

Fintech de consumo de alto crecimiento y líder en financiación de smartphones



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La empresa es una especialista panameña líder en tecnología financiera con 5 años de historia operativa, que se centra en proporcionar inclusión financiera a personas subbancarizadas y no bancarizadas. Opera un modelo de crédito propio, habilitado por la tecnología, especializado en la financiación de smartphones con capacidades avanzadas de bloqueo remoto para asegurar los activos y mitigar el riesgo crediticio.

Justificación de la inversión

- **Escalabilidad probada:** Ha originado con éxito más de 21.000 préstamos en los últimos dos años con un modelo de negocio replicable en toda la región latinoamericana.
- **Mitigación del Riesgo Propio:** Utiliza modelos de puntuación alternativos y variables no tradicionales, combinados con el control tecnológico directo sobre el hardware financiado, para garantizar altas tasas de reembolso.
- **Fuerte tracción financiera:** Rápido crecimiento demostrado con planes para pasar de 21.000 a más de 310.000 préstamos originados para 2030.
- **Sólida protección del capital:** La inversión está respaldada por una estructura fiduciaria administrada por un fiduciario profesional, que incluye garantías respaldadas por la cartera y una cesión de los flujos de caja.

Principales datos financieros

Métrica	2024 – 2025 (Proyectado/Actual)	2030 (proyectado)
Ingresos brutos	~ 2,7 millones de USD	~ 38,8 millones de USD
Saldo de la cartera de préstamos	~ 1,4 millones de USD	~5,2 millones de USD
Préstamos acumulados	21,000+	312,000+

Detalles de la transacción

- **Tipo:** Inversión híbrida (enfoque de renta variable).
- **Importe objetivo:** 5.000.000 USD.
- **Participación en el capital:** Hasta el 51%.

TARGET PRICE
\$ 10,000,000

GROSS REVENUE
\$ 2,700,000

BUSINESS TYPE
Servicios financieros

COUNTRY
Panamá

BUSINESS ID
L#20260971

- **Objetivo de rentabilidad:** Tasa Interna de Rentabilidad (TIR) media anual del 20%.
- **Plazo de inversión:** 60 meses con opciones de salida abiertas.
- **Uso de los fondos:** El 90% se destina a la ampliación de la cartera de créditos; el 10% a mejoras operativas y tecnológicas.

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