OCAL
FINANCIAL

CANADA'S AI-NATIVE VIRTUAL CAR DEALERSHIP

CORPORATE PRESENTATION IPO 2026

OCALFINANCIAL.CA

INVESTOR PRESENTATION DEC 2025

A fully remote, finance-first automotive platform powered by proprietary workflow orchestration and lender routing intelligence.

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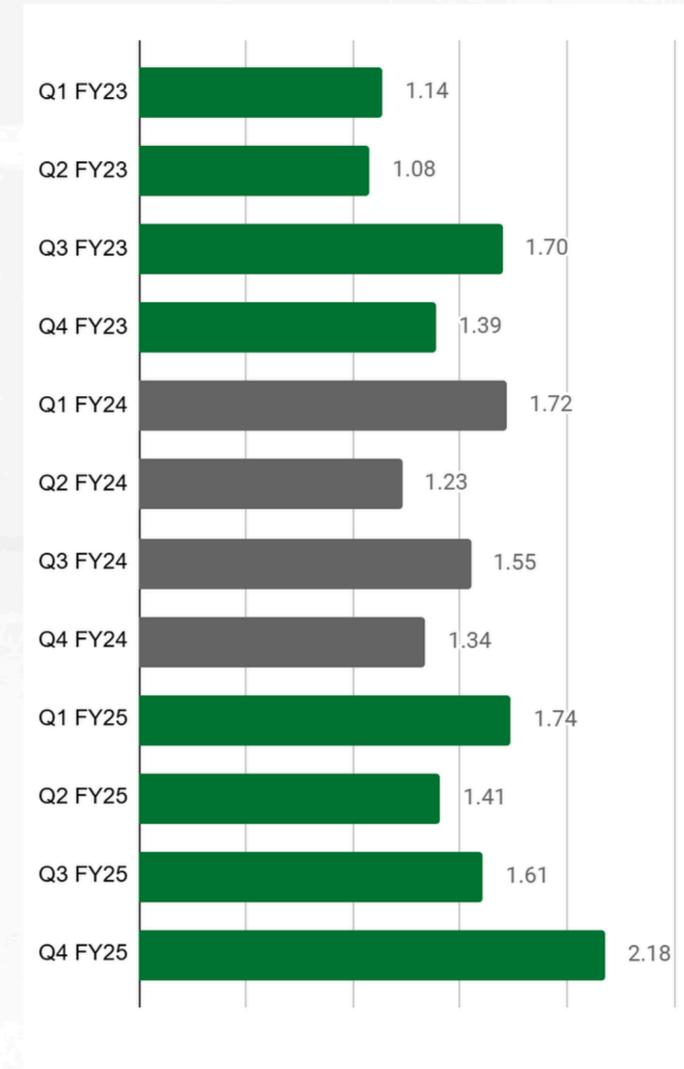
Investment Highlights

OCAL Snapshot

- Founded in 2021 to deliver an approval-to-delivery, digital-first vehicle finance experience.

- Profitable, asset-light virtual dealership model built for national scale.

- Operating in BC & Alberta with annual revenue > $6.8M and growing.

- No physical inventory overhead — digitally orchestrated sourcing & delivery.

- AI-powered workflows, automated underwriting, national auction sourcing, and end-to-end logistics.

- Multi-lender routing network enabling approval-first vehicle matching.

Annualized Revenue [1]
(CAD$ in Millions)

FY25
$6.88M

FY24
$5.85M

FY23
$5.31M

Quarterly Revenue Breakdown
(CAD$ in Millions) [2]

Quarter	Revenue
Q1 FY23	1.14
Q2 FY23	1.08
Q3 FY23	1.70
Q4 FY23	1.39
Q1 FY24	1.72
Q2 FY24	1.23
Q3 FY24	1.55
Q4 FY24	1.34
Q1 FY25	1.74
Q2 FY25	1.41
Q3 FY25	1.61
Q4 FY25	2.18

Source: Management Information
1. Fiscal Year-End August 31st
2. Unaudited (after August 31st FY change)

Traditional Model

Traditional car buying and financing is slow, opaque, and misaligned. Customers waste hours at dealerships negotiating against information they can't see, while dealers and lenders rely on inventory-heavy, people-dependent processes that were never designed for a digital, data-driven world.

The result is a broken experience for consumers, inconsistent outcomes for lenders, and a capital-inefficient model that can't scale without more lots, more staff, and more risk.

Consumers

- Sticker price vs "real" price vs payment – never clearly tied together

- Hours spent on the lot, then more hours "waiting on finance" in the F&I office.

- Most buyers are at an information disadvantage vs sales & F&I teams

- Little continuity from online research to in-store experience; you "start over" when you walk into the dealership

- Customers who want check out-like experience don't get it
  (browse → approve → deliver)

Lenders & Dealers

- Fixed expenses like land, facility care, vehicle maintenance, and unsold inventory inflate consumer pricing

- Fluctuating pricing, inflated warranty markups, and opaque trade-in values directly conflicts with the desire for lower total cost and sane debt

- F&I manager as bottleneck; Outdated systems slow down every step of the process

- Scaling means: more real estate, more inventory, more payroll – not more efficiency.

The Market Shift

The Market Is Shifting to Digital-First Auto Finance

- **Consumers increasingly prefer online / remote buying journeys and abandoning traditional dealerships.**

- **Buyers are more payment-sensitive → demand for pre-approvals + transparency.**

- **Lenders now support remote docs + e-sign + digital stipulation collection.**

- **Canada still lacks a scaled, trust-led, digital auto finance leader.**

Industry Trends

$37,664
(+3.6% YOY)

Average used car price (Q2 '25)[1]

CAGR: ~ 6.74%

Canada's used car market $17.71B (2025) > $24.54B (2030)[2]

70% + of Canadians

Prefer digital or fully online financing experiences

+1.8% QoQ
+2.0% YTD

Used sales momentum (Q2 '25)[3]

<20% of dealerships

Offer fully remote financing - vast majority rely on in-person, paper based systems

−0.34% WoW

Wholesale normalization (Cars - 0.30%, Trucks/SUVs - 0.37%)[4]

Sources:
1. https://www.autotrader.ca/editorial/media/nsvdq02m/autotrader_ prceindex_q2-2025.pdf ?srsltid=AfmBOoqXuhIJ3tTYYlYfhR3f-O-NKl-LHJ0tQJlW5gdHPmgPl7LTl_Hl
2. https://www.mordorintelligence.com/industry-reports/canada-used-car-market
3. https://canadianautodealer.ca/2025/08/used-vehicle-market-gains-momentum/
4. https://www.canadianblackbook.com/market-insights/market-insights-8-26-25/

Why Now

The Canadian automotive sector is at a major inflection point where consumer behavior and lender infrastructure are finally aligned for a digital-first experience.

The pandemic permanently changed buying patterns, making remote approvals, online documentation, and digital vehicle selection not just acceptable but preferred. Customers now expect seamless online interactions, full transparency in pricing and payments, and a frictionless buying experience

- **Remote origination is finally normalized for lenders and consumers.**

- **Dealership overhead is rising → worse customer experience and pricing behavior.**

- **Talent shortages + turnover make dealership sales ops inconsistent.**

- **No incumbent has built a fully integrated, AI-native, virtual dealership combining origination, lender routing, vehicle sourcing, and delivery logistics in one workflow layer.**

THEN	NOW
In-person documents & wet Signatures	Digital documents & e-sign
Inventory-led sales	Finance-led matching
Multi-visit dealership experiences	Amazon-style buying

The OCAL Solution
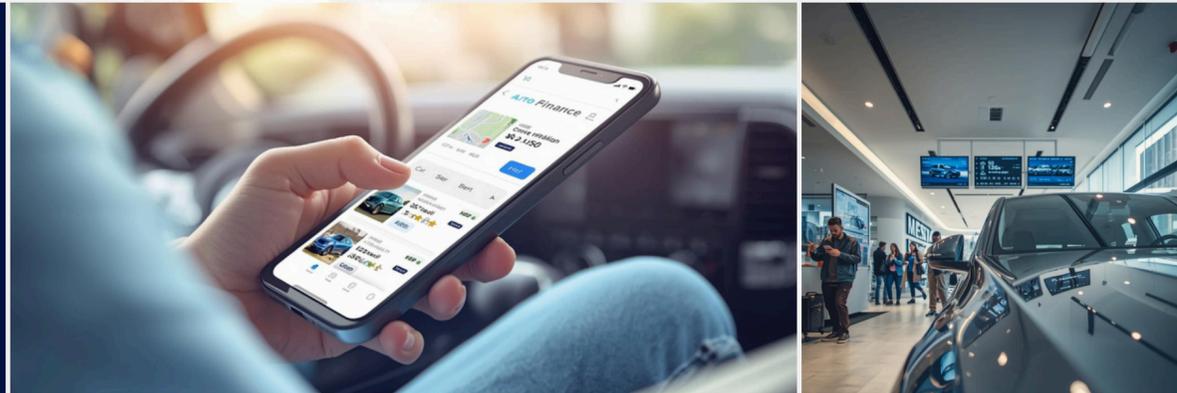
OCAL is a fully virtual dealership alternative built for the modern Canadian buyer:

- Complete approval-to-delivery experience with no physical locations.

- Finance-first model: get approved → source the right vehicle.

- End-to-end digital workflow: intake → qualification → lender routing → sourcing → logistics.

- Transparent pricing and payments with zero-pressure buying.

"From couch to driveway" in a single flow

A customer can start on their phone or laptop, get qualified, choose a vehicle, sign digitally, and have the car delivered — all managed through OCAL, with every step tracked and coordinated behind the scenes.

Lead

Approval

Financing

Delivery

Revenue

The OCAL Solution

The OCAL Experience (Approval → Delivery)

1. Apply online in minutes.

2. AI assisted pre-qualification with human-in-the-loop review to produce lender-ready applications.

3. Lender routing to best-fit approval and terms.

4. Approval-first vehicle sourcing via auction networks and partner inventory.

5. Digital contracts + remote verification.

6. Delivery scheduled to home/work + post-sale support.

The OCAL Journey

End-to-end remote journey
Customers apply, verify, sign, and schedule delivery entirely online — eliminating dealership visits, negotiation fatigue, and the "finance office bottleneck."

Approval-first matching
OCAL structures approvals first, then sources vehicles that actually fit the lender-approved deal — reducing wasted browsing and increasing conversion.

Transparent payments and terms
Clear all-in payment breakdowns and product options upfront — no last-minute surprises or pressure tactics.

AI-assisted speed + consistency
Automation handles follow-ups, checklists, and document chasing so timelines compress and quality becomes repeatable at scale.

Where Our Vehicles Come From
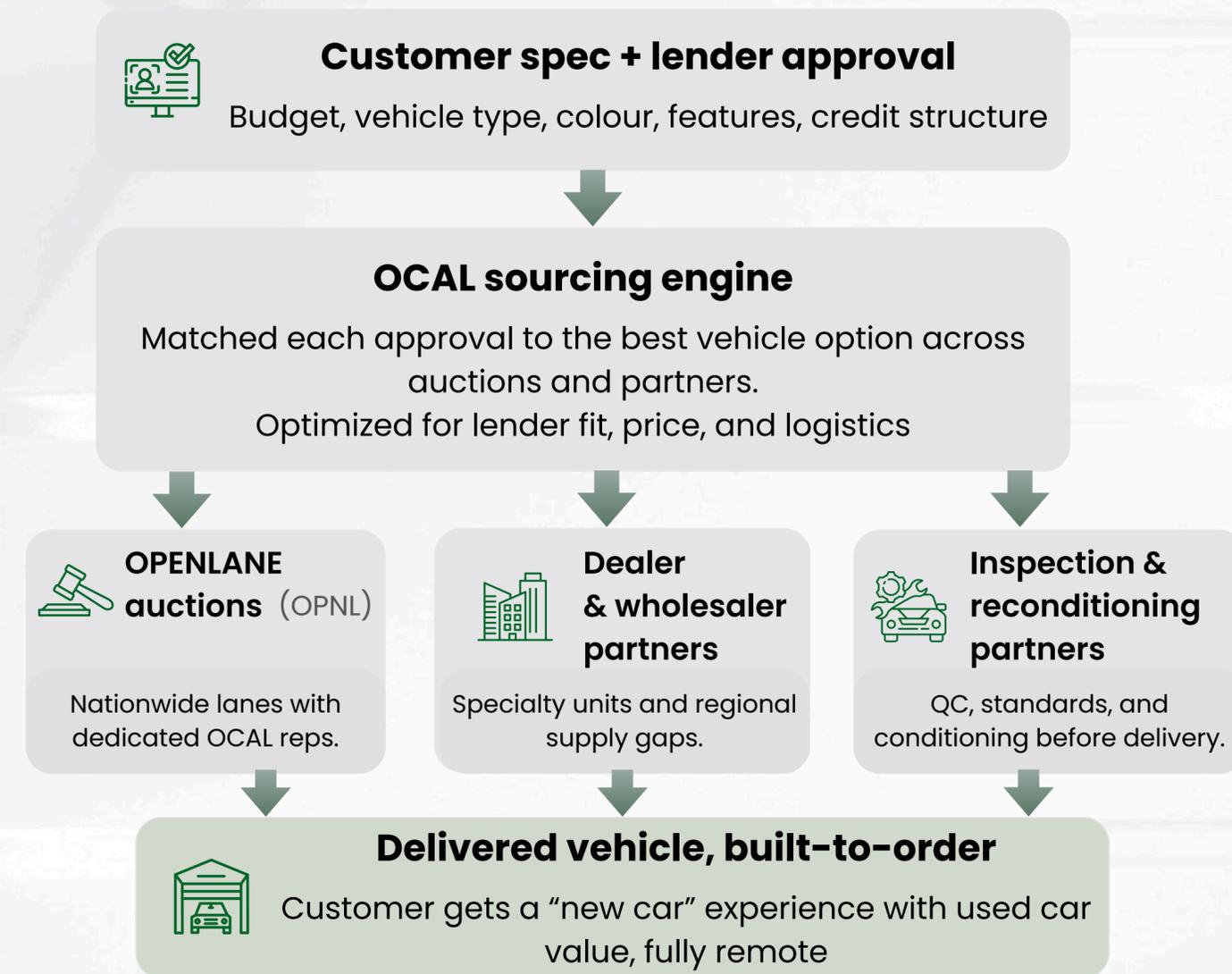## (With Zero Inventory Risk)

National sourcing though OPENLANE and partners gives OCAL "dealer choice" without owning a single car.
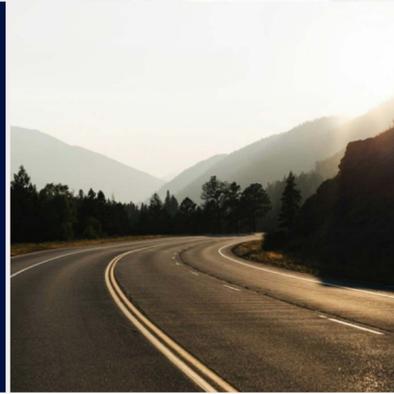
How we source vehicles

- **No owned inventory:** We never park capital in cars. Every vehicle is sourced after the customer is approved.

- **OPENLANE backbone:** Primary supply from OPENLANE (NYSE: OPNL) auction network - Toronto, Vancouver, Calgary and more - giving us access to thousands of units weekly.

- **Dedicated OCAL reps on-site:** OCAL reps at key OPENLANE locations review units, negotiate, and manage the bids/close process.

- **Partner network for gaps:** Select dealer/wholesaler partners for specialty units and regional coverage.

- **Standardized quality control:** Reconditioning and inspections handles via partners before delivery.

Why this is different

- **New-car experience, used-car economics:** Customers choose model, trim, colour, features, and budget - then we source to match their approval.

- **No lot pressure, no aging risk:** We aren't forced to 'push' aging inventory or absorb used-car pricing swings; margin comes from financing and services.

Customer spec + lender approval
Budget, vehicle type, colour, features, credit structure

↓

OCAL sourcing engine
Matched each approval to the best vehicle option across auctions and partners.
Optimized for lender fit, price, and logistics

OPENLANE auctions (OPNL)
Nationwide lanes with dedicated OCAL reps.

Dealer & wholesaler partners
Specialty units and regional supply gaps.

Inspection & reconditioning partners
QC, standards, and conditioning before delivery.

Delivered vehicle, built-to-order
Customer gets a "new car" experience with used car value, fully remote

OCAL Timeline

The Journey To The Virtual Dealership Model[1]

2021
Founded in April — COVID-era virtual brokerage enabling remote sales & delivery of vehicles

Company moves into Vancouver head office & hires first salespeople

Becomes a licensed AMVIC dealer

Alberta head office is established and opened in Lethbridge

2022
Licensed VSA Dealer

Partnership with ADESA Canada

Lender portal integrations

2023
Rebranded to OCAL Financial

CBIS V1

Consolidated to one office for virtual sales

2024
First-to-market virtual model launched

Began incorporating AI into the platform
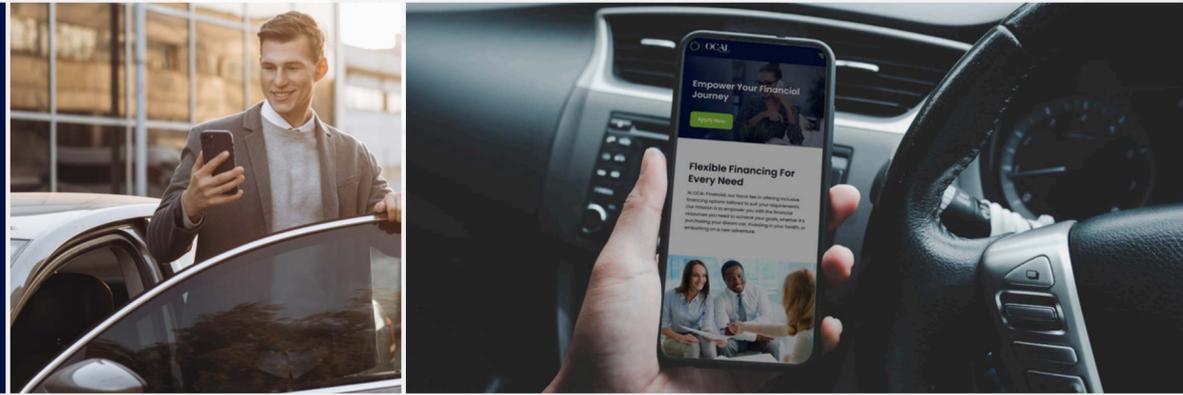
2025
Achieved profitability

Real-time voice AI agents

Consumer mobile portal

Source: Management Information
1. Timeline shows fiscal years

Technology Stack

At the core of OCAL is a proprietary AI-native workflow orchestration layer, purpose-built for automotive transactions.

The system automates:

- Application intake & lender-ready packaging.
- Multi-lender routing intelligence based on appetite and risk tiers.
- Customer engagement (voice, SMS, digital follow-ups).
- Compliance logging & audit trails.
- Vehicle sourcing coordination & delivery tracking.

Supporting this is OCAL's centralized data warehouse, creating a compounding data flywheel across approvals, lender appetite, conversion optimization, and sourcing efficiency.

Credit Intelligence System
Custom AI models that assess borrower risk using alternative data

Virtual Dealership Architecture
Fully remote showroom, inventory, and financing experience without physical overhead

Comprehensive Business Intelligence System (CBIS)
Centralized data engine powering decisions, compliance, and automation

AI-Powered Workflow Engine
Streamlines operations from lead gen to delivery

Voice AI Platform
Real-time, human-like interactions that engage and qualify leads at scale
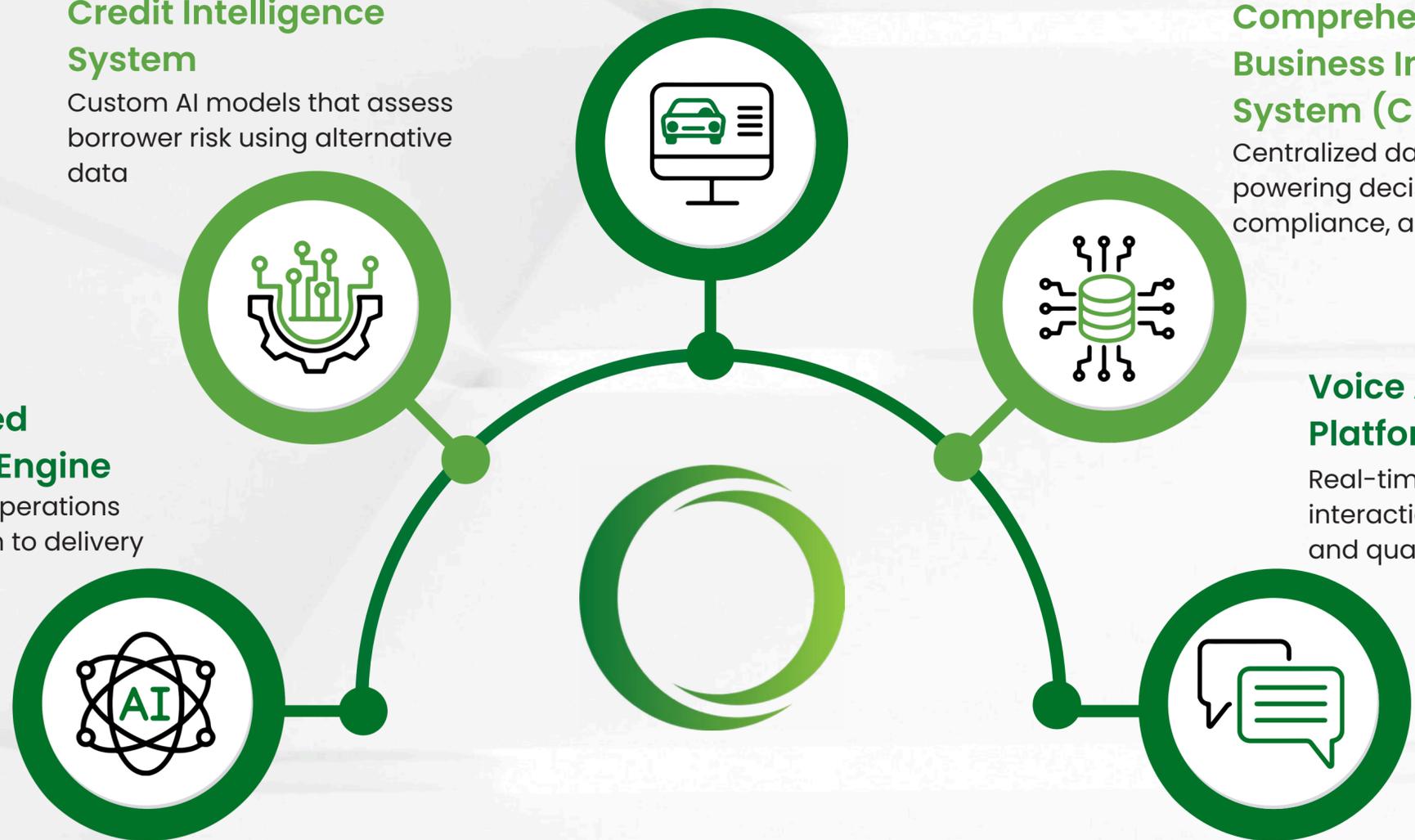
Voice AI

Voice AI = Higher Throughput Without Payroll Inflation

- **Automates inbound qualification and outbound follow-up**

- **Improves contact rates and reduces lead decay**

- **Human-in-the-loop escalation for complex or sensitive transactions**

- **Produces consistent scripts, disclosures, and logged outcomes**

- **Handles massive outbound volume with perfect consistency**

Natural Language Processing (NLP)
Understands tone, intent, and context like a human rep

Hyper-Personalization
Every customer interaction adapts to credit profile, loan needs, and preferences

Instant Qualification
Pre-approves leads and routes them through the funnel

Scalable Lead Generation
High-volume, concurrent conversations, that scales with demand
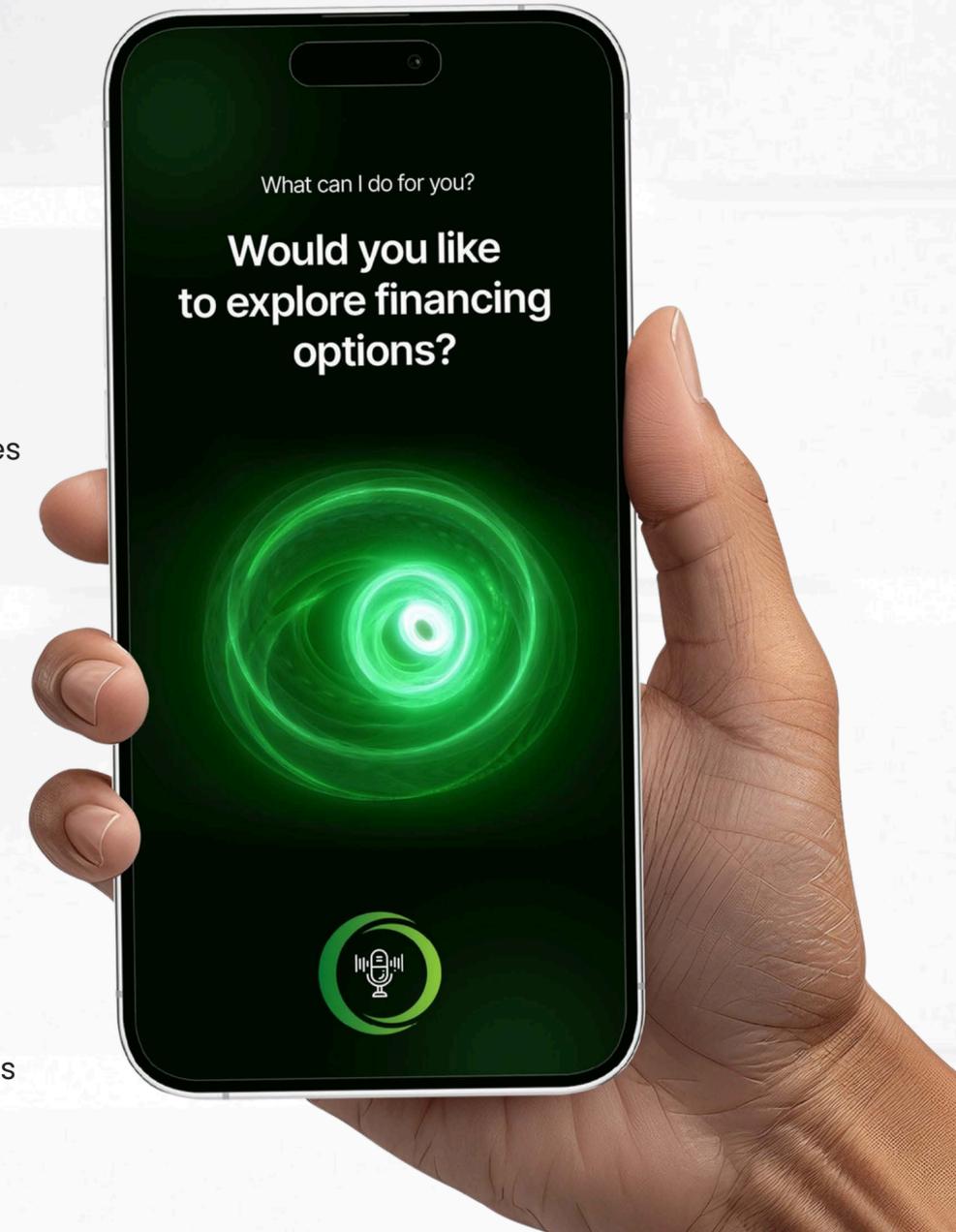
10x More Efficient
Than traditional phone outreach — lower CAC, higher conversion rates

Better Conversions
Improved conversion in internal testing vs manual-only outreach

Credit AI

Credit Intelligence (Beyond Score-Only Dealership Submissions)

Beyond bureau-only scoring
Incorporates income stability and alternative signals

Instant decisioning with machine learning
Real-time approval decisions with integrated compliance checks

Designed for non-traditional borrowers
Supports gig workers, newcomers, and thin-file uplift

Machine Learning powered fraud detection
Flags anomalies and reduces exposure for lenders

Regulatory alignment
Built to support Anti-money laundering/Know Your Customer and lender-grade credit requirements

How routing improves outcomes

Income & Stability   Credit File & DTI   Employment & Tenure

Docs & Behavioral Signals   Lifestyle & Vehicle Preferences

Fit Engine
Calculates lender fit score (0 - 100) for each deal

Fit Score   78/100

Lender A
Fit: **62** / 100
Backup

Lender B
Fit: **91** / 100
Best Match
Primary Submission

Lender C
Fit: **48** / 100
Low Fit

+14% Higher Approval → Fund Rate | -0.8 Average Bureaus per File

Business Model

Revenue Streams

- ✓ Retail & Wholesale Vehicle sales
- ✓ Lender reserve / program incentives
- ✓ Warranty + protection products
- ✓ Delivery/logistics and value-added services
- ✓ Ancillary fees (where permitted)

Proprietary AI Stack

Purpose-built automotive transaction operating system - not generic CRM or dealer management software. Embedded finance + sourcing + logistics, in one integrated workflow loop.

Asset-Light, Fully Remote Model

No physical lots, no legacy infrastructure — faster expansion, lower CAC, no inventory drag

Data Advantage That Compounds

Centralized data warehouse powering real-time decisions, pricing, underwriting, and logistics

End-to-End Platform

CRM, desking, approvals, delivery, and trade-in — unified under one system (CBIS)

Lender-Grade Compliance & Auditability

Every decision, signature, and transaction is logged and traceable — not just scalable, but regulatory-ready

Deep IP & Operational Know-How

Proprietary tech, custom processes, and decades of combined industry/tech insight locked into the system

Traction & Economics

$5,500 – 8,000

Average gross profit per funded deal (pre-overhead)

Rage over last 12 months

98%

Warranty / protection attach rate

High-margin revenue, low incremental cost

Avg. $1,027

Blended CAC per funded deal

Includes ramp and brand build

Avg. 7 days

Cycle time (Lead → Signed)

Median, last 12 months

Avg. 3 – 4 days

Cycle time (Signed → Funded)

Median, last 12 months

1000+

Funded deals to date

Repeat / referral share: **17.64%**

Active Finance & Lending Partners

Deep lender coverage across prime, near-prime, and non-prime

RBC · Santander · iA Financial Group · EdenPark · LENDCARE · Rifco · FARBER Licensed Insolvency Trustee · ICEBERG FINANCE

Financials

OCAL YOY Summary	12 MONTHS Sep 1, 2024 - Aug 31, 2025	12 MONTHS Sep 1, 2023 - Aug 31, 2024	8 MONTHS Jan 1, 2023 - Aug 31, 2023
	FY25*	**FY24***	**FY23***
Total Revenue	$6,879,835	$5,838,498	$5,313,921
Cost of Goods	$(6,098,451)	$(5,240,482)	$(4,916,796)
Gross Margin	$781,383	$598,015	$397,125
Operating Expenses	$(946,620)	$(991,395)	$(803,111)
Net Loss	$(164,110)	$(393,203)	$(405,986)
EBITDA	$(111,312)	$(268,160)	$(272,058)
Gross Margin %	11.36%	10.24%	7.47%

unaudited

Proforma

OCAL YOY Summary	FYE 2025	FYE 2026	FYE 2027	FYE 2028	FYE 2029
Total Revenue	$6,879,835	$13,190,067	$20,358,465	$27,528,313	$34,698,211
Cost of Goods	$(6,098,452)	$(11,668,371)	$(18,010,761)	$(24,353,151)	$(30,695,541)
Gross Margin	$781,384	$1,521,696	$2,347,704	$3,175,162	$4,002,670
Operating Expenses	$(945,494)	$(1,348,394)	$(1,724,687)	$(2,152,935)	$(2,661,189)
Net Gain (Loss)	$(164,110)	$173,301	$623,016	$1,022,227	$1,341,481
EBITDA	$(111,312)	$353,507.98	$846,149.03	$1,284,705.83	$1,645,327.91
Gross Margin %	11.36%	11.54%	11.53%	11.53%	11.54%

unaudited

Use of Proceeds*

1. **Ontario Expansion –** $460,000 (23%)

   - Establish Toronto hub and Ontario compliance infrastructure (OMVIC-ready operations)
   - Deploy Ontario-specific acquisition and routing workflows to scale funded deals rapidly
   - Build local partner network: lenders, auctions, logistics to compress cycle time

2. **Finance & Tech Leadership –** $400,000 (20%)

   - Implement institutional-grade financial systems: KPI dashboards, margin tracking, forecasting
   - Accelerate IFRS and audit-ready controls to support future institutional capital / IPO path
   - Hire CTO/VP Engineering to own delivery, architecture, and security

3. **Technology, AI & Cybersecurity –** $500,000 (25%)

   - Expand automation across the funnel: qualification, follow-up, document collection, routing
   - Build and integrate Voice AI + workflow orchestration to reduce cost per funded deal
   - Harden security posture and data governance (PIPEDA alignment; CSAE 3000-style roadmap)

4. **Brand Recognition & Marketing –** $440,000 (22%)

   - Scale performance marketing with disciplined measurement: CAC, conversion, cohort quality
   - Build brand trust nationally through clear positioning, education content, and referrals
   - Improve funnel efficiency through experimentation: creative testing, landing flows, retargeting

5. **Talent Recruitment & Training –** $200,000 (10%)

   - Recruit and onboard Ontario and Western account manager capacity tied to volume targets
   - Implement enablement and QA systems to standardize outcomes across regions
   - Increase productivity per head through AI-augmented training and performance coaching

* Assuming proposed allocation of $2M CAD - *Allocation may be rebalanced bases on execution pace & market conditions*

Growth Strategy

Ontario Expansion

$460,000 (23%) Allocated

1. **Licensing + compliance launchpad (OMVIC-ready operations):**

   Stand up Ontario-specific compliance workflows, disclosures, recordkeeping, complaint handling, and audit trails.

2. **Toronto operating hub:**

   Small execution team + AI-assisted communication stack to handle Ontario volume without dealership infrastructure.

3. **Ontario acquisition + routing engine:**

   Deploy province-specific lead capture, qualification, and lender routing logic tuned to Ontario lender behavior and borrower profiles.

4. **Partner network activation:**

   Secure/expand relationships across Ontario auctions, logistics, reconditioning, warranty providers, and insurance coordination.

Impact Targets

Ontario becomes the repeatable blueprint for national expansion—licensed, automated, and measurable.

- 38% of the national automotive transactions occur in Ontario
- Largest concentration of lenders, auction networks, and population density
- Toronto - GTA region functions as a stand alone market larger than BC & AB combined
- Consumers in Ontario have a higher propensity to finance vehicles, a greater reliance on structured payment programs
- Entering Ontario doubles OCAL's revenue potential while lowering staffing dependency vs legacy branch model

Phase 1
Licensing • workflows • partner onboarding • soft-launch

Phase 2
Marketing scale • routing optimization • hiring pods • throughput ramp

Growth Strategy

Finance & Tech Leadership

$400,000 (20%) Allocated

1. Institutional finance stack + monthly board pack:

KPI dashboards, margin waterfalls, cohort reporting, lender/product profitability, and rolling forecasts that investors can trust.

2. IFRS + audit-ready control environment:

Close checklist, documented accounting policies, segregation of duties, approvals matrix, and evidence trails (contracts, deal files, reconciliations).

3. CTO / VP Engineering (acting CTO):

Own platform roadmap, delivery velocity, architecture decisions, security posture, and integrations—turn automation into reliable production systems.

Impact Targets

This spend removes the two biggest risks investors price—governance and execution ambiguity.

- One accountable owner for platform delivery, uptime, and security
- Documented controls + evidence trails for external audit and diligence
- Unit economics visibility:
  Profitability by province / channel / lender / product
- "No black box"—numbers and decisions are explainable

Growth Strategy

Technology, AI & Cybersecurity

$500,000 (25%) Allocated

1. Workflow automation layer:

CRM-integrated orchestration for qualification, docs/stipulations, follow-ups, lender submission packaging, and milestone tracking.

2. Voice AI production rollout:

Inbound + outbound handling tied to CRM states
(lead status → call logic → escalation rules → logged outcomes).

3. Credit routing intelligence (rules + data):

Approval-fit scoring to reduce resubmissions and improve funded-to-approved ratios.

4. Security + data governance:

Access controls, encryption, logging, retention policies, incident response playbooks; PIPEDA alignment and CSAE 3000-style roadmap.

Impact Targets

Automation creates compounding operating leverage—more deals without proportional headcount.

- Increase automated workflow coverage from 50% → 80% by FY26

- Reduce overall costs & wages through less manual labor

- Improve qualified → funded conversion by 12% via faster follow-up + better routing

- "CSAE 3000-ready" controls roadmap

Growth Strategy

Brand Recognition & Marketing

$440,000 (22%) Allocated

1. **Performance marketing engine:**

Structured experimentation (creative testing, landing pages, channel mix) with strict CAC and cohort-quality tracking.

2. Trust + authority positioning:

Education content that reduces friction for credit-challenged buyers and increases conversion confidence.

3. Referral + retention loops:

Automated referral workflows, follow-up sequences, and repeat-customer reactivation through CRM.

4. Ontario launch campaigns:

Geo-targeted campaigns that align to lender appetite and inventory realities (don't sell fantasy cars).

Impact Targets

Marketing becomes predictable—capital converts into funded deals with measured returns.

- Reduce CAC by 35 – 45% over time
- Improve lead → qualified and qualified → funded conversion
- Shift to more efficient mix: paid + SEO + referrals
- "CSAE 3000-ready" controls roadmap

Impressions
Leads
Qualified
Approved
Funded

Growth Strategy

Talent Recruitment & Training

$200,000 (10%) Allocated

1. Account manager pods + QA:

Standard operating pods with senior oversight, deal-structuring playbooks, and quality audits on submissions.
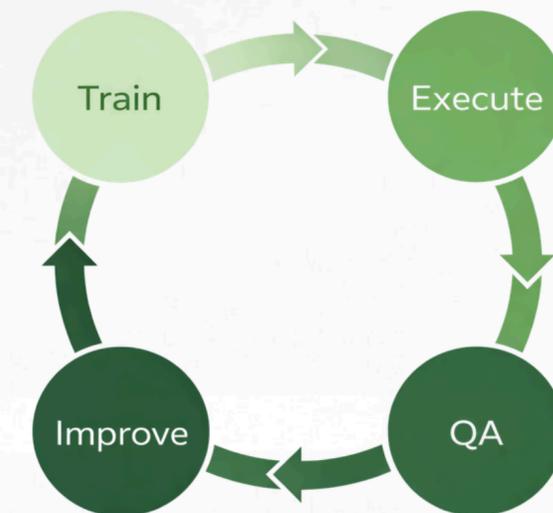
2. AI-augmented training loop:

Training modules + scenario simulations for objections, stip collection, income verification, and lender packaging.

3. Performance instrumentation:

KPI scorecards per rep (conversion, cycle time, customer satisfaction, compliance checklist completion).

4. Ontario + Western capacity:

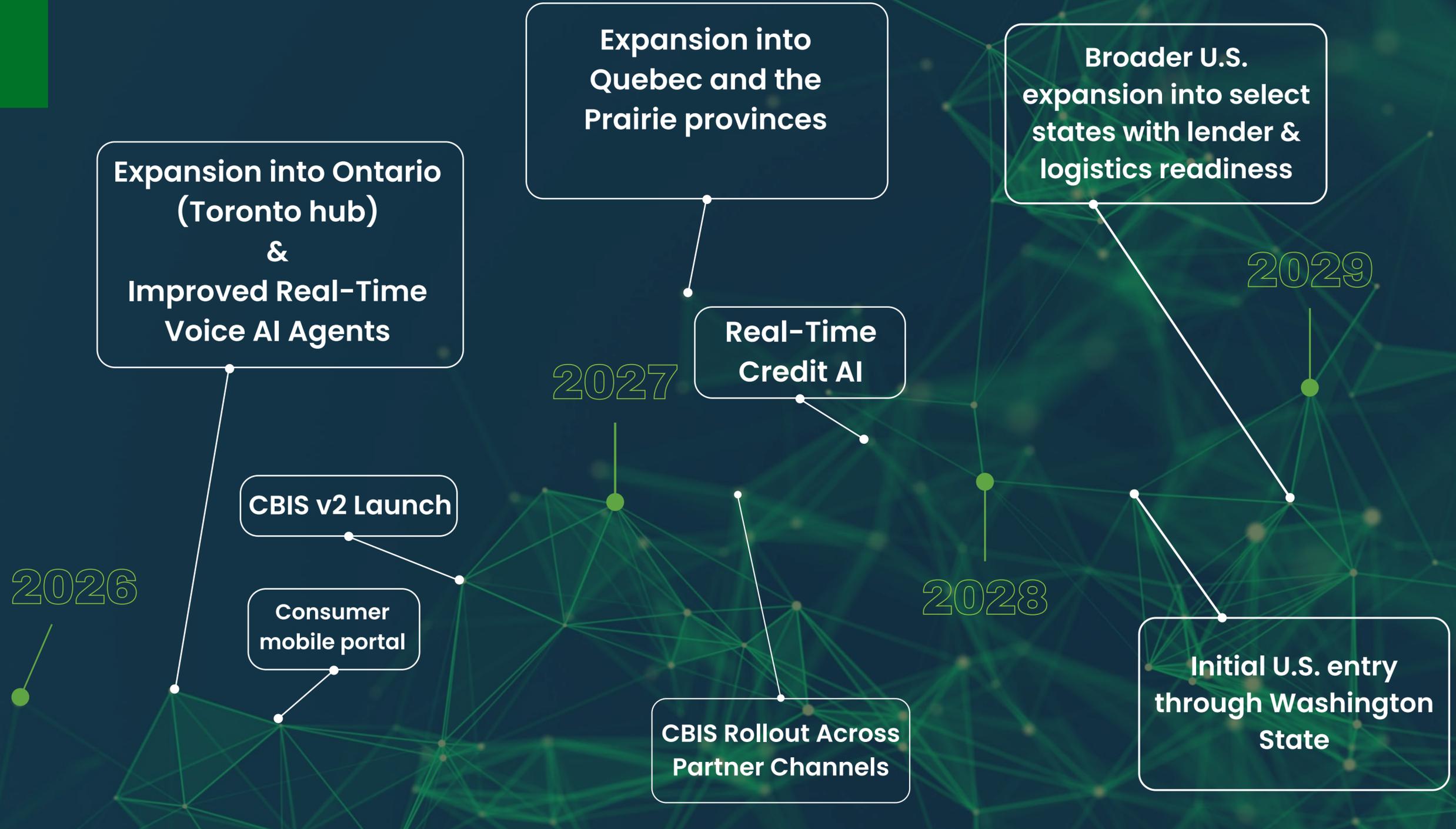Targeted hiring to match volume ramp (not "hire ahead of demand").

Impact Targets

Talent scales like a system—training and QA protect margins while volume grows.

- Reduce new-hire time-to-productivity by 35 - 40%

- Increase deals per account manager by 2x with automation support

- Reduce submission errors / resubmissions by 28%

- Improve staff retention through clear coaching and performance feedback loops

- Improve customer satisfaction / NPS

Growth Strategy

OCAL FINANCIAL

Across Canada and Beyond

OCAL's roadmap focuses on playbook replication: compliance templates, partner activation and routing tuned by lender appetite.

While traditional dealers rely on lot inventory and manual sales workflows, and fintech lenders focus solely on credit, OCAL integrates:

- Embedded finance origination
- Multi-lender routing intelligence
- Approval-first vehicle sourcing
- End-to-end delivery logistics

2026

Expansion into Ontario (Toronto hub) & Improved Real-Time Voice AI Agents

CBIS v2 Launch

Consumer mobile portal

2027

Expansion into Quebec and the Prairie provinces

Real-Time Credit AI

CBIS Rollout Across Partner Channels

2028

Broader U.S. expansion into select states with lender & logistics readiness

2029

Initial U.S. entry through Washington State

Competitive Landscape

OCAL combines: finance expertise + automation + sourcing + logistics in one platform

OCAL is embedded auto finance, supply orchestration and delivery ops in one platform. OCAL is not a broker, dealer group or fintech app. It is a fully licensed, virtual dealership, powered by an AI-native transaction operating system:

- **Traditional dealerships** have high overhead, inconsistent sales talent, and inventory pressure.

- **Brokers** have lower overhead but lack sourcing power, lender relationships, and logistics infrastructure.

- **Fintech lenders** have digital origination tools but cannot source vehicles, structure deals to fit lender preferences, or deliver vehicles to customers.

OCAL integrates the strengths of all three categories into a unified virtual model.

LOAN PROVIDER Bank/Institution/Fintech	LOAN TERM Term/APR	SEO SCORE SEO/Mobile/Desktop	REPUTATION Google Rating	KEY FEATURES Provider Key Features	STRENGTHS Provider Strengths	WEAKNESSES Provider Weaknesses
OCAL FINANCIAL	3.90% – 29.90% 12 – 96 Months	**85%** | 82% | 99%	4.6 Stars ★★★★⯪ 78 Google Reviews	• Loan Calculator • Credit Application • Branded Content • Flexible Rates	• Flexible Rates • Google Rating • Page Speeds • Overall SEO	• BC & Alberta Only • Unbranded Content • No ChatBot
canadadrives	3.90% – 29.90% 12 – 96 Months	**77%** | 54% | 88%	4.2 Stars ★★★★ 4,118 Google Reviews	• Vehicle Appraiser • Credit Application • Loan Calculator	• Design & UI UX • Google Reviews • Available Across Canada	• SEO • Mobile Speeds • No ChatBot
CARVANA	3.90% – 29.90% 12 – 96 Months	**84%** | 52% | 59%	3.2 Stars ★★★⯪ 192 Google Reviews	• Credit Application • Vehicle Appraiser • Loan Calculator • ChatBot	• SEO • Credit Application • ChatBot • Available Across US	• Capital Intensive • Page Speeds • Google Review Score
AutoTrader.ca	Undisclosed	**66%** | 31% | 50%	3.1 Stars ★★★ 122 Google Reviews	• Vehicle Listing • Credit Application • Vehicle Appraiser • ChatBot	• ChatBot • Vehicle Listing • Available Across Canada	• Page Speeds • SEO • Google Review Score
CarGurus	Undisclosed	**74%** | 48% | 67%	No review 0 Google Reviews	• Vehicle Listing • Vehicle Search • Vehicle Appraiser • FAQ Section	• Vehicle Listing • Design & UI UX • Branded Content	• No ChatBot • No Google Reviews • No Geolocation

No inventory risk • No physical footprint • Fully integrated end-to-end

The OCAL Team

The Team

OCAL's leadership team combines decades of experience in automotive finance, digital transformation, operations, and capital markets. This mix allows the company to grow with discipline — avoiding the chaotic expansion typical of dealerships and the technical execution failures common among early-stage fintech's.

Mehdi Moghareh
CEO

Automotive industry veteran with extensive experience in dealership operations, logistics, and platform development. Mehdi oversees day-to-day operations, partner relations, and ensures that OCAL's platform remains scalable, automated, and deeply integrated with lender and supplier networks.

Terence Lee
CFO

Mr. Lee is a CPA with over 8 years of finance experience in reporting under International Financial Reporting Standards (IFRS). Mr. Lee has worked in financial planning and analysis for a subsidiary of a major Canadian cannabis company, as well as for a publicly traded asset management solutions company. Mr. Lee graduated with a BA from Simon Fraser University and a Diploma of Accounting from UBC's Sauder School of Business.

Matthew Friesen
DIRECTOR

Serial entrepreneur with a proven track record across multiple sectors including technology and financial services. Matthew has historical ties to the automotive industry through the Vancouver Auto Auction and now leads OCAL's strategic growth, capital planning, IPO execution and institutional capital readiness.

Mike Stier
INDEPENDENT

Educated in business management & finance, Mr. Stier has spent the past 15 years focused on and building expertise in the capital markets. Experienced in corporate structure, finance, business development, IPO's, M&A, and wealth management, Mr. Stier served as a CIBC IIROC licensed Senior Financial Advisor, senior analyst for a private equity company and more recently holds executive and directorship roles with private companies and publicly listed issuers. He has consulted in industries including mining, oil & gas, fintech, VR, eSports, health, life sciences and biotech. Mr. Stier has acted for several public entities and currently sits on the board of Rektron Group Inc.

Risk & Mitigation

Building an asset-light, compliant platform designed to withstand regulatory, market, and competitive shocks.

REGULATORY & LICENSING

Risk: Different rules and licensing requirements in each province.

Mitigation: Phase provincial rollout with a central compliance framework, standardized playbook, and dedicated oversight.

LENDER DEPENDENCY

Risk: Over-reliance on a small number of lenders; changes in appetite or policy.

Mitigation: Diversified lender network + routing logic that balances volume, approval rates, and concentration limits.

MARKET VOLATILITY

Risk: Cycles in used-car prices, interest rates, and consumer demand.

Mitigation: Asset-light model, no inventory or floorplan exposure, and low fixed overhead that flexes with volume.

DATA & SECURITY

Risk: Breach, data loss, or inadequate controls for lenders and regulators.

Mitigation: Encryption in transit/at rest, role-based access controls, audit trails; and a CSAE 300 - ready security roadmap.
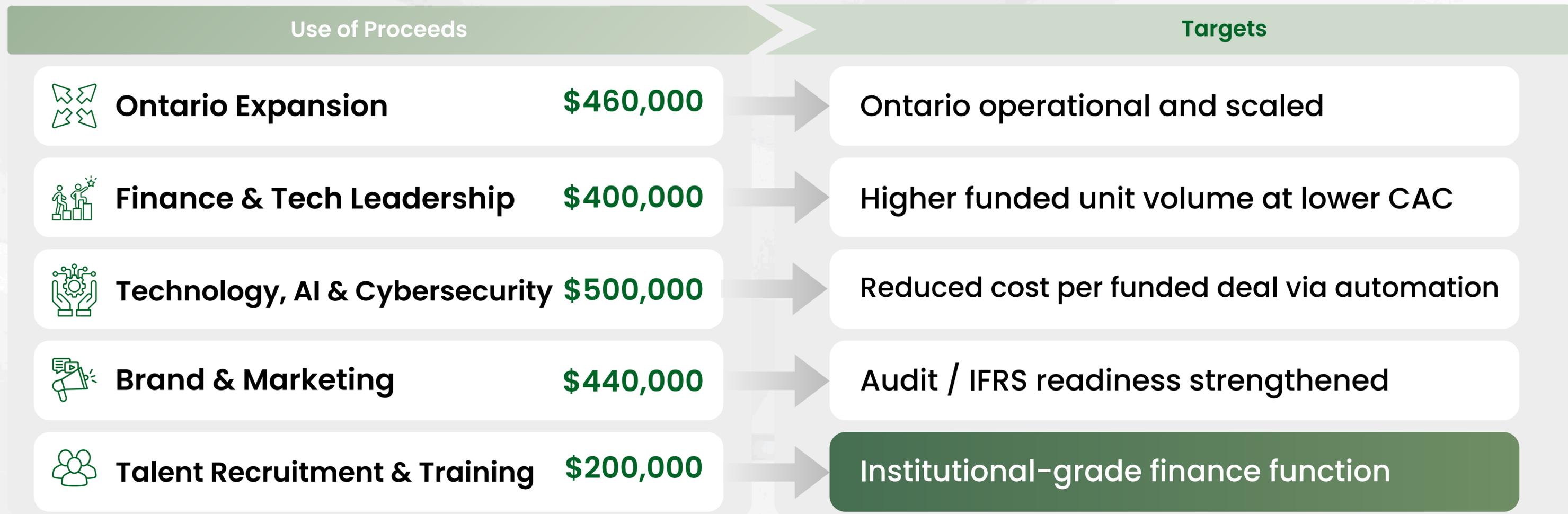
COMPETITION

Risk: Dealerships, brokers, and fintechs copying elements of the model.

Mitigation: Workflow moat with lender-integrated routing, compounding transaction data advantage, and automation embedded in operations.
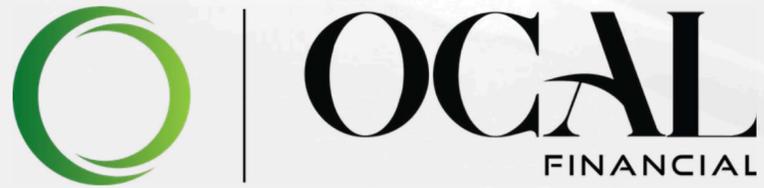
Investment Ask

$2M CAD investment to help fuel our Ontario expansion, accelerate automation, and strengthen institutional readiness.

Use of Proceeds		Targets
Ontario Expansion	$460,000	Ontario operational and scaled
Finance & Tech Leadership	$400,000	Higher funded unit volume at lower CAC
Technology, AI & Cybersecurity	$500,000	Reduced cost per funded deal via automation
Brand & Marketing	$440,000	Audit / IFRS readiness strengthened
Talent Recruitment & Training	$200,000	Institutional-grade finance function

Thank You!

OCAL FINANCIAL

Canada's First Fully Virtual, AI-Driven Automotive Finance Platform

OCALFINANCIAL.CA

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