

**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.

**WE FINANCE TO BRIDGE WORLD**

**CROWD CREDIT bridges countries with capital surplus and those with capital demand**

**Feb 2024**

# COMPANY AT A GLANCE

**Name :** CROWD CREDIT, Inc.

**History :** Established in January 2013

**Business :** Debt-based crowdfunding platform

**Registration :** Type II financial instruments business registration

**Office :** Japan(Head Office), Peru, Estonia, and Indonesia

**Shareholder :** Bankers Holdings

**Representative :** Go Iwata (CEO)

**# of Employee :** 40

**# of Investors :** Appx. 59,000

**Loan Issuance :** Appx. USD 383 million (cumulative)

**AUM :** Appx. USD 90 million (outstanding)

USD/JPY=140

# CONCEPT

## FinTech

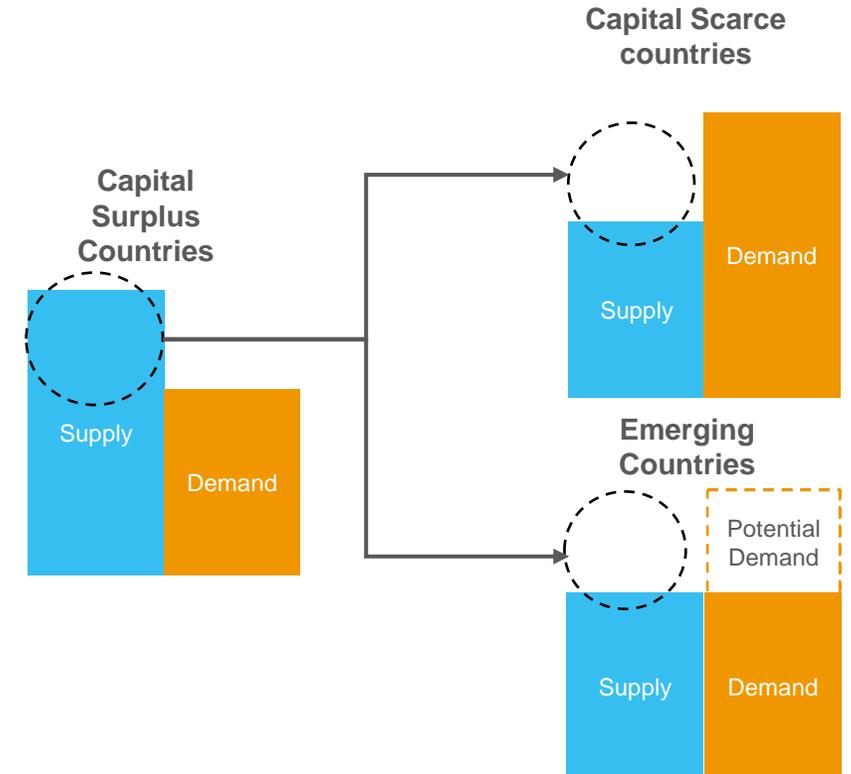
Combining financial and information technology to provide a unique asset class in the asset management space.

## 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 capital flows outside the capital and credit markets (the "third pillar") to challenge common human challenges through social impact investing.



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

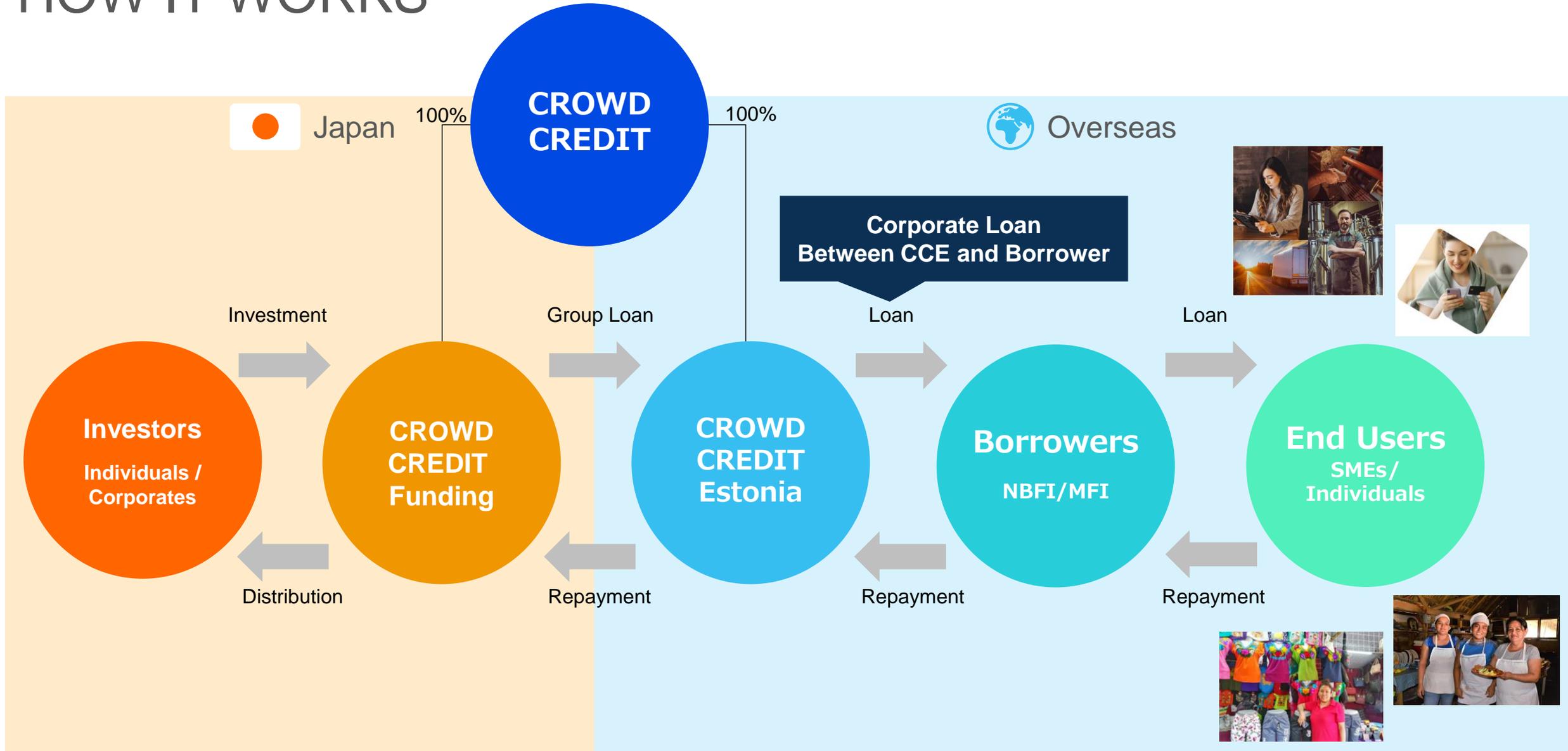
# OUR HISTORY

<b>2013</b>	<b>Jan</b>	Corporate registration
	<b>Jun</b>	Equity investment from Femto Startup
<b>2014</b>	<b>Jun</b>	Started lending in Latin America
	<b>Nov</b>	Registered as Type II financial instruments firm
<b>2015</b>	<b>Mar</b>	Equity investment from Itochu Corp. and Femto Partners
	<b>Apr</b>	Started lending in Europe
<b>2016</b>	<b>Mar</b>	Started lending in Africa
<b>2018</b>	<b>Jan</b>	Started lending to microfinance institutions
	<b>May</b>	Cumulative issuance : USD 100+ million
	<b>Sep</b>	TV Commercial on aired

<b>2019</b>	<b>Jun</b>	Cumulative issuance : USD 200+ million
<b>2020</b>	<b>May</b>	Equity investment from Marui Group, Global Brain Corporation, Sony Financial Ventures Inc.,
	<b>Jun</b>	Cumulative issuance : USD 300+ million
<b>2021</b>	<b>Apr</b>	Equity investment from MITSUI SUMITOMO INSURANCE Venture Capital Co., Ltd., GMO VenturePartners, Inc.
<b>2023</b>	<b>Jan</b>	M&A with Bankers Holding

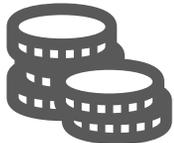


# HOW IT WORKS



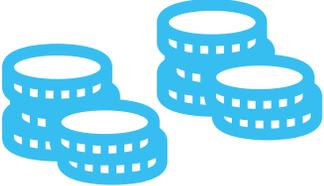
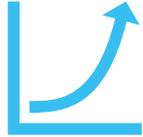
# WHY CROWDCREDIT

Grant /  
Foundation



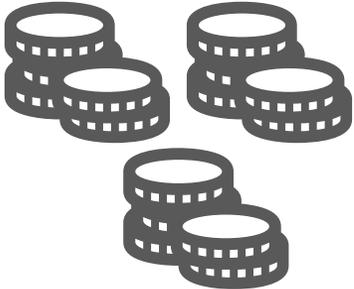
Available but  
Limited

**CROWD CREDIT**



**Flexible Condition &  
Diversification of  
Funding Source**

Commercial  
Bank

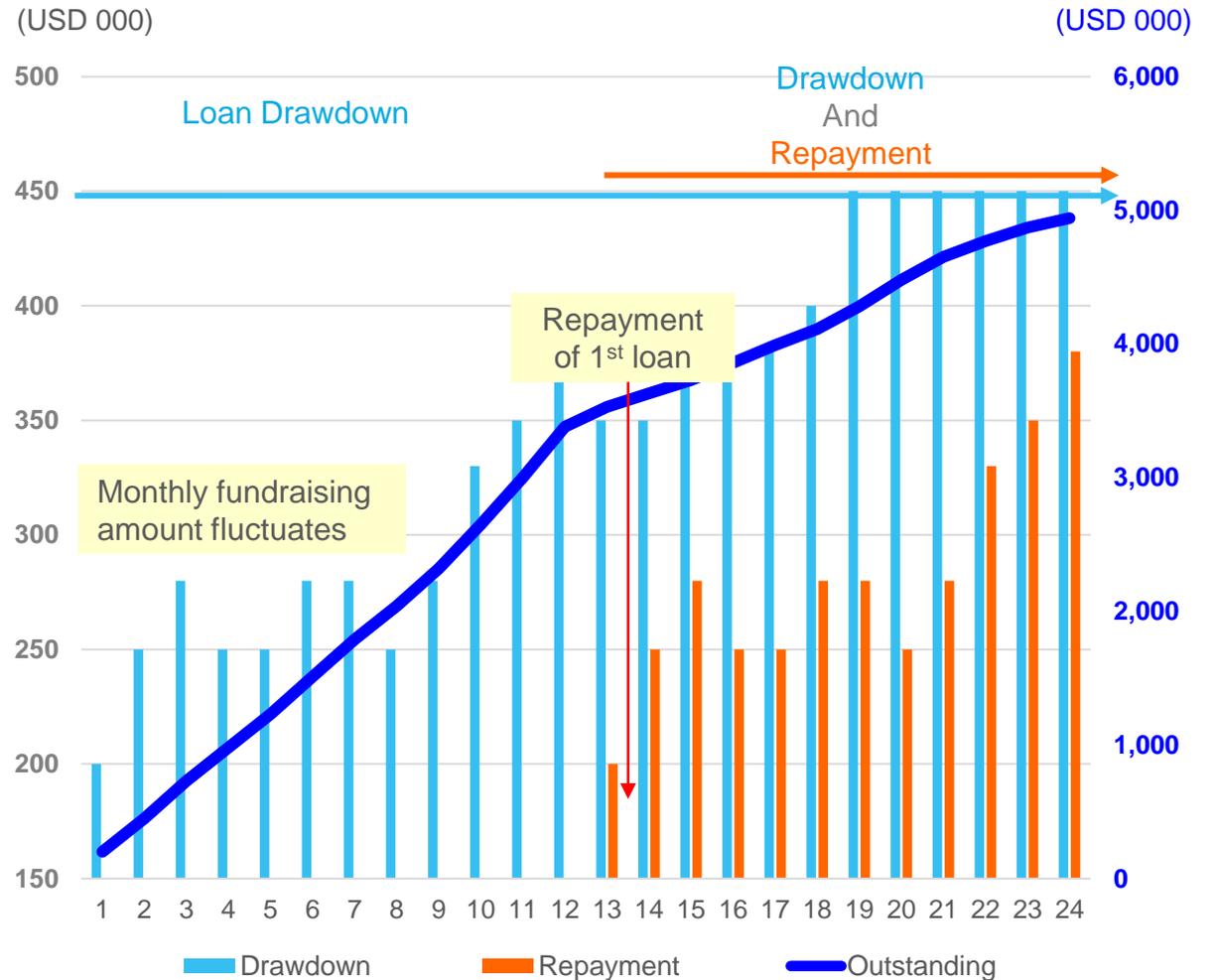


For Mature  
Business

# TERMS AND CONDITIONS

<b>Total Loan Amount</b>	USD 5MM to 20MM
<b>Drawdown Amount</b>	Around USD 200k-500k per month
<b>Drawdown Frequency</b>	Monthly / Bi-Monthly
<b>Currency</b>	JPY, USD, EUR, local currency
<b>Loan Tenor</b>	1 year (negotiable from 6 months to 2 years)
<b>Repayment</b>	Lumpsum (or periodic repayment)
<b>Collateral</b>	Negotiable (e.g., real estate, receivables)

## <Borrower Cash Flow>



# FUNDRAISING PORTAL

## funds on sale

fund — Here are some of the funds that you can invest in.

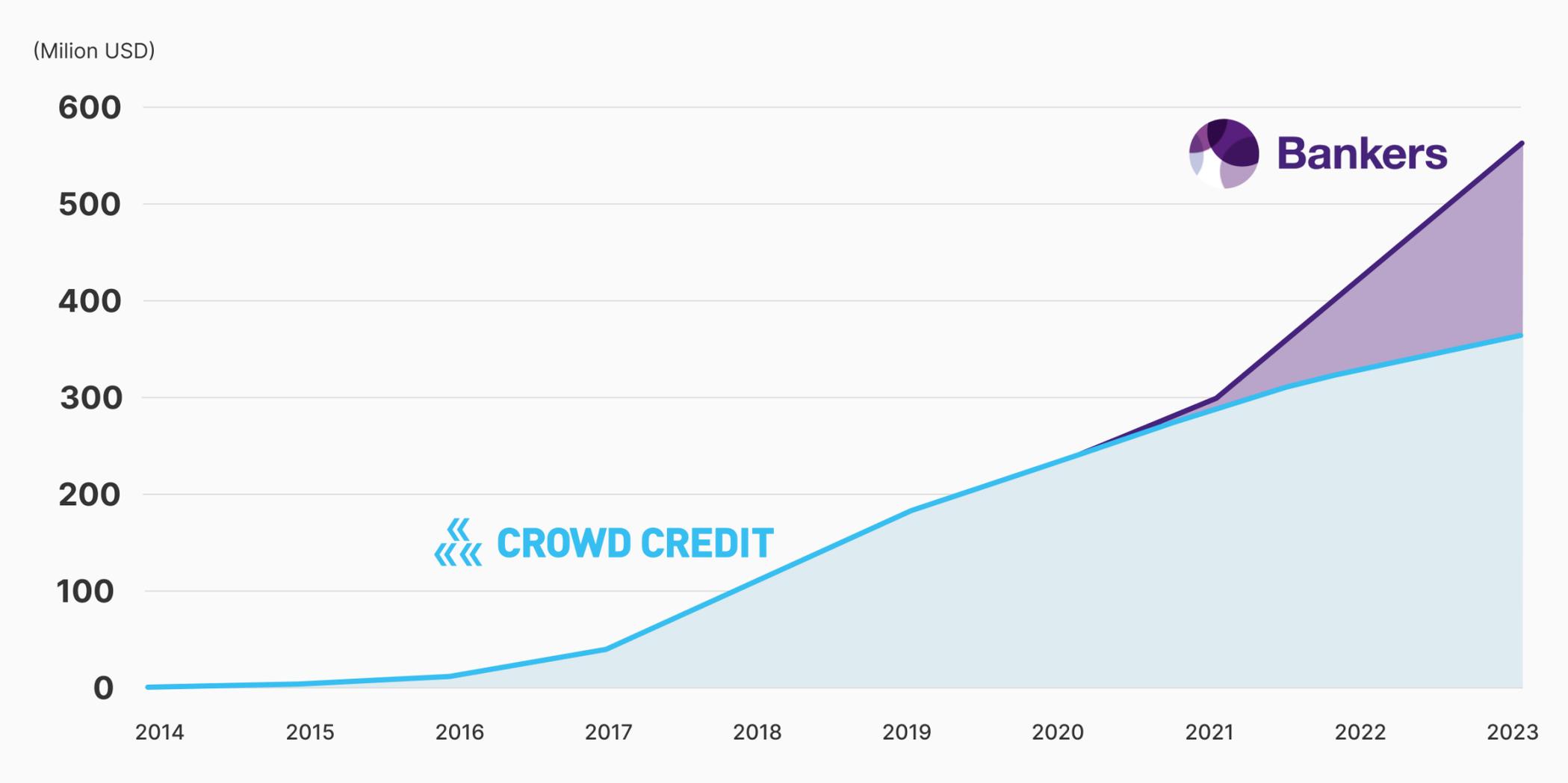
Fund Name  
 \*One crowdfunding for one company  
 \*\*If you click, you can see detailed fund information

Currency, Expected IRR, Tenor,

Fundraising Progress Bar

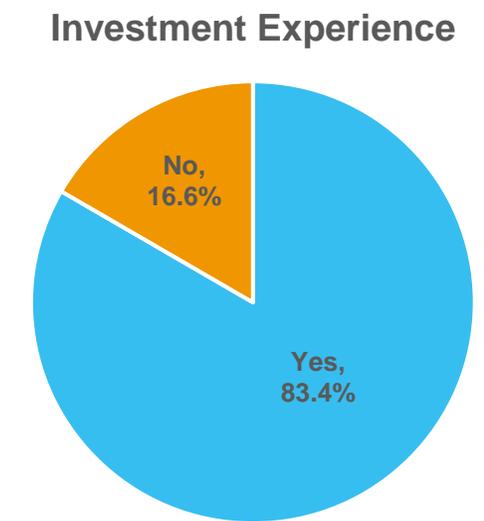
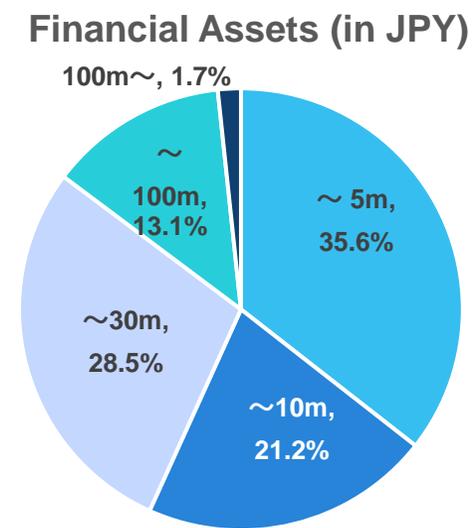
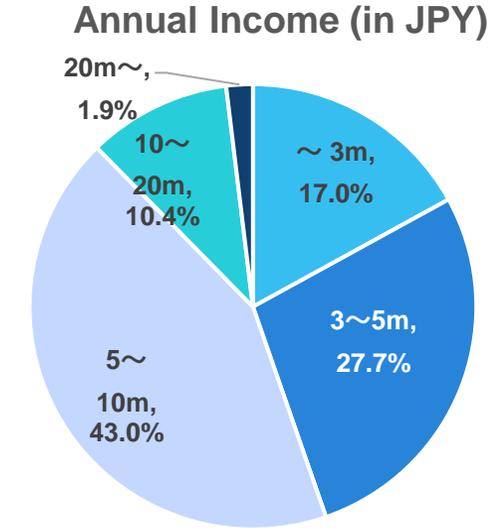
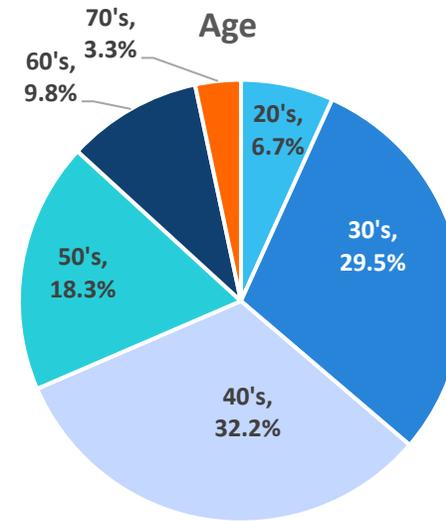
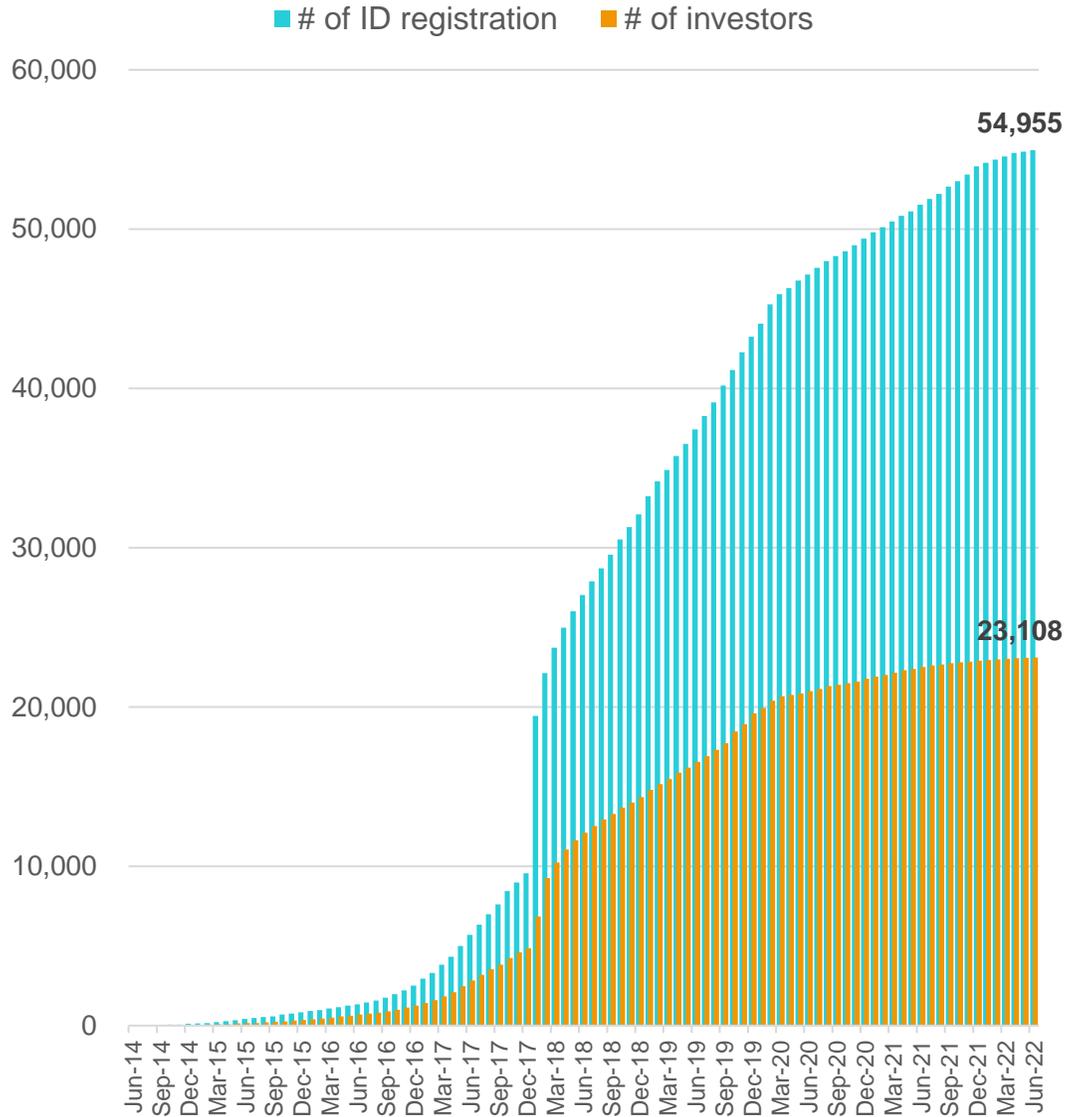
<p>12 days left</p>  <p>[Yen-denominated] Eastern European financial business support fund No. 123</p> <p>Yen denominated</p> <table border="0"> <tr> <td>Gross yield (annual rate/before tax)</td> <td>Operation period</td> </tr> <tr> <td>8.4 %</td> <td>about 13 months</td> </tr> </table> <p>Application status: 131,490,000 yen 68%</p>	Gross yield (annual rate/before tax)	Operation period	8.4 %	about 13 months	<p>12 days left</p>  <p>[Yen-denominated] Polish Individual Financial Business Fund No. 10</p> <p>Yen denominated</p> <table border="0"> <tr> <td>Gross yield (annual rate/before tax)</td> <td>Operation period</td> </tr> <tr> <td>7.2 %</td> <td>about 13 months</td> </tr> </table> <p>Application status: 24,980,000 yen 49%</p>	Gross yield (annual rate/before tax)	Operation period	7.2 %	about 13 months	<p>12 days left</p>  <p>[Yen-denominated] Balkan Region Online Financial Business Fund No. 48</p> <p>Yen denominated</p> <table border="0"> <tr> <td>Gross yield (annual rate/before tax)</td> <td>Operation period</td> </tr> <tr> <td>6.2 %</td> <td>about 19 months</td> </tr> </table> <p>Application status: 15,560,000 yen 38%</p>	Gross yield (annual rate/before tax)	Operation period	6.2 %	about 19 months
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<p>12 days left</p>  <p>[Mexican peso denominated] Mexican SME Financing Fund No. 17</p> <p>Mexican peso <b>social impact investment</b></p> <table border="0"> <tr> <td>Gross yield (annual rate/before tax)</td> <td>Operation period</td> </tr> <tr> <td>9.6 %</td> <td>about 13 months</td> </tr> </table> <p>Application status: 29,060,000 yen 48%</p>	Gross yield (annual rate/before tax)	Operation period	9.6 %	about 13 months	<p>12 days left</p>  <p>[Euro-denominated] Eastern European financial business support fund No. 169</p> <p>denominated in euros</p> <table border="0"> <tr> <td>Gross yield (annual rate/before tax)</td> <td>Operation period</td> </tr> <tr> <td>9.5 %</td> <td>about 13 months</td> </tr> </table> <p>Application status: 47,270,000 yen 65%</p>	Gross yield (annual rate/before tax)	Operation period	9.5 %	about 13 months	<p>12 days left</p>  <p>[Mongolian Tugrik denominated] Mongolian financial business support fund No. 49</p> <p>Mongolian Tugrik building</p> <table border="0"> <tr> <td>Gross yield (annual rate/before tax)</td> <td>Operation period</td> </tr> <tr> <td>9.7 %</td> <td>about 16 months</td> </tr> </table> <p>Application status: 34,930,000 yen 99%</p>	Gross yield (annual rate/before tax)	Operation period	9.7 %	about 16 months
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9.5 %	about 13 months													
Gross yield (annual rate/before tax)	Operation period													
9.7 %	about 16 months													

# CUMULATIVE LOAN ISSUANCE



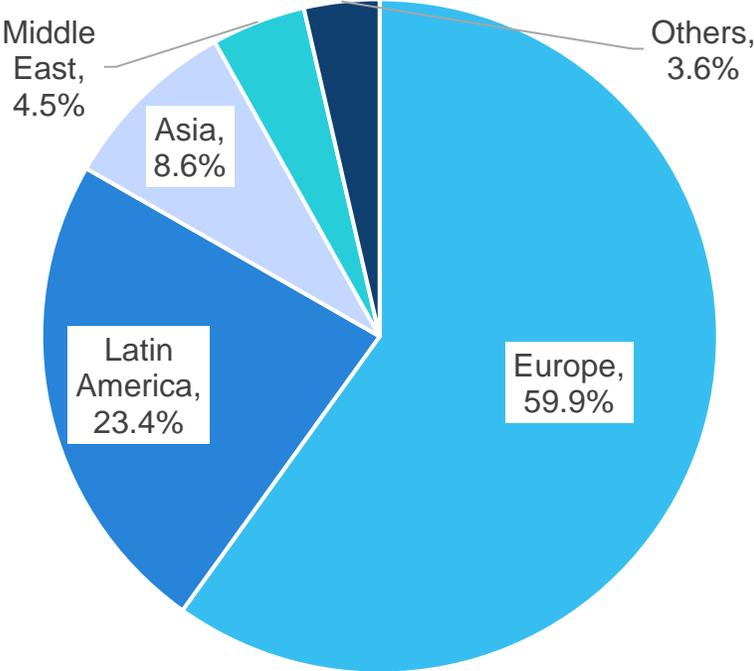
USD/JPY=140

# INVESTORS' PROFILE

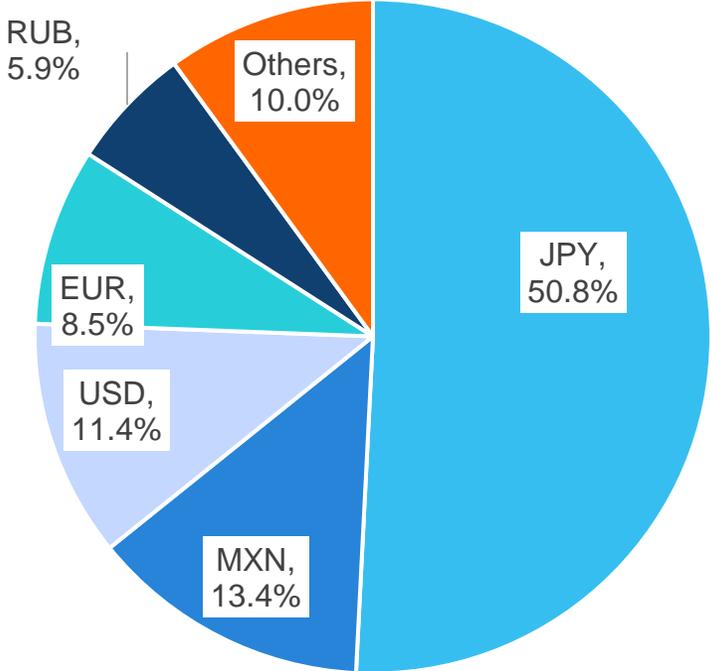


# AUM BREAKDOWN

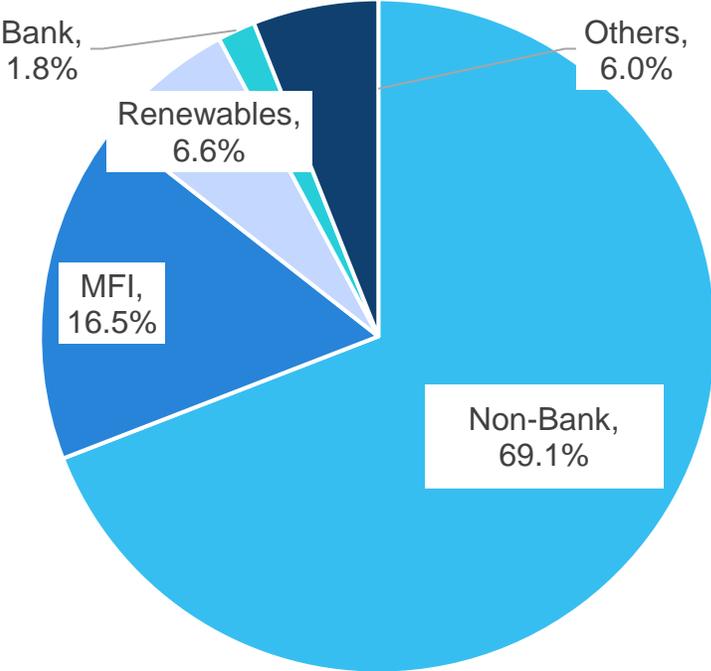
By Geography



By Currency



By Industry



# MAJOR TRACK RECORDS

Fund Series	Countries	Borrower Type
Peruvian Small Debtors Support Project	Peru	Debt Collection Agency
Colombian Leasing Operator Support Fund	Columbia	Non-Bank (for SMEs)
East African Financial Operator Support Fund	Kenya, Uganda, Tanzania	Non-Bank (for individuals)
Eastern Europe Financial Institution Support Fund	Multinationals (Poland, Spain, Latvia, etc.)	Non-Bank (for individuals)
European Auto-Leasing Fund	Baltic countries +α	Auto Lease
Baltic States Auto-Leasing Fund	Estonia	Auto Lease
Northern Europe Real Estate Loan Fund	Estonia	Real estate
Lithuanian Online Financial Service Provider Support Fund	Lithuania	Non-Bank (for individuals)
Balkan Region Online Finance Company Fund	Bulgaria, North Macedonia	Non-Bank (for individuals)
Bulgarian SME Support Fund	Bulgaria	Non-Bank (for SMEs)
Mongolian Financial Institution Support Fund	Mongolia	Non-Bank (for individuals)
Mongolian SME Support Project	Mongolia	Bank

# MAJOR TRACK RECORDS ~SOCIAL IMPACT~

Fund Series	Countries	Borrower Type
Peruvian Microfinance Support Fund	Peru	Microfinance
Peruvian Cooperative Association Support Fund	Peru	Microfinance
Peruvian Female Business Owners Cooperative Support Fund	Peru	Microfinance
Mexican Female Entrepreneur Support Fund	Mexico	Microfinance
South Mexico Microfinance Support Fund	Mexico	Microfinance
Central Mexico SMEs Loan Fund	Mexico	Non-Bank (for SMEs)
Mexican Energy-Saving Operator Support Fund	Mexico	Renewable Energy
Costa Rican Energy-Saving Operator Support Fund	Costa Rica	Renewable Energy
Kyrgyzstan Microfinance Support Fund	Kyrgyz	Microfinance

# THANK YOU

We look forward to collaborating with you!