



Colleganza Partners

Ancient Wisdom • Modern Growth Capital • Shared Outcomes

We don't lend against what you own; We invest against what you earn.

- Revenue-Linked Growth Capital Platform
- Connecting institutional capital with SMEs
- Positioned between traditional bank lending and private equity capital
- Revenue-aligned repayment structures
- SEIS Raise: £250,000
- Pre-Money: £2.5m
- Minimum Ticket: £20,000





The SME Capital Gap – The 'Missing Middle'

SMEs today are

- asset-light but revenue generating
- too intangible for secured bank lending
- too small for private equity
- too mature for venture capital

Traditional lending fails because:

- rigid repayment schedules
- collateral requirements
- slow underwriting cycles

Result: a large segment of profitable SMEs remain underserved by capital markets.





Core Product – Revenue-Linked Growth Capital

- Advance against future receivables
- No Compounding Interest
- Fixed Transparent Fee
- Fixed repayment cap (e.g., 1.2x–1.3x)
- No fixed instalments
- Percentage of revenue repayment
- Repayment adjusts with business performance
- No dilution, no equity loss
- Purpose Driven Growth Capital





Embedded Finance Infrastructure

- Click-to-Acquire (Broker & Platform Embedded)
- Turnover-Linked Rent Funding (TLRF)
- Creator Revenue Advance
- Prepaid Social Media Spend Finance
- Long-term goal: SME capital infrastructure platform & Embedded finance infrastructure rail





Shared Outcomes Model

- Repayments collected near revenue source
- Repayments adjust with trading performance
- Reduced pressure during slower trading periods
- Faster repayment when businesses grow
- Alignment between investors and operators





TAM / SAM / SOM

- 5.5m+ UK SMEs underserved
- £2T+ annual SME turnover
- Estimated SME external finance demand:
- £150bn–£200bn annual SME funding demand (TAM)
- £40bn–£60bn revenue-linked funding opportunity (SAM)
- 3y Projections ~480 SMEs funded ~£24M capital deployed annually > 0.01% of the UK SME funding market (SOM)
- Similar revenue-based financing models are scaling globally as private credit continues to expand.





Why Now

- Open Banking enabling real-time underwriting
- SMEs increasingly digital and data-rich
- Private credit expanding rapidly worldwide
- Founders seeking non-dilutive growth capital





Business Model

Colleganza acts as the originator and platform operator.

Revenue streams:

- Origination fees
- Platform servicing fees
- Technology underwriting fees

Capital provided by:

- institutional SPV investors
- HNWI capital syndicates
- family offices

Advantages:

- scalable platform model
- limited balance-sheet exposure





Technology Platform – AI Assisted Underwriting

- Predictive SME performance modelling
- Hyper-local niche underwriting
- Real-time anomaly detection
- Data compounding advantage
- Institutional-grade risk analytics





Proven Market Precedent

- Funding Circle £14B+ lending facilitated
- Liberis £1.5B deployed
- iwoca £4.5B+ lending
- YouLend £9B funding delivered
- Colleganza Illustrative scaling trajectory :
5year projection £43m





Comparable Growth Path – Youlend, Outfund

- Platforms typically begin with SME revenue finance
- Scale through embedded distribution
- Institutional capital follows proven underwriting
- Examples: YouLend, Funding Circle, Outfund
- Expanded into embedded & institutional funding
- Colleganza mirrors infrastructure-first scaling strategy
- Multi-product platform optionality increases upside





Traction

Current progress:

- Platform UI/UX completed
- Alpha product under testing
- Compliance framework in progress

Early market validation:

- strong SME interest
- £350k+ early deal pipeline

Pilot transactions:

- 100% principal recovery to date
- real-world portfolio exposure

Industry engagement:

- Hertfordshire Growth Hub
- local business chambers





Long Term Vision - Roadmap

Platform evolution:

Originator → Infrastructure layer →
Finance rail

Future modules:

- Earned wage access (EWA)
- Salary-linked lending

Key value drivers:

- underwriting data
- capital distribution network
- embedded partnerships





Financial Roadmap & Valuation Trajectory

- Current Raise: £2.5m Pre-money
- Platform scaling milestones
 - SEIS phase → product validation
 - EIS phase → platform expansion
 - Series A → infrastructure scaling
 - Series B → institutional capital expansion
- Platform value increases as scale, data and institutional capital partnerships develop.





Potential Liquidity Pathways (3–5 Year Horizon)

- Strategic acquisition (fintech / institutional lender)
- IPO pathway (growth market)
- Founder-led share buyback
- Secondary liquidity event

Early investors participate:

- before institutional scaling
- before infrastructure maturity
- before platform data moat forms





Use of Funds

- 52% Technology platform (£130k)
- 10% Marketing (£25k)
- 10% Compliance (£25k)
- 8% Operations (£20k)
- 16% Founder remuneration (£40k)
- 4% Contingency (£10k)
- Founder remuneration deliberately modest to prioritise platform build.
- SEIS funds not used for lending capital.





Why Colleganza Wins

Founder DNA

- entrepreneur with decades of SME experience
- multiple-cycle exposure to SME economic cycles
- deep network across SME communities

Aligned Model

- revenue-linked structures
- shared success with businesses

Infrastructure Vision

- data-driven underwriting
- embedded finance distribution





Important Notice

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