



Komchey

SME alternative financing solutions



Komchey.com
SME alternative financing
solutions

CONTENT

I. Who we are

II. What we offer

III. How it works

IV. Our Infrastructure



Why we exist



Related to SMEs access to finance, **working capital** is one of the major issues to be solved in order to support the growth.

What we do



We are a **loan matching platform** to best harness SME's access to working capital financing.



We utilize **technology** to improve the **cost** and **time** efficiency.

I. Who we are

II. What we offer

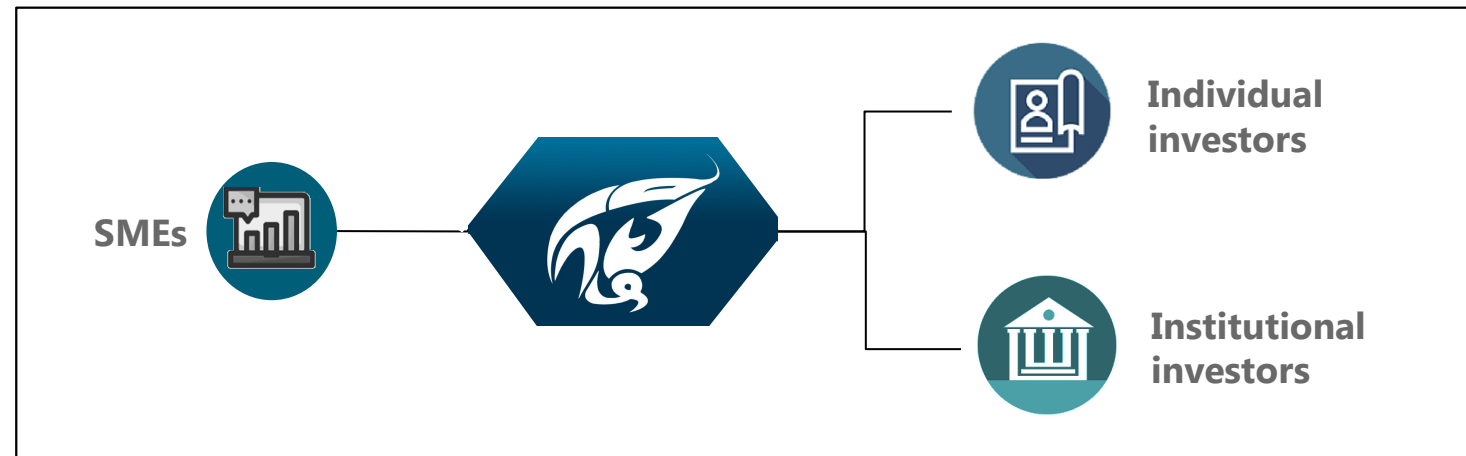
III. How it works

IV. Our Infrastructure



Our strategic positioning

A Market place lending platform which focuses strategically on providing **loan matching services** between SMEs and Investors.



Komchey is a **new financial opportunity** for both SMEs and Investors.

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Marketplace lending platform

BORROWING ELEMENT

INVESTING ELEMENT

BORROWER

MARKETPLACE LENDING PLATFORM

INVESTOR



APPLY

1. Responsible for Assessment of

Borrowers credit history
Borrowers identification
Fraud risks

POSTED
If credit criteria is met

Assess Borrower Vitals

For Example:

- Interest rate offered (based on risk)
- Income
- Credit history
- Loan reason



RECEIVE LOAN

Establishment Fee Is Charged

FUND

Decide To Invest



REPAY P&I

Service Fee Is Charged

2. Responsible for Managing the Loan

Interactions with borrowers
Enforcing loan terms
Regulatory responsibilities

RETURN



I. Who we are

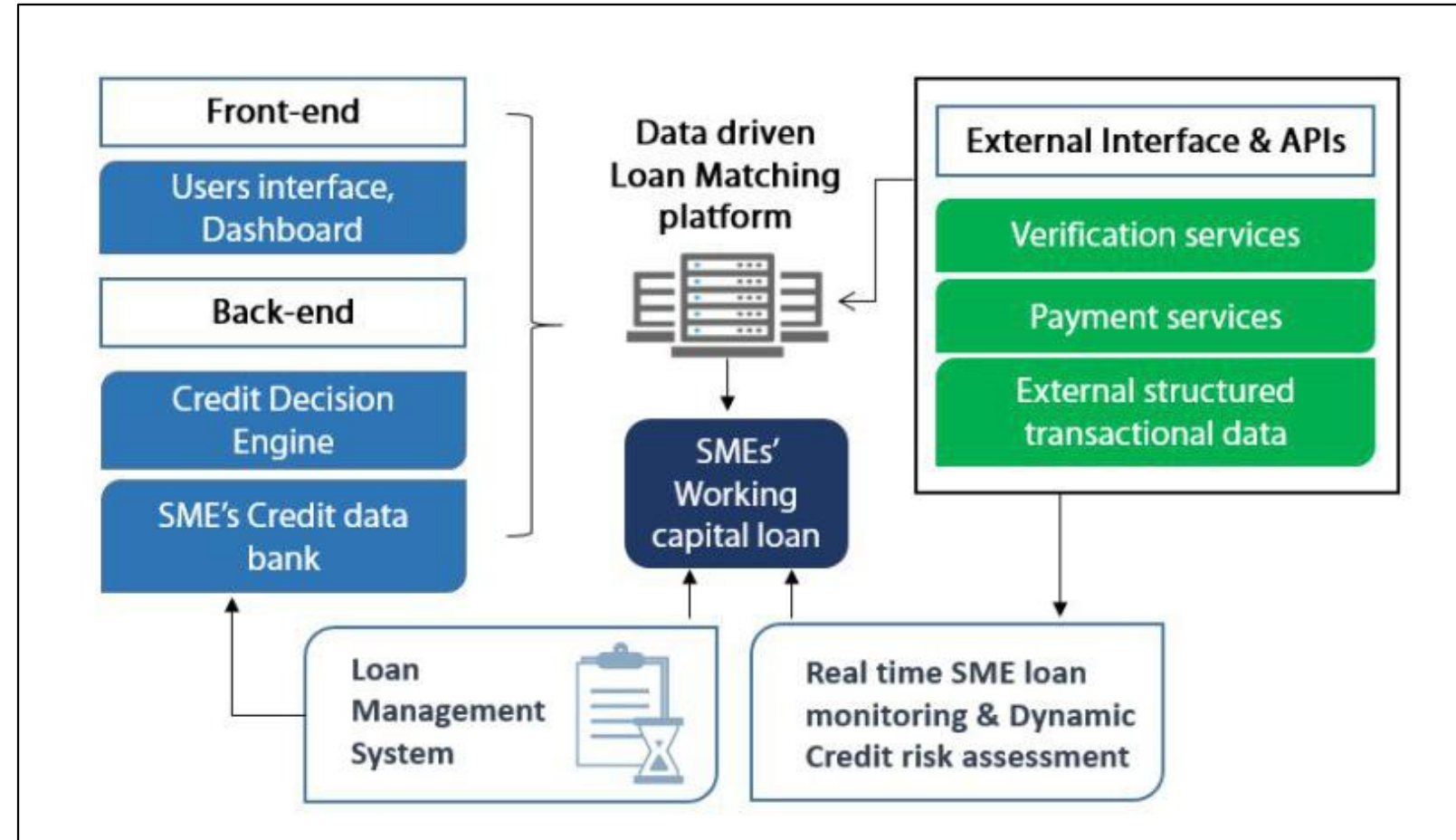
II. What we offer

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Our platform architecture



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