Fintech Company Offering AI-Powered Instant Credit Services

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TARGET PRICE
Price on request

GROSS REVENUE
$2,921,742

EBITDA
$1,465,080

BUSINESS TYPE
Financial Services

COUNTRY
Singapore

BUSINESS ID
L#20240637

The fintech business model, with a focus on microfinance, is a revolutionary approach to providing financial services. It harnesses the power of advanced technologies, such as Artificial Intelligence (AI), to offer bespoke financial solutions. Fintech companies, like the one in focus, aim to stimulate economic development by offering instant credit limits and facilitating delayed payments. This approach is more accessible and user-friendly compared to traditional banking services, making it a viable option for those who lack the assets or credit history typically required by conventional banks.

Fintech, a portmanteau of 'financial technology', represents a new wave in the financial sector that applies technology to enhance financial activities. It is used to help companies, business owners, and consumers better manage their financial operations, processes, and lives by utilizing specialized software and algorithms that are used on computers and, increasingly, smartphones.

Microfinance, on the other hand, is a type of banking service provided to unemployed or low-income individuals or groups who otherwise would have no other access to financial services. The goal of microfinance is to ultimately give impoverished people an opportunity to become self-sufficient.

The intersection of fintech and microfinance is where this company operates, leveraging AI and machine learning to analyze large sets of data. This allows them to provide appropriate credit limits instantly. This not only streamlines the credit approval process but also ensures that the credit limits are tailored to the financial capabilities and needs of the clients, as well as mitigating the risk of default.

In conclusion, this fintech business model, with a focus on microfinance, has proven to be an effective tool for promoting financial inclusion and economic development. By applying innovative financial solutions and leveraging advanced technologies, fintech companies are making a significant difference in the lives of individuals and businesses around the world.

Overview

Fintech, with a focus on microfinance, is a financial service sector dedicated to uplifting individuals and small businesses by providing them with access to tailored and inclusive financial products. This innovative approach, powered by AI, aims to bridge the gap for those who have traditionally been excluded from mainstream banking services. It represents a paradigm shift in the financial sector, making financial services more accessible, efficient, and inclusive

Features

The company provides a credit limit, within which loans or post-payments of 50~1,000 USD can be utilized.
This company holds a large set of cumulative data, which is used to

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train an AI system that provides appropriate credit limits instantly.
The users are individuals or corporations (sole proprietors) aged 20 and above.
The total credit limit granted exceeds $22 million.
Recently, there has been an increase in auto loans.
The company also has a marketplace within the app.

Reason for Selling

Exit

Scheme

100% stock purchase

Location

The company has a fundraising vehicle in Singapore, from where funds are transferred to an emerging country in Southeast Asia, where the business is operated.

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