



Infrastructure for risk
mitigation



Loan defaults
generate losses,
disrupt liquidity, and
hinder access to
credit



Anzi issues **tokenized credit default guarantees** to:

- **mitigate credit risk** for lenders
- **improve credit access** for borrowers

If a **borrower doesn't pay**, **Anzi pays** the lender on its behalf

Finance gap: **SMB** lack of track record and collaterals

USD 4,75 trillion

Finance gap in emerging markets for SMB (1)



11.5M +

SMBs in LATAM (1)



80%

Lack access to funding (1)



USD 1T

Finance gap in LATAM (2)

A USD 350 B MARKET OPPORTUNITY

Financing Gap + Not Guaranteed Loans

TIER ONE MARKET



TIER TWO MARKET



WE PLAN TO REACH IN 5 YEARS USD 1,1 BILLION IN GUARANTEED LOAN VOLUME,
WHICH REPRESENTS 0,3% OF THE OPPORTUNITY

Why our focus in guarantees?



SMBs often lack widely-accepted assets for collateral.

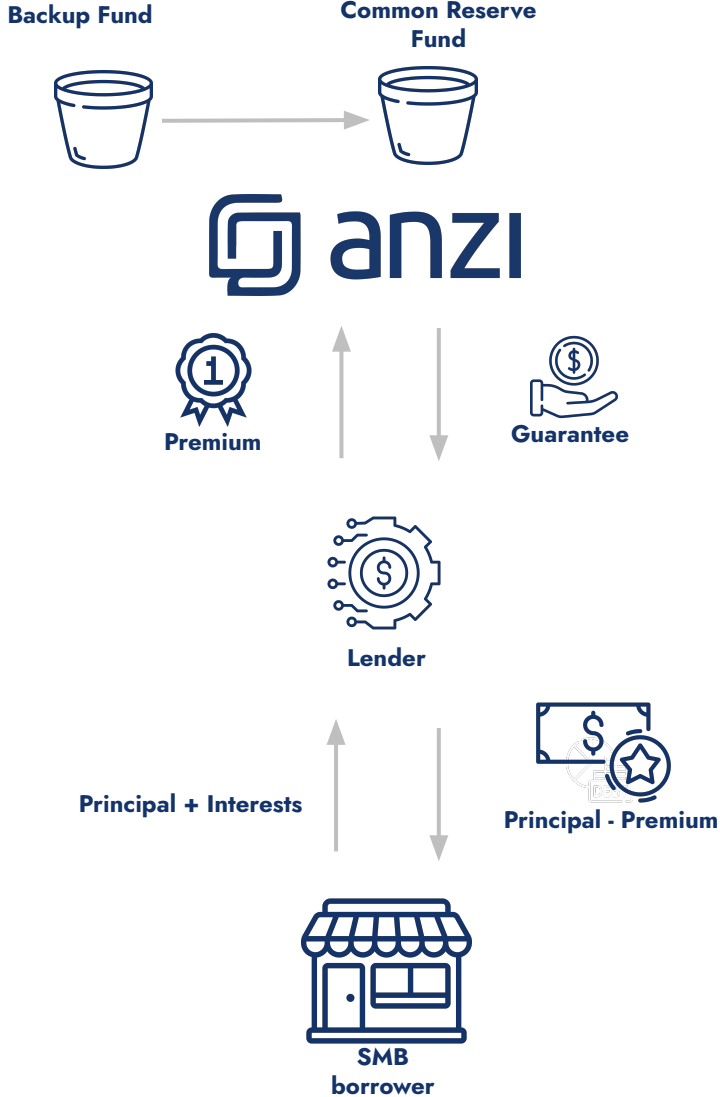


Public Sector backed Funds and Mutual Guarantee Societies are restrictive and often limited to specific demographics.



Current guarantee frameworks are jurisdiction-dependent, hindering scalable operations for fintech companies.





Is not a cost for the lender

How does it work?

- Risk management scoring: we evaluate the lender risk management strategy.
- Once the lender is approved, we create an ANZOL (Anzi Operation Licence), a license that includes business parameters and allows fintechs to interact with Anzi.
- Using ANZOL the lender can automatically issue the guarantee once a loan is approved.
- Premium is paid upfront as a percentage of the loan amount (between 1% to 5%).
- Premiums are stored in our reserve fund that is re-insured by a backup fund, both with real-time reserve proofs.
- The guarantee cover automatically up to 50% of the principal.

Digitizing the guarantee issuance and claim process over a **web3** environment allow us to:



Fast and low overhead operation



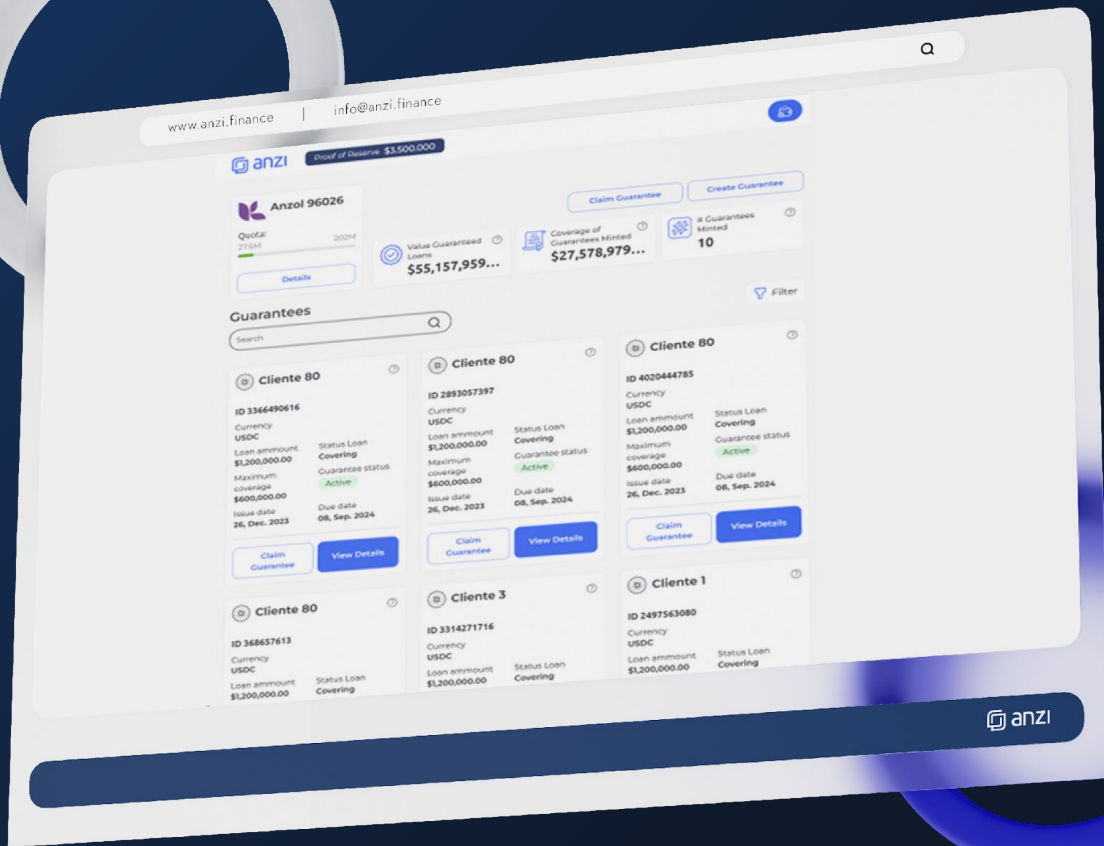
Safe and transparent



Targeted



Scalable



Guarantee industry has not been disrupted yet

In a **legacy industry** where competition is:

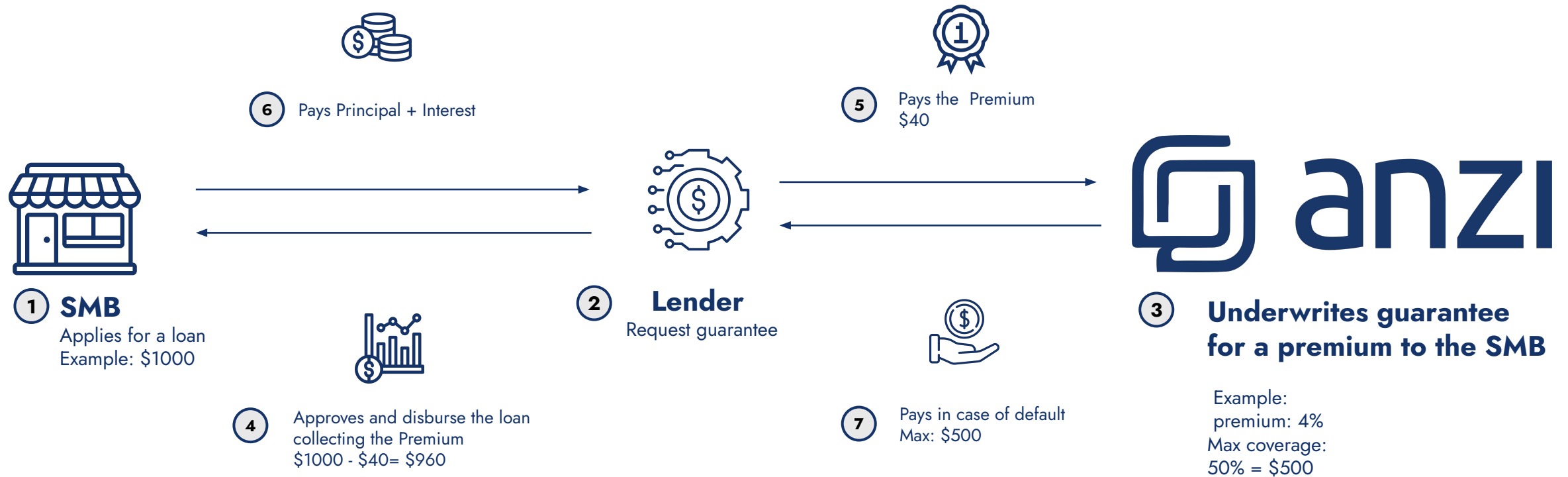
Bureaucratic
(Incumbents)

Unreliable
("Avalistas", FF&F)

Complex
(CDS, other derivatives)

Anzi's is fast, safe and easy to use

Example use case



Reshaping guarantees using

Embedded Finance and Blockchain

How it works for lenders with incumbents

Anzi way

Minimum 45 days to receive funds after making a default claim

Automatic payments upon making a claim

Significant operational workload to create and claim guarantees

Automated process with API integrations or easy-to-use web app

Coverage that doesn't fit lender needs

Guarantees tailored to each credit business's needs

No international coverage

We ensure coverage and liquidity in any LATAM country

Embedded Finance

- Next big fintechs will win with novel distribution.
- They need scalable and frictionless solutions.
- USD 623 billion market by 2032 @CAGR 25.4% (4)



Commercial lending fintechs.

They can offer more competitive interest rates by reducing the risk of default.



DeFi & Crowdlending.

We enhance investor trust, attracting more liquidity.



Leverage on Anzi's founders network and ecosystem partners to tap the whole lending value chain

Ecosystem partners

- Industry events
- Referrals

Proprietary network

- Referrals
- Direct outreach

Direct channel

- Proprietary events/panels
- Social media/other direct channels

- **Financial institutions**
(fintechs, MFI,
(neo)banks, etc)

- **Infrastructure providers** (LMS, KYC & AML platforms, etc)

- **Adjacent businesses**
(aggregators, gateways,
lead generators,
exchanges)

- Pilots (Web)
- Integration (API)
- Gain share of wallet

- **Fully integrated**
 - Revenue share agreements
 - Distribution agreements
- **One-offs**
 - Referral fees

How does ANZI monetize?

**Average Premium -upfront- on
the loans **3,5%** + Yield on the
Reserves**

No cost to the lender



Product Roadmap



4Q24

Fully operational V1
(bootstrapped)

3Q25

API
Smart contracts

4Q25

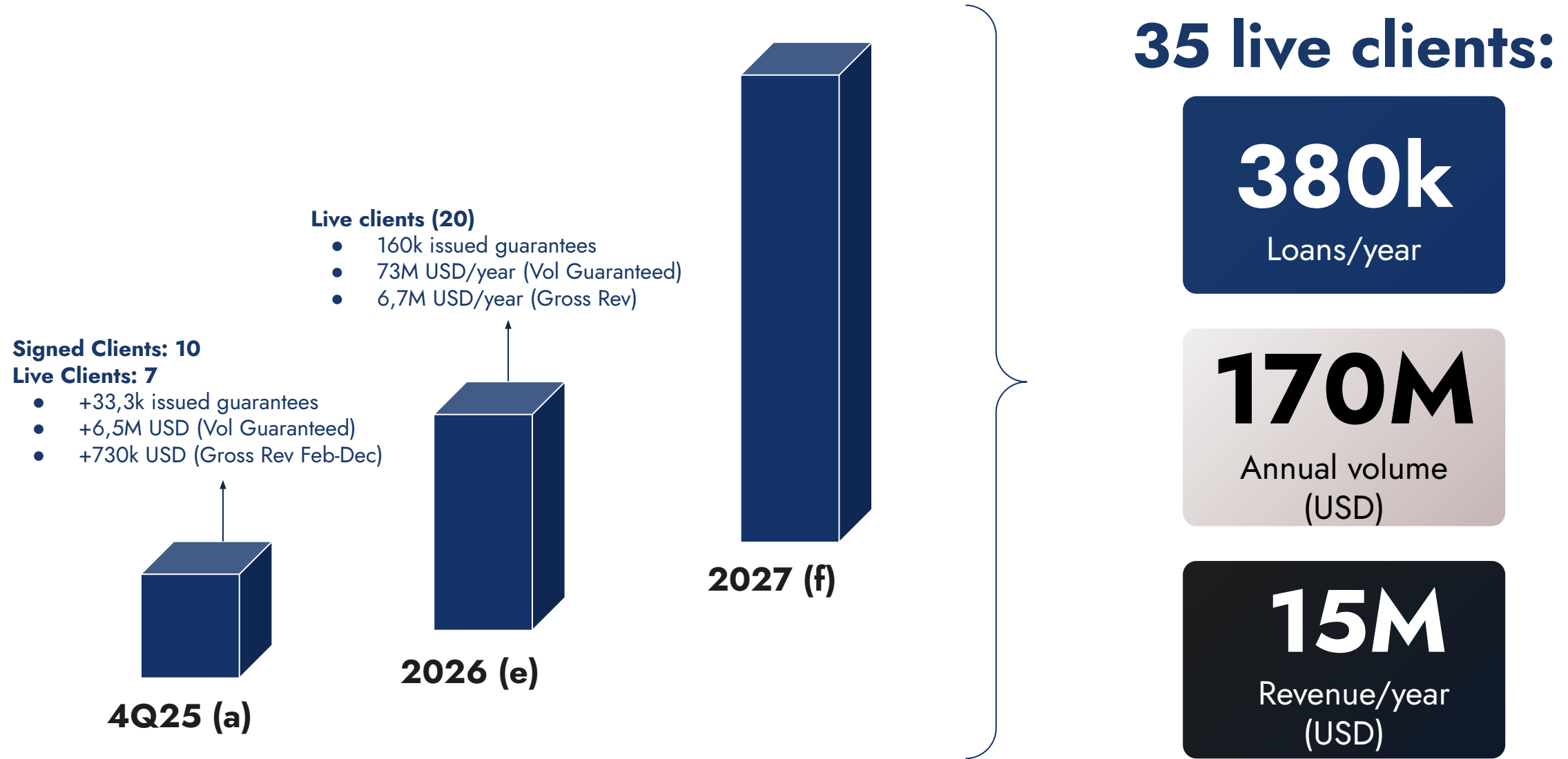
RWA as a counter
guarantee

2026 &
Beyond

Infrastructure
for risk mitigation



Already showing traction towards reaching our target



Clients that trust us



Founders

Our founding team has, on average, 16 years of experience in B2B, scaleups and financial institutions in diverse roles.



Matías Marmissolle

CEO

+18y exp.
+13y as a B2B entrepreneur.
Co-Founder of Co-Work Latam,
a leading flexible office
company in Latin America.
Economist.



David Ramirez

CTO

+10y exp. building web
software. Solution
Architect. Former
Blockchain Tech Lead at
Rootstrap Inc.
Applied Mathematics.



Luis Castañeda

CFO

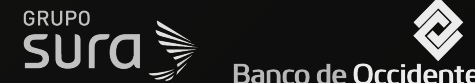
+16y exp. alternative
investments. Venture capital,
private equity and mezz debt
Former McKinsey (FIG)
consultant.
Engineering & Math, MBA.



Andrés Valencia

CPO

+20y exp. digital product
development with a niche
expertise in the financial
industry.
Electrical Eng & MSC in
Innovation.



Investors

Institutionals, Web3, TradFi, and fintech experts have already trusted us



TRITEMIUS



Outlier
Ventures



+Angels investors with experience in financial services in renowned companies



puntored

VISA



VISION

Be the global enablers of financing operations driving accessibility, usage and quality.

Join us on this exciting journey



Let's talk!

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