

Líder em financiamento de smartphones e fintechs de consumo de alto crescimento



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A empresa é uma das principais especialistas em fintech do Panamá, com um histórico operacional de 5 anos, que se concentra em fornecer inclusão financeira a indivíduos sem banco e sem conta bancária. Ela opera um modelo de crédito próprio, habilitado por tecnologia, especializado em financiamento de smartphones com recursos avançados de bloqueio remoto para proteger ativos e reduzir o risco de crédito.

Justificativa do investimento

- **Escalabilidade comprovada:** Originou com sucesso mais de 21.000 empréstimos nos últimos dois anos com um modelo de negócios replicável em toda a região da América Latina.
- **Mitigação de risco proprietária:** Utiliza modelos de pontuação alternativos e variáveis não tradicionais combinados com controle tecnológico direto sobre o hardware financiado para garantir altas taxas de reembolso.
- **Forte tração financeira:** Demonstrou rápido crescimento com planos de aumentar de 21.000 para mais de 310.000 empréstimos originados até 2030.
- **Proteção robusta do capital:** O investimento é apoiado por uma estrutura fiduciária administrada por um fiduciário profissional, incluindo garantias apoiadas pelo portfólio e uma cessão de fluxos de caixa.

Principais destaques financeiros

Métrica	2024 – 2025 (projetado/real)	2030 (projetado)
Receita bruta	~USD 2,7 milhões	~USD 38,8 milhões
Saldo da carteira de empréstimos	~USD 1,4 milhão	~USD 5,2 milhões
Empréstimos acumulados	21,000+	312,000+

Detalhes da transação

- **Tipo:** Investimento híbrido (foco em ações).
- **Valor da meta:** US\$ 5.000.000.
- **Participação acionária:** Até 51%.
- **Meta de retorno:** Taxa interna de retorno (TIR) média anual de 20%.

TARGET PRICE
\$ 10,000,000

GROSS REVENUE
\$ 2,700,000

BUSINESS TYPE
Serviços financeiros

COUNTRY
Panamá

BUSINESS ID
L#20260971

- **Prazo de investimento:** 60 meses com opções de saída abertas.
- **Uso dos fundos:** 90% alocados para a expansão da carteira de crédito; 10% para melhorias operacionais e tecnológicas.

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