New Products from New Players:
An Introduction to Fundation Group, LLC

Hosted by the Federal Reserve Bank of New York and The Business Council of Fairfield County

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Wednesday, November 19th, 2014
Why do you get up in the morning?

• To *build your business*?

• To *be an enabler in the lives of your clients*?

• To *enable a great life for yourself and your family*?

Us, too!
Here’s why I get up in the morning...
Here’s who we are...

• We’re a leading provider of Small Balance Commercial Loans (SBCL) to businesses nationwide through a simple, efficient and client-friendly process

• Our products have the features of a bank loan and the convenience of an ‘alternative lender’
  - $20,000 to $500,000 with 1- to 4-year terms, fixed, bi-weekly payments and funds delivered in 3-5 days

• We serve borrowers seeking to improve or expand their businesses and profitability

• We pride ourselves on delivering an outstanding Client Experience
  - Our technology platform creates a unique, more personal experience for each of our clients

• We believe in our borrowers
  - We invest in and hold all of our loans on our balance sheet (so it really is our money that we’re lending/co-investing)

• We’re well-capitalized and backed by one of the leading private equity firms in our market
Here’s what we do…

• 2 Primary Products
  o *Fully Amortizing Term Loans*
  o *Working Capital Loans*

• Loan Amounts and Terms
  o $20,000 to $500,000 for 1, 2, 3 or 4 years

• Rates
  o 7.99% - 24.99%

• Origination Fees
  o 1.00% – 3.00%

• Other Fees
  o *None: no prepayment fees or other fees*

• Payment Frequency and Method
  o *Fixed payments twice a month via ACH Processing*

• Credit Enhancement
  o *Personal guarantee on all loans*
  o *Also secured by UCC-1 or PMSI for equipment purchases*
Here’s why we’re different...

- **Highly advanced underwriting platform** resulting in a streamlined application process
  - Integrates with over a dozen different third party products to collect client data
  - Captures thousands of data points to assess risk
  - Well organized and ‘high touch’ manual credit review process

- **Proprietary intelligence** on the small business market
  - Thousands of hours of research conducted into the qualitative and quantitative success and risk factors of all focus industries
  - We understand our client base from multiple perspectives

- **Truly differentiated Client Experience**
  - A first of its kind, interactive loan application
  - Nearly instant ‘qualified’ credit decisions
  - Limited documentation requirements
  - Funds can be delivered to clients in as little as 3 business days
  - Access to educational and other industry and/or business leadership/development opportunities

- **Strong capital base**
  - Backed by Garrison Investment Group, one of the leading alternative investment firms focused on the private credit lending market
Here’s who we help…

• **5+ years in business preferred** *(but we’ll consider businesses with at least 2 years’ operating experience)*

• **Annual Sales/Revenue > $250,000**

• **FICO > 600**

• At least 2 years of “clean” personal and business credit history

• No personal or business bankruptcies within the last 3 years

• Limited unresolved personal or business tax liens

• No current delinquencies on business loans
Does that sound good?

Then let’s talk…

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THANK YOU!