Leader à forte croissance dans le domaine du financement des

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Leader à forte croissance dans le domaine du financement des technologies de la consommation et des smartphones

TARGET PRICE
$ 10,000,000

GROSS REVENUE
$ 2,700,000

BUSINESS TYPE
Services Financiers

COUNTRY
Panama

BUSINESS ID
L#20260971

La société est un spécialiste panaméen de la fintech de premier plan, avec un historique d'exploitation de 5 ans, qui se concentre sur l'inclusion financière des individus sous-bancarisés et non-bancarisés. Elle exploite un modèle de crédit propriétaire basé sur la technologie, spécialisé dans le financement par smartphone avec des capacités avancées de verrouillage à distance pour sécuriser les actifs et atténuer le risque de crédit.

Justification de l'investissement

- **Évolutivité prouvée :** Plus de 21 000 prêts ont été accordés au cours des deux dernières années, avec un modèle d'entreprise pouvant être reproduit dans toute la région d'Amérique latine.

- **Atténuation des risques propres à l'entreprise :** Utilise des modèles de notation alternatifs et des variables non traditionnelles, combinés à un contrôle technologique direct sur le matériel financé, afin de garantir des taux de remboursement élevés.

- **Une forte traction financière :** Croissance rapide démontrée avec des plans pour passer de 21 000 à plus de 310 000 prêts d'ici 2030.

- **Protection solide du capital :** L'investissement est soutenu par une structure fiduciaire administrée par un fiduciaire professionnel, comprenant des garanties adossées au portefeuille et une cession des flux de trésorerie.

Principales données financières

Métrique	2024 – 2025 (projeté/réel)	2030 (projeté)
Recettes brutes	~USD 2,7 millions	~38,8 millions USD
Solde du portefeuille de prêts	~USD 1,4 million	~USD 5,2 millions
Prêts cumulés	21,000+	312,000+

Détails de la transaction

- **Type d'investissement :** Investissement hybride (axé sur les actions).

- **Montant cible :** MONTANT CIBLE : 5 000 000 USD.

- **Participation au capital :** Jusqu'à 51 %.

- **Objectif de rendement :** Taux de rendement interne (TRI) annuel moyen de 20 %.

- **Durée de l'investissement :** 60 mois avec des options de sortie ouvertes.

- **Utilisation des fonds :** 90 % alloués à l'expansion du portefeuille de crédit ; 10 % aux améliorations opérationnelles et technologiques.

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