276 HOLDINGS

Delivering New opportunities for SMEs'

276holdings is your partner→ not another loan product, but a growth engine that transforms the way companies expand.

Mission

To become the connector of flow for every business and individual aspiring to grow.

Vision

To become the most trusted growth infrastructure partner for SMEs-at home and around the world.

Key Metrics & Achievements

14,244
Total Transaction

510 Million USD
FLOW PAY Fees Collected

29.36 days
Average Payment Term

58.85%
Annualized Fee Rate

61%
B2B Customer Retention

0%
Payment Default Rate

Problem

What if the opportunity is right in front of you, but your working capital is running low?

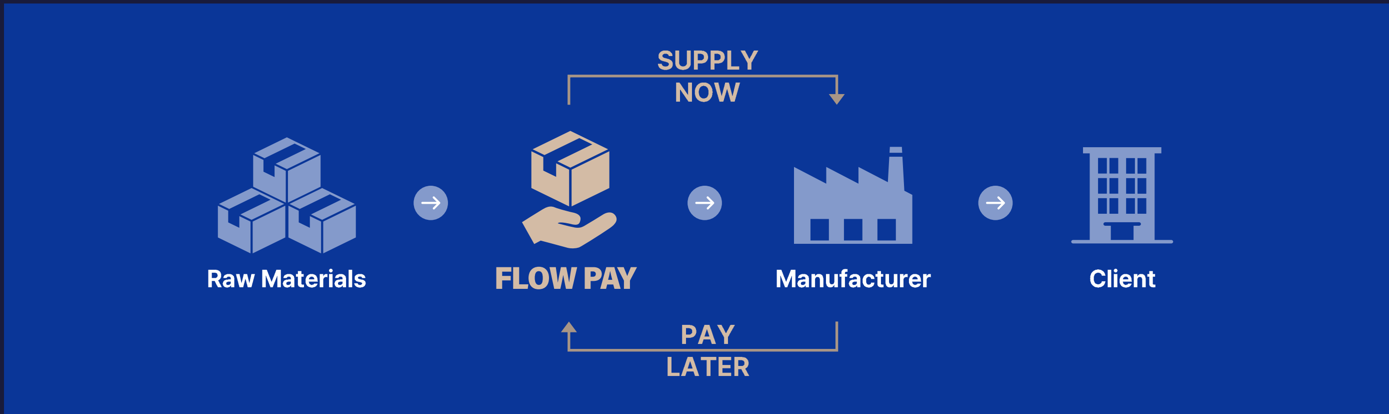
- You've won the bid, but lack procurement funds.
- You miss the timing for material purchase, halting production.
- Loans are insufficient, and financial products are slow and complex.
- Suppliers demand upfront payment.

Solution - 01

FLOW PAY is an SNPL solution for "opportunity-driven" businesses.

FLOWPAY purchases the required materials on your behalf, and your company can flexibly settle the payment in 2 weeks to 3 months.
It is a distribution-based SNPL (Supply Now, Pay Later) service that enables instant execution upon order placement.

Service Flow



Service Features

Immediate Supply	Flexible Payment	No Category Limits	Real-Goods Based Model	Scalable Flexibility
Materials are procured when needed	Settlement up to 3 months later	Covers all items – from food materials to steel, and more	Executed through distribution, not financial lending	Usable for bids, installment payments, and more

Team

We are a team with a **combined 50 years of experience in corporate finance.**

Ingeun Shin | CEO
- Posco Daewoo Manager

Jinyong Park | CSO
- KOSCOM Design Manager

Intak Song | COO
- Woori Investment & Securities Manager

Fundraising Status (Series-A)

(USD)

Pre **935** Million
Valuation

218 Million
Target Raise

145 Million
committed
Current

Solution - 02

FLOWPAY service are selected based on evaluations conducted by the **FLOWSCORE** system, which uses machine learning to assess their accounts receivable data.

FLOW SCORE

AI-Powered SME Credit Evaluation System

Empowering financially underserved SMEs'

Flowscore leverages artificial intelligence to create financial opportunities for businesses often overlooked by traditional credit systems.

Key Features

Alternative Data Utilization

Assesses SMEs using transaction-based data (receivables, orders, deliveries), which are not typically used by conventional credit agencies.

SME-Focused Model

Incorporates industry-specific characteristics and market volatility, making it suitable for small businesses.

ML-Powered Scoring

Combines short-term receivables data (nodes and links of transactions) with traditional financials to generate alternative credit scores through machine learning.

Risk Detection & Visualization

Visualizes business networks through nodes and links; detects anomalies such as circular or phantom transactions and provides real-time alerts to minimize credit risk.

276 HOLDINGS
THE LINK IN THE FLOW

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