



MISSION STATEMENT

Small businesses are the lifeblood of the U.S. economy, and at White Road, LLC d/b/a Global Funding Experts (GFE) we realize these business owners often find themselves in a difficult position when attempting to secure working capital funding.

Small businessowners (Merchants) must act immediately when their businesses require funding to address the challenges and opportunities they encounter.

It is GFE's mission to provide alternative funding from that of traditional banks.

GFE's underwriting starts with Merchants which have limited or no credit history, which is precisely where traditional bank underwriting ends. Funding that is offered through a streamlined, stressfree process, often approved within hours, which addresses the Merchant's requirements.

Toward this mission, GFE utilizes state of the art, scalable proprietary systems to secure application submissions so that client data is secure. As a recognized leader in the alternative funding industry and a direct funder of merchant cash advances, GFE works with Merchants directly or through our strategic partners. GFE is committed to incorporating our clients in every step of the process to customize funding that meets our client's needs. Our team of professionals guides our client Merchants through the entire funding process. Our entrepreneurial experience allows us to evaluate your business, thus allowing GFE together with our clients to understand the responsible use of working capital in your business. At GFE, we promise to keep the best interests of our client Merchants at the center of the funding process; always operating with transparency, fairness, and integrity.



Global Funding Experts, LLC, founded in 2014, is a limited liability company organized under the laws of the State of New York, with its primary registered corporate offices located in Queens, New York. Global Funding Experts conducts merchant funding operations nationwide. A corporate restructuring in process will result in the New York entity being a wholly owned subsidiary of a Florida-based parent with offices in Aventura, Florida. Global Funding Experts' restructuring presages planned expansions of operations beyond the United States.

Management of Global Funding Experts rests with its experienced executive team, multifaceted management and scaleable underwriting processes supported by industry defining state of the art proprietary systems.

Management (continued)



Boris Musheyev, Founder & CEO

Since founding GFE in 2014, Boris has served as the Chief Executive Officer (CEO) of the company, having responsibility for managing a portfolio that has grown to over \$150M in productive assets, while building the company's brand. GFE is now established as a respected name in the merchant funding industry. This success results from an infectious work ethos and a passion for ensuring that each GFE client is served with integrity, respect for the merchant's business, and fairness in the funding. Moreover, GFE has established industry setting standards for the conduct of the Independent Sales Organizations and Brokers which it gives the opportunity to represent GFE funds. Like GFE's clients these intermediaries are treated with professionalism in GFE's quest to serve the merchants so introduced. Prior to founding GFE, Boris had a successful career in management in the real estate and service industry sectors, which allowed him to hone the executive skills he has brought to GFE, insuring its growth and success.



Viacheslav Eliyayev, Co-Founder

Since co-founding GFE in 2014, Viacheslav (Steve) has had responsibility for building, training, and managing a geographically dispersed array of teams that support GFE's end-toend workflow from client acquisition, through underwriting, funding, account management and, as required, collection. Those efforts continue as GFE develops new markets and products. These teams receive, review, and underwrite hundreds of funding applications per day, making underwriting decisions within hours, and if approved; thereafter, have collective responsibility for funding and managing all aspects of over \$150M in productive assets in concert with their sister teams. A prior career with U.S. and foreign financial institutions, servicing small and medium-cap clients, allowed Steve to develop the considerable skill sets he has deployed at GFE; resulting in process efficiencies and product innovations that have set GFE apart from its competition as an industry leader.

Management (continued)



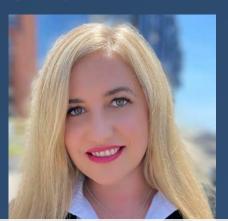
Boris Shakhmurov, COO, CISO

As Chief Operating Officer (COO) and Chief Information Security Officer (CISO) of GFE, Boris is responsible for driving company-wide operations, cyber-security, information security, and underwriting program deployment. Boris has over nineteen years of cybersecurity and operational executive experience, having previously served in these roles as an Executive Director for JP Morgan Chase (JPMC). Prior to his executive experience at JPMC, he developed his encompassing skill set in global leadership roles at Royal Bank of Scotland, Citigroup, and Deutsche Bank. This experience has allowed Boris to drive critical improvements in process control and security; setting the stage for GFE's continued growth.



Boris is a twenty-year technology veteran having served in various development, deployment, and consulting positions in the financial services sector. As Chief Technology Officer (CTO) of GFE, he has responsibility for information systems development and integrity; in addition to his role in reviewing technologies meant to keep GFE at the forefront of its industry. Most prominently, prior to joining GFE, Boris held senior technology positions in Fintech, with responsibility for designing, developing, and supporting real-time portfolio reporting, risk management, and related regulatory solutions for global financial institutions.

Management (continued)



Alla Shirokova,
Pricing Team Manager

Since 2018, Alla has served as a key component of GFE's Pricing Team, with responsibility for management of all aspects of the GFE underwriting process. These duties include financial analysis, risk assessments, and pricing analysis. Prior to joining GFE, Alla served in senior management roles in the banking industry, with responsibility for general bank management, relationship banking, and bank accounting supervision. Alla has over eleven years of experience in financial and accounting management in the financial services sector, holding FINRA Series 6, 64, and New York State Life Insurance Certifications.



Jonathan as Chief Financial Officer (CFO) has more than sixteen years of professional experience serving the financial services sector. Jonathan developed his skill set through thirteen years in public accounting at leading international firms such as Ernst & Young, LLP, and Grant Thornton, LLP. The focus of his public career centered upon private equity, hedge and venture capital firms, as well as asset management start-ups, with a specialty in credit analysis. Prior to joining GFE, Jonathan was the CFO of a multi-strategy private investment fund.

Management (continued)



Samin Masnun, Final Underwriting Manager

Samin as GFE's Final Underwriting Manager, coalesces the component parts of the underwriting team's analysis for final funding and pricing decisions. Samin has over seven years of underwriting experience in the commercial and merchant cash advance funding industries. Under Samin's leadership, the underwriting team is responsible for performing the final evaluation of every funding contract, pre and post-funding, to ensure that each conforms to GFE's established underwriting guidelines.



Rafi Zaman, Account Manager

Rafi has over seven years of account management experience in the merchant cash advance funding industry. As GFE's Account Manager, Rafi is responsible for managing a multifaceted customer account and accounts' receivable management process. Under Rafi's leadership, his teams have played a vital role in establishing, maintaining, and building strategic partnerships between merchants and GFE. Moreover, Rafi's dedicated service-centric leadership has enhanced the merchant client experience, while achieving brand loyalty.

REPRESENTATIVE OFFICE & OFFICE OF GENERAL COUNSEL



Professional Representation

Corporate Legal Counsel

Schenck, Price, Smith & King, LLP 220 Park Avenue Florham Park, New Jersey 07932 **Audit Representation**

WithumSmith+Brown, PC 1411 Broadway 9th Floor New York, New York 10018 **Tax Representation**

Samuel Wiesel & Associates 3516 Flatlands Ave. Brooklyn, New York 11234

Litigation Counsel

Fowler White Burnett 1395 Brickell Avenue, 14th Floor Miami, FL 33131 **Merchant Funding Industry Counsel**

Hudson Cook, LLP 7037 Ridge Road, Suite 300 Hanover, Maryland 21076

Institutional Representation

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