



# Last Mile Inclusion: Pioneering Comprehensive Digital Financial Access for Our Region's Majority

## Mission

To provide immediate and reliable financial solutions that bridge the daily economic challenges of workers and entrepreneurs.

In the region, **last mile users**, often without any credit histories, face barriers to formal credit, risking poverty cycles due to exploitative informal loans.

**23M**

Make a living on the informal economy +55% of population Age >15 <65

**14%**

Only 14% Of the population has borrowed money from a formal institution Age >15

**82%**

Of the population has needed a loan from family, friends, or informal lenders for an emergency in the past year – Age >15



*"DiiMO nano-loans have been decisive to increase my sales, the credits I accessed have been for investing in my sewing business"*

From Fine Stitches to Financial Inclusion: Celebrating Nancy's Rise as a Seamstress with DiiMO's Foundational Support and Alternative Data Insights

We offer credit in a simple, fast, and affordable way to the unique needs of low-income, underbanked, and underserved population.

Loans From

**\$25 to \$500**

Average repayment Time = 52 days

Progressive Lending  
Instant Approval  
Collateral Free  
Fair Rates

DiiMO's risk management relies on alternative and traditional data sources for a thorough client assessment and efficient credit approvals

We use

**+2,000**  
data points

Generating a first credit score quickly & accurately to the unbanked population. Working toward processes with less human intervention using automated ML

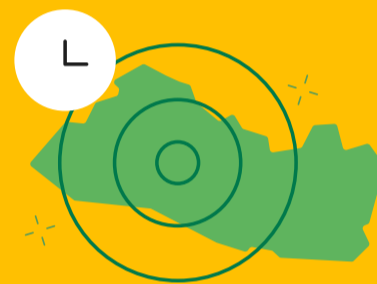


[www.diimo.co](http://www.diimo.co)



### 100% Digital Financial Solutions:

Instant Automated Disbursements thru APIs & Extensive Collection Networks with our partners. Nationwide Payment Made Easy.



**Real-Time** Disbursements and over **2,500** collection agents nationwide



**DiiMO is the only digital lender** in the Salvadorean competitive landscape to attend the underserved segment of short-term nano-loans

## Founding Team



**Juan David Hernández**  
Co-Funder & CEO



**Adrián Gómez Romero**  
Co-Funder & Tech Advisor

## News



1 of the 10 Start ups selected by **USAID** for the **Investment Favalitation Platform for El Salvador**



1 of the 30 new business promises by **Forbes** Central America in 2022



1 of the 5 Start ups from CENAM to be accelerated by **Unreasonable Latam** in 2023

With positive financial margins already in place, we are on course to achieve break-even as our nano-loans portfolio scales, projecting internal sustainability by Mid 2025.

Money rotation **7x a year**

Yearly financial margin **+50%**

2024 MoM **Growth = 25%**

Projected revenue for 2024= **US\$800K**  
2025= **+US\$4M**

	2021	2022	2023	2024	2025	2026
Total cumulative Loans	15,4k	38,2k	57,4k	136k	487k	~1,0M
Total cumulative Disbursements (US\$)	775k	2,66M	4,3M	9,1 M	35,2M	
	El Salvador	El Salvador	El Salvador	El Salvador	El Salvador Honduras Guatemala Dominican Rep.	

We're raising **US\$2.5M** to extend DiiMO's footprint in Central America, establishing operations and building our initial portfolio.

Join DiiMO in Revolutionizing Financial Accessibility

**Juan David Hernández**  
CEO and Co-founder

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