



# Bridge Credit Access.

Delivering fair scoring for gig workers and entrepreneurs using alternative income data.

SEED-ROUND INVESTOR PRESENTATION



# Gig work growth drives demand for fair credit.

## MARKET SIGNALS



Gig platforms are expanding globally

**1.5B**

Global Informal Workers Without Formal Credit



Underbanked demand is accelerating

**2.0T**

Credit Gap In Emerging Markets Annually



Mobile data enables risk assessment

**70%**

Adults In LMICs With Mobile Phones

## GROWTH TAILWINDS

\$0.0B

\$0.0B

**\$0.0B**

\$0.0B

(\$0.0B)

(\$0.0B)

Unknown

# Traditional scoring excludes irregular earners and entrepreneurs.

## KEY CHALLENGES

### ✗ Irregular Income Penalized

Fixed-salary centric models ignore consistent gig activity and resilience signals

### ✗ Opaque Decisioning Risks

Black-box scores limit trust and hinder lender compliance in sensitive markets

### ✗ Data Entry Barriers

Incomplete or messy inputs produce biased outcomes and slow portfolio reviews





## CreditBridge delivers transparent, data-driven assessments globally.



### Expanded Access

CreditBridge scores alternative income patterns using a LightGBM model with stability features



### Reduced Bias

Strict schema validation blocks malformed inputs and preserves consistent evaluation



### Actionable Clarity

GPT-4-mini generates constrained lender explanations aligned to ML-derived reasons



# Launched MVP with dual interfaces and export flows.

## MVP READY

### Dual Interfaces Shipped

Delivered single applicant dashboard and bulk dataset scoring via CSV and XLSX

## TECH STACK

### Azure ML Deployed

Hosted FastAPI on Azure App Service and versioned LightGBM via Azure ML

## EXPLANATIONS

### LLM Layer Constrained

Produced human-centric summaries using GPT- 4-mini restricted to ML outputs

## EXPORTS

### PDF XLSX Enabled

Generated lender-ready PDFs with ReportLab and Excel files via OpenPyXL

## SECURITY

### Secrets In Vault

Managed API keys through Azure Key Vault with no credentials in code

## OBSERVABILITY

### Insights Connected

Activated Application Insights and Log Analytics for runtime monitoring

# Operating on SaaS tiers with usage-based bulk scoring.

## PRIMARY REVENUE STREAM

### SaaS Tier

**\$499/mo**

Includes core scoring and support

- Single applicant scoring
- LLM lender explanations
- PDF and XLSX exports

## EXPANSION REVENUE STREAM

### Bulk Scoring

**\$0.25/rec**

Usage-based batch assessments

- CSV and XLSX ingestion
- Processed portfolio files
- Application Insights logs



*The explanations are clear and actionable for our credit team.*

— Risk Manager, Microfinance Institution

# Strict schema fuels LightGBM scoring and constrained explanations.



Strict Input Schema  
Prevents Incomplete Or  
Biased Records

Azure ML Model  
Registry  
Ensures Versioned  
Reproducibility

LightGBM Scores Income  
Stability And Activity  
Patterns

Explanation Layer Uses  
GPT-4-Mini With  
Guardrails

Exports Provide Auditable  
PDF And XLSX Outputs

Observability Via  
Application Insights And  
Logs

# Assess individuals and portfolios with audited explanations.

**01**

## Submit Data

- Upload single profile or batch file
- Pass strict schema validation checks
- Securely store via Azure services

**02**

## Get Scores

- LightGBM processes stability features
- Backend returns reliability score
- Application Insights logs inference

**03**

## Review Rationale

- LLM renders constrained explanations
- Export PDF or XLSX for records
- Flag cases for manual review

# Audited, explainable scoring with enterprise-ready Azure backbone.



## KEY DIFFERENTIATORS

- 1 Constrained LLM  
Explanations Align To ML Evidence
- 2 Azure ML Lifecycle  
Ensures Versioned Reproducibility
- 3 Strict Schema Validation  
Reduces Input Bias And Drift

# Partner with lenders and gig platforms across priority markets.

IN DISCUSSION

Uber

Upwork

Kiva

**Accounts » Year  
1**

2025

**\$500k**

Est. Annual Revenue

Secure pilot lenders in two regions and close SaaS partners

"Integrate the first gig platform connector and publish a case

**Accounts » Year  
2**

2026

**\$2.0M**

Est. Annual Revenue

Expand connectors to three major platforms and add RBAC

Launch automated retraining pipelines to curb model drift

Win regional banks and MFIs with audited workflows

**Accounts » Year 3**

2027

**\$6.0M**

Est. Annual Revenue

Scale to multi-country deployments with compliance toolkits

Add enterprise SLAs and Azure OpenAI migration option

Grow channel partnerships with core banking providers

## Meet the Team.

### Keerat Khanuja

*Machine Learning & LLM Integration*  
IIIT Naya Raipur

Built the LightGBM credit model and integrated the AI explanation layer.

### Utsav Vardana

*Frontend & Product Interface*  
IIT Guwahati

Designed and built the React dashboard and lender workflows.

### Mohammad Ayaan

*Backend & Cloud Infrastructure*  
Ramaiah Institute of Technology, Bengaluru

Built the FastAPI backend and deployed services on Azure App Service.

### Rohit Nema

*Platform Integration & Data Pipelines*  
Manipal University

Handled system integration, data flow, and component connectivity.

## Raising \$2M to scale integrations, governance, and go-to-market.



**\$2M**

Pre-seed Round

**20%**

*General and Administrative*

**50%**

*Product  
Development*

**30%**

*Marketing and Sales*

### WHY NOW

Gig economy surge creating urgent demand for fair alternative scoring

Azure-first architecture enabling rapid, compliant enterprise deployments

Strict schema and audited explanations addressing regulatory expectations

### CreditBridge Team

AI-powered Credit Intelligence Platform  
*Contact via Imagine Cup submission*