



Teaser Memo

A fintech that drives the cash flow of SMEs.

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Business Overview

FLOW POINT

paper sales contracts → electronic accounts receivable ► Providing transfer functions for payment management and liquidity.
“Receivables registered on the platform ► Delivered to funding solutions : FLOW PAY and Flow Factoring.”

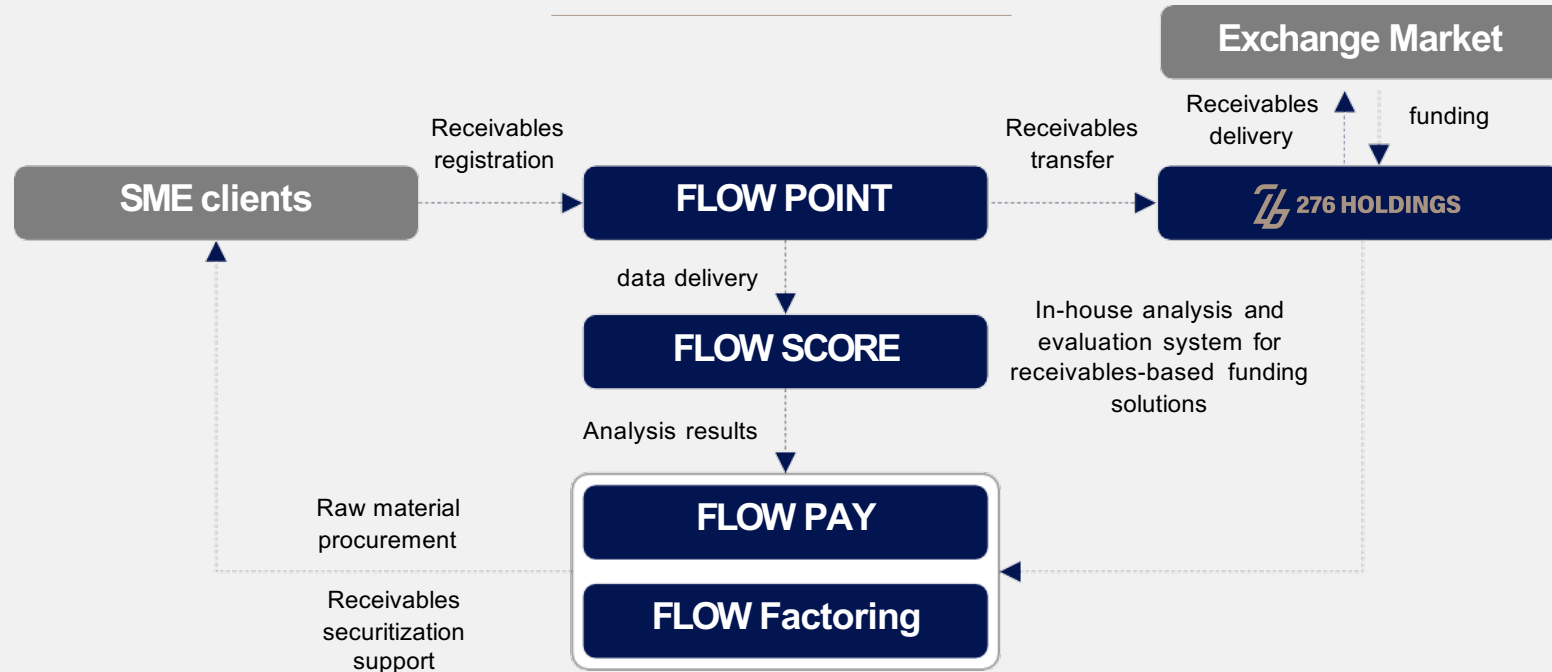
FLOW PAY

FlowPay prepays for raw materials & supplies
► Sale & settlement ► Repayment to FLOW PAY
“Raw material procurement (distribution) solution”

FLOW Factoring

Delivery or service ► Delayed payment ► Early payout
via receivables transfer
“Liquidity (financing) solution”

SERVICE FLOW



Use Cases & Competitive Edge

Case 01. Seoul Dynamics

- Business: Manufacturing of modular electric vehicles for industrial use
- Required Materials: Drive-control semiconductors
- Funding Needed: \$ 35,000
- Payment Term: 1 month

Support Outcomes

- ✓ 150% additional revenue
- ✓ seed investment
- ✓ Signed additional contracts with Samsung Electronics, SK Hynix, etc.

Case 02. GBU Data Links

- Business: Development of AI deep learning-based video analysis systems
- Required Materials: Module control software and monitoring hardware
- Funding Needed: \$ 5,000 ~ 80,000 per project
- Payment Term: 3 months

Support Outcomes

- ✓ 70% additional production capital
- ✓ 250% increase in revenue
- ✓ Completed M&A based on growth metrics

Case 03. The Force

- Business: Supply of voice-recognition emergency call devices to public facilities
- Required Materials: Sensor semiconductor components
- Funding Needed: \$ 100,000
- Payment Term: 1 month

Support Outcomes

- ✓ 200% increase in revenue
- ✓ Signed \$1M guarantee with KODIT
- ✓ Won government supply contracts

Service Differentiation & Stability

Shortened production downtime via deferred payment → Increased sales & profit

Traditional market players rely on loan-based finance → Regulatory constraints limit market scalability

FLOW PAY operates on a pre-purchase distribution model → Ensures high margins and stable cash recovery

Proprietary credit evaluation system (NICE, CRETOP, Equitable data + FLOW SCORE) → Multi-layered risk assessment on short-term receivables

Credit insurance provides default coverage → Resolves buyer delinquency risks → Enables low-cost capital structure

0% default rate to date → High-margin flow income enables resilient business model

Key Metrics & Achievements

Key Metrics Since FLOW PAY Launch(~25.02)

840

Cumulative
Transactions

USD 6.5M

Total
Transaction

\$ 300,000

FLOW PAY Fees
Collected

29.36 days

Average Payment
Term

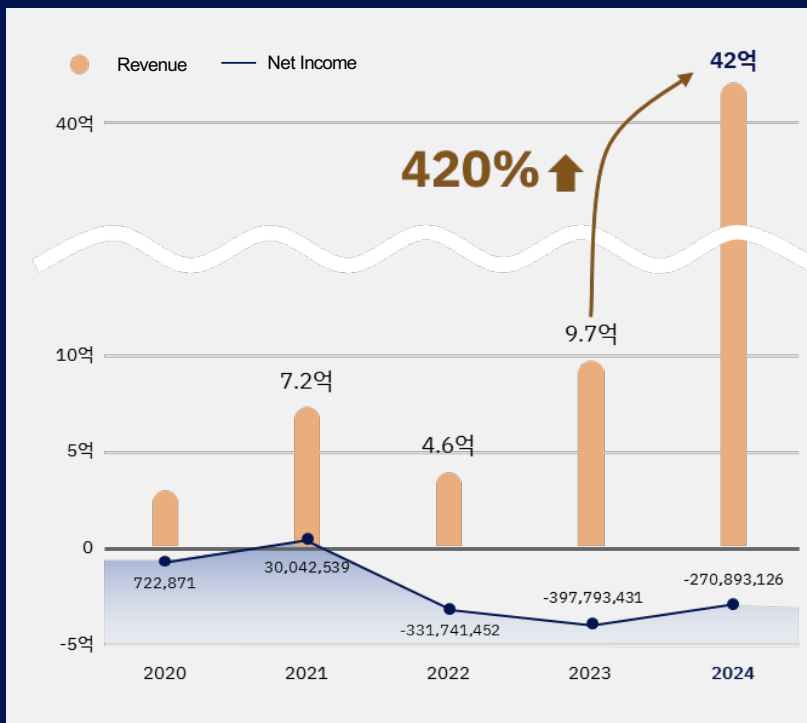
58.85%

Annualized
Fee Rate

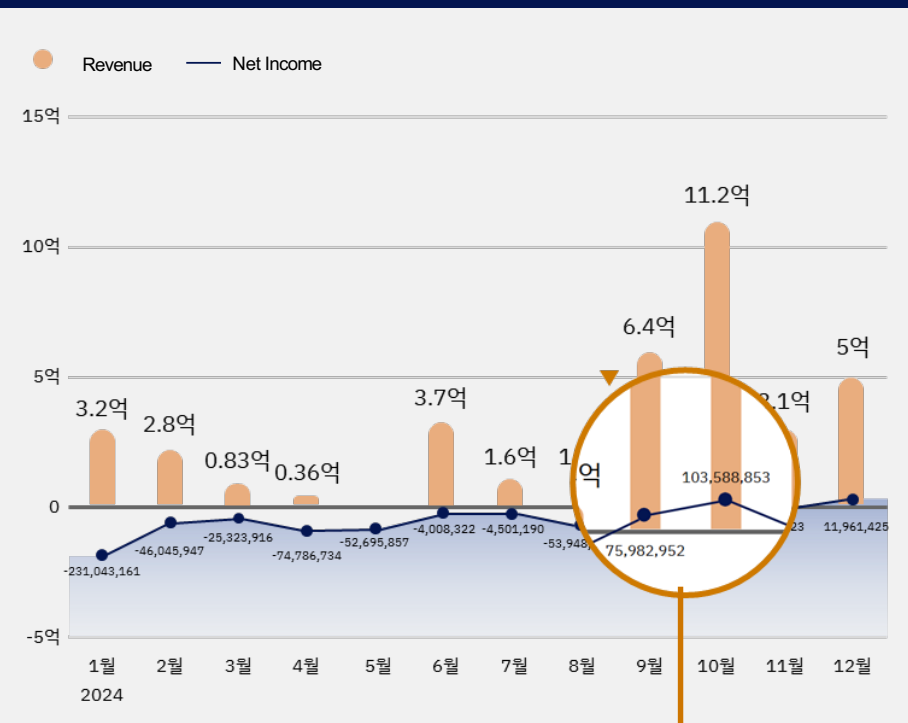
0%

Payment Default
Rate

Annual Revenue & Net Income (2020-24)



Monthly Revenue & Net Income (2024)



FLOW PAY launch (H2 2023) → Revenue & operating profit improving

2024 monthly BEP achieved → Annual BEP expected in 2025, enabling new investment

Strategic Roadmap and Funding Goals

5-Year Plan & Revenue Projection

	2024	2025	2026	2027	2028
Revenue (USD)	4.2M	12.6M	73.3M	129M	175.8M
Member Companies	2,000	3,500	6,000	10,000	25,000
Companies		Series-A. 1Q		Series-B (expected H1)	Series C (expected H2)
Etc.,	-Platform v1 enhancement -STO entry: partner sourcing & infra setup	-FLOW PAY market expansion -Monthly BEP in H2 -Platform v2 upgrade	-Cumulative receivables processed:USD 1B -Launch of accounts receivable private fund -Expansion into trade finance after scaling ops	- No.1 in corporate BNPL market - Expansion of corporate credit scoring & analytics - Entry into global markets	- Achieve No.1 position in accounts receivable platform sector

Investment Highlights

- Entered non-bank funding market (USD 25.9B) → Achieved meaningful results.
- Verified PMF → Proven revenue/profit growth in SMEs & self-employed
- Strong data analysis + AR stability → Minimized default risk
- FLOW PAY launch → Positive user feedback & metrics → High growth potential
- Differentiated from traditional finance → Strong M&A interest expected

Funding & Use of Proceeds

- Series-A(2025.1Q)
- Pre-money valuation : USD 13M
- Investment size : USD 3M
- Key objective : Build track record for 2026 private fund formation
- Status: 1st close w/ Korea Inv. AC; ongoing talks for multi-closer investors

Product Investment	USD 2.0M
Talent/HR Operations	USD 600,000
Marketing	USD 150,000
Tech & System Development	USD 100,000
KRW 2.0Bng Capital	USD 100,000