

# 成長著しい消費者向けブ



**MERGERSCORP**

当社はパナマの大手フィンテック専門企業であり、5年の営業実績を持ち、銀行口座を持たない人々や銀行口座を持たない人々に金融包摂を提供することに注力している。

同社は、高度なりモート・ロック機能を備えたスマートフォン・ファイナンスに特化した独自の技術対応クレジット・モデルを運営し、資産の保全と信用リスクの軽減を図っている。

- ラテンアメリカ全域で再現可能なビジネス・モデルで、過去2年間に21,000件以上のローン組成に成功。
- 代替スコアリング・モデルと非伝統的変数を活用し、融資されたハードウェアを技術的に直接管理することで、高い返済率を確保する。
- 2030年までに融資実行件数を21,000件から310,000件以上に拡大する計画で急成長を実証。
- ポートフォリオは保証され、キャッシュフローは譲渡される。

| メートル | 2024年~2025年 (予想/実績) | 2030年 (予測) |
|------|---------------------|------------|
|      | ~270万米ドル            | ~3880万米ドル  |
|      | ~140万米ドル            | ~520万米ドル   |
|      | 21,000+             | 312,000+   |

- ハイブリッド投資 (エクイティ・フォーカス)。
- 5,000,000米ドル
- 最大51%。

**TARGET PRICE**

\$ 10,000,000

**GROSS REVENUE**

\$ 2,700,000

**BUSINESS TYPE**

金融サービス

**COUNTRY**

パナマ

**BUSINESS ID**

L#20260971

- 年平均内部収益率（IRR）20%。
- 60ヶ月、出口は自由。
- 90%を与信ポートフォリオの拡充に、10%を業務・技術面の強化に充てる。

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