

Halagard CONNECT-IN Overview

What we do

- 1) Collecting financial data from 10,000's of SMB's, data is analyzed & scored
 - a) All data is stored and ethically monetized
 - b) Collect fees for credit checks, underwriting, PPM creation & IPO
 - c) Each business will get a Halagard score (rating)
- 2) Investors build investment profiles that are matched up with investment opportunities
- 3) 3-4% of the companies we touch will IPO (sell equity) on our private platform
- 4) Capital flows into the companies and Investors receive shares
- 5) Shares can trade on our private secondary market
- 6) Investors will receive annual reports

Halagard CONNECT-IN is the new Capital option for SMBs

- 1) Debt has been the only the option for SMBs
- 2) Halagard now provides Equity as a Capital option for SMBs
- 3) Our Capital solution is significantly less cost than debt
- 4) 2 significant ways we are different from Debt:
 - a) Minimal cash cost today and no monthly payments which reduces cash flow & growth
 - b) Any follow-on capital raise with equity, has zero cost (company sells more shares)

Our Equity solution is superior to Debt

Capital Need	% of Capital raise paid in fees & interest		How much cash is required up front? *		Monthly Cost for 8% for 5 years (Interest rates may be much higher)	
	Halagard	Debt	Halagard Service Fee	Debt Down Payment	Halagard	Debt
\$1,800,000	29%	34%	\$55,000	\$180,000	\$0	\$33,237
\$5,400,000	27%	32%	\$75,000	\$540,000	\$0	\$99,710
\$9,000,000	27%	30%	\$100,000	\$900,000	\$0	\$166,184
\$17,500,000	27%	29%	\$150,000	\$1,750,000	\$0	\$323,135

* SMB cash down payment requirement for a loan is not part of the calculation of total fees paid by the SMB for that loan.

Why we are different

- 1) Light regulatory requirements & cost due the marketplace being private
- 2) Middlemen are removed increasing efficiency & lowering cost
- 3) We create a new asset class for a group that generates 45% of the USA GDP (SMBs)
- 4) We have reimagined how to raise capital and the demand will be global
- 5) Our Capital option leaves the cash in the SMBs; cash that can fuel growth & improvements

Halagard will be cash flow positive within 9 months of this funding; financial model is available.