

From: **Cullen Gallagher** [cullen@lunchpayments.com](mailto:cullen@lunchpayments.com)   
Subject: Lunch Information  
Date: October 29, 2021 at 2:28 PM  
To: Kishor Veerashekar [kishor@prpio.com](mailto:kishor@prpio.com)

---



Hi Kishor,

Thanks for hopping on the call today. Here's the link to the [data room](#) and the information we spoke about.

At [Lunch](#), we're building a platform to digitize the **\$7.6T** still paid every year by paper check. We achieve this by:

1. Automating invoice collections
2. Factoring (lending against invoices)

**Collections:**

Since we started four months ago, we're already processing over **\$400k** per month.

**Factoring:**

We are launching our lending product soon! We already have demand to factor **\$500k** per month. Lunch earns **5%** on these transactions. We are deep into discussions with banks and private lenders to secure our first debt facility to power lending.

Long term we want our platform to enable factoring for a wide range of companies—functionally allowing vendors to accept paper check payments over the internet and get paid immediately. Our goal is to bring a credit card experience to paper check transactions.

I've attached a deck below. If you would like to learn more, feel free to schedule a call directly [here](#).



Lunch  
Invest...all].pdf

Thanks,  
-cullen

Cullen Gallagher | co-founder | [LUNCH](#)  [LinkedIn](#) |



## Can you vouch for John Doe?

John has applied to raise funding for Company Name on Wefunder and provided your name as a personal reference.

*Quote goes here*

Wefunder has raised hundreds of millions for startups that later went on to raise over \$5 billion in follow-on funding from venture capitalists.

Can you vouch for John?

VOUCH FOR JOHN

LEARN MORE

### About Wefunder

We help anyone invest as little as \$100 in the startups they believe in. We're also a Public Benefit Corporation with a mission to keep the American dream alive. We aim to help 20,000 founders get off the ground by 2029.

[Unsubscribe](#) | [About](#) | [Education](#)



Wefunder Inc. runs [wefunder.com](#) and is the parent company of Wefunder Advisors LLC and Wefunder Portal LLC. Wefunder Advisors is an exempt reporting adviser that advises SPVs used in Reg D offerings. Wefunder Portal is a funding portal (CRD #283503) that operates sections of [wefunder.com](#) where some Reg Crowdfunding offerings are made. Wefunder, Inc. operates sections of [wefunder.com](#) where some Reg A offerings are made. Wefunder, Inc. is not regulated as either a broker-dealer or funding portal and is not a member of FINRA.

Company Name is testing the waters to evaluate investor interest. No money or other consideration is being solicited; if sent, it will not be accepted. No offer to buy securities will be accepted. No part of the purchase price will be received until a Form C is filed and, then, only through Wefunder. Any indication of interest has no obligation or commitment of any kind.