



AGILE ASSETS

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Agile Assets Ltd. is on a mission is to **empower small and medium-sized enterprises** to expand production capabilities and accelerate growth in a sustainable manner. As a pioneering **lease financing company** based in Bangkok, we specialize in industrial equipment for factories—a vast and underpenetrated market for non-bank financial institutions in Thailand, with annual asset imports exceeding USD 44 billion.



Unlike the well-established vehicle leasing sector, the **industrial equipment segment remains underserved** due to the complexities of risk assessment and a low asset recovery ratio stemming from an underdeveloped secondary market. Despite these challenges, we see significant potential in this space. Currently, the top two non-bank operators in the sector hold portfolios valued at approximately USD 177 million each. Agile Assets Ltd., with a current portfolio of USD 8 million, has **strategically focused on high-impact sectors such as food and beverage, farming and renewable energy**, with an average ticket size of USD 300,000.



Our competitive advantage lies in fostering **strong partnerships with equipment vendors**, enabling seamless financial closures for their clients. This creates a mutually reinforcing referral ecosystem that allows us to **scale quickly and efficiently**. Serving SMEs that often face limited access to traditional bank financing, we have developed a **hybrid credit model** blending elements of corporate and retail lending, complemented by a **strong emphasis on business owners'** problem-solving and communication capabilities.



We go beyond financing by **proactively partnering with our clients**. Our dedicated team provides hands-on guidance in business planning and engineering to address challenges during critical stages such as equipment commissioning and ramp-up periods. When appropriate we also advise our clients to build sustainability into their business. Our highly **experienced team of 14 finance and engineering professionals** has built a proven track record in origination, servicing, and asset recovery. Nearly all our loans are secured by collateral or warranties exceeding the asset value, ensuring **strong financial safeguards**. Leveraging our deep engineering expertise, we identify secondary markets for foreclosed equipment, mitigating risk and enhancing recovery outcomes.



Our immediate focus is on **developing a robust technological infrastructure** to support our growing operations. This includes implementing ERP-like software systems and leveraging machine learning to automate key processes such as KYC and credit scoring. Our overarching goal is to **double our portfolio size each year**, driven by a scalable operational model and a strong pipeline of high-potential clients.



As our portfolio continues its rapid expansion, Agile Assets Ltd. is **actively seeking financial partners** to strengthen our capital base. With a scalable framework and a mission to empower SMEs in transformative industries, we invite investors to join us in driving impactful and sustainable growth.