

Series A · Bogotá, Colombia

Sendero Credit

Working-capital credit decisions for lenders financing Latin American shopkeepers and distributors



Sendero Credit

The problem

What's broken today

Neighbourhood shops in Colombia and Peru buy stock on short supplier credit, yet most have no credit file a bank can read. Lenders who try to serve them phone references and visit stores, so a US\$800 loan can cost US\$60 to underwrite and take nine days to approve. Good borrowers give up and go back to informal street lenders charging 20% a month.

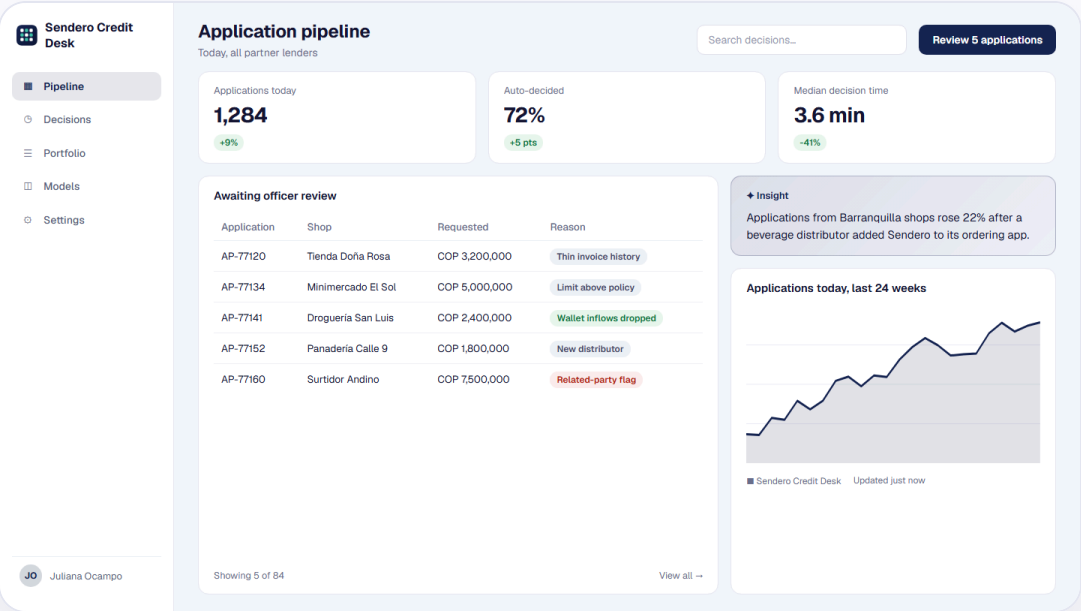


Sendero Credit

Our solution

Sendero Credit Desk

Sendero reads the data shopkeepers already generate, with their consent: distributor order history, mobile wallet flows and electronic invoices. Its models score repayment risk, propose a limit and tenor, and explain each decision in plain Spanish so credit officers can override it. Lenders call it from their loan origination flow by API and get a decision in under four minutes.



Decision detail: AP-77141

 Sendero Credit Desk

Pipeline

Decisions

Portfolio

Models

Settings

Decision detail: AP-77141

Droguería San Luis, Medellín

Search decisions...

Approve at COP 1.9M

Risk score

612 / 1000

Suggested limit

COP 1.9M

Suggested tenor

45 days

Model confidence

Medium

Top factors

Factor	Value	Effect	Source
Distributor orders, 12 mo	48 orders	Raises limit	Distributor feed
On-time supplier payments	94%	Raises limit	Distributor feed
Wallet inflows, 30 days	-31% vs average	Lowers limit	Mobile wallet
E-invoices issued	212	Neutral	Tax e-invoices
Years at address	6	Raises limit	Application

Showing 5 of 160

View all →

◆ Insight

Inflows fell after the shop's second wallet account went quiet; ask whether sales moved to cash.

 Sendero Credit

JO

Juliana Ocampo

Why now

The timing

Electronic invoicing is now mandatory for most Colombian and Peruvian businesses and wallet use has doubled since 2022, so small shops finally leave a data trail lenders can use.

Market

Fintech lenders, cooperatives and consumer-goods distributors offering credit to the roughly 2 million small shops across Colombia, Peru and Mexico, a working-capital need estimated in the tens of billions of dollars.



Sendero Credit

How we make money

Platform fee from US\$8K a month per lender plus US\$1.00–2.50 per credit decision, with volume tiers for distributors running embedded credit programmes.



Traction

Where we are

11

Lending partners

38,000

Decisions per month

US\$2.1M

Annual recurring revenue

2.8%

90+ day default rate

- 11 lenders and 2 distributors live, up from 3 lenders a year ago
- 38,000 credit decisions a month, 72% fully automated
- US\$2.1M ARR with 128% net revenue retention



Sendero Credit

Team

Who's building it

JO

Juliana Ocampo

CEO and co-founder

AQ

Andrés Quintero

CTO and co-founder

CR

Camila Restrepo

Head of Risk

DA

Diego Arango

Head of Partnerships



Sendero Credit

The ask

What we're raising

Raising US\$9M Series A to reach 30 lenders across three countries by 2028

- Launch in Mexico with two distributor credit programmes
- Grow the risk science team from 6 to 14
- SOC 2 and bank-grade model governance tooling

