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Vertical Banking
For Real Estate Investors

ANTLER Portfolio Company

The Founders

Juan Pablo Linares

CEO

Lawyer - Closed multi-million USD M&As | Angel Investor & LP | Competitive Tennis and D1 soccer player | Sold AI Products and advised as consultant for Fortune 500 Companies | Part of:

Holland & Knight · SIGMA SQUARED · STANFORD BUSINESS LBAN Startup Accelerator

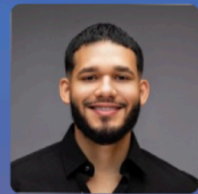
Sebastian Linares

CTO

START Fellow | Full-Stack AI Dev | Led AI credit risk projects with Virginia Tech PhDs at 18 | Built AI agents used by Colombia's largest insurer and multinationals | Winner of the Venture Founders Award and dropout from Virginia Tech

VT · SIGMA SQUARED · START GLOBAL

Backed by top VCs, founders, and industry leaders



Georgy Marrero

YC Hackathon Winner | Founding AI engineer @ Meta & GP of a Real Estate Fund (731 units UM)

Equis Capital

Thilak Thenpandyian

Meta Engineering Leader - Real Estate fund GP | Built industry-leading payments solutions for P2P and P2B

Infosys · yahoo!

Carlos Chavez

2x Founder | Proptech Exit; Co-Founder & CEO @ Sytrex | $50M Real Estate AUM

Christian Knudsen

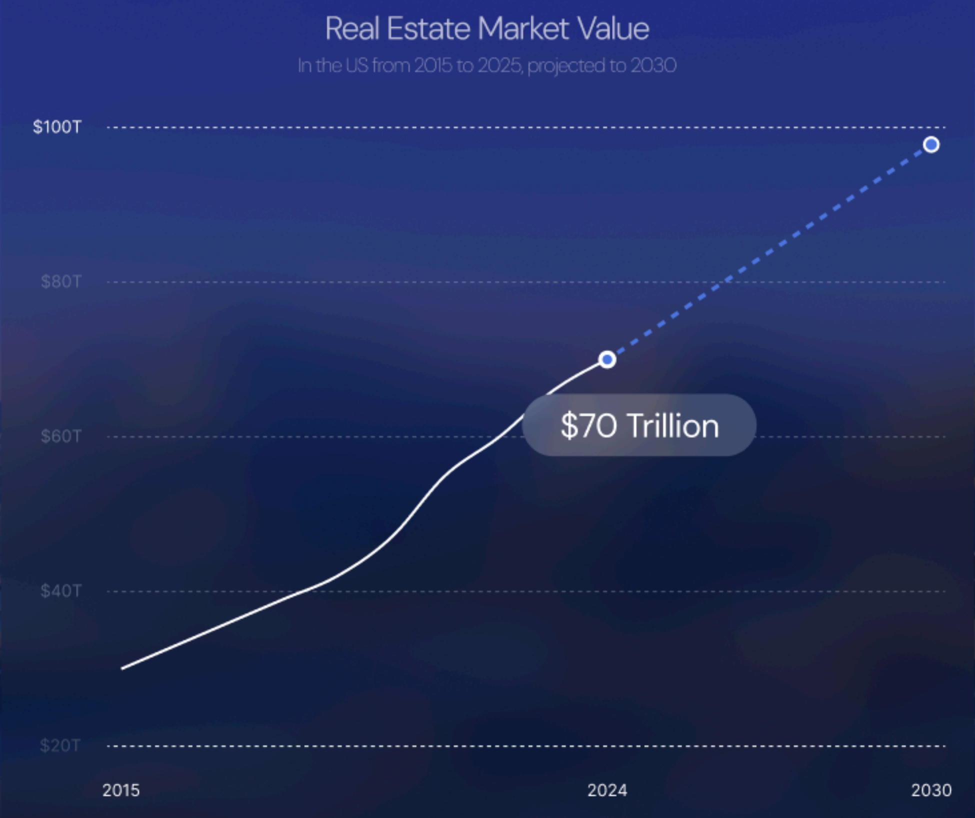
2X YC Founder - CEO & Co-Founder @ Littio - Angel Investor

ANTLER · NVIDIA INCEPTION PROGRAM · STANFORD BUSINESS LBAN Startup Accelerator · SIGMA SQUARED

Real estate is the biggest asset class in the world. Its value grew from $30T in 2015 to nearly $70T in 2024.

U.S. real estate assets grew 2.3× since 2015 yet the financial infrastructure for real estate investors has barely evolved

2024 ACTUAL	2030 FORECAST	GROWTH
$70 Trillion	$97.8 Trillion	+39.7%



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Despite this, real estate investors have to use generic banking that forces them to

1. Manually create and manage 10s to 100s of entities
2. Have 10s to 100s disconnected, separate bank accounts
3. Reconcile 1000s of monthly transactions

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As a consequence, investors end up with...

Deal-by-deal finance

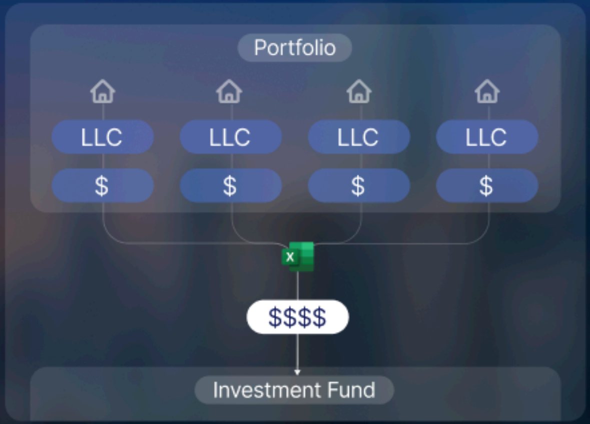
Every property is set up as a one-off: Real estate funds burn ~20 bps of AUM/year on admin, accounting, and reconciliations because of this

Dozens of disconnected bank accounts and entities

1 bank account per LLC means 10–100+ accounts, each with its own bank, login, card, and statements

Thousands of transactions to reconcile manually

Investors match income and expenses across entities and accounts using spreadsheets, leading to errors and expensive CPA work



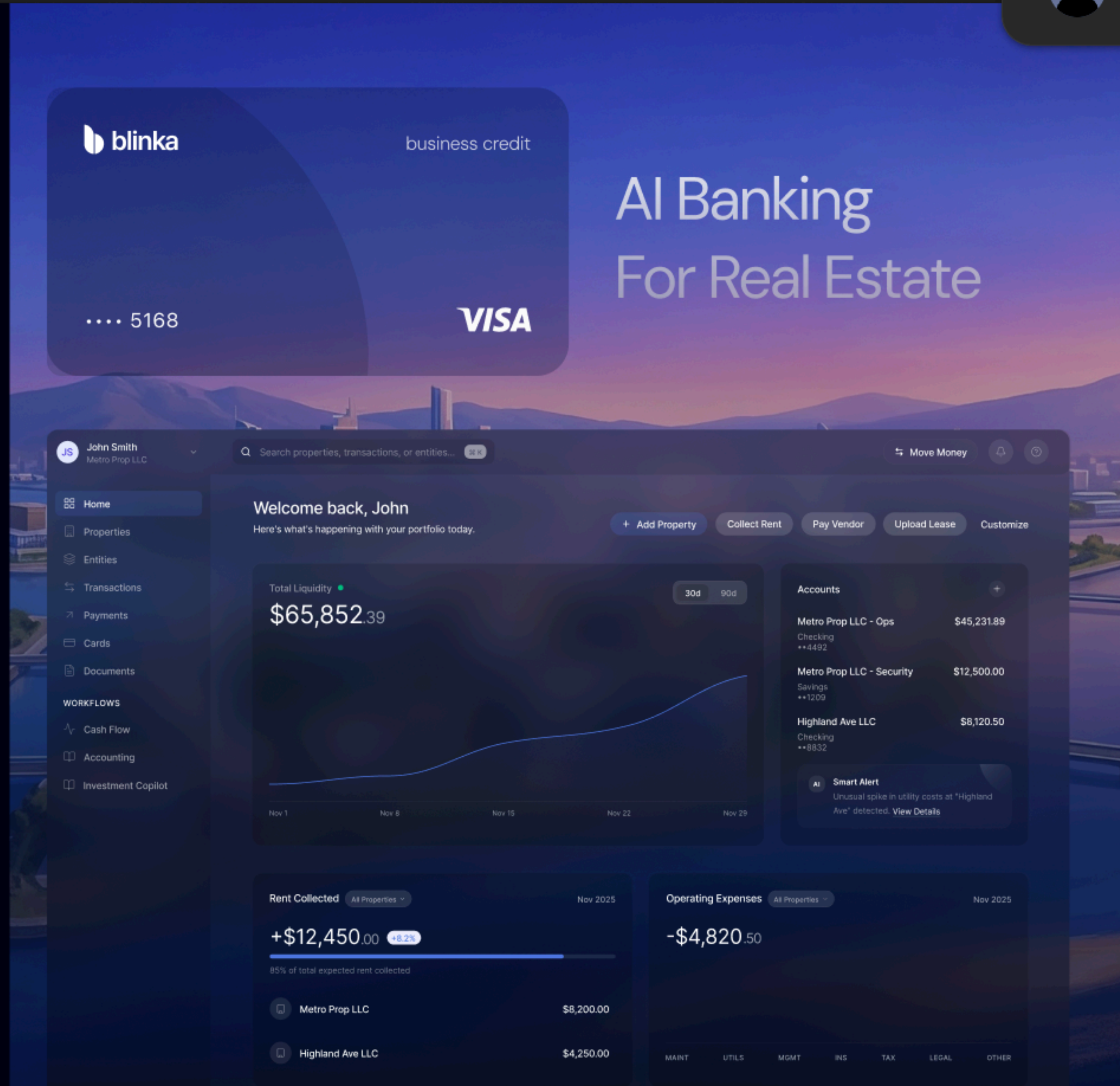
That’s why we built Blinka...

We rebuilt banking from the ground up for how real estate actually works

Unified banking across properties
Open and manage 10–100+ property-level accounts from a single place, across any entity

Smart payments
Workflows for collecting rent, paying vendors, and routing funds between entities

Intelligent accounting & reconciliation
Every transaction is categorized per entity. Investors won’t even need spreadsheets



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Allowing investors to centralize and automate their financial operations, across all their entities

All entities in one workspace

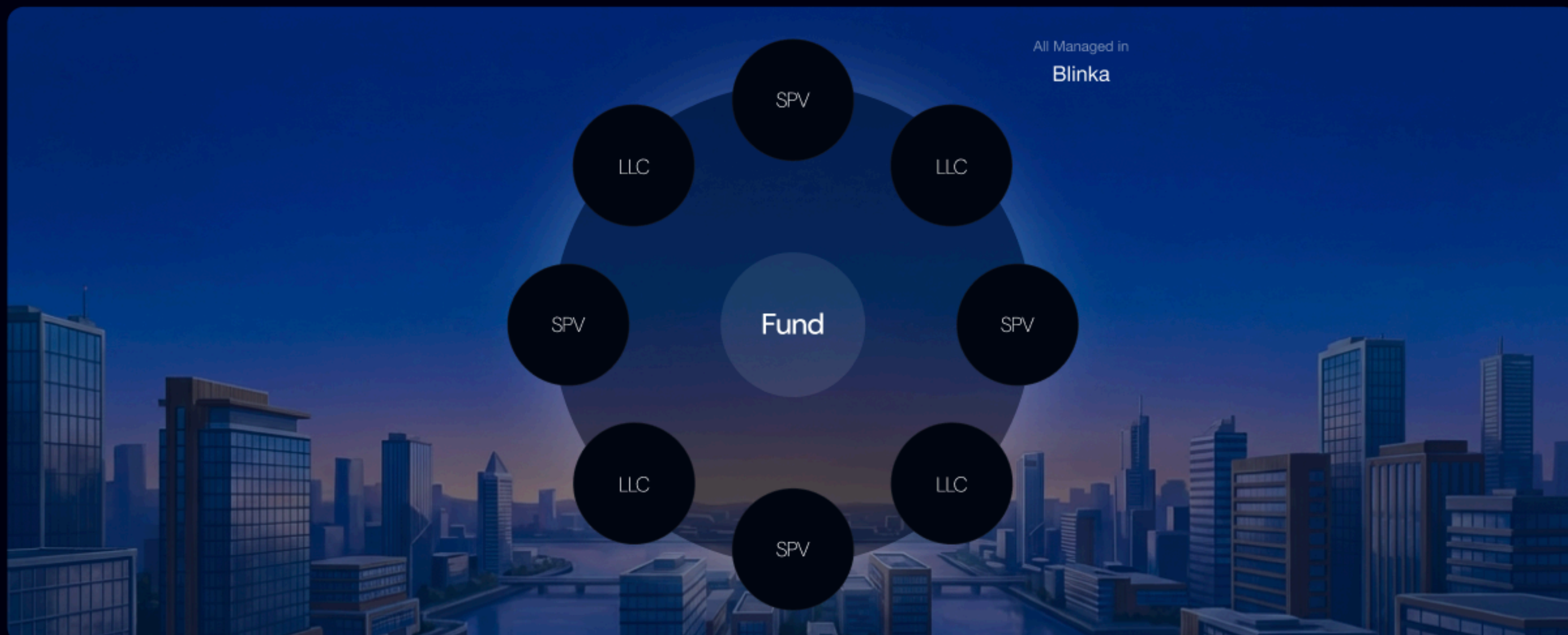
View cash, accounts, and activity across every LLC and SPV.

Controls that scale

Set roles, limits, and approvals once. Apply them across the portfolio.

Portfolio-wide clarity

See performance and cash position without manual rollups.



To launch this we...

1

Partnered and integrated with an FDIC insured institution

2

Secured a waitlist summing up a total of

$800M AUM

3

We launch these products (and more) by February

- Checking/Savings Account
- Treasury Account
- Corporate Cards
- Accounting Automation

How we make revenue

Deposits Float, and Treasury

Net interest income on client balances
(via short-duration Treasuries/MMFs).

Corporate Cards

1.5%–2.2% per dollar spent
1.75% effective interchange

Embedded Loan Origination

Originate requested loans for lenders
(6K lenders Aggregated with their lending criteria)

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Thank you!

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SEBASTIAN LINARES

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