

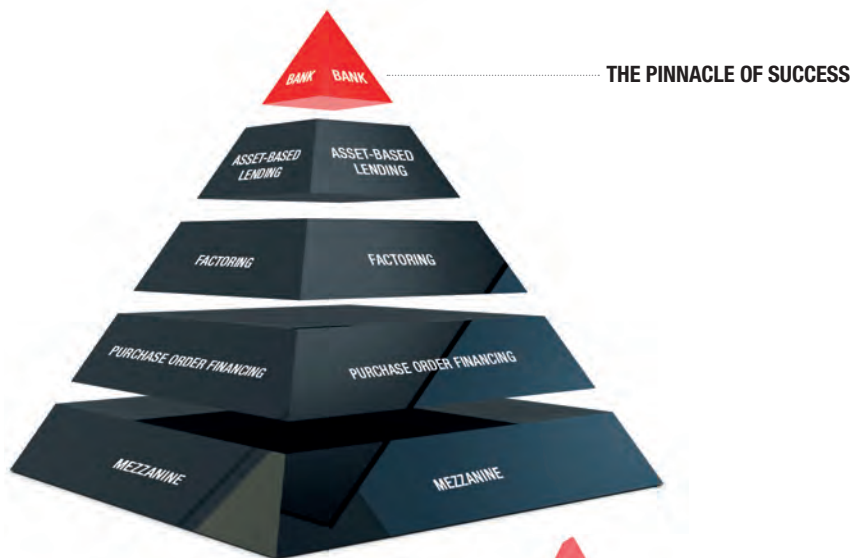
Aegis Business Credit for Businesses

> BUSINESS CREDIT ON YOUR WAY TO THE TOP

Aegis Business Credit funds businesses that are outside of the traditional bank-financing model. We are unique in the marketplace for two key reasons!

- 1 > Our mission and commitment is to aid our clients in their climb up the Pyramid of Funding to the cheapest form of financing at the Bank.
- 2 > We offer our clients 3 Products

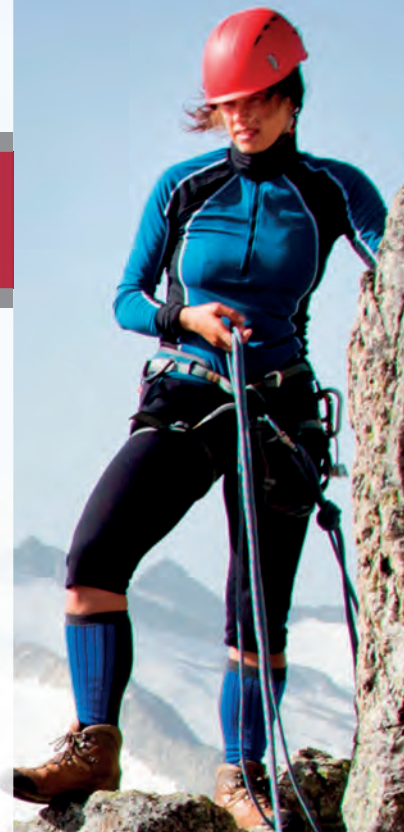
1 The Pyramid of Funding



The higher you climb – the lower the interest rate!
Our aim is to help you to achieve the lowest rate of interest at the top of the Pyramid.

We'll tailor products especially for you, including:

- Asset-based lending
- Factoring
- Purchase order financing



Aegis Business Credit for Businesses

> MANY WAYS TO FINANCE A COMPANY

Aegis Business Credit is aware that not all borrowers are the same and this is what makes us unique. Aegis Business Credit offers the following three solutions:

2

> Asset-based Lending



Asset-based Lending is our most flexible credit program. Aegis can lend directly on the value of assets such as: Accounts Receivable, Inventory, Machinery, Equipment and Contracts with less emphasis on other underlining financial ratios of the company. The approach allows for financing of companies that are in early stages or in turnaround mode. The minimum for the Aegis Asset-based Lending Program is \$250,000 in funds deployed. This is much lower than most of our competitors.

> Factoring



Accounts Receivable Financing, also known as Factoring, provides working capital solutions for companies that have quality accounts receivable, but need liquidity due to the collection cycle of their accounts. Aegis will advance up to 90% of the eligible accounts receivable and assume the collection risk of the accounts with no recourse to the customer. Once approved, customers can receive immediate funding on all outstanding accounts receivable and all subsequent invoices. The minimum for the Aegis Accounts Receivable Financing Program is \$20,000 a month in accounts receivable, allowing smaller companies to receive funding.

> Purchase Order Financing



Purchase Order Financing is ideal for rapidly growing companies that resell finished products, such as wholesalers and distributors. This program allows a company to capitalize on a purchase order it otherwise would not have the ability to fulfill. Even bank clients with working capital financing can benefit from Purchase Order Financing when current availability limits the company's ability to fulfill a large purchase order. Aegis will finance up to 100% of the company's cost directly to the supplier, which will help facilitate a sale the company might otherwise miss due to capital constraints. This program can work alongside existing bank loan facilities to provide working capital for large orders.