

# Лидер по финансиированию потребительских финтехов и смартфонов с высокими темпами роста



Компания является ведущим панамским специалистом в области финтех с 5-летней историей работы и фокусируется на обеспечении финансовой доступности для людей, не имеющих банковских счетов и не пользующихся ими. Компания использует запатентованную технологическую модель кредитования, специализирующуюся на финансировании смартфонов с расширенными возможностями дистанционной блокировки для защиты активов и снижения кредитного риска.

**TARGET PRICE**  
\$ 10,000,000

**GROSS REVENUE**  
\$ 2,700,000

**BUSINESS TYPE**  
Финансовые Услуги

**COUNTRY**  
Панама

**BUSINESS ID**  
L#20260971

- За последние два года компания успешно выдала более 21 000 кредитов, а ее бизнес-модель может быть воспроизведена во всем латиноамериканском регионе.
- Использование альтернативных скоринговых моделей и нетрадиционных переменных в сочетании с прямым технологическим контролем над финансируемым оборудованием обеспечивает высокий процент погашения.
- Демонстрирует быстрый рост, планируя к 2030 году увеличить число выданных кредитов с 21 000 до более чем 310 000.
- Инвестиции поддерживаются трастовой структурой, управляемой профессиональным фидуциарием, включая гарантии, обеспеченные портфелем, и переуступку денежных потоков.

#### Метрика 2024 - 2025 (прогноз/факт) 2030 (прогноз)

~USD 2.7 Million	~USD 38.8 Million
~USD 1.4 Million	~USD 5.2 Million
21,000+	312,000+

- Гибридные инвестиции (с акциями).

- USD 5,000,000.
- До 51%. :
  - Средняя годовая внутренняя норма прибыли (IRR) составляет 20%.
  - 60 месяцев € открытыми возможностями выхода.
  - 90% направлено на расширение кредитного портфеля; 10% – на операционные и технологические усовершенствования.

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