

Halagard Financial Projections - \$6M Raise

CONNECT-IN Overview

HALAGARD

The Problem

- 1) SMB owners only have one option when it comes to capital, some form of Debt
- 2) Capital markets haven't scaled to meet the needs of SMBs
- 3) A standard doesn't exist to compare SMB financials or to trade their equity

How we solve the problem

- 1) We connect SMB owners with capital using either Debt or Equity via an online portal
- 2) We verticalize and whenever possible remove middlemen
- 3) For the 1st time, Equity is an option for SMBs via our standardized private marketplace

How we do it

- 1) Collecting financial data from 10,000's of SMB's, data is analyzed & scored
- 2) Strong companies move forward with Equity others go the Debt route
- 3) Investors build investment profiles that are matched up with investment opportunities
- 4) Investors shop and determine IPO's that match their criteria
- 5) Capital flows into the companies and Investors receive shares
- 6) Shares can trade on our private secondary market
- 7) Investors receive annual reports & Dividends

Why SMBs want our solution

- 1) Debt has been the only the option for SMBs
- 2) We can provide capital at the same cost Debt
- 3) With us; follow on capital is a small fee, compared to the full fee for debt

The SMB Market

- 1) In the USA it generates 44% of our GDP
- 2) There is \$200B in loans per year, with another \$200B unfilled

Why we are different

- 1) Light regulatory requirements & cost due the marketplace being private
- 2) Middlemen are removed increasing efficiency & lowering cost
- 3) The ability to raise capital without debt will be a major impact for communities & job growth
- 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

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