



USCA UNION — LEARN CENTER

Questions & Answers

1. What is USCA Union?

USCA Union describes itself as a U.S.-based private investment fund focused on investing in the microfinance institution (MFI) sector worldwide. It says its goal is to connect private capital with MFIs that provide financial services to individuals and small businesses in emerging markets, aiming to offer investors sustainable returns while supporting financial inclusion.

2. Is USCA Union an officially registered company?

The website states that USCA Union LLC is registered in the State of Wyoming, USA, under registration number 2025-001780619, and says its formation documents are available for review.

3. Does USCA Union comply with regulatory requirements?

The website says the company operates in accordance with applicable laws and Wyoming state requirements. It also describes USCA Union LLC and USCA Connect LLC as part of a special-purpose vehicle (SPV) structure associated with USCA Asset Management LLC, and refers readers to Form ADV for information about the related organization's regulatory status.

4. Who has invested in USCA Union?

The website says the company is supported by investors and industry leaders from finance and technology, including institutional investment funds, fintech-focused venture capital funds, and strategic private investors/angel investors. This section does not provide specific investor names or investment amounts.

5. Why invest in the credit market?

The website lists potential advantages including potentially higher returns than traditional fixed-income instruments, portfolio diversification, regular payments (it mentions the possibility of weekly income payments), risk distribution across multiple MFIs, social impact through support for entrepreneurs and small businesses, and a stated minimum investment starting at \$100. These are website claims, not guarantees of returns or capital protection.

6. How do credit investments protect against inflation?

The website points to three mechanisms: floating interest rates that may adjust with market conditions; short credit cycles, with an indicated average MFI portfolio duration of 6–24 months; and ongoing demand for credit from individuals and businesses that may need working capital. These mechanisms do not guarantee protection from inflation or investment losses.

7. What social impact do credit investments have?

The website reports the following figures: 85% of borrowers are first-time credit users; 60% relates to support for women's entrepreneurship; and borrowers who continue using loans experience an average income increase of 3.2 times. These figures are presented by the company; independent verification is not provided in this section.

8. How does technology help manage risks?

The website describes AI-based credit scoring that allegedly analyzes more than 500 parameters and has 94% repayment-prediction accuracy; blockchain verification for recording loan agreements and payments; dynamic portfolio balancing based on monitoring and economic indicators; and a stated 5% reserve fund intended to provide additional coverage for possible defaults. These mechanisms do not mean that invested capital is insured or that repayment is guaranteed.

9. Can I review the company's operating reports?

The website says it publishes quarterly reports on operations, investment-portfolio results, and financial indicators. It refers to a "Q4 2025 Quarterly Report" and says earlier reports are available in the Investor Relations section of the user account.

Source: <https://uscaunion.com/index.php?a=learncenter>