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

PRINTED ON: *October 17, 2026, 4:59 AM (EST)* **PUBLISHED ON:** *January 3, 2026, 8:31 AM (EST)* **UPDATED ON:** *October 17, 2026, 3:59 AM (EST)*

MERGERSCORP

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

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.

TARGET PRICE
$ 10,000,000

GROSS REVENUE
$ 2,700,000

BUSINESS TYPE
Services Financiers

COUNTRY
Panama

BUSINESS ID
L#20260971

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 %.

MERGERSCORP M&A INTERNATIONAL IS A GLOBAL BRAND OPERATED BY MERGERSUS INC.A US CORPORATION WITH REGISTERED OFFICE AT 40TH WALL STREET, SUITE #2725, NEW YORK, NEW YORK 10005, UNITED STATES OF AMERICA.

- **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.

MERGERSCORP M&A INTERNATIONAL IS A GLOBAL BRAND OPERATED BY MERGERSUS INC.A US CORPORATION WITH REGISTERED OFFICE AT 40TH WALL STREET, SUITE #2725, NEW YORK, NEW YORK 10005, UNITED STATES OF AMERICA.

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.

This document is prepared for information purposes only. It is made available on the express understanding that it will be used for the sole purpose of assisting the recipients to decide whether they wish to proceed with a further investigation of the Proposed Transaction.

The recipients realize and agree that this document is not intended to form the basis of any investment decision or any other appraisal or decision regarding the Proposed Transaction, and does not constitute the basis for the contract which may be concluded in relation to the Proposed Transaction.

All information contained in this document may subsequently be updated and adjusted. MergersUS Inc. has not independently verified any of the information contained herein or on which this document is based. Neither the Company, nor its management or shareholders, nor MergersUS Inc. , nor any of their respective directors, partners, officers, employees or affiliates make any representation or warranty (express or implied) or accept or will accept any responsibility or liability regarding or in relation to the accuracy or completeness of the information contained in this document or any other written or oral information made available to any interested party or its advisers. Any liability in respect of any such information or any inaccuracy in or omission from the document is expressly disclaimed.

© 2026 MergersCorp M&A International. All rights reserved.

© 2026 MergersCorp M&A International. MergersCorp™ M&A International is the collective brand name of independent affiliates of MergersCorp M&A International. For more details on the nature of our affiliation, please visit us on our website https://www.mergerscorp.com/disclaimer. MergersCorp M&A International is not a registered broker-dealer under the U.S. securities laws. MergersCorp M&A International does not offer or sell securities or provide investment advice or underwriting services. The articles or publications contained in this presentation are not intended to provide specific business or investment advice. The author or MergersCorp M&A International shall not be liable for any errors or omissions, or for any loss suffered by any person or organization acting or refraining from acting as a result of the content of this website. It is recommended that specific independent advice be sought before making any business or investment decision.

MERGERSCORP

WWW.MERGERSCORP.COM