

### 1) The Cash Flow Gap

Mezzanine Payroll Funding (MPF) provides short-term, one-time “spot” cash to cover periodic gaps between expenses going out and revenue coming in. *There is no long-term contract.*

- Best for predictable, “situational” cash shortfall where you expect circumstances to improve in a short time frame in the regular course of business.
- Based on your primary need for cash: *payroll*—the one absolute, timely expense that cannot be deferred.

### 2) The Solution: Simple, Seamless, Fast

MPF is a simplified form of mezzanine financing with no transfer of business ownership.

- **No liens, no up-front fees, no credit score**—not even a written application; qualification by phone makes MPF the simplest and fastest way to close cash gaps as they arise.
- **Unsecured—no interference with primary bank or factor funding.** Augments your existing financing program; works best in conjunction with a factor, bank or PEO.
- **No personal guaranty** as long as you maintain your relationship with your factor or PEO. By avoiding additional debt, your FICO score is unaffected.
- You don’t give up any equity in your company.

### 3) The Growth Benefit: Uninterrupted Sales

In a “gap” situation, it’s difficult to expand your operation while all available cash is allocated to the immediate payroll. With MPF, resources are always at hand to accommodate new business.

- Relieved from the weekly scramble for collections and cash flow, management can focus on uninterrupted sales and growth.
- MPF is a unique resource enabling you—a healthy, pro-active company—to sprint ahead of your competition in a time of economic opportunity. *That time is here and now.*

### 4) The Commitment: As-Needed, Built-to-Suit

As-needed funding is done one week’s payroll at a time. At your discretion, the covered payroll is repaid in as little as five days at just 4% APR or, alternatively, over any number of weeks up to six months. Each week, the choice is yours to clear the payroll balance or defer for another week, opting for a minimum weekly payment.

- The choice is based on the opportunity potential for the dollars—*“Can I use the cash now to generate a substantial return?”*

Unlike factoring or common mezzanine financing, MPF involves no liens or collateral—neither receivables nor equity warrants—and replaces them with a simple 6-month repayment plan. Weekly minimum payments include a consistent amount for principal repayment (1/26th of the covered payroll) plus a deferral fee.

- Easily manageable weekly expense of less than 6% of the funded payroll.
- All principal and fees are completely satisfied in six months (26 equal weekly payments).
- **You reap 100% of the ongoing rewards.**

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