



## Providing Revenue Linked Growth Capital to SMEs (Non Dilutive Equity basis)

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

Colleganza is a 12th Century historic partnership model built on aligned capital and shared success. We apply that philosophy to modern growth-intelligent capital, flexible structures, shared outcomes.

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### 1. Executive Summary

**Colleganza Partners** is a UK-based fintech originator and embedded finance infrastructure platform specialising in revenue-linked commercial receivables structures for SMEs.

Colleganza Partners originates and structures revenue-linked advances, funded through institutional capital partners, HNWI, family offices among others. We retain underwriting control, monitoring oversight, and product architecture, while institutional partners provide capital allocation capacity.

The Company does not deploy its own capital. Instead, Colleganza operates as an originator and servicing platform connecting institutional capital with SME revenue-linked opportunities. Revenue is generated through arrangement fees, platform fees, and technology-enabled underwriting services.

Colleganza Partners intends to raise up to **£250,000 under the UK Government's Seed Enterprise Investment Scheme (SEIS)** to:

- Complete platform development
- Finalise regulatory and compliance framework
- Expand underwriting capability
- Support early go-to-market execution
- Establish institutional capital relationships

Colleganza operates at the intersection of:

- Revenue-based finance
- Embedded finance infrastructure
- SME private credit
- Data-driven underwriting

Colleganza's core thesis is that capital should align with performance, not work against it. Traditional amortising debt structures impose rigid repayment schedules that may strain even well-run businesses during cyclical volatility. Equity capital requires dilution and long-term ownership transfer. Revenue-linked commercial capital provides a third path - growth capital that flexes with performance while preserving ownership.





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The long-term vision is to become a multi-vertical embedded finance rail for SMEs, landlords, creators and payroll-linked ecosystems beginning with revenue-linked growth capital as the foundational product.

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## 2. The Opportunity

The UK has over 5.5 million SMEs. A significant proportion are profitable, revenue-generating and operationally sound, yet structurally underserved by traditional capital providers.

### 2.1 Market Problem:

- SMEs frequently generate consistent but volatile revenue
- Operate across multiple payment channels (card, subscription, platform, recurring)
- Lack hard collateral or Asset-light but revenue-rich
- Traditional lenders apply rigid credit models
- Traditional bank debt is based on fixed repayment schedules
- SMEs Too small for private equity
- Too mature for venture capital
- Too intangible for secured bank lending
- Equity capital requires dilution
- Merchant advance models are often narrow and transactional
- Revenue-based funding remains fragmented and broker-led

This creates a clear capital gap - the UK SME “**missing middle.**”

### 2.2 Market Insight:

Modern SMEs may lack hard assets, but they possess real-time revenue visibility and predictable behavioural cashflow patterns.

Open Banking, API integrations and AI-driven modelling now allow forward-looking underwriting based on revenue performance rather than historic balance sheet collateral.

At the same time:

- Private credit is expanding
- Embedded finance adoption is accelerating
- SME founders increasingly prefer non-dilutive growth capital & prefer peace of mind rather than live in fear of breaching a covenant.

### 2.3 Solution:

Revenue-linked commercial capital sits at this intersection. Colleganza Partners operates as a **Technology-enabled fintech originator and servicing platform**, designed specifically for asset-light, data-rich businesses that require flexible growth capital aligned to performance. We sit in the gap between Banks and PE.





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Solutions & ‘Unique’ Features Colleganza focuses on:

1. **Recurring, repeatable & predictable income** SMEs with ‘track record’
2. **Data-driven underwriting** via Open Banking and acquirer APIs
3. **Faster decisioning**: Traditional lending can take longer times which can kill the deal. We are prompt yet prudent.
4. **Every transaction is bespoke & tailored** according to the requirement & affordability of the business, we do not burden the business with unnecessary liabilities as it burns their balance sheet.
5. Banks will look at collateral, **we will look at growth potential** - our ethos “we invest against what you earn”
6. **“Purpose Driven Capital”** only for “growth”.
7. Growth Capital but structured as a debt instrument. **Debt is always cheaper than equity.**
8. Growing companies sometimes are armtwisted or taken advantage of to give away **larger equity stakes at lower prices** while **we don't demand any equity.**
9. This is **NOT a loan &** it falls under **Merchant Cash advance** or **Business Receivables Finance**
10. These facilities are typically structured as **commercial receivables purchases** rather than regulated consumer credit agreements and therefore may fall outside the scope of certain FCA consumer lending regulations.
11. The **Consumer Credit Act 1974 generally does not apply** where funding is provided for business purposes, structured as a commercial receivables purchase rather than a regulated loan, or advanced to a limited company.
12. **Simple Transparent fee** structures instead of interest & compounding or penal interest.
13. **Repayments are linked with a % of revenue &** scale with business performance hence there's less pressure during slower periods
14. **Once fixed fee paid repayment stops**
15. **Near-Source Collection Mechanisms**: Where applicable, repayments may be collected at or near revenue source (e.g., payment processors or platform flows), reducing manual payment friction.
16. **Embedded &** being present where the business is
17. **Shorter duration repayments of 9 to 18 months only**, no unnecessary burdening the business on long term debt traps.
18. **Deferred disbursement capital** unlike traditional loans where you have to draw down on entire loan thereby paying facility charge, interest impacting your P&L & burning your Balance sheet
19. Ideal for **business owners who are passionate** about their business, have **faith & conviction in its growth & value peace of mind** of flexible payments over sometimes slightly higher costs than traditional banks.
20. Ideal for business owners who are **not under pressure** or haste to take on capital at any costs.
21. **We don't want the business to fail. We don't want to take over the company or the assets of the business;** that's not our intention or business model.
22. We are not a **loan to own a shop.** We **do not ask to control or take ownership** of the business.





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23. We want the **business owner to stay focussed on growing the business** and not wasting valuable time, energy and resources on capital raising.
24. We **support their journey to secure higher valuations** by growing and reaching a stage where PE approaches them rather than the other way round.
25. Our **interests are aligned with the outcomes of the business owner**, hence **transparency is a very important pillar of this relationship based transaction**.
26. We **stand with the business owner** in supporting them by offering: Marketing Support Services, exposure to empanelled advisors for Business Insurance Products, Social Media marketing Agencies, Revenue Analytics & other AI backed Tools at Enterprise level insights dashboard, Cash Flow Management Solution recommendations, Partnership Discounts, Asset backed lending, Business Health Assessments MOT, introductions with Exit Strategy and M&A Advisors. This enforces the fact of **shared outcomes & we only benefit when the business benefits**.

### 2.4 Risk Assessment & Mitigation Strategies: Assess - Acknowledge - Mitigate

1. **Duration of loans** : Longer the contract duration, lower the vision, higher the risk. Hence we offer **lower the duration, better vision & more control**.
2. Usually businesses have a once a month payment date and if there is any unforeseen/unplanned expenditure that comes up then lender's repayment is the most easily affected. In our model as **repayments are made at time of every revenue** that the business receives there is no question of the business having to remember the burden to pay the payment on a specific date. This eases out the business owner, gives them more control and helps them better plan with the balance of the revenue.
3. **Dynamic revenue monitoring**: Traditional lenders know of a problem after **30,60,90 days**. In today's age, by that time, it is too late to take remedial actions. With Colleganza remedial measures can be taken almost immediately as we are connected with their accounting books, POS & Bank Account on a real time basis.
4. Given these reasons RBF has one of the **lowest Bad Debts percentage** in the industry.
5. **Risk-Based Pricing Model Linked to Insurance**: We help our portfolio companies build a resilience stack. Provide different types of insurance covers & protections available for business & the business owner to protect them and our Investors exposure. Namely Key Person Insurance, Shareholder Protection, Trade Credit Insurance (Bad Debt Cover), Business Interruption Insurance, Cyber Insurance, Directors & Officers (D&O) Insurance, Supply Chain Insurance, Equipment Breakdown Insurance, Sector-Specific Covers eg. for Hospitality, Healthcare, Franchises, Public Liability, etc. In later phases we add it as an **Embedded Insurance Partnership**.
6. **Facilities are structured around the purchase of receivables** rather than unsecured lending, which is intended to provide enhanced structural protection compared to ordinary unsecured creditors, subject to legal structuring and insolvency law in case the business goes **under liquidation**.
7. **Only Purpose Linked Growth Capital** to SMEs with recurring, repetitive & predictable income with at least 12 months history.
8. **Fraud prevention mechanisms** to regularly monitor new bank account openings or diversion of revenue to other channels.





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9. Focus on **GFC resilient sectors** for example core sectors like dentist, nurseries, tuition classes, insurance commission advance, whiskey barrel suppliers, Childcare nurseries; independent schools & tutoring centres, dental and physiotherapy clinics; private healthcare practices; wellness studios, restaurants, cafés, QSRs, boutique hotels, gyms, spas, specialist SaaS/digital service providers with recurring & repeat revenue. for eg Telco/Broadband providers - contracts usually last for 2-3 years, seasonal businesses & service providers : Farmers, f&b sector service & product providers, gig industry, community-based businesses, etc.
10. **Quality-First Underwriting Discipline:** Colleganza adopts a portfolio-quality-first approach rather than volume-driven growth. Industry history, particularly following periods of economic stress, demonstrates that platforms with disciplined underwriting governance and measured deployment outperform those that prioritise rapid origination expansion. Colleganza's focus is on sustainable portfolio construction, structured risk controls and sector-informed underwriting rather than aggressive scaling.
11. **AI-Enabled Monitoring & Anomaly Detection:** The platform integrates AI and machine-learning tools, including internal modelling and selected third-party analytics, to monitor trading behaviour and identify out-of-pattern activity. This includes revenue volatility, abnormal transaction trends and early stress indicators. The objective is proactive risk identification rather than reactive recovery management.
12. **Sector concentration limits** to reduce overexposure risk, Colleganza applies sector concentration limits within its portfolio construction framework. This mitigates reliance on any single industry cycle and supports diversified risk distribution across defensible SME sectors such as childcare, healthcare, education and recurring-service businesses.
13. **Early Warning & Traffic-Light Monitoring Framework:** The platform operates a structured portfolio monitoring system using a colour-coded assessment mechanism (Green / Amber / Red) to identify potential stress signals at an early stage. This includes indicators such as revenue slowdown, stock turnover issues, delayed receivables, working capital pressure or seasonal trading fluctuations. Early identification allows for engagement and structured adjustment where appropriate, reducing the likelihood of business disruption.

## 2.5 Product Architecture & Capital Flow

### Capital Flow Structure

The flow operates as follows:

1. SME submits application via Colleganza platform
2. Colleganza underwrites and structures the revenue-linked arrangement
3. SPV (funded by debt funds / HNW syndicate / family offices) provides capital
4. Colleganza monitors, services, and manages the facility
5. Revenue-linked repayments are distributed through the SPV
6. Repayment occurs via a pre-agreed percentage of daily or monthly revenue
  - A fixed total repayment cap is agreed at inception (e.g. 1.25x–1.35x of advance)
  - There are no fixed monthly instalments or maturity dates
  - Repayment continues until the pre-agreed cap is reached.
7. Platform deducts its fees and returns the balance to the SPV





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This structure differs materially from traditional term lending. It is designed to align repayment with realised business performance rather than calendar-based schedules.

### 3. Market size & timing (How big can this get + Why now).

The UK is home to over **5.5 million SMEs**, contributing more than **£2 trillion in annual turnover**, yet a significant proportion remain underserved by traditional bank lending frameworks. At the same time, the global private credit market has expanded beyond **\$1.5 trillion in assets under management**, with institutional capital actively seeking SME yield exposure. Revenue-based and alternative SME funding platforms in the UK have demonstrated scalable precedent with firms such as Liberis deploying over **£1.5 billion in cumulative funding** and Funding Circle facilitating more than **£14 billion** since inception. Despite this growth, revenue-linked capital remains a small fraction of the overall SME financing market, indicating substantial headroom for expansion. Colleganza is entering the market at a stage where underwriting technology, Open Banking access and institutional capital appetite have converged before sector consolidation and before embedded infrastructure leaders fully dominate the space.

### Our Target Customers & Early Partners

Colleganza's go-to-market is deliberately **vertical, product-led and purpose-linked**, with an initial concentration in affluent **Hertfordshire** and the high-velocity trading corridor of **Harlow**. These regions are characterised by strong SME density, resilient consumer demand and recurring cashflow businesses. We focus on asset-light, revenue-rich sectors including childcare nurseries, independent schools, dental and healthcare practices, hospitality operators, gyms, wellness studios and SaaS providers-businesses with predictable inflows such as subscription revenue, commission advances and repeat community demand. These sectors collectively represent billions in annual SME turnover, yet remain structurally underserved by flexible growth capital.

Beyond core revenue-linked funding, Colleganza is positioning early within adjacent high-conversion channels including **turnover-linked rent funding for PropCos, embedded "Click-to-Acquire" finance** on business-sale platforms, **creator revenue advances and prepaid social media spend facilities**. By embedding capital at the point of transaction rather than relying solely on outbound marketing, the Company aims to secure early distribution partnerships with brokers, accountants, payment processors and specialist marketplaces before the segment becomes saturated. The objective is to establish regional dominance and embedded partner relationships while the competitive landscape remains fragmented.





## 4. Competitor growth journey

### Competitor Landscape & Differentiation

Most **Private Equity** and Venture Capitals work on a **high failure vs small extraordinary success model**. The basis of their underwriting assumes that the majority of their investments will be bad choices & indeed losses & closures whereas their wins will be multiple Xs thereby carrying the burden of the entire portfolio. We **do not have this mindset or framework of failure manifestation** of having 2-5% success. We want the business to succeed **so we can succeed**. Our **approach is led by empathy and alignment**. Banks are fine to cease the business assets and they are not wrong in doing this, but we don't want to own the business owners assets over their losses, as guided by our motto and ethos we will be motivated to not have ever to do that. **Truly shared outcomes**.

The UK alternative SME credit market has demonstrated clear scalability, with platforms such as Liberis deploying over **£1.5bn in cumulative funding** and **Funding Circle facilitating more than £14bn since inception** before transitioning into institutional-scale lending. **Most established players followed a similar trajectory**: initial niche product launch, rapid loan book expansion supported by institutional capital, and eventual evolution into balance-sheet or marketplace-driven lending models. However, many incumbents were built either as volume-driven lenders or as fixed-term loan providers, optimising for capital deployment speed and statistical portfolio returns rather than sector-focused alignment.

Alternative SME capital platforms in the UK have demonstrated the ability to scale from **sub-£100m deployment in early years to multi-billion cumulative funding** once institutional capital partnerships mature.

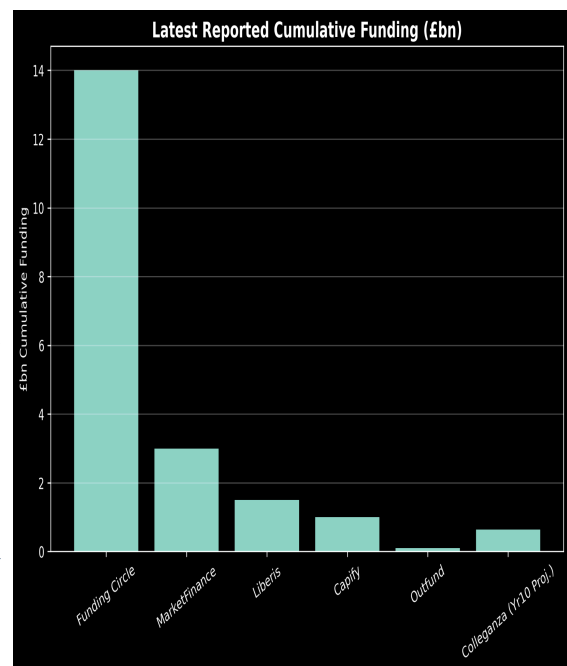
Most of these firms began either as balance-sheet lenders or high-volume transaction models before institutionalising their capital structure.

Colleganza is starting with:

- Capital-light originator model
- Institutional SPV funding from inception
- Sector concentration strategy
- Infrastructure-first positioning

The scaling precedent is clear: once underwriting track record and capital partnerships are established, loan book growth can accelerate materially.

We are **going to focus on the SEIS round raise** hoping to take advantage of the financial year rush along with the momentum of bringing on board like minded brains to form the foundation of quality investors to kick start the next phase post pilot.





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This is why many UK fintech lenders (Funding Circle, MarketFinance, etc.) secured SEIS/EIS in their early days by emphasising the tech + innovation angle, not the lending capital itself.

**Practical Precedents: Funding Circle (peer-to-peer lending) → got SEIS/EIS in the early days. They structured as a platform, not as a lender.**

**YouLend was born in 2016 in CTO Mark Ufland's bedroom with just seven employees, two computer screens and a standing desk.** (Source: [youlend.com/about](http://youlend.com/about))

## Growth journey of market competitors:

Company	Founded	Year 1	Year 3	Year 5	2025/2026 (Public)
Liberis	2007	Early traction	Scaling partnerships	£500M cumulative (~2020)	£3B funding to 1.5M SMEs globally
Funding Circle	2010	£2M lent	Institutional credit scaling	£600M (2015)	£17B lent to 125,000 UK SMEs
iwoca	2012	Early funding lines	Institutional credit scaling	>£1B+ facilities (~2024)	Cumulative funding >£4.5B, £1.5B+ future commitments
YouLend	2017	Early lending	Scaling loan book	~£50–70M cumulative loans	£9B lent to 370,000 businesses; £4B financing from JP Morgan
Outfund	2019	£37M (seed round)	Lending capacity ~£100M+	Series A £115M + £500M+ planned lending	Not publicly disclosed
Colleganza	2026	£1.5M projected lending	£24M projected lending	£43.3M projected lending	—

Source: All data taken from each company's respective websites and publicly reported information (Outfund, Funding Circle, Liberis, iwoca, YouLend, and internal Colleganza projections).

## 5) Purpose/Use of Funds (SEIS)

SEIS funds will be used exclusively for qualifying business activities in accordance with HMRC rules.

### Proposed allocation:

- **52% Technology development** (platform build, integrations & maintenance)(£130,000)
- **10% Marketing (£25,000)**
- **10% Regulatory and compliance framework (£25,000)**
- **8% Operations Staff - Part time (£20,000)**
- **16% Founder Remuneration (£40,000)** (Skin in the game, Reduced Level to Prioritise Platform Investment)
- **4% Misc Contingencies (£10,000)**

The majority of SEIS capital (52%) will be deployed primarily toward completing the technology platform, refining the underwriting engine, strengthening compliance





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infrastructure and supporting controlled go-to-market execution reflecting the Company's infrastructure-first build strategy.

The founder will draw a modest and reduced remuneration of £40,000 during this phase in order to prioritise capital allocation toward platform development and long-term growth and to ensure operational stability during early-stage scaling.

SEIS funds will not be used for lending capital or non-qualifying activities.

## **SEIS Overview**

Colleganza Partners intends to qualify under the Seed Enterprise Investment Scheme (SEIS), administered by **HM Revenue & Customs (HMRC)**.

SEIS is a UK government initiative designed to encourage investment in early-stage companies by offering significant tax reliefs to eligible investors.

## **Potential SEIS Tax Advantages for qualifying Investors**

Eligible investors may benefit from:

- **50% Income Tax Relief**

Subject to HMRC approval and individual tax circumstances.

- **Capital Gains Tax Exemption**

No CGT on gains if shares are held for at least three years and SEIS conditions are met.

- **CGT Reinvestment Relief**

Partial relief may apply to certain reinvested gains.

- **Loss Relief**

Losses may be offset against Income Tax or CGT.

- **Inheritance Tax Relief**

Shares may qualify for Business Relief after two years.

SEIS relief depends on individual circumstances and compliance with statutory conditions.

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## **Investor Eligibility (Summary)**

**To qualify for SEIS relief, investors must:**

- Not hold more than 30% of the Company (including associates)
- Not be employees during the 3-year qualifying period
- Subscribe in cash for fully paid ordinary shares
- Hold shares for at least three years
- Not receive value from the Company during the relevant period
- Not participate in reciprocal or tax avoidance arrangements

Full details are governed by HMRC SEIS legislation.





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## Illustrative SEIS Return Scenarios

*(For illustrative purposes only. Tax treatment depends on individual circumstances.)*

### Scenario A – Share Value Triples (3x Exit)

An investor subscribes **£20,000 under SEIS.**

- Income Tax relief at 50% reduces the effective net exposure by £10,000.
- After three years, the shares are sold for £60,000.
- Provided SEIS conditions are met, no Capital Gains Tax is payable on the gain.

**Total value realised: £60,000 sale proceeds**

**Plus initial Income Tax relief: £10,000**

**Total value realised: £70,000**

From a gross perspective, this represents a **3x return** on the original £20,000 investment.

From a net capital perspective (£20,000-£10,000 initial tax relief), this represents a **6x return.**

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### Scenario B – Share Value Remains Flat (1x Exit)

An investor subscribes **£20,000.**

- Income Tax relief at 50% reduces the effective net exposure by £10,000.
- After three years, the shares are sold for £20,000.
- Provided SEIS conditions are met, no Capital Gains Tax is payable on the gain.

**Total value realised: £20,000 sale proceeds**

**Plus initial Income Tax relief: £10,000**

**Total value realised: £30,000**

From a gross perspective, this represents a **1x return** on the original £20,000 investment. From a net capital perspective (£20,000-£10,000 initial tax relief), this represents a **2x return.**

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### Scenario C – Share Value Falls by 50% (0.5x Exit)

An investor subscribes **£20,000.**

- Income Tax relief at 50% reduces the effective net exposure by £10,000.
- After three years, the shares are sold for £10,000.
- The remaining loss of £10,000 may qualify for loss relief (assuming a 45% Income Tax rate).

Loss relief at 45% = £4,500

**Total value realised: £14,500**

(£10,000 sale proceeds + £4,500 loss relief)

From a gross perspective, this represents a **partial capital loss of £5,500** relative to the £20,000 investment.

From a net capital perspective (£20,000-£10,000 initial tax relief), **this represents a 1.45x return.**





## Exit Strategy

### Potential exit routes may include:

- Trade sale to fintech infrastructure providers
- Acquisition by embedded finance platforms
- Strategic buyout
- Growth into institutional funding structure
- IPO Listing on LSE

*This is not a guarantee of exit timing or valuation.*

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## 6) Achievements, Progress & Pipeline

Colleganza has progressed beyond the concept stage into operational readiness. The platform's UI/UX is complete, and the alpha version of the application is currently under production. Core underwriting architecture is being developed, and the compliance framework is actively being formalised. Early engagement with SME operators has generated strong qualitative feedback, with a **live pipeline of potential transactions** totalling approximately **£350,000** - representing nearly **three months of projected origination** based on current financial modelling assumptions. All pilot customers have repaid principal to date, with one client facing temporary difficulty that was managed through structured engagement. This has provided valuable real-world portfolio experience at an early stage.

Discussions are progressing with a high street bank regarding a potential credit facility, subject to meeting agreed performance milestones. In parallel, early conversations have taken place with private equity and venture investors around the possibility of combining equity participation with structured credit support once the platform has demonstrated further traction. The founder is clear about the long-term direction of the business: while leading the company through its early build phase, the intention is to appoint an experienced credit professional or **CEO at Series A stage**, with **appropriate shareholding**, to help scale the platform into a professionally managed organisation.

Colleganza has also built early credibility through engagement with **Hertfordshire Growth, Hertfordshire Chamber of Commerce, St Albans District Chamber of Commerce and the St Albans Enterprise Agency**. Focusing initially on Hertfordshire and nearby regions has allowed for practical market validation in a concentrated area before wider expansion. A full commercial rollout is planned following completion of the SEIS raise, with current efforts focused on strengthening infrastructure and ensuring capital readiness ahead of the tax year end. Growth will be deliberate and controlled, prioritising underwriting quality and long-term sustainability over rapid volume expansion.





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## 7) Future Vision – 5-Year Outlook

Colleganza is not being built as a short-term lending operation. The ambition is to create a platform that supports SMEs in a way that is aligned, flexible and commercially sensible. Revenue participation models have existed for centuries. What changes today is the ability to apply that structure intelligently, using real-time data, AI-assisted underwriting and disciplined capital management.

The long-term objective is simple: move from originating transactions to owning the infrastructure that enables them. A traditional loan book is valued one way. A platform that controls underwriting logic, servicing architecture, distribution relationships and proprietary data is valued differently. That shift does not happen overnight, but it is deliberate in our design.

As the platform matures, expansion will be measured and strategic rather than opportunistic.

### Planned product evolution includes:

- **Revenue-Based SME Finance (core foundation)**
- **Turnover-Linked Rent Funding (supporting landlords and operators)**
- **Click-to-Acquire embedded acquisition finance**
- **Creator Revenue Advances**
- **Earned Wage Access (EWA)**
- **Salary-backed short-term lending designed to be structured and transparent, not revolving debt**
- **Embedded insurance partnerships**

The intention behind EWA and salary-linked products is important. The aim is not to increase leverage for working individuals, but to **provide controlled liquidity without pushing people into long-term credit card cycles**. Properly structured, these facilities can be more predictable and often cheaper than revolving consumer debt.

Over time, the platform is expected to function across **four distinct verticals**:

- 1. SME revenue-based funding**
- 2. Earned wage access**
- 3. Payroll-deducted employee lending**
- 4. Short-duration retail lending**

The model begins with capital-light. As data accumulates and institutional relationships deepen, the Company retains optionality to selectively introduce balance-sheet participation, following a progression similar to established UK alternative lenders.

## 6–18–36 Month Roadmap

The next 6–18 months are focused on doing a small number of things well:

- **Controlled rollout of the core RBF product**





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- Institutional credit line alignment
- Portfolio validation and underwriting refinement
- Data accumulation and performance benchmarking
- Progression toward EIS readiness

Between 18–36 months:

- Broader embedded finance partnerships
- Product expansion into adjacent verticals
- Appointment of senior credit leadership
- Preparation for Series A capital

**Growth will be paced. Underwriting quality will always come before volume.**

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## Financial Overview

Metric	Year 1	Year 2	Year 3	Cummulative Total
No. of SMEs	60	330	480	870
Avg Ticket Size	£25,000	£30,000	£50,000	----
Capital Deployed	£1,500,000	£11,550,000	£24,000,000	£37,000,000
Gross Revenue	£112,500	£877,500	£3,375,000	£4,065,000
Net Revenue	(£145,000)	£89,000	£1,795,000	£1,739,000

The three-year projections show a clear path: **infrastructure investment first, revenue acceleration second, operating leverage third.** Early years are focused on building the engine correctly. Once fixed technology and compliance costs stabilise, incremental deployment **improves margin profile materially.**

Illustrative valuation assumptions have been modelled conservatively at **4x gross revenue in early stages.** However, valuation drivers are not limited to revenue scale alone. As the platform evolves, additional value layers begin to matter:

- Recurring platform and servicing income
- Embedded distribution partnerships
- Institutional capital integration
- Multi-product ecosystem
- Proprietary underwriting data

**Data is a meaningful long-term asset.** As more SMEs are analysed, pricing accuracy improves, risk flags are identified earlier and institutional confidence increases. Over time, this intelligence layer becomes a defensible part of enterprise value.

**The real re-rating occurs when the business transitions from deploying capital to owning the system that distributes and manages it.**





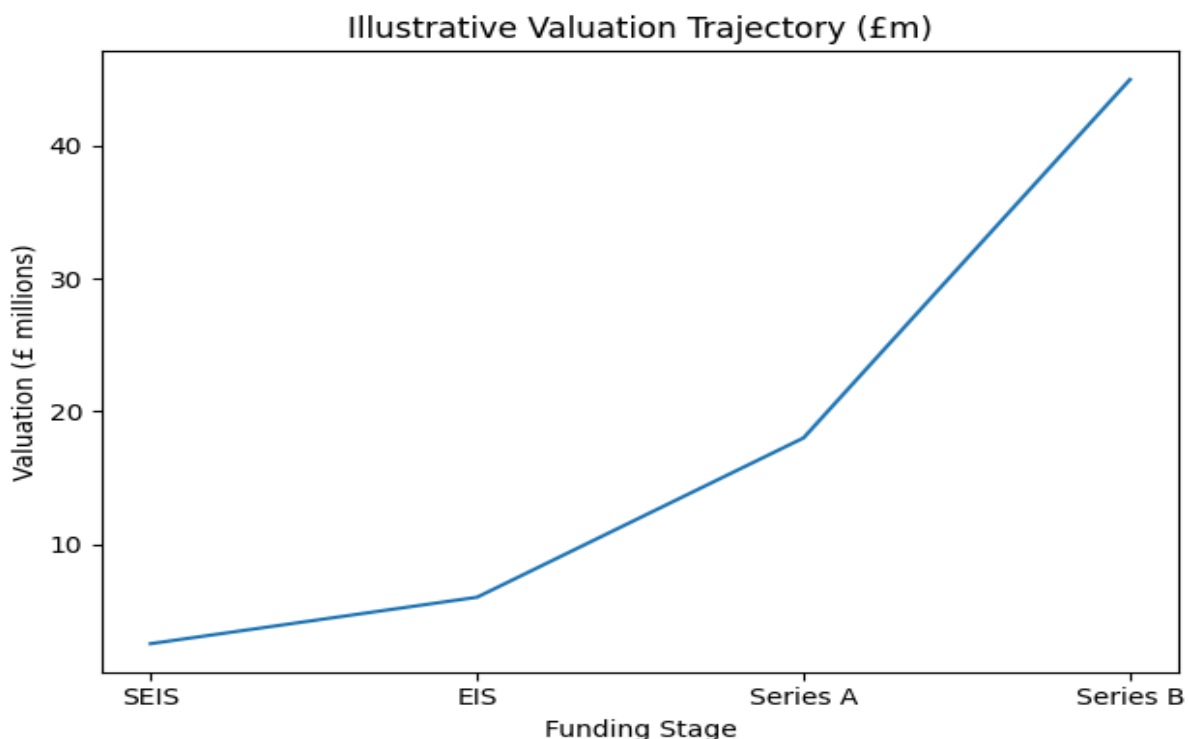
## Investment Outlook

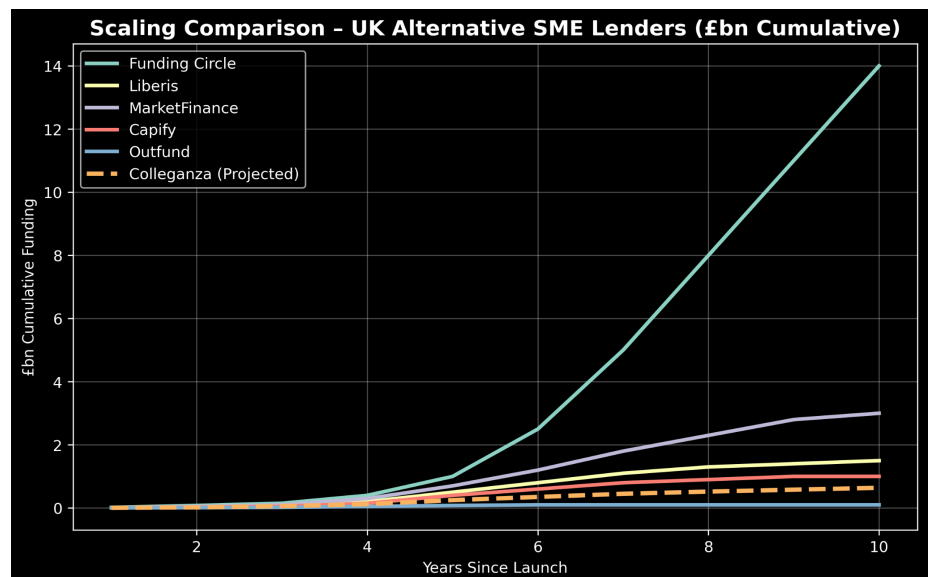
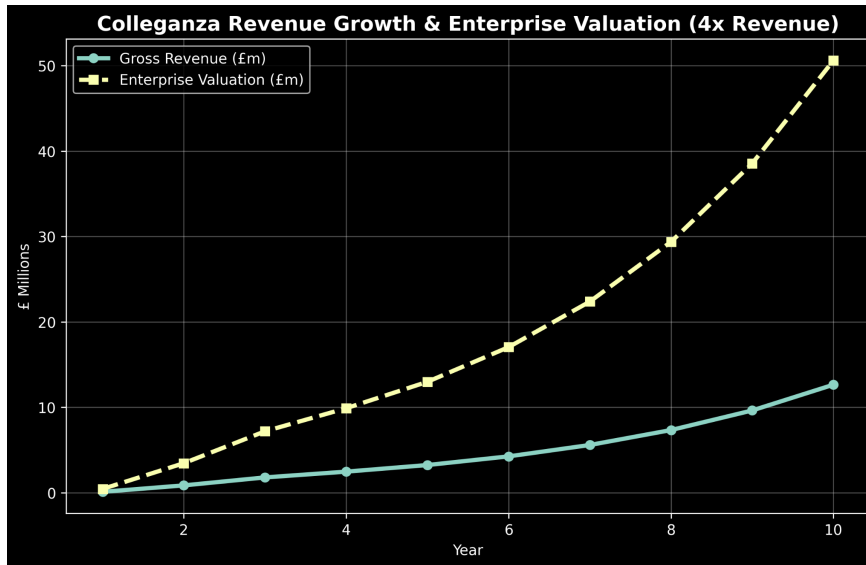
**The SEIS stage is about disciplined execution: proving underwriting quality, maintaining capital alignment and demonstrating portfolio performance. If milestones are met, progression to EIS and subsequently Series A becomes a natural next step. Each phase introduces broader capital access and the potential for valuation uplift, hopefully multiples in x.**

There are no guarantees in early-stage investing. However, the SME private credit and embedded finance landscape continues to expand, and platforms that combine alignment, data and infrastructure have historically attracted meaningful institutional interest.

**For early investors, the opportunity lies in entering at the foundation stage-before the platform matures, before institutional capital scales, and before valuation reflects full infrastructure positioning.**

*This is not another fintech solution. It is the formation of a scalable credit infrastructure platform built to compound data, capital and distribution. The opportunity lies in entering at the formation stage of a platform that evolves from transaction originator to infrastructure owner where valuation is increasingly driven by control of the finance rail and the proprietary data it commands.*





*These projections are forward-looking estimates based on current assumptions regarding market adoption, deal flow, and operational scaling. Actual performance may differ materially. The projections are provided for illustrative purposes only and do not constitute a profit forecast.*

## 8) Founder, Core Team, Professional Partners & Advisors:

Colleganza is founded by an experienced entrepreneur with decades of involvement in multiple businesses, including property development and SME-led ventures. The founder brings first-hand exposure to the commercial realities of running and scaling businesses including managing cashflow volatility, negotiating capital structures and navigating economic cycles. **Having witnessed & survived 4 credit cycles including GFC events** he brings along with him this wealth of exposure of having faced such situations with resilience. **This platform is not built from a purely financial**





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**perspective; it reflects lived experience from sitting on the other side of the table as a small business owner.** That perspective informs the alignment-based design of the product and the emphasis on sustainable growth rather than short-term deployment.

The broader team combines expertise across banking, credit risk and technology. The founding group includes professionals with experience in SME, commercial and structured finance underwriting, supported by data scientists and AI engineers including contributors with strong links to leading UK academic institutions. Product development is led by fintech and SaaS specialists who have delivered scalable digital systems, alongside sector-focused advisors across childcare, healthcare, hospitality and the creator economy. Regulatory oversight is supported by compliance and legal advisors with FCA experience.

Technology development is delivered through a London-based software engineering partner with over a decade of UK operational history, supported by offshore engineering capability for cost optimisation. This structure allows the Company to balance cost efficiency with governance, oversight and delivery control. As the platform matures, the advisory structure will **expand to include senior credit and institutional finance professionals in preparation for Series A scale.**

From a strategic positioning perspective, Colleganza intends to work with a global marketing group within the Ogilvy & Mather network to support brand architecture and communication as the platform grows.

We also intend to leverage academic partnerships (e.g. with Oxbridge / Warwick / LSE) to co-develop and validate our underwriting models, giving them additional rigour and credibility

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### 9) Contact Information

45 Albemarle Street,  
London W1S 4JL  
+447459673151  
kulbir@colleganza.co.uk  
[www.colleganza.co.uk](http://www.colleganza.co.uk)



[Linkedin](#)

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### 10) Business Bank Account Details:

Account Name: Colleganza Partners Ltd.  
Account Number: 30429954  
Sort Code: 04-06-05





# Colleganza Partners – Information Memorandum

## IMPORTANT NOTICE

This document has been prepared for information purposes only and does not constitute an offer to the public. It is intended solely for High Net Worth and Sophisticated Investors within the meaning of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005.

Investment in early-stage companies involves significant risk. Capital is at risk and returns are not guaranteed. This document should not be relied upon as tax, legal, or investment advice. Prospective investors are strongly advised to seek independent professional advice.





**STATEMENT FOR CERTIFIED HIGH NET WORTH, SOPHISTICATED OR RESTRICTED INVESTORS**

## **Investor Status Declaration**

### **Financial Services and Markets Act 2000 (Financial Promotion) Order 2005**

Please confirm your investor classification by completing the relevant section below.

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### **Section A – Certified High Net Worth or Sophisticated Investor**

I confirm that I qualify as a Certified High Net Worth Individual and/or Sophisticated Investor for the purposes of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005.

I understand that:

- I may receive financial promotions that have not been approved by the Financial Conduct Authority (FCA).
- The content of such promotions may not comply with FCA conduct rules.
- By signing this statement, I may lose certain regulatory protections.
- I may not have the right to complain to the Financial Conduct Authority or to the Financial Ombudsman Service.
- I may not have the right to seek compensation from the Financial Services Compensation Scheme or any similar scheme.

I confirm that I meet at least one of the following criteria:

- I had, during the last financial year, an annual income of £100,000 or more; or
- I held net assets of £250,000 or more throughout the last financial year (excluding my primary residence, any loan secured on it, qualifying insurance contracts and pension benefits); or
- I have been a member of a business angel network or syndicate for at least six months; or
- I have made more than one investment in an unlisted company within the last two years; or
- I currently work, or have worked within the last two years, in private equity or SME finance; or
- I am, or have been within the last two years, a director of a company with annual turnover of at least £1,000,000.





# Colleganza Partners – Information Memorandum

I understand that it is open to me to seek independent financial advice before making any investment decision.

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## Section B – Restricted (Everyday) Investor

If you do not meet the criteria above, please confirm that you are a Restricted Investor.

I confirm that:

- In the twelve months preceding this declaration, I have not invested more than 10% of my net assets in unlisted shares or unlisted debt securities; and
- I undertake that in the twelve months following this declaration, I will not invest more than 10% of my net assets in unlisted shares or unlisted debt securities.

For these purposes, net assets exclude:

- My primary residence or any loan secured against it;
- Rights under qualifying insurance contracts;
- Pension benefits or termination-of-employment benefits.

I acknowledge that:

- It is my responsibility to seek advice from an authorised person qualified to advise on unlisted shares and unlisted debt securities.
  - Investments of this nature carry a significant risk and I may lose all capital invested.
- 

## Investor Confirmation

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

Address: \_\_\_\_\_

