



# AGILE ASSETS

Company Limited

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## MISSION

**Agile Assets Ltd.** is on a mission 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**.



## MARKET

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 10 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**.



## DIFFERENTIATION

**Our competitive** advantage lies in forging strong partnerships on both sides of the value chain. We collaborate closely with equipment vendors to enable seamless financial closures for their clients, **creating a mutually reinforcing referral ecosystem that drives efficient, scalable growth**. At the same time, we proactively partner with SME clients—**providing hands-on support in business planning and engineering during critical stages** such as equipment commissioning and ramp-up periods. This dual engagement approach sets us apart in a market where many SMEs face limited access to traditional bank financing. To serve them effectively, we've developed a hybrid credit model that blends elements of corporate and retail lending, **with underwriting that factors in business owners' problem-solving and communication capabilities**.



## MODEL & TEAM

**We operate with a capital-efficient model that delivers multiple income streams.** In addition to interest income, we generate healthy placement and service fees by bringing in co-investment capital. In select cases, we underwrite projects using our own balance sheet, stabilize the cash flow stream and sell down the exposure to investors—allowing us to recycle capital efficiently while capturing upside. Our software-enabled logistics services further contribute to non-interest income. This model is driven by our team of 16 seasoned professionals across finance and engineering, whose expertise improves credit outcomes, enhances recovery rates, and ensures disciplined growth. **All loans are backed by collateral or warranties exceeding asset value**, and our engineering know-how unlocks viable resale channels for foreclosed equipment.



## DEVELOPMENT

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 credit application and 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.



## PARTNERSHIP

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**.