



CONNECTING INVESTORS TO TRADE FINANCE

Q3 2020

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## Global Invoice Finance Platform

- A leading global invoice finance platform that enables companies to finance their export receivables at a discount
- Connects investors to Trade Finance, financing invoices at attractive yields
- Uncorrelated returns, very low expected volatility, not subject to interest-rate fluctuations, different source of yield linked to the real economy

## Our distinctive advantages

- 1 **GLOBAL SCOPE:** a pioneer in international **factoring** and **supply chain finance** services from multi-country origin on a marketplace basis
- 2 **CREDIT INSURED:** Incomlend mitigates debtor credit risk by credit insurance coverage. Funds are secured on Trust accounts
- 3 **RISK MANAGEMENT:** robust risk management and debtor selection model to minimize invoice operational risks

## The Company

- Incorporated in Singapore: first operations in December 2016



▶ **MORGAN TERIGI**, co-founder and CEO  
Mechanical Engineer and HEC Paris Graduate, with over 20 years experience in import-export trading, including 17 years as an entrepreneur in Asia

- Offices in Asia, Europe and Middle East
  - Singapore
  - Hong Kong
  - Dubai
  - Geneva
  - Amsterdam
  - Luxembourg
- Experienced team with 35 members

# AWARD-WINNING FINTECH FIRM

2017 Award Winner



Singapore's 20 hottest startups 2018



THE WINNER IN THE CATEGORY

BEST FINTECH STARTUP

GTR 2020  
Leaders  
in Trade



Key Partnerships and Memberships

2018

Member of Factors  
Chain International



Equity partnership  
with GTR Ventures



2019

Tech and funding  
partnership with a  
leading worldwide  
shipping group



2020

Cornerstone  
shareholders

Series A  
Funding

SEQUOIA



CMA CGM

# TRADE FINANCE: AN ATTRACTIVE ASSET CLASS FOR INVESTORS

Uncorrelated, steady returns

Attractive yield with no interest sensitivity

Low volatility provides enhanced portfolio diversification

# INCOMLEND PLATFORM

## Diversified sources of return

- Factoring 60%
- Supply Chain Finance 40%

## Multi-currency Invoices

- USD 65%
- EUR 35%

## Amongst our Importers (buyers)



## Robust growth since launch in 2016

- 150+ suppliers and 300+ buyers
- Funded 2000+ transactions worth
- Funded \$300+ million in transactions
- Current monthly volume: \$35 million

# INCOMLEND SICAV-RAIF TRADE FINANCE FUND



Investments in the Reserved Alternative Investment Fund (RAIF)  
are exclusively reserved for well-informed investors

**Bloomberg ticker: ILTFFUI:LX**

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