

고성장 소비자 핀테크 및 스마트폰 금융 리더





이 회사는 5년의 운영 역사를 가진 파나마의 선도적인 판테크 전문 기업으로, 금융 소외 계층과 비은행권 개인에게 금융 포용성을 제공하는 데 주력하고 있습니다. 자산을 보호하고 신용 위험을 완화하기 위해 고급 원격 잠금 기능을 갖춘 스마트폰 금융에 특화된 독점적인 기술 기반 신용 모델을 운영합니다.

- 라틴 아메리카 지역 전체에서 복제 가능한 비즈니스 모델을 통해 지난 2년간 21,000건 이상의 대출을 성공적으로 개시했습니다.
- 대체 채점 모델과 비전통적 변수를 활용하고 자금 조달 하드웨어에 대한 직접적인 기술 제어를 통해 높은 상환율을 보장합니다.
- 2030년까지 21,000건에서 310,000건 이상의 대출로 확장할 계획으로 빠른 성장세를 보였습니다.
- 투자금은 포트폴리오 지원 보증 및 현금 흐름 할당 등 전문 수탁자가 관리하는 신탁 구조에 의해 지원됩니다.

TARGET PRICE

\$ 10,000,000

GROSS REVENUE

\$ 2,700,000

BUSINESS TYPE

금융 서비스

COUNTRY

파나마

BUSINESS ID

L#20260971

Metric 2024 – 2025(예상/실제) 2030년(예상)

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|-------------|--------------|
| ~최대 270만 달러 | ~38.8백만 달러 |
| ~최대 140만 달러 | ~최대 5.2백만 달러 |
| 21,000+ | 312,000+ |

- 유형: 하이브리드 투자(주식 중심).
- 미화 5,000,000달러.
- 최대 51%.

- 연평균 내부 수익률(IRR) 20%.
- 60개월, 오픈 출구 옵션 포함.
- 90%는 신용 포트폴리오 확장에, 10%는 운영 및 기술 향상에 할당됩니다.

The information contained herein does not constitute an offer to sell or a solicitation of an offer or a recommendation to purchase securities under the securities laws of any jurisdiction, including the United States Securities Act of 1933, as amended, or any US state securities laws, or a solicitation to enter into any other transaction.

The projected financial information contained in the Memorandum is based on judgmental estimates and assumptions made by the management of the target Company, about circumstances and events that have not yet taken place. Accordingly, there can be no assurance that the projected results will be attained. In particular, but without prejudice to the generality of the foregoing, no representation or warranty whatsoever is given in relation to the reasonableness or achievability of the projections contained in the Memorandum or in relation to the bases and assumptions underlying such projections and you must satisfy yourself in relation to the reasonableness, achievability and accuracy thereof.

By delivering this Memorandum, neither MergersUS Inc., nor its authorized agents are making any recommendations regarding the acquisition or strategies outlined herein. Interested parties shall exercise independent judgment in, and have sole responsibility for, determining whether an acquisition of the Company is suitable for them, and neither MergersUS Inc, nor its authorized agents have responsibility to, and will not, monitor the condition of interested parties to determine that an acquisition is or remains suitable for them. Among other things, suitability of an acquisition will depend upon an interested party's investment and business plans and financial situation.

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