

# 高增长消费金融科技和智



**MERGERSCORP**

该公司是巴拿马一家领先的金融科技专业公司，拥有 5 年的运营历史，专注于为银行服务不足和无银行服务的个人提供普惠金融服务。该公司采用专有的科技信贷模式，专门从事智能手机融资业务，具有先进的远程锁定功能，可确保资产安全并降低信贷风险。

- 过去两年成功发放了 21,000 多笔贷款，业务模式可在整个拉丁美洲地区复制。
- 利用其他评分模型和非传统变量，结合对融资硬件的直接技术控制，确保高还款率。
- 显示出快速增长的势头，计划到 2030 年将发放贷款从 21,000 笔增加到 310,000 笔以上。
- 投资由专业受托人管理的信托结构提供支持，包括投资组合担保和现金流转让。

公制 2024 - 2025 年 (预计/实际)	2030 年 (预计)
~270 万美元	~3 880 万美元
~约 140 万美元	~520 万美元
21,000+	312,000+

- 混合投资（股权投资）。
- 5,000,000 美元。
- 最高 51%。
- 年平均内部收益率 (IRR) 为 20%。

## TARGET PRICE

\$ 10,000,000

## GROSS REVENUE

\$ 2,700,000

## BUSINESS TYPE

金融服务

## COUNTRY

巴拿马

## BUSINESS ID

L#20260971

- 60 个月，可自由选择退出。
- 90% 用于扩大信贷组合；10% 用于业务和技术改进。

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