



CROWD CREDIT

CROWD CREDIT, Inc. is a financial instruments firm registered under the Financial Instruments and Exchange Act of Japan, with the registered number 2809.

CROWD CREDIT, Inc. is a member of Type II Financial Instruments Firms Association.

Introduction for potential borrowers

1. COMPANY AND SCHEME OVERVIEW

OVERVIEW

Company Name : CROWD CREDIT, Inc.

Business : Debt Based Crowdfunding

Registration : Type II Financial Instruments Business registration

Headquarters : Tokyo, Japan

Subsidiaries : Japan, Peru and Estonia

CEO : Takeshi Shibuya

of Employee : 40

Booked Capital : Appx. USD24MM

of Registered Investors : Appx. 55+k

Cumulative Issuance : Appx. USD350MM

AUM : Appx. USD105MM

※ 1 USD ≒ 130JPY

MISSION

**『WE OPTIMIZE CAPITAL FLOW
IN GLOBAL CREDIT MARKETS』**

CROWD CREDIT connects
countries with funding gaps
and countries with lending gaps
on a global basis

CONCEPT

FinTech

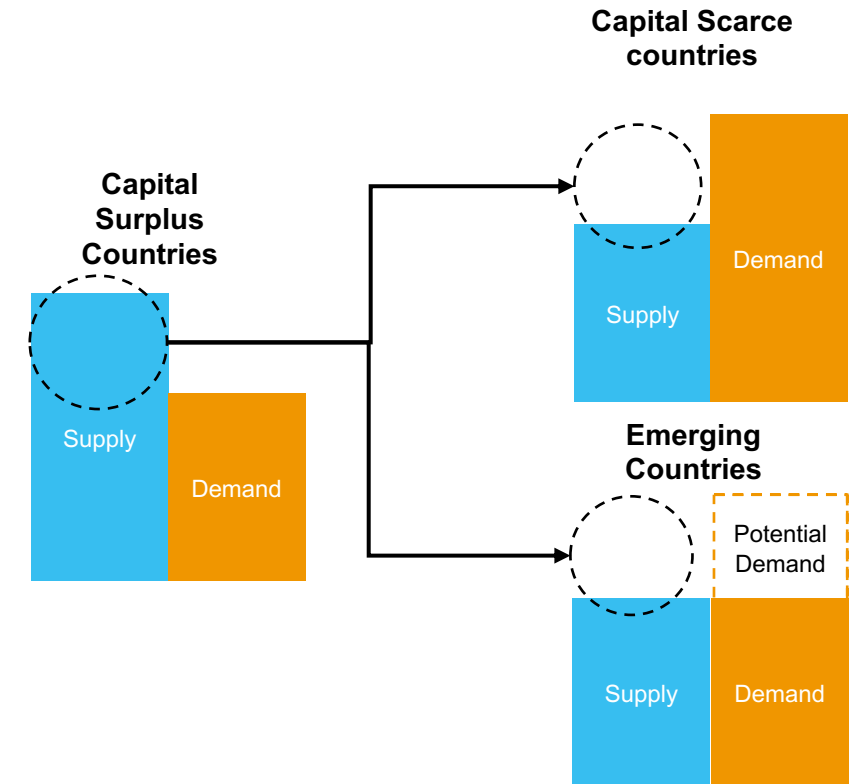
Combining financial and information technology to provide a unique asset class in the asset management space.

Global Sharing Economy

To share and benefit from the growth of foreign countries to the Japanese economy through loans to foreign companies.

Sustainable Development Goals

Establishing money flows outside the capital and credit markets (the “third pillar”) to create common human wealth through social impact investing.



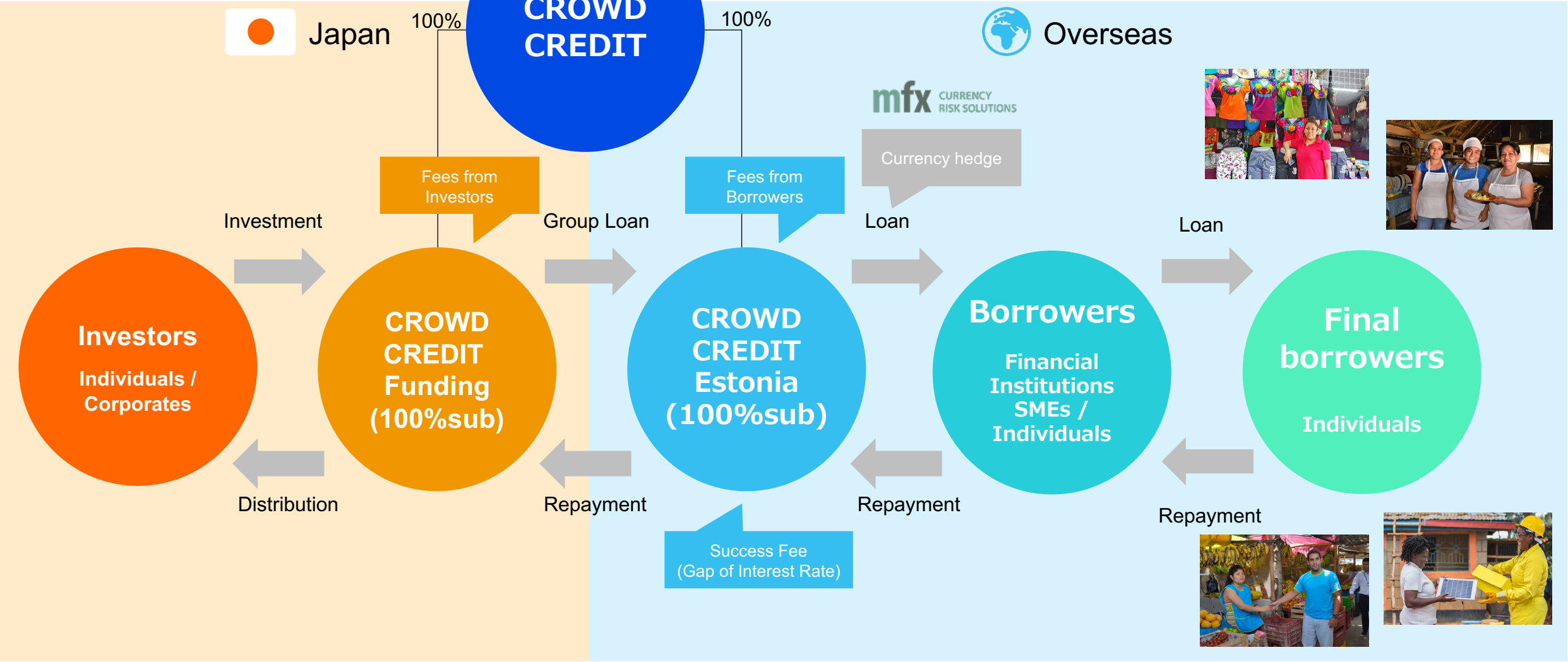
CROWD CREDIT is a crowdfunding platform to connect capital demand and supply on a global basis.

HISTORY

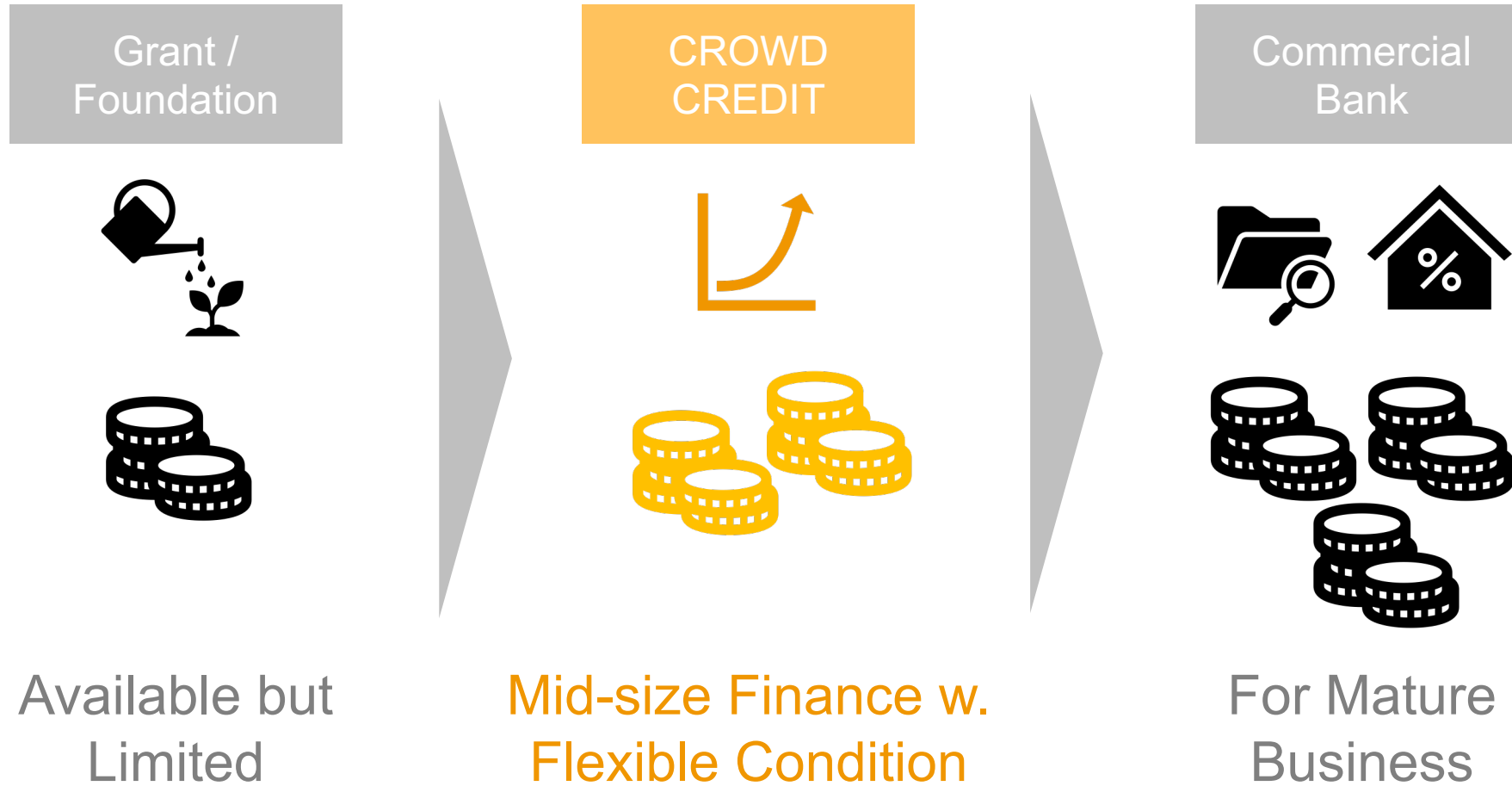
2013	JAN	Corporate registration
	JUN	Equity investment from Femto Startup
2014	MAR	Equity investment from GCI Capital
	JUN	Start lending in Latin America
	JUL	Equity investment from Monex Ventures
	NOV	Registered as Type II Financial Instruments Firm
2015	MAR	Equity investment from Itochu Corp. and Femto Partners
	APR	Started lending in Europe
	OCT	Started Currency hedged funds
2016	MAR	Started lending in Africa
	NOV	Started Deposit Account Service
2017	AUG	Removed to current office
	OCT	Equity investment from Femto Growth Fund 2.0 LPS
	DEC	Partnership with DENTSU INC.
2018	JAN	Started lending to Micro finance institutions
	MAR	Equity investment from The Dai-ichi Life Insurance Company, Limited., Mitsubishi UFJ Capital Co., Ltd

2018	MAY	Cumulative Issuance USD100 + mil
	SEP	Equity investment from LINE Ventures TV CM on aired
	NOV	Equity investment from Monex Ventures, YJ Capital Inc., Global Brain Corporation, Sony Financial Ventures Inc., SBI Investment Co., Ltd.
2019	JUN	Cumulative Issuance USD200 + mil Achieved cash flow surplus in a single month
2020	APR	Achieved profitability on the income statement in a single month
	MAY	Equity investment from Marui Group, Global Brain Corporation, Sony Financial Ventures Inc.,
	JUN	Cumulative Issuance USD300 + mil
2021	JUN	Equity investment from Investment Lab, Edge Labs
	APR	Equity investment from MITSUI SUMITOMO INSURANCE Venture Capital Co., Ltd., GMO VenturePartners, Inc.
	OCT	Cumulative Issuance USD400 + mil
2023	JAN	Acquisition by Bankers Holding

HOW IT WORKS



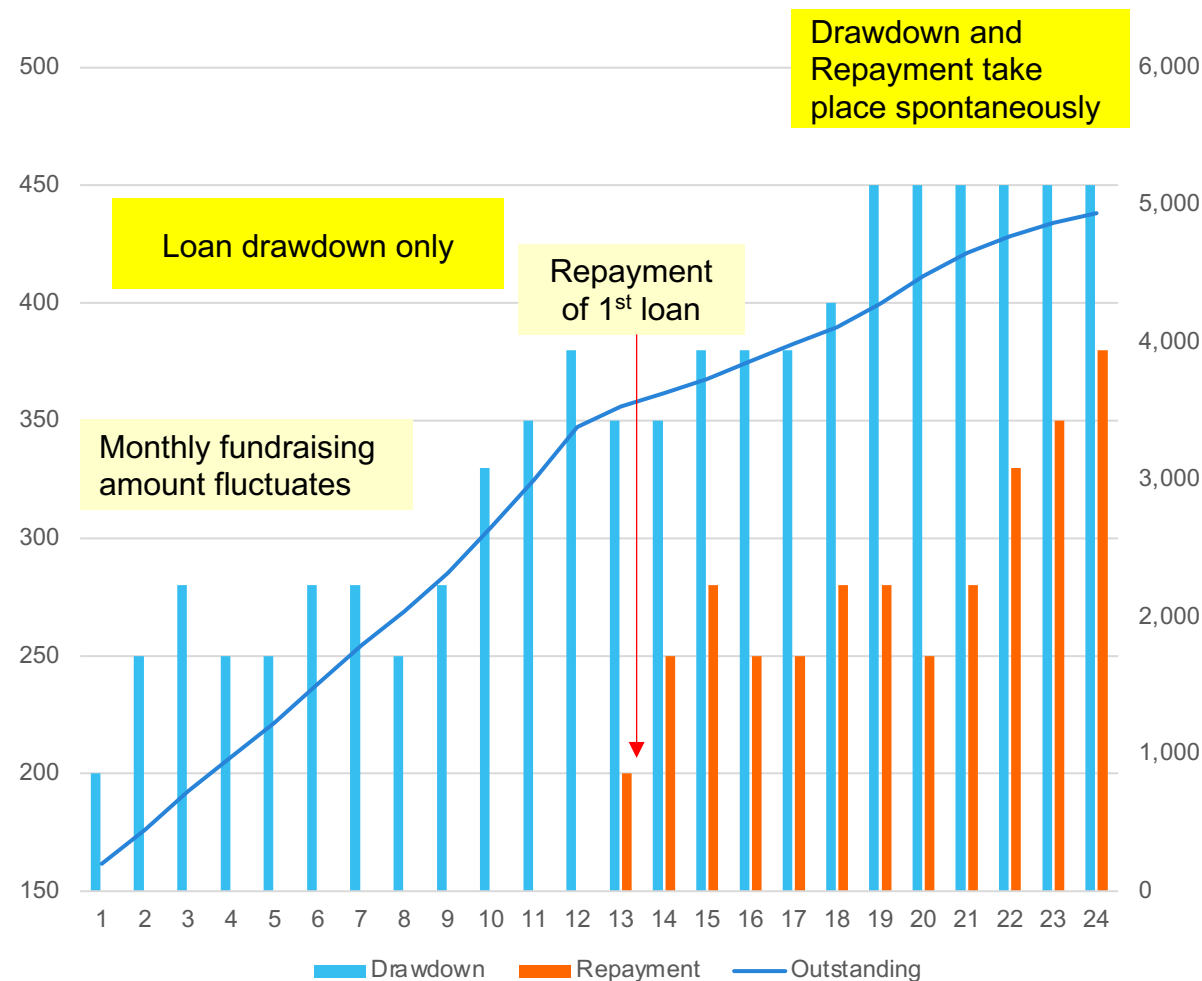
WHY CROWDCREDIT



HOW OUR CROWDFUNDING WORKS

Loan frequency	Monthly
Amount of loan tranche	Around USD 100k-500k <ul style="list-style-type: none"> JPY funds relatively attract more investors Emerging/frontier currencies relatively less Fund management fee (adjusted periodically by Crowd Credit) and loan arrangement fee (if any) are deducted from disbursement amount.
Total loan amount	USD 3MM to 10MM <ul style="list-style-type: none"> USD 5MM on average
Loan maturity	6 months to 2 years
Collateral	Negotiable
Repayment	Lumpsum or periodic repayment
Loan Agreement	Enter into Master Facility Agreement (with total loan amount) before the 1st loan, and Individual Loan Agreement on each loan's disbursement (with each tranche amount)

■ **General overview of borrower cash flow**
(unit: one thousand USD)



FUNDRAISING PORTAL



はじめての方へ

ファンド一覧

運用状況・実績

セミナー

よくあるご質問

マイページ

無料で新規登録

ファンド

fund name

currency

expected
IRR

fund maturity
(month)

fund distribution

fundraising
status

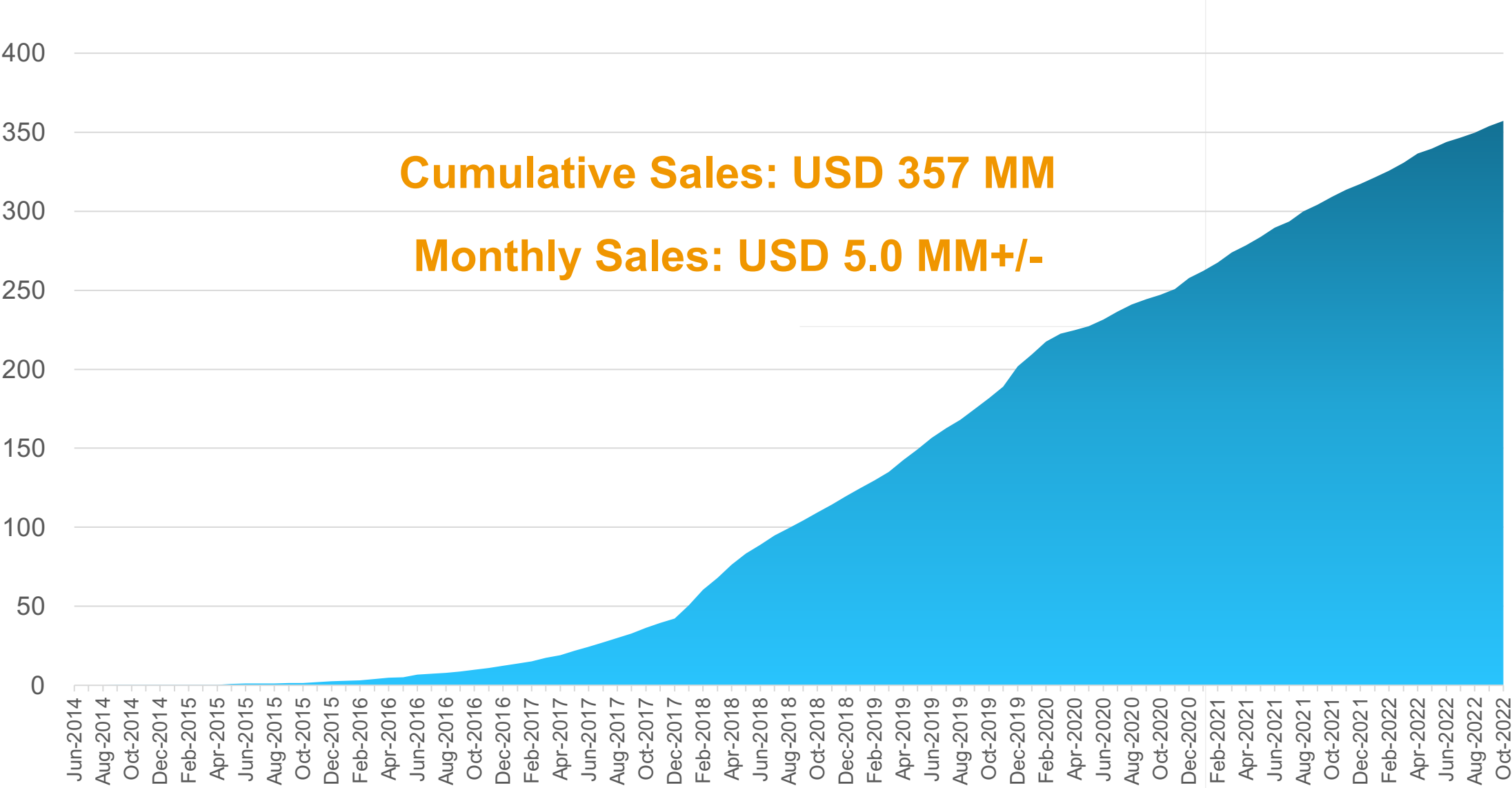
ファンド名	通貨	表面利回り (年率/税引前)	販売金額	運用期間	分配方法	応募状況	残り予定 販売日数	ステータス
【ユーロ建て】ユーラシア個人向け小口融資事業者支援ファンド65号 【償還実績あり】	EUR	8.5%	10,000,000円	約25か月	満期一括	63%	19日	募集中
【ユーロ建て】リトアニアオンライン金融事業者支援ファンド15号 【償還実績あり】	EUR	6.6%	20,000,000円	約13か月	定期利払い	100%	19日	販売終了
【ユーロ建て】ブルガリア中小企業向けローンファンド41号 【償還実績あり】	EUR	6.2%	8,000,000円	約25か月	満期一括	26%	19日	募集中
【米ドル建て】中東地域ソーラー事業者支援ファンド27号 【償還実績あり】 【社会（的）インパクト重視ファンド】	USD	6.0%	25,000,000円	約13か月	満期一括	56%	19日	追加募集中
【米ドル建て】欧州フィンテック事業者支援ファンド28号 【償還実績あり】	USD	7.6%	25,000,000円	約25か月	満期一括	56%	19日	追加募集中

fundraising
target

progress of
fundraising

No. of days
remaining

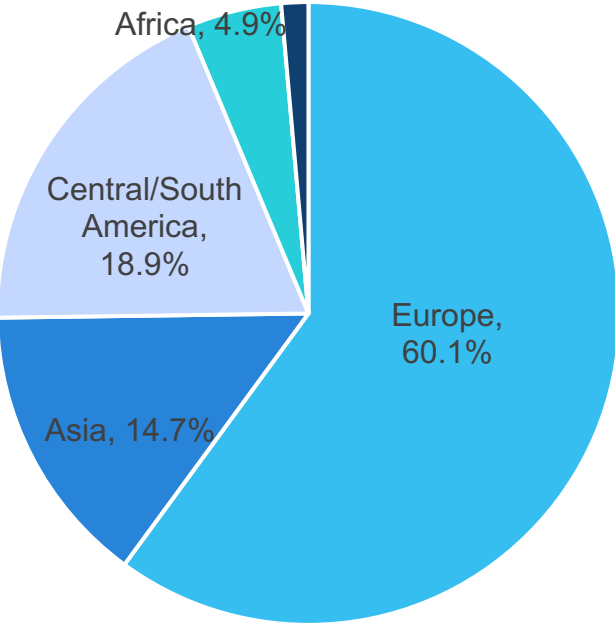
FUND Sales(MM USD) As of October 2022



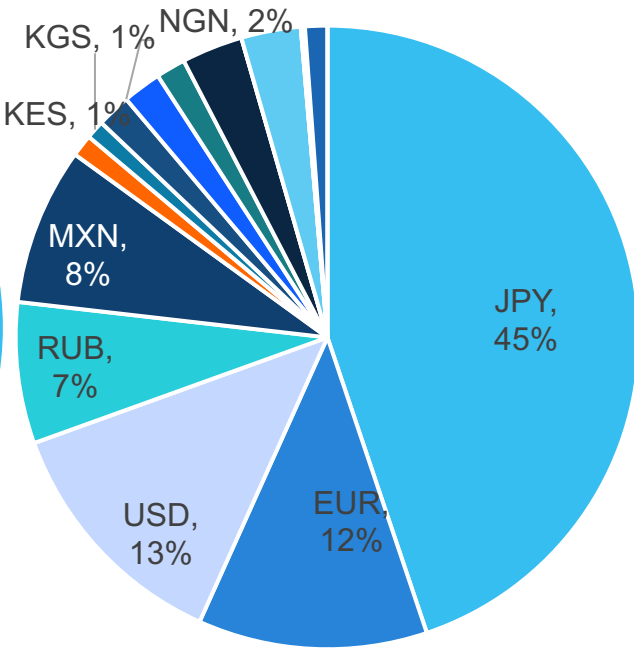
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FUND PORTFOLIO BY SALES (JPY) As of October 2022

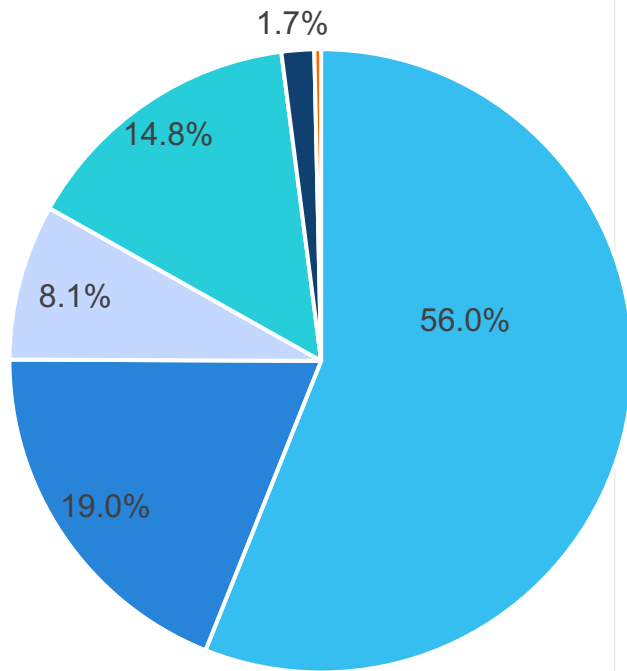
Geography



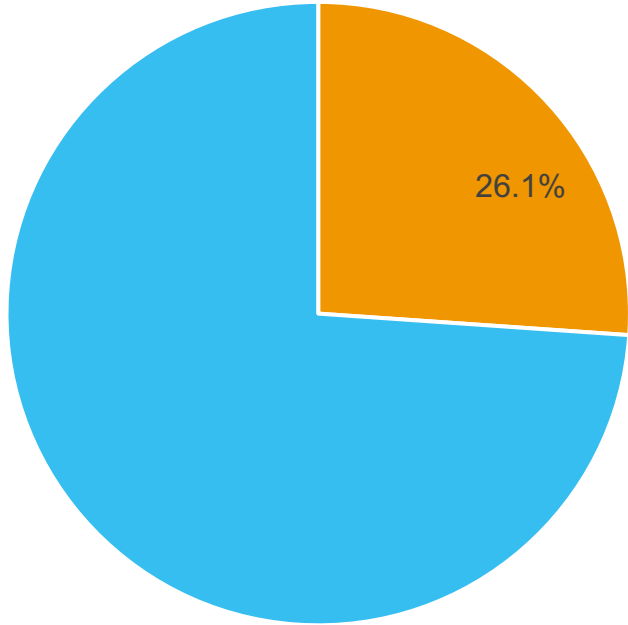
Currency



Industry



Social Impact Investment



- B/S lender
- Renewable energy
- Personal loan
- SME
- MFI
- Non-performing loan

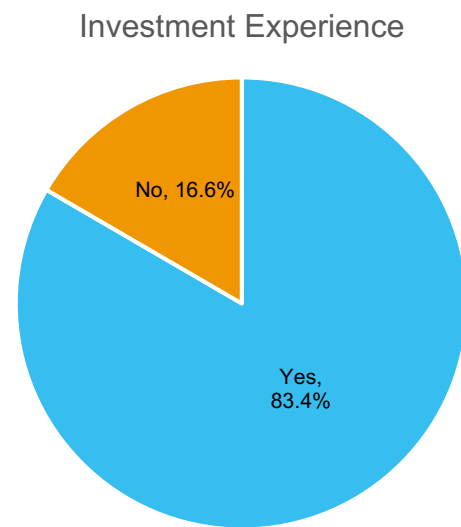
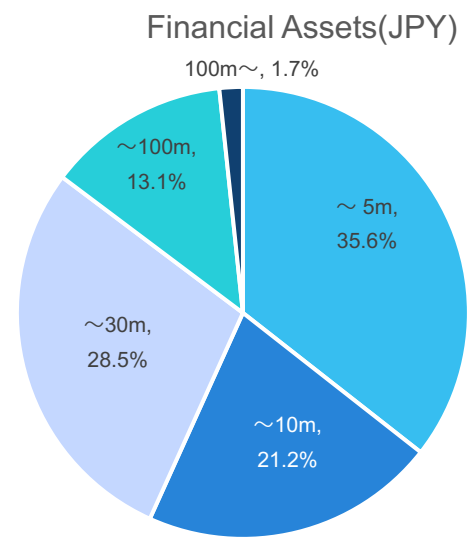
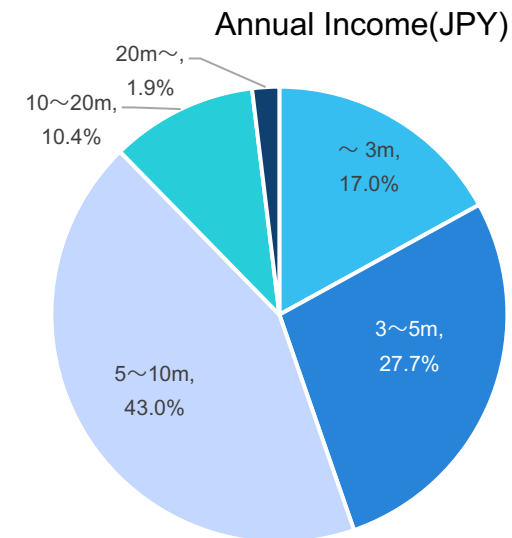
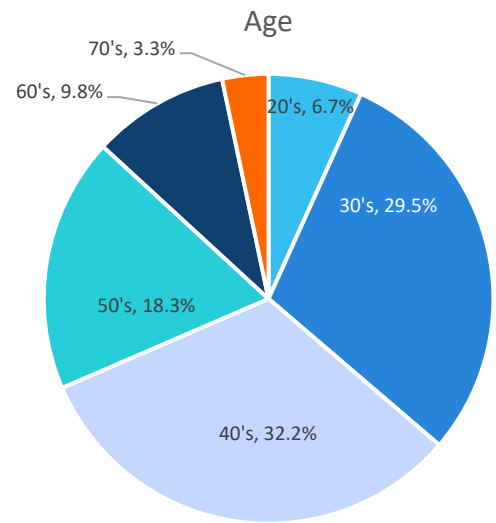
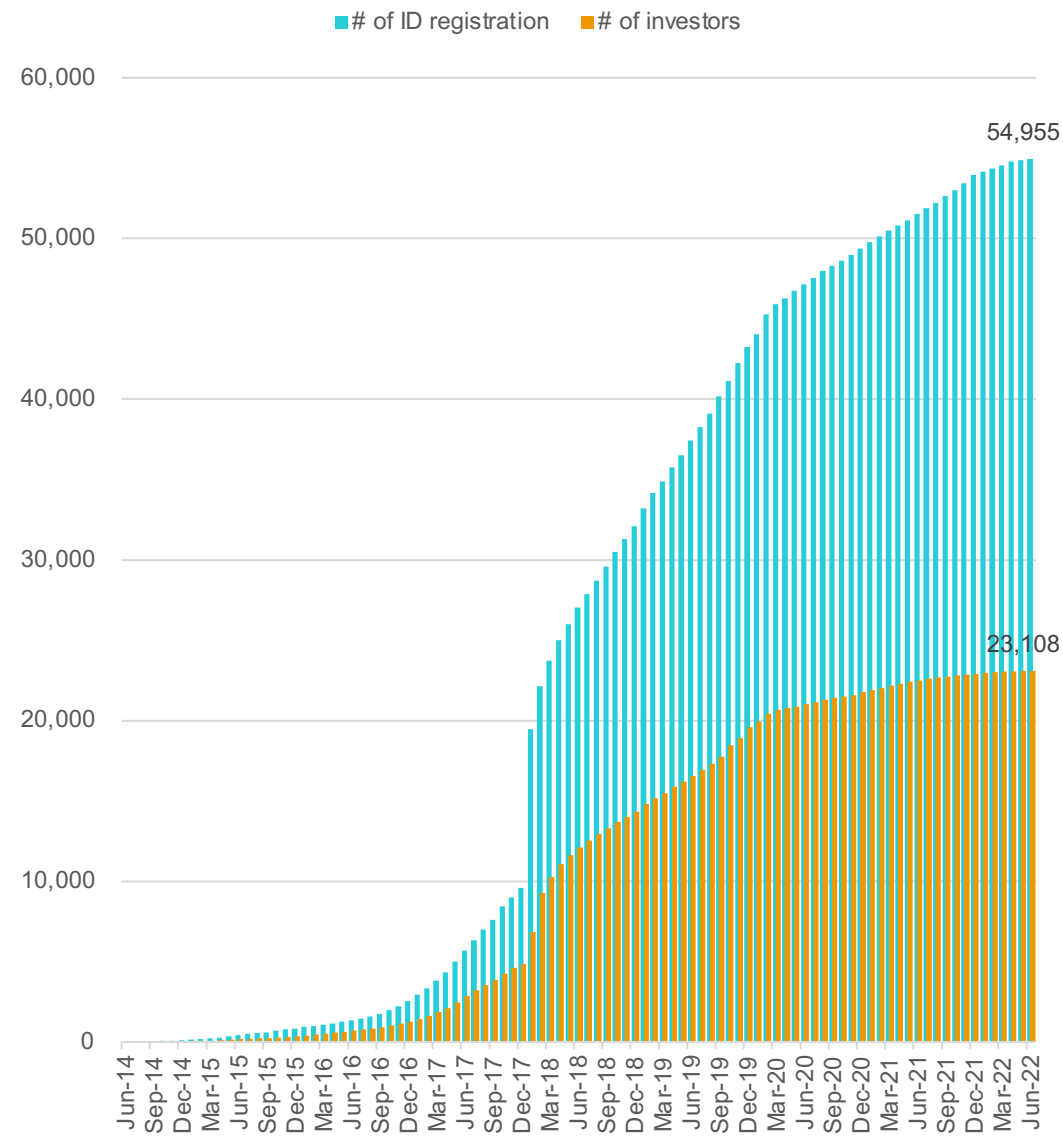
IMPACT INVESTMENT FUND SERIES

Fund Name	Country	Debtor
Pakistan Solar Energy Operator Support Fund	Pakistan	SMEs
South-East Asia Non-electrified Region Support Project	Myanmar	SMEs
African Non-electrified Region Support Fund	Kenya, Nigeria, Uganda, Ghana, Tanzania	SMEs
Nigerian Non-electrified Region Support Fund	Nigeria	SMEs
Nigerian Non-electrified Region Support Fund	Nigeria	SMEs
Mexican Solar Energy Operator Support Fund	Mexico	SMEs
Mexican Energy-Saving Operator Support Fund	Mexico	SMEs
Costa Rican Energy-Saving Operator Support Fund	Costa Rica	SMEs
Solar Energy Business Supportive Funds	Dubai, Abu Dhabi, Kuwait, Jordan	SMEs
Peruvian Financial Institution Support Fund	Peru	MFI
Peruvian Microfinance Support Fund	Peru	MFI
Peruvian Cooperative Association Support Fund	Peru	MFI
Mexican Female Entrepreneur Support Fund	Mexico	MFI
Kyrgyzstan Microfinance Support Fund	Kyrgyz	MFI
Peruvian Female Business Owners Cooperative Support Fund	Peru	MFI
South Mexico Microfinance Support Fund	Mexico	MFI

OTHER FUND SERIES

Fund Name	Country	Debtor
Peruvian Small Debtors Support Project	Peru	SMEs/ Individuals delinquent debt
Italian Consumer Loan Fund	Italy	Individuals
Lithuanian Consumer Loan Fund	Lithuania	Individuals
European 3 Countries Consumers Loan Fund (Stable)	Finland, Estonia, Spain	Individuals
Northern Europe Consumer Loan Fund	Finland, Estonia, Spain	Individuals
Eastern Europe Financial Institution Support Fund	Cyprus, Georgia, Poland, Czech Republic, Slovakia, Latvia	Nonbank
Micro-loan Operator Support Fund	Cyprus, Russia, Kazakhstan, Georgia, Spain, Poland	Nonbank
Georgia Micro-loan Operator Support Fund	Georgia	Nonbank
Eurasian Financial Institution Support Fund	UK, Russia, Poland, South Africa	Nonbank
Eurasian Consumer Loan Operator Support Fund	Ukraine, Spain, Kazakhstan, Georgia, Denmark	Nonbank
Nicaraguan Financial Institution Support Fund	Nicaragua	Nonbank
East African Financial Operator Support Fund	Kenya, Uganda, Tanzania	Nonbank
Mongolian Financial Institution Support Fund	Mongolia	Nonbank
Lithuanian Online Financial Service Provider Support Fund	Lithuania	Nonbank
Mexican Solar Energy Operator Support Fund	Mexico	SMEs
Indonesian SME Support Fund	Indonesia	SMEs
European Fintech Operator Support Fund	Russia, Kazakhstan	SMEs
Bulgarian SME Support Fund	Bulgaria	SMEs
Singapore Marketing Venture Company Support Fund	Singapore	SMEs
Colombian Leasing Operator Support Fund	Columbia	SMEs
IT Trading Company Support Fund	UAE	SMEs
Mongolian SME Support Project	Mongolia	Bank
Mongolian Transportation Development Bank Fund	Mongolia	Bank
Baltic States Auto-Leasing Fund	Estonia	Auto lease
European Auto-Leasing Fund	Estonia, Lithuania, Latvia, Romania	Auto lease
Northern Europe Real Estate Loan Fund	Estonia	Real estate

INVESTOR DEMOGRAPHY



Thank you

We look forward to the collaboration!