONDITIONS, FULL OF OPPORTUNITIES

- Vast, almost endless number of uncollected claims and untouched portfolios
- new laws that provide legal framework for faster and more efficient collection
- Lack of competition for combined soft and hard litigation services
- Business contacts and relations, acquired through long term highly professional business conduct
- Regional expansion to Balkan countries

About ODM Collections

ODM Collections Ltd specializes in debt collection and purchase of claims. With thorough and professional approach ODM completely assumes care of claims by implementing an efficient collection process. The company constantly improves processes and invests in very best people and technology in order to provide the market with services of the highest quality. By carefully selecting our clients, ODM builds a stable and successful business. Continuous improvement in its operating business and the training of its staff, company strives to achieve its goal which is to be recognized as a unique debt management company in the market with the highest level of expertise and professionalism.

Name: **ODM Collections Ltd**

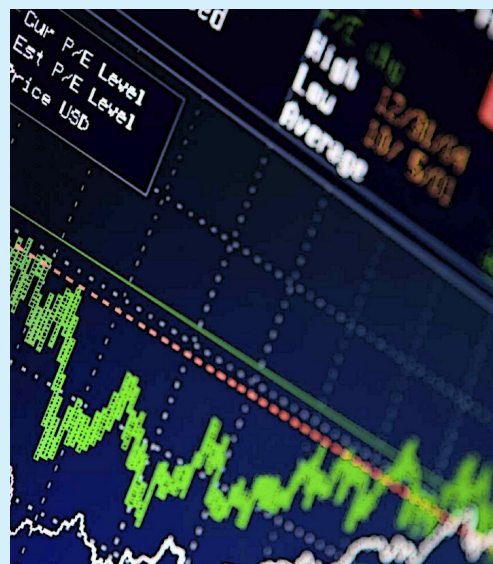
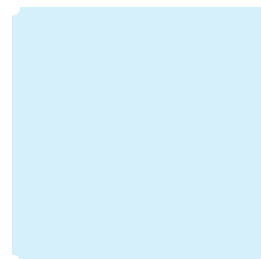
Founded: **14.02.2013.**

Employees: **40**

By forming exclusive partnership together with law firms and bailiff offices, ODM developed an entirely new concept on the market that includes management, purchase and collection of claims without any costs for the client or with minimal predetermined costs, depending of the claims portfolio.

Partner law firms particularly focuses on debt collection, litigation, investment, M&A and real estate practice area. Its lawyers are experts in the conduct of litigation, arbitration and alternative dispute resolution. They take a strategic approach to dispute resolution and strive not only to win a case in courts but to ensure actual execution of judgments. Our partner lawyers advise its clients not only on legal prospects of a legal action but also on the likelihood of actual asset recovery and provide its clients with wide range of services.

ODM system **partner bailiffs** are a part of the first group of Serbian private bailiffs that was appointed in May 2012. Previously acquired knowledge and experience in their careers as lawyers and court officers, since the very beginning of their work as bailiffs, their offices are building their position in the Republic of Serbia, relying on the principle that business success depends on talent, skill and competence of individuals and their ability to function as a team. Their work is constantly guided by personal ethics and knowledge, as well as the general principles of professional and ethical conduct, in accordance with the Code of Professional Ethics for bailiffs. Success rate in enforcing debt has already provided them with a strong reputation among the private and state-owned companies that require bailiff's services.



ODM system collection concept

ODM SYSTEM COLLECTION CONCEPT IS IMPLEMENTED ACCORDING TO THE FOLLOWING PRINCIPLES:

- (1) *Maximum collection efficiency* - collection is implemented in phases which are adapted to the specific claims portfolio, with fast and comprehensive review of information about the debtor and debtor assets, the highest possible efficiency in the processing of cases, primarily because of the integrated monitoring and coordination of the collection process from a single center, regardless of the stage of the proceedings. The company has the full insight and conducts coordination of collection at any given time, via specialized software connected on the ODM-law office-bailiff office level, with the possibility of providing detailed analysis at all phases of collection process.
- (2) *Conducting the collection procedure without any costs or at minimal fixed costs* – client either bears no cost related to the procedure of debt collection or bears predetermined fixed costs, depending on the chosen model of cooperation and regardless of the outcome and duration of the collection process.
- (3) *Complete absence of business exposure for the client in the future* – regardless of the outcome and duration of collection procedure, client does not bear any risk of unforeseen costs and/or the need to invest any kind of resources.
- (4) *Complete protection of client's PR interests, in the cooperation with the client* – during the entire collection procedure, principles and rules of the client's business conduct is respected.





Additional benefits

The Client receives maximum efficiency in the collection primarily thanks to integrated monitoring and coordination of the collection process from a single center, that is, by our company, regardless of the stage of the proceedings, which implies that our company has the full insight and conducts coordination of collection at any given time, with the possibility of providing detailed analysis at all phases of collection process.

In each model, the Client obtains a professional call center services, both in the primary stage, as well as law office and enforcement office stage. Client will obtain, through our software and in a variety of reporting formats, all data about debtors which will be gathered in the collection process such as information about assets, income, employment, etc., as well as the statistics of percentage of successful collection from different groups and types of debtors. Also, in each phase of the project, the Client will, on demand or periodically, have an insight at the achieved results and the cost in total and by individual case.

For items that are not collected in the first wave, periodic reviews by the enforcement officers are made, so that their economic status is being monitored and it opens the possibility for collection in the future period, or that is until the expiration of a limitation period of 10 years from the date of obtaining the court's decision.

In addition, in this way, the Client has the option to extend the Statue of limitation period for an additional 10 years, and in that period, assets and income searches are renewed, so it is at any time possible to collect, if the conditions arise. For example, in this period, it is possible to react at any time when it is determined that the debtor is employed, met the conditions for retirement, inherited any property, etc.

Therefore, the benefits are multiple and among other, are including:

- maximum efficiency in the collection thanks to the collection system which includes a unified monitoring and coordination of procedures from a single center, that is, by our company
- saving costs even with unsuccessful recoveries by saving on the write-off tax
- case monitoring in real time
- quick and detailed searches of debtor's assets
- high-quality and detailed analysis of the success rate of collection, as well as any other data which can be of great use in future assessments and creating sales strategies
- collection and processing all data about the debtor
- prevention of possibility of cold cases and practical extension of the period of Statue of limitation for an additional 10 years



Clients

Our team strives to meet our client's needs in every way. We create professional, but also close relationship with clients. In dealing with clients we practice flexibility, pragmatism, analytics, commitment and trust, using both technical and practical knowledge when considering the needs of clients from financial, legal, PR and social responsibility aspect. We are trying in this way to step out of the usual seller-buyer relationship that relates exclusively to the financial part of cooperation, all the while neglecting all other aspects, which are also important for a successful business of both sides.

Our list of clients includes renowned commercial banks, telecommunications companies, and other companies in various fields and industries. When choosing clients we follow strict professional and ethical motives, there is no limit in terms of company's size or industry sector. Some of our clients are listed below:

SBB ltd – the largest cable operator in the region
Vip mobile ltd – 3rd largest mobile phone operator in Serbia, member of Telekom Austria Group
Organization of Phonogram Producers of Serbia – O.F.P.S. – society protecting the phonogram producer rights
Eunet ltd – internet provider
Triglav osiguranje ado – insurance company
Direktna banka – bank from Kragujevac
Raiffeisen Bank - member of Raiffeisen Bank International
Telenor Bank - member of Telenor group
City Facility - facility management
Roaming Electronics - electronic and mobile equipment
Erste Bank - member of Erste Group
MTS Banka - bank of Telekom Srbija ad
Uniqa insurance Serbia - member of Uniqa Group
Lovcen insurance Montenegro - member of Triglav Group
M:tel Montenegro - mobile phone operator in Montenegro
DDM Group Switzerland - specialist acquirer and manager of distressed asset portfolios / in partnership with ODM on Serbian NPL market
Carlsberg Srbija ltd - member of Carlsberg group, world's top 5 beer company
Sberbank Srbija ad - member of Sberbank Europe AG



Regional expansion

Since its founding in February 2013, ODM Collections is evolving, changing its organization, modernizing equipment and technology, and enhancing the system of conducting business with all the requirements of the market and the latest trends in the collection industry.

On the basis of set criteria such as the size of the market, the specific needs of local customers, the complexity of the portfolio claims and the overall market potential, ODM is reorganizing and expanding its business operations in accordance with set goals in order to achieve the highest performance.

ODM is expanding its business in the region and has opened representative offices in Montenegro, and plans to set up offices in and Herzegovina and Croatia with the goal of achieving a strong presence in the regional market.



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