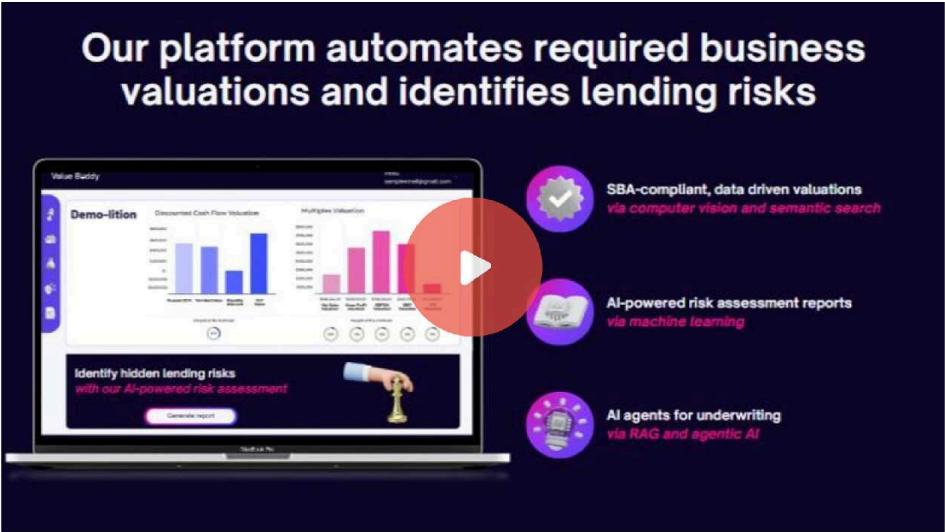


AI-powered SMB lending technology




hellovaluebuddy.com Louisville, KY

Highlights

- 1 \$180K in revenue since going live in April 2024, growing at 40% month-over-month
- 2 17 banking customers - incl. 4 of the top 10 largest SBA lenders
- 3 \$1,00,000 raised from institutional VCs and angel investors
- 4 Techstars '24 portfolio company
- 5 1 of 9 companies in the US to be accepted into the Bank of America Breakthrough Labs Accelerator.
- 6 2024 Vogt Awards, 2024 Venture Atlanta, 2024 Venture Tech

Featured Investors




Keyhorse Capital (KSTC)
Notable Investor

Follow

Invested \$430,000

Zeeshan Bhatti, Head of Platform, Associate

"Value Buddy is revolutionizing business valuations for SBA lenders. With strong execution from Ace, the company's momentum and unique value proposition make it a fintech AI game-changer"



Techstars
Notable Investor

Follow

Invested \$100,000

Tre Baker, Managing Director

"Ace McGill is one of, if not THE, most motivated founder I have ever met. Easy bet. Great bet.

Congrats, brother. Well deserved and would like to participate in your follow-on financing round."



Porter Sablan Capital

Follow

Invested \$100,000

Kevin Porter , Managing Partner

"I am so proud of the progress Ace has made and have truly enjoyed being part of this company story. Their dedication and vision have been inspiring, and I'm confident that great things are ahead for Value Buddy."



Garrett French
Syndicate Lead

Follow

Invested \$150,000

I invest in people contributing to an inclusive, thriving Louisville, KY start up ecosystem.

"I led this round because Ace builds like a STEWARD, not a sprinter.

Louisville needs more founders like him: grounded, resource-aware, and DEEPLY KNOWLEDGEABLE about the space they're building into.

I probably over indexed on this fact, but Ace drives an old paid-off Camry he keeps in mint condition.

That's not "quirky" from where I sit - I'd already decided to invest when he pulled up in my driveway for our conversation hike, but that cemented my decision.

Lastly, I love finding founders who build into slow, opaque and antiquated spaces where spreadsheets still rule (no offense, banks). And the fact he had vibrant sales and shorter-than-expected close time lines?

EASY YES."

Team



Ace McGill CEO

20 years of experience leading valuations teams for Fortune 100 companies before Value Buddy.



Tim Gbur Director of Valuations

Expert in SBA business valuations having prepared over 1,000 reports for top SBA lenders across the country



The future of small business lending



Value Buddy

AI-powered valuations for acquisition loan underwriting

ace@hellovaluebuddy.com

hellovaluebuddy.com

The silver tsunami of baby boomers retiring will result in 5M businesses changing hands



1,500 baby boomers will sell their business each day over the next decade

3rd party business valuations are required to underwrite business acquisition loans

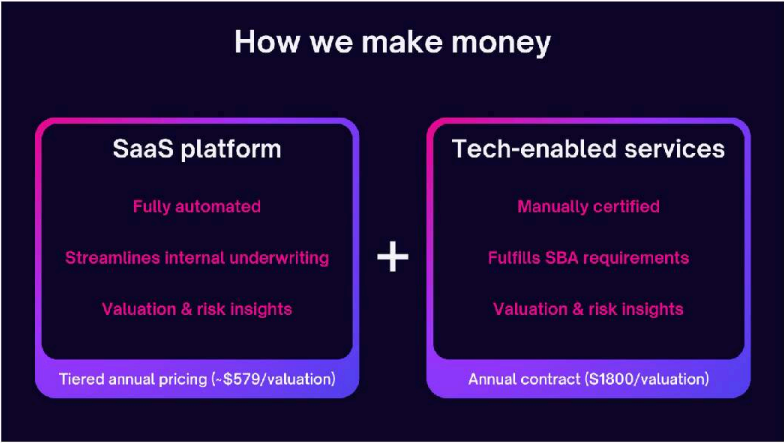


The SBA and most banks require 3rd party valuations to underwrite business acquisitions loans

The underwriting valuation market is fragmented with no tech-enabled solutions

| | Value Buddy | Generalist valuation firms | Local CPAs |
|--------------------------------|-------------|----------------------------|---------------|
| SBA compliant valuation report | ✓ | ✓ | ✓ |
| Lending risk assessment | ✓ | ✗ | ✗ |
| AI underwriting assistant | ✓ | ✗ | ✗ |
| Delivery time | 3 to 5 days | ~14 days | ~30 days |
| Cost | \$1,800 | \$3,000+ | Up to \$8,000 |

Banks and small businesses bear the burden of broken acquisition loan underwriting processes



Our valuation opportunities

SBA underwriting (tech-enabled services)

Summary

Government-required 3rd party certified valuations for SBA 7a acq. loans

Size

60K loans
= \$100M annual revenue



Non-SBA underwriting (SaaS + services)

Summary

Bank-mandated internal underwriting valuations for small business acq. loans

Size

2.3M loans
= \$2.7B annual revenue



Business brokers (SaaS + services)

Summary

Valuations to set the asking price for small businesses being sold

Size

1.2M transactions
= \$1.3B annual revenue



Future-looking projections cannot be guaranteed.

How we're going to market

Banking conferences



AMERICAN BANKER
SMALL BIZ BANKING

BankTech Demo Days



REPUBLIC BANK
(BankTech Incubator)

LinkedIn Ads

Targeted at SBA decision makers



Our fundraising round

\$1.25M



Personnel

\$750K

- Bring current 7 person team on full time
- Hire FTEs, valuation, frontend developer, cyber security



Hit \$1M in ARR

\$426K

- LinkedIn ads
- Cold email infrastructure
- Conferences



AI & UI development incl. in personnel

• Develop new generative AI features

- Create magnetic user experience for lenders



Database licensing

\$76K

- License private business transaction databases
- Purchase access to APIs

Forward-looking projections cannot be guaranteed. Additionally, only \$124k of the round will be raised through Wefunder.

Value Buddy

Thank you!

Reach us at:



www.hellovaluebuddy.com

Valuations are our wedge to sell a suite of loan origination tools to banks

Valuations

Applicant readiness & qualification

Loan packaging & processing

Automated credit decisioning

Quality control & loan funding

- Relies on external parties
- Required by SBA / bank policies
- Highly technical & expensive
- Lending bottleneck

- Internal processes
- Less regulated by SBA
- Value-added offerings