



Introducing Liquid Capital

July 2019

WE HELP BUSINESS GROW.



Overview of Liquid Capital

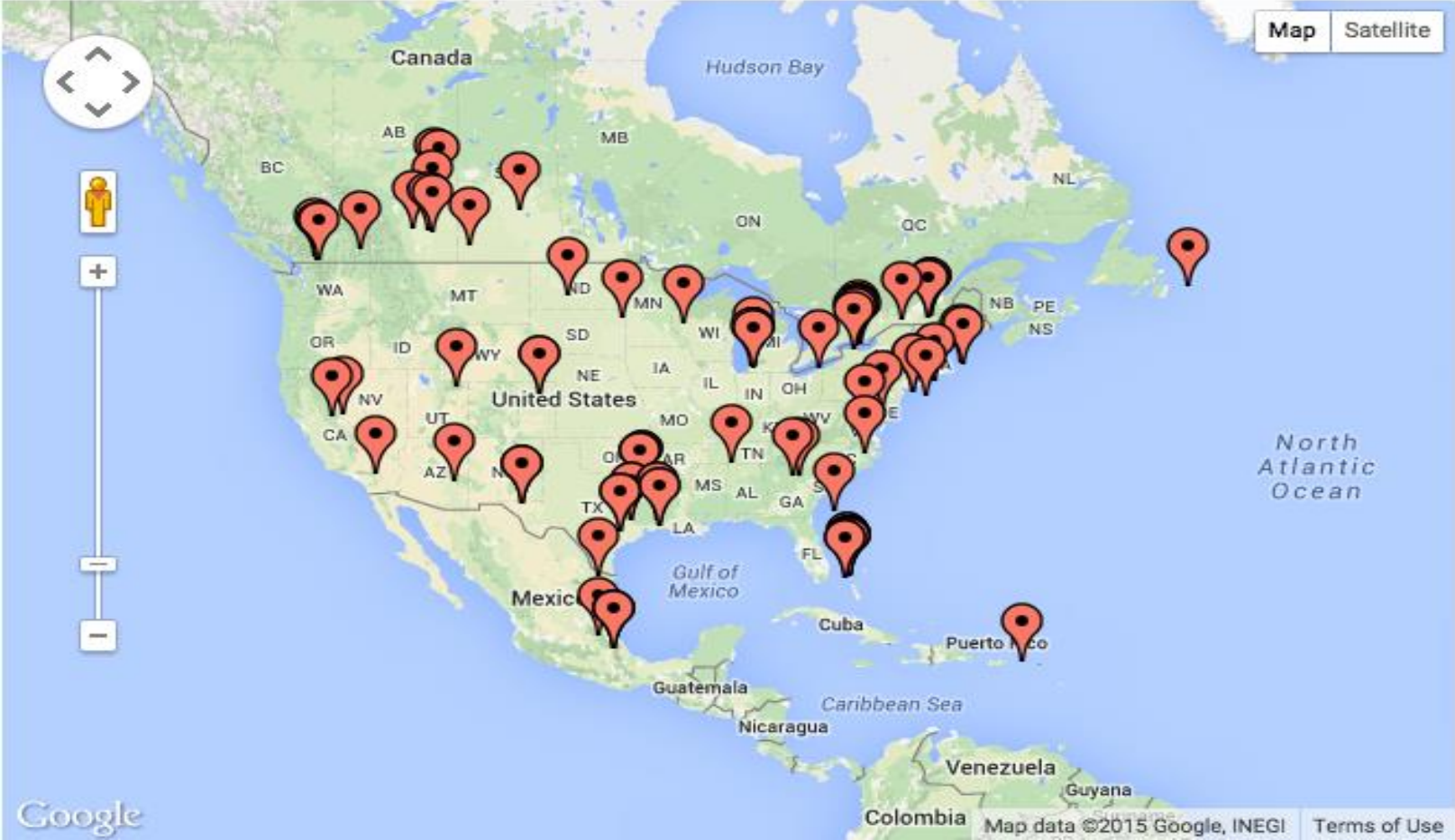
- International Business Finance Company
- Over 50 Physical points of presence through our Principal network
- Wide range of financial products serving Small and medium sized business
- Core competency is working capital finance solutions

Liquid
Capital
helps clients
achieve
success

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Our Locations



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Mission Statement

Our mission is to provide small and midsize business clients with a range of high value financial solutions and delivered through our local Principal network following our belief that local business owners are best served by local business owners.

Dedicated to helping Small and Medium sized business grow and prosper

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Liquid Capital Can Help



"Just exactly how bad is our cash flow problem?"

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The Best of Both Worlds – Local & National

- Liquid Capital provides clients with personalized service delivered by local Principals
- Clients also benefit from an international system and all of its extensive resources



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Overview of Products

- Accounts Receivable Factoring
- Asset Based Lending (ABL)
- Purchase Finance Program (PFP)
- Purchase Order/Trade Financing
- Equipment Leasing
- Revenue Based Funding

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Accounts Receivable Factoring

- A type of business financing tool where a company sells their accounts receivable in exchange for an immediate payment
- Small to mid-size businesses that want to unlock the cash trapped in their accounts – they need to extend credit terms to customers but do not want to wait the usual 30 to 90 days for customers to pay invoices.
- Very powerful tool for growing companies – initial advance likely exceeds COGS.

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How Factoring Works

HOW IT WORKS - ACCOUNTS RECEIVABLE

1.



You sell products & services to your customer.

2.



You sell your invoices to Liquid Capital.

3.



Liquid Capital sends funds minus the reserve.

4.



You collect payment from customer and forward to Liquid Capital.

5.



Liquid Capital refunds reserve minus the discount fee.

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Accounts Receivable Factoring

- Can be combined with other products such as Inventory Financing, Purchase Order Financing, leasing, and others for a full custom solution
- Can be used to provide funding against export receivables
- Clients typically have annual revenues of \$100,000 to over \$20 million range.
- Typical size of line from \$20,000 to over \$5 million.

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Asset Based Lending (ABL)

- A form of commercial financing where assets such as accounts receivable, inventory, equipment and real estate are used to provide companies with a comprehensive and custom working capital solution.
- Small to mid-size businesses that do not qualify for bank lines or are growing too fast for an adequate bank line to fund their growth.
- Annual revenues from \$2 million to well over \$25 million.
- Strong reporting, controls and internal systems.
- Typical size of line from \$1 million to \$6 million.

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Purchase Finance Program (PFP)



- Supplier payment solution
- Liquid Capital purchases product on behalf of client
- Sells to Client with payment due on specified terms
- Receives title to purchased goods
- Responsible for transport, insurance, etc.
- Pays Liquid Capital Trade Finance within agreed terms

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Benefits of PFP

- Easy, fast turnaround
- No complicated letters of credit
- Not disruptive to existing lender security
- Few conditions placed on purchase goods
- Raw materials, parts, finished goods, equipment – OK
- No complicated delivery or storage covenants
- Helps clients take advantage of supplier discounts, limited time offers, large order stocking, and bulk purchasing opportunities

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Purchase Order/Trade Financing

- Financing up to 100% of cost of fulfillment
- Letters of credit provided suppliers
- Allows smaller companies to accept large orders
- Inspection of finished products prior to shipment assures compliance

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Purchase Order/Trade Financing

- Money is advanced against a purchase order for finished goods or value added products to finance the manufacturing of the item. The products must be pre-sold and the manufacturer can be domestic or foreign.
- Small to mid-size companies with large purchase orders. Typical client may have annual revenues of \$100,000 to \$25 million .
- Typical size of line from \$500,000 to over \$1 million.

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Equipment Leasing

- Lease what companies need
- Lease to own
- Sale leasebacks

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Cash Flow/Revenue- Based Funding

- Based on the future predictable revenues of a business.
- The advance is payable over a six to up to twenty-four month period.
- Structured payments as a % of revenue adjustable for seasonality
- Can be combined with factoring and other products to top up facility
- Typically annual revenues of \$500,000 to over \$5 million.
- Advances from \$25,000 to up to \$1 million

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Liquid Capital - Helping Businesses Grow

- Partner with Business Owners
- Quick Decisions and Funding
- Avoid Administrative Headaches
- Credit Insurance
- Flexible financing
 - NO long-term contracts
 - NO predatory practices
 - NO minimum fees

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Sample Completed Transactions

INSULATION
MANUFACTURER

\$4,000,000

Asset Based Lending (ABL)
Facility
Youngsville, NC

Provided ABL facility to help
finance the expansion of the
business

TRUCKING
COMPANY

\$500,000

Factor
Facility
Richardton, ND

Provided factoring
facility to fund payroll

DRILLING
COMPANY

\$400,000

Factor
Facility
Calgary, AB

Provided factoring
facility to fund the
purchase of equipment

LIGHTING
DISTRIBUTOR

\$400,000

Factor
Facility
Toronto, ON

Provided factoring facility to
help finance growing
business

CONSULTING
COMPANY

\$150,000

Factor
Facility
Bayamon, PR

Provided factoring
facility to fund payroll

TRANSPORTATION
COMPANY

\$200,000

Factor
Facility
Vestavia, AL

Provided factoring
facility to help fund day
to day operations

SOFTWARE
DISTRIBUTOR

\$150,000

Factor
Facility
Austin, TX

Provided factoring
facility to purchase
inventory

FURNITURE
DISTRIBUTOR

\$5,000,000

Asset Based Lending (ABL)
Facility
Toronto, ON

Provided ABL facility to
help fund day to day
operations

TOOL & DIE
COMPANY

\$200,000

Factor
Facility
Phoenix, AZ

Provided factoring
facility to take advantage
of supplier discounts

GOLF EQUIPMENT
SUPPLIER

\$100,000

Purchase Finance
Facility
San Antonio, TX

Provided purchase finance
facility to finance seasonal
inventory

JANITORIAL
COMPANY

\$1,000,000

Factor
Facility
Minneapolis, MN

Provided factor facility to
help fund day to day
operations

TRUCKING
COMPANY

\$800,000

Factor
Facility
Bismarck, ND

Provided factoring
facility to help finance
growing business

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Why Liquid Capital

- Largest network of alternative funding professionals across North America
- Customized, flexible approach with local decision-maker
- Suited for all industries and business types
- Immediate financing upon approval
- Credit Insurance and A/R Management Services included that reduce risk, time and overhead expenses
- Not balance sheet or time-in-business dependent
- 24 hr online reporting system
- No long-term contracts, hidden fees or debt
- Ability to grow business

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Thank You

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