

Wachstumsstarke Fintech- und Smartphone- Finanzierung für Verbraucher



MERGERSCORP

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Das Unternehmen ist ein führender panamaischer Fintech-Spezialist, der seit 5 Jahren tätig ist und sich auf die finanzielle Eingliederung von Personen konzentriert, die keine oder nur wenige Banken haben. Das Unternehmen betreibt ein proprietäres, technologiegestütztes Kreditmodell, das sich auf die Finanzierung von Smartphones mit fortschrittlichen Remote-Locking-Funktionen zur Sicherung von Vermögenswerten und zur Minderung des Kreditrisikos spezialisiert.

Begründung für die Investition

- **Bewährte Skalierbarkeit:** In den letzten zwei Jahren haben wir erfolgreich über 21.000 Kredite vergeben, wobei unser Geschäftsmodell in der gesamten lateinamerikanischen Region replizierbar ist.
- **Proprietäre Risikominderung:** Nutzt alternative Scoring-Modelle und nicht-traditionelle Variablen in Kombination mit direkter technologischer Kontrolle über die finanzierte Hardware, um hohe Rückzahlungsraten zu gewährleisten.
- **Starke finanzielle Traktion:** Schnelles Wachstum mit Plänen, bis 2030 von 21.000 auf über 310.000 vergebene Kredite zu wachsen.
- **Robuster Kapitalschutz:** Die Anlage wird durch eine Treuhandstruktur unterstützt, die von einem professionellen Treuhänder verwaltet wird, einschließlich portfolio-gesicherter Garantien und einer Abtretung der Cashflows.

Wichtigste finanzielle Highlights

Metrisch	2024 – 2025 (projiziert/aktuell)	2030 (projiziert)
Bruttoeinnahmen	~USD 2,7 Millionen	~USD 38,8 Millionen
Saldo des Darlehensportfolios	~USD 1,4 Millionen	~USD 5,2 Millionen
Kumulative Darlehen	21,000+	312,000+

Transaktionsdetails

- **Typ:** Hybride Anlage (Schwerpunkt Eigenkapital).
- **Zielbetrag:** 5.000.000 USD.
- **Kapitalbeteiligung:** Bis zu 51%.
- **Zielrendite:** Durchschnittliche jährliche interne Rendite (IRR) von 20%.

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TARGET PRICE
\$ 10,000,000

GROSS REVENUE
\$ 2,700,000

BUSINESS TYPE
Finanzdienstleistungen

COUNTRY
Panama

BUSINESS ID
L#20260971

- **Laufzeit der Investition:** 60 Monate mit offenen Ausstiegsoptionen.
- **Verwendung der Mittel:** 90% für die Erweiterung des Kreditportfolios, 10% für operative und technologische Verbesserungen.

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