



Financing Overview

Company Overview

Business Summary

We are uniquely positioned in the trade finance space. We are focused on supplier credit transactions.



Experienced
Management



Principally
Insured
Opportunities



Short-term
Portfolio Time
Horizon



Veteran Team
with Access to
Opportunities

Company Solutions

We specialize in institutionalizing our clients supply chains. We act as an intermediary between our clients and their suppliers offering early payments to suppliers and extending terms up to 120 days for our clients. This gives our customers better repayment terms on goods purchased, the ability to build inventory, while creatively increasing cash flow and profitability.

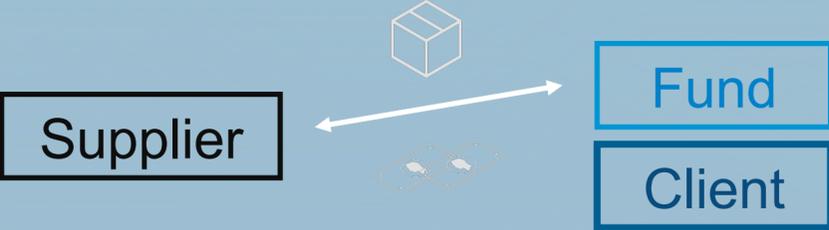
We pride ourselves on the ability to enhance our clients supply chains to maximize growth and free cash flow without adding debt to the balance sheet.

How it Works

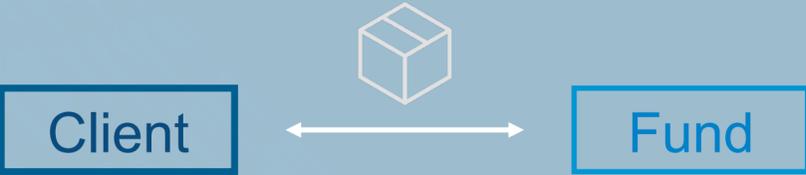
Strategic Objective

Give customers better repayment terms on goods purchased, allow for inventory build up; all through off balance sheet structures

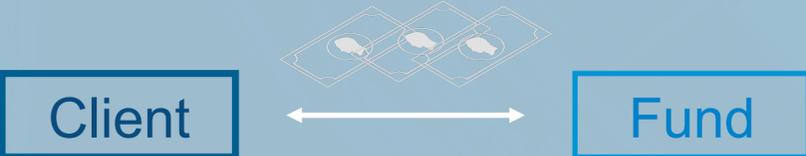
1 We purchase inventory from Supplier on behalf of Client. For example for \$1,000,000. We pay 100% of purchase price.



2 We immediately re-sell inventory to Client for \$1,012,000 creating an Accounts Receivable. We will never hold inventory, mitigating risk. This is listed as a trade payable on the client's balance sheet; not debt.



3 Client pays Us principal plus fee on due date. For example, \$1,012,000 in 30 days, \$1,024,000 in 60 days, \$1,036.000 in 120 days.



Supplier Purchase Agreement



Commercial Supplier Agreement

The existing agreement between Client and Supplier remains unchanged.

Customer Agreement

The agreement the client signs with us is simply a payment agent agreement allowing us to pay invoices on the clients behalf, keeping this a true trade payable and not debt on the balance sheet.

Supplier Agreement

Unlike purchase order finance, we pay the supplier 100% which often results in the clients receiving a substantial discount.

Supplier Credit vs. Purchase Order Finance

Supplier Credit Finance

Advance Rate

We advance 100% for supplies which usually results in large prepay supplier discounts, which is passed on to the client.

Purpose

We offer the client the ability build inventory to meet seasonal demand. We also can buy raw materials for manufactures.

Structure

We align their interest with the client by focusing on creatively increasing cash flow while growing their businesses.

Traditional Purchase Order Finance

Advance Rate

Advance 70-80% of the supplies making the client come up with the difference, hurting cash flow for the client.

Purpose

Is only used to fulfill the financing for a specific purchase order, tying together the payable and receivable. Can not buy raw materials and can not deal directly with manufactures.

Structure

The structure focuses on completing individual trades and is thus is very transactional and short sighted in nature.



Case Study: Sugar Distributor – This is an example. We can do this for any inventory, product or asset.

- Sugar distributor needs additional capital to meet demand.
- They need help purchasing supplies with more favorable terms.
- The distributor is able to receive a substantial discount from their suppliers by the Fund paying for supplies COD.

Investment Summary

Security	Supplier Credit
Investment Size	\$5,000,000
Supplier Fee (Monthly)	1.20% per 30 days (with a 60 Day Payment Cycle)
Insurance	90% Insured Principal + Profit

Deal Structure

- Supplier credit transaction with the purpose of providing the supplier the leverage to substantial sell more product
- We will buy \$5,000,000 worth of supplies and immediately resells it at a premium to the Company with 60 day terms
- The manufacturer is able to receive a 3% discount off the supplies for paying COD giving the client an additional \$5,000,000 of free cash flow at zero cost.
- We can fill monthly orders both domestically and internationally from \$500,000 (USD) per month to \$25 Million (USD) per month and increase as company builds track record with Zenith.

Documents needed in order to request a quote:

- 2019 Corporate Tax Returns
 - 2020 Corporate P&L
- Personal Financial Statement
- Executive Business Summary
- Amount of capital requested and an explanation of how the funds will be used.

Note: The max amount we can finance on a monthly basis will be equivalent to your yearly net income.

Ex: If you showed a NOI of \$1 Million for the year, we can finance \$1 Million each month on your behalf.

Your Buyers/Clients: If you in turn have buyers, we can do this for each of your buyers as well.