



Martin Charney



# MONEY on TAP

Tomorrow's money today... Cash now for your receivables

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TYPES OF MONEY AVAILABLE	SECURITY	WHEN CLIENT is PAID	REPAID FROM	AMOUNT PAID TO CLIENT	REPAID WITHIN	% EQUITY	MINIMUM	MAXIMUM	COST	ONE TIME SET UP FEE	BROKER'S FEE	SET UP TIME
<b>ACCOUNTS RECEIVABLE FACTORING</b>	GSA (general security agreement) initially. Ultimately only over AR's	80% within 24 hours of delivery of goods (or completion of service) by client to customer & 20% (less fee) upon receipt from customer	Client's, customers or debtors	80% -90% of gross invoice. Bal on receipt from customer	90 days of delivery or completion	-	\$30k Sales pm	\$10 mil outstanding at 1 time	Prime + 6% p.a - 2% p.m.	\$1k-\$4k (depending on size)	Paid by Factor	14 days
<b>PERSONAL LOANS</b>	Jewellery, diamonds, watches stamps precious metals	3 days	Client	50%-75% of Funder's appraisal	3 - 12 months	-	5 k	\$250 k	2.99% p.m.	-	Paid by Funder	3 days
<b>INVENTORY FUNDING</b>	Healthy (unsold) inventory turning over 6-8 x pa	7 - 14 days after appraisal	BF factor pays from sales	Lower of 50% of cost or 75% of Funder's appraisal	Monthly indefinite	-	\$300k of inventory appraisal	\$5 mil	2% p.m.	\$15k	Paid by Funder	14 days
<b>LEASES</b>	Good credit, new assets	N.A.	Client	Based on value of equipment & client's credit	1 - 5 years	-	\$10 k	\$5 mil	8% - 20%	4% Paid by Client	1% - 4% Pd by client	14 -21 days
<b>VENTURE CAPITAL</b>	Business plan, cash flow and management	Varies - upon signature of agreement / benchmarks	Client	\$100 k - \$5 mil	Negotiated	> 51%	\$100k	\$10 mil	51% - 75% of Equity	-	1%-5% Sliding. Pd by Client	30 - 90 days
<b>MORTGAGES</b>	Property	14 - 21 days (upon closing / registration of mortgage)	Mortgagor / property owner pays by PAP or PDCs	Full amount of mortgage less costs	Terms 1 - 10 years Amortization 10-30 yrs	-	Private->\$10k. Banks>\$50k	\$1 mil	Prime - 18% p.a.	\$1k - \$4k negotiated	1% - 4% Pd by client	14-21 days
<b>BANK LINE OF CREDIT</b>	GSA, credit ratios, history & management	6 - 8 weeks after application	Client	A % of bank's value	Revolving on call - 5 - 25 years	-	N.A.	\$5 mil	Prime to Prime + 6%	N.A.	1% - 4% Pd by client	10 - 90 days
<b>MERCHANT CASH ADVANCES (Visa MasterCard)</b>	Unsecured (6-12 months of successful client operation per location)	Within 7 days of submission of application	Via Visa, MasterCard & / Debit Terminal of client's sales	Up to average \$ sales pm over past 6-12 months	180 days	-	\$5k per location	\$250k per location	40% fixed / 6mns	-	Paid by Funder	7 days
<b>PURCHASE ORDER FUNDING (PAYING SUPPLIERS)</b>	P.O. from credit approved customers	80% on delivery to customer from which PO Co is paid out, 20% after payment by customer less fees	Factor or customer's Letter of Credit	100% of the cost of goods. Paid by PO co	30 - 365 days	-	\$30k per order	\$2 mil per order	2% - 3.5%p.m.	\$2k	Paid by Funder	21 days
<b>Small Business Loans</b>	Personal guarantee up to 25% of total	21 days	Profits	\$150 k - \$500k	Lease period or 5-7 years	-	\$150 k	\$350k (\$500k with property)	Prime to Prime + 3% pa	\$2k to government	Negotiable	21 days after complete application

These figures are subject to the funders' due diligence

**WHEN THE BANK SAYS "NO," WE SAY "YES"**