

FF

FUEL FACTORING

BUSINESS MOVES FAST. RECEIVABLES SHOULD TOO.

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YOU FACE MANY CHALLENGES



KEEPING YOUR BUSINESS MOVING

REVOLVING LINE OF CREDIT

- IMMEDIATE ACCESS TO CAPITAL WHENEVER YOU NEED IT
- FLEXIBLE REPAYMENT — ONLY PAY FOR WHAT YOU USE
- SMOOTHS CASH FLOW BETWEEN SALES CYCLES
- HELPS YOU SCALE OPERATIONS WITHOUT DELAY

INVOICE FACTORING

- TURN UNPAID INVOICES INTO WORKING CAPITAL INSTANTLY
- REDUCE THE RISK OF SLOW COLLECTIONS AND AR BACKLOG
- MAINTAIN STABLE CASH FLOW EVEN WITH LONG-TERM CONTRACTS
- KEEPS OPERATIONS MOVING WHEN CUSTOMERS ARE SLOW TO PAY

INSTALLMENT LOANS

- PLANNED FUNDING FOR GROWTH, EQUIPMENT, OR EXPANSION
- PREDICTABLE PAYMENTS MAKE BUDGETING AND FORECASTING EASY
- ENABLES STRATEGIC INVESTMENTS WITHOUT STRAINING DAILY OPERATIONS
- IDEAL FOR CAPITAL-INTENSIVE PROJECTS OR ENTERING NEW MARKETS
- INVENTORY SECURITY POSITIONS



PREDICTABLE CAPITAL, UNSTOPPABLE OPERATIONS

THE CANNABIS INDUSTRY MOVES FAST, STAY AHEAD OF YOUR COMPETITION.

- **KEEP OPERATIONS RUNNING SMOOTHLY** – NO DELAYS, NO DOWNTIME, NO MISSED OPPORTUNITIES.
- **MAINTAIN CASH FLOW PREDICTABILITY** – PLAN AHEAD AND NEVER WORRY ABOUT PAYROLL OR INVENTORY.
- **ACCELERATE GROWTH** – SCALE OPERATIONS AND INVEST IN NEW OPPORTUNITIES WITHOUT WAITING ON CUSTOMER PAYMENTS.
- **REDUCE RISK** – LOWER DEPENDENCY ON SLOW-PAYING CLIENTS, MINIMIZE CAPITAL BOTTLENECKS.
- **IMPROVE CUSTOMER & PARTNER SATISFACTION** – DELIVER RELIABLY TO YOUR CLIENTS AND MAINTAIN STRONG CO-PACKER RELATIONSHIPS.
- **INCREASE STRATEGIC FLEXIBILITY** – USE THE RIGHT FUNDING TOOL FOR THE RIGHT SITUATION (CREDIT, FACTORING, INSTALLMENT LOAN).

HOW IT WORKS (FACTORING)

1. DISTRIBUTOR GENERATES PICKUP RECEIPT

PRODUCTION RUN IS COMPLETED, AND PRODUCT ENTERS DISTRIBUTION

2. VERIFICATION/UNDERWRITING

OUR TEAM COMPLETES INTERNAL DUE DILIGENCE.

3. WE ADVANCE YOU CASH AT TIME OF DISTRIBUTOR PICKUP

GET UP TO 97% OF THE INVOICE VALUE IN 24–48 HOURS.

4. NO MORE COLLECTIONS HEADACHES

FUEL FACTORING COLLECTS ON THE INVOICE SO THE BRAND DOESN'T HAVE TO.



HOW IT WORKS (LOC)

ACCOUNTS RECEIVABLE INFORMATION IS PROVIDED

VERIFICATION/UNDERWRITING

OUR TEAM COMPLETES INTERNAL DUE DILIGENCE.

WE EXTEND A LINE OF CREDIT TO YOUR COMPANY

GET UP TO 75% LTV OF ACTIVE ACCOUNTS RECEIVABLES UNDER 90 DAYS.

GROW YOUR COMPANY WITH ACCESS TO MORE CAPITAL

PAY DOWN THE PRINCIPLE EARLY TO SAVE INTEREST WITH NO PREPAYMENT FEES.



HOW IT WORKS (OIL BACKED INSTALLMENT LOAN)

UID/METRC INFORMATION IS PROVIDED

VERIFICATION/UNDERWRITING

OUR TEAM COMPLETES INTERNAL DUE DILIGENCE.

WE EXTEND A LINE OF CREDIT TO YOUR COMPANY

GET UP TO 75% LTV OF WHOLESAL VALUE OF OIL IN INVENTORY.

GROW YOUR COMPANY WITH ACCESS TO MORE CAPITAL

PAY DOWN THE PRINCIPLE EARLY TO SAVE INTEREST WITH NO PREPAYMENT FEES.



HOW IT WORKS (DISPENSARY LINE OF CREDIT)

MONTHLY INVENTORY NEEDS ARE ESTABLISHED

OUR TEAM COMPLETES DUE DILIGENCE ON MONTHLY INVENTORY SPEND

WE EXTEND A LINE OF CREDIT TO YOUR COMPANY

LINE OF CREDIT FUNDS ARE USED TO PURCHASE PRODUCT FROM VENDORS TO CAPTURE
COD DISCOUNTS

GROW YOUR COMPANY WITH ACCESS TO MORE CAPITAL

PAY DOWN PRINCIPAL EARLY TO SAVE ON INTEREST — NO PREPAYMENT PENALTIES



WHO ARE WE?

**FUEL FACTORING IS OPERATED BY THE
FOUNDERS OF VALMAR HOLDINGS, A
SUCCESSFUL FINTECH ECOSYSTEM THAT
SPECIALIZES IN LENDING, SOFTWARE,
PAYMENTS, AND COLLECTIONS.**

GET STARTED

1. SUBMIT YOUR APPLICATION

- INTAKE FORM
- BUSINESS DUE DILIGENCE

2. FUNDING APPROVED

- BORROWING BASE ESTABLISHED
- PREFERRED TERMS ARE ESTABLISHED

3. REQUEST FUNDS

- INDIVIDUAL DRAWS ARE MADE FROM TOTAL BORROWING POWER

4. GET PAID!

- WE APPROVE FUNDING REQUEST
- YOU RECEIVE FUNDS

**WE LOOK FORWARD TO
FUELING YOUR GROWTH!**

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