

Making trade finance accessible to SMEs

## Contact:

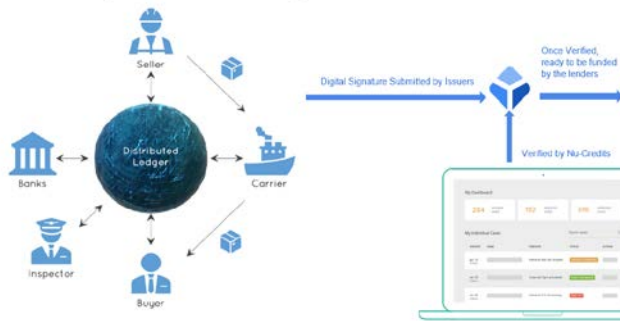
**Kenneth Ma**  
CEO & Co-Founder  
Kenneth.ma@nu-credits.com

### Problem

- 1 Lenders lack sufficient data to assess borrower risk
- 2 Paper docs present risk for fraud
- 3 Complex debt collection process

### Solution

Trade authenticity and verification process eliminates fraud risk



### Monetization



**Transaction Fee**  
(20% of discount rate from financiers)



**Data fee**  
(20% fee for sharing risk data to financiers)

### Team



**Kenneth Ma**  
CEO  
GE Capital  
J.P.Morgan



**Dmitry Moskalets**  
CTO  
UBS HSBC



**Nanding Li**  
Head of Product  
WORLDFIRST  
ANT FINANCIAL



**Taha Askari**  
Head of Operation  
ICBC HBL  
HABIB BANK



**Stan Looi**  
Head of Internal Control  
AXA  
Travelers

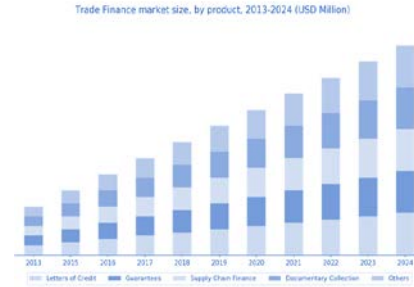
### Funding

**500K USD**

From



### Market Size



### Competitive Analysis

#### Other SMEs Trade Finance Digital Platforms

	Nu-credits	Qupital	Ebury	Seawise Capital
Accurate data assessment	✓	✗	✗	✗
Fraud Prevention	✓	✗	✗	✗
Automated Underwriting process	✓	✗	✗	✗
Regions Focus				

### Go-to-Market Strategy

	Beachhead Market	TAM Expansion	Global Trade Finance Market
Time from launch	0-2 years	3-5 years	5 + years
Geography	China, Japan, UK, EU	East Asia, Middle East, EU	Global
Focus Industries	- Manufacturing - Medical	- FMCG - Automotive	- All Industries