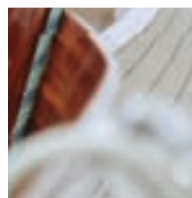
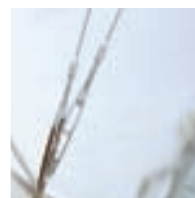
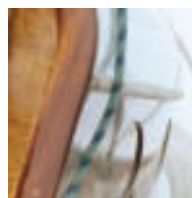


FOUR POINT  CAPITAL

fourpointcapital.com





The Company

Four Point Capital provides innovative funding products to help small businesses increase working capital, improve cash flow, and take advantage of growth opportunities. These products, including PAYgrow payroll funding, deflect the challenges that arise from diminished credit availability and changes in lending practices and provide capital by allowing businesses to fund payroll on terms, turning a normal, predictable expense into a source of cash.

Four Point Capital evaluates requests for funding in a non-traditional way and focuses more on strength of asset base and experience of management than cash flow. We establish a credit limit based on your needs and your ability to collateralize the credit. We craft a predetermined payroll float period of 30 to 60 days that correlates with the amount of credit extended. Four Point Capital's affiliate, Four Point HR, then processes all payrolls and debits each payroll amount in accordance with your float period terms.

The Result

- Customized debt and asset funding solutions to give businesses the cash they need
- Simplified processes from the application process to the Web-based back end operations
- Positive cash flow without intrusion into customer relationships
- Greater opportunity for growth through access to capital that is normally tied up in company payroll



Services

PAYgrow Payroll Financing

The inability to take advantage of opportunities for growth and expansion is a universal concern for many growing or undercapitalized businesses. Healthy businesses sometimes need a cash infusion and many smaller companies are unable to secure funding from traditional lenders.

In response to this need, Four Point Capital developed PAYgrow. This innovative funding mechanism helps small businesses to unlock the cash held within the payroll cycle to take advantage of growth opportunities. Every company has a predictable volume of payroll that is regularly recurring and varies directly with company growth. These conditions allow the conversion of this large liability into a source of capital and an innovative way to boost business. All credit financing is secured with business collateral such as accounts receivable or inventory.

BENEFITS

- PAYgrow transforms a significant, recurring expense into a source of cash, thus providing improving business liquidity.
- PAYgrow grows cash on hand in a predictable fashion with each pay period and injects capital via a normal business process.
- PAYgrow grows available credit as business equity improves through profitable growth.
- PAYgrow does not involve clients and critical suppliers.
- PAYgrow ends the ongoing search for a responsive lending relationship in an environment where traditional deposit institutions have dramatically curbed their work with small businesses.

How Does It Work?

Four Point Capital works diligently to understand the unique business and financial needs of each of our clients. We help small businesses create positive cash flow, accelerate growth rates and improve operations by developing customized financing programs using PAYgrow Payroll Finance.

We Propose A Credit Limit and Corresponding Float Period – Clients provide an application that details critical business financial information, management experience and asset equity. We provide a proposal with the amount of credit to be extended, the terms of payroll and HR services, and finance fees.

We Establish Flexible Contract and Security Terms – We execute a simple contract that establishes our responsibilities to the client company, your payment terms, and the assets to be held as security.

We Assume Payroll Responsibilities For Your Company – Four Point HR provides a full service PEO payroll and human resources outsourcing product to meet back office needs. New clients can be set up to run within 7 days of receipt of employee information at any time during the year.

Clients Run Payroll And Pay On Terms – Clients report pay information. We provide detailed reporting along with checks online or via mail. Clients delay their payroll liability for 30 to 60 days depending upon the pre-established float period.

We Pay Employees and Payroll Related Taxes – Clients and their employees have improved security knowing that payroll is secure. We ensure that your important payroll tax obligations are met in a timely manner.

Clients Report Monthly Financial Condition Via The Web – Clients report their financial condition with a click of a button on a monthly basis through our Web-based platform that ties into any accounting software package. This process reduces the hassle of filling out monthly reports from traditional lenders.

A typical application and implementation timeline can be found at www.fourpointcapital.com under the PROCESS tab.

Frequently Asked Questions

How can the payroll process be a source of cash?

Payroll is among the largest and most predictable expenses for most businesses. PAYgrow turns the payroll process into a source of cash by allowing a business to fund its payroll on 30-60 day terms, delaying a recurring liability. The size of the cash injection depends upon the length of the float period.

Is PAYgrow a Line of Credit?

PAYgrow works more like a short-term loan. Businesses establish a 12-month contract with Four Point HR to provide a full payroll and human resources outsourcing solution. This contractual relationship with Four Point Capital funds payroll and associated costs such as taxes and benefits when they come due. Four Point Capital bills a set term after the pay date. Clients receive a cash infusion over the first 30-60 days of the relationship and use the cash to grow their businesses. Assuming payments are made without incident, clients have the option to renew the credit at the end of 12 months or pay it off on terms consistent with payroll float period.

How does Four Point Capital underwrite prospective clients?

Four Point Capital underwrites a business on the strength of the most liquid assets. We determine the value and quality of the receivables and inventory, analyze the financial history, and get to know the management team. We then generate a proposal within three business days. If you agree to the terms of the proposal, we commence a more detailed underwriting process to verify the accuracy of application information.

Do I give up control of my business cash flow with PAYgrow?

No, Four Point Capital does not assume control over your customer payments. We do establish an ownership of your receivables and allow you to manage your payments. We reserve the right to take over the receivables should any payment to Four Point Capital not be made in full at the time of debit.



Does Four Point Capital inject itself into our customer relationships?

No. PAYgrow is a transparent product to your customers.

Do I have to spend extra time providing reports to Four Point Capital?

Clients upload their financial information digitally one time each month to minimize the time spent on the administration process. This process provides us with the information necessary to provide our clients the ability to run benchmarking reports against other companies in their industry to gain valuable insight into financial performance.

How much does the PAYgrow payroll finance product cost?

PAYgrow charges a simple finance fee of approximately 2% per month. This fee does not include the payroll and human resources outsourcing fees from Four Point HR.

For how much credit can I qualify?

PAYgrow is designed for companies that require \$10,000 to \$50,000 in credit.

How quickly can I qualify?

Prospects should allow for approximately two weeks from the submission of an application and start of the payroll process.

Can I grow my business as a PAYgrow client?

PAYgrow is designed with the growth-oriented company in mind. We establish a 90-day credit limit and payroll float period. Should you require an increase, we will review your financials to make a determination.



Four Point Capital
620 Peachtree Street, Suite 311
Atlanta, GA 30308

(404) 285-8388
JPoole@FourPointCapital.com

www.FourPointCapital.com