



# Overview

February 2024

**DRAFT**

# US Commercial Lending

4K+

Commercial banks in the U.S. (in addition to the 5K credit unions and 1,000s of alternative lenders) make it difficult for small to mid-market business owners to navigate all commercial lending options

60%

Of commercial customers want to apply for their next loan online; this will require banks to outpace FinTech companies which are projected to grow ~20% by 2028 <sup>(2)</sup>

\$2+  
Trillion

White space for loans less than \$10.0 million – addressable market for Bridge <sup>(5)</sup>

25%

Of minority business owners with high credit scores received all small business financing requested in 2020 compared to 43% of their non-underserved counterparts <sup>(4)</sup>

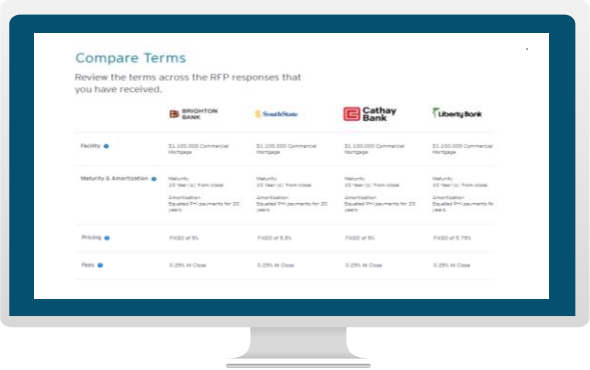


# How does it work?



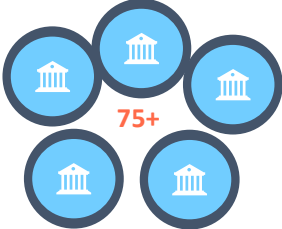
**Businesses**  
Small and Mid-Sized

Submit Loan Request  
→  
←  
Compare and Select



*Tools to facilitate the post connection deal process*

Source New Prospects  
→  
←  
Provide Terms



**Lenders**  
Commercial Banks, Alternative  
Lenders, Credit Unions

**Commercial  
Mortgage**

**Working  
Capital**

**Equipment  
Loan**

**Purchase  
Order Finance**

**AR Financing**

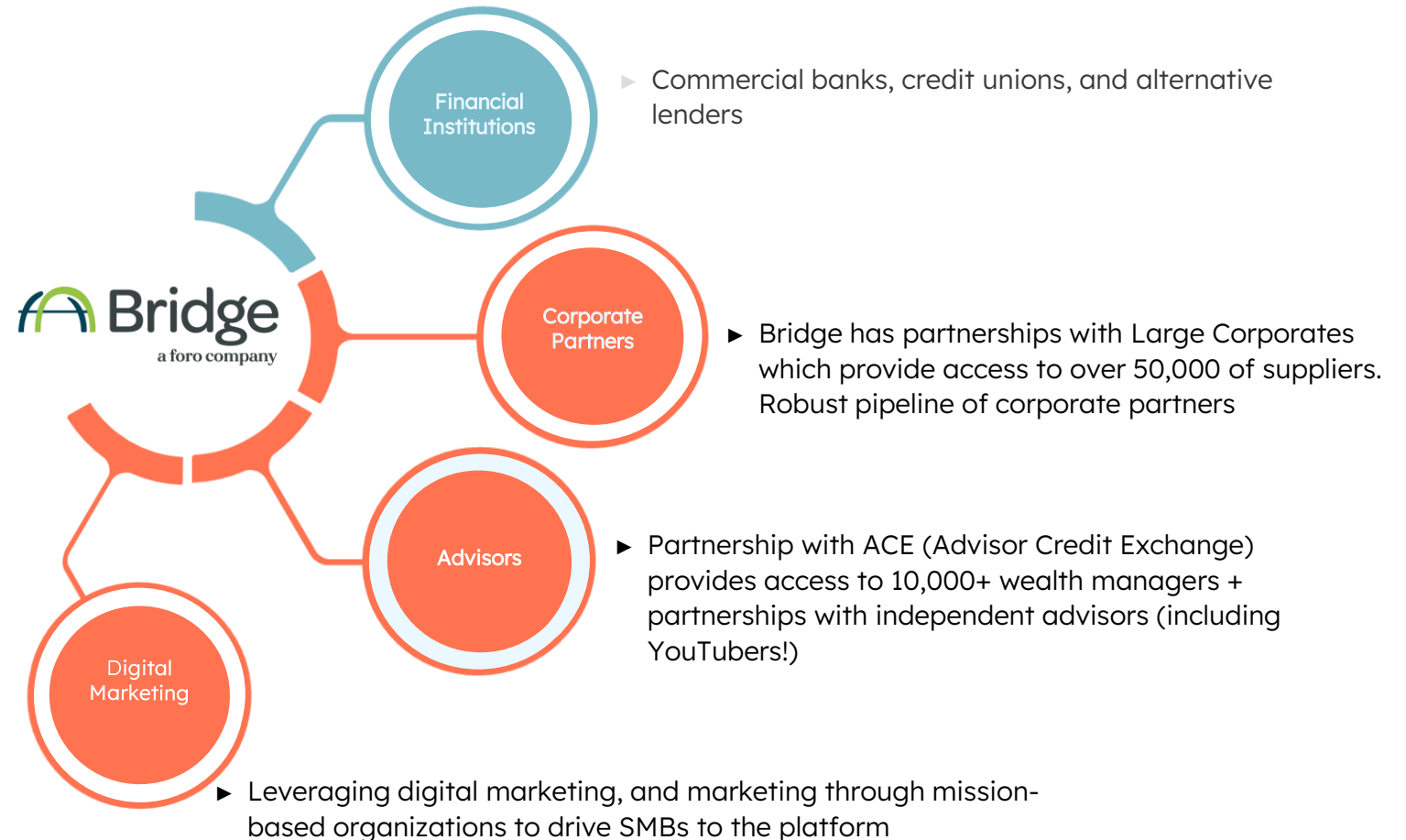
**SBA  
Loans**



# Creating an unmatched ecosystem

## The future of the ecosystem:

- ▶ Connect businesses with the capital, services, and solutions needed to grow
- ▶ Leverage a dedicated team to build and grow at scale by shipping product faster and attracting more partnership opportunities



# Team and Advisors



## Rohit Mathur

CEO

Co-Founder of Bridge, 3 years as Head of Bridge, 7+ years middle market loan syndications and SMB lending, 3+ years in strategy consulting



## Cam Lawler

CTO

Current CTO of Foro, Former SVP of Sprout Mortgage, Sr. Exec of Infosys, & CIO of Movement Mortgages



## Harte Thompson

COO

Co-Founder of Bridge, 3 years as Head of Product for Bridge, 7+ years in loan syndications, underwriting and SMB credit at Citi



## Team

Dedicated professionals with deep expertise across CSX, Marketing, Lender Engagement, Capital Markets and Product



## David Vorhoff

Chairman of the Board

Former President of McColl Partners & Managing Director of Bank Of America



## Hugh McColl

Senior Advisor

Former Chairman & CEO of Bank of America & Co-Founder of Falfurrias Capital Partners



## Tasnim Ghiawadwala

Board Member

CEO, Citi Global Commercial Bank  
Former Head of Barclays UK Corporate Banking



1

## Point of Need Financing

Users most need financing when they get an order from Walmart or are buying a new hotel.

Example: BNPL, POS

2

## Leveraging Data

Data from corporate partners can optimize underwriting decisions

Example: Square

3

## Embedded Financing

Leveraging the trust of an embedded partner is key to client acquisition

Example: Co-branded Credit Cards

# Our Thesis





# The Market



Unique solution leveraging a diverse lender base and digital process





# Creating Channel Partnerships




Use Case	Client Acquisition	Product
<ul style="list-style-type: none"> <li>Walmart suppliers require access to pre-shipment financing, working capital and other loans to grow</li> </ul>	<ul style="list-style-type: none"> <li>Embedded into Supplier Portal</li> <li>Webinars</li> <li>Direct outreach</li> </ul>	<ul style="list-style-type: none"> <li>PO Finance</li> <li>Specialized PO Finance</li> </ul>
<ul style="list-style-type: none"> <li>Hilton owners require access to capital as they construct, refinance or acquire new hotels</li> </ul>	<ul style="list-style-type: none"> <li>Hilton development team (Franchisee Team)</li> <li>Events / Conferences</li> <li>Hilton Owner Events</li> </ul>	<ul style="list-style-type: none"> <li>Commercial Real Estate Loans</li> <li>CMBS</li> <li>Construction Finance</li> <li>SBA 504 / 7a Loans</li> <li>USDA Loans</li> </ul>

**VERISHOP**

**DOLLAR GENERAL**







# Case Study: beyondGreen

- As a key Walmart compostable cutlery supplier, beyondGreen was awarded a significant contract.
- beyondGreen came to Bridge seeking financing for an equipment financing to support their Walmart order.
- After exploring various capital solutions, Bridge was able to provide beyondGreen with a number of options to choose from. beyondGreen selected one of the options and secured financing within a few weeks of using the Bridge platform. The financing helped the company order new equipment and meet their order



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Sep 14, 2023 - Economy & Business

## Walmart debuts compostable cutlery made in the U.S.

Nathan Gorney, author of [Axios Close](#)



Rudiy Veejay, and Achyut Patel founded beyondGREEN to make compostable goods. Photo courtesy of Walmart

[Walmart](#) is debuting its first store-brand compostable cutlery — and making it cheaper than the plastic kind.

**Why it matters:** An estimated 40 billion plastic forks, spoons and knives are used and discarded annually, polluting the environment and hurting wildlife, [according](#) to Habits of Waste.





# Appendix

# Benefitting all stakeholders



## Borrowers

Enhance digital access for loans

Accelerate capital raising by reducing upfront screening time up to **50%**

Offer the lowest cost of capital as a fiduciary agnostic of lender selected

Provide fair access for underserved business owners by anonymizing data

Connect businesses with trusted value-add business services



## Lenders

Advance prospecting capabilities and reduce upfront sales cycle up to **75%**

Access new clients and growth markets

Provide access to borrowers at their time of need (imbedded with corporates)

Understand total revenue opportunity of client prior to initial conversation

Access competitive data and decision-making insights at the RM level



## Partners

Grow core business by providing a service to suppliers/customers/franchisees

Formalize the traditional informal referral process

Mitigate relationship risk by increasing likelihood of a successful lending outcome

Gain visibility into clients' progress at various stages in the lending process

No credit risk or upfront cost