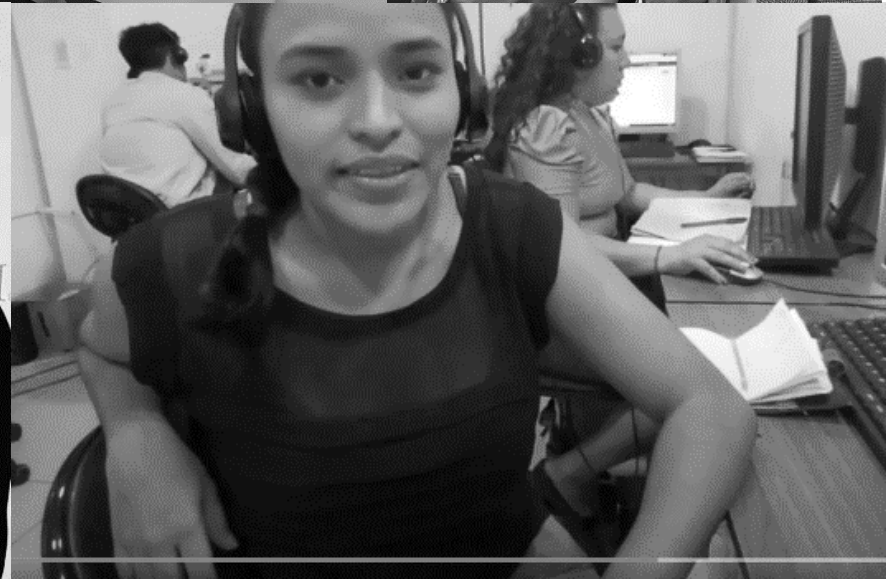
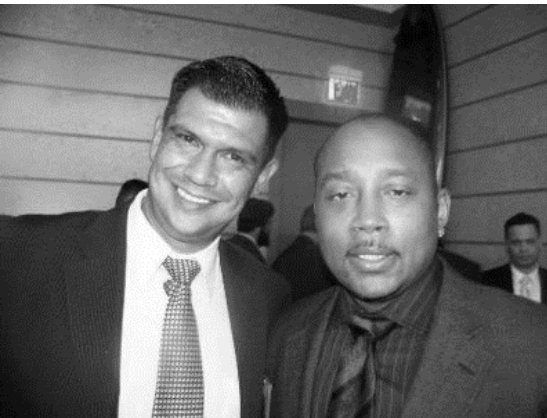




KGFA Capital Ventures Inc. company "Become and ISO" with us !!!



About Lendinero

OVERVIEW

Lendinero is owned by KGFA Capital Ventures Inc.
Lendinero founded in 2014 Facilitated over \$200 million in originations
We focus on providing business financing only. We can as a Lender,
Syndicate Lender or a Broker.

WE ARE A FINTECH COMPANY. Lendinero and Linktolender.com
is owned by KGFA Capital Ventures Inc.

Global and Nationwide outlook on how we operate

Headquarters:	Miami, Florida
Support/Outsourcing:	Central America
Agents/Support:	Various states

PRODUCT

We offer business financing to small and medium size businesses. We offer business lines of credit, Short-term financing, SBA financing, Equipment Financing, Commercial real estate finance, and investment property loans.

CUSTOMERS

Ideal customer generates between \$500,000 to \$5 million in annual revenues.



Top Ratings & Credibility

deBanked
A Wall Street Publication

Entrepreneur
Magazine


Miami Herald

el Nuevo Herald

Forbes

Negocios
Magazine

Excellent ★★★★★ ★ Trustpilot


 **ELSA BACHEZ**
1 opinión

★★★★★ Por invitación 26 ago. 2020

My company is very satisfy with their...

My company is very satisfy with their services, they have helped tremendously with our EIDL loan. Great service and also always keeps my company updated on the process.
Thank you Karina and Rosa for all the help you provide to my company.

Útil Compartir


 **Estrella Beneitez**
1 opinión

★★★★★ Por invitación 26 ago. 2020

Hi Lendinero was helping me with the...

Hi Lendinero was helping me with the PPP loan I have no words to express how the team was very professional and responsible In very happy with the results and that is the reason why I decide to keep working together for the EIDL loan

Útil Compartir


 **magnolia rosales**
1 opinión

★★★★★ Por invitación 14 jul. 2020

Wendy Sevilla helped me with my...

Wendy Sevilla helped me with my business loan and also getting approved with EIDL. Within a week I had my money already, I highly recommend this business they are very efficient with their job.

Útil Compartir

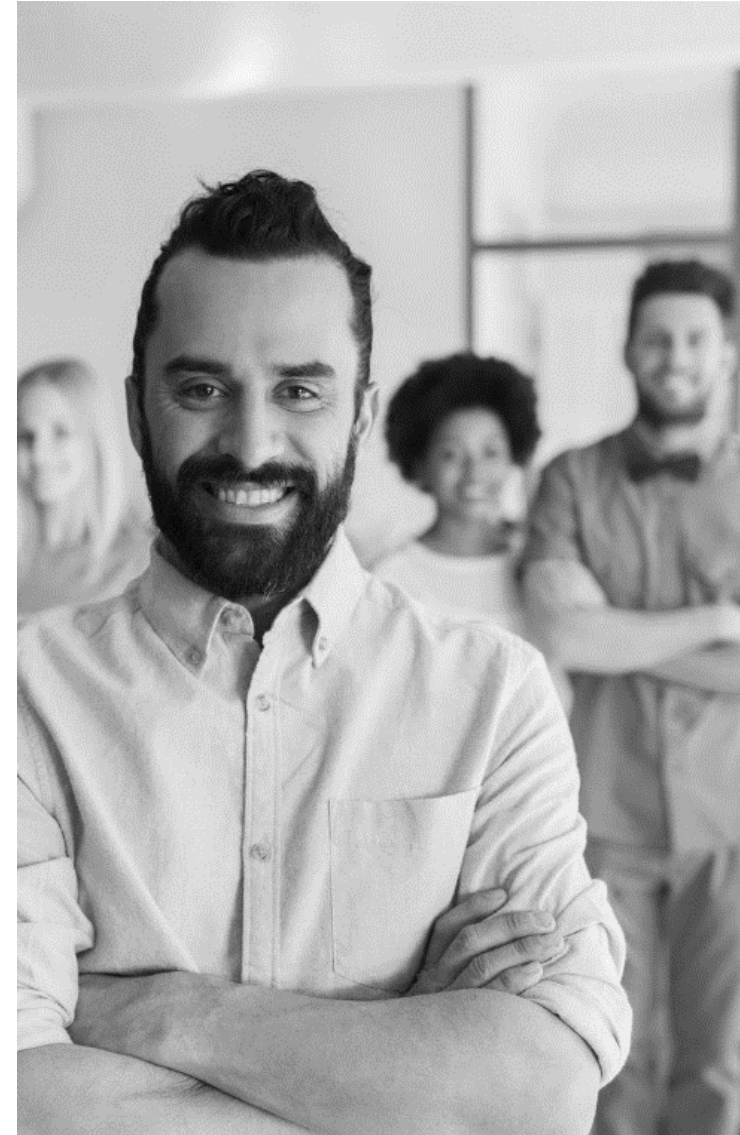
 **fredys hasset**
1 opinión

★★★★★ Por invitación 26 ago. 2020

helped me with my loan im very happy...

helped me with my loan im very happy with their work especially from rosa. she has been very nice and professional and made it easy to get the job done.

Útil Compartir



Our Agents

- Independent agents all over the U.S.
- Captive agents

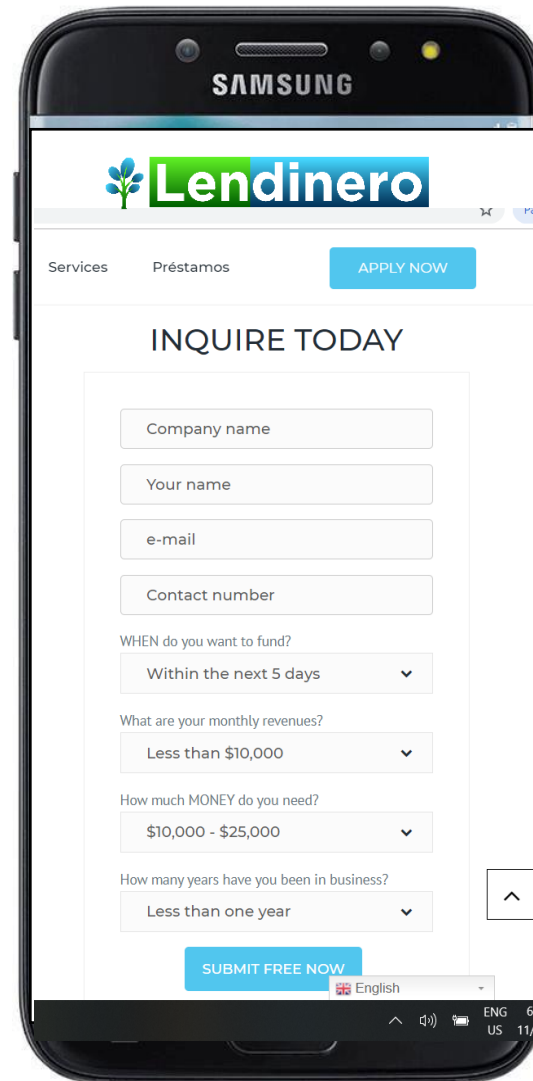
Tools & Training

Access everything online once you sign up with us.

- **Proprietary user dashboard (linktolender.com)**
- Marketing flyers
- Database management tools (track prospects, applications, clients, services sold)
- Needs analysis tools
- PDF fillable applications
- Commission reports and metrics
- Trainings

Internet, remote and metric oriented

- Internet oriented, why?
Amazon, Uber, Airbnb, Alibaba, etc. The future.
- Remote agents and staff
- Metrics oriented



Why choose us?

- 9 Years in the market
- Proprietary Technology
- Support teams
- Fast turnaround
- Flexible
- Growth



On business funding - Simple Process

Generate cash weekly or monthly

- Obtain loan applications and or advisory services contracts.
- submit last 4 months of company bank statements “express program.
- obtain financial documents on other programs.
- Same day or within 48 hours we give you a credit decision; express.
- Other programs can take 1 to 3 months: higher loan volumes.
- Make the offer to the client
- Client accepts the offer – sometimes can check out online
- Obtain closing documents and fund.
- Sometimes limited to just an ID and Voided Check.



Compensation Plans and programs.



Program 1: Lendinero Express Program Weekly or Daily ACH

- Daily or weekly ACH payments
- Rates 1% to 5% monthly estimated expressed as 1.20, 1.30, etc. A 1.20 means 20%.
- Repayment terms from 3 months to 18 months,
- Loan amounts from \$3,000 to \$500,000.
- Minimum time in business to apply: 1 year.
- Minimum credit score: 550 (plus we look at other credit factors) including business credit score.
- Minimum monthly deposits: \$10,000 per month
- We work with non-resident aliens, resident aliens, and U.S. citizens.
- We work in all states, not in California.
- Your commission range is 1% to 8%. We will provide you with a buy rate. That means that the rate is not paying any commission. We provide you with a 1.20, if you want to make 8 percentage basis points, you increase the rate offer to 1.28.
- Commissions are paid weekly 3 business days after the deal funds or the nearest Friday after the 3 days.

Program 2: Equipment Financing

Any IC/ISO who (a) submits a loan application for equipment financing purposes.

- Weekly or month ACH payments
- Rates can vary from 9% to 20% per year.
- Repayment terms can range from 2 years to 5 years.
- Loan amounts from \$20,000 to \$500,000
- Minimum time in business to apply startups ok
- Minimum credit score: 620 (plus we look at other credit factors) including business credit score.
- Your commission range is 1% to 8%. We will provide you with a flat rate, not paying anything. Example: A 9% base rate, not paying you anything. If you increase the rate by 8 points, you will make 8 percentage basis points on the deal and the final rate would be 17%.
- Commissions are paid 7 business days after the deal funds or the nearest Friday after the 7 days.

Compensation Plans and programs.



Program 3: Business Line of Credit

- Weekly ACH payments
- Rates 1% to 3% monthly estimated expressed as 1.20, 1.30, etc. A 1.20 means 20%.
- Repayment terms from 3 months to 18 months,
- Loan amounts from \$3,000 to \$100,000.
- Minimum time in business to apply: 2 years.
- Minimum credit score: 620 (plus we look at other credit factors) including business credit score.
- Minimum monthly deposits: \$10,000 per month
- Only Resident aliens, and U.S. citizens.
- We work in all states, not in California.
- Your commission will be 1.5% on each draw. Example. If the business draws \$10,000 each month you will receive 1.5% (\$150) monthly.
- Commissions are paid monthly, the first week upon closing any given month. This is because the businesses may draw once or twice or more in a month.

Commercial Real Estate Financing or SBA 7A Loans

On any commercial real estate financing transaction we will pay you 50% of the gross earnings.

ACH Payment & Payment Policies

To credit your commissions on Friday, the 3 business or 7 business days must have passed. Example. Let's assume a deal closed and funded on Monday. Three business days is Thursday, the commission will be paid on Friday of that week. Let's assume a deal closed on Thursday, 3 business days would be Tuesday, but since we make all commission payments on Friday you would have to wait until Friday.

Expectations from you and from us !!



To obtain the commission, pay out the Independent Agent or Independent Sales Organization must complete the following tasks. This is what we expect from a good sales agent or ISO

1. You must prequalify the applicant and set expectations from the beginning on the type of program and rate they are likely to pay.
2. Obtain the loan application from the business owner who is applying for a loan.
3. Obtain the last 4 months of bank statements on the Lendinero express program. If they are applying for equipment financing, you will need to obtain the invoice and picture of the equipment. If they are applying for an SBA7a loan, you need to obtain the last 3 years of corporate tax returns, 3 years of personal tax returns and a year-to-date profit to loss and balance sheet.
4. Obtain any additional documents or explanations we may need prior to providing an offer.
5. We will provide you with the offer, and you must present the offer and negotiate with the applicant.
6. If the applicant accepts the offer, you must obtain closing documents.
7. Have a closing ratio of 20% at least.
8. Fund at least \$40,000 with us monthly or \$120,000 in any given quarter
9. Ask us for ideas on marketing and or lead generation

What to expect from us

1. Dedicated staff to work on your deals, assigned to 1 to 2 agents.
2. Fast turn around time on your applications
3. Responsive and communication
4. Assistance in closing if needed
5. Structure deals to finance
6. Marketing and lead generation ideas
7. Metrics
8. Prompt commission
9. Proprietary technology, your own portal to submit and track deals
10. Referral links to obtain referrals.

What's next?

- Fill out contract (commission agreement)
- Fill out IC/ISO Profile Info; tell us about yourself.
- W9 Form: independent contractor, 1099 under the IRS
- Create user on our proprietary platform to submit deals (www.linktolender.com)