



COSMO WEALTH
MANAGEMENT

We are a financial firm that offers small loans to individuals that normally wouldn't have access to the traditional banking system.

01

77% of El Salvador's population don't have access to a simple bank account, and 88% don't have access to loans. We are the most feasible and legal option for financial help, so that people don't have to resort to a predatory loan where they pay as much as 20% daily interests.

02

35% of the country's GDP comes from registered micro, small and medium businesses that pay taxes. However, most businesses are not registered, its here that we'll find the bulk of our client base.

03

Out of the 23% of El Salvador's population that does have access to bank accounts, 60% are male and 40% female, because of this we are focused on helping as many women as possible.

04

A large percentage of the population is cash rich with a high monthly cash flow, but they don't have access to loans, even though they have the capacity to make the monthly payments on time. This is our ideal client.



We have four types of loans ranging from \$20 to \$4,300 and offer two types of payment plans: one with monthly amortization and the other is a balloon payment.



The maximum term is 48 months, and we don't charge early cancellation fees.



On average, the APR of our loans is about 69.91%.



Currently in the process of developing a fifth loan product with crypto as collateral, and if a margin call is needed, the client will have the option to either provide more collateral or convert the loan into one of the four previous loan products currently offered.



We are going to be launching a new program called Cosmo's Comet: A mini van branded with our logos and contact information, traveling all over the country and stopping in key locations to speak with the local community. This will give us a better insight into their needs and wants.

We'll be able to explain which of our products fits their individual situation the best and show them how their loan would behave. We will also impart some financial education and responsibility, since we are trying to build a community following and a sense of responsibility towards our brand with each stop.

This program will allow us to reach much more of the population with out having to spend our capital in numerous brick-and-mortar locations, but instead use it for loans and helping more people.

Loans will not be granted on the Comet (no cash will ever be on board), only loan applications can be filled out and submitted. For security, disbursements and payments will only be made through crypto.



El Salvador's population is 6.5 million, with 10.2 million active cellphones. There's 1.57 cellphones for every person in El Salvador.

The current market penetration is of 156.92%, only being surpassed by Costa Rica in all Latin America.

In the year 2025 it is projected that 78% of all cellphones in Latin America will be smartphones.

Because of this trend we are building an App, for smartphones, in collaboration with Novatech.

The App will allow users to apply for loans, upload documents, see their balance, payment information and make payments.

Implementing the use of smart contracts.



More than 50% of our loans have been granted to people that live outside San Salvador, which is the financial capital of our country, thus helping people that face the most difficulty finding financial help.

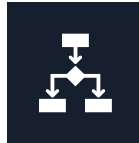
In recent months we've seen an increase in repeat clients and refinanced loans, this means recurrent clients that paid off their loan and need a new one or need additional capital. This type of client and loan represent a much lower risk for us, since they have demonstrated outstanding payment behaviors. Repeat clients and refinanced loans represent an 20% of the total loans granted, that percentage is increasing rapidly.

Over 90% of our loans are being used to invest in our client's own businesses.

67.92% of our clients are female and 32.08% male.

Our clients show a great sense of gratitude and appreciation towards us, not only are they happy to pay back their loans but also become very loyal to us.

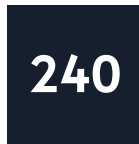
Our work philosophy, values and commitment to El Salvador's people is what sets us apart from any other financial institution, this is why we've been successful so far.



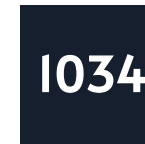
We've been in operation for 22 months now.



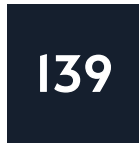
There are 15 loans in write off (6.25%) that represent \$18,301.32 of the capital allocated (4.59%).



In those 22 months we've granted \$398,720.65 in a total of 240 loans.



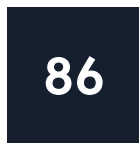
A total of 1034 payments have been received.



Successfully recovered \$239,523.92 of the capital (60.07%) and completed 139 loans (57.92%).



We surpassed the 2021 yearly profit in the 1st month of the 4th quarter of 2022.



86 loans are active (35.83%) with a balance of \$140,895.41 (35.34%).



OUR NET PROFIT MARGIN IS 48.00%.



Some of the other financial institutions that may classify as direct competitors to us can behave like traditional banks, may not be upfront with their fees, might have a bad client service department or even lack a certain human element to them.



We might be a young company, but we are working with some of the industries top experts, with more than 20 years of experience in the financial sector.



The way our corporation is set up makes us stand out from most of the other institutions and competitors in the market. Since we don't hold any of the general public's money, we are not bound by most of the Central Bank of Reserve rules and regulations. This allows us to have much more freedom and leeway in our policy and decision making, as well as several cost saving strategies.

We're here to bring financial inclusion to El Salvador's people!



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