



The marketplace for  
capital optimization

The evolution of the  
world's first working  
capital market

Kerri Thurston  
C2FO Chief Financial Officer



## KERRI THURSTON

Chief Financial Officer




## EXPERIENCE

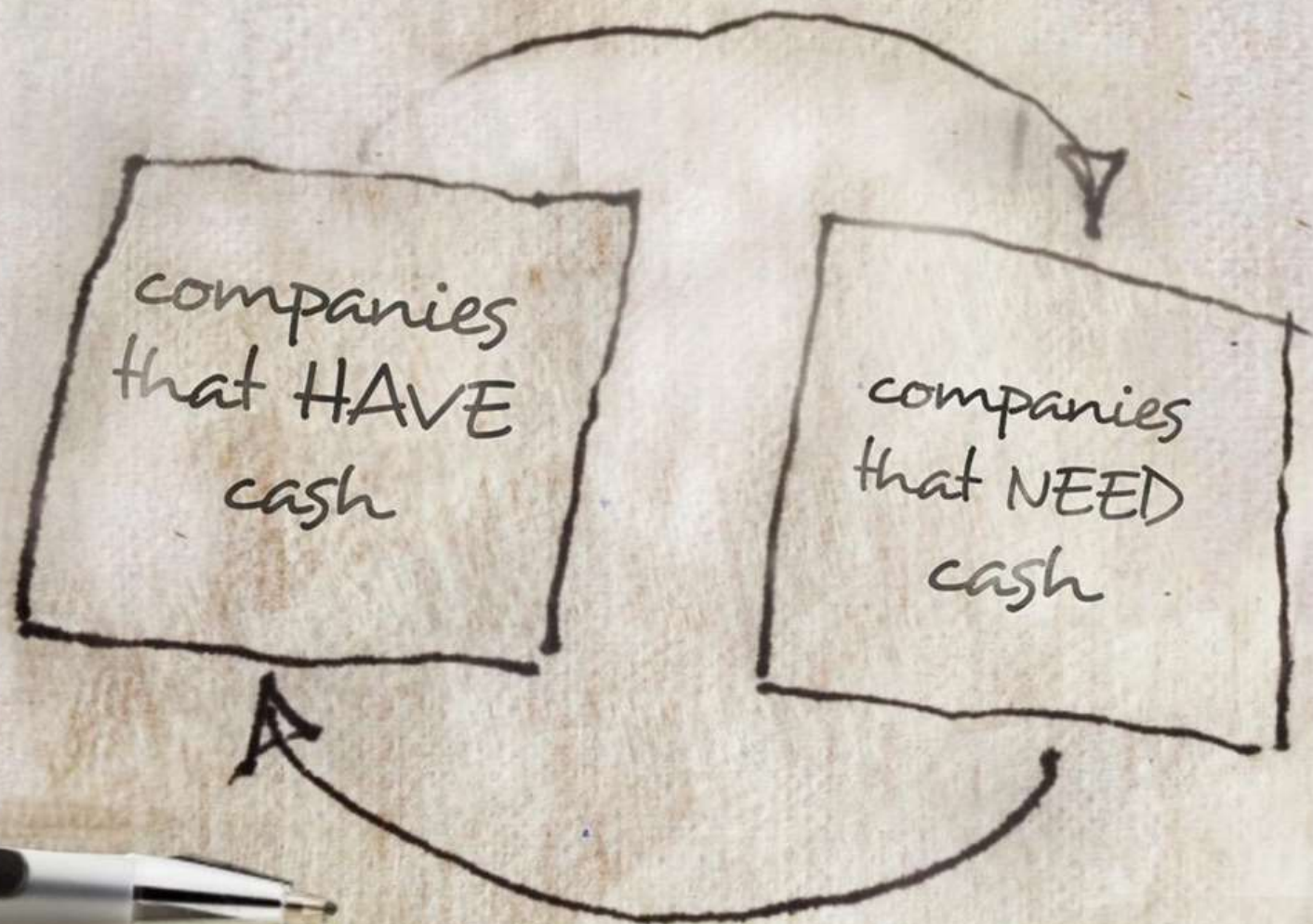


## EDUCATION & INTERESTS





The crisis that  
changed the  
course of history






# Our founder – Sandy Kemper or Mr Clean

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An aerial photograph of a massive concrete dam. The dam's crest is a wide, light-colored walkway with a metal railing, where several small figures of people can be seen walking. To the left of the walkway is a calm, deep blue reservoir. To the right, the dam's face is visible, with a large volume of water cascading over it, creating a thick, white mist or spray. The overall scene conveys a sense of scale and engineering.

**Our mission:** C2FO is working to deliver a future where every company in the world has the capital they need to grow.

# OUR EVOLUTION

# C2FO Since 2010, we have focused on dynamic discounting

C2FO discovers additional early payment discounts within your approved accounts payable by providing your suppliers an easier way to **offer you a discount** in exchange for an early payment.

Your company captures discounts  
**without effort**

Vendors improve  
cash flow **without debt**







PRIORITY VENDOR™

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# Best-In-Class Just Got Better

We joined forces to provide the most innovative working capital solutions in India and across the globe that deliver the best results possible, for you and your vendors.

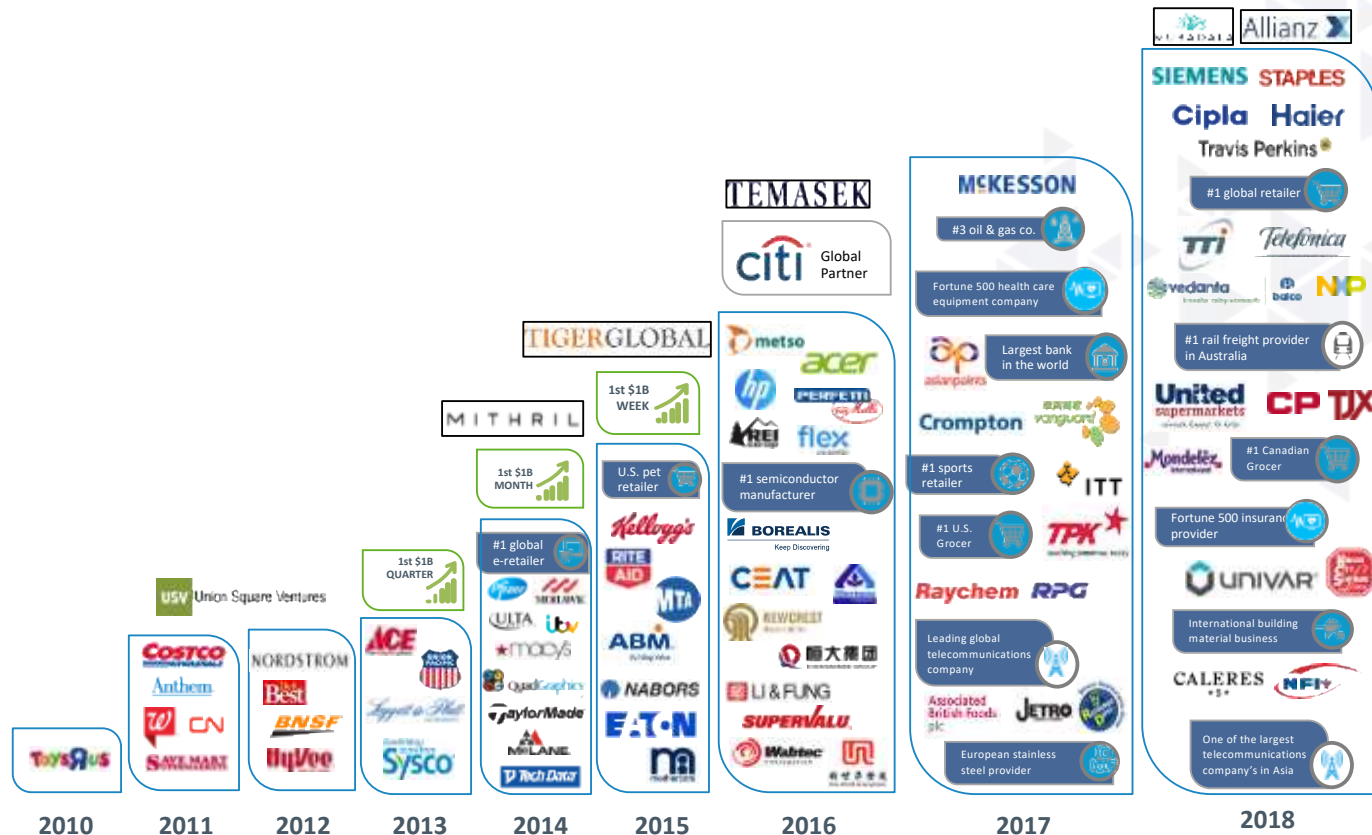
# C2FO TODAY: We are one platform with many dynamic solutions.

Businesses collaborate in C2FO to settle invoices early or later to optimize cash flow, EBITDA and supply chain health.

C2FO does all the heavy lifting and can be up and running in less than 3 months.



# OUR GROWTH



## \$200MM

raised in 2019 from

SoftBank

TEMASEK

USV Union Square Ventures

2019

### HYPER GROWTH

With our most current \$200M funding round led by Softbank, we continue global expansion.

ThermoFisher  
SCIENTIFIC

[CSX]

abbvie

Cass

US  
FOODS

Infinium

GERDAU

TREASURY  
WINE ESTATES

Varroc

ESCORTS

Dabur

praj

UNITED

BLUE STAR

途虎养车  
Tuhu.cn 途虎养车

GAR

KOTAK BILA GROUP

KEC

UltraTech

M&S  
EST. 1954

EICHER

Apollo  
HOSPITALS

MTR

SONALIKA  
INTERNATIONAL

TP

Panasonic

Budico

HERO  
CYCLES

lyondellbasell

Morrisons

步步高  
Better Life

Kindergarten  
Unilever  
Limited

YTO 圆通速递  
YTO EXPRESS

Inorbit

DAIKIN

TreeHouse

ASTRAL  
PIPES

CYIENT

CECONOMY

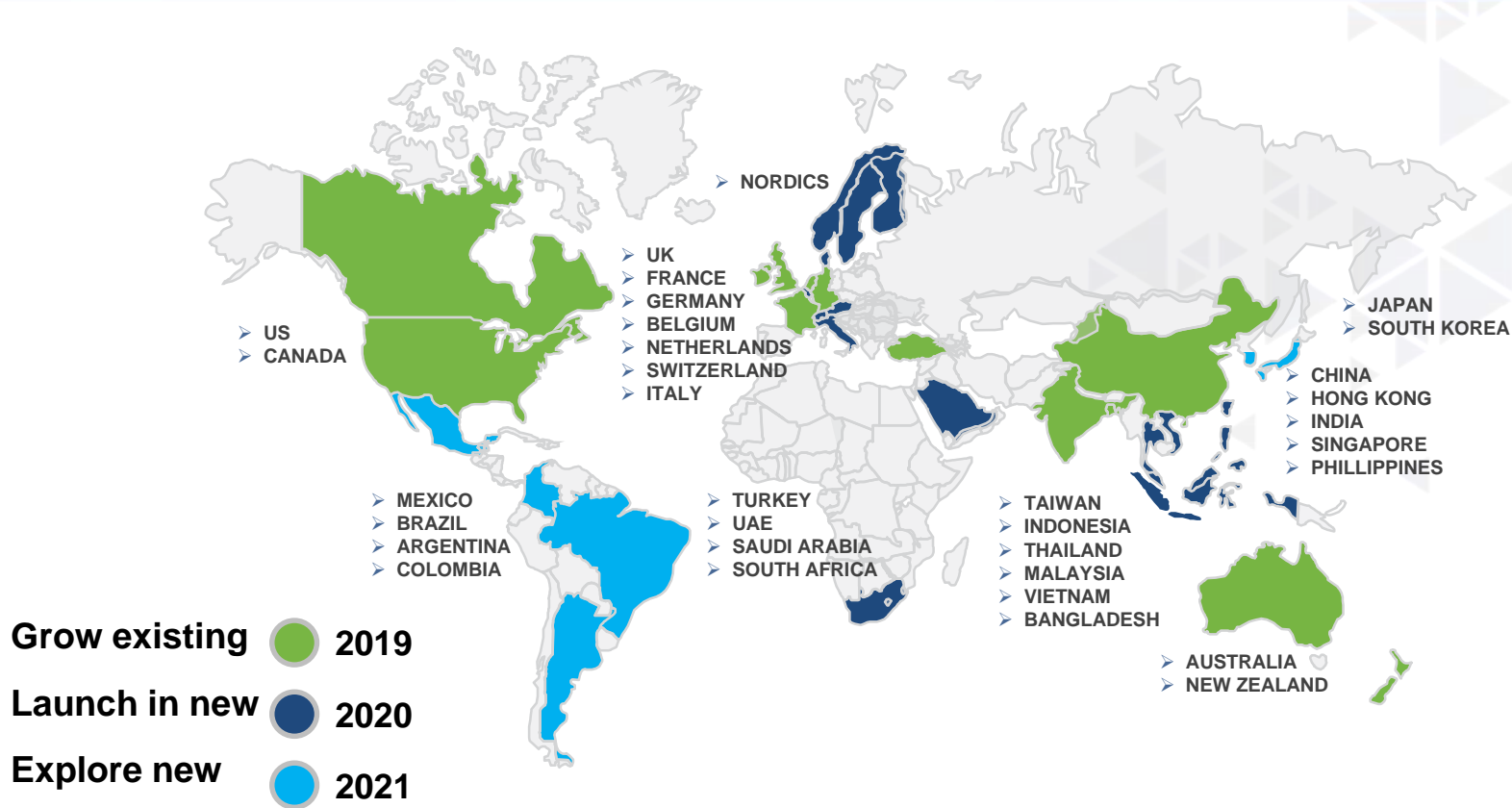
NOKIA

ST

Dillard's

工业超市





## AMERICAS



## EUROPE



## GREATER CHINA – APAC and SEAN



## INDIA





# OUR CULTURE





Be transparent and consistent from day one; build trust

- Internally - *Radical Candor*. Kim Malone Scott
- Vulnerable
- Open
- Honest
- Externally – Pricing

Act with integrity — the world is watching

- Internally – Terms Extension work
- Externally – Vision Fund portfolio company

Do what is right for the customer

- Internally – Delivery & Respect
- Externally – We fired our first Fortune 500 buyer!

Know why you are here

- Internally – We are friends and we are owners
- Externally – To help businesses grow

Company before team, team before self

- Internally – Collaboration not function!
- Externally – We are all selling, we are all delivering

Have strong opinions and voice them, but hold them loosely

- Internally – Intellect, Passion and THICK SKIN
- Externally – More consistent innovation; NEVER complacent

Be curious, tenacious,  
collaborative and empathetic

1. INDIVIDUAL INNOVATION

2. TEAM COLLABORATION

3. CUSTOMER PARTICIPATION





# THANK YOU