

About Strategic Funding

Strategic Funding was founded in 2006.

We have financed over 13,000 small businesses in the United States and Australia.

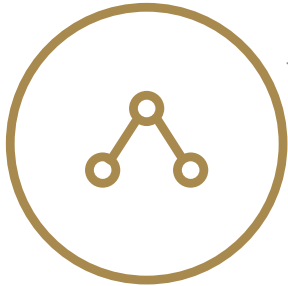
We were the first funding company in our industry to offer syndication, making ISOs our true partners. We continue to be the leader today, having syndicated over \$300MM since 2008.

We have funded over \$1.2 Billion to small businesses in the United States.

We are headquartered in New York City and maintain regional offices in Boca Raton, Florida; Rockwall, Texas; and Williamsburg, Virginia.

We are known for flexible and tailored financing options, our comprehensive technology platform and an exceptional customer service group to answer all questions.

Why Strategic Funding?



Upfront Underwriting

- 4 to 6 hours from underwriting to offers sent
- Fast and efficient (deals don't get killed in the backend)
- A dedicated team which handles deal over \$150,000



Funding

- Same day Funding
- License California Lender
- API integration with sales CRM into Strategic Funding Portal



Renewals

- Eligible at 50% paid
- Dedicated team of renewal to keep conversion rate high (constant contact with merchant)



Preferred Industries

- ✓ Medical
- ✓ Retail
- ✓ Restaurants/Food Stores
- ✓ Business Services
- ✓ Personal Services
- ✓ Manufacturing
- ✓ Trade Industries/Suppliers

We listed some of our favorite industries to the left; however, we will review all industries not on the restricted industry list.

Please inquire with your VP or Manager if you have any questions regarding a client's industry or cash financing eligibility.



Restricted Industries

- ⊗ Trucking
- ⊗ Gas Stations
- ⊗ Oil/Oilfields
- ⊗ Mining
- ⊗ Used Car Dealerships
- ⊗ Collections Agencies
- ⊗ Real Estate & Property Management
- ⊗ Recruiters/Staffing Agencies
- ⊗ Insurance Agencies
- ⊗ Law Firms
- ⊗ Cell Phone Stores
- ⊗ Farms
- ⊗ Travel Agencies
- ⊗ Multi-Level Marketing
- ⊗ Investment/Financial Firms
- ⊗ Online Nutritional Supplements
- ⊗ Ticket Brokers
- ⊗ Escort Services
- ⊗ Pornography Production/Retail
- ⊗ Gambling/Gaming
- ⊗ Medical Marijuana (legal)
- ⊗ Non US Companies
Franchisees where third party financing is not permitted (example: McDonald's and 7-Eleven)

Underwriting Guidelines

FICO > 550

Time-in-business > 1 year

Annual Revenue > \$150,000

Payoffs

**Minimum # of deposits:
5 -7 per month**

**Max # of negative days:
5 per month**

Payoffs

- Merchant must net 50% of funded amount
- We pay off up to two positions

Business Entity

- We fund home based businesses
- No sole proprietorships in New York, Arkansas & Illinois
- No funding sole proprietorships under \$10,000 (all states)
- Public companies need a signed and notarized document indicating unanimous consent (signed by all board members)