

Sprout Financial

Company Overview:

Sprout Financial (Sprout), is a full-service funding service provider with an intelligent full-stack technology platform that offers customized funding solutions directly to small businesses and to Partners that offer funding to their customers. Sprout serves most industries as many of our products compliment industry specific lending but we are primarily in Franchising, Real Estate Investing, Business Education and Digital Marketing.

Product/Service Overview:

Sprout offers instant decision and onboarding technology free to our revenue-share Partners. Financial products that make up our base of lending include unsecured lines of credit, personal installment loans, business LOC and term loans, 401K Solo loans, Hard Money and Private Money. Utilizing these funding products, Sprout underwrites and creates unique products where small business owners are underserved in our primary markets. With our unique lending products in high growth markets, lending decision technology and scaling servicing technology, Sprout is set apart from traditional lenders and can fulfill on a massive lead flow.

Market Opportunity:

Sprout is a growing leader in our primary markets but has the technology platform to extend in other vertical markets with our breadth of lending products and auto-underwriting rule/AI based technology. Sprout not only receives leads from dozens of lead source partners but also generates leads in multiple markets from our digital services division. For our Partner driven leads, our unique partner revenue share model permits us to grow without tapping cash flow for lead generation. Currently Sprout funds over a billion dollars a month and is in position to scale with increased lending.

Executive Management Team:

Stephen Campbell, CEO. Prior to founding Sprout, Stephen was CEO of MiCamp Solutions and is a co-founder/co-owner. MiCamp is a preferred technology solution partner of First Data, processing over \$4B dollars annually. Stephen is a serial entrepreneur in Fintech and has an Organization Behavior Management degree from Brown University.

Tim Baldwin, CTO. Prior to joining Sprout, Tim was Chief Information Officer of Wilmington Trust RIS which managed over \$50B in retirement assets and a technology leader in retirement investment services. Tim has been a CTO and lead architect for fortune 100 companies for the majority of his career and holds a BS in nuclear engineering and physics from UW Madison.