



## FOR IMMEDIATE RELEASE

### **CROWD CREDIT – Establishes a “Currency Analysis Lab” at LendIt Fintech Europe 2018** *to accelerate financing in local currency*

**LONDON** - 19 November, 2018 – [CROWD CREDIT, Inc](#) (“CROWD CREDIT”) announced today at [LendIt Fintech Europe](#), Europe’s leading event in financial services innovation, that it will accelerate its local currency financing.

CROWD CREDIT is a Japanese marketplace lending platform which has delivered a cumulative loan amount of EUR 110 million since its launch in 2014 and has achieved a monthly disbursement of up to EUR 10 million in 2018. The cumulative number of retail investors who has registered on the platform has exceeded 30,000.

The platform is granting loans globally with a track record in Asia, Africa, Latin America, and Eastern Europe. It offers Japanese retail investors an opportunity to invest in non-bank financial institutions, microfinance institutions, Pay-as-you-go off-grid solar energy businesses, agricultural businesses, consumer loans, SMEs, and real-estate collateralized projects.

The loans granted through the platform have been denominated in Russian Ruble, Georgian Lari, Mexican Peso, Brazilian Real, Indonesian Rupiah or Pakistani Rupee, as well as in hard currency; namely Japanese Yen, US Dollar and Euro. CROWD CREDIT intends to diversify the currencies which the investors can invest on the platform, starting off with African currencies such as Kenyan Shilling, Tanzanian Shilling, Nigerian Naira, and Asian currencies such as Kazakhstani Tenge, Mongolian Tughrik.

By receiving loans denominated in local currencies, local businesses can mitigate foreign exchange risks on their balance sheet.

On the other hand, currencies of emerging/frontier economies tend to continuously depreciate against currencies of G7 countries, due to the former’s high inflation rate. Hence, in addition to the credit cost of the borrower’s business itself, it is necessary to take into consideration the risk premium of the loan currency. CROWD CREDIT has an internal team to price the risk premium required for each currency and calculate the appropriate interest rate for each loan.

**Today, CROWD CREDIT announces the establishment of an in-house “Currency Analysis Lab” for an in-depth analysis of the true market value of local currencies to enhance its investment decision making process and market risk management.** The Currency Analysis Lab will set a model to estimate the Equilibrium Real Exchange Rate (ERER) for each currency so that CROWD CREDIT can analyze if the currency is over-valued, under-valued or at the fair value by comparing the currency’s ERER with its Real Effective Exchange Rate (REER).

The “Currency Analysis Lab” is also intended to provide support to CROWD CREDIT’s retail investors to improve the currency allocation of their investment portfolio by presenting the calculated correlation between the currencies offered.

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In the world, Japanese retail investors are the most familiar with investment in emerging/frontier economies in local currencies.

CROWD CREDIT will further develop its ability to analyze fair value of currencies and enhance its market risk management framework.

The mixture of CROWD CREDIT and Japanese retail investors will accelerate the trend to finance SMEs in emerging/frontier economies in local currencies which will release local SMEs from foreign exchange risks and accelerate their growth.

Tomoyuki Sugiyama  
CROWD CREDIT, Inc. / Founder CEO  
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### **About LendIt Fintech**

LendIt Fintech is a recognized global internet finance industry leader, founded in New York in 2013. Its aim is to gather industry elites to discuss and explore latest trends in the development of international financial services technology. LendIt Fintech has become the largest event in financial services innovation as it hosts three annual conferences, [LendIt Fintech USA](#), [LendIt Fintech Europe](#), and [LendIt Fintech China](#), and dozens of complementary online and in-person industry events. LendIt also owns and operates one of the world’s leading industry educational channels, Lend Academy.

For more information, tickets and sponsorship opportunities, please visit [www.lendit.com](http://www.lendit.com).

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### **Media Contact:**

Koki Kodama  
CROWD CREDIT, Inc  
koki.kodama@crowdcredit.jp