

# Presenters

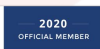
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**Joseph Camberato**

CEO

National Business Capital & Services



**Dominic Geraci**

VP of Strategic  
Partnerships

National Business Capital & Services



# Background & Facts About National Business Capital & Services



- Founded in 2007
- Over \$1 Billion in Funding
- Tens of Thousands of Clients
- 75+ Lenders Within our Marketplace
- A Wide Variety of Business Services Offered
- Top Workplace on Long Island 2019 & 2020!



# Top Financing Products

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**Business Line of Credit**



**SBA Loans**



**Small Business Loans**

**All Industries**

**All Credit Profiles**

**\$10,000 - \$5 Million**



**Hybridge® SBA Loan**



**Equipment Financing**



## Industry Leading Technologies



**Digital Application**



**Link directly to bank accounts and upload bank statements**



**API integration with lenders**



**Lender & Financing program match tech**



**24/7 processing**



**Co-branded landing page & Marketing Collateral**

## Client Profile

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- **Time in Business:** 1 Year Minimum
- **Annual Gross Revenue:** \$250K - \$10M
- **Credit Score:** 500 - 800
- **Top Industries:** Construction, E-Commerce, Professional Services, Manufacturing, Retail, Restaurant, Medical, Transportation, Wholesale
- **Typical Financing Needs:** Expansion, Inventory, Adding a Location, Business Remodel, Marketing, Payroll, Hiring New Employees



# Hybridge® SBA Loan

## The Fastest, Easiest SBA Process on the Market:

- 90% Approval
- Larger Offers
- Prime Rate +
- Longer Terms

## It's only available through National's exclusive marketplace!

- Immediate Bridge Capital
- Increased Approval Rates
- Quick, Streamlined SBA Underwriting Process

## Your clients can qualify as long as they have:

- 2+ Years in Business
- \$250,000 in Annual Gross Sales
- 685+ FICO



## Client Success Story

- **Industry:** Auto Repair
- **Credit score:** 740 FICO
- **Type of Loan Product:** Hybridge SBA
- **Amount:** \$200,000
- **Term:** 19 Months
- **Use of Funds/Highlights:**
  - Funding helped open a 2nd location and purchase new equipment
  - Funding only took 5 days allowing the 2nd location to not be delayed
  - Pre-approved for SBA 7A Express for \$350,000 to consolidate the debt on a 10 year term with a low interest rate



## Client Success Story

- **Industry:** Cannabis / Agriculture
- **Credit score:** 586 FICO
- **Type of Loan Product:** Business Advance
- **Amount:** \$500,000
- **Term:** 9 Months
- **Use of Funds/Highlights:**
  - Funding helped with renovations and expansion across the site
  - Client was declined multiple times shopping for financing in the past
  - Due to National's relationship with the lender, we were able to get an approval 10x larger than the competing offer of \$50,000



## Client Success Story

- **Industry:** Business Consulting
- **Credit score:** 667 FICO
- **Type of Loan Product:** Business Advance
- **Amount:** \$95,000
- **Term:** 9 Month
- **Use of Funds/Highlights:**
  - Client currently adapting to Covid by doing teleservices for clients instead of flying to each business location
  - This funding allowed him to take on international clients and more opportunities by implementing new technology in the business



## Client Success Story

- **Industry:** Electrician
- **Credit score:** 491 FICO
- **Type of Loan Product:** Business Advance
- **Amount:** \$37,500
- **Term:** 6 Months
- **Use of Funds/Highlights:**
  - Funding allowed for double the jobs to be done at time (3 to 6)
  - Funds helped to purchase additional materials in order to take on new jobs that were already lined up



## Client Success Story

- **Industry:** Trucking
- **Credit score:** 611 FICO
- **Type of Loan Product:** Business Advance
- **Amount:** \$17,500
- **Term:** 5 Months
- **Use of Funds/Highlights:**
  - Recently acquired an Amazon contract
  - Funding helped to add an additional drivers and another route
  - Prior to July business was depositing less than \$9,000 every month, then with Amazon route started to generate \$20,000 a month in revenue and GROWING!



## Client Success Story

- **Industry:** Construction
- **Credit score:** 750 FICO
- **Type of Loan Product:** Hybridge SBA
- **Amount:** \$425,000
- **Term:** 9 Months & 10 Years
- **Use of Funds/Highlights:**
  - Initial funding of \$75,000 to take advantage of new bids and jobs with potential revenue of **\$500,000**
  - The \$75,000 was then paid off with the \$350,000 SBA loan which would allow him to GROW even more adding new equipment, and more employees!
  - Initial funding was accomplish in 4 days and SBA was completed in 9 weeks.



## Client Success Story

- **Industry:** HVAC / Plumbing
- **Credit score:** 735 FICO
- **Type of Loan Product:** Business Advance
- **Amount:** \$171,000
- **Term:** 15 Months
- **Use of Funds/Highlights:**
  - Application to funding in **11 working hours with weekly payments!!!**
  - Funding helped the business purchase inventory ahead of the winter months and fund payroll for adding additional seasonal staff
  - The competitors offer was for \$50,000 over 8 months with daily payments
  - This partner looked like a hero to their client introducing us!



## Client Success Story

- **Industry:** Wholesale / Distribution
- **Credit score:** 835 FICO
- **Type of Loan Product:** Performance Advance
- **Amount:** \$986,000
- **Term:** 6 Months
- **Use of Funds/Highlights:**
  - Funding helped the business for advance purchasing of inventory and slow receivables from a big box store
  - The business started only 1 year ago and only started generating revenue in May 2020 (YTD: \$7 million)
  - Business Owner shopped for months before National





Do You Have Any Questions?



Any questions regarding today's presentation reach out to [businessloans@11capitalfinance.com](mailto:businessloans@11capitalfinance.com)

