



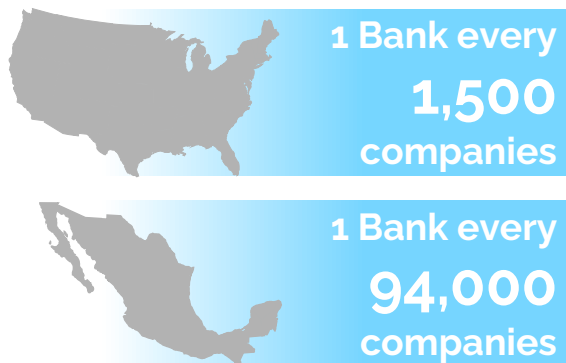
EQUITY LINK

SME INDUSTRIAL EXPORT FINANCING
FINTECH

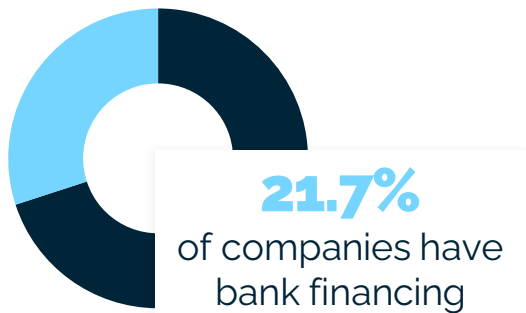
WHY EQUITY LINK?

Structurally underdeveloped financial services in Mexico

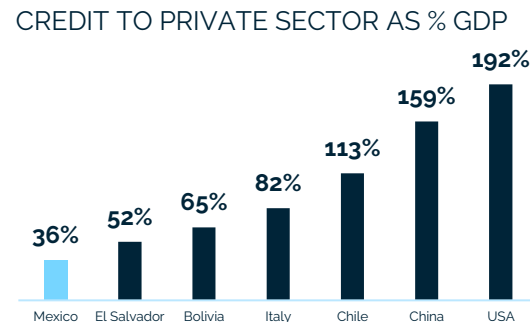
Insufficient
capilarity in
Distribution
Channels



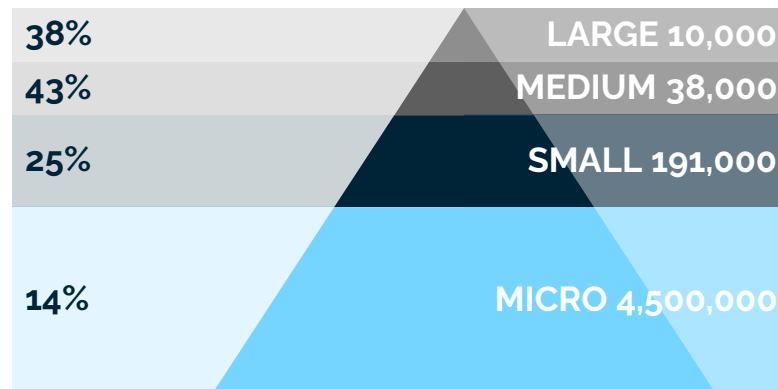
SME
Financing
Underserved



78.4%
of companies
need a branch
for Financial
Operations



COMPANIES WITH CREDIT



WHY EQUITY LINK?

3



✓	Intuitive digital On-boarding experience	✗	Analog Systems depend heavy on paperwork
✓	Proprietary Technology built for factoring operations enables easy and fast implementation	✗	Lack of systems nor understanding of factoring operations
✓	International factoring facilitator	✗	Regulation limits, making it expensive and impacting leverage
✓	Focus on debtor quality, not client longevity	✗	Heavy overhead costs & Consolidation limits
✓	Manufacture Export Savvy	✗	Focused in large corporations
✓	Digital Automated invoice, financing request and payments	✗	Bureaucratic procedures between international banks and their subsidiaries

**We are unlocking the
USMCA biggest wealth
reservoir**



UNTAPPED MARKET

+80%

OF EXPORTS LACK ACCESS TO
FACTORING

\$350 BN USD

Total Annual Exports

\$170 Bn US

Industrial Exports



Continental



Honeywell



Growing at 18.5 record pace



**EQUITY
LINK**

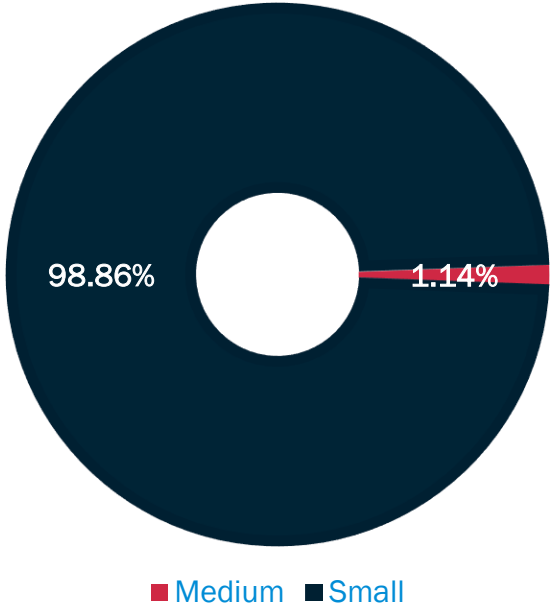
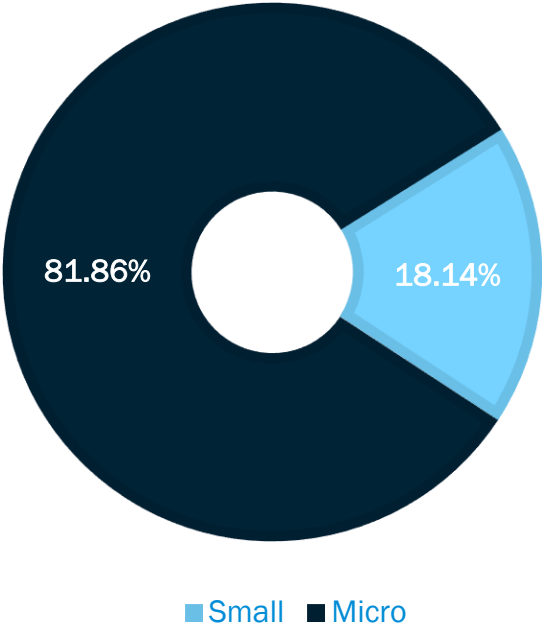
\$6Bn USD

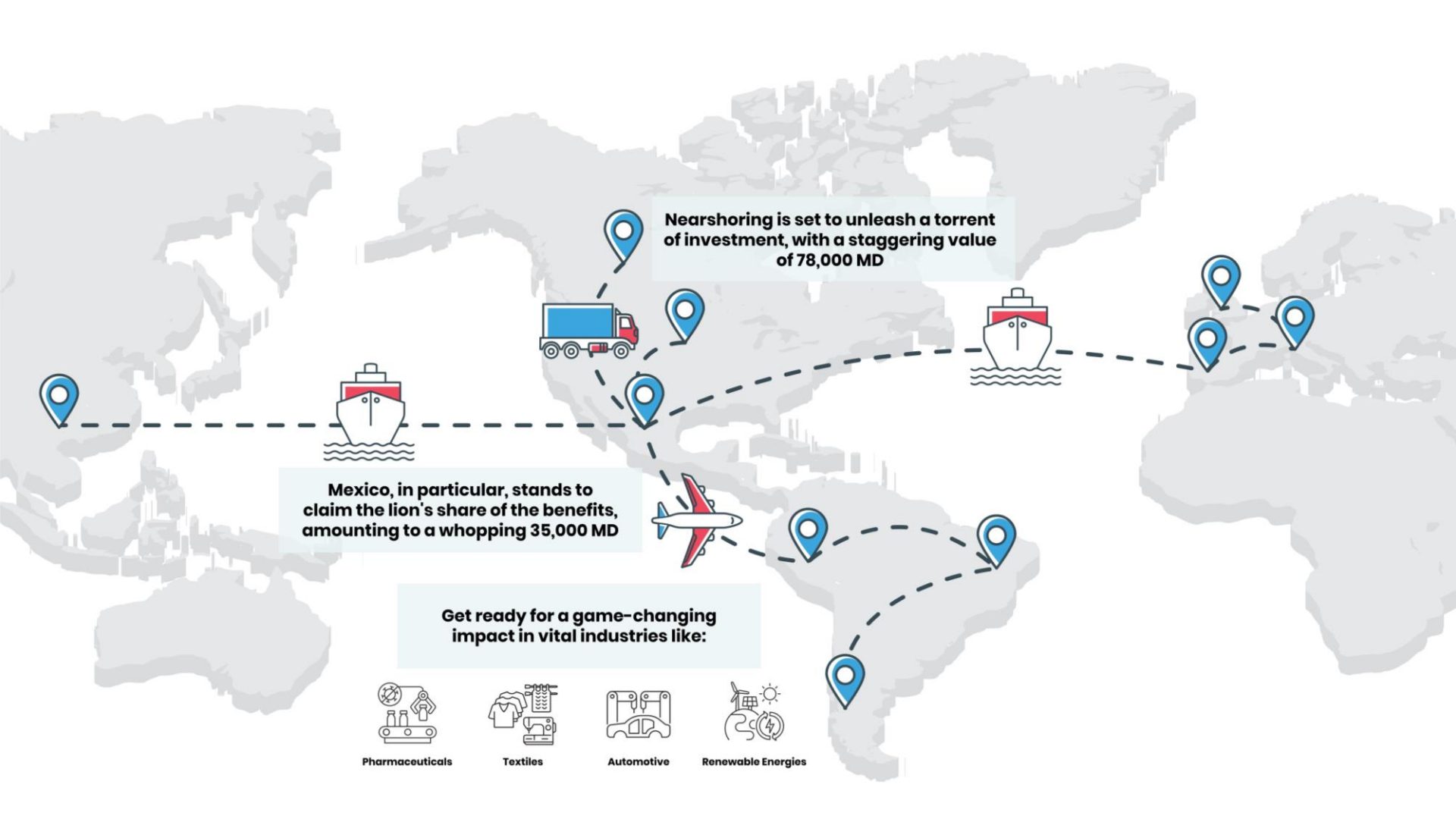
CLIENTS ANNUAL EXPORTS

EQL IS ENABLING SME ACCESS TO INVOICE FINANCING

The service is the first without invoice size or volume restrictions

Micro Companies
Less tha 15,000 USD
< 0,25 MM USD annual sales
1-10 employees
Small Companies
More tha 15,000 USD
2.5 to 5 MM USD annual sales
10-100 employees








Nearshoring is set to unleash a torrent of investment, with a staggering value of 78,000 MD


Mexico, in particular, stands to claim the lion's share of the benefits, amounting to a whopping 35,000 MD

Get ready for a game-changing impact in vital industries like:

- 

Pharmaceuticals
- 

Textiles
- 

Automotive
- 

Renewable Energies

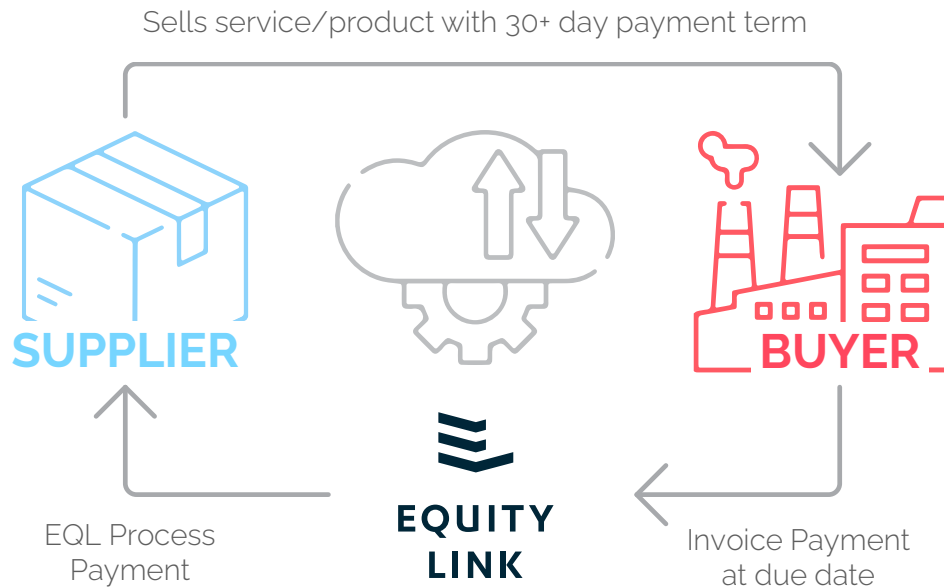


EQUITY LINK IS THE MOST RELIABLE TOOL TO PAY, COLLECT AND FINANCE INVOICES

100% AUTOMATED PAYMENT
PROCESS

API'S & WEB SERVICE

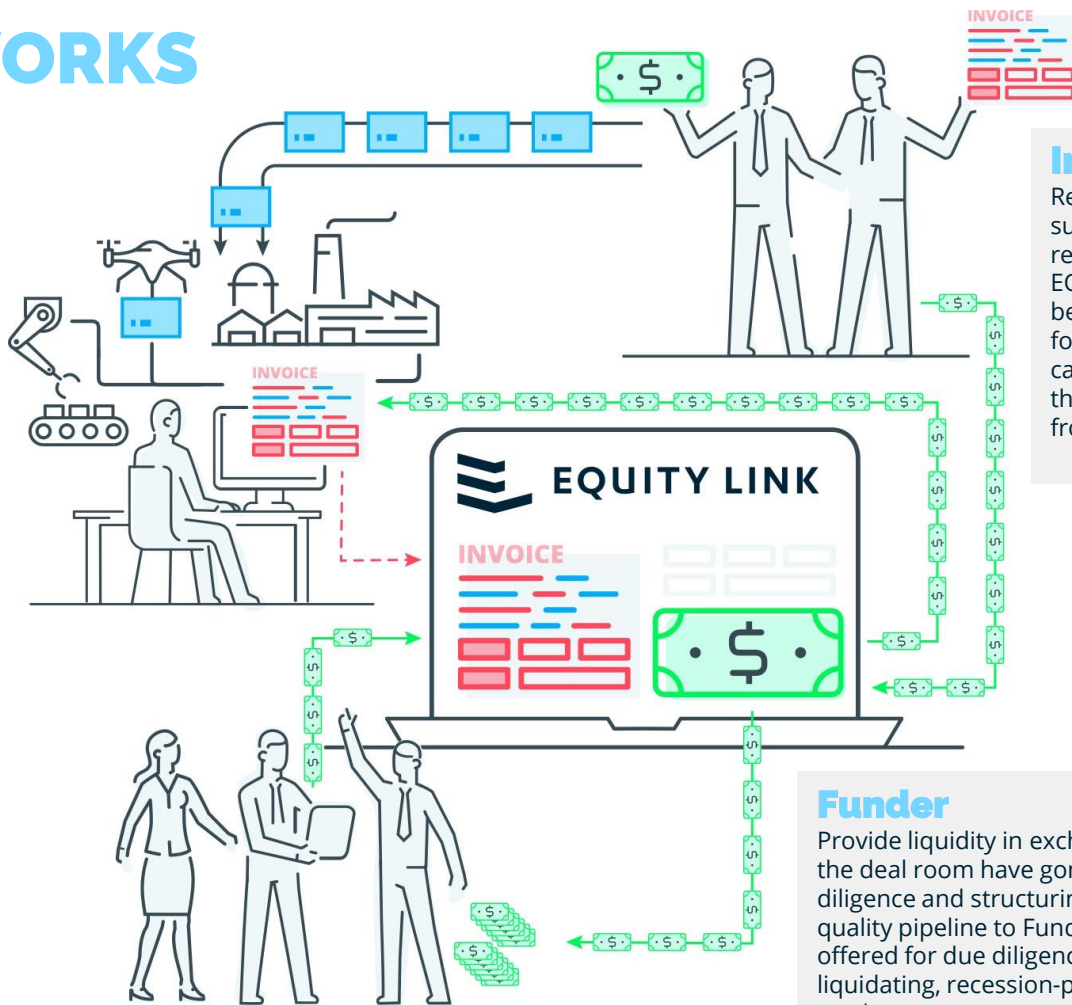
VERIFIED INVOICE WITH TAX
AUTHORITY



HOW IT WORKS

Invoice Payer

Implement a Supply Chain Finance program allowing EQL to pay suppliers with a discount immediately after invoice confirmation and prolonging your payment terms as needed. Our solutions optimise DPOs and overall working capital positions while increasing operation efficiency through technology and planning.



Invoice Seller

Receive instant access to sustainable financing by selling receivables from Payers who are EQL's clients. We call it sustainable because we service small ticket sizes for SMEs and offer a lower cost of capital as Funders hold the risk of the Buyer, a more developed entity from a financial standpoint.

Funder

Provide liquidity in exchange for yield. Opportunities in the deal room have gone through a rigorous due diligence and structuring process to guarantee a high-quality pipeline to Funders. Access to raw data is offered for due diligence before investing into this self-liquidating, recession-proof asset class with above market returns.

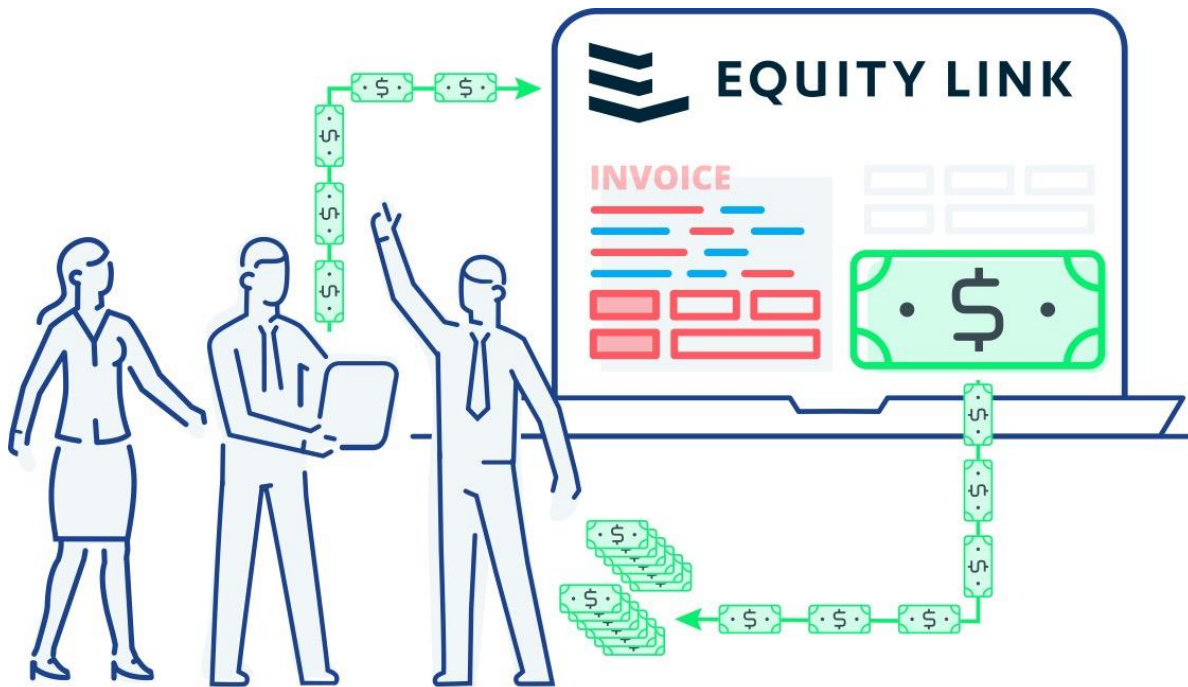
FUNDER

EQL is a supply chain platform

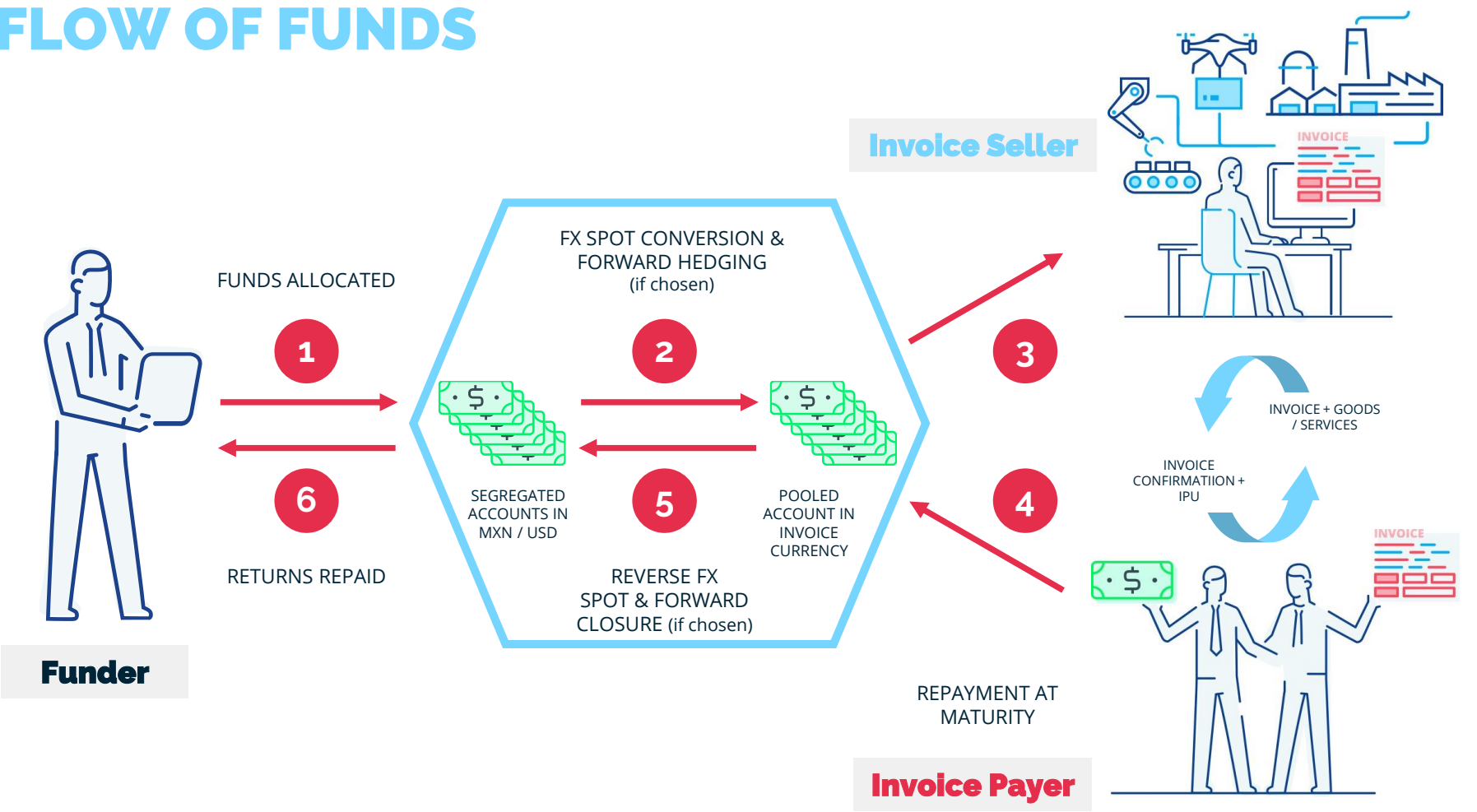
We have developed a supply chain finance platform specifically designed for alternative funders seeking access to mid-sized supply chains finance deals across the world.

In this volatile environment, investors need an alternative fixed-income asset class that is “recession-proof”, self-liquidating and provides stable yield.

EQL offers a platform that acts as an origination source for deals, a quality control mechanism through our due diligence and structuring, as well as an enabler through technology that automates the full investment cycle post-deal approval.



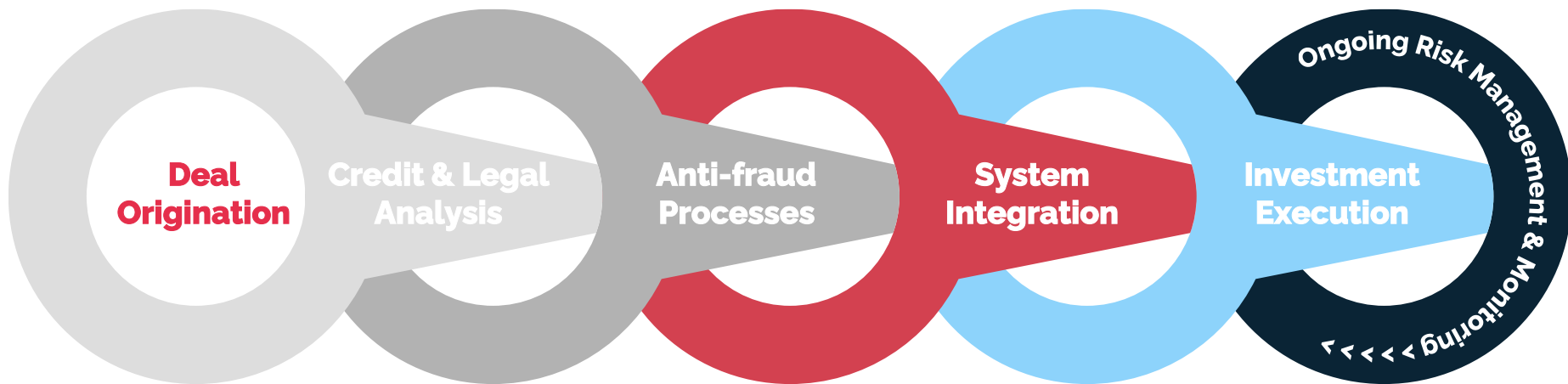
FLOW OF FUNDS



OUR ROLE

Access to supply chain finance deals

Equity Link developed a platform specifically designed for funders seeking access to mid-sized supply chain finance deals across the world. It acts as an origination source of the deals, quality control mechanism through our due diligence processes as well as a technology enabler that automates the full investment cycle post-deal approval.



Each deal on EQL's platform undergoes a rigorous process of credit and legal analysis, fraud prevention and debtor's systems integration before being available for investment, to guarantee the highest quality deal flow.

OUR TRACK RECORD

A PROVEN CONCEPT

0%

OVERDUE PORTFOLIO SINCE FOUNDATION

+15,000

SUCCESSFUL TRANSACTIONS

200+

ONBOARDED MANUFACTURING PLANTS

+3x

GROWTH OF REVENUES 2021 VS 2020

0%

CHURN RATE

+40.00 MM USD

TRUSTED BY INSTITUTIONAL FUNDS



TODAY



+200 Onboarded Manufacturing Plants
+10,000 SME Suppliers
On site HQ: Chihuahua, Mexico City & Queretaro



Payments Infrastructure
API's easy to use



Monetization

- Factoring AR & Supply Chain Finance
- Simple Credit
- Leasing

NEXT STEPS



Big data Marketplace:
Access to exclusive real time market data to buy or sell products & services



SaaS Payments Ecosystem
Multicurrency Business Model



APP Service
Secure + Easy transactionality

A FAST GROWING BUSINESS

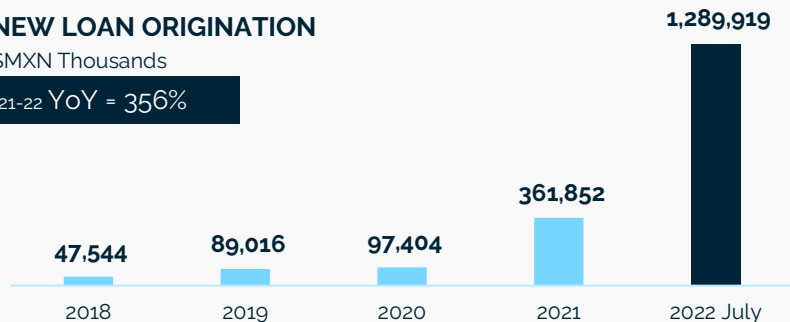
17

Accelerating with control

NEW LOAN ORIGATION

\$MXN Thousands

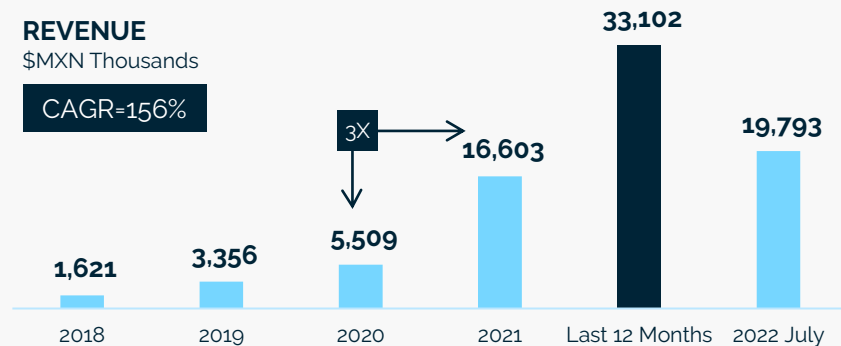
21-22 YoY = 356%



REVENUE

\$MXN Thousands

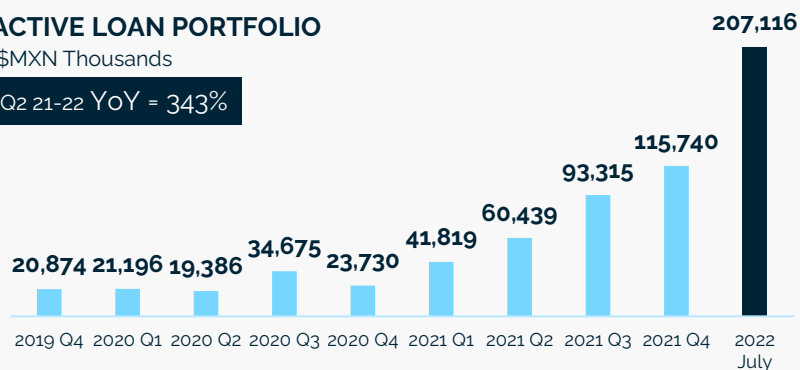
CAGR=156%



ACTIVE LOAN PORTFOLIO

\$MXN Thousands

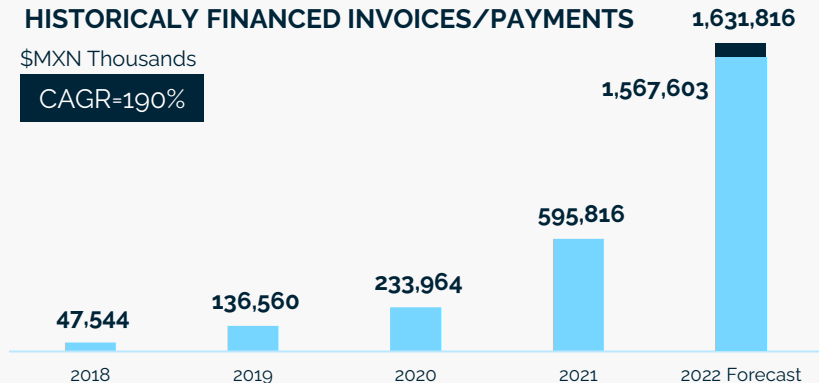
Q2 21-22 YoY = 343%



HISTORICALLY FINANCED INVOICES/PAYMENTS

\$MXN Thousands

CAGR=190%



UNIT ECONOMICS

18

Average
Deal

**\$500,000
USD**

Average
Client Value

**\$150,000
USD**

AVG 3 Year Duration
**AVG 10% Net Interest Margin*

Client
Acquisition Cost

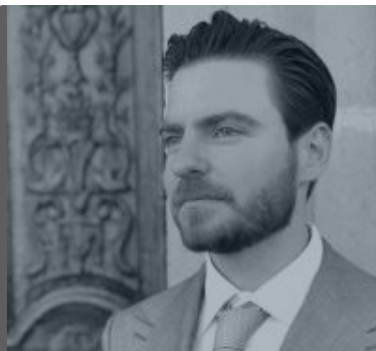
\$30,162 USD

Loan Write Off

\$ 0

A WINNING TEAM

19



MARIO E. ANTÚNEZ

Founder & CEO

- © Engineer from ITESM
- © +10 years of experience in M&A, Private Equity and Banking
- © Member of business councils such as COPARMEX, ASOFOM and DESEC (Economic Development)



SERGIO ORNELAS

Commercial Director

- © +25 years experience in international trade & foreign direct investment
- © Responsible for attracting +120 Aerospace and Automotive projects to Mexico



ALMA RUACHO

Director of Risk

- © Financial Administration from ITESM
- © Experience of +15 years in commercial banking as Risk Director and regional deputy Director of Credit admission in Santander Bank

OUR INVESTORS & ADVISORS

20

A well supported venture

CREARE VENTURES

- ⊙ Creare Ventures is the Camino Creel family offices
- ⊙ Ample portfolio that includes participation in the following industries both at national and international levels: agribusiness, hotels, restaurants, industrial, commercial and residential real state
- ⊙ Founded in 2008
- ⊙ Southt by its CEO Jose Luis Camino Creel

LUIS R. MEDINA

- ⊙ Investor at Equity Link
- ⊙ 2019 National Export Award
- ⊙ Over 20 years as Chairman of the Board at Innovak Global, offices in Mexico, USA, Europe, Japan and South America
- ⊙ Investing partner in private equity funds, real estate and agricultural companies

ANTONIO RÍOS

- ⊙ Director of the Entrepreneurship Institute of ITESM
- ⊙ Doctorate in Management from the University of Houston/ITESM, as well as 9 postgraduate degrees
- ⊙ President and counselor of the College of Engineers
- ⊙ Founder of the Orion Technology Park
- ⊙ Founder of the Orion Venture Capital Fund

MARÍA CRUZ RUSSEK

- ⊙ 30 years of professional experience
- ⊙ Experience in senior management, NGOs and real estate companies
- ⊙ Part of a business group with investments in cement companies, hotels, car dealerships, and real estate
- ⊙ Co funder of CAPTAR A.C.
- ⊙ Counselor in 4 companies, 3 NGOs and 1 university
- ⊙ Bachelor's degree from ITESM

SANCUS CAPITAL

- ⊙ A Firm dedicated to the creation and management of investment platforms with its own and third party capital based in Mexico and Spain.
- ⊙ The investment platforms that SANCUS manages with a value of +US\$2.5Bn are with in Energy, Hospitality, Real Estate, Private Equity, Venture Capitals & Foundations

RAÚL GUADARRAMA

VP of Portfolio Support Group
at Advent International

CLARET URIBE

Founding member at Merama

MAURICIO PORRAS

Co Managing Director at PCG
Investments and Managing
Partner of H2o Capital
Innovation

RICARDO LABORIN

Partner at AP Structured Finance
/ Country advisor at MCM Partners

EQ L IN THE COMPETITIVE LANDSCAPE

21

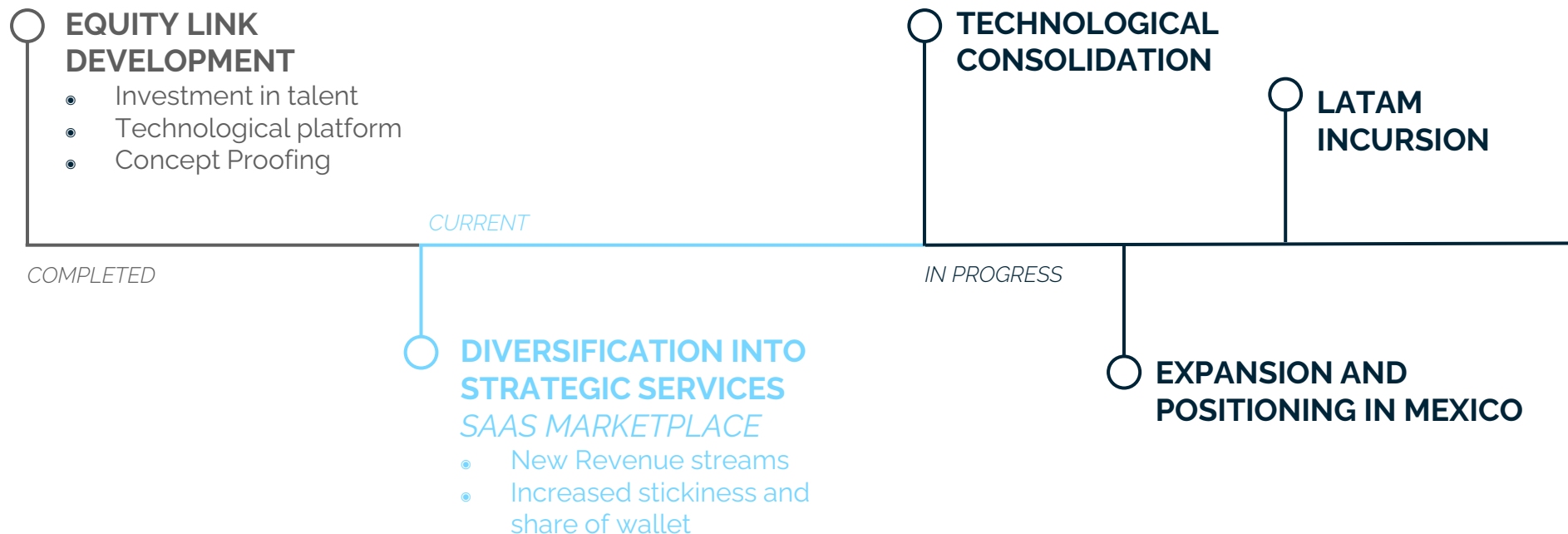


DIGITAL LENDING WITH
STRONG EXPERTISE AND
ADDED VALUE FOR
INDUSTRIAL CLIENTS

WHERE ARE WE HEADED

22

ROADMAP to become Leading Financial Services provider for the Industrial Export Sector



"SERIES A" INVESTMENT 10 MM USD

23



6%

Talent

Top Talent
Marketing
Working Capital

14%

Tech

Fast Credit Analysis
App
Marketplace

80%

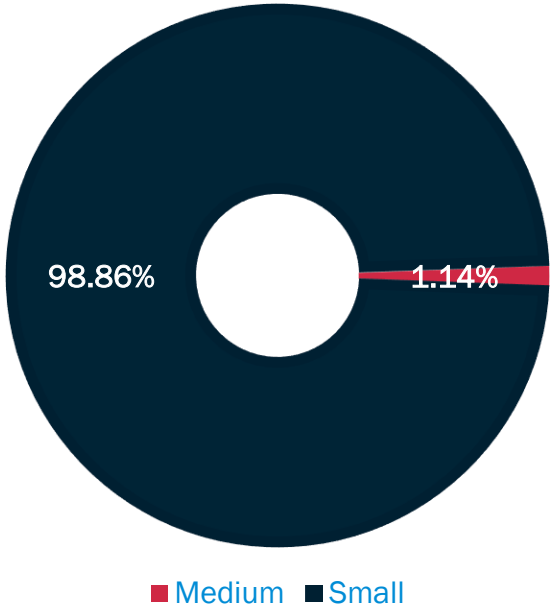
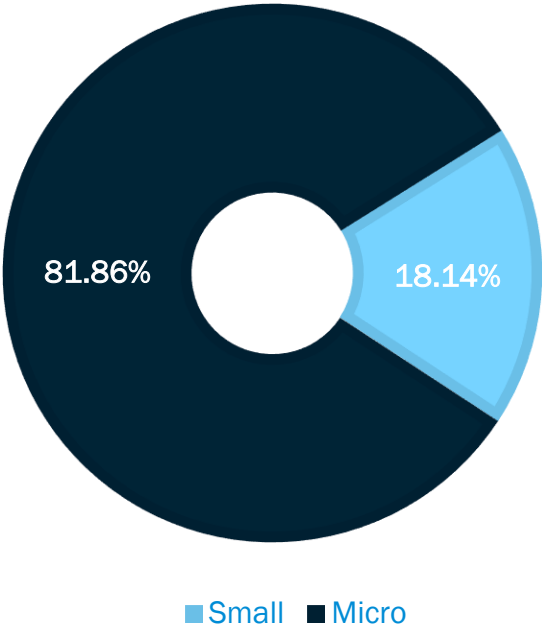
Loan Portfolio Growth

Working Capital
New Capital Funding

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EQUITY LINK

THANK YOU