

Accessing Capital in a Tightening Market

What Happens When the 8 Cash Flow Drivers Aren't Enough



Joseph Camberato

CEO & Founder



As Seen In:



National

BUSINESS CAPITAL



Driving Growth for All

National empowers growth without limits for every entrepreneur, giving them the capital and the confidence to **Grow to Greatness**.



\$2 Billion

We've secured \$2 Billion in financing for business owners - and we're just getting started!

27,000+

Total transactions secured for entrepreneurs and counting...

52 Million+ \$100k - \$5m

Our frictionless financing can save you 1,896 hours - 52 million total hours saved

National is a market leader in funding \$100k to \$5m transactions

Marketplace Options You Can Access



All Industries



All Credit Profiles



\$100K-\$5 Million



Business Term Loan



Business Lines of Credit



Equipment Financing



SBA Loans



Asset-Based Loan



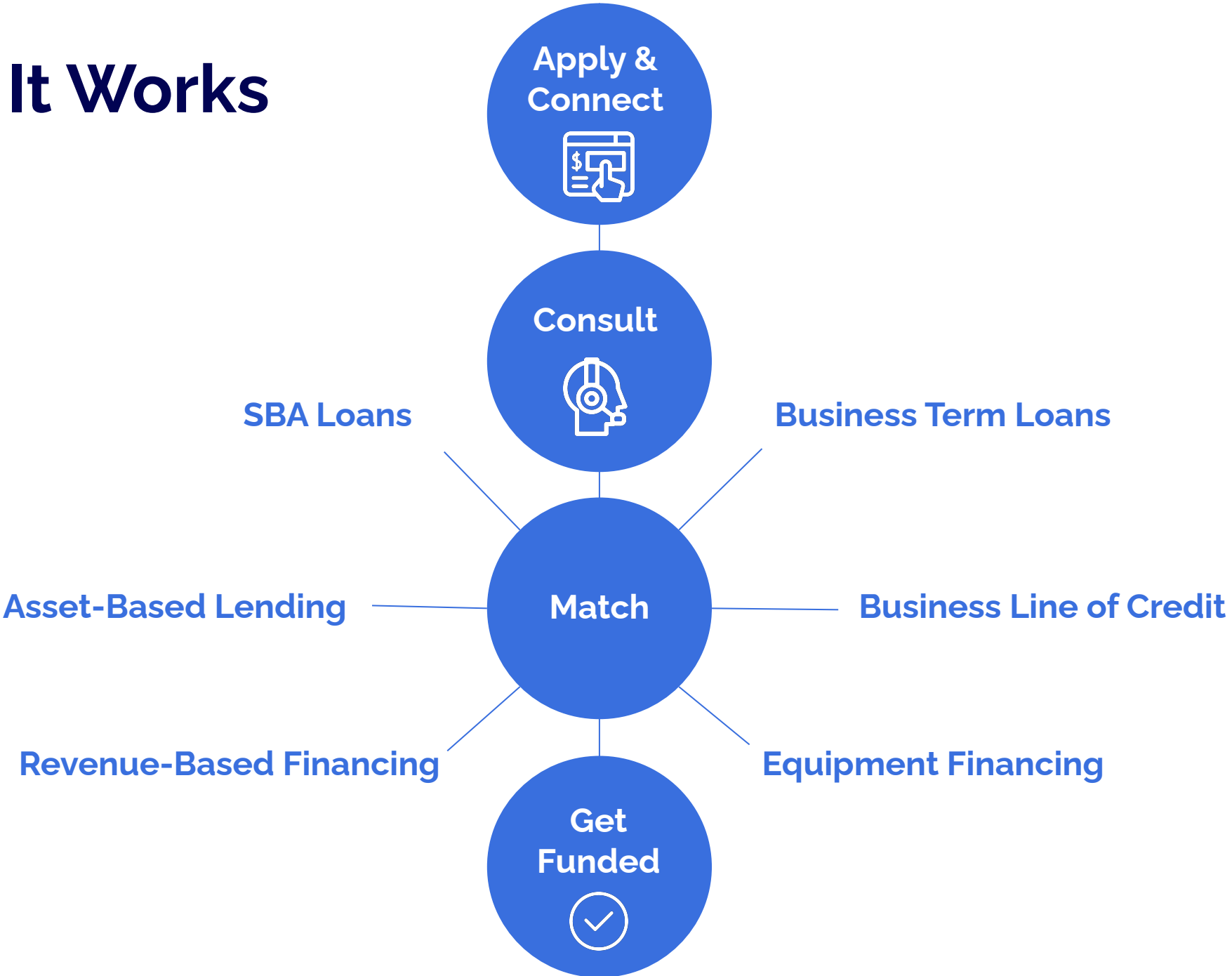
Revenue-Based Financing

VTO

- **Target Market**
 - All Industries – \$1m to \$30m
- **3 Uniques**
 - Bank is tapped or too slow
 - Bank says no
 - Access 75+ lenders in one place



How It Works



Apply & Connect

Consult

Match

Get Funded

SBA Loans

Business Term Loans

Asset-Based Lending

Business Line of Credit

Revenue-Based Financing

Equipment Financing

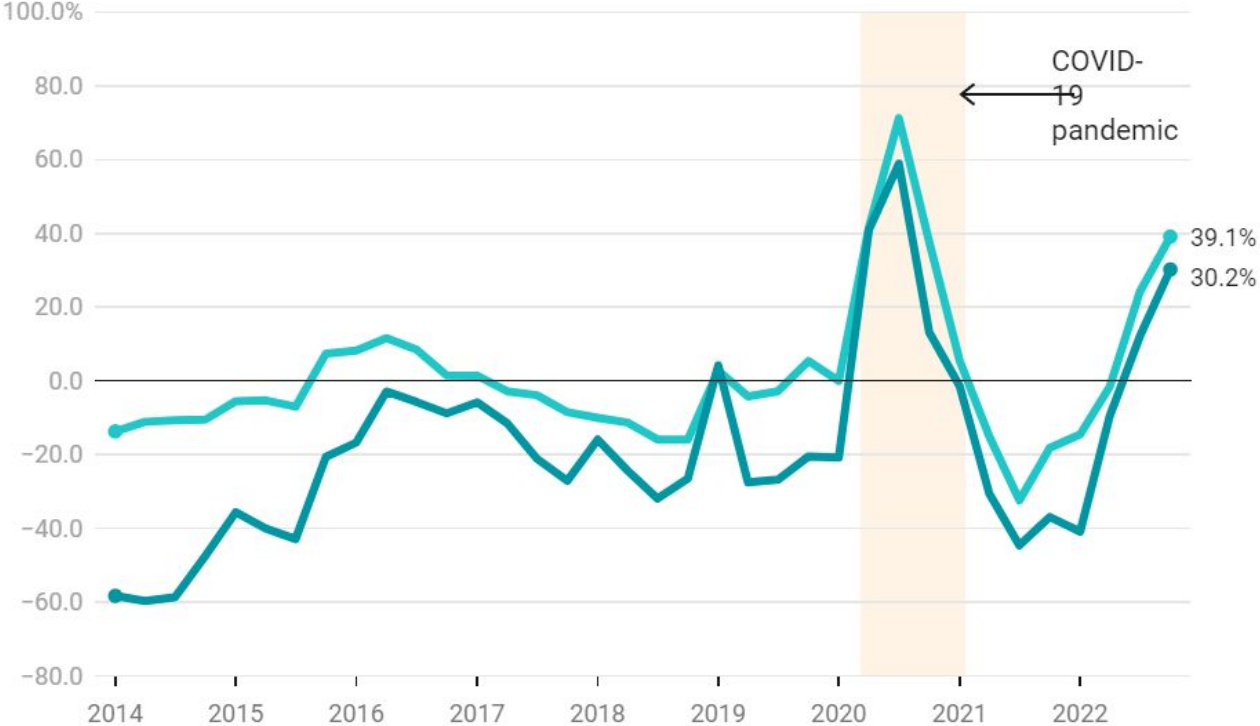
State of the Market

- 2022 Annual Inflation Rate — 8.003%
 - 2021 Annual Inflation — 4.7%
- Small Business Loan Approvals
 - Big banks: 14.7%
 - Alternative lenders: 27.3%
- New Small Business Loan Balances Decreased 34.8%

Banks Tighten Loan Standards, Increase Spreads

Middle-market and large company commercial & industrial loan terms from U.S. banks

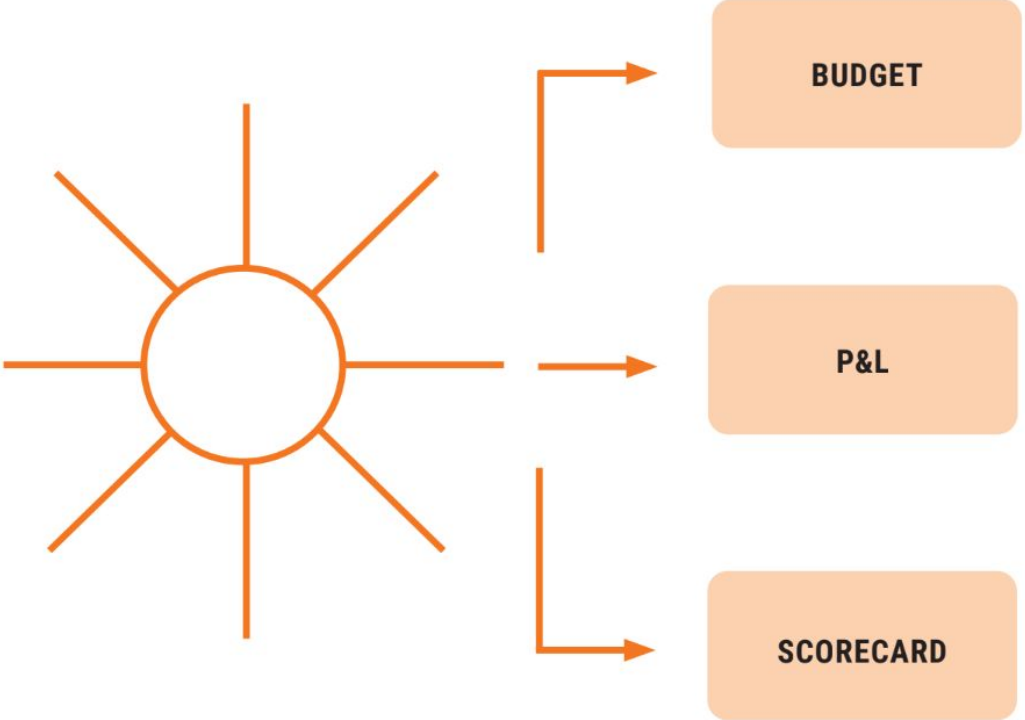
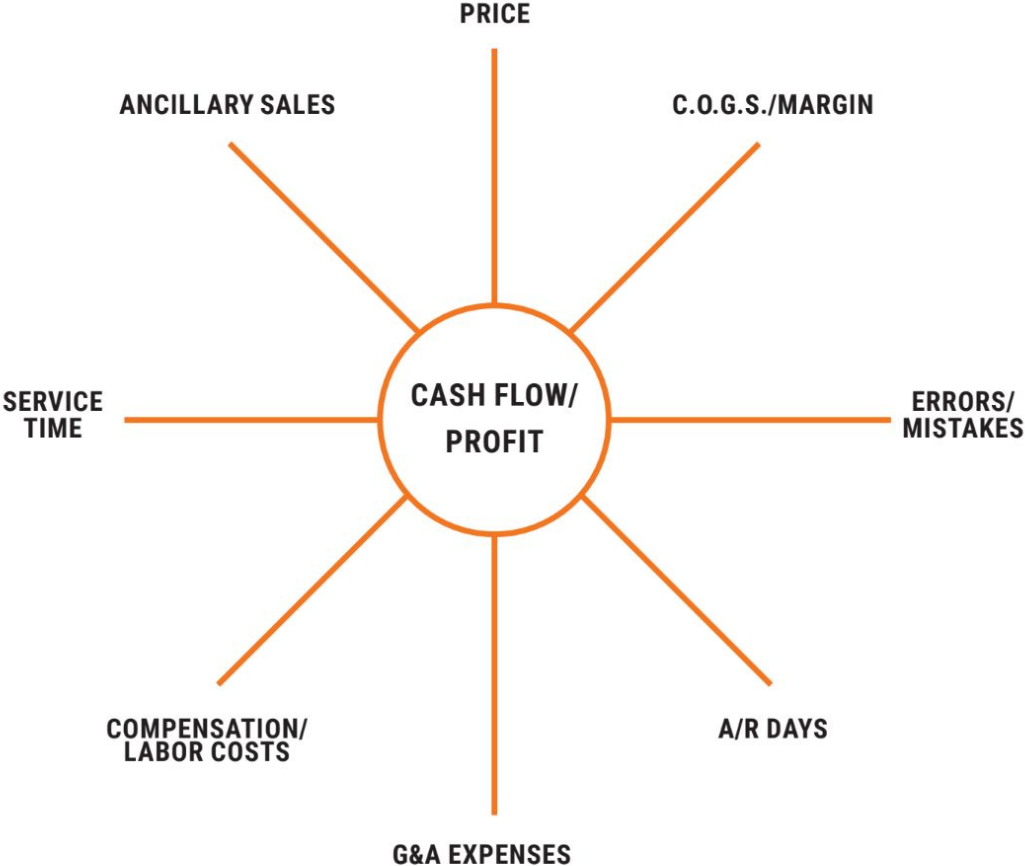
- Net percentage of domestic banks increasing spreads of C&I loan rates over banks' cost of funds
- Net percentage of domestic banks tightening standards for C&I loans to large and middle-market firms



A positive percentage shows a tightening trend, a negative percentage an easing trend.

**What Happens When
the 8 Cash Flow
Drivers Aren't Enough?**

8 Cash Flow Drivers



Client Success Story



Industry

eCommerce



Use of Financing

Buyout Partners & Inventory



Type of Financing

Revenue-Based Financing & Term Loan



Funded

\$3.5 Million & \$1 Million



Term

12 Months



Client Success Story



Industry

Tech Consulting



Use of Financing

Clean Up Debt - Working Capital Solution



Type of Financing

Term Loan & A/R Line of Credit



Funded

\$500,000 | \$2 Million



Term

12 Months | Revolving



Client Success Story



Industry

Ski Resort



Use of Financing

Repair Property



Type of Financing

Term Loan



Funded

\$1.1 Million



Term

15 Months



Client Success Story



Industry

Wholesale



Use of Financing

Inventory & Supplier Discounts



Type of Financing

Line of Credit & Term Loan



Funded

\$7 mm & \$4 mm



Term

Revolving & 18 Months



Looking Forward

- Don't let fear or lack of capital restrict growth
- Prepare mentally
- Establish a financing relationship before a downturn
- Call and ask



IDS

aka Q&A

Need Financing? Scan Me!



Follow Me @GrowByJoe

(888) 488-4769

info@national.biz

NationalBusinessCapital.com/EOS