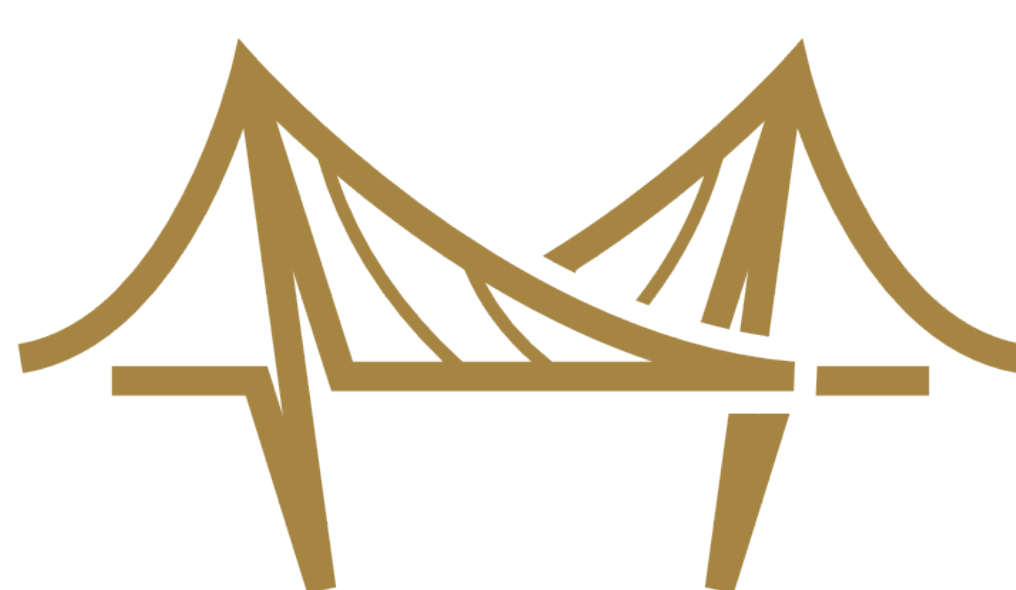


A night-time photograph of the Golden Gate Bridge in San Francisco, with the city lights visible in the background and the bridge's orange-red structure illuminated.

Revolutionising Property Financing in the United Kingdom

A stylized logo consisting of two golden bridge-like structures facing each other, with a horizontal line connecting them.

PONTE

A stylized logo consisting of two golden bridge-like structures facing each other, with a horizontal line connecting them.

PONTE

www.ponte.finance



CEO message

Ladies and Gentlemen,

I am Sansão Rodrigues, the proud founder and CEO of SJPR and now Ponte Finance, an innovative bridge lender aimed at transforming the property development and investment landscape. It is with great enthusiasm that I extend to you an opportunity to be part of a financial institution that is dedicated to success and inclusivity. At Ponte Finance, we believe in providing equal investment opportunities for all—regardless of your financial standing.

Whether you are a seasoned investor or someone taking your first steps into the world of investments, this is your chance to join us on a remarkable journey.



Sansão Rodrigues

Co-founder & CEO, Ponte Finance

Join Ponte Finance:
**Where Innovation Meets
Opportunity**



Ponte Finance stands at the forefront of the financial services industry as a specialized bridge lender poised to offer incomparable support to property developers and investors.

With our robust business model and streamlined operations, we are thrilled to present an early-bird opportunity for investors to own a stake in this promising financial institution.

Why Invest in Ponte Finance?

Proven Profitability: Our lean business structure is designed to achieve significant profitability with an estimated yearly gross profit margin of 15 to 36% before tax.

Attractive ROI: Investors can expect a return on investment in the range of 5 to 15% based on yearly profitability. This provides you with a sustainable and rewarding financial return.

Growth Potential: With a share price of just £1 and a minimum purchase investment of £1000 for 1000 shares, Ponte Finance is positioned for tremendous growth. We anticipate the share value to increase 5 to 6 times within the next 1 to 2 years, based on 4 times EBITDA. Some valuations can reach 9 times the EBITDA.

Risk-Managed Lending: Our lending practices are nearly risk-free as all loans are secured against property assets. Moreover, all legal costs, along with administrative and exit fees, are covered by the borrower, ensuring financial stability and reducing risk exposure.

Valuation and Accessibility: At a valuation of £20 million and 9.6 million shares available, Ponte Finance offers investors a ground-floor entry into a burgeoning financial institution.



Invest in Ponte Finance today to secure your place in a pioneering financial institution designed for scalability and success. This is more than just buying shares—it's an opportunity to be part of a financial revolution.

Act now and capitalize on this early-bird investment to realize unparalleled growth and financial prosperity.

Thank you for considering Ponte Finance as your next high-potential investment.

Sansão Rodrigues
Co-founder & CEO, Ponte Finance



Ponte Finance provides short-term bridge loans secured against property, offering flexible lending solutions while maintaining a profitable business model. Here's how it works:

Our Lending Structure

We offer loans from small amounts up to £400,000, typically lending 75% of a property's value, though in certain cases we can go up to 100% LTV. Every loan is secured against property, with values confirmed by an independent surveyor.

Fees and Interest

We generate revenue through three main streams:

1. Acceptance Fee: 2% or £3,000 (whichever is higher)
2. Monthly Interest: 1% to 3% per month
3. Exit Fee: 2% or £3,000 (whichever is higher)

Let's look at some practical examples:



£100,000 Loan Example

- Property Value (at 75% LTV): £134,000
- Acceptance Fee: £3,000
(minimum fee applies)
- Monthly Interest at 2%: £2,000
per month
- Exit Fee: £3,000
- On a 6-month loan, total revenue



£250,000 Loan Example

- Property Value (at 75% LTV): £334,000
- Acceptance Fee: £5,000 (2%)
- Monthly Interest at 2%: £5,000 per
month
- Exit Fee: £5,000
- On a 6-month loan, total revenue
would be £40,000
(£30,000 interest + £10,000 fees)



£400,000 Loan Example

- Property Value (at 75% LTV): £534,000
- Acceptance Fee: £8,000 (2%)
- Monthly Interest at 2%: £8,000 per month
- Exit Fee: £8,000
- On a 6-month loan, total revenue would be £64,000 (£48,000 interest + £16,000 fees)

Risk Management

Our business model protects our investment through:

- **Property Security:** Each loan is secured against a property worth more than the loan amount
- **Professional Valuation:** Independent surveyors verify all property values
- **Cost Recovery:** Borrowers cover both surveyor and legal fees
- **Equity Buffer:** Our standard 75% LTV provides protection against market fluctuations

The borrower is responsible for:

- Surveyor fees
- All legal fees
- Monthly interest payments
- Acceptance and exit fees

Profitable & Flexible Bridge Loan Solutions
Ensuring a Minimum Return While Offering Clients the Flexibility They Need

This structure ensures we maintain profitable operations while providing valuable financing solutions to our clients. Even with early repayment, borrowers pay the full exit fee, though interest is only charged for the months used, ensuring a minimum return on each loan while offering flexibility to our clients.