



UWE Business Funding

The capital program for growth

Why Does SMB Funding Matter?

82%

Of businesses struggle with cash flow as a barrier to growth.

77%

Of businesses are declined by traditional banks.

83%

Of businesses are seeking short-to-medium term capital immediately.

How Can We Solve the Problem?

UWE Business Funding provides access to a large network of financing partners with a simple and easy application to SOLVE cash flow issues, which means...

- ✓ A customized approach for every businesses based on their business needs
- ✓ Higher approval rates
- ✓ A combination of multiple financing products
- ✓ Expert advisors who negotiate with lenders on behalf of businesses to get the best deal, every time
- ✓ More businesses funded, more businesses growing



The Best Funding Options to Meet Business Needs

Access to all funding options through one application.

- ✓ Finding the right financing can take many hours of applications, phone calls, and weeding through fine print.
- ✓ We take the guesswork away by giving access to all possible types of financing from one simple application.

Vetted network of lenders competing to give the best offers.

- ✓ We carefully select the highest rated and most trustworthy lenders to join our network.
- ✓ We ensure lenders fully understand our businesses and they compete to offer the best possible rates and terms.



Best-In-Class People and Tech

Technology designed for efficiency in the process from start to finish.

- ✓ The simple online application takes as little as 2 minutes to complete and the evaluation process starts immediately
- ✓ Data is gathered automatically and information is packaged for lenders within minutes.

World-Class funding advisors dedicated to each business in the process.

- ✓ A dedicated expert funding advisor that will get to know the unique needs of the business and recommend solutions.
- ✓ They will negotiate with multiple lenders on behalf of the business for the best possible deal.



A Competitive Advantage = More Closed Deals

UWE Business Funding

- ✓ We understand your business and provide industry-specific funding options that are tailored to you.
- ✓ Expert Funding Advisors to simplify options and get you the best possible deal. We want you to succeed and make sure this is a win-win for you.
- ✓ No sales pitch, no pressure, we want the best option for you.
- ✓ No credit check required up front. Risk free.
- ✓ One single contact (a Funding Advisor) working with you across all options.
- ✓ Flexible process and options for funding.

Traditional Lenders

- ✗ Broad, generic options. Little-to-no understanding of your business.
- ✗ Complex contracts, complicated terms, no go-to person to help you through the process or answer questions. Take it or leave it, whether it's best for your business or not.
- ✗ High pressure, you're just a number
- ✗ Immediate hit to your credit report.
- ✗ Non-stop phone calls and voicemails, oftentimes from multiple brokers.
- ✗ Rigid process, no flexibility

What Business Funding Products Are Available?

Product Details	Credit Level	Funding Amount	Available Terms	Rate Range
Term Loan A term loan with payback over 12-60 months.	Bank	Up to \$10m	24-60 months	5-9% per year
	Near Bank	Up to \$5m	24-60 months	10-14% per year
	SMB	Up to \$2m	12-60 months	15-39% per year
Receivables Advance Get paid on future receivables based on historical revenue.	Bank	N/A	N/A	N/A
	Near Bank	Up to \$1m	6-18 months	12-20% per year
	SMB	\$2k-\$750k	3-18 months	15-39% per year
Line of Credit Draw from your credit line, pay interest only the days you maintain a balance.	Bank	Up to \$10m	Revolving	5-9% per year
	Near Bank	Up to \$5m	Revolving	10-14% per year
	SMB	Up to \$2m	Revolving	15-39% per year
And many others!				

Funding Process

Application

Customer applies through UWE Business Funding, application is assigned to a funding advisor.



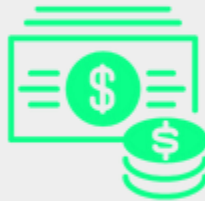
Underwriting

Application is in underwriting for verification and qualification for funding.



Offer

An offer has been received and an advisor is working with the business and negotiating on their behalf.



Closing

A funding offer has been accepted, contracts go out for signature and final documents for closing are verified.



Funded

Business is Funded! Notifications will go out to the UWE team to confirm funding, and the customer is ready to grow!



FAQ's

Q: How long does this process take?

A: Applications are just a couple of minutes to complete, funding can be done in as little as 24 hours!

Q: What will our businesses need to provide during the process?

A: Depending on the product, we may request bank statements or other documents for final closing. An expert funding advisor will work with the business as needed and answer any questions the business may have.

Q: Will we have visibility into the applications and their status?

A: Yes! Accessibility to the status of the application can be provided. The UWE Business Funding team will be able to answer specific questions if needed.



Minimum Criteria

Any business, from small to large, can get access to the needed capital as long as you meet these minimum requirements.

8-10k

Monthly Revenue

6 months

In Business

550

Credit Score