

ZORYN CAPITAL

Bank-Alternative for Business-Loans via Private Investors, but simpler & faster!

Working Capital Guide

- Funding Type: Working Capital
- Funding Amount: Up to \$15 Million
- Use of funds: For anything business-related >> expansion, marketing, buying new equipment, inventory, payroll/new hires, rent/mortgage, new warehouse/office...
- Terms: Up to 24 months
- Availability: All 50 States
- Turnaround: Funding may be possible in under 24 hours

To Qualify:

- In business for at least 6 Months
- Minimum Monthly Revenue: \$10K/Month
- Ability to show a minimum of 5 Bank Deposits per Month
- Maximum of 5 Days with Negative Balance allowed per Month

About Rates:

- Key Factors that determine your Rates:
 1. Deposit Analysis: We examine the regularity and size of your business' deposits
 2. Cash-Flow Management: We analyze how you manage your daily cash-flow (i.e. average daily bank balance which shows what your business can afford to borrow)
 3. Time in business
 4. Industry Risks: Assessing your industry's behavior per current market trends, conditions, and history
 5. Personal Credit: Although all credits are Ok, it's a key factor that determines final rate and amount of funding. Better Credit gets you more & for cheaper

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What You can expect for Your business:

Your business will fall within 1 of 4 score categories >>

- **A-Score (Lowest Risk):** Businesses in this category exhibit stable deposits, efficient capital management, and operate in a stable industry with good margins.

Funding options include longer terms, lower costs of capital, and higher funding amounts relative to your average revenue.

Example >> Monthly Revenue \$100,000; Offer: \$120,000; Payback: \$141,333 over 14 months with weekly payments of \$2,466.55 (*Payments can also be set to be bi-weekly, or monthly*)

- **B-Score (Medium Risk):** For businesses facing moderate risk but still qualify for favorable terms.

Example >> Monthly Revenue \$100,000; Offer: \$96,667; Payback: \$125,333.33 over 12 months with weekly payments of \$2,410.25 (*Payments can also be set to be bi-weekly*)

- **C-Score (Elevated Risk):** For businesses with a high-risk element. They still can get funded with less favorable terms (lower funding amount with higher rates compared to other categories above). However, we will provide close guidance and a long-term plan for ameliorating financial standing towards future better offers.

Example >> Monthly Revenue \$100,000; Offer: \$75,000; Payback: \$105,000 over 7 months with weekly payments of \$3,750.

- **D-Score (Riskiest):** For businesses that are seriously challenged. In such case, it's a 2-step process:

1st: We provide funding for immediate relief. Rates are on the higher side, and terms are shorter. To further decrease risk, re-payments are scheduled daily (weekdays only, excluding weekends and holidays)

2nd: We establish a multi-step plan in order to bring those businesses to a better situation for cheaper funding going forward

Example >> Monthly Revenue \$100,000; Offer: \$43,750; Payback: \$64,250 over 6 months with daily payments of \$535.42

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