

Strengthening Market Connectivity between **Ukraine** and the **European Union**

Connecting Industries and Expanding Horizons for a Stronger Market Future



OVERVIEW

This initiative seeks to **strengthen economic ties between Ukraine and the EU** by fostering strategic partnerships.

It aims to facilitate collaboration between Ukrainian industry associations, business networks, and their counterparts along the value chain within the EU.

**CONNECTING INDUSTRIES:
EMPOWERING EUROPEAN &
UKRAINIAN PARTNERSHIPS
FOR MARKET INTEGRATION**





ICT

KEY INDUSTRY

As part of this project, we have identified **two prominent associations** in the **ICT sector** that will actively participate, reflecting the innovation and resilience of Ukraine's ICT industry:

- **Fintech Association**
- **Kharkiv IT Cluster**

Each association has nominated approximately four companies to take part in the initiative. These companies will represent the sector in key activities, including networking events, B2B matchmaking sessions, and trade fair participation, helping to foster international collaboration and expand market opportunities.

Further details about the associations and the selected companies are provided in the following slides.

UKRAINIAN BSO

FINTECH ASSOCIATION

The **Ukrainian Association of FinTech and Innovation Companies (UAFIC)** is a non-governmental organization founded in June 2018. Its mission is to **foster the development of the domestic financial technology market**, build a **strong fintech ecosystem**, and enhance **financial inclusion in Ukraine**. The association actively works to research and analyze financial innovations that facilitate market development. It advocates for creating the best conditions for fintech growth and financial inclusion, encourages cooperation and knowledge-sharing within the fintech community, and educates the next generation of talent to drive the industry forward.

With over 59 members, the Fintech Association includes a diverse group consisting mainly of fintech companies, has signed 7 memorandums, and has organized 11 events, which have attracted over 3000 guests.

As a participant in this project, the Fintech Association has currently selected **four companies** to take part, which are presented in the following slides.



ACTIVITIS | FINANCIAL COMPANY



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Activitis is a Ukrainian **financial services company** with over a decade of experience providing tailored solutions to support businesses of all sizes. The company focuses on **empowering small and medium-sized enterprises (SMEs)** as the backbone of Ukraine's economic recovery.

Its mission is to eliminate bureaucratic barriers, offering transparent and convenient financing without the need for collateral. Through **research, analytics, and creativity**, Activitis ensures its clients receive effective and innovative financial tools.

The company **offers diverse services**, including eDilo, a B2B buy-now-pay-later solution, and WEAGRO, which helps agricultural producers purchase goods on installment plans. Activitis also provides business financing for acquiring assets, factoring based on existing contracts, franchise financing, and customized financial engineering for large corporations. These services are complemented by affiliate programs that support the customers of distributor and manufacturer partners.



UAPAY



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UAPAY is a **trusted national payment service provider** specializing in financial and technical solutions for **online businesses** of all types. Established in 2013, the company has built a reputation for reliability, transparency, and customer-centric services. With a focus on automating online payments and optimizing business processes, UAPAY ensures seamless and secure transactions supported by cutting-edge technologies.

Fully **compliant with PCI DSS and GDPR standards**, UAPAY prioritizes the security of payment data and the responsible handling of personal information. As a paperless company, UAPAY also supports **eco-friendly electronic document management systems**, aligning innovation with sustainability.

Through its affiliate program, **the company fosters collaboration**, allowing online business stakeholders to earn by connecting new clients.

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FINTECH INSIDER



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FinTech Insider is Ukraine's leading media platform dedicated to fintech and innovative technologies. Founded in 2021 with the support of the Ukrainian Association of Fintech and Innovation Companies (UAFIC), it serves as a **hub** for industry professionals, startups, and enthusiasts, **providing insights, news, and analysis to foster the growth of the Ukrainian fintech ecosystem**. The platform aims to integrate into the European fintech community, recognizing its role in Ukraine's post-war economic revival.

Accredited at global events like Money20/20, Web Summit, and FTT Fintech Festival, it partners with key local projects and reaches over 50,000 monthly readers. Its audience includes bankers, startups, and fintech enthusiasts.

In 2025, FinTech Insider **plans to launch an English version** and expand into the EU. It offers diverse content formats and seeks international partners for collaboration.

RENOME SMART

RENOME SMART



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Renome-Smart is a leading Ukrainian company with **over 30 years of expertise** in **self-service solutions**, specializing in **payment processing**, **cash flow management**, and **automated service delivery**. It provides turnkey solutions for banks, logistics companies, retailers, and telecom operators, alongside full outsourcing services.

Renome-Smart has been an official partner of Wincor Nixdorf since 1995 and the exclusive partner of Giesecke & Devrient in Ukraine since 2016. Many of its solutions are proprietary, designed and manufactured in Ukraine, and are **used by banks and financial institutions across 15 countries**.

The company is certified under **ISO 9001:2008** for its quality management systems and is recognized as a **"1C: Franchisee"**, offering comprehensive business software solutions. Renome-Smart is part of the Renome Group, which also operates in construction and aquaculture sectors.

UKRAINIAN BSO

KHARKIV IT CLUSTER

Kharkiv IT Cluster is a **dynamic community** of IT companies, educational institutions, and government entities **focused on transforming Ukraine's tech landscape**. Its mission is to develop a globally expanding ecosystem for the tech industry, rooted in Kharkiv. The Cluster values transparency, innovation, collaboration, and growth, offering its members access to a global network, legal support, talent acquisition opportunities, and exclusive partnerships. It also promotes social initiatives through the IT4Life charity project.

Founded in 2015, the Cluster has achieved significant milestones, including creating a **legal protection system for IT companies**, **hosting over 300 events**, and **building international partnerships**.

As a participant in this project, the Kharkiv IT Cluster has selected **five companies** to take part, which are presented in the following slides.



SDA



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SDA is a **technology partner** specializing in building advanced **SaaS solutions, online marketplaces**, and **applications** for **industries** such as Mental Health, Healthcare, FinTech, and EdTech. Founded in 2019, the company has successfully **completed over 100 projects** with a focus on full-cycle software development, startup MVP creation, enterprise modernization, and IT outstaffing. With a team of **over 35 experts**, SDA offers services in back-end, front-end, and no-code development, as well as marketplace and LMS application development.

SDA is committed to delivering **tailored solutions** that meet business needs, **from concept to launch**. Their agile development approach ensures flexibility and timely delivery, while their no-code technology accelerates project timelines and reduces costs.



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CodeIT has successfully implemented **over 500 software development projects** since its inception in 2007. Known for treating each project with the same dedication as an in-house team, the company has **earned the trust of returning clients**, with 53% of them opting for CodeIT's services for new projects.

CodeIT has **experience across various industries**, including FinTech, Healthcare, E-Commerce, Real Estate, and Manufacturing, providing services like mobile and web development, SaaS solutions, business analysis, and more.

CodeIT specializes in **custom software development**, offering solutions such as native iOS and Android booking apps, data visualization and charting applications, inventory management systems, and more. CodeIT's **ability to build scalable, user-centric applications**, showcases their versatility and commitment to delivering innovative, high-quality solutions tailored to client needs.

MAPANDA

MAPANDA | BINI GAMES STARTUP



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MaPanda is an **innovative platform** designed to make **online lessons engaging for children** by using animated characters to capture their attention and enhance interaction. It combines live animated stickers, drawing features, and a reward system to make learning fun and immersive. With over **40,000 paid sessions**, MaPanda collaborates with online academies, schools, kindergartens, psychologists, and tutors, offering courses in areas such as foreign languages, school readiness, soft skills, logic, mathematics, and emotional intelligence.

MaPanda's effectiveness is demonstrated by **impressive engagement metrics**, with 95% of children actively participating in sessions and 91% remaining focused throughout a 25-minute lesson. The platform offers a **user-friendly admin panel** for creating lessons and features scalability with pre-designed lesson scripts.



ACADEMY SMART



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Academy Smart is a **technology-driven consultancy** that focuses on providing advanced managed IT services to businesses across various sectors. With over 15 years of experience, Academy Smart has built a reputation for delivering top-tier **services in software development, IT consulting, and digital transformation**. The company is known for its agile approach, where technology and human ingenuity are combined to address unique business challenges and drive success.

The core mission of Academy Smart is to **bridge the gap between businesses and their users**, ensuring that each project is delivered with the highest standards. Their services span **across multiple industries**, including Education/EdTech, HealthTech, Human Resources, Gaming, Manufacturing, and Operations Management/QHSE, offering solutions tailored to each sector's specific needs.

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CREATERIA



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Creatoria is a **consultancy agency** that specializes in Executive Match and Strategy Consulting, with a unique approach rooted in radical humanism. The agency believes that every person has unique abilities that can lead to happiness and productivity when placed in the right environment.

Creatoria offers **tailored recruitment solutions** for C-level executives, senior managerial roles, and heads of departments, emphasizing the importance of alignment between candidates, the company's values, vision, and culture. Their AI-driven algorithm and human-oriented methods ensure a perfect match for both candidates and companies, reducing the time and resources needed for integration and avoiding recruitment faults.

Beyond recruitment, Creatoria provides **business consulting services** that focus on optimizing team structures, enhancing operational processes, and ensuring scalability for growth.

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WHY PARTNER WITH UKRAINE?

STRATEGIC MARKET EXPANSION

Collaborate with Ukrainian businesses to access a recovering market and contribute to the country's resilience amidst ongoing challenges.

SUPPLY CHAIN RESILIENCE

Strengthen European supply chains by diversifying and mitigating risks associated with inflation, labor shortages, and disruptions caused by the war.

INNOVATION AND EXPERTISE

Tap into Ukraine's skilled workforce and innovative solutions, enhancing your competitive edge even during times of crisis.



COST-EFFECTIVE PRODUCTION

Leverage Ukraine's cost-effective production capabilities to reduce overhead while supporting the revitalization of a key European partner.

STRATEGIC LOCATION

Positioned at the crossroads of Europe and Asia, Ukraine serves as a critical transit hub for trade, energy, and logistics between key global markets.

ECONOMIC AND SOCIAL STABILITY

Foster economic resilience in Ukraine, contributing to regional stability and a more interconnected European market.

POLITICAL ALIGNMENT

Benefit from Ukraine's progress toward EU integration, simplifying collaboration and logistics for faster market access.



JOIN US IN SHAPING A **STRONGER** EUROPE



The international cooperation programme “[EU4Business: SME Recovery, Competitiveness and Internationalisation](http://www.eu4business.org.ua)” is co-financed by the European Union and the German Government and is implemented by the German federal company “Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH”. The programme aims to support Ukraine’s economic resilience, recovery and growth, create better conditions for the development of Ukrainian small and medium-sized enterprises (SMEs) as well as support innovation and exports. Read more: www.eu4business.org.ua

The content of this publication is the sole responsibility of the Consortium partner Market Access, Lda for the project “EU4Business: SME Recovery, Competitiveness and Internationalisation: Better market connectivity of Ukraine to the EU, and does not necessarily reflect the position of the European Union, the German Government, or GIZ.

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