



Channel Partners' Funding Options

Channel Partners connects small to mid-sized business owners to providers of short term financing through our working capital programs. The working capital may be used by the business to:

- Expand their operation or add additional locations
- Increase their product line, add seasonal merchandise, meet unexpected expenses
- Purchase new or used equipment
- Advertise and promote their business with new marketing programs
- Buy out a partner
- Perform renovations

Our providers utilize innovative business performance analysis methods that differ from traditional forms of evaluating financing opportunities. As a result, Channel Partners can offer working capital to businesses that may not qualify under more traditional forms of underwriting.

Working Capital Loans - \$10,000 to \$150,000

- ✓ Fixed Payments - ACH
- ✓ Fixed Terms - 6 to 18 months
- ✓ Competitive pricing versus other forms of short term working capital
- ✓ Non-invasive - does not require change of credit card processing
- ✓ Revenue based versus credit based criteria

Bank Only Loans (No Credit Cards) - \$10,000 to \$50,000

- ✓ No requirement to accept credit cards
- ✓ 6 to 12 month terms
- ✓ Loan amount based on revenues and/or average bank balances - consistent and diversified revenue stream
- ✓ Targets - manufacturing, labs, doctors, B2B services

Premium Cash Advance \$35,000 - \$200,000

- ✓ Higher quality credits - 640+ FICO & 4 years TIB
- ✓ Lower rates with longer terms up to 24 months
- ✓ Special Medical, Restaurant, Bar and Franchise programs

Business Cash Advance \$10,000 to \$150,000

- ✓ Payments tied to revenues - "customer pays when they get paid"
- ✓ No personal guarantees
- ✓ Relaxed criteria - open tax liens, personal credit issues, TIB





Channel Partners' Funding Option Criteria

Criteria	Working Capital Loans (Retail)	Bank Only Loans (No Credit Cards)	Premium Cash Advance	Businesses Cash Advance
TIB	1	2	4	6 months
FICO	550	550	640	500
Monthly CC Average	\$5,000	\$0	\$15,000	\$7,500
Average Bank Balance	\$1,000	\$5,000 15 Deposits / Month	\$4,000	\$1,000
Annual Revenue	\$300,000	\$300,000	\$500,000	\$200,000
Maximum Loan	\$200,000	\$50,000	\$200,000	\$150,000
Approximate Amount Approved	5% of Annual Revenues	2X Average Daily Bank Balance 5-6% of Annual Revenues	6-12% of Annual Revenues	5-6% of Annual Revenues
Terms Available	6 to 18 Months	6 to 12 Months	6 to 24 Months	6 to 12 Months
Target / Restricted Industries	<p>Target</p> <ul style="list-style-type: none"> Restaurants, Bars & Nightclubs Hotel/Motel Beauty/Health Spas & Salons Dry Cleaners Medical Practices & Clinics Veterinarians Auto Repair Home Health Care Retail Stores Franchises 	<p>Restricted</p> <ul style="list-style-type: none"> Adult Entertainment/Materials Attorneys & Accountants Adult & Kid Gyms Family Activity Centers Construction Related Industries Gambling Establishments Home Based (excluding Internet) Marinas / Boat Dealers Mortgage Brokers / Real Estate State & Government Agencies 	<p>Target</p> <ul style="list-style-type: none"> Restaurants, Bars & Nightclubs Hotel/Motel Beauty/Health Spas & Salons Medical Practices & Clinics Veterinarians Franchises 	<p>Target</p> <ul style="list-style-type: none"> Restaurants, Bars & Nightclubs Hotel/Motel Beauty/Health Spas & Salons Dry Cleaners Medical Practices & Clinics Veterinarians Auto Repair Home Health Care Retail Stores Franchises

