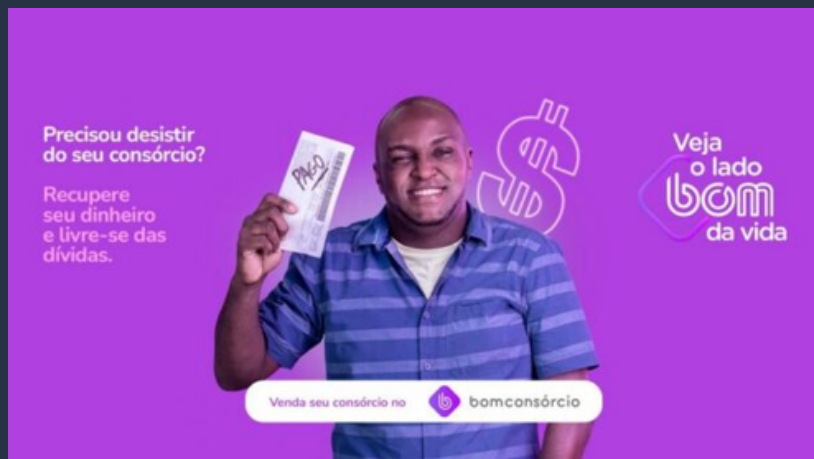


Crescera Capital | BomConsórcio



Date of Investment

May 2019

Transaction Size

USD1.2m

Participation Stake

14%

BomConsórcio is a digital marketplace that enables the purchase and sale of active or canceled consórcio quotas in Brazil. With backing from Crescera Capital, the company strengthened its digital marketing strategy and enhanced its operational capacity through the creation of a structured credit vehicle. By 2024, BomConsórcio's platform had facilitated the transfer of over 129,000 quotas, representing approximately USD 340 million in credit receivables.

Investor Profile



FUND NAME
FIP Capital
Semente Criatec II

FUND SIZE
USD38m

TOTAL AUM
USD656m

Company Profile



COMPANY NAME
BomConsórcio

INDUSTRY
Finance

LOCATION
Brazil

Crescera Capital is a Brazil-based private equity and venture capital investment manager with a focus on midsize and emerging companies in the education, consumer, retail, services, health care, logistics, innovation and technology sectors.

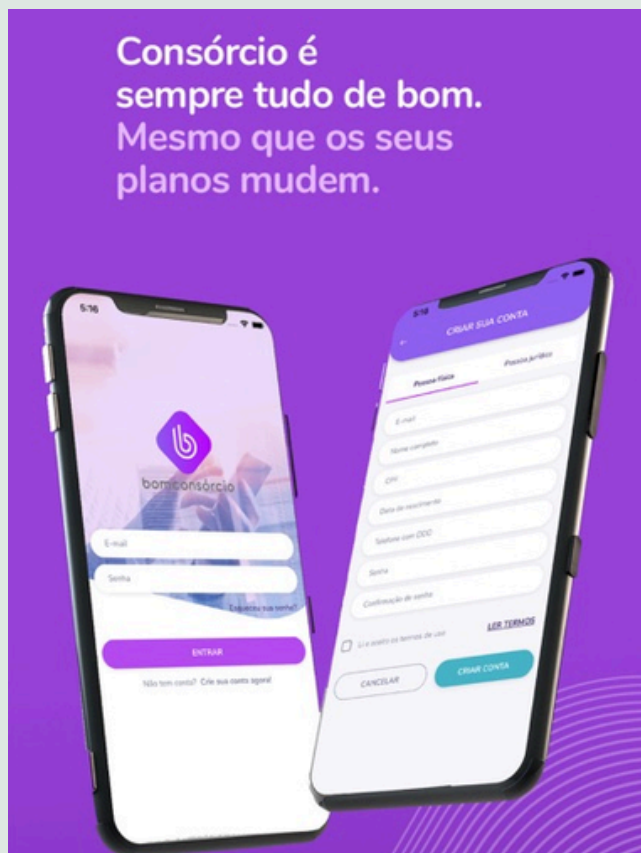
BomConsórcio is a digital consortium marketplace that facilitates the sale of active or excluded consórcio quotas in Brazil. The company's platform offers security and liquidity in the transfer process, fostering the growth of a reliable and transparent market.

The Opportunity

A consórcio is a group-lending system commonly used in Brazil to finance high-value items like cars or real estate. Each month, participants contribute a predefined amount (called a “quota”) to a collective fund. In return, one or more participants are randomly selected to receive a letter of credit, which allows them to purchase the item being financed. The process is managed by an administrator in exchange for a monthly fee. By the end of the funding period, all participants who make consistent monthly payments will receive their letter of credit.

However, if a participant fails to make their monthly payment, their quota is excluded from the selection process, and their prior contributions are withheld until the end of the financing term. These excluded quotas represent a major liquidity challenge. Historically, participants looking to recover their funds have relied on an informal and unregulated secondary market, often plagued by fraud. As of 2024, consórcio credit rights in Brazil totaled approximately USD64b, with over USD18b (around 28%) tied to excluded quotas.

BomConsórcio was founded in 2014 with the goal of establishing a secure digital marketplace for buying and selling both active and excluded consórcio quotas. The company was able to digitize the process of transferring consórcio letters in exchange for payment, thereby helping to eliminate fraud while providing liquidity to financing pool participants.



Execution

In 2019, Crescera Capital invested in BomConsórcio, recognizing the company’s potential to scale its unique solution to solve a widespread issue in the financing pool ecosystem.

With Crescera’s support, BomConsórcio expanded its digital marketing and sales strategies, strengthening brand awareness and customer acquisition. The company also focused on building strategic relationships with consórcio administrators. In February 2025, the company secured an exclusive partnership with Banco do Brasil, becoming the sole authorized secondary marketplace for quotas managed by the bank.

A significant portion of Crescera's investment was also used to improve the company's working capital, which enabled BomConsórcio to speed up transactions, enhance customer satisfaction and build user trust. In 2023, Crescera Capital structured a BRL96m (~USD17.2m) credit receivables investment fund (FIDC), enabling BomConsórcio to purchase quotas upfront, further increasing liquidity for sellers and buyers in the secondary market. As a result, transaction times improved by 70%, and customer satisfaction reached 98% in 2025.

Since Crescera's initial investment, BomConsórcio has achieved an annual revenue growth rate of 51%. In 2024, its online platform processed the transfer of 129,000 quotas, representing BRL1.9b (~USD340m) in credit receivables.

Social Impact

In 2024 alone, the consórcio system had 11.2 million active members and provided nearly in BRL17b (~USD3.1b) in credit, providing an attractive alternative to traditional term loans due to its lower cost. This model is especially relevant for lower-income families who may lack access to conventional credit products. However, excluded quotas often deepen financial strain, trapping participants' savings without a direct path to recovery. BomConsórcio directly addresses this gap by offering a safe, regulated channel to recover contributions. In fact, 62% of its clients have used recovered funds to restructure their debts.

The company also supports transparency and accountability in the consórcio ecosystem. By establishing a legitimate secondary market, BomConsórcio has helped reduce fraud, increase regulatory oversight and restore consumer confidence in group-lending models.

BomConsórcio is a certified B Corporation and has been recognized as a Great Place to Work. Its commitment to sustainability earned it the Carbon Free Certification for offsetting 100% of its greenhouse gas emissions—achieved by planting over 400 native trees in the Atlantic Forest following a comprehensive audit of its operations.

