MERGERSCORP

High-Growth Consumer Fintech & Smartphone Financing Leader

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The Company is a leading Panamanian fintech specialist with a 5-year operating history, focusing on providing financial inclusion to underbanked and unbanked individuals. It operates a proprietary, tech-enabled credit model specializing in smartphone financing with advanced remote-locking capabilities to secure assets and mitigate credit risk.

TARGET PRICE
$10,000,000

GROSS REVENUE
$2,700,000

REVENUE MULTIPLE
3.7x

BUSINESS TYPE
Financial Services

COUNTRY
Panama

BUSINESS ID
L#20260971

Investment Rationale

- **Proven Scalability:** Successfully originated over 21,000 loans in the last two years with a business model replicable across the Latin American region.
- **Proprietary Risk Mitigation:** Utilizes alternative scoring models and non-traditional variables combined with direct technological control over financed hardware to ensure high repayment rates.
- **Strong Financial Traction:** Demonstrated rapid growth with plans to scale from 21,000 to over 310,000 originated loans by 2030.
- **Robust Capital Protection:** Investment is supported by a trust structure administered by a professional fiduciary, including portfolio-backed guarantees and an assignment of cash flows.

Key Financial Highlights

Metric	2024 - 2025 (Projected/Actual)	2030 (Projected)
Gross Revenue	~USD 2.7 Million	~USD 38.8 Million
Loan Portfolio Balance	~USD 1.4 Million	~USD 5.2 Million
Cumulative Loans	21,000+	312,000+

Transaction Details

- **Type:** Hybrid Investment (Equity focus).
- **Target Amount:** USD 5,000,000.
- **Equity Participation:** Up to 51%.
- **Target Return:** Average annual Internal Rate of Return (IRR) of 20%.
- **Investment Term:** 60 months with open exit options.

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- **Use of Funds:** 90% allocated to credit portfolio expansion; 10% to operational and technological enhancements.

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