



Working Capital Loans

Channel Partners now provides **Working Capital Loans** to your customers who cannot qualify for traditional bank loans due to personal credit issues, TIB and/or limited cash reserves. Except for a few typical industry restrictions, most types of small businesses (retail and non-retail) will qualify for loans from \$10,000 to \$100,000.

The best part...our *Referral Program* does not disrupt your current sales or operations process while bringing additional gross margin to your bottom line!

Working Capital Loan Process:

- Simply forward your lease application and CBR (if available) to submittals@channelpartnersllc.com or **FAX: 763-592-8297**

NOTE: If you have a customer who wants to send you the entire package up front, we require:

- ✓ Channel Partners' credit application completed by the customer
 - ✓ 3 most current monthly credit card processing statements AND bank statements
 - or
 - ✓ 6 most recent bank statements (if the customer has little or no credit card sales)
- Channel Partners will gather any additional information, complete a preliminary review and generate offers.
 - Once the offer is accepted, Channel Partners will work with the funding source to document and close the deal.

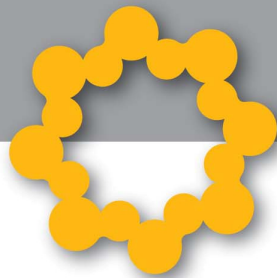
In addition, the Working Capital Loan program is structured to provide an ongoing access to working capital for your customers. You will also continue to earn referral fees each time your customers continue to utilize the program.

Channel Partners is very pleased to bring this new funding opportunity to the broker/lessor marketplace. Our ongoing goal is to "***connect the right companies***" and we will continue to work hard to do just that!

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Working Capital Loan Criteria \$10,000 - \$100,000

Criteria	Retail Businesses	Retail Businesses Challenged Credit	Non-Retail
TIB	1	2	2
FICO	600	540	620
Required Statements (all pages)	3 Bank Statements 3 CC Statements	3 Bank Statements 3 CC Statements	6 Bank Statements 15 Deposits/Month
Monthly CC Average	\$5,000	\$10,000	N/A
Average Bank Balance	\$5,000	\$5,000	\$5,000
Yearly Revenue	\$100,000	\$300,000	\$250,000
Term & Rate Factor	6 month loan - 1.20 9 month loan - 1.26 12 month loan - 1.30	6 month loan - 1.20	6 month loan - 1.20
Maximum Loan	\$100,000	\$50,000	\$50,000
Approximate Amount Approved	2X Average Monthly CC Volume	1X Average Monthly CC Volume	2X Average Daily Bank Balance
Target & Restricted Industries	Target Retail Businesses: Restaurants, Bars, Nightclubs Hotel/Motel Health Spas/Salons Dry Cleaners Printers Beauty Shops Medical Practices and Clinics Most Franchised Concepts Home Health Care Veterinarians Bakeries Auto Repair Most Retail Stores Car Washes		Restricted Industries: Adult Entertainment / Materials Accountants & Attorneys Auto / Truck Dealerships Adult & Kid Gyms / Family Activity Centers Construction Related Industries Gambling Establishments Home-based businesses (Excluding Internet Retailers) Manufacturing Marinas / Boat dealers Mortgage Brokers / Real Estate State & Government Agencies

