



I.T.B.H. Ltd.
Sofia, Bulgaria
new member in
ECDN

**ECDN Conference,
8-9 December 2016,
Bratislava**

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I.T.B.H. Ltd. A private company established in 1994

- **Main direction of activities:**
- **1. Engineering company and turn “key projects”**
- **2. Export- import operations,**
- **3. Franchising in production of low calorie soft drinks**
- **4. Delivery of machinery and equipment for national projects and factories in the food processing industry.**

I.T.B.H. Ltd. since 2004

- **Developing new direction of activities:**
- **1. Medical informatics by creating a VPN of hospitals in Sofia and Medicalnet-Bulgaria**
- **2. EC Project management work and consultancy (PHARE, MATRA, USAID, WORLD BANK) to contribute to EU accession.**

I.T.B.H. Ltd. nowadays

- Is operating in:
- 1. Medical informatics, participates in the European Eurorec Institute for EHR
- 2. Member and participants in Consumer Citizenship Network (Erasmus Thematic Network) via its NGO Europartners 2000 foundation
- 3. Consultation in EC project preparation of stakeholders – public institutions, municipalities, local governments, ministries, trade unions and business communities/employer organisations.

I.T.B.H. Ltd. Started a new direction

- **1. Advising SMEs and physical persons in debt advising (new devison)**

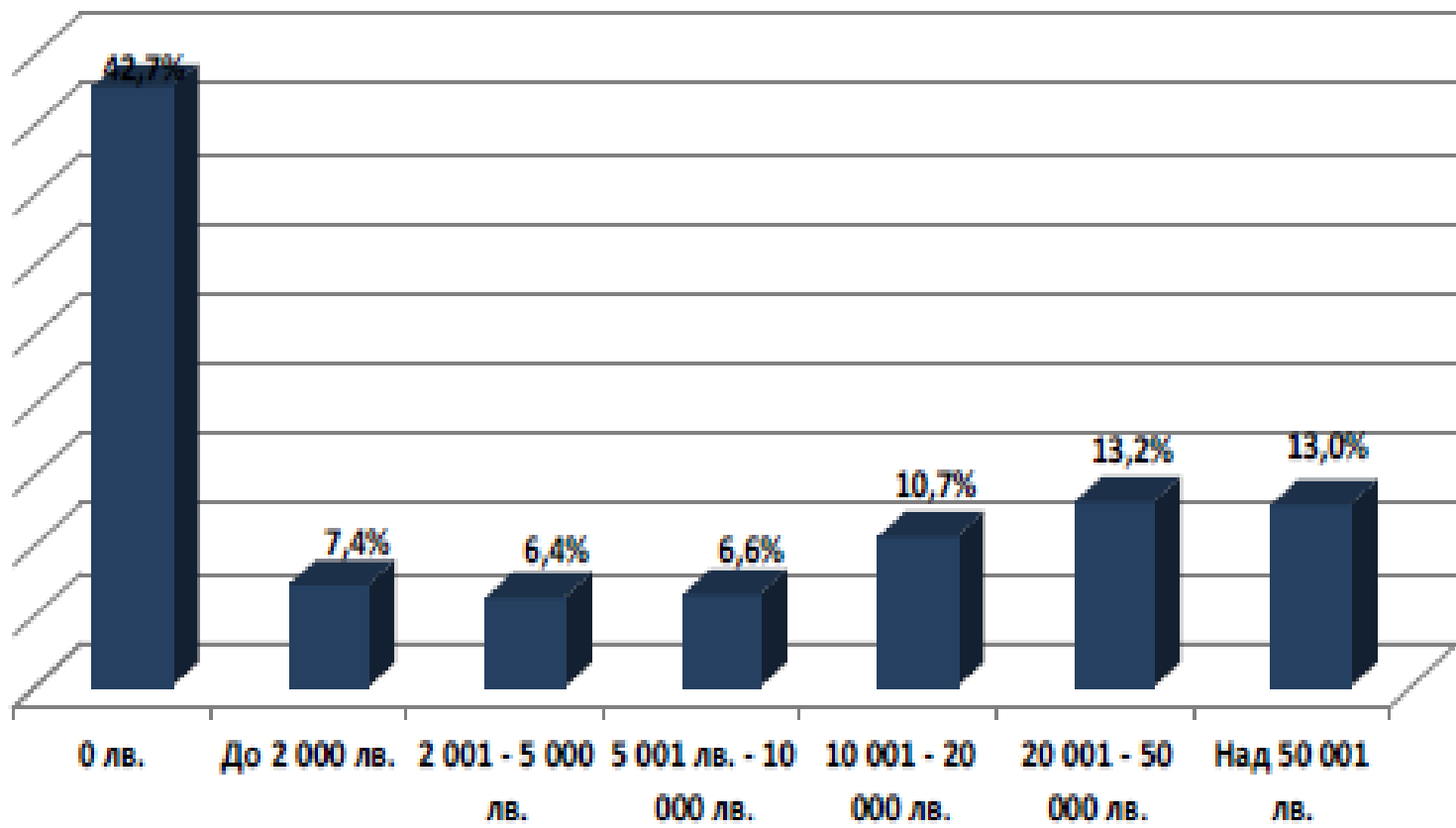


I.T.B.H. Ltd.

- **Country characteristics of the indebtedness of private sector according the National Institute of Statistics after 2003**

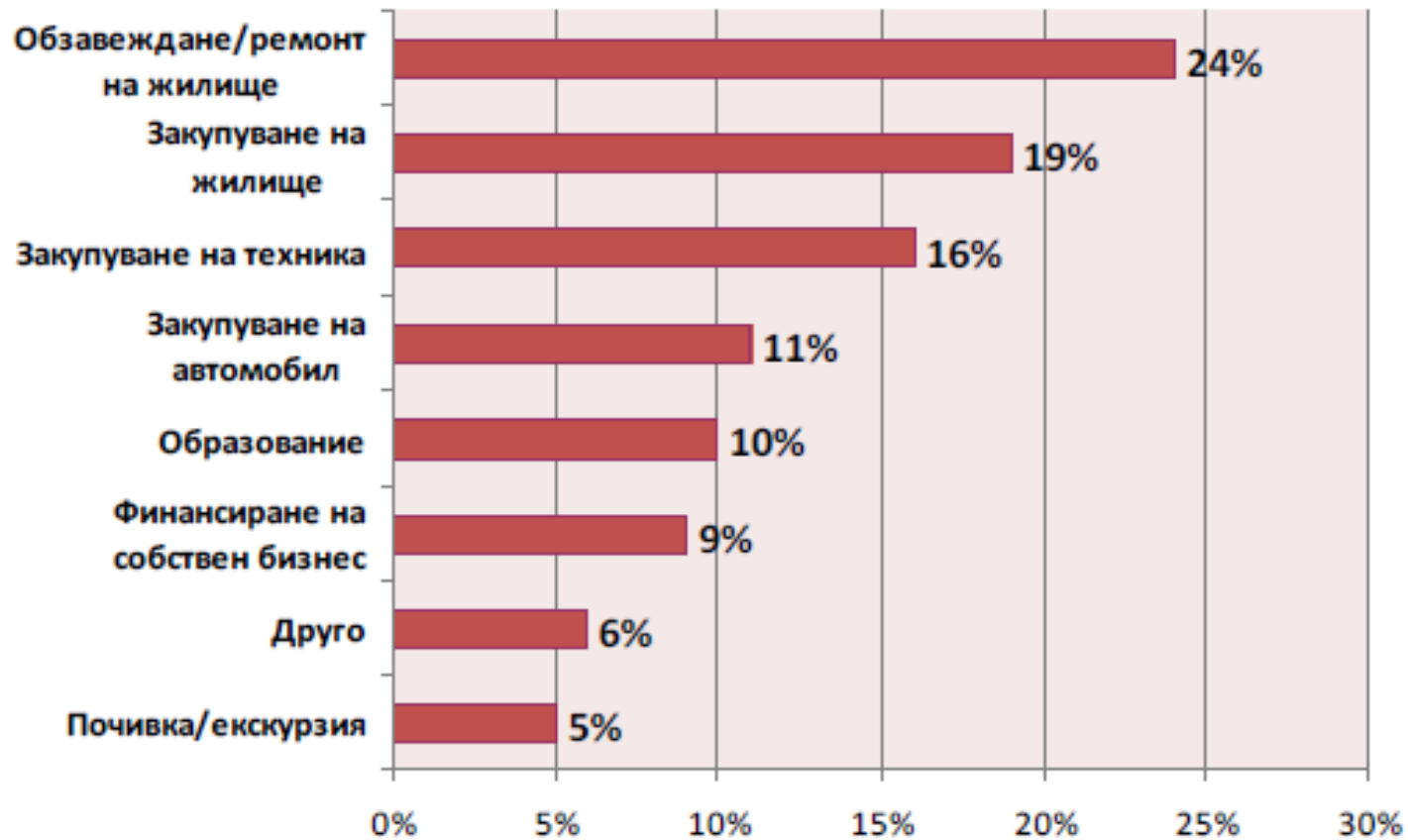
Total credits statistics in 2014

- **According to the information of the Bulgarian National Bank the volume of credits received by the households are presented in the table below:**



Kind and purpose of credits

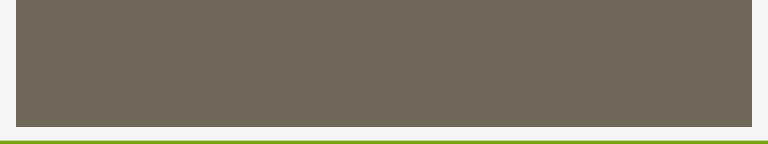
- **It is presented in the table below in 2014**



Reasons to take credits?

- It is presented in the diagram below.

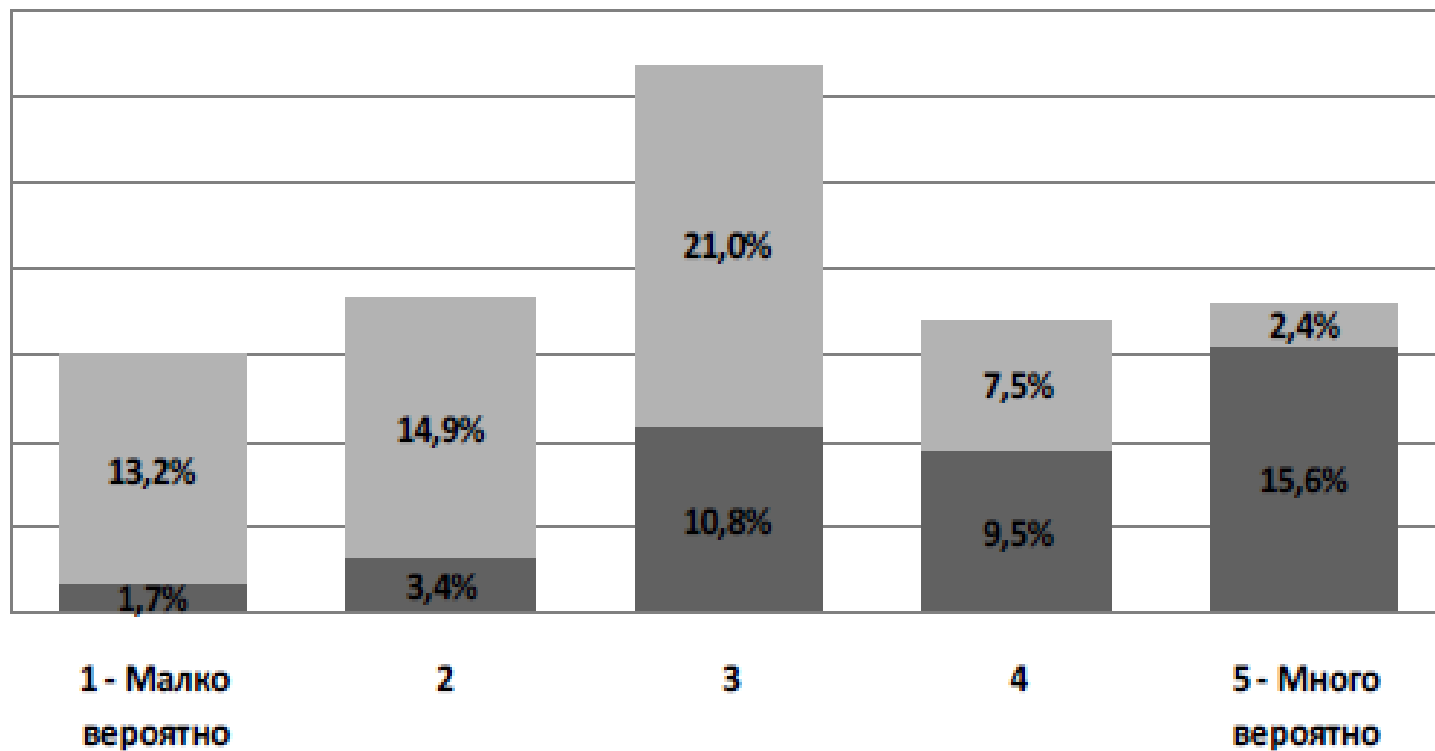




How do you estimated the probability to be in a difficult situation to apply for a credit?

- **The answers are presented in the table below.**

■ Затрудняващи се ■ Без затруднения





What steps you will take when applying for a credit?

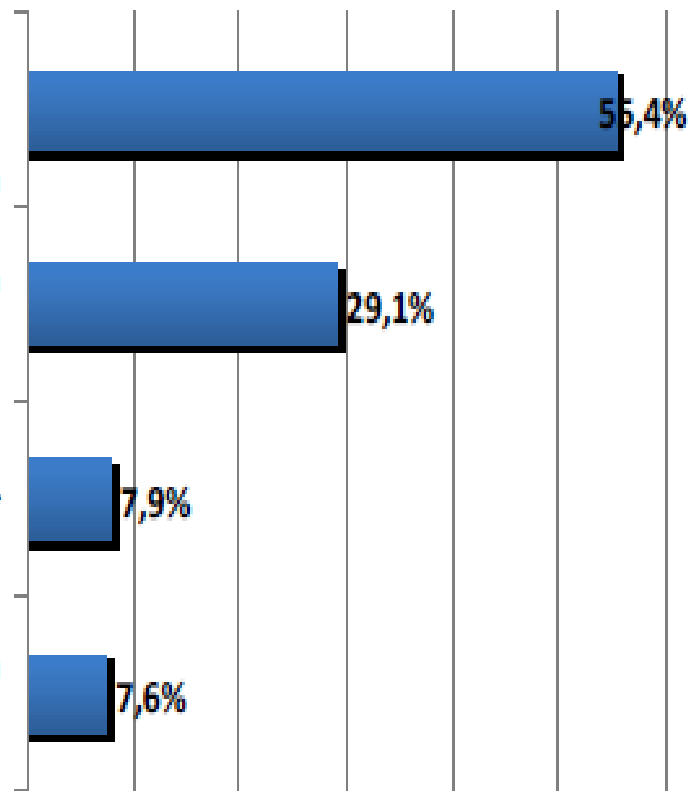
- **The date is shown in the table below**

Ще проуча сам предлаганите условия от различните банкови и нефинансови институции и ще избира най-изгодната

Ще кандидаствам пред банката, на която вече съм клиент

Ще потърся услугите на консултант

Ще изчакам докато попадна на подходяща оферта





Which of the below stated describes the best your situation?

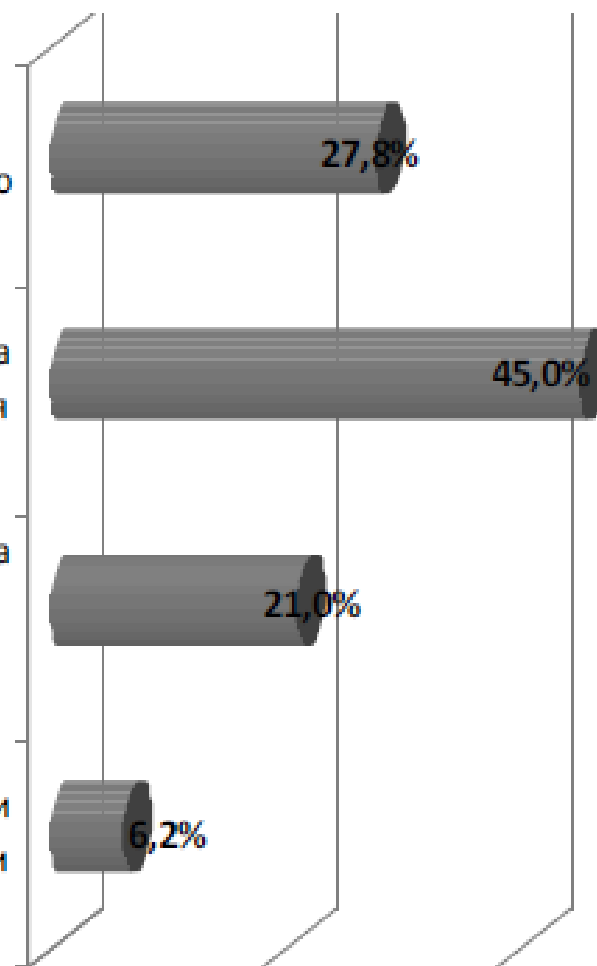
- **The table below gives the answer.**

Имам съставен бюджет и следя колко изразходвам за храна, сметки и свободно време

Имам добра представа колко изразходвам за храна, сметки и свободно време, но не следя стриктно разходите си

Нямам добра представа колко изразходвам за храна, сметки и свободно време, но следя разходите ми да не надхвърлят границите, които съм си поставил

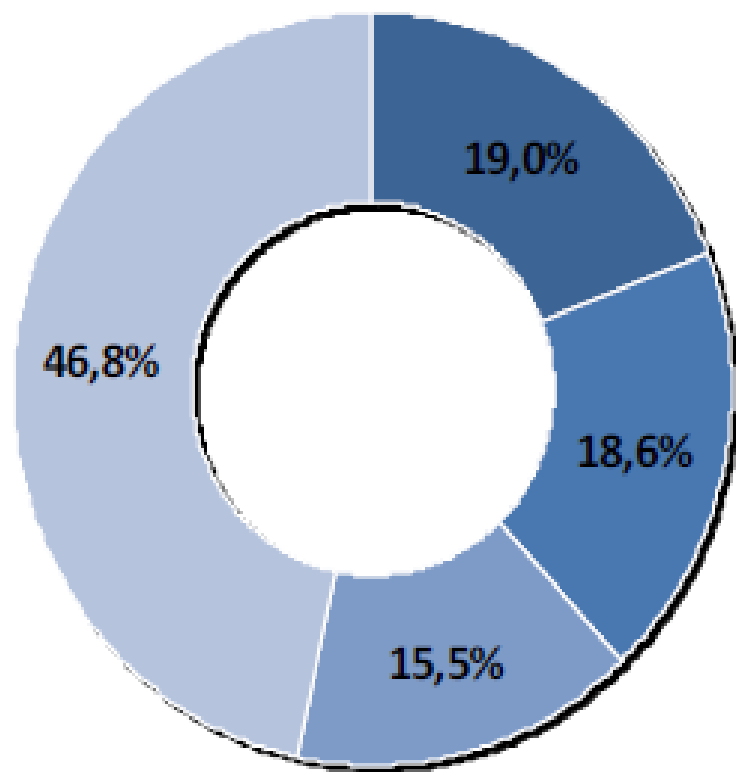
Не следя колко изразходвам за храна, сметки и свободно време и често не следя общите си разходи за месеца





Do you succeed to save
money every month?

- **The answer is presented in the table below:**



- Да, всеки месец
- Само ако в края на месеца останат средства
- Само когато получа по-голяма сума пари наведнъж
- Нямам направени спестявания

THANK YOU FOR YOUR ATTENTION

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