



Business\Project Guarantor Program

Financial Performance or Collateral

(FOR CASH FLOWING BUSINESS OR PROPERTY DEALS ONLY – NO
STARTUPS)

PURPOSE

- ▶ The business/project guarantor program was developed to address the needs of business owners, buyers or real estate investors that are either cash flowing or purchasing cash flowing businesses or properties that have income to repay the loan/investment but not the credit standing or collateral to qualify for it. Through an equity partnership arrangement with our private trust, we will basically provide a financial performance guarantee to your lender/investor for the principal amount of loan/investment 100%. For project sizes \$1,000,000 USD or higher only (\$500K projects on a case by case basis)

BENEFITS FOR BORROWER

- ▶ You get the funding to complete your business transaction
- ▶ You build financial repore with lenders/investment firms by offering them protection for their principal
- ▶ You get to work with a business development consultant to ensure your business runs smoothly and profitably to be able to make the required loan and profit payments

BENEFITS FOR GUARANTOR

- ▶ They generate a cash flow from a business they do not have to participate in day to day running of (unless it defaults)
- ▶ They enhance their investment portfolio without a direct monetary investment.
- ▶ They get a lump sum payment of 15% to 25% (or whatever the negotiated equity position is) at the end of the term for the repurchase of the equity by the borrower provided they have not defaulted.

COST AND FEE'S

- ▶ 4% UNDERWRITING FEE WHICH DOES INCLUDE THE COST OF PERSONAL CREDIT REPAIR AND BUSINESS CREDIT ESTABLISHMENT
- ▶ 10% OF FUNDING PAYABLE AT CLOSING TO LENDER AGENT (FINANCING BROKERS) IF ABC HAD TO SUPPLY FUNDING SOURCE
- ▶ 15% TO 25% EQUITY POSITION IN ACCORDANCE TO THE AMOUNT OF PREMIUM YOU PAY FOR YEAR FOR IT TO REMAIN IN PLACE
- ▶ 15% EQUITY MEANS 12% ANNUAL PREMIUM DIVIDED AND PAYABLE MONTHLY
- ▶ 20% EQUITY MEANS 9% ANNUAL PREMIUM DIVIDED AND PAYABLE MONTHLY
- ▶ 25% EQUITY MEANS 6% ANNUAL PREMIUM DIVIDED AND PAYABLE MONTHLY

REQUIREMENTS

- ▶ 1) MUST BE EXISTING BUSINESS AND HAVE CASH FLOW TO REPAY LOAN/INVESTMENT OR MUST BE PURCHASING A CASH FLOWING BUSINESS OR PROPERTY THAT CAN REPAY THE LOAN. IF YOU ARE JUST AN INDIVIDUAL, YOU MUST HAVE CURRENT INCOME TO REPAY THE LOAN AT LEAST A 15/5 TERM (15% FOR 5 YEARS – GENERALLY, THIS IS NOT A TERM QUOTE) USE LOAN CALCULATORS ON BANKRATE.COM
- ▶ 2) MUST ENROLL IN CREDIT RESTORATION PROGRAM FROM OUR PREFERRED SERVICE PROVIDER LIST IF YOUR PERSONAL CREDIT IS NOT 680 OR BETTER
- ▶ 3) MUST BE LOCATED IN A NON-CONFLICT ,ECONOMICALLY STABLE COUNTRY
- ▶ 4) MUST BE INCORPORATED SO THAT YOU CAN CONVEY EQUITY POSITION TO GUARANTOR AND ABC AND THE CORPORATION MUST BE THE BORROWERS NAME

F.A.Q.S

- ▶ 1) HOW LONG DOES THIS PROCESS TAKE FROM THE TIME WE APPLY? – THAT DEPENDS ON YOUR LENDER/INVESTOR. WE CAN UNDERWRITE WITHIN 24 HOURS OF FINANCIALS REVIEW BUT THERE IS ALWAYS A BACK AND FORTH ON TERMS OF GUARANTEE (PARTICULARLY WHAT CONSTITUTES DEFAULT AND WHAT ASSET ASSIGNMENT IS ACCEPTABLE)
- ▶ 2) WHAT'S THE RANGE OF PROJECTS THAT CAN BE GUARANTEED? THE MINIMUM IS \$1,000,000 USD. NO CURRENT MAXIMUM ESTABLISHED
- ▶ 3) IS THIS PROGRAM FOR U.S. BASED PROJECTS ONLY? NO – BUT YOU MUST BE LOCATED IN A NON-CONFLICT ,ECONOMICALLY STABLE COUNTRY
- ▶ 4) HOW LONG DO YOU HOLD OUR EQUITY? THE EQUITY POSSESSION COINCIDES WITH THE TERM OF YOUR LOAN/INVESTMENT AND ONCE YOU PAY IT OFF, YOU ARE ABLE TO BUY BACK YOUR EQUITY AT THE PRESENT MARKET VALUE.
- ▶ 5) WHEN DO WE PAY THE UNDERWRITING FEE OF 4% AND CAN THIS BE PAID AFTER FUNDING? THE UNDERWRITING FEE IS PAID WHEN WE BEGIN NEGOTIATIONS WITH LENDER/INVESTOR ON TERMS AND NO IT CANNOT BE PAID AT FUNDING. ITS AN UNDERWRITING FEE, WHEN UNDERWRITING IS DONE, ITS DUE. THE PREMIUM IS PAID MONTHLY, NO EXCEPTIONS.

PROCESS

- ▶ SUBMIT BUSINESS EVALUATION APPLICATION AND INCOME INFORMATION (FINANCIAL STATEMENTS, 2 YEARS TAX RETURNS AND BANK STATEMENTS, CREDIT APPLICATION AND RECENT TRI-MERGE)– WE PRESENT TO OUR GUARANTOR – IF THEY AGREE TO UNDERWRITE, YOU WILL SHOW PROOF OF UNDERWRITING FEE AND THEN WE WILL COORDINATE WITH YOUR LENDER/INVESTMENT FIRM TO SHOW FINANCIAL WORTHINESS VIA ASSET SAFEKEEPING RECEIPTS OR AUDITED FINANCIALS. ONCE THEY CONCUR, THEY WILL PROVIDE SUGGESTED LANGUAGE OF GUARANTEE ACCEPTABLE TO THEM AND IF THE TRUST AGREES, THEY WILL EXECUTE ONCE YOU HAVE PAID UNDERWRITING FEE. YOU THEN EXECUTE A EQUITY PARTNERING AGREEMENT WITH GUARANTOR AND TRANSFER REQUIRED EQUITY TO THEM – THEN FUNDING IS APPLIED FOR – ONCE APPROVED AND DISBURSED, YOU WORK WITH ABC SOLUTIONS ON FURTHER BUSINESS DEVELOPMENT – YOU MAKE YOUR MONTHLY LOAN AND PREMIUM PAYMENTS.

CONTACT US

- ▶ GET STARTED TODAY, CALL 972-591-3840 OR EMAIL AJONES@AB-CONSULTINGSOLUTIONS.COM OR BIZCONSULTANT2000@GMAIL.COM TO REQUEST APPLICATION LINK
- ▶ IF YOU ARE A PRIVATE LENDER OR INVESTMENT FIRM WANTING TO USE FINANCIAL GUARANTOR ARRANGEMENT FOR YOUR BORROWERS, CONTACT US ABOUT WORKING OPPORTUNITIES.