

Investor Fact Sheet

Lendinero Inc.

www.lendinero.com

Company Overview

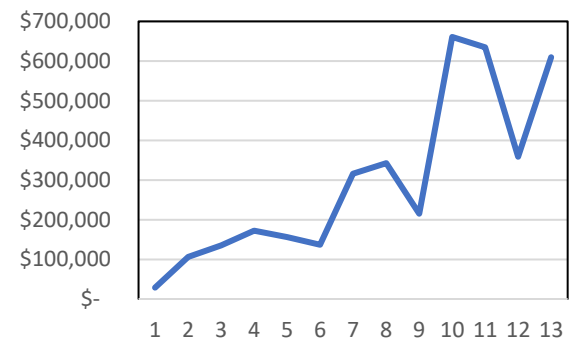
Lendinero Inc. is distributor of business lending products and services to small and medium size businesses. Lendinero utilizes its own proprietary technology via linktolender.com and its funding partners technology to process, underwrite and fund loans. The company focuses on Latino-owned businesses (LOBs) in all 50 states. The company acts as an online broker, brokering loans via partnerships the company has with over 15 lenders, SBA lenders and niche product lenders for business lending only. In addition, the company has syndicated in the past reinvesting earnings into funding loans with some of its funding partners.

Financial Highlights

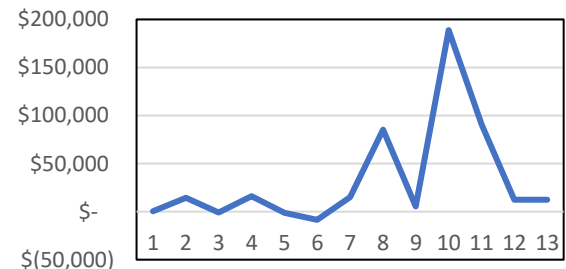
The company-initiated operations in 2012 with \$3,000 dollars. Today, the company has liquid assets of \$509,000 via its largest shareholder KGFA Capital Ventures Inc. and via liquid investments. This excludes non-liquid assets. Total assets \$809,000 (liquid and non-liquid). The gross of liquid assets via its reserve accounts grew 17000% since inception. This is calculated by taking \$3,000 the initial liquid net assets and the actual net liquid assets of \$509,000 Company gross earnings since inception have grown at 1200%. This is calculated by taking the initial gross earnings, the total gross earnings since inception and the average gross earnings since inception. The company operations and cash flow were professional valued at \$2,000,000 at \$2 per share based on earnings per share (EPS), peer price earnings per share (PE ratio), and the standard valuation formula of a business based on 3x the company's gross earnings. Company valuation performed by **Hussain Farhad & Co. Chartered accountants-auditors Nexia International Accountants; with 790 offices globally is available upon request. In addition, the company can provide 1120s and accounting records that are professionally managed by Julio Mayorga, Mayorga & Associates CPA. Last, the company can provide since inception MTB bank statements, MTM ledgers, MTM profit to loss and balance sheet.**

This excludes other liquid and non-liquid assets that the founder has obtained from managing and operating Lendinero. In addition, this excludes intangible and non-liquid assets that company owns to include data, systems, processes, and technology, valued at \$300,000.

YOY Gross Income 2012 - 2024



YOY Net Income 2012-2024



Cash Flow and Operational Highlights

The reason why the company has excellent cash flow is attributed to the following. (i) Low overhead costs on brick and mortar by outsourcing 70% its operations to its own offshore business processing outsourcing companies (BPOs) in Nicaragua. (ii) The company utilizes remote workers in different countries to include Mexico, Panama, Colombia, Nicaragua, United Kingdom, India, and Pakistan. (iii) The company utilizes different freelance online marketplaces for hiring offshore talent to perform web development, programming and marketing. (iv) The company utilizes remote workers and independent sales agents in the United States. (v) The company operates 100% of its business units online, remotely, and offshore. (vi) the company leverages its funding partners technology, utilizes numerous technologies to achieve this operational structure. (vii) The founder has managed cash flow in an excellent manner. This allows the company to reduce its operating costs and achieve the financial results in financial highlights.

Operational Highlights

The company has operated under KGFA Capital Ventures Inc. who has been acting as a holding company and investor of other ventures related and aligned to lendinero to include: linktolender.com, an online origination and CRM platform, Lendinero Latam Academy, an academy to teach people in Latin America about fintech in the U.S., Lendinero with the end objective of converting them into independent agents from Latin America, NT BPO, an offshore business outsourcing center exclusive to Lendinero and most recent, the Lendinero Network, a platform to recruit associates and partners in the U.S. www.lendinero.com , www.lendinero-latam.com, and www.lendineronetwork.com

Stocks and Growth Objectives

Via its cap table the company has 1 million shares of which 200,000 are the founders, 310,000 are KGFA Capital Ventures Inc., and 490,000 are via an option pool. In 2025, the company will launch various initiatives to issue stocks and raise capital in a traditional and non-traditional manner. (i) To recruit associates in the U.S. to grow its distribution channel. Associates will be compensated in cash and with stocks via the option pool. This will give Lendinero greater strength by having associates and referral partners that have a vested interest in the company. (ii)

The company will issue stocks to a proposed board of advisors and individuals that can add value to the company. (iii) The company will make available convertible notes to its clients with a 15% annual return with 50% of the principal balance secured via its net assets and the end of year 1 if the other 50% of the principal balance is not paid it will be converted to stocks. This offers a great incentive for clients to do business with Lendinero because they can obtain a return on investment or have equity in the company.

Upon reaching certain targets via these initiatives the company plans on raising \$200,000 to \$1 million in cash via regulation CF of the SEC. Said capital will be utilized to enhance technology feature, hire specialized personnel in online marketing, programmers and leaders in Latin America to head specialized teams to market niche products and niche target markets. During this process, the company plans on raising capital from private equity funds or institutional investors to fund a loyal clientele base that acquire \$4 million in funding on annual basis. Currently the company earns on an average 4% from brokering its loyal clientele base. By funding its loyal clientele base the company can generate gross, 8%. this will increase profits by 100% via this initiative. At the same the institutional or equity fund investors obtain an attractive return of 12% backed by partial collateral and the clients can obtain a 19% annual rate on their loans as opposed to paying 25% to 30% on annual basis by brokering our loyal clientele base. In summary, these initiatives over the next two years should increase the company's valuation based on cash flow alone, without considering intangible assets or intrinsic value.

Financial Reporting on Stocks and Other Information on Stocks

The stocks issues via the option pool are calculated on annual basis on January of each year. As this is a private company and its stocks are not traded on the public market, there are no continuous recalculations. The company stock per share can go up or down on annual basis subject to a few factors and valuation models. A market cap and a report like this one will be issued and or available upon request on annual basis to the stockholders who obtain stocks via the option pool. The stocks have no liquidity at this time and cannot be traded in an open market. Owners of the stock can sell their stock to a private party if the private party is willing to pay the shareholder who was issued stock via the option pool. The stocks issued via the option pool have not voting rights. Advisors on the advisory board can provide feedback and advice but cannot vote on the company's financial or operational decisions.

Cap Table Summary

Shareholder	FD	% FD
Founder	200,000	20%
KGFA Capital	310,000	31%
Option pool	490,000	49%
Total	1,000,000	100%

Balance sheet highlights

Cash & Cash Equivalents	505000
Total Assets	300000
Total Liabilities	60000
Shareholders' Equity	240000

Continued: Financial Reporting on Stocks and Other Information on Stocks

The founder believes that for the last 10 years not having partners or shareholders has contributed to the cash flow success of the company. The founder believes that anyone who wants to obtain voting rights must add excessive value to the company. For instance, if an individual can obtain a bank partnership on bank denials or to comply with CRM and said partnership can generate 300 to 500 loan applications per month, that is excessive value. If an individual can have access to assure that the company can be featured monthly on Univision.com that is excessive value. If an individual is an influencer and has 1 million plus followers and 30% are within our target market and they feature lendinero weekly that is excessive value. Otherwise, cash will not resolve the growth objectives of the company. The founder seeks individuals and investors who not only can contribute cash, but that can also add excessive value. The company is financially healthy and is not strapped for cash.

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