

# SCHULDLOS

social startup, debt advisory, debt settlement platform, consumer protection

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## QUICK FACTS

21

FOUNDED

4/22

LAUNCH

2

PHASE

<100k

FUNDING

F

M. OWNER

<100k

REVENUE '22

<100k

REVENUE '23

*Effective debt settlement service for individuals.*

### **Which industry or target market are your products/services for?**

Over-indebted individuals (6-7 Mio. in Germany).

### **What is the innovation of your product/service?**

We guide consumers through the debt settlement process with digital tools. Consumers benefit from speed, increased probability of success, real-time optimization to the current case law and market situation, reduced effort and low cost. Debt relief becomes self-determined and transparent and users receive skills and tools for healthy financial behavior.

### **What else is special about your product/service?**

Lean digital processes allow out consultants time for the individual and bespoke approaches.

### **Which countries/regions are you currently active/available in?**

Germany.

### **Which countries/regions are you planning to expand to the next 2 to 3 years?**

Austria.

### **Which licenses, certifications, etc. does your product/company have (for which countries)?**

Company is licenced as debt advisory service in Germany.

### **Which notable awards, prizes or competitions have you won so far?**

Start?Zuschuss! (Bavaria, 2022).



### **What was the biggest success or milestone you achieved in the past 12 months?**

We successfully secured a garnishment protection over our first client's bank account in May 2022.

### **Who/what are you looking for in the coming 12 months that could accelerate your success?**

Cooperation partners in the banking, consumer credit and public debtor communities.

### **What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

Our priorities are building visibility with our target group, with the goal of 100 customers by 2023, and further automating our backoffice processes, with a goal of 10.000 digital creditor transactions by 2023.

## CONTACT

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