USCA UNION — LEARN CENTER

Why Invest in Credit & Microcredit? | Questions & Answers

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1. How Can I Start Investing?

You must be at least 18 years of age. For individual investors: To start investing, you need to create an account on our website. For institutional investors: To register, please submit a request through our contact page.

2. What is an investment pool?

An investment pool is a structure where funds from multiple investors are combined into a single collective vehicle. Instead of each investor managing their own assets separately, all contributions are aggregated and then allocated across a diversified set of portfolios.

3. How are the funds managed?

Investor capital is distributed through a portfolio-based approach. Rather than being invested in a single asset or strategy, the pooled funds are allocated across multiple Microfinance Institutions (MFIs). Each portfolio represents a carefully selected group of MFIs, allowing for broad diversification.

4. How are portfolios constructed?

Portfolios are built to balance risk and return objectives. Allocation decisions consider factors such as MFI track record, portfolio quality, geographic region, and alignment with the pool's overall investment strategy. The goal is to create a well-diversified blend that smooths volatility while targeting consistent performance.

5. What diversification options are available?

Adding credit assets to your portfolio reduces overall volatility and provides stability during market downturns. Credit investments typically have low correlation with stock markets, serving as an effective diversification tool.

We offer multiple diversification options:
• Microcredit Portfolios: Small-ticket loans to individuals and micro-businesses
• SME Credit Fund: Larger business loans with collateral protection
• Consumer Credit Pools: Diversified personal loan portfolios
• Geographic Diversification: Investments across multiple regions and economies

6. What returns can I expect?

The average return can reach 0.7–2.2% per week, though this depends on several factors. Actual performance varies based on portfolio composition, the specific MFIs included, market conditions, and the overall risk profile of the selected investments.

7. Can I invest in multiple investment pools?

Yes, you can. Investors are welcome to participate in more than one investment pool simultaneously. This approach allows for additional diversification across different strategies, portfolios, and risk profiles. By spreading capital across multiple pools, you can further reduce concentration risk and tailor your overall exposure to match your specific investment goals.

Some pools may focus on different geographic regions, MFI segments, or return objectives — investing in several gives you the flexibility to customize your portfolio mix. There are no restrictions on the number of pools you can join, though you should review each pool's individual terms, minimum investment requirements, and fee structure before committing capital.

8. What is the minimum investment?

The minimum investment depends on the type of investor. For individual investors, the minimum starts at $100. For institutional investors, the investment threshold begins higher. Institutions typically have access to customized portfolio structures, dedicated support, and potentially different fee arrangements tailored to their specific needs.

Minimums may vary by pool structure and jurisdiction. Contact the investment team for detailed information based on your investor profile.

9. How often are payouts made?

Interest payments are made weekly throughout the term specified in the chosen investment pool's description. The first payment is made at the end of the seventh calendar day from the moment you deposit funds into the investment pool. Subsequent payments follow weekly thereafter. The principal is returned to you on the final day of the investment pool's term, as indicated in the pool description. At that point, the investment cycle concludes, and the full deposit amount is released along with any remaining accrued interest.

10. Can I reinvest funds from my account balance?

Yes, you can. If you have sufficient funds in your account balance to meet the minimum investment requirement for a pool, you can use your balance to invest directly. Go to the Offers section, select the investment pool, and choose “Account Balance” as the payment method during checkout. No additional deposit is required.

11. What payment methods do you accept?

The platform says it accepts debit and credit cards (Visa, Mastercard, and other major providers), personal or certified checks, direct bank transfers (wire transfers and ACH), and select cryptocurrencies. Processing times and applicable fees may vary by payment method; support can provide details on specific cryptocurrency options and transfer instructions.

12. Do you charge any fees?

All commission fees are stated to be included in each specific investment offer. The pool description shows the final percentage the investor will receive, with no hidden fees or deductions taken from returns. Payment-system fees are not included and may be charged separately by the payment processor depending on the chosen method.

13. How do credit investments protect against inflation?

The page describes three mechanisms: Floating Interest Rates — some credit products have rates that adjust with market benchmarks; Short Duration Cycles — microcredit portfolios have average durations of 6–24 months, allowing rates to adjust as conditions change; Demand Resilience — credit demand may increase during inflationary periods as businesses and individuals seek working capital.

14. What social impact does credit investing create?

The page reports that 85% of its micro-borrowers are first-time credit users, a 60% female entrepreneurship support rate, and an average income increase of 3.2x for sustained borrowers. It says the technology platform directs capital to credit-worthy borrowers who may be overlooked by traditional financial institutions.

15. How does technology enhance risk management?

The page describes AI credit scoring that analyzes 500+ data points and claims 94% repayment-prediction accuracy; blockchain recording of loan agreements and payments; real-time risk monitoring and portfolio rebalancing; and a 5% reserve fund intended to provide additional protection against potential defaults.

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and that target returns are estimates, not guarantees.