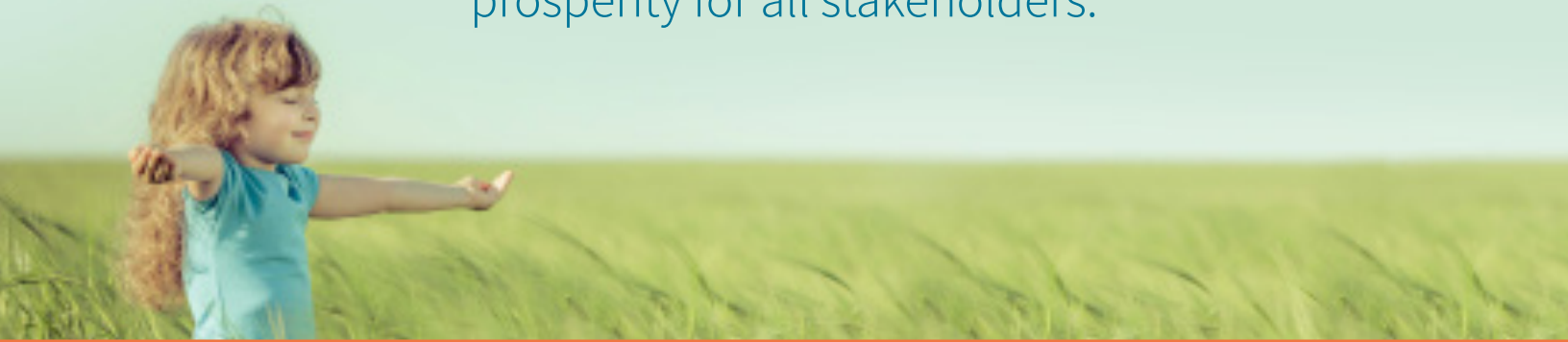


MONTCALM | Capital

Montcalm Capital is a new economy investment firm that is reengineering the financial system to generate prosperity for all stakeholders.



Investment Philosophy

Through a new investment paradigm, Montcalm is transforming the flow of capital to provide prosperity for all stakeholders. Today's companies are actively solving our world's most pressing environmental and social problems while investors are seeking ways to align their money with their values. We are healing the economy through investments that prioritize well-being, collaboration and regeneration.

Capital markets, which were created to flow capital into growing companies, no longer serve the best interests of the companies trying to access capital or investors seeking to grow their money because the core value capital markets have adopted is the maximization of profits. The singular focus on profit has created an extractive model, where one party gains at the loss to someone else. Public markets, due to computer automation and programed trading, no longer do what they were created for—to serve the best interests of companies and investors. Therefore, our core focus is on private market investments.

Private markets offer investors the ability to participate in the growth of a company, controlling for risk and with transparency into long-term cash flows. We offer portfolio companies flexible capital to support them in healthy, long-term growth. We believe this is a better way to invest for all stakeholders.

Investment Process

We work with companies to provide them with flexible capital that best aligns with their stage of development and business needs. Each portfolio company undergoes rigorous institutional due diligence followed by a highly customized process of deal structuring before approval by the investment committee.

We favor investments structured with corporate debt securities. Our portfolio companies thrive from the competitive cost of capital without sacrificing equity or control. Our investors benefit from expected, competitive returns from companies solving the world's most critical challenges, while paying no management or administration fees. We recognize that equity investment structures can also be beneficial depending on the company stage and needs, and our fund structure allows us this flexibility when suitable. Our goal is to deconstruct investing and capital markets back to the basics — a transaction between two people where both parties win while making a positive impact on the world.

The Montcalm Capital Fund

The Montcalm Capital Fund I LP, the first fund to be sponsored by Montcalm Capital, pursues investments in companies that generate positive social and environmental impacts.

The Fund will provide companies with non-dilutive capital at lower costs, for longer terms and without the intrusive governance structure of traditional venture financing. The Fund is also designed to provide a wider range of investors with access to private market deals, allowing us to tap into new capital pools held by investors that previously have not had access to these opportunities.

Investors will own notes in the portfolio companies, providing them an opportunity to engage in direct investing without the burden of management of the investment. The Fund structure allows investors to choose to participate in the offerings that best align with their investment goals, while paying no administration or management fees. This creates a win-win scenario where both the investor and the company profit.

Our Investor Ecosystem

We have a robust investor community from which we raise capital. That community consists of:

- Current wealth management clients. We offer private placements of capital from our current client base at Montcalm TCR, a private wealth manager
- Membership-based investor networks
- Private wealth manager communities (RIAs, CFPs, CFAs)
- Institutional investor networks

Digital Solutions for Democratized Investment

We have created an online investment portal to enable investors of any size to invest with ease and efficiency. Investors are able to invest seamlessly and completely digitally. This enables a wider pool of investors to access our investment offerings.



Innovative Capital

Montcalm Capital collaborates with each company to create a customized capital structure. The company is able to obtain the growth capital they need without sacrificing company ownership or control. Investors benefit from transparency into predictable returns, along with the added benefit of paying no fees. The deal structure results in a win-win for all parties.



Strong Returns

Montcalm looks for impactful companies with current revenues and a verified pipeline of potential customers giving strong visibility into future cash flow. Montcalm's debt solutions provide companies with sufficient resources to execute on their growth plan.



Social & Environmental Impact

Our portfolio companies are addressing critical social and environmental issues that align with the UN's Sustainable Development Goals.

Team

Montcalm Capital's partners have over 125 years of experience combined in investment banking, venture, private equity, wealth management and impact. This experience enables them to identify companies that have innovative business models and solid revenue, and to structure direct investments with terms matched to the fundamentals of each portfolio company.



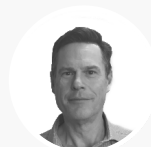
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