



Bank Partnership Program

Libertas partners with banks to deliver factoring services to companies that do not qualify for bank credit products

About Us

- Libertas provides factoring services to small and medium sized businesses
- Service includes full management of client's billing and accounts receivables process
 - Bill client's customer on client's behalf
 - Advance of up to 90% of invoice value upon receipt of invoice from client
 - Manage collection process with client's customer
 - Remit remainder of invoice value to client upon receipt of payment from customer
 - Provide credit services to client on customer accounts to inform working capital strategy
- Brendan Dete founded Libertas following work at H.I.G. Ventures, where he invested in technology and business services firms, and Lehman Brothers, where he advised energy and financial services firms

Contact

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Program Overview

- Focus on “microfactoring” – monetizing the invoices of small companies that are seeking \$0-\$150,000 of capital on a revolving basis (including startups)
 - Flexible across industries
 - Able to serve clients larger than \$50,000 per month using our partner network
 - Uses of capital can include growth, supplier payments, payroll or management of short term financial difficulties
 - No monthly minimums
 - Charge clients only on a per transaction basis
 - Funding expands as client grows
- Employ a system of technologies and processes that allows us to efficiently serve even the smallest clients and invoices
- Service clients in the name of your bank (private label program) or under our own name, depending on your preference
- Transfer referred clients to one of your bank's credit products when they become creditworthy

Program Benefits

Establish and maintain relationships with clients through the full lifecycle of their development

- You continue to be the primary financial relationship for clients that you refer to us
- You continue to provide treasury, cash management and other services to clients that you refer to us
- Enable clients to meet growth objectives or increase liquidity

Add a unique product to your credit “toolkit”

- Deliver funding to clients who are not creditworthy
- Supplement the existing credit facilities of creditworthy clients
- Allow clients to focus on core operations as Libertas provides:
 - Billing service
 - Credit information on customers
 - Payment tracking functionality
 - Account collection services
- No exclusivity requirement

