

Leader nel settore Fintech per i consumatori e nel finanziamento degli imprenditori e in forte



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Leader nel settore Fintech per i consumatori e nel finanziamento degli smartphone in forte crescita

L'azienda è un'azienda panamense leader nel settore fintech con una storia operativa di 5 anni, che si concentra sull'inclusione finanziaria di individui non bancarizzati e non dipendenti dalla banca. Gestisce un modello di credito proprietario e abilitato dalla tecnologia, specializzato nel finanziamento tramite smartphone con funzionalità avanzate di blocco a distanza per garantire i beni e mitigare il rischio di credito.

Razionale dell'investimento

- **Scalabilità comprovata:** Negli ultimi due anni sono stati erogati con successo oltre 21.000 prestiti, con un modello di business replicabile in tutta la regione dell'America Latina.
- **Mitigazione del rischio proprietaria:** Utilizza modelli di punteggio alternativi e variabili non tradizionali combinati con il controllo tecnologico diretto sull'hardware finanziato per garantire alti tassi di rimborso.
- **Forte trazione finanziaria:** Ha dimostrato una rapida crescita con piani per passare da 21.000 a oltre 310.000 prestiti entro il 2030.
- **Robusta protezione del capitale:** L'investimento è supportato da una struttura fiduciaria amministrata da un fiduciario professionista, che include garanzie garantite dal portafoglio e una cessione dei flussi di cassa.

Principali dati finanziari

Metrico	2024 – 2025 (previsto/attuale)	2030 (proiezione)
Ricavo lordo	~USD 2,7 milioni	~38,8 milioni di dollari
Saldo del portafoglio prestiti	~USD 1,4 milioni	~5,2 milioni di dollari
Prestiti cumulativi	21,000+	312,000+

Dettagli della transazione

- **Tipo:** Investimento ibrido (con focus sull'equity).
- **Importo previsto:** 5.000.000 USD.
- **Partecipazione azionaria:** Fino al 51%.
- **Obiettivo di rendimento:** Tasso di rendimento interno (IRR) medio annuo del 20%.

TARGET PRICE
\$ 10,000,000

GROSS REVENUE
\$ 2,700,000

BUSINESS TYPE
Servizi Finanziari

COUNTRY
Panama

BUSINESS ID
L#20260971

- **Durata dell'investimento:** 60 mesi con opzioni di uscita aperte.
- **Utilizzo dei fondi:** 90% destinato all'espansione del portafoglio crediti; 10% ai miglioramenti operativi e tecnologici.

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