



Company Profile

CONFIDENTIAL



Agenda

- Business background
- Product & technology
- Customer onboarding
- Performance

Business Overview



- Bridgement was founded in 2016 as a FinTech offering simpler access to small business funding in South Africa
- In 2018, Capricorn¹ joined as a major equity partner
- The team is comprised of engineering, actuarial and financial specialists with extensive experience in FinTech and finance, and a deep understanding of SME credit
- Initially, Bridgement had a single product – an invoice finance facility. In order to cater for more SMEs, the product offering was expanded to include a Line of Credit facility and now BridgePay
- Bridgement is a FinTech business with a proprietary platform, built inhouse and leveraging industry-leading tech and alternative data to more efficiently originate, underwrite and service business funding clients in South Africa

Management Team



Daniel Goldberg, CEO
(*B.Sc. Engineering (Electrical, Biomedical)*)

Ex-Bain with experience consulting in banking and FinTech internationally. Founded DocFox, a KYC/AML verification tech platform in South Africa, later relocated to Delaware. Founded and developed Bridgement.



Johann Steyn, CFO
(*CA(SA), B.Com. Accounting*)

Former Chief Revenue Officer and Exco member of VAT IT Group, responsible for worldwide distribution, and senior manager at PwC working on various listed accounts. Currently serves on SAICA ITC's board.



Jonathon Ferrer, Head of Product & Risk
(*B.Sc. (Hons) Actuarial Science, B.Sc Statistics*)

Prior actuarial & consulting experience at Alexander Forbes spanning finance, pensions and investments, and former BD manager at TecEx. Co-founded BitFund, a FinTech platform that simplifies crypto investments via customized index tracking products.



Joshua Miltz, CTO
(*B.Sc. Computer Science*)

Previously owned and ran a software consultancy with clients spanning fintech, healthcare, compliance, and logistics sectors. Co-founded BitFund, a FinTech platform that simplifies crypto investments via customized index tracking products.



Brand Manifesto

We're a group of data scientists and engineers that started Bridgement with a single goal – to use technology and data science to help grow SMEs across South Africa.

We're democratising SME finance and removing barriers to access funding by minimising the complexity and costs associated with it.



Keep it personal

We respect all business owners and are committed to being a long term partner.



Set the benchmark

We use innovation and unconditional support to offer you the best experience.



Zero fine print

Our products and pricing are clear and transparent. No jargon. No surprises.



Grow small businesses

We provide finance responsibly. Accelerating your growth is our top priority.

Brand Values

Agenda

- Business background
- Product & technology
- Customer onboarding
- Performance
- Bank – Fintech partnerships

Products to Cater to Community Schemes

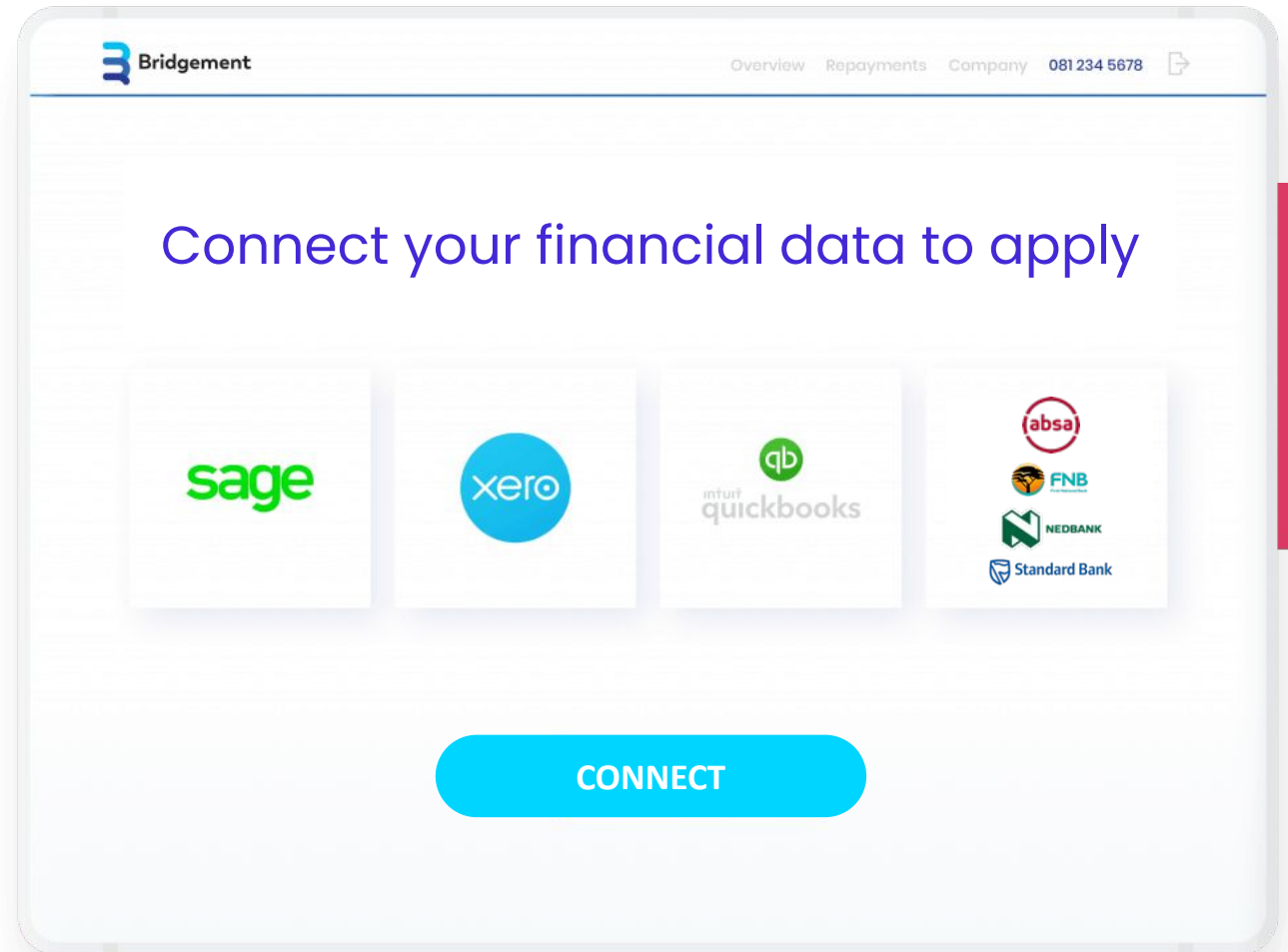


	Line of Credit/ Business Loan	Invoice Finance	Minimum Requirements
Description	<ul style="list-style-type: none">Flexible revolving credit facility to mitigate late levy collections, complete maintenance projects, install solar and various other capital intensive projects.	<ul style="list-style-type: none">Supplier finance: undisclosed, selective invoice factoring to unlock funds tied in receivables	<ul style="list-style-type: none">Formal Homeowner Association, Body Corporate, Sectional Title Scheme in South AfricaAnnual Turnover greater than R1 millionAn established levy collections history of at least 6 months.
Competitive Advantage	<ul style="list-style-type: none">Turn around time <24 hoursOnline and paperlessFlexible revolving facility with free early settlementSame-day disbursements	<ul style="list-style-type: none">Turn around time <24 hoursSingle small invoices accepted100% of invoice value advancedOnline and paperlessNo disclosure to debtors	
	<ul style="list-style-type: none">Costs nothing to applyYou decide when and how much to drawOnly pay on what you use and when you use itRepay early and get rewarded with a discount		



Technology and alternative data are leveraged to simplify access to credit

- ✓ **Quicker, easier online** application process without the risks and burden of paperwork
- ✓ **Better visibility** into trade history and financial performance helps improve credit and fraud vetting
- ✓ Data feeds enable **ongoing risk monitoring** and management



Agenda

- Business background
- Product & technology
- Customer onboarding
- Performance

Onboarding

SMEs apply for funding in 4 easy steps

1

Bridgement Log in

Fast funding for your business.

Register

Take control of your cash flow with our flexible finance. No paperwork.

All you need is:

- ✓ A registered company or close corporation in South Africa
- ✓ Annual turnover of more than R500,000
- ✓ A trading history of at least 6 months

EMAIL:

YOUR BUSINESS EMAIL:

VERIFIED NUMBER:

YOUR MOBILE NUMBER:

PASSWORD:

CONFIRM PASSWORD:

HOW MUCH FINANCING DO YOU NEED?

Any amount up to R5,000,000

CREATE FREE ACCOUNT

By creating an account, I agree to Bridgement's [Terms and Privacy Policy](#)

OR LOGIN TO EXISTING ACCOUNT





Home How it Works Pricing Contact Team of Use Privacy Policy




2

Bridgement john@company.com

Import your financial data so we can verify your trading history

Select your accounting solution:

3

Bridgement john@company.com

You're almost done. We just need some basic personal and business details.

Personal Details

First name(s):

Last name:

Identity number:

Country of citizenship:

☐ I am a director of the identified company and am authorised to enter into finance agreements with Bridgement on its behalf.

Business Details

Registered name:

Registration number:

Address line 1:

Address line 2 (optional):

City / Town:

Province:

Postal code:

When did your business start? Year:

What is your annual revenue? Revenue over last 12 months:

COMPLETE REGISTRATION

By clicking COMPLETE REGISTRATION you agree that Bridgement may collect your personal information from relationship with Bridgement.

4

Bridgement john@company.com

You have selected an accounting package that we currently do not support. Based on this we need the following information to verify your trading history.

☐ Upload your business' bank statements **CONNECT INTERNET BANKING** OR **Upload PDF Statements**

To speed up your application process we recommend you upload further documentation regarding your company.

☐ Upload further supporting documents (Optional) **UPLOAD**

☐ Upload invoices receivable from your customers (Optional) **UPLOAD**

☐ Upload bills owed to your suppliers (Optional) **UPLOAD**

COMPLETE APPLICATION



Apply Online

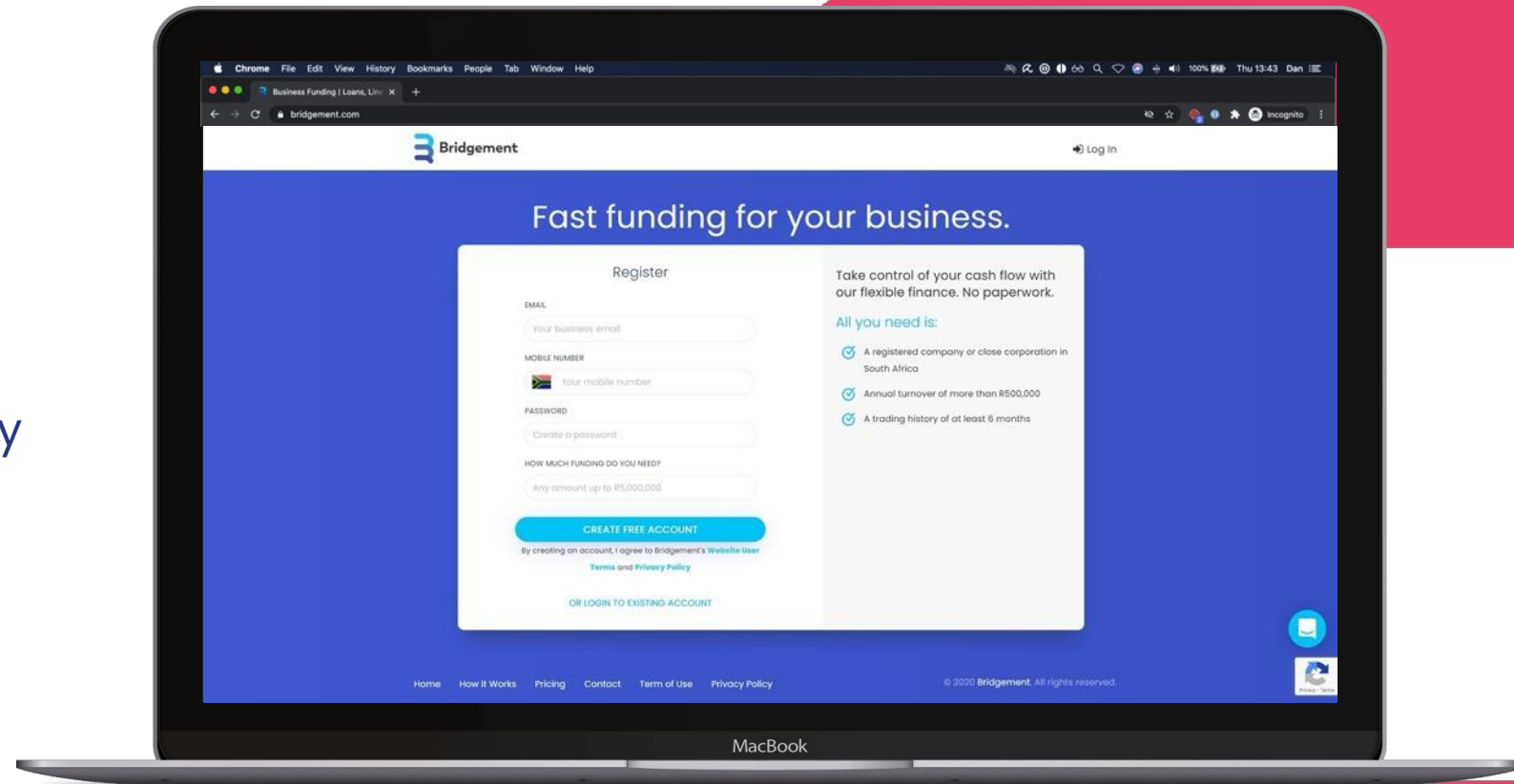
Apply in Minutes, receive funding in hours; no paperwork or lengthy forms.

Step 1: Create free account

Step 2: Connect accounting

Step 3: Business Details

Step 4: Connect bank feed/upload docs
(if necessary)





Apply Online

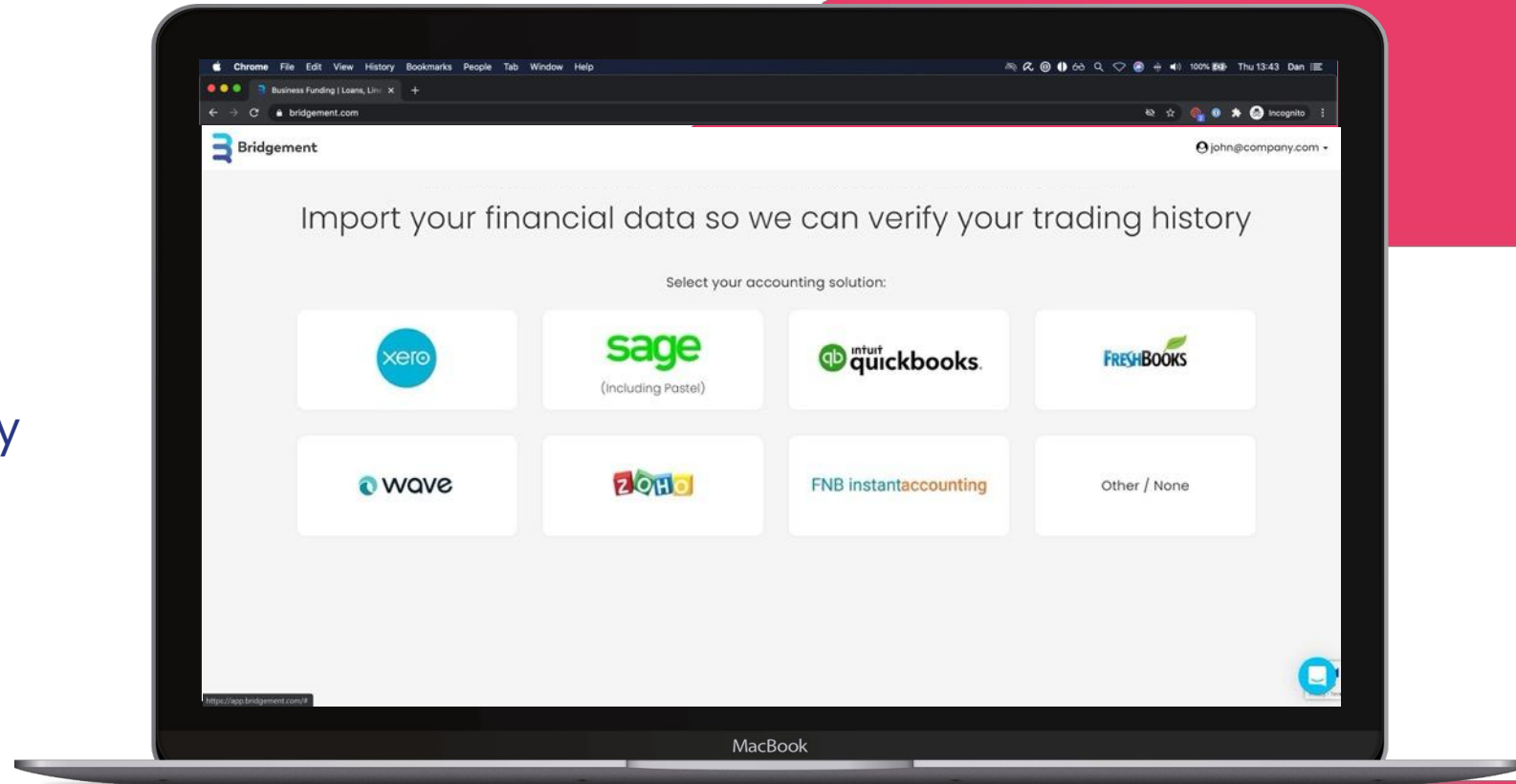
Apply in Minutes, receive funding in hours; no paperwork or lengthy forms.

Step 1: Create free account

Step 2: Connect accounting

Step 3: Business Details

Step 4: Connect bank feed/upload docs
(if necessary)





Apply Online

Apply in Minutes, receive funding in hours; no paperwork or lengthy forms.

Step 1: Create free account

Step 2: Connect accounting

Step 3: Business Details

Step 4: Connect bank feed/upload docs
(if necessary)



Apply Online

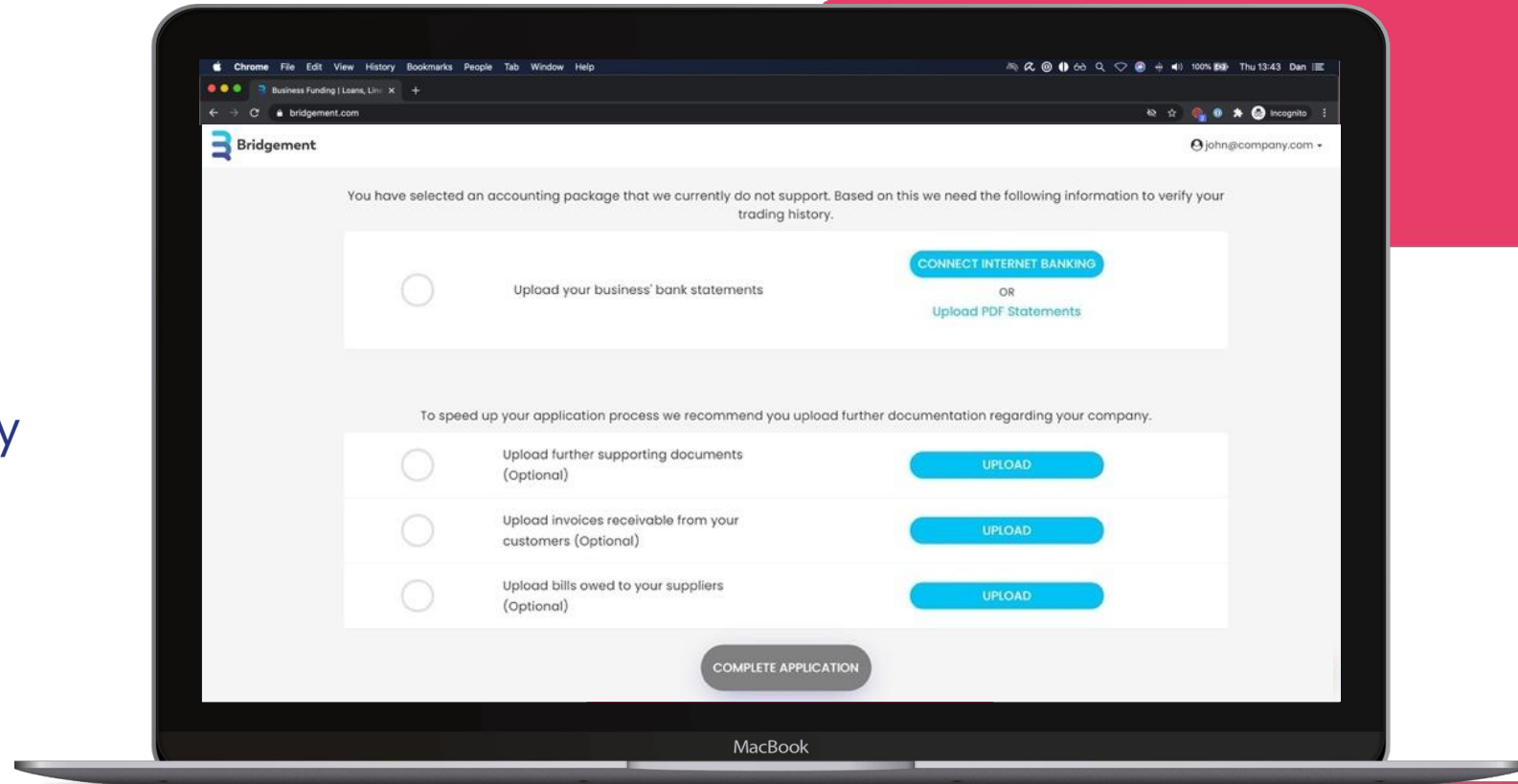
Apply in Minutes, receive funding in hours; no paperwork or lengthy forms.

Step 1: Create free account

Step 2: Connect accounting

Step 3: Business Details

**Step 4: Connect bank feed/upload docs
(if necessary)**

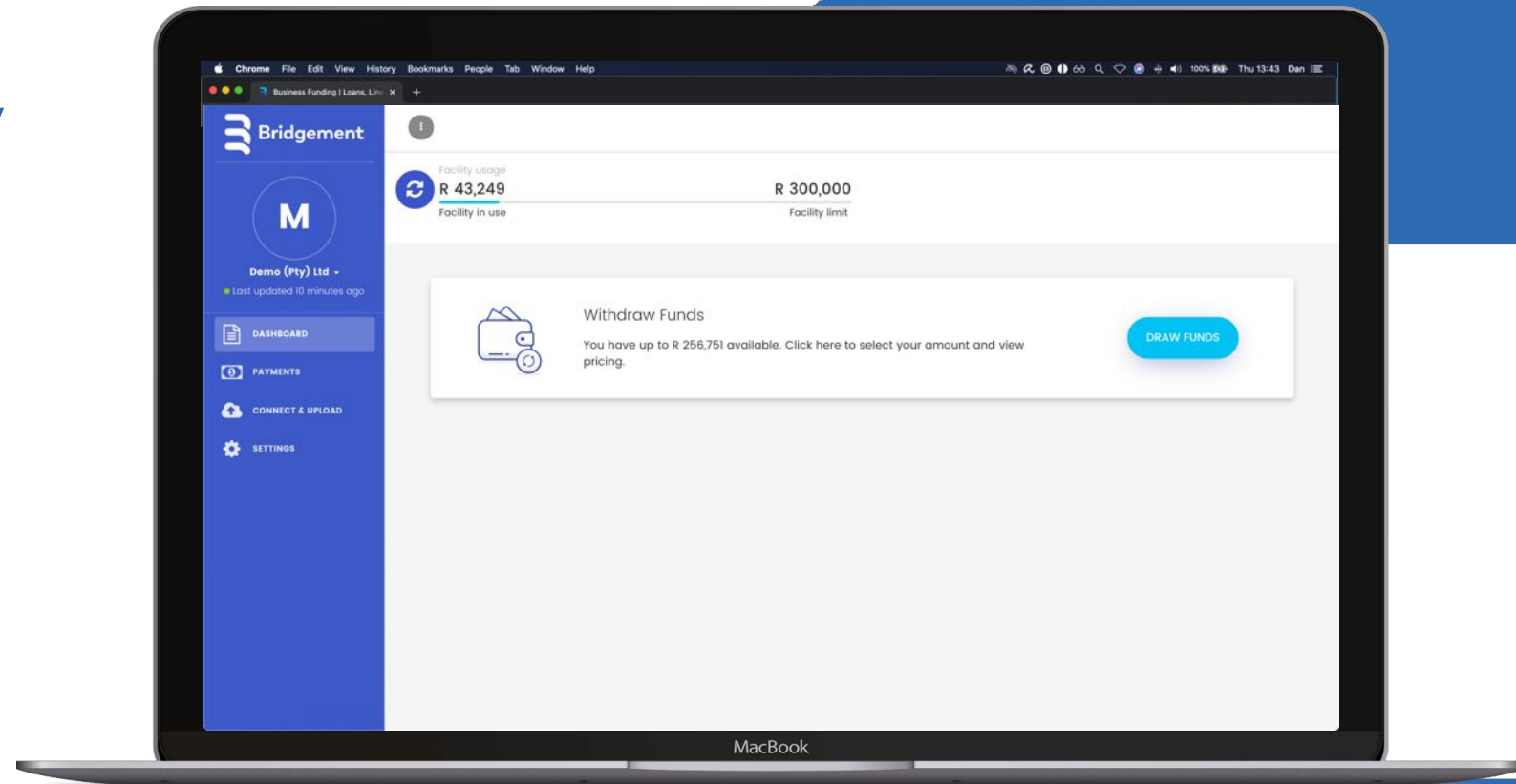




Manage Your Facility Online

Business Loan + Line of Credit dashboard

- Select amount and term
- Review pricing & payment breakdown
- Accept agreement & withdraw funds
- Track repayments
- Settle early

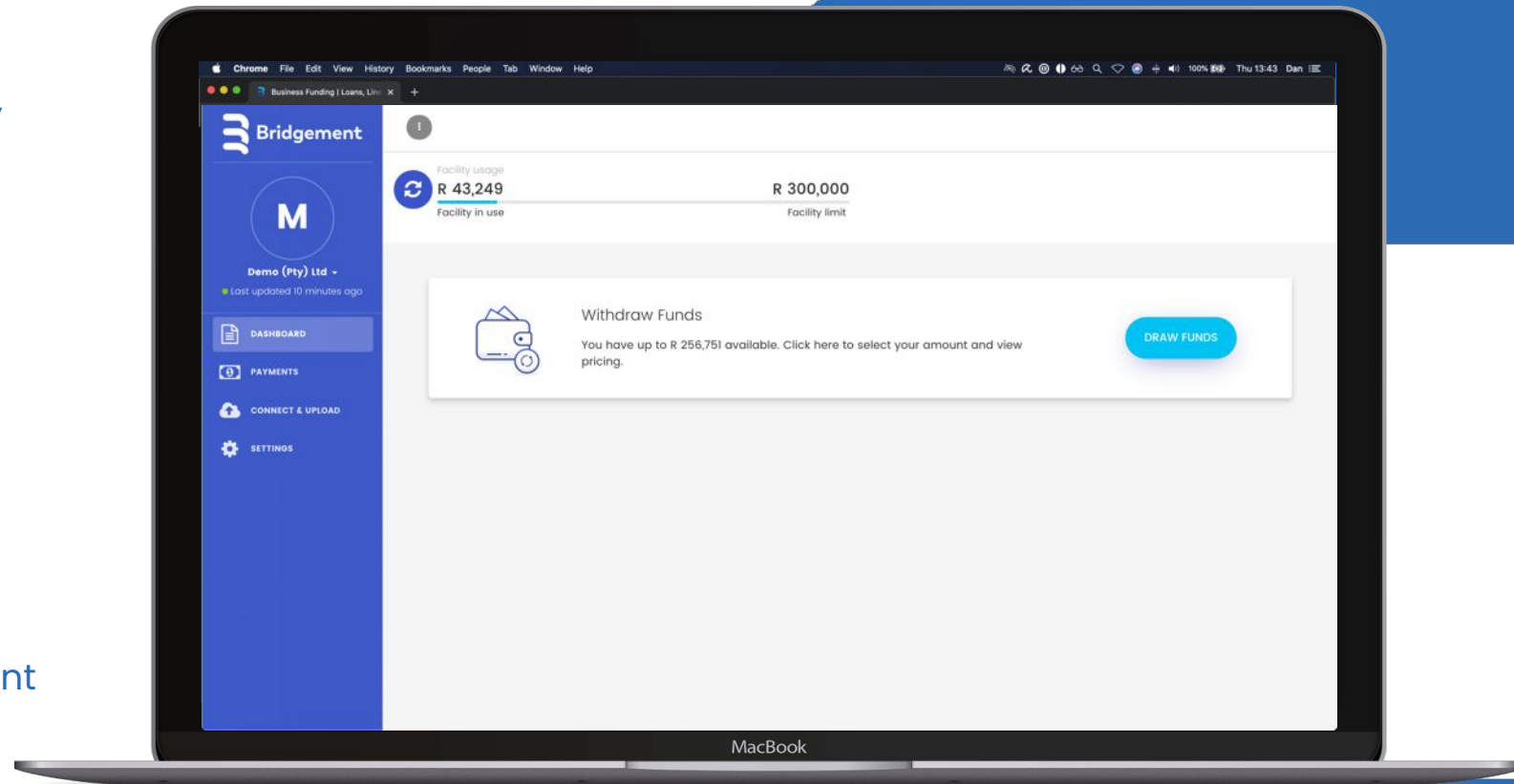




Manage Your Facility Online

Invoice Finance Facility

- Select pre-approved invoice(s)
- Choose term & review pricing + payment breakdown
- Accept agreement & withdraw funds
- Track repayments
- Settle early




Agenda

- Business background
- Product & technology
- Customer onboarding
- Performance

5-Star platform ratings

What clients are saying...



xdonny1
1 review

★★★★★


We would like to thank the Team and Lorin for the best professional assistance we have ever received in many years.

The service was direct, quick and simplified.

Our business has just been saved as we speak and this is heart touching p

Great service Bridgement, keep it up and will always be partners in future gr


Donald



Otto van Stelten
1 review

★★★★★


I received super-efficient service from The Bridgement Team; online registration and application were seamless and my query was responded to in no time. Impressed how it integrates with Sage and Online Banking. Brilliant solution to enhance cashflow for SMEs. Thank you.



Teboho Nkwanyana
Local Guide · 3 reviews · 48 photos

★★★★★

What an experience, we are lost for words! Same day approval, convenient online interface, efficient service delivery and instant payment. Interacting with you has been nothing but a breeze! Oh and of course the best fees by far.



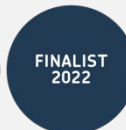
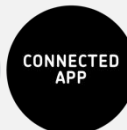
Stephen Berry
1 review

★★★★★

I was refused help from my bank. I have been with them for more than 12 Years. Not only did they refuse, but they took their sweet time in telling me my application was refused. Due to Covid, and late payments from my customers I landed in a bit of financial difficulty. I have order numbers for work to be finished, but unfortunately, these will only be paid late Jan. I approached Bridgement for a loan to carry me through. I could not fault them on anything. The are extremely helpful, efficient and courteous. The money was deposited in my account within less than 24hrs from time of application. Thank You Bridgement. Really Appreciated.

Klein Karoo Elektries

Bridgement is the **top rated SME funder** in SA on the Xero marketplace, according to the NSBC and is rated 4.9 on Google reviews.



Award recognition

Continuous recognition for Bridgement's funding solution through awards and media



BUSINESSREPORT



The Star

BusinessDay



ventureburn

 BIZCOMMUNITY

 IT NEWS AFRICA
AFRICA'S TECHNOLOGY NEWS LEADER

 Moneyweb

 Web



www.bridgement.com



[@Bridgement](https://www.linkedin.com/company/bridgement)



harry@bridgement.com



[@Bridgement_ZA](https://twitter.com/Bridgement_ZA)



© 2023 Bridgement (Pty) Ltd



[@BridgementZA](https://www.facebook.com/BridgementZA)