



Securing the Capital Needed to Succeed as a Supplier

Founders' Innovation Day

December 2024

Capital Considerations for Suppliers

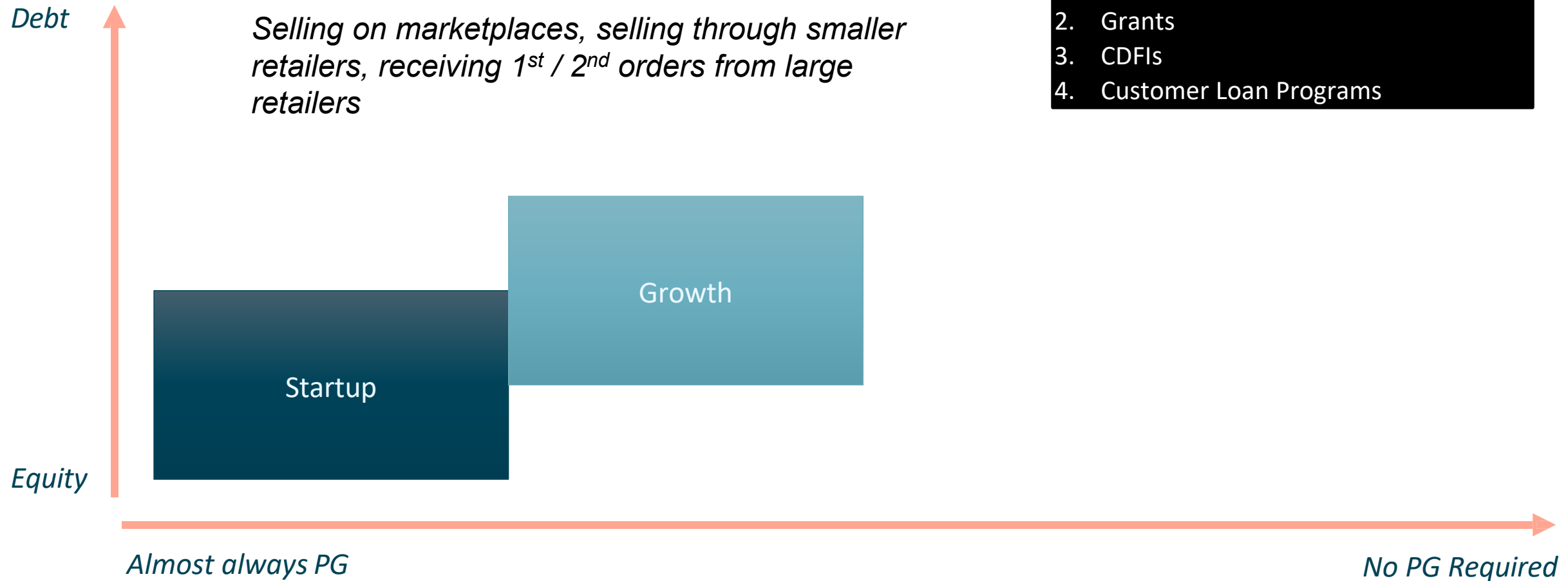
1. Business Stage

2. Supplier Working Capital Cycle

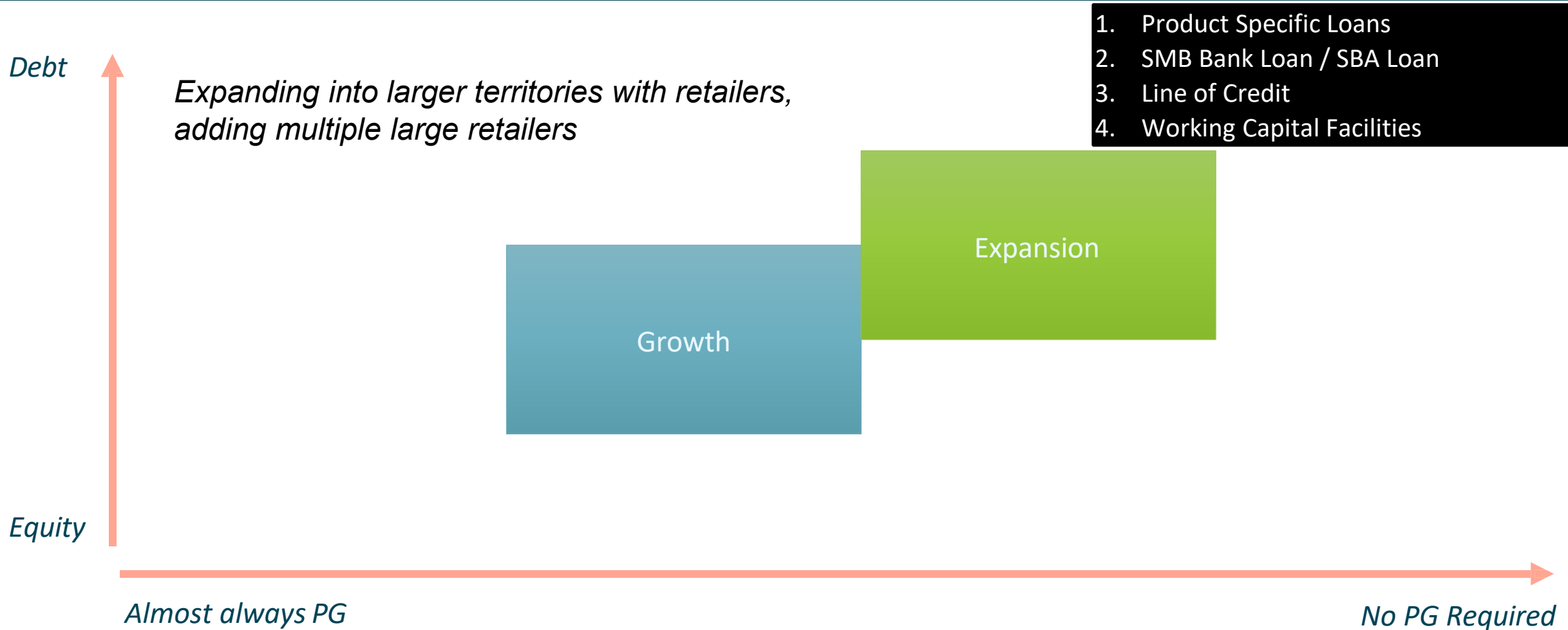
3. Key Types of Financing Options



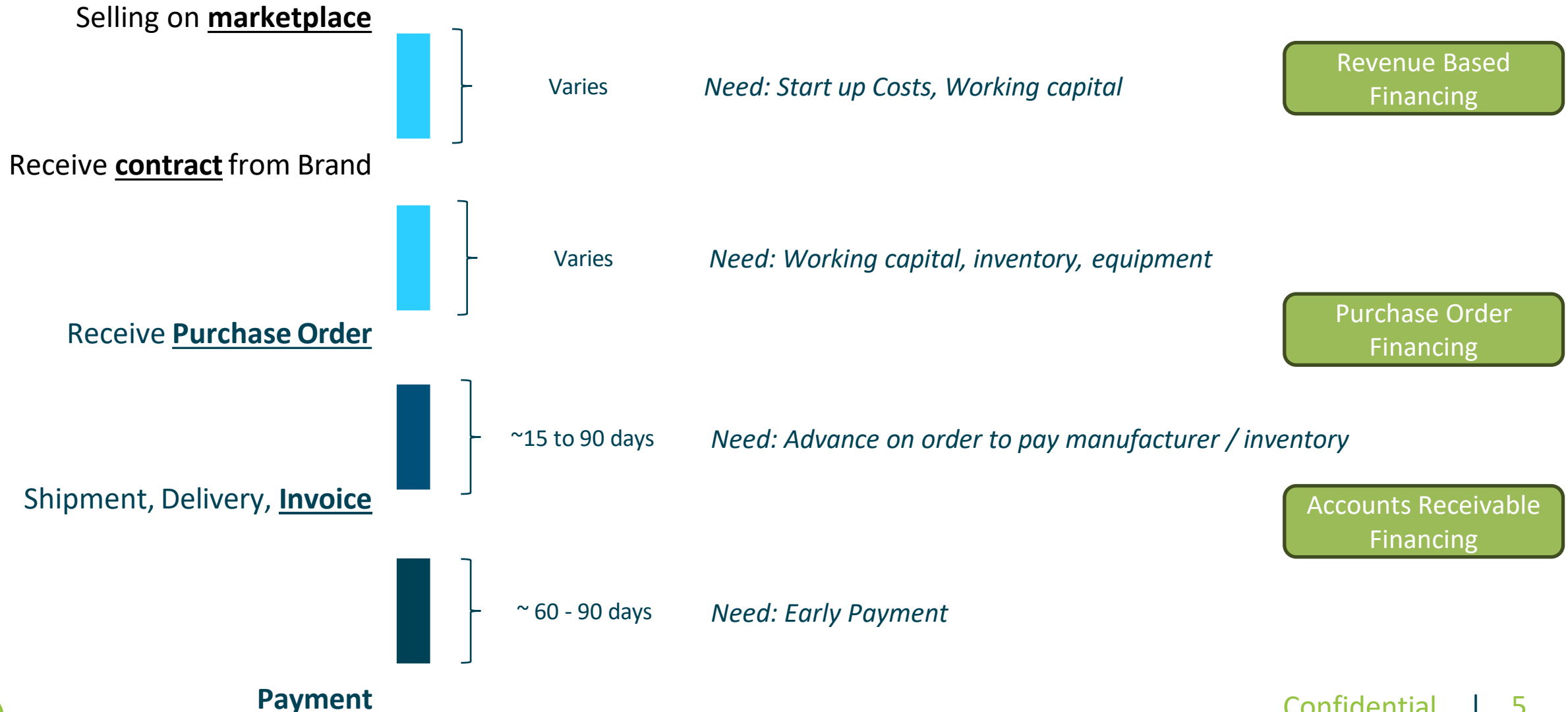
1. Business Stage



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2. Supplier Working Capital Cycle



3. Key Types of Financing

	Revenue Based	Purchase Order	Accounts Receivable
Key Characterizes	<ul style="list-style-type: none"> Marketplace Seller First Order Revenue < \$500K 	<ul style="list-style-type: none"> 2nd order onwards (some track record) Inventory financing needs 	<ul style="list-style-type: none"> Early payment of funds owed from retailer
Type of Loan	<ul style="list-style-type: none"> Term Loan 	<ul style="list-style-type: none"> Line of Credit 	<ul style="list-style-type: none"> Line of Credit
Programs	<ul style="list-style-type: none"> Various Programs 	<ul style="list-style-type: none"> Purchase Order Financing 	<ul style="list-style-type: none"> Supply Chain Financing Dynamic Discounting AR Facilities ABL
Tenor	<ul style="list-style-type: none"> 3 – 12 months 	<ul style="list-style-type: none"> 2 – 3 months 	<ul style="list-style-type: none"> 2 – 3 months
Rates	<ul style="list-style-type: none"> 12% - 35% 	<ul style="list-style-type: none"> 1.5% - 2.5% / Month 	<ul style="list-style-type: none"> 1% - 2% / Month
Watch Out For	<ul style="list-style-type: none"> Payment deducted at source from revenue, not profit, MCA 	<ul style="list-style-type: none"> Cancelled Purchase Orders, Rejections 	<ul style="list-style-type: none"> Worse terms than the retailer offers



Key Next Steps

What can you do today?

Get your Documents Ready

- 2 / 3 years financials
- Business plan + Financial Projections
- Overview of business (customers, suppliers, margin etc.)
- Tax Returns
- PFS

Write down your story

- You have a great story, tell it!
- Stories stick in lenders minds – a good story can elevate a loan package
- We work with brands to do this
- Create a summary with Bridge

Reach out NOW!

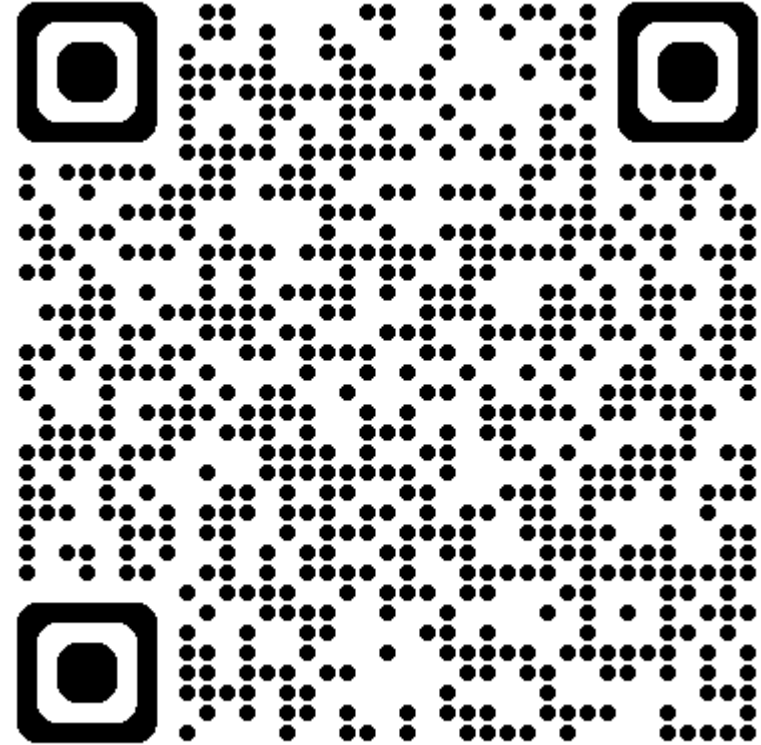
- We are here to help
- Get started before you “need” the loan
- Bridge can help you get prepared



ECRM + Bridge – Office Hours

1. 30 Minute Business Lending Consultation
2. Speak with a member of our team to evaluate and consider options
3. No Cost

- Appropriate Capital Structure
- Capital Stacking
- Lending Options





Our partners

Our partnerships with distinguished industry leaders underscore our commitment to innovation and reach. These collaborations allow us to provide access to capital for a myriad of small- and medium-sized businesses across the US.



Success Stories



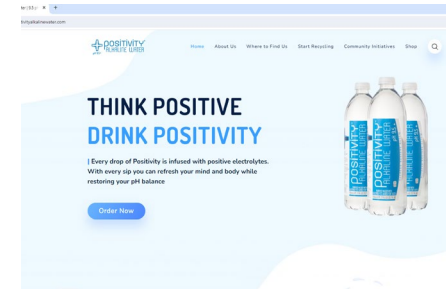
Equipment Financing + WC



Multi Product Supplier



Purchase Order Finance



Marketing Expenses



Grower, Packer, Shipper



Working Capital

