





Kalin Radev is the CEO of Software Group, an innovative technology company that is specialized in end-to-end delivery channel and integration solutions for the financial sector. Mr. Radev is also a Member of the Board of Directors of the Microfinance Center (MFC) and the Indian-Bulgarian Business Chamber. He brings 20+ years of professional experience in IT, 15+ of which in financial inclusion, banking and microfinance. Kalin has extensive international experience leading strategic projects in Europe, Africa, Asia, Pacific and Latin America. His expertise has been crucial for carrying out more than 100 projects around the globe, focused on developing IT strategies and designing solutions that accelerate financial inclusion and enhance efficiency. The beneficiaries were organizations from the private financial sector as well as NGO's such as: USAID, World Council of Credit Unions (WOCCU), Catholic Relief Services (CRS), World Bank, Consultative Group to Assist the Poor (CGAP), Opportunity International, Triple Jump, Finance in Motion and others.



About Software Group

- Global innovative company, specialized in end-to-end solutions for financial inclusion;
- Committed to delivering cutting-edge technology solutions;
- Outstanding track record of handling complex implementation projects;
- Delivering quality products and services, that drive efficiency and enable customer outreach.

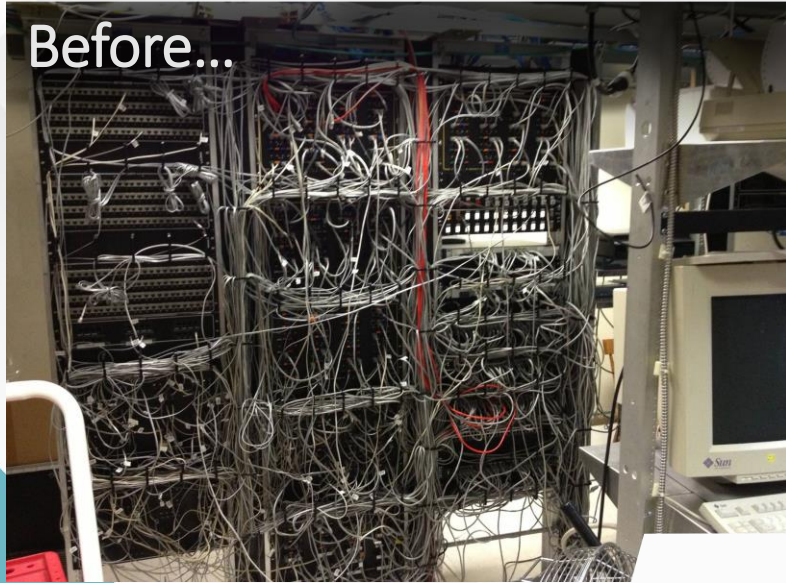


What if

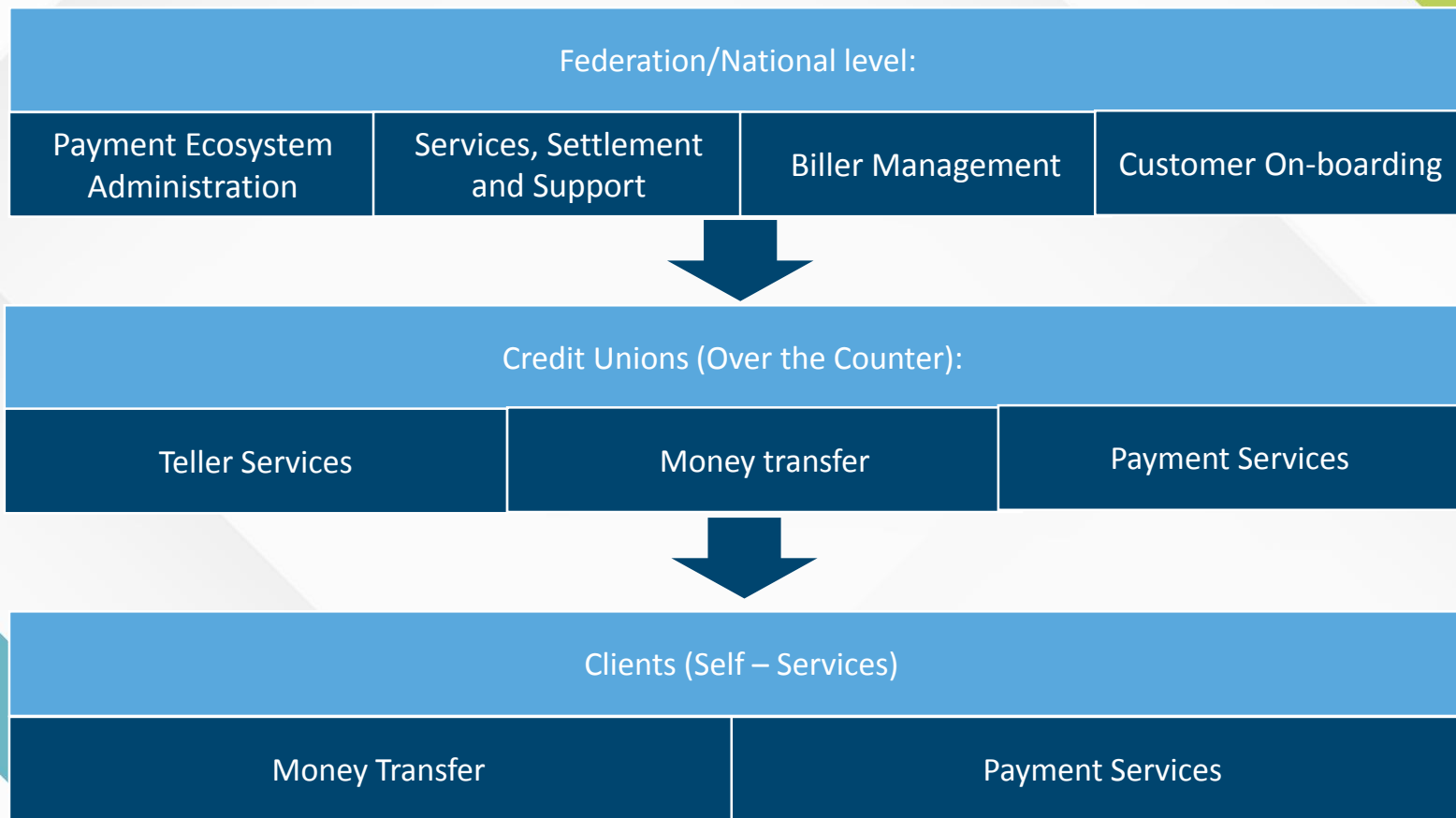
**WHAT IF YOUR FAVOURITE PUB
WAS RUN LIKE YOUR BANK?**

A blue-tinted photograph of a street scene. In the foreground, a white van is parked on the right side of the road. In the background, there is a multi-story building with several windows. A sign on the building is partially visible, with the text "Antroom above" and "Antroom above" below it. The overall scene is slightly out of focus.

Last Mile Technology



The Payment Ecosystem in Practice



The Benefits



ACCESS

- *Multiple Channels*
- *OTC and Self-Service*



CONVENIENCE

- *Pay Bills Anytime, Anywhere*
- *24/7 Availability*



COST-EFFECTIVE

- *Shared Service Platform*
- *Competitive Rates*



USER FRIENDLY

- *Smart Mobile Application*
- *Linked Cards*