

Aiffin raises €3.1 Million to Build AI-Powered Vehicle Leasing for France's Overlooked Entrepreneurs

Paris-based fintech Aiffin secures €625K in equity and €2.5M in debt to help micro entrepreneurs access vehicle leasing in minutes instead of weeks



Paris, France Jun 16, 2026 ([Issuewire.com](https://www.Issuewire.com)) - French fintech **Aiffin** has raised **€625,000 in equity** from international angel investors and crowdfunding investors, alongside **€2.5 million in debt financing**, to expand its AI-powered vehicle leasing platform for entrepreneurs traditionally underserved

by banks and leasing companies.

Founded by Ukrainian entrepreneur **Sergii Vaskov** and French automotive executive **Khalil Aram**, Aiffin is building what it calls the **AI underwriting layer for mobility entrepreneurs**: VTC drivers, delivery couriers, artisans, tradespeople, farmers, and small transport businesses whose income depends on having access to a vehicle.

The opportunity is substantial. France is home to more than **4.4 million micro-entrepreneurs**, many of whom struggle to obtain financing despite generating stable business income. Traditional lenders continue to rely heavily on salaried employment history, long credit records, and annual financial statements, leaving a large portion of the self-employed economy underserved.

“Millions of people are already working, generating revenue, and contributing to the economy every day,” said **Sergii Vaskov, Co-Founder of Aiffin**. “The problem is not whether they can repay. The problem is that traditional underwriting was designed for another era. We believe access to productive assets should be based on real business activity, not outdated assumptions.”

Vaskov previously built one of Eastern Europe’s leading vehicle-financing fintech businesses, operating across Ukraine, Slovakia, and the Czech Republic. Over more than fifteen years, he and his team originated and managed vehicle-financing portfolios while maintaining a record of zero write-offs.

Joining him is **Khalil Aram**, who previously held various roles at **Crédit Agricole Auto Bank, Cofidis, Emil Frey, Always, and FEST**, where he developed financing programs and automotive partnerships across France.

The company’s technology is led by **CTO Igor Nikolaev**, who previously held senior technology positions at **Wired** and **Velitech** and has spent more than a decade building fintech infrastructure and digital financial products across Europe.

At the heart of Aiffin’s platform is **OrbitScore**, a proprietary AI underwriting engine that analyzes open banking data, cash-flow patterns, business activity, and behavioral signals to assess an entrepreneur’s ability to repay. The company says the platform already automates a significant share of financing decisions and aims to deliver approvals in less than five minutes.

“We are not trying to become another leasing company,” said **Khalil Aram**. “We’re building infrastructure. We want financing to become an invisible layer embedded directly where entrepreneurs buy vehicles and equipment.”

Since launching operations, Aiffin has built a financing portfolio of approximately **€3 million**, processes more than **250 financing applications per month**, and has established partnerships with dealers, brokers, and mobility ecosystems across France.

The newly raised capital will be used to strengthen Aiffin’s AI underwriting capabilities, expand embedded-finance partnerships, and accelerate the growth of its financing portfolio across France.

Looking ahead, the company plans to expand into additional EU markets before entering the United States, with the ambition of becoming the leading AI-powered financing infrastructure platform for entrepreneurs.

About Aiffin

Aiffin is a French fintech building AI-powered underwriting and embedded financing solutions for micro and small businesses. The company specializes in leasing passenger cars, light commercial vehicles, and commercial transport assets through proprietary risk models, open banking integrations, and automated decision-making technology.

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