

BRIEF TO MEDIA BUYING PITCH

Client	Kredo.al – ECFA SHA
Project	Buying of Media Advertising Space for the purpose of increasing brand awareness, knowledge of the products and services and as an end result increase of sales.
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Date	02.02.2026

Who are we?

About us:

ECFA SHA is a non-bank financial Institutions providing payday and consumer loans to private individuals with the most convenient borrowing process on the respective markets. We believe that everyone should have access to financial instruments when it is most needed.

Strongly based in high ethical and professional standards, we aim to build an innovative environment, dedicated to users and offer quick and easy solutions for consumer lending, by being accessed by everyone, everywhere.

The cost of microloans is usually much higher than the rates for conventional bank loans, while the approval rate is also much higher than that of conventional banks.

Usually, the process of obtaining a loan is long and complicated. And at ECFA SHA, the application process is as simple as possible. We do not require proof of income, guarantees or collateral. Apply online or in one of our numerous branches and get a loan in cash or in your bank account in a few minutes, only with an ID.

<i>Our target group</i>	<ul style="list-style-type: none"> - 21 – 65 - Male + female (70% male) - Low- and middle-income people - Secondary target group: - 18+ - no age limits
<i>Our competitors</i>	<ul style="list-style-type: none"> - Main competitor is IUTE CREDIT - https://iutecredit.al/ <ul style="list-style-type: none"> o Extensive network of partner shops o USP – The more , the better! o Offer 0% First loan SPL but do not give it to everyone o Interest rates are lower than ECFA SHA, but comparable - Other competitors - NOA - https://www.noafin.al/ <ul style="list-style-type: none"> o Offers double the amount of money for the loan and double the tenure (3 000 000 Leke for 60 months) o USP – Ku(r)do – Where (when) you want o Offer 0% First loan up to 30 000 Leke o Interest rates are lower than ECFA SHA given that this company is part of the traditional microfinance companies •

Campaigns frequency

- Spring campaign (April-May), ATL campaign
- Summer campaign (July-August)
- Fall / Winter Campaign (October – November)
- New Year/Christmas

*** Please keep in mind that this information is strictly confidential, and that under any circumstances should be shared with unauthorized people.

Campaign Composition and timeline

	TV	Radio
Jan-Plan		
Feb-Plan		
Mar-Plan	x	x
Apr-Plan	x	x
May-Plan	x	x
Jun-Plan	x	x
Jul-Plan		x
Aug-Plan		x
Sept-Plan	x	x
Oct-Plan	x	x
Nov-Plan	x	x
Dec-Plan	x	x
Totals	x	x

Budget Reference: Will be given upon expression of interest

Combination of spots between 30 sec and 15 Sec

- Please keep in mind that these are reference budgets for the purpose of having the same base of comparison between competing agencies.
- Agencies will be compared based on
 - Total Number of Seconds within the budget given
 - Cost per Second in Morning Time / Daytime/ Early Fringe / Prime Time / Non-Prime time / After Prime Time
 - Total number of seconds in Prime Time
 - Total Number of Spots in Before and After Programs even if they are considered Prime Time

What is expected from the agency

1. Detailed Media Plan of all the year as detailed per above calendar. We understand that during the year there will be differences in programming and will adapt accordingly. This is as an example for this purpose.
 - a. The Media Plan should have exact TV channels, positions, dates and hours of airing.
 - b. As well as supporting data like CPP, GPRS and ratings. For the latter information we would like to have also the information about when it was last evaluated.
 - c. We would like to have an affinity assessment at your best knowledge and support it with data where possible.
2. Rationale of why the proposed composition would work best
3. Budget Distribution rationale for the proposed and why should this budget work
4. Competition analysis of year 2025 (their rate card budgets, positioning, airing times split, preferred programming, extra activities – sponsorships, in program games at)

DEADLINE AND DELIVERY OF PROPOSALS

- Please express your interest in participation or additional questions until: 06.02.2026 to brief sender(s)
- Please make your questions regarding the brief until 10.02.2026
- Deadline for delivery of proposals and cost estimation: 15.02.2026
- Final decision: 25.02.2026