

# Leider in snelgroeiende consumenten-fintech en smartphone- financiering



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Het bedrijf is een toonaangevende Panamese fintechspecialist met een operationele geschiedenis van 5 jaar, die zich richt op het bieden van financiële inclusie aan mensen die nog niet bankieren. Het bedrijf heeft een eigen, technologisch kredietmodel dat gespecialiseerd is in smartphonefinanciering met geavanceerde mogelijkheden voor vergrendeling op afstand om activa te beveiligen en kredietrisico's te beperken.

### Investeringsreden

- **Bewezen schaalbaarheid:** In de afgelopen twee jaar zijn met succes meer dan 21.000 leningen verstrekt met een bedrijfsmodel dat in de hele Latijns-Amerikaanse regio kan worden toegepast.
- **Eigen risicobeperking:** Maakt gebruik van alternatieve scoringsmodellen en niet-traditionele variabelen in combinatie met directe technologische controle over gefinancierde hardware om hoge terugbetalingspercentages te garanderen.
- **Sterke financiële tractie:** Aantoonbare snelle groei met plannen om tegen 2030 van 21.000 naar meer dan 310.000 verstrekte leningen te groeien.
- **Robuuste kapitaalbescherming:** Investerings worden ondersteund door een truststructuur die wordt beheerd door een professionele zaakwaarnemer, inclusief door de portefeuille gedekte garanties en een toewijzing van kasstromen.

### Financiële hoofdpunten

Metrisch	2024 – 2025 (verwacht/actueel)	2030 (verwacht)
<b>Bruto-omzet</b>	~USD 2,7 miljoen	~USD 38,8 miljoen
<b>Saldo leningenportefeuille</b>	~USD 1,4 miljoen	~USD 5,2 miljoen
<b>Cumulatieve leningen</b>	21,000+	312,000+

### Transactie details

- **Type:** Hybride belegging (focus op aandelen).
- **Streefbedrag:** USD 5.000.000.
- **Participatie:** Tot 51%.

TARGET PRICE  
\$ 10,000,000

GROSS REVENUE  
\$ 2,700,000

BUSINESS TYPE  
Financiële diensten

COUNTRY  
Panama

BUSINESS ID  
L#20260971

- **Beoogd rendement:** Gemiddelde jaarlijkse Internal Rate of Return (IRR) van 20%.
- **Investeringsstermijn:** 60 maanden met open uitstapmogelijkheden.
- **Gebruik van fondsen:** 90% toegewezen aan uitbreiding van de kredietportefeuille; 10% aan operationele en technologische verbeteringen.

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