hello|bello

www.hellobello.biz
The Problem(s)

• Rural banks aren’t able to provide adequate capital sources to meet their community’s needs.
• Government guarantee programs and funds offering capital for rural areas are under utilized.
• Private foundations are challenged to best deploy funds in rural areas.
HelloBello.biz was created as a connector to address all of these challenges.
HelloBello.biz: How it Works

• HelloBello.biz is a web based software, accessible via desktop or mobile device.

• Users of HelloBello.biz can be banks, economic development agencies or accountants.

• When meeting with a potential customer, a user of Hello Bello answers 20 questions about their project.

• Based on the answers, HelloBello.biz uses programming logic to identify and utilize potential funding structures, including but not limited to SBA, USDA, federal and state funding sources, mission aligned private foundations, and equity.
HelloBello.biz: How it Works

Customer approaches local bank with request.

Banker inputs info into HelloBello.biz.

HelloBello.biz communicates with Hub Bank and generates structuring details.

Hub Bank participates with Local Bank on deal.

Local Bank closes loan with customer.

Satisfied Customer.
The Solution: Banking

- Access to the **complete capital stack**, including risk mitigating sources.
- Increased **creativity and efficiency** leading to better expense control.
- Additional **revenue** through customer acquisition.
- Increased **flexibility** to serve customers in ways previously not utilized.
The Solution: Government Programs

Increases program utilization by connecting bankers with the expertise and resources needed to utilize programs.
The Solution: Private Foundations

Foundations will be connected with the “boots on the ground” bankers who can help them best deploy their funds to maximize their impact.