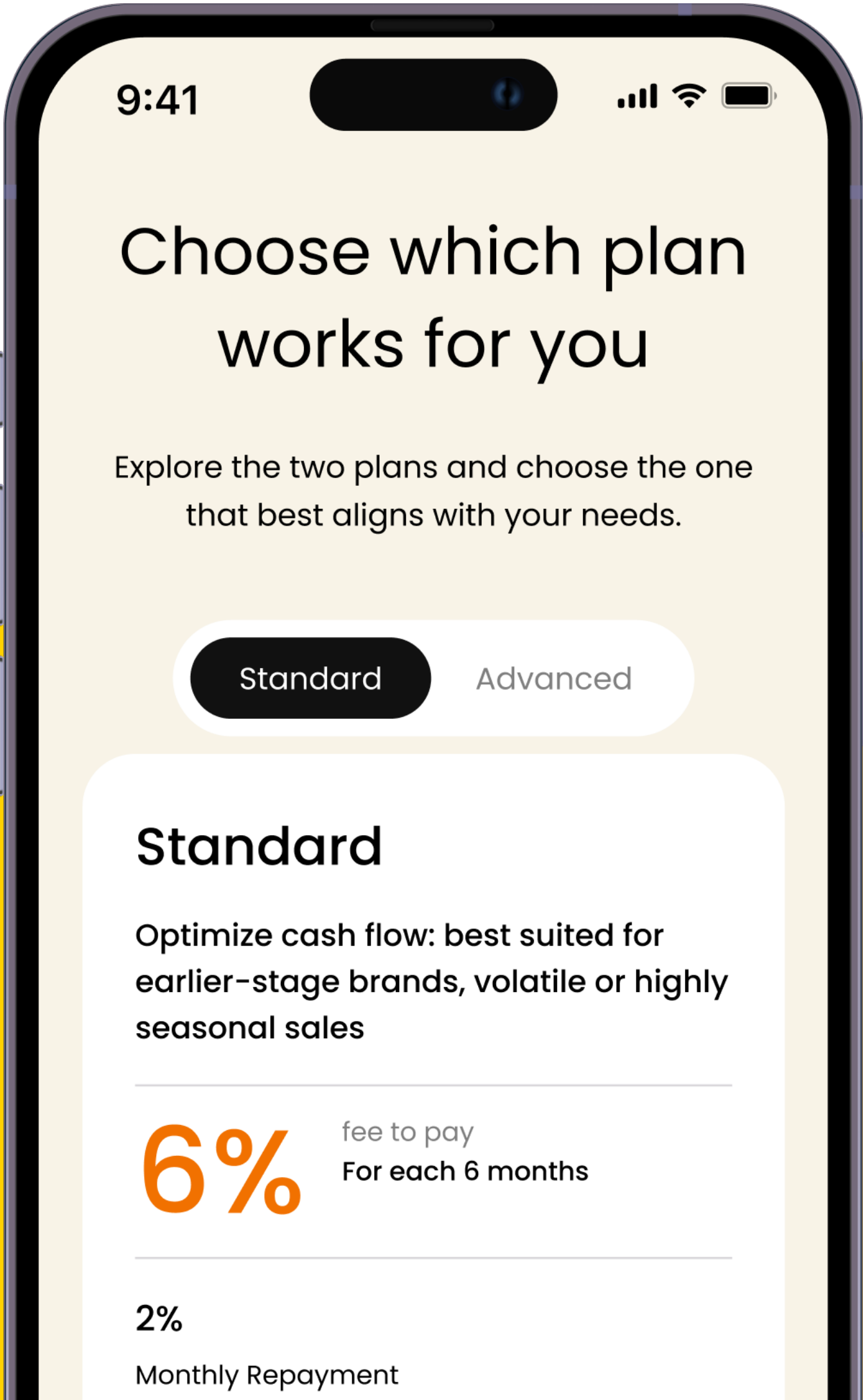
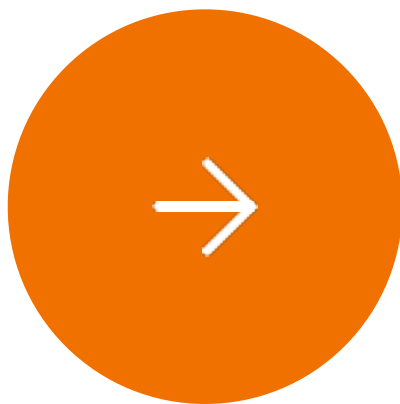


scramble

On demand growth capital for consumer goods brands

Get upfront funds for inventory and expansion without
dilution or traditional fundraising



Growth of a consumer goods company is nearly impossible without capital

Founders can do a lot with
no money at start...

- Brand & PR
- Product design
- Key account sales
- Instagram & website
- Contractors & suppliers

...but **growth**
requires:

- Working capital
- Inventory & supplies Packaging materials
- Distributors pay 60+ days
- Online MKT investment
- Equipment and stores

Equity fundraising is an **expensive** and **time-consuming** way to fund a startup

20 to 50%

of startup ownership is forever given away to investors during early years

Up to 50%

of precious founder time spent dealing with fundraising or cash flow issues

Equity cost of capital is worse than shark loans or credit cards: you effectively pay 100%+ per year

Investor money comes in big chunks and sits idle in the company bank account for months

Founders often accept first investor available despite poor fit and future risks



Meet Scramble

Growth-oriented

- Access up to 2M for all time

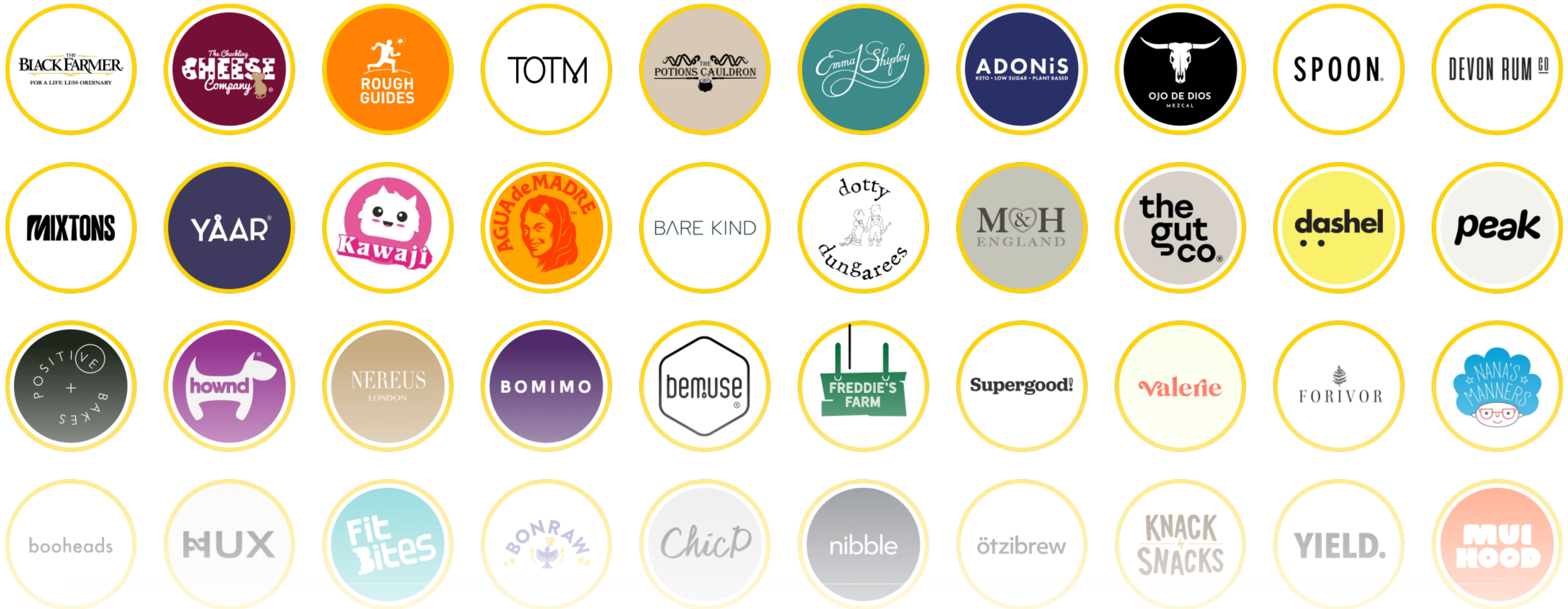
Simple and cost-effective

- 6-9% flat fee for 6 months
- No interest payments, no dilution

On-demand

- Get funding when you need it and pay it back when you can

80+ happy customers from the UK



Pricing

Two pricing tiers available for brands to pick from

Standard

Optimize cash flow: best suited for earlier-stage brands, volatile or highly seasonal sales

- Only 2% repayment per month, 90% of the loan repaid last month
- Small sales volume and volatile cash flow is OK

What's included:

- 6 months loan term
- No equity, interest, or hidden costs
- Founder guarantees can be capped at 0%, 10%, or 40%
- Loan can be extended for 6 more months for a fee
- Each monthly payment can be moved to the end for a fee

9%

flat fee for 6 months

(for comparison purposes, this means effective annual cost of capital of about 20%)

Advanced

Optimize cost of capital: best suited for larger brands and steady, predictable cash flow

- 8% repayment per month, 60% of the loan repaid last month
- Sufficient sales volume and proven cash flow requirement

What's included:

- All the Standard plan features

6%

flat fee for 6 months

(for comparison purposes, this means effective annual cost of capital of about 16%)



Founder Personal Guarantees (FPG)

Obligation to pay back the loan using personal funds in case of business failure

→ Scramble limits personal liability of each founder with a cap. Founders can pick the cap level

40% FPG cap

Each founder is liable for up to 40% of the amount borrowed

Service cost:

Free

Personal obligations due:

Immediately if/when business fails

10% FPG cap

Each founder is liable for up to 10% of the amount borrowed

Service cost:

1% of the principal, recoverable back to business

Personal obligations due:

Equal installments over 5 years

0% FPG cap

No personal guarantee by the founders

Service cost:

4% of the principal, non-recoverable

Personal obligations due:

No personal obligations



Loan extension/refinancing

Optional service to extend the loan repayment for 6 more months.

→ Scramble enables you to use funds longer than for a standard 6 months term

Early refinancing

Service cost:

1% of the principal plus standard 6-months terms

Personal obligations due:

Must be requested no later than 4 months after the loan received

Late refinancing

Service cost:

2% of the principal plus standard 6-months terms

Personal obligations due:

Must be requested no later than 5.5 months after the loan received

Auto-extension

Service cost:

3% of the principal plus standard 6-months terms

Personal obligations due:

If refinancing has not been requested and there are insufficient funds to cover the debt the loan will be automatically prolonged for 6 more months with an extra fee charged



Monthly payment postponement

Opportunity to move each monthly payment to the end of the 6th month.

→ Scramble enables you to overcome short-term cash flow problems

Postponement

Service cost:

1% of the principal

Personal obligations due:

Each individual monthly payment
can be moved to the end of 6-months loan term
for a fee.

Doesn't apply to the final balloon repayment

Repayment Schedule for the

Standard Plan

Loan	Origination date
10,000 €	15.04.2024

Date	Flat fee	Principal	Total
15.01.2024	400		400
01.02.2024		200	200
01.03.2024		200	200
01.04.2024		200	200
01.05.2024		200	200
01.06.2024		200	200
01.07.2024	500	9000	9500

Repayment Schedule for the

Advanced Plan

Loan	Origination date		
10,000 €	15.04.2024		
Date	Flat fee	Principal	Total
15.01.2024	200		200
01.02.2024		800	800
01.03.2024		800	800
01.04.2024		800	800
01.05.2024		800	800
01.06.2024		800	800
01.07.2024	400	6000	6400

How it works

The whole process, from the time you apply to the time you participate in the round, can take a week.

01 Submit an application

Fill out an application questionnaire to see if your business is eligible for fundraising at Scramble

02 Schedule an interview call

Have a 30-minute interview call to tell briefly about yourself and the business

03 Undergo DueDil verification

Submit business details for review and get funding with the final amount

04 Join the fundraising round

Get access to register on the platform, make an account, and become a participant in the round. Rounds are held every month from the 1st to the 16th

05 Get funds

Right after the round is completed, the investor's money is transferred to the businesses account

06 Repay the loan

On the 5th day of each month, loan repayments are made to investors

What if something goes wrong?



Need more capital?

As long as the business operates, new funding is available every month



Can't pay on time?

Use the Postponement service for an extra 1%



Business fails completely?

Founder team joint personal guarantee for a maximum of 40% of the borrowed principal

Scramble is backed by founders and senior managers who built awesome companies



Grow with Scramble to €2M over time



“We’d love to hear more about your startup and see if Scramble is a right fit!”.

Kamil Kurmakayev
Founder & CEO

Contact Info:



@scramble.ppl



kamil@scrambleup.com



+372 5557 3117