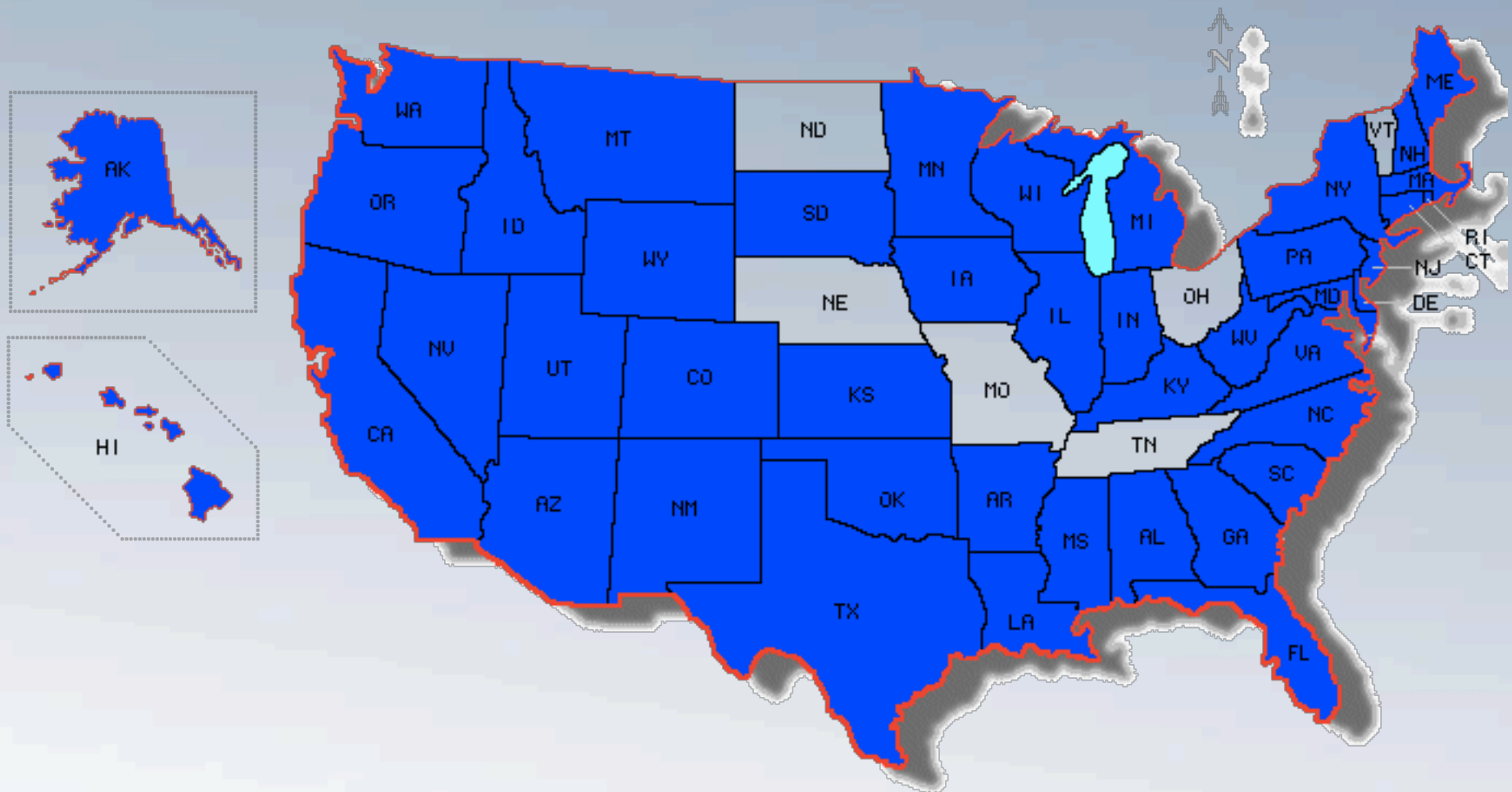




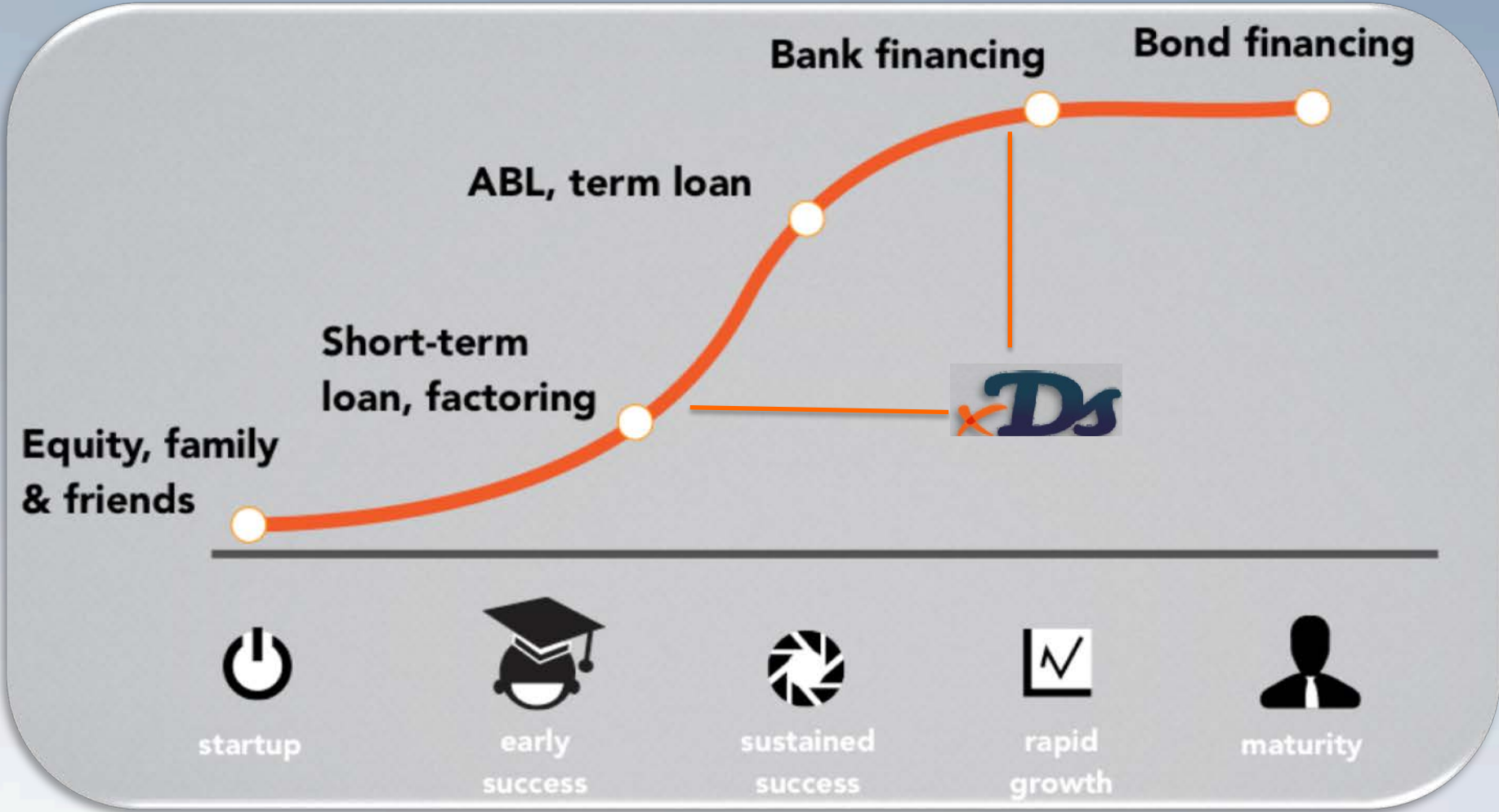
Dealstruck is a new financing platform for small businesses

“Our mission is to be the best place for small businesses to finance their growth by providing them with efficient service and innovative funding solutions that are fair and transparent”

LENDING FOOTPRINT AS OF 11/15/14



MULTIPLE PRODUCTS FOR SMB LIFE CYCLE



MANY PRODUCTS WITH VARYING BENEFITS

	TRADITIONAL & SBA		INVESTMENT LENDERS		SHORT-TERM LENDERS	
	SBA FINANCING	TRADITIONAL BANK LOAN	LINE OF CREDIT	TERM LOANS	FACTORING	MERCHANT CASH ADVANCE
 LOAN AMOUNT	Max: \$5 million Average: \$330k	\$150k and up	Up to \$500k	Up to \$500k	70-90% of Invoices	Up to \$500k
 TIMING, APPLICATION TO FUNDING	3-6 months	2-4 months	1-2 weeks	1-2 weeks	1-2 weeks	Within a week
 USE	Any business use	Any business use	Stabilize irregular cash flows	Inventory, capital, general growth	Cover operating expenses until invoices are paid	Short term needs: cover payroll and/or unexpected costs
 TERM	3-10* years * Terms >5 yrs usually real estate	1-20* years * Terms >5 yrs usually real estate	1 year renewable contracts	1-5 years	Usually 30 days	3-12 months
 PAYMENTS	Monthly Payments	Monthly Payments	Weekly, Bi-Weekly, or Monthly Payments	Weekly, Bi-Weekly, or Monthly Payments	No Payments (Cost is 2-3% of invoices)	Daily payments of a fixed % of sales
 APR RANGE	Term Loan: 5.5%-6%, Line of Credit: 9%-12%	4%-8%	9%-23%	9%-27%	Equivalent APRs are 30%-50%	Equivalent APRs are often 60%-150%

QUALIFICATION CRITERIA

- ✗ 1+ year time in business
- ✗ \$20,000+ month in sales
- ✗ Breakeven or cash flow positive
- ✗ Existing 1st priority blanket liens must be removable
- ✗ No major derogatory credit marks in last 24 months (rule of thumb, FICO > 600)

DEALSTRUCK STANDARD PRODUCTS

- ✗ Term Loan
 - ✗ \$25,000-\$250,000
 - ✗ 6-36 month terms
 - ✗ APR range: 8.99%-28.99%

- ✗ Asset-Based Line of Credit
 - ✗ \$25,000-\$250,000
 - ✗ 12 month renewable contract
 - ✗ Up to 85% of outstanding A/R
 - ✗ Cash control required

TERM LOAN

“I know exactly what I need and how much it costs.”

✗ Proper Uses

- ✗ Refinancing high cost (MCA) debt
- ✗ Vehicles & Equipment
- ✗ Leasehold Improvements
- ✗ Opening additional locations
- ✗ Partner Buyouts and Acquisitions
- ✗ New hiring and marketing initiatives

✗ Improper uses

- ✗ Recurring payroll
- ✗ Materials and Supplies
- ✗ Cash flow

LINE OF CREDIT

“I have working capital needs but I’m exactly not sure when or how much I’ll need.”

✗ Proper Uses

- ✗ Payroll
- ✗ Materials & Supplies
- ✗ Inventory
- ✗ Cash Flow

✗ Improper uses

- ✗ Vehicles & Equipment
- ✗ Leasehold Improvements
- ✗ Opening additional locations
- ✗ Partner Buyouts and Acquisitions
- ✗ Financing Fixed Assets



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