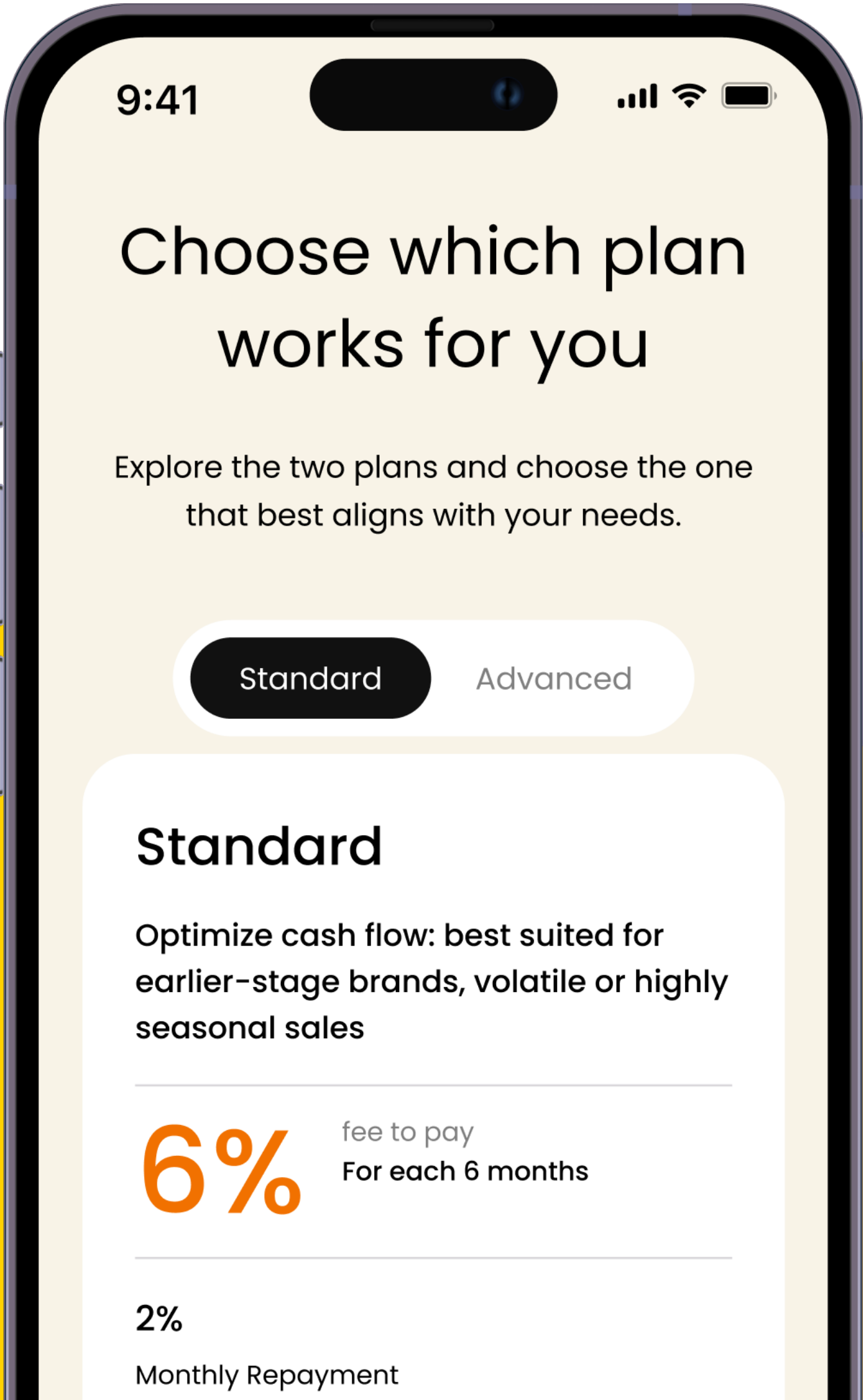


scramble

# 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

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20 to 50%

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

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Up to 50%

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

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

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

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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

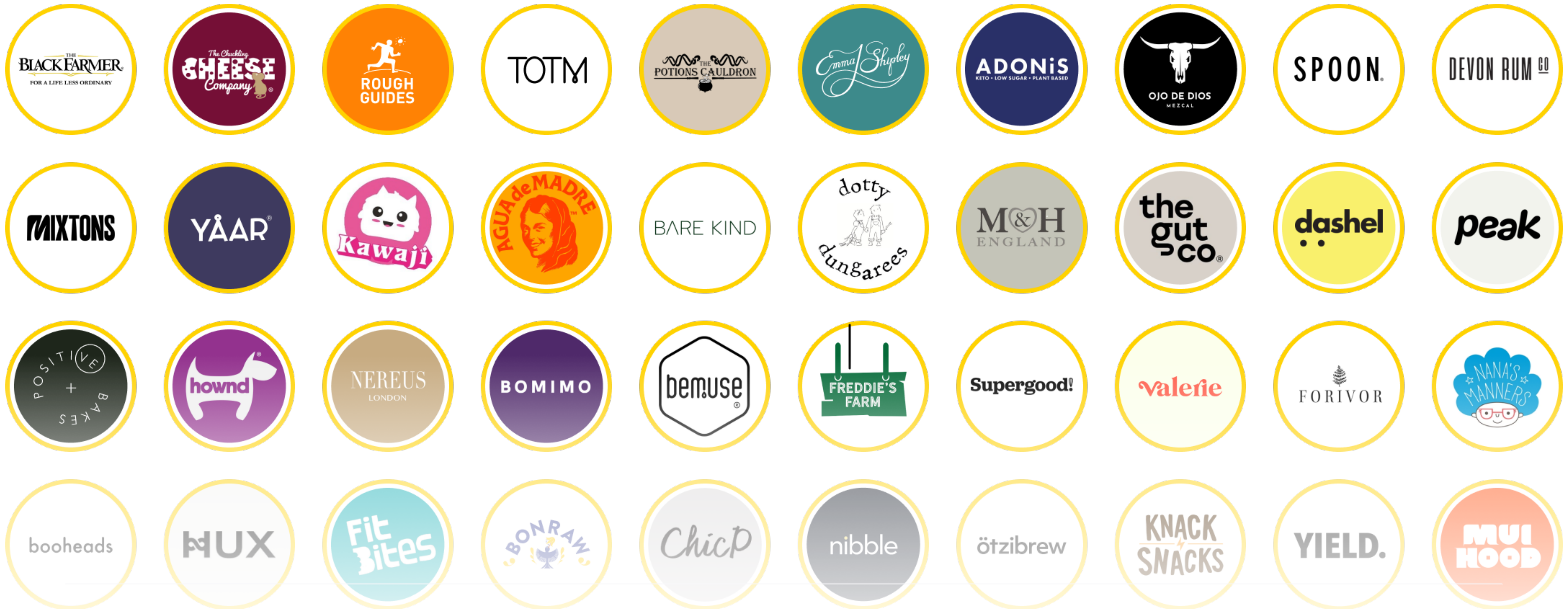
- 6-9% flat fee for 6 months
- No interest payments, no dilution

## On-demand

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



# 90+ happy customers



scramble

# Pricing

Three 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%)

## Plus

Balance flexibility and cost: best for growing brands with moderate but stable revenue flow

- 4% repayment per month, 75% of the loan repaid last month
- Moderate sales volume and improving cash flow

What's included:

- All Standard plan features

*Ideal middle ground between flexibility and capital cost*

**7.5%** flat fee for 6 months

(for comparison purposes, this means effective annual cost of capital of about 18%)

## 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:

3% of the principal,  
non-recoverable

Personal obligations due:

No personal obligations





# Refinancing

Refinancing is an optional service for founders to extend the repayment of the balance of the original loan for a further 6 months by participating in a new round.

If a founder is unable to pay off the remaining loan balance within the original timeframe, refinancing gives them more time to repay, making their payments smaller and easier to manage.

## Early Refinancing

If a founder applies until the 4th day of the next month after fundraising

Fee

**0.85%**

## Refinancing

If a founder applies until the 4th day of the fourth month after fundraising

Fee

**1.5%**

## Late Refinancing

If a founder applies until 4th of the last payment month

Fee

**3%**



Repayment Schedule for the

# Standard Plan

Loan	Origination date	Flat fee	Monthly repayment
€10,000	15.01.2025	9%	2%

Date	Flat fee	Principal	Total
15.01.2025	€405		€400
01.02.2025		€200	€200
01.03.2025		€200	€200
01.04.2025		€200	€200
01.05.2025		€200	€200
01.06.2025		€200	€200
01.07.2025	€495	€9,000	€9,500
Total:	€900	€10,000	€10,900

Repayment Schedule for the

# Plus Plan

Loan	Origination date	Flat fee	Monthly repayment
€10,000	15.01.2025	7.5%	4%

Date	Flat fee	Principal	Total
15.01.2025	€277.5		€277.5
01.02.2025		€400	€400
01.03.2025		400	€400
01.04.2025		400	€400
01.05.2025		400	€400
01.06.2025		400	€400
01.07.2025	€472.5	€8,000	€8,472.5
Total:	€750	€10,000	€10,750

Repayment Schedule for the

# Advanced Plan

Loan	Origination date	Flat fee	Monthly repayment
€10,000	15.01.2025	6%	8%

Date	Flat fee	Principal	Total
15.01.2025	€172.5		€172.5
01.02.2025		800	€800
01.03.2025		800	€800
01.04.2025		800	€800
01.05.2025		800	€800
01.06.2025		800	€800
01.07.2025	€427.5	€6,000	€6,427.5
Total:	€600	€10,000	€10,600

# 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

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