



MCAFund. Com provides working capital related financing products, in the form of Merchant Cash Advances ("MCA") and Small Business Loans, to Small and Medium Sized Businesses through both wholesale and direct sales channels.



TERMS OF OFFERING

We are currently offering 18% annualized return paid quarterly (interest only payments) with a 2 year lock up. An additional 2% return can be achieved if interest payments are rolled back into new deals.



Investment Objective

The Fund's objective is to provide Investors with a turn key targeted full return of capital contributions with appreciation at the time of asset disposition. The Fund will endeavor to produce a targeted yield of 14% - 18.5%. (dependent on investment tier)



Offering Size

The Fund is offered to a limited number of prospective investors. Specifically, the Offer is the opportunity to subscribe for Preferred Units in, and become Investors of, the Fund



Eligible Investors

Investors that are "accredited investors," within the meaning of Rule 501(a) of Regulation D promulgated under the Securities Act, submit a Subscription Agreement, the acceptance of which is subject to the Manager's approval in its sole judgment. The minimum capital commitment is \$25,000.00, although the Manager may accept subscriptions for smaller amounts at its sole discretion.



Use of Proceeds

The Fund will invest, directly or indirectly, in MCA participation assets.

Strong Financial Performance

- MCA portfolios statistically have highest rate of return.
- Portfolio and investor diversification dilutes default rates and reduces risk.
- Customers become repeat long term clients.

Members:

Josh Snow

CEO / Founding Partner

Josh "Snow" Elizetxeis a successful serial entrepreneur and active investor. Founder of Snow Teeth Whitening, Frost Smile Care, PowerHouseBrands, and Inlala. Featured as a mentor on the new groundbreaking Entrepreneur.com series, "Going Public", Josh's mission is to help others gain global reach with his branding and marketing strategies. He is looked up to as one of the most successful brand builders in the world and is most known for his achievement of bootstrapping his dental care brand, Snow Teeth Whitening, into a \$100MM company within 3 years.

Blake Kennedy

COO / Founding Partner

Started alternative funding in 2013 over 280M funded to date as both a broker and syndicate. Managed and scaled MCA brokerage from 500k to over 7M a month in funding nationwide. Co-Founded and manage companies doing 50M + a year in revenue

Frank Luise

CSO

Frank has been in the alternative lending space since 2010 and has successfully grown and scaled sales organizations to multiple millions a month in funding.

Key points

During the 2008 crisis our management team increased its underwriting discipline and improved portfolio performance through increasing FICO scores (W.A. portfolio FICO of 559 in 2008 to a W.A. 620 in 2012), restricting vulnerable SIC codes and limiting originations in certain geographic areas (we will be adopting this same model to account for volatility in the lending space forecasted similar to 08 -12 lending parameters).

MCA fund has developed and uses a combination of proprietary and off shelf tech to manage investments and reporting.

Tax Prep: All needed investment tax reporting is handled by our team and shared with yours.



Invested	Quantity Distribution	Annual Distribution	2 Years Return
\$100,000	\$4,500	\$18,000	\$36,000
\$500,000	\$22,500	\$90,000	\$180,000
\$1,000,000	\$45,000	\$180,000	\$360,000

Other Investment Returns

Money Market Funds	5%
Stocks	8-10%
Certificate of Deposit (CP)	4.5%
T - Bills	5.3%
Index Funds	10%

MCA Fund

18%

(Annualized return paid Quantity)