

# Making global supply chains liquid.

Rhofin embeds trade finance into logistics workflows, using shipment data and control of the cargo and documents to make SME trade assets fundable by third-party capital.

Asset-light infrastructure, not a balance-sheet lender. Rhofin originates, controls, and services the assets. Third-party capital funds them.

## THE OPPORTUNITY

<p><b>\$2.5T</b></p> <p>Annual trade finance gap (ADB, 2025). About 10% of world merchandise trade.</p>	<p><b>41%</b></p> <p>of SME trade finance applications are rejected. SMEs are about 90% of all firms.</p>	<p><b>~0.6%</b></p> <p>of US trade receivables are securitized. Capital markets are largely absent.</p>
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**The bottleneck is unit cost, not demand.** SME trade tickets are too small for manual bank workflows to process economically. Financeable importers are declined, forwarders leave financing revenue on the table, and SME trade assets remain largely outside capital markets.

## WHY NOW

<p><b>TECHNOLOGY</b></p> <p>Agentic AI cuts the cost of underwriting, document checks, and servicing.</p>	<p><b>DATA</b></p> <p>Logistics platforms now expose verified shipment data, not self-reported financials.</p>	<p><b>LAW</b></p> <p>Electronic trade documents are gaining legal force in hubs like the UK and Singapore.</p>
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<p><b>THE MODEL</b></p> <p><b>Pay the supplier at shipment → control the trade documents → release the cargo only on repayment → optionally advance receivables after delivery.</b></p> <p>Rhofin earns origination, servicing, and program-management economics. Third-party capital funds the assets.</p>	<p><b>WHY RHOFIN</b></p> <p><b>A control wedge, not a balance sheet.</b></p> <ul style="list-style-type: none"> <li>• Embedded in the logistics workflow, not a standalone lender.</li> <li>• Built around cargo and document control, not unsecured receivables.</li> <li>• Full audit trail from booking to cargo release.</li> </ul>
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## TEAM · BUILT THE RAILS THAT PLACED \$4.2B OF TRADE FINANCE SECURITIES

<p><b>Christoph Gugelmann</b> <b>Founder &amp; CEO</b></p> <p>Repeat founder. Built and exited Tradeteq.</p> <p></p>	<p><b>Nathan Driscoll</b> <b>CTO</b></p> <p>Built the Tradeteq platform through its exit.</p> <p></p>
<p><b>Jason MacRae</b> <b>Board Director</b></p> <p>Ran Amazon Lending, the original embedded-credit product.</p> <p></p>	<p><b>Vaishnav Shetty</b> <b>Board Director</b></p> <p>Built ECU360 at Allcargo, Rhofin's anchor.</p> <p></p>

**ANCHOR & TRACTION**

MSA signed with ECU Worldwide (Allcargo group)	160 countries, 7,500+ forwarders	US beachhead, pilot Q3 2026	MVP built and demonstrable
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ECU Worldwide / Allcargo group is an equity-aligned strategic investor and design partner, not merely a referral channel. Its network is the distribution path to scaled financed volume.

**Raising seed capital to launch the ECU pilot and stand up the first institutional funding program.**