

Debt Collectors Referral Partnership Program *(Business Cash Advance)*



Genie
CASH



A Financial Services Business for Merchants

What is A Business Cash Advance?



What is a Business Cash Advance ?

It is a cash advance provided to merchants against their future Master Card and Visa credit card sales revenue.

- key highlights about “**Genie Cash**” our business cash advance product are:
- We provide cash to merchants who accept a minimum of \$2500 in Master Card and Visa Sales
- We provide up to 125% of monthly Master Card and Visa sales revenues.
- We can provide up to \$250,000 to businesses with single or multiple locations
- This is not a loan. This is an business cash advance against future Master Card and Visa sales
- Money is available to the merchant in as little as 48 hours after approval process.
- We hold back a small fix percentage of the daily Master Card and Visa revenue until full repayment is made
- Process of recouping cash that is advanced to the merchant is completely automated
- This is a **Non personal recourse** financial instrument
- There is **No pre-payment** penalty
- There is **No penalty** if the business repayment slows down or picks up. Payback is based on daily sale volume

How does Customer 1st Group determine how much they qualify for?

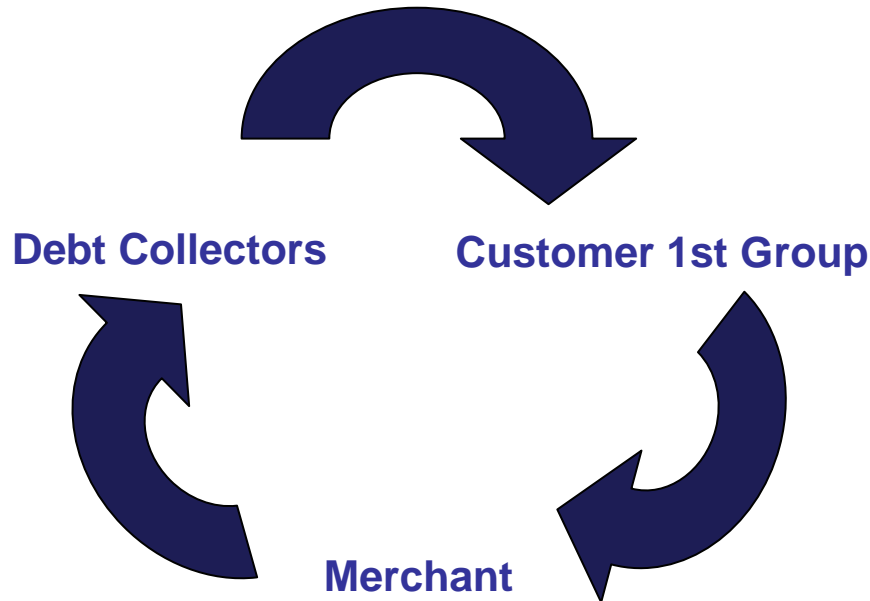
- The amount the customer qualifies for is based on their average monthly Master Card and Visa sales volume.

Why the program works for Debt Collectors



Debt Collectors

attempt to collect from companies that are in debt to their creditors who have hired them to collect. Those debtors need money to pay their debt.



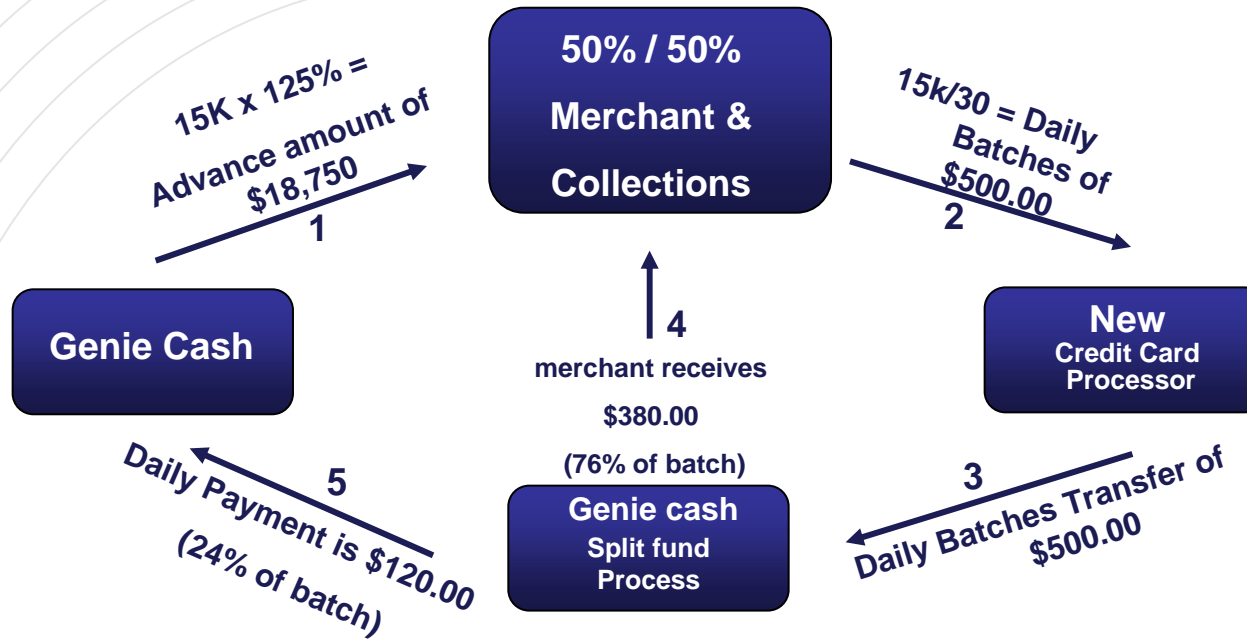
The Customer 1st Group

has sales professionals ready to provide A business Cash Advance to debtors who need money.

Merchants Who who qualify can pay off debt owed to your creditor and also obtain working capital for their business.

A Win-Win for creditor, Debt Collectors, Debtor and The Customer 1st Group: The Customer 1st Group will convert leads into sales and pay a commission to Debt Collectors for the lead.

How the Business Cash Advance works



1. Merchant Average Monthly Volume \$15,000
2. $15k \times 125\% =$ Advance of \$18,750.00
3. Approximate Daily Batches of \$500.00
4. Merchant receives \$380.00 (76% of batch)
5. Daily Payment is \$120.00 (24% of batch)
6. Total payback amount is \$25,875

UNDERWRITING REQUIREMENTS

- Minimum monthly Credit Card sales of \$2,500
- Able to provide 3 months credit card statements
- Able to provide 3 months bank statements
- Have at least one year remaining on lease
- Have no open bankruptcies or judgments
- An agreed upon percentage of credit card sales automatically repays the advance.

Money for Merchants



Merchants benefit by using funds to:

- Pay Off Debt
- To purchase Inventory
- Increase Cash Flow
- Working Capital
- Or whatever they like. It is their money.
- Your pre-qualified merchant can use the money any way they see fit.
- Your pre-qualified merchant can get money faster than going to a bank and pay it back in usually 7 months.
- Our dedicated sales representative becomes a financial services resource to help the merchant.
- The merchant wins also because they can survive another day to get their business on solid footing.
- The business cash advance helps them re-invest in their business.

Our business cash advance can provide up to \$250,000 against future *Visa / Master Card* transactions. Merchants can receive money in their bank account in as little as 48 business hours after they have fulfilled our simple underwriting requirements.

Seamless team work



Direct Collect: We can arrange it so that you are paid up to 50% of the business cash advance directly to satisfy the collection amount.

Direct Connect Program: Leads are sent to us via CRM or Email

As the Debt Collectors you simply send us the lead and our team of Business Development Managers will make contact with the leads you provide and offer them a business cash advance.

Qualified leads turn into Revenue



Qualify a lead by asking only 4 questions

- 1) **Do you accept at least \$2500 per month in Master Card and Visa sales ? (YES)**
- 2) **Do you have at least 1 year left on the lease where your business operates out of ? (YES)**
- 3) **Can you provide 3 months Master Card and Visa Statements (YES)**
- 4) **Do you have any open bankruptcy or Judgment against your business (No)**

Debt Collectors Referral Partner Commission Structure



1) Cash Advance commission to Debt Collectors Referral Partner

\$15,000	
<u>x 125%</u>	Of processing volume
\$18,750	Amount of Cash Advance
<u>x 1.38</u>	(Factor Rate)
\$25,875	Payback Amount
<u>x 1.25%</u>	
\$323.44	Commission to Debt Collectors

Debt Collectors Referral Partner Commission Structure



Average Total Commission Per Referral Partner Deal

\$323.44 Average Referral Partner commission

\$323.44 Average commission Per Deal

x 10 Leads closed per month

\$3,234.40 x 12 months = \$38,812.80 Annual Income

Debt Collectors Commission Opportunity



Average Monthly Income from each Closed Deal

Average Debt Collectors growth pattern is 2 new closed deals each month

Mo 1	Training / ramp up
Mo 2	\$3,234.44 (10 deals)
Mo 3	\$3,881.32 (12 deals)
Mo 4	\$4,528.20 (14 deals)
Mo 5	\$5,175.08 (16 deals)
Mo 6	\$5,821.96 (18 deals)
Mo 7	\$6,468.84 (20 deals)
Mo 8	\$7,115.72 (22 deals)
Mo 9	\$7,762.60 (24 deals)
Mo 10	\$8,409.48 (26 deals)
Mo 11	\$9,056.36 (30 deals)
Mo 12	\$9,703.24 (32 deals)
Total	\$71,157.24 Annual Income

This commission model is based on the average submission of 10 closed leads per month with a modest growth pattern of two additional deals per month

Average Cash Advance

\$15,000 per month in MC/Visa processing.

Formula $15K \times 125\% = \$18,750 \times 1.38\% \times 1.25\% \times 10$ merchants per month rounded to nearest dollar value.

2 new deals per month equals \$646.88 to Referral Partner

A Win-Win business solution for both our companies

The Debt Collectors – Our program works because the Debt Collectors shares in the revenue created from the leads they provide.

- Working the core competency – Your business excels at creating leads
- Risk and Reward – We structure our working relationship so the Debt Collectors shares in the risk and the reward
- No additional cost of creating new business unit to create new income opportunity.
- Risk “IF” your employees provide poor leads, you spend your resources and have no chance of income.
- Reward “When” your employees provide qualified leads we close the deal and share the income.
- BONUS: You have a new **revenue stream**.

The Customer 1st Group – Our program works because our Debt Collectors referral partner shares in the revenue created from the leads we convert into a sales.

- Working the core competency – Our business excels at closing sales leads.
- Risk and Reward - We eliminate the risk and expense associated with purchasing leads without recourse in place.
- No additional cost of creating new business unit to create new income opportunity.
- Risk “IF” our employees cannot close qualified leads we spend our resources and have no chance of income.
- Reward “When” your employees provide qualified leads we close the deal and share the income

We train you to market to merchants

We've learn to keep it simple.

- Implementing the program requires very little of your time.
- Pricing, set up and getting started information for merchant processing and Genie Cash -The Business Cash Advance will be done by The Customer 1st Group.
- The Customer 1st group will provide script templates and training on Genie Cash – Business Cash Advance Program.
- After training your reps can converse with the merchant in order to provide to pre-qualified leads to us so we can go ahead and close the leads.
- Your organization simply makes the referral and earns revenues on upfront payback on cash advances and lifetime residuals on each master card and visa swiped transaction The Customer 1st group does the rest.

Our Goal is Your Success



Dear potential referral partner,

The Customer 1st Group family sincerely thanks you for taking the time to review our proposal. As a business associate we are prepared to provide great customer service to the leads you send, as well as, marketing assistance. We have the tools and the experience to close more leads.

Thank you for the opportunity to present to you. We look forward to working together.

Great products, services, support and what you bring to the table makes doing business together a WIN-WIN business opportunity.

Warm regards,
The Customer 1st Group



How To Apply

**Email or send resume with subject line:
Candidate: Debt Collectors Referral
Partnership program**

Address:

**Customer 1st Group
244 5th Avenue, suite E222
New York, NY 10001**

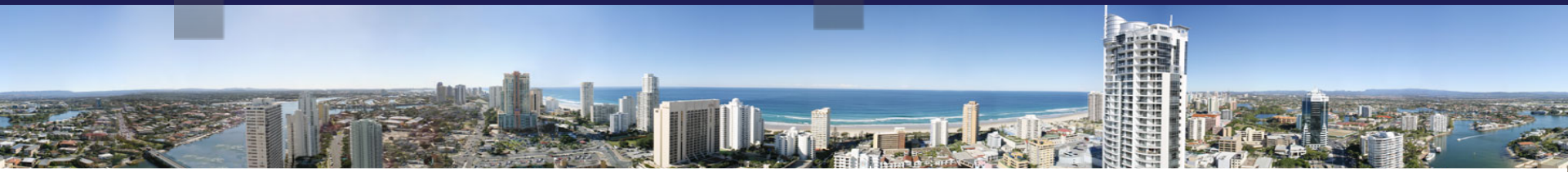
Telephone: 516-263-9525

Fax: 866-626-2299

Email: Sales@customer1stgroup.com

**Website: www.customer1stgroup.com
for more information.**

“Success together!”



Where do you see yourself?

Genie
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A Financial Services Business for Merchants



for more information: www.GenieCash.com